Online Banking User Guide
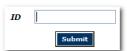
FIRST CITIZENS
Community Bank

www.firstcitizensbank.com

1.800.326.9486

Account Access

Enter the 12-digit ID assigned by the bank and click **Submit**.

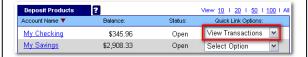Verify that your Personal Image is correct, enter your password, and click Submit.

*you will be prompted to change your PIN/Password and select your Personal Image the first time you log in.

Viewing Transactions

Select **Transactions** from the drop-down menu next to an account.

Transaction History is available for # days.

Transaction List Options:

✓ Choose Number of Transactions Displayed
✓ View Check Images
✓ Sort Columns to Customize View
✓ Switch Between Accounts

Transaction Search

Select **Search** from the Transaction sub-menu to search transactions by date, dollar amount, credit, debit, or check number.

Transferring Funds

Select **Transfers** from the drop-down menu next to an account.

Select the **From** and **To** accounts from the drop-down menus. Enter the Transfer Amount, Frequency, and Date of the Transfer. Click **Submit** to complete the transfer.

Pending and Completed Transfers

Select **Pending Transfers** to view, edit, or delete a scheduled transfer.

Transfer History lists completed transfers.

Transfer history is available for # days.

Viewing Statements

Select **Statements** from the drop-down menu next to an account.

Statements are available in PDF, HTML, and Text formats.

Statement history is available for # days.

Stop Payments

Select **Stop Payments** from the drop-down menu next to an account.

Fill in the required fields and click **Submit**.

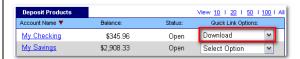You must contact the bank to edit or remove a Stop Payment.

Stop Payment fees will be automatically deducted from your account in accordance with the terms of your account.

<FI Controlled Stop Payment information. Info regarding length of stop, confirmation process, etc.>

Transaction Download

Select **Download** from the drop-down menu next to an account.

Choose the **Download Range** and **Format** and click **Submit**.

Options

✓ Change **Personal**, **Account**, and **Display** Settings.

✓ Set up **Alerts**.

Personal

✓ Update E-Mail Address

✓ Update ID*
*create an ID to use instead of 12-digit ID

✓ Change PIN/Password

Account

✓ Change Account Pseudo Names (nicknames).

✓ Edit order in which accounts are displayed.

Display

✓ Edit Number of Accounts displayed per page.

✓ Edit no. of transactions displayed by default.

Alerts

Event Alerts
✓ Incoming Direct Deposits
✓ Funds Transfer Information
✓ Statement Notifications

Balance Alerts
✓ Notification of Account Balances

Item Alerts
✓ Notification of Cleared Checks

Personal Alerts
✓ Text-based alerts delivered on chosen date.

Security

One of the first times you access your accounts online, we'll ask you to choose and answer three (3) **Personal Verification Questions**.

During future online sessions, we'll ask you some of these questions if we feel there is a possibility that someone other than you is attempting to access your information.

Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

Security Reminders

✓ We will NEVER email you for your personal information. Any email claiming to be the bank requesting personal information such as Social Security Numbers, IDs, or Passwords should not be trusted or opened.

✓ Do not write your password down.

✓ Use a different password to access your online accounts than ones you use for other applications.

✓ Always exit your online banking session before leaving your computer.

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