# **Online Banking User Guide**



www.thebankofdenver.com

303-572-3600 or 303-572-3434



## **Account Access**

Enter the 12-digit ID assigned by the bank and click **Submit**.



Verify that your Personal Image is correct, enter your password, and click Submit.



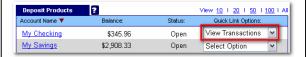


\*you will be prompted to change your PIN/Password and select your Personal Image the first time you log in.



# **Viewing Transactions**

Select **Transactions** from the drop-down menu next to an account.



Transaction History is available for # days.



## **Transaction List Options:**

- ✓ Choose Number of Transactions Displayed
  - ✓ View Check Images
  - ✓ Sort Columns to Customize View
    - ✓ Switch Between Accounts

## **Transaction Search**

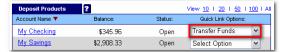
Select **Search** from the Transaction sub-menu to search transactions by date, dollar amount, credit, debit, or check number.





# **Transferring Funds**

Select **Transfers** from the drop-down menu next to an account.



Select the **From** and **To** accounts from the drop-down menus. Enter the Transfer Amount, Frequency, and Date of the Transfer. Click **Submit** to complete the transfer.

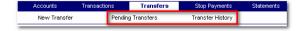


## **Pending and Completed Transfers**

Select **Pending Transfers** to view, edit, or delete a scheduled transfer.

**Transfer History** lists completed transfers.

Transfer history is available for # days.





## **Viewing Statements**

Select **Statements** from the drop-down menu next to an account.

Deposit Products			View 10   20   50	1 <u>100</u> 1 A
Account Name ▼	Balance:	Status:	Quick Link Options:	
My Checking	\$345.96	Open	Statements	~
My Savings	\$2,908.33	Open	Select Option	~

Statements are available in PDF, HTML, and Text formats.

Statement history is available for # days.





# **Stop Payments**

Select **Stop Payments** from the drop-down menu next to an account.



Fill in the required fields and click Submit.



You must contact the bank to edit or remove a Stop Payment.

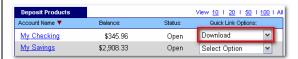
Stop Payment fees will be automatically deducted from your account in accordance with the terms of your account.

<FI Controlled Stop Payment information. Info regarding length of stop, confirmation process, etc.>



## **Transaction Download**

Select **Download** from the drop-down menu next to an account.



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





# **Options**

- ✓ Change Personal, Account, and Display Settings.
  - ✓ Set up Alerts.



#### Personal

- ✓ Update E-Mail Address
- ✓ Update ID\*
  \*create an ID to use instead of 12-digit ID
  - ✓ Change PIN/Password

#### Account

- ✓ Change Account Pseudo Names (nicknames).
- ✓ Edit order in which accounts are displayed.

## Display

- ✓ Edit Number of Accounts displayed per page.
- Edit no. of transactions displayed by default.

#### **Alerts**

#### **Event Alerts**

- ✓ Incoming Direct Deposits
- ✓ Funds Transfer Information
  - ✓ Statement Notifications

#### **Balance Alerts**

✓ Notification of Account Balances

#### **Item Alerts**

✓ Notification of Cleared Checks

#### Personal Alerts

✓ Text-based alerts delivered on chosen date.



# Security

One of the first times you access your accounts online, we'll ask you to choose and answer three (3) **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 disabled.

## **Security Reminders**

- We will NEVER email you for 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.
- Use a different password to access your online accounts than ones you use for other applications.
- ✓ Always exit your online banking session before leaving your computer.



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