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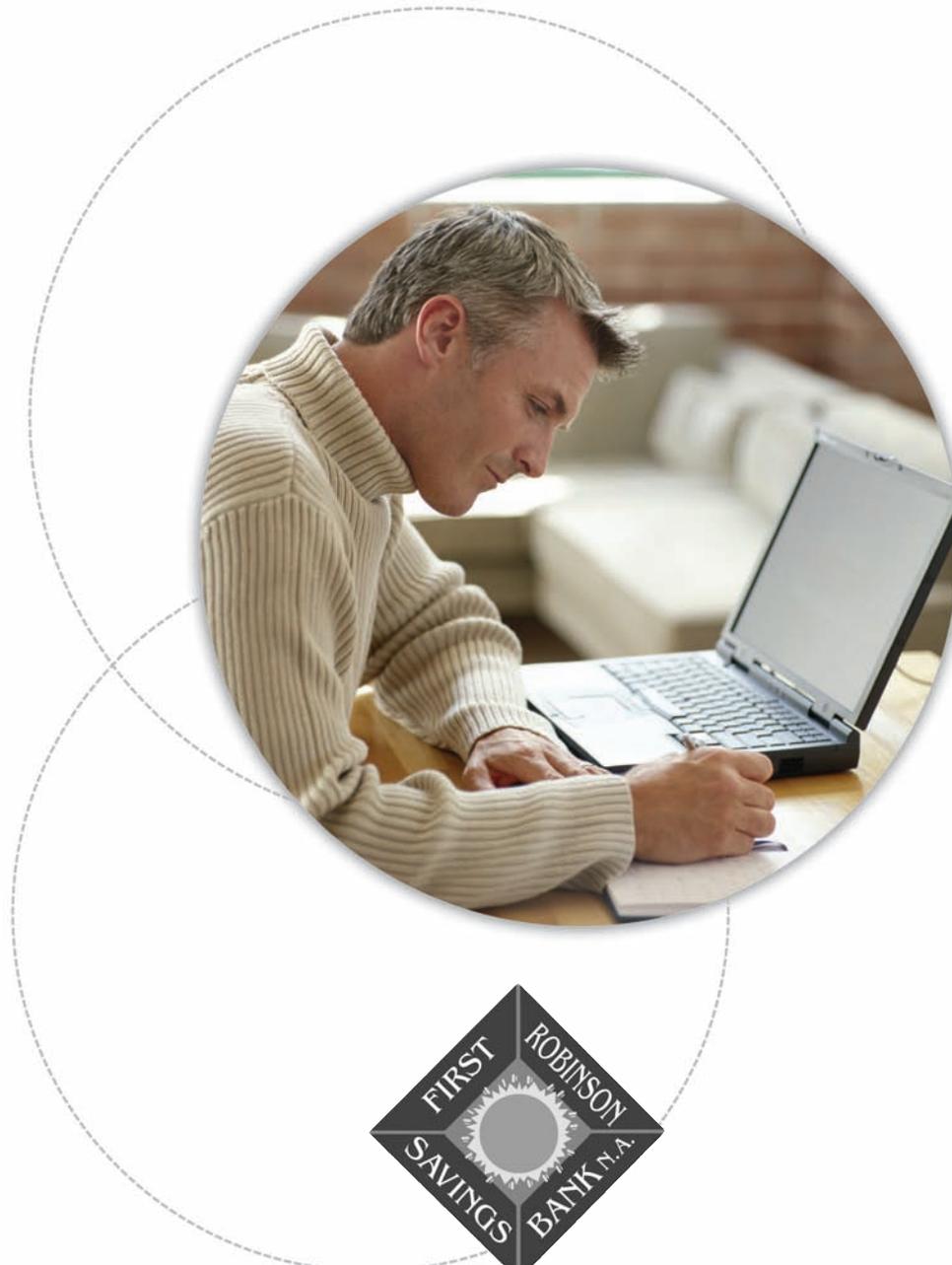


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A Quick and Easy Guide to
Netteller

By Paul A. Murphy, Author of *Banking Online For Dummies*®



A Quick and Easy Guide to **Netteller**

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Whether you're at home, at work or on the road, First Robinson Savings Bank is there for you 24 hours a day, 7 days a week with our electronic services. These services allow you to decide when and how you want to interact with us — via telephone, ATM or online.

This guide is designed to help answer your questions about how Netteller works and how it can help you manage your finances online. In addition to accessing your account information and transferring funds, you'll also be able to export account information to Quicken® or Microsoft® Money and pay your bills online. With Netteller, you'll find that you are able to reduce the amount of time you spend managing your finances.

Welcome, and we hope you enjoy managing your accounts online.

Features of Netteller

With First Robinson Savings Bank, you have online access to your account information. Now you can do everything you need to from home, work or anywhere you have Internet access. First Robinson Savings Bank provides a private, secure and easy way to control your finances.

- View updated balances and transactions for your accounts, including account history.
- Transfer funds between accounts.
- View images of cleared checks and deposit sets.
- Download your account information directly into Quicken®, QuickBooks® or Microsoft® Money.
- View bank statements online.
- Pay bills quickly and easily anytime.





Security3
 Netteller Overview5
 Getting Started6
 Account Listing7
 Account and Transaction Detail8
 Transfer Funds9
 Transfer Confirmation10
 Download to Money Management Software11
 E-Z Notice12
 Bill Payment Overview13
 Set Up Payees14
 Edit/Delete Payees17
 Make a Payment18
 Make Multiple Payments with Quick Payment19
 Edit/Delete Payments20
 Payment History21
 Options22
 Contact Information23
 Quick Steps24
 Additional Banking Features25

Protecting your personal data is our top priority online. First Robinson Savings Bank has installed strong and multi-layered measures to keep your funds fully protected and your account and personal information private when using Netteller.

Encryption Technology

Exchange of private information over the Internet, while maintaining privacy and security, is possible through the use of encryption technology. This encryption technology, Secure Sockets Layer (SSL), will scramble information as it passes across the Internet. To provide the highest level of confidentiality and security available to date, First Robinson Savings Bank recommends the use of browsers that support 128-bit encryption technology.



Limited Access PIN

Access to your account is protected from unauthorized users by a personal PIN. The initial Netteller PIN is the last four digits of your Social Security/Tax ID number. You will be required to change your PIN the first time you log in to Netteller. Do not share your PIN with anyone. First Robinson Savings Bank will NEVER solicit you by phone or email and ask for your personal login details, so do not provide this information to anyone who asks for it. You can change your Personal ID at any time in Netteller by selecting the User Options menu. If at any time you forget your Personal ID, contact Customer Service to reset it.

PIN Protection

Select your PIN wisely. Do not select a word or number that’s easy to guess, such as your own name, your child’s name or a birth date. The best PINs are those that mix both letters and numbers. Your PIN may be 6-8 characters in length. Netteller is case-sensitive, so be sure to remember whether any letters you use are upper or lower-case. For added security against anyone attempting to randomly guess your PIN, the Netteller login will disable if an incorrect PIN is entered three times in succession. Call Customer Service at (618) 544-8621 to reactivate your account.

Multifactor Authentication

In addition to PIN security, extra steps have been taken to verify your identity on our system. This security is called Multifactor Authentication, or MFA. If we don't recognize your computer as one you normally use, you will be prompted to answer challenge questions as an additional line of defense against unauthorized access. With this extra layer of security in place, you can be assured your account information is protected from a broad range of security issues.

Firewall Protection

For added security, your information is passed through a firewall. The firewall is a computer designed specifically to keep unauthorized users from accessing data.

Automatic Sign Off

Click the **Exit** button and close your browser when you are finished with your Netteller session. For further security and peace of mind, in the event you forget or are unable to sign off, First Robinson Savings Bank will automatically end your Netteller session after ten minutes if there is no activity on your workstation. To resume a timed-out session, you will need to repeat the login steps.

Supported Browsers

Netteller can be accessed from any computer with Internet access and a secure web browser such as Microsoft® Internet Explorer 5.0 or higher which supports 128-bit encryption. If your computer operates with Microsoft® Windows® 95 or higher; or Apple® Macintosh® system 7.0 or higher, you probably have all the software that is required.

Netteller from First Robinson Savings Bank is a safe, fast and easy way to manage your finances on your terms. Now you can take care of all your banking needs from home, work, or anywhere you have Internet access. Plus, you're not limited to business hours.

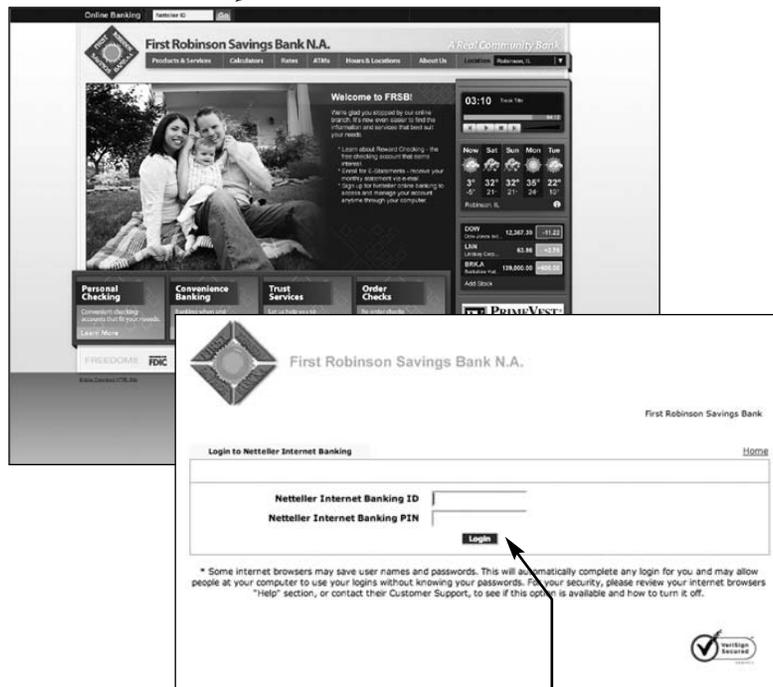


Look at all you can do:

- Pay anyone, anytime, anywhere...with a few clicks of the mouse!
- Transfer Funds anytime of the day or night.
- See detailed views of your Account Activity, including individual transaction histories.
- Set up Recurring Payments to be made automatically at the frequency you specify.
- Manage your money easily by downloading your account information in Quicken® or Microsoft® Money compatible formats.

Logging in to Netteller is as easy as 1-2-3. Just launch your web browser, (Microsoft® Internet Explorer or Mozilla Firefox®) and go to www.frsb.net.

Enter your NetTeller ID to access Internet Banking.



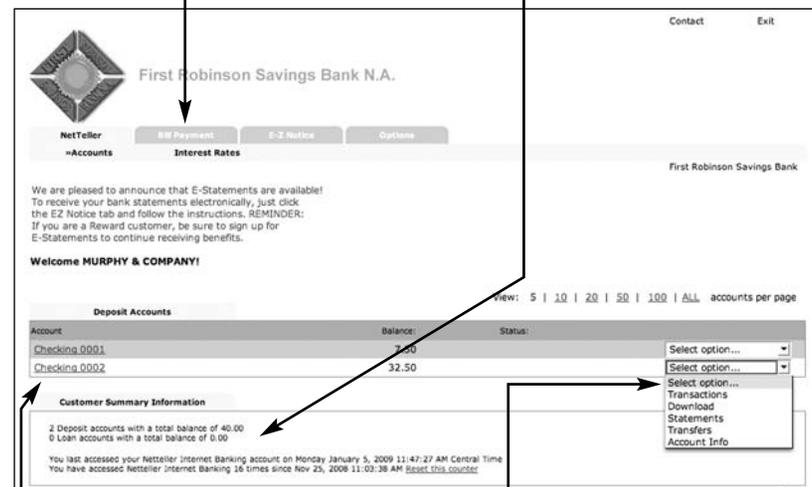
Enter your Netteller Internet Banking ID and PIN and click Login to start your session.

NOTE: As a security measure, if someone attempting to gain access to your account uses an incorrect/invalid password multiple times, your Netteller Internet Banking account will become "locked," denying access to the account. If this occurs, simply call Customer Service to have your account "unlocked."

When you successfully log in to Netteller, the **Account Listing** page is displayed first. It lists the first group of accounts that are available to you. If all your accounts are not visible in the display area, click a number in the accounts per page area for more options. The system defaults to display five accounts, and it can be customized by clicking **Options** (see page 22).

Click here to access Bill Payment — the easy way to pay your bills online.

Account Summary Information displays for each deposit and loan account.

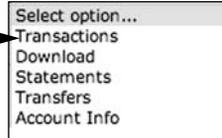


Click on an account name to view your account transactions.

With the activity drop-down menu, you can view Transactions, Download your account information, view a recent bank Statement, initiate a Transfer or view Account Information.

When you select **Transactions** in the main menu or the activities drop-down menu next to one of your accounts, you will be shown all current transactions on your account since the last statement. This screen displays the date transactions were posted to your account, the check number and a description of the transactions. The amount of each transaction is shown, as well as a calculated running balance. You may click on the column headings to change the order in which transactions are displayed.

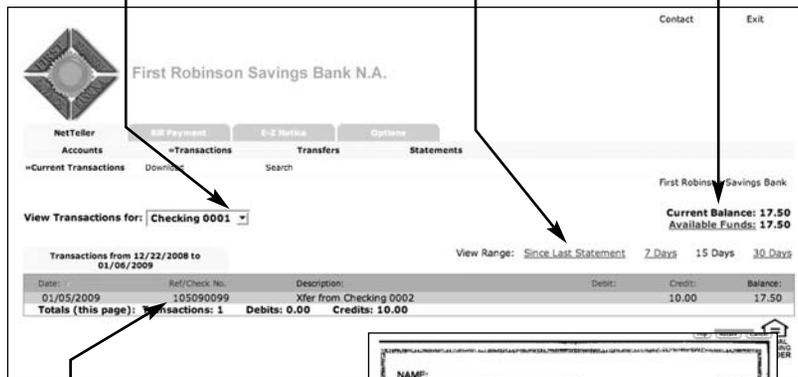
Select Transactions in the activities drop-down menu to the right of an account.



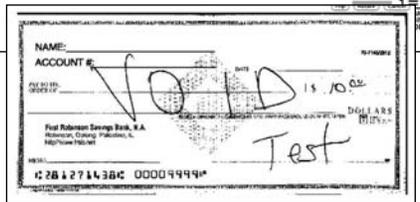
View a different account by selecting from the drop-down menu.

Select a different time period here.

Your Current Balance and Available Funds are shown here.

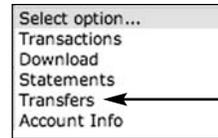


To view a copy of a check or deposit slip, click View Image or the underlined check number and an electronic image will display.



It's easy to transfer money from one account to another. From the main menu or the activity drop-down menu, select **Transfers** and simply follow these quick and easy steps to set up your one-time transfer or recurring transfer.

Select Transfers from the activities drop-down menu.

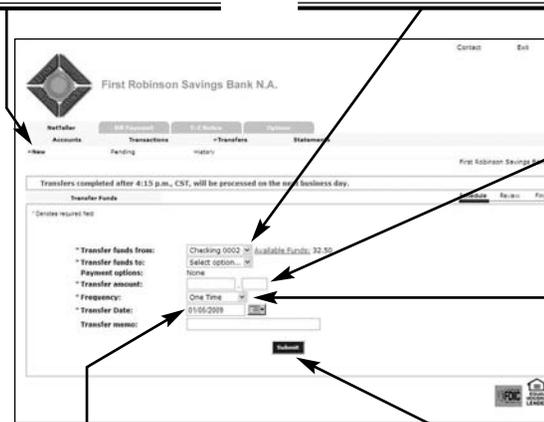


Select New from the Transfers submenu.

Select the account you want to Transfer Funds FROM and TO.

Enter the Transfer Amount.

Select the Frequency of the transfer.



Enter the Transfer Date. If you have set up a recurring frequency, you will need to also include an ending date.

Click here to Submit the transfer. A confirmation number will appear on the next screen that you should save for your records.

10 | Transfer Confirmation

After you have entered your transfer information on the previous screen, click **Submit**. A Confirmation Number will display allowing you to record or print the information for your personal records.

Using your web browser's toolbar, print and save this information before continuing on to your next Nettleer Internet Banking task.

First Robison Savings Bank N.A.

NetTeller Accounts Transactions Transfers Statements

Transfers completed after 4:15 p.m., CST, will be processed on the next business day.

Transfer Confirmation

Current date: January 05, 2009 Current time: 09:23:33 AM

Transfer from account: Checking 0002
Transfer to account: Checking 0001
Transfer amount: \$10.00
Transfer date: January 05, 2009
Transfer description: Internet banking transfer

CONFIRMATION NUMBER
1090099

Please retain this number for your reference

Add Another Transfer

Your Transfer Confirmation Number will display here.

Download to Money Management Software | 11

Download your account information to your computer to easily organize and track your finances. You can export your account information into a variety of different file formats such as Quicken®, QuickBooks® or Microsoft® Money. To use this feature, simply select **Download** from the activity drop-down menu or click Download from the submenu.

Select option...
Transactions
Download
Statements
Transfers
Account Info

Select Download from the activities drop-down menu.

Select the Account to download.

Select the Download Range.

Download Transaction

Note: * Required Field

Download Transactions for Account: Checking 0001

* Select Download Range: Select option...

* Select Download Format: Select option...
Select option...
Microsoft® Money (QFX)
Intuit® Quicken (QFX)
Intuit® QuickBooks (IIF)
Personal Finance (QIF)
Spreadsheet (CSV)
Word Processing (TXT)

Submit

Once you have entered the appropriate information, click Submit.

Select the Download Format compatible with your software from the drop-down menu.

With Netteller, you can view, print or save your most recent account statements through the E-Z Notice feature. To view your statements online, you will need Adobe Reader® installed on your computer. Adobe Reader® is offered by Adobe® as a free download at their website, www.adobe.com. Click **E-Z Notice** in the navigation menu to begin.

Follow the on-screen directions, then click Enroll Now to receive your statements online.

Bill Payment offers you convenience and time savings! No more buying stamps, writing checks and mailing envelopes. Pay your bills online to anyone*, anywhere*, anytime for FREE! **Bill Payment** is automatically available to you when you register for Netteller Internet Banking.

Look at all you can do:

- Set up Recurring Payments just once — we'll pay them until you tell us to stop.
- You choose the date you want your payments to be made.
- Edit or Delete Scheduled Payments any time before a payment is processed.
- Payment History is automatically collected for your records.

Before you can use Bill Payment, you must set up an account to pay your bills. Click on Bill Payment to start.

Payee:	Amount:	From:	Type:	Frequency:	Date:	
<input type="checkbox"/> ELECTRIC	10.00	Checking 0002	C	One-Time	01/05/2009	Select Option
<input type="checkbox"/> PLUMBER	15.00	Checking 0001	C	One-Time	01/05/2009	Select Option
Grand Total		25.00				

Your pending payments are listed here.

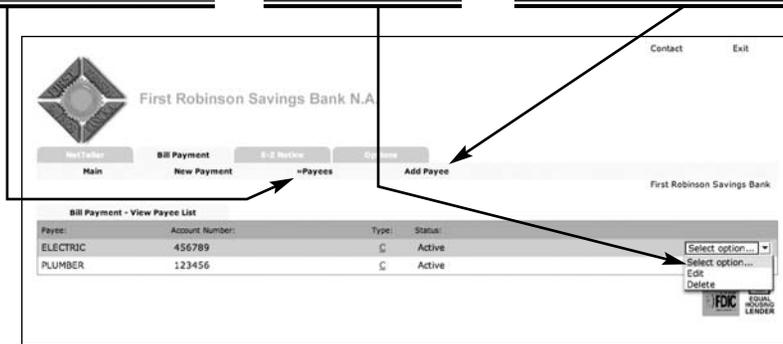
- * Bill Payment can not be used to pay governmental fees (such as taxes) or court-directed obligations (such as alimony or child support).
- * Bill Payment can be used from anywhere, but payees must be within the United States and its territories.

A payee is any person or company that you pay, including your utility company, your landlord, or even your baby sitter. Before you can make your first payment, you need to set up a payee. Click **Add Payee** under the Bill Payment menu. Search our database to determine if your payee is set up to receive electronic payments. If available, the payee information is already provided for you.

Select the Payees option to view, add or modify payees.

Edit or Delete your payees here.

Click Add Payee to enter a new payee to the list.



Payees can be created two different ways:

Electronic Payees

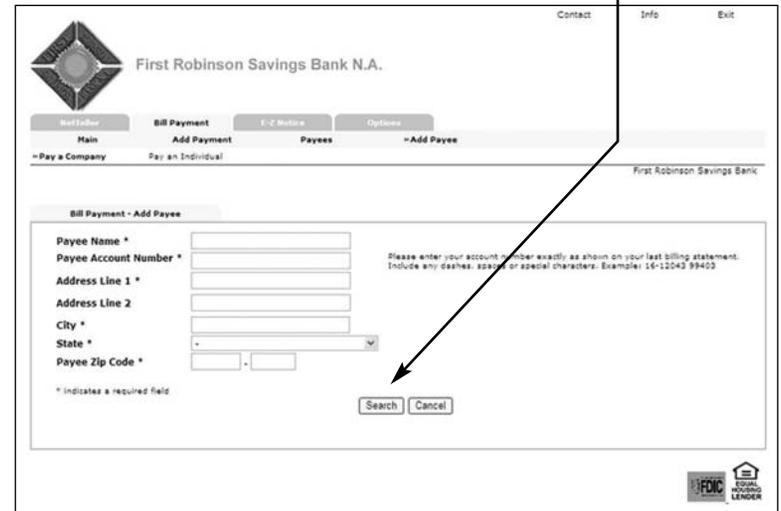
Electronic payees must already be established in the Electronic Payee database before they can be set up to receive payments electronically. Funds for payments made electronically will be deducted from your account on the day you have specified the payment to be sent.

Check Payees

Check Payees are companies or individuals that are not in the database, or simply items you would prefer to pay via check. Funds for payments made by check will not be deducted from your account until that check has cleared (exactly like a check from your checkbook).

When entering a new payee, you can search the database to determine if your payee is **set up** to receive Electronic payments. If the payee is found, the related information will be added to the set up form. If your payee is not found, you can still make Check payments to a payee.

Begin your search by entering the required information and clicking Search.



If your payee does not display in the search results, they are not recognized as an Electronic Payee and will have to be added as a Check Payee (see next page).

Note: Remember to accurately type your account number. Any inaccuracies may affect your payment.

The displayed screen must be completed for all **Check payments**. If no billing details are given in the search results for your payee, you can manually add the billing information to the setup form.

Enter the Payee Name as it appears on your billing statements.

Enter a Payee Alias to easily identify each payee in Netteller's Bill Payment screens. The Payee Alias can also help distinguish multiple accounts with the same payee.

Enter your Account Number, ensuring its accurate. Any errors may affect payments made to the payee.

Click Submit to add the payee to your payee list.

Conveniently **Edit** your payee's account details or **Delete** payees you no longer use. When editing a payee, you can update various elements of your payment information, including the Payee Alias or Account Number.

Edit or Delete a payee by selecting the appropriate drop-down item.

Edit the Payee information you wish to update.

Select the Payee you wish to edit.

Click Submit and the Payee's information will be updated.

18 | Make a Payment

Use this feature to make a payment to a payee — just like writing a check! Input the payment details, click the Submit button, and the payment is now scheduled to the payee. It's that simple. Choose **New Payment** from the Bill Payment submenu, then click **Add Payment**.

Use this screen to schedule a payment to a payee — just like writing a check.

Select the account from which you wish to make this payment.

Select the Payee you wish to pay from the drop-down menu.

Enter the Amount of your payment. Then, select the Frequency from one of seven recurring payment options and enter a Payment Date. Our built-in calendar function makes scheduling payments a snap!

After you enter all the appropriate payment information, click Submit.

NOTE: Payments are processed only once a day at 12:00 P.M. (CST). Payments that are scheduled before the 12:00 P.M. cutoff time, Monday-Friday, will be initiated the same business day. If a payment is scheduled after the 12:00 P.M. cutoff, then it will be processed on the next business day. If your payment is due on a weekend or holiday, schedule it for the preceding business day.

To ensure that your bills are paid on time, schedule your electronic payments at least three to four days in advance of when they are due. Allow at least seven to ten days for check payments to process.

Make Multiple Payments with Quick Payment | 19

Pay all your month's bills in one step with **Quick Payment**. This feature will give you a quick and easy way to pay multiple payees from one screen. Click **New Payment** from the Bill Payment menu, then **Quick Payment** to begin.

Click Quick Payment to enter payments for multiple payees.

Select the checkbox for each payee to be included in your payment(s) and click Submit.

On the next screen, you will be able to enter a series of payments to your selected payees.

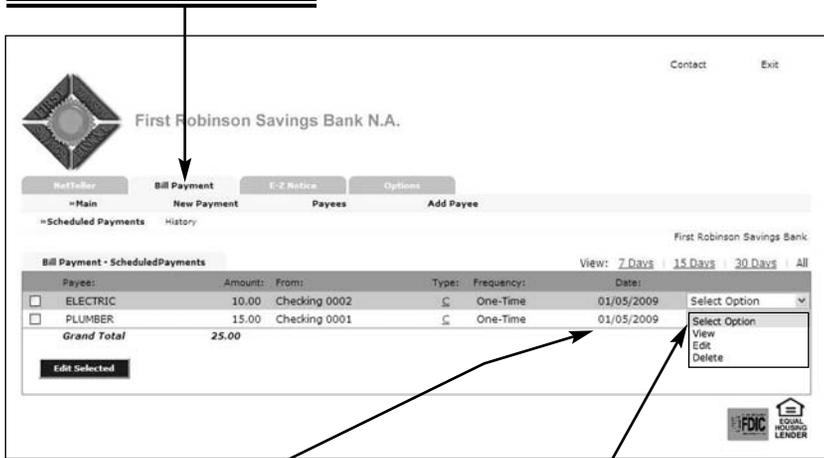
Enter the payment Amount(s) in the fields here.

Enter the Pay On date(s) here.

Click Submit to process the multiple payments.

With Bill Payment, you have control over how and when your payments are made. If you need to **Edit** or **Delete** a payment, you can do so before it is processed. Click on Bill Payment to view a list of pending payments.

Select Bill Payment to view Scheduled Payments.



Your Scheduled Payments will be arranged by the nearest payment date.

View, Edit or Delete a payment by clicking the appropriate link from the drop-down menu.

Edit the Payment Date, Payee or the Amount.

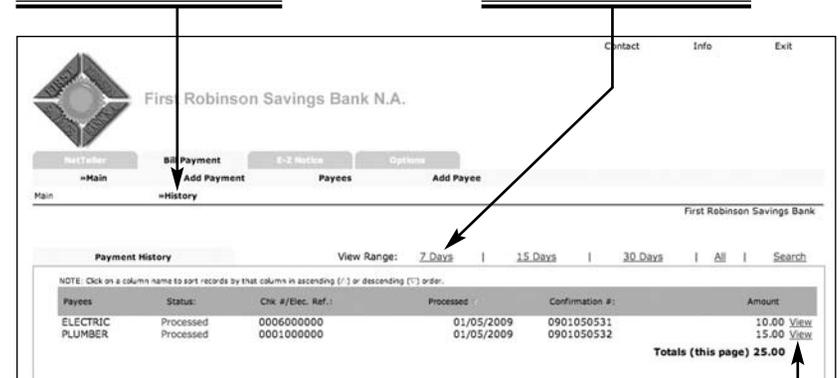


When you are finished with the editing process, click Submit and the Scheduled Payment will be modified.

Payment History gives you detailed information about a payment that has been processed. If you need to know if a specific bill was paid, the Payment History feature will be able to display its current status. Click on **History** from the Bill Payment submenu to begin.

Select History from the Bill Payment menu.

Click here to view a different History Range.



To View more information about a past payment, click here.

NOTE: To view payments that have cleared your account, go to the Neteller Internet Banking Accounts page and click on the account name.

Use the **Options** menu to customize areas of your Nettleter session. Make organizing your finances easy by using the online Alerts feature to monitor the activity of your accounts and notify you when they need attention. Set up balance, event or personal alerts.

Use the Options feature to change your Nettleter Internet Banking ID or PIN or to update your Email Address.

To change other Options, click any link in the submenu.

Update your Email Address or change your Nettleter Internet Banking ID here.

The screenshot shows the 'Options' menu in the Nettleter interface. The 'Options' menu is expanded, showing sub-menus: Personal, Account, Display, Alerts, and Exit. The 'Personal' sub-menu is selected, leading to the 'Modify Personal Settings' page. This page has two main sections: 'Modify Personal Settings' and 'Modify Login Information'. In the 'Modify Personal Settings' section, there are fields for 'Current Email Address', 'Change Email Address', and 'Reenter New Email Address'. In the 'Modify Login Information' section, there are fields for 'Netteller Internet Banking ID' (with a current value of 707500004252) and 'Netteller Internet Banking PIN'. A 'Submit' button is located at the bottom of the 'Modify Login Information' section. Callout boxes with arrows point from the text above to the 'Change Email Address' section and the 'Netteller Internet Banking ID' section.

Change your PIN here.

Click Submit to process the changes.

We want to make communicating with us at First Robinson Savings Bank quick and easy. While online, you can send an email message by clicking **Contact**. Please remember not to include any sensitive information, such as account specific details in your message.



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Robinson, IL 62454



Phone:
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(812) 885-9019 Fax

Mail:
615 Kimmel Road
Vincennes, IN 47591

Click here to compose an Email Message to us.

The screenshot shows the 'Accounts' page in the Nettleter interface. The 'Accounts' menu is selected, leading to the 'Deposit Accounts' section. The page displays a table of deposit accounts with columns for 'Account', 'Balance', and 'Status'. Below the table is a 'Customer Summary Information' section. A callout box with an arrow points from the text above to the 'Contact' link in the top right corner of the page.

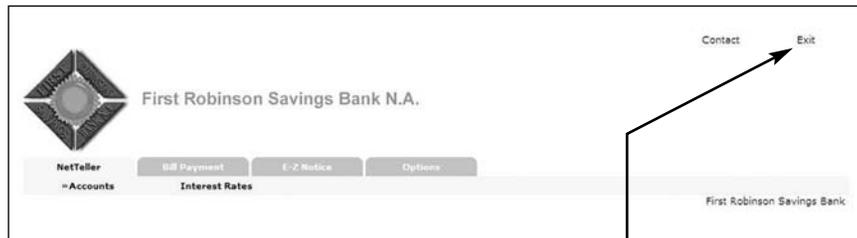
Account	Balance	Status
Checking 0001	17.50	Select option...
Checking 0002	22.50	Select option...

Logging In

1. Open your web browser and go to **www.frsb.net**.
2. Enter your Nettleter Internet Banking ID and PIN, then click **Login**.
3. Forget your PIN? Call Customer Service during regular business hours at (618) 544-8621.

Bill Payment

1. Log in to Nettleter.
2. Click **Bill Payment** in the Main Menu.
3. Select the payment function you want to perform.
4. Follow the prompts and instructions.



Don't forget to log off your Nettleter Internet Banking session by clicking Exit in the top navigation bar.

NOTE: Nettleter will automatically end your Internet Banking session if there is no activity on your computer for ten minutes. To resume a timed out session, you will need to repeat the login steps.

Another convenient electronic service available at First Robinson Savings Bank is our 24-hour Telephone Banking Service. Gain access to your personal accounts any time of day or night by simply picking up your phone and dialing **1-888-458-9555**.

To access your accounts, you will need to enter your account number and PIN. Your PIN will originally be the last four numbers of your Social Security or Tax Identification Number. You will be required to change this to any other four-digit number after your initial access of the system.

At Home...

Personal Checking and Saving Accounts

Saving for college, that next vacation or a rainy day? Open a checking or savings account today. And don't forget that you can manage your account with Nettleter!

Visa® Debit Cards

Tired of writing checks at the register? Our Visa® Debit Cards work as easy as a credit card, but deducts money directly from your checking account. It's easy, convenient, safe and accepted around the world.

Trust & Asset Management

Let our experienced Trust Department help you with your financial and estate planning needs.

At The Office...

Business Checking

Whether you run a small home business or a large corporation, we can help you with one of our business account packages.

Business Debit Cards

Manage your purchasing with a convenient Business Debit Card.

Business Loans and Lines of Credit

From a revolving line of credit to major capital purchases, we can help.

Please refer to product terms, conditions and disclosures for complete details. Trust & Asset Management holdings may lose value and are not FDIC insured.

24-Hour Telephone Banking Service
1-888-458-9555