Celtic Bank
eBanking Education
# TABLE OF CONTENTS

## Login
- New Users ........................................... 4

## Accounts
- Account Summary .................................... 8
- Transaction History ................................ 9
- Transaction Search .................................. 12
- Account Alerts ...................................... 14

## Transfers
- Funds Transfer Accounts .......................... 17
- Transfer Funds ...................................... 21
- Transfers ............................................. 23

## Text Banking
- Text Banking Setup .................................. 27
- Instructions .......................................... 30
- Mobile Banking Help ................................. 31
- Text Banking Unsubscribe ......................... 32

## Preferences
- Security Options .................................... 34
  - Customer Preferences ............................ 34
  - Contact/Authorization Method ................. 35
  - Edit Login Name .................................. 37
  - Change Password .................................. 38
- Internet Options .................................... 39
  - Edit Email Info ................................... 39
- Account Names ...................................... 40
- Secondary Users .................................... 41
  - Creating a New Secondary User ............... 42
  - Opt In Agreements/Policies .................... 47

## Correspondence
- Recent Messages .................................... 49
- Compose Message ................................... 50
- Forms .................................................. 51

## Statements
- Integrated Statements/Notices ................. 53
- Inter@ct Integrated Statements/Notices .... 55
- Registration ........................................ 58
- Notification Emails ............................... 62
Login
New Users

If this is your first time accessing Online Banking, complete the following steps:
1. Navigate to the Online Banking system via Celtic Bank’s website (celticbank.com).
2. If you were an Online Banking user prior to conversion, use your previous login name to access the system. If you are a new Online Banking customer, enter your bank assigned temporary login name.
3. Enter your assigned temporary password.
4. Click Submit.
5. If prompted, create a new login name.
6. Click **Submit**.
7. Provide a method for contact. This information will be used to send a confirmation code prior to login.
   a. Enter a name for the contact method.
   b. Select the type of contact method. Options are: SMS/Text, Email or Google Authenticator.
   c. Enter the mobile phone number or the email address.
   d. Click **Submit**.

---

**ADD CONTACT**

<table>
<thead>
<tr>
<th>CONTACT TYPE</th>
<th>NAME</th>
</tr>
</thead>
<tbody>
<tr>
<td>GoogleAuth</td>
<td></td>
</tr>
</tbody>
</table>

After entering your contact information, you will be provided with a secret key to use when setting up Google Authenticator. After you set up Google Authenticator, you must successfully enter in a verification code on the following page prior to using it for online banking authentication.
8. Enter the confirmation code received via SMS/Text or email. If needed, click **Resend** to receive a code again.

9. Click **Submit**.

10. If prompted, edit the password.
    a. Enter the current password in the Current Password text box.
    b. Enter a new password in the Password text box.
    c. Enter the same password in the Confirm text box.

11. Click **Submit**.
Accounts
ACCOUNTS

Account Summary
Accounts > Accounts Summary

The account summary screen displays a general overview of your accounts as well as Notifications, Account Summary Options, and Financial Tools. This screen is also the landing page for the Online Banking system.

Notes:
• Accounts that are dormant or inactive will not display.
• Loan accounts in a non-accrual status will not display.

ACCOUNTS SUMMARY

CHECKING

Charles Checking

ACCOUNTS SUMMARY OPTIONS

FINANCIAL TOOLS

Print Page

Use the icons to switch between the tile and list view.

Click the account to navigate to the Account Details screen
The Transaction History screen displays detailed account information and transaction history for the selected account.
<table>
<thead>
<tr>
<th><strong>View Account Details</strong></th>
<th>Expands or collapses details regarding the selected account.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>View</strong></td>
<td>Indicates if there is an image associated with the transaction. Click <img src="image.png" alt="image" /> to see the image.</td>
</tr>
<tr>
<td><strong>Date</strong></td>
<td>Date the transaction posted.</td>
</tr>
<tr>
<td><strong>Type</strong></td>
<td>Type of transaction.</td>
</tr>
<tr>
<td><strong>Description</strong></td>
<td>Description of the transaction as returned from the processing vendor.</td>
</tr>
<tr>
<td><strong>Debits</strong></td>
<td>Dollar amount of the debit transaction.</td>
</tr>
<tr>
<td><strong>Credits</strong></td>
<td>Dollar amount of the credit transaction.</td>
</tr>
<tr>
<td><strong>Balance</strong></td>
<td>Balance for the account.</td>
</tr>
</tbody>
</table>

**Accounts Summary Options**

<table>
<thead>
<tr>
<th><strong>View Statements</strong></th>
<th>Directs you to the statement for the selected account.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>View Transactions</strong></td>
<td>Directs you to the Account Details screen.</td>
</tr>
<tr>
<td><strong>Export Transactions</strong></td>
<td>Used to export transactions to another software. <em>Ex: Quickbooks.</em></td>
</tr>
<tr>
<td><strong>Transfer Funds</strong></td>
<td>Directs you to the Transfer Funds screen with the specified account displayed in the To field.</td>
</tr>
</tbody>
</table>
### View Accounts Summary
Directs you to the Accounts Summary screen, which is the landing page for the Online Banking system.

### Display Options

<table>
<thead>
<tr>
<th>Feature</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Filter Transactions</td>
<td>Ability to narrow down results based on date.</td>
</tr>
<tr>
<td>Rest Display</td>
<td>Returns the grid to the view prior to filtering or sorting.</td>
</tr>
<tr>
<td>Change Accounts</td>
<td>Click to select a different account to view.</td>
</tr>
<tr>
<td>Print All Transactions</td>
<td>Prints all transactions for the selected account.</td>
</tr>
<tr>
<td>Print Page</td>
<td>Prints the transaction on the selected page.</td>
</tr>
</tbody>
</table>
The Transaction Search screen gives you the ability to filter transactions by date, check number, amount, category, or a combination of these filters.

To search, complete the applicable steps:
1. Enter the Start and End date.
2. Enter the check number or range of check numbers.
3. Enter the amount or amount range.
4. Select the categories of the transaction search.
5. Select the accounts to search.
6. Click Submit.
The transactions that fall within the search requirements display. The results can then be exported or printed, if needed.

<table>
<thead>
<tr>
<th>ACCOUNT</th>
<th>CHECK #</th>
<th>DATE</th>
<th>TYPE</th>
<th>DESCRIPTION</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charles Checking</td>
<td>2/22/2019</td>
<td>12:00:00 AM</td>
<td>Direct Deposit</td>
<td>STORE CHK:INTRNT TYPE:TRANSFER CO: STORE CHK:INTRNT</td>
<td>$200.00</td>
</tr>
<tr>
<td>Charles Checking</td>
<td>2/27/2019</td>
<td>12:00:00 AM</td>
<td>Direct Deposit</td>
<td>STORE CHK:INTRNT TYPE:TRANSFER CO: STORE CHK:INTRNT</td>
<td>$200.00</td>
</tr>
</tbody>
</table>
Account Alerts
Accounts > Account Alerts

The Account Alerts screen is used to create alerts notifying you of specific account information.

To create a new alert:
1. Click Create New Alert
2. Select the type of alert. Options are:
   a. Account Balance
   b. CD Maturity Date
   c. Loan Payment Due Date
   d. Pending Transactions
3. Enter a name for the alert.
4. Select the account the alert is associated with.
5. Based on the type of alert, different fields display. Complete the displayed fields.
   a. Account Balance Alert – Indicate if the alert should be prompted when
      the balance is greater than or less than the indicated dollar value.
   b. CD Maturity Date – Indicate the number of days prior to the maturity date
      the alert should be sent.
   c. Loan Payment Due Date – Indicate the number of days prior to the loan
      payment date the alert should be sent.
   d. Pending Transactions – No extra fields display.
6. Indicate if you would like to have the alert sent via SMS/Text and/or Email.
7. Indicate if the alert is Active or Inactive. By default, the alert is set to Active once
   the alert is created. To inactivate the alert, click **Active** and the status will then
   change.
8. Click **Submit**.

**To edit an alert:**
9. Click **Options**.
10. Click **Edit Alert**.
11. Make changes as needed.
12. Click **Submit** to save changes. Click **Cancel** to return to the Alerts screen.

**To delete an alert:**
1. Click **Options**.
2. Click **Delete Alert**.
3. Click **OK** to delete the alert. Click **Cancel** to return to the Alerts screen.
TRANSFERS

Funds Transfer Accounts
Transfers > External Transfer Setup

The External Transfer Accounts screen is used to create, edit and view linked accounts.

To create a new external transfer account:
1. Click **Create External Transfer Account**.
2. Enter the Name.
3. Enter the Financial Institution.
4. Enter the routing number.
5. Reenter the routing number.
6. Enter the account number.
7. Reenter the account number.
8. Indicate the Account Type. Options are:
   a. Checking
   b. Savings
   c. Loan
9. Click **Submit**.
Once an account has been created for external transfers, the information displays on the Externals Transfer Accounts screen.
Status

Status of the linked account. Options are:

a. New Awaiting Approval – The linked account was created and awaiting approval by the financial institution.

b. Approved Awaiting Confirmation – The linked account was approved by the financial institution and the deposit amounts need to be confirmed by the user.

c. Confirmed Active – The user has confirmed the deposit amounts and can now set up a transfer.

d. Failed – The deposit amounts were not confirmed correctly by the user.

Note: If the end user incorrectly enters the micro deposits, and the status is set to failed, the end user will need to click × to delete the attempted link and start the process over.

Once the financial institution has approved the linked account, a displays. Select the to enter the confirmation amounts, then click Submit. Once the confirmation amounts are entered correctly, an external transfer can be performed.
Notes:

- Amount will be entered as cents. For example, if the micro deposit was for $0.36 and $0.48, simply enter 36 and 48 in the confirmation amount fields.
- When the external account is a loan account, there will not be a micro deposit completed or confirmation amounts to be entered. Based on your financial institutions settings, additional approval may be needed before the external loan account is active.
Transfer Funds
Transfers > New Transfer

The New Transfer screen is used to transfer money to and from internal and external deposit and loan accounts.

**Note:** *External deposit and loan accounts must be created, approved and confirmed on the External Transfer Setup screen in order for them to display within the Transfer Funds screen.*

**To create a new transfer:**
1. Select the From account.
2. Select the To account.
3. Enter the Amount.
4. Select the frequency. Options are:
   a. One Time
   b. Future, One Time
   c. Future, Scheduled
5. If a future option was selected, enter the date the transfer should process.
6. If the transfer falls on a holiday, indicate if the transfer should process the business day before or after the scheduled date.
7. If transferring to a loan, select the type of loan payment.
8. Enter a Memo, if applicable.
9. Click **Continue**.
10. Click **Confirm** to complete the transfer.
Notes:

- *When creating a transfer, one of the accounts must be an internal account.*
- *Transfers involving external accounts may take 1-2 business days to be effective.*
**Transfers**
Transfer > View Transfers

The Transfers screen is used to view pending transfers and transfer history. Sort options are available by clicking in the **Sort By** section. Use the **Search** section to search for transfers using key words or amounts including the memo information.

![Transfers Screen]

**From Account**
Account the transfer is originating from.

**To Account**
Account the transfer is going to.

**Schedule**
Depending on the tab being viewed, multiple items may display in this area.
- Pending tab – Indicates the schedule of the transfer.
- History tab – Status of the transfer.

**Amount**
Amount of the transfer.

**Memo**
Memo for the transaction if utilized while creating transfer.

**Approve**
Click to approve the transaction. If this button displays, the transaction must be approved prior to the transaction being submit to the financial institution.

Click the link to create a new transfer directly from the Transfers screen.
Approved

Indicates the transfer has been approved.

Date

Date the transfer is scheduled to occur.

Note: If the Approval button is grayed out, this indicates the user has self-approval rights and has already approved the transaction.

Pending Transfer Options

Pending Transfer Options are available by clicking Options while on the Pending tab.

View Details

Displays the details for the selected transfer.

Edit

Directs you to the Edit Funds Transfer screen. If the transfer is recurring, the option to edit the next occurrence or series displays.

Copy

Directs you to the Transfer Funds screen, giving you the ability to copy a previously created transfer.

Delete

Directs you to the Delete Funds Transfer screen, giving you the ability to delete the next occurrence or delete the series.
Transfer History Options

Transfer History Options are available by clicking **Options** while on the History tab.

**View Details**
Displays the details for the selected transfer.

**Send Us a Message**
Directs you to the Compose Message screen giving you the ability to send a message to the Financial Institution.

**Copy**
Directs you to the Transfer Funds screen giving you the ability to copy a previously created transfer.
Text Banking
The Text Banking Setup screen is used to register for Text Banking. This option will only display if you are not currently signed up for text banking.

1. Select the “I Accept” check box.
2. Click Submit.
3. Select the *Enable weekly balance message for text messaging enabled accounts* checkbox to automatically receive balance(s) for enabled accounts via text message.

4. Enter the mobile phone number that should receive the weekly message.

5. Select the day of the week and time of day for the messages to be delivered. *Note: The reflected time will always be Central Standard Time.*

6. In the account grid, select checkbox in the Text Messages column for any accounts that should be enabled for Text Banking.

7. In the Mobile Friendly Name column, edit the mobile friendly name as needed.

8. Click **Submit**.

9. An activation text is sent to the mobile phone provided. Reply to the text with the displayed activation code. If the text message should be resent, click **Resend**.
Note: Once text banking has been set up, edits to your settings can be made by navigating to the Text Banking Setup screen.
Instructions
Text Banking > Instructions

The Instructions screen provides the following information:

- How to use the Mobile Text Message Service
- Terminology for text messaging requests
- List of supported carriers
- Messaging examples
- Opting out
- Terms and Conditions

---

**MOBILE BANKING TERMS & CONDITIONS**

To Use Mobile Text Message Service:

- Send text with the one of the requests listed below to: 44660
- Message frequency is dependent upon individual user settings.

Text Messaging Requests:

- **sum**: Receive summary information for all enabled accounts
- **bal**: Receive balances for enabled accounts
- **msg**: Text message directly to designated bank contact
- **sum acct**: Receive summary information for account acct
- **bal acct**: Receive balance information for account acct
- **help**: Text HELP to 44660 for help

Remember, you may use your own mobile friendly names, up to 5 characters, to replace the example account names (IE: acct1, acct2).

---

**TEXT BANKING OPTIONS**

Settings

Unsubscribe

Click Unsubscribe to discontinue using Text Banking.
Mobile Banking Help
Text Banking > Help

The Mobile Banking Help screen is used to contact Celtic Bank regarding issues with text banking.

1. Enter an email address.
2. Enter a contact phone number if desired.
3. Enter a description of the issue.
4. Click **Submit Help Request**.
Text Banking Unsubscribe
Text Banking > Unsubscribe

The Text Banking Unsubscribe screen is used to unsubscribe from text banking services.
Preferences
Security Options

Customer Preferences
Preferences > Security Options > Customer Preferences

The Customer Preferences screen displays basic information regarding the customer along with the additional applications the customer has access to.

---

<table>
<thead>
<tr>
<th>PREFERENCE</th>
<th>CURRENT VALUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer</td>
<td>****0001</td>
</tr>
<tr>
<td>Login Name</td>
<td>SusanBanker</td>
</tr>
<tr>
<td>Email Address</td>
<td></td>
</tr>
<tr>
<td>Email alert for new message</td>
<td>Enabled</td>
</tr>
<tr>
<td>Mobile Phone #</td>
<td>* Not Activated *</td>
</tr>
<tr>
<td>Secondary Users</td>
<td>Allowed</td>
</tr>
<tr>
<td>Cash Management</td>
<td>Enabled</td>
</tr>
</tbody>
</table>
Contact/Authorization Method
Preferences > Security Options > Change Security Contact

The Contact/Authorization Method screen displays contact methods that have been created.

1. Click **New** or **New Contact Method** to create a new contact method.
2. Indicate the method for contact in the Contact Type field.
3. Enter a name in the Name field. This is only used to reference the contact method.
4. Enter the Phone Number, Email or Google Authenticator information.
5. Click **Submit**.
6. Enter the verification code received via email or text message. If needed, click **Resend** to receive a new code.

7. Click **Submit**.

If **Cancel** was selected, the contact method can still be verified on the Contact/Authorization Method screen. Select ▲ to be returned to the Verify Contact screen.

Click ✗ to delete the contact method. Click ▲ to enter the verification code for the contact method.
Edit Login Name
Preferences > Security Options > Change Login Name

The Edit Login Name screen is used to edit your login name.

For security reasons, your Login Name may not be the same as your Customer number. The Login Name you create may be up to 15 characters in length. The next time you sign in to Online Banking, you must use this Login Name.

<table>
<thead>
<tr>
<th>LOGIN NAME</th>
</tr>
</thead>
<tbody>
<tr>
<td>SusanBanker</td>
</tr>
</tbody>
</table>

Cancel  Submit
Change Password
Preferences > Security Options > Change Password

The Edit Password screen is used to edit your password.

1. Enter the current password used to login to Online Banking.
2. Enter the new password in the New Password field.
3. Re-enter the password in the Confirm Password field.
4. Click **Submit**.
Internet Options

Edit Email Info
Preferences > Internet Banking Options > Update Email Address

The Edit Email Info screen is used to edit the email address utilized within Online Banking. This is the address notifications will be sent to regarding correspondence within the Online Banking system.
The Friendly Account Names screen is used to create and edit user defined names for the displayed accounts. Once a name has been created, that name will display throughout Online Banking instead of the account number.

Use the sort order column to indicate the order the accounts should display. Sorting will only take effect per account type. For example, you cannot sort checking and loan accounts so they display in a mixed order.
Secondary Users
Preferences > Internet Banking Options > Secondary Users

The Secondary Users screen gives account owners the ability to grant non-account owners individualized access to the Online Banking/Cash Management system. This screen is also used to view, edit, or remove secondary users from the system.
Creating a New Secondary User
Preferences > Internet Banking Options > Secondary Users > Create New Secondary User

New Secondary User

**Customer Number:** 100001

**Customer Number**
Customer number for the primary account owner.

**User Name**
User name for the secondary user.

**Password**
Password for the secondary user.

*Note: Based on Secondary User Rights, the secondary user may be forced to change their password upon login.*

**Confirm Password**
Confirm password for the secondary user.
Status

Indicates the status of the secondary user.

Last Login

Displays the last time the secondary user logged in.

Secondary User Rights

Indicates which rights the secondary user has within Online Banking. Options are:

a. Can change password – Secondary user is able to change their password.

b. Force password change – Secondary user will be forced to change their password upon login.

c. Allow messaging – Secondary user has access to messaging.

d. Allow bill pay – Secondary user has access to bill pay.

e. User primary user’s account friendly names – Indicates the accounts display the user friendly name established by the primary user.

f. External Account Setup – Secondary user has access to create linked accounts.
Account

Indicates if the secondary user is able to view the account.

Indicates if the secondary user is able to transfer funds into the account.

Indicates if the secondary user is able to transfer funds out of the account.

Indicates if the secondary user is able to create external transfers into the core system.

Indicates if the secondary user is able to create external transfers from the core system.

Indicates if the secondary user is able to approve external transfers.
Indicates if the secondary user is able self-approve external transfers.

Indicates if the secondary user is able to view statements.

**Account Limits**

**Daily Amount Approval**
Indicates the daily amount the secondary user can approve or self approve for external funds transfer in or out.

**Transaction Amount Approval**
Indicates the per batch transaction amount the secondary user can approve for external funds transfer in or out.

**Notes:**
- Approval rights are based on the Appr and Appr Self check box.
- If these fields are left blank and the Appr or Appr Self check box is selected, the user will have infinite approval limits.

**Secondary User Options**

**Change Password**
Displays the Change Password screen for the displayed secondary user.

**Generate Temporary Verification Code**
Generates a temporary verification code which can be provided to the secondary user for login.

**Delete Secondary User**
Deletes the displayed secondary user.

**Save Changes**
Click to retain changes made on the Edit Secondary User screen.
Click to return to the Secondary Users screen.

Click to restore a secondary user that has been deleted.  
**Note:** This option only displays if Edit was selected for a secondary user that had previously been deleted.

**To create a new secondary user:**
1. On the Secondary Users screen, select **Create New Secondary User.**
2. Enter a username.
3. Enter a password.
4. Confirm the entered password.
5. Click **Continue.**
7. Check the account rights needed for each account.
8. Click **Save Changes.**
9. The user will then need to login and complete the authentication process.

**To edit or delete a secondary user:**
1. On the Secondary Users screen, select Edit for the appropriate customer ID.
2. If editing, make changes as needed and click Save Changes.
3. If deleting, click Delete Secondary User.

**NOTE:** To restore a secondary user that has been deleted, click **Edit**, then **Restore Secondary User.**
The Opt In Agreements screen displays opt in agreements/policies for Celtic Bank.

### OPT-IN AGREEMENTS

<table>
<thead>
<tr>
<th>NOTICE</th>
<th>UPDATED</th>
<th>STATUS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Changes</td>
<td>04/04/2018</td>
<td>Opted In on 04/04/2018</td>
</tr>
<tr>
<td>E-Mail Address Registration</td>
<td>09/04/2012</td>
<td>Opted In on 03/06/2019</td>
</tr>
<tr>
<td>Test Notice</td>
<td>01/31/2019</td>
<td>N/A</td>
</tr>
</tbody>
</table>

### POLICIES

<table>
<thead>
<tr>
<th>NOTICE</th>
<th>UPDATED</th>
<th>STATUS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card Chargeback Policy</td>
<td>06/08/2017</td>
<td>N/A</td>
</tr>
<tr>
<td>Privacy Policy</td>
<td>06/26/2017</td>
<td>Accepted on 09/07/2018</td>
</tr>
</tbody>
</table>
Correspondence
Recent Messages
Correspondence > Recent Messages

The Recent Messages section displays correspondence between the user and the financial institution. Click the subject of the message to be directed to the Message Inbox to view the entire message. Select View All to be directed to the Message Inbox screen.

Click Reply to send a response to Celtic Bank.
Compose Message
Correspondence > Send Us A Message

The Compose Message screen is used to send a message to Celtic Bank in a secure method.
The Forms section displays a list of forms provided by Celtic Bank. These forms give you the ability to send information directly to Celtic Bank in a secure method.
Statements
Integrated Statements/Notices

Integrated Statements/Notices gives customers the ability to view statements and/or notices within Online Banking.

To view a statement:
Navigate to Accounts > Accounts Summary and click View Statements.

**NOTE:** The View Statements option may be available on the Account Summary screen or on the Account Details screen.

1. Select the date of the statement from the Date drop-down.
2. Click
3. View, print, or save the statement as needed.

<table>
<thead>
<tr>
<th>Account</th>
<th>Account number or account friendly name.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type</td>
<td>Type of account. Ex: Deposit, Loan, etc.</td>
</tr>
<tr>
<td>Delivery</td>
<td>Method for receiving the statements for the associated account.</td>
</tr>
<tr>
<td>Date</td>
<td>Date of the statement that will display.</td>
</tr>
</tbody>
</table>

**Note:** The delivery type will always display Paper.
Click this link to view a digital copy of the statement.

**Paperless**

Indicates the customer will receive electronic statements instead of paper statements for the associated account. **Note:** This option is not available for Integrated Statements and Notices. These check boxes will be grayed out.

**Example of how the statement displays:**

![Example of a bank statement](image-url)

- **Account No:**
- **Statement Date:** 09/30/2019
- **Last Statement Date:** 08/30/2019
- **Statement Period**
  - **Previous Balance:**
  - **# of Days-Stmt Period:**
  - **Average Balance:**
  - **YTD Interest:**
- **Interest Period**
  - **Average Balance:**
  - **Int Earned This Stmt:**
  - **Annual Percentage Yield Earned:**
- **Deposits**
  - **Date:**
  - **Description:**
  - **Amount:**
Inter@ct Integrated Statements/Notices

Inter@ct Integrated Statements/Notice gives customers the ability to view statements and/or notices within Online Banking along with the option of going paperless.

1. From the Accounts screen, click View Statements to go to the Statement screen. **NOTE:** The View Statements option may be available on the Account Summary screen or the Account Details screen.

2. If you have not configured your email address prior to accessing statements, you will receive the following message:

   ![Error Message]

   Error
   Please configure your Email address prior to accessing statements online.
   OK

3. Navigate to Preferences > Update Email Address to update the email address.

4. On the Edit Email Info screen, enter a valid email address and click **Submit.**
5. An email is then sent with a confirmation code that will be used to configure the email.

![Email Registration Confirmation](image)

```
Confirmation Code: af2c95
```

6. Enter the confirmation code and click **Submit**.
7. You will be directed to the Customer Preferences page with a message indicating that the email address was successfully updated.

![Customer Preferences Table]

<table>
<thead>
<tr>
<th>PREFERENCE</th>
<th>CURRENT VALUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer</td>
<td>50292</td>
</tr>
<tr>
<td>Login Name</td>
<td>50292</td>
</tr>
<tr>
<td>Email Address</td>
<td><a href="mailto:bswanner@datacenterinc.com">bswanner@datacenterinc.com</a></td>
</tr>
<tr>
<td>Email alert for new message</td>
<td>Enabled</td>
</tr>
<tr>
<td>Mobile Phone #</td>
<td><em>Not Activated</em></td>
</tr>
<tr>
<td>Secondary Users</td>
<td>Allowed</td>
</tr>
<tr>
<td>Cash Management</td>
<td>Enabled</td>
</tr>
</tbody>
</table>
Registration

Once the email is configured, you will need to register the necessary accounts.

1. Navigate to Accounts > Accounts Summary and click View Statements.
2. To register for Inter@ct, check the paperless check box for any accounts that should be registered.
3. Next, click Go Paperless.

4. Review the terms and conditions that appear next.
5. Click the **Click Here to Open Verification PDF** link to receive the necessary verification code, then enter it into the Verification code field.
Once you have registered, you will see a **Turn off paper** link instead of **Go Paperless**.

You will be able to view statements, notices, year-end notices, and bank documents in separate sections as displayed below. To view an item, you will simply select the appropriate date from the drop-down if applicable, and then click  

© Copyright 2019 Celtic Bank
Example of how the statement displays:

<image of a bank statement>
Notification Emails

You will receive the following email notifications when new statements or notices are available to be viewed.

If you have more than six statements and/or notices available for viewing, extra verbiage “(and additional accounts not listed here)” will be printed at the bottom of the “Account Numbers Ending In” list.

![Notification Email Example]

At DCI TEST BANK, we do not send unsolicited e-mails. You received this e-mail because you have chosen a notice option that requires e-mail notification. Thank you for banking with DCI TEST BANK.
ABOUT CELTIC

Founded in 2001 and headquartered in Salt Lake City, Utah, Celtic Bank specializes in small business finance.

We help business owners with working capital, expansion, acquisition, construction, equipment financing, renewable energy finance, real estate purchases and refinances, and more.

Celtic Bank has ranked as one of the top ten SBA lenders nationally in the last several consecutive years. Celtic Bank has a proven track record in a range of industries, including renewable energy finance, healthcare, gas station / c-store, car wash, hotel and others.

Every business loan application is approached with a problem-solving mindset. We tailor our financing solutions to help our clients meet their growth objectives.

Contact Us

Phone: (800) 509-6191
Email: help@celticbank.com
Website: celticbank.com