

Account Alerts

A New Feature of Home Banking

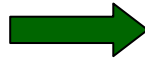


This new online banking piece will be very valuable to you as a customer because it will automatically send you an email when certain activity occurs on any of your CCB accounts.

This guide will show you step-by-step how to utilize this new feature.

STEP 1

Log in to Home Banking. Click on **Account Alerts** under Account Summary.



Account Summary

Account Summary

Show Account Detail

- Item Correction
- Export File
- Request Report
- Upcoming Transactions
- Account Alerts

Last Login Date
3/23/2009 4:31:38 PM EST

Message Center

You have no unread messages.

View Messages
Send a Message
View Sent Messages

Quick Links

Reorder Checks

Account Summary

The Account Summary page allows you to get information about all of your accounts with Carter County Bank. Click on any account below to see the details of that account. You can return to this Account Summary page at any time for the current status of all your accounts.

Questions? Contact us at 1-877-725-5222 or email customerservice@cartercountybank.com

Deposit Accounts

Account	Current Balance	Available Balance	As of Date
DEMO_DDAxxxxx1111	\$20,651.99	\$20,651.99	3/24/2009
DEMO_DDAxxxxx2222	\$3,223.21	\$3,223.21	3/24/2009
DEMO_DDAxxxxx4444	\$761.52	\$761.52	3/24/2009
DEMO_MMAxxxxx3333	\$645,211.32	\$645,211.32	3/24/2009
DEMO_SAVxxxxx5555	\$28,259.77	\$28,259.77	3/24/2009
Totals	\$698,107.81	\$698,107.81	

Certificates of Deposit and IRAs

Account	Current Balance	Maturity Date	As of Date
DEMO_CDAxxxxx7777	\$5,000.00	6/1/2009	3/24/2009
DEMO_IRAxxxxx6666	\$52,147.04	6/1/2009	3/24/2009

This is the page you will see. From this page you can view and set up multiple, customized alerts on any of your CCB accounts.

Account Alerts

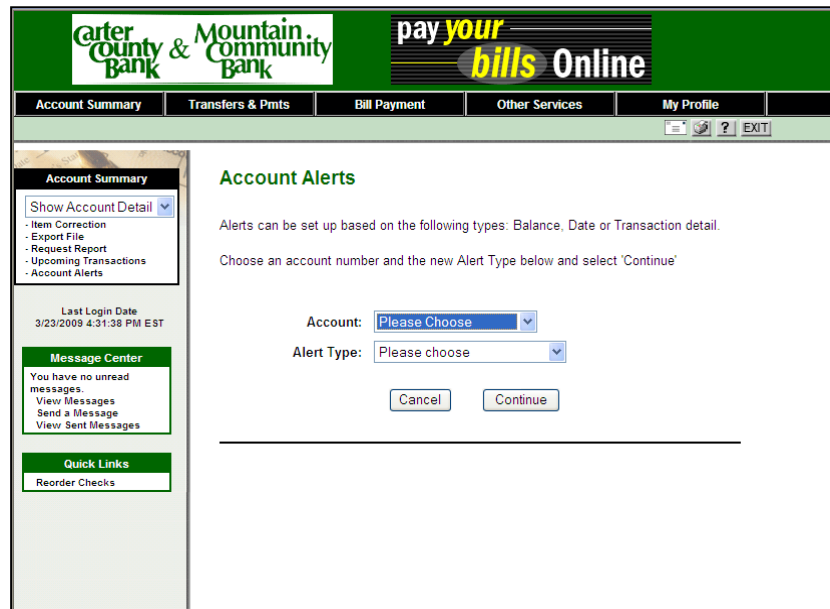
We will check your accounts for alert conditions every business day and notify you whenever the balance, date requirement or transaction you specified gets posted to your account.

You may set up multiple types for each account.

Account	Balance Type	If Balance Is	Limit	Last Alert Sent Date	Delete	
Account	Date Type	Maturity Date	Next Payment Due Date	Advanced Warnings Days	Last Alert Sent Date	Delete
Account	Transaction Type	Check Number	If Amount is	Amount	Last Alert Sent Date	Delete

STEP 2

To begin, click on “Add an Alert” and you will see this page.



The screenshot shows the online banking interface for Carter County & Mountain Community Bank. The top navigation bar includes "Account Summary", "Transfers & Pmts", "Bill Payment", "Other Services", and "My Profile". The main content area is titled "Account Alerts" and contains the following elements:

- Account Summary Sidebar:** Includes a "Show Account Detail" dropdown menu with options: Item Correction, Export File, Request Report, Upcoming Transactions, and Account Alerts. Below this is the "Last Login Date" (3/23/2009 4:31:38 PM EST) and a "Message Center" section stating "You have no unread messages" with links for "View Messages", "Send a Message", and "View Sent Messages". At the bottom of the sidebar is a "Quick Links" section with a "Reorder Checks" link.
- Main Content Area:** Features the heading "Account Alerts" and the text: "Alerts can be set up based on the following types: Balance, Date or Transaction detail. Choose an account number and the new Alert Type below and select 'Continue'". Below this text are two dropdown menus: "Account:" (currently showing "Please Choose") and "Alert Type:" (currently showing "Please choose"). At the bottom of the form are "Cancel" and "Continue" buttons.

STEP 3

Under “**Account**”, choose any of your Carter County Bank accounts that you would like to set up an alert on. Then under “**Alert Type**”, please select the type of alert you are interested in on your account. Then click “**OK**”.

These are the type of alerts based on the type of account.

- **Checking account** – Balance of a certain amount or a particular type of transaction happens on the account
- **CD** – Balance of a certain amount, a particular type of transaction happens on the account, or maturity date.
- **Savings account** - Balance of a certain amount or a particular type of transaction happens on the account
- **IRAs** - Balance of a certain amount, a particular type of transaction happens on the account, or maturity date.
- **Money Market Accounts** - Balance of a certain amount or a particular type of transaction happens on the account

STEP 4

A page similar to this example will display and provide you with some alert options on based on the type of account you chose. The example below shows a balance alert on a checking account.

1st - You will have the ability to select if you want the alert based on your Current Balance or your Available Balance. *Remember, you're Available Balance can include \$500 of Overdraft Protection and transactions that have not completely cleared.*

2nd - You will choose what balance type you would like – Greater than, Less than, Greater than or Equal to, Less than or Equal to, or Equal to.

3rd - You can select the specific dollar amount you want to be alerted to.

4th – Click on Save

This example shows someone who is interested in receiving an email alert when their checking account balance drops below \$100.00.

Carter County & Mountain Community Bank

Is your car looking shabby?
Click here to get your car washed.

Account Summary | Transfers & Pmts | Bill Payment | Other Services | My Profile

Account Alerts

Alerts can be based on either the Current Balance or the Available Balance. The Current Balance is the balance of your account as of the end of the last business day. Your Available Balance is the amount of funds available for withdrawal from your account. For deposit accounts, the Available balance includes factors such as float assessed on deposited items, holds and electronic transactions waiting to be posted.

Enter the required information below. Once you have finished, select 'Save' to complete the process.

Account: DEMO_DDAXxxx1111

Balance Type: Current

If Balance Is: Less Than

Limit: 100.00

Cancel Save

STEP 4

To update your email address, follow these directions.

- Click on **My Profile** in the top navigation bar
- Click on **Update Profile Information** on the left menu

Update any of your personal information including your email address

The screenshot shows the online banking interface for Carter County Bank & Mountain Community Bank. The top navigation bar includes 'Account Summary', 'Transfers & Pmts', 'Bill Payment', 'Other Services', and 'My Profile'. The 'My Profile' section is active, displaying a list of options: 'Change Password', 'Change Account Alias', 'Change PassMark', 'Change Profile Information', 'Change Quick Links', and 'Activity Log'. The 'Update Profile Information' option is selected. The form fields are filled with the following information: Address 1: 123 ABC Street, Address 2: PO BOX 123, City: Anytown, State: FLORIDA, Country: UNITED STATES, Zip: 12345, Fax Number: 123-456-7890, Home Phone Number: 123-456-7890, Work Phone Number: 123-456-7890, Cell Phone Number: 123-456-7890, E-mail Address: (empty), Re-enter E-mail: (empty), Address: (empty), and Secure Message Notification: False.

For help with this new feature or other aspects of Home Banking, please contact us at 543-2131 or email us at info@cartercountybank.com.

Please remember – do not email account numbers or other sensitive personal information.

