

**DOWNLOAD TRANSACTIONS**

From the main menu, choose **Bank Accounts**. You will see a listing of all your accounts, their balances, and a drop-down menu showing the **Options** you have for each account. Choose **Download** from the drop-down menu. Select the account, download range and format. Click the **Download** button to view the report.

**SECURE MESSAGES**

Do you have a question about one of your accounts? Send a secure and confidential message to our staff and receive a response within 24 hours, Monday – Friday. From the main menu, choose **Bank Accounts** and then select **My Page** from the title bar. Find the Messages menu and click **Send Message**. Enter the subject, urgency level and message, then click **Submit**.

**Free Mobile Banking\***

With this service you are able to check balances, transfer funds, make loan payments, pay bills, view checks, view monthly statements, change passwords and receive alerts with any cell phone that can access the web. It's quick, easy and secure.

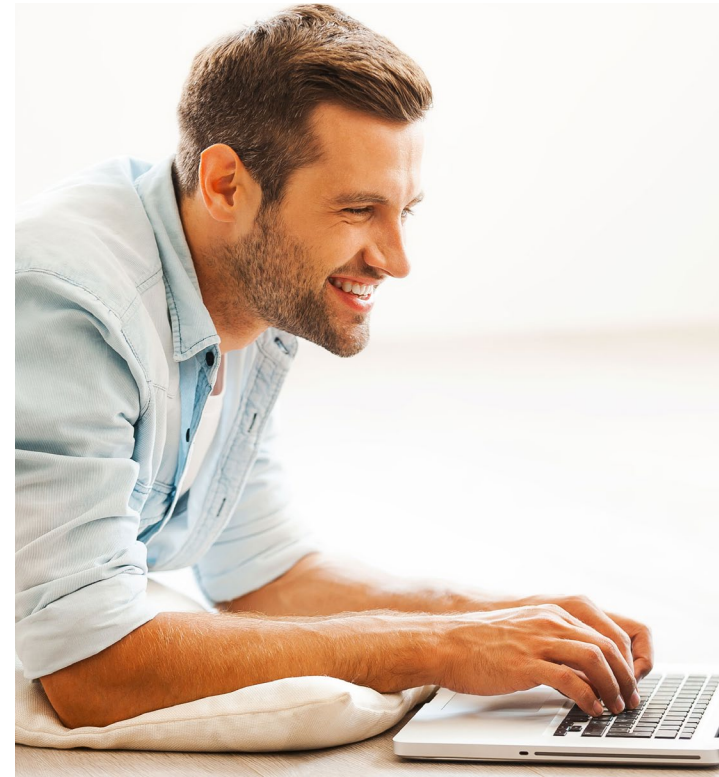
**Free Mobile App**

Download our app on your iPad®, iPhone® or Android® at [www.thebankofelkriver.com/mobile](http://www.thebankofelkriver.com/mobile).

**Mobile Deposit**

Deposit checks electronically using our Mobile App. It will save trips to the bank and is available 24/7/365. Funds are typically available the next business day.

*\* The service is free, however your mobile carrier's text messaging and web access charges may apply.*



World Wide Banker  
**Online Banking**

[www.thebankofelkriver.com](http://www.thebankofelkriver.com)



763-441-1000 | [www.thebankofelkriver.com](http://www.thebankofelkriver.com)

Elk River | Otsego | Zimmerman

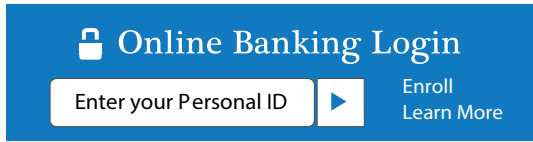


Member FDIC  
2/2017



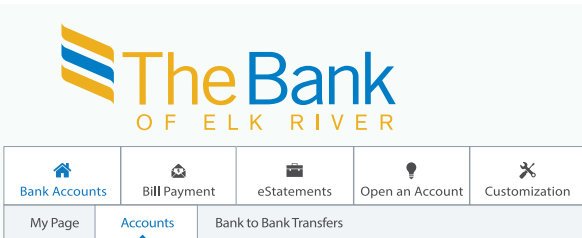
# GETTING STARTED WITH ONLINE BANKING

To get started, visit our website at: [www.thebankofelkriver.com](http://www.thebankofelkriver.com). In the upper right hand corner, find the Online Banking Login box.



Enter your 12-digit ID assigned by the bank and click the arrow to login. You will be prompted to enter your temporary password, select a new one, and select an image as your watermark before continuing. You will then select and answer 3 security questions.

MY ID:



Once you are logged into Online Banking, you will see multiple tabs at the top of the page under The Bank of Elk River logo. This menu helps you navigate to the different services Online Banking offers. The tabs include:

- Bank Accounts
- Bill Payment
- eStatements
- Open an Account
- Customization

## Navigating Online Banking

### BANK ACCOUNTS

By default, when you log into Online Banking, you will see a listing of all your accounts, their balances, and a drop-down menu showing the **Options** you have for each account. They include: Transactions, Download, Statements, Stop Payments, Transfers, and Account Info.

Account (Click for Details)	Balance	Status	Options
<a href="#">Checking</a>	642.53		Select Option Select Option Transactions Download Statements Stop Payments Transfers Account Info
<a href="#">Savings</a>	11,488.28		
<a href="#">Car Loan</a>	5,515.91		

### My Page

Get the most out of Online Banking by using the My Page sub-menu tab. Use My Page to see all your information in one place, including your accounts and their balances, recent statements, bank-to-bank transfers, and recent transactions. Choose what menus are shown and hide the information you want kept private. Begin customizing your Online Banking experience with My Page today!

### BILL PAYMENT

Personal Online Bill Pay is a free service that allows you to pay your bills directly from a select checking account, either electronically or by check. It's a quick and convenient way to pay bills that saves you time and money. For more information, please refer to our Online Bill Pay brochure.

### eSTATEMENTS

Sign up for eStatements today to minimize paper clutter, maximize security, save time and the environment. For more information, please refer to our eStatements brochure.

### OPEN AN ACCOUNT

Apply to open a new account with The Bank of Elk River today any time, anywhere!

### CUSTOMIZATION

Make managing your World Wide Banker account easier by customizing your Online Banking experience. Click through the sub-menu tabs to begin personalizing your profile.

#### Personal

- Change email address
- Set up password reset question and answer
- Change personal watermark
- Change password (required every six months)
- Change ID

#### Account

- Customize account names
- Rearrange how accounts are displayed

#### Display

- Change number of accounts and transactions displayed

#### Alerts

- Set up email/login/text alerts

#### Manage Cards

- Activate new cards
- Report cards as lost or stolen

#### Mobile Settings

- Enable web access for your mobile device
- Enable text commands