



Online Banking User Guide



Account Access

Enter the 12-digit ID assigned by the bank and click **Submit**.

ID

Verify that your Personal Image is correct, enter your password, and click Submit.

 ID xxxxxxxxxxxx
/Password

*you will be prompted to change your Password and select your Personal Image the first time you log in.



SilverLakeBank

Member FDIC ■ Equal Housing Lender



Viewing Transactions

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

Account Name	Balance:	Status:	Quick Link Options:
My Checking	\$345.96	Open	View Transactions
My Savings	\$2,908.33	Open	Select Option

Transaction History is available for 90 days.

View Transactions for: My Checking

Date	Ref/Check No.	Description	Debit	Credit	Balance
05/30/2007	5689497	Payroll		\$2,165.36	\$4,669.74
05/30/2007	5656	Check 5656	\$125.00		\$2,504.38

Transaction List Options:

- Choose Number of Transactions Displayed
- 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.

Accounts	Transactions	Transfers	Stop Payments
Current Transactions	Download Transactions	Search	



Viewing Statements

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

Account Name	Balance:	Status:	Quick Link Options:
My Checking	\$345.96	Open	Statements
My Savings	\$2,908.33	Open	Select Option

Statements are available in PDF, HTML, and Text formats.

Statement history is available for 90 days.

Statement Date:	Description:	Select Format to View:
08/20/2007	This is your statement	Select option...
08/17/2007	This is your statement	Select option...



Transferring Funds

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

Account Name	Balance:	Status:	Quick Link Options:
My Checking	\$345.96	Open	Transfer Funds
My Savings	\$2,908.33	Open	Select Option

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 Funds

* Transfer funds from: Select From Account

* Transfer funds to: Select To Account

* Transfer amount:

* Frequency: Select Frequency

Transfer date: 10/05/2007

Transfer memo:

Pending and Completed Transfers

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

Transfer History lists completed transfers.

Transfer history is available for 90 days.

Accounts	Transactions	Transfers	Stop Payments	Statements
New Transfer		Pending Transfers	Transfer History	

Personalize Your Homepage

By using the **My Silver Express** tab or the **My Bill Pay** tab, you can configure your home page to suit your style, see at a glance what is important to you.

To find detailed instructions on how to do this, refer to the guides once you have logged into **Silver Express**.



Stop Payments

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

Account Name	Balance:	Status:	Quick Link Options:
My Checking	\$345.96	Open	Stop Payments

Fill in the required fields and click **Submit**.

You must print, sign the stop payment and forward to the bank.

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.



Transaction Download

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

Account Name	Balance:	Status:	Quick Link Options:
My Checking	\$345.96	Open	Download
My Savings	\$2,908.33	Open	Select Option

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

* Format options QuickBooks, Microsoft Money, Personal Finance, Word or Spreadsheet.

Options Tab

Change **Personal, Account, and Display** Settings

Set up **Alerts**



Personal

Update E-Mail Address

Update ID*

*create an ID to use instead of 12-digit ID

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 cleared checks

Personal Alerts

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.

Security Reminders

We will NEVER email you for your personal information. Any email 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.

Have Questions

Please feel free to contact any of our branches.

Jayhawk-Main Branch 785-232-0102
Silver Lake Branch 785-582-4651
Gage Branch 785-272-2270
Southwest Branch 785-290-2270