



Digital Tools Guide

A convenient guide to Bank Independent's digital banking tools



..... featured



Online
Banking



Mobile
Deposit



Mobile
Banking

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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**.



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.

Online Banking Sign In

User ID

Choose Your Online Service

Enroll Now

Online Banking Demo

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.

The screenshot shows the 'My View' page with several callouts:

- Customizable page/widget layout:** Points to the 'Configure This Page' link.
- Quick access to accounts:** Points to the 'My Accounts' table.
- Customizable widget content:** Points to the settings icon in the 'My Accounts' widget.
- Helpful tips and resources:** Points to the 'Did You Know' widget.
- Secure messages and alerts at a glance:** Points to the 'Message Center' widget.
- Recent and upcoming transactions in one place:** Points to the 'Recent Transactions' widget.
- Easy transfer options:** Points to the 'Transfer' widget.

My Accounts Table:

Name	Balance	View
D Rel Rwds 0002	\$10,673.11	Info
D Free Ck 0001	\$220.99	Info

Recent Transactions: No recent transactions for your selected accounts and filter in the last 30 days. Use the 'Configure Settings' icon above to select your transactions to view.

Scheduled Transfers: No scheduled transfers found.

Did You Know: ...the icon that looks like an 'X' closes the widget from view? [Find out more...](#)

Welcome: John Q Public
johnqpublic@johnq.com
[Change](#)
Last Login: 03/25/2013 - 02:46:19 PM

"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

The screenshot shows the Online Banking interface. At the top, there are navigation tabs: Online Banking, Bill Pay, eStatements, Account Opening, Settings, and My Finance. Below these are sub-tabs: My View, Accounts (selected), Order Checks, Bank to Bank Transfers, and Transfers. The main content area displays a welcome message for John Q Public and a table of Deposit Accounts. The table has columns for Account (with a link for transaction details), Avail. Balance, and Status. Two accounts are listed: Free Ck 0001 with a balance of \$220.99 and Rel Rwds 0002 with a balance of \$10,673.11. A dropdown menu is open over the table, showing options: Select Option, Transactions (highlighted), Download, Stop Payments, Transfers, and Account Info. A callout box points to the dropdown menu with the text "Select the option you need". Below the table is a Customer Summary Information section stating "2 Deposit accounts with a total balance of \$10,894.10". At the bottom, there is a message about the last accessed time and a link to "Reset this counter".

Account (Click for Transaction Details)	Avail. Balance	Status
Free Ck 0001	\$220.99	
Rel Rwds 0002	\$10,673.11	

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.

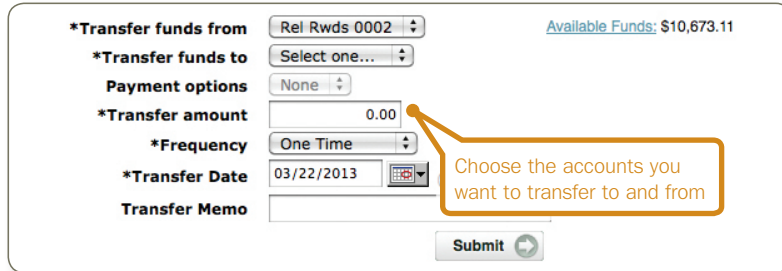
* Subject to eligibility requirements. **Verification of account ownership will be required. ***Fees will apply for outgoing transfers

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



The screenshot shows a web form for initiating a transfer. The form includes the following fields and options:

- *Transfer funds from:** A dropdown menu currently showing "Rel Rwds 0002".
- *Transfer funds to:** A dropdown menu currently showing "Select one...".
- Payment options:** A dropdown menu currently showing "None".
- *Transfer amount:** A text input field containing "0.00".
- *Frequency:** A dropdown menu currently showing "One Time".
- *Transfer Date:** A date input field showing "03/22/2013" with a calendar icon.
- Transfer Memo:** A text input field.
- Submit:** A button with a right-pointing arrow.
- Available Funds:** A link in blue text showing "\$10,673.11".

An orange callout box with a pointer to the "*Transfer funds to" dropdown contains the text: "Choose the accounts you want to transfer to and from".

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

[+ Add a Payee](#)

Welcome to Bill Pay

Simplify your life even more. Now get all the information you need at a glance.

New dashboard

The Bill Pay dashboard is now your home page for payment activity.

The new dashboard allows you to:

- View and manage payees
- Schedule payments in one click
- Monitor payment activity
- Review pending transactions and payment history

If you have any questions, visit our [Help page](#) to learn more.

[View My Dashboard](#)

[View demo](#)

Helpful features

eBill

Receive an electronic summary of your bill and be notified by email when a bill is due.

[Show me how](#)

Recurring Payments

Pay your bills automatically on a schedule you choose.

[Show me how](#)

Payment Reminders

Receive text or email alerts to avoid late or missed payments.

[Show me how](#)

GiftPay

Send a gift or donation check with a personalized message designed for any occasion.

Categories

Organize your payment reports by grouping your payees.

Rush Payments

Send a payment for delivery in one or two business days.



[Don't show me this page again.](#)

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

The screenshot shows the GiftPay Bill Pay Dashboard interface. At the top, there are navigation tabs: GiftPay, Calendar, My Account, and Help. A user greeting "Welcome John Q Pul" is visible in the top right. A prominent green button labeled "+ Add a Payee" is highlighted with a callout. Below this, a search bar is labeled "Search your payees" with a "Search" button. The main area displays a list of bills with columns for "Pay To", "from", "Amount", "Payment date", and "Actions". Callouts point to specific features: "Customize your view" points to the "Choose a Category" dropdown; "Manage payee and payment information" points to the "Bell" bill entry; and "Set up e-Bills" points to the "Set up eBill" link for the "Buy Buy" bill. The table lists several bills, including "Post", "Mortgage", "Bell", "Buy Buy", and "SERVICES".

Pay To	from	Amount	Payment date	Actions
Post *****000 Check Last paid: \$40.00 on 07/15/2013	Family Check.***0000	\$	11/20/2013	Make it Recurring Add Comment
Recurring Mortgage *****000 Electronic Last paid: \$1,760.00 on 10/29/2013 eBill due	Family Check.***0000	\$	11/15/2013 Amt Due: \$1,755.05 Due by: 12/01/2013	Rush Delivery Edit Recurring Add Comment File eBill
Bell *****000 Electronic Last paid: \$100.00 on 11/01/2013 Set up eBill	*****0000	\$	11/15/2013	Rush Delivery Make it Recurring Add Comment
Buy Buy *****000 Electronic Last paid: \$25.00 on 11/01/2013 Set up eBill	Family Check.***0000	\$	11/15/2013	Rush Delivery Make it Recurring Add Comment
SERVICES *****000 Check Last paid: \$65.00 on 11/01/2013	Family Check.***0000	\$	11/20/2013	Rush Delivery Make it Recurring Add Comment

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!

The screenshot displays a Bill Pay Dashboard with two scheduled payments. Each payment entry includes a payee name, account type, amount field, date field, and a calendar icon. Below the payment list is a 'Totals' section showing a 'Payment Total' of \$0.00. At the bottom, there are links for 'View pending transactions' and 'View history', and two buttons: 'Review' and 'Submit payments'. Six callout boxes with numbers 1-6 point to specific UI elements: 1. '1. Select pay from account' points to the account dropdown for WOOD WORLD. 2. '2. Enter payment amount' points to the amount input field for WOOD WORLD. 3. '3. Choose payment date' points to the date field for WOOD WORLD. 4. '4. Repeat for additional payments' points to the World Life Ins entry. 5. '5. Click to review' points to the Review button. 6. '6. Click to submit your payments' points to the Submit payments button.

Payee	Account	Amount	Payment Date	Actions
WOOD WORLD	Family Check..***0000	\$	11/15/2013	Rush Delivery Make it Recurring Add Comment
World Life Ins	Family Check..***0000	\$	11/15/2013	Rush Delivery Make it Recurring Add Comment
Totals		\$0.00		
Family Checking Payment Total		\$0.00		

[View pending transactions](#) | [View history](#)

[Review](#) [Submit payments](#)

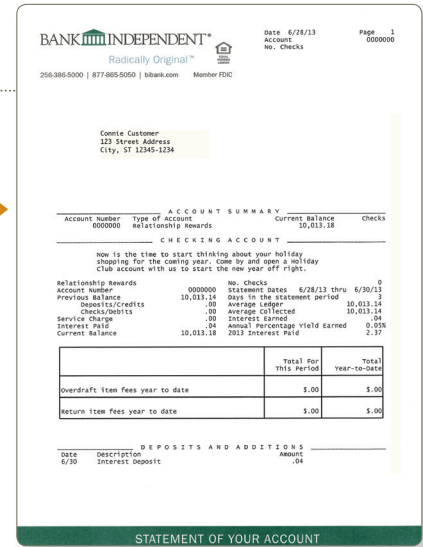
eStatements and eNotices

eStatements and notices 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



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.

Bank Independent
(877) 865-5050
(256) 366-5000

You can easily add or edit alerts

[Edit Event Alerts](#)

Current CardGuardian Alerts ?

When the following Occurs: Alert me:

[Manage CardGuardian Alerts](#)

Current Event Alerts ?

When the following Occurs: Alert me:

There are currently no Event Alerts set up.

[Add Balance Alerts](#)

Current Balance Alerts ?

When Balance In:	Goes:	Amount:	Alert Me:	
Free Ck 0001	Below	\$300.00	When I Log In	Edit Delete

[Add Item Alert](#)

Current Item Alerts ?

When Item number clears: Account: Alert Me:

There are currently no Item Alerts set up.

[Add Personal Alert](#)

Current Personal Alerts ?

On the following date: Remind me of: Alert me:

There are currently no Personal Alerts set up.

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.

The screenshot shows the 'My Finance' dashboard with several key sections:

- Navigation Bar:** Online Banking, Bill Pay, eStatements, Account Opening, Settings, My Finance.
- Sub-navigation:** Dashboard, Accounts, Transactions, Budget, Financial Goals, Alerts, Help.
- Current Month Status:**
 - Income: \$3,888
 - Expenses: \$3,423
 - Cash Flow: \$465
 - Rating: 4 stars
 - Button: Can I Buy It?
- How Am I Doing?:**
 - Alert: You have 45 uncategorized transactions
 - Date: 03/22/2013
 - Progress: Setup is 53% complete.
 - Button: Help Me Get To 100%
- Net Worth:**
 - Your net worth is \$64,389
 - Assets: \$64,389 (Banking: \$64,389, Investments: \$0, Insurance: \$0, Other Assets: \$0)
 - Liabilities: \$0 (Credit Card: \$0, Billing: \$0, Other Liability: \$0)
- Gauges:**
 - Income & Expense, Spending, Financial Goals
 - Chart: Income & Expense (Sep 2012 - Mar 2013)

Can I Buy It? helps you to make an informed decision on a purchase

How Am I Doing? offers progress and message indicators

Current Month Status is calculated using your total income & expenses

Help Me Get To 100% will help you get the most out of using My Finance

Net Worth is based on the accounts being tracked in My Finance

"My Finance" Page



Mobile Deposit

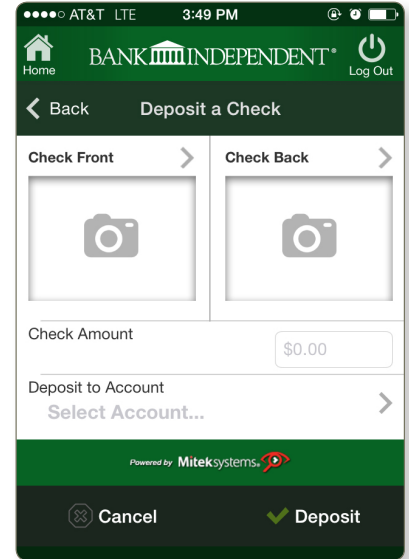
With Mobile Deposit, you can deposit checks* using the camera on your iPhone or Android phone!

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 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.

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

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

Online Banking Bill Pay eStatements Account Opening Settings

Personal Account Display Alerts Mobile Settings

To change the order of your accounts, click and

Deposit Accounts Select account type to modify account settings.

Deposit Accounts ?

Account Pseudo Names	New Account Pseudo Names
Family Checking	
Mothers Checking	
Rainy Day Express	
Christmas Club	
Reg SAV 0009	Vacation Account
Reg SAV 0008	
Free Ck 0004	
Free Ck 0003	

Assign Account Nicknames to appear in your Online Banking screens

Submit

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.