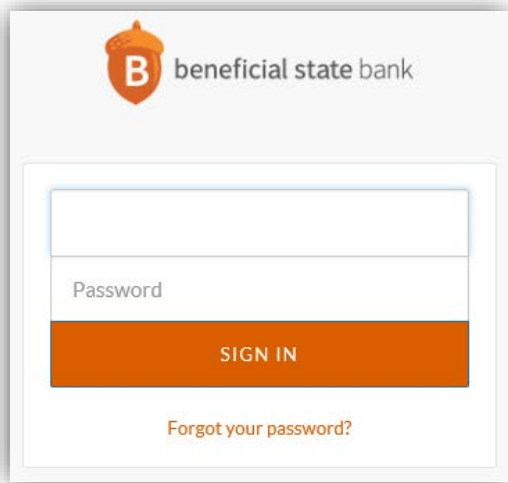


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Online Banking

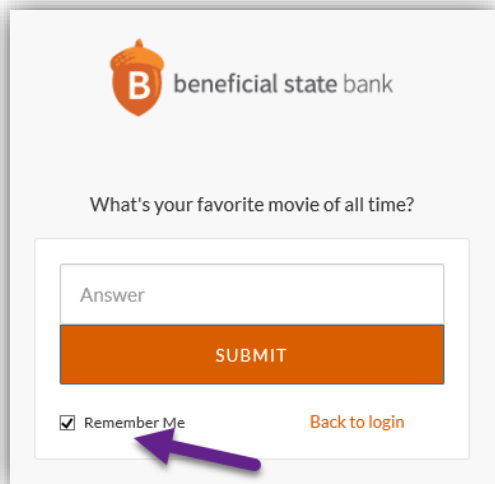
First Time User Guide

Log into Online Banking with your username and password at <https://beneficialstatebank.com>.



The login form features the Beneficial State Bank logo at the top. Below the logo is a white box containing a username input field, a password input field with a "Password" label, and an orange "SIGN IN" button. At the bottom of the white box is a link that says "Forgot your password?".

Every user will set up security questions. Each time you use a new computer to access Online Banking you will be asked to answer 1 of your security questions at random. If you check Remember Me, you will not need to answer a security question on that computer going forward.

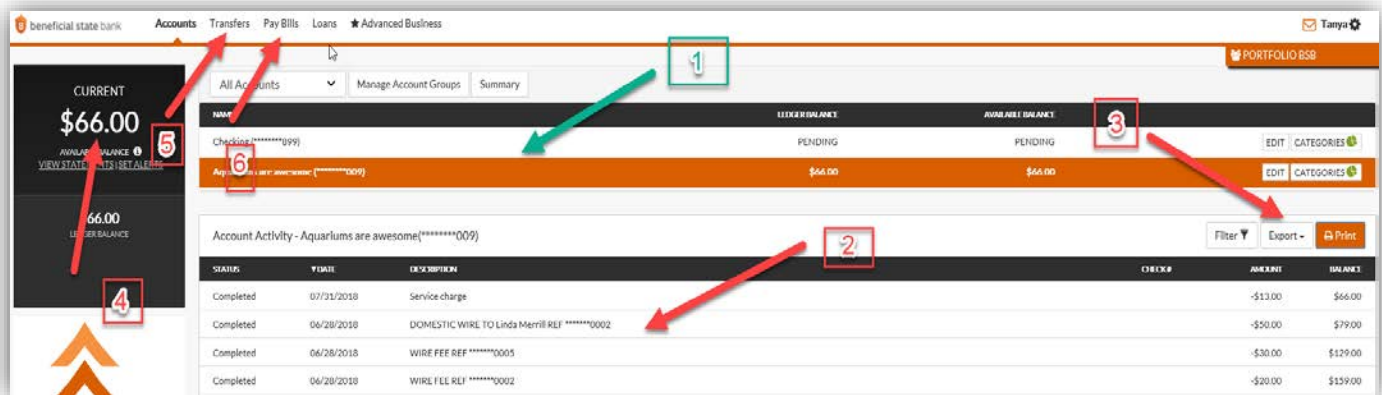


The security question form displays the Beneficial State Bank logo. Below the logo is the question "What's your favorite movie of all time?". Underneath is an "Answer" input field, followed by an orange "SUBMIT" button. At the bottom left, there is a checked checkbox labeled "Remember Me" with a purple arrow pointing to it. To the right of the checkbox is a link that says "Back to login".

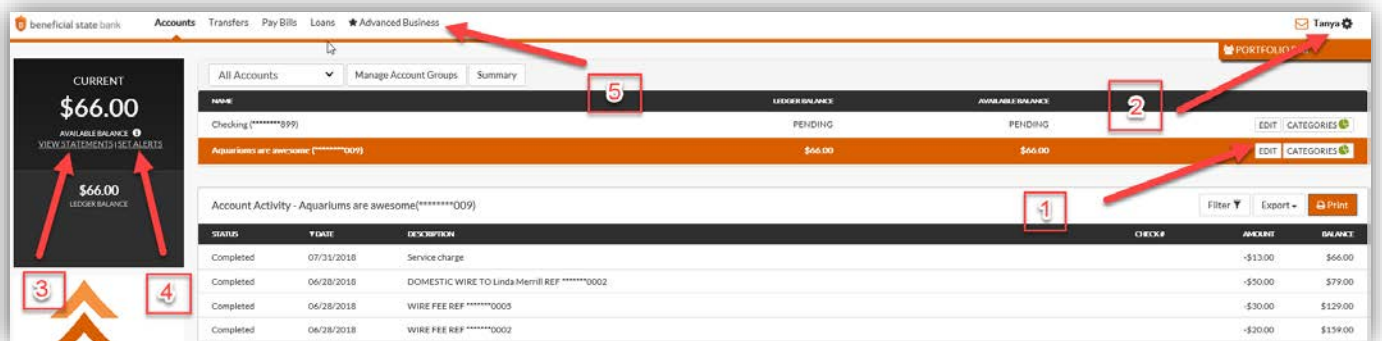
Special Note

We will also be turning on Multi-Factor Authentication in the future. This will require you to receive an email or text every time you log into Online Banking. The email or text will contain a 1-time access code and remove the need for tokens or other authentication devices.

Introduction to the Homepage

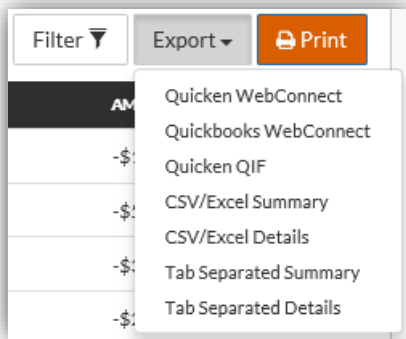


1. In the middle of the screen you will see a list of all accounts you have access to.
2. The transaction history of the currently highlighted account will display here, in descending order.
3. The export option will allow you to download the currently displayed transaction history.
4. The balance of the currently highlighted account will display here.
5. You can select Transfers to make a transfer between authorization accounts.
6. You can select Pay Bills to enroll or complete a Bill Pay transaction.

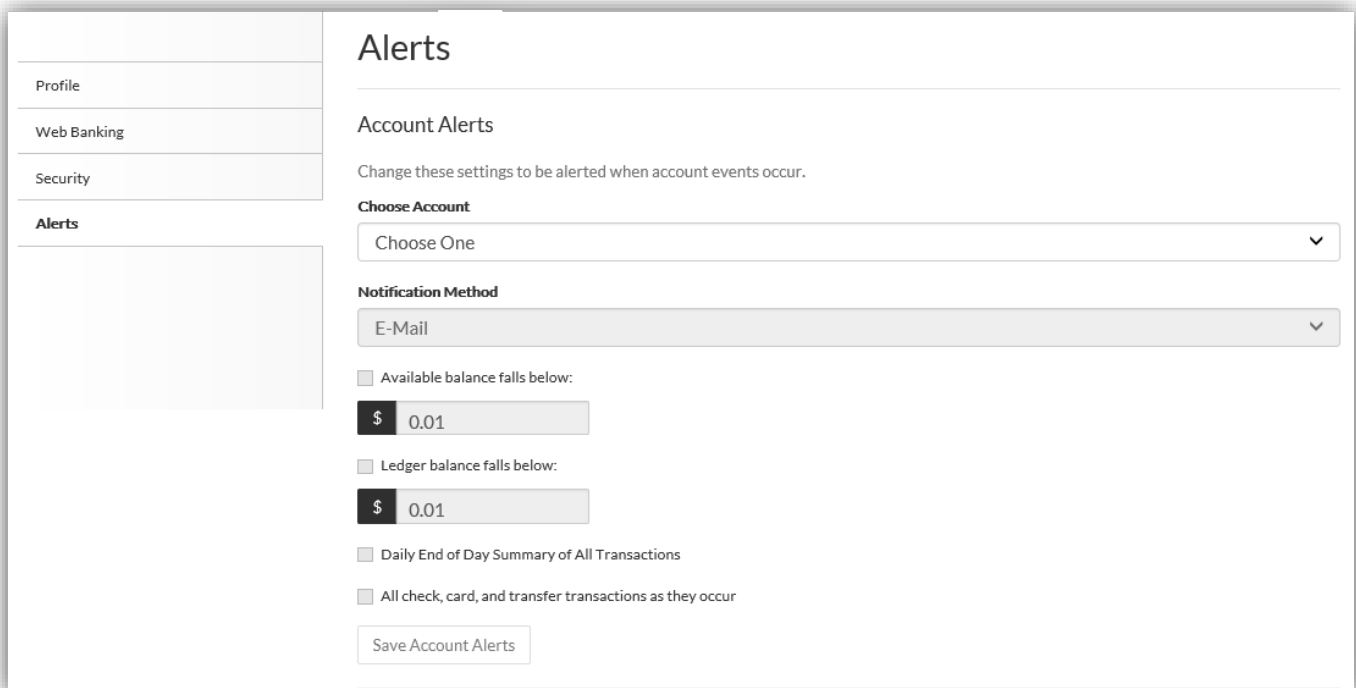


1. The Edit function will allow you to nickname and group your accounts.
2. The gear next to your name is where you can adjust profile settings like your password and username.
3. You can view statements from the currently highlighted account here.
4. You can set alerts and other notifications here.
5. For Treasury and Advanced Business users, you can access advanced services from this menu.

Export options for Transaction History:



Alert options in Profile Settings:

A screenshot of the 'Alerts' settings page in a web application. The page has a sidebar on the left with links to 'Profile', 'Web Banking', 'Security', and 'Alerts'. The main content area is titled 'Alerts' and contains a section for 'Account Alerts'. Below this section, there is a text prompt: 'Change these settings to be alerted when account events occur.' The settings are organized into two main sections: 'Choose Account' and 'Notification Method'. The 'Choose Account' section has a dropdown menu with the text 'Choose One' and a downward arrow. The 'Notification Method' section has a dropdown menu with the text 'E-Mail' and a downward arrow. Below these sections, there are four checkboxes with corresponding input fields: 1. 'Available balance falls below:' with a checkbox and an input field showing '\$ 0.01'. 2. 'Ledger balance falls below:' with a checkbox and an input field showing '\$ 0.01'. 3. 'Daily End of Day Summary of All Transactions' with a checkbox. 4. 'All check, card, and transfer transactions as they occur' with a checkbox. At the bottom of the page is a button labeled 'Save Account Alerts'.

Alert options continued:

Card and Security Alerts

Notification method

Change these settings to be alerted when there are specific types of activity on any of your cards.

- ☐ Notify me when my card(s) is declined
- ☐ Notify me when cash withdrawals are made using my card(s)
- ☐ Alert me when a card transaction exceeds:

\$ 0.00

- ☐ Alert me when a card-not-present transaction occurs
- ☐ Alert me when an out-of-state transaction occurs
- ☐ Alert me when an out-of-USA transaction occurs

Change these settings to be alerted when there is a security issue. Additionally, we will always alert you if your account is disabled, your contact information changes, or you receive a secure message.

- ☒ Alert me if my Web Banking login is disabled
- ☒ Alert me if there are changes to my address, phone number, or e-mail address
- ☒ Notify me if I receive a Secure Web Message
- ☐ Alert me when someone logs into my account between:

11 : 00 PM and 06 : 00 AM

Save Security Alerts