UnionBank

UBLOCAL.COM 800-753-4343

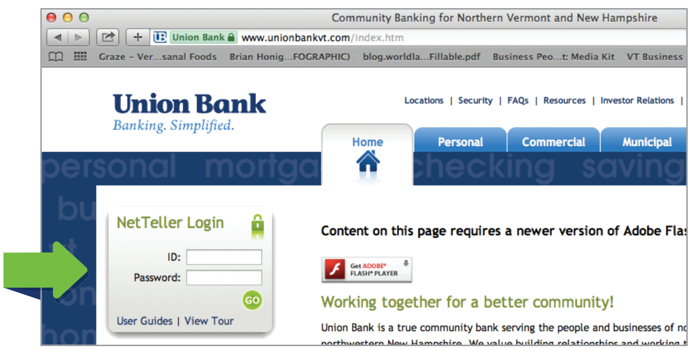
ONLINE BANKING USER GUIDE

Union Bank's Online Banking with Net Teller brings the "local branch" right to your fingertips! Online Banking gives you an easy way to do your banking, frees up time and just makes life simpler.

ACCOUNT ACCESS

Log on at **www.UBLOCAL.COM**

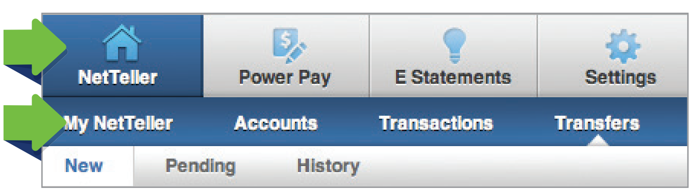
First-time Login:
Use the **NetTeller ID** and **Password** assigned by the Bank; you will be prompted to choose a new Password after you login. You may also elect to change your user name by going to the settings tab.



VIEWING ACCOUNTS

Once logged-in to the online banking system with NetTeller, you will have the option to use the **NetTeller** tab or the customized **My NetTeller** tab.

Both views provide you with full details of your accounts and current balances.



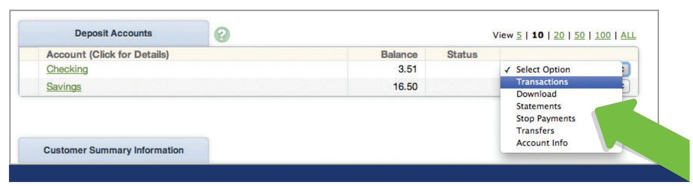
The My NetTeller view allows you to set this view as your "start page" and is fully customizable to your preferences. There is a "configure page" function that allows you to set up how you prefer to conduct your online banking.

For purposes of this user guide, the following directions and pictures will be presented from the NetTeller tab, not the customized My NetTeller tab.

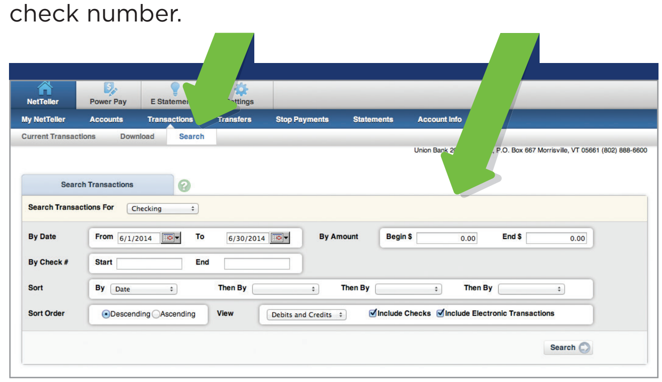
VIEWING TRANSACTIONS

This page displays a list of all account transactions for the selected account. You can change the transaction display setting to 7, 15 or 30 days, or *since the last statement*. You can also view available funds from this page, switch between accounts, and view check images.

From **Accounts**, Select **Transactions** in the drop-down menu next to the account you wish to access.



Transaction Search:
Select **Search** from the Transaction submenu. Search by date, debit, credit, dollar amount, or check number.



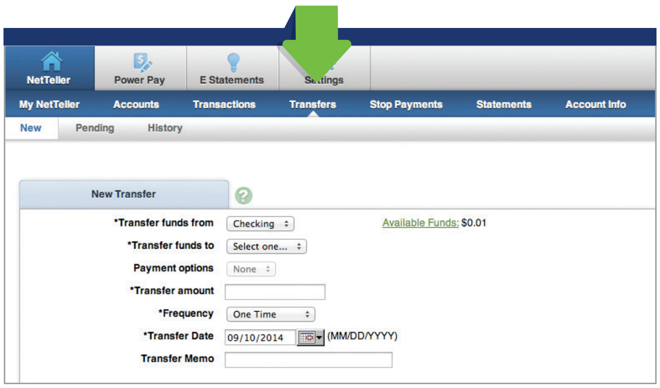
QUESTIONS: CALL 802-888-6600 OR TOLL-FREE AT 1-800-753-4343, MON-THURS: 8:00AM – 5:00PM, FRI: 8:00AM – 6:00PM

ONLINE BANKING USER GUIDE

TRANSFERRING FUNDS

From this page you can create a new *one time* or "recurring" funds transfer for an account. You can also view the account's available funds.

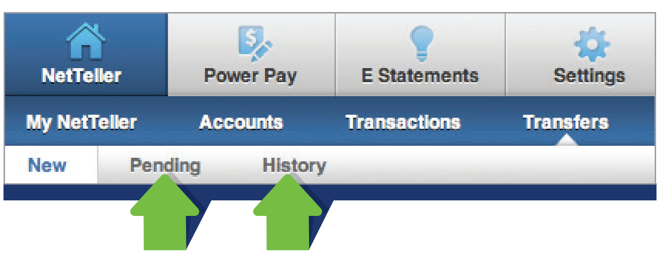
Select **Transfers** from the drop-down menu:



Select the "from" and" to" accounts from the drop-down menus.

Enter the transfer amount, frequency and date, then click submit.

Pending and Completed Transfers:
Select **Pending** to view, edit, or delete a scheduled transfer. **History** lists completed transfers.



VIEWING STATEMENTS

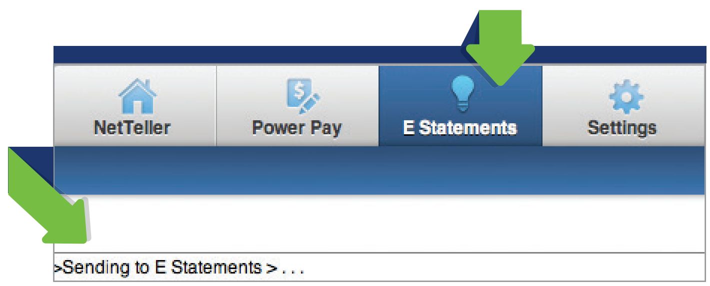
NetTeller offers two ways to view your statements. You will notice differences in the functionality offered to you depending on which tab you choose. For example, when you click on E-Statements from the NetTeller menu you will be prompted to register for E-Statements. Once registered for E-Statements you will no longer receive paper statements.

The other way to view your statements is from Accounts on the NetTeller menu. Select Statements from the drop-down menu. For those customers who prefer to continue to receive paper statements, a basic electronic statement is available in this view.

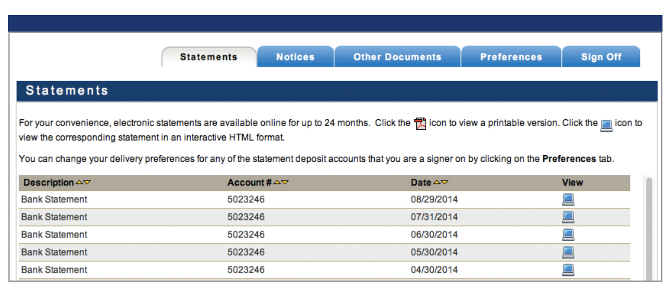
Both views are demonstrated below:

1. E-Statements View

From the **NetTeller** tab, select **E-Statements;** If you receive the following message on your screen, you will need to disable your pop up blocker to allow for the enrollment form.



Read and accept the **Online Agreement**. You will now be able to view your statements.



QUESTIONS: CALL 802-888-6600 OR TOLL-FREE AT 1-800-753-4343, MON-THURS: 8:00AM – 5:00PM, FRI: 8:00AM – 6:00PM

ONLINE BANKING USER GUIDE

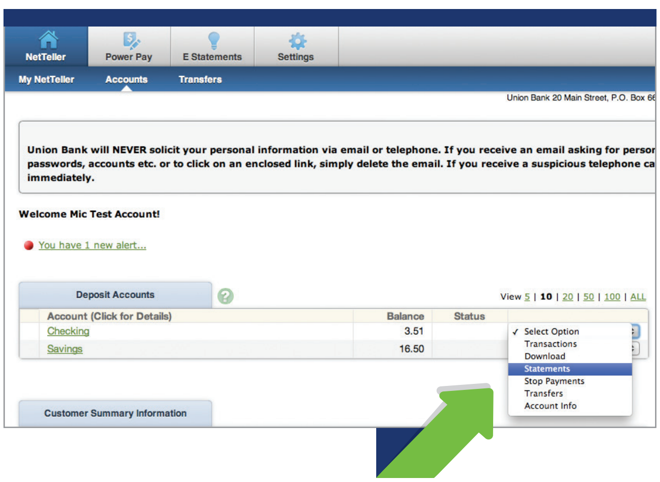
E-Statements View *continued*

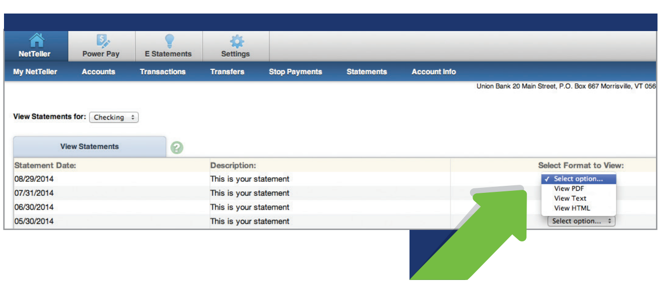
As previously mentioned, you must register for E-Statements in order to have this functionality available to you. Signing up for E-Statements offers the convenience of receiving email notices that your monthly statement is available to view on line. Electronic statements are available online for up to 24 months.

By clicking on the **Preferences** tab within the E-Statements section, you can change how your statements are delivered to you (electronic only or printed/mailed). This applies to any of the deposit accounts that you receive statements.

2. Accounts View

From **Accounts**, select **Statements** from the drop-down menu.





Accounts View *continued*

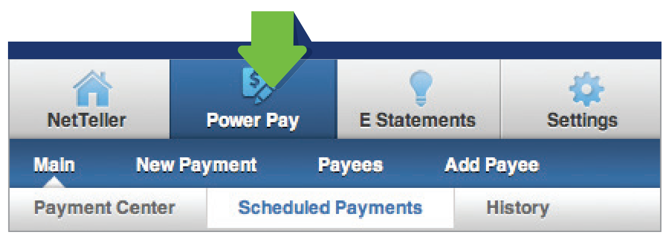
This page displays statements available for an account. The **Statements** tab allows you to view your monthly statements online. You can view them in PDF, text, and HTML format, and print or save them to your hard drive. Up to 18 months of history will be available to you online. You will not be able to view check images or receive electronic notices in this view.

PAYING BILLS

This page displays a list of all scheduled bill pay payments, both check and electronic. From this page you can view, edit or delete a scheduled bill payment. Business customers can access the service after completing an initial application. Individual customers can contact Electronic Banking to access the service.

Account Access

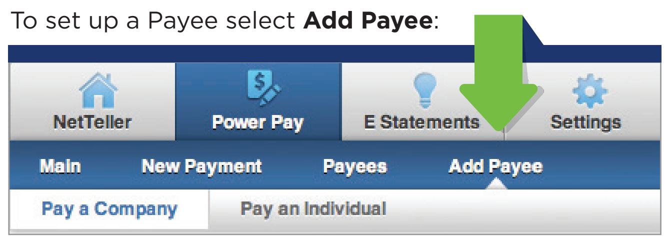
Log in to Online Banking and select the PowerPay tab:



Setting Up Payees

There are two types of Payees. One type receives payments from the PowerPay system electronically by prearranged agreements between those companies and PowerPay. These types of payees are called **Company**. Other payees that are not already in the PowerPay system receive paper checks. These payees are called **Individual** – even if the 'individual' is a Company.

To set up a Payee select **Add Payee**:

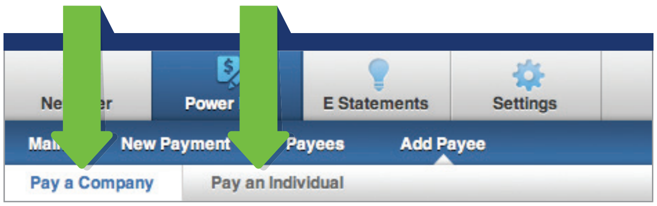


QUESTIONS: CALL 802-888-6600 OR TOLL-FREE AT 1-800-753-4343, MON-THURS: 8:00AM – 5:00PM, FRI: 8:00AM – 6:00PM

ONLINE BANKING USER GUIDE

Setting Up Payees *continued*

Then select **Pay a Company** or **Pay an Individual**:

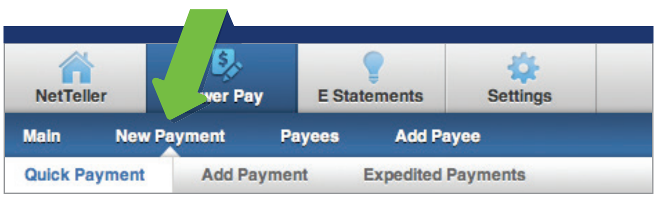


Complete the form and click **Search**.

The payee will then be set up for electronic (E) or check (C) payment.

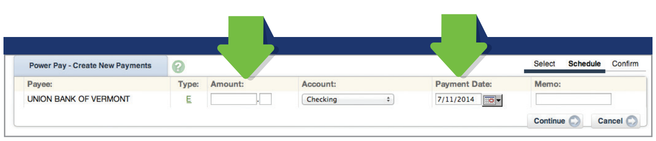
Making a Payment

Select **New Payment**, then you can select **Quick Payment**, **Add Payment** or **Expedited Payments**.



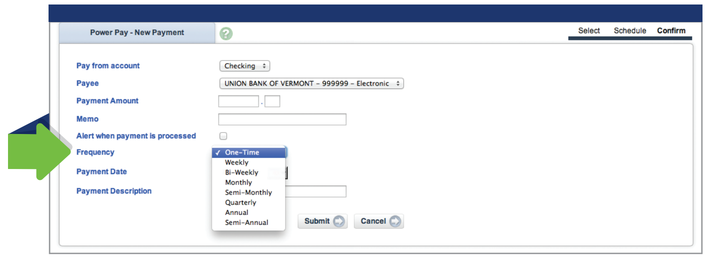
Quick Payment allows you to add up to 10 one-time payments. Choose the vendor(s) you want to pay:

In the next window, schedule the payment by filling in the amount and date for the payment:



Make a Payment *continued*

If you choose Add Payment, you will have the option to schedule it as a recurring payment:



Expedited Payments allow you to speed processing for a fee with a FedEx delivery.

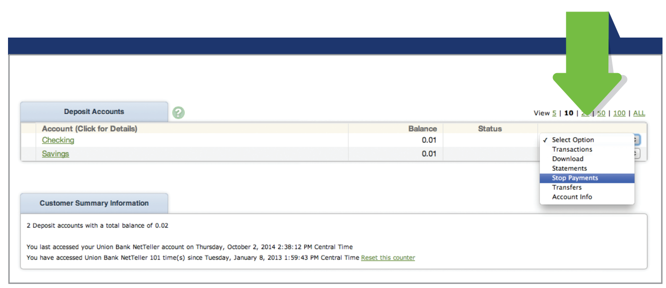
View History

You can check your history under the PowerPay main menu by choosing **History** and indicating your desired search criteria.

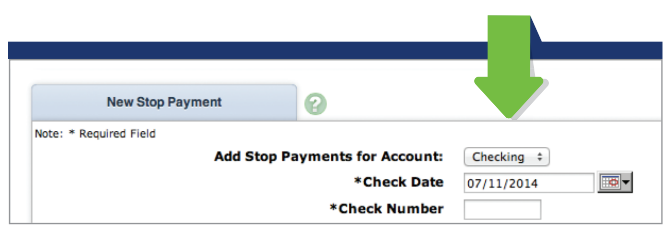
STOPPING PAYMENTS

From this page you can enter and confirm a new stop payment request for an account.

From Accounts, select **Stop Payments** in the drop-down menu next to the account you wish to access.



Fill in the required fields and click submit.



QUESTIONS: CALL 802-888-6600 OR TOLL-FREE AT 1-800-753-4343, MON-THURS: 8:00AM – 5:00PM, FRI: 8:00AM – 6:00PM

ONLINE BANKING USER GUIDE

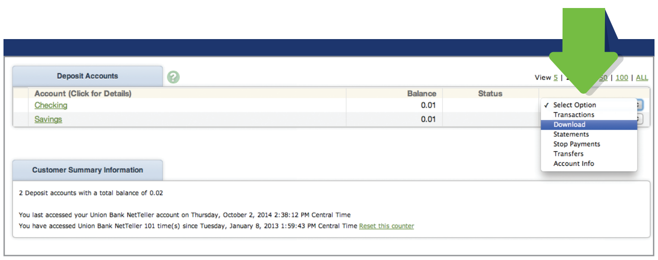
Stopping Payments *continued*

You must contact the Bank to edit or remove a stop payment. Stop Payment fees will automatically be deducted from your account in accordance with the terms of your account.

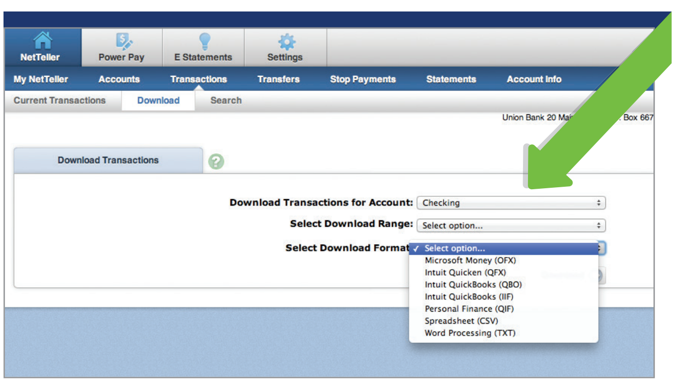
Downloading

Transaction Download enables you to download a range of transactions to your preferred financial management software (Microsoft Money, Intuit Quicken, Intuit Quickbooks, Personal Finance, Spreadsheet, TXT).

From Accounts, select **Download** from the drop-down menu.

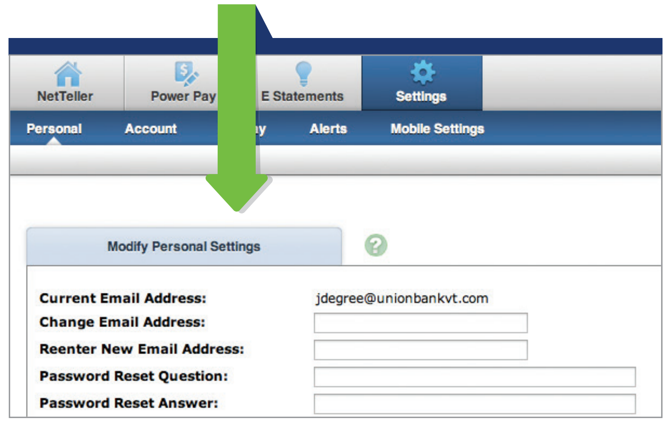


Choose the **Download Range** and preferred Format and click Submit.



Settings & Alerts

From the main Settings tab you can change personal, account, and display settings; as well as set up alerts.



Personal settings you can change:

- Update email address
- Update user ID
- Change password
- Password reset security question (enables self-reset options in case you lock yourself out or forget your password).

Account settings you can change:

- Change account pseudo names (account nicknames)

Display settings you can change:

- Edit number of accounts displayed per page
- Edit number of transactions displayed by default

ALERTS YOU CAN SET

Event Alerts –

- Incoming Direct Deposits
- Funds Transfer Information
- Statement Notifications

Balance Alerts
Item Alerts (cleared checks)
Personal Alerts

QUESTIONS: CALL 802-888-6600 OR TOLL-FREE AT 1-800-753-4343, MON-THURS: 8:00AM – 5:00PM, FRI: 8:00AM – 6:00PM

ONLINE BANKING USER GUIDE

Online Banking Security

Personal Verification Questions:
One of the first times you access your accounts online, we'll ask you to choose and answer three 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 temporarily disabled.

SECURITY REMINDERS

- Your password must be between 8 and 25 characters. Alpha-Numeric-Special: Meaning your password must contain at lease one number, letter and special character. The following special characters are allowed: + _ % @ ! $ & * ~
- We will NEVER email you to request 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.
- Choose a different password to access your online accounts instead of the passwords you use for your other applications.
- Always exit your online banking session before leaving your computer.

Mobile Banking

Our easy-to-use Mobile Banking application allows you to:

- View account balances
- Search transaction history
- Transfer funds between other Union Bank accounts
- Pay bills to existing payees
- Locate ATMs and branches
- Remotely deposit a check

And with SSL technology protection, you can bank securely using your login username and password. Mobile Banking is another option to access your accounts where and when you need them.

How to Enroll:
First, you need to be enrolled in NetTeller Online Banking to access Mobile Banking. Then, you have two choices to enroll:

1. From your computer: Log in to Online Banking. Go to Settings tab, Select Mobile Settings and follow the instructions, or
2. Go to www.unionbankvt.mobi on your mobile device and follow the instructions

OFFERING MOBILE CHECK DEPOSIT
Easy | Secure | Convenient
Sign up today!

If you have any questions, our Electronic Banking Department is happy to help.
CALL 802-888-6600, OR TOLL-FREE AT 1-800-753-4343

QUESTIONS: CALL 802-888-6600 OR TOLL-FREE AT 1-800-753-4343, MON-THURS: 8:00AM – 5:00PM, FRI: 8:00AM – 6:00PM