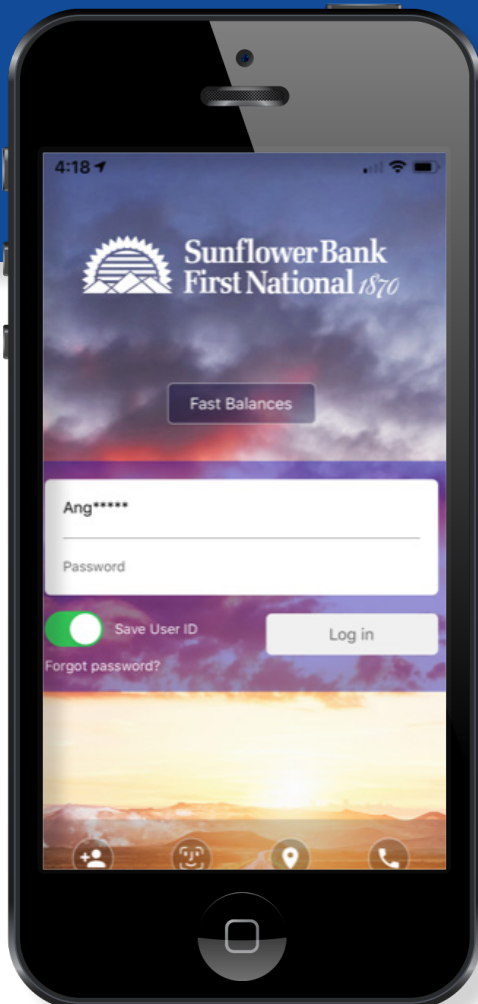




Sunflower Bank
First National 1870

Personal Online Banking User Guide

Stay Connected. Securely Manage
Your Finances Anytime, Anywhere.





PERSONAL ONLINE BANKING AND MOBILE APP OVERVIEW

Our free, easy-to-use, and secure Personal Online Banking platform and Mobile Banking App make it easy for you to manage your finances anywhere, anytime. You can do just about everything you do in a branch, plus so much more!


Personal Online Banking and Mobile App Features

- ▶ Create transfers between your account and accounts at other financial institutions.
- ▶ Make transfers to other unlinked accounts within the bank.
- ▶ Understand your current credit score, get credit alerts and view money-saving loan options through CreditSense.
- ▶ Open new accounts online. Open new personal checking and savings accounts online.
- ▶ Get an overview of your finances, see your spending habits and set financial goals across all your online accounts and institutions.
- ▶ Turn your debit cards on and off, set up alerts and block certain transactions via CardControl in the Mobile Banking App.
- ▶ Send and request funds via the *Zelle*® app instead of sending cash and checks.



CURRENT CUSTOMER LOG IN

If you are a current online banking user, use your **current User ID** and **Password** to log in. If your password doesn't meet the new requirements, you will be asked to create a new password.

 **Sunflower Bank**
First National 1870

User ID

Password

Remember my user ID


Log In

Forgot Password?

Register Disclaimer
Supported Browsers Sign In Problems FAQ
Español ATM/Branch Locator
Privacy Policy Customer Support

New Customers

If you are new to online banking, click **Register** and answer security challenge questions. Follow prompts to create a User ID and Password.

 **Sunflower Bank**
First National 1870

User ID

Password

Remember my user ID

Log In

Forgot Password?

Register Disclaimer
Supported Browsers Sign In Problems FAQ
Español ATM/Branch Locator
Privacy Policy Customer Support



SPENDING TRACKER/ BUDGETING TOOLS

The **Spending** tab allows you to get an overview of your finances. View an analysis of your spending habits, set financial goals and review your balances across most of your online accounts and financial institutions.

Spending ▾ Profile ▾

- Overview
- Budget
- Savings Goals
- Categories
- Personal Finance Manager
- Add External Accounts

Spending Overview
Select Month

Transactions
Edit List

Account	Jun	Jul	Aug	3-Mo Avg.
CONVENIENCE CHECKING	\$ 0.00	\$ 255,632.87	\$ -4,888.29	\$ 83,581.53
ESSENTIAL SAVINGS	\$ 0.00	\$ 5,523.80	\$ 0.00	\$ 1,841.27
Banking	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
MoneyMarketAccount	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Insurance	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage_INSTL	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Loan_201	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Credit Card	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Red Wing Shoe Company	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Kelvin Securities Account	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

Top Expenses

Month 3-Mo Avg.

- Mortgage / Rent \$4,283.89
- Other \$604.40

Top Balances

Use the **Budget** menu to see your spending habits at a glance.

Budget
Manage Categories ?

To add your own category, click "Manage Categories" on the Overview page.

View Categories with a \$0 Actual Balance Print | Export

Income	Month to Date	Actual	Budget	Difference	12-Mo. Avg.
Boat Income	<div style="width: 400%; background-color: green; height: 10px;"></div> 400%	\$55,630.00	\$13,908	\$-41,722.00	\$4,636
Farm income	<div style="width: 400%; background-color: green; height: 10px;"></div> 400%	\$100,002.87	\$25,001	\$-75,001.87	\$8,334
Other Income	<div style="width: 0%; background-color: gray; height: 10px;"></div> 0%	\$0.00	\$200	\$200.00	\$67
Rental Income	<div style="width: 400%; background-color: green; height: 10px;"></div> 400%	\$100,000.00	\$25,000	\$-75,000.00	\$8,333
Uber Driver	<div style="width: 400%; background-color: green; height: 10px;"></div> 400%	\$5,523.80	\$1,381	\$-4,142.80	\$460
Total Income	<div style="width: 399%; background-color: green; height: 10px;"></div> 399%	\$261,156.67	\$65,490	\$-195,666.67	\$21,830
Expenses	Month to Date	Actual	Budget	Difference	12-Mo. Avg.
Consumer Goods	<div style="width: 0%; background-color: gray; height: 10px;"></div> 0%	\$0.00	\$267	\$267.00	\$89
Uncategorized	<div style="width: 0%; background-color: gray; height: 10px;"></div> 0%	\$0.00	\$1,256	\$1,256.00	\$11
Total Expenses	<div style="width: 0%; background-color: gray; height: 10px;"></div> 0%	\$0.00	\$1,523	\$1,523.00	\$508



Click **Add External Accounts** so that you can view your accounts from other financial institutions. You must have online credentials at the other institutions to be able to view these accounts successfully.

Add Accounts

1 Find Your Institution 2 Provide Sign-In Info 3 Confirmation

Search for your financial institution by entering the name or website URL:

Examples: Bank of America, Fidelity NetBenefits, or <https://www.bank.com/>

Then select the institution where your account is located:

Popular Institutions

- Fidelity Investments - Individual Account - USA
- Charles Schwab US - Investment Services
- Wells Fargo Bank Online
- E*Trade Financial - Investments
- T.RowePrice
- Bank of America
- Morgan Stanley - ClientServ
- Merrill Lynch
- Vanguard

If your financial institution is not listed here, use the search box above to find it.

Note: Institutions that begin with (I) are not currently available.

[Next](#)

If you have an asset or liability that does not have online access (real estate, auto, jewelry, etc.), [click here to add an offline account.](#)

[Done](#)

← Search for your financial institution.

Enter your online credentials for accounts at other financial institutions. Click **Done**.

Add Accounts

1 Find Your Institution 2 Provide Sign-In Info 3 Confirmation

Enter your credentials for the selected institution:

CashEdge Bank - Retail Non MFA

https://testbank.wm.cashedge.com/jsp/cashedge/fiserver/celfi/fiServerLogin.jsp?FI_ID=505001

FI Login

test_nonmfalact

FI Password

Re-enter FI Password

Your information is safe with us. We use bank-level security technology to protect your private information, including usernames, passwords, and account data.

[Select Another Institution](#)

[Next](#)

[Done](#)

Add Accounts

1 Find Your Institution 2 Provide Sign-In Info 3 Confirmation

Connecting with CashEdge Bank - Retail Non MFA...

Securely accessing your account...

Progress bar



A list of accounts at the other financial institutions appears. Use the checkbox to select which accounts you want to include in the Spending Overview.

Add Accounts

1 Find Your Institution
2 Provide Sign-In Info
3 Confirmation

Select the accounts from CashEdge Bank - Retail Non MFA that you want to connect.

<input checked="" type="checkbox"/>	Investment	Investment: Brokerage	\$423,243
<input checked="" type="checkbox"/>	Investment5 - Cash & MMF	Retirement: Deferred Comp Plan	\$3,500
<input checked="" type="checkbox"/>	Investment3	Investment: Brokerage	\$6,830
<input checked="" type="checkbox"/>	Investment1	Investment: Brokerage	\$19,398
<input checked="" type="checkbox"/>	kevins Securities Account	Investment: Brokerage	\$17,599
<input checked="" type="checkbox"/>	Red Wing Shoe Company	Retirement: IRA	\$56,509
<input checked="" type="checkbox"/>	Credit Card	Credit Card: Credit Card	\$1,882
<input checked="" type="checkbox"/>	Loan_201	Other Liabilities: Loan	\$32,100
<input checked="" type="checkbox"/>	Mortgage_INSTL	Home Loans: Mortgage	\$173,952
<input checked="" type="checkbox"/>	BILL	Other Liabilities: Billing	\$65
<input checked="" type="checkbox"/>	Insurance	Insurance: Whole Life	\$35,810
<input checked="" type="checkbox"/>	MoneyMarketAccount	Banking: Money Market	\$4,634
<input checked="" type="checkbox"/>	Banking	Banking: Savings	\$3,898

Done

The **Spending Summary** page gives an overview of all your accounts.

Transactions	Edit List			
Account	Jun	Jul	Aug	3-Mo Avg.
CONVENIENCE CHECKING	\$ 0.00	\$ 255,632.87	\$ 0.00	\$ 85,210.96
ESSENTIAL SAVINGS	\$ 0.00	\$ 5,523.80	\$ 0.00	\$ 1,841.27
Banking	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
MoneyMarketAccount	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Insurance	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage_INSTL	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Loan_201	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Credit Card	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Red Wing Shoe Company	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
kevins Securities Account	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Investment1	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00



Go to **Spending > Savings Goals** to set up the Description, Account, Amount and Dates you'd like to target for your savings plan.

Savings Goals ?

Add a New Savings Goal

Enter a description of your goal:

Select the account where you will save for this goal:

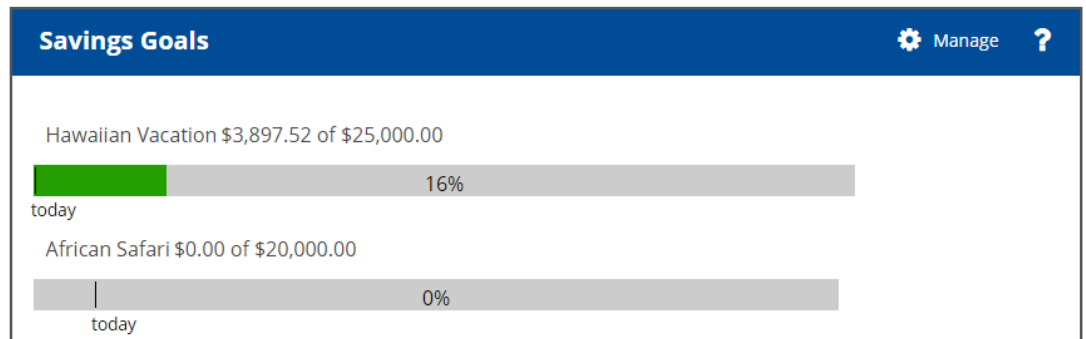
Starting Savings Amount: Goal Amount:

Goal Start Date: Goal Target Date:

Note: The Starting Savings Amount field defaults to the balance of the selected deposit account; the goal will not use funds that have already been deposited unless you change the Starting Savings Amount to a lower amount than the default.

Savings Goals

Description	Goal Amount	Amount Saved	Target Date	Show	
<input type="text" value="Hawaiian Vacation"/>	\$10,000.00	\$0.00	8/31/2020	<input checked="" type="checkbox"/>	<input type="button" value="Delete"/>





TRANSFER OPTIONS

Transferring funds to another financial institution or another person is convenient, quick and easy. Get to know these terms:

- **External account** = an account not held at Sunflower Bank / First National 1870
- **Unlinked account** = an account at Sunflower Bank / First National 1870 that is not owned by you

Create/Edit Transfers ?

*** From Account**
x1461 - CONVENIENCE CHECKING (Avail... ?

*** To Account**
x1462 - ESSENTIAL SAVINGS (Available \$... ?

*** Amount**
\$ 5,600.00

*** Scheduling Option**
— Select an Option — ?

- Select an Option —
- Immediate
- Future-Dated (One Time)
- Recurring

Scheduled Transfers ?

Type	From Account	To Account	Amount	Next Transfer	Deliver By	Schedule
No Scheduled Transfers						





UNLINKED TRANSFERS

Use the **Unlinked Account Manager** menu option to be able to set up transfers to unlinked accounts within Sunflower Bank / First National 1870. After the account has been added, it appears on the Unlinked Account List.

The screenshot displays the 'Unlinked Account Manager' interface. On the left, a navigation menu includes 'Create/Edit Transfers', 'Transfer Activity', 'Unlinked Account Manager' (circled in red), and 'External Account Transfer'. The main form contains the following fields:

- * Account Type:** A dropdown menu with 'Checking' selected.
- * Account Number:** A text input field containing '8578965'.
- * Confirm Account Number:** A text input field containing '8578965'.
- Account Nickname:** A text input field containing 'Team Gift Fund'.

At the bottom of the form are 'Cancel' and 'Continue' buttons. Below the form is the 'Unlinked Account List' section, which contains a table with one entry (circled in red):

Account Number	Account Nickname ▲	Date Added ↕	
xxx9632	College Kid	07/22/2020 01:48PM	 



EXTERNAL TRANSFERS

To be able to transfer funds between accounts held at other institutions, navigate to **External Account Transfer > Transfer Funds**. Select **Add a New Account**.

Select the **Account Type** and assign it a **nickname** if desired. Enter the **Routing Number** and **Account Number** at the other financial institution.



Next, choose the **Verify with bank deposits** option. This option will send two micro-deposits (less than \$1.00) to your external account and ask you to confirm the exact amounts of the deposits.

Verify your external bank account

For your protection, we need to verify that you own this **Los Alamos National Bank, Checking, XXXX3126** account.
How would you like to verify your account?

Verify instantly

Log into your external bank account so we can verify you own the account

Or

Verify with bank deposits

Verify small deposits posted to your bank account in 1 to 2 business days.

The deposits will appear from Sunflower Bank and can take 1-3 business days to appear in the other account.

Be sure to log in to your external account and write down the deposit amounts.

Verify with bank deposits

- 1 Click "Send me two deposits". We will send you an email and make two small deposits of less than \$1.00 into your **Los Alamos National Bank, Checking, XXXX3126** account.
- 2 Wait 1 to 2 business days. Then log in to your bank account and look for the two deposits from Sunflower Bank.

Example Transaction History

Date	Description	Amount
01/09/2015	Sunflower Bank	+\$0.XX
01/09/2015	Sunflower Bank	+\$0.XX

- 3 Check your email for instructions on how to return here and verify the deposit amounts.

Back to verification options
Send me two deposits



After you know the two small deposit amounts, log back in to Sunflower Bank online banking, and navigate to **External Account Transfer > Preferences > Verify**.

External Account Transfer

Transfer Funds Activity **Preferences** Help

Preferences

My Sunflower Bank Accounts

Account	Nickname	Status
ESSENTIAL SAVINGS, XXXXX1462	ESSENTIAL SAVINGS	Active
CONVENIENCE CHECKING, XXXXX1461	CONVENIENCE CHECKING	Active

My Other Accounts

Account	Nickname	Status
Los Alamos National Bank, Checking, XXXX3126	Vacation Fund	Verify

My Emails

Email Address	Status
mariah.griego@corp.cashedge.com(Primary)	Awaiting Verification

Input the two deposit amounts and click **Verify** again.

Verify Your External Account

- 1 Log in to your **Los Alamos National Bank, Checking, XXXX3126** and check your activity.
- 2 Look for two small deposits (less than a \$1) from Sunflower Bank.
- 3 Enter the amounts here to verify your account.

\$ 0. \$ 0.

Verify

If the amounts are correct the account status will change to “Active” and be available for transfers.

Account Verified ×

Your Los Alamos National Bank account is ready for transfers.

Done




The account is now available for external Transfers.

External Account Transfer

Transfer Funds Activity Preferences Help

Create Transfer

 You must [validate your email address](#) before you can transfer funds.

From

ESSENTIAL SAVINGS, XXXXXX1462 \$8,023.80 ▼

To

Los Alamos National Bank, Checking, XXXX3126 ▼



CREDIT SENSE

Credit Sense is an optional feature that can help you understand your current credit score while providing monitoring alerts and offering you money-saving loan options. The first time you access the service there are two initial screens to complete. These screens verify your identity and give Credit Sense authorization to pull a soft credit report. Note: A soft credit pull does not affect your credit.

Credit Sense

Hello, Cheese Burger

Please read and accept the following disclosure so we can retrieve your Credit Score and Report. **This is a soft pull and will not affect your score.**

I hereby authorize SavvyMoney, Inc. to continuously obtain my credit report and use the information to verify my identity, provide the services offered by SavvyMoney, Inc., determine whether I appear to qualify for credit offers, and invite me to apply for those made available by my financial institution. I may revoke this authorization at any time by terminating my account with SavvyMoney, Inc.

I understand, as the primary account holder, my credit score will be shown within this account. All joint owners, or individuals that can access this account, will be able to see my score.

By clicking on 'Continue', you are accepting SavvyMoney's [Terms of Service](#) and [Privacy Policy](#)

Continue

723

RATING: GOOD

Credit Confidence

Keep an eye on credit score and credit report changes with real time credit monitoring.

Daily Score Update

Stay on top of your credit score by refreshing your score every day.

Hello, Cheese Burger

First Name

Last Name

Address

City

State

ZIP Code

Date of Birth (MM/DD/YYYY)

Social Security Number

Please read and accept the following disclosure so we can retrieve your Credit Score and Report. **This is a soft pull and will not affect your score.**

I hereby authorize SavvyMoney, Inc. to continuously obtain my credit report and use the information to verify my identity, provide the services offered by SavvyMoney, Inc., determine whether I appear to qualify for credit offers, and invite me to apply for those made available by my financial institution. I may revoke this authorization at any time by terminating my account with SavvyMoney, Inc.

I understand, as the primary account holder, my credit score will be shown within this account. All joint owners, or individuals that can access this account, will be able to see my score.



After giving authorization to pull a soft credit report, the system will display your credit score and a rating. Learn more about your credit by navigating the menu options on the left side of the screen.

The screenshot displays the 'Credit Sense' dashboard. At the top, there are tabs for 'Score', 'Report', 'Offers', and 'More'. The 'Score' tab is active. On the left, a sidebar menu is circled in red, containing the following items: 'Credit Score' (selected), 'Payment History', 'Credit Usage', 'Total Balances', 'Credit Age', 'Recent Credit', and 'Credit Monitoring'. The main content area shows a 'RATING GOOD' and a credit score of '712'. Below this is a horizontal scale from 300 to 850, with categories: Deficient (300-500), Unfavorable (500-600), Fair (600-660), Good (660-780), and Excellent (780-850). A dot labeled 'You' is positioned at 712. A note indicates '*Avg. Score in your ZIP Code is: 673'. At the bottom left, it says 'As of July 23, 2020' and has a 'REFRESH SCORE' button. The TransUnion logo is at the bottom right. On the right side, there is a 'Recommended for you' section with a 'Home Loans' card and a 'Learn more' button. A pagination bar at the bottom right shows '1 2 3 4'.



BILL PAYMENTS

If you are a current online banking user, all of your bill payment information will carry over to the new platform. If you are new to online banking, or wish to add new bill payments, simply follow the on-screen steps.

If you click on **What else can I do?** in the lower right corner of the screen, you will be able to access the **Send Money with Zelle** option to send payments to friends and family.

Take care of your bills in **3 EASY STEPS!**

- 1** Pick a bill you want to pay.
- 2** Enter the info from your bill.
- 3** Choose how much and when.

Search Our Network
 Enter the name of any company or person in the U.S. If a company can't be paid electronically, we'll [mail a check](#) for you.

- Utilities
- Phone
- Insurance
- Credit Cards

More Bill Categories What else can I do?

Payment Center | [Activiti](#) | Send Money with Zelle | [Accounts](#) | [Profile](#) | [Help Center](#)

Here's what you can do in Bill Pay.

Pay your bills in 3 easy steps.

- 1** Pick a bill you want to pay.
- 2** Enter the info from your bill.
- 3** Choose how much and when.

Pay any company or person with a U.S. address.

Send money to friends and family.

Send money to anyone with an email address or mobile number.

Bill Pay Customer Service can be reached at 800-877-8021 between the hours of 7:00 AM - 1:00 AM ET, 7 days a week



CARDCONTROL

CardControl is a free way to manage your debit card and protect it from fraudulent use. The mobile app is the only way to access the features of CardControl.

When you click on CardControl outside of the app, the system will redirect you to download the app. A screen sample is shown below, listing the features of CardControl.

CardControl

Your Card, Your Way: Protect Yourself from Fraud with CardControl*




CardControl is a free app that gives you control over how, when and where your debit card is available for use. If you misplace your debit card, or notice unusual activity, you can turn it off in seconds and turn it back on when you're ready.

With CardControl you can:

- Restrict debit card transactions by location, merchant type, transaction type or spend limit
- Set up and turn on Alerts to stay notified of card activity
- View recent card transactions
- Turn your debit card on or off — eliminate worry if it's lost or stolen
- Create customized spending limits by transaction amount, and more!

Getting Started is Easy

Simply search for Sunflower Bank or First National 1870 in your preferred app store and look for the CardControl app icon shown below. Once downloaded, add your personal debit card(s) to CardControl by following the prompts. Note: Your CardControl login is separate from your personal online banking and mobile banking app login.



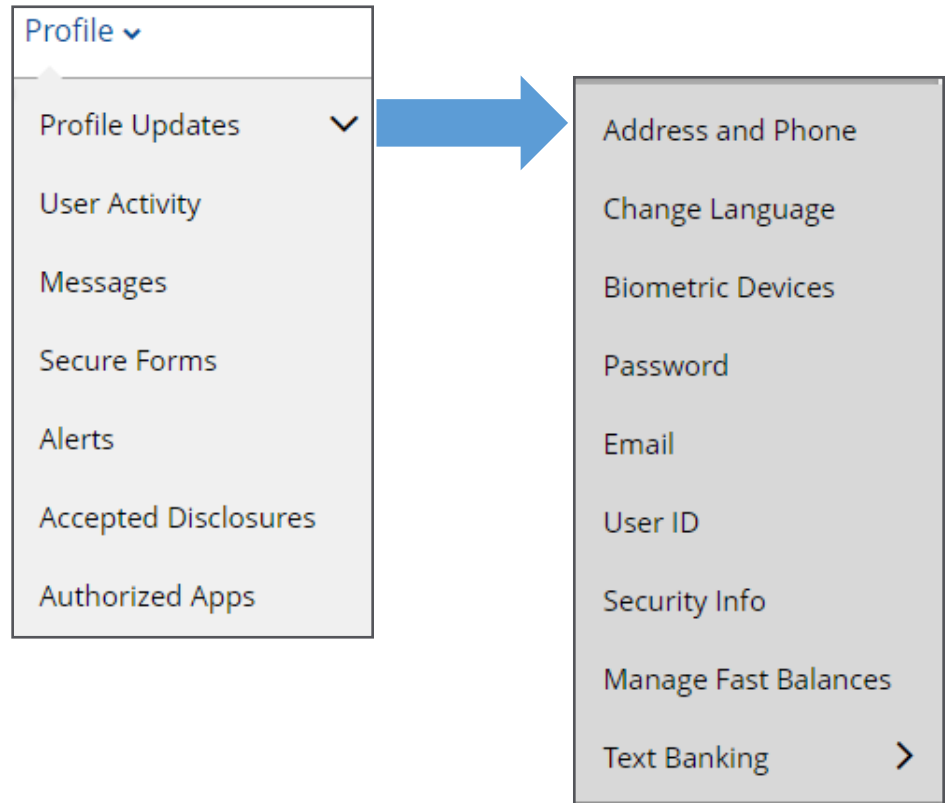
For assistance with CardControl, please contact Customer Care at 888.827.5564, Monday-Friday, 8AM-8PM (CT) and Saturday, 8AM-4PM (CT).

*CardControl is not a replacement for reporting your debit card lost or stolen. If you believe your debit card has been lost or stolen, please contact the bank immediately. Message and data rates may apply from your wireless carrier.



PROFILE

This section of online banking allows you to manage and view several aspects of your online banking profile. You can navigate to Profile Updates, Messages, Alerts, User Activity and Secure Forms. Some profile changes may require you to complete a Secure Form. If needed, you will be sent a link to the Secure Form.



Use the **Alerts** function to get notified when certain events occur. Some examples of alerts are listed below.

Alerts	
Current Alerts	
Account Balance Below Threshold x1496	\$10,000.00
Card transaction over threshold amount x1496	\$500.00



ONLINE ACCOUNT OPENING

Account Opening - Open accounts online from anywhere, at any time. It only takes about 5 minutes!

Sunflower Bank
First National 1870

Accounts ▾ Credit Sens

Deposits Accounts

Account Nickname	Account Description	Account Number
SPEND & SIGN & SAVE CHECKING	SPEND & SIGN & SAVE CHECKING	x0415

- Accounts Summary
- Account Activity
- eStatements
- Reorder Checks
- Export History
- Open an Account >**
- Credit Card Management
- ScoreCard Rewards
- Apply for a Mortgage
- Guardian Mortgage Account
- Wealth Management
- Stop Payments

Choose **Open an Account**. Complete basic information screens such as address, employment, citizenship and identification.

Welcome to Sunflower Bank and First National 1870
Innovative digital banking solutions at your fingertips.

Hi! My name is

First Name MI Last Name Suffix

I'd like to open a SunNet® Checking Account.

You will need to open and read the disclosures before continuing in the process.

I have read and agree to the following disclosures:
[E-Signature and Electronic Disclosures Agreement](#)

Let's Get Started*