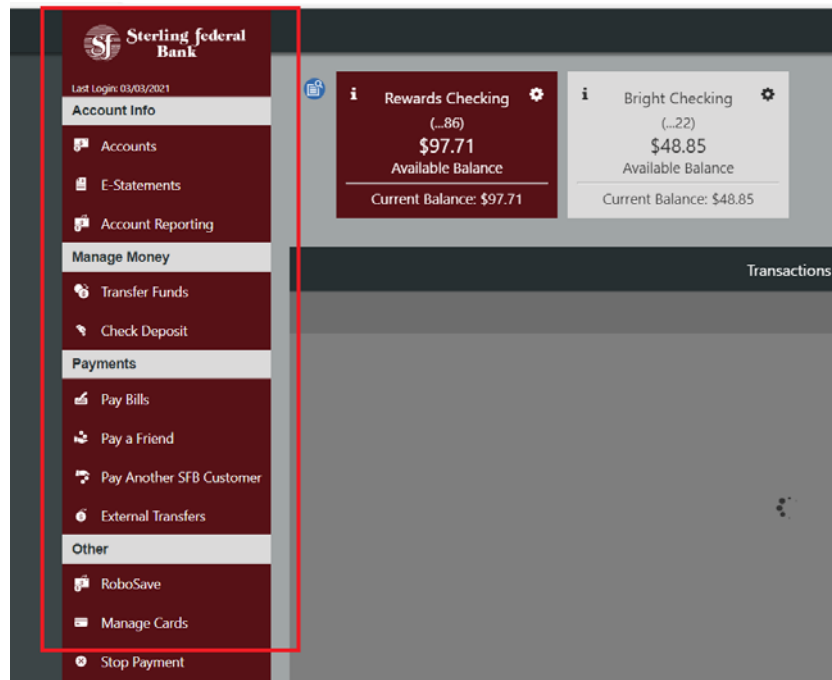


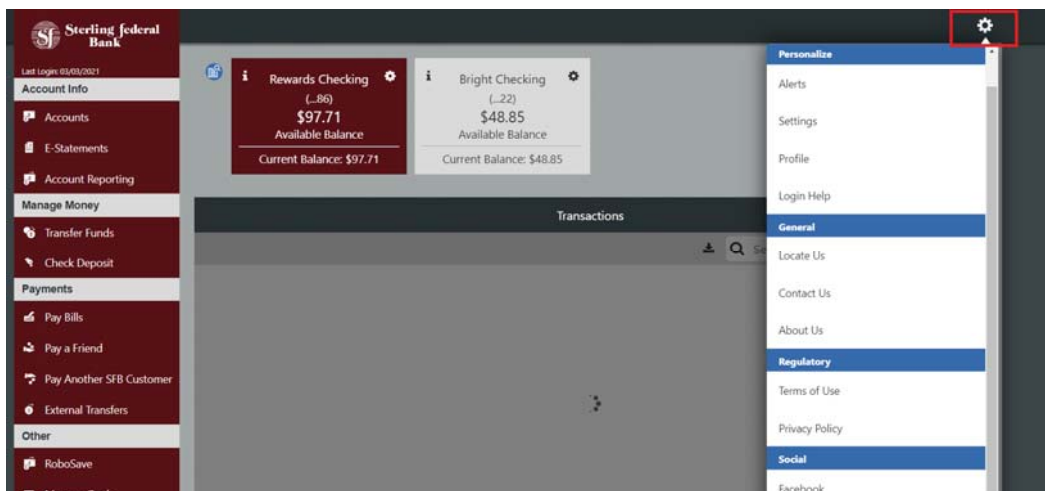
Internet Banking Features

After successfully logging in, you will see the Transactions page by default. The workspace also has account tiles at the top of the page. An Account's heading is shown above the side-bar menu upon first login.

The side-bar menu is a menu on the left side of the screen that enables you to navigate between features. As you move through the other features, you can click the Accounts button to navigate back to the Transactions page if necessary:



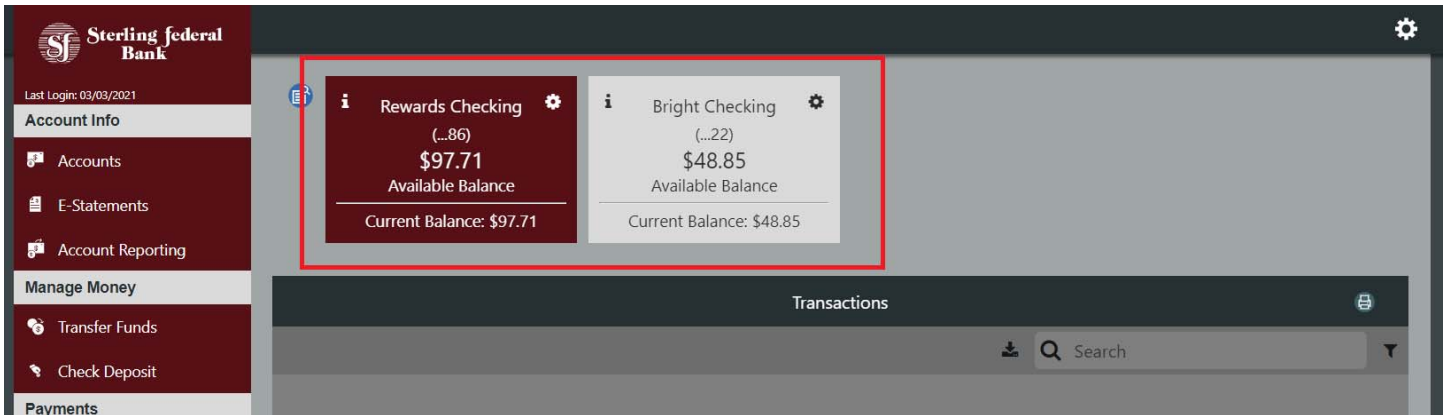
On the right side of the screen there is a gear icon. Clicking on this icon will pull up a menu of secondary features including Alerts, Settings, Profile, Login Help, Locate Us, Contact Us, About Us, Terms of Use, Privacy Policy, and Facebook:



Account Tiles and Account List View

Account Tiles

The Accounts screen is the first screen that displays after you log in for the first time. Active accounts, available, and current balances are visible in each Account Tile across the top of the screen.



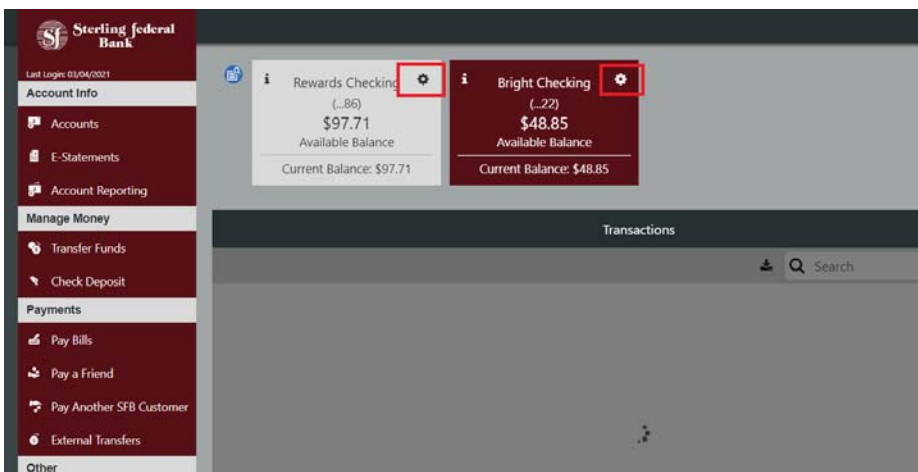
The account to the far left is the primary account. The account transactions visible below the account titles correspond to the account tile that is highlighted above.

Four accounts are visible by default. To view additional accounts, click the arrow to the right of the accounts.

The “i” icon at the top of each Account Tile shows important account details such as an applicable interest earned, interest rates, loan balances, date of next payment and so on.

Nicknaming and Hiding Accounts Using Account Tiles

The gear icon to the top right of each Account Tile allows you to nickname accounts and to hide accounts.

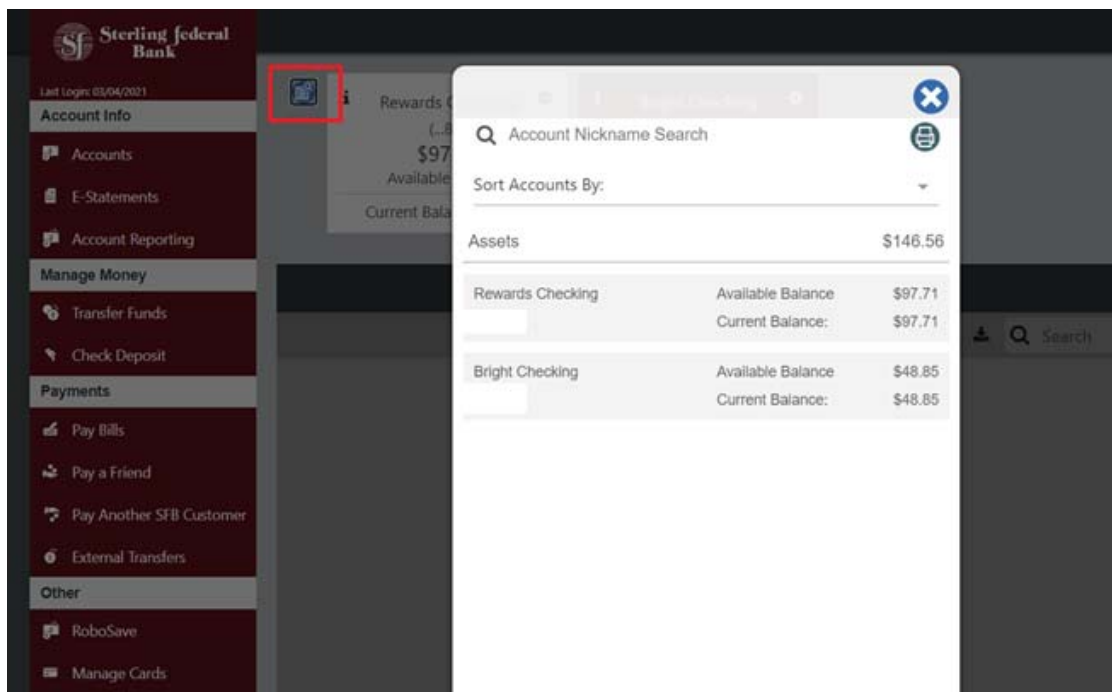


Note: Accounts can be unhidden in the Account Settings feature, which is covered in detail later in this guide. The order in which accounts are displayed is customizable in Account Settings.

When you click on an Account Tile, the transaction details screen below the Account Tile feature changes to display the transactions that correspond to the respective accounts.

Account List View

To the left of the Account Tiles there is a small list view icon. The list view icon brings up a vertical list of your accounts.



Transaction Detail

The transactions detail area provides a list of processed and pending transactions. You can use the search feature to find transactions and can also print the transaction page.

Check/Deposit Imaging

Sterling Federal Bank's Internet Banking gives you online access to cleared check images or deposit slips. Click the arrow below the camera icon to view the check or deposit slip image for available transactions.

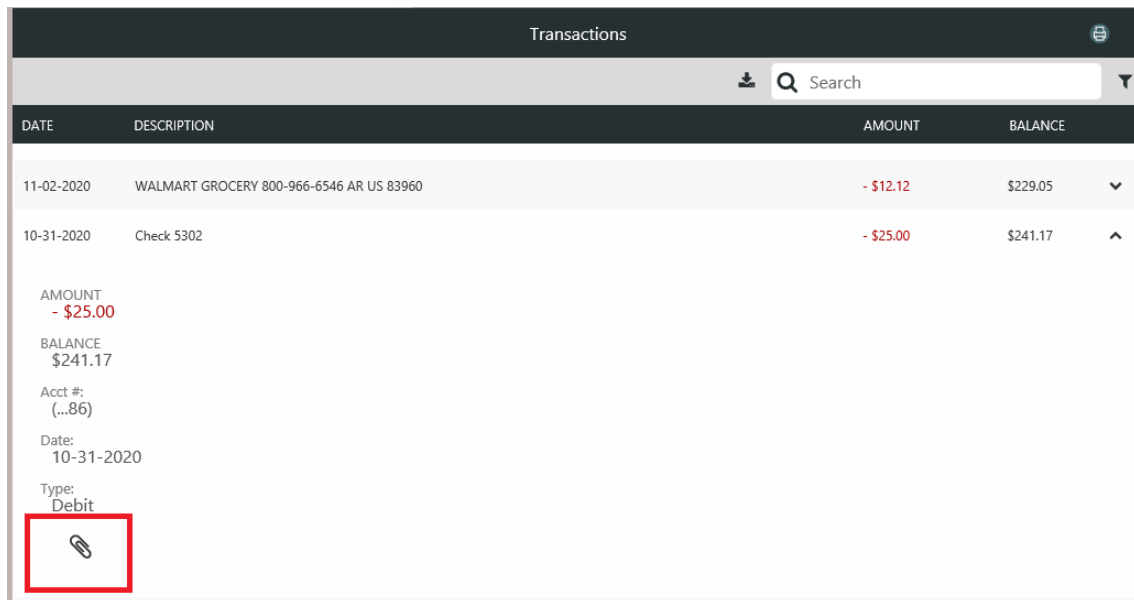
Transaction Images

Attaching an image to a transaction, whether it is an image of a receipt or a check, may serve as a helpful reminder when you review your account activity. For example, you may want to attach an image of a receipt to a tax-deductible transaction. Follow the steps below to attach an image to a transaction:

1. From the main side-bar menu, select Accounts to open the Transactions page.
2. Click the down arrow corresponding to the transaction to which you want to attach an image:

Transactions			
DATE	DESCRIPTION	AMOUNT	BALANCE
11-02-2020	WALMART GROCERY 800-966-6546 AR US 83960	- \$12.12	\$229.05
10-31-2020	Check 5302	- \$25.00	\$241.17

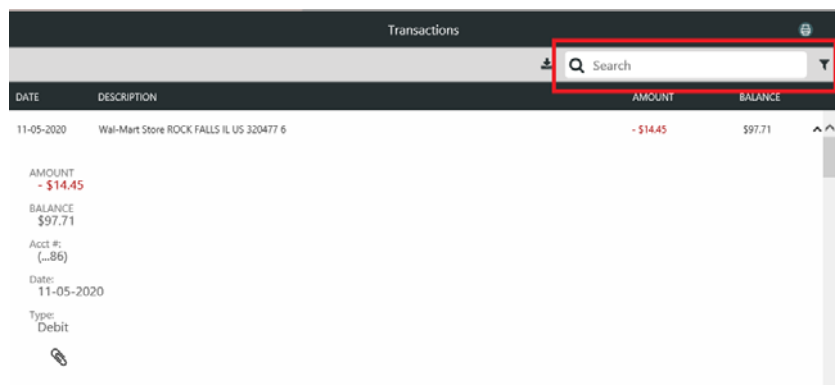
3. Click the paper clip icon to open the dialog box and find the image you want to attach:



The screenshot shows the transaction details for 'Check 5302' dated 10-31-2020. The amount is -\$25.00 and the balance is \$241.17. A red box highlights the paperclip icon at the bottom left of the details panel.

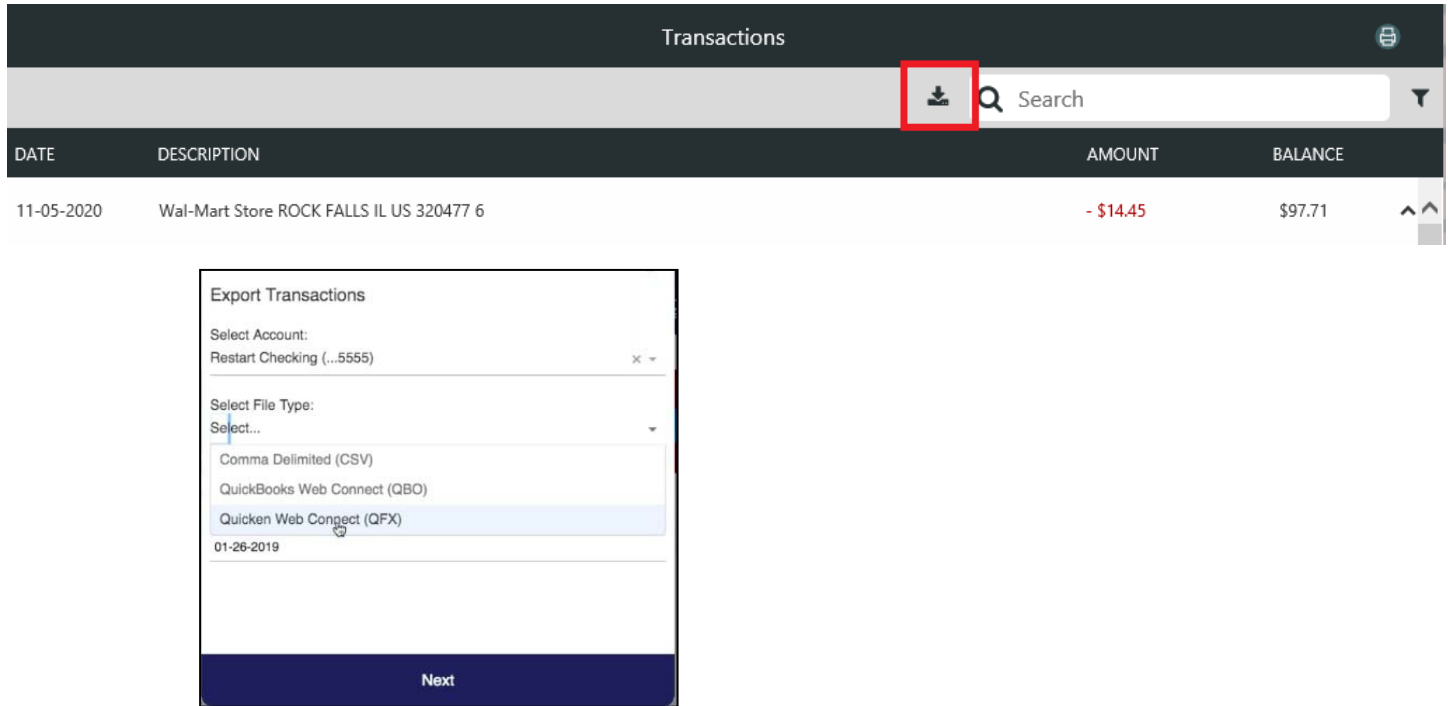
Viewing and Exporting Account Details

To view details of a particular transaction, click the downward arrow on the right side of the specific transaction for which you want to view more detail. To search for specific transactions, enter search criteria in the Search toolbar.



The screenshot shows the transaction details for 'Wal-Mart Store ROCK FALLS IL US 320477 6' dated 11-05-2020. The amount is -\$14.45 and the balance is \$97.71. A red box highlights the search bar at the top of the interface.

You can click on the Export icon (visible in the screenshot below), to Export transactions to a Comma Delimited (CSV) file, QuickBooks Web Connect (QBO), and Quicken Web Connect (QFX):

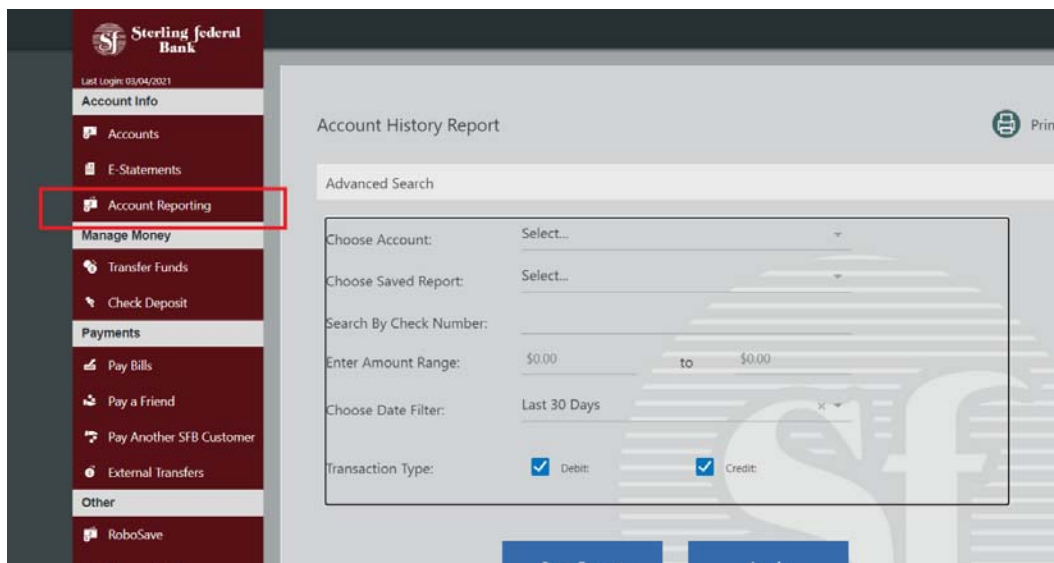


The screenshot shows the 'Transactions' page with a table of transactions. A red box highlights the export icon (a download symbol) in the top right corner. Below the table, a modal window titled 'Export Transactions' is open, showing options for 'Select Account', 'Select File Type', and a date range. The 'Select File Type' dropdown is expanded, showing 'Comma Delimited (CSV)', 'QuickBooks Web Connect (QBO)', and 'Quicken Web Connect (QFX)' (which is highlighted). A 'Next' button is at the bottom of the modal.

DATE	DESCRIPTION	AMOUNT	BALANCE
11-05-2020	Wal-Mart Store ROCK FALLS IL US 320477 6	- \$14.45	\$97.71

Account Reporting

The Account Reporting option opens the Account History Report page. This page enables you to view account history information using parameters you can define on the page.



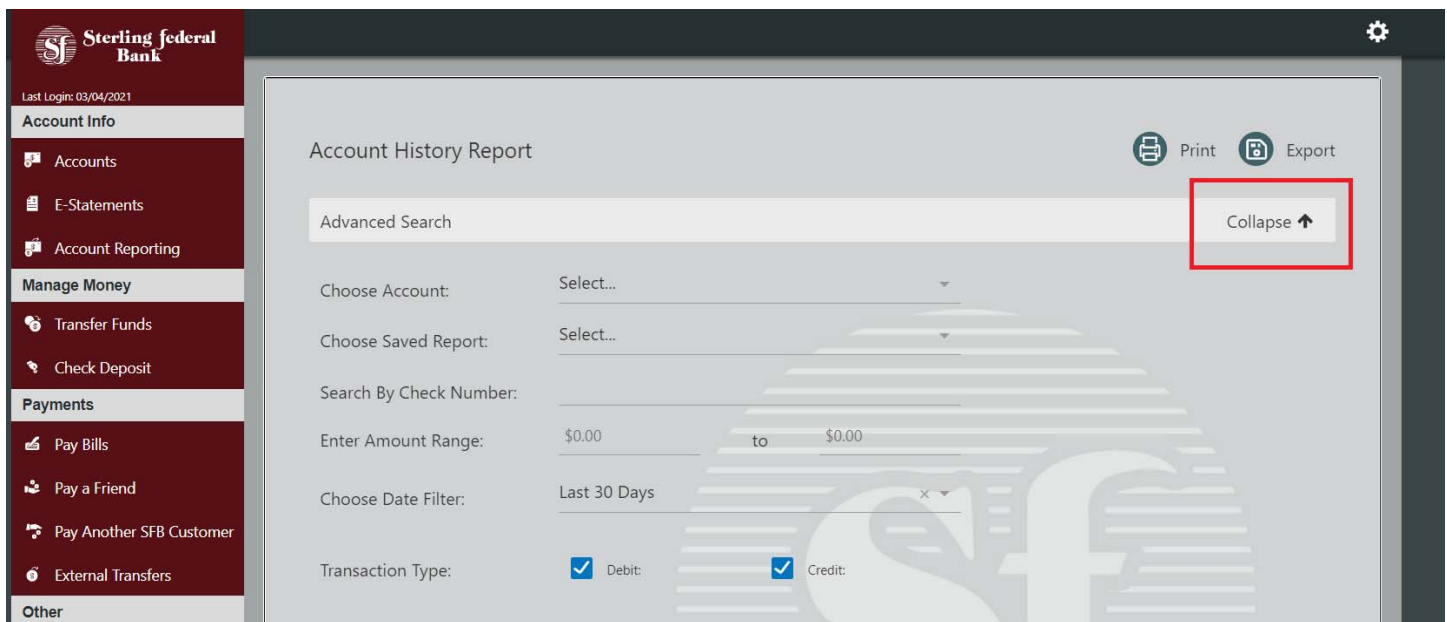
The screenshot shows the 'Account Reporting' page. On the left, a navigation menu has 'Account Reporting' highlighted with a red box. The main content area is titled 'Account History Report' and features an 'Advanced Search' section with the following fields:

- Choose Account: Select...
- Choose Saved Report: Select...
- Search By Check Number: [input field]
- Enter Amount Range: \$0.00 to \$0.00
- Choose Date Filter: Last 30 Days
- Transaction Type: Debit Credit

Buttons for 'Save Report' and 'Apply' are visible at the bottom.



1. Populate the fields in the Account History Report Advanced Search fields based on the Account you want details about. The following fields can also be used to further narrow down search results:
 - Check number
 - Amount range
 - Transaction date range
 - Transaction type
2. Click Apply to view the history results.
3. After the Account History Report populates use the Collapse/Expand button to move back to the Advanced Search page:

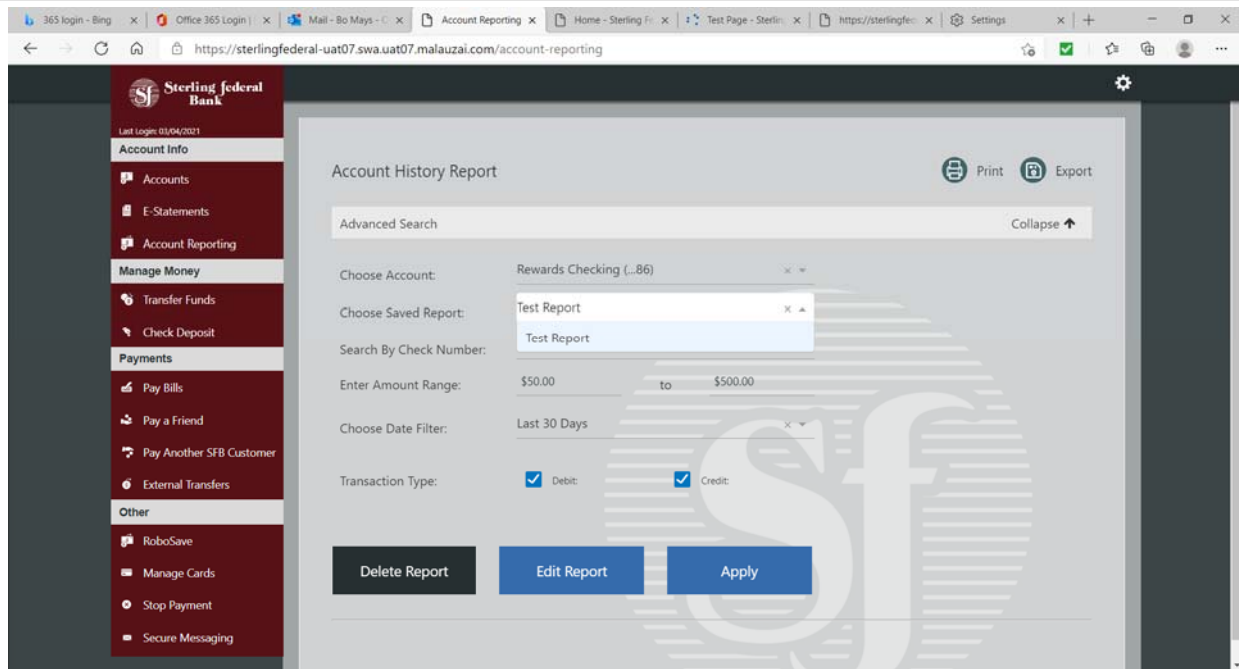


Saving a Report

1. From the left side-bar menu, click Account Reporting to open the Account History Report page.
2. Select your search criteria; then click Apply to view the history results.
3. After the Account History Report populates use the Collapse button to move back to the Advanced Search page.
4. Click Save Report to save the history results.
5. Type the name of your report in the history results.

Retrieving a Saved Report

1. From the left side-bar menu, click Account Reporting to open the Account History Report page.
2. Navigate to the Choose Saved Report filter.
3. Click on the name of the saved report you wish to review. Then click on Apply.



Printing Account History

1. From the left side-bar menu, click Account Reporting to open the Account History Report page.
2. Select your search criteria, then click Apply to view the history results.
3. Click the Print button toward the top right to print the history results.
4. After the Account History Report populate use the Expand/Collapse button to move back to the Advanced Search page.