

## **ONLINE BANKING**

Enables customers to access accounts and conduct transactions on the Internet, 24 hours a day. Customers can enroll online at [www.lotsofmoneybank.com](http://www.lotsofmoneybank.com) by clicking on the *Online Banking* and *Apply Now* link. Customers can also enroll at any online banking center located in all branches. For security, a unique access ID and passcode are selected.

### **Product Analysis**

#### **Features**

Access accounts from home or office 24 hours a day.

View account balances.

View statements and cleared checks.

Transfer between accounts.

Reorder checks.

Download account information into spreadsheet or cash management programs such as Quicken® or Microsoft Money®

Send a secure electronic message to the bank.

#### **Benefits**

Saves customer time. Gives customer flexibility, ability to fit banking into his schedule.

Gives customer convenience of viewing account balances any time of day. Provides the security of monitoring account activity.

Lessen clutter of paper statements. Saves cost of asking for paper copies of statements and cleared checks.

Saves a trip to the bank. Helps customer avoid overdraft fees.

Customer saves time by avoiding a trip to bank to order checks. Customer can take time choosing checks from home.

Helps customer organize finances.

Peace of mind when communicating with bank.

#### **Pricing**

Online Banking is a free service.

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