

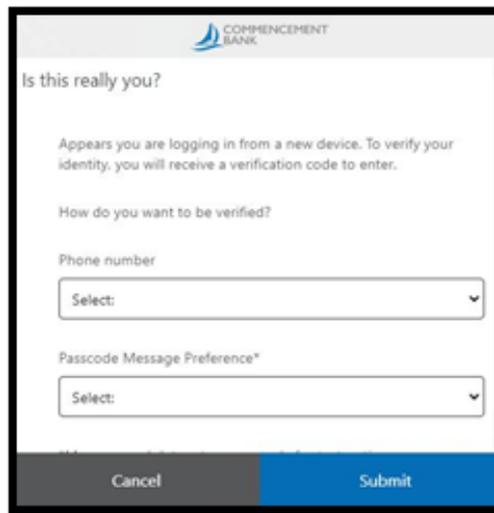
WELCOME TO THE NEW COMMENCEMENT BANK ONLINE BANKING!

Logging in:

Once you have clicked on the appropriate button on the bank's website (Personal or Business), you will be directed to a login screen. If you are a business, and this is your first time logging in after conversion, please refer to the letters you received in blue envelopes for your instructions.

If you are logging in to the personal online banking, use your login information you used prior to conversion in the old system. Once you have entered the information, the system will proceed to identify you.

You will be presented with options to receive your security code. Please choose the number and method you wish to receive your code. (Please note: email is only temporarily available for businesses, so if your phone numbers are incorrect, please notify the bank.)

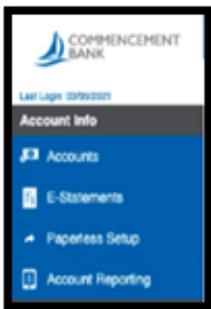


Commencement Bank Biz Mobile App: Once set up on a desktop, you can download the mobile app to access your accounts. From here, you may set a PIN code as your login type by clicking the gear icon, choosing Settings, and changing your Login Type.

Commencement Bank Personal Mobile App Users: For personal logins, you may use a PIN login or biometrics such as Face ID or Fingerprint ID. Log in to the mobile app, click the gear icon, choose Settings, then set the Login Type of your choice.

Menu (left side):

On the first page, there is a menu on the left that gives you options. Below is a description of each function.



Button Name	What it Does...
Accounts	This allows you to view the accounts that are included in your online banking access. Click on the account tile to view history. See below for detailed instructions on exporting that account information out of online banking.
E-Statements	This is where you will go to view your statements. From a desktop, or a phone with PDF storage capabilities, you may download the statements when needed.
Paperless Setup	This is where you may choose to turn off the paper statements that arrive in the mail. If you would like to proceed, there is short form requesting this change.
Account Reporting	This button allows you to create and save a report that pulls data that meets criteria of your choosing.
Check Deposit (Detailed business RDC Instructions can be found on our website)	For personal accounts and business accounts being accessed by the Mobile App, this is where you may deposit a check by taking a photo. For business accounts using a desktop, this is where you will launch into Remote Deposit Capture to scan your checks.
Transfer Funds	From this function you may transfer between your accounts, set up recurring transfers, and future transfers. See below for step-by-step instructions.

Button Name	What it Does...
Loan Transfers	This function is where you will make loan payments or advance from the loans you access from online banking. Your ability to perform these functions depends on the type of loan and your allowed access.
CB Pay (Detailed CB Pay Instructions can be found on our website)	This sends you to our new bill pay, pay a friend, external transfers, and picture pay.
Manage Cards	From this button, personal online banking users may protect their debit cards by temporarily turning cards on/off and controlling which transaction types should be allowed.
Stop Check Payment	This button allows you to place a stop payment on a check or range of checks anytime, without contacting a branch. See below for step-by-step instructions.
Money Pass	This leads to the Money Pass website where you can find which ATMs can be utilized without a fee.
Messaging	This allows you to send a secure message to the bank. Remember to put in your contact information!

Account History Export

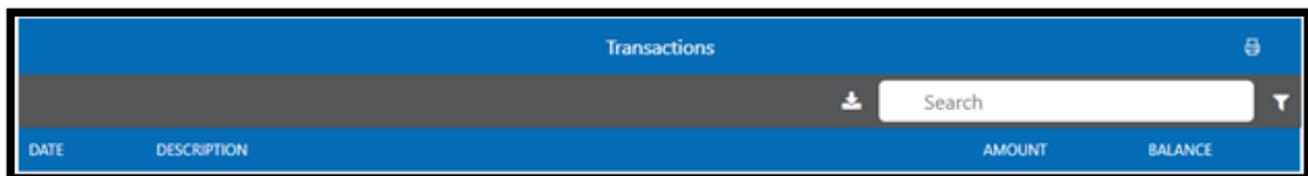
To View your accounts, select Accounts on the left-hand Menu Bar.



Your accounts will be shown as tiles at the top of the screen, click on the applicable tile to view a specific account. (Note: The account order can be adjusted by clicking the gear icon, selecting Settings, then choosing “personalize” and “change account order”).



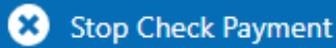
Once you have chosen the account you wish to view, you may export the account history. To do this, click the export icon on the transactions screen next to the search box. It looks like this:



The exports that are available are: QBO, QFX, and CSV. Proceed with the export by following the instructions.

Stop Pay

Once you have logged into your online banking, click the Stop Check Payment option on the left hand Menu Bar.



Choose the account number for which you would like to place the Check Stop Payment. Fill out the screen by using the drop-down boxes and filling out the lines with information pertaining to the check. Red lines are required and will turn green once the information is entered. Click next to move through the screens. Your confirmation will show on the recap screen once you have submitted your request. This check stop payment is active immediately. If on a desktop, you can print your confirmation from the printer icon at the top right of the recap screen.

Settings Menu (Right Side):

There is a small gear on the top right side of your screen.  From this button, you will launch another menu. Below is a description of each function. Use your phone back button to leave the informational screens.

Button Name	What it Does...
Alerts	This feature gives you access to a multitude of alert options that will allow you to manage your accounts your way. See below for step-by-step setup instructions.
Settings	In this area, you can change the order of how your account tiles show, account descriptions, and on your mobile app your login preferences.
Profile	From here, you may update your information with the bank including email, phone numbers, and address.
Locate Us	This leads to a list of Commencement Bank branches within 25 miles of your location, or the zip code you enter.
Contact Us	From here, you have any support contacts you may need right at your fingertips.
About Us	This leads to information about Commencement Bank.
Disclosures	This gives you access to the compliance disclosures pertaining to your online banking.
Social (on the App only)	From here, you can visit the bank's social media platforms.
Log Out	This logs you out of online banking.

Alerts

Click the Gear on the top right-hand side of your screen to open the settings menu.  Once the menu has opened, select Alerts.



Select Configure to start your alert setup. Follow the steps listed on the screen to enter your email address or phone numbers. (Text alerts will send a 6-digit verification number you will be required to enter.) Once your alert preference has been set up, enable/disable account and/or security alerts by selecting the alert option and clicking on the applicable account in the drop down.



Anything listed in red can be edited as you set up alerts. This will allow you to modify the alert to send only relevant information to you.



Once set, the alert will be active and will notify you at the next appropriate activity.

Support Contact

If you should have any questions while navigating online banking on your desktop or mobile app, please contact Cash Management at 888.897.9330 or onlinebanking@commencementbank.com.