

Fairfield County Bank



A Quick and Easy Guide to
Online Banking and Bill Pay

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Welcome

Whether you're at home, at work or on the road Fairfield County Bank is there for you 24 hours a day, 7 days a week with a variety of online services.

This guide is designed to help answer your questions about how Online Banking works and how it can help you manage your finances online. With Online Banking, you'll find that you are able to reduce the amount of time you spend managing your finances.

Welcome, and we hope you enjoy your accounts online.

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Depend On Us For Security

At Fairfield County Bank, there is nothing more important to us than knowing the security of your financial transactions are private and secure. Online Banking security is ensured by the use of multiple protection measures that work together to create a safe and secure environment. Let's take a quick look at the security measures at each stop along the way.

Security At Your Computer

Good protection starts at home, in the office or wherever you access your accounts online. Security at your computer includes making sure no one uses or has access to the computer without your permission. Passwords should not be selected from obvious clues like the names of your children or pets.

Securing Data As It Travels Across The Internet

Online Banking is a secure way to handle your banking transactions. To start, your web browser is required to have 128-bit encryption capability. This feature will prevent anyone from "eavesdropping" on your data as it travels

between you and Fairfield County Bank. When you log in to Online Banking, our computers verify your web browser software can communicate using a 128-bit encryption key. Behind the scenes, and in a matter of milliseconds, your computer and the bank's computers randomly pick a number that will serve as the "key" during your brief time online. As a user, you don't have to do a thing except make sure you have a version of a web browser that can participate in this process.

This type of security is called Secure Sockets Layer, or SSL. It is based on the fact that the pool of possible numbers that can be selected for use during a 128-bit session is very large. So large that it is practically impossible to guess the number (key) used when scrambling and unscrambling data as it passes between you and Fairfield County Bank. Once your information reaches the bank via the Internet, it passes through firewalls. A firewall is a computer device that acts as a safeguard to stop unwanted information and Internet traffic.

Security

Enhanced Login Security

In addition to your personal password security, Fairfield County Bank provides additional security measures with Enhanced Login Security. Enhanced Login Security strengthens the safeguards in place at login by adding steps to verify your identity. Although these security enhancements benefit you and your security, your day-to-day experience will change very little, if at all. With Enhanced Login Security, you can continue to manage your finances online as you always have.

Part of this identification process includes recognizing the computer you normally use to access Online Banking. This information, along with your normal login details, is incorporated into your online identity profile. When you log in, you'll enter your Logon ID and Password as normal. If you are using a computer that has been enrolled in Enhanced Login Security, that's it! No other steps are needed. If you choose to log in from a computer you don't normally use, you will be prompted to answer one of the three security questions you have selected as well.

Automatic Sign Off

If you have to step away from your work station for even a few minutes, be sure to always Sign Off from your session. For further security and peace of mind, in the event you forget or are unable to sign off, your Online Banking session will automatically end if there is no activity for an extended period of time. To resume a timed-out session, you will need to repeat the login steps.

System Requirements

Online Banking can be accessed from any computer with Internet access and a secure web browser such as Microsoft® Internet Explorer or Firefox®. If your computer operates with Microsoft® Windows® 2000 or higher or Apple® Macintosh® System 10.2 or higher, you probably have all the software that is required.

Logging In

When you are ready to bank online, open either Microsoft® Internet Explorer or Firefox® and go to our website.

- 1 • Open your web browser and go to www.fairfieldcountybank.com. Next, enter your Username and Password next to the Online Banking and Bill Pay link, then click Login to continue.
- 2 • If you are logging in for the first time, you will be asked to select and set up three Security Questions that may be used to identify you in the future, and provide an email address for notification.
- 3 • Next, set up your On Guard profile to ensure your accounts are protected. Check the Terms and Conditions check box, then click Save to continue with Online Banking.

The first screenshot shows the Fairfield County Bank homepage. At the top, there are navigation links for HOME, SITE MAP, and CONTACT US. Below the bank logo, there are several promotional banners. A red circle with the number 1 highlights the 'CONNECT24 Online Banking' link in the top navigation bar.

The second screenshot shows the login page. It features a header with the Fairfield County Bank logo and 'CONNECT24 Online Banking'. Below the header, there is a section titled 'To access your online session, we need to obtain your security information.' This section includes a 'Please select a security question and provide a corresponding answer and email address to continue.' dropdown menu, a 'Your security question and answer helps you reset your password...' text, and a 'Name, for your safety, the e-mail address you specify here will be used to send you your new password when you reset it, and your login ID, if you happen to forget it.' text. Below this, there are input fields for 'Security Question', 'Answer', and 'E-mail Address'. A red circle with the number 2 highlights the 'Security Question' dropdown menu.

The third screenshot shows the 'OnGuard Security Profile' page. It features a header with the Fairfield County Bank logo and 'CONNECT24 Online Banking'. Below the header, there is a section titled 'Identify. There is no additional hardware or software required. It is simple, safe and reliable.' This section includes a 'For more information about OnGuard, please click here' link and a 'Please answer the questions below to complete your OnGuard profile and enable protection for your account access.' text. Below this, there are three security questions, each with a 'Response:' field and a dropdown menu. A red circle with the number 3 highlights the first 'Response:' field.

Account Summary

Once you log in to Online Banking and Bill Pay, the first screen displayed is Account Summary. Not only does it serve as an access portal to all the features of Online Banking, this screen displays a quick view of each of your accounts with Fairfield County Bank.

The screenshot displays the Fairfield County Bank 'CONNECT24 ONLINE BANKING' interface. The left navigation menu includes links for Accounts, Transfers, Bill Pay, Services & Preferences, Paper Statements, Help, and Logout. The top navigation bar contains links for Summary, Details, Notifications, Statements, and Stop Payment. A notification in the top right corner states 'You have 0 unread messages'. The main content area shows the 'Account Summary' page with a table of 'DEPOSIT ACCOUNTS'.

DEPOSIT ACCOUNTS	Account Name	As of Date	Current Balance	Available Balance
	Deposit Account - 0993	05/23/2008	\$0.00	\$0.00
	Deposit Account - 8913	07/15/2010	\$3,127.00	\$3,127.00
			\$3,127.00	\$3,127.00

Summary statistics on the right side of the page include: Total Deposits: \$3,127.00, Total Loans: \$0.00, and Net: \$3,127.00.

- 1 • Click one of the topics in the left navigation menu to navigate through Online Banking and Bill Pay. The submenu link in the top navigation menu will change based on the topic selected.
- 2 • Click the Account Name to display the detailed history for a specific account.
- 3 • If you have any unread messages, you can click the link here.
- 4 • Always remember to Logout from the system when you are done with Online Banking.

Account Detail

When you select an Account Name from the Account Summary screen, a detailed listing of your Account History will display.

The screenshot displays the Fairfield County Bank CONNECT24 Online Banking interface. At the top, the bank logo and 'CONNECT24 ONLINE BANKING' are visible. The user's last login is shown as 7/20/2010 1:39:35 PM ET. The main content area is titled 'Account Details' and shows the following information:

Subname:	Deposit Account - 0993
Current Balance:	\$0.00
Available Balance:	\$0.00

Below this is a 'Search Criteria' section with fields for 'From' (1/13/2010), 'To' (1/20/2010), 'All Transactions', and 'Amount'. There are also fields for 'Start Check #' and 'End Check #' (optional), a 'Search' button, and a 'Download' button. At the bottom, the 'Transaction History' section shows 'No Transactions were found matching the search criteria.' Three callout boxes are overlaid on the image: '1' points to the balance fields, '2' points to the search criteria section, and '3' points to the 'Printer Friendly Page' link.

- Your current and available balance will display here.
- A history of your transactions will display here. You can also search transactions by date, check number range and by type. Simply enter the details in the Search Criteria field.
- Print your Transaction History by selecting this link.

Transfer Funds

With the Funds Transfer feature, you can control when and how often money will be transferred. To start, click Transfers from the navigation menu, then select Funds Transfer.

- 1 • Select the account to transfer funds From and To. Next, choose the Amount and the Type of transfer.
- 2 • Click Submit Transfer to view the details on a secondary screen.
- 3 • Review the details, then click Confirm to complete the Funds Transfer.

Fairfield County Bank CONNECT24 ONLINE BANKING

Funds Transfer | Manage Accounts

Accounts
Transfers
Bill Pay
Options
Paper Statements
Help
Logout

New Transfer

From: Choice - 0001 [\$5,319.50]
To: Charter - 0284 [\$1,050.00]
Amount: \$0.00
Type: Immediate

External Transfer In Fee: \$0.00 External Transfer Out Fee: \$5.00
External Daily Limit In: \$1,000.00 External Daily Limit Out: \$1,000.00

See email

Submit Transfer | Reset

Fairfield County Bank CONNECT24 ONLINE BANKING

Funds Transfer | Manage Accounts

Accounts
Transfers
Bill Pay
Options
Paper Statements
Help
Logout

Transfer - Confirmation

If this information is correct, click the confirm button to proceed with this transfer.

From: Choice - 0001
To: Charter - 0284
Amount: \$10.00
Type: Immediate
Transfer Date: 09/02/2010

If this information is correct, click the confirm button to confirm this transfer. If it is incorrect, please click on the cancel button to make changes.

Confirm | Cancel

Track your spending for easy and accurate budgeting by exporting your account information into a format compatible with your personal financial software. When you export your account information into QuickBooks®, the file will be saved on your computer’s desktop for future use. To use personal financial software other than QuickBooks®, please reference instructions on our site located at www.fairfieldcountybank.com/onlinebanking/software. To start, click Accounts, then select Details from the submenu.

- 1 • Choose the format compatible with your personal financial software from the drop-down menu, then click Download to save the file to your computer.



eStatements

There is no need to wait for the postal service to receive your monthly account statement. You can access your statements online through Online Banking and Bill Pay. Plus, it saves you paper and storage room when you download them to your computer for electronic storage. To start, select Accounts from the navigation menu, then click eStatements from the submenu.

- 1 • Select the account you wish to view a statement for from the drop-down menu, then click Go.
- 2 • Select the date of the statement from the drop-down menu, then click Go to view.



Note: If you have a combined statement, only the primary account will enable you to view your statement. By clicking on the primary account number, all accounts in your statement may be viewed.

Notifications

With Online Banking and Bill Pay, you can have an email sent to you every time your account reaches a specified limit. The Notifications feature will help you stay up-to-date with your finances. To start, select Accounts from the navigation menu, then select Notifications in the submenu.

CONNECT24 ONLINE BANKING Last Login: 7/11/2008

Summary Details **Notifications** eStatements Stop Payment

Accounts Deposit Account - 0993

Notifications Setup

Account: Deposit Account - 0993 **Available Balance:** \$0.00 **as of:** 05/23/2008

Please select the events you would like to be notified of for this account. Select the corresponding event details the notification method, then click Save.

Notification Event	Event Details	
Balance Changes	<input type="checkbox"/> Balance under \$ <input type="text"/>	<input type="checkbox"/> Balance over \$ <input type="text"/>
Transactions Exceeding Limit	<input type="checkbox"/> Withdrawal more than \$ <input type="text"/>	<input type="checkbox"/> Deposit more than \$ <input type="text"/>
Direct Deposit	<input type="checkbox"/> Yes, please notify me of Direct Deposits	

We will notify you any time one of the above conditions occurs, unless you select the option below. Please select the box below and enter a date range you wish to be notified temporarily, during this period only.

Notification Period Start Date End Date

Notification Method E-mail me at Send me a Secure Message

- 1 • Select the type of notification you would like to receive and the notification amounts.
- 2 • Enter the Start and End Date for the Notification.
- 3 • Enter the email address you want notifications sent to and click Save.

Bill Pay

Bill Pay offers you convenience, cost savings and best of all, time savings. Now you can pay anyone in the U.S., from your power company to your baby sitter, without ever writing another check. The Payment Center allows you to view recent transactions, view new messages and schedule new payments. To start, select Bill Pay from the navigation menu.

- 1 • Choose from the Bill Pay menu options to manage your bills online.
- 2 • The Payment Center shows an overview of your bills, including any e-bills that are due.

1

2

1

Payment Center

Add a Biller | Bill History | Manage My Bills | My Accounts | My Profile

Help | Messages

The pay date is the date on which your payee will receive the payment. To avoid late payments please be sure to select pay dates on or before your bill's due date. Remember, some billers may take several days to post the payment to your account. Please factor that time into your selection of the pay date.

Payment Center

Pay Bills

Pay From: Personal Checking *92154

Features	Biller Name	Amount	Pay Date
	American Express *58872	\$	
	BellSouth Telecommunications *15332	\$	
	Georgia Power *12568	\$	
	Joe the Gardener Lawn Serv. *22595	\$	
	Macy's Ann's card *19481	\$	
	Sam's Club *12956	\$	

Make Payments

Click Here to Learn More About the Speed of Online Payments!

Bill Reminders

Biller	Amount	Pay Date
Georgia Power *12568	\$175.00	02/28
American Express *58872	\$225.00	02/21
Total	\$400.00	

Set Up Reminders

Pending Payments

Biller	Amount	Pay Date
Macy's *19481	\$85.87	01/29
American Express *58872	\$515.00	01/28
Total	\$600.87	

Recent Payments

Biller	Amount	Pay Date
BellSouth Tele... *15332	\$78.25	01/04
Sam's Club *12956	\$418.32	01/04
Total	\$494.57	

View Bill History

Note: You may not use Bill Pay to pay governmental fees such as taxes or court-directed obligations such as alimony or child support.

Payment Assistant

The Payment Assistant feature informs and assists you while making payments. When you click the Biller Name or insert the cursor in the Amount field, the Payment Assistant will appear at the right-hand side of the screen.

The screenshot displays the Fairfield County Bank online banking interface. At the top, it says "CONNECT24 ONLINE BANKING" and "Last Login: 7/20/2010 1:39:35 PM ET". The main navigation menu includes "Accounts", "Transfers", "Bill Pay", "Services & Preferences", "Paper Statements", "Help", and "Logout". The "Bill Pay" section is active, showing a "Payment Center" with tabs for "Add a Biller", "Bill History", "Manage My Bills", "My Accounts", and "My Profile". A message states: "The pay date is the date on which your payee will receive the payment. To avoid late payments please be sure to select pay dates on or before your bill's due date. Remember, some billers may take several days to post the payment to your account. Please factor that time into your selection of the pay date." Below this is a "Payment Center" section with a "Pay Bills" dropdown set to "Personal Checking *82154". A table lists billers with columns for "Features", "Biller Name", "Amount", and "Pay Date". The "Payment Assistant" window is open for "Sam's Club", showing "Update Biller" (1), "Debit Date: 8/25", "Delivery Date: 8/25", "Pending Payments" (08/15/2006 \$132.25), "Recent Payments" (08/15/2006 \$125.36, 07/23/2006 \$152.36), and "Tell me more about how my bill gets paid." A "Tips" section notes "You have 45 days left in your trial period to receive electronic bills. Stop receiving paper bills." (2) and "Actions" include "Sign up for Electronic Bills" and "Setup Automatic Payment" (3).

Features	Biller Name	Amount	Pay Date
	American Express *4872	\$ 225.00	02/21/2007
	BellSouth Telecommunications *4892	\$	
	Georgia Power *3048	\$ 175.00	02/28/2007
	Joe the Gardener Loan Maint. *2590	\$	
	Macy's Ann's card *3581	\$	
	Sam's Club *4295	\$	

- 1 • If you need to update biller information, click here to quickly access the biller information to edit. The Payment Assistant will open another application screen for you to make changes.
- 2 • With Bill Pay, you have the option to enroll in a trial period for e-Bills.
- 3 • The Payment Assistant presents Actions you can perform for a particular biller. Sign up for eBills or set up recurring payments depending on the icon displayed.

Add a Biller

Before paying your bills online, you will need to set up one or more billers in the Bill Pay system. A biller can be any company or person you pay – anyone to whom you would normally send a check. To start, click Add a Biller from the Bill Pay menu.

- 1 • Select the type of bill you would like to add and click Continue.
- 2 • Enter the Biller's Name and click Search. If found, you will need to enter the Account Number. Be sure to sure to double check the information since any inaccuracies may affect your payment.
- 3 • Click Add Bill to confirm the biller information and add your bill.

Add a Biller
Quick Add a Company or Person to Pay

To start making payments, select the type of bill you want to add, and click **Continue**. If you have an account number for the bill, select that option to ensure that your payment is properly credited. [More about who I can pay...](#)

Who do you want to pay?

Company with an account number [View Demo to learn more](#)

Company without an account number

Person

1 **Continue** **Cancel**

Add a Biller
Quick Add a Company or Person to Pay

To start making payments, select the type of bill you want to add, and click **Continue**. If you have an account number for the bill, select that option to ensure that your payment is properly credited. [More about who I can pay...](#)

Who do you want to pay?

Company with an account number [View Demo to learn more](#)

Company without an account number

Person

Search

To find the company you want to add, enter the information and click **Search**. We'll try to find an address match for you.

2 **Biller Name**
as it appears on bill If you prefer, you can [enter all the information for your bill.](#)

Search **Cancel**

Add a Biller

If you can not find the Biller within the Bill Pay system, you will need to enter the information manually.

- 1 • Select the “enter all the information for your bill” link to enter a biller manually.
- 2 • Enter the biller information, including the Account Number, Address, City, State, Zip Code and Phone Number.
- 3 • Click Add Bill to confirm the biller information and add your bill.

Add a Biller
Quick Add a Company or Person to Pay

To start making payments, select the type of bill you want to add, and click **Continue**. If you have an account number for the bill, select that option to ensure that your payment is properly credited. [More about who I can pay...](#)

Who do you want to pay?
 Company with an account number [View Demo to learn more](#)
 Company without an account number
 Person

Search

To find the company you want to add, enter the information and click **Search**. We'll try to find an address match for you.

Biller Name
As it appears on bill **1**
If you prefer, you can [enter all the information for your bill.](#)

Search **Cancel**

Add a Biller
Add a Company With an Account Number

Please enter the information as it appears on a bill or invoice from the company you want to pay.

Asterisks (*) indicate required information.

2 * **Biller Name**

* **Account Number**
As it appears on bill

* **Confirm Account Number**

* **Biller Address 1**

Biller Address 2

* **Biller City / State** **State**

* **Biller ZIP Code**
XXXX-XXXX -

* **Biller Phone Number** () - -

3 **Add Bill** **Cancel**

Make Payments

You can pay all of your bills from one convenient screen using the Payment Center. Billers that are set up for e-bills, automatic payments or support next day payments are designated with a corresponding icon. Click Payment Center in the Bill Pay menu to start paying bills online.

Features	Biller Name	Amount	Pay Date
	American Express *58872	\$ 225.00	02/15/2007
	BellSouth Telecommunications *45932	\$ <input type="text"/>	<input type="text"/>
	Georgia Power *10568	\$ 175.00	02/20/2007
	Joe the Gardener Lawn Maint. *32590	\$ <input type="text"/>	<input type="text"/>
	Macy's Ann's card *09481	\$ <input type="text"/>	<input type="text"/>
	Sam's Club *52955	\$ <input type="text"/>	<input type="text"/>

4 **5** **Make Payments**

- 1 • Select the account to fund the bill payments.
- 2 • Enter the Amount for each bill. If no payment is to be sent, leave the field blank.
- 3 • The earliest possible Pay Date (date the biller will receive payment) will automatically prefill. You may select a later date if desired.
- 4 • View special features for each bill designated with a corresponding icon.
- 5 • Click Make Payments to submit all entered payments. The payments will display in the Pending Payments section of the Payment Center.

Fairfield County Bank **CONNECT24** ONLINE BANKING Last Login: 7/20/2010 1:39:35 PM ET

Bill Pay

Accounts Transfers Bill Pay Services & Preferences Paper Statements Help Logout

Payment Center Add a Biller Bill History Manage My Bills My Accounts My Profile Help | Messages

Manage My Bills

Add and Change Bill Options

Select a bill, and then select what you'd like to do. Options include updating biller information, setting up bill reminders or automatic payments, and receiving your bill online.

Available options vary based on the features that the biller offers and the information you've already set up for your bill.

Biller Name Sam's Club *\$2955

What would you like to do?

Add an automatic payment

Asterisks (**) indicate required information.

Pay From Personal Checking *\$2154

***Payment Amount \$**

All payments are the same amount
 The amount of the last payment should be \$

***Send First Payment On**

***Payment Frequency** Select a frequency

Send Payments Until I change or cancel this payment
 A total of payments are sent
 But not after

You can also receive e-mail about your automatic payments.

E-mail address

E-mail me when the payment is pending
 E-mail me when the payment has been sent
 E-mail me before sending the last payment

Recurring Payments

Never miss a due date by scheduling an automatic payment for your bills. You can set up recurring payments to be made at the frequency you specify. To start, click Manage My Bills from the Bill Pay menu, then select the Biller for which you would like to make a recurring payment.

- 1 • Select Add an automatic payment from the options listed for your biller.
- 2 • Complete all fields, including Payment Amount and Frequency.
- 3 • Enter your Email Address and the type of emails you would like to receive.
- 4 • Click Save Changes to complete your recurring payment setup.

Modify Payments

Even after you have scheduled a payment, you can change or cancel a payment up to the time it is processed. This convenient feature gives you the freedom to change the way you make your payments. You can access this feature through the Payment Center, under Pending Payments.

- 1 • Click Change to edit your payment.
- 2 • Click Cancel if you do not want to process the payment.
- 3 • You can also cancel your payment by clicking here.
- 4 • Edit the information as needed.
- 5 • Click Make Changes to complete your edits.

Pending Payments		
Billers	Amount	Pay Date
Macy's *09481	\$85.67	01/29
American Express *58872	\$515.00	01/28
Total	\$600.67	

Change Payment		
You can change the payment amount, the payment date and the account from which you wish to pay.		
Billers	Confirmation	
Macy's *09481	14LSQ-MBAB7	Cancel this payment
Pay From Account	*92154	
Pay Date	01/09	
Pay Amount	\$ 85.67	
		<input type="button" value="Make Changes"/> <input type="button" value="Do not make changes"/>

Payment History

Keep track of the bills you have already paid with Bill History. You can view your most recent payments in the Payment Center each time you log in. You can also choose Bill History from the Bill Pay menu for a more detailed payment list.

Bill History

View Payments and Bills

To view payments and bills for a different date range, select an option in **Current View**. Use the **Additional Options** box to show a list for specific settings.

Current View Past 30 days and future

Additional Options

how All

For Go

How do I sort, search, or categorize?

Biller Name Category	Account	Amount	Pay Date	Status	Action
Joe the Gardener *2590	Checking *92154	\$100.00	01/06/2007	Paid	View Detail
Macy's *09481	Checking *92154	\$85.87	01/04/2007	Paid	View Detail
American Express *6872	Checking *92154	\$515.00	01/04/2007	Paid	View Detail
BellSouth *6872	Checking *92154	\$78.25	12/29/2006	Paid	View Detail
Sam's Club *2355	Checking *92154	\$418.32	12/29/2006	Paid	View Detail

[Download QIF File](#)

- 1 • Select the date range you would like to view.
- 2 • To see more details for a bill, click View Detail. You can view payment details including amount, pay date and the status of the payment.
- 3 • Click Download QIF File to export the information shown.

Stop Payments

A stop payment request can be submitted for a check in a matter of seconds. You will need to verify that the check has not cleared before placing a stop payment. To start, select Accounts from the navigation menu, then click Stop Payment from the submenu.

- 1 • Select the account from which the check was written.
- 2 • Choose the type of Stop Payment Request and enter the details such as the Check Number, Amount, Payee Name and Check Date.
- 3 • Include your Phone Number, Email Address and any notes you have in regards to the stop payment.
- 4 • Check that you have read the Terms and Conditions, then click Submit to complete.

Fairfield County Bank CONNECT24 ONLINE BANKING

Summary Details Notifications eStatements Stop Payment

Accounts

Transfers

Bill Pay

Services & Preferences

Paper Statements

Help

Logout

Click here for more information

Stop Payment Request

Transactions may be subject to fees and/or transaction schedules. Please refer to the Fee Schedule or Terms and Conditions.

Select Account: Deposit Account - 8913

Single Check

Check #

Amount

Payee Name

Check Date

ACH Stop Pay

Amount

Payee Name

Date Last Posted

Date Next Posting

Please include phone number for verifications:

Email: naveen.balakond@ncr.com

Remarks:

I understand that this is a fee service and have reviewed the Terms and Conditions. I agree to have my account debited.

NOTE: Payments made using the Online Payment feature can not be stopped using this screen.

Submit

Services & Preferences

If you need to make changes to your Online Banking experience, select Services & Preferences from the navigation bar to update information affecting your session and personal information.

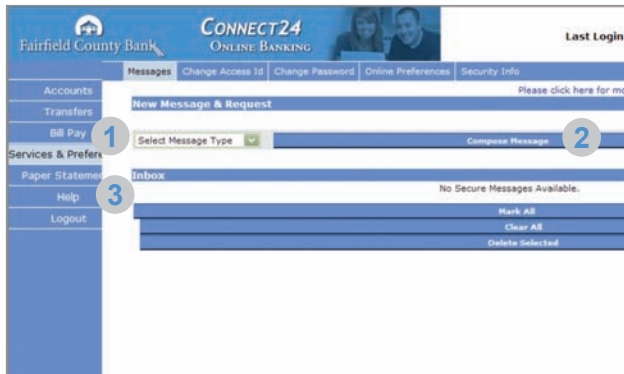
- 1 • Select one of the submenus to edit your Online Banking session.
- 2 • Set up your Security Question by filling in the fields.

The screenshot shows the Fairfield County Bank CONNECT24 ONLINE BANKING interface. The top navigation bar includes links for Messages, Change Access ID, Change Password, Online Preferences, and Security Info. A red circle with the number '1' highlights the 'Security Info' link. The main content area is titled 'Security Question and Answer' and contains the following text: 'To access your online session, we need to obtain your security information. Please select a security question and provide a corresponding answer and email address to continue. Your security question and answer helps you reset your password, if you happen to forget it. It also allows us to send you your Logon ID, if you happen to forget it. Note, for your safety, the e-mail address you specify here will be used to send you your new password when you reset it, and your Logon ID when you request it. Please keep a safe record of your security question and answer.' Below this text are three input fields: 'Security Question: What was the model of your first car?' (with a green checkmark), 'Answer: test', and 'E-mail Address: na.kond@ncr.com'. A red circle with the number '2' highlights the 'Security Question' field. Below the input fields is the 'OnGuard Security Profile' section, which includes the OnGuard logo and text explaining the security feature: 'In our continuing effort to protect your financial information, we are providing a new security feature. OnGuard provides strong authentication to protect your online account from unauthorized access. OnGuard uses a series of personal questions, and tracks the way you access our secure site. At each logon, OnGuard will check the way you are accessing our site. When there are certain access changes, and at certain intervals, OnGuard will challenge you to answer one of your personal questions to ensure your identity. There is no additional hardware or software required. It is simple, safe and reliable. For more information about OnGuard, please click here. Please answer the questions below to complete your OnGuard profile and enable protection for your account access.'

Messages

We want to make communicating with us at Fairfield County Bank quick and easy. The Messages features is a secure and direct link to communicating with us. To start, select Services & Preferences from the navigation menu, then click Messages from the submenu.

- 1 • Select the Message Type from the drop-down menu.
- 2 • Click here to compose a message.
- 3 • A list of all messages To and From Fairfield County Bank will display here.



Logging In

- 1 • Log on to the Internet and go to our website.
- 2 • Enter your Logon ID and Password.
- 3 • Click Login to begin banking online.

Add a Biller

- 1 • After you have logged in to Online Banking, click Bill Pay.
- 2 • Click Add a Biller from the Bill Pay menu.
- 3 • Enter the biller information exactly as it appears on your bill or statement from the biller.

Paying Bills Online

- 1 • Once you have logged in to Online Banking, click Bill Pay.
- 2 • From the Payment Center, you have an overview of recent transactions and new messages.
You can also schedule new payments.



Fairfield County Bank

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