Personal Online Banking Guide

Montecito Bank & Trust®

Rev. 06/23

Welcome

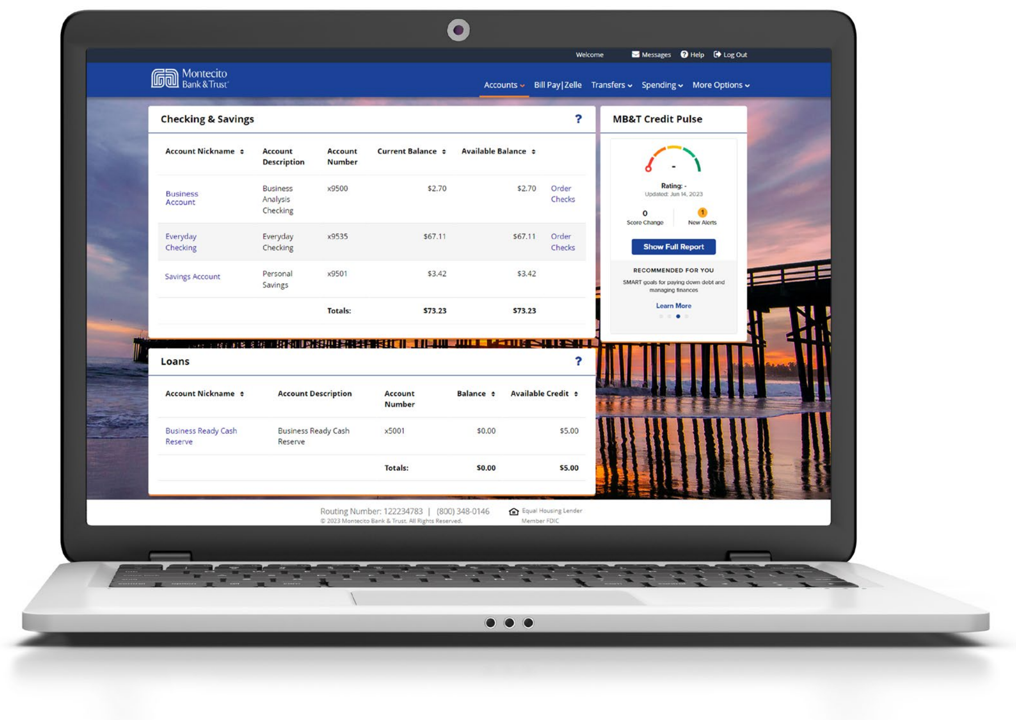
Welcome to Online Banking with Montecito Bank & Trust! Whether at home or in the office, from a mobile phone or desktop computer, we strive to make your Online Banking experience easy and convenient. Each section of this guide provides an overview and steps to help you during your online banking experience.

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



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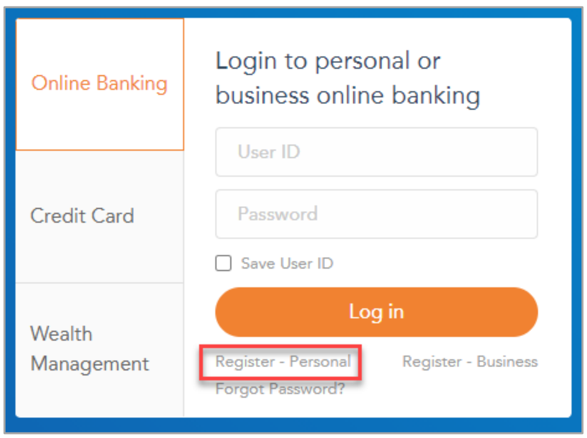
Getting Started

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.
2. Click the **Register** link.



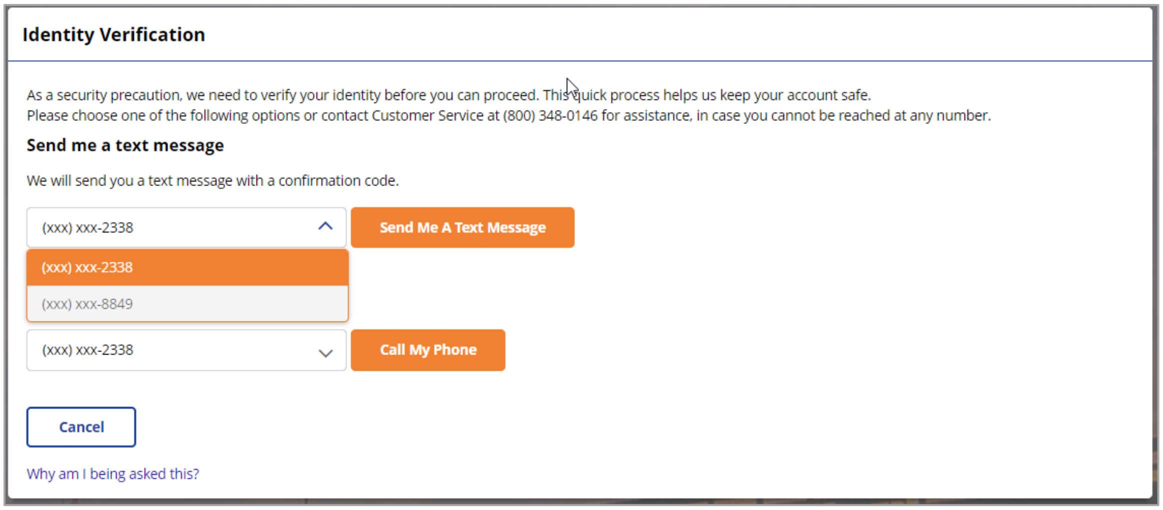
3. Review and accept the terms of the **Electronic Communications Agreement** and **Consumer Online Banking Agreement**.
4. Complete the **Registration** form. The form requires your **full account number**, **name**, **SSN**, and the **account zip code**. Clients without an SSN will require the Telephone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

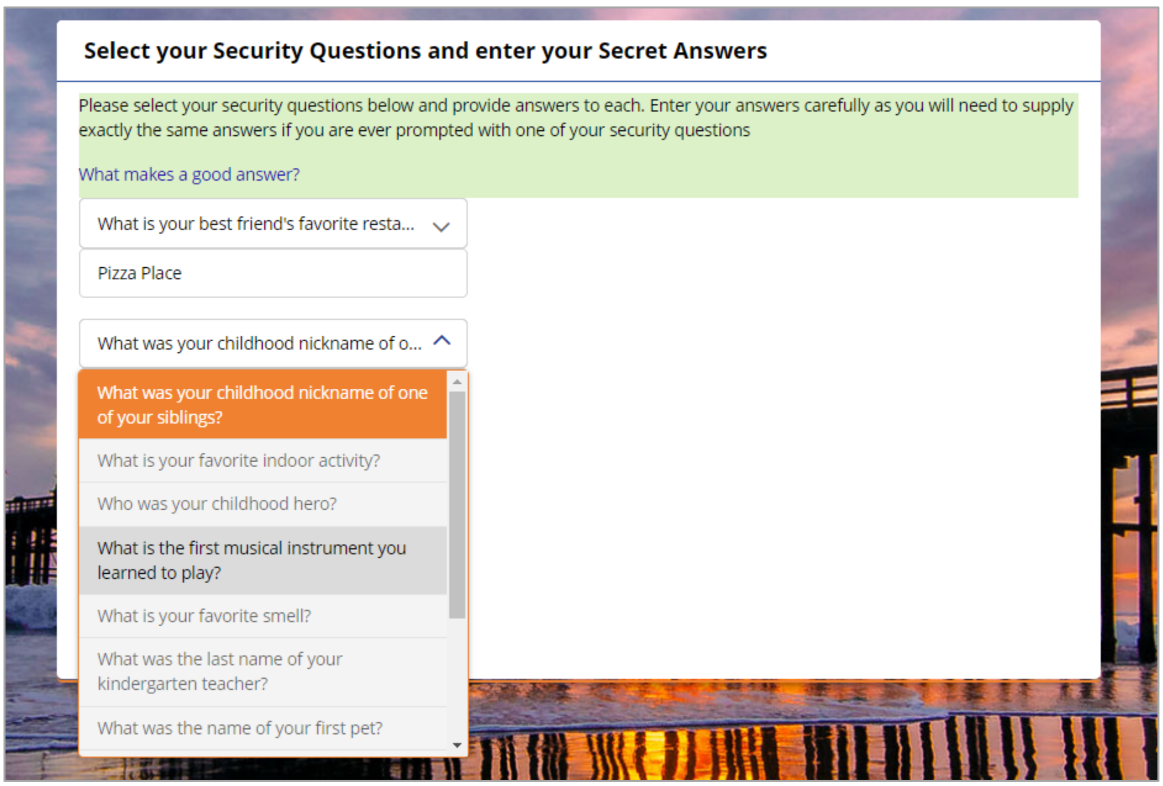
Note: User IDs must be 6 to 32 characters long, are not case sensitive, and cannot contain your Date of Birth or Social Security Number. Passwords must be 10 to 32 characters long and must contain all of the following: a lowercase letter (a-z), an uppercase letter (A-Z), a number (0-9), and a special 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**.



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

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

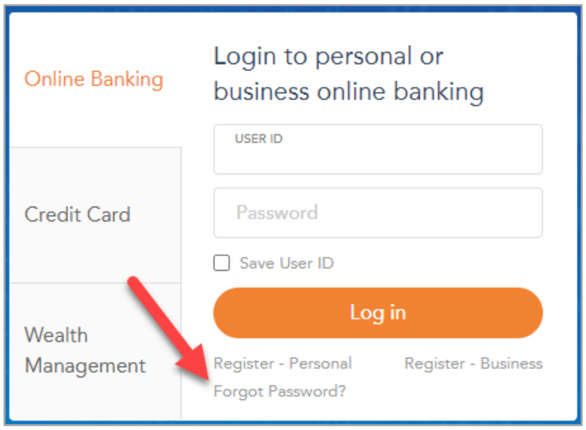


Congratulations! You have successfully logged into the Online Banking system. Going forward you can use the User ID and Password you established to log into both the desktop and mobile applications.

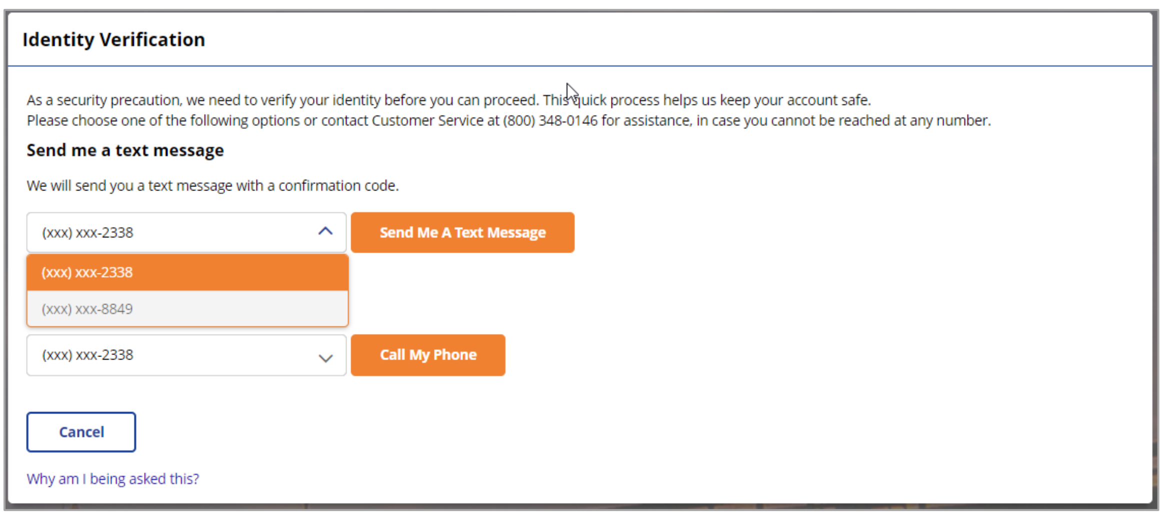
Forgot Password

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.
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**.

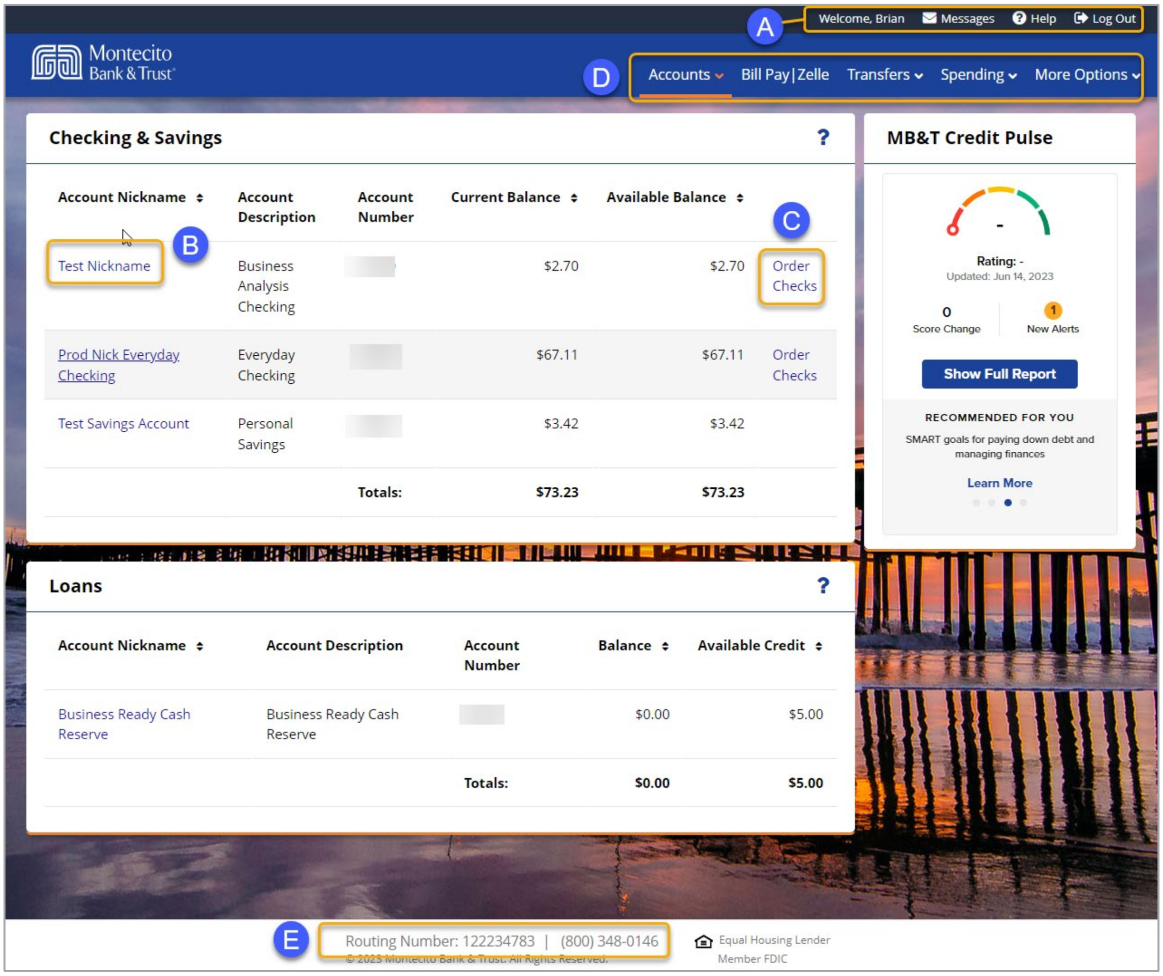
5. Create and confirm a new **Password**. Click **Set New Password**.

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.



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.

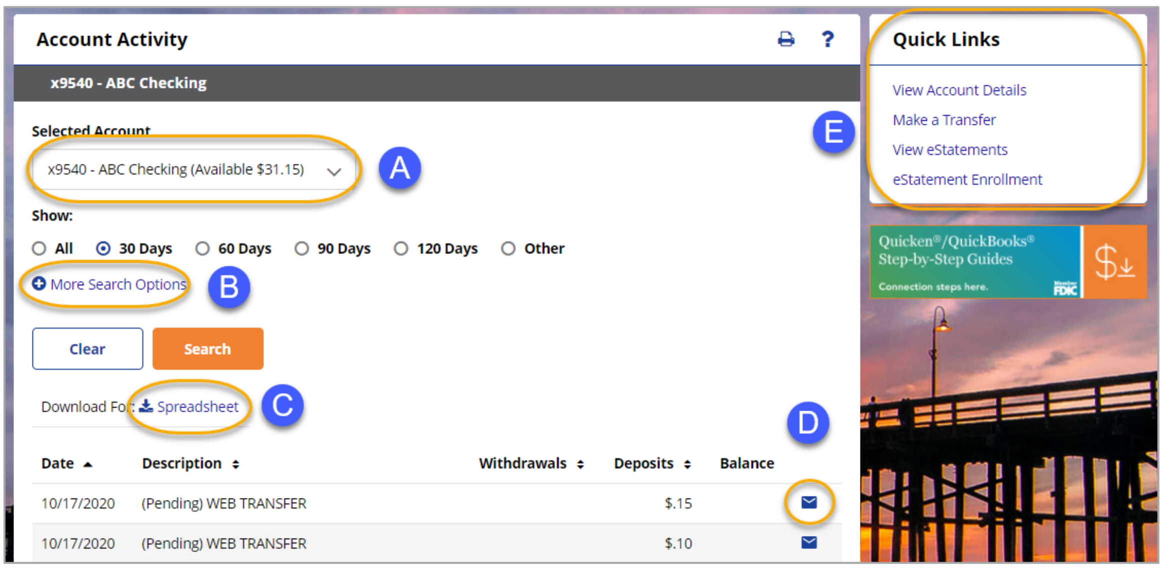
- Accounts: View and search transaction activity, place Stop Payments, view eStatements, and more!
- Bill Pay | Zelle: Easily pay virtually anyone in the US using bill pay, and easily send and receive money with Zelle®.

- 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

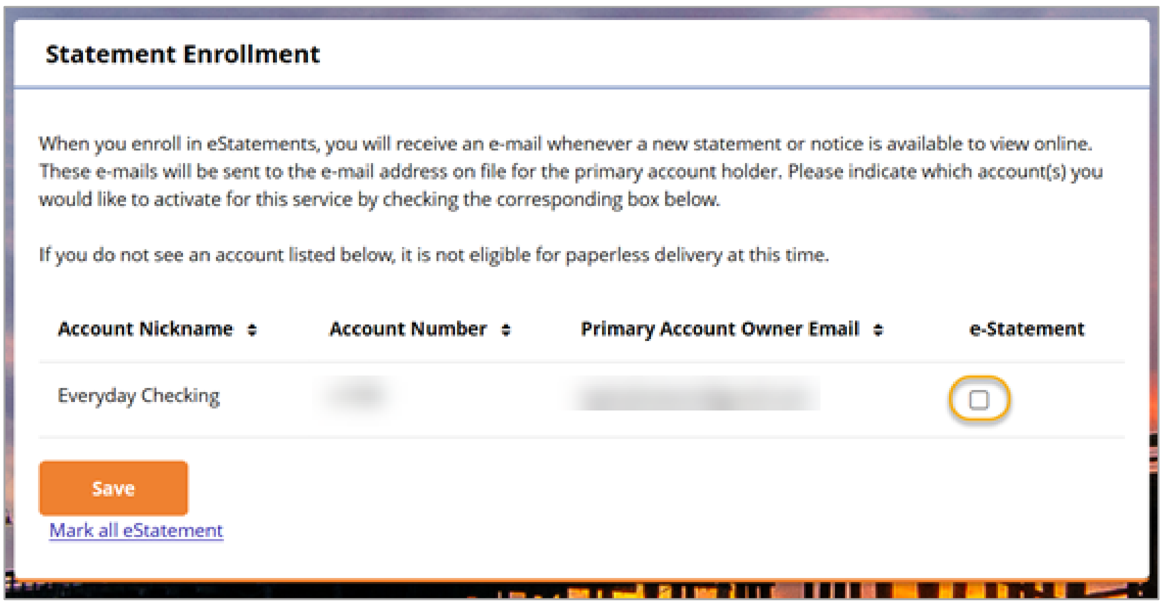
Statement Date ▲	Description ⬍
08/17/2022	Loan E-Statement - 8/17/2022 - [redacted] - [redacted] TEST - BR. 74
08/17/2022	Loan E-Statement - 8/17/2022 - [redacted] - [redacted] TEST - BR. 74
08/17/2022	Loan E-Statement - 8/17/2022 - [redacted] - [redacted] TEST - BR. 74
07/26/2022	Loan E-Statement -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

eStatement Enrollment

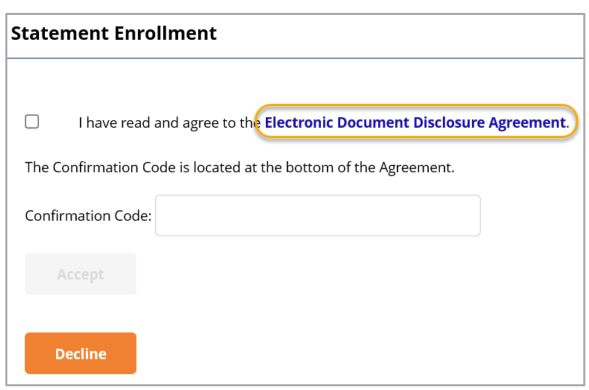
eStatement delivery sends you an email when your statement is available in Online Banking and discontinues the mailing of paper statements to your address.

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**.



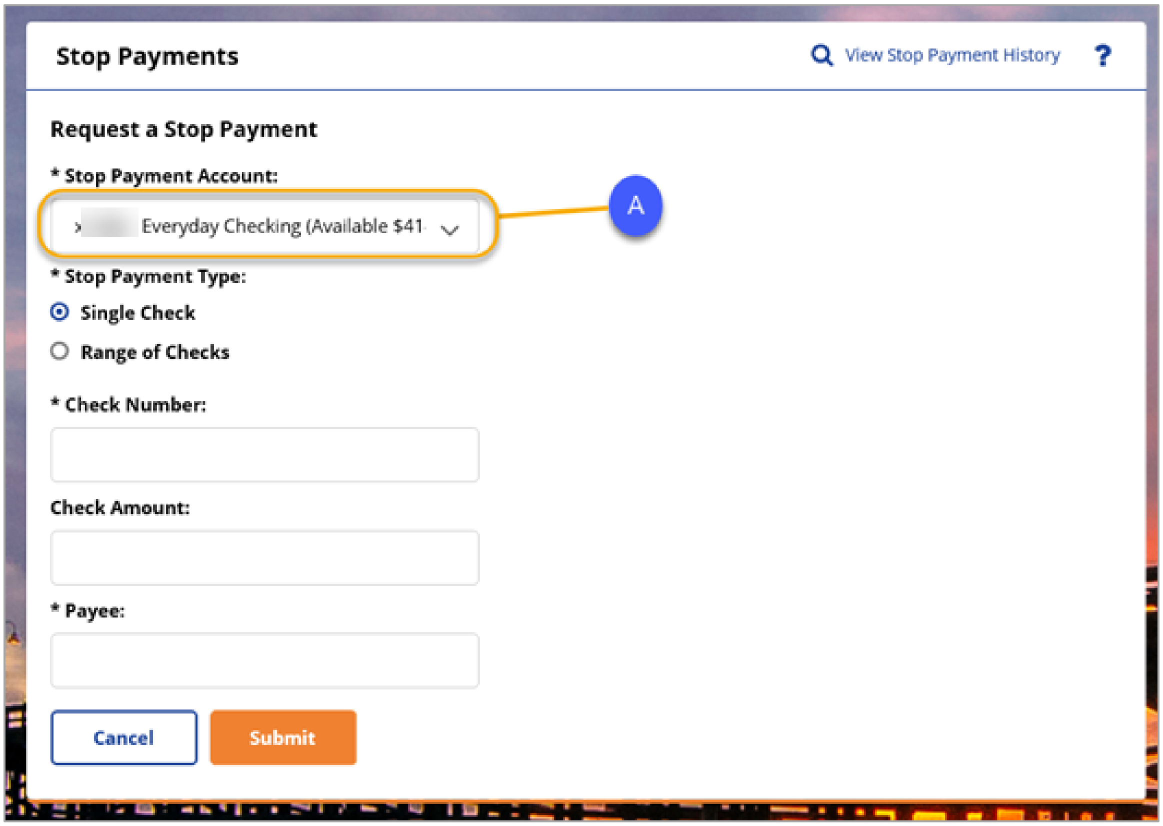
3. Click on **Electronic Document Disclosure Agreement** to review the agreement.
4. Click the checkbox to confirm you read and agree to the Agreement, and enter the **Confirmation Code** located at the bottom of the Agreement. Click **Accept**.



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**.



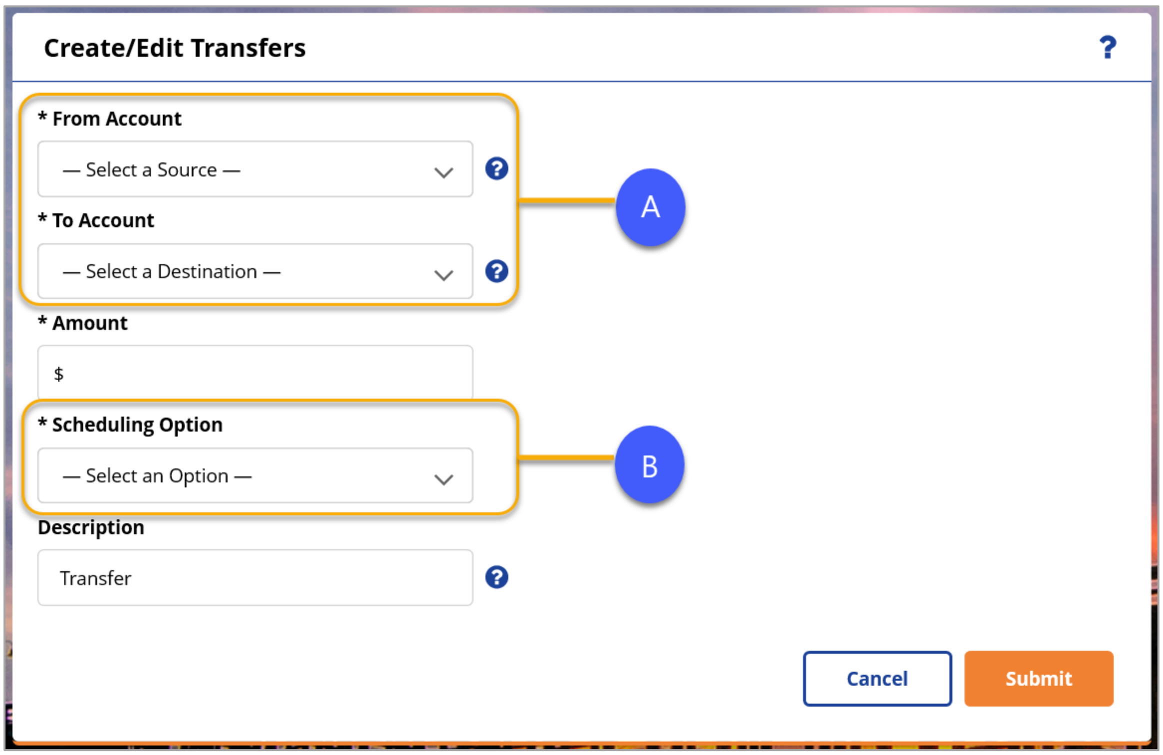
Note: Fees may apply. Refer to www.montecito.bank/dislosures for our Schedule of Fees.

Transfers

Create and Edit Transfers

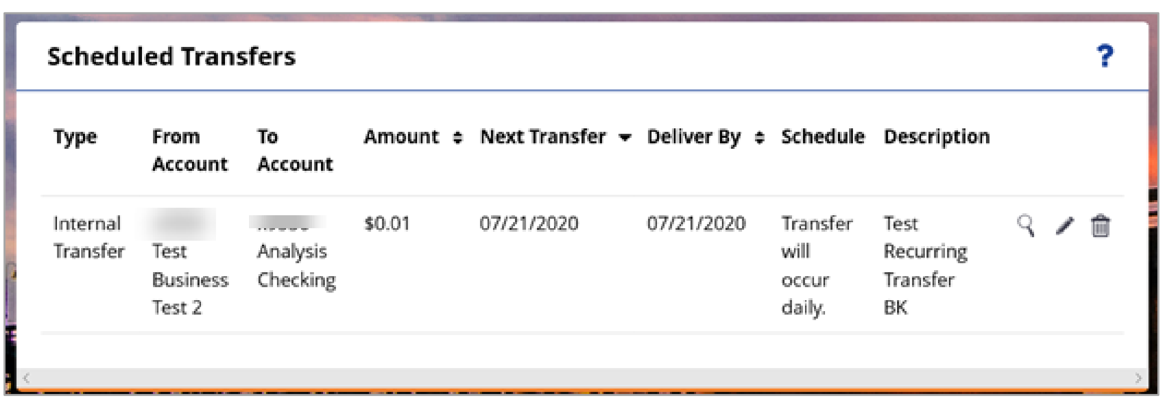
When you need to make a one-time or recurring transfer between your personal Montecito Bank & Trust accounts, you can use the **Transfers** feature. These transactions are processed automatically, so your money is always where you need it to be.

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



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.

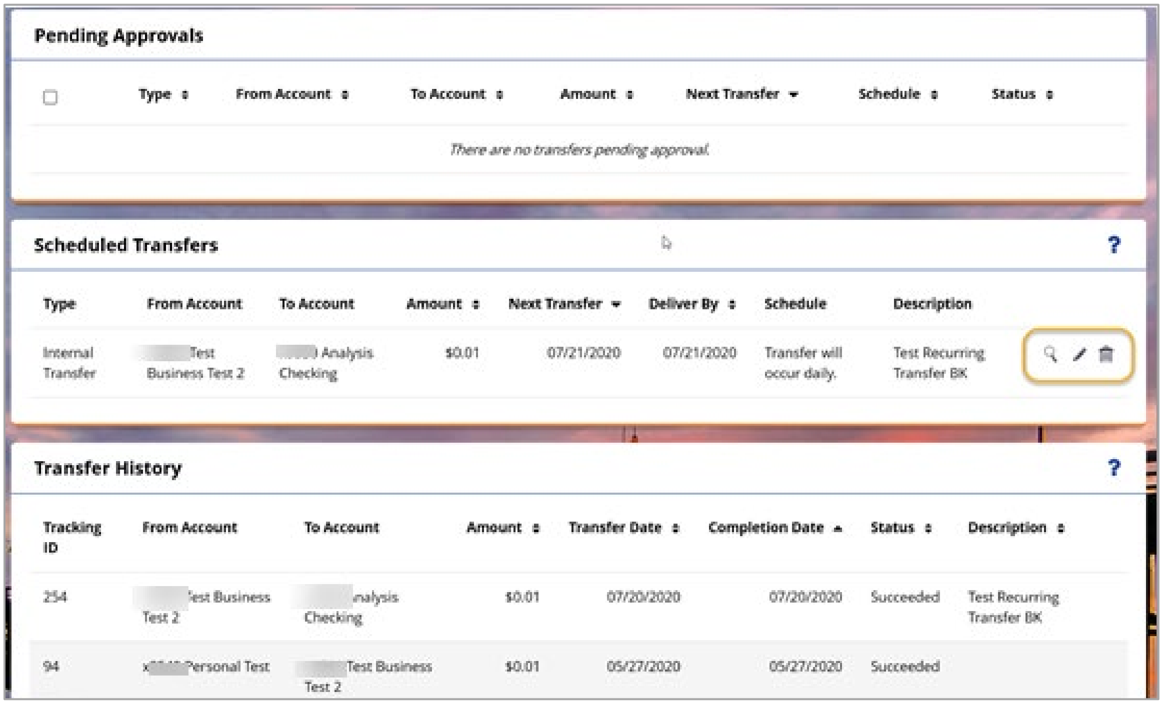


You can also view, edit and delete scheduled transfers in the **Scheduled Transfers** section.

Transfer Activity

Transfer Activity gives you an overview of all of your past and scheduled transfers.

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



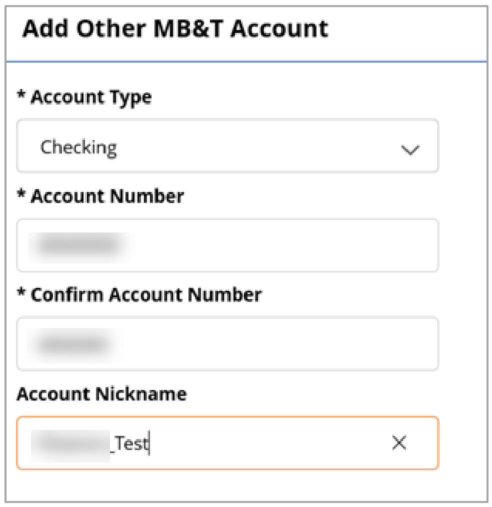
Once you're on the **Transfer Activity** page, you can view pending approvals, edit and delete scheduled transfers, and browse your transfer history.

Add Other MB&T Accounts

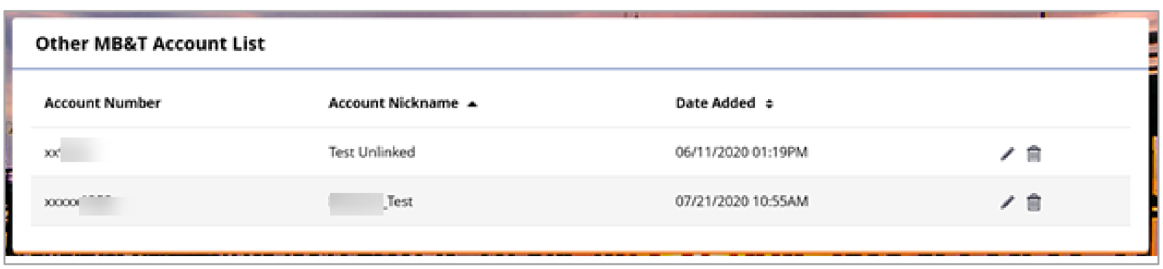
You can add other un-owned MB&T Accounts for credit transfers. Other MB&T account transfers can be immediate, future-dated or recurring.

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**.



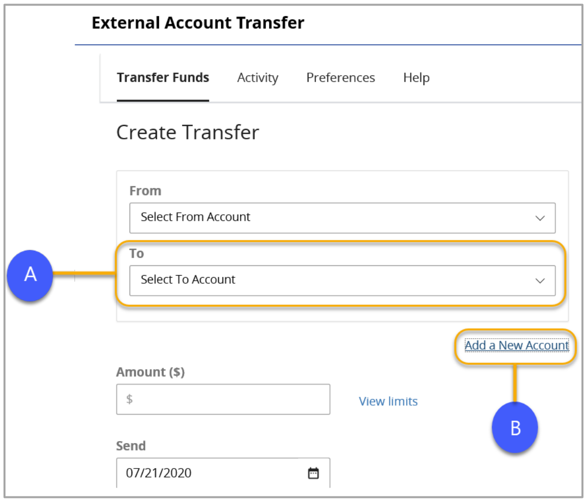
2. Once you've entered the details of the MB&T Account, the account will appear at the bottom of the page and be available as a **To** account on the **Create/Edit Transfers** page.



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**.

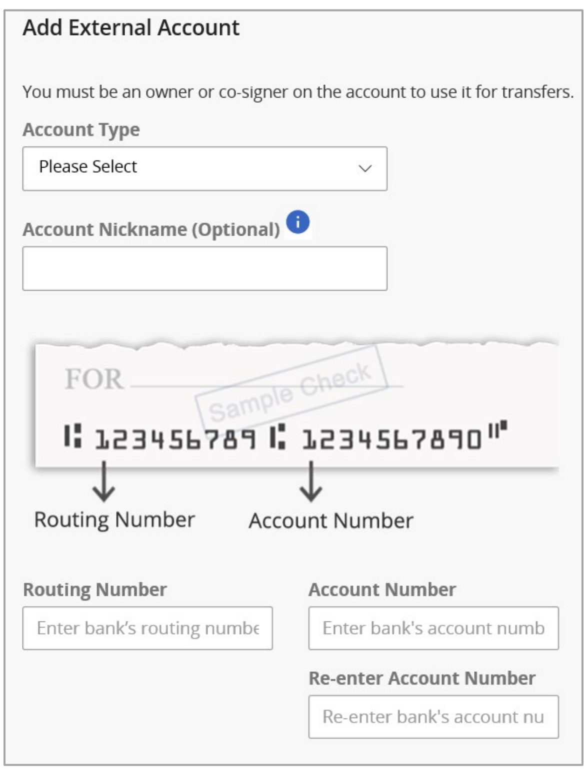


A. All external accounts that you've already added will appear in the **To** dropdown menu.

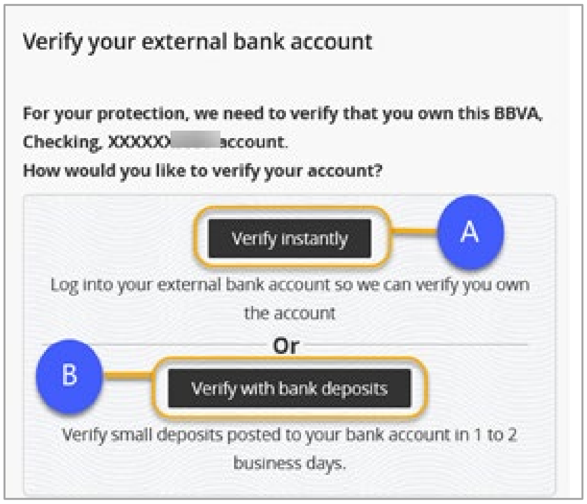
B. You can easily add a new transfer account by clicking on **Add a New Account**.

Add a New Account

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



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



   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

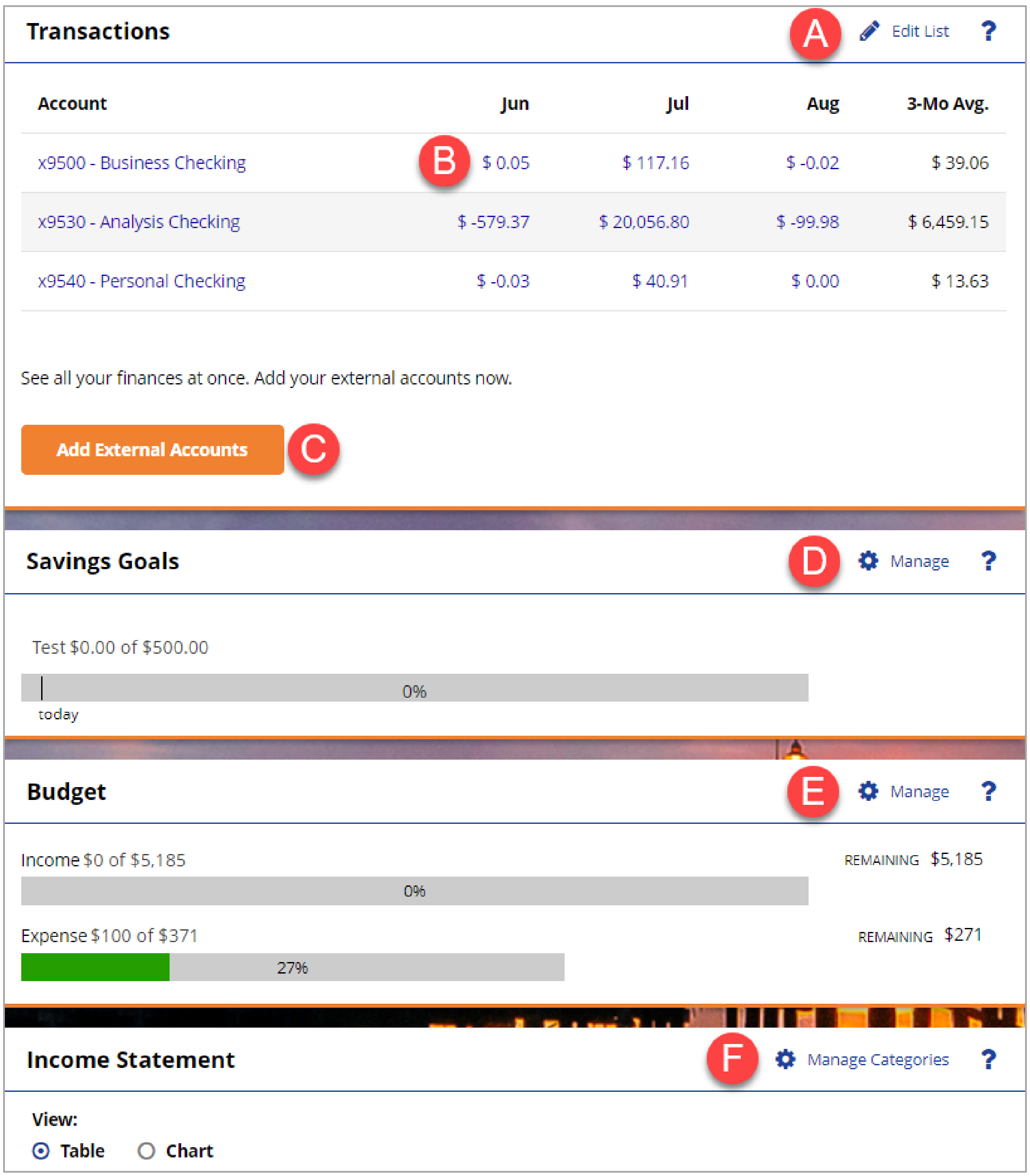
3. Once the account has been verified it will become available in the **To** menu on the **External Account Transfer** page.

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**.



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.

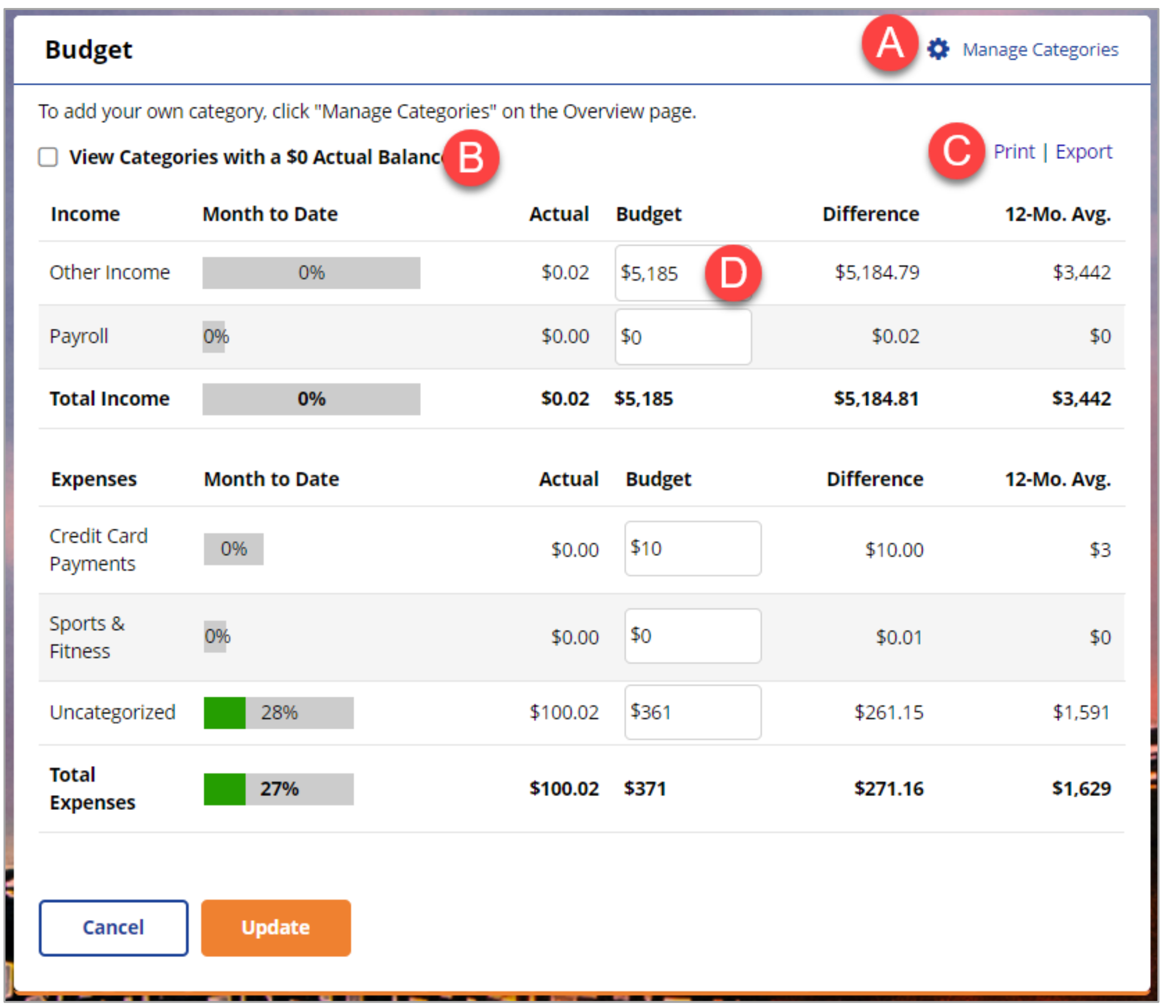
E. Manage budget goals.

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**.



A. Manage pre-defined transaction categories or create your own.

B. Choose whether you would like to view categories with a $0 balance.

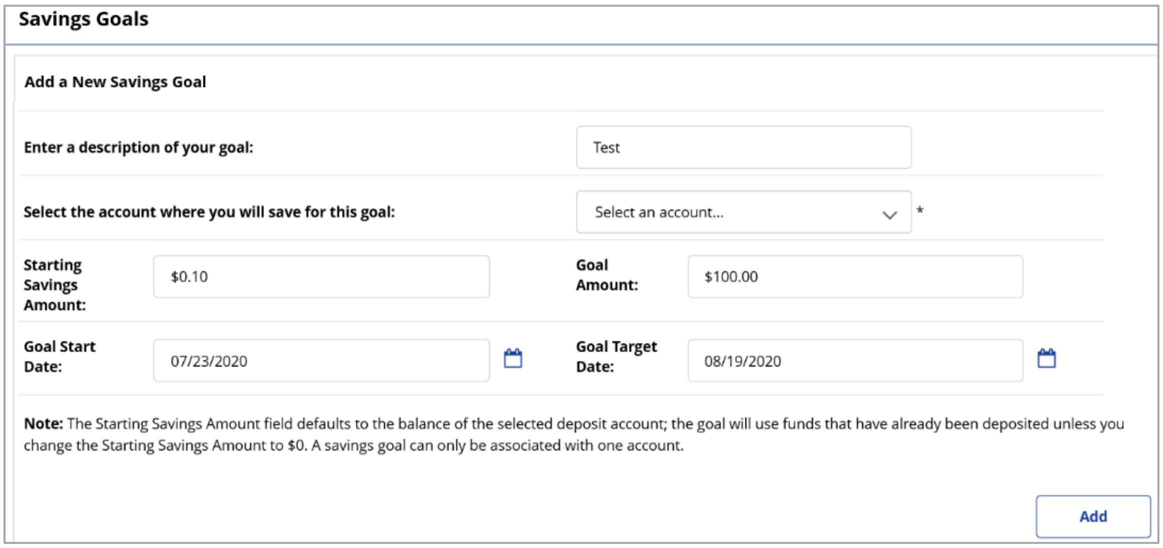
C. Print or Export your budget as a CSV file.

D. Set your budget amounts for each category.

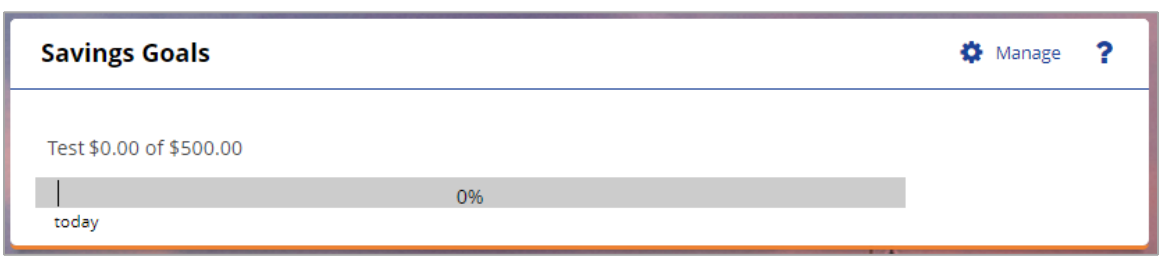
Savings Goals

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.



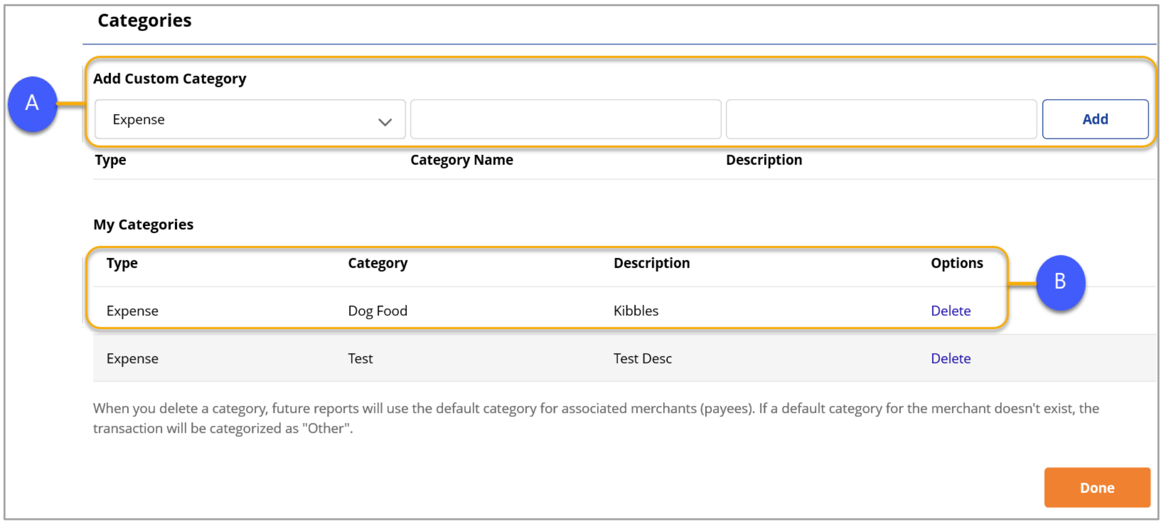
Your Savings Goals are displayed on the **Spending Overview** page so you can easily track your progress.



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**.



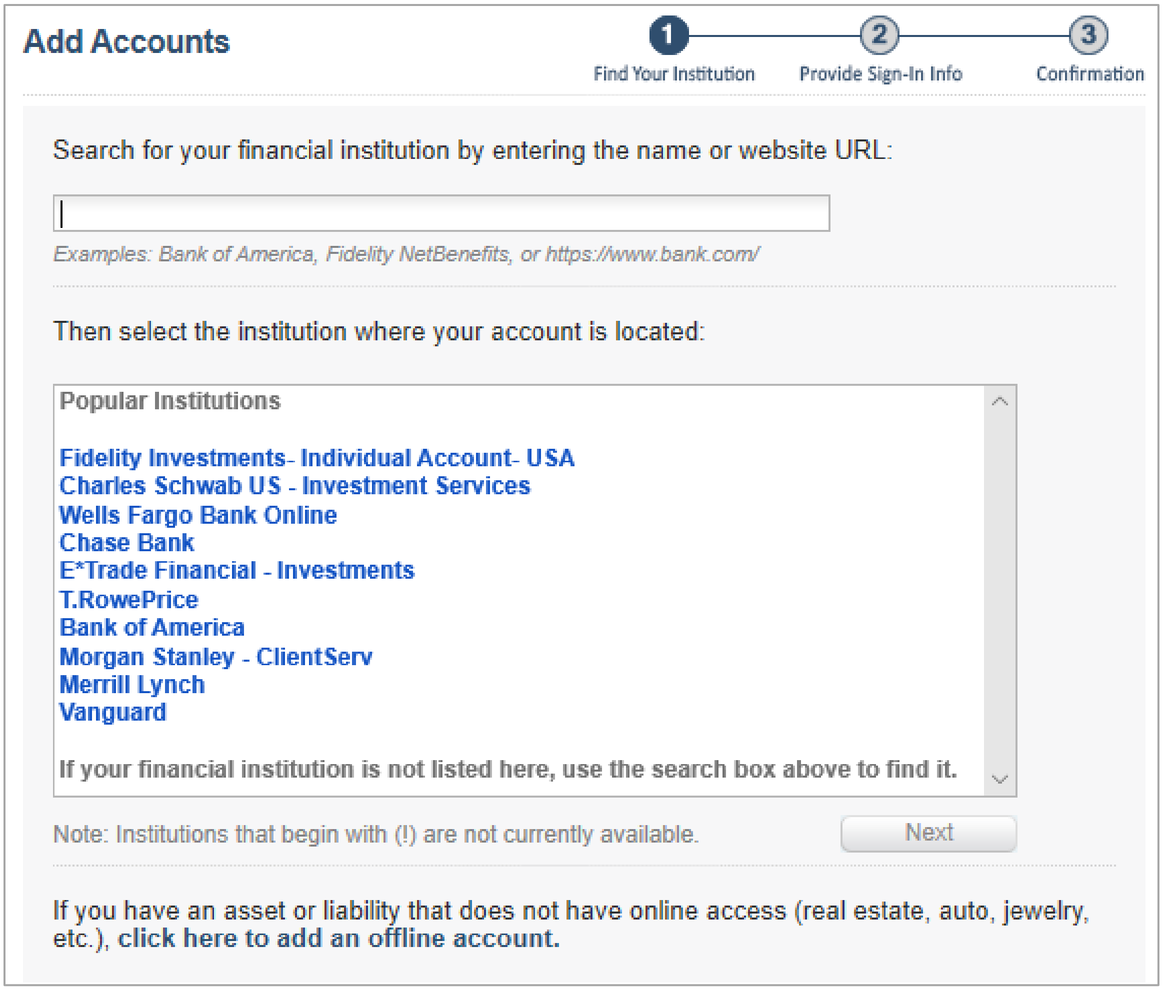
A. Choose whether the category is an expense or income and enter a name and a brief description. Click **Add**.

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.

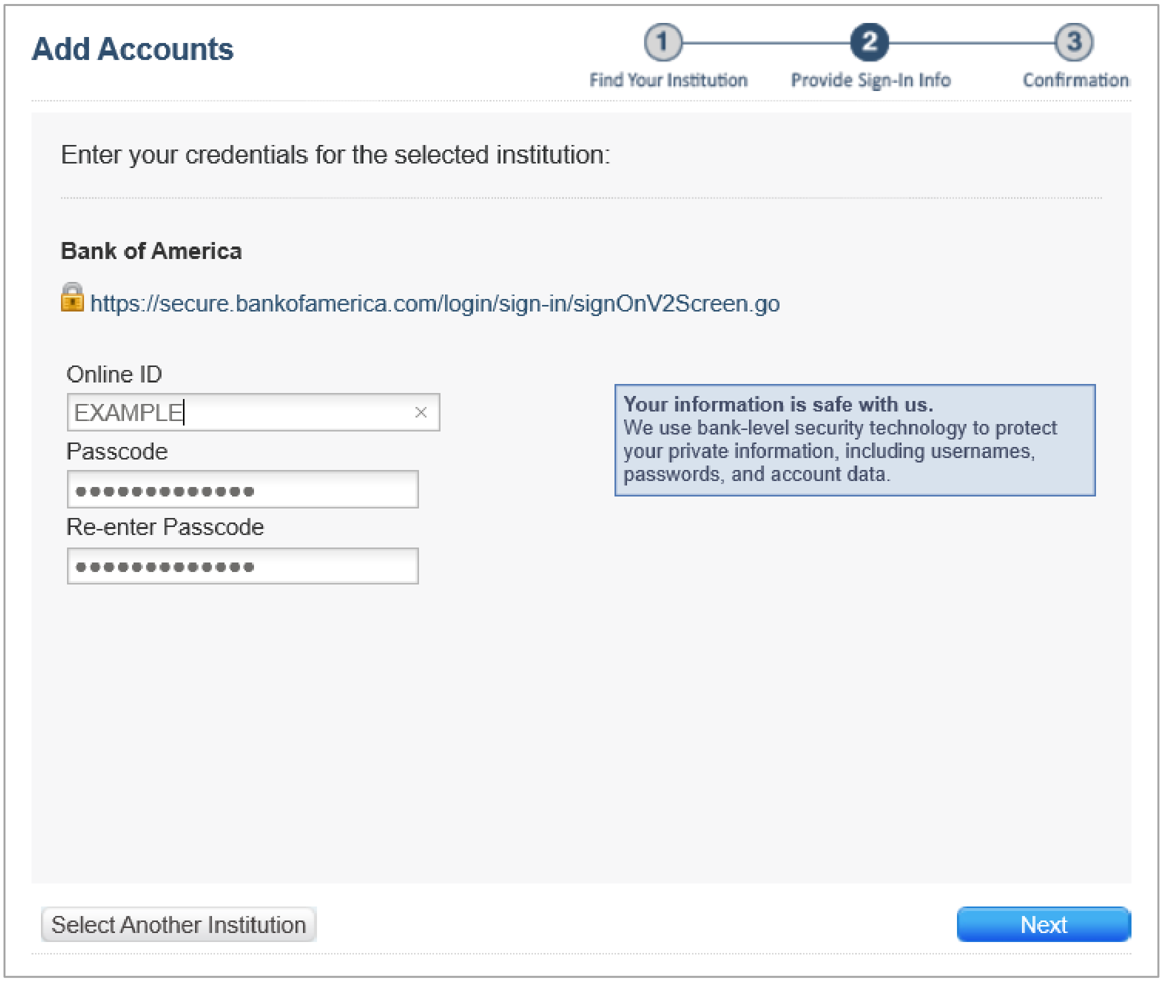
1. To access the Add External Accounts feature, click on **Spending** in the navigation bar and select **Add External Accounts**.



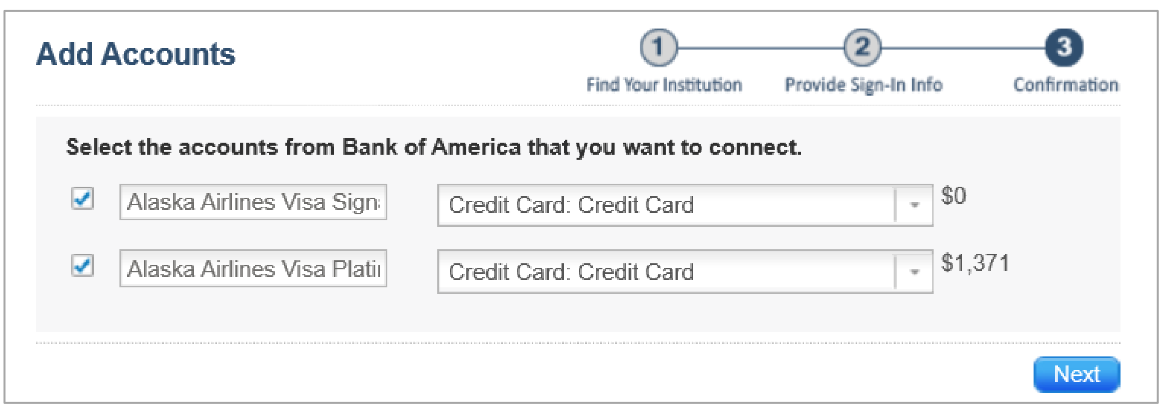
You can click an institution from the provided list or do a search using the Search field. Once selected, click **Next**.

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

2. 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**.



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

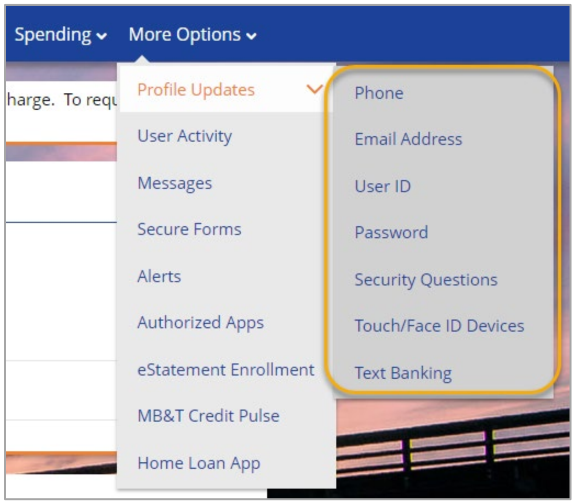


4. Once you've selected which accounts to link, you'll receive a confirmation that the accounts have been added.

More Options

Profile Updates – Overview

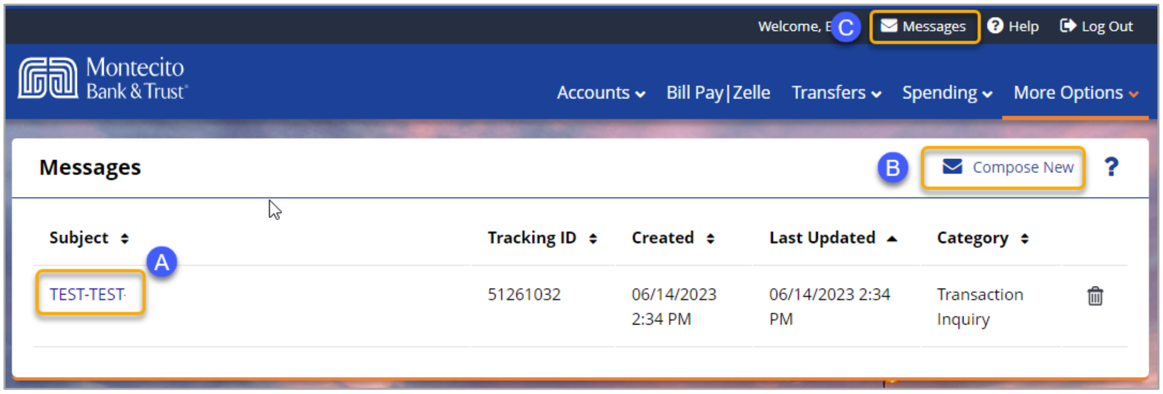
The **Profile Updates** dropdown menu gives you access to a wide range of tools that help you manage your account.



- 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.



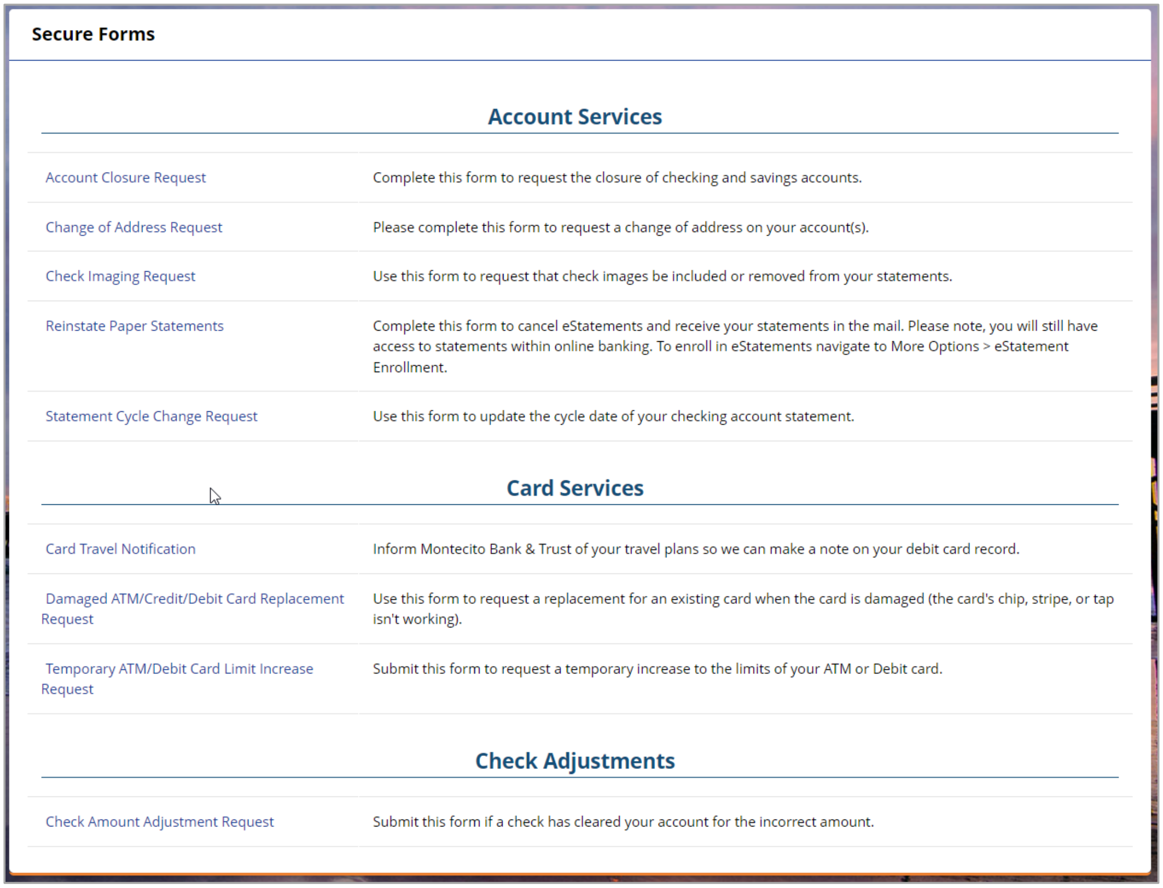
A. Click on the name of a message under **Subject** to read the full message.

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.

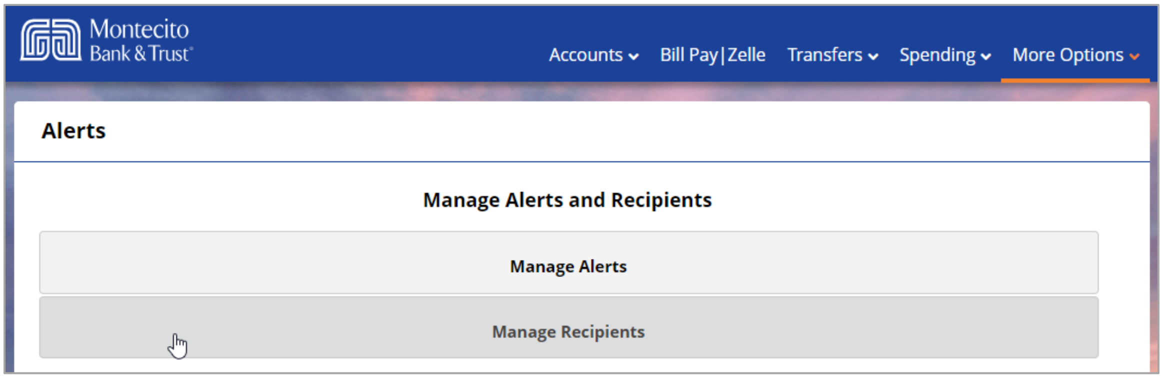
Check Adjustments

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

Alerts

Manage Alerts

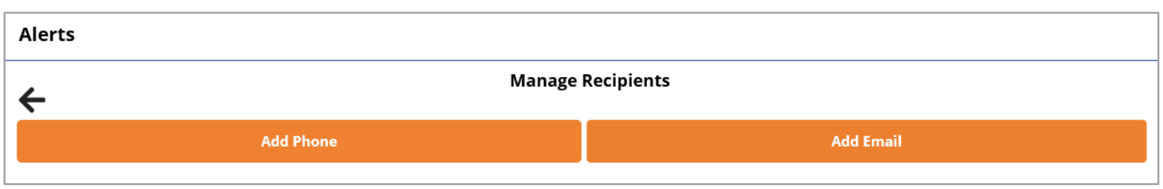
The **Alerts** feature allows you to manage your alerts. You can add different alerts to your account so that you'll always be kept up to speed on your financial activity.



- 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**.

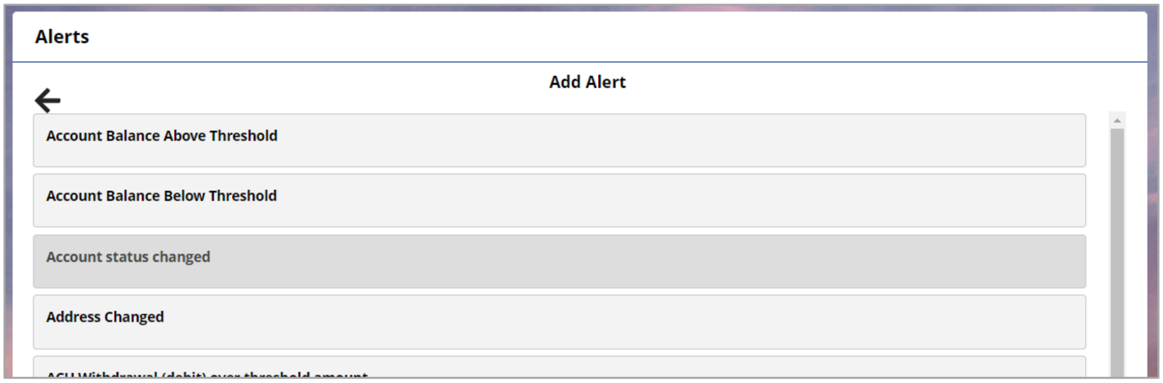


4. Enter the **Verification Code** sent to the phone (via text) or email address added.

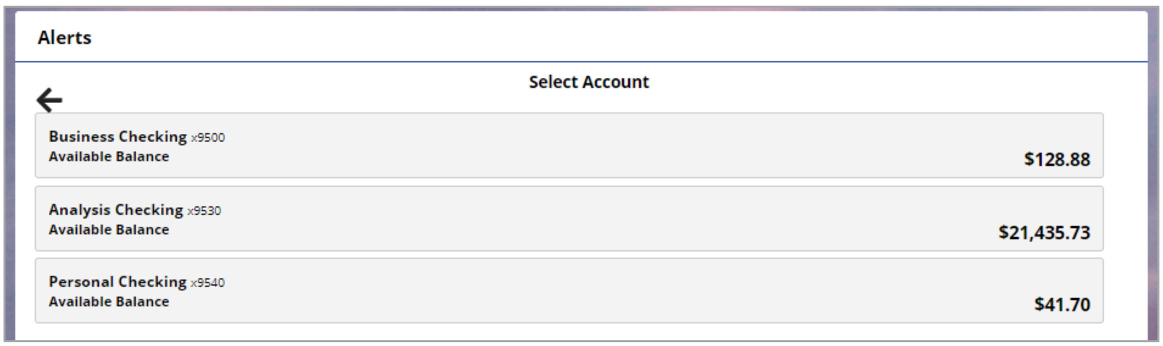
Note: Push notifications are not available on desktop, but are an option in the MB&T mobile app if notifications are enabled for the app in your phone settings.

Add Alerts

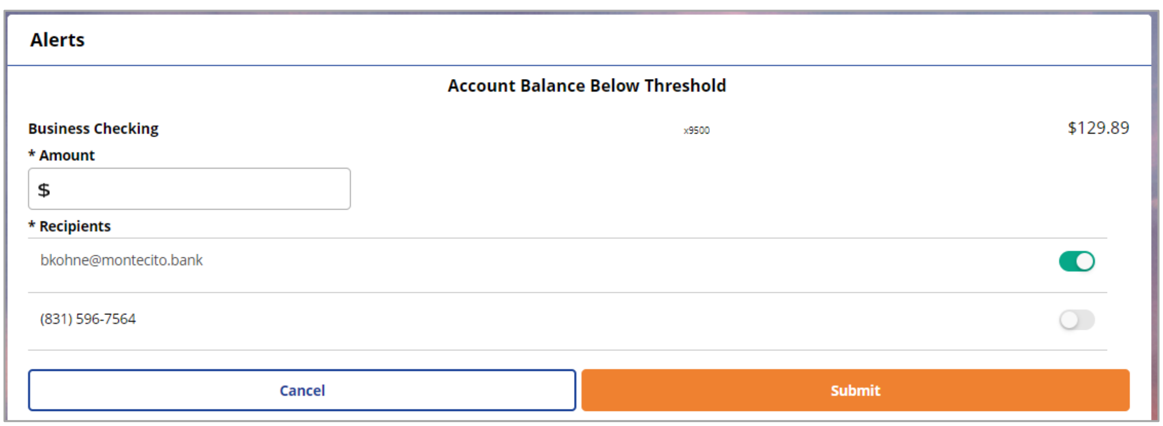
1. To add alerts, click **More Options** from the navigation bar and select **Alerts**.
2. Select the alert you'd like to add from the alerts listed.



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



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



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