LEWIS & CLARK BANK

BANKING MADE EASY

Online Banking | Bill Pay | E-Statement

USER GUIDE

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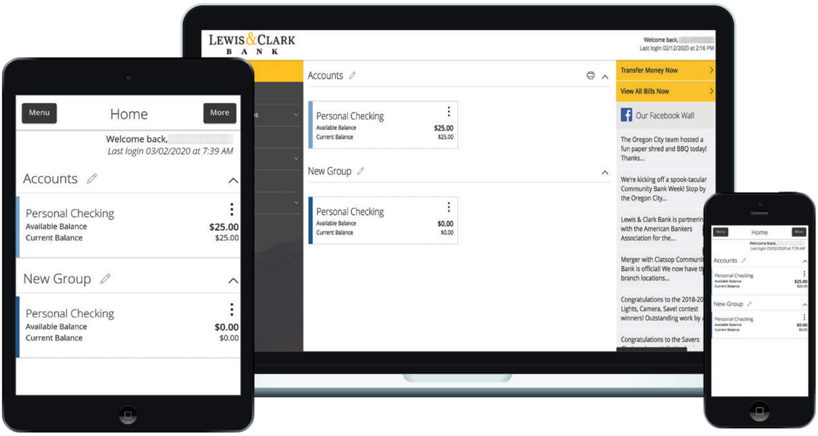
Getting Started

Welcome to Online Banking with Lewis & Clark Bank! Whether at home or at the office, from a mobile phone, tablet or laptop, we strive to make your online banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the online banking process. If you have additional questions, contact us at (503) 212-3200 (Oregon City), (503) 738-8000 (Seaside) or (503) 325-7500 (Astoria).



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Getting Started

Logging In

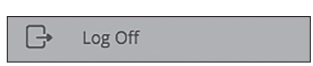
After your first-time enrollment, logging in is easy and only requires your login ID and password. If you are logging in using a device that you have not previously registered, you need to request a Secure Access Code (SAC).

1. Click the **Login** button.
2. Enter your login ID and password.
3. Click the **Log In** button.

> **Note**: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at (503) 212-3200 (Oregon City), (503) 738-8000 (Seaside) or (503) 325-7500 (Astoria) for assistance.

Logging Off

For your security, you should always log off when you finish your online banking session. We may also log you off due to inactivity.

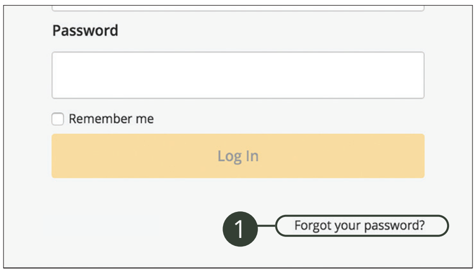


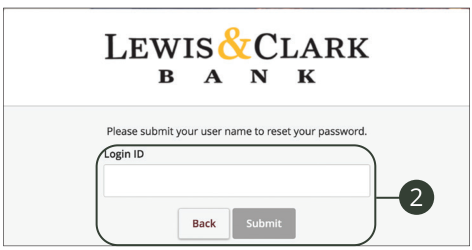
1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.

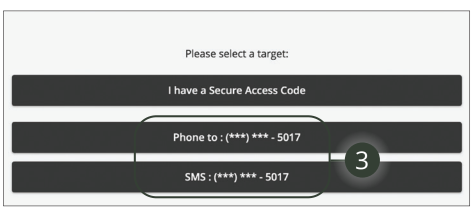
Getting Started

Resetting A Forgotten Password

If you happen to forget your password, you can easily reestablish a new one from the Lewis & Clark Bank Home page—no need to call us!

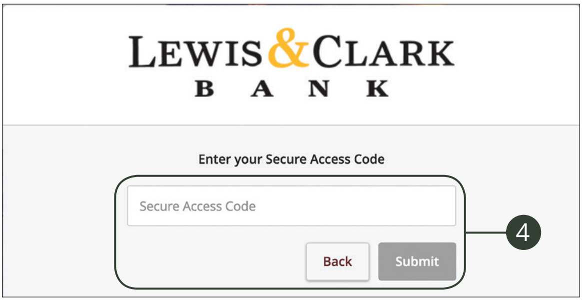


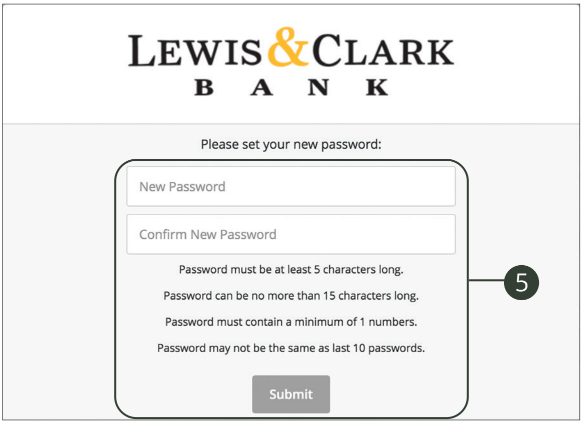




1. Click the “Forgot your password?” link.
2. Enter your login ID and click the **Submit** button.
3. Choose the contact method that allows Lewis & Clark Bank to reach you immediately with a 6-digit Secure Access Code (SAC).

Note: You may not be able to change your password if your account is locked or if you are resetting your password from an unregistered device.



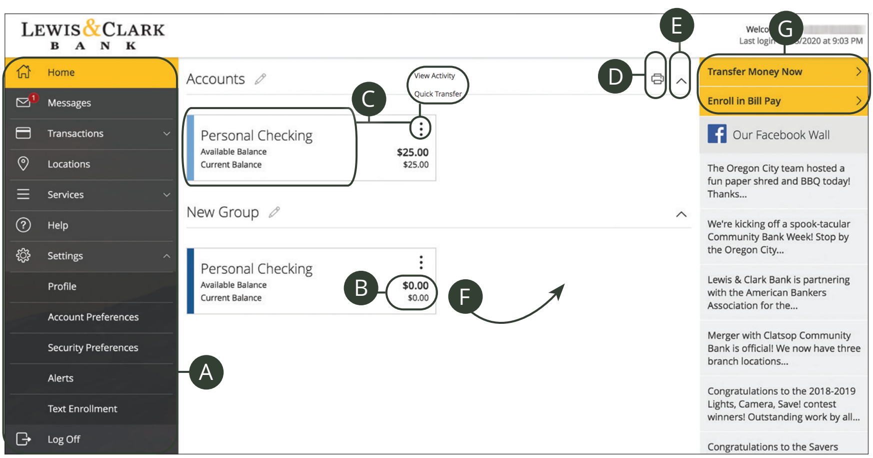


4. Enter the SAC and click the **Submit** button.
5. Create a new password based on our password requirements and click the **Submit** button when you are finished.

Home Page

Home Page Overview

After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Online Banking. Here you can view the balances in both your linked and Lewis & Clark Bank accounts, see your account summaries and more!



Note: The letters correspond to several available features on the Home page.

A. The navigation bar appears in every view on the left side of the screen. You can navigate to Online Banking features by selecting the appropriate drop-down tab.

B. Your Lewis & Clark Bank accounts and linked external accounts are displayed in an account card with its balance.

C. If you click an account name, you are taken to the Account Details page. You can also click the ⋮ icon on the right side of an account card and select View Activity for more details.

D. The icon allows you to print a summary of current available funds in your accounts.

E. You can expand or collapse account details by clicking the icon.

F. If you click and hold an account card, you can drag and drop it to a new location to change the order in which your accounts appear.

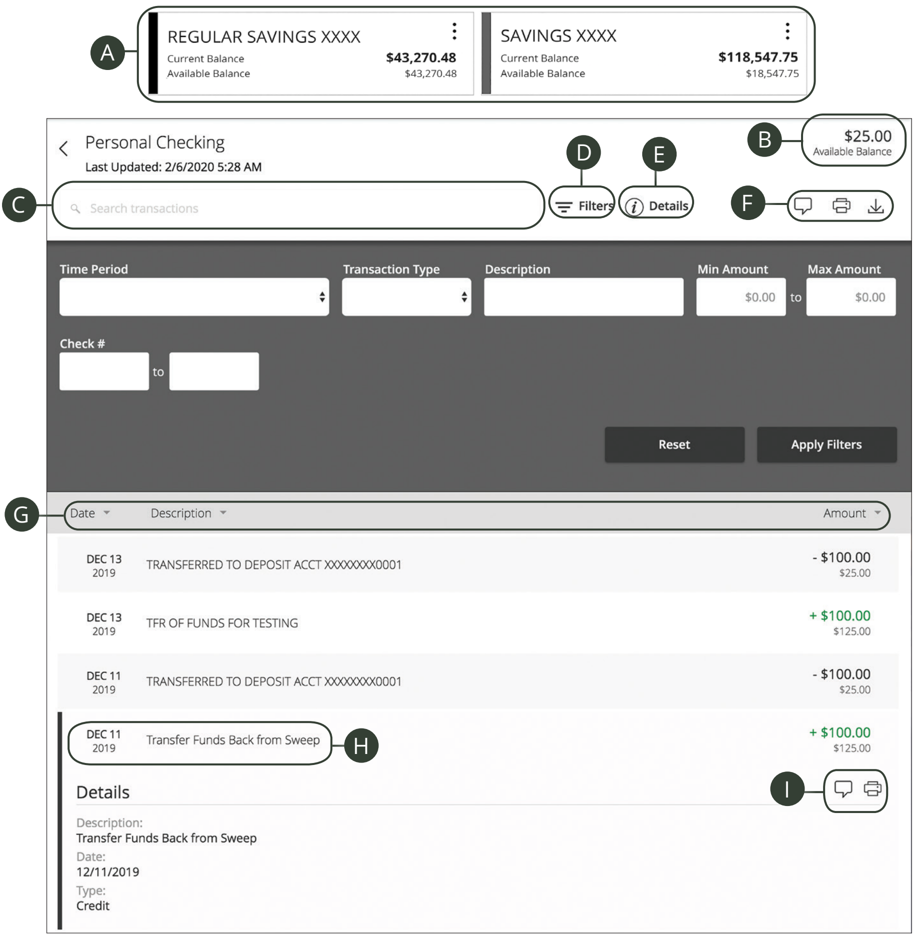
G. The Quick Actions links in the top right corner let you quickly access different Online Banking features.

H. You can view the total amount of money in your accounts..

Home Page

Account Details Overview

Selecting a Lewis & Clark Bank account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances so you stay organized and on top of your finances.



A. On the Home page, you can click on an account name to view the Account Details screen. You can also click the right side of an account card and click the **View Activity** button.

B. The available balance of that account is displayed in the top right corner.

C. You can find transactions within that account using the search bar.

D. Transactions can be sorted by time, type, amount or check number. Click the **Filters** icon for more options.

E. More information about your transactions is available by clicking the **Details** icon.

F. The icon lets you send a secure message about that account. You can also print a list of transactions by clicking the icon or export your transactions into a different format by clicking the icon.

G. The icon indicates how the Date, Description and Amount columns are sorted.

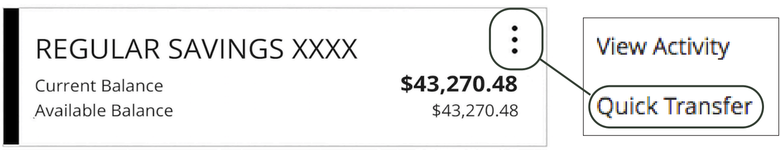
H. You can view more details about a transaction by clicking on it.

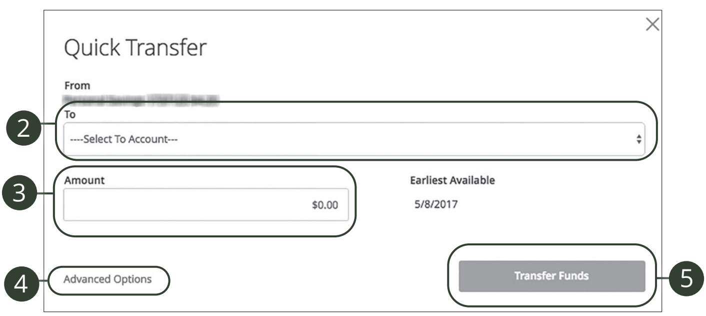
I. After clicking a transaction, the icon lets you send a secure message about that transaction. You can also print the transaction by clicking the icon.

Home Page

Quick Transfer

No need to run to a branch to move money from one account to another! If you're ever in a rush, the Quick Transfer option provides you with a simple way to do those transactions.



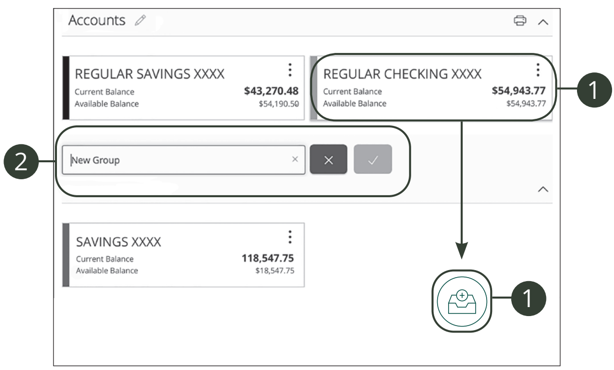


1. Click the ⋮ icon right side of an account card and select Quick Transfer.
2. Select the "To" drop-down and choose an account to receive the funds.
3. Enter an amount to transfer.
4. (Optional) Click the "Advanced Options" link to be redirected to the Funds Transfer feature.
5. Click the **Transfer Funds** button when you are finished.

Home Page

Account Grouping

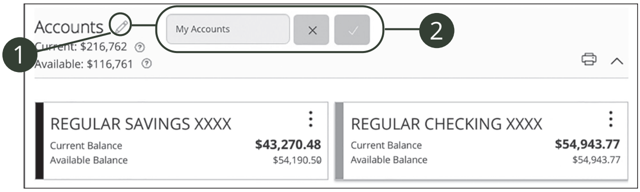
You can organize your internal and linked accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.



1. Create a new group by clicking and holding an account tile, then dragging and dropping it to the  pop-up icon.
2. Create a group nickname and click the check mark when you are finished.

Editing a Group Name

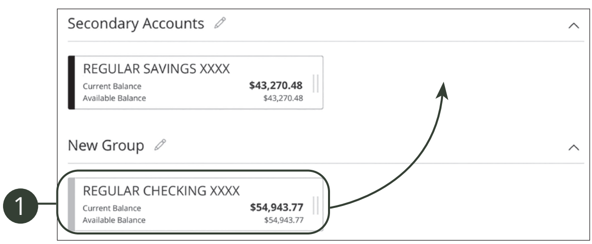
The names of existing groups can be edited in just two easy steps.

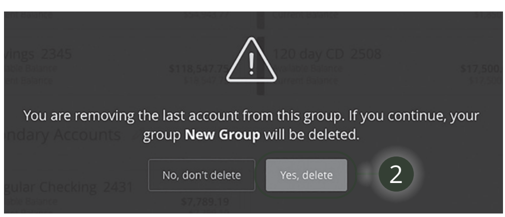


1. Click the ✎ icon to edit your group nickname.
2. Enter a new name and click the check mark when you are finished.

Deleting a Group

After a group is made, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.





1. Remove all accounts from a group by clicking and holding an account tile and dragging it to another group and dropping it.
2. Click the **Yes, delete** button to delete the group.

Security

Protecting Your Information

Here at Lewis & Clark Bank, we do all that we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for all your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up-to-date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off of Online Banking when you're finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of upper and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices and avoid using features that save your login IDs and passwords.

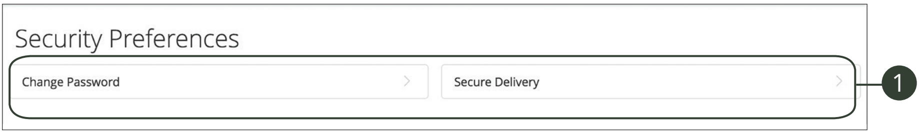
Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at (503) 212-3200 (Oregon City), (503) 738-8000 (Seaside) or (503) 325-7500 (Astoria).

Security

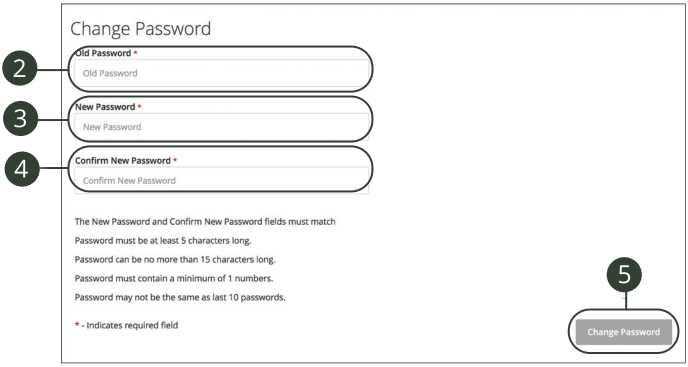
Security Preferences

We take security very seriously at Lewis & Clark Bank. Because of this, we've added various tools to help you better protect your account information. You can add and manage these features in Security Preferences to strengthen your Online Banking experience.



Change Password

When you need to, you can change your password within Online Banking. We recommend that you change your password regularly and follow our guidelines for creating a strong password.

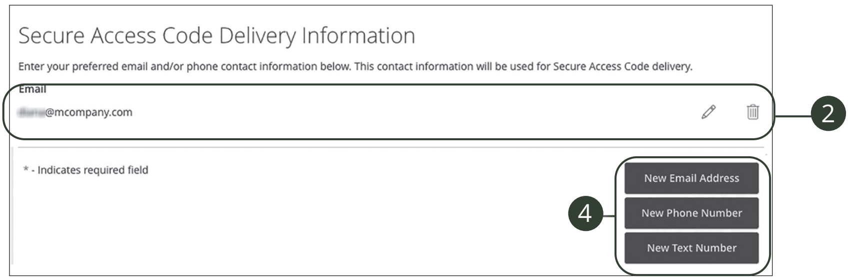


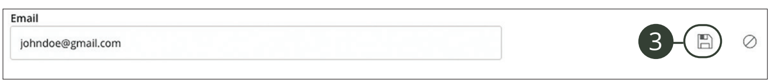
In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Password** button.
2. Enter your old password.
3. Create a new password.
4. Reenter your new password.
5. Click the **Change Password** button when you are finished making changes.

Secure Delivery

Lewis & Clark Bank verifies your identity using Secure Access Codes (SACs), which are numbered codes that are sent to you by email, phone or text. Within Security Preferences, you can make changes to your delivery preferences or add new ways we can contact you.





In the **Settings** tab, click **Security Preferences**.

1. Click the **Secure Delivery** button.
2. Make changes to a secure delivery method by clicking the ✎ icon to make changes or the 🗑 icon to delete a secure delivery method.
3. Enter your new contact information and click the 💾 icon when you are finished to save your changes.
4. Add a new delivery contact by clicking either the **New Email Address**, **New Phone Number** or **New Text Number** button at the bottom of the page.

Security

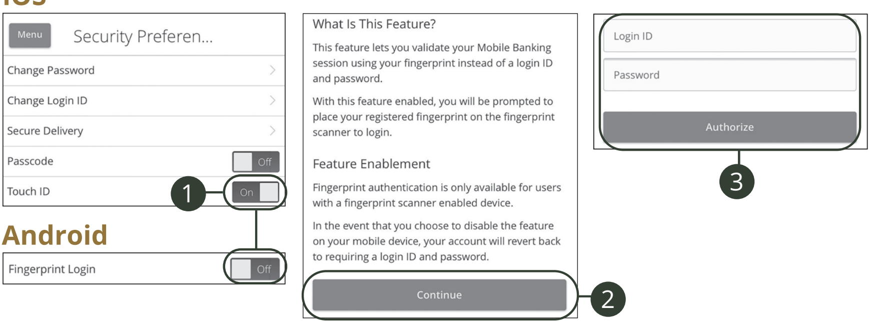
Mobile Security Preferences

Within Lewis & Clark Bank's Online Banking app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Online Banking quick and easy but also adds an extra layer of security to your private information while you are on the go!

Enabling Touch ID or Fingerprint Login

Touch ID and Fingerprint Login are features that have fingerprint recognition technology that allows you to unlock your iOS or Android device, to make payments or authenticate transactions using just your fingerprint. With this feature enabled, you can now easily and securely sign in to your Online Banking using Touch ID or Fingerprint Login on our mobile app!

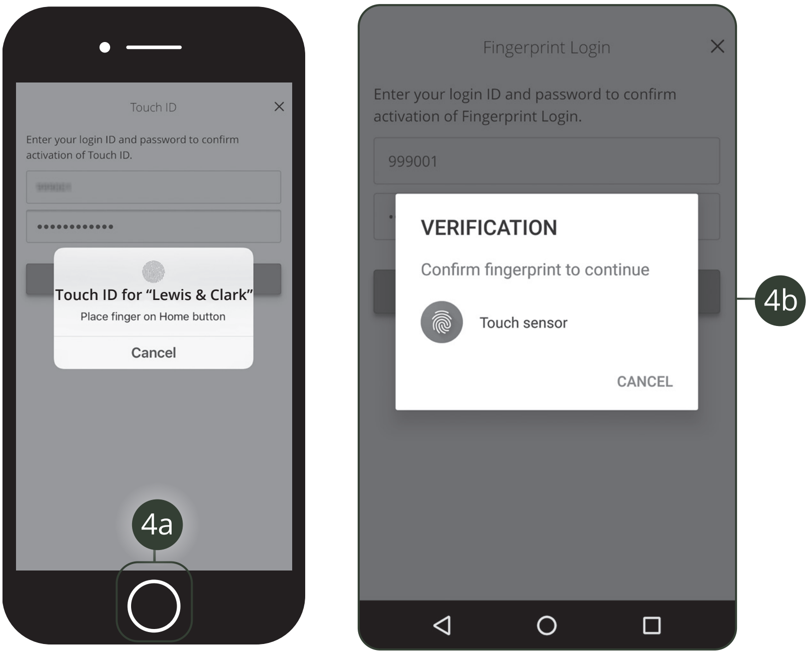
iOS



Sign in to Lewis & Clark Bank's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Touch ID** or **Fingerprint Login** switch from "Off" to "On."
2. Review the information about using fingerprint authentication and tap the **Continue** button.
3. Enter your login ID and password and tap the **Authorize** button.

Note: You must have Touch ID or Fingerprint enabled on your mobile device before enabling it through our Online Banking app.



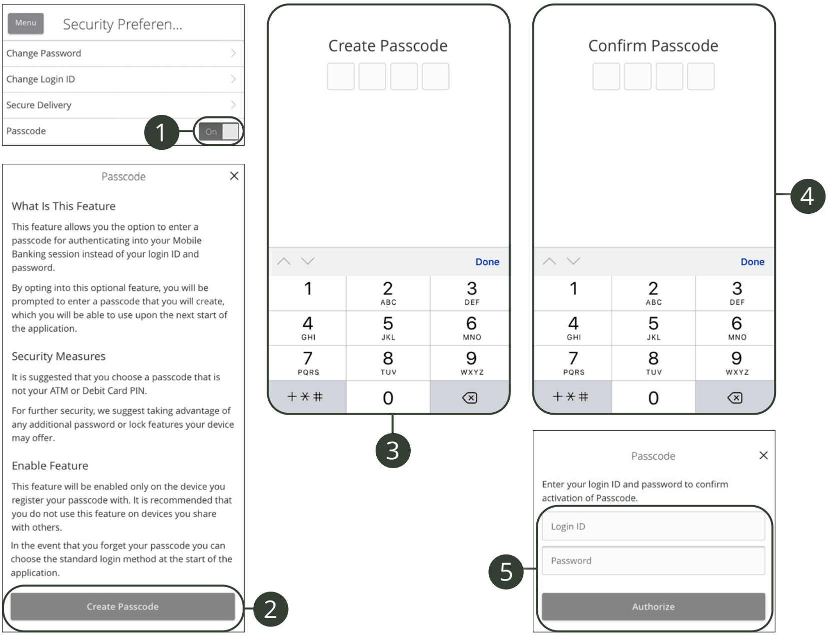
4. Scan your fingerprint

a. **iOS Device**: Place your finger on the Home button to enable Touch ID.

b. **Android Device**: Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

Enabling Passcode Authentication

Create a unique passcode within our Online Banking app to quickly and easily sign in to your Online Banking on the go!

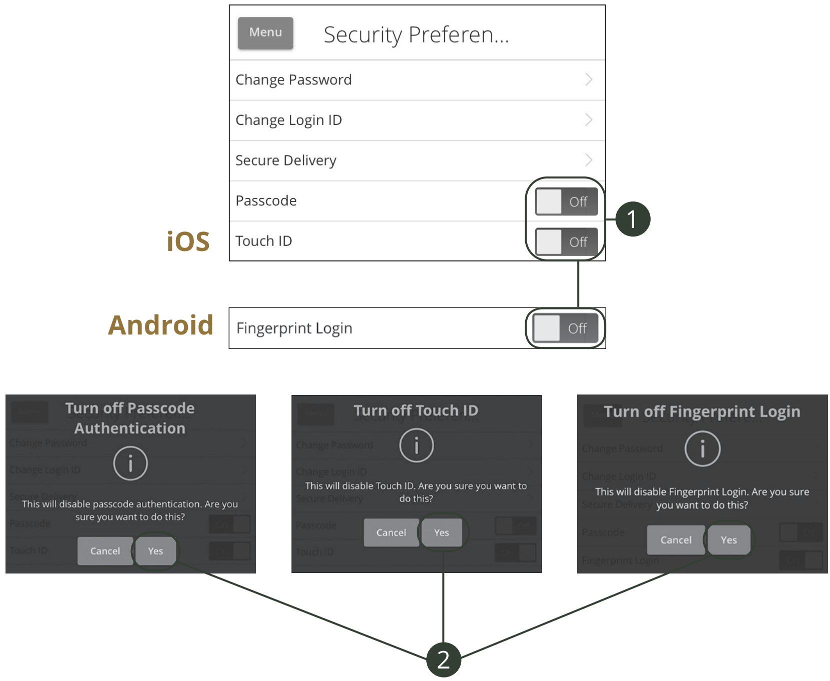


Sign in to Lewis & Clark Bank's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode** switch from "Off" to "On."
2. Review the information about using a passcode and tap the **Create Passcode** button.
3. Create your 4-digit passcode using the keypad.
4. Confirm your passcode using the keypad.
5. Enter your login ID and password and tap the **Authorize** button.

Disabling Passcode Authentication, Touch ID or Fingerprint Login

You can disable Passcode Authentication, Touch ID or Fingerprint Login if you no longer prefer to utilize them. When all features are disabled, you can sign in to your Online Banking using your login ID and password.



Sign in to Lewis & Clark Bank's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode**, **Touch ID** or **Fingerprint Login** switch from "On" to "Off."
2. Tap the **Yes** button to disable the feature.

Security

Alerts Overview

Having peace of mind is critical when it comes to your online banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.

In the **Settings** tab, click **Alerts**.

A. The "New Alert" drop-down lets you create a date, account, history or transaction alert.

B. The ^ icon allows you to collapse or expand alert details for each category.

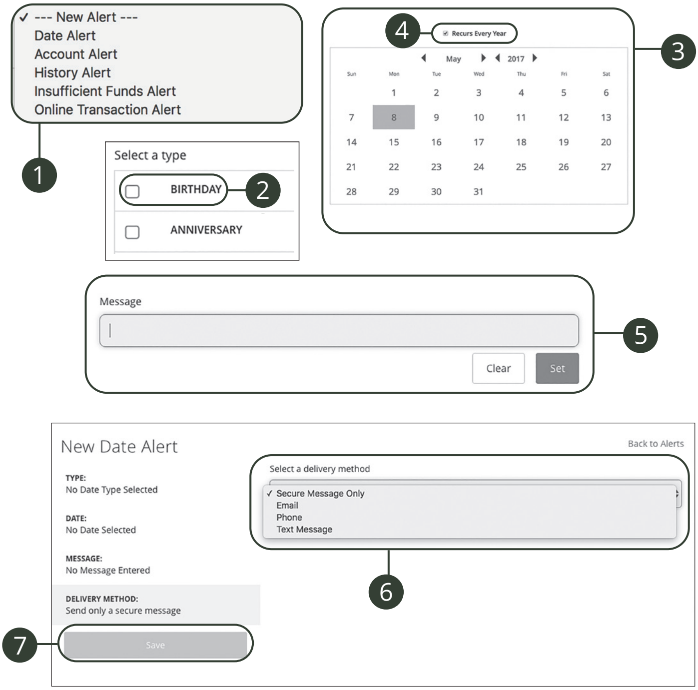
C. Toggling the "Enabled" switch turns an alert on or off without deleting it.

D. The "Edit" link lets you make changes to existing alerts.

Note: All alerts are automatically sent through secure messages, but you can also choose to receive them by email, phone or text message.

Date Alerts

Just like marking a calendar, you can set up alerts to remind you of specific dates or events. That way, you never forget a birthday or anniversary again!

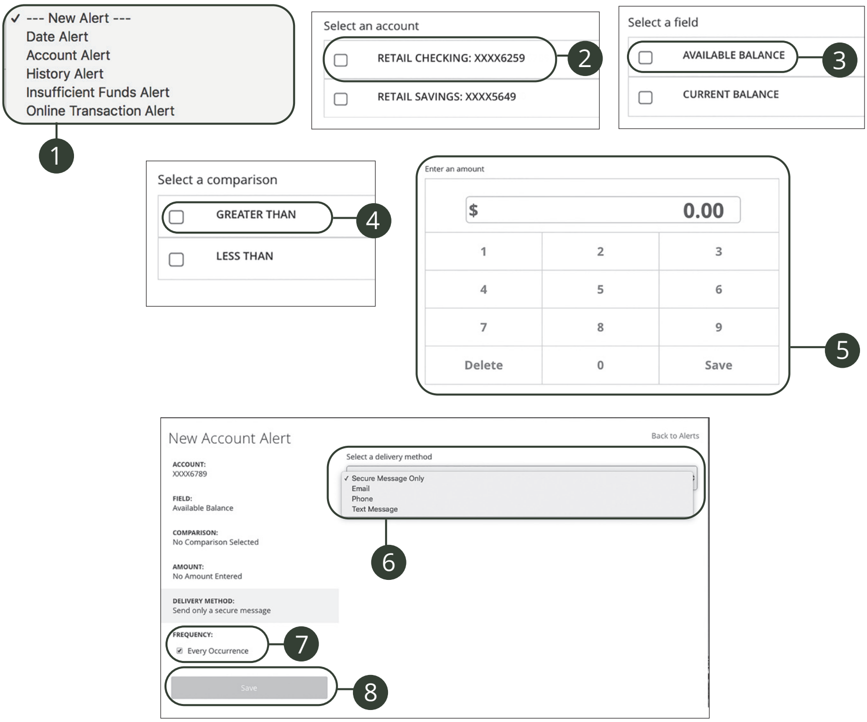


In the **Settings** tab, click **Alerts**.

1. Use the “New Alert” drop-down and select “Date Alert.”
2. Check the box next to an alert type.
3. Enter the date for the alert to occur.
4. Check the box next to “Recurs Every Year” to have your alert repeat annually.
5. (Optional) Enter a message and click the **Set** button.
6. Select a delivery method from the drop-down.
7. Click the **Save** button when you are finished.

Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go above or below a number you specify.



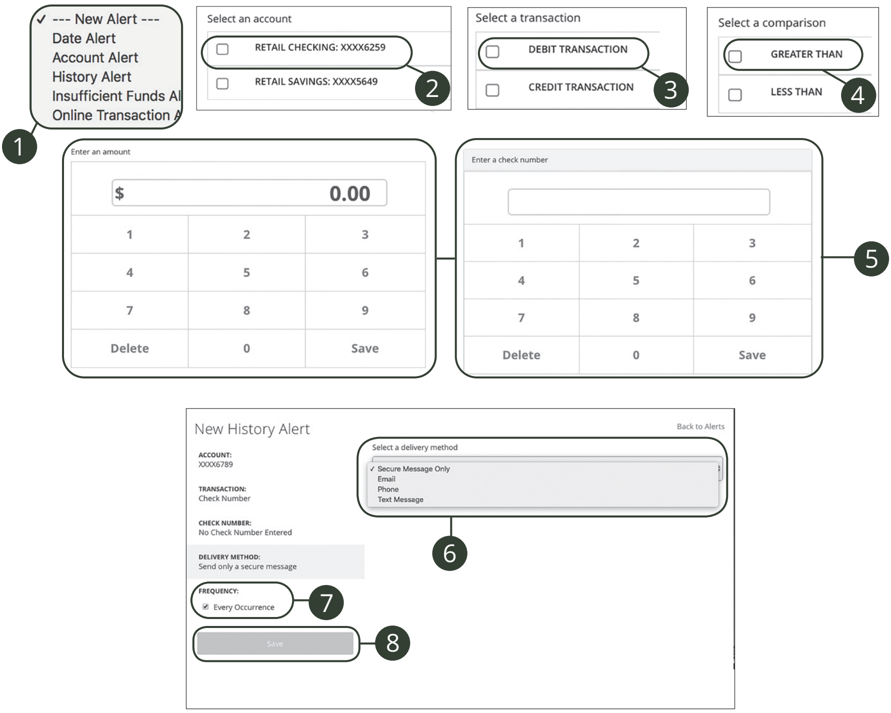
In the **Settings** tab, click **Alerts**.

1. Use the “New Alert” drop-down and select “Account Alert.”
2. Check the box next to an account name.
3. Check a box to select a field.
4. Check a box to select a comparison.
5. Enter an amount and click the **Save** button.
6. Select a delivery method using the drop-down.
7. Choose a frequency by checking the box next to “Every Occurrence” to repeat the alert.
8. Click the **Save** button when you are finished.

Security: Alerts Overview

History Alerts

If you’re ever concerned about amount limits or pending checks, you can create History Alerts to contact you when a check number posts or transactions meet an amount you choose.

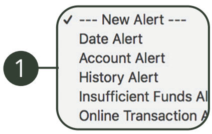


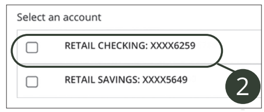
In the **Settings** tab, click **Alerts**.

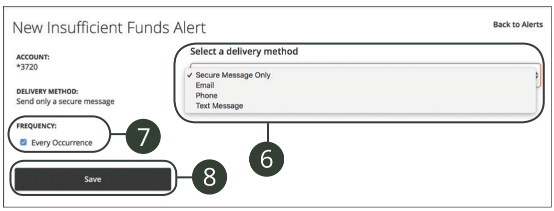
1. Click the “New Alert” drop-down and select “History Alert.”
2. Check the box next to an account name.
3. Select a transaction type by checking a box.
4. Check a box to select a comparison. These options vary depending on the chosen transaction type.
5. Enter an amount or check number and click the **Save** button.
6. Select a delivery method using the drop-down.
7. Choose a frequency by checking the box next to “Every Occurrence” to repeat the alert.
8. Click the **Save** button when you are finished.

Insufficient Funds Alerts

If you're ever concerned about insufficient funds in your accounts, you can create Insufficient Funds Alerts to contact you when there are insufficient funds in your account.





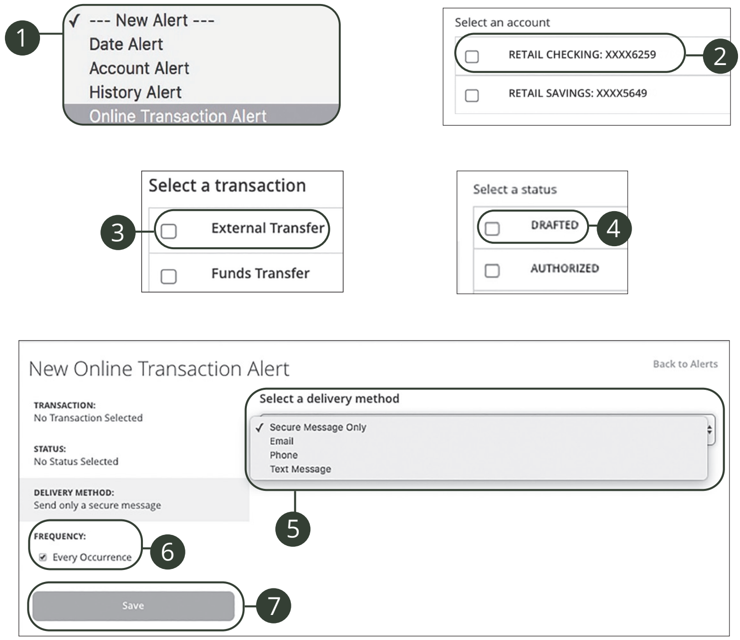


In the **Settings** tab, click **Alerts**.

1. Click the "New Alert" drop-down and select "Insufficient Funds Alert."
2. Check the box next to an account name.
3. Select a delivery method using the drop-down.
4. Choose a frequency by checking the box next to "Every Occurrence" to repeat the alert.
5. Click the **Save** button when you are finished.

Online Transaction Alerts

Different types of transactions can occur in your accounts. By creating Online Transaction Alerts, you can be notified when various transfers, payments or debits post to your account.



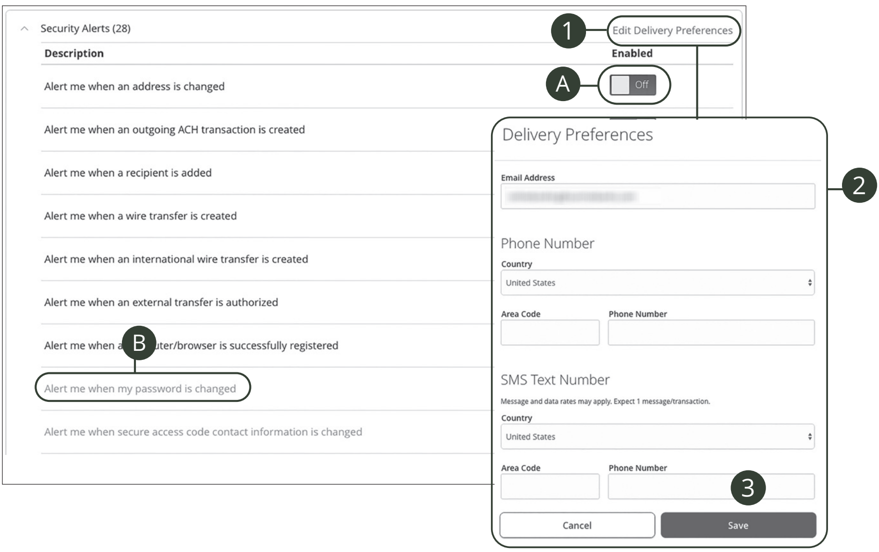
In the **Settings** tab, click **Alerts**.

1. Click the “New Alert” drop-down and select “Transaction Alert.”
2. Check the box next to a transaction type.
3. Check the box next to an account name.
4. Select a status by checking the appropriate box.
5. Select a delivery method using the drop-down.
6. Choose a frequency by checking the box next to “Every Occurrence” to repeat the alert.
7. Click the **Save** button when you are finished.

Security

Security Alerts Overview

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.



In the **Settings** tab, click **Alerts**, then **Security Alerts**.

A. You can turn an alert on or off by toggling the **Enabled** switch.

B. If an alert is grayed-out, you cannot edit or disable it.

Edit Delivery Preferences

When a trigger occurs, Security Alerts are always sent to you through secure messages. You can add additional delivery methods to notify you about your accounts wherever you are.

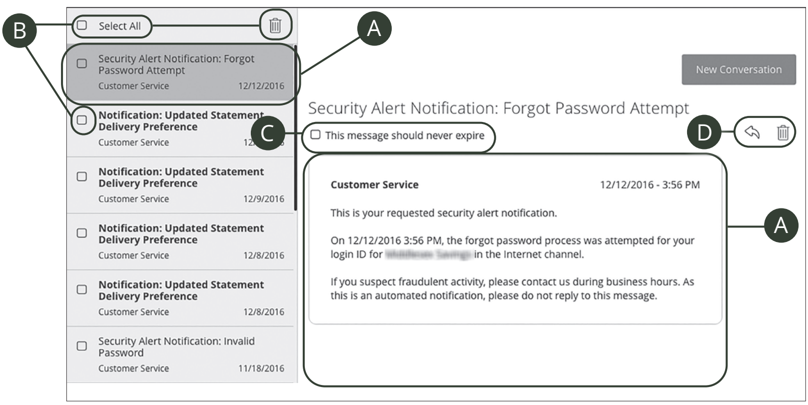
In the **Settings** tab, click **Alerts**, then **Security Alerts**.

1. Click the “Edit Delivery Preferences” link at the top. These changes will apply to all Security Alerts.
2. Enter the information for your preferred delivery method.
3. Click the **Save** button when you are finished making changes.

Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at Lewis & Clark Bank, Secure Messages allows you to communicate directly with a Lewis & Clark Bank customer service representative. From the Secure Messages page, you can find replies, old messages or create new conversations.



Click the **Messages** tab.

A. Click on a message to open it. Messages are displayed on the left side of the screen.

B. Delete multiple messages by checking the box next to the corresponding messages or check the box next to "Select All" and click the icon.

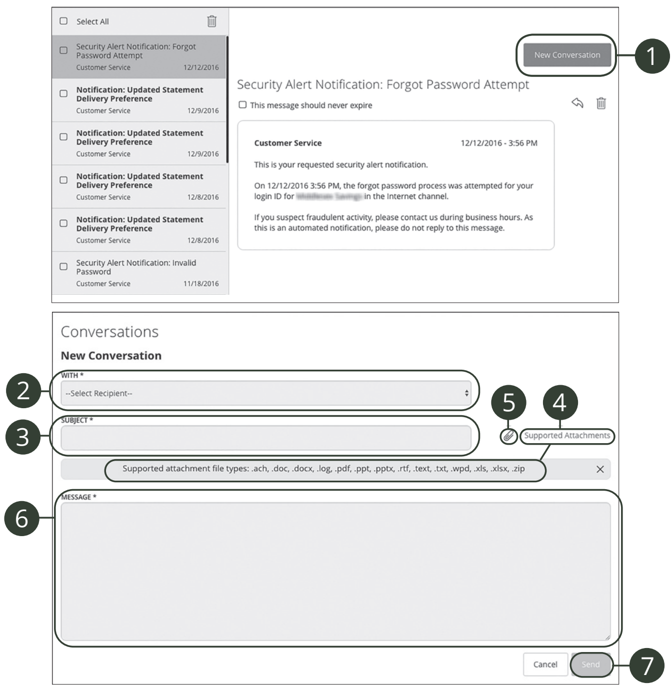
C. Messages automatically delete after a certain time. Check the box next to "This message should never expire" to prevent that message from being erased.

D. Delete an opened message by clicking the icon or reply by clicking the icon.

Security

Sending a Secure Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential personal information relating to your accounts or attach files within a new message.



Click the **Messages** tab.

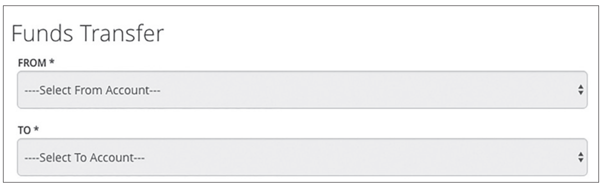
1. Create a new message by clicking the **New Conversation** button in the top right corner.
2. Select the recipient from the drop-down.
3. Enter the subject.
4. (Optional) Click the “Supported Attachments” link to see if your file is supported.
5. (Optional) Attach a file by clicking the icon.
6. Enter your message.
7. Click the **Send** button when you are finished.

Transaction Types

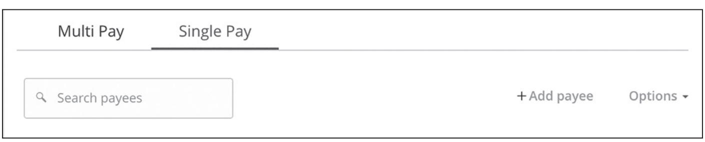
Moving Money Overview

The heart of Online Banking is the ability to transfer funds on the go. Whether you are transferring money between your accounts or sending money to someone outside of Lewis & Clark Bank, there are various features that help you transfer funds in different ways.

- **Transfer Money**:
  Move money between your personal Lewis & Clark Bank accounts.



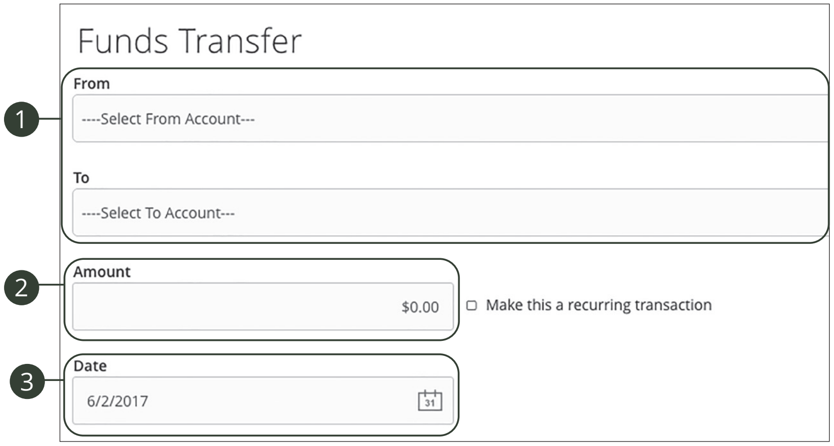
- **Bill Pay**:
  Move money to someone's external account or a company's account.



Transactions

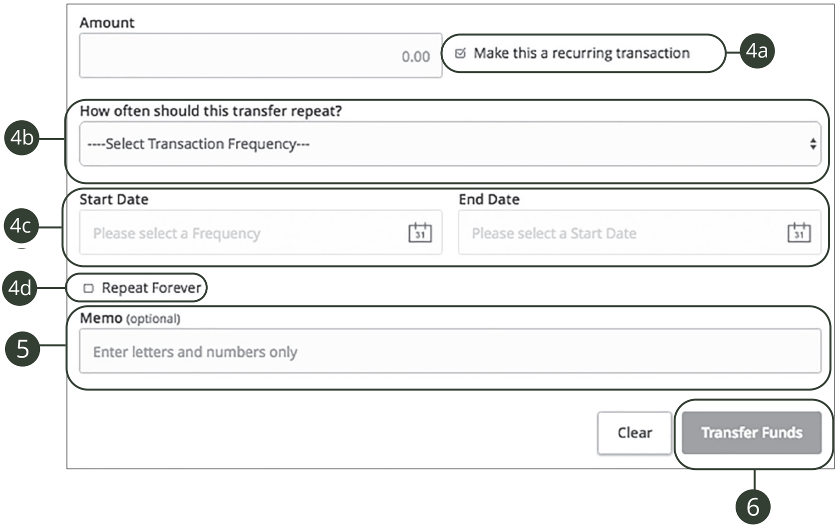
Transfer Money

When you need to make a one-time or recurring transfer between your personal Lewis & Clark Bank accounts, you can use the Transfer Money feature. These transactions go through automatically, so your money is always where you need it to be.



In the **Transactions** tab, click **Transfer Money**.

1. Select the accounts to transfer funds between using the "To" and "From" drop-downs.
2. Enter the amount to transfer.
3. (One-Time Transfer Only) Enter the date to process the transaction.



4. If you would like to set up a recurring transfer, follow the steps below.

- **a.** Check the box next to "Make this a recurring transaction" to repeat the transfer.
- **b.** Use the "How often should this transfer repeat?" drop-down to specify how often the transfer should occur.
- **c.** Enter a start and end date for this transaction using the calendar features.
- **d.** If your transaction doesn't have an end date, check the box next to "Repeat Forever."

5. Enter a memo.

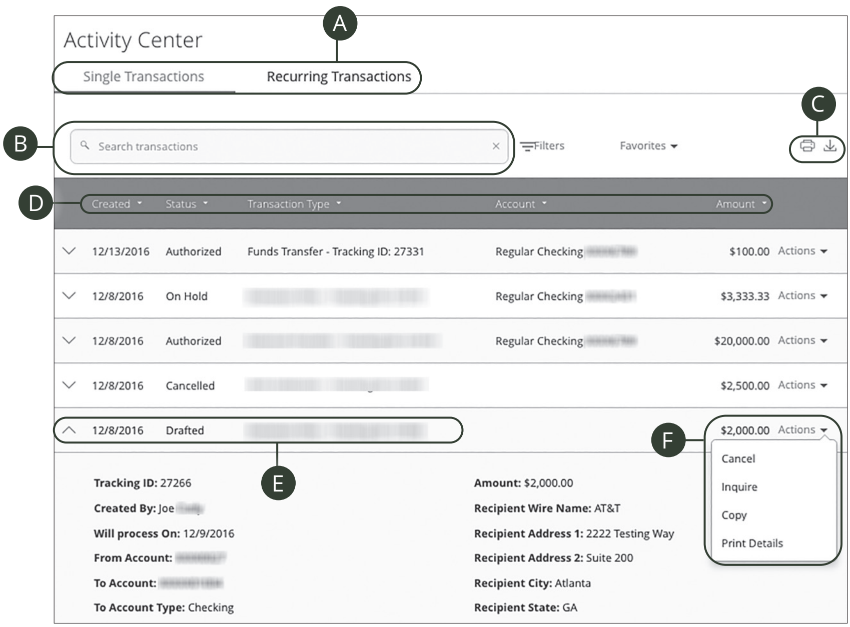
6. Click the **Transfer Funds** button when you are finished.

Note: You can view or cancel unprocessed transactions by accessing the Recurring Transactions tab within the Activity Center.

Transactions

Activity Center Overview

All transactions initiated through Online Banking or through our app appear in the Activity Center. All single and recurring transactions as well as deposited checks show in the Activity Center along with stop payments and check reorders.



In the **Transactions** tab, click **Activity Center**.

A. Click an appropriate tab at the top to view **Single Transactions**, **Recurring Transactions** or **Deposited Checks**.

B. Use the search bar to find transactions within that account.

C. Print the Activity Center page by clicking the icon. Export your transactions into a different format by clicking the icon.

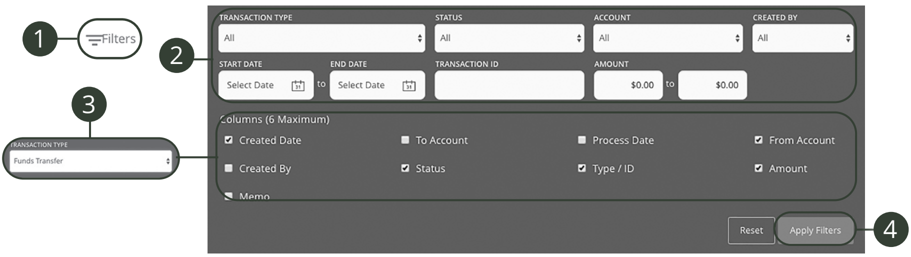
D. Click the ▽ icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.

E. Click on a transaction to view more details.

F. Select **Actions** to perform additional functions.

Using Filters

What appears on the Activity Center can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for each time.

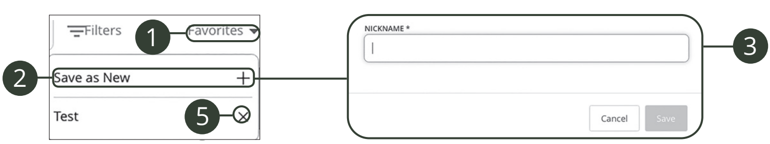


In the **Transactions** tab, click **Activity Center**.

1. Click the **Filters** icon to create a custom view of your transactions.
2. Create a custom list of transactions using these filters.
3. Filter the type of transaction you are looking for using the "Transaction Type" drop-down. Column names with check boxes appear. Select up to six boxes.
4. Click the **Apply Filters** button when you are finished.

Creating or Deleting Custom Views Using Favorites

After applying specific filters, you can save that view of the Activity Center to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.

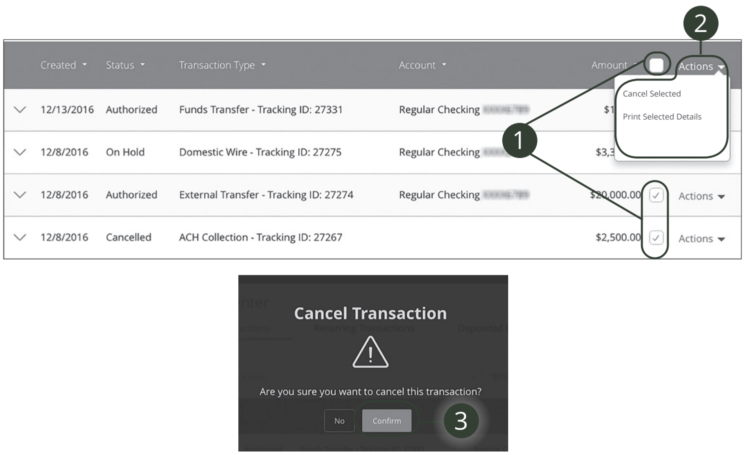


In the **Transactions** tab, click **Activity Center**.

1. Apply filters and click the "Favorites" link.
2. Click the **+** icon to create a new favorite template.
3. Enter a name for your new custom view.
4. Click the **Save** button when you are finished.
5. Click the **X** icon to remove a custom view from your Favorites.

Canceling Transactions

The Activity Center shows all pending transactions that have not posted to your account. You can also cancel pending transactions up until their process date.



In the **Transactions** tab, click **Activity Center**.

1. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between Amount and Actions to select all transactions.
2. Click the “Actions” drop-down and click “Cancel Selected.”
3. Click the **Confirm** button when you are finished. The status then changes to “Cancelled” on the Activity Center page.

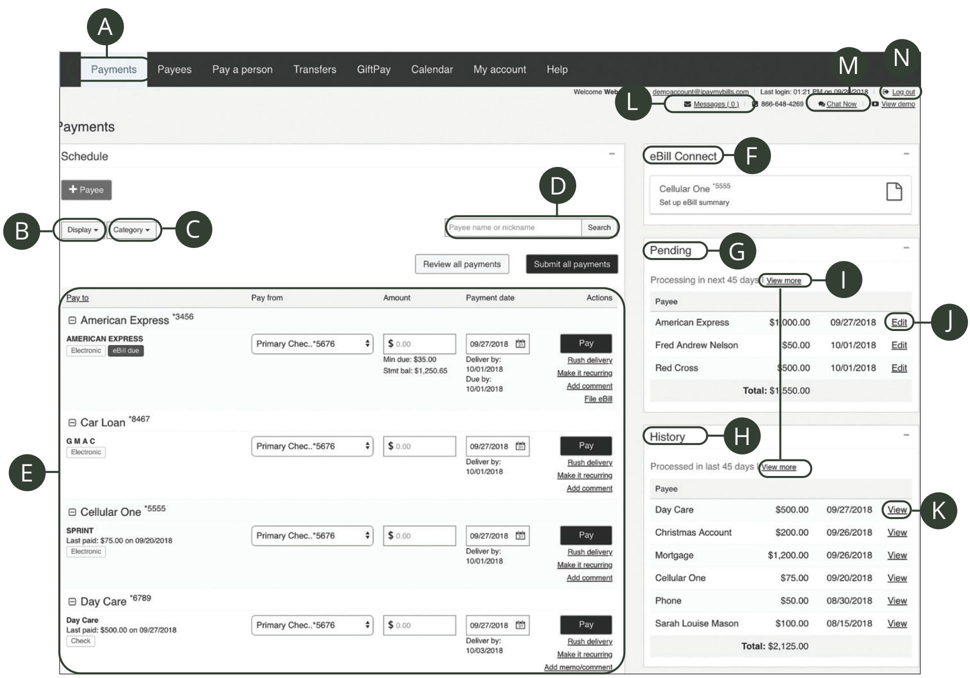
> **Note**: If you cancel a recurring transaction in the **Single Transaction** tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in the Activity Center.

Bill Payment

Payments Overview

Bill Pay with Lewis & Clark Bank allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.

The first time that you click the **Bill Payment** tab, you are asked to choose an account to use within Bill Pay and to accept the terms and conditions.



In the **Transactions** tab, click **Bill Payment**.

A. The navigation bar appears in every view on the top of the screen. You can navigate to the payments features under the **Payments** tab.

B. You can use the "Display" drop-down to sort your transactions by Last 30 days, eBills, Company, Individuals, Inactive or Hidden.

C. You can filter your payments by category using the "Category" drop-down. To set up a category, see page 62.

D. You can locate payees using the search bar.

E. All your payees are listed on the left side of your screen.

F. eBill connect displays eBills awaiting additional action such as setup or payment.

G. Your pending transactions appear in the right side panel under "Pending."

H. You can view your transaction history for the last 45 days in the right side panel under "History."

I. You can view more details about a pending transaction by the clicking "view more" link.

J. Clicking the "Edit" link allows you to edit a pending transaction.

K. Clicking the "View" link displays more details about a processed transaction.

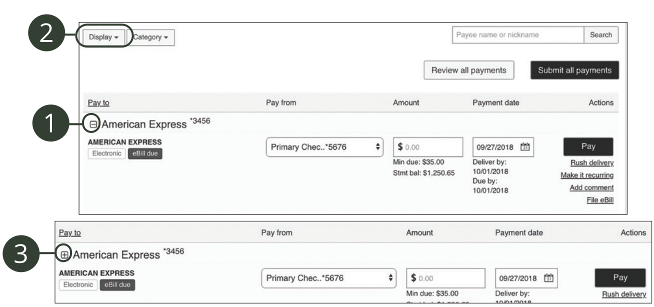
L. You can send or view your secure messages by clicking the "Messages" link.

M. You can speak with a customer service member by clicking the "Chat Now" link.

N. After you're finished sending payments, make sure you click the "Log out" link or click the **X** button to sign out.

Hiding or Unhiding Payees from Payment Screen

You can hide or unhide payees from the Payment screen. This can be helpful if certain payees are not utilized as often as others.



In the **Payments** tab.

1. Click the **–** icon next to a payee to hide them from your Payments screen.

2. Click the "Display" drop-down and select Hidden.

3. Click the **+** icon next to a payee to unhide them from your Payments screen.

Bill Payment

Creating a Payee Overview

The individual that receives your payments is known as a payee. You can pay just about any company, person, loan or account using our bill pay. Before you can begin making payments, you need to decide what type of payee to create and how they receive funds.

- **Company**: Electronically pay a company such as your mobile phone provider, utility company or even your dentist.
- **Person**: There are multiple ways you can pay a person.

  a. **Person via email**: Pay any individual with an email address. When the payee receives the email, they are offered instructions for directing the funds to their account.

  b. **Person via direct deposit**: Send money directly to someone's account using their routing and account numbers.

  c. **Person via check**: Request a check to be sent to a payee. We print it and drop it in the mail for you.

Note: Not all companies are set up for electronic payment. These bills will be paid via paper check.

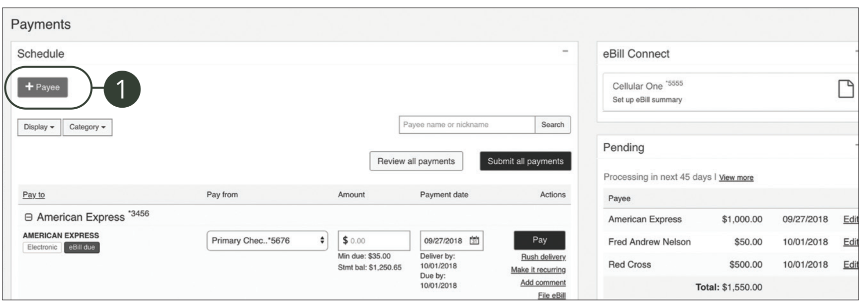
Bill Payment

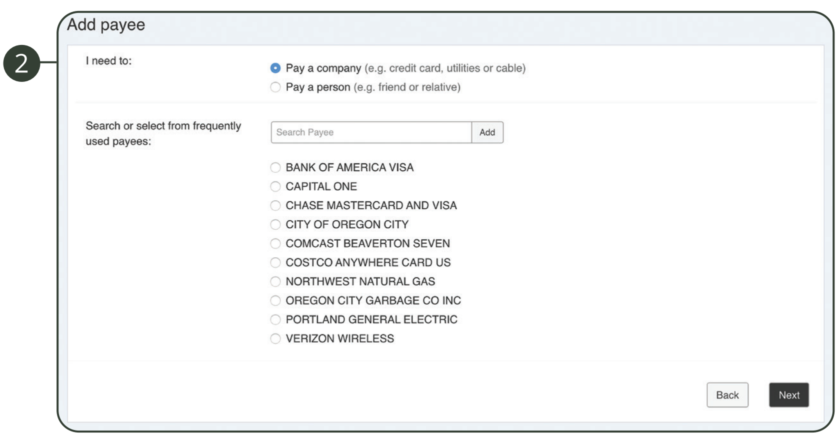
Creating a Payee: Company

The information printed on your bill is all you need to set up a company as a payee. When creating your payee, there are two types of companies you can add: Known and unknown.

Known: If the company you need to pay is preloaded in our database, you have the option to send a Rush Delivery or sign up for eBills. For more information, visit page 50 for a Rush Delivery and page 56 for eBills.

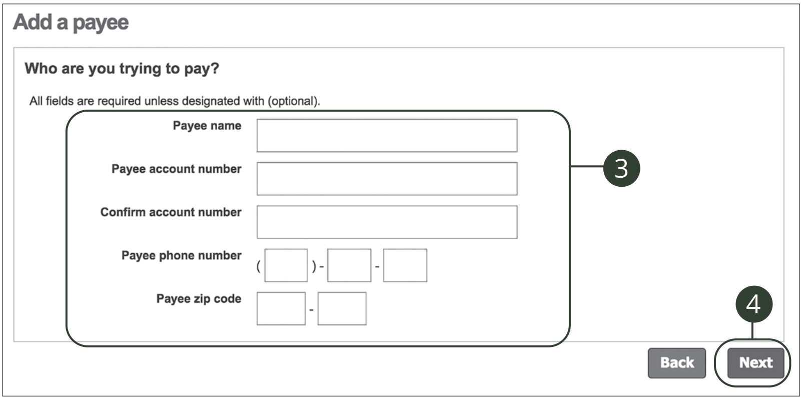
Unknown: If you have a payee who is not in our system, no problem! You can add their contact information, but you may not be able to send a Rush Delivery or sign up for eBills. They will be paid via a paper check.

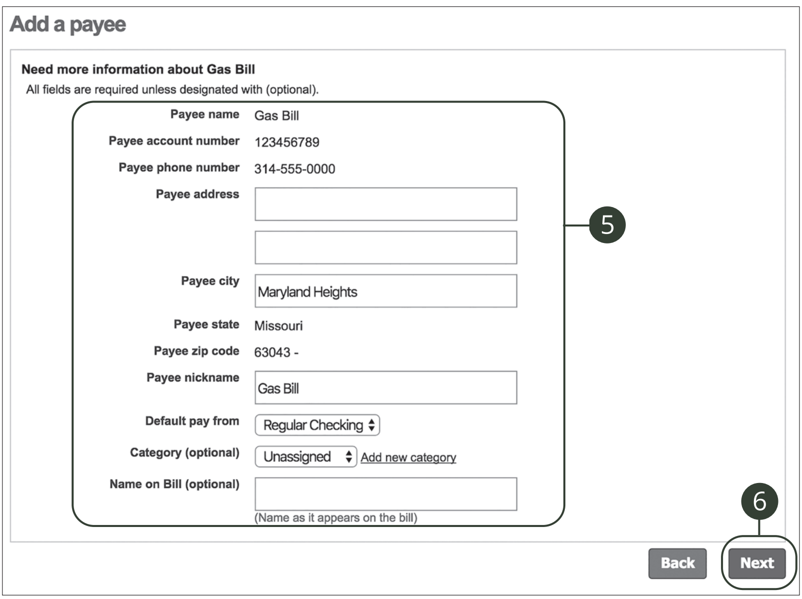




In the **Transactions** tab, click **Bill Payment**.

1. Click the **+ Payee** button.
2. Select “Pay a company” and click the **Next** button.





3. Enter the payee's name, account number, phone number and zip code.

4. Click the **Next** button.

5. (For Unknown Payees) Enter the payee's street address, city and nickname.

6. Click the **Next** button to create the payee.

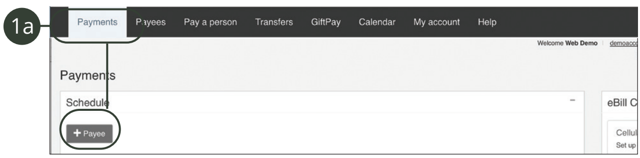
Bill Payment

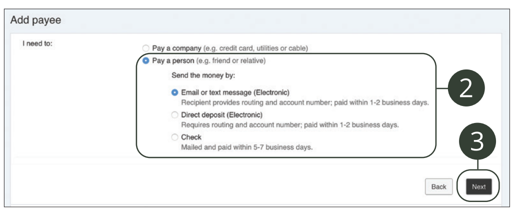
Creating a Payee: Person

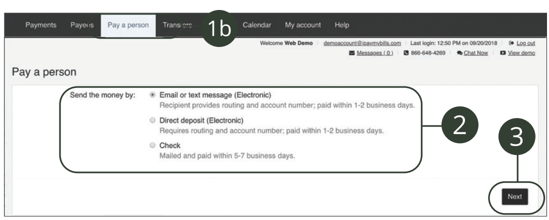
You can pay anyone, such as a babysitter, dog-walker or a freelance worker, by creating them as a payee in our online bill pay system.

Part 1 of 3: Choosing Payee and Payment Method

To begin setting up a person as a payee you need to decide how they need to receive their funds. The three ways a person can receive funds is through email, direct deposit or check.





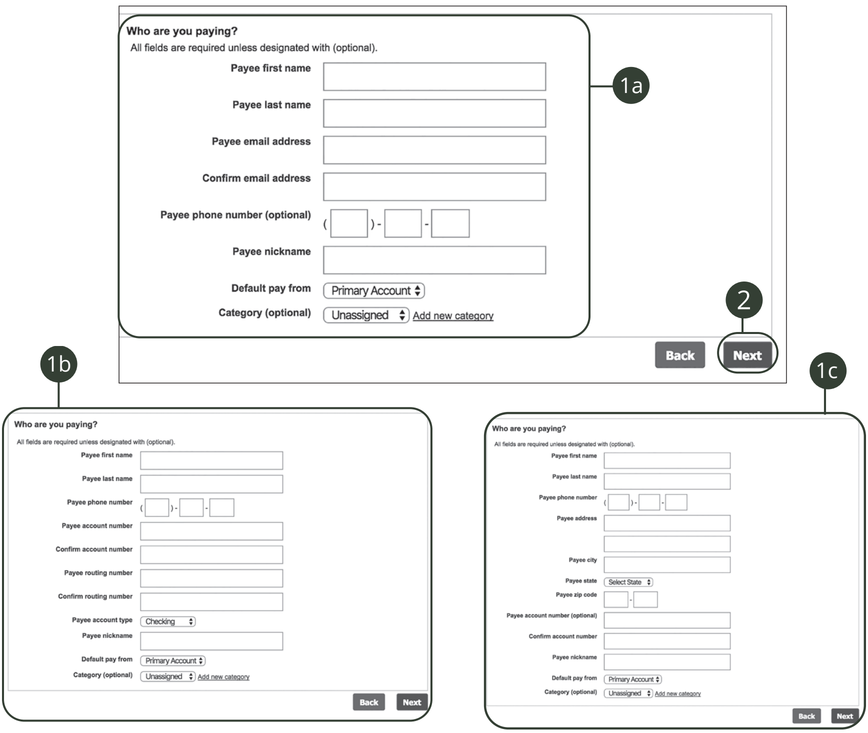


In the **Transactions** tab, click **Bill Payment**.

1. There are two options to add a person as a payee.
    - a. Click on the Payments tab and click the **Add a Payee** button
    - b. Click on the Pay a Person option.
2. Select “Pay a Person” and decide how to send funds to the payee.
3. Click the **Next** button.

Part 2 of 3: Adding Payee Information

To create a person as a payee, you need to provide their contact information. The required information changes depending on if you are sending them a check, direct deposit or email payment.

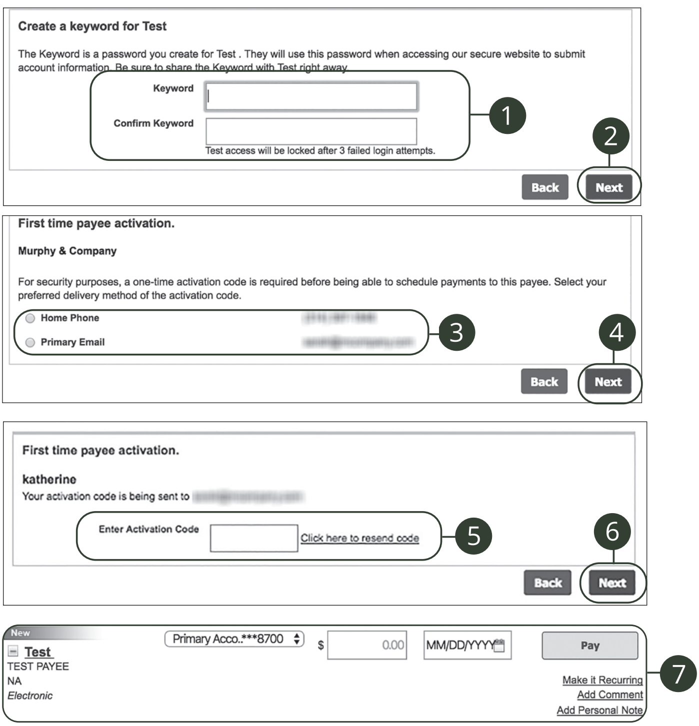


1. Enter the required information based on which delivery option you choose.
    a. **Email**: Enter the payee's first and last name, their email address, nickname and the account to pay from.
    b. **Direct Deposit**: Enter the payee's first and last name, their phone number, routing and account number, account type, nickname and the account to pay from.
    c. **Check**: Enter the payee's first and last name, their phone number, street address, city, state, zip code, nickname and the account to pay from.
2. Click the **Next** button.

Part 3 of 3: Keyword (Email Only) and One-Time Activation Code

There is an additional step if you're paying a person via email transfer: Establishing a keyword, which will be used by the payee in order to receive your payment.

No matter which kind of transfer you are sending, you need to create a one-time activation code, This code is an added security measure that ensures you, the account owner, are creating the payee.

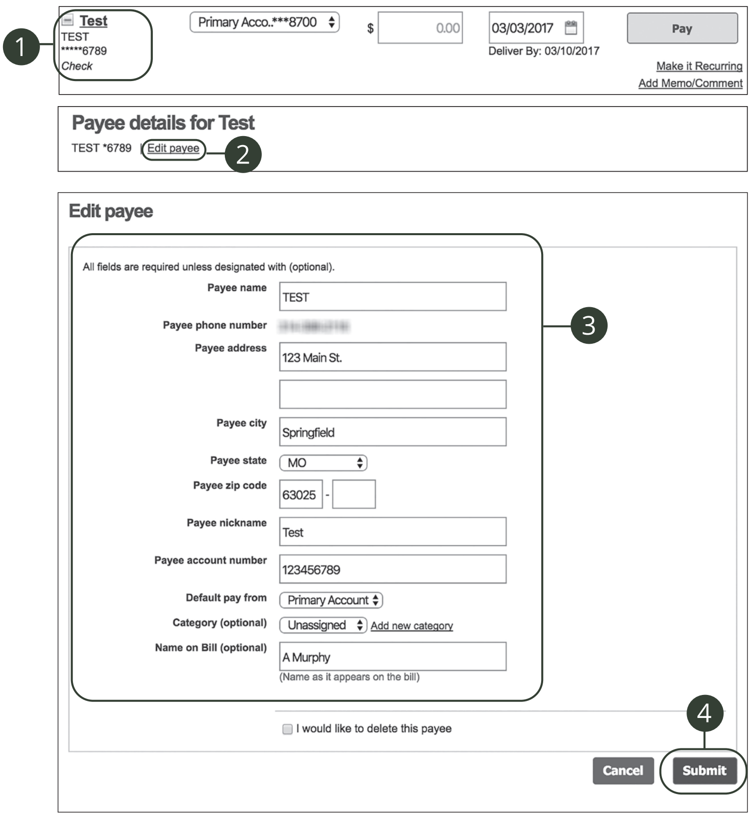


1. Enter a keyword and confirm it. This step is only needed if you are adding a payee that will receive funds in an email.
2. Click the **Next** button.
3. Select a preferred delivery method to receive your activation code.
4. Click the **Next** button.
5. Enter your activation code.
6. Click the **Next** button.
7. The new payee appears on the Payment screen.

Bill Payment

Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.



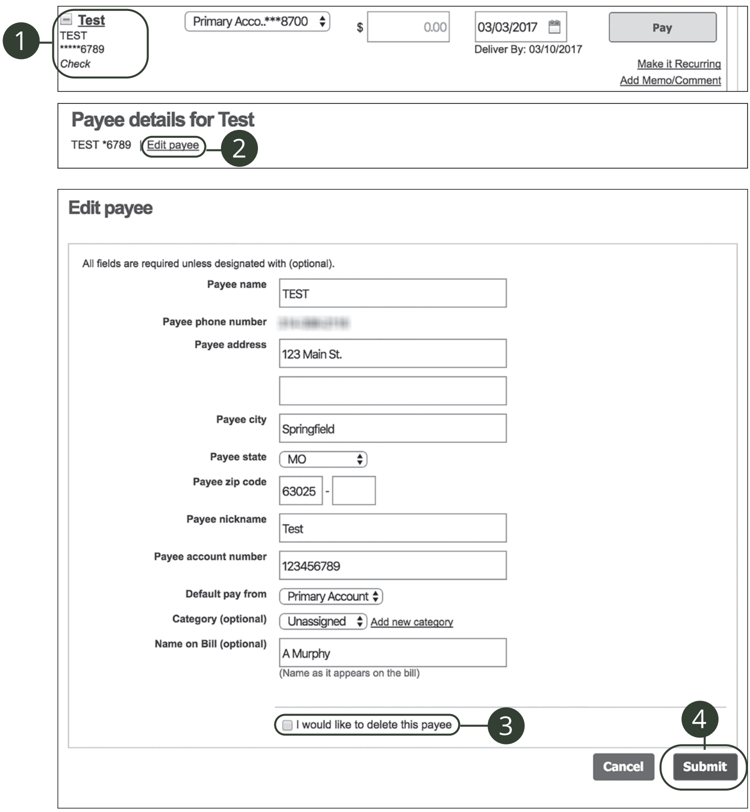
In the **Transactions** tab, click **Bill Payment**.

1. Select a payee to edit a payment.
2. Click the "Edit payee" link.
3. Make the needed changes to the payment.
4. Click the **Submit** button when you are finished making changes.

Bill Payment

Deleting a Payee

If a payee is no longer needed, you can permanently delete them. This does not erase data from an existing payment using that payee.



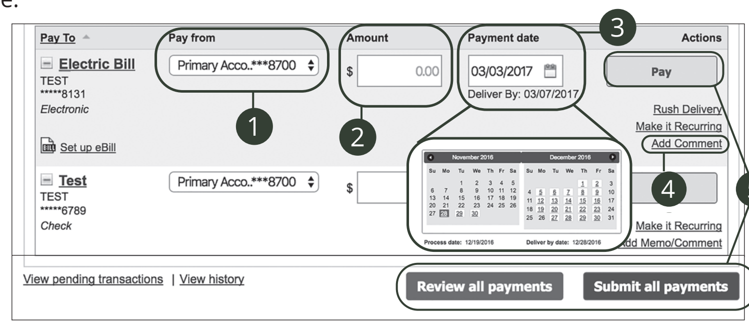
In the **Transactions** tab, click **Bill Payment**.

1. Select a payee to delete.
2. Click the "Edit payee" link on right side of your screen.
3. Check the box next to "I would like to delete this payee."
4. Click the **Submit** button to permanently delete the payee.

Bill Payment

Scheduling Payments

It is easy to pay your bills once you set up payees. When you click on the Payments tab, you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.



In the **Transactions** tab, click **Bill Payment**.

1. Select an account to withdraw from using the "Pay from" drop-down.
2. Enter the amount in the provided column.
3. Enter the payment date using the calendar feature. Based on the payment type, a process date and delivery date appears.
    - **Payment Date**: The date you would like to start the bill payment process.
    - **Delivery Date**: The date we estimate the payment will arrive and be processed by your payee.
4. Add a memo or comment to your payment.
5. Click the **Pay**, **Submit All Payments** or **Review All Payments** button when you are finished.

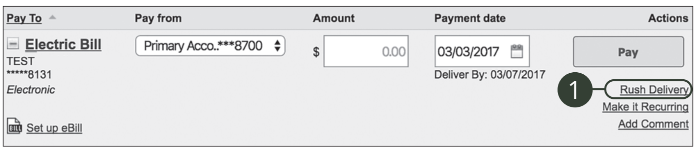
Note: If you are making a payment requiring a coupon or piece of paper to go with your payment, we strongly suggest that you manually write a paper check and mail it along with the coupon. Although rare, court-ordered payments and other government payments may require a coupon for timely processing.

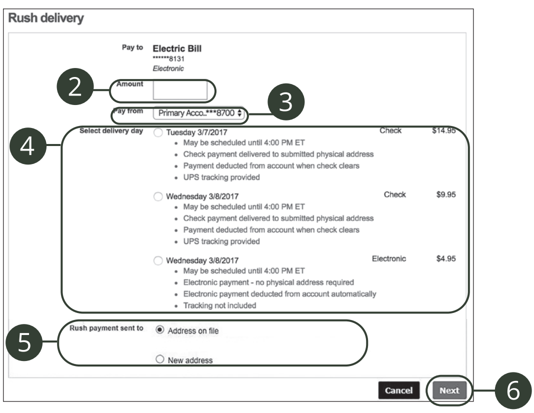
Bill Payment

Rush Delivery

If you need to send a payment faster and if your payee has the Rush Delivery option, you can process your payment faster than the standard rate.

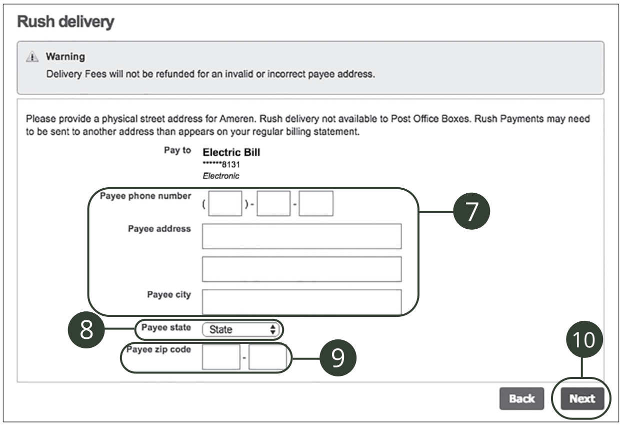
A standard fee may occur. Please see our Fee Schedule for details.

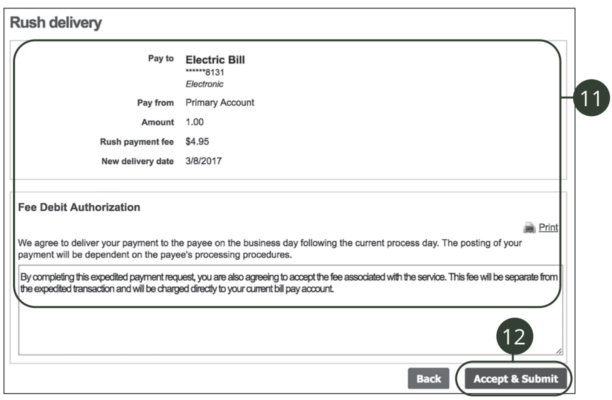




In the **Transactions** tab, click **Bill Payment**.

1. Click the “Rush Delivery” link.
2. Enter the amount.
3. Select an account to withdraw from using the “Pay from” drop-down.
4. Select a delivery date with the appropriate charges.
5. Select an address.
6. Click the **Next** button.





7. Enter the payee’s phone number, address and city.

8. Choose the payee’s state using the drop-down.

9. Enter the payee’s zip code.

10. Click the **Next** button.

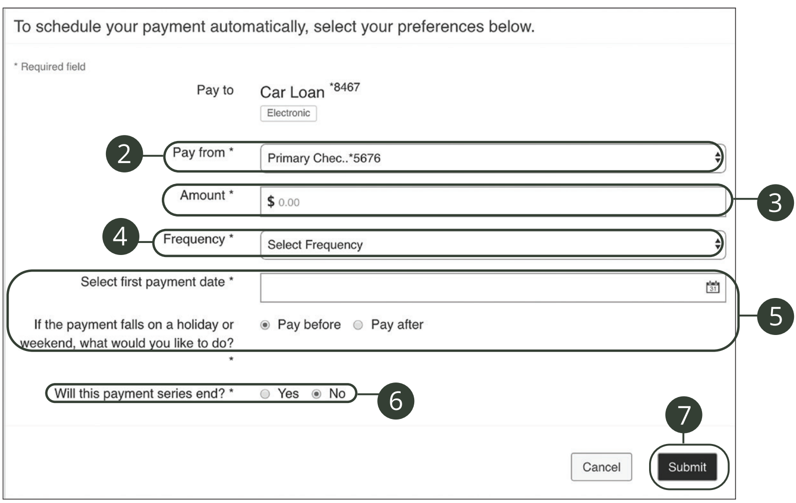
11. Review the payment summary and Fee Debit Authorization.

12. Click **Accept & Submit** when you are finished.

Bill Payment

Recurring Payments

Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.



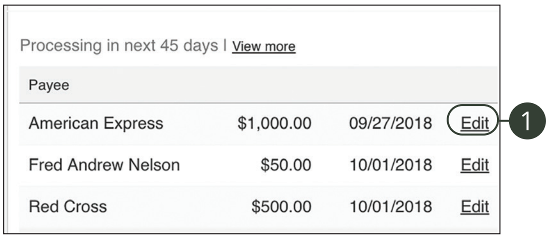
In the **Transactions** tab, click **Bill Payment**.

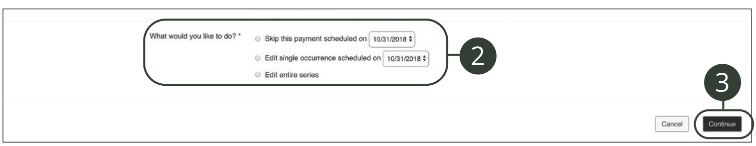
1. Click the “Make it Recurring” link next to a specific payee.
2. Select an account to withdraw from using the “Pay from” drop-down.
3. Enter the amount.
4. Choose how often to repeat the payment using the “Frequency” drop-down.
5. Select the first payment date using the calendar feature and decide how to pay if a holiday occurs.
6. Decide if the payment series should end. If so, enter the ending date or a certain amount of payments that will be processed.
7. Click **Submit** when you are finished.

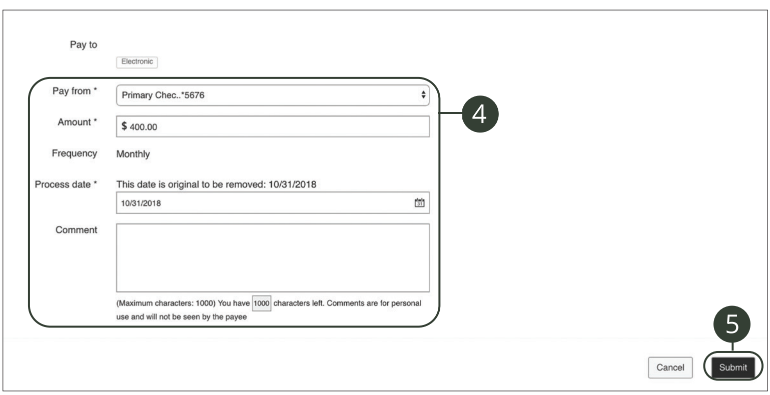
Bill Payment

Editing Payments

You can change a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.







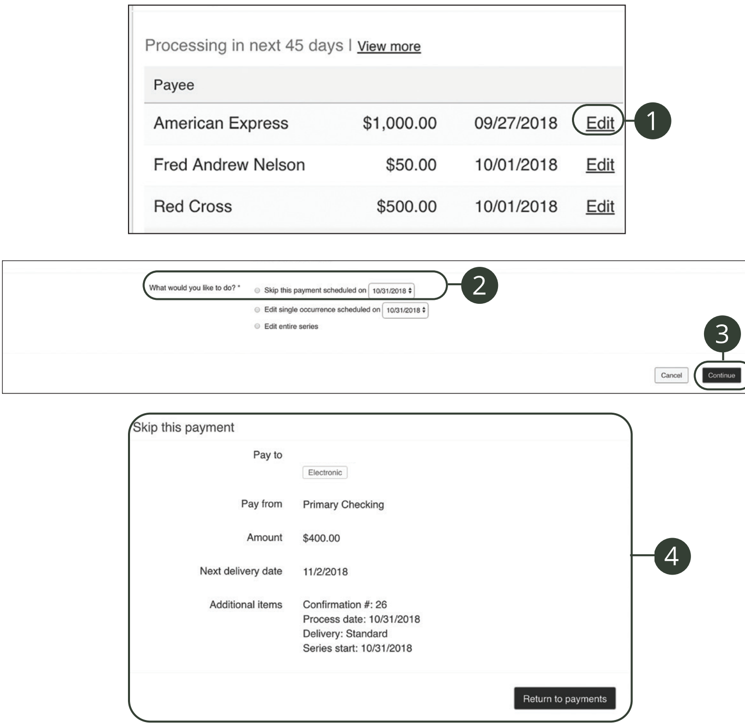
In the **Transactions** tab, click **Bill Payment**.

1. In the Pending window, find the payment you wish to edit and click the “Edit” link.
2. Choose whether you want to edit a single occurrence or the entire series.
3. Click the **Continue** button.
4. Make the necessary changes.
5. Click the **Submit** button when you are finished making changes.

Bill Payment

Skipping Payments

You can skip a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.



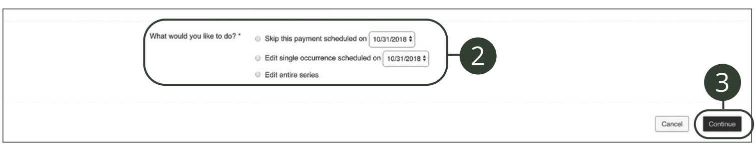
In the **Transactions** tab, click **Bill Payment**.

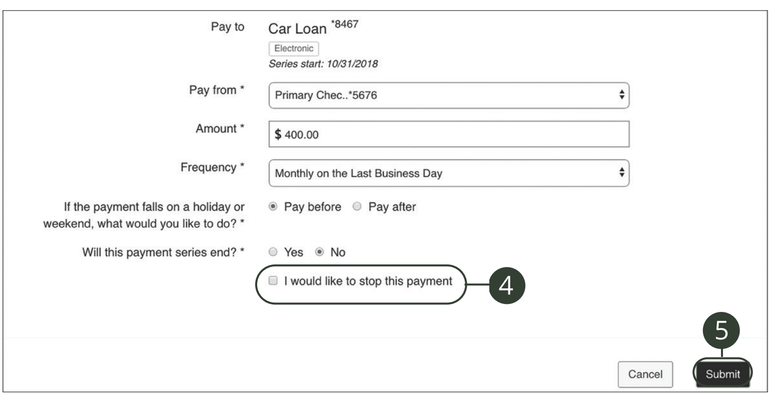
1. In the Pending window, find the payment you wish to edit and click the "Edit" link.
2. Select "Skip this payment" and select which payment you would like to skip.
3. Click the **Continue** button.
4. You will receive a confirmation message.

Bill Payment

Canceling Payments

You can cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.





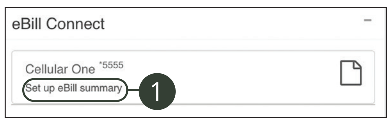
In the **Transactions** tab, click **Bill Payment**.

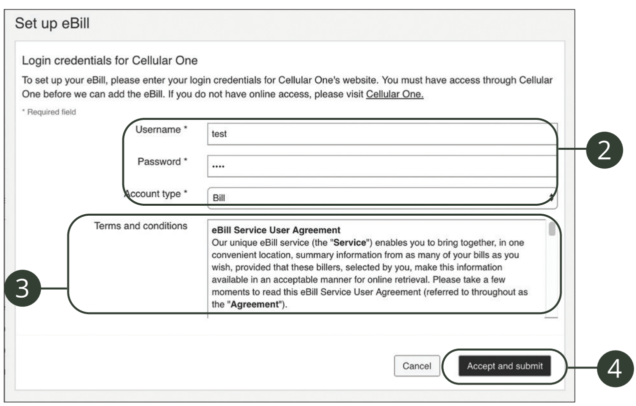
1. In the Pending window, find the payment you wish to edit and click the “Edit” link.
2. Choose whether you want to edit a single occurrence or the entire series.
3. Click the **Continue** button.
4. Click the box next to “I would like to stop this payment.”
5. Click the **Submit** button when you are finished.

Bill Payment

Setting Up eBills

Within online bill pay, major credit card companies, automotive finance companies and utility companies have been loaded into the system. Only billers that are preset in the system have the potential to be set up as an eBill. When you set up an eBill, you continue to receive bills from your biller. In order to stop receiving them, you must contact the company.

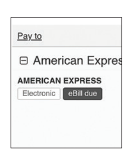




In the **Transactions** tab, click **Bill Payment**.

1. Click the “Set up eBill summary” link under ebill Connect.
2. Enter your username and password for the biller’s website and select the account type from the drop-down.
3. Read the eBills Service User Agreement.
4. Click the **Accept and Submit** button when you are finished.

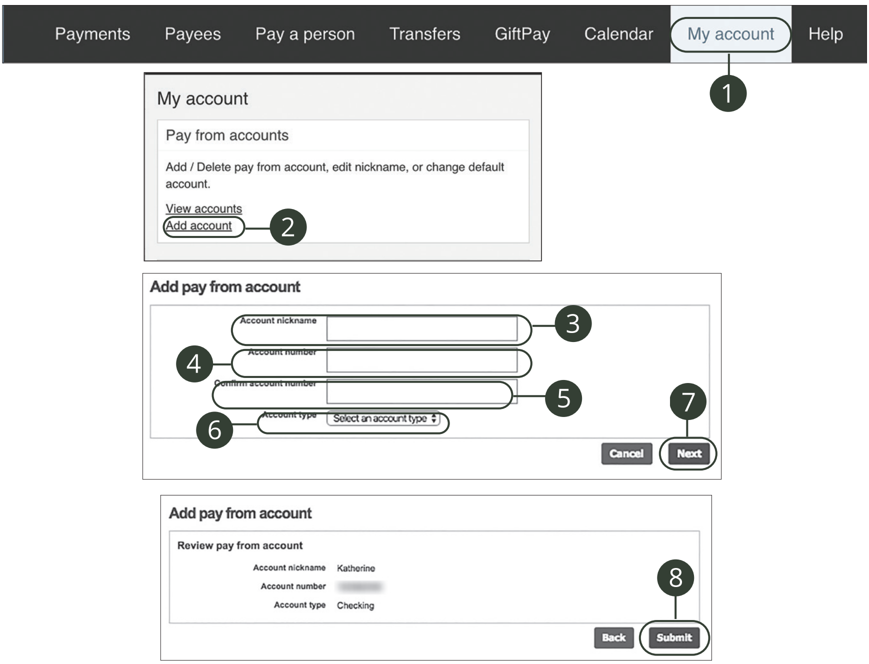
Note: When your eBill is available, it shows up in green under the payee’s name or you receive an alert by email or phone. You can then pay your bill by sending a one-time payment or a recurring payment.



Bill Payment

Adding an Account

As long as you are an account signer, you can add another account within your online banking at any time. This is beneficial if you manage your bills from another account or if you are the power of attorney to a family member.



In the **Transactions** tab, click **Bill Payment**.

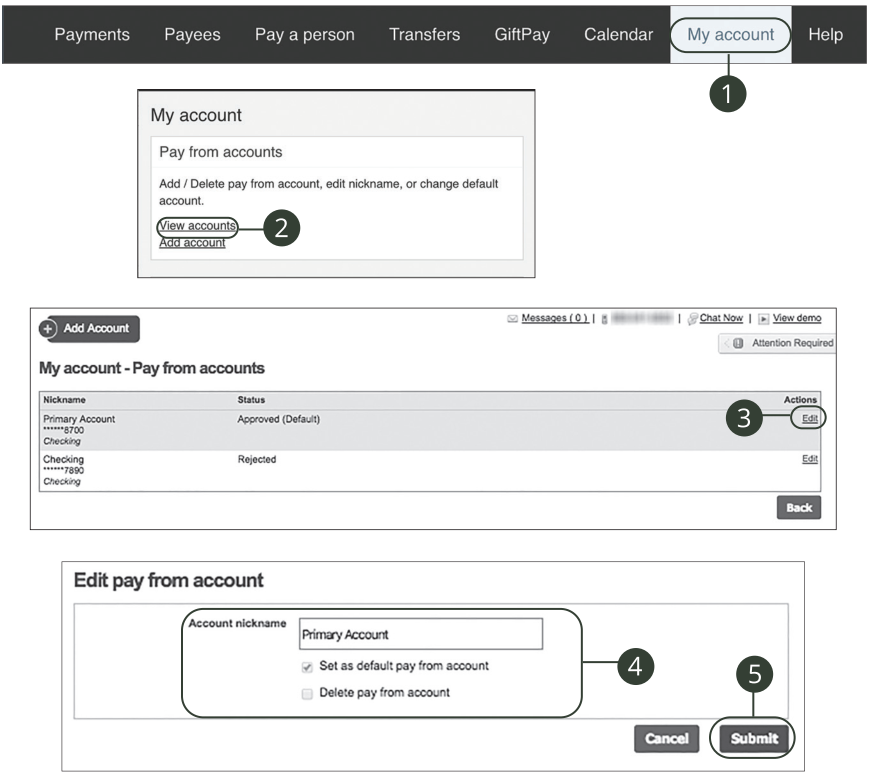
tab, click on **Bill Payment**.

1. Click the **My Account** tab.
2. Click the “Add Account” link under the Pay from accounts tile.
3. Enter an account nickname.
4. Enter and confirm the account number.
5. Using the “Account Type” drop-down select the account type.
6. Click the **Next** button.
7. Review your account information.
8. Click **Submit** when you are finished.

Bill Payment

Editing an Account

Within the My Account tab, you can edit an account nickname at anytime.



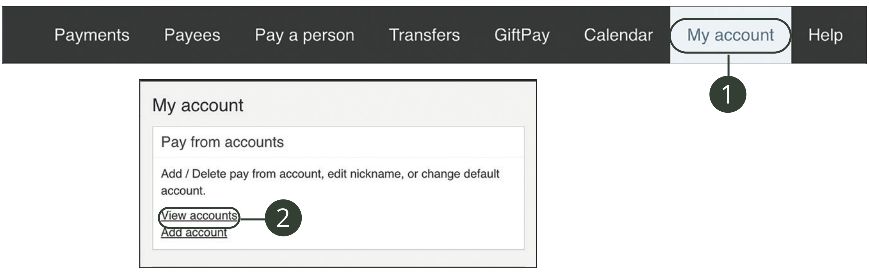
In the **Transactions** tab, click **Bill Payment**.

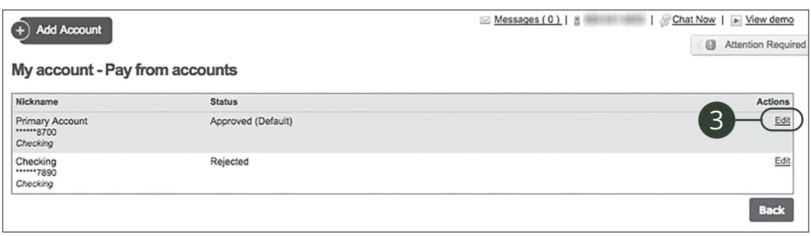
1. Click the **My Account** tab.
2. Click the "View accounts" link under the Pay from accounts tile.
3. Click the "Edit" link next to the account you would like to edit.
4. Make the necessary changes.
5. Click **Submit** when you are finished making changes.

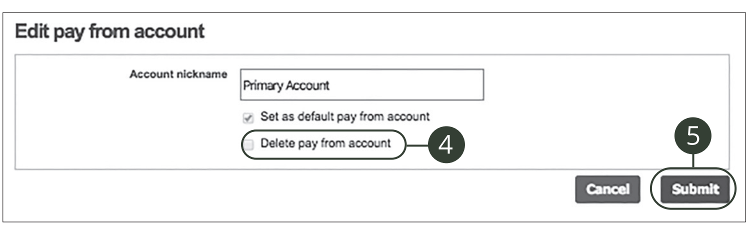
Bill Payment

Deleting an Account

If an account is no longer needed or you have a new account you can easily delete the account, but it does not erase data from an existing payment using this account.







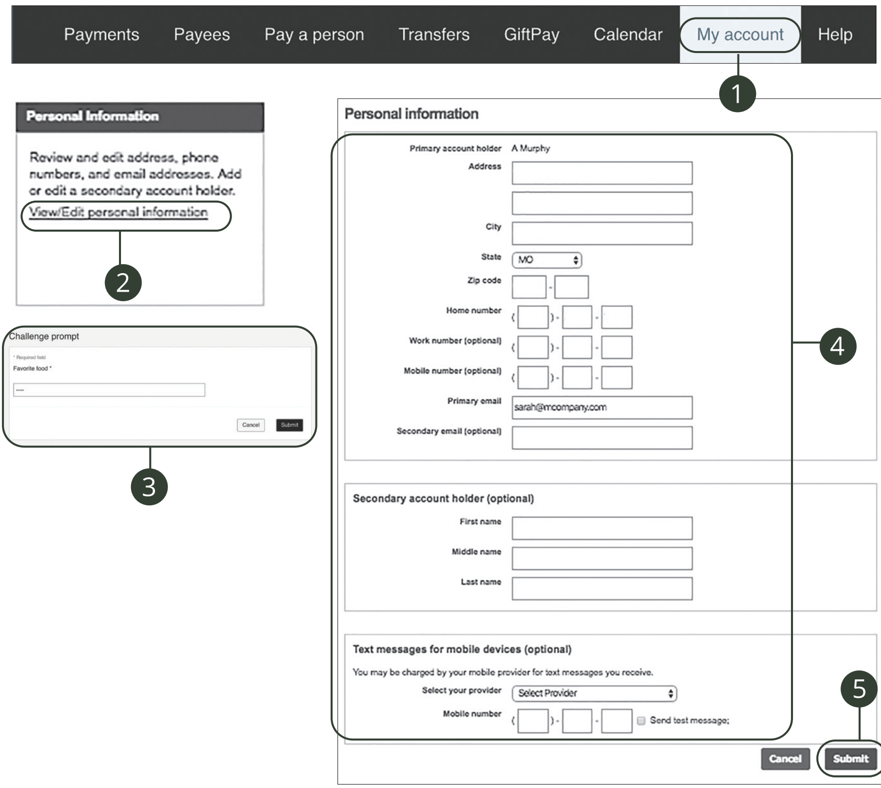
In the **Transactions** tab, click **Bill Payment**.

1. Click the **My Account** tab.
2. Click the “View accounts” link under the Pay from accounts tile.
3. Click the “Edit” link next to the account you would like to edit.
4. Click the box next to “Delete pay from account” to delete the account.
5. Click the **Submit** button when you are finished making changes.

Bill Payment

Editing Personal Information

Keeping your personal information up-to-date is very important, especially if you go through a life changing event such as getting married or moving. Making sure your information is current is the first step in making sure your bills get paid.



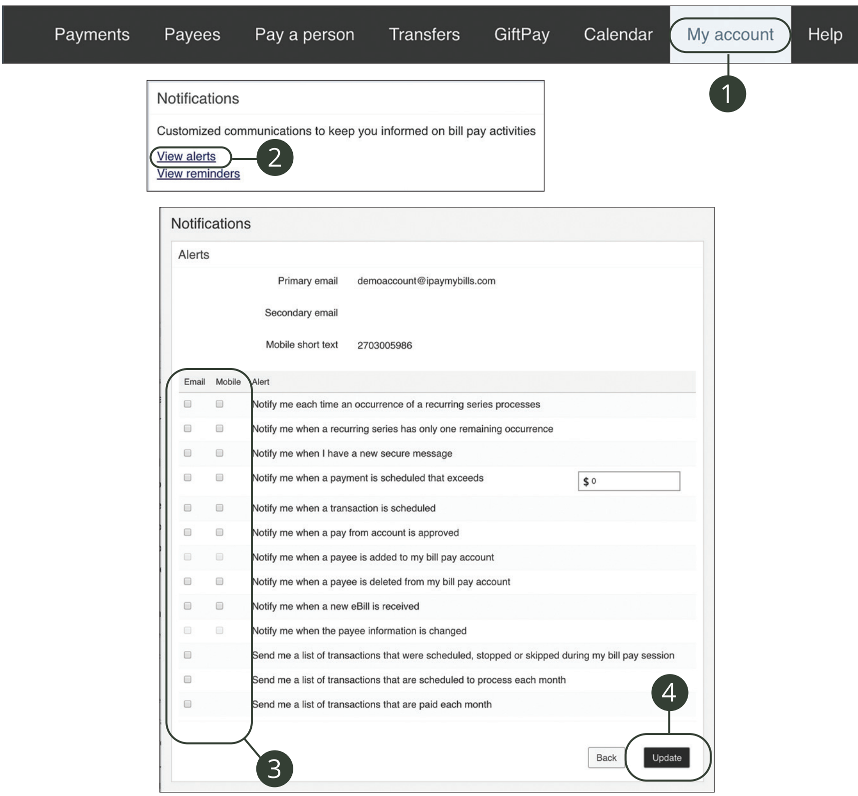
In the **Transactions** tab, click **Bill Payment**.

1. Click the **My Account** tab.
2. Click the "View/Edit personal information" link under the Personal Information tile.
3. Answer the Challenge prompt and click the **Submit** button.
4. Make the necessary changes.
5. Click the **Submit** button when you are finished making changes.

Bill Payment

Editing Alerts

Setting up an alert within your online bill pay can help you make sure all of your bills get paid on time. You can set up alerts to let you know when an eBill is available, a recurring payment processes or when a transaction is scheduled. You can also choose if you want to receive your alerts by email or mobile.



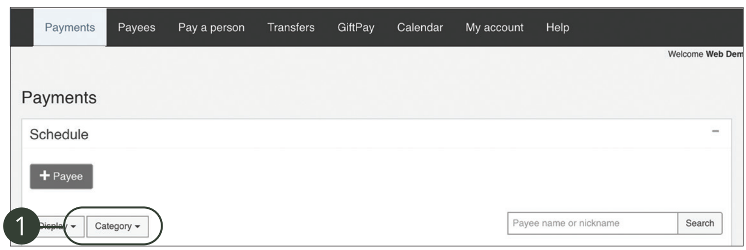
In the **Transactions** tab, click **Bill Payment**.

1. Click the **My Account** tab.
2. Click the “View Alerts” link under the Notification tile.
3. Check the box to indicate whether you would like to be notified via email or mobile when an alert is activate.
4. Click the **Update** button when you are finished making changes.

Bill Payment

Categories

You can divide your payees into categories to better organize your transactions.



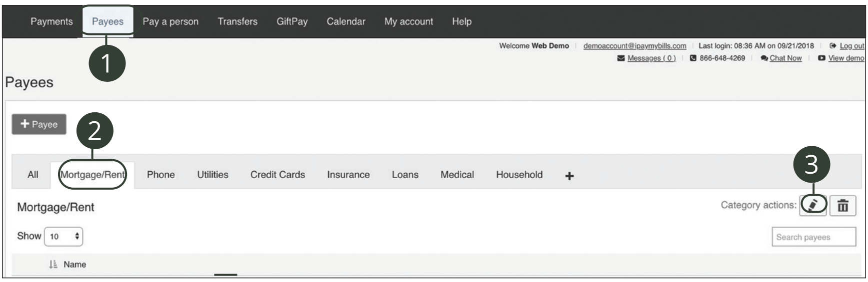
In the **Transactions** tab, click **Bill Payment**.

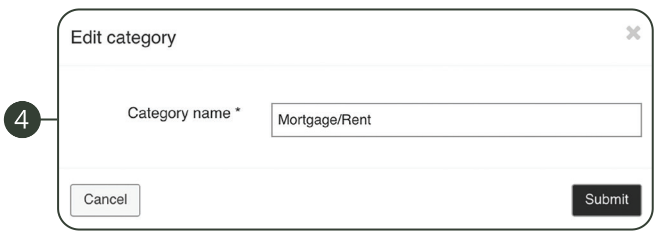
1. Select “Add new category” from the drop-down.
2. Select “New category” from the drop-down.
3. Enter your category name.
4. Click the **Submit** button when you are finished.

Bill Payment

Editing a Category

You can edit a category at anytime. This is helpful if you need more ways to organize specific payees.





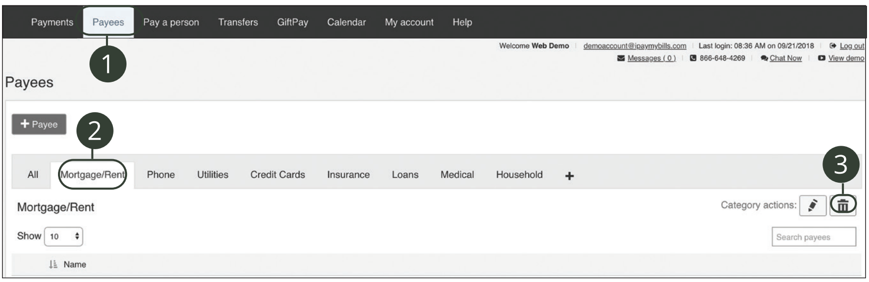
In the **Transactions** tab, click **Bill Payment**.

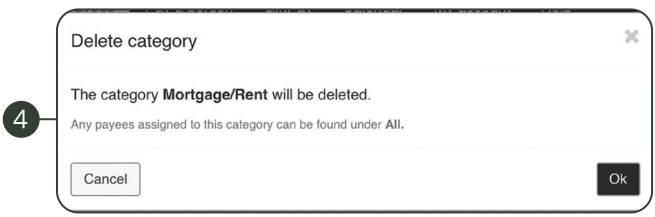
1. Click on **Payees** tab.
2. Click the tab for the category to be edited.
3. Click on the pencil icon to edit.
4. Edit the category name and click the **Submit** button.

Bill Payment

Deleting a Category

You can delete a category at anytime. This is helpful if you no longer need a category.





In the **Transactions** tab, click **Bill Payment**.

1. Click on **Payees** tab.
2. Click the tab for the category to be edited.
3. Click on the trash can icon to delete.
4. Click the **OK** button.

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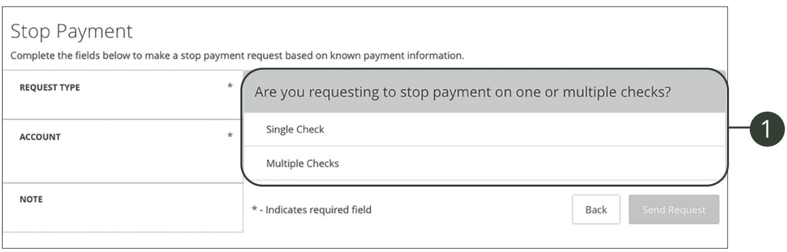
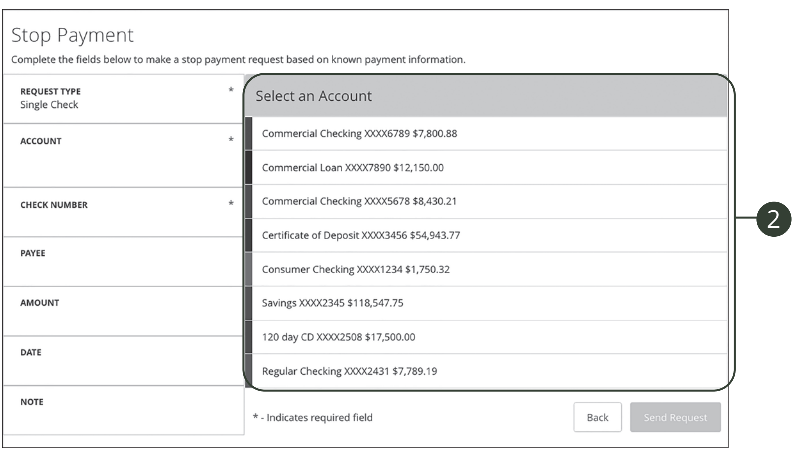
Services

Stop Payment Request

Single Check

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being cashed. Once approved, the stop payment remains in effect for 6 months. If you need the current fee information, please call us during our business hours at (503) 212-3200 (Oregon City), (503) 738-8000 (Seaside) or (503) 325-7500 (Astoria).



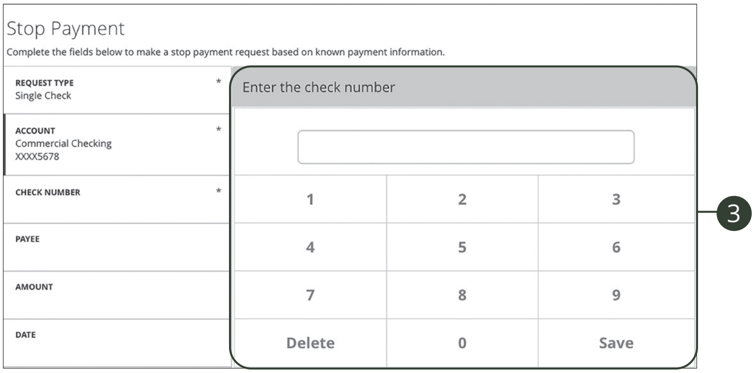


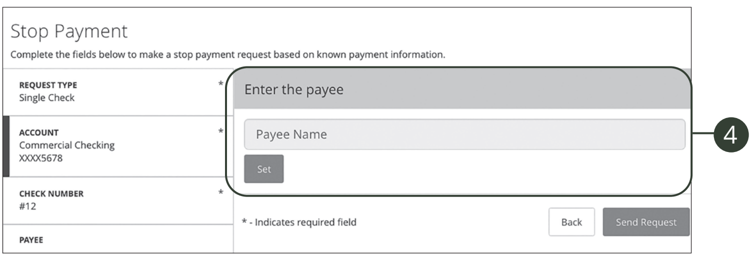
In the **Services** tab, click **Stop Payment**.

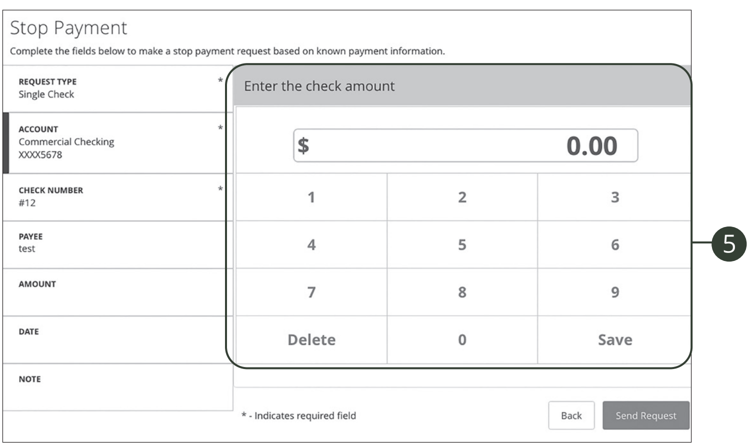
1. Select "Single Check."

2. Select the appropriate account.

 Services: Stop Payment Request



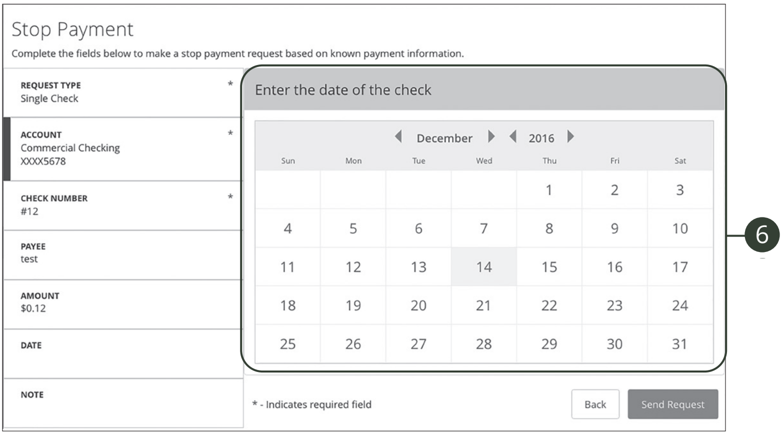


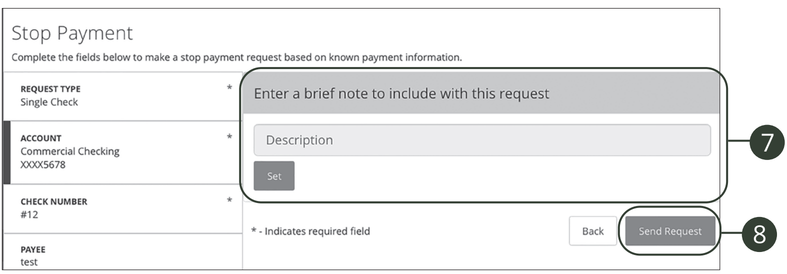


3. Enter the check number and click the **Save** button.

4. (Optional) Enter the payee and click the **Set** button.

5. (Optional) Enter the amount and click the **Save** button.



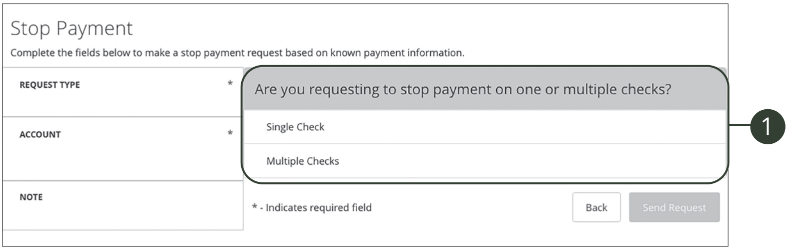


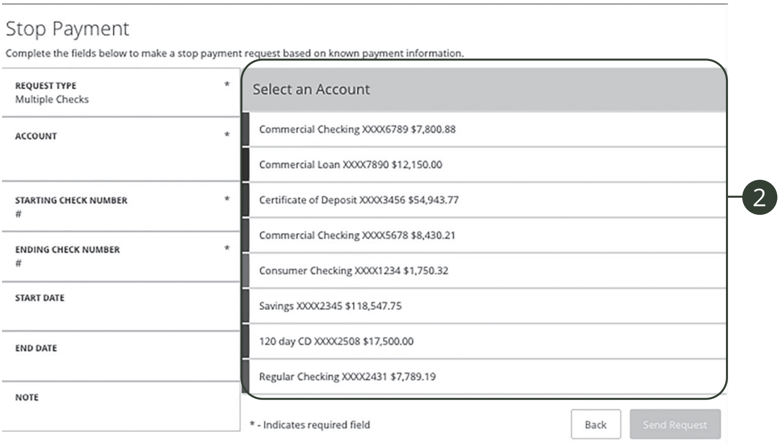
6. (Optional) Enter the date of the check using the calendar.
7. (Optional) Enter a description under "Note" and click the **Set** button.
8. Click the **Send Request** button when you are finished.

> **Note**: You can view the approval status of a stop payment in the Activity Center.

Multiple Checks

If you're ever worried about multiple pending written checks, you can initiate a stop payment request to prevent the checks from being cashed. Once approved, the stop payment remains in effect for 6 months. If you need the current fee information, please call us during our business hours at (503) 212-3200 (Oregon City), (503) 738-8000 (Seaside) or (503) 325-7500 (Astoria).

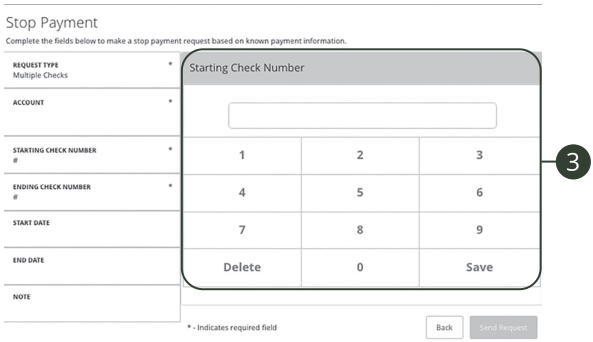


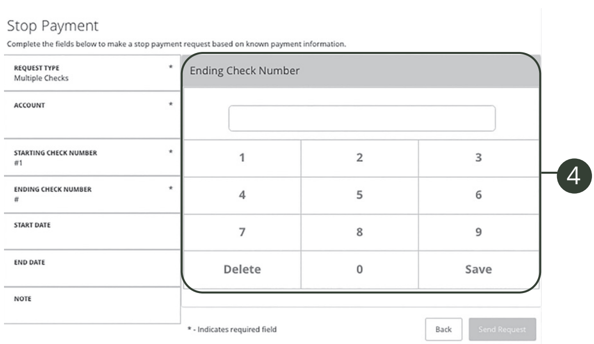


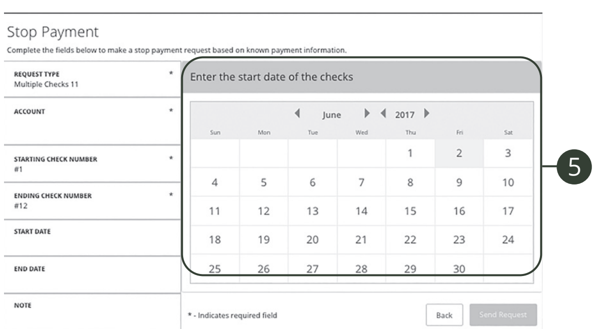
In the **Services** tab, click **Stop Payment**.

1. Select "Multiple Checks."

2. Select the appropriate account.



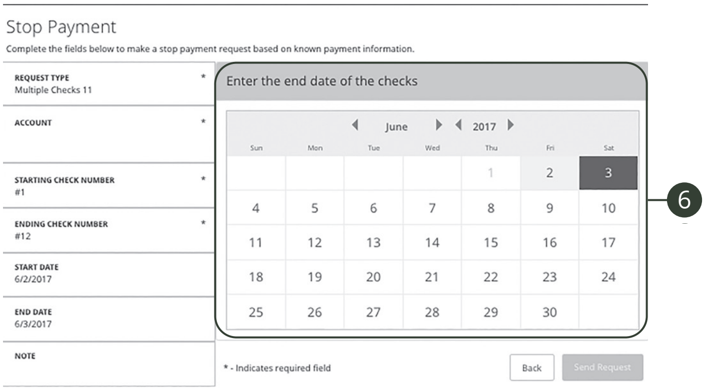


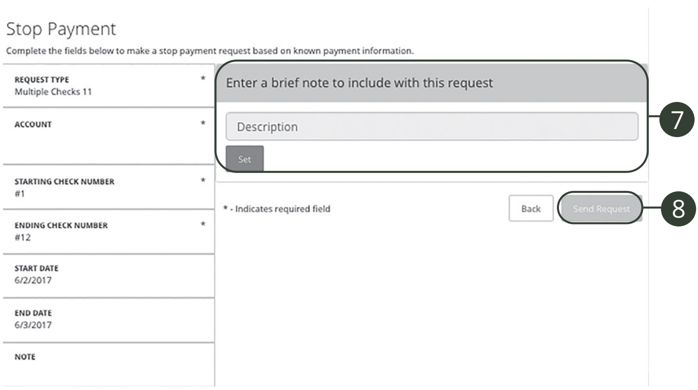


3. Enter the starting check number and click the **Save** button.

4. Enter the ending check number and click the **Save** button.

5. (Optional) Enter the start date of the checks using the calendar.





6. (Optional) Enter the end date of the checks using the calendar.

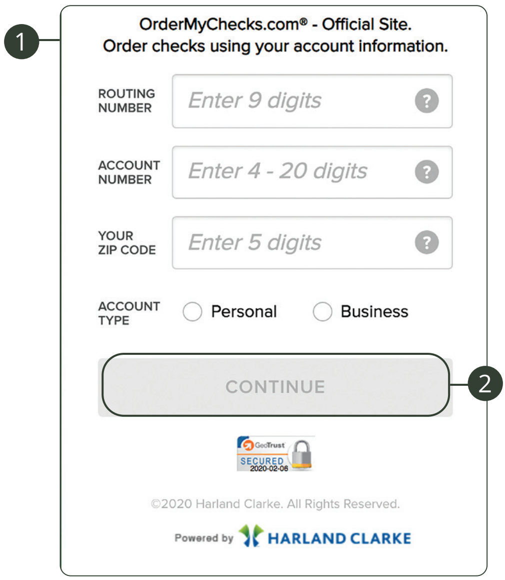
7. (Optional) Enter a description under "Note" and click the **Set** button

8. Click the **Send Request** button when you are finished.

Services

Reordering Checks

If you've previously ordered checks through Lewis & Clark Bank, you can conveniently reorder checks online at any time by signing in to our trusted vendor's website.



In the **Services** tab, click on **Check Reorder**.

1. Complete your order on our vendor's website.
2. Enter the requested information and click the **Continue** button.

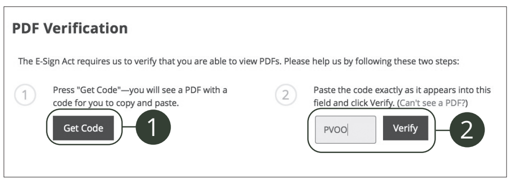
Note: If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

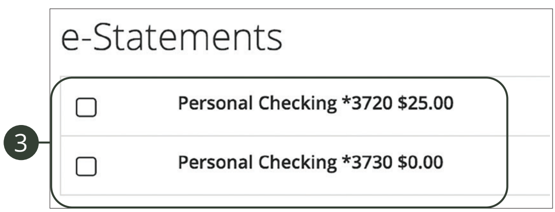
Services

Statements

The Statements feature is a great virtual filing system for your bank statements, 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.

Registration

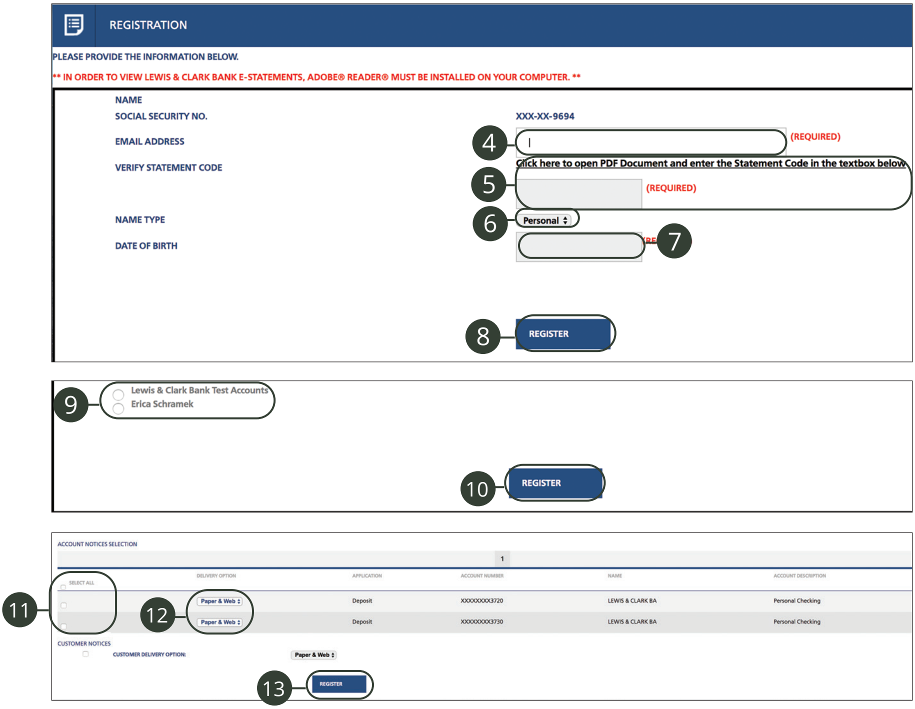




In the **Transactions** tab, click **Statements**.

1. Click the **Get Code** button to verify that you can view a PDF.
2. A PDF with a code appears. Type the code into the verification field and click the **Verify** button.
3. Choose an account to view statements for.

Note: In order to view Lewis & Clark Bank e-statements, Adobe® Reader® must be installed on your computer.



4. Enter your email address.

5. Click the link to view the statement code and enter it into the “Verify Statment Code” box.

6. Use the drop-down to select a name type.

7. Enter your date of birth.

8. Click the **Register** button.

9. Select a customer.

10. Click the **Register** button.

11. Check the box next to the accounts you would like to register.

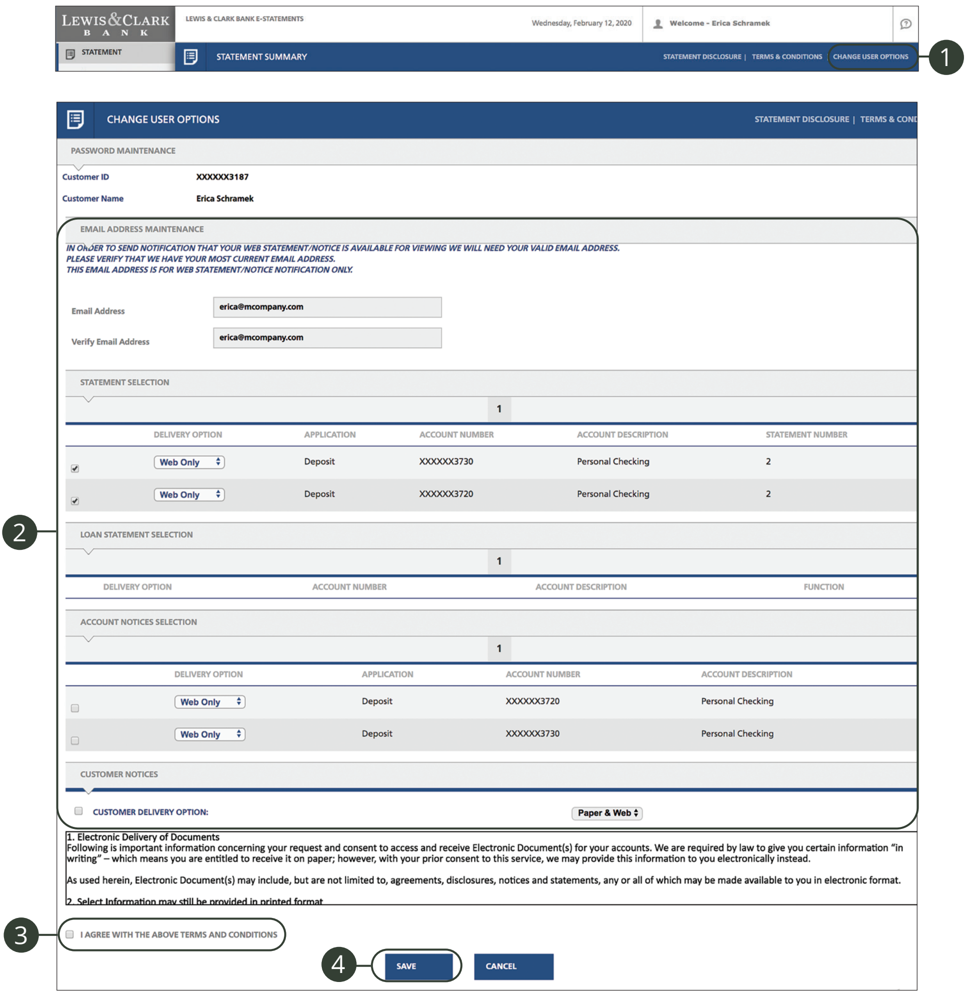
12. For each type of statement, use the drop-downs to select a statement delivery method for each account.

13. Click the **Register** button when you are finished.

14. Read the terms and conditions and click the **Agree** button,

Editing User Options

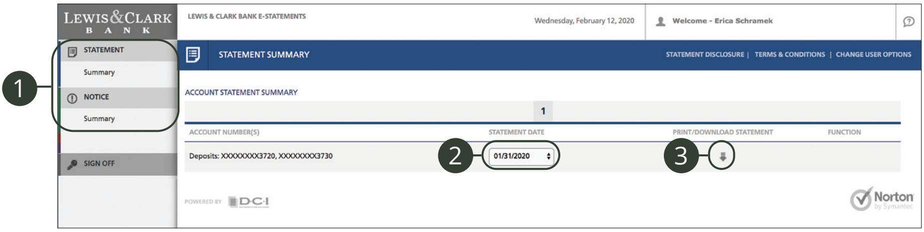
Update your statement and notice delivery preferences.



In the **Transactions** tab, click **Statements**.

1. Click the "Change User Options" link.
2. Make your changes.
3. Check the box next to "I agree with the above terms and conditions."
4. Click the **Save** button.

Viewing Statements and Notices



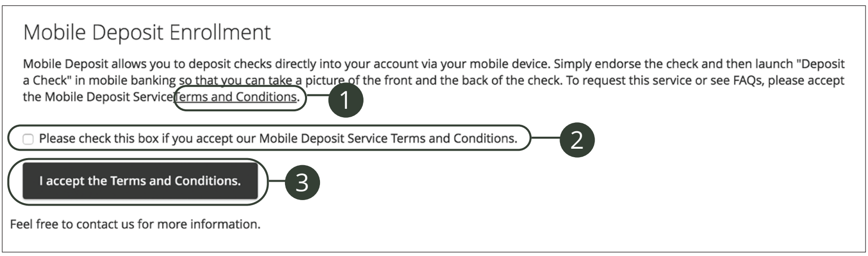
In the **Transactions** tab, click **Statements**.

1. Select the type of document you would like to view.
2. Use the drop-down to select a date.
3. Click the icon to download the document.

Services

Mobile Check Deposit

Along with our app, Online Banking with Lewis & Clark Bank gives you the tools you need to tackle your finances how you want—from a branch, desktop or even your tablet or smartphone. Once enrolled in Mobile Check Deposit, you can make check deposits anywhere, anytime from your phone or device.



In the **Services** tab, select **Mobile Check Deposit.**

1. Click the “Terms and Conditions” link and review the document.
2. Click the check box indicating your acceptance of the terms.
3. Click the **I accept the Terms and Conditions** button when you are finished.

Note: Once the bank reviews your information, you will receive a secure message indicating that the mobile banking service is turned on. You can then log in to the app on your smart phone and find the Deposit Check tab.

Services

Mobile Deposits

With our mobile app on your Android or iOS device, you can deposit checks into your Online Banking account by taking a photo of a check.

> **Note**: This feature is only available when using our mobile app on your device.

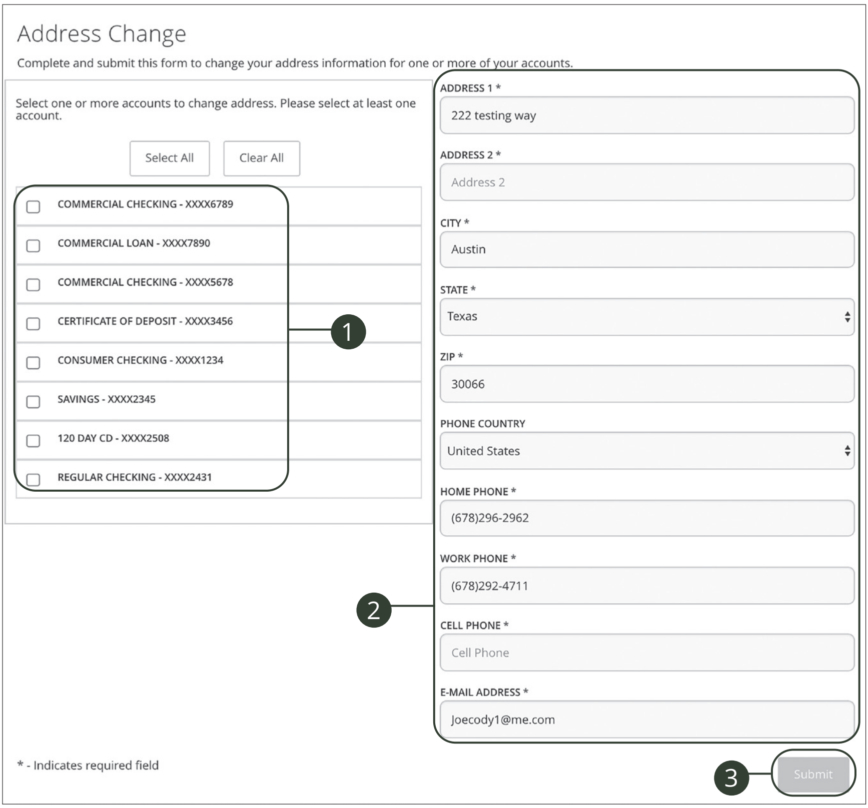
Log in to our Lewis & Clark Bank Mobile Banking app.
In the **Transactions** tab, select **Deposit A Check**.

1. Choose the account you would like the check deposited to.
2. Input the dollar amount of the check.
3. Sign the back of the check, then tap the **Capture Image** button to take an image of both the front and back of the check.
4. Verify that all four corners of the check are visible and all elements are legible, then tap the **Submit Deposit** button when finished.

Services

Address Change Request

If your current address ever changes and you need to update your contact information, you can submit a request to Lewis & Clark Bank for one or all accounts. Once it is approved, the address change takes effect immediately.



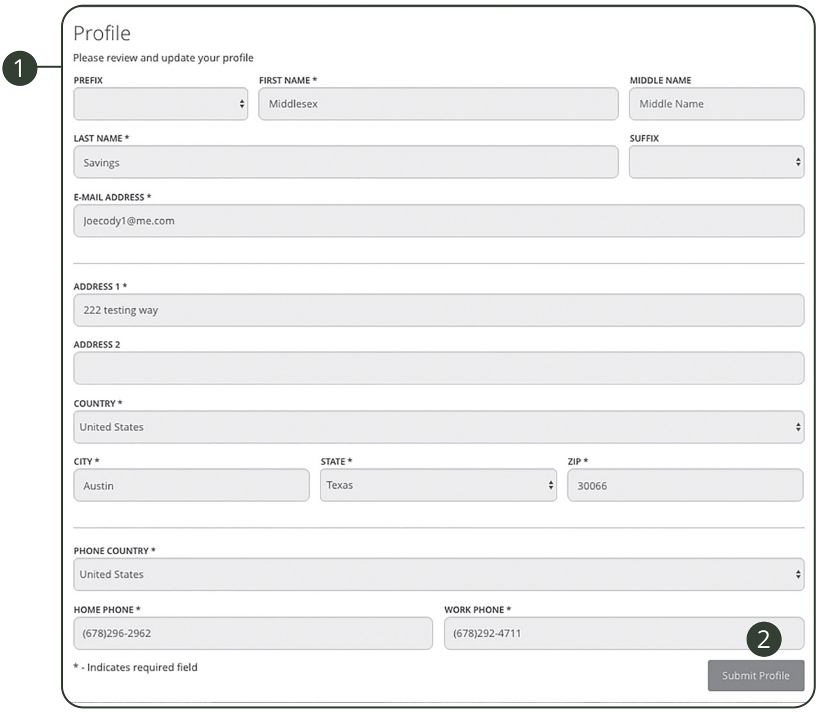
In the **Services** tab, click **Address Change**.

1. Choose the accounts that need the address change.
2. Update your contact information.
3. Click the **Submit** button when you are finished.

Settings

Profile

It is important to maintain current contact information on your account, and you can always update your profile overview and settings. Updating your Online Banking profile, however, does not update your customer contact information at Lewis & Clark Bank.



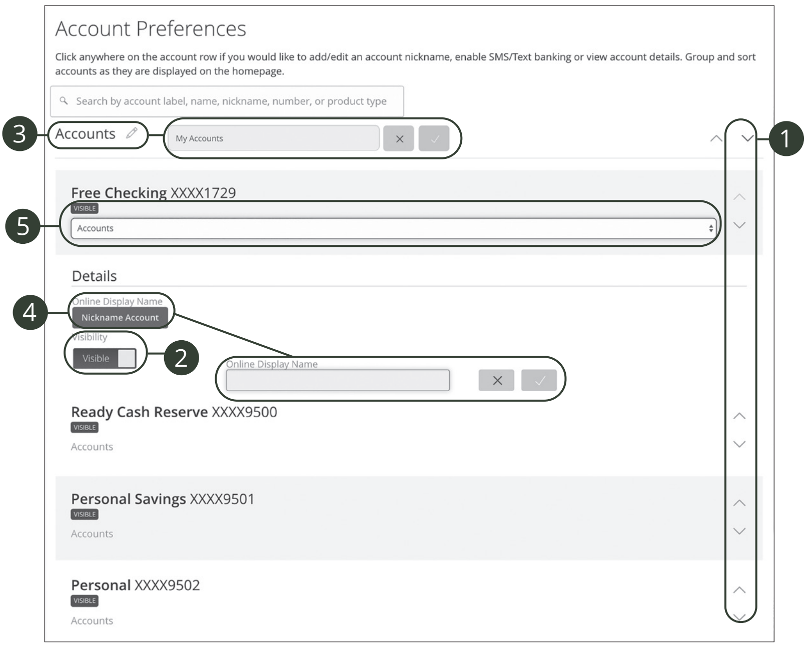
In the **Settings** tab, click **Profile**.

1. Update your contact information in the spaces provided.
2. Click the **Submit Profile** button when you are finished making changes.

Settings

Account Preferences

The Home page and your accounts should appear in a way that is fitting for you. The names of accounts, order in which they appear on the Home page, order of account groups and names of account groups can be changed in Account Preferences to suit your needs.



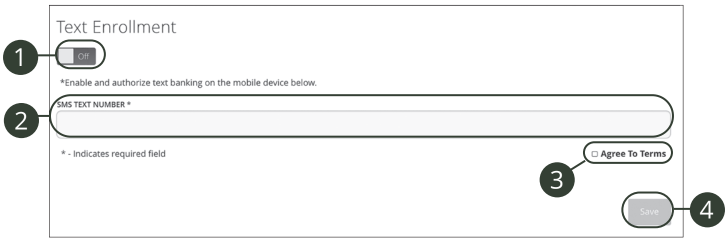
In the **Settings** tab, click **Account Preferences**.

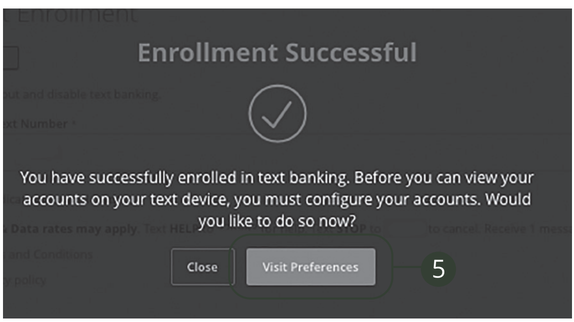
1. Select the up or down arrows on the right side to change the order that your accounts appear in.
2. Use the **Visibility** switch to toggle whether or not your account is visible on the Home page.
3. Click the icon to change the nickname of a group or an account. Make your changes and click the check mark to save it.
4. Click the **Nickname Account** button to change the Online Display Name of an account. Make your changes and click the check mark to save it.
5. Select the “Account” drop-down to change the group that account is in.

Settings

Text Enrollment

Text Banking allows you to manage your accounts on the go. Once enrolled, you can check balances, review account history and transfer funds from your Online Banking account using any text-enabled device.

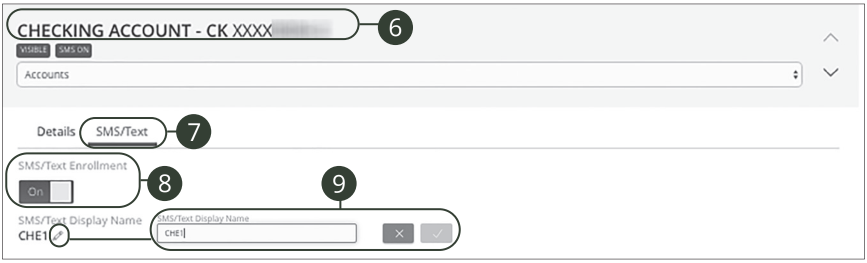




In the **Settings** tab, click **Text Enrollment**.

1. Toggle the **Text Enrollment** switch from “Off” to “On.”
2. Enter your SMS text number.
3. Read the terms and conditions and check the box next to “Agree To Terms.”
4. Click the **Save** button when you are finished.
5. Click the **Visit Preferences** button to be taken to the Accounts feature.

Note: Once you’ve signed up for Text Banking you should receive a text confirmation.



6. Select an account you want to enroll in text banking.

7. Click the SMS/Text tab.

8. Toggle the **SMS/Text Enrollment** switch from "Off" to "On."

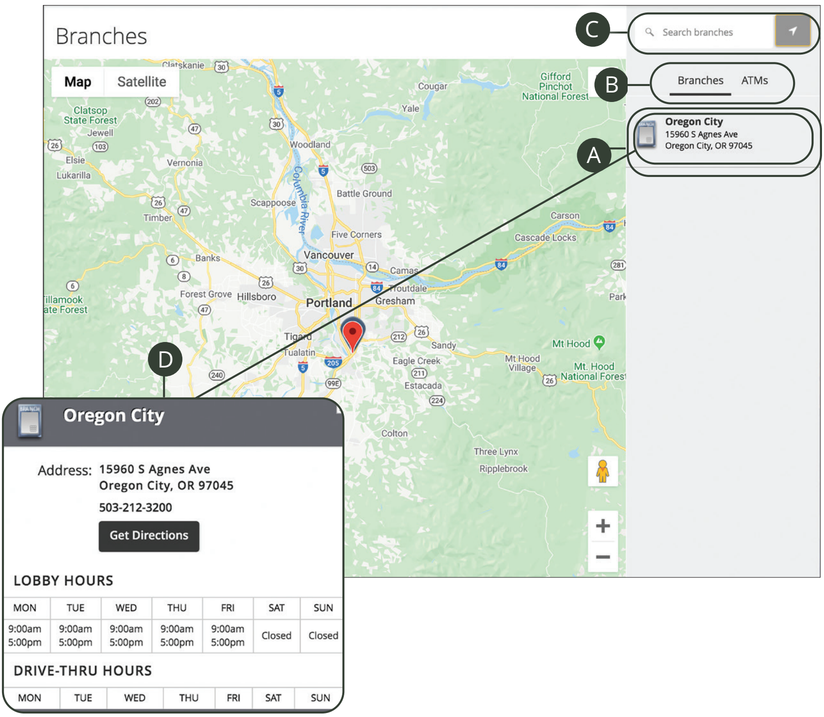
9. (Optional) Click the icon to change the SMS/Text Display Name. Make your changes and click the check mark to save it.

Commands for Text Banking	
Text Command Options to 226563	**for the Following Information:**
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)
START	Enable message send/receive for text banking

Locations

Branches and ATMs

If you need to locate a Lewis & Clark Bank branch or ATM, the interactive map below can help you find locations nearest you. If your device's location services feature is turned off or your location in unavailable, a general list of branches appears.



Click on the **Locations** tab.

A. Details about branches or ATMs are displayed on the right-hand side.

B. You can locate a Lewis & Clark Bank branch or an ATM by clicking the appropriate button.

C. The search bar allows you to find specific Lewis & Clark Bank branches.

D. Lewis & Clark Bank locations or ATMs are marked along with your location. Click a branch for additional details such as phone numbers, directions, lobby hours and drive-thru hours.

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