

Online Banking

User Guide



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Login Process

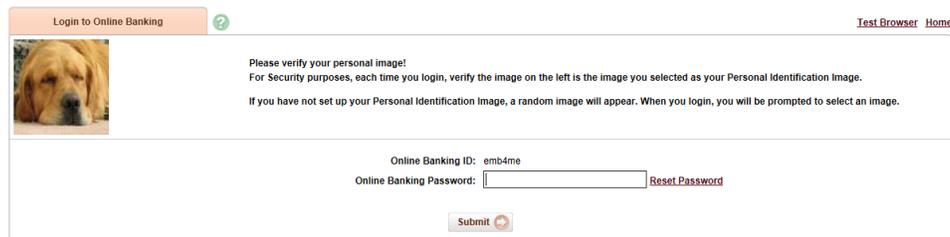
Login Screen

You can log in to your Online Banking account from the home page of Eastern Michigan Bank's website at www.easternmichiganbank.com. The login area is located in the upper right, under the heading **Online Banking Center**.

If you are a first time user, your User ID is the 12-digit number we have supplied you. Once you have logged in for the first time, you can change that number to an alias if you choose using the **Options** tab. Instructions for changing your ID number are found in another section of this guide.



Entering your User ID correctly, will bring you to the screen below:



- **Test Browser:** Tests your browser for 128-bit encryption.
- **Home:** Redirects you to the Eastern Michigan Bank website (www.easternmichiganbank.com).
- **Online Banking Password:** For initial login, your password is the 4-digit number provided by Eastern Michigan Bank. After initial login, you can change that password to one of your choosing.
- **Reset Password:** Allows you to create a new password if you become locked out of your Online Banking account or have forgotten your password. *In order to be able to use this feature, you must have already established your **Password Reset Question** under the **Options** tab. We strongly recommend establishing your **Password Reset Question** during your initial login.*

Online Agreement

At initial log in, you will be asked to agree to Eastern Michigan Bank's **Online Agreement**.

- Step 1:** Review the **Online Agreement**.
- Step 2:** Check **I agree**.
- Step 3:** Click **Accept** to proceed.

Password Change

At initial log in or if your password has been reset, you must create a new password. If desired, you can also change your **Online Banking ID** to create an alias or nickname.

New Password ?

Select a new 8 digit alphanumeric password for future access to Online Banking.

Change your Online Banking Password (required):

Enter your current Password *

Enter your new Password *

Reenter your new Password *

Continue

NOTE: Password must be between 8 and 16 characters. Alpha-Numeric-Special: Numbers, letters, special characters are required. The following special characters are allowed: + _ % @ ! \$ & * ~

Watermark Selection

You must also select a watermark image. This image will appear at all future logins and all pages within **Online Banking**. When you enter your ID and see this image, you will know that you are logging into Eastern Michigan Bank's online banking website and not a fraudulent one.

Secure Monitoring Image Selection ?

Login Authorization Information

Personal Image (required)

Select an image to act as a confirmation that you are at our site. This image will appear when you enter your personal ID prior to entering your password.

Current Image



Click to Select or Change your Image



<<< Prev Next >>>

Cancel Submit

Multi-Factor Authentication Security Question Selection

For security reasons you may be asked to select three questions. These questions are used to verify your identity in the future if needed.

Security Features

New Security Feature!

In order to make your online banking experience as secure as possible, we are introducing a new security feature that detects any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity.

How Does it Work?

If we detect any unusual or uncharacteristic activity, we will ask you to answer your security questions to make sure that it's really you. This will most likely be a very rare occurrence.

What Are The Next Steps?

- Answer and verify three security questions;
- Continue banking, with an even higher level of security!

Continue

Step 1: Click **Continue**.

Verification Questions

From now on we will monitor the login activity and transactions performed in your account, and if we suspect a high-risk transaction is about to be performed we will ask you a few verification questions.

Please take a moment to select one question from each of the three drop-down menus.

Question One: Select Question. . .

Answer:

Question Two: Select Question. . .

Answer:

Question Three: Select Question. . .

Answer:

Submit

Step 2: Select a question from each drop-down menu and input answer. Answers need not be case sensitive. Click **Submit** when finished.

Verification Questions

From now on we will monitor the login activity and transactions performed in your account, and if we suspect a high-risk transaction is about to be performed we will ask you a few verification questions.

Please take a moment to select one question from each of the three drop-down menus.

Question One: In which city was your first elementary school?

Answer: Any Town

Question Two: What is your favorite fictional character?

Answer: Mickey Mouse

Question Three: What is the first name of the eldest of your siblings?

Answer: Rober

Submit

Step 3: Review selected questions and answers. Click **Confirm**. *If necessary, you can edit your answers before clicking **Confirm**. Once you have selected **Confirm**, your questions and answers cannot be modified.*

Accounts Listing

The Accounts Listing page is the initial screen that displays once you have logged into online banking. This page displays a list of the accounts linked to your Online Banking ID and their current balances.

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Attention eStatement customers! Starting June 30, your statements will be enhanced to include check images! To access your enhanced statements, click on the eStatements tab then eStatements/Notices. Note: Check images will only be available on statements dated June 30 or later.

Not currently an eStatement customer but would like to sign up? Click on the eStatement tab to complete the enrollment process and start receiving eStatements with your next statement cycle!

Welcome to EMB your Online Banking solution!
Welcome EMB TRAINING!

Deposit Accounts ? View 5 | 10 | 20 | 50 | 100 | ALL

Account (Click for Details)	Current Bal	Status	
Savings 8125	3.33		Select Option
Demand 3572	0.67		Select Option

Customer Summary Information

2 Deposit accounts with a total balance of 4.00

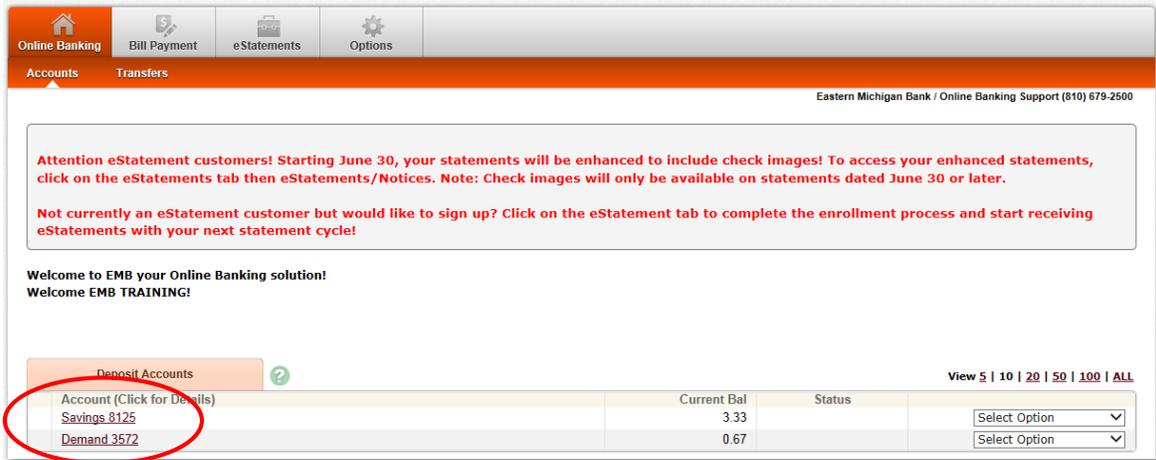
You last accessed your Online Banking account on Monday, August 25, 2014 10:59:00 AM Eastern Time
You have accessed Online Banking 41 time(s) since Friday, February 24, 2012 11:51:50 AM Eastern Time [Reset this counter](#)

- **Contact Us:** Takes you to our **Message Center**. You can use the **Message Center** to send secure e-mails to Eastern Michigan Bank without leaving your online banking session.
- **Info:** Displays Eastern Michigan Bank's Online Banking Agreement.
- **Log Out:** Signs you out of Online Banking and deletes the session cookie on your computer. *You are automatically logged out of each individual Online Banking session after 10 minutes of inactivity. A warning message displays after 9 minutes, providing an option to **Close Session** or **Continue Session** with one minute to take action.*
- **Account Listing:** Displays account pseudo name (if established), balance, and status (Closed, Dormant, etc.).
- **Select Option:** Jumps to **Transactions, Download, Stop Payments, Transfers, Statements** and **Account Info** for the account.
- **Customer Summary Information:** Displays the quantity of accounts tied to your Online Banking ID and a login summary.

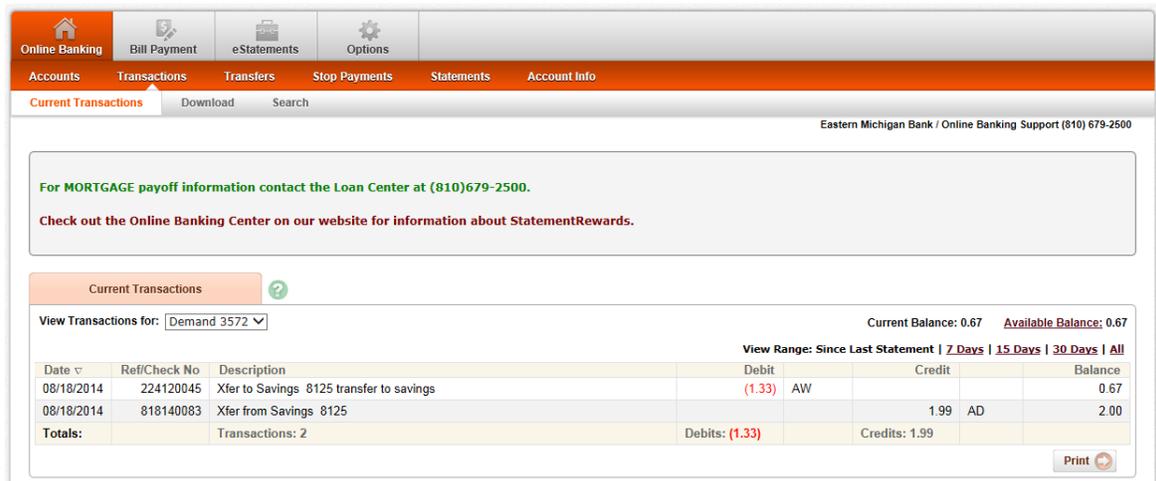
Account Activity

Viewing Transactions

From the **Account Listings** page, click on the name of account whose transactions you wish to view.



This will bring you to the transaction history and balance information for the selected account.



- **Current Transactions:** Transactions will appear in date order and include the reference or check number (if applicable), transaction description, amount of the transaction and the running balance. *Clicking on a check number when present displays the front and back image of a check.*
- **View Transactions for:** Allows navigation between the transaction listings of other accounts.
- **Current Balance:** Displays the current balance of the selected account.
- **Available Balance:** Displays the available balance of the selected account. The link displays the makeup of the available funds.

- **View Range:** Allows you to view transactions for five different time frames:
 - Since last statement
 - Last 7 days
 - Last 15 days,
 - Last 30 days
 - All
- **Search:** Allows you to look for specific transactions.
- **Print:** Sends a printout of the page to your printer.

Download Transaction History

Transaction history may be downloaded in various formats including Microsoft Money, text file, spreadsheet (Excel), or Intuit Quicken.

The screenshot shows the online banking interface for Eastern Michigan Bank. The navigation bar includes 'Online Banking', 'Bill Payment', 'eStatements', and 'Options'. Below this, there are tabs for 'Accounts', 'Transactions', 'Transfers', 'Stop Payments', 'Statements', and 'Account Info'. The 'Transactions' tab is active, and the 'Download' button is circled in red. The main content area shows the 'Download Transactions' form with the following fields:

- Download Transactions for Account: Demand 3572
- Select Download Range: Select option...
- Select Download Format: Select option...

A 'Download' button with a download icon is located at the bottom right of the form.

- **Download Transactions for Account:** Use the drop-down box to navigate between accounts.
- **Select Download Range:** Options include transactions:
 - Since last download
 - Since last statement
 - Between two dates
- **Select Download Format:** Determines the file type downloaded. Options include:
 - Microsoft Money (OFX)
 - Intuit Quicken (QFX)*
 - Personal Finance (QIF)
 - Spreadsheet (CSV)
 - Word Processing (TXT)

Click **Download** to display instructions for downloading or viewing the results.

Transfers

The **Transfers** function allows you to move money between the Eastern Michigan Bank accounts linked to your ID, view existing/future transfers and view your transfer history.

Adding a Transfer

Future-dated or recurring transfers can be created in the **Transfers** menu.

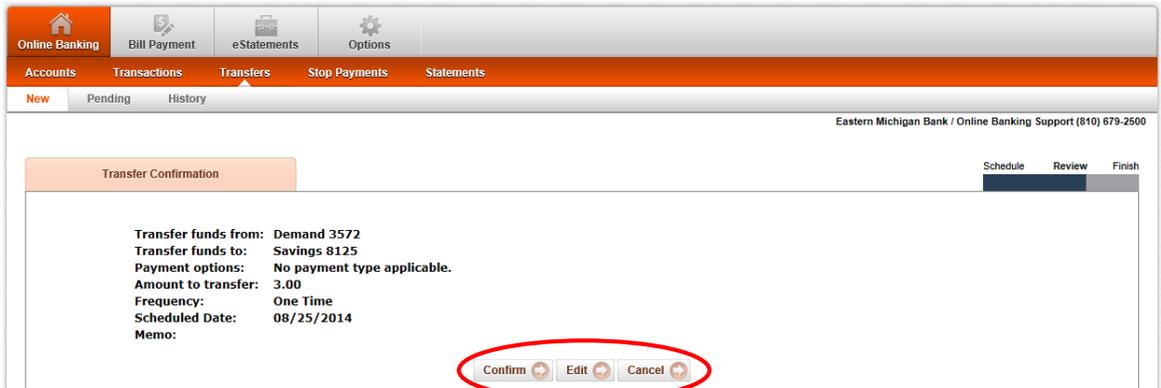
Step 1: Select **New**, enter transfer information and click **Submit**.

The screenshot shows the 'Transfers' section of the Eastern Michigan Bank online banking interface. The navigation bar includes 'Online Banking', 'Bill Payment', 'eStatements', and 'Options'. The main menu has 'Accounts', 'Transactions', 'Transfers', 'Stop Payments', and 'Statements'. The 'Transfers' sub-menu is active, showing 'New', 'Pending', and 'History' options. A notification banner at the top provides information about mortgage payoff and transfer processing times. Below this, there are instructions on how to make a loan payment and a note about the extra confirmation page. The main form area is titled 'Transfer Funds' and includes a 'Schedule' button. The form fields are: '* Transfer funds from:' (Savings 8125), '* Transfer funds to:' (Select option...), '* Payment options:' (None), '* Transfer amount:' (input field), '* Frequency:' (One Time), '* Transfer Date:' (08/25/2014), and 'Transfer memo:' (input field). A red circle highlights the 'Submit' button at the bottom of the form.

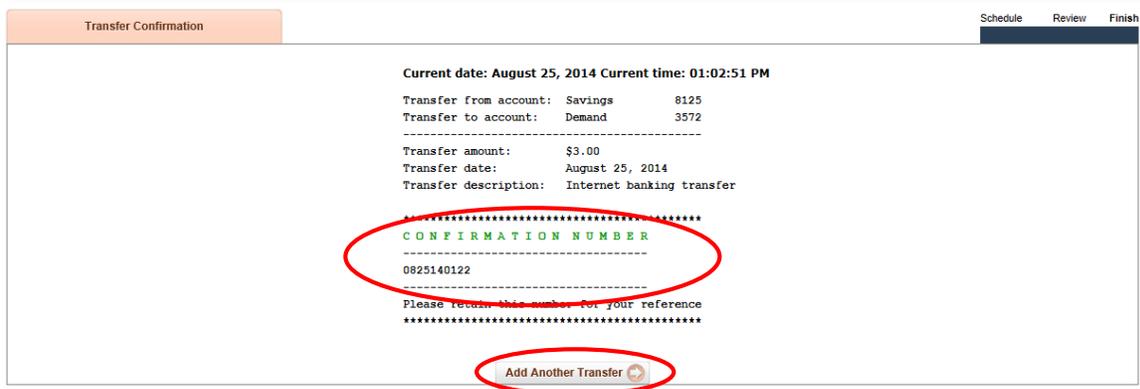
- **Transfer funds from:** Select the account to debit.
- **Transfer funds to:** Select the account to credit.
- **Payment options:** If a transfer is being made to a loan, you may have payment options to choose from, such as **Make Regular Payment** or **Only Apply Payment to Principal**.
Principal Only payments will not advance your payment due date.
- **Transfer amount:** Enter the dollar amount you wish to transfer.
- **Frequency:** Options include **One Time**, **Weekly**, **Bi-Weekly**, **Semi-Monthly**, and **Monthly**. Selecting anything other than **One Time** adds additional fields to specify week day or day of the month. You will be asked to select a **Stop Date** if frequency is anything other than **One Time**.
- **Transfer Memo:** This field is optional. You can use it to remind you of the transfer's purpose.

Step 2: Click **Submit** to review your transfer information.

Step 3: Click **Confirm** to finalize transfer and receive your confirmation number, **Edit** to change any of the transfer information or **Cancel** to discard the transfer.



Step 4: Your transfer has now been scheduled and your confirmation number generated. If you wish to add another transfer, you may do so by clicking **Add Another Transfer**. Otherwise you may log out or navigate off this screen to continue with your online banking session.



Pending Transfers

While still in the **Transfers** menu, click on the **Pending** tab to view pending or recurring transfers already established. Use the **Select Option** drop-down menu to **View**, **Edit** or **Delete** scheduled transfers.

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If you would like to make biweekly transfers to a loan you need to first contact the Bank.

If any of your qualifying accounts are money market or savings accounts, certain types of withdrawals from these accounts, including payments and transfers, are limited by Federal Regulations to six (6) per account in any monthly cycle. The kind of withdrawals covered by this limitation are those made by means of pre-authorized, automatic, Internet and recurring transfers, and transfers or withdrawals by telephone agreement order or instruction. A total of only three (3) of these kind of withdrawals may be made by check, draft, debit card, or similar order payable to third parties.

View Transfers for: Savings 8125

Pending Transfers - Savings 8125

	From Account:	To Account:	Amount:	Frequency:	Scheduled Date:	
<input type="checkbox"/>	Savings 8125	Demand 3572	\$1.33	Monthly		Select option...
<input type="checkbox"/>	Savings 8125	Demand 3572	\$3.00	Immediate	08/25/2014	Select option...

Transfer Total (this page): \$4.33

Delete Selected

Transfer History

Click on the **History** tab to view detailed information on completed transfers.

Stop Payments

Click on the **Stop Payments** tab to view existing and create new check stop payments. *Once a stop payment has been entered, it cannot be modified or deleted.*

Step 1: Select **New**, complete the fields, then click **Submit** to process the stop payment or **Cancel** to discard the information.

The screenshot shows the 'New Stop Payment' form in the online banking interface. The 'New' tab is selected in the top navigation bar. The form includes the following fields and options:

- Add Stop Payments for Account:** Demand 3572 (dropdown)
- *Check Date:** 08/25/2014 (calendar icon)
- *Check Number:** (text input)
- Amount:** (text input)
- *Payee:** (text input)
- Remarks:** (text input)
- Buttons:** Submit and Cancel (both circled in red)

Additional UI elements include a 'Note: * Required Field' and navigation buttons 'Enter', 'Review', and 'Finish'.

Step 2: On the next screen, review the stop payment information you just entered. Click **Confirm** to continue.

A final confirmation screen will display indicating the stop payment has been placed. If the check has already cleared your account or if a stop payment already exists for the item, a message will display stating the stop could not be placed.

View Existing Stop Payments

Click **Current** to view details of stop payments you have placed.

The screenshot shows the 'View Existing Stop Payments' screen in the online banking interface. The 'Current' tab is selected in the top navigation bar. The screen displays the following information:

- View Stop Payments for:** Demand 3572 (dropdown)
- Issued Stop Payments:** (header for a table)
- Table Columns:** Account, Check Number, Amount, Payee

The table is currently empty.

Options

Clicking on the Options tab allows you to modify various fields of information like your email address, password and account names.

Personal

Make changes to login information, email address and password reset settings, and click **Submit** to save the changes.

The screenshot shows the Eastern Michigan Bank Online Banking interface. The 'Options' tab is selected in the top navigation bar. The 'Personal' sub-tab is also selected. The 'Modify Personal Settings' section is highlighted with a red circle. It contains the following fields:

- Current Email Address: myemail@email.com
- Change Email Address: [Text Input]
- Reenter New Email Address: [Text Input]
- Password Reset Question: [Text Input]
- Password Reset Answer: [Text Input]
- Personal Watermark: [Image of a dog's face]

Below this section is the 'Modify Login Information' section, which includes:

- Online Banking ID: embtraining
- Online Banking Password: [Text Input]

Notes for the ID and Password fields are visible at the bottom of the form.

Modify Personal Settings:

- Change your email address.
- **Password Reset Question:** Allows you to create a question that, when answered correctly, will enable you to access your online banking account even if you have become locked out or have forgotten your password.
- **Password Reset Answer:** Enter your answer to your **Password Reset Question** here. Answer is case sensitive.
- Click **Watermark** image to select a new picture.

Modify Login Information

Online Banking ID embtraining

Enter New

Online Banking Password

Enter Current

Enter New

Enter New Again

Submit

NOTE: IDs must be between 4 and 20 characters, consist of 1 or more letters, numbers are allowed. The following special characters are allowed: + _ % @ ! \$ & * ~

NOTE: Password must be between 8 and 16 characters. Alpha-Numeric-Special: Numbers, letters, special characters are required. The following special characters are allowed: + _ % @ ! \$ & * ~

Modify Login Information: This area is where you can change your bank-issued Online Banking ID to an alias that may be easier for you to remember. This is also where you will go to change your Online Banking Password. *Any new alias or password must conform to the guidelines in the NOTE: verbiage to the right of the fields or it will not be accepted by the Online Banking system.*

Account

For security reasons, account numbers are not displayed within online banking. Each account is assigned a pseudo name. Select **Account** to change account names and the order in which accounts appear. Account names must be alpha/numeric and cannot contain special characters.

Online Banking | Bill Payment | eStatements | **Options**

Personal | **Account** | Display | Alerts | ATM/Debit Card

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Deposit Accounts ▾ Select account type to modify account settings.

Deposit Accounts

Account Pseudo Names	New Account Pseudo Names
<ul style="list-style-type: none"> Savings 8125 Demand 3572 	<input type="text"/> <input type="text"/>

Submit

Display

The **Display** tab inside the **Options** menu allows you to establish default settings for various pages within **Online Banking**.

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Establish Display Defaults ?

Accounts: 5 10 20 50 100 All

Transactions: Since Last Statement Last 7 days Last 15 days Last 30 days All Search History

Bill Pay History: All History Last 7 days Last 15 days Last 30 days Search History

Transfer History: Last 7 days Last 15 days Last 30 days Search History

Download Lines: One Line Two Lines Three Lines All Lines

Transfer Confirmation: Yes No

Submit

- **Accounts:** The number of accounts that will be displayed on the **Account Listing** page.
- **Transactions:** The amount of initial history that will be display when viewing transactions.
- **Bill Pay History:** The amount of initial history that will be displayed when viewing bill pay history. (Applicable to **Online Banking Bill Pay** product only.)
- **Transfer History:** Amount of initial history that will be shown when viewing transfer history.
- **Download Lines:** Amount of transactional information that will be included when using the download feature.
- **Transfer Confirmation:** Determines whether a transfer review screen appears before a transfer is completed.

Alerts

Alerts are an excellent way to stay aware of activity on your account. Four types of alerts exist: **Event**, **Balance**, **Item** and **Personal**. Click on the text links at the right of your screen to add or edit your alerts.

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Alerts Listing Events Balance Item Personal

Current Event Alerts ?

When the following Occurs: Alert Me:

There are currently no Event Alerts set up.

Edit Event Alerts

Current Balance Alerts ?

When Balance In: Goes: Amount: Alert Me:

There are currently no Balance Alerts set up.

Add Balance Alerts

When an alert message is triggered, it will display on your **Accounts Listing** page. Click on the link contained in the alert to view the details.

Event Alerts

Event Alerts watch for account activities. Examples include incoming ACH credits and debits, transfers failed, receiving incoming wires. **Event Alerts** remain active until deleted.

Balance Alerts

Balance Alerts watch for when an account goes above or below a balance which you have specified. **Balance Alerts** remain active until deleted.

Item Alerts

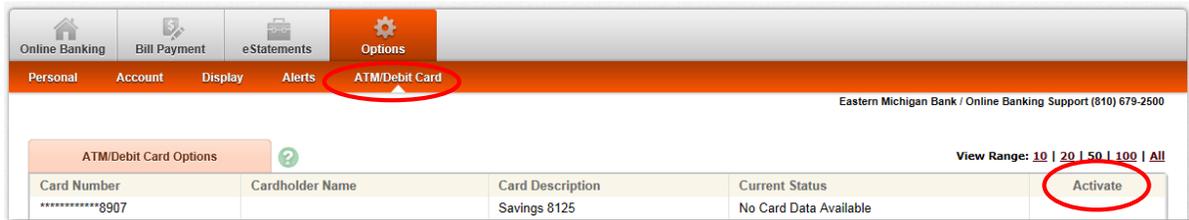
Item Alerts watch for a specific item number to clear your account. **Item Alerts** delete once the alert has been generated and viewed.

Personal Alerts

Set **Personal Alerts** to be reminded of a self-defined message on a specific date. **Personal Alerts** delete once the alert has been generated and viewed.

ATM/Debit Card

If you receive a new or replacement ATM or Debit Card, you can use the ATM/Debit Card menu to activate it.

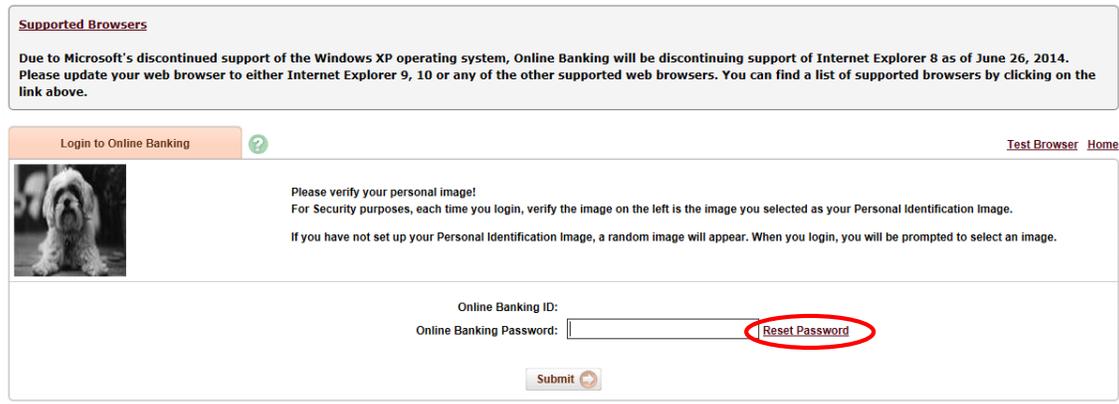


Reset Password

If you have locked yourself out of online banking, or simply do not remember your password, you have the ability to reset the password yourself.

Before you can utilize the **Reset Password** feature, you must establish your **Password Reset Question** and **Password Reset Answer** using the **Personal** settings menu under the **Options** tab.

Step 1: Click **Reset Password** on the login screen.



Step 2: Enter your **Online Banking ID** (or alias), **E-Mail Address** (the one we have on file), and **E-Mail Subject***. Click **Submit**.



*The **E-Mail Subject** field allows you to enter text of your choosing. We will then add this text to the **Password Self-Reset** email we send you so you will know that the email from us concerning your password is legitimate and was generated by your inquiry. *Any emails you receive that appear to be from us but do not contain your personal subject text and ask for sensitive information should be reported immediately. We will never ask you for private information in an email.*

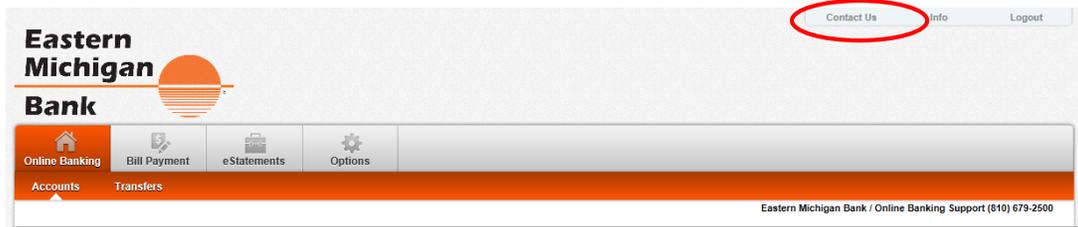
Step 3: An email displaying your **E-Mail Subject** verbiage will be sent to your email address on file. Click the link located in the body of the email.

Step 4: Enter your Online Banking ID or alias and answer the displayed question (answer is case sensitive). Click **Continue**.

Step 5: Create a new password. Click **Submit**.

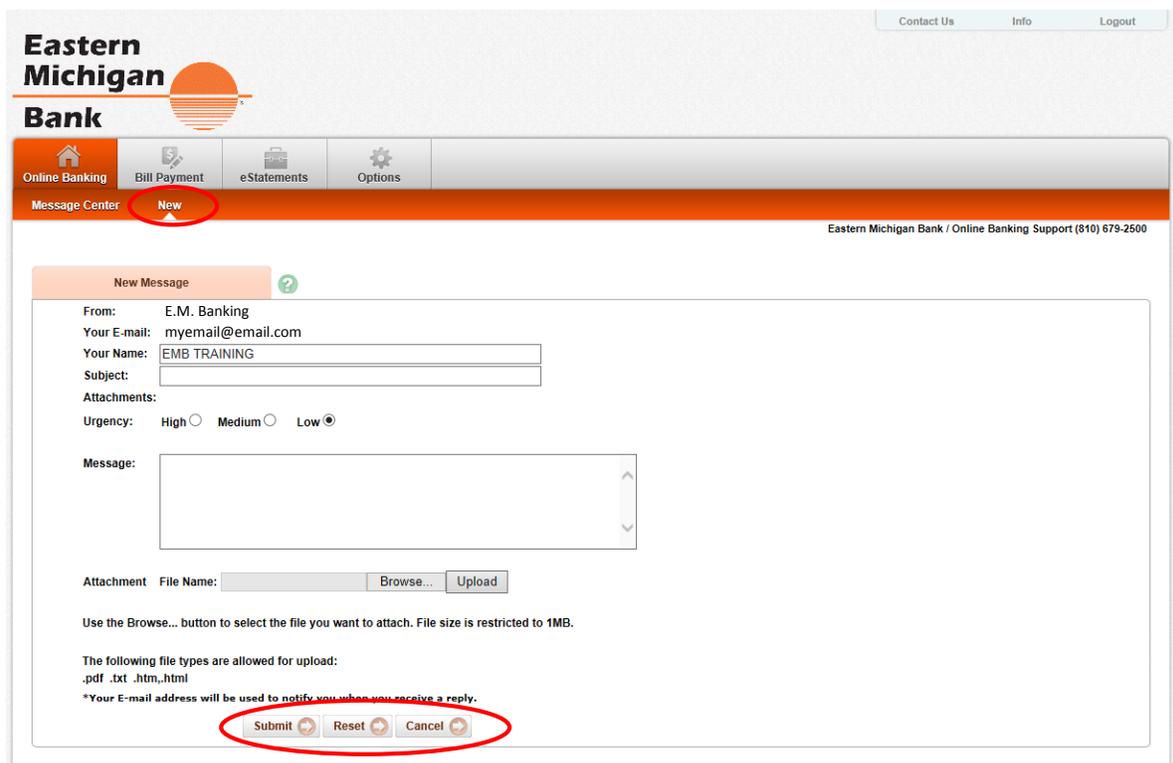
Message Center

You can use the Message Center to send and receive secure messages to Eastern Michigan Bank. Access the Message Center at any time by clicking on the **Contact Us** link at the upper right of your Online Banking page.



Sending New Message

Step 1: Select **New**. Fill out message information. Click **Submit** to send your message as is, **Reset** to edit your message and **Cancel** to clear the fields.

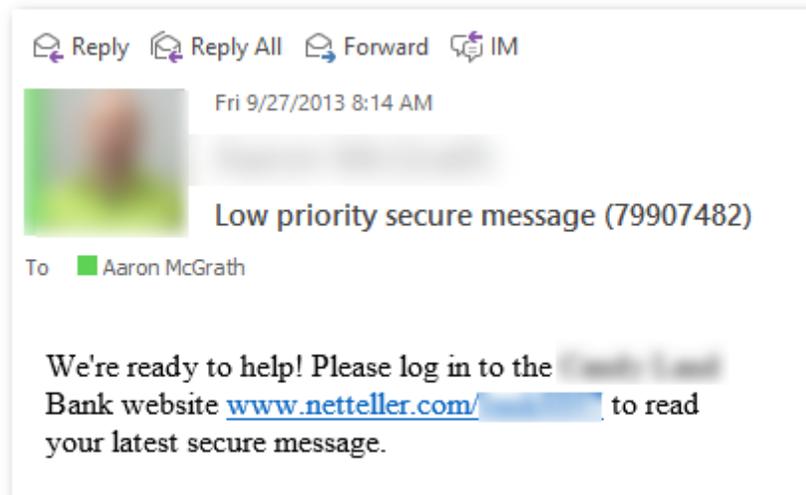
A screenshot of the Eastern Michigan Bank Message Center 'New Message' form. The 'New' button in the navigation bar is circled in red. The form contains the following fields: 'From: E.M. Banking', 'Your E-mail: myemail@email.com', 'Your Name: EMB TRAINING', 'Subject: [empty]', 'Attachments: [empty]', 'Urgency: High [radio], Medium [radio], Low [radio]', 'Message: [text area]', 'Attachment File Name: [input] Browse... Upload', and a note: 'Use the Browse... button to select the file you want to attach. File size is restricted to 1MB.' Below the form, it lists allowed file types: '.pdf .txt .htm,.html' and a note: '*Your E-mail address will be used to notify you when you receive a reply.' At the bottom of the form, the 'Submit', 'Reset', and 'Cancel' buttons are circled in red.

- **From:** Your Online Banking ID will appear here.
- **Your E-mail:** Your email address as entered in **Options** will display. This email address is used to send an automated message notifying you when Eastern Michigan Bank has responded to your message.

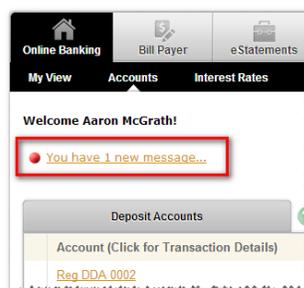
- **Your Name:** Enter your full name.
- **Subject:** Enter a subject for your message.
- **Urgency:** The level selected flags the message accordingly.
- **Message:** Type your message.
- **Attachment:** Allows you to browse for a file and attach it to your message. Accepted file types are PDF, Text, HTML, Word, and Excel.

Receiving Messages

An automated email will be sent informing you of a new message from Eastern Michigan Bank.



After a successful login, a red flashing icon followed by a message alert will be visible on the **Accounts Listing** page.



Once the message is viewed you may **View**, **Reply** or **Delete** the message. Messages stay in the inbox until deleted.

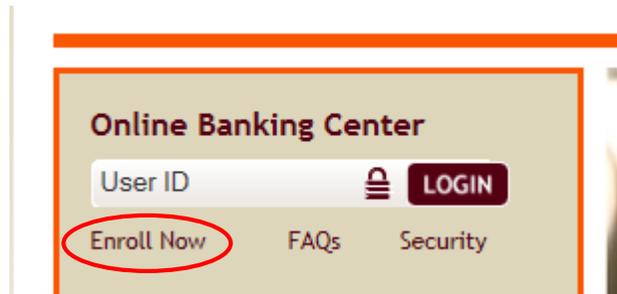
Received	Subject	Urgency	Status	ID	Attachment
9/27/2013 8:08:54 AM CST	Debit card expiration	Low	New	79907482	View Reply Delete

Enrolling for Online Banking

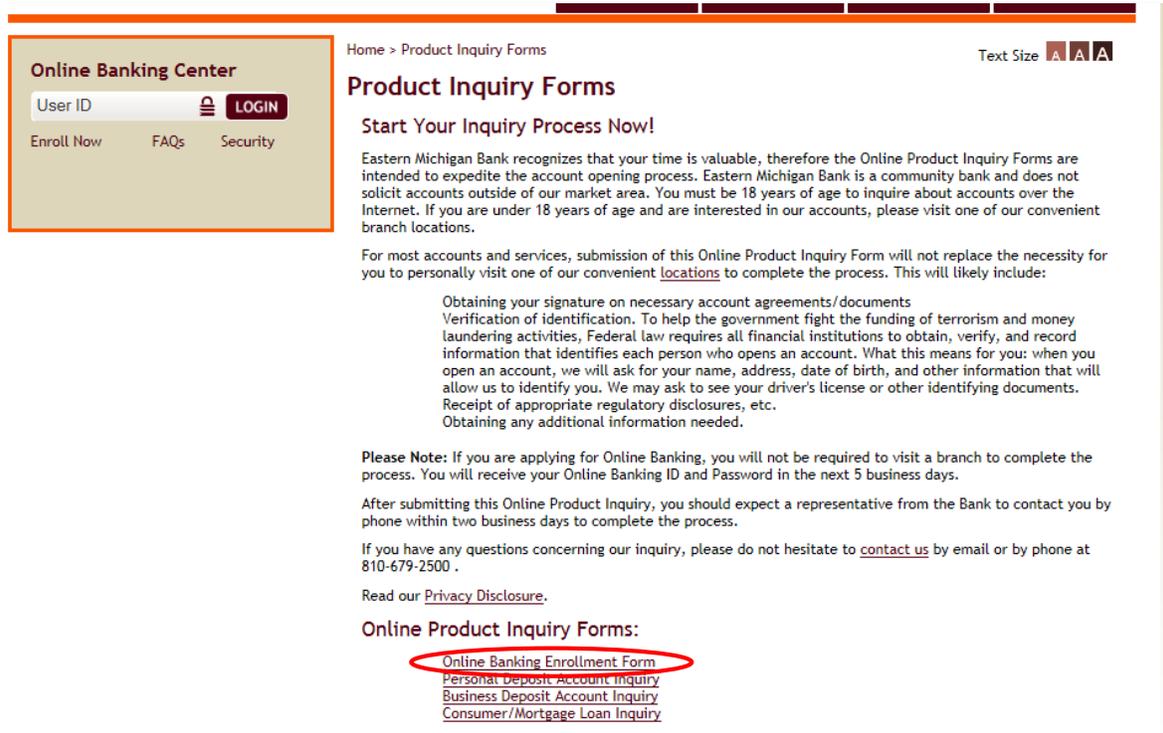
Online Enrollment

Online enrollment allows you to submit an application to Eastern Michigan Bank requesting access to Online Banking without coming into a branch.

Step 1: From Eastern Michigan Bank's home page at www.easternmichiganbank.com, click on the **Enroll Now** link located under the login field at the upper right of the screen.



Step 2: Click on the **Online Banking Enrollment Form** at the bottom of the next page.



Step 3: Enter the requested information. Click **Submit** (bottom of page) to move forward with your application, **Print** to print a copy for your records.

Home > Product Inquiry Forms > Online Banking Enrollment Form

Text Size **A A A**

Online Banking Enrollment Form

Applicant Information

Are you a current Eastern Michigan Bank customer? *

Yes
 No

Personal or Business

Personal
 Business

Online Banking and/or Bill Pay Information

Online Banking
 Bill Pay

Date: 08-25-2014

First Name:*

Middle Initial:

Last Name:*

Contact Information

Preferred Branch Location: *
[Click here for list of locations](#)

Select Location

How would you prefer to be contacted? *

Phone
 E-Mail
 Mail

When is the best time to arrange an appointment?*

Morning
 Lunchtime
 Afternoon

SUBMIT PRINT

You should receive a confirmation screen like so:

Home > Contact Us > Thank You

Text Size **A A A**

Thank You

Thank you, your form has been submitted.

FAQs Statement Rewards
Security Enroll Now

Step 4: Our Online Banking department will receive your information electronically, process your request and then send you your login information. **IMPORTANT: Login information for online enrollees is sent by U.S. Mail for address verification purposes. Please allow 5-7 days for receipt. Enrollment at a branch shortens the process. Typical turn around for branch enrollment is 24 hours.**