



Bank of Denver Online Banking Guide



ONLINE BANKING GUIDE

Accessing Online Banking

- 1 Log on to the bank's website at 'www.thebankofdenver.com'.
- 2 Follow the steps to access Online Banking.
- 3 Enter your ID & Password in the appropriate fields* and click Submit.



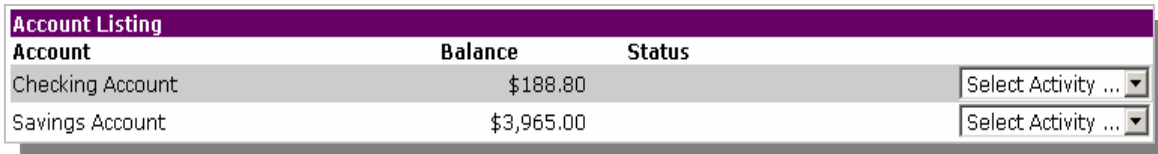
A screenshot of a login form with two input fields labeled "Online Banking ID" and "Online Banking Password". Below the fields is a blue "Submit" button.

*Initial ID will be assigned by bank. Initial Password is the last 4 digits of your Social Security Number. You will be required to change your password the first time you log in.



A screenshot of a navigation menu with the following items: "Online Banking", "Bill Payment", "Options", "Main | Interest Rates", and "BANK OF DENVER".

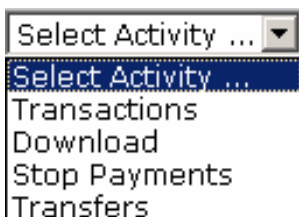
Change your Banking ID and submit. From the Main menu a listing of your accounts accessible through Online Banking will be displayed.



Account	Balance	Status
Checking Account	\$188.80	Select Activity ...
Savings Account	\$3,965.00	Select Activity ...

Next to each account is a drop-down menu with the list of activities available for each account.

(Some account options may not be available or may require additional fees.)



A screenshot of a drop-down menu with the following options: "Select Activity ...", "Transactions", "Download", "Stop Payments", and "Transfers".

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View Current Transactions

Select 'Transactions' from the account drop-down menu to view transactions that have posted to the account since your last statement.

Date ▼	Check #	Description	Debits	Credits	Balance
09/15/2003	View Image	DDA REGULAR DEPOSIT		\$1000.00	\$1288.80
01/01/2003		INTERNET DEBIT	-\$70.95		\$217.85

To view other transactions, use the **View Transactions Since** drop-down menu.

Click on the column headings to change the order in which transactions are displayed. If sorting by any column other than 'Date', the running balance column will not be shown.

View Range of Transactions


Click 'Select Range of Transactions' from the transactions page. Enter the search criteria and click 'Submit'.

From Date	<input type="text" value="9/01/2003"/>	<input type="button" value="Calendar"/>	Sort By	<input type="text" value="Date"/>
To Date	<input type="text" value="9/30/2003"/>	<input type="button" value="Calendar"/>	Then By	<input type="text"/>
		OR	Then By	<input type="text"/>
Begin Amount	<input type="text"/>	<input type="text"/>	Then By	<input type="text"/>
End Amount	<input type="text"/>	<input type="text"/>	Sort Order	<input type="radio"/> Ascending <input checked="" type="radio"/> Descending
Start Check Number	<input type="text"/>			
End Check Number	<input type="text"/>			
View	<input type="text" value="Credits and Debits"/>			
<input checked="" type="checkbox"/> Include Checks <input checked="" type="checkbox"/> Include Electronic Transactions				
<input type="button" value="Submit"/> <input type="button" value="Cancel"/>				

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View Items

In the **Check no.** column you will see items that are underlined. If the item says View Image, that is an item that has no number, such as a deposit slip or a counter check. If the item has a number, it is the check number of the item. You may view the item by simply clicking on it.



Date ▾	Check no.	Description
05/13/2005	<u>View Image</u>	DDA REGULAR DEPOSIT
05/09/2005	<u>4486</u>	DDA INCLEARING CHECK

You will then see an image of the item. Click on **Flip** to see the back of the document. **Rotate** will move the item 45°.

Transfer Between Accounts

Select 'Transfers' from the Account drop-down menu or click the 'Transfer' tab. Click **Add Transfer from** and select the account you want the funds taken from.

View Transfers for:	Checking Account ▾	Add Transfer from:	Select Account ... ▾	
Transfer List				
To Account	Amount	Frequency	Scheduled Date	
Savings Account	\$25.00	One-Time	10/30/2003	View Edit Delete
<i>Grand Total</i>	<i>\$25.00</i>			

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The screenshot shows a web form for transferring funds. It includes the following fields and options:

- Transfer funds from:** A dropdown menu set to "Checking Account" with "Available Funds: \$288.80" displayed to its right.
- Transfer funds to:** A dropdown menu set to "Savings Account".
- Payment options:** A text field containing "None".
- Amount to transfer:** Two input boxes for dollars and cents.
- Frequency:** A dropdown menu set to "One Time".
- Date:** A date input field set to "10/31/2003" with a calendar icon to its right.
- Memo:** A large empty text area for a transfer note.
- Buttons:** Two buttons labeled "Submit" and "Cancel" at the bottom right.

- Choose the account you want to transfer the funds to
- Select 'One Time' or select the frequency and date(s) the transfer is to be made. The 'Expiration Date' is required for recurring transfers.

Click 'Submit' when you are ready to complete the funds transfer. A confirmation of the transfer will display.


The confirmation screen displays the following information:

- Transfer from account: **Checking Account**
- Transfer to account: **Savings Account**
-
- Transfer amount: **\$50.00**
-
- *****
- CONFIRMATION NUMBER**
-
- 2590008**
-
- Please retain this number for your reference
- *****

*The cut-off time for funds transfers made via Online Banking is 6:00 p.m.
Transfers entered after this time will be processed on the following business day.*


Adding Stop Payments



Select 'Stop Payments' from the Account drop-down menu or click the 'Stop Payment' tab.


Choose 


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Fill in the required fields and click 'Submit'.

 indicates a required field

Check Date  

Check Number 

Amount . 

Payee

Remark

A confirmation page will display.

To view stop payments already placed on an account, select 'Stop Payments' from the drop-down menu or the 'Stop Payments' tab.

View Stop Payments for:

Stop Payment List			
Payee	Date	Number	Amount
Grocery Store	10/31/03	1234	\$50.00 View

To view Stop Payments for other accounts, use the 'View Stop Payments for:' drop-down menu.

Managing Your Online Banking Account

You can make many changes to your Online Banking account by Options from the Online Banking tab.



There are three options to edit:

Personal Options:

- Change your Online Banking 12-digit ID to a name or number that is easily remembered. (You can still use the 12-digit ID at any time)

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- Change your PIN
- Change your e-mail address

Change	Current	New
Password (enter twice)	<input type="text"/>	<input type="text"/> <input type="text"/>
Personal ID		<input type="text"/>
Change E-mail Address		<input type="text"/>

Account Options:

- Change Pseudo Account Names
- Change the number of accounts displayed per page
- Change the order in which the accounts are displayed

Change	Current
Account Pseudo Names	<input type="text" value="Checking Account"/>
Number of Accounts Displayed	<input type="text" value="2"/>
Account Display Order	<div style="border: 1px solid gray; padding: 2px;"> <input type="text" value="Checking Account"/> <input type="text" value="Savings Account"/> <input type="text" value="Checking 0003"/> <input type="text" value="Checking 0004"/> </div>

Alerts:

Click 'Add' to add a new alert type. You will be notified through Online Banking when the activity occurs.

Event Alert Options			Edit Event Alerts
Receiving Incoming ACH Credit			
Note: Maximum of 15 Balance Alerts			Add Balance Alert
Balance Alert Options			
Account Name	Above/Below	Amount	
Checking Account	Below	\$1,000.00	Edit Delete
Note: Maximum of 15 Item Alerts			Add Item Alert
Item Alert Options			
Account Name	Number		
Checking Account	1234		Edit Delete
Note: Maximum of 15 Personal Alerts			Add Personal Alert
Personal Alert Options			
Date	Text		
10/30/03	Update \$ amount for Verizon Payment.		Edit Delete