



**NEWBURYPORT**  
FIVE CENTS SAVINGS  
**BANK**



*A Quick & Easy Guide to  
Online Banking & Online Services*

[www.newburyportbank.com](http://www.newburyportbank.com)



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## *A Quick and Easy Guide to Online Banking & Online Services*

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## *WELCOME TO ONLINE BANKING*

Welcome to Newburyport Five Cents Savings Bank Online Banking. Whether you're at home, at work or on the road, Newburyport Five Cents Savings Bank is here for you 24 hours a day, 7 days a week with our electronic services. We offer several options that let you decide how you want to interact with us - via telephone, ATM or online.

This guide is designed to help you answer your questions about how Online Banking can help manage your finances online. In addition to accessing your account information and transferring funds online, you'll also be able to export account information to financial management software such as Quicken® or Microsoft® Money, and pay your bills. After becoming an Online Banking customer, you'll find you are able to reduce the amount of time spent managing your finances.

Welcome, and we hope you enjoy this quick and convenient guide to Newburyport Five Cents Savings Bank Online Banking.

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# SECURITY

## Depend on Us for Security

There is nothing more important to us than knowing that our end users' online financial transactions are private and secure. Our systems are secured with encryption, perimeter and internal firewalls, screening and filtering routers, intrusion detection, strict authentication, virus protection, as well as application security. Application security includes a double-blind process for issuing PINs, user lockouts due to failed login, and additional encryption of sensitive user data during sessions. Our network architecture is structured so the servers that store actual account information are not directly connected to the Internet.

## Confidentiality

Security is strengthened by your efforts in keeping all account and login data confidential. Never share your password with anyone and never include account specific details within an unsecured email.

## Passwords

The most secure passwords are those which use a combination of alpha-numeric and special characters. Avoid using easily obtained personal data within your password, such as initials and birth dates or loved ones' names.

## Enhanced Online Security

In addition to password security, additional security steps to verify your identity have been installed on our system called Enhanced Login Security. Part of this identification process includes recognizing the computer you normally use to access Online Banking. This information, coupled with your normal login details, is incorporated into your online identity profile. With these extra layers of security in place, you'll be able to rest assured your account information is protected from a broad range of security issues.

## Signing Off

If you must step away from your workstation for even a moment while using the Online Banking system, be sure to click exit to ensure your account data is not reviewed or altered by unauthorized individuals.

# ENHANCED MULTI-FACTOR AUTHENTICATION

Before you can begin using Online Banking at Newburyport Five Cents Savings Bank, you must enroll by completing an Online Banking Enrollment form. Please contact your relationship manager, local branch, call (978)-462-3136 x7189 or print out an Online Banking Application to complete and return to the bank.

If this is your first time logging in, enter your Customer ID and Password, then click Enter to begin. You will then be prompted to choose the delivery method for your secure access code.

**Login Security** Need Help? 1-888-888-4444

**How would you like to receive your one-time access code?**

We don't recognize the computer you are using. This access code helps us confirm you are authorized to access this account. Select just ONE option below to receive your code within moments.

**QA Having trouble?**  
If none of the options below work for you, [click here](#).

 <b>Text message</b> Make sure your phone is on, please. Standard messaging rates apply. <a href="#">Send to xxx-xxx-4586</a>	 <b>Voice call</b> Make sure your phone is on and your ringer is turned up, please. <a href="#">Send to xxx-xxx-8859</a>	 <b>Email</b> Remember to check your SPAM folder. <a href="#">Send to j_h2@gmail.com</a>
--	---	---

Did you get an access code from us over the phone? [Click here to enter your access code](#)

[Cancel and go back to login screen](#)

**What is a secure access code?** A secure access code is a one-time use code that allows you to securely log in to our Online Banking system. It is delivered to you via email, phone call or SMS text. If you are logging in for the first time, you will be prompted to create a new password. Secure access codes are also used if you delete the security certificate or "cookie" that we've stored on your computer, or if you request login from a computer not set up for repeated use. Choosing "activate my computer for later use" authorizes us to store a security certificate on your computer which will speed up the verification process in the future, and eliminate the need to use a secure access code on each login.

**NOTE:** Eventually, in order to be fully compliant, the option for Challenge Questions will be removed and only the one-time access code via phone/email will be offered.

# GETTING STARTED

When you're ready to bank online, open your Internet browser, such as Microsoft® Internet Explorer or Firefox®, and go to [www.newburyportbank.com](http://www.newburyportbank.com). You can quickly view information, explore the demo, sign up to begin using Internet Banking with Bill Payment, as well as find help if you have forgotten your Password.

Home | Privacy Policy | Help Desk | Financial Tools & Education | Contact Us | Site Map

**The NEWBURYPORT BANK**

Online Banking Customer ID:  Password:

[Enroll Now](#)

[Forgot Password](#)  
[Test Browser](#)  
[AOL User?](#)  
[Having Trouble?](#)  
[Security](#)

Cash Management  [More Info](#)

**Demo Center**  
[Text Banking](#) **NEW**  
[Mobile Web Banking](#) **NEW**  
[Small Business](#)  
[Financeworks](#)  
[Online Banking](#)  
[Bill Pay & Presentment](#)

**Welcome...**  
The Newburyport Five Cents Savings Bank has been building relationships since 1854. We're a growing community bank with six locations and more than 100 dedicated team members, offering a full range of consumer and business banking products and services. We are also proud to support a diverse array of social, educational, civic and cultural organizations in the community to help ensure that the greater Newburyport area is a vibrant place to live, work and grow. Giving back is the best way forward.

**Deposits Fully Insured**  
Member **FDIC** **DIF** Member Bank  
[Learn more](#)

**Important Information**  
[FDIC Transaction Account Guarantee](#)

**The NEWBURYPORT BANK**  
63 State Street Newburyport, MA

Enter your Customer ID and Password. Should you ever forget your password you can reset it by clicking the Forgotten Password link.

If this is your first time logging in you will need to fill out an Online Banking Application, shown to the right, before you can begin. To do so, click the Enroll Now link - Online Banking Application link - Continue. Please print, fill out and return the application to the Bank.

**The NEWBURYPORT BANK**

**Online Banking Application**

I hereby authorize The Newburyport Five Cents Savings Bank to provide me with electronic access to my accounts and transfer capability between the Checking, Statement Savings, Money Market and Loan Accounts designated below. Please review the EFT Agreement for information regarding transfer limitations on some deposit accounts.

\*Transfers done during non-business hours may be posted the next business day.  
\*Each owner must fill out a separate application.

Name  Soc. Sec. #

Address

City  State  Zip

Home Phone  Cell Phone

Email

Signature  Date

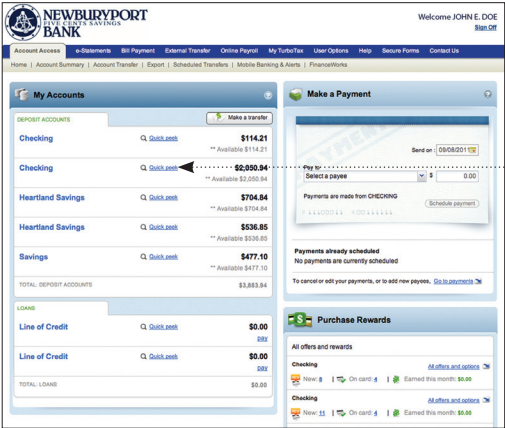
☐ Check here if you are an existing Internet Banking Customer

**List all Account Numbers:**

**FOR BANK USE ONLY**  
Branch  Date  Initials & #   
set Flag 12 ☐ (ick box)  
set PIN ☐ (ick box)  
Reviewed By  Date

# ACCOUNT ACCESS

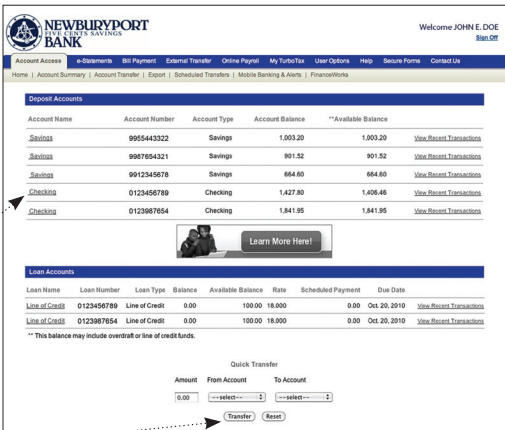
A new feature of the Newburyport Five Cents Savings Bank Online Banking experience is the Home page. Here you will get a quick overview of your accounts, showing recent transactions, a glance at your Bill Pay activity, Purchase Rewards, and even a quick pie chart illustrating your spending. To continue to the traditional view of your accounts, simply click the Accounts Summary page to view your accounts and your current or available balances.



The New Home page provides a clear overview of your accounts and recent activities. Click "Quick Peek" to view your most recent transactions. Make a Payment from Bill Pay, view money earned from Purchase Rewards and see a visual break-down of your spending in the last 30 days.

The Account Summary page provides a quick, easy to view break-down of your accounts and balances. Simply click the Account Name to view your current transaction history.

Within your Account Summary page, make a Quick Transfer by entering the amount, and the "From" and "To" Accounts. Click Transfer to complete the transaction.



# PURCHASE REWARDS

With Purchase Rewards, it's a great way to earn cash back on purchases you already make using your debit card.

The screenshot shows the Newburyport Bank website. The top navigation bar includes links for Account Access, e-Statements, Bill Payment, External Transfer, Online Payroll, My TurboTax, User Options, Help, Secure Forms, and Contact Us. Below this, a secondary navigation bar lists Home, Account Summary, Account Transfer, Export, Scheduled Transfers, Mobile Banking & Alerts, and FinancialWorks.

The main content area is divided into two columns. The left column, titled "My Accounts", lists several deposit accounts with their balances and available funds:

Account Name	Balance	Available
Checking	\$114.21	Available \$114.21
Checking	\$2,050.94	Available \$2,050.94
Heartland Savings	\$704.84	Available \$704.84
Heartland Savings	\$536.85	Available \$536.85
Savings	\$477.10	Available \$477.10

Below the deposit accounts, there is a section for "TOTAL DEPOSIT ACCOUNTS" showing a total of \$3,883.84. The "LOANS" section shows a "Line of Credit" with a balance of \$0.00 and a limit of \$0.00.

The right column, titled "Make a Payment", shows a form to send money to a payee. Below this, the "Purchase Rewards" section is highlighted. It shows "All offers and rewards" and lists several offers with their expiration dates and the amount earned this month.

Click here to view all offers and options.

Any new offers will be listed in the first column. Some offers require that your purchase be made through their online site. Click Add to Card to activate.

View offers that you've already added in the second column. You can even sort by Expiration Date as a quick reminder.

Monitor any rewards you've received in the third column.

The screenshot shows the "Purchase Rewards Summary page | All offers and rewards". The page is divided into three main columns:

- 1. CLICK**: New Offers. This column lists offers from various retailers like ProFlowers, Aeropostale, Golfsmith, FTD, and Gap.com. Each offer includes a brief description, the expiration date, and a link to "Add to card".
- 2. SHOP**: Offers on your card. This column lists offers from Apple iTunes, Walmart, Redbox, White House Black Market, and Aeropostale. Each offer includes a brief description, the expiration date, and a link to "See full offer".
- 3. ENJOY**: Rewards Earned. This column shows the rewards earned for each offer, including the amount and the date it will be deposited. It also includes a "No redemptions" status for each offer.

# ACCOUNT DETAIL

When you select an account name listed on the Account Summary page or within the Home page, a screen with the current month's detailed transaction information will display.

Click the column headings to re-sort in ascending or descending order.

Print your transaction history by clicking this link.

**NEWBURYPORT BANK**  
FIVE CENTS A DAY  
Welcome JOHN E. DOE [Sign Off](#)

Account Access | e-Statements | Bill Payment | External Transfer | Online Payroll | My TurboTax | User Options | Help | Secure Forms | Contact Us

Home | Account Summary | Account Transfer | Export | Scheduled Transfers | Mobile Banking & Alerts | Financial Tools

Save money by paying your bills here. [Learn More.](#)

2 Eryn \*0123 [Change account](#)

☐ Oct 29 - Nov 7, 2011 [Change](#)

[Print](#) [Data & Alerts](#) [Print](#)

Date	Description	Deposit	Withdrawal	Balance
11/07/2011	POS PURCHASE ON 1106 @ 12:15 / HESS 4567 123 LAFAYETTE RD HAM		\$11.17	\$1,233.01
11/04/2011	DEPOSIT	\$340.00		\$1,244.18
11/04/2011	POS PURCHASE ON 1104 @ 21:26 / AUTOZONE 1234 LAFAYETTE RD S		\$12.28	\$1,244.18
11/02/2011	SEACOST AFFLIA BILL PAYMT		\$20.78	\$1,244.18
11/02/2011	DBT PURCHASE ON 10/31 @ 04:57 / GAS CO. 9876 GAS CO 54321 SEA		\$36.83	\$1,244.18
10/31/2011	POS PURCHASE ON 10/30 @ 23:13 / SUNOCO 9123456789 123 ELM ST		\$7.00	\$1,244.18

[Click. Shop. Enjoy.](#)  
Turn Everyday Purchases Into Cash  
[Learn More](#)

**Balance** \$1,233.01  
**Available\*\*** \$1,233.01  
[See account details](#)

**Purchase Rewards**  
Offers for your account:  
New = \$  
On card = \$  
Earned this month: \$0.00  
[View alerts & work](#)  
[All offers and options](#)

**Anywhere, Anytime \$10k Sweepstakes**  
Try mobile banking and you could win \$10,000!  
[Learn More](#)

**NOTE:** Click the check number link to view the front and back image of your checks.

# ACCOUNT EXPORT

Account Export allows you to export your account information into a file format compatible with your Personal Financial Management Software such as Quicken® or QuickBooks®. When you export account information, it will be downloaded onto your computer's hard drive for future use.

Click Export from the Account Access submenu to begin.

Choose your Source account from the drop-down menu and enter the date range.

Select the export format from the drop-down menu, then click Download Data.

**NEWBURYPORT BANK**  
FIVE CENTS A DAY  
Welcome JOHN E. DOE [Sign Off](#)

Account Access | e-Statements | Bill Payment | External Transfer | Online Payroll | My TurboTax | User Options | Help | Secure Forms | Contact Us

Home | Account Summary | Account Transfer | **Export** | Scheduled Transfers | Mobile Banking & Alerts | Financial Tools

Account Export

Please choose a SOURCE account: [\[11/01/2011\]](#) to [\[11/07/2011\]](#)

Please choose an export format: [\[Download Data\]](#) [Close](#)

This utility allows you to export your financial institution account information into a formatted file. The file will be downloaded onto your hard drive where it will be available for you to import into a personal financial management software program such as Quicken® or MS Money®.

NOTE: You can only download as much history as your financial institution stores on its host system.

# ACCOUNT TRANSFERS

It's easy to transfer money between your Newburyport Five Cents Savings Bank accounts. With just a few clicks of the mouse, you can control when and how often your money is transferred. To begin, click Account Transfer in the navigation bar.

- Enter the Transfer Amount.
- Select the accounts to transfer funds FROM and TO.
- Click Transfer Funds to submit.

- Click Scheduled Transfers tab to schedule a transfer.
- Click Add, to create a new Scheduled Transfer.

- Enter the Transfer Amount, the accounts to transfer funds FROM and TO, and the Start Date.

- Select the Frequency, Number of Transfers and if you would like an Email Notification when the payment is sent.

- Click Save Transfer and confirm the details of the transfer on a secondary screen. You may edit the Scheduled Transfer anytime prior to processing.

# EXTERNAL TRANSFERS

The new External Transfers feature allows you to transfer funds between your Newburyport Five Cents Savings Bank accounts, between external financial institutions and even from person to person.

Getting started is easy, just click the External Transfer tab, then select the type of transfer that you'd like to make. Next, choose whether your Transfer will be between the Newburyport Five Cents Savings Bank and an external account or if you'd like to pay a person, which is an option as well.

The screenshot shows the Newburyport Five Cents Savings Bank website. The top navigation bar includes links for Account Access, e-Statements, Bill Payment, External Transfer (highlighted), Online Payroll, My TurboTax, User Options, Help, Secure Forms, and Contact Us. The user is logged in as JOHN E. DOE. The main content area asks "What type of external transfer would you like to make?" and offers two options: "Transfer Between My Accounts" (with a green piggy bank icon) and "Pay Other People" (with a green piggy bank and people icon). Both options have a "Select" button.

To set up Transfer To or From External Accounts, choose "Transfer Between My Accounts". We will then walk you through a series of steps to set up your external account, including validating your email address with a validation code. This process could take up to three business days. We recommend having any external account information available as you go through the process including online credentials for all other financial institutions.

The screenshot shows the Newburyport Five Cents Savings Bank website with the "External Transfer" tab selected. The user is logged in as JOHN E. DOE. The main content area is titled "Validate E-mail Address" and includes a "Contact Profile" sidebar with links for "E-mail Profile", "Add E-mail", and "Unsubscribe". The main content area contains a message: "Before Using the Funds Transfer service you must validate your e-mail address. An e-mail message with a validation code was sent to the e-mail address listed below. Please enter the validation code from that message and click 'Submit'." Below this message is a form with fields for "E-mail Address" (john.doe@email.com) and "Validation Code" (703554). There are "Submit" and "Cancel" buttons at the bottom of the form. The footer includes links for "Terms of Service", "Edit Your Profile", and "Help", along with a copyright notice for 2011.



# EXTERNAL TRANSFERS

To begin, click Transfers, then Transfers To or From External Accounts. Using this feature you can only transfer funds between accounts that you own.

Welcome JOHN E. DOE  
[Sign Out](#)

Account Access e-Statements Bill Payment **External Transfer** Online Payroll My TurboTax User Options Help Secure Forms Contact Us

Get your profile | Sign Out

Overview Transfer Funds History Manage Accounts

This feature allows you to transfer funds between your own accounts.

1 Select Account 2 Select Payment Type 3 Review 4 DONE

Select Account

Select Accounts

Select the source and destination account for your transaction

From:  [Add an External Account](#)

To:

Select Payment Type

☒ One Time Transfer

☐ Recurring Transfer

To view the funds transfer disclaimer [click here](#)

[Terms of Service](#) | [Edit Your Profile](#) | [Help](#)

Begin by choosing the Newburyport Five Cents Savings Bank account you'd like to fund the transfer with, then click "Add an External Account".

Welcome JOHN E. DOE  
[Sign Out](#)

Account Access e-Statements Bill Payment **External Transfer** Online Payroll My TurboTax User Options Help Secure Forms Contact Us

Registration

To complete the registration, it is required that you provide the following information.

- Identity verification is how we make sure that your transaction requests are coming **only from you**.
- The information you enter here will not be used for marketing purposes.
- \* indicates required fields. Other fields are optional.

Personal Information

First Name  Last Name

Please log in to display your name correctly within the application by selecting your first and last name from the drop down menus. Your address and e-mail are not required. We will email you with the verification code and a link to complete your registration. We will email you with the verification code and a link to complete your registration. We will email you with the verification code and a link to complete your registration.

Date of Birth     (MM-DD-YYYY)

Social Security Number       (XXX-XX-XXXX)

Driver's License Number       (XXX-XX-XXXX)

State in Driver's License   (XX)

Home Telephone       (XXX-XXX-XXXX)

Review and Submit

You understand that you must provide us with true, accurate, current and complete information. You understand that we must rely on the information provided by you and if you provide us with incorrect information or if there is any error in your information you accept full responsibility for losses resulting from any of your errors or fraud in the information that you provide.

[Terms of Service](#) | [Help](#)

Enter your information on the Registration page and click Submit.

Welcome JOHN E. DOE  
[Sign Out](#)

Account Access e-Statements Bill Payment **External Transfer** Online Payroll My TurboTax User Options Help Secure Forms Contact Us

Get your profile | Sign Out

Overview Transfer Funds History Manage Accounts

My Bank Accounts

1 Add Bank Accounts 2 Review 3 Done 4 DONE

Search for the Financial Institution

Add Bank Accounts

To enable accounts held at other financial institutions, you must add them to our system. Begin the search for your financial institution by entering the name or by entering the 9-digit ABA Routing/Transit number found on your check or deposit slip.

Enter the Bank or Credit Union's name

OR

Enter the 9-digit ABA Routing / Transit Number

Match

9-digit ABA / Routing Account Number  
Transit Number  
(For Savings and MHA accounts, you can find the 9-digit routing number between the 12 numbers on your deposit slip.)

To view the Add Bank Accounts disclaimer [click here](#).

[Terms of Service](#) | [Edit Your Profile](#) | [Help](#)

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Enter your Financial Institution's name or your 9-digit ABA Routing/Transit Number which can be found at the bottom of your checks.

# EXTERNAL TRANSFERS

**NEWBURYPORT BANK** Welcome JOHN E. DOE

Account Access e-Statements Bill Payment External Transfer Online Payment My TurboTax User Options Help Secure Forms Contact Us

Overview Transfer Funds History Manage Accounts

1 Select the financial institution 2 Enter account details 3 Verify account ownership 4 Confirm

**Add Bank Accounts**

Your search returned the financial institution displayed below. Is this the financial institution you were looking for?

**My Financial Institution**

☒ Yes, this is the financial institution I was looking for.

☐ No, this is not the financial institution I was looking for. Let me search again.

[Terms of Service](#) | [Edit Your Profile](#) | [Help](#)

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■ Select the radio button next to the action you'd like to take.

**NEWBURYPORT BANK** Welcome JOHN E. DOE

Account Access e-Statements Bill Payment External Transfer Online Payment My TurboTax User Options Help Secure Forms Contact Us

Overview Transfer Funds History Manage Accounts

1 Select the financial institution 2 Enter account details 3 Verify account ownership 4 Confirm

**Add Bank Accounts**

Your search returned the financial institution displayed below. Is this the financial institution you were looking for?

**My Financial Institution**

☒ Yes, this is the financial institution I was looking for.

☐ No, this is not the financial institution I was looking for. Let me search again.

**Account Details**

For security purposes, the ownership of this account must be verified. To set up this account, enter the information requested below and click "Submit" to proceed to the verification process. [Click here](#) to learn more about how account ownership verification works.

**Account Type** ☒ Checking (Some account types, especially money market and custodial accounts, have specific fee structures and restrictions. At this time, these accounts are not allowed for use with this service.)

**Account Number**

**Re-enter Account Number**

**ABA Routing / Transit Number**

**Nickname** (a description you assign to the account)

**Select Routing Number**

**Select my 9-digit ABA Routing Number**

**Continue**

By clicking "continue" you understand that we may verify your external account(s) using commercially-available databases containing information from public records, other financial institutions and consumer reporting agencies.

■ Select the radio button next to the action you'd like to take.

■ Enter your Account Number, ABA Routing/Transit Number and click Continue.

**MY FINANCIAL INSTITUTION** Customer Service Contact Us Location

**Internet Banking**

Personal John E. Doe Thursday, April 14, 2011

**Your Accounts**

**Checking**

Account ending in 0128

Available & Cleared \$13.00

Account Balance \$13.00 Available Balance \$13.00

**Recent Transactions**

Date	Description	Debit	Credit	Balance
04/13/11	Web Authorized Pmt	\$0.00	\$0.00	\$13.00
04/13/11	Electronic Deposit	\$0.00	\$2.00	\$15.00
04/13/11	Electronic Deposit	\$0.00	\$1.82	\$16.82
03/07/11	Purchase With Pin	\$0.00	\$0.00	\$16.82
03/07/11	Deposit	\$0.00	\$10.00	\$26.82

**Recent Statements**

[View Online Statements](#) | [Secure, Simple & Green](#)

If you need transactional history beyond what is available here, check your past statements or [Contact Us](#).

**Footer:** Your Accounts | Funds Transfer | Make a Payment | Make a Deposit | Cash Advance | Download Transaction Data | Online Statements | Alerts | Bill Pay | Mobile Banking

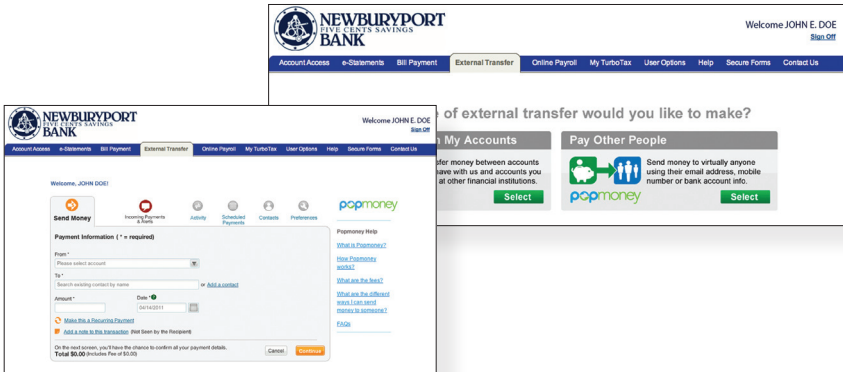
MESSAGE CENTER | REWARDS CENTER | SECURITY CENTER | CUSTOMER SERVICE CENTER | APPLICATION CENTER

Member FDIC

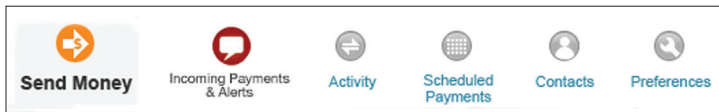
■ Newburyport Five Cents Savings Bank will make two deposits and one withdrawal for an equal amount, which you will need to verify to complete the registration process.

# POPMONEY

Sending money from your Newburyport Five Cents Savings Bank accounts is made simple by using the PopMoney feature. This tool enables you to send money to anyone in the continental United States with only the third party's email address, mobile phone number, or bank account information. The first time you use PopMoney, you will be required to fill out an authorization form.



The first time you use PopMoney, you will need to register as a user. This will be a three step process. Simply follow the online instructions to get set up.



- **Send Money** - Overview screen which allows you to set up a new payment.
- **Incoming Payments & Alerts** - Allows you to see what payments are incoming and keeps you updated with any alerts on your PopMoney account.
- **Activity** - View the activity report for your PopMoney account and see recent transfers.
- **Scheduled Payments** - Similar to Bill Pay, keep track of your scheduled payments and schedule any new payments you would like to make.
- **Contacts** - An address book for your PopMoney account.
- **Preferences** - Set up your PopMoney account preferences.



## MOBILE TEXT BANKING & ALERT NOTIFICATIONS

On the go? Use Text Banking to quickly view your account balances. In addition to Text Banking, Newburyport Five Cents Savings Bank also offers Email Alerts & Notifications. You can have an email sent to you every time your account reaches a specified limit, when a specific check clears or when a payment due date is approaching. The Notifications feature will help you stay up-to-date with your finances and personal reminders. To begin, click Account Access in the navigation bar, then select Mobile Banking & Alerts.

- Follow the online instructions to set up Text Message Banking.

Choose the Primary Account you'd like to use for Text Banking, select your Transfer preferences, and choose which alerts you'd like to receive. Be sure to save your changes.

**NEWBURYPORT FIVE CENTS SAVINGS BANK**

Welcome JOHN E. DOE [Sign Off](#)

[Account Access](#) | [e-Statements](#) | [Bill Payment](#) | [External Transfer](#) | [Online Payroll](#) | [My Teller](#) | [User Options](#) | [Help](#) | [Secure Forms](#) | [Contact Us](#)

[Home](#) | [Account Summary](#) | [Account Transfer](#) | [Export](#) | [Scheduled Transfers](#) | [Mobile Banking & Alerts](#) | [FinancialWorks](#)

### Text Message Banking

Text message banking activated for **978-278-3108** [Deactivate](#)  
[Activate another phone](#)

To change a number, you must deactivate first.

**Primary text banking account**  
 Our Checking

This is the main account used for balance and transaction requests.

**Transfer source account**  
 Don't allow transfers

Transfers will be funded by this account and deposited into your primary account.

☒ Text me my primary account balance every Friday.  
☐ Text me when my primary account balance falls below \$

Standard text messaging charges apply.

[Save changes](#)

Send keywords to: **484848**  
 Common keywords: bal, bal all, last, trans, help (see all)

Send keywords to: **978-278-3108** [Print wallet card](#) [FAQ](#)

### E-mail Alerts & Notifications

Add New:  [Add](#)

[Mobile Banking & Alerts Using Express Setup](#)

The following are the notifications that are currently setup:

Account	Notification Type	Trigger	Action	Email Address
Savings (SV)	Balance Less Than	10.00	<a href="#">Edit / Delete</a>	jdoe@gmail.com

(B) VA.14.0

**Bal** - Primary Account Balance

**Bal All** - All Account Balances

**Last** - Last 5 Transactions on Your Primary Account

**Trans** - Text "Trans (Amount)" (ex. trans 200 or trans 50.25)T

- Transfer funds to primary account

**Bal Check** - Account Balance of Checking Accounts

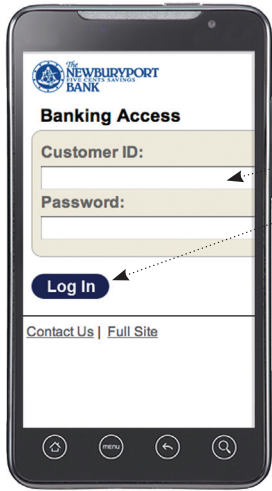
**Bal Save** - Account Balance of Savings Accounts

**Help** - Help on Keywords

**Stop** - Deactivate Service

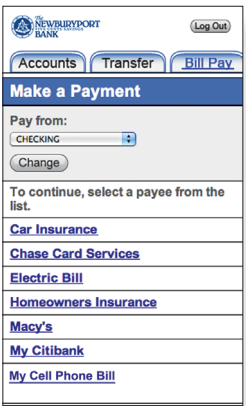
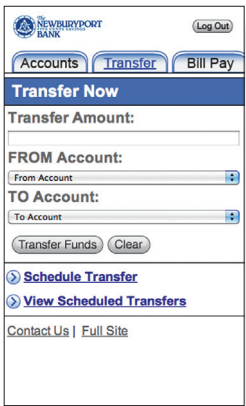
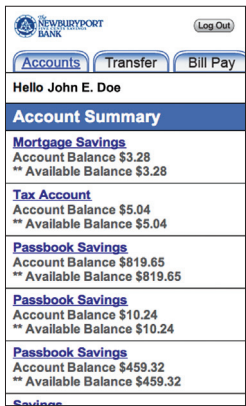
# MOBILE BANKING

We go where you go. With Mobile Banking from Newburyport Five Cents Savings Bank, you can access your accounts in just moments. Any web-enabled device with Internet access will do. So instead of spending precious time running to the nearest computer or preferred branch, we give you the control to manage your finances on your own terms.



■ To get started, visit <https://m.diginsite.com/newburyportbank>  
Enter your User ID and Password, then Click Log In.

Answer the Newburyport Five Cents Savings Bank Secure Login questions correctly and you'll have access to your accounts. Once you've logged into Online Banking on your Mobile Phone, you can view your accounts, make transfers and even use Online Bill Pay.



# BILL PAYMENT OVERVIEW

Bill Payment offers you convenience, cost savings and best of all time savings, without ever writing a check. You also have the option of receiving your billing statements electronically. This feature allows you to access your bills anywhere you have Internet access. You can even set up electronic bill notification to be sent directly to your personal email account. To begin, click on Bill Payment in the navigation bar.

**NEWBURYPORT FIVE CENTS SAVINGS BANK**

Welcome JOHN E. DOE [Sign Off](#)

[Account Access](#) | [e-Statements](#) | **[Bill Payment](#)** | [External Transfer](#) | [Online Payroll](#) | [My TurboTax](#) | [User Options](#) | [Help](#) | [Secure Forms](#) | [Contact Us](#)

[Make Payments](#) | [Expedited Payment](#) | [Manage Categories](#) | [View Reports](#) | [Search Records](#) | [Funding Accounts](#) | [Personal Information](#)

### Make Payments

Pay someone new:  Enter person or business name  Find:  Search my payee list

Pay To	Amount	Send On
Show <b>all payees</b> sorted by <b>name</b> Pay from: <b>CHECKING-7780-7780</b>		
<b>Buick Car Payment</b>	\$	05/11/2010 <input type="button" value="Pay"/>
Pending: \$300.00 on 05/13/2010 Deliver by: 05/13/2010		
<b>cable</b>	\$ 175.70	05/11/2010 <input type="button" value="Pay"/>
Last paid: \$155.00 on 04/16/2010 Deliver by: 05/13/2010		
05/05/2010 e-bill: <a href="#">View</a>   <a href="#">File</a> Overdue: 05/05/2010		
<b>Capital One</b>	\$	05/11/2010 <input type="button" value="Pay"/>
Last paid: \$50.00 on 02/11/2010 Deliver by: 05/13/2010		
04/03/2010 e-bill: <a href="#">View</a>   <a href="#">File</a> Overdue: 04/03/2010		

**Action needed!**  
[Chase Card Services](#) [TARGET](#) [kohls](#)

4 e-bills are ready to be paid:  
[Capital One](#) [My Citibank \(2\)](#) [cable](#)

### Pending Payments

Send	Pay To	Amount
05/11	kohl's	\$ 34.00 <a href="#">Edit</a> <a href="#">Cancel</a>
05/13	Buick Car Pay...	\$ 300.00 <a href="#">Edit</a> <a href="#">Cancel</a>
05/19	Macy's	\$ 9.00 <a href="#">Edit</a> <a href="#">Cancel</a>
05/20	TARGET	\$ 10.00 <a href="#">Edit</a> <a href="#">Cancel</a>
<b>Total</b>		<b>\$ 353.00</b>

### Last 5 Processed Payments

[View history/reports](#)

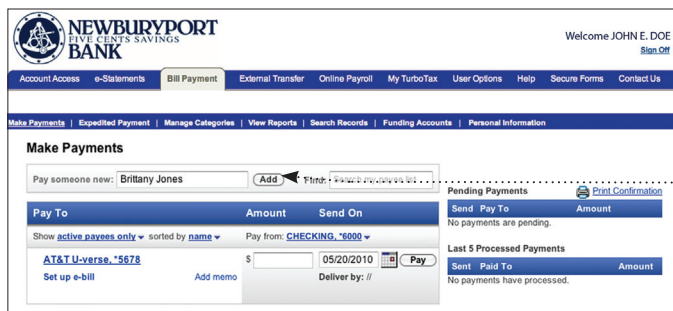
Send	Paid To	Amount
------	---------	--------

- **Payments** - Pay all your bills through the Make Payments screen.
- **Payees** - Individuals or businesses to whom payments are made. You can add or edit payee information here.
- **Reports** - Sort your bill payment information for easy viewing.
- **E-Bills** - Receive your bills electronically anytime, anywhere you have Internet access.
- **Email Reminder** - Setup electronic bill notifications.
- **Expedited Bill Pay** - Need to get your payment there faster? You can set up a payment to be delivered the next business day.

**NOTE:** You may not use Bill Payment to pay governmental fees such as taxes or court-directed obligations such as alimony or child support.

## SET UP MANUAL PAYEES

If you are paying a merchant not listed in our database or an individual such as your baby sitter or gardener, you can add a payee manually.



Welcome JOHN E. DOE  
[Sign Off](#)

[Account Access](#) | [e-Statements](#) | **[Bill Payment](#)** | [External Transfer](#) | [Online Payroll](#) | [My TurboTax](#) | [User Options](#) | [Help](#) | [Secure Forms](#) | [Contact Us](#)

[Make Payments](#) | [Expedited Payment](#) | [Manage Categories](#) | [View Reports](#) | [Search Records](#) | [Funding Accounts](#) | [Personal Information](#)

### Make Payments

Pay someone new:  [Add](#) or search for a payee

**Pay To** **Amount** **Send On**

Show [active payees only](#) sorted by [name](#) ▼ Pay from: [CHECKING, \\*6000](#) ▼

[AT&T U-verse.\\*5678](#) \$  05/20/2010 [Pay](#)

[Set up e-bill](#) [Add memo](#) [Deliver by: //](#)

**Pending Payments** [Print Confirmation](#)

Send	Pay To	Amount
No payments are pending.		

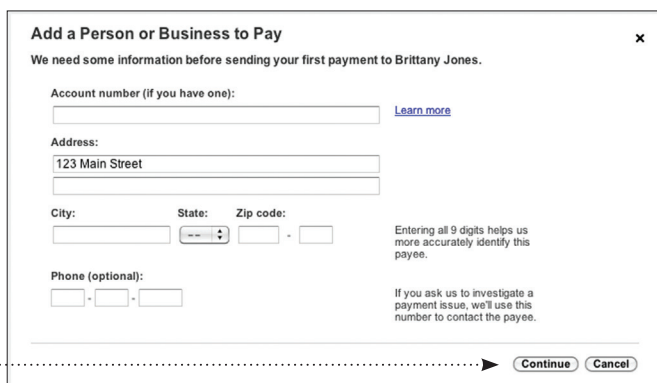
**Last 5 Processed Payments**

Sent	Paid To	Amount
No payments have processed.		

Type the name of the Payee and click Add.

Enter the information requested and click Continue.

*Remember to verify the accuracy of the Payee Name and the Account Number. Any errors will affect your payments.*



### Add a Person or Business to Pay

We need some information before sending your first payment to Brittany Jones.

Account number (if you have one):  [Learn more](#)

Address:

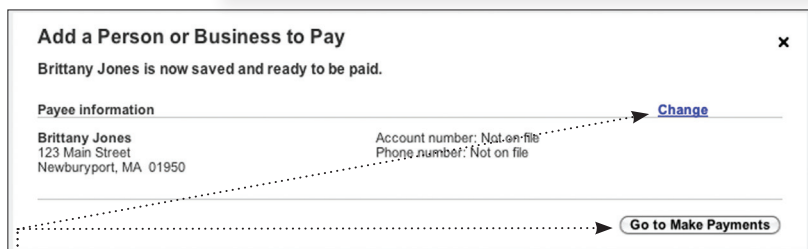
City:  State:  Zip code:

Phone (optional):

Entering all 9 digits helps us more accurately identify this payee.

If you ask us to investigate a payment issue, we'll use this number to contact the payee.

[Continue](#) [Cancel](#)



### Add a Person or Business to Pay

Brittany Jones is now saved and ready to be paid.

**Payee information**

Brittany Jones  
123 Main Street  
Newburyport, MA 01950

Account number: Not on file  
Phone number: Not on file

[Change](#)

[Go to Make Payments](#)

Verify the Payee information is correct, if edits are necessary, click Change. If everything is correct, click Go To Make Payments.



# SET UP ELECTRONIC PAYEEES

Payees need to be established before they can be set up to receive payments electronically. It only takes a minute to set up new payees. It is helpful to have a recent bill or statement available to reference your payee's information. To begin, click Bill Payment in the navigation menu, then select Make Payments.

Welcome JOHN E. DOE [Sign Off](#)

[Account Access](#) | [e-Statements](#) | [Bill Payment](#) | [External Transfer](#) | [Online Payroll](#) | [My TurboTax](#) | [User Options](#) | [Help](#) | [Secure Forms](#) | [Contact Us](#)

[Make Payments](#) | [Expedited Payment](#) | [Manage Categories](#) | [View Reports](#) | [Search Records](#) | [Funding Accounts](#) | [Personal Information](#)

### Make Payments

Pay someone new:  [Add](#) [Find](#) [Show my payees list](#)

**Action needed!**  
Check Card Services: [TARGET](#) [koh's](#)

4 e-bills are ready to be paid:  
[Capital One](#) [My Citibank \(2\)](#) [cable](#)

Pay To	Amount	Send On	
<a href="#">Bulk Car Payment</a>		05/11/2010	<a href="#">Pay</a>
Pending: \$300.00 on 05/13/2010			
<a href="#">cable</a>	\$ 175.70	05/11/2010	<a href="#">Pay</a>
Last paid: \$155.00 on 04/16/2010			

**Pending Payments** [Print Confirmation](#)

Send Pay To	Amount	
05/11 koh's	\$ 34.00	<a href="#">Edit</a> <a href="#">Cancel</a>
05/13 Bulk Car Pay...	\$ 300.00	<a href="#">Edit</a> <a href="#">Cancel</a>
05/19 Macy's	\$ 9.00	<a href="#">Edit</a> <a href="#">Cancel</a>

Type the name of the Payee and click Add.

Enter the information requested and click Continue.

*Remember to verify the accuracy of the Payee Name and the Account Number. Any errors will affect your payments.*

### Add a Person or Business to Pay

We need some information before sending your first payment to Payee.

Account number (if you have one):  [Learn more](#)

Address:

City:  State:  Zip code:  -

Phone (optional):  -  -

Entering all 9 digits helps us more accurately identify this payee.

If you ask us to investigate a payment issue, we'll use this number to contact the payee.

[Continue](#) [Cancel](#)

### Add a Person or Business to Pay

Newburyport Bank is now saved and ready to be paid.

**Payee information** [Change](#)

Payee  
123 Main Street  
Newburyport, MA 01950

Account number: 5789  
Phone number: Not on file

[Go to Make Payments](#)

Verify the Payee information is correct, if edits are necessary, click Change. If everything is correct, click Go To Make Payments.

# SET UP E-BILLS

With Online Banking, not only can you pay your bills online, but receive them online as well. E-Bills allow your billers to send bills electronically, right to your Online Banking account. You'll be able to view and pay your bills right online and save the information to print when you need it. Add E-Bills to your payees when you set them up, or click Set up E-Bill for those payees which offer the service right from the Payment Center. You will need to have login credentials for each online biller account that you are trying to setup with E-bills.

**NEWBURYPORT FIVE CENTS SAVINGS BANK**

Welcome JOHN E. DOE [Sign Off](#)

Account Access | e-Statements | **Bill Payment** | External Transfer | Online Payroll | My TurboTax | User Options | Help | Secure Forms | Contact Us

Make Payments | Expedited Payment | Manage Categories | View Reports | Search Records | Funding Accounts | Personal Information

### Make Payments

Pay someone new:  Enter person or business name [Add](#) Find:  Search my payee list

Pay To	Amount	Send On
Show <b>active payees only</b> sorted by <b>name</b> Pay from: <b>CHECKING, *6000</b>		
<b>Newburyport Bank, *6789</b> <a href="#">Add memo</a>	\$ <input type="text"/>	05/20/2010 <input type="button" value="Pay"/> Deliver by: 05/26/2010
<b>AT&amp;T U-verse, *5678</b> <a href="#">Set up e-bill</a> <a href="#">Add memo</a>	\$ <input type="text"/>	05/20/2010 <input type="button" value="Pay"/> Deliver by: 05/26/2010
<b>Brittany Jones</b> <a href="#">Add memo</a>	\$ <input type="text"/>	05/20/2010 <input type="button" value="Pay"/> Deliver by: 05/26/2010
<b>Verizon Wireless, *6789</b> <a href="#">Set up e-bill</a> <a href="#">Add memo</a>	\$ <input type="text"/>	05/20/2010 <input type="button" value="Pay"/> Deliver by: 05/26/2010

#### Pending Payments

[Print Confirmation](#)

Send	Pay To	Amount
No payments are pending.		

#### Last 5 Processed Payments

Sent	Paid To	Amount
No payments have processed.		

#### Other Tasks

- [Accounts to use](#)
- [Find a payment](#)
- [Expedited payment](#)
- [Order CD](#)
- [Order status](#)
- [Alert preferences](#)
- [Help](#)

- Click on Set up E-Bill to start receiving your bill electronically. You will receive an email when your current bill is available.

## MAKE PAYMENTS

The Payment Center enables you to enter one or all of your bill payments from a single screen. Billers that are set up for automatic payments, E-Bills or that support next day payments are designated with a corresponding icon. Click Make Payments from the navigation menu to begin.

■ Enter the Amount next to each biller to pay. For those billers that do not require payment, leave the field blank.

■ Your payment should show a delivery date on or before the due date to make sure the payment is received in time.

■ Need to get your payment there faster than the standard bill payment? Use Expedited Payment.

■ Once you click Pay, your payment will be added to Pending Payments.

■ To print your payment confirmation, click here.

# MAKE RECURRING PAYMENTS

You can save time by setting up automatic payments for bills that occur on a regular basis for a specified amount. Access this and other features from the Make Payments page within the Bill Pay system.

To set up recurring payments, start by clicking on the payee drop-down arrow, then click Pay Automatically.

The screenshot shows the Newburyport Bank Bill Payment interface. At the top, there's a navigation bar with links like Account Access, e-Statements, Bill Payment, External Transfer, Online Payroll, My TurboTax, User Options, Help, Secure Forms, and Contact Us. Below this, there's a sub-navigation bar with links like Make Payments, Expedited Payment, Manage Categories, View Reports, Search Records, Funding Accounts, and Personal Information. The main section is titled 'Make Payments' and includes a search bar with 'Enter person or business name' and 'Find: Search my payee list'. Below the search bar, there's a table with columns 'Pay To', 'Amount', and 'Send On'. The first row shows 'AT&T U-verse, \*5678' with a dropdown arrow next to it. The dropdown menu is open, showing options like 'View/Change payee details', 'Change payee's name', 'Send expedited payment', 'Pay automatically', and 'View payment history'. The 'Pay automatically' option is highlighted. To the right of the table, there's a 'Pending Payments' section with a 'Print Confirmation' link and a table with columns 'Send', 'Paid To', and 'Amount'. Below that, there's a 'Last 5 Processed Payments' section with a table with columns 'Sent', 'Paid To', and 'Amount'. At the bottom, there's an 'E-bills' section with a 'Pay' button and a 'Protect yourself from identity theft' message.

The screenshot shows the 'Set an automatic payment rule or specify payment information for AT&T U-verse' form. The form includes the following fields and options:

- Funding account:** A dropdown menu with 'Always use my default' selected. Below it, a note says '(Your default funding account is: CHECKING)'. There is also a 'Memo:' field with a note '(Appears on every check payment)'.
- Payment option:** Two radio buttons: 'Pay manually' and 'Pay automatically at regular intervals'. The 'Pay automatically at regular intervals' option is selected.
- Amount:** A text input field with a dollar sign and a value of '\$'.
- Frequency:** A dropdown menu with 'Once a month' selected. There is a 'Learn more...' link next to it.
- Start on:** A date input field with a calendar icon.
- End on:** Two radio buttons: 'Continue payments indefinitely' and 'Continue payments until'. The 'Continue payments indefinitely' option is selected.
- Buttons:** At the bottom, there are two buttons: 'Save changes' and 'Don't save changes'. The 'Save changes' button is highlighted.

At the bottom of the page, there are links for 'Help', 'Glossary', 'FAQs', and 'Contact Us'.

In the automatic payment screen, you can write a memo, such as "car payment", choose whether or not to pay automatically, the amount, frequency and start and end dates. Click "Save Changes" to save and continue.

## EDIT & DELETE PAYMENTS

With Bill Pay you have total control over your money. Even after a payment is scheduled you may edit or delete the transaction, up until the day it's processed. View Pending Payments from the Make Payments screen and click Edit / Cancel to make any changes or to delete the payment.

To Edit or Cancel your payment, click here.

**NEWBURYPORT BANK**  
FIVE CENTS SAVINGS

Welcome JOHN E. DOE  
[Sign Off](#)

[Account Access](#) | [e-Statements](#) | **[Bill Payment](#)** | [External Transfer](#) | [Online Payroll](#) | [My TurboTax](#) | [User Options](#) | [Help](#) | [Secure Forms](#) | [Contact Us](#)

[Make Payments](#) | [Expedited Payment](#) | [Manage Categories](#) | [View Reports](#) | [Search Reports](#) | [Funding Accounts](#) | [Personal Information](#)

### Make Payments

Pay someone new:  Enter person or business name [Add](#) Find:  Search my payee list

Pay To	Amount	Send On
Show <b>active payees only</b> - sorted by <b>name</b> Pay from: <b>CHECKING, *6000</b>		
<a href="#">AT&amp;T U-verse, *5678</a> <a href="#">Set up e-bill</a> <a href="#">Add memo</a>	\$ <input type="text"/>	05/21/2010 <a href="#">Pay</a> Deliver by: 05/27/2010
<a href="#">Brittany Jones</a> <a href="#">Pending: \$25.00 on 06/07/10</a> <a href="#">Add memo</a>	\$ <input type="text"/>	05/21/2010 <a href="#">Pay</a> Deliver by: 05/27/2010
You can edit/cancel your 06/07 payment for \$25.00 until it processes. Conf# FBNBPBJ3		
<a href="#">Newburyport Bank, *6789</a> <a href="#">Add memo</a>	\$ <input type="text"/>	05/21/2010 <a href="#">Pay</a> Deliver by: 05/27/2010
<a href="#">Verizon Wireless, *6789</a> <a href="#">Set up e-bill</a> <a href="#">Add memo</a>	\$ <input type="text"/>	05/21/2010 <a href="#">Pay</a> Deliver by: 05/27/2010

**Pending Payments** [Print Confirmation](#)

Send	Pay To	Amount
06/07	Brittany Jones	\$25.00 <a href="#">Edit</a> <a href="#">Cancel</a>
Total		\$25.00

**Last 5 Processed Payments**

Send	Pay To	Amount
No payments have processed.		

**E-bills**  
Make paying bills even easier

**Control your finances**  
Instead of your finances controlling you! Take charge with e-mail alerts for bill arrivals, due dates, and upcoming payments. [Learn more](#)

[Other Tasks](#)

### Payment Details

Payee: Brittany Jones  
 Category: None  
 Amount: \$25.00  
 Payment type: Check  
 Payment option: One-time payment  
 Paid from: CHECKING, \*6000  
 Send on: 06/07/2010  
 Deliver by: 06/11/2010  
 Confirmation: 4BXB18Z3  
 Sent to: 123 Main Street  
 Newburyport, MA 01950  
 Payee phone: Not on file  
 Memo:  
 Status: Scheduled

[Notes](#)

[Edit payment](#)

[Cancel payment](#)

[Close](#)

A secondary window will open, allowing you to view your payment details. Here you can Edit or Cancel your payment. If you choose to continue with the payment as scheduled, simply click Close.

# PAYMENT HISTORY

The View Payment History function makes it easy to view your account history. Once in the View Payment History screen, you can download your payment history to your computer, or print a copy for your records.

To view your Bill Pay History start by clicking on the payee drop-down arrow, then click on View Payment History.

**NEWBURYPORT BANK**  
FIVE CENTS SAVINGS

Welcome JOHN E. DOE [Sign Off](#)

Account Access | e-Statements | **Bill Payment** | External Transfer | Online Payroll | My TurboTax | User Options | Help | Secure Forms | Contact Us

Make Payments | Expedited Payment | Manage Categories | View Reports | Search Records | Funding Accounts | Personal Information

### Make Payments

Pay someone new:  Enter person or business name  Find:  Search my payee list

Pay To	Amount	Send On
Show active payees only sorted by name	Pay from: CHECKING, *6000	
AT&T U-verse, *6678	\$	05/21/2010
Pay		
Payments usually arrive in 4 business days.		
Payee Information	Send expedited payment	
View/Change payee details	Pay automatically	
Change payee nickname	View payment history	
E-bills		
Make paying bills even easier		

**Pending Payments** [Print Confirmation](#)

Send Pay To Amount

No payments are pending.

**Last 5 Processed Payments**

Sent	Paid To	Amount
No payments have processed.		

In this screen you can view the date your payment is scheduled to be sent, the amount, the status of the payment, which account was funding the payment and even leave a note about the transaction.

**NEWBURYPORT BANK**  
FIVE CENTS SAVINGS

Welcome JOHN E. DOE [Sign Off](#)

Account Access | e-Statements | **Bill Payment** | External Transfer | Online Payroll | My TurboTax | User Options | Help | Secure Forms | Contact Us

Make Payments | Expedited Payment | Manage Categories | View Reports | Search Records | Funding Accounts | Personal Information

Here are the payments that you have made to this payee.

AT&T U-verse, \*6678 [Print](#) | [Download](#) | [Edit/Delete report](#)

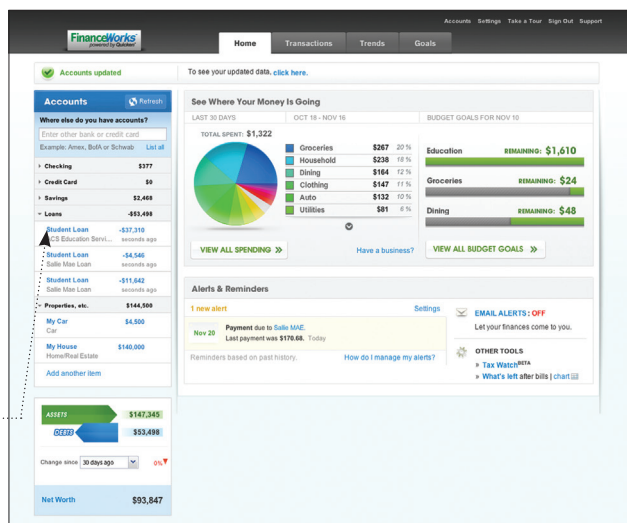
Send On	Amount	Status/Confirmation	Paid From	Payment details
06/14/2010	\$75.00	Scheduled JBIB2623	CHECKING, *6000	<a href="#">Add a note</a>
Grand total:		\$75.00		

[Help](#) | [Glossary](#) | [FAQs](#) | [Contact Us](#)

# FINANCEWORKS

The first time you use FinanceWorks™, there are two key steps to getting started; Adding Accounts and setting up your Categories. By accessing FinanceWorks from Online Banking, your account(s) are already accessible by FinanceWorks. If you have an account with one of the 16,000+ other financial institutions offering checking, savings, loans, mortgage, credit cards and/or investment accounts, you can also manage them right here, from FinanceWorks.

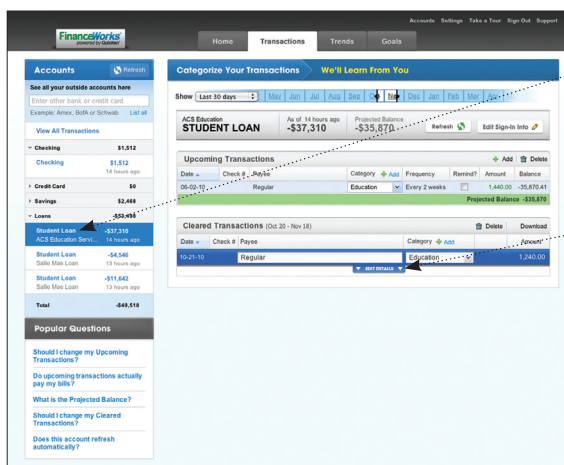
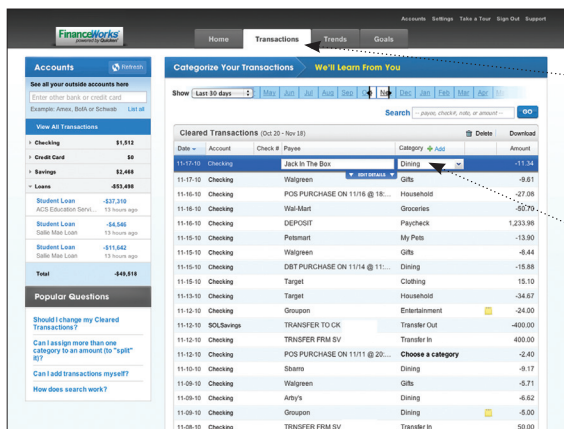
Throughout all of the tabs in FinanceWorks, the Accounts column will remain on the left side of the screen. Click on any of the account names to view your transactions.



The Home Page in FinanceWorks will give you a quick overview of all that FinanceWorks has to offer. Here you can view your account names and balances (with Newburyport Five Cents Savings Bank as well as other financial institutions), alerts & reminders, and a glimpse of your budget goals.

# FINANCEWORKS

FinanceWorks will automatically establish Categories for many of the transactions that you already make. Just click the Transactions tab and you'll see a register of your recent transactions. Many of your entries will have categories already, however if you'd like to manually choose from the list, just select the item you'd like to edit, click Category + Add and choose a new category or create your own.

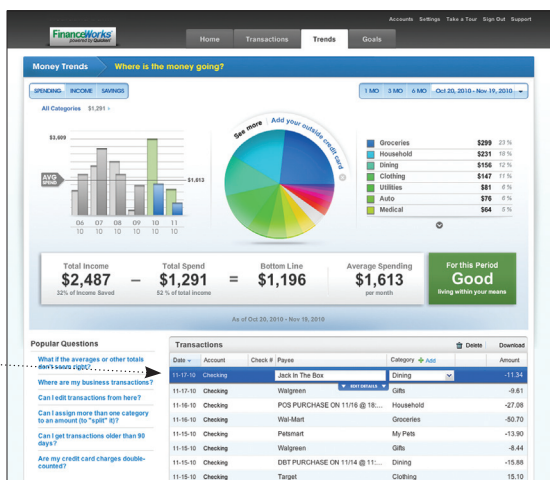




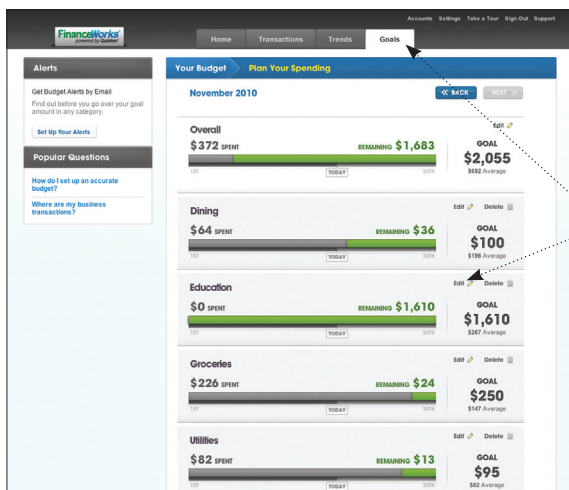
# FINANCEWORKS

Once you have established your categories you can view reports of your account activity by simply clicking the Trends tab. Here you will find pie charts that are broken down by your categories, giving you a clear visual of exactly where your money goes.

The Trends tab allows you to view all of your Categories broken down into a pie chart for a quick visual of exactly how your money is being spent. Want more detail? Just click the category on the chart and you'll get a list of each transaction below.



Setting up your Goals in FinanceWorks is easy. Simply click on the Goals tab, and Add Budget Goals here. You can always revisit this tab to re-adjust your goals in the future.



# USER OPTIONS & SECURE FORMS

If you need to make changes to your Online Banking experience, select User Options from the navigation bar to update information affecting your session and personal information.

**NEWBURYPORT**  
FIVE CENTS SAVINGS  
BANK

Welcome JOHN E. DOE  
[Sign Off](#)

Account Access e-Statements Bill Payment External Transfer Online Payroll My TurboTax **User Options** Help Secure Forms Contact Us

**User Options**

This page will allow you to change your personal options listed below.

- [Change Password](#)
- [Change Timeout](#)
- [Enhanced Online Security - Change Challenge Questions](#)
- [E-mail Address](#)
- [History Date Range](#)
- [Default History Sort Order](#)
- [Change Start Page](#)
- [Change Account Nicknames](#)
- [Change Customer ID](#)

■ From within User Options, you can Change your Password, change Timeout Settings, change your Challenge Questions, update your E-mail Address and many other options.

■ From within User Options, you have the ability to change account names for easier recognition. Selecting the Change Account Nicknames feature displays all of your accounts that may be given an easily recognizable nickname.\*

\* Using this feature, you may also elect to not display selected accounts simply by unchecking the Enabled box.

Click on Secure Forms to contact us via secure email with any questions, comments or concerns, or to change your address.

**Secure Email**

To: Newburyport Five Cents Savings Bank

From: JANE DOE

Reply To:

Subject:

Message: Please remember to include all relevant account numbers

# CONTACT US & HELPFUL HINTS

We're here for you in person, on the phone, or online whenever it's convenient for you!

**Call:** 978.462.3136

**E-Mail:** General Inquiries: [ebank@newburyportbank.com](mailto:ebank@newburyportbank.com)

**Visit Us:** For a list of our Branch and ATM locations, visit us online.

## Forgotten Password Reset

- For security reasons, three invalid login attempts will lock your Online Banking account.
- You can access the Forgotten Password feature to reset your password by answering the challenge questions to validate your identity.
- The Forgotten Password button is located on the Home page of our website underneath the Customer ID and Password fields.

## Ending Your Online Banking Session

- It is recommended (but not required) that you select the Sign Off button to end every Online Banking session; failure to do so would limit your time frame to access your Online Banking.

## Online Help Index

- On the Home page, click Having Trouble or go to:  
[https://www.newburyportbank.com/online/serve/HB/login\\_help.html#compatibility\\_test](https://www.newburyportbank.com/online/serve/HB/login_help.html#compatibility_test)

## Mobile Text Banking Keywords

- We have included a keyword cheatsheet for you to cut out and keep in your wallet. Simply text the keyword to "454545" to receive the specified information. Cut out to insert.

Text Message Banking	SEND KEYWORDS TO: 454545
bal	Primary account balance
bal all	All account balances
last	Last 5 transactions on primary account
bal check	Account balance of checking accounts
bal save	Account balance of savings accounts
trans	Transfer funds between accounts
help	Help on keywords
stop	Deactivate service



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