# Account Access

Enter the 12-digit ID assigned by the bank and click **Submit**.

ID xxxxxxxxxxxx

Submit ▶

Verify that your personal icon is correct, enter your password* and click **Submit**.

Sample Image

ID XXXXXXXXXXXX

Password

Submit ▶

*The first time you log in you must change your PIN/password and select a personal icon.

# Viewing Transactions

Select **Transactions** from the drop-down menu next to the account.

| Deposit Accounts | | View 5 | 10 | 20 | 50 | 100 | ALL |
|---|---|---|
| Account (Click for Transaction Details) | Balance | Status |
| Checking | 1,480.69 | Select Option |
| Household | (24,425.51) | Select Option / Transactions / Download |
| Checking 2 | 93,019.83 | Statements / Stop Payments |
| Savings | 594,804,221.62 | Transfers / Account Info |

Transaction History is available for 90 days.

| View Transactions for: MY SAVINGS | Current Balance: 7,965.70 |
|---|---|
| | Available Balance: 5,965.70 |
| Transactions from 07/17/2011 to 08/16/2011 | View Range: Since Last Statement | 7 Days | 15 Days | 30 Days | All |
| Date: | Ref/Check No: | Description: | Debit: | Credit: | Balance: |
| 07/31/2011 | | Div Dep: DIVIDENDS Annual Percentage Yield Earned 3.25% from 07/01/11 through 07/31/11 | | 21.62 | 7,965.70 |

**Transaction List Options:**
✓ Choose Number of Transactions Displayed
  ✓ View Check Images
✓ Sort Columns to Customize View
  ✓ Switch Between Accounts

## Transaction Search

Select **Search** from the Transaction sub-menu to search transactions by date, dollar amount, credit, debit, description or check number.

| My NetTeller | Accounts | Transactions | Transfers |
|---|---|---|---|
| Current Transactions | Download | Search | |

# Transferring Funds

Select **Transfers** from the drop-down menu.

| Deposit Accounts | | View 5 | 10 | 20 | 50 | 100 | ALL |
|---|---|---|
| Account (Click for Transaction Details) | Balance | Status |
| Checking | 1,480.69 | Select Option / Select Option / Transactions / Download / Statements |
| Household | (24,425.51) | |
| Checking 2 | 93,019.83 | Stop Payments |
| Savings | 594,804,221.62 | Transfers / Account Info |

Select the **From** and **To** accounts. Enter the transfer amount, frequency, and date of the transfer. Click **Submit**.

| Transfer Funds | |
|---|---|
| * Transfer funds from: | Checking — Available Funds: 8,980.69 |
| * Transfer funds to: | Select option... |
| Payment options: | None |
| * Transfer amount: | . |
| * Frequency: | One Time |
| * Transfer Date: | 01/04/2012 |
| Transfer memo: | |

Submit ▶

## Pending and Completed Transfers

Select **Pending** to view, edit, or delete a scheduled transfer. **History** lists completed transfers and is available for 180 days.

| My NetTeller | Accounts | Transactions | Transfers |
|---|---|---|---|
| New | Pending | History | |

# Viewing Statements

Select **Statements** from the drop-down menu.

| Deposit Accounts | | View 5 | 10 | 20 | 50 | 100 | ALL |
|---|---|---|
| Account (Click for Transaction Details) | Balance | Status |
| Checking | 1,480.69 | Select Option / Select Option / Transactions / Download |
| Household | (24,425.51) | |
| Checking 2 | 93,019.83 | Statements / Stop Payments |
| Savings | 594,804,221.62 | Transfers / Account Info |

Statements are available in PDF, HTML, and Text formats. Statement history is available for 180 days.

# Stop Payments

Select **Stop Payments** from the drop-down menu.

| Deposit Accounts | | View 5 | 10 | 20 | 50 | 100 | ALL |
|---|---|---|
| Account (Click for Transaction Details) | Balance | Status |
| Checking | 1,480.69 | Select Option / Select Option / Transactions / Download |
| Household | (24,425.51) | Statements |
| Checking 2 | 93,019.83 | Stop Payments / Transfers |
| Savings | 594,804,221.62 | Account Info |

Fill in the required fields and click **Submit**.

| New Stop Payment | |
|---|---|
| Add Stop Payments for Account: | Checking |
| * Check Date: | 08/16/2011 |
| * Start Check Number: | |
| End Check Number: | |
| * Begin Amount: | $ |
| End Amount: | $ |
| * Payee: | |
| Remarks: | |

Submit ▶ Cancel ▶

You must contact the bank to edit or remove a Stop Payment.

Stop Payment fees will be automatically deducted in accordance with the terms of your account.

Stop Payments entered online can only be placed on checks.

# Transaction Download

Select **Download** from the drop-down menu.

| Deposit Accounts | | View 5 | 10 | 20 | 50 | 100 | All |
|---|---|---|
| | Description: | Available: | Status |
| RETIREMENT | Primary Savings | $101,301.20 | Select Option |
| MY CHECKING | Regular Checking | $50,350.33 | Select Option / Transactions / Download |
| MY SAVINGS | Money Market | $5,987.38 | Transfers / Account Info |

Choose the **Download Range** and **Format**. Click **Download**.

| Download Transactions for Account: | RETIREMENT |
|---|---|
| Select Download Range: | Select option... |
| Select Download Format: | Select option... |

Download ▶

## Options

✓ Change **Personal**, **Account**, and **Display** settings

✓ Set up **Alerts**

| NetTeller | Bill Payment | eStatement | Options |
|---|---|---|---|
| Personal | Account | Display | Alerts |

### Personal

✓ Update email address

✓ Create alias ID*

*instead of 12-digit bank-assigned ID

✓ Change PIN/password

### Account

✓ Change account pseudo-names (nicknames)

✓ Drag and drop to change account display order

### Display

✓ Edit number of accounts displayed per page

✓ Edit number of transactions displayed

### Alerts

**Event Alerts**
✓ Incoming direct deposits
✓ Funds transfer information
✓ Statement notifications

**Balance Alerts**
✓ Notification of account balances

**Item Alerts**
✓ Notification of cleared checks

**Personal Alerts**
✓ Triggered by calendar date

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## Security

One of the first times you access your accounts, we'll ask you to choose and answer three **Personal Verification Questions**.

During future online sessions, we'll ask you some of these questions if we feel there is a possibility that someone other than you is attempting to access your information.

Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

### Security Reminders

✓ We will NEVER email you for personal information. Any email claiming to be the bank which requests personal data such as Social Security numbers, IDs, or passwords should not be trusted or opened

✓ Do not write down your password

✓ Use a different password for online banking than ones you use for other applications

✓ Always log out of your online banking session before leaving your computer

**Champlain National Bank**

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# ONLINE BANKING USER GUIDE

**Champlain National Bank**