

Netteller: Online Banking User Guide

Welcome to Manhattan Bank's Online Banking System – Netteller.

Netteller is a safe, secure and reliable way to access your account any time and anywhere you choose. Now, with a simple click, Manhattan Bank will be there for you, at anytime.

System Requirements

Encryption Level--To access your Netteller account, your Internet browser must support 128-bit encryption. To check your browser's encryption, use the Help Option or Properties in your browser to tell you the encryption or cipher strength available on your system. If you do not have 128-bit encryption, we recommend you download the newest version of your browser.

Cookies--Your computer's cookies must be enabled. If you need instructions on enabling your cookies, contact your Internet provider or vendor.

Security

Our online banking service employs state of the art technology. All information is encrypted and access requires passwords known only to you. Your account numbers are not viewed over the Internet. From the time your request leaves your computer to the time we respond, Manhattan Bank takes numerous steps to protect your information.

Password Features--After your first successful login, you will be prompted to change your password to an alpha/numeric password. This password must be 6-8 characters and contain at least one number and one letter.

Memorize Your ID and Password--Your Netteller ID and password authenticate you when you begin a banking session. Memorize your Netteller ID and password and never write them down or reveal them to anyone.

Change Your Password--The Netteller system will ask you to change your password every 90 days for security purposes. If you would like to change your password more frequently, click the Options tab in Netteller.

Locking Your Account--Each customer is allowed three (3) sign-on attempts. After your third invalid attempt, the system will lock your account. To have your Netteller account unlocked, you will need to contact a Customer Service Representative at (406) 284-3255 during regular business hours.

Exiting Your Account--It is important you exit the system when you are finished viewing your accounts. To sign-off, click the "Exit" tab found in the upper right-hand corner of the page.

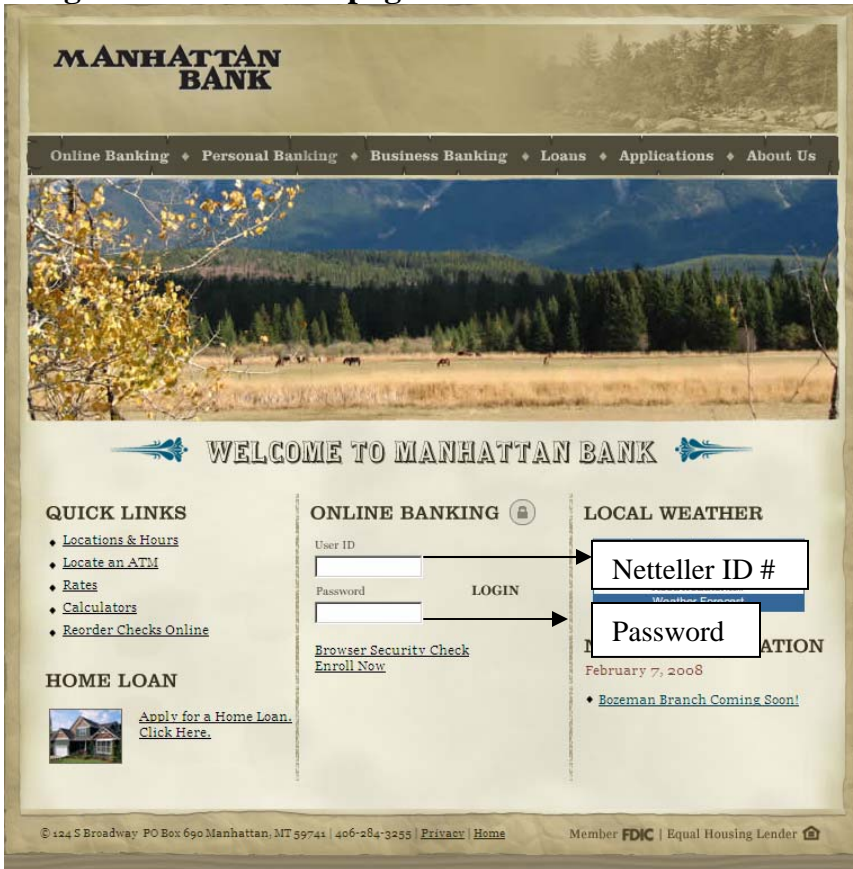
Automatic Sign-Off--If your Netteller session remains inactive for ten (10) minutes, your online session will be terminated. You will have to re-enter your User ID and password to log back on.

Emailing Manhattan Bank--Do not send any personal or financial information through your email system. Email is not a secure form of communication. To send a secure message to the bank, use the contact us link from our website or click the "Contact" tab located at the top of your Netteller account.

Accessing Your Account

Open your internet browser and in the address bar, type: www.manhattanbank.com. Enter your Netteller ID and password in the boxes provided. (Refer to Image 1) Click "Login".

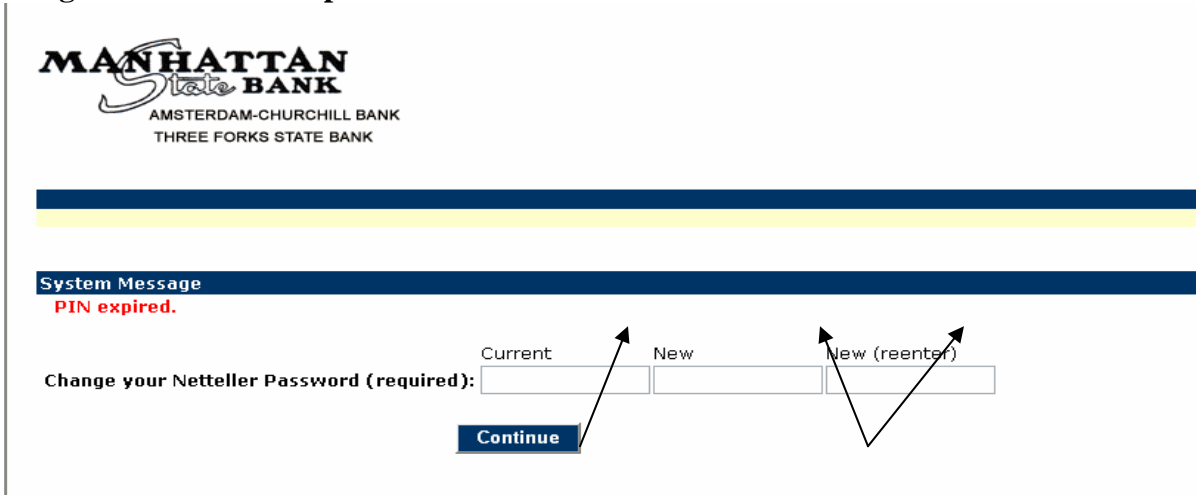
Image 1. website home page



Setup new password

After your first successful login, you will be prompted to change your password to an alpha/numeric password. This password must be 6-8 characters and contain at least one number and one letter. (Refer to Image 2)

Image 2. Password setup



enter current password

Create new password and enter twice.

Main

The next page is the Netteller's main menu page. Here, you access all accounts currently tied to Netteller. (Refer to Image 3). Each account has an individual menu with the following options:

Image 3. Main menu page

MANHATTAN State BANK
AMSTERDAM-CHURCHILL BANK
THREE FORKS STATE BANK

NetTeller | Bill Payment | Options | Contact | Help | Exit
Accounts | Interest Rates

Manhattan State Bank PO Box 690 Manhattan MT 59741

We've Got Time for You!!!

Beginning on Monday April 30th we are changing our nightly processing time. Our nightly processing will now begin at 10:45 p.m. Access to Netteller will be restricted from approximately 11:15 p.m. to 11:30 p.m. nightly M-F. Please note that any transfers done prior to 10:45 p.m. will be on the same business day and after that will be the next business day. If you have any questions please don't hesitate to contact the bank. 284-3255 or by email service@manhattanbank.com

Hello Bank Customer!

View: 10 Accounts per page. Total Accounts: 9

Account (click for details)	Balance	Status	
Checking	2,093.84		Select Activity ...
Savings	12,946.01		Select Activity ... Transactions Download Statements Transfers
Ready Credit	0.00		Select Activity ...
Child 1 Savings	1,215.54		Select Activity ...
Child 2 Savings	1,093.50		Select Activity ...
Loan	3,530.17		Select Activity ...
CD	18,000.00		Select Activity ...
Loan Truck	0.00	Paid off	Select Activity ...
Loan Cows	0.00	Paid off	Select Activity ...

Account Details: Click on the Account name for detailed information on your account balances. This area will also give you interest rate information as well as the date of your last deposit and withdrawal.

Individual Account Menu Options:

Transactions: View account history (can only go back 90 days). The transaction history begins collecting on the date of your Netteller account opening. This selection will list the transactions since your last statement. (Refer to Image 4). Once the page loads, you can opt to view a 7-day, 15-day, 30-day or "Last Statement" history. Also available is "Search Transactions" by range of dates (refer to Image 5), amounts, check numbers, or whether the transaction was a debit or credit. Your "Transactions" page will list any posted transactions AS WELL AS any pending transactions. A transaction that is pending will post to your account during our nightly processing and show today's date.

Image 4. Transactions page

MANHATTAN State BANK
AMSTERDAM-CHURCHILL BANK
THREE FORKS STATE BANK

NetTeller | **Bill Payment** | Options | Contact | Help | Exit
Main | Transactions | Download | Statements | Transfers

Manhattan State Bank PO Box 690 Manhattan MT 59741

Current Account: **Robertas Checking** | Current Balance: **558.68**
Available Funds: **558.68**

Current Transactions
View Transactions Since: **Last statement** | Total Transactions This Page: 12
NOTE: click on a column name to sort transactions by that column in ascending (↑) or descending (↓) order.

Date	Check #	Description	Debits	Credits	Balance
11/16/2006	213060012		(210.00)		558.68
11/16/2006	608060013		(25.00)		768.68
11/16/2006	1116060005		(100.00)		793.68
11/15/2006	1114060012		(36.00)		893.68
11/15/2006				712.27	929.68
11/13/2006			(26.85)		217.41
11/08/2006			(53.98)		244.26
11/07/2006			(46.93)		298.24
11/06/2006	1197		(16.00)		345.17
11/06/2006	1196		(8.50)		361.17
11/06/2006			(28.00)		369.67
11/06/2006				14.95	397.67
Totals:			(551.26)	727.22	

Account Details
Additional Names on This Account: SPECIAL ACCOUNT | Previous Statement Balance: 382.72

You have the choice of viewing the list of transactions in chronological order from oldest to most recent, or from most recent to oldest. To change from “Ascending” to “Descending” order click the arrow beside “Date”. You may also sort your list of transactions by clicking “Debits”, “Credits” or “Check #”.

Image 5. Range of Transactions Search

MANHATTAN State BANK
AMSTERDAM-CHURCHILL BANK
THREE FORKS STATE BANK

NetTeller | **Bill Payment** | Options | Contact | Help | Exit
Main | Transactions | Download | Statements | Transfers

Manhattan State Bank PO Box 690 Manhattan MT 59741

Select Range of Transactions for MM Checking

From Date: | Sort By:

To Date: OR | Then By:

Begin Amount: | Then By:

End Amount: | Then By:

Start Check Number: | Sort Order: Ascending Descending

End Check Number:

View:

Include Checks Include Electronic Transactions

You may search by date, amount or check number. If you search by date you may enter the date or click the calendar, found to the right of the box. If you search by amount, please note there is a place for the dollar and cent amounts. You may enter as much detailed information as you like to refine your search.

Download: For your convenience, NetTeller has the option to download your transactions. You can find up to 90 days of history. The history starts recording the day you sign up for NetTeller.

To download your transactions, follow the instructions below: (Refer to Image 6)

- From the Main page select the account you want to download.
- Click on the option “Download.”
- Select the download range.
- Enter what format you wish to download into. You can choose between: Microsoft Money (.ofx), Intuit Quick Books (.iif), Personal Finance (.qif), Spreadsheet (.csv), Word Processing (.txt)
- Click “Submit.”
- Choose how many lines for details and click “Submit.”
- Click the link at the bottom of the page to complete the download to view or follow the instructions listed on the page to save. (Refer to Image 7)

Image 6. Download page

MANHATTAN State BANK
AMSTERDAM-CHURCHILL BANK
THREE FORKS STATE BANK

Contact Help Exit

NetTeller Bill Payment Options
Main Transactions Download Transfers

Manhattan State Bank PO Box 690 Manhattan MT 59741

Select Download for: Ready Credit

Download Transactions

Download Range: Select Range

Download Format: Select Format

Submit

Image 7. Final Download page

MANHATTAN State BANK
AMSTERDAM-CHURCHILL BANK
THREE FORKS STATE BANK

Contact Help Exit

NetTeller Bill Payment Options
Main Transactions Download Statements Transfers

Manhattan State Bank PO Box 690 Manhattan MT 59741

Download Transactions Results

To download:

1. Right-click the link below.
2. Select **Save Target As...** from the menu.
3. Use the dialog box to save the file in the folder you wish.

To view:

1. Left-click on the link below.

[Transactions from MM Checking in TXT format](#)

Statements: Print or view a statement from the last three (3) months (refer to Image 8).

In order to view the statements, follow the instructions below:

- From the Main page select the account for the statement to view.
- Click on the option “Statements.”
- The page will list the previous three (3) months worth of statements.
- Click the “View Detail” box beside the statement and select the format you want.
Format options are: PDF, HTML, & TEXT
- Click the link at the bottom of the page to complete the download to view or follow the instructions listed on the page to save. (Refer to Image 9)

Image 8. Statement page

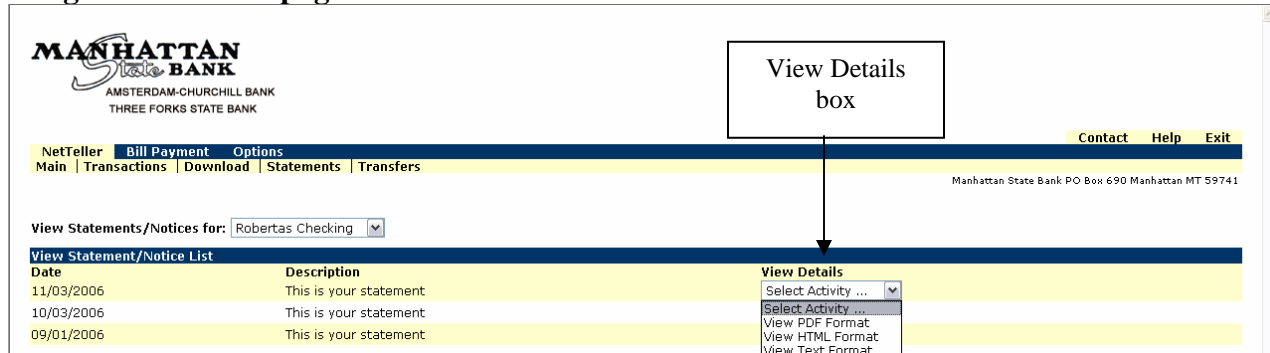
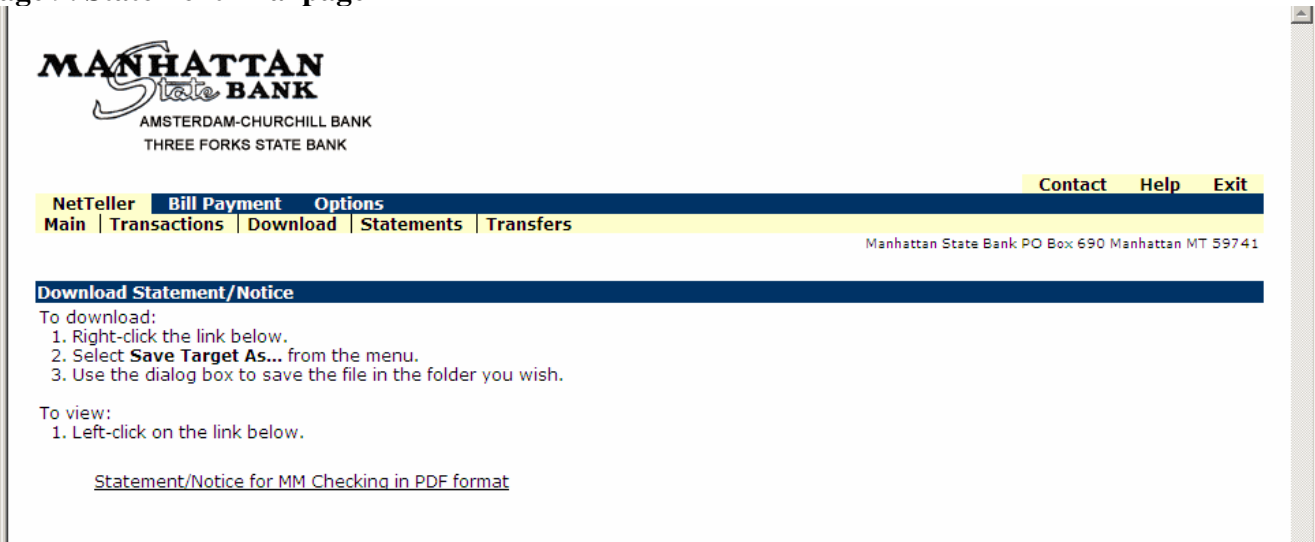


Image 9. Statement final page



Transfers: Nettetler gives you the ability to transfer between accounts, which are setup for Nettetler. You may transfer **to** the following accounts: Checking, Savings, Money Market, Overdraft Protection, and Loan. You may transfer **from** the following accounts: Checking, Savings*, Money Market*, and Overdraft Protection. *Transaction limits apply. See Personal Banking from Home page navigation for details.

In order to transfer funds, follow the instructions below:

- From the Main page select the account you want to transfer from.
- Click on the option “Transfers” (when the new page loads, listed will be all scheduled transfers for that account. To view scheduled transfers for another account click “View Transfers For” box).
- Select the account you want to transfer funds from (refer to Image 10).
- Select the account you want to transfer funds to.
- Specify the amount to transfer.
- Specify the frequency. If you select any choice other than “One-Time” you must enter an expiration date. The expiration date is the date you want the payment to stop.
- Specify the start date.
- Adding a memo is optional. The memo you enter will be listed on your statement, beside the transfer.
- Click “Submit.”

Once you make a transfer, you have until the date of the payment at 10:45 p.m. to “Edit” and/or “Delete” the transfer.

Image 10. Transfer Funds

MANHATTAN State BANK
AMSTERDAM-CHURCHILL BANK
THREE FORKS STATE BANK

NetTeller | **Bill Payment** | Options
Main | Transactions | Download | Statements | Transfers

Manhattan State Bank PO Box 690 Manhattan MT 59741

View Transfers for: Select Account ...

New Transfer

Transfer funds from: Personal Checking Available Funds: 323.89
Transfer funds to: TC Checking
Payment options: None
Amount to transfer: 100.00
Frequency: One Time
Date: 11/29/2006
Memo: School

Submit Cancel

One Time
Weekly
Bi-Weekly
Semi-Monthly
Monthly

Select Accounts with drop down arrows

Options: Personal (Refer to Image 11)

Password (6-8 digit PIN)--You may change your password as often as you like. The password must be 6-8 characters in length, and must include numbers and letters. The system will require you to enter your current password once, and your new password twice (side-by-side) under the "New" column.

Personal ID--You may change your computer generated ID. The new ID can be up to 12 characters in length. Your original computer generated ID will never expire or become unusable.

Change Email--To update your email address, enter you new address in the box provided.

After changing any of the above information, click the "Submit" button.

Reset Login Counter--The login counter will tell you how many times you have logged in since a certain date. To reset this option, simply click the link.

Image 11. Personal Options

MANHATTAN State BANK
AMSTERDAM-CHURCHILL BANK
THREE FORKS STATE BANK

NetTeller | **Bill Payment** | Options
Personal | Account | Alerts | Display

Manhattan State Bank PO Box 690 Manhattan MT 59741

Reset Login Count

Personal Options

Change
6-8 digit, AlphaNumeric PIN (enter twice)

Current	New
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Change E-mail Address

Submit

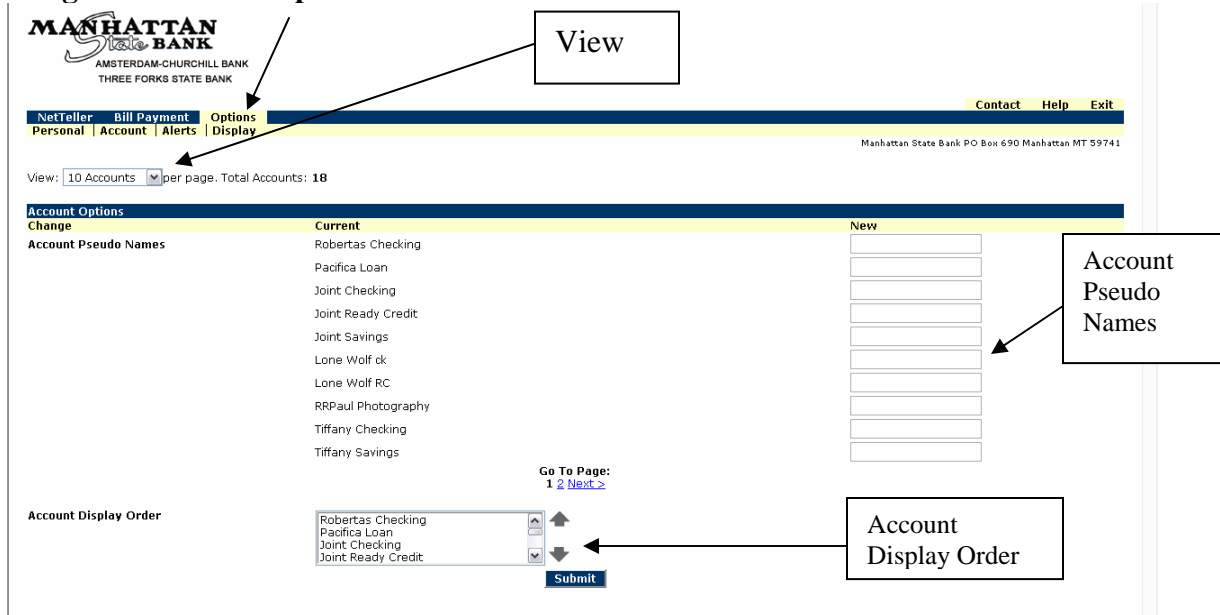
Options: Account (Refer to Image 12)

View--(at the top left of the screen) You may decide how many accounts you wish to view at one time on the main screen.

Account Pseudo Names--You may name your accounts for easier recognition. Your pseudo account name cannot contain special characters, only numbers, letters and spaces. Please do not list your actual account number here.

Account Display Order--You may rearrange the order of your accounts by selecting and highlighting an account and moving the up and down arrows.

Image 12. Account Options



Options: Alerts (Refer to Image 13)

Netteller uses four (4) alert notifications for your convenience. Event alerts, Balance alerts, Item Alerts, and Personal Alerts.

Event alerts let you know if a credit has posted or a wire matured.

Balance alerts let you know if your balance has fallen below or risen above a predetermined amount.

Item alerts let you know if a specified check has cleared.

Personal alerts act like a calendar, notifying you that a specific event has occurred.

You have the option of being alerted when you login to your online account or have the alert emailed to you. If you choose email, be sure to keep the email address current under the Options: Personal section.

Image 13. Options: Alerts

MANHATTAN STATE BANK
AMSTERDAM-CHURCHILL BANK
THREE FORKS STATE BANK

NetTeller | Bill Payment | Options | Personal | Account | Alerts | Display

Contact Help Exit

Manhattan State Bank PO Box 690 Manhattan MT 59741

Event Alert Options [Edit Event Alerts](#)

Event	Method
Insufficient Funds (NSF)	Sign In
Maturing Loans	Sign In
Bill Pay Changed to Electronic	Sign In

Note: Maximum of 15 Balance Alerts [Add Balance Alert](#)

Balance Alert Options

Account Name	Above/Below	Amount	Method	Edit	Delete
Personal Checking	Below	\$100.00	Sign In	Edit	Delete
TC Checking	Below	\$25.00	Sign In	Edit	Delete
Photo Checking	Below	\$25.00	Sign In	Edit	Delete

Note: Maximum of 15 Item Alerts [Add Item Alert](#)

Item Alert Options
No item alerts have been set up.

Note: Maximum of 15 Personal Alerts [Add Personal Alert](#)

Personal Alert Options
No personal alerts have been set up.

Options: Display

This page will allow you to change the default settings for the number of accounts listed per page, the time frame for which the transactions are shown, and the transfer history. To change the settings, click the option you want and click “Submit”.

Contact Tab--Located in the upper right-hand corner of every NetTeller page, this feature allows you to email the bank for assistance or with questions at any point during your online banking session. This email is sent through a secure server.

Help Tab--Located in the upper-right hand corner of every NetTeller page, this provides definitions and descriptions for the page you are currently viewing.

Exit Tab--Located in the upper right-hand corner of every NetTeller page, this feature allows you to safely sign out of your online banking session. This will end your online banking session and disable your “back” button.

Interest Rates: Located in the upper left-hand corner of NetTeller’s main page, this feature allows you to keep up-to-date with the interest rates of Manhattan Bank.