

# **PC Banking**

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## **Quick Start Guide**

*Version 4.7.1*

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***PC Banking Quick Start Guide, Version 4.7.1***

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## 1 About PC Banking

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Welcome to Mars Bank Online! Your 24-hour banking connection! Whether you're at home, at work, or on the road, the system is available to you, 24 hours a day, 7 days a week, 365 days per year...where ever you have internet access!

### 1.1. *What is Available in PC Banking*

With PC Banking you have immediate access to a wide range of banking services, including checking your account balances, seeing what checks have cleared, and transferring funds from one eligible account to another. In addition, you can pay loans, request reports, and export transaction data into a file ready for import into your favorite personal financial management (PFM) software.

### 1.2. *Security Ensured*

Sound management of banking products and services, especially those provided over the Internet, is fundamental to maintaining a high level of public confidence not only in the individual bank and its brand name but also in the banking system as a whole. There is no need to be concerned about conducting banking transactions online. Strong physical and internal controls within the financial institution, data processing department, and any related e-banking areas have been established to ensure the accuracy, integrity, and confidentiality of all the information processed online.

Key components that help maintain a high level of public confidence in an online environment include:

#### 1.2.1. *Passwords*

Before you access the Online Banking system, you are required to enter your personal user ID and password. Without the proper login information, you cannot access any Web pages within the service. Your password is the key to your accounts. Guard it carefully, and do not give it to anyone.

### **1.2.2. Account Number Masking and Aliases**

For security reasons, complete account numbers do not appear on the account summary screen. For this reason, when an account is displayed, it appears 'masked'. You can assign account 'aliases' or nicknames to your accounts. This information will be displayed on the screen, so no one other than you will be able to identify the accounts. Assigning an 'alias' to an account makes it easier for you to recognize and less recognizable to a stranger.

### **1.2.3. Secure Connection – SSL Data Encryption**

Each time you access your online information, the connection is automatically converted into a secure Internet communications session. Utilizing 128 bit Secure Socket Layer (SSL) technology, all transmissions of Web pages and data between the bank and your computer are completely encrypted or 'scrambled' so they are unreadable to any person or group that may try to 'intercept' the transmission. SSL encryption is the industry standard and is widely used in Internet applications that require security and privacy for sensitive data. For added security, a digital certificate is also issued between the bank and the Service Bureau processing center for daily data transmissions.

### **1.2.4. Physical Security**

There are also security precautions related to physical security. This includes issues related to direct dial-in access through a private network versus Internet access. Firewalls (a combination of hardware and software between two networks to control traffic in both directions) are used with the Internet banking system as yet another security measure to control physical security.

## 1.3. How to use the System

### 1.3.1. What You Need

To use Mars Bank *Online*, we recommend the following:

- An account with an Internet Service Provider (ISP). The ISP is your connection to the Internet.
- Browser software. While PC Banking is designed to work with most of the popular browsers, we recommend using either Microsoft Internet Explorer or Netscape Navigator. Please refer to the main login screen for the current supported versions of these browsers.



#### Enrollment Form

To begin the Online enrollment process, please enter the appropriate information below. Then, click on the 'Proceed' button at the bottom of the page to verify your information and submit your enrollment request. A Welcome Package will be sent to you over the next several days with information regarding your account enrollment.

[For more information about the fields on this page, click here.](#)

**Personal Information**

First Name:

Last Name:

Address Line 1:

Address Line 2:

City:

State:

Zip Code:

### 1.3.2. Enrolling

To sign up on the Internet for Mars Bank *Online*, access the Mars Bank Online login page and then simply complete the enrollment form by clicking on the “Sign Up” hyperlink. Enter the appropriate personal information on the form and click on the 'Proceed' button at the bottom of the page. On the following page, verify your information and then submit your enrollment request. A Welcome Package with information regarding your account enrollment will be sent to you.

### 1.3.3. Preparation before Logging In

Getting started with Online Banking and Bill Pay only takes a few short minutes. It's fast and easy so you'll be up and running in no time! The first step to getting started is gathering the appropriate paperwork to make your first login as simple as possible.

1. Have your Online Banking notice of user ID and password handy.
2. You may want to have your most recent statement for each bank account you will be viewing online, so you can easily identify the account numbers and choose a 'nickname' or 'alias' for each account.
3. If you want to sign up for Bill Pay, you should have your checking account number, drivers license and Social Security number on hand. You may also want to have previous bills available in order to enter your payee or biller information. (You'll only have to do this once.)
4. Now go to the Internet and navigate to the bank's home page at [www.marsbank.com](http://www.marsbank.com). Hover over Bank Online on the home page and then click on Personal banking.

### 1.3.4. Logging In

To log into PC Banking, perform the following steps:

1. From the main Login screen, type in your User ID and password.
2. Click **Login**.
3. If this is your first PC Banking session, you will be prompted to change your password. Simply enter the initial password for the "current" password, and then enter a new password (6-10 alphanumeric characters) in the next two password fields. After you have successfully changed your password, the First Time User page will appear. Click the Terms and Conditions link to review the agreement with the Bank. Then, click **I Accept** to begin your session. Going forward you will be prompted to change your password every 90 days.



### 1.3.5. Navigating through Pages

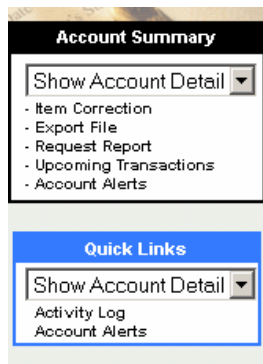
You can navigate through the pages of the system by using the main navigation bar including the 'mouse-over' function and the left frame menu. Use these navigation tools rather than the "Back" and "Forward" buttons on your browser to make sure that you view the most recent information. The Back and Forward buttons may call up stale versions of the page or log you off of the system.

- Main Navigation Bar



The main navigation bar allows you to visit each of the major services provided by the system. You may click on any of the links to display a list of the services available in the left frame menu. You may also use the ‘mouse-over’ function to display these services.

- Left Frame Menu



The left frame menu displays a list of the services available to you. It also shows your Quick Links menu. To customize your Quick Links, go to “My Profile” and select “Change Quick Links.” Then, you may click on any of the displayed services to show the page for that service.

The system also allows you to select your personal favorite features and display them in the Quick Links section. This provides a fast and easy way to navigate to your most frequently accessed features. Please refer to the Quick Links section of this document for more information on Quick Links.


### **1.3.6.        *Printing Pages***

To print any page from *Online Banking*, click on the page (screen) area you want to print. This ensures that the area is “active” and the correct information will print. Then select your browser’s print icon and the page will print.

### **1.3.7.        *Help***

You can access the online Help feature from any page in PC Banking by selecting the **Help ?** icon. This gives you step-by-step directions for the online banking functions including an Index of all the available topics. In addition, several special topics like security, page navigation, and password tips are available.

### **1.3.8.        *Exiting the System***

For security reasons, you should always use the **Exit**  button when you have completed an *Online Banking* session. This ensures that no one can regain access to your accounts by using your computer. The Exit button will allow you to return to the *Online Banking* Login page or the Mars Bank Home Page.

## 2 Account Summary

The first screen you will see when you login to Online Banking is the Account Summary Page. It provides a quick snapshot of all your accounts held at the bank. Now, all of your bank account information can be found in one place. For easy record keeping, the accounts are categorized by deposits, CD and IRAs, and loans. The balances are updated each time you access the summary page, so you'll always know what your available balance is for every account. Both Current and Available balances are displayed. The 'Current Balance' shows the funds in the account as of the close of the previous banking day, and the 'Available Balance' displays the funds available at any given time during the day including all pending or "in process" transactions that have been memo posted within the current banking day. The 'As of Date' shows you the last time your account information was updated.

**Account Summary**

Return to this Account Summary page at any time for the current status of all your accounts. Click on any account below to see the details of that account on the Account Detail page.

Deposit Accounts					
Account	Currency	Current Balance	Available Balance	As of Date	
<a href="#">AFS Test</a>	USD	N/A	N/A	N/A	
<a href="#">DDA3333333</a>	USD	\$1,267.74	\$4,301.63	9/24/1996	
<a href="#">DDA34543</a>	USD	\$4,309.78	\$8,032.62	10/7/1996	
<a href="#">DDA44444</a>	USD	\$4,309.78	\$7.56	10/7/1996	
<a href="#">DDA55555</a>	USD	\$2,826.47	\$3.25	11/23/1996	
<a href="#">DDA777777</a>	USD	\$2,826.47	\$7,717.76	11/23/1996	
<a href="#">DDA987654</a>	USD	\$4,321.09	\$507.90	12/20/1998	
<a href="#">DDA38410</a>	USD	\$1,267.74	\$4,323.95	9/24/1996	
<a href="#">DDAxxxx0330</a>	USD	N/A	N/A	N/A	
<a href="#">MMA71192798</a>	USD	\$8,443.88	\$4,145.26	11/24/1998	
<a href="#">MMA83613</a>	USD	\$9,997.25	\$4,148.24	9/12/1996	

### 2.1 Account Detail

**Account Detail**

The account information displayed is updated each morning after all transactions from the previous day have been processed.

[Account Information Profile](#)   [Transaction Detail](#)   [Filter Transactions](#)

Account Information Profile	
Account Alias	DDA3333333
Currency Code	USD
Amount Last Interest Payment	\$9,155.71
Amount of Captured Float	\$4,171.00
Amount of Credits	\$5,697.36
Amount of Credits Memo Posted	\$5,967.72
Amount of Debits	\$1,657.50
Amount of Debits Memo Posted	\$6,498.25
Amount on Hold	\$1,357.91
Available Balance	\$4,323.84
Current Balance	\$1,267.74
Effective Date	9/24/1996
Interest Accrued no Paid	\$5,830.98
Interest Accrued on Account	\$4,104.50
Interest Paid Last Year	\$7,192.24
Interest Paid on Account	\$4,213.92
Last Statement Balance	\$1,978.59
Last Statement Drop Date	6/2/1998

Next   Jump to Page: 1

**Filter Selection Criteria**  
Enter filter criteria to view other account detail.

Account:

Date Range: From:  To:

Amount Range: From:  To:

The Account Detail page displays an "Account information profile" for each account you have at the bank and provides a snapshot overview of the activity in each account. The Account Information Profile is a quick reference of the account and includes items such as the amount of credits and debits posted on the account, the current balance as well as the last statement balance. The 'Transaction Detail' itemizes every transaction and activity that has occurred in that account for the past ninety days. And, since the information is updated daily, you can conveniently check your balances and transactions any time you would like, day or night. You may also search transactions using certain selection criteria in the 'Filter Selection Criteria' section. Transactions are available for the last ninety days or for as long as you have been an Online user, whichever is less.

## 2.2 Item Correction

**Item Correction**

Enter the appropriate data below. After you have filled in the necessary data, press the 'Proceed' button at the bottom of the page to continue to a page where you can verify your data. The 'Cancel' button will send you back to 'Account Detail'.

Account:

Item Number:

Posted Date (mm/dd/yyyy):

Posted Amount:\$

Correct Amount:\$

Other Instructions:

You no longer have to pick up the phone or travel to the bank if you happen to notice an error with your bank transaction information. You can go online anytime you'd like and request that an item from any deposit account be researched. Even if you are banking after hours, your request will be submitted to your bank representative the very next day. Once your request is submitted, you will receive a confirmation number. You can also refer to this number when contacting a bank representative if needed.

## 2.3 Export File

Budgeting can be done instantly when you combine the use of personal financial management software such as Quicken,® QuickBooks,® or Microsoft Money® and Online Banking. This feature allows you to electronically download your current account information from your Online Banking pages directly to your software. No more hand keying every line item. Instead, it can be downloaded automatically within minutes.

Remember to select the file format that matches the software you use. The system can create transaction files in five different formats.

**Export File**

Enter the appropriate data below. After you have filled in the necessary data, press the 'Continue' button at the bottom of the page to continue to a page where you can verify your data. The 'Cancel' button will send you back to 'Account Detail'.

Account:

Export Format:

Download:  All New Transactions Since Last Download  
 Only Transactions On or Between (MM/DD/YYYY)

Starting Date:

Ending Date:

## 2.4 Request Report

**Request Report**

Enter the appropriate data below. After you have filled in the necessary data, press the 'Proceed' button at the bottom of the page to continue to a page where you can verify your data. The 'Cancel' button will send you back to 'Account Detail'.

Account:

Delivery Options:  Fax - number to use:   
 EMail - address to use:   
 Mail - mailed to the default mailing address.  
 Hold - will be held at the financial institution.

This option allows you to create a report that the system will automatically fax or email anywhere you wish. You can also filter your transaction information from the Account Detail screen and choose to mail or e-mail the report to whomever you like. It is a great way to share account information with your spouse, children, financial advisor, or accountant with just the click of your mouse. This report can be submitted anytime, 24 hours a day, 7 days a week.

## 2.5 Upcoming Transactions

**Upcoming Transactions**

Listed below are the upcoming transactions that are currently scheduled for your account.

Account:

Effective Date	Type	Item Number	Description	Amount
----------------	------	-------------	-------------	--------

If you have transactions that have not yet posted to your account, you may view some of these items by using the Upcoming Transactions feature. These are transactions that have been received by the bank within the business day, but have not gone through a nightly update. They may include incoming electronic ACH items, automatic payments or checks cashed at another bank.

## 2.6 Account Alerts

**Account Alerts**

We will check your account balances at the end of each business day and notify you the following morning (using the method of your choice) whenever the balance in your account exceeds the limits you set.

You may set more than one notification for each account (a high balance limit and a low balance limit, for instance)

Account	Balance Type	If Balance Is	Limit	Notify Me By	Delete
AFSTest	Current	Greater than	\$10.00	Fax	<input type="checkbox"/>

Have you ever wished that you could receive an automatic notification when your bank accounts have reached or fallen below a certain limit, rather than having to call or stop into the bank each time? With the Account Alerts feature, the system will check your account balances and notify you the whenever the balance in your account exceeds the limits you set.

# 3 Transfers and Payments

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For added convenience, this system provides you with several ways to transfer funds between accounts and payment options.

### 3.1 Transfer Funds

With Online funds transfer, you can move money from one eligible account to another in just an instant, anytime you'd like! All it takes is a few key strokes.

If you request a transfer after the bank completes the nightly update, your transfer will be posted on the next business day.

### 3.2 Pay Loans

You no longer have to remember long loan account numbers, or fumble through a monthly bill to make a loan payment. All the loans you have at the bank can be paid online. It works just like the funds transfer feature. It is now easy to pay and even easier to keep track of the payments that have been made.

### 3.3 Scheduled Transactions

If you have transactions that occur regularly, the system allows you to schedule these transactions for a future date or set them up as recurring

transactions. The Scheduled Transactions Page displays all of the scheduled transactions you have set up in the system, with their next effective date. Not only are you able to view details of each transaction, you will also be able to delete pending transactions.

### Scheduled Transactions

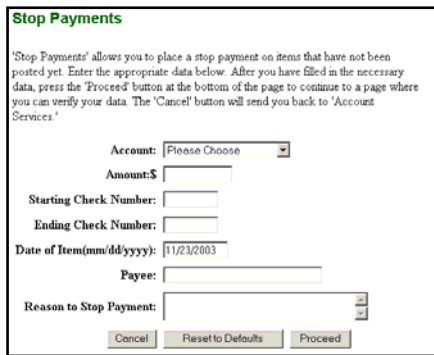
Your scheduled transactions are listed below. Remember that ACH transactions and tax payments are sent prior to their effective dates. You may view the details related to a specific transaction by selecting a transaction from the list.

<u>Transaction Type</u>	<u>Description</u>	<u>Next Scheduled</u>
<a href="#">ACH Origination</a>	test	11/17/2003
<a href="#">Tax Payment</a>	test	11/17/2003
<a href="#">Tax Payment</a>	test	11/17/2003
<a href="#">ACH Batch</a>	TestBatch1	12/12/2003

## 4 Other Services

The Other Services options provide you with access to information and services that are related to your existing accounts at Mars Bank.

### 4.1 Stop Payments



**Stop Payments**

'Stop Payments' allows you to place a stop payment on items that have not been posted yet. Enter the appropriate data below. After you have filled in the necessary data, press the 'Proceed' button at the bottom of the page to continue to a page where you can verify your data. The 'Cancel' button will send you back to 'Account Services.'

Account:

Amount: \$

Starting Check Number:

Ending Check Number:

Date of Item(mm/dd/yyyy):

Payee:

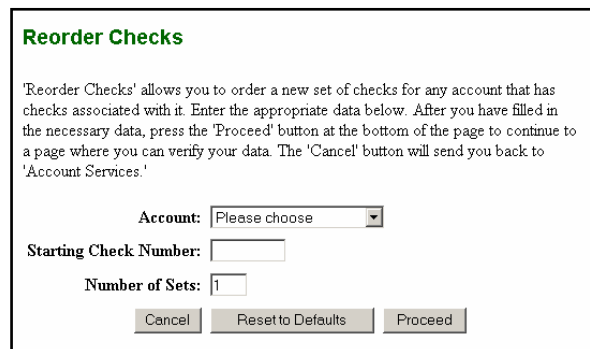
Reason to Stop Payment:

The Stop Payments feature allows you to request that a stop be placed on a payment that has not yet posted to your account.

Submitting a stop payment is a request only, it does not automatically stop the payment online. The Bank will receive a report of your request, and will place the stop payment on the system when possible. If the payment is already listed in the Transaction history, the request can not be processed and the customer will be notified.

### 4.2 Reorder Checks

Reordering checks can be done easily and quickly online. You have the option of simply placing a reorder, or even changing or upgrading your check design. Simply select "other services," "reorder checks," and then follow the simple instructions on the page. You can browse new check designs or view the progress of a previous order. However, there are no changes to customer information permitted with Online check reorders.



**Reorder Checks**

'Reorder Checks' allows you to order a new set of checks for any account that has checks associated with it. Enter the appropriate data below. After you have filled in the necessary data, press the 'Proceed' button at the bottom of the page to continue to a page where you can verify your data. The 'Cancel' button will send you back to 'Account Services.'

Account:

Starting Check Number:

Number of Sets:

### 4.3 Reprint Statements

What if you realize that you need a copy of an old bank statement?

You can request this online and also specify the method of delivery using the Reprint Statements feature.

**Reprint Statements**

'Reprint Statements' allows you to order reprints of previous statements that you have received from this financial institution. Enter the appropriate data below. After you have filled in the necessary data, press the 'Proceed' button at the bottom of the page to continue to a page where you can verify your data. The 'Cancel' button will send you back to 'Account Services.'

Account:

Month:

Year:

Delivery Options:  Fax - number to use:   
 Mail - mailed to the default mailing address.  
 Hold - will be held at the financial institution.

### 4.4 Product Information

To view product information offered by the Bank, use the Product Information option.

This will redirect you to the Bank homepage.

## 4.5 Loan Calculator

If you are considering taking out a loan and need an idea of what your monthly payments will be based on the amount and the rate, this loan calculator will do it for you. Using the loan calculator, you are able to determine an estimated monthly payment of a proposed loan.

**Loan Calculator**

'Loan Calculator' allows you to calculate estimated monthly payments for various types of loans. Enter the appropriate data below. After you have filled in the necessary data, press the 'Calculate Payment' button at the bottom of the page to go to an updated page where you can view the estimated monthly payment.

**New Calculation**

Principal Amount:  (example: 100000)

Estimated Interest Rate:  (example: 8.5)

Number of Monthly Payments:  (example: 240)

## 5 My Profile

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Do you need to change or modify certain customer profile information in the system?

Using the options available in this section, you are able to establish or change certain customer profile information such as passwords, phone numbers and address information.

### 5.1 Change Password

**Change Password**

Enter the appropriate data below. After you have filled in the necessary data, press the 'Make the Change' button at the bottom of the page to submit the change and go to a confirmation page. The 'Cancel' button will send you back to the previous page.

Current Password:

New Password:

New Password Verification:

Your password is the key to your accounts. Guard it carefully, and do not give it to anyone. After you enroll in the system, it is a good idea to change your password regularly.

Here are a few simple guidelines to help with passwords:

- Select an alpha-numeric password that has some meaning to you, but would be difficult for others to guess.
- Use at least six characters, although eight is better.
- Avoid single words or names.
- Try not to include non-alphabetic characters, such as punctuation marks and brackets.

## 5.2 Change Account Alias

This feature provides you the opportunity to rename your “masked” account numbers. Once you set up aliases for your accounts these names will display in the system in place of your account numbers. This page lists all your accounts with the corresponding alias displayed. Change the information and click ‘Make the change’.

Account Number	Account Alias
*****7531	AFS Test
***8	CCAS308
***9999	CDAS999999
***8888	CLAS888888
*1111	CDAA1111
*3613	BRAB3613
***4444	EEL444444
***5555	PLAS555555
*6666	SAV66666
***0	SAV7170
*****5335	Testing Blays

## 5.3 Change Profile Information

If you need to change the information that you have on record with The Bank., you can do so anytime with just a few simple clicks of your mouse. You have the ability to update the following information Online: mailing address, home phone number, work phone number, fax number, and e-mail address.

Change Profile Information

Make the appropriate data changes below. After you have changed the necessary data, press the "Process" button at the bottom of the page to submit the change and go to "User Info." The "Cancel" button will send you back to "User Info."

First Name: Deborah  
 Last Name: Zaccari  
 Last Access Date/Time: 9/30/2003 2:31:29 PM  
 Address 1: 518 Cambridge Ave  
 Address 2: 51 Skelton Valley Rd  
 Fax Number: (714) 924-3203  
 Home Phone Number: (949) 247-0340  
 Work Phone Number: (714) 368-4803  
 Cell Phone Number: (714) 668-9907  
 E-mail Address:

## 5.4 Change Quick Links

Change Quick Links

Select the option you wish to have displayed for each Quick Link. Select 'No Quick Link' if you don't wish to use a quick link option. Click 'Make the Change' to save your selections.

Quick Link 1: Account Detail  
 Quick Link 2: Transfer Funds  
 Quick Link 3: Pay Loans  
 Quick Link 4: Change Quick Links

The system provides you with easy access to designated features by using the Quick Links section. The Change Quick Links page allows you to change these services as you wish.

## 5.5 About Our Fees

This section displays a list of the fees that apply to all transactions you can make on the system. You may choose to print this page for your future reference.

## 5.6 Activity Log

This is the place to go to view and all transactions that you have performed with Mars Bank Online within the past ninety days. All transactions, ranging from funds transfer to loan payments, will be listed here. The transactions you perform will show on the ‘Activity Log’ immediately, so you always have a detailed current look at your finances. Plus for added assurance, you will receive a confirmation number for almost every activity. The confirmation number can be used as a handy reference when researching a question or talking with a bank representative about your account.

Activity Log					
The Customer Activity page displays all the transactions you have performed online. If you have a question about any of these transactions, please contact us during our normal business hours.					
Transaction Detail					
RequestDate/ EffectiveDate	Trans Type / Status	Creating Rep/ Verifying Rep	From Account/ To Account	Confirmation Number	Amount
11/13/2003 4:22 PM 12/12/2003	Sch Ach Batch Approved	TESTREP1	DDA11111	BM71509	\$108.00
11/13/2003 4:22 PM 11/13/2003	Ach Trans Approved	TESTREP1	DDA11111	BM71508	\$0.00
11/6/2003 5:07 PM 11/06/2003	Sch Tax Pmt Approved	TESTREP1	DDA3333333	BF7153F	\$0.11
11/6/2003 5:06 PM 11/06/2003	Loan Pcpmt Approved	TESTREP1	DDA3333333 CLA8888888	BF71524	\$2.28
11/6/2003 4:56 PM 11/06/2003	Sch Tax Pmt Approved	TESTREP1	DDA259610	BF7152V	\$10.00
11/6/2003 4:53 PM 11/06/2003	Coin And Currency Approved	TESTREP1	DDA3333333	BF7152L	\$2.50

## 6 Mail

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### Contact Us

Please enter any questions or comments in the 'message box' below. After you have completed your email address and your comments, click on the 'Send Message' button at the bottom of the page to send the message.

Remember to complete your email address or your comments will remain anonymous.

Your Email Address:

Message:

You may send secure emails to your financial institution using the mail feature in this section. This is a great way to send questions regarding your account to The Bank . Click on the “email envelope” in the upper right hand corner of the Online screen. Simply type your email address and your message in the space provided and hit “send message.” Your message will be retrieved by the Bank and you will receive a response within one business day.

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