ACNB BANK

Personal
Online Banking Guide

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Getting Started

Welcome to Online Banking with ACNB 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 717.334.3161 or 888.334.2262.

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Getting Started

New User Enrollment

If you're new to Online Banking with ACNB Bank, 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 acnb.com into your browser.

1. Click the **Login** button.

1. Click the "Enroll" link.

1. Click the **Personal Banking** button.

2. Fill out the Online Banking Enrollment Form with the required information, and click the **Continue** 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 717.334.3161 or 888.334.2262 to update your profile.

3. A confirmation message appears. You will create a password.

4. Enter your new login ID and click the **Log In** button.

5. Choose the contact method that allows ACNB Bank 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.

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

7. Choose whether to register your device for future logins. If you click the **Register Device** button, you will not need to request a SAC from that device unless your computer settings change..

> **Note:** For additional security, we strongly suggest you do not register your devices.

8. Review the Online Banking Services Agreement on the Disclaimers page, and click the **I Accept** button to agree to the terms and conditions.

9. A view-only profile page appears. Review the information and click the **Submit** button.

10. Congratulations! You have successfully logged in to Online Banking!
If you have any questions or concerns, call us at 717.334.3161 or 888.334.2262.

Getting Started

Logging In

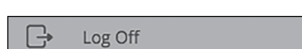
After your first-time enrollment, logging in is easy and only requires your login ID and password. If you are using a browser you have not previously registered, you need to request a SAC.

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

Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 717.334.3161 or 888.334.2262 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.

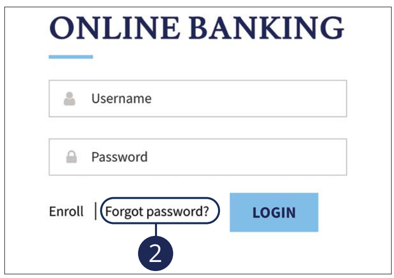


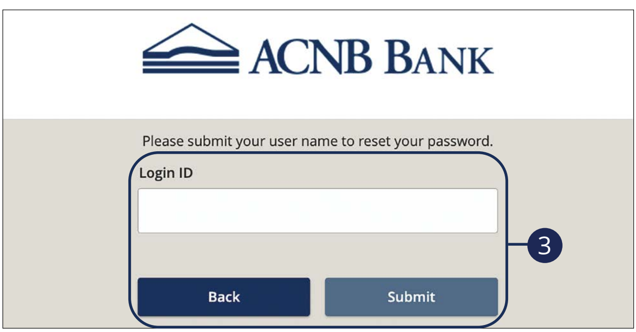
1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.

Getting Started

Resetting a Forgotten Password

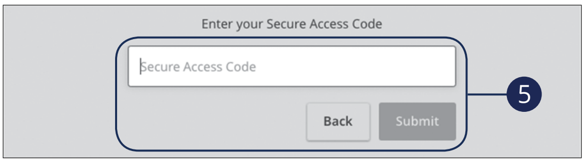
If you to forget your password, you can easily reestablish a new one from the ACNB Bank Home page—no need to call us!

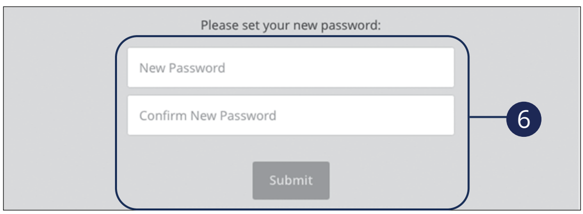




1. Click the **Login** button.
2. Click the “Forgot password” link.
3. Enter your login ID and click the **Submit** button.

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 browser.





4. Choose the contact method that allows ACNB Bank to reach you immediately with a six-digit SAC.

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

6. 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. Here you can view the balances in your ACNB Bank accounts, see your account summaries and more!

> **Note:** The letters correspond to several available features on the Dashboard.

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 ACNB Bank 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.

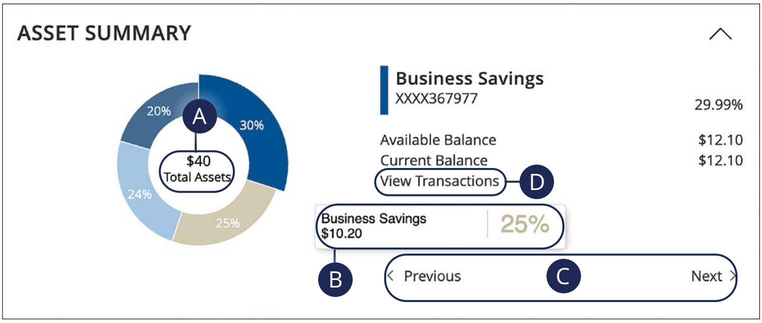
E. You can expand or collapse account details by clicking the ⋮ icon.

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 ACNB Bank or linked accounts and displays its percentage of total funds and its balance.

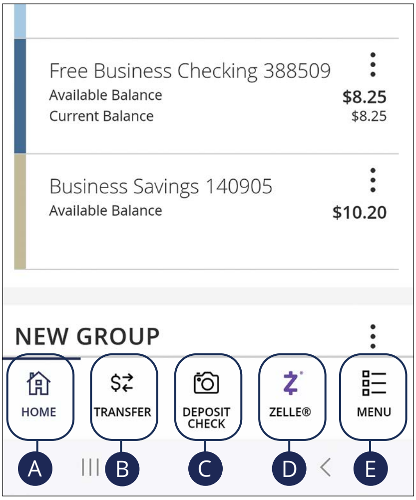
C. Clicking "Next" or "Previous" lets you view different accounts and details.

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

Home Page

Mobile Thumb Bar

When accessing Mobile Banking from your iPhone or Android device, you will have quick access to frequently used services.



A. Quickly return to the Home page.

B. Transfer funds between your ACNB Bank accounts.

C. Enroll in mobile deposit and quickly deposit checks.

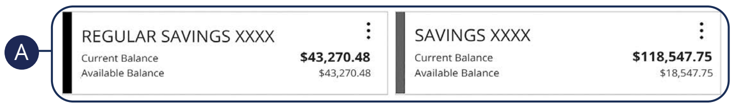
D. Send money directly between almost any bank accounts in the U.S.

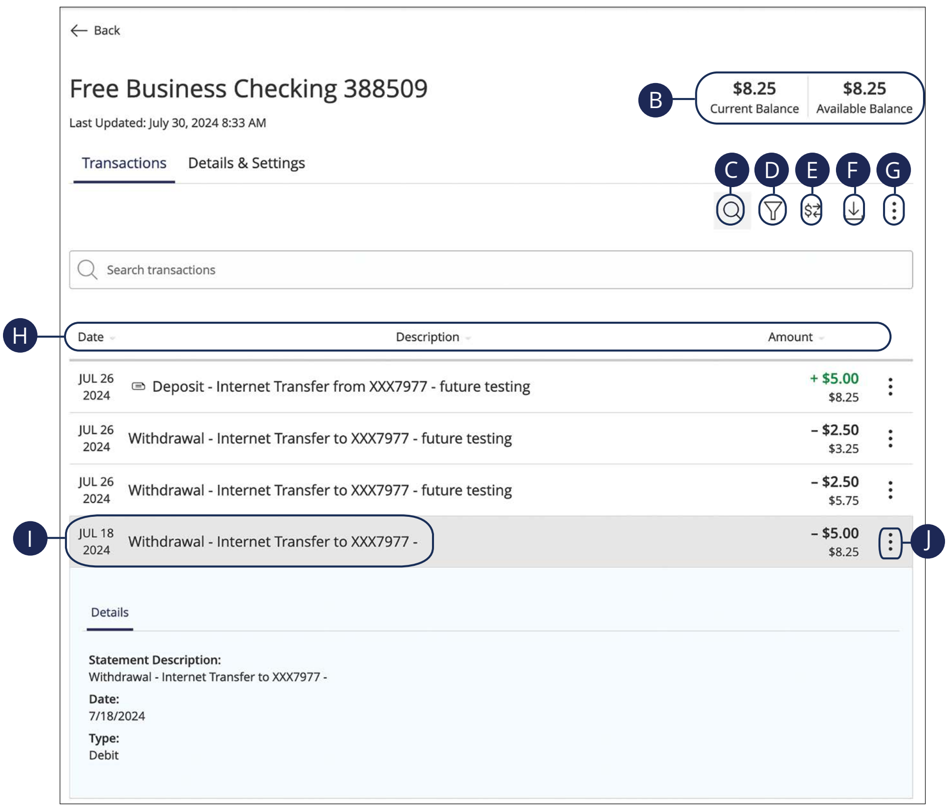
E. Find additional features using the menu.

Home Page

Account Details Overview

Selecting an ACNB Bank 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.





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

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

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

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

E. Make a quick transfer by clicking the $⇄ icon. (See page 19 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.

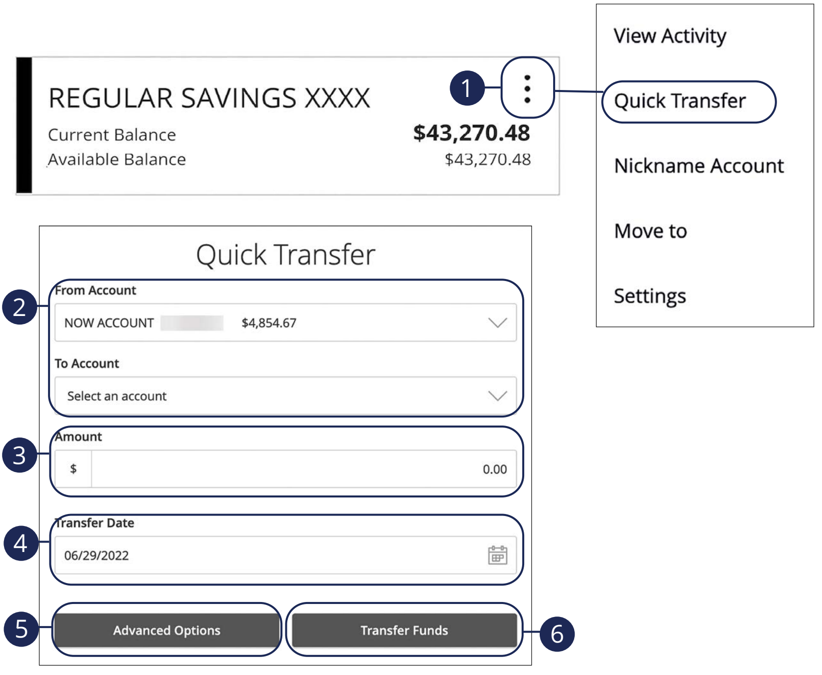
I. You can view more details about a transaction by clicking on it.

J. The ⋮ icon lets you expand or collapse the transaction's details, send a secure message about that transaction or print details about it.

Home Page

Quick Transfer

No need to run to an office 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 transfers.

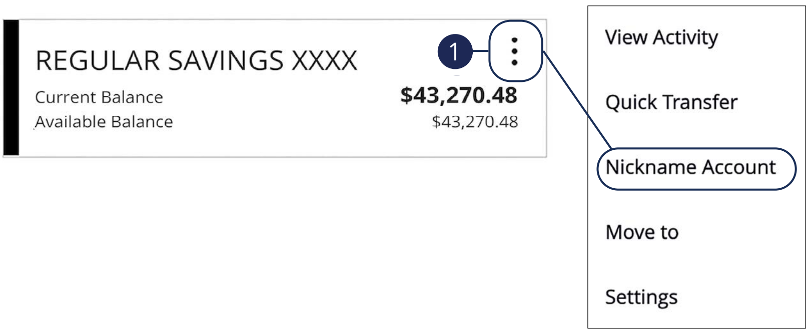


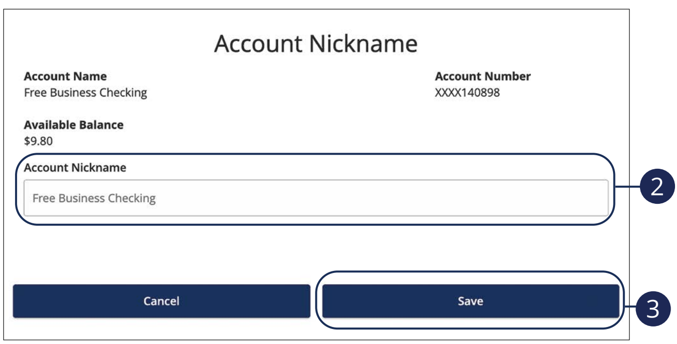
1. Click the ⋮ icon on the right side of an account card and select Quick Transfer.
2. Use the drop-downs to select the "From" and "To" accounts.
3. Enter an amount to transfer.
4. Select a transfer date.
5. (Optional) Click the **Advanced Options** button to be redirected to the Funds Transfer feature.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

Home Page

Account Nickname

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



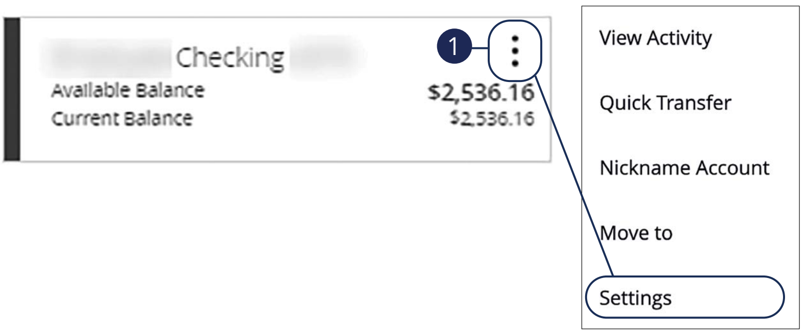


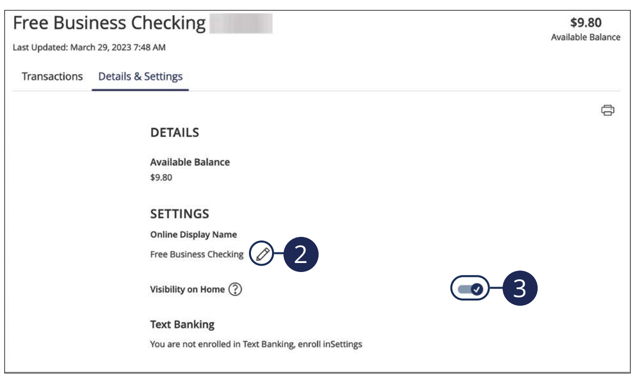
1. Click the icon on the right side of an account card and select "Nickname Account."
2. Enter a new account nickname.
3. Click the **Save** button when you are finished.

Home Page

Details & Settings

View additional details about an account and change the account's visibility.



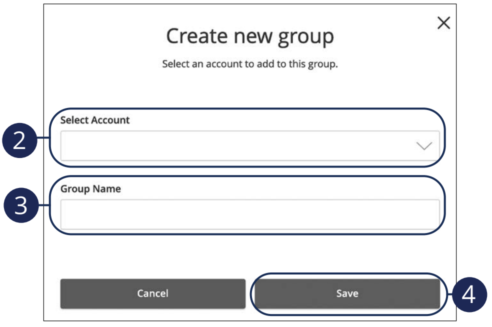


1. Click the ⋮ icon right side of an account card and select "Settings."
2. Click the ✎ icon to edit the display name.
3. Use the toggle to decide whether or not your account is visible on the Home page.

Home Page

Account Grouping

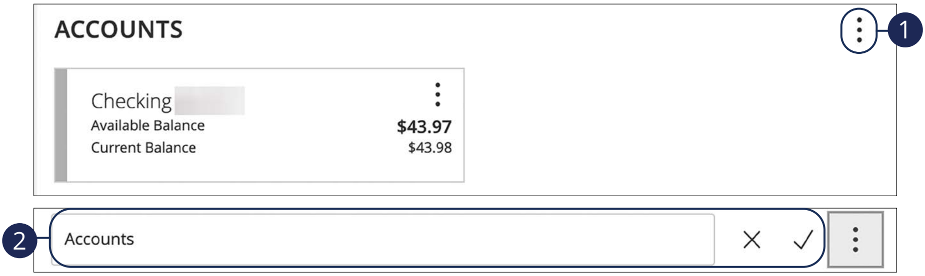
You can organize your internal and linked accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.



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

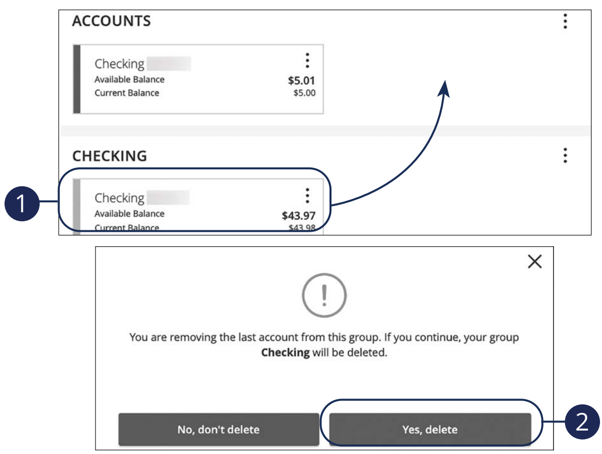
The names of existing groups can be edited in just two easy steps.



1. Click ⋮ icon and select "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 an account 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 after removing the last account in the group.

Security

Protecting Your Information

Here at ACNB Bank, 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 ensure the safety of your accounts.

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've 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, birthday or any personal information
- Change your passwords periodically and never reuse passwords used for other services.
- Memorize your passwords instead of writing them down.
- Only register personal devices and avoid using features that save your login IDs and passwords.

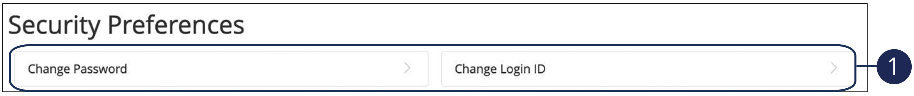
Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone, by text 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 717.334.3161 or 888.334.2262.

Security

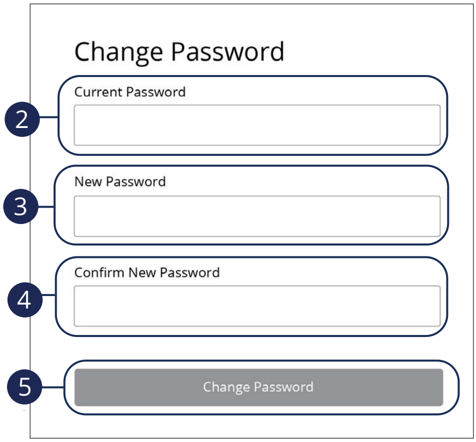
Security Preferences

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



Change Password

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

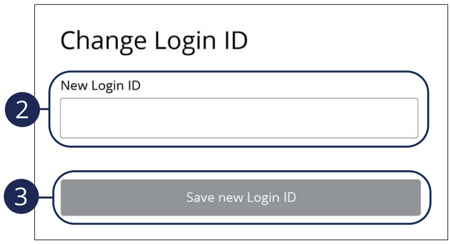


In the **Settings** tab, click **Security Preferences**.

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 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.

Security

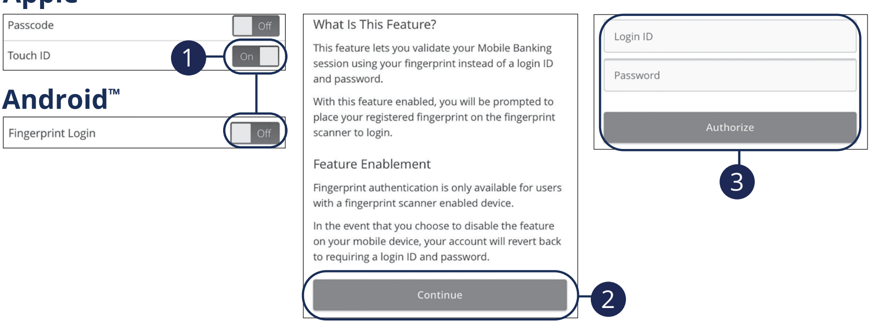
Mobile Security Preferences

Within ACNB Bank's 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 Digital Banking quick and easy, and 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 app!

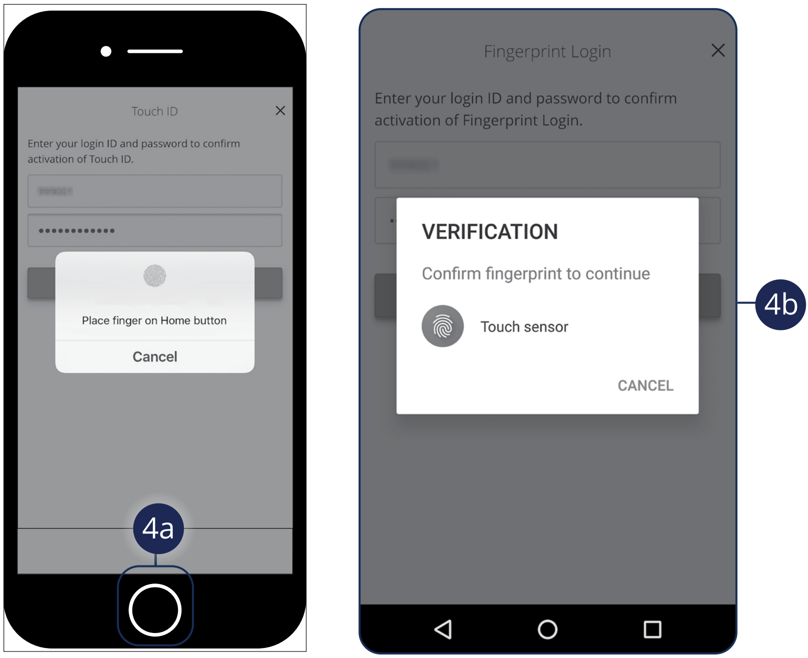
Apple®



Sign in to ACNB Bank'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 app.



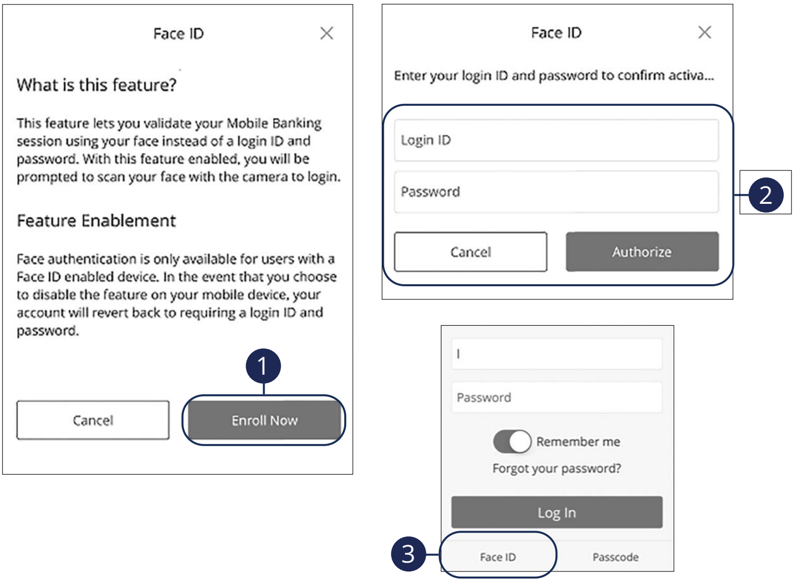
4. Scan your fingerprint.

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 Face ID

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



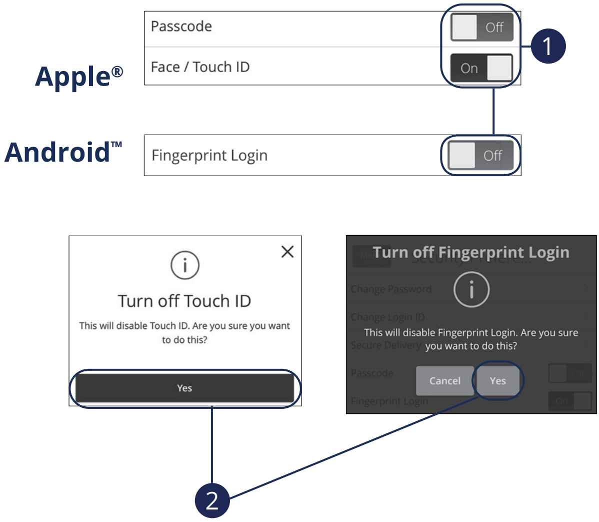
Open ACNB Bank's Mobile Banking app and tap the **Face ID** button.

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 app.

Disabling 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 ACNB Bank's Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Touch/Face ID**.

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

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.

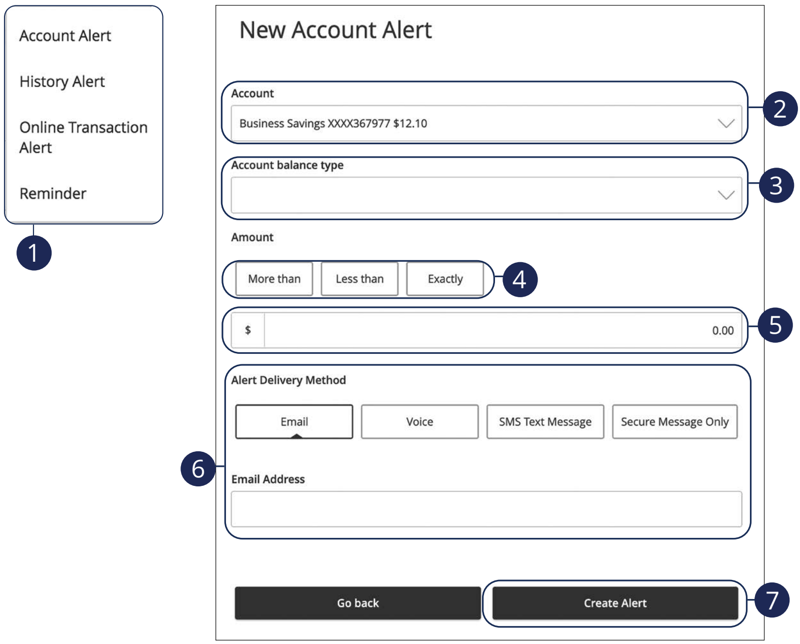
C. Toggling the switch turns an alert on or off without deleting it.

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. Use the drop-down to select an account balance type.

4. Select a comparison.

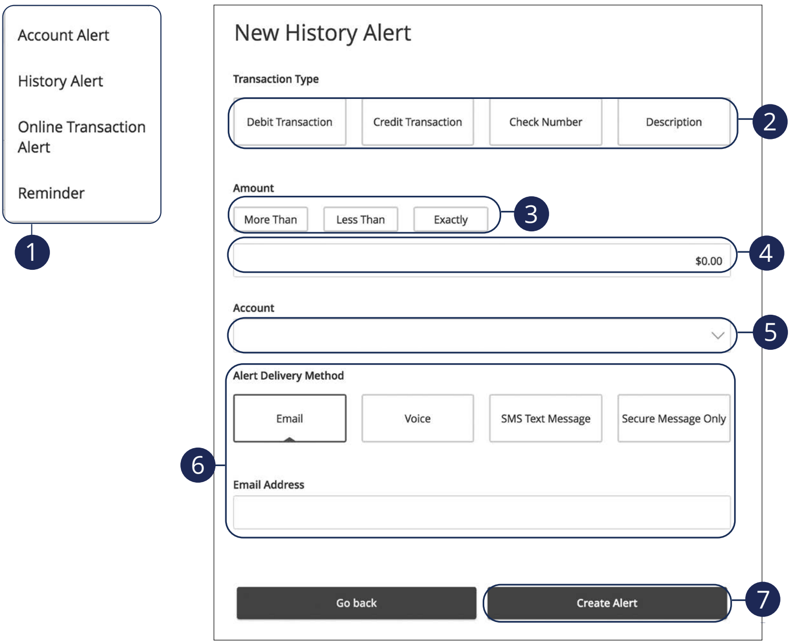
5. Enter an amount.

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.

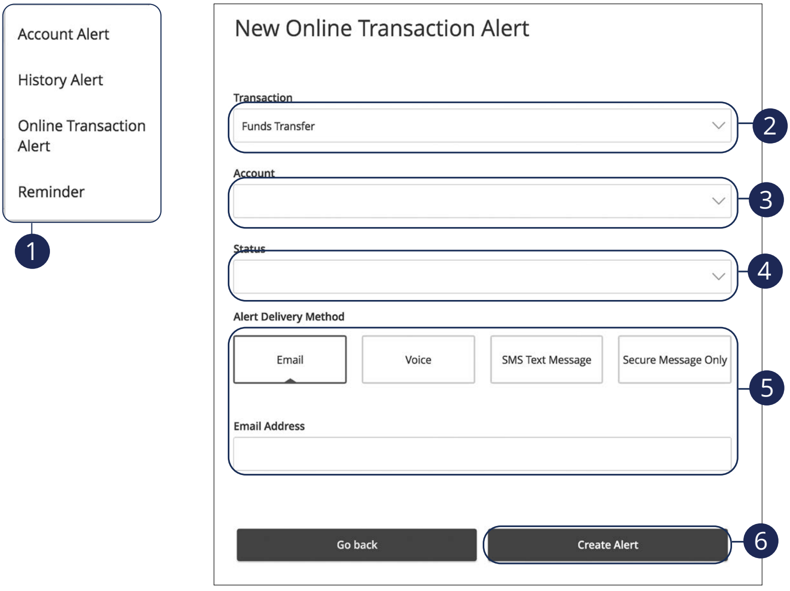


In the **Settings** tab, click **Alerts**.

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.

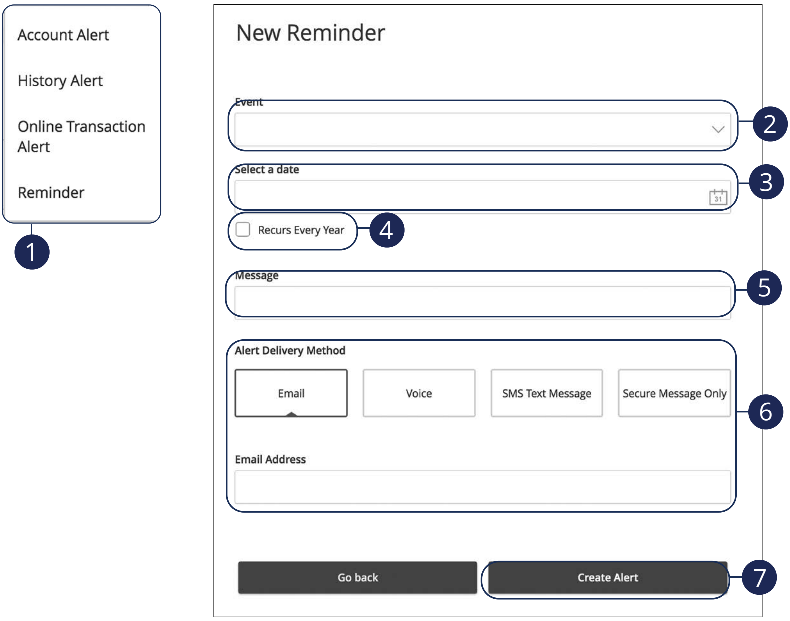


In the **Settings** tab, click **Alerts**.

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!



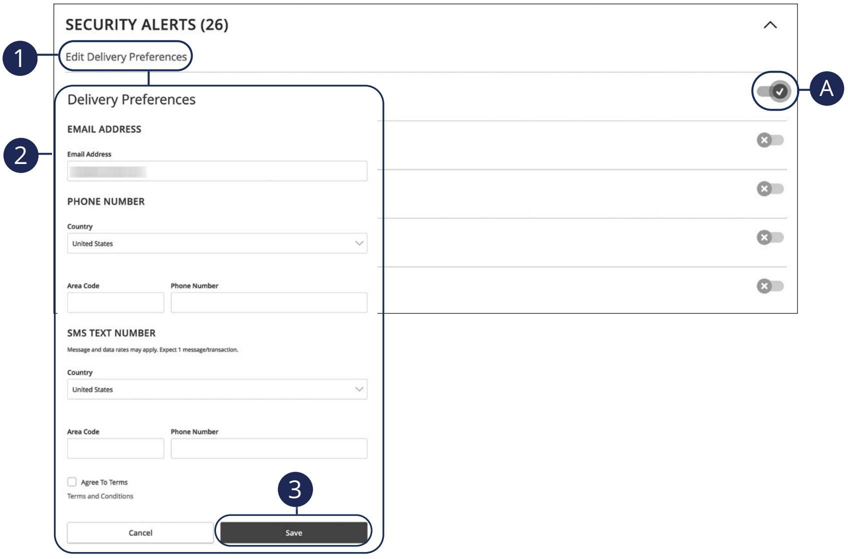
In the **Settings** tab, click **Alerts**.

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**.

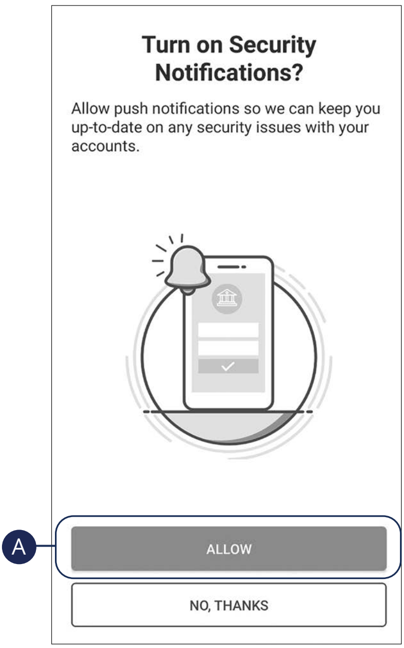
1. Click the “Edit Delivery Preferences” link at the top. These changes will apply to all Security Alerts.
2. Enter the information for your preferred delivery method.
3. Click the **Save** button when you are finished making changes.

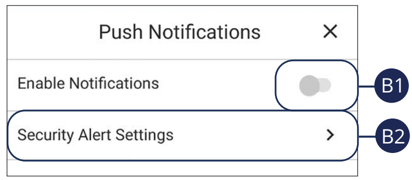
Security

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 ACNB Bank’s online banking app, you have the option to enable push notifications for alerts by tapping the **Allow** button.

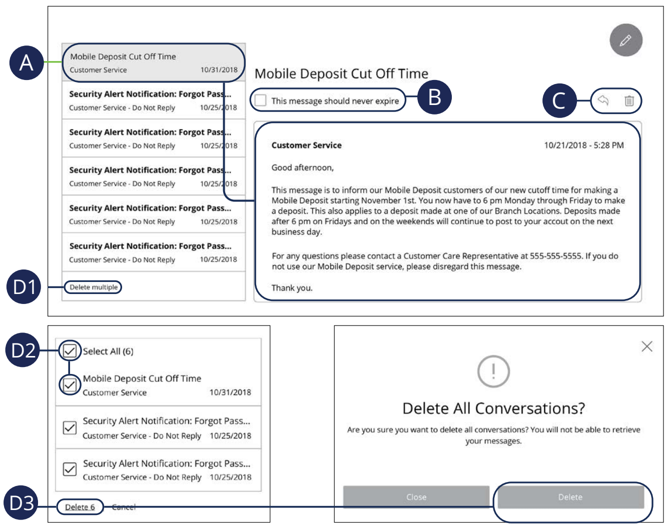
B. To enable or disable push notifications at a later time, in the **Alerts** tab, tap **Push Notifications**.

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 31 for more information.)

Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at ACNB Bank, Secure Messages allow you to communicate directly with an ACNB Bank customer service specialist. 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.

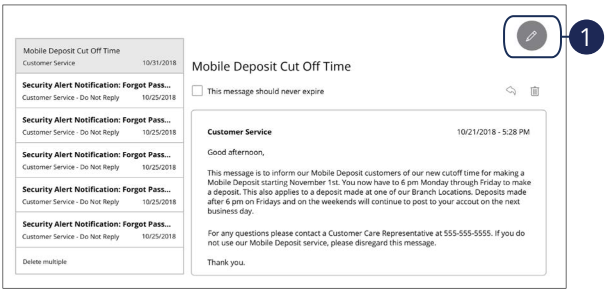
D. You can delete multiple messages at once.

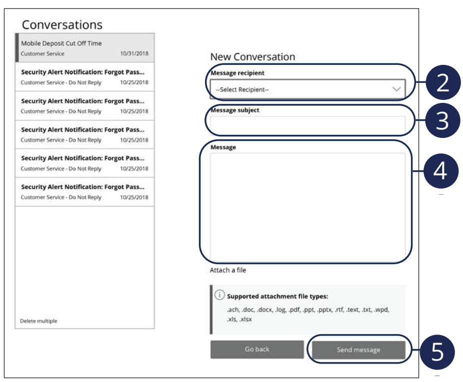
1. Click the “Delete multiple” link.
2. Check the box next to the corresponding messages or check the box next to “Select All.”
3. Click the “Delete” link and then the **Delete** button to permanently delete the selected messages.

Security

Sending a Secure Message

Starting a new conversation through Online Banking is 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.





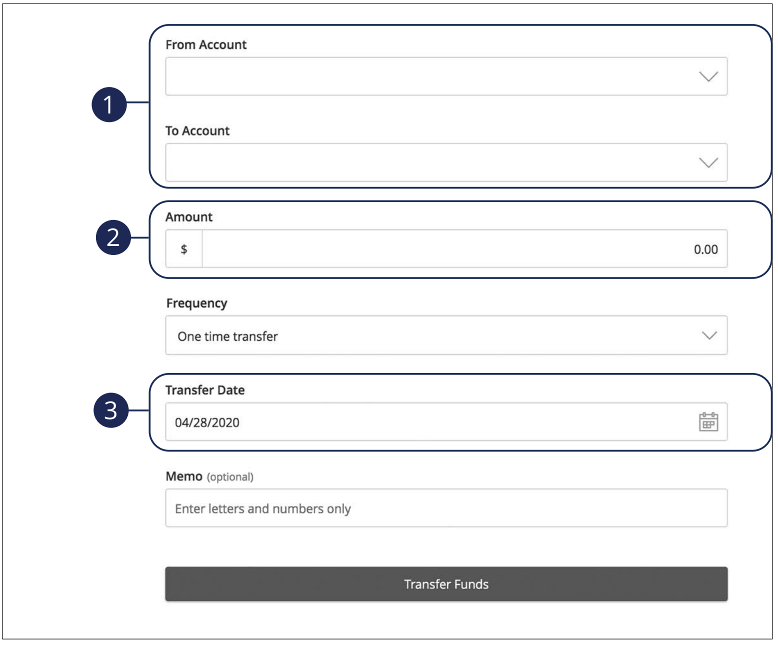
Click the **Messages** tab.

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.

Transactions

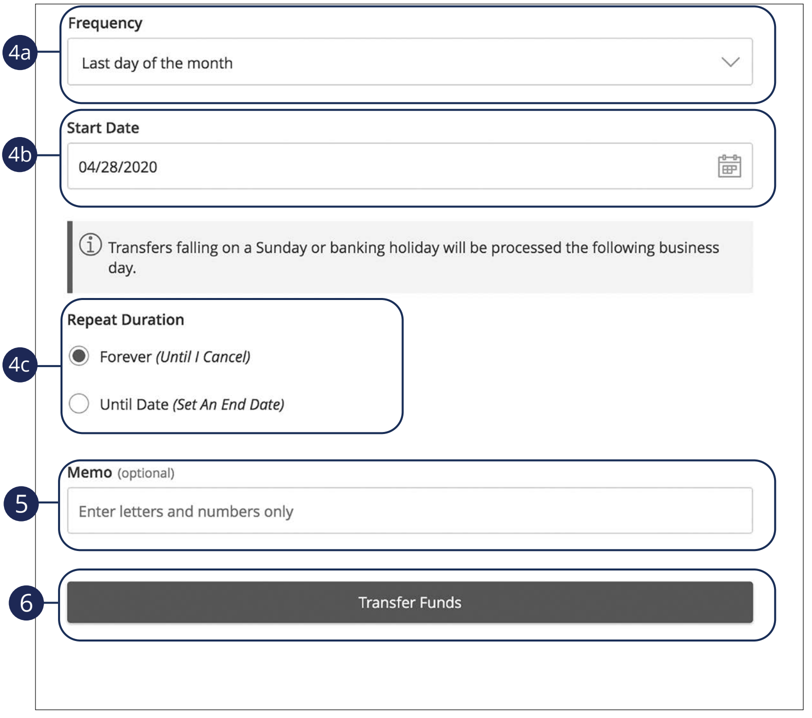
Funds Transfer

When you need to make a one-time or recurring transfer between your personal ACNB Bank accounts, you can use the Funds Transfer feature. 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.



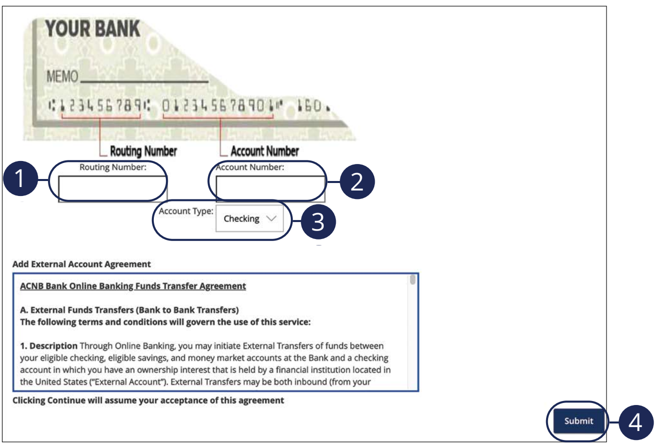
4. If you would like to set up a recurring transfer, follow the steps below.
    a. Use the drop-down to select a frequency.
    b. Enter a start date for this transaction using the calendar features.
    c. Decide if the transfer will repeat forever or have an end date.
5. (Optional) Enter a memo.
6.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

Adding a Personal External Account

Your private accounts at other financial institutions can be linked to Online Banking with ACNB Bank, so you can transfer money between two financial institutions 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 ACNB Bank makes into the external account.



In the **Transactions** tab, click **Add an External Account**.

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

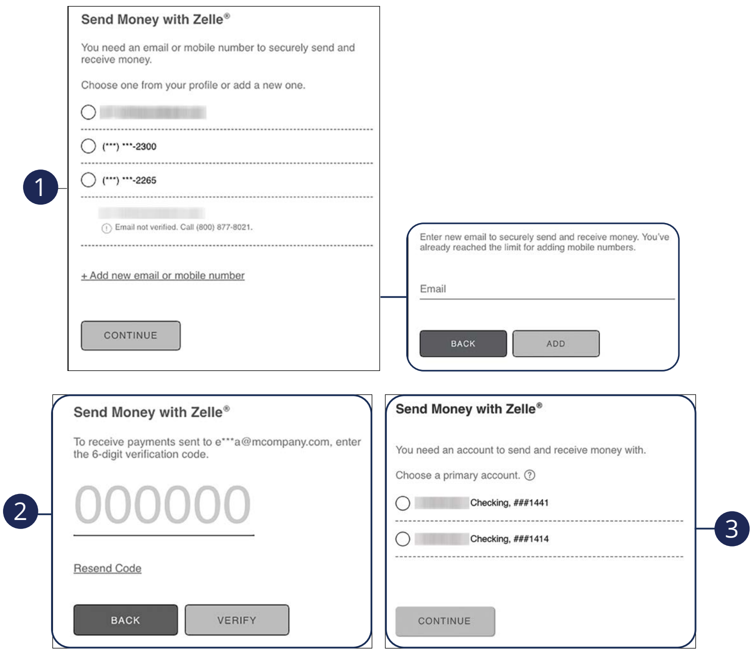
Note: In two to three business days, two micro-deposits will appear in your external account. Once you have received these two deposits, note the amounts. In the **Services** tab, click **Verify External Account Requests**. Enter these amounts to verfiy your ownership of the external account and it will become available for use in making external transfers.

Transactions

Send Money with Zelle® Setup

Zelle® is a fast, safe and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes.* With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank.

Initial Setup



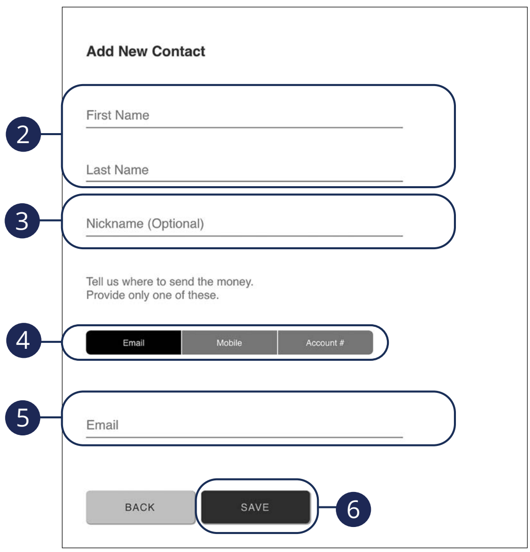
In the **Transactions** tab, click **Send Money with Zelle®.**

1. Choose or add a new email address or mobile number to have a 6-digit verification code sent to.

2. Enter the 6-digit verification code.

3. Choose your primary account.

Adding a Recipient



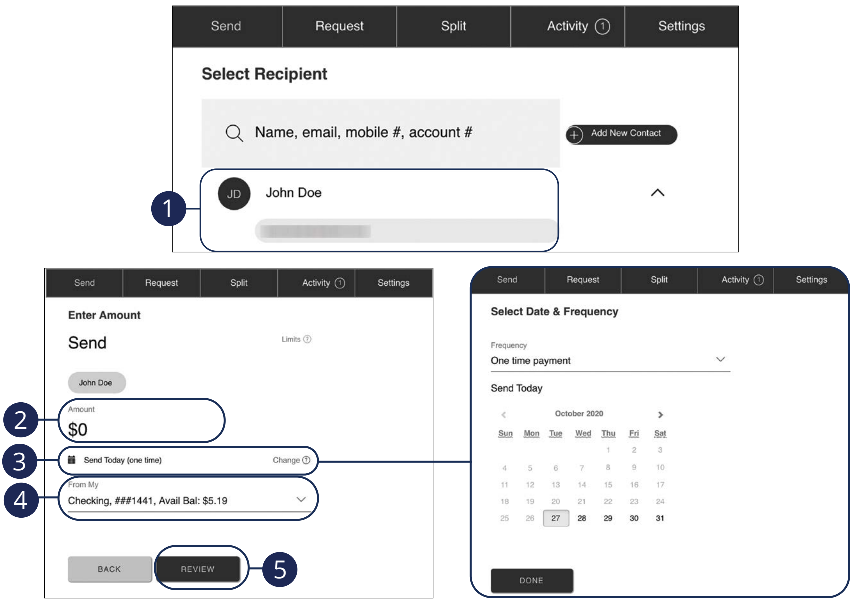
In the **Transactions** tab, click **Send Money with Zelle®**.

1. Click the **Add New Contact** button.
2. Enter the recipient's first name and last name.
3. (Optional) Enter the recipient's nickname.
4. Choose where to send the money to.
5. Depending on your selection enter the recipient's email address, phone number or account number.
6. Click the **Save** button.

Transactions

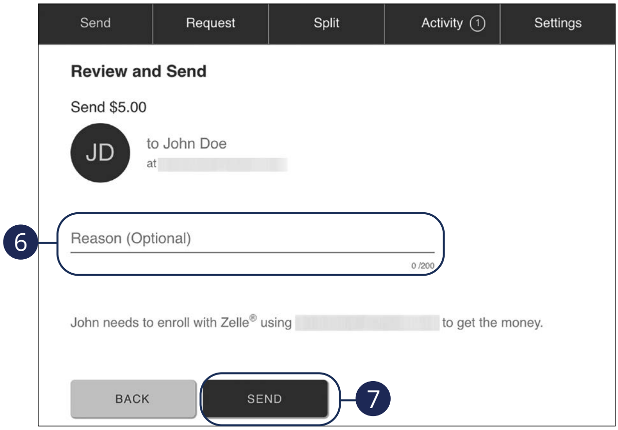
Send Money with Zelle®

Send money to any ACNB Bank customer or non-customer using only their name and contact information.



In the **Transactions** tab, click **Send Money with Zelle®**.

1. Select a recipient and choose a send method.
2. Enter an amount to send.
3. (Optional) Select a date, frequency and click the **Done** button.
4. Use the drop-down to select an account to send funds from.
5. Click the **Review** button.



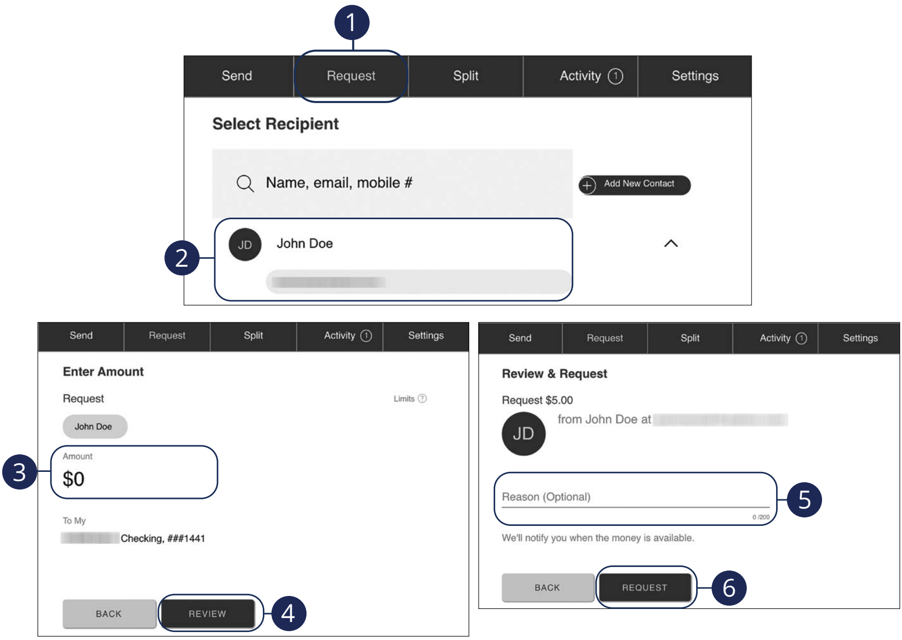
6. (Optional) Enter a reason for the payment.
7. Click the **Send** button.

Note: If your contact isn't registered with Zelle®, we'll send them a notice about your payment and ask them to take a moment to register. Your contact will receive your money within three business days after registering with Zelle® (or on the delivery date, whichever is later).

Transactions

Request Money with Zelle®

Request money from any ACNB Bank customer or non-customer using only their name and contact information.



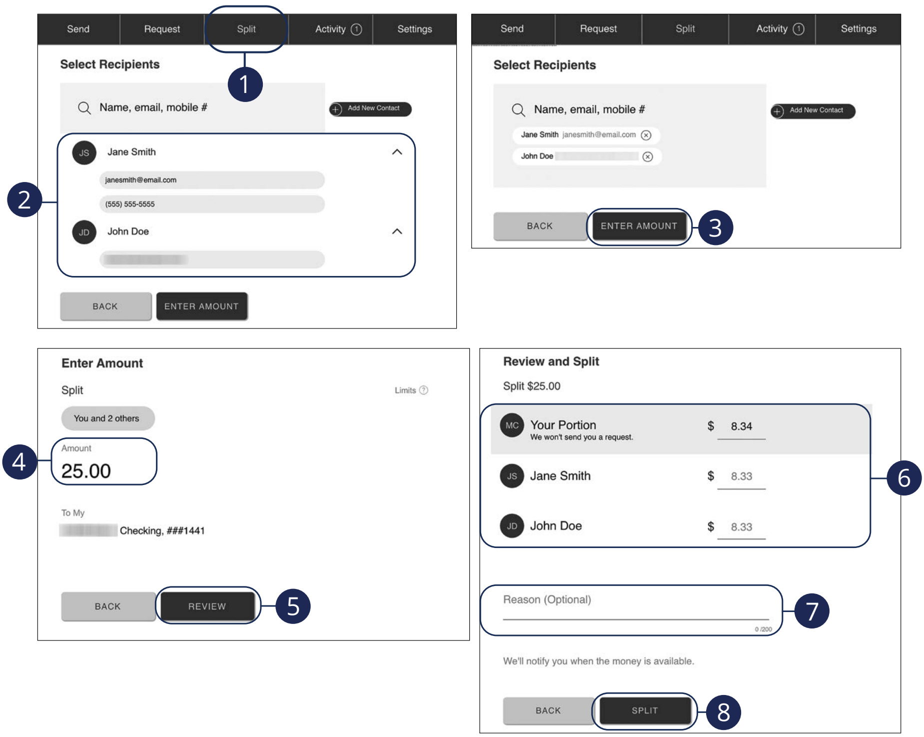
In the **Transactions** tab, click **Send Money with Zelle®.**

1. Click the **Request** tab.
2. Select a recipient and choose a request method.
3. Enter an amount to request.
4. Click the **Review** button.
5. (Optional) Enter a reason for the request.
6. Click the **Request** button.

Transactions

Split Payment with Zelle®

Split a payment between multiple people.



In the **Transactions** tab, click **Send Money with Zelle®**.

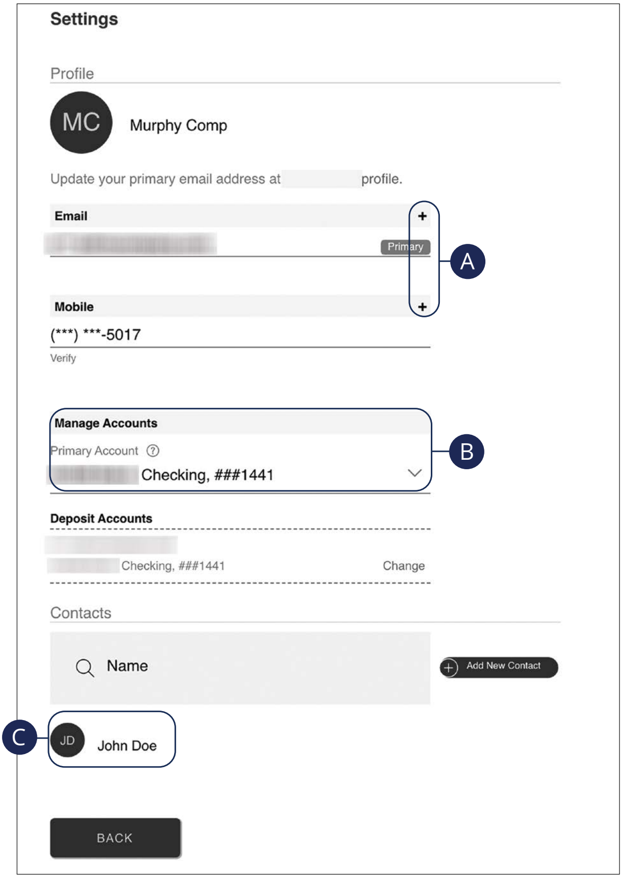
1. Click the **Split** tab.
2. Select recipients and choose request methods.
3. Click the **Enter Amount** button.
4. Enter an amount.
5. Click the **Review** button.
6. (Optional) Make adjustments to the split.
7. (Optional) Enter a reason.
8. Click the **Split** button.

Transactions: Split Payment with Zelle®

Transactions

Zelle® Settings

Update your email address or phone number, change your primary account or edit a contact's information.



In the **Transactions** tab, click **Send Money with Zelle®,** then click the **Settings** tab.

A. Click the plus icons to add a new email or mobile number.

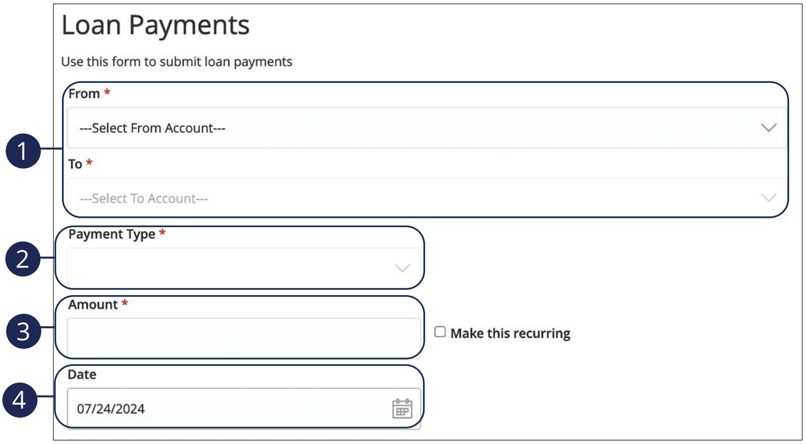
B. Use the drop-down to change your primary account.

C. Click on a contact to edit their information.

Transactions

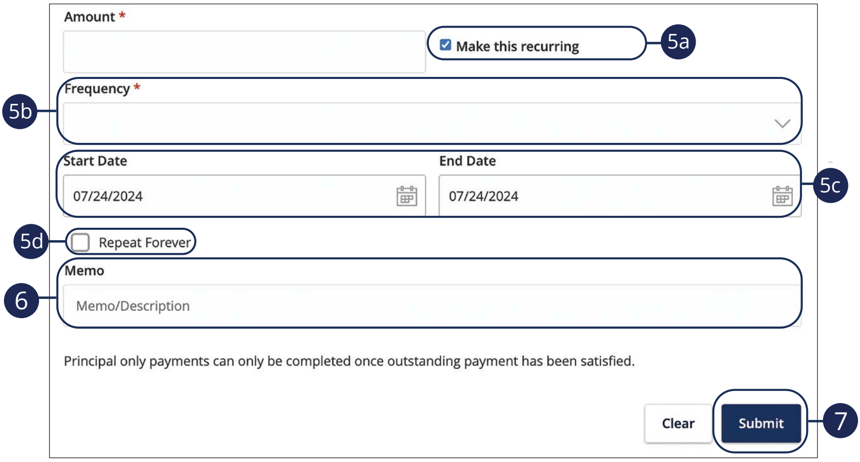
Loan Payments

If you need to make a one-time or recurring loan payment with ACNB Bank or another financial institution, you can use the Loan Payment feature.



In the **Transactions** tab, click on **Loan Payments**.

1. Using the “From” and “To” drop-downs, select the account the funds will be taken from and the account you wish to post the payment.
2. Select your payment type using the “Payment Type” drop-down.
3. Enter the amount of the payment.
4. (One-Time Payment Only) Enter the date to process the transaction.



5. If you would like to set up a recurring payment, follow the steps below.

   a. Check the box next to “Make this recurring” to repeat the transfer.

   b. Use the “How often should this transaction repeat?” drop-down to specify how often the transfer should occur.

   c. Enter a start and end date for this transaction using the calendar features.

   d. If your transaction doesn’t have an end date, check the box next to “Repeat Forever.”

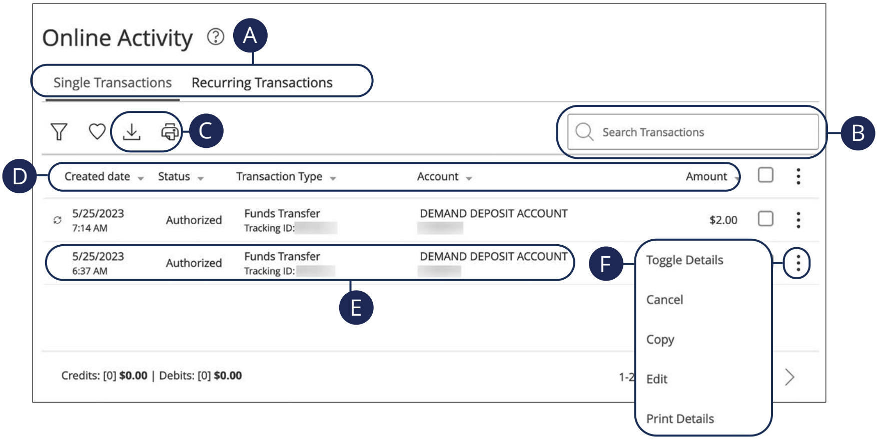
6. (Optional) Enter a memo.

7. Click the **Submit** 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 single and recurring transactions show 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.

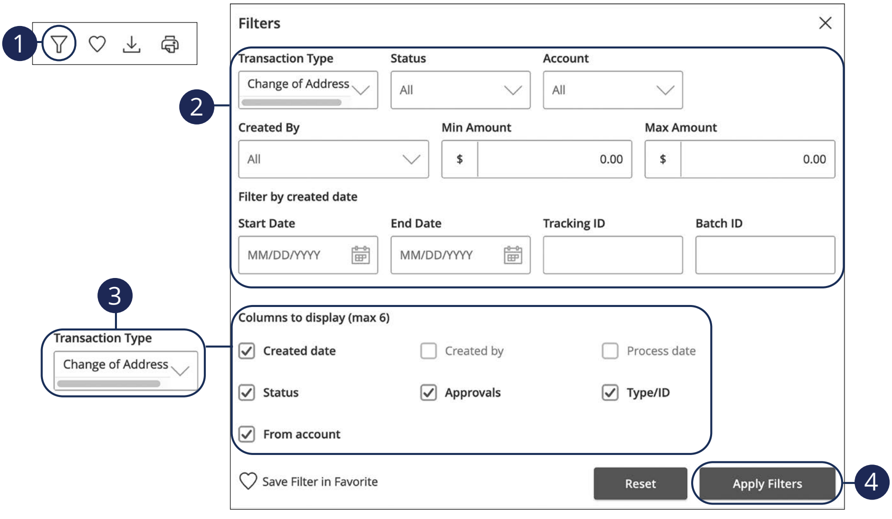
D. Click the ▼ icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.

E. Click on a transaction to view more details.

F. Click the ⋮ icon to perform additional functions.

Using Filters

What appears on 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 each time.

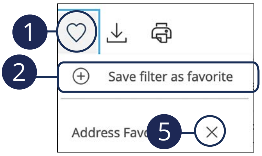


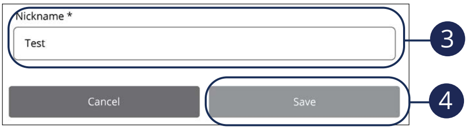
In the **Transactions** tab, click **Activity Center**.

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 Filters** 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.



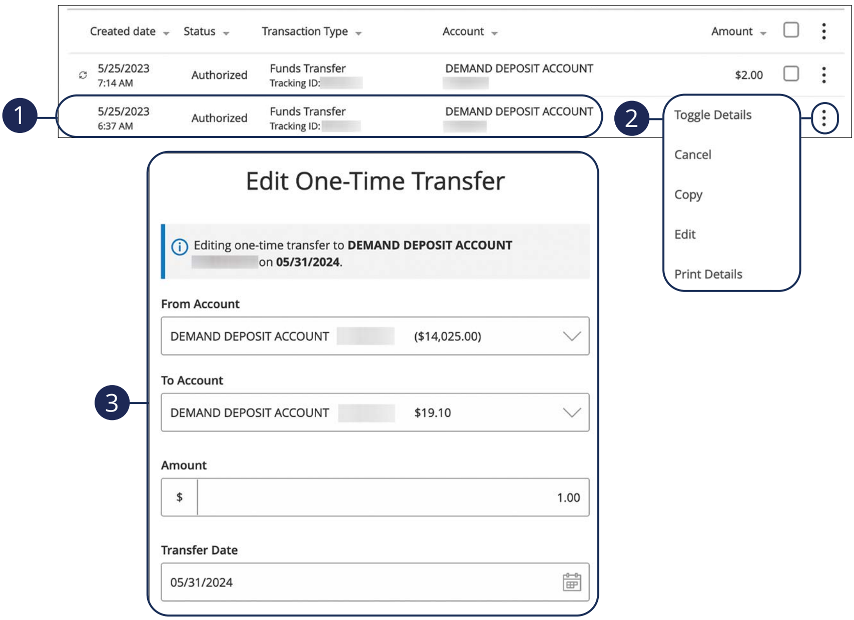


In the **Transactions** tab, click **Activity Center**.

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

Only pending transactions can be edited, however, you can view processed and cancelled transactions in the activity center.



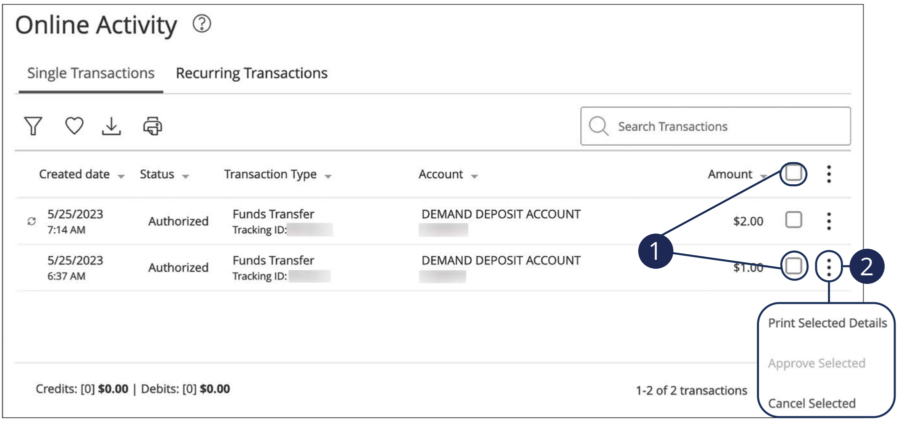
In the **Transactions** tab, click **Activity Center**.

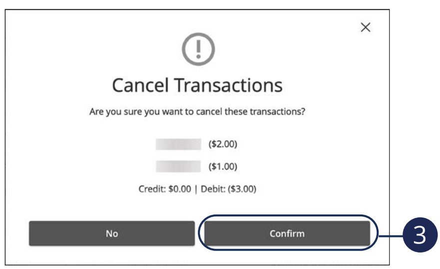
1. Browse through your pending transaction and locate the transaction you would like to edit. Create a custom list of transactions using these filters.
2. Click the ⋮ icon and click "Edit."
3. Make the necessary edits and then click the **Transfer Funds** button when you are finished.

> **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.

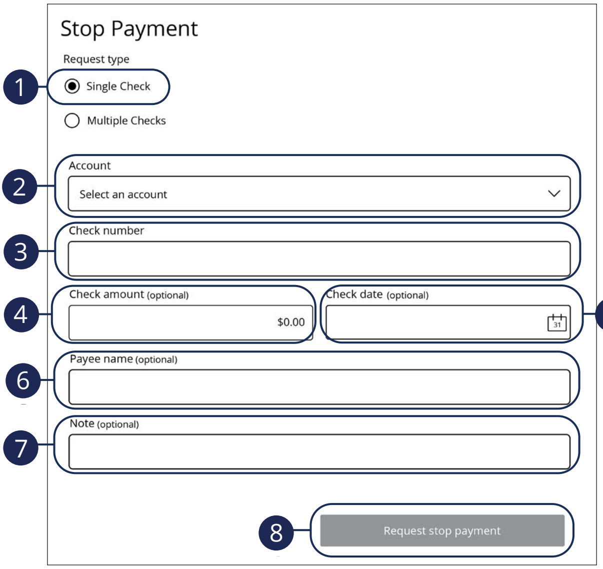
Note: If you cancel a recurring transaction in the **Single Transaction** tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in the **Activity Center**.

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 six months. If you need the current fee information, please call us during our business hours at 717.334.3161 or 888.334.2262.

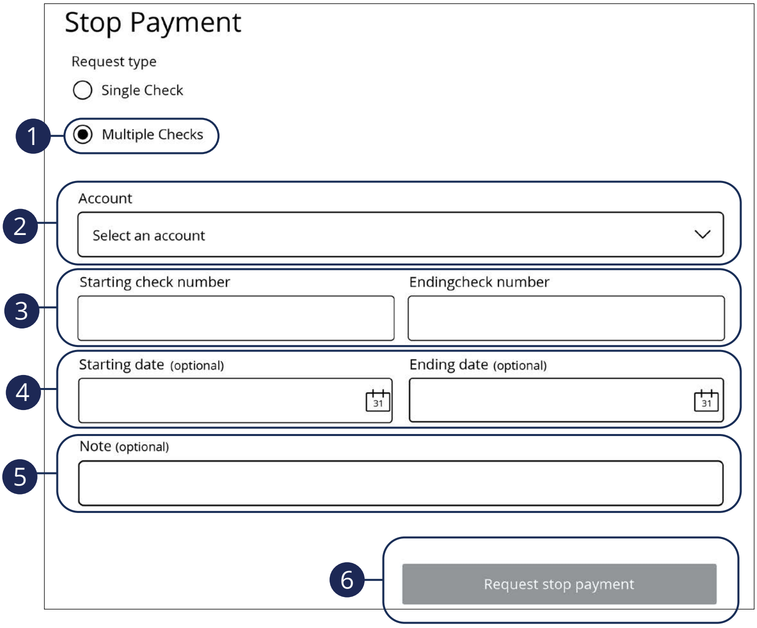


In the **Services** tab, click **Stop Payment**.

1. Select "Single Check."
2. Select the appropriate account using the drop-down.
3. Enter the check number.
4. 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. The checks need to be consecutively numbered. Once approved, the stop payment remains in effect for six months. If you need the current fee information, please call us during our business hours at 717.334.3161 or 888.334.2262.



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

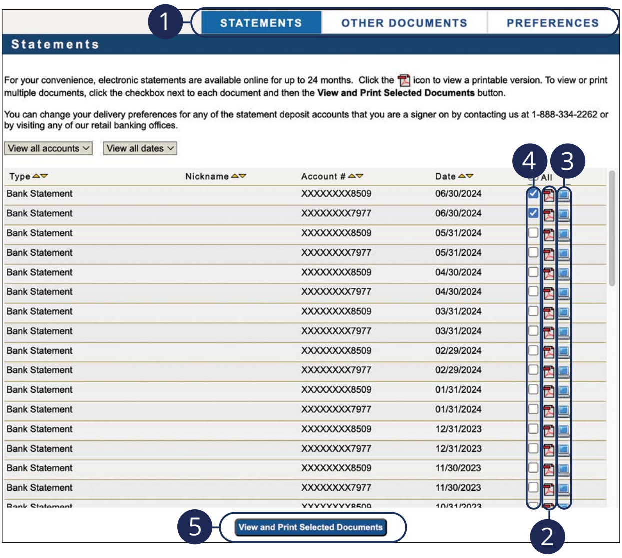
1. Select "Multiple Checks."
2. Select the appropriate account.
3. Enter the starting and ending check numbers.
4. (Optional) Enter the starting and ending dates of the checks using the calendar.
5. (Optional) Enter a note.
6. Click the **Request stop payment** button when you are finished.

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

Services

eDocuments

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



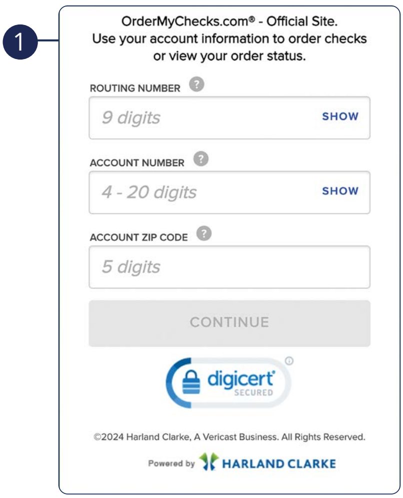
In the **Services** tab, click on **eDocuments**.

1. You can sort your available views by choosing different drop-downs.
2. Click the icon to view a printable version. To view or print multiple documents, click the checkbox next to each document and then the View and Print Selected Documents button.
3. Click the icon to view the corresponding statement in an interactive HTML format. With the HTML version you can use additional sorting and balancing features, as well as to view and print images of your checks.
4. You can check several boxes to view or download several months at the same time.
5. Click **View and Print Selected Documents** when you have all documents clicked that you desire to view or download.

Services

Check Reorder

If you've previously ordered checks through ACNB Bank, you can conveniently reorder checks online.



In the **Services** tab, click **Order Checks**.

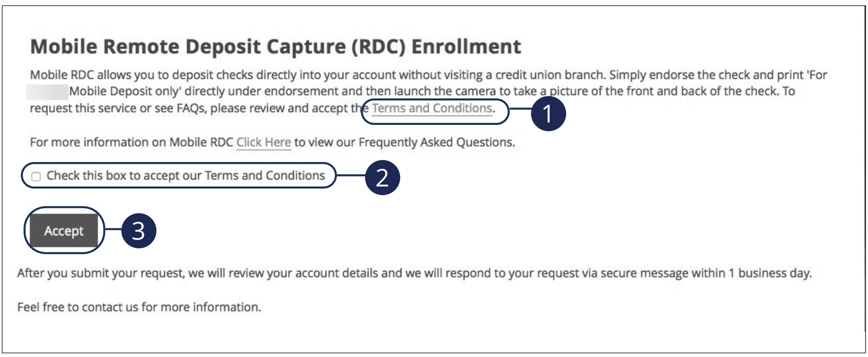
1. Complete your order on our vendor's website.

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

Mobile Deposit Enrollment

Online Banking with ACNB Bank gives you the tools to tackle your finances how you want, whether from in-office, desktop computer, tablet or mobile device. Use Mobile Deposit to deposit checks from anywhere at anytime from nearly any device.



In the **Services** tab, click **Mobile Deposit Enrollment**

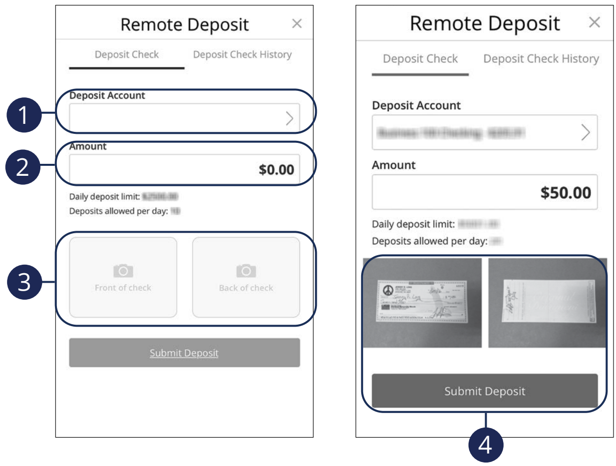
1. Click the "Terms and Conditions" link and review the document.
2. Click the check box indicating your acceptance of the terms.
3. Click the **Accept** button when you are finished.

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** link under the **Transactions** 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.

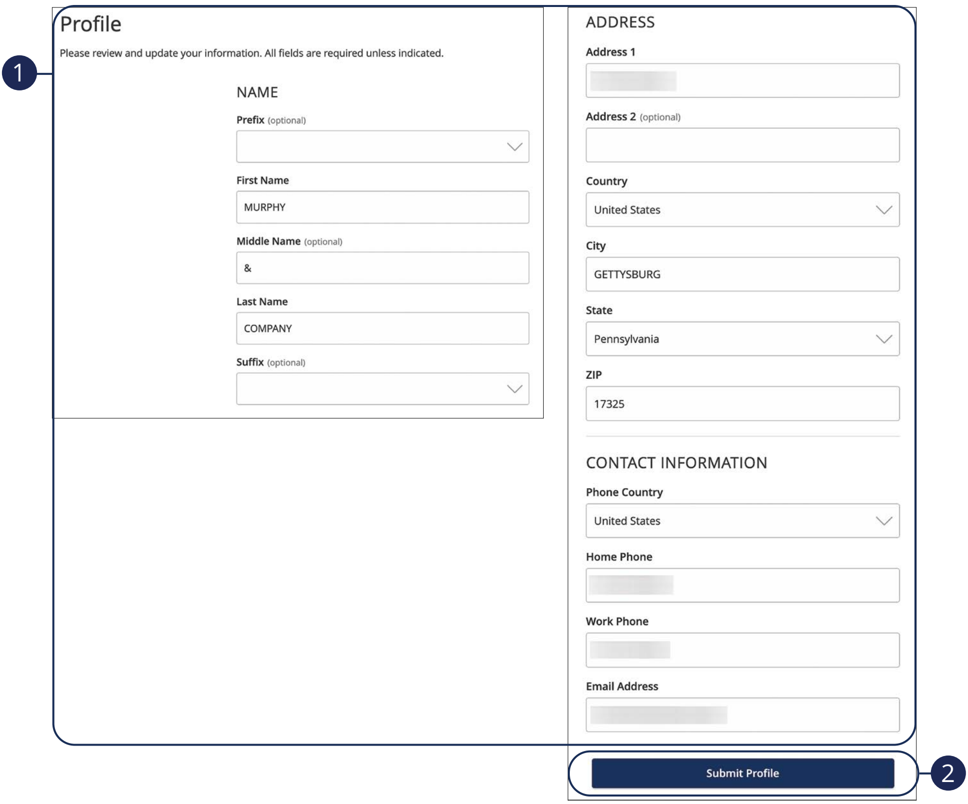
Log in to our ACNB Bank Mobile Banking app. In the **Transactions** tab, select **Deposit Check**.

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.

Settings

Profile

It is important to maintain current contact information on your account, and you can always update your profile overview and settings. Please note, updating your Online Banking profile does not update your customer contact information at ACNB Bank.



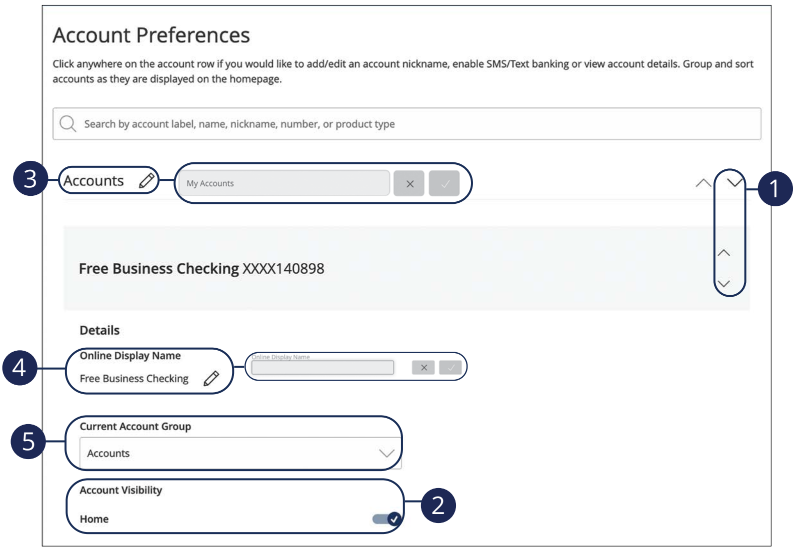
In the **Settings** tab, click **Profile**.

1. Update your contact information in the spaces provided.
2. Click the **Submit Profile** button when you are finished making changes.

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.



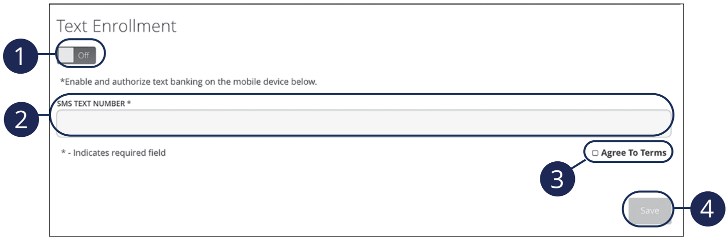
In the **Settings** tab, click **Account Preferences**.

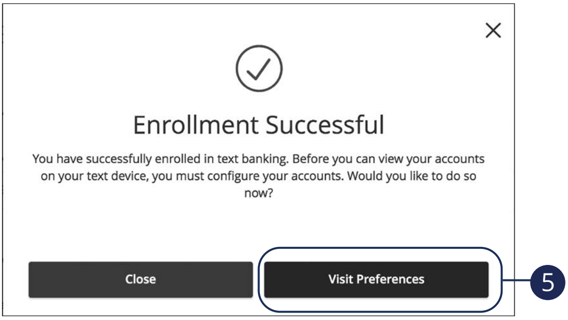
1. Select the up or down arrows on the right side to change the order of your accounts.
2. Use the **Account Visibility** switch to toggle whether or not your account is visible on the Home page.
3. Click the icon to change the nickname of a group or an account. Make your changes and click the checkmark 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.

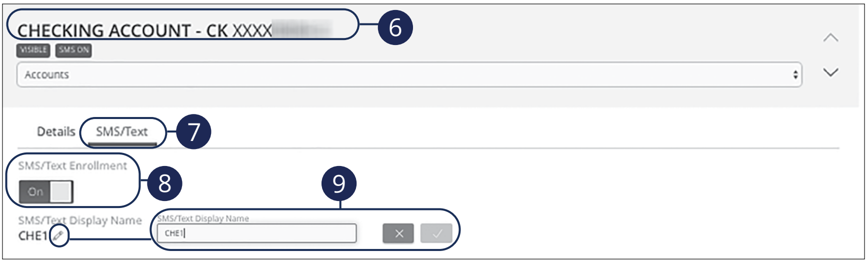




In the **Settings** tab, click **Text Enrollment**.

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 226563 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

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.

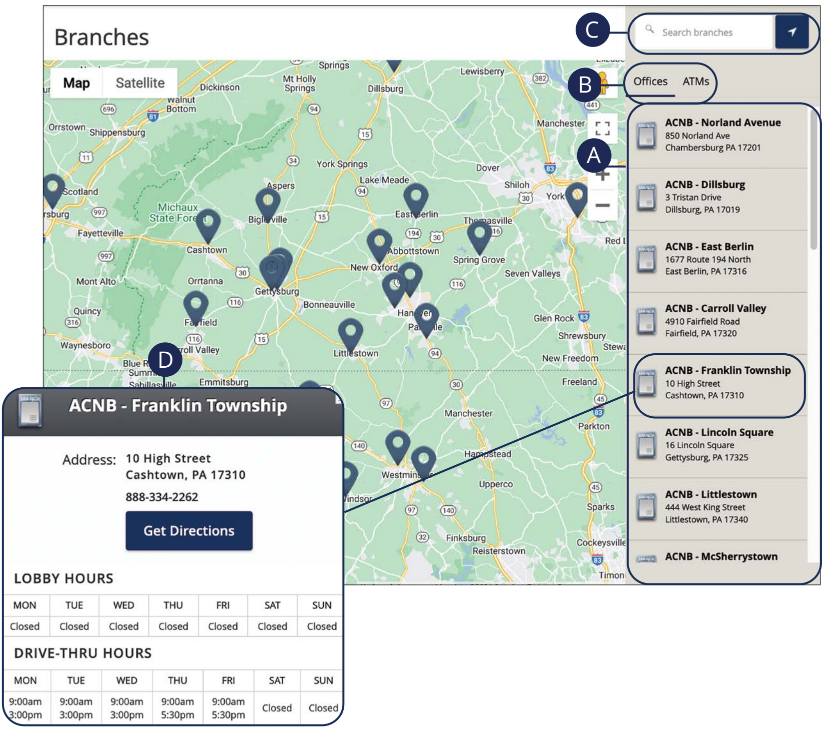
In the **Settings** tab, click **Accessibility**.

1. Check the box next to “Enable high contrast mode.”

Locations

Branches and ATMs

If you need to locate a ACNB Bank office or ATM, the interactive map below can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of offices appears.



Click on the **Locations** tab.

A. Details about offices or ATMs are displayed on the right side of the page.

B. You can locate a ACNB Bank office or ATM by clicking the appropriate button.

C. The search bar allows you to find specific ACNB Bank offices.

D. ACNB Bank locations or ATMs are marked, along with your location. Click an office for additional details such as phone numbers, directions, lobby hours and drive-thru hours.

Integrated Bill Pay

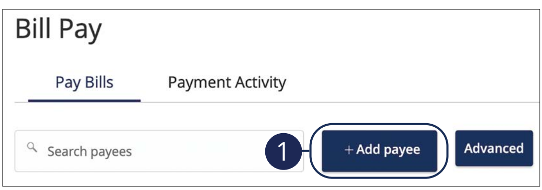
Bill Pay Overview

Sending payments to companies and individuals has never been easier!
Bill Pay with ACNB Bank 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 **Bill Payment** 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.

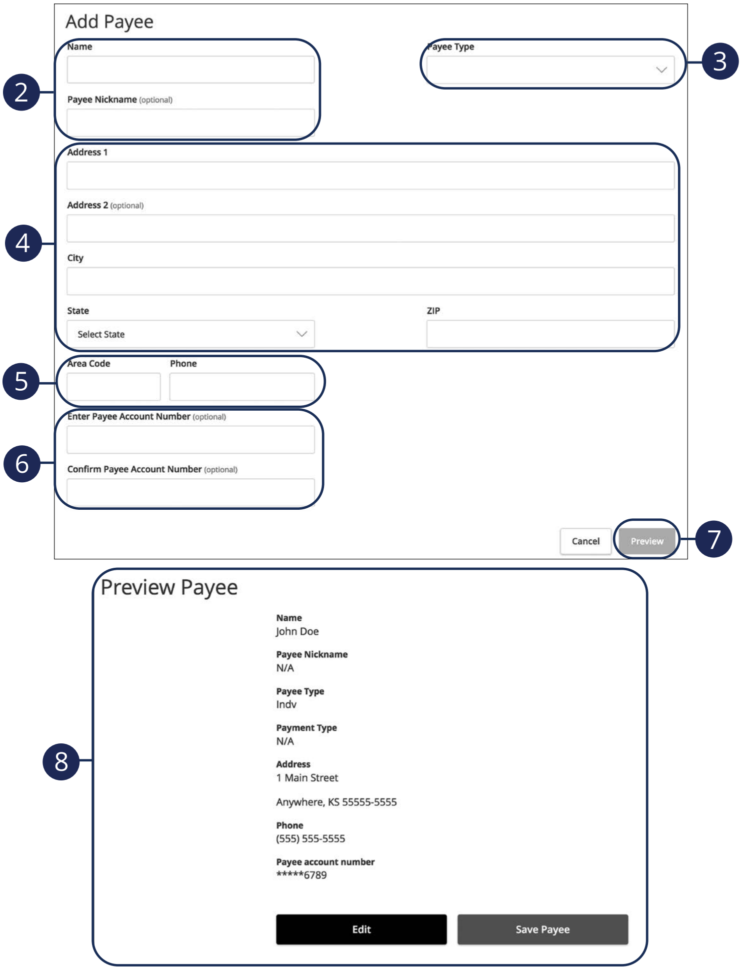
Creating a Payee

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 **Bill Payment**.

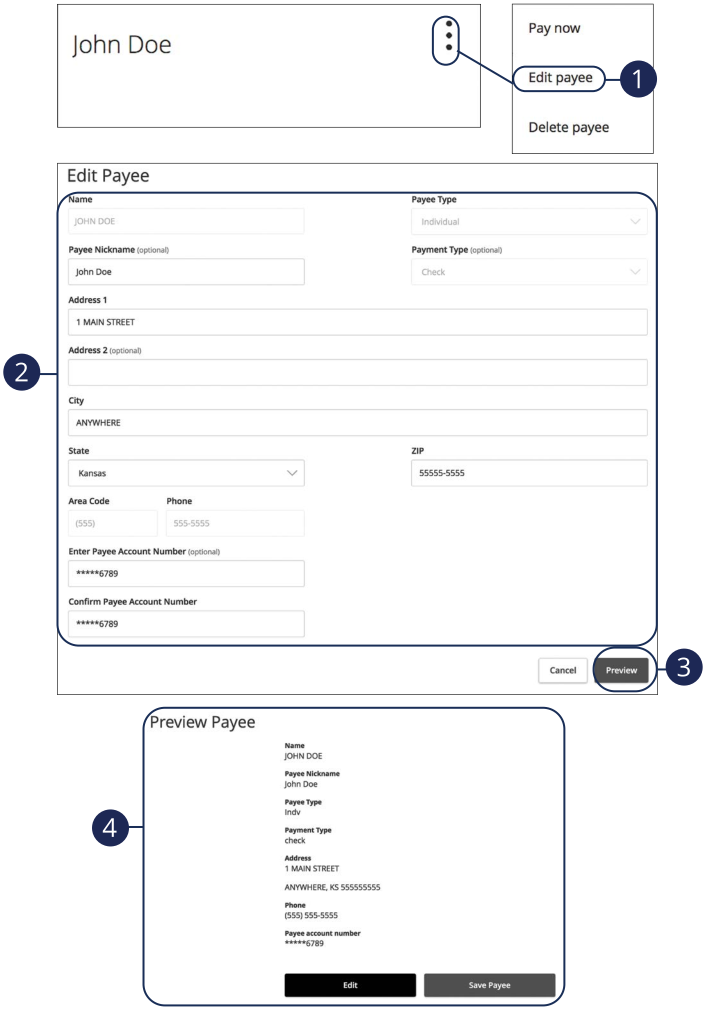
1. Click the **+ Add Payee** button.



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

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.

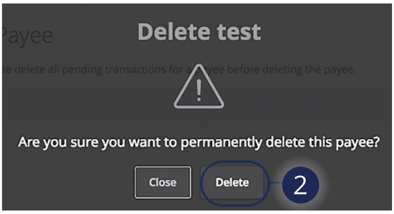


In the **Transactions** tab, click **Bill Payment**.

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 **Bill Payment**. Then click the **Advanced** button and select “Delete a Payee.”

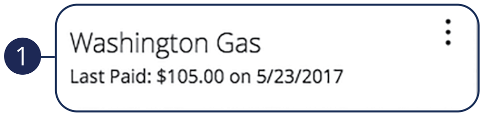
1. Click the **Delete** button next to the payee you want to remove.

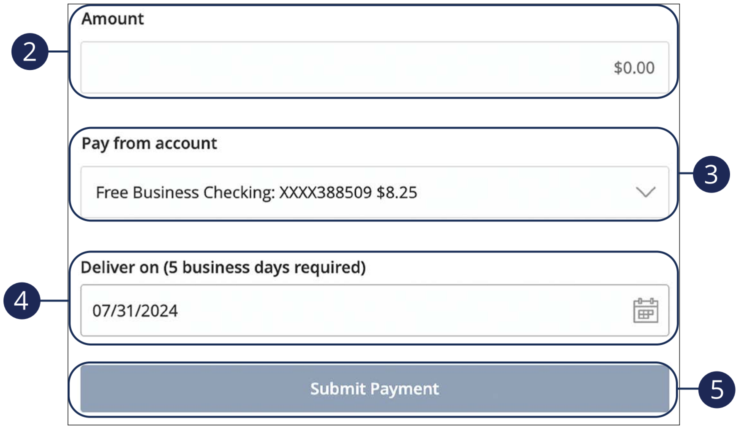
2. Click the **Delete** button to confirm.

Integrated 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.





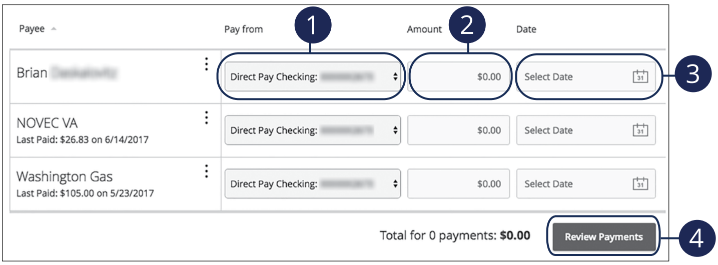
In the **Transactions** tab, click **Bill Payment**.

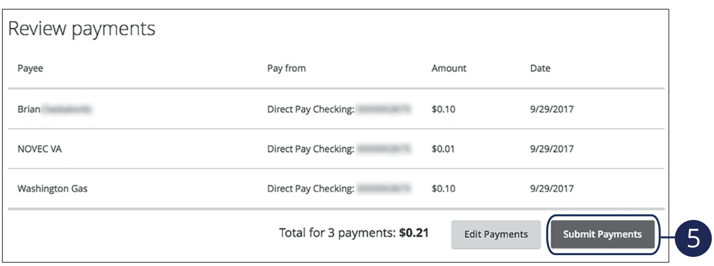
1. Select a payee.
2. Enter an amount.
3. Select the account to take funds from using the drop-down.
4. Select the delivery date using the calendar feature.
5. Click the **Submit Payment** button.

Integrated 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!





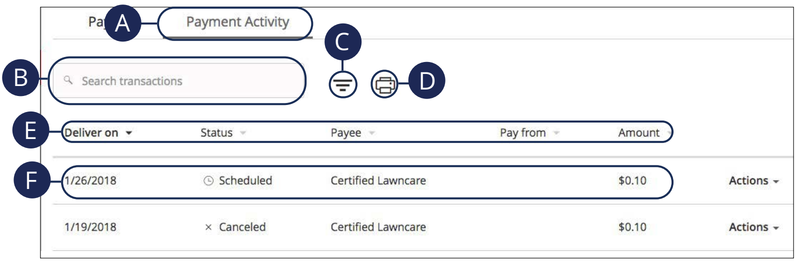
In the **Transactions** tab, click **Bill Payment**.

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.

Integrated 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 **Bill Payment**.

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

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

C. Click the **Filters** 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.

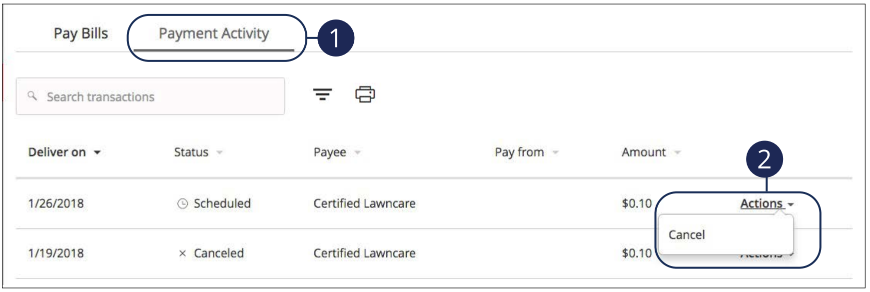
F. Click on a transaction to view more details.

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

Integrated 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 **Bill Pay**.

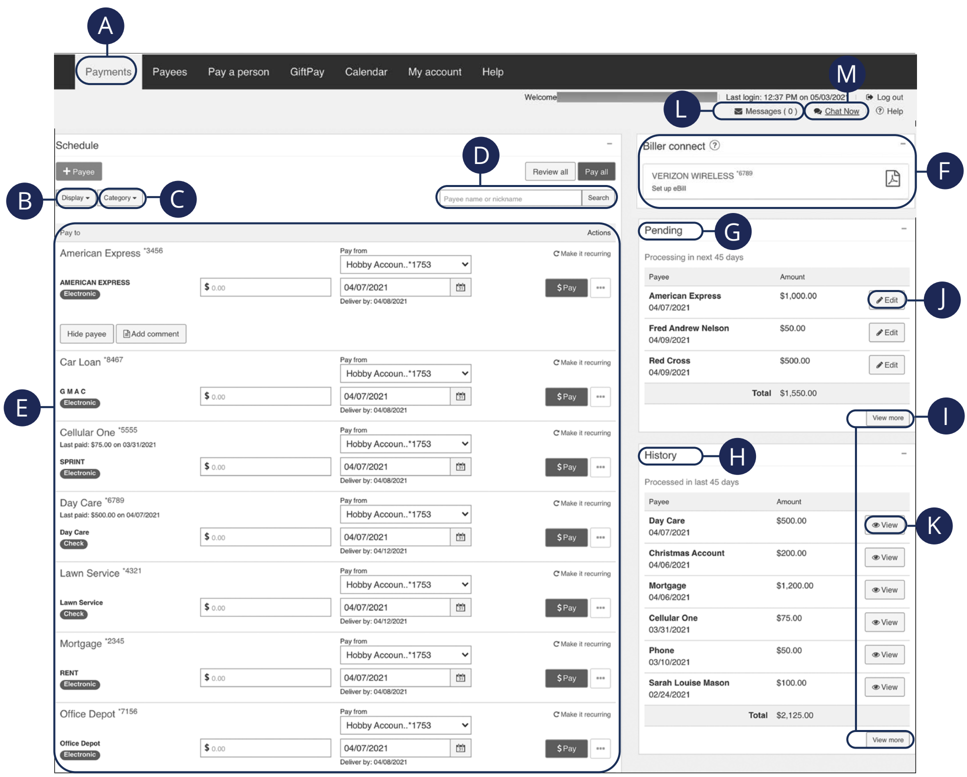
1. Click the **Payment Activity** tab.
2. Click the “Actions” drop-down and select “Cancel” to cancel a pending payment.

Consumer Bill Pay

Consumer Bill Pay Overview

Bill Payment with ACNB Bank 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 in one place.

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



In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

A. The navigation bar appears in every view at the top of the screen. You can navigate to the payments features under the **Payments** tab.

B. Use the “Display” drop-down to sort your transactions by Last 30 days, eBills, Company, Individuals, Inactive or Hidden.

C. Filter your payments by category using the “Category” drop-down. To set up a category, see page 103.

D. Locate payees using the search bar.

E. All your payees are listed on the left side of your screen.

F. Biller Connect displays eBills awaiting additional action, such as setup or payment.

G. All pending transactions appear in the “Pending” section.

H. View transaction history for the last 45 days in the “History” section.

I. Click the **View More** button to see further details about a pending transaction.

J. Click the **Edit** button to edit a pending transaction.

K. Click the **View** button to see more details about a processed transaction.

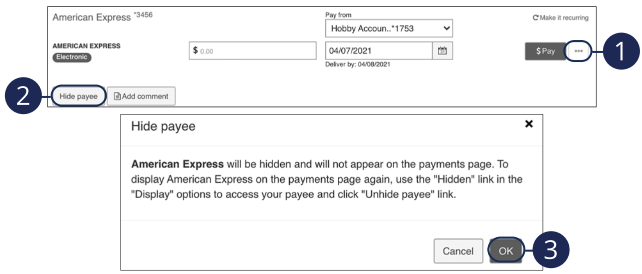
L. Click the “Messages” link to view secure messages.

M. Click the “Chat Now” link to speak with a customer service representative.

Hiding or Unhiding Payees from Payment Screen

You can hide or unhide payees from the Payment screen. This can be helpful if certain payees are not utilized as often as others.

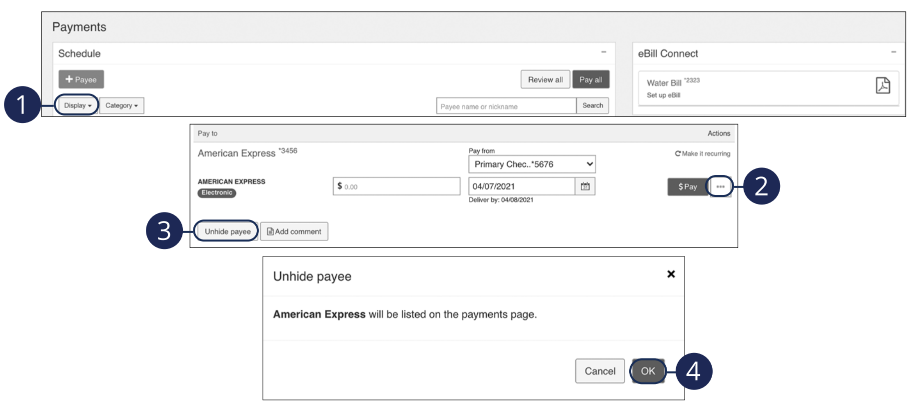
Hide a Payee



In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the ··· icon next to a payee to expand it.
2. Click the **Hide payee** button to hide the payee from your Payments screen.
3. Click the **OK** button.

Unhide a Payee



1. Click the “Display” drop-down and select “Hidden.”
2. Click the ··· icon next to a payee to expand it.
3. Click the **Unhide payee** button to unhide the payee from your Payments screen.
4. Click the **OK** button.

Consumer Bill Pay

Creating a Payee Overview

The individual that receives your payments is known as a payee. You can pay just about any company, person, loan or account using Consumer Bill Pay. Before you can begin making payments, you need to decide 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 email or text**: Pay any individual with an email address or text. When the payee receives the email or text, they are given instructions for directing the funds to their account. Funds will be paid within 1-2 business days.
  - **b. Person via direct deposit**: Send money directly to someone's account using their routing and account numbers. Funds will be paid within 1-2 business days.
  - **c. Person via check**: Request a check to be sent to a payee. We print it and drop it in the mail for you. Funds will be paid within 5-7 business days.

Note: Not all companies are set up for electronic payment. These bills will be paid via paper check.

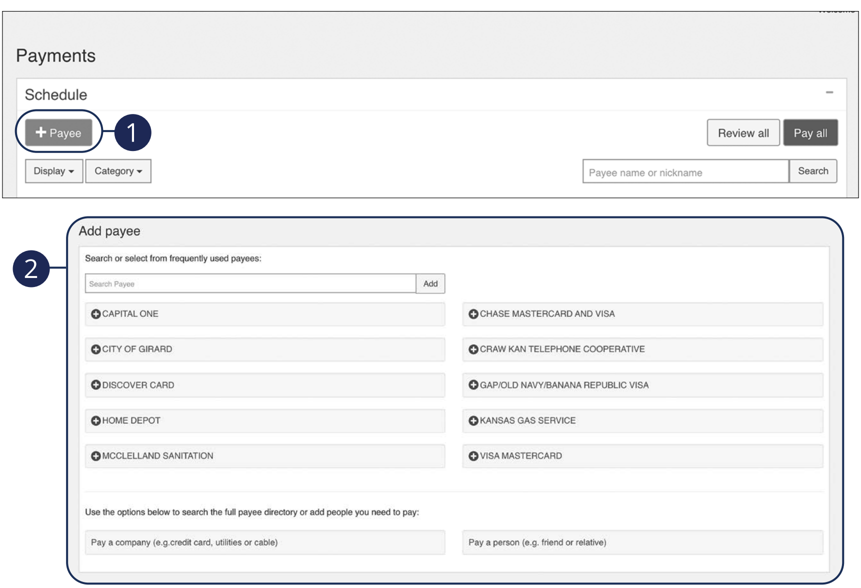
Consumer Bill Pay

Creating a Payee: Company

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

Known: If the company you need to pay is preloaded in our database, you have the option to send a Rush Delivery or sign up for eBills. For more information, visit page 90 for a Rush Delivery and page 98 for eBills.

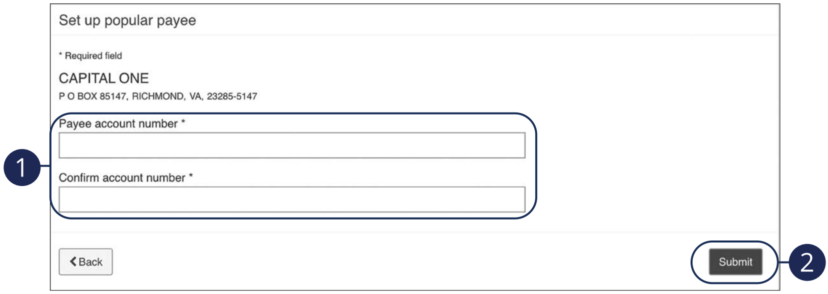
Unknown: If you have a payee who is not in our system, you can add their contact information. You may not be able to send a Rush Delivery or sign up for eBills, but they will be paid via a paper check.



In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

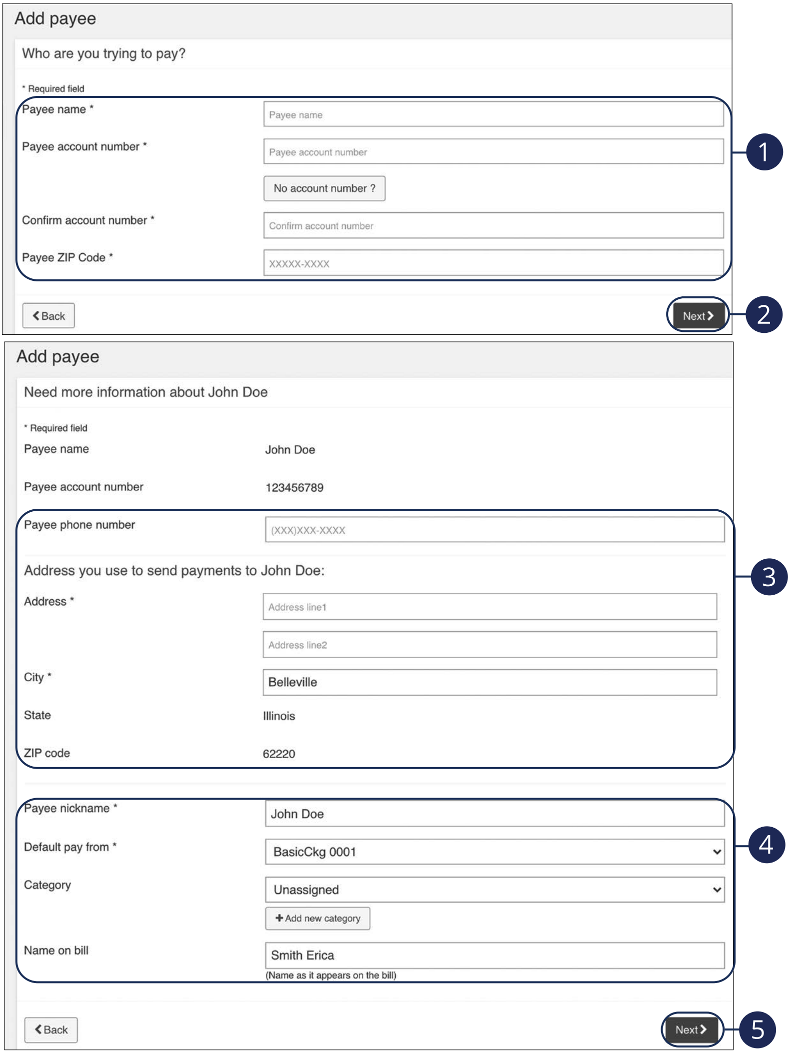
1. Click the **+ Payee** button.
2. Click on one of the preloaded payees, or click the **Pay a company** button to create a new payee.

For a Known Payee



1. Enter and confirm the account number.
2. Click the **Submit** button.

For an Unknown Payee



1. Enter the payee's name, account number and zip code.
2. Click the **Next** button.
3. (For Unknown Payees) Enter the payee's phone number and street address.
4. Edit the payee's nickname, default pay from account, category and name on bill.
5. Click the **Next** button to create the payee.

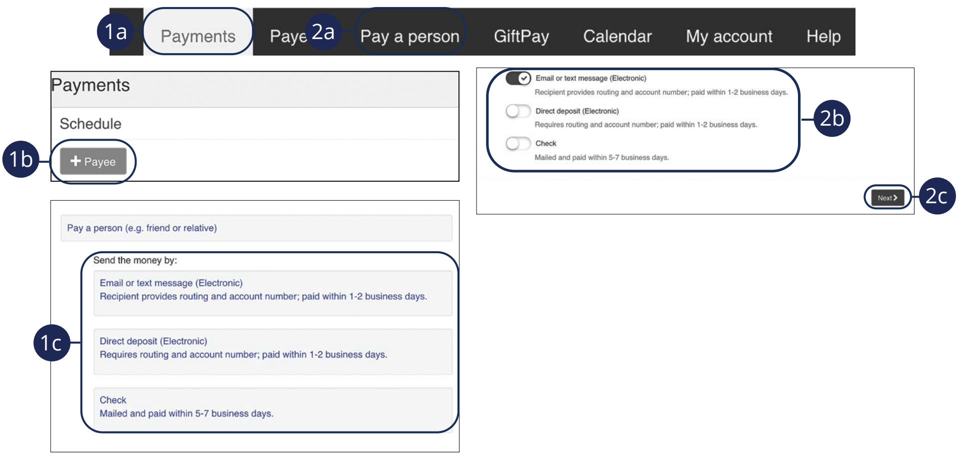
Consumer Bill Pay

Creating a Payee: Person

You can pay anyone, such as a babysitter, dog-walker or a freelance worker, by creating them as a payee in Consumer Bill Pay.

Part 1 of 3: Choosing Payee and Payment Method

To begin setting up a person as a payee, you need to decide how they need to receive their funds. The three ways a person can receive funds is through email, direct deposit or check.



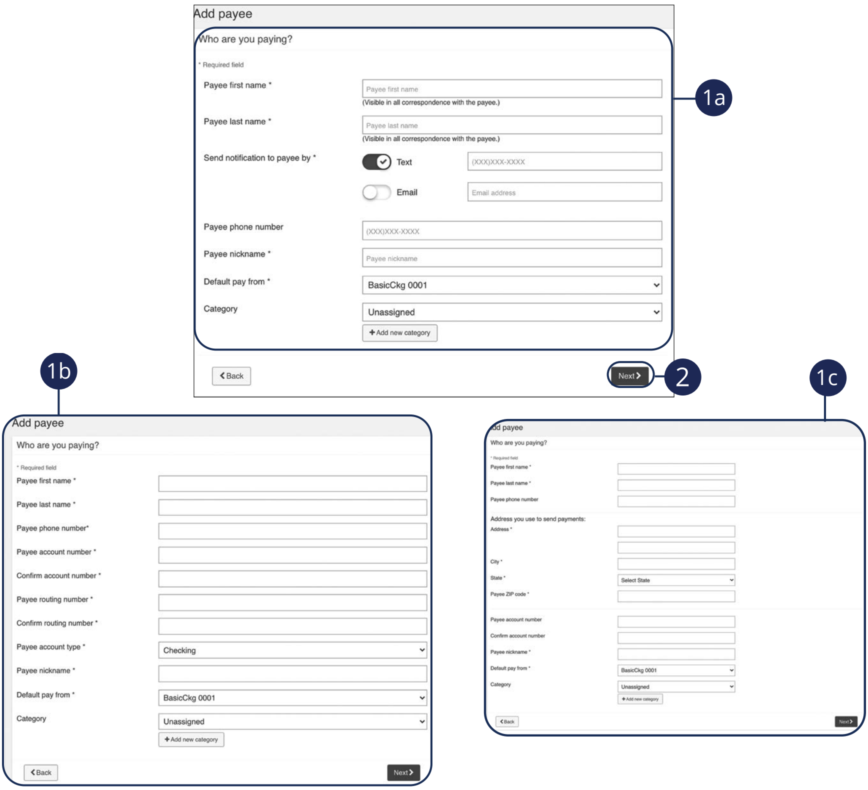
In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

There are two options to add a person as a payee.

1. Payments Tab:
    - **a.** Click the **Payments** tab.
    - **b.** Click the **+ Payee** button.
    - **c.** Click the **Pay a person** button and select a payment method.
2. Pay a Person tab:
    - **a.** Click the **Pay a Person** tab.
    - **b.** Select a payment method.
    - **c.** Click the Next button.

Part 2 of 3: Adding Payee Information

To create a person as a payee, you need to provide their contact information. The required information changes depending on if you are sending them a check, direct deposit or email\text payment.

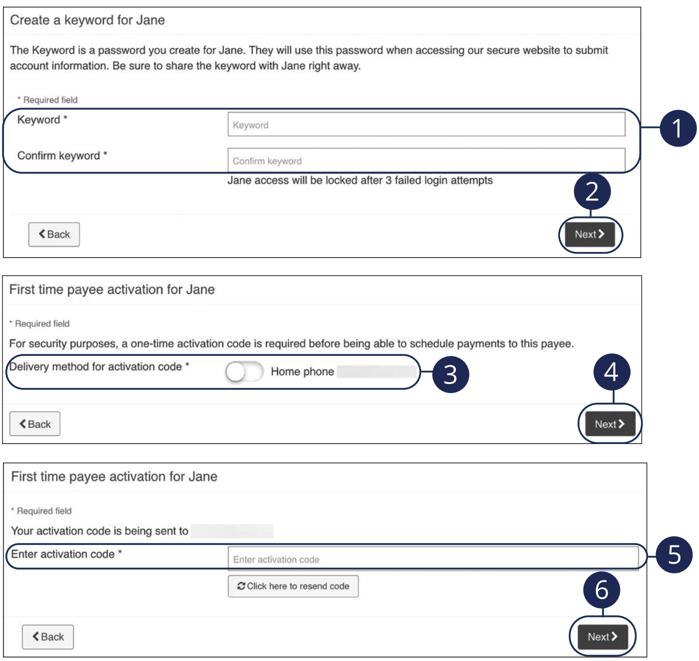


1. Enter the required information based on which delivery option you choose.
   - **a.** **Email/Text**: Enter the payee's first and last name, text number or email address, phone number, nickname, the account to pay from and category.
   - **b.** **Direct Deposit**: Enter the payee's first and last name, phone number, account and routing number, account type, nickname, the account to pay from and category.
   - **c.** **Check**: Enter the payee's first and last name, phone number, street address, city, state, zip code, account number, nickname, the account to pay from and category.
2. Click the **Next** button.

Part 3 of 3: Keyword (Email/Text Only) and One-Time Activation Code

There is an additional step if you're paying a person via email transfer. You will need to establish a keyword, which will be used by the payee in order to receive your payment.

No matter which kind of transfer you are sending, you need to create a one-time activation code. This code is an added security measure that ensures you, the account owner, are creating the payee.

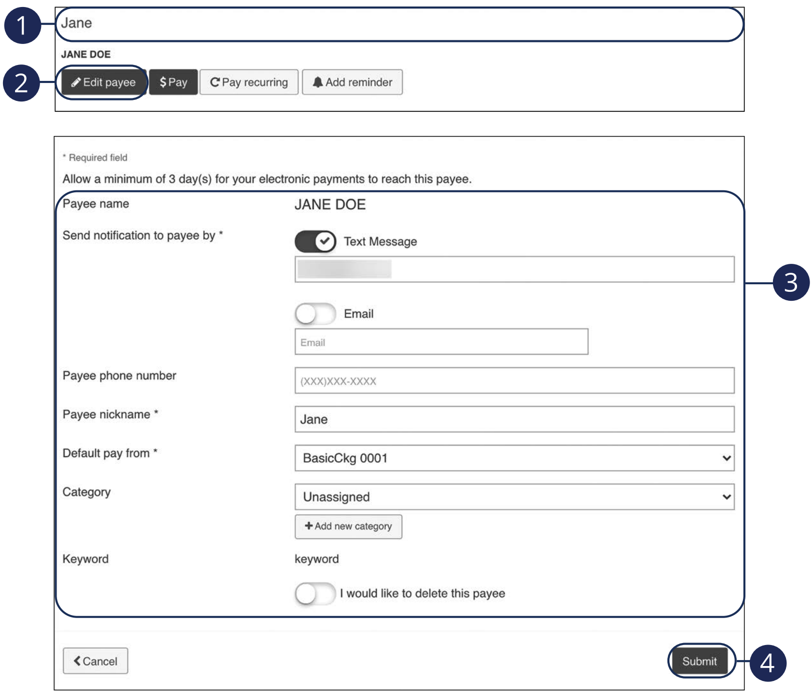


1. Enter a keyword and confirm it. This step is only needed if you are adding a payee that will receive funds in an email/text.
2. Click the **Next** button.
3. Select a preferred delivery method to receive your activation code.
4. Click the **Next** button.
5. Enter your activation code.
6. Click the **Next** button.

Consumer Bill Pay

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.



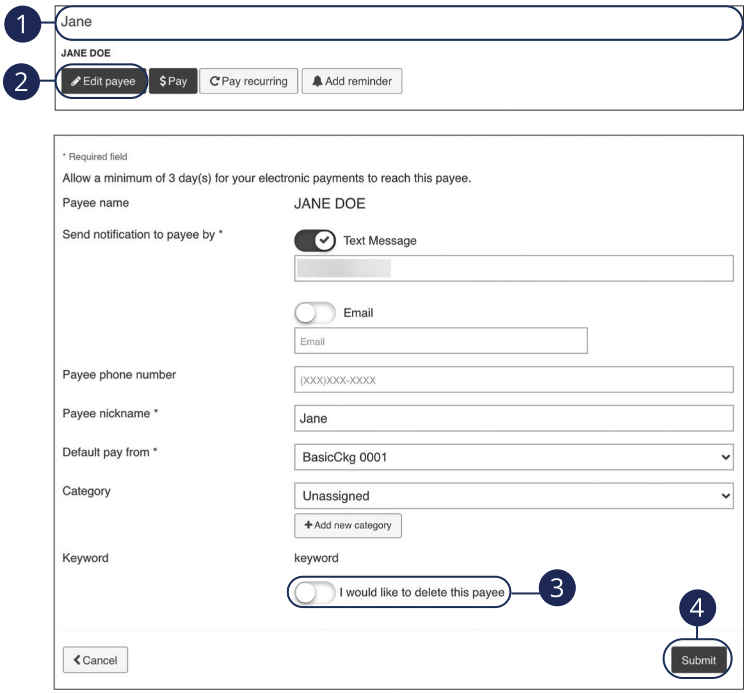
In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Select a payee to edit.
2. Click the **Edit payee** button.
3. Make the needed changes to the payee.
4. Click the **Submit** button when you are finished making changes.

Consumer Bill Pay

Deleting a Payee

If a payee is no longer needed, you can permanently delete them. This does not erase data from any existing payment using that payee.



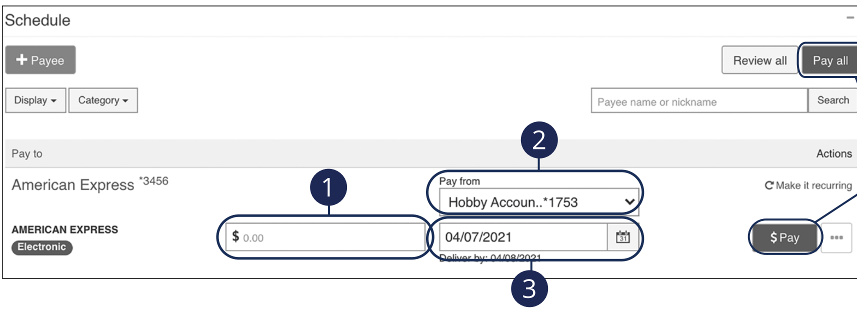
In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Select a payee to delete.
2. Click the **Edit payee** button.
3. Click the toggle next to "I would like to delete this payee."
4. Click the **Submit** button to permanently delete the payee.

Consumer Bill Pay

Scheduling Payments

It is easy to pay your bills once you set up payees. When you click on the **Payments** tab, 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 beside their name.



In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Enter an amount.
2. Select an account to withdraw from using the “Pay from” drop-down.
3. Enter a deliver by date using the calendar feature.
4. Click the **Pay** button to make a single payment or the **Pay all** button to make multiple payments.

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.

Consumer Bill Pay

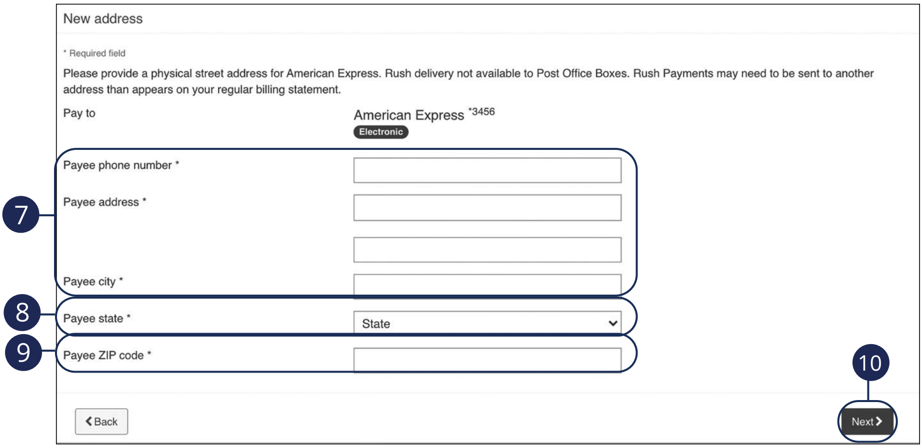
Rush Delivery

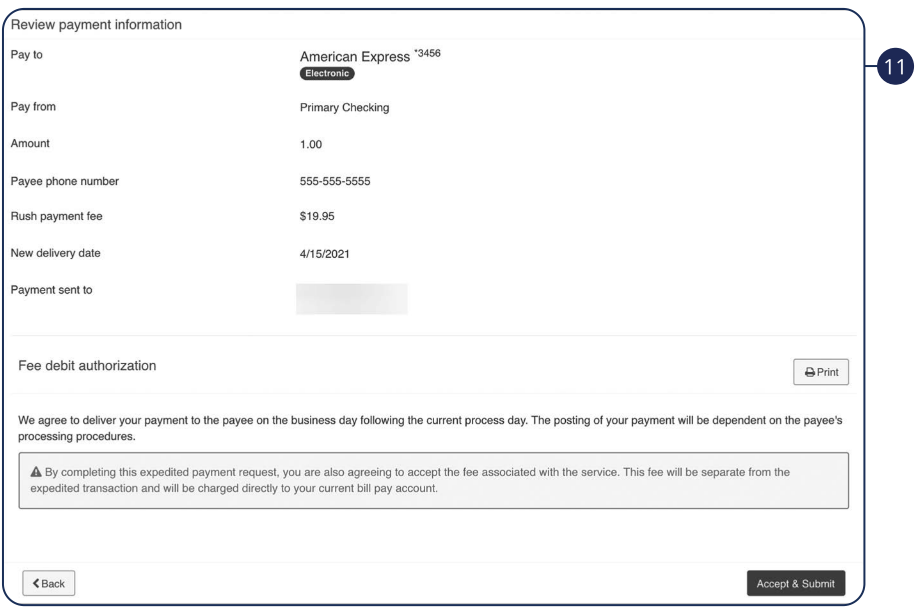
If you need to send a payment faster and if your payee has the Rush Delivery option, you can process your payment faster than the standard rate.

A standard fee may occur. Please see our Fee Schedule for details.

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the icon to expand the payee.
2. Click the **Rush delivery** button.
3. Enter the amount.
4. Select an account to withdraw from using the “Pay from” drop-down.
5. Select a delivery date with the appropriate charges.
6. Click the **Next** button.





7. Enter the payee's phone number, street address and city.

8. Choose the payee's state using the drop-down.

9. Enter the payee's zip code.

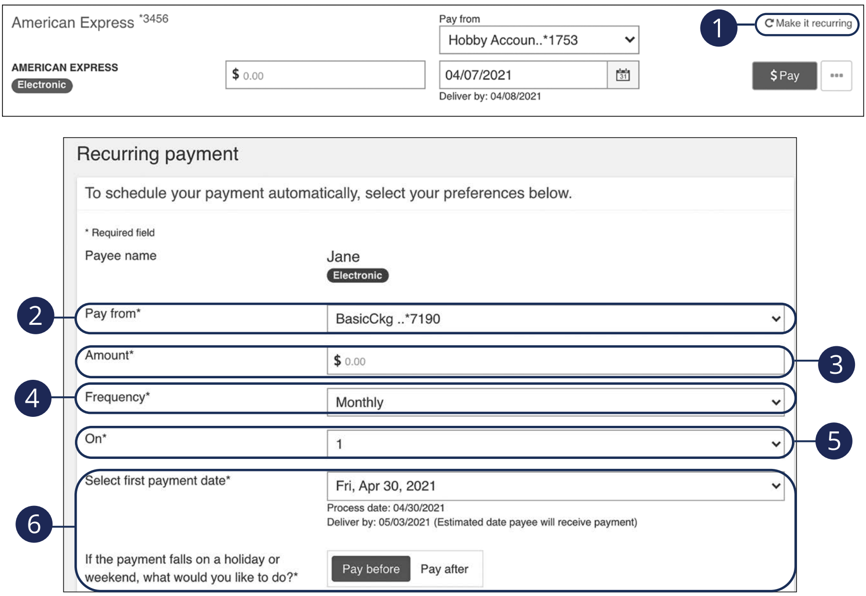
10. Click the **Next** button.

11. Review the payment information and click the **Accept & Submit** button when you are finished.

Consumer Bill Pay

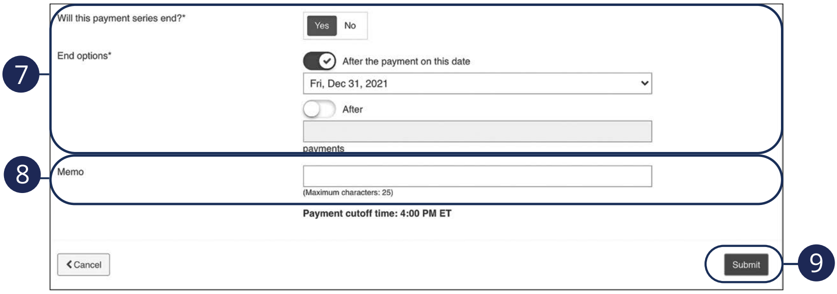
Recurring Payments

Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.



In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the "Make it recurring" link next to a specific payee.
2. Select an account to withdraw from using the "Pay from" drop-down.
3. Enter the amount.
4. Choose how often to repeat the payment using the "Frequency" drop-down.
5. Choose a day of the month for the payment to occur.
6. Select the first payment date using the calendar feature and decide how to pay if a holiday occurs.



7. Decide if the payment series should end. If so, enter the ending date or a certain amount of payments that will be processed.

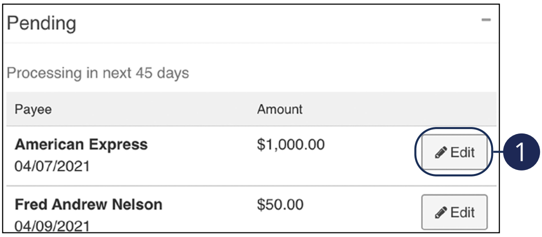
8. (For Check Payments Only) Enter a memo.

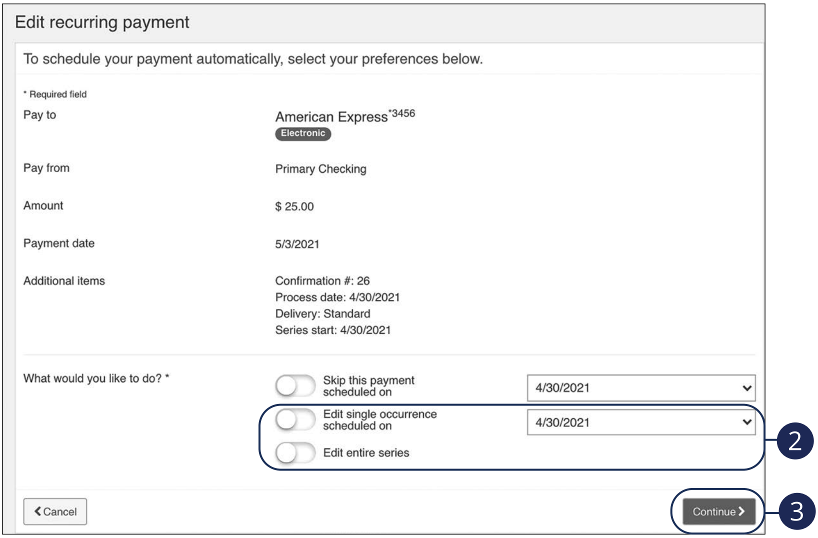
9. Click **Submit** when you are finished.

Consumer Bill Pay

Editing Payments

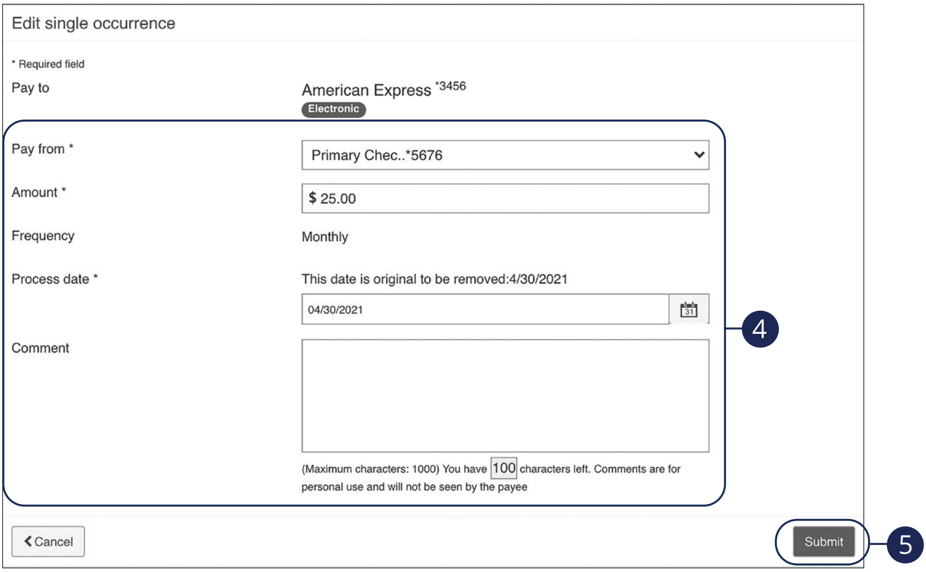
You can change a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.





In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. In the pending window, find the payment you wish to edit and click the **Edit** button.
2. If the payment is recurring, choose whether you want to edit a single occurrence or the entire series.
3. Click the **Continue** button.



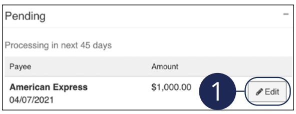
4. Make the necessary changes.

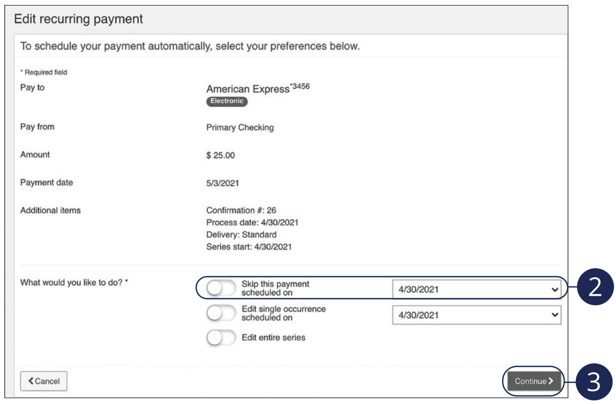
5. Click the **Submit** button when you are finished making changes.

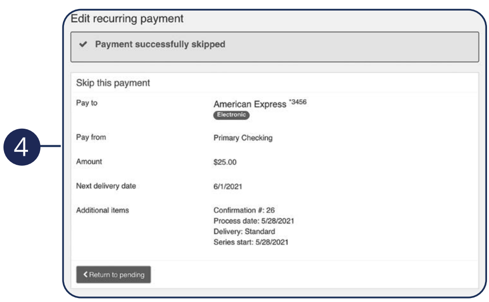
Consumer Bill Pay

Skipping Payments

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







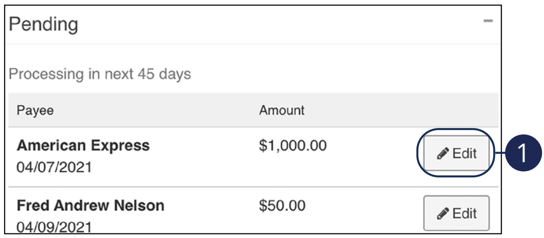
In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

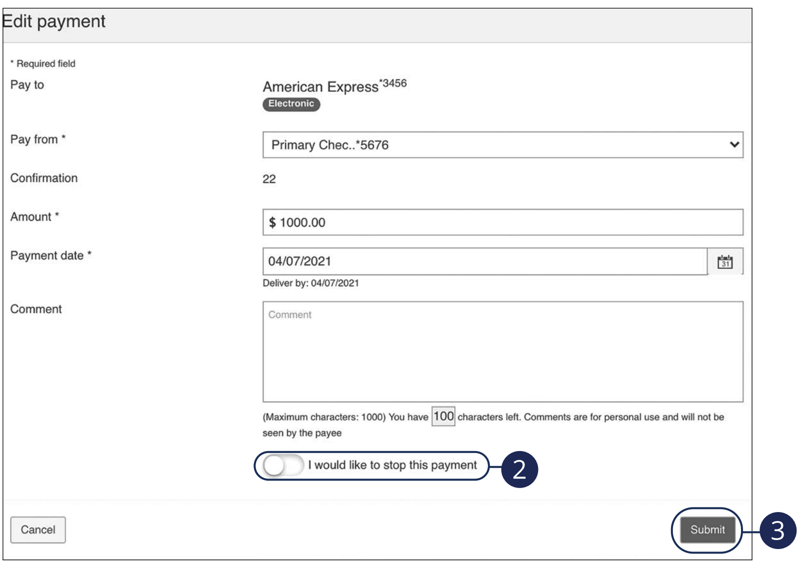
1. In the pending window, find the payment you wish to edit and click the **Edit** button.
2. Select “Skip this payment” and select which payment you would like to skip.
3. Click the **Continue** button.
4. You will receive a confirmation message.

Consumer Bill Pay

Deleting Payments

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





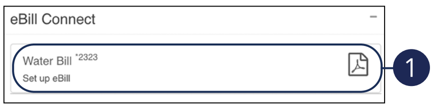
In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

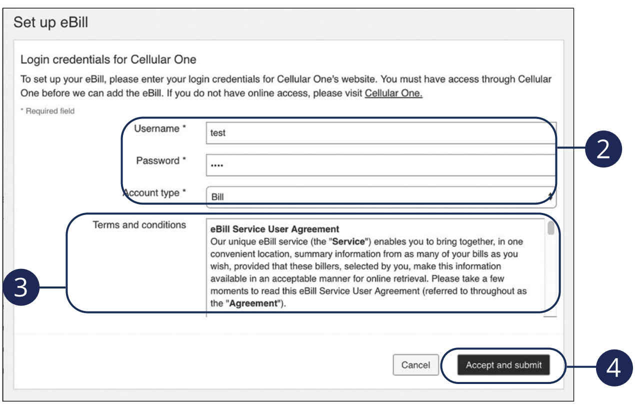
1. In the pending window, find the payment you wish to cancel and click the **Edit** button.
2. Click the toggle next to "I would like to stop this payment."
3. Click the **Submit** button when you are finished.

Consumer Bill Pay

Setting Up eBills

Many major credit card companies, automotive finance companies and utility companies are preloaded into the bill pay system. Only billers that are preset in the system have the potential to be set up as an eBill. When you set up an eBill, you continue to receive bills from your biller. In order to stop receiving them, you must contact the company.

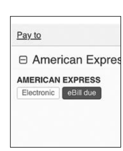




In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click a bill under eBill Connect.
2. Enter your username and password for the biller's website, and select the account type from the drop-down.
3. Read the eBill Service User Agreement.
4. Click the **Accept and Submit** button when you are finished.

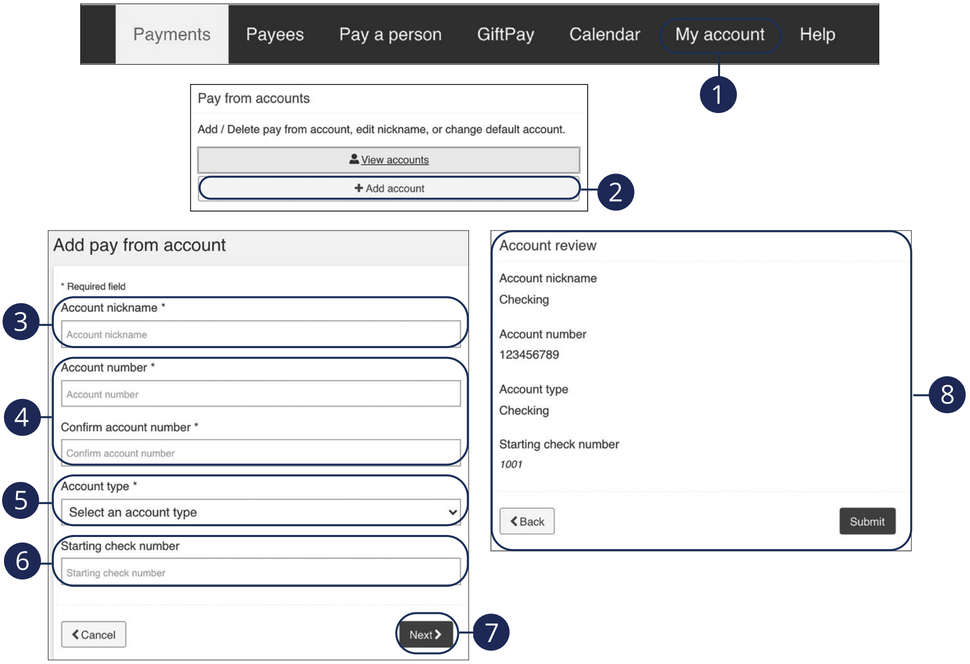
Note: When your eBill is available, it shows up in green under the payee's name or you receive an alert by email or phone. You can then pay your bill by sending a one-time payment or a recurring payment.



Consumer Bill Pay

Adding an Account

As long as you are an account signer, you can add another account within Online Banking at any time. This is beneficial if you manage your bills from another account.



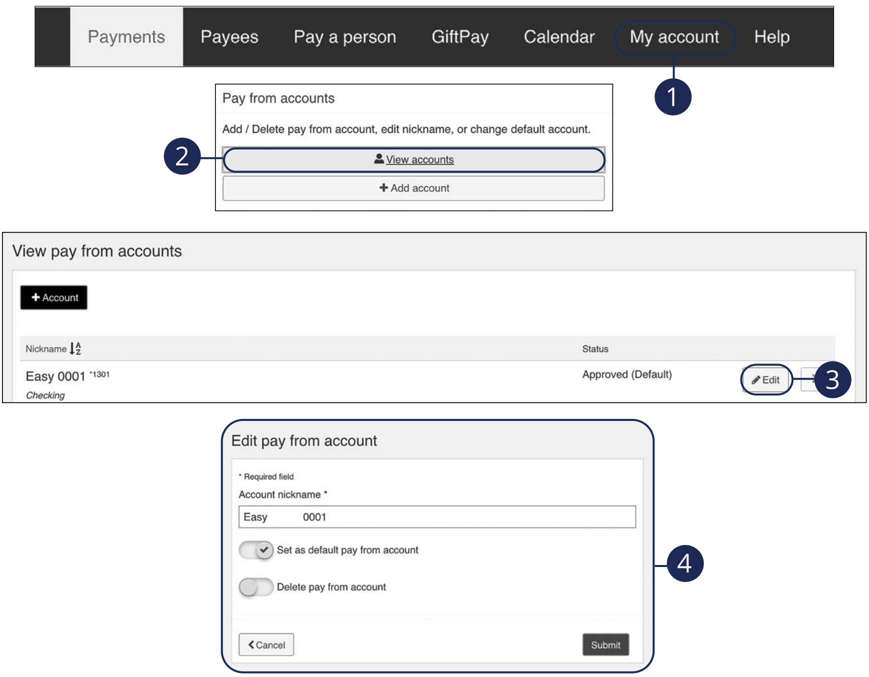
In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the **My Account** tab.
2. Click the **Add account** button in the "Pay from accounts" section.
3. Enter an account nickname.
4. Enter and confirm the account number.
5. Using the "Account Type" drop-down, select the account type.
6. Enter a starting check number.
7. Click the **Next** button.
8. Review the account information and click the **Submit** button.

Consumer Bill Pay

Editing an Account

Within the My Account tab, you can edit an account nickname at any time.



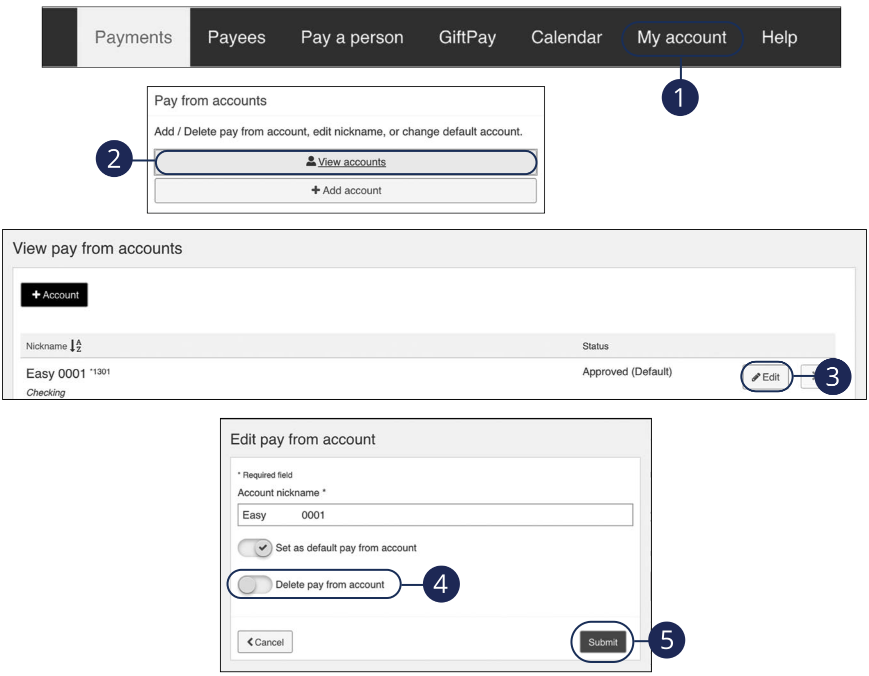
In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the **My Account** tab.
2. Click the **View accounts** button in the “Pay from accounts” section.
3. Click the **Edit** button.
4. Make the necessary changes and click the **Submit** button.

Consumer Bill Pay

Deleting an Account

If an account is no longer needed or you have a new account, you can easily delete the account. Deleting an account does not erase data from any existing payments.



In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

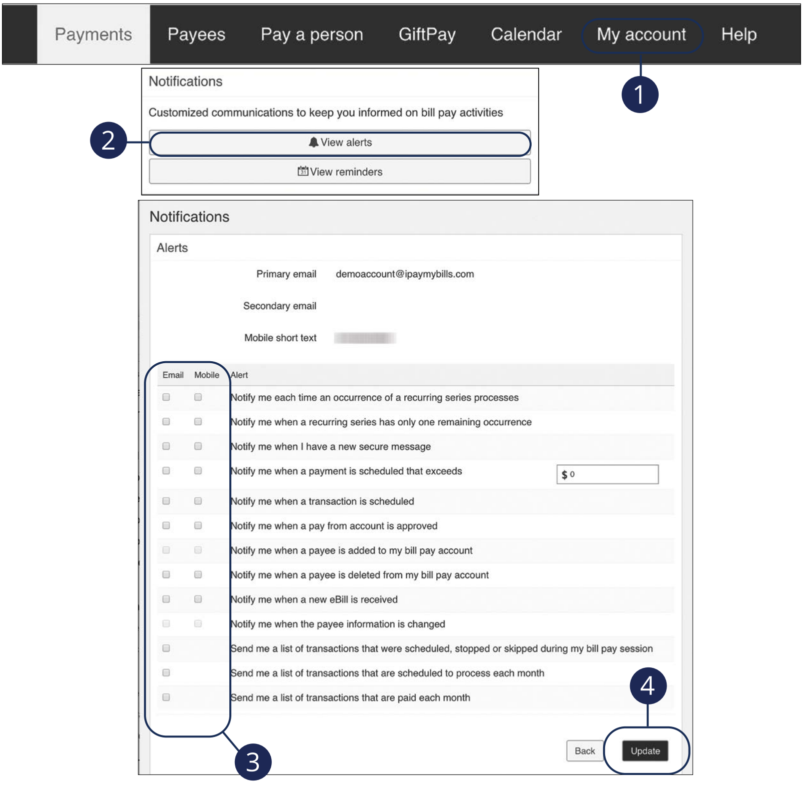
1. Click the **My Account** tab.
2. Click the **View accounts** button in the “Pay from accounts” section.
3. Click the **Edit** button.
4. Click the toggle next to “Delete pay from account” to delete the account.
5. Click the **Submit** button when you are finished making changes.

> **Note**: The default account cannot be deleted unless you make another account the default.

Consumer Bill Pay

Editing Alerts

Setting up an alert within consumer bill pay can help you make sure all of your bills get paid on time. You can set up alerts to let you know when an eBill is available, a recurring payment processes or when a transaction is scheduled. You can also choose if you want to receive your alerts by email or mobile text message.



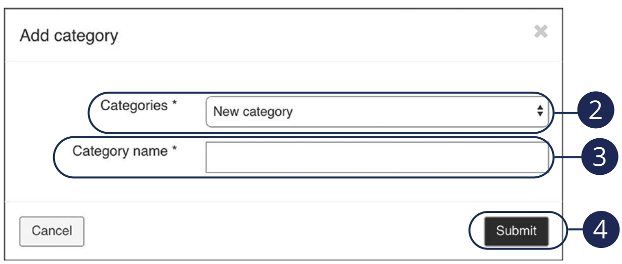
In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the **My Account** tab.
2. Click the **View alerts** button in the "Notifications" section.
3. Check the box to indicate whether you would like to be notified via email or text when an alert is activated.
4. Click the **Update** button when you are finished making changes.

Consumer Bill Pay

Categories

You can divide your payees into categories to better organize your transactions.



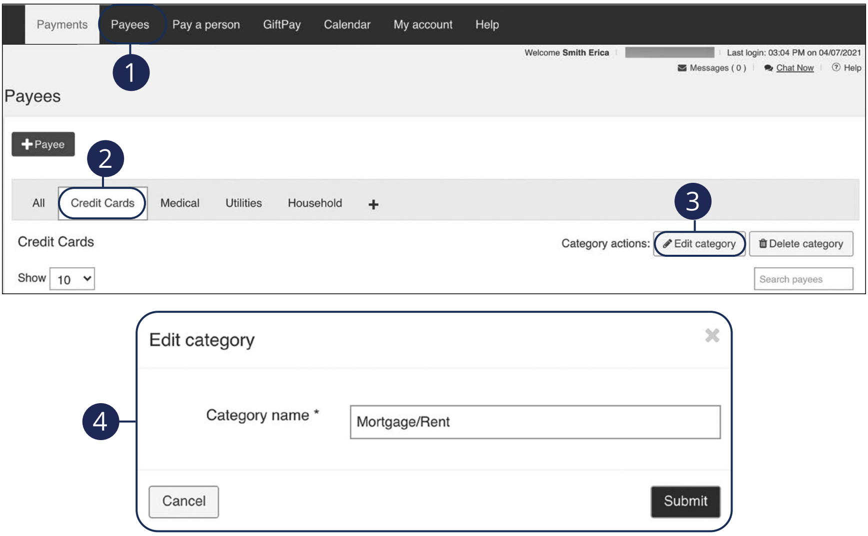
In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Select “Add new category” from the “Category” drop-down.
2. Select “New category” from the drop-down.
3. Enter your category name.
4. Click the **Submit** button when you are finished.

Consumer Bill Pay

Editing a Category

You can edit a category at any time. This is helpful if you need more ways to organize specific payees.



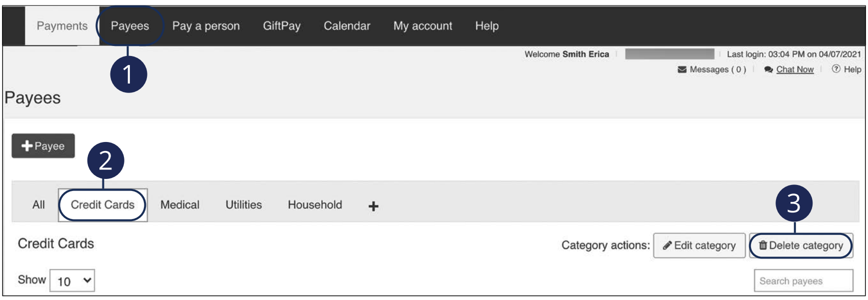
In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

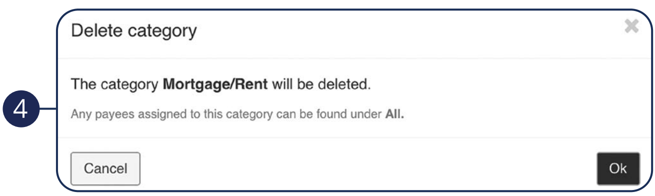
1. Click on **Payees** tab.
2. Click the tab for the category to be edited.
3. Click the **Edit category** button to edit the category.
4. Edit the category name and click the **Submit** button.

Consumer Bill Pay

Deleting a Category

You can delete a category at any time. This is helpful if you no longer need a category.





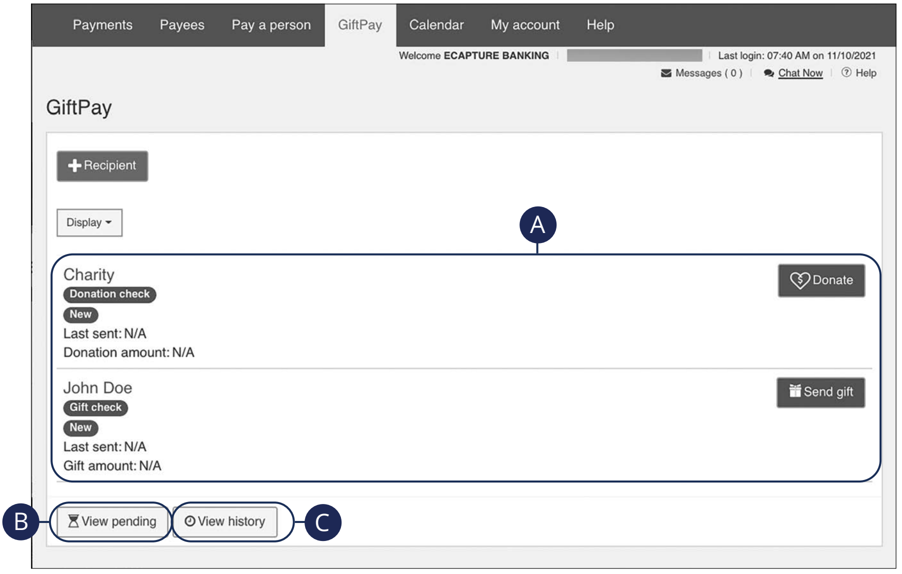
In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click on **Payees** tab.
2. Click the tab for the category to be edited.
3. Click the **Delete category** button to delete.
4. Click the **OK** button.

Consumer Bill Pay

GiftPay Overview

You can now use the convenient GiftPay feature when you give a money gift or donation. Instead of giving cash or writing a check, GiftPay allows you to securely send your gift through Bill Pay.



In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**. Click the **GiftPay** tab.

A. All of your existing GiftPay recipients appear on this page.

B. You can view all your pending donations and gifts by clicking the **View pending** button.

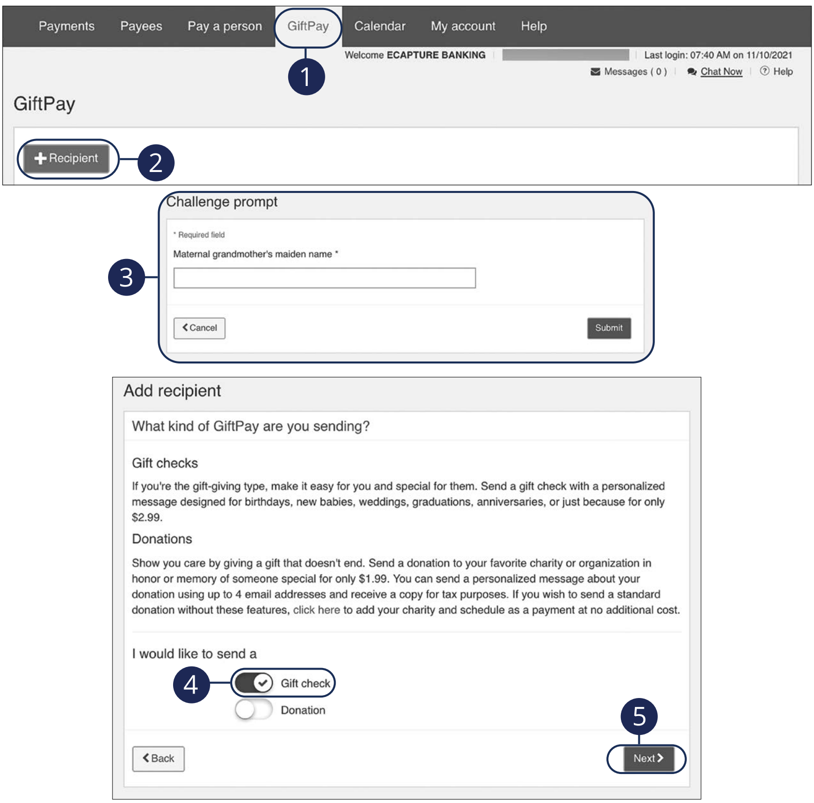
C. Clicking the **View history** button lets you view all your processed donations and gifts.

Note: Fees may apply when sending a gift or donation.

Consumer Bill Pay

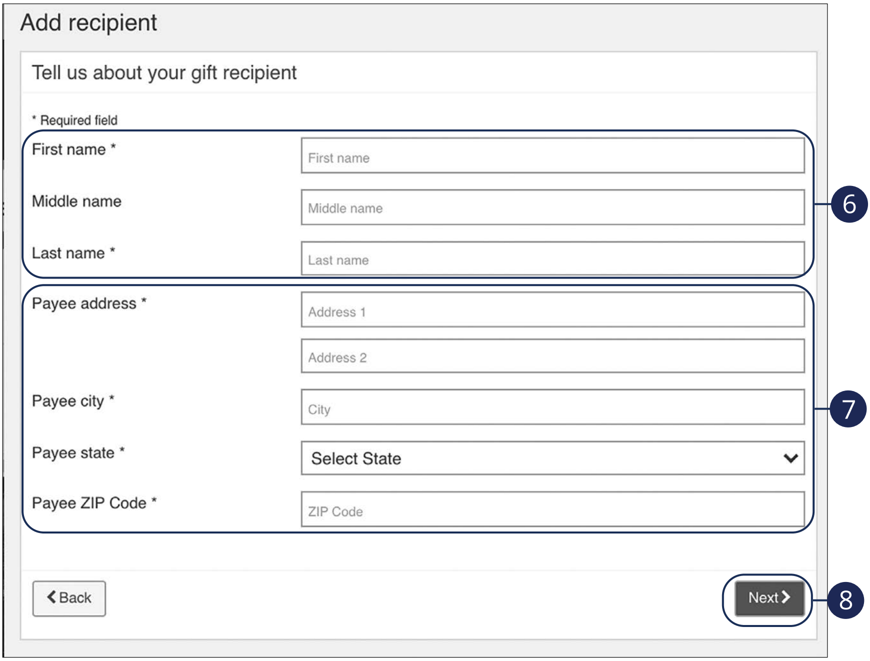
Creating a Recipient: Gift Check

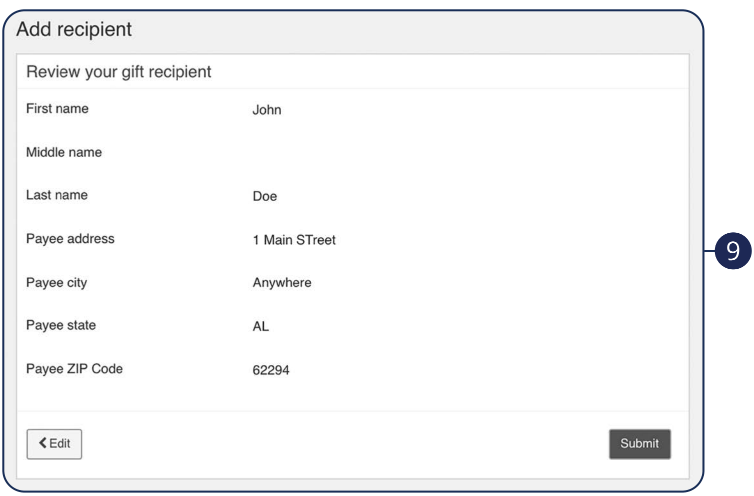
Just like paying a bill through Bill Pay, you need to create a recipient before you can send a gift or donation. You need the recipient's name and address in order to send them a gift.



In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the **GiftPay** tab.
2. Click the **+ Recipient** button.
3. Answer the challenge prompt.
4. Select "Gift Check."
5. Click the **Next** button.



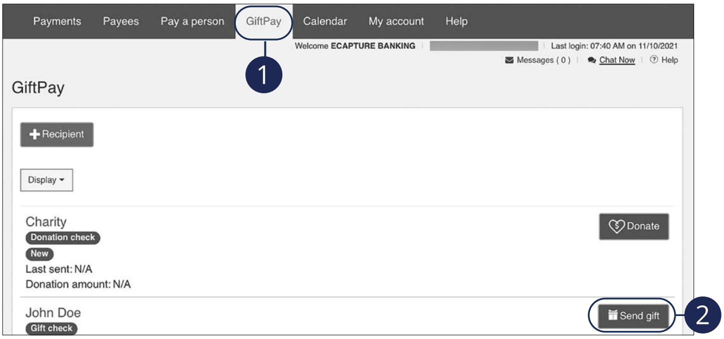


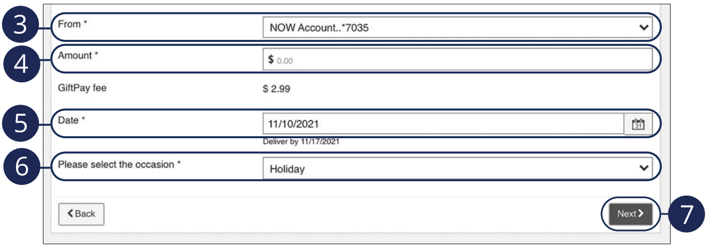
6. Enter the recipient's name.
7. Enter the recipient's mailing address, city, state and zipcode.
8. Click the **Next** button.
9. Review the information and click the **Submit** button when you are finished.

Consumer Bill Pay

Sending a Gift

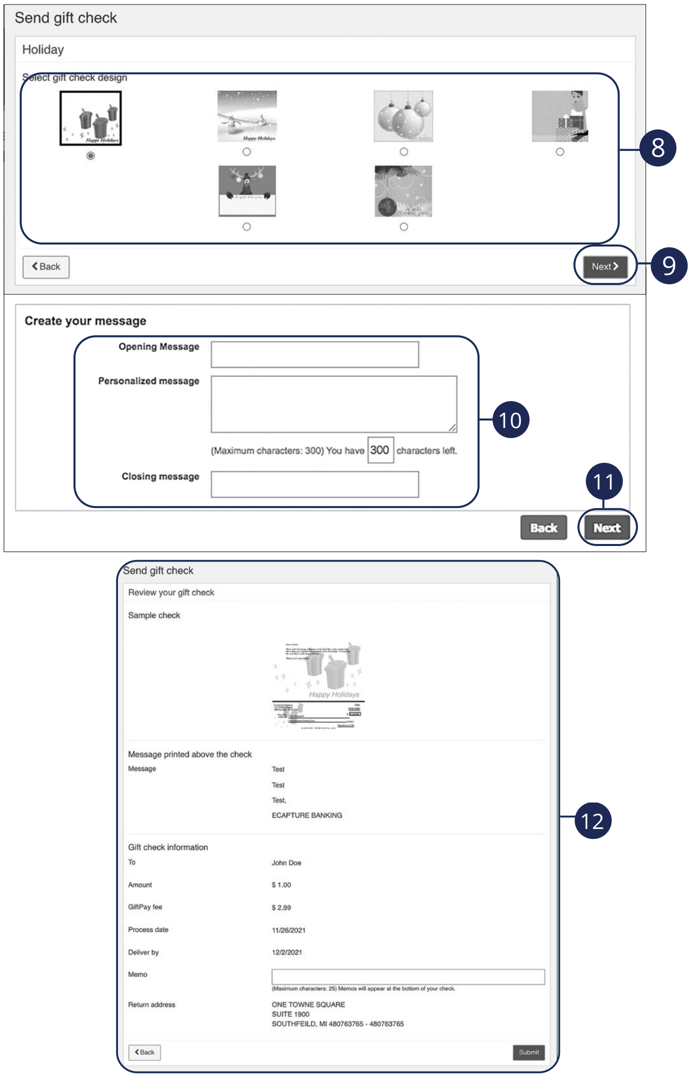
You can start sending gifts after creating a recipient. When sending a gift, you need to enter the amount and processing date as well as an account to pay from. You also have the option to select the check design and include a personalized message along with your gift.





In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the **GiftPay** tab.
2. Click the **Send gift** button next to the recipient you would like to send a gift to.
3. Select an account to withdraw from using the “From” drop-down.
4. Enter the amount of the gift.
5. Select the processing date using the calendar feature.
6. Select the occasion using the drop-down.
7. Click the **Next** button.



8. Select the gift check design.

9. Click the **Next** button.

10. Enter an opening, personalized and closing message.

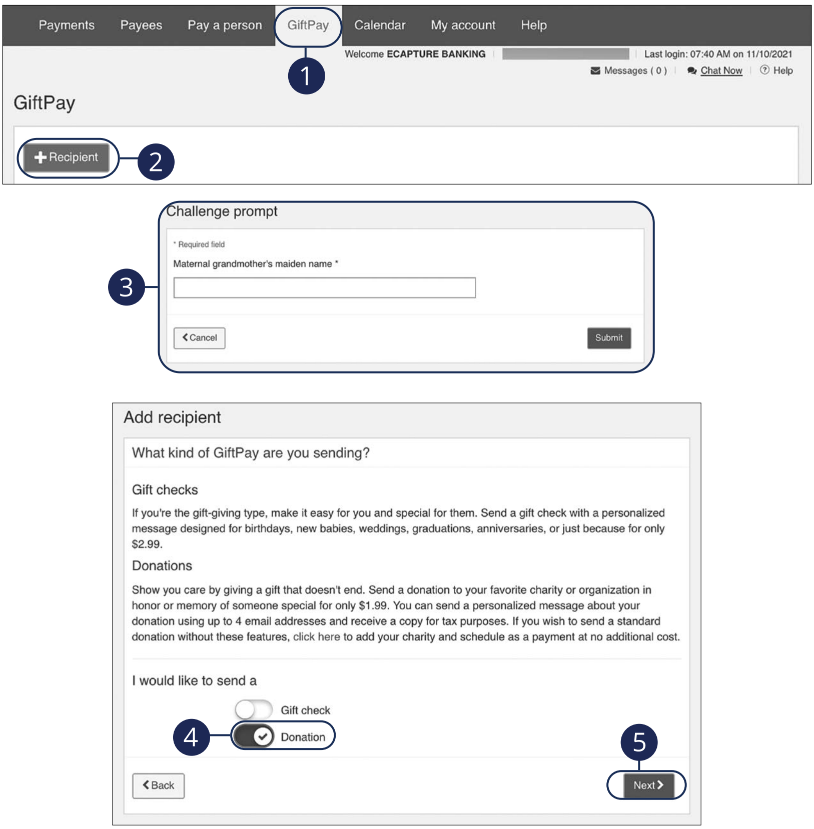
11. Click the **Next** button.

12. Review your gift information and click the **Submit** button when you are finished.

Consumer Bill Pay

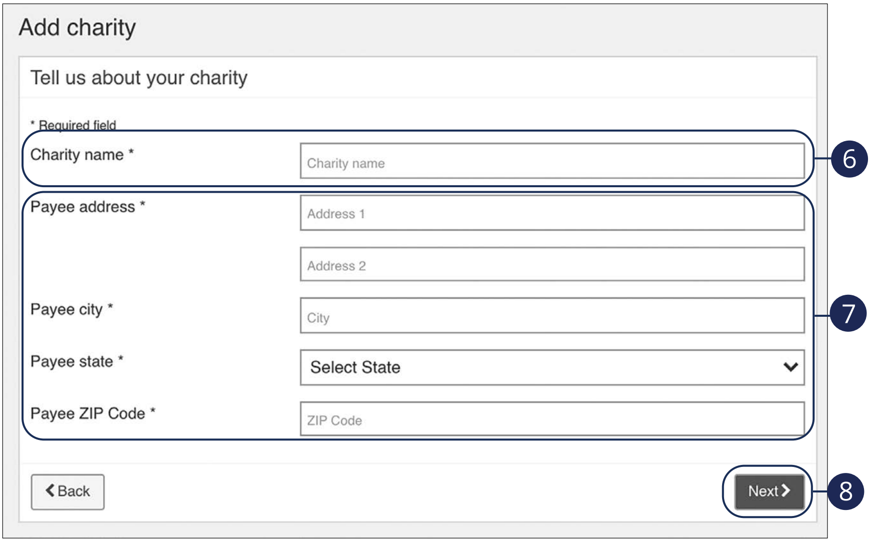
Creating a Recipient: Donation

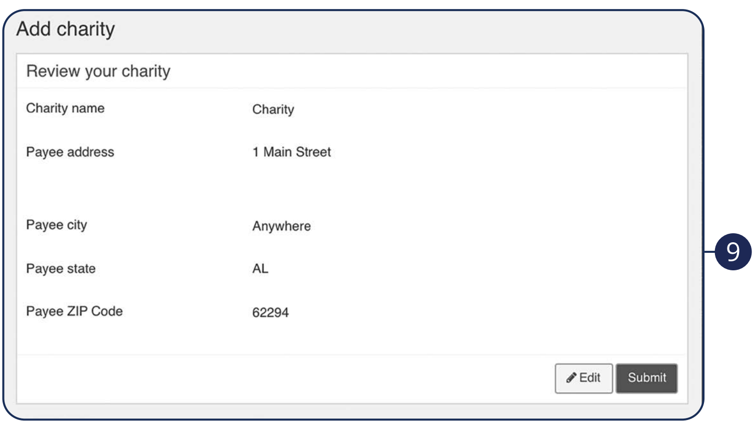
Before donating to your favorite charity or organization, you need to create a recipient. You need to enter the organization's name and address in order to send them a donation.



In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the **GiftPay** tab.
2. Click the **+ Recipient** button.
3. Answer the challenge prompt.
4. Select "Donation."
5. Click the **Next** button.





6. Enter the charity's name.

7. Enter the charity's mailing address, city, state and zipcode.

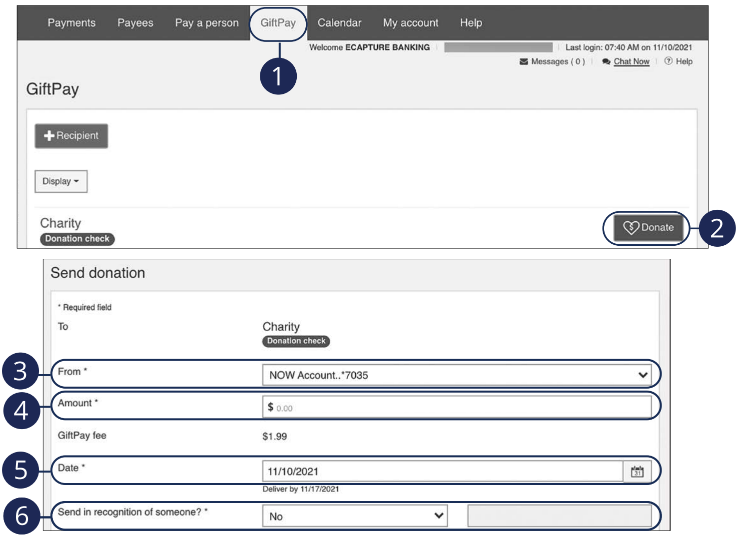
8. Click the **Next** button.

9. Review the information and click the **Submit** button when you are finished.

Consumer Bill Pay

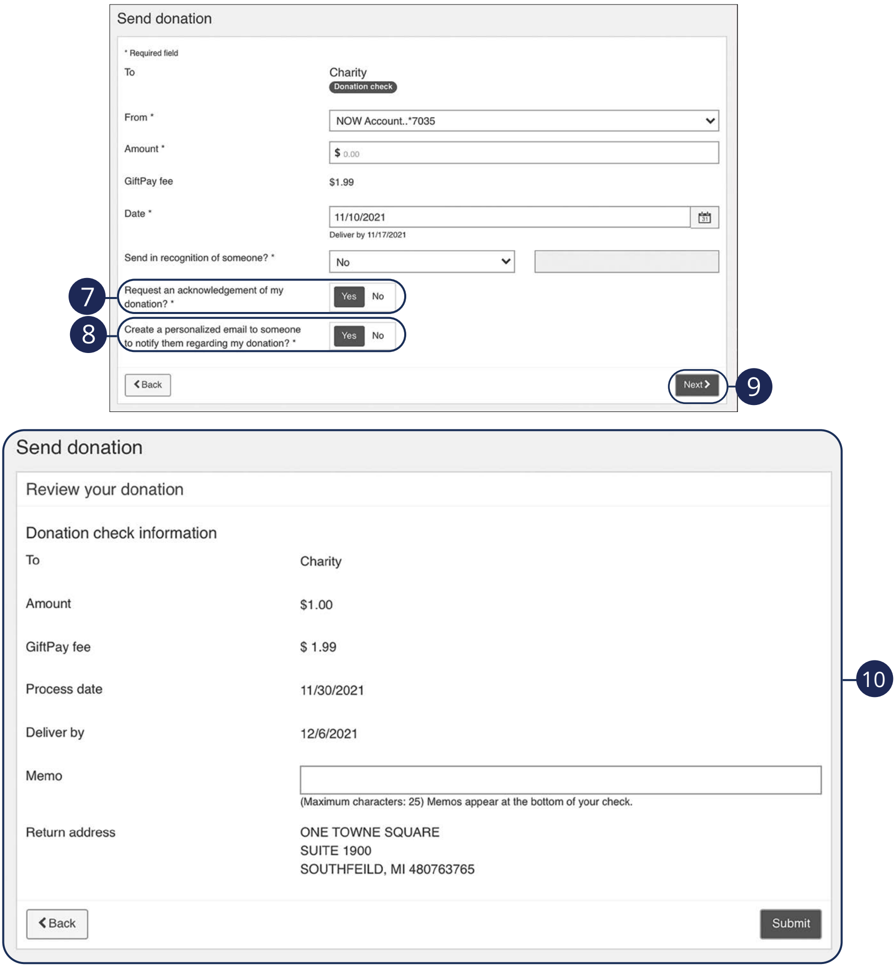
Sending a Donation

Once you have entered your recipient into the GiftPay feature, you can begin sending donations. All you need to do is enter the amount and date and decide if you would like to acknowledge someone. You also have the option to send a personalized email to the recipient.



In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the **GiftPay** tab.
2. Click the **Donate** button next to the recipient you would like to send a donation to.
3. Select an account to withdraw from using the drop-down.
4. Enter the amount of the donation.
5. Select the date using the calendar feature.
6. Choose if you want the donation in recognition of someone. Additional steps apply if you select “Yes.”

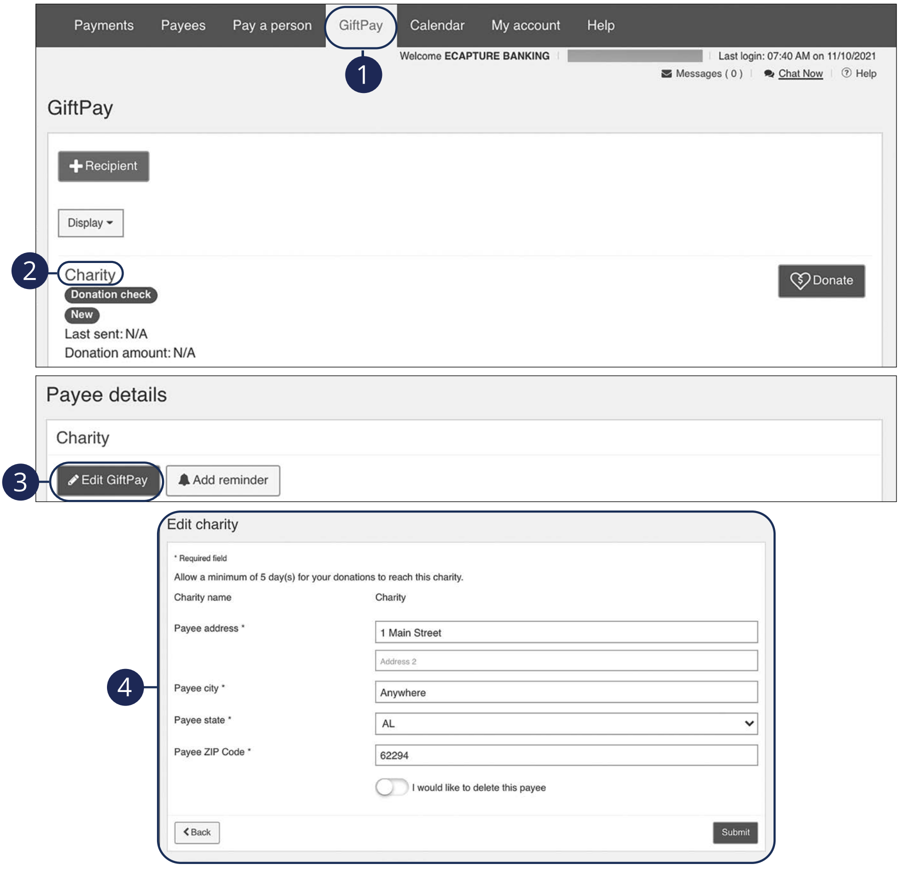


7. Choose if you want an acknowledgment of your donation. Additional steps apply if you select “Yes.”
8. Choose if you want to send a personalized email to someone to notify them regarding your donation. Additional steps apply if you select “Yes.”
9. Click the **Next** button.
10. Review your donation information and click the **Submit** button when you are finished.

Consumer Bill Pay

Editing a Gift or Donation Recipient

When you need to make changes to a GiftPay recipient, you can easily update their profile. This is especially beneficial when an address changes.



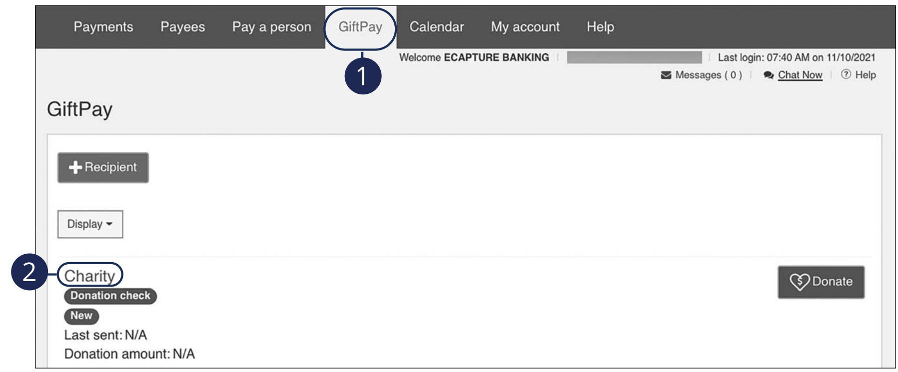
In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the **GiftPay** tab.
2. Select the recipient you would like to edit.
3. Click the **Edit** button.
4. Make the necessary changes and click the **Submit** button when you are finished.

Consumer Bill Pay

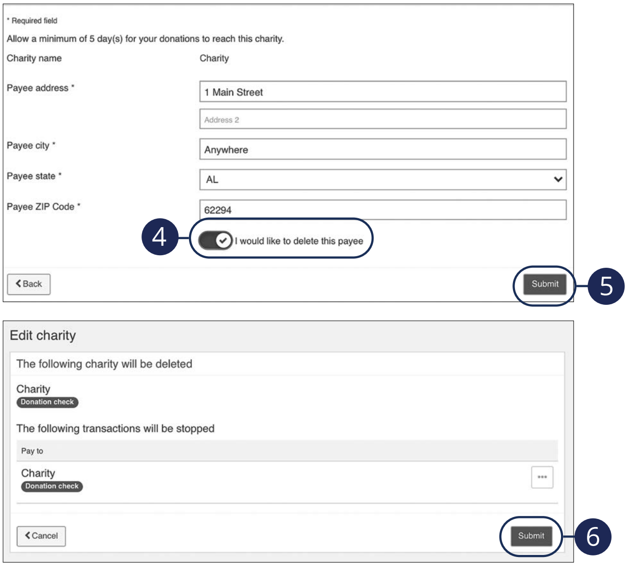
Deleting a Gift or Donation Recipient

You can also delete GiftPay recipients that you no longer need. This removes them as a GiftPay recipient.



In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the **GiftPay** tab.
2. Select the recipient you would like to delete.
3. Click the **Edit** button.

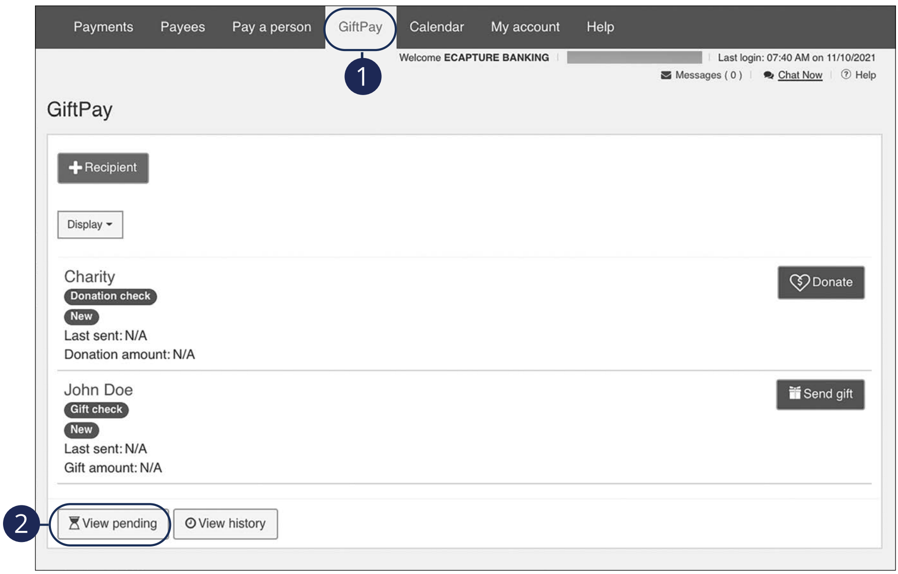


4. Click the toggle next to "I would like to delete this payee."
5. Click the **Submit** button.
6. Click the **Submit** button to permanently delete the payee.

Consumer Bill Pay

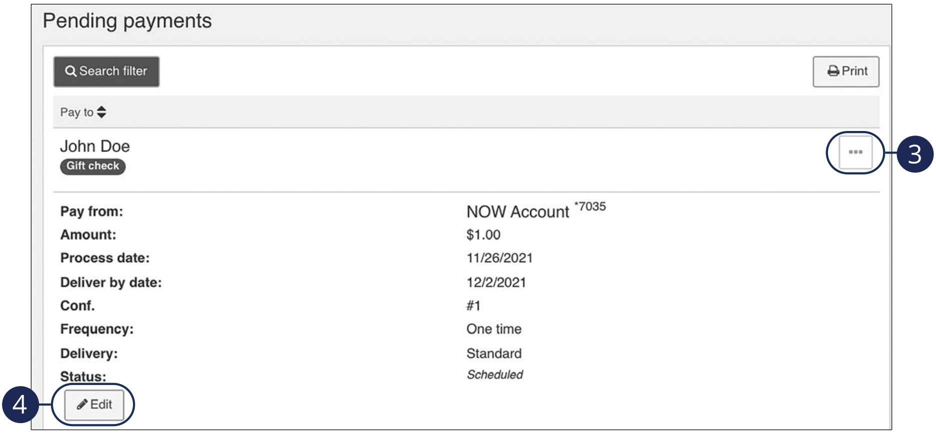
Editing a Pending Gift or Donation

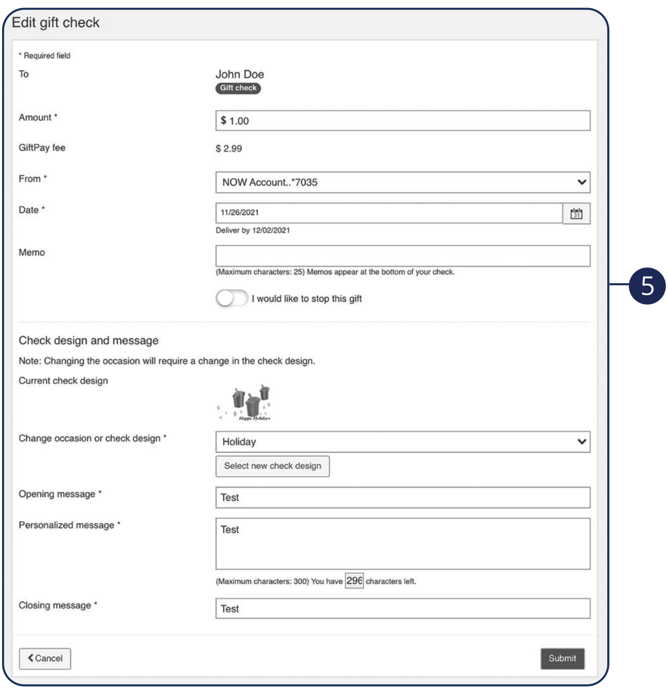
You can make changes to pending gifts or donations up until their processing date. This allows you to adjust amounts, messages and acknowledgment requests even after you schedule a payment.



In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the **GiftPay** tab.
2. Click the **View pending** button.





3. Click the ··· icon next to the transaction you would like to edit.

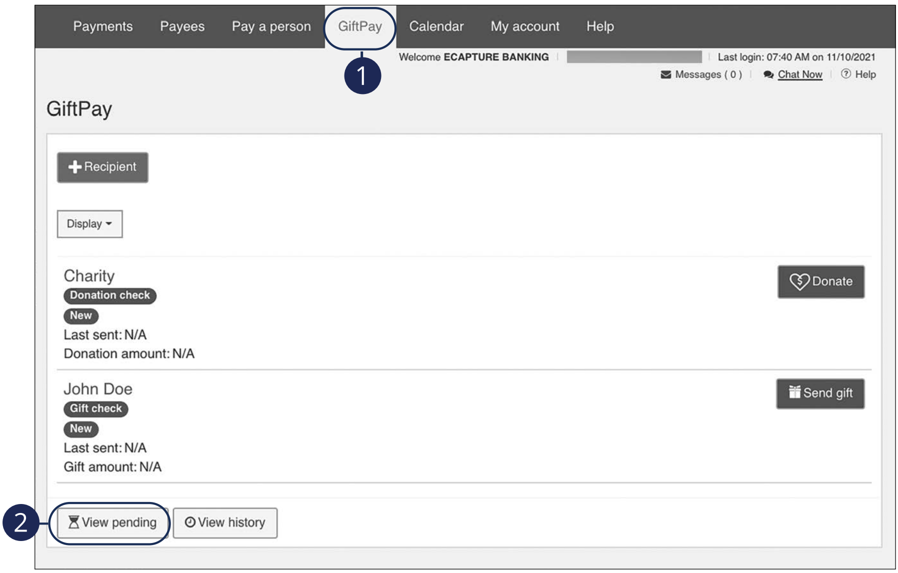
4. Click the **Edit** button.

5. Make the necessary changes and click the **Submit** button when you are finished.

Consumer Bill Pay

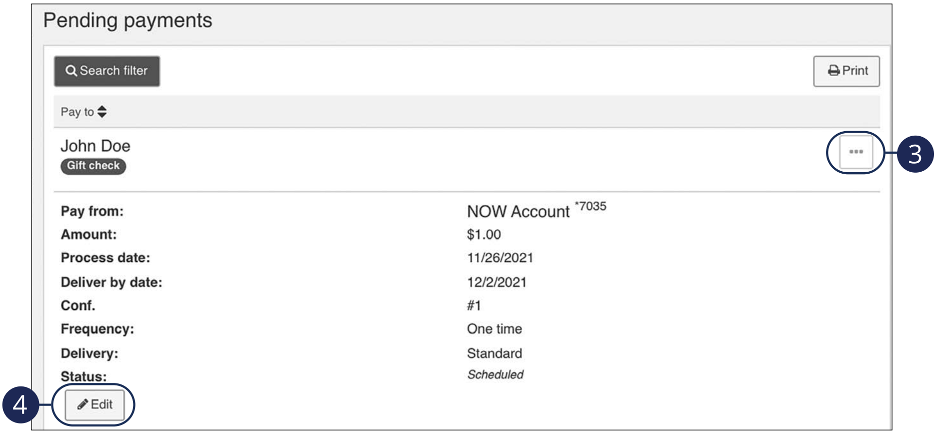
Deleting a Pending Gift or Donation

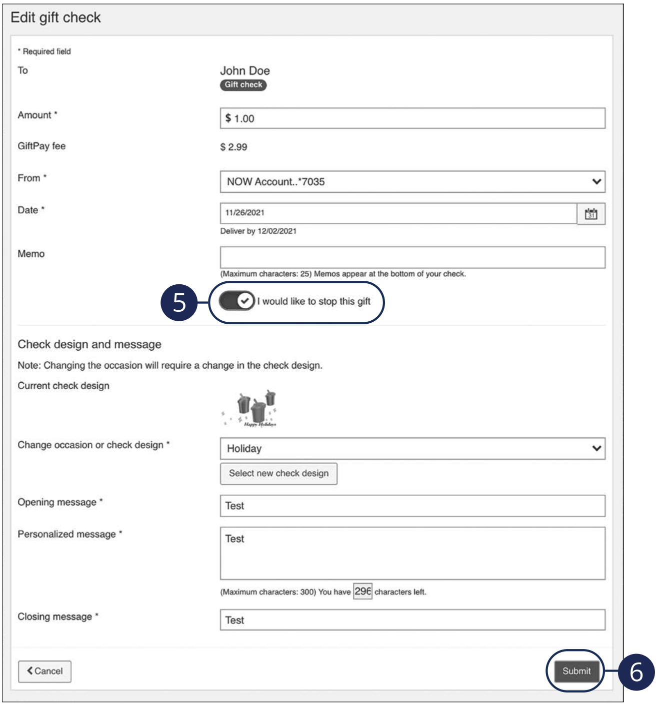
If you need to cancel a pending gift or donation for any reason, you can easily delete the transaction up until the date it processes.



In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** button and select **Visit Bill Pay Site**.

1. Click the **GiftPay** tab.
2. Click the **View pending** button.





3. Click the ••• icon next to the transaction you would like to edit.
4. Click the **Edit** button.
5. Click the toggle next to “I would like to stop this gift or donation.”
6. Click the **Submit** button to permanently delete this transaction.

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