TOWERbank™

Business Online Banking Quick Start Guide

About Business Online Banking

Welcome to Business Online Banking – your 24-hour banking connection! With Online Banking, your business can have immediate access to a full array of banking services available to you.

ACCOUNT INFORMATION & SERVICES

- Balance information and transaction activity;
- One-time and/or scheduled transfers and payments:
    - Fund transfers between accounts
    - Loan payments
    - Bill payments (requires enrollment in Tower Bank's Bill Pay service)
- View scheduled transactions
- Check images
- Online statements (requires enrollment)
- Stop payment requests
- Account alerts
- Export files into your finance software
- View transaction activity

In Business Online Banking, your accounts are listed by account type (deposit, checking, loan, etc.). The account numbers are partially masked for security purposes. Click on the account name for account details. Using Business Online Banking in conjunction with your own money management software gives you a powerful means of managing your finances. You can create and download into Quicken, Quickbooks, Microsoft Money or any other financial management software.

CUSTOMER PROFILE MAINTENANCE

Business Online Banking allows you to change or modify certain customer profile information such as your password or your security data.

HELP

Within Business Online Banking, you'll have access to help anytime you need it. Help can be accessed from any page within the program and contains step-by-step instructions for specific activities.

Signing Up for Business Online Banking

Before signing up, be sure you have the following two system requirements:

- An account with an internet service provider (ISP): this is your connection to the internet.
- Browser software: while online banking is designed to work with the most popular browsers, we recommend Microsoft Internet Explorer 8.

An enrollment form and agreement must be completed prior to banking online which are available through your relationship manager. Upon receipt of these two documents, we'll issue an Access ID and password. (Note that Bill Pay requires a separate sign-up procedure. Contact us for more information.)

Accessing Business Online Banking

Use the following directions to reach the main login page:

1. Once you're connected to the internet, type in our website address: www.towerbank.net.
2. On the left side of the home page, locate the "Business Banking Log In" section.
3. Go to the Business Banking Log In located on the left side of the landing page.
4. Type in the Access ID we provided and click the **Login** button.
5. On the next page, type in your password. If this is your first Business Online Banking session, you'll be prompted to answer a few security questions and change your password. Click the **Proceed** button to begin your session.
6. Once you've completed your online banking, be sure to click on the **Log Out** button located at the top right of each screen. This ensures that no one can gain access to your account when using your computer.

Online Security

Your password is the key to your accounts. Guard it carefully, and do not give it to anyone. Follow these simple guidelines when choosing a password:

- Select a password that has some meaning to you, but would be difficult for others to guess;
- Must have at least seven characters (although eight to ten is better) and must contain at least one alpha and one numeric character;
- Try to include non-alphabetic characters, such as punctuation marks and brackets;
- Do not allow your internet browser to cache your password.

For added security, empty your computer's browser cache after each Business Online Banking session. The cache (or storage area) helps to speed up your website access, but also stores copies of the pages you have viewed. How you clear your cache will depend on the browser and version you use. To learn how to empty your cache, see your browser's Help.

Troubleshooting

We're continually working to make Business Online Banking easier for you. Your comments are important to us. Let us know what you think!

- Send a message using the **Contact Us** link located at the bottom of www.towerbank.net.
- Send an email to: Customer.Care@towerbank.net
- Call the Customer Care toll-free at 877.427.7220, Monday – Friday, 8:00 am to 6:00 pm.