<u>Personal eBanking at a Glance</u>

- *<u>Under the Accounts Tab you can:</u>*
  - view accounts and set up transaction categories;
  - create reports based on categories you set up; *and*
  - upload account information to Quicken or Microsoft Money.

- *<u>Under the Customer Service Tab you can:</u>*
  - change your user ID or password;
  - update and change your address, phone number, or email address;
  - customize your accounts;
  - manage your mobile banking and security settings and alerts; *and*
  - stop checks or order checks online.

- *<u>Under the Pay and Transfer Tab you can:</u>*
  - set up and initiate Bill Pay by payee account number;
  - stop/cancel/change payment and/or pay date until item is being processed;
  - stop payment of any check written or range of missing checks that have not yet cleared;
  - transfer funds between MSB accounts;
  - make loan payments;
  - set own number range for electronic checks sent within Bill Pay;
  - set reminders, alerts, recurring transactions for Bill Pay, eBills and autopay (for eBills only);
  - add and create categories for payees and MSB account transactions;
  - build notices and alerts for Bill Pay in eBanking and setup People Pay.
  - Using People Pay, you can:
    - send money to anyone who has a Paypal account, mobile phone number or checking account. There is a $500 per transaction limit with a daily limit of $1,000. Some fees may apply.

- *<u>Under the Personal Finance Tab you can:</u>*
  - see all of your finances and associated transactions in one place;
  - understand and analyze all of your finances both in and out of MSB – this includes credit cards, banking accounts, loans, investment/retirement accounts, and reward point programs; *and*
  - measure and track changes to your overall net worth.