

PERSONAL
**Online
Banking
Guide**



JEFFERSON
BANK

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WELCOME
TO ONLINE
AND MOBILE
BANKING

Welcome to Online Banking! Whether at home or at the office, from a mobile phone, tablet or laptop, we strive to make your Online Banking experience easy and convenient. Each section provides an overview and steps to help you during the online banking process. If you have additional questions, contact us at (210) 736-7600.

Complete First Time Login

If you're new to Online Banking with Jefferson Bank, you need to complete the enrollment process the first time you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

With in the Banking Login use the "Personal Banking Enrollment" link located on the Jefferson Bank Website or use the QR Codes below to download our app for your mobile device.

Follow the easy login instructions.



Android



Apple



Note: Confirm Jefferson Bank has your current Mobile Phone and/or Email Address.

ENROLL FOR
AND VIEW
ESTATEMENTS/
NOTICES

The eStatements feature is a great virtual filing system for your bank statements, saving paper and space in your home or office. By storing your statements electronically, your account information is always readily available when you need it.

Click the **eStatement/ Notice** tab.

Click the **Preferences** tab.

Select the delivery method and enter your email address.

Click the **Save** button.

The screenshot shows the 'Preferences' tab selected. At the top, there are tabs for 'Documents' and 'Preferences'. Below them is a dropdown menu for 'Accounts: All'. A text box contains instructions: 'To access your Electronic Documents please enter a valid email address and select Digital Delivery below. You will receive an e-mail containing a verification link. You must click this verification link to complete the registration process'. Below this is a section titled 'All Accounts' with a dark background. Underneath, there are two columns: 'Delivery:' with radio buttons for 'Print (US Mail)' and 'Digital (E-mail)' (which is selected), and 'Notifications:' with a radio button for 'Email Notifications' (which is selected). Below these is an 'Email Address' input field. At the bottom, there is an 'Eligible Accounts:' field and a blue 'Save' button.

The screenshot shows the 'Documents' tab selected. At the top, there are tabs for 'Documents' and 'Preferences'. Below them is a dropdown menu for 'Accounts: All'. A 'Show Filters' button is visible. Below this is a table with the following structure:

DATE ▾	ACCOUNT	DOCUMENT TYPE	ACTIONS
07/31/2024	*25	Statement	View Download

Click the **Documents** tab.

Click the **View** button to view a statement/notice.

Click the **Download** button to download a statement/notice.

MAKE A MOBILE DEPOSIT

With the Jefferson Bank Mobile app on your Android or iOS device, you can deposit checks into your Jefferson Bank accounts by taking a photo of a check.

Note: This feature is only available when using our mobile app on your device.

Log in to our Jefferson Bank Mobile app. Select the **Deposit Check** tab.

Choose the account you would like the check deposited to and input the dollar amount of the check.

Sign the back of the check and write "For Mobile Deposit Only," then tap the **Front of check** and **Back of check** buttons to take an image of the front and back of the check.

Verify that all four corners of the check are visible and all elements are legible.

Tap the **Submit Deposit** button when finished.




The screenshot shows the 'Remote Deposit' screen in the Jefferson Bank Mobile app. At the top, the time is 12:19 and the battery is at 40%. The screen has a dark blue header with 'Remote Deposit' and a close button (X). Below the header are two tabs: 'Deposit Check' (selected) and 'Deposit Check History'. The main content area is divided into sections: 'Deposit Account' with a dropdown menu, 'Amount' with a text input field showing '\$0.00', and a note: 'Daily deposit limit:\$5,000.00 Deposits allowed per day: 999'. At the bottom, there are two camera icons labeled 'Front of check' and 'Back of check', and a large blue 'Submit Deposit' button.

NAVIGATE
HOME
PAGE &
MESSAGE
CENTER

After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Online Banking. Here you can view the balances in both your linked and Jefferson Bank accounts, see your account summaries and more!

The screenshot shows the Jefferson Bank Home page. A blue sidebar on the left contains a navigation menu with items like Home, Message Center, Transfer Funds, Send Money with Zelle, Bill Payment, eStatement/Notice, Online Activity Center, Services, Credit Cards, Settings, Help / Resources, Locations, Privacy Policy, and Log Off. The main content area is divided into several sections: a top banner for 'Guaranteed returns start here. That's true Texas banking.', a 'FINANCIAL TOOLS' section with options like Net Worth, Budget, and Spending; a 'ACCOUNTS' section showing 'Personal 20' and 'Personal 25' with their respective balances; a 'NEW GROUP' section for a 'Mortgage Loan 5149'; a 'Link Account' section; and an 'ASSET SUMMARY' section with a donut chart showing \$1,076 in total assets. On the right, there are sections for 'TRANSACTION APPROVALS', 'Deposit Check History', 'Manage Cards', and 'Card'. Callout letters A-F are placed on the page: A points to the sidebar, B to the 'Personal 25' account balance, C to the 'Personal 20' account balance, D to the 'Link Account' button, E to the 'View Activity' dropdown, and F to the 'Mortgage Loan 5149' group.

Note: Letters correspond to the Home Page features listed on the next page.

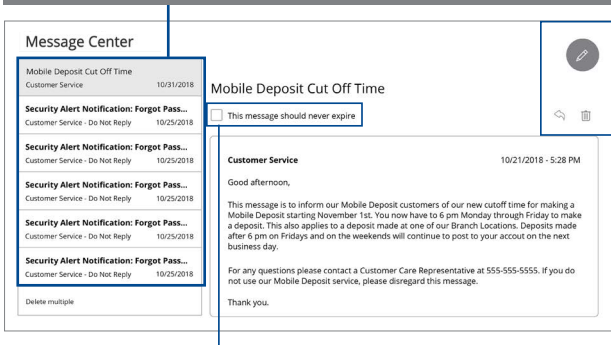
- A. The navigation bar appears in every view on the left side of the screen. You can navigate to Online Banking features by selecting the appropriate drop-down tab.
- B. Your Jefferson Bank accounts and linked external accounts are displayed in an account card with its balance.
- C. If you click an account name, you are taken to the Account Details page. You can also click the  icon on the right side of an account card and select View Activity for more details.
- D. The  icon allows you to print a summary of current available funds in your accounts.
- E. You can expand or collapse account details by clicking the  icon.
- F. If you click and hold an account card, you can drag and drop it to a new location to change the order in which your accounts appear.
- G. The Quick Actions links in the top right corner let you quickly access different Online Banking features.




Secure Message

If you have questions about your accounts, please use the Message Center to communicate with a Jefferson Banking Specialist. From the Message Center, you can find replies, old message or create new conversations.

Click the Message Center tab.

Click on a message to open it. Messages are displayed on the left side of the screen.



Delete an opened message by clicking the  icon or reply by clicking the  icon. Create a new message by clicking the  icon in the top right corner.

Check the box next to "This message should never expire" to prevent a message from being erased.

PERSONAL
FINANCIAL
MANAGEMENT

Setting up financial goals for yourself is just as important as establishing a budget. As you move closer to your objectives, our Personal Financial Management service not only serves as a rearview mirror to see how far you have come, but also as a map, so you can see how much further you need to go. The path toward funding expenses such as a home, vacation or even the tuition for a new career becomes clearer and easier to manage.

SEP 11 2023	 Zelle Transfer Transfer	(\$1.00) \$55.25	:
SEP 11 2023	 Zelle Transfer Transfer	\$1.00 \$56.25	:
AUG 10 2020	 Telephone Transfer Credit	\$52.25 \$55.25	:



Categorizing Transactions

In order for our Personal Financial Management tools to work properly, make sure your transactions are correctly categorized. When all your accounts are linked to PFM, your transactions are automatically categorized. Common categories include: gas/auto, entertainment, medical expenses, rent and utilities. If a transaction needs to be reassigned, you can manually edit the category.

Each category has a corresponding icon assigned to it to help quickly identify a transaction's financial category. These icons are displayed next to each transaction in the Account Details page.

Net Worth	Budget	Spending	Trends	Debts	Cash Flow	Link Account
-----------	--------	----------	--------	-------	-----------	------------------------------

Different tabs appear on the Home page, which takes you to interactive features to help you manage your finances.

- **Net Worth:** Total your assets and debts and view a line graph to see how funds are allocated.
- **Budget:** Track your monthly finances by adding targets to help you better manage your expenses.
- **Spending:** See your spending habits in a visual pie chart representation.
- **Trends:** Track your habits even further to see how you spend your money over time.
- **Debts:** View all your debts and view payment plans to become debt-free as quickly as possible.
- **Cash Flow:** See all of your income and expenses on a given day, including future predictions. Know ahead of time if you'll be able to afford that big purchase.

TRANSFERS

Loan Payments

If you need to make a one-time or recurring loan payment with Jefferson Bank, you can use the Loan Payment feature. You may elect to pay from one of your Jefferson Bank accounts or an external account that you have added to your Online Banking profile for external transfers.

In the Transfer Funds tab, click **Loan Payments**.

Select the accounts to transfer funds between using the “From” and “To” drop-downs. .

Loan Payments

Use this form to submit loan payments.

From

20 - Personal - \$555.25

To

3705149 - Mortgage Loan - \$203,062.82

Payment Type

Regular Payment

Payment Amount (read only)

\$

3,254.96

Make this a recurring transaction

Date (MM/DD/YYYY)

08/26/2024



Select your payment type using the “Payment Type” drop-down.

Enter the amount of the payment.

(One-Time Payment Only) Enter the date to process the transaction.

Make this a recurring transaction

Select Payment Frequency

Start Date (MM/DD/YYYY)

08/26/2024



End Date (MM/DD/YYYY)



Repeat forever

Memo (optional)

Clear

Submit

To set up a recurring transfer, follow the steps below:

Check the box next to “Make this a recurring transaction” to repeat the transfer.

Use the drop-down to specify how often the transfer should occur.

Enter a start and end date for this transaction using the calendar features.

If your transaction doesn’t have an end date, check the box next to “Repeat Forever.”

(Optional) Enter a memo.

Click the **Submit** button when you are finished.

TRANSFERS

My Accounts/Loans

You can use the Funds Transfer feature to transfer money between your Jefferson accounts. These transactions go through immediately, so your money is always where you need it to be.

Individual Transfers

You can send a one-time transfer between your accounts. This is useful if you need to transfer funds between savings and checking or make a loan payment.

In the Transfer Funds tab, click My Accounts/Loans.

Select the accounts to transfer funds between using the "From" and "To" drop-downs.

Enter the amount to transfer.

Select the the frequency using the drop-down.

The screenshot shows a form with four sections: 'From Account' with a dropdown menu, 'To Account' with a dropdown menu, 'Amount' with a text input field containing '0.00', and 'Frequency' with a dropdown menu showing '1st of the month'.

Start Date

04/09/2019



i Transfers falling on a Sunday or banking holiday will be processed the following business day.

Repeat Duration

- Forever (*Until I cancel*)
- Until date (*Set an end date*)

Memo (optional)

Enter letters and numbers only

Transfer Funds

To set up a recurring transfer, follow the steps below:

Enter a start date for this transaction using the calendar features.

Decide if the transfer will repeat forever or have an end date.

Enter a memo.

Click the **Transfer Funds** button when you are finished.

TRANSFERS

Any Jefferson Customer

If you have a friend or relative that also banks with Jefferson Bank, you may send funds to them immediately using the Any Jefferson Customer option. By using their profile information, you can send them a Single Transfer or Link a Recipient (friend or relative account) for future transfers.

Single Transfers Between Jefferson Bank Accounts

In the Transfer Funds tab, click Any Jefferson Customer.

Click the Single Transfer button.

The screenshot shows a web form for sending a single transfer. At the top, there is a 'From Account' dropdown menu. Below it are two input fields: 'Amount' (with a '\$' symbol and a '0.01' value) and 'Description'. The next section is titled 'Enter recipient member account information' and contains four input fields: 'Account Number (Last 4)', 'Account Type' (a dropdown menu), 'First 4 characters of Last Name', and 'Email'. At the bottom right of the form are two buttons: 'Back' and 'Submit'.

Select the account to take funds from using the "From Account" drop-down, enter an amount, write a description of your transfer (Optional), enter the last 4 digits of the recipient's account number, use the drop-down to select an account type, enter the first 4 characters of the recipient's last name, the recipient's email address and click the Submit button.

Link a Recipient Account for Transfers Between Jefferson Bank Accounts

In the Transfer Funds tab, click Any Jefferson Customer.

Click the Link Account button.

The screenshot shows a web form for linking a recipient account. It contains four input fields: 'Account Number (Last 4)', 'Account Type' (a dropdown menu), 'First 4 characters of Last Name', and 'Email'. At the bottom right of the form are two buttons: 'Back' and 'Submit'.

Enter the last 4 digits of the recipient's account number, use the drop-down to select an account type, enter the first 4 characters of the recipient's last name, the recipient's email address, and click the Submit button.

TRANSFERS

External Transfers to Other Financial Institutions (Consumers Only)

Your personal accounts at other financial institutions can be linked to Online Banking with Jefferson Bank so you can transfer money between your accounts without ever leaving home! When you add an External Account you will need to verify ownership of the External account by confirming two small deposits made into that account. The two small deposits amounts are usually sent to your External Account within 2 to 3 business days.

Adding A Personal External Account

In the Transfer Funds tab, click **Add External Account**.

Enter the account number, select the type of account using "Account Type" drop-down and enter the financial institution's routing number. These numbers are located at the bottom of a paper check or deposit slip from your checkbook. Then click the **Continue** button.

ACCOUNT NUMBER:

ACCOUNT TYPE:

ROUTING NUMBER:

Step 2: Verify Your Account
Once you receive the amounts of your micro deposits, [please click here to enter the amounts and activate your external account](#).

Verifying A Personal External Account

In the Transfer Funds tab, click **Verify External Account**.

Select the account you would like to verify and enter the amounts of the two small deposits that have been made into your external account.

Click the **Submit** button when you are finished.

ACCOUNT VERIFICATION

Please choose an account to verify using the amounts that were deposited to your account.

Account 12345678

Account Type: Checking
Routing Number: 114000763
Status: Funds have been sent to the target account.

Verify Deposit Amounts

The deposit amounts should be entered in cents (example: \$0.05 should be entered as "05").

Amount #1:

Amount #2:

SEND MONEY
WITH ZELLE®

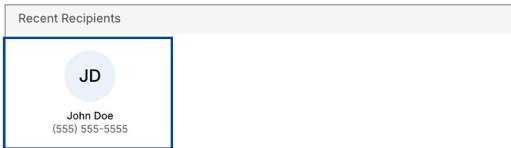
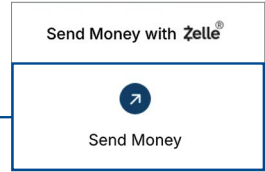
Send Money with Zelle®

Send money to family and friends anywhere using only their name and contact information

Sending Money

Click the **Send Money with Zelle®** tab.

Click the **Send Money** button.

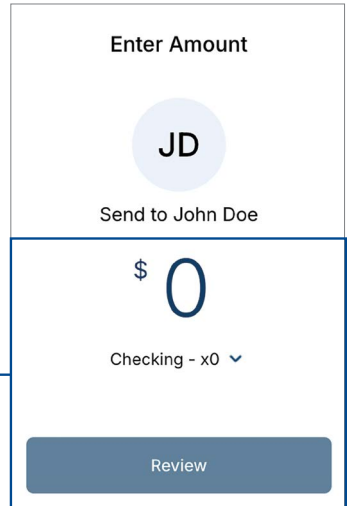


Select a recipient

Enter an amount to send.

Use the drop-down to select an account to send funds from.

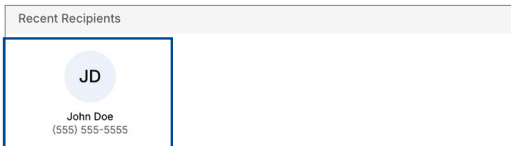
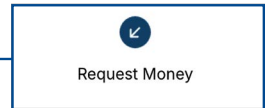
Click the **Review** button. Review the payment and click the **Send** button.



Requesting Money

Click the **Send Money with Zelle®** tab.

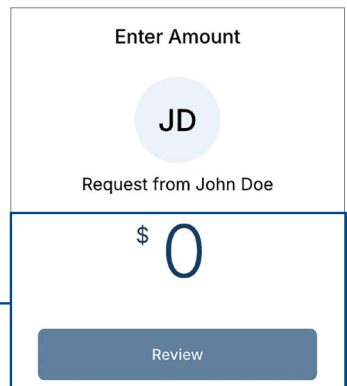
Click the **Request Money** button.



Select a recipient

Enter an amount to request.

Click the **Review** button. Review the request and click the **Send** button.



BILL PAYMENT

Bill Pay with Jefferson Bank allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.

After creating a payee, you can effortlessly pay a single bill, multiple bills or schedule payments for the future. There are two convenient places within the Bill Payment tab to access bill payments: Quick Pay and Full Site.

Making a Payment

In the **Bill Payment** tab, click **Quick Pay**.
Choose the account from the “Pay from” drop-down menus.
Enter amounts for each bill.
Select the dates to pay bills using the calendar.
Click the **Review Payments** button.

Payee	Pay from	Amount	Date
Brian [REDACTED]	Direct Pay Checking: [REDACTED]	\$0.00	Select Date
NOVEC VA Last Paid: \$26.83 on 6/14/2017	Direct Pay Checking: [REDACTED]	\$0.00	Select Date
Washington Gas Last Paid: \$105.00 on 5/23/2017	Direct Pay Checking: [REDACTED]	\$0.00	Select Date

Total for 0 payments: **\$0.00** Review Payments

Review payments

Payee	Pay from	Amount	Date
Brian [REDACTED]	Direct Pay Checking: [REDACTED]	\$0.10	9/29/2017
NOVEC VA	Direct Pay Checking: [REDACTED]	\$0.01	9/29/2017
Washington Gas	Direct Pay Checking: [REDACTED]	\$0.10	9/29/2017

Total for 3 payments: **\$0.21** Edit Payments Submit Payments

Review your payment information and click the **Submit Payments** button when you are finished.

APPLE WATCH

With the convenience of the Apple Watch feature, you can now check your balances and recent transactions faster than ever.

Apple Watch Setup

Activate the Apple Watch feature in your mobile banking app using your smart phone or tablet.



Login to Jefferson Bank Mobile Banking app and tap the **Menu** button.

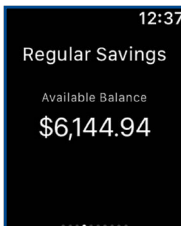
In the **Settings** tab, tap **Apple Watch**.

Toggle the **Apple Watch** switch from "Off" to "On."

Install the Apple Watch App from your iPhone's Watch App or within the Apple Watch App Store.

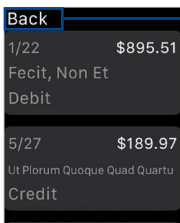
Viewing Balances and Transactions

When you activate the Apple Watch feature, you can view your first ten accounts on the Account Summary page, balances and transactions with a few taps.



Swipe left and right to view different account balances.

Swipe up and down to scroll through the transactions list.



Tap the **Back** button to return to your account list.

Card Management

The New Card Management options include: Subscribe to receive alerts based on settings you select. Set spending limits for your card based on per transaction or monthly transaction limits. Block transactions based on location and/or merchant types. Notify the Bank of your travel plans so your card is ready to travel with you.

Push Notifications

Have alerts sent directly to your mobile device as push notifications. Push notifications are completely free to receive and will show up as a banner at the top of your lock screen or in your “notification tray.”

Stop Payment

If you’re ever worried about a pending written check, you can initiate a stop payment request to prevent that check from payment. Once approved, the stop payment remains in effect for 6 months.

Check Reorder

If you’ve previously ordered checks through Jefferson Bank, you can conveniently reorder checks online at any time on our trusted vendor’s website.

Credit Cards

In our Credit Card Services feature, you can access your credit card information.

Account Preferences

The Home page and your accounts should appear in a way that is fitting for you. The names of accounts, order in which they appear on the Home page, order of account groups and names of account groups can be changed in Account Preferences to suit your needs.

Security Preferences

We take security very seriously at Jefferson Bank. Online and Mobile Banking feature various tools to help you better protect your account information. You can add and manage these features in Security Preferences to strengthen your Online Banking experience.

Alerts

Having peace of mind is critical when it comes to your Online Banking experience. When you create an Alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what’s important to you.



JEFFERSON BANK

EST. 1946

This is personal to us.®