



# Help Guide for eCom Online Banking

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## Sign up for eStatements

As soon as you sign into the online banking website you will be prompted to Go Paperless and sign up for eStatements. Follow these simple steps to sign up:

1. Check the boxes next to the accounts you would like to sign up.
2. Make sure you enter an accurate email address.
3. Check the box next to the eStatement Disclosure Agreement (by checking this box it means that you agree to the terms and conditions of the Agreement).
4. Click “Accept” – you will now begin to receive email notifications when your statement is ready; you will no longer receive paper statements.

When prompted to sign up for eStatements, if you select “Ask Me Later” you will be prompted again after 7 days. If you “Decline” you will be asked to sign up again after 30 days.

If you currently receive check images with your statements, you can continue to do so with eStatements – the images will be attached to the electronic statement the same way they’re attached to the paper statements.

### Viewing eStatements

You will receive an email letting you know when your newest eStatement is ready for viewing and a link to eCom Online Banking. After signing into your online banking, follow these steps to view your eStatement:

Select the account that you would like to access your “eStatements”

1. Click on the “Statements” link at the top of your page.
2. A window will pop-up – Select the “Account”, “Document Type” and “Date Range” for the statement you would like to view.
3. Click “Submit” and a list of all available eStatements will be listed.
4. Click on the one you would like to view and it will open in a new window.

To view statements online that are NOT e-statements, click on the drop down arrow next to document type to “DDA STATEMENTS”

## **Change Your Email Address**

By changing your email address, you will change where your eStatement notifications are sent. To do so, sign into your online banking and follow these steps:

1. Click on “Options” at the very top/right of the page.
2. Find the E-mail section and click “Edit”.
3. Enter your new email address and “Submit”.

## **Revoke eStatements Enrollment**

If you would like to resume receiving paper statements, you can do so by contacting us at [https://www.nubk.com/a\\_contact.asp](https://www.nubk.com/a_contact.asp) and notify us that that you would like to revoke your eStatements enrollment. Please provide all pertinent contact information in the fill-out form. You can also revoke your enrollment by contacting your local Kinderhook Bank branch.

## **Fund Transfers**

### **Transfer Funds Between Your Accounts**

You can make an immediate (Express) transfer of funds without ever leaving the home screen! To do this:

1. When logged into eCom Online Banking, Access the “Express Transfer” box on the top right of your screen.
2. Select the **Transfer From** and **Transfer To** accounts and enter the **Transfer Amount**
3. Click **Make Transfer** to complete the transfer.
4. You will see a Transfer Confirmation screen – click OK – this will take you back to the Home page.

Express Transfers will show as an “ECOM XFER” in the Transaction Activity.

### **Schedule a Future-Dated Transfer**

1. From the “Express Transfer” box on the home screen.
2. Click on the “Advanced Scheduled Transfers” hyperlink found at the bottom of that box.
3. Using the drop-down lists, fill out the form – selecting a Frequency of “On Demand” means that the transfer will only go one time.
4. Click “Submit” to complete the transfer.
5. You will see a Scheduled Transfer Confirmation – click OK – this will take you back to the Account Summary page.

### **View Pending Transfers**

1. Go into an account.
2. All pending transfers for all accounts will be listed under the “Transfers” tab.
3. You can delete a scheduled transfer by clicking the “Delete” button next to the scheduled transfer.

You can edit or change a scheduled transfer by clicking on the account under the “Transfers” tab.

## **Account Nicknames**

### **Change Account Nicknames**

For every account you will only see the last 4 digits of the account number. If you would like to set up Account Nicknames to help you keep track of which accounts are which, follow these steps:

1. Click on “Options” at the very top of the screen.
2. Scroll to the “Account Nicknames” section toward the bottom of the screen.
3. Click “Edit”, check the box next to the account you would like to edit and type the nickname in the box.
4. “Submit” and any changes will be saved.

## Check Images

### View Check Images

1. Click on the checking account the check was written against.
2. Hover over the “Transactions tab”, and then click on “All Transactions”.
3. At the top under “Transaction Activity”, click on the drop down arrow by DATE to pick the desired time period.
4. Click on “Activity Details”. Click on the blue hyperlink on the left to view the check. The image will pop-up in a new window. To close the image click the X at the top right.

## Spending Chart

### Spending Chart

The spending chart is a new feature to our online banking, and can be found on the left hand side of the home screen under the “Spending Report” heading – you may have to scroll down. The purpose of this is to enable you to categorize your purchases and view a pie chart of where your funds are going.

### Changing Categories

If you would like to change categories follow the steps below:

1. Open the account you would like to make changes to (either hover over accounts and choose it, or click on the account from the summary screen).
2. Hover over “Transactions” and click on “All Transactions”.
3. A pop-up window will appear that lists all the transactions for the selected date – change the date by using the “Date” drop-down list at the top.
4. Next to a single transaction click the Change icon on the right (looks like a paper pencil).
5. You can type a Description and also select a Category from a drop down list.
6. Click SAVE (the blue disk that replaces the paper & pencil in the change column) to save any changes made.

7. When you are done making changes, click on the X in the top right-hand corner.

### **View the Spending Chart**

1. Go to the home page by clicking on “Accounts” at the top of the screen.
2. Scroll to the “Spending Report” box on the right, and select the desired date range.
3. Click “Chart My Spending” to see the updated chart.

## **Bill Pay**

### **New! Bill Pay Menu**

If you are a current Bill Pay user, the new Bill Pay menu can be found on right side of the home screen, under the Checkfree heading. Here you can pay your bills directly from your eCom Online Banking homepage.

### **To Pay Bills:**

1. Click on the “Pay Bills” tab within this menu (it will default to this tab).
2. Under “Payment Detail”, select a Biller from the drop-down list.
3. Select a Pay Date and Amount.
4. Click “Make Payment” to complete payment.
5. A confirmation will appear at the top of the Bill Pay menu.

If you are sending a payment to a new Biller you will have to open the Bill Pay site to add the new Biller – after being added they will appear in this list.

## Text and Email Alerts

### Types of Alerts

Below lists the different alerts that are available for each account type. Certain notifications are only available for Email as noted below:

#### Checking Accounts:

- High Balance Alert (Email, Text)
- Low Balance Alert (Email, Text)
- Checking Transaction Notice (Email Only)
- Pending Credit Alert (Email, Text)
- Pending Debit Alert (Email, Text)
- Check Posted Notice (Email, Text)

#### Savings Accounts:

- High Balance Alert (Email, Text)
- Low Balance Alert (Email, Text)
- Pending Credit Alert (Email, Text)
- Pending Debit Alert (Email, Text)
- Savings Transaction Notice (Email Only)

#### Certificate of Deposit Accounts:

- CD Transaction Posted Alert (Email Only)
- CD Maturity Alert (Email, Text)
- CD Interest Payment (Email, Text)

#### Loan Accounts:

- Transaction Activity Alert (Email Only)

#### Alert Definitions:

**High Balance Alert** - sends an alert when the current balance reaches the user-specified high balance amount. This alert contains the current balance of the account. In order for this alert to reoccur, the current balance must fall below the high balance amount and then reach or surpass the specified amount again.

**Low Balance Alert** - sends an alert when the current balance reaches the user-specified low balance amount. This alert contains the current balance of the account. In order for this alert to reoccur, the current balance must become greater than the low balance amount and then reach or fall below the specified amount again.

**Transaction Notice Alert** - sends an alert that contains the transactions that have posted to the account.

**Pending Credit Alert** - sends an alert that a pending credit has been posted to your account. Pending credits are subject to change based on final submission by vendor or financial institution.

**Pending Debit Alert** - sends an alert that a pending debit has been posted to your account. Pending debits are subject to change based on final submission by vendor or financial institution.

**Check Posted Notice** - sends an alert when a check is posted to your account.

**CD Transaction Posted Alert** - sends an alert when any transaction posts to your certificate of deposit.

**CD Maturity Alert** - sends an alert when your certificate of deposit has matured.

**CD Interest Payment Alert** - sends an alert when interest has been credited to your certificate of deposit.

**Loan Transaction Activity Alert** - sends an alert when a transaction occurs on the loan account.

**Alert Management** - Alerts can be managed through your Online Banking account. Simply login and follow the instructions below to create, edit, and delete your account alerts. If you have any difficulty or need assistance, please contact any Account Representative - we would be happy to help you!

**Add An Alert** - First, sign in to your Online Banking account. Then select the account from the "Account List" that you would like to setup an alert for. You will



then see the “Messages” box in the top right corner of your screen to setup messages for that account. Click the ‘New’ link next to the applicable account which you would like to setup an alert to start the setup. You will need to know which alert you want to establish, what account you wish to establish the alert on, the frequency in which you want the alert to recur, and the email or mobile phone email address you wish to have the alert delivered.

When you click the ‘New’ link, Online Banking will walk you through each step and once the alert is complete, you will receive a confirmation. Once the alert setup is complete - click the ‘Accounts’ button to return to the main menu. Please note that for certain alerts you can select the increments by either hours or minutes, you can choose from 10 minutes to 1,440 minutes or 1-24 hours. If you wish to receive your alert via text message - you will enter your mobile phone’s text address into the email field. (Example: 5184444321@vtext.com) and you must also select an alert that specifies “Text”.

If you are unsure of this address - please contact your service provider. It is also suggested that you ask your service provider about any fees they may charge you for text messages.

**Delete An Alert:** While logged in to Online Banking, you will see the Messages option box for Premier Messenger. By clicking the account type link, you will be able to delete or view all of your alerts.

To delete an alert, click the delete button to the right of the alert.

## Contact Us

If you need assistance with the eCom Online Banking solution, please contact our Online Banking Department or your Branch Representative at 518.758.7101. You can also contact us using our secure Contact Us portal at: [https://www.nubk.com/a\\_contact.asp](https://www.nubk.com/a_contact.asp).