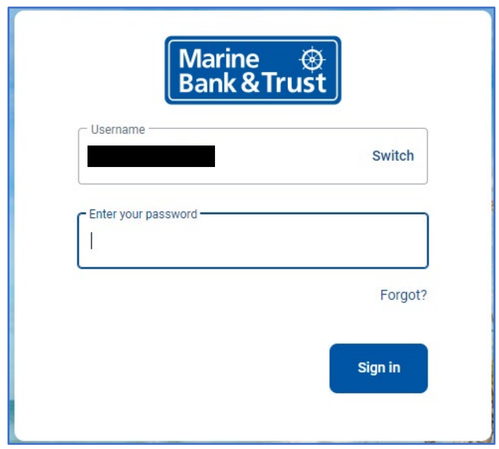
Marine Bank & Trust

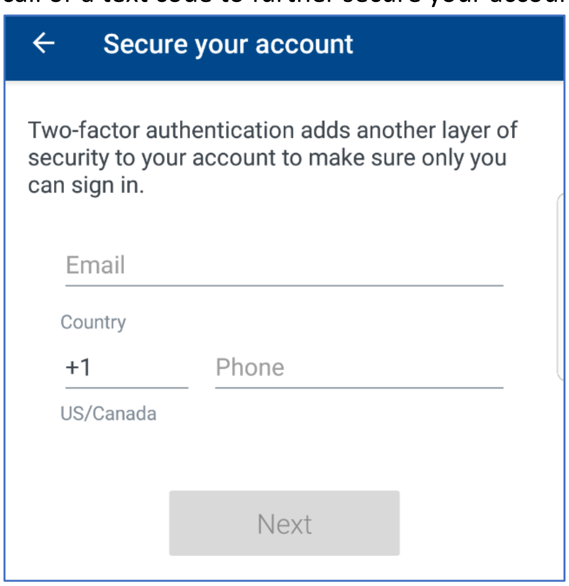
Online User Guide

First-time Login

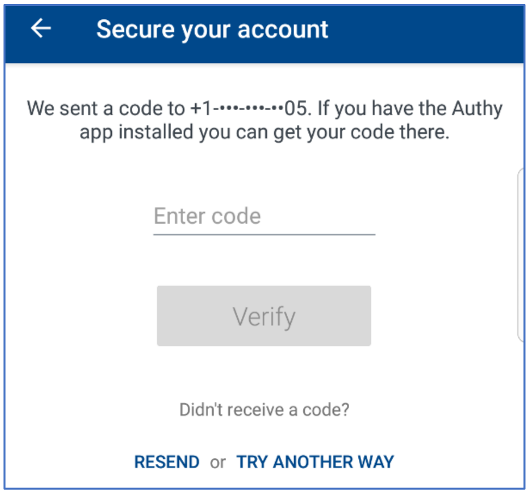
- Navigate to our website www.marinebank.bank
- You will enter your Username and click Continue
- Enter your password and click Sign in



- If this is the first login, enter your email address and a phone number where you can receive a call or a text code to further secure your account, then click **Next**



- Enter the verification code and click **Verify**



- Review our User Agreement and click **Accept –** You are now ready to use our Online Banking

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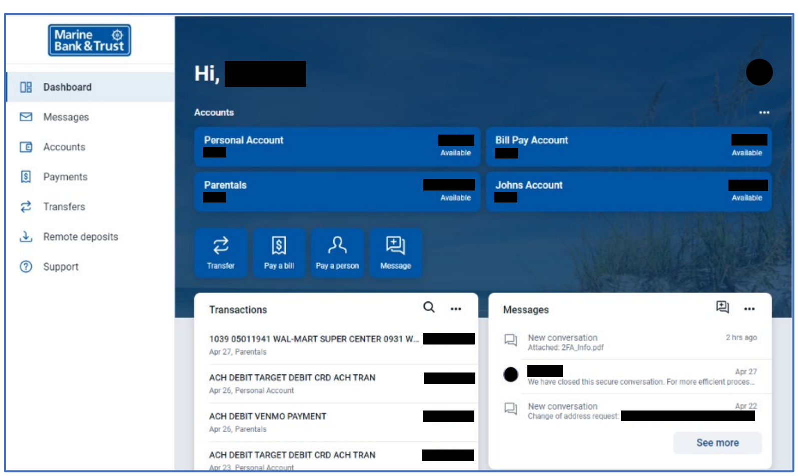
Features

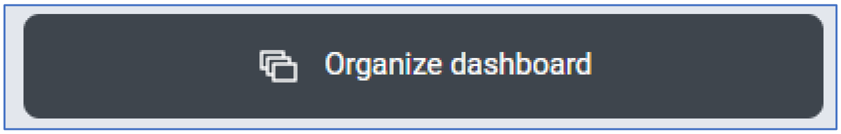
<u>Dashboard</u>

- The Dashboard is organized into “Cards”. Cards are elements that group information, features and functionality into groups that are dynamic and will resize or move around based on what you pick.
- The Left Menu pane lists products and services
- The top section is your account information and listed below this is a list of transfers, transactions, payments etc.

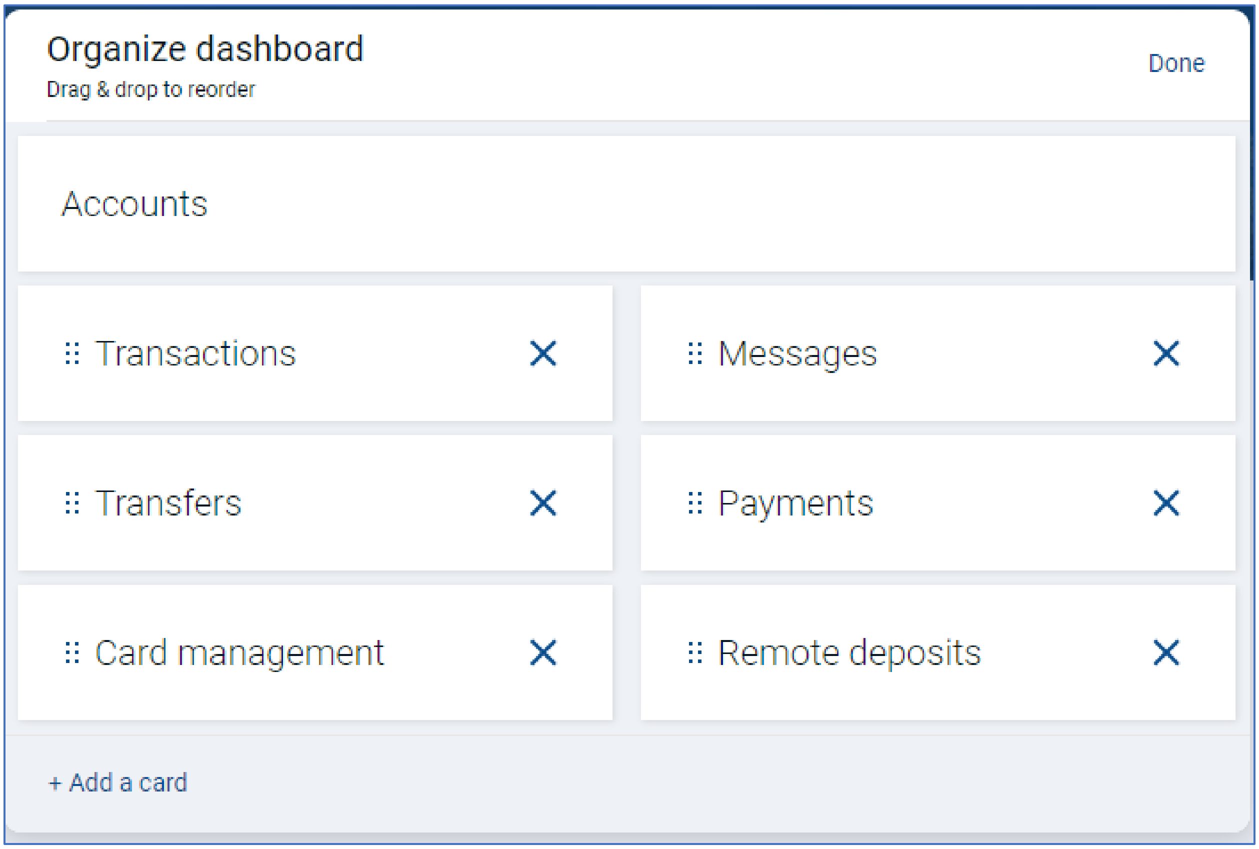


Organize Dashboard and Card Display

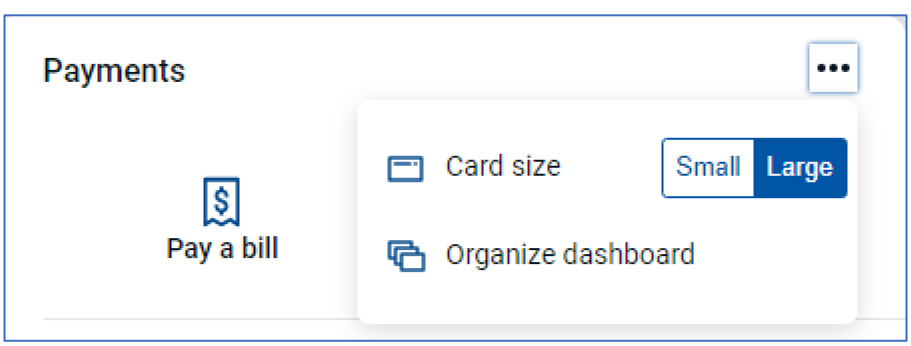
- From the Dashboard screen, toward the bottom of the page you can **Organize dashboard**



- You can drag & drop to reorder and add additional cards you currently do not have on your Dashboard display. Any changes you make you will want to click **Done** once complete.

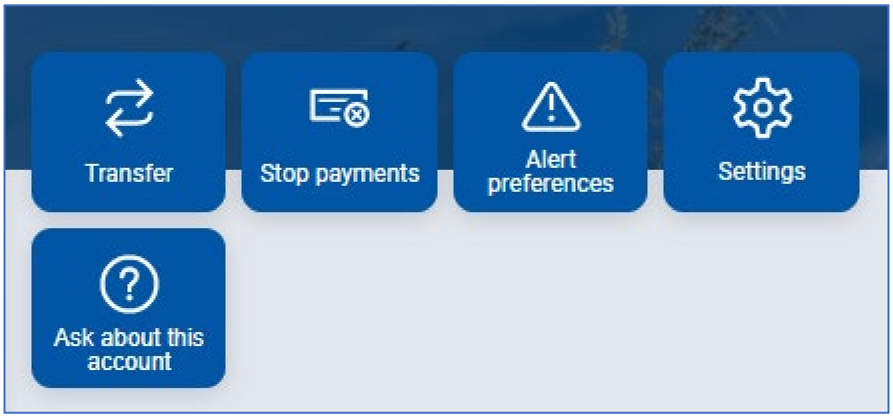


- You can also organize the card and change the card size by click the 3 dots "…" In the upper right corner of each individual card. The small condenses the activity and the large expands the activity.

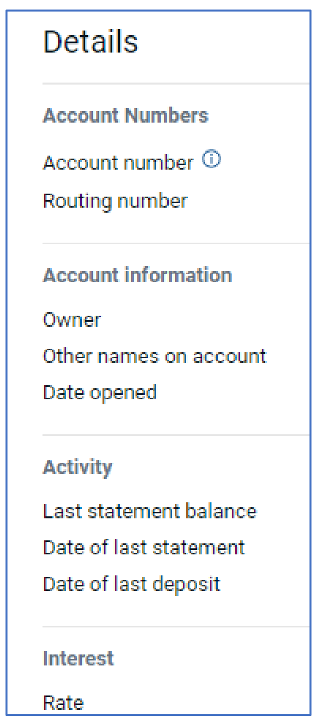


Accounts

- To view specific accounts and transactions, as well as any additional options, press the account name
- This brings up a list of transactions as well as "Quick Actions" Transfer, Stop Payment, Alert preferences, settings and "Ask about this account" feature

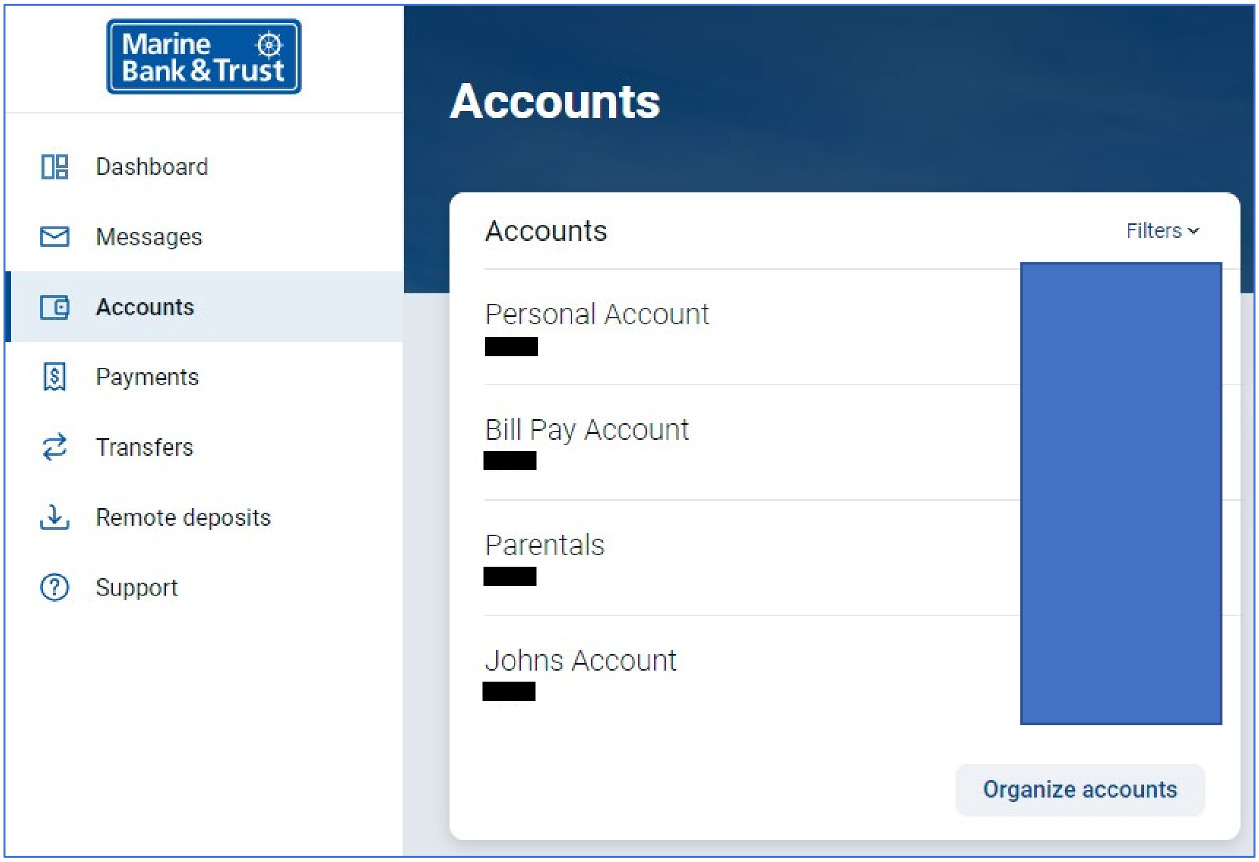


- This will also bring up all the account details, including routing and account number, activity, account information and Interest



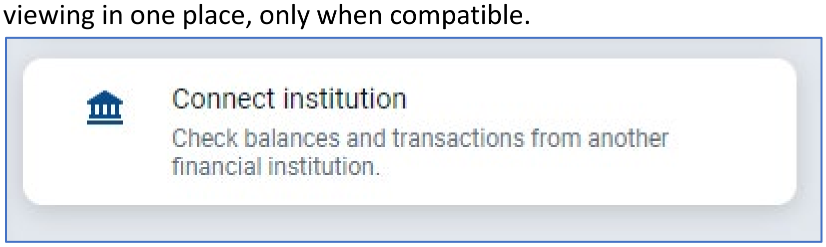
Change Account Display Order

- If you have more than one account, you can change the order the accounts will display on your screen.
- Select **Accounts** from the Left Menu pane, then choose **Organize Accounts**



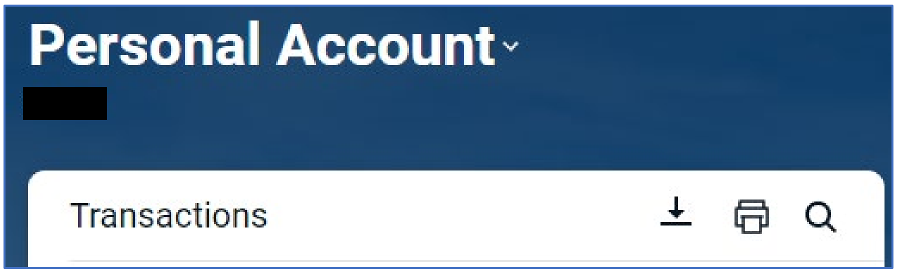
Connect to another institution

- From the account card you can also add your accounts from another institution. This is balance viewing in one place, only when compatible.

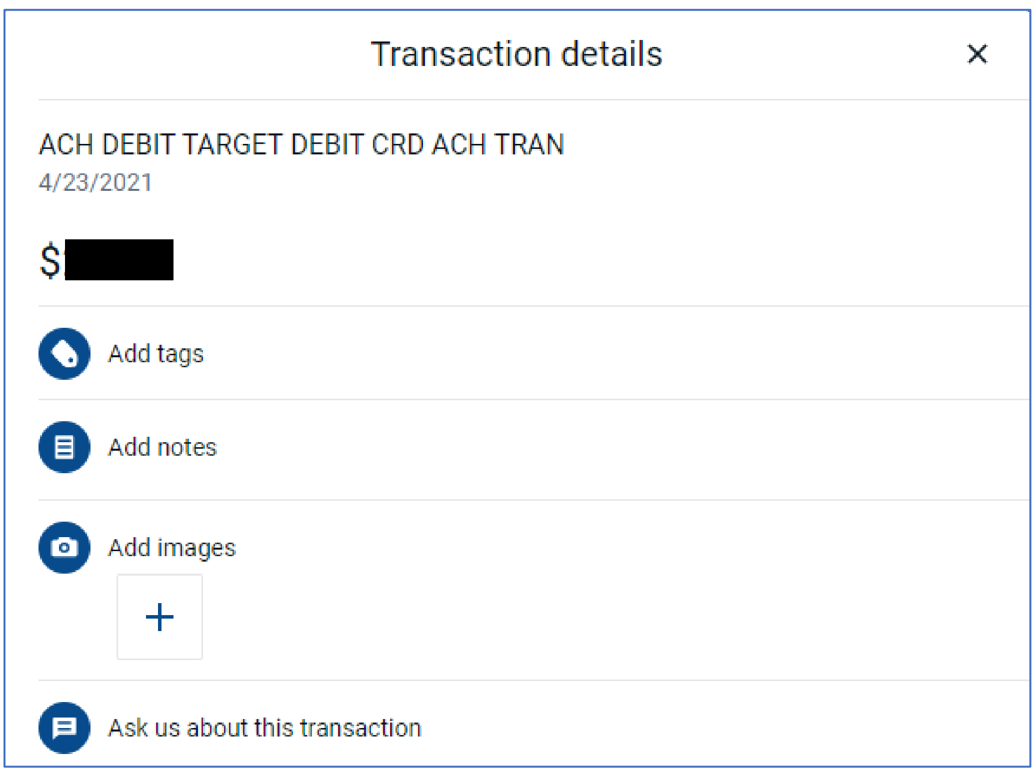


Transactions (View, Search, Download, Tag)

- To view a specific accounts transaction, click on the account name from the Dashboard screen
- A list of transactions will display. A first-time user will see the last 120 days of transactions. The system will archive up to 360 Days.
- To **Search** for a transaction, click the magnifying glass in the upper right to search.
    - You can begin typing to find transactions
- To **Download** transactions, click on the arrow pointing down in the upper right
    - Choose your date range and file type



- To add a tag, note or attach an image (store receipt for example) click any transaction that is not *pending*.

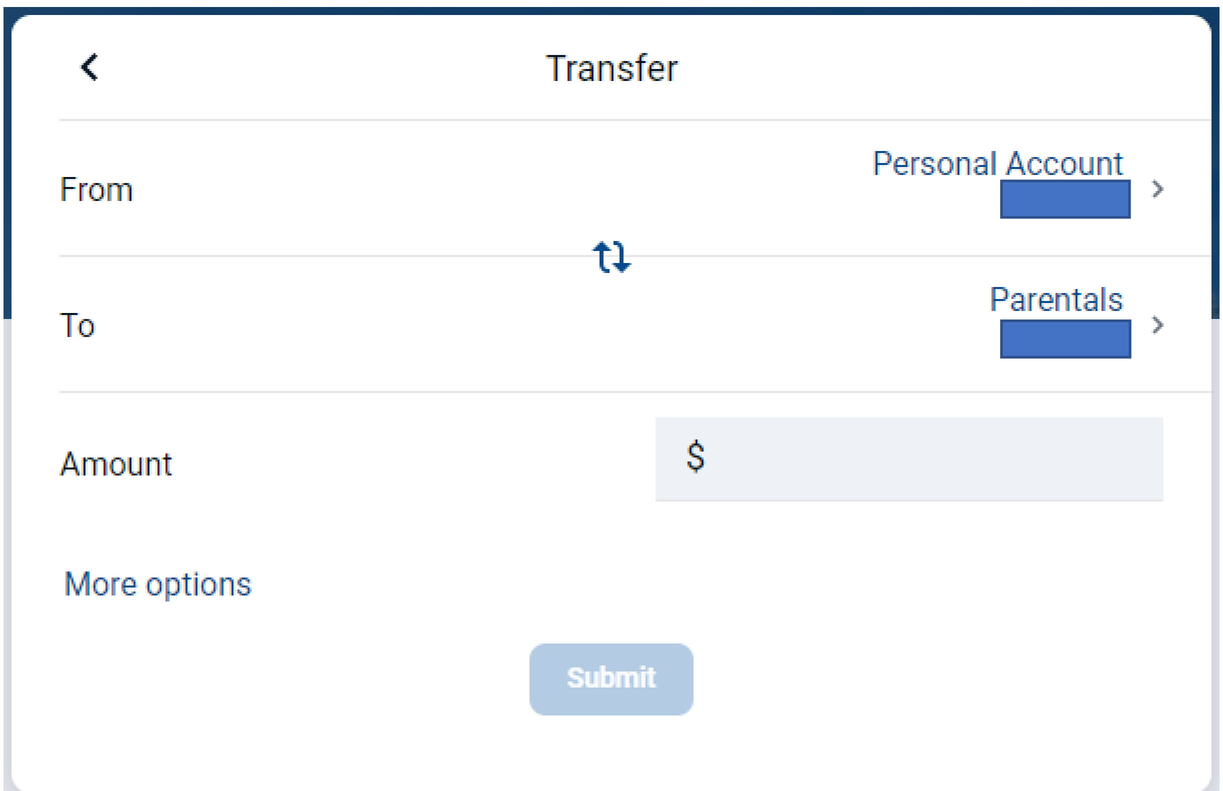


Transfers

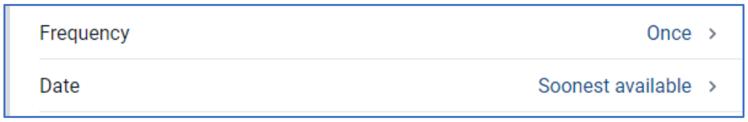
Move money between your accounts at Marine Bank & Trust

- Select **Transfers** on the Left Menu Pane and choose **Make a transfer**
- **Or** click **Transfers** on the accounts card

- Select the **From** account and **To** account – to select from a list of eligible accounts, click the **">"** next to the account.
- Enter the amount and click **Submit** for an immediate transfer



- To schedule a transfer, you will click **More options**
  - From here you can choose the Frequency & the Date
  - Choose weekly, every two weeks, twice a month or monthly.
  - Choose the start date and click **Submit**



Documents

First time enrollment, to receive an eStatement for the current month, enrollment must be completed 5 business days prior to the end of the month.

- On the Accounts Card, choose the Documents icon
- Fill in all fields including accounts to enroll, email address, security phrase, enrollment passcode:
    - **Accounts & Documents**: Click Details to view the individual accounts to enroll. By default, all accounts are enrolled.
    - **Email Address**: The email address which notifications will be sent when an eStatement is ready.
    - **Security Phrase**: This is a word or phrase you create (not a password) that will display in emails we send regarding eStatements. When you see your security phrase in an email, you will know the email is legitimate.
    - **Enrollment Passcode**: You must have a version of Adobe Reader or Adobe Acrobat on your PC – which is very common and generally comes pre-installed on most PCs. You will click on "**click here**" to bring up a sample Adobe document which has a single word in it. You must type that word on the eStatement enrollment screen to prove you are able to view/read Adobe documents.
    - **Disclosure**: You must read and review and scroll to the bottom of the eStatements disclosure to ensure you have read it.
- A confirmation message will display once you complete all the fields. You will also receive a confirmation email within 1 hour. The purpose of this email is to verify the email address provided is valid and working – it does not require any further action. If you do not receive this email, check your junk mail, if not please contact the bank.

Electronic Document Tools

- The Document toolbar allows you to:
    - View archived electronic statement and notices (accrued over 18 months)
    - Setup accounts for Electronic delivery
    - Create an additional recipient for e-delivery
    - Review the electronic disclosure
    - Change email settings

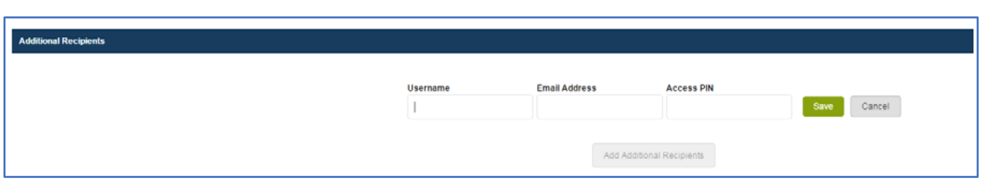
Documents and Settings

- By default, all statements are selected for all accounts
- If you do not wish to receive all statements for all accounts via eStatements you can uncheck the default settings by clicking the arrow next to the account to display a list of available documents.
- Next, select the corresponding document(s) you wish to receive electronically.
- Click **Save Settings**

Additional Recipient

You will create a Username and Access Pin for the additional recipient. When the statement cycles, the Additional Recipient will receive an email with a secure version of the statement attached. They will open the attachment and enter the Username & Access PIN provided to them by the eStatement owner.

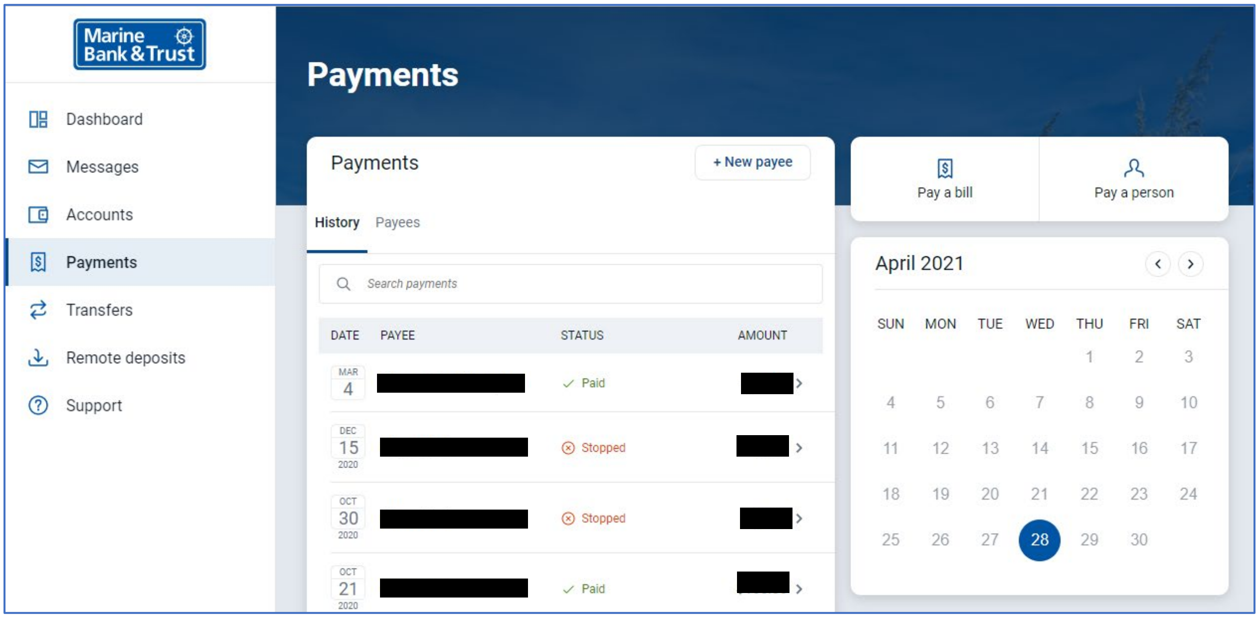
- You will click **Additional Recipients**.
- You will create a Username, enter the recipients e-mail address and create an Access Pin / Password
    - Username must not contain spaces or special characters
    - Email Address – This is the recipients email address
    - Access Pin – This is the password the customer will give the recipient – must contain alpha and numeric, 8-16 characters in length.



Payments

Schedule and edit bills, add payees, and get an overview of recently made payments from the **Payments** card.

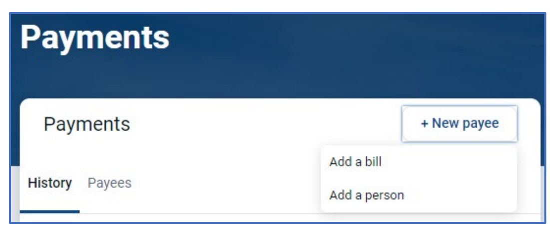
- From the Left Menu pane, choose **Payments**



- If you are not already enrolled, you will be presented with an Enrollment screen

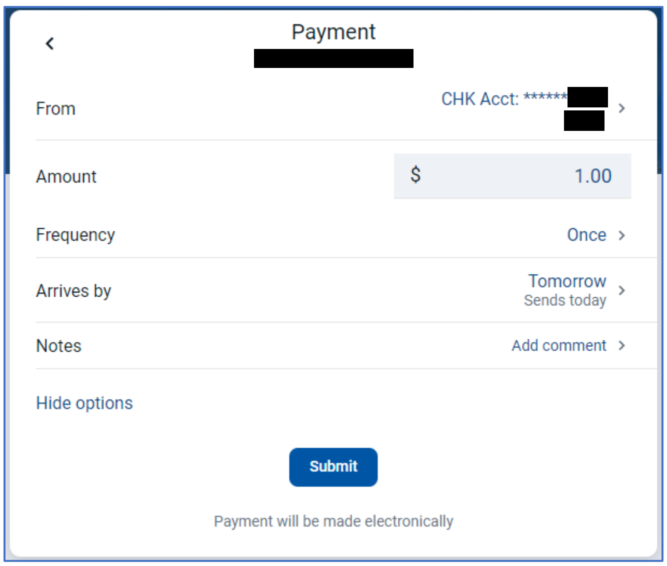
How to Add a Payee

- From the payments card, click **+New Payee**
- Choose to **Add a bill** or **Add a person**
- Enter the payee information and click **Continue.**
- Enter your password for additional authentication
- Confirm Payee information and click **Submit**



Pay a Bill

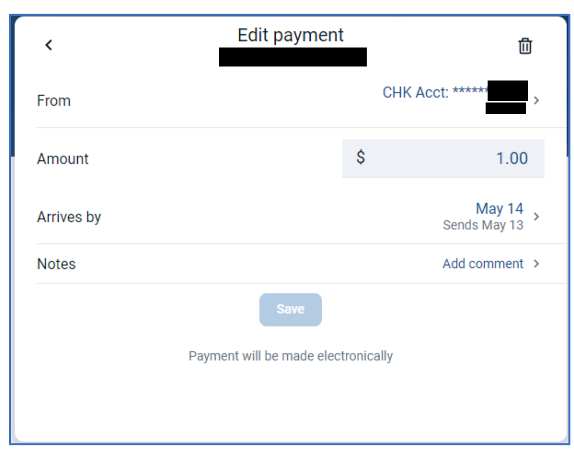
- From the Payments bar, click **Pay a bill**
- Select to pay a single bill or multiple bills
- Select your payee from the list presented
- If you have more than one payment account, select the **Pay From** account
- Enter the amount
- Click **Submit** to process today* or **More Options** to schedule a future date and/or frequency.



**Electronic payments are withdrawn the date the payment is scheduled and is typically received by the biller 1-2 business days later. If the payment is by check, the payment is mailed to the biller and the funds are not withdrawn until the check clears. Cut-off processing time is 3PM EST.*

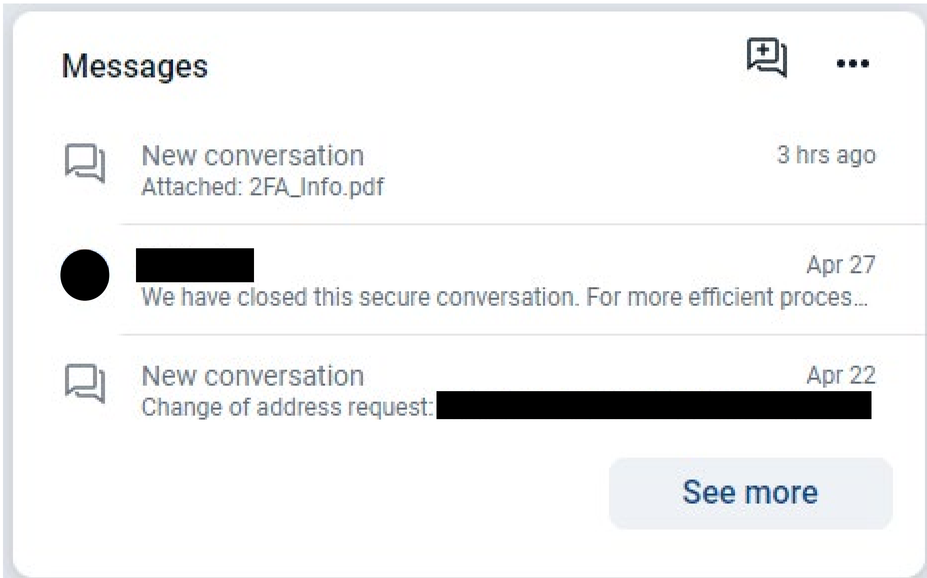
Edit a Bill Payment

- From the Payments card, select the payment you wish to edit from the list. Click **Edit.**
- Change the amount or date; or
- Click the **Trash can**  icon in the upper right to delete the payment.
- Click **Save** to make your changes.

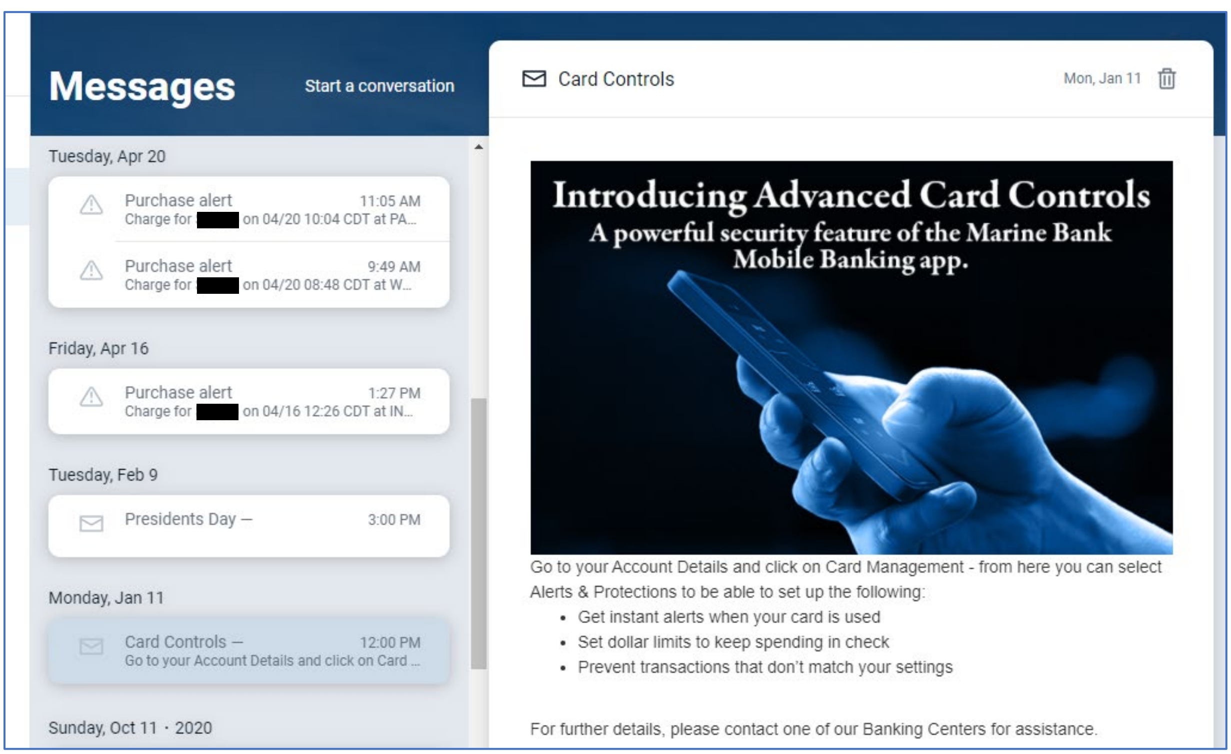


Messages

Messages and alerts from Marine Bank & Trust display on the **Messages** card.

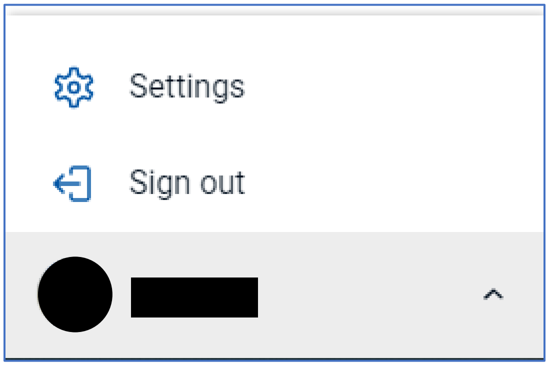


- Click on the message to open. Click the Trash Can  icon in the upper right corner to delete the message.

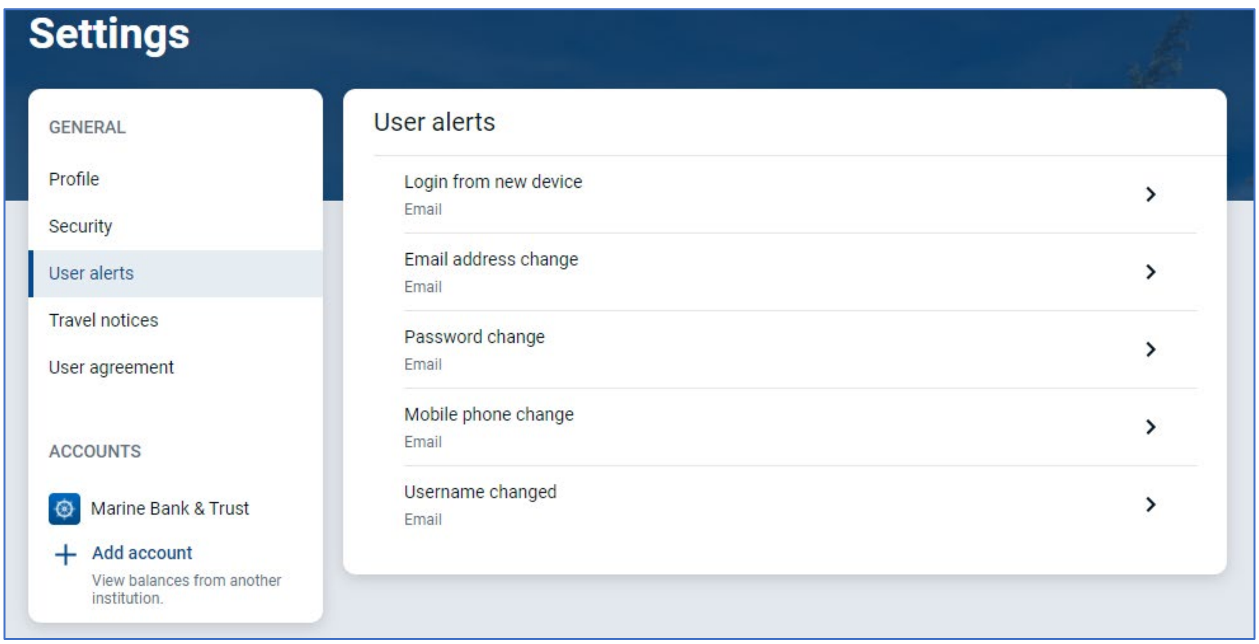


Creating an Alert

- At the bottom of the Left Menu Pane, click your name or picture to open **Settings**



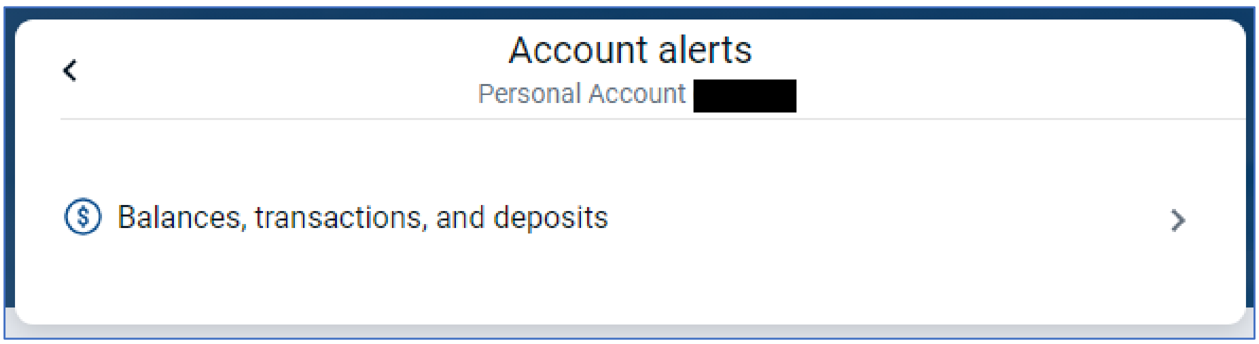
- Click the User alert to create User Alerts, Login from new device, Email address change, Password change etc.

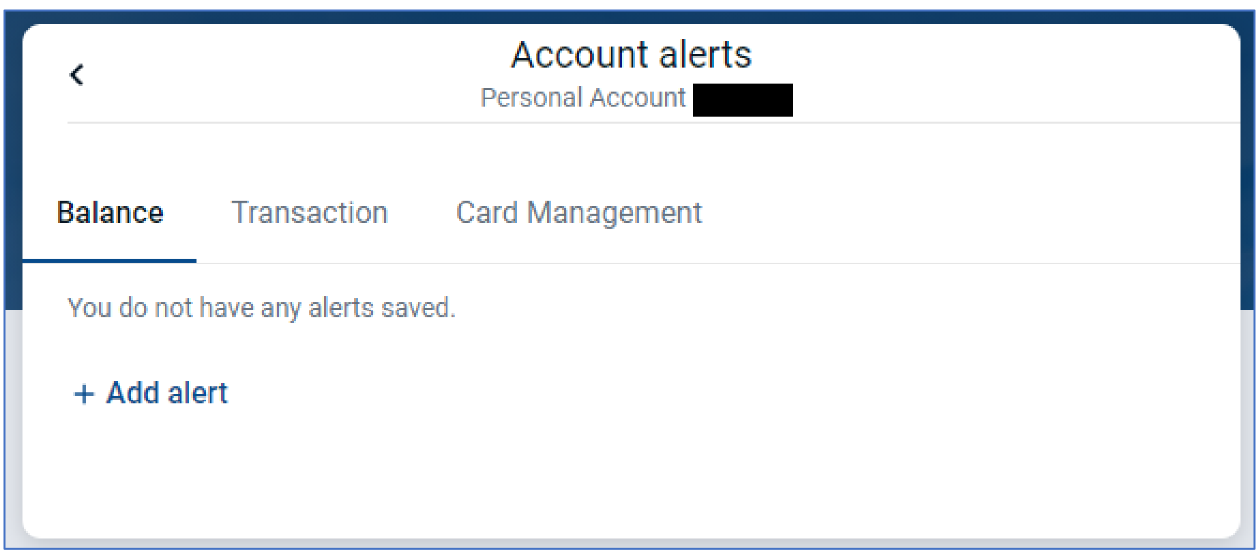


Balance and Transaction Alerts

- You will go to the account you would like to set up the alerts. Under the Account you want to click the Alert preferences

- Balance and transaction alerts based on low/high thresholds can notify you with a push notification to your Message box and/or email. Click the "+"

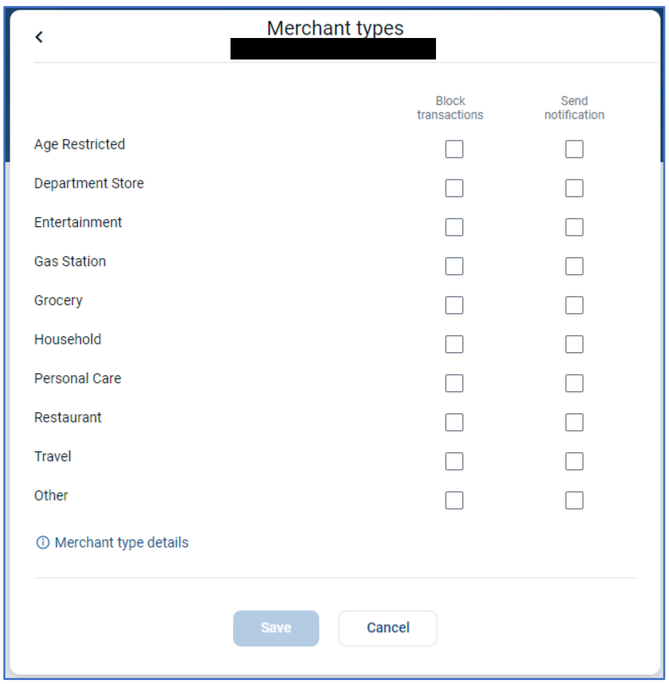


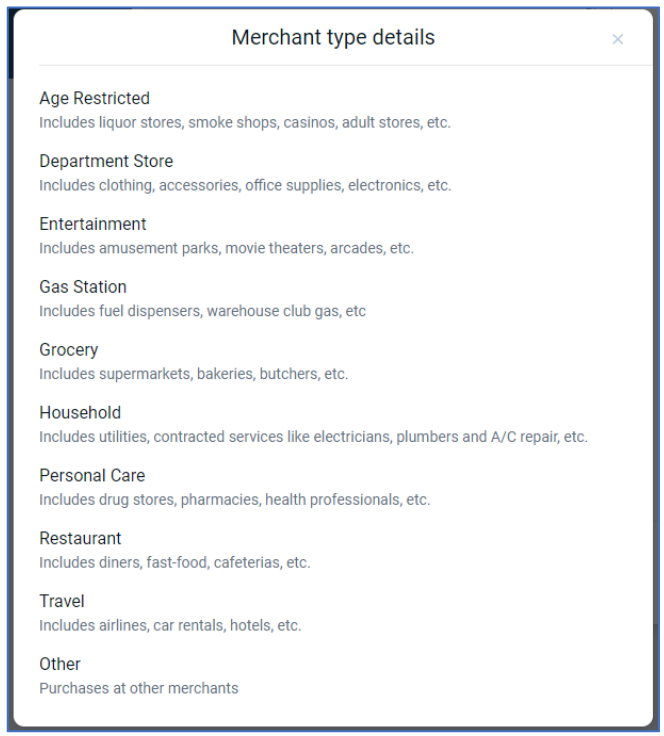


Card Management

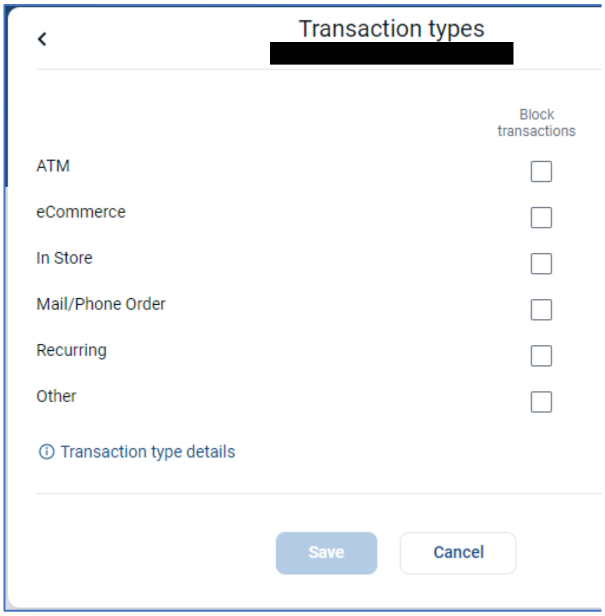
- Card Management Alerts allow you to set protection levels on Debit Cards.
- Click the card you would like to set up the Alerts on
- Select Alerts and Protections
- Next choose the type of alert by Location, Merchant Type, Transaction Type, and Spending Limits.
- You can choose to be notified when or block a transaction when –

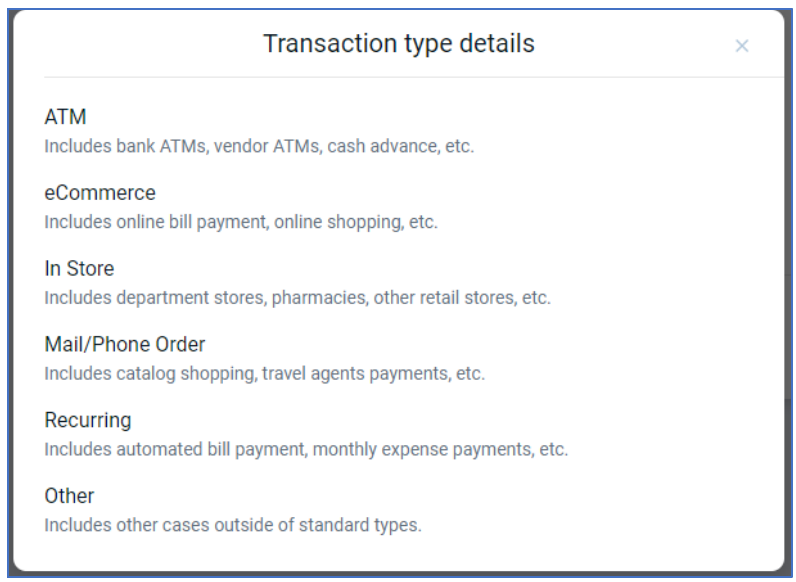
Merchant types



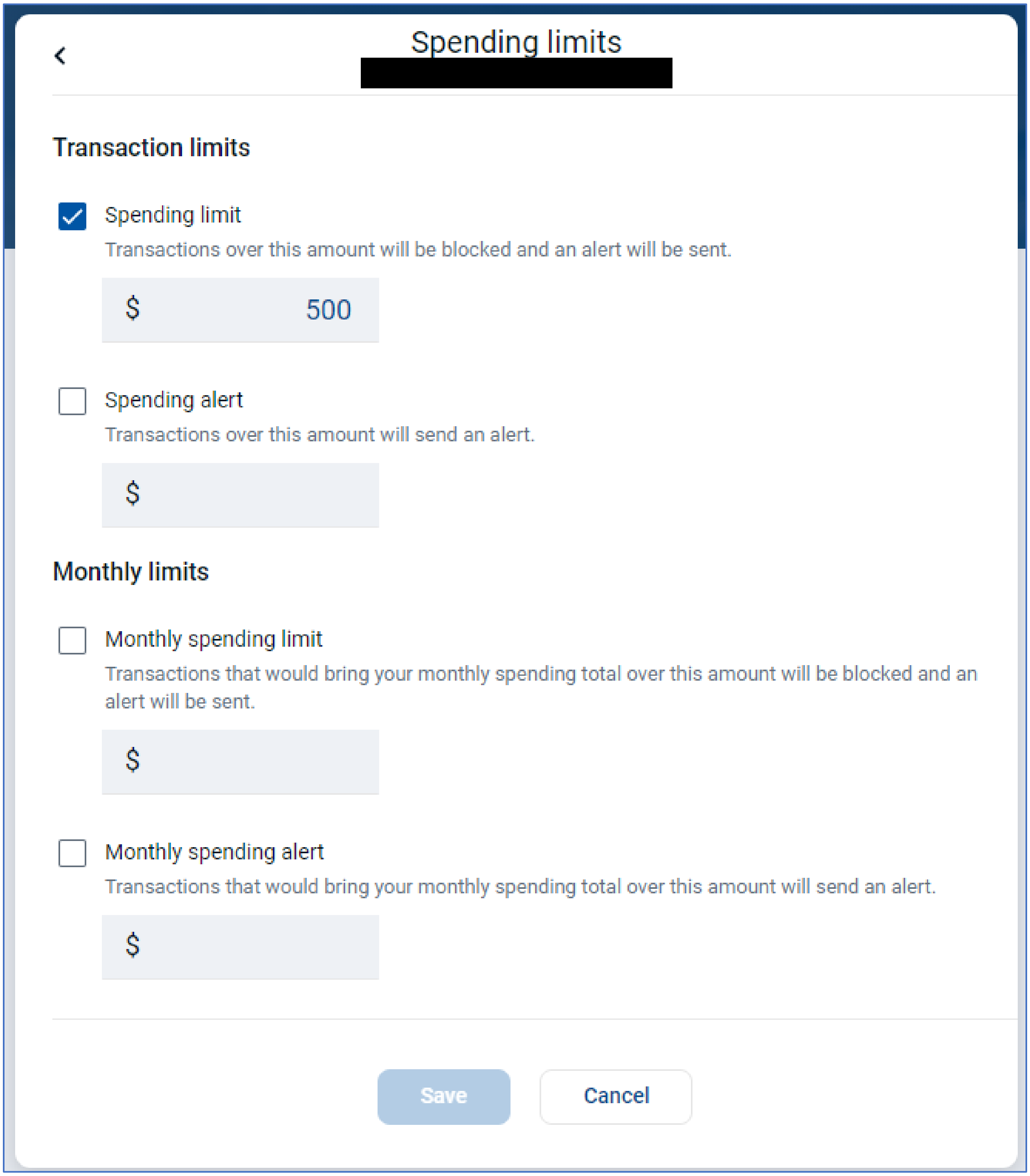


Transaction Types



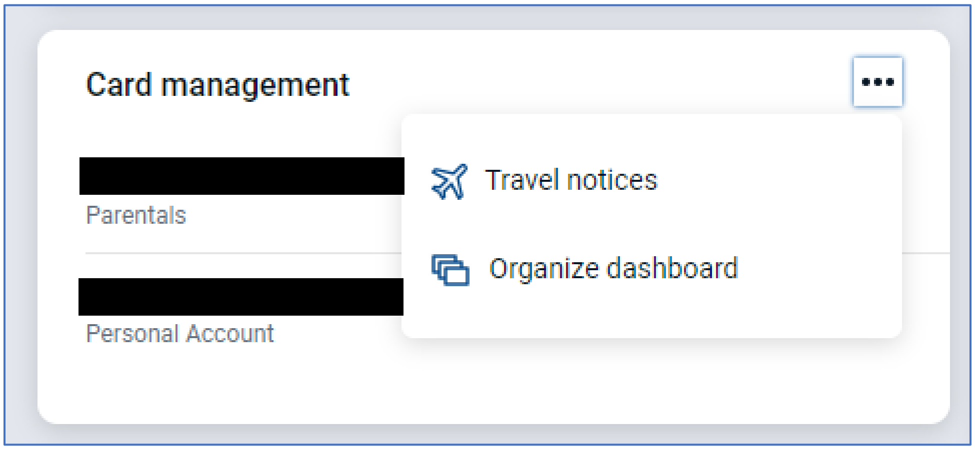


Spending Limits Alerts



Travel Notices

- From the Dashboard page, navigate to the Card Management card
- Click on the 3 dots "…"
- Select **Travel Notices**



- You will then click **Add travel notice –** Enter the Destination & Dates and the Card you'd like to use while traveling – click **Save** to process request