



2021 Enhanced Online Banking Quick Start Guide

October 2021

Enhanced Online Banking Experience

We are excited to announce that on **Sunday, October 24, 2021**, we will be releasing an enhanced Online Banking experience! To help you prepare for these changes, we've put together an overview of the changes and exciting new features coming your way.





NOTE: Colors shown in the images may not represent the colors displayed in the Online Banking experience release in October.

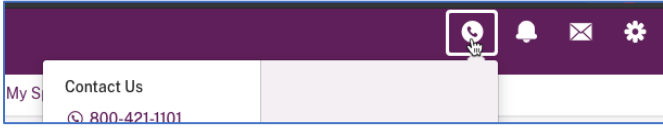

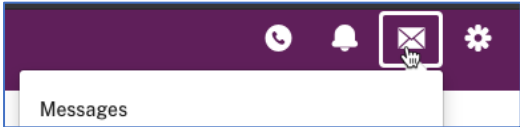

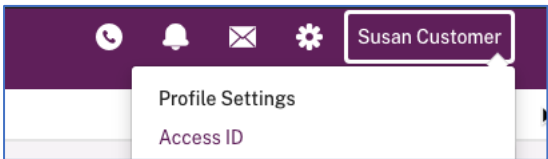
Table of Contents

- [Enhanced Design](#)
 - [Overview Page](#)
 - [Accounts Page](#)
 - [Move Money](#)
 - [My Spending](#)
- [New Features](#)
 - [Widgets and Personalization](#)
 - [QuickView](#)
 - [Favorites](#)
 - [Account Groups](#)

Enhanced Design

Overview Page

- The **Home** page has now been updated to the **Overview** page. Here's a quick overview of the changes you will see:
 - The new page has 2 columns – Accounts and Widgets.
 - Your accounts are listed in the left column (both Home Federal accounts and Outside accounts).
 - The new column on the right side of the page displays widgets available to you.
 - Easily access Home Federal **contact information** by clicking the phone icon  anywhere you are during your Online Banking session.
 - **Alerts & Messages** are still accessible from the top of any page within Online Banking by clicking the bell or email icons.  
 - **Services & Settings** previously accessed by clicking the “Contact Us” link is now accessible by clicking the gear icon  at the top of any page within Online Banking. The options will display in a dropdown when the icon is clicked.
 - **Spendable Balance** is now located on the right side of the Overview page in the widgets columns as its own widget.
 - **Log Out:** The log out option is now displayed under the nickname dropdown where your profile nickname is displayed along with your Profile Settings.

<p>Contact Information</p>	 <p>A screenshot of a dark purple navigation bar. From left to right, it contains a 'My S' dropdown menu, a 'Contact Us' button with a phone icon and the number '800-421-1101', and three icons: a speech bubble with a person, a bell, an envelope, and a gear. A white box highlights the speech bubble icon.</p>
<p>Alerts</p>	 <p>A screenshot of a dark purple navigation bar. From left to right, it contains a bell icon, an envelope icon, and a gear icon. A white box highlights the bell icon.</p>
<p>Messages</p>	 <p>A screenshot of a dark purple navigation bar. From left to right, it contains a bell icon, an envelope icon, and a gear icon. A white box highlights the envelope icon.</p>
<p>Services & Settings</p>	 <p>A screenshot of a dark purple navigation bar. From left to right, it contains a bell icon, an envelope icon, and a gear icon. A white box highlights the gear icon.</p>
<p>Log Out & Profile Settings</p>	 <p>A screenshot of a dark purple navigation bar. From left to right, it contains a bell icon, an envelope icon, a gear icon, and a user profile box labeled 'Susan Customer'. A white dropdown menu is open below the profile box, containing 'Profile Settings' and 'Access ID'. A white box highlights the 'Susan Customer' profile box.</p>

Accounts Page

- The accounts page has been designed to display more information in an easier to view format.
- Links previously shown on the right side at the top of the page are now displayed as sub-tabs along with the existing Activity sub-tab.
- Primary account balances will display at the top right corner of the page.
- Additional details regarding the accounts can be accessed by clicking the link (*More Details*) under the Account Name/Nickname on the top left of the page.

The screenshot displays the 'Accounts Page' for 'Main Family Checking Account'. The account balance is \$23,529.17, available as of 3/11/2021 12:00 AM. The page includes navigation tabs for Overview, Accounts, Bills & Payments, Move Money | Zelle®, and My Spending. Below the account name, there are sub-tabs for Activity, Cards, Alerts, Statements & Documents, Stop Payment, and Future View. A search bar and a date range filter (02/01/2021 - 02/09/2021) are present above the activity table. The activity table shows four transactions: Regular Deposit (+100.00), Check # 6027 (-100.00), ATM Withdrawal (-500.00), and Regular Deposit (+100.00). The balance for each transaction is \$10,125.00.

Date	Description	View All	Category	Credit Debit	Balance
02/26/2021	Regular Deposit		Deposit	+100.00	\$10,125.00
07/21/2021	Check # 6027		Other	-100.00	\$10,125.00
09/16/2021	ATM Withdrawal took out a whole bunch of cash to party with the gang		Cash/ATM	-500.00	\$10,125.00
02/05/2021	Regular Deposit		Deposit	+100.00	\$10,125.00

Move Money

- The Move Money page where you conduct transfer contains the same functions and options you are used to using each day.

The screenshot displays the 'Move Money' section of a banking interface. At the top, there is a navigation bar with 'Overview', 'Accounts', 'Bills & Payments', 'Move Money', and 'My Spending'. The 'Move Money' tab is active, and a dropdown menu is open, showing options: 'Schedule Single Transfer', 'Schedule Multiple transfers', 'Schedule Advanced', 'Schedule Loan Payment', 'Transfer Templates', 'History', and 'Add External Transfer Account'.

The main content area is titled 'Single Transfers' and features a 'Schedule Single Transfer' form. The form includes the following fields and options:

- From:** Shrek Checking *0058 (Balance: \$968.00)
- To:** Shrek Checking *0058 (Balance: \$968.00)
- Transfer Description:** (empty text box)
- Amount:** \$ 0.00
- Frequency:** One-Time
- Period:** Once
- Scheduled Date:** 03/01/2021 (MM/DD/YYYY)
- Recurring Until:** (empty dropdown)
- Create transfer template after this transfer is submitted
- Cut-off Time:** 3:30 pm CST

Below the form, there are two tables:

Pending Transfers

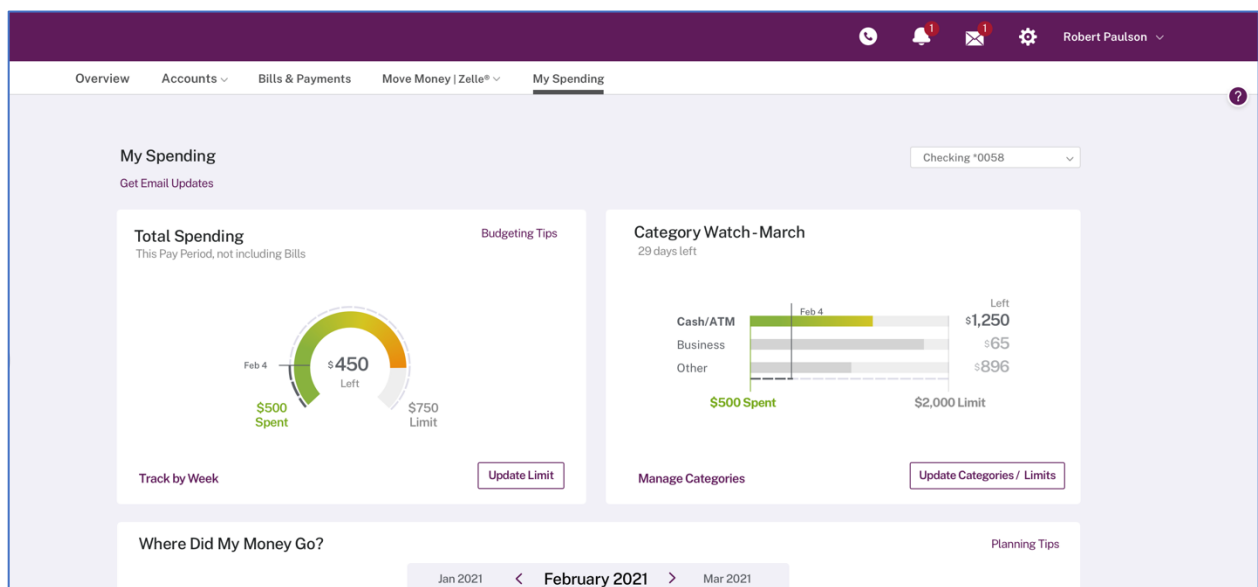
Transfer Description	Amount	Date	Actions
From: Line of Credit 8810974 To: Savings *4174	\$1,250.00		I want to ▾
test From: Checking *9999 To: Loan *0653 Until Canceled	\$1,500.00	03/09/2021	I want to ▾

Recent Transfers

Transfer Description	Amount	Date
test From: Checking *9999 To: Loan *0653	\$1,500.00	02/23/2021

My Spending

- The Category Watch widget (just as on the Overview page) has a new design using bars for the day-to-day progress.



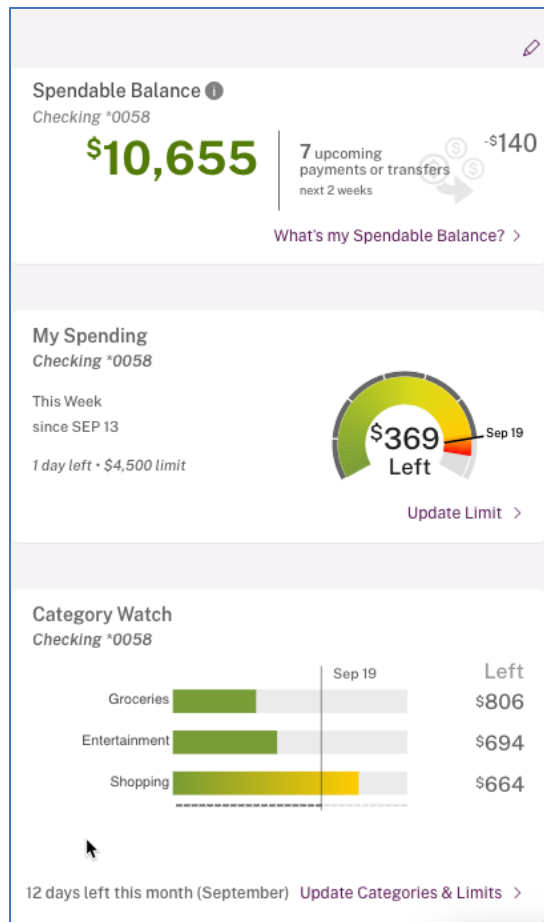
New Features in your Enhanced Online Banking experience!

Widgets (Overview page)

- Provide direct access to more information and data.
- You can personalize the information and access to features you use most and even reorder and hide most widgets.

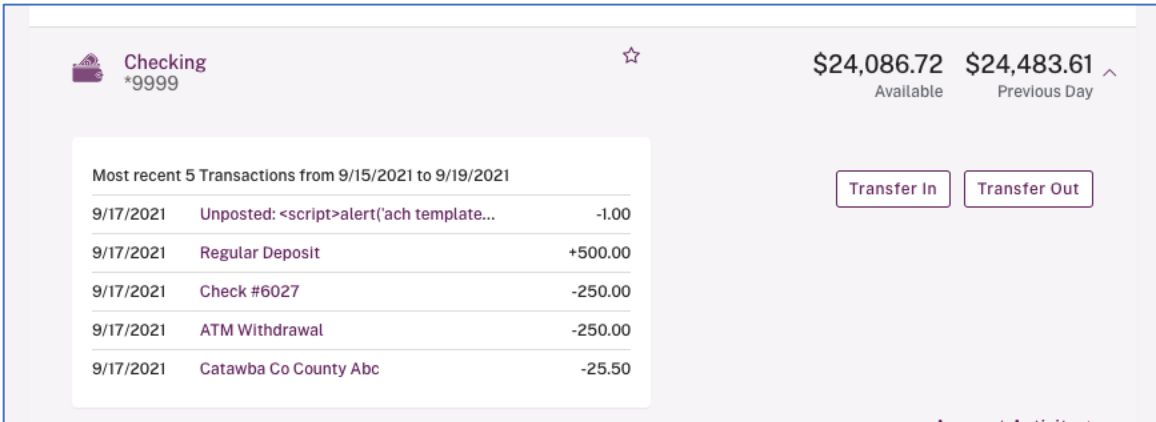
Widgets Supported

- Spendable Balance *(for consumers only)*
- My Spending *(for consumers only)*
- Category Watch *(for consumers only)*
- Pending Transfers *(for consumers and businesses)*
- Unread Messages *(for consumers and businesses)*
- My Credit Score & Reporting *(for consumers only)*



QuickView

- Allows you to move from account to account and view recent activity and available actions without ever leaving the Overview page.
- Displays the most recent 5 transactions on an account (both Home Federal and Outside).
- Clicking a transaction displays the transaction modal for quick editing of the transaction on Home Federal accounts.

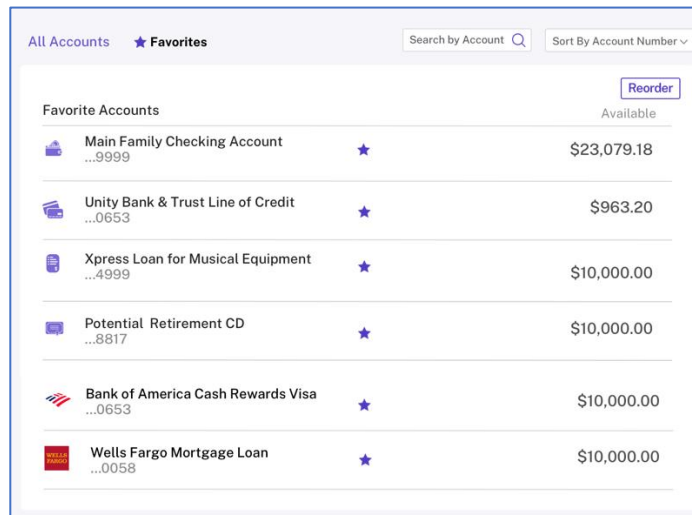


The screenshot shows the QuickView interface for a Checking account. At the top left, it displays the account type "Checking" with the number "*9999" and a star icon. To the right, the current balance is "\$24,086.72 Available" and the previous day's balance is "\$24,483.61 Previous Day". Below this, there is a table titled "Most recent 5 Transactions from 9/15/2021 to 9/19/2021". The table lists five transactions with their dates, descriptions, and amounts. To the right of the table are two buttons: "Transfer In" and "Transfer Out".

Most recent 5 Transactions from 9/15/2021 to 9/19/2021		
9/17/2021	Unposted: <script>alert('ach template...	-1.00
9/17/2021	Regular Deposit	+500.00
9/17/2021	Check #6027	-250.00
9/17/2021	ATM Withdrawal	-250.00
9/17/2021	Catawba Co County Abc	-25.50

Accounts Favorites (Consumers Only)

- Favorites allow you to create a subset of your accounts to view by default or at any time versus the *All Accounts* list.
- You are now able to select Outside accounts to be included in your list of Favorite accounts.



The screenshot shows the Accounts Favorites interface. At the top, there are tabs for "All Accounts" and "★ Favorites". To the right, there is a search box labeled "Search by Account" and a dropdown menu labeled "Sort By Account Number". Below this, there is a "Reorder" button and the text "Favorite Accounts Available". The main content is a list of favorite accounts, each with a star icon and a balance. The accounts listed are:

Account Name	Balance
Main Family Checking Account ...9999	\$23,079.18
Unity Bank & Trust Line of Credit ...0653	\$963.20
Xpress Loan for Musical Equipment ...4999	\$10,000.00
Potential Retirement CD ...8817	\$10,000.00
Bank of America Cash Rewards Visa ...0653	\$10,000.00
Wells Fargo Mortgage Loan ...0058	\$10,000.00

Account Groups (Businesses Only)

- Ends the frustration of searching for specific related accounts in a long list of accounts.
- You can create a subset of accounts (both Home Federal accounts and Outside balances) that can be used for viewing only those accounts on the Overview page, as well as using those groups for Cash Management features in the future.

