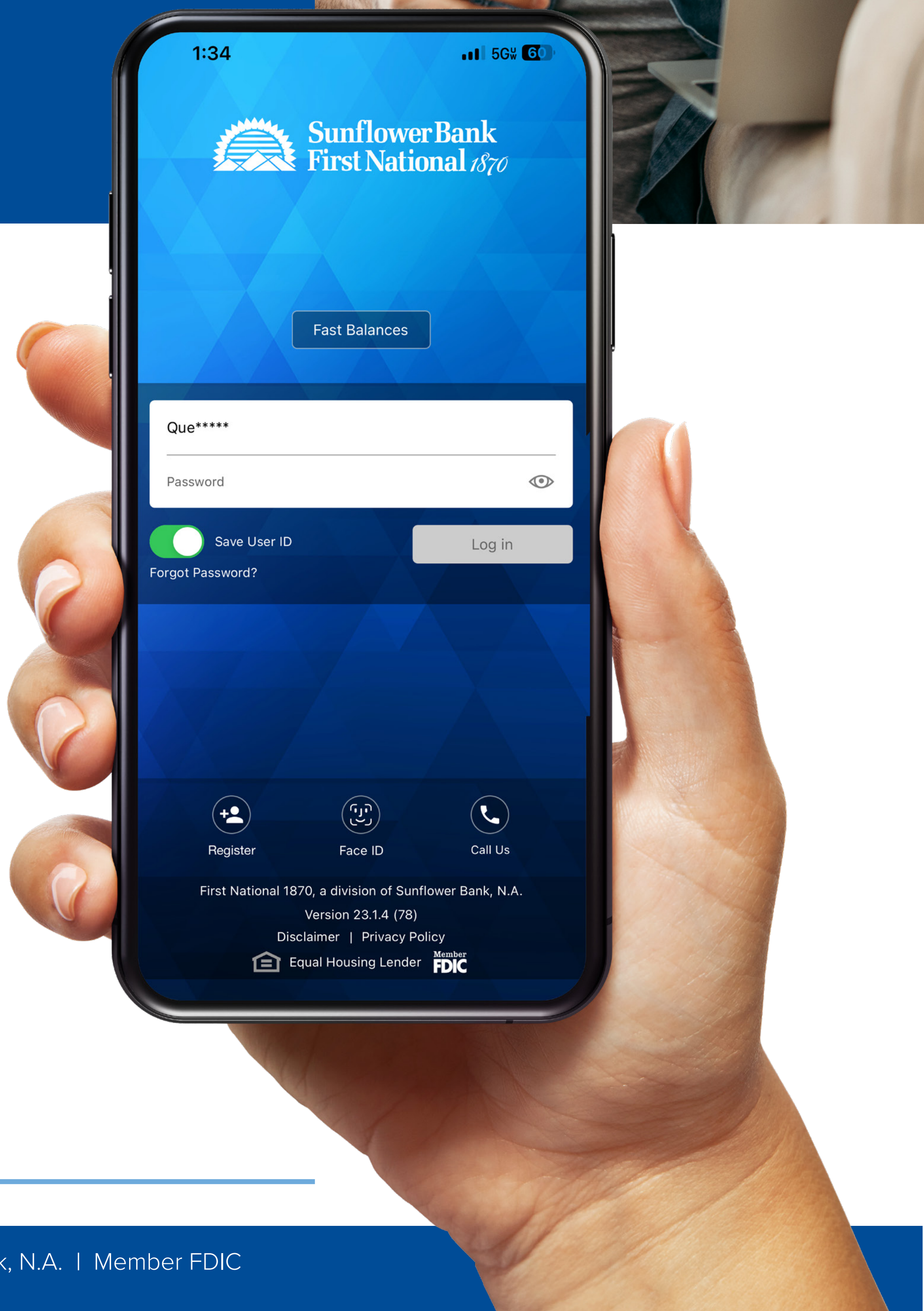
Sunflower Bank First National 1870

# PERSONAL
# ONLINE BANKING USER GUIDE




## Stay Connected.

Securely Manage Your Finances Anytime, Anywhere.

EQUAL HOUSING LENDER

**SunflowerBank.com**
**FirstNational1870.com**

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- View transaction details
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- Deposit checks[2]
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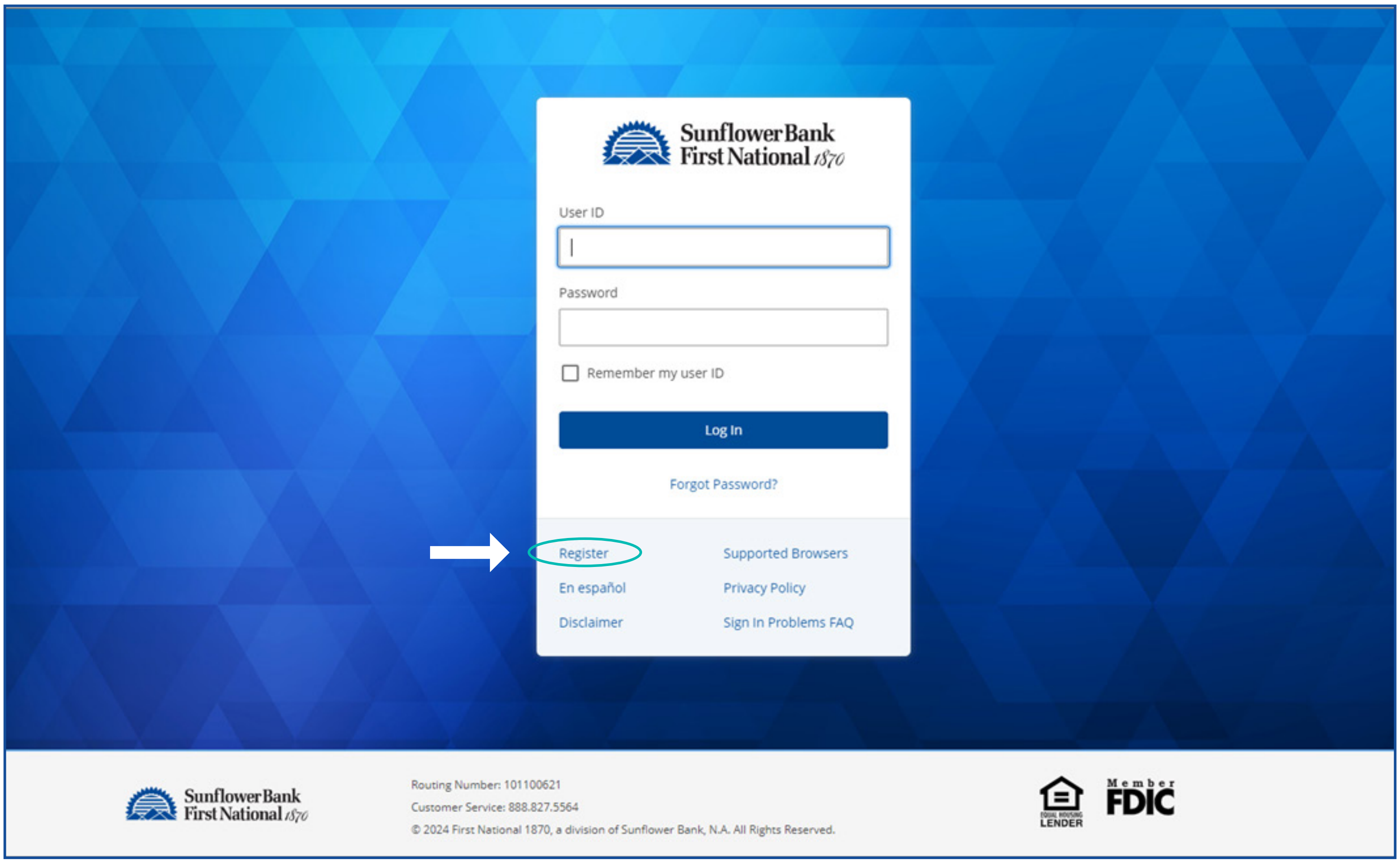
- Biometric authentication
- Send money safely with Zelle®[1,3]

[1]Message and data rates and charges may apply from your mobile carrier. Please check with your mobile carrier for details. [2]Mobile Check Deposit subject to approval. [3]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® and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

# LOGGING IN

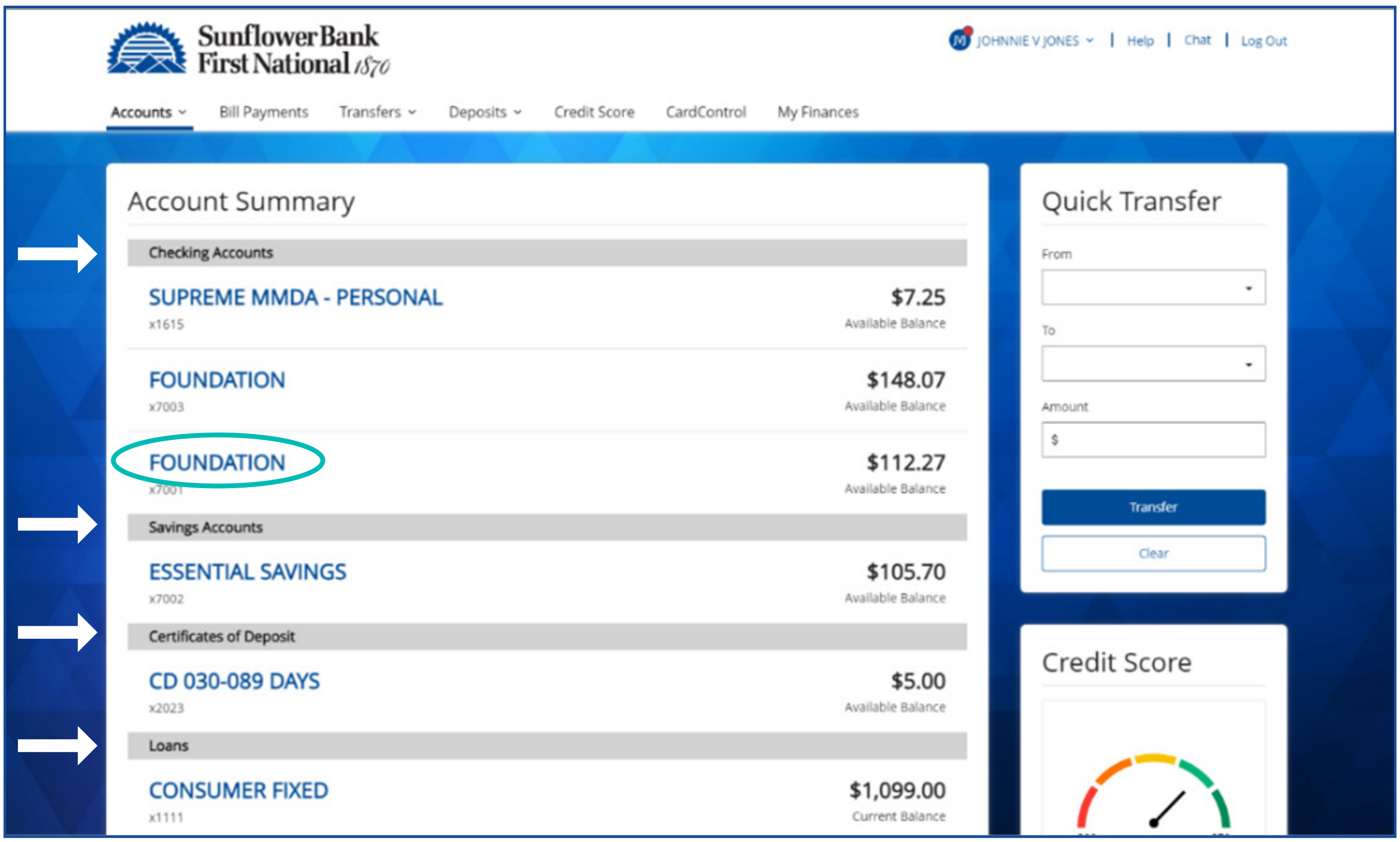
**Existing Users:** Login using your existing credentials — User ID and Password.

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



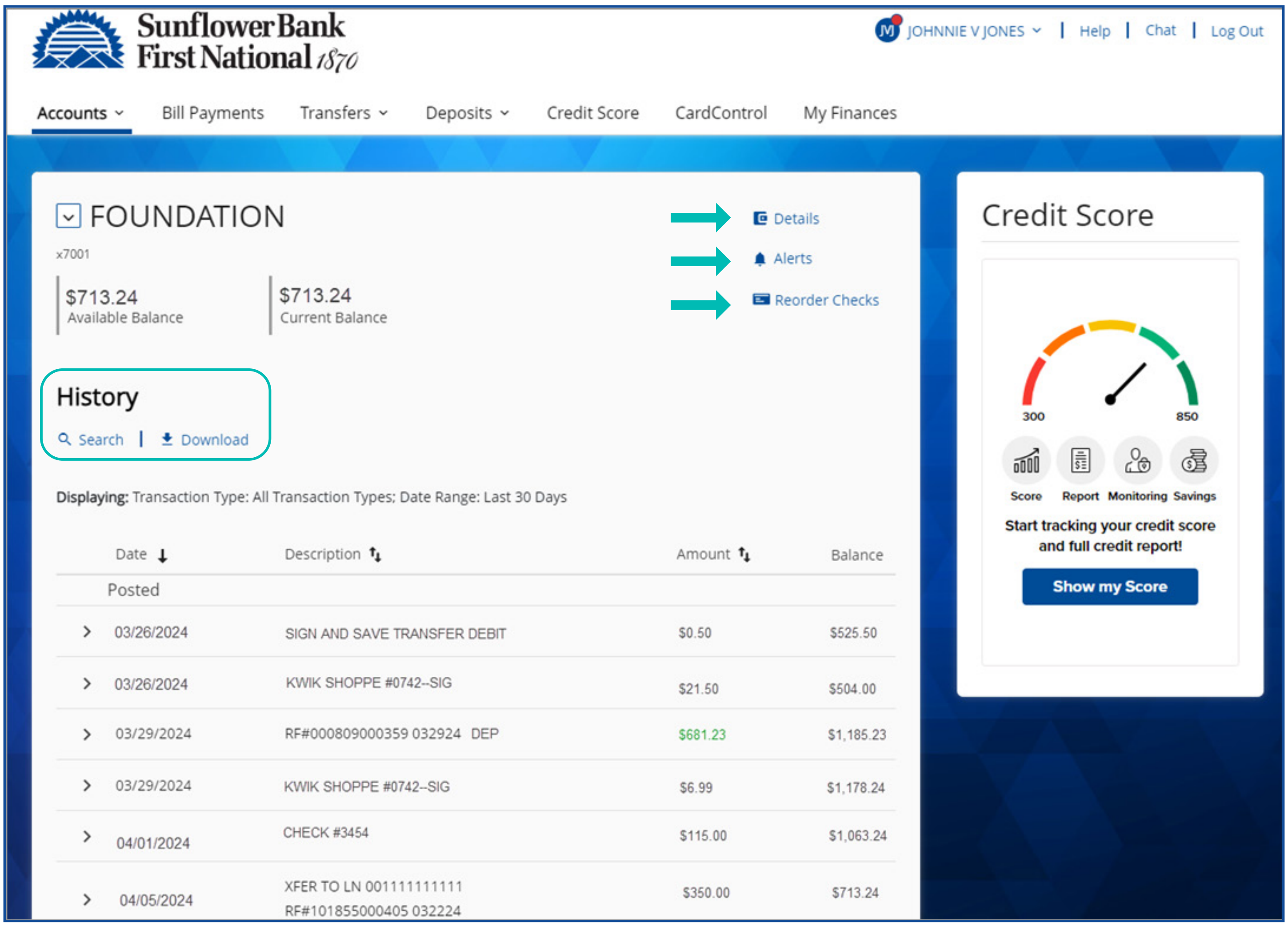
# FINANCIAL DASHBOARD

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**.

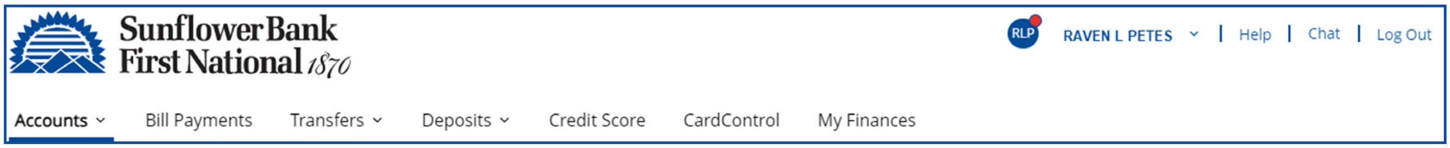


# FINANCIAL DASHBOARD - HISTORY

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.



# 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.

# TO ENROLL IN MY FINANCES

1.) Log into Personal Online Banking

2.) Select the "My Finances" tab

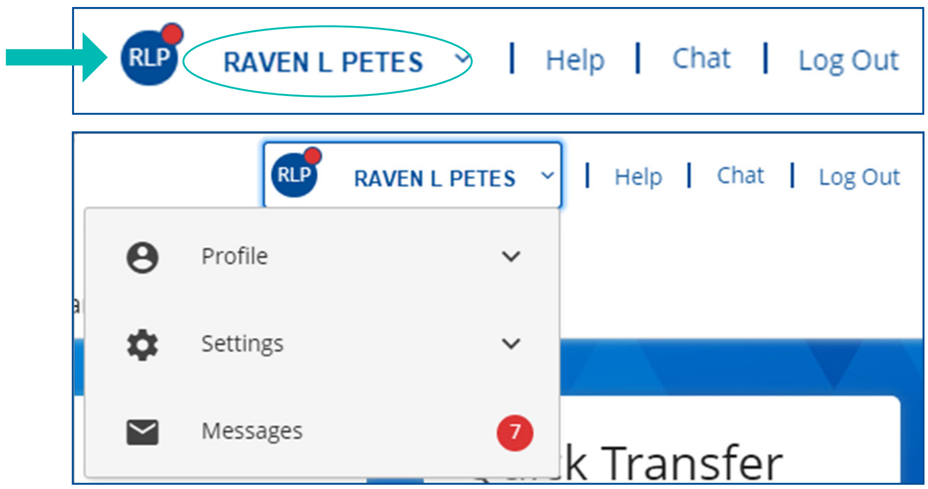
3.) Re-enter your log in credentials for Personal Online Banking

4.) Once available, you'll see your accounts synced

5.) You may then add external accounts and begin tracking your finances

# PROFILE UPDATES

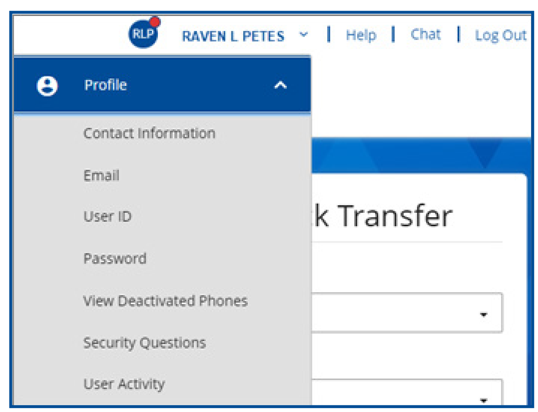
Click your name to access Profile, Settings and Messages from the drop-down menu.

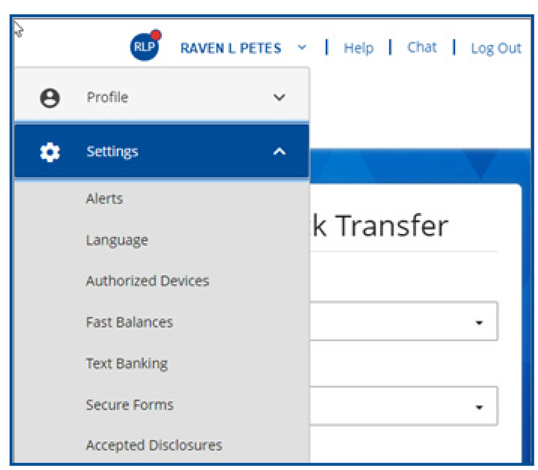



**Profile** – Access to personal options such as Contact Information, Email, User ID, Password

**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.

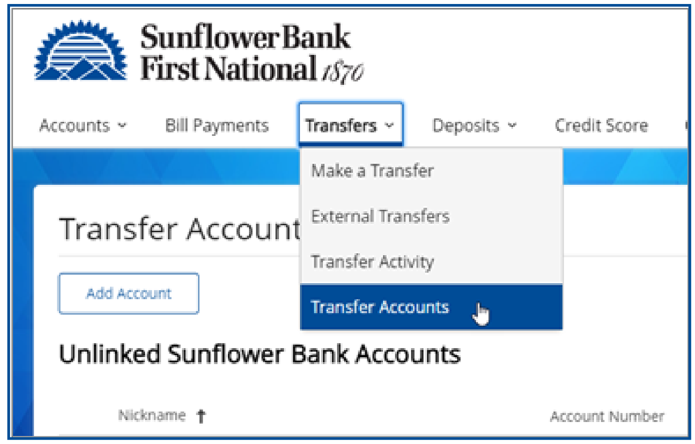


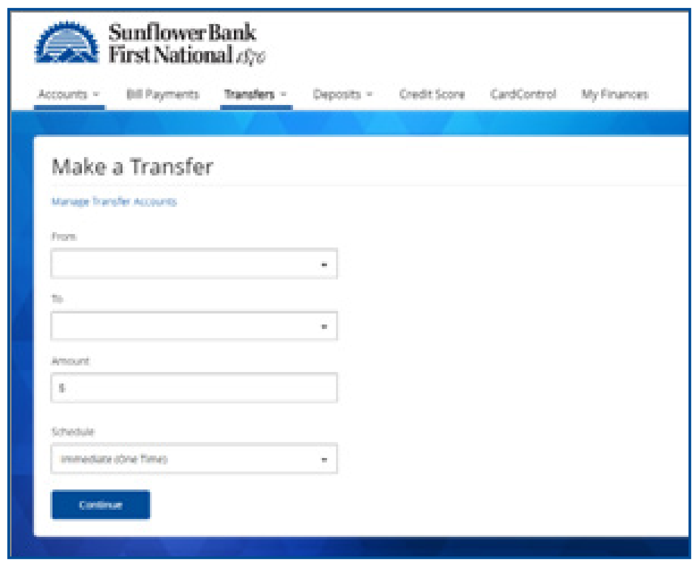



# TRANSFER OPTIONS

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.

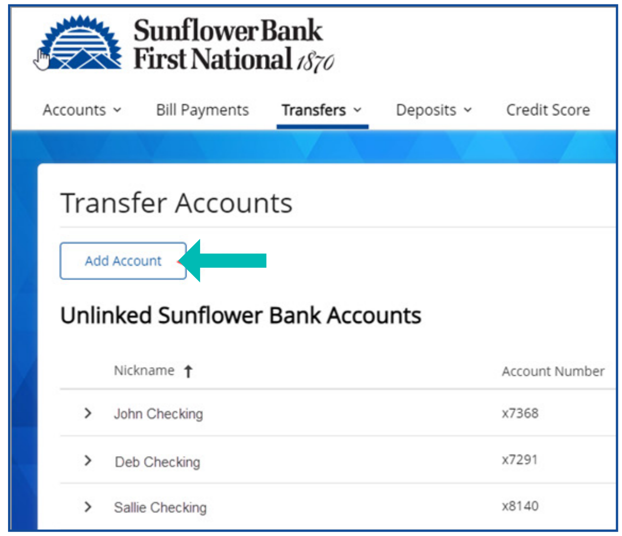
- **Make a Transfer -** You can transfer funds to another financial institution or another person who banks with us. Transfers submitted after 9:00 pm CT may be processed the next business day.
- **External Transfers** - This transfer function allows you to create External Transfers to accounts outside 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.



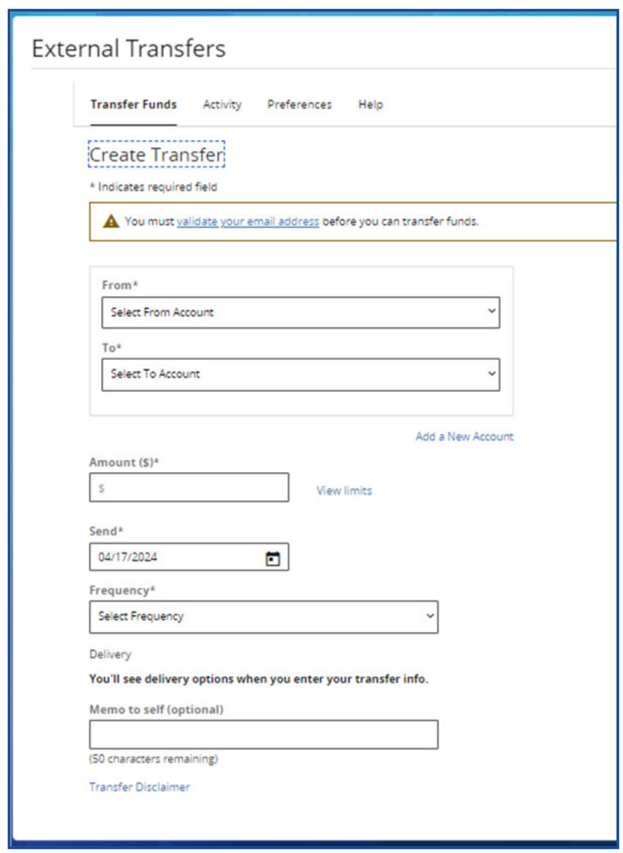



# TRANSFER OPTIONS

- **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.

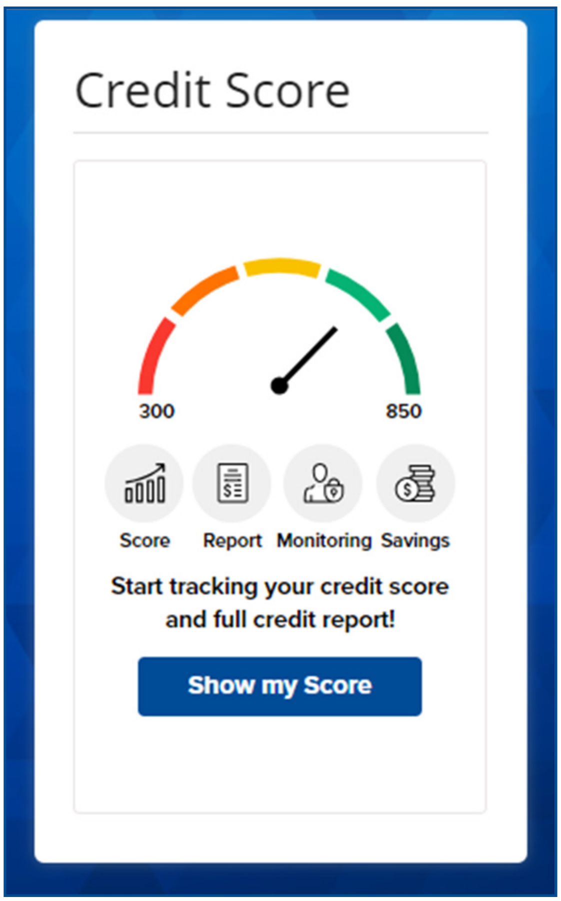


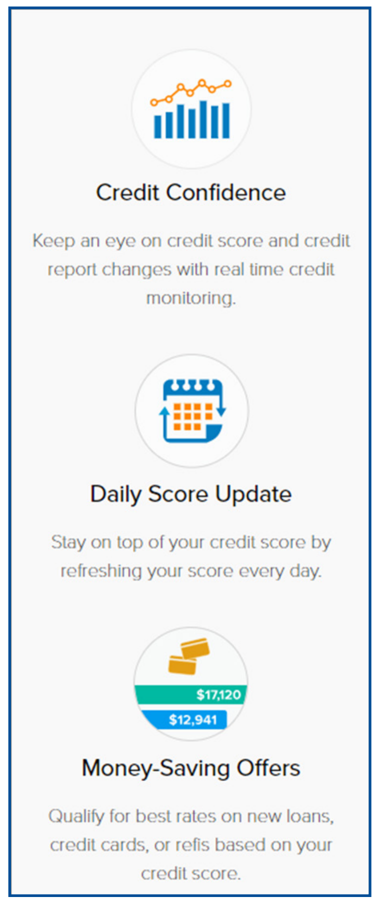

- **External Transfers -** External Transfers allow customers to easily move money between their own Sunflower Bank, N.A. checking or savings account and those at an external financial institution. This feature offers greater control when moving funds from outside institution to Sunflower Bank, N.A.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



# CREDIT SENSE

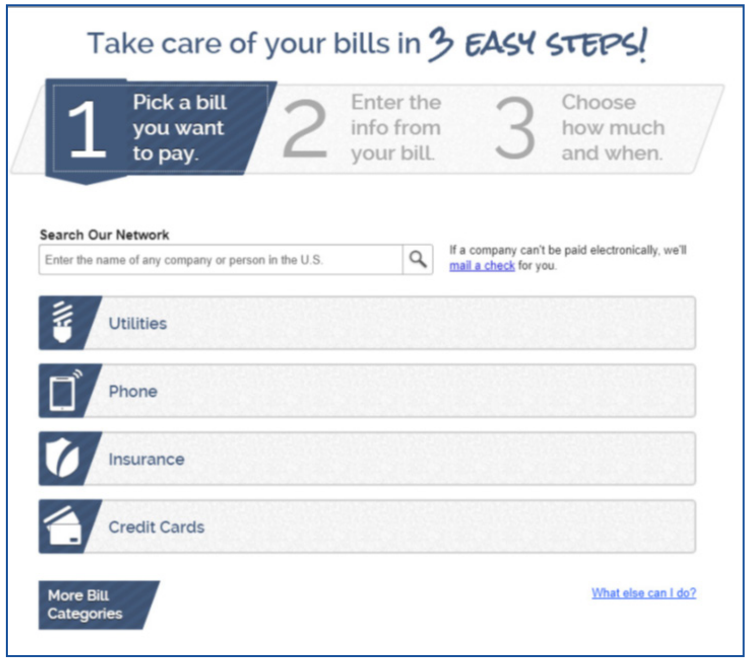
Credit Senese, powered by SavvyMoney®, is an optional, no-cost financial tool, that can help you understand your real-time credit score, provide monitoring alerts, and offer you money-saving options on credit cards, refis or new loan rates based on your credit score. The first time you access the service 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.



# 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[3]** option to send payments to friends and family.




# CARDCONTROL

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.

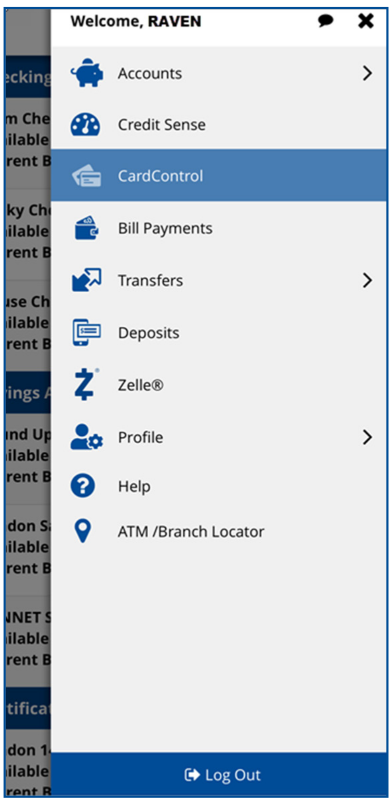
With CardControl you ultimately decide the types of purchases your debit card can authorize. The power to enable or disable different types of transactions is at your fingertips, for any debit card that you manage. The service works in tandem with our personal mobile banking app. To download and use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

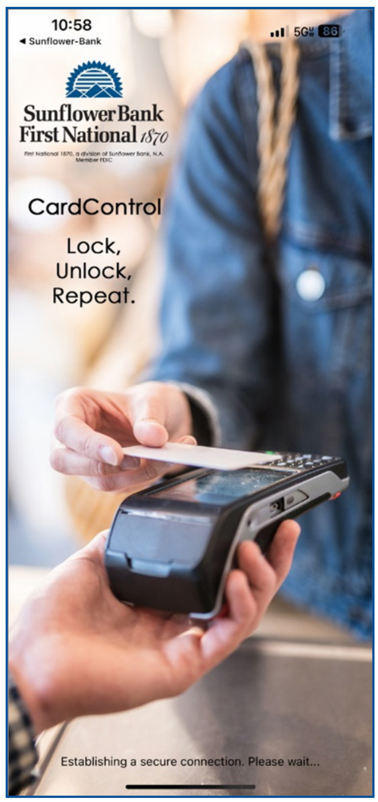
- **With CardControl you can:**
  - Restrict debit card transactions by location, merchant type, transaction type or spend limit
  - Set up and turn on Alerts to stay notified of card activity
  - View recent debit card transactions
  - Turn your debit card(s) on or off — eliminate worry if it's lost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

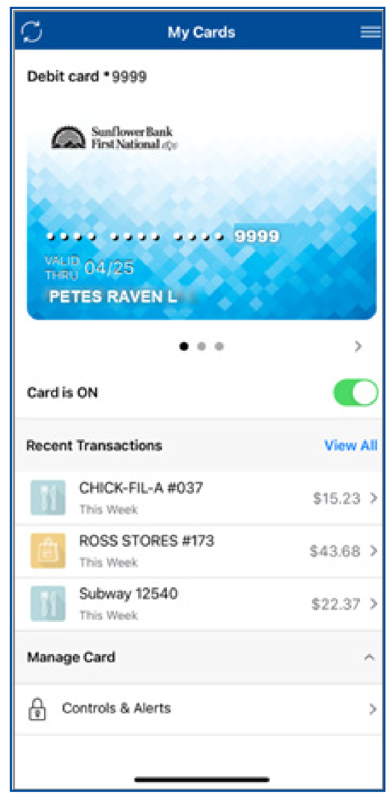
It's easy to use and helps reduce fraud and misuse of your cards.

# 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.



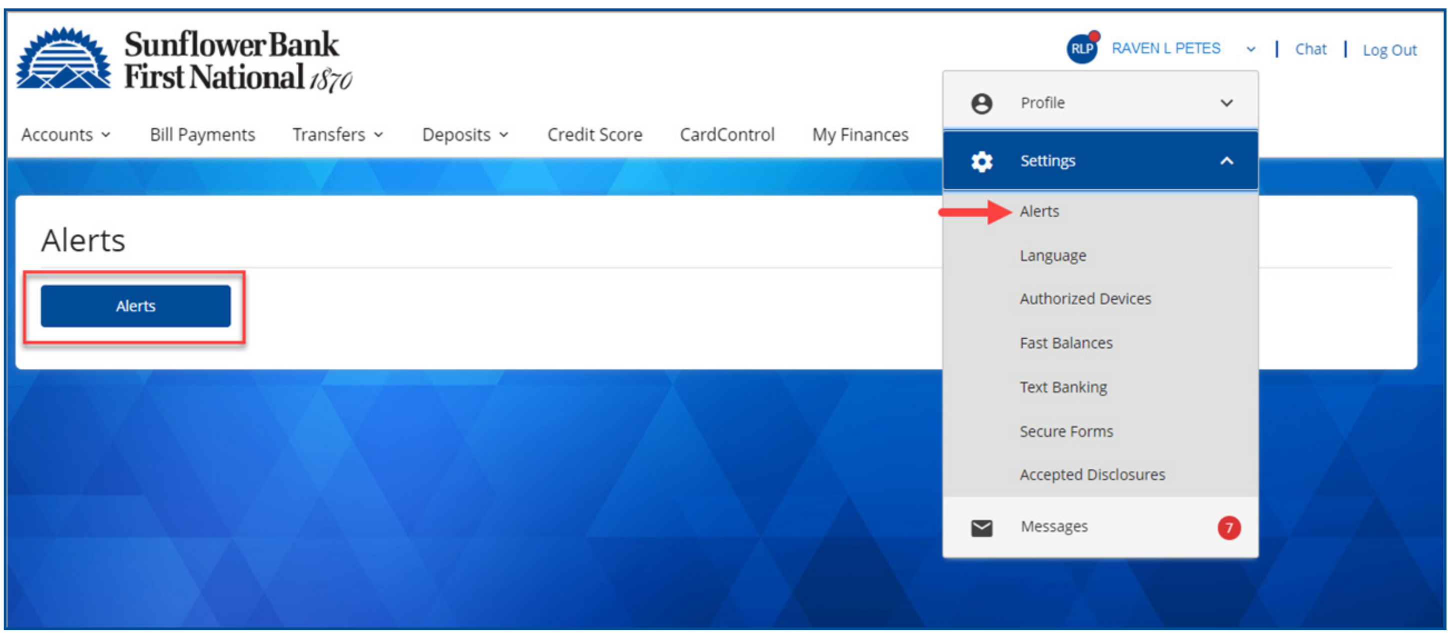



# ALERTS

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.

# PERSONAL MOBILE BANKING APP UPDATES

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[2]
- Monitor your credit score with Credit Sense
- Control debit card spending and reduce fraud with CardControl
- Biometric authentication
- Send money safely with Zelle®[1,3]

You can also set up Alerts.

- Low balances alerts
- Check clearing
- Accounts below or above threshold
- Change of address
- Credit transactions posted
- And more!

To see all the features available from Sunflower Bank and First National 1870 Personal Online and Mobile Banking, scan the QR code, or visit:

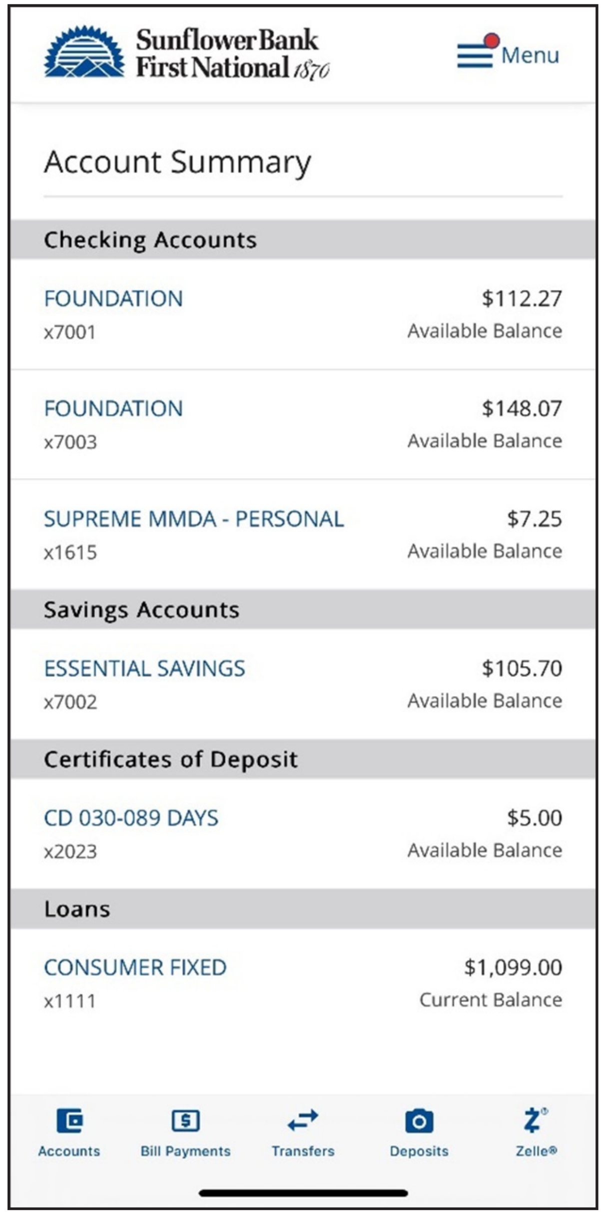
SunflowerBank.com/Personal/Online-Mobile-Banking/

[1]Message and data rates and charges may apply from your mobile carrier. Please check with your mobile carrier for details. [2]Mobile Check Deposit subject to approval. [3]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® and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

# ACCOUNT SUMMARY

The **Account Summary** screen displays account balances by category.

- Checking Accounts
- Savings Accounts
- Certificates of Deposits
- Loans



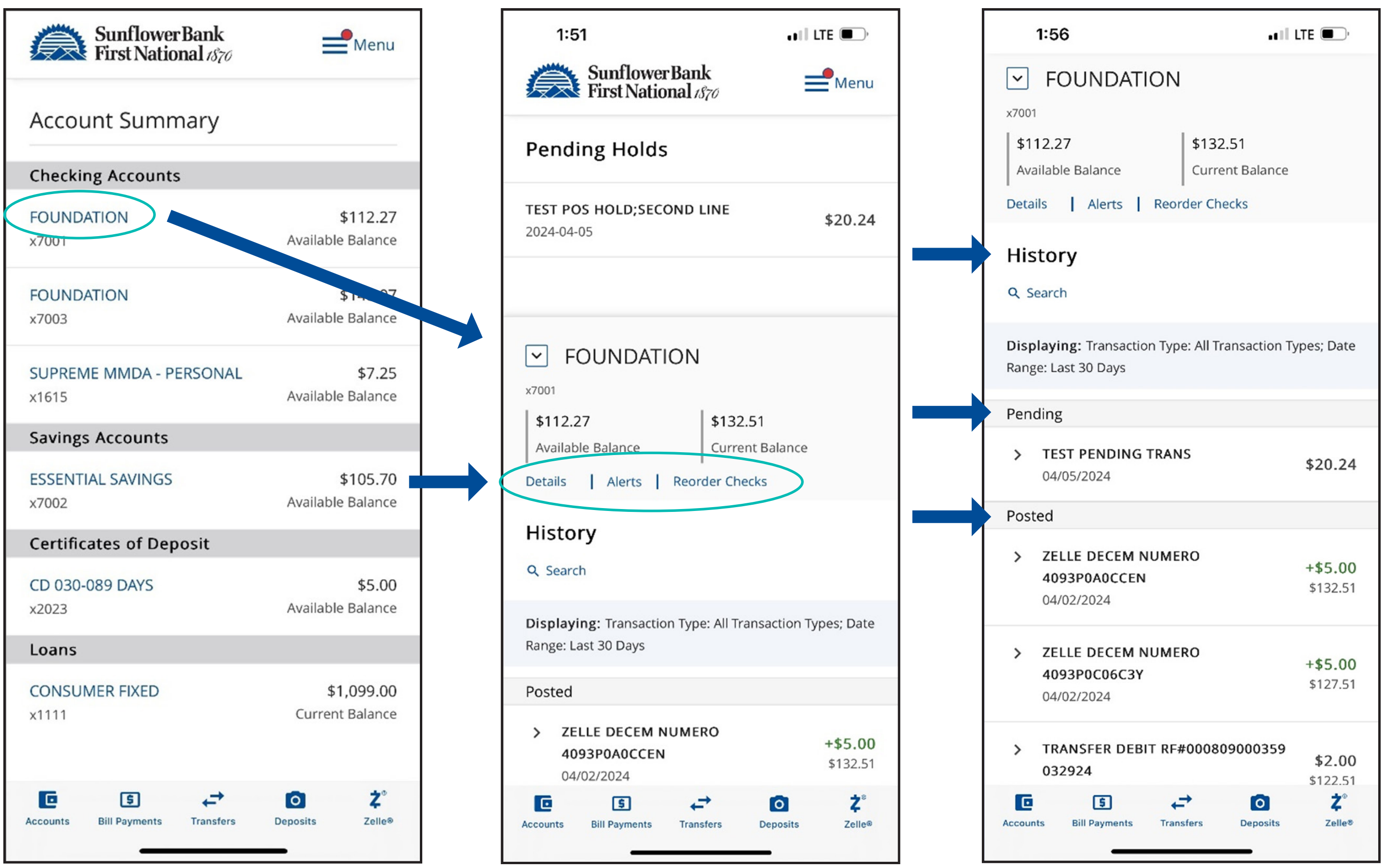
# ACCOUNT DETAILS

Select an Account to **view account details**, including Pending Holds and transaction history.

- Select **Details** to change your account nickname
- Select **Alerts** to create new or modify account alerts
- Select **Reorder Checks** to review and place a check order

Under **History**, a summary of recent account transactions will be displayed.

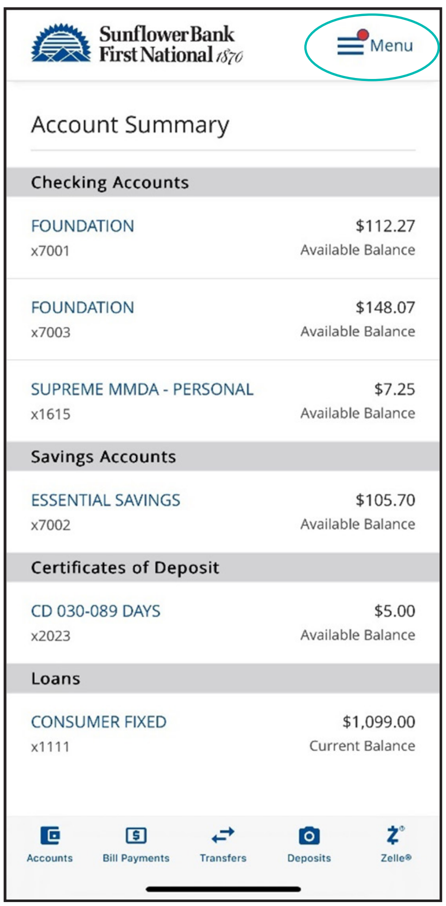
- Click **Search** to select the history criteria



# MENUS

Use the quick **menu at the bottom** of the screen to quickly navigate Accounts, use Bill Payments, Make Transfers, Deposit Checks or send money safely with Zelle®.

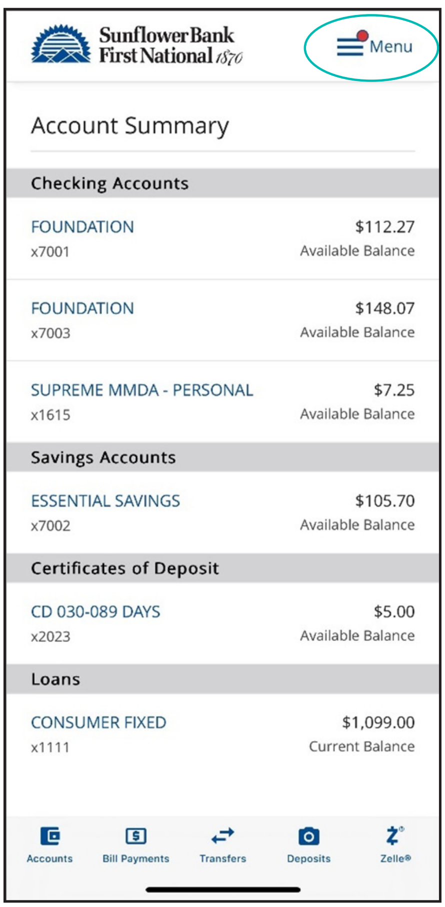

Use the **menu** located at the top right to access additional services.

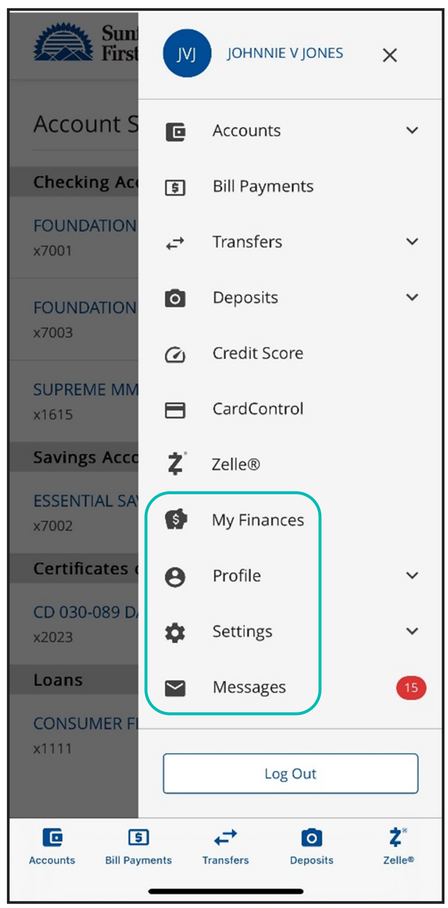


# MY FINANCES

A financial tool that turns your transaction data into usable information for you. View spending for all your financial accounts, as well as create, track, and manage your budgets and much more.

You can add the financial institutions you do business with, and **My Finances** will gather the information from accounts and transactions automatically, and all in one place. Your transaction history will be updated once daily.



# TO ENROLL IN MY FINANCES

1. Log into the Personal Mobile Banking App
2. Select “My Finances”
3. Re-enter your log in credentials for the Personal Mobile Banking App
4. Once logged in, your accounts are synced
5. You may then add external accounts and begin tracking your finances

**Profile** is where you access personal options such as contact information, Email Address, User ID, Password, and more.

**Settings** is where you set up Biometric Authentication, Account Alerts, Fast Balances and more.

Always be sure to **Log Out** when your session is complete.