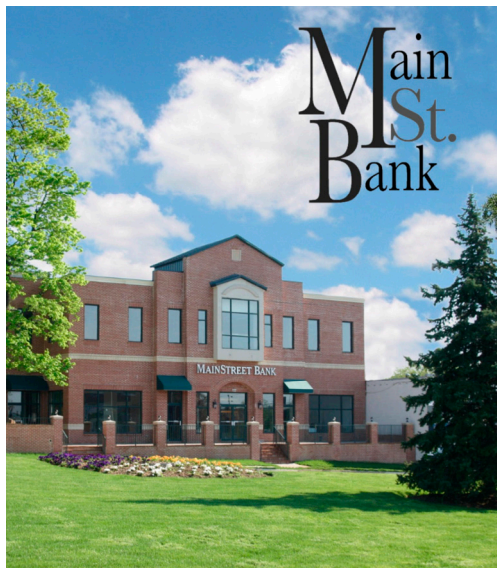


Online Banking Guide

(703) 481-4567

www.mstreetbank.com



A Relationship You Can "Bank" On



Accessing Online Banking

- 1 Log on to the bank's website at www.mstreetbank.com
- 2 Follow the steps to access Online Banking
- 3 Enter your ID & PIN in the appropriate fields* and click Submit

NetTeller ID

NetTeller Password

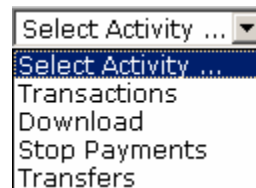
*Initial ID will be assigned by bank.
Initial PIN is the last 4 digits of your Social Security Number. You will be required to change your PIN the first time you log in.

A listing of your accounts accessible through Online Banking will be displayed.

Account	Balance	Status
Checking Account	\$188.80	<input type="button" value="Select Activity ..."/>
Savings Account	\$3,965.00	<input type="button" value="Select Activity ..."/>

Next to each account is a drop-down menu with the list of activities available for each account.

(Some account options may not be available or may require additional fees)



View Current Transactions

Select 'Transactions' from the account drop-down menu to view transactions that have posted to the account since your last statement.

Date	Check #	Description	Debits	Credits	Balance
09/15/2003	View Image	DDA REGULAR DEPOSIT		\$1000.00	\$1288.80
01/01/2003		INTERNET DEBIT	\$70.95		\$217.85

To view other transactions, use the **View Transactions Since** drop-down menu.

To view a check image or deposit ticket, click the 'View Image' link or the Check Number.

Click on the column headings to change the order in which transactions are displayed. If sorting by any column other than 'Date', the running balance column will not be shown.

View Range of Transactions

Click 'Select Range of Transactions' from the transactions page. Enter the search criteria and click 'Submit'.

From Date: To Date: OR

Begin Amount: End Amount: OR

Start Check Number: End Check Number:

Sort By: Then By: Then By:

Sort Order: Ascending Descending

View:

Include Checks Include Electronic Transactions

Transfer Between Accounts

Select 'Transfers' from the Account drop-down menu or click the 'Transfer' tab.

Transfer List	To Account	Amount	Frequency	Scheduled Date	
	Savings Account	\$25.00	One-Time	10/30/2003	View Edit Delete
Grand Total		\$25.00			

- Choose **Add Transfer from** and select the from account.
- Choose the account to transfer the funds to
- Select 'One Time' or select the frequency and date(s) the transfer is to be made. The 'Expiration Date' is required for recurring transfers.

The cut-off time for funds transfers made via Online Banking is 2:00 p.m. Transfers entered after this time will be processed on the following business day.

Transfer funds from: Available Funds: \$288.80

Transfer funds to:

Payment options:

Amount to transfer: .

Frequency:

Date:

Memo:

Click 'Submit' when you are ready to complete the funds transfer. A confirmation of the transfer will display

Transfer from account: **Checking Account**
 Transfer to account: **Savings Account**

Transfer amount: **\$50.00**

CONFIRMATION NUMBER

2590008

Please retain this number for your reference

Adding Stop Payments

Select 'Stop Payments' from the Account drop-down menu or click the 'Stop Payment' tab.

Choose

Fill in the required fields and click 'Submit'.

indicates a required field

Check Date:

Check Number:

Amount: .

Payee:

Remark:

A confirmation page will display.

To view stop payments already placed on an account, select 'Stop Payments' from the drop-down menu or the 'Stop Payments' tab.

Stop Payment List	Payee	Date	Number	Amount	
	Grocery Store	10/31/03	1234	\$50.00	View

To view Stop Payments for other accounts, use the '**View Stop Payments for:**' drop-down menu.

Managing Your Online Banking Account

You can make many changes to your Online Banking account by Options from the NetTeller tab.

|

There are three options to edit:

Personal Options:

- Change your Online Banking 12-digit ID to a name or number that is easily remembered. (You can still use the 12-digit ID at any time)
- Change your PIN
- Change your e-mail address

Change Password (enter twice):

Personal ID:

Change E-mail Address:

Account Options:

- Change Pseudo Account Names
- Change the number of accounts displayed per page
- Change the order in which the accounts are displayed

Change Account Pseudo Names:

Number of Accounts Displayed:

Account Display Order:

- Checking Account
- Savings Account
- Checking 0003
- Checking 0004

Alerts:

Click 'Add' to add a new alert type. You will be notified through Online Banking when the activity occurs.

Processing Incoming ACH Credit

Notes: Maximum of 15 Balance Alerts

Balance Alert Options

Account Name	Above/Below	Amount	
Checking Account	Below	\$1,000.00	Edit Delete

Notes: Maximum of 15 Item Alerts

Item Alert Options

Account Name	Number	
Checking Account	1234	Edit Delete

Notes: Maximum of 15 Personal Alerts

Personal Alert Options

Date	Text	
10/30/03	Update \$ amount for Verizon Payment.	Edit Delete