The Union Bank – Marksville, LA

Bonjour Banking

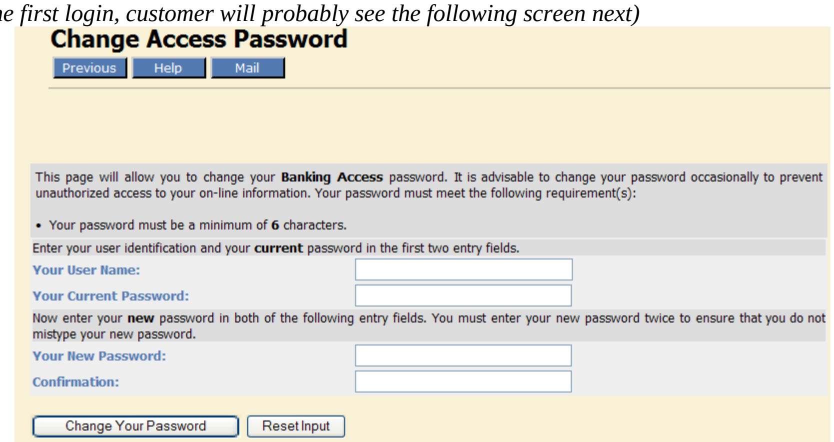
Quick Reference Guide

Login

When customer accesses the bank's website (www.union-bank.com), customer will notice the above logon box in the top left hand side of homepage screen.

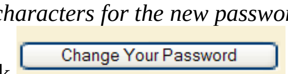
- Click and key in **username** issued when application was filled out in the designated box.
- Click and key in **password** issued when application was filled out in the designated box. *(in the event no request for a particular password to start off with, use the word **password** as the starting password … customer will be required to change it at first sign on anyway.)*
- Click the Login button to proceed.

(if this is the first login, customer will probably see the following screen next)



- Customer needs to re-key in the same username and password keyed in to access this screen.

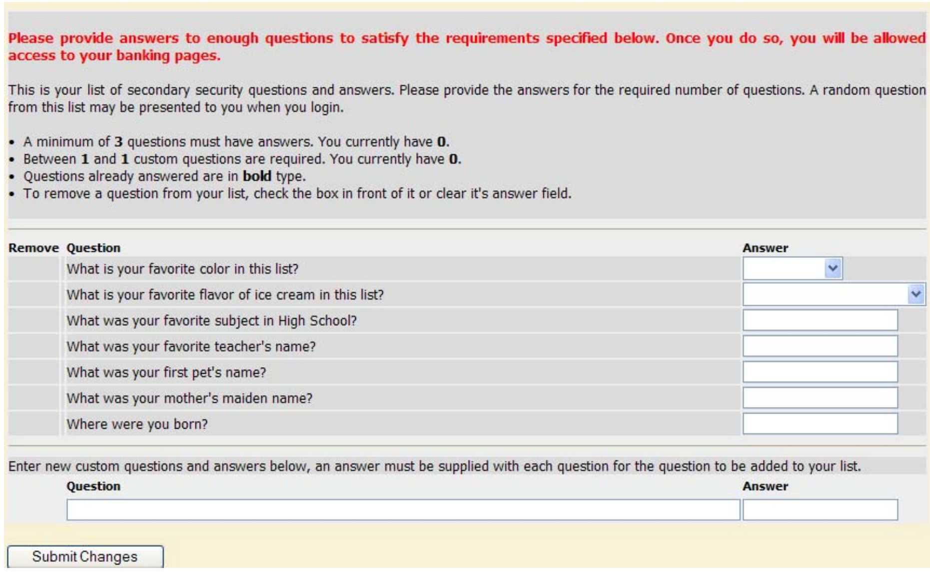
(please use a minimum of 6 characters for the new password with a combination of letters and numbers)

- Once completed, click 

to see if the system accepts new password. *(Remember, system will not allow the re-use of a password as a new password)*
- Once the system has accepted new password, proceed to next inquiry.

account information link.

(Again, if this is the first login OR customer is logging in from a PC that they do not normally sign on from, they will be forwarded to the following screen asking a series for security questions)



Please provide answers to enough questions to satisfy the requirements specified below. Once you do so, you will be allowed access to your banking pages.

This is your list of secondary security questions and answers. Please provide the answers for the required number of questions. A random question from this list may be presented to you when you login.

- A minimum of **3** questions must have answers. You currently have **0**.
- Between **1** and **1** custom questions are required. You currently have **0**.
- Questions already answered are in **bold** type.
- To remove a question from your list, check the box in front of it or clear it's answer field.

Remove	Question	Answer
	What is your favorite color in this list?	
	What is your favorite flavor of ice cream in this list?	
	What was your favorite subject in High School?	
	What was your favorite teacher's name?	
	What was your first pet's name?	
	What was your mother's maiden name?	
	Where were you born?	

Enter new custom questions and answers below, an answer must be supplied with each question for the question to be added to your list.

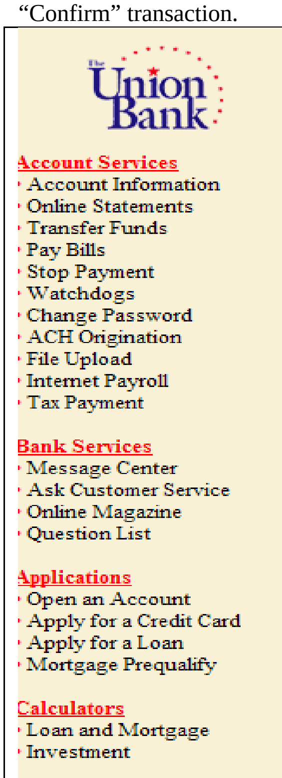
Question	Answer

Submit Changes

- Remember to follow the instructions as shown above completely. *(minimum of 3 questions that are already there and one(1) custom question that customer must create and answer themselves)*
- Once all questions and answers have been accepted, customer will be allowed to proceed forward.

A Review of Capabilities *(with full access)*

The screen shot below will probably be viewable throughout the Internet Banking session. Customer will be able to voyage between choices whenever needed. Customer *must* remember whenever processing most of the items below to "Confirm" transaction.



The Union Bank

Account Services
- Account Information
- Online Statements
- Transfer Funds
- Pay Bills
- Stop Payment
- Watchdogs
- Change Password
- ACH Origination
- File Upload
- Internet Payroll
- Tax Payment

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Applications
- Open an Account
- Apply for a Credit Card
- Apply for a Loan
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Calculators
- Loan and Mortgage
- Investment

Account Information:	Customer can click on the account number and view activity to that account. In the account history section, click on the check number area and an image of the item cleared can be viewed.
Online Statements:	Access to view bank statement in lieu of receiving a paper copy in the mail is available at this link.
Transfer Funds:	Allows the transfer of funds between listed accounts in the account information area. Funds must be available at the time of transfer in order for system to allow transfer.
Pay Bills:	Available to pay bills online anywhere in the USA. A correct address and available funds 5 business days ahead of scheduled pay date needed.
Stop Payment:	Allows placing of a Stop Payment to any check or scheduled ACH debit as long as check or payment has not already happened when Stop Payment is keyed into system.
Watchdogs:	Feature can notify customer when account rises or falls from a certain amount OR when a particular amount clears account.
Change Password:	Customer can change their access password from time to time.
ACH Origination:	Feature can create an ACH transaction to or from an account at another bank. Just be certain that the correct ABA and Account number at the other institution is available.
File Upload:	For a commercial organization with computer software that can create an ACH formatted file, customer can upload files through this secure media to the Federal Reserve. Examples of this type of file would be Payroll, Accounts Payable, etc.
Internet Payroll:	For a commercial organization with computer software that cannot create an ACH formatted file, customer can still create an ACH payroll file using this option. Customer will have to key the entries one at a time.
Tax Payment:	For a commercial organization that is a member of the EFTPS system with the IRS. Customer can pay their payroll taxes using this option. But please check with us prior to using it.
Message Center:	Upload messages to the administrator of the Internet Banking system.
Ask Customer Service:	Upload messages to the administrator of the Internet Banking system. If the administrator cannot answer question, it is forwarded to the appropriate personnel.
Online Magazine:	This option is available to view upcoming articles regarding Bonjour Banking business.
Question List:	Customer can view / edit their security questions that may pop up from time to time by using this link.
All Applications:	These options are available to open / apply / pre-qualify for any of the listed type of accounts.
All Calculators:	These options are available for customer to possibly figure out their part in paying on a loan or investing into a savings account.

How to?

Account Services

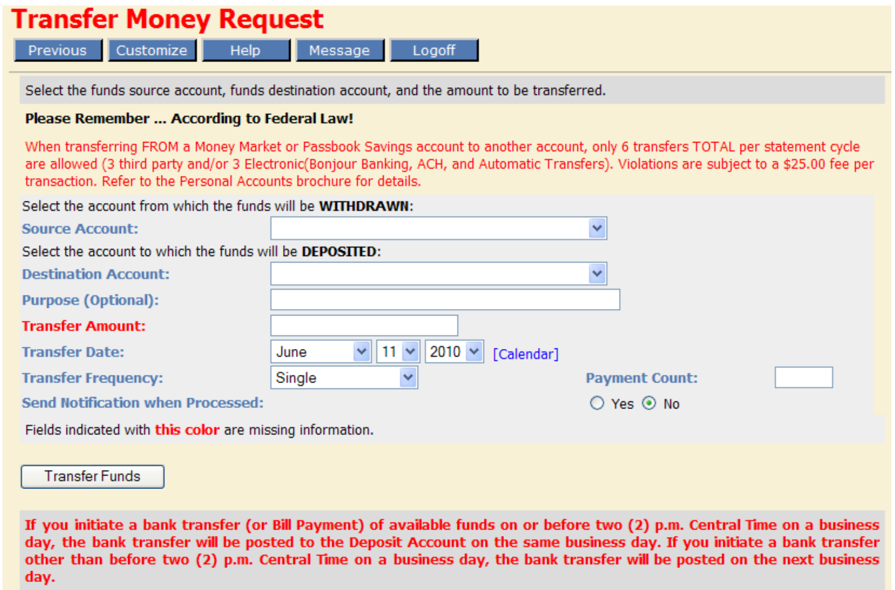
Viewing Account Information:

- Click on “Account Information”.
- From the “Account Table” section click on the account number and view activity to that account.
- In the “Account History” section, click on the “Item“ column and customer can view an image of the item cleared.
- Please keep in mind that activity displayed is as of the previous business day’s business.
- Information can be downloaded into an Excel spreadsheet or Microsoft Money *(version 2003 or older)*

Viewing Online Statements:

Checking account statements can be viewed this link.

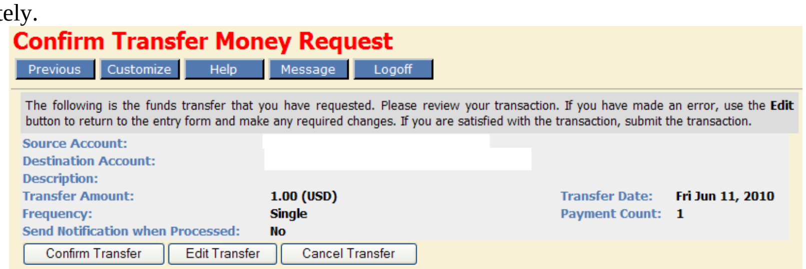
- Click “Online Statement”
- An email address may be needed before viewing of first online statement.
- Customer will be able to choose which statement to view by clicking the down arrow next to listed months.



Transfer Funds:

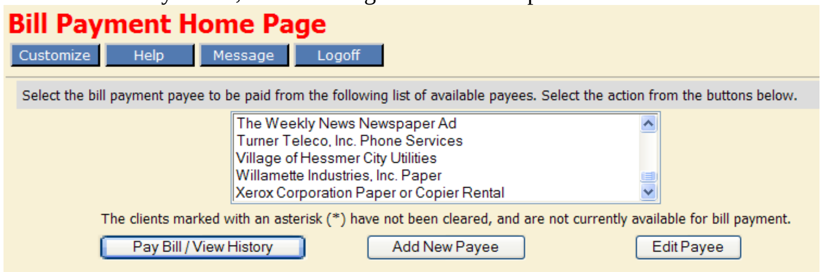
Please read and adhere to text in red as these are laws and deadlines that are followed in implementing these transactions.

- If customer has requested to view more than one account (checking or savings), transfers between accounts can be made by this link.
- By default, the “Source Account” and “Destination Account” will be the same and one must be changed to reflect a second account has the system will not honor the transaction if the are the same. Select the down arrow in order to change account that is displayed.
- Customer must decide on a “Transfer Amount”, “Transfer Date” and “Transfer Frequency”. *Customer can click on [Calendar] to view the next few weeks to implement the transfer.*
- Customer can also state a “Payment Count” to state the number of times to implement the transfer.
- When decided, click the Transfer Funds button.
- In the following screen, customer **MUST** “Confirm” transaction in order for system to implement the transfer completely.

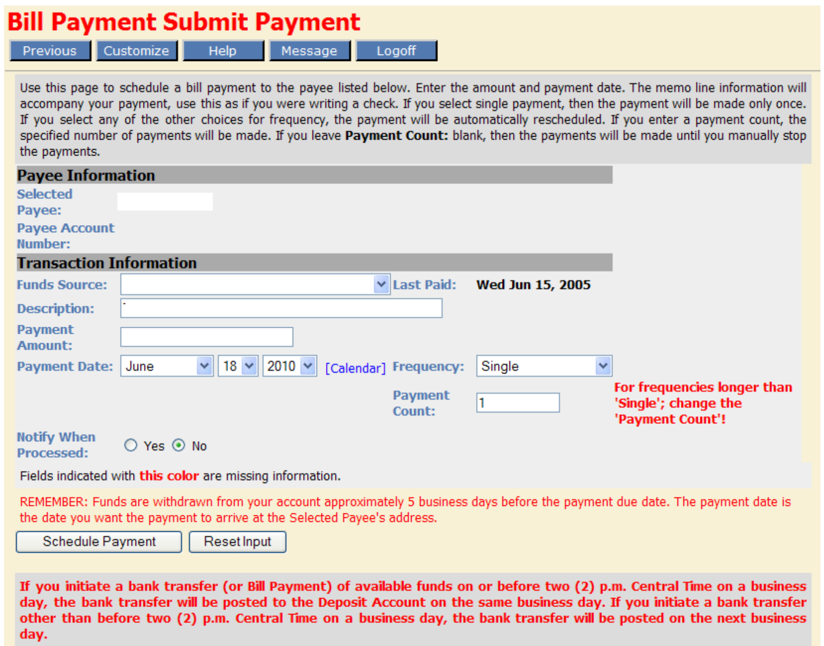


Pay Bills:

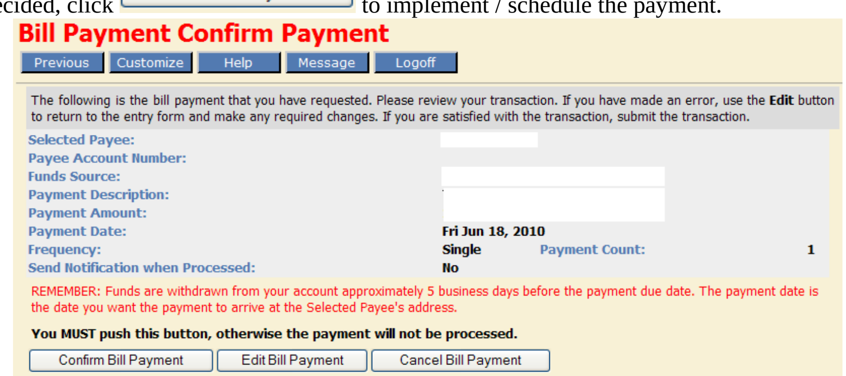
- When customer clicks “Pay Bills”, the following screen shows up.



- If customer chooses, a payee listed, they need to be sure that address connected with this payee is correct. From time to time, payees change the addresses to send payments to (*check the latest billing from them*).
- If payee needed is not listed or the address is not the correct one, customer may want to “Add New Payee” to the system. *Note: In order to “Edit Payee” for address change purposes, customer needs to contact the bank.*
- To pay a bill, choose a payee and click “Pay Bill / View History” to schedule a payment.
- The following screen will show up.



- Please read and adhere to text in red as these are deadlines that are followed in implementing these transactions.
- By default, the “Funds Account” will be the primary account available to pay bills with. Select the down arrow in order to change account that is displayed.
- Customer can change the “Description” and “Payment Amount” along with the “Payment Date” that they want the payment to be made. *Feature includes clicking on [Calendar] to view the next few weeks to implement the transfer.*
- ***Keep in mind to choose a payment date to reflect the date the payment is due at the payee’s address because the payment will be deducted from the designated account number 5 business days prior to this date.***
- Once decided, click Schedule Payment to implement / schedule the payment.

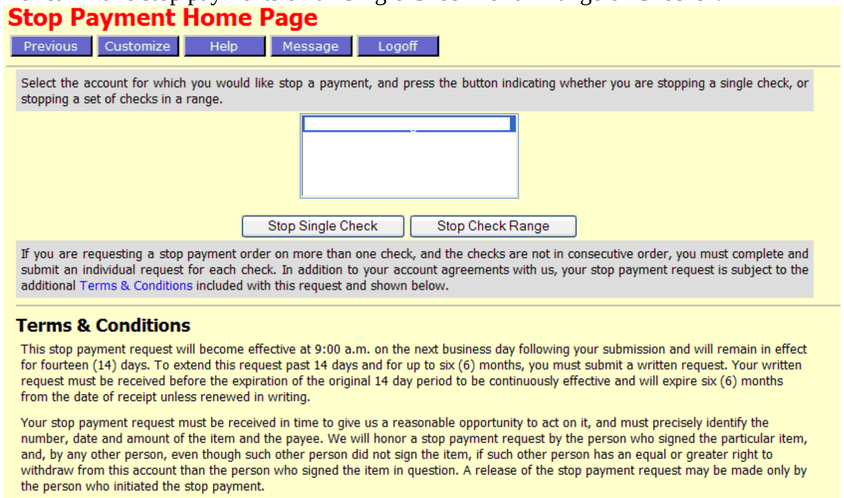


- Once the above screen shows up with the payment information, click “Confirm Bill Payment”.

Stop Payment:

Please read "Terms and Conditions" on the screen as there are guidelines to follow in requesting a Stop Payment.

- Customer can make stop payments on a "Single Check" or a "Range of Checks".



Stop Payment Home Page

Previous | Customize | Help | Message | Logoff

Select the account for which you would like stop a payment, and press the button indicating whether you are stopping a single check, or stopping a set of checks in a range.

Stop Single Check | Stop Check Range

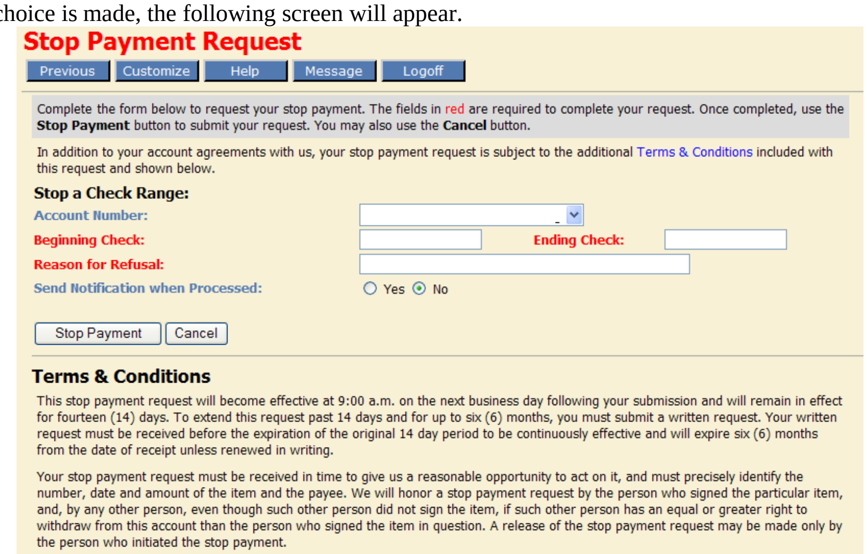
If you are requesting a stop payment order on more than one check, and the checks are not in consecutive order, you must complete and submit an individual request for each check. In addition to your account agreements with us, your stop payment request is subject to the additional Terms & Conditions included with this request and shown below.

Terms & Conditions

This stop payment request will become effective at 9:00 a.m. on the next business day following your submission and will remain in effect for fourteen (14) days. To extend this request past 14 days and for up to six (6) months, you must submit a written request. Your written request must be received before the expiration of the original 14 day period to be continuously effective and will expire six (6) months from the date of receipt unless renewed in writing.

Your stop payment request must be received in time to give us a reasonable opportunity to act on it, and must precisely identify the number, date and amount of the item and the payee. We will honor a stop payment request by the person who signed the particular item, and, by any other person, even though such other person did not sign the item, if such other person has an equal or greater right to withdraw from this account than the person who signed the item in question. A release of the stop payment request may be made only by the person who initiated the stop payment.

- Once choice is made, the following screen will appear.



Stop Payment Request

Previous | Customize | Help | Message | Logoff

Complete the form below to request your stop payment. The fields in red are required to complete your request. Once completed, use the **Stop Payment** button to submit your request. You may also use the **Cancel** button.

In addition to your account agreements with us, your stop payment request is subject to the additional Terms & Conditions included with this request and shown below.

Stop a Check Range:

Account Number:

Beginning Check: Ending Check:

Reason for Refusal:

Send Notification when Processed: Yes No

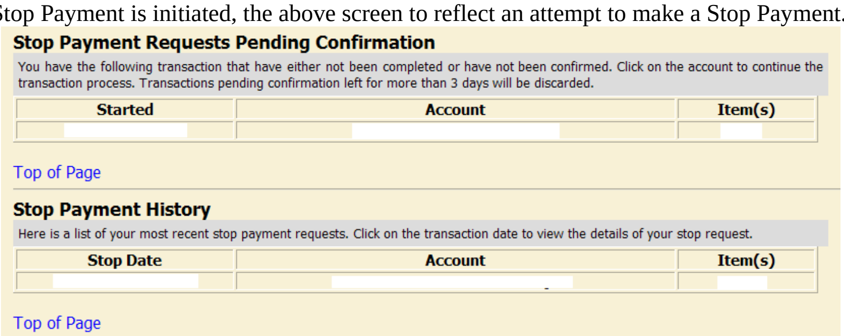
Stop Payment | Cancel

Terms & Conditions

This stop payment request will become effective at 9:00 a.m. on the next business day following your submission and will remain in effect for fourteen (14) days. To extend this request past 14 days and for up to six (6) months, you must submit a written request. Your written request must be received before the expiration of the original 14 day period to be continuously effective and will expire six (6) months from the date of receipt unless renewed in writing.

Your stop payment request must be received in time to give us a reasonable opportunity to act on it, and must precisely identify the number, date and amount of the item and the payee. We will honor a stop payment request by the person who signed the particular item, and, by any other person, even though such other person did not sign the item, if such other person has an equal or greater right to withdraw from this account than the person who signed the item in question. A release of the stop payment request may be made only by the person who initiated the stop payment.

- Once blanks are filled out, customer MUST "Confirm Request" whenever they click Stop Payment. Otherwise the system will not honor the Stop Payment.
- Once a Stop Payment is initiated, the above screen to reflect an attempt to make a Stop Payment.



Stop Payment Requests Pending Confirmation

You have the following transaction that have either not been completed or have not been confirmed. Click on the account to continue the transaction process. Transactions pending confirmation left for more than 3 days will be discarded.

Started	Account	Item(s)

Top of Page

Stop Payment History

Here is a list of your most recent stop payment requests. Click on the transaction date to view the details of your stop request.

Stop Date	Account	Item(s)

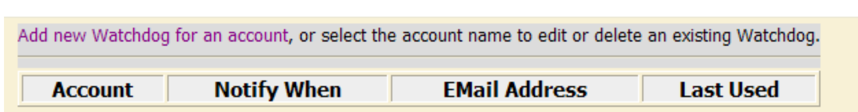
Top of Page

- The above area will be added, pending confirmation of the Stop Payment.

Account Watchdogs:

For customer's convenience, this feature is provided to allow customer to monitor the accounts listed on the system.

- When the following screen appears, customer can click the link ***Add new Watchdog for an account*** .



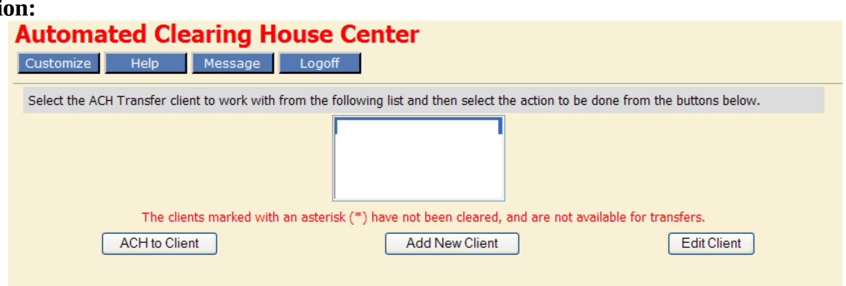
Add new Watchdog for an account, or select the account name to edit or delete an existing Watchdog.

Account	Notify When	EMail Address	Last Used

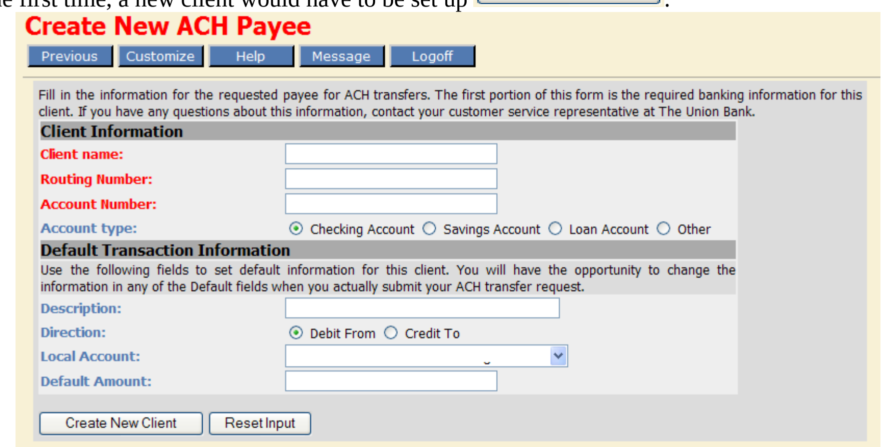
- The following screen will appear whereby customer can request monitoring features for their accounts.

- The directions and screen is self explanatory for this feature to work.

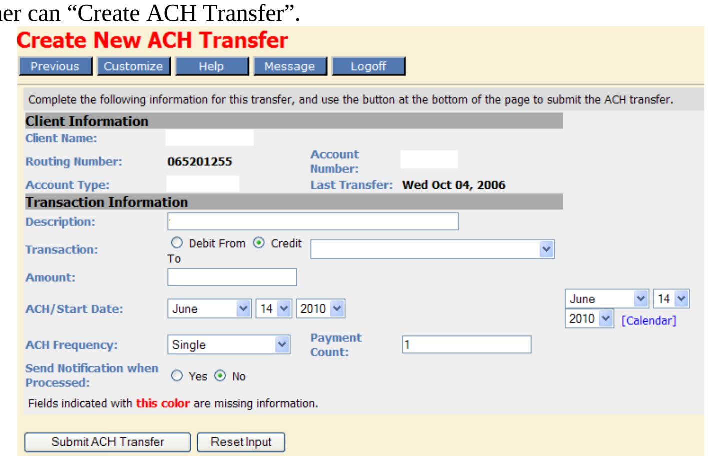
ACH Origination:



- For the first time, a new client would have to be set up Add New Client.

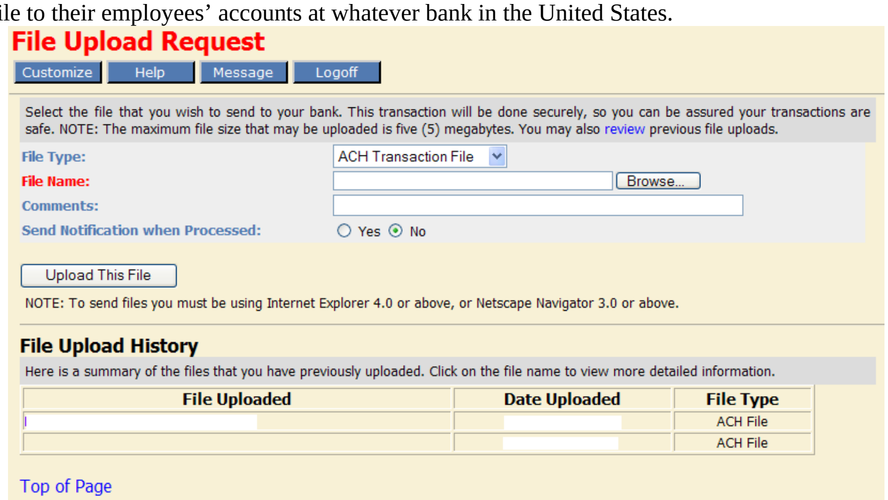


- Be sure to have the correct:
  - Client Name to credit or debit
  - Routing Number (ABA) of the bank they deal with
  - Client Account Number (and type of account) to credit or debit
- If customer has more than one account that has ACH Origination capabilities, they need to choose the correct account they wish for this transaction to take place with (Local Account:). Arrow down to choose the correct account.
- Once filling out the blanks, customer must not forget to click "Create New Client" button.
- Later, if the need arises, customer can "Edit Client", too.
- Now customer can "Create ACH Transfer".

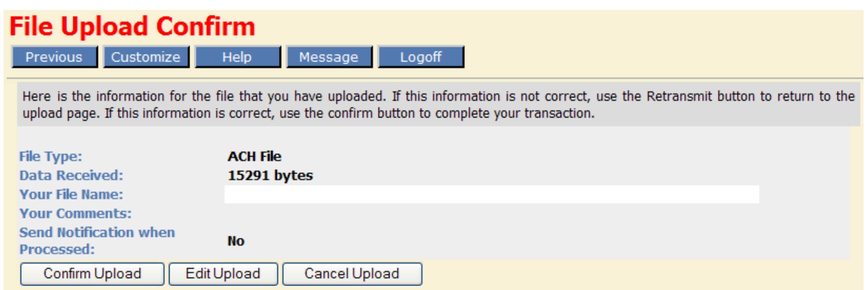


- In creating an ACH transaction, be sure to correctly click "Debit From" or "Credit To" the Union Bank account because this will affect the other account the opposite of what is keyed here.
- Also, note the "ACH/Start Date" that this transaction is supposed to take place.

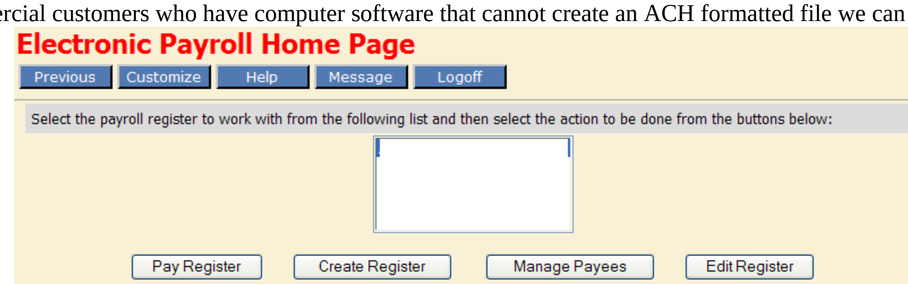
File Upload:
For Commercial Customers that have computer software capable of creating an ACH formatted file, we can assist in uploading this file to their employees' accounts at whatever bank in the United States.



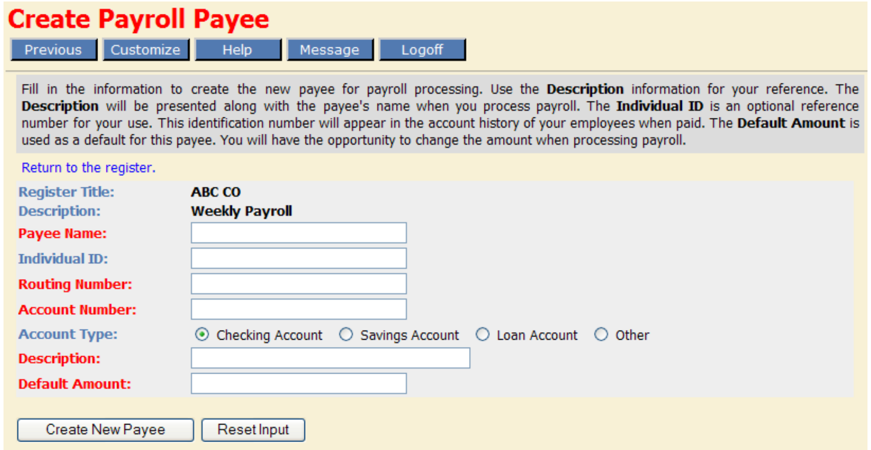
- File type generally defaults as "ACH Transaction File"; customer can change by the down arrow to "Message File" or "Merchant Services File".
- Once selected customer "Browse" to find the file on the local computer.
- Enter "Comments:" if needed then click Upload This File so that we receive the file to process.
- As shown above, a history of the uploaded files for each client is kept for customer convenience.
- The next screen below appears. If all is correct, don't forget to click Confirm Upload. Otherwise, the upload will not be processed.



Internet Payroll:
For Commercial customers who have computer software that cannot create an ACH formatted file we can create one.



- As shown above, the system allows customer to "Create, Pay, Manage & Edit" files to upload through us.



Create Payroll Payee

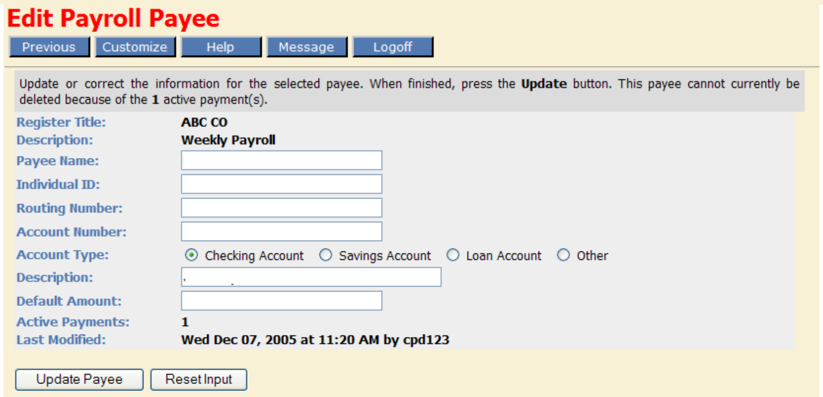
Previous | Customize | Help | Message | Logoff

Fill in the information to create the new payee for payroll processing. Use the **Description** information for your reference. The **Description** will be presented along with the payee's name when you process payroll. The **Individual ID** is an optional reference number for your use. This identification number will appear in the account history of your employees when paid. The **Default Amount** is used as a default for this payee. You will have the opportunity to change the amount when processing payroll.

Return to the register.

Register Title:	ABC CO
Description:	Weekly Payroll
Payee Name:	
Individual ID:	
Routing Number:	
Account Number:	
Account Type:	Checking Account / Savings Account / Loan Account / Other
Description:	
Default Amount:	

Create New Payee | Reset Input



Edit Payroll Payee

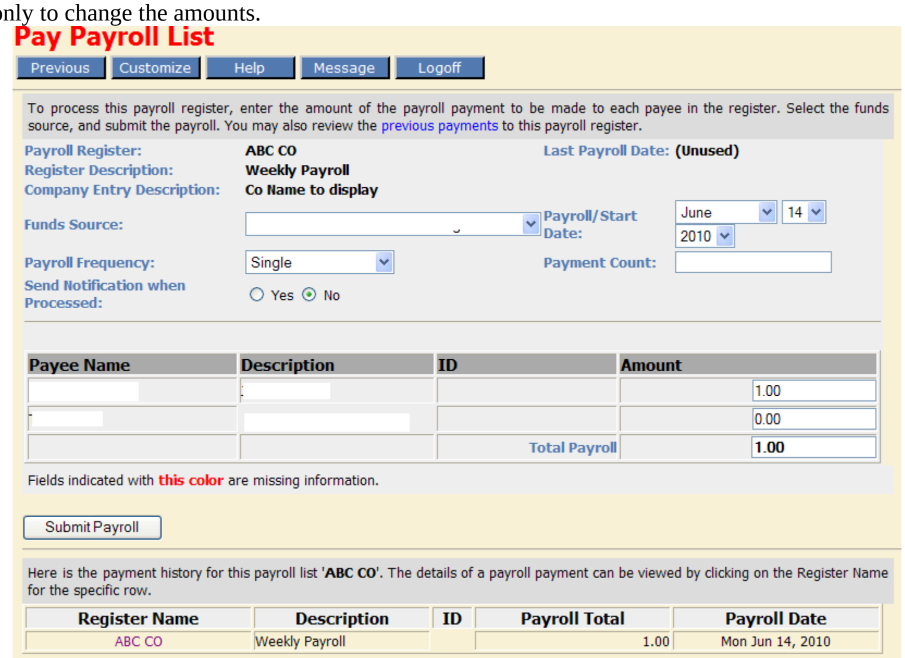
Previous | Customize | Help | Message | Logoff

Update or correct the information for the selected payee. When finished, press the **Update** button. This payee cannot currently be deleted because of the **1** active payment(s).

Register Title:	ABC CO
Description:	Weekly Payroll
Payee Name:	
Individual ID:	
Routing Number:	
Account Number:	
Account Type:	Checking Account / Savings Account / Loan Account / Other
Description:	
Default Amount:	
Active Payments:	1
Last Modified:	Wed Dec 07, 2005 at 11:20 AM by cpd123

Update Payee | Reset Input

- Customer can pay one person at a time OR several people at one time.
- When a payroll register is created, simply highlight register created and add (or don't add) payees to that list.
- The payroll should appear as below with listed payee names, descriptions, etc. Each pay period, customer has only to change the amounts.



Pay Payroll List

Previous | Customize | Help | Message | Logoff

To process this payroll register, enter the amount of the payroll payment to be made to each payee in the register. Select the funds source, and submit the payroll. You may also review the previous payments to this payroll register.

Payroll Register:	ABC CO	Last Payroll Date:	(Unused)
Register Description:	Weekly Payroll		
Company Entry Description:	Co Name to display		
Funds Source:		Payroll/Start Date:	June 14 2010
Payroll Frequency:	Single	Payment Count:	
Send Notification when Processed:	Yes / No		

Payee Name	Description	ID	Amount
			1.00
			0.00
		Total Payroll	1.00

Fields indicated with **this color** are missing information.

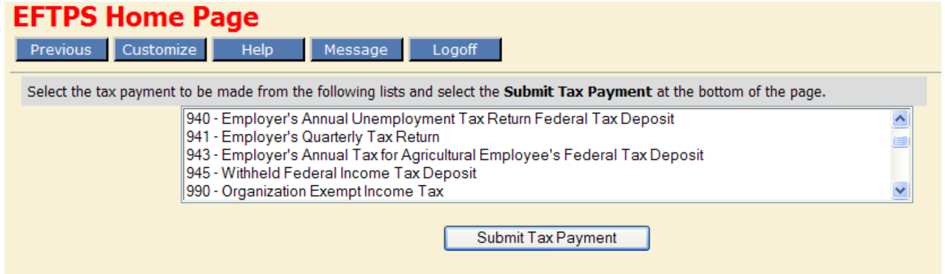
Submit Payroll

Here is the payment history for this payroll list '**ABC CO**'. The details of a payroll payment can be viewed by clicking on the Register Name for the specific row.

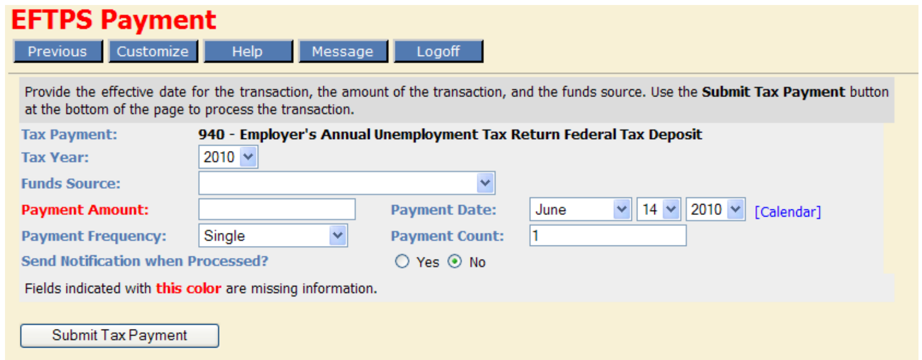
Register Name	Description	ID	Payroll Total	Payroll Date
ABC CO	Weekly Payroll		1.00	Mon Jun 14, 2010

- As with most previous screens, remember to "Confirm" transactions after submitting.

Tax Payment:
For commercial customers who have been pre-enrolled through the EFTPS tax payment system, their taxes can be paid through this feature.



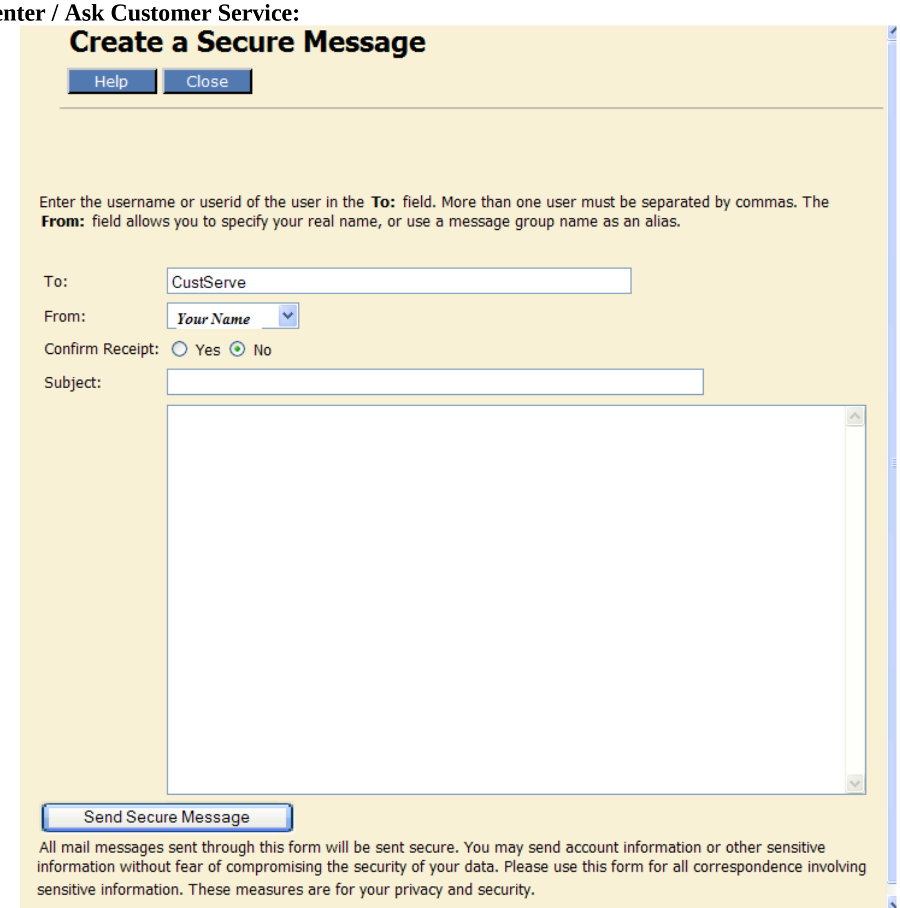
- Choose a tax payment type.



- Choose “Tax Year”, “Funds Source”, “Amount”, etc. as shown above before “Submitting”.
- On next screen, always remember to “Confirm” payment.

Bank Services

Message Center / Ask Customer Service:

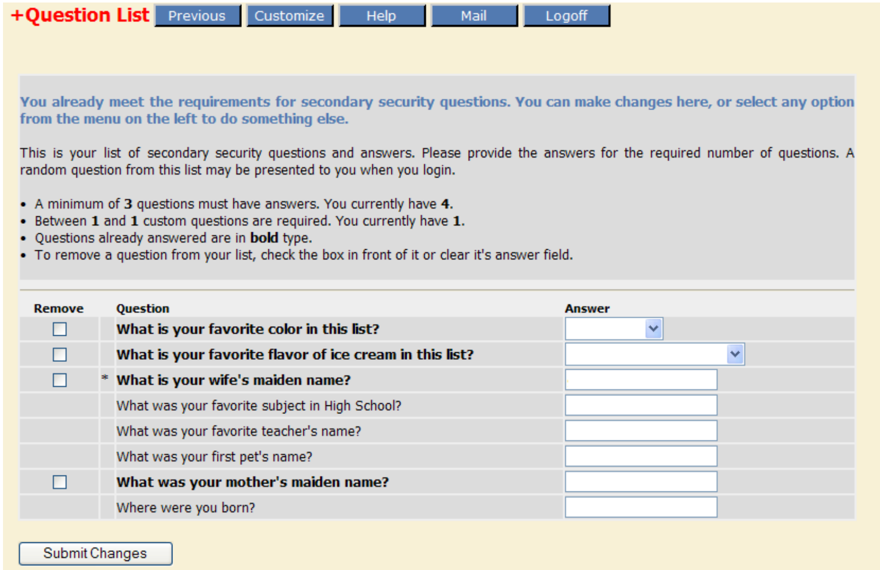


- Both “Message Center” and “Ask Customer Service” messages end up at our Customer Service area. The messages are usually answered by the Internet Banking administrator; otherwise the questions or comments are forwarded to the appropriate personnel within the bank.
- As the screen states, this is a secure message output. Customers need not be afraid to ask regarding anything from their accounts.

Online Magazine:

- When available, articles pertaining to the Internet Banking service, the bank, etc. get posted on this screen.

Question List:



+Question List | Previous | Customize | Help | Mail | Logoff

You already meet the requirements for secondary security questions. You can make changes here, or select any option from the menu on the left to do something else.

This is your list of secondary security questions and answers. Please provide the answers for the required number of questions. A random question from this list may be presented to you when you login.

- A minimum of **3** questions must have answers. You currently have **4**.
- Between **1** and **1** custom questions are required. You currently have **1**.
- Questions already answered are in **bold** type.
- To remove a question from your list, check the box in front of it or clear it's answer field.

Remove		Question	Answer
☐		**What is your favorite color in this list?**	
☐		**What is your favorite flavor of ice cream in this list?**	
☐	*	**What is your wife's maiden name?**	
		What was your favorite subject in High School?	
		What was your favorite teacher's name?	
		What was your first pet's name?	
☐		**What was your mother's maiden name?**	
		Where were you born?	

Submit Changes

This screen shows customers security questions and answers. The question with the asterisk (*) is the custom question and answer the customer imposed on themselves. Through this screen customer can "Remove", "Change", and/or "Add" to their security question group.

Applications

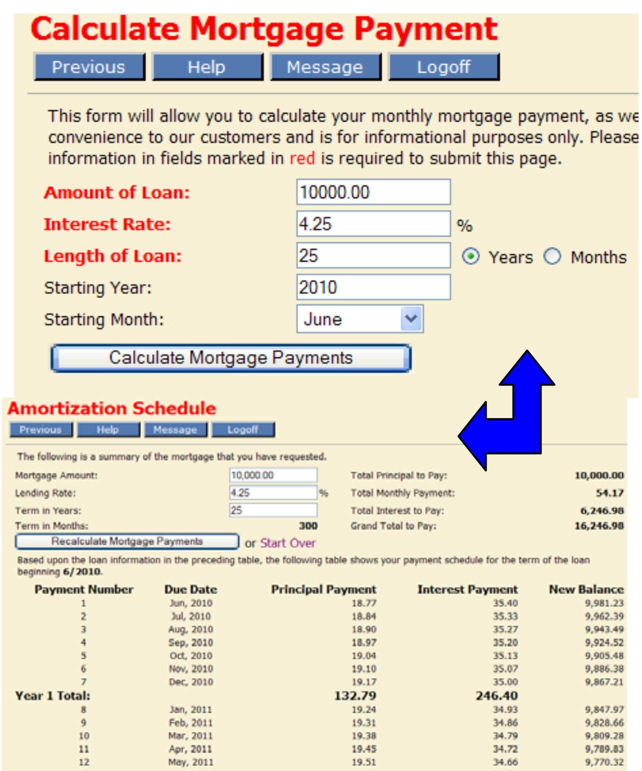
The listed application forms that customers can apply for are forwarded to the appropriate personnel once received by the bank through the system. We know that customer time is valuable and try to get the filled application to the right person as-soon-as possible.

Calculators

For customer convenience, these links are provided for possible pre-application as to:

- How much a note payment might be
- How much money can be invested

Examples of calculations follow:



Calculate Mortgage Payment

Previous | Help | Message | Logoff

This form will allow you to calculate your monthly mortgage payment, as we convenience to our customers and is for informational purposes only. Please information in fields marked in red is required to submit this page.

Amount of Loan: 10000.00
Interest Rate: 4.25 %
Length of Loan: 25 Years Months
Starting Year: 2010
Starting Month: June

Calculate Mortgage Payments

Amortization Schedule

Previous | Help | Message | Logoff

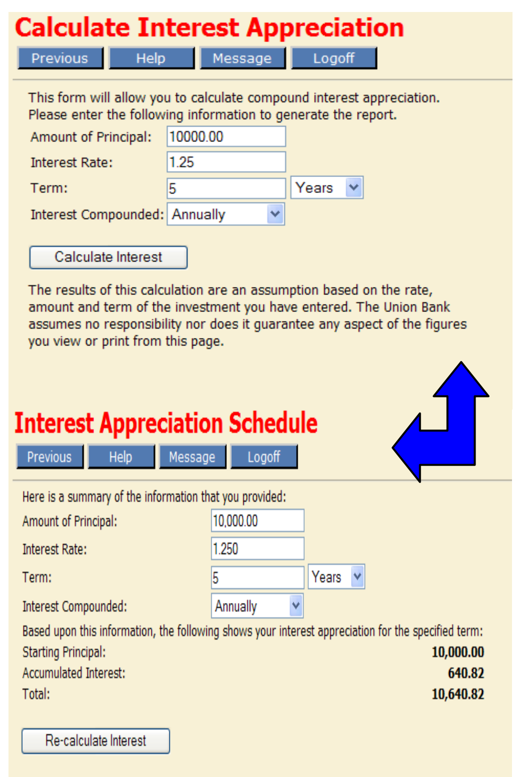
The following is a summary of the mortgage that you have requested.

Mortgage Amount: 10,000.00 | Total Principal to Pay: 10,000.00
Lending Rate: 4.25 % | Total Monthly Payment: 54.17
Term in Years: 25 | Total Interest to Pay: 6,246.98
Term in Months: 300 | Grand Total to Pay: 16,246.98

Recalculate Mortgage Payments or Start Over

Based upon the loan information in the preceding table, the following table shows your payment schedule for the term of the loan beginning **6/2010**.

Payment Number	Due Date	Principal Payment	Interest Payment	New Balance
1	Jun, 2010	18.77	35.40	9,981.23
2	Jul, 2010	18.84	35.33	9,962.39
3	Aug, 2010	18.90	35.27	9,943.49
4	Sep, 2010	18.97	35.20	9,924.52
5	Oct, 2010	19.04	35.13	9,905.48
6	Nov, 2010	19.10	35.07	9,886.38
7	Dec, 2010	19.17	35.00	9,867.21
Year 1 Total:		**132.79**	**246.40**	
8	Jan, 2011	19.24	34.93	9,847.97
9	Feb, 2011	19.31	34.86	9,828.66
10	Mar, 2011	19.38	34.79	9,809.28
11	Apr, 2011	19.45	34.72	9,789.83
12	May, 2011	19.51	34.66	9,770.32
13	Jun, 2011	19.58	34.59	9,750.74



Calculate Interest Appreciation

Previous | Help | Message | Logoff

This form will allow you to calculate compound interest appreciation. Please enter the following information to generate the report.

Amount of Principal: 10000.00
Interest Rate: 1.25
Term: 5 Years
Interest Compounded: Annually

Calculate Interest

The results of this calculation are an assumption based on the rate, amount and term of the investment you have entered. The Union Bank assumes no responsibility nor does it guarantee any aspect of the figures you view or print from this page.

Interest Appreciation Schedule

Previous | Help | Message | Logoff

Here is a summary of the information that you provided:

Amount of Principal: 10,000.00
Interest Rate: 1.250
Term: 5 Years
Interest Compounded: Annually

Based upon this information, the following shows your interest appreciation for the specified term:

Starting Principal: **10,000.00**
Accumulated Interest: **640.82**
Total: **10,640.82**

Re-calculate Interest

Other Features:
Customer should notice that most of the screens have these buttons at the top of the screens.

On the "**Customize**" screen, the customer can change to the look of the individual screen to some degree.

- Color of certain background and text
- History of transactions days to display
- Display sort ascending or descending order

On the "**Help**" screen, the customer gets various useful explanations of displayed items and screens.
On the "**Message**" screen, the customer can send in messages or questions regarding their account *(the same as link as in the Bank Services).*
On the "**Logoff**" link, customer has finished navigating the system and exits all Internet Banking screens.

Note: Some of the services above have fees and/or documentation associated with them. Check with your Customer Service Representative.