ACCESSING NETTELLER

- Log on to the bank's website at www.statebankoflizton.com
- Click on 'Access My Account'
- Enter your ID and click Submit

User ID: ____________

Enter Banking PIN and click Submit

*Initial PIN is the last 4 digits of your social security number. You will be required to change your PIN the first time you log in. a 6-8 digit alpha numeric format is required. The first time you sign on, you will be prompted to select a watermark and answer three personal questions. This is part of our new multi factor authentication solution for online banking security.

A listing of your accounts accessible through Online Banking will be displayed.

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)

VIEWING ACCOUNT INFORMATION

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

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

To view a check image or deposit ticket, click the 'View Image' link or the Check Number.

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.

VIEWING RANGE OF TRANSACTIONS

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

TRANSFERRING FUNDS

Select 'Transfers' from the Account drop-down menu or click the 'Transfer' tab.

- Choose Add Transfer from and select the from account.
- Choose the account 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.

The cut-off time for funds transfers made via NetTeller Online Banking is 4:00 PM, Monday thru Friday, excluding bank holidays. Transfers entered after this time will be processed on the following business day.

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

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ADDING STOP PAYMENTS

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

Choose 'Add Stop Payment'.

Fill in the required fields and click 'Submit'.

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.

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

MANAGING ONLINE BANKING

You can make many changes to your Online Banking account by Options from the NetTeller 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. This is the only number to which SBL employees will have access to your account, should you have a question about your NetTeller account).
- Change your PIN.
- Change your e-mail address.

Account Options:

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

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

BILL PAYMENT INFORMATION

SETTING UP PAYEES

Allow 2 to 3 business days for electronic payments to be posted to your account.

Electronic Payees:
Select 'Payees' from the Bill Pay menu.

Click 'Add Payee'.

Enter the name of the payee you wish to add. Enter payee's state. Click "Submit". Click "Select" next to the payee. (If the selected payee requires you to choose a specific billing address, you will see a screen).

Click Select next to the payee.
(If the selected payee requires you to choose a specific billing address, you will see a screen similar to the image below).

If no specific address is required, simply complete the remaining fields and select 'Submit'. (If your account number does not match the required format of the Payee, a message will display with an option to set up as a check payee).

Check Payees:
Allow 7-10 business days for check payments to be posted to your account.

To add a check payee, enter the payee information in the required fields and click 'Submit' (If your payee is not set up to receive electronic payment or your account number does not match the required format of your Payee, a message will display with an option to set up as a check payee).

When payees are added, they can be viewed by selecting 'Payees' from the Bill Pay menu.

Edit and Delete options are available from the View Payee List.

Once a payee is added, you can only edit the account number and the alias of the payee.

SETTING UP PAYMENTS

Choose 'Add Payment' to set up a recurring payment.

Choose 'Quick Payment' to set up multiple one-time payments.

For Recurring Payments: from the drop-down menus, select the account from which the bill will be paid and the payee. Enter the dollar amount of the payment and any memo information. (Memo information is transmitted with Check payments only).

Choose the frequency of the payment. The default is set to One-Time Payment. Enter the expiration date of the payment and whether or not the amount is different for each payment. When the payment information is complete, click 'Submit'.

For Quick Payments: choose the payees you want to pay and click submit. Enter the payment date, memo, from account and amount. Click 'Submit'

EDITING PAYMENTS

Click the 'Quick Edit' box for each payment you want to edit. Then select the 'Quick Edit' button. You can change the amount, memo, and account from which the bill is paid. Changes will affect the next payment date.

VIEWING PAYMENT HISTORY

Select 'History' from the Bill Pay menu.

Payments made in the last 30 days will display by default. To view more history, click Select Range of Payment History and enter the criteria for the search.