

## Home Banking's Account Transfer feature offers three types of transfers:

- **Immediate** – A transfer is attempted immediately. You are notified if the transfer is successful while you are on-line (like a transaction at an ATM). The money is actually moved based on the same schedule as transactions performed at an ATM.
- **One-time** – A transfer is made on a date you specify.
- **Automatic** – A transfer occurs as often and as many times as you specify.

Transfers that are made on future user-specified dates are called “scheduled” transfers. These transfers may be either one-time or automatic. The first transfer date may be no more than 18 months in the future. Scheduled transfers are processed on the scheduled date. Transfers scheduled for non-business dates (such as January 1 or weekends) are processed on the next business day for one-time transfers and on the previous business day for automatic transfers.

Home Banking's Scheduled Transfers feature lets you review one-time or automatic transfers or cancel a transfer before it occurs. You can also change information, depending on the type of scheduled transfer:

- **One-time transfer** – You can change the amount and date of the transfer.
- **Automatic transfer** – You can change the amount, next transfer date, number of transfers, and transfer frequency. The changes affect all future transfers.

If you want to change the FROM or TO account, you must cancel the transfer and set it up correctly. An immediate transfer takes place the instant you confirm it, so it cannot be modified or canceled afterward.

Home Banking's Transfer History feature provides the details, including the status of transfers you've made. You have several ways in which to select which transfer(s) you want to review. If you don't specify any criteria, you get all available transfer history. If you specify:

- **Account number** – You receive all transfers for that account.
- **Transfer dates** – You receive transfers from the start date to the end date.
- **Transfer amount** – You receive all transfers within plus or minus \$10 of the specified amount.

If you want to direct the search to a more restricted list of past transfers, specify a combination of transfer details.

Home Banking's Loan Payment feature allows you to make immediate, one-time, or automatic payments to a loan.

## What You Need to Know About Enhanced Authentication

We take your online security seriously. Therefore, we are introducing Enhanced Authentication for your Virtual Branch Home Banking and/or Bill Payment system.

- **What is it?**  
It is a new tool that provides extra protection for your online data and helps guard against fraudulent online activities like phishing scams (malicious requests for personal information) and identity theft.
- **Do I have to use it?**  
Yes, everyone will be required to use Enhanced Authentication. However, there will be a Grace Period – a period of time during which you can log in as usual until you are ready to enroll.
- **How does it work?**  
In addition to your Logon ID and Security Code, the system recognizes your computer and usage patterns. If a questionable logon attempt is detected, the system will require additional identity verification before allowing access.
- **How does it protect me against phishing?**  
When you enroll in Enhanced Authentication, you choose a secret image and phrase combination. You will see this image and phrase each time you log on. When you see your secret image and phrase, you can be reassured that you are logging on to your actual Internet banking or bill payment site.

## Secured Mail Messages

Use the secure mail feature to communicate with Customer Service. Secure Mail offers the capability to review, save, and delete received messages and to send new messages to Customer Service. You can use this feature at any time to communicate questions, problems or requests.

## Personal Options

Use Personal Options to change your security code, name, address, and phone number and to add or delete an account.

Personal Options can be used to change your personal information on the service; however, you must also notify our institution directly of any relevant changes to your name, address, or phone number. The checking accounts you specify for bill payments are set up for you when you sign up for the service.

You can add accounts to be used by Home Banking or change checking accounts to be used for bill payments; these accounts are available after they have been validated by our institution. You can only delete an account after any scheduled transaction or payment attached to it has been canceled.