Online Banking℠

USER GUIDE

FIRST NORTHERN BANK

www.thatsmybank.com

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Welcome to Online Banking[SM]

with FIRST NORTHERN BANK!

Your First Northern accounts are now just a click away through Online Banking. This guide has been prepared to provide Online Banking customers with tips to make navigating the system even easier. If you have a question that is not addressed within the User Guide, please call our *Online Support Group* at (877) FNB-6000, or from Dixon call 678-7742, Monday - Friday between 9:00 a.m. and 5:00 p.m.

If you call after 5:00 p.m., or call on the weekend, please leave a message. We'll return your call the following business day.

Getting Online

Getting online to do your personal banking is easy! Just follow these simple steps:

1) Access the Internet through your Internet service provider.
2) Open your Web browser and go to First Northern Bank's web site at **www.thatsmybank.com**
3) FromFirst Northern Bank's Home Page, click on the **Online Banking** button.
4) Log in with your Login ID and password.

Quick Tips . . . A Word About the Various Screens, Buttons and Arrows

Online Banking Login Screen - Use the Login ID and *temporary* password provided to you by the Bank. Enter both, **exactly** as instructed. (The temporary password must be entered as all lowercase letters, with no spaces). You will be required to change your *temporary* password immediately after you log into the system the first time.

Bookmarks/Favorites - A quick way to get to First Northern Bank's Home Page or Online Banking Login Screen is to set a ***Bookmark or a Favorite*** once you are on that screen.

Special Note: Many screens have important directions or information printed right on the screen. Please read these screens carefully so that your transaction or request is processed properly.

Warnings and Error Messages - If appropriate for that screen or transaction, *warnings or error messages* will appear at the top of the screen in red.

Scrolling Arrows - You may not always be able to view the entire page on your screen. Click on the *Scroll Arrow*, located on the right of your screen to scroll down, and back up the page. Keyboard arrow keys may also be used to move around the screen.

Submit Button - Most screens will require you to click on the **Submit** button to send your request. Use your *Scroll Arrow* to locate this button usually found at the bottom of the screen.

Special Note: After clicking the **Submit** button, it is important to wait for acknowledgement that your request was received and/or accepted.

Help Button - A **Help** button can be found at the bottom of almost every screen. Once you've opened the ***Help Dialogue Box*** you can print out the instructions with a right mouse click anywhere in the box.

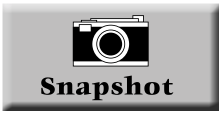
Email Button - A word of caution regarding the contents of your email messages to us: Internet email messages are not encrypted and, therefore, are not transmitted in a *secure* environment. Do not send sensitive information (i.e. User ID, account numbers, password, etc.) in an email.

If the email message is received on a business day before 5:00 p.m., someone from our *Online Support Group* will respond that day, otherwise they'll respond the following business day.

What You Can Do Via *Online Banking*

Check Your Balance - When you log into Online Banking, a summary page showing your current account balances will appear first. To view a particular account in detail, select that account and click on Snapshot. Click on the **Balance** icon anytime you want to return to this screen.

Balances shown reflect the most recent data available online. Online Banking transactions made after 2:00 p.m., Monday - Friday will be posted on the following business day.



Obtain Account Details - From the Balance Summary pages click on the **Snapshot** button to the right of each balance to view account details and up to 45 days of transaction history. **Special Note:** *Online History* starts from the date you request Online Banking service. More choices for viewing history are available by clicking on the **History** button.

Current Balance = the balance at the beginning of each business day.

Memo Debit (or credit) Postings = Throughout each business day we will update the current balance with incoming debit and credit transactions (i.e. deposits made at a teller window, checks presented from other banks, ATM & TeleBank transactions, etc.). Memo postings enable you to see what will be processed and posted to your account at the end of the business day.

View History - By clicking on the **History** button you can:

- Select a time period within the last 45 days to view posted transactions.
- Export your posted transactions to a personal financial program (i.e. MS Money™, Quicken™, etc.).
- Search for a specific item (i.e. See if a check or deposit has posted).

Special Note: *Online History* starts from the date you request First Northern's *Online Banking* service.

a) To view account history, select the **History** button at the top of the screen.

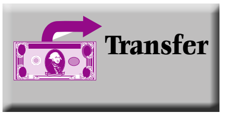
b) Then select the desired account, if applicable, and enter the Starting Date and Ending Date you wish to view. Click on "Show in Reverse Order" if you wish to see the most recent transactions first.

c) Click on **Submit**.

To export your history information into Quicken™ or MS Money™, click on **Export History** and follow the on-screen prompts for further instructions.

To view a Previous Month's Checking or Savings Statement, click on the **Statement** button to view and print a previous month's checking statement.

To search for specific items, click on **Search** and enter the information you want to find. You can search by check number or range, amount or amount range, date or date range.



Transfer Funds Between Your FNB Accounts -

a) To transfer funds, click on the **Transfer** button at the top of the screen.

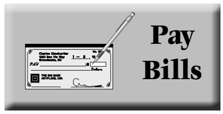
b) Select the Account you want to transfer money FROM.

c) Select the Account you want to transfer money TO.

d) Enter the desired amount and click on **Submit**.

The **View Postings** button enables you to view past transfers as well as currently scheduled transfers.

Special Note: Transfers requested after 2:00 p.m. will be processed the following business day. You have up until 2:00 p.m. on the date the transfer is scheduled to cancel the transaction.



Pay Bills - There is a monthly fee for this service and it must be ***requested in advance.*** If you did not request this service access to Pay Bills will be denied. To sign up anytime for the Bill Pay Service call our ***Online Support Group*** at (877) FNB-6000, or 678-7742, Monday - Friday between 9:00 a.m. and 5:00 p.m.

a) To use the Bill Pay Service, click on the **Pay Bills** icon which goes to the ***Add Payee*** screen. *Read the notice on this screen.* Payees marked with asterisks are paid by a paper draft (a check is prepared by Princeton Telecom, the Bank's ***Bill Pay*** processing company) and mailed to the payee. These may take up to eight (8) business days to reach the payee. Payees listed without an asterisk will be paid electronically. Electronic payments are generally processed within two (2) business days.

b) Enter the requested information.

c) Click on **Submit**.

d) Verify the confirmation message reflects the correct ***payee name***.

e) If necessary, delete incorrect payees under ***Modify Payees***.

Special Note: Complete the *Recurring Payments* section only when the amount and payment due date is the same each month, i.e., a loan payment.

f) Continue with process until all payees are added (payees can always be added or deleted at a later date via the **Modify Payees** button).

Now you are ready to set the bill amounts and payment dates for the bills that are not *recurring*.

Special Note: Bill payments established after 2:00 p.m. will be processed the following business day or on a future date that you specified. You have up until 2:00 p.m. on the date of the scheduled bill payment to cancel the transaction.

- Click on the **Pay Bill** button and follow the instructions. *Consider the extra time needed for mailing items paid by a paper draft, when establishing the payment date*
- To add more payees after your initial entry, click on ***Modify Payees*** then

Add Payees or

- If you need to pay a bill immediately, click on ***Add & Pay***

View Postings - Click on **View Postings** to look at past payments and currently scheduled payments.

Other Services

The **Other Services** button allows you to take care of common banking tasks like:

- Send the Bank a *Change of Address* notice
- Re-order your last style of checks
- Notify the Bank of a Stop Payment request
- Purchase Series EE or I Savings Bonds
- *Q-Cards* can be set up as email notices to yourself for just about anything
  - ✓Want to be notified when your account balance falls below or goes above a certain dollar amount? ... Set up a *Q-Card*
  - ✓Want an email reminder of a special date? ... Set up a *Q-Card*

NOTE: The email you receive from the *Q-Card* feature will not contain specific details; it will only state that you have a *Q-Card* and reference your request.

Questions? - Email us or call our *Online Support Group* Monday-Friday, 9:00 a.m. - 5:00 p.m. at (877) FNB-6000, or from Dixon call 678-7742.

Online Banking is Secure

Our Online Banking system uses industry-standard technology including password-controlled entry, Secure Sockets Layer (SSL) protocol, data encryption, public-private key pair, firewalls and filtering routers. Each security component acts as a layer of protection to safeguard sensitive data from unauthorized users.

Customer Security Tips:

- Do not share your password with anyone and change it regularly.
- For security purposes, ***never*** use 'save password' features offered by your internet browser software.
- Contact us immediately if your password is lost or stolen. And immediately change your password!
- Click on "Exit" to log out of the system upon completion of your Online Banking session.
- Make sure your password can't be easily guessed.

Dixon – (707) 678-4422
*195 N. First Street • Dixon 95620

Davis – (530) 758-7500
*434 Second Street • Davis 95616

Fairfield – (707) 425-2900
*1455 Oliver Road • Fairfield 94533

Vacaville

Regency Park – (707) 447-1400
*661 Elmira Road • Vacaville 95687

Downtown Financial Center – (707) 447-8600
*555 Mason St. • Vacaville 95688

West Sacramento – (916) 372-1023
*1300 Harbor Blvd. • W. Sacto. 95691

Winters – (530) 795-4501
*48 Main Street • Winters 95694

Woodland – (530) 661-6000
*11 West Court Street • Woodland 95695

Real Estate Loan Department
(800) 682-8648 or (530) 753-1585
624 Second St. • Davis 95616

El Dorado Hills Real Estate Loan Office
(800) 300-5476 or (916) 939-8400
881 Embarcadero Dr., Suite 2 •El Dorado Hills 95762

SBA Loan Department
(888) 999-4SBA or (916) 567-6270
4600 Northgate Blvd., Suite 115 • Sacramento 95834

Administration – (707) 678-3041
195 N. First Street, 2nd Floor • Dixon 95620

**24-Hour MINIBANK^{sm} ATM Location*

TeleBank • (800) 818-24HR

EQUAL HOUSING LENDER

Member FDIC

Web Address: www.thatsmybank.com

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