



Online Banking User-Guide

www.progbank.com

Accessing Online Banking

After completing an **Online Banking** Application, you will receive your sign-on codes from the Bank.

To begin, go to the Bank's website at www.progbank.com

From our Bank Home Page, Enter your (ID & PIN)* and then click **"Login"**

* A 12-digit numeric (ID) will be assigned to you by the Bank. Your initial PIN is the last 4 digits of the Social Security Number of the first person named on your primary account. You will change your PIN the first time you login.

The accounts selected by you on your application will now be accessible through Online Banking.

Account	Balance	Status
Checking Account	\$188.80	Select Activity ...
Savings Account	\$3,965.00	Select Activity ...

Next to each of your accounts is a drop-down menu with the list of activities available for each of your individual accounts with the Bank.

(Some account options may not be available or may require additional fees)

View Transactions

Select **"Transactions"** from the account drop-down menu to view transactions that have posted to your account within the last thirty (30) days.

Date	Check #	Description	Debits	Credits	Balance
09/15/2003	View Image	DDA REGULAR DEPOSIT		\$1000.00	\$1288.80
01/01/2003		INTERNET DEBIT	-\$70.95		\$217.85

You can click on a column heading to change the order that your transactions are displayed. If sorting by any column other than **Date**, the running balance column will not be shown.

To view additional transactions, use the **"View Transactions Since"** box.

Then select **"Search Transactions"** from the drop-down menu.

Next, enter the criteria for your additional transaction search and click **"Submit"**.

Transfer Between

Select **"Transfers"** from the account drop-down menu to add an account-to-account transfer.

To Account	Amount	Frequency	Scheduled Date
Savings Account	\$25.00	One-Time	10/30/2003
Grand Total	\$25.00		

Choose the **"Add Transfer From"** box and select the account from which funds will be transferred.

Next, complete the options for the transfer, including (Transfer From – Transfer To – Amount - Frequency - Date(s) of Transfer - Memo).

The **Month Day & Stop Date** are required fields when you select a recurring transfer.

Online Management Tools

From the main login page in Online Banking, you can Manage/Make Changes to other areas of your Online Banking Account by selecting the “Options” tab next to the Bill Pay Tab.

Select any of the (4) types of options to edit: (Personal – Account – Alert - Display)

Personal Options: *(Gives you the Ability to)*

- Change your numeric PIN Number.
- Change your 12-digit numeric ID to a “Name or Number” that you can easily remember. (You can still use the 12-digit ID at any time)
- Change your Email Address.
- Change your Personal Question & Answer.

Personal Options	Current	New
Change 6-8 digit, AlphaNumeric PIN (enter twice)	<input type="text"/>	<input type="text"/>
Personal ID	jsmith	<input type="text"/>
Change E-mail Address	jsmith@aol.com	<input type="text"/>
Personal Question	What is my Favorite Movie?	
Personal Question Answer	gone with the wind	
<input type="button" value="Submit"/>		

Account Options: *(Gives you the Ability to)*

- Change the # of Accounts Displayed per Page.
- Change Individual Pseudo Account Names.
- Change the Order in which your Accounts are Displayed.

View: per page. Total Accounts: 4

Account Options	Current
Change Account Pseudo Names	Main Checking Old Checking House Loan Safe Deposit Box
Account Display Order	<input type="text" value="Main Checking"/> ↑ <input type="text" value="Old Checking"/> ↓ <input type="text" value="House Loan"/> <input type="text" value="Safe Deposit Box"/>
<input type="button" value="Submit"/>	

Alert Options: *(Gives you the Ability to)*

- Add/Delete Various Account Based Alerts from a Fixed Event List.
- Add Alerts Based on Account Balances.
- Add Alerts Based on Check #'s Posted.
- Add Alerts Based on your Personal Information (*Personal Reminders*) with an Alert Date.

Event Alert Options		Edit Event Alerts	
Event	Method		
Receiving Incoming ACH Credits	Sign In		
Bill Payments Paid	Sign In		
Bill Payments Failed	Sign In		
Transfers Failed - Restricted	Sign In		
Bill Pay Changed to Electronic	Sign In		
Bill Pay Changed to Check	Sign In		
Bill Payments Rejected	Sign In		
Notes: Maximum of 15 Balance Alerts <input type="button" value="Add Balance Alert"/>			
Balance Alert Options			
Account Name	Above/Below	Amount Method	
Main Checking	Below	\$500.00 Sign In	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
Old Checking	Below	\$25.00 Sign In	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
Notes: Maximum of 15 Item Alerts <input type="button" value="Add Item Alert"/>			
Item Alert Options			
No item alerts have been set up.			
Notes: Maximum of 15 Personal Alerts <input type="button" value="Add Personal Alert"/>			
Personal Alert Options			
No personal alerts have been set up.			

Display Options: *(Gives you the Ability to)*

- Choose the Number of Accounts to Display on the Main Login Screen.
- Choose the Number of Transactions to Display when Accessing your Account.
- Choose the Number of Bill Pay Transactions to Display. (*Customers with Bill Pay Access only*)
- Choose the Number of Lines to Display when Using the Download Function.
- Choose to show Transfer Confirmations when completed.

Display Options	Select Default
Display Data	
Accounts	<input type="radio"/> 10 <input type="radio"/> 20 <input type="radio"/> 50 <input type="radio"/> 100 <input checked="" type="radio"/> All
Transactions	<input type="radio"/> Since Last Statement <input type="radio"/> 7 Days <input type="radio"/> 15 Days <input checked="" type="radio"/> 30 Days <input type="radio"/> Search History
Bill Pay History	<input type="radio"/> All History <input type="radio"/> 7 Days <input type="radio"/> 15 Days <input checked="" type="radio"/> 30 Days <input type="radio"/> Search History
Download Lines	<input type="radio"/> One <input type="radio"/> Two <input type="radio"/> Three <input checked="" type="radio"/> All
Transfer Confirmation	<input checked="" type="radio"/> Yes <input type="radio"/> No
<input type="button" value="Submit"/> <input type="button" value="Reset"/>	

If you have any other questions about our Online Banking Service, please stop by any of our offices, give us a call at **(866) 235-1923** or send us an Email at **onlinebanking@progbank.com**

Transfer funds from	Checking Account	Available Funds: \$288.80
Transfer funds to	Savings Account	
Payment options	None	
Amount to transfer	<input type="text"/>	<input type="text"/>
Frequency	One Time	
Date	10/31/2003	
Memo	<input type="text"/>	
<input type="button" value="Submit"/> <input type="button" value="Cancel"/>		

Click “Submit” when you are ready to complete the funds transfer. A confirmation of the transfer will then be displayed.

Transfer from account:	Checking Account
Transfer to account:	Savings Account
Transfer amount:	\$50.00
***** CONFIRMATION NUMBER *****	
2590008	
Please retain this number for your reference *****	

The “Cut-Off Time” for Transfers made using Online Banking is:

(5:00 p.m. EST)

Transfers entered after 5:00pm EST will be processed on the following “Business Day”.

View Account Statements

Select “Statements” from the account drop-down menu to view your account statements for the previous ninety (90) days.

View Statements/Notices for:	Main Checking	
View Statement/Notice List		
Date	Description	View Details
04/25/2007	This is your statement	<input type="button" value="Select Activity ..."/>
03/26/2007	This is your statement	<input type="button" value="Select Activity ..."/>
02/26/2007	This is your statement	<input type="button" value="Select Activity ..."/>

Choose the **View Details** drop-down menu to select the format type for your statement view and/or download. (Either: PDF – HTML – Text)