

Pocket Guide To **Central Online Banking and Central Online Bill Pay**



Welcome to Online Banking

No matter where you are or what time of day it is, Central National Bank is there for you every minute of every day with our online banking services. This guide is designed to help answer your questions about **Central Online Banking** and **Central Online Bill Pay** — two great services to help you manage your finances online. Our telephone help line is also available during regular business hours at **1-888-262-5456** if you have any further questions. Thank you!

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Security You Can Trust

The system requirements for Central Online Banking are simple. It can be accessed from any computer with Internet access and a secure web browser. Your computer will need to be operating with Microsoft® Windows® 95 (or higher) or Macintosh® System® 7.0 (or higher). You will also need an Internet browser that supports 128-bit encryption, such as Internet Explorer 5.5 (or higher) or Netscape 4.7 (or higher).

Online Banking is really a very secure way to handle your banking transactions. Five security links guard your financial information each time you get online. On the user end, you are protected by keeping your login ID and password in a secure place and by your web browser's encryption



On our end, protection links include our web server, network security, and physical security. We have extremely high criteria to guarantee the security of your banking information online. We are constantly developing and implementing security enhancements to ensure the integrity of our Online Banking system.

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How to Enroll

To sign up for Online banking, visit our website at www.centralnational.com. From our home page, click on "Online Banking" under the "Personal" drop-down menu item.

If you still have questions about Online Banking, click on the demonstration link. If you're ready to enroll, scroll down the page and click on "Enroll in Online Banking" or "Enroll in Online Bill Pay". This will take you to a screen that will ask you for personal information, including a required email address. At the bottom there is a box for questions or

***HINT: To be sure you are at a website where it is safe to share personal information, look for the http: to change to an https: in the address bar and the padlock icon to be closed in the lower right corner.*



comments. If you would like to have more than one account set up for Online banking, make a note of it there. After you click submit, you are finished! Your Login ID and a password will be emailed to you within 1-2 days.

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Accessing Your Account

The screen below shows where you will enter your ID and password on the centralnational.com home page. The first time you log on, you will be asked to verify your password, and then change your it for your security. Once you've logged in, you can change your ID under the "Options" tab.



SECURITY FEATURE: PIN guessing is deterred and reported. That means if your PIN is put in incorrectly three times in a row, your account will be locked. If this occurs, you will be sent an email giving you a phone number to call to have your account unlocked.

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Viewing Your Transactions

After you log in, the first screen you see displays all accounts which you have set up for Online banking. To the right of the account name there is a "Select Activity" box with a drop down menu. Select "Transactions" to view all current transactions on your account since the last statement. You will see the check number or deposit, the amount of the transaction, the date it was posted to your account, as well as a calculated running balance.

To view a copy of a check or deposit slip, click on the underlined check number (i.e. 1507) or View Image.

Viewing Your Statements

Not only can you view the checks that have cleared your account, you can also view your account statements online. From the same drop down menu, select "Statements". You will see a vertical list of the dates the statements were sent out to you. To the right of them, select the format in which you would like download the statement. The following screen will provide you step-by-step instructions to assist you in the process of downloading the statement.

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Making Transfers Online

It's easy to make transfers between your Central National Bank accounts. From the initial screen which follows login, find the account you want to transfer from. To the right of the account, in the "Select Activity" drop down menu, select "Transfers". You can specify a one-time immediate transfer, or schedule a recurring future-dated transfer with an expiration date.

Transfer funds from	My Checking	Available Funds: \$71.66
Transfer funds to	Savings	
Payment options	None	
Amount to transfer	<input type="text"/>	<input type="text"/>
Frequency	One Time	
Date	09/01/2005	<input type="text"/>
Memo	<input type="text"/>	
	<input type="button" value="Submit"/>	<input type="button" value="Cancel"/>

From the New Transfer screen, there is a drop down menu on the far right middle of the page called, "View Transfers For". Select your account and from there you can view, edit or delete a currently set up transfer.

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Online Bill Payment

Eliminate the hassles of buying stamps, writing checks, and sealing envelopes! Enroll in Central Online Bill Pay and pay all your bills with the click of a mouse. You can schedule payments for regularly occurring bills or make a one time payment.

There are three ways to sign up:

1. Send a secure email to customer service when you are logged into your Online Banking account by clicking on the "Contact" tab in the upper right corner of the screen. They will then send you forms in the mail to sign and return to them.
2. Come in to your local branch and sign up with any Customer Service Representative.
3. Sign up online using the steps on Page 3.

The picture below is a sample of a check generated by an Online Bill Pay request.

JANE O. CUSTOMER 111 MAIN STREET ANYTOWN, USA 11111	160198799	83-0128 JULY	DATE 01/10/2005	6000000000
PAY TO THE ORDER OF KENNETH HAGIN MINISTRIES	Central National Bank 200 N. Washington Spartanburg, SC 29141	VOID AFTER 90 DAYS FROM ABOVE DATE	AMOUNT **\$5.00	
Please Apply to Customer Account #	AS Authorized by Accountholder			
⑆0000000000⑆ ⑆101101293⑆		57 ⑆0000000500⑆		

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Setting Up Your Payees

Before you can schedule your payments, you must set up a payee. Processing begins on the date you select when you Add Payments. (See next page)

After you log in to your account, click on “Bill Payment” in the blue bar. Just beneath that, click on “Payees” in the yellow bar. Then to the far right of the screen click on the “Add Payee” button.

The first screen asks you to type a name for your payee and select the state in which they are located and click “Submit”. The program will search to see if the payee is our database of electronic payees. If it is, you will be asked to provide only your account number with the company and their phone number. If not, your bills to that payee will be paid by check, so you will be asked to provide their address, in addition to the information above.

You will receive a message indicating that your payee has been successfully added. From the “Payees” screen you can view, edit, and delete information about the payees you have set up.

Once you have all of your payees set up, you can add a payment or a quick payment.

Pay Bills/Schedule Payments

To begin paying bills: click on “Add Payment”. Then fill-in the blanks as shown below. Be sure to click on all the drop down arrows and carefully select the account to pay the bill from, the payee, the frequency, and the date to pay the check. Payments can be made electronically, which takes 2-3 days for delivery, or by check, which takes 3-5 days for delivery. NOTE: the default setting for Frequency is “One-Time”. If you are scheduling a recurring payment, such as monthly, or bi-weekly, and the payment amount will change, be sure to click the “Variable Payment” box. The next time you need to pay that bill, you will click “Edit” and make the necessary changes.

Pay from account	My Checking	
Payee	Select Payee ...	
Amount		
Memo		
Save memo for future payments	<input type="checkbox"/>	
Alert when payment is processed	<input type="checkbox"/>	
Frequency	One-Time	
Start Date	09/03/2005	<input type="checkbox"/> Pay on last business day of the month
Expiration Date		<input type="checkbox"/> This payment has no expiration date.
Payment Description		
Variable Payment	<input type="checkbox"/>	This indicates that the amount is different for every payment.
	<input type="button" value="Submit"/>	<input type="button" value="Cancel"/>



Central National Bank

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Banking
Convenience!



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