HOMEBanker Help

Help - Banking

Navigation

Navigation around HOMEBanker has changed. All navigation links are now located on the side menu bar.

The main headings are at the top of the list: Banking, Bill Pay, Customer Service and Bank Mail. When you click on one of those links, the menu expands below, showing the different options available in that category.

While the side menu navigates you within HOMEBanker, note the row of white links at the top of your screen. These appear on every page through out HOMEBanker. These are links that take you to various pages of www.gsb.com.

After you have completed all you needed to in HOMEBanker, click on the **Log Out** button, located in the upper right hand corner of your screen. If you do not click on the **Log Out** button, your HOMEBanker session will automatically terminate after 20 minutes without activity.

To Print any Screen

You can print this page a couple of different ways. You can use the **PRINTER** icon, located on your browser tool bar. Or, you can go to **File** (located on your browser tool bar), then **Print**. A print dialog box will appear.

Account Summary

Overview

The Account Summary screen displays all accounts that you are eligible to view. The page is broken down into 3 sections - **Deposit Accounts**, **Loan Accounts** (if any) and a **Quick Transfer** section.

All columns can be sorted - just click on the Column Heading to change the order of the accounts listed.

Deposit Accounts

- **Current** and **Available** balances are displayed. Your **Current** balance is your balance as of the end of the last business day. Your **Available** balance is your current balance, plus or minus any activity you may have had today.

- Notice each account number in the **Description** field is underlined, which represents a link. To view a quick history for an account, click on the link for a 14 day synopsis of the account activity.
- **Interest Rate** is the rate you are currently earning on that deposit account.
- For more account history options, such as viewing all transactions, obtaining a listing of all cleared checks or performing a download function to Quicken, Money or another file format, click on the **Account Activity** link, located on the side menu bar.

Loan Accounts

- **Current** and **Available** balances are displayed, along with other information. Your **Current** balance is your outstanding loan balance as of your last statement. This is **not** your payoff amount. Your **Available** balance is the amount available for you to use.
- **Interest Rate** is the rate you are currently paying on that loan account.
- **YTD Interest** is the amount you have currently paid on that loan since January 1st of the current year.
- **Loan Payoff** is the payoff amount as of today. This amount may change daily depending on the type of loan you have.
- Notice each account number in the **Description** field is underlined, which represents a link. To view a quick history for an account, or other information regarding the account, including the **Loan Payoff**, single click on the link.

Quick Transfer

- Select a **From** and **To** account from the drop-down lists, enter the dollar amount, including decimal (ex. 125.00) and click the Transfer Funds button.
- If your Transfer Request **is** successful, a new page will be displayed for you to review and approve the transfer. You must Approve or Cancel the transfer on the Transfer Approval page. You will then be directed to the Transfer History page, where your transfer will be highlighted. You can, also, verify your transfer by viewing your Account Summary page; there is an immediate change in your **Available** balance.
- If your Transfer Request **is not** successful, an ERROR message will be displayed.

Account History

The Account History page displays transactions for a specific account. The default display is the last 14 days of transactions in descending order. But, you can sort the columns by **Date, Description, Check Number, Debits, Credits or Balance** by clicking on the Column Heading. *Please note: To sort properly, it is best first to display "Show All Transactions" from the drop-down box, located at the end of your **Balance** column.

To Request More History

You can get more history for your account by choosing one of the choices in the **Change Amount of History to Display** section at the bottom of the page. *Please note: except for loan accounts which displays all history, history for your current and past month's statement cycle is available.

Customize your display

The page initially displays 40 transactions at a time. If you have more than 10, you can continue onto the next page by clicking the **Next Page** prompt. Or, you can change your screen to display more items per page by using the drop-down box and selecting a different "Show Transactions" option.

Downloading your History

HOMEBanker^{sm} supports many popular standards that allow for the electronic exchange of financial data. Using these formats, you can download your statement for use in personal financial management software such as:

- Intuit's Quicken 2004/2005 - WebConnect Format
- Intuit's Quicken - QIF Format
- Microsoft's Money
- ASCII Comma Delimited (CSV) format for use with Excel and other accounting programs

To Download your Transactions

Quicken 2004/2005 WebConnect download from within HOMEBanker.

1. Log into HOMEBanker as usual and get your history. It's best to choose All Available transactions or choose a date using the Since option (if you have already previously reconciled in Quicken).
2. At the bottom of your HOMEBanker Account History display, choose Quicken 2005 WebConnect format.
3. Click Download. A File Download box appears.
4. Click the "Open" button.
5. Automatically, the Quicken screen appears. (If the account that you are downloading is new to your Quicken profile a New Account Set-up dialog box may open.)
6. Click the Use an Existing Quicken account and select the desired account. Or, click the Create a New Quicken Account, if that is appropriate. Click CONTINUE.
7. You will then see it connecting and transmitting your transaction history.
8. Your download is complete. If QUICKEN wasn't open when you started the downloading process, it may have closed down when the downloading process finished. Open it again to complete your account reconciliation.

For Microsoft Money, older Quicken versions using QIF or other types of financial management software, follow the steps below.

1. Log into HOMEBanker as usual and get your history. It's best to choose **All Available transactions** or choose a date using the **Since** option (if you have already previously reconciled in Quicken).
2. At the bottom of your HOMEBanker Account History display choose the **Download Format** radio button to select your file format type, i.e. Money or Quicken(older versions).
3. Click **Download**. Click **Save**. A **Save As** dialog box appears.
4. Choose to save the file to disk (desktop or My Documents will work). **Remember the file name created and the location where it was saved.**
5. Next, open Microsoft Money, Quicken 2003 (or earlier) or other financial management software, click on the **File** menu, choose **Import**, and then find the file you just created.
6. Your account information will now be in your financial management software where you can complete your account reconciliation.

Request History for Another Account

You can choose another account by using the drop-down box in the **Select Different Account** section at the bottom of the page. Or, you can use the **Specific History Request** link, located on the side menu bar.

Viewing Cleared Checks

The Cleared Check page shows you all checks that have cleared for a specific account.

Customize your Display

The page initially displays 10 checks at a time. If you have more than 10, you can continue onto the next page by clicking the **Next Page** prompt. Or, you can change your screen to display more items per page by using the drop-down box and selecting a different "Show Transactions" option. You can sort the columns by **Check Number, Dollar Amount or Date (Cleared)** by clicking on the Column Heading. *Please note: To sort properly, it is best first to display "Show All Transactions" from the drop-down box, located at the end of your **Date** column.

To View a Specific Check

To view an image of the check, click directly on the check number and a new window will open, showing the front and back of the check. When you are finished viewing check images, close out the window. If you do not close the window, it will close out automatically after 10 minutes.

To view another image, simply click on another underlined check number. You can only view and print one image at a time.

To Print a Check Copy

You can print your check copy a couple of different ways. You can use the **PRINTER** icon, located on your browser tool bar. Or, you can go to **File** (located on your browser tool bar), then **Print**. A print dialog box will appear.

Choose Another Account

You can choose another account by using the drop-down box in the **Select Different Account** section at the bottom of the page.

Specific History Request

Requesting History

Select an account by using the drop-down box. Then, choose the amount of history desired by clicking the appropriate radio button and click the Get History button.

- **Current** displays the last 14 days of your transaction history.
- **All** displays all transactions.
- **Since** option opens up a calendar for you to choose the desired date.
- **Please note:** except for loan accounts which displays all history, history for your current and past month's statement cycle is available.

One Time Transfer

You may transfer funds between deposit accounts, draw against or pay down your credit line account or set up an automatic recurring monthly installment or real estate loan payments. For a ONE TIME TRANSFER, you have the option to set up a transfer to occur:

- Immediately or
- In the future

When making a loan payment, you, also, have the option of applying the entire amount to principal.

To Transfer Funds

- Choose your **From** and **To** account using the drop-down lists.
- Select either an **Immediate** transfer or a **Future Transfer**. When Future Transfer is selected, a Calendar will appear. **Please note, future transfers will occur at 1:00 a.m. in the morning. Transfers scheduled for a Sunday or Federal holiday will occur on the following business day.**
- If a loan number has been chosen as the **To** account above, the **Loan Payment Only** box will become available. Check the box next to **"apply the entire amount to principal"**, if desired.
- Enter the dollar amount, including decimal (ex. 125.00) and click the Transfer Funds Button.
- If your Transfer Request **is** successful, a new page will be displayed for you to review and approve the transfer. You **must** Approve or Cancel the transfer on the Transfer Approval page.
- If Approved, you will be directed to the Transfer History page, where your transfer will be hightlighted. You can, also, verify your transfer by viewing your Account Summary page; there is an immediate change in your **Available** balance.
- If your Transfer Request **is not** successful, an ERROR message will be displayed.

Recurring Transfer

You may transfer funds between deposit accounts, draw against or pay down your credit line account or set up an automatic recurring monthly installment or real estate loan payments. For RECURRING TRANSFERS, you have the option to set up a transfer to occur:

- Weekly
- Bi-Weekly
- Monthly
- Bi-Monthly
- Quarterly
- Annually

When making a loan payment, you, also, have the option of applying the entire amount to principal.

To Transfer Funds

- Choose your **From** and **To** account using the drop-down lists.
- Select a **Payment Frequency** option. **Please note, these transfers will occur at 1:00 a.m. in the morning. Transfers scheduled for a Sunday or Federal holiday will occur on the following business day.**

- Using the calendar, choose a **Transfer Start Date**.
- If a loan number has been chosen as the **To** account above, the **Loan Payment Only** box will become available. Check the box next to **"apply the entire amount to principal"**, if desired.
- Enter the dollar amount, including decimal (ex. 125.00) and click the Transfer Funds Button.
- If your Transfer Request **is** successful, a new page will be displayed for you to review and approve the transfer. You **must** Approve or Cancel the transfer on the Transfer Approval page.
- If Approved, you will be brought the Transfers Pending list page, where you can review all your Scheduled Transfers and delete them, if desired.
- If your Transfer Request **is not** successful, an ERROR message will be displayed.

Pending Transfer List

From the Pending Transfer List screen you can review pending transfers that you have scheduled through HOMEBanker, or delete any pending transfer that you may not need any longer.

You can sort the columns by **From Account, To Account, Amount, Frequency, Next Payment Date or Pending Transfer Nbr** by clicking on the Column Heading. *Please note: To sort properly, it is best first to display "Show All Transactions" from the drop-down box, located at the end of your **Pending Transfer Nbr** column.

Customize your display

The page initially displays 10 transactions at a time. If you have more than 10, you can continue onto the next page by clicking the **Next Page** prompt. Or, you can change your screen to display more items per page by using the drop-down box and selecting a different "Show Transactions" option.

To Delete A Transfer

If you wish to remove a transfer from the Pending Payment List, click on the **Delete** link, located in the **Actions** column of the list.

- If your Deletion Request **is** successful, a new page will be displayed for you to review and approve the deletion. You **must** Approve or Cancel the transfer on the Confirm Delete page.
- If Approved, you will be brought the Transfers Pending list page, where you can review all your remaining Scheduled Transfers and delete them, if desired.
- If your Transfer Request **is not** successful, an ERROR message will be displayed.

Please note, when deleting a Recurring Transfer, **ALL** instances of that transfer will be deleted.

To Modify A Transfer

If you wish to change a transfer, delete the transfer from the Pending Transfer List, using the instructions above. Then, add it again by clicking on the **One Time Transfer** or **Recurring Transfer** link, located on the side menu bar.

To Add A Transfer

If you wish to add a transfer, click on the **One Time Transfer** or **Recurring Transfer** link, located on the side menu bar.

Transfer History

The Transfer History page will show you all completed transfers processed through HOMEBanker. You can sort the columns by **From Account, To Account, Amount, Frequency, Payment Date or Confirmation Number** by clicking on the Column Heading. *Please note: To sort properly, it is best first to display "Show All Transactions" from the drop-down box, located at the end of your **Confirmation Nbr** column.

Customize your display

The page initially displays 10 transactions at a time. If you have more than 10, you can continue onto the next page by clicking the **Next Page** prompt. Or, you can change your screen to display more items per page by using the drop-down box and selecting a different "Show Transactions" option.

To Filter your Transfer History Request

To filter the amount of transfer history you see, go to the **Change Amount of Transfer History to Display** section at the bottom of the page. Choose a **From** and **To** Date, by clicking on the desired dates from each of the calendars. Then, click on the Select Specific History Range button.

Help - Bill Pay Overview

Glenview State Bank's HOMEBanker allows you to pay bills to anyone from one location. You control the date the payment is sent and the amount of each payment. You can pay bills immediately, at any date in the future, or on a recurring basis (monthly, annually,etc.)

There are 2 types of payments.

- **One Time payment.** This is a payment where the dollar amount changes from month to month or it is a payment that will only be sent one time or infrequently. Examples of these types of bills would be a credit card whose payment varies from month to month or a one time payment to a vendor or service company.
- **Recurring Payment.** This is a payment where the dollar amount and payment interval is fixed through out a period of time. Examples of these types of bills would be a mortgage or installment payment or an insurance premium. Please note, you do not have to designate these type of bills as "fixed" if you do not want to.

Overview

- You begin by setting up who you want to pay (PAYEE). Enter the biller's name, address and account number into the Payee Administration section. This information needs only to be entered once for each Payee.
- When you are ready to schedule a payment, enter the amount and the date in the Schedule Payment screen. Or, if you want to schedule several payments to different payees, use the Quick Pay screen. The payment date can be today or 364 days in advance. The payment date you enter should be prior to the date your payment is due. PLEASE NOTE: Upon initial setup, you will not know if a vendor is electronic or not. Therefore, your first payment to **ALL** vendors will go out via check. But after successfully paying a vendor online, you will notice that any vendor that accepts electronic payments will show an "ELEC" in the Payment Type column of the Payment Administration screen. Then, when scheduling your next payment to that vendor, it will go out electronically. We suggest 2 -5 business days prior to the due date for electronic payments and 5-7 business days for check transactions.
- Payment Guarantee Text Box: This field shows approximate receipt date of the payee, along with a Guaranteed payment date. If your payment does not reach the intended payee by this date, GSB will refund any late fees you may incur. Please note, all bill payment information entered by you must be correct i.e. account number, mailing address, etc.
- On the scheduled payment date, we will send your payment to our Bill Payment Processor to begin processing.

- If they have an electronic agreement with your Payee, the payment will be processed electronically - meaning no paper will change hands. About 70% of our Payees have an electronic agreement in place. For all electronic payments, we debit your GSB checking account immediately for the payment. If funds are not available in your checking account, your payment will not be processed and a Bank Mail will be sent to you stating such. It is up to you to reschedule the payment when funds become available.
- If our processor does not have an electronic agreement with your Payee, they will cut a check and mail it US Mail to the address you have provided in the Payee Administration screen. PLEASE NOTE: this check will be drawn against your GSB account. Therefore, the funds will not be debited from your checking account until the check clears. Because the check is clearing directly against your account, you will be able to view an image of that check using HOMEBanker and print a copy of that check for payment verification.

- Your scheduled payments go out to our bill payment processor 5 days a week - Sunday through Thursday at 11:00pm. Therefore, any changes to a payment must be completed by 10:00pm.
- If funds are not available in your checking account at the time we begin processing the payments, the payment will not go out. It will appear in your Bill Payment history as an NSF payment and a HOMEBanker Bank Mail will be sent to you advising you the payment was not processed. It is up to you to reschedule the payment when the funds are available.
- Bills will not be paid on weekends or U.S. Federal holidays. If you have scheduled a payment on a U.S. Federal holiday, it will be paid on the following business day. The holidays are as follows:
    - New Years Day - January 1st
    - Martin Luther King Day - 3rd Monday of January
    - Presidents Day - 3rd Monday of February
    - Memorial Day - Last Monday of May
    - Independence Day - July 4th
    - Labor Day - 1st Monday of September
    - Columbus Day - 2nd Monday of October
    - Veterans Day - November 11th
    - Thanksgiving Day - 4th Thursday of November
    - Christmas - December 25th
- Once processing had begun and your payment is on its way to our Bill Payment Processor, your System Status on the Pending Payment list will state "Processing". The next business day your payment will no longer appear on the Pending Payment List, but can be found in Bill Payment History.

Pending Payment List

The first window you see when you select Bill Pay is the Pending Payment List. This screen lists all bill payments that are scheduled for a future date and gives you the opportunity to:

- schedule new payments, using the **Schedule Payment** link from your side menu.
- change or delete any or all of these payments, using the **Modify** or **Delete** links located in the **Actions** column of the list.
- add new payees, using the **Payee Administration** link, the **Schedule One Time Payment** or the **Schedule Recurring Payments** link
- to review past payments by using the **Payment History** link.

Customize your Display

You can sort the columns by **Payee/Account Number and Type** by clicking on the Column Heading. The page initially displays 40 payments at a time. If you have more than 10, you can continue onto the next page by clicking the **Next Page** prompt. Or, you can change your screen to display more items per page by using the drop-down box and selecting a different "Show Transactions" option.

Understanding the Pending Payment List

The scheduled payments on the Pending Payment List are transmitted to the bill payment provider after 11pm - Sunday - Thursday. Once the payment process has begun, your payment will be in "processing" status. At that time, no more changes can be made to that payment. The scheduled payment is removed from the Pending Payment List once receipt of that payment is confirmed by the bill payment provider. For example, we receive the confirmation back for a Friday payment on Monday at 8am. At that time, the payment is removed from the Pending Payment List and can be seen in Bill Payment History.

- **Action**: Links to Modify, Delete or Skip a payment.
- **Payee/Account #**: The company or individual to be paid and their account number.
- **Pay From Account/Remitter**: The GSB checking account to be debited for the payment and the name of the GSB customer making the payment.
- **Payment Frequency**: Can be either One Time or Recurring.
- **Next Payment Date**
- **Next Payment Amount**
- **Confirmation Number**: would be used for payment research.
- **System Status**:
    - **Pending:** a payment that has not been processed yet. This payment can be modified, deleted or skipped/unskipped in this status.
    - **Skipped:** a payment that will not be processed. The payment can be 'unskipped' and then it will be processed.

    - **Processing:** a payment that has been sent to the processor. No changes can be made to a payment in this status.
- **Guarantee Date**: If your payment does not reach the intended payee by this date, GSB will refund any late fees you may incur. PLEASE NOTE: all bill payment information entered by you must be correct i.e. account number, mailing address, etc.
- **Type**: CK means a check will be sent US Mail. ELEC means the payment will process electronically.

The total of all outstanding pending payments that you have scheduled is calculated for you. You can find this information at the end of the Pending Payment List.

To Delete A Pending Bill Pay

If you wish to delete a payment from the Pending Payment List, click on the **Delete** link, located in the **Actions** column of the list.

- If your Deletion Request **is** successful, a new page will be displayed for you to review and approve the deletion. You **must** Approve or Cancel the transfer on the Confirm Delete page to complete the transaction.
- If Approved, you will be brought the Bill Pay Pending Payments list page, where you can review all your remaining Scheduled Bill Payments.
- If your Transfer Request **is not** successful, an ERROR message will be displayed.

Please note, when deleting a Recurring Bill Pay, **ALL** instances of that bill payment will be deleted.

To Modify A Pending Bill Pay

Any payment can be modified until the status changes to "Processing" and the Action column is empty. At that time the payment processing procedure has started and no more changes can be made. There are slightly different procedures depending whether you are modifying a One Time Payment or a Recurring Payment.

To Modify a One Time Payment

- Click on the **Modify** link, located in the **Actions** column of the list.
- You may make changes to the Pay from Account field, the Amount field, the Payment Due Date field and/or the Remitter field by highlighting over the incorrect information and entering in the corrected information.

To Modify a Recurring Payment

- Click on the **Modify** link, located in the **Actions** column of the list.
- You may make changes to the Pay from Account field, the Amount field, the Current Scheduled Payment Date field, the Payment Frequency field, the Number

of Payments field and/or the Remitter field by highlighting over the incorrect information and entering in the corrected information. *Making these changes, using the above steps, will permanently change your payment information.*
- **If you want to modify Next Payment Only**: Check the box and that will make a one time change, but using this option you can only make changes to the Pay from Account field and/or the Dollar Amount field.

You do have the option of amending the Next Payment Only by clicking on the:

- **Skip Next Payment** link: used to stop your next payment one time, but not deleting it from the Pending Payment List, saving you the step of having to add it again at a future date.
- **Unskip Next Payment** link : used to reverse the Skip Next Payment entry.

To Add A Bill Pay

If you wish to add a bill payment, click on the **Schedule Payments** link, located on the side menu bar.

Quick Pay Screen

The Quick Pay page is a central page for scheduling payments. From here, you have the ability to schedule several payments to multiple payees, all at one time, instead of scheduling each payment individually. IF YOU WISH TO SCHEDULE THEM INDIVIDUALLY, click on the **Schedule One Time Payment** or the **Schedule Recurring Payment** link from the side menu bar.

To pay a Glenview State Bank loan, use the **Click to pay GSB Loan** link, located at the top of the page. This link directs you to the Transfer screen. By using the Transfer function for a GSB loan, your payment is applied the same day the funds are withdrawn.

The Quick Pay screen displays the all information you would need to pay a bill. It shows the Payee and Account Number, the last time you paid them and whether or not the payment gets paid electronically - ELEC - or by paper check - CK -.

The Payees are listed alphabetically A-Z by default, but you can change the display by clicking on the **Payee/Account # , the Last Payment Date and Type** column heading

To Add a Payee to the Quick Pay screen

If your payee is not listed on this screen, click on the **Payee Administration** link from the side menu. First, you need to determine if the Payee is on your Payee Administration list.

- If the desired Payee **is** on your Payment Administration list, but not appearing on your Quick Pay screen, just click on **Modify Quick Pay Screen** link from the

side menu. This will take you to the screen where you can Add or Delete the Payees displayed on the Quick Pay page.
- If the desired Payee **is not** on your Payment Administration list, click on the **Add Payee** link from the side menu. Once it has been successfully added, just click on **Modify Quick Pay Screen** link from the side menu. This will take you to the screen where you can Add or Delete the Payees displayed on the Quick Pay page.

To Remove a Payee from the Quick Pay screen

- Click on the **Payee Administration** link from the side menu and then the **Modify Quick Pay Screen** link. This will take you to the screen where you can Add or Remove the Payees displayed on the Quick Pay page.
- **Please note: Removing a Payee from the Quick Pay Screen does NOT delete them completely from your Payee list. If you wish to pay them in the future, that payee will still appear in your drop-down list on the Schedule One Time Payment and Schedule Recurring Payment screens.**

To Schedule Payments using the Quick Pay screen

- Find the payee you wish to pay.
- From the drop down box under Pay From Account column, choose the correct checking account number of the account we will debit for the payment.
- Enter the dollar amount, including decimal (ex. 125.00).
- Either, enter the payment date by typing the date in the box (mm/dd/yyyy) or by clicking on the Show Calendar button to choose a date.
- PLEASE NOTE: you do not have to pay ALL payees on this screen every time. If you do not want to pay a particular payee, just leave the "Amount" field and "Next Payment Date" field blank. No payment will be scheduled.
- When you have entered the information for all the payees you wish to schedule, click the Submit Payments button. (Both the **Amount field** AND the **Next Payment Date** field must be completed for a payment to schedule properly.) You **must** click YES to the confirmation message for your payments to be scheduled.
- If there was an error with any of the payments the input box will be highlighted and an ERROR message will be displayed at the top of the screen. Correct your errors an click the Submit button again.
- If everything is correct, the Pending Payment list will be displayed.
- Click the Reset All button to clear out **all** input fields. You **must** click YES to the confirmation message or the request will not take place.

To Schedule a One Time Payment or a Recurring Payment

- Select Payee from the drop down box. If Payee not listed, click the Payee Administration link from the side menu. From there, click on the Add Payee link

from the side menu. To schedule the payment once the Add Payee step has been completed, click on Schedule Payment link from the side menu.
- Select the GSB checking account that the payment is being debited from the drop down box.
- Enter the dollar amount, including decimal (ex. 125.00).
- Select the payment date by clicking on the the calendar or the Select Date link. Be sure to allow sufficient lead time prior to the bill's due date. PLEASE NOTE: Allow 2 to 5 business days if the payment is to be paid electronically. Allow 5 to 7 business days if the payee does not accept electronic payments and the payment is an actual check delivered via U.S. Mail. Payments are transmitted to the bill payment provider after 11pm - Sunday - Thursday. Payments scheduled on weekends or U.S. Federal holidays will be paid on the following business day.
- Verify the Remitter is correct. It automatically defaults to the primary account holder name. If this needs to be changed, highlight over the name and enter the correct name.
- Select the Payment Frequency interval from the drop down box ONLY IF THIS IS A RECURRING PAYMENT. If this is a One Time Payment, leave the default of "One Time".
- Enter the number of payments in this field ONLY IF THIS IS A RECURRING PAYMENT. This will determine how long the payments continue. If the payments should be ongoing, enter INF (which means "infinite") for the number of payments. If this is a One Time Payment, leave the default of "Blank".
- **Payment Guarantee Text Box:** This field shows approximate receipt date of the payee, along with a Guaranteed payment date. If your payment does not reach the intended payee by this date, GSB will refund any late fees you may incur. Please note, all bill payment information entered by you must be correct i.e. account number, mailing address, etc.
- Click the Submit button.
- Click the Cancel button to stop the transaction and return to your Pending Payment list.
- If you payment request **is** successful, a confirmation message will be displayed. Click the Yes button to schedule another payment. Click the No button to be returned to your Pending Payment list.
- If your Transfer Request **is not** successful, an ERROR message will be displayed.

Payee Administration

This screen lists all the individuals and businesses you make payments to. From here, you would modify payee information and delete payees. It displays the following information:

- **Action**: Links to Modify or Delete or Skip a payee.
- **Payment Type**: CK means a check will be sent US Mail. ELEC means the payment will process electronically.
- **Name/Description**: The name of the person or business you are paying. A brief explanation about the payment.

- **Account #/Phone #**: The account number to be paid. The phone number of the payee.
- **Address/City/State/Zip**: The address of the payee.
- **Last Payment**: the last time a payment was sent.

Customize your Display

You can sort the columns by **Payment Type, Name/Description and Last Payment** by clicking on the Column Heading. The page initially displays 10 payees at a time. If you have more than 10, you can continue onto the next page by clicking the **Next Page** prompt. Or, you can change your screen to display more items per page by using the drop-down box and selecting a different "Show Transactions" option.

To Add a Payee

When you add a Payee, you are entering all the information that is needed to pay a bill. This information needs only to be entered once for each Payee.

On the Add Payee screen, enter the Mandatory information.

- Payee Name
- The Mailing Address of the Payee

Then, complete as much information as you have in the Optional Information section.

- Payee Phone number
- The Account number on your bill
- Brief Description of the bill. (This description is just for your information only.)

Click SUBMIT.

The Payee is now added and should be displayed in your Payee drop-down box on the Schedule Payment screens and also on your Quick Pay screen.

To Modify a Payee

If you wish to modify a Payee on the Payee Administration list, click on the **Modify** link, located in the **Actions** column of the list.

- You may make changes any field by highlighting over the incorrect information and entering in the corrected information.
- Click Submit.
- **PLEASE NOTE:** ANY CHANGES TO AN ELECTRONIC PAYEE WILL RESET THE PAYMENT TYPE BACK TO **CHECK** UNTIL THEY CAN BE VERIFIED AS AN ELECTRONIC PAYEE. This means even though payments

had gone out electronically in the past, if you make a change to the payee information, the next payment will go out by check.
- To complete the modification, you must click "Yes" to change the payee or "No" to cancel the modification request.

To Delete a Payee

If you wish to remove a Payee from the Payee Administration list, click on the **Delete** link, located in the **Actions** column of the list.

- When the Modify or Delete Payee screen appears, click Delete again.
- To complete the deletion, you must click Yes to delete the payee or No to cancel the deletion request.

Payment History

This page allows you to look at the history of payments made to a payee for a specific amount (or an amount range) and on a specific date (or range of dates). You can also view the entire payment history of all your payees at once.

- Select the specific Payee from the drop down box. If all payee payment history is desired, leave the field as the default, All Payees.
  The remainder of the fields are optional
- Select a Payment Date-From and Payment Date-To by clicking on the Show Calendar button. Or a date may be entered manually in the box.
- Enter a dollar amount, including decimal (ex. 125.00) in the Amount Range-From and the Amount Range-To field.
- Click the Create History button.
- If your Bill Pay History Request **is** successful, your history will be displayed.
- If your Bill Pay History Request **is not** successful OR there were no payments that met your history request parameters, an ERROR message will be displayed.
- Click the Reset button to clear the input form.
- Click the Cancel button to return to your Pending Payment List.

Understanding Bill Pay History Fields

- **Payee/Account #**: The company or individual paid and their account number.
- **Pay From Account/Remitter**: The GSB checking account debited for the payment and the name of the GSB customer making the payment.
- **Payment Frequency**: Can be either One Time or Recurring.
- **Payment Date**
- **Payment Amount**
- **Confirmation Number**: would be used for payment research.
- **System Status**: A paid payment will read "Paid". An unpaid payment will give an error message, such as "Non Sufficient Funds".

- **Guarantee Date**: If your payment does not reach the intended payee by this date, GSB will refund any late fees you may incur. Please note, all bill payment information entered by you must be correct i.e. account number, mailing address, etc.
- **Type**: CK means a check was cut and sent US Mail. ELEC means the payment was processed electronically.

Customize your Display

You can sort the columns by **Payee/Account #, Payment Date and Type** by clicking on the Column Heading.

Help - Customer Service Overview

The follow features are available in Customer Service.

Account Nicknames

Personalize your account names in HOMEBanker by giving them a name you prefer. This can be helpful if you have several accounts and have trouble remembering the account numbers.

Alerts

Be notified when any of your GSB accounts have specific activity or reach certain balance levels. You create your own personalized alert levels and receive notification via e-mail.

Check Reorder

A convenient way to reorder checks when no changes in style or content are needed.

Stop Payments

Place a stop payment on a check or range of checks.

Change User Id

We recommend you change your User ID so that you no longer use your social security number.

Change Password

We recommend you change your Password every 90 days.

Nicknames

With HOMEBanker you can "name" your accounts as you prefer and select them that way instead of by account number.

To Add a Nickname

- Place your cursor in the box next to the account you want to rename. Enter a meaningful name for your account- up to 25 characters (including spaces) and may contain 'special characters' such as # $ *, if desired, but you cannot use the | symbol.
- Click on the Add/Update Nicknames button at the bottom of the page and your nickname will now appear throughout HOMEBanker.

To Change a Nickname

- To change a nickname, delete the nickname in the box and re-enter a new one.
- Click on the Add/Update Nicknames button on the bottom of the page and your nickname will now be updated.
- If there is an error when entering your nickname, the box turns "red" and the error message can be found at the bottom of the page. Remember, you Nickname can only be 25 characters long, including spaces and you cannot use the | symbol.

Alerts

You can receive your Alerts without even being online. Add up to three email adresses and get your Alerts at home, work or anywhere you need them. You can even have them sent to you cell phone.

When your Alert requirements have been met, this message will be delivered to your regular e-mail Inbox, such as AOL or YAHOO.

There are many different Alert options and vary with the type of account(s) you have.

For Deposit Accounts, an Alert can be triggered if:

- Your balance falls below a certain balance.
- Your balance is greater than a certain balance.
- A Direct Deposit or Transfer has posted to your account.

For Line of Credit Accounts, an Alert can be triggered if:

- Your equity loan balance falls below a certain balance.
- Your equity loan balance is greater than a certain balance.

- A transaction to your checking account causes your Chek-Credit (overdraft protection) to be activated.

For Certificate of Deposit Accounts, an Alert can be triggered:

- 10 days prior to your CD maturity date.

PLEASE NOTE: this e-mail message is sometimes perceived as unsolicited mail by your e-mail provider and is directed into a junk mail folder or a bulk mail folder. Our Alert emails come from **Glenview State Bank HOMEBanker@gsb.com**. Be sure to allow emails from that address.

If this is your first time accessing HOMEBanker Alerts, click on the link First time users: enter your email addresses to receive alerts.

To Add an Alert

Choose the GSB account that the alert should be linked to and click Go. A new window will open.

You can add several alerts at one time. Click the box in the **Action** column and enter a dollar amount in the Dollar Amount column (if applicable). Then click on the Add Checked Alert box. You will be taken back to the Add New and Manage Existing alert page, where your new alert will be display in the Existing Alerts table.

To Delete an Alert

To delete an alert click on the Delete link. A new window will open, asking you to approve the deletion. Click Approve to delete the alert and you will be directed back to the Managing Alerts page. Click Cancel to keep the alert active and you will be directed back to the Managing Alerts page.

To Modify an Alert

To modify an alert you must delete the alert first, then Add a new alert.

Alerts Inbox

This page contains a 30 day history display of all the alerts that you have scheduled **AND** that have been triggered.

A 'triggered alert' is one that has met the conditions you outlined when you set up the alert. The most recent triggered alert is the first on the list, but it can be sorted **Account, Date Sent or Alert Subject** by clicking on the column heading.

Your alert will continue to be triggered, meaning you will continue getting email notifications until you

1. Delete the alert or
2. your account balances change and your alert conditions are no longer met.

Check Re-Order

You may reorder checks using HOMEBanker[sm]. Only use this if you wish to reorder the same style checks that you are currently using. The charge for the check reorder will automatically be applied, and will appear on your next account statement. It takes about 10 business days to receive your checks.

If you need them sooner or want to change your check style, please contact Glenview State Bank at (847) 729-1900.

To Re-Order Checks

- Select the account from the drop down box.
- Select the radio button that applies. For **One Box** or **Two Boxes**. Each box contains 150 checks.
- Complete the **Contact Name** and **Phone Number** fields.
- Enter the **Starting Number** for this re-order.
- Click on the Re-Order checks Button.
- If your Check Re-Order **is** successful, you will receive a SUCCESSFUL message.
- If your Check Re-Order **is not** successful, an ERROR message will be displayed and you can try again.

Stop Payments

You may place a stop payment on a check or consecutive range of checks using HOMEBanker[sm]. A fee applies for this service. For a consecutive range of checks, only one fee will be assessed to your checking account. The charge for the stop payment request will automatically be applied, and will appear on your next account statement.

To Place the Stop Payment

- Select the account from the drop down box.
- Select the radio button that applies. For **One Check**, enter the desired check number and dollar amount (ex. 125.00). For **Range of Checks**, enter a range of the desired check numbers.
- Complete the **Optional Fields** information, if known.
- Click on the Stop Payment Button.

- If your Stop Payment **is** successful, you will receive a SUCCESSFUL message.
- If your Stop Payment **is not** successful, an ERROR message will be displayed and you can try again.

Changing your User ID

By default, your User ID is your Social Security Number or, for businesses, your FEIN. Glenview State Bank uses a high level of encryption technology so your personal data is transmitted securely. But, as an added precaution, you may change your User ID. This is optional.

Notes on Selecting a User Id

For both your Password and User Id, choose one that cannot be easily guessed. This means you should avoid words or numbers that are related to your personal life. For example, a car license plate number, a spouse's name, a child's birth date, or an address should not be used. Try not to use a word found in the dictionary or some other part of speech such as proper names, places, and slang.

To Change your User ID

- Enter your current User Id in the first box.
- Tab or click into the second box and enter your new User ID. Remember, your new User ID can be alpha and/or numeric, 7 to 15 characters with no spaces are allowed and may include 'special characters' such as # $ *, if desired; User ID's are not case sensitive.
- Click on the Change User ID button
- If your User ID Reset **is** successful, you will receive a SUCCESSFUL message and your User ID is now reset.
- If your User ID Reset **is not** successful, an ERROR message will be displayed and you can try again.

Changing your Password

Your password is a "lock" that protects your account information.
For maximum security, please change it often and safeguard it carefully. We recommend changing your password every 90 days.

Notes on Selecting a Password

For both your Password and User Id, choose one that cannot be easily guessed. This means you should avoid words or numbers that are related to your personal life. For example, a car license plate number, a spouse's name, a child's birth date, or an address should not be used. Try not to use a word found in the dictionary or some other part of speech such as proper names, places, and slang.

To Change your Password

- Enter your current password in the first box.
- Tab or click into the second box and enter your new password. Remember, passwords must be a minimum of seven and up to 15 characters long. It must include at least 2 alpha and 2 numeric characters, and may include 'special characters' such as # $ *, if desired; passwords are not case sensitive.
- Click on the Change Password button
- If your Password Reset **is** successful, you will receive a SUCCESSFUL message and your password is now reset.
- If your Password Reset **is not** successful, an ERROR message will be displayed and you can try again.

Help - Bank Mail - Current Messages

This Bank Mail service allows you to send and receive messages to and from Glenview State Bank **only**. This is a **'SECURE'** email system, unlike the email system you may currently have through your Internet Provider, such as AOL or Yahoo. With those systems, your emails are not encrypted. Therefore it is suggested that personal information, like account numbers and Social Security numbers, should not be sent using that method, but through HOMEBanker Bank Mail, instead.

The Current Messages page displays all incoming messages. These messages remain in this display until you decide to delete them.

Customize your Display

You can sort the columns by **Status, From, Subject and Date & Time Sent** by clicking on the Column Heading. This page displays all Bank Mails you have received.

To Read and/or Reply to a Message

To read a message, click on the **Read** link, located under the **Action** column. From there, you can reply to the message or delete the message.

To Delete a Message

To delete a message after it has been read, click on the **Delete** link, located under the **Action** column. Just remember, when you delete a message, it is gone, so print a copy of the message if you feel it is that important to you. There is NO "deleted folder".

Bank Mail - Write New Message

The Bank Mail service allows you to write and receive messages to and from Glenview State Bank **only**. If you want to send email to other recipients, you cannot use this program. You would use the email program supplied by your Internet Provider, such as AOL or YAHOO.

Composing a New Bank Mail Message

- In the **TO** field, choose the recipient by using the drop-down list.
- In the **SUBJECT** field, enter a brief description of the email. This is a free-form field.
- In the **MESSAGE** field, enter your questions or comments. This is a free-form text box.
- When the message is complete, click the Send Mail Button.
- If the Bank Mail is sent successfully, you will be brought back to the Sent Messages page, where your Bank Maill will be highlighted.
- If the Bank Mail was NOT sent successfully, an ERROR message will be displayed.
- Click the Cancel Button if you do not want to send a message. You will be returned to the Current Messages page.

Bank Mail - Sent Messages

The Sent Messages page displays all messages you sent to Glenview State Bank. These messages remain in this display until you decide to delete them.

Customize your Display

You can sort the columns by **Status, From, Subject and Date & Time Sent** by clicking on the Column Heading. This page displays all Bank Mails you have received.

To Read a Message

To read a message, click on the **Read** link, located under the **Action** column.

To Delete a Message

To delete a message, click on the **Delete** link, located under the **Action** column.