Online Banking
User Guide

State Savings Bank

yes, I can!

Published by Murphy & Company, Inc.
13610 Barrett Office Drive
St. Louis, MO 63021
www.mcompany.com

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Getting Started

Welcome to Online Banking with State Savings Bank! Whether you are at home or at the office using a mobile phone, tablet or laptop, we strive to make your Online Banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Online Banking process. If you have additional questions, contact us at (231) 352-9691.

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New User Enrollment

If you're new to Online Banking with SSB, you need to complete the enrollment process the first time you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type ssbankmi.com into your browser, and click the "Sign Up" link.
2. Click the "Sign up for Online Banking access for your personal (non-business) accounts" link.
3. Fill out the Online Banking Enrollment Form with the required information, and click the **Submit Enrollment** button.

> **Note**: The details you provide are verified by comparing them to your contact information in our system. If the information does not match, call us at (231) 352-9691 to update your profile.

4. A confirmation message appears. You are given a temporary password to use during your first-time login. Memorize the password, and click the "Click Here" link to be redirected to the SSB Home page.
5. Enter your new login ID and click the **Log In** button.
6. Choose the contact method that allows SSB to reach you immediately with a Secure Access Code (SAC). This numbered code is only valid for a short time, and you will need to request a new one if it expires. If you close your browser before receiving the SAC, you can log in again and select the **I already have a Secure Access Code** button.
7. Enter the SAC and click the **Submit** button.
8. Choose whether to register your device for future logins. If you click the **Register Device** button, you will never need to request an SAC from that device.

> **Note**: For additional security, we strongly suggest you do not register your devices. Not registering requires you to use an SAC, each time you log in.

9. Review the Online Banking Services Agreement on the Disclaimers page, and click the **I Accept** button to agree to the terms and conditions.
10. A profile page appears. Review the information and click the **Submit** button.
11. Change your password by using your old temporary password.
12. Congratulations! You have successfully logged in to Online Banking!
If you have any questions or concerns, call us at (231) 352-9691.

Getting Started

Logging In

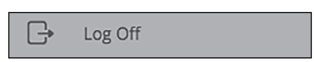
After your first-time enrollment, logging in is easy and only requires your login ID and password. If you are logging in on a device you have not previously registered, you need to request an SAC.

1. Enter your username and password.
2. Click the **Login** button.

Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at (231) 352-9691 for assistance.

Logging Off

For your security, you should always log off when you finish your Online Banking session. We may also log you off due to inactivity.

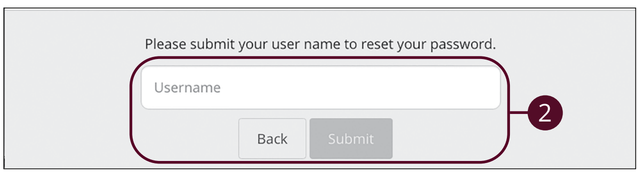


1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.

Getting Started

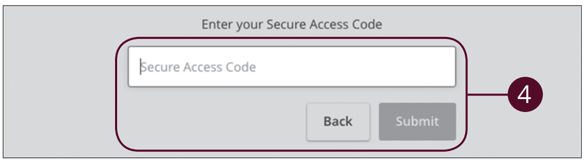
Resetting a Forgotten Password

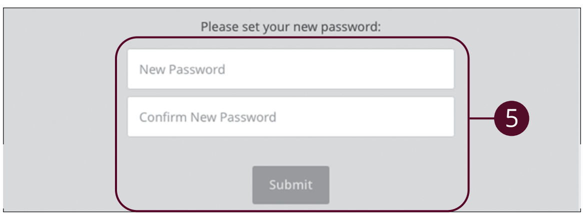
If you happen to forget your password, you can easily reestablish a new one from the SSB Home page—no need to call us!



1. Click the “Forgot Password” link.
2. Enter your login ID and click the **Submit** button.

> **Note**: You may not be able to change your password if your account is locked or if you are resetting your password from an unregistered device.





3. Choose the contact method that allows SSB to reach you immediately with a six-digit SAC.

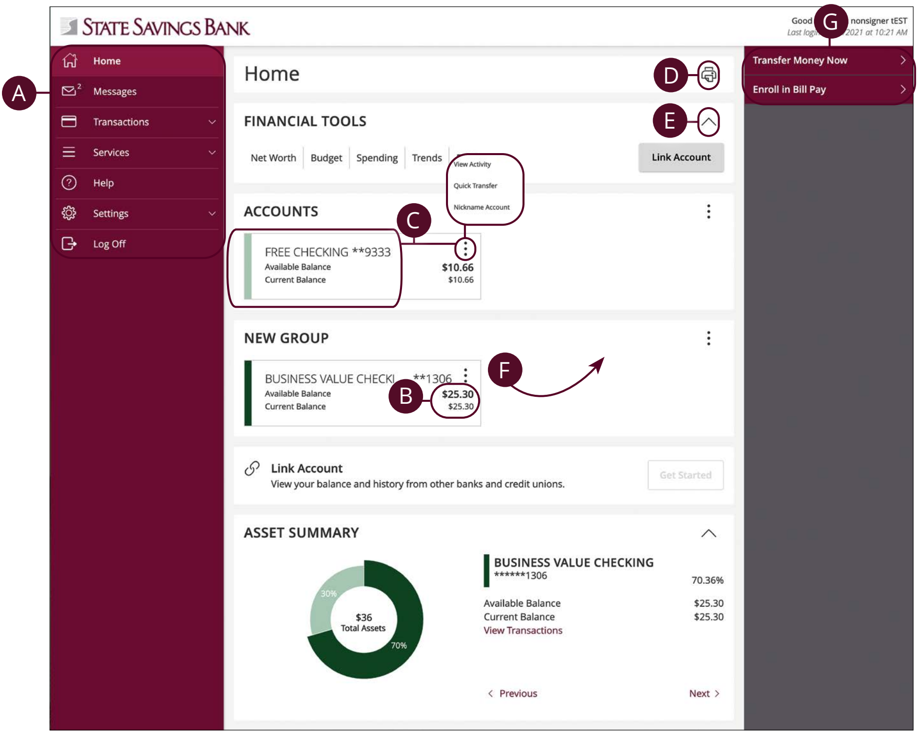
4. Enter the SAC and click the **Submit** button.

5. Create a new password based on our password requirements, and click the **Submit** button when you are finished.

Home Page

Home Page Overview

After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Online Banking. Here you can view the balances in both your linked and SSB accounts, see your account summaries and more!



Note: The letters correspond to several available features on the Home page.

A. The navigation bar appears in every view on the left side of the screen. You can navigate to Online Banking features by selecting the appropriate drop-down tab.

B. Your SSB accounts and linked external accounts are displayed in an account card with its balance.

C. If you click an account name, you are taken to the Account Details page. You can also click the ⋮ icon on the right side of an account card, and select View Activity for more details.

D. The icon allows you to print a summary of current available funds in your accounts.

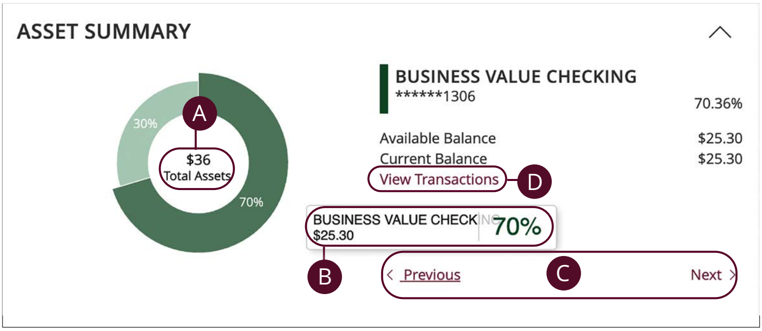
E. You can expand or collapse account details by clicking the ^ icon.

F. If you click and hold an account card, you can drag and drop it to a new location to change the order your accounts appear.

G. The Quick Actions links in the top right corner let you quickly access different Online Banking features.

Account Summary Overview

If you ever need to quickly assess how much money is in all of your accounts, you can scroll down to Account Summary on the Home page. This interactive chart represents your total assets, represented by specific colors and percentages.



A. The Total Assets widget gives you the total amount of money in your accounts and breaks down those funds into percentages.

B. Each colored piece represents one of your SSB or linked accounts and displays its percentage of total funds and its balance.

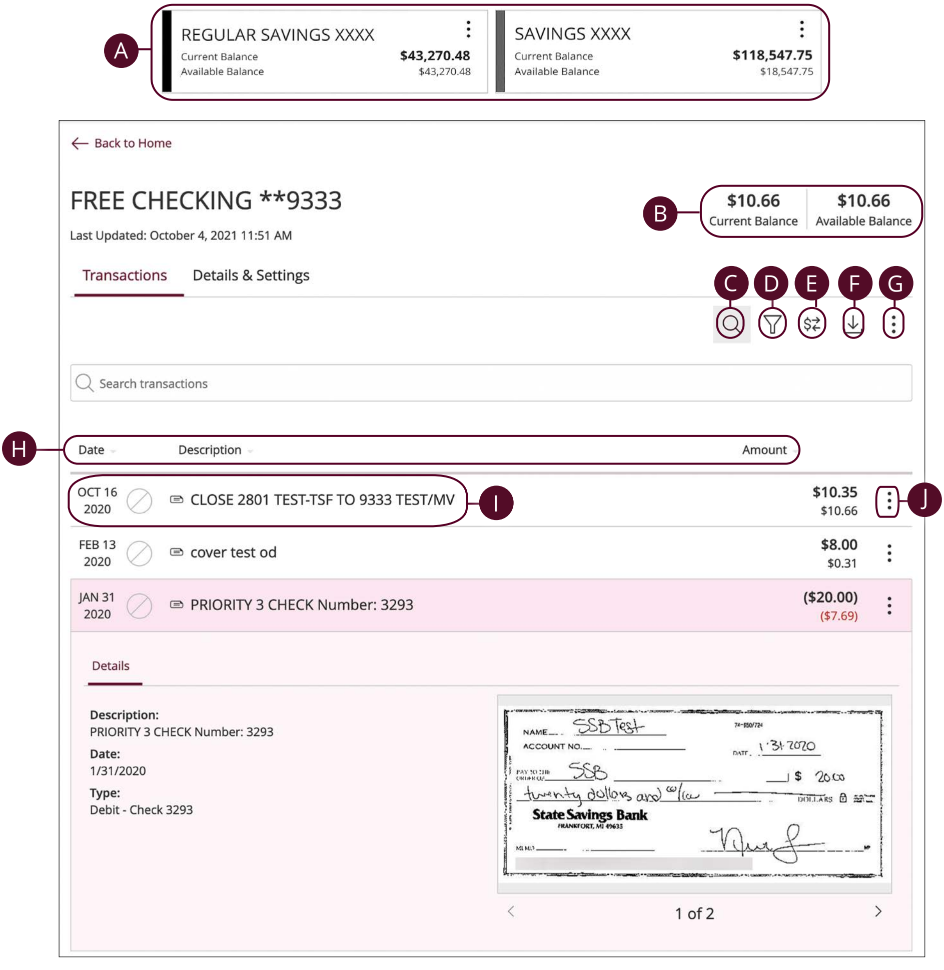
C. Clicking "Next" or "Previous" lets you view different accounts and details.

D. You can click the "View Transactions" link for more information.

Home Page

Account Details Overview

Selecting a SSB account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances, so you stay organized and on top of your finances.



Home Page: Account Details Overview

A. On the Home page, you can click on an account name to view the Account Details screen.

B. The current and available balances of that account are displayed in the top right corner.

C. The icon opens the search bar to find transactions with that account.

D. Transactions can be sorted by time, type, amount or check number. Click the icon for more options.

E. Make a quick transfer by clicking the $⇄ icon. (See page 18 for additional details.)

F. Export your transactions into a different format by clicking the icon.

G. The ⋮ icon lets you send a secure message about that account or print a list of transactions.

H. The ▼ icon indicates how the Date, Description and Amount columns are sorted.

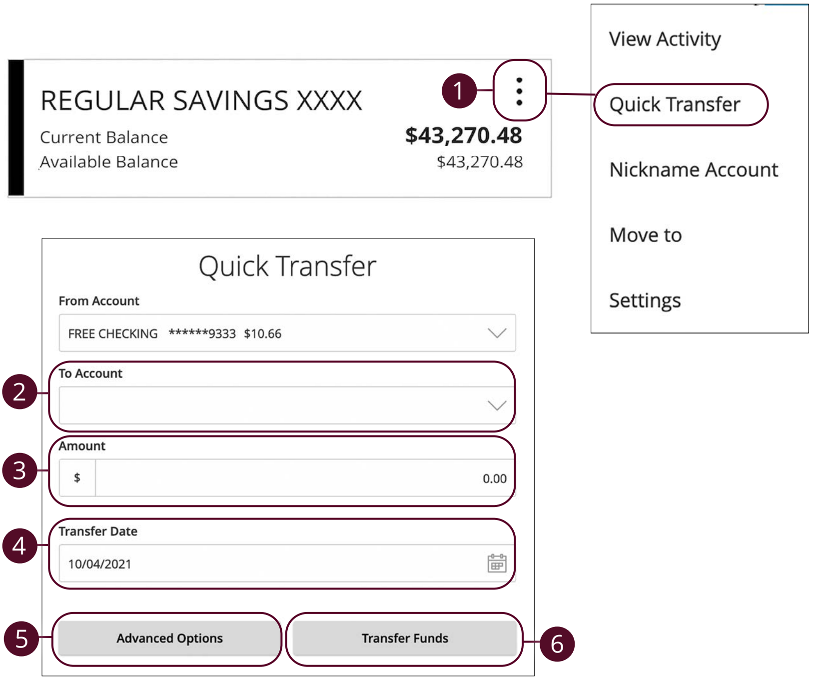
I. You can view more details about a transaction by clicking on it.

J. The ⋮ icon lets you send a secure message about that transaction or print details about it.

Home Page

Quick Transfer

No need to run to a branch to move money from one account to another. If you're ever in a rush, the Quick Transfer option is a simple and fast way to make transactions.

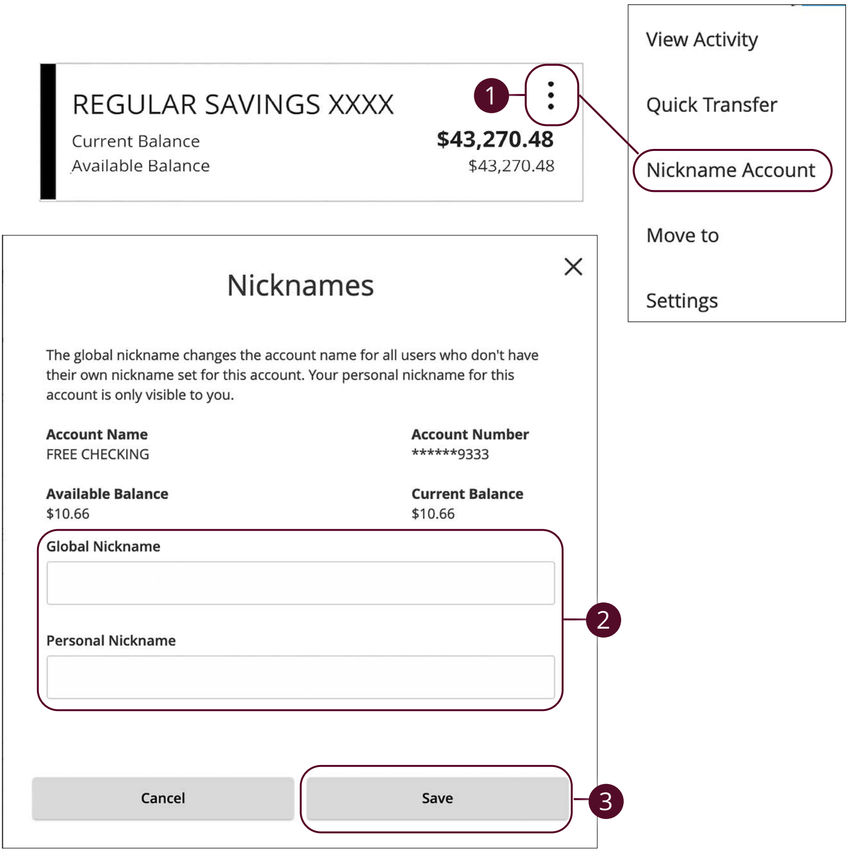


1. Click the ⋮ icon on the right side of an account card and select Quick Transfer.
2. Select the "To" drop-down and choose an account to receive the funds.
3. Enter an amount to transfer.
4. Select a transfer date.
5. (Optional) Click the **Advanced Options** button to be redirected to the Funds Transfer feature.
6. Click the **Transfer Funds** button when you are finished.

Home Page

Account Nickname

Change an account's nickname directly from the Home page.

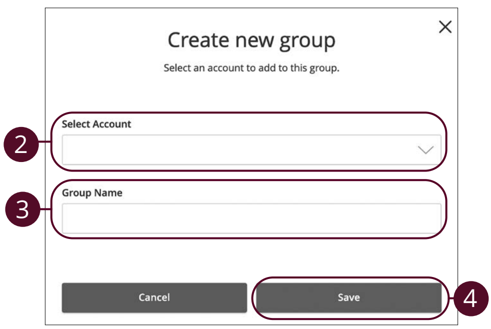


1. Click the ⋮ icon on the right side of an account card and select Nickname Account.
2. Enter a new account nickname. The global nickname changes the account name for all users who don't have their own nickname set for this account. Your personal nickname for this account is only visible to you.
3. Click the **Save** button when you are finished.

Home Page

Account Grouping

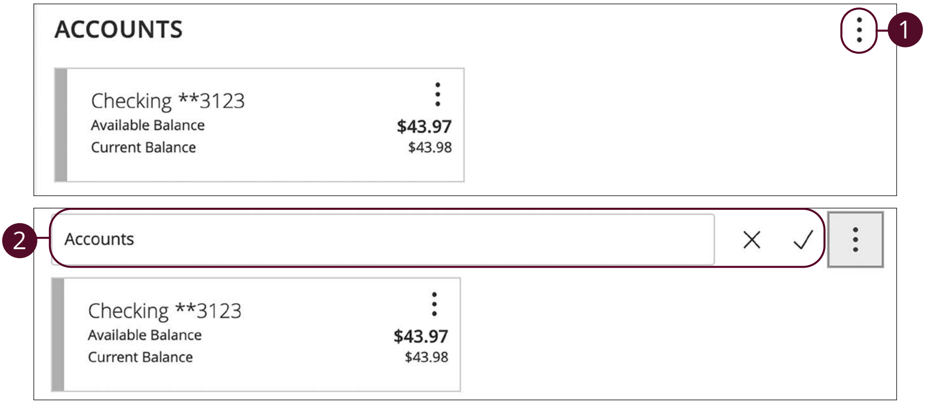
You can organize your internal and linked accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.



1. Create a new group by clicking the ⋮ icon and selecting "Create new group."
2. Use the drop-down to select an account.
3. Enter the group name.
4. Click the Save button.

Editing a Group Name

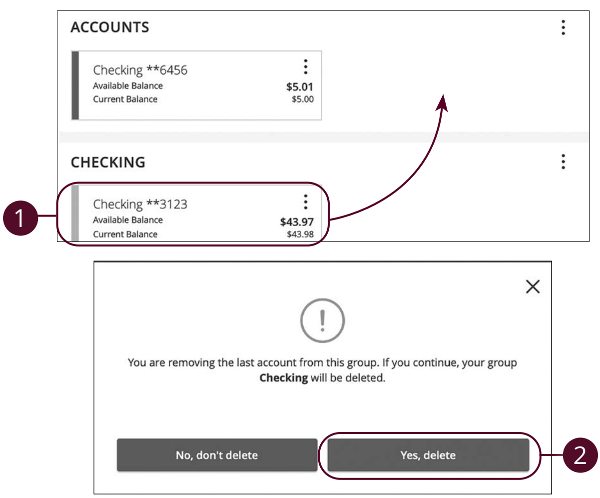
The names of existing groups can be edited in just two easy steps.



1. Click ⋮ icon and selecting “Edit group name.”
2. Enter a new name and click the check mark when you are finished.

Deleting a Group

After a group is made, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.



1. Remove all accounts from a group by clicking and holding an account tile and dragging it to another group and dropping it.
2. Click the **Yes, delete** button to delete the group.

Security

Protecting Your Information

Here at SSB, we do everything we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for all your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up to date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off Online Banking when you're finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of uppercase and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices, and avoid using features that save your login IDs and passwords.

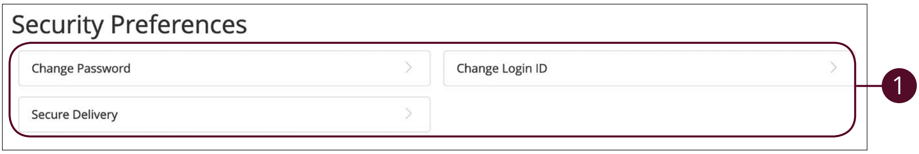
Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at (231) 352-9691.

Security

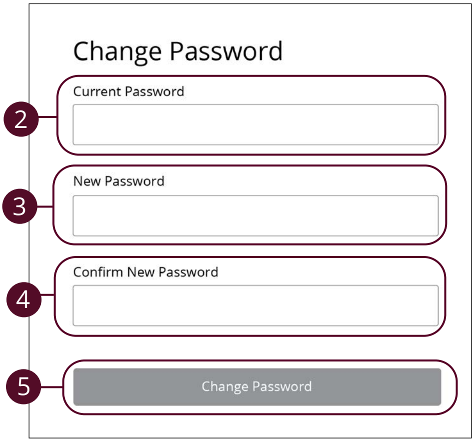
Security Preferences

We take security very seriously at SSB. So we have added various tools to help you better protect your account information. You can add and manage these features in Security Preferences to strengthen your Online Banking experience.



Change Password

You can change your Online Banking password whenever you want to.
We recommend changing your password regularly and following our guidelines to create a strong password.

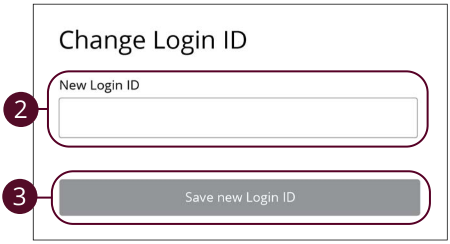


In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Password** button.
2. Enter your current password.
3. Create a new password.
4. Reenter your new password.
5. Click the **Change Password** button when you are finished making changes.

Change Login ID

You can also change your login ID at any time. Create a unique login ID you will remember and follow our required guidelines.

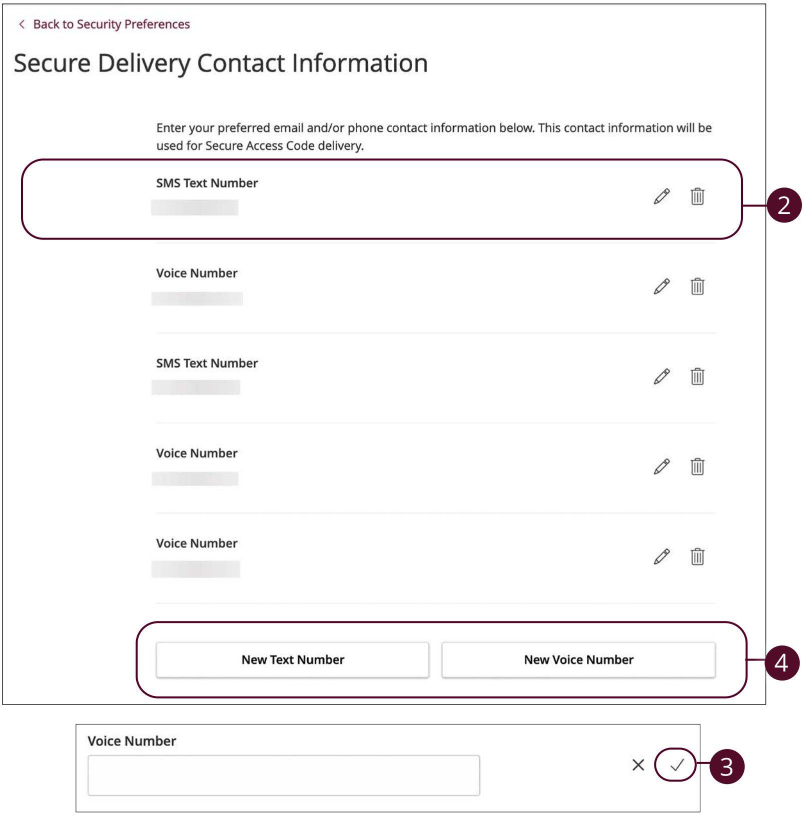


In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Login ID** button.
2. Enter your new login ID.
3. Click the **Save new Login ID** button when you are finished making changes.

Secure Delivery

We can verify your identify by sending an SAC to you by text message or voice call. Within Security Preferences, you can make changes to your delivery preferences or add new ways we can contact you.



In the **Settings** tab, click **Security Preferences**.

1. Click the **Secure Delivery** button.
2. Make changes to a secure delivery method by clicking the icon to make changes, or the icon to delete a secure delivery method.
3. Enter your new contact information and click the icon when you are finished to save your changes.
4. Add a new delivery contact by clicking either the **New Text Number** or **New Voice Number** button at the bottom of the page.

Security

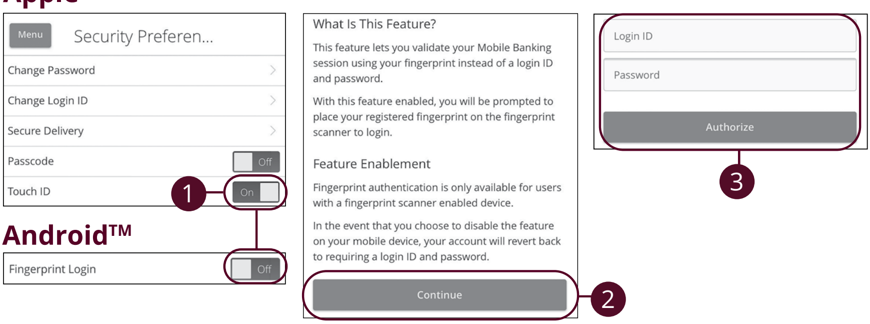
Mobile Security Preferences

Within SSB's Mobile Banking app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Mobile Banking quick and easy, but also add an extra layer of security to your private information while you are on the go!

Enabling Touch ID or Fingerprint Login

Touch ID and Fingerprint Login use fingerprint recognition technology, allowing you to perform tasks on your Apple® or Android™ device with just your fingerprint. With this feature enabled, you can quickly and securely access your accounts using our mobile app!

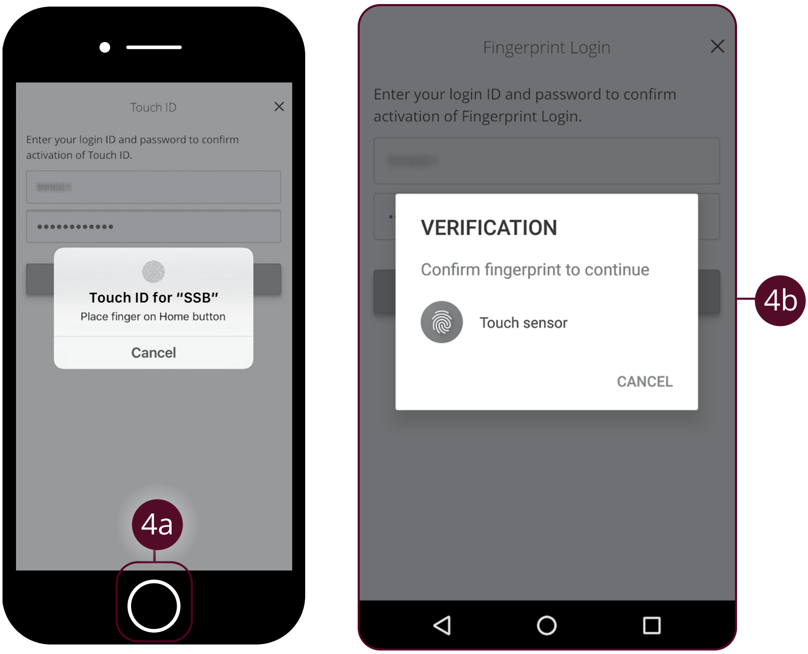
Apple®



Sign in to SSB's Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Touch ID** or **Fingerprint Login** switch from "Off" to "On."
2. Review the information about using fingerprint authentication and tap the **Continue** button.
3. Enter your login ID and password, and tap the **Authorize** button.

Note: You must have Touch ID or Fingerprint Login enabled on your mobile device before enabling it through our Mobile Banking app.



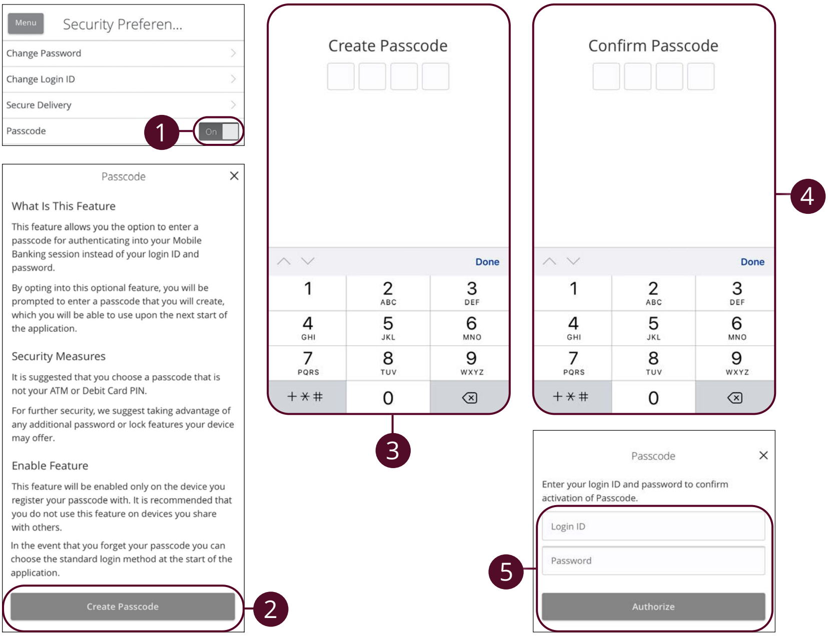
4. Scan your fingerprint.

   a. **Apple® Device**: Place your finger on the **Home** button to enable Touch ID.

   b. **Android™ Device**: Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

Enabling Passcode Authentication

Create a unique passcode within our Mobile Banking app to quickly and easily sign in and access your funds while on the go!

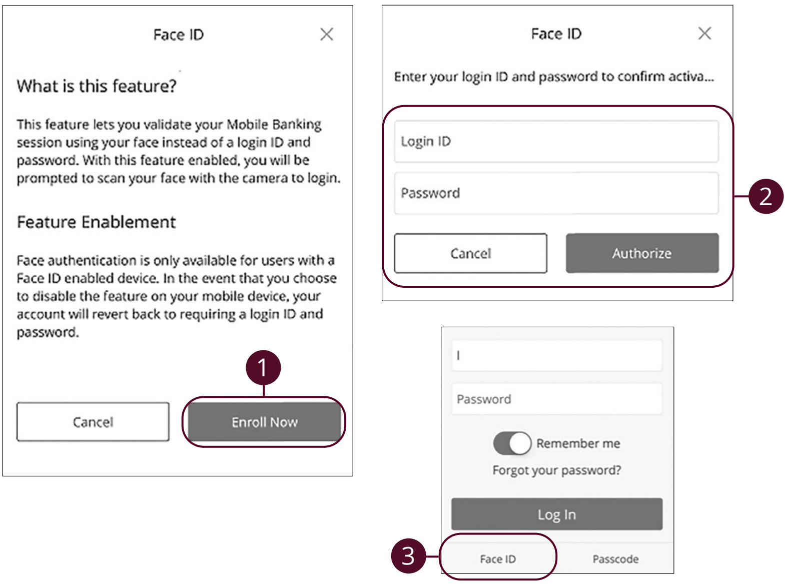


Sign in to SSB's Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode** switch from "Off" to "On."
2. Review the information about using a passcode and tap the **Create Passcode** button.
3. Create your four-digit passcode using the keypad.
4. Confirm your passcode using the keypad.
5. Enter your login ID and password, and tap the **Authorize** button.

Enabling Face ID

Face ID is a feature which utilizes facial recognition technology, allowing you to unlock your Apple® device with your face instead of a login ID and password.



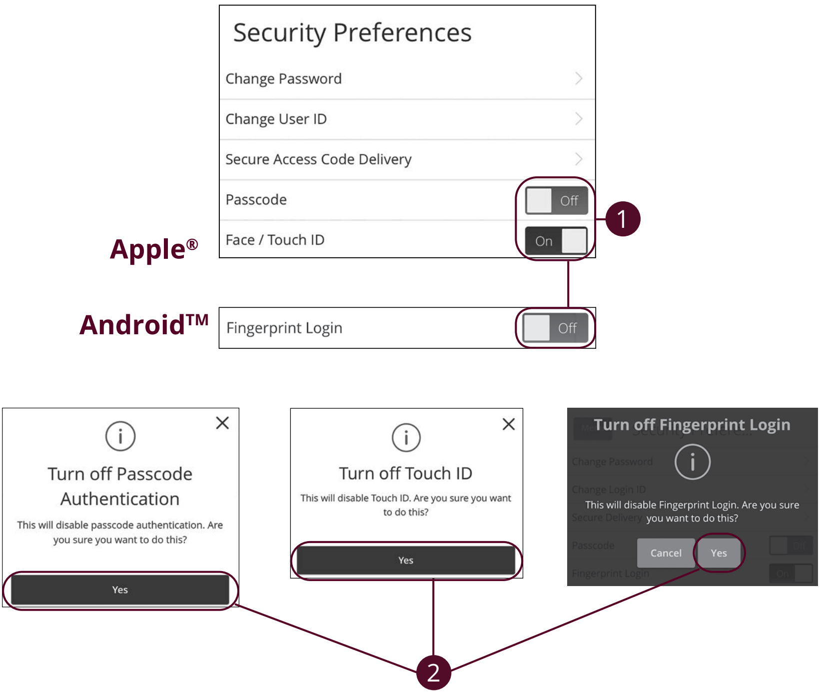
Open SSB's Mobile Banking app and tap the **Face ID** button.

1. Review the information about using Face ID and tap the **Enroll Now** button.
2. Enter your login ID and password, and tap the **Authorize** button.
3. Face ID is now set up. You can now tap the **Face ID** button to log in.

Note: You must have Face ID enabled on your mobile device before enabling it through our Mobile Banking app.

Disabling Passcode Authentication, Touch ID, Fingerprint or Facial ID Login

You can disable Passcode Authentication, Fingerprint or Facial Recognition Login if you no longer prefer to utilize them. When all features are disabled, you can sign in to your Online Banking using your user ID and password.



Sign in to SSB's Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode**, **Face/Touch ID** or **Fingerprint Login** switch from "On" to "Off."
2. Tap the **Yes** button to disable the feature.

Security

Apple® Watch

With the convenience of the Apple® Watch feature, you can now check your balances and recent transactions faster than ever.

Apple® Watch Setup

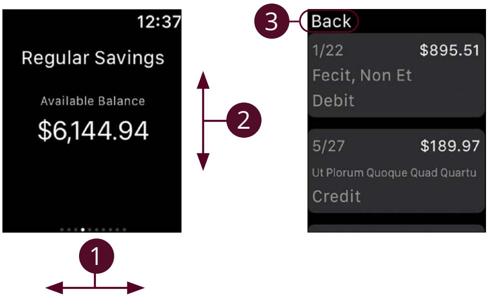
Activate the Apple® Watch feature in your mobile banking app using your mobile device or tablet.

Sign in to SSB's Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Apple® Watch**.

1. Toggle the **Apple® Watch** switch from "Off" to "On."

Viewing Balances and Transactions

When you activate the Apple® Watch feature, you can view your first ten accounts on the Account Summary page, balances and transactions with a few taps.

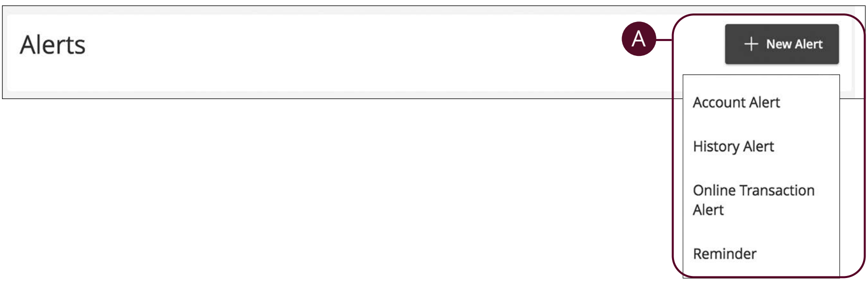


1. Swipe left and right to view different account balances.
2. Swipe up and down to scroll through the transactions list.
3. Tap the **Back** button to return to your account list.

Security

Alerts Overview

Having peace of mind is critical when it comes to your Online Banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.



In the **Settings** tab, click **Alerts**.

A. The "New Alert" drop-down lets you create an account, history, online transaction or reminder alert.

B. The ^ icon allows you to collapse or expand alert details for each category.

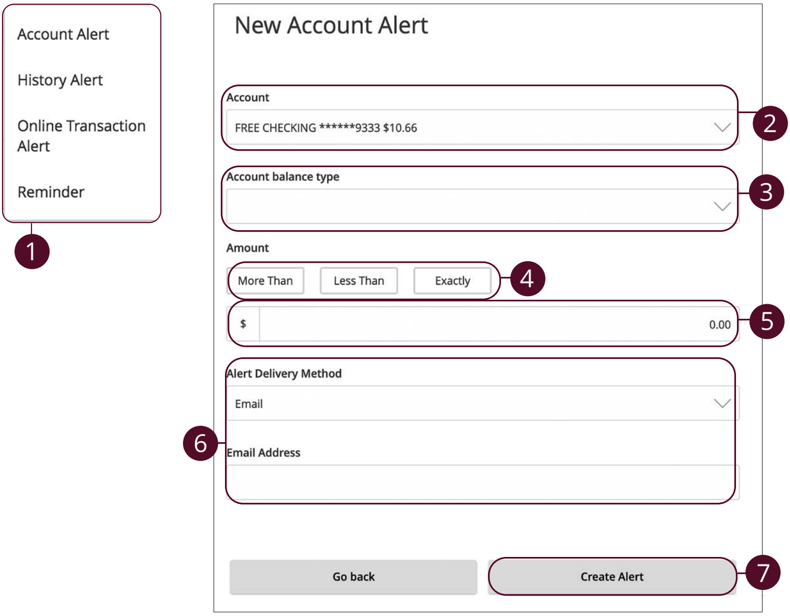
C. Toggling the switch turns an alert on or off without deleting it.

D. The "Edit" link lets you make changes to existing alerts.

Note: All alerts are automatically sent through secure messages, but you can also choose to receive them by text message, voice call, or email.

Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go below or above a set amount.

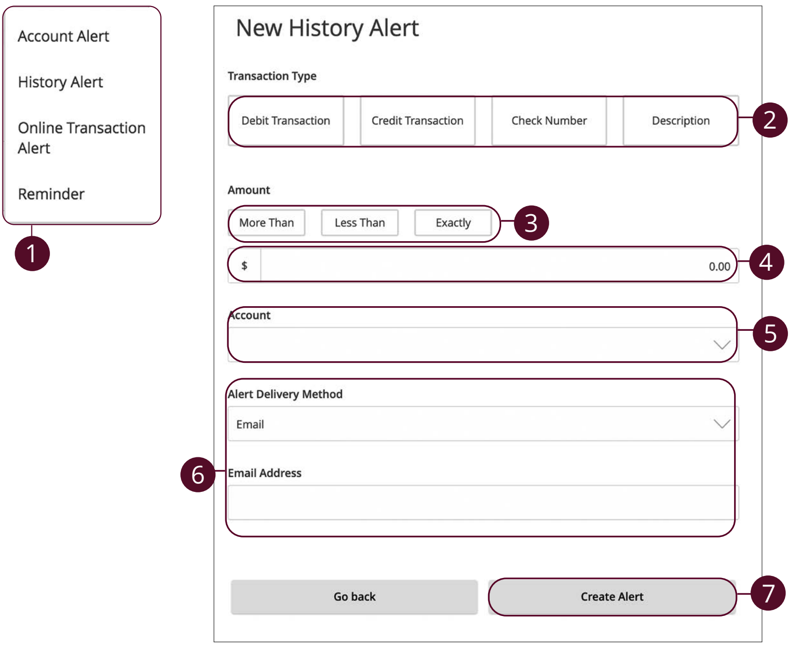


In the **Settings** tab, click **Alerts**.

1. Use the “New Alert” drop-down and select “Account Alert.”
2. Use the drop-down to select an account.
3. Choose an account balance type.
4. Select a comparison.
5. Enter an amount.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

History Alerts

If you’re ever concerned about amount limits or pending checks, you can create History Alerts to contact you when a check number posts or transactions meet a chosen amount.

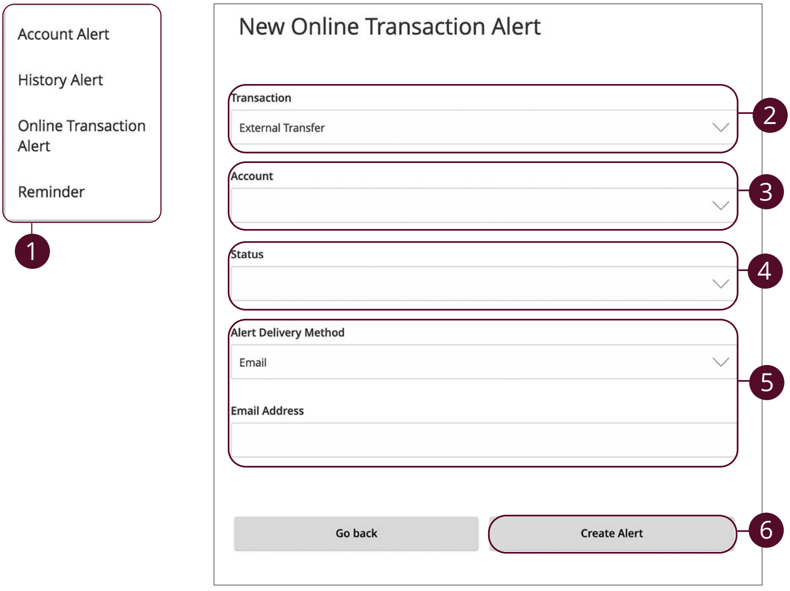


In the **Settings** tab, click **Alerts**.

1. Click the “New Alert” drop-down and select “History Alert.”
2. Select a transaction type.
3. Select a comparison. These options vary depending on the chosen transaction type.
4. Enter an amount.
5. Use the drop-down to select an account.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

Online Transaction Alerts

Different types of transactions can occur in your accounts. By creating Online Transaction Alerts, you can be notified when various transfers, payments or debits post to your account.

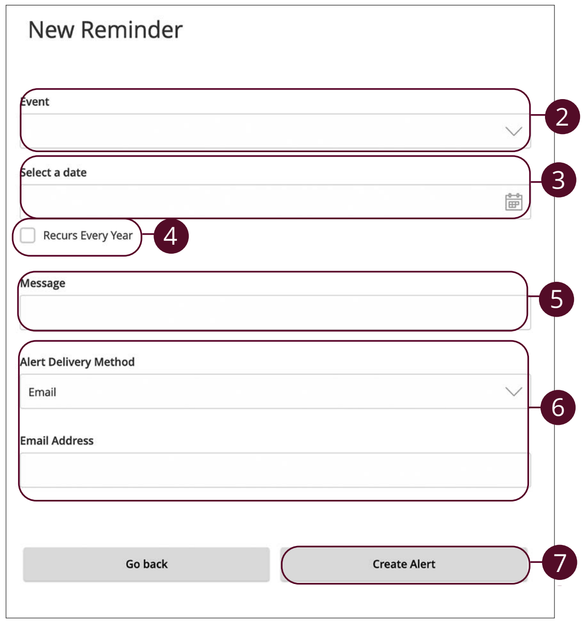


In the **Settings** tab, click **Alerts**.

1. Click the "New Alert" drop-down and select "Online Transaction Alert."
2. Use the drop-down to select a transaction type.
3. Use the drop-down to select an account.
4. Use the drop-down to select a status.
5. Select a delivery method and enter the corresponding information.
6. Click the **Create Alert** button when you are finished.

Reminders

Just like marking a calendar, you can set up alerts to remind you of specific dates or events. Keep track of important dates, so you will never forget a birthday or anniversary again!



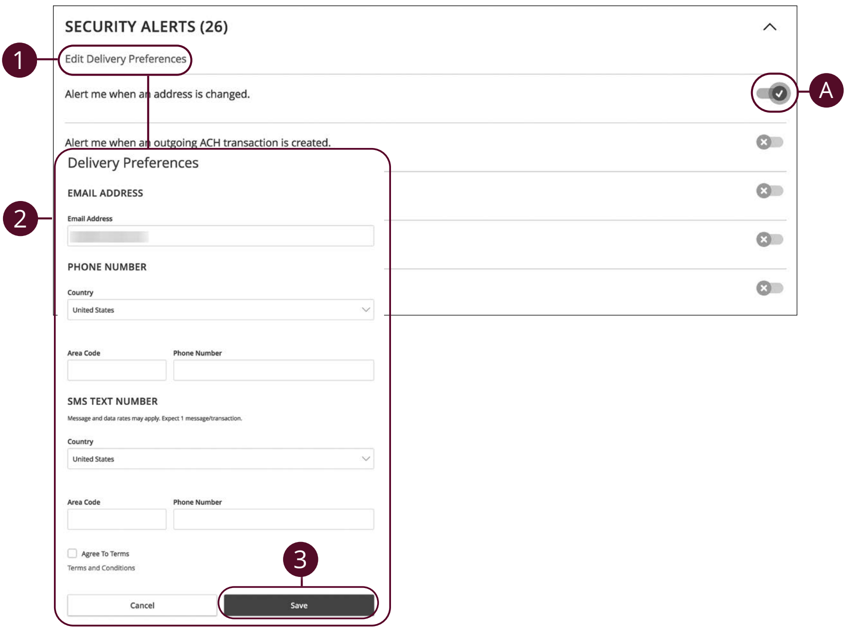
In the **Settings** tab, click **Alerts**.

1. Use the "New Alert" drop-down and select "Reminder."
2. Use the drop-down to select an event.
3. Enter the date for the alert to occur.
4. Check the box next to "Recurs Every Year" to have your alert repeat annually.
5. Enter a message.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

Security

Security Alerts Overview

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.



In the **Settings** tab, click **Alerts**, then **Security Alerts**.

A. Toggling the switch turns an alert on or off without deleting it.

Editing Delivery Preferences

When a trigger occurs, Security Alerts are always sent to you through secure messages. You can add additional delivery methods to notify you about your accounts wherever you are.

In the **Settings** tab, click **Alerts**, then **Security Alerts**.

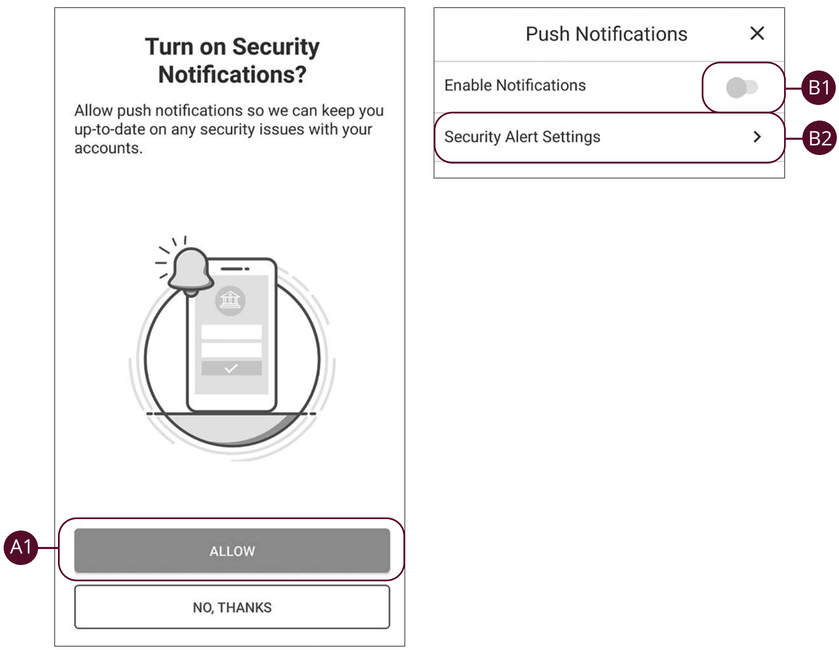
1. Click the "Edit Delivery Preferences" link at the top. These changes will apply to all Security Alerts.
2. Enter the information for your preferred delivery method.
3. Click the **Save** button when you are finished making changes.

Security

Enabling and Disabling Push Notifications

Have alerts sent directly to your mobile device as push notifications. Push notifications are completely free to receive and will show up as a banner at the top of your lock screen or in your “notification tray.”

> **Note**: Push Notifications are available for security, reminder, account and transaction alerts.



A. When you first sign into SSB’s online banking app you have the option to enable push notifications for alerts by tapping the **Allow** button.

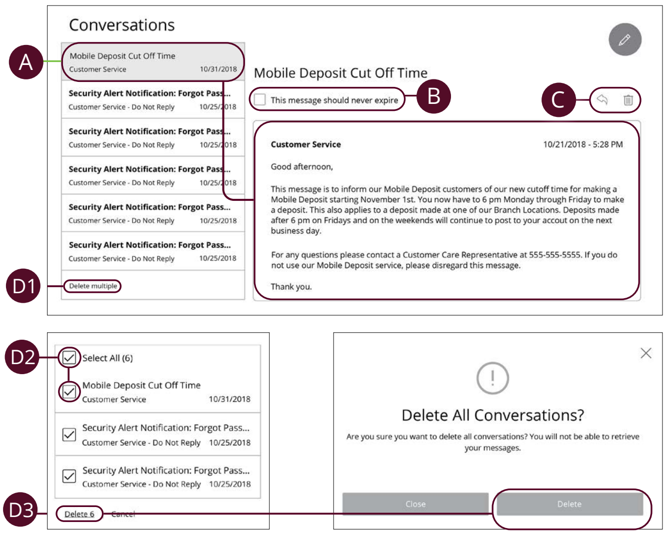
B. To enable or disable push notifications at a later time, in the **Alerts** tab, tap **Push Notifications**.

1. Use the **Enable Notifications** switch to enable or disable push notifications.
2. Tap the respective **Alert Settings** tab to edit alerts and their delivery preferences. (See Alerts Overview section starting on page 32 for more information.)

Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at SSB, Secure Messages allow you to communicate directly with a SSB customer service representative. From the Secure Messages page, you can find replies, old messages or create new conversations.



Click the **Messages** tab.

A. Click on a message to open it. Messages are displayed on the left side of the screen.

B. Messages automatically delete after a certain time. Check the box next to "This message should never expire" to prevent that message from being erased.

C. Delete an opened message by clicking the icon or reply by clicking the icon.

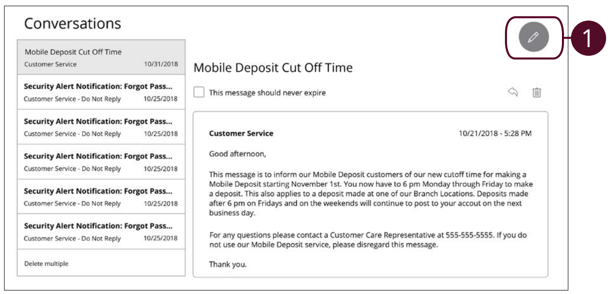
D. You can delete multiple messages at once.

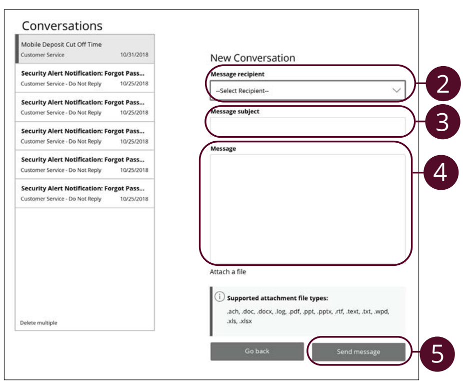
1. Click the "Delete multiple" link.
2. Check the box next to the corresponding messages or check the box next to "Select All."
3. Click the "Delete" link and then the **Delete** button to permanently delete the selected messages.

Security

Sending a Secure Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential information relating to your accounts or attach files within a new message.





Click the **Messages** tab.

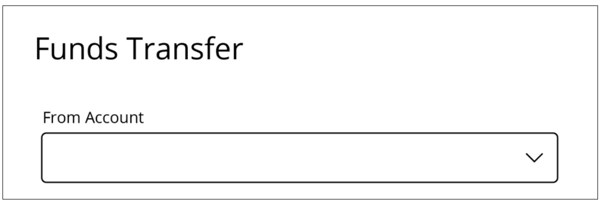
1. Create a new message by clicking the icon in the top right corner.
2. Select the recipient from the drop-down.
3. Enter the subject.
4. Enter your message.
5. Click the **Send message** button when you are finished.

Transaction Types

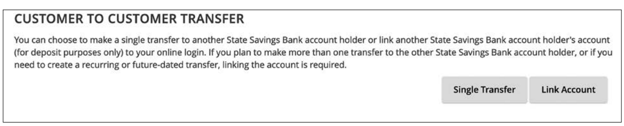
Moving Money Overview

Online Banking gives you the ability to transfer funds on the go. Whether you are transferring money between your accounts or sending money to someone outside of SSB, there are various features that help you transfer funds in different ways.

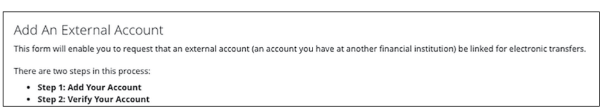
- **Funds Transfer**:
  Move money between your personal SSB accounts.

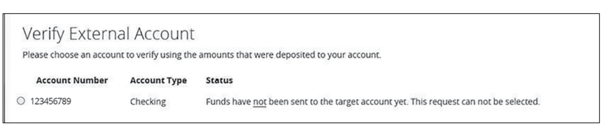


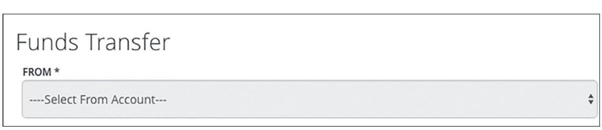
- **Customer to Customer Transfer**:
  Move money to someone's SSB accounts.



- **External Transfer after adding and verifying external accounts**:
  Move money after linking your external accounts.

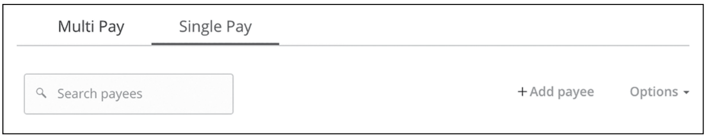






- **PayPeople:**
  Electronically move money to a SSB customer or non-customer.

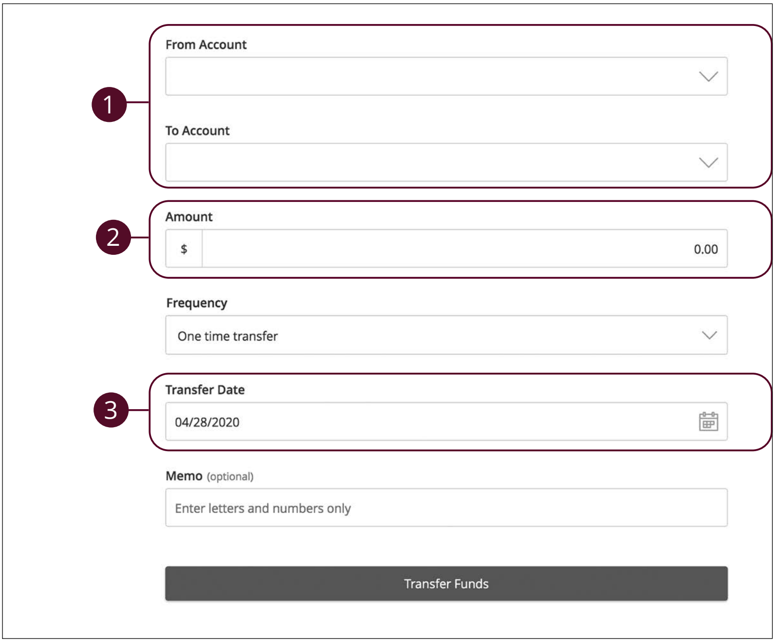
- **Bill Pay**:
  Move money to someone’s external account or a company’s account.



Transactions

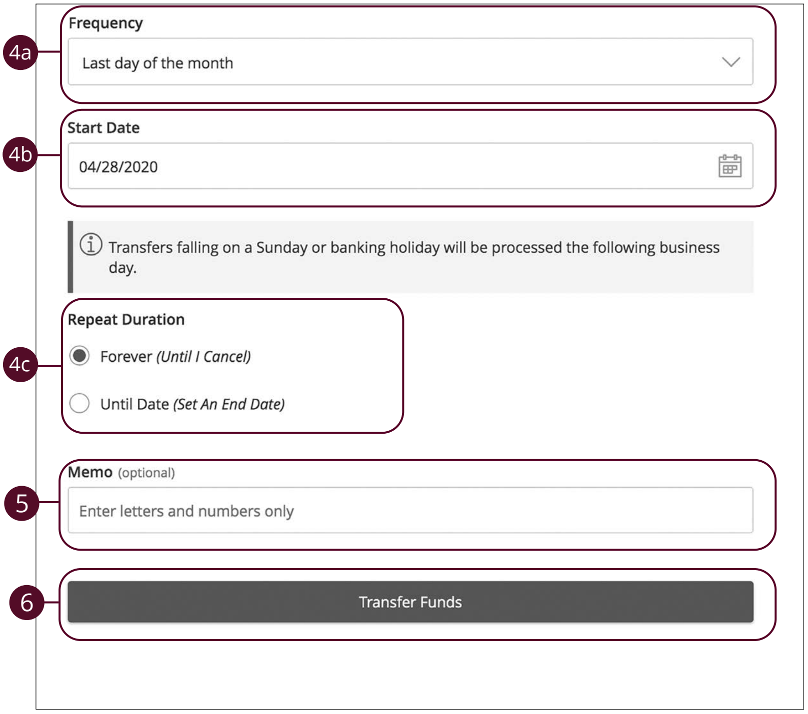
Funds Transfer

Use the Funds Transfer feature when you need make a one-time or recurring transfer between your personal Murphy accounts. These transactions go through automatically, so your money is always where you need it to be.



In the **Transactions** tab, click **Funds Transfer**.

1. Select the accounts to transfer funds between using the “From” and “To” drop-downs.
2. Enter the amount to transfer.
3. (One-Time Transfer Only) Enter the date to process the transaction.



4. If you would like to set up a recurring transfer, follow the steps below.
    a. Use the drop-down to select a frequency.
    b. Enter a start date for this transaction using the calendar features.
    c. Decide if the transfer will repeat forever or have an end date.
5. (Optional) Enter a memo.
6. Click the **Transfer Funds** button when you are finished.

Note: You can view or cancel unprocessed transactions by accessing the **Recurring Transactions** tab within the Activity Center.

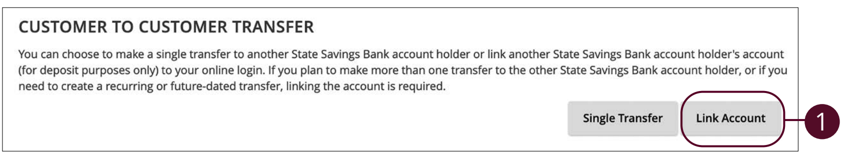
Transactions

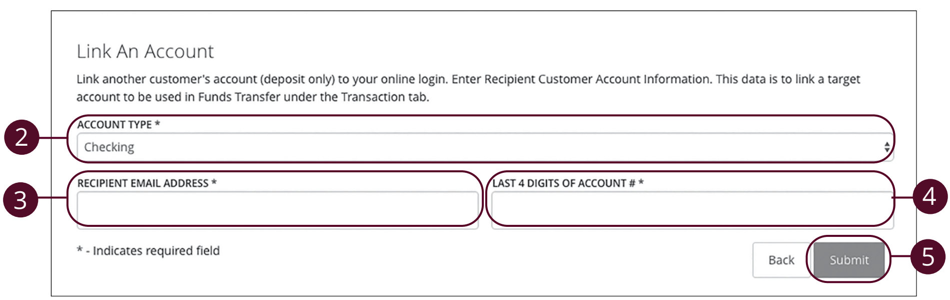
Customer to Customer Transfer

If you have a friend or relative that also banks through SSB, Customer to Customer Transfers allow you to send them money immediately. You can send electronic payments and link accounts for future deposits using their email address and the last four digits of their account.

Linking Someone's SSB Account

Instead of typing in someone's information every time you send them money, you can conveniently link their account for future deposits.





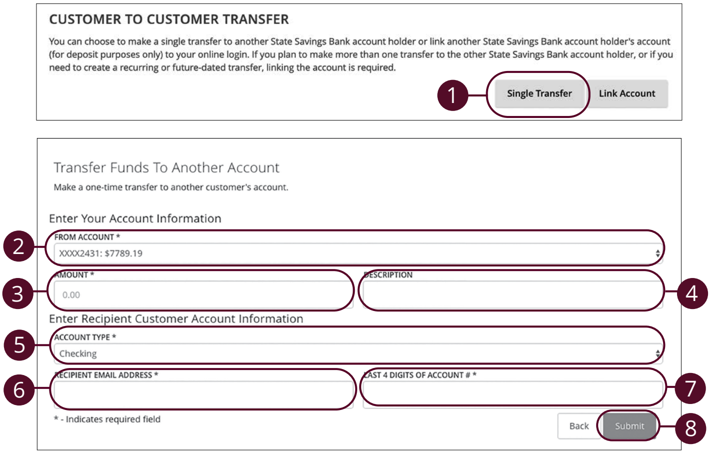
In the **Transactions** tab, click **Customer to Customer Transfer**.

1. Click the **Link Account** button.
2. Select an account type from the "Account Type" drop-down.
3. Enter the recipient's email address.
4. Enter the last four digits of the recipient's account number.
5. Click **Submit** when you are finished.

Note: To review or cancel a Customer to Customer Transfer, visit the Activity Center.

Single Transfers Between SSB Accounts

If you only need to send money to someone once, you can generate a single transaction using their email address and partial account number.



In the **Transactions** tab, click **Customer to Customer Transfer**.

1. Click the **Single Transfer** button.
2. Select the account to take funds from using the “From Account” drop-down.
3. Enter an amount.
4. (Optional) Write a description of your transfer.
5. Select the recipient’s account type using the “Account Type” drop-down.
6. Enter the recipient’s email address.
7. Enter the last four digits of the recipient’s account number.
8. Click **Submit** when you are finished**.**

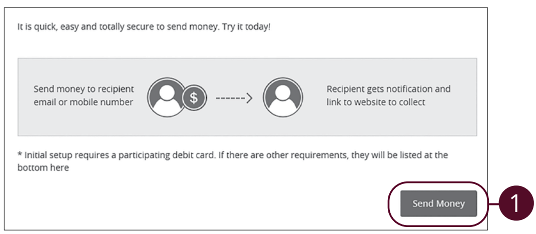
Transactions

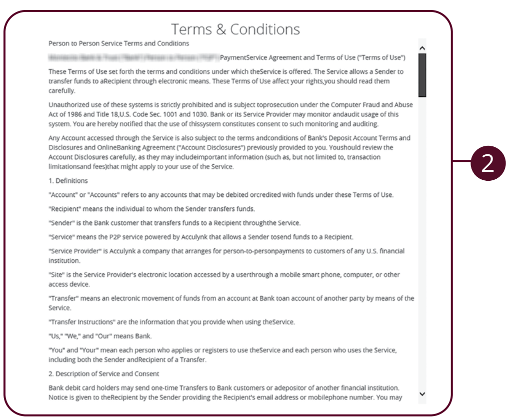
PayPeople Initial Setup

Send money to family and friends anywhere! Person-to-person payments are a digital cash alternative that make sending and receiving money as easy as emailing and texting. Whether it's paying allowance, splitting the check or sending a birthday gift, person-to-person payments allow you to quickly transfer money from your existing debit account to almost anyone.

Fast: Initiate a payment from your desktop computer or mobile device.

Secure: Every transaction requires your debit card PIN, making it as safe as any debit transaction.

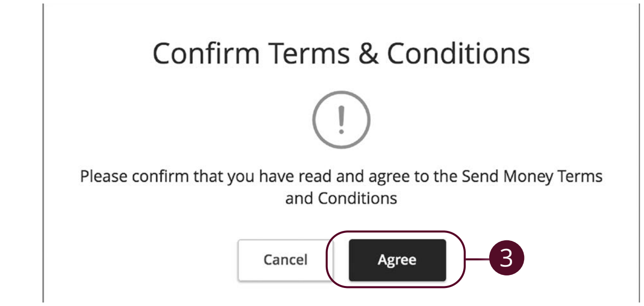


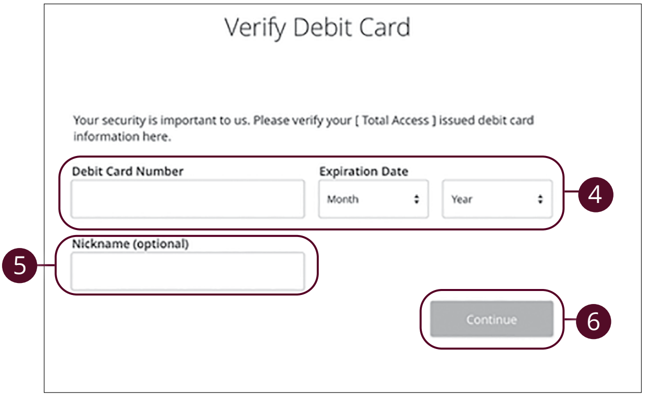


In the **Transactions** tab, click **PayPeople.**

1. Click the **Send Money** button on initial setup.

2. Review the Terms & Conditions.





3. Click the **Agree** button.

4. Enter your debit card number and expiration date to verify your card information.

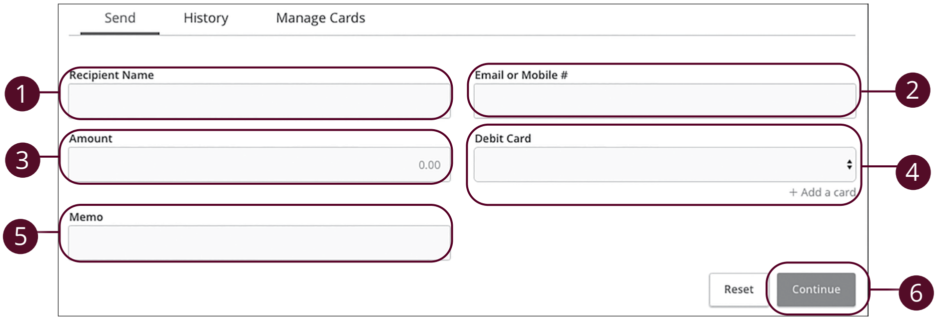
5. (Optional) Enter a nickname for your debit card.

6. Click the **Continue** button.

Transactions

PayPeople

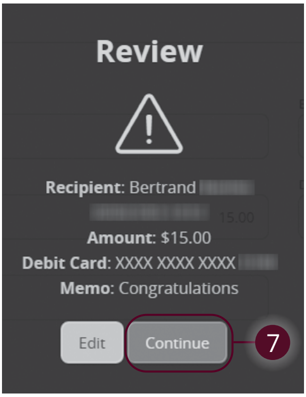
Your debit card allows you to make all your payments without cash or checks, and now it can be used to make transfers! Using your bank-issued debit card and PIN number, you can send money to any SSB customer or non-customer using only their name and contact information.

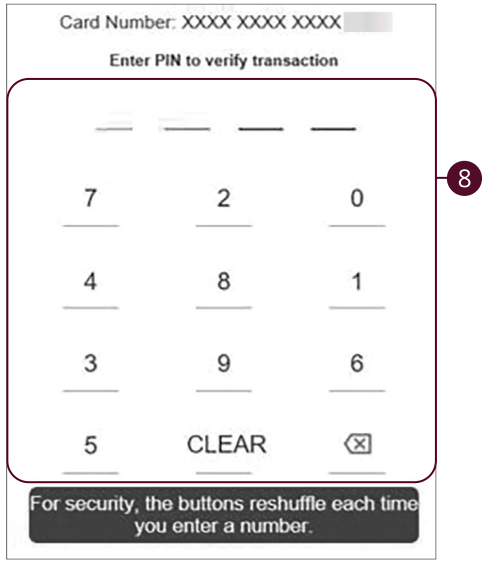


In the **Transactions** tab, click **PayPeople.**

1. Enter the recipient's name. As you enter characters, suggested recipients appear if the characters match the names of any previous recipients.
2. Enter the email or mobile number of the person whom you are sending funds.
3. Enter the amount of the transaction.
4. Select a debit card from which you are sending funds. If you need to add a new debit card, click the "+ Add a card" link.
5. (Optional) Enter a memo or brief text to describe why you are sending funds.
6. Click the **Continue** button.

Note: Memos can be up to 40 characters long. However, if you send funds via text message, some characters may be not appear properly.





7. Review your transaction and click the **Continue** button.

8. Enter your PIN.

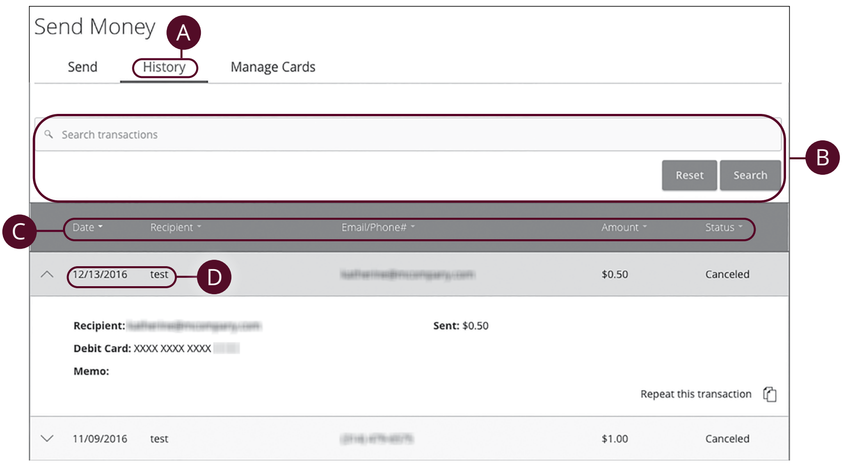
Note: The PIN pad scrambles digits each time you click or tap a digit. This feature is designed to keep the transaction secure in case your computer or mobile device is infected with viruses or malware that tracks keystrokes.

- The transaction will be canceled if two consecutive unsuccessful PIN entries occur.

Transactions

PayPeople History Overview

You can view all your transactions on the History page, so you can clearly keep track of who you have sent money to!



In the **Transactions** tab, click **PayPeople.**

A. Click the **History** tab.

B. Use the search bar to find transactions within that account and click the **Search** button.

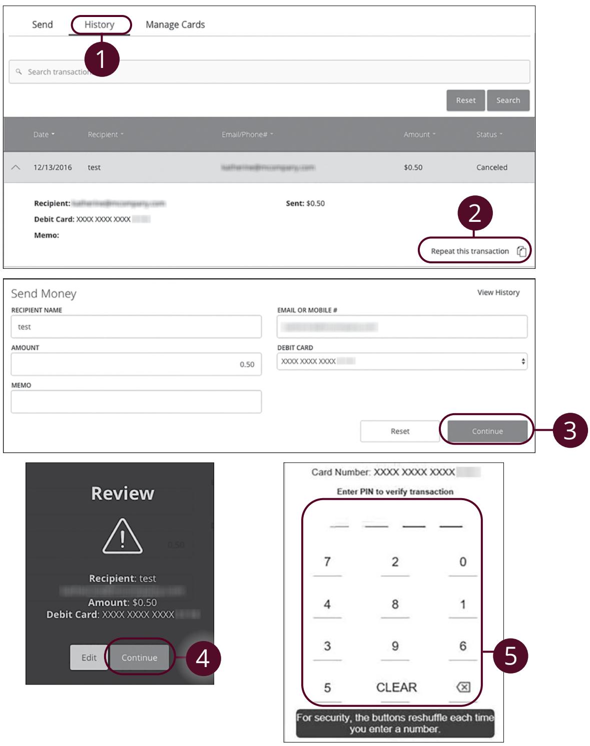
C. Click the ▼ icon next to the appropriate column to sort transactions by Date, Recipient, Email/Phone #, Amount or Status.

D. Click a transfer to view more details.

Transactions

Repeating a PayPeople Transaction

If you've previously sent someone money using your debit card, you can duplicate that transaction by first locating it on the History page. We provide you with a simple link so you can effortlessly repeat your transfers!



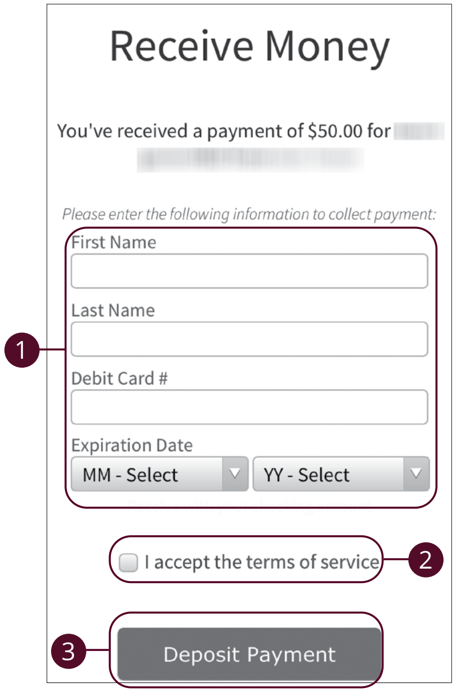
In the **Transactions** tab, click **PayPeople.**

1. Click the **History** tab.
2. Click the transfer you want to repeat and select the "Repeat this transaction " link.
3. Make the needed changes and click the **Continue** button.
4. Review the transactions and click the **Continue** button.
5. Enter your PIN.

Transactions

Receiving Funds with PayPeople

After funds are sent, the recipient receives a text or email message with a link to receive the payment. The timing of the deposit depends on the receiving account. If funds are deposited into an account that belongs to a participating network, funds are immediately available. Otherwise, the recipient is prompted to enter the details for a checking account, and funds will be available in one to three days.



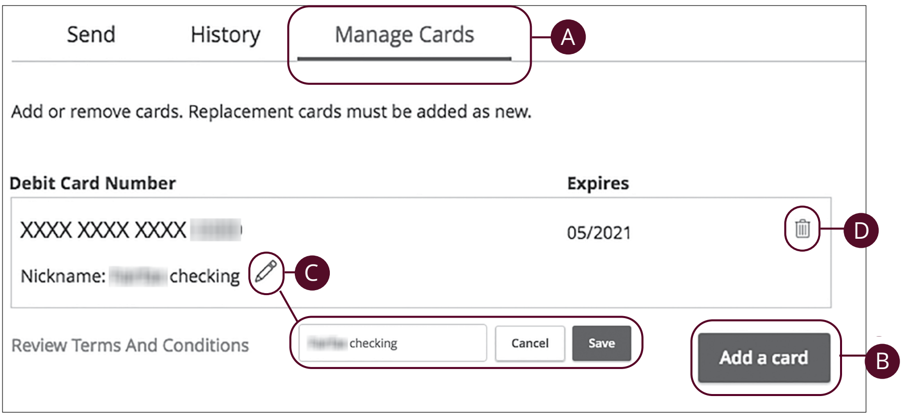
When the recipient clicks the link, the Receive Money page appears in a web browser.

1. Enter first name, last name, debit card number and expiration date.
2. Read and accept the Terms of Service by clicking the box next to "I accept the terms of service."
3. Click the **Deposit Payment** button to complete the transaction.

Transactions

Manage Cards Overview

Within the Manage Cards features, you have the ability to add a card, edit a nickname of an existing card or remove a card you no longer need.



In the **Transactions** tab, click **PayPeople.**

A. Click the **Manage Cards** tab.

B. If you need to add a new card to your list, click the **Add a card** button.

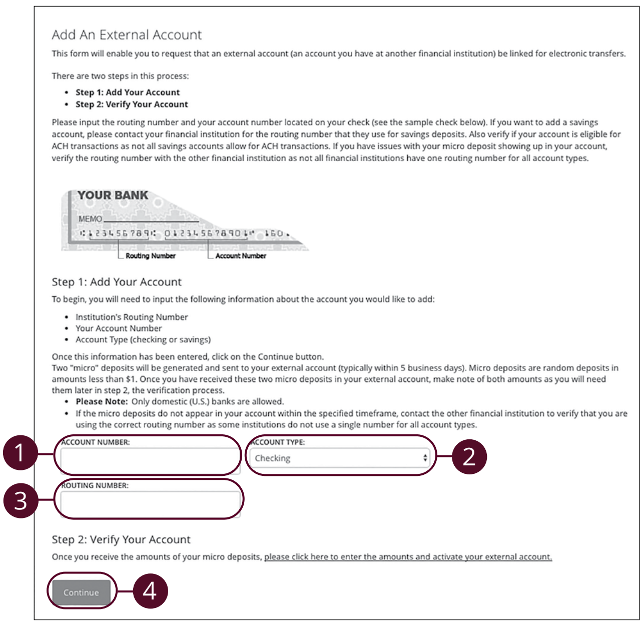
C. To edit a card's nickname, click the icon. Make your changes and click the **Save** button when you are finished.

D. To permanently remove a card from your list, click the icon.

Transactions

Adding a Personal External Account

Your private accounts at other financial institutions can be linked to Online Banking with SSB, so you can transfer money between two banks without ever leaving home! When you go to add another account, you are asked to verify your ownership of that account by confirming two small deposits SSB makes into the external account.



Add An External Account

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

There are two steps in this process:

- **Step 1: Add Your Account**
- **Step 2: Verify Your Account**

Please input the routing number and your account number located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number that they use for savings deposits. Also verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions. If you have issues with your micro deposit showing up in your account, verify the routing number with the other financial institution as not all financial institutions have one routing number for all account types.

Step 1: Add Your Account

To begin, you will need to input the following information about the account you would like to add:

- Institution's Routing Number
- Your Account Number
- Account Type (checking or savings)

Once this information has been entered, click on the Continue button.
Two "micro" deposits will be generated and sent to your external account (typically within 5 business days). Micro deposits are random deposits in amounts less than $1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process.

- **Please Note:** Only domestic (U.S.) banks are allowed.
- If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.

1 ACCOUNT NUMBER:

ACCOUNT TYPE: Checking 2

3 ROUTING NUMBER:

Step 2: Verify Your Account

Once you receive the amounts of your micro deposits, please click here to enter the amounts and activate your external account.

Continue 4

In the **Services** tab, click **Add External Account**.

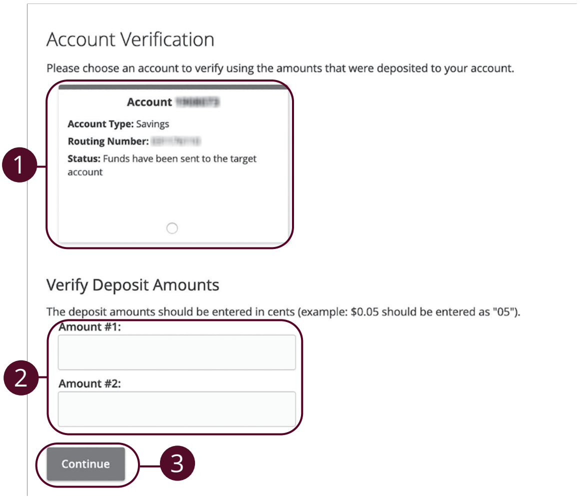
1. Enter the account number.
2. Select the type of account using "Account Type" drop-down.
3. Enter the financial institution's routing number. These numbers are located at the bottom of a paper check or deposit slip from your checkbook.
4. Click the **Continue** button.

In two to three business days, two micro-deposits will appear in your external account. Once you receive the deposits, go to the **Verify External Account** tab to add the account.

Transactions

Verifying a Personal External Account

As soon as SSB makes two small deposits of less than a dollar into your external account, you are asked to verify those amounts within Online Banking. Once they are confirmed, you can begin transferring money to the external account.



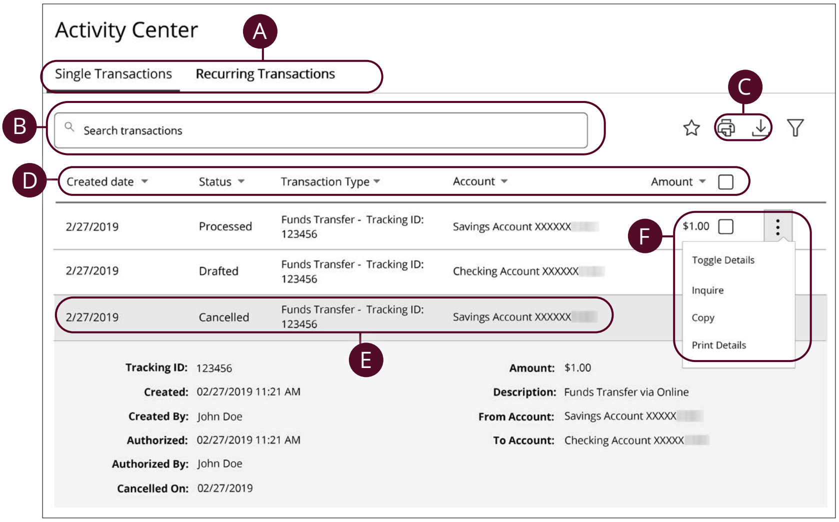
In the **Services** tab, click **Verify External Account**.

1. Select the account you would like to verify.
2. Enter the amounts of the two micro-deposits made into your external account.
3. Click the **Continue** button when you are finished.

Transactions

Activity Center Overview

All transactions initiated through Online Banking or through our app appear in the Activity Center. All transactions and deposits appear in the Activity Center.



In the **Transactions** tab, click **Activity Center**.

A. Click an appropriate tab to view **Single Transactions** or **Recurring Transactions**.

B. Use the search bar to find transactions within that account.

C. Print the Activity Center page by clicking the icon. Export your transactions into a different format by clicking the icon.

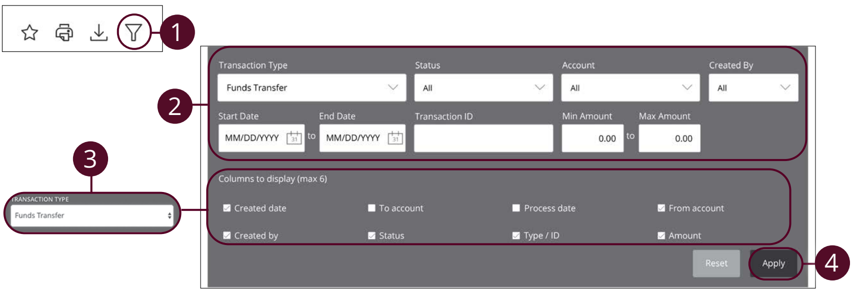
D. Click the ▼ icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.

E. Click on a transaction to view more details.

F. Click the ⋮ icon to perform additional functions.

Using Filters

The Activity Center can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for.

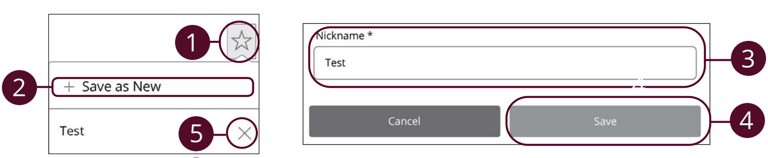


In the **Transactions** tab, click **Activity Center**.

1. Click the icon to create a custom view of your transactions.
2. Create a custom list of transactions using these filters.
3. Filter the type of transaction you are looking for using the "Transaction Type" drop-down. Column names with check boxes appear. Select up to six boxes.
4. Click the **Apply** button when you are finished.

Creating or Deleting Custom Views Using Favorites

After applying specific filters, you can save that view of the Activity Center to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.

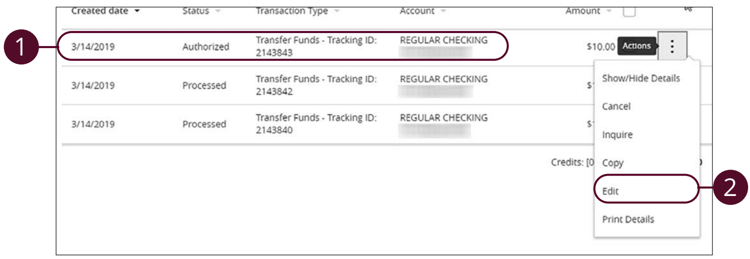


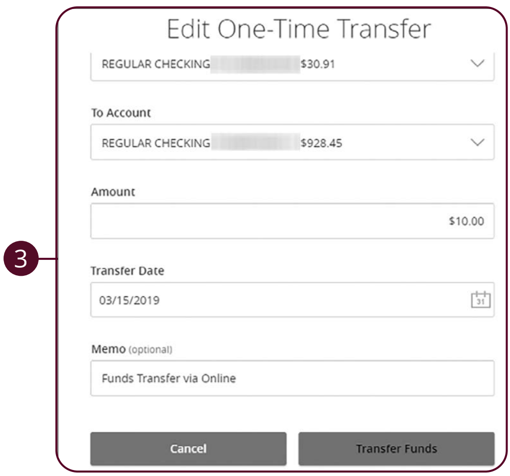
In the **Transactions** tab, click **Activity Center**.

1. Click the icon.
2. Click the "+ Save as New" link to create a new favorite template.
3. Enter a nickname for your new custom view.
4. Click the **Save** button when you are finished.
5. Click the **X** icon to remove a custom view from your Favorites.

Editing Transactions

The Activity Center only shows pending transactions initiated within Digital Banking not yet posted to your account. The edit feature is not available for loan payments.





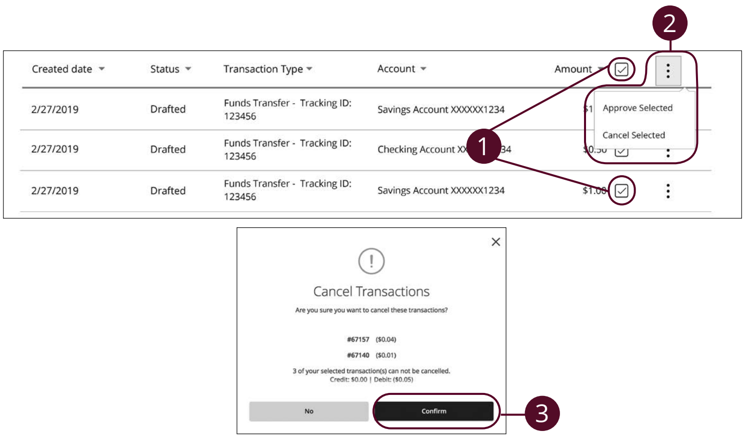
In the **Transactions** tab, click **Activity Center**.

1. Browse through your pending transaction and locate the transaction you would like to edit. Create a custom list of transactions using these filters.
2. Click the ⋮ icon and click "Edit."
3. Make the necessary edits and then click the **Transfer Funds** button when you are finished.

> **Note**: If you edit a recurring transaction in the Single Transaction tab, you will only edit that single occurrence. To edit an entire series, you must visit the **Recurring Transactions** tab in the Activity Center.

Canceling Transactions

The Activity Center shows all pending transactions that have not posted to your account. You can cancel pending transactions up until their process date.



In the **Transactions** tab, click **Activity Center**.

1. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between the Amount column and the ⋮ icon to select all transactions.
2. Click the ⋮ icon and click "Cancel Selected."
3. Click the **Confirm** button when you are finished. The status then changes to "Canceled" on the Activity Center page.

Note: If you cancel a recurring transaction in the **Single Transaction** tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in the **Activity Center**.

Quick Bill Pay

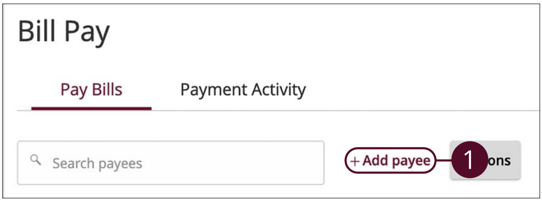
Bill Pay Overview

Sending payments to companies and individuals has never been easier! Bill Pay with SSB helps you stay on top of your bills, allowing you to quickly manage your payments and never miss a due date.

Note: When you click the **Quick Bill Pay** tab, you need to choose an account to use within Bill Pay and to accept the terms and conditions. You cannot remove or delete this account after it is enrolled.

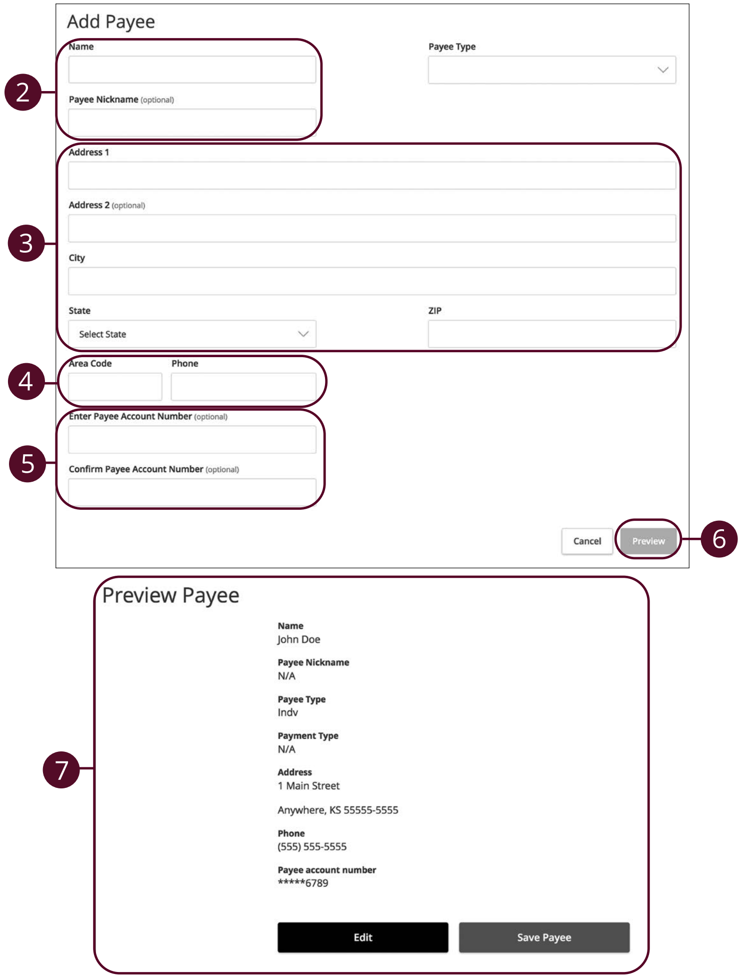
Creating a Payee

Using Bill Pay can save you time with payee profiles for the companies or people you pay regular bills to. Whether it's a one-time payment or a frequent occurrence, managing your payees lets you pay your bills on time in just a few clicks.



In the **Transactions** tab, click **Quick Bill Pay**.

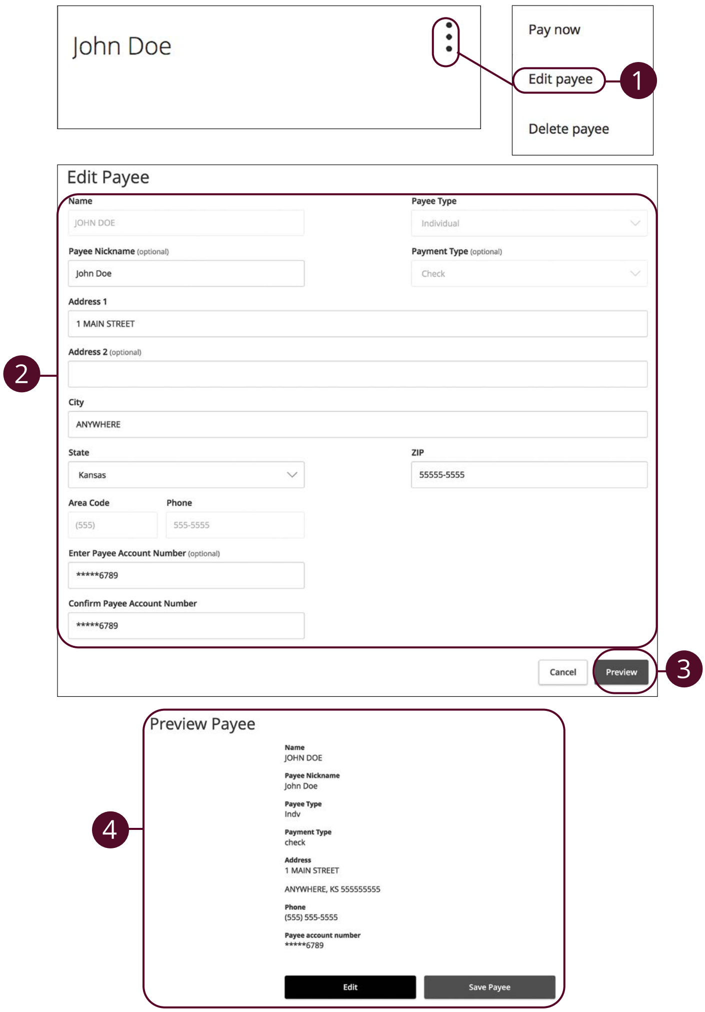
1. Click the "Add Payee" link.



2. Enter the new payee's name and add an optional nickname.
3. Enter the payee's street address, city and zip code and choose the state using the "State" drop-down.
4. Enter the payee's area code and phone number.
5. (Optional) Enter and confirm the payee's account number.
6. Click the **Preview** button when you are finished.
7. Review the payee information and click the **Save Payee** button.Enter the new payee's name and add an optional nickname.

Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.

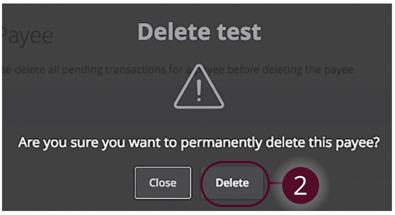


In the **Transactions** tab, click **Quick Bill Pay**.

1. Click the ⋮ icon on the top right of a payee tile and select "Edit payee."
2. Make the necessary changes.
3. Click the **Preview** button when you are finished making changes.
4. Review the payee information and click the **Save Payee** button.

Deleting a Payee

If you no longer need a payee and wish to remove them from Bill Pay, you can do so from the Bill Payment page.

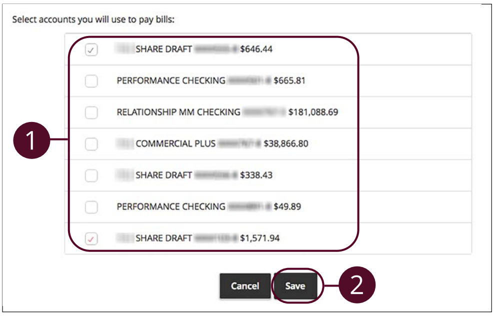


In the **Transactions** tab, click **Quick Bill Pay**. Then click the **Options** button and select "Delete a Payee."

1. Click the **Delete** button next to the payee you want to remove.
2. Click the **Delete** button to confirm.

Changing “Pay From” Accounts

You can change which accounts are your default “Pay From” accounts.



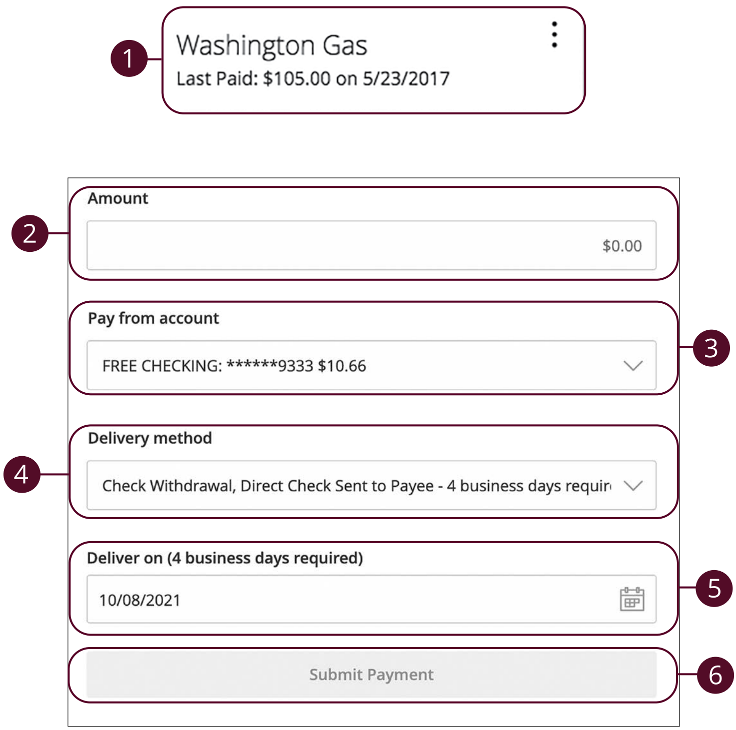
In the **Transactions** tab, click **Quick Bill Pay**. Then click the **Options** button and select “Edit Pay from accounts.”

1. Select which accounts you wish to pay bills with by checking the appropriate box.
2. Click the **Save** button when you are finished making changes.

Quick Bill Pay

Making a Single Payment

After creating a payee, you can begin paying your bills online without the hassle of cash or checks. You can effortlessly pay a single bill or schedule payments for the future so you never miss a deadline.



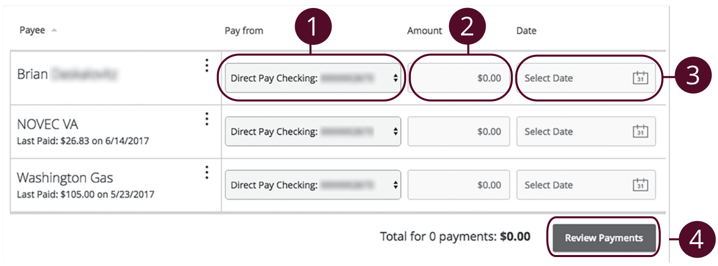
In the **Transactions** tab, click **Quick Bill Pay**.

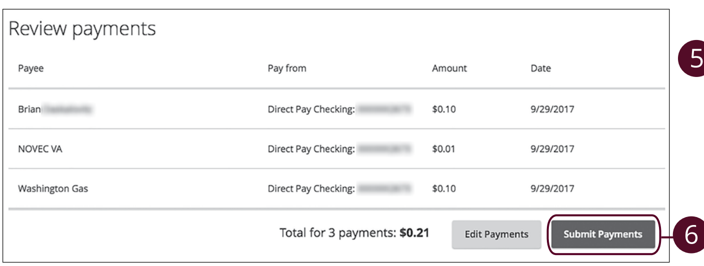
1. Select a payee.
2. Enter an amount.
3. Select the account to take funds from using the drop-down.
4. Use the drop-down to select a delivery method.
5. Select the delivery date using the calendar feature.
6. Click the **Submit Payment** button.

Quick Bill Pay

Paying Multiple Bills

You can schedule different payments for multiple payees at the same time, so you can pay all your bills at once!





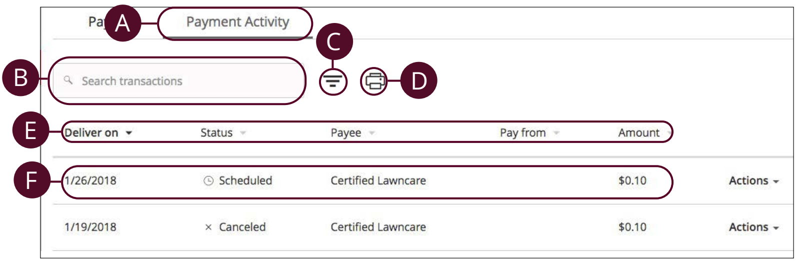
In the **Transactions** tab, click **Quick Bill Pay**.

1. Choose the accounts funds will be taken from using the “Pay From” drop-downs.
2. Enter amounts for each bill.
3. Select the dates to pay bills using the calendar feature.
4. Click the **Review Payments** button.
5. Review your payment information, and click the **Submit Payments** button when you are finished.

Quick Bill Pay

Payment Activity

You can cancel a scheduled payment if it has not cleared your account and is still pending. All pending and processed transactions are listed.



In the **Transactions** tab, click **Quick Bill PayPay**.

A. Click the **Payment Activity** tab.

B. Use the search bar to find transactions within that account.

C. Click the icon to create a custom view of your transactions.

D. Click the icon to print the Activity Center page.

E. Click the ▼ icon next to the Deliver On, Status, Payee, Pay from or Amount columns to sort transactions.

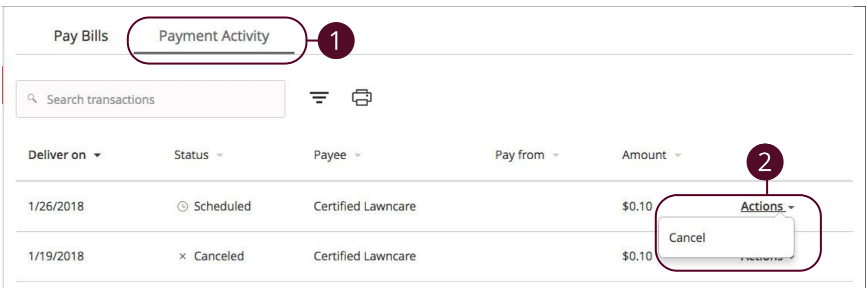
F. Click on a transaction to view more details.

> **Note**: Scheduled pending payments also appear under the Status column in green.

Quick Bill Pay

Cancel a Pending Payment

You can cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.



In the **Transactions** tab, click **Quick Bill Pay**.

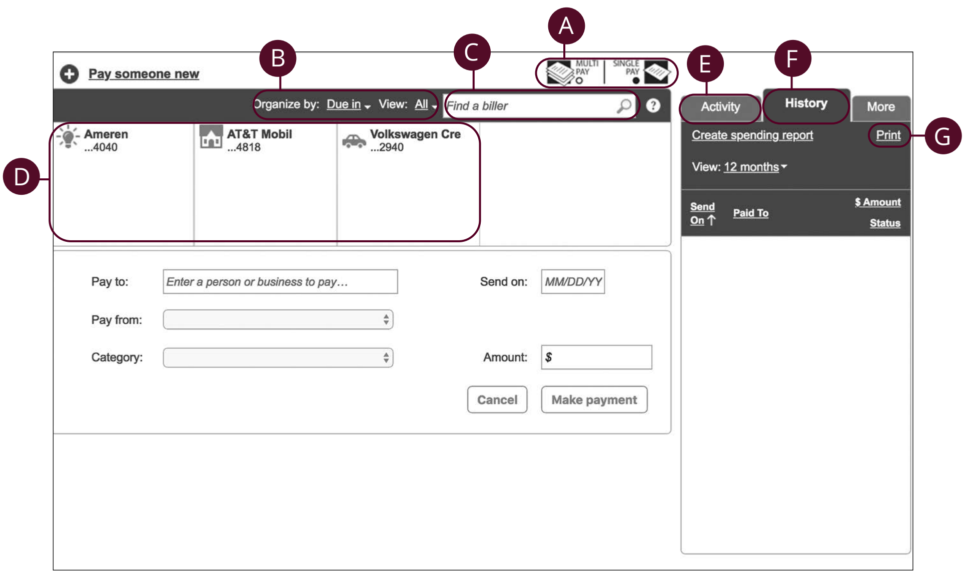
1. Click the **Payment Activity** tab.
2. Click the "Actions" drop-down and select "Cancel" to cancel a pending payment.

Full Bill Pay

Payments Overview

Bill Pay with SSB allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments all in one place.

When you click the **Full Bill Pay** tab, you are asked to choose an account to use within Bill Pay and to accept the terms and conditions.



A. Toggle between making multiple payments and single payments.

B. You can sort your payees by due in, name or last scheduled.

C. The search bar can help you locate payees.

D. You can view all of your payees on the left side of the screen.

E. Your pending transactions display in the right sidebar under "Activity."

F. You can view your transaction history, in the right sidebar under "History."

G. To print a list of your pending payments or history click the "Print" link.

Full Bill Pay

Creating a Payee Overview

The individual that receives your payments is known as a payee. Our bill pay system lets you pay just about any company, person loan or account. Before you can begin making payments, you need to decide on what type of payee to create and how they receive funds.

- **Company**: Electronically pay a company such as your mobile phone provider, utility company or even your dentist.
- **Person**: There are multiple ways you can pay a person.
  - **a. Person via direct deposit**: Send money directly to someone's account using their routing and account numbers.
  - **b. Person via check**: Request a check to be sent to a payee. We print it and drop it in the mail for you.
- **Pay a loan, credit card or account**: Your payment is applied directly to your loan, credit card or account electronically.

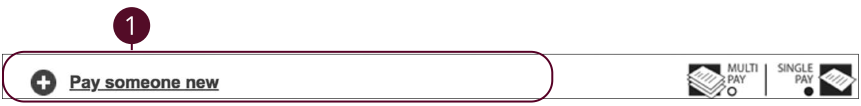
Full Bill Pay

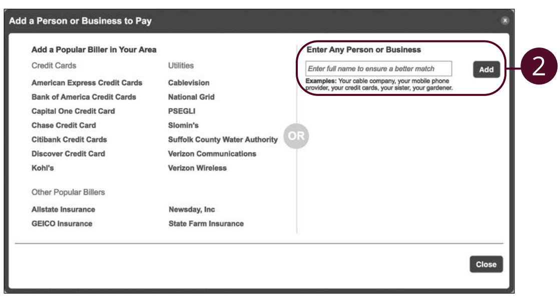
Creating a Payee

The information printed on your bill is all you need to set up a payee. When creating a payee, there are two types you can add: known and unknown.

Known: You have the option to sign up for e-bills if the payee is preloaded in our database. For more information on e-bills, visit page 81.

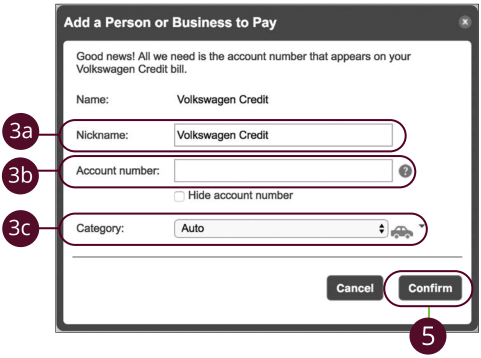
Unknown: If you have a payee who is not in our system, you can add their contact information and send them a payment. You may not be able to sign up for e-bills.

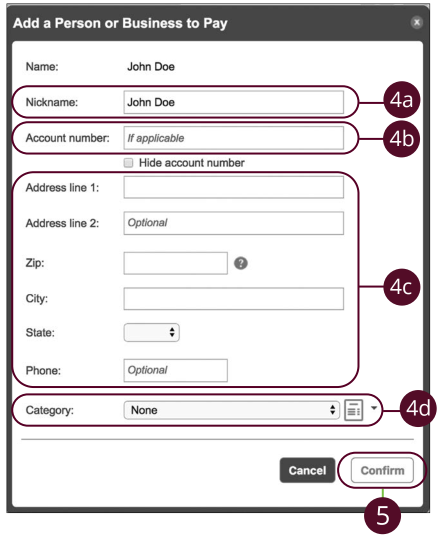




In the **Transactions** tab, click **Full Bill Pay**.

1. Click the “Pay someone new” link.
2. Enter the name of a person or business, and click the **Add** button.





3. (Known Payee Only) Enter the payee's information.

- **a.** Enter a nickname.
- **b.** Enter their account number.
- **c.** Select a category using the drop-down.

4. (Unknown Payee Only) Enter the payee's information.

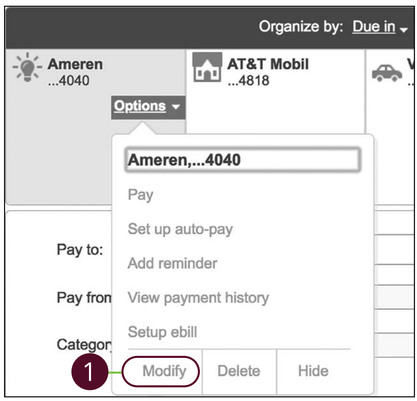
- **a.** Enter a nickname.
- **b.** Enter their account number.
- **c.** Enter their address.
- **d.** Select a category using the drop-down.

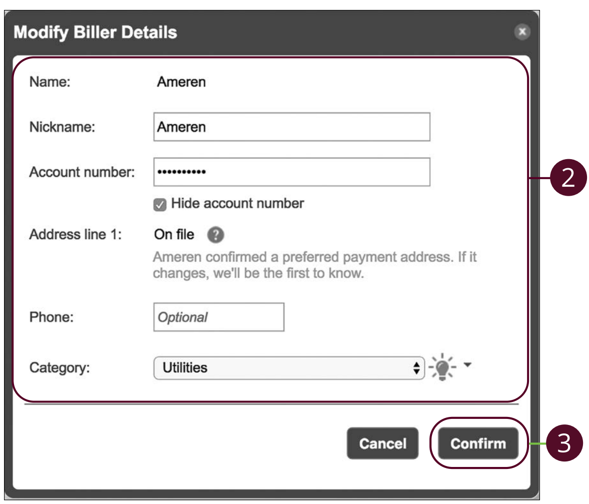
5. Click the **Confirm** button when you are finished.

Full Bill Pay

Editing a Payee

Bill Pay lets you manage to your existing payees if their contact information or account number changes. You can also make changes to their phone number, category or nickname all from the same page.





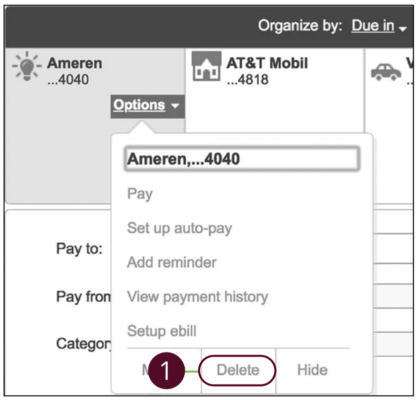
In the **Transactions** tab, click **Full Bill Pay** and then **Single Pay**.

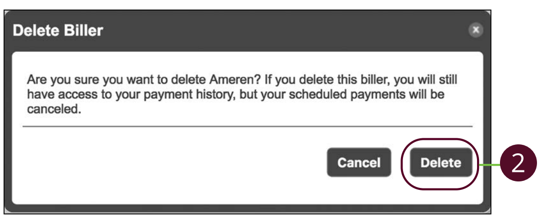
1. Select a payee to edit and select **Modify** from the “Options” drop-down.
2. Make the necessary changes to the payee.
3. Click the **Confirm** button when you are finished making changes.

Full Bill Pay

Deactivating or Deleting a Payee

If you no longer need a payee, you can delete them from your bill pay. Deleting a payee does not erase data from any existing payments.





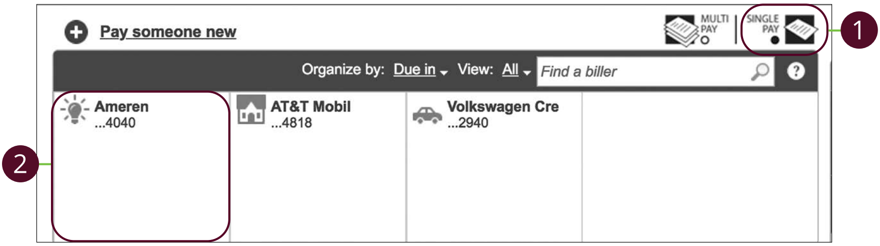
In the **Transactions** tab, click **Full Bill Pay** and then **Single Pay**.

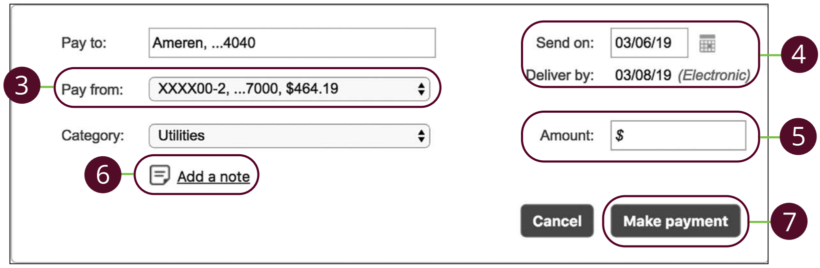
1. Select a payee to delete and select **Delete** from the "Options" drop-down.
2. Click the **Delete** button to confirm.

Full Bill Pay

Scheduling a Single Payment

It is easy to pay your bills once you set up payees. You will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information.





In the **Transactions** tab, click **Full Bill Pay**.

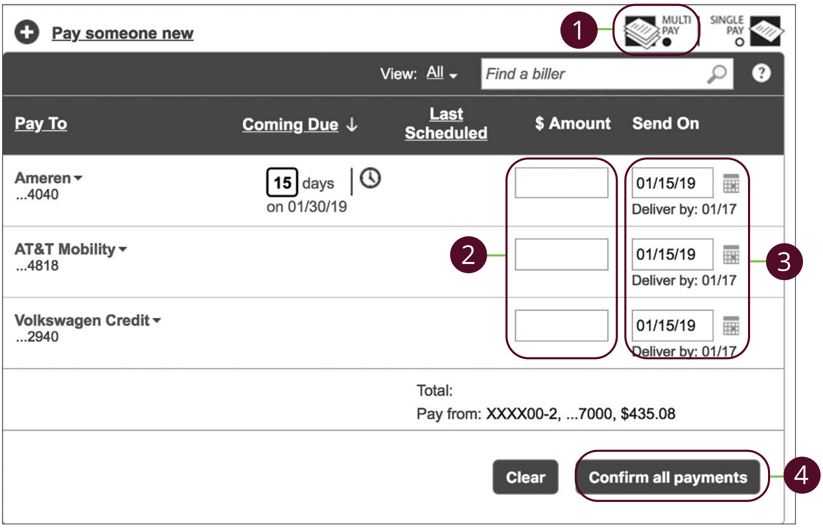
1. Click the **Single Pay** tab.
2. Click on the payee you wish to pay.
3. The “Pay From” account will already be selected.
4. Enter the Send On date using the calendar feature.
5. Enter the payment amount.
6. Add a note for your payment.
7. Click the **Make Payment** button when you are finished.

Note: If you are making a payment requiring a coupon or piece of paper to go with your payment, we strongly suggest you manually write a paper check and mail it with the coupon. Although rare, court-ordered payments and other government payments may require a coupon for timely processing.

Full Bill Pay

Scheduling Multiple Payments

To save time, you can also pay multiple bills at once.



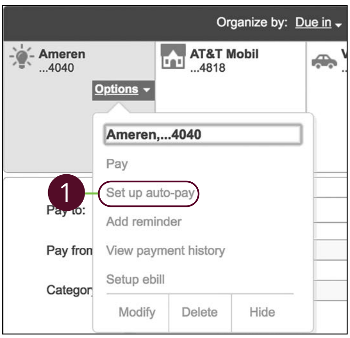
In the **Transactions** tab, click **Full Bill Pay**.

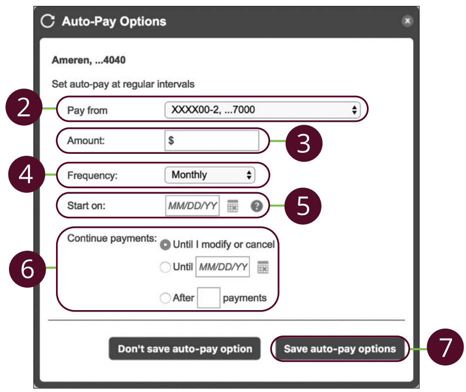
1. Click the **Multi Pay** tab.
2. Enter the payment amount for each bill you wish to pay.
3. Enter the Send On date using the calendar feature.
4. Click the **Confirm all payments** button when you are finished.

Full Bill Pay

Setting Up Auto-Pay

Our Autopay feature keeps you ahead of your payments by paying your bills on time, every time. Setting up a recurring payment takes only a few moments and saves you time by not having to re-enter a payment each time it is due.





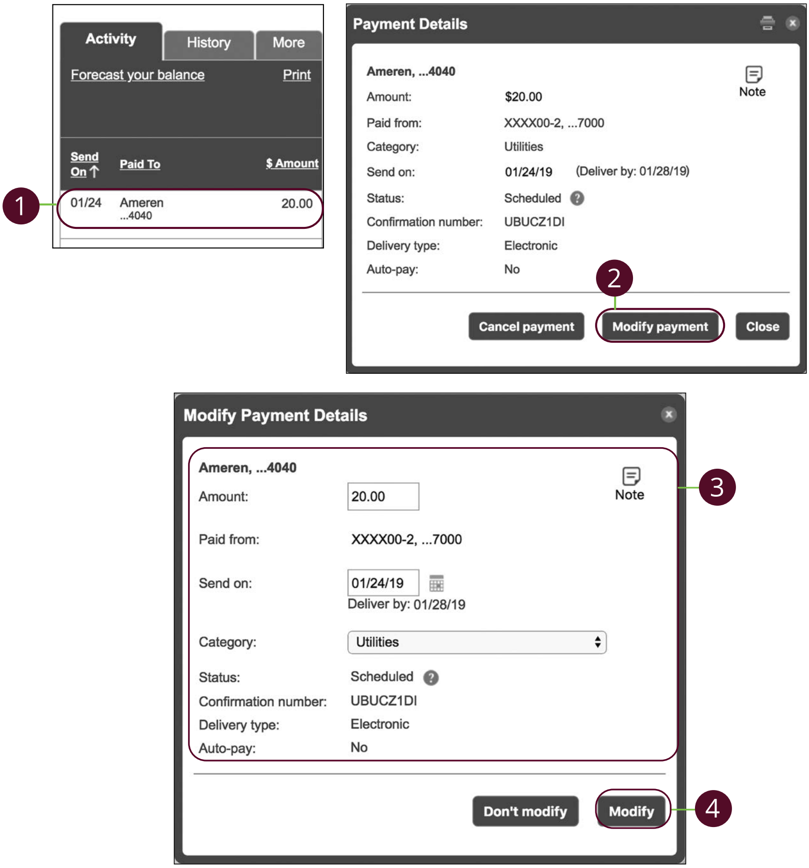
In the **Transactions** tab, click **Full Bill Pay** and then **Single Pay**.

1. Select a payee to edit and select **Set up auto-pay** from the "Options" drop-down.
2. The "Pay From" account will already be selected.
3. Enter the payment amount.
4. Select a frequency using the drop-down.
5. Enter the start date using the calendar feature.
6. Choose how long to continue payments.
7. Click the **Save auto-pay options** button when you are finished.

Full Bill Pay

Editing a Payment

You can edit your automatic payments even after you schedule them, giving you the freedom to change the way you make your payments.



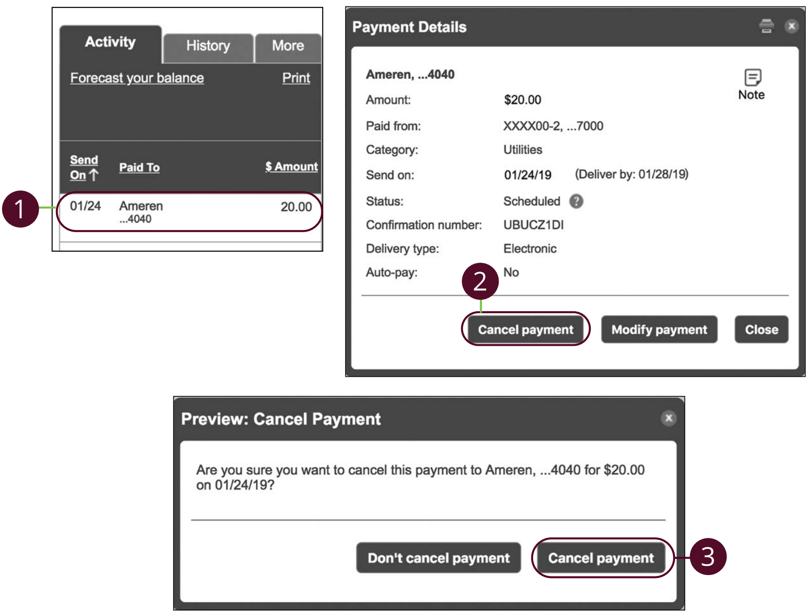
In the **Transactions** tab, click **Full Bill Pay**.

1. Click on the payment you wish to edit in the "Activity" section.
2. Click the **Modify payment** button.
3. Make the needed changes to the payment.
4. Click the **Modify** button when you are finished making changes.

Full Bill Pay

Deleting a Payment

If you need to cancel a pending automatic payment for any reason, you can do so. Deleting a payment is permanent and cannot be undone.



In the **Transactions** tab, click **Full Bill Pay**.

1. Click on the payment you wish to delete in the "Activity" section.

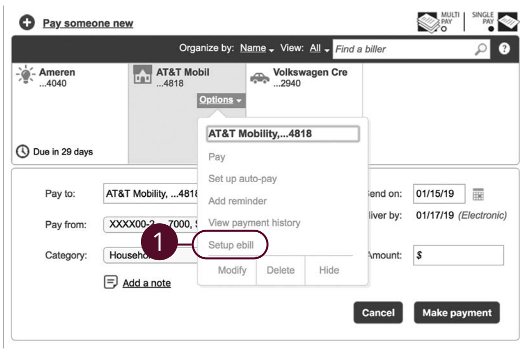
2. Click the **Cancel payment** button.

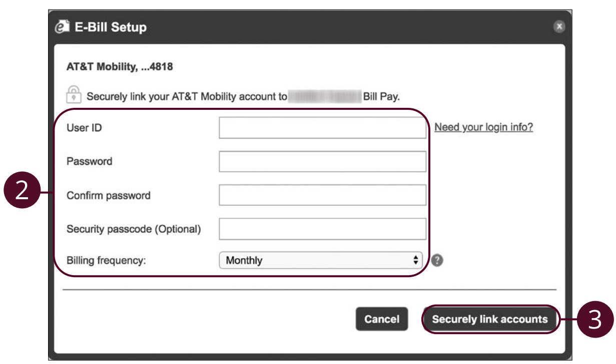
3. Click the **Cancel payment** button.

Full Bill Pay

Setting Up eBills

Ebills offer the convenience of receiving your bills within Bill Pay so you never miss a bill! Only billers that are preset in the system have the potential to be set up as eBills.





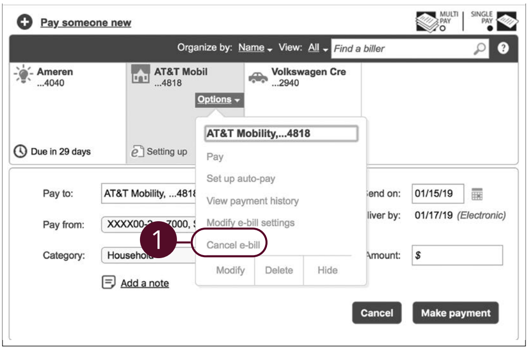
In the **Transactions** tab, click **Full Bill Pay** and then **Single Pay**.

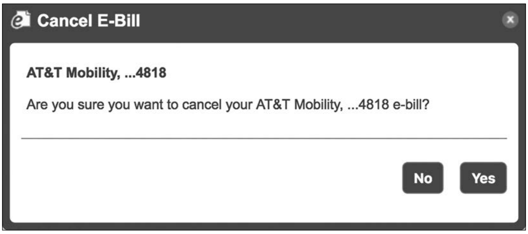
1. Select a payee to edit and select **Setup ebill** from the "Options" drop-down.
2. Enter your user ID, password, security passcode (optional) and bill frequency.
3. Click the **Securely link accounts** button when you are finished.

Note: When your e-bill is available, it shows up in green by the payee's name or you receive an email reminder. You can then pay your bill by sending a one-time payment or an automatic payment.

Full Bill Pay

Canceling eBills





In the **Transactions** tab, click **Full Bill Pay** and then **Single Pay**.

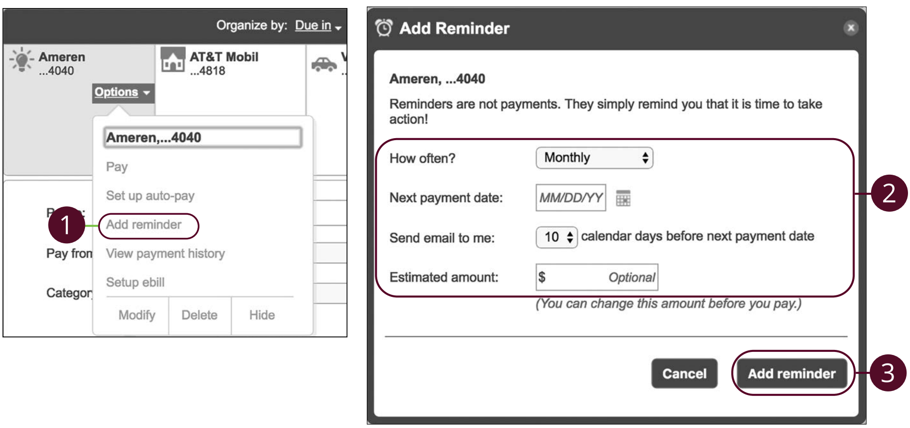
1. Select a payee to edit and select **Cancel eBill** from the “Options” drop-down.

2. Click the **Yes** button to confirm.

Full Bill Pay

Setting Up Reminders

When a bill is due, Bill Pay can send you reminders to ensure all of your bills get paid on time. After setting up a reminder, you receive an email to notify you when a bill is due, so you never forget a payment.



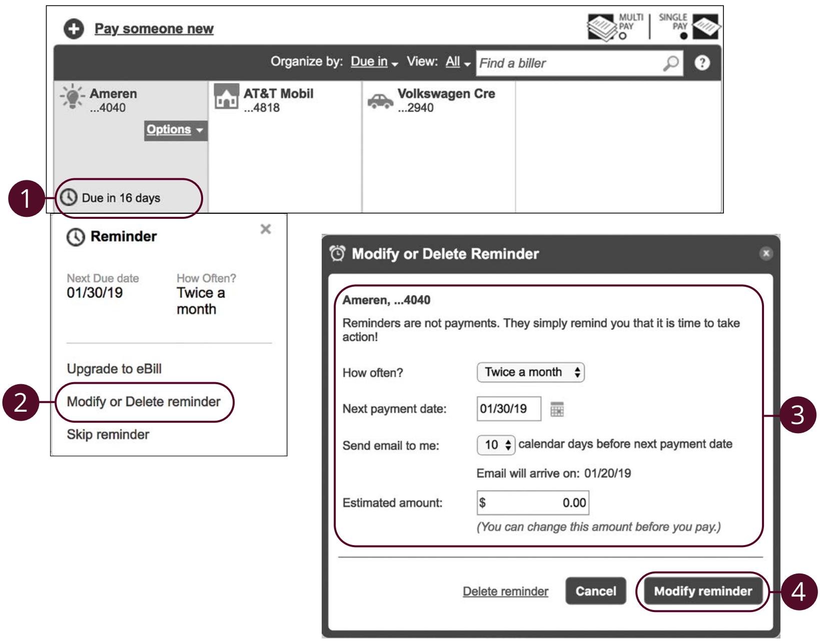
In the **Transactions** tab, click **Full Bill Pay** and then **Single Pay**.

1. Select a payee to edit and select **Add reminder** from the "Options" drop-down.
2. Enter the details for your reminder including the frequency, next payment date, when you would like an email notification and the estimated amount.
3. Click the **Add reminder** button when you are finished.

Full Bill Pay

Editing a Reminder

You can make changes to your existing reminders at any time. If you need to turn a reminder off, you can do so from the same page.



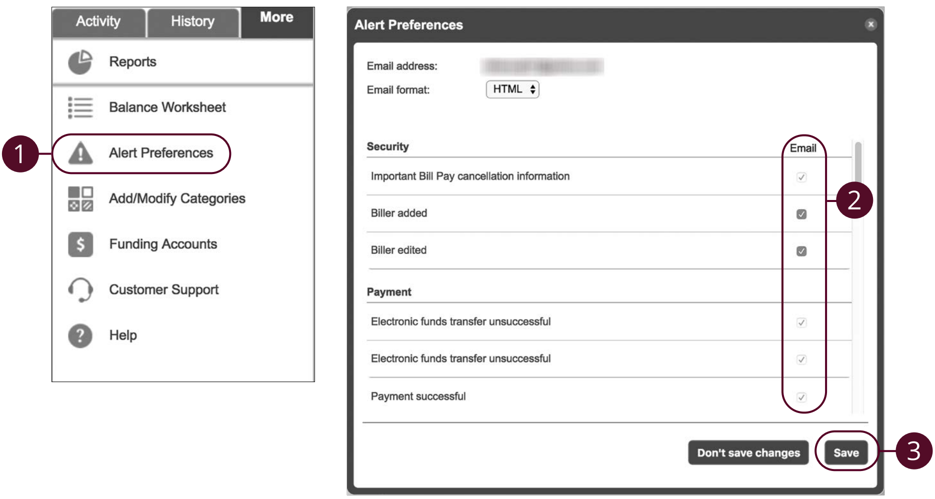
In the **Transactions** tab, click **Full Bill Pay** and then **Single Pay**.

1. Click on the reminder you would like to edit.
2. Select "Modify or Delete reminder" from the drop-down.
3. Make the necessary edits.
4. Click the **Modify reminder** button when you are finished making changes.

Full Bill Pay

Alerts

Bill Pay sends multiple alert emails to inform you about payments and bills. You can edit which alerts you receive by turning a specific email notification on or off.



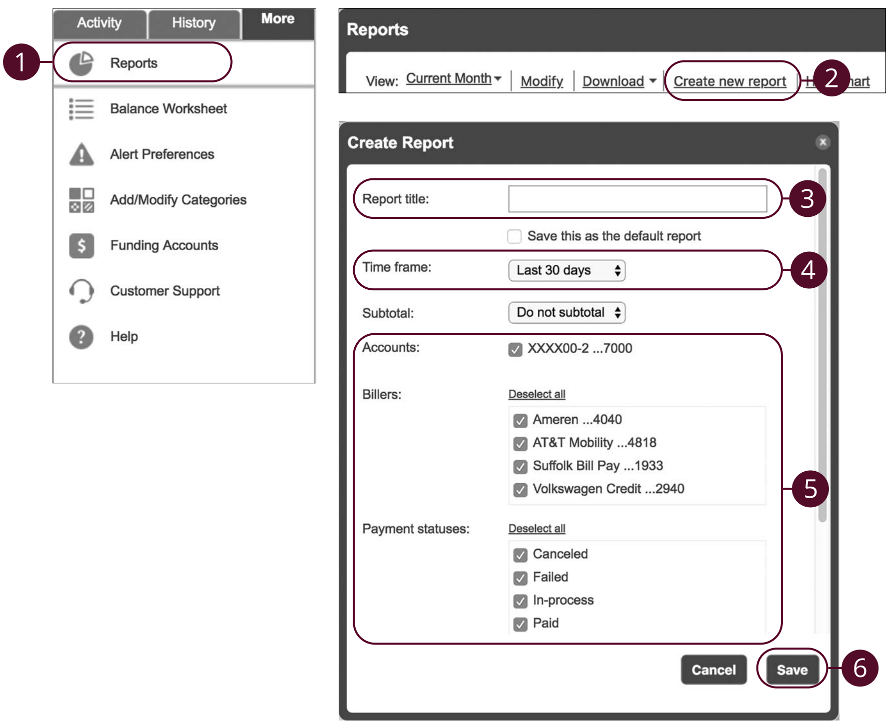
In the **Transactions** tab, click **Full Bill Pay**.

1. Click on **Alert Preferences** in the "More" section.
2. Check or uncheck the boxes to turn a specific alert on or off.
3. Click the **Save** button when you are finished.

Full Bill Pay

Creating a Report

You can create and run reports to keep track of your payments. These reports can help you keep up with payment statuses and amounts paid all within a time frame you select.



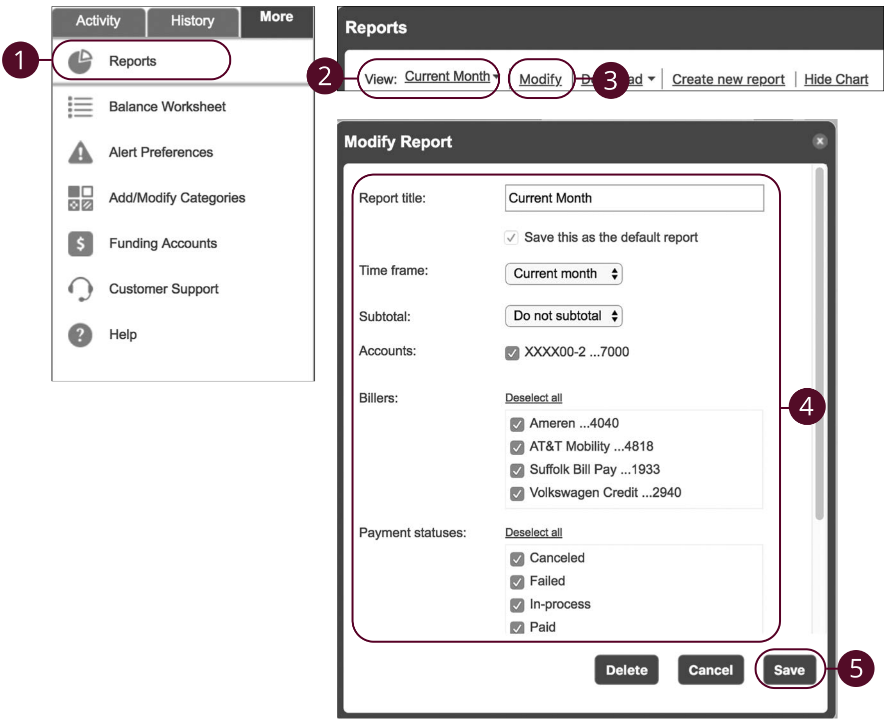
In the **Transactions** tab, click **Full Bill Pay**.

1. Click on **Reports** in the "More" section.
2. Click the "Create new report" link.
3. Enter a report title.
4. Select a time frame using the drop-down.
5. Check or uncheck the boxes to turn a specific alert on or off.
6. Click the **Save** button when you are finished.

Full Bill Pay

Editing a Report

You can make changes to your reports to help you get better information about your transactions. Reports can be edited at any time to get you accurate details about your online payments.

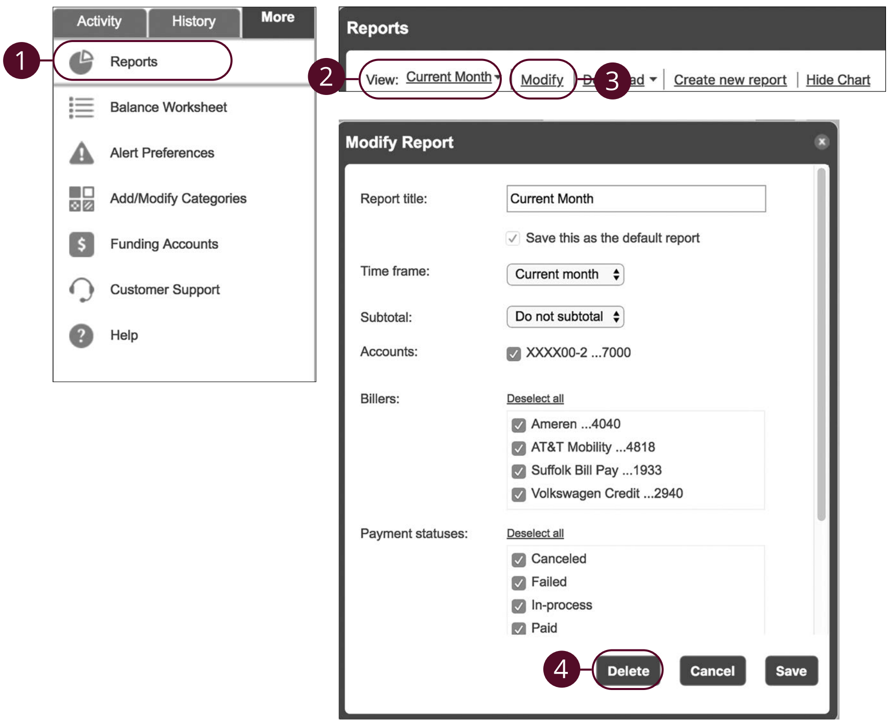


In the **Transactions** tab, click **Full Bill Pay**.

1. Click on **Reports** in the “More” section.
2. Select a report using the drop-down.
3. Click the “Modify” link.
4. Make the necessary edits.
5. Click the **Save** button when you are finished.

Full Bill Pay

Deleting a Report



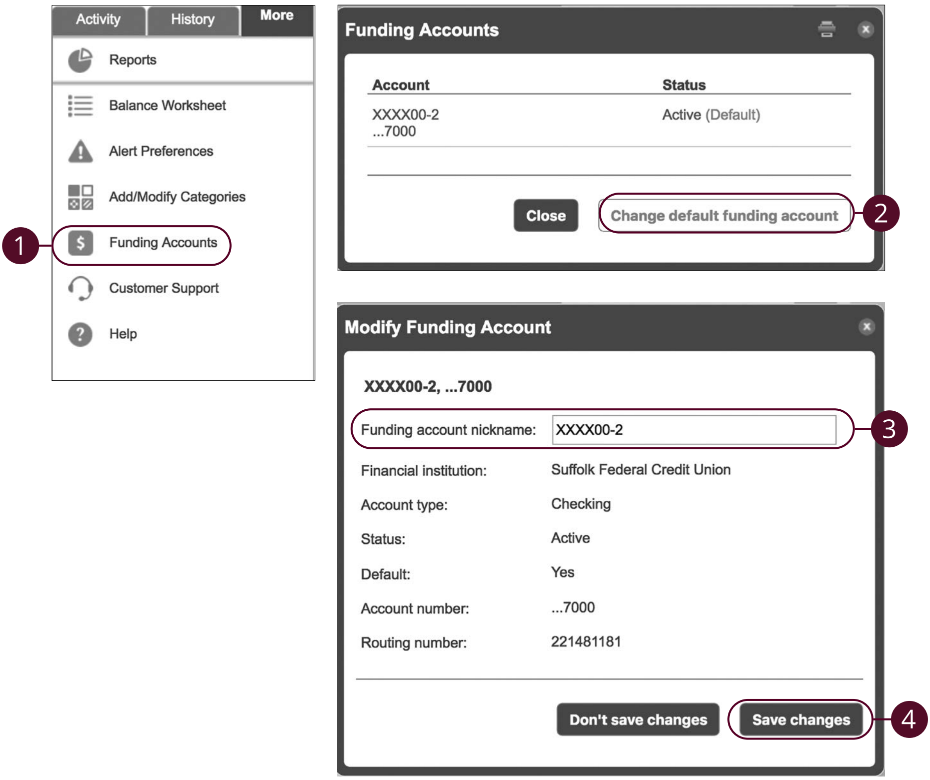
In the **Transactions** tab, click **Full Bill Pay**.

1. Click on **Reports** in the “More” section.
2. Select a report using the drop-down.
3. Click the “Modify” link.
4. Click the **Delete** button.

Full Bill Pay

Editing a Funding Account

Your current funding accounts can be edited if you need to change the nickname or next check number.



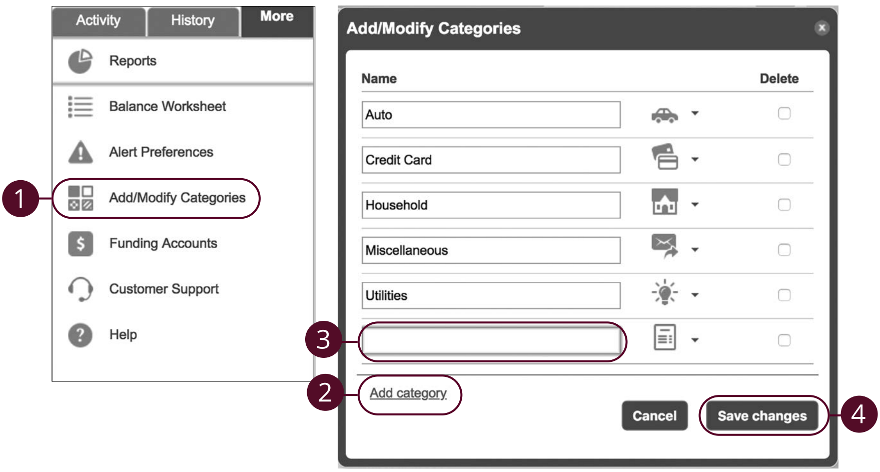
In the **Transactions** tab, click **Full Bill Pay**.

1. Click on **Funding Accounts** in the “More” section.
2. Click the **Change default funding account** button.
3. Make the necessary changes.
4. Click the **Save Changes** button when you are finished.

Full Bill Pay

Creating a Category

Bill Pay allows you to sort your payees into categories for easy access. If you have multiple bills for your car, home or credit cards, creating a category helps you stay organized and keeps you from missing payments.



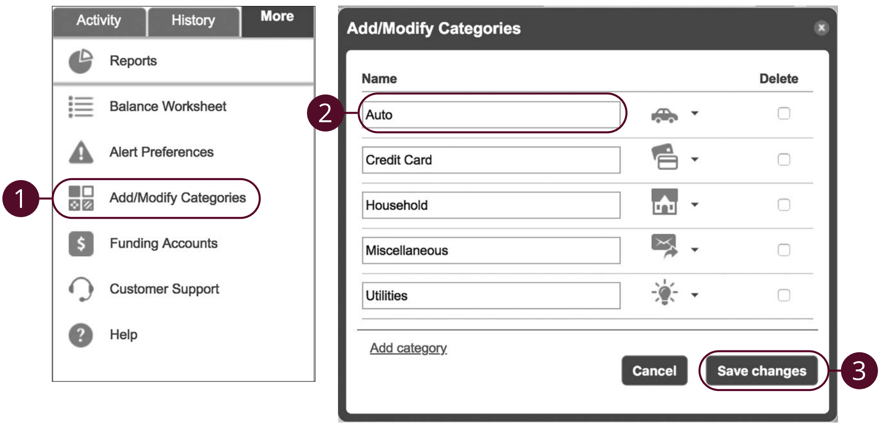
In the **Transactions** tab, click **Full Bill Pay**.

1. Click on **Add/Modify Categories** in the "More" section.
2. Click the "Add category" link.
3. Enter the category name.
4. Click the **Save changes** button.

Full Bill Pay

Changing a Category Name

Bill Pay makes managing your categories easy, so your bills are always organized.



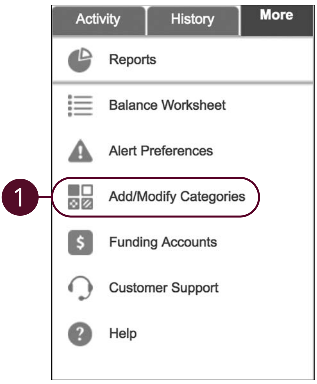
In the **Transactions** tab, click **Full Bill Pay**.

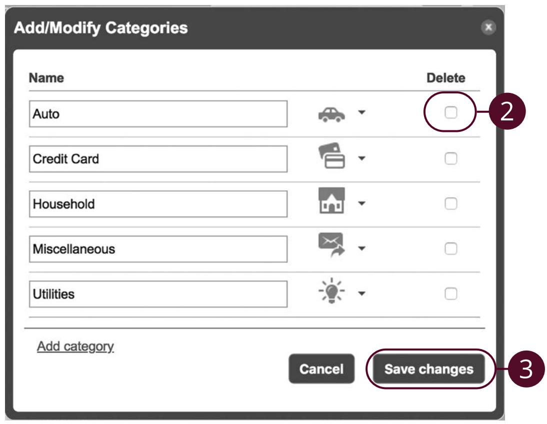
1. Click on **Add/Modify Categories** in the “More” section.
2. Change the name of the category.
3. Click the **Save changes** button.

Full Bill Pay

Deleting a Category

When you no longer need to run a certain category, you can easily delete it. This permanently deletes the category from your online bill pay.





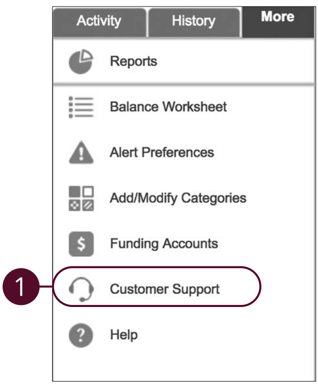
In the **Transactions** tab, click **Full Bill Pay**.

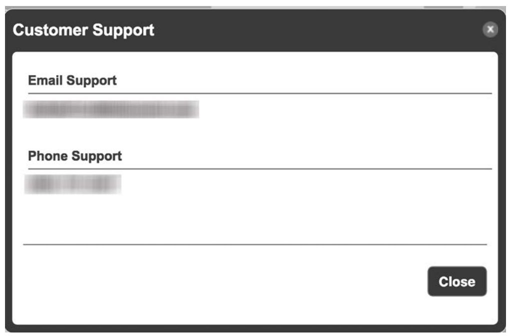
1. Click on **Add/Modify Categories** in the "More" section.
2. Check the box next to the category you wish to delete.
3. Click the **Save changes** button.

Full Bill Pay

Contacting Client Services

If you ever have a question or concern regarding a specific payment within Bill Pay, you can reach out to Client Services without calling or visiting a branch. All you need to do is send a brief message to a member of our customer support team.





In the **Transactions** tab, click **Full Bill Pay**.

1. Click on **Customer Support** in the "More" section.

Financial Tools

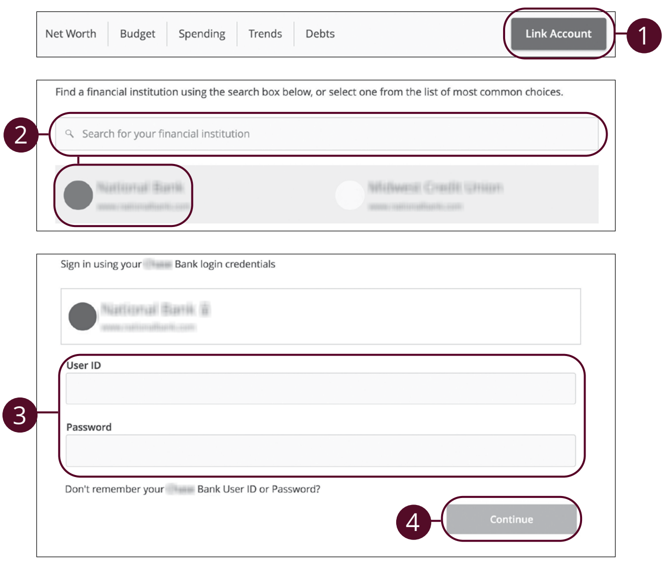
Initial Setup

Setting up financial goals for yourself is just as important as establishing a budget. As you move closer to your objectives, our Financial Tools service not only serves as a rearview mirror to see how far you have come, but also as a map, so you can see how much further you need to go. The path toward funding expenses such as a home, vacation or even the tuition for a new career becomes clearer and easier to manage.

The tools within Financial Tools help you calculate your net worth, set budgets, view your spending habits and trends and set up a debt payment plan.

Linking an Account

Before you can begin setting up your financial goals, you need to link all your accounts, items you own and debts.

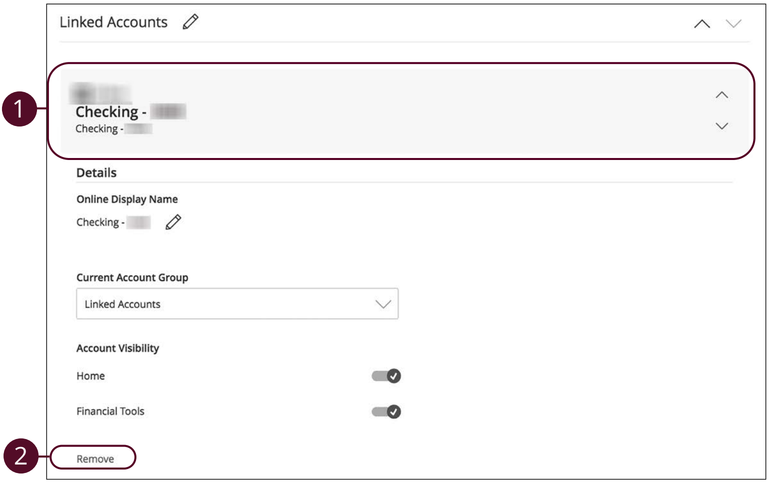


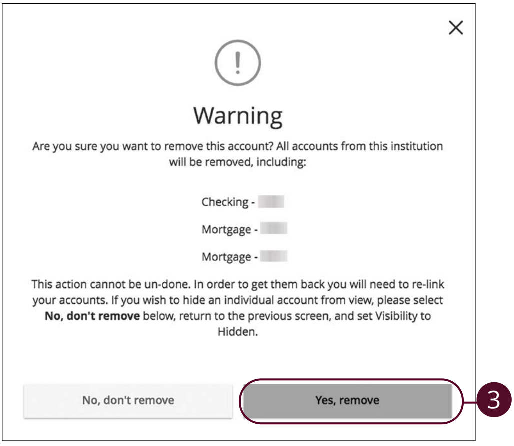
Link an account from your Home page.

1. Click the **Link Account** button.
2. Locate your financial institution using the list or the search bar.
3. Enter your user ID and password for each account.
4. Click the **Continue** button to finish linking an account.

Unlinking an Account

You can unlink an external account if you wish to have it no longer show up on your accounts page or within Financial Tools.





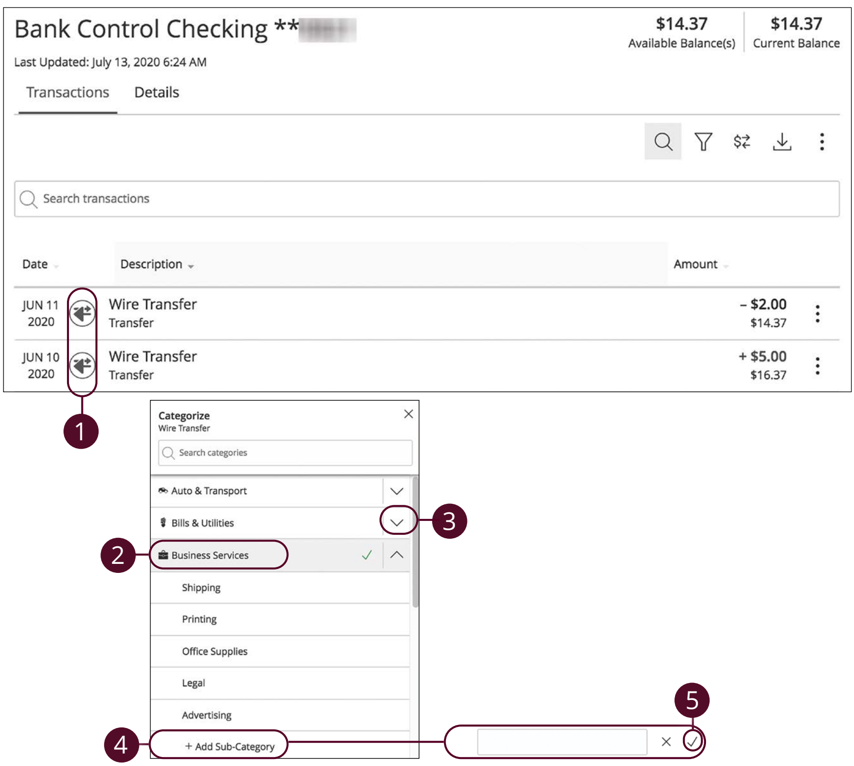
In the **Settings** tab, click **Account Preferences**.

1. Click on an account to expand it.
2. Click the “Remove” link.
3. Click the **Yes, remove** button.

Categorizing Transactions

In order for our Financial Tools tools to work properly, make sure your transactions are correctly categorized. When all your accounts are linked to Financial Tools, your transactions are automatically categorized. Common categories include gas/auto, entertainment, medical expenses, rent and utilities. If a transaction needs to be reassigned, you can manually edit the category.

Each category has a corresponding icon assigned to it to help quickly identify a transaction's financial category. These icons are displayed next to each transaction in the Account Details page.

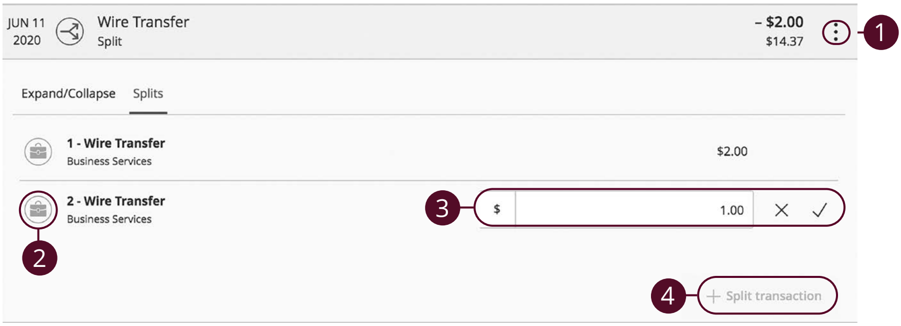


Click an account to view the **Account Details** page.

1. Click a category icon to edit the category.
2. Select a new category.
3. Click the icon to view sub-categories.
4. Click the **+ Add Sub-Category** button to add a different sub-category.
5. Enter the sub-category's name and click the button.

Splitting a Transaction

Financial Tools offers the ability to split one transaction to represent multiple categories. For example, if a shopping trip needs to be split into multiple categories such as grocery, pharmacy and home supplies, you can review your receipt and split the total charge across multiple categories.



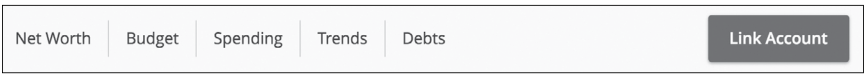
Click an account to view the **Account Details** page.

1. Click the ⋮ icon and click "Split transaction."
2. Click the category icon to edit the new category.
3. Enter the amount in the text box and click the ✓ button.
4. Click the **+ Split transaction** button to add additional categories.

Financial Tools

Online Banking Home Page

There are six features within Financial Tools that are accessed through the Home page: spending, budget, trends, cash flow, net worth and debts. These features help you review your finances within Financial Tools.

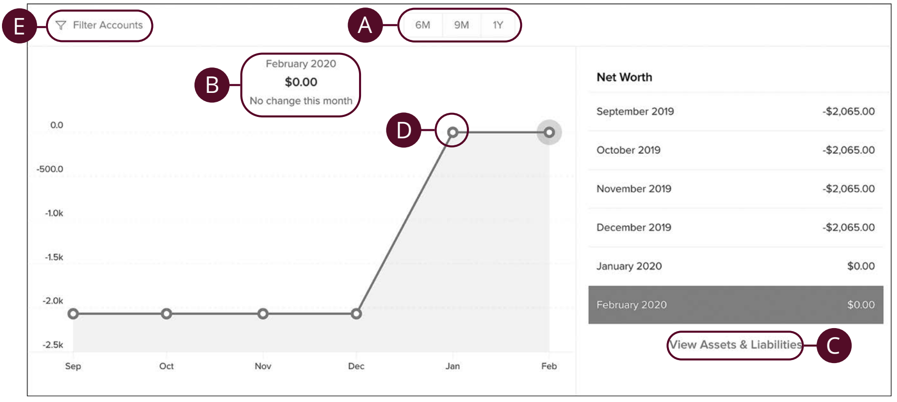


Different tabs appear on the Home page, which takes you to interactive features to help you manage your finances.

- **Net Worth**: Total your assets and debts and view a line graph to see how funds are allocated.
- **Budget**: Track your monthly finances by adding targets to help you better manage your expenses.
- **Spending**: See your spending habits in a visual pie chart representation.
- **Trends**: Track your habits even further to see how you spend your money over time.
- **Debts**: View all your debts and view payment plans to become debt-free as quickly as possible.

Net Worth Overview

After your accounts are linked and categorized, the net worth feature offers you a view of your net worth calculated by subtracting your debts from your checking, savings and investment accounts. Your net worth is tracked each month, allowing you to monitor your financial progress.



Click the **Net Worth** tab from the Home page.

A. View your net worth graph in six month (6M), nine month (9M) or one year (1Y) increments.

B. Your current net worth is displayed above the graph.

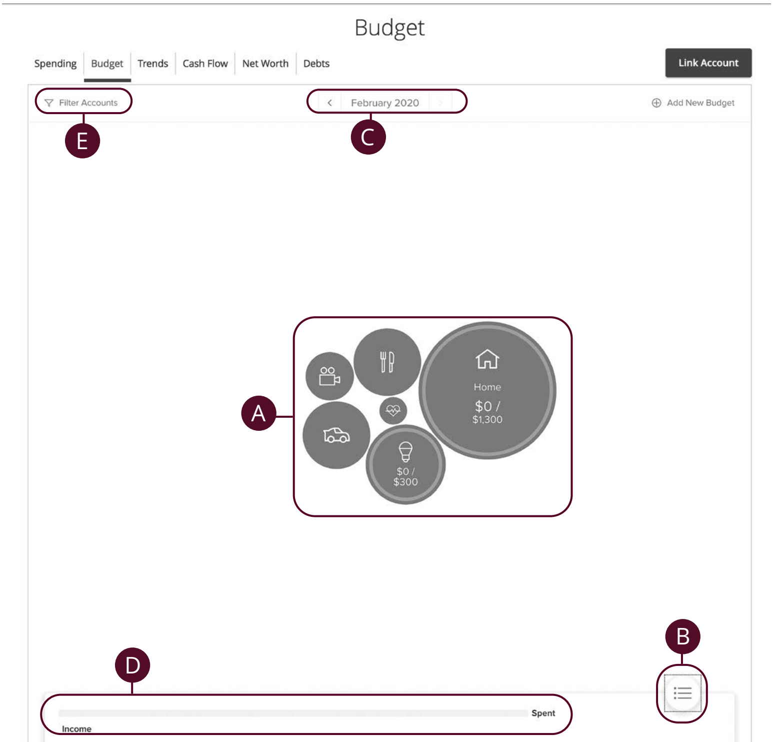
C. Click the "View Assets and Liabilities" link to view more details about your net worth.

D. Click on a data point to view your net worth during a specific month.

E. Click the "Filter Accounts" link to filter your net worth by account.

Budgets Overview

A budget helps you manage your money based on how much you earn and spend. Our budget tool eliminates guess work and helps you make an accurate budget quickly and efficiently. Before creating a budget, make sure your transactions are categorized properly.



Click the **Budget** tab from the Home page.

A. Your budget appears as bubbles to track your progress. A green bubble indicates you are within budget, yellow is near budget and red is over budget. The size of the bubble indicates the size of the budget.

B. Click the button to view your budget as a list.

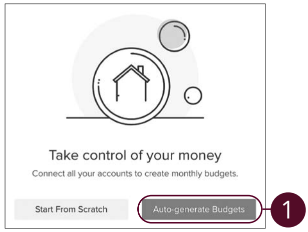
C. Click the < > buttons to view another month's budget.

D. The bar chart compares your income to your spending.

E. Click the "Filter Accounts" link to filter your budgets by account.

Auto-generated Budgets

Automatically generate budgets based upon your recent transactions.

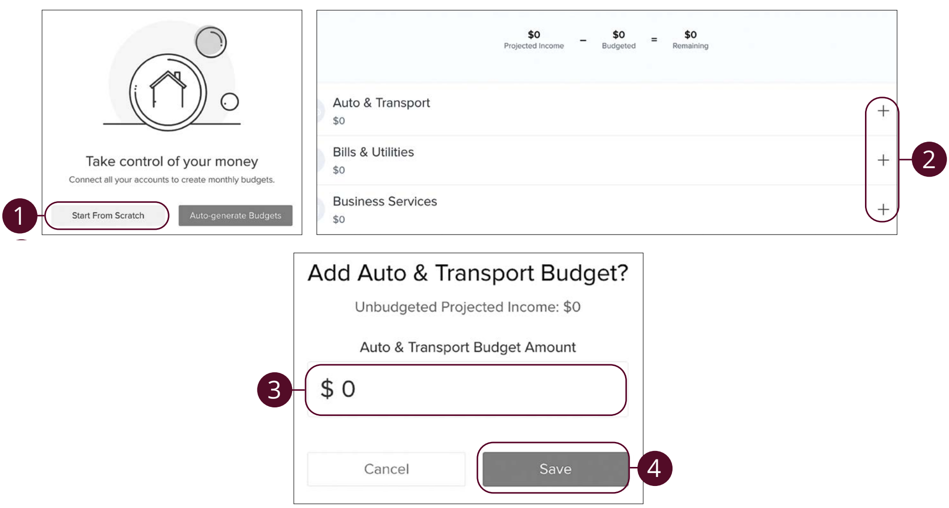


Click the **Budget** tab from the Home page.

1. Click the **Auto-generate Budgets** button.

Budgets From Scratch

Create custom budgets.



Click the **Budget** tab from the Home page.

1. Click the **Start From Scratch** button.

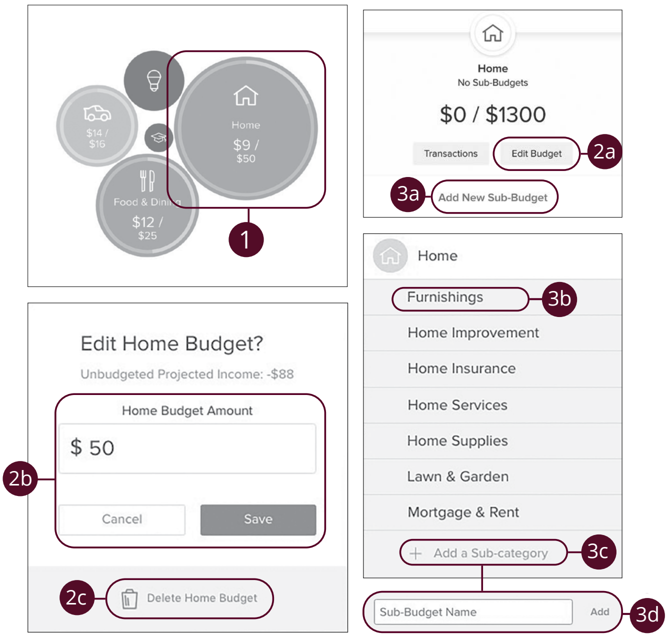
2. Click the + icon to create a budget.

3. Enter a budget amount.

4. Click the **Save** button.

Editing or Deleting a Budget

After clicking the Auto-Generate button, a budget based on your spending habits is calculated. The automated budget may not always fit your needs, but you have the ability to make changes to your budget amounts and add sub-categories, if necessary.

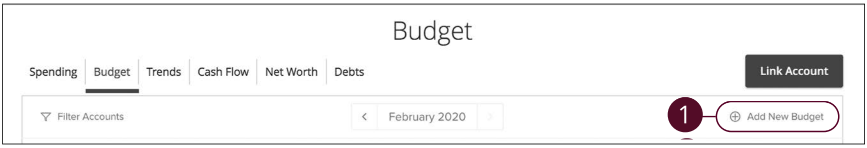


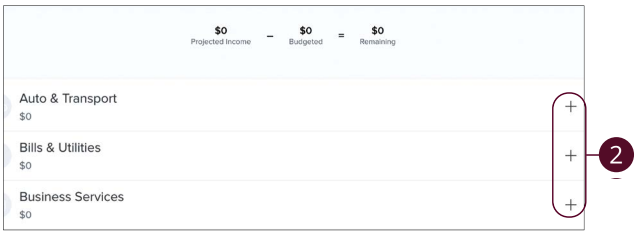
Click the **Budget** tab from the Home page.

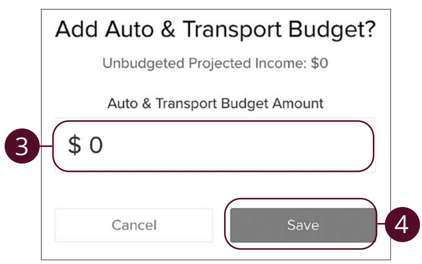
1. Click a bubble to edit your budget amount or to add a sub-category.
2. Edit a budget amount.
    a. Click the **Edit Budget** button.
    b. Enter the budget amount and click the **Save** button.
    c. Click the **Delete Budget** button to remove a budget.
3. Add a sub-category.
    a. Click the “Add New Sub-Budget” link.
    b. Select a sub-category from the list.
    c. Click the “+ Add a Sub-category” link
    d. Enter the sub-category name and click the “Add” link.

Managing Budgets

You can also add new budgets, if needed.





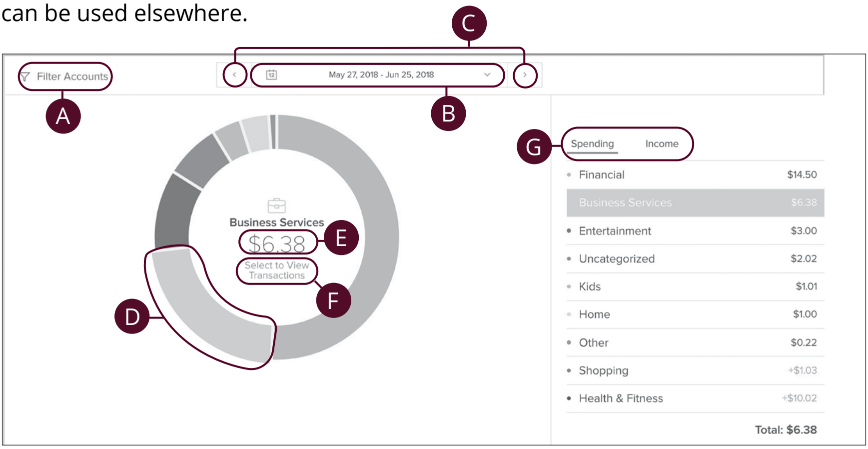


Click the **Budget** tab from the Home page.

1. Click the "+ Add New Budget" link to edit or add a budget.
2. Click the + icon to create a budget.
3. Enter a budget amount.
4. Click the **Save** button.

Spending Overview

The spending tool helps you stay on top of your expenses and ensures transactions are properly organized. Your spending habits are organized in a pie chart for you to easily see your smallest and largest expenses. Seeing your expenses broken down allows you to choose where you can cut back, so funds can be used elsewhere.



Click the **Spending** tab from the Home page.

A. Click the "Filter Accounts" link to filter your spending by account.

B. Use the calendar drop-down to view your spending habits during a specific month.

C. Click the **<** **>** buttons to view your spending habits during a specific week.

D. Click a section of the pie chart to view spending in a specific category.

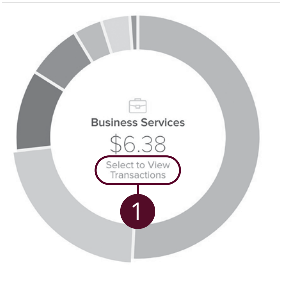
E. Total amount spent in a category is located in the center of the chart.

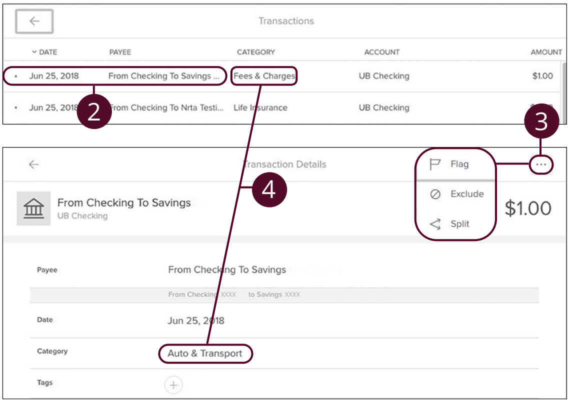
F. Click the "Select to View Transactions" link to view a list of transactions in a specific category.

G. Click the **Spending** or **Income** tab to view all your spending habits or income as a list.

Spending: Recategorizing a Transaction

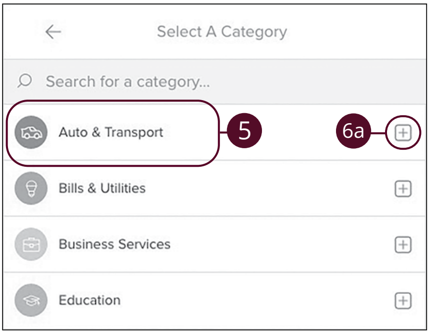
With the spending tool, you can easily identify transactions that need recategorizing. From there, you can select the transaction and place it in the correct category.

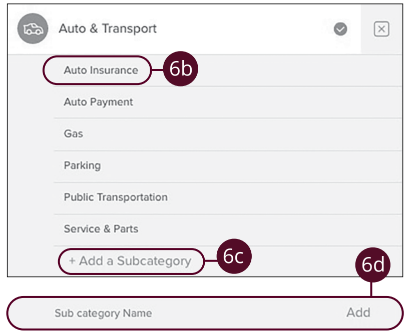




Click the **Spending** tab from the Home page.

1. Click the “Select to View Transactions” link to view a list of transactions in a specific category.
2. Click a transaction to view more details.
3. Click the ••• icon to flag, exclude or split a transaction.
4. Click a category to recategorize a transaction from the list or from a transaction details page.





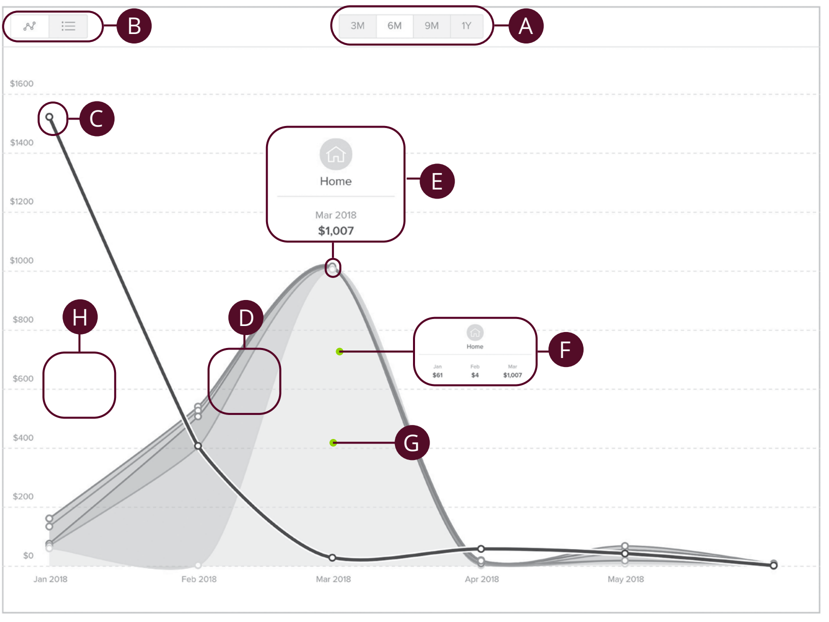
5. Select a new category from the list.

6. Add a sub-category.

- **a.** Select the **+** icon to choose a sub-category.
- **b.** Select a sub-category from the provided list.
- **c.** Click the "+ Add a Sub-category" link to make a new sub-category.
- **d.** Enter the sub-category name and click the "Add" link.

Trends Overview

The trends tool gives you a chart of your spending habits in each category compared to your income. With the help of trends, you can easily identify what funds go toward your financial goals.



Click the **Trends** tab from the Home page.

A. View your spending trends in three month (3M), six month (6M), nine month (9M) or one year (1Y) increments.

B. Click the  buttons to view your trends in a line chart or a list.

C. The single line is your income line.

D. The other items are your spending habits organized into categories.

E. Hover over a data point to see your spending during that month.

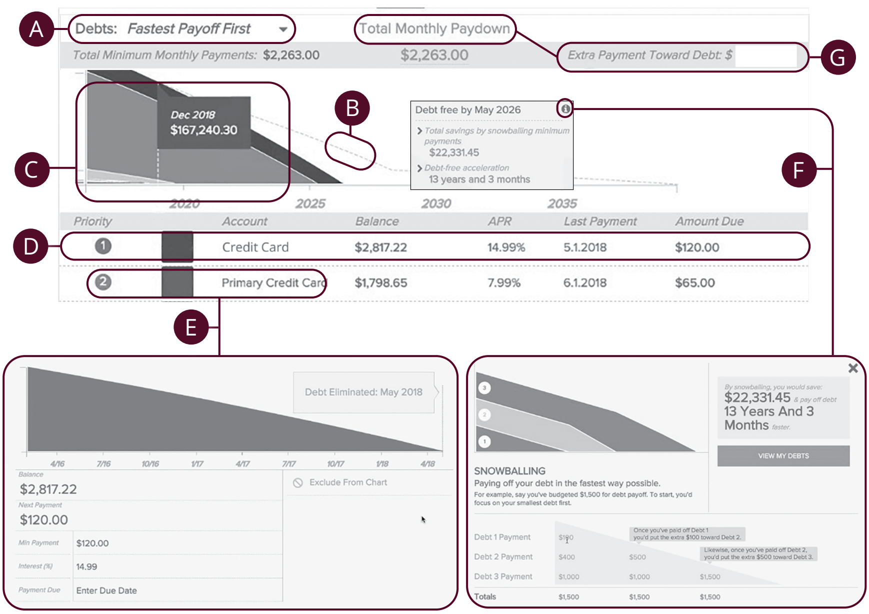
F. Hover over a category to see your spending from the past few months.

G. Click on a category to view a single chart.

H. The white space indicates funds left over at the end of each month.

Debts Overview

The debts tool helps you quickly pay down debt, ultimately saving you money spent on interest without making big budget cuts or sacrifices. When your debts are imported into our Financial Tools feature, make sure the annual percentage rate (APR) and minimum payment are accurate.



Click the **Debts** tab from the Home page.

A. Select a debt payoff option using the “Debts” drop-down.

B. The dotted line indicates how long it will take to pay off your debts using the payoff option you selected.

C. The chart illustrates an accelerated payoff timeline using the snowball method.

D. Your debts are listed below the chart.

E. Click a debt to edit your APR interest and minimum payment.

F. Click the ℹ icon to view more details about the snowball method.

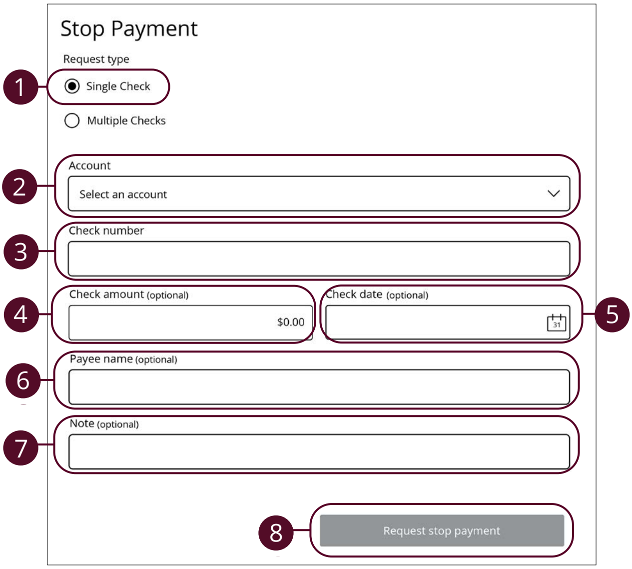
G. Click the “Total Monthly Paydown” link to make an extra payment toward debt. Enter the amount in the text box.

Services

Stop Payment Request

Single Check

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being processed. Once approved, the stop payment remains in effect for a specific amount of time. If you need the current fee information, please call us during our business hours at (231) 352-9691.

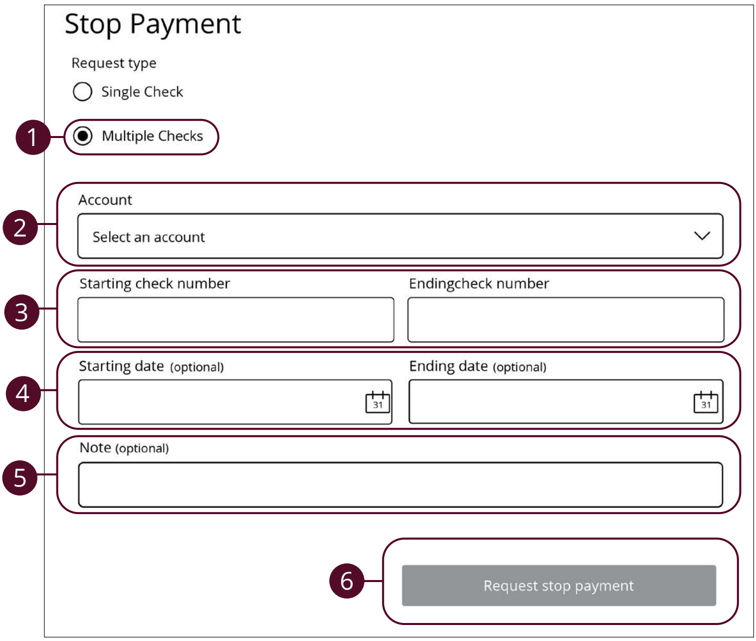


In the **Services** tab, click **Stop Payment**.

1. Select "Single Check."
2. Select the appropriate account using the drop-down.
3. Enter the check number.
4. (Optional) Enter the amount.
5. (Optional) Enter the date of the check using the calendar feature.
6. (Optional) Enter the payee.
7. (Optional) Enter a note.
8. Click the **Request stop payment** button when you are finished.

Multiple Checks

If you're ever worried about multiple pending written checks, you can initiate a stop payment request to prevent the checks from being processed. Once approved, the stop payment remains in effect for 6 months. If you need the current fee information, please call us during our business hours at (231) 352-9691.



In the **Services** tab, click **Stop Payment**.

1. Select "Multiple Checks."
2. Select the appropriate account.
3. Enter the starting and ending check number.
4. (Optional) Enter the starting and ending date of the checks using the calendar.
5. (Optional) Enter a note.
6. Click the **Request stop payment** button when you are finished.

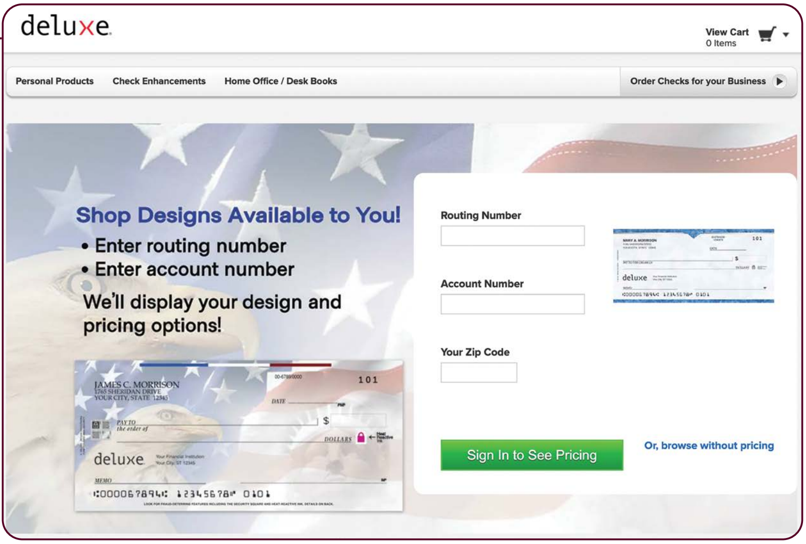
Note: You can view the approval status of a stop payment in the Activity Center.

Services

Check Reorder

If you've previously ordered checks through SSB, you can conveniently reorder checks online at any time by signing in to our trusted vendor's website.

1



In the **Transactions** tab, click on **Check Reorder**.

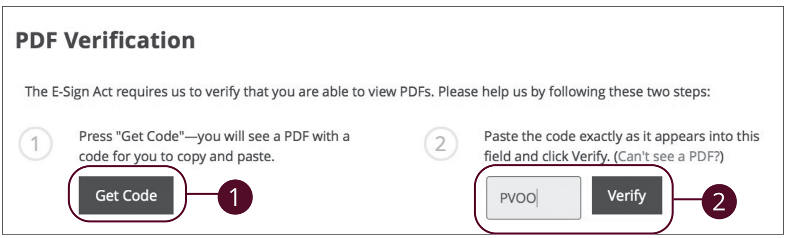
1. Complete your order on our vendor's website.

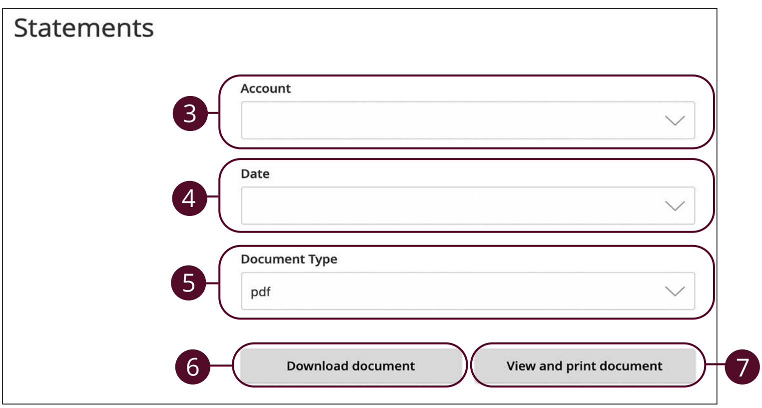
Note: If you notice that you are missing checks, please contact us right away, so that we can take precautions to safeguard against identity theft and fraud.

Services

Statements

The Statements feature is a great virtual filing system for your bank statements, saving you paper. By storing your statements electronically, your account information is always readily available when you need it.





In the **Transactions** tab, click **Statements**.

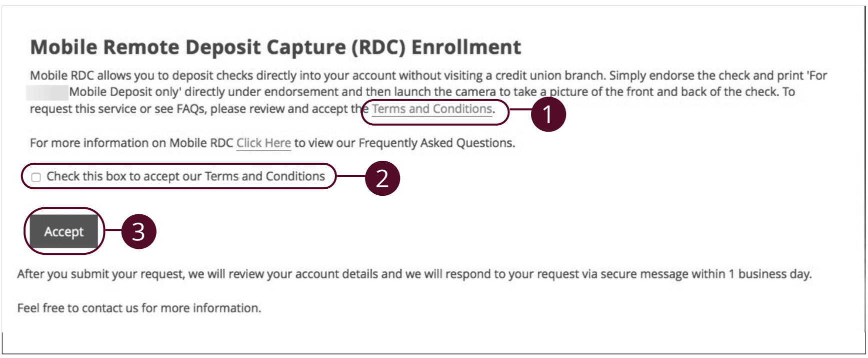
1. Click the **Get Code** button to verify that you can view a PDF.
2. A PDF with a code appears. Type the code into the verification field and click the **Verify** button.
3. Choose an account to work with using the “Account” drop-down.
4. Choose a date for the statement using the “Date” drop-down.
5. Use the “Document Type” drop-down to select a file format.
6. Click the **Download document** button to download the statement.
7. Click the **View and print document** button to view and print the statement.

Services: Check Reorder

Services

Mobile Deposit Enrollment

Online Banking with SSB gives you the tools to tackle your finances how you want, whether from in-branch, desktop computer, tablet or mobile device. Enroll in Mobile Remote Deposit Capture (RDC) to check deposits from anywhere at anytime from nearly any device.



In the **Transactions** tab, select **Mobile Deposit Enrollment**

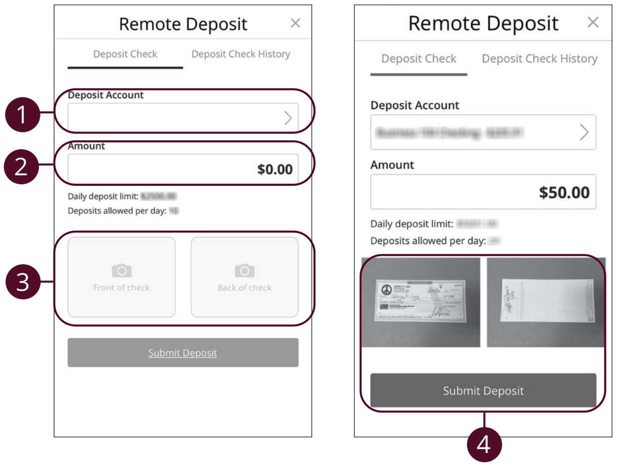
1. Click the "Terms and Conditions" link and review the document.
2. Click the check box indicating your acceptance of the terms.
3. Click the **Accept** button when you are finished.

Note: Once the bank reviews your information, you will receive a secure message indicating that the mobile banking service is turned on. You can then log in to the app on your smart phone and find the **Deposit Check** tab.

Services

Mobile Deposits

With a snap of a photo, you can deposit checks into your Online Banking account.



Note: This feature is only available when using our mobile app on your device.

Log in to our SSB Mobile Banking app. In the **Services** tab, select **Deposit Check**.

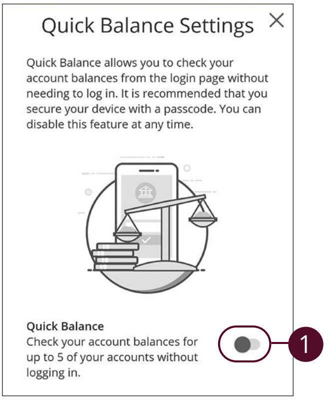
1. Choose the account you would like the check deposited to.
2. Input the dollar amount of the check.
3. Sign the back of the check and write "For Mobile Deposit Only," then tap the **Front of check** and **Back of check** buttons to take an image of the front and back of the check.
4. Verify that all four corners of the check are visible and all elements are legible, then tap the **Submit Deposit** button when finished.

Services

Quick Balance

Quick Balance allows you to check your account balances for up to five accounts from the login page of the SSB mobile app without needing to log in. It is recommended that you secure your device with a passcode. You can disable this feature at any time.

To Enable Quick Balance

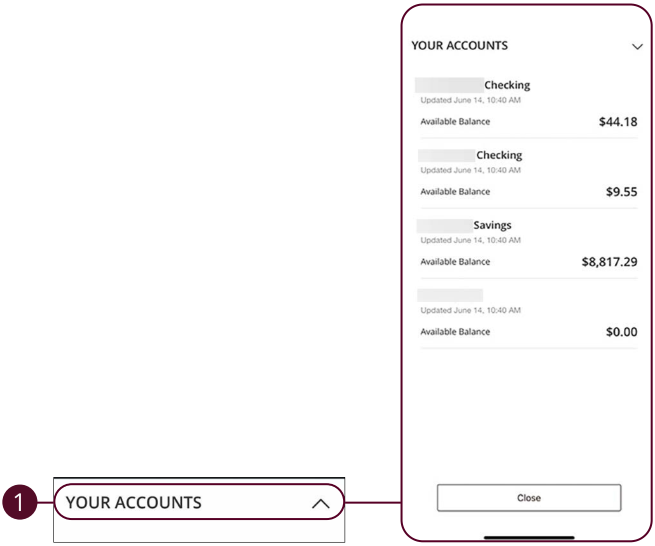


Log in to the SSB App. In the **Settings** tab, tap **Quick Balance**.

1. Slide the "Quick Balance" toggle to On.

Note: If you have enabled Touch/Face ID, you will not be able to use Quick Balance because these convenient login methods occur immediately when the app is launched. To use quick balance, you must turn these features off.

To Use Quick Balance



Open the SSB App.

1. Tap “Your Accounts” to view your account balances.

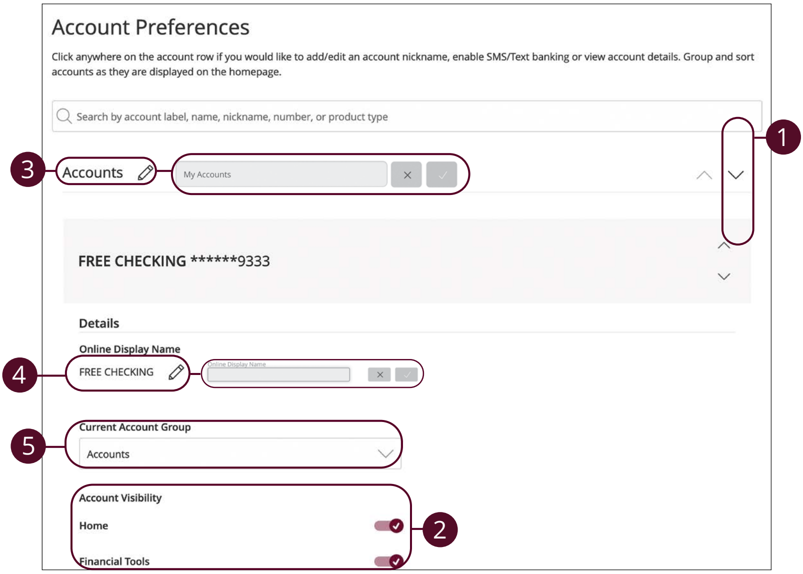
Note: To change which accounts are viewable when using Quick Balance, you must log into the mobile app, and re-order your accounts with in the **Home** page, then log off the app and tap **Quick Balance** again.

Note: Quick Balance supports only one user ID per device; you may have a user ID and Quick Balance saved to more than one device. If you change Quick Balance settings on one device, setting changes will apply across all devices. For your security, we recommend you lock your phone between uses.

Settings

Account Preferences

The Home page and your accounts should appear in a way that is fitting for you. Account names and the order in which they appear on the home page, as well as the order of account groups and account group names, can be changed in Account Preferences to suit your needs.



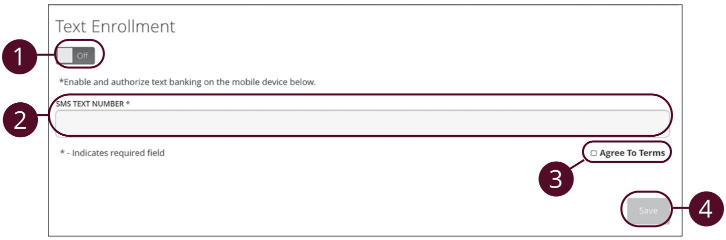
In the **Settings** tab, click **Account Preferences**.

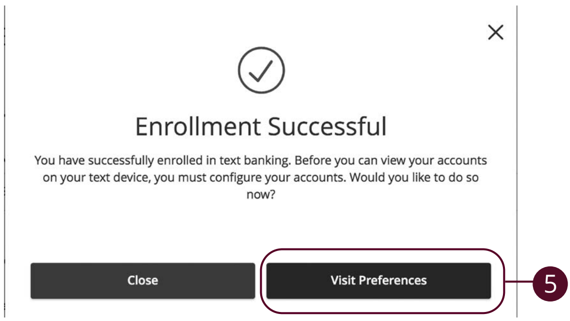
1. Select the up or down arrows on the right side to change the order that your accounts appear in.
2. Use the **Account Visibility** switch to toggle whether or not your account is visible on the Home page and within Financial Tools.
3. Click the ✎ icon to change the nickname of a group or an account. Make your changes and click the checkmark to save it.
4. Click the ✎ icon to change the Online Display Name of an account. Make your changes and click the checkmark to save it.
5. Use the “Account” drop-down to change the group that account is in.

Settings

Text Enrollment

Text Banking allows you to manage your accounts on the go. Once enrolled, you can check balances, review account history and transfer funds from your Online Banking account using any text-enabled device.

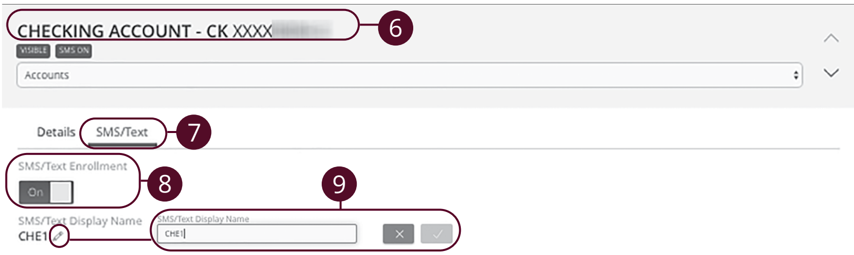




In the **Settings** tab, click **Text Enrollment**.

1. Toggle the **Text Enrollment** switch from “Off” to “On.”
2. Enter your SMS text number.
3. Read the terms and conditions, and check the box next to “Agree To Terms.”
4. Click the **Save** button when you are finished.
5. Click the **Visit Preferences** button to be taken to the Accounts feature.

Note: Once you’ve signed up for Text Banking, you should receive a text confirmation.



6. Select an account you want to enroll in text banking.

7. Click the **SMS/Text** tab.

8. Toggle the **SMS/Text Enrollment** switch from “Off” to “On.”

9. (Optional) Click the icon to change the SMS/Text Display Name. Make your changes and click the check mark to save it.

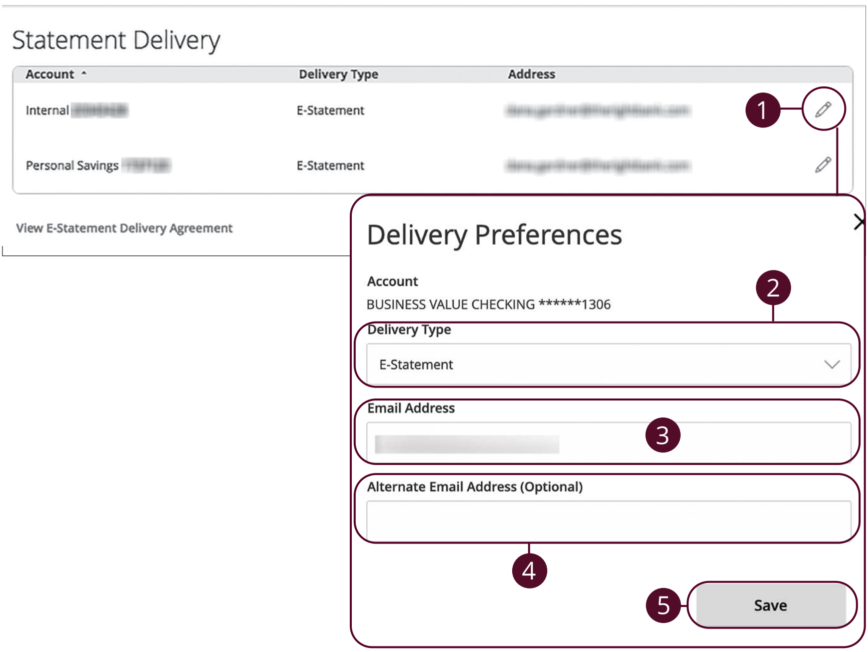
Commands for Text Banking

Text Command Options to 38637	**for the Following Information:**
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on Text Banking
STOP	Stop all text messages to the mobile device (for Text Banking and SMS alerts/notifications)
START	Enable message send/receive for Text Banking

Settings

Statement Delivery

You can change how you like to receive your monthly statements for your primary account. Paper statements are physically delivered to you in the mail, while E-Statements are sent in PDFs through email.



In the **Settings** tab, click **Statement Delivery**.

1. Edit or add a delivery destination by clicking the icon at the end of the account line.
2. Use the drop-down to choose your "Delivery Type."
3. Add or change your email address.
4. (Optional) Add an alternate email address.
5. Click the **Save** button when you are finished.

Settings

Accessibility

We want Online Banking to be useful and accessible to everyone. High contrast mode lightens the menu on the left side of the screen for better visibility.

In the **Settings** tab, click **Accessibility**.

1. Check the box next to "Enable high contrast mode."

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