



# Personal Online Banking Guide

# Welcome

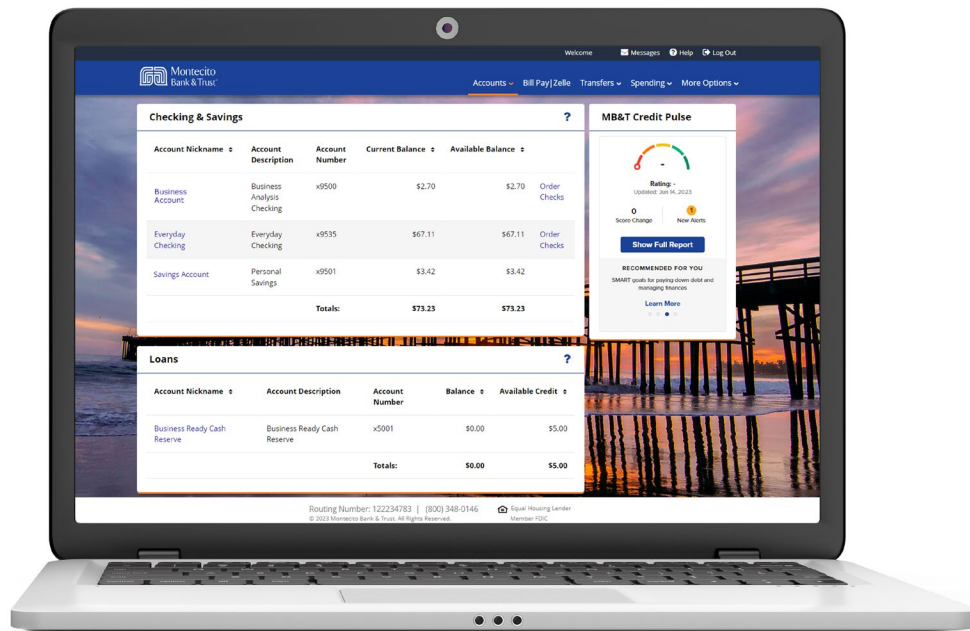
Welcome to Online Banking with Montecito Bank & Trust! Whether at home or in the office, from a mobile phone or desktop computer, we strive to make your Online Banking experience easy and convenient. Each section of this guide provides an overview and steps to help you during your online banking experience.

For additional support using Online Banking, 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

<b>Getting Started .....</b>	<b>3</b>
New User Enrollment .....	3
Forgot Password .....	5
<b>Accounts .....</b>	<b>6</b>
Account Summary .....	6
Account Activity .....	7
Statements/Documents.....	8
eStatement Enrollment .....	9
Stop Payments .....	10
<b>Transfers.....</b>	<b>11</b>
Create and Edit Transfers.....	11
Transfer Activity.....	12
Add Other MB&T Accounts .....	13
External Account Transfer .....	14
<b>Spending.....</b>	<b>16</b>
Overview .....	16
Budget.....	17
Savings Goals .....	18
Categories .....	19
Add External Account .....	19
<b>More Options.....</b>	<b>22</b>
Profile Updates – Overview.....	22
Messages.....	23
Secure Forms.....	24
<b>Alerts.....</b>	<b>25</b>
Manage Alerts .....	25
Manage Recipients.....	25
Add Alerts .....	26

# Getting Started

## New User Enrollment

If you are new to Montecito Bank & Trust, you need to complete the registration process to establish a secure **User ID** and **Password** for accessing your accounts. Once this process is complete, you will have immediate access to your accounts as well as instant access to convenient features such as Credit Pulse, Bill Pay with Zelle®, Alerts and our Spending tool for personal financial management.

1. Go to [www.montecito.bank](http://www.montecito.bank).
2. Click the **Register** link.

3. Review and accept the terms of the **Electronic Communications Agreement** and **Consumer Online Banking Agreement**.
4. Complete the **Registration** form. The form requires your **full account number**, **name**, **SSN**, and the **account zip code**. Clients without an SSN will require the Telephone Banking PIN that you created when your account was opened.



**Note:** The details you provide are verified against the records in our system. If the information does not match, call us at (805) 963-7511 to update your profile.

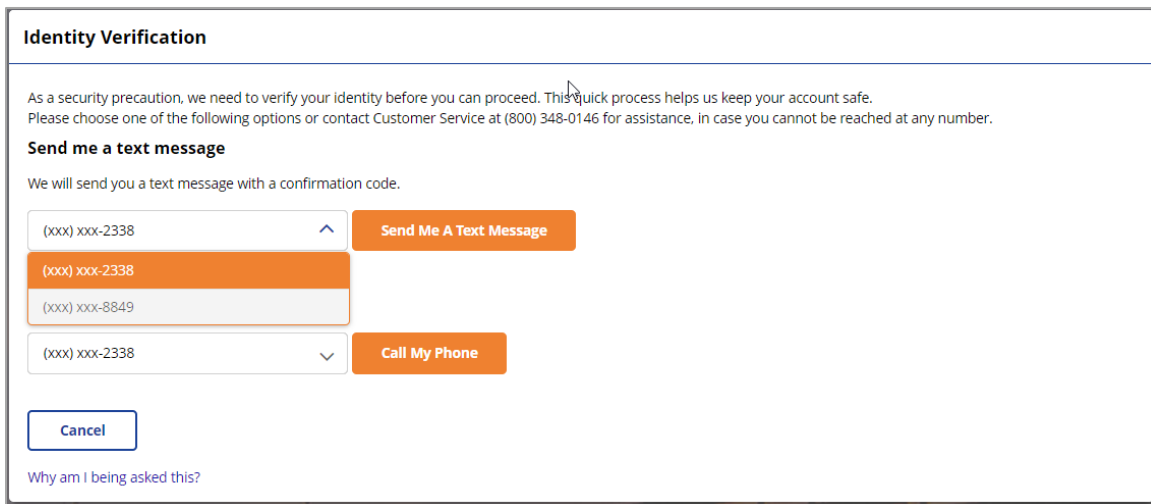
5. Create a **User ID** and **Password**.



**Note:** User IDs must be 6 to 32 characters long, are not case sensitive, and cannot contain your Date of Birth or Social Security Number. Passwords must be 10 to 32 characters long and must contain all of the following: a lowercase letter (a-z), an uppercase letter (A-Z), a number (0-9), and a special character (~!@#\$%^&\*(){}<>\_+ -=/\\.,;:'"').



6. Choose a phone number to receive your identity verification **Confirmation Code** and click **Send Me a Text Message** or **Call My Phone**, depending on your preference. If you cannot be reached at any of the numbers displayed, call Customer Service at **(805) 963-7511**.




**Identity Verification**

As a security precaution, we need to verify your identity before you can proceed. This quick process helps us keep your account safe. Please choose one of the following options or contact Customer Service at (800) 348-0146 for assistance, in case you cannot be reached at any number.


**Send me a text message**

We will send you a text message with a confirmation code.

(xxx) xxx-2338  **Send Me A Text Message**

(xxx) xxx-2338

(xxx) xxx-8849

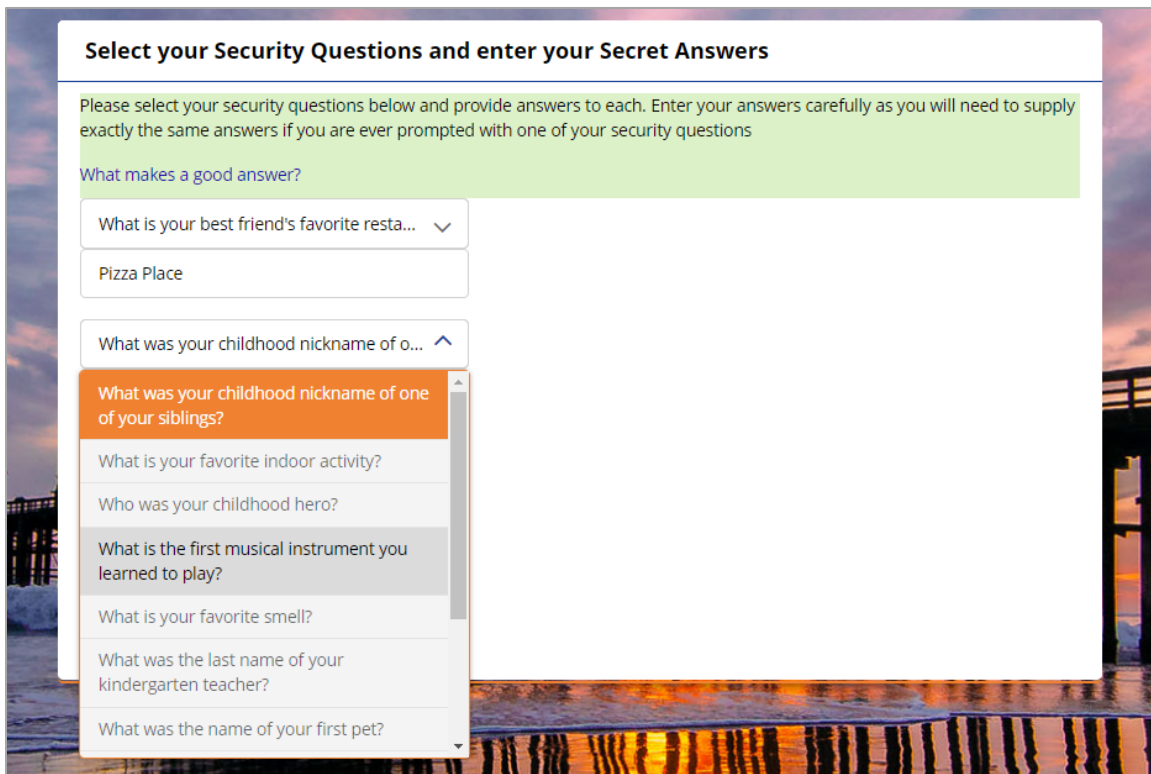
(xxx) xxx-2338  **Call My Phone**

**Cancel**

[Why am I being asked this?](#)

Enter the **Confirmation Code** received and click **Submit**.


7. Select **Security Questions** and **Answers**.




**Select your Security Questions and enter your Secret Answers**

Please select your security questions below and provide answers to each. Enter your answers carefully as you will need to supply exactly the same answers if you are ever prompted with one of your security questions

What makes a good answer?

What is your best friend's favorite resta... 

Pizza Place

What was your childhood nickname of o... 

What was your childhood nickname of one of your siblings?

What is your favorite indoor activity?

Who was your childhood hero?

What is the first musical instrument you learned to play?

What is your favorite smell?

What was the last name of your kindergarten teacher?

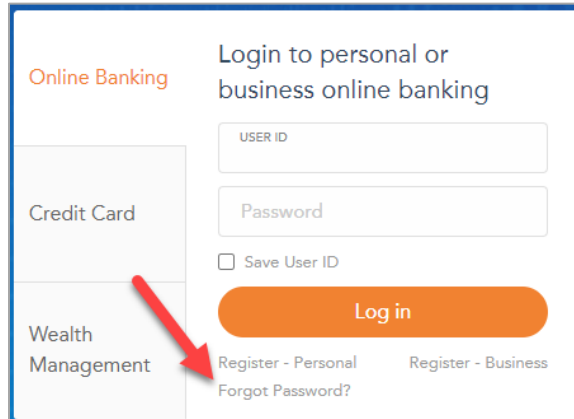
What was the name of your first pet?

**Congratulations!** You have successfully logged into the Online Banking system. Going forward you can use the User ID and Password you established to log into both the desktop and mobile applications.

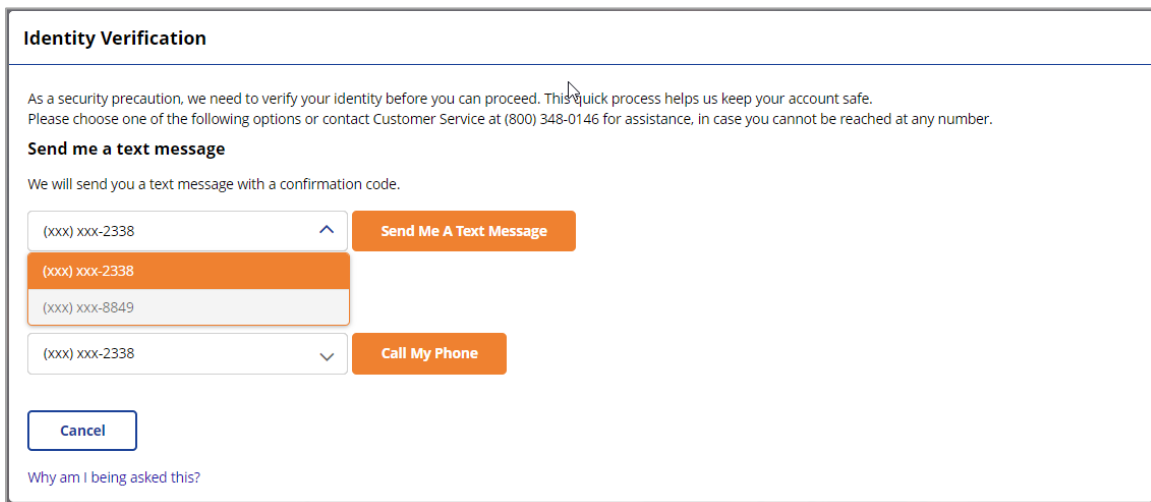
## Forgot Password

If you happen to forget your password, you can easily establish a new one from the Montecito Bank & Trust Home page.

1. Go to [www.montecito.bank](http://www.montecito.bank).
2. Click **Forgot Password?**



3. Complete the **Forgot Password** form.
4. Choose a phone number to receive your identity verification **Confirmation Code** and click **Send Me a Text Message** or **Call My Phone**, depending on your preference.



Enter the **Confirmation Code** received and click **Submit**.

5. Create and confirm a new **Password**. Click **Set New Password**.



**Note:** Passwords must be 10 to 32 characters long and must contain all of the following: a lowercase letter (a-z), an uppercase letter (A-Z), a number (0-9), and a special character (~!@#\$%^&\*()[]{}<>\_+ -=/|\.,;:'"?).

# Accounts

## Account Summary

After logging in, you are taken directly to the **Account Summary** page. This page gives you a clear overview of each of your accounts.

The screenshot displays the Montecito Bank & Trust Account Summary page. The top navigation bar includes a welcome message, 'Messages', 'Help', and a 'Log Out' button. The main navigation bar features 'Accounts', 'Bill Pay | Zelle', 'Transfers', 'Spending', and 'More Options'. The 'Accounts' section is expanded, showing a table of Checking & Savings accounts. The table has columns for Account Nickname, Account Description, Account Number, Current Balance, and Available Balance. The first row is 'Test Nickname' with a balance of \$2.70 and an 'Order Checks' button. The second row is 'Prod Nick Everyday Checking' with a balance of \$67.11 and an 'Order Checks' button. The third row is 'Test Savings Account' with a balance of \$3.42. The totals for the table are \$73.23. To the right of the table is a 'MB&T Credit Pulse' section with a rating of - and a 'Show Full Report' button. Below the table is a 'Loans' section with a table showing a 'Business Ready Cash Reserve' with a balance of \$0.00 and an available credit of \$5.00. The totals for the loans section are \$0.00 and \$5.00. At the bottom of the page is a footer with the routing number 122234783, phone number (800) 348-0146, and a note about Equal Housing Lender and Member FDIC.

- A. The top navigation provides easy access to **Messages**, **Site Help** and a **Log Out** button for security.
- B. Click on an **Account Nickname** to go to the **Account Detail** page.
- C. Click on **Order Checks** to quickly reorder checks from Deluxe.
- D. The main navigation makes it easy to find common account management options.
  - **Accounts**: View and search transaction activity, place Stop Payments, view eStatements, and more!
  - **Bill Pay | Zelle**: Easily pay virtually anyone in the US using bill pay, and easily send and receive money with Zelle®.

- **Transfers:** Transfer funds internally, to and from owned external accounts, and to other MB&T accountholders.
  - **Spending:** Set a budget and spending goals, manage transaction categories, and add external accounts to get an at-a-glance look at your personal finances.
  - **More Options:** Update contact information, send secure messages, view and submit secure forms, create and manage account alerts, and enroll in eStatements.
- E.** The Bank's Routing Number and Customer Support phone are at the bottom of every page for your convenience.

## Account Activity

Detailed account activity can be reviewed by clicking on the account name listed under **Account Nickname** on the **Account Summary** page or selecting **Account Activity** on the dropdown menu under **Accounts**. This page allows you to view statements, transactions, balances and send secured messages.

- A.** Select the account that you would like to review.
- B.** You can search transactions by expanding the date range or click **More Search Options** to search by transaction type, description, check number or amount.
- C.** Click **Spreadsheet** to download the filtered transactions an Excel file.
- D.** If you have a question about a transaction, click on the mail icon to open up a dialogue box where you can send a secured message to MB&T.
- E.** Use **Quick Links** to view **Account Details** (you can change the Account Nickname here), **Make a Transfer**, **View Statements/Documents**, and **eStatement Enrollment**.

## Statements/Documents

The Statements/Documents feature is a great virtual filing system for your bank statements and loan notices, saving paper and space in your home or office. By storing your statements electronically, your account information is always readily available when you need it. Statements through online banking look identical to those you receive in the mail.

Statements are available for Checking, Money Market, Savings, Loan and Line of Credit accounts.

You can access your statements by selecting **Statements/Documents** from the dropdown menu under **Accounts**. Statements open in a PDF format that can be viewed, printed or saved to your computer.

### DDA Statements

Statements/Documents	
Statement Date ▲	Description ▼
08/31/2022	DDA E-Statement - 8/31/2022 - [REDACTED] - [REDACTED] TEST - BR. 1
07/29/2022	DDA E-Statement - 7/29/2022 - [REDACTED] - [REDACTED] TEST - BR. 1
06/30/2022	DDA E-Statement - 6/30/2022 - [REDACTED] - [REDACTED] TEST - BR. 1
05/31/2022	DDA E-Statement - 5/31/2022 - [REDACTED] - [REDACTED] TEST - BR. 1

### Loan Statements

Statements/Documents	
Statement Date ▲	Description ▼
08/17/2022	Loan E-Statement - 8/17/2022 - [REDACTED] - [REDACTED] TEST - BR. 74
08/17/2022	Loan E-Statement - 8/17/2022 - [REDACTED] - [REDACTED] TEST - BR. 74
08/17/2022	Loan E-Statement - 8/17/2022 - [REDACTED] - [REDACTED] TEST - BR. 74
07/26/2022	Loan E-Statement - 7/26/2022 - [REDACTED] - [REDACTED] TEST - BR. 74
06/16/2022	Loan E-Statement - 6/16/2022 - [REDACTED] - [REDACTED] TEST - BR. 74

## eStatement Enrollment

eStatement delivery sends you an email when your statement is available in Online Banking and discontinues the mailing of paper statements to your address.



**Note:** eStatement email delivery for loan and line of credit accounts is not currently available. Statements will be mailed to your mailing address in addition to being available online.

1. To enroll in eStatement Delivery, click on **More Options** in the navigation bar and select **eStatement Enrollment**.
2. Select the accounts that you'd like to enroll in and hit **Save**.

**Statement Enrollment**

When you enroll in eStatements, you will receive an e-mail whenever a new statement or notice is available to view online. These e-mails will be sent to the e-mail address on file for the primary account holder. Please indicate which account(s) you would like to activate for this service by checking the corresponding box below.

If you do not see an account listed below, it is not eligible for paperless delivery at this time.

Account Nickname	Account Number	Primary Account Owner Email	e-Statement
Everyday Checking			<input type="checkbox"/>

[Save](#)

[Mark all eStatement](#)

3. Click on **Electronic Document Disclosure Agreement** to review the agreement.
4. Click the checkbox to confirm you read and agree to the Agreement, and enter the **Confirmation Code** located at the bottom of the Agreement. Click **Accept**.

**Statement Enrollment**

☐ I have read and agree to the [Electronic Document Disclosure Agreement](#).

The Confirmation Code is located at the bottom of the Agreement.

Confirmation Code:

[Accept](#)

[Decline](#)

## Stop Payments

If you're ever concerned about a pending written check, you can initiate a stop payment request to prevent that check from being cashed. Stop payments remain in effect for 6 months.

1. To access the **Stop Payments** feature, click on **Accounts** in the navigation bar and select **Stop Payments**.
2. Enter the account, type (single or range of checks), check number, amount and payee. Click **Submit**.

**Stop Payments** [View Stop Payment History](#) ?

**Request a Stop Payment**

\* Stop Payment Account:  
x Everyday Checking (Available \$41) v

\* Stop Payment Type:  
☒ Single Check  
☐ Range of Checks

\* Check Number:

Check Amount:

\* Payee:

[Cancel](#) [Submit](#)



**Note:** Fees may apply. Refer to [www.montecito.bank/dislosures](http://www.montecito.bank/dislosures) for our Schedule of Fees.



# Transfers

## Create and Edit Transfers

When you need to make a one-time or recurring transfer between your personal Montecito Bank & Trust accounts, you can use the **Transfers** feature. These transactions are processed automatically, so your money is always where you need it to be.

To initiate an internal transfer to one of your MB&T accounts, click on **Transfers** in the navigation bar and select **Create/Edit Transfers**.

**Create/Edit Transfers**

\* From Account  
— Select a Source —

\* To Account  
— Select a Destination —

\* Amount  
\$

\* Scheduling Option  
— Select an Option —

Description  
Transfer

Cancel Submit

- A. The **From** and **To** dropdown menus give you a list of all of your accounts that you can transfer funds from and to.
- B. You can choose whether to have the transfer happen immediately, at a future date, or set up a recurring transfer.

**Scheduled Transfers**

Type	From Account	To Account	Amount	Next Transfer	Deliver By	Schedule	Description
Internal Transfer	Test Business Test 2	Analysis Checking	\$0.01	07/21/2020	07/21/2020	Transfer will occur daily.	Test Recurring Transfer BK



## Transfer Activity

You can access the **Transfer Activity** page by clicking on **Transfers** in the navigation bar and then clicking on **Transfer Activity**.

Once you're on the **Transfer Activity** page, you can view pending approvals, edit and delete scheduled transfers, and browse your transfer history.

## Add Other MB&T Accounts

You can add other un-owned MB&T Accounts for credit transfers. Other MB&T account transfers can be immediate, future-dated or recurring.



**Note:** Adding an Other MB&T Account to the transfers feature allows you to transfer money into that account. Transaction details, balances, and other information will not be available.

1. To access the **Add Other MB&T Account** feature, click on **Transfers** in the navigation bar and click on **Add Other MB&T Accounts**.

**Add Other MB&T Account**

**\* Account Type**

Checking ▾

**\* Account Number**

**\* Confirm Account Number**

**Account Nickname**

\_Test ✕

2. Once you've entered the details of the MB&T Account, the account will appear at the bottom of the page and be available as a **To** account on the **Create/Edit Transfers** page.

Other MB&T Account List			
Account Number	Account Nickname ▲	Date Added ⚙	
xx[redacted]	Test Unlinked	06/11/2020 01:19PM	✎ 🗑
xxxxxx[redacted]	[redacted]_Test	07/21/2020 10:55AM	✎ 🗑

## External Account Transfer

The **External Account Transfer** feature makes it easy to send money to external accounts.

To access the **External Account Transfer** feature, click on **Transfers** in the navigation bar and select **External Account Transfers**.

The screenshot shows the 'External Account Transfer' page. At the top, there are tabs for 'Transfer Funds', 'Activity', 'Preferences', and 'Help'. Below the tabs is the 'Create Transfer' section. It includes a 'From' dropdown menu labeled 'Select From Account'. Below that is a 'To' dropdown menu labeled 'Select To Account', which is highlighted with a yellow box and labeled 'A'. To the right of the 'To' dropdown is a link labeled 'Add a New Account', which is highlighted with a yellow box and labeled 'B'. Below the dropdowns are fields for 'Amount (\$)' and 'Send' (with a date of 07/21/2020). A 'View limits' link is also present.

- A. All external accounts that you've already added will appear in the **To** dropdown menu.
- B. You can easily add a new transfer account by clicking on **Add a New Account**.

### Add a New Account

1. Add the external account using the account's **Routing Number** and **Account Number**.

The screenshot shows the 'Add External Account' form. It includes a message: 'You must be an owner or co-signer on the account to use it for transfers.' Below this are fields for 'Account Type' (a dropdown menu with 'Please Select') and 'Account Nickname (Optional)' (a text input field). Below these is a sample check image with the text 'FOR' and 'Sample Check'. The check shows a routing number '123456789' and an account number '1234567890'. Arrows point from these numbers to input fields labeled 'Routing Number' and 'Account Number'. Below these are input fields for 'Re-enter Account Number'.

2. Choose your preference for account verification. Please note, some financial institutions do not allow instant verification.

Verify your external bank account

For your protection, we need to verify that you own this BBVA, Checking, XXXXXX account.

How would you like to verify your account?

**A** Verify instantly

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

Or

**B** Verify with bank deposits

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

- A. Verify Instantly** – Verify your ownership of the external account by entering your Online Banking user credentials for that financial institution.
- B. Verify with Micro Deposits** – Verify ownership of the account by prompting the system to send a micro deposit. The micro deposits from MB&T will appear in your external account in 1 to 2 business days. Once you've received the deposits, check your email for instructions on how to return to the external account verification page to confirm the deposit amounts.

Example Transaction History		
Date	Description	Amount
01/09/2015	Montecito Bank and Trust	+ \$0.XX
01/09/2015	Montecito Bank and Trust	+ \$0.XX

3. Once the account has been verified it will become available in the **To** menu on the **External Account Transfer** page.

# Spending

## Overview

The **Spending** feature allows you to easily monitor and budget your money. By linking your external accounts, credit cards, assets, and loans, the **Spending** feature gives you a complete overview of your financial portfolio.

To access your **Spending Overview**, click on **Spending** in the navigation bar and select **Overview**.

**Transactions** A [Edit List](#) [?](#)

Account	Jun	Jul	Aug	3-Mo Avg.
x9500 - Business Checking	<span>B</span> \$ 0.05	\$ 117.16	\$ -0.02	\$ 39.06
x9530 - Analysis Checking	\$ -579.37	\$ 20,056.80	\$ -99.98	\$ 6,459.15
x9540 - Personal Checking	\$ -0.03	\$ 40.91	\$ 0.00	\$ 13.63

See all your finances at once. Add your external accounts now.

[Add External Accounts](#) C

**Savings Goals** D [Manage](#) [?](#)

Test \$0.00 of \$500.00

0%

today

**Budget** E [Manage](#) [?](#)

Income \$0 of \$5,185

0%

REMAINING \$5,185

Expense \$100 of \$371

27%

REMAINING \$271

**Income Statement** F [Manage Categories](#) [?](#)

View:

☒ Table ☐ Chart

- A. Edit the list of accounts available in **Spending**.
- B. Click on an account balance to view transaction details and assign categories. You can even make notes and split transactions into multiple categories if desired.
- C. Add external accounts from other financial institutions. For deposit accounts, you will be able to see the balances and transactions for these accounts. To transfer funds to and from external accounts, click on **Transfers** in the navigation bar and select **External Account Transfer**.
- D. Manage savings goals.
- E. Manage budget goals.
- F. Manage pre-defined transaction categories or create your own.

## Budget

The **Budget** feature helps you manage your finances by organizing your spending habits into categories that you can download as a CSV file.

To access the **Budget** feature, hover over **Spending** on the main navigation, select **Budget**.

Budget

A

Manage Categories

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

B

☐ View Categories with a \$0 Actual Balance
 

C

Print | Export

Income	Month to Date	Actual	Budget	Difference	12-Mo. Avg.
Other Income	0%	\$0.02	\$5,185	\$5,184.79	\$3,442
Payroll	0%	\$0.00	\$0	\$0.02	\$0
<b>Total Income</b>	<b>0%</b>	<b>\$0.02</b>	<b>\$5,185</b>	<b>\$5,184.81</b>	<b>\$3,442</b>

Expenses	Month to Date	Actual	Budget	Difference	12-Mo. Avg.
Credit Card Payments	0%	\$0.00	\$10	\$10.00	\$3
Sports & Fitness	0%	\$0.00	\$0	\$0.01	\$0
Uncategorized	28%	\$100.02	\$361	\$261.15	\$1,591
<b>Total Expenses</b>	<b>27%</b>	<b>\$100.02</b>	<b>\$371</b>	<b>\$271.16</b>	<b>\$1,629</b>

Cancel

Update

- A. Manage pre-defined transaction categories or create your own.
- B. Choose whether you would like to view categories with a \$0 balance.
- C. Print or Export your budget as a CSV file.
- D. Set your budget amounts for each category.

## Savings Goals

The **Spending** feature makes it easy to establish savings goals.

To access the **Savings Goals** feature, click on **Spending** in the navigation bar and select **Savings Goals**. Set a description of your goal, the account, the starting and ending amounts, and the starting and ending dates. Click **Add** to save.

Savings Goals

Add a New Savings Goal

Enter a description of your goal:

Test

Select the account where you will save for this goal:

Select an account... \*

Starting Savings Amount:

\$0.10

Goal Amount:

\$100.00

Goal Start Date:

07/23/2020

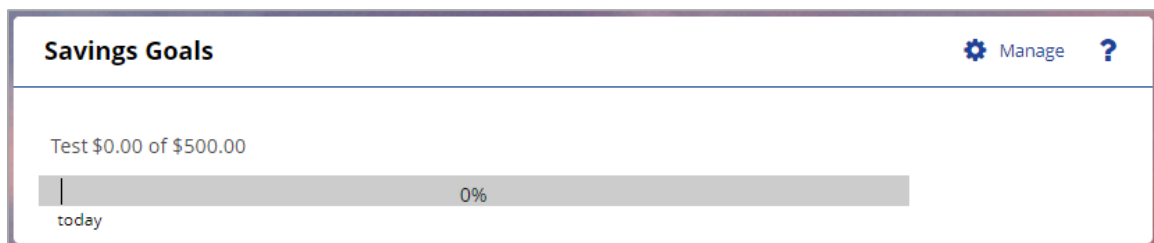
Goal Target Date:

08/19/2020

Note: The Starting Savings Amount field defaults to the balance of the selected deposit account; the goal will use funds that have already been deposited unless you change the Starting Savings Amount to \$0. A savings goal can only be associated with one account.

Add

Your Savings Goals are displayed on the **Spending Overview** page so you can easily track your progress.



## Categories

You can manually add spending categories so that you can track where your money is being spent.

To access the **Categories** page, click on **Spending** in the navigation bar and click **Categories**.

The screenshot shows the 'Categories' page. At the top, there's a section titled 'Add Custom Category' with a dropdown menu set to 'Expense', a text input field for 'Category Name', another text input field for 'Description', and an 'Add' button. A blue circle 'A' points to the 'Expense' dropdown. Below this is a table titled 'My Categories' with columns: 'Type', 'Category', 'Description', and 'Options'. The first row shows 'Expense', 'Dog Food', 'Kibbles', and a 'Delete' link. The second row shows 'Expense', 'Test', 'Test Desc', and a 'Delete' link. A blue circle 'B' points to the 'Delete' link in the first row. At the bottom of the table, there's a note: 'When you delete a category, future reports will use the default category for associated merchants (payees). If a default category for the merchant doesn't exist, the transaction will be categorized as "Other".' and a 'Done' button.

Type	Category Name	Description
Expense		

Type	Category	Description	Options
Expense	Dog Food	Kibbles	Delete
Expense	Test	Test Desc	Delete

When you delete a category, future reports will use the default category for associated merchants (payees). If a default category for the merchant doesn't exist, the transaction will be categorized as "Other".

Done

- A. Choose whether the category is an expense or income and enter a name and a brief description. Click **Add**.
- B. The custom category will appear in the **My Categories** section of the **Categories** page and be available in the **Categories** dropdown used to select categories for individual transactions.

## Add External Account

You can link an external account to the **Spending** tool so that you can gather information about your full financial portfolio in one easy-to-access location.

1. To access the Add External Accounts feature, click on **Spending** in the navigation bar and select **Add External Accounts**.



## Add Accounts

1

2

3

Find Your Institution

Provide Sign-In Info

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
- Chase Bank
- 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 (!) 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.](#)

You can click an institution from the provided list or do a search using the Search field. Once selected, click **Next**.



**Note:** You can add an asset or liability that doesn't have online access by clicking **click here to add an offline account.**

- Once you've selected the external account that you'd like to link, enter the **Online ID** and **Passcode** associated with the account at the selected financial institution and click **Next**.

## Add Accounts

1

2

3

Find Your Institution


Provide Sign-In Info

Confirmation

Enter your credentials for the selected institution:

---

**Bank of America**

 <https://secure.bankofamerica.com/login/sign-in/signOnV2Screen.go>

Online ID

Passcode

Re-enter Passcode

**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

- If you have multiple accounts with the external institution, you can select which accounts to link to MB&T.

## Add Accounts

1

2

3

Find Your Institution

Provide Sign-In Info

Confirmation

**Select the accounts from Bank of America that you want to connect.**

<input checked="" type="checkbox"/>	Alaska Airlines Visa Signi	Credit Card: Credit Card	\$0
<input checked="" type="checkbox"/>	Alaska Airlines Visa Plati	Credit Card: Credit Card	\$1,371

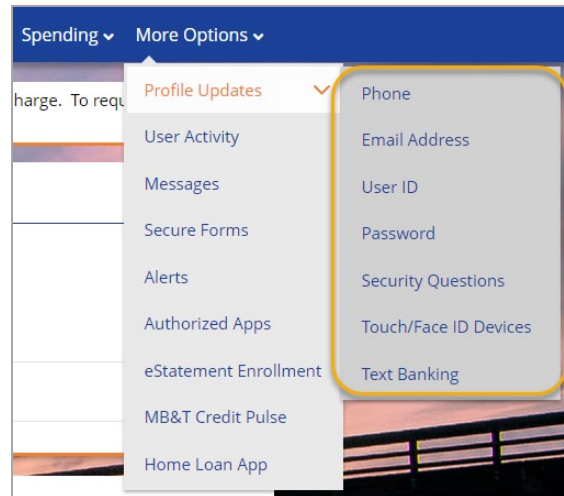
Next

- Once you've selected which accounts to link, you'll receive a confirmation that the accounts have been added.

# More Options

## Profile Updates – Overview

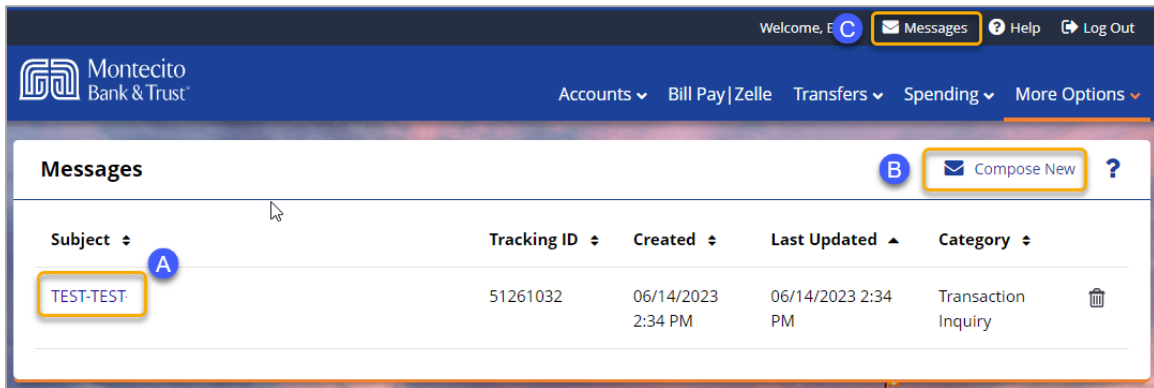
The **Profile Updates** dropdown menu gives you access to a wide range of tools that help you manage your account.



- **Address:** Request a change of physical address, mailing address, or both, for one or multiple accounts. Change of address requests are processed within 2 business days.
- **Phone:** The Phone page shows the phone numbers that are registered with your account. Your phone number will be used to verify your identity to complete certain actions in online banking, so it's important to ensure that the correct phone numbers are listed. Change of phone requests are processed within 2 business days.
- **Email Address:** The Email Address page displays the email address currently associated with your name record on file. Email address changes occur immediately.
- **User ID:** The User ID page allows you to view and change your User ID.
- **Password:** Your Password can be reset on the Password page. To reset your password, you'll need to enter your current password.
- **Security Questions:** You can change your security questions and answers on the Security Questions page. Just like changing your password frequently, changing your security questions and answers helps to ensure the security of your accounts.
- **Touch/Face ID Devices:** The Touch/Face ID Devices page will display and allow you to delete devices in which Touch or Face ID is used to log in to Online Banking.
- **Text Banking:** Text Banking makes accessing your accounts on the go easy! The Text Banking page lets you manage the phone numbers connected with Text Banking. It also contains a list of text commands.

## Messages

The **Messages** feature allows you to send and receive secure messages to MB&T Customer Support.



- A. Click on the name of a message under **Subject** to read the full message.
- B. Compose a new message by clicking **Compose Message**. These messages are sent securely and can safely contain account and transaction information.
- C. You can also access the **Messages** feature by clicking on **Messages** at the top of the screen from any page.

## Secure Forms

The **Secure Forms** feature provides a secure and convenient option for submitting specific requests through online banking.

**Secure Forms**

**Account Services**

Account Closure Request	Complete this form to request the closure of checking and savings accounts.
Change of Address Request	Please complete this form to request a change of address on your account(s).
Check Imaging Request	Use this form to request that check images be included or removed from your statements.
Reinstate Paper Statements	Complete this form to cancel eStatements and receive your statements in the mail. Please note, you will still have access to statements within online banking. To enroll in eStatements navigate to More Options > eStatement Enrollment.
Statement Cycle Change Request	Use this form to update the cycle date of your checking account statement.

**Card Services**

Card Travel Notification	Inform Montecito Bank & Trust of your travel plans so we can make a note on your debit card record.
Damaged ATM/Credit/Debit Card Replacement Request	Use this form to request a replacement for an existing card when the card is damaged (the card's chip, stripe, or tap isn't working).
Temporary ATM/Debit Card Limit Increase Request	Submit this form to request a temporary increase to the limits of your ATM or Debit card.

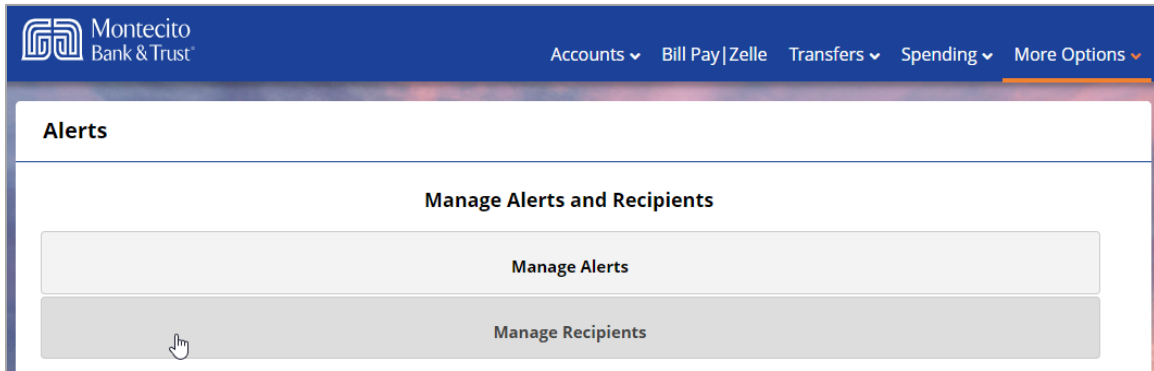
**Check Adjustments**

Check Amount Adjustment Request	Submit this form if a check has cleared your account for the incorrect amount.
---------------------------------	--

# Alerts

## Manage Alerts

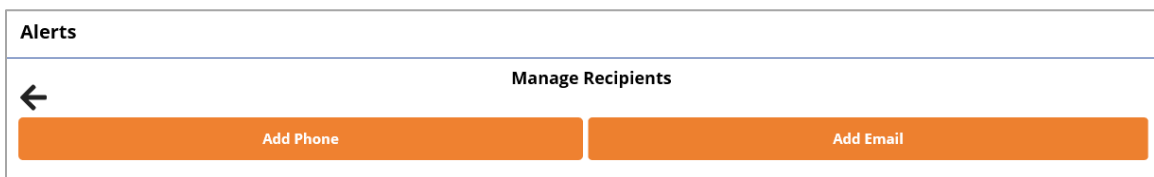
The **Alerts** feature allows you to manage your alerts. You can add different alerts to your account so that you'll always be kept up to speed on your financial activity.



- **Manage Alerts:** This page allows you to review the alerts that you're currently receiving. You can also sign up to receive additional alerts, simply click on Manage Alerts, add alerts, select the alert you'd like to add, choose which account the alert should be applied to, and decide whether you'd like to receive the alert via email or text message.
- **Manage Recipients:** This page shows you the email addresses and mobile numbers that are set up to receive alerts. You can add, edit, and remove recipients on this page.

## Manage Recipients

1. To manage recipients, click **More Options** from the navigation bar and select **Manage Recipients**.
2. Enter the **Verification Code** sent to the email address we have on record. If the email address is incorrect, the email address can be updated by clicking on **More Options** in the navigation bar and selecting **Profile Update** and then **Email Address**.
3. Select **Add Phone** or **Add Email**.



4. Enter the **Verification Code** sent to the phone (via text) or email address added.



**Note:** Push notifications are not available on desktop, but are an option in the MB&T mobile app if notifications are enabled for the app in your phone settings.

## Add Alerts

1. To add alerts, click **More Options** from the navigation bar and select **Alerts**.
2. Select the alert you'd like to add from the alerts listed.

The screenshot shows the 'Alerts' section with a sub-header 'Add Alert'. A list of alert options is displayed, including 'Account Balance Above Threshold', 'Account Balance Below Threshold', 'Account status changed', 'Address Changed', and 'ATM Withdrawal (debit) over threshold amount'. The 'Account Balance Below Threshold' option is highlighted.

3. Select the account that applies to the alert you want to set.

The screenshot shows the 'Alerts' section with a sub-header 'Select Account'. A list of accounts is displayed, including 'Business Checking x9500' with an available balance of \$128.88, 'Analysis Checking x9530' with an available balance of \$21,435.73, and 'Personal Checking x9540' with an available balance of \$41.70. The 'Business Checking x9500' account is highlighted.

4. Enter the alert criteria and choose how you would like to receive the alert (by email or text) and click **Submit**.

The screenshot shows the 'Alerts' section with a sub-header 'Account Balance Below Threshold'. The account 'Business Checking x9500' is selected with an available balance of \$129.89. The alert criteria is set to 'Amount' with a value of '\$'. The recipients are listed as 'bkohne@montecito.bank' (with a toggle switch turned on) and '(831) 596-7564' (with a toggle switch turned off). At the bottom, there are 'Cancel' and 'Submit' buttons.

You've reached the end of this guide. We hope you found it helpful.