

Online Banking

GETTING STARTED GUIDE



Jefferson Bank

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WELCOME
TO ONLINE
AND MOBILE
BANKING

Welcome to Online Banking! Whether at home or at the office, from a mobile phone, tablet or laptop, we strive to make your Online Banking experience easy and convenient. Each section provides an overview and steps to help you during the online banking process. If you have additional questions, contact us at (210) 736-7230.

Complete First Time Login

If you're new to Online Banking with Jefferson Bank, you need to complete the enrollment process the first time you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

Go to the "Enroll Now!" link located on the Jefferson Bank Website or use the QR Codes below to download our app for your mobile device. Follow the easy login instructions.

☰ MENU **Jefferson Bank** Not currently enrolled in Online Banking? [Enroll now!](#) [ONLINE BANKING LOGIN](#)

Android



Apple



Note: Confirm Jefferson Bank has your current Mobile Phone and/or Email Address.

ENROLL FOR
ESTATEMENTS/
NOTICES

The eStatements feature is a great virtual filing system for your bank statements, saving paper and space in your home or office. By storing your statements electronically, your account information is always readily available when you need it.

Click the eStatements/
Notice tab.

Read the eStatements/
Notices Agreement and
Disclosure and click the
Accept button.

Manage Enrollment: Online Services Agreement & Disclosure
For instructions on how to use [Click here](#)
It is necessary for you to accept our Online Services Agreement & Disclosure document if you would like to use our online services. This document contains important information about using Online Services. Step 1 of 3

eStatements/Notices - Agreement and Disclosure

This section relates to your enrollment in Jefferson Bank eStatements/Notices. To enroll in and receive eStatements/Notices, you must follow the instructions set forth in this Agreement. Enrolling in Online Banking does not automatically enroll you in eStatements/Notices.

A. **AGREEMENT AND DISCLOSURE.** The terms and conditions in this section apply to your election to receive statements and notices electronically ("eStatements/Notices," respectively). As used in this section, the terms "you" and "your" refer to each person, entity, Account owner(s), or authorized signer(s) identified on your Account. "Account" means the account(s) you have with us now or in the future, including ones which we may permit you to open through Online Banking.

View Statements	Manage Enrollment
View Notices	
Manage Enrollment	
User's Guide	
FAQ	

Manage Enrollment
For instructions on how to use [Click here](#)
All of your account statements are automatically available online. By enrolling into eStatements you choose to stop receiving paper copies in the mail. Step 1 of 2

Account	Enroll All Accounts	Enroll
8092013 Access 8092013	<input type="checkbox"/>	Yes ▾
12142012 Per Sav 12142012	<input type="checkbox"/>	Yes ▾

Click the Manage Enrollment tab.

Use the drop-down to select "Yes" for each account you would like to enroll in eStatements.

Click the Next button.

Manage Enrollment: Verify Data
For instructions on how to use [Click here](#)
Please verify your preferences below. Step 2 of 2

Account	Delivery Method
8092013 Access 8092013	Online
12142012 Per Sav 12142012	Online

Review the information and click the
Submit button when you are finished.

MAKE A MOBILE DEPOSIT

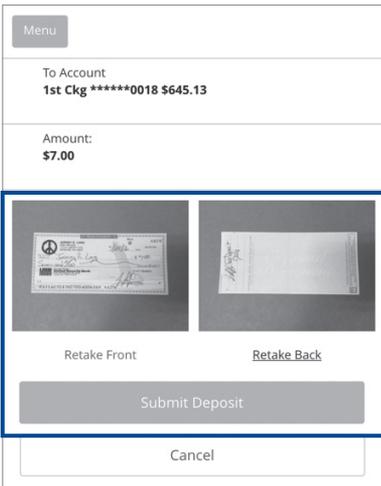
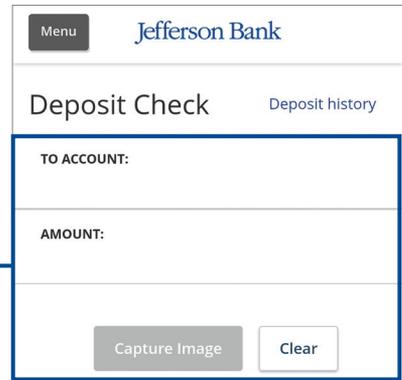
With the Jefferson Bank Mobile app on your Android or iOS device, you can deposit checks into your Jefferson accounts by taking a photo of a check.

Note: This feature is only available when using our mobile app on your device.

Log in to our Jefferson Bank Mobile app. Select the **Deposit Check** tab.

Choose the account you would like the check deposited to and input the dollar amount of the check.

Sign the back of the check, then tap the **Capture Image** button to take an image of both the front and back of the check.



Verify that all four corners of the check are visible and all elements are legible.

Tap the **Submit Deposit** button when finished.

NAVIGATE
HOME
PAGE &
MESSAGE
CENTER

After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Online Banking. Here you can view the balances in both your linked and Jefferson accounts, see your account summaries and more!

The screenshot shows the Jefferson Bank Home page. On the left is a navigation menu with options like Home, Message Center, Transfer Funds, EasyPay, Bill Payment, eStatement/Notice, Online Activity Center, Services, Settings, Help / Resources, Locations, and Log Off. The main content area is titled 'Home' and includes sections for Financial Tools (Net Worth, Budget, Spending, Trends), Accounts (Access Account 20, Access Account 25, NOW Personal Trust 22), Loans (Commercial Loan 4201), and Asset Summary. A right-hand sidebar contains 'Transfer Money Now', 'Deposit Check History', 'Manage Cards', and 'Current Card Status'. Callout letters A through G are placed over the page: A points to the NOW Personal Trust 22 account, B to the Access Account 25 current balance, C to the Access Account 20 available balance, D to the Link Account button, E to the View Activity button, F to the Commercial Loan 4201 current balance, and G to the user profile in the top right corner.

Note: Letters correspond to the Home Page features listed on the next page.

**NAVIGATE
HOME
PAGE &
MESSAGE
CENTER**

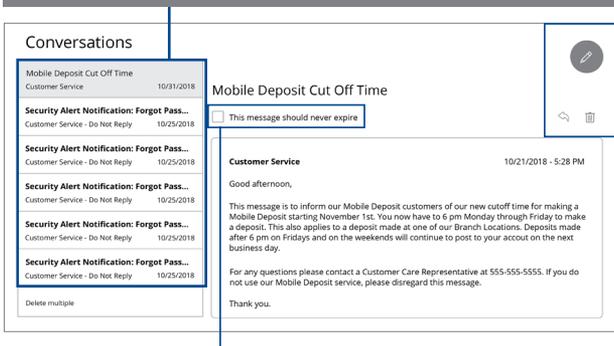
- A.** The navigation bar appears in every view on the left side of the screen.
You can navigate to Online Banking features by selecting the appropriate drop-down tab.
- B.** Your Jefferson accounts and linked external accounts are displayed in an account card with its balance.
- C.** If you click an account name, you are taken to the Account Details page. You can also click the  icon on the right side of an account card and select View Activity for more details.
- D.** The  icon allows you to print a summary of current available funds in your accounts.
- E.** You can expand or collapse account details by clicking the  icon.
- F.** If you click and hold an account card, you can drag and drop it to a new location to change the order in which your accounts appear.
- G.** The Quick Actions links in the top right corner let you quickly access different Online Banking features.

Secure Message

If you have questions about your accounts, please use the Message Center to communicate with a Jefferson Banking Specialist. From the Message Center, you can find replies, old messages or create new conversations.

Click the Message Center tab.

Click on a message to open it. Messages are displayed on the left side of the screen.



Delete an opened message by clicking the  icon or reply by clicking the  icon. Create a new message by clicking the  icon in the top right corner.

Check the box next to "This message should never expire" to prevent a message from being erased.

PERSONAL FINANCIAL MANAGEMENT

Setting up financial goals for yourself is just as important as establishing a budget. As you move closer to your objectives, our Personal Financial Management service not only serves as a rearview mirror to see how far you have come, but also as a map, so you can see how much further you need to go. The path toward funding expenses such as a home, vacation or even the tuition for a new career becomes clearer and easier to manage.

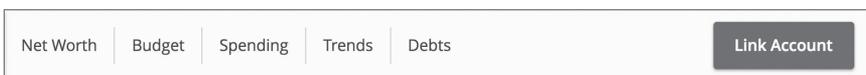
FEB 6 2017	Questar Gas Utilities	-\$64.00 \$21,601.37
FEB 3 2017	Social Security Income	+\$1,828.70 \$21,665.37
FEB 1 2017	Payroll paycheck	+\$1,582.68 \$19,896.67
FEB 1 2017	TIAA-CREF Financial Services Financial	+\$29.54 \$18,253.99



Categorizing Transactions

In order for our Personal Financial Management tools to work properly, make sure your transactions are correctly categorized. When all your accounts are linked to PFM, your transactions are automatically categorized. Common categories include: gas/auto, entertainment, medical expenses, rent and utilities. If a transaction needs to be reassigned, you can manually edit the category.

Each category has a corresponding icon assigned to it to help quickly identify a transaction's financial category. These icons are displayed next to each transaction in the Account Details page.



Different tabs appear on the Home page, which takes you to interactive features to help you manage your finances.

- **Net Worth:** Total your assets and debts and view a line graph to see how funds are allocated.
- **Budget:** Track your monthly finances by adding targets to help you better manage your expenses.
- **Spending:** See your spending habits in a visual pie chart representation.
- **Trends:** Track your habits even further to see how you spend your money over time.
- **Debts:** View all your debts and view payment plans to become debt-free as quickly as possible.

TRANSFERS

My Accounts/Loans

You can use the Funds Transfer feature to transfer money between your Jefferson accounts. These transactions go through immediately, so your money is always where you need it to be.

Individual Transfers

You can send a one-time transfer between your accounts. This is useful if you need to transfer funds between savings and checking or make a loan payment.

In the Transfer Funds tab, click My Accounts/Loans.

Select the accounts to transfer funds between using the "From" and "To" drop-downs.

Enter the amount to transfer.

Select the the frequency using the drop-down.

From Account

To Account

Amount 0.00

Frequency 1st of the month

Start Date

04/09/2019



Transfers falling on a Sunday or banking holiday will be processed the following business day.

Repeat Duration

- Forever (Until I cancel)
- Until date (Set an end date)

Memo (optional)

Enter letters and numbers only

Transfer Funds

To set up a recurring transfer, follow the steps below:

Enter a start date for this transaction using the calendar features.

Decide if the transfer will repeat forever or have an end date.

Enter a memo.

Click the Transfer Funds button when you are finished.

TRANSFERS

Any Jefferson Customer

If you have a friend or relative that also banks with Jefferson Bank, you may send funds to them immediately using the Any Jefferson Customer option. By using their email address and last 4 digits of their account, you can send them a Single Transfer or Link a Recipient (friend or relative account) for future transfers.

Single Transfers Between Jefferson Accounts

In the Transfer Funds tab, click Any Jefferson Customer.

Click the Single Transfer button.

TRANSFER FUNDS TO ANOTHER ACCOUNT
Make a one-time transfer to another customer's account.

Enter Your Account Information

From Account *
20: \$503.00

Amount *
0.00

Description

Enter Recipient Customer Account Information

Recipient Email Address *
Last 4 Digits of Account # *
*

Back Submit * - Indicates required field

Select the account to take funds from using the "From Account" drop-down, enter an amount, write a description of your transfer (Optional), enter the recipient's email address, the last 4 digits of the recipient's account number and click the **Submit** button.

Link a Recipient Account for Transfers Between Jefferson Accounts

In the Transfer Funds tab, click Any Jefferson Customer.

Click the Link Account button.

LINK AN ACCOUNT

Link another customer's account (deposit only) to your online login. Enter Recipient Customer Account Information. This data is to link a target account to be used in Funds Transfer under the Transaction tab.

Recipient Email Address *
Last 4 Digits of Account # *
*

Back Submit * - Indicates required field

Enter the recipient's email address, the last 4 digits of the recipient's account number and click the **Submit** button.

TRANSFERS

External Transfers to Other Financial Institutions (Consumers Only)

Your personal accounts at other financial institutions can be linked to Online Banking with Jefferson so you can transfer money between your accounts without ever leaving home! When you add an External Account you will need to verify ownership of the External account by confirming two small deposits made into that account. The two small deposits amounts are usually sent to your External Account within 2 to 3 business days.

Adding A Personal External Account

In the Transfer Funds tab, click **Add External Account**.

Enter the account number, select the type of account using "Account Type" drop-down and enter the financial institution's routing number. These numbers are located at the bottom of a paper check or deposit slip from your checkbook. Then click the **Continue** button.

ACCOUNT NUMBER:

ACCOUNT TYPE:

ROUTING NUMBER:

Step 2: Verify Your Account
Once you receive the amounts of your micro deposits, [please click here to enter the amounts and activate your external account](#).

Verifying A Personal External Account

In the Transfer Funds tab, click **Verify External Account**.

Select the account you would like to verify and enter the amounts of the two small deposits that have been made into your external account.

Click the **Submit** button when you are finished.

ACCOUNT VERIFICATION

Please choose an account to verify using the amounts that were deposited to your account.

Account 12345678

Account Type: Checking
Routing Number: 114000763
Status: Funds have been sent to the target account

Verify Deposit Amounts

The deposit amounts should be entered in cents (example: \$0.05 should be entered as "05").

Amount #1:

Amount #2:

EasyPay - Person to Person Transfers (Consumers Only)

Send money to family and friends anywhere! Easy Pay works with your Jefferson Bank Debit Card to send digital cash that makes sending money simple. Whether it's paying allowance, splitting the check or sending a birthday gift, EasyPay is your go to solution to quickly transfer money from your account to almost anyone.

EasyPay Transactions

Click the **EasyPay** tab.

Enter the Recipient's name and the Email or Mobile number of the person whom you are sending funds. You may also use your Contacts on your Mobile Device.

Enter the amount of the transaction and select your Jefferson Debit Card to fund your EasyPay Transfer. If you need to add a new Debit Card click the "+ Add a card" link.

Click the **Continue** button.

The screenshot shows a web form titled "Send Money" with three tabs: "Send", "History", and "Manage Cards". The "Send" tab is active. The form contains the following fields: "Recipient Name" (text input), "Email or Mobile #" (text input), "Amount" (text input with a value of "0.00" and a currency symbol), "Debit Card" (dropdown menu with a "+ Add a card" link below it), and "Memo" (text input). At the bottom right, there are "Reset" and "Continue" buttons.

Review your transaction and click the **Continue** button. Then enter your **Debit Card PIN**.

Receiving Funds with EasyPay

After funds are sent, the Recipient gets a text or email message with a link that can be used to receive the payment. The timing of the EasyPay transfer depends on the financial institution. If funds are deposited into an account that belongs to a participating debit card network, funds are immediately available. Otherwise, the Recipient is prompted to enter the details for a checking account and funds will be available in one to three days.

BILL PAYMENT

Bill Pay with Jefferson Bank allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.

After creating a payee, you can effortlessly pay a single bill, multiple bills or schedule payments for the future. There are two convenient places within the Bill Payment tab to access bill payments: Quick Pay and Full Site.

Making a Payment

In the **Bill Payment** tab, click **Quick Pay**.

Choose the account from the “Pay from” drop-down menus.

Enter amounts for each bill.

Select the dates to pay bills using the calendar.

Click the **Review Payments** button.

Payee	Pay from	Amount	Date
Brian [REDACTED]	Direct Pay Checking: [REDACTED]	\$0.00	Select Date
NOVEC VA Last Paid: \$26.83 on 6/14/2017	Direct Pay Checking: [REDACTED]	\$0.00	Select Date
Washington Gas Last Paid: \$105.00 on 5/23/2017	Direct Pay Checking: [REDACTED]	\$0.00	Select Date

Total for 0 payments: **\$0.00** [Review Payments](#)

Review payments			
Payee	Pay from	Amount	Date
Brian [REDACTED]	Direct Pay Checking: [REDACTED]	\$0.10	9/29/2017
NOVEC VA	Direct Pay Checking: [REDACTED]	\$0.01	9/29/2017
Washington Gas	Direct Pay Checking: [REDACTED]	\$0.10	9/29/2017

Total for 3 payments: **\$0.21** [Edit Payments](#) [Submit Payments](#)

Review your payment information and click the **Submit Payments** button when you are finished.

APPLE WATCH

With the convenience of the Apple Watch feature, you can now check your balances and recent transactions faster than ever.

Apple Watch Setup

Activate the Apple Watch feature in your mobile banking app using your smart phone or tablet.



Login to Jefferson Mobile Banking app and tap the Menu button.

In the **Settings** tab, tap **Apple Watch**.

Toggle the **Apple Watch** switch from "Off" to "On."

Install the Apple Watch App from your iPhone's Watch App or within the Apple Watch App Store.

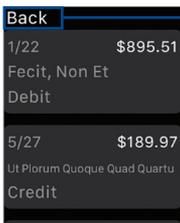
Viewing Balances and Transactions

When you activate the Apple Watch feature, you can view your first ten accounts on the Account Summary page, balances and transactions with a few taps.



Swipe left and right to view different account balances.

Swipe up and down to scroll through the transactions list.



Tap the **Back** button to return to your account list.

SERVICES

Manage Debit Cards

In our Card Services feature, you can manage your Debit Card if any of your cards are lost or misplaced. No need to worry, just sign into Jefferson Online Banking and activate or deactivate any cards that are lost or found.

Stop Payment

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from payment. Once approved, the stop payment remains in effect for 6 months.

Check Reorder

If you've previously ordered checks through Jefferson, you can conveniently reorder checks online at any time on our trusted vendor's website.

Credit Cards

In our Credit Card Services feature, you can access your credit card information.

Account Preferences

The Home page and your accounts should appear in a way that is fitting for you. The names of accounts, order in which they appear on the Home page, order of account groups and names of account groups can be changed in Account Preferences to suit your needs.

Security Preferences

We take security very seriously at Jefferson. Online and Mobile Banking feature various tools to help you better protect your account information. You can add and manage these features in Security Preferences to strengthen your Online Banking experience.

Alerts

Having peace of mind is critical when it comes to your Online Banking experience. When you create an Alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.

JeffersonBank.com

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Jefferson Bank

MEMBER  EQUAL
HOUSING
MEMBER
NMLS ID 597833