

**1** At-a-glance view of account balances

Select an individual account to navigate to Account Details to:

- Account information
- View transactions
- Set up alerts
- Make transfers by dragging one account tile over another account tile
- View or enroll in e-Statements
- Request stop payments

**2** Transfer funds one of two ways:

- From the home page, select and drag one account tile over another account tile
- Click Transfer Money from the Account Details page to enter a one time or recurring transfer, and view scheduled transfers

**3** Open the bill payment center to pay virtually anyone in the U.S.

- Pay bills
- Make one-time or recurring payments
- Receive electronic bills or e-bill, instead of paper
- Initiate Bank to Bank transfers between your external accounts

The screenshot shows the BMT Personal Online Banking interface. At the top, there's a dark blue header with the BMT logo and tagline 'THE PROVEN CHOICE'. Below the header is a navigation bar with buttons for 'Accounts', 'Transfers', 'Pay Bills', and 'Pay People'. Callout 1 points to the 'Accounts' button. Below the navigation bar, the main content area is divided into two columns. The left column shows 'Accounts' with two account tiles: 'FREE CHECKING' with an available balance of \$892.47 and 'PERSONAL CENTENNIAL GOLD 50' with an available balance of \$6,624.33. Callout 2 points to the 'FREE CHECKING' tile. The right column shows 'Upcoming Bills' with a dropdown menu set to 'Next 7 days' and a table with columns for Date, Description, Amount Due, and Action. A message states 'No bills are due within the timeframe you have selected.' Callout 3 points to the 'pay any bill' link. At the bottom of the page, there's a dark blue footer with a 'Terms and Conditions' link, which is highlighted by callout 9.

**4** Access Popmoney

**5** Exchange secure emails with the bank

**6** Manage mobile banking:

- Enroll in mobile banking
- Manage devices
- Select accounts to include, set mobile alerts, and assign mobile nicknames
- Set time zone

**7** Manage personal information within Settings link, including:

- Profile option allows you to change your User ID, password, and update contact information
- questions and Alerts settings, identity verification of phones
- Accounts option lets you add account nicknames

**8** View list of upcoming bills, sorted by due date

**9** Access Terms and Conditions