

Online Banking Guide

1. Log into Online Banking via www.guardiansavingsbank.com.
2. Click on **Online Banking Login**.
 - **Please note:** you must allow pop-ups and in some cases, remove any cookies & caches. If you do not do this, you will not have a code generate. This is necessary to move forward.
 - If you are still having issues, make sure your browser is compatible. Using Chrome, Edge and Safari are best.



3. Click on **Click here to register**, under the username and password

Please enter your login information below to access Online Banking.
[Click here for additional information.](#)

Username

Password

First time user? [Click here to register.](#)

LOGIN Need help logging in? [Reset your password](#)

Guardian SAVINGS BANK

4. On the next screen, you will input your **account information & personal identifying information**.
 - For home equity accounts, choose 'Loan' and for mortgage accounts, choose 'Mortgage Loan'.
5. Once this is complete, click on **ENROLL**.

Enroll

Please complete all fields with no dashes. Checking accounts use only 9 digits starting with '5' and omit '150'. **If enrolling with a mortgage: use the 10 digit mortgage #. If only 9 digits-insert a "0" into the 3rd spot to equal 10 digits. (this site is not for mortgage payments from external accounts, instead use our 'pay mortgage' portal on our home page). Please call Online Banking Support at 866-855-7267 for business or trust accounts.

Type of account *

Account number *
HIDE

Social Security number *
HIDE

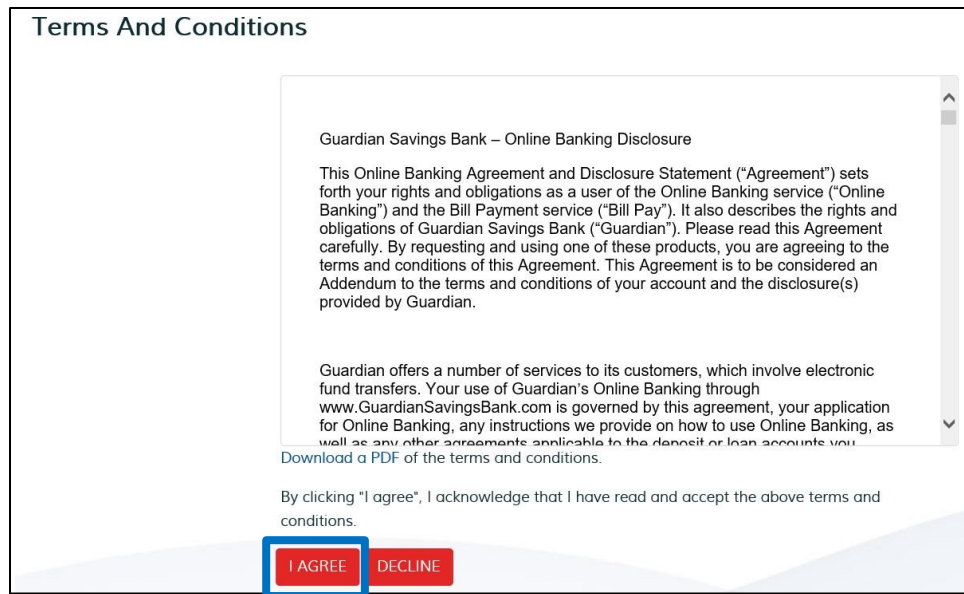
Email address *

Confirm email address *

* Indicates required field

ENROLL

6. On this screen, you will need to read thoroughly through the **Terms and Conditions** .Once you have reviewed this, click on **I AGREE**.



Terms And Conditions

Guardian Savings Bank – Online Banking Disclosure

This Online Banking Agreement and Disclosure Statement ("Agreement") sets forth your rights and obligations as a user of the Online Banking service ("Online Banking") and the Bill Payment service ("Bill Pay"). It also describes the rights and obligations of Guardian Savings Bank ("Guardian"). Please read this Agreement carefully. By requesting and using one of these products, you are agreeing to the terms and conditions of this Agreement. This Agreement is to be considered an Addendum to the terms and conditions of your account and the disclosure(s) provided by Guardian.

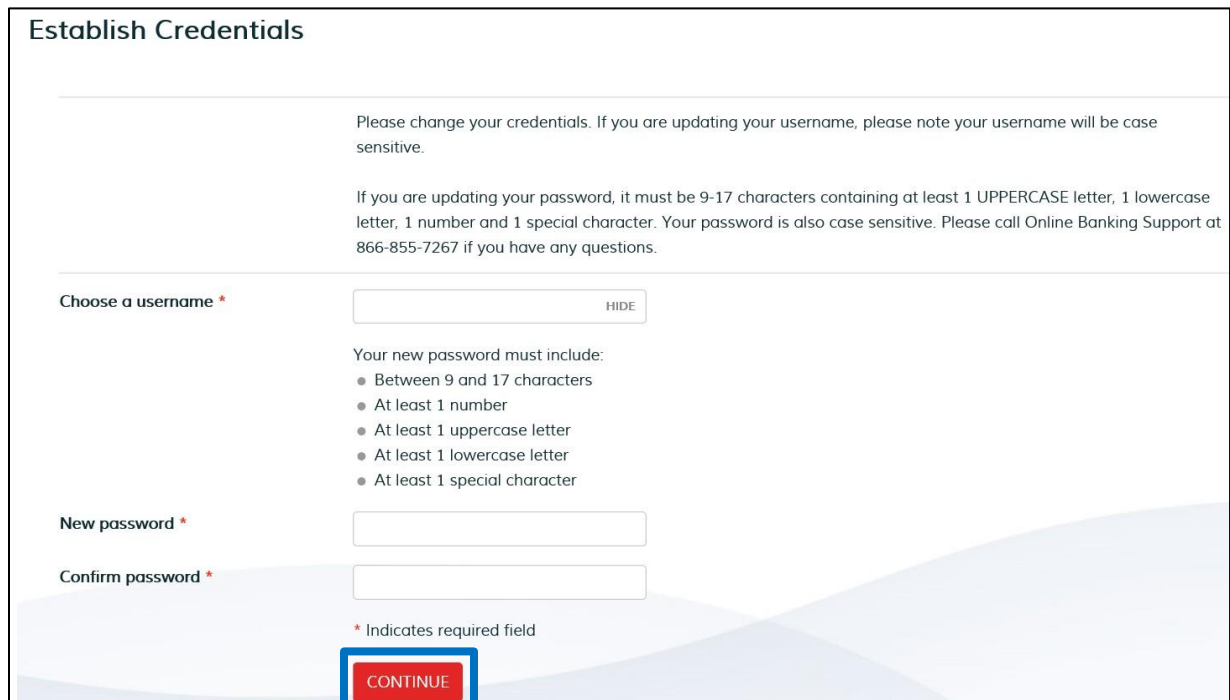
Guardian offers a number of services to its customers, which involve electronic fund transfers. Your use of Guardian's Online Banking through www.GuardianSavingsBank.com is governed by this agreement, your application for Online Banking, any instructions we provide on how to use Online Banking, as well as any other agreements applicable to the deposit or loan accounts you open.

[Download a PDF of the terms and conditions.](#)

By clicking "I agree", I acknowledge that I have read and accept the above terms and conditions.

I AGREE **DECLINE**

7. On this screen, you will create your unique **Username and Password**.
- Please follow the specific requirements while setting up your user name and password.
8. Click on **Continue**, when you have met the credential requirements.



Establish Credentials

Please change your credentials. If you are updating your username, please note your username will be case sensitive.

If you are updating your password, it must be 9-17 characters containing at least 1 UPPERCASE letter, 1 lowercase letter, 1 number and 1 special character. Your password is also case sensitive. Please call Online Banking Support at 866-855-7267 if you have any questions.

Choose a username * HIDE

Your new password must include:

- Between 9 and 17 characters
- At least 1 number
- At least 1 uppercase letter
- At least 1 lowercase letter
- At least 1 special character

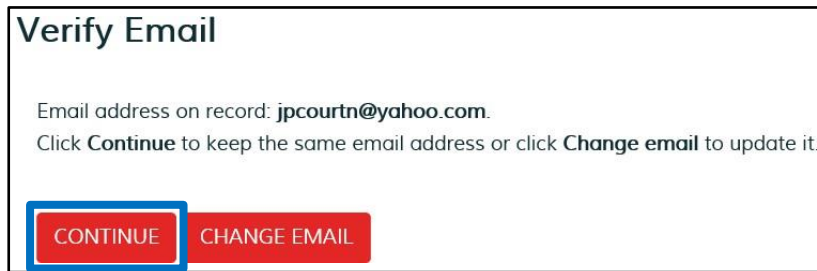
New password *

Confirm password *

* Indicates required field

CONTINUE

9. Next, you will verify your email address by clicking on **Continue** or change your email address by clicking on **Change Email**.

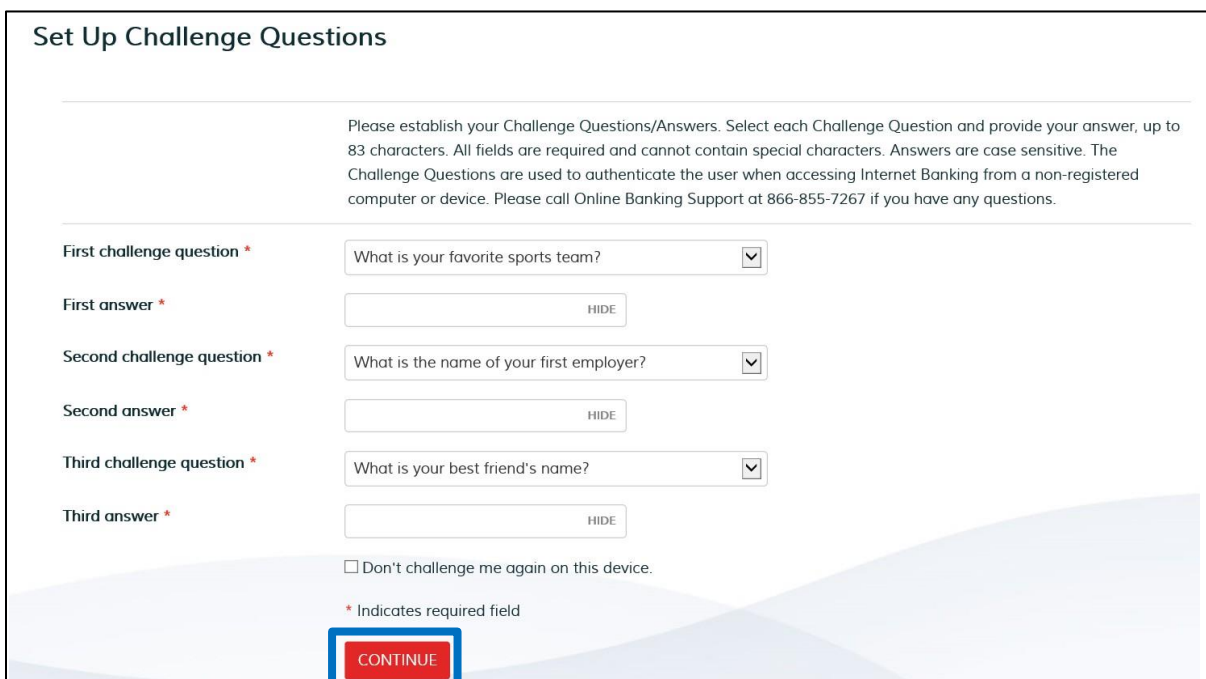


Verify Email

Email address on record: **jpcourtn@yahoo.com**.
Click **Continue** to keep the same email address or click **Change email** to update it.

CONTINUE **CHANGE EMAIL**

10. On this next screen, you will **set up your challenge questions** and answers. This will assist you when logging into a new browser for the first time.



Set Up Challenge Questions

Please establish your Challenge Questions/Answers. Select each Challenge Question and provide your answer, up to 83 characters. All fields are required and cannot contain special characters. Answers are case sensitive. The Challenge Questions are used to authenticate the user when accessing Internet Banking from a non-registered computer or device. Please call Online Banking Support at 866-855-7267 if you have any questions.

First challenge question *

First answer *

Second challenge question *

Second answer *

Third challenge question *

Third answer *

☐ Don't challenge me again on this device.

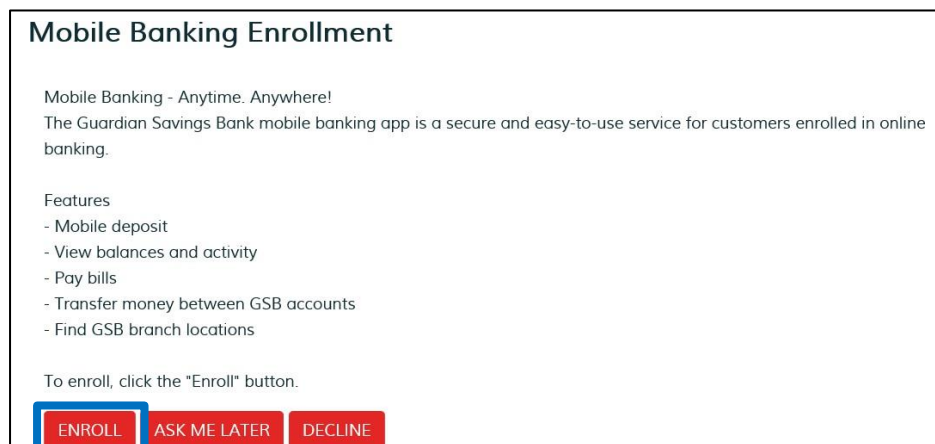
* Indicates required field

CONTINUE

11. Click on **Continue**.

12. The next screen is enrollment for **Mobile Banking**.

- If you wish to do so, click **ENROLL**. You may also set this up at a later date or decline to move forward with the Mobile Banking Enrollment. This is a personal preference.



Mobile Banking Enrollment

Mobile Banking - Anytime. Anywhere!
The Guardian Savings Bank mobile banking app is a secure and easy-to-use service for customers enrolled in online banking.

Features

- Mobile deposit
- View balances and activity
- Pay bills
- Transfer money between GSB accounts
- Find GSB branch locations

To enroll, click the "Enroll" button.

ENROLL **ASK ME LATER** **DECLINE**

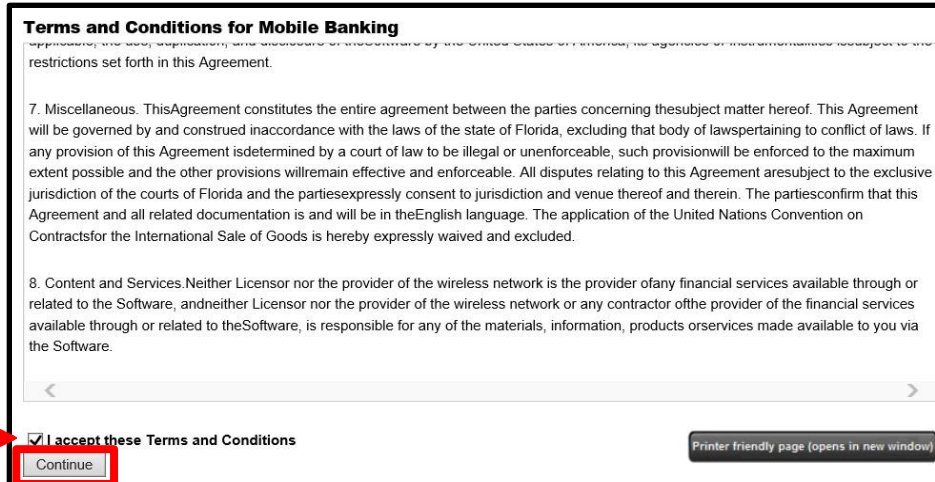
If you are enrolling in Mobile Banking, it will take you through the next steps.

****If you are not choosing to enroll, you can skip to step 25.****

13. Read thoroughly the **Terms and Conditions for Mobile Banking**.

14. **Check** the box next to **"I accept these Terms and Conditions"** after you have read through everything.

15. Then click on **Continue**.



Terms and Conditions for Mobile Banking

7. Miscellaneous. This Agreement constitutes the entire agreement between the parties concerning the subject matter hereof. This Agreement will be governed by and construed in accordance with the laws of the state of Florida, excluding that body of laws pertaining to conflict of laws. If any provision of this Agreement is determined by a court of law to be illegal or unenforceable, such provision will be enforced to the maximum extent possible and the other provisions will remain effective and enforceable. All disputes relating to this Agreement are subject to the exclusive jurisdiction of the courts of Florida and the parties expressly consent to jurisdiction and venue thereof and therein. The parties confirm that this Agreement and all related documentation is and will be in the English language. The application of the United Nations Convention on Contracts for the International Sale of Goods is hereby expressly waived and excluded.

8. Content and Services. Neither Licensor nor the provider of the wireless network is the provider of any financial services available through or related to the Software, and neither Licensor nor the provider of the wireless network or any contractor of the provider of the financial services available through or related to the Software, is responsible for any of the materials, information, products or services made available to you via the Software.

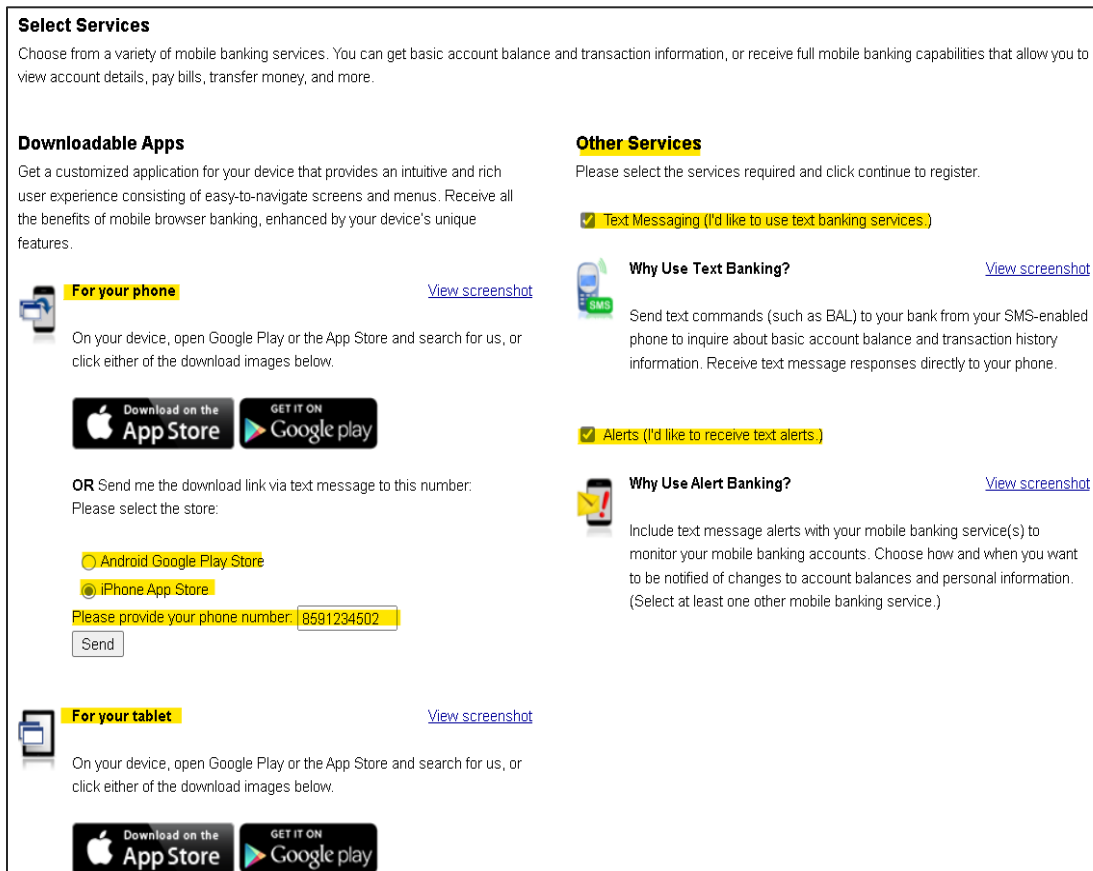
☒ I accept these Terms and Conditions

Continue

Printer friendly page (opens in new window)

Check this box to accept the terms.

16. You can now browse the services and features of our mobile banking and select the ones that fit your specific needs.



Select Services

Choose from a variety of mobile banking services. You can get basic account balance and transaction information, or receive full mobile banking capabilities that allow you to view account details, pay bills, transfer money, and more.

Downloadable Apps

Get a customized application for your device that provides an intuitive and rich user experience consisting of easy-to-navigate screens and menus. Receive all the benefits of mobile browser banking, enhanced by your device's unique features.

For your phone [View screenshot](#)

On your device, open Google Play or the App Store and search for us, or click either of the download images below.

Download on the App Store GET IT ON Google play

OR Send me the download link via text message to this number:
Please select the store:

☐ Android Google Play Store
☒ iPhone App Store

Please provide your phone number: 8591234502

Send

Other Services

Please select the services required and click continue to register.

☒ Text Messaging (I'd like to use text banking services) [View screenshot](#)

Why Use Text Banking?

Send text commands (such as BAL) to your bank from your SMS-enabled phone to inquire about basic account balance and transaction history information. Receive text message responses directly to your phone.

☒ Alerts (I'd like to receive text alerts) [View screenshot](#)

Why Use Alert Banking?

Include text message alerts with your mobile banking service(s) to monitor your mobile banking accounts. Choose how and when you want to be notified of changes to account balances and personal information. (Select at least one other mobile banking service.)

For your tablet [View screenshot](#)

On your device, open Google Play or the App Store and search for us, or click either of the download images below.

Download on the App Store GET IT ON Google play

17. Once you have selected the alerts and services that fit your needs, click **Continue**.

Continue

18. Put in your mobile number so you can set up **text alerts** to receive various account information and click on **Continue**.

Other Services

Please enter your mobile phone number to register for other services.

Mobile phone number: For example, 5551234567

- Text Banking
- Alert Banking

Thank you for using Mobile Banking combined with your handheld's text messaging capabilities. By registering for Mobile Banking, or changing your registration information, you certify that:

A. You are the account holder, or
B. You have the account holder's permission to do so.

Message and data rates may apply. For help, text **"HELP"** to 48179. To cancel, text **"STOP"** to 48179 at any time. Message frequency depends on account settings. For assistance, please contact customer service at 866-855-7267.

Our participating carriers include (but are not limited to): AT&T, Sprint, T-Mobile®, U.S. Cellular®, Verizon Wireless

19. You will receive a text message to your phone with a code. Type the **Activation Code** in and click **Activate**.

Enter Activation Code

Enter the activation code we sent to your phone.

Activation Code

Thank you for using Mobile Banking combined with your handheld's text messaging capabilities. By registering for Mobile Banking, or changing your registration information, you certify that:

A. You are the account holder, or
B. You have the account holder's permission to do so.

Message and data rates may apply. For help, text **"HELP"** to 48179. To cancel, text **"STOP"** to 48179 at any time. Message frequency depends on account settings. For assistance, please contact customer service at 866-855-7267.

20. A screen will now come up and letting you know the activation was successful.

21. Click on **"Go to Mobile Banking Main Menu."**

Activation Successful

Important Information

Text Message Banking

- Expect to receive a text message with your mobile banking short code and texting commands
- Text 'BAL' for your balances
- Text 'HIST' + your account's texting nickname for a list of transactions (ex. HIST C1)

Alert Banking

- Now that you've registered for Alert Banking, use the Alerts management features in online banking to set up specific mobile alerts.
- To begin receiving alerts on your phone, you'll need to specify the account and choose the type of alerts you'd like to receive

22. You can manage your devices under “My Devices.” – You can add or remove devices

Main Menu
Click the tabs below to manage your Mobile Banking options.

My Devices My Accounts My Profile

Device Details	Carrier	Status	Receive Alerts
[REDACTED]	Unknown	Activated	<input checked="" type="checkbox"/>

I want to: Change my phone number Change my phone number Change my Mobile Banking services Stop using this device for Mobile Banking

23. You can manage your accounts under “My Accounts” by giving each account a nickname or removing access from certain accounts.

Main Menu
Click the tabs below to manage your Mobile Banking options.

My Devices **My Accounts** My Profile

Please select the accounts you want to have access to through Mobile Banking.

Eligible Accounts	Mobile Banking Nickname
<input checked="" type="checkbox"/> CHECKING ACCOUNT (*0480) Checking	Bills
<input checked="" type="checkbox"/> CHECKING ACCOUNT (*3087) Checking	Tuition
<input checked="" type="checkbox"/> CHECKING ACCOUNT (*7125) Checking	Mortgage
<input checked="" type="checkbox"/> STATEMENT SAVINGS (*5242) Savings	Savings
<input checked="" type="checkbox"/> STATEMENT SAVINGS (*8419) Savings	Vacation

What's a Texting Nickname?
The nickname identifies the account in a text message. For example, to check your transaction history, text HIST followed by the account nickname, such as S1.

[View Example](#)

24. Under “My Profile” you can set your time zone.

25. Click **Exit Mobile Banking** to take you to the main screen

Main Menu
Click the tabs below to manage your Mobile Banking options.

My Devices My Accounts **My Profile**

Customer Name [REDACTED]

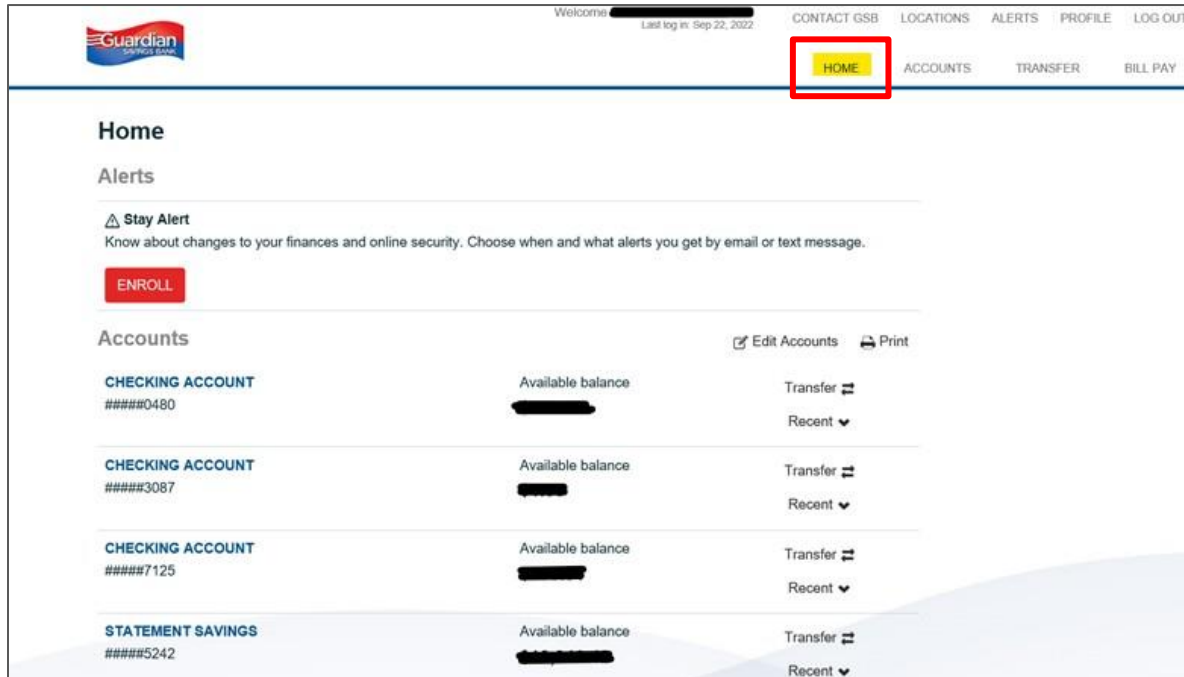
Time Zone: (GMT-08:00) Pacific Time (US & Canada) ▼

You have finished using mobile banking. You can continue to use your online banking services.

26. The next several screens are going to show you how to navigate through the online banking tabs/screens.

- **HOME:**

- Shows you a list of all your accounts with available balances.

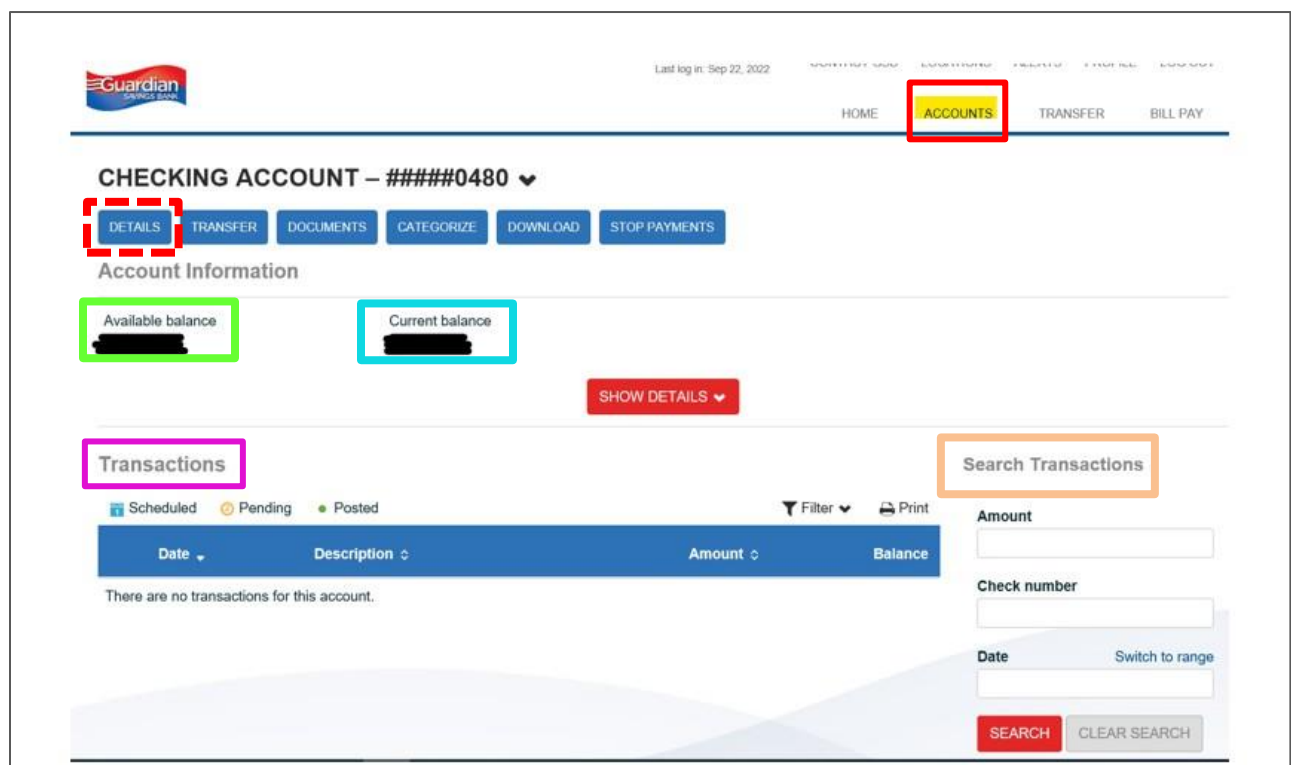


- **ACCOUNTS:**

- This will break down all of your accounts and

- **DETAILS:**

- Shows your Available Balance and Current Balance.
- Transaction history.
- Search for specific transactions.



- **TRANSFER**

- Select a specific account and create a one-time transfer.
- Create a recurring transfer.

Guardian SERVICES BANK

HOME ACCOUNTS TRANSFER BILL PAY

CHECKING ACCOUNT - #####0480 ▾

DETAILS **TRANSFER** DOCUMENTS CATEGORIZE DOWNLOAD STOP PAYMENTS

Create A Transfer

Internal transfers will be seen your balance in real-time.

From account * CHECKING ACCOUNT - #####0480 ▾
Available balance: ██████████

To account * CHECKING ACCOUNT - #####3087 ▾
Available balance: ██████████

Date 09/22/2022 ☐ Repeat...

Amount *

Description

* Indicates required field

PREVIEW TRANSFER CANCEL

- **DOCUMENTS**

- This allows you to view your eStatements.
- If you are not signed up for eStatements and wish to do so, please review the eStatement Guide.

Guardian SERVICES BANK

HOME ACCOUNTS TRANSFER BILL PAY

CHECKING ACCOUNT - #####0480 ▾

DETAILS TRANSFER **DOCUMENTS** CATEGORIZE DOWNLOAD STOP PAYMENTS

View Statements ▾ Account Access ▾ Help Sign Out

Statements

Statements are viewed in Adobe Acrobat Reader. Click the icon to download Adobe Acrobat Reader.

Checking

Checking - #####0480
[View Statement](#)
[View History](#)


Checking - #####3087
[View Statement](#)
[View History](#)

Checking - #####7125
[View Statement](#)
[View History](#)

Savings

Savings - #####5242
[View Statement](#)
[View History](#)

Savings - #####8419
[View Statement](#)
[View History](#)

 Get Adobe Acrobat Reader

- **CATEGORIZE**

- This is if you want to categorize specific transactions into certain groupings. Once you define what you are looking for, **Click Download**

DETAILS
TRANSFER
DOCUMENTS
CATEGORIZE
DOWNLOAD
STOP PAYMENTS

Categorize Transactions

Transaction Activity

Account: CHECKING ACCOUNT
Date: Custom
Date Range: 09/17/2022 To 10/17/2022
Search For: All Activity
Transactions Per Page: 25 Per Page
[Go to Advanced Search](#)
[Export Transactions](#)
View Transactions
Report
Reset

Pending Activity
No Transactions Available

Transactions
Alert: Unsaved changes to the transactions will be rolled back automatically after an inactivity period of 2 minutes.

Export	Date	Transaction Number	Description	Category	Debit	Credit
Select All						
<input type="checkbox"/>	09/24/2022		WITHDRAWAL GUARDIAN SAVING	Checks and Withdrawals : ATM/Cash Withdrawal	\$300.00	

Export Selected

- **DOWNLOAD**

- This is if you want to download specific transactions into one format. Once you define what you are looking for, **Click Download Transactions**

DETAILS
TRANSFER
DOCUMENTS
CATEGORIZE
DOWNLOAD
STOP PAYMENTS

Download Transactions

You can download your transactions by selecting a date range and the format of which you would like your transactions downloaded.

Account CHECKING ACCOUNT #####0480
Date range * Current statement
Format * Comma-separated values (.csv)

* Indicates required field

DOWNLOAD TRANSACTIONS
CANCEL

- **STOP PAYMENTS**

- The Stop Payments section allows you to place a stop payment on a **specific check or dollar amount**.
- There is a **\$30 charge** for stop payments.
- You must call to place a stop payment on any electronic (ACH) payment.
- Once you have a stop payment on a specific item, you can view it in the below area.

***When you place a stop pay online, you MUST come into your local branch to sign a Stop Payment Form.**

***Signing the form makes the stop good for 6 months.**



Stop Payments

Create A Stop Payment

The current Stop Payment fee will be assessed to your primary checking account if you submit any Stop Pay request. If you are attempting to stop an electronic payment, please call Online Banking Support at 866-855-7267.

Create stop based on ☒ Check number ☐ Amount

Check number *

Payee and Date are for informational use and are not used to stop a payment.

Payee

Date

* Indicates required field

PREVIEW STOP PAYMENT

Issued Stop Payments

The following stop payments are currently in effect.

Payee	Check number	Amount	Date	Expires
-------	--------------	--------	------	---------

There are no stop payments for this account.

- **BILL PAY**

- Allows you to pay external bills in a few quick steps.
- You can search for specific companies within our network

The screenshot shows the Guardian Savings Bank website's Bill Pay section. At the top, the Guardian Savings Bank logo is on the left, and navigation links for HOME, ACCOUNTS, TRANSFER, and BILL PAY are on the right. The BILL PAY link is highlighted with a red box. Below the navigation bar, the page title "Bill Pay" is displayed. The main content area features a large blue banner with the text "Take care of your bills in 3 EASY STEPS!". Below this banner are three numbered steps: 1. Pick a bill you want to pay., 2. Enter the info from your bill, and 3. Choose how much and when. Under the first step, there is a "Search Our Network" section with a search bar containing the placeholder text "Enter the name of any company or person in the U.S." and a magnifying glass icon. To the right of the search bar, a note states: "If a company can't be paid electronically, we'll [mail a check](#) for you." Below the search bar are four category buttons: Utilities, Phone, Insurance, and Credit Cards, each with a corresponding icon. At the bottom of the category list is a button labeled "More Bill Categories".

Remember your username and password

Within two business days, you will receive an email confirming your on-line banking is available.

If you have any questions, please contact:

ON-LINE BANKING Help Line @ 1-866-216-8783

Thank you for choosing

