



ON-LINE BANKING QUICK GUIDE

To register and set-up your on-line banking account, follow these steps:

1. Go to **www.ub-t.com** to access the on-line banking website
2. Click on “**enroll**” under Consumer On-line Banking (left side of page)
3. Click on the *yellow* “**click here**” in sentence “*First time users, please click here to register.*” Found at top of page.
4. Enter your personal demographic information as requested.
5. Please ensure your e-mail address is entered correctly.
6. Under User ID and Password, your social security number will automatically populate the fill in box for User ID. This will be your initial logon User ID. Once you log on to the site for the first time, you will be prompted to change your User ID. Your password you can choose during this registration process.
7. Bill Payment is an option you can choose at this time or at a later date. Paying your bills online is a safe and easy way to take care of the monthly bills. Click on “**What is Bill Payment**” for more information.
8. Once your registration information is entered and you have verified for accuracy, click on “**Continue**” at the bottom of the page.

You will receive notification that your registration is being processed via e-mail. If you register prior to 4:30 pm Monday through Friday, you will be able to access On-line Banking after 8:30 pm that same day. If you register after 4:30 pm Monday through Friday, you will be able to login after 8:30 pm the following business day. If you are registering on the weekend, you will be able to access On-line Banking after 8:30 pm on Monday.

While you are waiting for your registration to be approved, now would be the perfect time to use the “demo”, which is under Consumer On-line Banking (*left side of page*). Other customers have found this to be very beneficial as they navigate through the on-line banking product.

If you have further questions or are having registration problems, please contact a customer service specialist at 882-5200.

More tips on back.



Member
FDIC

User Options (upper right hand corner of on-line banking site)

User Options allows you to personalize your on-line account information.

User Options

- **Change Password** – Select this option to change your password.
- **Change Timeout** – The default for the amount of time the site can be inactive, while you are logged on, is 5 minutes. This option allows you to extend that time limit, providing you more freedom.
- **Login Security Questions** – You can change your security questions by using this link.
- **E-mail Address** – If your e-mail address changes, please update your records here.
- **History Date Range** – You can choose to view the past 30 days, the past 10 or show current month only.
- **Default History Sort Order** – Choose ascending or descending to view your transactions.
- **Change Start Page** – You can have the site open to your account summary or bill payment pages.
- **Change Account Nicknames** – Here is an opportunity for you to personalize your accounts and give them specific names (i.e. main account, tax savings, juniors account, etc.) to identify them easier.
- **Change User ID** – If at anytime you would like to change your User ID, click here to reset.

Other time saving features: Once in your account, click on the menu option, Account Access, then click on the second menu line for Notifications, Account Transfer or Scheduled Transfers.

Notifications: You can set up automatic notifications on balance levels, maturity dates, when a check clears, etc. Just click on this option, choose which notification you would like and ADD. Follow the prompts.

Account Transfer: Set up one-time transfers between your accounts. Click on this option and follow the prompts.

Scheduled Transfers: Set up reoccurring transfers on a daily, weekly, monthly or quarterly basis between accounts. ADD and follow the prompts.