

EXCHANGE BANK

relationships you can bank on.®

PERSONAL ONLINE BANKING

E-Statements

Exchange Bank E-Statements are a great way to quickly and conveniently access your statements as soon as they are ready. Sign up during enrollment or you can set a reminder for later.

Bill Pay

Pay your bills with ease anywhere and anytime. Schedule payments in advance or pay bills at a moment's notice.

Safety

Your security is important to us and to decrease the likelihood of a fraudster accessing your accounts, we have created a multi-factor authentication login process. You are now able to choose to answer a question OR request a one-time password code sent to your email.

Mobile Banking

Exchange Bank has enhanced your ability to access your account while you are on the go by adding new features and options. These include: Facial Recognition and Thumbprint Recognition to log into the Mobile App.

Real-Time Transactional Information

Your time is important to us which is why the new Online Banking system allows transactions that are posted to be seen immediately.

Creating Reports

You are now able to categorize your transactions similar to functions like Quicken. This feature allows you to get a quick peek at budgeting or spending reports.

EXCHANGE BANK

relationships you can bank on.®

BUSINESS ONLINE BANKING

The convenience of Personal Online Banking with enhanced Business Features.

Multi-Owner Management

Exchange Bank Business Online Banking provides the flexibility and controls to make customized and extensive viewing options available while making commercial user access secure. View both business and personal accounts at the same time, titled and arranged to your specifications. Users can be setup to have only the access necessary to complete their required tasks such as:

- Restrict individuals to originate, review & approve transactions for processing.
 - Restrict users to have view only access.
 - Control what accounts a user can access.

Increased Monitoring and Flexibility for ACH & Wire Payments

- Better templating for Originating Wire and ACH
- Better approval process for dual control users.

Increased flexibility to security measures at the user level.

- Assign Tokens only for users that need them.

Increased Ability to Troubleshoot Issues

- The display for setting up Wires and ACH looks exactly the same for bank staff as it does for customers.
- This makes helping a customer and walking a customer through transactions much simpler.

Security Enhancements

- Can Provide IP Filtering on Customer Request/Case-By-Case basis.
 - Disable Sub-Users without deleting them.
 - TOKEN Setup is much easier