

Welcome to Eastwood Bank E-Banking!

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 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).

Login Instructions for New Users:

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 and find the Internet Banking login area (upper left corner in blue).
 - › Click "New User"
- 2:** Enter the required information:
 - › User Name: (the 4-16 characters you selected when you enrolled).
 - › 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 Options 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).

- › 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.)
- 3:** Click "Next".
 - 4:** Complete a "security update" to select your security questions and security key. (This is required for new users the first time you login and if you have had your security questions reset and need to re-register.)
 - › Disclosure: Read and, if you agree, "accept" the disclosure terms.
 - › Security Questions: 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.
 - › Click "Next".
 - 5:** Security Key:
 - › 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.
 - › Enter your email address.
 - › Click "Finished".

- 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 "Options," in your Internet Banking, and then select "Enter New Message" from the menu on the right.

Using Internet Banking:

To view account history:

- › Select from menu / profile to view history
 - From the Accounts Menu, select "History" or click directly on the account name.
 - Default history will show 25 days. (If you want to change the default for more or less history, this can be customized from Options/History Preferences menu).

- Choose to select viewing options:
 - Today
 - 7 days, 30 days, 90 days.
 - Prior month statement cycle.
- › To view check images, click on the check number.

- › 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 Options/History Preferences menu.)

Other Options in Internet Banking:

- › Transfer between checking and savings:
 - From 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.
 - Click “Submit”.
 - Confirm the transaction and click “Submit” to finalize the request.
- › Make loan payments:
 - From the “Transfer” tab at the top of the page,
 - Select “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.
- › Request Loan Advance:
 - From the “Transfer” tab at the top of the page,
 - Select “Loan Advance”.
 - 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:
 - From the “Accounts” tab at the top of the main Internet Banking screen,
 - Select “Check Stop Pay”.
 - 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 date.
 - Enter the amount (if single check stop payment requested).
 - Read the terms and click “I Agree”.
 - Click “Submit”.
- › Change your password:
 - From the “Options” tab,
 - Select “Change Password”.
 - Select and enter your own password between 4-16 characters or numbers in length (case sensitive).

MOBILE BANKING

Enrollment:

Once you have enrolled in Eastwood’s Internet Banking, you can use this service from your Web-enabled mobile phone at m.eastwoodbank.com.

- › If you’re not yet enrolled in Internet Banking, see *Internet Banking – Enrollment* Instructions on page 1 of this Users Guide.
- › Check with your mobile phone service provider for details on their fees and charges for Web access. (Eastwood Bank does not charge for Mobile Banking.)

Login Instructions:

Using your Web-enabled mobile phone, go to the Eastwood Bank mobile Web site at m.eastwoodbank.com and log in to your Internet Banking account.

Using Mobile Banking:

You can view and do the same Internet Banking functions from your web-enabled mobile phone that you can do from your computer:

- › Check account balances.
- › View recent account activity.
- › Transfer funds between your Eastwood accounts.
- › Set E-Alerts.
- › View check images.
- › Stop check payments.

For instructions on any of these functions, refer to the information in “Using Internet Banking” on pages 1 and 2 of this Users Guide.

Enrollment:

- 1:** Go to the Eastwood Bank Web site at 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:

- › 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:

After you have enrolled in Internet Banking, you can enroll in Online Bill Pay. (Internet Banking is a requirement for Online Bill Pay.)

- 1:** Go to www.eastwoodbank.com and login to your Internet Banking.
- 2:** Click the “Bill Pay” tab.
- 3:** Click on the link to the online disclosure document. Read the disclosure and, if you agree, “accept” the terms and click “continue”.
- 4:** A registration form will appear. Enter your personal information on this form and click “submit”.
- 5:** Begin using Online Bill Pay now or later. Activation and access is immediate.

Using Online Bill Pay**Make or schedule payments:**

- 1:** Click on the “Bill Pay” tab to view your payees.
- 2:** To schedule a payment: Click the check box before one or more of the payees and click “Add Payments” at the bottom of the screen. OR, if you are scheduling a single payment, you can choose the green “Payment” icon at the far right.
- 3:** Enter the payment information:
 - › Payment date. (You can see the estimated delivery date directly below the payment date.)
 - Note:** “Payment date” is the date the payment will be debited from your account, not the day it’s delivered. Allow three (3) banking business days for electronic payee payments and six (6) banking business days for payments if the payee is paid by check.
 - › Payment frequency.
 - › Payment amount.
 - › Pay From Account.
 - › Optional:
 - Memo field (printed only on paper check payments).
 - Email Notification: receive an email notifying you prior to a payment being made or when the final payment is made.
- 4:** The “Payment Preferences” button allows you to select a default account and an Email notification default.
- 5:** When all data has been entered, click “Confirm Payments” and a confirmation screen will appear.
- 6:** If all data is correct, click the “Submit Payments” button and your payment will be processed as scheduled.

Add a payee.

- 1: Click on the “Bill Pay” tab.
- 2: Click “Add Payee” at the bottom of the page.
- 3: Enter the Payee Name, address, phone, account number, and nickname.
- 4: Click “Add Payee”.

View or change payments scheduled but not yet made:

- 1: Move your cursor over the Bill Pay menu and click on “Scheduled Payments”.
- 2: Enter the date for which you want to view payments and, if appropriate, add a Payee Filter, then click “View Payments”.
- 3: Reschedule, edit, or delete payments as needed, from this window.

View payee information:

- 1: Click on the “Bill Pay” tab.
- 2: Click on the Payee Nickname to view payee information.

Edit payee information:

- 1: Click on the “Bill Pay” tab.
- 2: Click on the pencil icon on the far right side of the Payee you want to edit.
- 3: Edit the appropriate information.
- 4: Click “Update”.

Delete payee information:

- 1: Click on the “Bill Pay” tab.
- 2: Click on the trash can icon on the far right side of the Payee you wish to delete.
- 3: Click “Delete”.

E-ALERTS

Enrollment:

You must be enrolled in Internet Banking to use E-Alerts. If you're not yet enrolled in Internet Banking, see *Internet Banking – Enrollment* Instructions on page 1 of this Users Guide.

Using E-Alerts:

Log in to your Internet Banking and go to your profile. Select “Accounts”, then “Account Alerts”, and then “Click here to add new alerts or reminders”. From there, “Select Alert Type” and complete the requested information for the alert.

You can set any of the “alerts” listed below through E-Alerts:

- › Checking Account Alert
 - Balance below, above, or equal to a certain amount.
- › Savings Account Alert
 - Balance below, above, or equal to a certain amount.
- › Loan Account Alert
 - Balance below, above, or equal to a certain amount.
- › Transaction Alert
 - Next deposit made
 - Next withdrawal made
 - Transaction description
 - Transaction amount equal to, above, or below a certain amount.
- › Check Status Alert
 - Check has cleared
- › Check Status by Range Alert
 - Check has cleared