



Sunflower Bank  
First National 1870

# NEW! PERSONAL ONLINE BANKING UPDATE



## Stay Connected.

Powerful tools for  
managing your  
finances whether  
you're on the go  
or at home.



SunflowerBank.com  
FirstNational1870.com



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# NEW! PERSONAL ONLINE BANKING UPDATES

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With mobile banking it's easy to stay connected to your accounts wherever you go.

- Check balances
- Search transactions
- View transaction details
- Pay bills
- Deposit checks<sup>2</sup>
- Monitor your credit score with Credit Sense
- Control debit card spending and reduce fraud with CardControl
- Biometric authentication
- Send money safely with Zelle<sup>®1,3</sup>

<sup>1</sup>Message and data rates and charges may apply from your mobile carrier. Please check with your mobile carrier for details. <sup>2</sup>Mobile Check Deposit subject to approval. <sup>3</sup>Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle. Must have a bank account in the U.S. to use Zelle. Zelle<sup>®</sup> and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.





# LOGGING IN

**Existing Users:** Login using your existing credentials — User ID and Password.

**New Users:** Click **Register** and answer security challenge questions. Follow the prompts to create a user ID and Password.

**Sunflower Bank  
First National 1870**

User ID  
|

Password

Remember my user ID

Log In

Forgot Password?

Register

Supported Browsers

En español

Privacy Policy

Disclaimer

Sign In Problems FAQ

**Sunflower Bank  
First National 1870**

Routing Number: 101100621  
Customer Service: 888.827.5564  
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**Member  
FDIC**

**EQUAL HOUSING  
LENDER**





# FINANCIAL DASHBOARD

Once logged in, your financial dashboard is displayed. Account types, e.g., Checking Accounts, Savings Accounts, Certificates of Deposit and Loans are separated into categories. The dashboard offers an at-a-glance view of all current balances and quick access to transfer funds between accounts, and your credit score (upon free enrollment). To display specific account details, click on the blue **account name heading**.

**Sunflower Bank**  
**First National** 1870

JOHNNIE V JONES | Help | Chat | Log Out

Accounts | Bill Payments | Transfers | Deposits | Credit Score | CardControl | My Finances

### Account Summary

Account Name	Account ID	Balance	Balance Type
<b>Checking Accounts</b>			
SUPREME MMDA - PERSONAL	x1615	\$7.25	Available Balance
FOUNDATION	x7003	\$148.07	Available Balance
FOUNDATION	x7001	\$112.27	Available Balance
<b>Savings Accounts</b>			
ESSENTIAL SAVINGS	x7002	\$105.70	Available Balance
<b>Certificates of Deposit</b>			
CD 030-089 DAYS	x2023	\$5.00	Available Balance
<b>Loans</b>			
CONSUMER FIXED	x1111	\$1,099.00	Current Balance

### Quick Transfer

From:

To:

Amount:

### Credit Score





# FINANCIAL DASHBOARD - HISTORY

Once the account is selected, a screen with transaction history will display. On this screen, users can search history, export history, review account details, alerts and reorder checks.

The screenshot displays the Sunflower Bank First National 1870 financial dashboard. At the top, the user is logged in as JOHNNIE V JONES. The navigation menu includes Accounts, Bill Payments, Transfers, Deposits, Credit Score, CardControl, and My Finances. The selected account is 'FOUNDATION' (x7001), showing an available balance of \$713.24 and a current balance of \$713.24. Action links for Details, Alerts, and Reorder Checks are visible. A 'History' section includes search and download options. The transaction history table shows the following data:

Date	Description	Amount	Balance
Posted			
> 03/26/2024	SIGN AND SAVE TRANSFER DEBIT	\$0.50	\$525.50
> 03/26/2024	KWIK SHOPPE #0742--SIG	\$21.50	\$504.00
> 03/29/2024	RF#000809000359 032924 DEP	\$681.23	\$1,185.23
> 03/29/2024	KWIK SHOPPE #0742--SIG	\$6.99	\$1,178.24
> 04/01/2024	CHECK #3454	\$115.00	\$1,063.24
> 04/05/2024	XFER TO LN 001111111111 RF#101855000405 032224	\$350.00	\$713.24

On the right, the 'Credit Score' section features a gauge showing a score between 300 and 850, with icons for Score, Report, Monitoring, and Savings. A button labeled 'Show my Score' is present.





## MAIN NAVIGATION MENU BAR



**Accounts** grants easy access to important account related information like eStatements, stop payment, export history, credit card management, ScoreCard Rewards and more.

**Bill Payments** is the dashboard for all Bill Payment activity. Through Personal Online Banking and our Mobile Banking App, you have access to our free online Bill Payments service. Set up and pay your bills without an extra trip to the post office and at no charge. You can even set up recurring payments for bills that repeat.

**Transfers** allows you to move money between accounts or with another financial institutions.

**Deposits** allows you to view and search your Mobile Deposit History.

**Credit Score** allows you to stay connected to your credit score. It's a soft pull and will not affect your score.

**CardControl** is a free app that give you control over how, when and where your debit card is available for use. If you misplace your debit card, or notice unusual activity, you can turn your card off in seconds and turn it back on when you're ready.

**My Finances** (formerly Spending) is a financial tool that allows you to link your Sunflower Bank, N.A. accounts and any outside accounts together in one place. You can link credit cards or investment accounts to My Finances and your information will be retrieved automatically. You can view spending for all your financial accounts, as well as create, track and manage your budgets and much more. Your transaction history will be updated once daily.





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## TO ENROLL IN MY FINANCES

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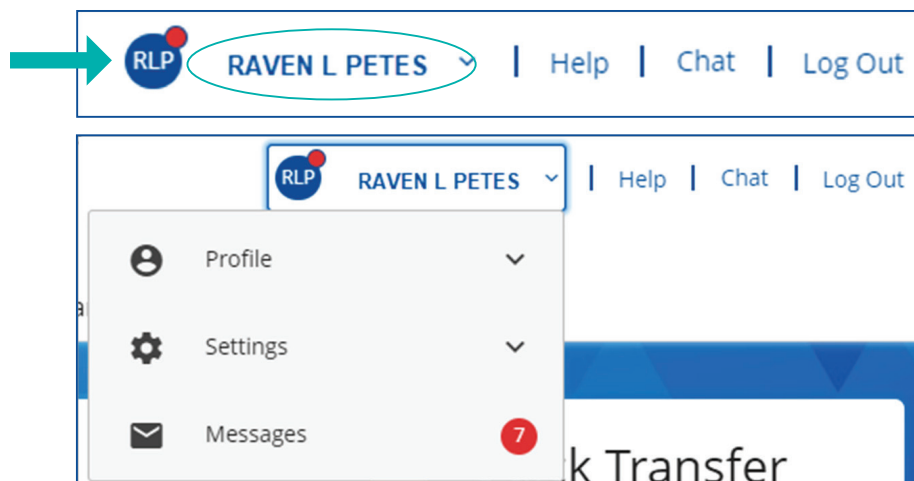
- 1.) Log into Personal Online Banking
- 2.) Select the “My Finances” tab
- 3.) Re-enter your log in credentials for Personal Online Banking
- 4.) Once available, you’ll see your accounts synced
- 5.) You may then add external accounts and begin tracking your finances





# PROFILE UPDATES

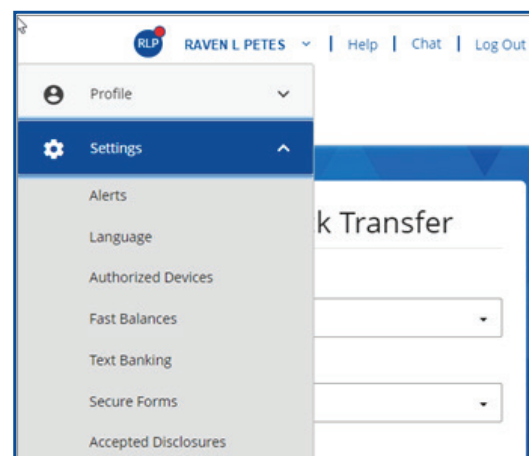
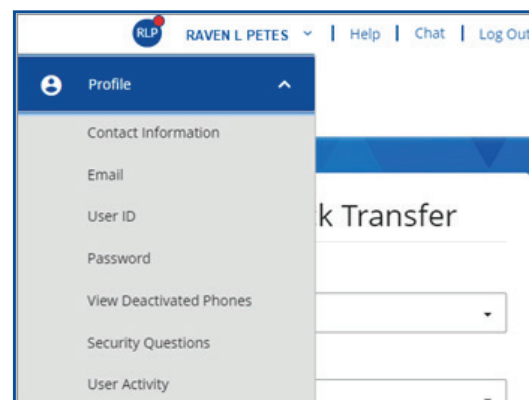
Click your name to access Profile, Settings and Messages from the drop-down menu.



**Profile** – Access to personal options such as Contact Information, Email, User ID, Password

**Settings** – Manage Alerts, Biometrics (e.g., Face ID, Touch ID), Text Banking, Secure Forms and more.

**Messages** – Use Messages to communicate with us through our secure messaging center. It's as easy as sending us and receiving emails. You can compose new messages, reply or delete old messages.



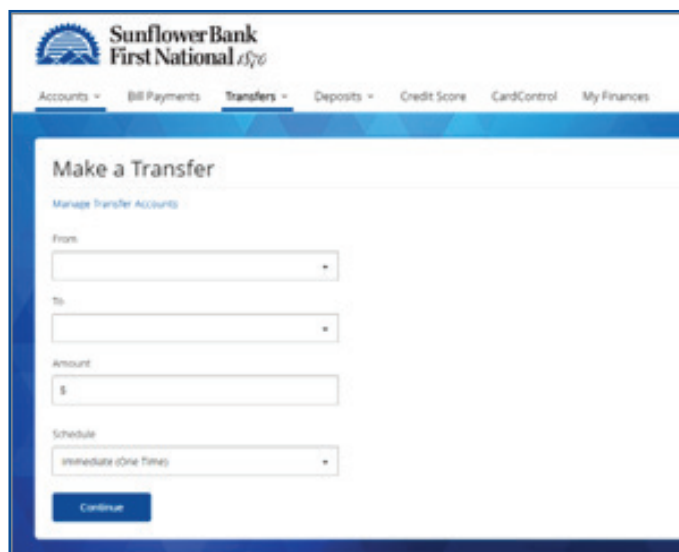
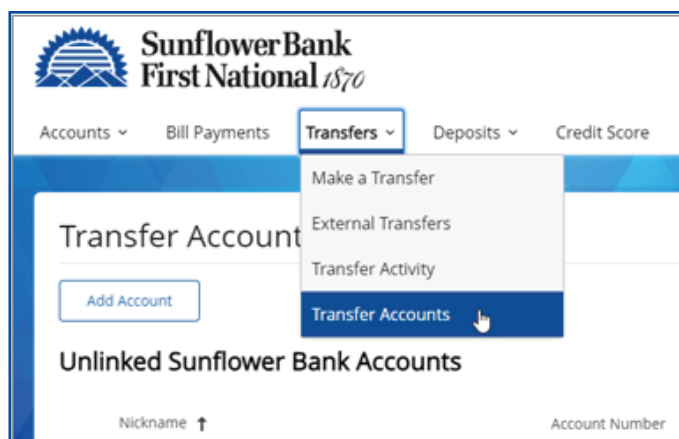




## TRANSFER OPTIONS

Moving funds to another financial institution or another person is convenient, quick, and easy with online banking. Select **Transfers** in the menu to see the options.

- **Make a Transfer** - You can transfer funds to another financial institution or another person who banks with us. Transfers submitted after 9:00 pm CT may be processed the next business day.
- **External Transfers** - This transfer function allows you to create External Transfers to accounts outside of Sunflower Bank, N.A. For example, checking and savings accounts you own that are held at another financial institution or brokerage account. Click on the help menu for additional details.
- **Transfer Activity** - Review scheduled and past transfer history.





# TRANSFER OPTIONS

- **Transfer Accounts** (Unlinked Sunflower Bank, N.A. Accounts)

- This transfer function allows you to transfer money to another Sunflower Bank, N.A. customer. Select “Add Account” to add a new payee. (e.g., your son or daughter)
- You will need to enter a nickname, account type (checking, savings) and their Sunflower Bank, N.A. account number.

Screenshot of the Sunflower Bank First National website. The page title is "Transfer Accounts". There is a navigation bar with "Accounts", "Bill Payments", "Transfers", "Deposits", and "Credit Score". Below the navigation bar, there is a section titled "Transfer Accounts" with a button labeled "Add Account" highlighted by a green arrow. Below this is a section titled "Unlinked Sunflower Bank Accounts" with a table listing accounts:

Nickname ↑	Account Number
> John Checking	x7368
> Deb Checking	x7291
> Sallie Checking	x8140

- **External Transfers** - External Transfers allow customers to easily move money between their own Sunflower Bank, N.A. checking or savings account and those at an external financial institution. This feature offers greater control when moving funds from outside institution to Sunflower Bank, N.A. and saves money on wire transfers.

Screenshot of the Sunflower Bank First National website showing the "External Transfers" form. The page title is "External Transfers". There is a navigation bar with "Transfer Funds", "Activity", "Preferences", and "Help". Below the navigation bar, there is a section titled "External Transfers" with a button labeled "Create Transfer". Below this is a warning message: "You must validate your email address before you can transfer funds." Below the warning message, there are two dropdown menus: "From\*" (Select From Account) and "To\*" (Select To Account). Below the dropdown menus, there is a button labeled "Add a New Account". Below the button, there is a text input field for "Amount (\$)\*" with a "View limits" link. Below the text input field, there is a date input field for "Send\*" (04/17/2024) with a calendar icon. Below the date input field, there is a dropdown menu for "Frequency\*" (Select Frequency). Below the dropdown menu, there is a section titled "Delivery" with a message: "You'll see delivery options when you enter your transfer info." Below the message, there is a text input field for "Memo to self (optional)" with a character count: "(50 characters remaining)". Below the text input field, there is a link labeled "Transfer Disclaimer".





# CREDIT SENSE

Credit Sense, powered by SavvyMoney®, is an optional, no-cost financial tool, that can help you understand your real-time credit score, provide monitoring alerts, and offer you money-saving options on credit cards, refis or new loan rates based on your credit score. The first time you access the service there are two initial screens to complete. These screens verify your identity and give Credit Sense authorization to pull a soft credit report. This report will not affect your credit score.

**Credit Score**

300 850

Score Report Monitoring Savings

**Show my Score**

**Credit Confidence**  
Keep an eye on credit score and credit report changes with real time credit monitoring.

**Daily Score Update**  
Stay on top of your credit score by refreshing your score every day.

**Money-Saving Offers**  
Qualify for best rates on new loans, credit cards, or refis based on your credit score.





# BILL PAY

Pay your bills online with Sunflower Bank's Bill Pay service. It's quicker and easier than writing and mailing paper checks. If you are new to online banking or wish to add new bill payments, simply follow the on-screen steps. If you click on **What else can I do?** in the lower right corner of the screen, you will be able to access the **Send Money with Zelle<sup>3</sup>** option to send payments to friends and family.

Take care of your bills in **3 EASY STEPS!**

- 1** Pick a bill you want to pay.
- 2** Enter the info from your bill.
- 3** Choose how much and when.

**Search Our Network**  
Enter the name of any company or person in the U.S.   If a company can't be paid electronically, we'll [mail a check](#) for you.

- Utilities
- Phone
- Insurance
- Credit Cards

[More Bill Categories](#) [What else can I do?](#)

Payment Center | Activity | Send Money with **Zelle<sup>®</sup>** | Accounts | Profile | Help Center

## Here's what you can do in Bill Pay.

**Pay your bills in 3 easy steps.**

- 1** Pick a bill you want to pay.
- Enter the info from your bill. **2**
- 3** Choose how much and when.

Pay any company or person with a U.S. address.

**Send money to friends and family.**

Send money to anyone with an email address or mobile number.

Bill Pay Customer Service can be reached at 800-877-8021 between the hours of 7:00 AM - 1:00 AM ET, 7 days a week





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## CARDCONTROL

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CardControl is our free, on-the-go companion app that helps you control debit card spending and allows you the ability to turn your debit card(s) on and off when you're not using them.

With CardControl you ultimately decide the types of purchases your debit card can authorize. The power to enable or disable different types of transactions is at your fingertips, for any debit card that you manage. The service works in tandem with our personal mobile banking app. To download and use the CardControl App, you must download and use the Personal Mobile Banking App.

- **With CardControl you can:**

- Restrict debit card transactions by location, merchant type, transaction type or spend limit
- Set up and turn on Alerts to stay notified of card activity
- View recent debit card transactions
- Turn your debit card(s) on or off — eliminate worry if it's lost or stolen
- Create customized spending limits by transaction amount, and more

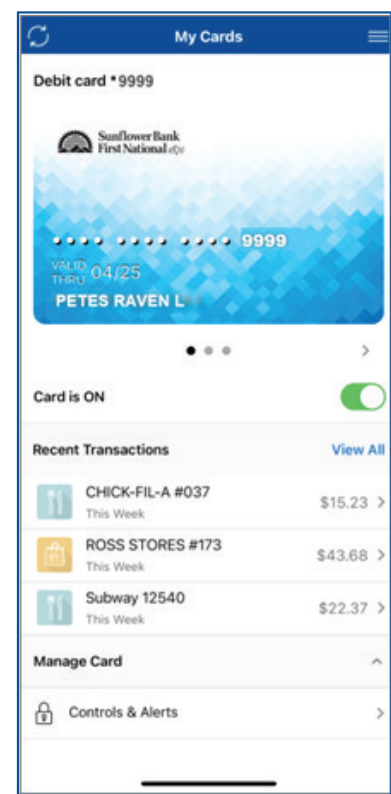
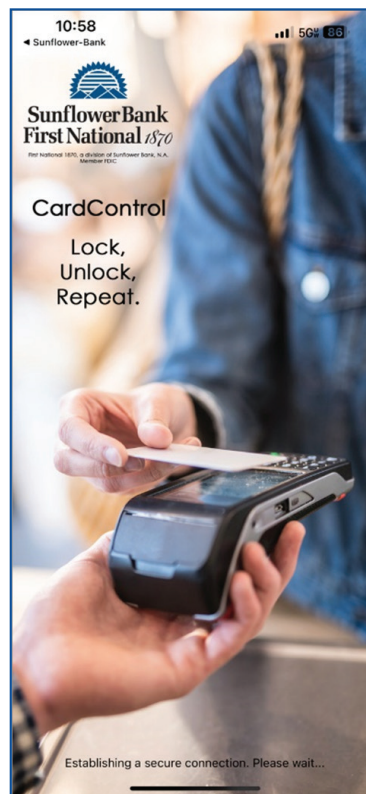
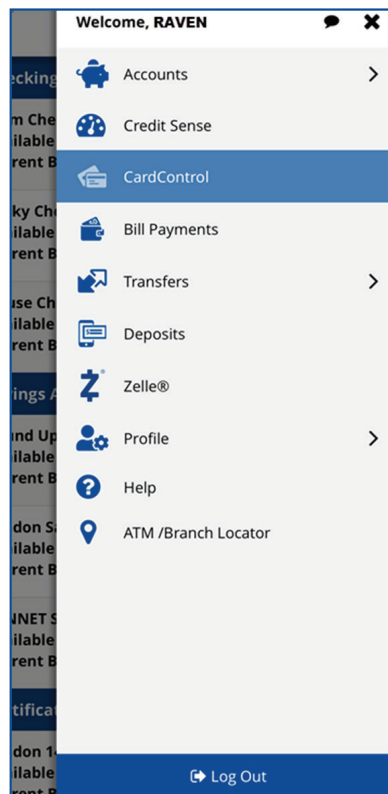
It's easy to use and helps reduce fraud and misuse of your cards.





# CARDCONTROL IN THE PERSONAL MOBILE BANKING APP

CardControl is not a replacement for reporting your debit card(s) lost or stolen. If you believe your debit card has been lost or stolen, please contact the bank immediately. Message and data rates may apply from your wireless carrier. Check with them for details.

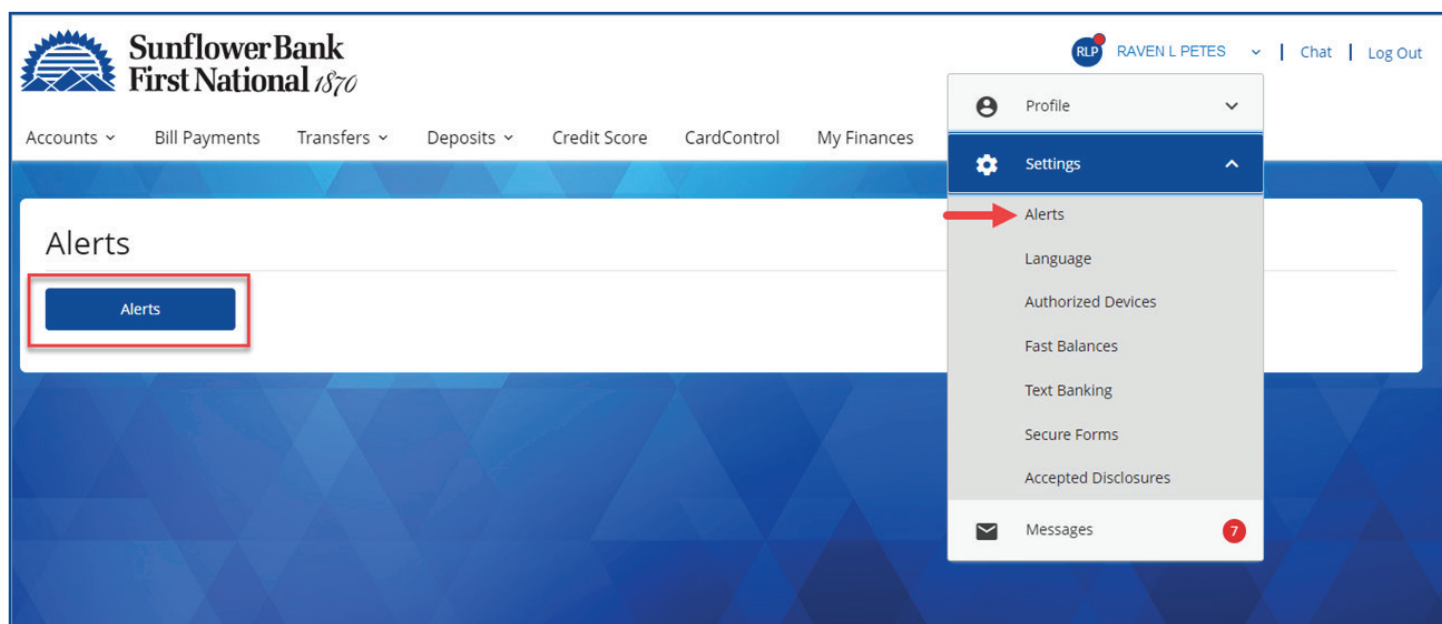




# ALERTS

With alerts, you can stay on top of your accounts more easily and keep better track of your personal budget. Use it to set account balance threshold alerts (high and low), budget alerts, security alerts and transaction alerts. The alerts can be sent by text or emailed to the account information you have on file.

- **Account Alerts** – use account alerts to be notified when checks and transfers have been processed, and you have a low account balance or excess funds you might want to move to a higher yield savings account, certificate of deposit or money market account.
- **Security Alerts** – use security alerts to know when someone changes your personal information or is trying to access your online banking.
- **Loan Alerts** – use loan alerts to be notified when a payment is due, past due, has been paid or when any loan activity occurs.





## LOGGING OUT OF THE PLATFORM

After you've completed a 'live' session, it's important to log out of the platform. For your security, your session will automatically end if there is no activity on your PC for several minutes. However, to eliminate any exposure, it's always best to end your active session by selecting **"Log Out"** in the top left menu.

