



## **Madison County Community Bank**

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### **OnLine Banking – Quick Start Guide**

Welcome to OnLine Banking – Banking at your leisure, 24 hours a day, 7 days a week, 365 days per year. All of us at Madison County Community Bank want your OnLine Banking experience to be convenient, pleasurable and SECURE.

#### **PASSWORDS**

When you enroll in the OnLine Banking system you will be required to establish your personal user ID and password. Without the proper login, you cannot see or use any Web pages within the service. Periodic password changes are required by the system, and you can change your password anytime on your own.

#### **ACCOUNT NUMBERS AND ALIASES**

For security reasons, complete account numbers will never appear on the computer screen or be transmitted over the internet. Account “aliases”, or nicknames, can be assigned by you so no one other than you will be able to identify the accounts.

#### **SSL DATA ENCRYPTION**

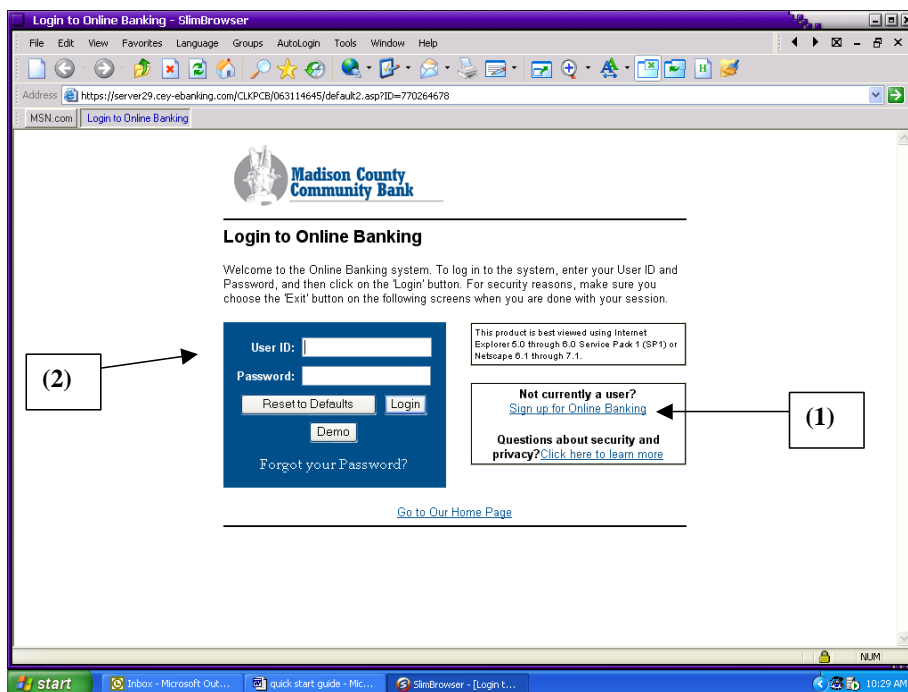
Each time you access your online information, the connection is automatically converted into a secure Internet communications session. Utilizing 128 bit Secure Socket Layer (SSL) technology, all transmissions of Web pages and data between our systems and your computer are completely encrypted so they are unreadable to any person that may try to intercept the transmission. For added security, a digital certificate is also issued between our systems and the Service Bureau processing center for daily data transmissions.

#### **PHYSICAL SECURITY**

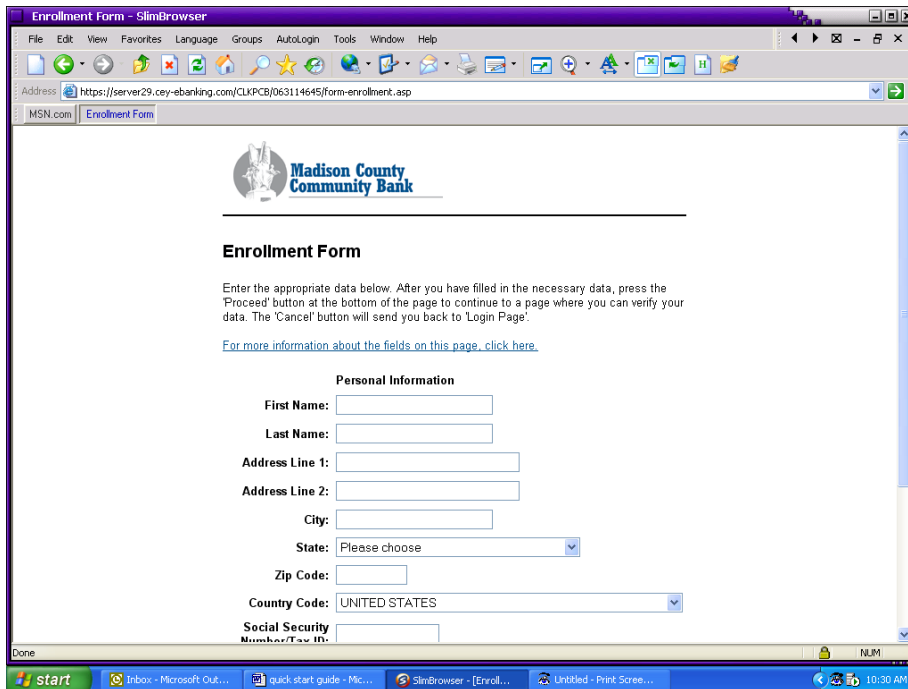
There are also security precautions related to physical security. This includes issues related to direct dial-in access through a private network versus Internet access. State-of-the-art firewalls are used with the OnLine Banking system as another security precaution. And, if you forget to logout! If you do not make any keystrokes within 5 minutes, our OnLine Banking System will automatically log you out. Just another way to keep you in control of your financial data.

Once you have selected OnLine Banking from our Website (mccbflorida.com) you will be taken to the following Login Page. To set up your account the first time (1) you will click “Sign up for Online Banking”. You will be taken to a series of enrollment pages (samples on the following pages) where you will enter the information needed to enroll in OnLine Banking.

Once you have completed the enrollment pages and checked your information, our office will be sent a notification that you wish to enroll. We will then turn your account on so you may login and begin using the system. *You will be ready to use the system within 24-48 hours (excluding weekends and holidays). You will receive an email once your enrollment process is complete.*



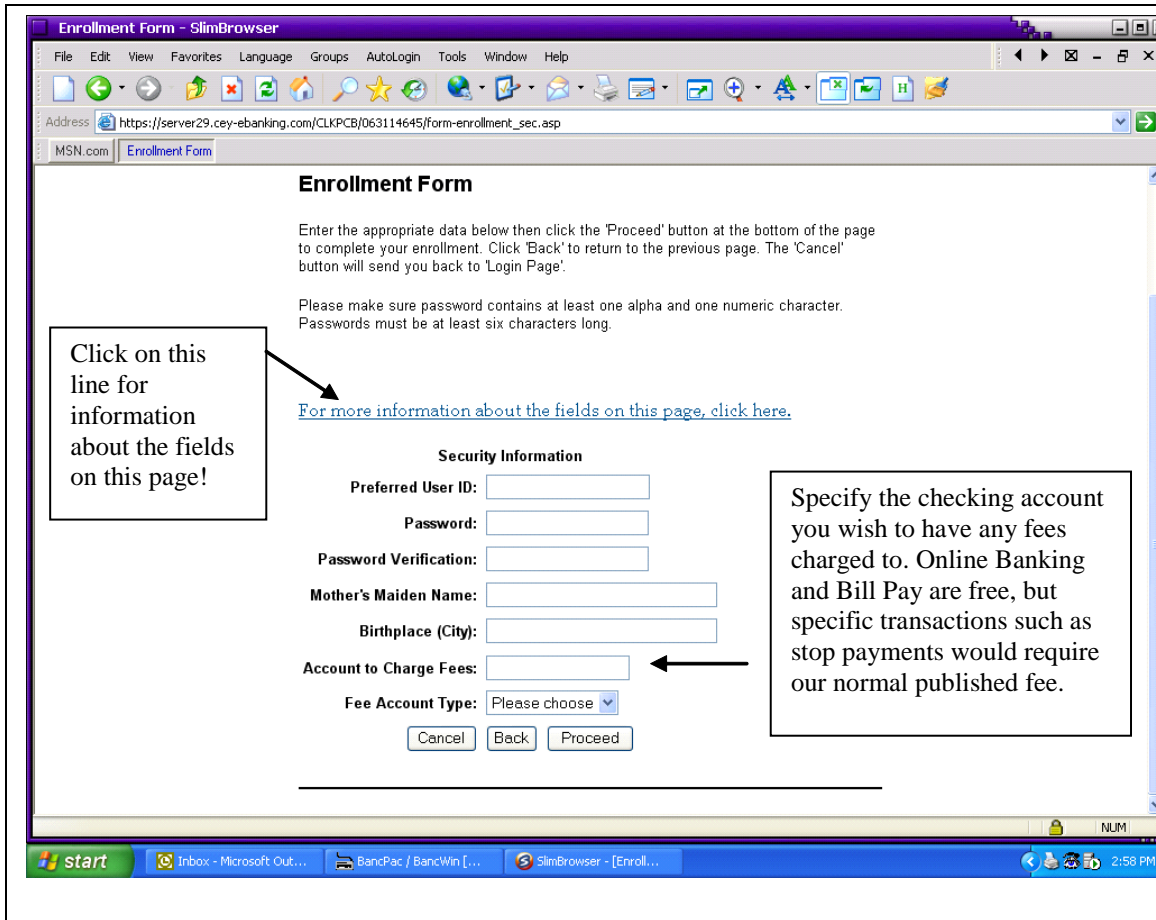
The first Enrollment page asks for basic information such as name, address, etc. Please complete it carefully.



The screenshot shows a web browser window titled "Enrollment Form - SlimBrowser". The address bar displays "https://server29.ccy-ebanking.com/CLKPCB/063114645/Form-enrollment.asp". The page features the Madison County Community Bank logo at the top. Below the logo, the heading "Enrollment Form" is followed by instructions: "Enter the appropriate data below. After you have filled in the necessary data, press the 'Proceed' button at the bottom of the page to continue to a page where you can verify your data. The 'Cancel' button will send you back to 'Login Page'." A link for more information is provided: "For more information about the fields on this page, click here." The form is titled "Personal Information" and includes the following fields: First Name, Last Name, Address Line 1, Address Line 2, City, State (a dropdown menu with "Please choose" selected), Zip Code, Country Code (a dropdown menu with "UNITED STATES" selected), and Social Security Number/Tax ID.

The second page in the enrollment process is where you will enter your User ID and Password. These should be things you can remember, but would be hard for someone else to figure out. **Remember, keep your User ID and Password secure.** Don't write it down and leave next to your computer!

Your password must be at least six characters long and must contain one number and one capital letter. You can make it longer, and we suggest you use eight characters. It is dangerous to use combinations of your initials and birth date, or similar types of passwords that someone can easily figure out. Your User ID and Password are Case Sensitive – in other words if you originally enter them as Capitals you must always enter them as capitals (or lower case as lower case).



After you have completed this form and pressed the “Proceed” button, the next screen will show your enrollment information and give you a chance to change it if you have made a mistake. Once you accept that screen, the system will notify us that you have enrolled. We will turn on your account and you will be ready to use the system within 24-48 hours (excluding weekends and holidays). You will receive an email once your enrollment process is complete. While you can navigate back to the login page, you cannot actually log in until we have turned on your account.

Once we have turned on your account and you have logged in successfully for the first time, you will be directed to set up your PassMark Image. This image will appear each time you login in the future and before you enter your password. If you login and go immediately to a request for a password you will know you have been re-directed to a false site that is trying to steal your identity (login and password). If you do not see your PassMark, contact our bank immediately at 850-973-2400.

https://server29.cey-ebanking.com/CLKPCB/063114645/passmark/default.asp - Windows Internet Explorer

https://server29.cey-ebanking.com/CLKPCB/063114645/passmark/default.asp

File Edit View Favorites Tools Help

https://server29.cey-ebanking.com/CLKPCB/0631146...

**Madison County Community Bank**

Please provide your password information, then click [Login]. You will then be prompted to setup your PassMark security features so that in subsequent logins PassMark will be enabled.

Once enabled, PassMark verifies your identity as a trusted user of this site by identifying your computer as an approved device at each login. Just as importantly, PassMark provides you with the certainty that you are accessing our authentic site by providing a personalized PassMark image and caption on the Login page setup by you during the enrollment process.

Login ID:

[Not Your Login ID?](#)

Password:

[Why is the Password here?](#)

[Forgot your Password?](#)

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Internet 100%

start https://server29.cey... 3:29 PM

**You will see this screen the first time you log in. When you enter your password and click on "Login" you will go to a second screen where you select your PassMark**

https://server29.cey-ebanking.com/CLKPCB/063114645/passmark/enroll/default.asp - Windows Internet Explorer

https://server29.cey-ebanking.com/CLKPCB/063114645/passmark/enroll/default.asp

File Edit View Favorites Tools Help

https://server29.cey-ebanking.com/CLKPCB/0631146...

**Madison County Community Bank**


### Set Up PassMark - Select an Image Help


Select one of the images from the image library to be your PassMark image.


You may select an image from below now.


Login ID:


Choose an image: Nature & Animals

Your PassMark:  
  
Accept This Image >>


  
Select image


  
Select image


  
Select image


  
Select image

More Images

  
Select image

  
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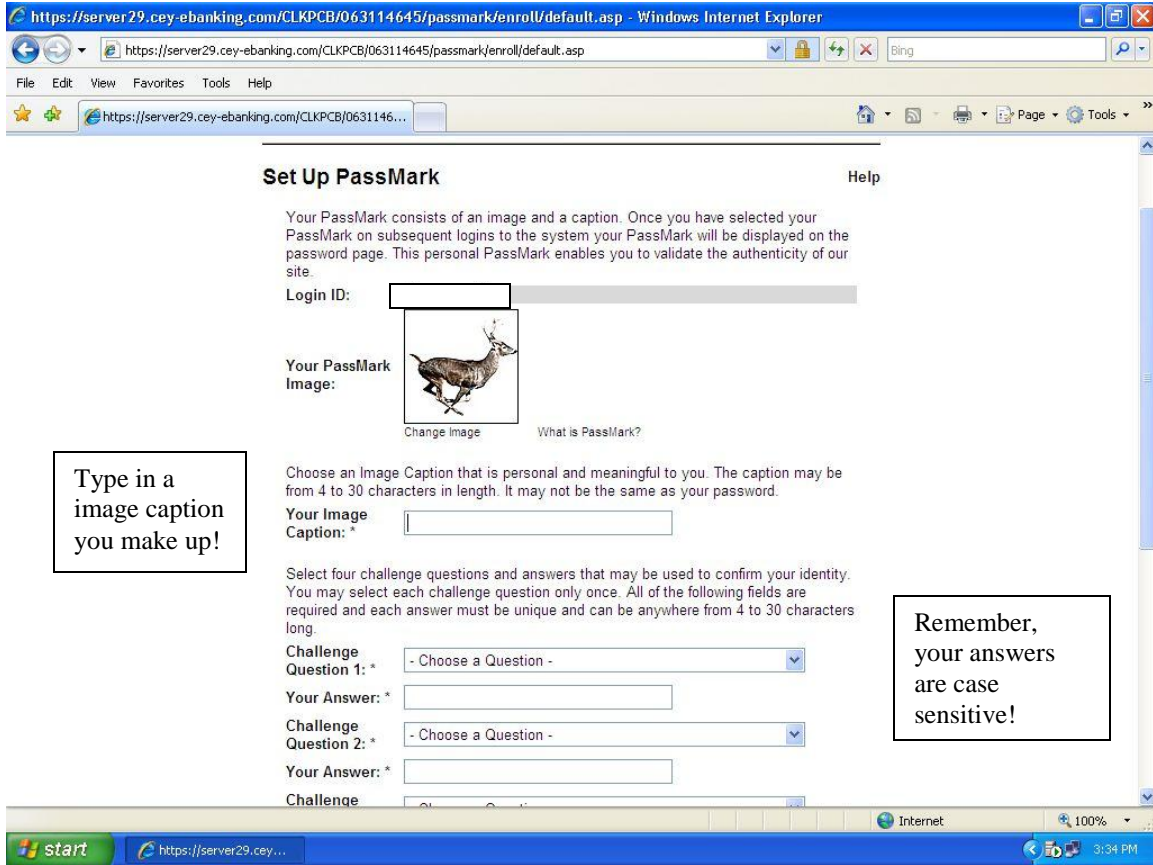
start https://server29.cey... 3:33 PM

**There are a number of different image categories to choose from**

→

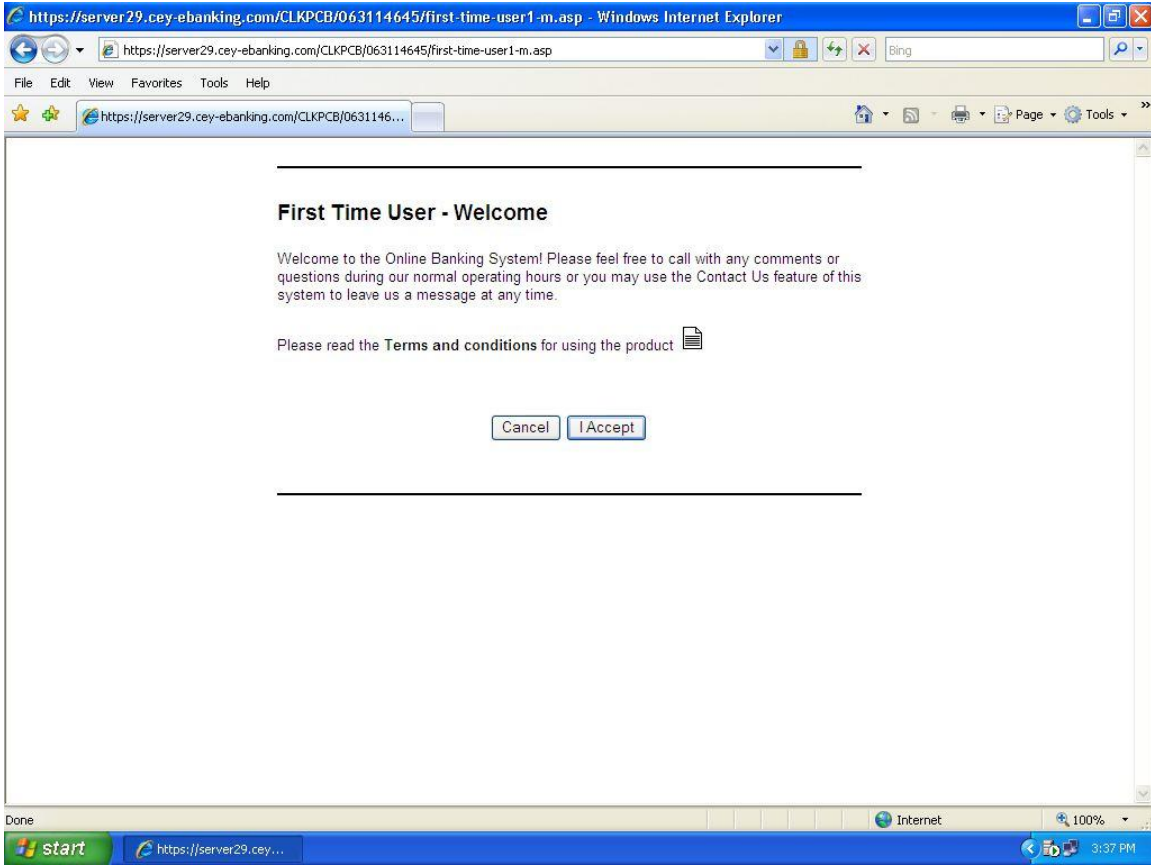
**Once you Accept the image you go to the next screen.**

←



**This next screen will ask you to type in a caption for your image, then select challenge questions and type your answers. Anytime you login from a new computer you will be asked challenge question(s) to insure someone isn't trying to hijack your OnLine account. Remember that your answers, like passwords, are case sensitive.**

**Upon completing this page, you will go to a final page which will allow you to view and accept our Terms and Conditions for using OnLine Banking. (See Next Page)**



Once we have turned on your account and you have logged in successfully, established your PassMark and accepted the Terms and Conditions, you will come to the Account Summary Screen.

From here, you can see your account balances (1) , click on the account name to see the detail of transactions (2) or click on another menu item to be able to perform that function. Please note that accounts are broken down into sections, i.e. Deposit Accounts; Certificates of Deposit and IRA's; and Loan Accounts.

You can get detailed help at any time by pressing the “?” button (3).

**Account Summary**

Return to this Account Summary page at any time for the current status of all accounts. Click on any of the accounts below to see the details of that account.

| Account                    | Current Balance | Available Balance | As of Date |
|----------------------------|-----------------|-------------------|------------|
| <a href="#">DDAxxxx111</a> | \$1,231.12      | \$1,120.32        | 11/25/2005 |
| <a href="#">DDAxxxx222</a> | \$9,810.10      | \$9,810.10        | 11/25/2005 |
| <a href="#">DDAxxxx444</a> | \$5,890.05      | \$5,490.07        | 11/25/2005 |
| <a href="#">MMAxxxx333</a> | \$4,997.25      | \$4,997.25        | 11/25/2005 |
| <a href="#">SAVxxxx555</a> | \$9,997.25      | \$9,997.25        | 11/25/2005 |

| Account                    | Current Balance | Maturity Date | As of Date |
|----------------------------|-----------------|---------------|------------|
| <a href="#">CDAxxxx777</a> | \$5,000.00      | 1/1/2006      | 11/25/2005 |
| <a href="#">IRAxxxx666</a> | \$9,872.12      | 1/1/2006      | 11/25/2005 |

| Account                     | Current Balance | Available Balance | As of Date |
|-----------------------------|-----------------|-------------------|------------|
| <a href="#">DDAxxxx4123</a> | \$6,171.68      | \$8,263.78        | 11/25/2005 |

**Loan Accounts**

You will see how you can give each account an “Alias” or nickname so no one other than you will be able to identify the account.

**TIP:** If one of your accounts or loans does not show up on this page, please contact customer service. If you are not the primary person on the account it may not be linked to you. However, if you are an authorized signer, we can have that account appear on your Account Summary

When you click on an Account Name, you will see a detail of the account transactions and both the current and the available balance. The details build for your viewing beginning when you are enrolled and are available for 45 days. Other options under the Account Summary menu (1) will allow you to request customer service to correct an item you believe is in error (Item Correction) ; Request Report of your account detail information and send it to another location; look at your Upcoming Transactions (also known as memo posts, i.e. ATM/Debit Card Transactions waiting to post) that are the difference between your current and your available balance; and establish Account Alerts to tell you when your balance reaches a certain level or when an expected item arrives in your account.

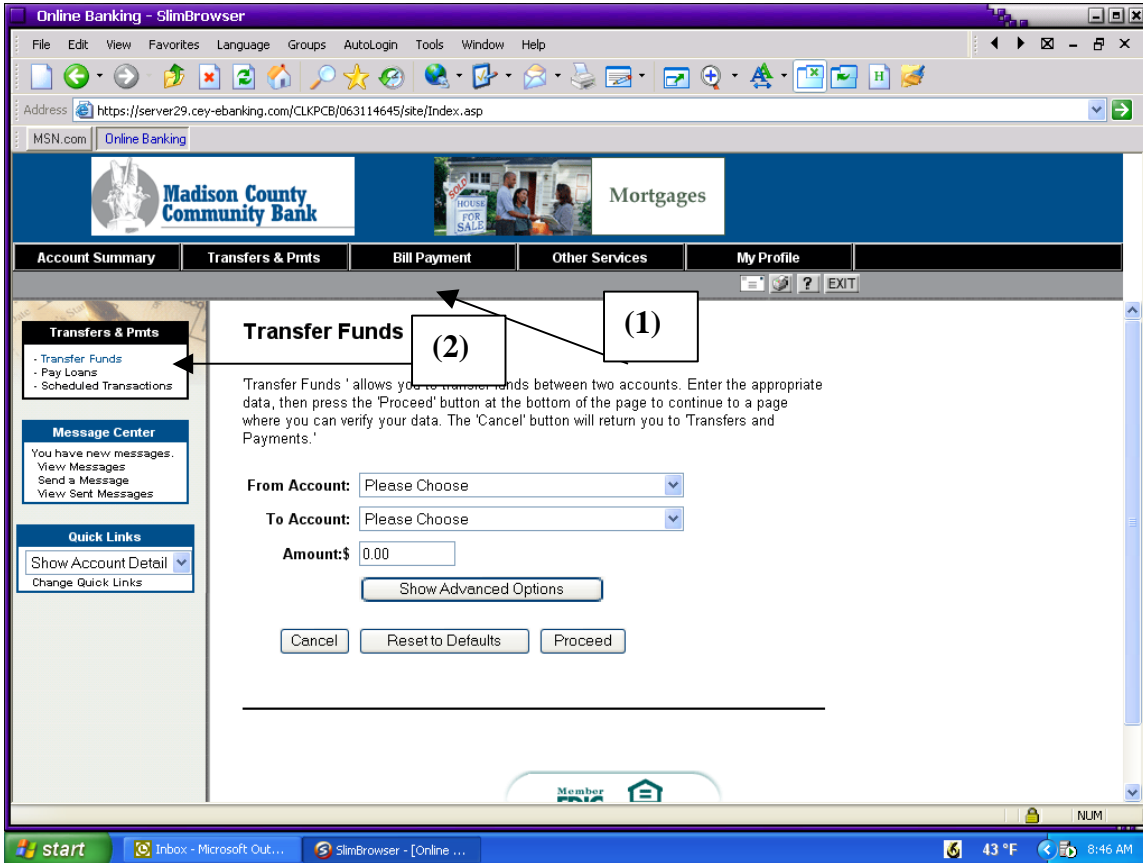
The screenshot shows the Madison County Community Bank online banking interface. The browser window title is "Online Banking - SlimBrowser". The address bar shows the URL: https://server29.cey-ebanking.com/CLKPCB/063114645/site/Index.asp. The page features a navigation menu with options: Account Summary, Transfers & Pmts, Bill Payment, Other Services, and My Profile. The main content area displays "Account Detail: DDAxxxxx111". Below this, there is a message: "The account information displayed is updated each morning after all transactions from the previous day have been processed." There are three links: Account Information Profile, Transaction Detail, and Filter Transactions. The "Account Information Profile" section shows the following data:

| Account Information Profile |             |
|-----------------------------|-------------|
| Account Alias               | DDAxxxxx111 |
| Amount of Credits           | \$2,300.78  |
| Amount of Debits            | \$2,807.62  |
| Available Balance           | \$1,120.32  |
| Current Balance             | \$1,231.12  |
| Effective Date              | 11/30/2005  |
| Last Statement Balance      | \$5,273.34  |
| Last Statement Drop Date    | 11/15/2005  |

The "Transaction Detail" section is partially visible, showing a table with columns for Date, Transaction Type/Description, Number, Amount, Debits, and Credits. The "Account Summary" sidebar on the left includes options for "Show Account Detail", "Message Center", and "Quick Links".

By clicking on any one of the five Menu Buttons (1) along the top of the page, you can bring up the detailed menu (2) for that function.

By clicking on Transfers and Payments, you have access to the menu which will allow you to transfer funds (simply moving between a checking and a savings account, etc.), make your loan payments from another of your accounts or schedule future or recurring transactions.

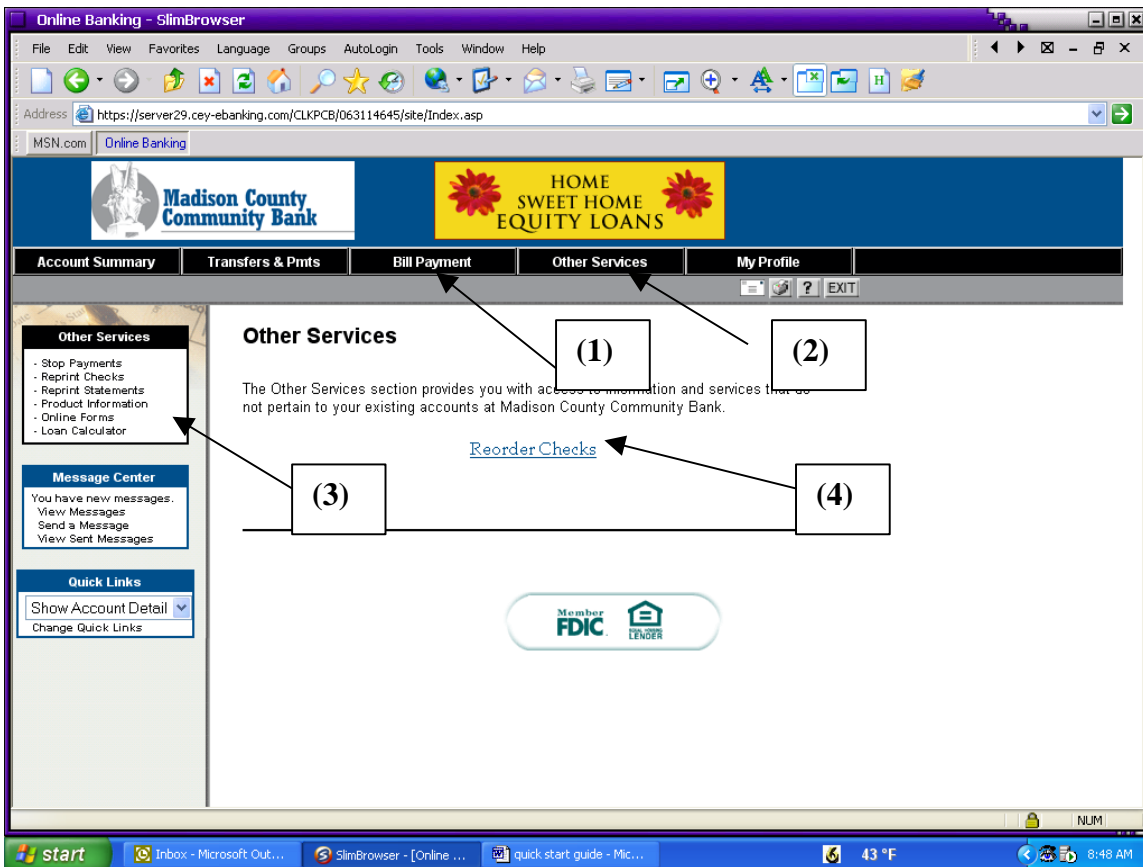


The next Menu Button (1) is for our Bill Payment Service. When you are ready to sign up for this service, just click on “Bill Payment” and you will be guided through your setup. Once we receive notification through the system that you have enrolled for Bill Payment we will turn it on for you. Please allow 24-48 hours.

Other Services (2) gives you the detailed menu (3) which consists of Stop Payments, Reorder Checks, Reprint Statements, Product Information, OnLine Forms and a Loan Calculator.

These functions allow you to handle many of your banking requirements, at your leisure, 24/7.

By clicking on the Reorder Checks button (4) you can go right to the Harland Check site and pick the style you want. These will be billed to your account. This does not allow you to order our In-House Checks at this time. For those, please call Customer Service.

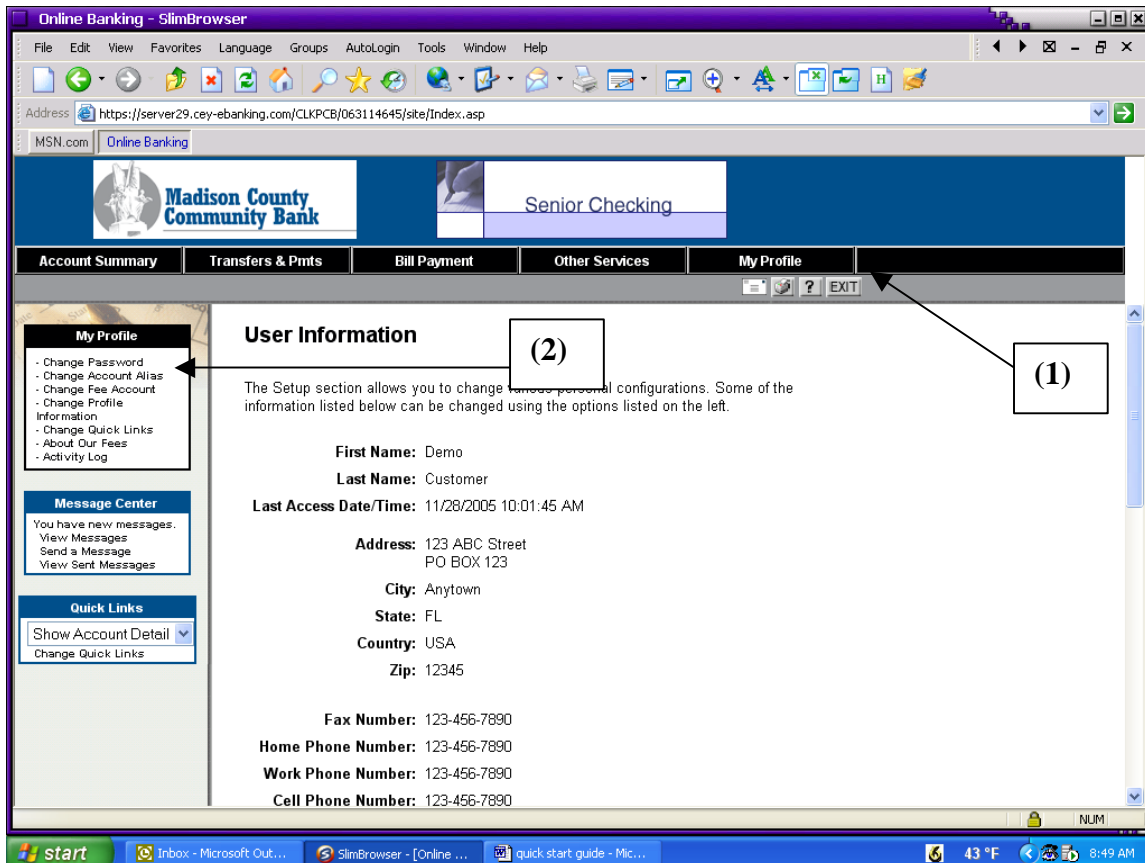


The Stop Payment function will allow you to request a stop payment through our customer service department. There is a stop payment fee for all stop payments (refer to your latest statement of fees). For legal reasons, you will have to come by the bank and sign the stop payment within 48 hours. We do recommend that if you need immediate assistance on a stop payment, that you call our customer service department during regular business hours.

“My Profile” (1) contains many useful functions to allow you to customize your OnLine Banking. The detail menu (2) lists the following functions.

- ❑ Change Password – do this periodically for security.
- ❑ Change Account Alias – Customize the title for your accounts
- ❑ Change Fee Account – which of your accounts you want fees charged to
- ❑ Change Profile Information – including your address, email address, etc.
- ❑ Change Quick Links (3) – allows you to set you own quick indexing to sections
- ❑ About our Fees – information on current fees
- ❑ Activity Log – shows your online within the past 90 days

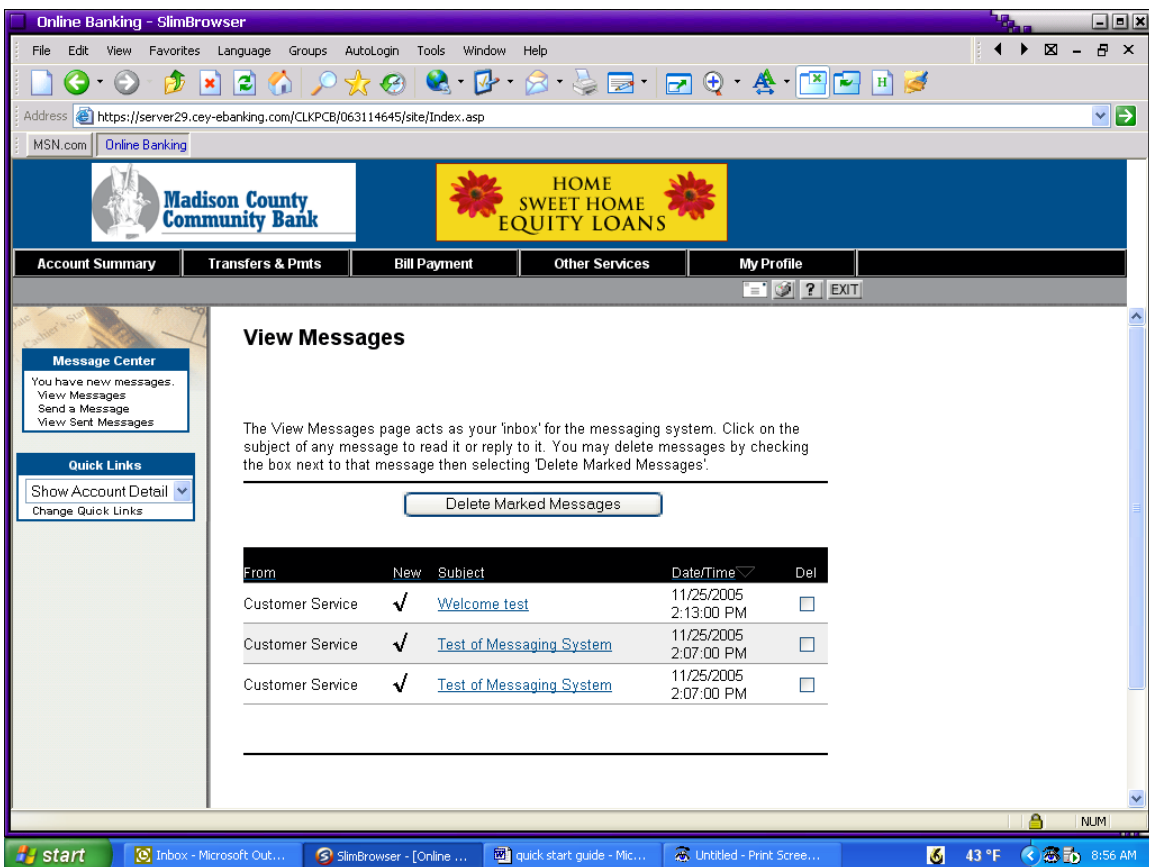
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The Message Center Menu (up all the time on the left side of your screen) will allow you to view messages we have sent you and to send messages to Customer Service, Consumer & Commercial Loan Officers or to our Residential Lending Department.

Remember, this is a secure messaging center. Critical personal and financial information should never be sent over your normal email connection.

Madison County Community Bank will never send you an email asking you to login to a site, or send an email containing your sensitive personal information such as account numbers, Login ID or Password. Should you receive this type of message, or even a phone call requesting this type of information – DO NOT PROVIDE IT!! – Contact us immediately at our listed phone number.



**NEED MORE HELP?** Just contact our Customer Service Department at 850-973-2400 and they will be glad to answer your questions!