



**First United**  
Bank & Trust

# Online Banking Upgrade

## MODERN AND RESPONSIVE

First United Bank & Trust's Personal Online Banking has a sleek, updated interface that works on your desktop, laptop, tablet, or cell phone with a standard browser — giving you freedom to do your banking wherever and whenever. In addition, your existing mobile app continues to be available and provides your optimal experience for banking on a mobile device.

## LOGIN AND AUTHENTICATION

You will continue to access the site using the existing URL address and we're using your existing ID and password and authentication technology to continue to keep your online sessions safe and secure. Additionally, IDs are no longer case sensitive, and you may be prompted to update your ID on your initial login attempt to the new site. Also, if you login from a device or location that is not recognized then you may be required to confirm your identity through a one-time PIN code.

## UPDATED MENUS


Menu names have been updated to navigate to the features you commonly use such as Accounts, Move Money, Documents, Secure Messaging, and Self-Service.

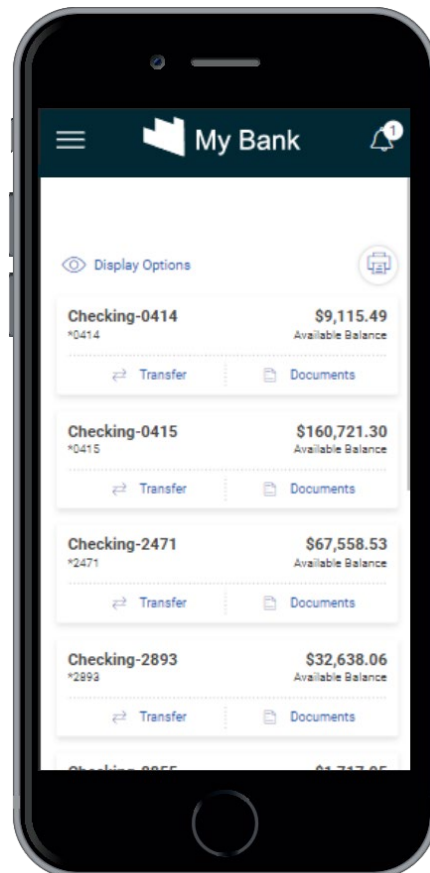
## ACCOUNTS OVERVIEW

The Account Overview page is the first page you'll see after signing on to Personal Online Banking. This page offers distinct formats designed to give you the best view of your accounts.

### Card/Tile View


Each account is presented as a card/tile that includes balance information with links to related tasks at the bottom of the card/tile.



You can change to the list view by clicking the list view icon .



## List View

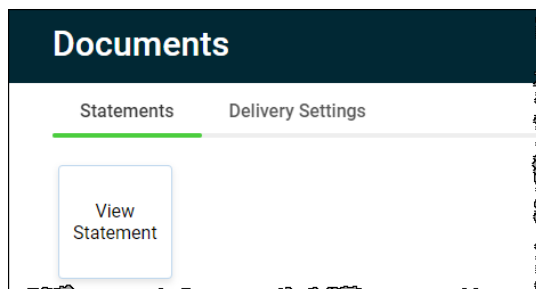
Each account is presented as a row in a table that includes balance information with links to related tasks on the right end of the row.

You can change to the card view by clicking the card view icon .

Checking-0414 *0414	\$9,115.49 Available Balance	\$9,115.49 Current Balance	 Transfer
			 Documents

## DOCUMENT DELIVERY

Choose your statement delivery preferences through the **Delivery Settings** tab on the Documents page.



## DOWNLOAD REQUESTS


Under the **Accounts - Reports Menu** is where you will request downloads and reports. Now your download requests can be for an unlimited amount of transaction history without constraints on the number of completed transactions or activity period (for example you can request an entire tax year). Additionally, you're your download requests that retrieve large sets of activity data will automatically process in the background and allow you to receive an optional email alert when the download file is ready to be accessed while you continue to use other features throughout the site.

## MOVE MONEY

The **Move Money** menu is where you will make internal and external transfers, pay bills, or pay other people.

### Transfer

Select the **Transfer** link to make an internal or external transfer between your accounts. Add new external bank accounts to transfer money with and to view your prior transfer activity.



AccountsMove MoneySelf Service

Transfer

Make Transfer

Scheduled

History

Manage Templates

Manage Accounts

Transfer From

Transfer To

+

 Add Accounts

Amount

Description (Optional)

Frequency

Once

Transfer Dates

When would you like the transfers to start?

☒ Transfer Now

☐ Select Transfer Date

Continue

## Loan Payment

If you have loans with our institution, then use the **Loan Payment** link to draw on a loan or to make a payment to a loan.

U1

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Accounts

Move Money

Self Service

Loan Payment/Transfer

Make Payment

Scheduled

History

Manage Templates

Manage Accounts

Transfer From

Transfer To

Installment Loan

+

Add Accounts

Payment option

Regular Payment

Amount:

\$250.50

Additional amount

\$0.00

Total Amount:

\$250.50

Description (Optional)

Frequency

Once

Transfer Dates

When would you like the transfers to start?

☒ Transfer Now

☐ Select Transfer Date

Continue

## Retail Bill Pay

To pay bills, add new payees and see prior bill payment activity then select the **Retail Bill Pay** link. As part of migrating, the existing payees and payments you had set up will port over to the new banking experience.

U1

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Accounts

Move Money

Self Service

Bill Pay

Pay someone new

Multi Pay

Single Pay

View: All (excluding hidden)

Find a payee

Pay To	Coming Due ↓	Last Scheduled	\$ Amount	Send On
Home Mortgage ▾ ...2897	\$2,060.00 on 09/03/19			03/18/24 Deliver by: 03/20
Total:		Pay from: YOU FIRST	\$2,060.00	
		Clear	Confirm all payments	

Activity

History

Resources

Forecast your balance

Print

Send On ↑

Pay To

\$ Amount

## SELF SERVICE

### SELF ADMINISTRATION

**Self Administration** is where you will manage your password, email, telephone numbers, and username.

The screenshot shows the 'Self Administration' page with the following elements:

- Header:** First United Bank & Trust logo, navigation links for Accounts, Move Money, and Self Service (highlighted).
- Section Header:** Self Administration
- Tabs:** Change Password, Personal Preferences, Change Username, Mobile Banking.
- Message:** Only one password change is allowed in a day. Your password was last changed on May 16, 2019.
- Form Fields:**
  - Current Password (with eye icon)
  - New Password (with eye icon)
  - Confirm Password (with eye icon)
- Validation Rules:**
  - ☐ The new password must contain 10 – 64 characters.
  - ☐ The new password must contain 1 upper case letter(s), 1 lower case letter(s), 1 number(s), 1 of the following special characters ! @ # \$ % ^ & \* . , - < >
  - ☒ The new password must be different from the last 3 previously created password or passwords.
- Buttons:** Update Password, Cancel

## ALERTS

Your contact information and alert quiet time can be viewed and changed through the **Show Contact Information** link at the top of the page. Conversely, the information can be hidden by clicking the **Hide Contact Information** link. A **Yes/No** slide button allows you to easily subscribe to or unsubscribe from certain alerts.

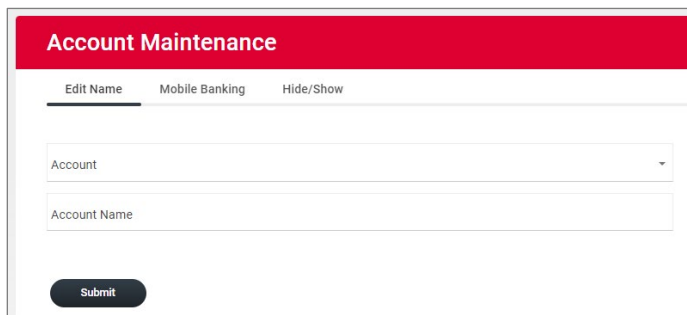
The screenshot shows the 'Alerts' page with the following elements:

- Header:** First United Bank & Trust logo, navigation links for Accounts, Move Money, and Self Service (highlighted).
- Section Header:** Alerts
- Tabs:** Account Alerts, Service Alerts.
- Message:** Here is a list of available alerts and your current settings. You can add a new alert and change or delete an existing alert.
- Link:** [Show Contact Information](#)
- Dropdown Menu:** Accounts, Installment Loan
- Alert List:**

Alert Type	Status	Action
Account Transfer Alerts	7 of 7 Alerts Enabled	<input checked="" type="checkbox"/> Alert On
Balance Alerts	1 of 3 Alerts Enabled	<input checked="" type="checkbox"/> Alert On
Maturity Alerts	No Alerts Enabled	<input type="checkbox"/>
Next Payment Due Alerts	1 of 1 Alerts Enabled	<input checked="" type="checkbox"/> Alert On
- Footnote:** Check marks indicate a subscribed alert. Mandatory alerts cannot be deleted.

## Account Maintenance

Use **Account Maintenance** to add or update the nicknames you use on your accounts. Additionally, if you want to control the display of an account use the **Hide/Show** tab to mark accounts to hide.

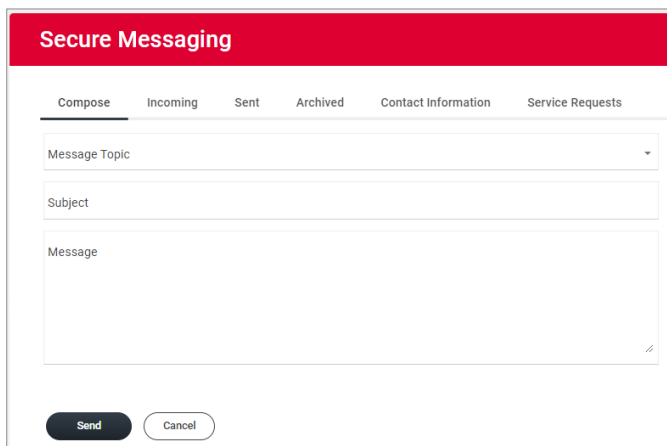


The screenshot shows the 'Account Maintenance' form. It has a red header bar with the title 'Account Maintenance'. Below the header are three tabs: 'Edit Name' (which is selected and underlined), 'Mobile Banking', and 'Hide/Show'. The form contains two input fields: 'Account' (a dropdown menu) and 'Account Name' (a text box). At the bottom of the form is a dark blue 'Submit' button.

## SECURE MESSAGING

The **Secure Messaging** page is comprised of the following tabs: **Compose**, **Incoming**, **Sent**, **Contact Information**, **Archived**, and **Service Requests**.

Use **Compose** to reach out to us about any of your Personal Online Banking questions or concerns. Use **Incoming** to view any of the messages we've sent to you. Use **Sent** to view any of the messages you've sent to us. The Archived tab includes any of the messages from us that you've chosen to keep.



The screenshot shows the 'Secure Messaging' form in the 'Compose' tab. It has a red header bar with the title 'Secure Messaging'. Below the header are six tabs: 'Compose' (selected and underlined), 'Incoming', 'Sent', 'Archived', 'Contact Information', and 'Service Requests'. The form contains three input fields: 'Message Topic' (a dropdown menu), 'Subject' (a text box), and 'Message' (a large text area). At the bottom of the form are two buttons: a dark blue 'Send' button and a light blue 'Cancel' button.

The **Contact Information** tab is where you will find our contact information.

**Service Requests** tab is where you will go to access forms for requesting actions like changing your address, ordering checks, requesting statement copies, or requesting a replacement debit (Note: there may be a fee assessed for a replacement).

**Secure Messaging**

[Compose](#) [Incoming](#) [Sent](#) [Archived](#) [Contact Information](#) [Service Requests](#)

**Change of Address**  
Submit a request to change your account/personal address.

**Reorder Checks/Deposit Books**  
Request check or deposit book re-orders for your accounts.

**Copies**  
Request photocopies of checks or statements. NOTE: There may be a fee assessed for this service!

**Debit Card 7-10 Business Day Processing**  
Request a new or replacement debit card. NOTE: There may be a fee assessed for replacement!

## CONTACT INFORMATION

If you have any questions or concerns about this upgrade to your Personal Online Banking experience, please contact our Customer Service Center at 1-888-692-2654.