



TOWERbank™

Introduces
Tower Online Banking

Quick Start Guide

If You Want To Know...

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About Tower Online Banking

Welcome to Tower Online Banking! Your 24-hour banking connection! With Online Banking you have immediate access to a wide range of banking services, including checking your account balances, seeing what checks have cleared, and transferring funds from one account to another. In addition, you can pay loans, request reports, and export transaction data into a file ready for import into your favorite personal financial management (PFM) software.

What's Available in Online Banking

Online Banking has a full array of banking services available to you. The following is a list of some of these services.

Account Information and Services

- Balance information and transaction activity (account activity begins to accumulate online once Tower Bank has modified the status of your accounts).
- One-time and scheduled, recurring transfers and payments:
 - Fund transfers between accounts
 - Loan payments
 - Bill payments (requires enrollment in Tower Bank's Web Bill Pay service)
- View scheduled transactions
- Check Images
- Loan Calculator
- Stop payment requests
- Item correction requests
- Export files into your personal finance software
- Check reorder or reprint requests
- Statement reprint requests
- View an Activity Log

Customer Profile Maintenance

- Passwords
- Account aliases or nicknames
- Personal fax number or e-mail address

Help

- Accessed from any page within the program
- Step-by-step instructions for specific activities
- Special topics like security or navigation

Account Information and Services

After you log in to Online Banking, you have immediate access to your account information. Your accounts are listed by type, e.g., deposit, loan, etc. Account numbers are partially masked for security purposes. You may also give each of your accounts a name or "alias" that makes the account easier for you to recognize and less recognizable to a stranger. To access Account Detail, just click on the account number/alias.

You'll know when a direct deposit has arrived or when a check has cleared your account. You won't have to remember to write down ATM transactions or point-of-sale purchases—they'll automatically appear on the screen. You can also easily move funds between your accounts, make a loan payment, or simply schedule transactions for future dates. You can leave your money where it will do the most good until the exact time you need it. You can view all processed online transactions in the Customer Activity Log.

Using Online Banking in conjunction with your own money management software gives you a powerful means of managing your finances. You can budget, do retirement planning, prepare taxes, and more. Online Banking allows you to create and download Quicken Interchange Format (QIF) files—the industry standard for transaction information exchange—into your favorite spreadsheet or PFM such as Quicken or Microsoft Money.

Finally, with Online Banking, you can request stop payments or a copy of a previous account statement. You can even reorder your checks without leaving home, or request a reprint of a check you've misplaced.

Customer Profile Maintenance

Online Banking allows you to change or modify certain customer profile information such as your password or your account aliases, the "nicknames" you give your accounts. In addition, you can update your fax number and e-mail address.

Getting Help Using Online Banking

You can access Help from any page in Online Banking. The online Help gives you step-by-step directions for Online Banking. In addition, several special topics like security, page navigation, and passwords are available.

Navigation

Accessing the features of the Online Banking system is easy. Just click on the appropriate function name in the blue bar near the top of your screen.

What You Need

To use Online Banking, you must have the following:

- An account with an Internet Service Provider (ISP). The ISP is your connection to the Internet.

- Browser software. While Online Banking is designed to work with most of the popular browsers, we recommend Microsoft Internet Explorer 4.01 or 5.0, or Netscape Navigator 4.08 or 4.7.

Signing Up for Online Banking

An enrollment form and Online Banking agreement must be completed prior to banking online. Upon receipt of these two documents, Tower Bank will issue a user ID and password. Once the user ID and password has been issued, you may begin banking online. (Note: Web Bill Payment requires a separate sign-up procedure. Contact Tower Bank by calling 260.427.7007 or e-mail us at Customer.Care@towerbank.net for more information.)

Accessing Online Banking

Use the following directions to reach the main Login page of Tower Online Banking.

1. Connect to the Internet using the instructions provided by your Internet Service Provider (ISP).
2. Type in the following address in the browser toolbar located at top of the screen:
www.towerbank.net
3. Go to the Account Log In box and click on Personal Accounts.

Logging In and Logging Off

Logging In

Use the following directions to log in to Online Banking.

1. From the main Login screen, type in your user ID and password.
2. Click **Login**. If this is your first Online Banking session, you will be prompted to change your password. Once you have done so, click **Proceed** to begin your session.

Logging Off

For security reasons, you must always use the **Exit** button when you have completed an Online Banking session. This ensures that no one can gain access to your accounts by using your computer. The Exit option will allow you to return to the Online Banking Login page or the Tower Bank Home Page.

Miscellaneous

A Word About Passwords

Your password is the key to your accounts. Guard it carefully, and do not give it to anyone. Here are a few simple guidelines to help with passwords:

- Select a password that has some meaning to you, but would be difficult for others to guess.

- Use at least six characters, although eight to ten is better.
- Avoid single words or names.
- Try to include nonalphabetic characters, such as punctuation marks and brackets.
- Do not allow your Internet browser to cache your password.

Emptying Your Online Cache Memory

For added security, you should empty your computer's browser cache after each Online Banking session. The storage area or cache speeds up your Web 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.

If You Have Problems

- We are always working to make Online Banking easier for you to use. Therefore, your comments are important to us. Please use any of the methods listed below to let us know what you think.
- Send us a message using Contact Us.
- Call us during our regular operating hours at 260.427.7007.
- Write to:

Tower Bank
Attn: Customer Care
116 East Berry Street
Fort Wayne, IN 46802