**MACATAWA BANK – ADA COMPLIANCE**

**ONLINE BANKING**

* **Features**

Visual: The words, “Life is Hectic” is underlined on the screen.

Audio: Life is hectic...

Visual: An image of a To-Do list appears on screen. Items on the list include, work out, transfer money to savings, pay bills, haircut, meet Jon for lunch, take out garbage, feed Jake, pick-up birthday card and manage money.

Audio: and your To-Do list never seems to get any shorter.

Visual: The old page of the To-Do list is torn off and a new page is revealed. This list has, “Manage Finances” underlined at the top. Underneath that is another list of things to do. This includes, create budget, pay cable TV bill, pay cell phone bill, transfer money to savings, cancel check payment and review statement. Blue check marks appear next to each item on the list.

Audio: But, managing your money can be quick and easy.

Audio: Introducing...

Visual: A computer monitor appears on screen with the words, “Online Banking” written underneath it.

Audio: Online Banking.

Visual: Cursor moves up to the computer monitors screen and clicks on it. The word, “Easy” appears on the monitor’s screen.

Audio: We make it easy to take care of all your banking...

Visual: “Easy” disappears from the monitors screen and is replaced with, “24/7”.

Audio: whenever it's most convenient for you.

Visual: “24/7” disappears from the monitors screen and is replaced with an image of a List of Accounts.

Audio: Easy to check your account balances...

Visual: The list of accounts disappears from the monitors screen and is replaced with an image of an Express Transfer page.

Audio: Easy to transfer money between your accounts.

Visual: The Express Transfer page disappears from the monitors screen and is replaced with a circular image of four different triangular pieces. “Budgeting Tools” is written at the top of the screen.

Audio: And we've added powerful budgeting tools...

Visual: The cursor clicks on the colored pieces and an image of a Spending Report appears on the monitor’s screen.

Audio: Such as Spending Reports...

Visual: The cursor moves down the list of categories.

Audio: that categorize your monthly expenses...

Visual: The cursor moves over to the amount section by Utilities (Water/Gas/Electric).

Audio: so you can quickly see where your money is going.

Visual: The cursor moves up to the pie chart and clicks on it. The spending report gets minimized on screen and reveals a green home screen on the monitor.

Audio: And we've made it easy to export this information to your desktop...

Audio: to use with your personal financial software.

Visual: The monitors screen shows the words, “Bill Pay” written at the top. Three images with a white background appear below those words in a horizontal row. The first picture is of a red car with the words, “Car Loan” written underneath. The second picture is of a smart phone with the words, “Cell Phone” written underneath. The third image is of a TV with antennas with the words, “Cable TV” written underneath. The Cursor is on the red car. It clicks on the image and the word PAID appears across the picture.

Audio: We've made it easy to pay your bills now...

Visual: The cursor clicks on the image of the smart phone. The image flips over to a calendar. The cursor lies on a date in the center of the calendar.

Audio: or schedule them to be paid later...

Visual: The calendar flips back around to the picture of the smart phone with the word LATER across the front of it.

Audio: automatically.

Visual: The car, smart phone and TV images turn into three different images. These are animated pictures of three different people.

Audio: You can also securely send money to friends and family...

Visual: Cursor moves to the first image of the man in the suit and clicks on it. The words PAID appear across the image.

Audio: with only their email address...

Audio: or cell phone number.

Visual: The computer monitors screen changes to show the words, “View Check Images” written across the top. There is a generic image of a check displayed on the screen as well.

Audio: You can even view images of the checks you write.

Visual: The words at the top of the screen change to, “Print Check Images”.

Audio: Or print an image of a check...

Visual: Three blue rectangular shapes get stamped on the front of the check.

Audio: that's been posted to your account...

Visual: A printed out copy of the check appears on screen with the image of both the front and back of the check.

Audio: for legal proof of payment...

Audio: anytime you need it.

Visual: The computer monitors screen changes to show the word, “eStatements” at the top. An image of the back of an opened envelope with a paper letter inside is shown under “eStatements”. The letter has the @ sign on it.

Audio: Take advantage of our electronic statements...

Visual: The cursor clicks on the envelope. The screen changes to show the electronic statements on the monitor.

Audio: and you'll receive your statements faster...

Visual: A yellow padlock appears on the eStatement.

Audio: and more securely...

Audio: since it won't be delivered in the mail.

Visual: The Macatawa Bank online banking log in page appears on the computer monitor. The words, “Online Banking” appear underneath the image of the computer monitor.

Audio: All this with one simple login.

Visual: Yellow Post-it notes fill up the monitor’s screen.

Audio: So no matter how hectic the rest of your life is...

Visual: The computer monitor disappears form the screen. The video has the background image of grass and trees. To the right of the screen, there is a college-aged woman sitting on the grass with her legs crossed and a laptop sitting on her lap. There is a college-aged man sitting by her looking over her shoulder at the laptops screen. On the left side of the video, the words, “Online Banking: Sign-up today and give yourself some extra time to shorten-up your to-do list” are written. The Macatawa Bank logo is located at the bottom of the page.

Audio: managing your money will be quick and easy.

Audio: Sign up today...

Audio: and give yourself some extra time to shorten up your to-do list.

* **Enhanced Security**

Visual: An animated silver desktop monitor appears on screen with a large white cursor pointed at the screen. The cursor clicks in the center of the computer screen and a $100.00 bill appears.

Audio: Every time you access your accounts online...

Visual: The $100 bill disappears. Several blue circles appear around the monitor.

Audio: you are protected by a multi-layer security system...

Visual: The computer fades away. 3 intertwined circles appear horizontally with images in the center of each. In the first circle, the words, “Log in Credentials: Access ID/Password” appear with a green check mark underneath them. The second circle has the word, “Device” written at the top. There is a computer monitor with a green screen and a white thumbs-up sign in the center underneath the word Device. The third circle has the words, “Geographic Location” written at the top. A gray outline of the United States with a location icon centered in the middle of the USA is underneath, “Geographic Location”. A big white cursor lies between the second and third circle.

Audio: designed to identify you in a number of ways.

Visual: Cursor moves to the first circle (Log in Credentials).

Audio: Your login credentials...

Audio: are one layer.

Visual: Cursor moves to the second circle (Device). Two more small images appear in this circle. An image of a tablet and a smart phone.

Audio: We also look at the device you are using.

Audio: Whether it's your tablet...

Audio: computer...

Audio: or phone.

Visual: The computer screen in the second circle turns red. It has a yellow triangle with an exclamation point in the middle, which appears in the center of the computer screen.

Audio: If it's a device we don't recognize...

Visual: The three circles become smaller and move towards the bottom of the screen. A security question that reads, “What was your first car?” appears at the top of the screen. The white cursor is located on a blank bar where you can type your answer. “Submit” is next to the blank bar.

Audio: we may ask you to answer a challenge question...

Visual: Corvette is typed into the blank bar and the cursor moves to the, “Submit” button.

Audio: to further verify your identity.

Visual: The security question disappears and the three circles move back to the center of the screen. The cursor is now on the third circle (Geographic Location).

Audio: We also look at geographic indicators.

Visual: The gray outline of the USA turns into a black outline of the world. The location icon now has a red circle in the center and the icon is located on Africa.

Audio: If the access is being requested from a location that's different from those we've observed in the past...

Visual: The three circles return to their original images and become smaller as they move down towards the bottom of the screen. A security question that reads, “What is your favorite color?” appears towards the top of the screen. There is a blank bar where you can type your answer located underneath the question. “Submit” is next to the blank bar.

Audio: we may ask additional questions.

Audio: Plus...

Visual: An image of an open laptop computer appears on the screen. The three circles: Log In Credentials, Device and Geographic Location appear on the laptop computer screen. An Internet Explorer icon appears in a green colored search bar along with a web address.

Audio: we've included a layer of security.

Visual: The laptop fades from the video and the green search bar moves towards the top of the screen. Underneath the search bar, four other boxes appear vertically. They each have a green padlock on the left side. They also have their own server name, which goes as follows: Chrome, Firefox, Safari and Opera. The cursor lies on the Safari server box then moves down to the Opera box.

Audio: That shows you are connected to a safe server.

Audio: Simply look for the green bar.

Visual: The three circles appear on screen again. The cursor is on the first one (Log in Credentials).

Audio: It's that simple.

Audio: This strong...

Visual: The cursor moves from Log in Credentials to Device and then to Geographic Location.

Audio: multi-layer approach to security...

Visual: The words, “Convenient Access” appear underneath the three circles.

Audio: provides simple, convenient access to your accounts.

Visual: The words, “Powerful Protection” appear after, “Convenient Access”.

Audio: And a powerful... effective method for protecting against online fraud.

* **Secure Login**

Visual: The Macatawa Bank log in page appears on the screen. The page is dimmed and a bright image of a profile picture with a black outline of a man appears in the center of the screen. A silver padlock appears in front of this profile picture.

Audio: Keeping your information safe is our number 1 priority.

Visual: The padlock disappears behind the profile picture and a silver checkmark appears in front of the profile picture. The checkmark and picture disappear and the words EASY appear on screen. Each letter is in its own colored box. E is in a purple box and the E is white. The A is actually a yellow shield. The S is in a tan box and the Y is in an orange box.

Audio: But you can also count on us to keep things easy.

Visual: EASY fades from the screen and a blue folder with log in information in the center and an outline of a profile picture is paper clipped to the top right corner appears on the screen. A large white cursor is pointed at the middle of the folder.

Audio: And that's why...

Visual: Cursor clicks on the blue folder.

Audio: when you log in...

Visual: The folder turns into an image of a pink piggy bank.

Audio: you not only have secure access to your accounts...

Visual: Large white cursor clicks on the piggy bank, which then creates three more images. They are aligned horizontally. The first is the piggy bank, which has the word, “Account” written above it. The second is two arrows forming a circle. One arrow is orange; the other is black. The words, “Online Transfers” are written above the image. The third image is of a checkbook. A pen is signing the checkbook. The words, “Pay Bills” are written above it. The final image is of a colorful pie chart. The pieces are yellow, red, green and blue. The words, “Spending Reports” are written above it.

Audio: you have access to all our great online features.

Visual: The images stack up underneath each other, leaving only the pink piggy bank visible on the top.

Audio: all from one convenient location.

Visual: The piggy bank falls off the bottom of the screen and the Macatawa Bank log in page brightens and fills the screen.

Audio: To log in...

Audio: just follow these steps.

Visual: The cursor moves to the top of the screen where there is a search bar with the Macatawa Bank website typed in (<https://www.macatawabank.com>).

Audio: First, visit our website.

Audio: Then...

Visual: Cursor moves down slightly onto the two different types of accounts you can log in to, “Personal” and “Business”. The cursor lies on the “Personal” account.

Audio: Choose the type of accounts you're logging into.

Visual: Cursor moves down to the Access ID box where you can enter your own personal ID.

Audio: Enter your Access ID.

Visual: Cursor moves over to the clickable, “Sign In” button and clicks on it.

Audio: And continue.

Visual: 3 intertwined circles appear horizontally with images in the center of each. In the first circle, the words, “Log in Credentials: Access ID/Password” appear with a green check mark underneath them. The second circle has the word, “Device” written at the top. There is a computer monitor with a green screen and a white thumbs-up sign in the center underneath the word Device. The third circle has the words, “Geographic Location” written at the top. A gray outline of the United States with a location icon centered in the middle of the USA is underneath, “Geographic Location”. The Second Icon, which has the image of the laptop, has a circle around it. The laptop screen turns green with a black thumbs up outline in the middle.

Audio: Our multilayer security will then check the device you're using...

Visual: The circle moves off of the Device icon and over to the Geographic Location Icon.

Audio: as well as the location...

Visual: The red location icon that is pinned in the center of the US turns green.

Audio: you're logging in from.

Audio: If they match your registered profiles...

Visual: The Macatawa Bank’s Log in screen appears. The address bar is green.

Audio: we'll display your password screen.

Visual: The log in password page dims and the cursor moves up to the green address bar.

Audio: Now, check your browser's address bar.

Audio: And confirm it's green.

Visual: A bubble appears below the green address bar. It is showing a few notes on what the green address bar means. It says, “Extended Validation Certificate (also known as a Green Bar Certificate). A known and trusted way to verify the authenticity of a website”.

Audio: This green bar represents our extended validation certificate...

Audio: a known and trusted way to verify the authenticity of a website.

Visual: The address bar disappears from the screen and the log in password page brightens. The cursor moves down to the password box. The password, “myPassword789” appears in the box.

Audio: If it's green...

Audio: then enter your password.

Visual: The cursor moves down to the clickable, “Submit” button.

Audio: And Submit.

Visual: An image of a logged in Macatawa Bank online banking account is pictured on screen.

Audio: That's it.

Visual: A tab for eStatement Enrollment can be seen. Underneath this, there is an information section, which says, “Go green and lose the paper”. Below this, there is another section where you can select which accounts you want to elect to get eStatements for.

Audio: you are now securely logged in.

Audio: Once logged in...

Visual: Cursor moves up to the eStatement Enrollment tab.

Audio: you may be asked to enroll for eStatements.

Audio: It only takes a moment...

Audio: and they're faster...

Audio: more convenient...

Visual: Page scrolls down to the section where you can select which accounts you want to elect to get eStatements for. There are four accounts visible: Main Checking, Main Savings, 2nd Checking and 2nd Savings. All of them are marked with a checkmark next to eStatements.

Audio: and more secure than receiving your statements through the mail.

Audio: Just select which accounts you'd like eStatements for.

Visual: Cursor moves over to the right side of the screen to the email verification box. The email address gwashington@sample.net is entered into the box. You are then asked to confirm the email address in a box directly underneath the main email box.

Audio: Verify your email address.

Visual: Cursor moves down to a checkable box that has the terms of enrollment listed next to it. The words, “Please click the link to read and review the Electronic Statement Disclosure. After viewing the disclosure, you must close the PDF and check the box on the left confirming your agreement to the Term and Conditions it defines” are written next to the checkable box. There is a link below this statement to get the Terms and Conditions in PDF format. There are also three clickable buttons at the bottom of the page for, “Accept”, “Decline” and “Ask Me Later”. The cursor clicks the Accept button.

Audio: and accept the terms of enrollment.

Visual: An image of a logged in Macatawa Bank online banking account is pictured on screen. The Accounts page is presented which has a section on the left side of the screen for the List of Accounts for the user as well as a Bill Payment section, which is on the right side of the screen.

Audio: That's all there is to it.

Audio: You'll receive an email the day your statement is available.

Visual: Cursor moves up to menu bar and clicks on the, “Options” tab.

Audio: You can also enroll for…

Audio: and manage your electronic statements...

Audio: from the menu...

Audio: at any time.

* **Overview**

Visual: An image of a logged in Macatawa Bank online banking account is pictured on screen. The Accounts page is presented which has a section on the left side of the screen for the List of Accounts for the user as well as a Bill Payment section, which is on the right side of the screen.

Audio: Once logged in...

Audio: You'll see an overview of your financial information...

Audio: Plus...

Audio: you'll also find a suite of powerful tools...

Audio: to help you complete your most common tasks...

Audio: quickly... and easily.

Audio: Right away...

Visual: Cursor moves to a link for Unread Secure Messages. There is a 3 beside the Unread Secure Messages. The cursor is on the 3.

Audio: you'll see if there are any new secure messages waiting for you.

Audio: or... if any of the alerts you've set-up have been activated.

Audio: Just click on the link to read them.

Audio: In the upper left...

Audio: You'll see a snapshot of all your accounts...

Audio: neatly organized into categories.

Audio: Such as Deposits...

Audio: Which includes your checking and savings accounts...

Audio: And Loans.

Audio: which includes your liabilities.

Audio: And each category displays its total balance.

Audio: Offering you a quick comparison between your assets...

Audio: and liabilities.

Audio: Within each category...

Audio: you'll see partial account numbers...

Audio: Along with nicknames for each account.

Audio: You'll also see up-to-date account balances.

Audio: This means that as items are processed...

Audio: your balance is updated...

Audio: providing the timeliest information available.

Audio: Below that...

Audio: You'll see the transactions...

Audio: that occurred during the current business day.

Audio: Including debits...

Audio: deposits...

Audio: checks...

Audio: and transfers.

Audio: If you'd like to view another account...

Audio: just select it from the drop-down.

Audio: Next...

Visual: Page scrolls down an image of a spending report.

Audio: You'll see a customized spending report…

Audio: With a colorful pie chart…

Visual: Cursor moves down to the different categories.

Audio: Showing you a breakdown of your expenses.

Audio: Including the total amount spent in each category.

Audio: You'll quickly know how much you're spending for housing...

Audio: recreation...

Audio: food...

Audio: even your utilities.

Audio: Plus...

Audio: you can click on categories to view the individual transactions.

Audio: And use the calendar icons to select a specific date range.

Audio: In the upper right...

Audio: You'll see your Bill Pay Center...

Audio: which makes paying your bills a breeze.

Audio: And once you've set-up your billers...

Audio: you can make your payments right from here.

Audio: Just select the biller from the drop-down...

Audio: enter the date...

Audio: the amount.

Audio: And make the payment.

Audio: How's that for convenient.

Audio: And with Popmoney...

Audio: our personal payment service...

Audio: You can also send money to your friends...

Audio: and family...

Audio: with just their email address...

Audio: or cell phone number.

Audio: Securely and hassle free.

Audio: Next...

Audio: You can quickly transfer money between your accounts.

Audio: Just select the account to transfer money from...

Audio: the account to transfer to...

Audio: the dollar amount...

Audio: and the date you want the money transferred.

Audio: You can also set-up recurring and scheduled transfers from here.

Audio: Next...

Audio: You'll see any upcoming scheduled transactions.

Audio: including the transaction details...

Audio: and amounts.

Audio: To view upcoming transactions for a specific account...

Audio: just select it from the drop-down.

Audio: You can also create new scheduled transfers from here.

* **Account Summary**

Visual: An image of a logged in Macatawa Bank online banking account is pictured on screen.

Audio: You can see a detailed overview of each of your accounts…

Audio: by selecting it from the menu.

Audio: Let’s take a closer look at the main checking account.

Audio: In the upper left…

Audio: You’ll see a brief summary of the selected account.

Audio: Including your previous balance…

Audio: and your last deposit.

Audio: And on the right…

Audio: You’ll see if any of the alerts you created have been triggered…

Audio: or if there are any new messages that have been sent to you.

Audio: And below that….

Audio: You’ll see your accounts transaction activity…

Audio: from the period displayed.

Audio: From the list…

Audio: You’ll see the transaction dates…

Audio: Check numbers…

Audio: Descriptions…

Audio: Transaction amounts…

Audio: and an updated account balance…

Audio: After posting each transaction.

Audio: Here’s a useful feature…

Audio: You can view an image of a check as soon as it’s processed.

Audio: Just click on the item…

Audio: You can view the front…

Audio: or back of the check…

Audio: or print it from the file menu on your browser.

* **Transactions Menu**

Visual: An image of a logged in Macatawa Bank online banking account is pictured on screen.

Audio: The Transactions Menu option

Visual: The screen changes to the Transactions Menu page.

Audio: provides brief summaries of the accounts current status.

Audio: Including up-to-date balances

Audio: and comparisons of the debit

Audio: and credit activities.

Audio: From here...

Audio: You can also search the account for specific transactions...

Audio: such as checks...

Audio: and deposits.

Audio: And fine-tune your search to a specific date range.

Audio: Amount range.

Audio: Or check numbers.

Audio: Then view your results...

Audio: or export the information to your desktop.

Audio: You can also quickly search images.

* **Transaction Reports**

Visual: An image of a logged in Macatawa Bank online banking account is pictured on screen.

Audio: To view a statement for a selected period...

Audio: choose all transactions.

Visual: The All Transactions page appears on screen.

Audio: From here, you can quickly search for transactions matching your search criteria.

Audio: Selecting advanced search...

Audio: gives you additional options to fine-tune your transaction report.

Audio: You can choose a range of specific dates, amounts and check numbers.

Audio: Activity details will display a list of the transactions...

Audio: including those that are pending.

Audio: You can export all the transactions...

Audio: or select individual transactions for export.

Audio: To assign categories to your transactions...

Audio: click on the edit icon in the details list.

Audio: You can enter a full description of the item...

Audio: and assign an expense or income category.

Audio: Selecting Report will display a pie chart graphic...

Audio: for the period you choose.

* **Alerts**

Visual: An image of a logged in Macatawa Bank online banking account is pictured on screen. The Accounts page is presented.

Audio: Alerts...

Audio: are notifications that are sent to you when certain account events occur.

Audio: For example...

Audio: You can set-up an alert to notify you...

Audio: anytime your account balance drops below a certain amount.

Visual: The page switches to the Alerts tab, which shows some different options to choose from.

Audio: Any unread alert category will be displayed in bold.

Audio: Click on it to read the alert.

Audio: From the events list..

Audio: You can review the notification...

Audio: and easily remove it from the list.

Audio: You can also review...

Audio: and edit...

Audio: alerts you've previously set-up.

Audio: Quickly add a similar alert in the same category...

Audio: Or, set-up a new alert.

Visual: The New Event page is displayed.

Audio: Just select a category...

Audio: and the type of alert.

Audio: then...

Audio: continue.

Audio: Next...

Visual: The page for New Checking Low Balance Alert is displayed.

Audio: Enter the specific information...

Audio: that will trigger your new alert.

Audio: For example...

Audio: if the current balance drops below $100.00...

Audio: for my Main Checking account.

Audio: Next...

Audio: select the method you prefer to receive your alert.

Audio: You can receive it online.

Audio: It can be emailed to you.

Audio: You can choose to receive it as a text message on your cell phone.

Audio: Complete the information...

Audio: Then...

Visual: The cursor moves to the, “Finish” button and selects this option.

Audio: Finish.

Visual: The page turns into a confirmation page

Audio: Your new alert will be confirmed and added to your list of alerts.

* **About the Spending Report**

Visual: The words, “Spending Reports” appear in the center of the screen. An image of a blank check appears underneath, “Spending Reports”. Several dollar bills are dispensed from behind the check and disappear off the screen.

Audio: Every month the paychecks come in, and the dollars go out.

Visual: A thought bubble appears in front of the check. 4 $100 dollar bills appear in the thought bubble.

Audio: And you wonder...

Audio: Where the heck does all that money go?

Visual: The money fades off of the screen. After the money is gone, the thought bubble fades away as well.

Audio: The answer is sitting right in front of you, every time you log in.

Visual: An image of a spending report appears.

Audio: Right on the homepage...

Audio: you'll see a colorful pie-chart showing you a breakdown of your spending.

Audio: At a glance, you can see where the money went...

Visual: A black circle is drawn around the categories, “Rent/Housing, Recreation, IRA Contribution and groceries”.

Audio: and find places to tighten up your budget.

Audio: With just a click, you can see the spending details in each category...

Audio: And start steering your spending in the direction you want to go.

Visual: An image of a birthday cake with icing and cherries on top that is sitting on a cake stand appears on screen.

Audio: So managing your finances becomes a piece of cake...

Visual: The cake disappears and an image of a piece of pie appears on screen.

Audio: or maybe we should say "a slice of pie".

* **View Spending Report**

Visual: Page scrolls down an image of a spending report.

Audio: When you first log in, you'll see a splash of color on the homepage...

Audio: this is your spending report.

Audio: The pie chart presents a breakdown of your spending, during the period displayed.

Audio: It shows only transactions from the account that is selected.

Audio: To choose the account to display, select it from the drop-down menu...

Audio: to change the date range, use the calendar icons.

Audio: The larger the color slice in the pie...

Audio: the more dollars that have been spent on items in that category.

Audio: You can see details of the transactions included in any category…

Audio: by selecting it from the list below.

Audio: All the transactions that have been included in the selected category will be listed.

* **Change Categories**

Visual: An image of a spending report appears.

Audio: There may be times when you want to assign a different category to a transaction.

Visual: The Spending Report slides to the left and a yellow folder appears with the word, “Groceries” written on it. A motor oil container slides out from the Groceries folder.

Audio: For example, you purchased motor oil at the supermarket...

Visual: The yellow folder fades from screen, leaving just the motor oil container. A new teal colored folder appears with the word, “Automotive” written on it. The motor oil disappears into this new folder.

Audio: and you want that purchase to be in an auto related category...

Audio: instead of groceries.

Visual: The teal folder fades from screen leaving just the Spending Report visible. The cursor selects the category, “Groceries” and the Groceries information appears on screen. There is a list of all recent grocery transactions.

Audio: To change the category...

Audio: locate the transaction you want to change in the list.

Audio: Note the date and the amount of the transaction.

Audio: Then close the window.

Visual: An image of a logged in Macatawa Bank online banking account is pictured on screen. The Accounts page is presented.

Audio: From the menu, go to the account associated with the transaction.

Audio: From the transactions menu...

Visual: Cursor clicks on, “All Transactions”.

Audio: select all transactions.

Visual: The Transaction Activity screen appears. It is on the Main Checking Account screen for the current quarter.

Audio: and locate the item in the list.

Audio: Click the edit icon.

Audio: Select the new category, and save the change.

Audio: That's it.

* **About Transfers**

Visual: The words, “Transferring Money” appear on screen. A yellow Post-it note appears underneath “Transferring Money”. “Easy to manage finances” is written on the note.

Audio: Moving your money from one account to another...

Audio: makes it very easy to manage your finances...

Visual: A second Post-it note appears side by side with the first. “Have funds where you need them” is written on this note.

Audio: and have funds where you need them- when you need them.

Visual: A spiral notebook appears on screen. The notebook is open to a sheet of paper with the words, “Transfer Money” underlined and written across the top. A bullet point is seen underneath “Transfer Money”. The bullet point reads, “Build your savings”. A polaroid picture of a cartoon pink pig holding a 1-cent coin is paper clipped to the right side of the notebook. Underneath the bullet point, “Build your savings”, a few stacks of gold coins and cash appear.

Audio: For example, you can save money for a purchase in a savings account...

Audio: to take advantage of the interest...

Visual: A second bullet point appears underneath the first. This reads, “Transfer to checking”. The polaroid of the pink pig disappears and is replaced by a polaroid of a check book and an old quill pen with an orange handle.

Audio: then transfer it to checking when you're ready to make the purchase.

Visual: The first page in the spiral notebook is torn out and a blank page appears. The words, “Transfer Money” are underlined at the top of the page. Two yellow Post-it notes appear vertically, at the right-hand side of the page. The note on top shows an image of a pocket watch. The bottom Post-it note has an image of a little white car. The words, “Quickly move money between accounts…” appears on screen underneath, “Transfer Money”.

Audio: And you can move that money in seconds...

Visual: The words, “Without making a special trip” appears underneath “Quickly move money between accounts”.

Audio: without a trip to the drive through or lobby.

Visual: A blank page in the notebook appears. A small red and white spiral calendar with a yellow arrow at the top is placed in the top right corner of the page. The words, “Schedule transfers to move money automatically” appear on screen.

Audio: Plus, you can set up repeating transfers...

Audio: to automatically move money on a recurring basis.

Visual: A bullet point is seen underneath, “Schedule transfers to move money automatically”. The bullet point says, “Build savings for special event”.

Audio: Which is helpful if you want to save up for a special event...

Visual: Another bullet point is seen underneath the first. This reads, “You enjoy saving money”.

Audio: or simply because you want to build up your savings.

Visual: A page is torn out of the notebook, revealing a new page. The words, “Transfer Money” is underlined at the top of the page. Two red, square boxes are aligned vertically underneath, “Transfer Money”. On the right side of the notebook, a polaroid picture is paper clipped to the pages. The polaroid is a picture of a woman with dark hair and a floral top. She is working on her laptop.

Audio: It's just another way we put you in charge.

Visual: Next to the top red, square box, the words, “You’re in charge” is written and a red check mark appears in the square box. The bottom red box receives a checkmark as well and the words, “Simple to manage” is written next to it.

Audio: and make it easy to manage those dollars the way you want.

* **Express Transfers**

Visual: An image of a logged in Macatawa Bank online banking account is pictured on screen. The Accounts page is presented.

Audio: You can easily transfer money between your accounts with us...

Audio: and it’s free!

Audio: Here's how easy it is.

Audio: For one time transfers...

Audio: select express transfers from the menu.

Audio: Then select the account to transfer the money from.

Audio: Now, enter the dollar amount for the account you are transferring to.

Audio: And click next.

Audio: That’s it!

Audio: A preview screen allows you to verify or change information prior to completing the transfer.

* **Scheduled Transfers**

Visual: An image of a logged in Macatawa Bank online banking account is pictured on screen. The Accounts page is presented.

Audio: Recurring transfers can be helpful for building a savings account.

Audio: Like your vacation fund.

Visual: A page appears with a drop-down box to choose which account you want to schedule a new transfer for.

Audio: Just complete the form.

Audio: Notice the original account that we were viewing is automatically selected to fund this transfer.

Audio: Choose the account to transfer the money to...

Audio: and select a frequency from the drop-down list.

Audio: Then, enter the dollar amount...

Audio: and the date of the first transfer, the number of transfers...

Audio: and a description. Be sure to submit when you're done.

* **About Bill Pay**

Visual: The words, “Online Bill Pay” appear on screen. Three yellow post-it notes appear horizontally underneath “Online Bill Pay”. The first post-it note has, “Fast” written on it. The second has, “Easy” and the third, “Secure”.

Audio: Make paying your bills fast, easy and secure…

Audio: using our Bill Pay service.

Visual: The first yellow post-it note changes from saying, “Fast” to, “No Stamps”. The second changes from, “Easy” to “No Envelopes” and the third from, “Secure” to “No Checks”.

Audio: No stamps, no envelopes...

Audio: no time spent writing out checks.

Audio: Just a few clicks, and you're done.

Visual: A spiral notebook appears on screen. The notebook is open to a sheet of paper with the words, “Online Bill Pay” written across the top. Bullet points appear on the sheet of paper. The first one reads, “Save hours a month”. The second reads, “Save several dollars a month”. The third reads, “Protect yourself against identity theft”.

Audio: For an average family, it can save you several hours a month...

Audio: several dollars a month in stamps...

Audio: and help you protect yourself against identity theft.

Visual: A yellow post-it note appears on the sheet of paper up by the title, “Online Bill Pay”. The post-it note says, “One of the safest methods”.

Audio: In fact, paying your bills online is one of the safest methods you can use.

Visual: The words, “Online Bill Pay” appear on screen. Three yellow post-it notes appear underneath “Online Bill Pay”. The first post-it note has, “Save Time” written on it. The second has, “Save Money” and the third, “Protect Your Info”.

Audio: Start saving time, saving money...

Audio: and protecting your information better.

Visual: The three post-it notes disappear. Underneath “Online Bill Pay”, a blank post-it note is on screen. The words, “Enroll Now!!” appear on it.

Audio: And make online bill pay a part of managing your finances right here.

* **Pay A Company**

Visual: An image of a logged in Macatawa Bank online banking account is pictured on screen.

Audio: Once you've set up your merchants, it's easy to pay your bills.

Visual: The cursor is on the Bill Payment section.

Audio: You'll see at a glance the billers you've previously set up to receive payments...

Audio: along with the account you are using to pay your bills.

Visual: Cursor moves back up to the Biller drop-down box.

Audio: And you can make payments right from here.

Audio: To pay a bill, select the merchant from the list.

Audio: Enter a payment date.

Audio: You can use the calendar for this if you like.

Audio: Enter the amount, and submit.

Audio: And that's it. The payment center makes managing your bills a breeze!

* **Pay A Person**

Visual: An image of a logged in Macatawa Bank online banking account is pictured on screen. The Accounts page is presented.

Audio: Sending money to people in your life is fast...

Audio: and easy.

Audio: And with Popmoney...

Visual: Popmoney tab opens and Pay Bills tab is now greyed out. Under the Popmoney tab, the words, “Send Money: Payments you make in Person to Person Quick Payment appear on the Activity page in Person to Person Payment” appears on screen.

Audio: our personal payment service...

Audio: you can send money to anyone

Audio: regardless of where they bank...

Audio: using only their email address...

Audio: or cell phone number.

Audio: Let’s get started.

Audio: If this is your first time sending money...

Audio: you won’t have any payees in your list yet.

Audio: Later, if you are sending money to someone that you've paid before...

Audio: you'll be able to choose them from the list.

Audio: Today, lets send money to someone new.

Audio: Just tell us their name...

Audio: and give us either their email address, or mobile phone number...

Audio: so that we can let them know that money is coming their way.

Audio: When you're ready, add them.

Audio: Now, enter the amount to send.

Audio: Next, if you'd like, add a message.

Audio: When you're ready, send the money.

Audio: That's it!

Audio: The amount you entered will be withdrawn from your account...

Audio: and sent directly to the recipient's account...

Audio: often within one business day.

Audio: Every time you enter a new person...

Audio: they'll automatically be added to your list of payees.

Audio: And the next time you want to send them money...

Audio: just select them from the drop-down list...

Audio: and their information will automatically update.

* **Learn More About Bill Pay**

Visual: An image of a logged in Macatawa Bank online banking account is pictured on screen. The Accounts page is presented. The online banking account dims and a large white box appears on the screen with the words, “Learn more about Online Bill Pay” written inside and a clickable box that says, “Open Tutorial”.

Audio: There's a lot more to our online bill payment service that you'll want to learn about.

Audio: And when you're ready...

Audio: you can watch a complete set of guided tours...

Audio: covering all the features.

Audio: Including setting up recurring payments

Audio: for paying bills like your rent...

Audio: or car loan.

Audio: And receiving electronic bills...

Audio: called eBills...

Audio: instead of getting all those paper bills in the mail.

* **About eStatements**

Visual: The words, “Electronic Statements” appear in the center of the screen.

Audio: Electronic statements, often called eStatements, are very secure.

Visual: A spiral notebook appears on screen. The notebook is open to a sheet of paper with the words, “eStatements” written across the top. A bullet point appears on the sheet of paper. It reads, “Most Identity theft occurs through regular mail and improperly discarded paper”. A polaroid picture appears on the bottom right corner of the sheet of paper. The picture shows an opened safe with stacks of money in it.

Audio: In fact, since most identity theft occurs through regular mail and improperly discarded paper...

Visual: A post-it note appears on screen underneath the bullet point. The note reads, “Recommended by I.D. Theft Experts”.

Audio: electronic statements are recommended by identity theft experts...

Audio: as a way to better protect your information.

Visual: A blank sheet of paper is revealed in the spiral notebook. A bullet point with the words, “Legal Proof of Payment” are written across the top of the page. An image of three Paper Statements that are stacked on top of each other appear underneath the bullet point.

Audio: And, like paper statements, these can be used for legal proof of payment.

Visual: A blank sheet of paper is revealed in the spiral notebook. A bullet point with the words, “Receive eStatements Sooner” appears at the top of the page. One image of a paper statement is placed underneath the bullet point.

Audio: You'll also receive electronic statements sooner...

Visual: A letter in an envelope appears on screen. A red circle with a diagonal line through the center (the no sign) appears around the envelope.

Audio: because it eliminates delays caused by postal mail delivery.

* **Enroll For eStatements**

Visual: An image of a logged in Macatawa Bank online banking account is pictured on screen. The Accounts page is presented.

Audio: Signing up for your electronic statements is easy.

Audio: If fact, it only takes a couple minutes.

Audio: And you'll receive your statements faster...

Audio: and more securely than traditional paper statements.

Audio: You may be asked to enroll when you log in...

Audio: or, you can enroll at any time...

Audio: from here.

Visual: The page scrolls down to the eStatements section, which is titled, “eStatement Enrollment”.

Audio: Just locate the eStatements section.

Audio: Select the accounts you want to include.

Audio: Then verify...

Audio: or change your email address where notification will be sent.

Audio: Finally...accept to the terms of enrollment.

Audio: That's all it takes.

Visual: The page scrolls down to the eStatements section, which is titled, “eStatement Enrollment”.

Audio: Once you've enrolled for this free service...

Audio: we'll send an email notifying you...

Audio: as soon as your statements are ready for viewing.

* **Options**

Visual: An image of a logged in Macatawa Bank online banking account is pictured on screen. The Accounts page is presented.

Audio: Personalizing...

Audio: updating...

Audio: and managing your account information is simple.

Visual: The Options section appears on screen. There is a section to edit your password and a section to edit your email address associated with the accounts that are currently on screen.

Audio: Starting from the top...

Audio: you can...

Visual: Cursor moves to the password section.

Audio: Change the password you use to log in.

Visual: Cursor moves to the e-mail section.

Audio: Update the email address you use to receive notifications.

Audio: Change the challenge questions we ask...

Audio: when you log in.

Audio: Challenge questions usually are asked when we don't recognize the computer you're using...

Audio: or when you log in from an unusual location.

Audio: Choose or change...

Audio: your Security Question...

Audio: and answer.

Audio: We can use the question...

Audio: and your matching answer...

Audio: to verify your identity when you call us on the phone about your account.

Audio: Enroll for our mobile service...

Audio: then manage the mobile devices you use...

Audio: to access your information.

Audio: Personalize the nicknames used to display your Accounts.

Audio: Set your Primary Account.

Audio: And finally...

Audio: Enroll for...

Audio: and manage...

Audio: your electronic statements.

Audio: And all of these settings...

Audio: can be changed at any time.

* **Enroll**

Visual: The Macatawa Bank Logo is pictured on the left side of the screen. Underneath this, the words, “Online Banking: Enroll today, it is easy and it only takes a few minutes” are written. There is also a clickable button with the words, “Enroll Now” on it. On the right-hand side of the screen, there is a picture of a woman looking at her white laptop computer.

Audio: It's easy to get all the convenient and timesaving power you've just seen.

Audio: All you have to do is enroll today.

Audio: Or, if you have any questions, give us a call.

Audio: We're ready to help you get started.