



# A Quick and Easy Guide to Online Banking and Bill Pay

 **United**  
Community Bank®

Member FDIC | [ucbi.com](http://ucbi.com)



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# 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).



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# 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](https://ucbi.com) into your browser and select "Personal" from the Enroll drop-down from the Online Service Login box for Online Banking at the top of the page.
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 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).



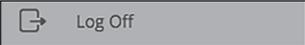
1. Click the **Login** button.
2. Enter your login ID and password.
3. Click the **Log In** button.



**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. To ensure you are logged out successful you will see the "Logout Successful page" or you will return to the login page on mobile banking.

# 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!



Choose Login  
 Online Banking ▾  
 Login ID  
 Login ID  
 Password  
 Password  
 Log In Forgot Password 1  
 Enroll  
 Select ▾



United Community Bank.  
 Please submit your user name to reset your password.  
 Login ID  
 Username  
 Back Continue 2

1. Click the “Forgot Password” link.
2. Enter your login ID and click the **Submit** button.



**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

Please select a target:

E-mail : [redacted]@me.com

SMS : (781) 363-3478

Back

United Community Bank

Enter your Secure Access Code

Secure Access Code

Back Submit

United Community Bank

Please set your new password:

New Password

Confirm New Password

Submit

3. Choose the contact method that allows United Community Bank to reach you immediately with a six-digit SAC.
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!

The screenshot shows the United Community Bank Home Page. A dark blue sidebar on the left contains a navigation menu with items like 'Accounts Summary', 'Transfer Funds', 'Pay Bills', 'Transactions', 'Statements/Notices', 'Commercial Functions', 'Additional Services', 'Messages', 'Find a Location', 'Settings', 'Chat With Us', 'Help', and 'Log Off'. The main content area is divided into several sections:

- Top Banner:** A blue banner with the text "You don't have to rent forever. Homeownership may be closer than you think!" and a "Get Started Today" button.
- Accounts Summary:** A section with a "FINANCIAL TOOLS" sub-section (Spending, Budget, Trends, Cash Flow) and an "ACCOUNTS" sub-section. The "ACCOUNTS" section shows two accounts: "Seaside Checking 0528" with an available balance of \$604.12 and a current balance of \$660.68, and "Savings 4354" with an available balance of \$7,254.88 and a current balance of \$7,254.88. Callout A points to the sidebar, B to the Savings account, C to the Seaside Checking account, D to the "Link Account" button, and E to the "View Activity" button.
- Loans:** A section with a "LOANS" sub-section showing two loans: "Home Equity Loan 6232" with a current balance of \$628,550.52 and a next payment amount of \$2,871.53, and "Home Equity Loan 4629" with a current balance of \$21,290.26 and a next payment amount of \$85.04. Callout F points to the Home Equity Loan 6232.
- Account Summary:** A section with an "ACCOUNT SUMMARY" sub-section. It features a donut chart showing "Assets" totaling \$7,859 (92%) and "Debts" totaling \$680. Callout G points to the top right corner of the page.
- Right Sidebar:** A vertical sidebar on the right contains a "Transfer Money" section with "Quick Bill Pay" and "Manage Alerts" options, a "Deposit Check History" section with a search bar and "Submitted" and "Approved" buttons, and a blue banner at the bottom that says "Learn more about your path to homeownership." with a "Get Started" button.

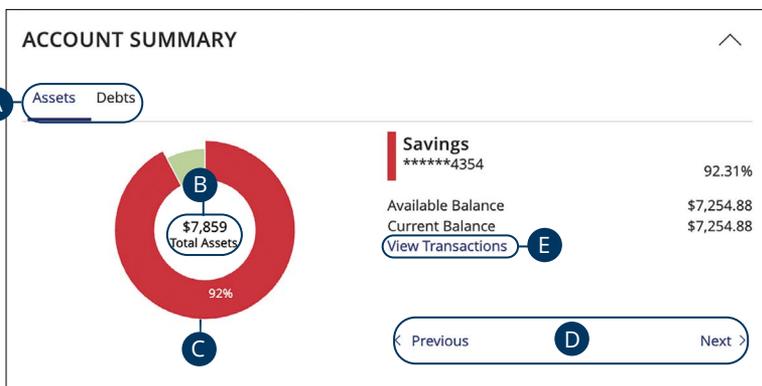


**Note:** The letters correspond to several available features on the Home page.

- 
- 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.

## Account Summary Overview

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



- A. Click the tabs to toggle between your asset and debt accounts.
- B. The Total Assets widget gives you the total amount of money in your accounts and breaks down those funds into percentages.
- C. 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.
- D. Clicking "Next" or "Previous" lets you view different accounts and details.
- E. You can click the "View Transactions" link for more information.

# Home Page

## Manual Accounts

This feature is available to consumers. Manual Accounts allows consumers to add manual accounts to My Money to get a clearer picture of their Net Worth. Examples of assets and debts you can add and edit are the value of your home, cash on hand and outstanding loans to or from individuals.

### Add a Manual Account



The screenshot shows a rectangular button with a light gray background and a thin border. On the left side, there is a small icon of a document with a plus sign. To the right of the icon, the text reads "Add a Manual Account" in bold, followed by "Manually track the value of assets and debts to see your full financial picture." in a smaller font. On the right side of the button, there is a rounded rectangular button with a blue border and the text "Get Started" in blue. A blue circle with the number "1" is positioned to the right of the "Get Started" button, with a line connecting it to the button.

1. Click the **Get Started** button.

### Create Manual Account

Manual accounts are a way to represent external debts, properties, or any account type that you are unable to link at another financial institution. You can utilize this feature to track your balance and accurately reflect your financial health.

2

3

4

5

APR (%) (optional)

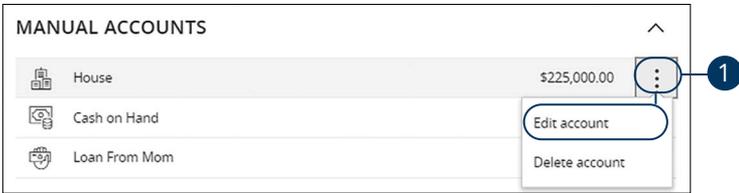
Credit limit (optional)

Original balance (optional)

6

2. Enter an account name.
3. Use the drop-down menu to select an account type.
4. (Optional) Enter a balance.
5. Additional information needed will vary depending upon the account type selected.
6. Click the **Save** button.

## Edit a Manual Account



### Edit Manual Account

Account name: Loan From Mom

Account type: Loan

Balance (optional): \$14,000.00

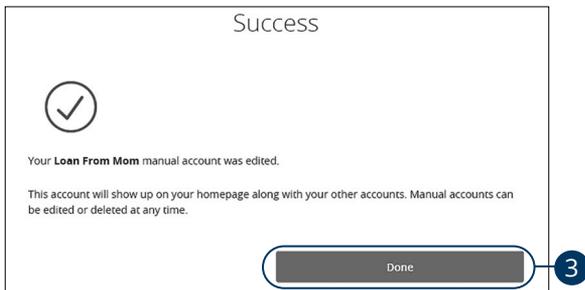
Financial institution (optional):

APR (%) (optional): 2%

Credit limit (optional): \$0.00

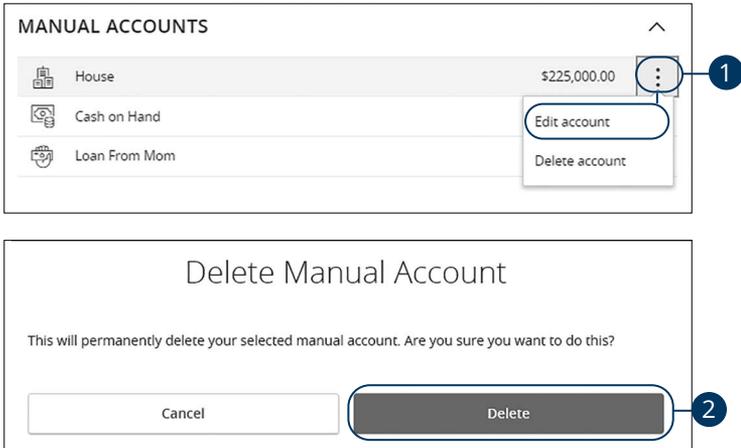
Original balance (optional): \$20,000.00

Buttons: Delete, Cancel, Save



1. Click the icon and click "Edit account."
2. Make changes to the account and click the **Save** button.
3. Click the **Done** button when you are finished.

## Delete a Manual Account



1. Click the  icon and click "Delete account."
2. Click the **Delete** button.

# 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.

A	<b>REGULAR SAVINGS XXXX</b>	:	<b>SAVINGS XXXX</b>	:		
	Current Balance		<b>\$43,270.48</b>		Current Balance	<b>\$118,547.75</b>
	Available Balance		\$43,270.48		Available Balance	\$18,547.75

← Back to Accounts Summary

### Savings xxxxxx4354

Last Updated: September 8, 2022 11:34 AM

B	<b>\$7,254.88</b>	<b>\$7,254.88</b>
	Current Balance	Available Balance

Transactions    Details & Settings

C D E F

Search transactions

Date	Description	Amount
SEP 1 2022	Transfer From 6556 Transfer	\$50.00 \$7,254.88

**H**

**I**

**G**

**Details**

---

**Category:**  
Transfer

**Online Description:**  
Transfer From 6556

**Statement Description:**  
Transfer from XXXXXX6556 Test of 15th and EOM transfer

**Date:**  
9/1/2022

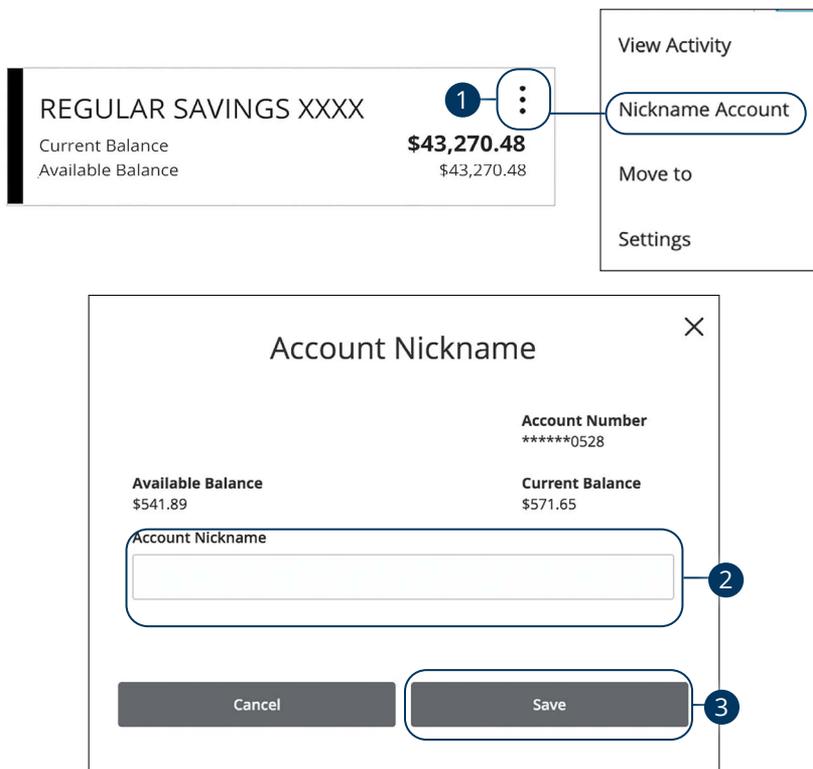
**Type:**  
Credit

- A.** On the Home page, you can click on an account name to view the Account Details screen.
- B.** The current and available balances of that account displayed in the top right corner.
- C.** The  icon opens the search bar to find transactions with that account.
- D.** Transactions can be sorted by time, type, amount or check number. Click the  icon for more options.
- E.** Export your transactions into a different format by clicking the  icon.
- F.** The  icon lets you send a secure message about that account or print a list of transactions.
- 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.** The  icon lets you send a secure message about that transaction or you can print details about it.

# Home Page

## Account Nickname

Change an account's nickname directly from the home page.

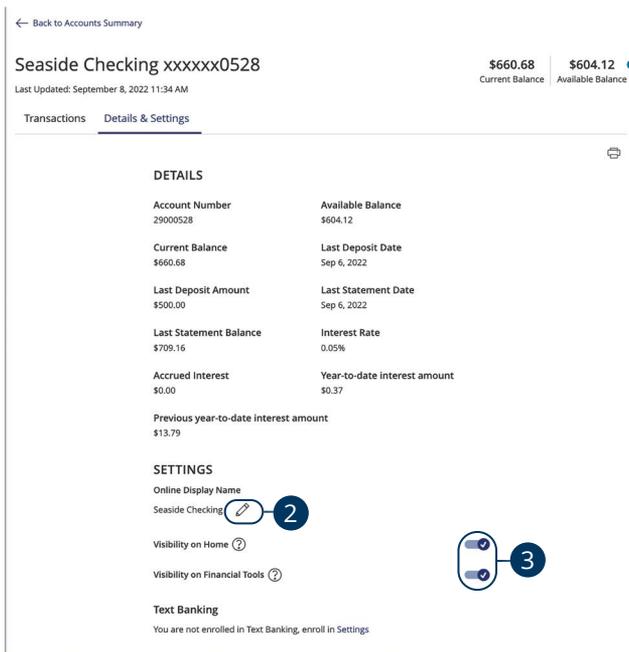


1. Click the  icon on the right side of an account card and select Nickname Account.
2. Enter a new account nickname.
3. Click the **Save** button when you are finished.

# Home Page

## Details & Settings

View additional details about an account and change the account's visibility.



1. Click the  icon right side of an account card and select "Settings."
2. Click the  icon to edit the display name.
3. Use the toggles to decide whether or not your account is visible on the Home page and within Financial Tools.

# 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.

**ACCOUNTS**

Checking 9194	⋮
Available Balance	\$21.86
Current Balance	\$21.86

**Create new group** X

Select an account to add to this group.

2 Select Account

3 Group Name

4 Cancel Save

1. Create a new group by clicking the  $\text{⋮}$  icon and selecting “Create new group.”
2. Use the drop-down to select an account.
3. Enter the group name.
4. Click the Save button.

## Editing a Group Name

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

The screenshot illustrates the process of editing a group name in two steps:

- Step 1:** A group titled "ACCOUNTS" is shown. It contains one account: "Checking \*\*3123". The account details are: Available Balance \$43.97 and Current Balance \$43.98. A three-dot menu icon is visible in the top right corner of the group.
- Step 2:** The group name is edited. A text input field shows "Accounts" with a checkmark icon to its right, indicating the change is confirmed. The account details remain the same.

1. Click icon and selecting "Edit group name."
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.

The screenshot illustrates the process of deleting a group in two steps:

- Step 1:** A group titled "CHECKING" is shown. It contains one account: "Checking \*\*3123". The account details are: Available Balance \$43.97 and Current Balance \$43.98. A three-dot menu icon is visible in the top right corner of the group. A blue circle with the number "1" highlights the three-dot menu icon.
- Step 2:** A confirmation dialog box is displayed. The message reads: "You are removing the last account from this group. If you continue, your group **Checking** will be deleted." There are two buttons: "No, don't delete" and "Yes, delete". A blue circle with the number "2" highlights the "Yes, delete" button.

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.

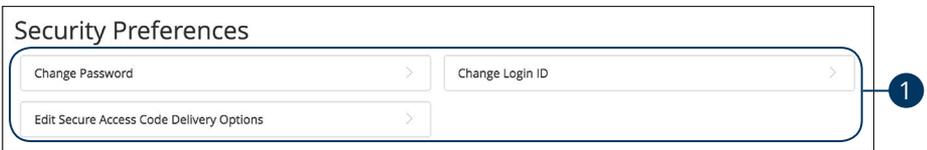
### Fraud Prevention

- 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.



### 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.

 A diagram of the 'Change Password' form. The form is titled 'Change Password' and contains four input fields and one button. The fields are labeled 'Current Password', 'New Password', and 'Confirm New Password'. The button is labeled 'Change Password'. Numbered callouts are placed to the left of the form: '2' points to the 'Current Password' field, '3' points to the 'New Password' field, '4' points to the 'Confirm New Password' field, and '5' points to the 'Change Password' button.

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

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

## Change Login ID

You can also change your login ID at any time. To ensure that you create an effective login ID, create an ID that you will remember and that follows our required guidelines.

Change Login ID

2 New Login ID

3 Save new Login ID

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

1. Click the **Change Login ID** button.
2. Enter your new login ID.
3. Click the **Save new Login ID** 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.

### Secure Delivery Contact Information

Enter your preferred email and/or phone contact information below. This contact information will be used for Secure Access Code delivery.

Email Address ✎ 🗑️

johndoe@email.com

New Text Number

New Voice Number

New Email Address

Email Address

johndoe@email.com

✕
✓

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

1. Click the **Edit Secure Access Code Delivery Options** 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 Text Number**, **New Voice Number** or **New Email Address** 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!

#### Apple®

**Menu** Security Preferen...

Change Password >

Change Login ID >

Secure Delivery >

Passcode  Off

Touch ID  On **1**

**Android™**

Fingerprint Login  Off

**What Is This Feature?**

This feature lets you validate your Mobile Banking session using your fingerprint instead of a login ID and password.

With this feature enabled, you will be prompted to place your registered fingerprint on the fingerprint scanner to login.

**Feature Enablement**

Fingerprint authentication is only available for users with a fingerprint scanner enabled device.

In the event that you choose to disable the feature on your mobile device, your account will revert back to requiring a login ID and password.

**Continue** **2**

Login ID

Password

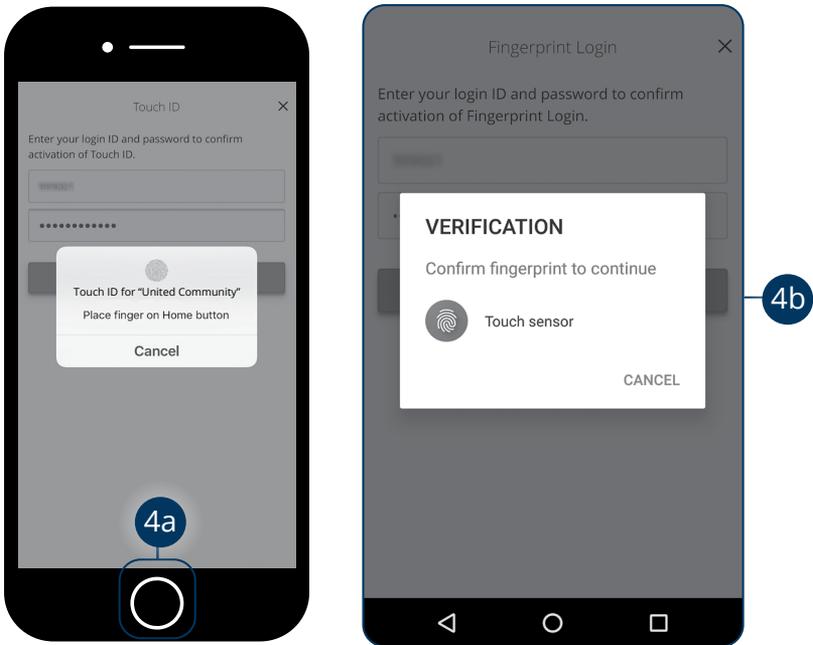
**Authorize** **3**

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 Login enabled on your mobile device before enabling it through our Online Banking app.

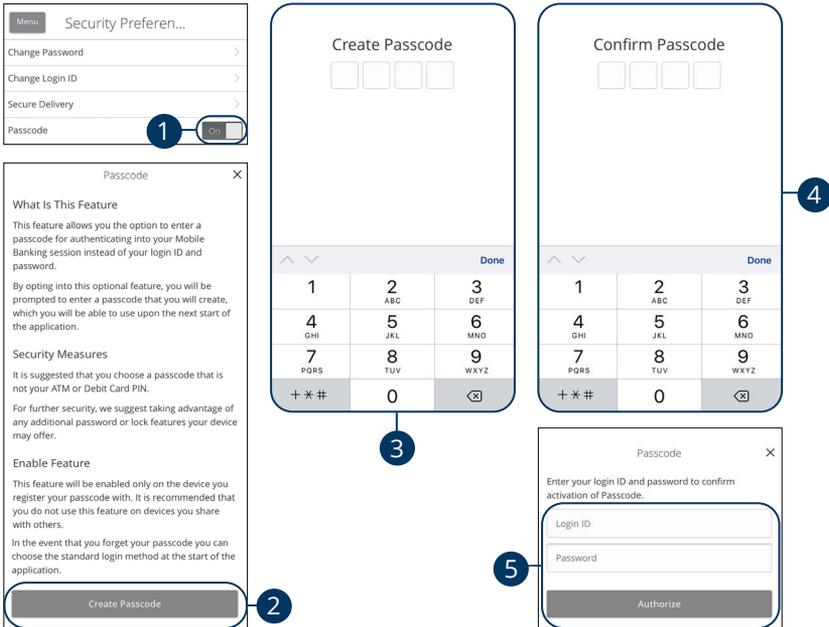


#### 4. Scan your fingerprint.

- a. **Apple® 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!

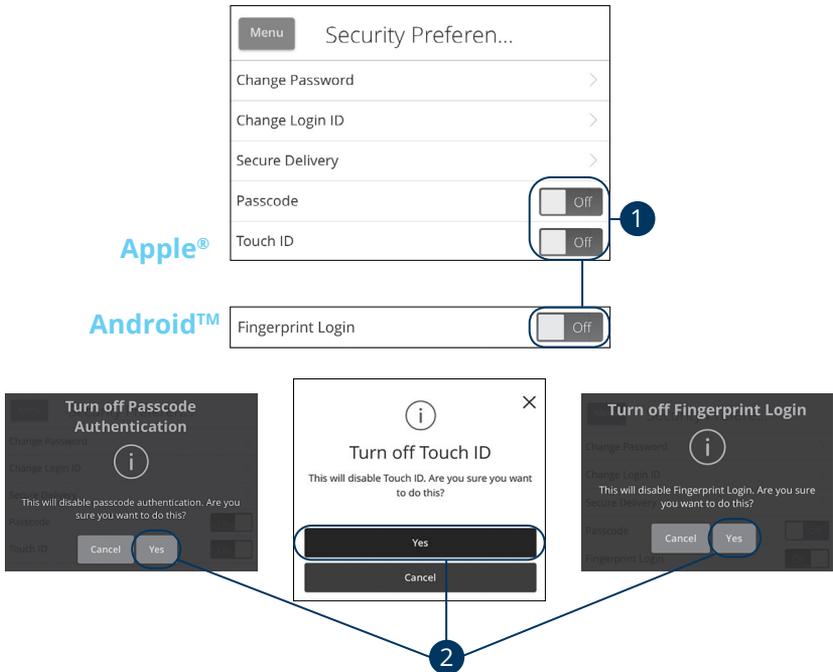


Sign in to United Community Bank's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

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 four-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.

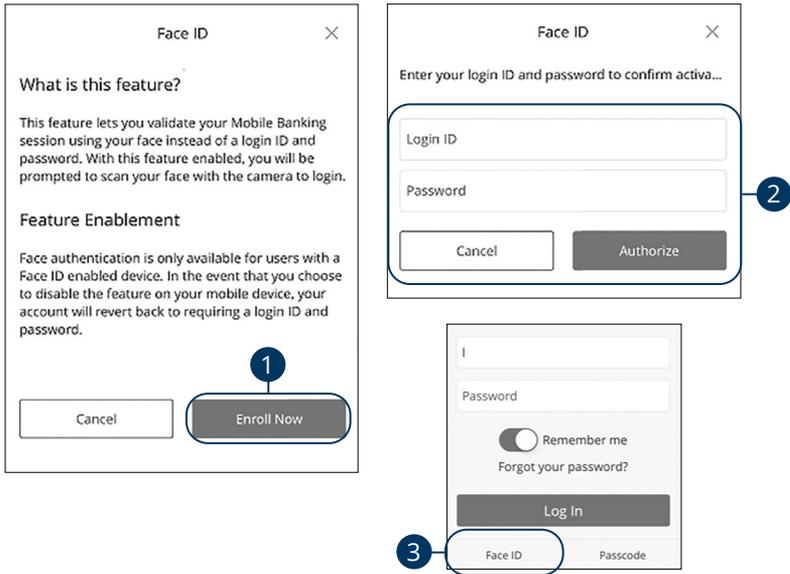


Sign in to United Community Bank's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

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

## Enabling Face ID

Face ID is a feature which utilizes facial recognition technology, allowing you to unlock your iOS device using your face instead of a login ID and password.



Open United Community Bank's mobile app and tap the **Face ID** button.

1. Review the information about using Face ID and tap the **Enroll Now** button.
2. Enter your login ID and password, and tap the **Authorize** button.
3. Face ID is now set up. During your next login, tap the **Face ID** button to log in.



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

# Security

## Apple® Watch

With the convenience of the Apple® Watch feature, you can now check your balances and recent transactions faster than ever.

### Apple® Watch Setup

Activate the Apple® Watch feature in your mobile banking app using your smart phone or tablet.

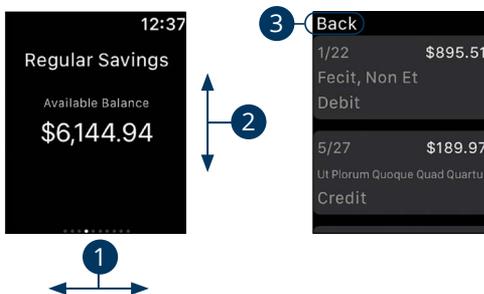


Sign in to United Community Bank Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Apple® Watch**.

1. Toggle the **Apple® Watch** switch from "Off" to "On."

### Viewing Balances and Transactions

When you activate the Apple® Watch feature, you can view your first ten accounts on the Account Summary page, balances and transactions with a few taps.



1. Swipe left and right to view different account balances.
2. Swipe up and down to scroll through the transactions list.
3. Tap the **Back** button to return to your account list.

# 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 displays the Alerts management interface. At the top, there is a header 'Alerts' with a '+ New Alert' button (A) and a dropdown menu containing 'Account Alert', 'History Alert', 'Online Transaction Alert', and 'Reminder'. Below this, a section titled 'ACCOUNT ALERTS (1)' shows a sample alert: 'When my Available Balance is less than \$200.00, send me an SMS text message (5555555555)'. This section includes an 'Edit' link (D), an expand/collapse icon (B), and a toggle switch (C) to turn the alert on or off.

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

- A. The "New Alert" drop-down lets you create an account, history, online transaction or reminder alert.
- B. The  $\wedge$  icon allows you to collapse or expand alert details for each category.
- C. Toggling the 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.

## 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.

The screenshot shows the 'New Account Alert' form. On the left, a menu (1) lists alert types: Account Alert, History Alert, Online Transaction Alert, and Reminder. The main form (2) has a dropdown for 'Account' (Home Equity Loan \*\*\*\*\*4629), a dropdown for 'Account balance type' (3), and a section for 'Amount' (4) with radio buttons for 'More Than', 'Less Than', and 'Exactly'. Below this is an input field for the amount (5) showing '\$' and '0.00'. The 'Alert Delivery Method' (6) dropdown is set to 'Email', with an 'Email Address' input field below it. At the bottom are 'Go back' and 'Create Alert' (7) buttons.

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

1. Use the “New Alert” drop-down and select “Account Alert.”
2. Use the drop-down to select an account.
3. Use the drop-down to select an account balance type.
4. Select a comparison.
5. Enter an amount.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** 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.

The screenshot shows the 'New History Alert' form. On the left, a menu (1) lists alert types: Account Alert, History Alert, Online Transaction Alert, and Reminder. The main form (2) has a 'Transaction Type' section with buttons for 'Debit Transaction', 'Credit Transaction', 'Check Number', and 'Description'. Below that is the 'Amount' section (3) with buttons for 'More Than', 'Less Than', and 'Exactly', and an input field (4) showing '\$' and '0.00'. The 'Account' section (5) has a dropdown menu. The 'Alert Delivery Method' section (6) has a dropdown menu with 'Email' selected and an 'Email Address' input field. At the bottom are 'Go back' and 'Create Alert' buttons (7).

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

1. Click the "New Alert" drop-down and select "History Alert."
2. Select a transaction type.
3. Select a comparison. These options vary depending on the chosen transaction type.
4. Enter an amount.
5. Use the drop-down to select an account.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** 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 image shows a user interface for creating a new online transaction alert. On the left, a vertical menu (callout 1) lists four alert types: Account Alert, History Alert, Online Transaction Alert, and Reminder. The main form, titled 'New Online Transaction Alert', contains several fields: a 'Transaction' dropdown menu (callout 2) with 'Change of Address' selected; an 'Account' dropdown menu (callout 3); a 'Status' dropdown menu (callout 4); an 'Alert Delivery Method' section (callout 5) with a dropdown set to 'Email' and an 'Email Address' text input field; and two buttons at the bottom: 'Go back' and 'Create Alert' (callout 6).

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

1. Click the "New Alert" drop-down and select "Online Transaction Alert."
2. Use the drop-down to select a transaction type.
3. Use the drop-down to select an account.
4. Use the drop-down to select a status.
5. Select a delivery method and enter the corresponding information.
6. Click the **Create Alert** button when you are finished.

## Reminder

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

The image shows a 'New Reminder' form with the following elements and numbered callouts:

- 1**: A vertical menu on the left with options: Account Alert, History Alert, Online Transaction Alert, and **Reminder**.
- 2**: A drop-down menu labeled 'Event'.
- 3**: A text input field labeled 'select a date' with a calendar icon on the right.
- 4**: A checkbox labeled 'Recurs Every Year' which is checked.
- 5**: A text input field labeled 'Message'.
- 6**: A section titled 'Alert Delivery Method' containing a drop-down menu with 'Email' selected and an 'Email Address' input field below it.
- 7**: Two buttons at the bottom: 'Go back' and 'Create Alert'.

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

1. Use the "New Alert" drop-down and select "Reminder."
2. Use the drop-down to select an event.
3. Enter the date for the alert to occur.
4. Check the box next to "Recurs Every Year" to have your alert repeat annually.
5. (Optional) Enter a message.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

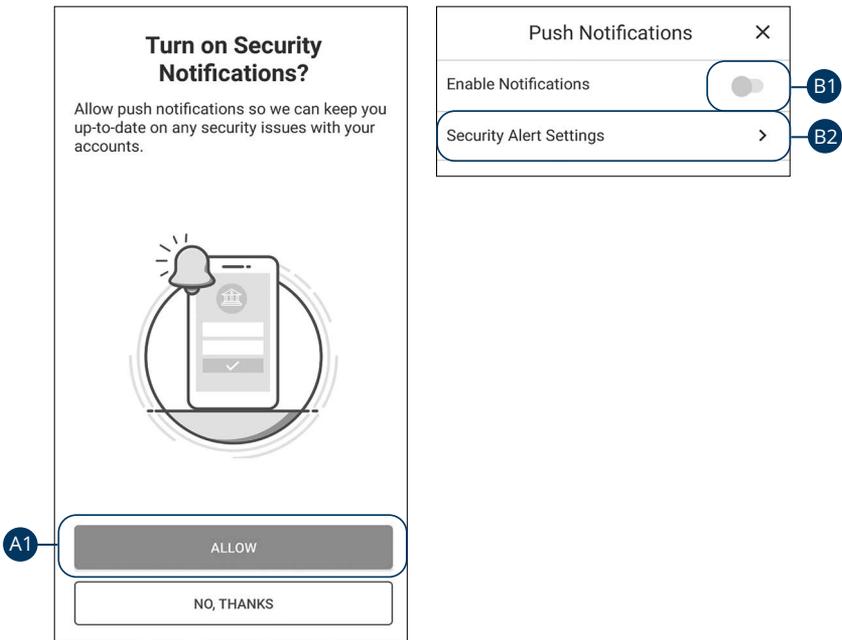
# Security

## Enabling and Disabling Push Notifications

Have alerts sent directly to your mobile device as push notifications. Push notifications are completely free to receive and will show up as a banner at the top of your lock screen or in your “notification tray.”



**Note:** Push Notifications are available for security, reminder, account and transaction alerts.

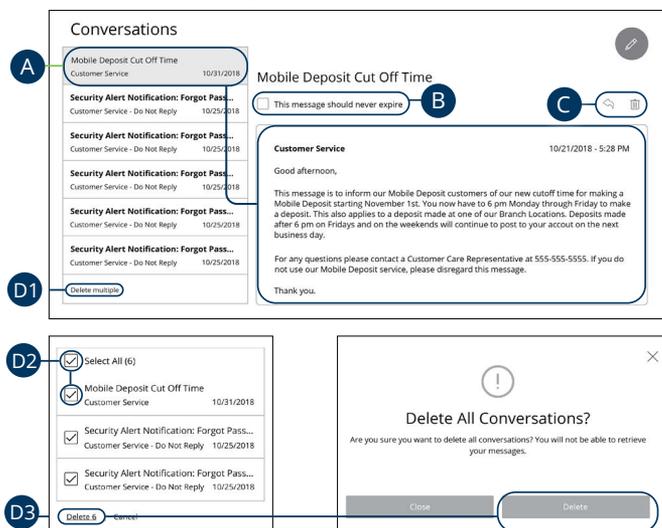


- A.** When you first sign into United Community Bank’s online banking app you have the option to enable push notifications for alerts by tapping the **Allow** button.
- B.** To enable or disable push notifications at a later time, in the **Alerts** tab, tap **Push Notifications**.
  - 1.** Use the **Enable Notifications** switch to enable or disable push notifications.
  - 2.** Tap the respective **Alert Settings** tab to edit alerts and their delivery preferences. See Alerts Overview section starting on page 35 for more information.

# 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.



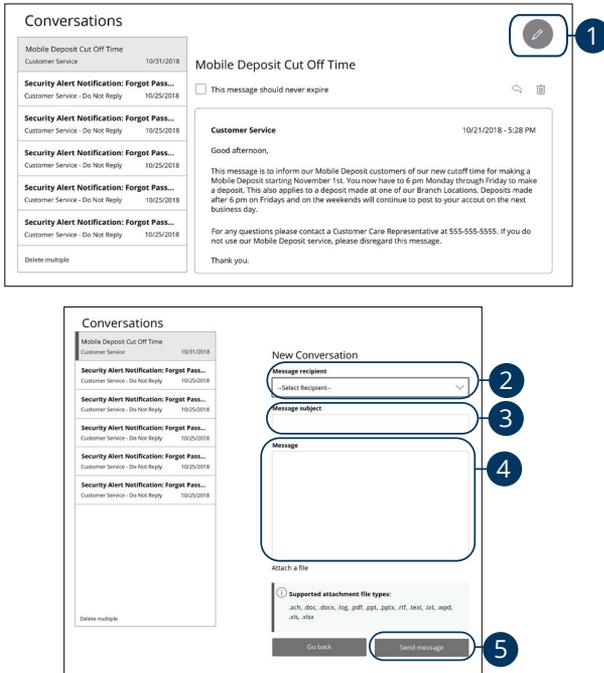
Click the **Messages** tab.

- A.** Click on a message to open it. Messages are displayed on the left side of the screen.
- B.** Messages automatically delete after a certain time. Check the box next to "This message should never expire" to prevent that message from being erased.
- C.** Delete an opened message by clicking the  icon or reply by clicking the  icon.
- D.** You can delete multiple messages at once.
  - 1.** Click the "Delete multiple" link.
  - 2.** Check the box next to the corresponding messages or check the box next to "Select All."
  - 3.** Click the "Delete" link and then the **Delete** button to permanently delete the selected messages.

# 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.



Click the **Messages** tab.

1. Create a new message by clicking the  icon in the top right corner.
2. Select the recipient from the drop-down.
3. Enter the subject.
4. Enter your message.
5. Click the **Send message** 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 outside of United Community Bank, 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 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 external accounts:**

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	<small>Funds have <u>not</u> been sent to the target account yet. This request can not be selected.</small>

### Funds Transfer

FROM \*

----Select From Account----
▾

# 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.

### Funds Transfer

1

2  \$

One time transfer

3  08/11/2020 

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

1. Select the accounts to transfer funds between using the "From" and "To" 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 form for setting up a recurring transfer. It includes a frequency dropdown menu, a start date calendar, an informational message about weekends and holidays, a repeat duration section with radio buttons, an optional memo field, and a 'Transfer Funds' button.

4a Frequency  
1st of the month

4b Start Date  
08/11/2020

*i* Transfers falling on a Sunday or banking holiday will be processed the following business day.

4c Repeat Duration  
 Forever (*Until I Cancel*)  
 Until Date (*Set An End Date*)

5 Memo (optional)

6 Transfer Funds

4. If you would like to set up a recurring transfer, follow the steps below.
  - a. Use the drop-down to select a frequency.
  - b. Enter a start date for this transaction using the calendar features.
  - c. Decide if the transfer will repeat forever or have an end date.
5. (Optional) 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
1

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.

**2** ACCOUNT TYPE \*

**4** LAST 4 DIGITS OF ACCOUNT # \*

**3** RECIPIENT EMAIL ADDRESS \*

Back
Submit
5

\* - Indicates required field

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 an Customer to Customer Transfer, visit the Activity Center.

## 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.

**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.

1
Single Transfer
Link Account

**Transfer Funds To Another Account**  
Make a one-time transfer to another customer's account.

**Enter Your Account Information**

**2** FROM ACCOUNT \*  
XXXXX2431-97789-19

**3** AMOUNT \*  
0.00

**4** DESCRIPTION

**5** Enter Recipient Customer Account Information

ACCOUNT TYPE \*  
Checking

**6** RECIPIENT EMAIL ADDRESS \*  
[Empty field]

**7** LAST 4 DIGITS OF ACCOUNT # \*  
[Empty field]

\* - Indicates required field

Back
**8** Submit

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.



YOUR BANK

MEMO \_\_\_\_\_

⑆ 123456789⑆ 012345678901⑆ 150⑆

Routing Number      Account Number

**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

2

3

ROUTING NUMBER

ACCOUNT TYPE

Checking

**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 checkbook.
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.

Account Verification

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

1

**Account** 123456789

**Account Type:** Savings

**Routing Number:** 987654321

**Status:** Funds have been sent to the target account

Verify Deposit Amounts

The deposit amounts should be entered in cents (example: \$0.05 should be entered as "05").

2

**Amount #1:**

**Amount #2:**

Continue 3

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 **Continue** button when you are finished.

# 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.

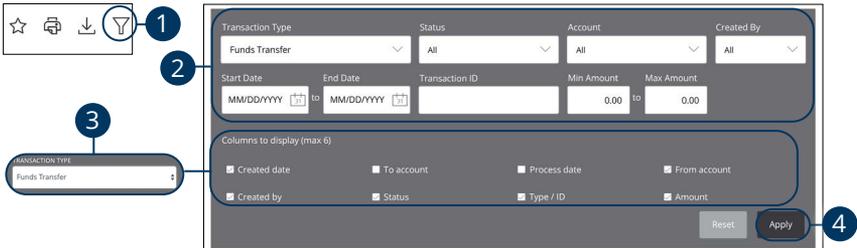
The screenshot shows the 'Online Activity Center' interface. At the top, there are three tabs: 'Single Transactions', 'Recurring Transactions', and 'Deposited Checks'. Below the tabs is a search bar with a magnifying glass icon. To the right of the search bar are icons for printing, exporting, and filtering. Below the search bar is a header row with columns: 'Created date', 'Status', 'Transaction Type', 'Account', and 'Amount'. Each column has a dropdown arrow. Below the header is a table of transactions. The first row is highlighted. To the right of the table, there is a dropdown menu for the selected transaction, showing options: 'Toggle Details', 'Inquire', 'Copy', and 'Print Details'. Below the table, there is a detailed view of the selected transaction, showing 'Tracking ID: 123456', 'Amount: \$1.00', 'Created: 02/27/2019 11:21 AM', 'Description: Funds Transfer via Online', 'Created By: John Doe', 'From Account: Savings Account XXXXXX1234', 'Authorized: 02/27/2019 11:21 AM', 'To Account: Checking Account XXXXXX1234', 'Authorized By: John Doe', and 'Cancelled On: 02/27/2019'.

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

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

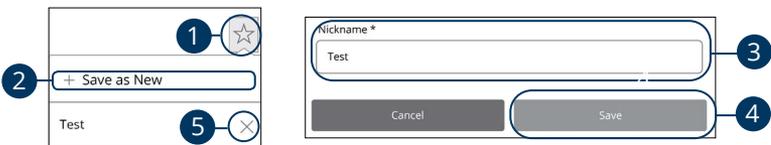


In the **Transactions** tab, click **Activity Center**.

1. Click the  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** 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. Click the  icon.
2. Click the “+ Save as New” link to create a new favorite template.
3. Enter a nickname 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.

## Editing Transactions

The Activity Center only shows pending transactions initiated within Digital Banking not yet posted to your account. You may edit a share to share transfer or an External Transfer only. The edit feature is not available for loan payments.

Created date	Status	Transaction type	Account	Amount	Actions
3/14/2019	Authorized	Transfer Funds - Tracking ID: 2143843	REGULAR CHECKING	\$10.00	⋮
3/14/2019	Processed	Transfer Funds - Tracking ID: 2143842	REGULAR CHECKING	\$	Show/Hide Details
3/14/2019	Processed	Transfer Funds - Tracking ID: 2143840	REGULAR CHECKING	\$	Cancel Inquire Copy Edit Print Details

Credits: 0

### Edit One-Time Transfer

REGULAR CHECKING \$30.91

**To Account**  
REGULAR CHECKING \$928.45

**Amount**  
\$10.00

**Transfer Date**  
03/15/2019

**Memo (optional)**  
Funds Transfer via Online

Cancel
Transfer Funds

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

1. Browse through your pending transaction and locate the transaction you would like to edit. Create a custom list of transactions using these filters.
2. Click the ⋮ icon and click "Edit."
3. Make the necessary edits and then click the **Transfer Funds** button when you are finished.



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

## 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.

The screenshot shows a table of pending transactions with columns for Created date, Status, Transaction Type, Account, and Amount. Three transactions are listed, all with a status of 'Drafted'. A blue box labeled '1' highlights the checkboxes in the Amount column for the first two transactions. A blue box labeled '2' highlights the 'Cancel Selected' button in the dropdown menu of the first transaction. Below the table, a confirmation dialog box titled 'Cancel Transactions' is shown, asking 'Are you sure you want to cancel these transactions?'. It lists two transactions: #87137 (\$0.04) and #87140 (\$0.01). A note states '3 of your selected transactions(s) can not be cancelled. Credit: \$0.01 | Debit: \$0.00'. The dialog has 'No' and 'Confirm' buttons, with 'Confirm' highlighted by a blue box labeled '3'.

Created date	Status	Transaction Type	Account	Amount
2/27/2019	Drafted	Funds Transfer - Tracking ID: 123456	Savings Account XXXXXXX1234	\$1.00
2/27/2019	Drafted	Funds Transfer - Tracking ID: 123456	Checking Account XXXXXXX1234	\$0.20
2/27/2019	Drafted	Funds Transfer - Tracking ID: 123456	Savings Account XXXXXXX1234	\$1.00

!

**Cancel Transactions**

Are you sure you want to cancel these transactions?

#87137 (\$0.04)  
#87140 (\$0.01)

3 of your selected transactions(s) can not be cancelled.  
Credit: \$0.01 | Debit: \$0.00

No Confirm

In the **Transfer Funds** 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 the Amount column and the  icon to select all transactions.
2. Click the  icon and click "Cancel Selected."
3. Click the **Confirm** button when you are finished. The status then changes to "Canceled" on the Activity Center page.



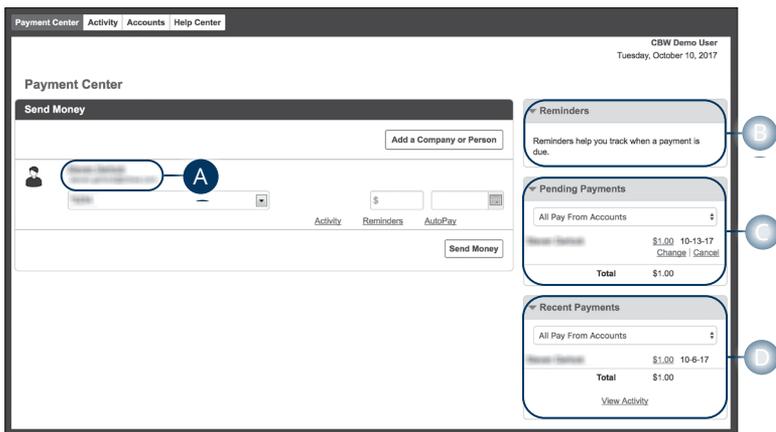
**Note:** If you cancel a recurring transaction in the **Single Transaction** tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in the **Activity Center**.

# 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** tab, you are asked to choose an account to use within Bill Pay and to accept the terms and conditions.



Click the **Pay Bills** 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."

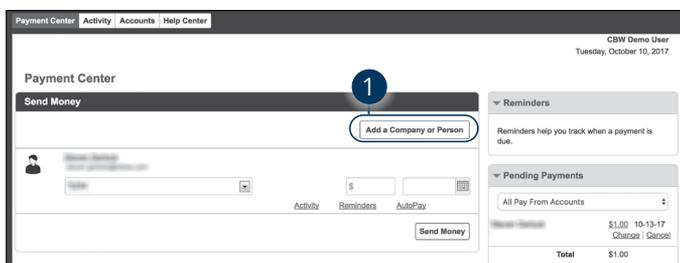
# Bill Pay

## 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 64 for a Rush Delivery and page 63 for eBills.



### Add a Company or Person

The screenshot shows the 'Add a Company or Person' dialog box. It has two tabs: 'Company' and 'Person'. Below the tabs is a search bar labeled 'Search Our Network' with the instruction 'Enter the name of any company or person in the U.S.'. 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 is a list of utilities under the heading 'Utilities'. The first utility is 'Ameren Missouri', which is highlighted by a blue circle with 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.

The screenshot shows a web form titled "Add a Company or Person" with two tabs: "Company" and "Person". The "Company" tab is selected. On the left, there is a logo for Ameren Missouri. The main form area contains the following fields:

- Ameren Missouri Account Number**: A text input field.
- Confirm Account Number**: A text input field, highlighted with a blue circle and the number 3.
- Nickname**: A text input field.
- Ameren Missouri ZIP Code**: Two text input fields separated by a hyphen.

At the bottom of the form, there are two buttons: "Add" (highlighted with a blue circle and the number 4) and "Cancel".

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 user is identified as 'CBW Demo User' on 'Tuesday, October 10, 2017'. The main section is titled 'Send Money' and features a circled '1' next to the 'Add a Company or Person' button. Below this button is a form with a dropdown menu, a currency selector set to '\$', and a 'Send Money' button. To the right, there are sections for 'Reminders' and 'Pending Payments'. The 'Pending Payments' section shows a table with a total of \$1.00.

The 'Add a Company or Person' dialog box is open, showing 'Company' and 'Person' tabs. Below the tabs is a search bar with the text 'Search Our Network' and a search icon. The search bar contains the text 'Enter the name of any company or person in the U.S.'. To the right of the search bar, there is a circled '2' next to the text '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 “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**

**ZIP Code**  
 -

**Phone Number**  
  -

**Mobile Number** (Optional)  
  -

**Email Address** (Optional)

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 Center | Activity | Accounts | Help Center

CBW Demo User  
Tuesday, October 10, 2017

Payment Center

Send Money

1 Add a Company or Person

Activity Reminders AutoPay

Send Money

Reminders help you track when a payment is due.

Pending Payments

All Pay From Accounts		
Account Name	\$1.00	10-13-17
		Change   Cancel
<b>Total</b>	<b>\$1.00</b>	

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.

### 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)

**Add** [Cancel](#) 7

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.

The screenshot shows the 'Editing a Payee' process in three steps:

- Step 1:** A dropdown menu is open, showing 'Metropolitan Sewer District MO' selected. The 'Pay From' field is empty, and the 'Available Balance' is \$43.28. The 'Amount' and 'Deliver By' fields are also visible.
- Step 2:** The 'Metropolitan Sewer District MO' payee details form is shown. The form includes:
  - Company Name:** Metropolitan Sewer District MO
  - Nickname:** (empty)
  - Category:** Utilities
  - Account Number:** \*59-9 (with 'Show' and 'Change' links)
  - Address 1:** (empty)
  - Address 2:** (empty)
  - City:** St. Louis
  - State:** MO
  - ZIP Code:** 63166
  - Phone Number:** (empty)
- Step 3:** The 'Save Changes' button is highlighted, along with 'Cancel' and 'Remove Metropolitan Sewer District MO' options.

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.

# Bill Pay

## Deleting a Payee

If a payee is no longer needed, you can permanently delete them. This does not erase data from an existing payment using that payee.

Click the **Payment Center** tab.

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 screenshot displays the 'Request eBills' process. At the top, there is a header for 'Federal Electric' with account details and a 'Request eBills' button (1). Below this is a 'Get Your Bills Here' section with a message and an 'eBills' link (1). The main section is titled 'Have your bills delivered here, safely and securely.' and contains a table of 'Available Bills' (2) with columns for 'Service Name and Address' and 'Account Number'. The 'Available Bills' table lists 'Comcast Cable Communications \*0461' and 'Bank of America Credit Card \*2009'. To the right, there is a 'Terms of Use' section and an 'Add' button (2). At the bottom, there is a 'Submit' button (3) and a checkbox for email consent.

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 shows the Bill Pay interface with the following elements:

- 1**: Account selection dropdown menu showing "16-Oklahoma \*6789".
- 2**: Amount input field with a dollar sign.
- 3**: "Rush Delivery" link.
- 4**: "Send Money" button.
- 5**: "Review Payments" section containing:
  - Pay From: 16-Oklahoma \*6789
  - Amount: \$1.00
  - Fee: \$14.95
  - CHECK icon
  - Rush Delivery label
  - DELIVER BY: Jul 13
  - Memo field (Printed on Check)
  - Payment Total: \$15.95 (Includes Fees)
  - Submit Payments button
  - Make Changes button
  - Cancel button

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 for a payee named Steven. The interface is divided into two main sections: 'Details' and 'Review Payments'.

**Details Section:**

- 1:** A 'Pay From' dropdown menu showing '\*5254' and an 'Available Balance: \$43.28'.
- 2:** 'Amount' and 'Deliver By' fields. The 'Amount' field has a '\$' symbol, and the 'Deliver By' field has a calendar icon.
- 3:** A 'Send Money' button.
- Navigation links: 'Activity', 'Reminders', and 'AutoPay'.

**Review Payments Section:**

- 4:** A preview of the payment information: 'Pay From \*5254', 'Amount \$1.00', and a 'Memo' field labeled 'Printed on Check'.
- 5:** A 'Submit Payments' button.
- Additional information: 'CHECK DELIVER BY Oct 16' and 'Payment Total \$1.00'.
- Buttons: 'Submit Payments', 'Make Changes', and 'Cancel'.

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.

The screenshot shows a user interface for a bill pay account. At the top left, there is a profile icon and the name "Steven". Below the name is a "Pay From" dropdown menu showing "\*5254" and "Available Balance: \$43.28". To the right, there are fields for "Amount" (with a "\$" symbol) and "Deliver By" (with a calendar icon). Below these fields are three tabs: "Activity", "Reminders", and "AutoPay". The "AutoPay" tab is selected and has a blue circle with the number "1" next to it. Below the tabs is a section titled "Never Miss a Payment" with a sub-heading "Avoid the hassles of missing payments or scheduling them one at a time. Pay a set amount on a regular schedule. Your payments are automatically scheduled as soon as the previous one is delivered." At the bottom left of this section is a button labeled "Set Up AutoPay" with a blue circle and the number "2" next to it.

Click the **Payment Center** tab.

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

The image shows a payment form with two columns of fields. The left column contains: 'Pay From' (drop-down menu with '\*5254'), 'Amount' (text input with '\$' symbol), 'First Delivery Date' (calendar icon with 'Numeric date starting with the month' text), and 'Frequency' (drop-down menu with 'Select a frequency'). The right column contains: 'Duration' (drop-down menu with 'Select a Duration'), 'Email Notifications' section with 'Email Address' (text input with 'test@test.com'), three checkboxes for notifications ('Email me when my payment is pending', 'Email me when the payment has been sent', 'Email me before sending the last payment'), and a 'Start Sending Payments' button. Numbered callouts (3-9) point to these specific elements.

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 [REDACTED]	\$1.00	10-13-17 Processing
Steven [REDACTED]	\$1.00	10-16-17
	<a href="#">Change</a>	<a href="#">Cancel</a>
<b>Total</b>	<b>\$2.00</b>	

**Change Payment**

Steven [REDACTED]

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

[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 [REDACTED]	\$1.00	10-13-17 Processing
Steven [REDACTED]	\$1.00	10-16-17 <a href="#">Change</a> <a href="#">Cancel</a>
<b>Total</b>	<b>\$2.00</b>	

Cancel Payment

 [REDACTED]

Pay From [REDACTED]

Amount \$1.00

Withdraw On When Check Cashed

Confirmation MSLCF-RXPR1

CHECK DELIVERY

Oct 16

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	Canceled	10-16-17
Steven	\$1.00	10-6-17
<b>Total</b>		<b>\$1.00</b>
<a href="#">View Activity</a>		

Canceled

Payment canceled Oct 11, 2017.

Payment Detail

Pay From [Redacted]

Amount \$1.00

Withdraw On When Check Cashed

Confirmation M5LCF-RXPR1

CHECK

DELIVER BY

Oct 16

[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	<a href="#">Canceled</a>	10-16-17
Steven	<a href="#">Canceled</a>	10-16-17
Steven	<a href="#">\$1.00</a>	10-6-17
<b>Total</b>		<b>\$1.00</b>
<span>1a</span> <a href="#">View Activity</a>		

Test User Details

Pay From  Amount \$ Deliver By

Available Balance: \$43.28

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

Recent Payments	Pending Payments
None	10-16-17 <span style="float: right;">\$1.00</span>
<span>1b</span> <a href="#">More Activity</a>	

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 months    Oct 11, 2016 and future

Filter By  
 Recipient Name    Test 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-7L26K
<b>Total</b>			\$1.00	<i>Pending, Processing, and Delivered payments only, including any fees</i>	

Showing 1 - 1 of 1 payments

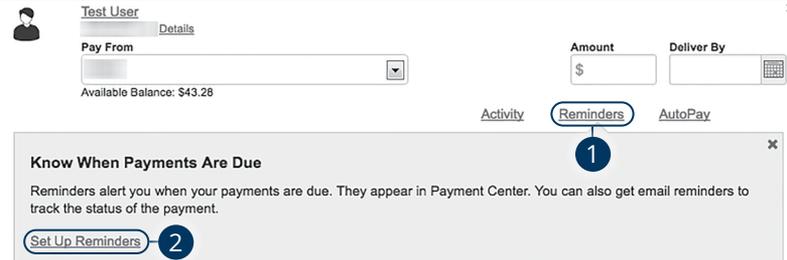
[Download Payment List](#) [Print](#)

- View your reminders set for this transaction.
- Use the filters to help locate a specific transaction.
- Click the  icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.
- Click the  icon to view details of a specific transaction.
- Click the **Download Payment List** button to keep a documented list of your transactions

# 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 user interface for bill pay. At the top, there is a user profile section for "Test User" with a "Details" link. Below this is a "Pay From" dropdown menu and an "Available Balance: \$43.28" indicator. To the right, there are input fields for "Amount" (with a dollar sign) and "Deliver By" (with a calendar icon). Below these fields are three tabs: "Activity", "Reminders", and "AutoPay". The "Reminders" tab is selected and highlighted with a blue circle containing the number "1". Below the tabs is a section titled "Know When Payments Are Due" with a sub-header "Know When Payments Are Due" and a paragraph: "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 button labeled "Set Up Reminders" with a blue circle containing the number "2" next to it.

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:

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

Numbered callouts (3-8) point to the calendar icon, the "Typical Amount Due" field, the "Bill Received" drop-down, the "Remind Me in Advance" drop-down, the "Email Address" field, the notification checkboxes, and the "Send Reminders" button, respectively.

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.

The screenshot shows the Bill Pay interface with the following elements:

- Pay From:** A dropdown menu with a downward arrow.
- Available Balance:** \$43.28
- Amount:** A text input field with a dollar sign.
- Deliver By:** A date selection field.
- Activity, Reminders, AutoPay:** A row of tabs, with 'Reminders' selected and circled in blue with a '1' callout.
- Payment Center Reminders:** A section with the text 'Reminders appear 3 days before the payment is due.' and options for 'Frequency' (Monthly) and 'Typical Amount' (\$1.00). It includes links for 'Change Reminders' and 'Stop Reminders'.
- Email Reminders:** A section with the text 'You're getting email reminders when the payment: • Is due.' and a 'Manage Email Reminders' button circled in blue with a '2' callout.

The 'Manage Email Reminders for' dialog box contains the following elements:

- Header:** 'Manage Email Reminders for [Account Name]'
- Email Address:** A text input field containing 'test@test.com', circled in blue with a '3' callout.
- Options:** Three radio button options:
  - 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:** 'Save Changes' and 'Cancel' buttons at the bottom, with 'Save Changes' circled in blue with a '4' callout.

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.

Payment Center Reminders

Reminders appear 3 days before the payment is due.

**Frequency**  
Monthly

**Typical Amount**  
\$1.00

[Change Reminders](#)

[Stop Reminders](#)

Email Reminders

You're getting email reminders when the payment:

- Is due.

[Manage Email Reminders](#)

**Stop Reminder for** [Account Name]

All instances of the reminder for [Account Name] will be stopped. To stop only the current reminder, select Dismiss in the Reminders section.

**Upcoming Due Date** Oct 18, 2017

**Typical Amount** \$1.00

**Frequency** Monthly

**Lead Time** 03 days

**Email Alerts**

**3** [Stop Reminder](#) [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
		<a href="#">Move Payments</a>	<a href="#">Change Name</a>   <a href="#">Delete Account</a>
ZB, NA DBA THE COMMERCE BANK OF CHK		\$0.00	Bill Pay only
			<a href="#">Change Name</a>   <a href="#">Delete Account</a>

[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

[Move Payments](#) [Cancel](#)

**Confirm Moving These Payments**

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

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

[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.

The screenshot displays the 'Manage Accounts' interface. It features a table with columns: Account, Account Number, Available Balance, and Used for ... The table lists two accounts, both with the name 'ZB, NA DBA THE COMMERCE BANK OF CHK' and a balance of '\$0.00'. The 'Used for ...' column for both is 'Bill Pay only'. Below the table, there are two rows of actions: 'Move Payments', 'Change Name', and 'Delete Account'. A red circle with the number '1' highlights the 'Change Name' link in the first row. Below the table, there is a single row showing the account name 'ZB, NA DBA THE COMMERCE BANK' with a red circle and the number '2' highlighting it. To the right of this row, there are 'Save' and 'Cancel' buttons, with a red circle and the number '3' highlighting the 'Save' button.

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			

ZB, NA DBA THE COMMERCE BANK		\$0.00	Bill Pay only
Save   Cancel			

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
			<a href="#">Move Payments</a>   <a href="#">Change Name</a>   <a href="#">Delete Account</a>
ZB, NA DBA THE COMMERCE BANK OF CHK		\$0.00	Bill Pay only
			<a href="#">Change Name</a>   <a href="#">Delete Account</a>

**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.

# 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 image illustrates the 'Link Account' process in four steps:

1. Click the **Link Account** button in the navigation bar.
2. Find a financial institution using the search box below, or select one from the list of most common choices.
3. Sign in using your **Bank** login credentials. Enter your **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.

## Unlinking an Account

You can unlink an external account if you wish to have it no longer show up on your accounts page or within PFM.

The screenshot shows the 'Linked Accounts' settings page. A blue circle with the number '1' highlights the 'Checking - 1809' account entry. A second blue circle with the number '2' highlights the 'Remove' button at the bottom of the account details. A third blue circle with the number '3' highlights the 'Yes, remove' button in the warning dialog box.

**Warning**

Are you sure you want to remove this account? All accounts from this institution will be removed, including:

- Checking - 1809
- Mortgage - 5482
- Mortgage - 8431

This action cannot be un-done. In order to get them back you will need to re-link your accounts. If you wish to hide an individual account from view, please select **No, don't remove** below, return to the previous screen, and set Visibility to Hidden.

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

1. Click on an account to expand it.
2. Click the "Remove" link.
3. Click the **Yes, remove** button.

# 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 screenshot illustrates the 'Link Account' process in four steps:

1. Click the **Link Account** button in the navigation bar.
2. Find a financial institution using the search box below, or select one from the list of most common choices. The search box contains the text "Search for your financial institution". Below the search box, two options are listed: "National Bank" and "Midwest Credit Union".
3. Sign in using your **Bank** login credentials. The login form includes a dropdown menu for the selected institution (National Bank), a "User ID" field, and a "Password" field.
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.

**Bank Control Checking \*\*0821** \$14.37 Available Balance(s) | \$14.37 Current Balance

Last Updated: July 13, 2020 6:24 AM

Transactions Details

Search transactions

Date	Description	Amount
JUN 11 2020	Wire Transfer Transfer	-\$2.00
JUN 10 2020	Wire Transfer Transfer	+\$5.00
		\$16.37

**Categorize** dialog box:

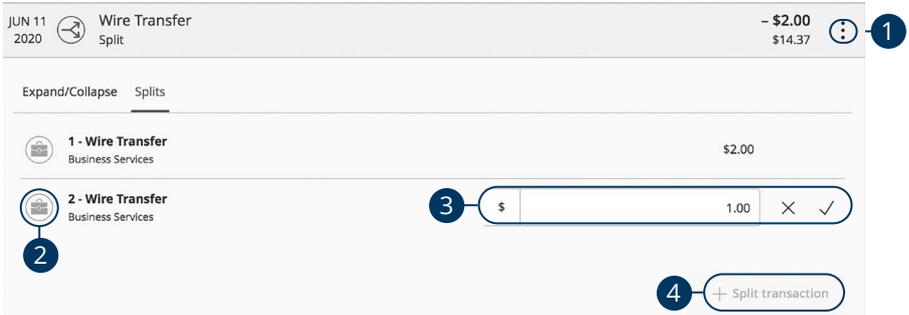
- 1: Click the category icon (circular arrow) next to the transaction.
- 2: Select a new category (Business Services).
- 3: Click the arrow icon to view sub-categories.
- 4: Click the + Add Sub-Category button.
- 5: Enter the sub-category's name and click the checkmark button.

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

1. Click a category icon to edit the category.
2. Select a new category.
3. Click the arrow icon to view sub-categories.
4. Click the **+ Add Sub-Category** button to add a different sub-category.
5. 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.



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

1. Click the  icon and click "Split transaction."
2. Click the category icon to edit the new category.
3. Enter the amount in the text box and click the  button.
4. Click the + **Split transaction** button to add additional categories.

# Personal Financial Management

## Online Banking Home Page

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

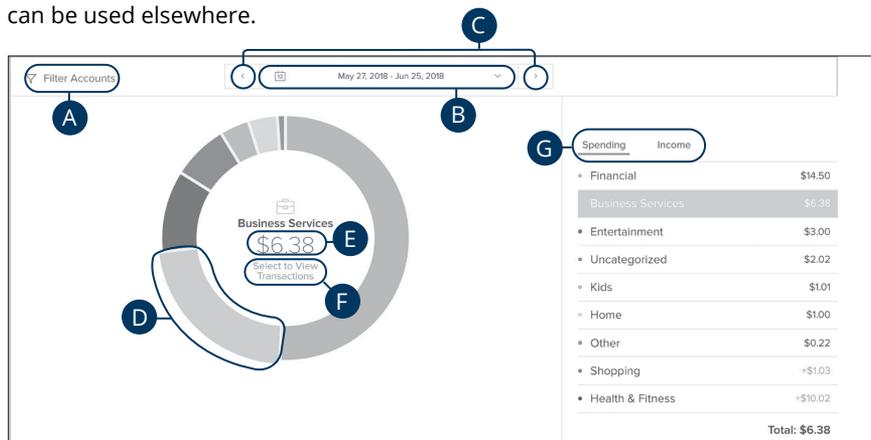


Different tabs appear on the Home page, which takes you to interactive features to help you manage your finances.

- **Spending:** See your spending habits in a visual pie chart representation.
- **Budget:** Track your monthly finances by adding targets to help you better manage your expenses.
- **Trends:** Track your habits even further to see how you spend your money over time.
- **Cash Flow:** See all of your income and expenses on a given day, including future predictions. Know ahead of time if you'll be able to afford that big purchase.
- **Net Worth:** Total your assets and debts and view a line graph to see how funds are allocated.
- **Debts:** View all your debts and view payment plans to become debt-free as quickly as possible.

## 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.

- Click the "Filter Accounts" link to filter your spending by account.
- Use the calendar drop-down to view your spending habits during a specific month.
- Click the < > buttons to view your spending habits during a specific week.
- Click a section of the pie chart to view spending in a specific category.
- Total amount spent in a category is located in the center of the chart.
- Click the "Select to View Transactions" link to view a list of transactions in a specific category.
- Click the **Spending** or **Income** tab to view all your spending habits or income as a list.

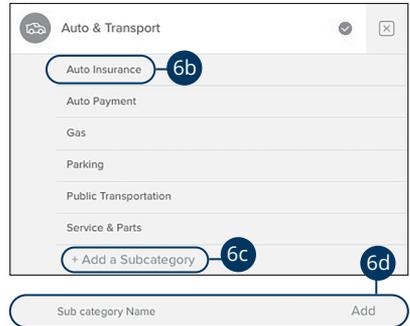
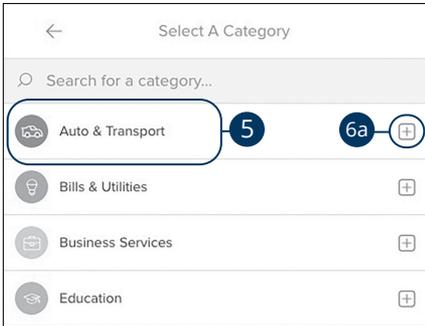
## Spending: Recategorizing a Transaction

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

The image illustrates the process of recategorizing a transaction. It starts with a donut chart showing a category 'Business Services' for \$6.38. A link to view transactions is highlighted with a blue circle and the number 1. This leads to a 'Transactions' list where a specific transaction 'From Checking To Savings' is highlighted with a blue circle and the number 2. The 'Fees & Charges' category for this transaction is also highlighted with a blue circle and the number 3. Finally, the transaction details screen shows the 'Auto & Transport' category selected, highlighted with a blue circle and the number 4. A 'Flag' menu is also visible, allowing for further actions like 'Exclude' or 'Split'.

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

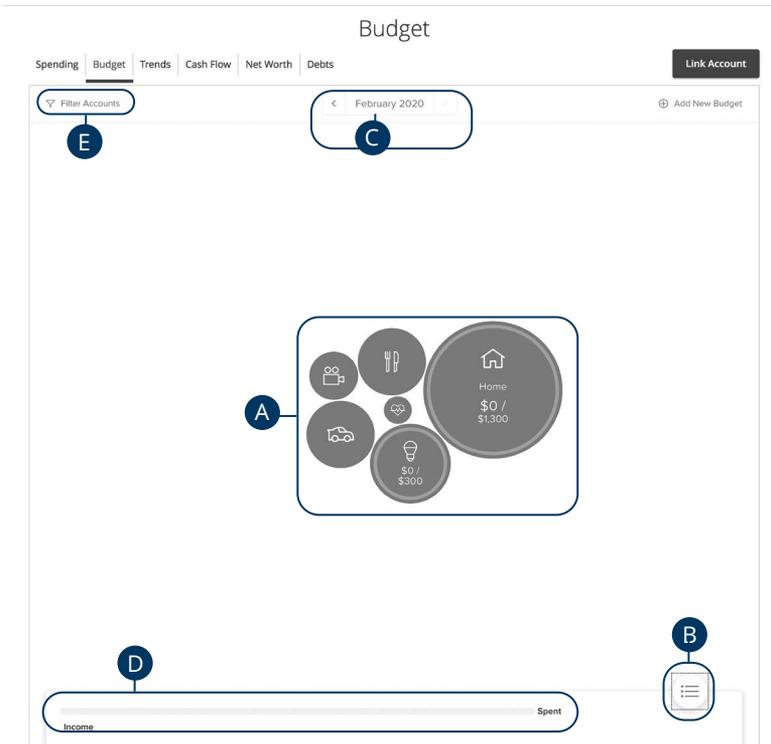
1. Click the “Select to View Transactions” link to view a list of transactions in a specific category.
2. Click a transaction to view more details.
3. Click the **⋮** icon to flag, exclude or split a transaction.
4. Click a category to recategorize a transaction from the list or from a transaction details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

## 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.

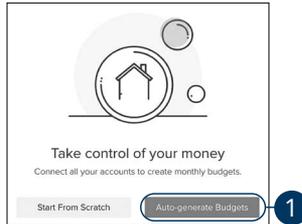


Click the **Budget** tab from the Home page.

- A. 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.
- B. Click the  button to view your budget as a list.
- C. Click the   buttons to view another month's budget.
- D. The bar chart compares your income to your spending.
- E. Click the "Filter Accounts" link to filter your budgets by account.

## Auto-generated Budgets

Automatically generate budgets based upon your recent transactions.

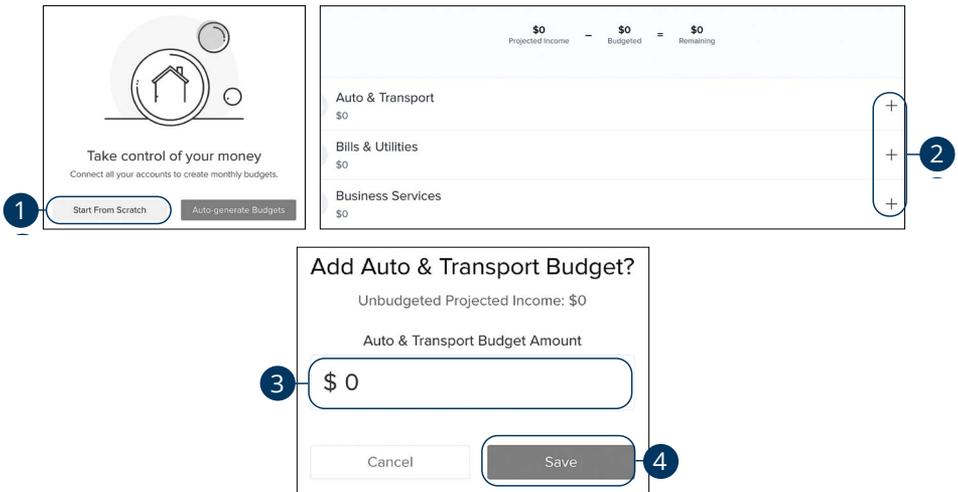


Click the **Budget** tab from the Home page.

1. Click the **Auto-generate Budgets** button.

## Budgets From Scratch

Create custom budgets.

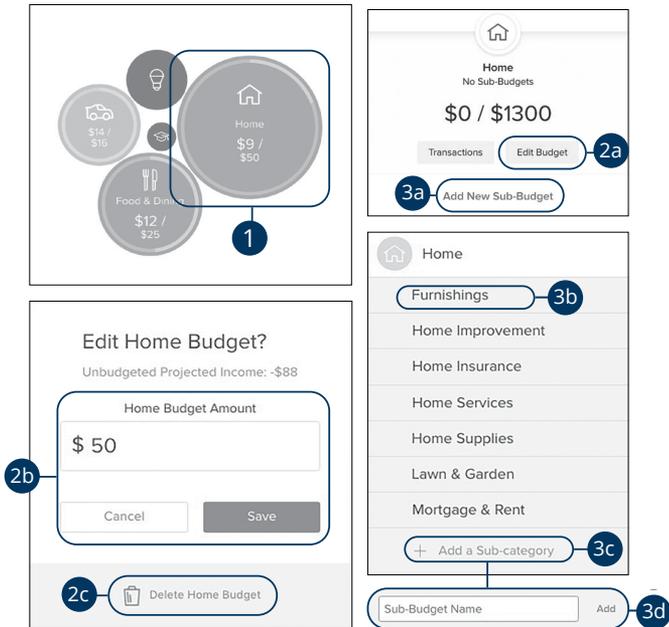


Click the **Budget** tab from the Home page.

1. Click the **Start From Scratch** button.
2. Click the + icon to create a budget.
3. Enter a budget amount.
4. Click the **Save** button.

## 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 **Edit Budget** button.
  - 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 “Add New Sub-Budget” link.
  - 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

You can also add new budgets if needed.

The screenshot displays the 'Budget' management interface. At the top, there are navigation tabs: 'Spending', 'Budget' (selected), 'Trends', 'Cash Flow', 'Net Worth', and 'Debts'. A 'Link Account' button is located in the top right corner. Below the tabs, there is a search bar labeled 'Filter Accounts' and a date selector set to 'February 2020'. A circled '1' points to the '+ Add New Budget' button.

The main content area shows a table with columns for 'Projected income', 'Budgeted', and 'Remaining', all in '\$0'. The table lists three categories: 'Auto & Transport' (\$0), 'Bills & Utilities' (\$0), and 'Business Services' (\$0). A vertical column of '+' and '-' icons is on the right side of the table, with a circled '2' pointing to the '+' icon for 'Bills & Utilities'.

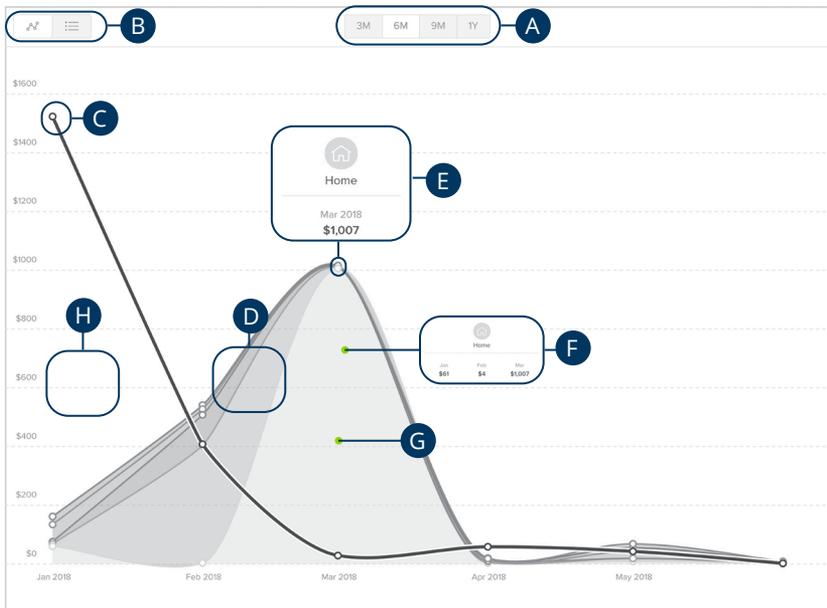
A modal dialog titled 'Add Auto & Transport Budget?' is open. It shows 'Unbudgeted Projected Income: \$0' and 'Auto & Transport Budget Amount'. A text input field contains '\$ 0', with a circled '3' pointing to it. At the bottom, there are 'Cancel' and 'Save' buttons, with a circled '4' pointing to the 'Save' button.

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

1. Click the "+ Add New Budget" link to edit or add a budget.
2. Click the + icon to create a budget.
3. Enter a budget amount.
4. Click the **Save** button.

## 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.

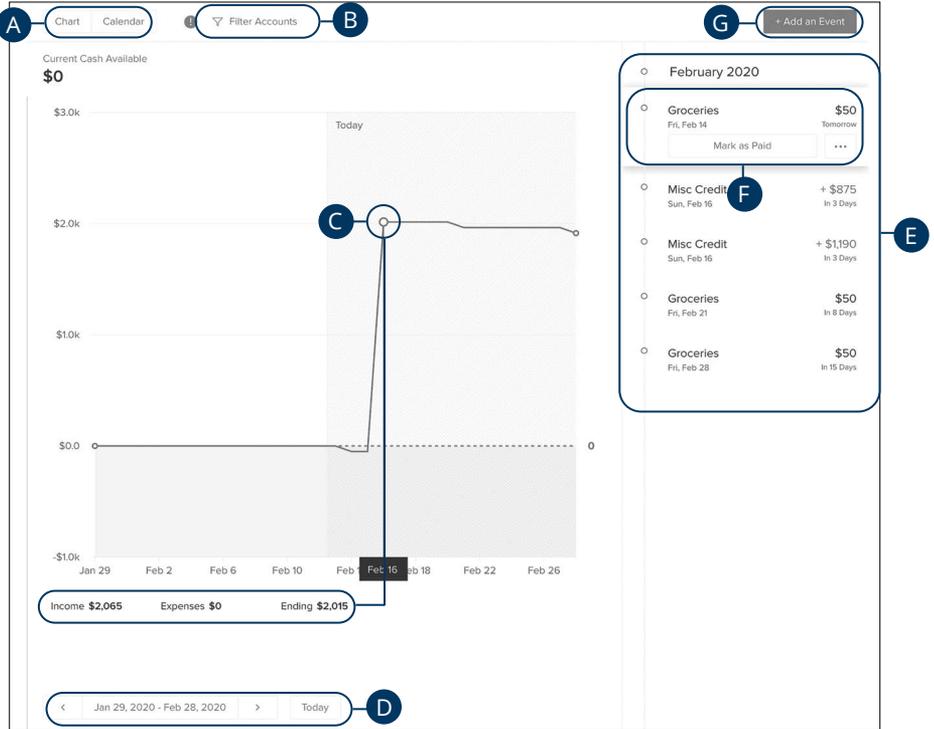


Click the **Trends** tab from the Home page.

- 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.

## Cash Flow Overview

The cash flow tool allows you to see all your income and expenses on a given day, including future predictions. Know ahead of time if you'll be able to afford that big purchase. Use the calendar to keep track of your recurring bills and deposits to see how they affect your financial future.



Click the **Cash Flow** tab from the Home page.

- Use the **Chart** and **Calendar** buttons to view your cash flow as a chart or on a calendar.
- Click the "Filter Accounts" link to filter your net worth by account.
- Hover on a data point to view your cash flow on a specific day.
- Click the **<** **>** buttons or the **Today** button to view your cash flow on specific days.
- Cash events are listed on the right side of the screen.
- Click on an event to mark it as paid or to edit, delete or skip it.
- Click the **+ Add an Event** button to add a cash event.

## Adding a Suggested Cash Event

Cash Events represent important dates for your money. Adding them helps to improve your financial forecast.

The screenshot shows the 'Add a Cash Event' interface. At the top, there are tabs for 'Chart' and 'Calendar', and a 'Filter Accounts' dropdown. A blue circle with the number '1' points to the '+ Add an Event' button. Below this, the main area is divided into two panels. The left panel, titled 'Add a Cash Event', shows a list of suggested events. Two events are visible: 'Misc Credit' for \$875.00 and 'Misc Credit' for \$1,190.00. A blue circle with the number '2' points to the checkmark icon on the first event. The right panel, titled 'Frequency', shows a calendar for January 2020. A blue circle with the number '3' points to the calendar. Below the calendar, there are radio button options for repeat frequencies: 'No Repeat (one-time only)', 'Weekly (Thursdays)', 'Every Other Week (Thursdays)', 'Monthly (on 16th)', 'Monthly (on 3rd Thursday)', 'Quarterly (Jan, Apr, Jul, Oct)', and 'Yearly (on January 16th)'. A blue circle with the number '4' points to the 'Monthly (on 16th)' option. Below the frequency options, there is an 'End Date' section with a '+ Add an End Date' button. A blue circle with the number '5' points to this button. At the bottom right of the right panel, there is a 'Save' button. A blue circle with the number '6' points to this button.

Click the **Cash Flow** tab from the Home page.

1. Click the **+ Add an Event** button to add a cash event.
2. Click the ✓ icon for the event you would like to add.
3. Use the calendar to select a start date.
4. Choose a repeat option.
5. (Optional) Use the calendar to select an end date.
6. Click the **Save** button.

## Creating Your Own Cash Event

Chart Calendar ⓘ Filter Accounts 1 + Add an Event

← Add a Cash Event

Here are a few of your past transactions that look like bills and recurring income. Scheduling these as Cash Events will help improve your financial forecast.

Misc Credit  
Income  
Last Occurred: Jan 16th, 2020  
+\$875.00

✓ ✕

Misc Credit  
Income  
Last Occurred: Jan 16th, 2020  
+\$1,190.00

✓ ✕

Create Your Own

+

2

**Create Your Own Event**

How do you want to get started?

Based on Past Transaction

Start from Scratch

3

← Frequency

Start Date

January 2020

S	M	T	W	T	F	S
			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	

4b

Repeats

No Repeat (one-time only)

Weekly (Thursdays)

Every Other Week (Thursdays)

Monthly (on 16th)

Monthly (on 3rd Thursday)

Quarterly (Jan, Apr, Jul, Oct)

Yearly (on January 16th)

4c

End Date

+ Add an End Date

4d

Save

4e

4a

Choose a past transaction to help create the event you want to schedule.

DATE	PAYEE	ACCOUNT	AMOUNT
+ Jan 27	Funds Transfer	Premier Checking	\$1.00
+ Jan 27	Funds Transfer	Premier Savings	\$1.00
+ Jan 27	Funds Transfer	Premier Checking	\$1.00
+ Jan 27	Funds Transfer	Premier Checking	+\$1.00
+ Jan 27	Funds Transfer	Premier Savings	+\$1.00
+ Jan 27	Funds Transfer	Premier Savings	+\$1.00
+ Jan 16	Misc Credit Income	Premier Checking	+\$875.00
+ Jan 16	Misc Credit	Premier Savings	+\$1,190.00

Click the **Cash Flow** tab from the Home page.

1. Click the **+ Add an Event** button to add a cash event.
2. Click the "Create Your Own" link.
3. Choose an event type.
4. Create an event based on a past transaction.
  - a. Select a transaction.
  - b. Use the calendar to select a start date.
  - c. Choose a repeat option.
  - d. (Optional) Use the calendar to select an end date.
  - e. Click the **Save** button.

The screenshot shows a 'Cash Event' form with the following fields and callouts:

- 5a**: Payee (ie: Verizon Wireless)
- 5b**: Average Amount (45.00)
- 5c**: Type (Expense  Income )
- 5d**: Account (Select An Account)
- 5e**: Frequency (Monthly(on 13th))
- 5f**: Category (optional) (Choose A Category)
- 5g**: Save button

5. Create a from scratch event.
- Enter the payee name.
  - Enter the average amount.
  - Use the toggle to select expense or income.
  - Select an account.
  - Choose a frequency.
  - (Optional) Choose a category.
  - Click the Save button.

## Editing, Deleting or Skipping a Cash Event

Chart Calendar Filter Accounts + Add an Event

Current Cash Available  
\$0

\$3.0k Today

February 2020

Groceries \$50  
Fri, Feb 14 Tomorrow  
Mark as Paid

Edit 1a

Delete 2a

Skip 3a

1b

2b

3b

Delete this Cash Event?

All future events Removes all future events. Event history remains.

This whole series All events including history will be deleted.

Skip event?

Are you sure you want to skip Groceries?

Cancel Continue 3b

Click the **Cash Flow** tab from the Home page.

1. To edit a cash event:

- a. Click the **...** icon and select "Edit."
- b. Make the changes and click the **Save** button.

2. To delete a cash event:

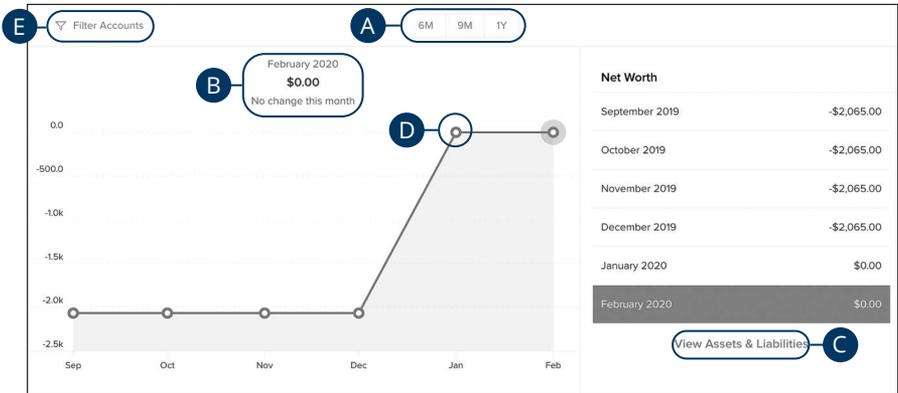
- a. Click the **...** icon and select "Delete."
- b. Decide if you want to delete all future events or delete the entire series, including the history.

3. To skip a cash event:

- a. Click the **...** icon and select "Skip."
- b. Click the **Continue** button.

## 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.

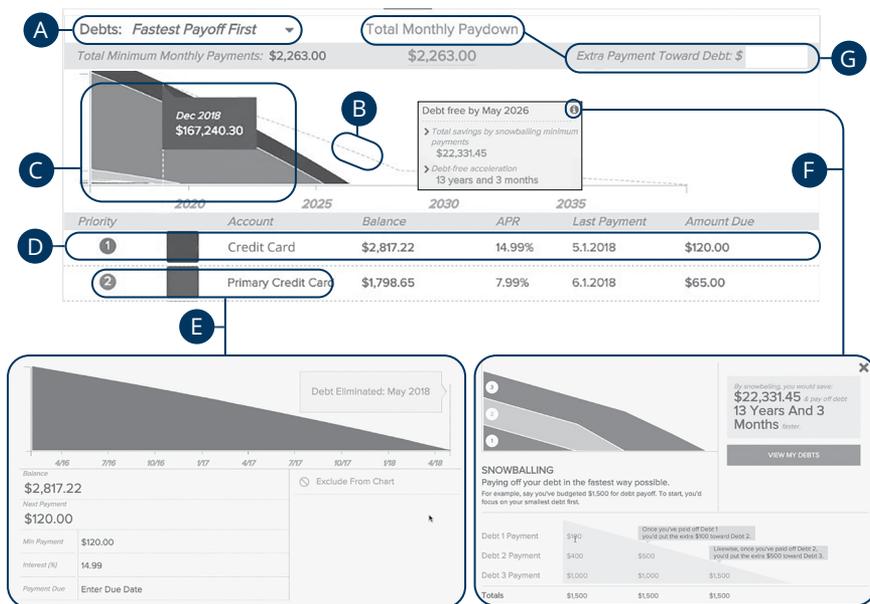


Click the **Net Worth** tab from the Home page.

- A.** View your net worth graph in six month (6M), nine month (9M) or one year (1Y) increments.
- B.** Your current net worth is displayed above the graph.
- C.** Click the “View Assets and Liabilities” link to view more details about your net worth.
- D.** Click on a data point to view your net worth during a specific month.
- E.** Click the “Filter Accounts” link to filter your net worth by account.

## 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.

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

# Services

## Stop Payment Request

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.

2

Account

Select an account ▼

3

Check number

4

Check amount (optional)

\$0.00

Check date (optional)



6

Payee name (optional)

7

Note (optional)

8

Request stop payment

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

1. Select the appropriate account using the drop-down.
2. Enter the check number.
3. (Optional) Enter the amount.
4. (Optional) Enter the date of the check using the calendar.
5. (Optional) Enter the payee.
6. (Optional) Enter a note.
7. Click the **Request stop payment** button when you are finished.

# 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

1



Home | Order Status | Contact Us | Español

### Is the account information below correct?

We've located your routing number, but don't recognize your account number.

Routing Number	Account Number
061112843	29000528

[No, let me re-enter](#) [Yes, start a new order](#)

**Please Note**  
Discounts offered through your financial institution will not be redeemable here. Please contact your financial institution directly for any expected discounts.

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2

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

## 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.



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



### Statements

3

ACCOUNT

4

DATE

5

DOCUMENT TYPE  
pdf

6

Get Statement

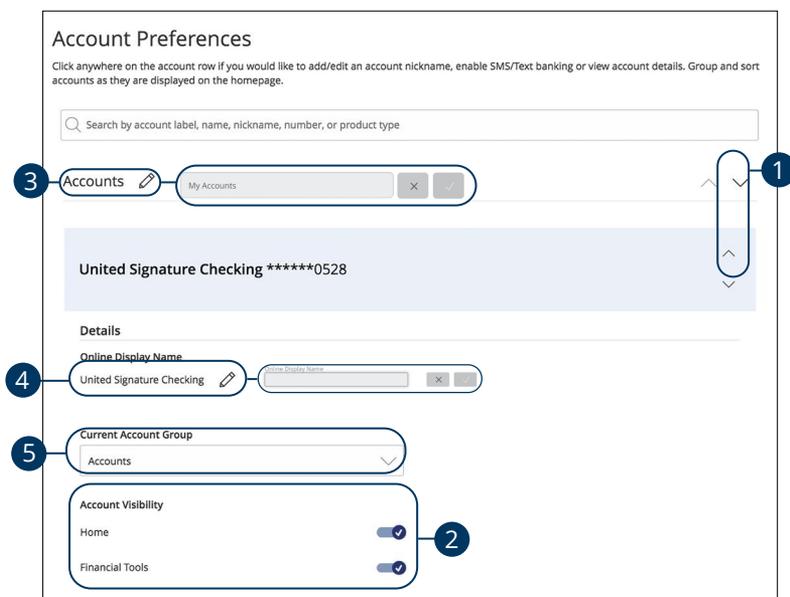
In the **Statements/Notices** tab, click **View Documents**.

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.

# 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 **Account Visibility** switch to toggle whether or not your account is visible on the Home page and with in financial tools.
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  icon to change the Online Display Name of an account. Make your changes and click the check mark to save it.
5. Use the "Current Account Group" 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.

The image shows two parts of the user interface. The top part is the 'Text Enrollment' settings screen. It features a toggle switch labeled 'Text Enrollment' (1), a text input field for 'SMS TEXT NUMBER' (2), a checkbox for 'Agree To Terms' (3), and a 'Save' button (4). Below the input field, there is a note: '\* - Indicates required field'. The bottom part is a confirmation dialog titled 'Enrollment Successful' with a checkmark icon. It contains the text: '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?'. At the bottom of the dialog are two buttons: 'Close' and '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.

CHECKING ACCOUNT - CK XXXX 6

ACCOUNTS

Details SMS/Text 7

SMS/Text Enrollment 8

SMS/Text Display Name SMS/Text Display Name 9

CHEI

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

<input type="checkbox"/> COMMERCIAL CHECKING - XXXX6789	1
<input type="checkbox"/> COMMERCIAL LOAN - XXXX7890	
<input type="checkbox"/> COMMERCIAL CHECKING - XXXX5678	
<input type="checkbox"/> CERTIFICATE OF DEPOSIT - XXXX3456	
<input type="checkbox"/> CONSUMER CHECKING - XXXX1234	
<input type="checkbox"/> SAVINGS - XXXX2345	
<input type="checkbox"/> 120 DAY CD - XXXX2508	
<input type="checkbox"/> REGULAR CHECKING - XXXX2431	

**ADDRESS 1 \***

**ADDRESS 2 \***

**CITY \***

**STATE \***

**ZIP \***

**PHONE COUNTRY**

**HOME PHONE \***

**WORK PHONE \***

**CELL PHONE \***

**E-MAIL ADDRESS \***

\* - Indicates required field
Submit

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

1. Choose the account(s) that needs the address change.
2. Update your contact information.
3. Click the **Submit** button when you are finished.

# Settings

## Accessibility

We want to provide Online Banking that is usable and accessible to everyone. High contrast mode lightens the menu on the left side of the screen for better visibility.

### Accessibility Settings

We are committed to providing online banking that is usable and accessible to everyone. On this page, you will find tools and settings that can enhance your online banking experience.

1

 Enable high contrast mode

In the **Settings** tab, click **Accessibility**.

1. Check the box next to "Enable high contrast mode."

# Settings

## 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.

Statement Delivery

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.

Home page | Banking Locations

### Find a Location

Enter Zip Code or City, State

Filter By:

- Branch
- United ATM
- Public® Presto! ATM
- Corporate Office
- Loan Office

Locations found within: 25 Miles

Search Clear Search X

Some location hours may be impacted by COVID-19. [Click here to view the status of your local branch.](#)

**Adairsville - Adairsville Hwy**  
 United ATM | Branch  
 7400 Adairsville Hwy Adairsville, GA 30103

**Lobby Hours** Tuesday: 9:00 AM - 5:00 PM  
**Drive Up Hours** Tuesday: 8:00 AM - 5:00 PM

[Learn More >](#) [Get Directions >](#)

Select the **Find a Location** tab.

- Details about branches or ATMs are displayed on the left-hand side.
- The search bar allows you to find locations within a specific location.
- Filter the search results by checking the appropriate boxes and using the distance drop-down.



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