

Exciting New Enhancements To Home Banking For April 2010

For Greater Convenience And Security



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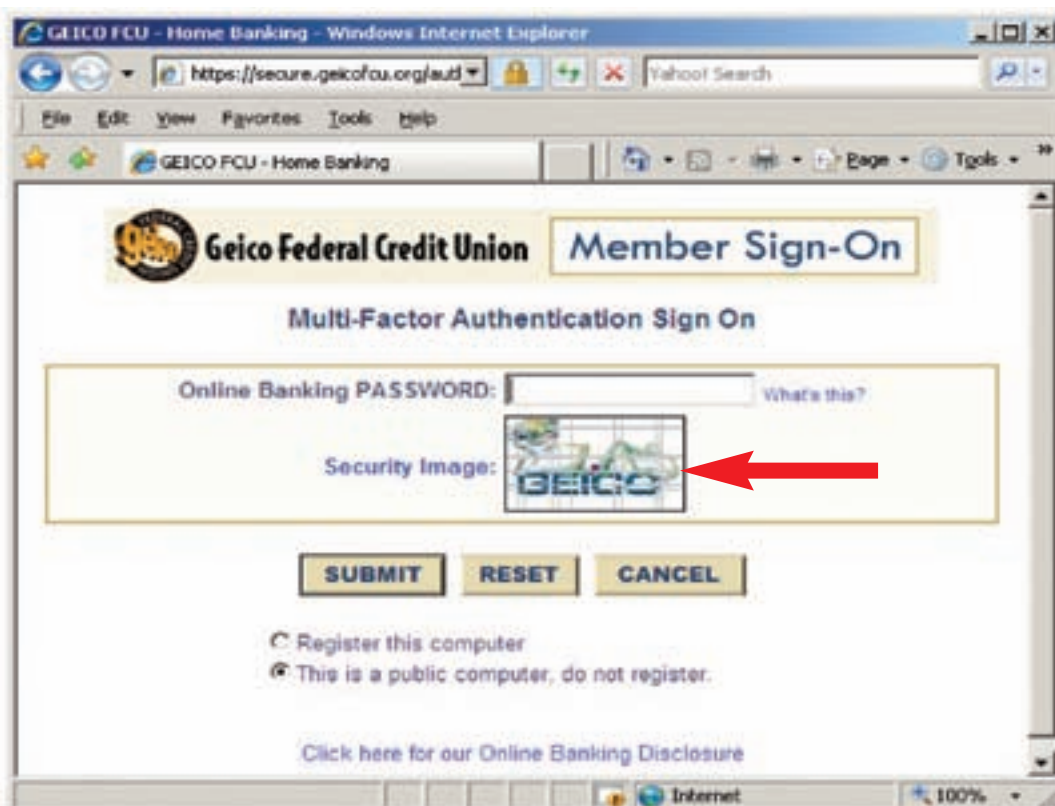
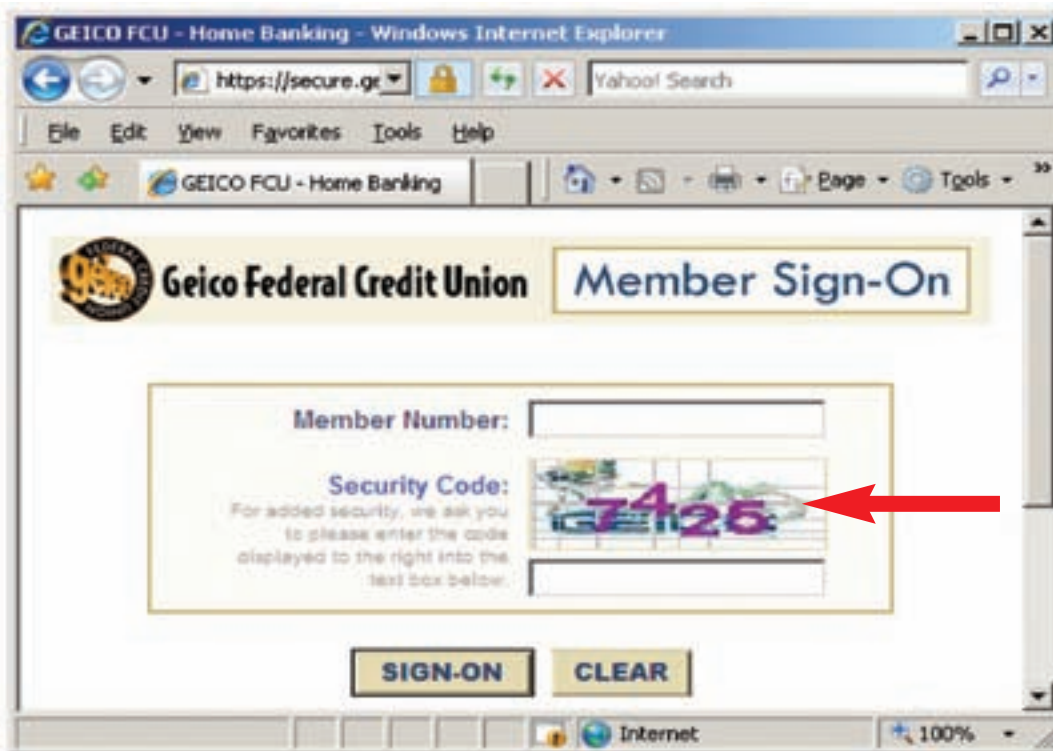
5) Use Login Nickname Instead Of Account Number To Access Home Banking

6) Update Your E-Mail Address For Us To Contact You Within Home Banking



1) New Security Image Watermark

The background to the security images that show during your Home Banking log-in process will be updated to a new Gecko image.



2) Virtual Graphic Keyboard Is No Longer Needed To Log In

You will no longer see the on-screen virtual graphic keyboard when you log into Home Banking. Previously, members who used their cell phones to access the website were not able to access their account due to this keyboard. We have now enhanced security and are able to eliminate the keyboard for a manual entry of your password, not a mouse click as was required by the keyboard shown below. The screen will look the same, except that the keyboard will be gone and you will type your password into the same spot.

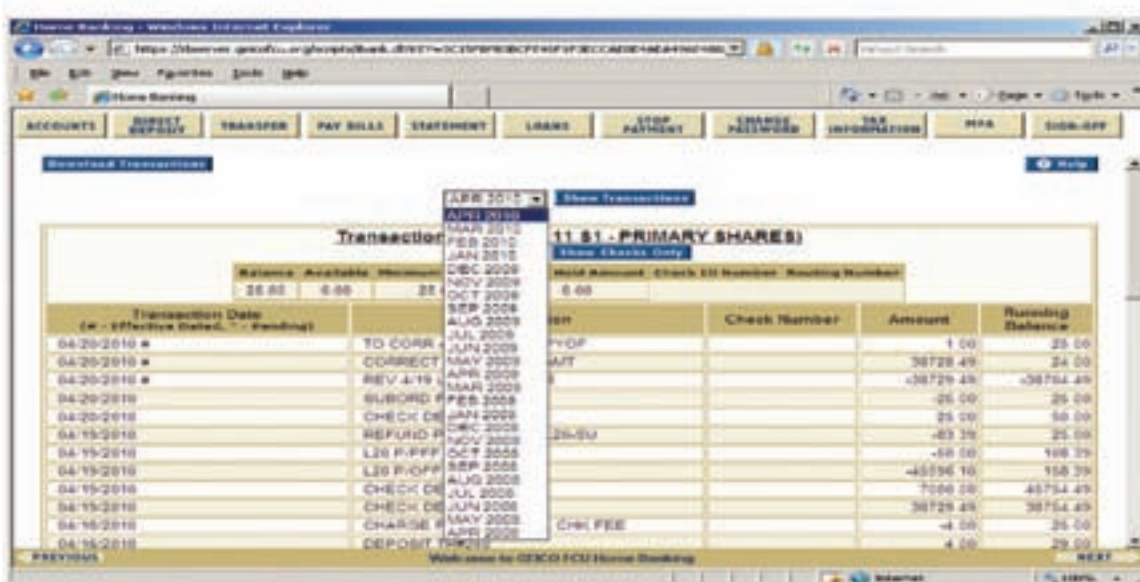


3) Transaction History View Extended From 12 Months To 3 Years

You now have the ability to view up to three years of transactions on any of your accounts. If you have transactions that took place 36 months back, you will have a choice to view them.

To take advantage of this new feature, do the following:

- Click on the “Accounts” button as you normally would to view your account history. (See image below.)
- Then, choose which account you would like to view your history. (For example: savings or checking)
- Next in the drop-down menu, you will see an expanded view of all your months’ choices. Simply choose the month you would like to see and it will show on your screen as normal. (See image below.)

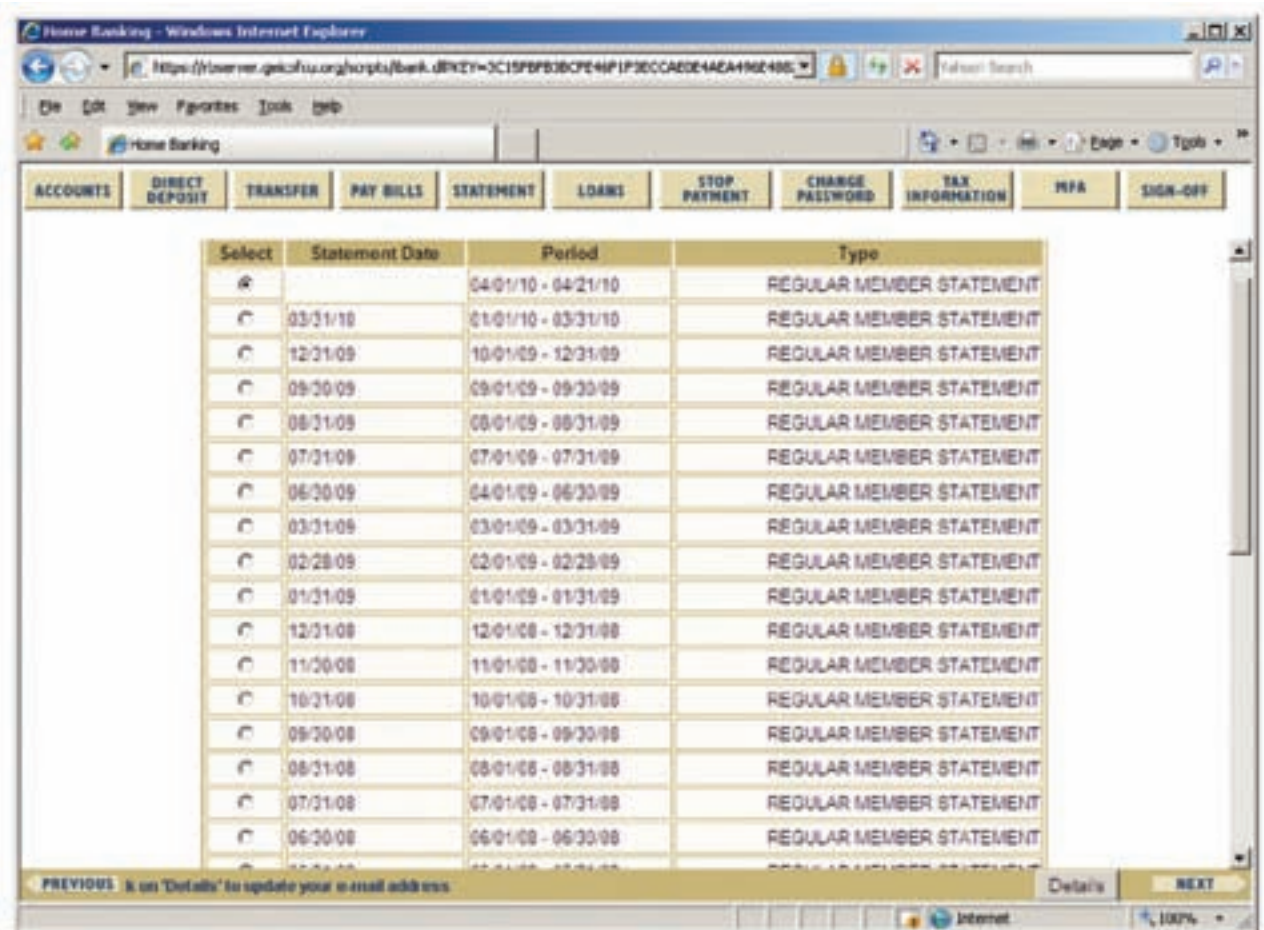


4) Statement History Extended From 6 Months To 3 Years

You now have the ability to pull up statements up to three rolling years in the past. A rolling year is three years back from the current month. For example: April 2010 back to April 2007 is a rolling 3-year period.

Simply click the “Statements” button as you normally would to find a statement, and you will see the expanded view with the additional statement choices.

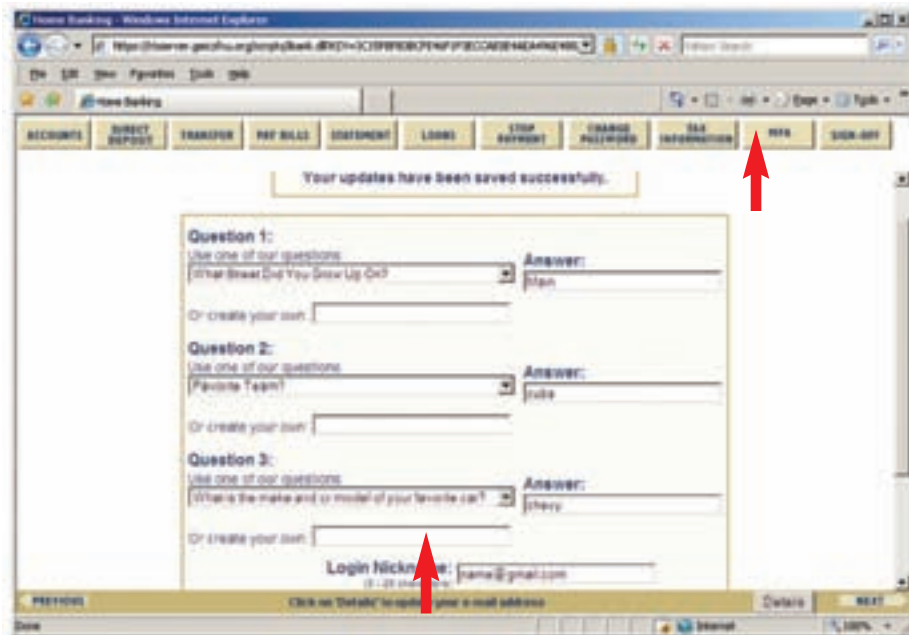
- Click on the round button next to the statement you want to see and click “Submit” to view that period’s statement.



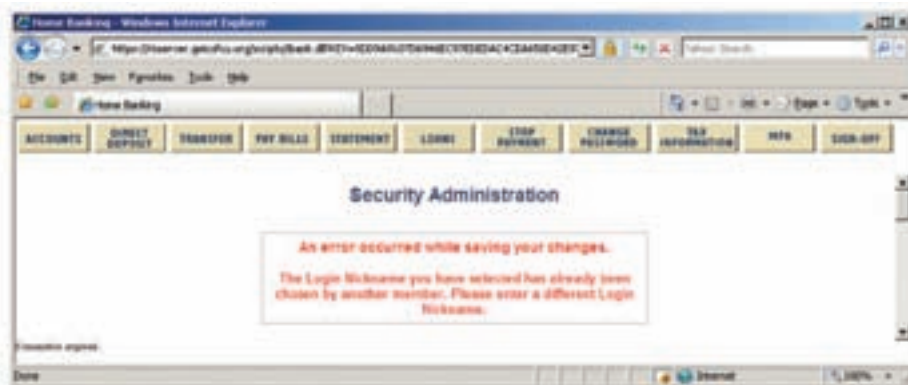
5) Use Login Nickname Instead Of Account Number To Access Home Banking

You now have the ability to use an alternative log-in (Login Nickname) to your account number. Many people prefer this, as it is easier to remember than an account number. An e-mail address or a unique name combination are the best to use. (Example: johndoe12 or 4JDoeMoney) To activate, do the following:

- Click on the “MFA” button within Home Banking. (See image below.)
- Go down to the “Login Nickname” field and input your login name. (See image below.)
- Click the “Submit” button.
- If you pick a name that is the same as another member, you will be prompted to change it. (See image below.)
- Once you change it (if needed), click “Submit” again.
- Log out.
- Go back to the Home Banking log-in screen and at the Account number field use your Login Nickname instead of the account number. Fill in all other prompts as you normally do. (See image below.)



Here is the message you will see if you used the same nickname as another member:



See below for an example of the screen when you use a login nickname in place of your member number.



6) Update Your E-Mail Address For Us To Contact You Within Home Banking

Don't miss out on important information due to a bad e-mail address on file. Whenever you log into Home Banking, you will see the e-mail address we have on file for you at the top right-hand corner of the screen. If that e-mail address is incorrect, please click below it on the words "Click here to change" and you will be prompted to update it. (See image below.) You can also click on the "Details" button at the bottom of the screen at any time to change your e-mail address.

