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Online Banking User Guide

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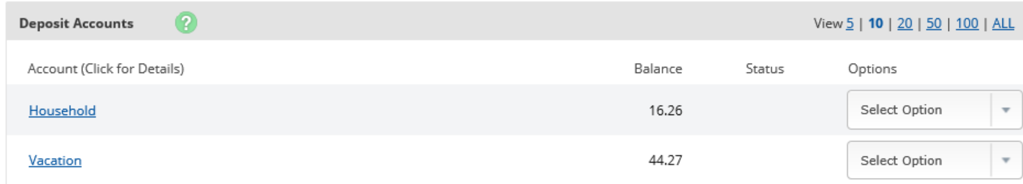
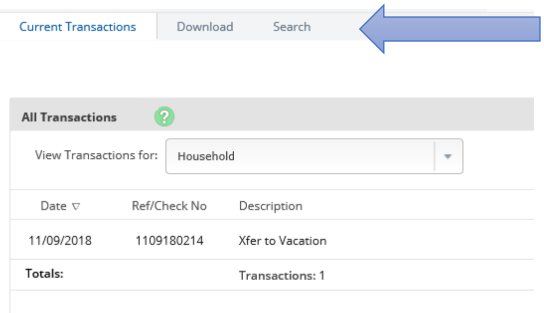
Viewing Transactions

Select the account you would like to view by clicking the Blue Title of the Account or using the *select option* drop-down box to the right of the account title. This box can also be used to view statements if not enrolled in eDelivery statements.

Transaction List Options:

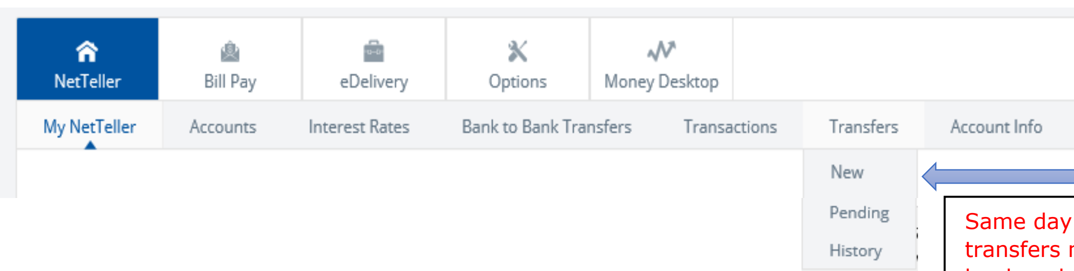
- ✓ Choose Number of Transactions Displayed
- ✓ View Check Images
- ✓ Sort Columns to Customize View





Transaction Search

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



Transferring Funds

Select **Transfers** from the NetTeller Submenu. Click **New** to enter a transfer.

Same day transfers must be done before 4:00 PM CST.

Enter the Transfer Amount, Frequency, and Date of the Transfer. Click **Submit** to complete the transfer

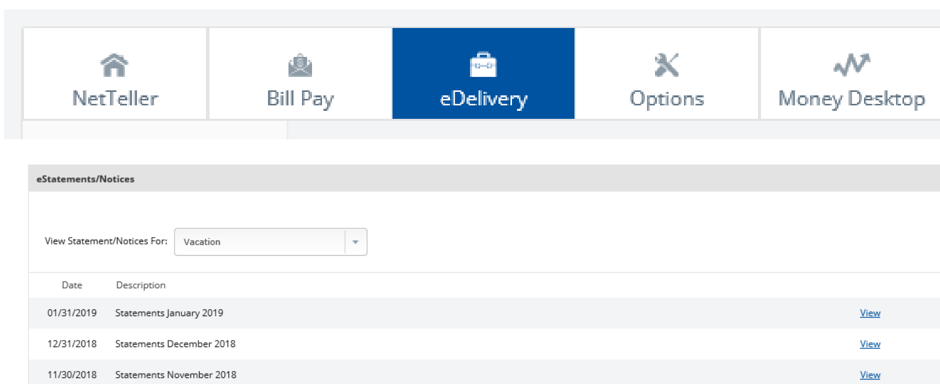
Viewing Statements

Once enrolled, select the **eDelivery** tab and select account you want to view.

If not enrolled in eDelivery, statements can be accessed from the drop-down menu on the Accounts submenu in the NetTeller Tab.

Statements are available in PDF, HTML, and Text formats.

13 months of previous statements are available.



Options

- ✓ Change **Personal**, **Account**, and **Display** Settings.
- ✓ Set up **Alerts**.

Personal

- ✓ Update E-Mail Address
- ✓ Update ID* *create an ID to use instead of 12-digit ID
- ✓ Change PIN/Password

Account

- ✓ Change Account Pseudo Names (nicknames).
- ✓ Edit order in which accounts are displayed.

Display

- ✓ Edit Number of Accounts displayed per page.
- ✓ Edit no. of transactions displayed by default.

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Bill Pay

Pay one-time or recurring bills with ease:

- ✓ Schedule payments in advance
- ✓ Set up payment reminders
- ✓ Ensure payments are received on time
- ✓ Have all payee information in one convenient place
- ✓ Avoid paper clutter
- ✓ More secure than paper billing

For more information visit:
https://www.billpaysite.com/V3/Tutorials/ShowDemo?demoTag=CG3&instID=41699
or
www.frsb.net under **Services & Tools**

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

- ✓ Text-based alerts delivered on chosen date.

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Security

One of the first times you access your accounts online, we'll ask you to choose and answer three (3) **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 your personal information. Any email claiming to be the bank requesting personal information such as Social Security Numbers, IDs, or Passwords should not be trusted or opened.
- ✓ Do not write your password down.
- ✓ Use a different password to access your online accounts than ones you use for other applications.
- ✓ Always select the word **Exit** at the top right to log out of the current session before leaving your computer.