KEYSTONE BANK

GUIDE TO ONLINE BANKING

Member FDIC | EQUAL HOUSING LENDER

Welcome to the Keystone Bank family! Please follow the instructions below to activate your online banking, from either an internet browser or through the mobile app.

Username: ______________________ **Temporary Password:** ______________________

BROWSER / INTERNET ACCESS

1. In your browser, go to **www.keystone.bank**
2. Select Login.
3. Select Online Banking.
4. Enter your username.
5. Select Login.
6. Enter your temporary password.
7. Create a new password and re-enter it to confirm it.
8. Enter your email and phone number.
9. Set up 2 Factor Authentication (2FA).
   - Pick from: text, call, or 2FA app
10. Enter the 2FA code you just received.
11. Review the User Agreement and accept.

DOWNLOAD THE KEYSTONE BANK MOBILE APP TODAY

Apple iOS

Enter **bit.ly/Keystone-iOS** in your phone browser, or scan the QR code below.

Android OS

Enter **bit.ly/Keystone-A** in your phone browser, or scan the QR code below.

INITIAL LOGIN STEPS FOR MOBILE BANKING

1. Enter your username.
2. Enter your temporary password.
3. Create a new password and re-enter it to confirm it.
4. Enter your email and phone number.
5. Set up 2 Factor Authentication (2FA).
   - Pick from: text, call, or 2FA app
6. Enter the 2FA code you just received.
7. Review User Agreement.
8. Select Agree to use app.
9. Set a 4-digit PIN and re-enter it to confirm it.
10. Set up biometrics (if supported by your device).
11. Review tutorial.
12. You're all set to start using the app!

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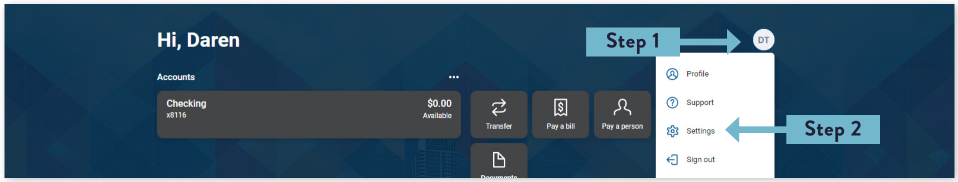
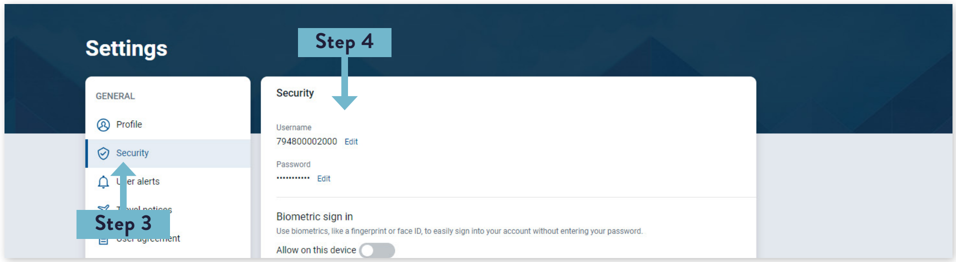
CHANGE YOUR USERNAME/PASSWORD

1. Select the circle with your initials at the top right of the dashboard.
2. Select Settings.
3. Select Security.
4. You may now edit:
   - Username
   - Password
   - Passcode
   - Biometric sign-in

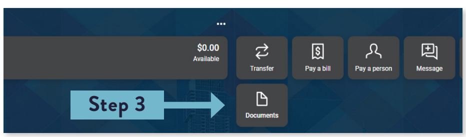


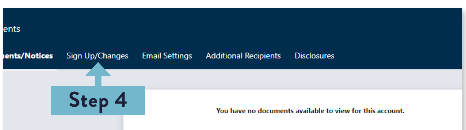


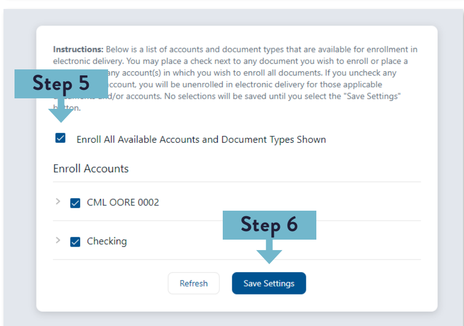
ESTATEMENT ENROLLMENT

We encourage you to sign up for eStatements to expedite receipt and organization. Unfortunately, we cannot sign you up for eStatements. Regulation requires you to prove you know how to retrieve statements on your own.

1. Log into Online Banking.
2. Select your account.
3. Select the Documents icon.
4. Select Sign Up/Changes tab.
5. Check the boxes for the accounts you'd like to enroll in eStatements and eNotices.
6. Select Save Settings.
7. Select the Email Settings option. Make sure you have a valid email address entered.
8. Click Save Settings.





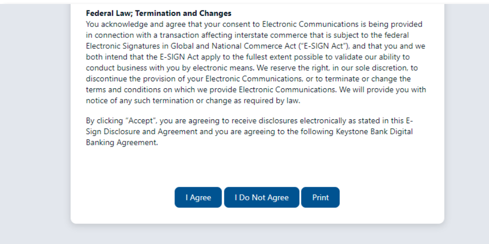


Checking the box next to the account will enroll you in ALL eStatements and eNotices. If you'd like to select specific notices only, click the arrow to expand the dropdown menu and select the specific notices you'd like to receive electronically.

If you would like to add additional recipients:

Follow the previous steps 1-3.

4. Select Additional Recipients tab.
5. Select add Additional Recipients.
6. Enter a username, password, and access PIN.
9. Select Save.
10. Select Assign Documents.



You can now edit which documents they may view, as in step 5 of the previous eStatement section.

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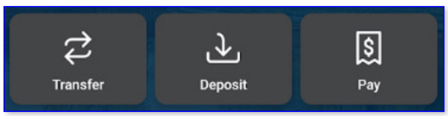
MOBILE DEPOSITS

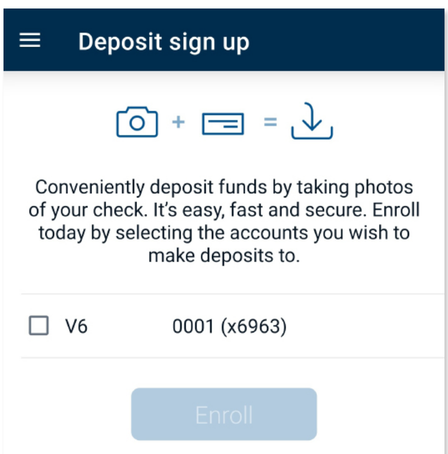
Before you use mobile deposit, you must first enroll and be approved, which may take anywhere from a few hours to the next business day. Once you receive approval, you may use the mobile deposit function freely.

Starting on the Dashboard

1. Select Deposit.



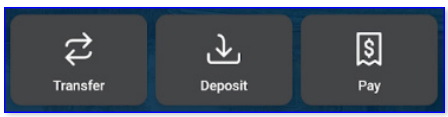
2. Select your account(s).
3. Select Enroll.



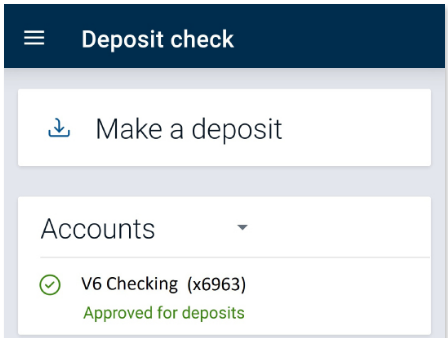
4. Wait for notification of approval.
   (May take up to the next business day.)
5. Once you are approved, you may use mobile deposit at your convenience.

Making your Mobile Deposit

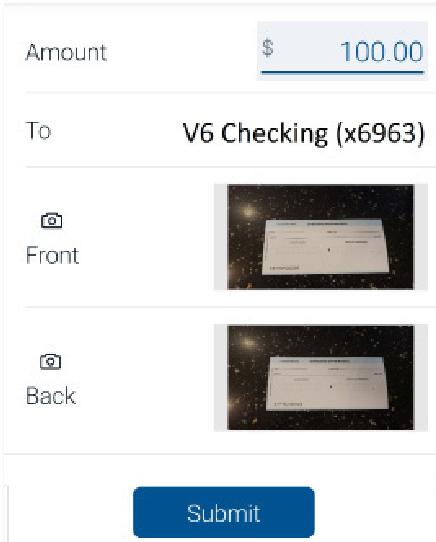
1. Select Deposit.



2. Select Make a deposit.
3. Type the $ amount.
4. Read the disclaimer.
5. Select Continue.



6. Take a picture of the front of your check.
7. Select Continue.
8. Read the instructions for proper endorsement.
   - **Improper endorsements will be rejected!**
9. Required endorsements:
   (Sign your name)[1]
   (Your full account #)
   For Mobile Deposit Only[2]
10. Take a picture of the back of your check.
11. Verify all details.
12. Select Submit.



Notes:

1. Include your business name in the endorsement when applicable.
2. If the back of the check has a checkbox and something to the effect of "for mobile deposit," you may forgo writing it.

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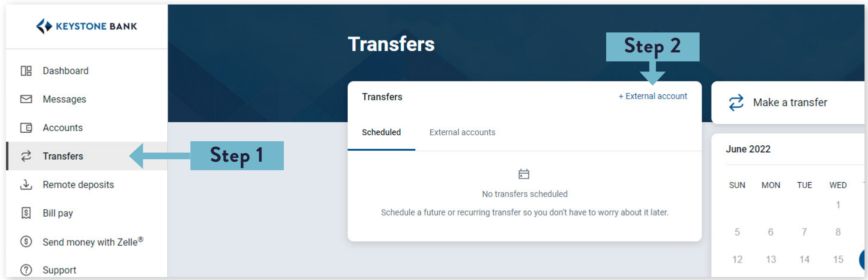
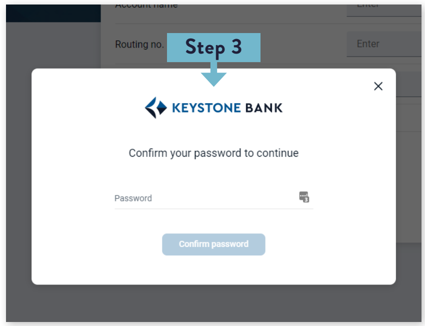
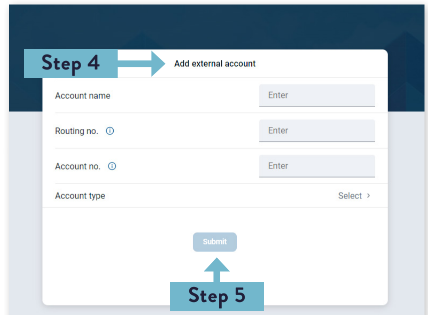
EXTERNAL TRANSFERS

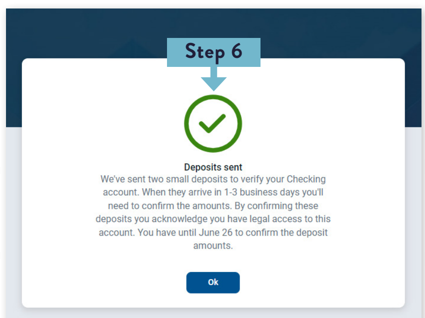
Setup Process

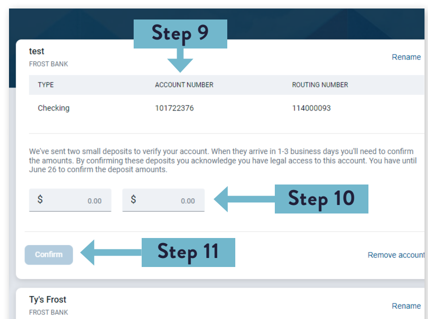
1. On the Dashboard, select Transfers from the side menu.
2. Select +External Account.
3. You will be prompted to confirm your password.
4. Enter your other bank's details.
   - Account name
   - Routing number
   - Account number
   - Account type
5. Select Submit.
6. **WAIT**. 2 micro-deposits will be sent to your other institution, and can take 1-3 days to arrive.
7. Check your other institution's online banking for the 2 micro-deposits.
8. **Perform steps 1-3.**
9. Select your pending institution.
10. Enter the 2 micro-deposits.
11. Select Confirm.





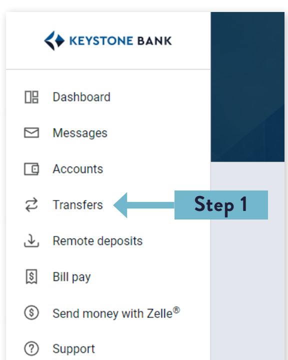


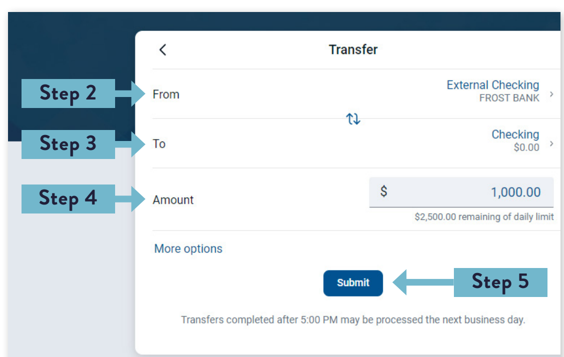




Making External Transfers

1. On the Dashboard, select Transfers from the side menu.
2. Select the **From** account.
3. Select the **To** account.
4. Enter the amount
5. Select Submit.
6. You will receive a notification that it has been submitted.





Note: It can take 1-3 days for ACH transactions to reflect in your account.

Please note that there is a set limit on ACH of $2,500. You may request limit raises by calling 888.266.9707. If you are moving more than $10,000 at any given time, you may need to send a wire instead.

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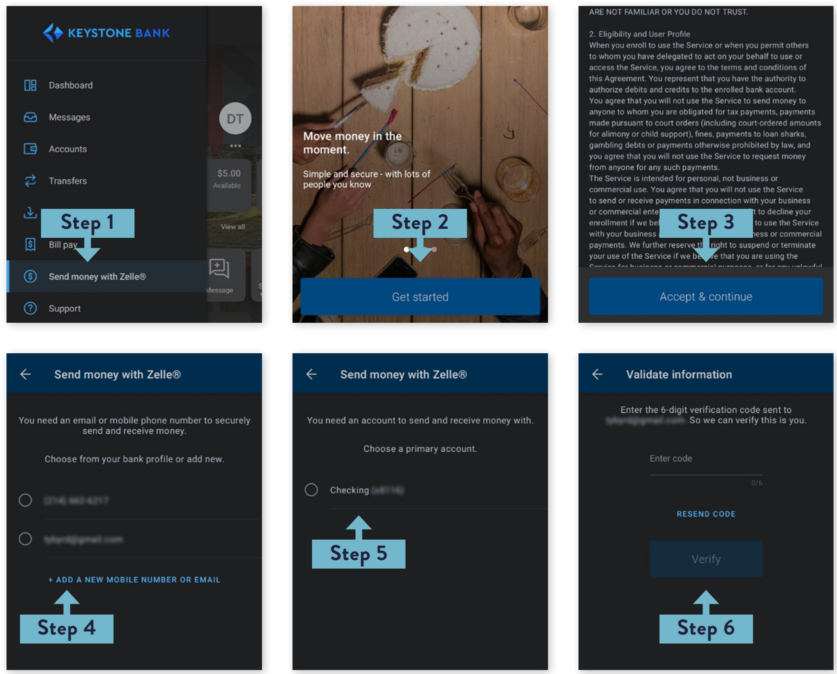
ZELLE®

You can send money in minutes, directly from your account to another account you trust with Zelle in the Keystone Bank mobile app. All you need is their email address or U.S. mobile number.

Set Up Process

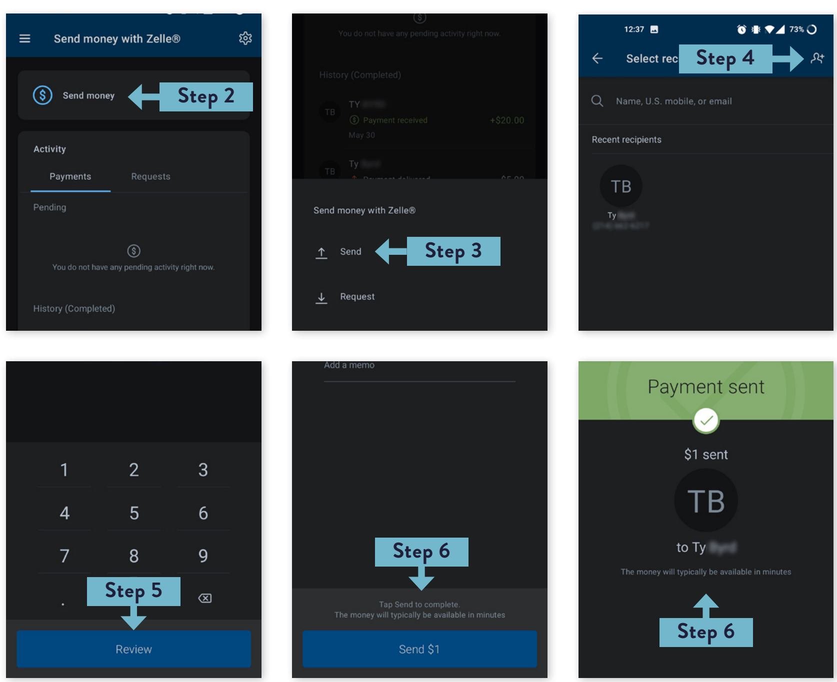
1. On the Dashboard, select Send money with Zelle® from the side menu.
2. Select Get Started.
3. Read the Terms & conditions, then select Accept & Continue.
4. Choose your email or mobile number from your bank profile, or select + Add A New Mobile Number or Email.
5. Choose your primary account and select Continue.
6. Enter the 6-digit verification code sent to you and select Verify.



Send & Request Money

1. On the Dashboard, select Send money with Zelle® from the side menu.
2. Select Send Money.
3. Select ⭱ Send or Request.
4. Select the top left icon to add a new recipient.
5. Enter the amount you'd like to send and select Review.
6. Select the Send $ button to confirm.
7. Done!

Only send money to friends, family and others you trust. Once you authorize a payment to be sent, you can't cancel it.



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BILL PAY

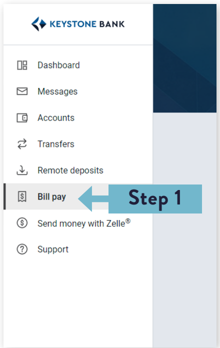
For your convenience, Keystone Bank provides a third-party Bill Pay service integrated into your online banking. There are a variety of options for this service; however, it mostly breaks down to **Pay a Bill** or **Pay a Person.**

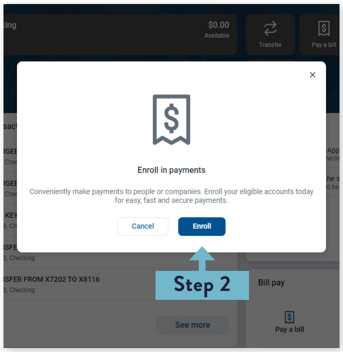
Note: You must access Bill Pay through a web browser the first time. Click on the Bill Pay button, review the terms and conditions, and then agree. Then you may use the web browser or app, though the web browser offers greater features.

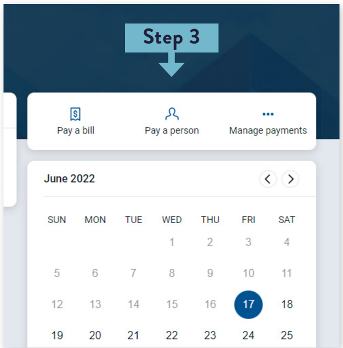
In the app, you may access Bill Pay directly from the dashboard. It is labeled **Pay**. After that, follow the instructions below for **Pay a Bill** or **Pay a Person.**

Starting in the browser

1. On the Dashboard, select Bill Pay from the side menu.
2. Select Enroll.
3. You will have 3 options:
   - Pay a Bill
   - Pay a Person
   - Manage Payments







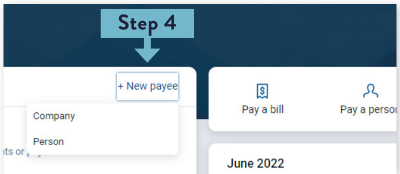
Pay a Bill may send a physical check to the payee, so plan for the mailing time. Bill Pay also has a limit of $7,500; if you would like it raised, please call 888.266.9707.

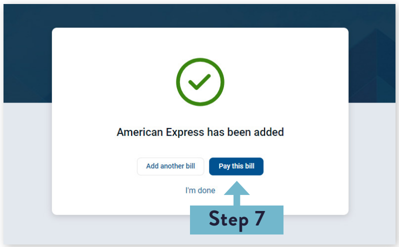
Pay a Person sends an ACH to the payee. It also has a max limit of $1,000. This limit cannot be raised.

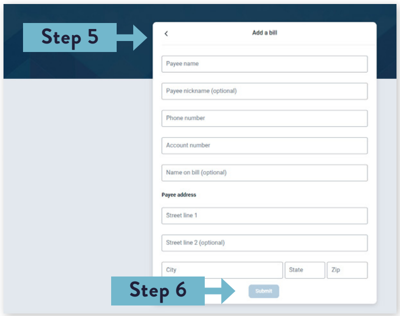
Manage Payments gives more flexibility and functionality for Pay a Bill or Pay a Person. You can also pay a person via email, with a limit of $2,500.

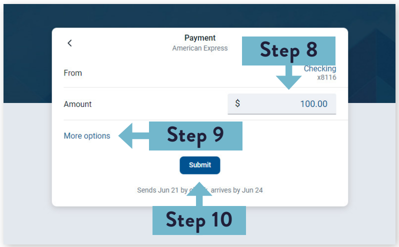
Pay a Bill

1. Perform Steps 1-3 from above and select Pay a Bill.
4. Select +New Payee, then Company.
5. Enter all the company's details.
6. Select Submit.
7. Select Pay Bill now.
8. Enter the $ amount to be paid.
9. Select More Options to schedule the payment date and frequency.
10. Select Submit.





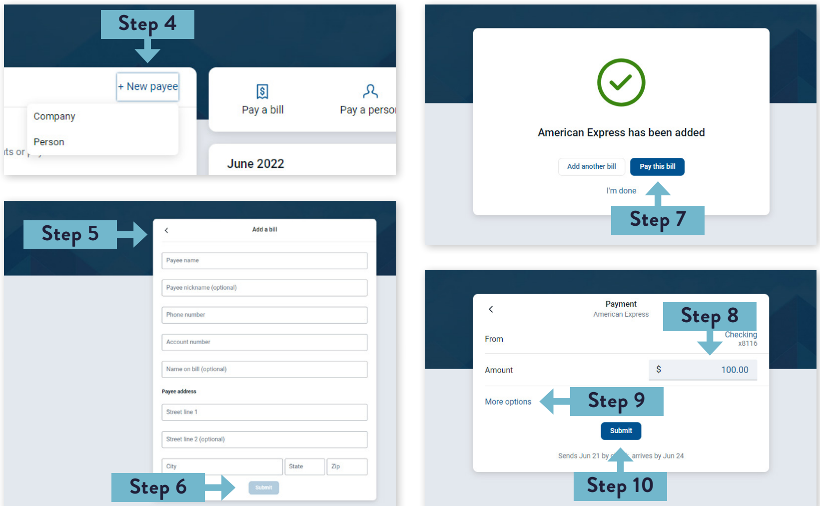




BILL PAY (CONTINUED)

Pay a Person

1. Perform Steps 1-3 from the previous page and select Pay a Person.
4. Select +New Payee, then Person.
5. Enter all the individual's details.
    - Name
    - Phone number / email
    - Shared keyword (to share with payee)
    - You do not need their bank info. They will enter it themselves when they receive the notification.
6. Select Submit.
7. Select Pay a Person now.
8. Enter the $ amount to be paid.
9. Select More Options to schedule the payment date and frequency.
10. Select Submit.



Manage Payments

Manage Payments includes more features for both Pay a Bill and Pay a Person.

1. Perform Steps 1-3 from the previous page and select Pay a Bill.
4. Select Payees to edit details for Payees.
5. Select Pay a Person.
    - Email or text message
    - Direct deposit (Electronic)
    - Check