



LeaderBank[®]

DIGITAL BANKING USER GUIDE



Published by Murphy & Company, Inc.
13610 Barrett Office Drive
St. Louis, MO 63021
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Getting Started

Welcome to Digital Banking with Leader Bank! Whether you are at home or at the office using a mobile phone, tablet, or laptop, 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 781-785-8111.

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Getting Started

New User Enrollment

If you're new to Digital Banking with Leader Bank, 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 everywhere you go!

1. Type www.leaderbank.com into your browser, and click the **Log In** button.
2. Click the **Log In to Your Account** button.
3. Click the "Enroll Now" link.
4. Fill out the Digital Banking Enrollment Form with the required information, and click the **Submit Enrollment** button.



Note: The details you provide are verified by comparing them to your contact information in our system. If the information does not match, call us at 781-785-8111 to update your profile.

5. A confirmation message appears. You are given a temporary password to use during your first-time login. Memorize the password, and click the "Click Here" link to be redirected to the Leader Bank Home page.
6. Enter your new login ID and click the **Log In** button.
7. Choose the contact method that allows Leader Bank to reach you immediately with a Secure Access Code (SAC). This numbered code is only valid for a short time, and you will need to request a new one if it expires. If you close your browser before receiving the SAC, you can log in again and select the **I already have a Secure Access Code** button.
8. Enter the SAC and click the **Submit** button.
9. Choose whether to register your device for future logins. If you click the **Register Device** button, you will never need to request a SAC from that device.



Note: For additional security, we strongly suggest you do not register your devices. Not registering requires you to use a SAC each time you log in.

10. Review the Digital Banking Services Agreement on the Disclaimers page, and click the **I Accept** button to agree to the terms and conditions.
11. A view-only profile page appears. Review the information and click the **Submit** button.
12. Change your password by using your old temporary password.
13. Congratulations! You have successfully logged in to Digital Banking! If you have any questions or concerns, call us at 781-785-8111.

Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your login ID and password. If you are using a browser you have not previously registered, you need to request a SAC.



Go to www.leaderbank.com.

1. Click the **Log In** button.
2. Click the **Log In to Your Account** button.
3. Enter your login ID and password.
4. Click the **Log In** button.



Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 781-785-8111 for assistance.

Logging Off

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

1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.



Getting Started

Resetting a Password

To reset your password, you can easily reestablish a new one from the Leader Bank Home page—no need to call us!

781-641-8686 LOCATIONS CONTACT

[personal](#) [home loans](#) [insurance](#) [business](#) [government](#) [about](#)

log in 1

LeaderBank

Please submit your user name to reset your password.

Login ID

Back Submit 4

1. Click the **Log In** button.
2. Click the **Log In to Your Account** button.
3. Click the “Forgot your password?” link.
4. Enter your login ID and click the **Submit** button.



Note: You may not be able to change your password if your account is locked or if you are resetting your password from an unregistered browser.

Text me: (XXX) XXX-5555

Back

LeaderBank

Enter your Secure Access Code

Secure Access Code

Back Submit

LeaderBank

Please set your new password:

1 Password Requirements:

- Must be between 12 and 40 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 lower case characters.
- Password must contain a minimum of 1 upper case characters.
- Password must contain a minimum of 1 special characters.
- Password may not be the same as last 10 passwords.
- May not be the same as current password

New Password

Confirm New Password

Back Submit

5. Choose the contact method that allows Leader Bank to reach you immediately with a six-digit SAC.
6. Enter the SAC and click the **Submit** button.
7. Create a new password based on our password requirements, and click the **Submit** button when you are finished.

Home Page




Home Page Overview

After logging in, you are taken directly to the Home page. Here you can view the balances in both your linked and Leader Bank accounts, see your account summaries and more!

The screenshot shows the LeaderBank Home Page interface. The top navigation bar (A) includes Home, Transfers & Payments, Services, Settings, Messages, and Log Off. The main content area is divided into sections: ACCOUNTS, NEW GROUP, and ASSET SUMMARY. The ACCOUNTS section displays two accounts: LEADER CHECKING 0110 and LEADER SAVINGS 5335. The LEADER CHECKING 0110 account shows an Available Balance of \$29.92 and a Current Balance of \$29.92 (B). The LEADER SAVINGS 5335 account shows an Available Balance of \$10.15 and a Current Balance of \$10.15 (F). The ASSET SUMMARY section features a donut chart showing \$40 Total Assets, with 25% in LEADER CHECKING 0110 (74.67% of total assets) and 75% in LEADER SAVINGS 5335. A 'Transfer Money Now' button (G) is located in the top right corner. A dropdown menu (D) is visible next to the LEADER CHECKING 0110 account, showing options like View Activity, Quick Transfer, Withdraw Account, Move to, and Account Details (C). A menu icon (E) is located next to the LEADER SAVINGS 5335 account.

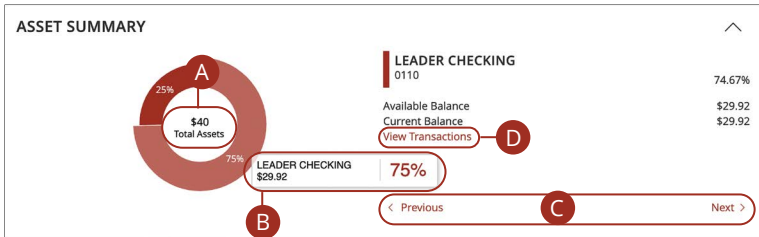


Note: The letters correspond to several available features on the Dashboard.

- A.** The navigation bar appears in every view. You can navigate to Digital Banking features by selecting the appropriate tab.
- B.** Your Leader Bank accounts and linked external accounts are displayed in an account card with its balance.
- C.** If you click an account name, you are taken to the Account Details page. You can also click the  icon on the right side of an account card, and select View Activity for more details.
- D.** The  icon allows you to print a summary of current available funds in your accounts.
- E.** You can expand or collapse account details by clicking the  icon.
- F.** If you click and hold an account card, you can drag and drop it to a new location to change the order your accounts appear.
- G.** The Quick Actions links in the top right corner let you quickly access different Digital Banking features.

Asset Summary Overview

If you ever need to quickly assess how much money is in all of your accounts, you can scroll down to Asset Summary on the Home page. This interactive chart represents your total assets, represented by specific colors and percentages.



- The Total Assets widget gives you the total amount of money in your accounts and breaks down those funds into percentages.
- Each colored piece represents one of your Leader Bank or linked accounts and displays its percentage of total funds and its balance.
- Clicking "Next" or "Previous" lets you view different accounts and details.
- You can click the "View Transactions" link for more information.

Home Page

Account Details Overview

Selecting a Leader Bank 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.

A	REGULAR SAVINGS XXXX	⋮	SAVINGS XXXX	⋮
	Current Balance	\$43,270.48	Current Balance	\$118,547.75
	Available Balance	\$43,270.48	Available Balance	\$18,547.75

← Back

B
\$0.00
Current Balance

-
\$14,025.00
Available Balance

DEMAND DEPOSIT ACCOUNT **2211

Last Updated: May 25, 2023 4:49 AM

Transactions
Details & Settings

C

D

E

F

G

Date	Description	Amount	
MAY 15 2023	<div style="display: flex; align-items: center;"> <div style="border: 1px solid #ccc; border-radius: 50%; padding: 2px 5px; margin-right: 5px;">S2</div> <div style="border: 1px solid #ccc; border-radius: 15px; padding: 2px 5px; display: flex; align-items: center;"> Transfer Credit From Deposit Account I </div> </div>	+ \$225.00	⋮
	Transfer	\$0.00	J

Details








Category:
Transfer

Online Description:
Transfer Credit From Deposit Account

Statement Description:
TRANSFER CREDIT TRANSFER FROM DEPOSIT ACCOUNT XXXXXXX2200

Date:
5/15/2023

Type:
Credit


- A.** On the Home page, you can click on an account name to view the Account Details screen.
- B.** The current and available balances for that account are displayed in the top right corner.
- C.** The  icon opens the search bar to find transactions in that account.
- D.** Transactions can be sorted by date, time, type, amount or check number. Click the  icon for more options.
- E.** Make a quick transfer by clicking the  icon. (See page 17 for additional details.)
- F.** Export your transactions into a different format by clicking the  icon.
- G.** The  icon lets you print a list of transactions.
- H.** The  icon indicates how the Date, Description and Amount columns are sorted.
- I.** You can view more details about a transaction by clicking on it.
- J.** The  icon lets you print details about the transaction.

Home Page

Quick Transfer

No need to run to a branch to move money from one account to another. If you're ever in a rush, the Quick Transfer option is a simple and fast way to make transactions.

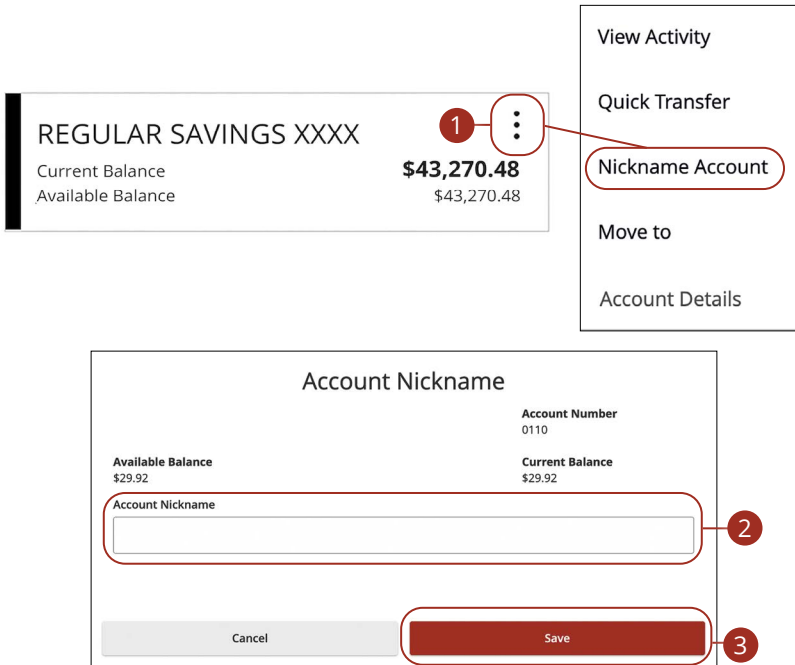
The image shows a mobile banking interface. At the top, an account card for 'REGULAR SAVINGS XXXX' displays a current balance of \$43,270.48 and an available balance of \$43,270.48. A red circle with the number '1' highlights a three-dot menu icon on the right side of the card. A red line connects this icon to a vertical menu on the right that lists: 'View Activity', 'Quick Transfer' (highlighted with a red rounded rectangle), 'Nickname Account', 'Move to', and 'Account Details'. Below the account card is a 'Quick Transfer' form. A red circle with the number '2' highlights the 'From Account' dropdown menu, which is currently set to 'NOW ACCOUNT xxxx6806 \$4,854.67'. Another red circle with the number '3' highlights the 'To Account' dropdown menu, which is currently set to 'Select an account'. A red circle with the number '4' highlights the 'Amount' input field, which is currently set to '\$ 0.00'. A red circle with the number '5' highlights the 'Advanced Options' button, and a red circle with the number '6' highlights the 'Transfer Funds' button. The 'Transfer Date' field is currently set to '06/29/2022'.


1. Click the  icon on the right side of an account card and select Quick Transfer.
2. Use the drop-downs to select the "From" and "To" accounts.
3. Enter an amount to transfer.
4. Select a transfer date.
5. (Optional) Click the **Advanced Options** button to be redirected to the Funds Transfer feature.
6. Click the **Transfer Funds** button when you are finished.

Home Page

Account Nickname

Change an account's nickname directly from the Home page.



1. Click the  icon on the right side of an account card and select Nickname Account.
2. Enter a new account nickname.
3. Click the **Save** button when you are finished.

Home Page

Details & Settings

View additional details about an account and change the account's visibility.



← Back

LEADER CHECKING 0110 \$40.57 Current Balance | \$40.57 Available Balance

Last Updated: October 30, 2023 4:39 PM


Transactions Details & Settings


DETAILS



Account Number 1100200110	Routing Number 011307129
Available Balance \$40.57	Current Balance \$40.57
Interest Rate 0.0000%	Accrued Interest \$0.00
Year-to-date interest amount \$0.00	Previous year-to-date interest amount \$0.00

eStatement
Yes

SETTINGS

Online Display Name
LEADER CHECKING  **2**

Visibility on Home  **3**

1. Click the  icon right side of an account card and select "Account Details."
2. Click the  icon to edit the display name.
3. Use the toggle to decide whether or not your account is visible on the Home page.

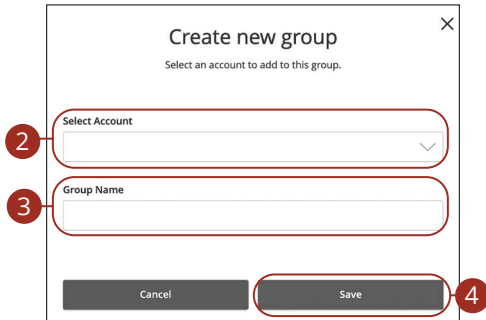
Home Page

Account Grouping

You can organize your internal and linked accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.



ACCOUNTS	
Checking 9194	⋮
Available Balance	\$21.86
Current Balance	\$21.86



Create new group

Select an account to add to this group.

2 Select Account

3 Group Name

4 Cancel Save

1. Create a new group by clicking the ⋮ icon and selecting “Create new group.”
2. Use the drop-down to select an account.
3. Enter the group name.
4. Click the Save button.

Editing a Group Name

The names of existing groups can be edited in just two easy steps.

1. Click icon and select “Edit group name.”
2. Enter a new name and click the check mark when you are finished.

Deleting a Group

After a group is made, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.

1. Remove an account from a group by clicking and holding an account tile and dragging it to another group and dropping it.
2. Click the **Yes, delete** button to delete the group after removing the last account in the group..

Security

Protecting Your Information

Here at Leader Bank, we do everything we can to protect your personal information and provide you with a dependable digital experience. However, we rely on you to take further precautions to assure the safety of your accounts.

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 Digital Banking when you've 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 unsolicited sources.
- Avoid giving out personal information on the phone, by text 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, call us immediately at 781-785-8111.

Security

Security Preferences

We take security very seriously at Leader Bank. So we have added various tools to help you better protect your account information. You can add and manage security features in Security Preferences to strengthen your Digital Banking experience.

Change Password

You can change your Digital Banking password at anytime. We recommend changing your password regularly and following our guidelines to create a strong password.

← Back to Settings

Update Password

All fields below are required

1 Password Requirements:

- Must be between 12 and 40 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 lower case characters.
- Password must contain a minimum of 1 upper case characters.
- Password must contain a minimum of 1 special characters.
- Password may not be the same as last 10 passwords.
- May not be the same as current password

1 Current Password

2 New Password

3 Confirm New Password

4 Update Password

In the **Settings** tab under **Security**, click **Update Password**.



1. Enter your current password.
2. Create a new password.
3. Reenter your new password.
4. Click the **Change Password** button when you are finished making changes.

Secure Delivery

We can verify your identity by sending an SAC to you by text message or voice call. Within Security Preferences, you can make changes to your delivery preferences or add new ways we can contact you.

The image shows a user interface for 2-Factor Authentication settings. At the top, there is a header "2-Factor Authentication" with a "+ Add Contact" button on the right, labeled with a red circle containing the number 2. Below this is a section titled "SMS Text Number" containing a text input field with the value "(555)555-5555". To the right of the input field are two icons: a pencil (edit) and a trash can (delete), labeled with a red circle containing the number 1. Below the input field is a modal dialog box titled "Add SMS/Text". The dialog contains the text "You're adding a number to receive a secure access code via text." followed by a "Country" dropdown menu set to "United States" with a downward arrow. Below that is an "SMS Text Number" input field. Underneath is a link for "SMS Terms and Conditions" and a checkbox labeled "Agree To Terms" which is currently unchecked. At the bottom of the dialog are two buttons: "Cancel" and "Save", labeled with a red circle containing the number 3.

In the **Settings** tab under **Security**, click **2-Factor Authentication**.

1. Make changes to a secure delivery method by clicking the  icon to make changes, or the  icon to delete a secure delivery method.
2. Add a new delivery contact by clicking either the **+ Add Contact** button.
3. Enter your new contact information and click the **Save** button when you are finished to save your changes.

Security

Mobile Security Preferences

Within Leader Bank's app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Digital Banking quick and easy, and also add an extra layer of security to your private information while you are on the go!



Enabling Touch ID or Fingerprint Login

Touch ID and Fingerprint Login use fingerprint recognition technology, allowing you to perform tasks on your Apple® or Android™ device with just your fingerprint. With this feature enabled, you can quickly and securely access your accounts using our app!

Apple®

 A screenshot of the Apple settings interface. It shows a "Passcode" field and a "Touch ID" toggle switch. A red circle with the number "1" is placed over the "On" position of the Touch ID toggle.

Android™

 A screenshot of the Android settings interface. It shows a "Fingerprint Login" toggle switch. A red circle with the number "1" is placed over the "Off" position of the toggle.

What Is This Feature?

This feature lets you validate your Mobile Banking session using your fingerprint instead of a login ID and password.

With this feature enabled, you will be prompted to place your registered fingerprint on the fingerprint scanner to login.

Feature Enablement

Fingerprint authentication is only available for users with a fingerprint scanner enabled device.

In the event that you choose to disable the feature on your mobile device, your account will revert back to requiring a login ID and password.

Continue

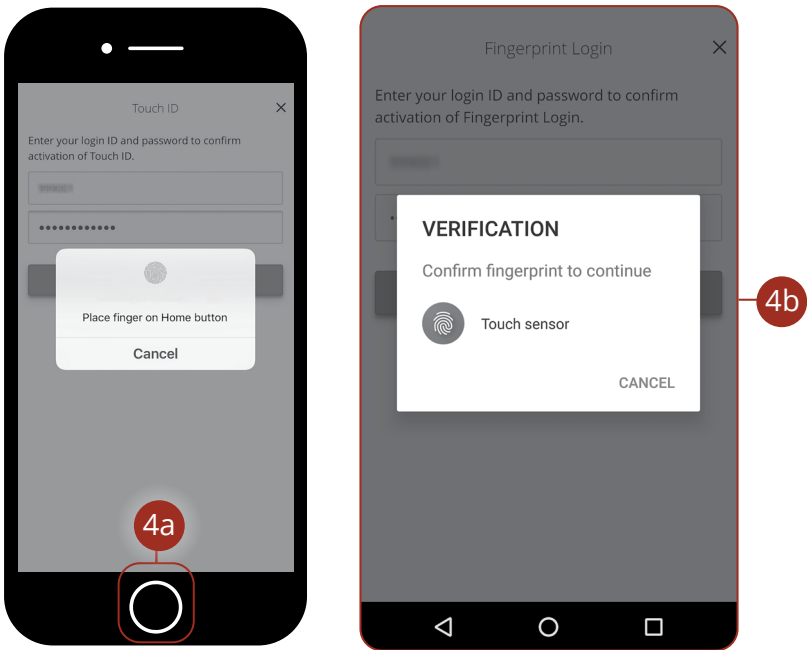
 A screenshot of the mobile banking login screen. It shows fields for "Login ID" and "Password", and a large "Authorize" button at the bottom. A red circle with the number "3" is placed over the "Authorize" button.

Sign in to Leader Bank's app and tap the **Menu** button. In the **Settings** tab, tap **Touch/Face ID**.

1. Toggle the **Touch ID** or **Fingerprint Login** switch from "Off" to "On."
2. Review the information about using fingerprint authentication and tap the **Continue** button.
3. Enter your login ID and password, and tap the **Authorize** button.



Note: You must have Touch ID or Fingerprint Login enabled on your mobile device before enabling it through our app.

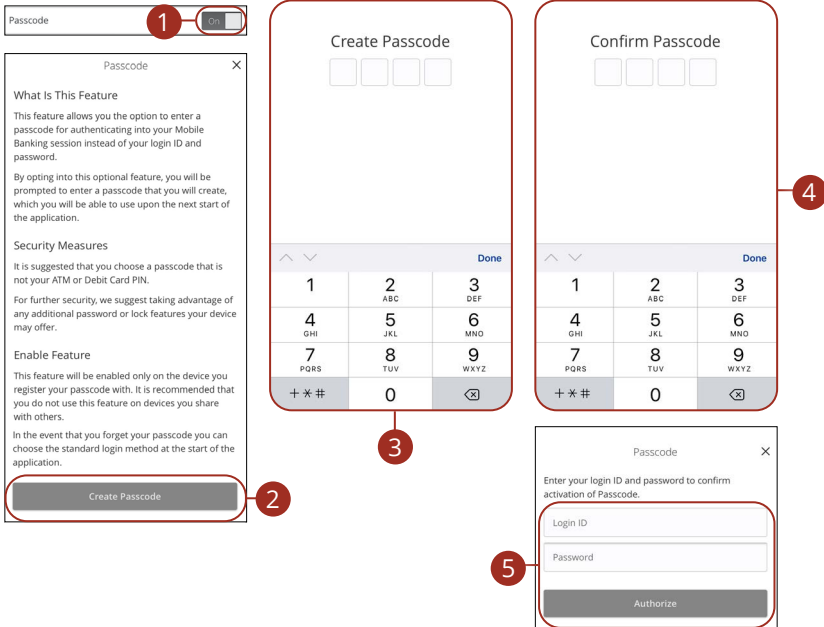


4. Scan your fingerprint.

- a. **Apple® Device:** Place your finger on the **Home** button to enable Touch ID.
- b. **Android™ Device:** Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

Enabling Passcode Authentication

Create a passcode within our app to quickly and easily sign in and access your funds while on the go!

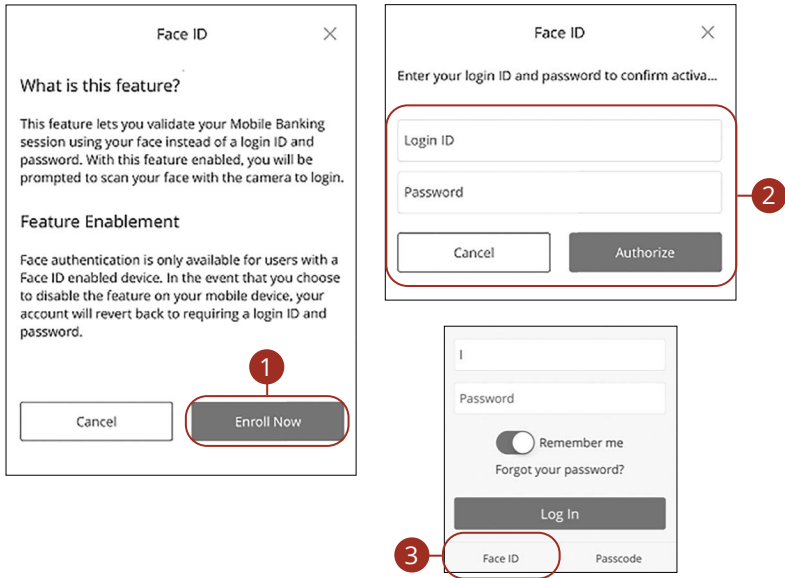


Sign in to Leader Bank's app and tap the **Menu** button. In the **Settings** tab, tap **Touch/Face ID**.

1. Toggle the **Passcode** switch from "Off" to "On."
2. Review the information about using a passcode and tap the **Create Passcode** button.
3. Create your strong passcode using the keypad.
4. Confirm your passcode using the keypad.
5. Enter your login ID and password, and tap the **Authorize** button.

Enabling Face ID

Face ID is a feature which utilizing facial recognition technology, allowing you to unlock your Apple® device with your face instead of a login ID and password.



Open Leader Bank's app and tap the **Face ID** button.

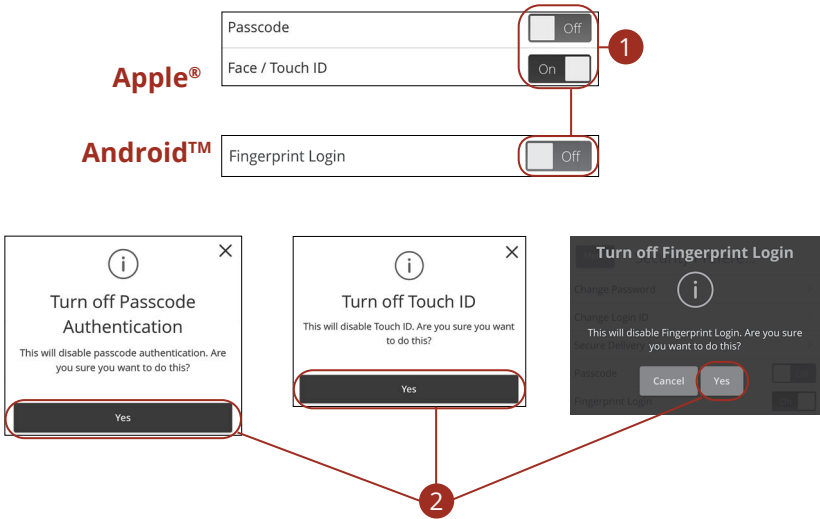
1. Review the information about using Face ID and tap the **Enroll Now** button.
2. Enter your login ID and password, and tap the **Authorize** button.
3. Face ID is now set up. You can now tap the **Face ID** button to log in.



Note: You must have Face ID enabled on your mobile device before enabling it through our app.

Disabling Passcode Authentication, Touch ID, Fingerprint or Facial ID Login

You can disable Passcode Authentication, Fingerprint or Facial Recognition Login if you no longer prefer to utilize them. When all features are disabled, you can sign in to your Digital Banking using your user ID and password.



Sign in to Leader Bank's app and tap the **Menu** button. In the **Settings** tab, tap **Touch/Face ID**.

1. Toggle the **Passcode**, **Face/Touch ID** or **Fingerprint Login** switch from "On" to "Off."
2. Tap the **Yes** button to disable the feature.

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.

The screenshot shows the Alerts interface. At the top, there is a header labeled "Alerts" with a "+ New Alert" button (callout A). Below this, a list of alert categories is shown: Account Alert, History Alert, Online Transaction Alert, and Reminder. Below the categories, there is a section for "ACCOUNT ALERTS (1)". This section contains a sample alert: "When my Available Balance is less than \$200.00, send me an SMS text message (5555555555)". There is an "Edit" link (callout D) to the left of the alert text. To the right of the alert text, there is an expand/collapse icon (callout B) and a toggle switch (callout C) that is currently turned on.

In the **Settings** tab under **Messages & Alerts**, click **Alert Settings**.

- A.** The "New Alert" drop-down lets you create an account, history, online transaction or reminder alert.
- B.** The ^ icon allows you to collapse or expand alert details for each category.
- C.** Toggling the switch turns an alert on or off without deleting it.
- D.** The "Edit" link lets you make changes to existing alerts.



Note: All alerts are automatically sent through secure messages but you can also choose to receive them by text message, voice call, or email.

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 below or above a set amount.

The screenshot shows the 'New Account Alert' form. On the left, a list of alert types is shown, with 'Account Alert' selected and numbered 1. The main form has the following fields and options:

- Account:** A dropdown menu showing 'DEMAND DEPOSIT ACCOUNT xxxx1111 \$19.10', numbered 2.
- Account balance type:** A dropdown menu, numbered 3.
- Frequency:** A dropdown menu, numbered 4.
- Amount:** Three radio buttons: 'More than', 'Less than', and 'Exactly', numbered 5.
- Amount:** An input field with a dollar sign and '0.00', numbered 6.
- Alert Delivery Method:** Four buttons: 'Email', 'Voice', 'SMS Text Message', and 'Secure Message Only', numbered 7.
- Email Address:** An input field, numbered 7.
- Buttons:** 'Go back' and 'Create Alert', numbered 8.

In the **Settings** tab under **Messages & Alerts**, click **Alert Settings**.

1. Use the “New Alert” drop-down and select “Account Alert.”
2. Use the drop-down to select an account.
3. Use the drop-down to select an account balance type.
4. Use the drop-down to select a frequency.
5. Select a comparison.
6. Enter an amount.
7. Select a delivery method and enter the corresponding information.
8. Click the **Create Alert** button when you are finished.

History Alerts

If you're ever concerned about amount limits or pending checks, you can create History Alerts to contact you when a check number posts or transactions meet a chosen amount.

The screenshot shows the 'New History Alert' form. On the left, a sidebar contains four options: 'Account Alert', 'History Alert', 'Online Transaction Alert', and 'Reminder'. The 'History Alert' option is selected and highlighted with a red circle and the number 1. The main form is titled 'New History Alert' and contains several sections: 'Transaction Type' with buttons for 'Debit Transaction', 'Credit Transaction', 'Check Number', and 'Description' (callout 2); 'Amount' with buttons for 'More Than', 'Less Than', and 'Exactly' (callout 3), and a text input field for the amount (callout 4) currently showing '\$0.00'; 'Account' with a dropdown menu (callout 5); 'Alert Delivery Method' with buttons for 'Email', 'Voice', 'SMS Text Message', and 'Secure Message Only' (callout 6); and an 'Email Address' input field. At the bottom, there are two buttons: 'Go back' and 'Create Alert' (callout 7).

In the **Settings** tab under **Messages & Alerts**, click **Alert Settings**.

1. Click the "New Alert" drop-down and select "History Alert."
2. Select a transaction type.
3. Select a comparison. These options vary depending on the chosen transaction type.
4. Enter an amount.
5. Use the drop-down to select an account.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

Online Transaction Alerts

Different types of transactions can occur in your accounts. By creating Online Transaction Alerts, you can be notified when various transfers, payments or debits post to your account.

The screenshot shows the 'New Online Transaction Alert' form. On the left, a box labeled '1' contains a list of alert types: Account Alert, History Alert, Online Transaction Alert, and Reminder. The main form has the following fields and options:

- Transaction:** A drop-down menu with 'Funds Transfer' selected. (Callout 2)
- Account:** A drop-down menu. (Callout 3)
- Status:** A drop-down menu. (Callout 4)
- Alert Delivery Method:** Four radio button options: Email (selected), Voice, SMS Text Message, and Secure Message Only. (Callout 5)
- Email Address:** A text input field.
- Buttons:** 'Go back' and 'Create Alert'. (Callout 6)

In the **Settings** tab under **Messages & Alerts**, click **Alert Settings**.

1. Click the "New Alert" drop-down and select "Online Transaction Alert."
2. Use the drop-down to select a transaction type.
3. Use the drop-down to select an account.
4. Use the drop-down to select a status.
5. Select a delivery method and enter the corresponding information.
6. Click the **Create Alert** button when you are finished.

Reminders

Just like marking a calendar, you can set up alerts to remind you of specific dates or events. Keep track of important dates, so you will never forget a birthday or anniversary again!

The image shows a 'New Reminder' form with the following elements and callouts:

- 1**: A list of alert types: Account Alert, History Alert, Online Transaction Alert, and Reminder.
- 2**: The 'Event' drop-down menu.
- 3**: The 'select a date' field with a calendar icon.
- 4**: The 'Recurs Every Year' checkbox.
- 5**: The 'Message' text input field.
- 6**: The 'Alert Delivery Method' section, which includes buttons for 'Email', 'Voice', 'SMS Text Message', and 'Secure Message Only', and an 'Email Address' input field below.
- 7**: The 'Create Alert' button.

At the bottom of the form are two buttons: 'Go back' and 'Create Alert'.

In the **Settings** tab under **Messages & Alerts**, click **Alert Settings**.

1. Use the "New Alert" drop-down and select "Reminder."
2. Use the drop-down to select an event.
3. Enter the date for the alert to occur.
4. Check the box next to "Recurs Every Year" to have your alert repeat annually.
5. Enter a message.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

Security

Security Alerts Overview

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.

SECURITY ALERTS (19)

1 Edit Delivery Preferences

Alert me when an external transfer is authorized. **A**

Alert me when a computer/browser is successfully registered.

2 Delivery Preferences

EMAIL ADDRESS

Email Address

PHONE NUMBER

Country
United States

Area Code Phone Number

SMS TEXT NUMBER

Message and data rates may apply. Expect 1 message/transaction.

Country
United States

Area Code Phone Number

Agree To Terms
Terms and Conditions

3 Save

In the **Settings** tab under **Messages & Alerts**, click **Alert Settings**.

A. Toggling the switch turns an alert on or off without deleting it.

Editing Delivery Preferences

When a trigger occurs, Security Alerts are always sent to you through secure messages. You can add additional delivery methods to notify you about your accounts wherever you are.

In the **Settings** tab under **Messages & Alerts**, click **Alert Settings**.

1. Click the "Edit Delivery Preferences" link at the top. These changes will apply to all Security Alerts.
2. Enter the information for your preferred delivery method.
3. Click the **Save** button when you are finished making changes.

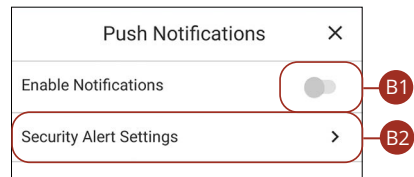
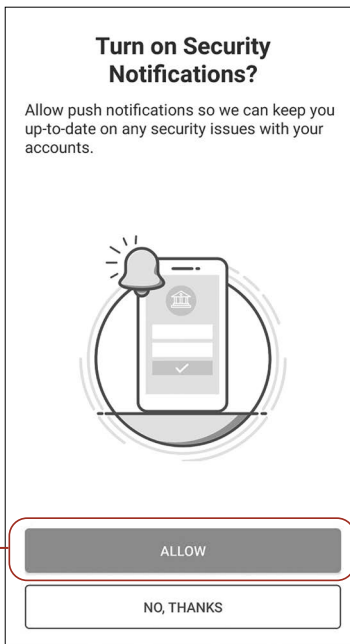
Security

Enabling and Disabling Push Notifications

Have alerts sent directly to your mobile device as push notifications. Push notifications are completely free to receive and will show up as a banner at the top of your lock screen or in your “notification tray.”



Note: Push Notifications are available for security, reminder, account and transaction alerts.



- A.** When you first sign into Leader Bank’s digital banking app, you have the option to enable push notifications for alerts by tapping the **Allow** button.
- B.** To enable or disable push notifications at a later time, in the **Settings** tab, tap **Enrollment**.
 - 1.** Use the **Enable Notifications** switch to enable or disable push notifications.
 - 2.** Tap the respective **Security Alert Settings** tab to edit alerts and their delivery preferences. (See Alerts Overview section starting on page 30 for more information.)

Transaction Types

Moving Money Overview

Digital Banking gives you the ability to transfer funds on the go. Whether you are transferring money between your accounts or sending money to someone outside of Leader Bank, there are various features that help you transfer funds in different ways.

- **Loan Payments:**

Move money to a loan at Leader Bank.

Loan Payments

Use this form to submit loan payments.

From

To

- **Transfer Money:**

Move money between your personal Leader Bank accounts or your accounts at another financial institution.

Funds Transfer

From Account

- **Zelle:**

Electronically move money to a Leader Bank client or non-client.

Send	Request	Split	Activity ⓘ	Settings
------	---------	-------	------------	----------

Select Recipient

+ Add New Contact

- **Manage External Accounts:**

Move money after linking your external accounts.

Manage External Accounts

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers. Please note only domestic (U.S.) banks are allowed. You can also manage your external accounts

Add External account(s)

- **Bill Pay:**

Move money to someone's external account or a company's account.

Payment Center
Activity
Popmoney
Transfer Money
Help Center

Murphy Company
Tuesday, August 31, 2021

Payment Center

Send Money

[How To?](#)
[Settings](#)

Pay From Americas Best Checking *2312 Add a Company or Person

Available Balance: \$98.70

<div style="display: flex; align-items: center;"> <div style="text-align: center; padding-right: 10px;"> <p>John Doe 1234 5678</p> </div> <div style="flex-grow: 1;"> <input style="width: 100%;" type="text"/> </div> <div style="text-align: right; padding-right: 10px;"> <input style="width: 40px;" type="text"/> </div> </div> <div style="margin-top: 5px; display: flex; justify-content: space-between; font-size: small;"> Activity Reminders AutoPay </div>	<div style="background-color: #333; color: white; padding: 5px; border-radius: 5px; margin-bottom: 5px;"> Bills Due </div> <p style="font-size: x-small;">Reminders help you track when a payment is due.</p> <div style="background-color: #333; color: white; padding: 5px; border-radius: 5px; margin-bottom: 5px;"> Pending Payments </div> <p style="font-size: x-small;">Scheduled payments are listed here.</p> <div style="background-color: #333; color: white; padding: 5px; border-radius: 5px;"> Recent Payments </div> <p style="font-size: x-small;">Completed payments are listed here for 45 days.</p>
---	---

Transactions

Loan Payments

If you need to make a one-time or recurring loan payment with Leader Bank, you can use the Loan Payment feature.

The screenshot shows a 'Loan Payment' form with the following fields and callouts:

- 1**: A red circle next to the 'From Account *' and 'To Loan Account *' fields, which are grouped by a red rounded rectangle. Both fields are dropdown menus with the text '---Select From Account:---' and '---Select To Account:---' respectively.
- 2**: A red circle next to the 'Payment Type *' field, which is a dropdown menu.
- 3**: A red circle next to the 'Amount *' field, which is a text input containing '\$0.00'. To its right is a checkbox labeled 'Make this a recurring transaction'.
- 4**: A red circle next to the 'Date *' field, which is a text input containing '06/02/2017' and a calendar icon.

In the **Transfers & Payments** tab, select your choice of payment, **Pay a Loan (Internal Account)**, **Pay a Loan (External Account)**, or **Loan Auto Pay Enrollment**.

1. Using the "From" and "To" drop-downs, select the account the funds will be taken from and the account you wish to post the payment.
2. Select your payment type using the "Payment Type" drop-down.

The screenshot shows a web form for entering a transaction. It includes the following elements:

- Amount ***: A text input field containing "\$0.00".
- 5a**: A checkbox labeled "Make this a recurring transaction" which is checked.
- 5b**: A dropdown menu titled "How often should this transaction repeat?*" with the text "----Select Transaction Frequency---".
- Start Date ***: A date input field containing "06/02/2017" with a calendar icon.
- End Date ***: A date input field containing "Select Date" with a calendar icon.
- 5c**: A checkbox labeled "Repeat Forever" which is unchecked.
- 6**: A text area labeled "Memo" with the placeholder text "Enter letters and numbers only".
- 7**: A "Submit" button.
- A "Clear" button is also present.
- A note at the bottom left states "* - Indicates required field".

3. Enter the amount of the payment.
4. (One-Time Payment Only) Enter the date to process the transaction.
5. If you would like to set up a recurring payment, follow the steps below.
 - a. Check the box next to "Make this a recurring transaction" to repeat the transfer.
 - b. Use the "How often should this transaction repeat?" drop-down to specify how often the transfer should occur.
 - c. Enter a start and end date for this transaction using the calendar features.
 - d. If your transaction doesn't have an end date, check the box next to "Repeat Forever."
6. (Optional) Enter a memo.
7. Click the **Submit** button when you are finished.

Transactions

Transfer Funds

Use the Funds Transfer feature when you need to make a one-time or recurring transfer between your personal Leader Bank accounts and accounts that you link from other financial institutions. These transactions are processed typically by the next business day, so your money is always where you need it to be.

The screenshot shows a 'Transfer Funds' form with the following fields and steps:

- Step 1:** 'From Account' and 'To Account' dropdown menus.
- Step 2:** 'Amount' input field with a '\$' symbol and '0.00' value, and 'Frequency' dropdown menu with 'One time transfer' selected.
- Step 3:** 'Transfer Date' input field with '04/28/2020' and a calendar icon.

Below the date field is an optional 'Memo' field with the placeholder text 'Enter letters and numbers only'. At the bottom is a dark grey button labeled 'Transfer Funds'.

In the **Transfers & Payments** tab, click **Transfer Money**.

1. Select the accounts to transfer funds between using the "From" and "To" drop-downs.
2. Enter the amount to transfer.
3. (One-Time Transfer Only) Enter the date to process the transaction.

The screenshot shows a form for setting up a recurring transfer. It includes a dropdown menu for frequency, a date picker for the start date, a note about processing on business days, radio buttons for repeat duration, an optional memo field, and a 'Transfer Funds' button. Red callout boxes and numbers (4a-6) highlight these elements.

4a Frequency
Last day of the month

4b Start Date
04/28/2020

4c Repeat Duration
 Forever (*Until I Cancel*)
 Until Date (*Set An End Date*)

5 Memo (optional)
Enter letters and numbers only

6 Transfer Funds

Transfers falling on a Sunday or banking holiday will be processed the following business day.

4. If you would like to set up a recurring transfer, follow the steps below.
 - a. Use the drop-down to select a frequency.
 - b. Enter a start date for this transaction using the calendar features.
 - c. Decide if the transfer will repeat forever or have an end date.
5. (Optional) Enter a memo.
6. Click the **Transfer Funds** button when you are finished.



Note: You can view or cancel unprocessed transactions by accessing the **Recurring Transactions** tab within Digital Banking Activity.

Transactions

Setup Send Money with Zelle®

Zelle® is a fast, safe and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes.* With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank.*

Initial Setup

1 Send Money with Zelle®
You need an email or mobile number to securely send and receive money.
Choose one from your profile or add a new one.
 [Redacted]

 (***) ***-2300

 (***) ***-2265

 [Redacted]
ⓘ Email not verified. Call (800) 877-8021.
+ Add new email or mobile number
CONTINUE

Enter new email to securely send and receive money. You've already reached the limit for adding mobile numbers.
Email
BACK ADD

2 Send Money with Zelle®
To receive payments sent to e***a@mcompany.com, enter the 6-digit verification code.
000000
Resend Code
BACK VERIFY

3 Send Money with Zelle®
You need an account to send and receive money with.
Choose a primary account. ⓘ
 [Redacted] Checking, ###1441

 [Redacted] Savings, #####9864
CONTINUE

In the **Transfers & Payments** tab, click **Zelle**.

1. Choose or add a new email address or mobile number to have a 6-digit verification code sent to.
2. Enter the 6-digit verification code.
3. Choose your primary account.

* U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees. In order to be eligible to use Zelle® at Leader Bank, you must be at least 18 years of age and have an address in the United States. Your account must be in good standing with no delinquencies. We do not make Zelle® available for use with Share Builder, Business or H.S.A. accounts.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Adding a Recipient

Send Request Split Activity ① Settings

Select Recipient

🔍 Name, email, mobile #, account # + Add New Contact 1

Add New Contact

2 First Name
Last Name

3 Nickname (Optional)

Tell us where to send the money.
Provide only one of these.

4 Email Mobile Account #

5 Email

BACK 6

In the **Transfers & Payments** tab, click **Zelle**.

1. Click the **Add New Contact** button.
2. Enter the recipient's first name and last name.
3. (Optional) Enter the recipient's nickname.
4. Choose where to send the money to.
5. Depending on your selection enter the recipient's email address, phone number or account number.
6. Click the **Save** button.

Transactions

Send Money with Zelle®

Send money to any Leader Bank client or non-client using only their name and contact information.

The screenshots illustrate the following steps:

- Select Recipient:** The user searches for a recipient by name, email, mobile number, or account number. A contact named "John Doe" is selected.
- Enter Amount:** The user enters the amount to send (\$0) and selects the frequency "Send Today (one time)".
- Select Date & Frequency:** The user selects the date and frequency of the payment. The calendar shows "Send Today" selected.
- From My:** The user selects the account to send funds from. The selected account is "Checking, ###1441, Avail Bal: \$5.19".
- Review:** The user clicks the "REVIEW" button to confirm the transaction.

In the **Transfers & Payments** tab, click **Zelle**.

1. Select a recipient and choose a send method.
2. Enter an amount to send.
3. (Optional) Select a date, frequency and click the **Done** button.
4. Use the drop-down to select an account to send funds from.
5. Click the **Review** button.

Send Request Split Activity ⓘ Settings

Review and Send

Send \$5.00

JD to John Doe
at [redacted]

6 Reason (Optional) 0/200

John needs to enroll with Zelle® using [redacted] to get the money.

BACK SEND 7

- (Optional) Enter a reason for the payment.
- Click the **Send** button.



Note: If your contact isn't registered with Zelle®, we'll send them a notice about your payment and ask them to take a moment to register. Your contact will receive your money within three business days after registering with Zelle® (or on the delivery date, whichever is later).

Transactions

Request Money with Zelle®

Request money from any Leader Bank client or non-client using only their name and contact information.

The image shows three sequential screenshots of the Zelle mobile app interface, illustrating the steps to request money. Red circles with numbers 1 through 6 highlight key elements and actions.

- Step 1:** The 'Request' tab is selected in the top navigation bar. The 'Select Recipient' screen shows a search bar and a list of contacts. 'John Doe' is selected as the recipient.
- Step 2:** The 'Enter Amount' screen shows the amount '\$0' entered. The 'REVIEW' button is highlighted.
- Step 3:** The 'Review & Request' screen shows the amount 'Request \$5.00' and the recipient 'John Doe'. A 'Reason (Optional)' field is present. The 'REQUEST' button is highlighted.

In the **Transfers & Payments** tab, click **Zelle**.

1. Click the **Request** tab.
2. Select a recipient and choose a request method.
3. Enter an amount to request.
4. Click the **Review** button.
5. (Optional) Enter a reason for the request.
6. Click the **Request** button.

Transactions

Split Payment with Zelle®

Split a payment between multiple people.

The screenshots illustrate the following steps:

1. Tap the **Split** tab in the top navigation bar.
2. In the **Select Recipients** screen, select recipients (Jane Smith and John Doe) and choose request methods (Email, Phone, or Text).
3. Tap the **ENTER AMOUNT** button.
4. In the **Enter Amount** screen, enter the amount **25.00**.
5. Tap the **REVIEW** button.
6. In the **Review and Split** screen, review the split amounts: **Your Portion** (\$ 8.34), **Jane Smith** (\$ 8.33), and **John Doe** (\$ 8.33).
7. Enter a reason (Optional) in the **Reason (Optional)** field.
8. Tap the **SPLIT** button.

In the **Transfers & Payments** tab, click **Zelle**.

1. Click the **Split** tab.
2. Select recipients and choose request methods.
3. Click the **Enter Amount** button.
4. Enter an amount.
5. Click the **Review** button.
6. (Optional) Make adjustments to the split.
7. (Optional) Enter a reason.
8. Click the **Split** button.

Transactions: Split Payment with Zelle®

Transactions

Zelle® Settings

Update your email address or phone number, change your primary account or edit a contact's information.

The screenshot shows the Zelle Settings interface. At the top, there are navigation tabs: Send, Request, Split, Activity (1), and Settings. The main content area is titled 'Settings' and includes the following sections:

- Profile:** Shows a profile picture with initials 'MC' and the name 'Murphy Comp'. Below it, there is a field to update the primary email address.
- Email:** A text input field with a plus icon to its right, labeled 'A'.
- Mobile:** A text input field containing '(***)-***-5017' with a plus icon to its right, also labeled 'A'.
- Manage Accounts:** A section with a red box around it, labeled 'B'. It shows 'Primary Account' with a dropdown menu currently displaying 'Checking, ###1441'.
- Deposit Accounts:** A section with a dashed line separator, showing 'Checking, ###1441' and a 'Change' button.
- Contacts:** A section with a search bar labeled 'Name' and an 'Add New Contact' button. Below the search bar, a contact named 'John Doe' with initials 'JD' is listed, circled in red and labeled 'C'.

At the bottom of the screen is a 'BACK' button.

In the **Transfers & Payments** tab, click **Zelle**, then click the **Settings** tab.

- Click the plus icons to add a new email or mobile number.
- Use the drop-down to change your primary account.
- Click on a contact to edit their information.

Transactions

Manage External Accounts

Your private accounts at other financial institutions can be linked to Digital Banking with Leader Bank, so you can transfer money between two financial institutions without ever leaving home! There are two simple ways to add an external account.

Instant Verification: If available at your External Transfer financial institution, you can link your account instantly through our Plaid integration.

Trial-Deposits: You will be asked to verify your ownership of the account by confirming two small deposits Leader Bank makes into the external account.

Instant Verification

Manage External Accounts

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers. Please note only domestic (U.S.) banks are allowed. You can also manage your external accounts

Add External account(s)

Instant Verification

If available, you can link your account instantly through our Plaid integration.

1 [Link via Instant Verification](#)

Trial-Deposits

Input your account information and verify with trial-deposit transactions in 1-3 business days.

[Link via Trial-Deposits](#)

In the **Transfers & Payments** tab, click **Add/Manage External Accounts**.

1. Click the **Link via Instant Verification** button.
2. Enter the necessary information to add your external account.
3. Accounts verified with credentials through Plaid will now appear under the external accounts section. Click the **Continue** button.

Trial-Deposits

Manage External Accounts

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers. Please note only domestic (U.S.) banks are allowed. You can also manage your external accounts

Add External account(s)

Instant Verification	Trial-Deposits
If available, you can link your account instantly through our Plaid integration.	Input your account information and verify with trial-deposit transactions in 1-3 business days.
Link via Instant Verification	Link via Trial-Deposits 1

2 Routing Number

3 Account Number

Need help finding?

4 Account Type
 Checking Savings

[Cancel](#)

5 Submit

In the **Transfers & Payments** tab, click **Manage External Account**.

1. Click the **Link via Trial-Deposits** button.
2. Enter your routing number.
3. Enter your account number.
4. Select you account type.
5. Click the **Submit** button.



In two to three business days, two micro-deposits will appear in your external account. Once you receive the deposits, go to the **Manage External Account** tab to add the account.

Transactions

Verify an External Transfer Account with Micro-Deposits

As soon as Leader Bank makes two trial 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 external account.



In the **Transfers & Payments** tab, click **Add/Manage External Accounts**.

1. Click the "Verify" link on the account card you would like to verify.

Please enter the two micro-deposit amounts that you received in your External Transfer Account. Enter the amounts as they appear after the decimal point. (Example: \$0.XX should be entered as XX.)

Micro-deposit 1

Micro-deposit 2

Secure Access Code Required

A Secure Access Code is required to link your External Transfer Account

Voice Number: (XXX) XXX-5017

SMS Text Number: (XXX) XXX-5017

Enter your Secure Access Code

Enter the code that has been sent via sms text number to (XXX) XXX-5017.

Enter code

Success

You have successfully verified the micro-deposits, and your External Transfer Account is now linked. You can now use this account to transfer funds.

2. Enter the amounts of the two micro-deposits made into your external account and click the **Submit** button.
3. Select how you wish to receive a security code.
4. Enter the security code and click the **Verify** button.
5. Click the **Close** button.

Transactions

Manage External Transfer Accounts

Once added you can edit an account to give it a nickname or remove it if it is no longer needed.

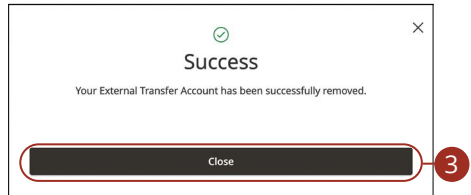
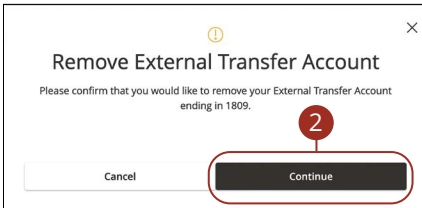
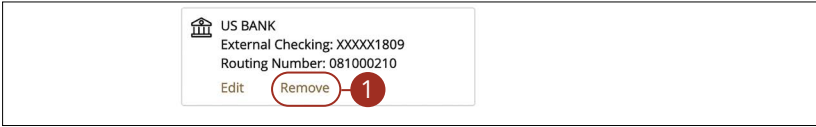
Nickname External Transfer Accounts

The screenshot shows two parts of the interface. The top part is a card for a US BANK account with the following details: US BANK, External Checking: XXXXX1809, and Routing Number: 081000210. Below the details are two buttons: 'Edit' and 'Remove'. A red circle with the number '1' is placed over the 'Edit' button. The bottom part is a dialog box with a red border. It contains a note: 'Note: The nickname for this account is only visible to you XXXXX3365'. Below the note is a text input field labeled 'Nickname'. At the bottom of the dialog are two buttons: 'Cancel' and 'Edit Account'. A red circle with the number '2' is placed over the 'Edit Account' button.

In the **Transfers & Payments** tab, click **Add/Manage External Accounts**.

1. Click the "Edit" link on the account card you would like to nickname.
2. Enter a nickname and click the **Edit Account** button.

Remove External Transfer Accounts



In the **Transfers & Payments** tab, click **Add/Manage External Accounts**.

1. Click the "Remove" link on the account card you would like to remove.
2. Click the **Continue** button.
3. Click the **Close** button.

Transactions

Digital Banking Activity Overview





All transactions initiated through Digital Banking or through our app appear in Digital Banking Activity. All digital banking transactions including single & recurring funds transfers, mobile deposit history display within Digital Banking Activity along with stop payments and address changes.

The screenshot shows the 'Digital Banking Activity' page. At the top, there are three tabs: 'Single Transactions', 'Recurring Transactions', and 'Deposited Checks'. Below the tabs is a search bar labeled 'Search Transactions'. A table of transactions is displayed with columns for 'Created date', 'Status', 'Transaction Type', 'Account', and 'Amount'. A transaction is selected, and a 'Toggle Details' menu is open, showing options like 'Cancel', 'Copy', 'Edit', and 'Print Details'. At the bottom, there is a summary of credits and debits.

Created date	Status	Transaction Type	Account	Amount
5/25/2023 7:14 AM	Authorized	Funds Transfer Tracking ID: 2643078	DEMAND DEPOSIT ACCOUNT xxxx2511	\$2.00
5/25/2023 6:37 AM	Authorized	Funds Transfer Tracking ID: 2643041	DEMAND DEPOSIT ACCOUNT xxxx2211	

Credits: [0] \$0.00 | Debits: [0] \$0.00

In the **Transfers & Payments** tab, click **Digital Banking Activity**.

- Click an appropriate tab to view **Single Transactions**, **Recurring Transactions** or **Deposited Checks**.
- Use the search bar to find transactions within that account.
- Print the Digital Banking Activity page by clicking the  icon. Export your transactions into a different format by clicking the  icon.
- Click the  icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.
- Click on a transaction to view more details.
- Click the  icon to perform additional functions.

Using Filters

What appears in Digital Banking Activity can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for each time.

Filters

Transaction Type: Change of Address
 Status: All
 Account: All

Created By: All
 Min Amount: \$ 0.00
 Max Amount: \$ 0.00


Filter by created date

Start Date: MM/DD/YYYY
 End Date: MM/DD/YYYY
 Tracking ID:
 Batch ID:
 Columns to display (max 6)

Created date
 Created by
 Process date
 Status
 Approvals
 Type/ID
 From account

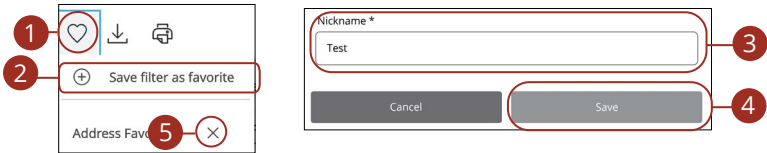
Save Filter in Favorite
 Reset
 Apply Filters

In the **Transfers & Payments** tab, click **Digital Banking Activity**.


1. Click the  icon to create a custom view of your transactions.
2. Create a custom list of transactions using these filters.
3. Filter the type of transaction you are looking for using the “Transaction Type” drop-down. Column names with check boxes appear. Select up to six boxes.
4. Click the **Apply Filters** button when you are finished.

Creating or Deleting Custom Views Using Favorites

After applying specific filters, you can save that view of Digital Banking Activity to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.



In the **Transfers & Payments** tab, click **Digital Banking Activity**.

1. Click the  icon.
2. Click the "+ Save as New" link to create a new favorite template.
3. Enter a nickname for your new custom view.
4. Click the **Save** button when you are finished.
5. Click the **X** icon to remove a custom view from your Favorites.

Editing Transactions

Digital Banking Activity only shows pending transactions initiated within Digital Banking not yet posted to your account.

The screenshot displays a digital banking interface with a list of transactions and an 'Edit One-Time Transfer' modal.

Transaction List:

Created date	Status	Transaction Type	Account	Amount
5/25/2023 7:14 AM	Authorized	Funds Transfer Tracking ID: 2643078	DEMAND DEPOSIT ACCOUNT xxxx2511	\$2.00
5/25/2023 6:37 AM	Authorized	Funds Transfer Tracking ID: 2643041	DEMAND DEPOSIT ACCOUNT xxxx2211	

Edit One-Time Transfer Modal:

Editing one-time transfer to DEMAND DEPOSIT ACCOUNT (xxxx1111) on 05/31/2024.

From Account: DEMAND DEPOSIT ACCOUNT xxxx2211 (\$14,025.00)

To Account: DEMAND DEPOSIT ACCOUNT xxxx1111 \$19.10

Amount: \$ 1.00

Transfer Date: 05/31/2024

In the **Transfers & Payments** tab, click **Digital Banking Activity**.

1. Browse through your pending transaction and locate the transaction you would like to edit. Create a custom list of transactions using these filters.
2. Click the icon and click "Edit."
3. Make the necessary edits and then click the **Transfer Funds** button when you are finished.



Note: If you edit a recurring transaction in the Single Transaction tab, you will only edit that single occurrence. To edit an entire series, you must visit the **Recurring Transactions** tab in Digital Banking Activity.

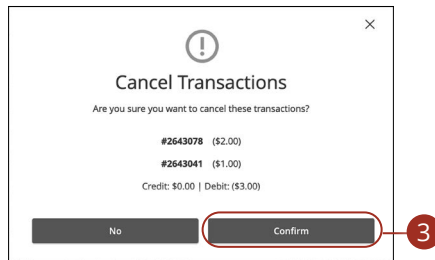
Canceling Transactions

Digital Banking Activity shows all pending transactions that have not posted to your account. You can cancel pending transactions up until their process date.

Created date	Status	Transaction Type	Account	Amount	
5/25/2023 7:14 AM	Authorized	Funds Transfer Tracking ID: 2643078	DEMAND DEPOSIT ACCOUNT xxxx2511	\$2.00	<input checked="" type="checkbox"/> ⋮
5/25/2023 6:37 AM	Authorized	Funds Transfer Tracking ID: 2643041	DEMAND DEPOSIT ACCOUNT xxxx2211	\$1.00	<input checked="" type="checkbox"/> ⋮

Credits: [0] \$0.00 | Debits: [0] \$0.00 1-2 of 2 transactions

Print Selected Details
 Approve Selected
Cancel Selected



In the **Transfers & Payments** tab, click **Digital Banking Activity**.

1. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between the Amount column and the ⋮ icon to select all transactions.
2. Click the ⋮ icon and click "Cancel Selected."
3. Click the **Confirm** button when you are finished. The status then changes to "Canceled" on the Digital Banking Activity page.



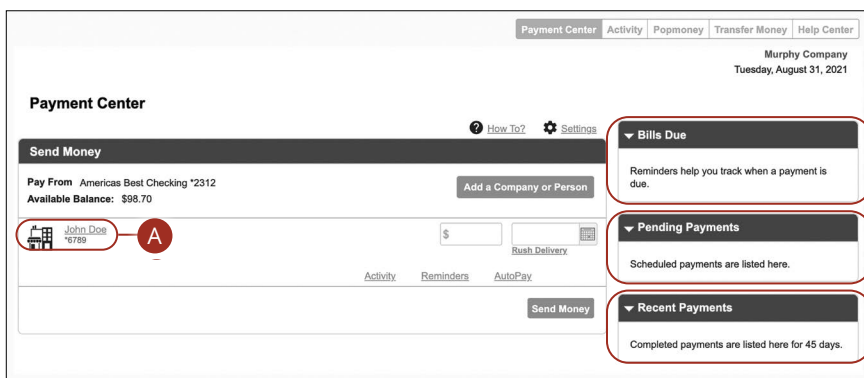
Note: If you cancel a recurring transaction in the **Single Transaction** tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in **Digital Banking Activity**.

Pay with Bill Pay

Overview

Bill Pay with Leader Bank 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 ACH payments in one place.

The first time that you click the **Pay with Bill Pay** tab, you are asked to choose an account to use within Bill Pay and to accept the terms and conditions.



In the **Transfers & Payments** tab, click **Pay with Bill Pay**.

- A. All your payees are listed on the left side of your screen.
- B. All your existing reminders appear in the right side panel.
- C. Your pending transactions appear in the right side panel under "Pending Payments."
- D. You can view your transaction history for the last 45 days in the right side panel under "History Payments."

Pay with Bill Pay

Creating a Payee

The individual that receives your payments is known as a payee. You can pay just about any company, loan or account using our bill pay system. The information printed on your bill is all you need to set up a company as a payee. When creating your payee, there are two types of companies you can add: Known and unknown.

Known Company

A Known Company is one that is preloaded in our database.


The screenshot shows the 'Payment Center' interface. The 'Send Money' tab is active, and the 'Add a Company or Person' button is highlighted with a red circle and the number 1. Below this, the 'Add a Company or Person' dialog box is open, showing the 'Company' tab selected. The 'Search Our Network' section contains a search bar and a magnifying glass icon. Below the search bar, there is a list of utilities, with 'Ameren Missouri' highlighted by a red circle and the number 2. Other utilities listed include 'Laclede Gas/MGE', 'Missouri American Water', and 'Metropolitan Sewer District MO'.

Click the **Payment Center** tab.

1. Click the **Add a Company or Person** button.
2. Select your company from the list.

Add a Company or Person

Company Person


Ameren Missouri

Ameren Missouri Account Number

Confirm Account Number 3

Nickname

Ameren Missouri ZIP Code
 -

4 **Add** Cancel

3. Enter the required information. Fields may vary depending on which company you are adding.
4. Click the **Add** button when you are finished.

Unknown Company

If you have a payee who is not in our system, no problem! You can add their contact information, but you may not be able to send a Rush Delivery or sign up for eBills.

The image shows two screenshots from a web application. The top screenshot is the 'Payment Center' interface. It has a 'Send Money' tab selected. A red circle with the number '1' highlights the 'Add a Company or Person' button. Below this button is a search bar with a dropdown menu and a 'Send Money' button. To the right, there are sections for 'Reminders' and 'Pending Payments'. The 'Pending Payments' section shows a table with a total of \$1.00.


The bottom screenshot is a dialog box titled 'Add a Company or Person'. It has two tabs: 'Company' and 'Person'. Below the tabs is a search bar with the text 'Search Our Network' and a placeholder 'Enter the name of any company or person in the U.S.'. A red circle with the number '2' highlights the text 'If a company can't be paid electronically, we'll mail a check for...' which is a link to mail a check.

Click the **Payment Center** tab.

1. Click the **Add a Company or Person** button.
2. Click the “mail a check” link.

Add a Company or Person

Company **Person**



Other Company

Company Name

Account Number

Nickname

Address Line 1

Address Line 2

City

State
State ▾

ZIP Code
 -

Phone Number
 -

Mobile Number (Optional)
 -

Email Address (Optional)

Add [Cancel](#)

3. Enter the company name, account number, street address and city.
4. Select the state from the drop-down.
5. Enter the zip code, phone number, mobile number and email address.
6. Click the **Add** button when you are finished.

Person

You can pay anyone, such as a babysitter, dog-walker or a freelance worker, by creating them as a payee in our online bill pay system.

Payment Center

Send Money

1 Add a Company or Person

Search [Name] [Address]

Activity Reminders AutoPay

Send Money

Reminders help you track when a payment is due.

Pending Payments

All Pay From Accounts	Amount	Due Date	Actions
Master Charge	\$1.00	10-13-17	Change Cancel
Total	\$1.00		

Add a Company or Person

Company Person 2

Search Our Network

Enter the name of any company or person in the U.S. [Search Icon]


If a company can't be paid electronically, we'll [mail a check](#) for you.

Click the **Payment Center** tab.

1. Click the **Add a Company or Person** button.
2. Click the **Person** tab.

Add a Company or Person

Company **Person**



Person

First and Last Name 3

Nickname

Address Line 1 4

Address Line 2

City

State 5

State ▾

ZIP Code

Phone Number 6

Mobile Number (Optional)

Email Address (Optional)

Add [Cancel](#) 7

3. Enter the payee's first and last name.
4. Enter their street address and city.
5. Select the state from the drop-down.
6. Enter their zip code, phone number, mobile number and email address.
7. Click the **Add** button when you are finished.

Pay with 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.

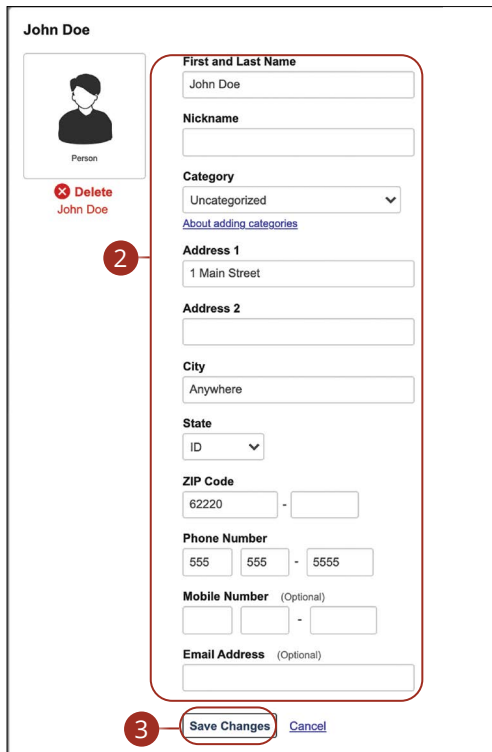


Metropolitan Sewer District MO 1


Pay From Amount \$ Deliver By

Available Balance: \$43.28

[Activity](#) [Reminders](#) [AutoPay](#)



John Doe

 Person

✖ Delete
John Doe

2

First and Last Name

Nickname

Category
 [About adding categories](#)

Address 1

Address 2

City

State

ZIP Code
 -

Phone Number
 -

Mobile Number (Optional)
 -

Email Address (Optional)

3 [Cancel](#)

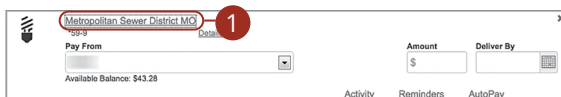
Click the **Payment Center** tab.

1. Select a payee.
2. Make the necessary changes.
3. Click the **Save Changes** button when are you finished making changes.

Pay with Bill Pay

Deleting a Payee

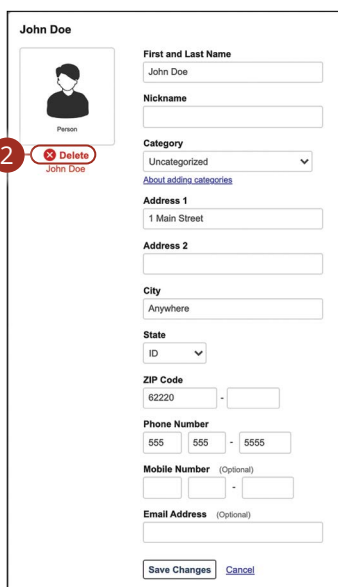
If a payee is no longer needed, you can permanently delete them. This does not erase data from an existing payment using that payee.




Metropolitan Sewer District MO Details **1**

Pay From Amount \$ Deliver By

Available Balance: \$43.28 [Activity](#) [Reminders](#) [AutoPay](#)



John Doe

 Person **2** [Delete](#)
John Doe

First and Last Name

Nickname

Category
Uncategorized [About adding categories](#)

Address 1

Address 2

City

State
ID

ZIP Code
 -

Phone Number
 -

Mobile Number (Optional)
 -

Email Address (Optional)

[Save Changes](#) [Cancel](#)



Delete John Doe from Bill Payment Service?

Are you sure you want to delete John Doe from Bill Payment Service?

3 [Delete](#) [Don't Delete](#)

Click the **Payment Center** tab.

1. Select a payee.
2. Click the "Delete" link.
3. Click the **Delete** button to permanently delete your payee.

Pay with Bill Pay

eBills

You can go paperless and receive your bills electronically within our bill pay system. Major credit card companies, automotive finance companies and utility companies are preloaded in our system, and these present billers can be set up as an eBill.

The top screenshot shows the Federal Electric account page. A red circle with the number '1' highlights the 'Request eBills' button in the top left corner. Another red circle with the number '1' highlights the 'eBills' tab in the top right corner. A red line connects these two circles. Below the tabs, there is a section titled 'Get Your Bills Here' with a 'Request eBills' button at the bottom.

The bottom screenshot shows the 'Have your bills delivered here, safely and securely.' page. A red circle with the number '2' highlights the 'Add' button in the bottom right corner. A red circle with the number '3' highlights the 'Submit' button in the bottom left corner.

Click the **Payment Center** tab.

1. Click on the **Request eBills** icon or “eBills” link.
2. Click the **Add** button for each biller you would like to add to eBills.
3. Click the **Submit** button when you are finished.

Pay with Bill Pay

Schedule Payments

It is easy to pay your bills once you set up payees. When you click on the Payments tab, you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.

The screenshot displays the Bill Pay interface for a payee named Steven. The interface is divided into two main sections: 'Details' and 'Review Payments'.

Details Section:

- Pay From:** A dropdown menu showing '*5254' and an available balance of '\$43.28'. This is highlighted with a red box and labeled '1'.
- Amount:** A text input field with a '\$' symbol, highlighted with a red box and labeled '2'.
- Deliver By:** A calendar icon for selecting a date, highlighted with a red box and labeled '2'.
- Buttons:** 'Activity', 'Reminders', and 'AutoPay' are visible below the input fields.
- Send Money:** A prominent button at the bottom right, highlighted with a red box and labeled '3'.

Review Payments Section:

- Pay From:** '*5254', highlighted with a red box and labeled '4'.
- Amount:** '\$1.00', highlighted with a red box and labeled '4'.
- Memo:** A text input field labeled 'Memo' with the note 'Printed on Check' below it, highlighted with a red box and labeled '4'.
- Check Delivery:** A 'CHECK' icon and a 'DELIVER BY' date of 'Oct 16', highlighted with a red box and labeled '4'.
- Submit Payments:** A button at the bottom right, highlighted with a red box and labeled '5'.
- Payment Total:** '\$1.00' is displayed at the bottom left.
- Other Buttons:** 'Make Changes' and 'Cancel' are located at the bottom right.

Click the **Payment Center** tab.

1. Use the drop-down and select an account to withdraw from.
2. Enter the amount of your bill and use the calendar feature to select the payment due date.
3. Click the **Send Money** button.
4. Review the payment information.
5. Click the **Submit Payments** button when you are finished.

Pay with Bill Pay

Automatic Payments

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

The screenshot shows a user interface for a Bill Pay account. At the top left, there is a profile icon and the name "Steven". Below the name is a "Pay From" dropdown menu showing "*5254" and an "Available Balance: \$43.28". To the right, there are input fields for "Amount" (with a "\$" symbol) and "Deliver By" (with a calendar icon). Below these fields are three tabs: "Activity", "Reminders", and "AutoPay". The "AutoPay" tab is selected and highlighted with a red circle and the number "1". Below the tabs is a section titled "Never Miss a Payment" with the text: "Avoid the hassles of missing payments or scheduling them one at a time. Pay a set amount on a regular schedule. Your payments are automatically scheduled as soon as the previous one is delivered." At the bottom left of this section is a button labeled "Set Up AutoPay" which is highlighted with a red circle and the number "2".

Click the **Payment Center** tab.

1. Click the "AutoPay" link
2. Click the "Set Up AutoPay" link.

The image shows a payment form with two columns of fields. Red boxes and numbers 3 through 9 highlight specific elements:

- 3:** A drop-down menu labeled "Pay From" with the value "*5254".
- 4:** A group of fields including "Amount" (with a "\$" symbol), "First Delivery Date" (with a calendar icon), and the instruction "Numeric date starting with the month".
- 5:** A drop-down menu labeled "Frequency" with the value "Select a frequency".
- 6:** A drop-down menu labeled "Duration" with the value "Select a Duration".
- 7:** An "Email Address" field containing "test@test.com".
- 8:** Three radio button options under "Email Notifications": "Email me when my payment is pending", "Email me when the payment has been sent", and "Email me before sending the last payment".
- 9:** A button labeled "Start Sending Payments".

3. Use the drop-down and select an account to withdraw from.
4. Enter the amount of your bill and use the calendar feature to select the payment due date.
5. Use the drop-down to select the frequency.
6. Select the duration of the payments using the drop-down.
7. Enter your email address.
8. Check the appropriate boxes indicating when you would like to be notified.
9. Click the **Start Making Payments** button when you are finished.

Pay with Bill Pay

Editing Pending Payments

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

▼ Pending Payments		
All Pay From Accounts		
Steven [redacted]	\$1.00	10-13-17 Processing
Steven [redacted]	\$1.00	10-16-17
	Change	Cancel
Total	\$2.00	

Change Payment

Steven [redacted]

Confirmation MSLCF-RXPR1

CHECK DELIVER BY Oct 16

Pay From *5254

Available Balance: \$43.28

Amount \$ 1.00

Deliver By 10/16/2017

Numeric date starting with the month

Memo Printed on Check

[Save Changes](#) [Don't Save Changes](#) [Cancel Payment](#)

Click the **Payment Center** tab and locate the **Pending Payments** box.

1. Click the "Change" link.
2. Make the necessary changes.
3. Click the **Save Changes** button when you are finished making changes.



Note: There is a limited amount of time to edit a payment. If a pending payment does not show the option to make changes, you will be unable to edit the payment.


Pay with Bill Pay

Cancel Pending Payments

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

Pending Payments		
All Pay From Accounts		
Steven [REDACTED]	\$1.00	10-13-17 Processing
Steven [REDACTED]	\$1.00	10-16-17 Change Cancel
Total	\$2.00	

Cancel Payment



[REDACTED]

Pay From [REDACTED]

Amount \$1.00

Withdraw On When Check Cashed

Confirmation MSLCF-RXPR1

CHECK DELIVERY

Oct 16

2 [Cancel Payment](#)
[Do Not Cancel Payment](#)
[Change Payment](#)

Click the **Payment Center** tab and locate the **Pending Payments** box.

1. Click the "Cancel" link if you do not wish to process the payment.
2. Click the **Cancel Payment** button to permanently delete your payment.



Note: There is a limited amount of time cancel a payment. If a pending payment does not show the option to cancel the payment, you will be unable to cancel the payment.

Pay with Bill Pay


Viewing Transaction Details

Single Transaction

You can view the details of a single transaction within the Recent Payments panel on the Payment Center page.

Recent Payments		Sort
All Pay From Accounts		
Steven	Canceled	10-16-17
Steven	Canceled	10-16-17
Steven	\$1.00	10-6-17
Total		\$1.00
View Activity		

Canceled



Payment canceled Oct 11, 2017.


Payment Detail

Pay From [Redacted]

Amount \$1.00

Withdraw On When Check Cashed

Confirmation M5LCF-RXPR1

CHECK 

DELIVER BY

Oct 16

[Print](#)

Click the **Payment Center** tab and locate the **Recent Payments** box.

1. Click the status of the payment.
2. View payment details.
3. (Optional) Click the "Print" link to print payment details.

Multiple Transactions

You can view all of your previous transactions or transactions sent to a specific payee from the Payment Center page.

Recent Payments		Sort
All Pay From Accounts		
Steven	Canceled	10-16-17
Steven	Canceled	10-16-17
Steven	\$1.00	10-6-17
Total		\$1.00
1a		View Activity

Test User Details

Pay From

Available Balance: \$43.28

Amount

Deliver By

Activity

[Reminders](#)

[AutoPay](#)

Recent Payments

None

Pending Payments

10-16-17 \$1.00

1b

[More Activity](#)

Click the **Payment Center** tab and locate the **Recent Payments** box.

1. You can view all previous payments or payments that are sent only to a specific payee.
 - a. Click the “View Activity” link under the Recent Payments panel to view all payments.
 - b. Click the “Activity” link then the “More Activity” link under a specific payee to view all payments sent to that payee.

Activity

Reminders

Reminders help you track when a bill is due.

Payments

Date Range
 Past 12 months Oct 11, 2016 and future

Filter By
 Recipient Name Test User

Showing Test User payments. [Clear Filter](#)

Showing 1 - 1 of 1 payments

Withdraw On	Description	Category	Amount	Deliver By	Status
When Check Cashed	Test User		\$1.00	10-16-17	Pending Cfm # MSLNN-7L26K
Total			\$1.00	<i>Pending, Processing, and Delivered payments only, including any fees</i>	

Showing 1 - 1 of 1 payments

[Download Payment List](#) [Print](#)

- View your reminders set for this transaction.
- Use the filters to help locate a specific transaction.
- Click the ▼ icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.
- Click the ► icon to view details of a specific transaction.
- Click the **Download Payment List** button to keep a documented list of your transactions

Pay with Bill Pay

Creating a Reminder

Setting up a reminder within your online bill pay can help you make sure all of your bills get paid on time. You can set up reminders to let you know when an eBill is available, a recurring payment processes or when a transaction is scheduled. You can also choose if you want to receive your alerts by email or mobile.

The screenshot shows a user interface for online bill pay. At the top, there is a user profile section for 'Test User' with a 'Details' link. Below this is a 'Pay From' dropdown menu and an 'Available Balance: \$43.28' indicator. To the right, there are input fields for 'Amount' (with a '\$' symbol) and 'Deliver By' (with a calendar icon). Below these fields are three tabs: 'Activity', 'Reminders', and 'AutoPay'. The 'Reminders' tab is selected and circled in red, with a red circle containing the number '1' pointing to it. Below the tabs is a section titled 'Know When Payments Are Due' with a sub-header 'Know When Payments Are Due' and a description: 'Reminders alert you when your payments are due. They appear in Payment Center. You can also get email reminders to track the status of the payment.' At the bottom of this section is a link 'Set Up Reminders' circled in red, with a red circle containing the number '2' pointing to it.

Click the **Payment Center** tab.

1. Click the "Reminders" link.
2. Click the "Set Up Reminders" link.

Manage Reminders for Test User

Typical Due Date
[Date Picker] 3
Numeric date starting with the month

Typical Amount Due
\$ [Text Input]

Bill Received
Select a frequency 4

Remind Me in Advance
Select From List 5

Email Address
test@test.com 6

Email me when my payment is due.
 Email me when the payment has been sent. 7
 Email me if not paid by the due date.

8 **Send Reminders** [Cancel](#)

3. Use the calendar feature to select the typical due date and the amount due.
4. Use the “Bill Received” drop-down and select the frequency of the bill.
5. Use the drop-down and choose when to receive a notification.
6. Enter your email address.
7. Check the appropriate boxes indicating when you would like to be notified.
8. Click the **Send Reminders** button when you are finished.

Pay with Bill Pay

Managing Reminders

You can manage which reminders you would like sent to your email.

The screenshot shows the Bill Pay interface with the following elements:

- Pay From:** A dropdown menu.
- Amount:** A text input field with a dollar sign.
- Deliver By:** A date selection field.
- Available Balance:** \$43.28
- Activity, Reminders, AutoPay:** Navigation tabs, with 'Reminders' highlighted by a red circle '1'.
- Payment Center Reminders:**
 - Reminders appear 3 days before the payment is due.
 - Frequency:** Monthly
 - Typical Amount:** \$1.00
 - [Change Reminders](#)
 - [Stop Reminders](#)
- Email Reminders:**
 - You're getting email reminders when the payment:
 - Is due.
 - [Manage Email Reminders](#) (highlighted by a red circle '2')

The 'Manage Email Reminders for' dialog box contains the following elements:

- Email Address:** A text input field containing 'test@test.com' (highlighted by a red circle '3').
- Options:**
 - Email me when my payment is due.
 - Email me when the payment has been sent.
 - Email me if not paid by the due date.
- Buttons:** 'Save Changes' (highlighted by a red circle '4') and 'Cancel'.

Click the **Payment Center** tab.

1. Click the "Reminders" link.
2. Click the "Manage Email Reminders" link.
3. Make the necessary changes.
4. Click the **Save Changes** button when you are finished making changes.

Pay with Bill Pay

Editing Reminders

If details to a payment change, you can make updates to your existing reminders to ensure all payments are paid on time.

The screenshot shows the 'Payment Center' interface. At the top, there's a 'Pay From' dropdown menu, an 'Amount' field with a dollar sign, and a 'Deliver By' field with a calendar icon. Below these is the 'Available Balance: \$43.28'. The main area has three tabs: 'Activity', 'Reminders' (which is selected and circled in red with a '1'), and 'AutoPay'. Under the 'Reminders' tab, there are two sections: 'Payment Center Reminders' and 'Email Reminders'. The 'Payment Center Reminders' section shows 'Reminders appear 3 days before the payment is due.', 'Frequency' set to 'Monthly', and 'Typical Amount' set to '\$1.00'. A 'Change Reminders' button is circled in red with a '2' next to it. The 'Email Reminders' section shows 'You're getting email reminders when the payment: • Is due.' and a 'Manage Email Reminders' link.

The 'Manage Reminders for' dialog box is shown. It has a title bar with a close button. The main content area is enclosed in a rounded rectangle. It contains the following fields and options: 'Typical Due Date' with a date picker set to 10/18/2017 and a note 'Numeric date starting with the month'; 'Typical Amount Due' with a dollar sign and a text input set to 1.00; 'Bill Received' with a dropdown menu set to Monthly; 'Remind Me in Advance' with a dropdown menu set to 03 days; 'Email Address' with a text input set to test@test.com; and three checkboxes: 'Email me when my payment is due.' (checked), 'Email me when the payment has been sent.' (unchecked), and 'Email me if not paid by the due date.' (unchecked). At the bottom, there are two buttons: 'Save Changes' (circled in red with a '4') and 'Cancel'.

Click the **Payment Center** tab.

1. Click the "Reminders" link.
2. Click the "Change Reminders" link.
3. Make the necessary changes.
4. Click the **Save Changes** button when you are finished making changes.

Pay with Bill Pay

Deleting Reminders

You can remove an existing reminder if it is no longer needed.

The screenshot shows the Payment Center interface. At the top, there are fields for 'Pay From', 'Amount', and 'Deliver By'. Below these are tabs for 'Activity', 'Reminders', and 'AutoPay'. The 'Reminders' tab is selected and circled with a red circle and the number 1. Under the 'Reminders' tab, there are two sections: 'Payment Center Reminders' and 'Email Reminders'. The 'Payment Center Reminders' section shows 'Frequency: Monthly' and 'Typical Amount: \$1.00'. Below this section, there are links for 'Change Reminders' and 'Stop Reminders'. The 'Stop Reminders' link is circled with a red circle and the number 2.

The screenshot shows a dialog box titled 'Stop Reminder for [Account Name]'. It contains the following information: 'All instances of the reminder for [Account Name] will be stopped. To stop only the current reminder, select Dismiss in the Reminders section.' Below this, there are details for the reminder: 'Upcoming Due Date: Oct 18, 2017', 'Typical Amount: \$1.00', 'Frequency: Monthly', 'Lead Time: 03 days', and 'Email Alerts: [checked]'. At the bottom, there are two buttons: 'Stop Reminder' and 'Keep Reminder'. The 'Stop Reminder' button is circled with a red circle and the number 3.

Click the **Payment Center** tab.

1. Click the "Reminders" link.
2. Click the "Stop Reminders" link.
3. Click the **Stop Reminder** button when you are finished making changes.

Pay with Bill Pay

Editing Account Name

Within the Account tab, you can edit an account nickname at anytime.

Manage Accounts

Account	Account Number	Available Balance	Used for ...
ZB, NA DBA		\$0.00	Bill Pay only
Move Payments Change Name Delete Account			
ZB, NA DBA		\$0.00	Bill Pay only
Change Name Delete Account			

ZB, NA DBA | \$0.00 | Bill Pay only

Save | Cancel

Click the **Accounts** tab.

1. Click the “Change Name” link.
2. Make the necessary changes.
3. Click the “Save” link when you are finished making changes.

Pay with Bill Pay


Deleting an Account

If an account is no longer needed or you have a new account, you can easily delete the account, but it does not erase data from an existing payment using this account.

Manage Accounts			
Account	Account Number	Available Balance	Used for ...
ZB, NA DBA		\$0.00	Bill Pay only
		Move Payments Change Name Delete Account	
ZB, NA DBA		\$0.00	Bill Pay only
		Change Name Delete Account	

Are you sure you want to delete ZB, NA DBA ✕

If you have any pending transactions from this account, including any that are scheduled automatically, they will be canceled. Email reminders you've set up for this account will also be canceled.

 This action cannot be undone.

2 [Delete Account](#) [Do Not Delete Account](#)

Click the **Accounts** tab.

1. Click the “Delete Account” link.
2. Click the **Delete Account** button to permanently remove an account.

Services

Statement Delivery

You can change how you like to receive your monthly statements for your primary account. Paper statements are physically delivered to you in the mail, while E-Statements are sent in PDFs through email.

PDF Verification

The E-Sign Act requires us to verify that you are able to view PDFs. Please help us by following these two steps:

1 Press "Get Code"—you will see a PDF with a code for you to copy and paste.

1 Get Code

2 Paste the code exactly as it appears into this field and click **Verify**. (Can't see a PDF?)

Verify **2**

Statement Delivery

Account	Delivery Type	Address
Internal (000000)	E-Statement	lucy.gardner@thehighbank.com 3
Personal Savings (123456)	E-Statement	lucy.gardner@thehighbank.com

[View E-Statement Delivery Agreement](#)

Delivery Preferences

Account
LEADER CHECKING 0110 **4**

Delivery Type
 ▼

5 Save

In the **Documents** tab, click **eStatement Preferences**.

- 1.** Click the **Get Code** button to verify that you can view a PDF.
- 2.** A PDF with a code appears. Type the code into the verification field and click the **Verify** button.
- 3.** Edit or add a delivery destination by clicking the icon at the end of the account line.
- 4.** Use the drop-down to choose your "Delivery Type."
- 5.** Click the **Save** button when you are finished.

Services

Statements

The Statements feature is a great virtual filing system for your bank statements, saving you paper. By storing your statements electronically, your account information is always readily available when you need it.

The screenshot shows a web interface titled "Statements". It contains four numbered callouts (1-5) pointing to specific elements:

- 1: Points to the "Account" drop-down menu.
- 2: Points to the "Date" drop-down menu.
- 3: Points to the "Document Type" drop-down menu, which currently shows "pdf".
- 4: Points to the "Download document" button.
- 5: Points to the "View and print document" button.

In the **Documents** tab, click **Statements & Notices**.

1. Choose an account to work with using the "Account" drop-down.
2. Choose a date for the statement using the "Date" drop-down.
3. Use the "Document Type" drop-down to select a file format.
4. Click the **Download document** button to download the document.
5. Click the **View and print document** button to view and print the document.

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 processed. Once approved, the stop payment remains in effect for a specific amount of time. Each stop payment can cost a fee, for current fee information, please call us during our business hours at 781-785-8111.

Stop Payment

Complete the fields below to create a stop payment. Stop Payments are for checks only and will be effective for 6 months. A stop payment fee will apply.

Request type

1 Single Check
 Check Range

2 **Account**
 Select an account ▼

3 **Check number**

4 **Check amount (optional)** **Check date (optional)** 5

6 **Payee name (optional)**

7 **Note (optional)**

8

In the **Help & Services** tab, click **Stop Payment**.

1. Select "Single Check."
2. Select the appropriate account using the drop-down.
3. Enter the check number.
4. (Optional) Enter the amount.
5. (Optional) Enter the date of the check using the calendar feature.
6. (Optional) Enter the payee.
7. (Optional) Enter a note.
8. Click the **Request stop payment** button when you are finished.

Multiple Checks

If you're ever worried about multiple pending written checks, you can initiate a stop payment request to prevent the checks from being processed. Once approved, the stop payment remains in effect for six months. Each stop payment can cost a fee, for current fee information, please call us during our business hours at 781-785-8111.

Stop Payment

Complete the fields below to create a stop payment. Stop Payments are for checks only and will be effective for 6 months. A stop payment fee will apply.

Request type

Single Check

1 Check Range

2 **Account**
Select an account ▼

3 **Starting check number** **Ending check number**

4 **Starting date** (optional) **Ending date** (optional)

5 **Note** (optional)

6 **Request stop payment**

In the **Help & Services** tab, click **Stop Payment**.

1. Select "Check Range."
2. Select the appropriate account.
3. Enter the starting and ending check numbers.
4. (Optional) Enter the starting and ending dates of the checks using the calendar.
5. (Optional) Enter a note.
6. Click the **Request stop payment** button when you are finished.



Note: You can view the approval status of a stop payment in the Digital Banking Activity.

Services

Check Reorder

If you've previously ordered checks through Leader Bank, you can conveniently reorder checks online at any time on our trusted vendor's website.

Check Reorder

Please choose an account to reorder checks.

PRIME SHARE XXXX	\$0.19
HSA SHARE XXXX	\$0.00
MONEY MARKET CHECKING XXXX	\$0.02

In the **Help & Services** tab, click on **Check Reorder**.

1. Choose the account you want checks ordered for.
2. Complete your order on our vendor's website.



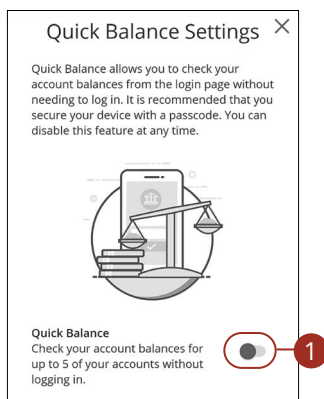
Note: If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

Settings

Quick Balance

Quick Balance allows you to check your account balances for up to five accounts from the login page of the Leader Bank mobile app without needing to log in. It is recommended that you secure your device with a passcode. You can disable this feature at any time.

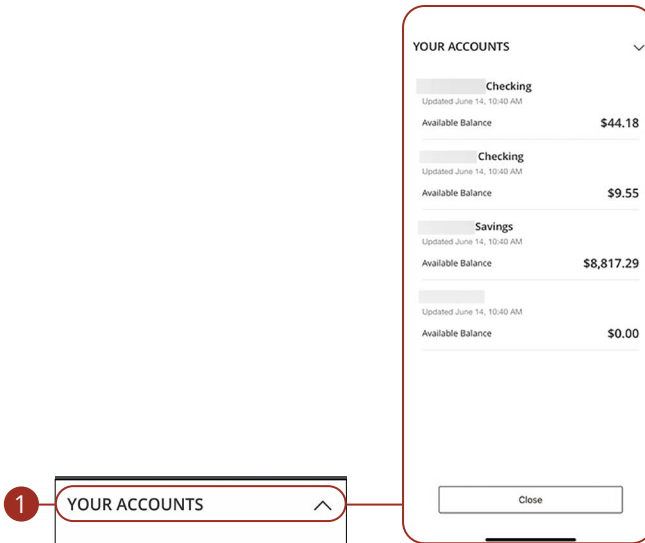
To Enable Quick Balance



Log in to the Leader Bank App. In the **Settings** tab, tap **Quick Balance**.

1. Slide the “Quick Balance” toggle to On.

To Use Quick Balance



Open the Leader Bank App.

1. Tap "Your Accounts" to view your account balances.



Note: To change which accounts are viewable when using Quick Balance, you must log into the mobile app, and re-order your accounts with in the **Home** page, then log off the app and tap **Quick Balance** again.



Note: Quick Balance supports only one user ID per device; you may have a user ID and Quick Balance saved to more than one device. If you change Quick Balance settings on one device, setting changes will apply across all devices. For your security, we recommend you lock your phone between uses.

Settings

Manage Accounts

The Home page and your accounts should appear in a way that is fitting for you. Account names and the order in which they appear on the home page, as well as the order of account groups and account group names, can be changed to suit your needs.

Account Preferences

Click anywhere on the account row if you would like to add/edit an account nickname, enable SMS/text banking or view account details. Group and sort accounts as they are displayed on the homepage.

3
1

3

Accounts
✎

My Accounts

✕
⌵

⌵
⌴

LEADER CHECKING 0110

Details

4

Online Display Name
✎

LEADER CHECKING

✕
⌵

⌵
⌴

5

Current Account Group



Accounts
⌵

2

Account Visibility

Home

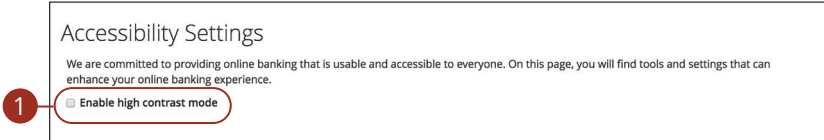
In the **Settings** tab, click **Manage Accounts**.

1. Select the up or down arrows on the right side to change the order of your accounts.
2. Use the **Account Visibility** switch to toggle whether or not your account is visible on the Home page.
3. Click the  icon to change the nickname of a group or an account. Make your changes and click the checkmark to save it.
4. Click the  icon to change the Online Display Name of an account. Make your changes and click the checkmark to save it.
5. Use the "Account" drop-down to change the group that account is in.

Settings

Accessibility

We want Digital Banking to be useful and accessible to everyone. High contrast mode lightens the menu on the left side of the screen for better visibility.



In the **Settings** tab, click **Accessibility**.

Check the box next to "Enable high contrast mode."

If you have any questions,
please contact Leader Bank Client Services at:

781-785-8111 or Toll Free **855-294-4488**

Monday - Friday 8am - 8pm | Saturday 9am - 5pm | Sunday 9am - 2pm

clientservices@leaderbank.com

www.leaderbank.com/video-banking

 **LeaderBank**


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