

Continental Bank Online User Guide.



Continental
Bank



Welcome to banking with Continental.

This guide will help you get started with your account by guiding you through your first login.

MORE HELP IF YOU NEED IT

For general questions, email deposits@cbankus.com or call Customer Service at: 1-888-858-7054

For lost or stolen cards, call Shazam at: 1-800-383-8000

Lobby Hours: 8:00 AM to 5:00 PM MT Monday – Friday

Disclaimer

The concepts and procedures outlined in this guide can and do change and may not be applicable to all readers. The content in this guide is not warranted to offer a particular result or benefit. Neither Continental Bank or any other party associated with this product shall be liable for any damages arising out of the use of this guide, including but not limited to loss of profit, commercial, special, incidental, or other damages. For complete product and service information, please refer to the agreements, terms, conditions and disclosures for each product and service.

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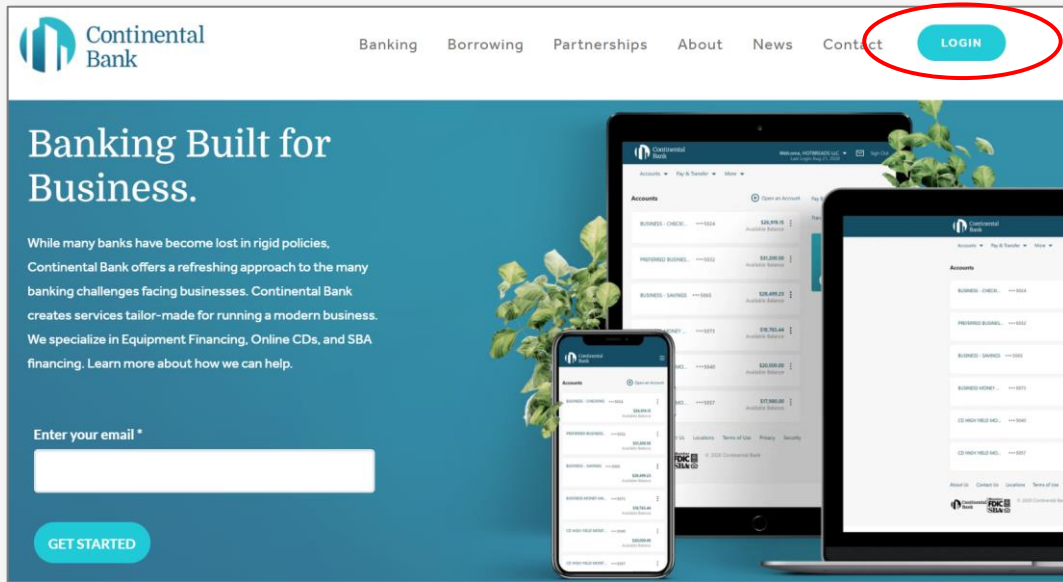
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Logging into your New Account

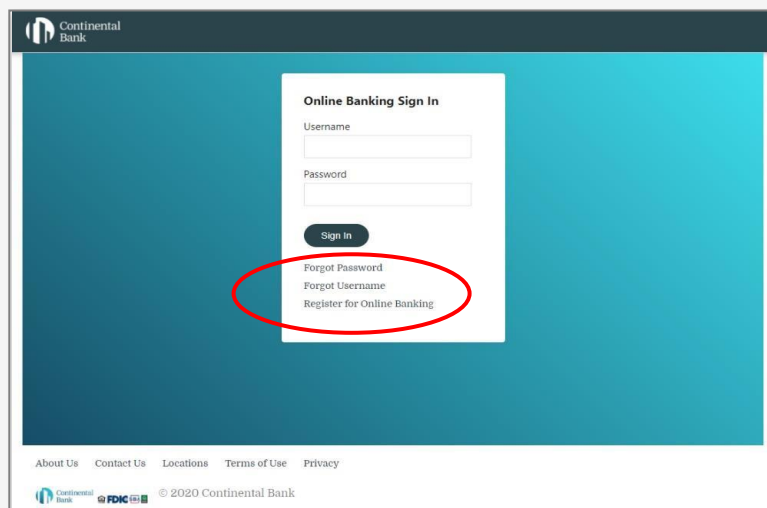
STEP 1

Navigate to the home page of the Continental Bank website (www.cbankus.com). There you will find the blue login button in the top right of the navigation menu. Click “Login”.



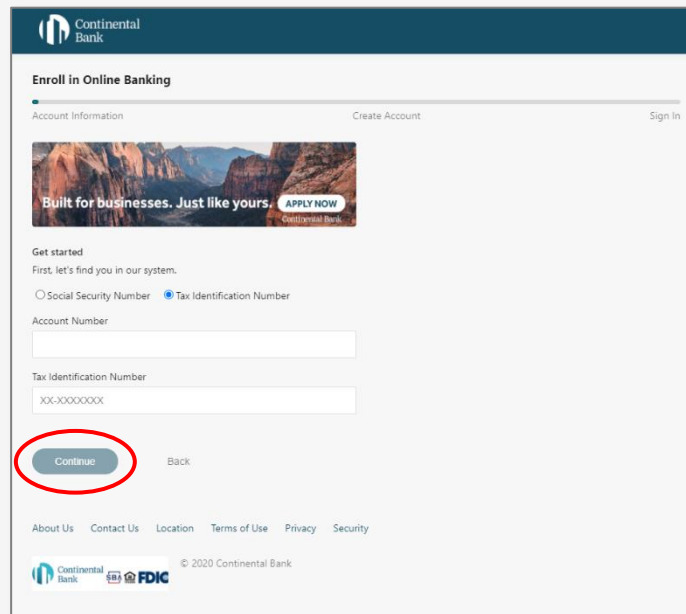
STEP 2

Once you are on the below login page, you will be presented with an area for credentials. If you are the primary account owner and have not registered your company yet, click “Register for Online Banking”. No sub users can log in until the primary account owner has registered the company. For instructions on how sub users log into the account, see section titled “**Sub Users Logging in to New Account**”.



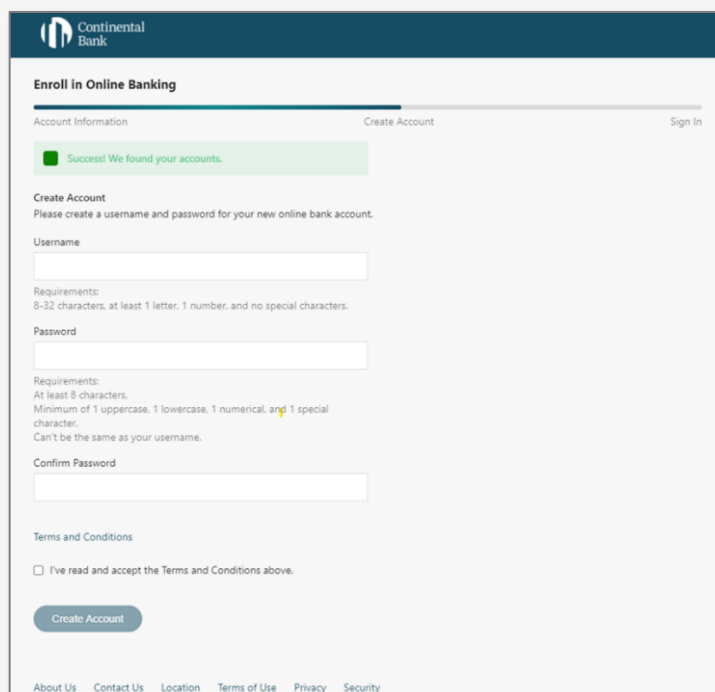
STEP 3

Next you will be presented with the “Enroll in Online Banking” screen. This screen will guide you through entering in your company credentials for creating your account. You enroll with either your SSN (for sole proprietors) or Tax ID Number (for businesses). Then enter in your account number provided to you on your account opening documents.



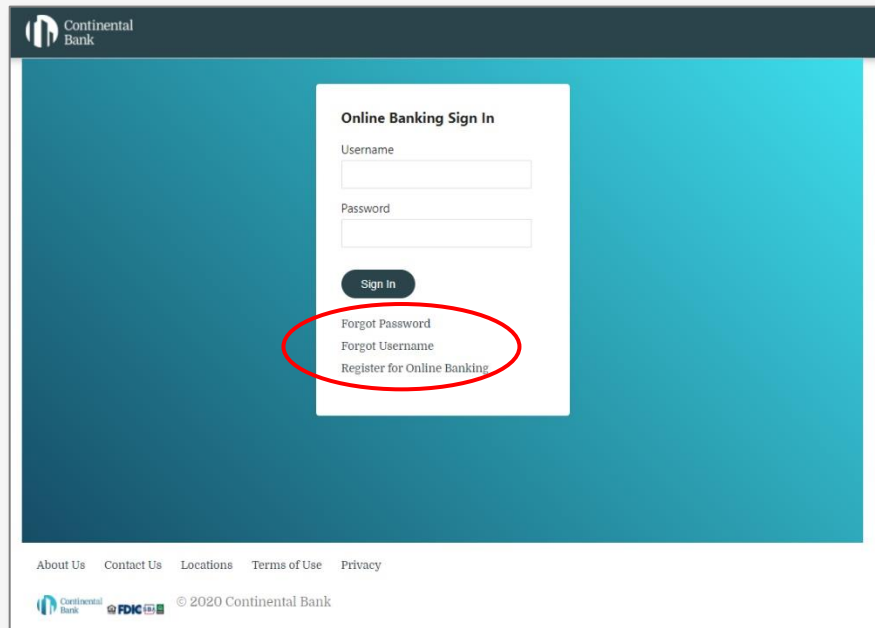
STEP 4

Next you will be asked to create a username and password for your account. Once finished, you click “Create Account” and will be presented with a green dialogue for successful account creation.



STEP 5(a) – LOG-IN TO YOUR NEW ACCOUNT

After completion, you will be able to log on to your online banking portal. Navigate back to the login screen and enter in your newly created credentials.



The screenshot shows the Continental Bank Online Banking Sign In page. The page has a dark blue header with the Continental Bank logo. The main content area is white with a blue gradient background. The sign-in form includes fields for Username and Password, a Sign In button, and links for Forgot Password, Forgot Username, and Register for Online Banking. The links are circled in red. The footer contains links for About Us, Contact Us, Locations, Terms of Use, and Privacy, along with the FDIC logo and copyright information.

Continental Bank

Online Banking Sign In

Username

Password

Sign In

[Forgot Password](#)

[Forgot Username](#)

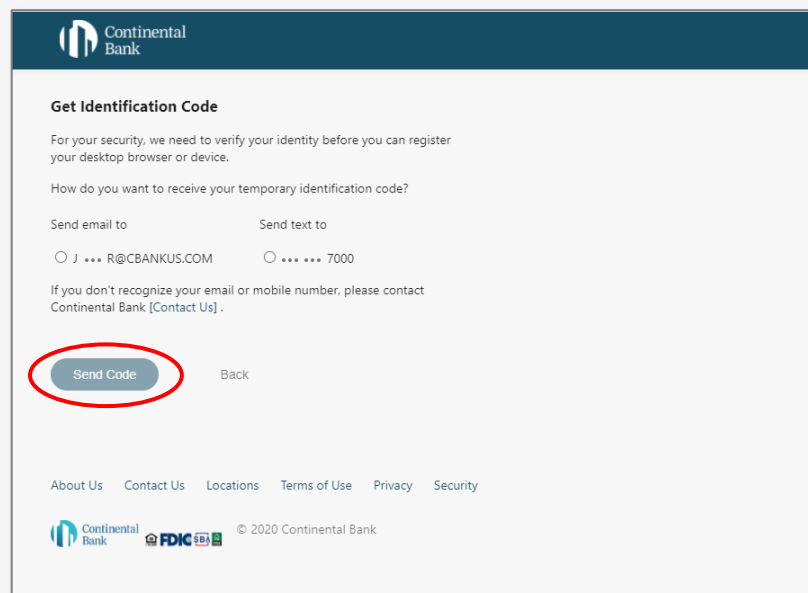
[Register for Online Banking](#)

[About Us](#) [Contact Us](#) [Locations](#) [Terms of Use](#) [Privacy](#)

Continental Bank FDIC © 2020 Continental Bank

STEP 5(b) – FIRST TIME LOGIN

On your first login, you will have to go through a multifactor authentication process. You can use your email or cell phone number on file. After completing the multi-factor authentication process, you can have the portal remember the device you used in order to avoid repeating this process with every login.



The screenshot shows the Continental Bank Get Identification Code screen. The page has a dark blue header with the Continental Bank logo. The main content area is white. The screen displays instructions for getting a temporary identification code and asks how the user wants to receive it (via email or text). The Send Code button is circled in red. The footer contains links for About Us, Contact Us, Locations, Terms of Use, Privacy, and Security, along with the FDIC logo and copyright information.

Continental Bank

Get Identification Code

For your security, we need to verify your identity before you can register your desktop browser or device.

How do you want to receive your temporary identification code?

Send email to Send text to

☐ J ... R@CBANKUS.COM ☐ ... 7000

If you don't recognize your email or mobile number, please contact Continental Bank [Contact Us].

[Send Code](#) [Back](#)

[About Us](#) [Contact Us](#) [Locations](#) [Terms of Use](#) [Privacy](#) [Security](#)

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STEP 5(c) – ONE-TIME-PASSCODE RECEIPT

If you selected the One-Time-Passcode (OTP) to be sent to your email, it will come through as below. Make sure to check your spam and junk mail. If it is texted to you, it will say almost the exact same thing.

From: Continental Bank <notifications@cbankus.com>

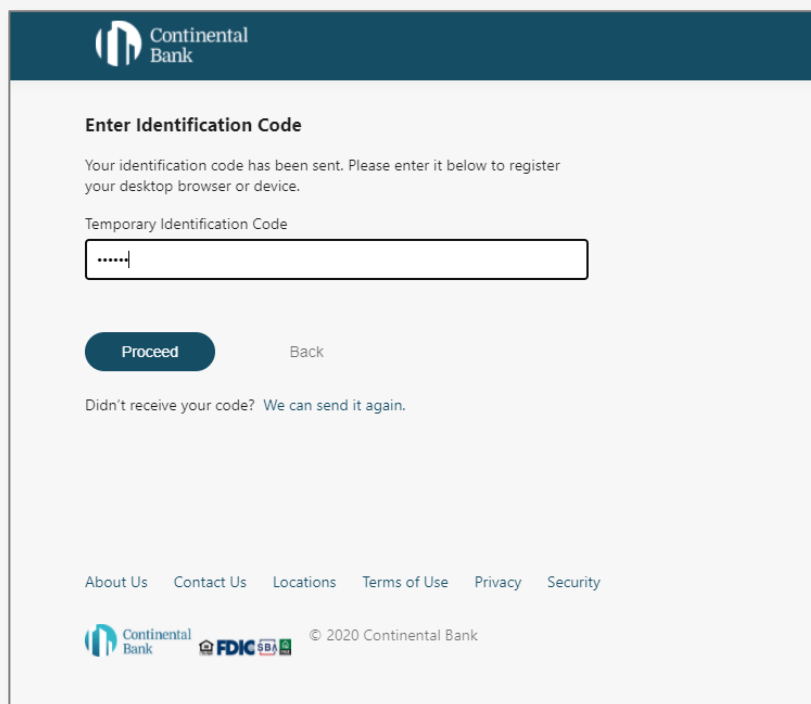
Subject: Your Out-of-band OTP - Dated: Thu Nov 05 18:29:54 CST 2020

Your Out-of-band OTP is: **969409**. It expires by Thu Nov 05 18:34:54 CST 2020

Please do not reply to this email, as it has been automatically generated.

STEP 5(d) – ONE-TIME-PASSCODE CONFIRMATION

Enter your six-digit OTP when prompted on the next screen titled “Get Identification Code”.



The image shows a web page from Continental Bank titled "Enter Identification Code". The page has a dark blue header with the Continental Bank logo. Below the header, the text reads: "Your identification code has been sent. Please enter it below to register your desktop browser or device." There is a label "Temporary Identification Code" above a text input field that contains six asterisks. Below the input field are two buttons: "Proceed" (dark blue) and "Back" (light blue). At the bottom of the main content area, it says "Didn't receive your code? We can send it again." The footer contains links for "About Us", "Contact Us", "Locations", "Terms of Use", "Privacy", and "Security". It also features the Continental Bank logo, FDIC and SBA logos, and the copyright notice "© 2020 Continental Bank".

Continental Bank

Enter Identification Code

Your identification code has been sent. Please enter it below to register your desktop browser or device.

Temporary Identification Code

.....

Proceed Back

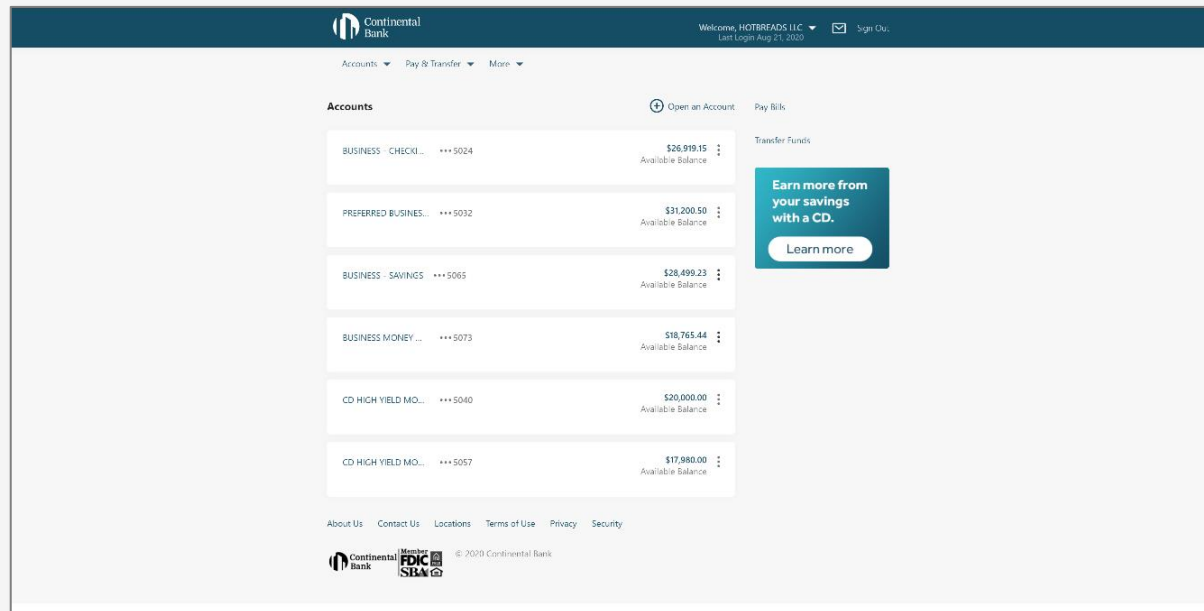
Didn't receive your code? We can send it again.

[About Us](#) [Contact Us](#) [Locations](#) [Terms of Use](#) [Privacy](#) [Security](#)

Continental Bank **FDIC** **SBA** © 2020 Continental Bank

STEP 6 - HOMESCREEN

After completing these steps, you will be able to log on to the online banking portal. The home screen will look similar to the reference image below. You will also be able to use our mobile app by logging in with your newly created loan and/or deposit account(s).

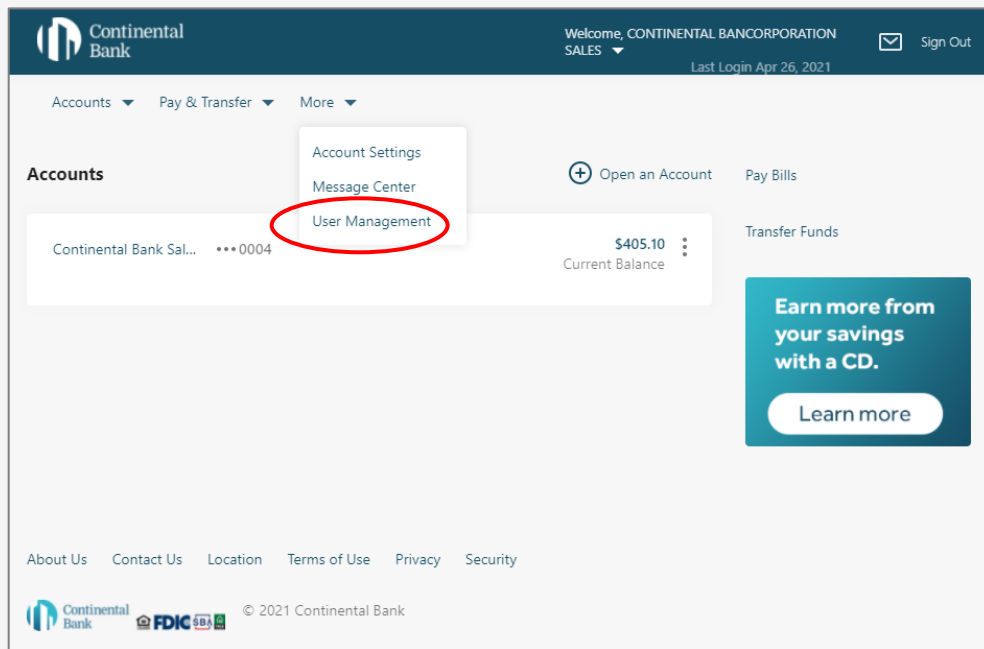


Creating Sub Users

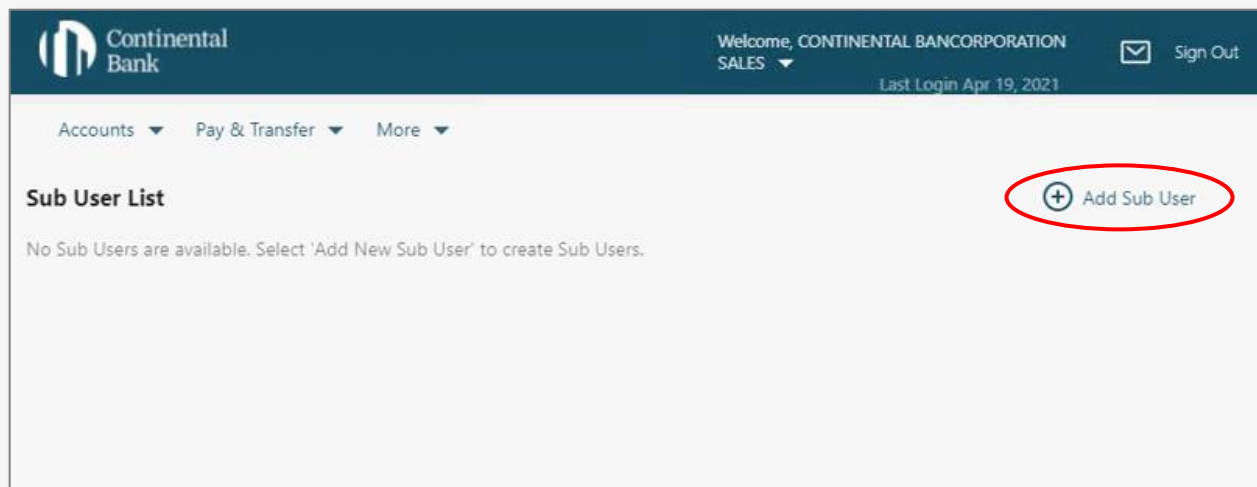
STEP 1 – NAVIGATE TO HOMEPAGE

Once you are logged into the homepage, select the “User Management” button under the “More” tab.

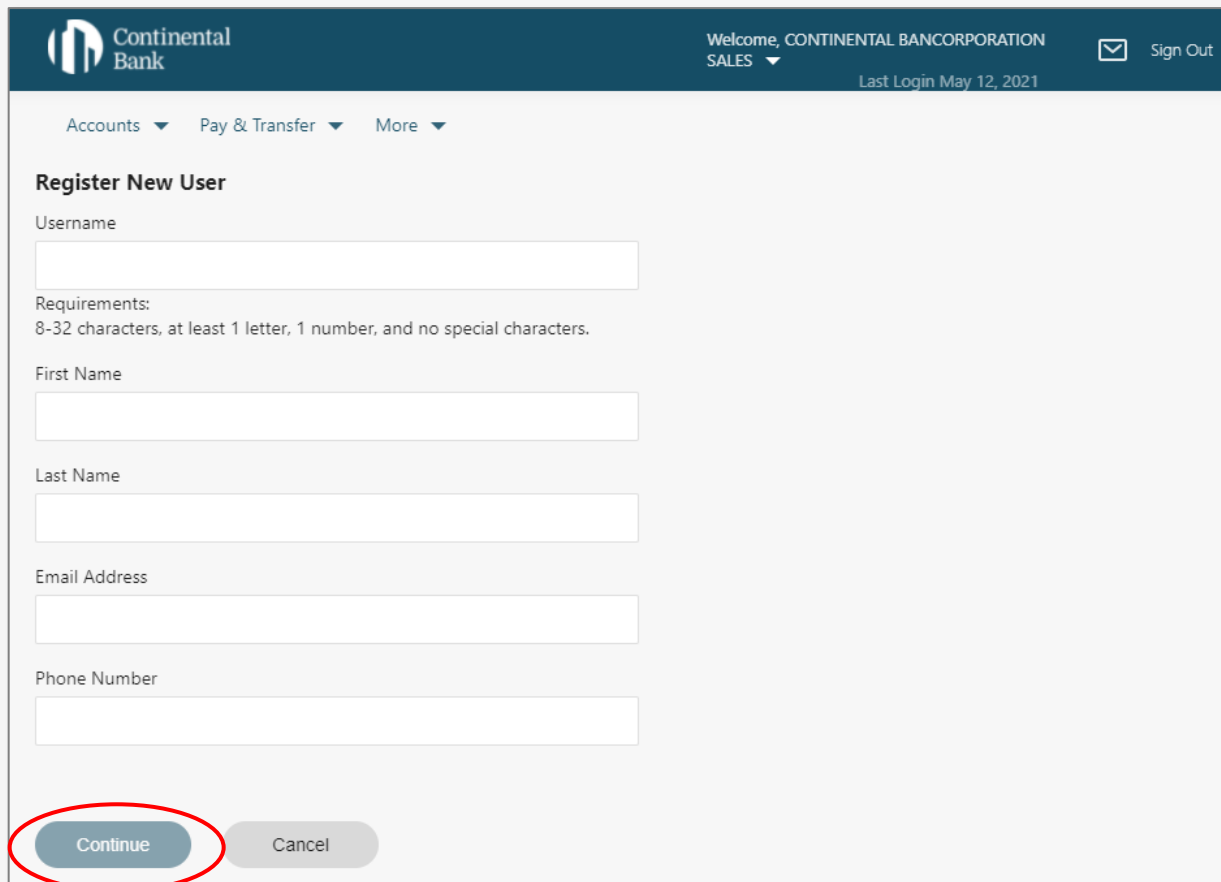
Note: the “User Management” button is *only* available to the Primary Account User.



Then click on, “Add Sub User”.



Then create a Username for the Sub User and fill in their information. The Phone Number should be a Mobile (*Cell Phone*) Number. Then click “Continue”.



Continental Bank

Welcome, CONTINENTAL BANCORPORATION
SALES ▼

Last Login May 12, 2021

Accounts ▼ Pay & Transfer ▼ More ▼

Register New User

Username

Requirements:
8-32 characters, at least 1 letter, 1 number, and no special characters.

First Name

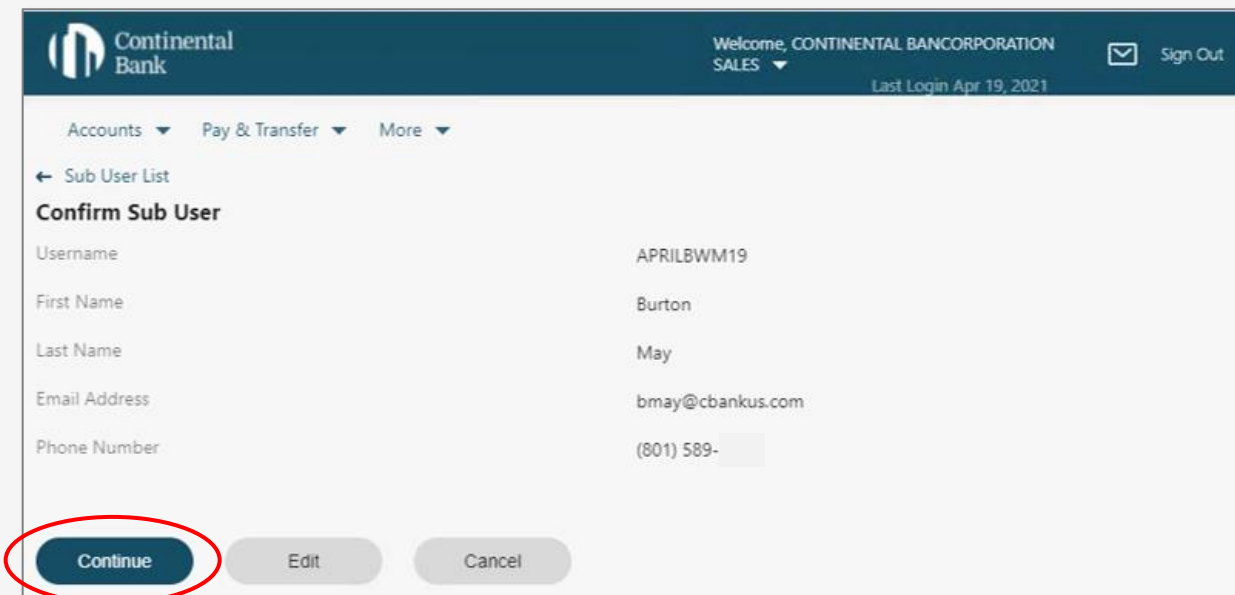
Last Name

Email Address

Phone Number

Continue Cancel

Review the information for the Sub User. This information cannot be edited once submitted, so ensure that it is correct. Click on “Continue”.



Continental Bank

Welcome, CONTINENTAL BANCORPORATION
SALES ▼

Last Login Apr 19, 2021

Accounts ▼ Pay & Transfer ▼ More ▼

← Sub User List

Confirm Sub User

| | |
|---------------|------------------|
| Username | APRILBWM19 |
| First Name | Burton |
| Last Name | May |
| Email Address | bmay@cbankus.com |
| Phone Number | (801) 589- |

Continue Edit Cancel

Click on “Navigate to Details”.

Continental Bank

Welcome, CONTINENTAL BANCORPORATION SALES

Last Login Apr 19, 2021

Sign Out

Accounts Pay & Transfer More

Subuser has been created successfully.

← Sub User List

Confirm Sub User

| | |
|---------------|------------------|
| Username | APRILBWM19 |
| First Name | Burton |
| Last Name | May |
| Email Address | bmay@cbankus.com |
| Phone Number | (801) 589- |

Navigate To Details

Then click on “Show” or “Hide” to assign account access to Sub User. If more than one account is available, select “Show or Hide” for each account. Click “Save”. Then click “Navigate To User Groups”.

Continental Bank

Welcome, CONTINENTAL BANCORPORATION SALES

Last Login Apr 19, 2021

Sign Out

Accounts Pay & Transfer More

← Sub User List

Burton May

User Details

Accounts

User Groups

Accounts

☒ Show Continental Bank Sales ***0004

Save **Cancel** **Navigate To User Groups**

Then click on the User Group access type you want for the Sub User and click “Change User Group”. Then click “Sub User List” to return to the Sub User list.

The screenshot shows the Continental Bank user management interface. At the top, there is a header with the Continental Bank logo, a welcome message for 'CONTINENTAL BANCORPORATION SALES', and a 'Sign Out' button. Below the header, there are navigation tabs: 'Accounts', 'Pay & Transfer', and 'More'. A red circle highlights the 'Sub User List' link in the left sidebar. The main content area shows the 'User Groups' section for a user named 'Burton May'. It includes radio buttons for 'Full Access' (selected), 'Inquiry Only', and 'Inquiry Access and Bill Pay Only'. A 'Change User Group' button is at the bottom.

At this point, the Sub User you just set up should have just received an email with a temporary password. The Sub User can use the Username and temporary password to now log in. For ongoing adjustments of Sub Users, click on the Sub User name, adjust accordingly, and save.

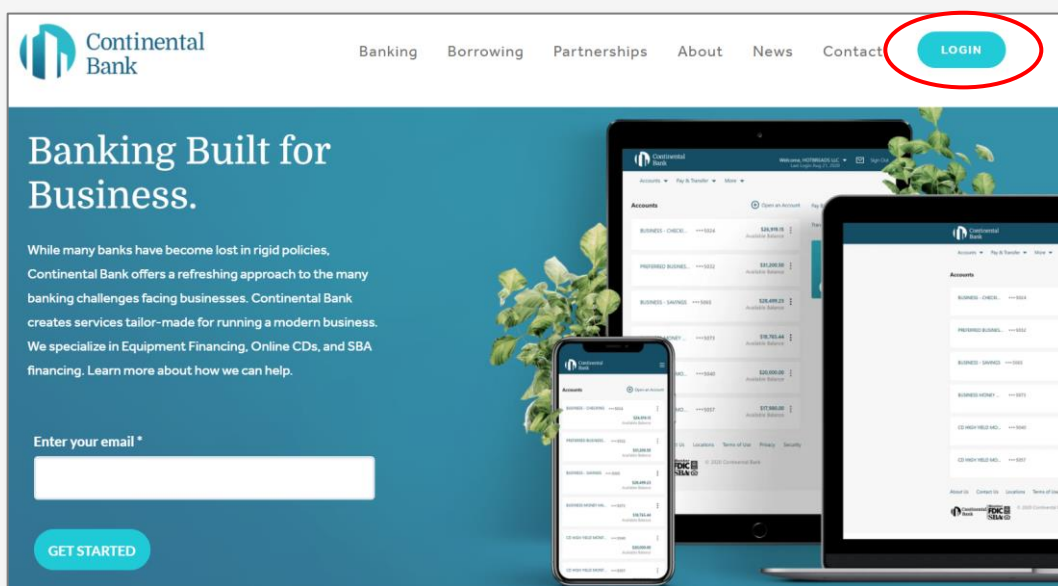
The screenshot shows the 'Sub User List' interface. At the top, there is a header with the Continental Bank logo, a welcome message for 'CONTINENTAL BANCORPORATION SALES', and a 'Sign Out' button. Below the header, there are navigation tabs: 'Accounts', 'Pay & Transfer', and 'More'. The main content area is titled 'Sub User List' and includes an 'Add Sub User' button. A red circle highlights the 'Burton May' entry in the list. Below the name, it shows 'Login ID : APRILBWM19' and 'User group : Full Access'. A vertical ellipsis menu is visible to the right of the entry.

BE AWARE: For the time being, if the phone number, or email address for the Sub User changes, you cannot edit or delete the phone number or email address. You will have to “Hide” the Sub User’s account and create a duplicate Sub User for the person with a new email address or phone number.

Sub Users Logging Into your New Account

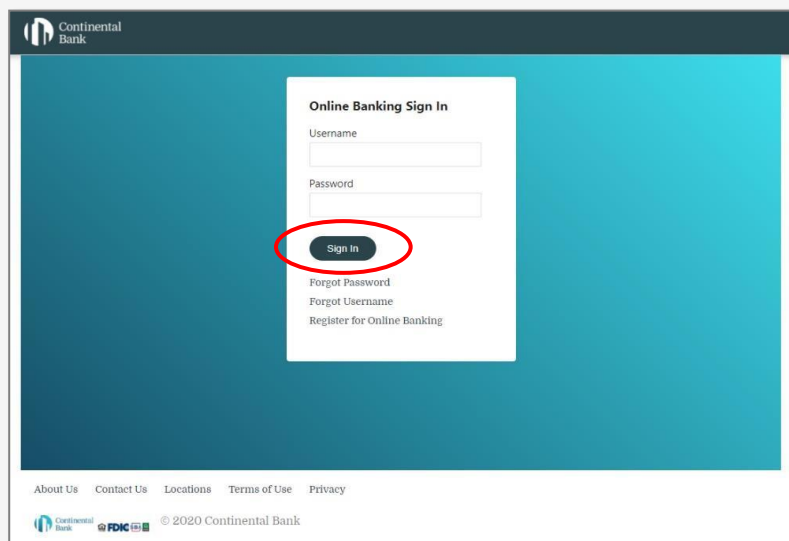
STEP 1

Navigate to the home page of the Continental Bank website (www.cbankus.com). There you will find the blue login button in the top right of the navigation menu. Click “Login”.



STEP 2(a) – LOG-IN TO YOUR NEW ACCOUNT

Once you are on the below login screen, you can enter the Username that the business' Primary account holder created for you and the temporary Password that was automatically emailed to you from notifications@continentalbankusa.com.



STEP 2(b) – ONE-TIME PASSCODE

On your first login, you will have to go through a multifactor authentication process by entering in a 6-digit One-Time-Passcode (OTP). The OTP can be sent to the email address or cell phone number that the Primary account holder registered you with. Select email or text and then click “Send Code”.

Get Identification Code

For your security, we need to verify your identity before you can register your desktop browser or device.

How do you want to receive your temporary identification code?

Send email to ☒ J *** R@CBANKUS.COM Send text to ☐ *** *** 7000

If you don't recognize your email or mobile number, please contact Continental Bank [Contact Us].

Send Code Back

[About Us](#) [Contact Us](#) [Locations](#) [Terms of Use](#) [Privacy](#) [Security](#)

Continental Bank FDIC © 2020 Continental Bank

STEP 2(c) – OTP RECEIPT

If you selected the OTP to be sent to your email, it will come through as below. Make sure to check your spam and junk mail. If it is texted to you, it will come from (785) 284-8293 and will say almost the exact same thing. After submitting the OTP, the portal will remember your device to avoid repeating this process with every login.

From: Continental Bank <notifications@continentalbankusa.com>

Subject: Continental Bank - Requested Information

Good day,

Your Password is: **ioh0g/zjK**

Please do not reply to this email, as it has been automatically generated.

STEP 2(d)

Enter your 6-digit OTP and click “Proceed”.

Enter Identification Code

Your identification code has been sent. Please enter it below to register your desktop browser or device.

Temporary Identification Code

.....

Proceed Back

Didn't receive your code? We can send it again.

[About Us](#) [Contact Us](#) [Locations](#) [Terms of Use](#) [Privacy](#) [Security](#)

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STEP 3 – HOMEPAGE

After completing the two steps, you will be able to log on to the online banking portal home screen below. You will also be able to use our iOS and Android mobile applications by downloading them and logging in with your newly created loan and/or deposit account(s).

Continental Bank Welcome, HOTBREADS LLC Last login Aug 21, 2020 Sign Out

[Accounts](#) [Pay & Transfer](#) [More](#)

Accounts [Open an Account](#) [Pay Bills](#)

| | | | |
|-------------------------|---------|-------------|-------------------|
| BUSINESS - CHECKING ... | ***5024 | \$26,919.15 | Available Balance |
| PREFERRED BUSINESS... | ***5032 | \$31,200.50 | Available Balance |
| BUSINESS - SAVINGS | ***5063 | \$28,499.23 | Available Balance |
| BUSINESS MONEY... | ***5073 | \$18,765.44 | Available Balance |
| CD HIGH YIELD MO... | ***5040 | \$20,000.00 | Available Balance |
| CD HIGH YIELD MO... | ***5057 | \$17,980.00 | Available Balance |

[Transfer Funds](#)

Earn more from your savings with a CD. [Learn more](#)

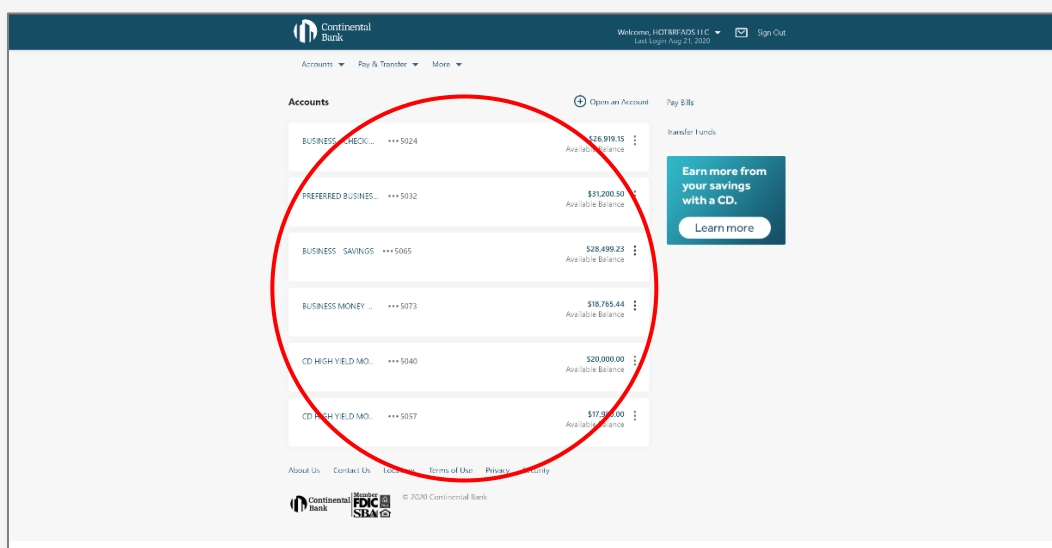
[About Us](#) [Contact Us](#) [Locations](#) [Terms of Use](#) [Privacy](#) [Security](#)

© 2020 Continental Bank

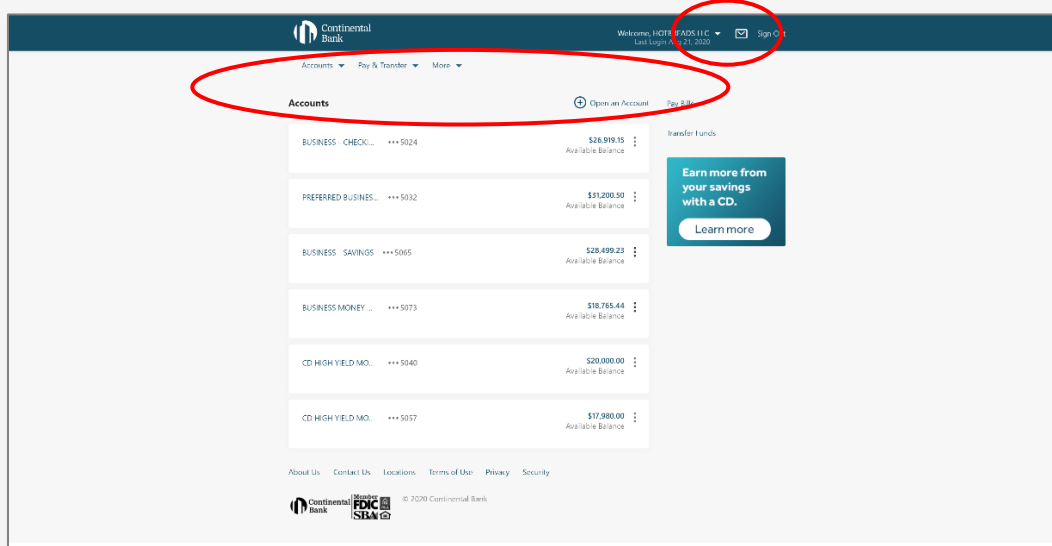
Account Features Summary

STEP 1 – NAVIGATE TO HOMEPAGE

Once you are logged in, you should be presented with the Homepage for all of your deposit and loan accounts at Continental Bank. All accounts tied to different companies through common ownership are available to see on one screen (subsidiaries, parent companies, other companies that are commonly owned, etc.) Click on one of your accounts to access that account's individual home screen. If you want to hide any account from being publicly see by all online users, visit the **"Account Settings"** guide.



From the below Homepage screen, you can also choose to open an additional account, pay bills, access secure messages, and look through more options below the header.



STEP 4 – INDIVIDUAL DEPOSIT ACCOUNT HOMEPAGE

For Checking, Savings and Money Market Demand Accounts, you can: 1) Transfer Funds, 2) Change Statement Settings, and 3) Download, search and filter your transaction history. CD accounts do not have the capability to transfer funds.

Accounts ▾ Pay & Transfer ▾ More ▾

← Accounts

BASIC BUSINESS - CHECKING ...0004

\$300.07 Available Balance

\$300.07 Current Balance

→ Transfer Funds

Enroll in E-statements
Enroll Now →

Transactions

Download 🔍

| Date | Description | Amount | Balance |
|---------------------|--|----------|----------|
| Posted Transactions | | | |
| Nov 10, 2020 | ACH Debit Joe Morgan SCHEDULED TRANSFER TO ACCT ENDING WITH 2109 | -\$1.06 | \$300.07 |
| Sep 30, 2020 | Mobile Deposit | \$1.13 | \$301.13 |
| Sep 1, 2020 | Account Credit | \$300.00 | \$300.00 |

Overdraft Protection →
Off

Statements
Order Checks
Stop Payment on a Check
Account Details

From the same screen, you can turn on/off Overdraft Protection (more details in the “**Account Settings**” section). Below that switch are 4 common links: 1) Monthly Statement; 2) “[Order Checks](#)” (covered in the “**Ordering Checks**” section); 3) Make a Stop Payment on a Check; and 4) Account Details.

Note: Savings and CD accounts are not permitted to order checks or make Stop Payments on checks.

Accounts ▾ Pay & Transfer ▾ More ▾

← Accounts

BASIC BUSINESS - CHECKING ...0004

\$300.07 Available Balance

\$300.07 Current Balance

→ Transfer Funds

Enroll in E-statements
Enroll Now →

Transactions

Download 🔍

| Date | Description | Amount | Balance |
|---------------------|--|----------|----------|
| Posted Transactions | | | |
| Nov 10, 2020 | ACH Debit Joe Morgan SCHEDULED TRANSFER TO ACCT ENDING WITH 2109 | -\$1.06 | \$300.07 |
| Sep 30, 2020 | Mobile Deposit | \$1.13 | \$301.13 |
| Sep 1, 2020 | Account Credit | \$300.00 | \$300.00 |

Overdraft Protection →
Off

Statements
Order Checks
Stop Payment on a Check
Account Details

STEP 4(a) – STATEMENTS

Downloaded statements show check images and deposit slips. Year-end Tax forms are also available.

Accounts ▾ Pay & Transfer ▾ More ▾

Statements & Documents

Enroll in E-statements
Enroll Now →

Document Type Year Account

Statements ▾ 2020 ▾ Basic Checking ***0004 (Availa ▾ View

Statements

| Date | Type |
|--------------|-----------|
| Oct 31, 2020 | Statement |
| Sep 30, 2020 | Statement |
| Aug 31, 2020 | Statement |

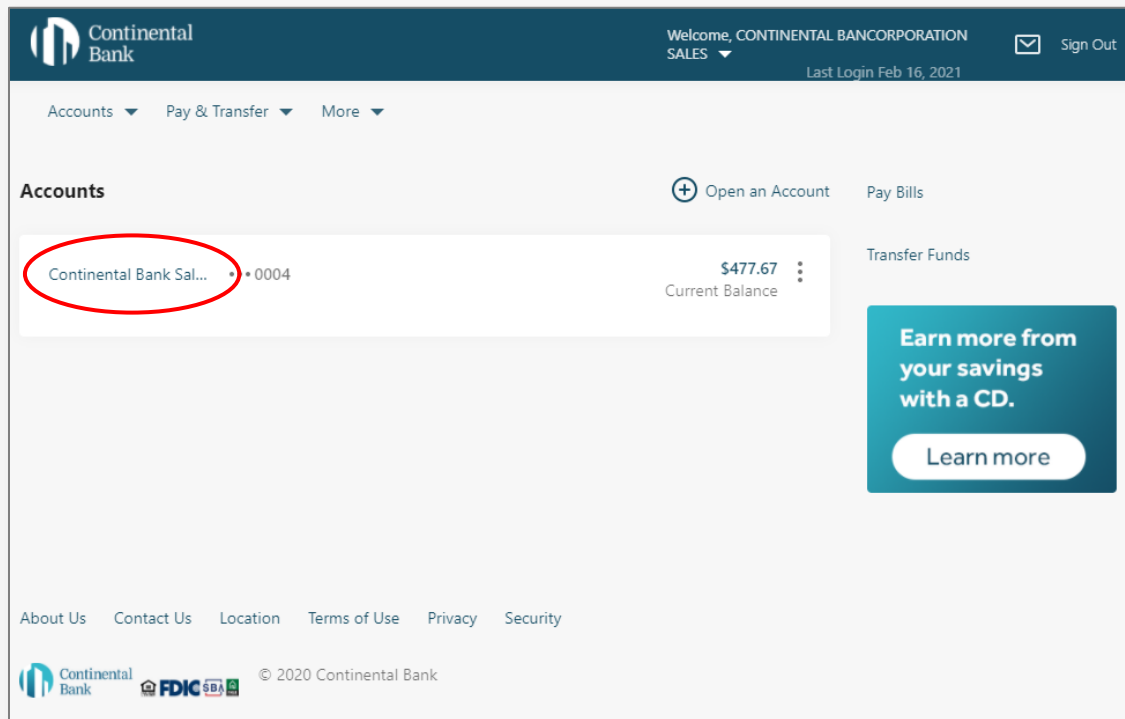
STEP 4(b) – QUICKBOOKS INTEGRATION

All of Continental Bank's accounts can connect and integrate into Intuit QuickBooks, Quicken, Microsoft Money and Mint. Depending on your Intuit QuickBooks subscription version, the data integration may be Manual or Automated.

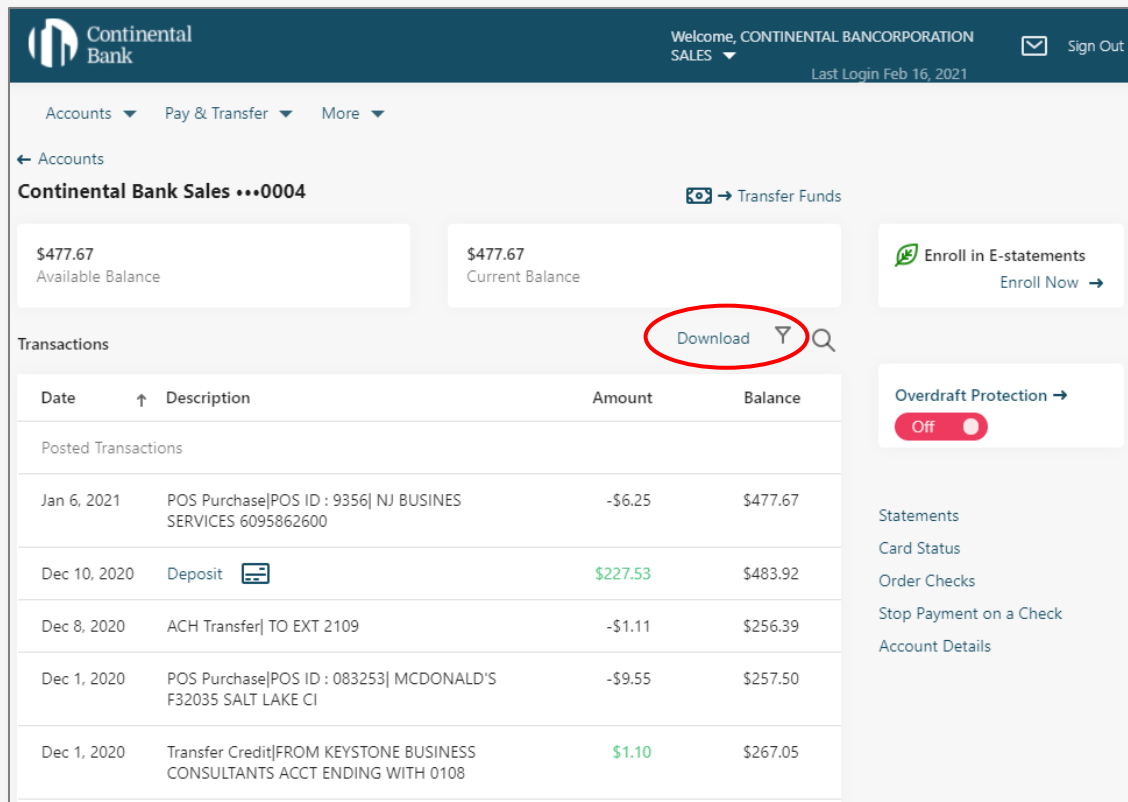
QUICKBOOKS – MANUAL ACCOUNT UPDATE (DESKTOP VERSION)

Log into QuickBooks and create a new (or assign an existing checking account) for the Continental Bank account in order for transactions to have a home when downloaded into QuickBooks. If creating a new account, select "Continental Bank" (cbankus.com) as the financial institution. Once the account is created or reassigned, the download can be initiated in the Continental Bank online banking platform.

Log into Continental Bank and select the specific account(s) from which transactions need to be downloaded into QuickBooks.



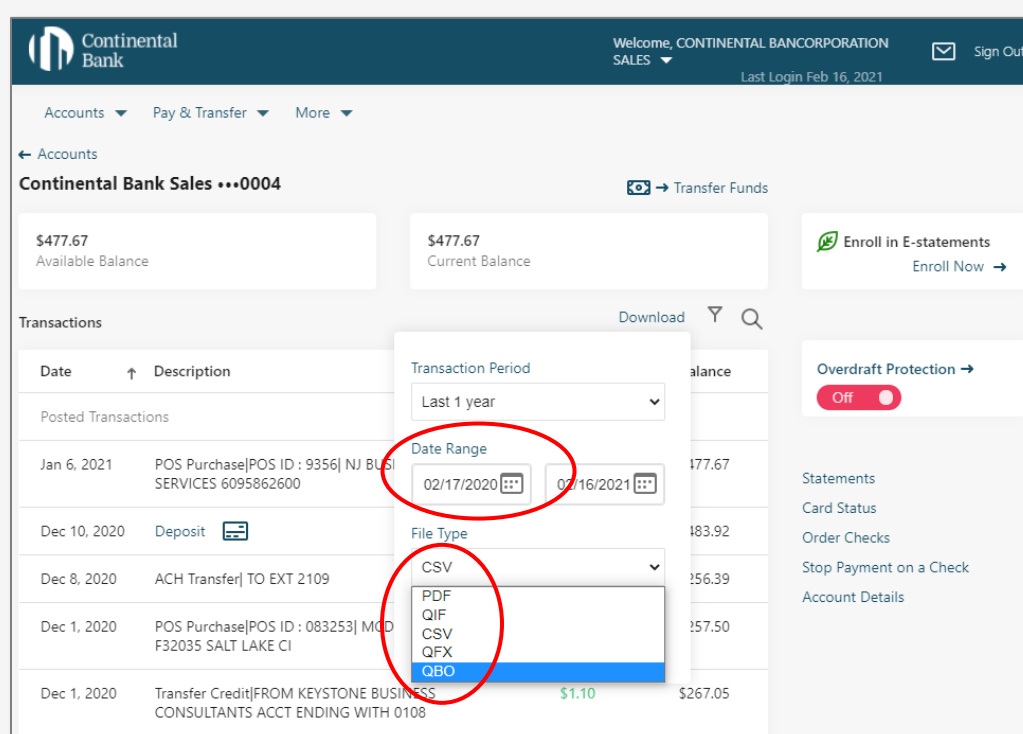
Select the "Download" link at the top right of the transaction list.



From the dropdown list, select the file format required:

- PDF: Flash (quick statement)
- CSV: Excel (comma delimited)
- QFX: Quicken
- QBO: QuickBooks


Select the date range required. NOTE: The start date of the download range should not overlap with the last downloaded date in the accounting application. If it does, this will create duplicate transactions and will require deletion or reconciliation activated to clean up the transaction list.





When prompted, save the file somewhere where you will be able to access in a moment. Then:

- Open QuickBooks, Quicken, MS Money, or Mint.
- In QuickBooks, select "File" from the main menu.
- Choose "Utilities", then "Import", then "WebConnectFiles".
- When prompted, navigate to the file saved from Internet Banking and select the file.
- Follow the prompts to upload and accept transactions into QuickBooks or other accounting package (see image below for QuickBooks).


Log into QuickBooks with your QuickBooks User ID and Password.

 **intuit**
quickbooks.

 quickbooks  turbotax


Sign In

One account for everything Intuit, including QuickBooks. [Learn more](#)


 Sign in with Google

or

Password



☒ Remember me

 **Sign In**

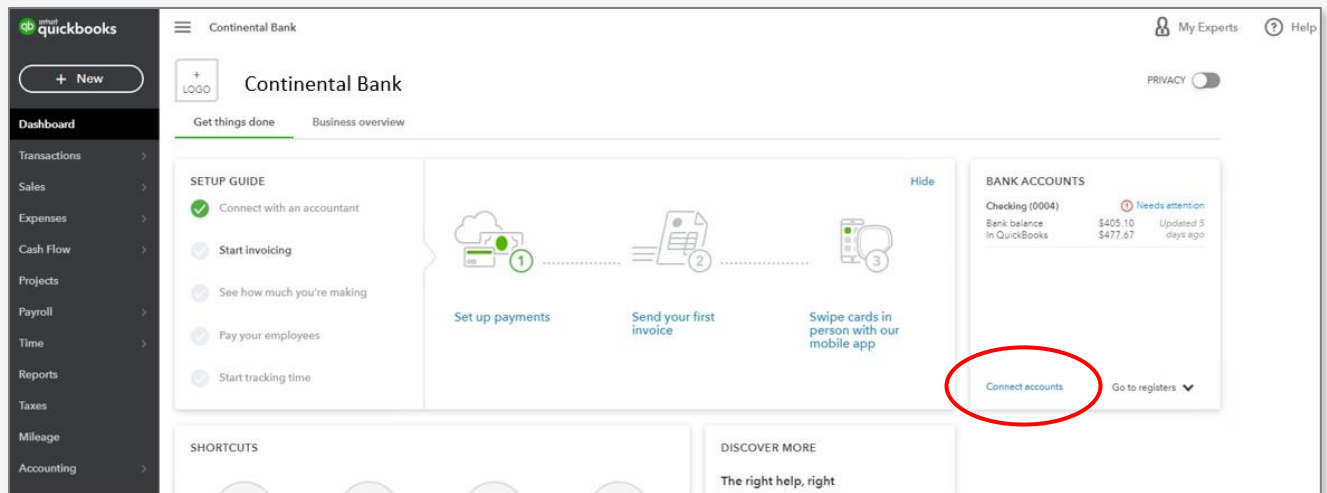
By selecting Sign In or Sign in with Google, you agree to our [Terms](#) and have read and acknowledge our [Global Privacy Statement](#).

I forgot my user ID or Password

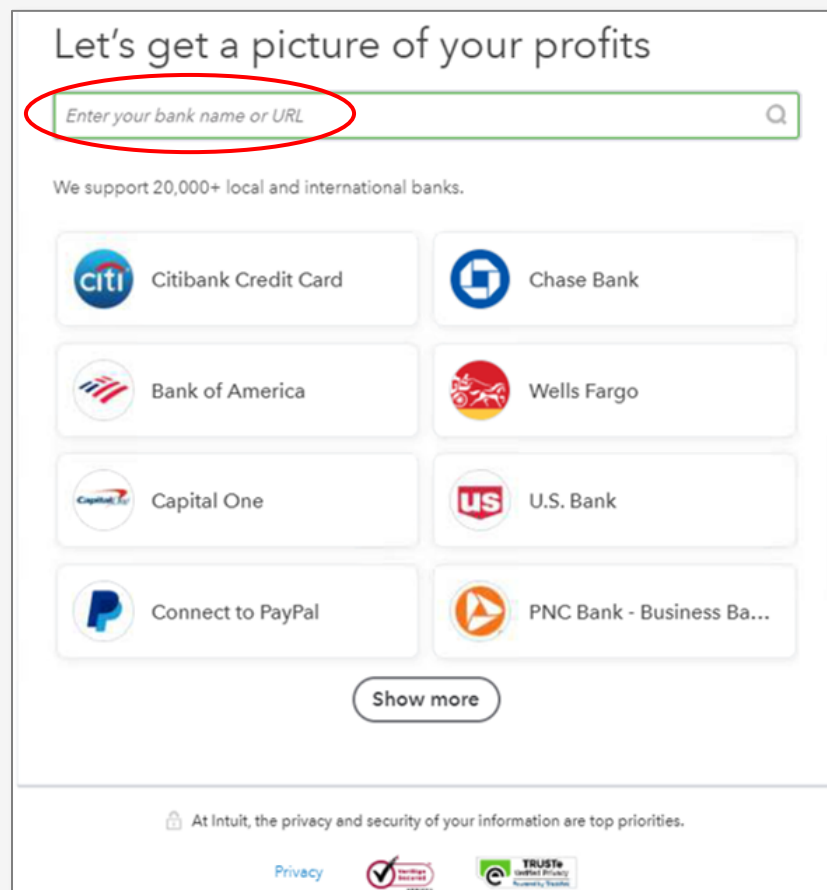
New to Intuit? [Create an account](#)

Invisible reCAPTCHA by Google [Privacy Policy](#) and [Terms of Use](#).

Once you're logged into QuickBooks, select "Connect Accounts" to start connecting to Continental Bank.



Once you select "Connect Accounts", a list of financial institutions will be presented. In the search bar type "Continental Bank"








Select Continental Bank from the list of displayed financial institutions.



Let's get a picture of your profits

continental bank

9,831 results for *continental bank*


| | |
|---|--|
|  | Continental Bank(New Bryn Mawr Trust - Consumer) www.bmt.com |
|  | Foundation Bank (New Pacific Continental Bank) www.therightbank.com |
|  | Pacific Continental Bank (Earlier Capital Pacific Bank) www.therightbank.com |
|  | Continental Bank (UT) www.cbankus.com |
|  | Continental Community Bank & Trust |

At Intuit, the privacy and security of your information are top priorities.

Privacy  

Enter your login credentials (Username and Password) for Continental Bank in the login screen.

Sign in to account

 **Continental Bank (UT)**
https://www.cbankus.com/

Username

This field is required



Password

SHOW

This field is required

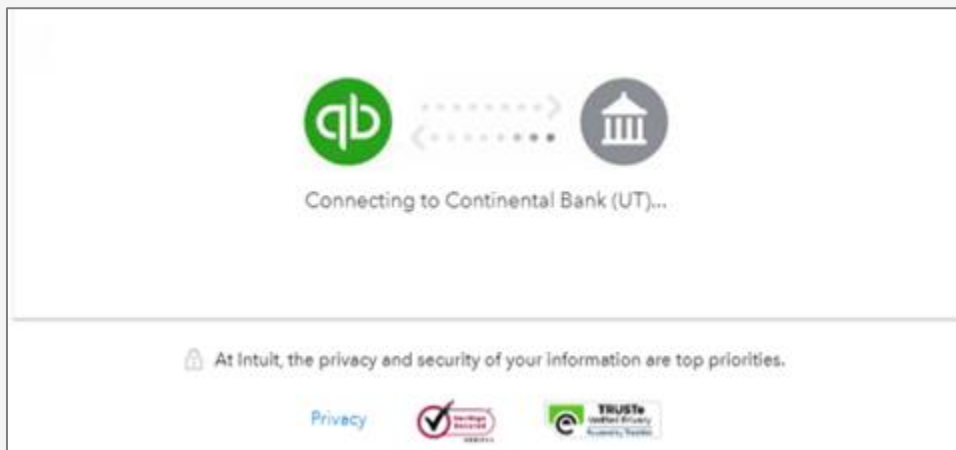
Back **Continue**

At Intuit, the privacy and security of your information are top priorities.

Privacy  

QuickBooks will make a connection with the appropriate Continental Bank account.

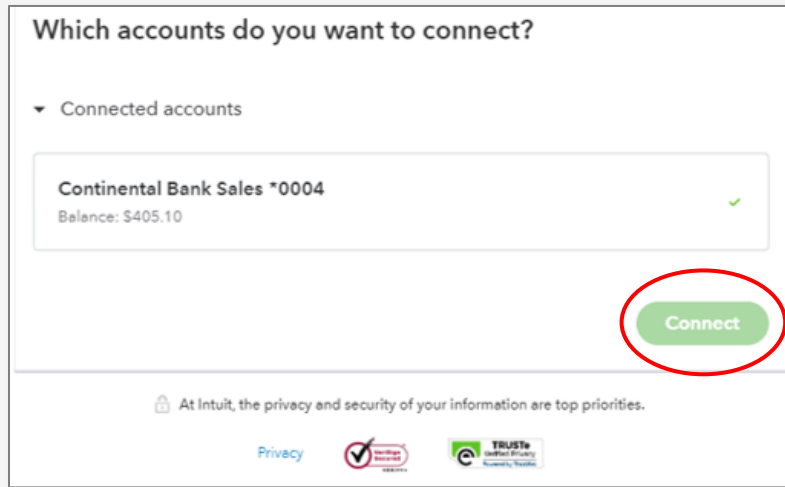
NOTE: If there are multiple accounts under the one login, all accounts will be accessed and downloadable. If other accounts exist under other logins, each of those will need to be connected individually.



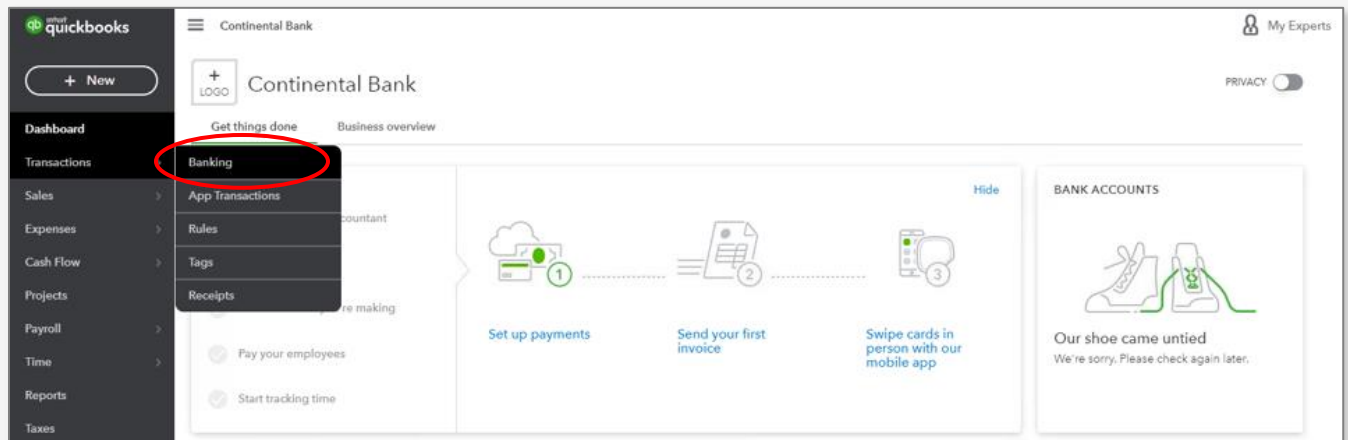
Once a connection is established with Continental Bank, you will be asked to select how to receive additional verification information, either via email or SMS text.

Select the manner to receive the additional verification information and then click “Continue”.

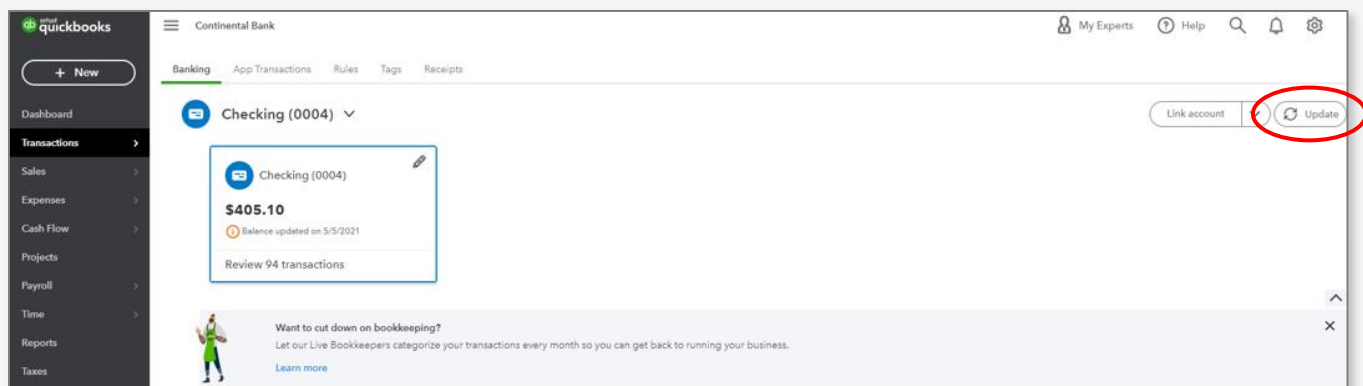
Select the account(s) to connect. Click “Connect”.



Once connected to the Continental Bank account, banking transactions can be downloaded directly into QuickBooks. From the dashboard select “Transactions” → “Banking” from the side menu.



Click “Update”.



Once transactions are downloaded, proceed with the categorization and edits to transactions. Then click “Confirm”.

The screenshot shows the QuickBooks interface with the 'Categorize your first transaction' dialog box open. The dialog box is titled 'Categorize your first transaction' and includes a sub-header 'Assign categories on a regular basis to stay up-to-date with how your business is doing. It also makes tax prep a little easier.' The dialog box contains a table with the following columns: DATE, DESCRIPTION, AMOUNT, and ASSIGN TO. The table has one row with the following data: 04/22/2021, Id Utah Transit, -\$5.00, and Taxes & Licenses. The 'Confirm' button is circled in red. Below the table, there are several sections: 'Categorize' (selected), 'Find match', 'Record as transfer', and 'Record as credit card payment'. The 'Vendor/Customer' field is set to 'Select payee'. The 'Category' field is set to 'Taxes & Licenses'. The 'Tags' field is set to 'Start typing to add a tag'. The 'Memo' field is set to 'POS Purchase(POS ID : 654887) UTAH TRANSIT AUTHORITY SALT LA'. The 'BANK DETAIL' field is set to 'POS Purchase(POS ID : 654887) UTAH TRANSIT AUTHORITY SALT LA'. At the bottom, there are three buttons: 'Add attachment', 'Create a rule', and 'Exclude'. The 'Confirm' button is circled in red.

| DATE | DESCRIPTION | AMOUNT | ASSIGN TO |
|------------|-----------------|---------|------------------|
| 04/22/2021 | Id Utah Transit | -\$5.00 | Taxes & Licenses |

Confirm

☒ Categorize ☐ Find match ☐ Record as transfer ☐ Record as credit card payment

Vendor/Customer Category [Split transaction](#)

Tags [Manage tags](#)

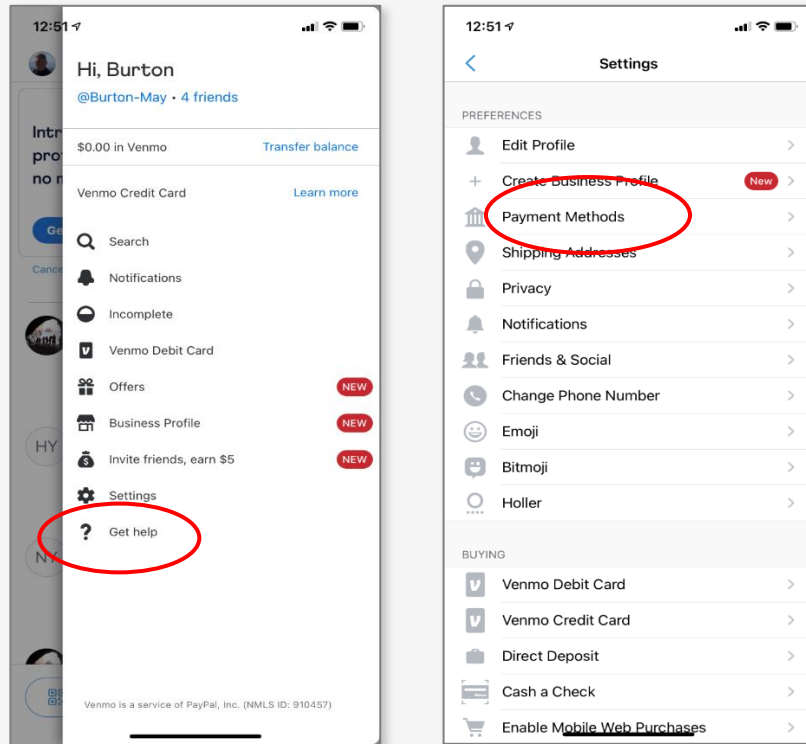
Memo

BANK DETAIL

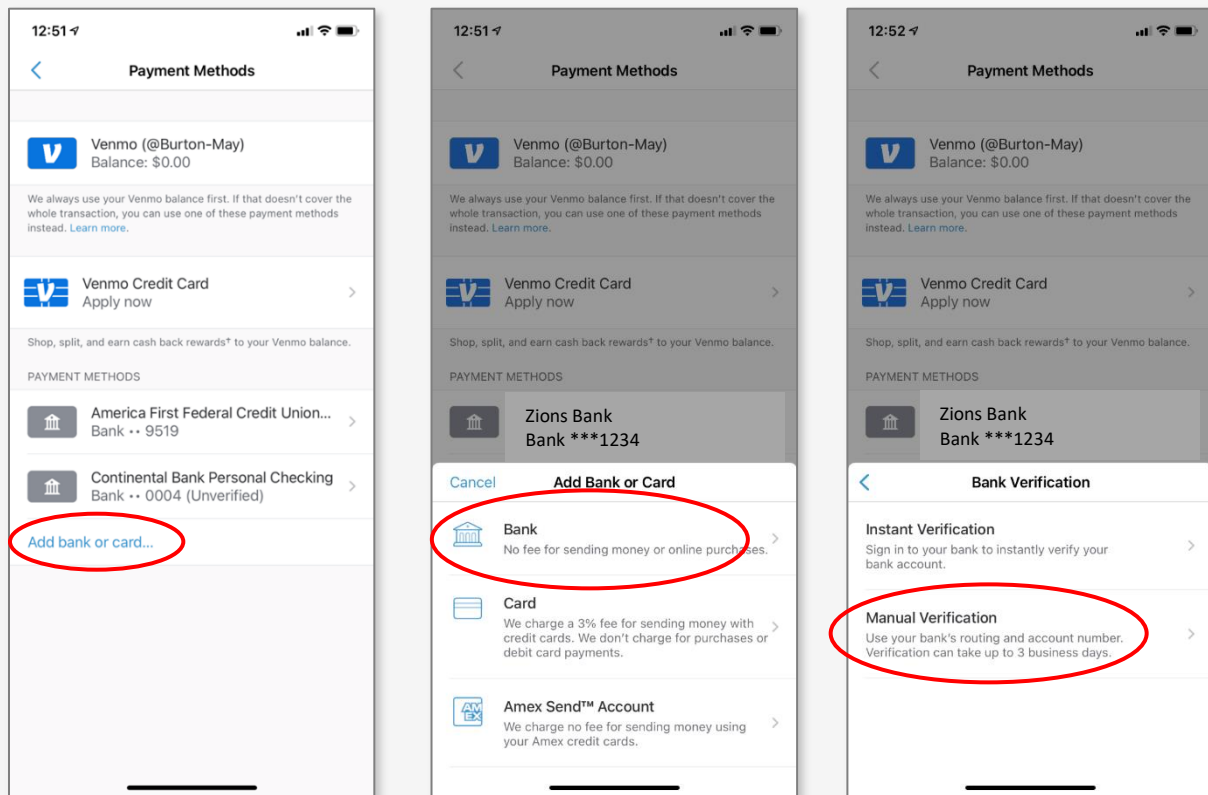
[Add attachment](#) [Create a rule](#) [Exclude](#) **Confirm**

STEP 4(c) – VENMO CONNECTION

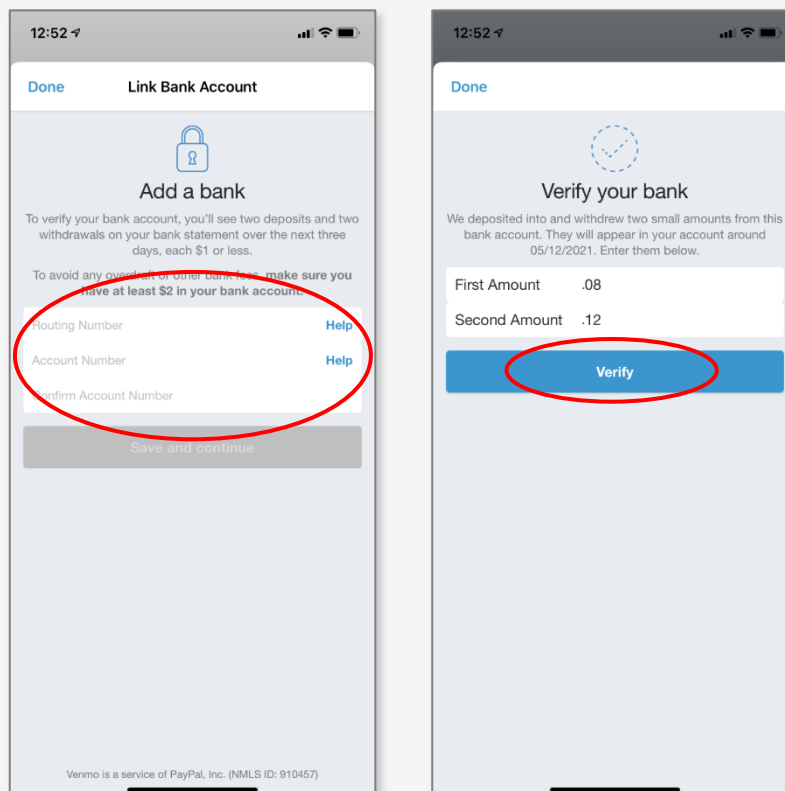
Download, log in, and open the Venmo app to desired device. Select the menu in the upper right-hand corner. Then select “Settings” and “Payment Methods”.



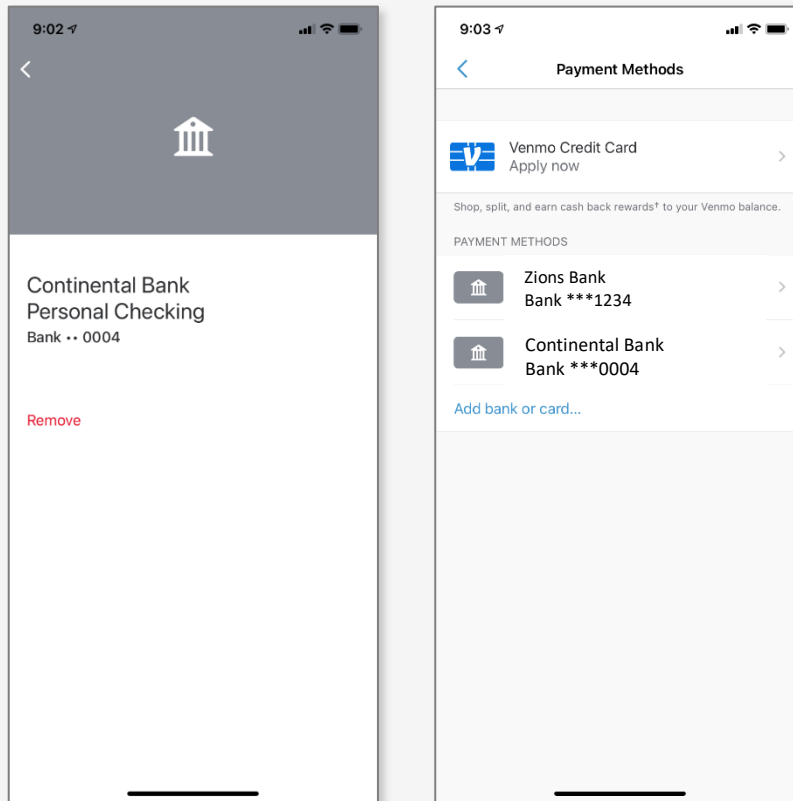
Click “Add bank or card...” and then select “Bank” and then click “Manual Verification”.



Then, enter in your account number and Continental Bank’s routing number 124003077. Then, Venmo will verify your bank account by sending two small deposits within 1-3 days that you’ll have to “Verify”.



If the deposit amounts entered match the amounts sent by Venmo, the bank account will be verified and added to Venmo for use.



STEP 4(d) – STOP PAYMENT ON A CHECK

Stop Payments on a Check. Our Fee Schedule indicates a \$25 charge for placing a stop payment.

Accounts ▾ Pay & Transfer ▾ More ▾

Stop Payment on a Check

If you are attempting to place a stop payment on a bill payment made through Bill Pay Service or an External Transfer, please call us at 1-888-858-7054.

To place a stop payment on a check, please provide the following information.

Account

BASIC BUSINESS - CHECKING ***0004 (Available Balance = \$300.0 ▾)

Check Number

123456

Continue

Back

Once the check number is entered, a dialogue will appear indicating the stop request was made.

Accounts ▾ Pay & Transfer ▾ More ▾

←BASIC BUSINESS - CHECKING ***0004

Confirm Stop Payment

Stop payment has been requested.

Account

BASIC BUSINESS - CHECKING ***0004 (Available Balance = \$300.07)

Check Number

123456

STEP 4(e) – CHECKING AND SAVINGS ACCOUNT DETAILS

The below screen gives you options to see your full account number, edit the account name shown on the home screen, and more.

Accounts ▾ Pay & Transfer ▾ More ▾

← Basic Checking ...0004

Account Details

Type
Demand Deposit Account

Account Number
...0004 [Retrieve Full Account Number](#)

Nickname
Basic Checking [Edit](#)

Routing Number
124003077

Account Opened
31 Aug 2020

STEP 4(f) – CD ACCOUNT DETAILS

The below screen gives you options to see your full account number, Maturity Date, Grace Period, Interest Rate (APY), and edit the account name shown on the home screen.

Accounts ▾ Pay & Transfer ▾ More ▾

← LIQUIDITY BUSINESS ...0006

Account Details

Type
Term Deposit Account

Account Number
...0006 [Retrieve Full Account Number](#)

Nickname
LIQUIDITY BUSINESS [Edit](#)

Maturity Date
30 Nov 2020

Grace Period End Date
10 Sep 2020

Interest

Interest Earned YTD
\$0.02

APY
0.20%

STEP 5 – LOAN ACCOUNT DETAILS

The below loan screen gives you options to see all the necessary account details on your loan account. You can make online loan payments or line of credit paydowns via an internal transfer from a Checking or Savings accounts to that loan or line of credit account. You may also draw down funds from a line of credit and have then deposited (transferred) into a Checking or Savings account.

Accounts ▼
Pay & Transfer ▼
More ▼

← Boy ... 047

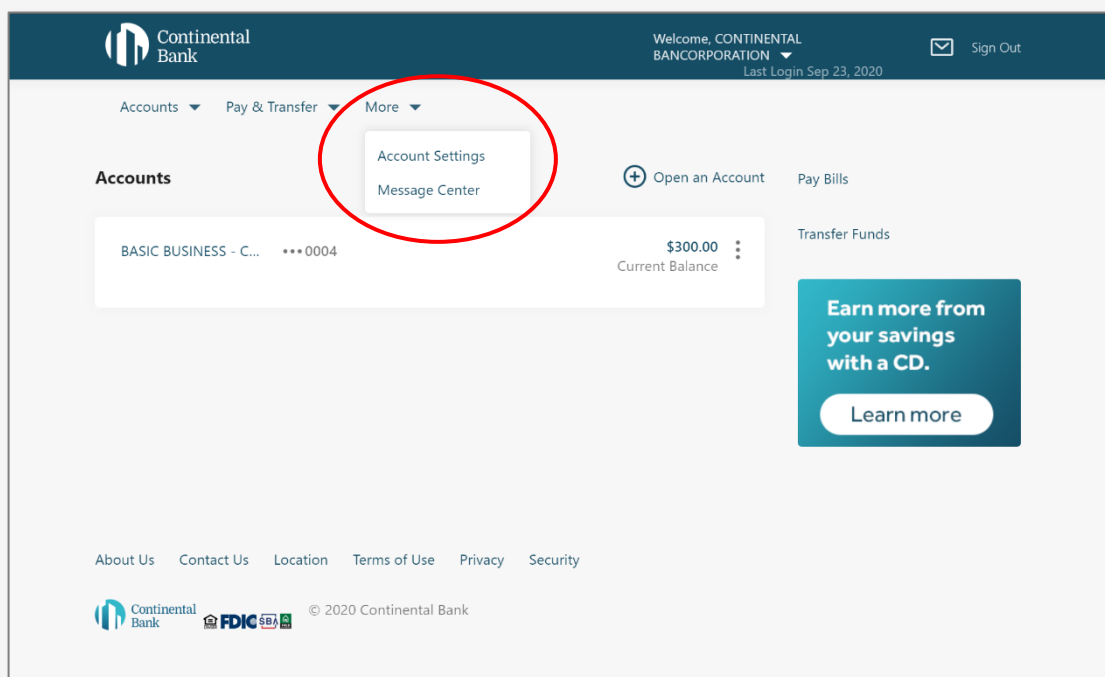
Account Details

| | |
|---------------------------|-------------------|
| Type | Contract |
| Contract Number | 50047 |
| Contract Start Date | Nov 22, 2017 |
| Maturity Date | Nov 22, 2020 |
| Finance Type | Direct Finance |
| Description | 2012 Freightliner |
| Amount Financed | \$46,800.00 |
| Current Balance | \$3,062.52 |
| Sum of Remaining Payments | \$3,079.00 |
| Sales Tax Rate | 0.00 |
| Payment amount | \$1,539.87 |
| Next Payment Date | Nov 22, 2020 |
| Late Fee Balance | \$0.00 |
| Misc. Fee Balance | \$50.00 |
| Past Due Date | |
| Past Due Amount | \$1,539.87 |
| Auto Debit Payment | Yes |
| Rate | |

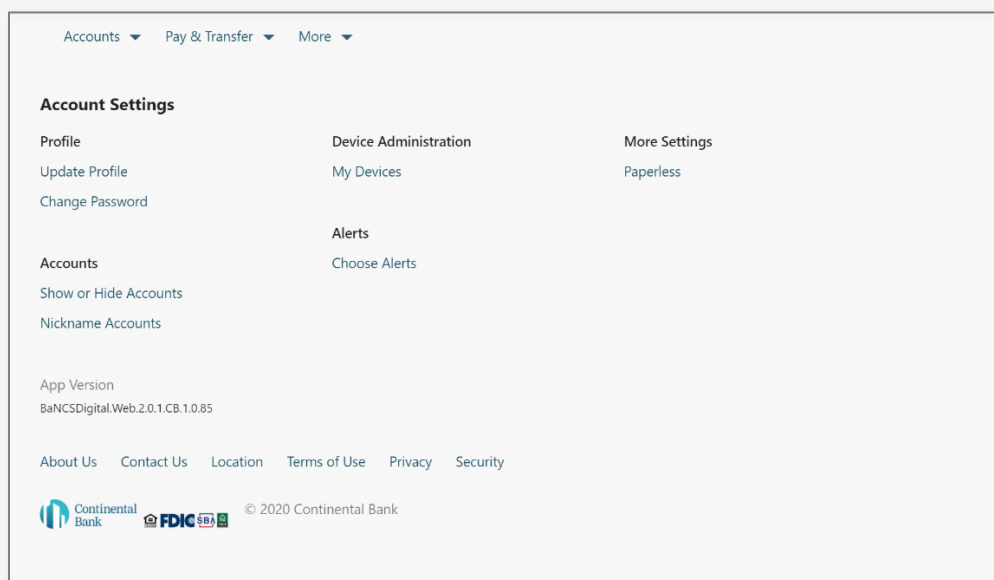
Account Settings

STEP 1 – ACCOUNT SETTINGS OVERVIEW

Once you are on the home screen for the Online Banking Portal, navigate to the "Account Settings" page under the "More" navigation link. In this guide we will cover the most commonly used accounts settings, but some features may be covered in other guides.

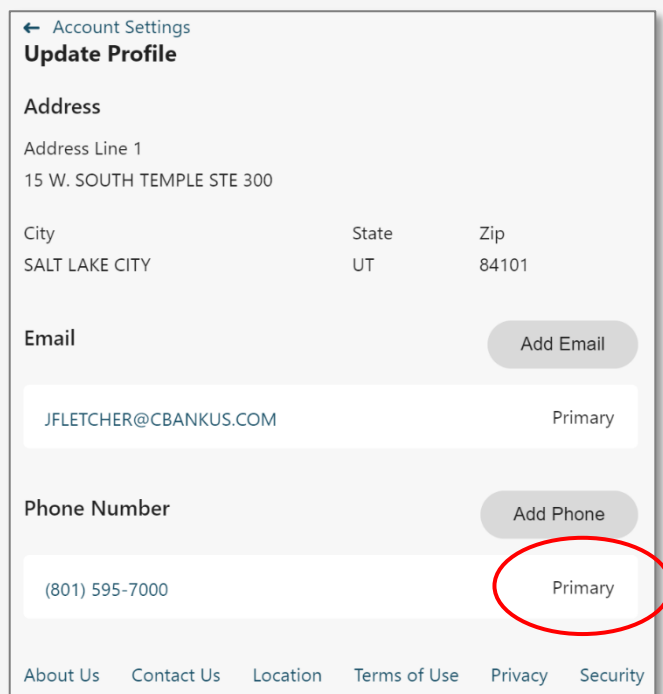


You will then land on the "Account Settings" main screen.



STEP 2 – INDIVIDUAL SETTINGS

The "Update Profile" section allows you to add emails and phone numbers to your account. Only "Primary" emails and phone numbers will receive alerts and notifications. Cell phone numbers will be able to receive One-Time Password (OTP) texts, whereas office numbers will not be able to.



← Account Settings
Update Profile

Address
Address Line 1
15 W. SOUTH TEMPLE STE 300

City State Zip
SALT LAKE CITY UT 84101

Email Add Email

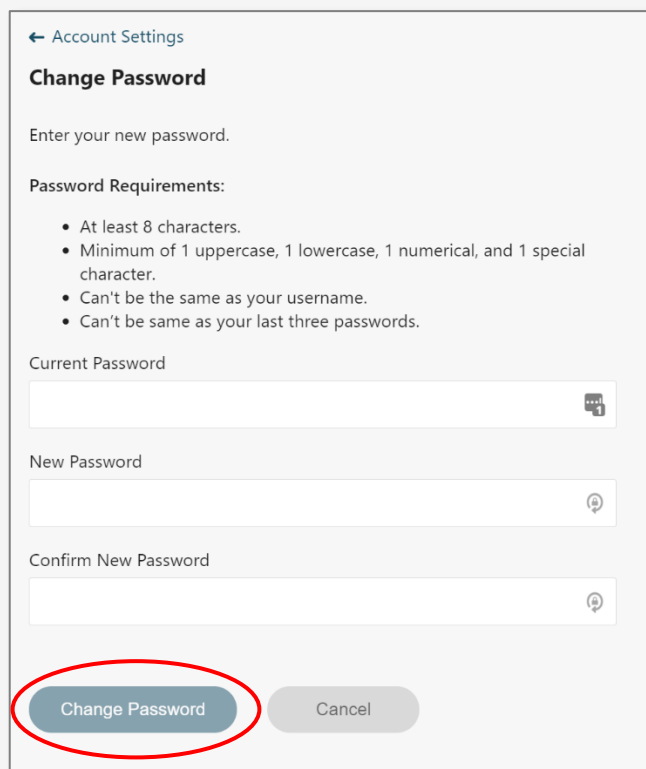
JFLETCHER@CBANKUS.COM Primary

Phone Number Add Phone

(801) 595-7000 Primary

About Us Contact Us Location Terms of Use Privacy Security

Navigating to "Change Password" screen will bring up this menu to change your current password.



← Account Settings
Change Password

Enter your new password.

Password Requirements:

- At least 8 characters.
- Minimum of 1 uppercase, 1 lowercase, 1 numerical, and 1 special character.
- Can't be the same as your username.
- Can't be same as your last three passwords.

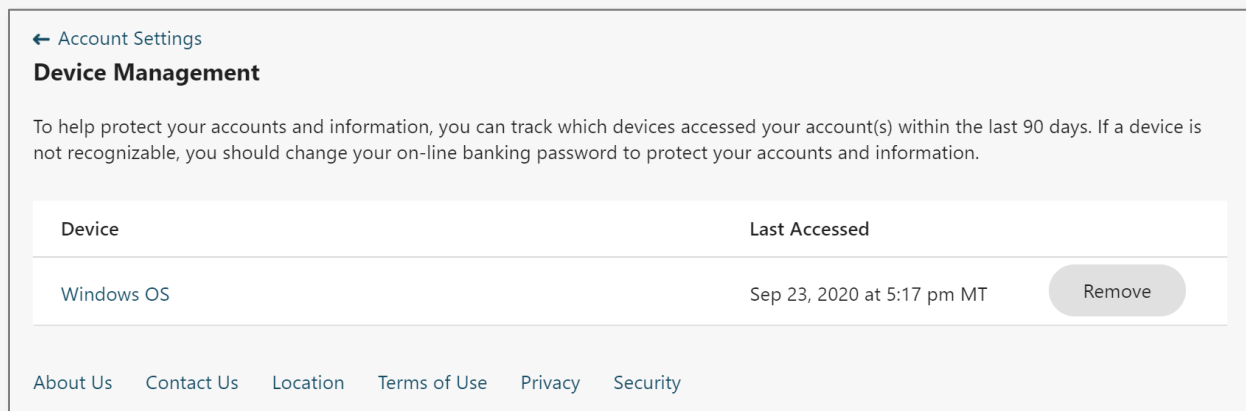
Current Password

New Password

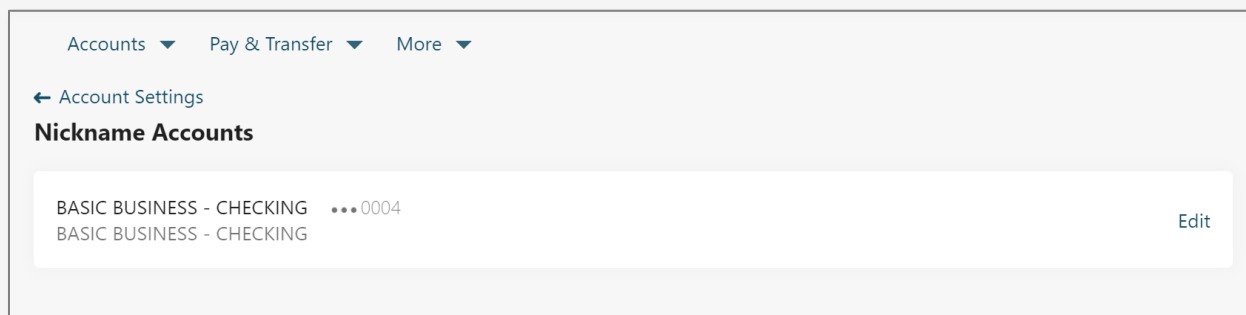
Confirm New Password

Change Password Cancel

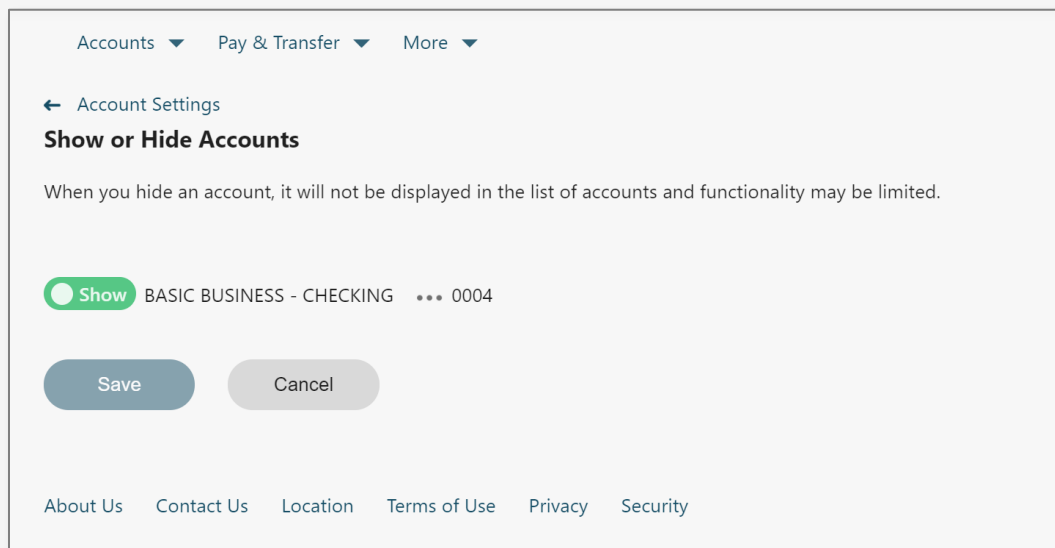
The “Device Management” section allows you to remove devices you have authorized to access the account via OTP (One-Time-Password) authentication.



The “Nickname Accounts” screen allows you to edit the nicknames of the accounts that appear on your main account dashboard.



The “Show or Hide Accounts” menu allows you to show or hide any of your accounts that appear on the main account screen. This is useful if you only want certain accounts to be visible to employees.



The “Paperless” screen allows you to opt your accounts into and out of paperless statements. This can be changed on an individual basis for each account.

← Account Settings

Paperless

Save paper, stay secure: Get your documents and other notices online instead of in the mail. When you go paperless for an account, we'll send you an email at your primary address when your documents are available.

Update your paperless preferences here. To go paperless for an account, make sure the box next to that account is checked. To receive paper notices and letters, or to go back to receiving paper statements for any of your accounts, make sure the box next to that account is unchecked.

Account

BASIC BUSINESS - CHECKING ***00 ▾

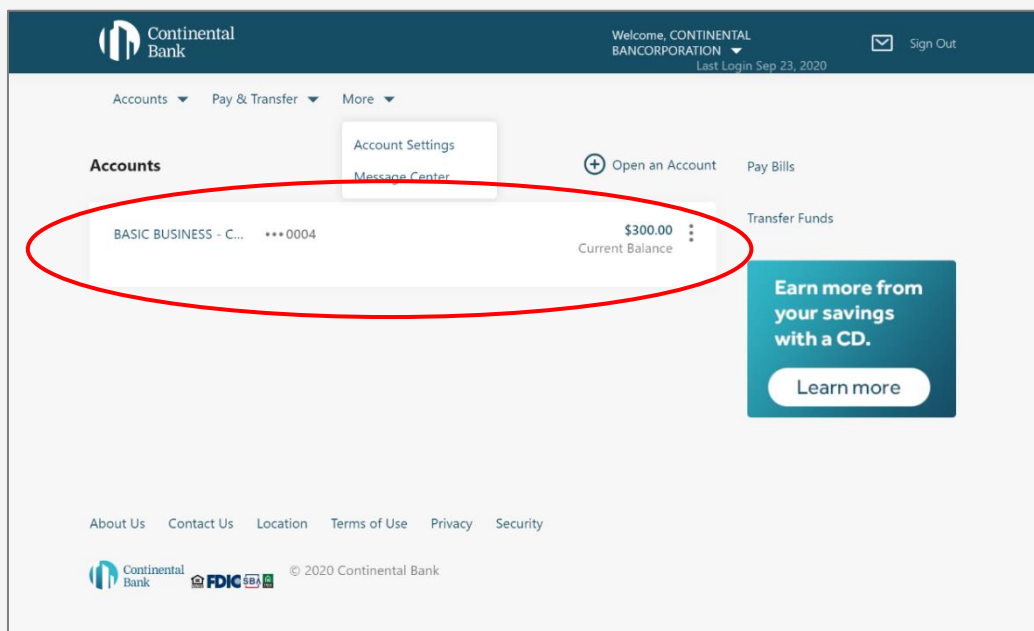
BASIC BUSINESS - CHECKING ***0004
Demand Deposit Account

☐ All Statements

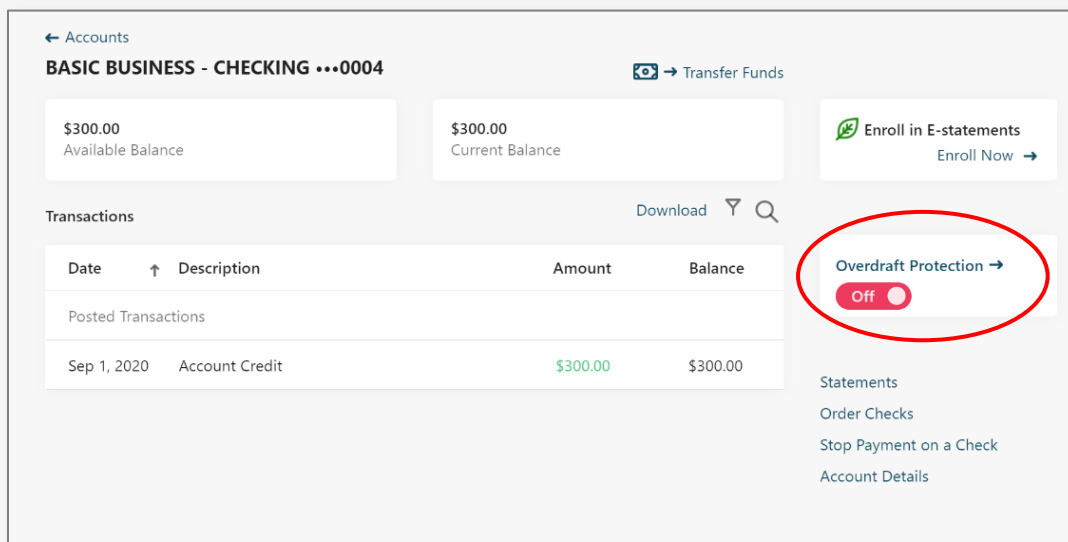
Save Cancel

STEP 3 – OVERDRAFT PROTECTION

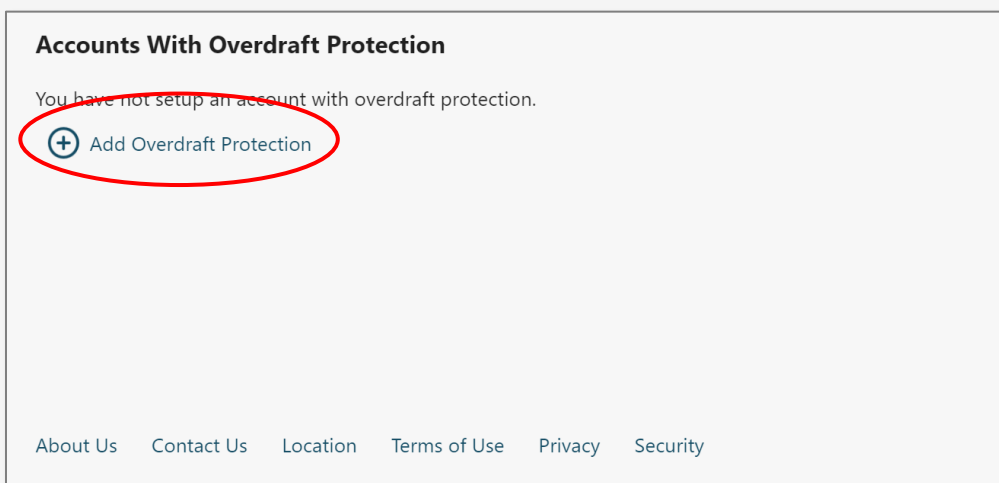
Along with the settings covered in the “Account Settings” menu, one more setting we would like to cover is switching on Overdraft Protection for your accounts. Start by navigating back to your home screen. Once on your home screen, click into one of your accounts.



Now that you are in your desired account, click on the “Overdraft Protection” section. This Overdraft Protection services allows clients to link a coverage account—a savings, money market, or secondary checking account—to your primary checking account so that available funds are automatically transferred from the coverage account to the primary checking account to prevent overdrafts when the balance in your primary checking account is insufficient. For Overdraft Protection Lines of Credit, contact your Relationship Manager.



You will then be presented with the screen below. Click “Add Overdraft Protection” to begin enrolling an account.



Next you will be presented with an explanation of how overdraft protection works for your account. Please read this carefully to understand possible fees associated with Overdraft Protection.

Overdraft Services

We offer many tools to help you manage your account – you can monitor account activity, transfer funds, and set low balance alerts with Online and Mobile Banking. You may also want to consider the optional overdraft service described below. A single Overdraft Transfer Fee is assessed on the day your account is overdrawn, regardless of the number of transactions covered that day.

If you enroll in our overdraft transfer coverage, we will use a linked account to cover an overdraft. When a transfer is made from the linked account to cover the overdrawn account, an Overdraft Transfer Fee will be assessed. If the balance in the linked account is not sufficient to cover the entire overdraft, you will be charged an NSF fee. If the account remains overdrawn, an Overdraft On-Going Fee will be assessed after the account has been overdrawn for seven (7) days, and every day thereafter.

Fee Amounts

- Non-Sufficient Funds (NSF) Fee: \$30.00 per item.
- Overdraft Transfer Fee: \$12.00 per transfer.
- Overdraft On-Going Fee: \$8.00 per day after seven (7) days.

Continue Back

Next will be the screen that allows you to select which coverage account to opt into Overdraft Protection. Select the source of the coverage account from the drop-down menu and press continue.

Accounts ▼ Pay & Transfer ▼ More ▼

Add Overdraft Protection

Account Receiving Protection
Basic Checking ***0004 (Available Balance=300.07)

Source of Protection


Basic Checking ***0004 (Available Balance = \$300.07) ▼

Continue Cancel

Lastly, you will be presented with a confirmation for enrolling the selected coverage account in Overdraft Protection. Click “Add Overdraft Protection” to complete set-up. Note below that the two accounts cannot be the same. Once you select a different account you will receive a green confirmation.

[Accounts](#) ▼ [Pay & Transfer](#) ▼ [More](#) ▼

Confirm Add Overdraft Protection

 **NO TRANSFER TO SAME ACCOUNT**

Account Receiving Protection
Basic Checking ***0004 (Available Balance=300.07)

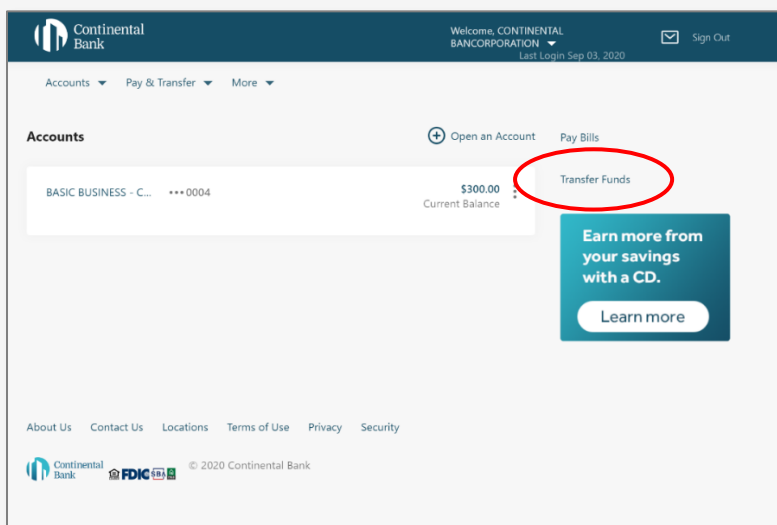
Source of Protection
Basic Checking ***0004 (Available Balance=300.07)

[Add Overdraft Protection](#) [Edit](#) [Cancel](#)

Transferring Funds and Paying Bills

STEP 1 – OVERVIEW

Next, we will talk about how you can transfer funds to another internal account or to an external account at another bank or credit union. Start by clicking the “Transfer Funds” link to get started.



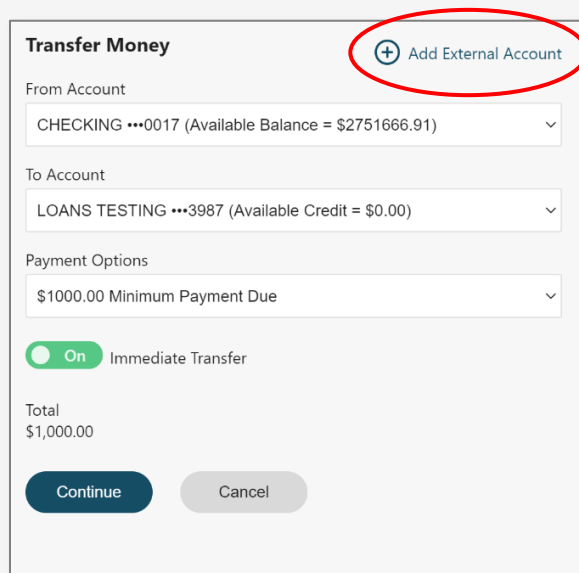
STEP 2 – INTERNAL TRANSFERS

Now you will be on the “Transfer Money” screen from the “Transfer” menu. To transfer funds between internal accounts (deposit and loan accounts), select from the dropdown arrows which internal accounts you want to transfer funds to and from, then set the transfer amount. Then click “Continue” to follow through with transfer details and confirmations.

 A screenshot of the 'Transfer Money' form. The form has a title 'Transfer Money' and a link to 'Add External Account'. It contains two dropdown menus: 'From Account' and 'To Account'. The 'From Account' dropdown is set to 'CHECKING ***0017 (Available Balance = \$2751666.91)'. The 'To Account' dropdown is set to 'LOANS TESTING ***3987 (Available Credit = \$0.00)' and is circled in red. Below the dropdowns, there's a 'Payment Options' section with a dropdown set to '\$1000.00 Minimum Payment Due'. There's a toggle switch for 'Immediate Transfer' which is turned 'On'. At the bottom, there's a 'Total' of '\$1,000.00' and two buttons: 'Continue' and 'Cancel'.

STEP 3 – EXTERNAL TRANSFERS

To transfer funds to an external account, you must first add one at another bank or credit union by clicking “Add External Account”.



Transfer Money

[+ Add External Account](#)

From Account
CHECKING ***0017 (Available Balance = \$2751666.91)

To Account
LOANS TESTING ***3987 (Available Credit = \$0.00)

Payment Options
\$1000.00 Minimum Payment Due

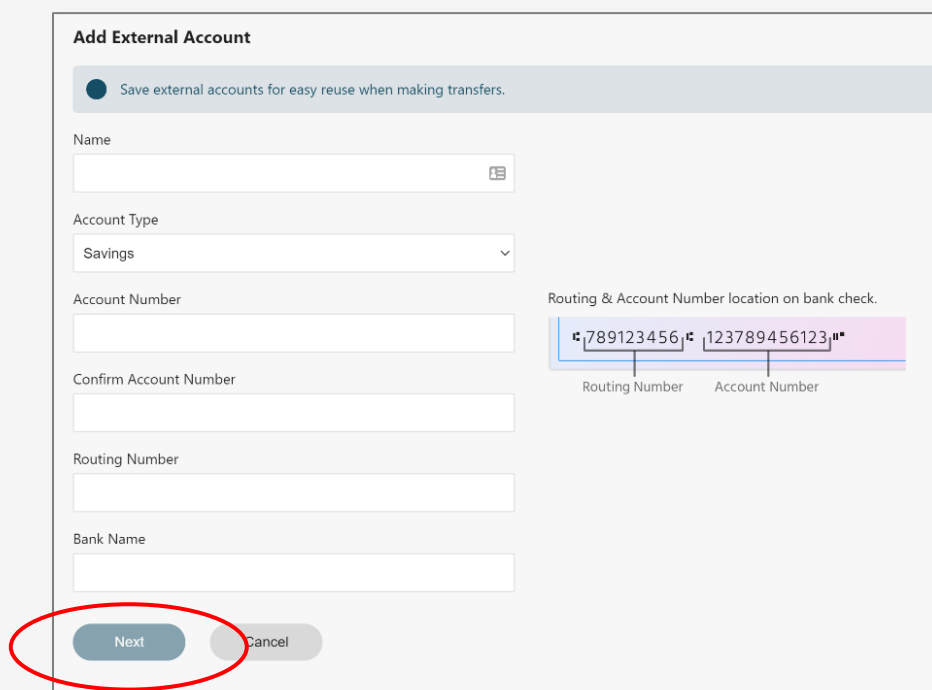
☒ On Immediate Transfer

Total
\$1,000.00

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

STEP 3(a) – ADDING EXTERNAL ACCOUNTS

To add an external account, first enter in a name for that account (you can change this name later if you'd like to nickname it). Continental Bank does not validate the external account or routing number you enter, so make sure they are correct before adding the account. Add as many external accounts as you'd like—they'll be saved to your dashboard for easy use in future external transfers. Hit “Next”.



Add External Account

☒ Save external accounts for easy reuse when making transfers.

Name

Account Type
Savings

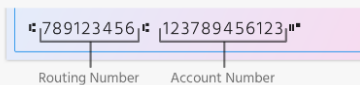
Account Number

Confirm Account Number

Routing Number

Bank Name

Routing & Account Number location on bank check.



[Next](#) [Cancel](#)

Then you will be presented with a confirmation screen asking you to click “Add Account”.

Confirm External Account

Account Type

Savings

Account Number

45645645456564

Routing Number

124000054

Account Nickname

Chase Checking

I authorize Continental Bank to initiate an electronic funds transfer.

Add Account

Edit

Cancel

Once you click “Add Account” it will verify you are authorized to add that account by sending a One-Time-Passcode (OTP) to your email or cell phone number. Push “Send Code”.

Get Identification Code

For your security, we need to verify your identity before making this change.

How do you want to receive your temporary identification code?

Send email to

Send text to

☐ j ... n@cbankus.com

☒ 0282

Send Code

Back

Then type into the box that appears the 6-digit OTP. Click “Validate OTP”. If you didn’t receive it within a minute, or it expired, you can click “We can send it again”.

Immediately, you will receive a green confirmation that the External Account was successfully added.

Now you will enter in all required fields to make the ACH transfer. You can set one-time or recurring ACHs for now or in the future. Notice below that monthly payments will auto pull for 6 months.

Transfer Money [+ Add External Account](#)

From Account

BASIC BUSINESS - CHECKING ***0004 (Available Balance = \$301.1 ▼)


To Account

Chase Checking ***6564 ▼

Frequency

Monthly ▼


Send On

11/13/2020 

Ending

On Date ▼

Ends

05/21/2021 

Amount

\$ 6.53

Continue

Cancel

Once you review and confirm the transfer is set up properly, hit "Transfer". You will the validate an OTP.

Confirm Transfer

From Account

BASIC BUSINESS - CHECKING***0004

To Account

Chase Checking***6564

Frequency

Monthly

Starts

Nov 13, 2020

Ending

On Date

Ends

May 21, 2021

Amount


\$6.53

Transfer

Edit

Cancel

Transfer Confirmation

 Your transfer has been scheduled successfully.

From Account

BASIC BUSINESS - CHECKING***0004

To Account

Chase Checking***6564

Frequency

Monthly

Starts

Nov 13, 2020

Ending

On Date

Ends

May 21, 2021

Amount

\$6.53

STEP 3(b) – MANAGING HISTORICAL AND UPCOMING TRANSFERS

On the “Transfer” homepage, you can “Manage External Accounts” to add, delete, edit, and give nicknames to external accounts. You can also view Transfer History and Upcoming Transfers.

Continental Bank
Last Login Nov 09,

Accounts ▾ Pay & Transfer ▾ More ▾

Transfer Money [+ Add External Account](#)

From Account
BASIC BUSINESS - CHECKING ***0004 (Available Balance = \$301.1 ▾)

To Account
Joe - Zions ***2109 ▾

Frequency
One Time ▾

Send On
11/11/2020 [Calendar Icon]

Amount
\$ x.xx

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

Upcoming Transfers

BASIC BUSIN... ***0004 → Joe Morgan ***2109
\$1.06
Scheduled for Nov 10, 2020

[Manage External Accounts](#)
[Upcoming Transfers](#)
[Transfer History](#)

If you select “Upcoming Transfers” tab you can see all upcoming transfers. You can also click on the three little dots to edit or delete pending or scheduled transfers.

Continental Bank
Last Login

Accounts ▾ Pay & Transfer ▾ More ▾

← Transfers

Upcoming Transfer [Transfer Money](#)

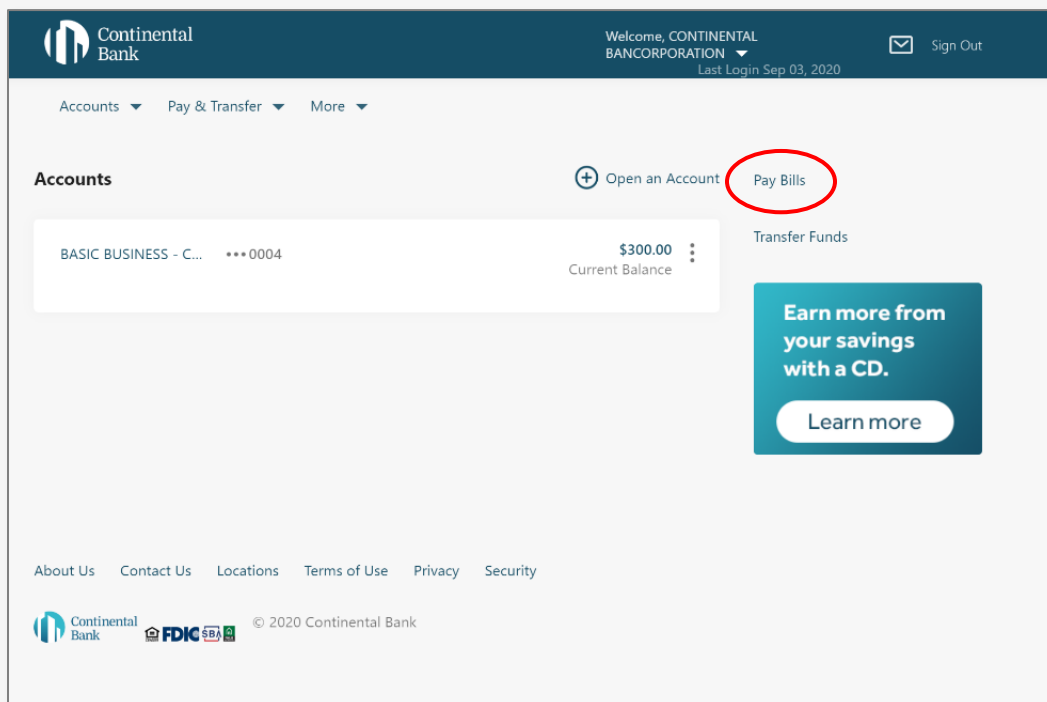
BASIC BUSINESS - CHECKING ***0004 → Joe Morgan ***2109 \$1.06
Scheduled for Nov 10, 2020

BASIC BUSINESS - CHECKING ***0004 → Chase Checking ***6564 \$6.56
Monthly on 13th November

[Edit](#)
[Delete](#)

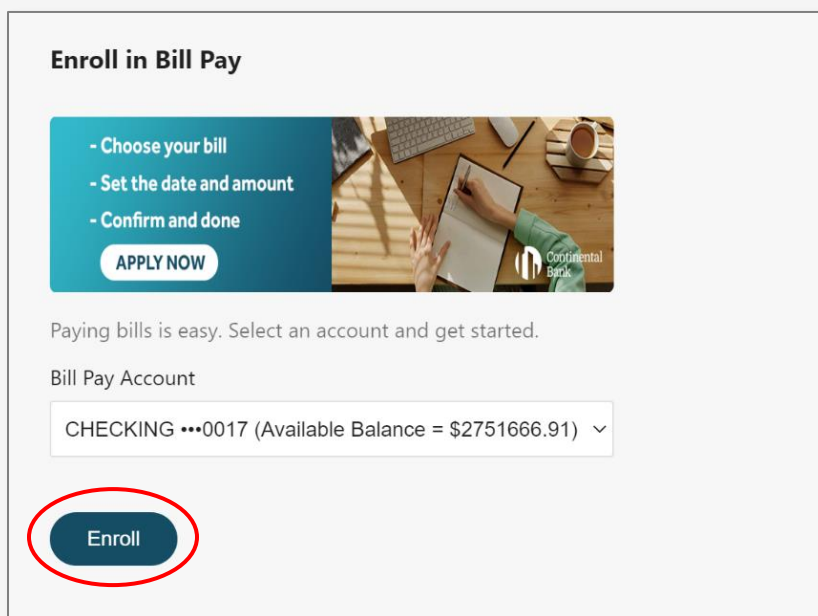
STEP 4 – BILL PAY

Enrolling in Bill Pay is easy. From your home screen navigate to the link marked “Pay Bills”.



STEP 4(a) – BILL PAY ENROLLMENT

Next, select an account you want to enroll in Bill Pay. Follow the screens as it walks you through each step of the process for enrolling that account.



STEP 4(b) – BILL PAY OVERVIEW

From the main “Bill Pay” screen, you can see the below 3 sections:

- Below is the “**Manage Payees**” screen. **Note:** the green lightening icon next to XFINITY indicates 2-day electronic Bill Pay (ACH), whereas the 123 Utilities has no such icon (3-day mailed check).

Pay Bills + Add Payee 🔍

123 UTILITIES ⋮

Pay From: BASIC BUSINESS - CHECKING ***0004 (Available) ▼ Amount: \$ 50.99 Send: 📅

COMCAST XFINITY ***9756 ⚡ ⋮

Pay From: BASIC BUSINESS - CHECKING ***0004 (Available) ▼ Amount: \$ 75.81 Send: 📅

Manage Payees
Scheduled Bills
Bill Pay History

- Below is the “**Bill Pay History**” screen. Click on the amount to edit the Bill Pay before it clears.

← Bill Pay **Bill Pay History** 🔍

| Sent on ↓ | Account | Payee | Amount | Delivered By | Status |
|--------------|-----------------|--------------------------------|----------------------|--------------|---------|
| Nov 18, 2020 | Account ***0004 | COMCAST XFINITY ⚡ | \$75.81 | Nov 20, 2020 | Pending |

Manage Payees
Scheduled Bills

- Below is the “**Scheduled Bills**” Screen. Click on the Payee (Biller) to edit

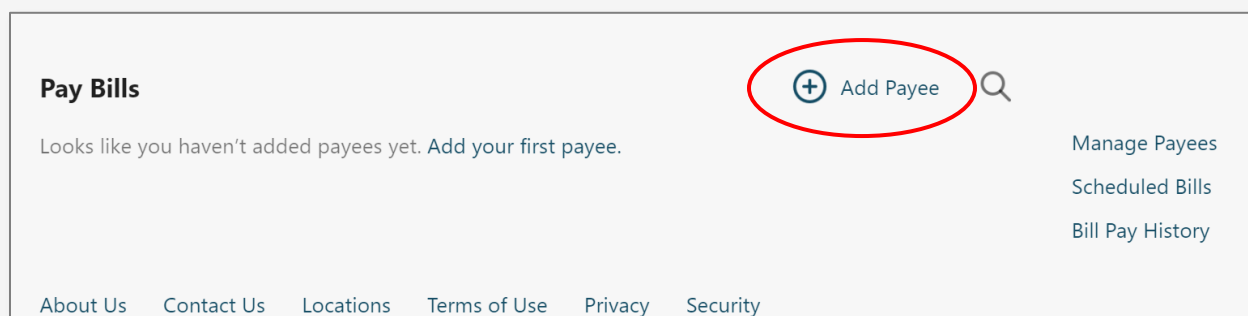
← Bill Pay **Scheduled Bills**

COMCAST XFINITY...9756 ⚡ Pay From: BASIC BUSINESS - CHECKING ***0004 Amount: \$75.81 Send: Nov 18, 2020 Arrives Nov 20, 2020 ⋮

Manage Payees
Bill Pay History

STEP 4(c) – ADDING PAYEES

The first screen lets you add a payee (or biller). Follow the screen prompts similar to other steps to add your payees. Having that payee's information available will also help speed up this process.



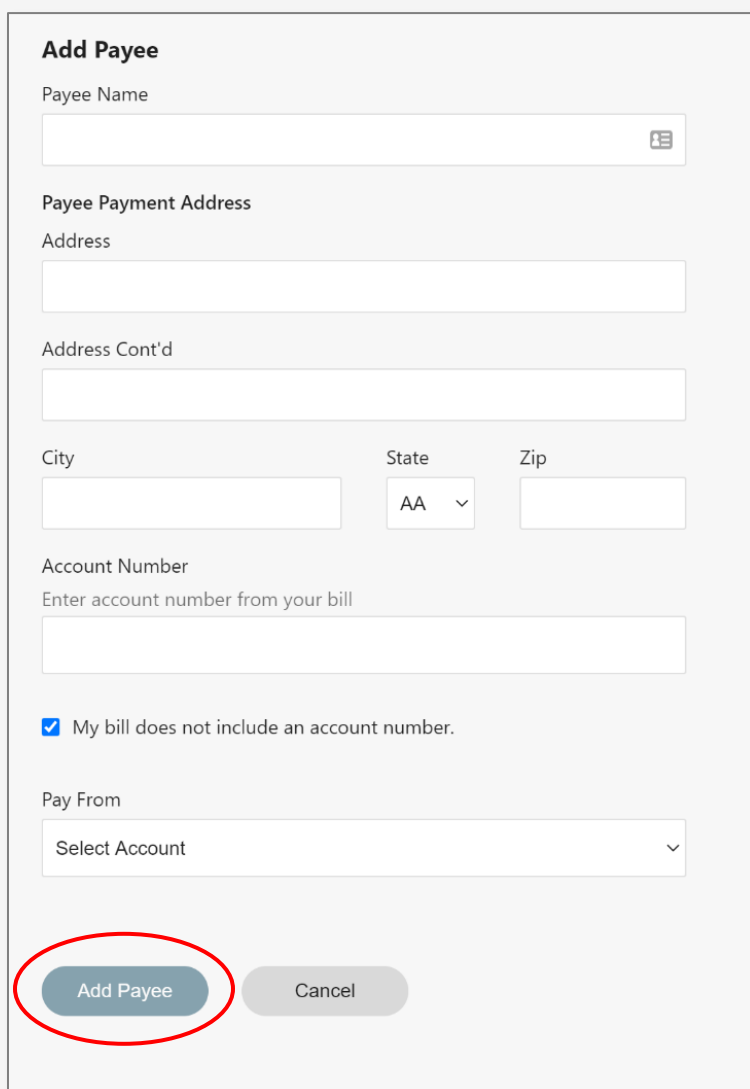
Pay Bills

Looks like you haven't added payees yet. [Add your first payee.](#)

[Manage Payees](#)
[Scheduled Bills](#)
[Bill Pay History](#)

[About Us](#) [Contact Us](#) [Locations](#) [Terms of Use](#) [Privacy](#) [Security](#)

+ Add Payee 🔍



Add Payee

Payee Name

Payee Payment Address
Address

Address Cont'd

City State Zip

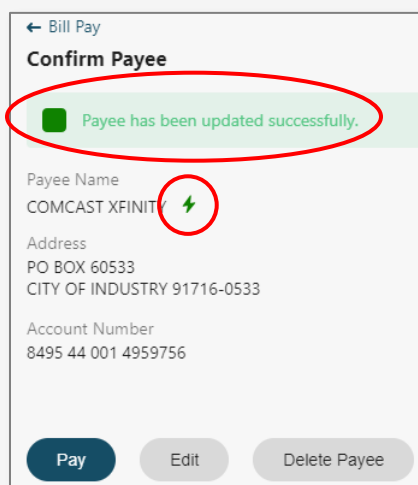
Account Number
Enter account number from your bill

☒ My bill does not include an account number.

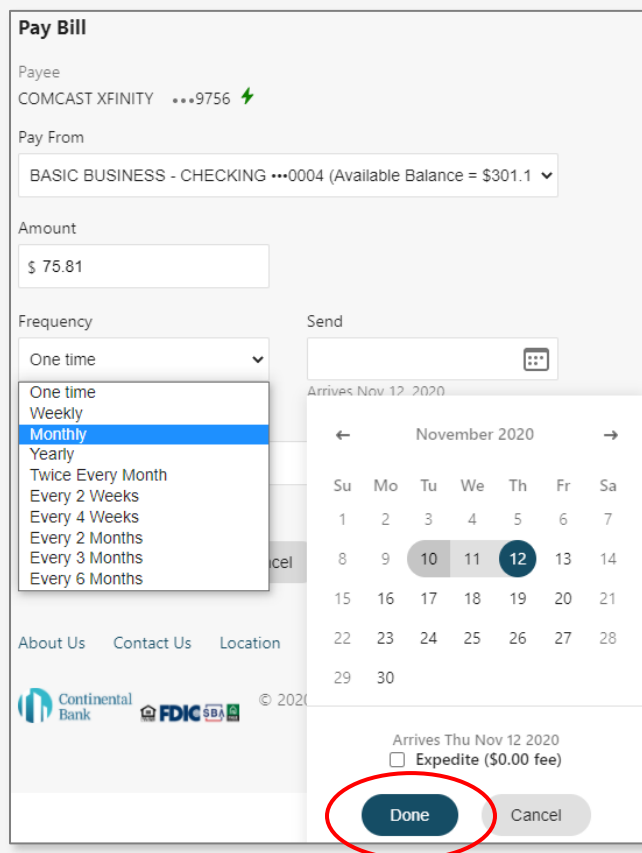
Pay From

Add Payee Cancel

Once you successfully add a new Payee, you will see a green confirmation dialogue appear. Payees can be easily managed and edited when addresses or account numbers change. The green lightening icon next to XFFINITY indicates that the Payee is a larger Payee recognized in the system that accepts electronic payments that are processed within 2 business days. Payees without that icon are sent a physical check in the mail that is delivered and processed within 3 business days.

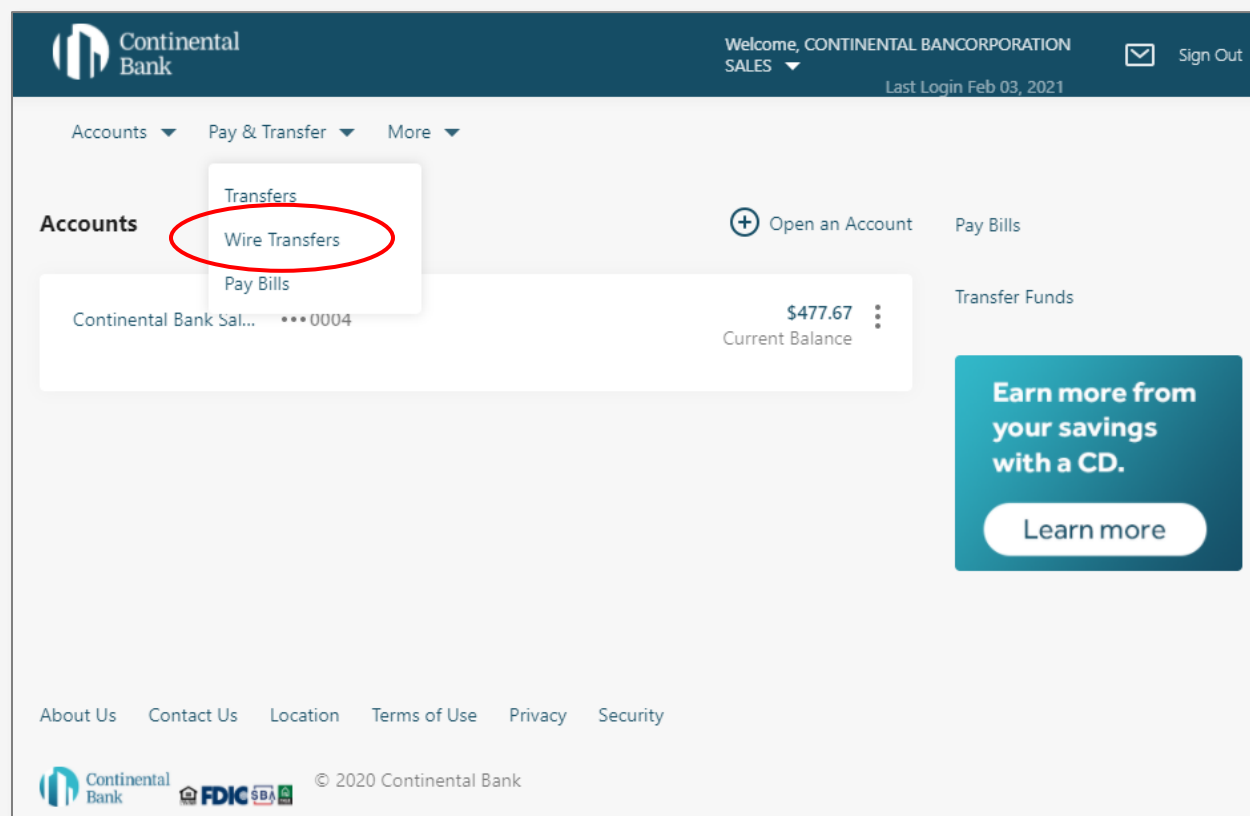


When setting up a new Bill Pay, ensure the frequency and delivery date are correct. If you schedule a bill or transfer and need to go back and edit or delete it, just click on “Scheduled Bills” to do so.



STEP 5 – WIRE TRANSFERS

To initiate a Wire Transfer, hover your mouse over “Pay and Transfer” and click “Wire Transfers”.



On the next screen, fill in the wire information. This information will include:

- Recipient Bank Information: this will be the ABA, Name, Address information for the receiving bank (provided by the wire recipient).
- Intermediary Financial Institution (FI): if you add an Intermediary FI, click on Yes, then new fields will appear and mirror the fields of the Recipient Bank.
- Recipient Information: this is the customer that will be receiving the wire proceeds. Please make sure that the Name, Address, and Account information is entered. (Address is not required on the form but most banks require this information and will save time in sending the wire if it does not need to be corrected.)

Wire Transfer

Recipient Bank Information

Routing Number

Bank Name

Address

City

State

 ▼

Zip

Country

Do you want to add Intermediary FI Details?

☐ Yes ☒ No

Recipient Information

Name

Nickname (Optional)

Address

Address Cont'd (Optional)

City

State

 ▼

Zip

Country

Account Number

Confirm Account Number


Message to Recipient (Optional)

Message to Recipient Bank (Optional)

Continue

Cancel

Choose the "From Account" from the dropdown list. Enter in the wire amount. If you would like to add in memo information, please do so here. Once you are finished click "Continue".

 Continental Bank

Accounts ▾ Pay & Transfer ▾ More ▾

Wire Transfer

From Account

Continental Bank Sales ***0004 (Available Balance = \$477.67) ▾

Wire Amount

\$ x.xx

Wire - Domestic Outgoing Fee \$25.00

Make this a repeating wire Off




Memo (Optional)

Total \$0.00

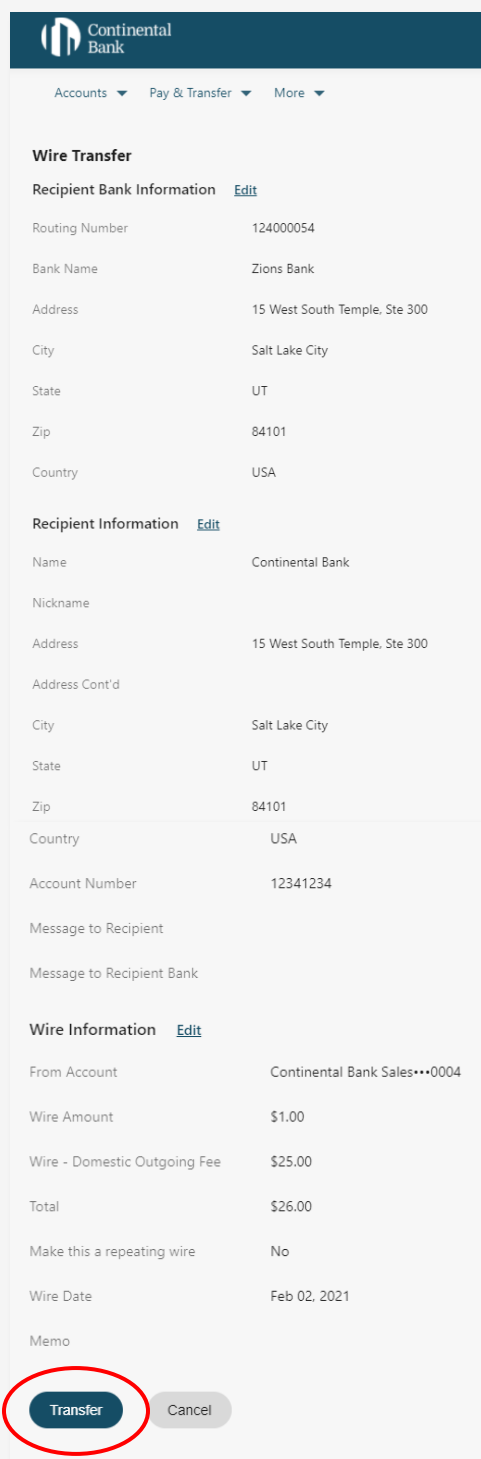
Continue

Cancel

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 Continental Bank   © 2020 Continental Bank

A new screen will appear allowing final review of wire details previously entered. Once you verify everything is correct, click “Transfer”.



The image shows a screenshot of the Continental Bank website's wire transfer interface. At the top, there is a dark blue header with the Continental Bank logo and navigation links for 'Accounts', 'Pay & Transfer', and 'More'. Below the header, the page is titled 'Wire Transfer'. There are three main sections: 'Recipient Bank Information', 'Recipient Information', and 'Wire Information'. Each section has an 'Edit' link next to its title. The 'Recipient Bank Information' section includes fields for Routing Number (124000054), Bank Name (Zions Bank), Address (15 West South Temple, Ste 300), City (Salt Lake City), State (UT), Zip (84101), and Country (USA). The 'Recipient Information' section includes fields for Name (Continental Bank), Nickname, Address (15 West South Temple, Ste 300), Address Cont'd, City (Salt Lake City), State (UT), Zip (84101), Country (USA), Account Number (12341234), Message to Recipient, and Message to Recipient Bank. The 'Wire Information' section includes fields for From Account (Continental Bank Sales...0004), Wire Amount (\$1.00), Wire - Domestic Outgoing Fee (\$25.00), Total (\$26.00), Make this a repeating wire (No), Wire Date (Feb 02, 2021), and Memo. At the bottom of the form, there are two buttons: 'Transfer' and 'Cancel'. The 'Transfer' button is highlighted with a red circle.

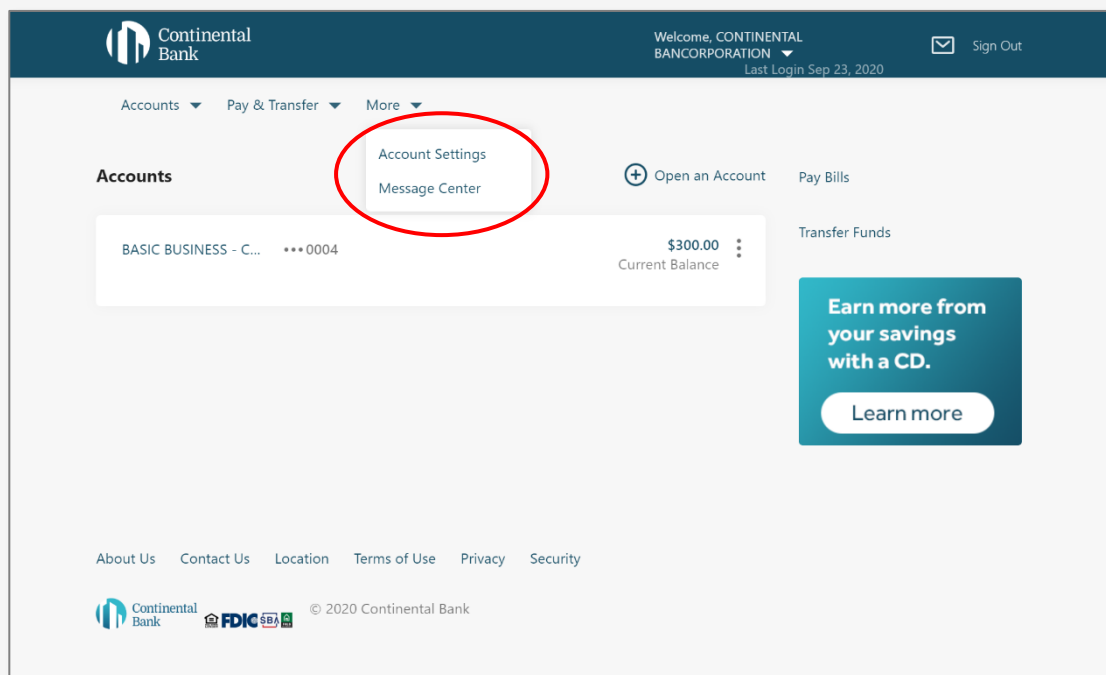
| | |
|--|-------------------------------|
| Wire Transfer | |
| Recipient Bank Information Edit | |
| Routing Number | 124000054 |
| Bank Name | Zions Bank |
| Address | 15 West South Temple, Ste 300 |
| City | Salt Lake City |
| State | UT |
| Zip | 84101 |
| Country | USA |
| Recipient Information Edit | |
| Name | Continental Bank |
| Nickname | |
| Address | 15 West South Temple, Ste 300 |
| Address Cont'd | |
| City | Salt Lake City |
| State | UT |
| Zip | 84101 |
| Country | USA |
| Account Number | 12341234 |
| Message to Recipient | |
| Message to Recipient Bank | |
| Wire Information Edit | |
| From Account | Continental Bank Sales...0004 |
| Wire Amount | \$1.00 |
| Wire - Domestic Outgoing Fee | \$25.00 |
| Total | \$26.00 |
| Make this a repeating wire | No |
| Wire Date | Feb 02, 2021 |
| Memo | |
| Transfer Cancel | |

A wire confirmation page will be sent once the wire has been approved and will go to the primary email for the account. If the Bank receives the completed Wire Form before 3:00pm MST on any business day, the wire will be processed and sent same day.

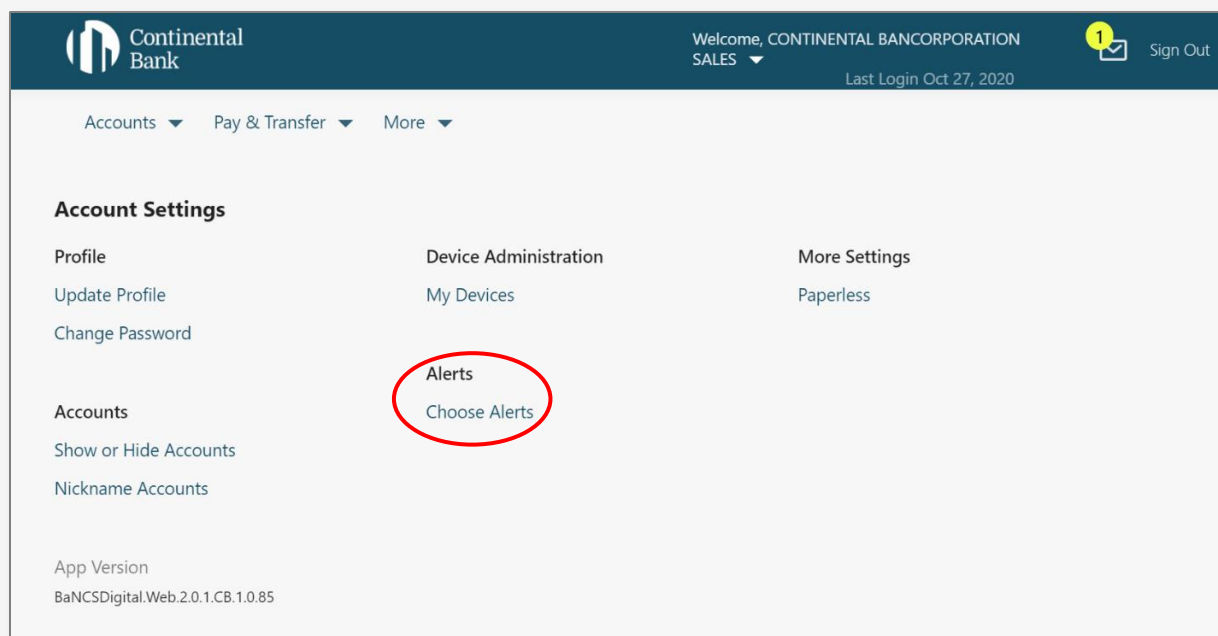
Transaction Alerts

STEP 1

Once you are on the main screen of the online banking portal, navigate to “Account Settings”.



Once you are on the “Account Settings” screen, click “Choose Alerts” under “Alerts”.



STEP 2 – SET-UP

Next you will land on the main screen for “Choose Alerts”. Select which account you are setting up alerts for and make sure the two primary delivery methods (a phone number and email) are correct. You can edit the alert email and phone number by clicking “Edit” next to their field. This will take you to a sperate screen to edit this information.

Accounts ▾ Pay & Transfer ▾ More ▾

← Account Settings

Choose Alerts

Show alerts for

BASIC BUSINESS - CHECKING ...0(▾

Deliver Method

J ... R@CBANKUS.COM Edit

... ... 7000 Edit

*Message and data rates may apply.

Balance and Transfer Spending

Alert me when my available balance for this account is less than...

\$

☐ J ... R@CBANKUS.COM
☐ 7000

Alert me when a withdrawal is made at an ATM from this account.

☐ J ... R@CBANKUS.COM
☐ 7000

Alert me when my available balance for this account goes below \$0.00.

☐ J ... R@CBANKUS.COM
☐ 7000

Alert me when a purchase is made with a Debit Card from this account.

☐ J ... R@CBANKUS.COM
☐ 7000

Payments

Alert me when an outgoing ACH transfer has been processed for this account.

☐ J ... R@CBANKUS.COM
☐ 7000

Alert me when an incoming ACH transfer has been credited to this account.

☐ J ... R@CBANKUS.COM
☐ 7000

Alert me when an outgoing ACH transfer has been debited from this account.

☐ J ... R@CBANKUS.COM
☐ 7000

Save

Cancel

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STEP 3 – CONTACT INFO

Once on the next screen, labeled “Update Profile” you can change the emails and phone numbers for alerts to be sent to. Alerts are only sent to the “Primary” email and phone number on file.

Accounts ▾ Pay & Transfer ▾ More ▾

← Account Settings
Update Profile

Address
Address Line 1
15 W. SOUTH TEMPLE STE 300
City SALT LAKE CITY State UT Zip 84101

Email
JFLETCHER@CBANKUS.COM
Add Email Primary

Phone Number
(801) 595-7000
Add Phone Primary

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Continental Bank FDIC SBA © 2020 Continental Bank

After clicking either “Add Email” or “Add Phone” you will be taken to a small sub-screen to confirm the new entry. You must select “Primary” for the alerts to be sent on that account.

Accounts ▾ Pay & Transfer ▾ More ▾

← Account Settings
Add Email

Email Type
Business ▾

Email Address
Confirm Email Address

☒ Primary

Save Cancel

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After saving the new phone or email, you will be sent back to the “Update Profile” main screen and get a confirmation notification at the top of the screen. You will also be able to see your added phone or email in their designated areas.

← Account Settings

Email added successfully.

Update Profile

Address

Address Line 1
15 W. SOUTH TEMPLE STE 300

City State Zip
SALT LAKE CITY UT 84101

Email Add Email

JFLETCHER@CBANKUS.COM Primary

jporter@cbankus.com

Phone Number Add Phone

(801) 595-7000 Primary

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STEP 4 – TRANSACTION ALERT TYPES

Next, back on the main “Alerts” page, you can now pick from a select number of alerts classified under alerts for “Balance and Transfer Spending” and alerts for “Payments”. Only primary emails and phone numbers can receive alerts. To opt-in to specific alerts check the box next to the previews of your primary email or phone number for that account. Remember that alerts are set-up separately for each account so you will need to repeat this process for each account. Also remember to hit save before exiting the page.

NOTE: The “Alert me when my available balance for this account is less than...” field has a text entry field where you can specify the amount of money your account needs to drop below to receive an alert. Make sure to enter both an amount and check the alert box before hitting save.

Balance and Transfer Spending

Alert me when my available balance for this account is less than...

\$

☐ J... R@CBANKUS.COM
☐ ... 7000

Alert me when a withdrawal is made at an ATM from this account.

☐ J... R@CBANKUS.COM
☐ ... 7000

Alert me when my available balance for this account goes below \$0.00.

☐ J... R@CBANKUS.COM
☐ ... 7000

Alert me when a purchase is made with a Debit Card from this account.

☐ J... R@CBANKUS.COM
☐ ... 7000

Payments

Alert me when an outgoing ACH transfer has been processed for this account.

☐ J... R@CBANKUS.COM
☐ ... 7000

Alert me when an incoming ACH transfer has been credited to this account.

☐ J... R@CBANKUS.COM
☐ ... 7000

Alert me when an outgoing ACH transfer has been debited from this account.

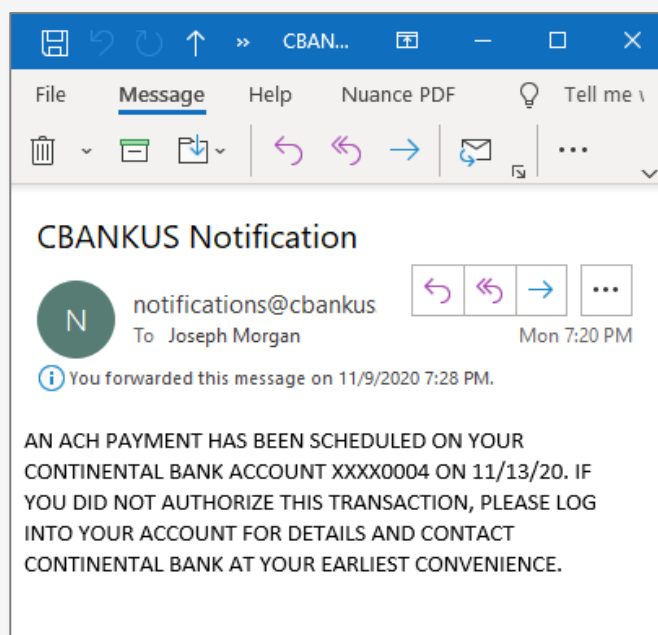
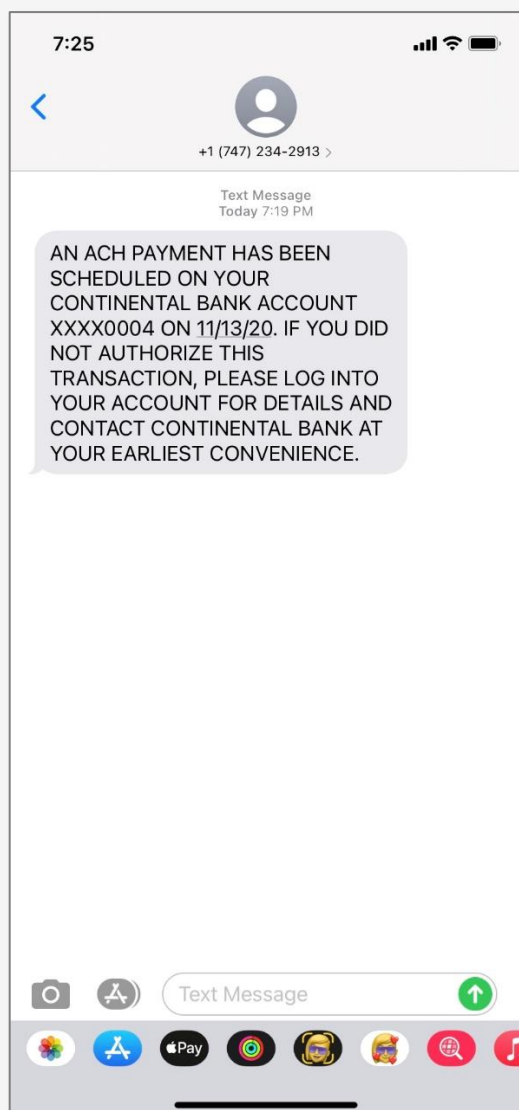
☐ J... R@CBANKUS.COM
☐ ... 7000

Save

Cancel

STEP 5 – RECEIVE THE ALERT

The real-time text and email notifications will appear as shown below once the system processes them.



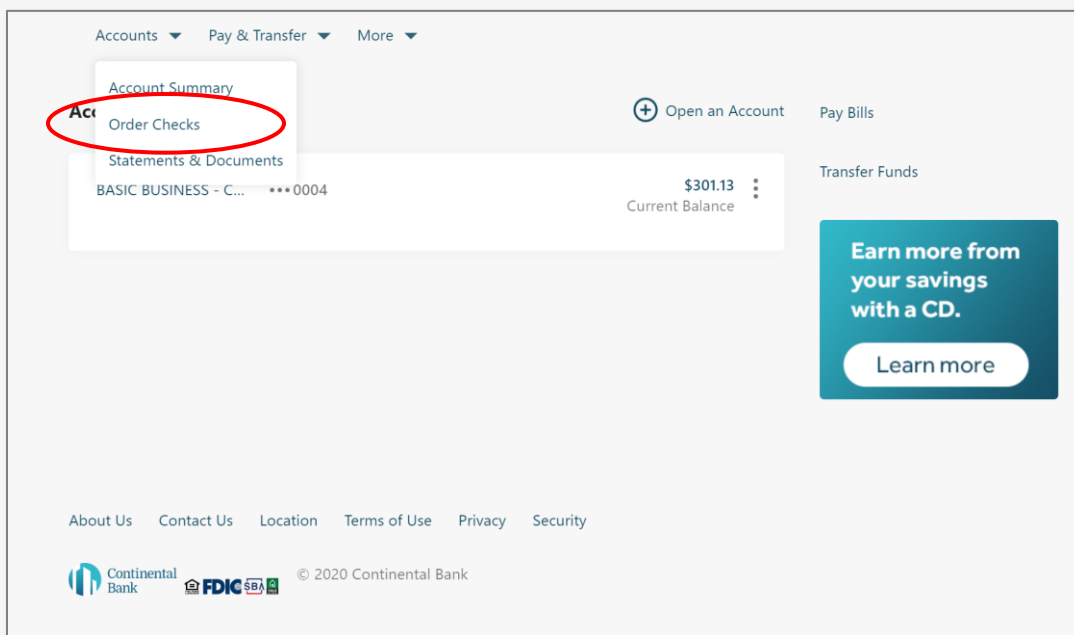
Ordering Checks

STEP 1 ORDER CHECKS

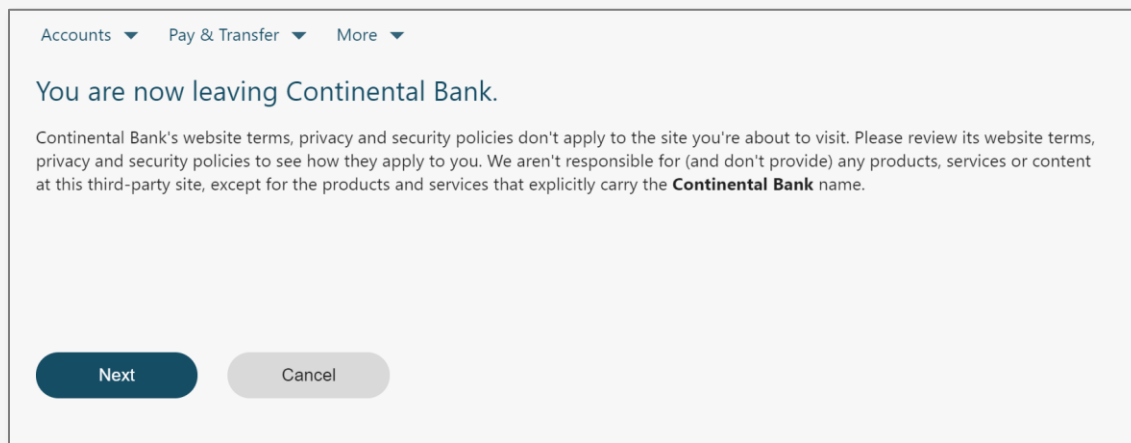
There are 3 ways to order checks. There is no cost difference to ordering them one way or another.

- 1) Continental Bank can order checks on your behalf through Deluxe (our preferred check vendor).
- 2) You can order checks by calling product experts at Deluxe (800-252-3414).
- 3) You can order checks direct from Deluxe's website.

To order checks directly from Deluxe's website, follow these instructions. Once you are on the main screen of the online banking portal, navigate to the "Accounts" menu and click on "Order Checks".

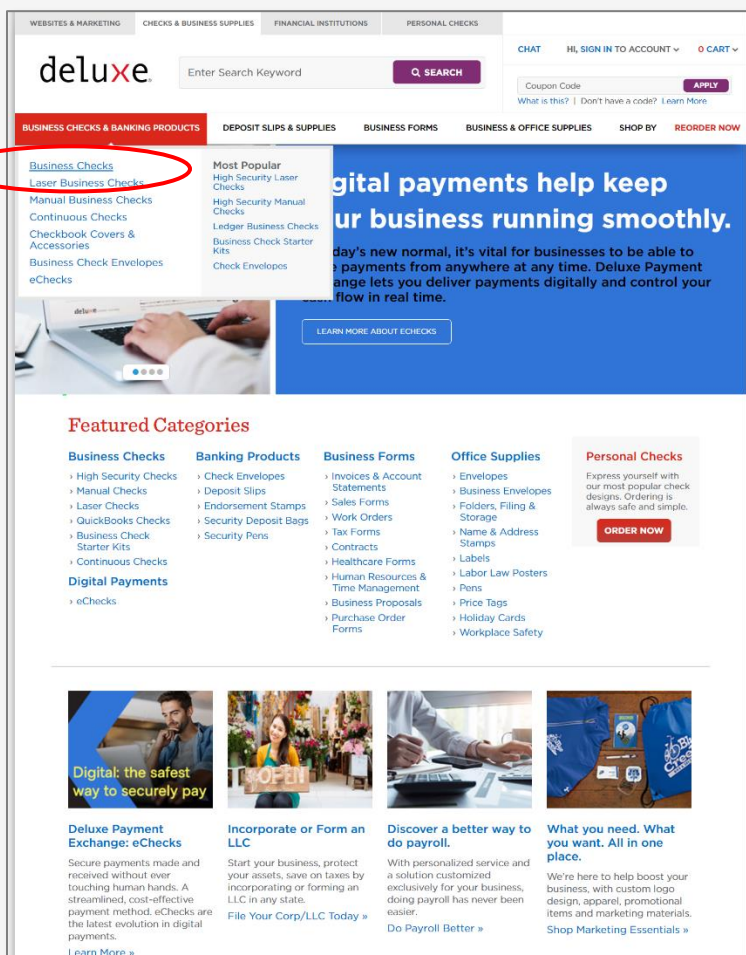


You will be prompted with a disclosure that you are leaving a site maintained by Continental Bank. Accept the disclosure to move on to the Deluxe website to begin ordering checks.

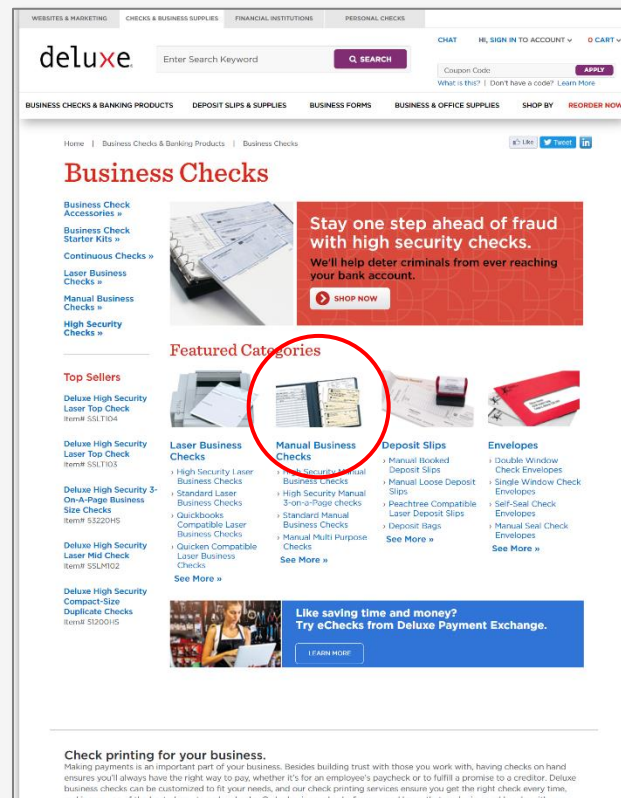


STEP 4 – DELUXE – ORDERING CHECKS ONLINE

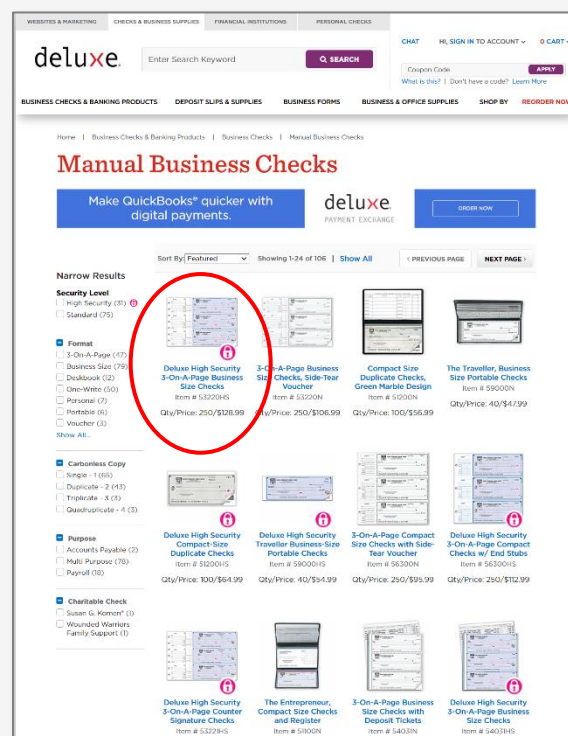
You will be taken to this screen on the Deluxe website. From there, hover over “Business Checking and Banking Products”, then click “Business Checks”.



Next click on either "Laser Business Checks" or "Manual Business Checks" to begin creating your checks.



On the next screen you will have the option to choose your preferred check types. For the remainder of this guide we will use the three check page options as an example.



Next you will be presented with the options to select quantity, add duplicates, or add companion products. When you have made your selections, click the “Customize Now” button to continue.

Home | Business Checks & Banking Products | Business Checks | Manual Business Checks

Deluxe High Security 3-On-A-Page Business Size Checks

Item#: 53220HS Size: 12 15/16 x 9"

| Quantity | 250 | 500 | 1000 | 2500 | 3000 |
|-----------------------------|----------|----------|----------|------------|------------|
| 53220HS-1 1-Part/Original | \$128.99 | \$164.99 | \$293.99 | \$660.99 | \$743.99 |
| 53220HS-2 2-Parts/Duplicate | \$199.99 | \$276.99 | \$488.99 | \$1,058.99 | \$1,252.99 |

We recommend this quantity.

1. Select Quantity: 1000

2. Part: 1-Part/Original

3. Add "Companion" Products

[View Larger Item](#)

[Binder for 3-On-A-Page Checks](#)

[Booked Deposit Tickets - Classic Design](#)

[Endorsement Stamp - Self-Inking, Popular Layout](#)

deluxe
PAYMENT EXCHANGE

Send checks without leaving home.

- Simple to Use
- Pay in Seconds
- Eliminate Postage & Envelope Costs

[LEARN MORE](#)

CUSTOMIZE NOW »

Finally, you will begin entering in details for your check prints using the interactive screens created by Deluxe. Make any final check customizations and hit “Next” to move on to stage 2.

deluxe 1. DESIGNS 2. BANK 3. COMPANY 4. LOGO 5. COLORS 6. REVIEW [NEXT »](#)

[View Larger](#)

Premium and Charitable Designs (+\$):

- Green Primitive
- Orange Diamonds
- Teal Circles

Standard Designs:

- Blue Deluxe HSecurity
- Green Deluxe HSecurity
- Gray Deluxe HSecurity
- Maroon Deluxe HSecurity
- Tan Deluxe HSecurity

Product Total: \$293.99

[View Details](#)

[NEXT »](#)

On Step 2, you will be presented with the fields to enter in your Continental Bank account information. Your account number can be found in the “Account Details” section of your online banking portal. Continental Bank’s routing number is 124003077.

[NEXT »](#)

[View
Larger](#)

| 1. DESIGNS | | 2. BANK | | 3. COMPANY | | 4. LOGO | | 5. COLORS | | 6. REVIEW | |
|-------------------------------|--|---------|--|------------|--|--|--|-----------|--|-----------|--|
| Design Preview | | | | | | <h3>Bank Information</h3> <p><i>For security reasons, account information will not be shown on the product preview.</i></p> <ul style="list-style-type: none"> * Routing Number (9 digits) ? <input type="text"/> * Account Number (1-15 digits) <input type="text"/> * Start Number (4-8 digits) <input type="text"/> * Bank Name <input type="text"/> Address Line 1 <input type="text"/> Address Line 2 <input type="text"/> City, State, Zip <input type="text"/> | | | | | |
| Q View Larger | | | | | | | | | | | |

Product Total: \$293.99

[View Details ▾](#)

[NEXT »](#)

The remaining 4 steps of the ordering process will allow you to add your company logo and other customization. Be sure to review your checks at the end for accuracy before ordering your checks.

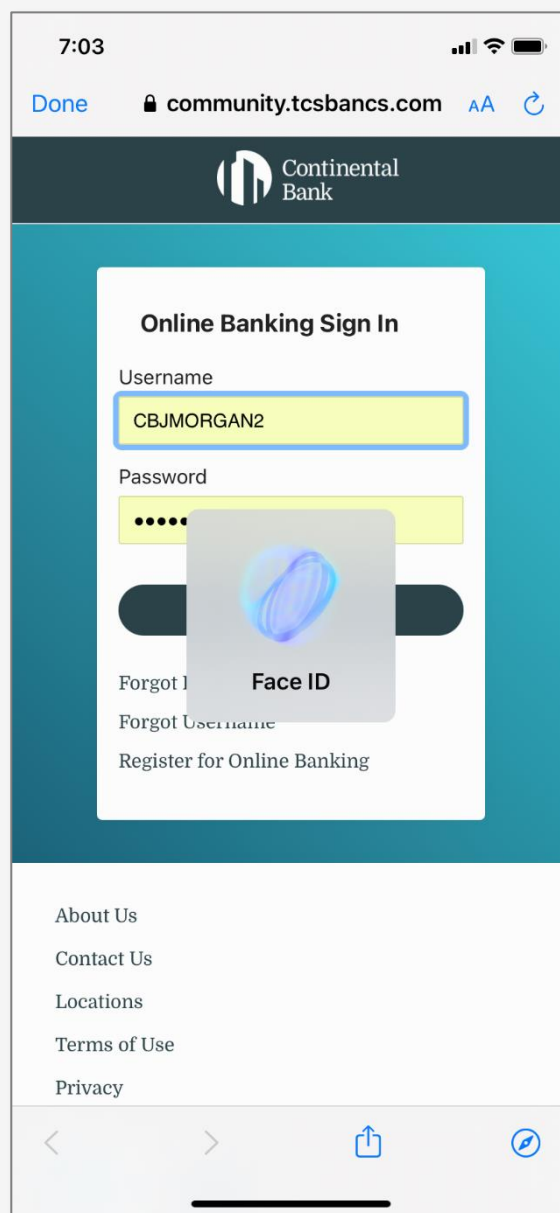
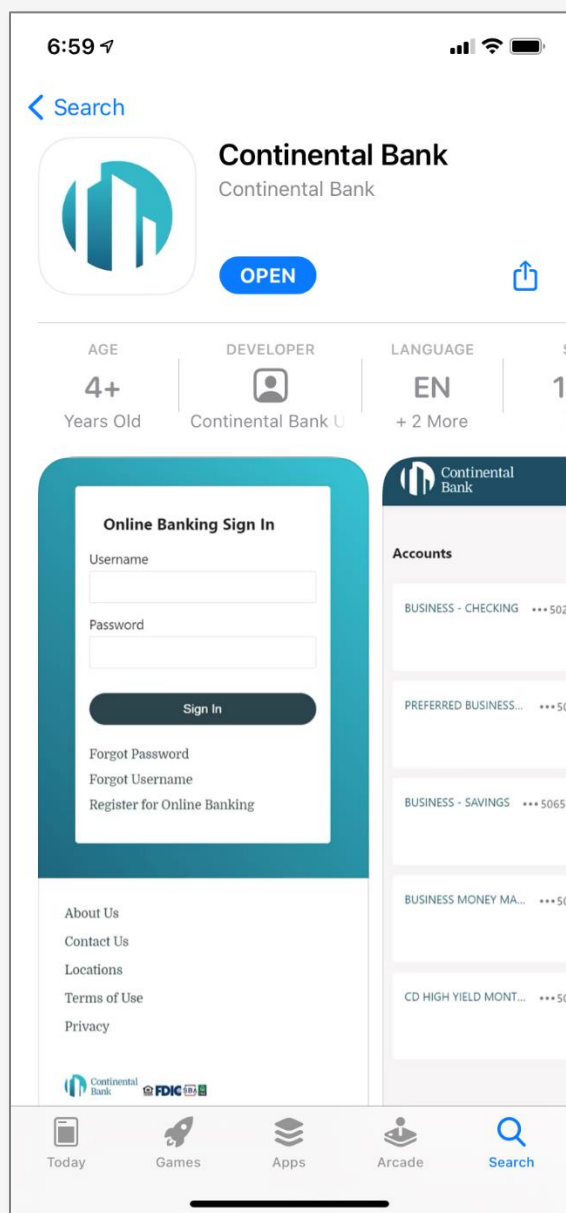
Mobile App

STEP 1 – DOWNLOAD THE MOBILE APP

Go to the app store and download the Continental Bank mobile app on any iOS or Android device. The application works the same on all devices, the only difference is the layout form fitting to screen sizes.

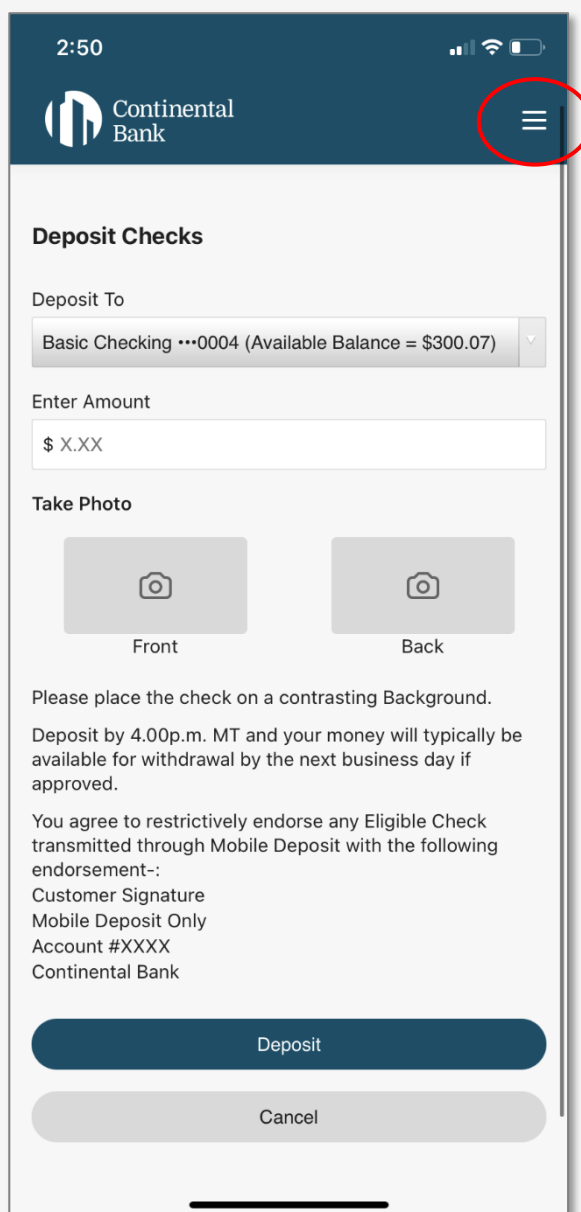
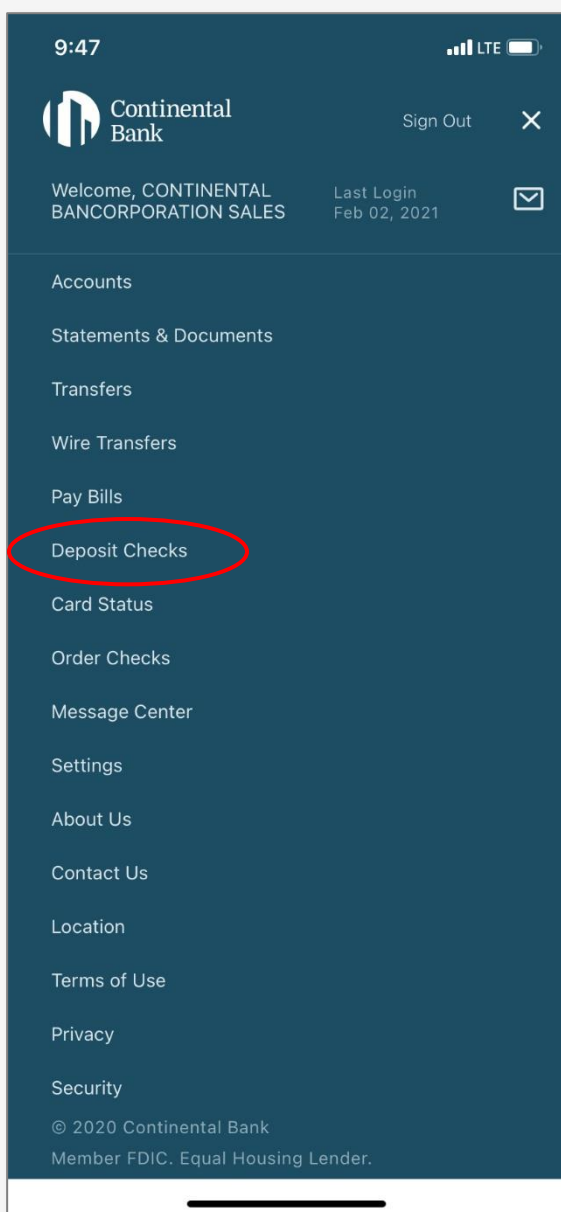
STEP 2 – SIGN IN

Once you open the app, you will be able to sign in using the same credentials as your desktop.

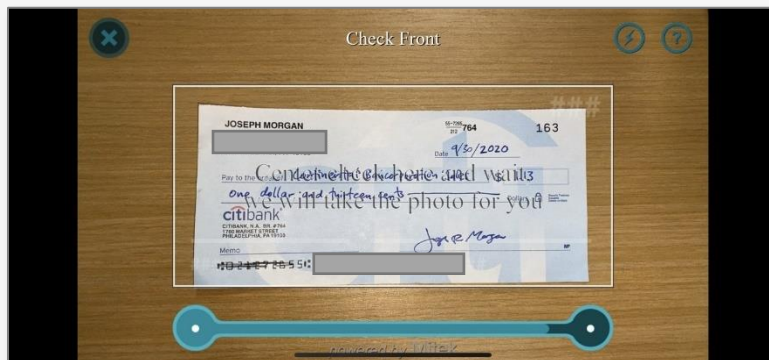


STEP 3 – MOBILE DEPOSIT CHECK (MDC)

From the list Menu options, click on “Deposit Checks”. Then select the account you’d like to deposit into, followed by amount of the check. Then click on the “Front” and “Back” camera icons to take photos of both sides of the check. There is no dollar limit that can be deposited through MDC, but depending on how large the check size is, we may put a hold on a portion of the funds until they clear.



Once the camera is accessed, place the check into the box and wait for the photo to be taken automatically once the lens is in focus and the lighting is sufficient.



Once the photos are taken, click “Deposit”. Then a screen will appear with a green dialogue box indicating the check was transmitted successfully. The click “Go to Account Summary”.

12:22

Continental Bank

Deposit Checks

Deposit To
BASIC BUSINESS - CHECKING ***0004 (Available Bal:)

Enter Amount
\$ 1.13

Take Photo

Front Back

Please place the check on a contrasting Background.
Deposit by 4.00p.m. MT and your money will typically be available for withdrawal by the next business day if approved.
You agree to restrictively endorse any Eligible Check transmitted through Mobile Deposit with the following endorsement-:
Customer Signature
Mobile Deposit Only
Account #XXXX
Continental Bank

Deposit

Cancel

12:21

Continental Bank

Deposit Checks

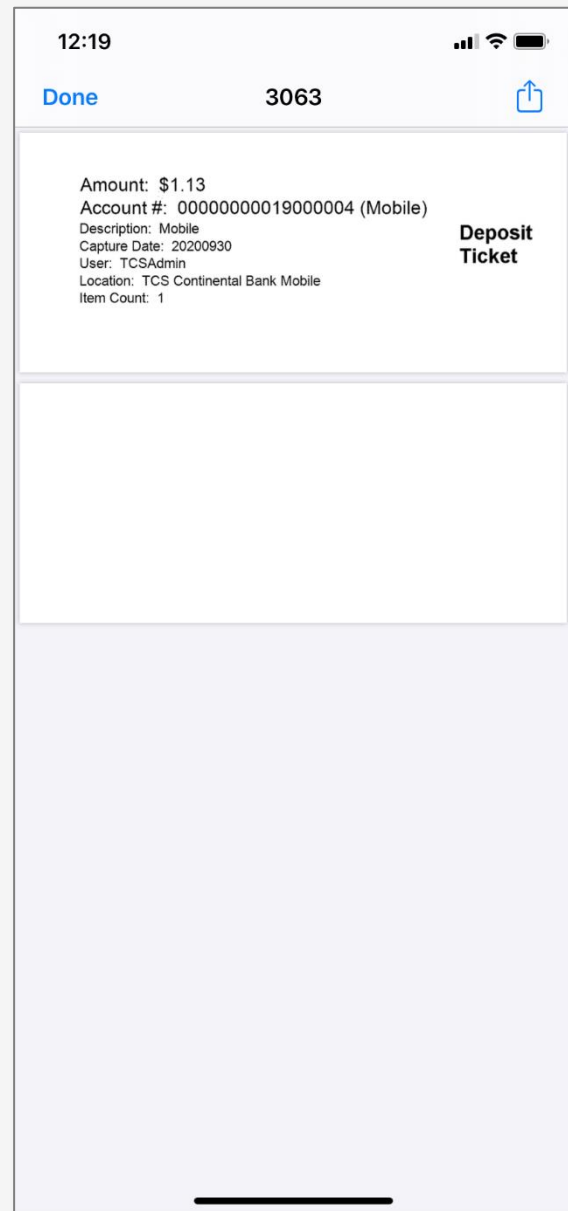
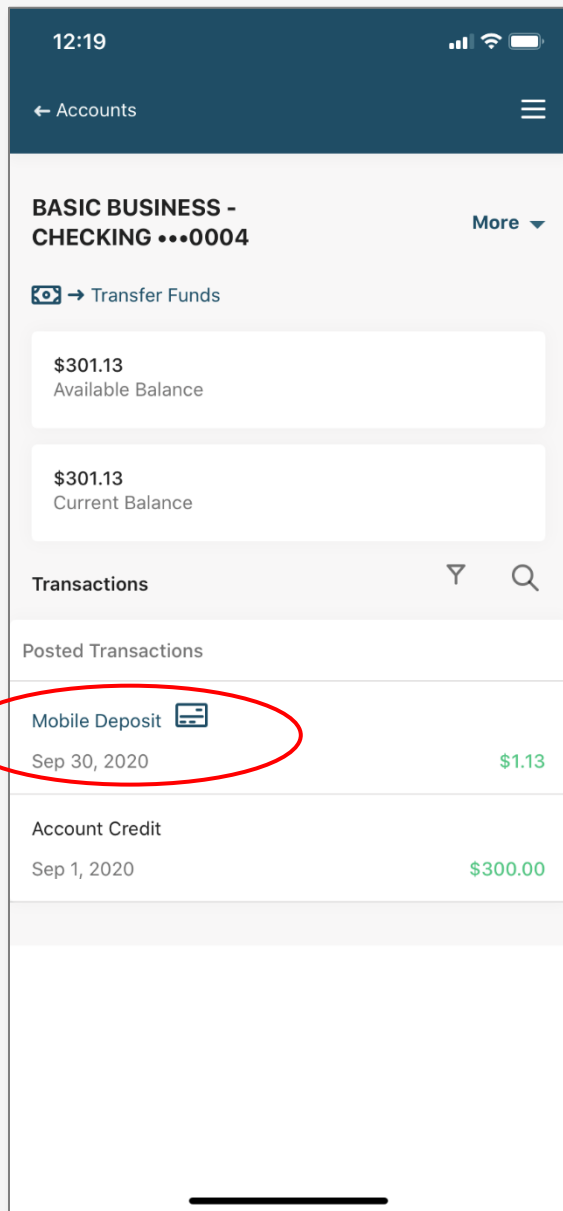
Success! Check has been deposited.

Deposit To
BASIC BUSINESS - CHECKING ***0004 (Available Balance = \$301.13)

Enter Amount
\$1.13

Go to Account Summary

On the Account Summary Page, you will see the Mobile Deposit transaction upon posting. If you click on the check icon, it will pull up the Deposit Ticket showing the details of the check deposited.



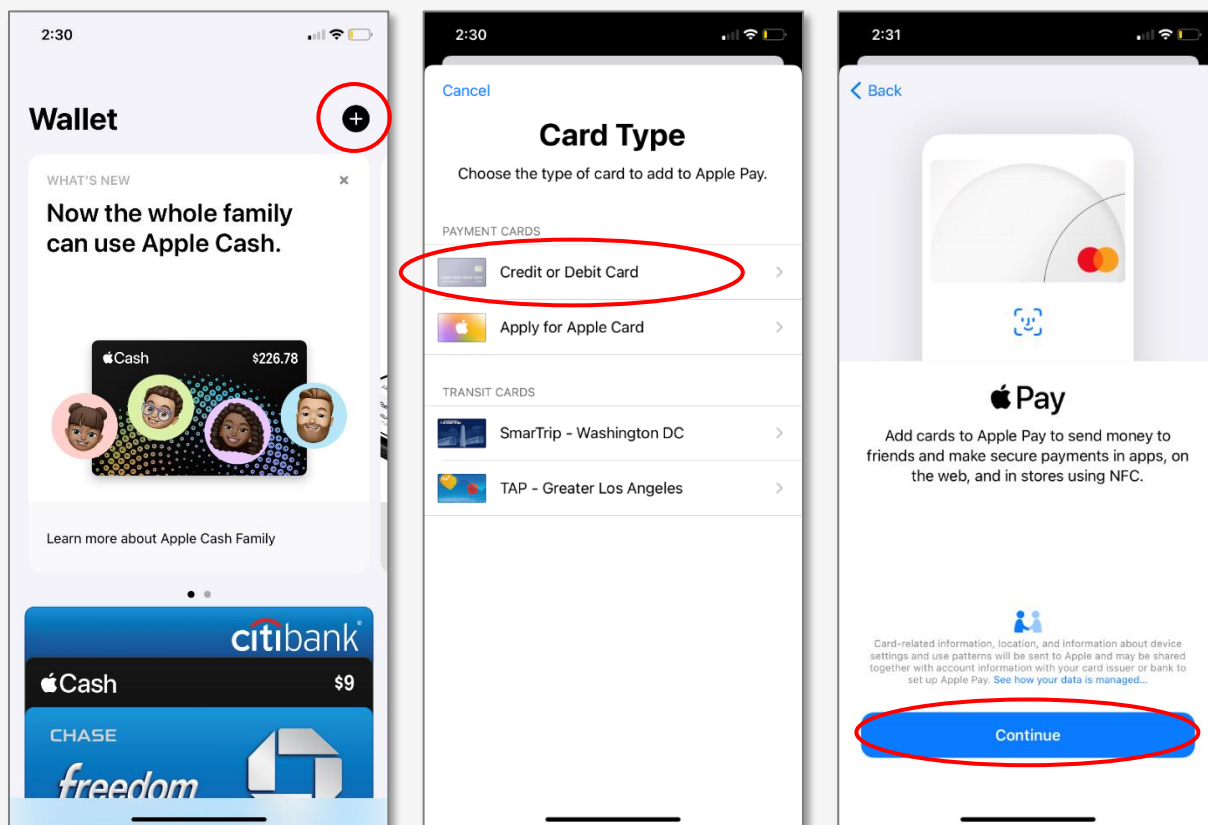
Debit Cards & Mobile Wallet

STEP 1 – ORDER DEBIT CARD

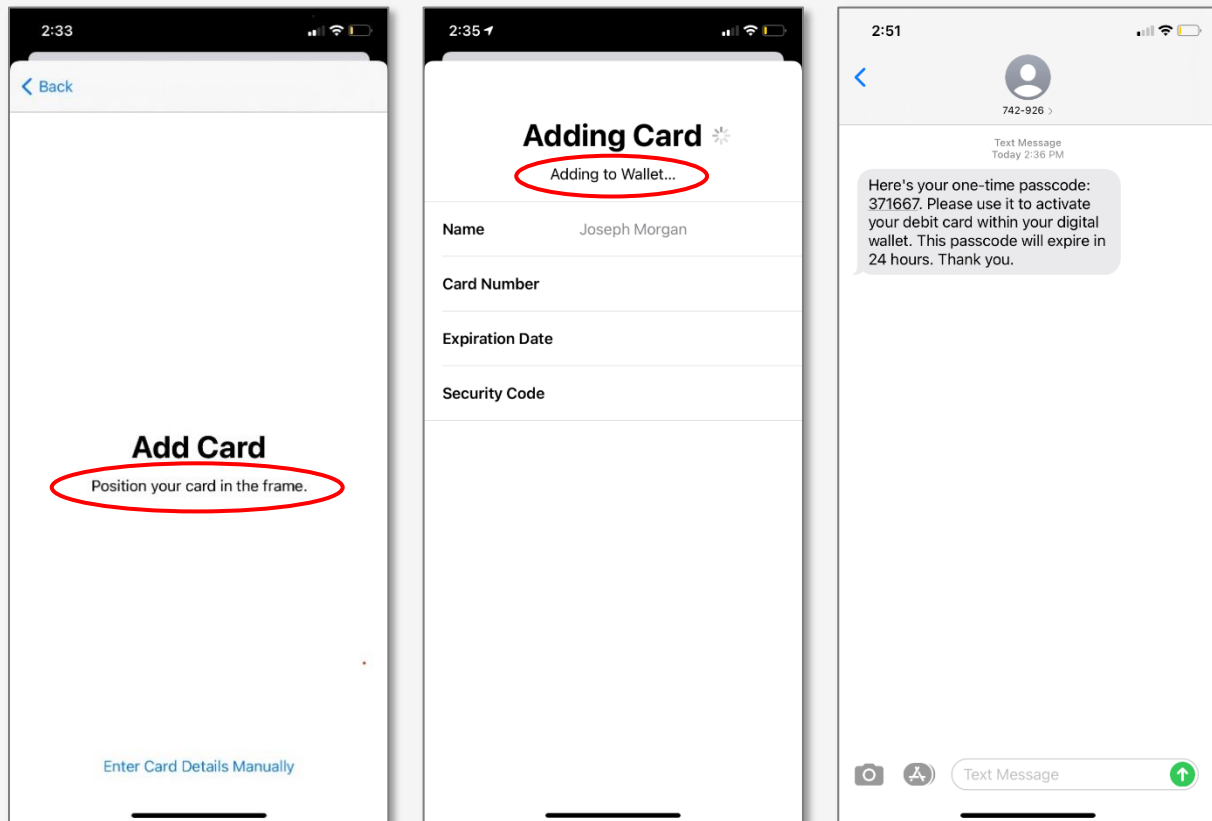
Contact your Relationship Manager to order as many free debit cards as your business needs. Cards take between 5-10 business days to be shipped in the mail. To activate the card and customize your PIN, call 800-717-4923 from your registered phone number on file at the bank (and have your card and your SSN ready).

STEP 2 – ADD DEBIT CARD TO MOBILE WALLET

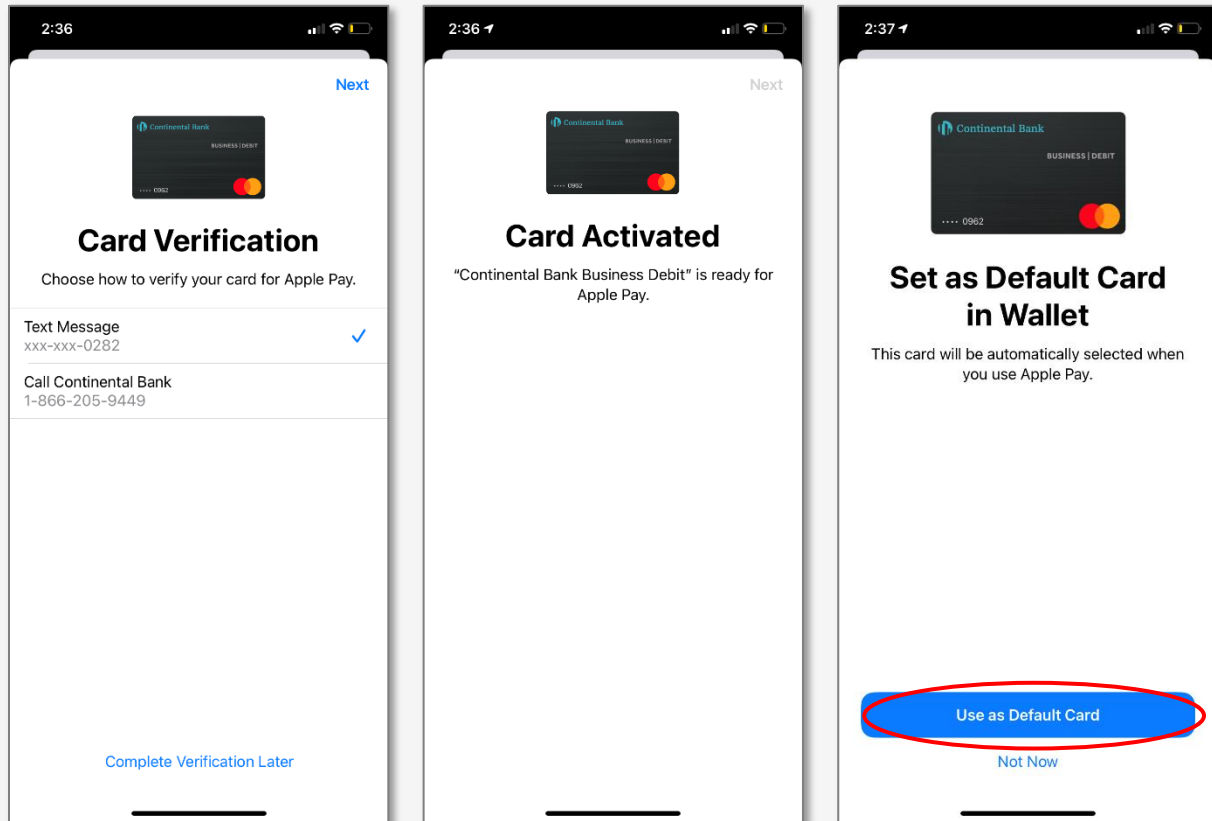
If you prefer contactless payments, please add your debit card to your mobile wallet on any Apple or Android phone. The below example is for Apple Wallets, but Google or Samsung Android will be similar.



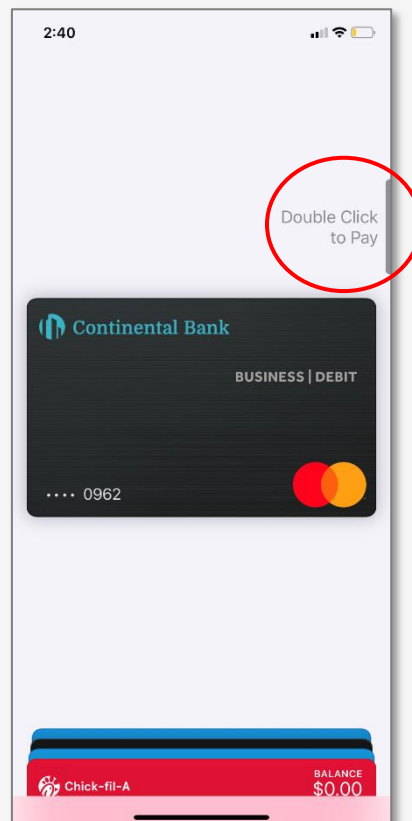
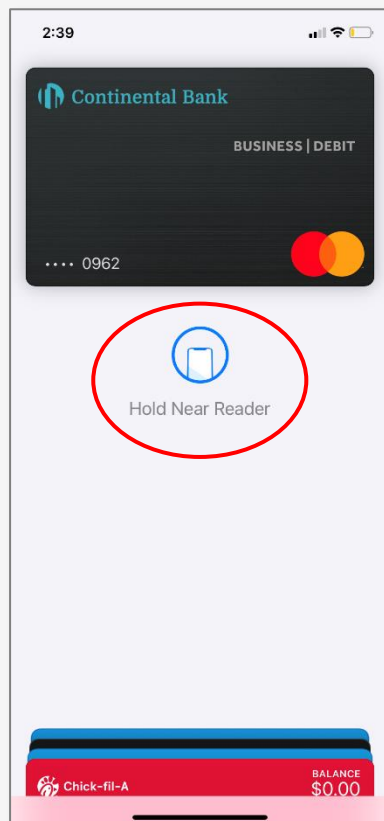
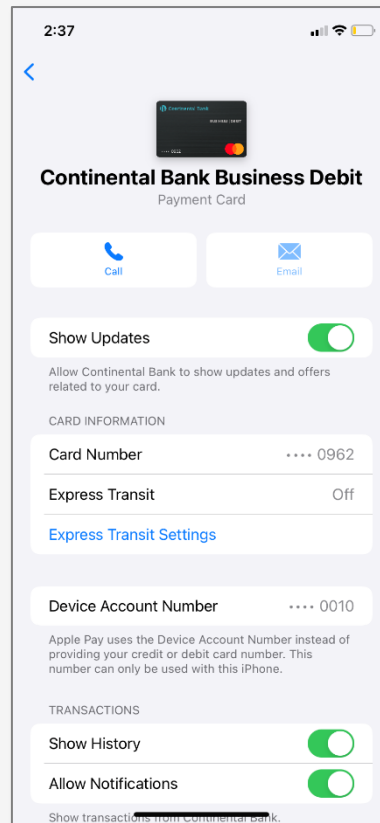
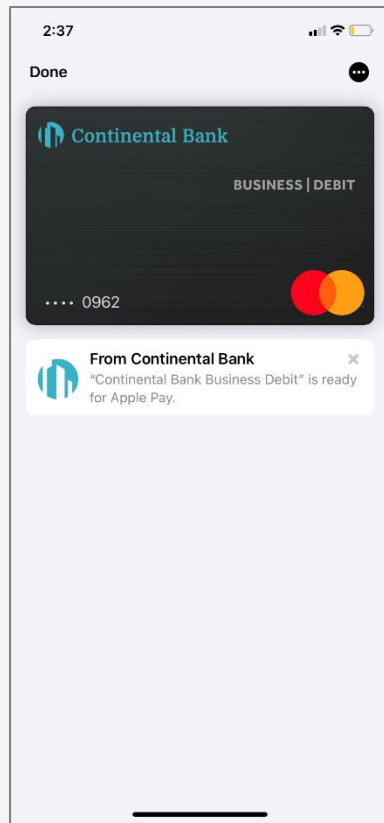
Position the back of your card in the frame of the camera, or add the card manually if the camera is not picking up the correct card details. Once the card is added, you will receive a One-Time-Passcode via text message that you must verify.



Once Verified, your card will be activated, and you can choose to select it as the Default Card in your digital wallet.

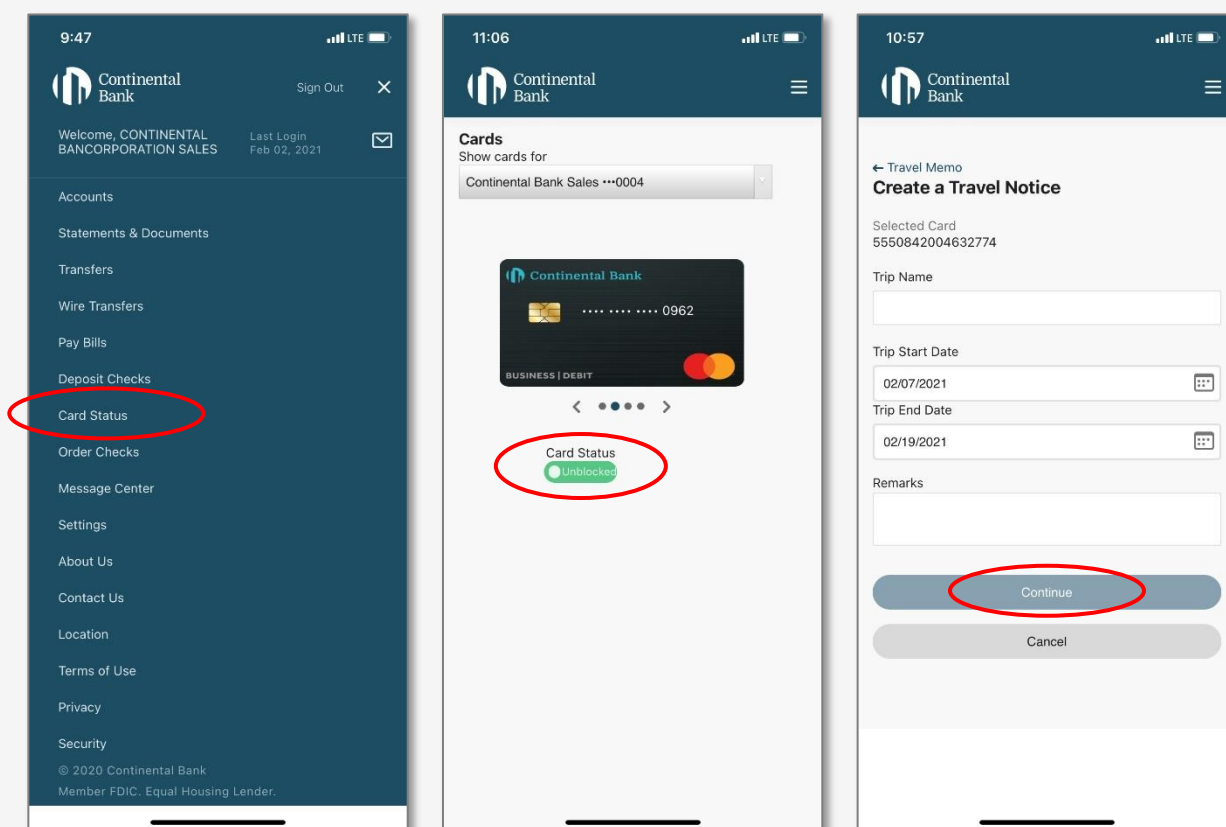


Once the card is loaded in the wallet, hold it near the card reader and double click to Pay.



STEP 3 – MANAGE CARDS

Take control of your cards in your mobile app by selecting “Card Status”. Then turn your card On and Off (“Blocking or Unblocking”) in real time, or set Travel Memos so that when you travel out of your normal geographic spending area, your transactions won’t be blocked.



Remote Deposit Capture (RDC)

STEP 1 – APPLICATION

Contact your Relationship Manager to request an RDC scanner and to sign the RDC Agreement. There are two RDC scanners compatible with the bank—a single feed, and a multi-feed scanner.

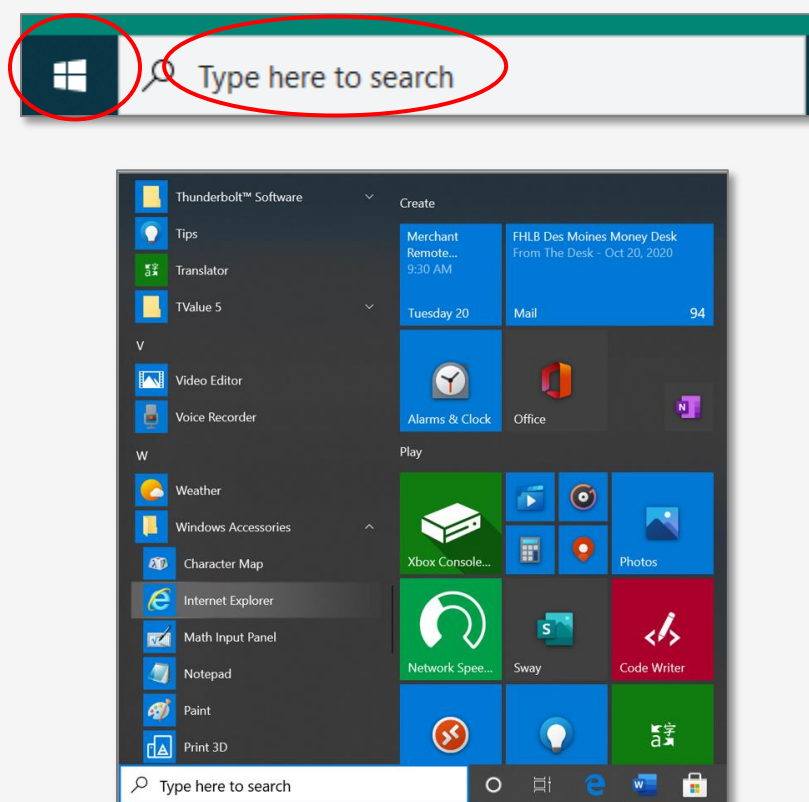
STEP 2 – RECEIVING YOUR SCANNER

A Continental Bank representative will provide the online password setup procedure and URL to you directly. Once that setup is complete with the Bank's RDC vendor, Wausau, the RDC Scanner will be drop shipped directly to your designated location. Your specific URL and Password for RDC will be sent to your designated email, via secure email.

STEP 3 – PRE-SCANNER SETUP

Follow the instructions as outlined below and also in the RDC User Guide provided to you by Wausau.

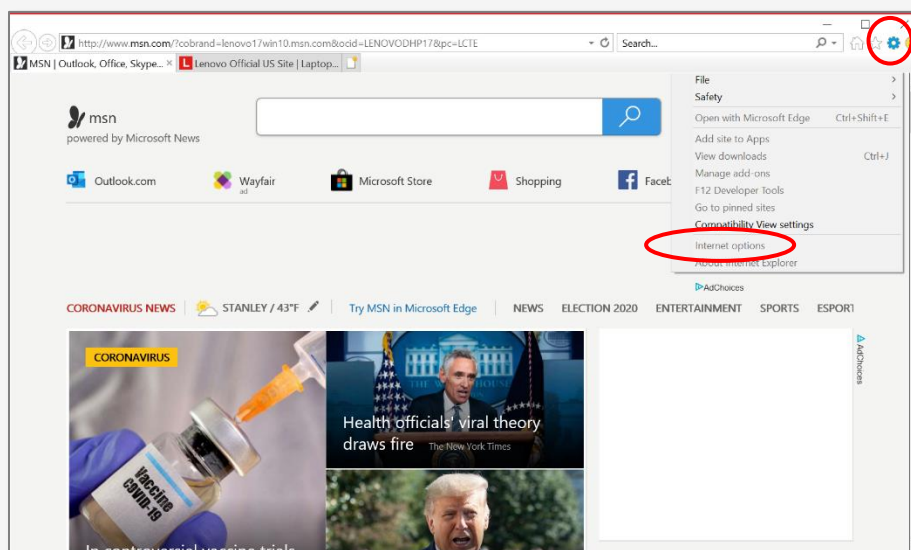
Note: The RDC process and scanner needs to be completed using Internet Explorer. Please access that by searching on your computer or clicking on the Start Window/Windows Accessories/Internet Explorer.



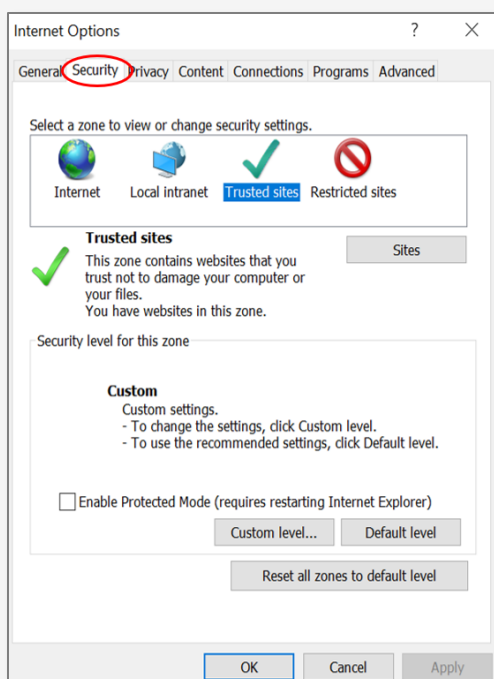
STEP 4 – ESTABLISH A TRUST TO THE WEB SERVER

The web remote capture client is designed to be run as a trusted site. The institution's website must be part of a Trusted Sites zone in Internet Explorer on the client machine. Establish a trust to the web server so that Internet Explorer can verify the identity of the remote capture application and know that the program comes from a known, reliable source.

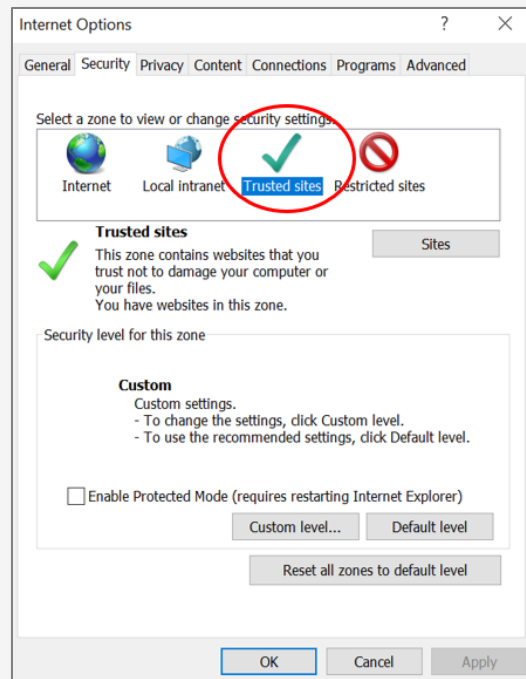
1. Open Internet Explorer.
2. Go to Tools / Internet Options (may have an icon only).



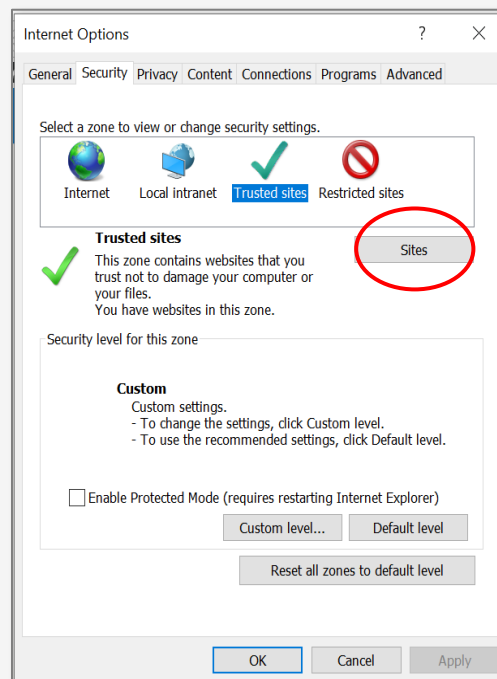
3. In the Internet Options window, select the Security tab.



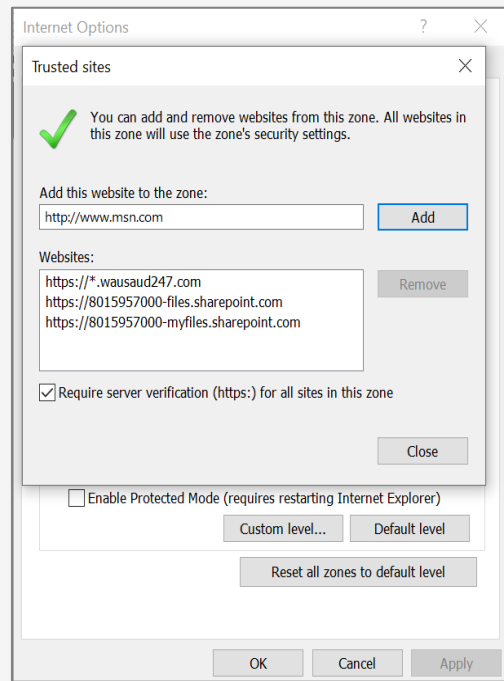
4. Highlight Trusted Sites from the web content zones at the top.



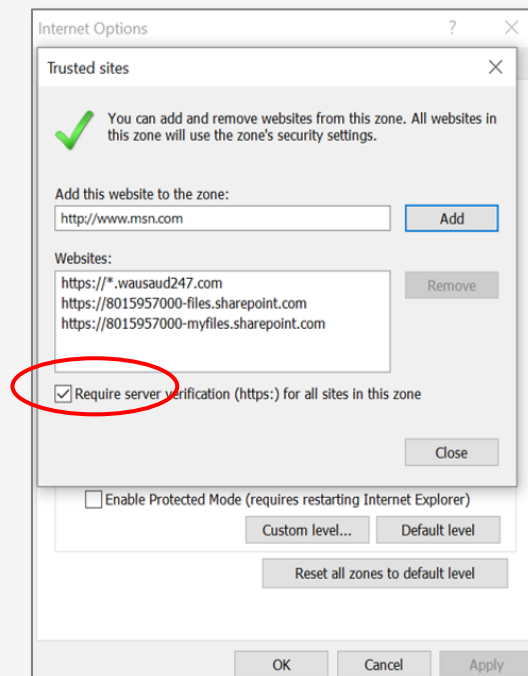
5. Click "Sites".



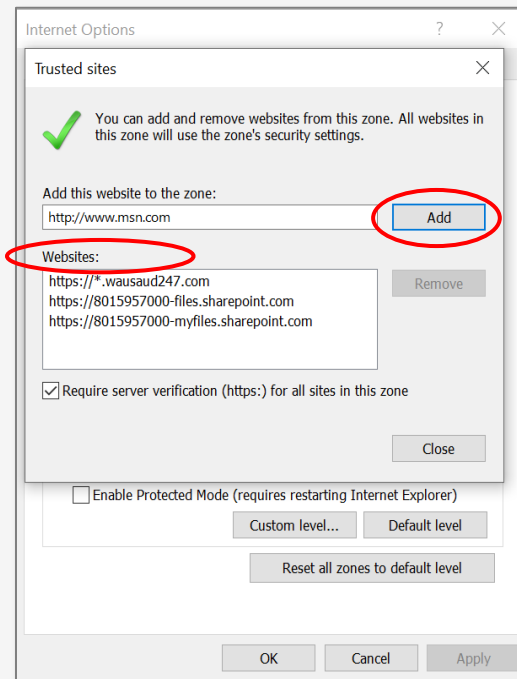
6. Enter the URL of the Remote Capture Web Server (provided earlier via secure e-mail) to which the client PC will connect.



7. Remote Capture uses HTTPS (server verification). Ensure to check the "Require server verification" box. If it is unchecked this will still not reduce the security of the RDC application.



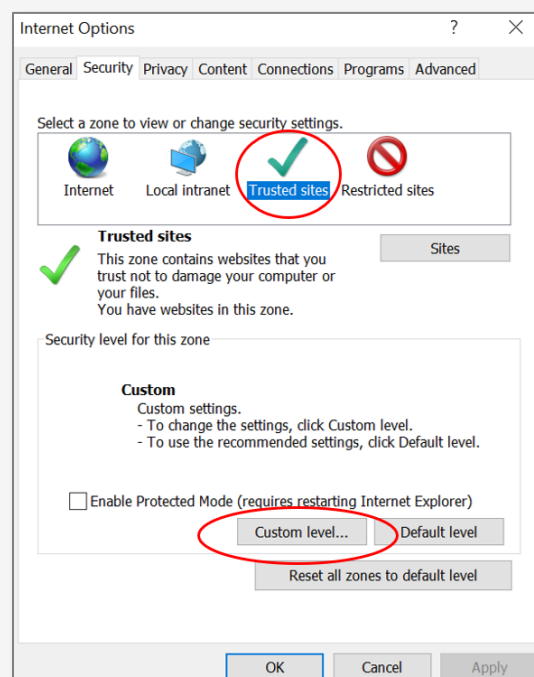
8. Click on Add and put in the following URL: https://*.wausaud247.com. The URL will list at the bottom of the screen as a trusted site. Click on close to save the trusted site tab.



STEP 5 – VERIFY SETUP-UP (ActiveX Controls for Microsoft.NET)

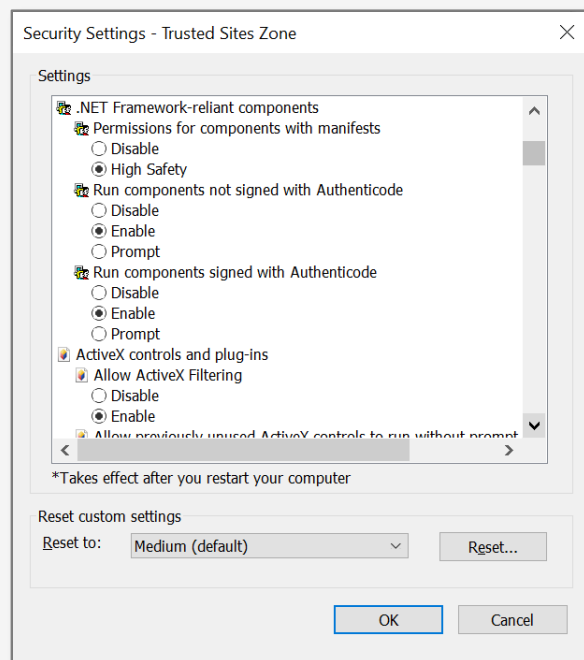
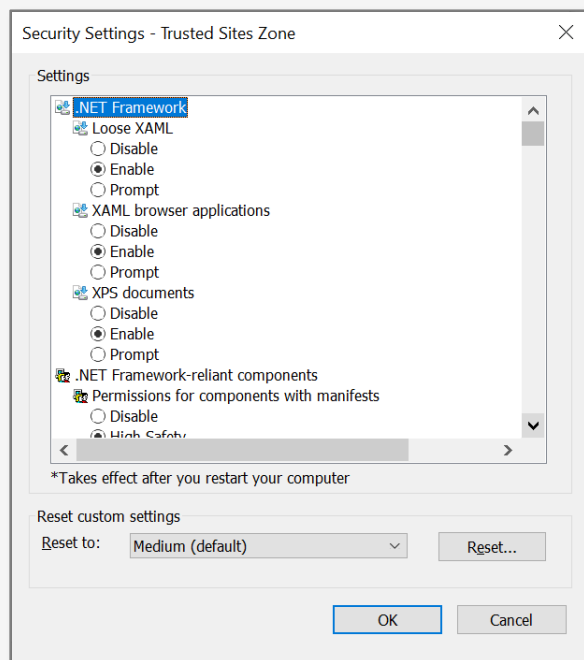
To further enhance the security settings of the RDC app, enable the relevant ActiveX components.

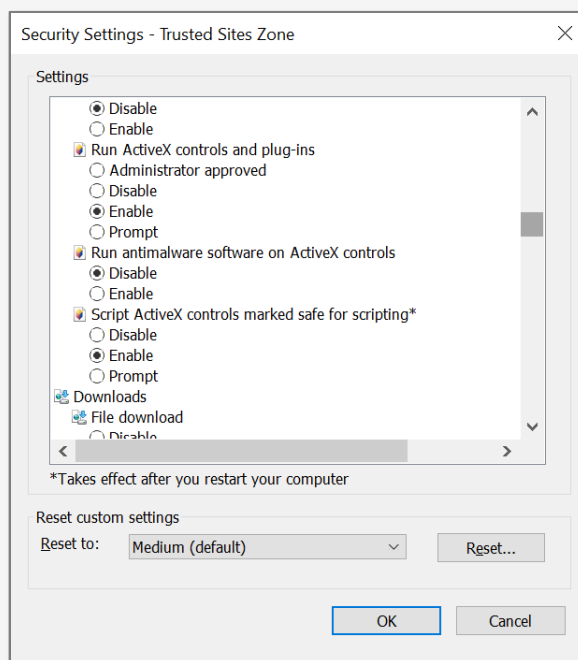
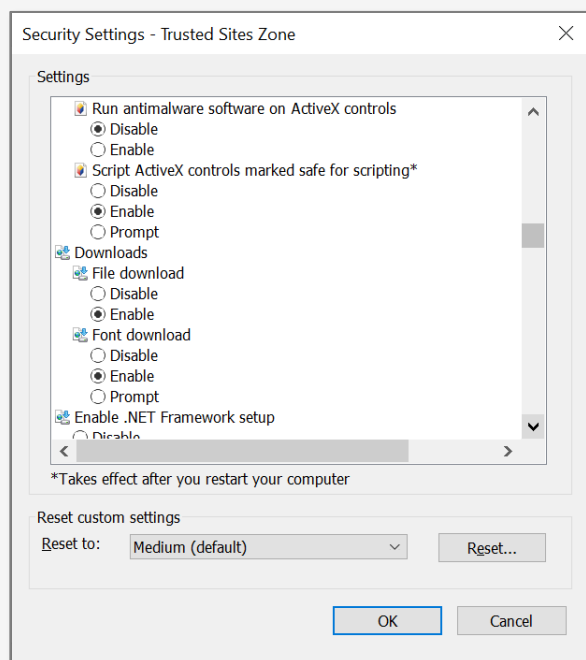
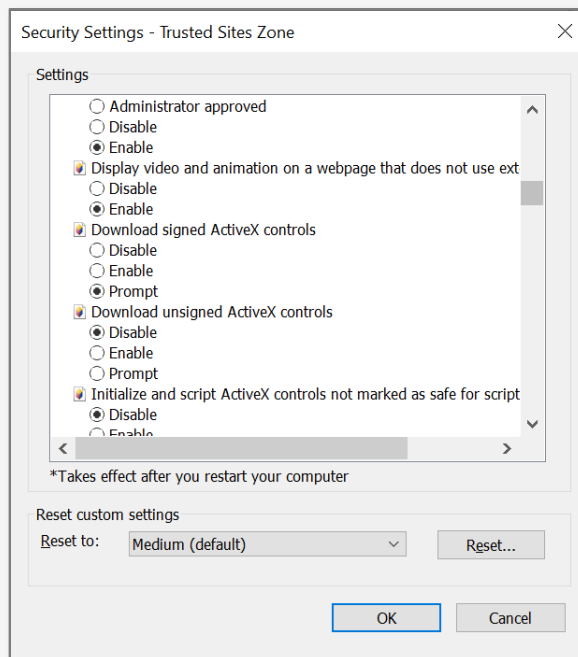
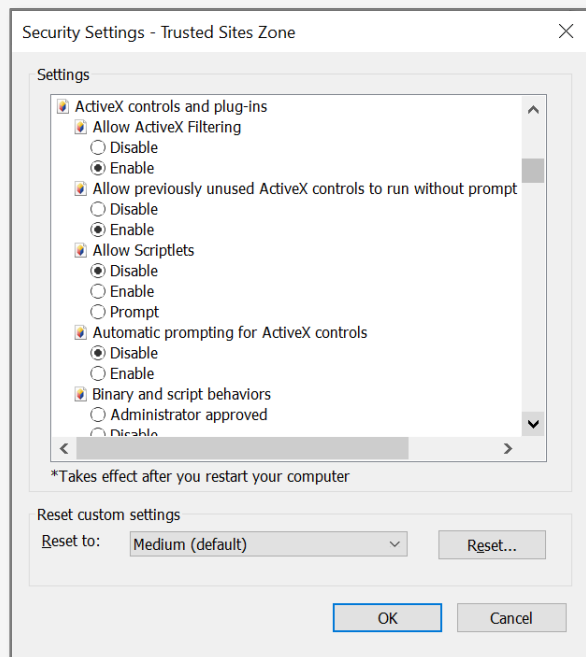
1. While still in the Internet Options screen, click “Custom Level” for the Security Level



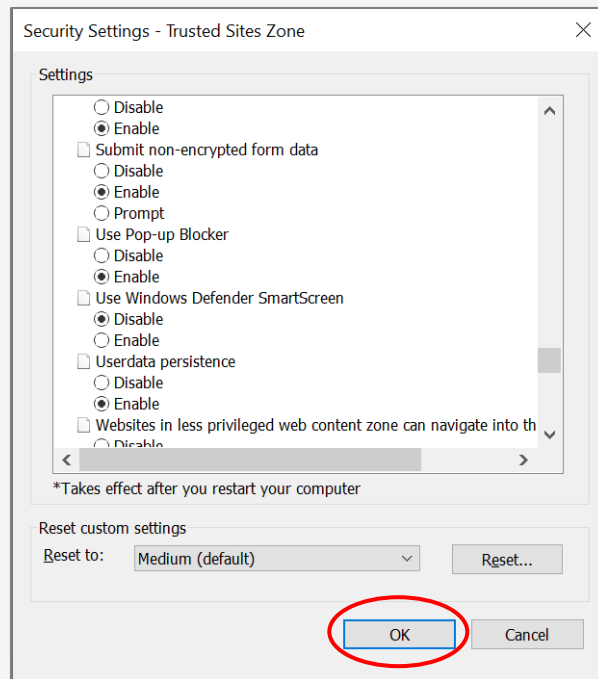
2. Ensure the Security Settings (Screenshots of these settings in the menu are shown below):
 - a. .NET Framework-reliant Components:
 - Run components not signed with Authenticode – ENABLE
 - b. Enable .NET framework setup – ENABLE
 - c. ActiveX Controls and Plug-ins:
 - Display video and animation on a web page that does not use an external media player – ENABLE
 - Script ActiveX controls marked safe for scripting – ENABLE
 - Run ActiveX controls and plug-ins – ENABLE
 - d. Miscellaneous
 - Use Smartscreen filter – DISBALE (Smartscreen Filter, Windows SmartScreen or the Windows Defender SmartScreen are the same protection feature, with different names, depending on the Windows version that you are using.)

Screenshots of these settings in the menu:

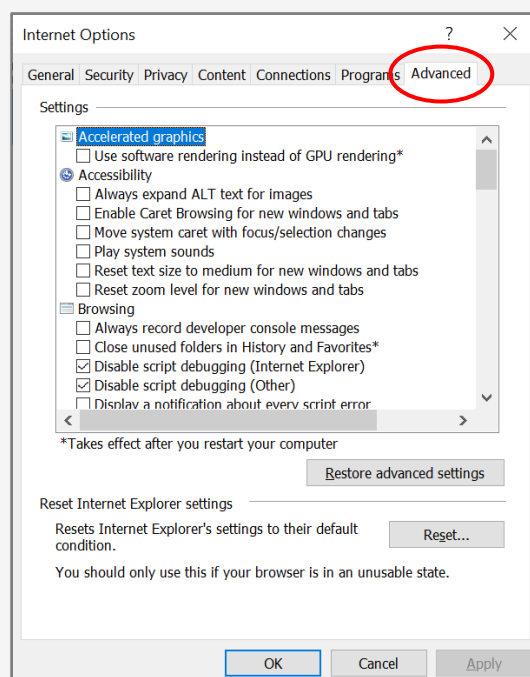


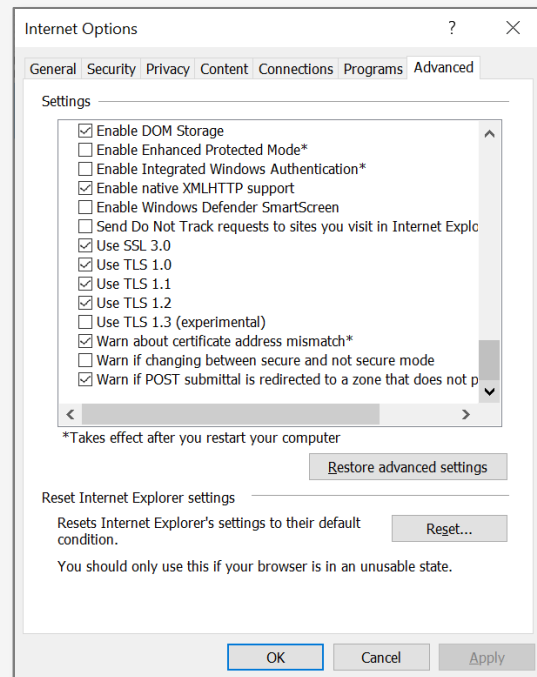
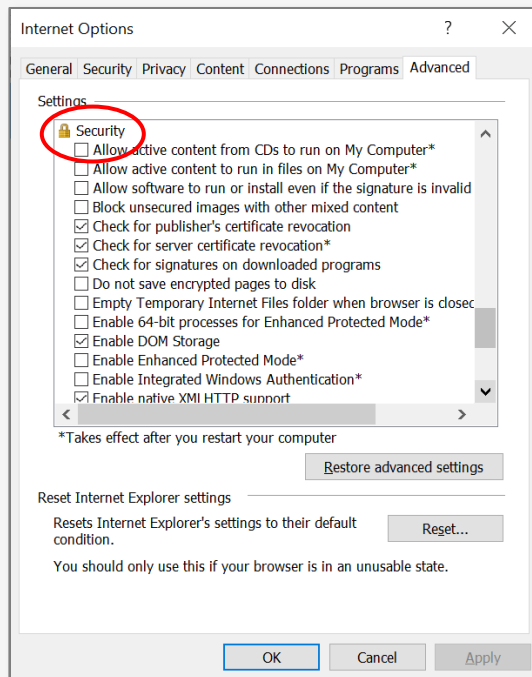


3. Click OK to save your changes and close the window.

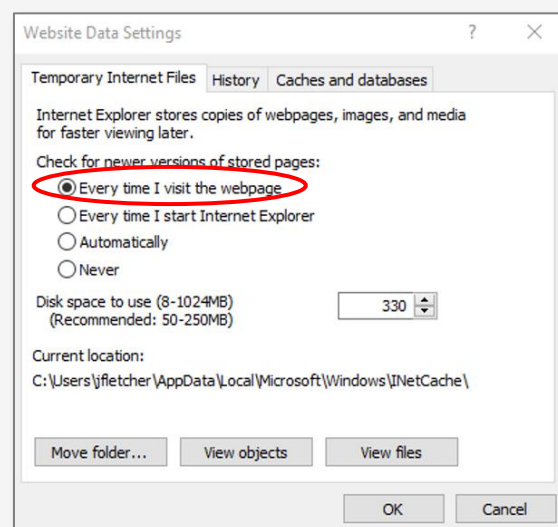
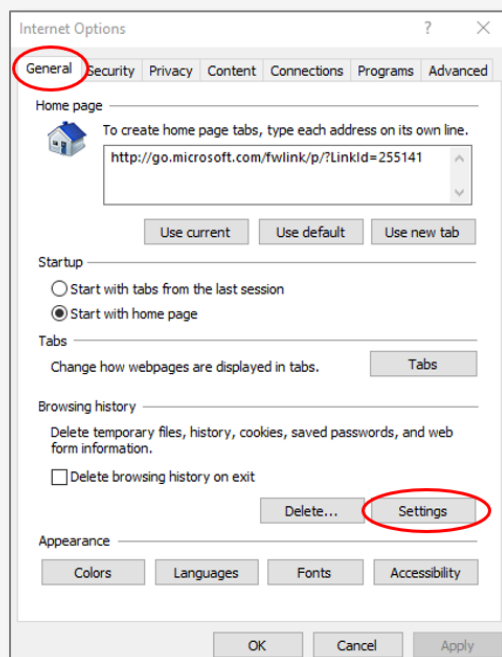


4. Select the "Advanced" tab (screenshots of the settings in the "Advanced" tab are below):
 - a. Under "Advanced" there is a "Security" section. See 2 screenshots on top of next page.
 - Do not save encrypted Pages to disk – DISABLE
 - NOTE: If this option is checked it can cause several problems on the system, including not running .NET controls and viewing PDFs could be affected.
 - Integrated Windows Authentication – DISABLE
 - Use SSL 2.0 – DISABLE
 - Use SSL 3.0 – DISABLE





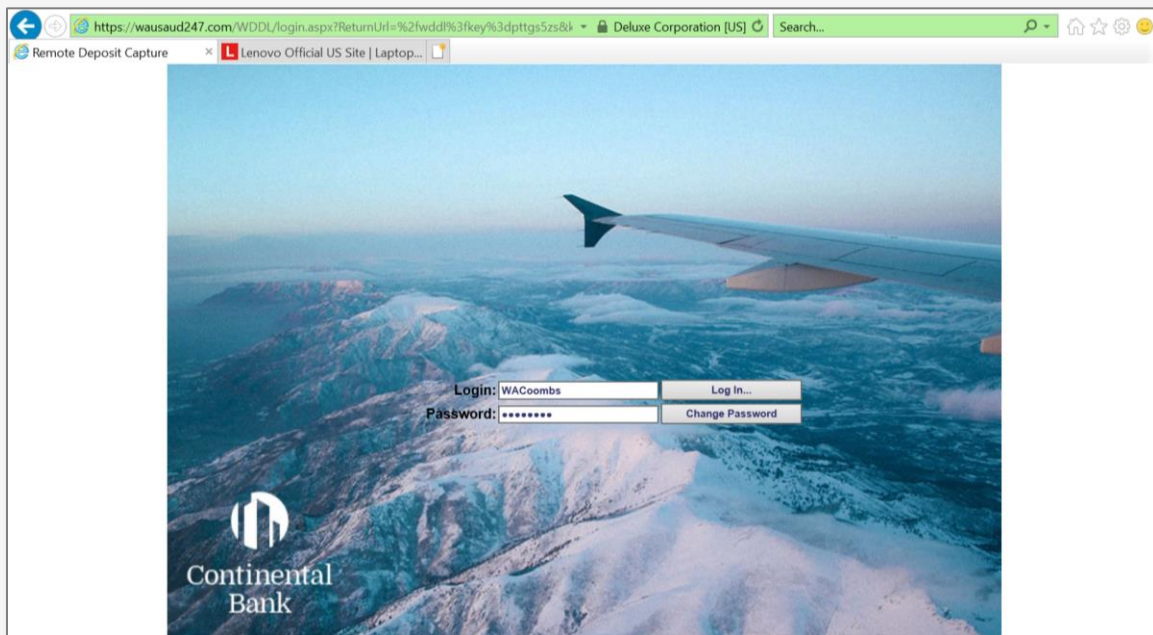
5. Select the "General" tab. Then, under the "Browsing History" section, click "Settings".
 - a. Then on the screen to the right, click on the circle next to "Every time I visit this webpage" and hit "OK".



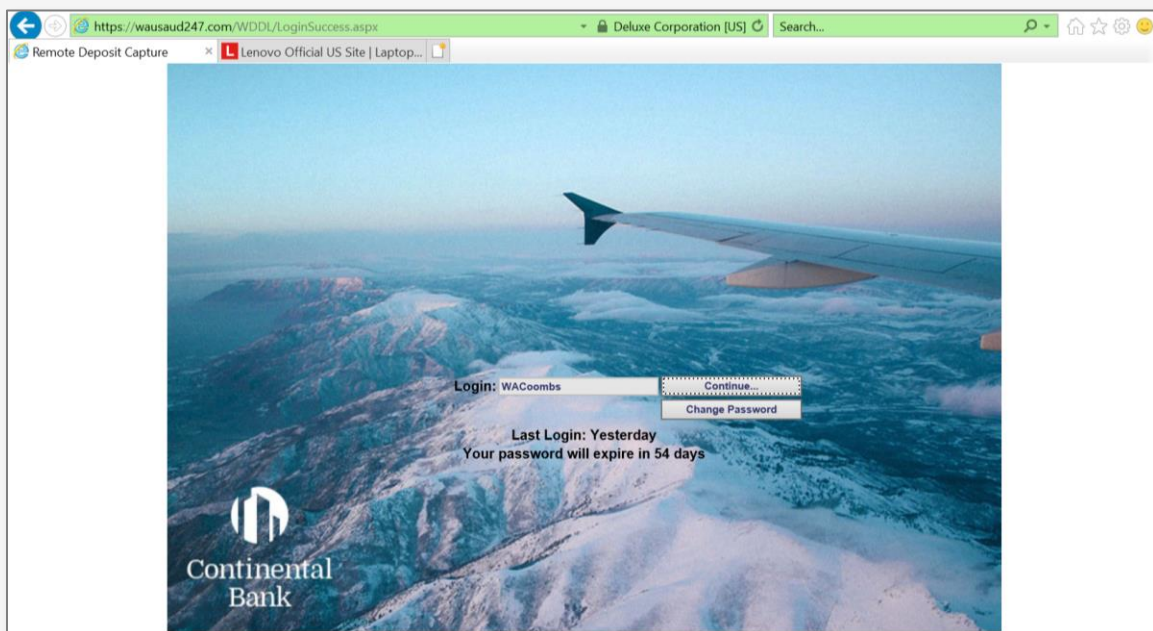
STEP 6 – SCANNER INSTALL

*You will need to be logged into the PC with an Administrator User Profile so you have rights to install the software.

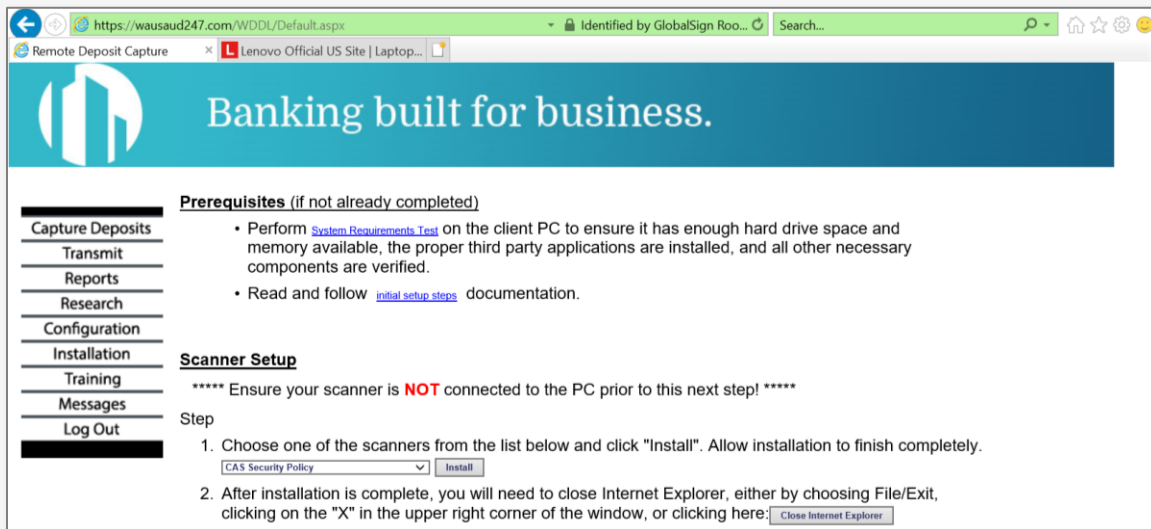
1. Log into the Remote Deposit Capture site using the URL provided earlier in the secure email using the provided Username and Temporary Password.



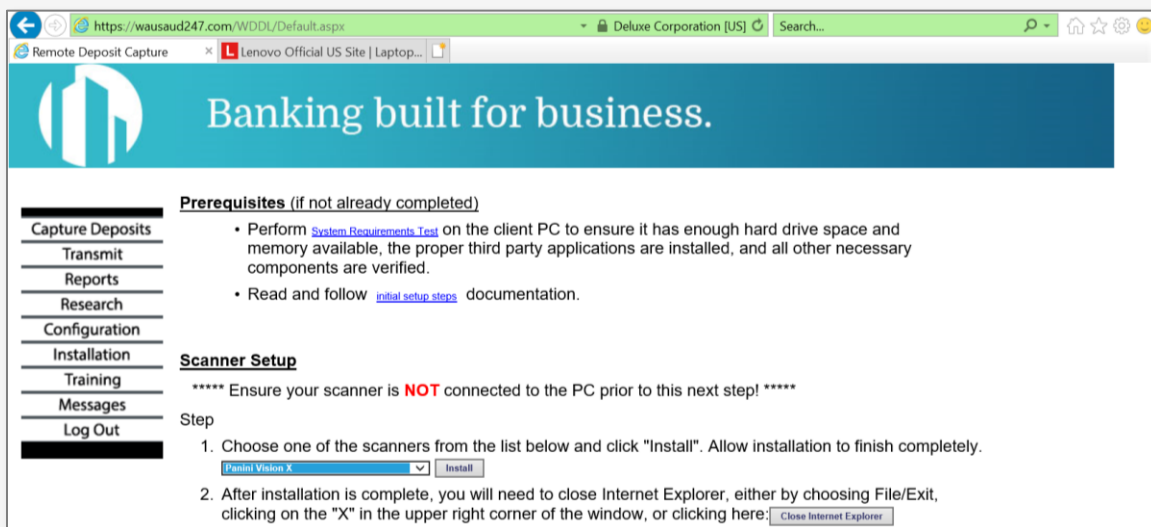
2. Once logged in you will need to change your Temporary Password.



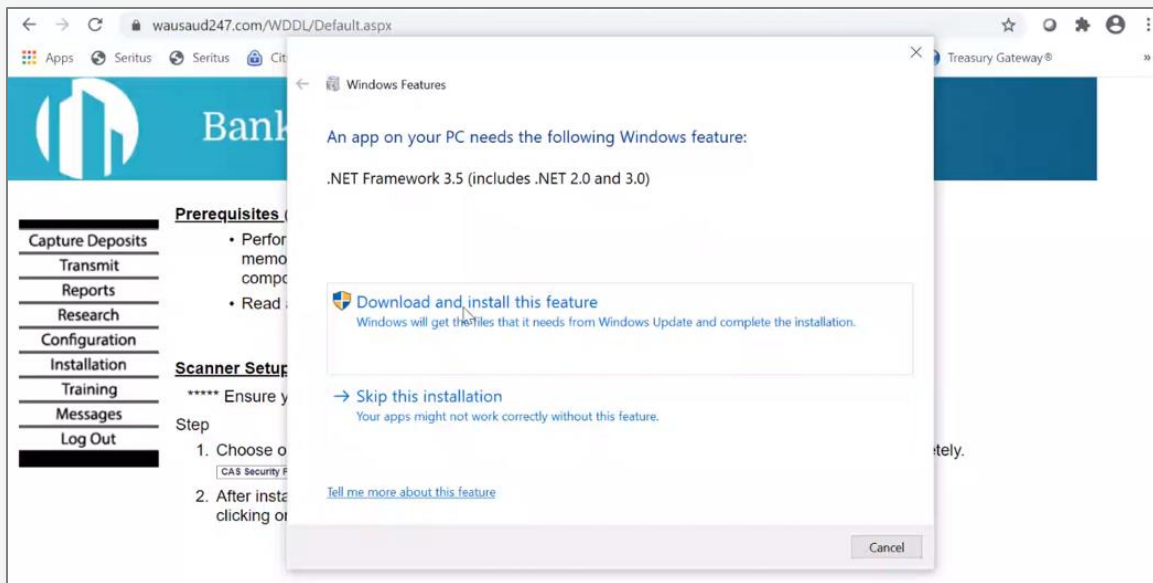
3. Once logged in, click on Installation from the menu on the left. In the Scanner Setup section, choose CAS Security Policy from the drop-down menu and install by following the prompts.



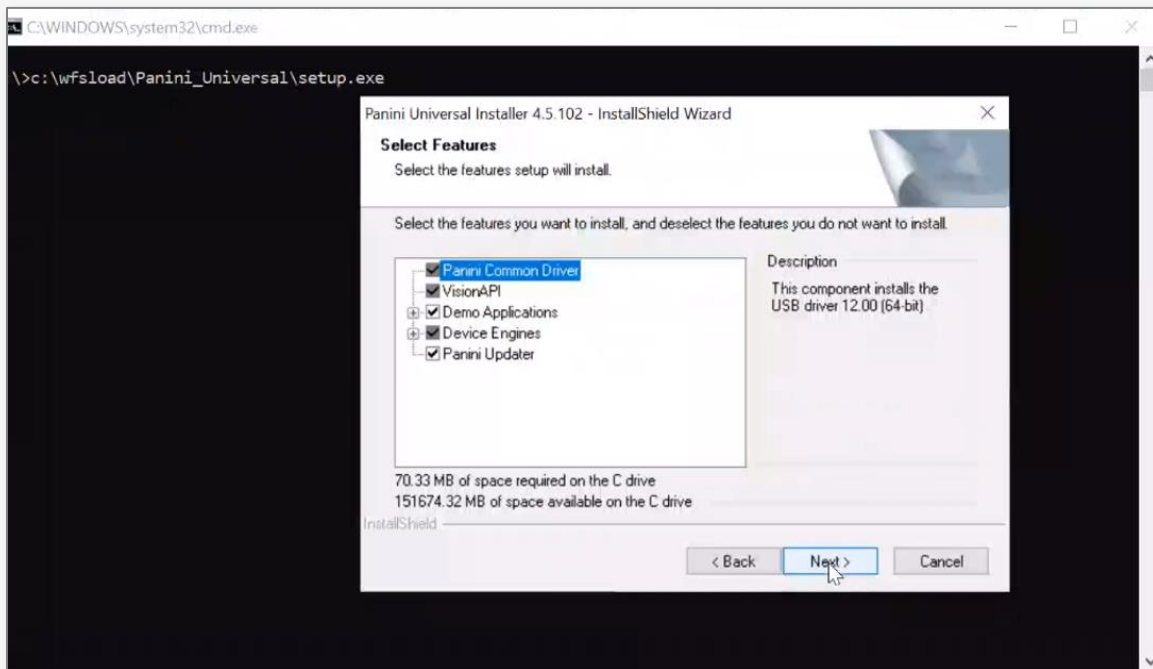
4. After the CAS Security Policy has been installed, continue and install the scanner driver. Choose your scanner from the drop-down menu and install by following the prompts after.



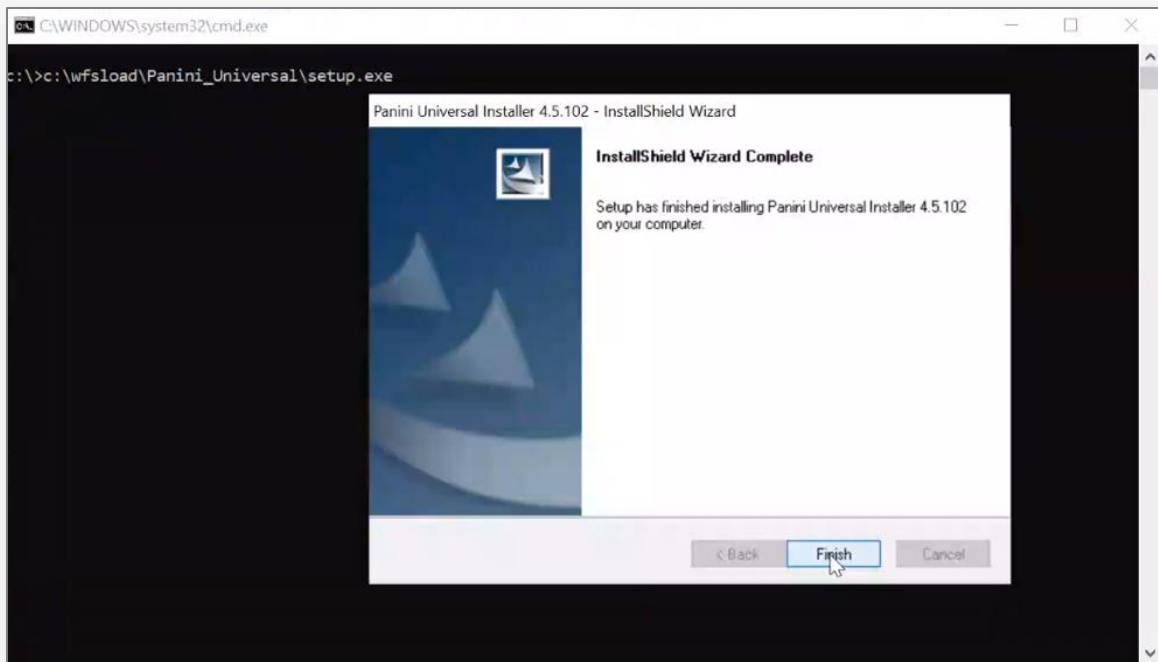
5. The following pop-up will appear and you will need to choose “Download and install this feature”.



6. A new pop up page will appear. Highlight “Panini Common Drivers” and click on “Next”.

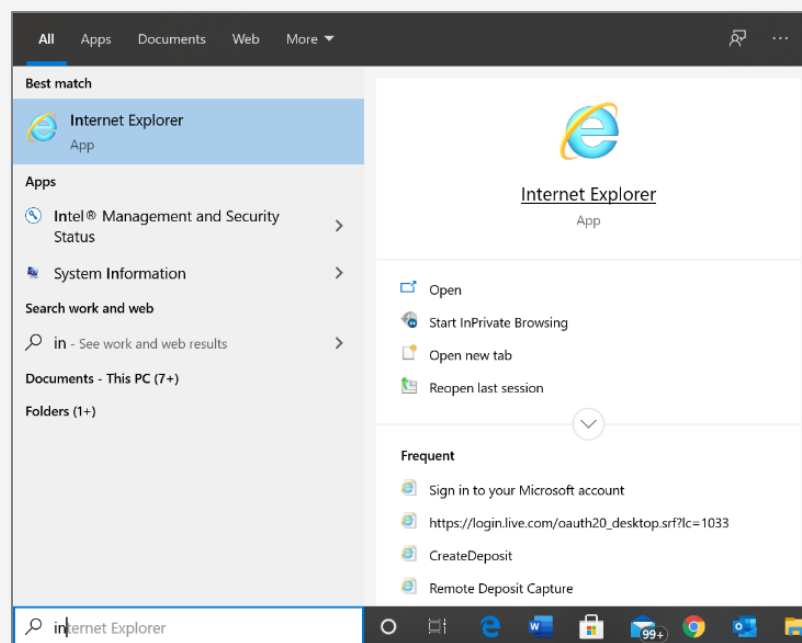


7. Once complete you will receive a confirmation page. Click on “Finish”.

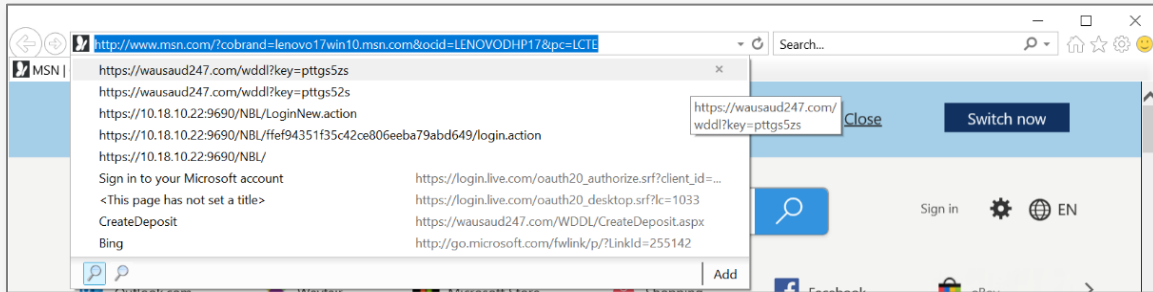


STEP 7 – PROCESS TO SCAN CHECKS AND END OF DAY PROCESSING

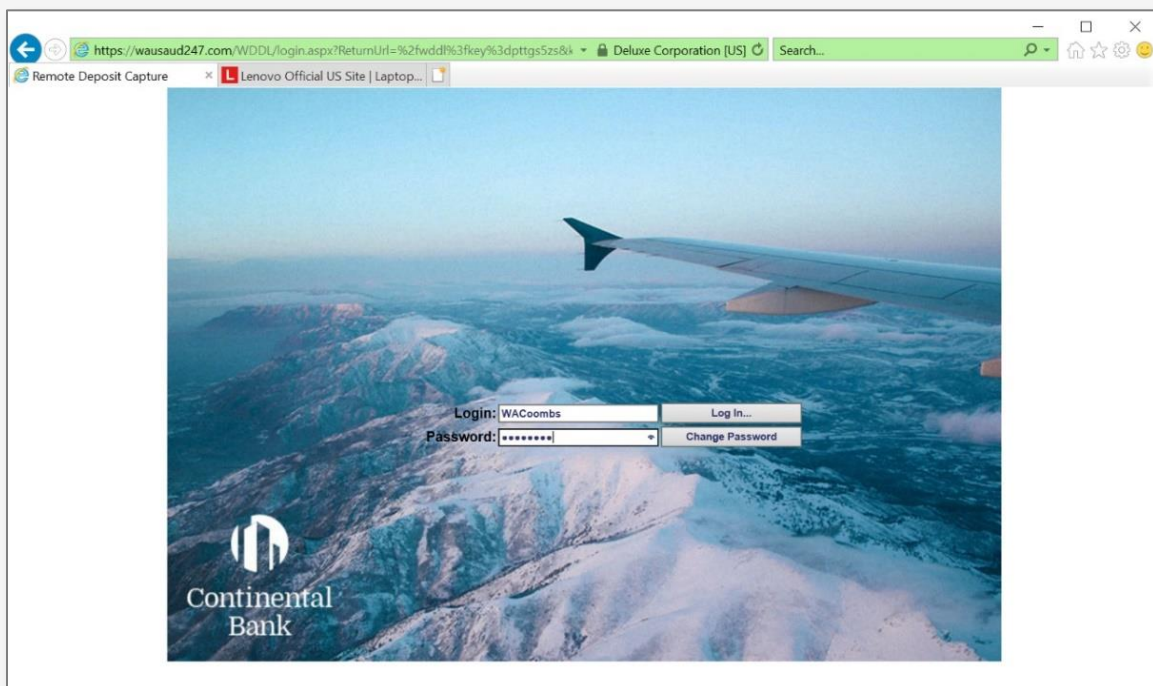
1. To use the scanning software, please open Internet Explorer.



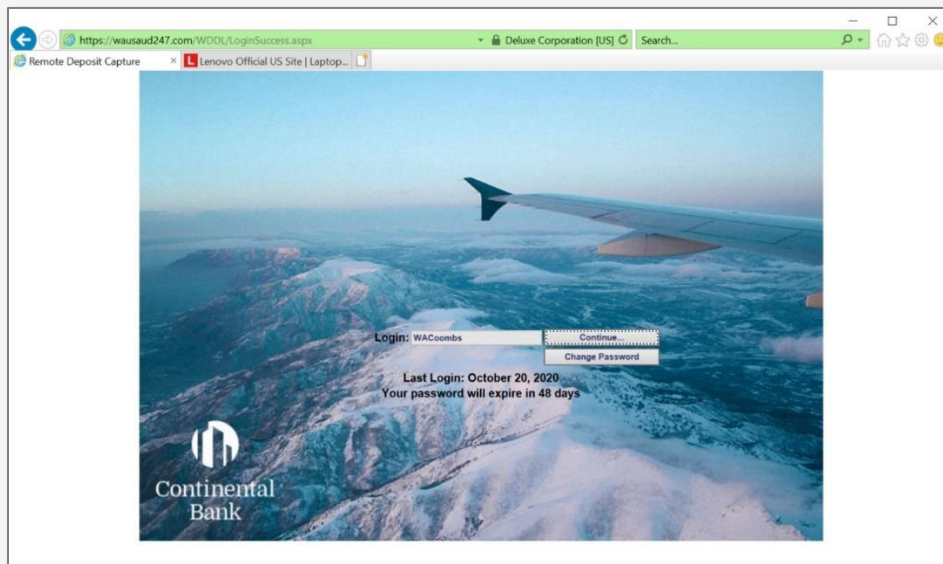
2. Open the URL from the communication with Wausau which was sent previously in the secure e-mail. Yours will be different from the one below.



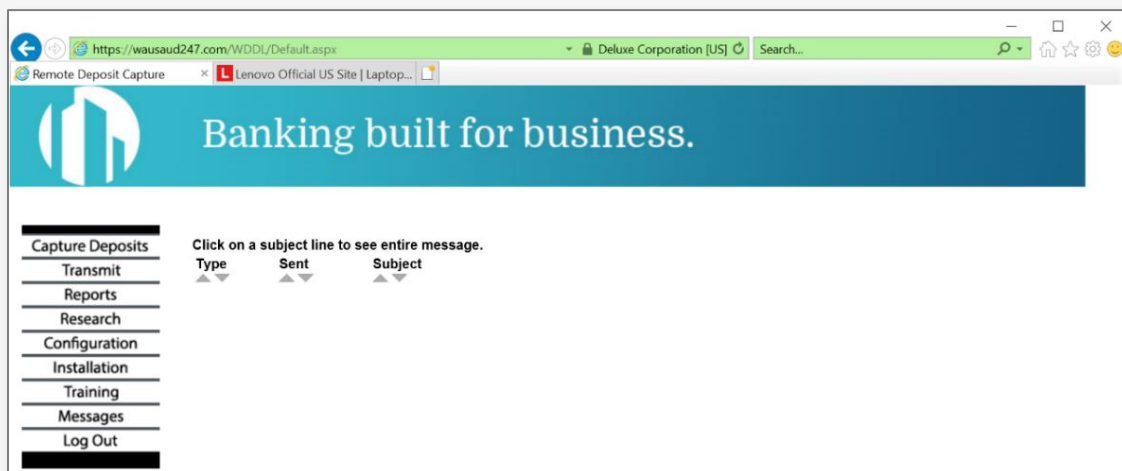
3. Please input User ID and Password from the previously received secure e-mail. You will be asked to change your password during the first login.



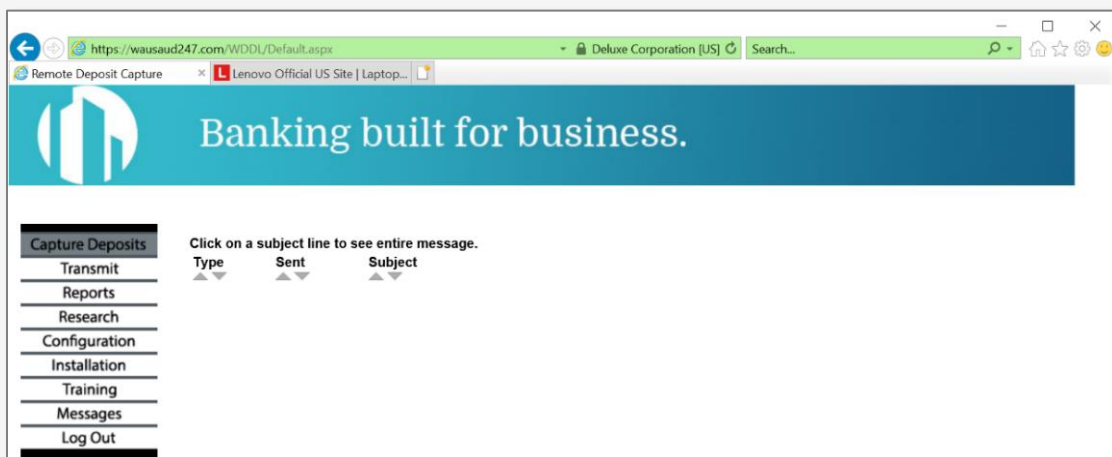
4. There is one additional screen after the password screen, click “Continue”.



5. Opening screen for RDC.



6. Select “Capture Deposits”.



7. The next screen will show the entity. Input the total for the deposit and select “Create Deposit”.

Banking built for business.

Location
Legacy Acres LLC

Account
account read from deposit ticket

Amount
\$25.00

Processing Date
10/26/2020
October 2020
Sun Mon Tue Wed Thu Fri Sat
1 2 3
4 5 6 7 8 9 10
11 12 13 14 15 16 17
18 19 20 21 22 23 24
25 26 27 28 29 30 31
Select date

Existing Deposits

| Process Date | Account Description | Amount | In Balance |
|--------------|---------------------|---------|------------|
| 10/20/2020 | | \$13.32 | No |

8. The next screen will show that a deposit slip is needed at the beginning of the batch. Please make sure to have sufficient deposit slips.

Scan Ticket

A physical ticket is required for this transaction. Please ensure that the first item scanned is the Deposit Ticket.

Total:
Remaining:
- Legacy Acres LLC
Read

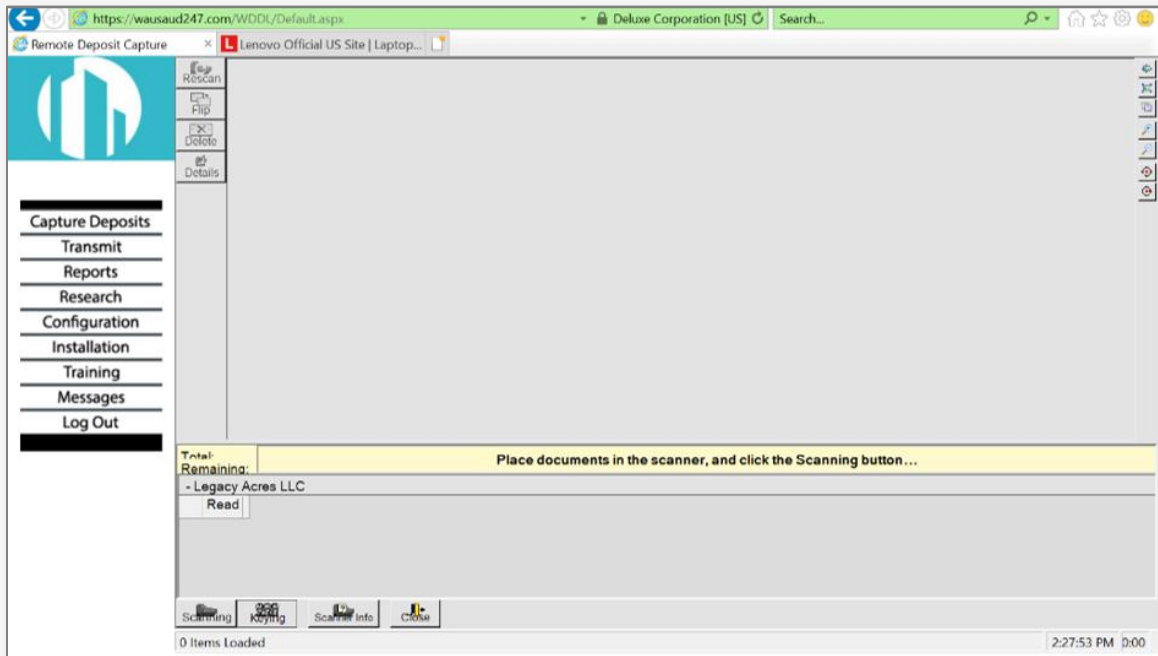
Place documents in the scanner, and click the Scanning button...

Scanning Error Handling Scan Info Close

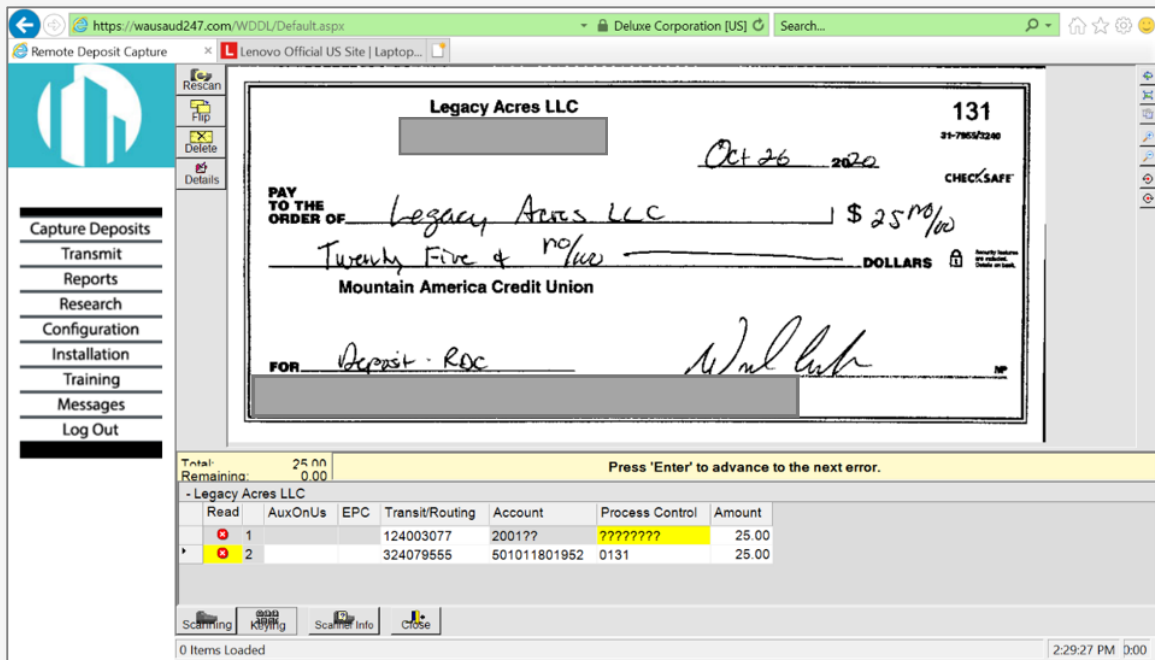
Loading Transaction Information...

2:26:43 PM 0/26

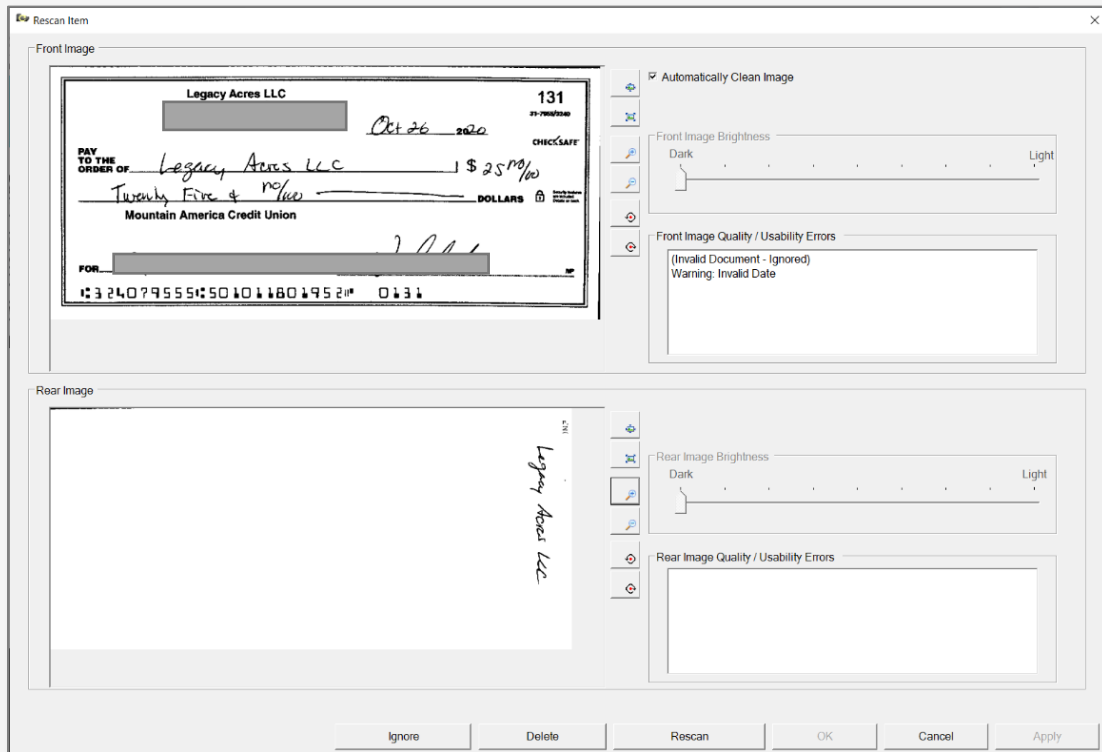
9. With the scanner plugged in, place a deposit slip and checks into the scanner. Click the scanning button.



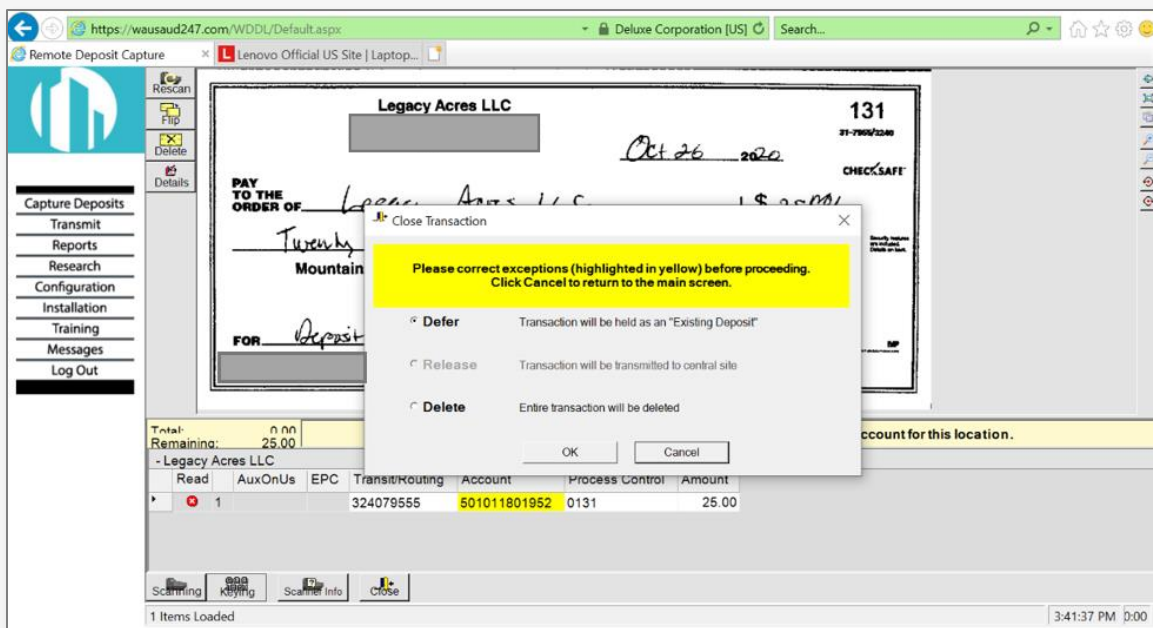
10. The scanned documents will appear on screen at the bottom. Documents with errors will appear above for checking/editing.



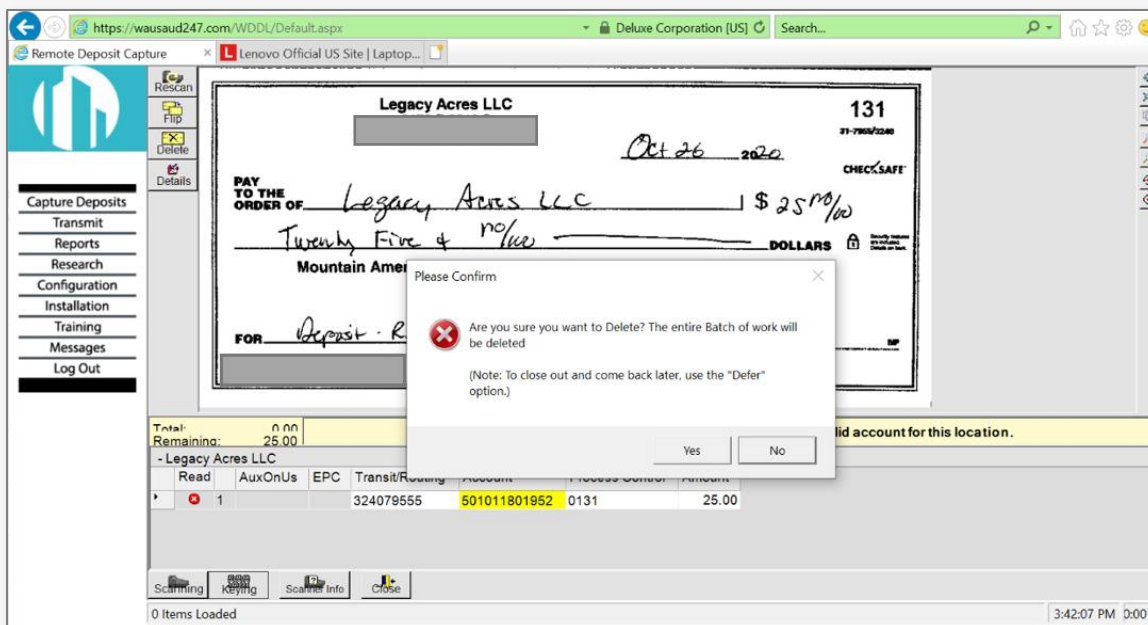
11. Clicking on items with errors may be the result of the system confirming legibility. Click ignore if the image appears okay.



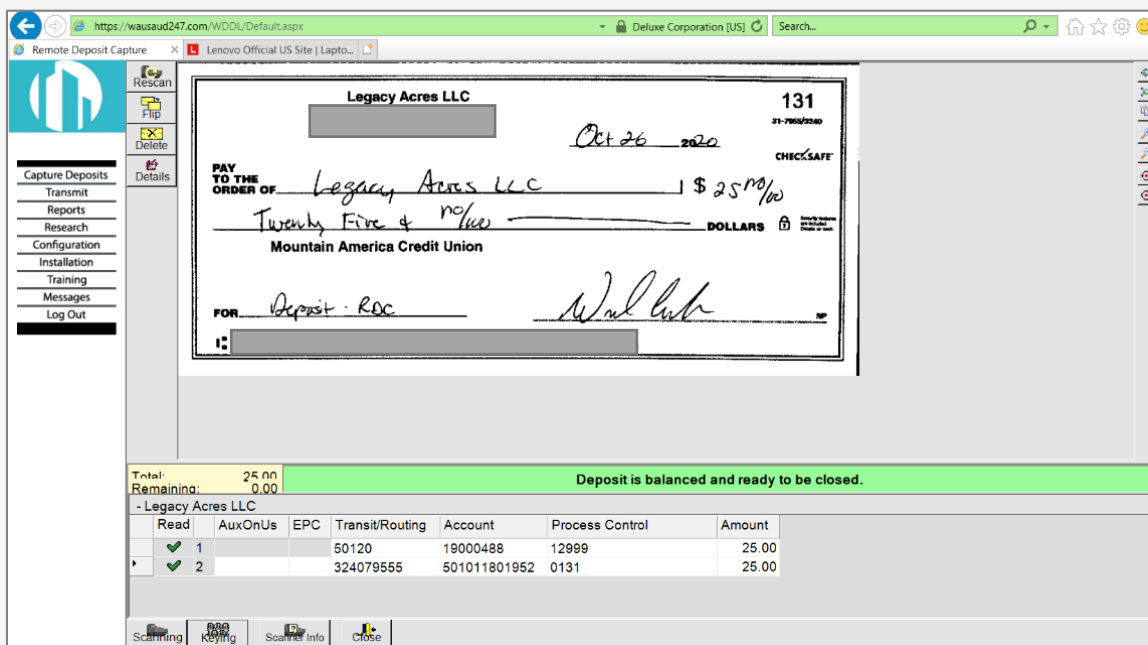
12. (Optional) If you need to start over, select close and delete on the next screen. Go out and restart the process if necessary. You can also defer to log out and log in at a later time/date to finish the batch.



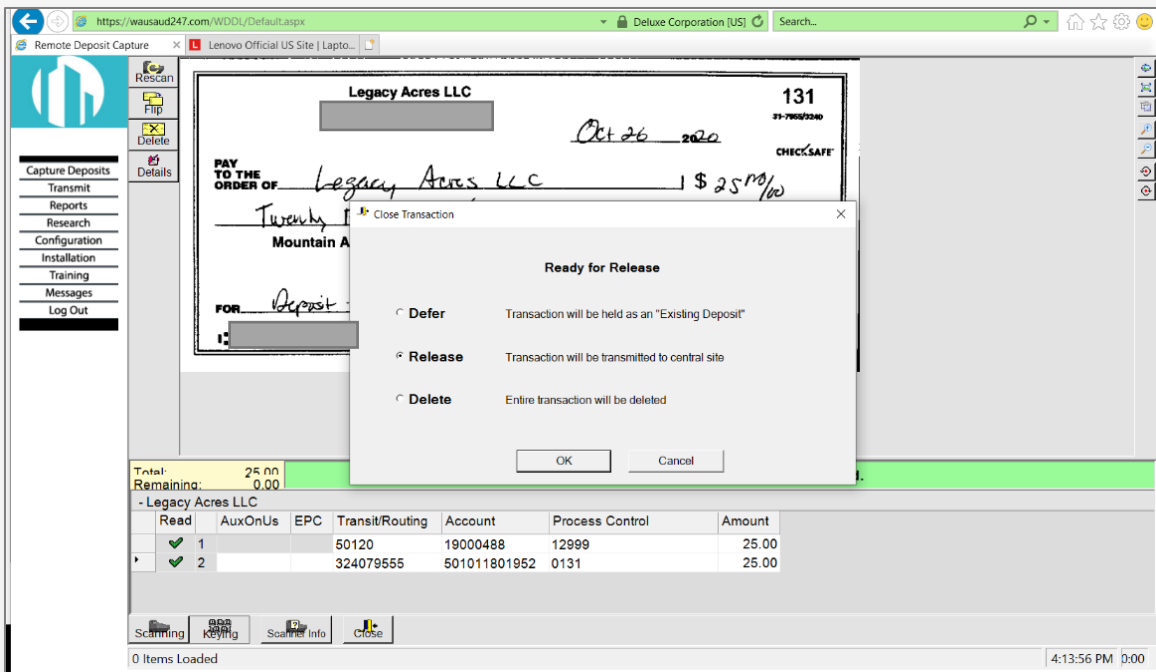
13. (Optional) Confirm deletion of the batch.



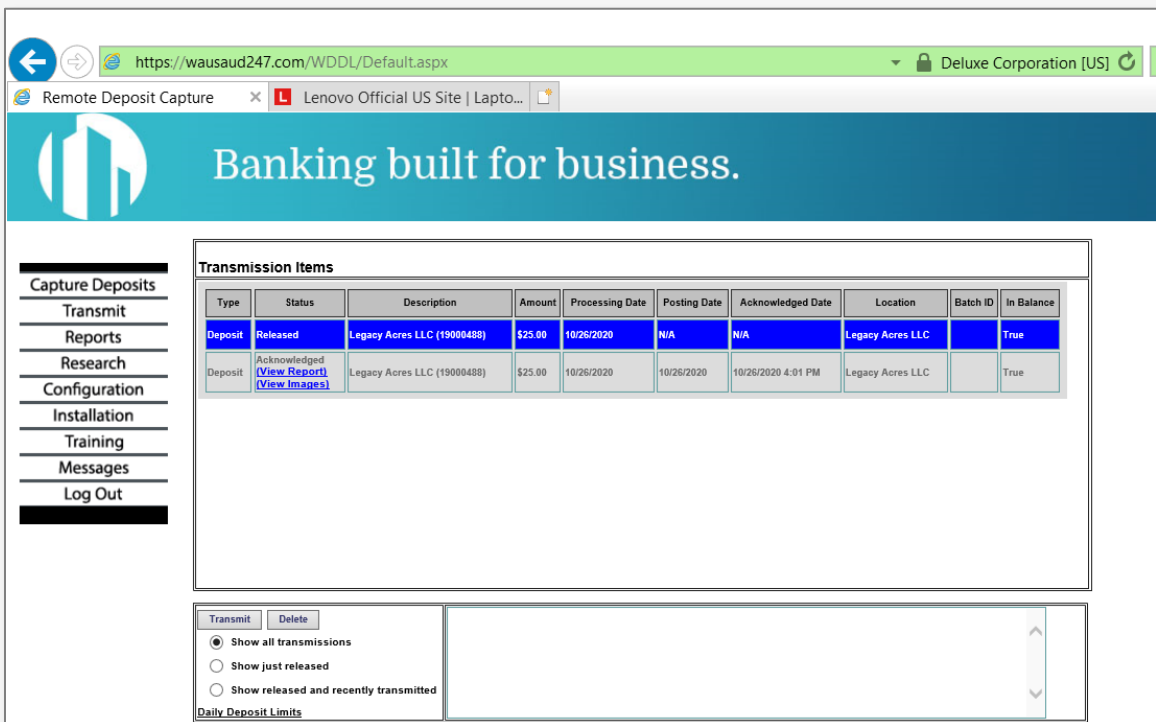
14. Once data fields are correct, a message that the deposit is balanced and ready to be closed will appear. If you are done, select close.



15. Select release on the next screen to release the batch.



16. This screen will open showing batches released and ready for transmission. Select transmit, the batch is now sent to Wausau for processing.



17. Final screen showing the batch in a transmitted state.

The screenshot shows a web browser window with the URL <https://wausaud247.com/WDDL/Default.aspx>. The browser's address bar also shows "Remote Deposit Capture" and "Lenovo Official US Site | Laptop...". The page has a blue header with the Wausaud247 logo and the text "Banking built for business.".

On the left side, there is a vertical menu with the following items: "Capture Deposits", "Transmit", "Reports", "Research", "Configuration", "Installation", "Training", "Messages", and "Log Out".

The main content area is titled "Transmission Items" and contains a table with the following data:

| Type | Status | Description | Amount | Processing Date | Posting Date | Acknowledged Date | Location | Batch ID | In Balance |
|---------|--|-----------------------------|---------|-----------------|--------------|--------------------|------------------|----------|------------|
| Deposit | Acknowledged (View Report) (View Images) | Legacy Acres LLC (19000488) | \$25.00 | 10/26/2020 | 10/26/2020 | 10/26/2020 4:01 PM | Legacy Acres LLC | | True |

Below the table, there are two buttons: "Transmit" and "Delete". Below these buttons are three radio buttons for filtering the view:

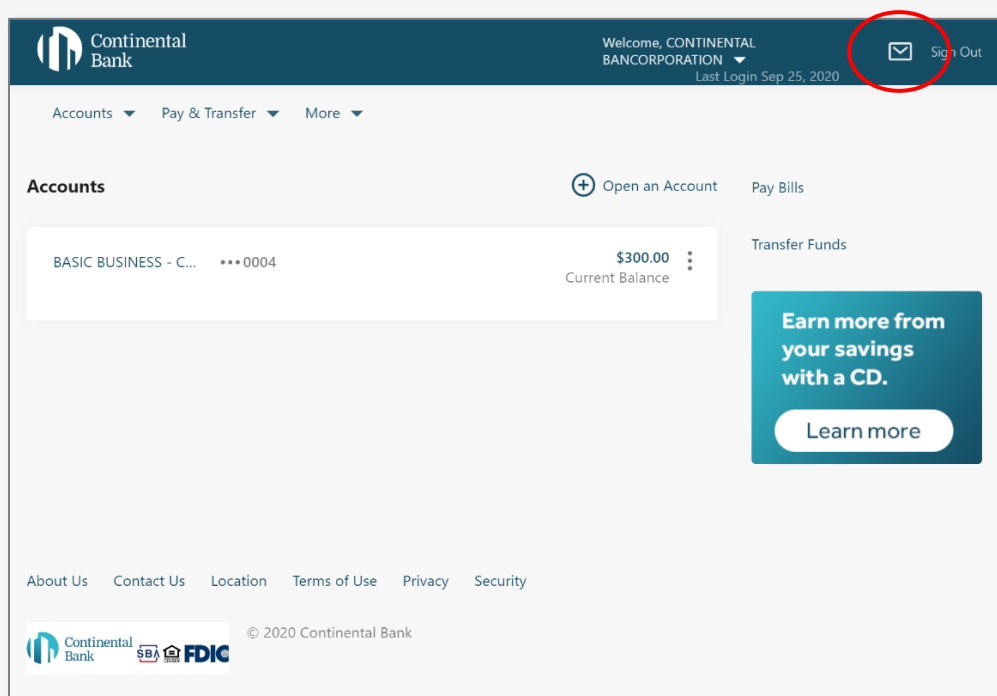
- ☒ Show all transmissions
- ☐ Show just released
- ☐ Show released and recently transmitted

At the bottom left, there is a link labeled "Daily Deposit Limits". To the right of the radio buttons is a large empty rectangular area with a vertical scrollbar on its right side.

Secure Online Messaging

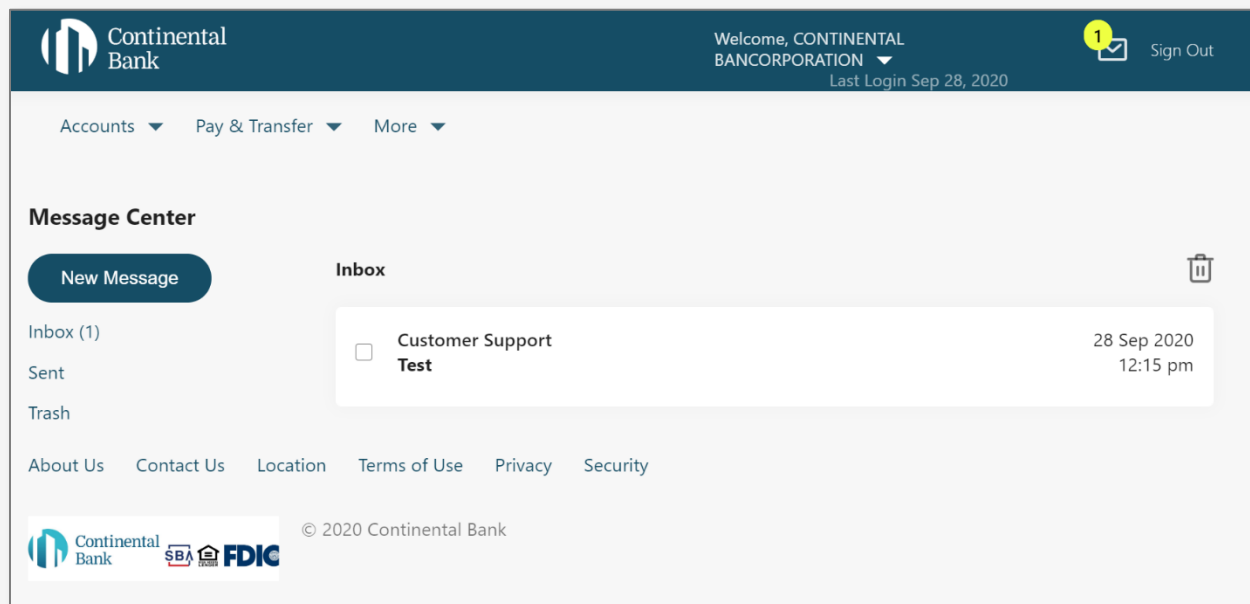
STEP 1 – MESSAGES CENTER

Next, we will cover your Continental Bank accounts messaging center. This is where you will receive important messages and notifications pertaining to your account. You can also use the messages center to ask questions about your account. Navigate to the banking portal's main page and click the envelope in the top right of the header.

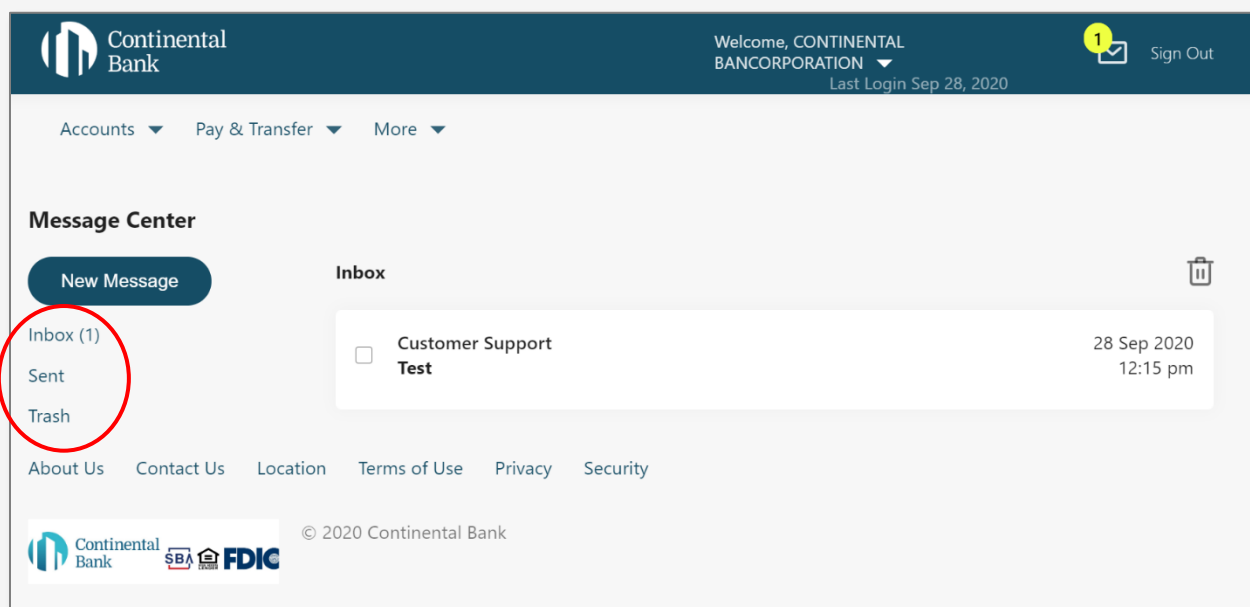


STEP 3(a) – MESSAGES CENTER INBOX

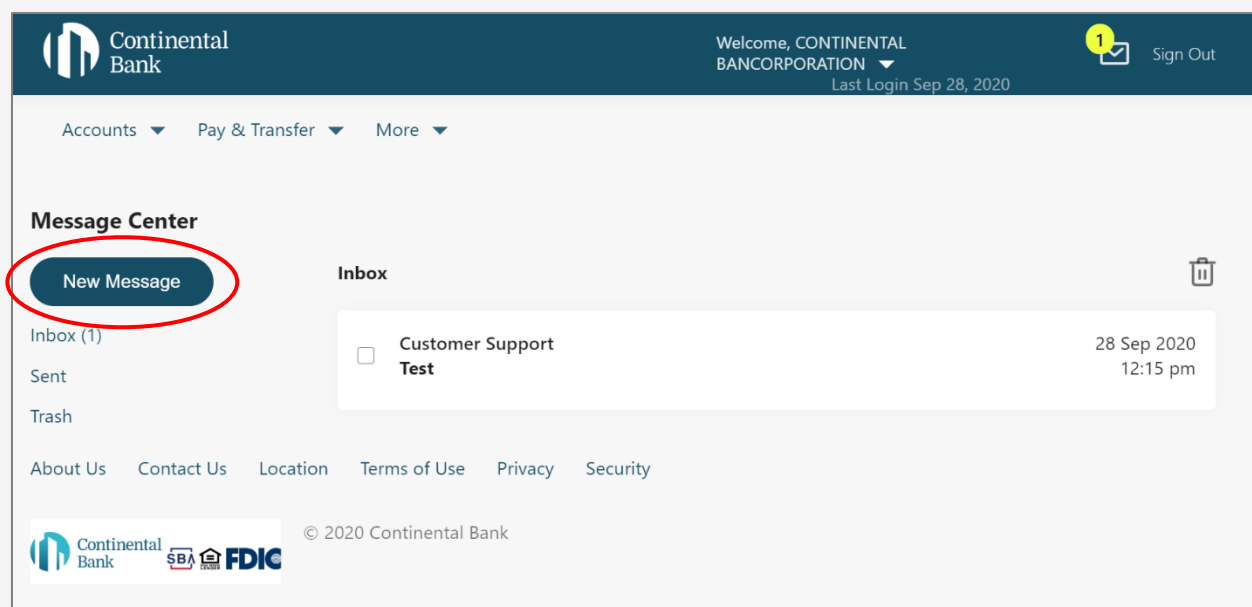
When you navigate to the message center, the default home page will be your inbox. Your inbox will display your new messages in order of recency.



You can navigate to the messages you have sent, saved, and deleted by using the left-hand navigation menu circled below.



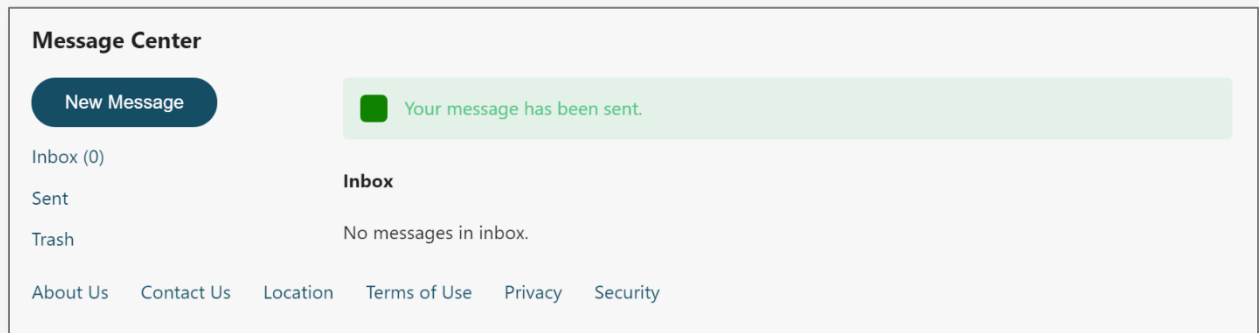
To send a new message, click the “New Message” in the top left of the left-hand navigation menu.



You will then be sent to the “New Message” screen. Enter the subject of your message, the content of your message, and then hit “Send”. A customer service representative will get back to you quickly.

A screenshot of the "New Message" form. The top header is dark blue with the Continental Bank logo on the left, and "Welcome, CONTINENTAL BANCORPORATION" and "Last Login Sep 28, 2020" on the right. Below the header, there are navigation links: "Accounts", "Pay & Transfer", and "More". The "New Message" section is highlighted with a red circle around the "New Message" button. To the right of the "New Message" button is the "Inbox" section, which shows a list of messages. The first message is from "Customer Support" with the subject "Test", dated "28 Sep 2020 12:15 pm". At the bottom of the page, there are links for "About Us", "Contact Us", "Location", "Terms of Use", "Privacy", and "Security". The footer includes the Continental Bank logo, the FDIC logo, and the copyright notice "© 2020 Continental Bank".

After you hit “Send”, you will be presented with a green confirmation message if your message is successfully sent.



HELP IF YOU NEED IT

If you are still having trouble please reach out to your Relationship Manager, or call Customer Service at:

Phone: 1.888.858.7054

Email: customerservice@cbankus.com

Lobby Hours: 9:00 AM to 5:00 PM MT