



A Quick and Easy Guide To Online Banking and Bill Pay



Member
FDIC



Published by Murphy & Company, Inc.
13610 Barrett Office Dr
St. Louis, MO 63021
www.mcompany.com

© 2009-2018 Murphy & Company, Inc. Microsoft, Microsoft Money, Windows and Internet Explorer are registered trademarks of Microsoft Corporation. Firefox is a registered trademark of the Mozilla Foundation. Quicken is a registered trademark of Intuit, Inc. Macintosh is a registered trademark of Apple Computer, Inc. Adobe Reader is a registered trademark of Adobe Systems, Inc.
© 2012 Portions of this guide were written by Q2eBanking.

Disclaimer

Concepts, strategies and procedures outlined in this guide can and do change and may not be applicable to all readers. The content in this guide is not warranted to offer a particular result or benefit. Neither the author, publisher nor any other party associated with this product shall be liable for any damages arising out of the use of this guide, including but not limited to loss of profit, commercial, special, incidental or other damages. For complete product and service information, please refer to the terms, conditions and disclosures for each product and service.

Getting Started

Welcome to Online Banking with United Community Bank! Whether at home or at the office, from a mobile phone, tablet or laptop, we strive to make your online banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the online banking process. If you have additional questions, contact us at 1-800-UCBANK1 (1-800-822-2651).



Table of Contents

Getting Started

New User Enrollment	7
Logging In.....	9
Logging Off	9
Resetting A Forgotten Password	10

Home Page

Home Page Overview	12
Asset Summary Overview	14
Account Details Overview	15
Quick Transfer.....	17
Account Grouping.....	18
Editing a Group Name.....	19
Deleting a Group.....	19

Security

Protecting Your Information.....	20
General Guidelines	20
Login ID and Password.....	20
Fraud Prevention	20
Security Preferences.....	21
Change Password	21
Secure Delivery	22
Mobile Security Preferences.....	23
Enabling Touch ID or Fingerprint Login	23
Enabling Passcode Authentication	25
Disabling Passcode Authentication, Touch ID or Fingerprint Login	26
Alerts Overview	27
Date Alerts	28
Account Alerts	29
History Alerts.....	30
Online Transaction Alerts	31
Non-Online Transaction Alerts.....	32
Security Alerts Overview	33
Edit Delivery Preferences.....	33
Secure Message Overview	34
Sending a Secure Message	35

Transaction Types

Moving Money Overview	36
-----------------------------	----

Transactions

Funds Transfer	37
Customer to Customer Transfer	39
Linking Someone's United Community Bank Account	39
Single Transfers Between United Community Bank Accounts	40
Adding A Personal External Account	41
Verifying A Personal External Account	42
Activity Center Overview	43
Using Filters	44
Creating or Deleting Custom Views Using Favorites	44
Canceling Transactions	45

Bill Pay

Overview	46
Creating a Payee	47
Known Company	47
Unknown Company	49
Person	51
Editing a Payee	53
Deleting a Payee	54
eBills	55
Rush Delivery	56
Schedule Payments	57
Automatic Payments	58
Editing Pending Payments	60
Cancel Pending Payments	61
Viewing Transaction Details	62
Single Transaction	62
Multiple Transactions	63
Creating a Reminder	65
Managing Reminders	67
Editing Reminders	68
Deleting Reminders	69
Moving Payments	70
Editing Account Name	71
Deleting an Account	72

Services

Stop Payment Request.....73

 Single Check73

Reordering Checks.....76

Statements.....77

Personal Financial Management

Initial Setup78

 Linking an Account.....78

 Categorizing Transactions79

 Splitting a Transaction.....80

Online Banking Home Page.....81

 Net Worth Overview82

 Budgets Overview.....83

 Editing or Deleting a Budget.....84

 Managing Budgets85

 Spending Overview.....86

 Spending: Recategorizing a Transaction87

 Trends Overview89

 Debts Overview90

Settings

Account Preferences91

Text Enrollment.....92

Address Change Request.....94

Statements/Notices

Statement Delivery95

Locations

Branches and ATMs.....96

Getting Started

New User Enrollment

If you're new to Online Banking with United Community Bank, you need to complete the enrollment process the first time that you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type ucbi.com into your browser and click the "Enroll" link from the Online Service Login box for Online Banking at the top of the page or download our Mobile Banking App from your IOS or Android device and select Enroll at the bottom of the screen.
2. Review and "Accept" the Personal Online Banking Service Agreement and Disclosure Statement associated with these services. Fill out the Online Banking Enrollment Form with the required information and click the **Continue** button.



Note: The details that you provide are verified by comparing them to your contact information in our system. If the information does not match, call us at 1-800-UCBANK1 (1-800-822-2651) to update your profile.

3. A confirmation box should appear, indicating that you have successfully enrolled in United Community Bank's Online and Mobile Banking service. Take note of the "Login ID" indicated in the confirmation box. You will need this to access your account in the future.



Note: Newly opened accounts will be available within online and mobile banking at the end of the next business day.

4. Once your Login ID has been saved in a secure location, click the **Continue** button. Select, where you would like your Secure Access Code (SAC) to be delivered.
5. Upon receipt of your Secure Access Code, enter it into the field indicated on your desktop, tablet or mobile device and click the **Submit** button.
6. Once your Secure Access Code has been accepted, you will set your new password, referring to the password requirements indicated. Click the **Submit** button.

7. Review, update and complete your Online and Mobile Banking Account Profile by filling in the fields indicated. Upon completing your Account Profile, click the **Submit** button and you are ready to begin using United's Online and Mobile Banking service.

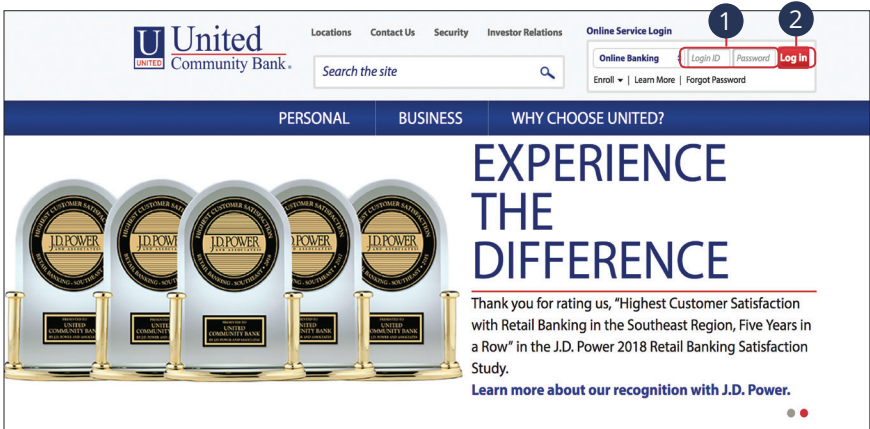


Note: For additional security, we suggest that you do not register your devices. However, if you would like to skip the need to enter a Secure Access Code on future visits, you will need to register your device, by selecting 'Register Device' during your initial login process. You will also need to ensure your browser is not set to automatically delete cookies when you go to register your device.

Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your login ID and password. If you are logging in using a device that you have not previously registered, you need to request a Secure Access Code (SAC).



1. Enter your login ID and password.
2. Click the **Log In** button.



Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 1-800-UCBANK1 (1-800-822-2651) for assistance.

Logging Off

For your security, you should always log off when you finish your online banking session. We may also log you off due to inactivity.

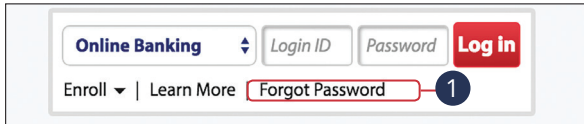
1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.



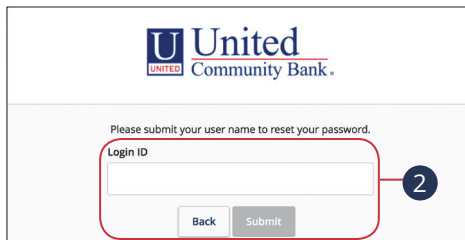
Getting Started


Resetting A Forgotten Password

If you happen to forget your password, you can easily reestablish a new one from the United Community Bank home page—no need to call us!

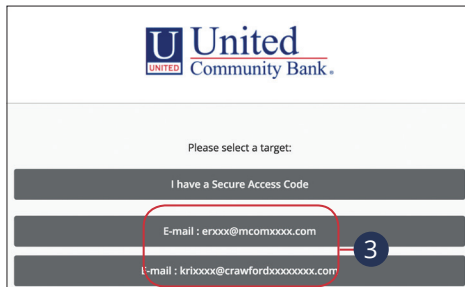



Online Banking
Enroll ▾ | Learn More **Forgot Password** 1




Please submit your user name to reset your password.
Login ID

 2



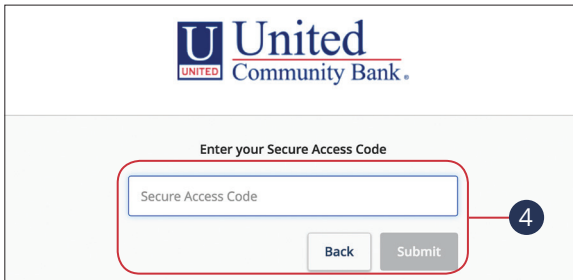

Please select a target:

 3

1. Click the “Forgot Password” link.
2. Enter your login ID and click the **Submit** button.
3. Choose the contact method that allows United Community Bank to reach you immediately with a 6-digit Secure Access Code (SAC).



Note: You may not be able to change your password if your account is locked or if you are resetting your password from an unregistered device. Call us at 1-800-UCBANK1 (1-800-822-2651) for assistance.



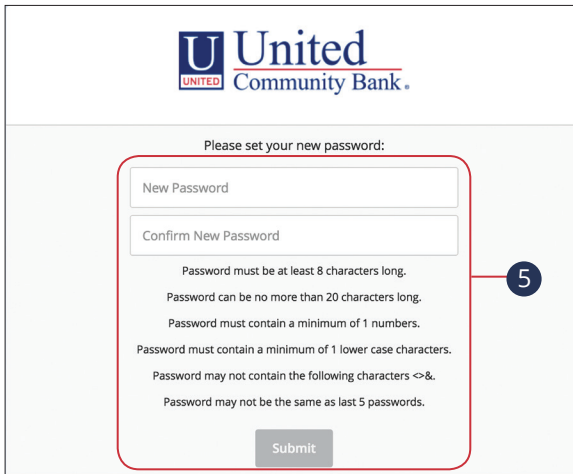
United Community Bank.

Enter your Secure Access Code

Secure Access Code

Back Submit

4



United Community Bank.

Please set your new password:

New Password

Confirm New Password

Password must be at least 8 characters long.
Password can be no more than 20 characters long.
Password must contain a minimum of 1 numbers.
Password must contain a minimum of 1 lower case characters.
Password may not contain the following characters <>&.
Password may not be the same as last 5 passwords.

Submit

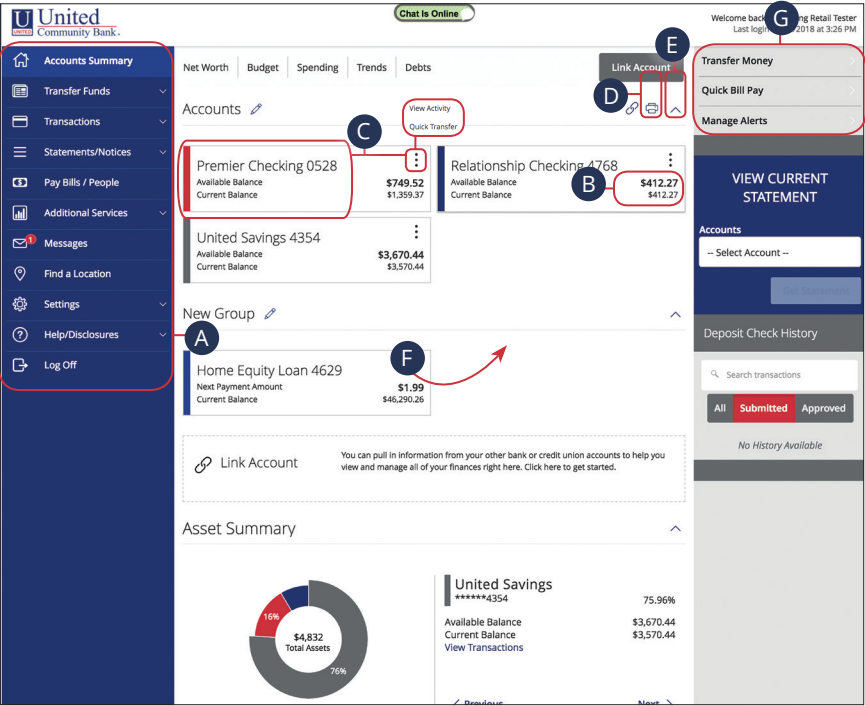
5

4. Enter the SAC and click the **Submit** button.
5. Create a new password based on our password requirements and click the **Submit** button when you are finished.




Home Page

Home Page Overview

After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Online Banking. Here you can view the balances in both your linked and United Community Bank accounts, see your account summaries and more!

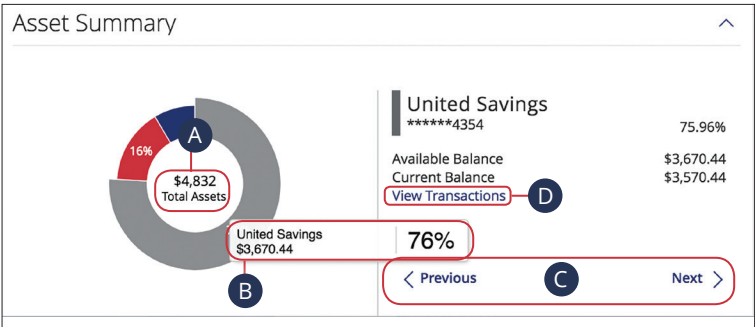


Note: The letters in the above diagram correspond to several available features on the Home page.

- A.** The menu bar appears in every view on the left side of the screen. You can navigate to Online Banking features by selecting the appropriate drop-down tab.
- B.** Your United Community Bank accounts and linked external accounts are displayed in an account card with its balance.
- C.** If you click an account name, you are taken to the Account Details page. You can also click the  icon on the right side of an account card and select View Activity for more details.
- D.** The  icon allows you to print a summary of current available funds in your accounts.
- E.** You can expand or collapse account details by clicking the  icon.
- F.** If you click and hold an account card, you can drag and drop it to a new location to change the order in which your accounts appear.
- G.** The Quick Actions links in the top right corner let you quickly access different Online Banking features.

Asset Summary Overview

If you ever need to quickly assess how much money is in all of your accounts, you can scroll down to the Asset Summary graphic on the Home page. This interactive chart represents your total assets, represented by specific colors and percentages.



- A. The Total Assets widget gives you the total amount of money in your accounts and breaks down those funds into percentages.
- B. Each colored piece represents one of your United Community Bank or linked accounts and displays its percentage of total funds as well as the balance.
- C. Clicking "Next" or "Previous" lets you view different accounts and details.
- D. You can click the "View Transactions" link for more information.

Home Page

Account Details Overview

Selecting a United Community Bank account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances so you stay organized and on top of your finances.

REGULAR SAVINGS XXXX

Current Balance

\$43,270.48

Available Balance

\$43,270.48

SAVINGS XXXX

Current Balance

\$118,547.75

Available Balance

\$18,547.75

< Premier Checking 0528

Last Updated: 7/30/2018 8:15 AM

C

Search transactions

D

Filters

E

Details

B

\$569.82

Available Balance

F

Options

Time Period

Transaction Type

Description

Min Amount

Max Amount

Check #

Category

Disputed Transactions

Reset

Apply Filters

G

Date

Description

Amount

APR 12 2018

Transfer

Transfer

-\$5.00

\$180.93

APR 12 2018

Blairsville

Uncategorized

-\$21.80

\$185.93

APR 11 2018

Blairsville

Uncategorized

-\$18.54

\$207.73

APR 10 2018

Check #6019 - 6019

Check

-\$5.00

\$226.27

H

Details

Description:

CHECK

Date:

8/15/2017

Type:

Debit - Check

I

Options

Print

Add split

Utility Inc

\$ 1500.00







One thousand five hundred dollars and 00/100

Utilities

Paul Persons

1 of 2

Home Page: Account Details Overview

- A. On the Home page, you can click on an account name to view the Account Details screen. You can also click the right side of an account card and click the **View Activity** button.
- B. The available balance of that account is displayed in the top right corner.
- C. You can find transactions within that account using the search bar.
- D. Transactions can be sorted by time, type, amount or check number. Click the  **Filters** icon for more options.
- E. More information about your transactions is available by clicking the  **Details** icon.
- F. The  **Options** icon lets you print a list of transactions. You can also export your transactions into a different format by clicking the  icon.
- G. The  icon indicates how the Date, Description and Amount columns are sorted.
- H. You can view more details about a transaction by clicking on it.
- I. After clicking a transaction, the  **Options** | icon lets you print the transaction.

Home Page

Quick Transfer

No need to run to a branch to move money from one account to another!

If you're ever in a rush, the Quick Transfer option provides you with a simple way to do those transactions.

REGULAR SAVINGS XXXX

Current Balance **\$43,270.48**

Available Balance \$43,270.48

View Activity

Quick Transfer

The screenshot shows an account card for 'REGULAR SAVINGS XXXX'. It displays the current and available balance as \$43,270.48. To the right of the card is a 'View Activity' button and a 'Quick Transfer' button. A red circle highlights a three-dot menu icon on the right side of the account card, with a line pointing to the 'Quick Transfer' button.

Quick Transfer

From [Account Name]


2 To [Select To Account--]

3 Amount \$0.00 Earliest Available 5/8/2017

4 Advanced Options

5 Transfer Funds

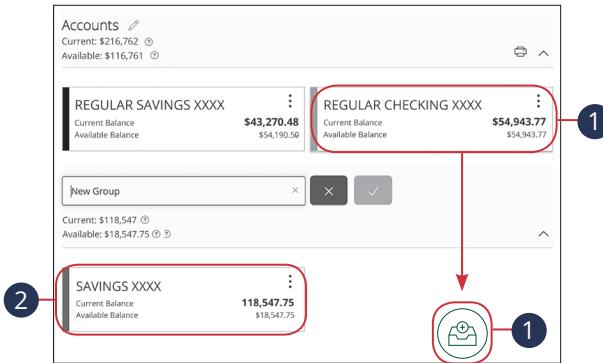
The screenshot shows the 'Quick Transfer' modal form. It has a title bar with a close button. The form contains several fields and buttons. A red circle with the number '2' points to the 'To' dropdown menu. A red circle with the number '3' points to the 'Amount' input field. A red circle with the number '4' points to the 'Advanced Options' link. A red circle with the number '5' points to the 'Transfer Funds' button. The 'From' field is pre-filled with the account name. The 'Earliest Available' date is 5/8/2017.


1. Click the  icon right side of an account card and select Quick Transfer.
2. Select the "To" drop-down and choose an account to receive the funds.
3. Enter an amount to transfer.
4. (Optional) Click the "Advanced Options" link to be redirected to the Funds Transfer feature.
5. Click the **Transfer Funds** button when you are finished.

Home Page

Account Grouping

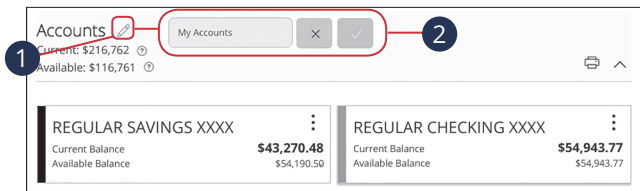
You can organize your internal and linked accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.




1. Create a new group by clicking and holding an account tile, then dragging and dropping it to the  New Group icon.
2. Create a group nickname and click the check mark when you are finished.

Editing a Group Name

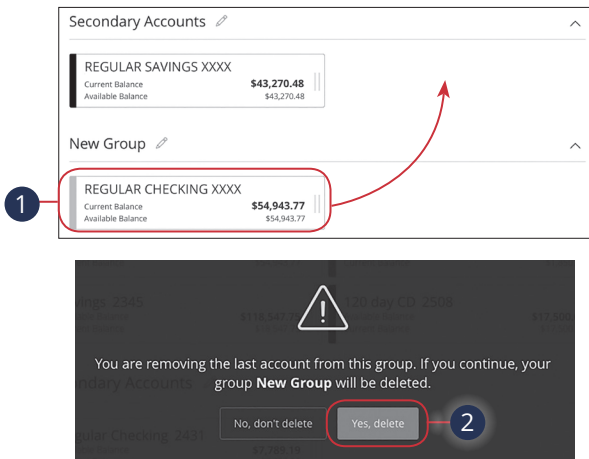
The names of existing groups can be edited in just two easy steps.



1. Click the  icon to edit your group nickname.
2. Enter a new name and click the check mark when you are finished.

Deleting a Group

After a group is made, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.



1. Remove all accounts from a group by clicking and holding an account tile and dragging it to another group and dropping it.
2. Click the **Yes, delete** button to delete the group.

Security

Protecting Your Information

Here at United Community Bank, we do all that we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for all your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up-to-date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off of Online Banking when you're finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of upper and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices and avoid using features that save your login IDs and passwords.

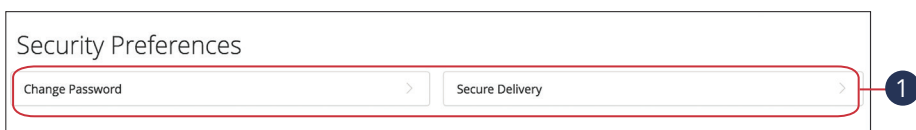
Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 1-800-UCBANK1 (1-800-822-2651).

Security

Security Preferences

We take security very seriously at United Community Bank. Because of this, we've added various tools to help you better protect your account information. You can add and manage these features in Security Preferences to strengthen your Online Banking experience.



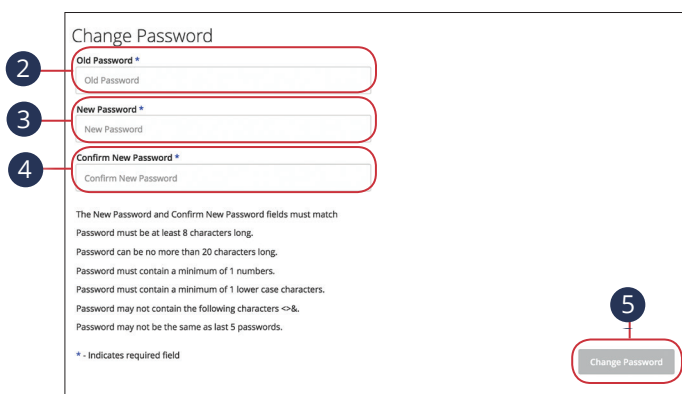
Security Preferences

Change Password > Secure Delivery >

1

Change Password

When you need to, you can change your password within Online Banking. We recommend that you change your password regularly and follow our guidelines for creating a strong password.



Change Password

2 Old Password *

3 New Password *

4 Confirm New Password *

The New Password and Confirm New Password fields must match.
 Password must be at least 8 characters long.
 Password can be no more than 20 characters long.
 Password must contain a minimum of 1 numbers.
 Password must contain a minimum of 1 lower case characters.
 Password may not contain the following characters <>@.
 Password may not be the same as last 5 passwords.

* - Indicates required field

5 Change Password

In the **Settings** tab, click **Security Preferences**.




1. Click the **Change Password** button.
2. Enter your old password.
3. Create a new password.
4. Reenter your new password.
5. Click the **Change Password** button when you are finished making changes.

Secure Delivery

United Community Bank verifies your identity using Secure Access Codes (SACs), which are numbered codes that are sent to you by email, phone or text. Within Security Preferences, you can make changes to your delivery preferences or add new ways we can contact you.

The screenshot shows the 'Secure Access Code Delivery Information' form. At the top, it says 'Enter your preferred email and/or phone contact information below. This contact information will be used for Secure Access Code delivery.' Below this is a red-bordered box containing an 'Email' field with the text 'johndoe@company.com'. To the right of the field are edit and delete icons. A red circle with the number '2' points to this entire box. Below the field is a note: '* - Indicates required field'. To the right of the note is a red-bordered box containing three buttons: 'New Email Address', 'New Phone Number', and 'New Text Number'. A red circle with the number '4' points to this box. Below the main form is a smaller section with an 'Email' field containing 'johndoe@gmail.com'. To the right of this field are a save icon (a floppy disk) and a lock icon. A red circle with the number '3' points to the save icon.

In the **Settings** tab, click **Security Preferences**.

1. Click the **Secure Delivery** button.
2. Make changes to a secure delivery method by clicking the  icon to make changes or the  icon to delete a secure delivery method.
3. Enter your new contact information and click the  icon when you are finished to save your changes.
4. Add a new delivery contact by clicking either the **New Email Address**, **New Phone Number** or **New Text Number** button at the bottom of the page.

Security

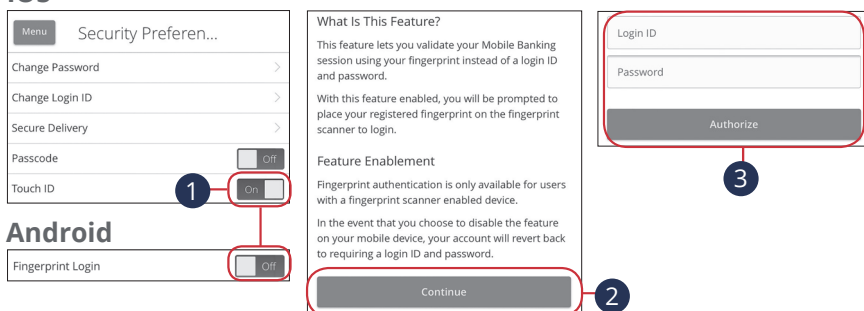
Mobile Security Preferences

Within United's Online Banking app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Online Banking quick and easy but also adds an extra layer of security to your private information while you are on the go!

Enabling Touch ID or Fingerprint Login

Touch ID and Fingerprint Login are features that have fingerprint recognition technology that allows you to unlock your iOS or Android device, to make payments or authenticate transactions using just your fingerprint. With this feature enabled, you can now easily and securely sign in to your Online Banking using Touch ID or Fingerprint Login on our mobile app!

iOS



Android

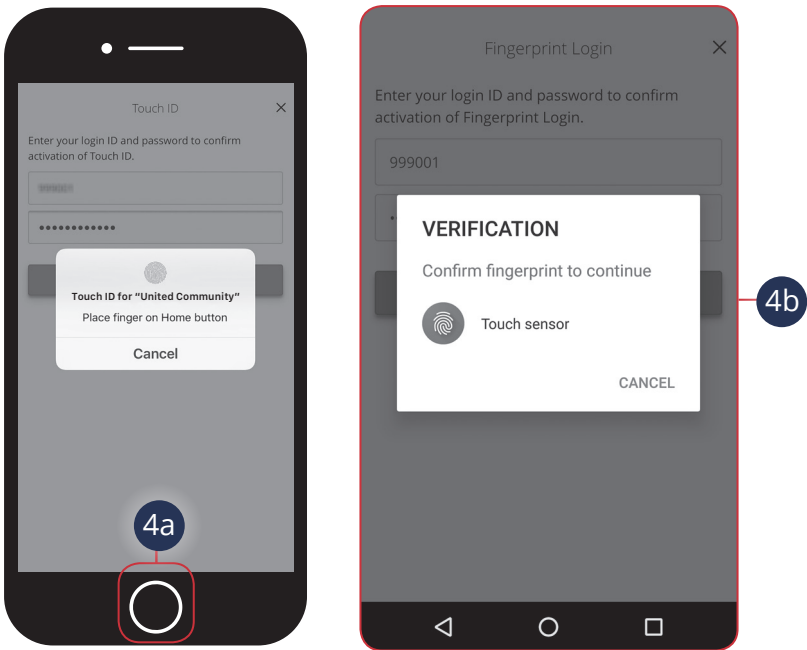


Sign in to United Community Bank's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Touch ID** or **Fingerprint Login** switch from "Off" to "On."
2. Review the information about using fingerprint authentication and tap the **Continue** button.
3. Enter your login ID and password and tap the **Authorize** button.



Note: You must have Touch ID or Fingerprint enabled on your mobile device before enabling it through our Online Banking app.

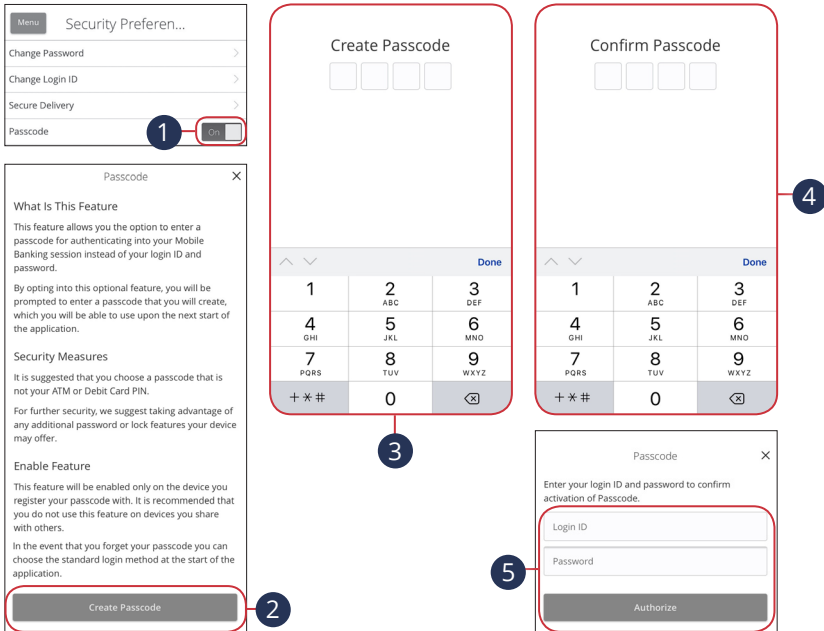


4. Scan your fingerprint

- a. **iOS Device:** Place your finger on the Home button to enable Touch ID.
- b. **Android Device:** Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

Enabling Passcode Authentication

Create a unique passcode within our Online Banking app to quickly and easily sign in to your Online Banking on the go!



Sign in to United Community Bank's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode** switch from "Off" to "On."
2. Review the information about using a passcode and tap the **Create Passcode** button.
3. Create your 4-digit passcode using the keypad.
4. Confirm your passcode using the keypad.
5. Enter your login ID and password and tap the **Authorize** button.

Disabling Passcode Authentication, Touch ID or Fingerprint Login

You can disable Passcode Authentication, Touch ID or Fingerprint Login if you no longer prefer to utilize them. When all features are disabled, you can sign in to your Online Banking using your login ID and password.



Sign in to United Community Bank's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode**, **Touch ID** or **Fingerprint Login** switch from "On" to "Off."
2. Tap the **Yes** button to disable the feature.


Security

Alerts Overview

Having peace of mind is critical when it comes to your online banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.

The screenshot shows the 'Alerts' management page. At the top right, a callout 'A' points to a '--- New Alert ---' dropdown menu containing options: Date Alert, Account Alert, History Alert, Online Transaction Alert, and Non-Online Transaction Alert. On the left, a callout 'B' points to a collapse/expand icon (an upward-pointing chevron) next to 'Date Alerts (1)'. The main table has columns: Description, Account, Frequency, Notification, Enabled, and Edit. The first row shows 'On the 2nd of May' under Description, an empty cell under Account, a frequency icon under Frequency, 'Send only a secure message' under Notification, an 'On' toggle switch under Enabled (with callout 'C'), and an 'Edit' link under Edit (with callout 'D'). Below the table are expandable sections for 'Account Alerts (0)', 'History Alerts (0)', 'Online Transaction Alerts (0)', and 'Security Alerts (0)'.

In the **Settings** tab, click **Manage Alerts**.

- A.** The "New Alert" drop-down lets you create a date, account, history or transaction alert.
- B.** The  icon allows you to collapse or expand alert details for each category.
- C.** Toggling the "Enabled" switch turns an alert on or off without deleting it.
- D.** The "Edit" link lets you make changes to existing alerts.



Note: All alerts are automatically sent through secure messages, but you can also choose to receive them by email, phone or text message.

Date Alerts

Just like marking a calendar, you can set up alerts to remind you of specific dates or events. That way, you never forget a birthday or anniversary again!

The diagram illustrates the steps to set a date alert:

1. Select "Date Alert" from the "New Alert" dropdown.
2. Select the alert type (BIRTHDAY or ANNIVERSARY).
3. Select the date on the calendar.
4. Check the "Recur Every Year" checkbox.
5. Enter a message and click the "Set" button.
6. Select a delivery method (Secure Message Only, Email, Phone, or Text Message).
7. Click the "Save" button.

In the **Settings** tab, click **Manage Alerts**.

1. Use the "New Alert" drop-down and select "Date Alert."
2. Check the box next to an alert type.
3. Enter the date for the alert to occur.
4. Check the box next to "Recur Every Year" to have your alert repeat annually.
5. (Optional) Enter a message and click the **Set** button.
6. Select a delivery method from the drop-down.
7. Click the **Save** button when you are finished.

Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go above or below a number you specify.

1. Select "Account Alert" from the "New Alert" dropdown.

2. Select an account (e.g., "COMMERCIAL CHECKING: XXXX6789").

3. Select a field (e.g., "AVAILABLE BALANCE").

4. Select a comparison (e.g., "GREATER THAN").

5. Enter an amount (e.g., "0.00") and click the **Save** button.

6. Select a delivery method (e.g., "Secure Message Only").

7. Select a frequency (e.g., "Every Occurrence").

8. Click the **Save** button.

In the **Settings** tab, click **Manage Alerts**.

1. Use the "New Alert" drop-down and select "Account Alert."
2. Check the box next to an account name.
3. Check a box to select a field.
4. Check a box to select a comparison.
5. Enter an amount and click the **Save** button.
6. Select a delivery method using the drop-down.
7. Choose a frequency by checking the box next to "Every Occurrence" to repeat the alert.
8. Click the **Save** button when you are finished.

History Alerts

If you're ever concerned about amount limits or pending checks, you can create History Alerts to contact you when a check number posts or transactions meet an amount you choose.

✓ --- New Alert ---

Date Alert

Account Alert

History Alert

Online Transaction

Select an account

☐ COMMERCIAL CHECKING: XXXX6789

☐ COMMERCIAL LOAN: XXXX7890

Select a transaction

☐ DEBIT TRANSACTION

☐ CREDIT TRANSACTION

Select a comparison

☐ GREATER THAN

☐ LESS THAN

Enter an amount

\$0.00

1	2	3
4	5	6
7	8	9
Delete	0	Save

Enter a check number

1	2	3
4	5	6
7	8	9
Delete	0	Save

New History Alert

Back to Alerts

ACCOUNT:
XXXX6789

TRANSACTION:
Check Number

CHECK NUMBER:
No Check Number Entered

DELIVERY METHOD:
Send only a secure message

FREQUENCY

☒ Every Occurrence

Save

Select a delivery method

✓ Secure Message Only

Email

Phone

Text Message

In the **Settings** tab, click **Manage Alerts**.

1. Click the "New Alert" drop-down and select "History Alert."
2. Check the box next to an account name.
3. Select a transaction type by checking a box.
4. Check a box to select a comparison. These options vary depending on the chosen transaction type.
5. Enter an amount or check number and click the **Save** button.
6. Select a delivery method using the drop-down.
7. Choose a frequency by checking the box next to "Every Occurrence" to repeat the alert.
8. Click the **Save** button when you are finished.

Online Transaction Alerts

Different types of transactions can occur in your accounts. By creating Online Transaction Alerts, you can be notified when various transfers, payments or debits post to your account.

The diagram illustrates the steps to create a new online transaction alert:

- 1** Click the "New Alert" drop-down and select "Online Transaction Alert."
- 2** Check the box next to a transaction type (External Transfer).
- 3** Select a status by checking the appropriate box (DRAFTED).
- 4** Select a delivery method using the drop-down (Secure Message Only).
- 5** Choose a frequency by checking the box next to "Every Occurrence" to repeat the alert.
- 6** Click the **Save** button when you are finished.

In the **Settings** tab, click **Manage Alerts**.

1. Click the "New Alert" drop-down and select "Transaction Alert."
2. Check the box next to a transaction type.
3. Select a status by checking the appropriate box.
4. Select a delivery method using the drop-down.
5. Choose a frequency by checking the box next to "Every Occurrence" to repeat the alert.
6. Click the **Save** button when you are finished.

Non-Online Transaction Alerts

1. --- New Alert ---
 Date Alert
 Account Alert
 History Alert
 Online Transaction Alert
 Non-Online Transaction Alert

2. Select a transaction
☐ Incoming Domestic Wire
☐ Incoming International Wire

3. Select an account
☐ Premier Checking: *****0528
☐ Relationship Checking: *****476

4. Select a status
☐ Pending
☐ Posted

5. New Non-Online Transaction Alert
 TRANSACTION: Incoming Domestic Wire
 ACCOUNT: *****0528
 STATUS: Pending
 DELIVERY METHOD: Send only a secure message
 Select a delivery method
☒ Secure Message Only
☐ Email
☐ Phone
☐ Text Message

6. FREQUENCY:
☒ Every Occurrence

7. Save

In the **Settings** tab, click **Manage Alerts**.

1. Click the "New Alert" drop-down and select "Non-Online Transaction Alert."
2. Select a transaction type by checking a box.
3. Check the box next to an account name.
4. Select a status by checking a box.
5. Select a delivery method using the drop-down.
6. Choose a frequency by checking the box next to "Every Occurrence" to repeat the alert.
7. Click the **Save** button when you are finished.

Security

Security Alerts Overview

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.

The screenshot displays the 'Security Alerts (28)' section. A list of alerts is shown with descriptions such as 'Alert me when an address is changed' and 'Alert me when my password is changed'. A red circle labeled 'B' highlights the 'Alert me when my password is changed' entry. A red circle labeled 'A' highlights the 'Enabled' switch for the first alert. A red circle labeled '1' highlights the 'Edit Delivery Preferences' link. A modal titled 'Delivery Preferences' is open, showing fields for 'Email Address' (onlinebanking@sunrisebanks.com), 'Phone Number' (Country: United States, Area Code, Phone Number), and 'SMS Text Number' (Country: United States, Area Code, Phone Number). A red circle labeled '2' highlights the 'Email Address' field, and a red circle labeled '3' highlights the 'Save' button at the bottom right of the modal.

In the **Settings** tab, click **Manage Alerts**, then **Security Alerts**.

- A.** You can turn an alert on or off by toggling the **Enabled** switch.
- B.** If an alert is grayed-out, you cannot edit or disable it.

Edit Delivery Preferences

When a trigger occurs, Security Alerts are always sent to you through secure messages. You can add additional delivery methods to notify you about your accounts wherever you are.

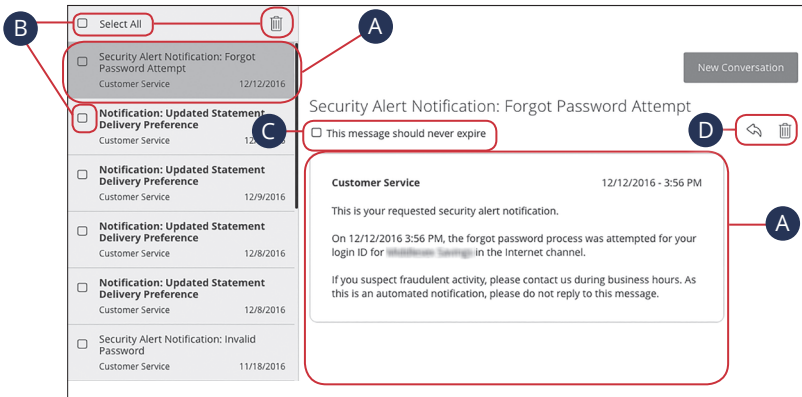
In the **Settings** tab, click **Alerts**, then **Security Alerts**.

1. Click the "Edit Delivery Preferences" link at the top. These changes will apply to all Security Alerts.
2. Enter the information for your preferred delivery method.
3. Click the **Save** button when you are finished making changes.




Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at United Community Bank, Secure Messages allow you to communicate directly with a United customer service representative. From the Secure Messages page, you can find replies, old messages or create new conversations.



Click the **Messages** tab.

- A.** Click on a message to open it. Messages are displayed on the left side of the screen.
- B.** Delete multiple messages by checking the box next to the corresponding messages or check the box next to "Select All" and click the  icon.
- C.** Messages automatically delete after a certain time. Check the box next to "This message should never expire" to prevent that message from being erased.
- D.** Delete an opened message by clicking the  icon or reply by clicking the  icon.

Security


Sending a Secure Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential personal information relating to your accounts or attach files within a new message.

The screenshot shows the Online Banking interface. The top section displays a list of messages on the left and a detailed view of a "Security Alert Notification: Forgot Password Attempt" on the right. The bottom section is the "New Conversation" form, which includes fields for "WITH *", "SUBJECT *", "MESSAGE *", and a "Supported Attachments" link. Numbered callouts 1 through 7 highlight the following elements:

- 1. "New Conversation" button
- 2. "WITH *" field
- 3. "SUBJECT *" field
- 4. "Supported Attachments" link
- 5. Attachment icon
- 6. "MESSAGE *" text area
- 7. "Send" button

Click the **Messages** tab.

1. Create a new message by clicking the **New Conversation** button in the top right corner.
2. Select the recipient from the drop-down.
3. Enter the subject.
4. (Optional) Click the "Supported Attachments" link to see if your file is supported.
5. (Optional) Attach a file by clicking the .
6. Enter your message.
7. Click the **Send** button when you are finished.

Transaction Types

Moving Money Overview

The heart of Online Banking is the ability to transfer funds on the go. Whether you are transferring money between your accounts or sending money to someone with a United Community Bank account, there are various features that help you transfer funds in different ways.

- Funds Transfer:**
Move money between your personal United Community Bank accounts.

Funds Transfer

FROM *

----Select From Account----

TO *

----Select To Account----

- Customer to Customer Transfer:**
Move money to someone's United Community Bank accounts.

Customer to Customer Transfer

You can choose to make a single transfer to another United Community Bank (UCB) account holder or link another UCB account holder's account (for deposit purposes only) to your online login. If you plan to make more than one transfer to the other UCB account holder, or if you need to create a recurring or future-dated transfer, linking the account is required.

Single Transfer

Link Account

- External Transfer after adding and verifying your external account:**
Move money after linking your external accounts.

Add An External Account

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

There are two steps in this process:

• Step 1: Add Your Account

• Step 2: Verify Your Account

Verify External Account

Please choose an account to verify using the amounts that were deposited to your account.

Account Number	Account Type	Status
<input type="radio"/> 123456789	Checking	Funds have <u>not</u> been sent to the target account yet. This request can not be selected.

Funds Transfer

FROM *

----Select From Account----

Transaction Types: Moving Money Overview

Transactions

Funds Transfer

When you need to make a one-time or recurring transfer between accounts, you can use the Funds Transfer feature. These transactions go through automatically, so your money is always where you need it to be.

The screenshot shows a 'Funds Transfer' form with the following fields and callouts:

- 1** points to the 'From' field, which is a dropdown menu labeled '----Select From Account---'.
- 2** points to the 'Amount' field, which is a text input box containing '\$0.00'. To the right of this field is a checkbox labeled 'Make this a recurring transaction'.
- 3** points to the 'Date' field, which is a text input box containing '6/2/2017' and a calendar icon.

In the **Transfer Funds** tab, click **Funds Transfer**.

1. Select the accounts to transfer funds between using the "To" and "From" drop-downs.
2. Enter the amount to transfer.
3. (One-Time Transfer Only) Enter the date to process the transaction.



Note: External Transfers may take 3-5 business days.

The screenshot shows a 'Funds Transfer' form with the following elements and callouts:

- 4a:** A checkbox labeled 'Make this a recurring transaction' is checked.
- 4b:** A drop-down menu titled 'How often should this transfer repeat?' with the text '---Select Transaction Frequency---'.
- 4c:** Two date selection fields: 'Start Date' with the text 'Please select a Frequency' and 'End Date' with the text 'Please select a Start Date'. Both have calendar icons.
- 4d:** A checkbox labeled 'Repeat Forever'.
- 5:** A text input field titled 'Memo (optional)' with the placeholder text 'Enter letters and numbers only'.
- 6:** A 'Transfer Funds' button.
- Other visible elements: An 'Amount' field with '0.00' and a 'Clear' button.

4. If you would like to set up a recurring transfer, follow the steps below.
- a. Check the box next to “Make this a recurring transaction” to repeat the transfer.
 - b. Use the “How often should this transfer repeat?” drop-down to specify how often the transfer should occur.
 - c. Enter a start and end date for this transaction using the calendar features.
 - d. If your transaction doesn’t have an end date, check the box next to “Repeat Forever.”
5. Enter a memo.
6. Click the **Transfer Funds** button when you are finished.



Note: You can view or cancel unprocessed transactions by accessing the Recurring Transactions tab within the Activity Center.

Transactions

Customer to Customer Transfer

If you have a friend or relative that also banks through United Community Bank, Customer to Customer Transfer allows you to send them immediate money. By using their email address and last 4 digits of their account, you can send them electronic payments and link their account for future deposits.

Linking Someone's United Community Bank Account

Instead of typing in someone's information every time you send them money, you can conveniently link their account for future deposits only.

Customer to Customer Transfer

You can choose to make a single transfer to another United Community Bank (UCB) account holder or link another UCB account holder's account (for deposit purposes only) to your online login. If you plan to make more than one transfer to the other UCB account holder, or if you need to create a recurring or future-dated transfer, linking the account is required.

Single Transfer

Link Account

Link An Account

Link another customer's account (deposit only) to your online login. Enter Recipient Customer Account Information. This data is to link a target account to be used in Funds Transfer under the Transaction tab.

ACCOUNT TYPE *

Checking

RECIPIENT EMAIL ADDRESS *

LAST 4 DIGITS OF ACCOUNT # *

* - Indicates required field

Back

Submit

In the **Transfer Funds** tab, click **Customer to Customer Transfer**.

1. Click the **Link Account** button.
2. Select an account type from the "Account Type" drop-down.
3. Enter the recipient's email address.
4. Enter the last 4 digits of the recipient's account number.
5. Click **Submit** when you are finished.
6. After a Customer-to-Customer account is linked, you can make transfers under the Funds Transfer feature.

Note: To review or cancel a Customer to Customer Transfer, visit the Activity Center.

Transactions: Customer to Customer Transfer

Single Transfers Between United Community Bank Accounts

If you only need to send money to someone once, you can generate a single transaction with that person's email address and partial account number.

The screenshot shows a web form titled "Customer to Customer Transfer". At the top, there is a paragraph explaining the transfer options. Below this, there are two buttons: "Single Transfer" and "Link Account". A red circle with the number 1 is around the "Single Transfer" button. Below this is a section titled "Transfer Funds To Another Account" with a sub-header "Enter Your Account Information". This section contains a "FROM ACCOUNT *" dropdown menu with the value "XXXX2431: \$7789.19". A red circle with the number 2 is around this dropdown. Below this are two input fields: "AMOUNT *" with the value "0.00" and "DESCRIPTION". A red circle with the number 3 is around the "AMOUNT *" field, and a red circle with the number 4 is around the "DESCRIPTION" field. Below these is another section titled "Enter Recipient Customer Account Information". This section contains an "ACCOUNT TYPE *" dropdown menu with the value "Checking". A red circle with the number 5 is around this dropdown. Below this are two input fields: "RECIPIENT EMAIL ADDRESS *" and "LAST 4 DIGITS OF ACCOUNT # *". A red circle with the number 6 is around the "RECIPIENT EMAIL ADDRESS *" field, and a red circle with the number 7 is around the "LAST 4 DIGITS OF ACCOUNT # *" field. At the bottom right, there are two buttons: "Back" and "Submit". A red circle with the number 8 is around the "Submit" button. A small asterisk note at the bottom left indicates that fields marked with an asterisk are required.

In the **Transfer Funds** tab, click **Customer to Customer Transfer**.

1. Click the **Single Transfer** button.
2. Select the account to take funds from using the "From Account" drop-down.
3. Enter an amount.
4. (Optional) Write a description of your transfer.
5. Select the recipient's account type using the "Account Type" drop-down.
6. Enter the recipient's email address.
7. Enter the last 4 digits of the recipient's account number.
8. Click **Submit** when you are finished.

Transactions

Adding A Personal External Account

Your private accounts at other financial institutions can be linked to Online Banking with United Community Bank so you can transfer money between two banks without ever leaving home! When you go to add another account, you are asked to verify your ownership of that account by confirming two small deposits United Community Bank makes into the external account.


Add An External Account

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

There are two steps in this process:

- **Step 1: Add Your Account**
- **Step 2: Verify Your Account**

Please input the routing number and your account number located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number that they use for savings deposits. Also verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions. If you have issues with your micro deposit showing up in your account, verify the routing number with the other financial institution as not all financial institutions have one routing number for all account types.



Step 1: Add Your Account

To begin, you will need to input the following information about the account you would like to add:

- Institution's Routing Number
- Your Account Number
- Account Type (checking or savings)

Once this information has been entered, click on the Continue button.

Two "micro" deposits will be generated and sent to your external account (typically within 5 business days). Micro deposits are random deposits in amounts less than \$1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process.

- **Please Note:** Only domestic (U.S.) banks are allowed.
- If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.

1

ACCOUNT NUMBER

ACCOUNT TYPE

2

3

ROUTING NUMBER

Step 2: Verify Your Account

Once you receive the amounts of your micro deposits, [please click here to enter the amounts and activate your external account.](#)

Continue

4

In the **Transfer Funds** tab, click **Add External Account**.

1. Enter the account number.
2. Select the type of account using "Account Type" drop-down.
3. Enter the financial institution's routing number. These numbers are located at the bottom of a paper check or deposit slip from your check book.
4. Click the **Continue** button.



In two to three business days, two micro-deposits will appear in your external account. Once you receive those deposits, go to the Verify External Account tab to add the account.

Transactions

Verifying A Personal External Account

As soon as United Community Bank makes two small deposits of less than a dollar into your external account, you are asked to verify those amounts within Online Banking. Once they are confirmed, you can begin transferring money to the outside account.

The screenshot shows a web form titled "Verify External Account" with the instruction "Please choose an account to verify using the amounts that were deposited to your account." Below this is a table with three columns: "Account Number", "Account Type", and "Status". A red circle with the number "1" points to a radio button next to the account number "123456789". The status for this account is "Funds have not been sent to the target account yet. This request can not be selected." Below the table is a section titled "Verify Deposit Amounts" with two input fields labeled "Amount #1:" and "Amount #2:". A red circle with the number "2" points to the "Amount #1:" field. At the bottom left of the form is a "Submit" button, and a red circle with the number "3" points to it.

Account Number	Account Type	Status
<input type="radio"/> 123456789	Checking	Funds have <u>not</u> been sent to the target account yet. This request can not be selected.

Verify Deposit Amounts

Amount #1:

Amount #2:

In the **Transfer Funds** tab, click **Verify External Account**.

1. Select the account you would like to verify.
2. Enter the amounts of the two micro-deposits that have been made into your external account.
3. Click the **Submit** button when you are finished.
4. Once a verified external account is linked, you can make transfers under the Funds Transfer feature.

Transactions

Activity Center Overview

Transactions initiated through Online Banking or through our app appear in the Activity Center. These transactions include: single transactions, recurring transactions, mobile deposited checks, stop payments, and address changes.

The screenshot shows the 'Activity Center' page. At the top, there are three tabs: 'Single Transactions', 'Recurring Transactions', and 'Deposited Checks'. Below the tabs is a search bar with a magnifying glass icon and a 'Filters' button. To the right of the search bar are icons for printing and downloading. Below the search bar is a table with columns: 'Created', 'Status', 'Transaction Type', 'Account', and 'Amount'. The table contains several rows of transaction data. One row is highlighted with a red box and labeled 'E'. To the right of this row is an 'Actions' dropdown menu with options: 'Cancel', 'Inquire', 'Copy', and 'Print Details'. The dropdown menu is labeled 'F'.

Created	Status	Transaction Type	Account	Amount
12/13/2016	Authorized	Funds Transfer - Tracking ID: 27331	Regular Checking	\$100.00
12/8/2016	On Hold	Domestic Wire - Tracking ID: 27275	Regular Checking	\$3,333.33
12/8/2016	Authorized	External Transfer - Tracking ID: 27274	Regular Checking	\$20,000.00
12/8/2016	Cancelled	ACH Collection - Tracking ID: 27267		\$2,500.00
12/8/2016	Drafted	Domestic Wire - Tracking ID: 27266		\$2,000.00

Transaction Details (E):

- Tracking ID: 27266
- Created By: Joe
- Will process On: 12/9/2016
- From Account: [Redacted]
- To Account: [Redacted]
- To Account Type: Checking

Transaction Details (F):

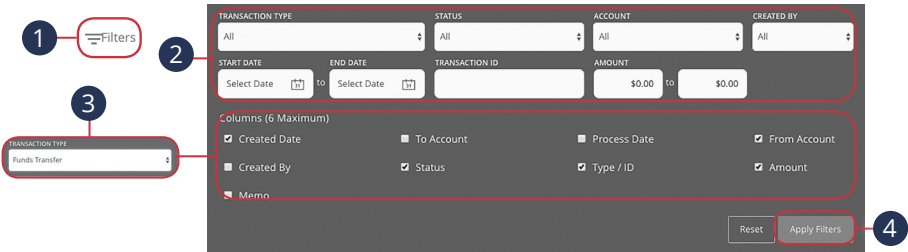
- Amount: \$2,000.00
- Recipient Wire Name: AT&T
- Recipient Address 1: 2222 Testing Way
- Recipient Address 2: Suite 200
- Recipient City: Atlanta
- Recipient State: GA

In the **Transactions** tab, click **Activity Center**.

- Click an appropriate tab at the top to view **Single Transactions**, **Recurring Transactions** or **Deposited Checks**.
- Use the search bar to find transactions within that account.
- Print the Activity Center page by clicking the icon. Export your transactions into a different format by clicking the icon.
- Click the icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.
- Click on a transaction to view more details.
- Select **Actions** to perform additional functions.

Using Filters

What appears on the Activity Center can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for each time.



In the **Transactions** tab, click **Activity Center**.

1. Click the **Filters** icon to create a custom view of your transactions.
2. Create a custom list of transactions using these filters.
3. Filter the type of transaction you are looking for using the “Transaction Type” drop-down. Column names with check boxes appear. Select up to six boxes.
4. Click the **Apply Filters** button when you are finished.

Creating or Deleting Custom Views Using Favorites

After applying specific filters, you can save that view of the Activity Center to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.



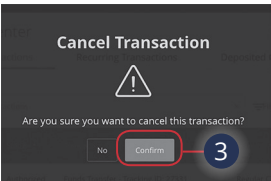
In the **Transactions** tab, click **Activity Center**.

1. Apply filters and click the “Favorites” link.
2. Click the + icon to create a new favorite template.
3. Enter a name for your new custom view.
4. Click the **Save** button when you are finished.
5. Click the **X** icon to remove a custom view from your Favorites.

Canceling Transactions

The Activity Center shows all pending transactions that have not posted to your account. You can also cancel pending transactions up until their process date.

Created	Status	Transaction Type	Account	Amount	Actions
12/13/2016	Authorized	Funds Transfer - Tracking ID: 27331	Regular Checking	\$1,000.00	<input type="checkbox"/> Cancel Selected <input type="checkbox"/> Print Selected Details
12/8/2016	On Hold	Domestic Wire - Tracking ID: 27275	Regular Checking	\$3,300.00	<input type="checkbox"/> Cancel Selected <input type="checkbox"/> Print Selected Details
12/8/2016	Authorized	External Transfer - Tracking ID: 27274	Regular Checking	\$20,000.00	<input checked="" type="checkbox"/> Cancel Selected <input type="checkbox"/> Print Selected Details
12/8/2016	Cancelled	ACH Collection - Tracking ID: 27267	Regular Checking	\$2,500.00	<input checked="" type="checkbox"/> Cancel Selected <input type="checkbox"/> Print Selected Details



In the **Transactions** tab, click **Activity Center**.

1. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between Amount and Actions to select all transactions.
2. Click the "Actions" drop-down and click "Cancel Selected."
3. Click the **Confirm** button when you are finished. The status then changes to "Cancelled" on the Activity Center page.



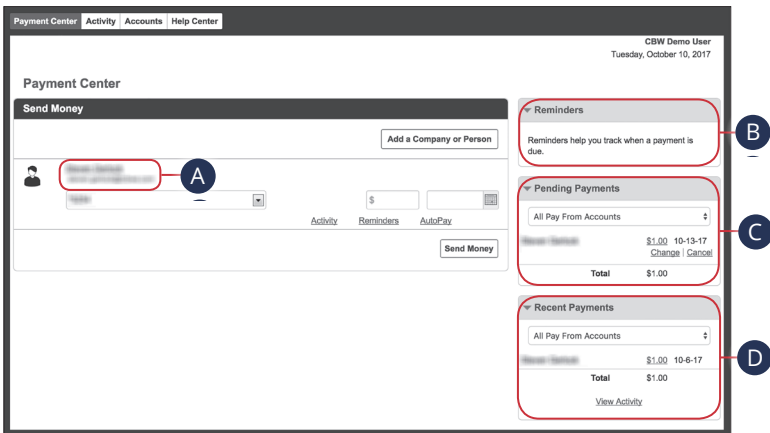
Note: If you cancel a recurring transaction in the **Single Transaction** tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in the Activity Center.

Bill Pay

Overview

Online Bill Pay with United Community Bank allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.

The first time that you click the **Pay Bills/People** tab, you are asked to choose an account to use within Bill Pay and to accept the terms and conditions.



Click the **Pay Bills/People** tab.

- A. All your payees are listed on the left side of your screen.
- B. All your existing reminders appear in the right side panel.
- C. Your pending transactions appear in the right side panel under "Pending Payments."
- D. You can view your transaction history for the last 45 days in the right side panel under "History Payments."

Bill Pay

Creating a Payee

The individual that receives your payments is known as a payee. You can pay just about any company, loan or account using our bill pay system. The information printed on your bill is all you need to set up a company as a payee. When creating your payee, there are two types of companies you can add: Known and unknown.

Known Company

If the company you need to pay is preloaded in our database, you have the option to send a Rush Delivery or sign up for eBills. For more information, visit page 57 for a Rush Delivery and page 56 for eBills.

The screenshot shows the 'Payment Center' interface. At the top, there are tabs for 'Payment Center', 'Activity', 'Accounts', and 'Help Center'. The 'Payment Center' tab is active. Below the tabs, there's a 'Send Money' section with a red circle and the number '1' around the 'Add a Company or Person' button. To the right, there are sections for 'Reminders' and 'Pending Payments'. Below the 'Add a Company or Person' button, there's a search bar labeled 'Search Our Network' with the text 'Enter the name of any company or person in the U.S.' and a magnifying glass icon. To the right of the search bar, it says 'If a company can't be paid electronically, we'll mail a check for you.' Below the search bar, there's a list of utilities. The first utility, 'Ameren Missouri', is highlighted with a red circle and the number '2'. Other utilities listed include 'Laclede Gas/MGE', 'Missouri American Water', and 'Metropolitan Sewer District MO'.


Click the **Payment Center** tab.

1. Click the **Add a Company or Person** button.
2. Select your company from the list.

Add a Company or Person

Company

Person



Ameren Missouri

Ameren Missouri Account Number

Confirm Account Number

Nickname

Ameren Missouri ZIP Code

-

4

Add

Cancel

3

- 3. Enter the required information. Fields may vary depending on which company you are adding.
- 4. Click the **Add** button when you are finished.

Unknown Company

If you have a payee who is not in our system, no problem! You can add their contact information, but you may not be able to send a Rush Delivery or sign up for eBills.

The screenshot shows the 'Payment Center' interface. At the top, there are tabs for 'Payment Center', 'Activity', 'Accounts', and 'Help Center'. The 'Payment Center' tab is active. Below the tabs, there's a header area with 'Payment Center' and a user profile section for 'CBW Demo User' dated 'Tuesday, October 10, 2017'. The main content area is divided into two sections. The left section is titled 'Send Money' and contains a form with a dropdown menu for 'Pay To', a currency selector set to '\$', and a 'Send Money' button. A red circle with the number '1' highlights the 'Add a Company or Person' button. The right section contains two panels: 'Reminders' and 'Pending Payments'. The 'Pending Payments' panel shows a list of payments, including one for '\$1.00' dated '10-13-17' with a 'Change' link. Below the main interface, a separate window titled 'Add a Company or Person' is shown. It has two tabs: 'Company' and 'Person'. The 'Company' tab is selected. Below the tabs is a search bar labeled 'Search Our Network' with the placeholder text 'Enter the name of any company or person in the U.S.' and a magnifying glass icon. A red circle with the number '2' highlights the text 'mail a check for' in the search bar's placeholder text.


Click the **Payment Center** tab.

1. Click the **Add a Company or Person** button.
2. Click the “mail a check” link.

Add a Company or Person

Company

Person



Other Company

Company Name

Account Number

Nickname

Address Line 1

Address Line 2

City

State

State ▾

ZIP Code

-

Phone Number

-

Mobile Number

 (Optional)

-

Email Address

 (Optional)

3

4

5

6

Add

Cancel

- 3. Enter the company name, account number, street address and city.
- 4. Select the state from the drop-down.
- 5. Enter the zip code, phone number, mobile number and email address.
- 6. Click the **Add** button when you are finished.

Person

You can pay anyone, such as a babysitter, dog-walker or a freelance worker, by creating them as a payee in our online bill pay system.

Payment CenterActivityAccountsHelp Center

CSW Demo User
Tuesday, October 10, 2017

Payment Center

Send Money

1

Add a Company or Person

Person

Search Our Network

Enter the name of any company or person in the U.S.

Activity

Reminders

AutoPay

Send Money

Reminders

Reminders help you track when a payment is due.

Pending Payments

All Pay From Accounts

Person

\$1.00

10-13-17

Change

Cancel

Total

\$1.00

Add a Company or Person

Company

Person

2

Search Our Network

Enter the name of any company or person in the U.S.

If a company can't be paid electronically, we'll mail a check for you.

Click the **Payment Center** tab.


1. Click the **Add a Company or Person** button.
2. Click the **Person** tab.

Bill Pay: Creating a Payee

Add a Company or Person

Company

Person



Person

First and Last Name

3

Nickname

Address Line 1

Address Line 2

City

State

State ▾

5

ZIP Code

-

Phone Number

-

6

Mobile Number

(Optional)

-

Email Address

(Optional)

7

Add

Cancel

3. Enter the payee's first and last name.
4. Enter their street address and city.
5. Select the state from the drop-down.
6. Enter their zip code, phone number, mobile number and email address.
7. Click the **Add** button when you are finished.

Bill Pay

Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.

Metropolitan Sewer District MO

Pay From

Amount

Deliver By

Available Balance: \$43.28

Activity Reminders AutoPay

Metropolitan Sewer District MO

*59-9

Company Name

Metropolitan Sewer District MO

Nickname

Category

Utilities

About adding categories

Account Number

*59-9 Show Change

For your protection, we show only part of your account number.

Address 1

Address 2

City

St. Louis

State

MO

ZIP Code

63166


Phone Number

Save Changes Cancel Remove Metropolitan Sewer District MO

Click the **Payment Center** tab.

1. Select a payee.
2. Make the necessary changes.
3. Click the **Save Changes** button when are you finished making changes.

Deleting a Payee



Metropolitan Sewer District MO

59-9

1

Pay From

Available Balance: \$43.28

Amount


\$

Deliver By

Activity

Reminders

AutoPay



Metropolitan Sewer District MO

Company Name

Metropolitan Sewer District MO

Nickname

Category

Utilities

About adding categories

Account Number

59-9

Show

Change

For your protection, we show only part of your account number.

Address 1

Address 2

City

St. Louis

State

MO

ZIP Code

63166

Phone Number

Save Changes

Cancel

Remove Metropolitan Sewer District MO

2

Are you sure you want to remove Metropolitan Sewer District MO?

When you remove Metropolitan Sewer District MO, your pending payments are canceled.

3

Remove Metropolitan Sewer District MO

Don't Remove

1. Select a payee.
2. Click the "Remove" link.
3. Click the **Remove** button to permanently delete your payee.

Bill Pay

eBills

You can go paperless and receive your bills electronically within our bill pay system. Major credit card companies, automotive finance companies and utility companies are preloaded in our system, and these present billers can be set up as an eBill.

The first screenshot shows the top navigation bar with the 'Request eBills' button highlighted. Below the navigation bar, there is a section titled 'Get Your Bills Here' with a 'Request eBills' link. The second screenshot shows the 'Add' button for a selected biller and the 'Submit' button at the bottom.

Click the **Payment Center** tab.

1. Click on the **Request eBills** icon or “eBills” link.
2. Click the **Add** button for each biller you would like to add to eBills.
3. Click the **Submit** button when you are finished.

Bill Pay

Rush Delivery

If you need to send a payment faster and if your payee has the Rush Delivery option, you can process your payment faster than the standard rate.

A standard fee may occur. Please see our Fee Schedule for details.

The screenshot illustrates the 'Rush Delivery' process in the Bill Pay system. It is divided into two main sections: a top form for creating a payment and a bottom 'Review Payments' section.

Top Form:

- 1:** A dropdown menu to select the account to withdraw from (currently showing '16-Oklahoma *6789').
- 2:** A text input field for the payment amount (currently empty, with a '\$' symbol).
- 3:** A checkbox labeled 'Rush Delivery'.
- 4:** A button labeled 'Send Money'.

Review Payments Section:

- 5:** A summary box showing the payment details: 'Pay From 16-Oklahoma *6789', 'Amount \$1.00', 'Fee \$14.95', and a 'CHECK' icon with 'Rush Delivery' and 'DELIVER BY Jul 13'.
- Below the summary box is a 'Memo' field with the placeholder 'Printed on Check'.
- At the bottom right, the 'Payment Total \$15.95 Includes Fees' is displayed, along with a 'Submit Payments' button (labeled 5), 'Make Changes', and 'Cancel' links.

Click the **Payment Center** tab.

1. Use the drop-down and select an account to withdraw from.
2. Enter the amount of your bill.
3. Click the "Rush Delivery" link. The deliver by date will automatically populate and the rush delivery fee will be displayed.
4. Click the **Send Money** button.
5. Review the payment information.
6. Click the **Submit Payments** button when you are finished.

Bill Pay

Schedule Payments

It is easy to pay your bills once you set up payees. When you click on the Payments tab, you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.

The screenshot displays the 'Bill Pay' interface. At the top, the 'Details' tab is selected for a payee named 'Steven'. A red box labeled '1' highlights the 'Pay From' dropdown menu, which shows '*5254' and an 'Available Balance: \$43.28'. Another red box labeled '2' highlights the 'Amount' input field (with a '\$' symbol) and the 'Deliver By' date field (with a calendar icon). Below these fields are tabs for 'Activity', 'Reminders', and 'AutoPay'. A red box labeled '3' highlights the 'Send Money' button. Below this is the 'Review Payments' section. A red box labeled '4' highlights the review area, which includes 'Pay From *5254', 'Amount \$1.00', a 'Memo' field, and a 'CHECK' icon with a 'DELIVER BY Oct 16' date. A red box labeled '5' highlights the 'Submit Payments' button at the bottom right, next to the 'Payment Total \$1.00' and 'Make Changes' and 'Cancel' links.

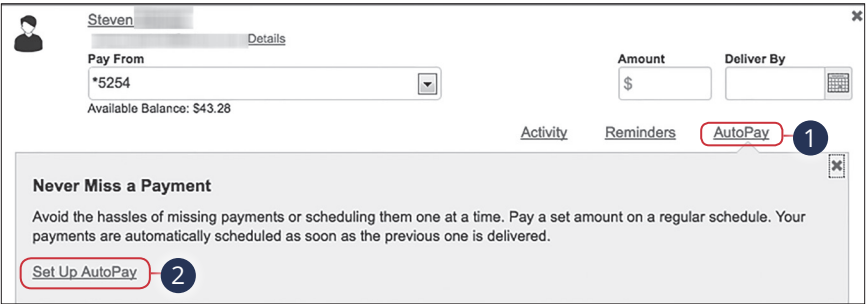
Click the **Payment Center** tab.

1. Use the drop-down and select an account to withdraw from.
2. Enter the amount of your bill and use the calendar feature to select the payment due date.
3. Click the **Send Money** button.
4. Review the payment information.
5. Click the **Submit Payments** button when you are finished.

Bill Pay

Automatic Payments

Our Automatic Payments feature keeps you ahead of your repeating payments. Setting up an automatic payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.



Click the **Payment Center** tab.

1. Click the "AutoPay" link
2. Click the "Set Up AutoPay" link.

The image shows a two-column form for setting up automatic payments. The left column contains fields for 'Pay From' (a dropdown menu with '*5254' selected, callout 3), 'Amount' (a text input with a '\$' symbol, callout 4), 'First Delivery Date' (a date picker with a calendar icon and the text 'Numeric date starting with the month', callout 4), and 'Frequency' (a dropdown menu with 'Select a frequency', callout 5). The right column contains 'Duration' (a dropdown menu with 'Select a Duration', callout 6), 'Email Notifications' (a section header), 'Email Address' (a text input with 'test@test.com', callout 7), three checkboxes for email notifications ('Email me when my payment is pending', 'Email me when the payment has been sent', and 'Email me before sending the last payment', callout 8), and a 'Start Sending Payments' button (callout 9).

3. Use the drop-down and select an account to withdraw from.
4. Enter the amount of your bill and use the calendar feature to select the payment due date.
5. Use the drop-down to select the frequency.
6. Select the duration of the payments using the drop-down.
7. Enter your email address.
8. Check the appropriate boxes indicating when you would like to be notified.
9. Click the **Start Making Payments** button when you are finished.

Bill Pay

Editing Pending Payments

You can change a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

▼ Pending Payments

All Pay From Accounts

Steven	\$1.00	10-13-17
		Processing
Steven	\$1.00	10-16-17
	Change	Cancel
Total	\$2.00	

Change Payment

Steven

Confirmation MSLCF-RXPR1

CHECK

DELIVER BY

Oct 16

Pay From

*5254

Available Balance: \$43.28

Amount

\$ 1.00

Deliver By

10/16/2017

Numeric date starting with the month

Memo

Printed on Check

2

3

Save Changes

Don't Save Changes

Cancel Payment

Click the **Payment Center** tab and locate the **Pending Payments** box.

1. Click the "Change" link.
2. Make the necessary changes.
3. Click the **Save Changes** button when you are finished making changes.

Bill Pay

Cancel Pending Payments

You can cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

▼ Pending Payments

All Pay From Accounts

Steven	\$1.00	10-13-17	Processing
Steven	\$1.00	10-16-17	Change Cancel
Total		\$2.00	

Cancel Payment

Pay From

Amount \$1.00

Withdraw On When Check Cashed

CHECK

DELIVER BY

Oct 16

Confirmation M6LCF-RXPR1

2

[Cancel Payment](#) [Do Not Cancel Payment](#) [Change Payment](#)

Click the **Payment Center** tab and locate the **Pending Payments** box.

1. Click the "Cancel" link if you do not wish to process the payment.
2. Click the **Cancel Payment** button to permanently delete your payment.

Bill Pay

Viewing Transaction Details

Single Transaction

You can view the details of a single transaction within the Recent Payments panel on the Payment Center page.

Recent Payments			Sort
All Pay From Accounts			
Steven		Canceled	10-16-17
Steven	1	Canceled	10-16-17
Steven		\$1.00	10-6-17
Total		\$1.00	
View Activity			

Canceled

Payment canceled Oct 11, 2017.
Payment Detail

2

Pay From

Amount \$1.00

Withdraw On When Check Cashed

Confirmation M5LCF-RXPR1

CHECK

DELIVER BY

Oct 16

3

Print

Click the **Payment Center** tab and locate the **Recent Payments** box.

- 1. Click the status of the payment.
- 2. View payment details.
- 3. (Optional) Click the “Print” link to print payment details.

Multiple Transactions

You can view all of your previous transactions or transactions sent to a specific payee from the Payment Center page.

▼ Recent Payments Sort		
All Pay From Accounts		
Steven [redacted]	Canceled	10-16-17
Steven [redacted]	Canceled	10-16-17
Steven [redacted]	\$1.00	10-6-17
Total		\$1.00
1a View Activity		

Test User
Details

Pay From

Amount
\$

Deliver By

Available Balance: \$43.28

[Activity](#)
[Reminders](#)
[AutoPay](#)

Recent Payments
None

Pending Payments
10-16-17
\$1.00

1b [More Activity](#)

Click the **Payment Center** tab and locate the **Recent Payments** box.

1. You can view all previous payments or payments that are sent only to a specific payee.
 - a. Click the “View Activity” link under the Recent Payments panel to view all payments.
 - b. Click the “Activity” link then the “More Activity” link under a specific payee to view all payments sent to that payee.

Activity

Reminders

Reminders help you track when a bill is due.

Payments

Date Range

Past 12 monthsOct 11, 2016 and future

Filter By

Recipient NameTest User

Showing Test User payments. Clear Filter

Showing 1 - 1 of 1 payments

Withdraw On

Description

Category

Amount

Deliver By

Status

When Check Cashed

Test User

\$1.00

10-16-17

Pending
Cfm # MSLNN-7LZ6K

Total

\$1.00

Pending, Processing, and Delivered payments only, including any fees

Showing 1 - 1 of 1 payments

Download Payment List

Print


2.

View your reminders set for this transaction.


3.

Use the filters to help locate a specific transaction.

4.

Click the  icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.

5.

Click the  icon to view details of a specific transaction.

6.

Click the **Download Payment List** button to keep a documented list of your transactions

Bill Pay: Viewing Transaction Details

Bill Pay

Creating a Reminder

Setting up a reminder within your online bill pay can help you make sure all of your bills get paid on time. You can set up reminders to let you know when an eBill is available, a recurring payment processes or when a transaction is scheduled. You can also choose if you want to receive your alerts by email or mobile.

The screenshot shows a web interface for 'Test User' with a 'Details' link. Below the user name is a 'Pay From' dropdown menu and an 'Available Balance: \$43.28' label. To the right are 'Amount' and 'Deliver By' fields. A navigation bar at the bottom of the main content area includes 'Activity', 'Reminders' (highlighted with a red box and a blue circle with the number 1), and 'AutoPay'. Below this is a section titled 'Know When Payments Are Due' with a description: 'Reminders alert you when your payments are due. They appear in Payment Center. You can also get email reminders to track the status of the payment.' At the bottom of this section is a 'Set Up Reminders' link (highlighted with a red box) and a blue circle with the number 2.

Click the **Payment Center** tab.

1. Click the "Reminders" link.
2. Click the "Set Up Reminders" link.

The screenshot shows a web form titled "Manage Reminders for Test User". The form is divided into several sections, each with a red border and a blue numbered callout:

- Typical Due Date** (3): A date input field with a calendar icon. Below it, the text "Numeric date starting with the month" is displayed.
- Typical Amount Due**: A text input field with a dollar sign prefix.
- Bill Received** (4): A drop-down menu with the text "Select a frequency".
- Remind Me in Advance** (5): A drop-down menu with the text "Select From List".
- Email Address** (6): A text input field containing "test@test.com".
- Notification Options** (7): Three checkboxes:
 - ☐ Email me when my payment is due.
 - ☐ Email me when the payment has been sent.
 - ☐ Email me if not paid by the due date.
- Buttons** (8): A "Send Reminders" button and a "Cancel" link.

3. Use the calendar feature to select the typical due date and the amount due.
4. Use the "Bill Received" drop-down and select the frequency of the bill.
5. Use the drop-down and choose when to receive a notification.
6. Enter your email address.
7. Check the appropriate boxes indicating when you would like to be notified.
8. Click the **Send Reminders** button when you are finished.

Bill Pay

Managing Reminders

You can manage which reminders you would like sent to your email.

Click the **Payment Center** tab.

1. Click the “Reminders” link.
2. Click the “Manage Email Reminders” link.
3. Make the necessary changes.
4. Click the **Save Changes** button when you are finished making changes.

Bill Pay

Editing Reminders

If details to a payment change, you can make updates to your existing reminders to ensure all payments are paid on time.

Click the **Payment Center** tab.

1. Click the "Reminders" link.
2. Click the "Change Reminders" link.
3. Make the necessary changes.
4. Click the **Save Changes** button when you are finished making changes.

Bill Pay

Deleting Reminders

You can remove an existing reminder if it is no longer needed.

The screenshot shows the Bill Pay interface. At the top, there is a 'Details' tab and a 'Pay From' dropdown menu. Below this, the 'Available Balance' is \$43.28. To the right, there are fields for 'Amount' and 'Deliver By'. Below these fields are three tabs: 'Activity', 'Reminders' (highlighted with a red circle and a blue '1'), and 'AutoPay'. The 'Reminders' tab contains two sections: 'Payment Center Reminders' and 'Email Reminders'. The 'Payment Center Reminders' section shows a frequency of 'Monthly' and a typical amount of '\$1.00'. Below this, there are links for 'Change Reminders' and 'Stop Reminders' (highlighted with a red circle and a blue '2'). The 'Email Reminders' section shows a message: 'You're getting email reminders when the payment: • Is due.' and a link for 'Manage Email Reminders'. Below the 'Reminders' tab, there is a 'Stop Reminder for' dialog box. This dialog box contains the text: 'All instances of the reminder for [redacted] will be stopped. To stop only the current reminder, select Dismiss in the Reminders section.' Below this text, there are fields for 'Upcoming Due Date' (Oct 18, 2017), 'Typical Amount' (\$1.00), 'Frequency' (Monthly), 'Lead Time' (03 days), and 'Email Alerts' (checked). At the bottom of the dialog box, there are two buttons: 'Stop Reminder' (highlighted with a red circle and a blue '3') and 'Keep Reminder'.

Click the **Payment Center** tab.

1. Click the "Reminders" link.
2. Click the "Stop Reminders" link.
3. Click the **Stop Reminder** button when you are finished making changes.

Bill Pay

Moving Payments

You can change the account a pending payment is applied to, if needed.

Manage Accounts

Account	Account Number	Available Balance	Used for ...
ZB, NA DBA THE COMMERCE BANK OF CHK		\$0.00	Bill Pay only
		Move Payments	Change Name Delete Account
ZB, NA DBA THE COMMERCE BANK OF CHK		\$0.00	Bill Pay only
			Change Name Delete Account

Move Payments

[Change Name](#) | [Delete Account](#)

All pending payments, including any automatic payments, move to the account you select. Payments currently in process don't move.

Current From Account ZB, NA DBA THE COMMERCE BANK O

Move to This Account Available Balance: \$0.00

2

[Move Payments](#)

[Cancel](#)

Confirm Moving These Payments

The following bill payments will be paid from ZB, NA DBA THE COMMERCE BANK O

Billers Name	Account	Amount	Pay Date
Test User		\$1.00	10/16/2017

3

[Yes, Move the Payments](#)

[Cancel](#)

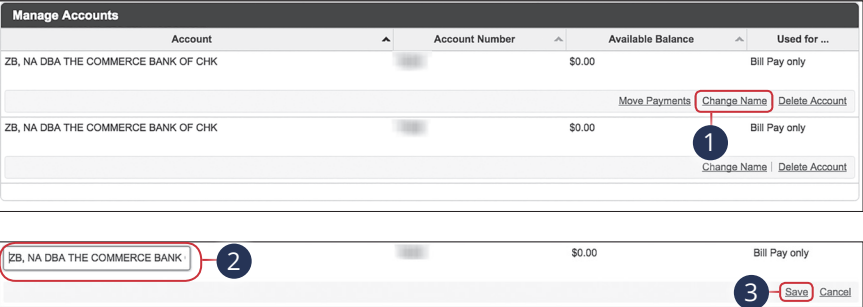
Click the **Accounts** tab.

1. Click the "Move Payments" link.
2. Click the **Move Payments** button.
3. Click the **Yes, Move the Payments** button to confirm.

Bill Pay

Editing Account Name

Within the Account tab, you can edit an account nickname at anytime.



Click the **Accounts** tab.

1. Click the "Change Name" link.
2. Make the necessary changes.
3. Click the "Save" link when you are finished making changes.

Bill Pay


Deleting an Account

If an account is no longer needed or you have a new account, you can easily delete the account, but it does not erase data from an existing payment using this account.

Manage Accounts			
Account	Account Number	Available Balance	Used for ...
ZB, NA DBA THE COMMERCE BANK OF CHK		\$0.00	Bill Pay only
Move Payments Change Name Delete Account			
ZB, NA DBA THE COMMERCE BANK OF CHK		\$0.00	Bill Pay only
Change Name Delete Account			

Are you sure you want to delete ZB, NA DBA THE COMMERCE BANK OF CHK ✕

If you have any pending transactions from this account, including any that are scheduled automatically, they will be canceled. Email reminders you've set up for this account will also be canceled.

 This action cannot be undone.

2

Delete Account

Do Not Delete Account

Click the **Accounts** tab.

- 1. Click the “Delete Account” link.
- 2. Click the **Delete Account** button to permanently remove an account.

Services

Stop Payment Request

Single Check

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being cashed. Once approved, the stop payment remains in effect for 6 months. If you need the current fee information, please call us during our business hours at 1-800-UCBANK1 (1-800-822-2651).

Stop Payment

Complete the fields below based on known payment information in order to stop payment on a paper check. When entering a check number, be sure to select 'Save' in order to continue. Your checking account will be charged \$30.00 for each submitted stop payment request. This fee will not be refunded if you choose to cancel your stop payment request. Stop Payment requests should be submitted at least 24 hours before the check is presented. Please note: This form is only for stop payments on paper checks. Please contact your local branch for all other stop payment needs, including automated transactions.

ACCOUNT *	<div>Select an Account</div> <div>Premier Checking *****0528 \$749.52</div>
CHECK NUMBER *	<div>Relationship Checking *****4768 \$412.27</div>
PAYEE	* - Indicates required field

Back

Send Request

1

ACCOUNT *	Enter the check number		
CHECK NUMBER *	<div></div>		
PAYEE	1	2	3
AMOUNT	4	5	6
DATE	7	8	9
REASON	Delete	0	Save

2

In the **Transactions** tab, click **Stop Payment**.

1. Select the appropriate account.
2. Enter the check number and click the **Save** button.

ACCOUNT	*	<div>Enter the payee</div> <div><input type="text" value="Payee Name"/></div> <div>Set</div>	3
CHECK NUMBER	*		
PAYEE			
AMOUNT			
* - Indicates required field		Back	Send Request

ACCOUNT	*	<div>Enter the check amount</div> <div><input type="text" value="0.00"/></div> <table><tr><td>1</td><td>2</td><td>3</td></tr><tr><td>4</td><td>5</td><td>6</td></tr><tr><td>7</td><td>8</td><td>9</td></tr><tr><td>Delete</td><td>0</td><td>Save</td></tr></table>	1	2	3	4	5	6	7	8	9	Delete	0	Save	4
1	2		3												
4	5		6												
7	8		9												
Delete	0		Save												
CHECK NUMBER	*														
PAYEE															
AMOUNT															
DATE															
REASON															
* - Indicates required field		Back	Send Request												

- 3. (Optional) Enter the payee and click the **Set** button.
- 4. (Optional) Enter the amount and click the **Save** button.

ACCOUNT *	<div>Enter the date of the check</div> <div> <div>July 2018</div> <table border="1"> <thead> <tr> <th>Sun</th> <th>Mon</th> <th>Tue</th> <th>Wed</th> <th>Thu</th> <th>Fri</th> <th>Sat</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> </tr> <tr> <td>8</td> <td>9</td> <td>10</td> <td>11</td> <td>12</td> <td>13</td> <td>14</td> </tr> <tr> <td>15</td> <td>16</td> <td>17</td> <td>18</td> <td>19</td> <td>20</td> <td>21</td> </tr> <tr> <td>22</td> <td>23</td> <td>24</td> <td>25</td> <td>26</td> <td>27</td> <td>28</td> </tr> <tr> <td>29</td> <td>30</td> <td>31</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> </div>	Sun	Mon	Tue	Wed	Thu	Fri	Sat	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31				
Sun		Mon	Tue	Wed	Thu	Fri	Sat																																				
1		2	3	4	5	6	7																																				
8		9	10	11	12	13	14																																				
15		16	17	18	19	20	21																																				
22		23	24	25	26	27	28																																				
29		30	31																																								
CHECK NUMBER *																																											
PAYEE																																											
AMOUNT																																											
DATE																																											
REASON																																											
* - Indicates required field																																											

Back Send Request

ACCOUNT *	<div>Enter a reason for this stop payment request.</div> <div> <div>Description</div> <div>Set</div> </div>
CHECK NUMBER *	
PAYEE	
AMOUNT	

* - Indicates required field

Back Send Request

5. (Optional) Enter the date of the check using the calendar.
6. (Optional) Enter a description under "Note" and click the **Set** button.
7. Click the **Send Request** button when you are finished.



Note: You can view the approval status of a stop payment in the Activity Center.

Services


Reordering Checks

If you've previously ordered checks through United Community Bank, you can conveniently reorder checks online at any time on our trusted vendor's website.

Check Reorder

Please choose an account to reorder checks.

PRIME SHARE XXXX	\$0.19
HSA SHARE XXXX	\$0.00
MONEY MARKET CHECKING XXXX	\$0.02

**HARLAND CLARKE**

Log Out | Order Status | Contact Us | Chat | Español
Powered by **HARLAND CLARKE**

PERSONAL PRODUCTS CUSTOMER SERVICE Shopping Cart

Personal Products

Personal Checks

Security Products That Help Protect Your Identity!

Recycled

Patriotic & Inspirational

Collegiate

Most Popular

View All

Disney

New Designs

Fun & Frivolous

Warner Bros.

Nature & Scenic

Art & Culture

Classics

Animals

Sports

Charitable

Specialty Binding Styles

Special Purpose Checks

Value Bundles

Personal Products

Your Credit Card Info Can Be Stolen from 20 Feet Away
CardDefense™ sleeves help block electronic pickpocketing by wireless scanners

Order Now for Only **\$485** Plus Tax
5-Pack/
Shipping Included!

Personal Checks

Home Office/Desk Products

Accessories

Deposit Tickets

In the **Additional Services** tab, click on **Check Reorder**.

1. Choose the account you want checks ordered for.
2. Complete your order on our vendor's website.

Note: If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

Services: Reordering Checks

Services

Statements

The Statements feature is a great virtual filing system for your bank statements, saving paper and space in your home or office. By storing your statements electronically, your account information is always readily available when you need it.

PDF Verification

The E-Sign Act requires us to verify that you are able to view PDFs. Please help us by following these two steps:

1 Press "Get Code"—you will see a PDF with a code for you to copy and paste.

Get Code 1

2 Paste the code exactly as it appears into this field and click **Verify**. (Can't see a PDF?)

PVOOJ Verify 2

Statements

3 ACCOUNT

4 DATE

DOCUMENT TYPE pdf 5

Get Statement 6

In the **Statements/Notices** tab, click **View Documents**.

1. Click the **Get Code** button to verify that you can view a PDF.
2. A PDF with a code appears. Type the code into the verification field and click the **Verify** button.
3. Choose an account to work with using the "Account" drop-down.
4. Choose a date for the statement using the "Date" drop-down.
5. Use the "Document Type" drop-down to select a file format.
6. Click the **Get Statement** button when you are finished.

Personal Financial Management

Initial Setup

Setting up financial goals for yourself is just as important as establishing a budget. As you move closer to your objectives, our Personal Financial Management service not only serves as a rearview mirror to see how far you have come, but also as a map, so you can see how much further you need to go. The path toward funding expenses such as a home, vacation or even the tuition for a new career becomes clearer and easier to manage.

The tools within PFM help you calculate your net worth, set budgets, view your spending habits and trends and set up a debt payment plan.

Linking an Account

Before you can begin setting up your financial goals, you need to link all your accounts, items you own and debts.

The diagram illustrates the process of linking a financial account in four steps:

- 1** Click the **Link Account** button in the top navigation bar.
- 2** Find a financial institution using the search box below, or select one from the list of most common choices. The search bar contains the text "Search for your financial institution". Below it, a list of institutions is shown, including "National Bank" and "Midwest Credit Union".
- 3** Sign in using your **National Bank** login credentials. The login form includes fields for "User ID" and "Password".
- 4** Click the **Continue** button to finish linking an account.

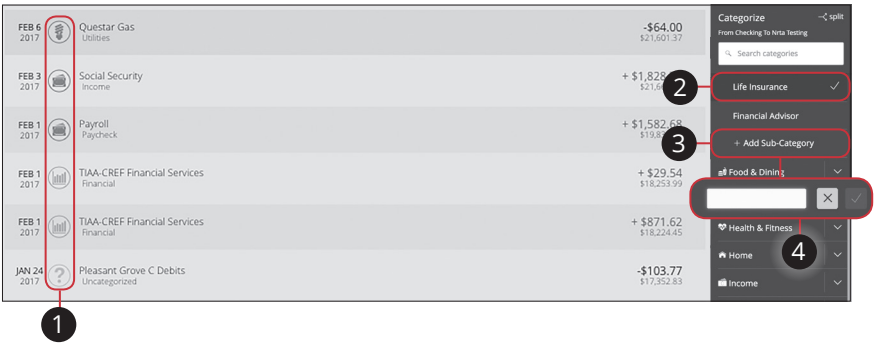
Link an account from your Home page.

1. Click the **Link Account** button.
2. Locate your financial institution using the list or the search bar.
3. Enter your user ID and password for each account.
4. Click the **Continue** button to finish linking an account.

Categorizing Transactions

In order for our Personal Financial Management tools to work properly, make sure your transactions are correctly categorized. When all your accounts are linked to PFM, your transactions are automatically categorized. Common categories include: gas/auto, entertainment, medical expenses, rent and utilities. If a transaction needs to be reassigned, you can manually edit the category.

Each category has a corresponding icon assigned to it to help quickly identify a transaction's financial category. These icons are displayed next to each transaction in the Account Details page.




Click an account to view the **Account Details** page.

1. Click a category icon to edit the category.
2. Select a new category from the sidebar.
3. Click the **+ Add Sub-Category** button to add a different sub-category.
4. Enter the sub-category's name and click the ✓ button.

Splitting a Transaction

PFM offers the ability to split one transaction to represent multiple categories. For example, if a shopping trip needs splitting into multiple categories such as grocery, pharmacy and home supplies, you can review your receipt and split the total charge across multiple categories.

FEB 8
2017




 Rocky Mountain Power
Utilities

1


- \$46.00

\$20,802.37

Details



2   


FEB 8
2017

 Rocky Mountain Power
Split


- \$46.00

\$20,802.37


Details Splits  

 1 - Rocky Mountain Power
Utilities

\$46.00


 2 - Rocky Mountain Power
Utilities

3

4 

5

Click an account to view the **Account Details** page.

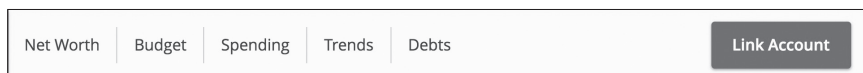
1. Click a transaction to split.
2. Click the  icon to split a transaction into multiple categories.
3. Enter the amount in the text box.
4. Click the category icon to edit the new category.
5. Click the **+ Add Split** button to add additional categories.

Personal Financial Management: Initial Setup

Personal Financial Management

Online Banking Home Page

There are five features within PFM that are accessed through the Home page: net worth, budget, spending, trends and debts. These features help you review your finances within PFM.



Different tabs appear on the Home page, which takes you to interactive features to help you manage your finances.

- **Net Worth:** Total your assets and debts and view a line graph to see how funds are allocated.
- **Budget:** Track your monthly finances by adding targets to help you better manage your expenses.
- **Spending:** See your spending habits in a visual pie chart representation.
- **Trends:** Track your habits even further to see how you spend your money over time.
- **Debts:** View all your debts and view payment plans to become debt-free as quickly as possible.

Net Worth Overview

After your accounts are linked and categorized, the net worth feature offers you a view of your net worth calculated by subtracting your debts from your checking, savings and investment accounts. Your net worth is tracked each month allowing you to monitor your financial progress.

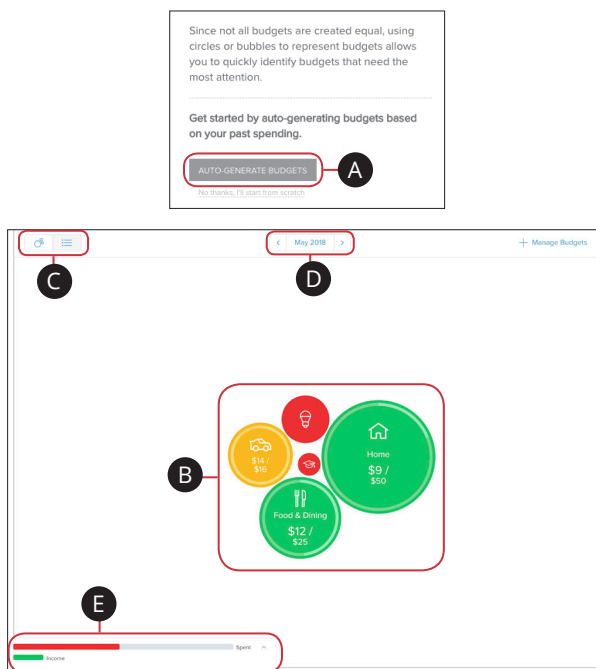


Click the **Net Worth** tab from the Home page.





- View your net worth graph in six month (6M), nine month (9M) or one year (1Y) increments.
- Your current net worth is displayed above the graph.
- Click the "View Assets and Liabilities" link to view more details about your net worth.
- Click on a data point to view your net worth during a specific month.
- Click the **Gains & Losses** button to view your gains and losses during a specific month.

Budgets Overview

A budget helps you manage your money based on how much you earn and spend. Our budget tool eliminates guess work and helps you make an accurate budget quickly and efficiently. Before creating a budget, make sure your transactions are categorized properly.

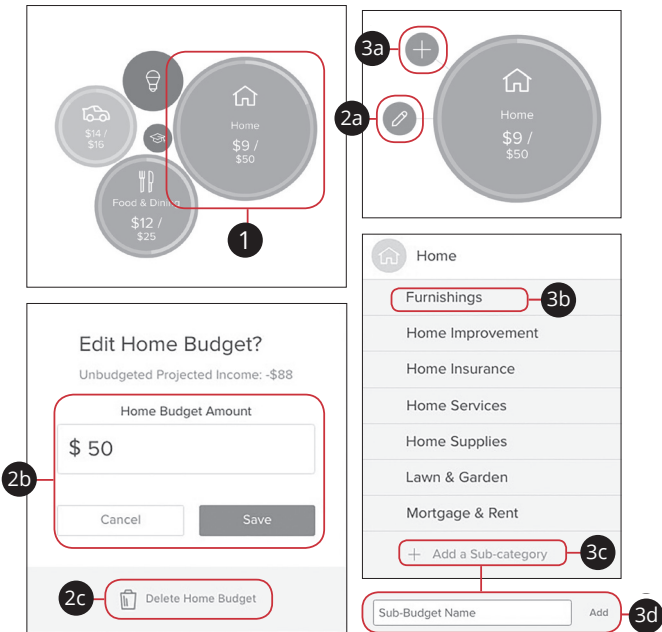


Click the **Budget** tab from the Home page.



- A. Click the **Auto-Generate Budgets** button to create a budget based on your spending.
- B. Your budget appears as bubbles to track your progress. A green bubble indicates you are within budget, yellow is near budget and red is over budget. The size of the bubble indicates the size of the budget.
- C. Click the   buttons to view your budget in bubbles or in list.
- D. Click the   buttons to view another month's budget.
- E. The bar chart compares your income to your spending.

Editing or Deleting a Budget

After clicking the Auto-Generate button, a budget based on your spending habits is calculated. The automated budget may not always fit your needs, but you have the ability to make changes to your budget amounts and add sub-categories if necessary.



Click the **Budget** tab from the Home page.

1. Click a bubble to edit your budget amount or to add a sub-category.
2. Edit a budget amount.
 - a. Click the  icon.
 - b. Enter the budget amount and click the **Save** button.
 - c. Click the  **Delete Budget** button to remove a budget.
3. Add a sub-category.
 - a. Click the **+** icon.
 - b. Select a sub-category from the list.
 - c. Click the “+ Add a Sub-category” link
 - d. Enter the sub-category name and click the “Add” link.

Managing Budgets

Within the budget tool, you can edit an existing budget or delete it. You can also add new budgets if needed.

The screenshots illustrate the following steps:

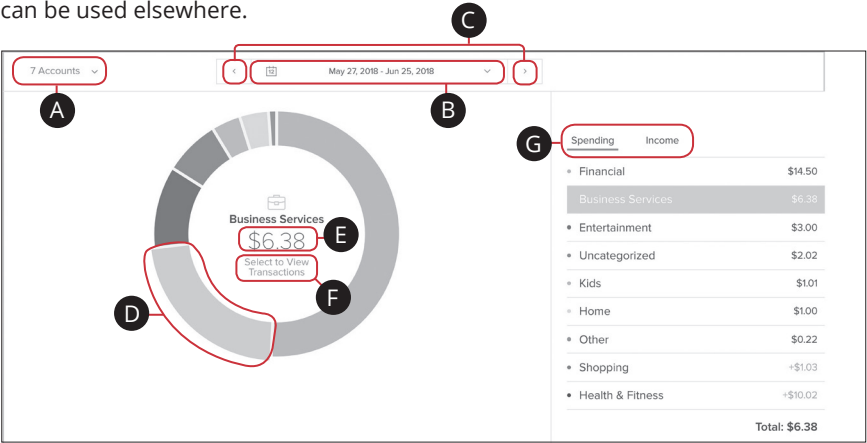
- Click the **Budget** tab and the **+ Manage Budgets** link.
- Click the edit icon for an existing budget (e.g., **Auto & Transport**).
 - In the **Edit Auto & Transport Budget?** dialog, enter the new budget amount (\$15) and click **Save**.
 - Click the **Delete Auto & Transport Budget** button to remove the budget.
- Click the **Recalculate Budgets** button.
 - Click the **+ Add Budget** icon.
- In the **Add Business Services Budget?** dialog, enter the new budget amount (\$7) and click **Save**.
- Click the **Save** button on the **Confirm Budget Recalculations** screen.

Click the **Budget** tab from the Home page.

- Click the **" + Manage Budgets "** link to edit or add a budget.
- Edit an existing budget.
 - Click the icon.
 - Enter the budget amount and click the **Save** button.
 - Click the **Delete Budget** button to remove the budget.
- Add a new budget.
 - Click the **+** icon.
 - Enter the budget amount and click the **Save** button.
- Click the **Recalculate Budget** button.
- Click the **Save** button to confirm your changes.

Spending Overview

The spending tool helps you stay on top of your expenses and ensures transactions are properly organized. Your spending habits are organized in a pie chart for you to easily see your smallest and largest expenses. Seeing your expenses broken down allows you to choose where you can cut back, so funds can be used elsewhere.



Click the **Spending** tab from the Home page.

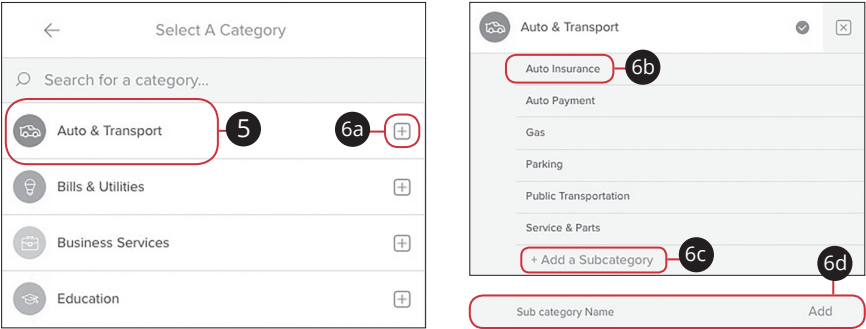
- A. Use the “Accounts” drop-down to view your spending in different accounts.
- B. Use the calendar drop-down to view your spending habits during a specific month.
- C. Click the < > buttons to view your spending habits during a specific week.
- D. Click a section of the pie chart to view spending in a specific category.
- E. Total amount spent in a category is located in the center of the chart.
- F. Click the “Select to View Transactions” link to view a list of transactions in a specific category.
- G. Click the **Spending** or **Income** tab to view all your spending habits or income as a list.

Spending: Recategorizing a Transaction

With the spending tool, you can easily identify transactions that need reorganizing. From there, you can select the transaction and place it in the correct category.

Click the **Spending** tab from the Home page.

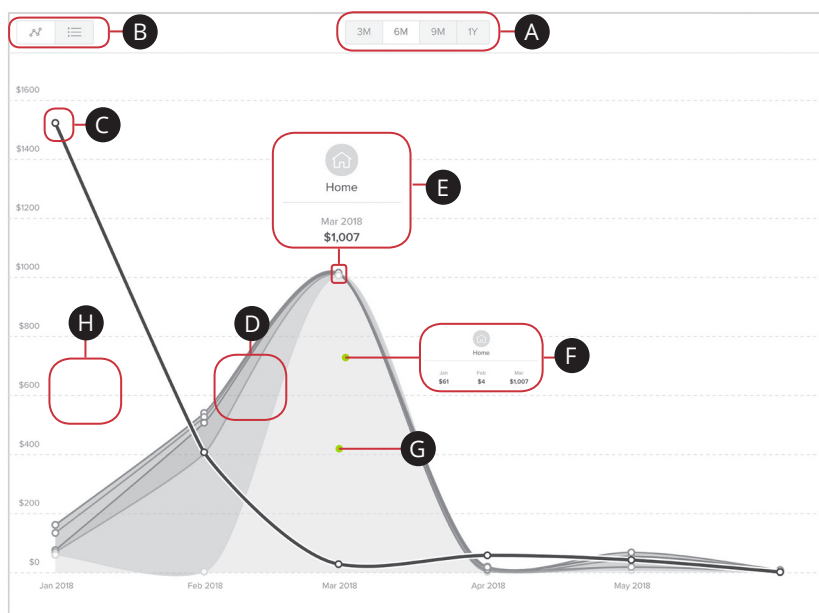
1. Click the “Select to View Transactions” link to view a list of transactions in a specific category.
2. Click a transaction to view more details.
3. Click the ... icon to flag, exclude or split a transaction.
4. Click a category to recategorize a transaction from the list or from a transaction details page.





- 5. Select a new category from the list.
- 6. Add a sub-category.
 - a. Select the + icon to choose a sub-category.
 - b. Select a sub-category from the provided list.
 - c. Click the "+ Add a Sub-category" link to make a new sub-category.
 - d. Enter the sub-category name and click the "Add" link.

Trends Overview

The trends tool gives you a chart of your spending habits in each category compared to your income. With the help of trends, you can easily identify what funds go toward your financial goals.

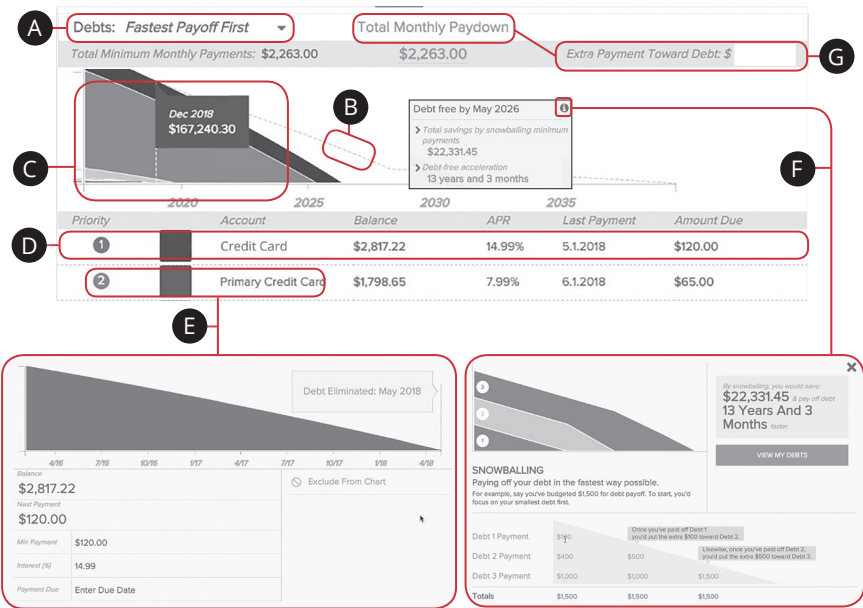


Click the **Trends** tab from the Home page.

- A. View your spending trends in three month (3M), six month (6M), nine month (9M) or one year (1Y) increments.
- B. Click the   buttons to view your trends in a line chart or a list.
- C. The single line is your income line.
- D. The other items are your spending habits organized into categories.
- E. Hover over a data point to see your spending during that month.
- F. Hover over a category to see your spending from the past few months.
- G. Click on a category to view a single chart.
- H. The white space indicates funds left over at the end of each month.

Debts Overview

The debts tool helps you quickly pay down debt, ultimately saving you money spent on interest without making big budget cuts or sacrifices. When your debts are imported into our PFM feature, make sure the annual percentage rate (APR) and minimum payment are accurate.



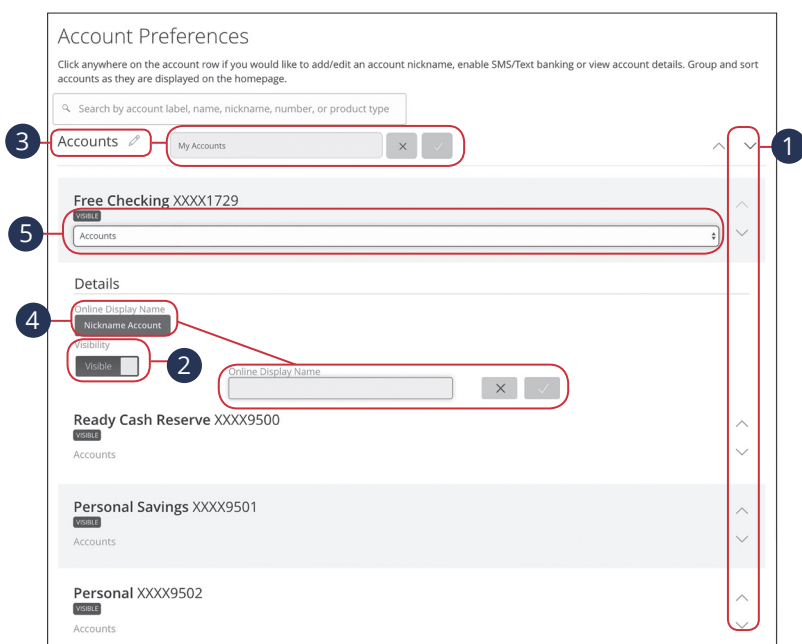
Click the **Debts** tab from the Home page.

- A. Using the “Debts” drop-down, select a debt payoff option.
- B. The dotted line indicates how long it will take to pay off your debts using the payoff option you selected.
- C. The chart illustrates an accelerated pay off time line using the snowball method.
- D. Your debts are listed below the chart.
- E. Click a debt to edit your APR interest and minimum payment.
- F. Click the **i** icon to view more details about the snowball method.
- G. Click the “Total Monthly Paydown” link to make an extra payment toward debt. Enter the amount in the text box.


Settings

Account Preferences

The Home page and your accounts should appear in a way that is fitting for you. The names of accounts, order in which they appear on the Home page, order of account groups and names of account groups can be changed in Account Preferences to suit your needs.



In the **Settings** tab, click **Account Preferences**.

1. Select the up or down arrows on the right side to change the order that your accounts appear in.
2. Use the **Visibility** switch to toggle whether or not your account is visible on the Home page.
3. Click the  icon to change the nickname of a group or an account. Make your changes and click the check mark to save it.
4. Click the **Nickname Account** button to change the Online Display Name of an account. Make your changes and click the check mark to save it.
5. Select the "Account" drop-down to change the group that account is in.

Settings

Text Enrollment

Text Banking allows you to manage your accounts on the go. Once enrolled, you can check balances, review account history and transfer funds from your Online Banking account using any text-enabled device.

Text Enrollment

1 ☐ Off

*Enable and authorize text banking on the mobile device below.

2 SMS TEXT NUMBER *

* - Indicates required field

3 ☐ Agree To Terms

4 Save

Enrollment Successful

You have successfully enrolled in text banking. Before you can view your accounts on your text device, you must configure your accounts. Would you like to do so now?

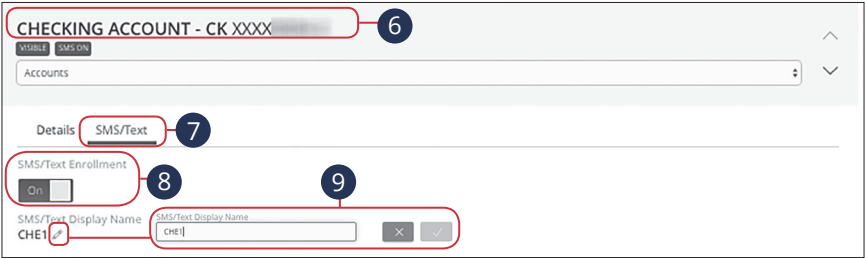
Close Visit Preferences 5


In the **Settings** tab, click **Text Banking Enrollment**.

1. Toggle the **Text Enrollment** switch from "Off" to "On."
2. Enter your SMS text number.
3. Read the terms and conditions and check the box next to "Agree To Terms."
4. Click the **Save** button when you are finished.
5. Click the **Visit Preferences** button to be taken to the Accounts feature.



Note: Once you've signed up for Text Banking you should receive a text confirmation.



- 6. Select an account you want to enroll in text banking.
- 7. Click the SMS/Text tab.
- 8. Toggle the **SMS/Text Enrollment** switch from “Off” to “On.”
- 9. (Optional) Click the  icon to change the SMS/Text Display Name. Make your changes and click the check mark to save it.

Commands for Text Banking	
Text Command Options to	226563 for the Following Information:
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)
START	Enable message send/receive for text banking

Settings

Address Change Request

If your current address ever changes and you need to update your contact information, you can submit a request to United Community Bank for one or all accounts. Once it is approved, the address change takes effect immediately.

Address Change

Complete and submit this form to change your address information for one or more of your accounts.

Select one or more accounts to change address. Please select at least one account.

Select All

Clear All

☐ COMMERCIAL CHECKING - XXXX6789

☐ COMMERCIAL LOAN - XXXX7890

☐ COMMERCIAL CHECKING - XXXX5678

☐ CERTIFICATE OF DEPOSIT - XXXX3456

☐ CONSUMER CHECKING - XXXX1234

☐ SAVINGS - XXXX2345

☐ 120 DAY CD - XXXX2508

☐ REGULAR CHECKING - XXXX2431

1

ADDRESS 1 *

222 testing way

ADDRESS 2 *

Address 2

CITY *

Austin

STATE *

Texas

ZIP *

30066

PHONE COUNTRY

United States

HOME PHONE *

(678)296-2962

WORK PHONE *

(678)292-4711

CELL PHONE *

Cell Phone

E-MAIL ADDRESS *

joecody1@me.com

2

* - Indicates required field

3

Submit

In the **Settings** tab, click **Address Change**.

- 1. Choose the accounts that need the address change.
- 2. Update your contact information.
- 3. Click the **Submit** button when you are finished.

Statements/Notices

Statement Delivery

You can change how you like to receive your monthly statements for your primary account. Paper statements are physically delivered to you in the mail, while E-Statements are sent in PDFs through email.

The screenshot shows the 'Statement Delivery' settings page. It features a table with columns for 'Account', 'Delivery Type', and 'Address'. Below the table is a 'View E-Statement Delivery Agreement' link. To the right, a 'Delivery Preferences' panel is open, showing fields for 'Account', 'Delivery Type', and 'Email Address', along with a 'Save' button. Red callout boxes with numbers 1 through 4 highlight specific elements: 1 points to the edit icon at the end of the first account row; 2 points to the 'Delivery Type' dropdown in the preferences panel; 3 points to the 'Email Address' input field; and 4 points to the 'Save' button.

Account	Delivery Type	Address
Internal [REDACTED]	E-Statement	[REDACTED]
Personal Savings [REDACTED]	E-Statement	[REDACTED]

[View E-Statement Delivery Agreement](#)

Delivery Preferences

Account: Internal [REDACTED]

Delivery Type: E-Statement

Email Address: [REDACTED]

Save

In the **Statements/Notices** tab, click **Delivery Options**.

1. Edit or add a delivery destination by clicking the icon at the end of the account line.
2. Use the drop-down to choose your "Delivery Type."
3. Add or change your email address.
4. Click the **Save** button when you are finished.

Locations

Branches and ATMs

If you need to locate a United Community Bank branch or ATM, the interactive map below can help you find locations nearest you.

United Community Bank Locations

United Community Bank has convenient branches and ATMs throughout Georgia, North Carolina, Tennessee, and South Carolina. Find a branch location near you or enjoy [Business Online Banking](#), [Personal Online Banking](#), and [Mobile Banking](#).

United Community Bank observes all federal holidays. Learn more about our 2018 closing schedule [here](#).

☒ **ATM**

- ☐ Drive-up
- ☐ Inside Lobby
- ☐ 24 Hours

☐ Accepts Deposits

☐ Multi-Check Deposit

☒ **Branch**

- ☐ Drive-up
- ☐ Night Deposits
- ☐ Change Orders
- ☐ Financial Solution Advisor

☐ Open Saturdays

☐ Commercial Deposits

☐ Accepts Appointments

☒ **Publix® Presto! ATM**

- ☐ Corporate Office
- ☐ Loan Office

1. Select **Find a Location** to locate United Community Bank’s branches and ATMs.



1-800-UCBANK1 | ucbi.com