

Consumer Credit Card Conversion Guide

Welcome

Whether at home or in the office, from a mobile phone or desktop computer, our credit card portal will give you direct access to your credit card information – from viewing your recent transactions to paying your bill or requesting a balance transfer. This guide will provide you with simple instructions to help you navigate the portal quickly and easily.

For additional support using the credit card portal, please contact our Service Center and one of our associates will be happy to assist you.

Service Center

Monday – Friday • 8:00 AM – 6:00 PM

(805) 963-7511

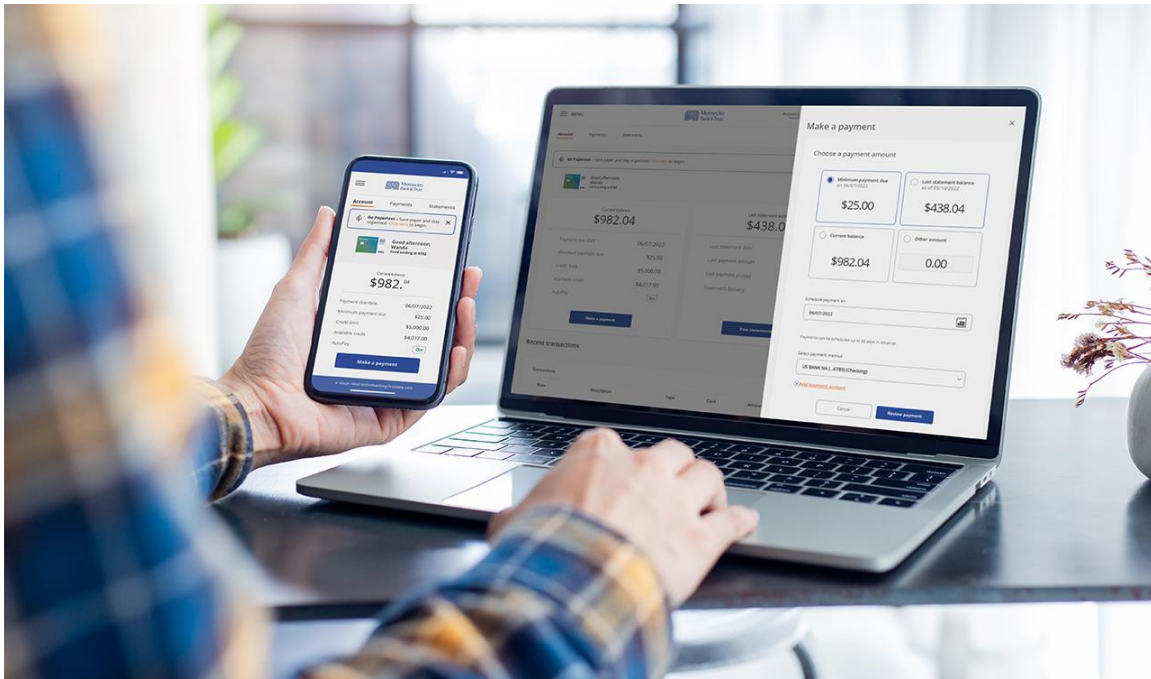


Table of Contents

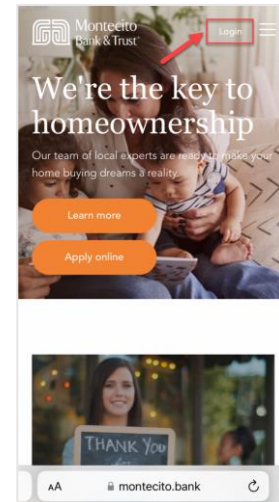
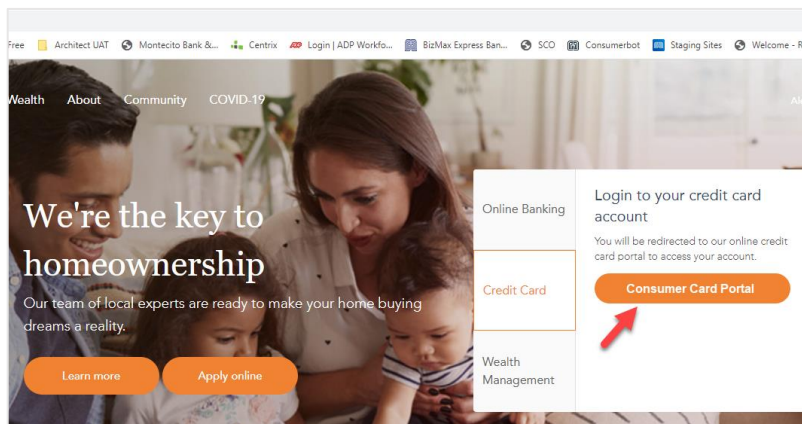
Getting Started	3
Logging In.....	3
Accounts	3
Overview	3
Transaction History	4
Transaction Disputes.....	5
Payments	5
One-Time Payment	5
AutoPay	6
Payment Activity	7
Statements.....	7
Overview	7
Paperless Settings (eStatement Enrollment)	7
Profile Settings	8
Manage Card.....	8
Manage Alerts	8
Additional Manage Card Options	10

Getting Started

Logging In

You can find the credit card portal login page by following these simple steps:

1. Go to **montecito.bank**.
2. Locate the **Log In Box** and select the **Credit Card** tab.
3. Select **Consumer Card Portal**.



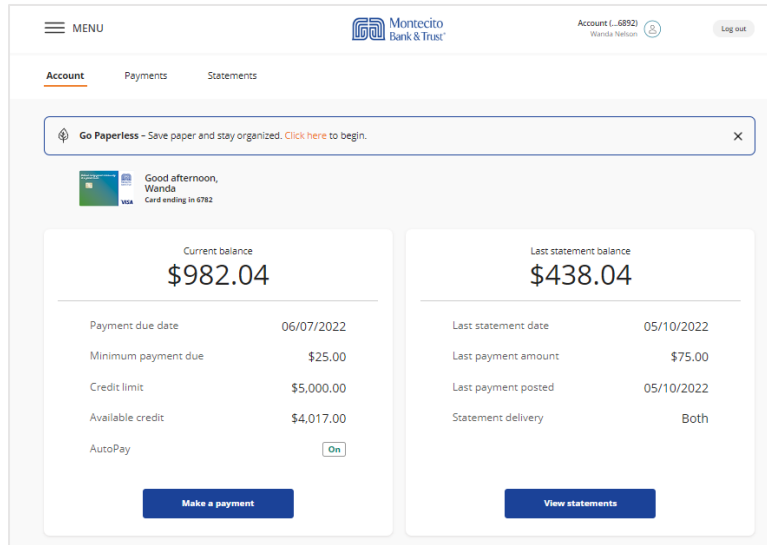
You are already preregistered - use your existing Username and Password to log in. If you have forgotten your Username or Password, they can be recovered by clicking on the **Forgot Password** or **Forgot Username** links located below the Log In button.

The portal is mobile friendly. To access the portal on your mobile device or tablet, use your phone's internet browser to navigate to **montecito.bank**. Then click **Login**.

Accounts

Overview

The Account page is your portal homepage and displays your **Current Balance**, **Last Statement Balance**, and **Recent Transaction** information. You can quickly and easily navigate to making a payment or viewing your statements by clicking the **Make a payment** or **View Statements** buttons.



Transaction History

Your 5 most recent transactions will display at the bottom of the **Accounts** page. More transactions can be viewed by clicking on the **ALL TRANSACTIONS** link.

Recent transactions [Print transactions](#)

Date	Description	Type	Card	Amount	Actions
06/02/2022	BALANCE TRANSFER PURCHASESANTA BARBARACA	Sale	**6782	\$34.00	...
06/02/2022	BALANCE TRANSFER FEE	Fee		\$5.00	
05/30/2022	STMMTEXTDRF1176 CARD REPLACEMENT FEE	Sale		\$5.00	
05/18/2022	PURCHASE SANTA BARBARACA	Sale	**6892	\$500.00	...

[ALL TRANSACTIONS](#)

Clicking **ALL TRANSACTIONS** presents three additional options for finding, viewing and downloading transactions: **Statement**, **Download** and **Search**. Download file options include QuickBooks (QBO), Spreadsheet (Excel, CSV), Open Financial Exchange (OFX), and Quicken Web Connect (QFX).

Transaction Disputes

You can create a transaction dispute for any transaction by clicking the **Actions** link to the right of the transaction. The form to the right will appear for you to complete.



Note: This form is not to be used if you suspect fraud on your account. If you need to report fraudulent activity, please contact us at **(855) 256-9153**.

Dispute transaction

You can start a dispute process for any past transaction.

① If you do not recognize a transaction or need to report fraudulent activity, please contact us at (855) 256-9153. If you dispute transactions as unauthorized, your current card will be closed and reissued.

Transaction Information

Transaction Date
06/02/2022

Posting Date
06/02/2022

Description
BALANCE TRANSFER PURCHASESANTA BARBARACA

Amount
\$34.00

Reason for dispute

Reason For Dispute

Additional comments (optional)

(max. 500 characters)

Cancel Submit dispute

Payments

One-Time Payment

To make a one-time payment,

1. Select the **Make a Payment** button on the **Accounts** page. You can select from 4 options:

- Minimum Payment Due
- Last Statement Balance
- Current Balance
- Other Amount

2. Select your preferred payment option, the date you wish to schedule the payment and the account you wish to pay from.

If you need to add another payment account, you can do so by clicking the **Add Payment Account** link.

3. Click the **Review Payment** button to review and confirm the payment details. You will receive an email confirming your payment request.

Make a payment

Choose a payment amount

☒ Minimum payment due on 06/07/2022 ☐ Last statement balance as of 05/10/2022

\$25.00 \$438.04

☐ Current balance ☐ Other amount

\$982.04 0.00

Schedule payment on

06/09/2022

Payments can be scheduled up to 30 days in advance.

Select payment method

US BANK NA (...6789) (Checking)

[Add payment account](#)

Cancel Review payment

AutoPay

To set up or manage auto-payments,

1. Select **Payments** from the Navigation menu.
2. Then click the **Manage** button under Autopay.

Payments overview

Current balance
\$982.04

Payment due date 06/07/2022

Statement balance \$438.04

Minimum payment due \$25.00

Amount past due \$0.00

Make a payment

AutoPay
On

Manage

Payment accounts
1

Manage

3. Complete the form to set up your auto payment. You will need the account and routing number of the account you want to debit to complete the form.

Payment options are:

- Minimum Payment Due
- Statement Balance
- Other Amount

4. Click the **Review AutoPay** button to review and confirm the payment details. You will receive an email confirming your payment request.

AutoPay can be canceled at any time by returning to this form and clicking the **Turn AutoPay Off** button.



Note: Once you enroll in AutoPay, if you have a balance, your chosen payment amount will be processed from your account on your due date each month. This AutoPay will be effective with your next payment due date. To pay your current payment due, please use the one-time Make a Payment option to avoid delinquency.

Choose your monthly payment amount

AutoPay is currently **On**

☐ Minimum payment due ☐ Statement balance

☒ Other amount ⓘ

12.00

AutoPay date

Once you enroll in AutoPay, if you have a balance, your chosen payment amount will be processed from your account on your due date each month. This AutoPay will be effective with your next payment due date. To pay your current payment due, please use the One-Time option to avoid delinquency.

Add payment account

☒ Checking ☐ Savings

Routing number

111000025

Account number

Confirm account number

Turn AutoPay off Cancel changes **Review AutoPay**

Payment Activity

Your 5 most recent payments will display at the bottom of the **Payments** page. More transactions can be viewed by clicking on the **ALL PAYMENT ACTIVITY** link.

Payment activity					Print payments
Date	Account	Amount	Status	Confirmation#	
05/10/2022		-\$75.00	Paid		
ALL PAYMENT ACTIVITY					

Statements

Overview

Up to 13 months of Statements are available online. To view and download your PDF statements, click on **Statements** in the navigation menu

Paperless Settings (eStatement Enrollment)

To enroll in paperless eStatements,

1. Select **Statements** from the navigation menu.
2. Then select the **Paperless settings** link.

Account	Payments	Statements
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Statements

Up to 13 month(s) of statements are available online.

Paperless: ☐ Off

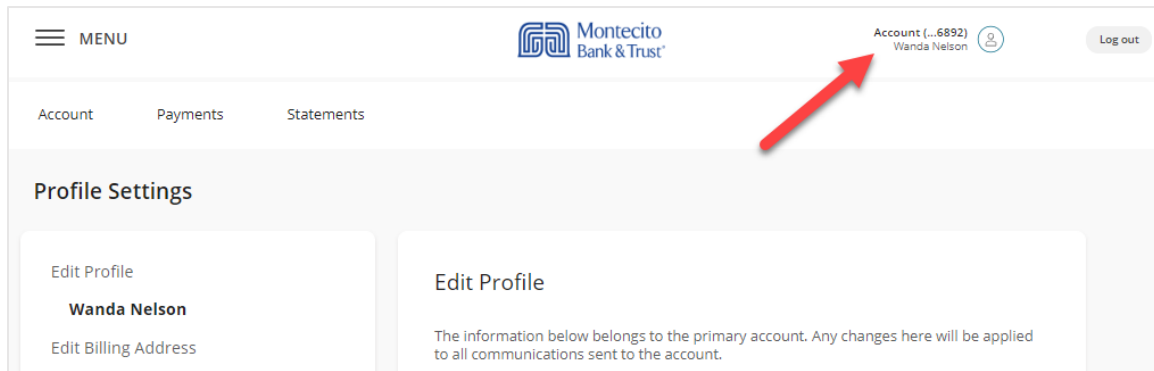
[Paperless settings](#)

3. On the form that appears, verify your email address, select your statement delivery option and check the box to agree to the Terms and Conditions.

If the email address that appears is incorrect, click the **Edit** link in the email box to correct it.

Profile Settings

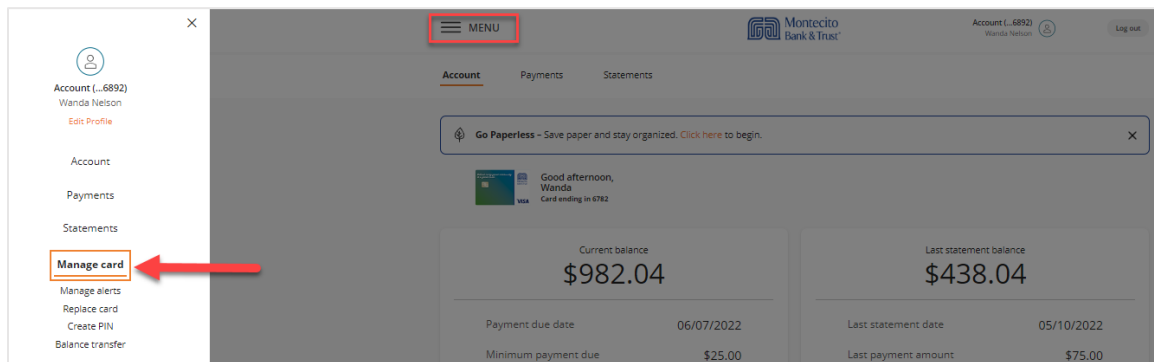
Your profile information, such as email, phone and billing address, can be updated by clicking your name as it appears on the header of each page.



Manage Card

To view the Manage Card options,

1. Select the header **Menu** to expand the options
2. Click **Manage Card**.



Manage Alerts

The alerts settings can be found in the header menu.

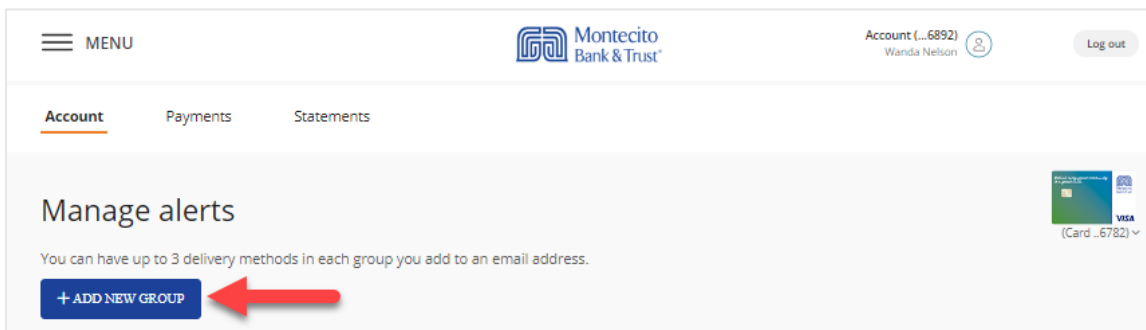
Select **Manage Card**, then **Manage Alerts**.

The following email alerts are available under Manage Alerts. More details for each are available on the Manage Alerts page.

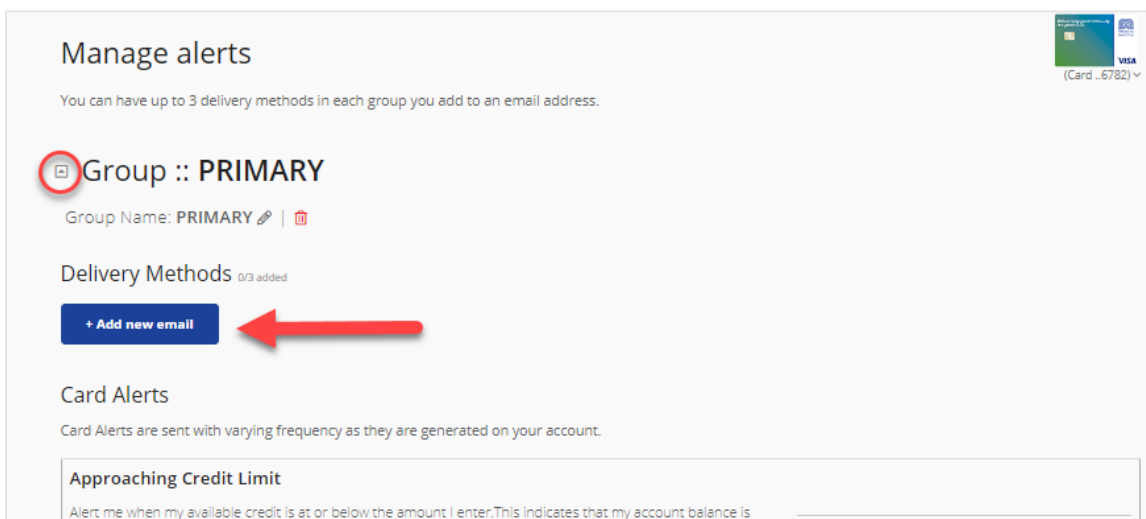
- Approaching Credit Limit
- Authorization Amount
- Debit Transaction Exceeds Amount
- Daily Debit Transactions Exceeds Count
- Payment Initiated
- Payment Due
- Over Limit at Statement Cycle
- Payment Posted

Before you can customize your alerts you must create an alert group.

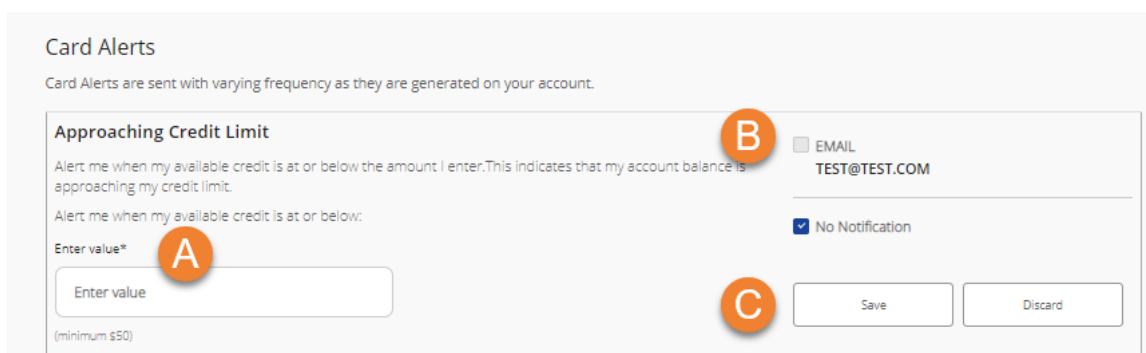
1. Click **Add New Group**
2. Enter a group name, such as "Primary".



3. When your group is added, click the expand box next to the group to show your options.
4. Click the **Add New Email** button to add up to three email addresses to receive alerts.



5. When your email addresses are added:
 - A. Enter a value for each alert you want to enable,
 - B. Select the receiving email address, and
 - C. Click **Save** for each



Additional Manage Card Options

Here are some other services available to you in the header menu by clicking on **Manage card**:

Replace lost/damaged card – Request a replacement card. *This option should only be used for damaged cards. If your card was lost, stolen, or never received, give us a call right away at (855) 256-9153.*

Create PIN – Create a custom PIN for your card

Balance Transfer – Request a balance transfer from a credit card you have with another provider

Activate Card – Activate a newly received card

Still have questions?

Please call us at (805) 963-7511 Mon-Fri, 8am-6pm or send an email to **online@montecito.bank**.