# ONLINE BANKING USER GUIDE

www.centernationalbank.com

## Center National Bank
### Hometown Banking!

## Account Access @

Enter the 12-digit CNBNET ID assigned by the bank, enter your CNBNET password and click **Login.**

*You will be prompted to change your password the first time you login. Your new alphanumeric password must be 8-12 characters.*

**Online Banking**

Registered Users, Please Enter Your CNBNET ID and Password

CNBNET ID [ ]

CNBNET PASSWORD [ ]

**Login**

## Viewing Transactions $

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

*Transaction History is available for 120 days.*

| View: | **Deposit Accounts** | | ALL | accounts per page |
|---|---|---|---|---|
| Description | | Balance: | Status: | Select option... |
| PERINT | | 5,690.79 | | ✓ Transactions |
| | | | | Download |
| | | | | Statements |
| | | | | Stop Payments |
| | | | | Transfers |
| | | | | Account Info |

**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

## To set up transfers:

Select **Transfers** from the drop-down menu next to an account. Click **New** to set up one-time or regularly scheduled transfers.

| View: | **Deposit Accounts** | | ALL |
|---|---|---|---|
| Description | | Balance: | Status: |
| PERINT | | 5,690.79 | |

Select option...
Transactions
Download
Statements
Stop Payments
✓ Transfers
Account Info

## PENDING AND COMPLETED TRANSFERS

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

**Transfer History** lists completed transfers.

*Transfer History is available for 120 days.*

**Transfer Funds**          Schedule   Review   Finish

* Denotes required field

| | |
|---|---|
| * **Transfer funds from:** | PERINT   Available Funds: 5,690.79 |
| * **Transfer funds to:** | BELLFT |
| **Payment options:** | None |
| * **Transfer amount:** | 100 . 00 |
| * **Frequency:** | One Time |
| * **Transfer Date:** | 08/25/2008 |
| **Transfer memo:** | |

**Submit**

# Viewing Statements

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

Statements are available in PDF, HTML and Text formats.

*Statement History is available for 120 days.*

| View: | **Deposit Accounts** | | ALL |
|---|---|---|---|
| Description | | Balance: | Status: |
| PERINT | | 5,690.79 | |

Select option...
Transactions
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✓ Statements
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**View Statements**

| Statement Date: | Description: | Select Format to View: |
|---|---|---|
| 07/29/2008 | Combined Statements | Select option... |
| 06/24/2008 | Combined Statements | Select option... |
| 05/27/2008 | Combined Statements | Select option... |
| 04/29/2008 | Combined Statements | View PDF |
| 03/25/2008 | Combined Statements | View Text |
| 02/26/2008 | Combined Statements | View HTML / Select option... |

# Stop Payments

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

Fill in the required fields and click Submit.

*Stop payments done via the internet are valid for 14 days unless you provide an original signed copy of the printout to the bank.*

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.*

Enter up to three lines of free-format text in the Remarks field.

| View: | **Deposit Accounts** | | ALL | accounts per page |
|---|---|---|---|---|
| Description | | Balance: | Status: | |
| PERINT | | 5,690.79 | | |

✓ Select option...
Transactions
Download
Statements
**Stop Payments**
Transfers
Account Info

**New Stop Payment**                                    Enter    Review    Finish
Note: * Required Field

| Add Stop Payment for Account: | PERINT |
|---|---|
| * Check Date: | 08/25/2008 |
| * Start Check Number: | |
| End Check Number: | |
| * Begin Amount: | $     . |
| End Amount: | $     . |
| * Payee: | |
| Remarks: | |

Submit   Cancel

# Transaction Download

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

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

| View: | **Deposit Accounts** | | ALL | accounts per page |
|---|---|---|---|---|
| Description | | Balance: | Status: | |
| PERINT | | 5,690.79 | | |

✓ Select option...
Transactions
**Download**
Statements
Stop Payments
Transfers
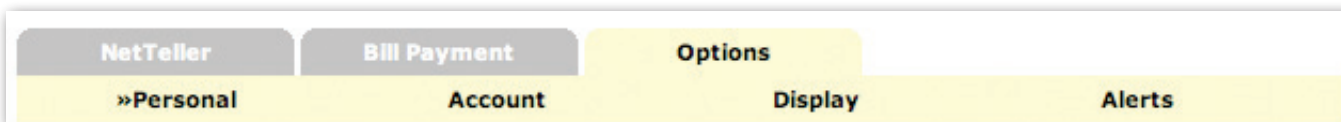Account Info

**Download Transaction**
Note: * Required Field

| Download Transactions for Account: | PERINT |
|---|---|
| * Select Download Range: | Select option... |
| * Select Download Format: | Select option... |

Submit

# Options

Change **Personal**, **Account** and **Display** Settings and set up **Alerts.**

### PERSONAL

✓ Update e-mail address

✓ Update ID (create an ID to use instead of original 12-digit PIN, but keep original NetTeller ID # in case you ever need to reset your account with the bank)

✓ Change password

### ACCOUNT

✓ Change account pseudo names (nicknames)

✓ Edit order in which accounts are displayed

### DISPLAY

✓ Edit number of accounts displayed per page

✓ Edit number 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 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.

Your password expires every 90 days.

After 3 failed attempts to get into your account, you will be locked out. You need to call the bank and have your account reset.

### SECURITY REMINDERS

✓ We will NEVER e-mail you for your personal information. Any e-mail 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.

✓ Never save your ID or password on your computer.