



Coming April 20th...



Online Banking

How to Sign On

As part of the enhanced security featured in our new Online Banking system, please complete the following enrollment process the first time you visit Online Banking on or after April 20th:

1. Enter your Social Security Number without dashes as your Online Banking USER ID and click "Continue".
2. Enter the last four digits of your Social Security Number as your temporary, one-time PASSWORD and click "Sign On". For security purposes, you will be asked to create a new PASSWORD.
3. The new PASSWORD must be a minimum of six characters and must contain at least one alpha and one numeric character. Your new PASSWORD is case sensitive.
4. You will be presented with **Secure Sign On**.

Secure Sign On includes a security component to demonstrate that you are on your bank's website through the use of a chosen picture and personal phrase, as well as a component that verifies your identity through the use of qualifying questions, or recognition of your computer.

Upon completion, click "Submit".

5. Click on "Go to Accounts Overview" to change your USER ID. (For security reasons, you should not continue to use your Social Security Number as your USER ID.)
6. Choose the Customer Service tab and click on "Change User ID". The new USER ID must be a minimum of eight characters and must contain at least two alpha and two numeric characters. Your new USER ID is case sensitive.

We are pleased to announce that effective April 20th, 2009, we will be releasing our **New and Improved Online Banking services**. These services will make it easier than ever to review your account information, make transfers and pay bills.

From **Friday, April 17th**, your online access will be temporarily disabled and placed in an "inquiry only" status as we complete the transition to the new Online Banking system. Beginning **Monday, April 20th**, at 8:00 a.m. ET, you can access your accounts online as usual.

To help you make a smooth transition to our new system, we suggest that you do the following:

Prior to April 17th

Download your transaction history. For your personal record keeping, you may consider downloading or printing your transactions. Beginning Monday, April 20th, your prior transactions will no longer be available for viewing online.

Microsoft Money Users. If you are already using this product, you will need to modify your settings to ensure the smooth transition of your data. You will find complete instructions at the end of this document.

Microsoft Money services will be temporarily unavailable from April 16th-20th while we make the move.



NEW SERVICES

Check Imaging. View the front and back of your cancelled checks.

eStatements. With eStatements, you eliminate your paper statement and keep your account information safe and out of your mailbox. Use Online Banking to access your account statements in a secure location. View your statements securely through Online Banking, and print and save statements as you need them.

Not yet signed up for eStatements? Just log into Online Banking and click on the Statement link for Instructions.

eAlerts. Sign up for eAlerts and receive email notification about transactions and account information. Add or remove alerts or change your preferences at any time.

Coming Soon...

External Transfers. Move funds electronically between your American-Trust accounts and accounts held at another bank or brokerage firm.

Questions?

Please call our Customer Support Department at (937) 498-1195.

After April 20th

Re-establish your account-to-account transfers. If you have scheduled online account-to-account transfers to occur after Friday, April 17th, you will need to re-establish these transfers. Select the Transfer Funds tab at the top of the navigation panel to re-establish these transfers.

Bill Payment. Access to bill payments will be unavailable from Friday, April 17th, to 8:00 a.m. ET, Monday, April 20th. **Your payees and scheduled bill payments will be transferred.**

CHANGES TO BILL PAY

For those of you who are already using Bill Pay, please note the following changes that will affect how you use this service.

Payment Dates. In our current system, payments are scheduled by the due date. The new system recognizes the scheduled date. To assist you with this transition, payments in the current system with a due date **prior to April 24th** will be processed as scheduled. For payments that are already set up with due dates **as of April 24th or later**, our system will recalculate the scheduled dates for you.

Another handy tool that the new system offers when scheduling payments is a “Smart Calendar”. Enter a scheduled date, and the Smart Calendar will give you the estimated date of arrival of your payment.

Also, the new system will verify the funds in your account as of the **scheduled date** of the payment.



Microsoft Money Personal Finance Software Account Conversion Instructions

Follow these steps to convert your files to the new Mutual Federal online banking system. These steps will help prevent duplicate transactions after the conversion.

Update your account information on or after April 20, 2009:

1. On the **Tools** menu, point to **Internet Updates** and then click **Read Call Summary Messages**.
2. Click the **Your provider has updated their service offering. Click here to update Online Services link**.
3. **NOTE:** If you do not see this link, click **Update Now** and make sure the **Get the Latest Money Updates** box is checked, if available.
4. Follow the prompt to backup your file.
5. Follow the prompts to process statements if not already done.
6. Click **Accept**.

Setup services with updated/new financial institution

1. Click **Manage Online Services** on the Home page.
2. Click **Set up Online Services** to the right of your financial institution on the Online Service Manager screen.
3. Select the account type you want to set up: **Banking, Credit Cards** or **Investments**. If your institution offers both banking and credit card accounts, select **Banking**.
4. Select the first letter of your institution name, and then select your institution.
5. Click **Next** and then **Done**.

Importing statements

1. Click the **Account List** button at the top of the screen.
2. Click the account you wish to update.
3. In the account register note the date of the last transaction you downloaded as you will need to know this later.
4. On the left pane click **Connect to bank** and then **Go to *www.mutualbancorp.com***.
5. Log into Mutual Federal's online website.
6. If your financial institution supports downloading statements for a date range of your choosing, download statements starting with the last day you downloaded statements (step 3). If prompted during statement download to open or save the file, choose **Open**.
7. Once import begins, Money will prompt you to either match the downloaded statements to an existing account or create a new account. Select the account in Money which matches the account for which statements were just imported.
8. Click **Next** and then **OK** once the statements have been imported.
9. Repeat steps 1-7 for each account or until all accounts have been updated.