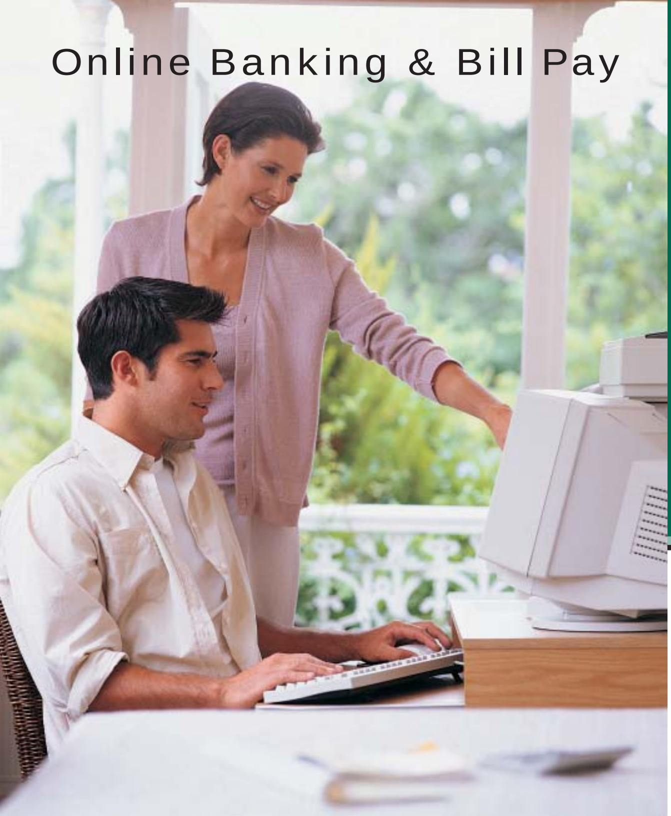
Online Banking & Bill Pay



Quick Start Guide

Step-by-step instructions PLUS easy-to-read screen shots and helpful tips.

FirstBank Southwest

www.fbsw.com

1907 - 2007
CELEBRATING 100 YEARS

Welcome – Online System Security

Welcome to Online Banking and Bill Pay! Whether you're at home, at work, or on the road, we're here for you 24 hours a day, 7 days a week, 365 days per year with our any time, all-the-time online services.

Sound management of banking products and services, especially those provided over the Internet, is fundamental to maintaining a high level of public confidence not only in the individual bank and its brand name but also in the banking system as a whole. There is no need to be overly concerned about conducting banking transactions online. Online Banking and Bill Pay is very secure. The Board of Directors has established sound physical and internal controls within the financial institution, data processing department, and any related e-banking areas to ensure the accuracy, integrity and confidentiality of all information processed online.

Key components that help maintain a high level of public confidence in an online environment include:

Passwords

Before you access the Online Banking system, you are required to enter your personal user ID and password. Without the proper login, you cannot see or use any Web pages within the service. After the initial login, you are then required to change your password for confidentiality. In addition, periodic password changes are required by the system. And you can change your password at any time on your own.

Account Number Masking and Aliases

While the full account number is displayed, it is only visible to the logged-in user. In all transmissions between you and the bank, the account number is never transmitted, only the account alias. You can assign aliases to your accounts so that when account information is transmitted to you outside of the OLB environment, you will be the only one able to identify the account.

Secure Connection - SSL Data Encryption

Each time you access your online information, the connection is automatically converted into a secure Internet communications session. Utilizing 128 bit Secure Socket Layer (SSL) technology, all transmissions of Web pages and data between our systems and your computer are completely encrypted or ‘scrambled’ so they are unreadable to any person or group that may try to ‘intercept’ the transmission. SSL encryption is the industry standard and is widely used in Internet applications that require security and privacy for sensitive data. For added security, a digital certificate is also issued between our systems and the Service Bureau processing center for daily data transmissions.

Physical Security

There are also security precautions related to physical security. This includes issues related to direct dial-in access through a private network versus Internet access. State-of-the-art firewalls (a combination of hardware and software between two networks to control traffic in both directions) are used with the Internet banking system as yet another security measure to cover physical security.

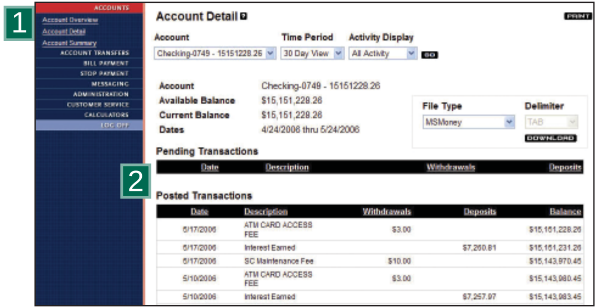
So, as you can see, the precautions that are taken with Online Banking security are created by multiple security elements and measures that work together to provide you the most secure environment available today.

How to Use this Guide

This Quick Start Guide is designed to walk you through each step of the Online Banking and Bill Pay process, from how to log in, to how to pay your first bill online.

Each Online Banking and Bill Pay feature is illustrated by a screen shot and step-by-step instructions on how to use each feature.

It's a lot easier than you think to get started. Help is always either a quick e-mail or phone call away!



Preparation Before Logging In

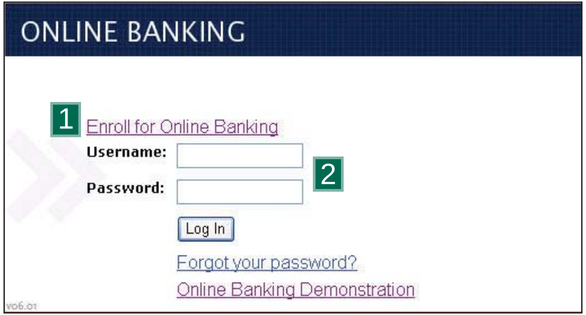
Getting started for Online Banking and Bill Pay only takes a few short minutes. It's very easy and fast. You'll be up and running in no time! The first step in getting started is gathering together the appropriate paperwork to make your first login as simple as possible.

1. Be sure to gather the Online Banking welcome letter that you received from us. This letter is important because it contains your user ID and password information.
2. Also gather together your most recent statement for each account you'll be viewing online, so you can easily identify the account numbers and choose a 'nickname' for each account.
3. If you have already signed up for Bill Pay, be sure to gather together previous bills in order to enter your payee or biller information. (You'll only have to do this once!)
4. Next, logon to the Internet and go to our home page. The home page can be found at www.fbsw.com.

From the home page, select Online Banking, and follow the instructions.

Table of Contents

Login to Online Banking



1 If you haven’t already applied, click on Enroll for Online Banking to automatically enroll in Online Banking. You will need a few items of personal banking information to enroll. Business accounts cannot automatically enroll. If you want to try Bill Pay, just click on the Bill Payment menu option in Online Banking to enroll. Enrollment for Bill Pay may take up to 24 hours to establish through automatic enrollment. You may ‘test drive’ Bill Pay for 60 days, however, if you choose to accept eStatements, Bill Pay will remain free.

2 Type in your personal user ID and password that you received from your local branch where you signed up for Online Banking. After the first login, you will be asked to reset your password. This ensures your password can only be identified by you and offers an added level of security.

Helpful Hints

Your new password must be at least 6 characters, one of which must be numeric To offer additional security, you will be asked to change it annually. By clicking Administration and then Change Password you can change it any time and however often you wish.

Account Summary

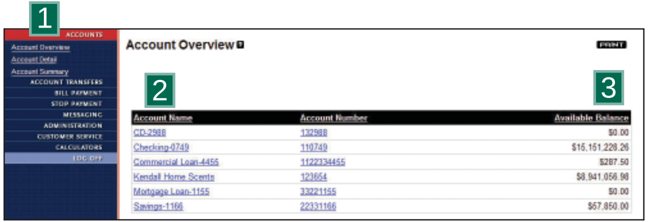
The ‘Account Summary’ is the first screen you will see once you login to Online Banking. It provides a quick snapshot of virtually all of your accounts held with us.

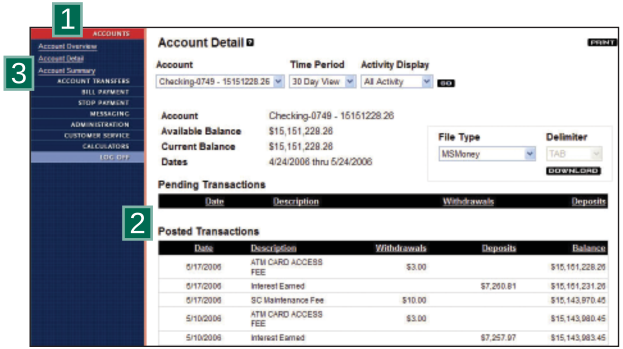
1 All features available in the ‘Account Summary’ section will be listed in the ‘Account Summary’ window on the left side of the page. Just click on any feature in the window to go to that area.

2 For easy record keeping, you can select how to display your accounts. By default they are listed in alphabetical order by the account name. Your balances are updated daily so you’ll always know your current balance for every account.

3 The ‘Available Balance’ shows the funds available including all pending transactions that have recently posted. If you have Overdraft Protection and/or Overdraft Privilege on your checking account, the Available Balance will reflect the dollar amount established for your account.

4 The ‘As of Date’ shows you the last time your account information was updated. So you can always be one step ahead of your finances!





By clicking on an individual account link from the ‘Account Summary’ page, you will be connected to the ‘Account Detail’ for that specific account. The ‘Account Detail’ shows an information profile for every account you have with us, and shows transaction detail for all Online Banking-enabled accounts* held at the bank. So you’ll always have an updated record of the activity in each account.

1. The ‘Account Summary’ shows a quick overview of the account and includes items such as the last deposit amount, current balance and available balance.

2. The ‘Account Detail’ itemizes every transaction and activity that has occurred in that account for the time period that you select. Since the information is updated daily, you can conveniently check your account balances and transactions any time you’d like, day or night.

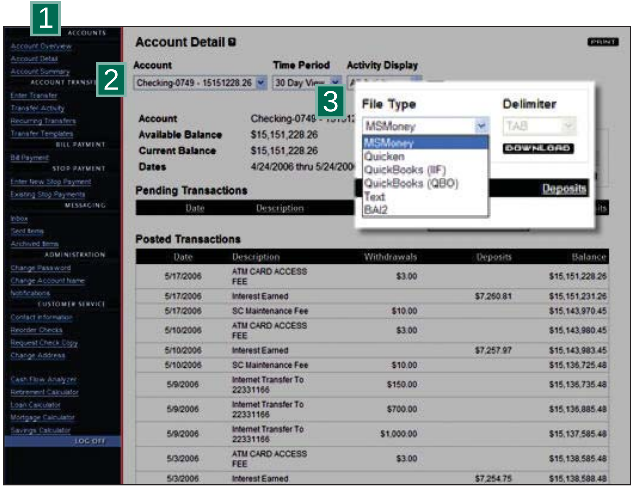
3. You can also access the ‘Account Detail’ screen by clicking the link in the ‘Account Summary’ window on the left side of the page.

*Account Detail information will only be shown for deposit accounts. Loan accounts, as well as CDs and IRAs will show the account profile information only.

Export File

Budgeting can be done instantly when you combine the use of personal financial management software such as Quicken® or Microsoft® Money and Online Banking. The ‘Download’ feature lets you quickly and conveniently download your current account information from your Online Banking pages directly to your software. No more hand keying every line item, it all can be copied automatically within minutes.

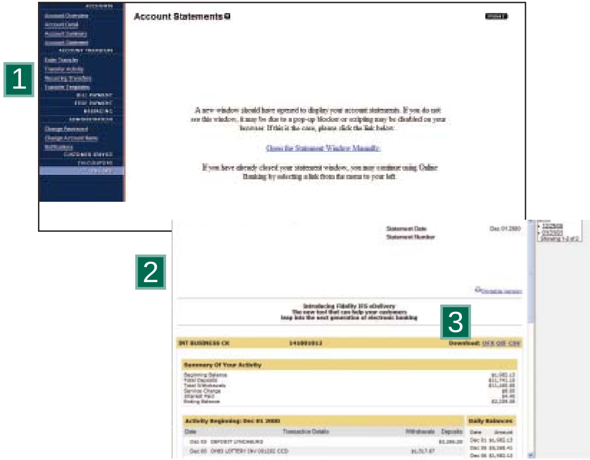
1. From the main account detail window, select the account that you wish to download the data from
2. Select the Time Period and what type of activity you wish to download.
3. Choose the file format for your specific software program from the drop-down list. Click ‘Download’ to proceed. If you are asked to Save or Open the exported file, we recommend saving the file (name it the date of the download) and then opening or importing it into your software program.



Helpful Hints

Be sure to check to see which file format matches the software you use. You can choose from QIF, QFX, IIF and QBO file formats. QIF is for Microsoft® Money users (version 2000 or higher), QFX can be used for Quicken 2004 and above. IIF and QBO is used to export into QuickBooks.

View Statements



If you need a copy of your statement for any reason, View Statements lets you pull up past and current statements and print them without ever picking up the phone.*

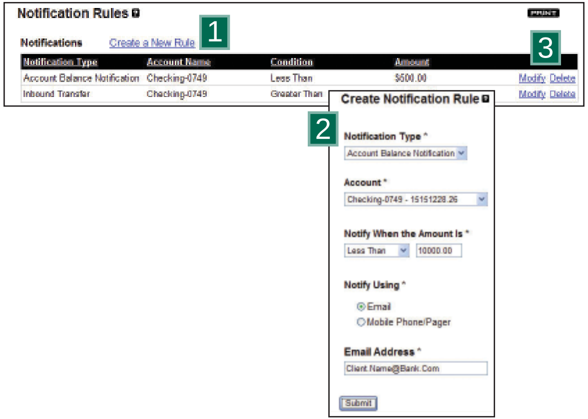
1 Click 'View Statements' in the Account Summary window. The View Statements page displays in a new browser window.

2 The system opens a separate browser window displaying the Account Statement for the month selected.

3 Once you've accessed the statement, simply click 'Print'.

*eStatements are only available if you have elected to stop paper statements through acceptance of the eStatement agreement.

Account Notifications



Have you ever wished that you could receive an automatic notification when your account has reached a certain limit rather than having to call or stop into the bank each time? Well, with the new ‘Notifications’ feature, the system performs this task automatically for you, notifying by text message to your cell phone or by e-mail whenever the balance exceeds the limits that you set.

Each alert is associated with a single account, and may be based on either the current or available balance. You can indicate if you wish to be alerted when the selected balance type is greater than, less than, equal to any specific amount you would like. You can also set more than one notification for each account (a high balance limit and a low balance limit, for instance).

Not only can the notifications feature notify you about balances, it can also notify you if you receive a message from us through the Online Banking environment.

To access ‘Notifications’ click on Notifications from the Administration sub-menu.

1. To add an alert, just click the ‘Create a new Rule’ link. Then make the appropriate selections from the options presented.

2. You can edit or delete any notification by clicking on the appropriate link on the Notifications page. Then pick the account and alert type and click ‘Continue’. Then, follow the prompts on the next page to finish setting up your alert based on the type you select and click ‘Save’. Once an alert is added it will be shown on the ‘Account Alerts’ page.

3. You can edit any account alert by clicking on the underlined account name. Just make the desired changes then click ‘Save’.

Transfer Funds

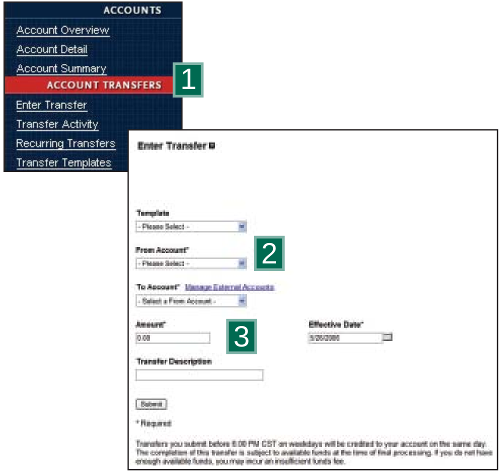
With online funds transfer, you can move money from one account to another in just an instant, any time you'd like, in the middle of the day or the middle of the night. All it takes is a few short key strokes!

1 Transfer Funds is the first option listed under the Account Transfers sub-menu located on the left side of the page.

2 Click on the 'From Account' drop down list to pick the account you want the money to be taken from. All of the deposit accounts and their available balances you have with us should automatically show up on this list. Then, click on the 'To Account' drop down list to pick the account you want the money to go into. Your available balance for each account will show.

3 Type in the amount that you would like transferred and the date that you would like the transfer to take place. You can also enter a description of the transfer. Either way, when you are done, click Submit to process the transaction.

You can also set up loan payments using this feature.



Helpful Hints

If you selected today as the date for the transfer (before 7PM CST), it will be processed immediately, otherwise it will be processed on the date you selected for the transfer.

Recurring Transfers

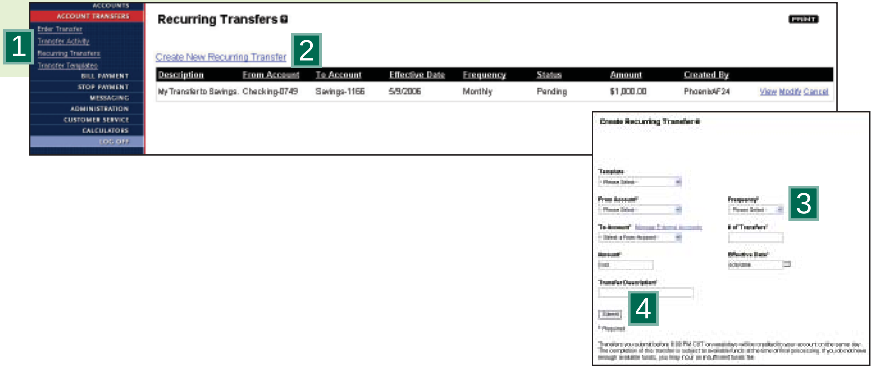
You also have the option of scheduling repeating funds transfers to take place automatically. All it takes is a few short key strokes!

1 Click on the Recurring Transfers. Any recurring transfers will be listed here.

2 To create a new Recurring Transfer click on Create Recurring Transfer and fill in the fields just as you would a normal transfer.

3 Select the frequency which you wish the transfers to occur.

4 Click Submit.



Pay Bills

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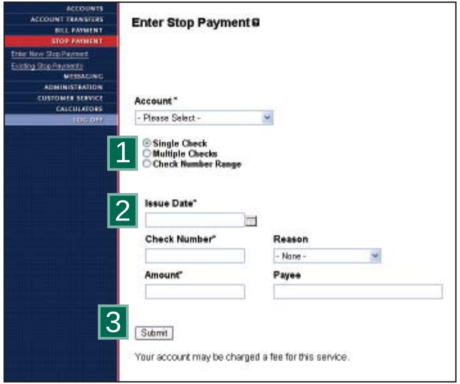
In addition to monitoring your accounts online, transferring funds, and checking current balances, you can also pay all of your bills online. It's easier than you think to get started. Set-up takes just a few minutes. You can pay anyone from your newspaper carrier to your mortgage company, any time you'd like, morning, noon, or night.

1 When you are ready to enroll in Bill Pay, simply contact your nearest branch to sign up or automatically enroll by clicking on Bill Payment on the left menu in Online Banking, accept the Bill Payment Agreement, and you're enrolled.

More detailed information about the Bill Pay service is found in the Bill Pay section of the guide featured on the following pages. There, you will find information on how to login, set up payees for the first time, make a payment, and much more!

Stop Payments



'Stop Payments' allows you to conveniently perform an online request that a stop be placed on a payment that has not yet posted to your account. You can enter a stop payment or view any outstanding stop payment requests from the Stop Payments sub-menu.

1 Select the type of Stop payment that you are requesting. There are three options available:

- Single Check - stop a payment on just one check.
- Multiple Checks - stop payment on multiple checks.
- Check Number Range - if you have lost your checkbook, this option is recommended.

Contact us if you have any questions on which option would work best for your situation.

2 Type in the original date that the payment was supposed to be posted. If you would like you can also type in the payee and select the reason from the drop down box.

3 When all fields are complete, Click Submit and the request will be submitted. A confirmation page displays once your request has been processed.

Helpful Hints

Submitting a stop payment is a request only, it does not automatically stop the payment online. The bank will receive a report of your request, and will begin working on the stop payment.

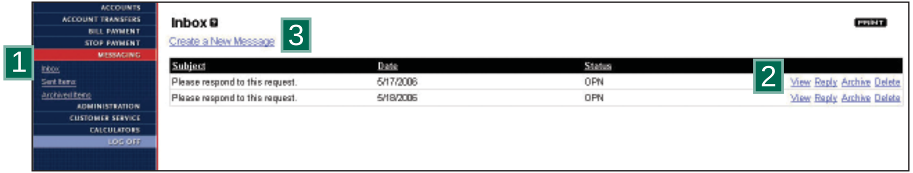
View Messages

Online Banking offers you a method to securely contact us when you have questions or answer an e-mail from the bank.

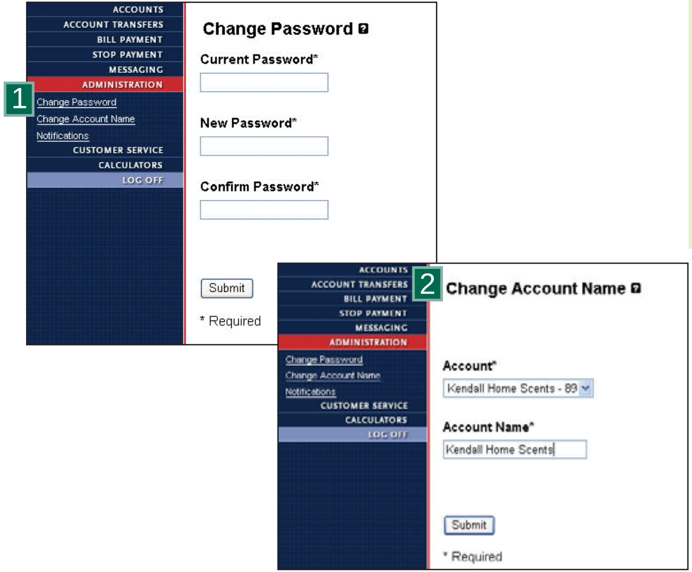
1 Click on ‘Inbox’ from the Messaging Sub-Menu to view all messages from the bank.

2 Click on the ‘view’ link of any message to read the message. You may also choose to directly reply or archive or delete your message. Archive moves the message from your inbox to your archived items.

3 To send a new message, click on the ‘Create a New Message’ link. Simply follow the on-screen instructions.



Change Password or Account Aliases



In the 'Administration' sub-menu, you can change the password to access your accounts. You can also rename your accounts here at any time.

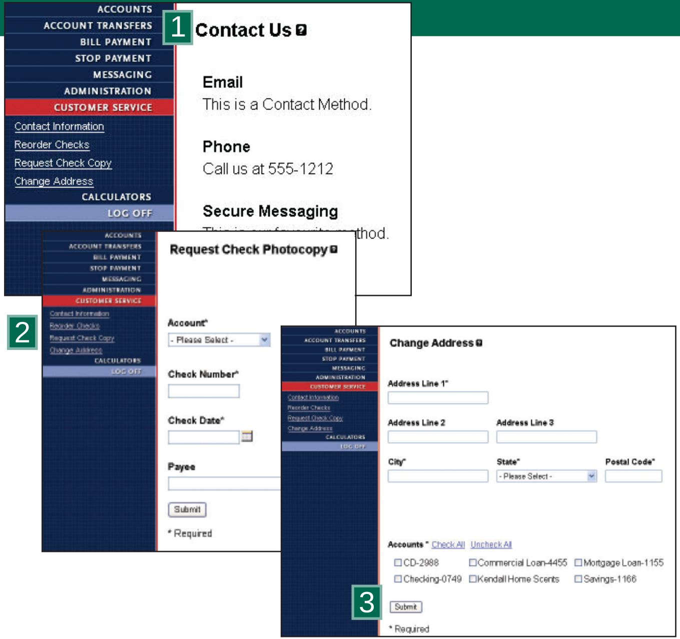
1 In the left navigation bar, click on the 'change password' link. Follow the on-screen prompts and click on 'submit'.

2 To change your account name or alias, select the Change Account Name from the left navigation bar. Follow the on-screen prompts and then click on Submit.

Helpful Hints

When you change your password, remember that it must conform to the following: Passwords are case sensitive and they must contain at least 6 characters, one of which must be numeric.

Customer Service Information



Not only can you reorder checks from Online Banking, but you also can order a copy of a check or you can also submit a request to change your address. In this section you can also find alternate methods to contact us.

1 Clicking on the Contact Us on the left-hand menu will display the different methods that you can contact us. For example, this is where you can find our phone number or fax number.

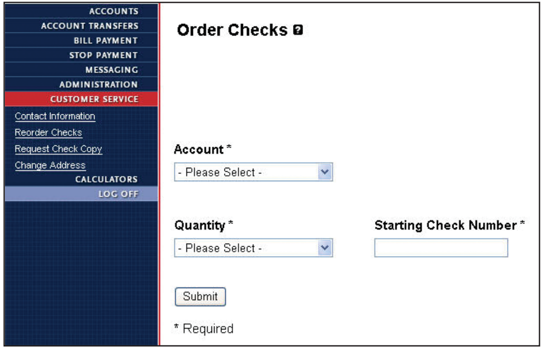
2 Click on Request Check Copy to send us a request to make a copy of a check. To fulfill your request we need as much information as possible to minimize the time between when you make the request and when we can send the result of our search.

3 By clicking the ‘Change Address’ link in the sub-menu, you can send us a request to have the addresses on your profile updated. You can select as few or as many accounts as you wish for this transaction.

Helpful Hints

Changing information in the ‘My Profile’ section of Online Banking and Bill Pay will not update information at the bank.

Reorder Checks



Reordering checks can be done easily and quickly online. You have the option of simply placing a reorder, or even changing or upgrading your check design.

When you click on 'Reorder Checks' under the Customer Service menu, you are taken directly to the check vendor site (Clarke American). The instructions on the site are step by step and will guide you through the check order process.

Helpful Hints

An important note to remember is when ordering through Clarke American, you will need your bank routing/transit number, your checking account number, and possibly the next starting check number before you can place your order. If you have never ordered checks with us through Clarke American you will need to contact your nearest branch and speak to a Personal Banker to establish your order.

Help

Help is just one click away! Anytime you're within the Online Banking pages and have a question on a particular area, just click the Question Mark at the top of every page. Whichever page you are viewing just prior to clicking help, will show up as the help topic. For example, if you are viewing your messages, and click 'Help', help topics for the Mail section will be shown on your screen.

Helpful Hints

If you would like to speak with an Online Banking Customer Service Representative call the number below, or send an e-mail to the address below.

(800) 944-9561 customersupport@fbsw.com

Online Bill Pay Overview

Welcome to Bill Pay!

Financial freedom is just one click away. Bill Pay allows you to pay all of your bills electronically, online. You can pay everyone you're used to paying by check. What used to take hours can now be done in a few short minutes. Bill Pay is much easier than paying by check! You can pay anyone, from your newspaper carrier to your mortgage company. You don't have to worry about whether or not they can accept electronic payments, the system does that automatically for you.

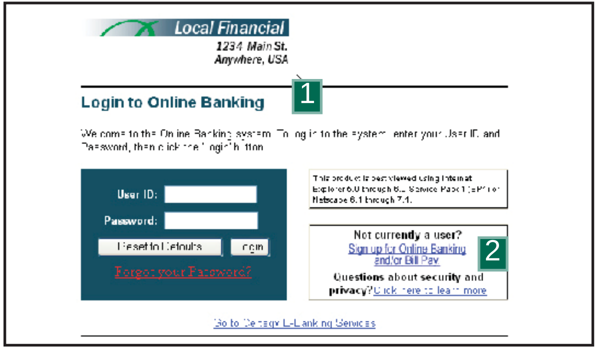
Set-up takes just a few minutes, and there's always help available if you need it. With Bill Pay, you can:

- pay your bills any time, day or night
- set-up recurring payments to be made automatically at the frequency you choose
- receive access to detailed payment history
- and much more!

All payments sent through Bill Pay are tracked, guaranteed to be secure and sent on time. All payments are backed by the 'Bill Pay Guarantee' that states your payments will arrive safely and on time. How's that for security?

Plus, you always have a record of any payment that was made with Bill Pay. The Payment History section tracks any and every transaction within the Bill Pay system and shows a detailed record of data. So, your financial information is always available to you when you need it!

Bill Pay Sign-Up and Login

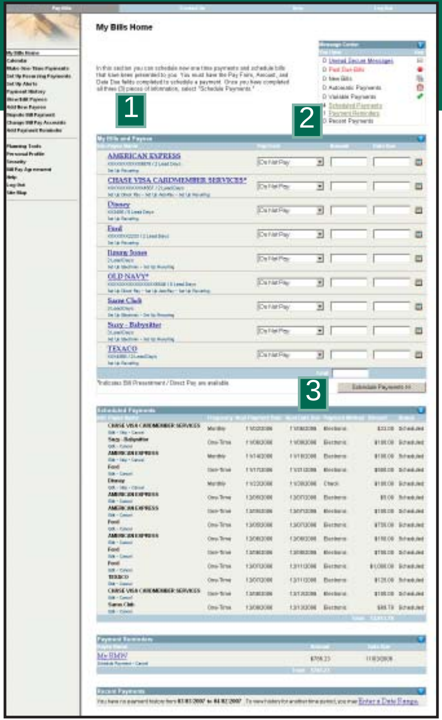


If you haven't already applied for Bill Pay, you can easily sign-up to begin paying bills online.

1 When you are ready, simply go to our home page. Choose the "Sign up for Online Banking and/or Bill Pay" option.

2 Enter the required information and submit. Within 24-48 hours, you will receive a welcome email letting you know that Bill Pay is available.

If you have already applied for Bill Pay, simply select 'Bill Payment' from the Online Banking web site to begin.



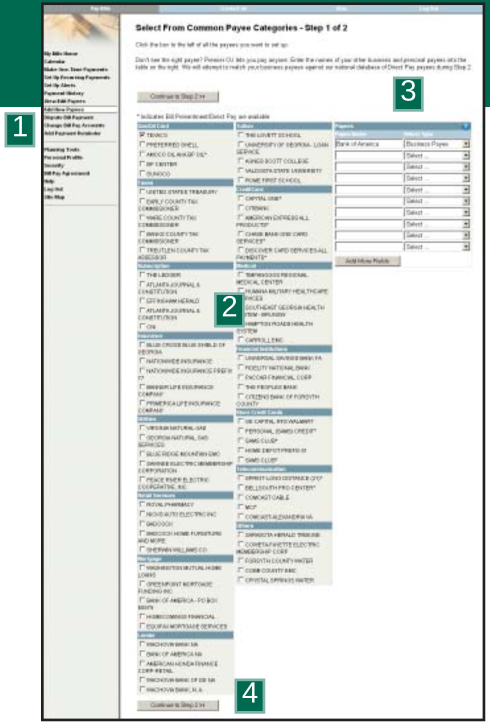
My Bills Home

In this section you can schedule new one-time payments and schedule bills that have been presented to you. You can also view messages, scheduled payments, payment reminders and your payment history.

1 From here, you can make a quick one-time payment.

2 Enter the “Pay From,” “Amount,” and “Date Due” fields to schedule a payment.

3 Once you have entered all three (3) pieces of information, select “Schedule Payments.”



Add New Payees

The first step in paying your bills online is to set up your payees. A payee is a person or company to which you would make a payment. Your payees will include everyone you would normally write a check to each month, such as your utility, mortgage, and credit card companies. You can even pay your newspaper carrier or lawn service.

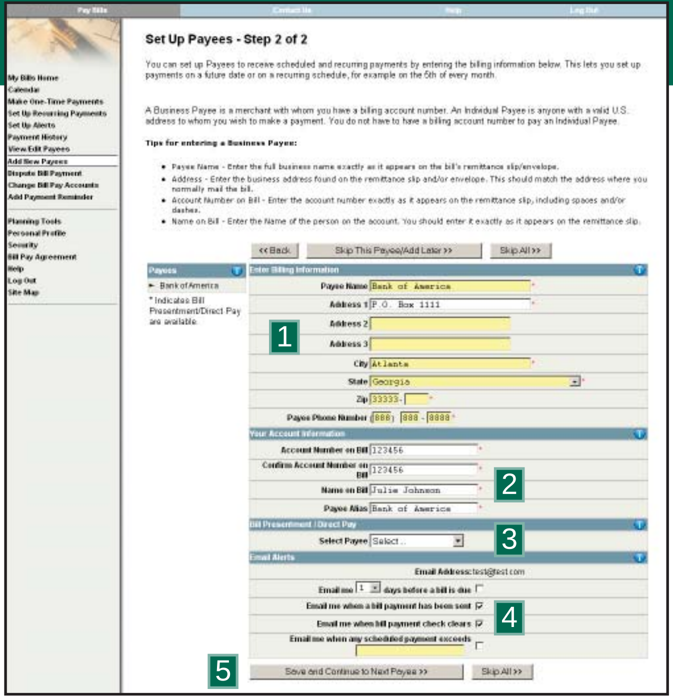
1 To add your payees, first click ‘Add New Payees’ from the left navigational menu.

2 Lists of the top payees in your area appear on this screen. You can select as many of these as apply.

3 If a payee does not appear on this page, please type in their name on the right. Then select whether they are a Business Payee or a Personal Payee.

4 Then go to the bottom of the page and select “Continue to Step 2.”

Add New Payees (Business Payee)



You can set up Payees to receive scheduled and recurring payments by entering the billing information below. This lets you set up payments on a future date or on a recurring schedule, for example on the 5th of every month. A Business Payee is a merchant with whom you have a billing account number.

1 Please enter the Payee's address, city, state, zip code and phone number.

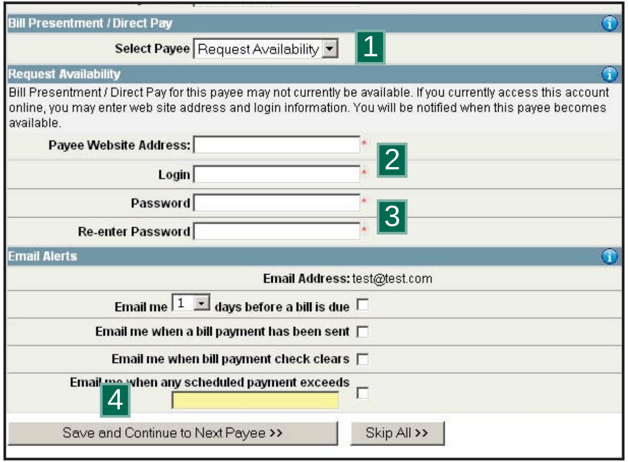
2 Then, enter your account number (twice to confirm) and enter the name on the bill. You can also enter a "Payee Alias" such as "Joe's Car Payment" at this time.

3 Bill Presentment/Direct Pay will automatically populate your billing information each cycle for easy bill paying. Use the Bill Presentment / Direct Pay section to set up bill presentment/direct pay features for your business payee, or to request that presentment be added for your business payee. (See Bill Presentment/Direct Pay page for full details.)

4 Under "Email Alerts," you can set up emails that will remind you before the bill is due, after the payment has been sent, when your check clears or when an automatic payment is set to exceed a certain amount (automatic payments are optional).

5 After you've updated all of the payee information, click "Save And Continue To Next Payee."

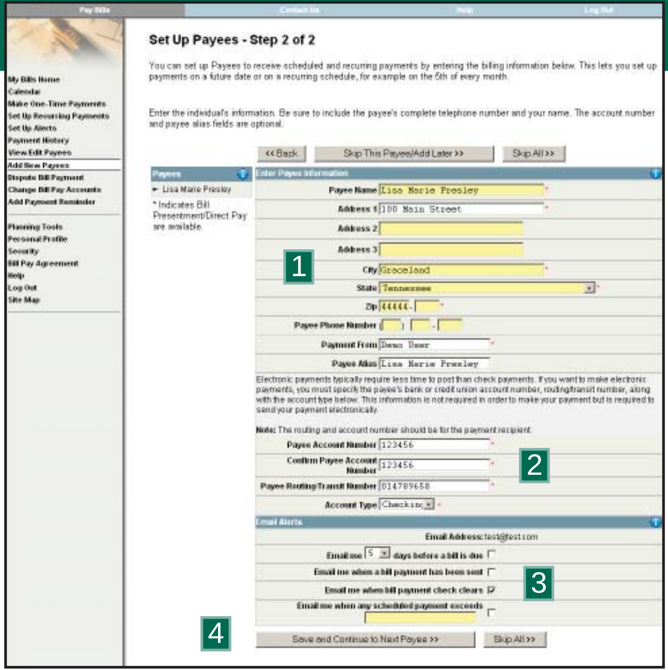
Bill Presentment/Direct Pay



Use the Bill Presentment / Direct Pay section to set up bill presentment/direct pay features for your business payee, or to request that presentment be added for your business payee. This will allow you to pay your bill directly at the Payee's web site. If Bill Presentment/Direct Pay is currently available for the Payee, their name will have an asterisk by it on the Common Payees screen when you are adding new Payees.

1. If the Payee is not listed, you can request that it is added. Select "Request Availability" from the drop down box.
2. Please enter the Payee's web address and the login you use when signing into your account from that web site.
3. Then enter and verify your password for that Payee's web site.
4. After you've updated all of the payee information, click "Save And Continue To Next Payee."

Add New Payees (Personal Payee)



The personal payee option should be used for payments to individuals (relatives, friends, babysitters, self-employed individuals) or payments or transfers to your accounts with our financial institution or other institutions.

1 Please enter the Payee's address, city, state, zip code and phone number.

2 Any personal payee can be setup for electronic delivery simply by adding the receiver's routing and depositing account number. You can send electronic payments to checking, savings, loan, and mortgage accounts.

3 Under "Email Alerts," you can set up emails that will remind you before the bill is due, after the payment has been sent, when your check clears or when an automatic payment is set to exceed a certain amount (automatic payments are optional).

4 After you've updated all of the payee information, click "Save And Continue To Next Payee."

Helpful Hints

Electronic payments typically require less time to post than check payments. If you want to make electronic payments, you must specify the payee's bank or credit union account number, routing/transit number, along with the account type below. This information is not required in order to make your payment but is required to send your payment electronically.

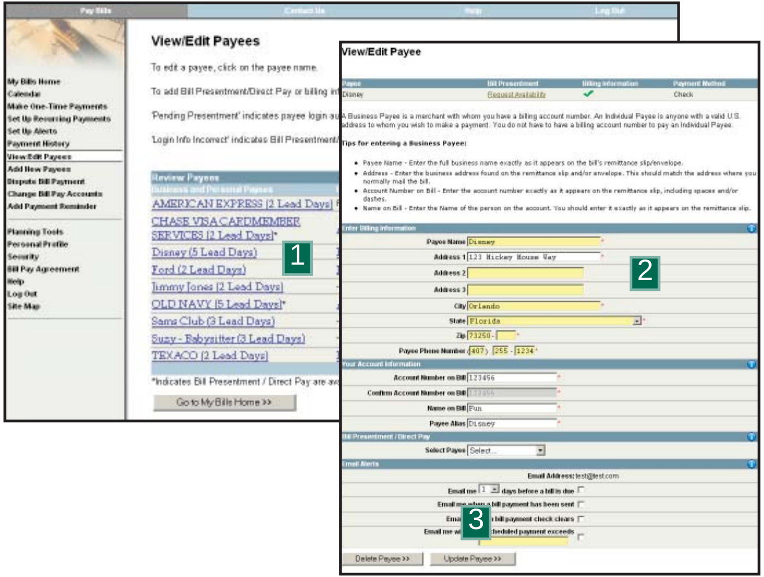
View/Edit Payees

You can always view the status of a payee by selecting ‘View/Edit Payees‘ on the left side menu bar. This page shows the payee type and number of days it typically takes to deliver payments to the payee.

1 Select the payee you would like to view or edit by clicking on the payee name under the Payee heading.

2 The details of the payee you selected will then show up on the page. Simply make the changes to the fields you wish and verify all other information regarding the payee is correct.

3 Once your revisions are complete, click ‘Update Payee.’



Make A One-Time Payment

Scheduling an online payment is fast and easy. With Bill Pay, you can pay virtually anyone. Whether it's your credit card company or your next door neighbor, Bill Pay makes it easy to pay all of your bills. You have the option of making a single one-time payment or setting up a recurring payment. More information on recurring payments can be found on the following pages. Single payments are used when the amount due changes from payment to payment such as your phone bill or sending money to your niece for her birthday.

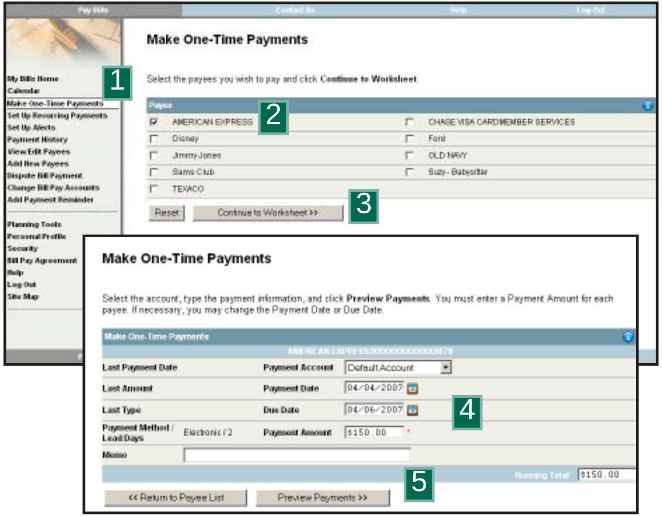
1 To schedule a single payment, first click 'Make One-Time Payments' from the left side menu bar. This page will display all of the payees you have established in the Bill Pay system.

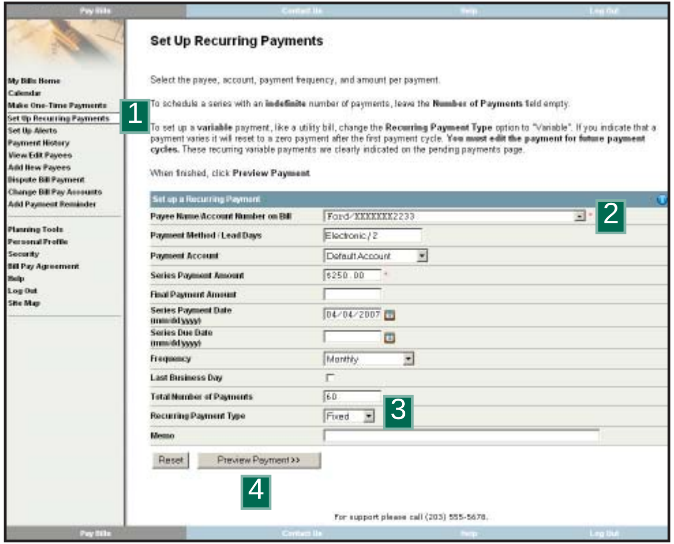
2 Click the box to the left of each payee or payees that you would like to pay.

3 Then click 'Continue to Worksheet'. The payees you have selected will appear on your payment worksheet page.

4 Select the payment account from which you would like to make the payments, and type in the payment date and amount for each selected payment.

5 Once you're finished, click 'Preview Payments' to review the information you've entered. Once you've verified that all payment information is correct, click 'Send Payments' and you will get a confirmation number.





A recurring payment is usually paid on a regular basis. With recurring payments, you can request that the Bill Pay system make the payment automatically on your behalf. An example of a recurring payment might be your car payment or your house payment.

1. To set-up a recurring payment, first click ‘Set Up Recurring Payments’ from the left side menu bar.
2. Simply select the payee that you would like to pay on a recurring schedule. Then choose the payment account, the series payment amount, final payment amount (if known), the series payment date (date the first payment is due), the series due date (date each period the payment is due), frequency, whether or not you’d like the payment made on the last business day of the month and the total number of payments.
3. Under ‘Recurring Payment Types,’ indicate whether the amount for each payment is “Fixed,” the same every time, or “Variable” changing every time. When the recurring payment type is variable, each payment within the series will need to be edited to specify a payment amount.
4. Once you’re finished, click ‘Preview Payments’. You will then see a confirmation screen where you can check the accuracy of your request. If everything is correct, click ‘Set Up Payments’, and your payment will be scheduled. You will receive a confirmation number when your payment is processed.

Helpful Hints

When paying a bill online, if you happen to enter the wrong date or amount, don’t worry, simply click ‘Reset’ and start over. It’s that easy!

From ‘My Bills Home,’ you can select ‘Calendar’ from the left navigational menu. ‘Calendar’ lets you examine and navigate through a month-by-month history of bill payments. You can use the calendar to:

1. By using the ‘Previous’ and ‘Next’ buttons to toggle between months and quickly view your scheduled, processed, and/or paid payments for each selected month.
2. By selecting ‘List View,’ you can examine all scheduled, processed, and/or paid payments for a given month in a list view.
3. By clicking a link for the date in the calendar, you can view all payment activity for a given date.
4. By clicking the link for the given payment in the calendar, you can either view payment history or edit payment details. Depending upon the payment’s status, you will either be directed to payment history for the payment (if it has already been processed or paid), or to the view/edit payment page (if the payment has been scheduled but not yet processed).
5. By examining the Total Due at the bottom of the calendar, you can see how much money you have spent and/or are scheduled to spend on bill payments for a given month.

Change Bill Pay Accounts

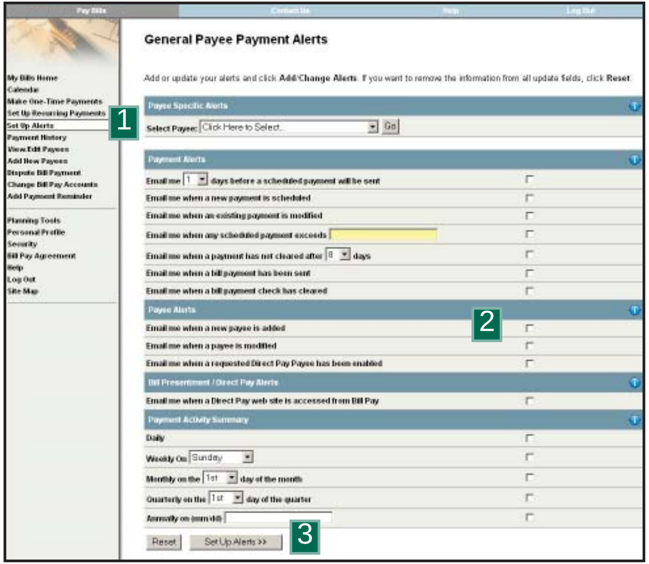
The Change Bill Pay Accounts page allows you to update your bill pay payment and bill pay fee accounts. Your default bill payment account is the account from which bill payments that you schedule are debited, unless you specify a different account while scheduling a payment. Your bill pay fee account is the account from which fees for bill pay subscription are debited.

1 Select ‘Change Bill Pay Accounts’ from the left navigational menu.

2 Select an account from the ‘New default bill pay payment account’ dropdown list and an account from the ‘New bill pay fee account’ dropdown list.

3 Click ‘Preview Changes’ to review your updated bill pay accounts on the preview page. Review your changes and select ‘Change Default Accounts’ to update your bill pay accounts. The confirmation page displays and the accounts are updated.

Set Up Alerts



You can use the General Payee Payment Alerts page to set or change your bill pay related alert emails.

1. Select ‘Set Up Alerts’ from the left navigational menu to open the General Payee Payment Alerts page.

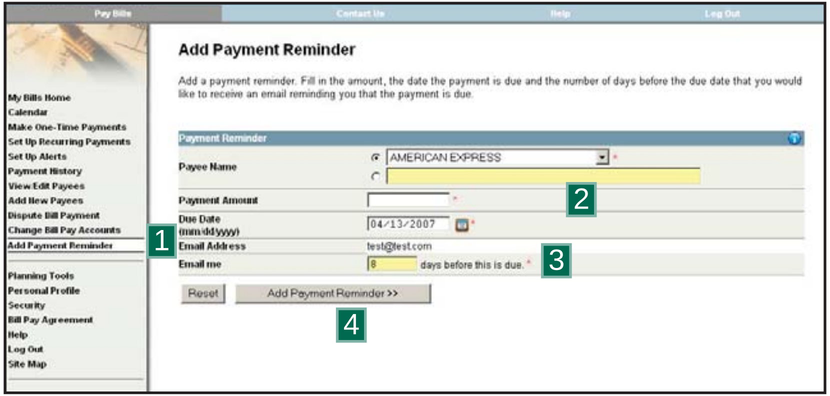
2. Examine your current alerts, if applicable, and set or update the configuration for the alerts as necessary.

3. View the alerts on the preview page and, if they are accurate, click ‘Set Up Alerts.’

Add Payment Reminder

The Add Payment Reminder page allows you to submit payment reminders that will be delivered to you via email based on the configuration you specify.

1. Select Add Payment Reminder to open the Add Payment Reminder page.
2. Input your reminder information. Then enter, Payee Name (select a Payee name from the dropdown list or enter a Payee name into the text field), Payment Amount, Due Date and Email Address.
3. In the 'Email Me' field, specify when you would like the payment reminder delivered to you, relative to the Due Date.
4. Click 'Add Payment Reminder' to finish.



Helpful Hints

When you select a payee from the dropdown list, you will be able to initiate payment scheduling from the payment reminder email.

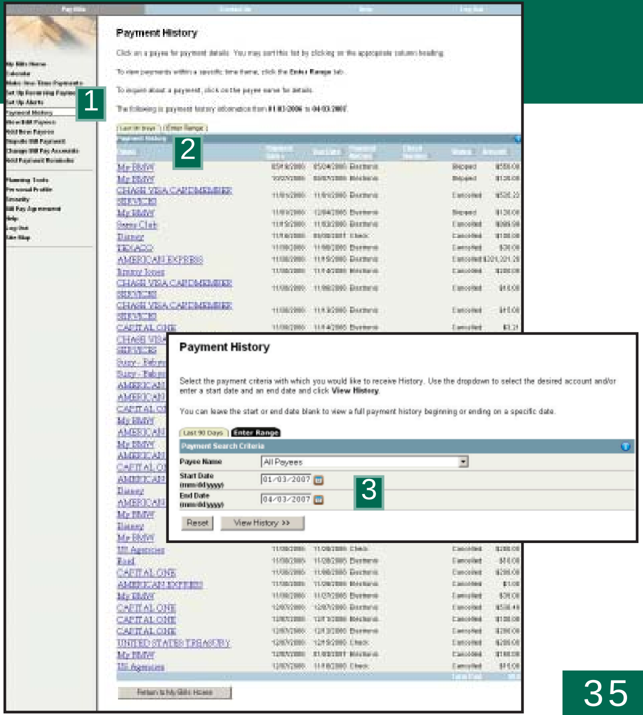
Payment History

With Online Banking and Bill Pay, you always have your account information and payment history at your fingertips. The Bill Pay system stores extensive details on payment history so you can always be on top of your finances.

1 To view your payment history, click ‘Payment History’ on the left navigational menu. You can sort by payee, payment date, cleared date, status or amount. To view more detailed information on a particular payee, click the payee name.

2 You have the option of viewing the payment history for the past 90 days for all accounts or you can narrow down your search and view the history for a specific date range.

3 When choosing a date range, include the start date and end date, then click ‘View History’.



Helpful Hints

Under ‘Status,’ you may see ‘Paid/Cleared’ (means the payment has been deposited by the payee, ‘Processed’ (means the payment has been processed by the system and sent to the payee, but that the payee has not deposited the payment yet), ‘Refunded’ (means the payment has been refunded to your account after the vendor returned the payment to the system), ‘Skipped’ (means the payment within a recurring series was skipped at your request), ‘Canceled’ (means you canceled the payment before it was processed by the system) or ‘Error’ (means the payment encountered an error in processing). Payments with Error status remain in the display to represent the actual history of the payment. They are not, however, included in the total.

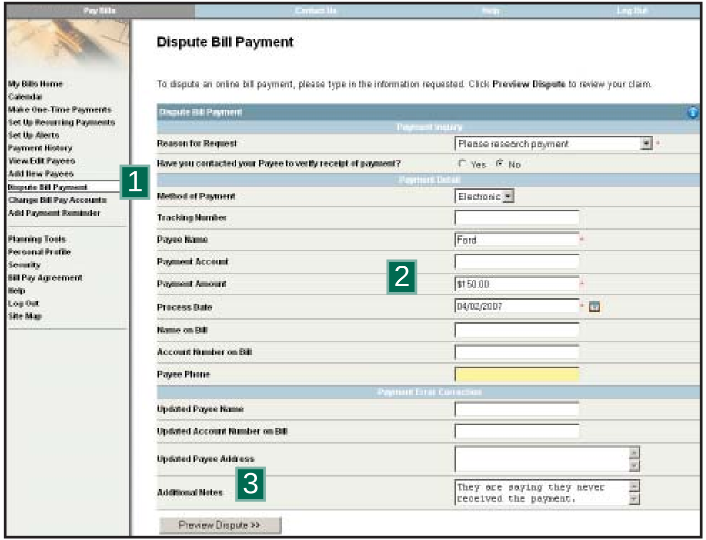
Dispute A Bill Payment

If you ever have a question or concern about any of your payments made online, you can elect to dispute a bill payment.

1 To dispute a bill, first click ‘Payment History’ on the left navigational menu.

2 Items with an asterisk are required, but complete as much information as possible to help us with your dispute.

3 Once you are completed, click ‘Preview Dispute.’ If the information is correct in the preview, click “Send Dispute.’



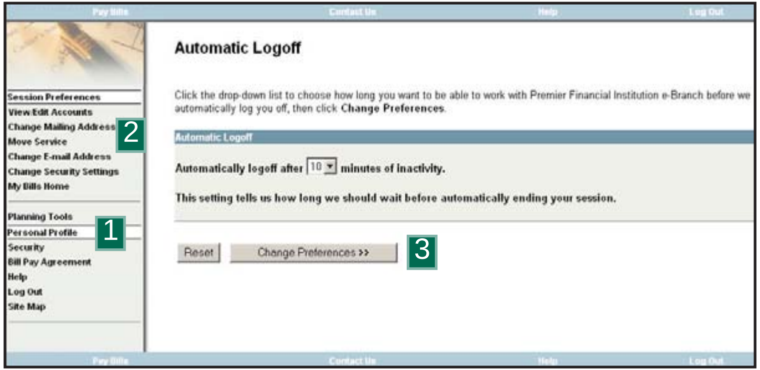
Personal Profile

Within Bill Pay, you can change your mailing address, email address and security settings in a few short mouse clicks.

1 From the Bill Payment screen, select 'Personal Profile' from the left navigation bar.

2 You can then select 'Session Preferences,' 'View/Edit Accounts,' set up a 'Move Service' (described on the next page), 'Change Mailing Address,' 'Change Security Settings' or 'Change Email Address.'

3 Update information on any of the above screens and click 'Change Settings' or 'Preview Settings' and 'Change Settings' and you're done. You will receive confirmation of any changes you make.



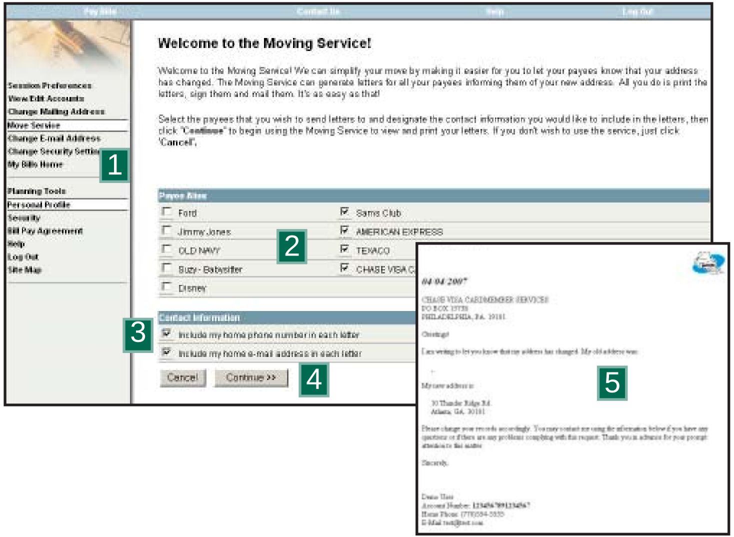
Helpful Hints

It is important to remember that you must update address and email information in both Online Banking and Bill Pay profiles.

Move Service

You can use the Moving Service page to create letters that you can send to payees to inform them that your address has changed.

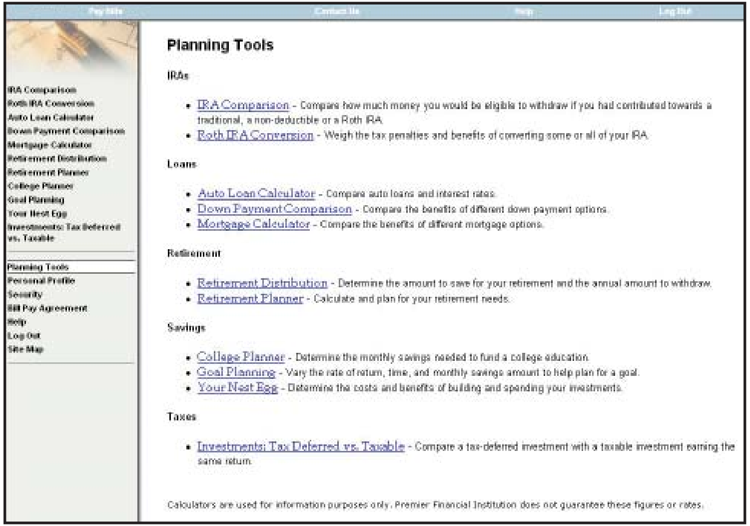
1. To access the move service menu, select ‘Personal Profile’ from the left navigational menu and then select ‘Move Service.’
2. Select the checkbox for each vendor you would like to notify of your relocation.
3. Specify whether or not you would like to include your home phone and/or home address information in the letters.
4. Click ‘Continue.’ The print preview page opens in a different window.
5. From this page you can select the letters you want to print and select their print icons to send them to your printer.



Planning Tools

The Planning Tools page provides you with information about and links to different planning tools.

1. To access the various planning tools we offer, click ‘Planning Tools’ from the left navigational bar.



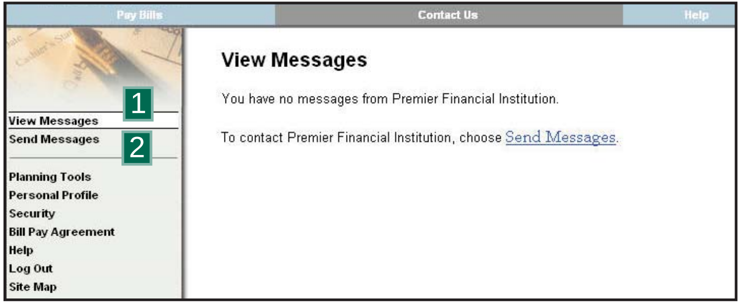
Contact Us

Online help is just one click away. Any time throughout your Bill Pay session, you can click 'Contact Us' located on the top Bill Pay menu bar. The 'Contact Us' feature allows you to send a secure email message to a Bill Pay Customer Care Representative who is specifically trained to answer questions about Bill Pay.

1 To check for new messages, click 'View Messages'.

2 To send a message, click 'Send Messages'. You can then choose the type of inquiry, whether it be general or technical in nature, or payment related. Type the subject line and body of your message and click 'Send Message'.

If you would prefer, you can also call Bill Pay Customer Care at 1.800.944.9561. Customer Care hours of operation are: 8:00 a.m. - 5:00 p.m. CST. For your convenience, an after hours message service is also available.

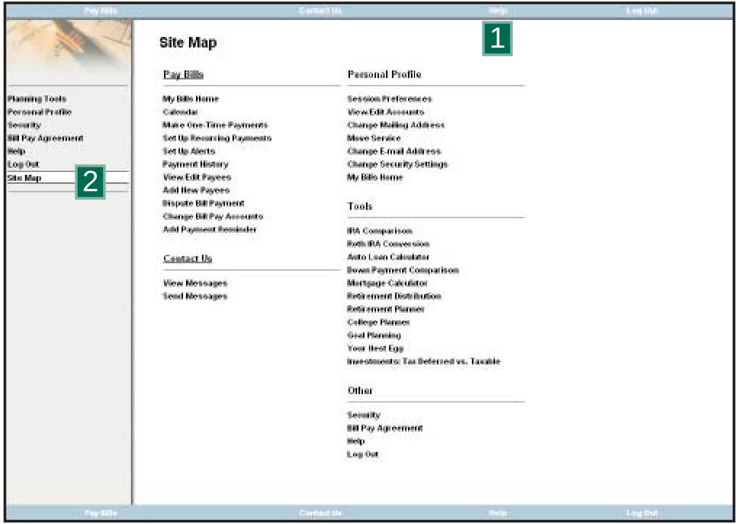


Help

Help is always one click away with the Bill Pay Site Map. The Site Map provides a quick access and overview of all of features within the Bill Pay system.

1 Select ‘Help’ from the top navigation bar to view the help screen instructions for the particular page or area you are working in.

2 Click ‘Site Map’ to view a list of all features within the Bill Pay system. Then click on the title of the feature or function you would like to receive information for.



Online Banking and Bill Pay

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Western - 4241 W 45th, Amarillo, TX 79109
Booker - 115 Main, Booker, TX 79005
Hereford - 300 N Main, Hereford, TX 79045
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