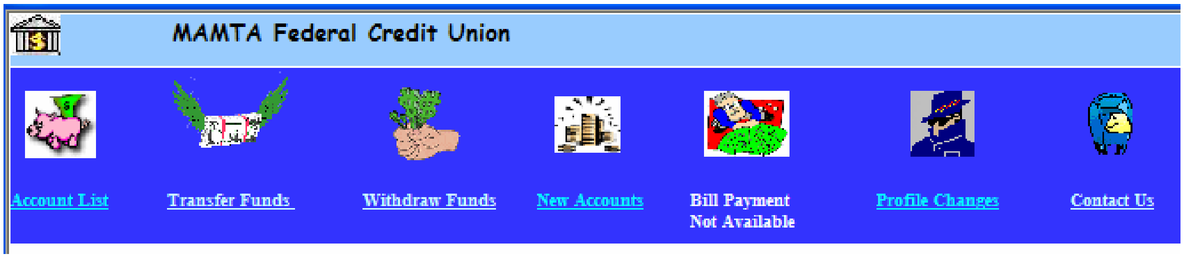
Internet Teller Basics



VIEWING ACCOUNTS

1. To see a list of active bank accounts, click on the **[Account List]** icon at the top of the screen.
2. A list of your active accounts appears. On this screen, the following basic information appears for each account:
    - Account Number
    - Account Description
    - Available Balance
    - Date of the Last Transaction

    *Note: The *Indicates face value disclaimer near the bottom of the screen refers to the value of Share Certificates.*

3. To see a summary of activity for any specific account, click on **[View]** next to the account number. It is located on the left hand side of the screen under the Summary column.
4. The following account details appear:
    - Date Opened
    - Current Balance
    - Hold Amount
    - Last Transaction Amount
    - Last Transaction Description
    - Year-to-Date Interest
    - Last Year's Earned Interest

To return to the account list, click on the **[Back]** button.

TRANSFERRING FUNDS BETWEEN ACCOUNTS

1. To transfer money between accounts, click on the **[Transfer Funds]** icon at the top of the screen.
2. Use the drop-down boxes to select the account you want to transfer funds from and the account you want to transfer money to.
3. Enter the dollar amount you wish to transfer.

    Be sure to use a decimal point, but do not enter a $ sign in the space provided. Also, use a comma for transfers of 1,000.00 or more.

4. Click on **[Submit]** to complete the transfer.

    *Use **[Reset]** to clear the transfer request and start again.*

5. A pop up dialog box will appear indicating your transfer request has been successfully submitted. Click **[OK]**.
6. To view a summary of transfer requests, click on the **[View Transfer Summary Log]** link.

**** Please allow 24 to 36 hours for this change to occur ****

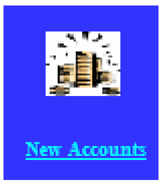
WITHDRAWING FUNDS

1. To request an online withdrawal of funds, click on the **[Withdraw Funds]** icon at the top of the screen.
2. Indicate from which account the money should be taken, who the check should be made to, where it should be sent, and the amount of the withdrawal.

   Be sure to use a decimal point, but do not enter a $ sign in the space provided. Also, use a comma for transfers of 1,000.00 or more.

3. Click on **[Submit]** to complete the withdrawal request.

**** Please allow 24 to 36 hours for this change to occur ****



APPLYING FOR A NEW ACCOUNT

1. To apply for a new account, click on the **[New Accounts]** icon at the top of the screen.
2. Choose the type of account: share, certificate, or loan.
3. Complete the online form, and click **[Submit]**.

   *Use **[Reset]** to clear the transfer request and start again.*

4. A pop up dialog box will appear indicating your transfer request has been successfully submitted. Click **[OK]**.

**** Please allow 24 to 36 hours for this change to occur ****

CHANGING YOUR PERSONAL PROFILE

1. This feature allows you to update your mailing address, phone number, e-mail address, and change your system password. Click on **[Profile Changes]** at the top to get started.
2. Your current information is displayed on the left hand side of the screen. Make changes on the right side, under the Enter New Information section. Click **[Submit]** when finished.

   *Use **[Reset]** to clear the transfer request and start again.*

3. A pop up dialog box appears indicating your profile changes have been made. Click **[OK]**.
4. The Profile Change screen reappears, reflecting the updates made.

**** Please allow 24 to 36 hours for this change to occur ****

CONTACTING YOUR CREDIT UNION

1. To contact your credit union via e-mail, click on the **[Contact Us]** icon at the top of the screen.
2. A new, blank e-mail message will appear. Note that the "To" section is already completed, with the contact address for customer service.
3. Complete the message section with your question or inquiry and send.

**** Please allow 24 to 36 hours for a reply ****