

# Online Banking Quick Reference

## ACCESSING ONLINE BANKING

1. Visit SkowheganSavings.com and enter your Online Banking ID and then click the login button.



Log in to:

[View Demos](#) [Enroll Now](#)

2. Verify your watermark (security image), enter your password and then click the Submit button. (You will be prompted to change your password and select a watermark the first time you login).



 Online Banking Password

## ACCOUNT OPTIONS

Deposit Accounts		View
Account (Click for Transaction Details)	Balance	Status
<a href="#">Checking I</a>		
<a href="#">Savings I</a>		
<a href="#">Savings II</a>		

Select Option  
Select Option  
Transactions  
Download  
Statements  
Stop Payments  
Transfers  
Account Info

**Transactions:** View transactions posted to your account, view images and search for specific transactions for up to 12 months from enrollment.

- You may customize your viewing by selecting the number of transactions displayed, sort columns, view check images or switch to another account.

**Download:** Download transaction history in various formats.

**Statements:** View text only versions of your account statements.

Download statements in various formats, (PDF, Text, and HTML ). These statements are available for 12 months.

- To view statements select Statements from the drop-down menu next to an account. Select format to view from drop down menu.

**Stop Payments:** Add or view stop payments for your account. (Fees may apply) You must contact the bank to edit or remove a stop payment. A stop payment remains in effect for 6 months, but may be renewed in writing to extend beyond 6 months. (Additional fees will apply).

**Transfers:** Add, view, edit or delete account-to-account funds transfers. Transfers that have been set up by the bank cannot be edited or deleted in Online Banking. Transfer history is available for 18 months.

**Account Information:** Displays current information for the selected account, including balances, date opened and last statement date.

## MENU OPTIONS



**Accounts:** Access accounts and account activities, view interest rates, process transfers and view text only statements.

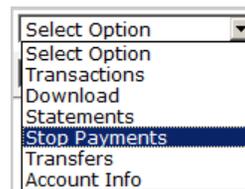
**Bill Pay:** Establish payees, schedule and review bill payments and bill pay history. Refer to the Bill Payment Quick Reference for additional details.

**eDocuments:** If enrolled, access the last 18 months since enrollment, of account statements and notices. Refer to the eDocuments Quick Reference for additional details.

**User Options:** Modify personal and account settings. Establish alerts, enroll in Mobile Banking and activate or cancel your ATM/Debit card.

## STOP PAYMENTS

1. Select Stop Payments from the drop-down menu next to an account.



2. Fill in the required fields and then click the Submit button.

Add Stop Payments for Account:

Check Date:

\*Start Check Number:

End Check Number:

Amount:

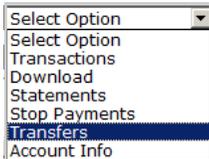
\*Payee:

Remarks:

3. You must contact the bank to edit or remove a stop payment. Stop payment fees will be automatically deducted from your account in accordance with the terms of your account.

## TRANSFERING FUNDS

1. Select Transfers from the drop-down menu next to an account.



2. Select the from and to accounts from the drop down menus. Enter the transfer amount, frequency, and date of the transfer. Click the Submit button.

Note: If transfer is recurring, complete frequency and start/stop date.

A screenshot of a web form for transferring funds. The form includes the following fields: '\* Transfer funds from:' with a dropdown menu set to 'Checking I' and a link for 'Available Funds'; '\* Transfer funds to:' with a dropdown menu set to 'Select option...'; 'Payment options:' set to 'None'; '\* Transfer amount:' with a text input field; '\* Frequency:' with a dropdown menu set to 'One Time'; '\* Transfer Date:' with a date input field set to '04/06/2012' and a calendar icon; and a 'Transfer memo:' text input field. A 'Submit' button is located at the bottom right of the form.

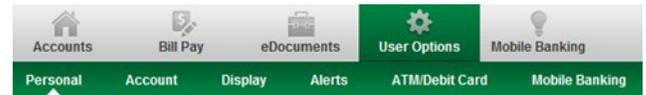
3. Review the transfer information and click the Confirm button to complete the transfer.

A screenshot of a confirmation screen for a transfer. The information displayed is: 'Transfer funds from: Checking I', 'Transfer funds to: Savings I', 'Payment options: No payment type applicable.', 'Amount to transfer: 1.00', 'Frequency: One Time', 'Scheduled Date: 04/06/2012', and 'Memo:'. At the bottom, there are three buttons: 'Confirm', 'Edit', and 'Cancel', each with a right-pointing arrow.

4. After clicking the Confirm button you will be presented with a confirmation number. Retain for your records.

A screenshot of a confirmation screen showing a confirmation number. The text reads: 'CONFIRMATION NUMBER' followed by a dashed line, the number '0406120091', another dashed line, and the instruction 'Please retain this number for your reference'. The entire content is enclosed in a rectangular box.

## USER OPTIONS



### PERSONAL

- **Change email address:** Assign/edit a new email address for your online banking ID.
- **Password Reset Question & Answer:** Complete these fields to enable the Reset Password feature.
- **Personal Watermark:** This is your current security image. Click the image to change it at any time.
- **Online Banking ID and Password:** Complete these fields to change your Online Banking ID and/or Password.

### ACCOUNT

- **Account Pseudo Names:** Edit the display names for your accounts. For security reasons, please do not use the account number. Pseudo names cannot contain special characters.

### DISPLAY

- Use this tab to set your preferred viewing options for the listed categories.

### ALERTS

Alerts can be setup to notify you at login or by email.

- **Current Event Alert:** Add alerts regarding bill payments, ACH items, insufficient funds and more.
- **Current Balance Alert:** Receive alerts when designated account balances are above or below preset amounts.
- **Current Item Alert:** Add alerts to notify you of a particular check clearing your account. These alerts will automatically delete after the activity occurs.
- **Current Personal Alerts:** Add alerts to notify you on a selected date. These alerts will automatically delete after the alert has occurred.

### ATM/DEBIT CARD

- Activate, re-order or report your ATM/Debit Card lost or stolen.

### MOBILE BANKING

- Enroll and manage Mobile Web and/or Mobile Text Settings. Refer to the Mobile Banking Quick Reference for additional details.

## SECURITY

### PERSONAL SECURITY QUESTIONS

- For your protection and to keep your accounts secure, at one of your initial logins we will ask you to choose and answer three Personal Security Questions. During future online sessions, we may ask you to answer these questions as added security to validate the identity of the individual attempting to access your online banking. Please choose answers that you will remember. Incorrectly answering questions can lead to your online account access being blocked and you will need to call Customer Service for assistance at 800.303.9511.

- **We will never email you asking for your personal information. Any email claiming to be the bank requesting personal information such as your social security number, IDs, or passwords should not be trusted or opened.**
- **Do not write down your password.**
- **Use a different password to access your online accounts than the ones you use for other applications.**
- **Always exit your Online Banking session before leaving your computer.**

### PERSONAL SECURITY IMAGE

- We have enabled a Watermark (security image) security feature as an anti-phishing measure. At your initial login you will be prompted to select a picture from a vast library of images.
- This image will display at the bottom of all Online Banking pages.
- Each time you login, verify the image is your selected Personal Identification Image. If it is not your image DO NOT enter your password and contact Customer Service.