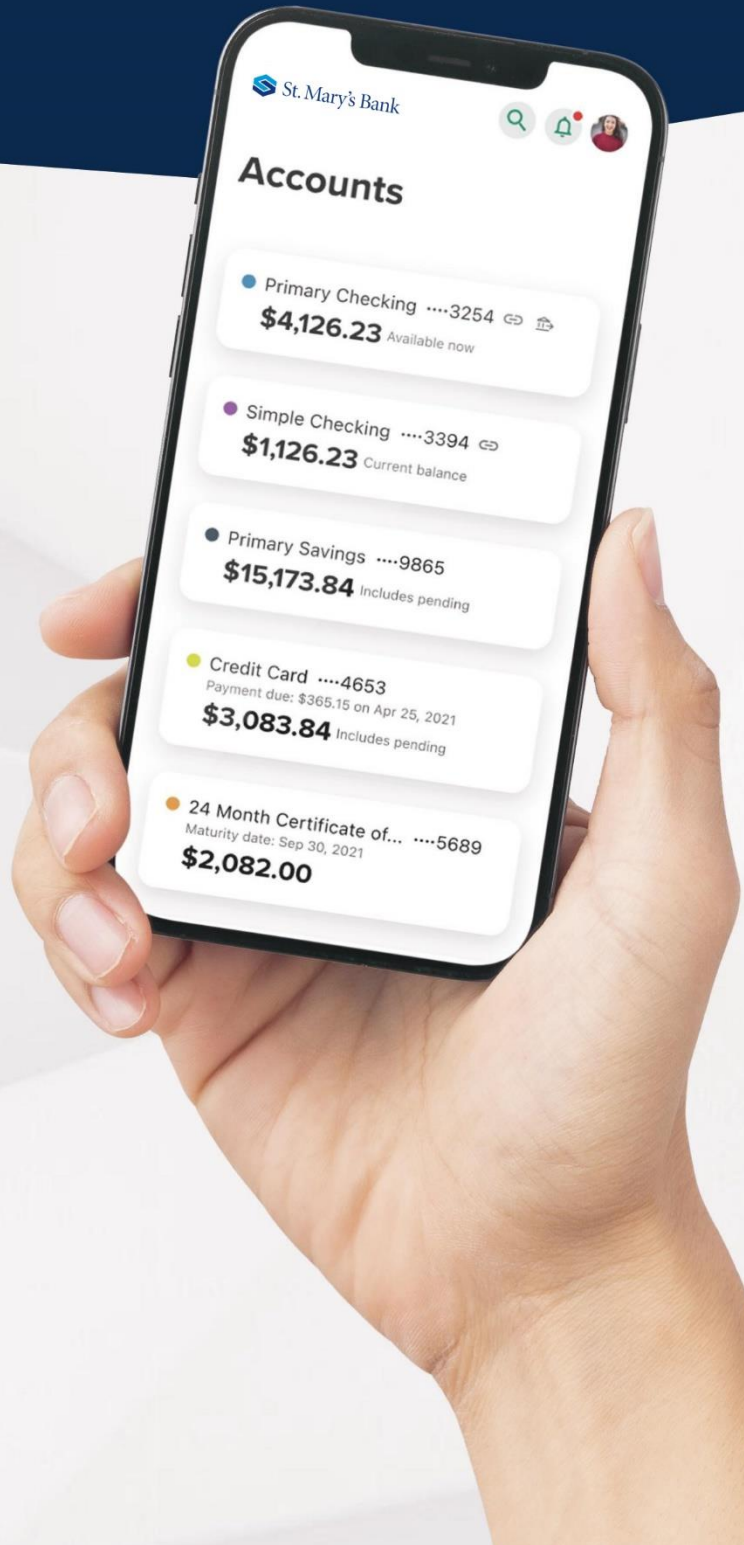




St. Mary's Bank

ONLINE BANKING USER GUIDE



St. Mary's Bank

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About This Guide

This guide is designed to assist in answering questions and help you navigate through some common transactions.

Getting Started

Browser and Device Support

Access your accounts via desktop, tablet, or mobile devices anytime, anywhere. For an optimal experience, make sure your devices are using the most updated versions of software available.

- Browser Support – Make sure your browser is within the latest 2 versions (Safari, Chrome, Edge, Firefox). Please note, Internet Explorer 11 does not support online banking and standards that are implemented in newer browsers.
- Device Support –
 - Windows: Versions still supported by Microsoft & support a browser listed above
 - OS X: Versions still supported by Apple & support a browser listed above
 - Android: Version 9.0+
 - iOS: Last 2 major releases

First Time, New Users*

If you have an account with us, but are new to online banking, it is easy to get started.

First navigate to our website and click register. You will then be prompted to verify protected information that matches the information on your account. You will then be prompted to accept the disclosure for Online Banking Access and enter your social security number.

Then you will be required to create a username and password. To keep your username and password secure, we have specific requirements.

Username:

Password:

| Requirement | Default | Requirement | Default |
|--------------------------|---------|----------------------------------|---------|
| Minimum Length | 8 | Minimum Length | 8 |
| Maximum Length | 15 | Must include a Number | Yes |
| Allow Alpha Characters | Yes | Must include an Uppercase Letter | Yes |
| Allow Numeric Characters | Yes | Must include a Lowercase Letter | Yes |
| Allow Special Characters | Yes | Must include a Non-Alphanumeric | No |

Ensure your contact information is correct and updated to finish your registration.

Dashboard Overview

Once you have successfully logged in, the dashboard will provide immediate access to the features you will likely use the most, requiring fewer clicks to perform financial tasks online. Here is a high-level overview of the summary dashboard from a desktop view.

1. **Actionable Alerts** that require action from you are displayed here towards the top of the page.
2. **Accounts** are grouped by Account Type Class (e.g. Checking, Savings, Loans)
3. **Linked External Accounts** from other Financial Institutions
4. **Activity Modules** provides a quick glance of recent and future activities

The screenshot displays the 'Summary' dashboard with the following components and callouts:

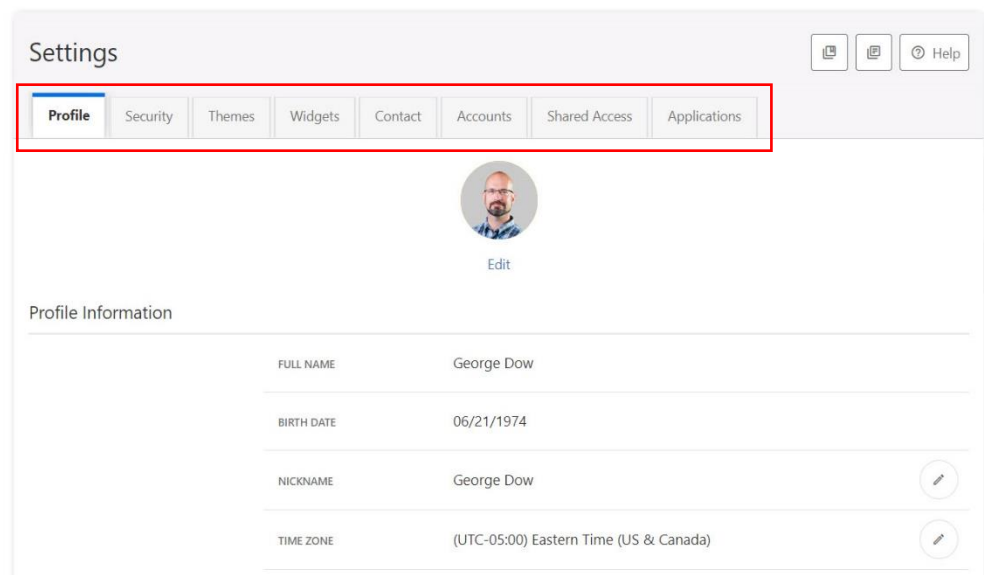
- Callout 1:** Alerts section at the top, showing a payment due for a 2016 Honda Accord.
- Callout 2:** Accounts section, listing Deposit Accounts (Primary Checking, Primary Savings, Joint Checking), Loans (Home Loan, 2016 Honda Accord), Credit Card (Visa Rewards Card), and ACH Accounts.
- Callout 3:** Link External Accounts section, featuring logos for Wells Fargo, Chase, and others, with a 'Get Started' button.
- Callout 4:** Activity Modules section, including Quick Bill Pay (3 Payees), Last 15 days (1 unread message), and Next 15 days (2 pending transactions).
- Callout 5:** Credit score section, showing a score of 720 and a 'Show my Score' button.

At the bottom of the dashboard, there is a footer with navigation links (Home, Mobile, Contact, Terms & Conditions, Privacy Policy), a routing number (234567890), and a 'Let's talk!' chat button.



Managing Your Profile

Settings allows you to view, update and manage settings that are applicable to your account and overall online banking experience. You can navigate to **Settings** by clicking on the drop-down menu under your name or **Settings & Tools > Settings**.

- **Profile:** allows you to enter profile information, such as Nickname, Time Zone, profile picture, and view your recent login activity
- **Security:** allows you to view and edit security details, such as username, Password, and Two-Factor Authentication, and maintain your authenticated devices.
- **Themes:** allows you to personalize the look of you online banking experience
- **Widgets:** allows you to choose which widgets are displayed and the order they appear on your home dashboard.
- **Contact:** allows you to make modifications contact info, including Address, Phone Numbers, and Email Addresses.
- **Accounts:** allows you to configure account color and nickname, display order, or hide accounts from display; you can also request access, confirm, or delete external (ACH) accounts.
- **Shared Access:** allows you to share one or many of your accounts with another user and determine their level of access and the actions they can perform.
- **Applications:** allows you to view and revoke access to authorized device



The screenshot displays the 'Settings' page with a navigation bar at the top containing tabs for Profile, Security, Themes, Widgets, Contact, Accounts, Shared Access, and Applications. The 'Profile' tab is highlighted with a red border. Below the navigation bar is a profile picture of a man with glasses and a blue shirt, with an 'Edit' link underneath. The 'Profile Information' section contains a table with the following details:

| Field | Value | Action |
|------------|----------------------------------------|---------------------------------------------------------------------------------------|
| FULL NAME | George Dow | |
| BIRTH DATE | 06/21/1974 | |
| NICKNAME | George Dow |  |
| TIME ZONE | (UTC-05:00) Eastern Time (US & Canada) |  |

Categories Overview

We've organized information within navigation menu categories located at the top of your dashboard to help you quickly and seamlessly navigate to the features and tools you'll use the most.

| Category | What's inside? |
|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Account | <ul style="list-style-type: none"> • Account: Gain a comprehensive view of your account details and transaction history • Open/Apple Online: Apply for a loan or open an account • eStatements: View documentation related to your accounts (statements, tax documents, etc.). • My Offers: (input description) |
| Financial Wellness | <ul style="list-style-type: none"> • Budgets: Create and manage income and expense thresholds • Financial Wellness: Take a survey to understand your financial health score and get offers on improving your score |
| Move Money | <ul style="list-style-type: none"> • Transfers: Perform an immediate transfer of funds, pay loans, schedule future or recurring transfers, link internal or external accounts • Pay Bills: Make a payment, manage the payee's information and details, add payees, and view the payment history or scheduled activity and manage eBills. |
| Tools & More | <ul style="list-style-type: none"> • Locations: Locate one of our branches and/or ATM locations • Calculator & Calendar: • Checking Services: Stop payment on a check, reorder checks, and set up a check withdrawal. • Settings: Update and manage settings for your profile, security, and notifications. • Card Management: Easily view information on your debit and credit cards, control the use of these cards, and maintain their status without having to contact us |

- **Alerts:** (insert description)
- **Card Rewards:** (insert description)
- **eStatements:** View documentation related to your accounts (statements, tax documents, etc.).
- **Message Center:** (insert description)

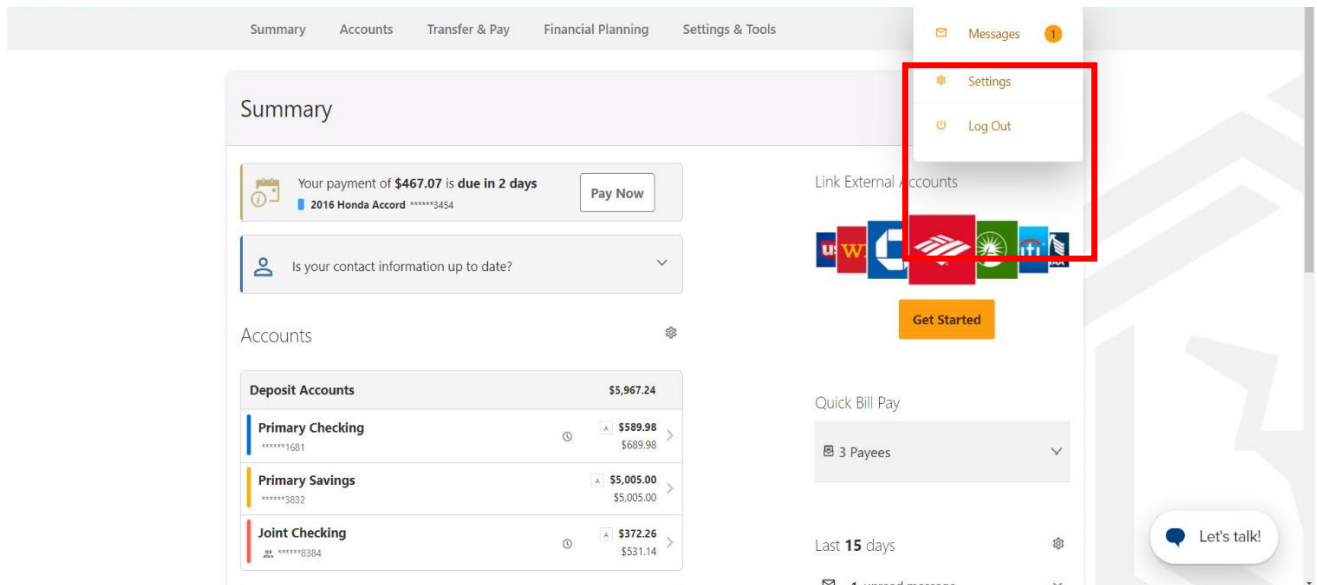
| | |
|-----------|-----------------------------------------------------------------------------------------------------------|
| My Offers | <ul style="list-style-type: none"> • My Offers: View current offers and promotions. |
|-----------|-----------------------------------------------------------------------------------------------------------|

Secure Message Center

Your privacy is our top concern. You can securely send sensitive information such as your member number and other personal information by using the Secure Message Center.

Navigating the Message Center

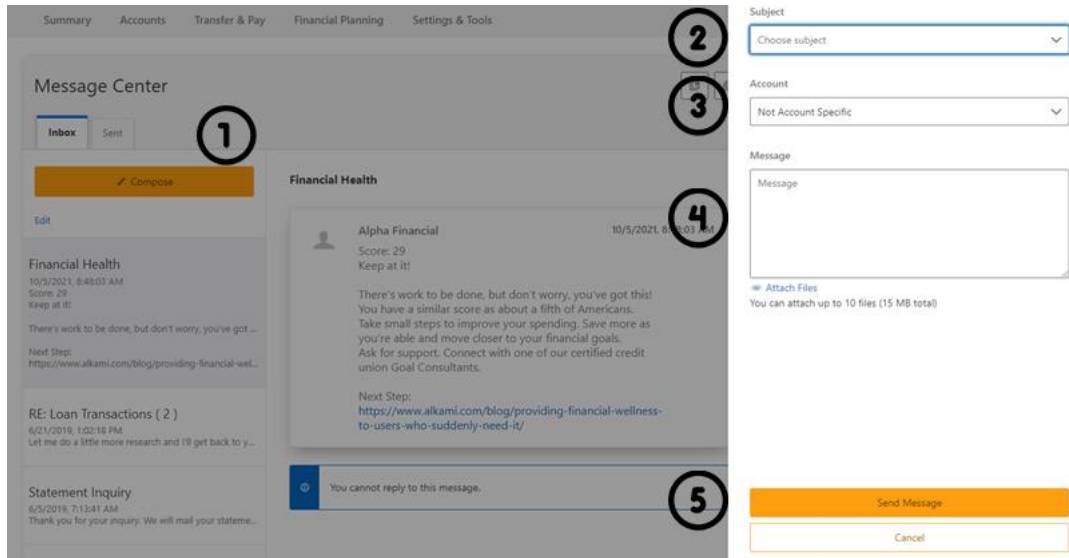
You can access the Message Center by clicking the Profile dropdown. You will be notified through the **Profile** dropdown menu if you have an unread message. The number of unread messages is indicated on the right side of the **Message** dropdown menu option.



Compose a Message

To compose a new message:

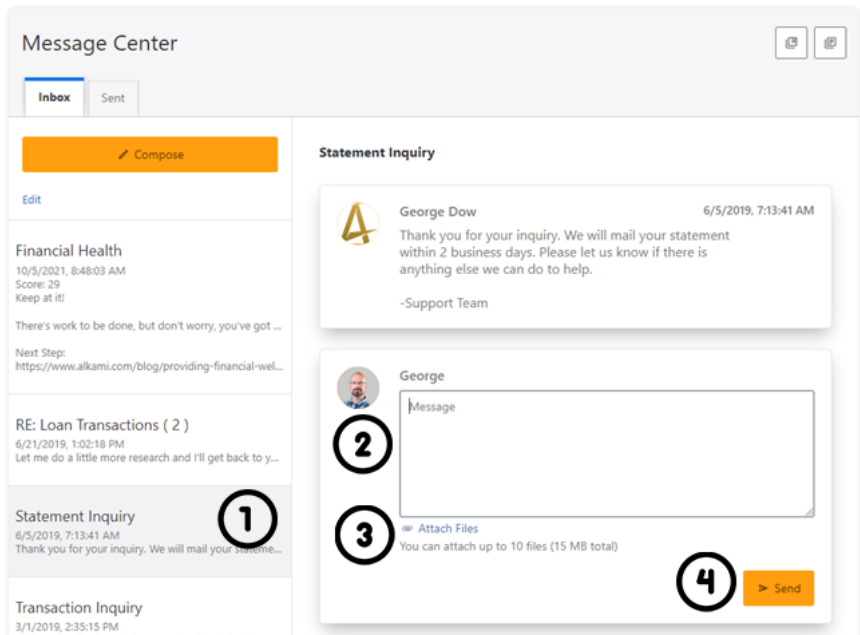
- 1) Click the **Compose** button on the **Inbox** tab of Message Center.
- 2) Select the message **Subject** from the dropdown menu.
- 3) Select the **Account** the message refers to from the dropdown menu.
- 4) Enter the **Message** body and select the **Attach Files** link to attach files to the message.
- 5) Click the **Send Message** button to send the message or click the **Cancel** button to close the New Message window without sending the message.



Respond to a Message

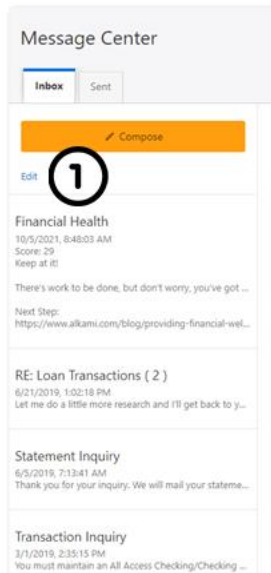
To reply to a message:

- 1) Select the message thread to respond to. View the messages within the thread.
- 2) Enter a **Message** response.
- 3) Select the **Attach Files** link to attach files to the message.
- 4) Click the **Send** button to send the response.



Message Actions

You have the ability to mark a message thread as unread, read, or delete a message thread.



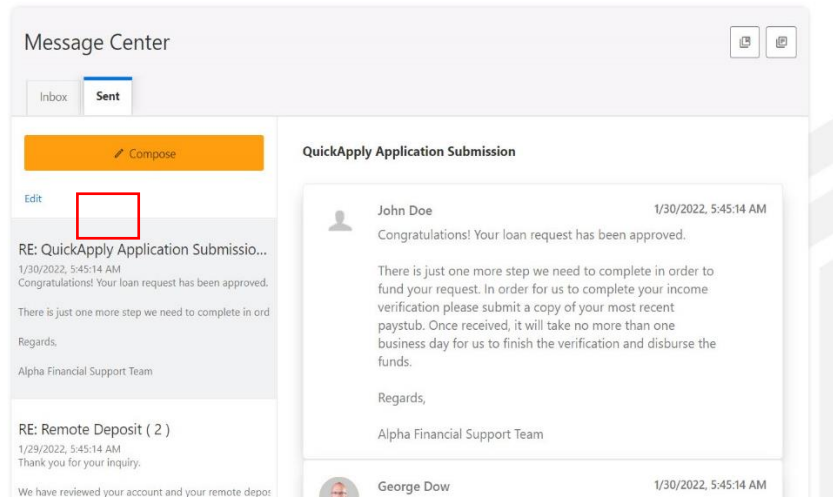
- 1) Click the **Edit** link to view the message actions.
- 2) Click the checkbox next to the message threads to act on.
- 3) Click the **delete** (trash can) button to delete the message threads.

Click the **unread** (envelope) button to mark the message threads as unread.

Click the **read** (open envelope) button to mark the message threads as read.

Sent Messages

The **Sent** tab allows you to view and delete messages that have been sent.



Transfer

Quick, One-time Transfers

Quick transfers allows you to perform one-time transfers for configurable predetermined dollar amounts or for a single free form amount. You can make transfers to and from internal and previously configured external accounts.

- 1) Select the account you want to transfer **From**.
- 2) Enter the **Amount** to transfer or select from the list of convenient predetermined accounts.
- 3) Select the account you would like to transfer **To**.
- 4) You'll notice your selects have populated on the bottom of the screen. Then click the **Submit Transfer** button. An Identity Verification may be required to verify your identity, and then Click the Verify button. A successful message will display, to confirm your transfer has been completed.

Classic One-time or Recurring Transfers

Classic transfers allows you to perform both one-time and recurring transfers, as well as loan payments (including payments to credit cards).

- 1) Select the source account from the **From** dropdown menu.
- 2) Select the destination account from the **To** dropdown menu.
- 3) Select the **Amount** you want to transfer.
- 4) Choose the **Date** (or **Start Date**) you want the transfer to take place.
- 5) Select the **Frequency** the transfer will repeat on. Select the **Ending** date of the recurring transfer, if prompted. (Depending on which frequency you chose.) Add memo (optional).
- 6) Click the **Submit Transfer** button.

You can set up transfers or payments to move funds between account types that have you have ownership of (i.e. primary or joint ownership). Using Classic tab, you can create any of the following four transfer scenarios:

One-Time Immediate Transfer

Create a one-time, immediate transfer by selecting the To Account and the From Account and entering an amount for the transfer. When a transfer is executed, a confirmation screen will appear to confirm the details of the transfer.

One-Time Future-Dated Transfer

Create a one-time future-dated transfer by selecting the To Account and the From Account and entering an amount for the transfer. Then, specify a future date as to when that transfer should execute.

Immediate Recurring Transfer

Create an immediate recurring transfer by selecting the To Account and the From Account and entering an amount for the transfers. Then, specify the frequency and when *the recurring transfer should end*.

Future-Dated Recurring Transfer

Create a future-dated recurring transfer by selecting the To Account and the From Account and entering an amount for the transfer. Then, specify the frequency and when the recurring transfer should end.

Memo for Transfers

An optional memo can be added to any transfer. This can be used to enter specific information about the transfer that you may want to record for future reference. This information will be stored and displayed for reference purposes in the **Scheduled** and **History** tab (Activity list on mobile) under the transfer detail.

Linking Accounts

Linking Accounts within St. Mary's Bank

Create a one-time or permanent link to another user's account to make one-time and recurring transfers to that account. You have the option to link to another user's account using their account number (along with the credit union share or loan ID associated with that account number) or by using the user's email address or phone number.

Linking External Accounts for Transfers

To add an external transfer account:

- 1) Select *Transfers* and click on the **Classic** transfers tab. Click **Add an account** located below the *To Account*.

Don't see the account you want to transfer to?
1 Add an account to make a transfer

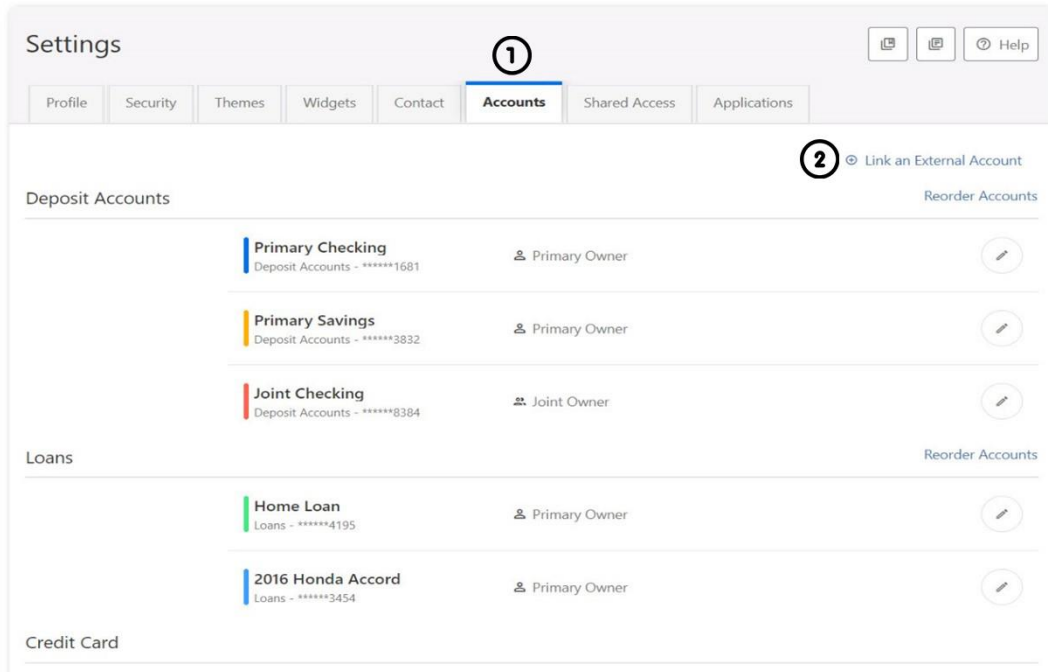
- 2) Select **Add an Account Manually** from the dropdown menu. The *Add Account* window is displayed.
- 3) Enter an **Account Type**.
- 4) Enter a **Routing Number**.
- 5) Enter an **Account Number**.
- 6) **Confirm** the **Account Number**.
- 7) Enter a **Nickname**.
- 8) Click the **Continue** button to add the account or click the **Cancel** button to close the window.

The system will send two trial deposits to the account. This process may take up to three business days to complete. Before the account can be added to your profile, you must confirm the value of the first and second trial deposit.

Linking External Accounts for Account Aggregation

Adding accounts from other FIs makes it convenient for end users to view their assets and liabilities in one place. Select the **Settings** under your profile drop down or under the **Tools** tab.

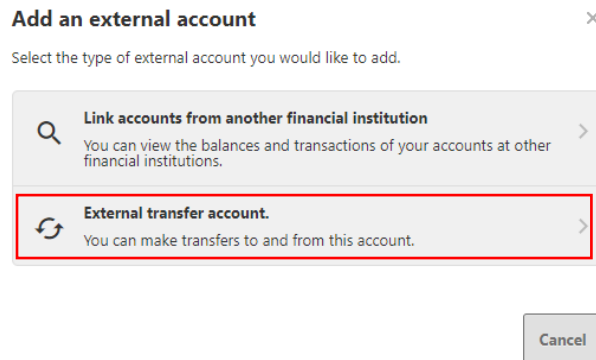
- 1) Select the **Accounts** tab from **Settings**.
- 2) Click the Link an **External Account** button.



Select the **External transfer account** option. If it is your first time, you will see an informational screen to guide you through the step-by-step process.

After the platform displays a success message to confirm the external institution was successfully added, it will begin the process of retrieving account details such as name, balance, or type and reading transactions.

You will see your account details and transactions in the Accounts or Dashboard widgets after sixty seconds or less.



Bill Pay

Add a Payee – Business

Within Bill Pay, click the **Add Payee** button. In the pop-up box, select **Business** and click **Next**. Enter the Name of Business, the Zip Code, select a Default Funding Account, and click the Next button.

Add a Payee – Person

Within Bill Pay, click the **Add Payee** button. In the pop-up box, select **Person** and click **Next**. Enter the payee's **Address, Phone Number, Nickname**, and click **Add Payee**. Please note,

duplicate payees will only be rejected if the nickname, account number, and address are all the same.

Make a Payment

The **Make a Payment** tab allows you to schedule single and recurring payments to the selected payee. Once the payment is submitted, you will need to **Confirm** and **Submit Payment**.

The screenshot shows the 'BillPay' interface for a payment to 'Best Buy *3333'. The 'Make a Payment' tab is selected. The interface includes the following elements:

- 1**: 'Make a Payment' tab
- 2**: 'Pay From' dropdown menu showing 'Primary Checking ****1681' with a balance of '\$589.98'
- 3**: 'Amount' input field with a placeholder '\$ /Amount' and a 'Last Amount \$35.00' note
- 4**: 'Frequency' dropdown menu set to 'One Time'
- 5**: 'Start Date' input field set to '2/4/2022'
- 6**: 'Delivery Method' dropdown menu set to 'Standard Check' with a 'Deliver by 2/4/2022' note
- 7**: 'Submit Payment' button

Additional text in the interface includes: 'To submit a payment, select a funding account from the dropdown, enter a valid amount and a valid business day that is not a holiday.', 'Add Memo', and 'Funds are typically withdrawn from the funding account the day of send-on date.'

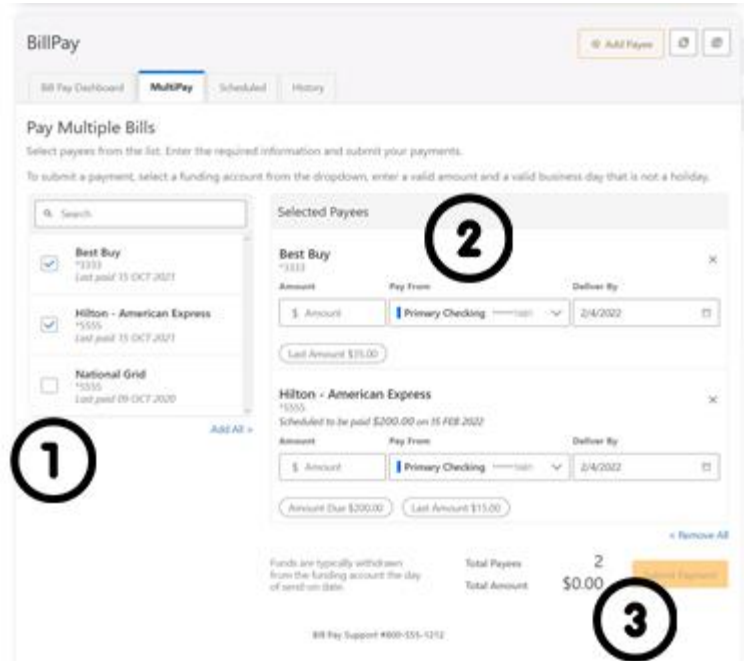
Manage Payee Information or Sender Information (Default Funding Account)

In Bill Pay, utilize **Manage** by clicking the **Edit** (pencil) icon in the Payee Information or Sender Information and **Save** the changes. To Delete a Payee, click on the **Delete Payee link** and select the **Delete Payee** button.

MultiPay

MultiPay can be used to pay several payees all in a single transaction, but it can also be used for single payments. The MultiPay tab does not allow you to set up recurring payments (for recurring payments, these must be scheduled in the Make a Payment Tab).

- 1) To pay multiple bills using Multipay, check the checkbox next to the payee name.
- 2) Under *Selected Payees*, select the appropriate account to **Pay From**, enter the **Amount**, and select the **Date** to *Deliver by*.
- 3) *After this is completed, you will receive an option to cancel or **Confirm Payment**, and a Multi Factor Authentication (MFA) verification may be required.*



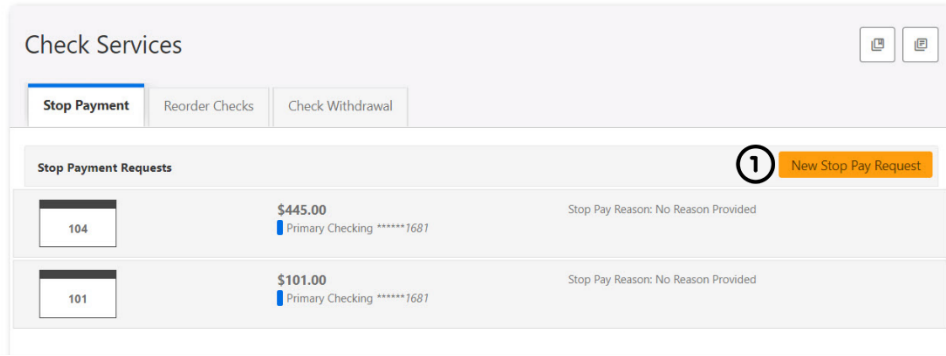
Check Services

Check Services should allow you to stop a payment, reorder checks and withdrawal checks.

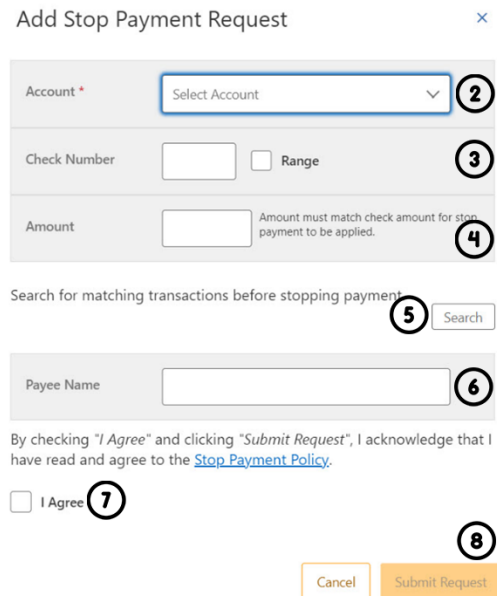
Stop Payment

To place a stop payment request:

- 1) Click the **New Stop Pay Request** button, and the *Add a Stop Payment Request* window will display.



- 2) Click the **Account** dropdown menu and select the account to place the stop payment on.
- 3) Enter the **Check #** to place the stop payment on.
- 4) Enter the **Amount** the check was written for.
- 5) Click the **Search** button to search for transactions that have cleared the account selected and match the transaction details entered.
- 6) Enter the **Payee Name** the check was written to.
- 7) Check the **I Agree** checkbox to acknowledge the *Stop Payment Policy*.
- 8) Click the **Submit Request** button to submit the stop payment request or click the **Cancel** button to close the *Add Stop Payment Request* window without submitting the request. A message will display indicating the stop payment request was successful. Stop Payment requests that have been placed will display on the **Stop Payment** tab.



Reorder Checks

Reorder Checks is used to submit requests for checks.

- 1) Select **Reorder Checks** within **Check Services**.
- 2) You will be prompted to select an appropriate **account** if multiple qualifying accounts are found.
- 3) You will be directed to the Harland Clark site to complete order > Checkout

Check Services **1**

Stop Payment Reorder Checks Check Withdrawal

Reorder Checks

Account * Select Account **2**

Check Address * Select Address **3**

Shipping Address * Select Address **4**

Starting Check Number * 0 **5**

Number Of Boxes 1 **6**

Change your current check design or place custom check orders by visiting . **7** Reorder Checks

Let's talk!

Frequently Asked Questions

Accounts

Will I have access to all of my accounts with a single login?

Upon request, we can establish access to any of your shared accounts with a single login. In order to request this functionality, please contact us directly.

Where can I find my loan payment amount?

Loan payment amounts will show in the Classic screen within the Transfers page or the Account Details tab within the Accounts page.

Where can I view my Reg D transfer account for savings shares?

Under the Accounts page, select a savings share and then click on the Account Details Tab.

Where will the MICR info display in Online Banking?

Under the Accounts page, within the Account Details tab.

Will setting a category for a certain transaction and merchant be applied to future purchases?

Yes, as long as there is not a change to the Merchant's information, Online Banking will recognize the transition and categorize it as you have designated previously.

Will I be able to download statements to Quicken or Excel?

Yes. Using the Accounts page, simply select the share and then the export icon.

If I hide my account, will I still be able to transfer funds to/from that account in online banking?

Yes, hiding an account from the Dashboard will not affect your ability to transfer to and from the account. You can gain visibility again by navigating to the Settings and making the appropriate modification under the Accounts tab.

What is my MICR number?

Your MICR number is formatted using your member number and share ID. Please refer to the specific MICR you are looking for under Account Details within the share.

Bill Pay

If I am transferring to a new payee, do I need to verify with a temporary code?

Yes, any time money above a set threshold is being transferred out of your account, or a new account link (external or internal) is being established, a verification code will be sent via Voice, Email, or Text to verify your identity.

What is the turnaround time for an electronic bill pay payment?

2-3 business days.

Why am I receiving the following error when attempting to submit a payment in the Bill Pay Widget? "Error: An unexpected error has occurred. Please try again later. Original Error Code: IPay.8040"

This error is occurring due to the entry in the memo field. You may be using too many characters (Max = 25), or you may be using special characters that are not allowed.

Card Management

Which cards are eligible to use the lock/unlock feature?

All of our debit and credit cards are eligible for this feature.

What happens when I lock my card?

Within minutes, you'll see the card appear locked. Locking your card will prevent new transactions, while still allowing recurring transactions, pre-authorized payments and refunds to post to your account.

What happens when I unlock my card?

Once your card is unlocked, you may resume transactions and payments.

Will a locked card work in my mobile wallet?

No, the card will show up in the mobile wallet, but authorizations will be declined.

Will I receive card alerts?

Once you register your card and select your notification preference, all card transaction alerts will be sent to you in real time.

Check Services

When I Stop Payment via Check Services, will I get charged a stop payment fee?

Yes, the stop payment fee is \$30.

Will members over age 65 still be charged for checks when they order using online banking?

Yes. To receive a check order for free, users over 65 must make this request with a representative.

Deposits

How does Mobile Deposit work?

Select Deposit Checks, the account you wish to deposit to, enter the amount of your check and Sign the back of your check or if available, check the box that reads: "Check here if mobile deposit". You will then be prompted to take a photo of the front and back of your endorsed check with your mobile device. Be sure to capture a clear picture with all 4 corners of the check in your mobile device's camera screen. Then submit your deposit. After your deposit is submitted, you will receive a confirmation message on your mobile device along with an email confirmation.

When will my mobile deposit funds be available?

Usually within 10 minutes unless a hold is applied. Common reasons a hold is applied include: large deposit amounts, third party checks, deposited checks returned unpaid, etc.

When the funds are available, you will be able to see the amount in the available balance of the account you selected when you submitted the mobile deposit.

E-Docs

Will I be able to download statements to Quicken or Excel?

Yes. Using Accounts, simply select the share and then the export icon.

Do I have to use my own computer or device to accept e-statements disclosures?

Yes, you must use your own computer or device to accept electronic disclosures. Banking regulations state that you must demonstrate the capability to receive electronic disclosures.

Linking External Accounts

Why won't the banking account from another Financial Institution sync?

Ensure the login information is correct for the bank that you are attempting to link. If your login information is correct, and you are still having an issue and/or if you notice a yellow alert icon or the "Balance as of..." date is old, you will need to manually refresh the data.

For mobile users, navigate to Settings and under Accounts, select the account that needs to be synced, and then “update login”. For desktop or tablet users, navigate to Settings and under Accounts, select the account that needs to be synced, and the refresh icon.

How often are my external accounts updated?

Daily. Please note, some accounts will not automatically refresh if the other financial institution requires multi factor authentication (for example security questions). If they use multifactor authentication, this will require you to refresh your credentials by navigating to Settings, under Accounts and clicking on the aggregate account you would like to be updated.

Can I receive my statements from other financial institutions on this application?

No, you will still have to access most features using your other financial institutions application.

What can I do with a linked external account?

Adding external accounts will give you a holistic view of your personal finances. Using the Financial Wellness widget will allow you to have a full view of your spending by category. You can use the filter option to look at specific categories or time frames across your accounts.

Message Center

What does the Message Center do?

The Message Center allows you to send secure messages to us. A designated representative will reply within three business days.

Miscellaneous

Will my device/browser work?

Online Banking supports the last two versions of the browsers listed below:

- Google Chrome: Latest two versions
- Firefox: Latest two versions
- Internet Explorer: v11*
- Microsoft Edge: Latest two versions
- Safari: Last two major versions
- IOS: Last two major versions
- Android: v9.0 and higher

*Limited Support: Some functionality may not work as expected. End users with IE 11 as their browser will still be able to access essential functionality of Online Banking.

To check your browser compatibility, click the link below:

Can I update my beneficiary online?

No.

Are notifications for my account in real time?

Most alerts will be sent out to members in batches, they will no longer be real time as they were in our previous online banking. Batches take place at 12AM, 6AM, 12PM and 6PM. Some alerts will be sent out in real-time (for example Mobile Deposit alerts).

How can I make a loan payment from an external account (not with this Financial Institution)?

If a user would like to make a payment to a consumer loan that is not a credit card, please use the Make a Payment feature. If you would like to make a payment to a credit card or prefer another option to make a payment, you can set up the external account, by navigating to transfers and using the Classic tab.

Will I be able to set up account alerts?

Yes, alerts can now be sent via mobile SMS, email or push notification to the application on a mobile device. Navigate to Settings and under Notification you will be able to set up your alert preferences.

Why don't I have the ability to receive notifications via SMS text?

To activate the ability to receive mobile alerts, you must first agree to terms and conditions that can be found by navigating to Setting and under Contact, there is an edit pencil next to mobile number where you will be able to request a temporary code, confirm that code, and opt that mobile device in to receive SMS alerts.

What day and time are ACH transactions processed?

ACH process days and time are from Monday to Friday before 3PM. If an ACH was requested on weekends, ACH will be processed on your account on the next business day.

I replied "STOP" to stop receiving text message alerts but is still receiving them. How can I help?

You can turn off these alerts by navigating to Tools & More > Alerts. Clicking the gear next to the alert you are wanting to manage. Simply slide to turn the alert off and click save. Since your alerts are customizable based upon the alert type, you will need to manage or turn off each alert that you do not want to receive.

I'm logging in from a different device, but am not receiving a prompt for a multi-factor authentication code?

If you have previously logged in with another device and selected "remember this device", then it is likely you are logging in with the new device but on the same Wi-Fi connection. Therefore, the device will still show up under registered devices that can be found by navigating to Settings > Security.

Mobile App

What are the limitations of the mobile platform?

Most all the functionality of the online platform is available on the mobile platform, with just a few minor exceptions.

Will I be able to see a copy of the check image in their history when making check deposits using Remote Deposit Capture?

No, only the check amount will be listed. You will only see images of ON US checks you have written from the account once they have cleared. This can vary depending on the Remote Deposit Capture provider.

What are some of the features not available on the mobile app?*

Multi Pay for Bill Pay is available on desktop only.

Quick Apply

What does the Quick Apply widget do?

Quick Apply allows you to add a share to the account. These shares include: Money Market, Club Accounts, Certificate Accounts, and a Checking if you currently do not have one on the account. You are also able to apply for all consumer loans using this widget.

Transfers and Payments

Are transfers in the transfer widget immediate?

Account to account, account to loan, and user to user are immediate. Setting up an external account for ACH transfers requires the micro deposit verification process and therefore is not immediate. Additionally, transfers set up for an existing external account would still take the 2-3 business day window for the transfer to make it to its final destination.

How do I transfer money to another member of St. Mary's Bank?

Using Move Money, under Transfers then Classic tab, select "Send money to another St. Mary's Bank member". You will need to know the recipients last name, member number and account number. If you would like to save the account to transfer in the future, you can check the box.

How is the St. Mary's Bank member, I am sending money to be notified?

An email notification will be sent.

How long does the transfer to another member of St. Mary's Bank take?

Up to 10 minutes.

Trust Accounts

Who can register for online banking for a trust account?*

Any trustee on the account. However, to keep things consistent you should always register the person that is the first listed TRUSTEE name.