Sync

Digital Tools Guide

A convenient guide to Bank Independent's digital banking tools

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BANK INDEPENDENT®

Radically Original™

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Bank Independent redefines “bankers’ hours” by serving our customers Monday through Saturday 8:00 a.m. to 8:00 p.m. With a real person answering your calls in Customer Service and late-night drive-in banking, we’re here when you need us. Give us a call at **(256) 386-5000** or **(877) 865-5050**, or visit one of our 28 convenient locations in the seven counties we proudly serve. For a list of locations and hours of operation, please visit **bibank.com/locations**.

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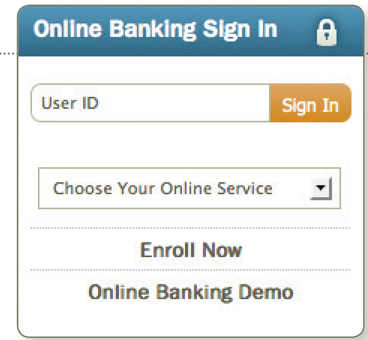
Online Banking

Bank Independent's Online Banking options provide a private, secure and simple way to manage your finances whenever and wherever your schedule allows.

Two Ways to Enroll



Self-Enroll

Visit bibank.com and click **Enroll Now** in the Online Banking Sign-In box, and:

1. Accept the Terms and Conditions
2. Enter the requested information
3. Click **Send email verification***
4. Open the email you receive and click on the link*
5. Make note of your temporary 12-digit User ID (you'll be able to change this later!)

*Please note that the enrollment process must be completed within the same browser session and on the same computer within one hour

Or, call Customer Service at (256) 386-5000 or (877) 865-5050 for assistance.

First Time Login

At bibank.com go to the Online Banking Sign-In box to log in using your temporary 12-digit User ID and the last four digits of your Social Security number as your password, then click **Submit**.

Now you're just six steps away from taking charge of your finances!

Step One: **Change your password (required)**

Step Two: **Change your User ID (optional)**

Step Three: **Select a personal image**

Step Four: **Select and answer three security questions**

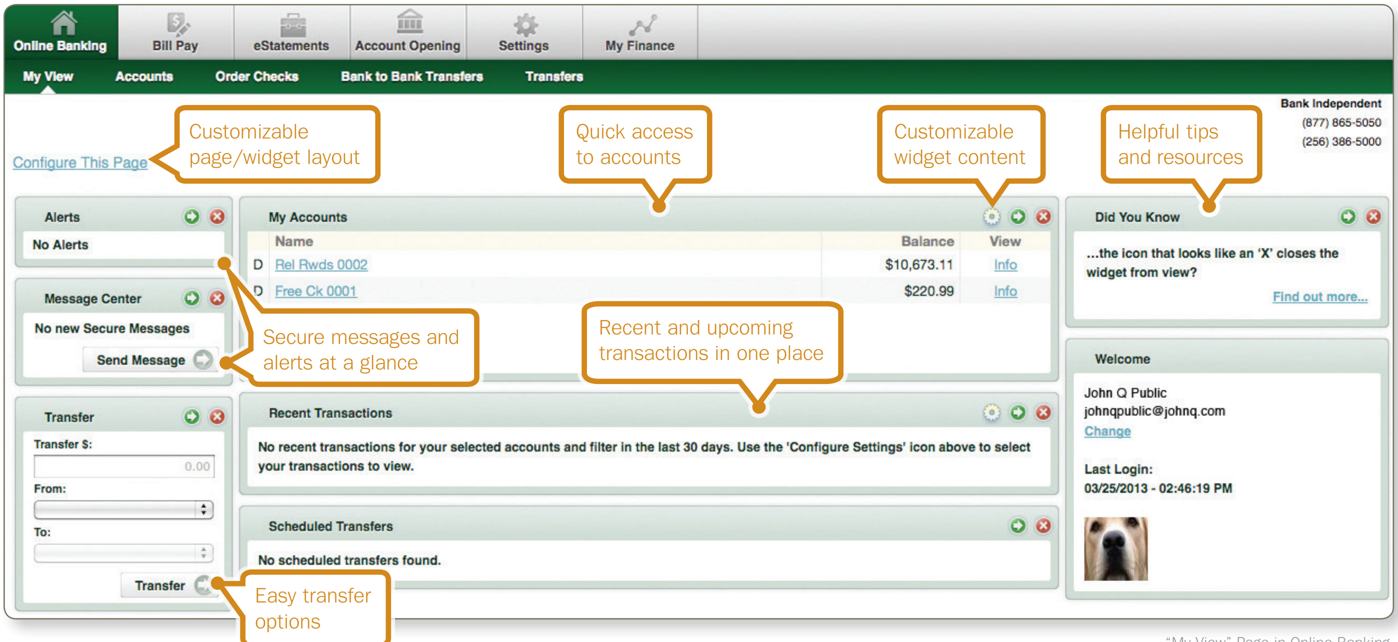
Step Five: **Enable password reset option in your Settings tab**

Step Six: **Enter a mobile phone number to receive important security verification codes via text (this additional security measure will be used in the setup of other Online Banking features to verify your identity).**

When you have completed these steps return to your Online Banking "My View" page to get started.

Your Online Banking “My View” Page

This page provides a convenient, configurable financial snapshot.



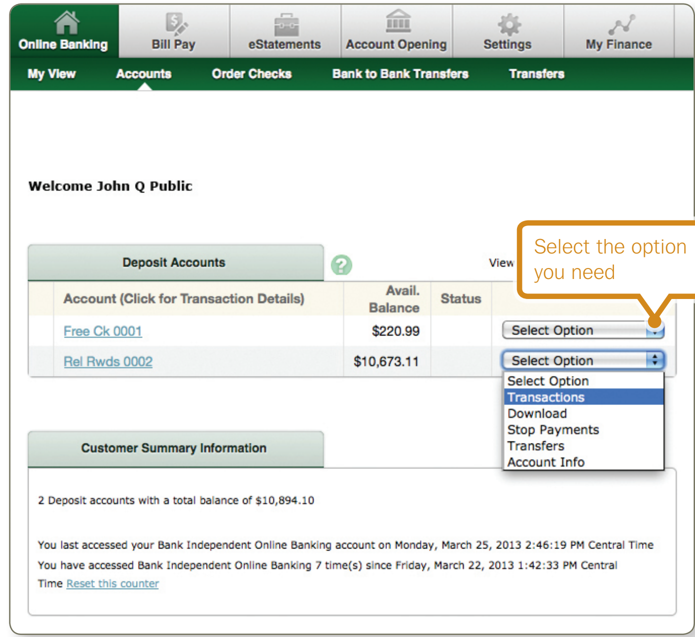
“My View” Page in Online Banking

Your Online Banking "Accounts" Page

The "Accounts" page offers several account management options which are easily accessible using the **Select Option** drop-down menu or by clicking on the account name.

From this page you can:

- View transaction detail
- Choose number of transactions displayed
- Search by account, date range, amount, check number, debits or credits
- Transfer funds
- View check and deposit images
- Download transactions to financial management software or a spreadsheet
- View statements
- Initiate stop payments
- Sort columns to customize view
- Order checks



Your Online Banking “Bank-to-Bank Transfers” Page

Bank-to-Bank transfers allow you to schedule transfers to or from checking or savings accounts you own at other financial institutions.

After 30 days as an Online Banking customer with accounts in good standing*, the Bank-to-Bank option will be activated and will appear on your “My View” tab.

To add external accounts** and create new transfers***, simply select **Bank-to-Bank Transfers** and follow the instructions.

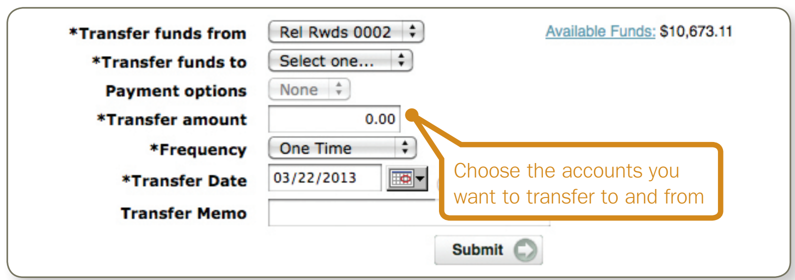
* Subject to eligibility requirements. **Verification of account ownership will be required. ***Fees will apply for outgoing transfers

Your Online Banking “Transfers” Page

The “Transfers” page lets you initiate and manage your internal account-to-account transfers.

Internal Transfers

- Create a new transfer
- Make a loan payment
- View pending transfers
- Edit or delete transfers
- View transfer history



Bill Pay

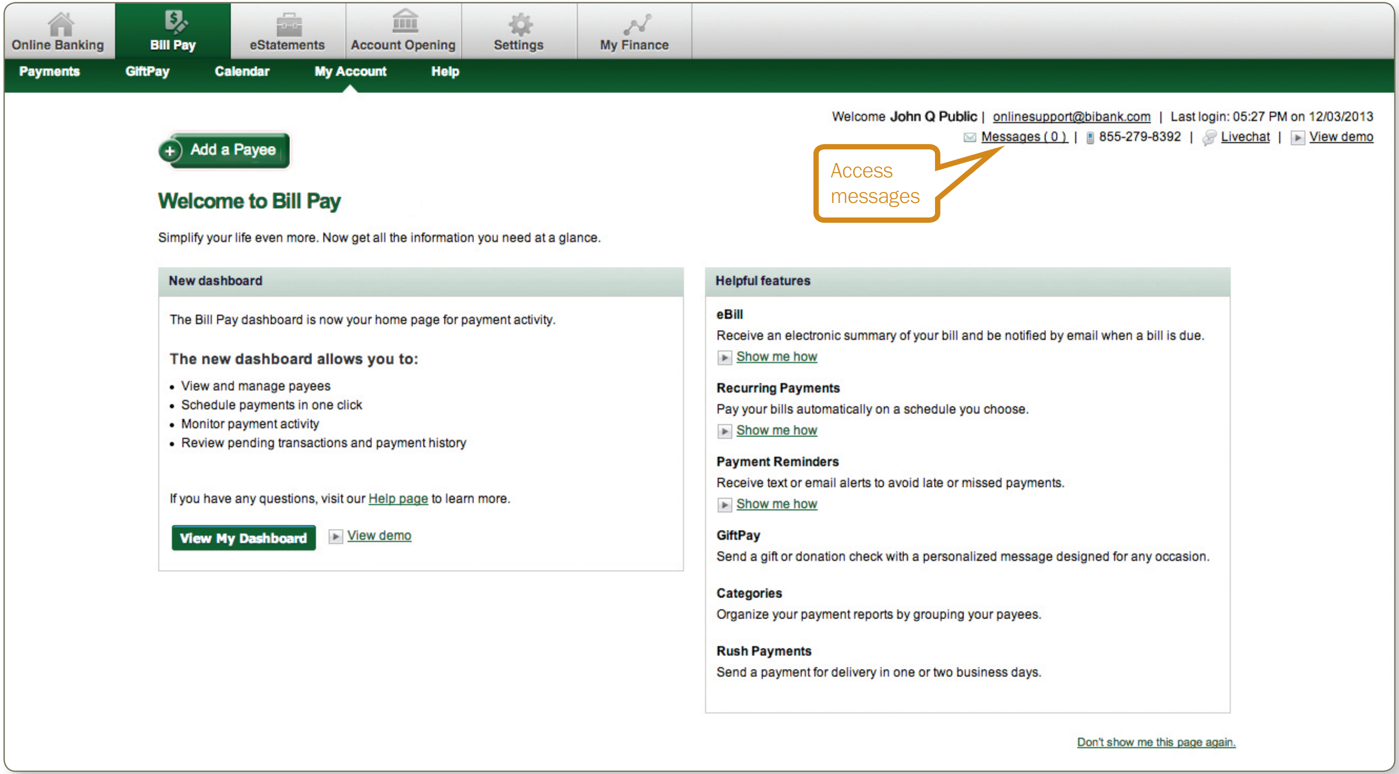
Bank Independent's Bill Pay is a secure, convenient and cost-saving alternative to making payments the "old-fashioned way" by mail. Bill Pay is available to Bank Independent customers with an active checking account and Online Banking access.

Getting Started

To get started with Bill Pay, simply log in to Online Banking and click on the **Bill Pay** tab.

Follow these steps to register:

- Select the account from which you most often pay your bills
- Accept the Terms and Conditions
- Follow the helpful guidance on the Welcome Page to add payees and view the Bill Pay dashboard

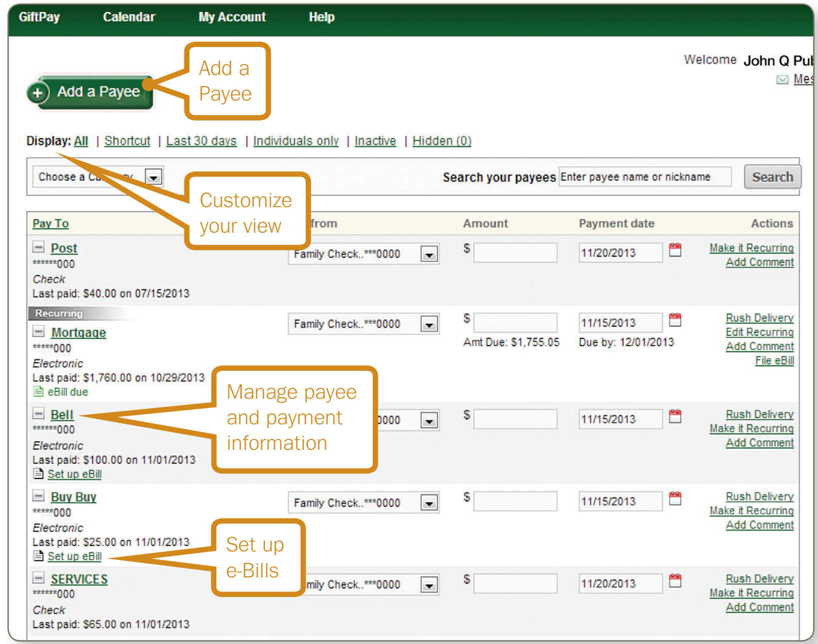


“Bill Pay” Page on Online Banking

Bill Pay Dashboard

Our one-click Bill Pay dashboard enables you to quickly and easily:

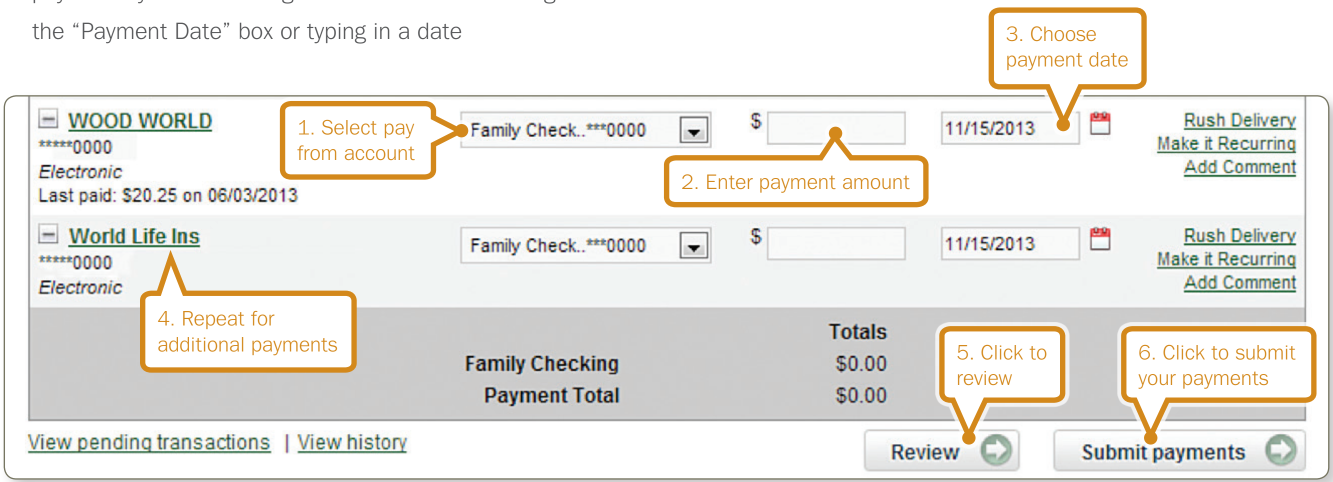
- Schedule a single payment or multiple payments
- Add a payee
- Manage your payees and payments
- Set up e-bills
- View pending payments
- View your payment history
- Customize your dashboard
- Retrieve messages
- View helpful how-to demo videos
- Access GiftPay to send personalized gift checks and charitable donations
- Access a Calendar displaying your bill payments in calendar form
- Access Account tab to add or update your pay-from accounts



Scheduling Payments

Making payments using Bank Independent Bill Pay is fast and simple. To schedule payments from your Bill Pay Dashboard, simply:

1. Select the account from which you'd like to pay from the "Pay from" drop-down menu
2. Enter the amount you'd like to pay in the "Amount" box
3. Choose the date you'd like for your payee to receive your payment by either clicking on the calendar to the right of the "Payment Date" box or typing in a date
4. Repeat this process to make payments to additional payees
5. Click "Review" to confirm your selections
6. Click "Submit payments," and you're done!



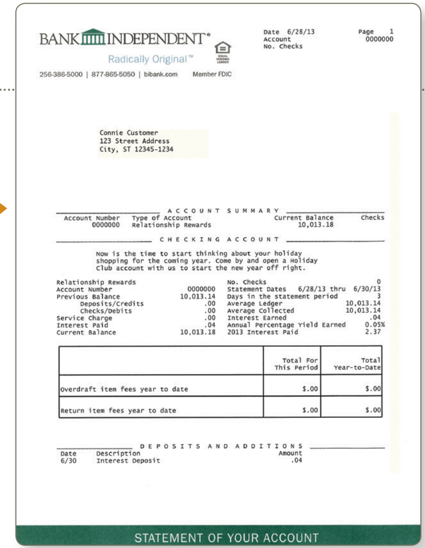
eStatements and eNotices

eStatements and enotices are environmentally friendly, safe, secure and accessible. If you'd prefer to receive your account statements and notices electronically, click on the **eStatement** tab within Online Banking to start the enrollment process.

Enrollment Process

Step One:	Select accounts for electronic delivery
Step Two:	Enter your email address
Step Three:	Enter a security phrase which will be included in your eStatement and eNotice emails from us
Step Four:	Enter the enrollment passcode
Step Five:	Read and agree to the Terms and Conditions of eStatements and click **Enroll Now**.

Your eStatement looks just like a paper statement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Date 6/28/13   Page 1
Account   0000000
No. Checks

Connie Customer
123 Street Address
City, ST 12345-1234

ACCOUNT SUMMARY

Account Number	Type of Account	Current Balance	Checks
0000000	Relationship Rewards	10,013.18	

CHECKING ACCOUNT

Now is the time to start thinking about your holiday shopping for the coming year. Come by and open a Holiday Club account with us to start the new year off right.

Relationship Rewards		No. Checks	0
Account Number	0000000	Statement Dates 6/28/13 thru	6/30/13
Previous Balance	10,013.14	Days in the statement period	3
Deposits/Credits	.00	Average Ledger	10,013.14
Checks/Debits	.00	Average Collected	10,013.14
Service Charge	.00	Interest Earned	.04
Interest Paid	.04	Annual Percentage Yield Earned	0.05%
Current Balance	10,013.18	2013 Interest Paid	2.37

	Total For This Period	Total Year-to-Date
Overdraft item fees year to date	$.00	$.00
Return item fees year to date	$.00	$.00

DEPOSITS AND ADDITIONS

Date	Description	Amount
6/30	Interest Deposit	.04

STATEMENT OF YOUR ACCOUNT

You'll soon receive an email from Bank Independent confirming your enrollment. When your statements are ready or you have a notice available, we'll send you an email containing your security phrase and a message that your document is ready for viewing. We'll store up to 18 months of statements and notices, for your easy access and management.

You can even enroll others, like your spouse or accountant, to allow controlled access to your eStatements!

Alerts

Keep tabs on your finances with handy Online Banking alerts! On the Settings tab, click **Alerts**. From here you can schedule your own customized alerts for:

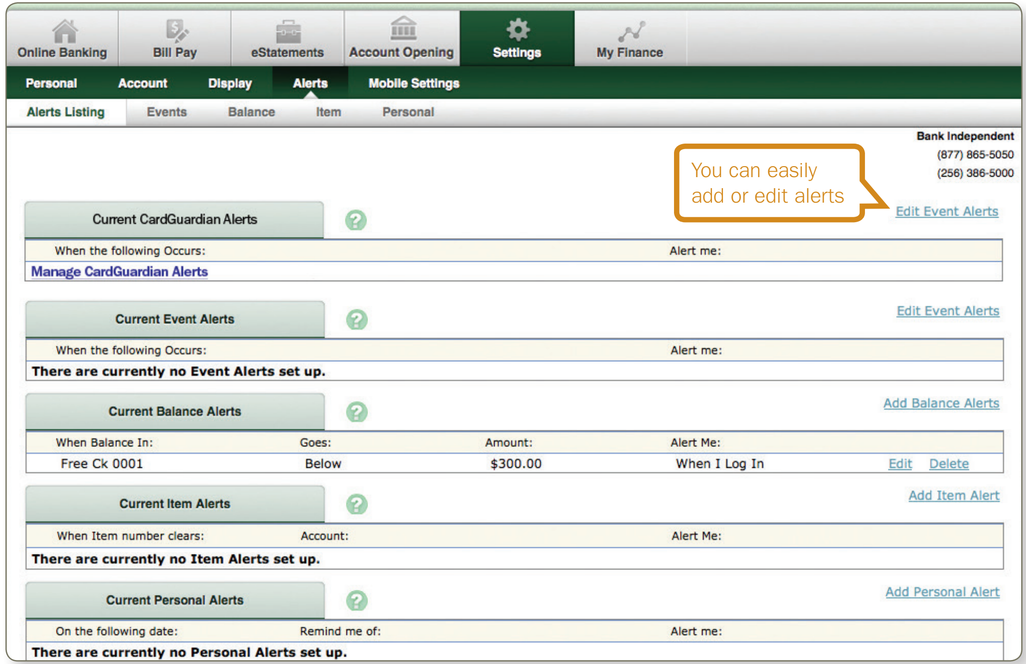
Events like incoming direct deposits, funds transfer information or statement notifications

Balance so you'll know when an account reaches a certain threshold

Items including cleared checks

Personal reminders of important dates like upcoming birthdays and anniversaries.

For each alert, choose to be notified by email, via text message, or upon login to Online Banking by checking the **Email, Text** or **Login** boxes. Alerts can be sent to any valid email address.



You can also manage your **BI Card Guardian** alerts from the convenience of the Alerts page.

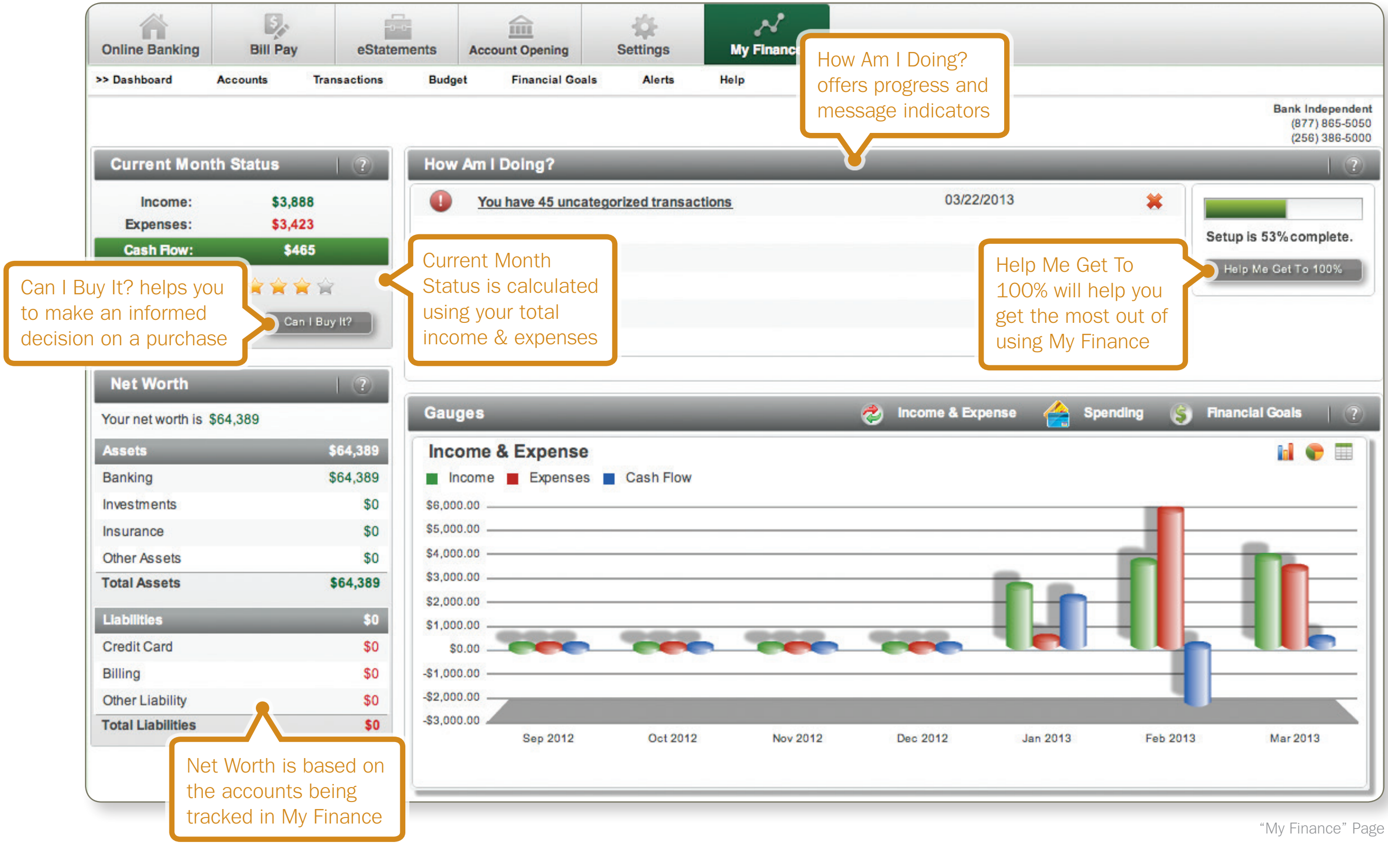
My Finance

My Finance is a secure, one-stop online financial management tool within Bank Independent's Online Banking that allows you to view and maintain your financial information. My Finance can replace expensive software and third-party financial management tools. Manage all of your finances within your trusted Bank Independent Online Banking session.

Maintain Your Finances

- Tracking accounts and categorizing transactions
- Importing account information from other financial institutions and accounts
- Developing a budget and setting financial goals
- Viewing account, transaction, budget and goal history reports and charts
- Assisting in building net worth by tracking toward a budget and goal
- Monitoring activity through customizable alerts

To begin using My Finance, simply click on the **My Finance** tab at the top of the Online Banking toolbar, accept the Terms of Service, and follow the recommended steps to complete your display setup.



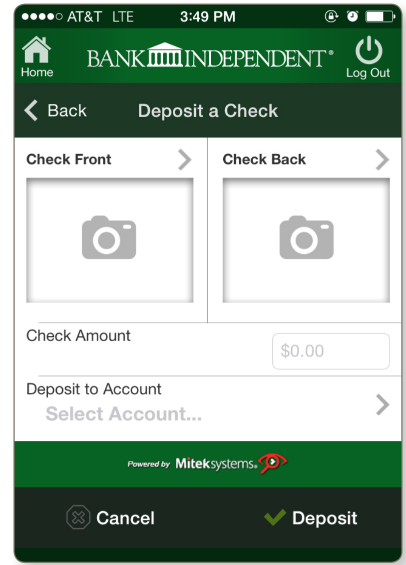
"My Finance" Page

Mobile Deposit

With Mobile Deposit, you can deposit checks* using the camera on your iPhone or Android phone!

It's easy to make a Mobile Deposit!

1. Log in to Mobile Banking using the Bank Independent app on your phone or tablet
2. Select the **Deposits** icon
3. Tap "**Check Front**" to snap a photo of the front of your check using your device camera, then select **Use** if the photo is successful
4. Repeat this process using "**Check Back**" to capture the image of the back of your endorsed check
5. Enter the check amount and select the account for deposit
6. Select **Deposit**, and you're done!**



*Certain fees will apply.

**Funds typically will be available on the next business day for Mobile Deposits made prior to 8:00p.m.

Mobile Banking

Bank Independent Mobile Banking is fast, flexible and full of features designed for your on-the-go lifestyle. Optimized for your iPhone or Android smart phones and your iPad tablet, Mobile Banking with our app or your device's browser offers security and convenience at your fingertips. If your mobile phone or iPad doesn't have Internet access, you can still access your accounts via Text Banking (see page 20).

Features

- View account balances
- View transaction history
- View alerts
- Pay bills
- Transfer funds between accounts
- Find a Bank Independent location near you
- Manage Bank Independent Debit Cards

Just download the free Bank Independent app from iTunes or Google Play or visit m.bibank.com on your mobile browser! Remember that your wireless provider's web access charges may apply.

Mobile Banking Enrollment for Browser and Text:

- Log in to Online Banking, and select the Settings tab
- Select **Mobile Settings**
- Select **Mobile Web Settings** or **Mobile Text Settings**
- Click to enable web or text access on your mobile device
- Select to receive/not receive text message alerts for web banking
- Enter your mobile number
- Select your wireless provider
- Select the accounts you'd like to access on your mobile device
- For text banking. Create mobile short names for each selected acct.
- Click **Submit**
- Review your information and accept the Terms and Conditions
- Click **Confirm** to see instructions on completing the enrollment process

Mobile Banking enrollment will enroll ALL of your Bank Independent Online Banking accounts in Mobile Banking. Simply log in to the traditional Online Banking site to manage these settings.

Settings

Customize your Online Banking experience by clicking on the Settings tab, where you'll find the following options:

Personal

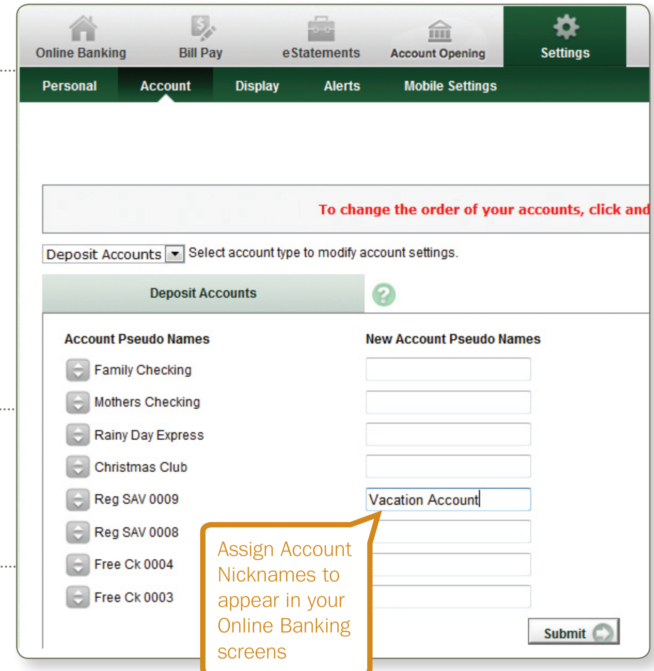
- Change your email address
- Change your password reset question & answer
- Customize your personal authentication image
- Change your Online Banking User ID
- Change your password

Account

- Assign nicknames to your accounts

Display

- Set defaults for displaying account information and confirmation options



Pseudo Name Page

FAQs

Why do you ask for my mobile phone number during the Online Banking setup process?

This Security Manager feature is an additional layer of safety we will use to verify several Online Banking transactions, such as Bank-to-Bank Transfers. During the process, a one-time use verification code will be sent via text message to the phone number you've entered, and you'll be asked to enter this number to complete the verification. This further ensures that you are indeed authorized to request the transaction and the activity is not fraudulent. If you do not have a text-enabled mobile phone, or if you prefer not to use the text feature, you may contact our Customer Service department for a one-time use code for each transaction.

When I log in to Online Banking I see more/ fewer accounts than I think I should. What should I do?

The accounts displayed within Online Banking are based on your ownership of or relationship to the account. For example, if you are the primary account owner on a savings account, you will automatically see that account in your Online Banking listing. If you are authorized only as an additional signer on a checking account, however, and not an account owner, you probably won't see that account listed. If you would like to request that an account be added or removed from your Online Banking listing, please call Customer Service at (877) 865-5050 or (256) 386-5000.

What is the "Account Opening" tab in Online Banking?

The Account Opening feature within Online Banking allows you to open a new consumer checking or savings account or certificate of deposit securely anytime, anywhere. While this option is also available from the bibank.com website, the Account Opening form in Online Banking will pre-populate your personal information into the required application fields, saving you time.

Can I schedule payments to multiple payees at one time in Bill Pay?

Absolutely! First, just click on either the Shortcut widget in your Bill Pay home screen, or select Single Payment from the Payment drop-down menu. Both paths lead you to your payment screen, where you should see a listing of your payees on the lower left hand side of the page. To schedule payments to multiple payees, simply check the box next to each of the payees you'd like to pay in this session, and the payee will be added to your Pay a Bill screen. From there you can easily select your funding account for each bill, add payment amounts, and select your "Deliver By" dates for all payees, then send them all at once by clicking the submit button. If you'd like to make the Pay a Bill page your Bill Pay home screen, just go to the Options tab, select Default Settings from the drop-down menu, and choose Single Payments as your Default Page.

Why are some payments sent electronically by Bill Pay and others are mailed?

Our Bill Pay provider constantly reviews the payees our customers enter into the system, and seeks to partner with these companies to allow electronic delivery of your payments whenever possible. However, sometimes new or smaller companies do not offer this option, and your payment is mailed to these payees in a timely manner to ensure delivery by the date you've selected.

List of Text Commands for Text Banking	
Text the following command to 69062:	**To receive the following information via text:**
BAL	Balances for all eligible accounts
BAL + Acct. Short Name (example: BAL SAV)	Balance for the selected account
HIST	Last four transactions posted in the last 15 days to all eligible accounts
HIST + Acct. Short Name (example: HIST SAV)	Last four transactions posted in the last 15 days to the selected account
HELP	List of all commands

For more information on Bank Independent's Online Banking services,
visit bibank.com for Frequently Asked Questions and helpful demo videos.