



Welcome to Opus Bank Personal Online Banking Quick Start Guide

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www.opusbank.com

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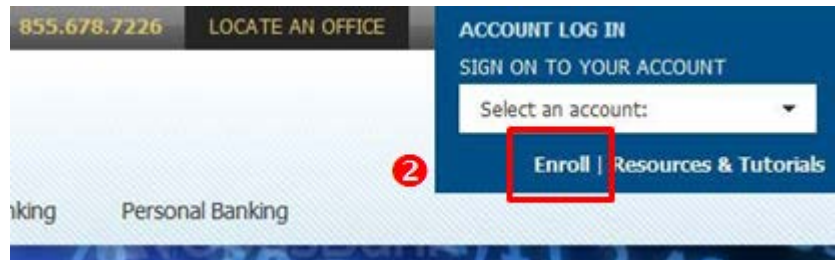
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How to Access Online Banking

1. Go to:
www.opusbank.com



2. Click "Enroll"



3. Select "Click Here To Enroll Online"



Completing Your Personal Information

1. Select "Account Type" from the drop down list
2. Input in your full Account Number
3. Input your First Name
4. Input your Last Name
5. Input your Date of Birth (formatted as MM/DD/YYYY)
6. Input your full Social Security Number (no dashes)
7. Confirm your last four digits of your Social Security Number
8. Input your living address; which includes the Street, City, State and Zip Code.
9. After you have accessed and reviewed the "Terms and Conditions" section, click "Submit" to continue



First Time Login

Welcome to Personal Online Banking! Enter your information below to get started.

First Time User Authentication

* Account Type: **1**

* Account Number: **2**

* First Name: **3**

* Last Name: **4**

* Date of Birth **5**
(example 05/10/1990):

* Social Security Number **6**
(no dashes):

* Confirm last four digits of SSN : **7**

* Address: **8**

* City:

* State:

* Zip Code:

[Click Here to Review the Terms and Conditions](#)

* Indicates Required Field

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Validate and Create Online ID

1. All first time online users will need to accurately answer security questions related to their identity. The below questions are strictly sample questions. Users will be required to correctly answer at least two out of three questions to proceed.

SAMPLE VERIFICATION QUESTIONS

First Time User Authentication
Please answer the following questions to authenticate your identity.

Which of the following CITIES have you PREVIOUSLY OR CURRENTLY used as your address?

Which of the following STREETS have you PREVIOUSLY or CURRENTLY used as your address?

Which of the following PEOPLE have resided with you or used the same address as you?

Once you have answered the questions, click “Submit” to continue.

2. After correctly answering the security questions, you will need to input a:
 1. *New Access ID*
 2. *New Password*
 3. *Confirm the New Password*

Enter a New Access ID and Password. These Will be Used for All Future Access.

Change Access ID

New Access ID: 1

New Password: 2

Confirm New Password: 3

Access ID must be at least 6 characters. Passwords must be 8 – 16 characters, a combination of numbers and letters, containing at least one number and one lowercase and one uppercase letter. Remember that your password is case sensitive.

Then click “Submit” to finish.

Set Security Data

1. Enter and Confirm E-mail Address
2. Select and Answer Challenge Questions
3. Select if logging in from a “personal” or “public” computer
4. Click Submit

Contact Information

Enter E-mail Address: 1

Confirm E-mail Address:

Challenge Questions and Answers

Challenge Question 1: 2

Answer:

Challenge Question 2: 2

Answer:

Challenge Question 3: 2

Answer:

Select One of the Following Options: 3

This is a personal computer. Register it.

This is a public computer. Do not register it.

All Fields are Required and may Only Contain A through Z and 0 through 9

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Accepting Our Terms and Conditions

1. Read and Review Terms and Conditions
2. Click Accept to Proceed with enrollment

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This agreement between you and Opus Bank governs the use of our online banking service. These services permit Opus Bank clients to perform a number of banking functions through the use of a personal computer. Please read this Agreement carefully. This agreement will use the following terms: "We", "us" and "the Bank" are used to refer to Opus Bank; "you" is used to refer to the owner of an Eligible Account or an authorized representative. "Consumer" is used to refer to a natural person who owns an Eligible Account with respect to which an account is primarily for personal, family or household purposes. "Business" is used to refer to anyone other than a consumer who owns an Eligible Account with respect to an online financial transaction.

By clicking "ACCEPT" below, you agree to comply with the terms and conditions of this Agreement.

USE OF YOUR SECURITY PASSWORD
To access our online banking service, you must establish a user name for your online account(s), together with a password. The password must be 8 - 16 characters, alphanumeric case letter, 1 number and 1 special character. We recommend that you change your password on a regular basis. We are entitled to act on any instruction received under you keeping your password and account data confidential. For your protection, sign off after every online banking session and close your browser to ensure confidentiality.

Opus Bank will take all reasonable measures to provide security in your online transactions. You are responsible for using all reasonable measures to provide for the protection of your system, installing and maintaining current operating system security patches and up-to-date virus protection safeguards. When using any public computer, you must log off after use and navigate away from the page before leaving. In addition you will not save your password on any system nor attempt to circumvent any of the safeguards and your protection.

WE STRONGLY SUGGEST THAT YOU DO NOT DELEGATE AUTHORITY OVER YOUR ACCOUNT TO ANYONE THAT IS NOT AN AUTHORIZED SIGNER FOR YOUR ACCOUNT AGREEMENT.

BANKING TRANSACTIONS WITH ONLINE BANKING
You must be a principal owner of this account. Notwithstanding any instructions contained on the account agreement, you understand and agree that access to your account and passwords that can be entered by a single individual.

Accept **Do Not Accept**

eStatement Enrollment

1. Check box(es) to select Accounts to enroll
2. Select if you want to receive eStatement notifications
3. Enter E-mail Address
4. Check box to Accept Terms and Conditions
5. Click Accept

eStatement Enrollment

| Primary Accounts | Enrollment Status | Primary Account Owner Email |
|--|-------------------|--|
| <input checked="" type="checkbox"/> ****2345 PERSONAL CHECKING | available | Verify or Change E-mail Address: you@email.com |
| <input checked="" type="checkbox"/> ****2378 PERSONAL CHECKING | available | Confirm E-mail Address: you@email.com |
| Secondary Accounts | Enrollment Status | Primary Account Owner Email |
| <input checked="" type="checkbox"/> By clicking "Accept" below, you have read and agreed with the terms and conditions | | |

Accept **Decline** **Ask Me Later**

User Login

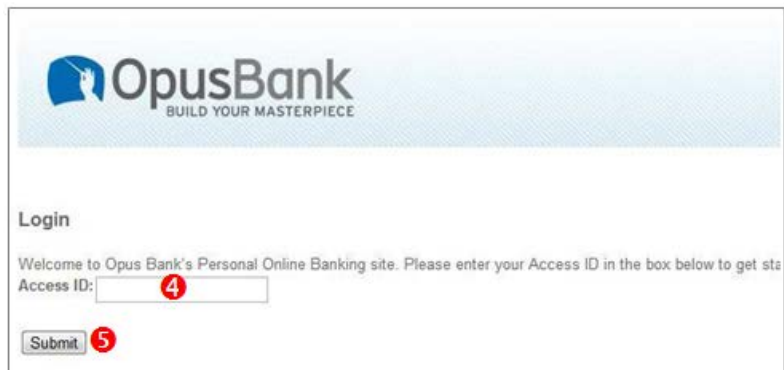
- 1 Go to:
www.opusbank.com



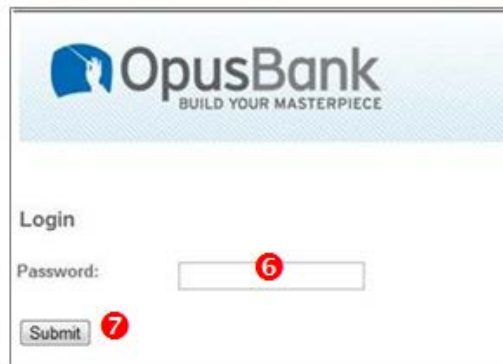
- 2 Select the dropdown under "Account Log In"
- 3 Select "Personal Online Banking"



- 4 Enter Access ID/Username
(Case Sensitive)
- 5 Click Submit



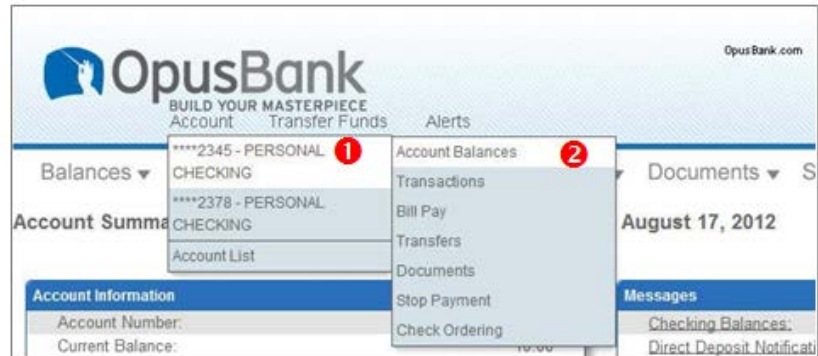
- 6 Enter Password
- 7 Click Submit



Account Inquiry

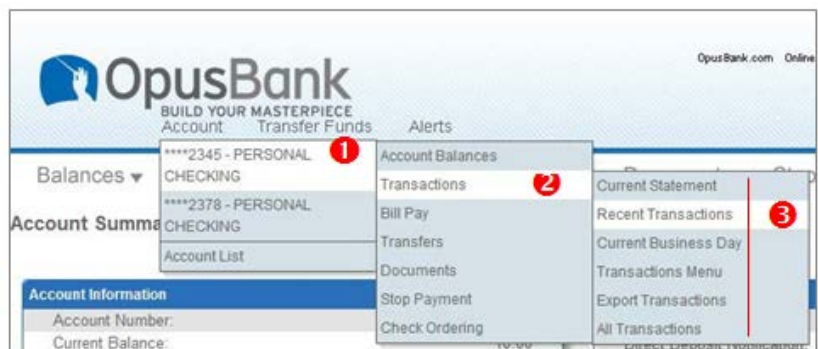
Account Balances

- ❶ Mouse over Account
- ❷ Click on Account Balances



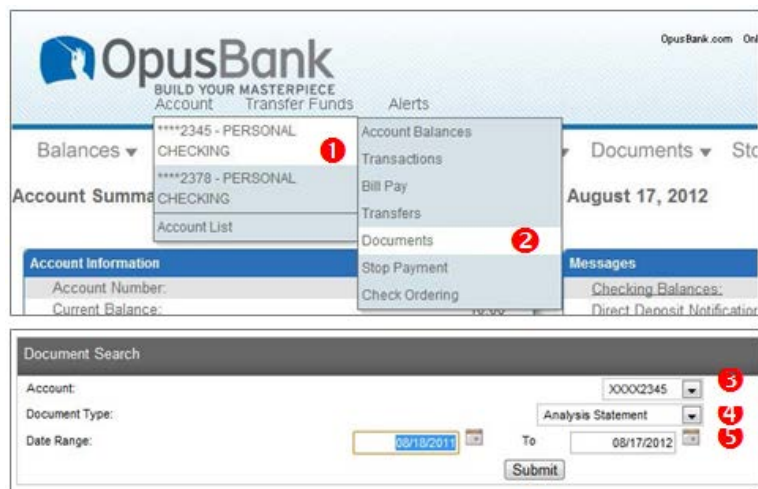
Transaction History

- ❶ Mouse over Account
- ❷ Mouse over Transactions
- ❸ Click on desired Transactions option



View Statements

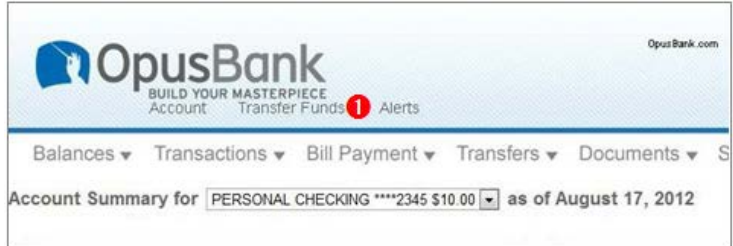
- ❶ Mouse over Account
- ❷ Click Documents
- ❸ Select Account
- ❹ Select Document Type
- ❺ Select Date Range
- ❻ Click Submit



❻

Transfer Funds

- 1 Click Transfer Funds

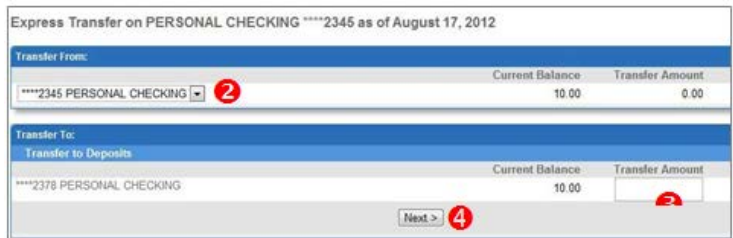


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Account Transfer Funds **1** Alerts

Balances ▾ Transactions ▾ Bill Payment ▾ Transfers ▾ Documents ▾ S

Account Summary for PERSONAL CHECKING ****2345 \$10.00 as of August 17, 2012

- 2 Select Transfer From
- 3 Enter Transfer Amount
- 4 Click Next



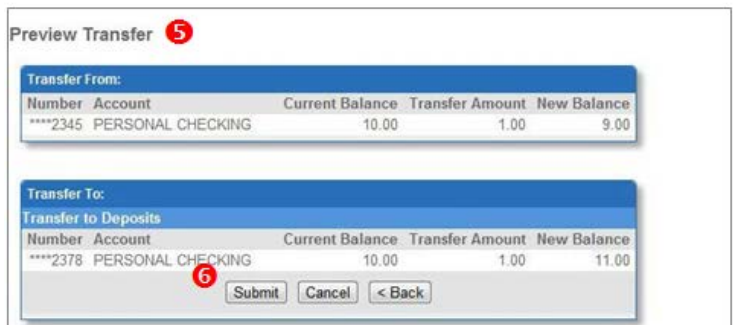
Express Transfer on PERSONAL CHECKING ****2345 as of August 17, 2012

| Transfer From: | | | Current Balance | Transfer Amount |
|----------------|-------------------|----------|-----------------|-----------------|
| ****2345 | PERSONAL CHECKING | 2 | 10.00 | 0.00 |

| Transfer To: | | | Current Balance | Transfer Amount |
|----------------------|-------------------|--|-----------------|-----------------|
| Transfer to Deposits | | | | |
| ****2378 | PERSONAL CHECKING | | 10.00 | 3 |

Next > **4**

- 5 Verify transfer information
- 6 Click Submit



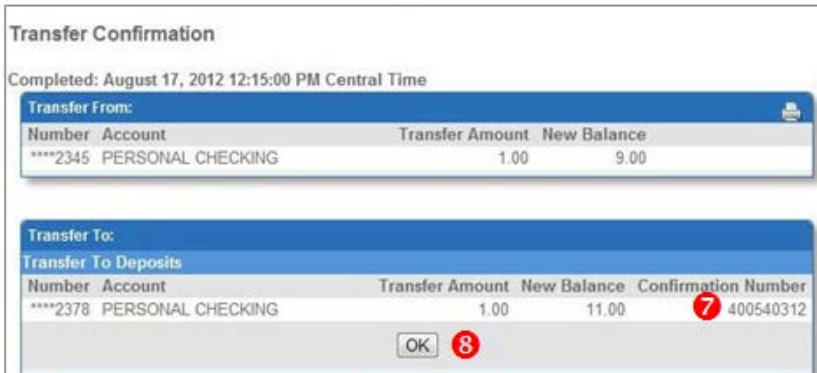
Preview Transfer **5**

| Transfer From: | | | | |
|----------------|-------------------|-----------------|-----------------|-------------|
| Number | Account | Current Balance | Transfer Amount | New Balance |
| ****2345 | PERSONAL CHECKING | 10.00 | 1.00 | 9.00 |

| Transfer To: | | | | |
|----------------------|-------------------|-----------------|-----------------|-------------|
| Transfer to Deposits | | | | |
| Number | Account | Current Balance | Transfer Amount | New Balance |
| ****2378 | PERSONAL CHECKING | 10.00 | 1.00 | 11.00 |

6 Submit Cancel < Back

- 7 Confirmation Number will be displayed
- 8 Click OK



Transfer Confirmation

Completed: August 17, 2012 12:15:00 PM Central Time

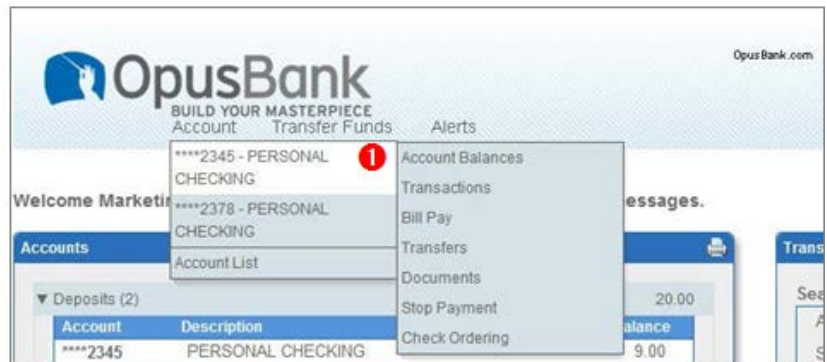
| Transfer From: | | | |
|----------------|-------------------|-----------------|-------------|
| Number | Account | Transfer Amount | New Balance |
| ****2345 | PERSONAL CHECKING | 1.00 | 9.00 |

| Transfer To: | | | | |
|----------------------|-------------------|-----------------|-------------|---------------------|
| Transfer To Deposits | | | | |
| Number | Account | Transfer Amount | New Balance | Confirmation Number |
| ****2378 | PERSONAL CHECKING | 1.00 | 11.00 | 7 400540312 |

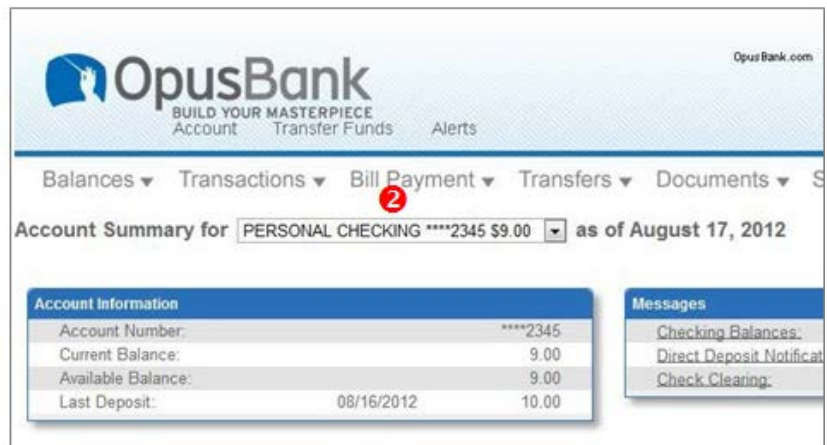
OK **8**

Accessing Bill Payment

- 1 Click on Account



- 2 Click Bill Payment



- 3 Get Started screen will be displayed

To download the complete Bill Pay User Guide [Click Here.](#)

