



**First United**  
Bank & Trust

## My Bank Online - Internet Banking User Guide

### Login

Visit **MyBank.com** and click “Login” to select the Personal Internet Banking login page.

Enter your user ID and click on “Continue”.  
*(If you do not have a user ID, click the “Sign Up” link and you will enter the User ID setup process.)* Then enter your password (case sensitive) and click on “Sign In”.

If you are logging in for the first time from your device, you may be asked for a one-time security code or asked a series of security questions to validate your identity.

If you have questions or need more information, contact our Customer Care Center at 1-888-692-2654.

### Financial Center

Your Financial Center includes the following apps: Accounts; Money Center; News and Announcements; Mobile Banking. These apps provide you with quick and easy access to your accounts.

You may customize certain features of apps in the Financial Center. To do this, select the down arrow button in the upper right hand corner of the app and then select “Customize this App” from the drop down menu.

For the Accounts app, you may select which accounts you would like to see in the app and change the app’s name. For all other apps, you may only change the app’s name. After making any changes, select “Save” to confirm, and your app will be updated accordingly.

To rearrange an app’s location in the Financial Center, place your cursor in the gray bar at the top of the app, which includes the app’s name, select the bar and drag and drop it to another position on the screen.

### View Accounts & Transactions

To see transactions for a specific account, click on that account in the Accounts App. Your most recent transactions will appear in a pop-up box. Click “View all transactions” in the pop-up to access additional account activity.

You may also view accounts and transactions by selecting “Account activity” located under Account tab in the menu bar.

From the “Account Activity” screen you can view up to the last 60 days of transactions by clicking on “Search Your Transaction History” and entering the desired date range.

From the “Account Activity” screen you are also able to download transactions to your financial management software, or a spreadsheet, by clicking on “Download Banking Transactions” located in the left-hand navigation area. Select the account desired from the drop down box and enter the date range.<sup>1</sup> Select the type of file download you would like and click on “Download Transactions”.

<sup>1</sup> *Download up to 500 transactions or 45 days of Account activity at one time from the last 2 months of activity.*

## Transfer Funds

### Internal Funds Transfers

To transfer funds from one account to another, click on the “Transfer Funds” widget located in the Money Center app.

Select the desired account from the drop down box that the money will come from.

Then select the desired account from the next drop down box that the funds will go to.

Next, enter the amount to transfer.

Finally, select the desired frequency for this transfer. By default, you will be doing an instant, one-time transfer. However, if you would like to make future or recurring transfers, simply choose the appropriate option and/or date from the drop-down menu.

Press the Continue button to be shown a verification screen to ensure your transfer is correct. Press the “Submit transfer” button to finalize your funds transfer.

You may also access the Transfer widget by selecting “Make a Transfer” located under the Pay and Transfer tab in the menu bar.

### External Funds Transfers

Access to External Transfer capabilities must be requested by contacting our Customer Care Center at 1-888-692-2654 or via e-mail at customerservice@MyBank.com.

Once you have been provided with access to External Transfers, please follow these instructions:

#### To set up initial External Funds Transfer accounts:

Under the Pay and Transfer tab located in the menu bar, select “Get Started with External Transfers”. Read the information concerning External Transfers and click on “Continue”.

The “Add an External Transfer Account” page will be displayed. Enter in all the information requested concerning the account you want to transfer funds into or out of and click on “Continue”. Next, a summary of the information you entered will be on the screen. Now, you

can name the external transfer account. Once you have named the account, click on “Submit” to add the external transfer account.

*Note: Only checking or savings accounts at other financial institutions can be set up for external transfers at this time.*

Next, a verification process will be completed. This may take up to three business days and will include a -transaction being sent and received with the financial -institution where the account is located.

Once the verification process is complete, a message will display in your Financial Center. Click on the “Manage External Transfer Accounts” link to complete the verification process.

Select the “Verify” link next to the account you are setting up; you will then be required to enter the amount of the two test transactions sent to your external account. Once complete, select “Submit” to process your verification.

#### To complete an External Funds Transfer:

Click on the “Transfer funds” widget located in the Money Center App.

-  Select the “Make an External Transfer” tab at the top of the pop up box.
-  Select the desired “To” account in the next drop down box.
-  Select the desired transfer date by entering the date into the date box, or click on the calendar icon to select a date from the pop-up calendar.
-  Finally, enter the amount to transfer and click on “Continue”. (If you want to set up recurring transfers, click on “Make a recurring external transfer” link and follow the instructions.)

Once you confirm the transfer is correct, click on “Submit Transfer” and a confirmation will appear on the screen.

You may also access the Transfer widget by selecting “Make an External Transfer” located under the Pay and Transfer tab in the menu bar.

## Pay Bills

### To activate the bill payment service:

Select “Pay Bills” located under the Pay and Transfer tab in the menu bar.

Choose which account(s) you would like to use for bill payment and which account is the default bill payment account.

Click “Enroll” to confirm your selections.

To add payees, select “Pay Bills” located under the Pay and Transfer tab in the menu bar. Then simply enter the payee’s name in the “Pay someone new” box and select the “Add” button to open the Payee widget. Follow the instructions in the widget to add each payee.

### To schedule a bill payment:

To schedule a bill payment, select the “Pay Bills” widget located in the Money Center app.

Select the account you would like to use to fund the bill payment from the “Pay from” drop down box.

Select the appropriate Payee from the “Pay to” drop down box.

Enter the amount to be paid in the box provided.

Then, choose the date the payment needs mailed by entering the date into the “Send on” box, or clicking on the calendar to select a date from the pop-up calendar. The “Deliver by” date will automatically adjust based on the “Send on” date you select.

Enter any text you would like printed on the check in the “Memo” box.

After the payment is entered, click Continue.

A confirmation page will appear, summarizing the payment that has been scheduled. Select “Make Payment” on this page to schedule your payment.

If changes need made to the payment prior to the date it is scheduled to be sent, under “Scheduled Bill Payments” in the Money Center app, click on the small down arrow next to the payment. Select “Edit/cancel this payment.”

You will be directed to the Pay Bills screen on which you can edit/cancel a payment on the right-hand side of the screen under “Pending Payments.”

You may also access the Pay Bills function by selecting “Pay Bills” located under the Pay and Transfer tab in the menu bar.

*Note: Please allow 7-10 business days for the payment to reach the payee. Bill payments are deducted from your account within 2 days after the date the bill payment is scheduled to be sent.*

## Customization & Reporting

Accounts can be customized through Internet Banking. You can personalize each account. You can also change the category of each transaction to track income and expenses.

- Hide Accounts from view
- Select Accounts to use for Bill Pay
- Nickname your Accounts

## Customer Service

The following services are also available online and can be accessed by clicking on the “Customer -Service” tab in the menu bar.

### Account Maintenance:

- Change password
- Change user ID
- Manage Contact Information
- Change statement delivery method
- Customize your accounts
- Manage Mobile Banking Settings

### Account Services:

- Stop a check
- View stopped checks
- Order checks

### Contact Options:

- View messages
- Contact us
- View my alerts
- Add an alert

## Help

Help can be accessed from any page by clicking on “How do I...”, or “FAQs”, located at the bottom of the page.

## eStatements

Go green with eStatements. The safe, convenient, and environmentally friendly way to check your monthly or quarterly statements.

### Benefits include:

- No more paper filing
- Reduce the likelihood of identity theft, your unique Login ID and -password ensure confidentiality
- 24/7 access and build years of viewable archived statements
- Up to 7 years of statements

### To enroll your accounts in eStatements:

- Select “Statements” located under the Accounts tab in the menu bar.
- You will be directed to the “Add Online Statements” page.
- To enroll all of your accounts in eStatements: Open and review the “Service Agreement and Disclosure” link.
- Select the check box located before the disclosure.
- Select “Submit” to confirm your selections.

### To enroll only specific accounts in eStatements:

- Select “Statements” located under the Accounts tab in the menu bar.
- You will be directed to the “Add Online Statements” page.
- Select the “add online documents” link.
- Change the delivery method to “Online” for each account you would like to enroll.
- Open and review the “Service Agreement and Disclosure” link.
- Select the check box located before the disclosure.
- Select “Submit” to confirm.

Member FDIC. Online Banking is free to customers with an eligible account; however, there may be fees for certain optional services. First United reserves the right to decline or revoke access to Online Banking or any of its services. All online banking services are subject to and conditional upon adherence to the terms and conditions of the First United Online Banking Service Agreement.

Federal regulation prohibits you making more than a total of 6 transfers each month to other accounts from a savings or money market account (including transfers to another account for overdraft protection) or to third parties each month by check, through point-of-sale purchase transactions with a banking card, by preauthorized or automatic agreements, telephone, or online. See your account agreement for more information. Other limits may apply to your account. Excessive transactions may result in changing your Money Market or Savings account to a non-interest bearing checking account. Message and data rates may apply for cellular services depending on your contract with your cellular provider.