

# Welcome to Online Banking

## Getting Started



### Account Access and Transactions

Enter your Online Banking ID and password to gain access. Your Online Banking ID and temporary password will be mailed to you after you sign up for Online Banking. Your welcome letter will instruct you on how to set up your password. The first time you use Online Banking, you will be prompted to change your temporary password to ensure that only you know it.

The Main Information toolbar is visible throughout your entire session. It is located near the top right of the screen and features three links: Contact, Info and Exit. The Navigation Bar allows you to access menus such as Online Banking, Online Statements, and Options. It's located below the Main Information toolbar.

#### VIEW YOUR ACCOUNTS

Now that you've logged in, you'll see the Online Banking Account Listing page. This page lists all of your accounts that are accessible through Online Banking and provides a summary of your total deposits and loans. You can also see how many times you've accessed this service to ensure there has been no unauthorized access.

#### TRANSFER FUNDS BETWEEN ACCOUNTS

Electronically transfer funds between accounts and make payments on loans. Indicate which account you want to transfer from by using the drop down menu next to "Transfer funds from." Use the drop down menu next to "Transfer funds to" to select the account into which you'll deposit funds. Enter the amount, frequency, date and a personal memo (optional) and click Submit. If you have elected to display transfer confirmations in the Options menu, a printable message will appear for your reference.

#### VIEW TRANSACTIONS

View current transaction information (deposits, withdrawals, etc.) associated with a selected account. Easily switch between any account using the View Transactions drop down menu located above transaction dates. Use the View Range links to review certain periods of time or search for specific transactions using the Search link. View cleared checks by clicking on the check number.

#### MOBILE BANKING

**HOW DO I ENROLL?** Enrolling in Great Western Bank Mobile Banking is quick and easy! Just follow these simple steps.

1. Log into your Online Banking account.
2. Under the Online Banking tab click on Mobile Banking
3. Then click on the Enroll in Mobile Banking link
4. Complete the required information and you're done

#### ALERTS: KEEP YOU ON TOP OF YOUR FINANCES

We live more hectic lives than ever, and staying current with your finances is crucial. Want to know exactly when a certificate of deposit (CD) has matured? How about a personal reminder to pay an important bill? Our Online Banking Alerts make it easy.

- Insufficient Funds Alerts
- Maturing CDs
- Automatic Bill Payments Paid
- Balance Alerts
- Item Alerts
- Personal Alerts (i.e. "MM/DD/YYYY Payment 'X' due today!")
- And more!

Adjust your Alert settings by selecting the Options menu, then the Alert Options section. Choose to be alerted via email, when you sign in or both. If it's important to you, it's important to us, too.

#### ONLINE STATEMENTS

With Online Statements, you are simply getting an electronic version of the regular paper statements that you already receive in the mail. Online Statements are environmentally friendly, completely secure and available to review anytime, anywhere with Internet access.

To start receiving Online Statements, you must sign into your Online Banking account. Once logged in, go to the Online Statements menu and complete the five simple steps. In step one, you can select the accounts you want to enroll by clicking the Details link. Step four requires you to select the Click Here link to view the passcode. After reading step five, agree to the terms by placing a check in the box. Select the Enroll Now button to complete your enrollment. A confirmation email will be delivered to your email address, and you will receive one more paper statement before your statements are delivered online.

#### ONLINE BILL PAY FEATURES

Great Western Bank's Online Bill Pay program makes managing your bills easier than ever with greater payment options, convenient reminders and simple transfers. Getting started is easy. Just contact your personal banker today. Be sure your browser allows pop-ups to access this feature.

- Schedule Single and Recurring Payments
- Change and/or stop Scheduled Payments
- View standard 18-month Payment History
- Reminder Emails
- Pay bills from multiple accounts
- Memo and comment fields for payments
- Payment calendar
- Secondary email address option
- Manage payee categories
- Account-to-Account (A2A) Transfers (outbound)
- Schedule multiple payments from one screen
- Short text (email or text message alerts)
- shortcut™**: pre-loads payments based on history
- Subscriber adoption emails
- Send Secure Messages to subscribers
- Gift/Donation checks
- Send Person-to-Person (P2P) Payments to individuals
- eBill: automatically receives bills and payment info
- Live chat is available!

### Demos

You can see how Online Banking works and how to use it, even before signing up, by viewing the demo at [www.greatwesternbank.com/onlinebankingdemos/](http://www.greatwesternbank.com/onlinebankingdemos/)

