



AMERICAN
COMMUNITY
BANK



Digital Banking

Personal Banking User Guide

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Getting Started

Welcome to Digital Banking with American Community Bank of Indiana! Whether at home or at the office using a computer, mobile phone or tablet, we strive to make your Digital Banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the digital banking process. If you have additional questions, contact us at (219) 365-6700.



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Getting Started

User Enrollment

New User

If you're new to Digital Banking with ACB, 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 from anywhere!

1. On a desktop computer, type www.acbanker.com into your browser and navigate to the Digital Banking Login page. On a mobile device, download our free ACB app from the Apple App Store or Google Play.
2. Click the **Login** button.
3. Click the **Personal Banking** button.
4. Click the "New User? Register Here" link.
5. Review the Digital Banking Services Agreement on the Disclaimer page, and click the **Accept** button to agree to the terms and conditions.
6. Fill out the Customer Verification Form with the required information, and click the **Verify** button.



Note: The details you provide are verified by comparing them to your contact information in our system. If the information does not match, contact us at (219) 365-6700 to update your profile.

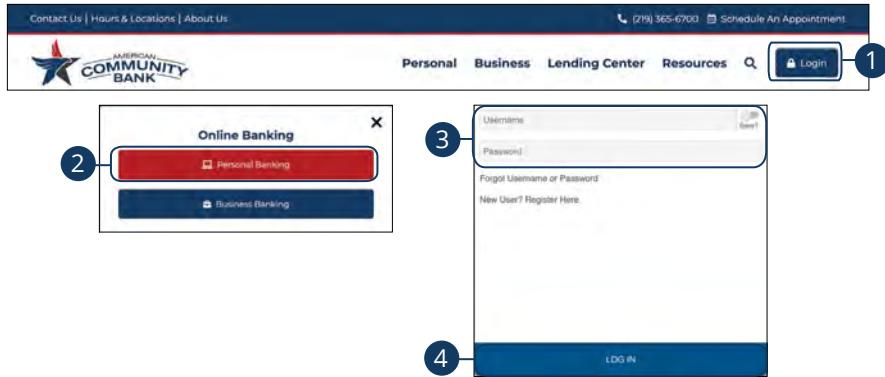
7. Create your username and click the **Continue** button.
8. Create a new password based on our password requirements, and click the **Submit** button when you are finished.

Getting Started

Logging In After Enrollment

After your first-time enrollment, logging in is easy and only requires your login ID and password.

Desktop



1. Click the **Login** button.
2. Click the **Personal Banking** button.
3. Enter your Username and Password.
4. Click the **Log In** button.



Note: If you enter an incorrect password too many times, your account will be temporarily locked. Contact us at (219) 365-6700 for assistance. If you've locked yourself out of your application with too many incorrect password attempts, you can also use the steps in the "Resetting a Forgotten Password" section below to reset your password.

Mobile



1. Enter your Username and Password.
2. Click the **Log In** button.



Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at (219) 365-6700 for assistance. If you've locked yourself out of your application with too many incorrect password attempts, you can also use the steps in the "Resetting a Forgotten Password" section below to reset your password.

Logging Off

For your security, you should always log off when you finish your Digital Banking session. You may also be logged out due to inactivity.

1. In the  at the top right corner of the page, click the **Log Out** button.

Getting Started

Retrieve a Forgotten Username

If you happen to forget your username, you can easily retrieve it from the ACB Home page—no need to call us!

The diagram illustrates the process of retrieving a forgotten username through three sequential steps:

- Step 1:** The first image shows a login screen with fields for "Username" and "Password". Below these fields is a link labeled "Forgot Username or Password". A blue circle with the number "1" points to this link.
- Step 2:** The second image shows a "Help" page. A dropdown menu is open, showing the option "Forgot Username". A blue circle with the number "2" points to the "Submit" button at the bottom of the page.
- Step 3:** The third image shows a "Customer Verification Form". It includes fields for "Account Number", "Account Type", "Last 4 Digits of SSN", and "Zip Code". At the bottom is a blue "Verify" button. A blue circle with the number "3" points to this button.

1. Click the “Forgot Username or Password” link.
2. Select “Forgot Username” using the drop-down and click the **Submit** button.
3. Fill out the Customer Verification Form with the required information, and click the **Verify** button.
4. Your username will then appear. Click the **Continue** button.

Getting Started

Resetting a Forgotten Password

If you happen to forget your password, you can easily reestablish a new one from the ACB home page—no need to call us!

The diagram illustrates the process of resetting a password. It consists of three panels. The top panel shows a login form with fields for 'Username' and 'Password', a 'Save' button, and a 'Forgot Username or Password' link, which is circled with a blue number 1. The middle panel shows a 'Help' dropdown menu with the option 'Forgot or Reset Password' selected, with a blue number 2 below it. The bottom panel shows a 'Customer Verification Form' with fields for 'Account Number', 'Account Type', 'Last 4 Digits of SSN', and 'Zip Code', with a blue number 3 below it. The 'Submit' button is at the bottom of the first panel, and the 'Verify' button is at the bottom of the third panel.

1. Click the “Forgot Username or Password” link.
2. Select “Forgot or Reset Password” using the drop-down and click the **Submit** button.
3. Fill out the Customer Verification Form with the required information and click the **Verify** button.
4. Create a new password based on our password requirements and click the **Submit** button when you are finished.

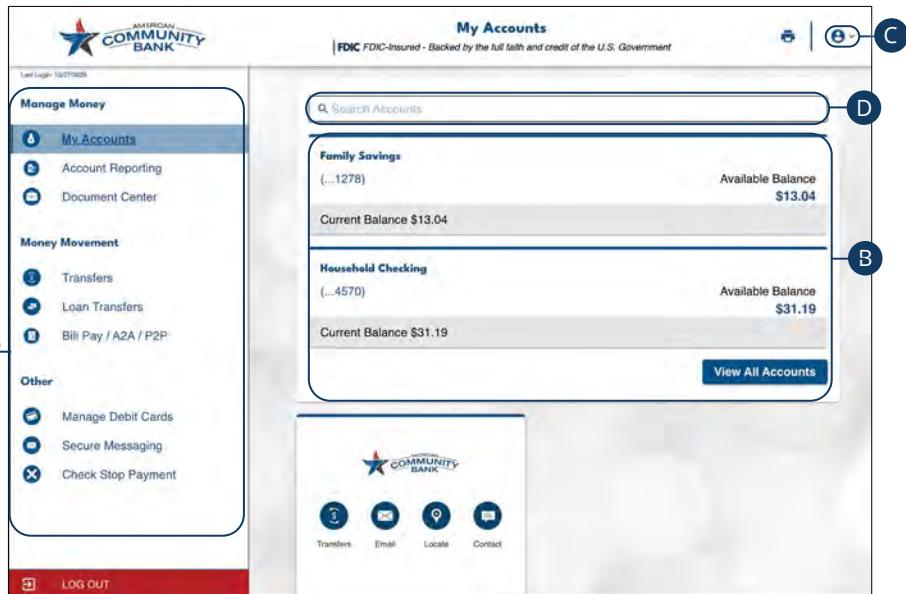
Note: If you lock yourself out with too many invalid login attempts, you can reset your password after completing the required verification steps. You will not be able to change your password if your account has been locked by ACB. Please contact ACB at (219) 365-6700 during business hours for information about why your account was locked.

Accounts Page

Accounts Page Overview

After logging in, you are taken directly to the Accounts page. All your accounts are listed in cards above your transaction history. Here you can view account balances, summaries and more!

Desktop



- The sidebar menu appears in every view on the left side of the screen. You can navigate to Digital Banking features by clicking on the name of the feature.
- Your ACB accounts are displayed in an account tile with their balances. When you click an account tile, you will be taken to a list of recent transactions.
- The icon located in the top right corner of the page allows you to access account alerts, account settings, locations, contact details and more.
- You can use the search bar to search your accounts using keywords.

Desktop Account Details

Selecting an ACB account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances, so you stay organized and on top of your finances.

The screenshot shows the ACB Desktop Account Details page. At the top, there is a summary box for the 'Family Savings' account (Account #1278). The box displays the 'Available Balance' as '\$13.04' and the 'Current Balance' as '\$13.04'. A callout bubble 'A' points to this summary box.

Below the summary box is a main account detail section for the 'Household Checking' account (Account #4570). It shows the 'Available Balance' as '\$31.20' and the 'Current Balance' as '\$31.20'. A callout bubble 'B' points to the account name. A 'View details' link is also present in this section.

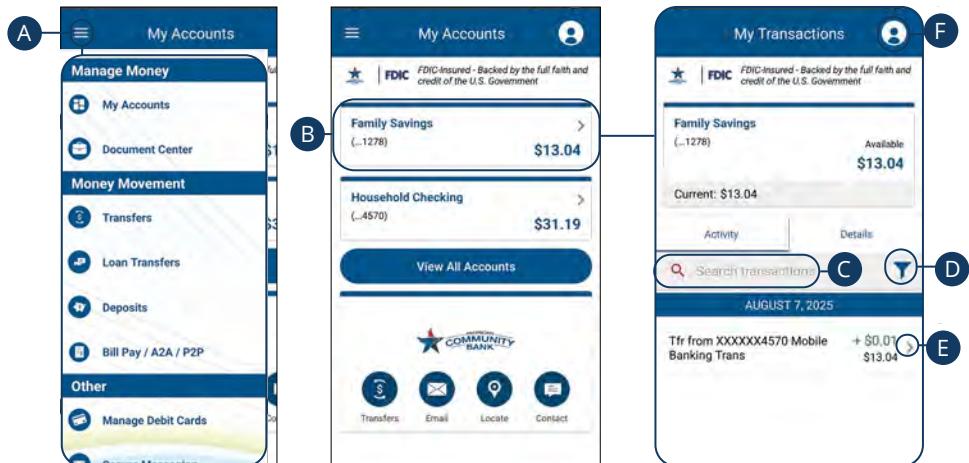
On the left side of the main account detail section is a search bar labeled 'Search Transactions' with a magnifying glass icon. A callout bubble 'D' points to this search bar. To the right of the search bar is a filter icon with a dropdown arrow. A callout bubble 'E' points to this filter icon.

Below the search bar, a transaction list is displayed with a header 'POSTED'. The first transaction is for 'ACH Allied Payment N ID1273710082, ID: VERIZON WIRELES' on '07/03/2023'. The transaction details are: Type: Credit, Amount: \$1.10, and Balance: \$31.20. A callout bubble 'F' points to the transaction amount '\$1.10'.

At the bottom of the transaction list, another transaction is listed: 'ACH Allied Payment N ID1273710082, ID: Returns refund' on '03/15/2023'. The transaction details are: Type: Credit, Amount: \$1.10, and Balance: \$30.10.

- A.** On the Home page, you can click on an account name to view the Account Details screen. Note: Select “View Details” to find your full account number.
- B.** Use the drop-down to view transactions for a different account.
- C.** The current and available balances of that account are displayed at the top of the page. **Current Balance** (also known as Ledger Balance) is your beginning of day balance. The **Available Balance** is the beginning of the day balance plus or minus any of that day's credits or debits. Click on the “View details” link for additional details.
- D.** Use the search bar to search transactions using keywords.
- E.** Transactions can be filtered by amount, date or type. Click the  icon for more options.
- F.** You can expand or collapse the view of each transaction by clicking the  icon.

Mobile



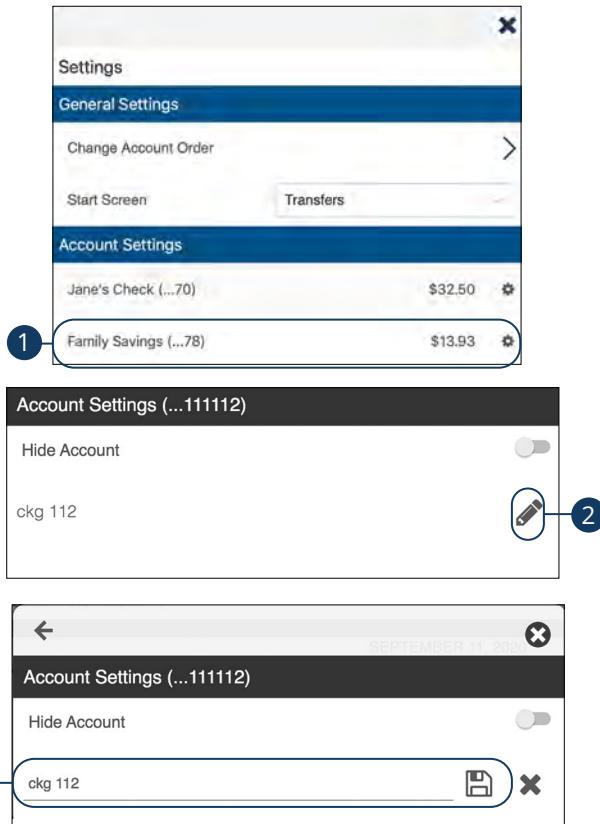
- A. The  icon displays the sidebar menu. You can navigate to Mobile Banking features by selecting the name of the feature.
- B. Your ACB accounts are displayed in an account tile with their balances. Click on an account tile to show details about an account such as balances, interest rates (if applicable), and due dates (if applicable). When you click on the account tile, the transactions for that account are displayed.
- C. Use the search bar to search transactions using keywords.
- D. The  icon allows you to filter your search.
- E. You can expand or collapse the view of each transaction by clicking the  icon.
- F. The  icon located in the top right corner of the screen allows you to access account preferences, update your contact information, setup and manage alerts, and more.

Accounts Page

Desktop Account Preferences

Personalize your accounts and how they appear in Digital Banking. Here you can change your account names and organize them however you'd like to suit your needs.

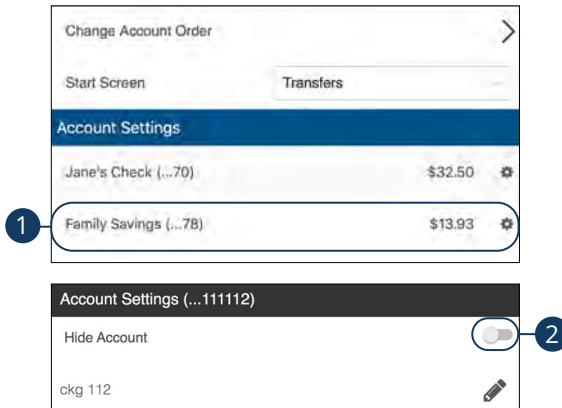
Edit Nickname



In the menu at the top right corner of the page, click **Settings**.

1. Under **Account Settings**, select the account you wish to nickname.
2. Click the icon to edit an account name.
3. Enter a new name and click the icon to save your settings.

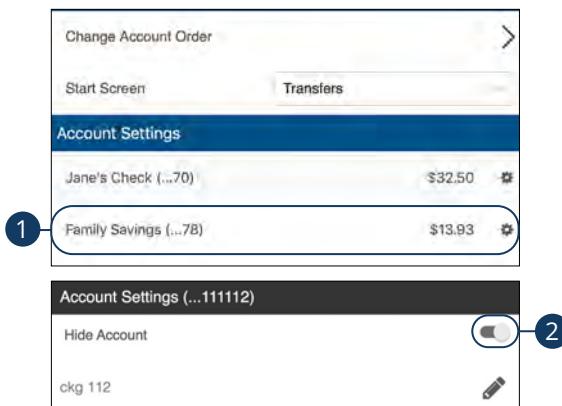
Hide Account



In the  menu at the top right corner of the page, click **Settings**.

1. Under **Account Settings**, select the account you wish to hide.
2. Toggle the hide account switch to the right.

Unhide Account



In the  menu at the top right corner of the page, click **Settings**.

1. Under **Account Settings**, select the account you wish to unhide.
2. Toggle the hide account switch to the left.

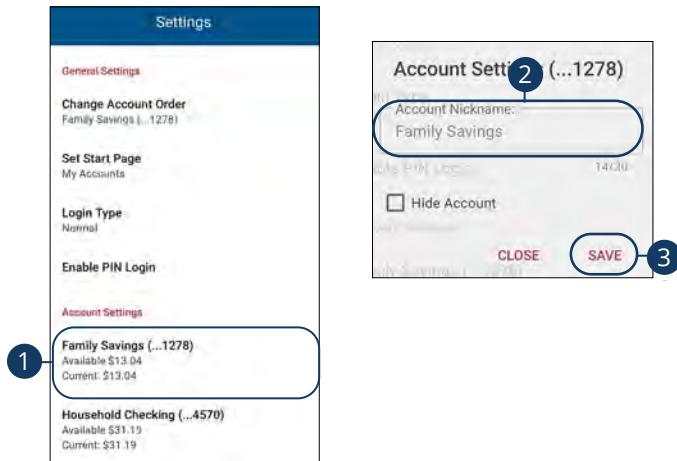
Accounts Page

Mobile Account Preferences



Note: The screens shown are from an Android device. Your experience may be slightly different on an Apple iPhone.

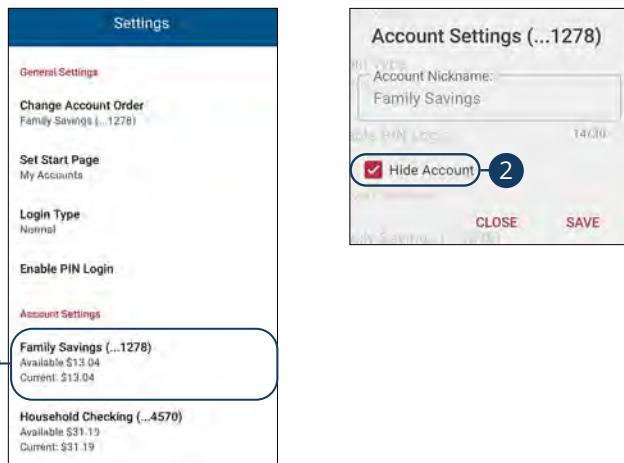
Edit Nickname



In the  drop-down at the top right corner of the screen, click **Settings**.

1. Click the account you would like to nickname.
2. Click on the account nickname.
3. Enter the new nickname and click the **Save** button when you are finished.

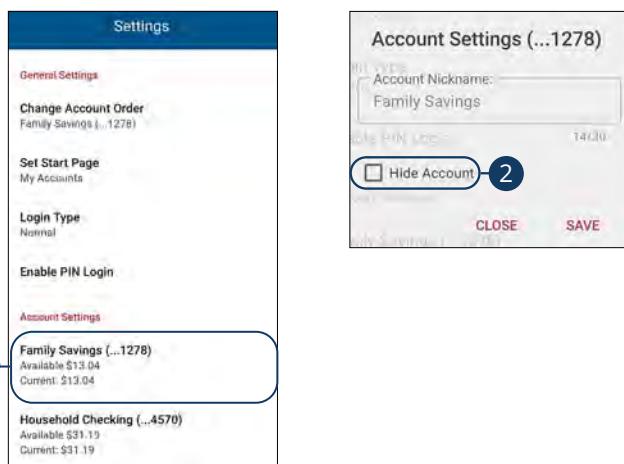
Hide Account



In the  drop-down at the top right corner of the screen, click **Settings**.

1. Click the account you would like to hide.
2. Check the box to hide the account.

Unhide Account



In the  drop-down at the top right corner of the screen, click **Settings**.

1. Click the account you would like to unhide.
2. Check the box to unhide the account.

Accounts Page

Viewing a Transaction Image

Need a copy of a check that has cleared your account? You can view copies of checks through digital banking with ACB.

Desktop

Family Savings
(...1278)

Available Balance
\$13.04

Current Balance \$13.04

DECEMBER 13, 2020

DEPOSIT

DEPOSIT IMAGE

DETAILED TRANSACTION

Acct#: (...0008)

Trans Date: 12-13-2020

Check #: 3072592

Description: DEPOSIT

Trans. Type: Credit

label: This is a really long value that takes a lot of space

label: value with special characters %\$@

label: \$500.00

label: \$1500.00

RECEIPT IMAGE

Front Image | Back Image

DECEMBER 9, 2020

DEPOSIT

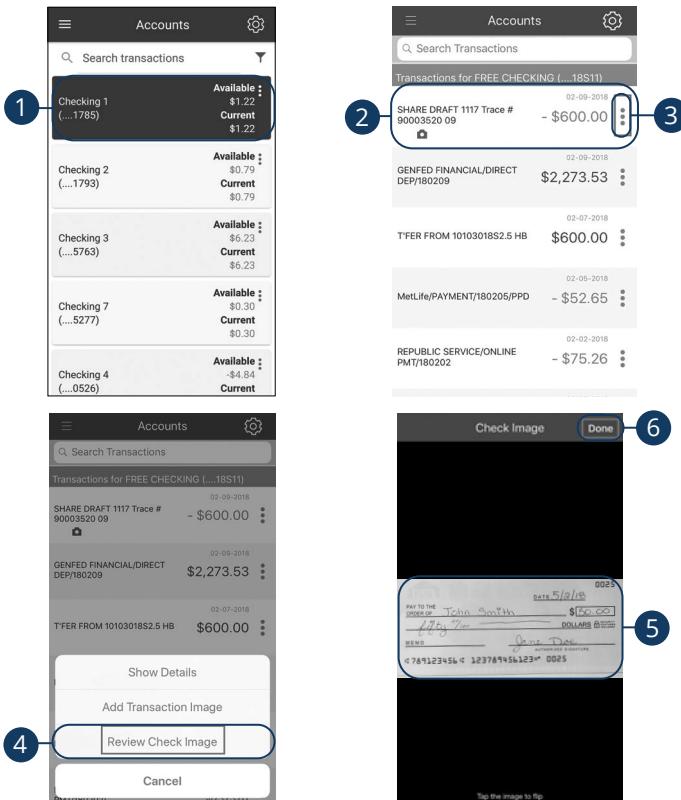
+ \$2,981.53

\$5,981.63

In the **Sidebar Menu**, click **Accounts**.

1. Click on an account.
2. Scroll through the list of transactions and look for the icon. The icon indicates that there is a transaction image to view.
3. Click the icon to expand the transaction.
4. Click on the "Front Image or Back Image" links to view the opposite side of the check.

Mobile



In the **Sidebar Menu**, click **Accounts**.

1. Click on an account.
2. Scroll through the list of transactions and look for the icon. The indicates that there is a transaction image to view.
3. Click the icon.
4. Click the **Review Check Image** button.
5. Click on the image to view the opposite side of the check.
6. Click the **Done** button when you are finished.

Accounts Page

Attaching an Image to a Transaction

Keep track of your expenses by attaching receipts, invoices and other images to each transaction.

Desktop

1

DECEMBER 13, 2020

DEPOSIT + \$2,044.55 ✓

DECEMBER 9, 2020

DEPOSIT + \$2,381.50 ^

DETAILS

Acct#: (...0008)

Trans Date: 12-09-2020

Check #: 3071832

Description: DEPOSIT

Trans. Type: Credit

label: This is a really long value that takes a lot of space

label: value with special characters %#\$@

label: \$500.00

label: \$1500.00

RECEIPT IMAGE

3 [Add Receipt Image](#)

DEPOSIT IMAGE

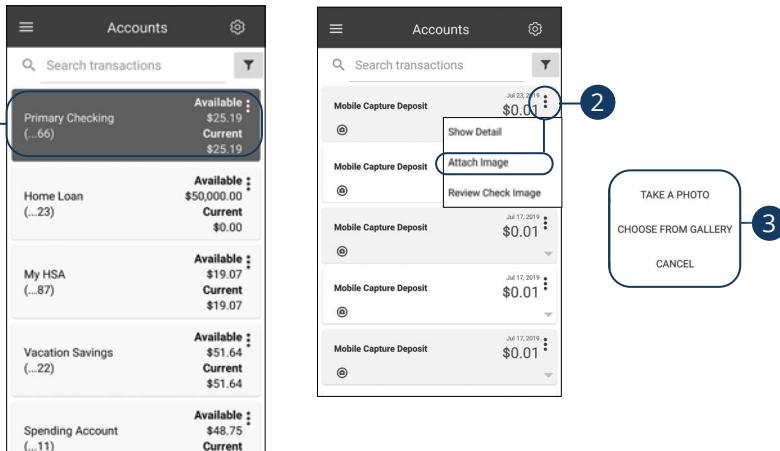
Front Image | Back Image

Print

In the **Sidebar Menu**, click **Accounts**.

1. Click on an account.
2. Click the icon to expand the transaction.
3. Click the **Add Receipt Image** button.
4. Navigate to the image you wish to attach.

Mobile



In the **Sidebar Menu**, click **Accounts**.

1. Click on an account.
2. Click the icon and choose "Attach Image" (Android) or "Add Transaction Image" (Apple) from the drop-down menu.
3. Navigate to the image you wish to attach.

Accounts Page

Account Reporting

You can create several reports within Digital Banking to keep track of payments, checks and transactions during a specified date range.

Creating a New Report

In order to make a new report, you need to specify the account, check number or amount range, transaction type and dates for your report.

The screenshot shows the 'Advanced Search' section of the Account Reporting interface. It includes fields for 'Choose Account' (dropdown, step 1), 'Choose Saved Report' (dropdown, step 1), 'Search By Check Number' (text input, step 2), 'Enter Amount Range' (text input, step 2), 'Choose Date Filter' (dropdown, step 2), 'Transaction Type' (checkboxes for Debit and Credit, step 3), and 'Save Report' and 'Apply' buttons (step 4). Below this, a 'Please name your report' dialog box is open, containing a text input field (step 5) and 'Cancel' and 'Confirm' buttons (step 6).

In the **Sidebar Menu**, click **Account Reporting**.

1. Select an account using the drop-down.
2. Select at least one filter: check number, amount range or date.
3. (Optional) Choose a transaction type by selecting the appropriate box.
4. Click the **Save Report** button to save the report for future use. Click the **Apply** button to run a one-time report.
5. Enter a name for the report.
6. Click the **Confirm** button.

Deleting an Existing Report

If you no longer need an existing report, you can delete it from your Digital Banking.

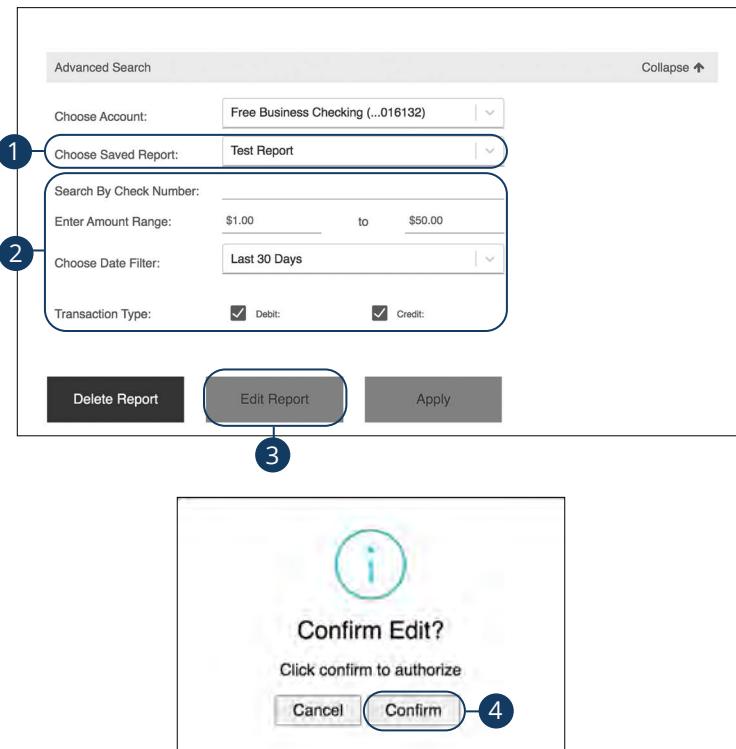
The image consists of two screenshots of a digital banking interface. The top screenshot shows a search interface with various filters. A blue circle labeled '1' points to the 'Choose Saved Report' dropdown, which is set to 'Test Report'. The bottom screenshot shows a confirmation dialog box with a large 'i' icon and the text 'Confirm Delete?'. Below the text is a smaller instruction 'Click confirm to authorize'. There are 'Cancel' and 'Confirm' buttons at the bottom, with a blue circle labeled '3' pointing to the 'Confirm' button.

In the **Sidebar Menu**, click **Account Reporting**.

1. Choose a saved report from the drop-down.
2. Click the **Delete Report** button.
3. Click the **Confirm** button.

Editing an Existing Report

If you need to edit an existing report, you can edit it from your Digital Banking.



Advanced Search Collapse ↑

Choose Account: Free Business Checking (...016132) | ▾

1 Choose Saved Report: Test Report | ▾

Search By Check Number:

Enter Amount Range: \$1.00 to \$50.00

2 Choose Date Filter: Last 30 Days | ▾

Transaction Type: Debit: Credit:

3 Delete Report **4** Edit Report **5** Apply

6 i **7** Confirm Edit?
Click confirm to authorize

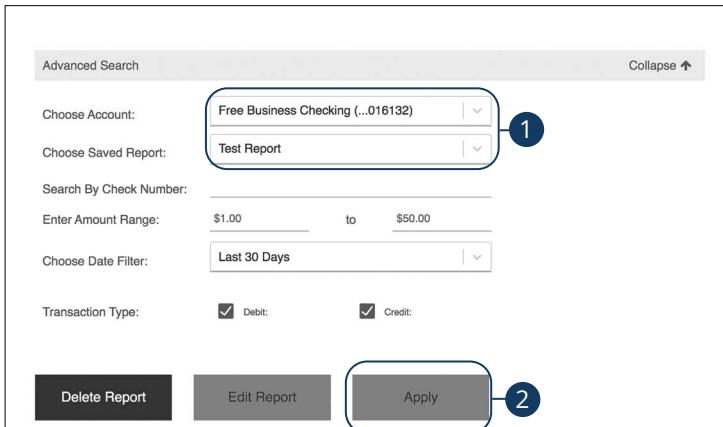
8 Cancel **9** Confirm

In the **Sidebar Menu**, click **Account Reporting**.

1. Choose a saved report from the drop-down.
2. Make the necessary changes.
3. Click the **Edit Report** button.
4. Click the **Confirm** button.

Running an Existing Report

Running an existing report allows you to display the results from your saved reports.



Advanced Search Collapse 

Choose Account: 1

Choose Saved Report:

Search By Check Number:

Enter Amount Range: to

Choose Date Filter:

Transaction Type: Debit: Credit:

Delete Report **Edit Report** **Apply** 2

In the **Sidebar Menu**, click **Account Reporting**.

1. Select an account and saved report using the appropriate drop-down.
2. Click the **Apply** button to run the report.

Security

Protecting Your Information

Here at ACB, we do all we can to protect your personal information and provide you with a reliable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Digital Banking can be a secure and efficient method for all your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up to date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Digital Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off of Digital Banking when you're finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of uppercase and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices, and avoid using features that save your login IDs and passwords.

Fraud Prevention

- Do not open email attachments or click on links from unknown sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted, sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, contact us immediately at (219) 365-6700.

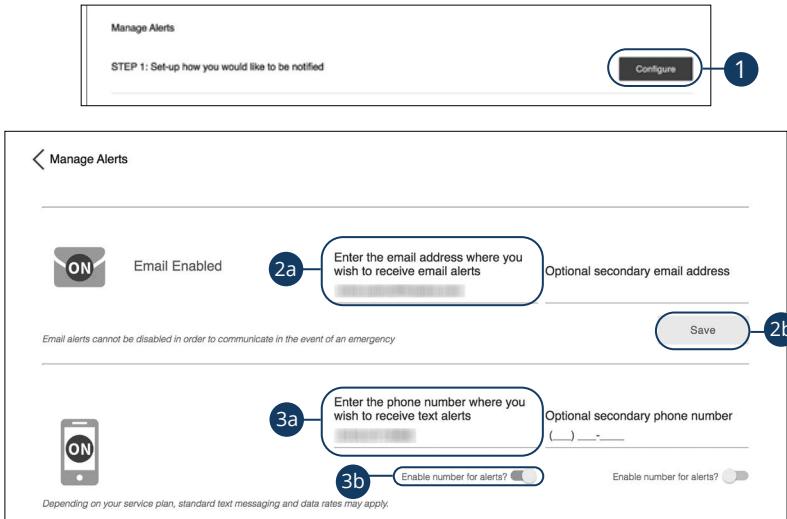
Security

Alerts Overview

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

Desktop Delivery Preferences

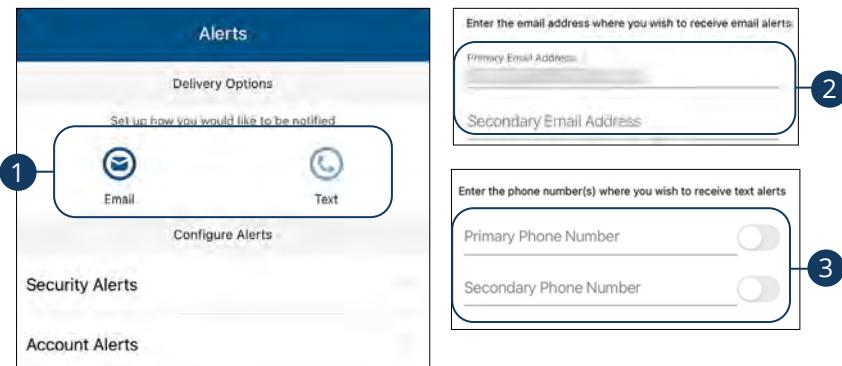
You can add additional delivery methods to notify you about your accounts wherever you are.



In the  at the top right corner of the page, click **Alerts**.

1. Click the **Configure** button.
2. To enable email alerts:
 - a. Enter your email address.
 - b. Click the **Save** button.
3. To enable text alerts:
 - a. Enter your phone number.
 - b. Click the "Enable number for alerts?" toggle.
 - c. You will be sent a validation code. Click the **OK** button once you have entered the validation code.

Mobile Delivery Preferences



In the drop-down at the top right of the page, click **Alerts**.

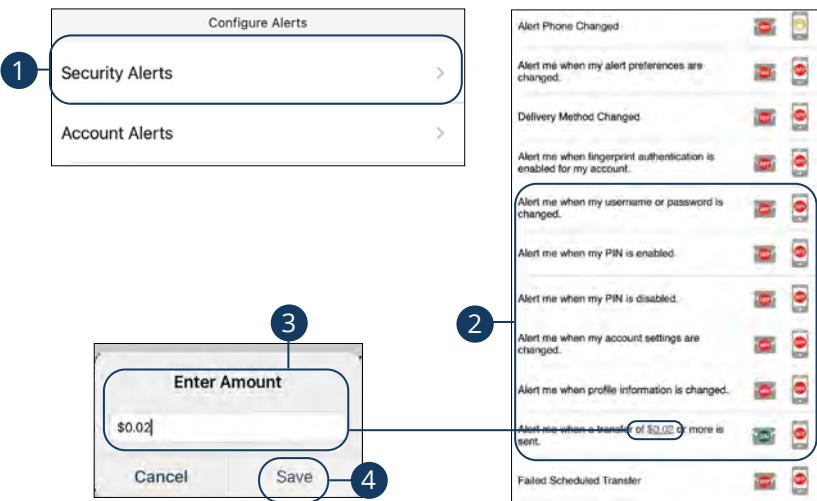
1. Click the icon to change your email alert settings. Click the icon to change your text alert settings.
2. For email alerts, enter your primary and (optional) secondary email address and click the **Save** button.
3. For text alerts, enter your enter your primary and (optional) secondary phone number and click the toggle.

Security

Editing Alerts

Security Alerts

We want you to feel confident while using Digital Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.



In the drop-down at the top right of the page, click **Alerts**.

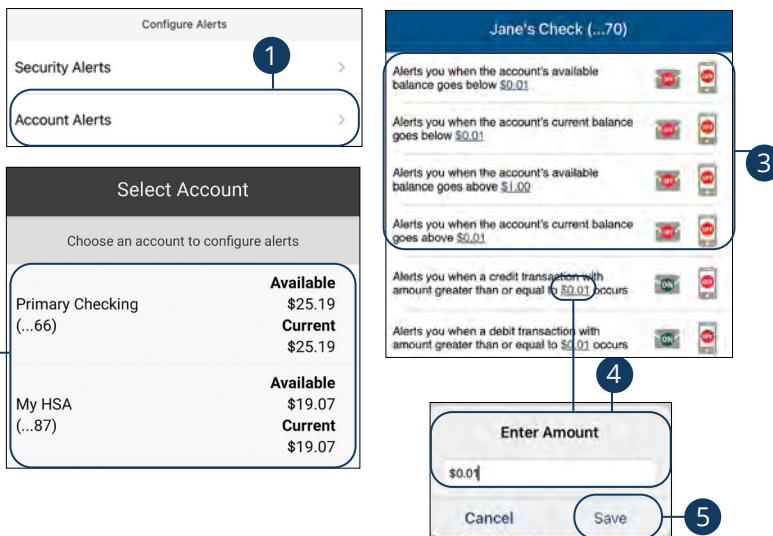
1. Select the **Security Alerts** button.
2. Enable and disable alerts:
 - a. Click the or icon to disable an alert.
 - b. Click the or icon to enable an alert.
3. Enter a dollar amount, if required.
4. Click the **Save** button.



Note: You will receive an email or SMS/Text when an alert is added or updated.

Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go above or below a number you specify.



In the drop-down at the top right of the page, click **Alerts**.

1. Select the **Account Alerts** button.
2. Use the drop-down to choose an account.
3. Enable and disable alerts:
 - a. Click the or icon to disable an alert.
 - b. Click the or icon to enable an alert.
4. Enter a dollar amount, if required.
5. Click the **Save** button.

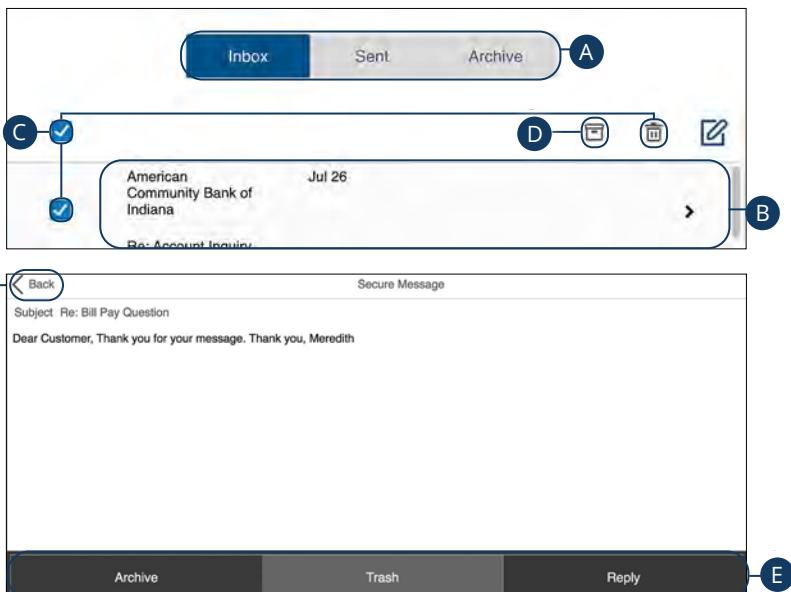


Note: You will receive an email or SMS/Text when an alert is added or updated.

Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at ACB, Secure Messages allow you to communicate directly with an ACB customer service representative. From the Secure Messages page, you can view replies, old messages, create new conversations and attach images.



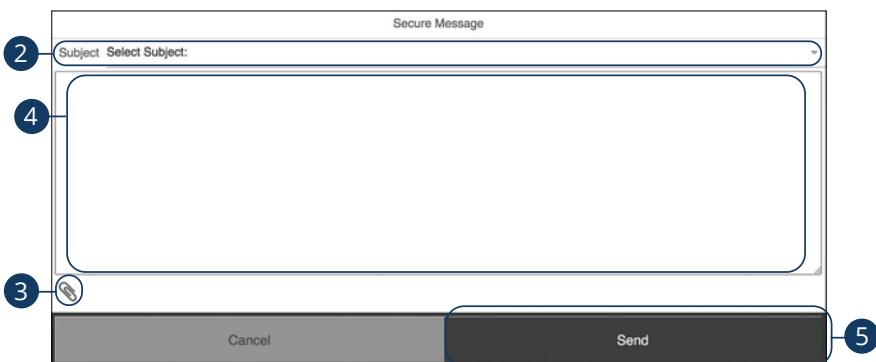
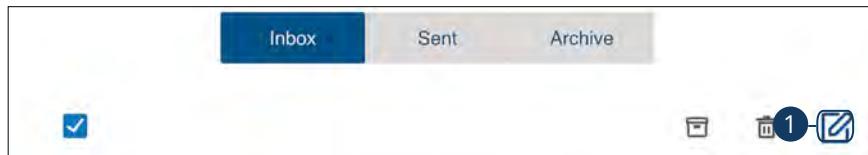
In the **Sidebar Menu**, click **Secure Messaging**.

- A. Click the appropriate tab at the top to view your inbox, sent messages or archived messages.
- B. Click on a message to open it in a new screen.
- C. Delete multiple messages by checking the box next to the corresponding messages or check the "select all" box and click the icon.
- D. Archive multiple messages by checking the box next to the corresponding messages or check the "select all" box and click the icon.
- E. Archive an opened message by clicking the **Archive** button, delete by clicking the **Trash** button or reply by clicking the **Reply** button.
- F. Return to your mailbox by clicking the "Back" link.

Security

Sending a Secure Message

Starting a new conversation through Digital Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential personal information relating to your accounts or attach files within a new message.



In the **Sidebar Menu**, click **Secure Messaging**.

1. Create a new message by clicking the  icon.
2. Select the subject from the drop-down.
3. (Optional) Attach a file by clicking the  icon.
4. Enter your message.
5. Click the **Send** button when you are finished.

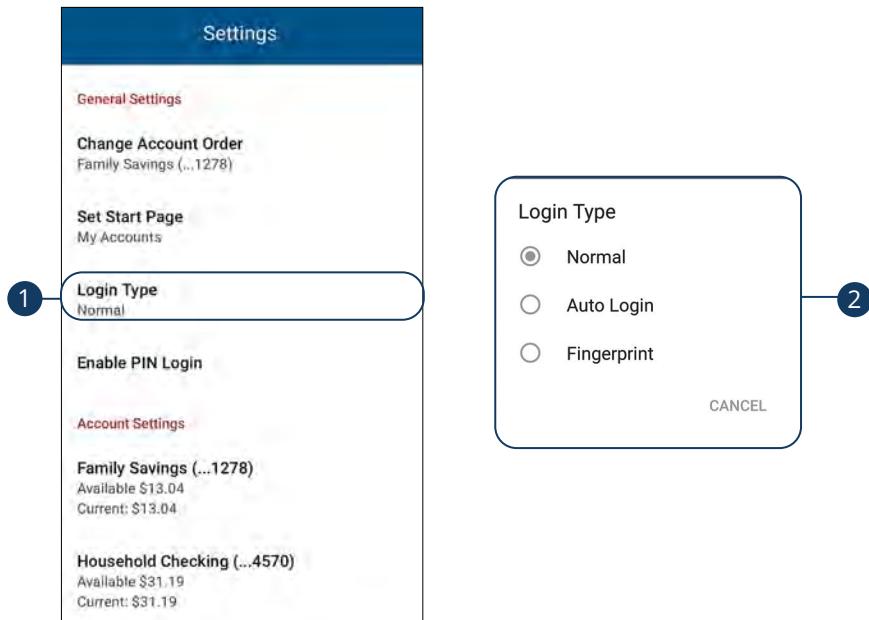
Mobile Security

Enabling Touch ID, Fingerprint Login or Face ID

Within ACB's Mobile Banking, you have the ability to set up security preferences that are not available on a computer. These additional preferences make signing into Mobile Banking quick and easy, and add an extra layer of security to your private information while on the go. Touch ID, Fingerprint Login or Face ID may be available depending on the model of your device.

Android Devices

Fingerprint Login uses fingerprint recognition technology allowing you to log in to Mobile Banking using just your fingerprint.



In the drop-down at the top right of the page, click **Settings**.

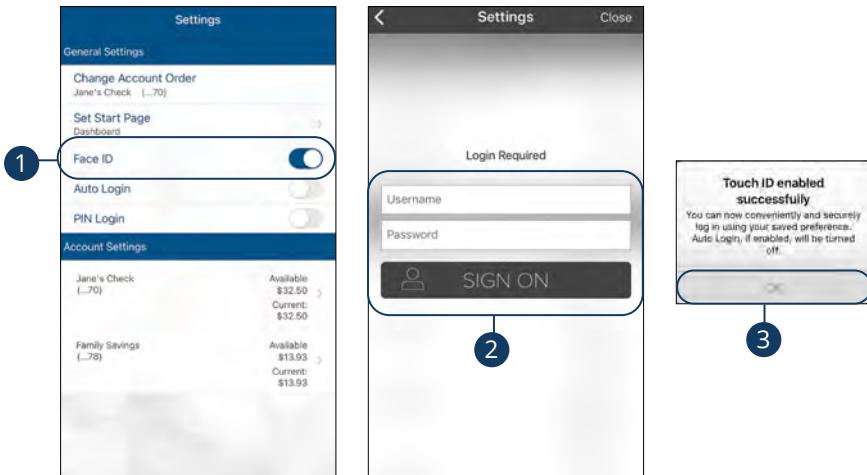
1. Click the **Login Type** button.
2. Choose Fingerprint or Face Recognition
 - **Normal:** Enter your username and password to log in.
 - **Auto Login:** Automatically log in to our app without needing to enter your username and password.
 - **Fingerprint:** Uses fingerprint recognition technology to unlock your device using just your fingerprint.
3. Enter your username and password, then click **Confirm**.
4. Click the **OK** button when you are finished.



Note: Fingerprint Login must first be enabled on your mobile device.

Apple Devices

Touch ID uses fingerprint recognition technology allowing you to log in to Mobile Banking using just your fingerprint. Face ID uses face recognition technology allowing you to log in to Mobile Banking using just secure face identification.



In the  drop-down at the top-right of the page, click **Settings**.

1. Toggle the **Touch ID** switch to enable Touch ID or toggle the **Face ID** switch to enable Face ID.
2. Enter your Username and Password, then click the **Sign On** button.
3. Click the **OK** button when you are finished.



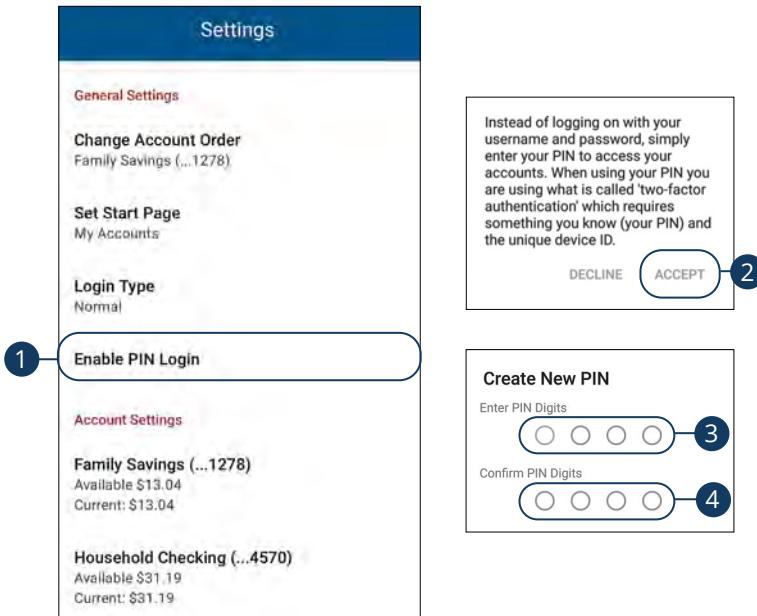
Note: Touch ID or Face ID must first be enabled on your mobile device. Your phone model will determine which identification feature is available.

Mobile Security

Enabling PIN Login

Create a unique PIN within our Mobile Banking app to quickly and easily log in to Mobile Banking on the go.

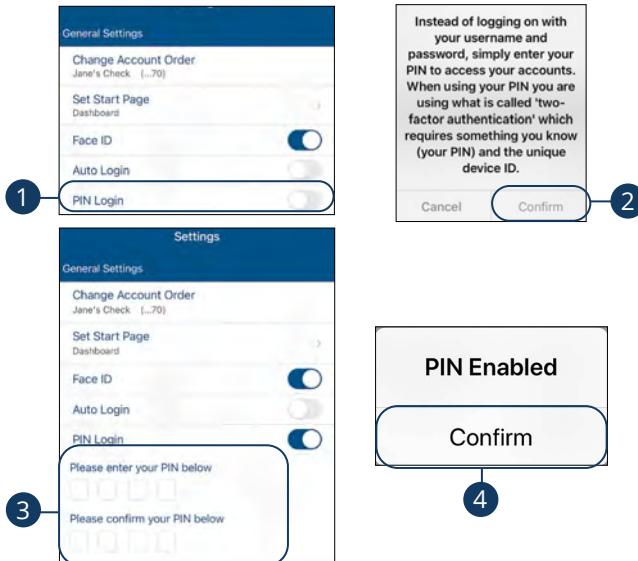
Android Devices



In the drop down at the top-right of the page, click **Settings**.

1. Click the **Enable PIN Login** button.
2. Click the **Accept** button.
3. Enter your chosen PIN number.
4. Reenter your chosen PIN number.

Apple Devices



In the drop-down at the top right of the page, click **Settings**.

1. Toggle the **PIN Login** switch to enable PIN Login.
2. Click the **Confirm** button.
3. Enter and reenter your chosen PIN number.
4. Click the **Confirm** button when you are finished.

Transactions

Transfers

When you need to make a one-time or recurring transfer between your personal ACB accounts, you can use the Transfers feature. These transactions go through automatically, so your money is always where you need it to be.

DATE	FROM	TO	DESCRIPTION	AMOUNT
------	------	----	-------------	--------

Create Transfer

Transfer From
 Household Checking (...4570)

Transfer To

Amount
 \$0.00

Send Date
 09/06/2023

Memo

Summary

Amount
\$0.00

From
Household Checking (...4570)

To

Send Date
09/06/2023

Frequency
Daily

In the **Sidebar Menu**, click **Transfers**.

1. Click the **Transfer Funds** tab.
2. Select the accounts to transfer funds between using the “From” and “To” drop-downs.
3. Enter the amount to transfer.
4. Enter the date to send the transaction.
5. (Optional) Enter a memo.

6 Frequency
Daily

7a Recurrence
Until But Not After Date

7b End Date
09/07/2023

8

Recurrence
Until: 09/07/2023

Notice

All transfers require sufficient available funds at the time the transfer is processed. Your Available Balance may not reflect some items, such as future payments scheduled through bill pay or checks written that haven't been cashed. If sufficient funds are not available, the transfer may be declined and/or fees may be incurred. For additional details, see your account agreement.

Cancel Submit

6. Select a frequency using the drop-down. Frequency options include: One-time, Daily, Weekly, Every two weeks, Monthly, Every three months and Annually.
7. For a recurring transfer:
 - a. Choose how long the transfer should occur.
 - **Until Canceled:** Transactions process until the user cancels the recurring payment in the application.
 - **Until But Not After Date:** Transactions occur on the scheduled frequency until the end-date that the user designates has passed.
 - b. Enter the transaction's end date.
8. Click the **Submit** button when you are finished.

Managing Transfers

When you need to make changes to a recurring transaction, you can view and manage all transfers through the Transfers page.

Date	From	To	Description	Amount	
Pending					
02-14-2018 	Checking Premium (....0483)	Checking (....0012)	Testing Scheduled to be executed	\$12.34	 1

2a  Details
2b  Delete Next Occurrence
2c  Delete All Occurrences

In the **Sidebar Menu**, click **Transfers**.

1. Click the  icon.
2. From the drop-down, you have a few options:
 - a. Click “Details” (Desktop) or “View Details” (Mobile) to view additional information about a specific transfer.
 - b. Click “Delete Next Occurrence” (Desktop) or “Cancel Transfer” (Mobile) to cancel the next transfer in a series.
 - c. Click “Delete All Occurrences” (Desktop) or “Cancel Entire Series” (Mobile) to cancel the entire series of transfers.



Note: Options may vary slightly on a mobile device.

Transactions

Loan Transfers

Initiating a Transaction

When you need to make a one-time or recurring payment to an ACB loan or transfer from a line of credit, you can use the Loan Payments & Transfers feature.

DATE	FROM	TO	DESCRIPTION	AMOUNT
	Transfer From <input checked="" type="checkbox"/> BUSINESS INTEREST CHECKING (...191696) <input type="button" value="▼"/>	Transfer To <input checked="" type="checkbox"/> Geneva Ct Mortgage (...541333) <input type="button" value="▼"/>		
2			Send Date 11-19-2020	
3			Frequency Daily	
4			Recurrence Until: 11-20-2020	
5			Transfer Type Regular	
6			Amount \$0.00	
			Memo Memo	

In the **Sidebar Menu**, click **Loan Transfers**.

1. Click the **Transfer Money** tab.
2. Select the accounts to transfer funds between using the "From" and "To" drop-downs.
3. Enter the date to send the transaction.
4. Use the drop-down menu to select a transfer type.
5. Enter the amount to transfer.
6. Enter a memo.

7 Frequency
Daily

8a Recurrence
Until But Not After Date

8b End Date
09/07/2023

Recurrence
Until: 09/07/2023

Notice

All transfers require sufficient available funds at the time the transfer is processed. Your Available Balance may not reflect some items, such as future payments scheduled through bill pay or checks written that haven't been cashed. If sufficient funds are not available, the transfer may be declined and/or fees may be incurred. For additional details, see your account agreement.

Cancel Submit 9

7. Select a frequency using the drop-down. Frequency options include: One-time, Daily, Weekly, Every two weeks, Monthly, Every three months and Annually.
8. For a recurring transfer:
 - a. Choose how long the transfer should occur.
 - **Until Canceled:** Transactions process until the user cancels the recurring payment in the application.
 - **Until But Not After Date:** Transactions occur on the scheduled frequency until the end-date that the user designates has passed.
 - b. Enter the transaction's end date.
9. Click the **Submit** button when you are finished.

Managing Loan Payments

When you need to make changes to a loan transfer, you can view and manage all transfers through the Loan Transfers page.

Date	From	To	Description	Amount	
Pending					
02-14-2018	Checking Premium (...0483)	Checking (...0012)	Testing Scheduled to be executed	\$12.34	 1

- 2a  Details
- 2b  Edit
- 2c  Delete

In the **Sidebar Menu**, click **Loan Transfers**.

1. Click the  icon.
2. From the drop-down menu, you have a few options:
 - a. Click “Details” (Desktop) or “View Details” (Mobile) to view additional information about a specific transfer.
 - b. Click “Edit” to edit the transfer.
 - c. Click “Delete” (Desktop) or “Cancel Transfer” (Mobile) to delete the transfer.

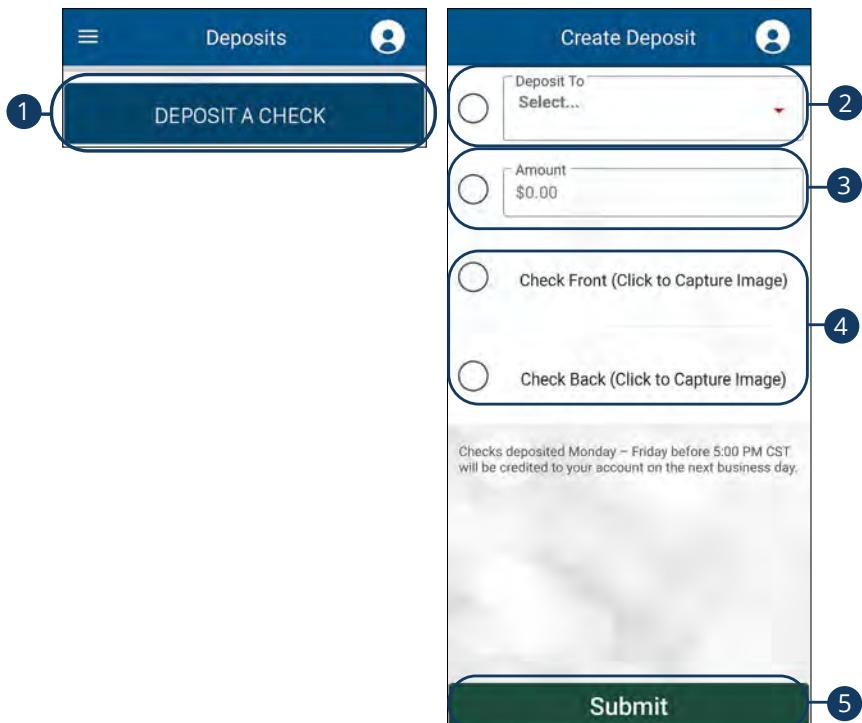
Transactions

Check Deposit

You no longer need to visit a branch to deposit a check. By using the Check Deposit feature, you can upload images of the front and back of a check to deposit it into your ACB account.



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

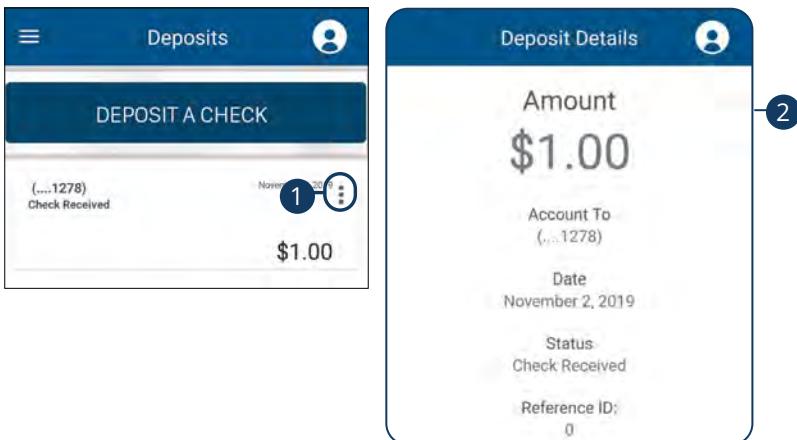


In the **Sidebar Menu**, click **Deposits**.

1. Click the **Deposit A Check** button.
2. Select an account using the “Deposit To” drop-down.
3. Enter the amount of the deposit.
4. Upload an image of the front and back of the check.
5. Click the **Submit** button when you are finished.

Viewing Check Deposit History

You can view all the checks you deposited into your ACB account all in one convenient place. By viewing your Check Deposit history, you can also view the status of your deposits.



In the **Sidebar Menu**, click **Deposits**.

1. Click the icon and select "View Details" from the drop-down.
2. View information about your deposit.

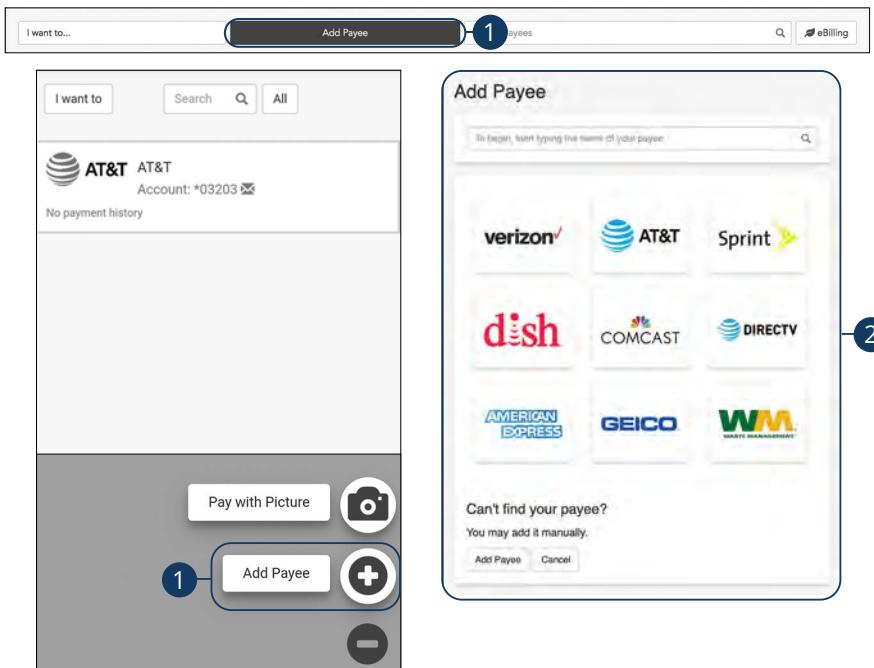
Enhanced Bill Pay

Bill Pay Overview

Bill Pay / A2A / P2P with ACB 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 all in one place.

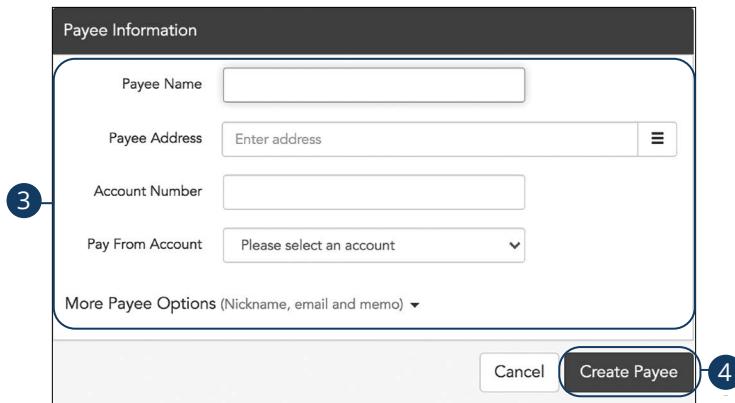
Creating a Payee

The person or company to whom you are sending funds to is known as the payee. A payee can be almost any company or person such as a department store, cable TV provider or even a relative. It may be convenient to set up a payee to receive payments on a regular basis.



In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. On a desktop computer, click the **Add Payee** button. On a mobile device, click the **+** button and select "Add Payee."
2. Click on one of the preloaded payees, or click the **Add Payee** button to create a new payee.



The image shows a 'Payee Information' dialog box. It contains fields for 'Payee Name' (a text input box), 'Payee Address' (a text input box with a placeholder 'Enter address' and a three-dot menu icon), 'Account Number' (a text input box), 'Pay From Account' (a dropdown menu with 'Please select an account'), and a 'More Payee Options' link. At the bottom are 'Cancel' and 'Create Payee' buttons, with the 'Create Payee' button highlighted by a blue oval. A blue circle with the number '3' is positioned to the left of the dialog, and a blue circle with the number '4' is positioned to the right of the 'Create Payee' button.

3. Enter the new payee's information and account details. (This will vary by payee.)
4. Click the **Create Payee** button.

Enhanced Bill Pay

Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.

1

2

3

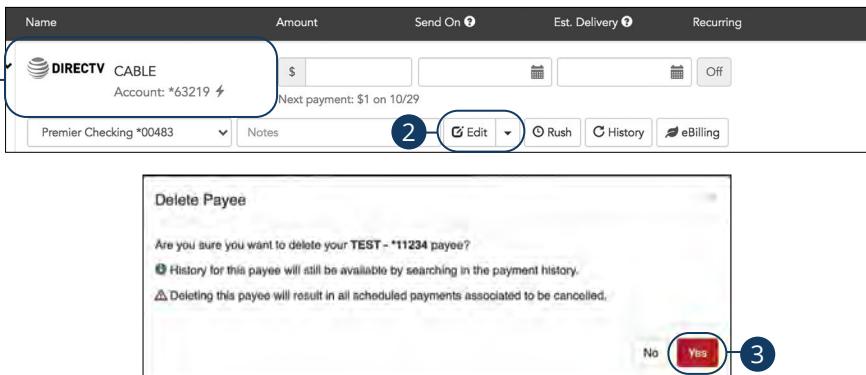
In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Click on the payee you wish to edit to expand the payee.
2. Click the **Edit** (Desktop) or **Edit Payee** (Mobile) button.
3. Make your changes and click the **Save** button when you are finished.

Enhanced Bill Pay

Deleting a Payee

If a payee is no longer needed, you can permanently delete them. This does not erase data from any existing payments.



In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Click on the payee you wish to delete to expand the payee.
2. Click the **Edit** (Desktop) or **Edit Payee** (Mobile) button and select "Delete Payee".
3. Click the **Yes** button.

Enhanced Bill Pay

Schedule Payments

It is easy to pay your bills once you set up payees. To pay a bill, simply find your payee and fill out the payment information beside their name.

Desktop

1

2

3

Pay Bills

Payee	Amount	Send On	Estimated Delivery	Type
CHARLIE - *56789 Pay From: Jane's Check *14570	\$1.00 Reference: Test	5/24/2021	5/25/2021	Electronic Standard ACH
Total \$1.00				

Submit Payments 4

In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **Pay Bills** using the “I want to” drop-down.
2. Enter the payment information.
3. Click the **Pay Bills** button.
4. Click the **Submit Payments** button when you are finished.

Note: The Send On date is the day the funds will be deducted from your account. The Deliver By date is the estimated delivery date of the payment based on the Send On date.

Mobile

1

2

3

4

In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Click on the bill you would like to pay.
2. Click the **Pay** button.
3. Enter the payment information and click the **Make Payment** button.
4. Click the **Submit Payment** button when you are finished.



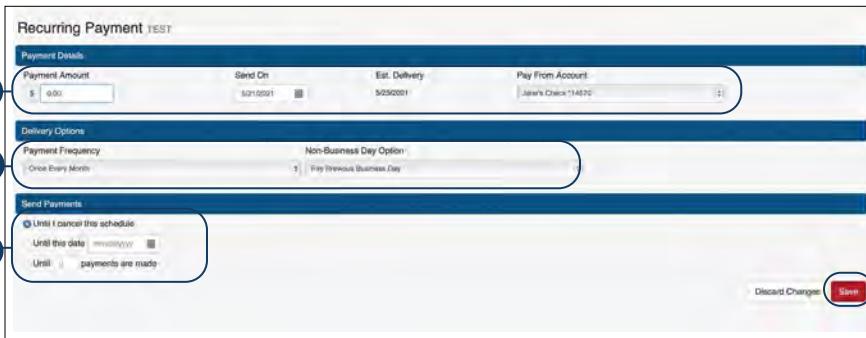
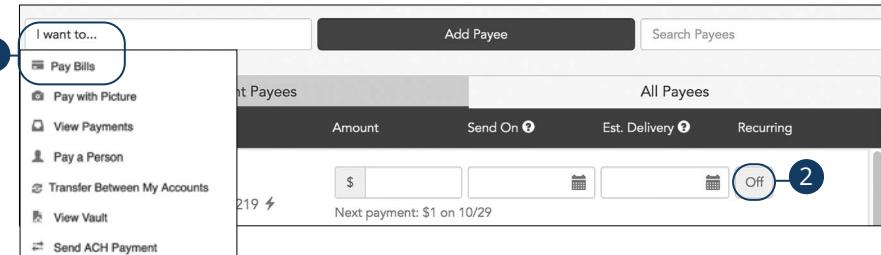
Note: The **Send On** date is the day the funds will be deducted from your account. The **Estimated Delivery Date** is the estimated delivery date of the payment based on the **Send On** date.

Enhanced Bill Pay

Recurring Payments

Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.

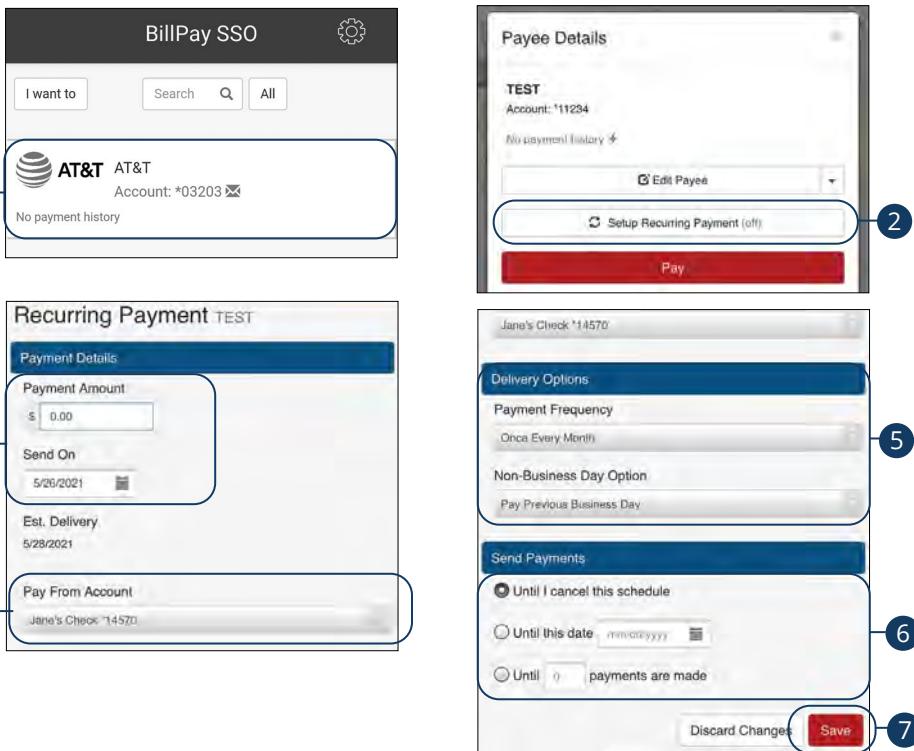
Desktop



In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **Pay Bills** using the "I want to" drop-down.
2. Click the **Recurring Payment** from "Off" to "On" button.
3. Enter the payment amount, first payment date and select a pay from account.
4. Enter the payment frequency and the non-business day option.
5. Choose when to cancel the recurring payment.
6. Click the **Save** button when you are finished.
7. Click the **Save Schedule** button.

Mobile



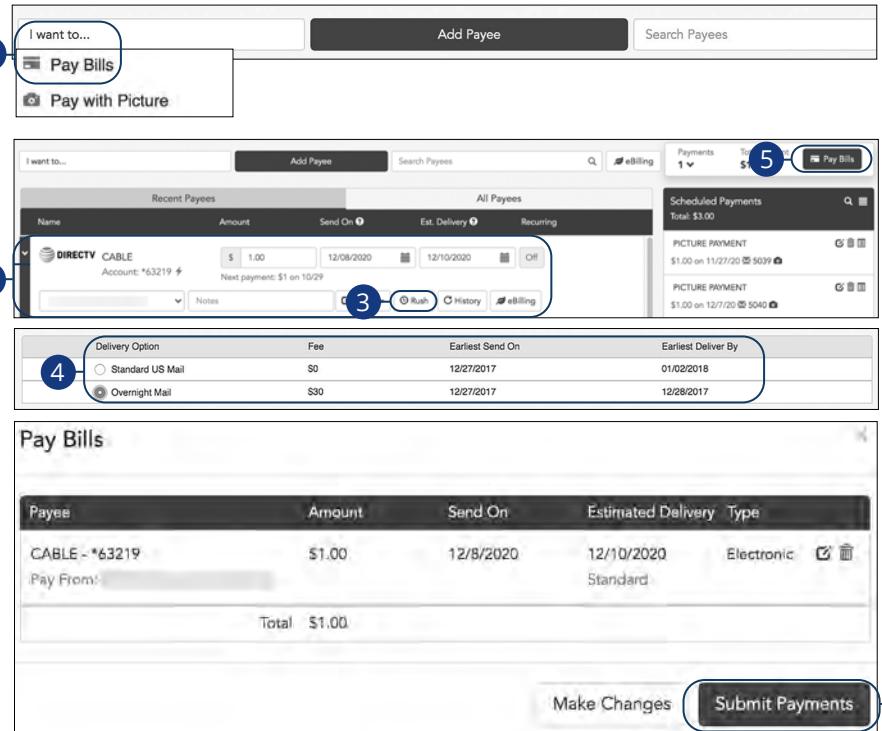
In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Click on the bill you would like to pay.
2. Click the **Setup Recurring Payment** button.
3. Enter the payment amount and the first payment date.
4. Choose Pay From Account from the drop-down.
5. Enter the Payment Frequency and the Non-Business Day Option.
6. Choose when to cancel the recurring payment.
7. Click the **Save** button when you are finished.
8. Click the **Save Schedule** button.

Enhanced Bill Pay

Rush Delivery

A Rush Delivery option is available if you need a payment to process faster than the standard rate. A standard fee may occur.



The screenshot shows the Enhanced Bill Pay interface with several numbered steps indicating the process:

1. In the "I want to..." dropdown, "Pay Bills" is selected.
2. The "Pay Bills" button is highlighted.
3. The "Rush" button is highlighted.
4. The delivery options table is shown, with "Overnight Mail" selected. The table data is as follows:

Delivery Option	Fee	Earliest Send On	Earliest Deliver By
Standard US Mail	\$0	12/27/2017	01/02/2018
Overnight Mail	\$30	12/27/2017	12/28/2017

5. The "Pay Bills" button in the top right corner is highlighted.
6. The "Submit Payments" button is highlighted.

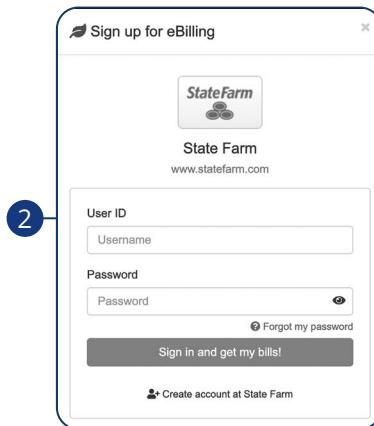
In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **Pay Bills** using the "I want to" drop-down.
2. Click on the bill you would like to pay and enter the payment information.
3. Click the **Rush** button.
4. Select a delivery option.
5. Click the **Pay Bills** button.
6. Click the **Submit Payments** button when you are finished.

Enhanced Bill Pay

Setting Up eBills

Many major credit card companies, automotive finance companies and utility companies are preloaded into the bill pay system. Only billers that are preset in the system have the potential to be set up as an eBill. When you set up an eBill, you continue to receive bills from your biller. In order to stop receiving them, you must contact the company.



In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

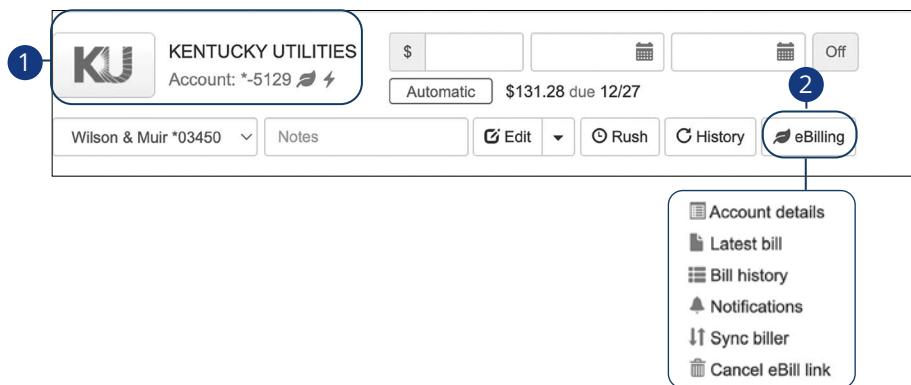
1. Click the **Sign up for eBilling** button.
2. Enter your username and password for the biller's website and click the **Sign in and get my bills!** button.



Note: If you do not have an account with the biller click the "+ Create account" link.

Enhanced Bill Pay

eBill Options



In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Click on a payee to expand the payee.
2. Click the **eBilling** button to view the options.
 - **Account Details:** View details about your account.
 - **Latest Bill:** View and download your most recent bill.
 - **Bill History:** View your bill history.
 - **Notifications:** Edit your notification preferences.
 - **Sync Biller:** Sync your connection to the biller.
 - **Cancel eBill link:** Cancel the eBill link. This will not delete the payee from bill pay.

Enhanced Bill Pay

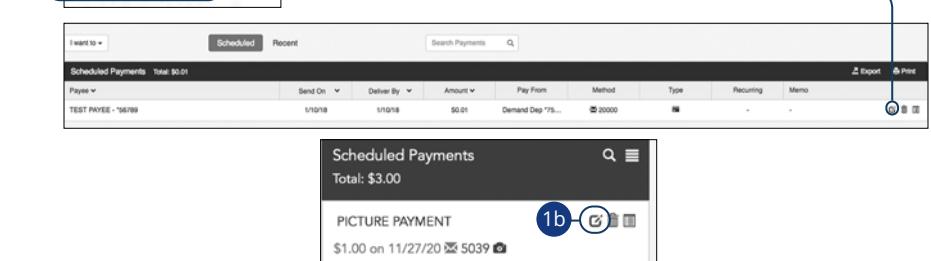
Editing a Payment

You can edit a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

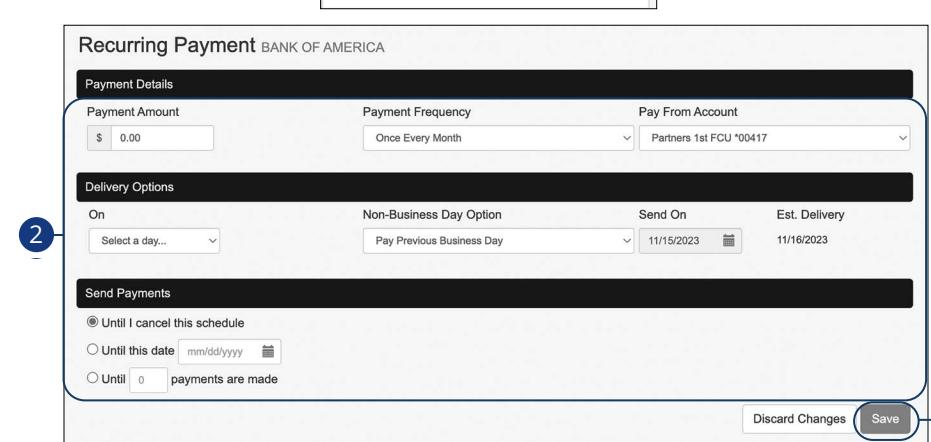
1a



1b



2



3

In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

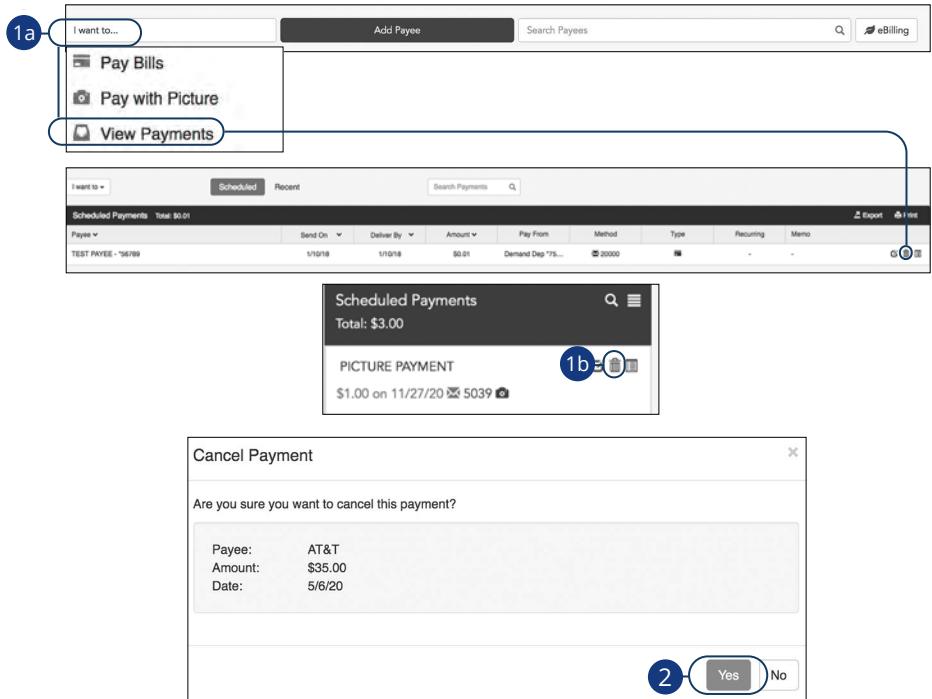
1. There are two ways to edit a scheduled payment:
 - a. Select **View Payments** using the "I want to" drop-down and click the  icon.
 - b. Click the  icon next to a payment in the scheduled payments panel.
2. Edit the payment information.
3. Click the **Save** button when you are finished.

Enhanced Bill Pay: Editing a Payment

Enhanced Bill Pay

Deleting a Payment

You can delete a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.



1a

1b

2

Scheduled Payments

Total: \$0.01

Payee	Send On	Deliver By	Amount	Pay From	Method	Type	Recurring	Memo
TEST PAYEE - 56789	1/10/18	1/10/18	\$0.01	Demand Dep *79...	20000		-	

Scheduled Payments

Total: \$3.00

PICTURE PAYMENT

\$1.00 on 11/27/20 5039

Cancel Payment

Are you sure you want to cancel this payment?

Payee: AT&T
Amount: \$35.00
Date: 5/6/20

Yes No

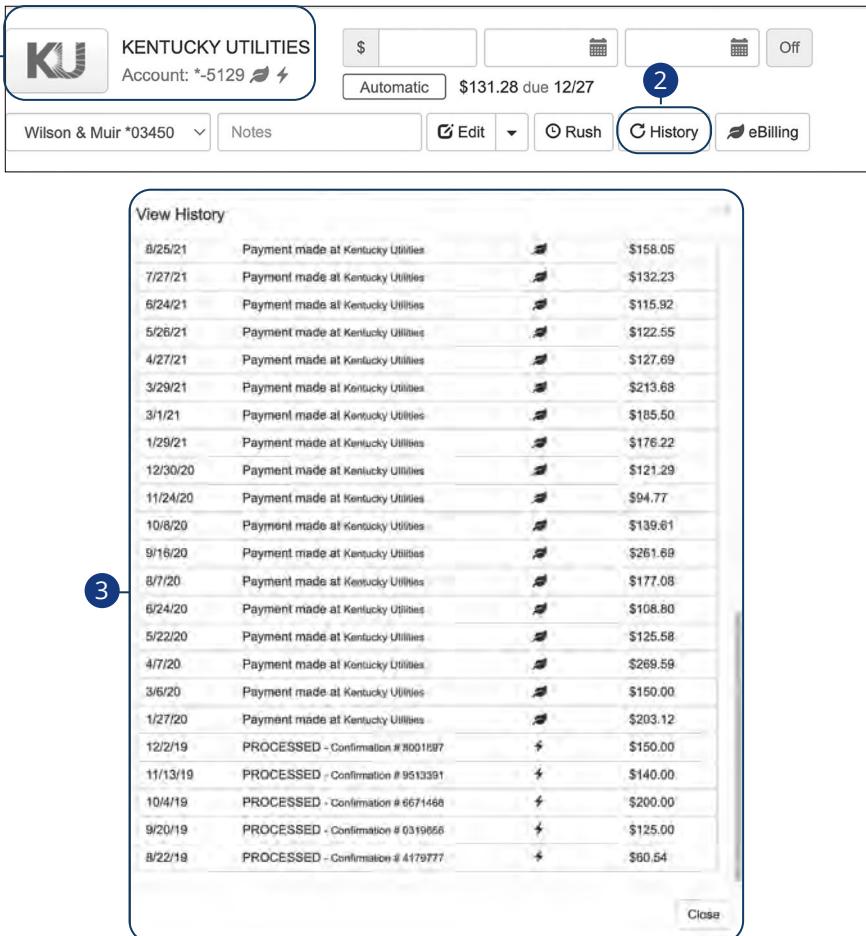
In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. There are two ways to delete a scheduled payment:
 - a. Select **View Payments** using the “I want to” drop-down and click the  icon.
 - b. Click the  icon next to a payment in the scheduled payments panel.
2. Click the **Yes** button when you are finished.

Enhanced Bill Pay

Payment History

You can easily view your payment history to see past payments, including dates, payees, payment methods and amounts. This helps you track activity and quickly confirm whether a payment was sent or processed.



KENTUCKY UTILITIES
Account: *-5129 

\$  Automatic  \$131.28 due 12/27  

Wilson & Muir *03450  Notes    

View History

Date	Description	Amount
8/25/21	Payment made at Kentucky Utilities	\$158.05
7/27/21	Payment made at Kentucky Utilities	\$132.23
6/24/21	Payment made at Kentucky Utilities	\$115.92
5/26/21	Payment made at Kentucky Utilities	\$122.55
4/27/21	Payment made at Kentucky Utilities	\$127.69
3/29/21	Payment made at Kentucky Utilities	\$213.68
3/1/21	Payment made at Kentucky Utilities	\$185.50
1/29/21	Payment made at Kentucky Utilities	\$176.22
12/30/20	Payment made at Kentucky Utilities	\$121.29
11/24/20	Payment made at Kentucky Utilities	\$94.77
10/8/20	Payment made at Kentucky Utilities	\$139.81
9/16/20	Payment made at Kentucky Utilities	\$261.68
8/7/20	Payment made at Kentucky Utilities	\$177.08
6/24/20	Payment made at Kentucky Utilities	\$108.80
5/22/20	Payment made at Kentucky Utilities	\$125.58
4/7/20	Payment made at Kentucky Utilities	\$269.59
3/6/20	Payment made at Kentucky Utilities	\$160.00
1/27/20	Payment made at Kentucky Utilities	\$203.12
12/2/19	PROCESSED - Confirmation # 8001597	\$150.00
11/13/19	PROCESSED - Confirmation # 9512391	\$140.00
10/4/19	PROCESSED - Confirmation # 6671468	\$200.00
9/20/19	PROCESSED - Confirmation # 0319656	\$125.00
8/22/19	PROCESSED - Confirmation # 4179777	\$60.54

Close

In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Click on a payee to expand the payee.
2. Click the **History** button to view your payment history.
3. Your payment history will be displayed.

Enhanced Bill Pay: Payment History

Enhanced Bill Pay

Picture Pay

You can make a payment by simply uploading a picture of your bill. All of the payee information is entered automatically.

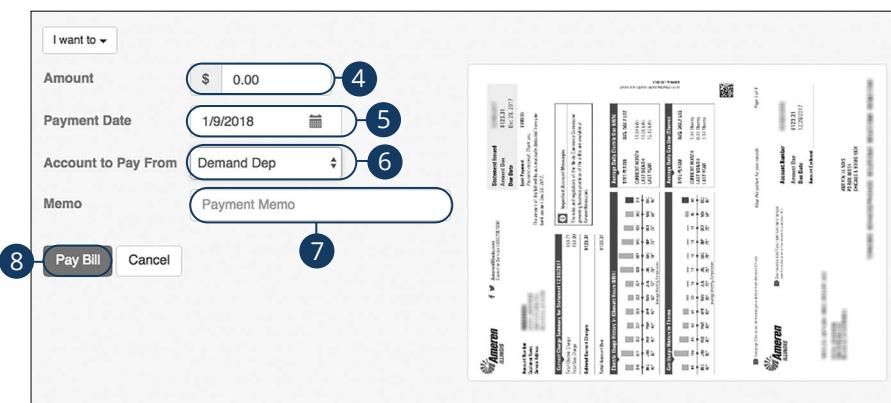
The screenshot shows the Enhanced Bill Pay interface. On the left, a sidebar menu has a callout pointing to the 'Pay with Picture' option in the 'I want to...' dropdown. The main area shows a placeholder for a bill image with the text 'Pay a bill by uploading a picture of your bill, making sure to include the account number, payee's name and address.' Below it is a red 'Upload Picture' button and a placeholder for a file drop area. A second callout points to the uploaded file 'viewbillimage_Page_1.jpg' in a file viewer window. The file details are: 290 KB, Created Today, 8:07 AM, Modified Today, 8:07 AM. A third callout points to the 'Open' button in the same window.

In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **Pay with Picture** using the "I want to" drop-down.
2. For desktop:
 - a. Click the **Upload Picture** button.
 - b. Select the image of the bill you wish to pay.
 - c. Click the **Open** button.



Note: Make sure the account number, payee name, address and the amount of the bill are all captured in the picture.



3. For mobile:
 - a. Click the **Take Picture** button.
 - b. Take a picture of the bill with your mobile phone or select an existing image.
4. Enter the bill amount.
5. Enter the payment date using the calendar feature.
6. Select an account using the "Account to Pay From" drop-down.
7. Enter a memo.
8. Click the **Pay Bill** button when you are finished.

Enhanced Bill Pay

Pay a Person

Send money to family and friends anywhere! Person-to-person payments are a digital cash alternative that makes sending and receiving money as easy as emailing and texting.

1. In the Sidebar Menu, click **Bill Pay / A2A / P2P**.

2. Select **Pay a Person** using the "I want to" drop-down.

3. Enter the amount to send.

4. (Optional) To create a new recipient:

- Click the  icon.
- Enter the recipient's name, email address or mobile phone number.

5. (Optional) Enter a message to send with your payment.

6. Click the **Continue to the next step** button.

Create A Secret Word
Please create a unique secret word for Erica.

7. Please provide a secret word
Use a single word with no spaces that is 5-15 characters using only A-Z, a-z, 0-9 or !
Create Secret Word & Continue

What is this and why do I need it?
Cancel Current Payment

Authenticate User
Select a method below to determine how you will receive the authentication code.

8. Send authentication code by email
Send authentication code by text XXX-9335
Send authentication code by phone call XXX-9335

Authenticate User
We have sent the authentication code to: [REDACTED]

9. Please Enter the 4 digit authentication code
0 0 0 0
Authenticate User & Send Money

Send A New Authentication Code

Secret Word Reminder
Don't Forget To Send The Secret Word

Please take a moment to send Brandon the unique secret word you created.

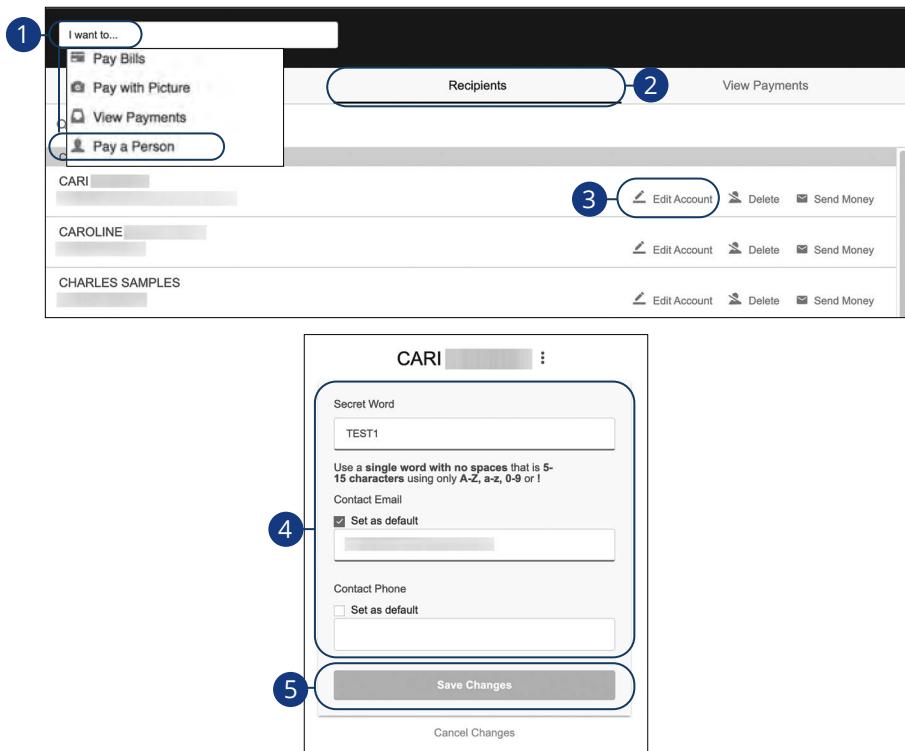
Secret word for this recipient is:
Test1
Tap to copy secret word

10. Continue
 Shut off this reminder notification

7. Create a secret word and click the **Create Secret Word & Continue** button.
8. Select an authentication code delivery method.
9. Enter the four digit authentication code and click the **Authenticate User & Send Money** button.
10. Copy the secret word and send it to the recipient. Click the **Continue** button when you are finished. A summary screen will appear.

Note: The secret word is a unique word that you create for each recipient. They then will use that secret word to collect the money that you send them. Secret words are not case sensitive.

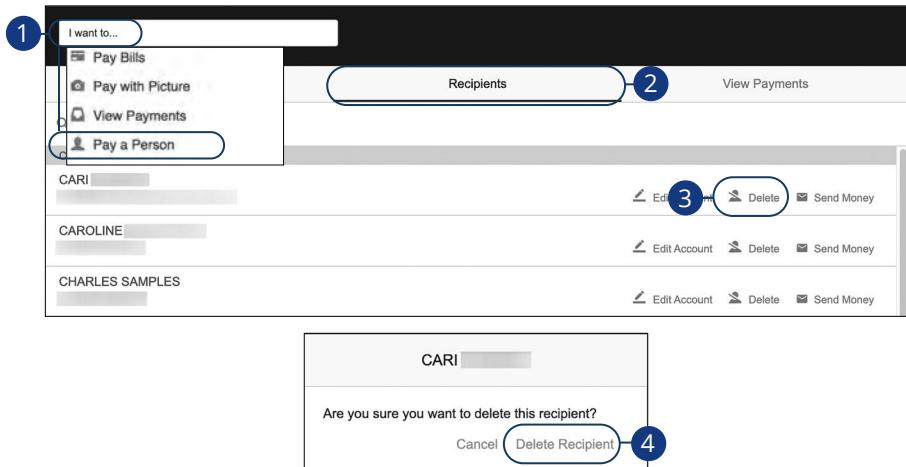
Edit Pay a Person Recipient



In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **Pay a Person** using the “I want to” drop-down.
2. Click the **Recipients** tab.
3. Click the “Edit Account” link next to the recipient you want to edit.
4. Edit the recipient information.
5. Click the **Save Changes** button when you are finished.

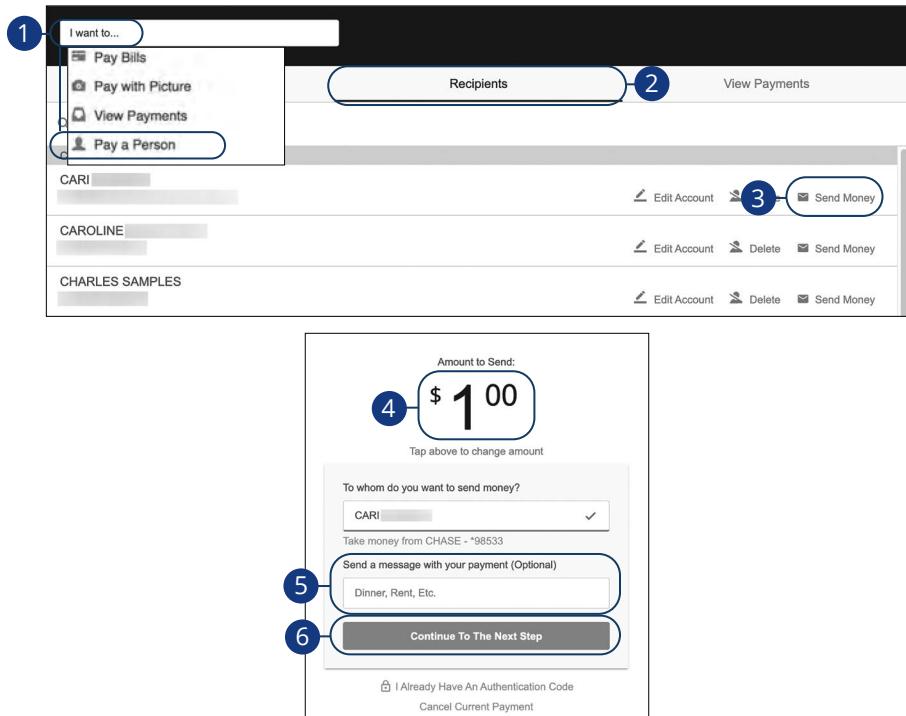
Delete Pay a Person Recipient



In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **Pay a Person** using the "I want to" drop-down.
2. Click the **Recipients** tab.
3. Click the "Delete" link next to the recipient you want to delete.
4. Click the "Delete Recipient" link.

Send Money to a Recipient



In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **Pay a Person** using the "I want to" drop-down.
2. Click the **Recipients** tab.
3. Click the "Send Money" link next to the recipient you want to send money to.
4. Enter the amount to send.
5. (Optional) Enter a message to send with your payment.
6. Click the **Continue to the next step** button.

Create A Secret Word

Please create a unique secret word for Erica.

Please provide a secret word

Use a single word with no spaces that is 5-15 characters using only A-Z, a-z, 0-9 or !

Create Secret Word & Continue

7

What is this and why do I need it?

Cancel Current Payment

Authenticate User

Select a method below to determine how you will receive the authentication code.

Send authentication code by email

Send authentication code by text
XXX-9335

Send authentication code by phone call
XXX-9335

8

Authenticate User

We have sent the authentication code to:

Please Enter the 4 digit authentication code

0 0 0 0

Authenticate User & Send Money

9

Send A New Authentication Code

Secret Word Reminder

Don't Forget To Send The Secret Word

Please take a moment to send Brandon the unique secret word you created.

Secret word for this recipient is:

Test1
Tap to copy secret word

Continue

10

Shut off this reminder notification

7. Create a secret word and click the **Create Secret Word & Continue** button.
8. Select an authentication code delivery method.
9. Enter the four digit authentication code and click the **Authenticate User & Send Money** button.
10. Copy the secret word and send it to the recipient. Click the **Continue** button when you are finished. A summary screen will appear.



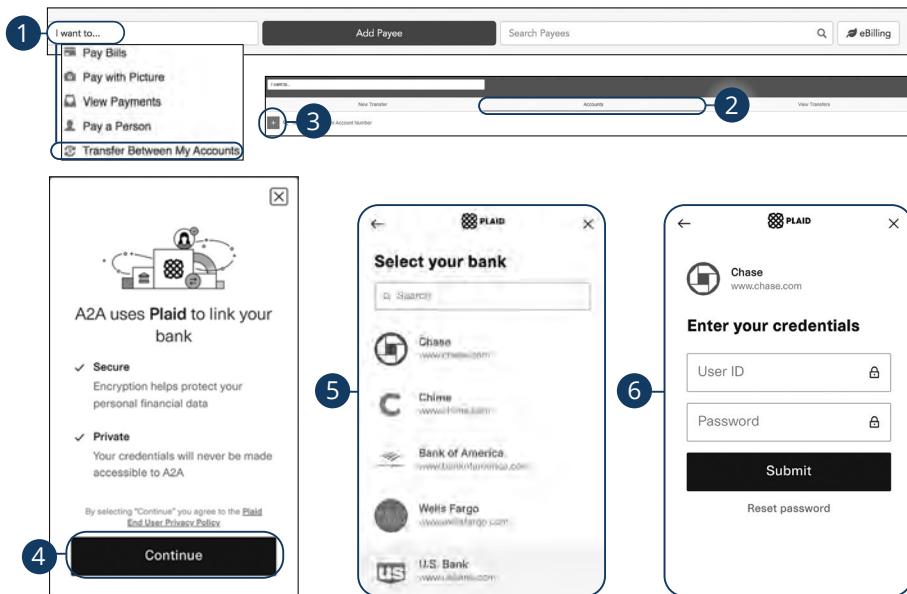
Note: The secret word is a unique word that you create for each recipient. They then will use that secret word to collect the money that you send them. Secret words are not case sensitive.

Enhanced Bill Pay

Transfer Between My Accounts

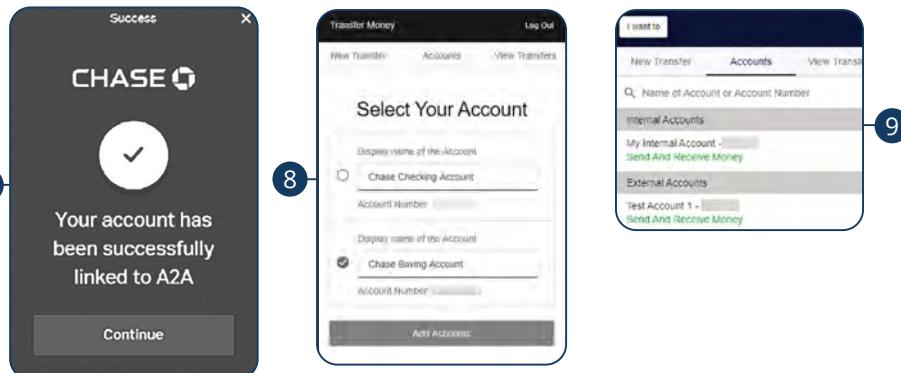
Your private accounts at other financial institutions can be linked to digital banking with American Community Bank of Indiana, so you can transfer money between two banks without ever leaving home! When you add another account, you are asked to verify your ownership of that account by confirming two small deposits American Community Bank of Indiana makes into the external account.

Adding an External Account Using Plaid



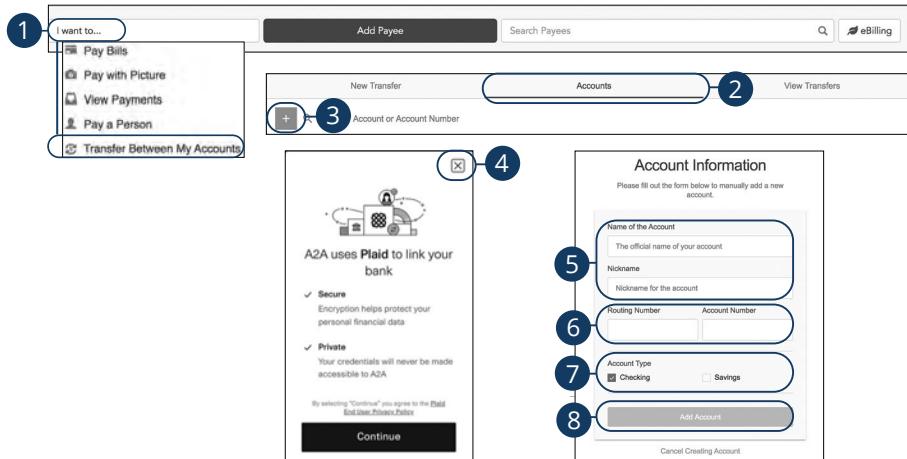
In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **Transfer Between My Accounts** using the "I want to" drop-down.
2. Click the **Accounts** tab.
3. Click the **+** icon to add an account.
4. Click the **Continue** button.
5. Select a Financial Institution from the list or use the search box to filter the results.
6. Enter your credentials and click the **Submit** button.



7. You will see a confirmation screen, click the **Continue** button.
8. Plaid will pull the accounts linked to the credentials that you provided. Select the accounts you want to add and click the **Add Accounts** button.
9. Accounts verified with credentials through Plaid will now appear under the external accounts section.

Adding an External Account Manually



In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **Transfer Between My Accounts** using the "I want to" drop-down.
2. Click the **Accounts** tab.
3. Click the **+** icon to add an account.
4. Click the **X** icon to exit Plaid..
5. Enter a name and nickname for the account.
6. Enter the routing number and account number.
7. Choose an account type.
8. Click the **Add Account** button.

Note: In two to three business days, two micro-deposits will appear in your external account. Once you receive those deposits, go to the **Accounts** tab to verify the account.

Verifying an External Account

As soon as ACB makes two small deposits of less than a dollar into your external account, you are asked to verify those amounts within Digital Banking. Once they are confirmed, you can begin transferring money to the outside account.

1 I want to... Add Payee Search Payees 🔍 eBilling

2 Accounts New Transfer View Transfers

3 + Name of Account or Account Number External Accounts

4 Deposit One: \$ 0.00 Deposit Two: \$ 0.00

5 Verify Cancel Account Verification

6 Test
This account has been successfully verified.
Account Summary
Nickname: FULL ACCOUNT NUMBER IS NOT PRESENT OR IS UNREADABLE.
Routing Number: 043308691
Financial Institution: SOMERSET TRUST CO.
Account Number: [-]
Account Type: Checking
Change Nickname Delete Account

In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **Transfer Between My Accounts** using the "I want to" drop-down.
2. Click the **Accounts** tab.
3. Click the "Verify" link.
4. Enter the deposit amounts.
5. Click the **Verify** button.
6. A confirmation message will appear.

Deleting an External Account

1

2

3

4

In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **Transfer Between My Accounts** using the "I want to" drop-down.
2. Click the **Accounts** tab.
3. Click the "Delete" link under the account you would like to delete.
4. Click the "Delete Account" link.

Transferring Money

Easily make transfers between your accounts. These transactions go through automatically, so your money is always where you need it to be.

1. In the Sidebar Menu, click **Bill Pay / A2A / P2P**.

2. Enter an amount.

3. Use the drop-downs to select a "From" and "To" account.

4. (Optional) Enter a note.

5. Click the **Transfer Money** button.

Change Transfer Amount

Quickly change a pending transfer amount up until the financial institution's processing time.

The screenshot shows the Enhanced Bill Pay interface with the following steps highlighted:

- 1** In the Sidebar Menu, click **Bill Pay / A2A / P2P**. The 'Transfer Between My Accounts' option is highlighted.
- 2** Click the **View Transfers** tab.
- 3** Select the transfer you want to edit.
- 4** Click the **Change Amount** button.
- 5** Enter a new amount and click the **Save Changes** button.

Transfer Between My Accounts Screen (Step 1):

- I want to... dropdown: Pay Bills, Pay with Picture, View Payments, Pay a Person, Transfer Between My Accounts (highlighted).
- Add Payee button.
- Search Payees input field.
- eBilling button.
- New Transfer tab.
- Accounts tab (highlighted).
- View Transfers tab (highlighted).
- Print and Export buttons.
- Transfer details: Name of Account, Amount, Date or Note, Scheduled Total: \$1.00.
- To: BUSINESS, Est. Send On: 11/15/23, Est. Delivery: 11/16/23, From: BUSINESS, Amount: \$1.00, Note: -.

Editing Transfer Screen (Step 5):

- Transfer Created message.
- Your transfer has been scheduled and you can expect to see the funds in BUSINESS - *03450 within 1-2 business days.
- Activity Summary table:

 - From Account: BUSINESS - *03450
 - To Account: BUSINESS - *03450
 - Send On Date: 11/15/23
 - Delivery Date: 11/16/23
 - Note: -

- Change Amount button (highlighted).
- Cancel Transfer button.
- Change Amount dialog box:

 - Change Amount input field: \$ 0.00.
 - Save Changes button (highlighted).
 - Cancel Changes button.

In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **Transfer Between My Accounts** using the "I want to" drop-down.
2. Click the **View Transfers** tab.
3. Select the transfer.
4. Click the **Change Amount** button.
5. Enter a new amount and click the **Save Changes** button.

Canceling a Transfer

Easily cancel a pending transfer between your accounts up until the financial institution's processing time.

1. In the Sidebar Menu, click **Bill Pay / A2A / P2P**.

2. Click the **View Transfers** tab.

3. Select the transfer.

4. Click the “Cancel Transfer” link.

5. Click the “Cancel Transfer” link.

Transfer Created

Your transfer has been scheduled and you can expect to see the funds in BUSINESS - *03450 within 1-2 business days

Activity Summary

Activity	Value
Amount	\$1.00
From Account	BUSINESS - *03434
To Account	BUSINESS - *03450
Send On Date	11/15/23
Delivery Date	11/16/23
Note	-

Cancel Transfer

Are you sure you want to cancel this payment?

Exit **Cancel Transfer**

In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

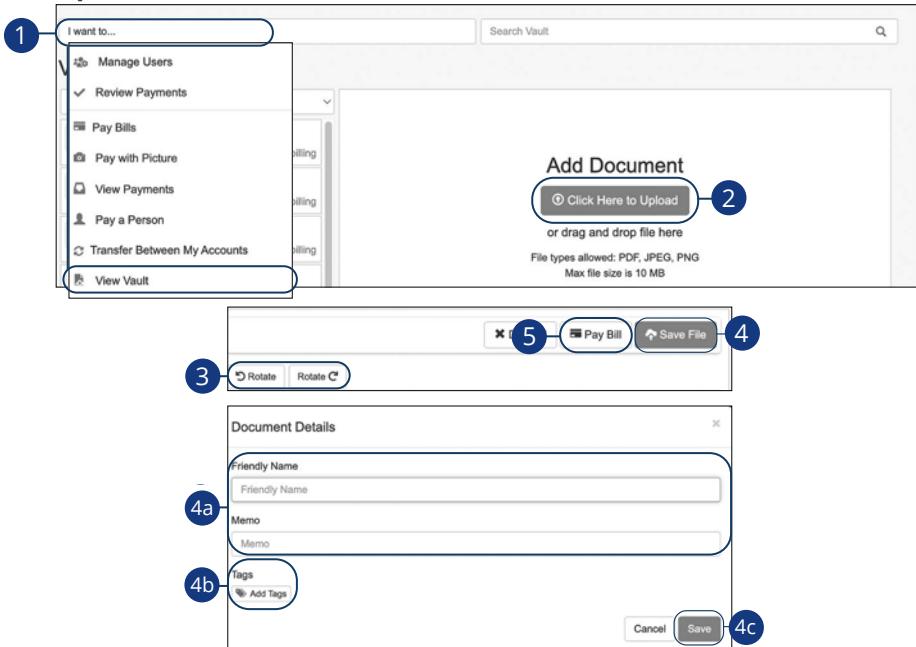
1. Select **Transfer Between My Accounts** using the “I want to” drop-down.
2. Click the **View Transfers** tab.
3. Select the transfer.
4. Click the “Cancel Transfer” link.
5. Click the “Cancel Transfer” link.

Enhanced Bill Pay

View Vault

Vault allows you to upload a document (JPG,PDF,PNG, or TXT). Use the vault to upload, organize, view and manage payment-related documents securely.

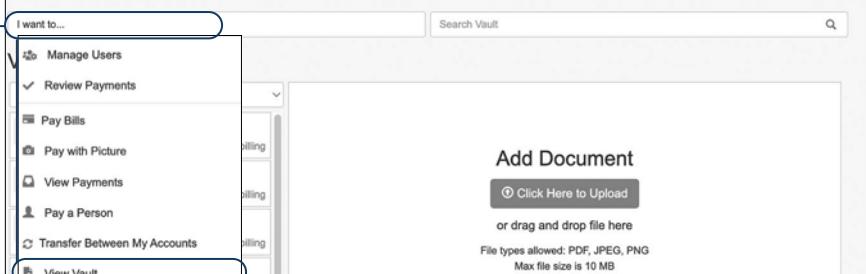
Upload Document

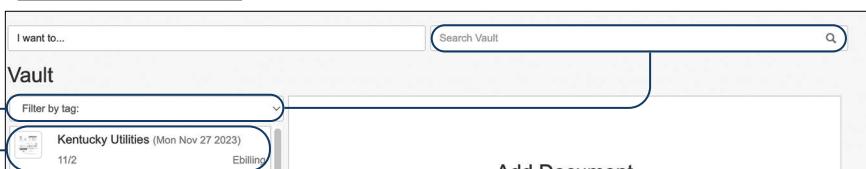


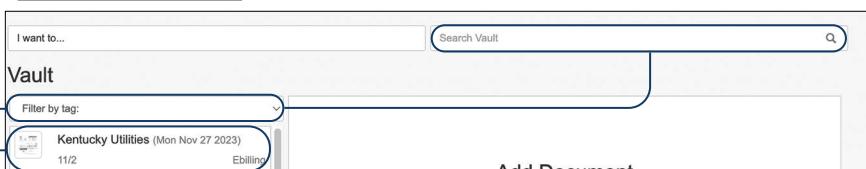
In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **View Vault** using the “I want to” drop-down.
2. Click the **Click Here to Upload** button and upload the document.
3. Rotate the document if necessary.
4. To save the file click the **Save File** button
 - a. Enter a name for the document and an optional memo.
 - b. Click the **Add Tags** button to add tags to help classify the document when you use the filter by tag feature.
 - c. Click the **Save** button when you are finished.
5. To pay a bill click the **Pay Bill** button. The bill will then be uploaded into picture pay. Go to the Picture Pay section for more information.

Manage Vault Document

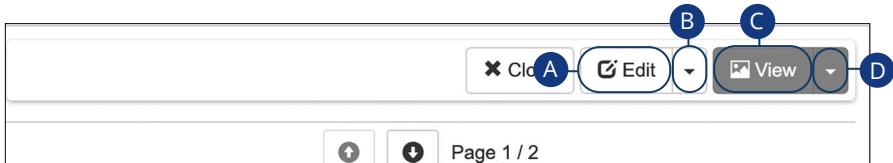
1 

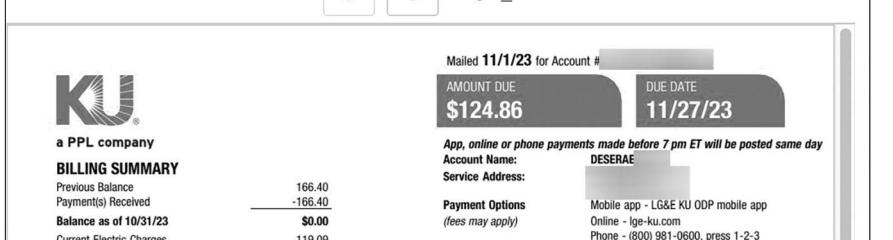
2 

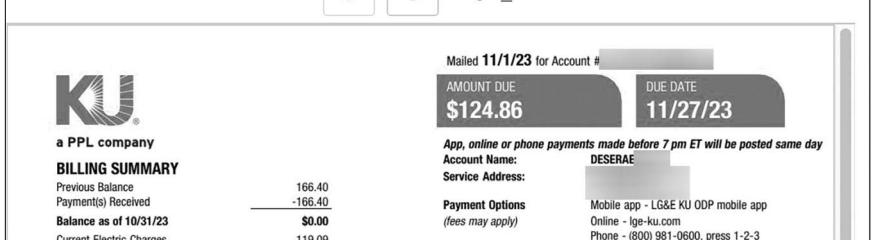
3 

In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

1. Select **View Vault** using the “I want to” drop-down.
2. Use the “Filter by tag” drop-down or the search bar to find the document.
3. Select the document.

B 

C 

D 

- A. Click the **Edit** button to edit the document.
- B. Click the “Edit” drop-down and select “Delete” to delete the document.
- C. Click the **View** button to view the document.
- D. Click the “View” drop-down and select “Download” to download the document.

Enhanced Bill Pay: View Vault

Enhanced Bill Pay

Updating Preferences

Control what information is sent to you and how you receive it. You can update your next check number, email address and notification preferences.

1 I want to...

2 Next Check # | 5001

3 Email | don-sevage@firestra.com

4 Send email summary of daily payments
 Send email when payee is created
 Send email for payments scheduled over

5

In the **Sidebar Menu**, click **Bill Pay / A2A / P2P**.

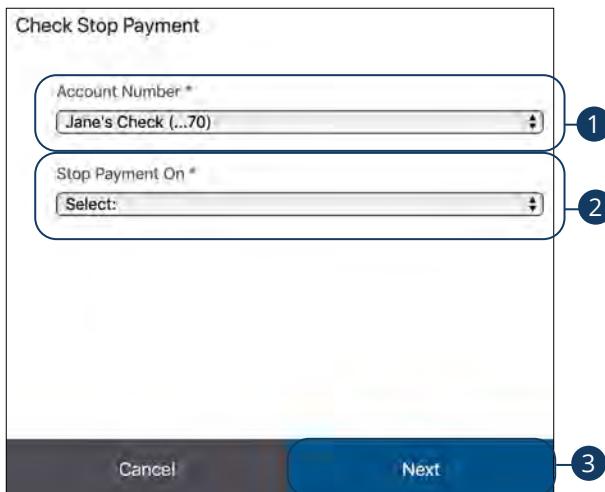
1. Select **Update my Preferences** using the “I want to” drop-down.
2. Update your next check number.
3. Update your email address.
4. Update your notification preferences.
5. Click the **Save** button when you are finished.

Services

Stop Payment Request

Single Check

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being cashed. Once approved, the stop payment remains in effect for six months. If you need the current fee information, please contact us during our business hours at (219) 365-6700.



Check Stop Payment

Account Number *

Jane's Check (...70)

Stop Payment On *

Select:

Cancel

Next

In the **Sidebar Menu**, click **Check Stop Payment**.

1. Select an account using the "Account Number" drop-down.
2. Select Single Check using the "Stop Payment On" drop-down.
3. Click the **Next** button.

Stop Payments

Account Number
Jane's Check (...70)

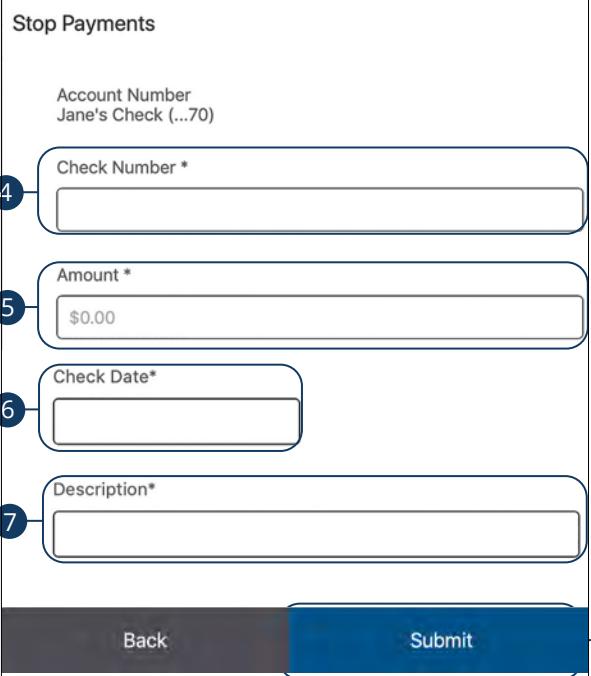
4 Check Number *

5 Amount *

6 Check Date*

7 Description*

8 Back Submit



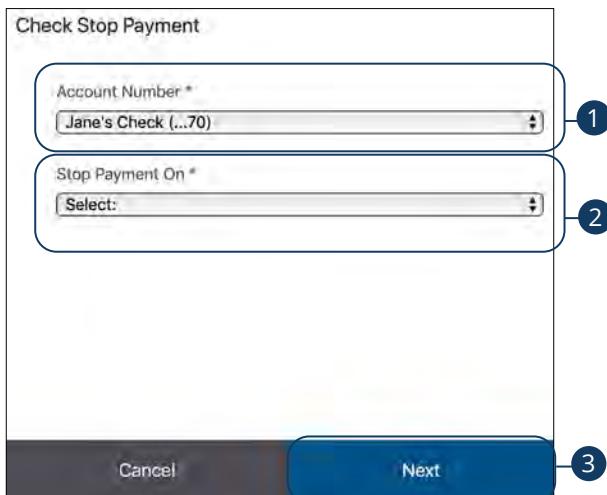
4. Enter the check number.
5. Enter an amount.
6. Enter a check date.
7. Enter a description.
8. Click the **Submit** button when you are finished.



Note: You will be notified on the confirmation screen if there is a fee assessed for stopping a payment.

Range of Checks

If you're ever worried about multiple pending written checks, you can initiate a stop payment request to prevent the checks from being cashed. Once approved, the stop payment remains in effect for six months. If you need the current fee information, please contact us during our business hours at (219) 365-6700.



The screenshot shows a 'Check Stop Payment' form. At the top, it says 'Check Stop Payment'. Below that are two dropdown menus. The first dropdown is labeled 'Account Number *' and contains the text 'Jane's Check (...70)'. The second dropdown is labeled 'Stop Payment On *' and contains the text 'Select:'. At the bottom of the form are two buttons: a grey 'Cancel' button and a large blue 'Next' button. Three numbered circles (1, 2, 3) are overlaid on the image, pointing to the respective dropdowns.

In the **Sidebar Menu**, click **Check Stop Payment**.

1. Select an account using the "Account Number" drop-down.
2. Select Range of Checks using the "Stop Payment On" drop-down.
3. Click the **Next** button.

Check Stop Payment

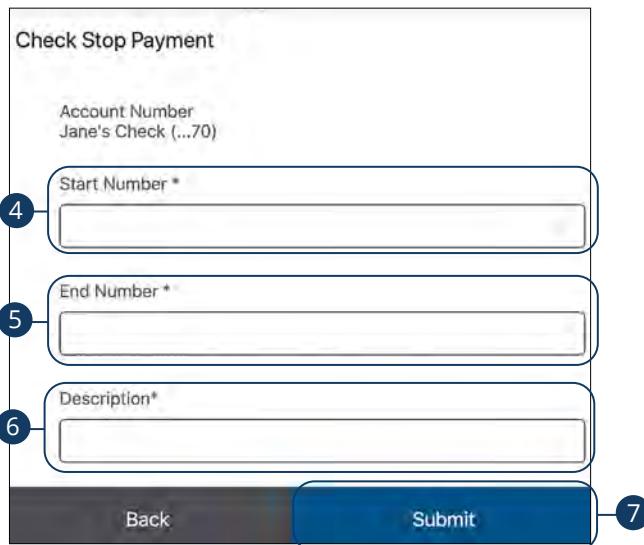
Account Number
Jane's Check (...70)

4 Start Number *

5 End Number *

6 Description*

Back Submit 7



4. Enter the Start Number of the checks you wish to stop.
5. Enter the End Number of the checks you wish to stop.
6. Enter a Description.
7. Click the **Submit** button when you are finished.



Note: You will be notified on the confirmation screen if there is a fee assessed for stopping a payment.

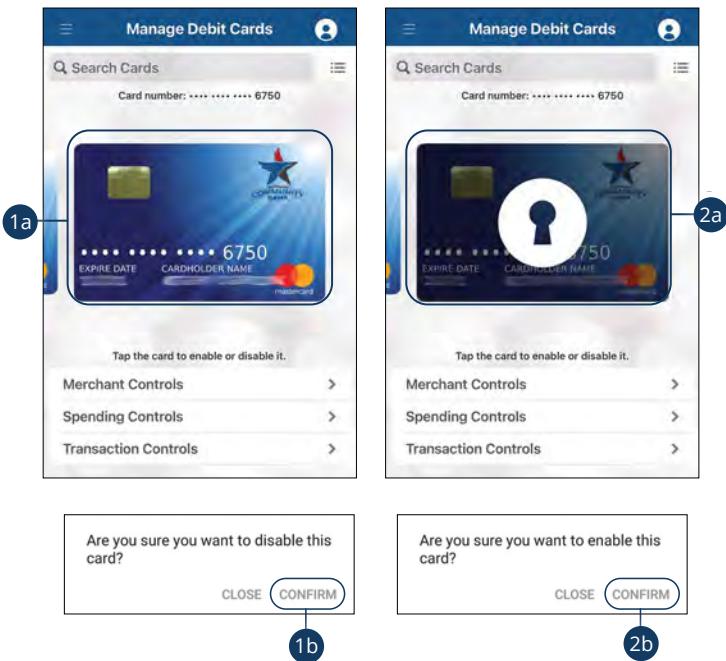
Services

Mobile Manage Cards

Our card management feature helps you control your debit cards by giving you the ability to disable and enable each card.

Disabling or Enabling a Card

You can easily disable or enable any of your debit cards.

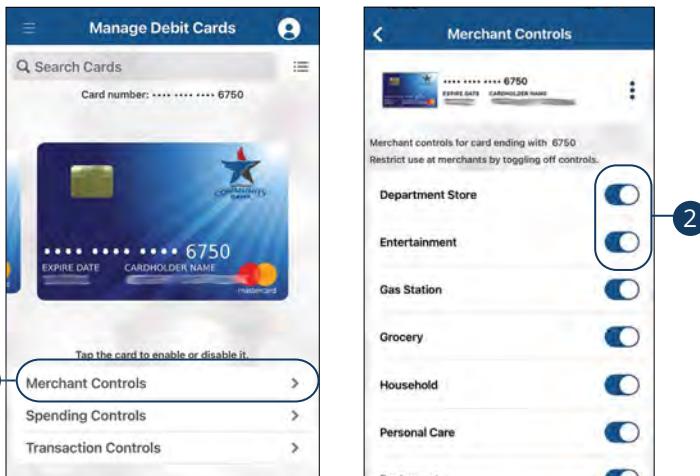


In the **Sidebar Menu**, click **Manage Debit Cards**.

1. To disable a card:
 - a. Click on the card you would like to disable.
 - b. Click the **Confirm** button.
2. To enable a card:
 - a. Click on the card you would like to enable.
 - b. Click the **Confirm** button.

Merchant Controls

You can specify which merchants your card can be used to make purchases.

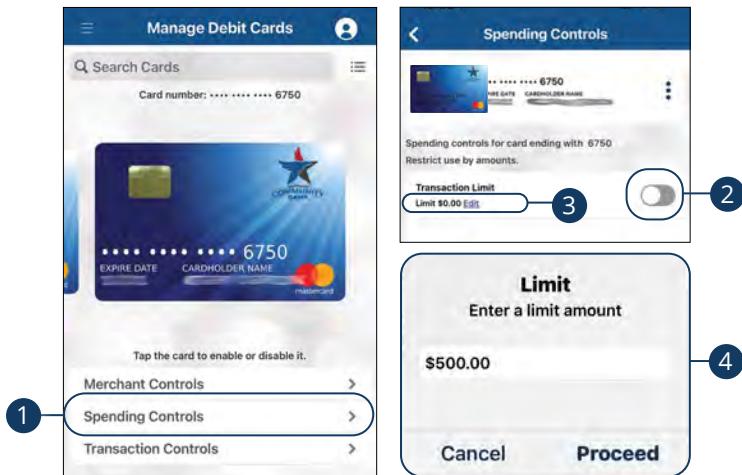


In the **Sidebar Menu**, click **Manage Debit Cards**.

1. Click the **Merchant Controls** button.
2. Toggle the switch to enable or disable a merchant.

Spending Controls

You can limit spending amounts per transaction or per month.

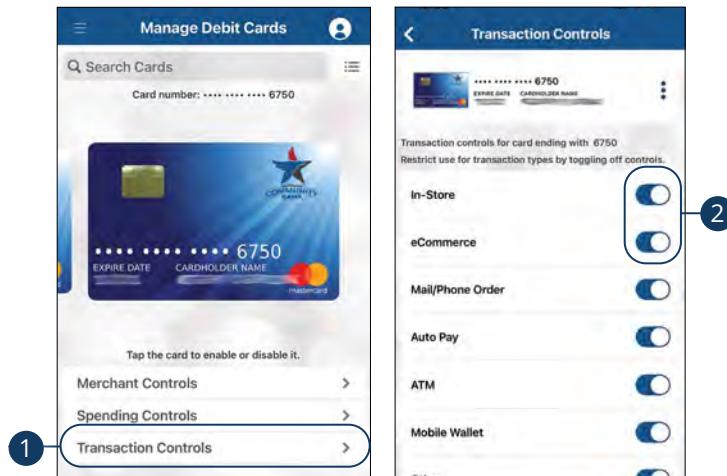


In the **Sidebar Menu**, click **Manage Debit Cards**.

1. Click the **Spending Controls** button.
2. Toggle the switch to enable or disable a limit.
3. Click the “Monthly Spending Limit” link below a spending control to set a spending limit.
4. Enter an amount and click the **Confirm** button.

Transaction Controls

You can specify transaction categories to choose what purchases your card can make. You can also disable transactions such as ATM withdrawals or in-store purchases.



In the **Sidebar Menu**, click **Manage Debit Cards**.

1. Click the **Transaction Controls** button.
2. Toggle the switch to enable or disable a transaction type.

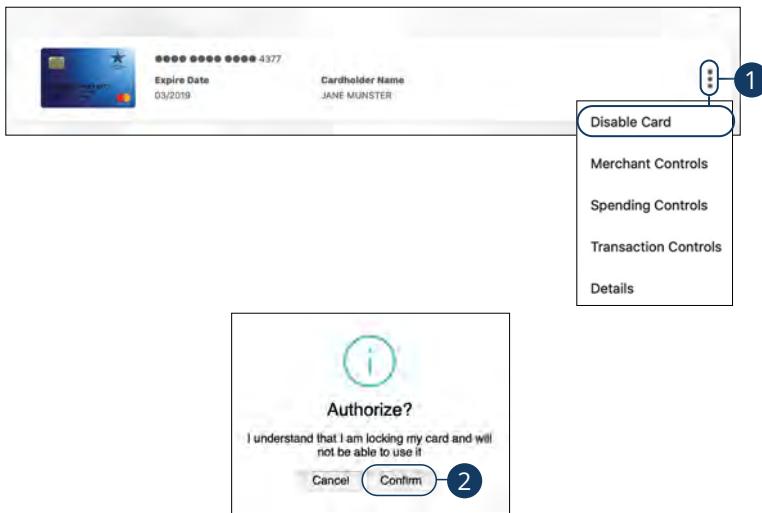
Services

Desktop Manage Cards

Our card management feature helps you control your debit cards by giving you the ability to disable and enable each card.

Disabling or Enabling a Card

You can easily disable or enable any of your cards.

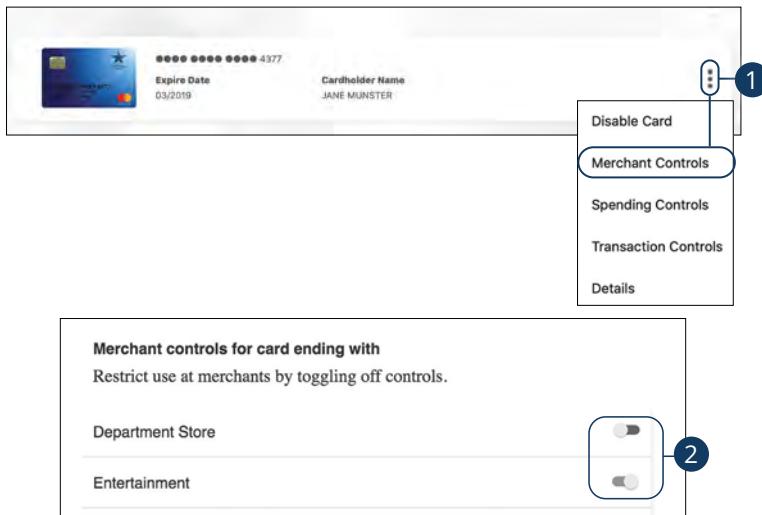


In the **Sidebar Menu**, click **Manage Debit Cards**.

1. Click the  icon and select either "Disable Card" or "Enable Card" from the drop-down.
2. Click the **Confirm** button.

Merchant Controls

You can specify which merchants your card can be used to make purchases.

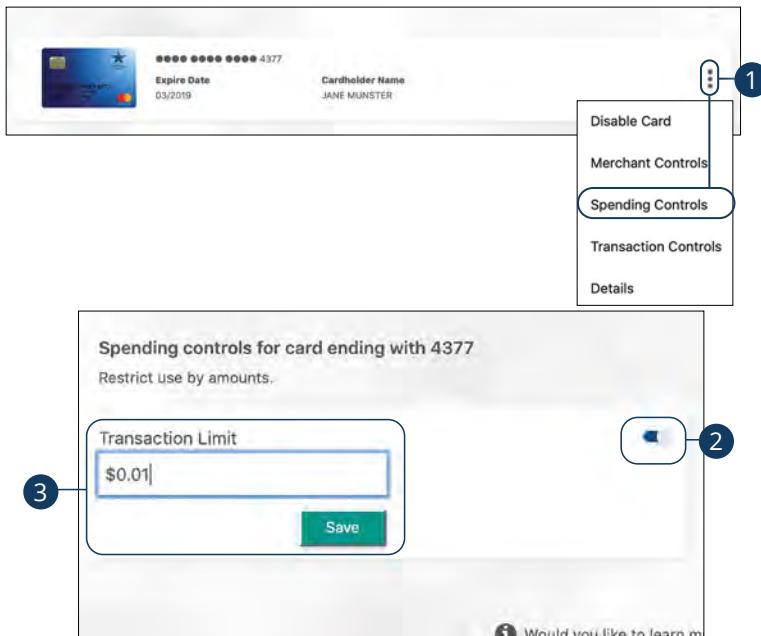


In the **Sidebar Menu**, click **Manage Debit Cards**.

1. Click the  icon and select "Merchant Controls."
2. Toggle the switch to enable or disable a merchant.

Spending Controls

You can limit spending amounts per transaction or per month.

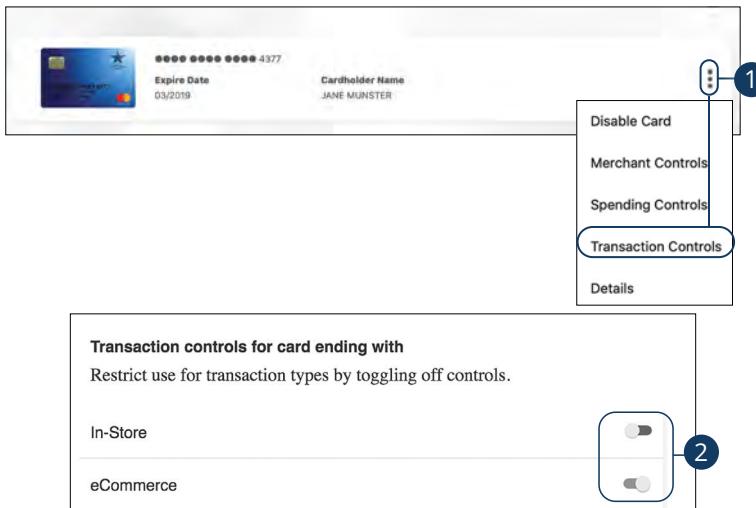


In the **Sidebar Menu**, click **Manage Debit Cards**.

1. Click the icon and select "Spending Controls."
2. Toggle the switch to enable or disable a limit.
3. Enter a spending limit and click the **Save** button.

Transaction Controls

You can specify transaction categories to choose what purchases your card can make. You can also disable transactions such as ATM withdrawals or in-store purchases.



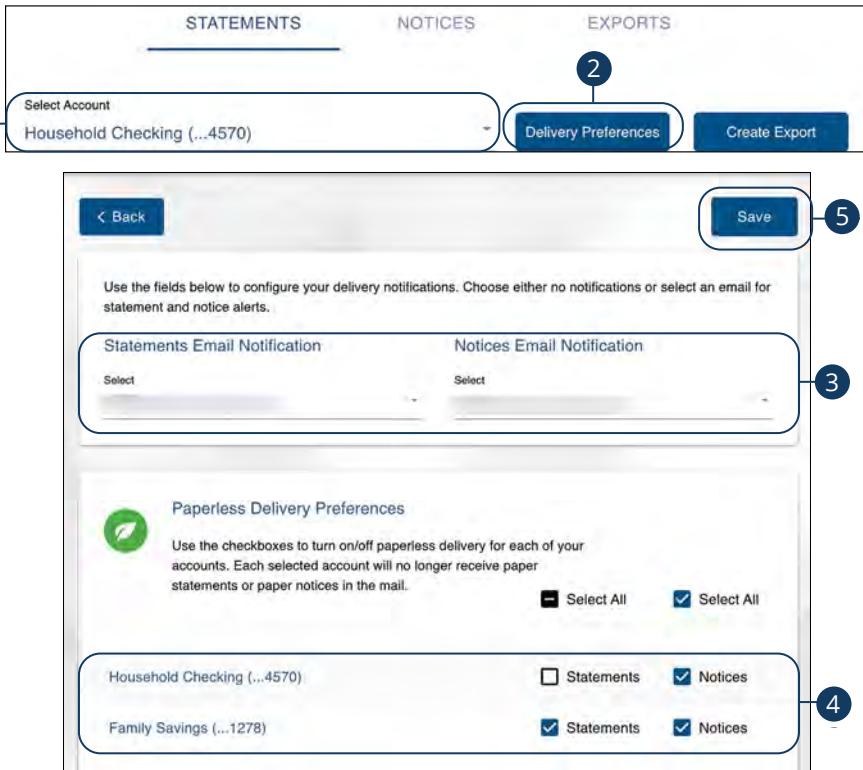
In the **Sidebar Menu**, click **Manage Debit Cards**.

1. Click the icon and select “Transaction Controls.”
2. Toggle the switch to enable or disable a transaction.

Services

Delivery Preferences

You can change how you receive your monthly statements for your primary account. Paper statements are physically delivered to you in the mail, while eStatements are sent via email in a PDF form.



The screenshot shows the 'Delivery Preferences' page. At the top, there are three tabs: 'STATEMENTS' (underlined), 'NOTICES', and 'EXPORTS'. Below the tabs, a dropdown menu shows 'Select Account' and 'Household Checking (...4570)'. To the right of the dropdown are 'Delivery Preferences' and 'Create Export' buttons. A circled '2' is above the 'Delivery Preferences' button. A large central box contains a sub-menu with 'Statements Email Notification' and 'Notices Email Notification' dropdowns, a 'Save' button (circled '5'), and a 'Paperless Delivery Preferences' section with checkboxes for 'Statements' and 'Notices' for two accounts: 'Household Checking (...4570)' and 'Family Savings (...1278)'. A circled '3' is to the right of the sub-menu, and a circled '4' is to the right of the paperless delivery section.

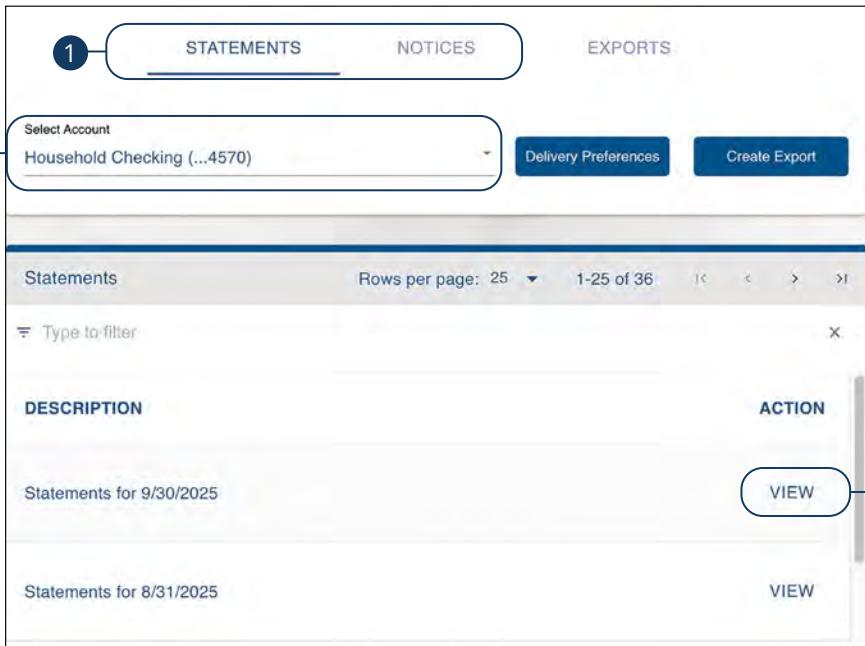
In the **Sidebar Menu**, click **Document Center**.

1. Use the drop-down to select an account.
2. Click the **Delivery Preferences** button.
3. Use the drop-downs to select an email address for paperless delivery.
4. Use the checkboxes to turn on/off paperless delivery for each of your accounts. Each selected account will no longer receive paper statements or paper notices in the mail.
5. Click the **Save** button when you are finished.

Services

Statements and Notices

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



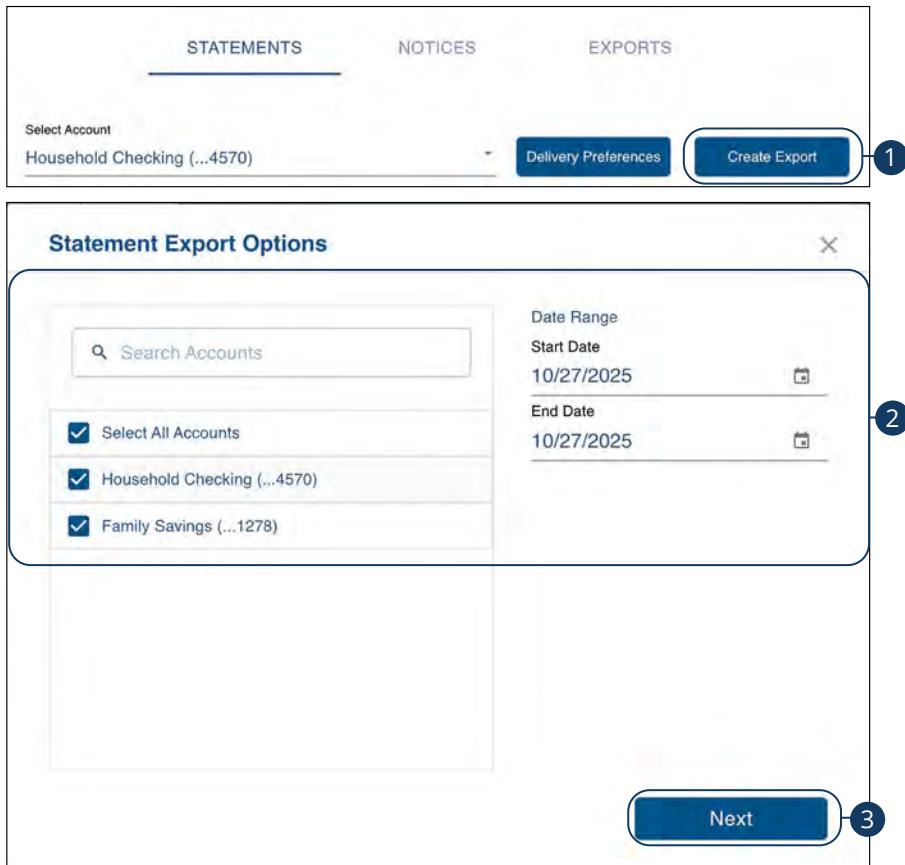
The screenshot shows the 'Statements' tab selected in the top navigation bar. A dropdown menu shows 'Household Checking (...4570)'. Below is a table of statements with a 'VIEW' button highlighted for the first row.

DESCRIPTION	ACTION
Statements for 9/30/2025	VIEW
Statements for 8/31/2025	VIEW

In the **Sidebar Menu**, click **Document Center**.

1. Click the **Statements** tab to view statements or the **Notices** tab to view notices.
2. Use the drop-down to select an account.
3. Click the **View** button to view the statement.

Export Statements



The screenshot shows a three-step process for creating a statement export:

- Step 1:** The top navigation bar has tabs for **STATEMENTS**, **NOTICES**, and **EXPORTS**. Below the tabs, a dropdown menu shows "Select Account" with "Household Checking (...4570)". To the right are buttons for **Delivery Preferences** and **Create Export**. A circled "1" is to the right of the **Create Export** button.
- Step 2:** A modal window titled "Statement Export Options" is open. It contains a search bar for "Search Accounts" and a list of selected accounts: "Select All Accounts", "Household Checking (...4570)", and "Family Savings (...1278)". To the right, "Date Range" fields show "Start Date: 10/27/2025" and "End Date: 10/27/2025". A circled "2" is to the right of the date fields.
- Step 3:** At the bottom right of the modal is a **Next** button. A circled "3" is to the right of the button.

In the **Sidebar Menu**, click **Document Center**.

1. Click the **Create Export** button.
2. Select your statement export options.
3. Click the **Next** button.

Select Statements
07/01/2025 - 10/27/2025

Search Statements

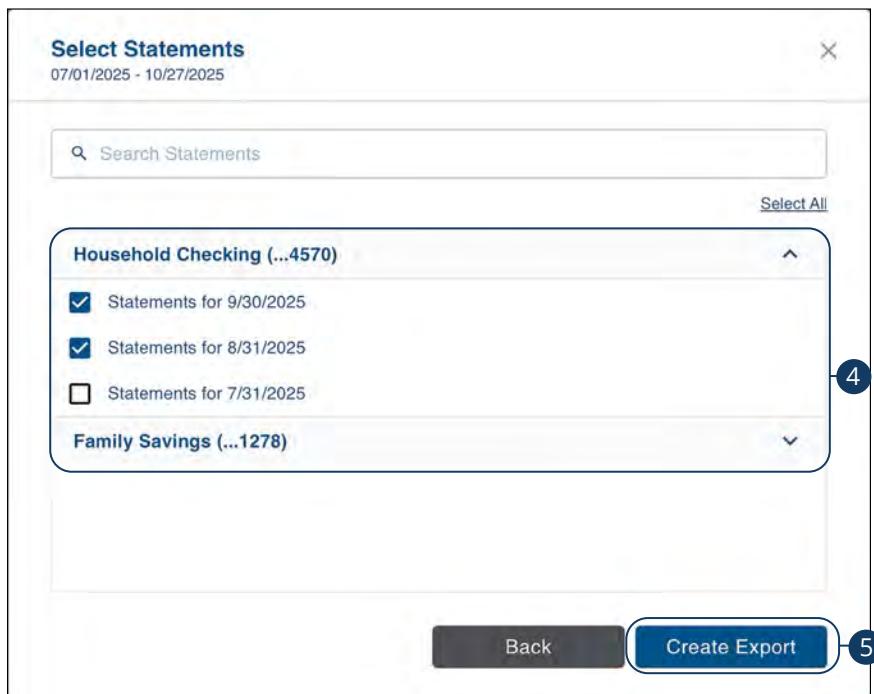
[Select All](#)

Household Checking (...4570)

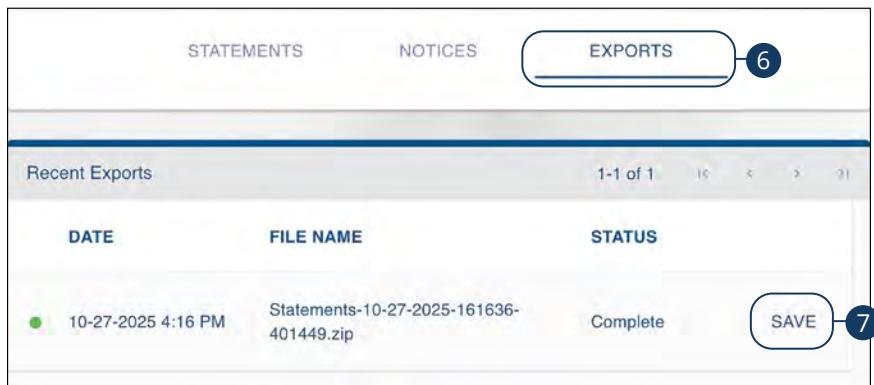
- Statements for 9/30/2025
- Statements for 8/31/2025
- Statements for 7/31/2025

Family Savings (...1278)

[Back](#) [Create Export](#) 5



STATEMENTS	NOTICES	EXPORTS
Recent Exports 1-1 of 1 10 3 2 1		
DATE	FILE NAME	STATUS
10-27-2025 4:16 PM	Statements-10-27-2025-161636-401449.zip	Complete



4. Select which statements to export.
5. Click the **Create Export** button.
6. Your export will be visible in the **Exports** tab.
7. Click the **Save** button to download the statements.

Settings

Profile

It is important to maintain current contact information on your account. You can do this by updating your profile.

Change of Information

Email

Primary Phone

Secondary Phone

Residential Address

Cancel

Submit

In the  drop-down at the top-right corner of the page, click **Profile**.

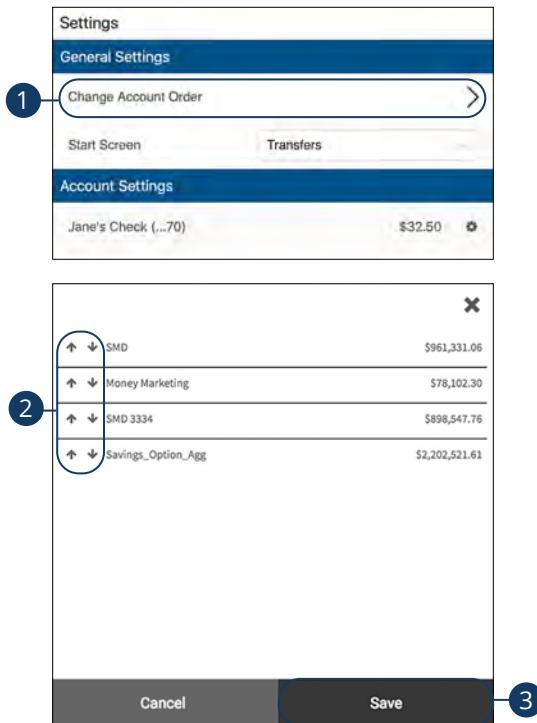
1. Update your contact information in the provided fields.
2. Click the **Submit** button when you are finished making changes.

Settings

Settings

Changing Account Order

The Home page and your accounts should appear in a way that is fitting for you. The order in which your accounts appear on the Home page can be changed in Settings to suit your needs and preferences.



In the  drop-down at the top right corner of the page, click **Settings**.

1. Click the **Change Account Order** button.
2. Select the up or down arrows to change the order of your accounts.
3. Click the **Save** button when you are finished.

Changing Start Screen

The Home page and your accounts should appear in a way that suits you. You can even adjust the choice of your Start Screen.



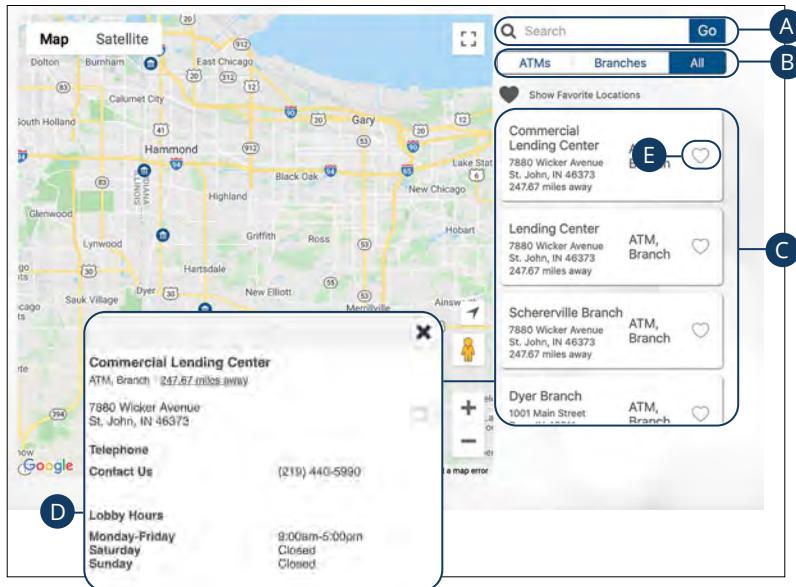
In the  drop-down, click **Settings**.

1. Use the “Start Screen” drop-down to choose a start screen.

Locations (Desktop)

Branches and ATMs (Desktop)

If you need to locate an ACB branch or ATM, we can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of branches appears.



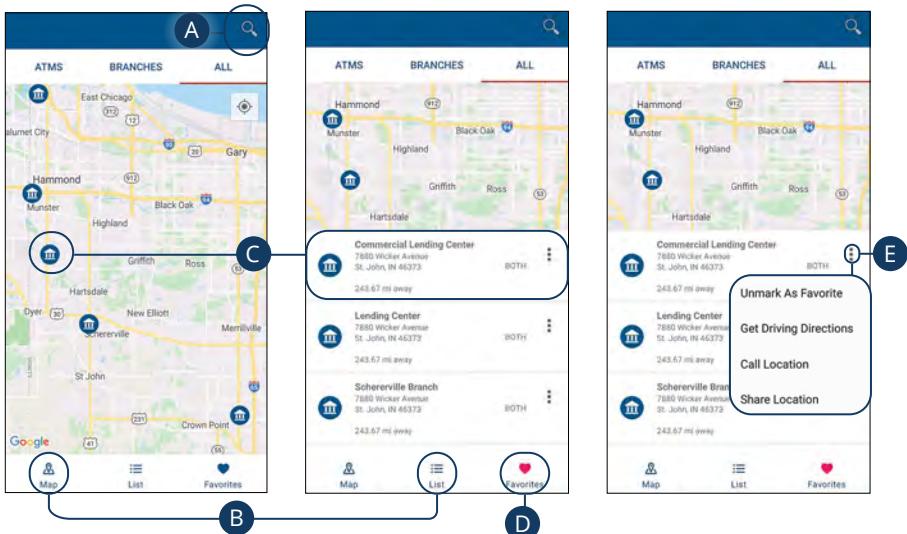
In the dropdown at the top right corner of the page, click **Locate Us**.

- The search bar allows you to find locations within a specific location.
- You can locate an ACB branch or ATM by checking the appropriate box.
- Details about branches or ATMs are displayed on the right side of the page.
- Click on a branch to view additional information.
- Click the icon to save a location as a favorite.

Locations (Android)

Branches and ATMs (Android)

If you need to locate an ACB branch or ATM, we can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of branches appears.



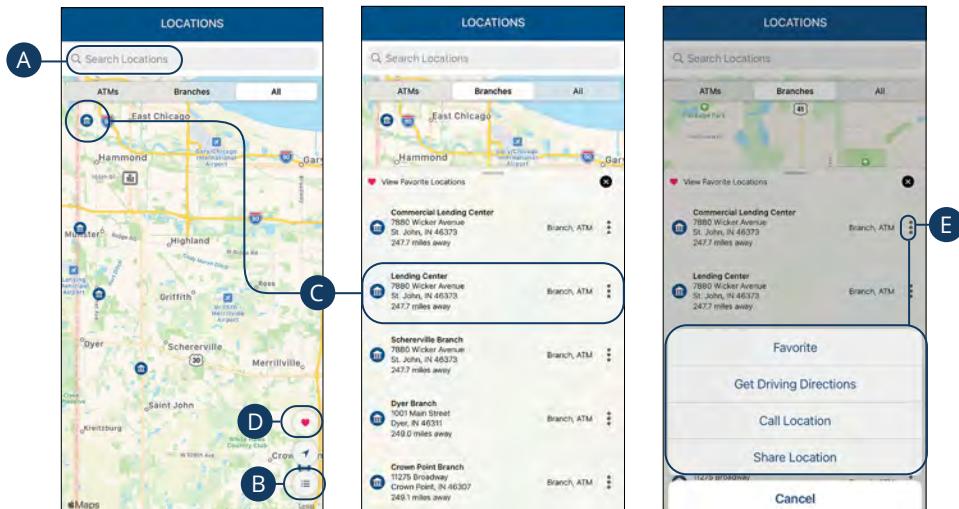
In the drop-down at the top right corner of the screen, click **Locate Us**

- The search bar allows you to find branch and ATM locations.
- Click on the icon or the icon to view the locations on a map or as a list.
- Click on a location to view additional details such as phone numbers, lobby hours and drive-up hours.
- Click on the icon to view your favorite locations.
- Click the icon to view additional options, such as Unmark As Favorite, Get Driving Directions, Call Location and Share Location.

Locations (Apple)

Branches and ATMs (Apple)

If you need to locate an ACB branch or ATM, we can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of branches appears.



In the drop-down at the top right corner of the screen, click **Locate Us**

- The search bar allows you to find branch and ATM locations.
- Click on the icon to view the locations as a list.
- Click on a location to view additional details such as phone numbers, lobby hours and drive-up hours.
- Click on the icon to view your favorite locations.
- Click the icon to view additional options, such as Favorite, Get Driving Directions, Call Location and Share Location.

Contact Us

Important Phone Numbers

You can contact us about a lost or stolen card, or about any other issue you may have. Our important phone numbers are listed on our Contact Us page.

Contact Us

Munster Branch
219-836-5870

Schererville Branch
Lending Center-219-365-6700

Hammond Branch
219-931-1015

Dyer Branch
219-322-5005

Lost or Stolen Debit Card
After hours only - 800-528-2273

Crown Point
219-661-4200



In the  drop-down at the top right corner of the page, click **Contact Us**.



Digital Banking

Personal Banking User Guide