



## Online Banking Quick Reference

### ACCESSING ONLINE BANKING

1. Visit Skowhegan.com and enter your Online Banking ID and then click the login button. If you are not enrolled in Online Banking or do not remember your credentials, please see the Auto Enrollment & Account Recovery Quick Reference Guide for more information.

2. Complete Two-Factor Authentication by receiving a code via text, phone call, or Authy App. If this is the first time logging in, you may be asked to enter in an email or phone number to complete enrollment.

### CARD MANAGEMENT

Card management allows you to have more control over your debit card. You are able to: View card status, lock and unlock card, report lost card, report stolen card, and activate new card.

- Select the desired card
- Click on the green toggle button to lock/unlock a card
- Click **Report lost/stolen**, then select the relevant option
- Click **Activate new card**, if applicable

### MESSAGES

Messages allows you to view automatic notifications, such as an established user alerts, messages from your institution, and conversations with customer support representatives.

Conversations can be started by clicking the **Start a conversation** icon on the Messages section on the dashboard or by clicking the icon on the top right of your screen.

### DASHBOARD

The Dashboard is the hub where you can see your Online Banking information at a glance with categorized sections.

You can view your account information, access money movement actions, view account activity, view remote deposits, and see messages and alerts.

Category sections can be added, removed, resized, and reorganized to your liking.

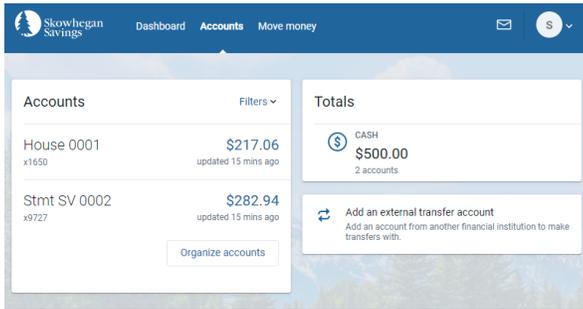
To add a different section: Select **Organize dashboard**, Select **Add a card**, then select the new section to be added to the dashboard.

To hide a section: Select **Organize dashboard**, Select the X option next to the section to be deleted, Select **Done**.

To change a section's position: Select **Organize dashboard**, Select the **dot icon**, dragging and dropping the section until the desired order is achieved.

To resize a section: Not all sections can be resized. Select the **dots icon** in the top right hand corner of the section, select the desired option in the **Card size** field.

## ACCOUNTS



The Accounts tab is where you will find all of your accounts.

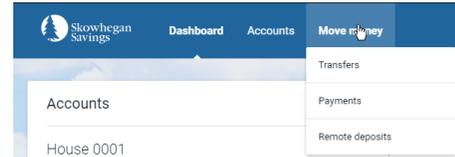
You can filter the accounts by **All Account Types** or by **Cash** accounts only.

**Add an external transfer account:** This is where you can link external deposit accounts you own to transfer funds between. Please see External Transfers FAQs and Quick Reference Guide for more information.

To view account activity and more options, select the account you desire.

- **Activity:** View, sort, search, download, and print account transactions. Select a transaction to add tags, notes, images, or to securely ask us about the transaction.
- **Transfer:** quickly create a one time, future dated, or recurring transfer.
- **Documents:** View enrolled eDocuments for your account. View Electronic Documents FAQ and Quick Reference Guide for more information.
- **Reorder Checks:** Quick link to order checks. Routing and account number will be populated for you.
- **Stop Payments:** Place stop payment on a single or range of checks.
- **Alert Preferences:** Create alerts to notify you by text, email, or in-app. Create high dollar, low dollar, debit or credit alerts.
- **Settings:** Rename account, modify visibility preferences, manage associated cards.
- **Ask us about this account:** Quick link to information on how to contact us.
- **Card Management** View cards linked to chosen account. Lock, unlock, report lost/stolen, activate new card.
- **Details:** View additional account information.

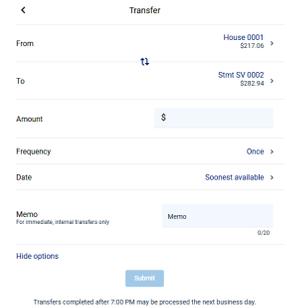
## MOVE MONEY



### Transfers

View, edit and create one-time transfers, future dated transfers, and recurring transfers.

- Select **Move money** menu, then **Transfers, Make a transfer**
- Select the account you want to transfer from, then destination account
- **One Time Transfer:** Enter **Amount** then select **Submit**
- **Future Dated Transfer:** Enter **Amount**, select **More Options**, **Select Date** you want the transfer to complete, select **submit**
- **Recurring Transfer:** Enter amount, select **More Options**, **Select Date** for the repeating transfer to start, change the **Frequency**, select **Submit**.
- After creating a future dated or recurring transfer, you can still modify or delete it. Only transfers created through Online or Mobile banking can be deleted or modified.



### Payments

- View **History**, **Payees**, **Pay a bill**, view a calendar of scheduled payments. Please see Bill Pay FAQ and Quick Reference Guide for more information.

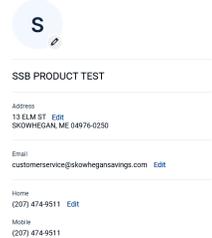
### Remote Deposits

- View Remote Deposits completed through Mobile Banking. Please Remote Deposit FAQ and Quick Reference Guide for more information.

## PROFILE SETTINGS

Click the Pencil Icon to add a profile image

View contact information linked to your profile. Click **Edit** to modify any of the fields. Address change will notify Customer Service to update your address. Email and Phone modifications will update immediately.



## SECURITY SETTINGS

### TWO-FACTOR AUTHENTICATION

- For your protection and to keep your accounts secure, at one of your initial logins we will ask you to enroll in Two-Factor Authentication. During future online sessions, we may ask you to complete Two-Factor Authentication by entering in a security code that you can receive by either text, phone call, or a authenticator app. Incorrectly entering a security code can lead to not being able to access Online or Mobile Banking and you will need to call Customer Service for assistance at 800.303.9511.
- Two-Factor Authentication information can be reset in the Security Settings.
- **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.**

### CHANGING USERNAME AND PASSWORD

- You can change your username and password easily by clicking **Edit**. Click **Show rule** for a list of username and password requirements.

### RECENTLY USED DEVICES

- View devices that have been used to access Online and Mobile Banking. You can deauthorize devices, requiring Two-Factor Authentication to be completed again on that device. You can also contact Customer Service to have a device deauthorized at 800.303.9511