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

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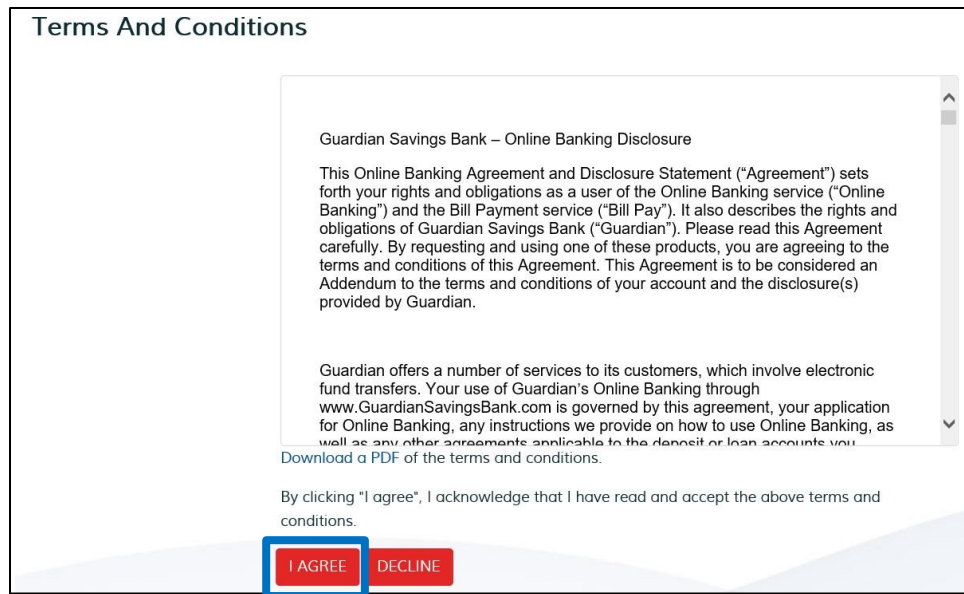
6. On this screen, you will need to read thoroughly through the **Terms and Conditions** .Once you have reviewed this, click on **I AGREE**.

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.

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.
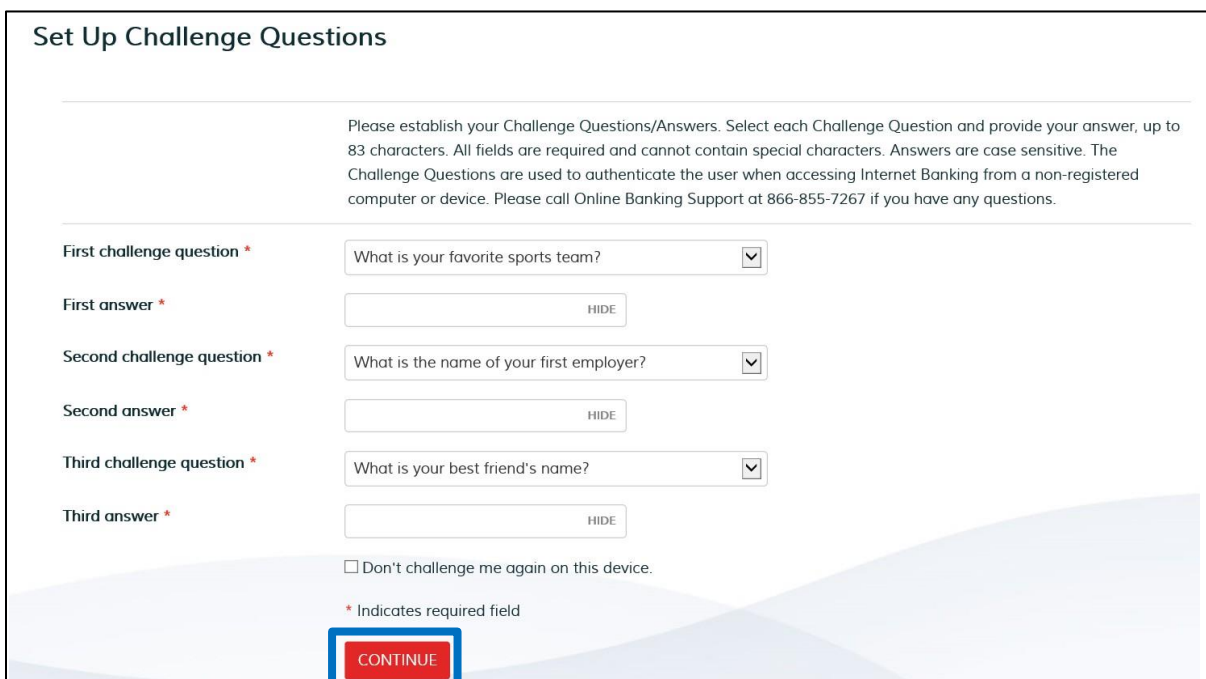
Set Up Challenge Questions

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 *   What is your favorite sports team?

First answer *   HIDE

Second challenge question *   What is the name of your first employer?

Second answer *   HIDE

Third challenge question *   What is your best friend's name?

Third answer *   HIDE

☐ Don't challenge me again on this device.
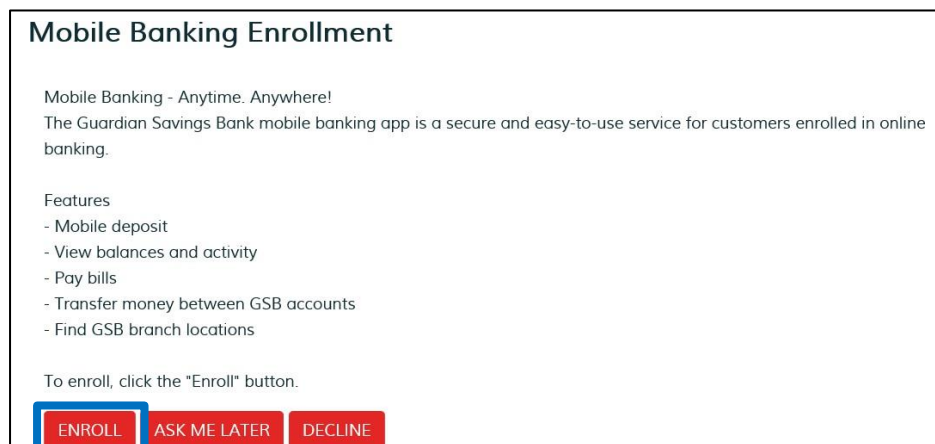
* Indicates required field

[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]

13. Read thoroughly the <mark>Terms and Conditions for Mobile Banking</mark>.

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

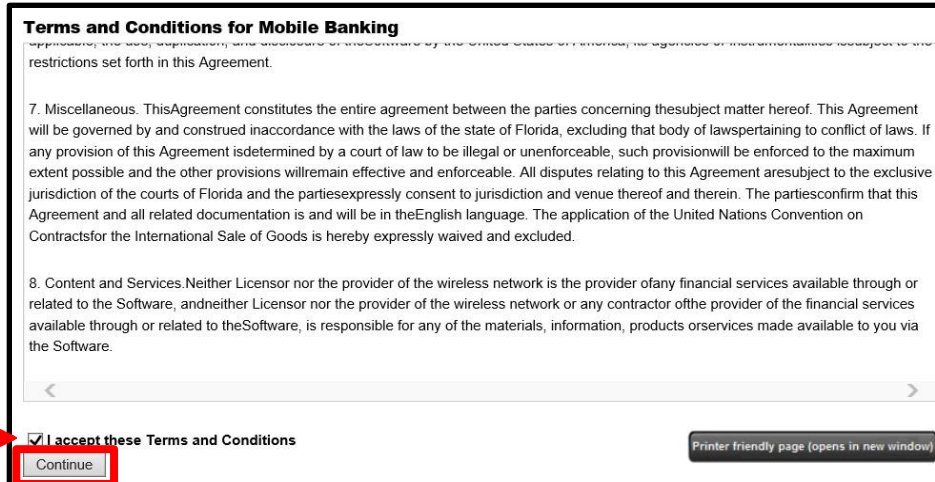15. Then click on <mark>Continue</mark>.

Terms and Conditions for Mobile Banking

applicable, the use, application, and disclosure of theSoftware by the United States of America, its agencies or instrumentalities issubject to the restrictions set forth in this Agreement.

7. Miscellaneous. ThisAgreement constitutes the entire agreement between the parties concerning thesubject matter hereof. This Agreement will be governed by and construed inaccordance with the laws of the state of Florida, excluding that body of lawspertaining to conflict of laws. If any provision of this Agreement isdetermined by a court of law to be illegal or unenforceable, such provisionwill be enforced to the maximum extent possible and the other provisions willremain effective and enforceable. All disputes relating to this Agreement aresubject to the exclusive jurisdiction of the courts of Florida and the partiesexpressly consent to jurisdiction and venue thereof and therein. The partiesconfirm that this Agreement and all related documentation is and will be in theEnglish language. The application of the United Nations Convention on Contractsfor 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 ofany financial services available through or related to the Software, andneither Licensor nor the provider of the wireless network or any contractor ofthe provider of the financial services available through or related to theSoftware, is responsible for any of the materials, information, products orservices made available to you via the Software.
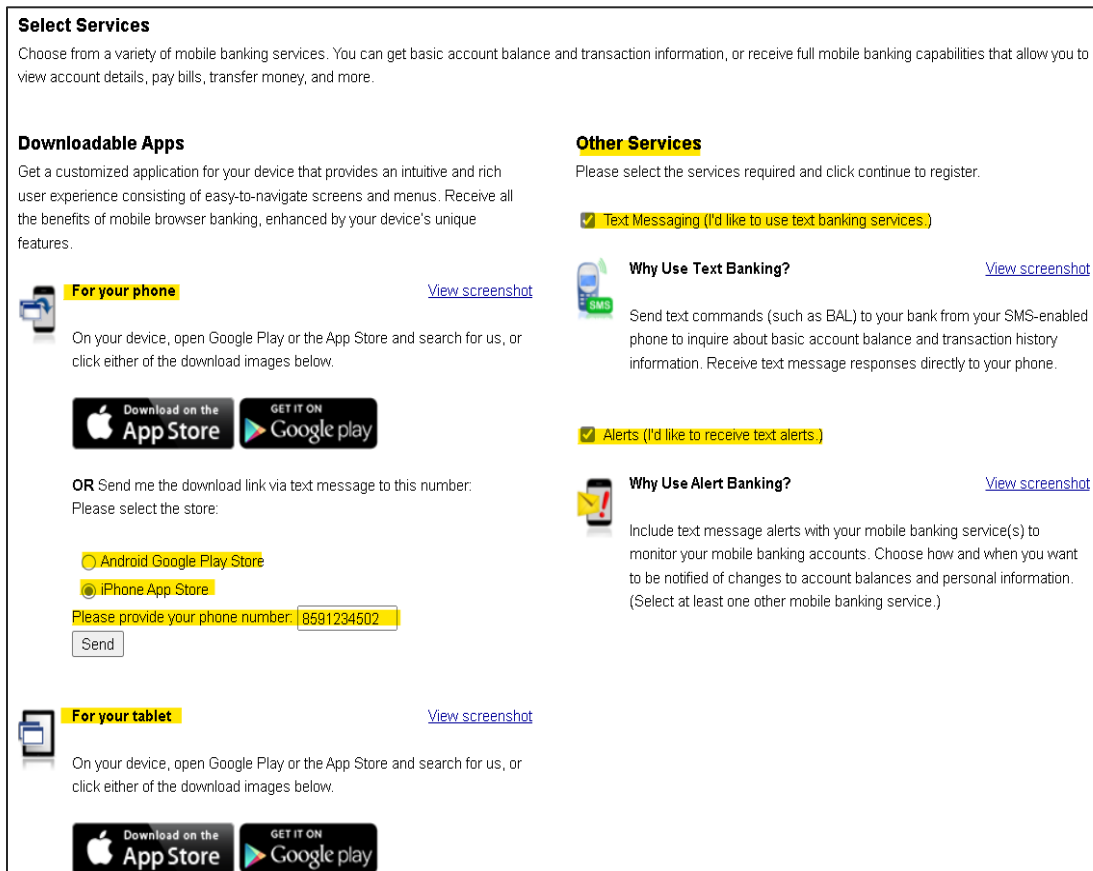
Check this box to accept the terms. → ☑ **I accept these Terms and Conditions**

Continue

Printer friendly page (opens in new window)

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.

[App Store] [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

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.

[App Store] [Google play]

<mark>**Other Services**</mark>

Please select the services required and click continue to register.

☑ Text Messaging (I'd like to use text banking services.)

Why Use Text Banking? — View screenshot

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.)

Why Use Alert Banking? — View screenshot

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.)

17. Once you have selected the alerts and services that fit your needs, click <mark>Continue</mark>.

Continue

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

Other Services

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

Mobile phone number: 8591234502   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.

Back   Continue

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 <mark>Activation Code</mark> in and click <mark>Activate</mark>.

Enter Activation Code
Enter the activation code we sent to your phone.

Activation Code   4506022   Activate

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 <mark>"Go to Mobile Banking Main Menu."</mark>

Activation Successful   Print This Page for My Records

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

Go to Mobile Banking Main Menu

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

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

24. Under "My Profile" you can set your time zone.

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

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.
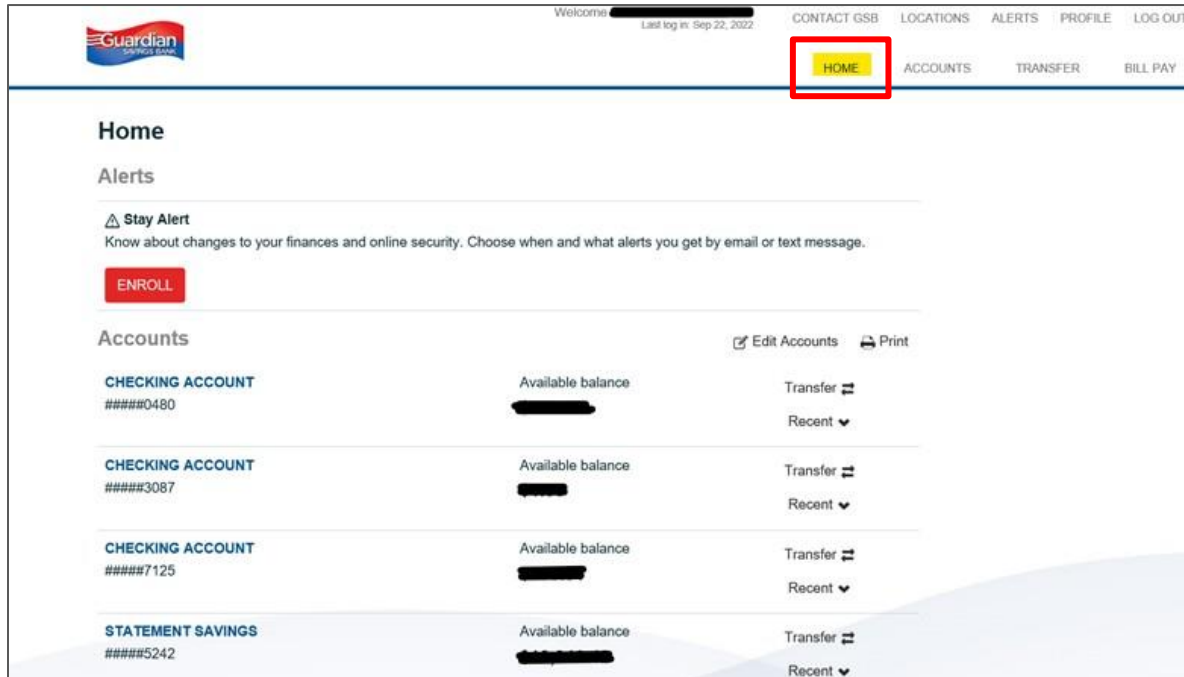
- **ACCOUNTS:**
  - This will break down all of your accounts and

  - **DETAILS:**
    - Shows your Available Balance and Current Balance.
    - Transaction history.
    - Search for specific transactions.
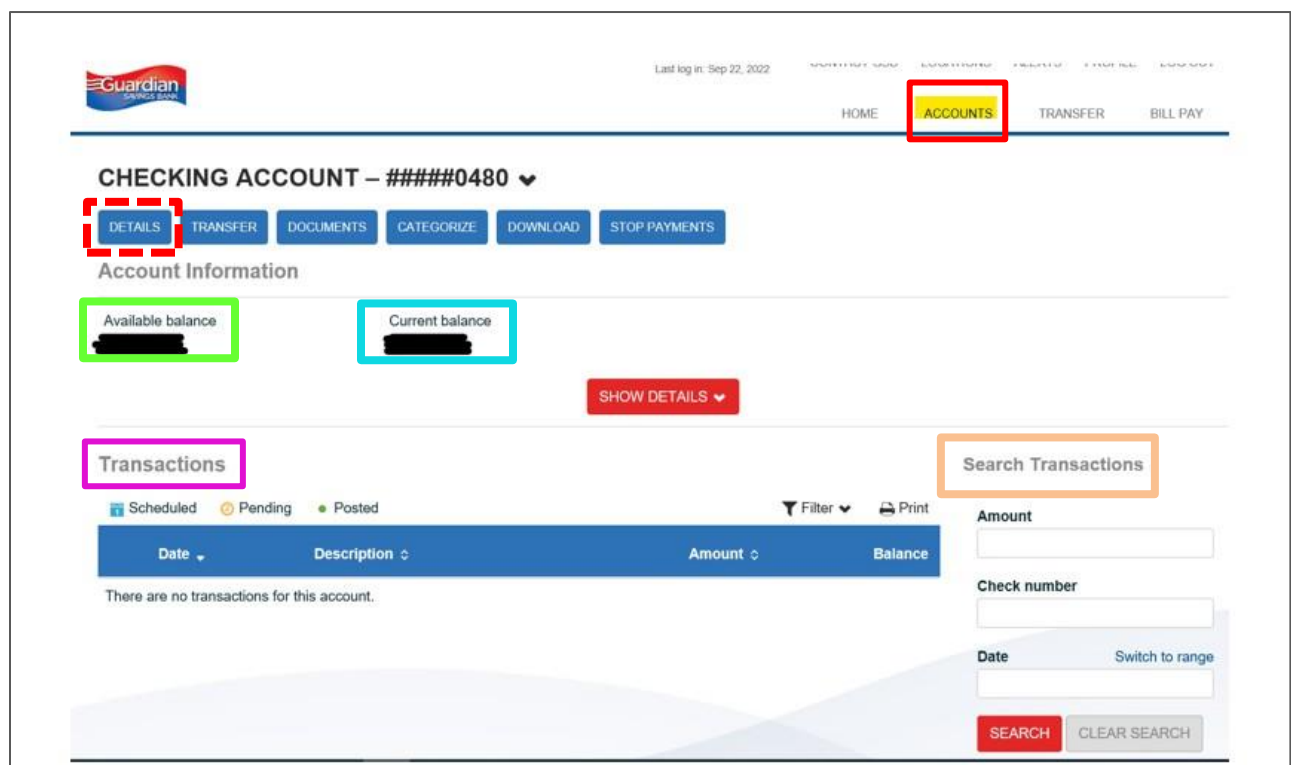
- **TRANSFER**
  - Select a specific account and create a one-time transfer.
  - Create a reoccurring transfer.

- **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.

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

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

- **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 <u>to sign</u> a Stop Payment Form.
*Signing the form makes the stop good for 6 months.

| DETAILS | TRANSFER | DOCUMENTS | CATEGORIZE | DOWNLOAD | STOP PAYMENTS |

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

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