

A CUSTOMER GUIDE: LEGENGE BANK'S ONLINE BANKING UPDATE

SUMMER 2019

QUICK FACTS:

WHAT'S HAPPENING? Legence Bank's Online Banking will soon update to look and feel like our Legence Bank App. You will have the same experience whether you access your accounts on a phone, a tablet, or a computer. All channels will mirror what you see today through our Legence Bank App.

HOW WILL YOU BE AFFECTED? If you currently use the Legence Bank App, your experience will remain the same. If you use both Online Banking and the App, your Online Banking will soon replicate the experience you have in your App. Do you use Online Banking exclusively? Online Banking will soon receive a big upgrade. The changes are for your benefit, and we hope you will be as excited about the upgrade as we are. We are also here to help should you have any questions.

WHAT ARE THE BIGGEST CHANGES? Your new Online Banking view will be segmented into modern, efficient tiles. Access all of your favorite tasks from the menu on the left. SPIN, our free Person to Person Instant Transfer Solution, was previously available only in the App, but will now be available through your browser as well. Internal Transfers, Loan Payments, Bill Payments, and SPIN transfers will all be initiated from the MOVE MONEY option in the Menu. eStatements will become more easily accessible from two direct and simple access points.

WHAT WON'T CHANGE? All of your credentials, your account settings, your payees, your history, your statements, your scheduled payments – everything - will still be there waiting for you unchanged in the new view. If you've always logged in through our website, you'll still begin by entering your username in the "blue bubble" on our website homepage. Some tasks will still be exclusive to the App, like Touch ID, PIN Login, and Mobile Deposit submissions.

YOUR NEW HOME SCREEN:

When you log in to Online Banking through a browser, your new home screen will look like the one shown below.

ON THE LEFT: You'll have access to all tasks available through the menu. Each menu option will be covered in depth in this document.

The screenshot shows the Legence Bank online banking home screen. On the left is a dark blue navigation menu with the following options: View Accounts, Move Money, Deposit Checks, Manage Cards, Find Locations, Messages, Manage Alerts, Reports, Documents, and Log Out. The top header is dark blue with the Legence Bank logo and the user name 'LEGENCE USER' with a 'Manage Profile' link. The main content area is white and features a 'MY ACCOUNTS (2)' section with a 'Total Deposits (2)' of '\$7.46' and an update timestamp of 'Jun 19, 2019 10:31:17 AM'. Below this is a large promotional banner for 'KA\$A\$A Cash' with the text 'It's like YOU GET PAID to bank here.' and 'Ask for KA\$A\$A Cash'. Underneath the banner are two account entries: 'Checking *5442' with a balance of '\$4.00' and 'Balance: \$0.00', and 'Checking *9117' with a balance of '\$3.46' and 'Balance: \$7.46'. On the right side, there is a contact section with icons for 'LOCATIONS', 'CALL', 'EMAIL', and 'WEBSITE'. Below that is a 'QUICK PAY' section with a note that 'Payees marked as favorites appear here' and a pencil icon to edit the list. At the bottom right is a 'MONTHLY ACTIVITY' section with a line graph showing a balance starting at \$10.00, staying flat until the 15th, then dropping to approximately \$7.50 by the end of the month.

DOWN THE MIDDLE: You'll be presented by default with your account balances. You may also see some new tiles below your balances specifically for Go!Focus, our free, integrated personal finance manager software.

ON THE RIGHT: You'll have several options in which to contact us. Any Bill Pay or SPIN payee you've marked as a favorite will be noted under QUICK PAY, and your MONTHLY ACTIVITY will be graphed along with additional Go!Focus tiles just below.

VIEW ACCOUNTS (ACCOUNT ACTIVITY) :

You will be presented with your account balances as soon as you log in within the MY ACCOUNTS tile (as shown on the left). Click on one of your accounts to review the activity for that specific account (shown below on the right). You will have access to years of activity in an infinite scroll, much like your favorite social media feed. To view a transaction image, categorize a transaction for Go!Focus, or add a note or custom image to a transaction, just click on the transaction in question to expand the options available. Search your account activity for something specific (by clicking on the magnifying glass icon) or download your transactions to the following formats (by clicking on the arrow down icon) : CSV, Quicken, QuickBooks, BAI2, or PDF/Print.

The screenshot displays the Legence Bank mobile app interface. At the top, the user is identified as 'LEGENCE USER' with a 'Manage Profile' option. The main header shows 'Legence Bank' with a back arrow and a close icon. A left sidebar menu includes options like 'View Accounts', 'Move Money', 'Deposit Checks', 'Manage Cards', 'Find Locations', 'Messages', 'Manage Alerts', 'Reports', 'Documents', and 'Log Out'. The 'View Accounts' menu item is highlighted with a yellow box. The main content area shows the 'Checking *9117' account with an 'Available Balance' of '\$3.46'. Below this is a promotional banner for 'KA\$A\$A Cash' with the text 'It's like YOU GET PAID to bank here.' and 'Ask for KA\$A\$A Cash'. A search and download icon (arrow down and magnifying glass) is highlighted with a yellow box. To the right, a 'BALANCE INFORMATION' section lists account details: ACCOUNT NUMBER (*9117 Show), ROUTING NUMBER (081204867), BALANCE (\$7.46), AVAILABLE BALANCE (\$3.46), PENDING (-\$4.00), STATEMENT BALANCE (\$8.46 as of 05/21/2019), HOLD AMOUNT (\$0.00), and AVAILABLE LINE OF CREDIT (\$0.00). Below the banner, a transaction list is shown with a yellow box highlighting a 'PENDING TRANSFER FROM CHECKING TO CHECKING' for -\$4.00 on Wednesday, May 29, 2019, and an 'On-Us Check' for -\$1.00. A 'MY ACCOUNTS (2)' tile on the far left shows a list of accounts, with the 'Checking *9117' account highlighted by a yellow box.

ACCOUNT NUMBER	ACCOUNT BALANCE
*9117 Show	\$7.46
ROUTING NUMBER	081204867
BALANCE	\$7.46
AVAILABLE BALANCE	\$3.46
PENDING	-\$4.00
STATEMENT BALANCE	\$8.46 05/21/2019
HOLD AMOUNT	\$0.00
AVAILABLE LINE OF CREDIT	\$0.00

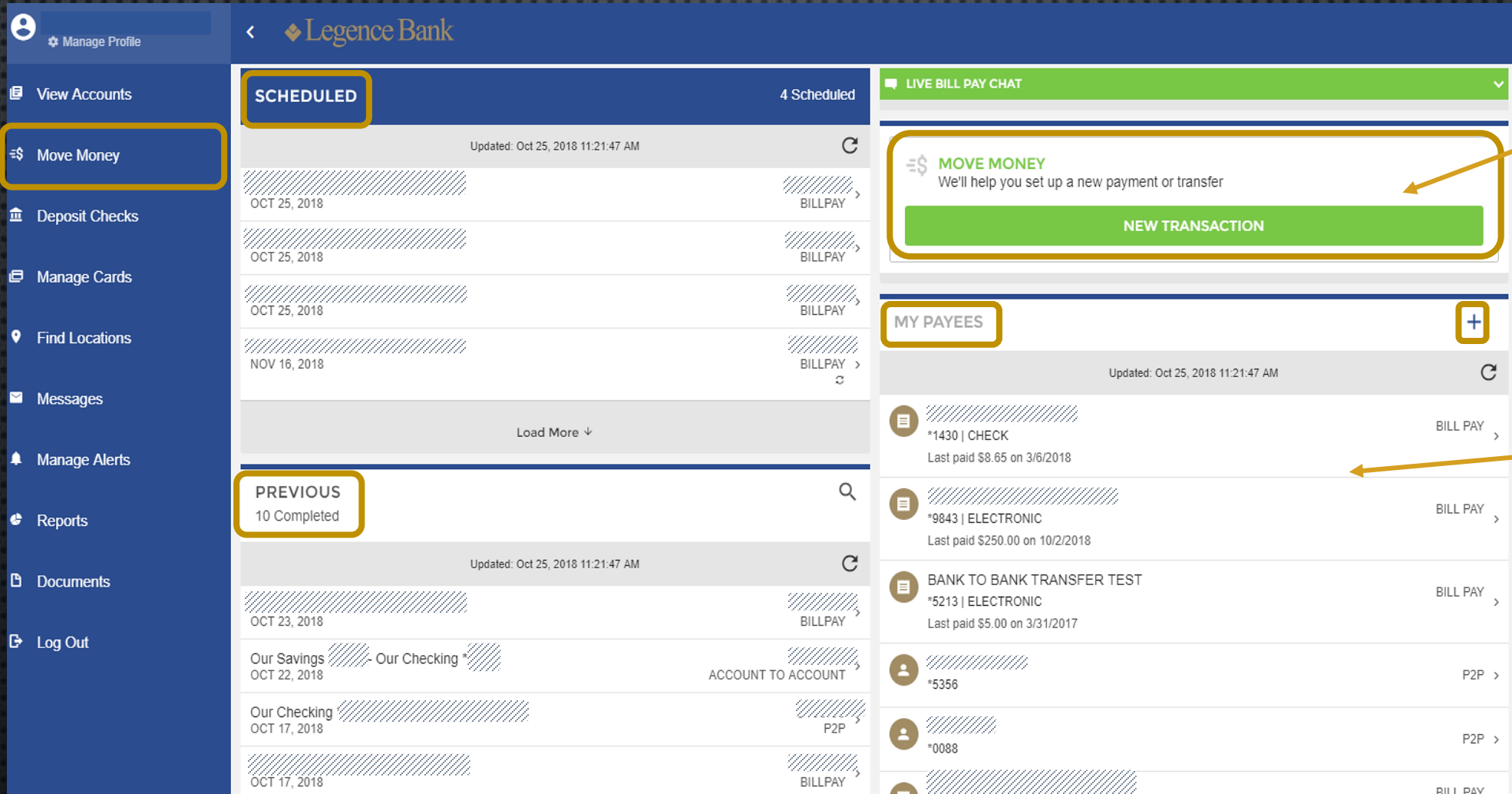
Transaction	Amount	Balance
PENDING TRANSFER FROM CHECKING TO CHECKING	-\$4.00	\$3.46
On-Us Check	-\$1.00	\$7.46

MOVE MONEY (INTERNAL TRANSFERS, LOAN PAYMENTS, BILL PAYMENTS, & SPIN):

The MOVE MONEY menu option is your starting point from which to submit any transaction to come out of your account – it's where you submit transfers between accounts, pay loan payments, pay bill payments, and submit SPIN transfers. Each payee will have a notation of what type of payee it is: BILLPAY, ACCOUNT TO ACCOUNT, or P2P (SPIN). The Move Money screen will present you with your scheduled transactions, previous transactions, a list of your payees, and the ability to begin a new transaction.

SCHEDULED AND PREVIOUS (HISTORY) TILES:

Down the middle of the screen, you may review any transaction you've submitted. Each payment will specify whether it is BILLPAY, ACCOUNT TO ACCOUNT (an Internal Transfer), or P2P (SPIN).



NEW TRANSACTION TILE:

On the right, begin any transaction by clicking on the green NEW TRANSACTION button.

MY PAYEES TILE:

All Payees, both Bill Pay and SPIN (P2P) are listed in alphabetical order in this tile. Add a new payee by clicking on the + symbol.

DEPOSIT CHECKS (MOBILE DEPOSIT) :

The ability to submit a mobile deposit will still be exclusive to the actual downloaded Legence Bank App on your phone or tablet. However, if you visit the DEPOSIT CHECKS option in the Menu through a browser on any device, you'll be able to review the status of current and previous mobile deposits and also view images of your previous mobile deposits. You may also learn best practices for Mobile Deposit via the link provided at the top of the screen.

The screenshot displays the Legence Bank mobile app interface. On the left is a navigation menu with the following items: Manage Profile, View Accounts, Move Money, Deposit Checks (highlighted with a yellow box), Manage Cards, Find Locations, Messages, Manage Alerts, Reports, Documents, and Log Out. The main content area shows a 'Welcome to Mobile Deposit!' message with a link for more information. Below this is a 'PREVIOUS DEPOSITS' section, which is also highlighted with a yellow box. It shows a deposit from August 27, 2018, for \$45.00, with a status of 'APPROVED'. An arrow points from this entry to a detailed view of the deposit. This detailed view includes the following information:

- Deposit To X5213**
- \$45.00**
- DESCRIPTION:** None
- AMOUNT:** \$45.00
- DATE:** Aug 27, 2018
- STATUS:** Approved
- IMAGES:** Two images are shown: 'VIEW FRONT' and 'VIEW BACK'. The front view shows a check from Lamar Bank for \$45.00, dated 8/10/18. The back view shows the check's MICR line and other details.

MANAGE CARDS (CARD ON/CARD OFF) :

Card On/Card Off will be accessible from all channels across all devices. If you ever lose your debit card, it's stolen, or you see unauthorized card activity on your account, please visit the MANAGE CARDS option from the menu to temporarily turn your debit card off for your protection, then follow up with our team members for further assistance.

The image shows a mobile application interface for Legence Bank. On the left is a dark blue navigation menu with the following items: Manage Profile, View Accounts, Move Money, Deposit Checks, Manage Cards (highlighted with a yellow border), Find Locations, Messages, Manage Alerts, Reports, Documents, and Log Out. The main content area is titled 'MY CARDS' and shows '2 Cards'. It lists two cards: one with card number *8193 and another with *6517. The first card has a green 'ON' button, and the second has a grey 'OFF' button. Below the card list is a text box explaining that turning a card OFF only impacts future debit card transactions. An orange arrow points from the 'OFF' button to a detailed 'EDIT CARD' screen. This screen includes a warning about reporting lost or stolen cards, a visual of a Legence Bank Visa Debit card with the number 6517 and a red 'OFF' sticker, a 'NAME' input field, and a large green 'TURN ON' button at the bottom.

MY CARDS 2 Cards

Updated: Oct 25, 2018 11:23:48 AM

* 8193 *Untitled* **ON** >

* 6517 *Untitled* **OFF** >

Turning your card OFF only impacts future debit card (point of sale and ATM) transactions. Any previously authorized transactions will be paid, and any recurring transactions you had previously set up will still occur. Turning your card OFF will not affect your checks, mobile or internet transfers, bill payments, or any other type of transactions in your account(s).

EDIT CARD

Lost or stolen cards should be reported as soon as possible to Legence Bank. Please contact your branch or call 1(800)360-8044. To contact someone after hours, please call 1(844)202-5333.

NAME

TURN ON

FIND LOCATIONS:

View all of our Legence Bank locations on a map with details about each branch. Click on MORE DETAILS below any specific branch for even further detail including contact info, if that branch has an ATM, and the Lobby and Drive Thru hours for that location.

The screenshot displays the Legence Bank mobile application interface. On the left is a navigation menu with options: Manage Profile, View Accounts, Move Money, Deposit Checks, Manage Cards, Find Locations (highlighted), Messages, Manage Alerts, Reports, Documents, and Log Out. The main area shows a map of the Evansville, Indiana region with red location pins. A 'LOCATIONS' panel on the right lists four branches: Eldorado Branch, Corporate Office, Harrisburg Branch, and Galatia Branch. A 'MORE DETAILS' popup is open for the Evansville - Cross Pointe Branch, showing its address and operating hours for the lobby and drive-thru.

LOCATIONS

1 Eldorado Branch
BRANCH ATM
618-273-9307
1108 Route 45
Eldorado, Illinois 62930
More Details >

2 Corporate Office
BRANCH
1-800-360-8044
1200 US Highway 45 N
Eldorado, Illinois 62930
More Details >

3 Harrisburg Branch
BRANCH ATM
618-253-5555
502 N Commercial St
Harrisburg, Illinois 62946
More Details >

4 Galatia Branch
BRANCH ATM
618-268-4191
100 E Main St
Galatia, Illinois 62935
More Details >

MORE DETAILS

Evansville - Cross Pointe Branch
7325 East Virginia St
Evansville, Indiana 47715

BRANCH ATM Call 812-402-8989 | Email

LOBBY **OPEN**

Monday - Thursday	8:30am - 4:30pm
Friday	8:30am - 5:00pm
Saturday	9:00am - 12:00pm

DRIVE THRU **OPEN**

Monday - Thursday	8:30am - 4:30pm
Friday	8:30am - 5:00pm
Saturday	9:00am - 12:00pm

MESSAGES:

You may send secure messages to our eBranch with any questions you may have. We will respond to you as soon as possible. We get a number of support requests, questions, and comments via this option each day. Current and past conversations we've had with you will be displayed on the right-hand side of the screen.

The screenshot displays the Legence Bank eBranch interface. On the left is a dark blue navigation menu with the following items: Manage Profile, View Accounts, Move Money, Deposit Checks, Manage Cards, Find Locations, Messages (highlighted with a yellow border), Manage Alerts, Reports, Documents, and Log Out. The main content area is split into two panels. The left panel, titled 'SUPPORT CENTER', contains a 'CONTACT SUPPORT' section with the text 'Have a question? Submit a support request and we'll help you out.' and a prominent green 'NEW REQUEST' button. Below this is a link 'Or Choose a Form to Submit'. The right panel, titled 'MESSAGES', shows '0 Unread' messages and a search icon. A modal window titled 'CREATE SUPPORT REQUEST' is overlaid on the right side, featuring a close button (X) in the top right corner. The modal contains three required text input fields: 'CATEGORY', 'SUBJECT', and 'MESSAGE'. Below these fields is a '+ Add Attachment(s)' option. At the bottom of the modal is a 'SUBMIT REQUEST' button. A yellow arrow points from the 'NEW REQUEST' button in the 'SUPPORT CENTER' panel to the 'CREATE SUPPORT REQUEST' modal.

MANAGE ALERTS:

MANAGE ALERTS allows you to add and/or edit a number of Security Alerts, Bill Pay Alerts, Go!Focus Alerts, and Custom Alerts. All recent alerts sent will also be noted on the right side of your screen.

Manage Alerts

MY ALERTS
12 Enabled
Updated: Oct 25, 2018 11:27:22 AM

- Custom Alerts TEST
- Text Banking Alert
Text [Redacted] **ON**
- Bill Pay Alerts
- Payee Added
Email [Redacted] **ON**
- Recurring BillPay Payments Processed
Email [Redacted] **ON**
- List of BillPay Transactions That Were Paid
Email [Redacted] **ON**
- List Of BillPay Transactions Scheduled to Process
Email [Redacted] **ON**
- Payee Deleted
Email [Redacted] **ON**
- Payment Scheduled Greater Than
Email [Redacted] **ON**
- Security Alerts
- User Nearing Delete Date
Email [Redacted] **ON**
- User Nearing Disable Date
[Redacted] **ON**

PREVIOUS ALERTS
Updated: Oct 25, 2018 11:27:22 AM

- Payment Scheduled Greater Than
[Redacted] Oct 25.18 8:14 AM
- Payment Scheduled Greater Than
[Redacted]
- User Password Changed
[Redacted]
- Payment Scheduled Greater Than
[Redacted]
- Text Banking Alert
[Redacted]
- Text Banking Alert
[Redacted]
- Payment Scheduled Greater Than
[Redacted]
- Text Banking Alert
[Redacted]
- Text Banking Alert
[Redacted]
- Text Banking Alert
[Redacted]
- Text Banking Alert
[Redacted]

EDIT CUSTOM ALERT

NAME: Text Banking Alert

ACCOUNT: Our Checking

TYPE: Available Balance

How often do you want to receive this alert?
FREQUENCY: Daily

When do you want to receive this alert?
ALERT TIME: 6:00 AM

PHONE NUMBER: [Redacted]

Enabled

DELETE THIS ALERT

SAVE

REPORTS:

For the first time in Online Banking, you will have access to see the details of your recent logins within your login. You may review the exact time as well as the IP address and location of each recent login. Our eBranch is also happy to provide a more detailed per click session report for specific timeframes at your request.

The screenshot shows the Legence Bank mobile app interface. On the left is a navigation menu with the following items: Manage Profile, View Accounts, Move Money, Deposit Checks, Manage Cards, Find Locations, Messages, Manage Alerts, Reports (highlighted with a yellow box), Documents, and Log Out. The main content area displays a 'LOGIN REPORT' table with five entries. Each entry includes the user name, activity type, date, and redacted IP address and location.

LOGIN REPORT	
NAME	LEGENCE BANK DEMO
ACTIVITY ATTEMPTED	Login
ACTIVITY DATE	Oct 15, 2018 at 9:09AM
IP ADDRESS	[REDACTED]
LOCATION	[REDACTED]
NAME	LEGENCE BANK DEMO
ACTIVITY ATTEMPTED	Login
ACTIVITY DATE	Oct 15, 2018 at 8:33AM
IP ADDRESS	[REDACTED]
LOCATION	[REDACTED]
NAME	LEGENCE BANK DEMO
ACTIVITY ATTEMPTED	Login
ACTIVITY DATE	Oct 15, 2018 at 8:01AM
IP ADDRESS	[REDACTED]
LOCATION	[REDACTED]
NAME	LEGENCE BANK DEMO
ACTIVITY ATTEMPTED	Login
ACTIVITY DATE	Oct 15, 2018 at 8:00AM
IP ADDRESS	[REDACTED]
LOCATION	[REDACTED]
NAME	LEGENCE BANK DEMO
ACTIVITY ATTEMPTED	Login

DOCUMENTS (eSTATEMENTS):

Access your eStatements in one of two ways – (A) click on the DOCUMENTS option from the Menu, or (B) find them in the ACCOUNT SERVICES tile while reviewing your account activity. Use the search box on the right to choose which accounts and dates you wish to view. To download and/or print a statement, click on the floppy disk icon on the header of the statement itself to proceed.

The screenshot displays the Legence Bank eStatement interface. On the left is a navigation menu with options: View Accounts, Move Money, Deposit Checks, Manage Cards, Find Locations, Messages, Manage Alerts, Reports, Documents (highlighted with a yellow box), and Log Out. The main content area shows the 'e STATEMENT' header with buttons for Reconciliation, Disclosure, Feedback, and Log out. Below this is a title bar for 'Checking (#3039117) 05/21/2019' with navigation icons and a floppy disk icon (highlighted with a yellow box). The main content area features the Legence Bank logo, a 'STATEMENT OF ACCOUNT' title, and account information: *0002440 S1, LUCKY STAR, 946 4TH ST, ELDORADO IL 62930-1204. Below this is a MICR line. At the bottom, it shows 'Statement Date: 05/21/2019 Enclosures: (1) Account No.: [redacted] Page: 1' and 'BACK TO BASICS CHECKING SUMMARY' with 'Type: REG Status: Active'. On the right, an 'Accounts' dropdown menu is open, showing a list of dates from 05/21/2019 down to 05/21/2018. A yellow box highlights this dropdown menu, and a yellow arrow points from the floppy disk icon to it.

DOWNLOAD AND/OR PRINT eSTATEMENTS:

The floppy disk icon on the header of the statement will lead you through the process of downloading and/or printing your statements.

eSTATEMENT SEARCH BOX:

The line noting which account is being viewed is a drop-down list allowing you to choose another account. The dates below will also allow you to choose another statement in another date range if you wish.

MANAGE PROFILE (SETTINGS):

Should you wish to update any of your settings, you may begin by clicking on your name at the top left-hand corner of the screen. In this example, the user's name is "LEGENCE USER". When you click on that option from the menu, you will be presented with a number of options, including the ability to add a personal photo to your profile. Other options are noted below.

The screenshot shows the 'Manage Profile' interface for 'LEGENCE USER' in the Legence Bank app. The top navigation bar includes the user's name and a 'Manage Profile' icon. The left sidebar lists various account management options. The main profile section includes a photo placeholder, contact details (phone and email), security settings, preferences, and the current app version (10.3.96.51). A 'SUB-USERS' section is also present on the right.

- **PHONE:** Add or edit your devices used for extra login security and alerts.
- **EMAIL:** Update your email address on file and/or update your existing custom, bill pay, and security email alerts.
- **SECURITY:** Update your username, password and/or security questions
- **PREFERENCES:** Reorder or rename your accounts, hide accounts, and/or hide dashboard tiles
- **APP VERSION:** View what version of Digital Banking your device is on. This can be helpful if ever troubleshooting an issue.
- **SUB USERS:** Add a sub-user if you wish to grant account access to another individual.

QUESTIONS?

We're here to help.

Please contact us through any of the following channels for assistance.
We look forward to hearing from you!

- **Call Us:** You may call your local branch or our toll-free number for support, which is (800)360-8044.
- **Email Us:** You may email us any time with your questions. Support emails should be sent to ebranch@legencebank.com.
- **Message Us:** You may message us any time through your Online Banking and App access. Just click on the MESSAGES option from the menu to begin.
- **Contact Us Via Our Website:** You may click on the CONTACT US link on the header of our website (www.legencebank.com) to submit a request for support any time.
- **Visit Us:** You may visit any of our branches to be given personal support from one of our friendly team members. A list of our branches and hours of operation may be found on the FIND LOCATIONS option in your Online Banking and App menu. You may also choose to visit our website and click on the LOCATIONS & HOURS link on the header.