ALERTS!

Customer Tutorial

What is “ALERTS”?

ALERTS is a flexible tool that combines two powerful functions: event monitoring and electronic messaging.

Customers will be able to create **ALERTS** that can be used to monitor deposits, withdrawals, balances, etc.

Customers will also be able to receive notifications of one-time events, such as when a specific check clears, or recurring events, such as a daily account balance. **ALERTS** can be used for Checking, Savings, Certificates of Deposit, and Loan applications.

What type of ALERTS does the bank offer?

The following **ALERTS** are available:

Checking Daily Balance

Check Clearing Alert

Checking Direct Deposit Alert

Checking Electronic Withdrawal Alert

Checking Low Balance Alert

Money Line Advance Alert

Savings Daily Balance Alert

Savings Direct Deposit Alert

Savings Electronic Withdrawal Alert

Savings Low Balance Alert

Certificate of Deposit Maturity Alert

Certificate of Deposit Interest Alert

Past Due Loan Alert

Loan Payment Posted Alert

Loan Payment Past Due Alert

How will I receive ALERTS?

There are two options:

1) **ALERTS** can be sent your online banking account.

or

2) **ALERTS** can be received via e-mail.

Can ALERTS be sent to my cell phone?

If you have the ability to send and receive text messages, you can get **ALERTS** on your cell phone.

When setting up an **ALERT**, you can use the short message service (SMS) address for your cell phone provider to convert an email to a text message.

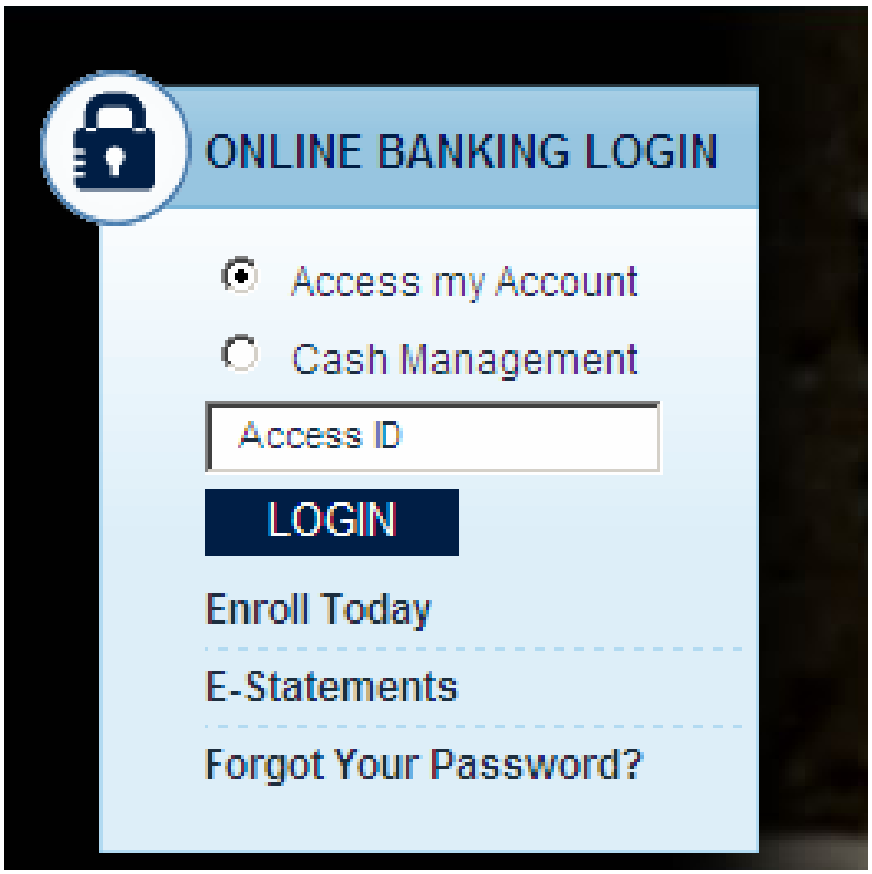
How do you convert an email to a text message?

Each cell phone provider has an SMS address. You simply insert your phone number into the SMS address. The Seven most popular are:

T-Mobile: *phonenumber*@**tmomail.net**
Virgin Mobile: *phonenumber*@**vmobl.com**
Cingular: *phonenumber*@**cingularme.com**
Sprint: *phonenumber*@**messaging.sprintpcs.com**
Verizon: *phonenumber*@**vtext.com**
Nextel: *phonenumber*@**messaging.nextel.com**
AT&T: *phonenumber*@**txt.att.net**

Where the phone number = your 10 digit cell phone number (no spaces). It's that simple!

How do you set up an ALERT?

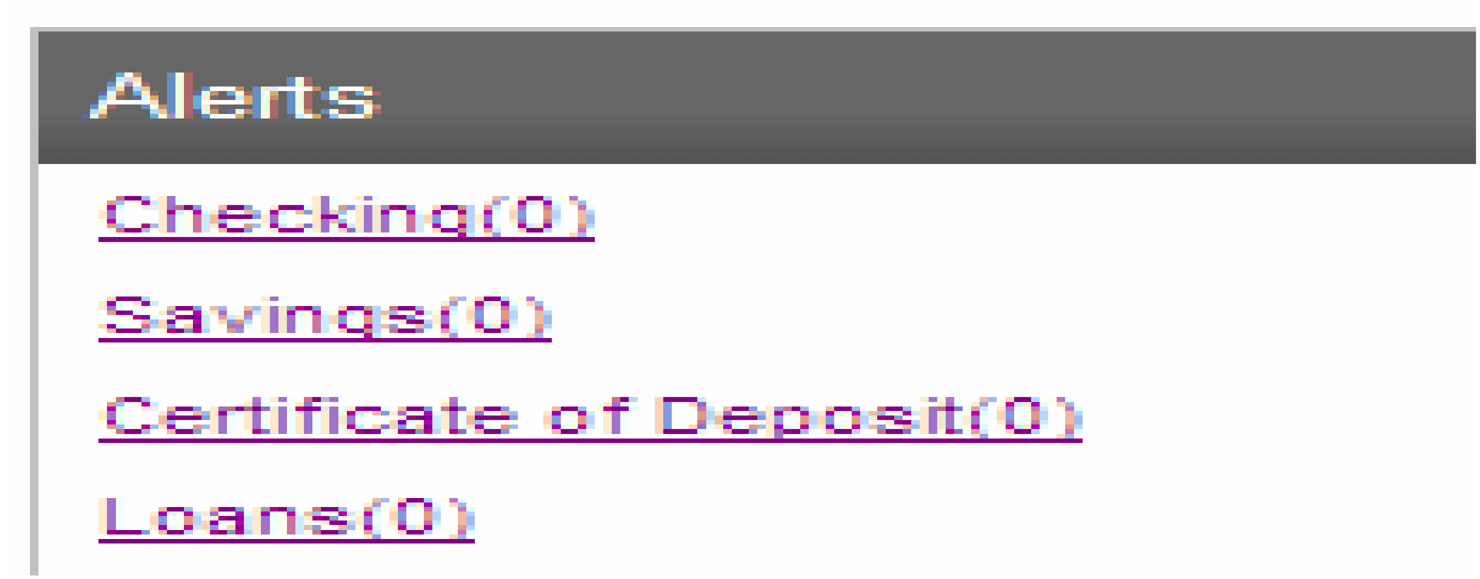


In order to use the **ALERTS** feature, you must be signed up for on-line banking.

Once you log into on-line banking, you will have access to **ALERTS**.

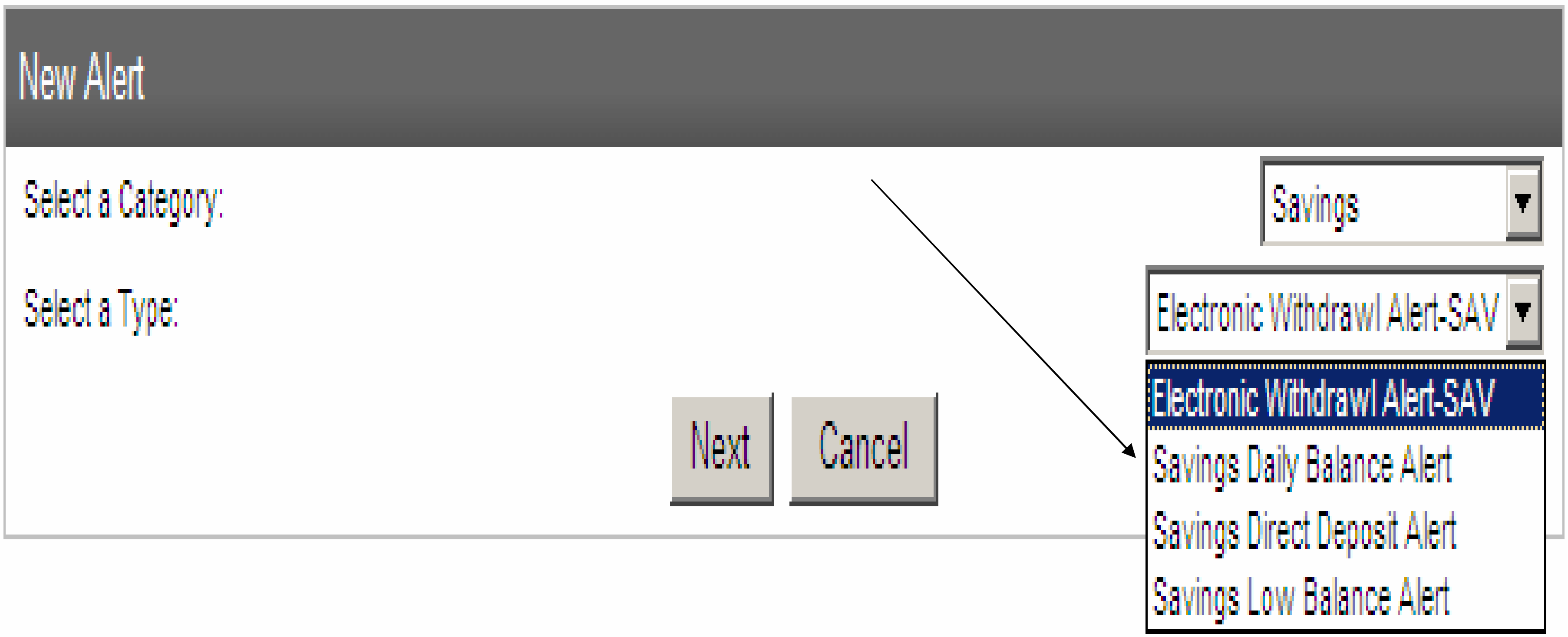
Accessing Alerts

At the home page, click on the "Messages" tab. Here you will select the type of account you want to create an **Alert** for:



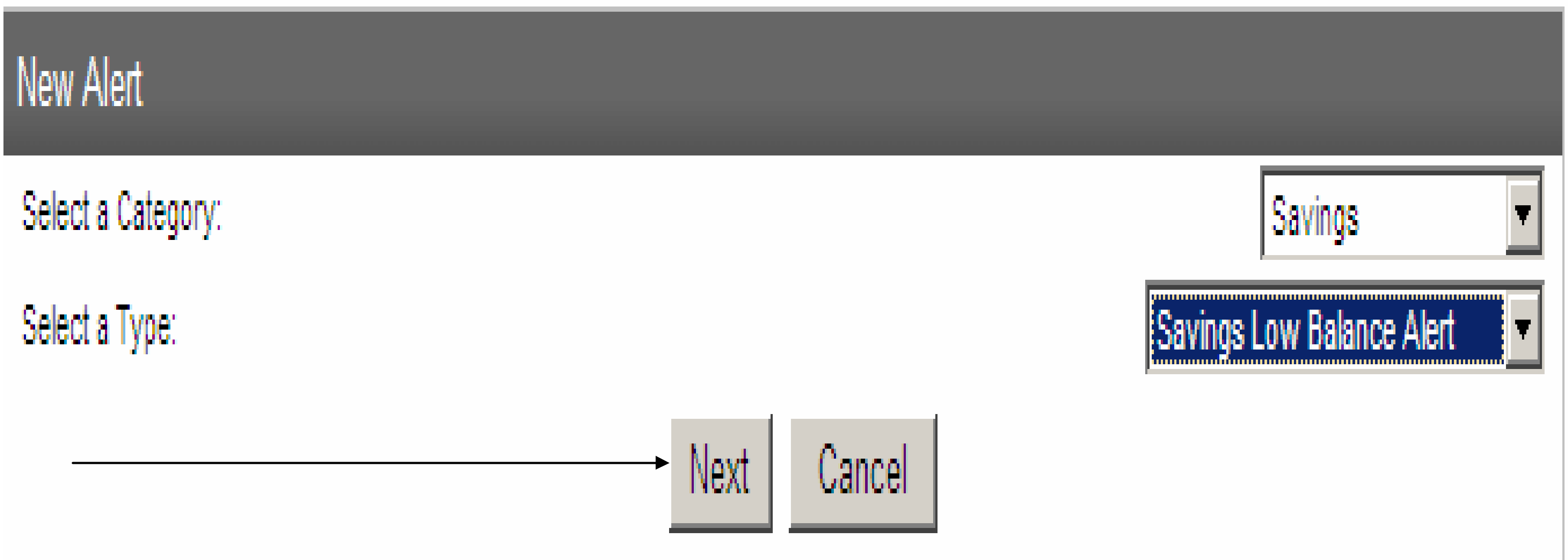
Setting up new ALERTS

After you have clicked "*Setup New Alert*", you can select the type of **ALERT** you want to receive based on the options for that particular account type:



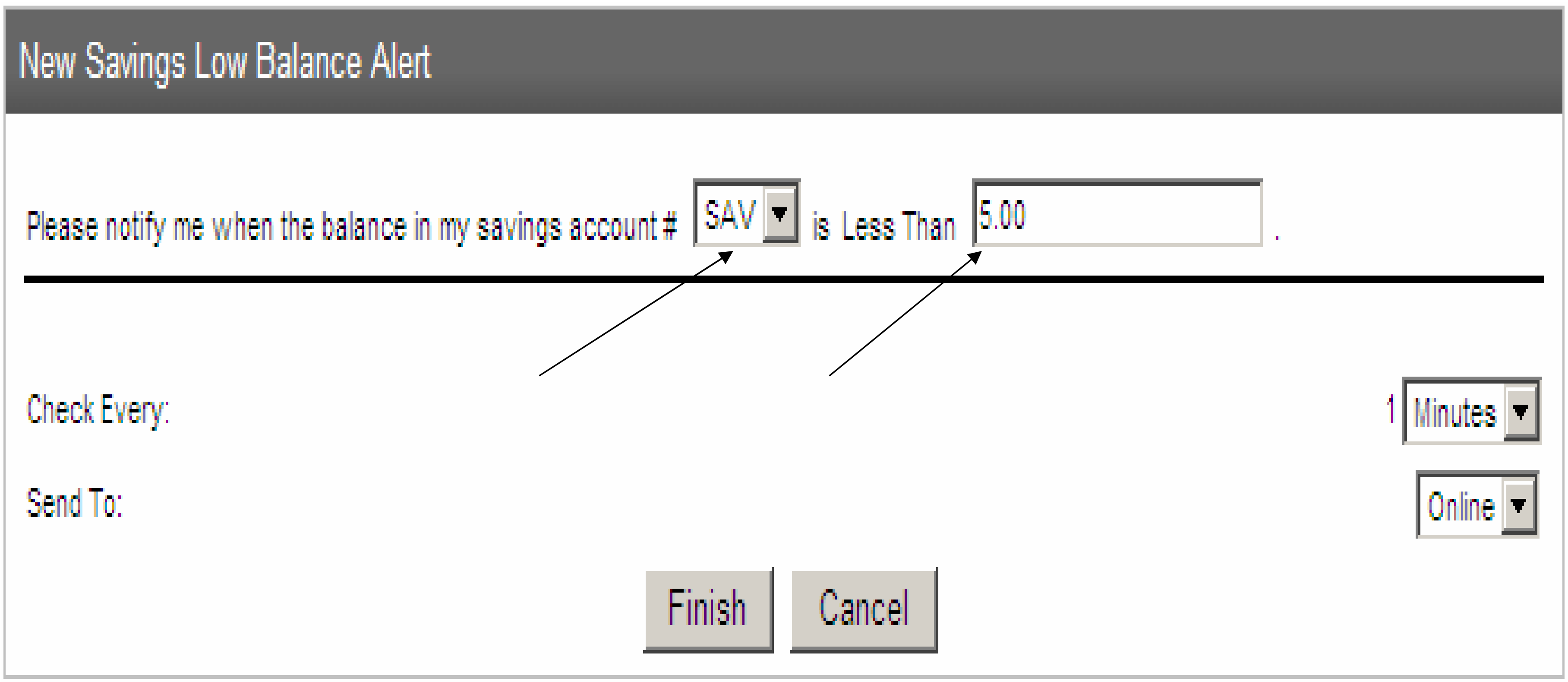
Setting up new ALERTS

Once you have determined what type of **ALERT** you want, you must click "*Next*" to proceed:



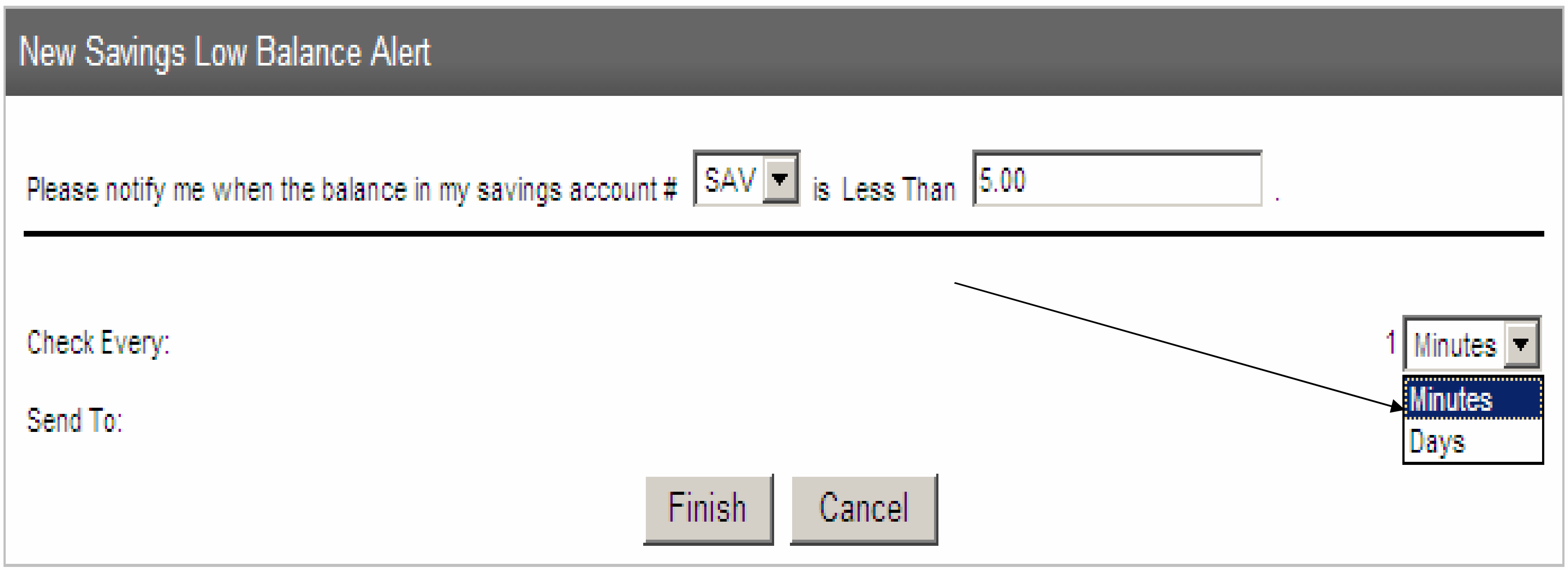
Setting up new ALERTS

You will need to input the requested information for each **ALERT**:



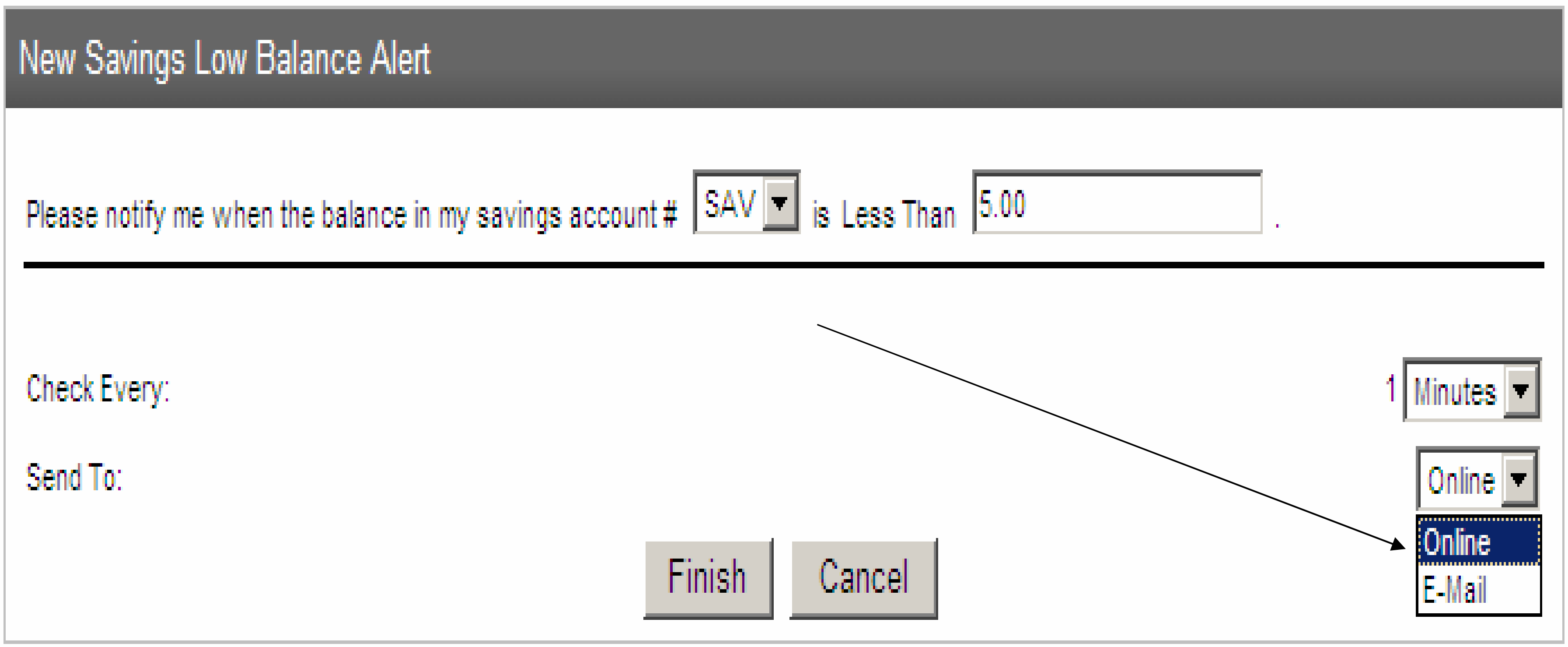
Setting up new ALERTS

You may also be asked to indicate the frequency in which you would like the **ALERT** sent:



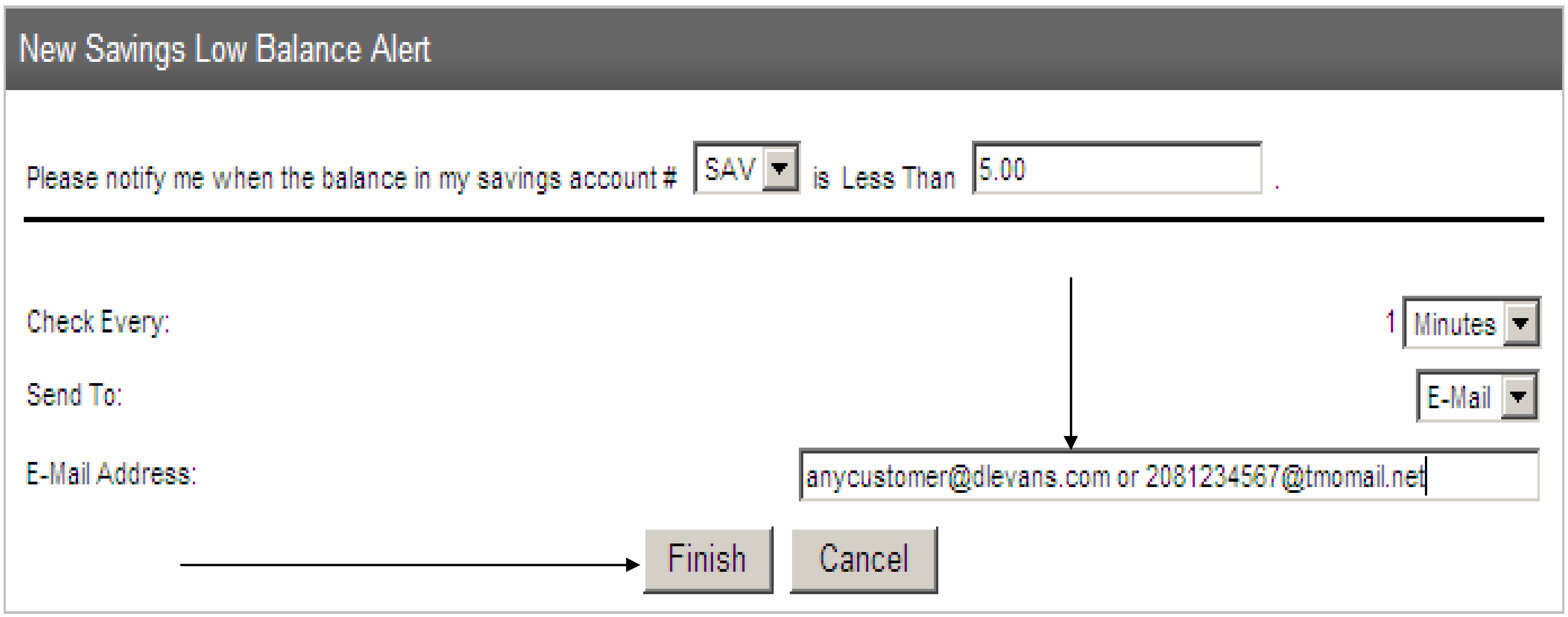
Setting up new ALERTS

You will also be required to indicate where you would like the **ALERT** sent:



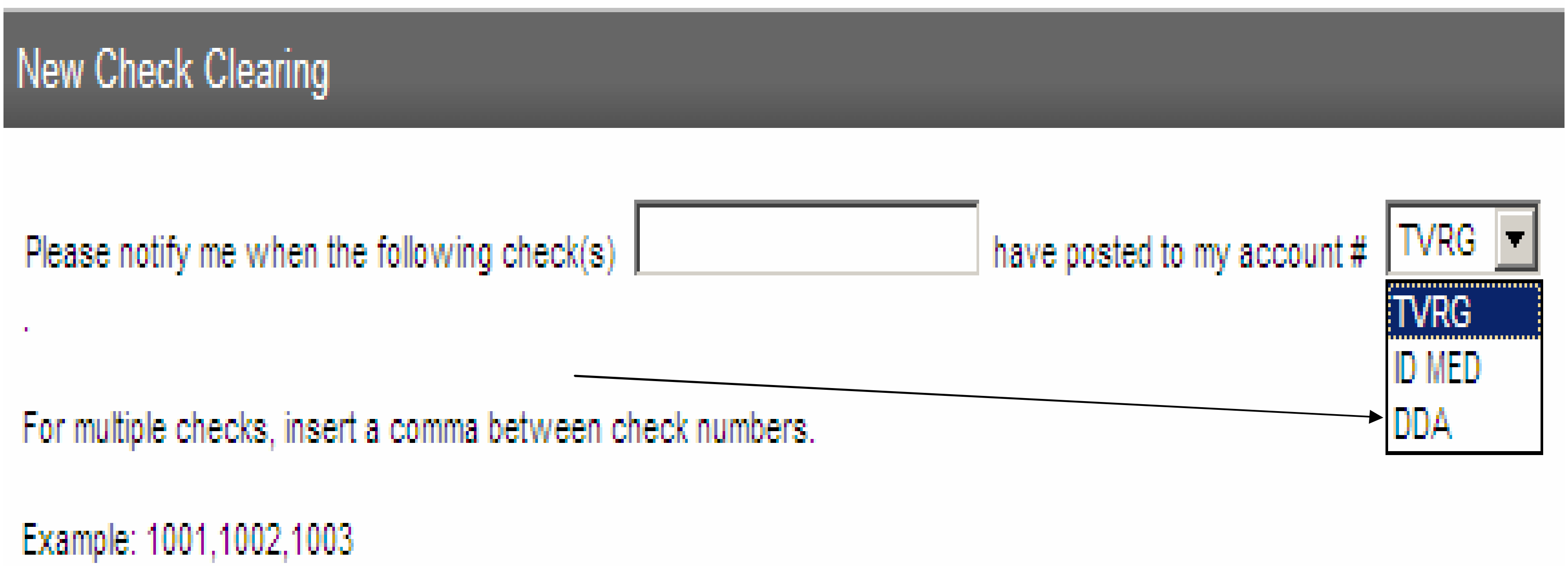
Setting up new ALERTS

If you want an e-mail or text message, you would input that information here and click *"Finish"* to submit the **ALERT**:



Account nicknames are important!

If you do not have an Account Nickname assigned to your account in the on-line banking system, the account will read NICKNAME in the drop down box. If you have multiple accounts without a nickname, you will not be able to differentiate between account numbers and will have to assign a nickname to your account(s) prior to setting up an **ALERT**.



Creating Nicknames

To create a **Nickname** for your accounts, at the online banking home page, you simply click the “Make Changes” tab in the upper right hand corner of the Online Banking Home page.

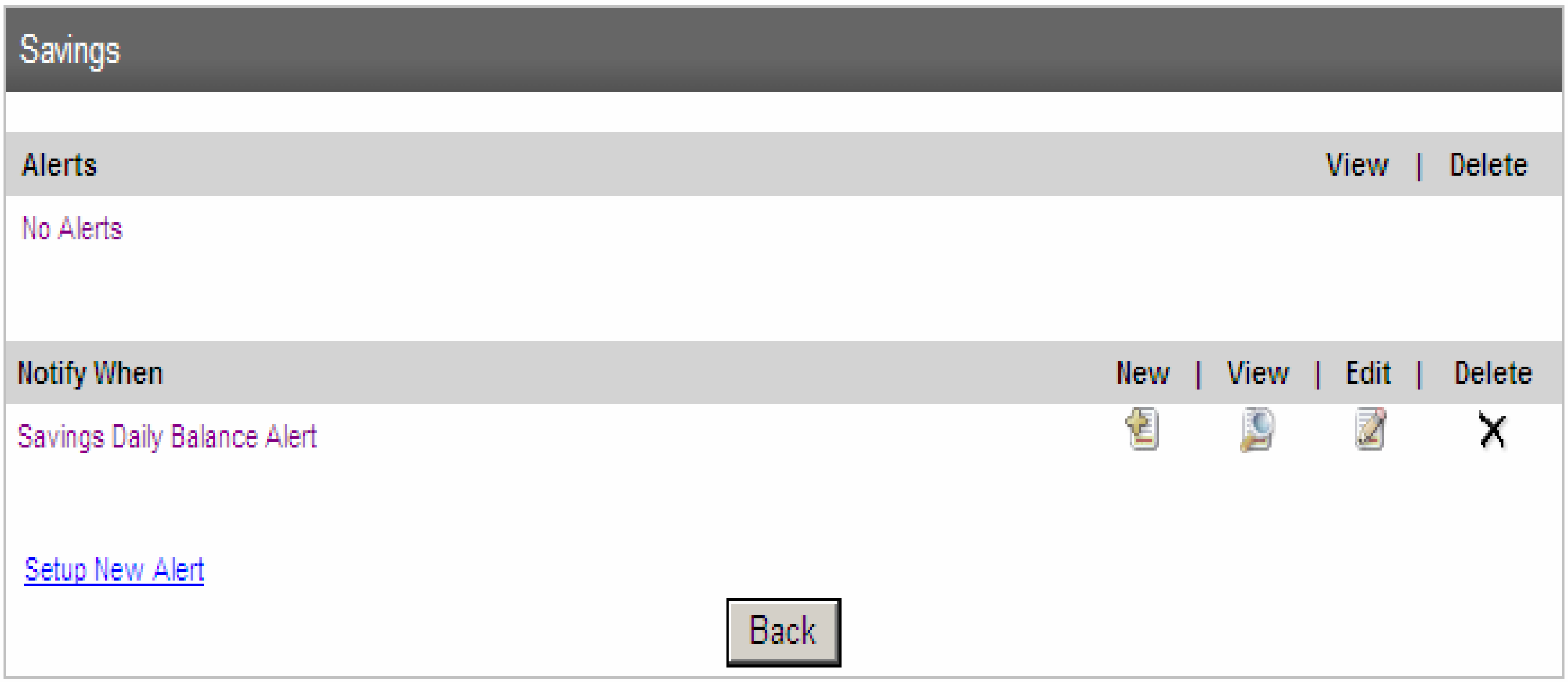
Here you will scroll down and “Edit” your account nicknames. Once completed, hit “Submit” and the Nicknames will be active.

Managing existing ALERTS

If you want to edit or delete an existing **ALERT**, simply click "Messages" on the on-line banking home page:

Managing existing ALERTS

Here you can view, edit, delete and even add a new **ALERT** for that particular account type:



We hope you enjoy **Alerts** as much as we do. If you have questions about **ALERTS**, please Contact your local branch.