We're Making A Big Leap With

Magic Online Banking[SM]

Magic Online Banking Frequently Asked Questions

Information for Magic Online Banking customers.

Q: How do I log in to the new Magic Online Banking site?

A: On May 24, and thereafter, go to www.4thebank.com and click on the Magic Online Banking link, which will direct you to our new Magic Online Banking site. When you log in the first time to the new site, you will use the same online banking ID you used for the old site, but with a new temporary online banking password.

Your temporary password will be the last four digits of your Social Security number or Federal Tax ID (EIN) plus your five-digit Zip Code. (For example, if the last four digits of your Social Security number are 1234 and you live in Edwardsville, your temporary password would be 123462025.) Once you've entered your ID and temporary password, you will be directed to set up your own password.

Q: ***How do I get my new password if I don't have a Social Security number or Federal Tax ID (EIN)?***

A: Please contact TheBANK's Customer Service Center at (618) 656-0098 for assistance.

Q: How do I view transactions and check images on the new system?

A: You can view transactions and check images in much the same way as you have in the past. Click on the name of the account you wish to view a transaction for or click on the link titled *View Recent Transactions*. VIEW IMAGE
(Note: You will have access to at least 6 months of transactions and check images in the new system)

Q: How do I access my account statements?

A: To access your account statements, select the menu option at the top of the page for *Statements*. (Note: With the new Magic Online system, you will have access to 2 years worth of statements) All of your statements will be viewable in the Adobe PDF format. You will have the ability to print or save each of your statements. VIEW IMAGE

Q: How do I set up a one-time transfer on the new system?

A: To set up a one-time transfer on the new system, select the tab at the top of the page for *Express Transfer*. Now you can enter the amount of the transfer and the account that you want to transfer from and to. Once you have completed filling out these fields, click on *Transfer Funds* to submit it. This transfer will immediately post to your accounts. VIEW IMAGE

Q: How do I set up recurring or scheduled transfers on the new system?

A: To set up a recurring or scheduled transfer in the new system, select the tab at the top of the page for *Scheduled Transfers* and then click *Add*. Select the account you want to transfer from and to and then complete all the fields to select dates, frequency and amount of your transfer. Finally, click *Save Transfer* to submit it. VIEW IMAGE

Q: Can I change the names of my accounts in the new system?

A: Yes. If you would like to change the name of an account in the new system, click on the *Options* tab at the top of the page, then click on *Change Account Nicknames* and enter the names you would like to have for the account. VIEW IMAGE

Q: Will I have to set up security questions or pick a security picture on the new system?

A: No. Our new system utilizes a different method for enhanced security. When you initially log in to your account on the new system, you will be prompted to enter at least one of these three items: Cell Phone Number, Home or Business Phone Number or Email Address. You can enter just one of those or all three. In the future, if we need to verify your identity, we will send a one-time access code to the phone number or email address that you've set up. Additionally, if you set up a cell phone number, we can text this one-time access code to you. Once you've received the code (it will only take a couple of moments), you'll be prompted to enter the code on the screen. If the code you entered matches the one that we sent to you, you'll be able to continue with your banking business.

You will also have the ability to "register" the computer that you are using to avoid being asked for a one-time access code each time you login. VIEW IMAGE

Q: How do I download my account activity into Quicken or QuickBooks?

A: To download your account activity, select the menu option at the top of the page for Account Export. From here you can choose the source account (the account you wish to export) from the drop down menu, the dates for export, and which program you want to export your account activity to. VIEW IMAGE

PayLink Online Bill Pay Frequently Asked Questions

Information for PayLink Online customers.

Q: How do I access PayLink Online in the new system?

A: To access PayLink Online in the new system, simply click on *Pay Your Bills* next to the account or click on the *PayLink* tab at the top of the page. When you access PayLink Online the first time, you'll notice the all-new Payment Center, which brings together all the features you need for online bill pay in one convenient location. On this page you can schedule payments, view pending payments and view recent payments which have been submitted. Your entire payee list will also be displayed. (At this time you should verify that the list is the same as the list you printed out from the old system prior to the conversion. Also take a moment to verify that your pending payments match those you printed out prior to the conversion.) VIEW IMAGE

Q: How do I set up a new one-time payment?

A: To set up a new one-time payment, simply type in the dollar amount of the payment you wish to make. Once typed in, the earliest date that we can guarantee the payment will arrive at your payee will display. You may keep that date or change it to a later date. VIEW IMAGE

Q: When will my payments arrive?

A: Once you enter the dollar amount of the payment, the earliest guaranteed payment arrival date will be displayed. Often, the guaranteed payment arrival date shown on our new system will be less than 3 business days and could be as quick as 1 business day.

Q: When will my payments be deducted from my account?

A: Under the old system, electronic payments were deducted from your account on the date you selected them to be sent, or for check payments, it was deducted when the payee actually cashed the check. In the new system, all payments, whether electronic or check, will be deducted from your account on the payment arrival date you selected when setting up the payment. (For example, if you selected the 20th day of the month as your payment arrival date, the funds will be credited to the payee on the 20th day of the month and the funds will be deducted from your account at TheBANK of Edwardsville on the 20th day of the month.)

Q: How do I set up recurring payments in the new system?

A: To set up recurring payments in the new system, select *Manage My Bills* from the top of the PayLink Online page. From the drop-down menu, select the payee which you would like to set up a recurring payment for. Select the *Add An Automatic Payment* option and enter the pertinent information. To finish the recurring payment set up, click on *Set Up Payment* button. (NOTE: At any time you can go back to Manage My Bills to edit existing payee information and set up reminders for that bill. In addition, you will have a new option in which you can receive email notifications regarding this payment for when it is pending, when it's been sent and when it's paid.) VIEW IMAGE

Q: How do I add a new payee to my list?

A: To add a new payee to your list in the new system, select *Add A Biller*. The system will ask you which type of payee you want to set up, a company or a person. Enter the type of payee and click *Continue*. Now add the payee name and click on *Search* and select the correct payee. (If the payee doesn't appear in the search, click on *Enter All The Information For Your Bill* link). Click *Continue*. Now you can enter a nickname for the payee, the account number and zip code and click on *Add A Biller*. There is no need to enter the billing address for payments which will go electronically. VIEW IMAGE

Information on e-bills on PayLink Online

Q: Can I get my bill electronically?

A: Yes. You can receive e-bills from certain payees right within PayLink Online, so there will be no need to wait for your bills to be delivered through the mail. To set up e-bills on the new system, from the *Payment Center*, any current payees which offer e-bills will have a *Get Bill* icon next to their name. Simply click on the *Get Bill* icon and follow the onscreen instructions, then click *Submit*. You should start receiving your bill electronically within the next billing cycle. (For more information about how to set up an e-bill, there is a *Demo* link on the *Get Bill* page with all the information you need to get started.)

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Q: How do I know if I have an e-bill to pay?

A: When you access the PayLink Payment Center, all e-bill payments due will have a red *Bill Due* icon next to the payee in the list. To pay the bill, simply click on the *Bill Due* icon, select your payment amount and click *Pay Bill*. VIEW IMAGE

Q: Can I access previous e-bill information in the new system?

A: Yes. Once you set up e-bills, the information will be available for you to view. Later you will be able to view the last six months of your e-bill information.

For additional information about Magic Online Banking and PayLink Online, you can contact TheBANK of Edwardsville's Customer Service Center online at customerservice@4thebank.com or by calling (618) 656-0098.