

## E-Banking Users Guide

Here is a summary of information and instructions for Eastwood Bank's **Internet Banking, Online Bill Pay, and E-Statements**. If you don't find what you need, please call or e-mail customer service for personal assistance.

### INTERNET BANKING

#### Enrollment:

- 1:** Go to the Eastwood Bank Web site at [www.eastwoodbank.com](http://www.eastwoodbank.com) and click on "Enroll" in the Internet Banking section (blue area in the upper left corner of the Home Page).
- 2:** Fill in the required information including:
  - › Name
  - › Social Security Number
  - › Bank Assigned Privacy Code. This was assigned when you opened an account. If you forgot your code, you can get it by either calling the bank and then getting a return call (for security), or stopping into the bank with your photo ID.
  - › Preferred User Name must be 4-16 characters or numbers in length.
- 3:** Click "submit" and you will see a screen to verify your name, address and e-mail address. If you have not previously provided Eastwood with your e-mail address, add it now so you can receive an e-mail confirming that your enrollment has been processed.
- 4:** Select the accounts you want to view in Internet Banking. (You can select as many as you wish. If you want to add or delete accounts to view later, you will need to contact the bank).
- 3:** Click the "Login" button.
- 4:** First time login (or if you have had your security questions reset and need to re-register): you will need to complete a "security update" to select your security questions and security key.
  - › Select your security questions from the menu provided and type the answers to those you select **or, if you prefer, you can create your own questions and answers.**
  - › Create your personal "security key". The text word or phrase you select will be converted to an image that will appear on every page when you login to Eastwood Internet Banking. The "security key" helps you identify our Internet Banking pages as a legitimate site.
- 5:** Enter your password. (The first time you login, use the last 4 digits of your Social Security number as your password, then change it as soon as your login is complete. Go to the Customer Service tab and select the option to change your password. You may select your own password between 4 and 16 characters or numbers in length (case sensitive).
- 6:** You will now see the accounts you selected in your Internet Banking profile. If you want to add or delete accounts, contact the bank for assistance or choose "Customer Service", in your Internet Banking, and then select "Enter New Message" from the menu on the right.

#### Login Instructions:

Once you receive an e-mail from the bank confirming your enrollment in Internet Banking, you can login to Internet Banking.

- 1:** Go to the Eastwood Bank Web site at [www.eastwoodbank.com](http://www.eastwoodbank.com) and find the Internet Banking login area (upper left corner in blue).
  - 2:** Enter the required information:
    - › User Name (the 4 – 16 characters you selected when you enrolled)
    - › Random Code: Type the same characters (case sensitive) as those you see in the box above. (This is a security measure to help ensure that your account isn't being accessed by a fraudster.)
- #### Using Internet Banking:
- To view account history:**
    - › Select from menu / profile to view history
      - From the Accounts Menu, select Account History from the menu at the right
      - Default history will show 25 days. (If you want to change the default for more or less history, this can be customized from the Customer Service/History Preferences menu).
      - Choose to select viewing options:
        - Current statement cycle
        - 7 days, 25 days, 30 days
        - Prior month statement cycle.
        - Search by date range.
    - › To view check images, click on the check number.

## Other Options in Internet Banking:

- › Transfer between checking and savings accounts one time or recurring
  - Click on the “Transfer” tab at the top of the page
  - Use the drop-down menu to select “from” and “to” accounts.
  - Enter the dollar amount to be transferred.
  - Verify the information.
  - Enter your password.
  - Click “Submit”.
  - Confirm the transaction and click “Submit” to finalize the request.
- › Make loan payments:
  - Click the “Transfer” tab at the top of the page.
  - Select “New Loan Payments”
  - Use the drop-down menu to select “from” and “to” accounts.
  - Enter the dollar amount to be transferred.
  - Verify the information.
  - Enter your password.
  - Click “Submit”
  - Confirm the transaction and click “Submit” to finalize the request.
- › Loan Advance Requests.
  - Click the “Transfer” tab at the top of the page.
  - Select “loan advance requests”.
  - Use the drop-down menu to select “from” and “to” accounts.
  - Enter the dollar amount to be advanced.
  - Enter your password.
  - Verify the information.
  - Click “Submit”.
  - Confirm the transaction and click “Submit” to finalize the request.
- › Request a “Stop Payment”
  - Click on the “stop payment” tab on the right hand side of the main Internet Banking screen.
  - Select the appropriate account from the drop down menu.
  - Enter either a single check number or the starting and ending check numbers for a range of checks.
  - Enter the Payee or description if checkbook was lost.
  - Enter the amount (if single check stop payment requested).
  - Read the terms and click “I Agree”.
  - Click on the “Place Stop” button.
- › Change your password:
  - Click on the “customer service” tab and select the option to change your password, on the right hand side. You may select your own password between 4 and 16 characters or numbers in length (case sensitive).
- › Change history period:
  - Default history for each account will show 25 days. (If you want to change the default for either more or less history, this can be customized from the Customer Service/History Preferences menu.)

## E-STATEMENTS

### Enrollment:

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- 1:** Go to the Eastwood Bank Web site at [www.eastwoodbank.com](http://www.eastwoodbank.com) and click on “E-Statements” in the E-Banking menu. That will take you to the E-Statement information page where you can click “Apply Online”.
- 2:** Fill in the required information including:
  - › Name
  - › Social Security Number
  - › Bank Assigned Privacy Code. This was assigned when you opened an account. If you forgot your code, you can get it by either calling the bank and then getting a return call (for security), or stopping into the bank with your photo ID.
- 3:** Click “submit” and you will see a screen to verify your name, address and e-mail address. Please note that you have the option of receiving your statement at more than one e-mail address so there is a place to provide a secondary e-mail address.
- 4:** Enter the number and click “add” for each account statement you want to receive electronically. (You may add as many accounts as you wish for E-Statements. If you have combined statements, you do not have to enter each account number.)
- 5:** Choose a password between 6 and 16 characters, which will be case sensitive. This password will be used to encrypt your statement and will need to be entered to open your statement when you receive it through e-mail.
- 6:** Read the “User Terms and Conditions” information and then, if you agree, click “Accept” at the bottom.
- 7:** You will see a new screen telling you that your enrollment is complete.

### Other Information on E-Statements:

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- › You have the option of having your e-statement delivered to more than one e-mail address and the option of using the same or different passwords for each e-mail address.
- › Remember to update the bank with any changes in your e-mail address(es).
- › If you do not receive your E-Statement, check your junk mail file or set filter to accept. If you still do not receive your E-Statement, contact the bank for further assistance.

## Enrollment:

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You must be enrolled in Internet Banking and enable pop-up screens on your Internet Browser before you can enroll in Online Bill Pay.

- 1:** Go to [www.eastwoodbank.com](http://www.eastwoodbank.com) and login to your Internet Banking. Click on the “Bill Pay” tab and select the appropriate account from the drop down menu. A registration form will appear and request you to enter your personal information.
- 2:** Click the “submit button”. You will receive an e-mail notification when your bill pay service is activated.

## Using Online Bill Pay

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### Make or schedule payments:

- 1:** Click on the “Bill Pay” tab and select the account you wish to pay from and click “submit”.
- 2:** Select the “payments” tab and, from the payment center, you can view your payees and recent payments. From here you can choose to create new payees or make single or recurring payments.
- 3:** Enter amount of payment.
- 4:** Enter date to pay today or in the future. By clicking on the calendar icon to the right of the send on date, you can see the delivery timeline, based on how the merchant receives payments.
- 5:** Choose a frequency. (Drop down menu choices for payment frequency including single pay to any type of recurring payment.)
- 6:** Click on the “submit” payments button.

**NOTE:** Payment date is the day it’s debited from your account, not the day it’s delivered. Allow 5-7 business days for first time payees. Future payments made to that payee bill provide an anticipated delivery date for the payment.

## Add a new or additional payee.

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- 1:** Go the “payments” tab.
- 2:** Add payee drop down (be sure you have actual bill so you can duplicate all information)
- 3:** Complete information requested
- 4:** Click “Submit” and this name will now show up on your list of payees.

### View or change payments that haven’t been made:

- › Click on the “Payment Center” tab to manage payments scheduled, but not yet made.
- › Make requested changes and press the “submit” payments button.

### View previous payment activity:

- › Click on the “Payment Center” tab and select range of dates to view payments previously made.