



Celtic Bank eBanking Education

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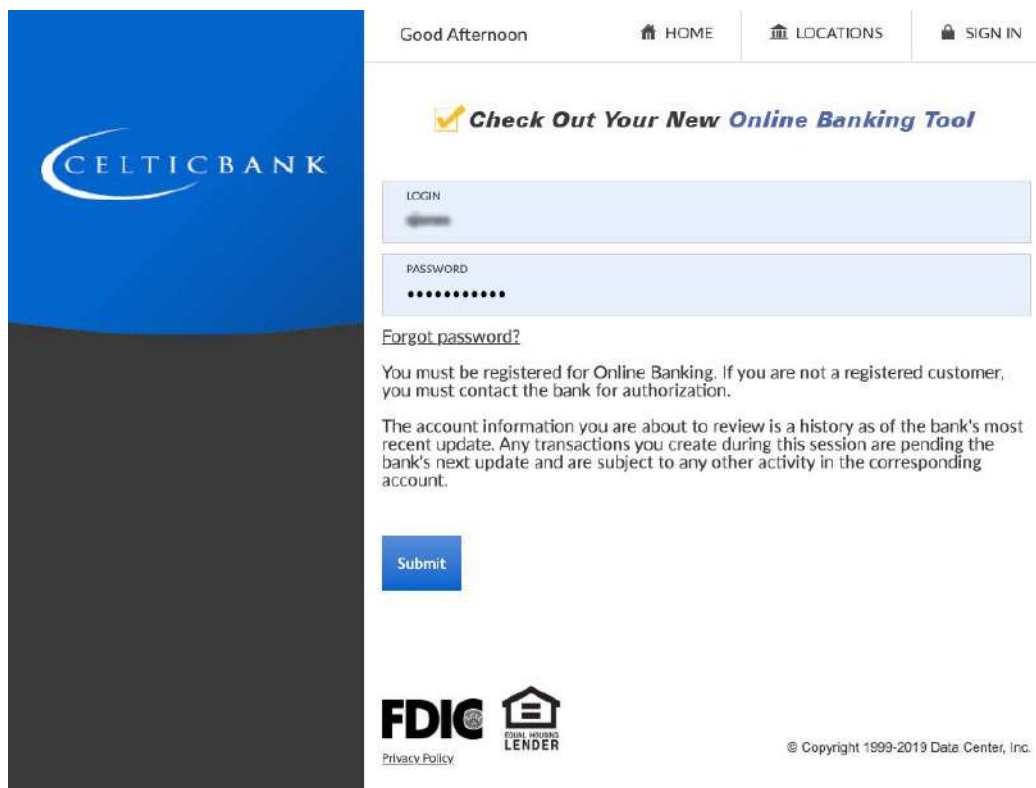
Login

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.



The screenshot shows the Celtic Bank Online Banking login interface. On the left is a large blue banner with the Celtic Bank logo. The main content area has a header with 'Good Afternoon' and navigation links for HOME, LOCATIONS, and SIGN IN. Below the header is a yellow banner that says 'Check Out Your New Online Banking Tool'. The login form consists of two input fields: 'LOGIN' and 'PASSWORD'. The 'PASSWORD' field is masked with dots. Below the password field is a link for 'Forgot password?'. A message states: 'You must be registered for Online Banking. If you are not a registered customer, you must contact the bank for authorization.' Another message says: 'The account information you are about to review is a history as of the bank's most recent update. Any transactions you create during this session are pending the bank's next update and are subject to any other activity in the corresponding account.' A blue 'Submit' button is at the bottom of the form. At the very bottom, there are FDIC and Equal Housing Lender logos, a 'Privacy Policy' link, and a copyright notice: '© Copyright 1999-2019 Data Center, Inc.'

3. Enter your assigned temporary password.
4. Click **Submit**.

EDIT 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.

LOGIN NAME
789789

Cancel

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

CONTACT TYPE
GoogleAuth

NAME

After entering in 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.

Cancel

Submit

8. Enter the confirmation code received via SMS/Text or email. If needed, click **Resend** to receive a code again.

VERIFY CONTACT

Please enter the confirmation code that was sent to the phone number you provided. () If you did not receive the code click 'Resend'. Please note that it may take several minutes to receive the confirmation text.

CODE

Cancel

Submit

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**.

EDIT PASSWORD

Password change required.

Your new password is case sensitive and may be any combination of letters, numbers, and keyboard characters. Your password must also meet the following requirements:
Passwords must contain a minimum of 6 to a maximum of 15 characters

CURRENT PASSWORD

NEW PASSWORD

CONFIRM NEW PASSWORD

Cancel

Submit

Accounts

ACCOUNTS

Accounts Summary

Accounts > Accounts Summary

The accounts summary screen displays a general overview of your accounts as well as Notifications, Accounts 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.

The screenshot shows the 'ACCOUNTS SUMMARY' header. Below it, the 'CHECKING' section lists three accounts: 'Charles Checking' with an available balance of \$152,442.69, 'Mazda Loan' with a current balance of \$40,349.06, and a third account with a current balance of \$7,000.00. To the right, there are sections for 'ACCOUNTS SUMMARY OPTIONS' (including 'Print Page') and 'FINANCIAL TOOLS' (including 'Annual Percentage Rate', 'Millionaire', 'Mortgage', 'Mortgage Qualification', 'Retirement', 'Savings', and 'Simple Loan Payment'). A callout points to the 'VIEW OPTIONS' icons, stating 'Use the icons to switch between the tile and list view.' Another callout points to the 'Charles Checking' account, stating 'Click the account to navigate to the Account Details screen'.

ACCOUNTS SUMMARY

CHECKING

VIEW OPTIONS

Charles Checking AVAILABLE BALANCE: \$152,442.69 *

Mazda Loan CURRENT BALANCE: \$40,349.06 *

*****963 CURRENT BALANCE: \$7,000.00 *

ACCOUNTS SUMMARY OPTIONS

Print Page

FINANCIAL TOOLS

Annual Percentage Rate

Millionaire

Mortgage

Mortgage Qualification

Retirement

Savings

Simple Loan Payment

Items Pending Approval

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

Click the account to navigate to the Account Details screen

Transaction History

Accounts > Accounts Summary > *Select Account*

The Transaction History screen displays detailed account information and transaction history for the selected account.

TRANSACTION HISTORY

Charles Checking - Checking

AVAILABLE BALANCE

\$152,442.69

CURRENT BALANCE

\$152,442.69

View Account Details

Customer: ****0001 Account: *****

You are currently viewing all transactions from 3/18/2019 to 4/23/2019

< 1 2 > SEARCH

VIEW	DATE	TYPE	DESCRIPTION	DEBITS	CREDITS	BALANCE
	Pending	Point Of Sale Debit	Point Of Sale Debit	\$137.81		
	Pending	Debit Card Payment	Signature Trans LA EFFETTE GRUB TERMINA DENVER US	\$12.65		

ACCOUNTS SUMMARY OPTIONS

Export Transactions

Transfer Funds

View Accounts Summary

DISPLAY OPTIONS


Filter Transactions

Reset Display

Change Accounts

Print All Transactions

Search for a transaction using key words or amounts

View Account Details	Expands or collapses details regarding the selected account.
View	Indicates if there is an image associated with the transaction. Click  to see the image.
Date	Date the transaction posted.
Type	Type of transaction.
Description	Description of the transaction as returned from the processing vendor.
Debits	Dollar amount of the debit transaction.
Credits	Dollar amount of the credit transaction.
Balance	Balance for the account.

Accounts Summary Options

View Statements	Directs you to the statement for the selected account.
View Transactions	Directs you to the Account Details screen.
Export Transactions	Used to export transactions to another software. <i>Ex: Quickbooks.</i>
Transfer Funds	Directs you to the Transfer Funds screen with the specified account displayed in the To field.

View Accounts Summary	Directs you to the Accounts Summary screen, which is the landing page for the Online Banking system.
Display Options	
Filter Transactions	Ability to narrow down results based on date.
Rest Display	Returns the grid to the view prior to filtering or sorting.
Change Accounts	Click to select a different account to view.
Print All Transactions	Prints all transactions for the selected account.
Print Page	Prints the transaction on the selected page.

Transaction Search

Accounts > Transaction Search

The Transaction Search screen gives you the ability to filter transactions by date, check number, amount, category, or a combination of these filters.

TRANSACTION SEARCH

FROM DATE

TO DATE

FROM CHECK #

TO CHECK #

FROM AMOUNT

TO AMOUNT

Categories:

☐ DEBIT

☐ CREDIT

☐ CHECK

☐ ATM

☐ ACH

☐ WEB

☐ PHONE

☐ WIRE

☐ CHARGE/FEE

Checking

☐ ALL CHECKING ACCOUNTS

☐ DONUT FUND

☐ CHECKING 2

Loan

☐ ALL LOAN ACCOUNTS

☐ ****0611

☐ ****0619

Submit

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.

TRANSACTION SEARCH RESULTS						
						SEARCH
ACCOUNT	CHECK #	DATE	TYPE	DESCRIPTION	AMOUNT	
Charles Checking		2/22/2019 12:00:00 AM	Direct Deposit	STORE CHK-INTRNT TYPE: TRANSFER CO: STORE CHK-INTRNT	\$200.00	
Charles Checking		2/27/2019 12:00:00 AM	Direct Deposit	STORE CHK-INTRNT TYPE: TRANSFER CO: STORE CHK-INTRNT	\$200.00	

Cancel

Export

Print

Account Alerts

Accounts > Account Alerts

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

ALERTS

SEARCH

NAME	ACCOUNT	TYPE	DELIVERY	STATUS
Car Loan	Mazda Loan	6 days prior to loan payment due date	Email	Active Options
Low Account Balance	Charles Checking	Account Balance Less Than \$100.00	Email	Active Options

ALERT OPTIONS

Create New Alert

Edit SMS Alert Times

Phone (316) 644-3506

Receive SMS 7:00 AM - 6:00 PM CST

To create a new alert:

1. Click **Create New Alert**

ACCOUNT ALERT

TYPE

Account Balance

NAME

Susan Banker

CHECKING Charles Checking \$152,442.69

WHEN ACCOUNT BALANCE

Greater Than

AMOUNT

500.00

☐ SEND EMAIL

EMAIL ADDRESS

☒ SEND SMS

Send SMS Alert to Phone: (316) 644-3506

Active

Alert emails are **NOT** encrypted and may be viewed by third parties.
Do not include any private information in your Alert Name

Cancel

Submit

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



TRANSFERS

Funds Transfer Accounts

Transfers > External Transfer Setup

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

EXTERNAL TRANSFER ACCOUNTS					
Checking					
					SEARCH
ACCOUNT	NAME	FINANCIAL INSTITUTION	STATUS		
123123	Cindy Banker	DCI Education	Confirmed Active		
3144	Lindsay Hildebrand	DCI Bank	Confirmed Active		

Click  to edit external account Name, Financial Institution information and update the status of the account. Click  to delete the linked account.

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**.

EXTERNAL FUNDS TRANSFER

NAME:

FINANCIAL INSTITUTION:

ROUTING NUMBER:

REENTER ROUTING NUMBER:

ACCOUNT NUMBER:

REENTER ACCOUNT NUMBER:

ACCOUNT TYPE

Checking

Cancel

Submit

Susan B. Sample
2244 Lolo Lane
Anytown, FL 32123-4567

0678
00
Pay to the
Order of \$
Dollars
Name
1234567890123456789012345678








YOUR DEBIT
CARD #01
ROUTING NUMBER

YOUR BANK
ACCOUNT #1
NUMBER

CHECK NUMBER
(11111 appears before account number)

Once an account has been created for external transfers, the information displays on the Externals Transfer Accounts screen.


Checking



					SEARCH
ACCOUNT	NAME	FINANCIAL INSTITUTION	STATUS		
123123	Cindy Banker	DCI Education	Confirmed Active		
3144	Lindsay Hildebrand	DCI Bank	Confirmed Active		
98745	Sally Smith	Training	 Approved Awaiting Confirmation		

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.

EXTERNAL FUNDS TRANSFER CONFIRMATION

Account:	98745
Name:	Sally Smith
Financial Institution:	Training

CONFIRMATION AMOUNT
36

CONFIRMATION AMOUNT
48

Cancel

Submit

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.

TRANSFER FUNDS

FROM:
Select Account

▼

TO:
Select Account

▼

AMOUNT:

FREQUENCY:
One Time

▼

MEMO:

Cancel

Continue

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.

The screenshot shows the 'TRANSFERS' screen with a 'PENDING' tab selected. A search bar is highlighted with a red circle. Below the search bar, there are columns for FROM, TO, SCHEDULE, AMOUNT, MEMO, APPROVE, APPROVAL, and DATE. A transfer is listed with the following details:

FROM	TO	SCHEDULE	AMOUNT	MEMO	APPROVE	APPROVAL	DATE
CHECKING	DONUT FUND	SCHEDULE: IMMEDIATE	\$500.00	TEST			3/6/2019

On the right side, there is a 'BANK DISCLAIMER' section and a 'TRANSFER OPTIONS' section with a link 'Create Transfer / Loan Payment'. A callout box points to this link with the text: 'Click the link to create a new transfer directly from the 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.

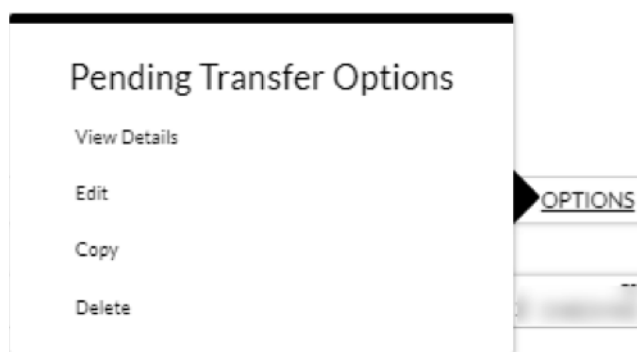
Approved Indicates the transfer has been approved.

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.

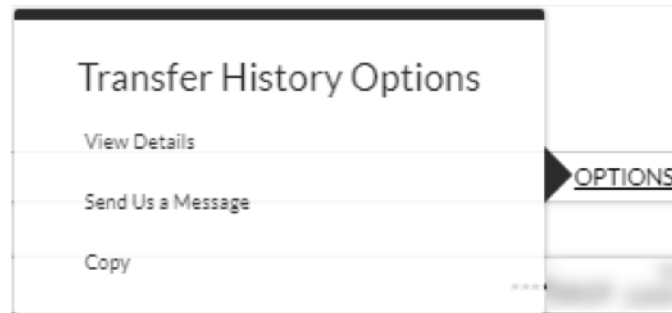
Edit Directs you to the Edit Funds Transfer screen. If the transfer is recurring, the option to edit the next occurrence or series displays.

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

TEXT BANKING

Text Banking Setup

Text Banking > Sign Up

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.

TEXT BANKING SETUP

Text Banking allows you on-demand access to your accounts directly from your cell phone. Please review and accept the terms and conditions below to get started.

Supported Carriers:

- AT&T Mobility
- T-Mobile
- Verizon Wireless
- Sprint
- Nextel
- Alltel
- Dobson
- U.S. Cellular
- MetroPCS
- Virgin Mobile
- Boost

To get started now, please take a moment to review these important agreements and click **Submit** below.

- You may be charged access rates or text messaging fees from your mobile phone carrier depending on your service plan. These fees are independent of any fees imposed by the bank. Web access is required to use our web-enabled Mobile Banking service. Check with your mobile service provider for details on specific fees and charges.
- Must be account holder or have permission from the account holder to subscribe.
- All subscriptions renew automatically until canceled.

☒ **I ACCEPT**

Message frequency is dependent upon individual user settings.

Submit **Cancel**

1. Select the *"I Accept"* check box.
2. Click **Submit**.

TEXT BANKING SETUP

- Enter your Mobile Phone Number
- Determine whether or not you wish to receive a text message containing balances for all text messaging enabled accounts.
- Determine which day of the week and time of day you wish to receive the weekly text message.
- At any time, you may Text **STOP to 44660 to cancel**, or text **HELP to 44660 for HELP**

☐ ENABLE WEEKLY BALANCE MESSAGE FOR TEXT MESSAGING ENABLED ACCOUNTS*

MOBILE PHONE #	SEND WEEKLY BALANCE MESSAGE ON Monday	AT 9:00 AM	CST (GMT -6:00)
----------------	--	---------------	-----------------

*Msg&Data Rates May Apply| Msg frequency varies by user

- Check the boxes next to the accounts you want to enable.
- You may use the names assigned, or you may enter your own friendly name for each account. Your friendly name may be **up to 5 digits and/or characters**.

Checking

ACCOUNT	CUSTOMER	TEXT MESSAGING	MOBILE FRIENDLY NAME
Donut Fund	513747949	<input type="checkbox"/>	ck1
Checking 2	513747949	<input type="checkbox"/>	ck2

Customize the Mobile Friendly Name to make it easier to identify the account being used.

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**.

MOBILE BANKING TERMS & CONDITIONS

Your activation is pending confirmation by you via text message. Please reply to your confirmation text message with the following activation code: OK
218353

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 ck1** - Receive summary information for account ck1
- **bal sv2** - Receive balance information for account sv2
- **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 (i.e: ck1, sv2).

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**.

Mobile Banking Help

Please type in your email address and a brief description of the problem you are experiencing with our Mobile Banking service.

*Email Address:

Contact Phone:

*Description:

***REQUIRED Entries**

Text Banking Unsubscribe

Text Banking > Unsubscribe

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

TEXT BANKING UNSUBSCRIBE

Unsubscribing from Text Banking will disable all features for this customer and any associated secondary users.

- No account information will be accessible via SMS text messaging
- No account alerts will be sent to your mobile device

If you wish to use this service in the future, you will need to go through the entire registration process again.
Do you wish to UNSUBSCRIBE from mobile banking at this time?

Cancel

Unsubscribe

Preferences

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.

CUSTOMER PREFERENCES	
PREFERENCE	CURRENT VALUE
Customer	****0001
Login Name	SusanBanker
Email Address	[REDACTED]
Email alert for new message	Enabled
Mobile Phone #	* Not Activated *
Secondary Users	Allowed
Cash Management	Enabled

Contact/Authorization Method

Preferences > Security Options > Change Security Contact

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

Contact / Authorization Method

These are the contact methods you have previously entered. When signing into Online Banking, you may be asked to select a contact method to have your security code sent to.

CONTACT METHOD
New Contact Method

CONTACT LIST

NAME	VERIFYDATE	CONTACTDISP	
Brandi	12/28/2016 8:55:18 AM	bhobbs@datacenterinc.com	X
Brooke Fuller	1/17/2018 1:38:54 PM	bfuller@datacenterinc.com	X

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**.

ADD CONTACT

CONTACTTYPE
SMS

After entering in your contact information, a confirmation code will be sent to the phone number provided. You must enter this code on the 'Contact Method' page prior to use.

NAME
Bobby Banker

PHONENUMBER
555-555-5555

Cancel Submit

6. Enter the verification code received via email or text message. If needed, click **Resend** to receive a new code.
7. Click **Submit**.


VERIFY CONTACT

Please enter the confirmation code that was sent to the phone number you provided. (555-555-5555) If you did not receive the code click 'Resend'. Please note that it may take several minutes to receive the confirmation text.

CODE

Cancel





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.

Contact / Authorization Method

These are the contact methods you have previously entered. When signing into Online Banking, you may be asked to select a contact method to have your security code sent to.

CONTACT LIST

			SEARCH
NAME	VERIFYDATE 	CONTACTDISP	
Bobby Banker		555-555-5555	 Validate 
Brooke Fuller	1/17/2018 1:38:54 PM	bfuller@datacenterinc.com	

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.

EDIT 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.

LOGIN NAME
SusanBanker

Cancel

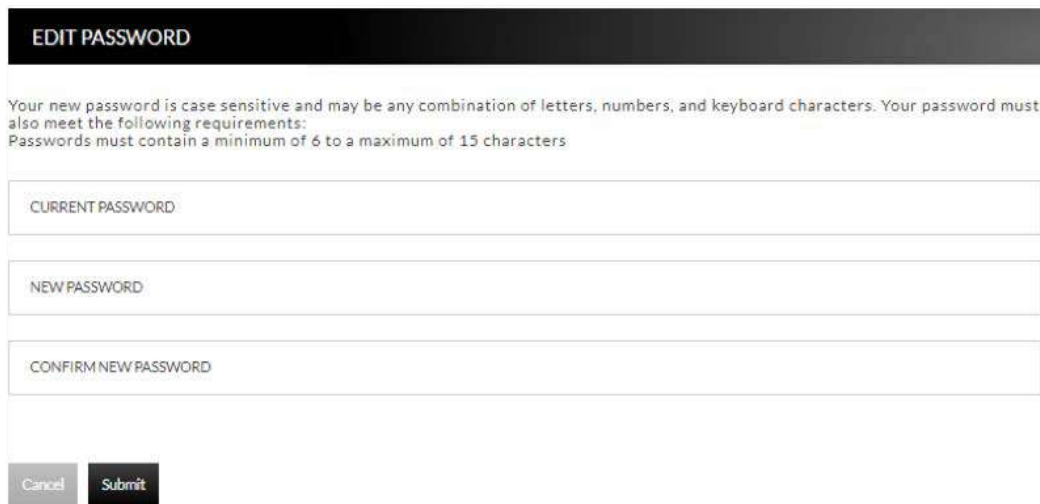
Submit

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**.



EDIT PASSWORD

Your new password is case sensitive and may be any combination of letters, numbers, and keyboard characters. Your password must also meet the following requirements:
Passwords must contain a minimum of 6 to a maximum of 15 characters

CURRENT PASSWORD

NEW PASSWORD

CONFIRM NEW PASSWORD

Cancel 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.

EDIT EMAIL INFO

Changing your email address will invalidate the email address previously registered.

EMAIL ADDRESS
bbanker@none.com

☒ SEND AN ALERT TO THIS ADDRESS WHEN I RECEIVE A SECURE MESSAGE.

Account Names

Preferences > Internet Banking Options > Friendly Account Names

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.

ACCOUNT NAMES

Checking

Account #	Available Balance	Balance	ACCOUNT NAME	SORT ORDER
1	\$152,442.69	\$152,442.69	Charles Checking	

Loan

Account #	Available Balance	Balance	ACCOUNT NAME	SORT ORDER
1	\$0.00	\$0.00	Boat Loan	2
20	\$13.25	\$40,349.06	Mazda Loan	3
100	\$6,000.00	\$7,000.00	*****963	1

Cancel

Submit

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.

SECONDARY USERS			SECONDARY USER OPTIONS
			Create New Secondary User
			SEARCH
CUSTOMERID	CREATE DATE	LAST LOGGED IN	
****0001-779-brooke	10/09/2018 08:33 AM	10/10/2018 11:11 AM	Edit
****0001-JohnBanker	07/24/2017 08:49 AM	04/17/2019 03:11 PM	Edit

Creating a New Secondary User

Preferences > Internet Banking Options > Secondary Users > Create New Secondary User

New Secondary User

Customer Number: 100001

USER NAME

PASSWORD

CONFIRM PASSWORD

Cancel

Continue

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.

EDIT SECONDARY USER

Customer Number 100001

USER NAME

JohnBanker

Status Enabled

Last Login 4/17/2019 3:11:54 PM

Secondary User Rights

☒ CAN CHANGE PASSWORD
☐ FORCE PASSWORD CHANGE
☒ ALLOW MESSAGING

☒ ALLOW BILLPAY
☐ USE PRIMARY USER'S ACCOUNT FRIENDLY NAMES

☒ EXTERNAL ACCOUNT SETUP

Cash Management Rights

☒ EDIT ACH COMPANY
☒ VIEW ACH REPORTS
☒ EDIT ACH PARTICIPANTS

SECONDARY USER OPTIONS

Change Password

Generate Temporary Verification Code

Delete Secondary User

Save Changes

Cancel

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:

- Can change password – Secondary user is able to change their password.
- Force password change – Secondary user will be forced to change their password upon login.
- Allow messaging – Secondary user has access to messaging.
- Allow bill pay – Secondary user has access to bill pay.
- User primary user's account friendly names – Indicates the accounts display the user friendly name established by the primary user.
- External Account Setup – Secondary user has access to create linked accounts.

Account

Click the account number/name to display the account limits

Checking

ACCOUNT	VIEW	XFER IN	XFER OUT	EXTER IN	EXTER OUT	APPR	APPR SELF	ACH DB	ACH CR	SS ONLY	PART ONLY	TAX PAY	WIRE TRAN	TMPL SETUP	TMPL USE	APPR	APPR SELF
<u>Charles Checking</u>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Account Limits	External Funds Transfer In		External Funds Transfer Out		ACH Debit Batch		ACH Credit Batch		ACH Tax Payment		Wire Transfer						
Daily Amount Approval	\$ 1000.00		\$ 1000.00		\$		\$		\$		\$						
Transaction Amount Approval	\$ 500.00		\$ 500.00		\$		\$		\$		\$						

View

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

Xfer In

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

Xfer Out

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

Exter In

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

Exter Out

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

Appr

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

Appr Self	Indicates if the secondary user is able to self-approve external transfers.
View Stmt	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.

Cancel

Click to return to the Secondary Users screen.

Restore Secondary User

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 user name.
3. Enter a password.
4. Confirm the entered password.
5. Click **Continue**.
6. Select the Secondary User Rights as needed.
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**.

Opt In Agreement/Policies

Preferences > Internet Banking Options > Opt In Agreements/Policies

The Opt In Agreements screen displays opt in agreements/policies for Celtic Bank.

OPT-IN AGREEMENTS		
		SEARCH
NOTICE	UPDATED	STATUS
Account Changes	04/04/2018	Opted In on 04/04/2018
E-Mail Address Registration	09/04/2012	Opted In on 03/06/2019
Test Notice	01/31/2019	N/A
POLICIES		
		SEARCH
NOTICE	UPDATED	STATUS
Card Chargeback Policy	06/08/2017	N/A
Privacy Policy	06/26/2017	Accepted on 09/07/2018

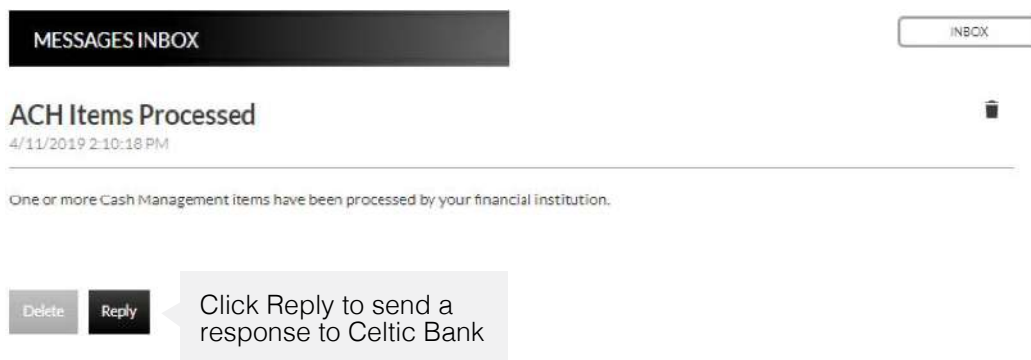
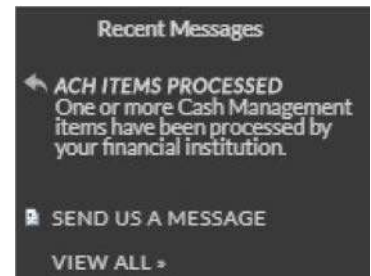
Correspondence

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.



Compose Message

Correspondence > Send Us A Message

The Compose Message screen is used to send a message to Celtic Bank in a secure method.

COMPOSE MESSAGE

CATEGORY
General

ACCOUNTS
None

SUBJECT

BODY

Cancel

Send

Forms

Correspondence > Forms

FORMS

- Change Of Address
- Lost/Stolen Card
- Mobile Banking Help
- New Account
- On-Line Banking
- On-Line Banking 4.0
- Personal Loan
- Personal Loan 4.0
- Re-Order Checks
- Savings Bonds
- Secure Feedback
- Secure Upload
- Stop Payment
- Wire Transfer

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

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.

STATEMENTS						
ACCOUNT	TYPE	DELIVERY	DATE	VIEW	PAPERLESS	
	DEPOSIT STATEMENTS	Paper	12/10/2018 ▼		<input type="checkbox"/>	

Account

Account number or account friendly name.

Type

Type of account. Ex: Deposit, Loan, etc.

Delivery

Method for receiving the statements for the associated account.

***Note:** The delivery type will always display Paper.*

Date

Date of the statement that will display.



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:



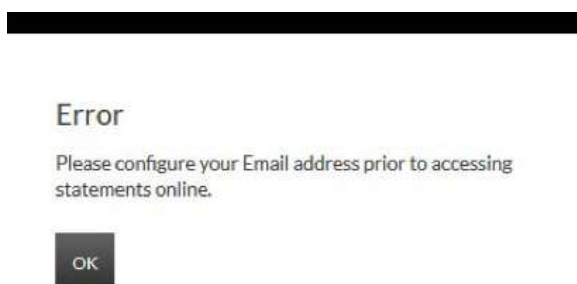
Page 1

Account No		Statement Date		Last Statement Date	
0		09/30/2019		08/30/2019	
Statement Period		# Of Days-Stmt Period			
Previous Balance		Average Balance			
12 Deposits/Credits		YTD Interest			
11 Checks/Withdrawals					
Ending Balance					
Total Srv Chg Today					
Interest Period					
Average Balance		Int Earned This Stmt		Annual Percentage Yield Earned	
Deposits					
Date	Description	Amount			
09/09/19	09/09/19	1.00			
09/10/19	09/10/19	0.00			
09/10/19	09/10/19	1.00			
09/11/19	09/11/19	1.00			
09/12/19	09/12/19	0.00			
09/16/19	09/16/19	0.00			
09/16/19	09/16/19	1.00			
09/16/19	09/16/19	0.00			
09/17/19	09/17/19	0.00			
09/25/19	09/25/19	0.00			
09/26/19	09/26/19	1.00			
09/30/19	09/30/19	0.00			

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:



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**.

EDIT EMAIL INFO

By registering an email address you will be allowed to:

- receive email notification for secure messages from the Bank
- configure and receive email notifications
- reset your own Online Banking password

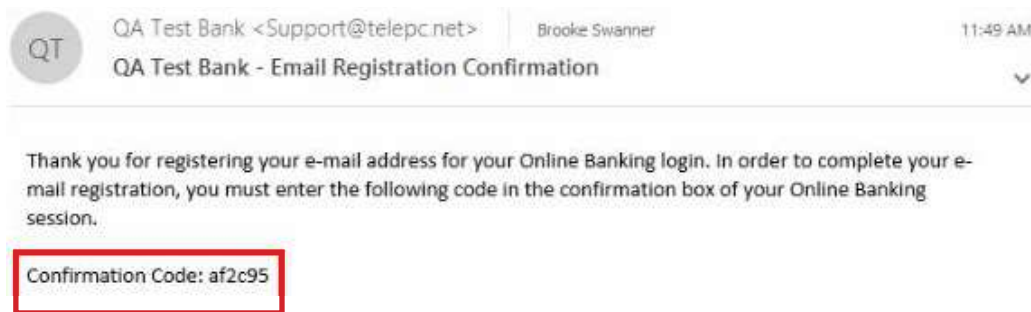
EMAIL ADDRESS
bswanner@datacenterinc.com

☒ SEND AN ALERT TO THIS ADDRESS WHEN I RECEIVE A SECURE MESSAGE.

Cancel

Submit

5. An email is then sent with a confirmation code that will be used to configure the email.



6. Enter the confirmation code and click **Submit**.

EDIT EMAIL INFO

Please enter the confirmation code that was sent to the email address you provided. If you did not receive the email or would like to use a different email address, click 'Reset'. Please note that it may take several minutes to receive the confirmation email.

CONFIRMATION CODE
af2c95

Reset Resend Submit

7. You will be directed to the Customer Preferences page with a message indicating that the email address was successfully updated.

Email Address was successfully changed

CUSTOMER PREFERENCES	
PREFERENCE	CURRENT VALUE
Customer	50292
Login Name	50292
Email Address	bswanner@datacenterinc.com
Email alert for new message	Enabled
Mobile Phone #	* Not Activated *
Secondary Users	Allowed
Cash Management	Enabled

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**.

STATEMENTS

ACCOUNT	TYPE	DELIVERY	DATE	VIEW	PAPERLESS
	DEPOSIT STATEMENTS	Paper	12/10/2018		<input checked="" type="checkbox"/>

NOTICES

ACCOUNT	DESCRIPTION	DELIVERY	DATE	VIEW	PAPERLESS
	Deposit Account	Paper			<input type="checkbox"/>

CUSTOMER NOTICES

ACCOUNT	DESCRIPTION	DELIVERY	DATE	VIEW	PAPERLESS
	Customer	Paper			<input type="checkbox"/>

TIRED OF PAPER?
Select one or more paper statements and click 'Go Paperless'
Go Paperless

4. Review the terms and conditions that appear next.

13. Federal Law

You acknowledge and agree that your consent to receive Electronic Document(s) is being provided in connection with a transaction affecting interstate commerce, which in turn is subject to the federal Electronic Signatures in Global and National Commerce Act, and that both you and we intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

14. Your Consent

By clicking on the "Agree" button below, you acknowledge and demonstrate that you can access the e-mail notifications informing you that your Electronic Document(s) are ready, and that you can access the Electronic Document(s) in PDF format as described above. You understand that you should contact us to report any problems with your Electronic Document(s). If you would prefer to continue to receive paper statements and/or notices alone, simply click "Disagree."

I read and understand the above information, and I consent to delivery of the Electronic Document e-mail notifications to the e-mail address that I have provided during this registration process. I understand that my statements and/or notices will be available to me on the Web after I log in to my account.

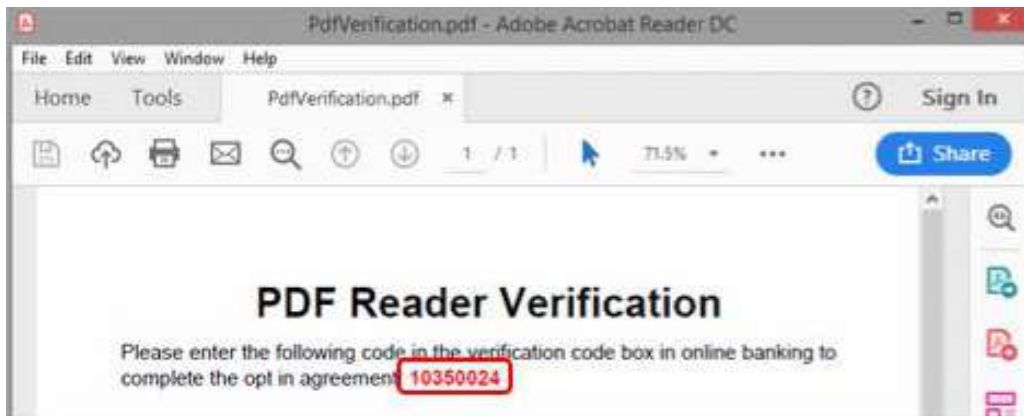
[Click Here to Open Verification PDF](#)

VERIFICATION CODE

Cancel

Accept

5. Click the **Click Here to Open Verification PDF** link to receive the necessary verification code, then enter it into the Verification code field.



13. Federal Law

You acknowledge and agree that your consent to receive Electronic Document(s) is being provided in connection with a transaction affecting interstate commerce, which in turn is subject to the federal Electronic Signatures in Global and National Commerce Act, and that both you and we intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

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[Click Here to Open Verification PDF](#)

VERIFICATION CODE 10350024

CancelAccept

Once you have registered, you will see a **Turn off paper** link instead of **Go Paperless**.

STATEMENTS

ACCOUNT	TYPE	DELIVERY	DATE	VIEW	PAPERLESS
	DEPOSIT STATEMENTS	Electronic	12/10/2018		<input checked="" type="checkbox"/>

NOTICES

ACCOUNT	DESCRIPTION	DELIVERY	DATE	VIEW	PAPERLESS
	Deposit Account	Paper	10/11/2018		<input type="checkbox"/>

ELECTRONIC STATEMENTS

Click 'View' to see your electronic statement.

Check the 'Paperless' checkbox and click 'Turn off paper' to stop receiving paper statements.

[Turn off paper](#)

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

STATEMENTS

ACCOUNT	TYPE	DELIVERY	DATE	VIEW	PAPERLESS
372919	DEPOSIT STATEMENTS	Electronic	12/10/2018		

Example of how the statement displays:



Page 1

MONEY MARKET NOW FUND ACCOUNT

Account No
Statement Date 09/30/2019
Last Statement Date 08/30/2019

0

Statement Period

Previous Balance	\$1,100.00	# Of Days-Stmt Period	30
12 Deposits/Credits	\$1,100.00	Average Balance	\$1,100.00
11 Checks/Withdrawals	\$1,100.00	YTD Interest	\$1.00
Ending Balance	\$1,100.00		
Total Srv Chg Today	\$1.00		

Interest Period

Average Balance	\$1,100.00
Int Earned This Stmt	\$1.00
Annual Percentage Yield Earned	0.09%

Deposits

Date	Description	Amount
09/09/19	CD 12M \$1,100.00	\$1.00
09/10/19	CD 12M \$1,100.00	\$1.00
09/10/19	CD 12M \$1,100.00	\$1.00
09/11/19	CD 12M \$1,100.00	\$1.00
09/12/19	CD 12M \$1,100.00	\$1.00
09/16/19	CD 12M \$1,100.00	\$1.00
09/16/19	CD 12M \$1,100.00	\$1.00
09/16/19	CD 12M \$1,100.00	\$1.00
09/17/19	CD 12M \$1,100.00	\$1.00
09/25/19	CD 12M \$1,100.00	\$1.00
09/26/19	CD 12M \$1,100.00	\$1.00
09/30/19	CD 12M \$1,100.00	\$1.00

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.

Notice Notification
<p>Notice Date: 08/29/2013</p> <p>Account Numbers Ending In: XXXXXXXX0102 XXXXXXXX0103 XXXXXXXX0105 XXXXXXXX0106 XXXXXXXX0107 XXXXXXXX5571 (and additional accounts not listed here.)</p> <p>Your Notice for 08/29/2013 is now available for viewing online.</p> <p>Please visit your online banking website to view your statement/notice.</p>
<p>If you have any questions, please contact us:</p>
<p>By Phone: (620)694-6868</p>
<p>By Email: dcj@datacenterinc.com</p>
<p>By Mail: DCI TEST BANK 20 WEST 2ND HUTCHINSON KS 67501</p>
<p><small>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.</small></p>



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, 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