

Personal Online Banking Guide





Welcome

Welcome to Online Banking with Montecito Bank & Trust! Whether at home or in the office, from a mobile phone or desktop computer, it's our goal to make your Online Banking experience easy and convenient. Each section of this guide provides an overview and steps to help you get the most out of your online banking experience.

For additional support using Online Banking, please contact our Service Center and one of our associates will be happy to assist you.

Service Center

Monday – Friday • 8:00 AM – 6:00 PM (805) 963-7511

Montecito Bank & Trust			ter - (sep) for) light	
Overview Transfers - Bill I	Ny Zole Gammann & Decamants - Finance I	Manager More Options +		
Overview			Quick Transfer	
DeskingAccorro				Contraction of the
Personal Checking		\$4.51 Journal territor		-
Personal Checking	2	\$1.53 tomatos forecos	- ·	
Lower Armen				-
Savings Account		\$2.57	Tests	
		Austor Brance	0	
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Overdrat Line		S0.00	a start of	
Credit Pulse				
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			and the second s	

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Getting Started

New User Enrollment

If you are new to Montecito Bank & Trust, you need to complete the registration process to establish a secure **User ID** and **Password** for accessing your accounts. Once this process is complete, you will have immediate access to your accounts as well as instant access to convenient features such as Credit Pulse, Bill Pay with Zelle[®], Alerts and our Spending tool for personal financial management.

- 1. Go to www.montecito.bank.
- 2. Click Enroll, then Enroll Personal link.

Online Banking	Credit Card	Wealth Management
User ID *	Password *	Login
Save User ID	Forgot Password	Enroll 🔻
		Enroll Personal Enroll Business

- 3. Review and accept the terms of the Consumer Online Banking Agreement.
- Complete the Registration form. The form requires your full account number, name, SSN, and the account zip code. Clients without an SSN will require the Telephone Banking PIN that you created when your account was opened.

Note: The details you provide are verified against the records in our system. If the information does not match, call us at (805) 963-7511 to update your profile.

5. Create a User ID and Password.

Note: User IDs must be 10 to 32 characters long, are not case sensitive, and cannot contain your Date of Birth or Social Security Number. Passwords must be 10 to 32 characters long and must contain all of the following: a lowercase letter (a-z), an uppercase letter (A-Z), a number (0-9), and a special character (~!@#\$%^&*()[[{}-+-=/|\.,:;`'''?).

 Choose a phone number to receive your identity verification Confirmation Code and click Send Me a Text Message or Call My Phone, depending on your preference. If you cannot be reached at any of the numbers displayed, call Customer Service at (805) 963-7511.

lentity Verification				
As a security precaution, we need to verify your identity before you can proceed. This Quick process helps us keep your account safe. Please choose one of the following options or contact Customer Service at (800) 348-0146 for assistance, in case you cannot be reached at any number.				
end me a text message	•			
/e will send you a text messag	ge with a confirmation	n code.		
(xxx) xxx-2338	^	Send Me A Text Message		
(xxx) xxx-2338			-	
(xxx) xxx-8849				
(xxx) xxx-2338	~	Call My Phone		
Cancel				
Vhy am I being asked this?				

7. Enter the Confirmation Code received and click Submit.

Congratulations! You have successfully logged into the Online Banking system. Going forward you can use the User ID and Password you established to log into both the desktop and mobile applications.

Forgot Password

If you happen to forget your password, you can easily establish a new one from the Montecito Bank & Trust Home page.

- 1. Go to www.montecito.bank.
- 2. Click Forgot Password?

Online Banking	Credit Card	Wealth Management
User ID *	Password *	Login
Save User ID	Forgot Password	Enroll 🝷

- 3. Complete the Forgot Password form.
- 4. Choose a phone number to receive your identity verification **Confirmation Code** and click **Send Me a Text Message** or **Call My Phone**, depending on your preference.

Identity Verification				
As a security precaution, we need to verify your identity before you can proceed. This guick process helps us keep your account safe. Please choose one of the following options or contact Customer Service at (800) 348-0146 for assistance, in case you cannot be reached at any number.				
Send me a text message				
We will send you a text message v	with a confirmation	code.		
(xxx) xxx-2338	^	Send Me A Text Message		
(xxx) xxx-2338				
(xxx) xxx-8849				
(xxx) xxx-2338	~	Call My Phone		
Cancel				
Why am I being asked this?				

Enter the **Confirmation Code** received and click **Submit**.

5. Create and confirm a new **Password**. Click **Set New Password**.



Note: Passwords must be 10 to 32 characters long and must contain all of the following: a lowercase letter (a-z), an uppercase letter (A-Z), a number (0-9), and a special character (~!@#\$%^&*()[]{<>_+-=/|\.,:;`'"?).

Overview

Overview

After logging in, you are taken directly to the **Overview** page. This page gives you a clear summary of each of your accounts.

Gank & Trust			3) Brian Gallardo Test Y Help Print Log Out
FDIC FDIC Insured-Backed by the full BOverview Transfers ~	foith and credit of the U.S. Government. Bill Pay Zelle Statements & Documents ~	Finance Manager More Options ~	
Overview Checking & Money Man Premier Nickr 1950 Prod Nick Eve 1955 Savings Accounts	rket Accounts name	\$3.46 Available Balanc \$1.55 Available Balanc	Guick Transfer D From To To Amount §
Test Savings A	Account	\$3.60 Available Balanc	2 Clear
Start tracking your credit score and full credit report	rtt 500 B50 Score	E 26 85 Report Monitoring Simulato	
Montecito Bank & Trust	Customer Service: (800) 348-0146 © 2025 Montecito Bank & Trust. All Right:	s Reserved.	Equal Housing Lender 🙆 Member FDIC

- A. The top navigation provides easy access to your **Profile Name, Help, Print,** and a **Log Out** button for security.
- **B.** The main navigation makes it easy to find common account management options.
 - Overview: Provides a dashboard with all your accounts in one place.
 - Transfers: Transfer funds internally, to and from owned external accounts, and to other MB&T accountholders.
 - Bill Pay: Easily pay bills using bill pay.
 - Zelle: Easily send and receive money with people you trust with Zelle[®].
 - Statements & Documents: View, download, and print your statements or tax documents.
 - Finance Manager: Set a budget and spending goals, manage transaction categories, and add external accounts to get an at-a-glance look at your personal finances.
 - More Options: View and submit **Service Requests**, create and manage **Stop Payments**, view **Mobile Deposit Activity**, download files for Quicken and QuickBooks, and apply for an account or loan.

- C. Click on an account name to go to the **Account Activity** page.
- D. The **Quick Transfer** widget appears if you have two or more accounts eligible for transfer.
- **E.** The Bank's Routing Number and Customer Support phone are at the bottom of every page for your convenience.

Account Activity

Detailed account activity can be reviewed by clicking on the account name listed on the **Overview** page. This page allows you to view transactions, balances, account details and send transaction inquiries.

A Premier Nick x9500 33.62 Available Balance History Q. Search & Download	\$3.62 Current Balance	O Details A Alerts Mobile Deposit Activity	15 Reorder Checks	G G C C C C C C C C C C C C C
Dispraying: Transaction Typ	e: Checks; Date Range: 01	/01/2025-04/01/2025; Check Number: 9090	Clear Search	
Date 👃	Item #	Description $^{\dagger}_{\downarrow}$	Amount 🖡	
Posted				
01/08/2025	9090	Check Paid	\$0.02	
TRANSACTION DET/ Transaction Date 01/06/2025 Posted Date 01/06/2025 (View Images) (View Images) (Transaction Inquiry) Item Number 9090)		×	
		1–1 of 1 transactions		

- A. Select the account that you would like to review.
- B. There are several links to get you where you want faster:
 - Select the **Details** link to view of your account attributes such as interest rates, date account opened, and statement format. In addition, you can change your account nickname or see your full account number.
 - Setup or manage account alerts to notify you via email or text message by selecting the **Alerts** link.
 - Select **Mobile Deposit Activity** to view deposits that have been made through Mobile Deposit or Remote Deposit
 - For checking accounts, you can use the **Reorder Checks** link to order your next set of checks.

- C. You can search transactions by transaction type, description, check number, amount or date range by selecting **Search**.
- D. Select **Download** to download the filtered transactions to an Excel or Quicken file.
- E. You can View Images of checks and deposits that have been posted to an account.
- F. If you have a question about a transaction, select the drop down arrow next to the transaction and select **Transaction Inquiry** to open a dialogue box where you can send a secured message to MB&T.
- G. Use Quick Links to perform Service Requests (you can change your address here), Web Connect, Open New Account, apply for a Credit Card or Home Loan.

Transfers

Make a Transfer

When you need to make a one-time or recurring transfer between your personal Montecito Bank & Trust accounts, you can use the **Transfers** feature. These transactions are processed automatically, so your money is always where you need it to be.

To initiate an internal transfer to one of your MB&T accounts, click on **Transfers** in the navigation bar and select **Make a Transfers**.

Make a Transfer
Manage Transfer Accounts
From
то В
Amount
Scheduling Option Immediate (One Time)
Continue

- A. Mange Transfer Accounts allows you to add other un-owned MB&T Accounts for credit transfers. See Add Other MB&T Accounts
- **B.** The **From** and **To** dropdown menus give you a list of all of your accounts that you can transfer funds from and to.
- **C.** You can choose whether to have the transfer happen immediately, at a future date, or set up a recurring transfer.

External Account Transfer

The **External Account Transfer** feature makes it easy to send money to external accounts.

To access the **External Account Transfer** feature, click on **Transfers** in the navigation bar and select **External Account Transfers**.

External Account Transfer
Transfer Funds Activity Preferences Help
Create Transfer
From Select From Account
To Select To Account
Amount (\$) \$ View limits
Send B

- A. All external accounts that you've already added will appear in the **To** dropdown menu.
- B. You can easily add a new transfer account by clicking on Add a New Account.

Add a New Account

1. Add the external account using the account's **Routing Number** and **Account Number**.

Add External Account	
You must be an owner or co-signer	on the account to use it for transfers.
Account Type	
Please Select	\sim
Account Nickname (Optional)	0
FOR	Check
I: 123456789 I:	1234567890"
*	\checkmark
Routing Number Acco	ount Number
Routing Number	Account Number
Enter bank's routing numbe	Enter bank's account numb
	Re-enter Account Number
	Re-enter bank's account nu

2. Choose your preference for account verification. Please note, some financial institutions do not allow instant verification.



- **A. Verify Instantly** Verify your ownership of the external account by entering your Online Banking user credentials for that financial institution.
- B. Verify with Micro Deposits Verify ownership of the account by prompting the system to send a micro deposit. The micro deposits from MB&T will appear in your external account in 1 to 2 business days. Once you've received the deposits, check your email for instructions on how to return to the external account verification page to confirm the deposit amounts.

Example Transaction History		
Date	Description	Amount
01/09/2015	Montecito Bank and Trust	+ \$0.XX
01/09/2015	Montecito Bank and Trust	+ \$0.XX

3. Once the account has been verified it will become available in the **To** menu on the **External Account Transfer** page.

Transfer Activity

Transfer Activity gives you an overview of all of your past and scheduled transfers.

You can access the **Transfer Activity** page by clicking on **Transfers** in the navigation bar and then clicking on **Transfer Activity**.

Transfer Activity				
SCHEDULED	HISTORY)		
Show Rejected and Canceled Tra	nsfers			
From †	то †_	Frequency \mathbf{t}_{\downarrow}	Next Transfer 🕇	Amount 👣
> Nickname -	Everyday Checking -	Quarterly	03/18/2025	\$0.02

Edit or Cancel a Transfer

Once you're on the **Transfer Activity** page, you can view the transfer details and edit or cancel scheduled transfers.

Trans	sfer Activity				
	SCHEDULED	HISTORY			
Show	Rejected and Canceled Tran	sfers			
Fr	rom †	To †	Frequency 1	Next Transfer 🕇	Amount 👣
	Nickname -	Everyday Checking -	Quarterly	03/18/2025	\$0.02
т	RANSFER DETAILS				×
T	ype				
Ir	nternal Transfer				
D	Deliver By				
0	3/18/2025				
S	ichedule				
E	very 3 months, starting o	03/18/2025 and ending after			
1	occurrences				
Ν	lote				
N	1/A				
E	dit Transfer				
2	ancel Transfer				
C					

- 1. Select the caret to expand the transaction.
- 2. Select Edit to edit the transfer or Cancel to cancel the transfer.

Add Other MB&T Accounts

You can add other un-owned MB&T Accounts for credit transfers. Other MB&T account transfers can be immediate, future-dated or recurring.

Note: Adding an Other MB&T Account to the transfers feature allows you to transfer money into that account. Transaction details, balances, and other information will not be available.

To access the **Add Other MB&T Account** feature, click on **Transfers** in the navigation bar and click on **Add Other MB&T Accounts**.



1. Select Add Account.

Add Other MB&T Account X	
Other Montecito Bank & Trust Account	
Account Type	
Account Number	
Confirm Account Number	
Add Account	



- 2. Select Other Montecito Bank & Trust Account.
- 3. Enter the following
 - Account Nickname
 - Account Type
 - Account Number
 - Confirm Account Number
- 4. Select Add Account

Once you've entered the details of the MB&T Account, the account will appear at the bottom of the page and be available as a **To** account on the **Make a Transfer** page.

Statements & Documents

The Statements & Documents feature is a great virtual filing system for your bank statements, and notices, including tax documents saving paper and space in your home or office. By storing your statements and notices electronically, your account information is always readily available when you need it. Statements through online banking look identical to those you receive in the mail. 18 months of statements and notices are available.

Statements & Notices

Select **Statements & Notices** from the dropdown menu under **Statements & Documents**. Statements open in a PDF format that can be viewed, printed or saved to your computer.

Statements are available for Checking, Analyzed Checking, Savings, Loan and Line accounts. Loan payment notices and hold notices are also available.

E-Statemer	nts & Notices			
Q Search				
				×
All Accounts	•			
Clear	Search			
Date 👃	Account Nickname \dagger_{\downarrow}	Account Number \dagger_{\downarrow}	Document Type Name 1	Category 🕻
2025-03-03	Test Savings Account	-	Savings Statement	Statements
2025-02-28	Everyday Checking	_	Checking Statement	Statements
2025-01-24	Nickname	-	Checking Hold Notice	Notices
2025-01-24	Test Savings Account	-	Savings Hold Notice	Notices

Search and Sort

You can **Search** to select specific statements or notices for an account. Each column can be sorted to find what you need faster.

	E-Statemen	ts & Notices				
(Q Search A					
						×
B	Nickname		-			
	Start Date	End Date				
C	09/17/2024	03/16/2025	۵			
	Document Type Name					
D	All Document Names		•			
	Category					
e	All Categories		•			
	Clear	Search				
	Date 💵 🥫	Account Nickname 👣		Account Number 🐧	Document Type Name $ \hat{T}_{\downarrow} $	Category 🗘
	2025-03-03	Test Savings Account			Savings Statement	Statements
	2025-02-28	Everyday Checking			Checking Statement	Statements

A. Select **Search** to expand the search menu to view available criteria.

- **B.** You can select a specific account to search for specific documents.
- C. Enter a **Start Date** and **End Date** to select documents within a time period.
- D. View by a Document Type Name such as Checking Statement, Analyzed Account Statement, Savings Statement, Checking Statement, Checking Hold Notice, and Savings Hold Notice.
- E. Select a Category to view such as Statement or Notice.
- F. Sort by Date, Account Nickname, Account Number, Document Type Name, or Category.

Statement Delivery

Statement Delivery allows you to enroll in eStatements. eStatements sends you an email when your statement is available in Online Banking and discontinues the mailing of paper statements to your address.

- 1. To enroll in eStatements, select **Statement Delivery** from the **Statements & Documents** menu.
- 2. Review and agree to the Electronic Communications Agreement.
- 3. Select Electronic for each account to enroll in eStatements under Delivery Option.
- 4. Click Save.

Statement Delivery		
Account Nickname	Account Number	Delivery Option
Nickname		Paper ~
Everyday Checking	-	Electronic ~
Test Savings Account		Paper ~
Business Ready Cash Reserve		Paper ~
Cancel		

Tax Documents

You can view, download, and print tax documents conveniently through online banking. Select **Tax Documents** from the **Statements & Documents** menu.

Tax Documents	
Date 👃	Description 🖡
2025-01-03	EOY 1099-NEC - 1/3/2025 CREATE DIGITAL TEST - 0
2025-01-03	EOY 5498-SA - 1/3/2025 CREATE DIGITAL TEST - 0
2025-01-03	EOY 1099-SA - 1/3/2025 CREATE DIGITAL TEST - 0
2025-01-03	EOY 1099-MISC - 1/3/2025 CREATE DIGITAL TEST - 0
2025-01-03	EOY 1099-INT - 1/3/2025 CREATE DIGITAL TEST - 0
2025-01-03	EOY 1098 - 1/3/2025 CREATE DIGITAL TEST - 0
2024-02-16	EOY 1099-INT - 2/16/2024 - 2023 - CREATE DIGITAL TEST - 0
	1–7 of 7 documents

The following tax documents are available:

- 1098
- 1099-INT
- 1099-MISC
- 1099-NEC
- 5498-SA

Finance Manager

First Time Log In

When Finance Manager is launched for the first time, you will need to enter your online banking user ID and password.

Additional Validation Enter your Online Banking login credentials for initial log in Access ID	 Take Control of Your Personal Finances with AllData PFM. Build a comprehensive view of all of your finances, including internal accounts and accounts you hold at other institutions. Transactions are automatically categorized based on your preferences. Budget status and goal progress are automatically tracked against your targets. Charts, graphs and advanced search capabilities make transaction monitoring and analysis simple.
Sign In / Register	Use our tools to gain greater insight into your day-to-day expenses as well as manage your savings and investments.

- Access ID Enter your online banking User ID
- Password Enter your online banking password.

Overview

Finance Manager allows you to easily monitor and budget your money. By linking your external accounts, credit cards, assets, and loans, **Finance Manager** gives you a complete overview of your financial portfolio.

Select **Finance Manager** in the navigation bar to view your Dashboard.

DASHBOARD	TRANSACTIONS	ANALYSIS	BUDGETS	GOALS		SETTING
Welcome to Tre	ends,					A
Get started with	our account aggrega our accounts d accounts from over 000 financial sources	tion service to achie	Add real estat	to your complete fin the values with pow	ancial picture for you. Set Goals, budge y	ts and alerts to help manage our finances
ACCOUNTS	0					
 Banking (+) 	•		\$1,509	Net Worth:		\$1,009
Credit Card (-))		\$500	Assets:		\$1,509
Other Liabiliti	es (-)		\$0	coonces.		200
expand all collapse	all	(Add Accounts			Add Accounts
RECENT TRANSACTI						^
Date	Description			Category		Amount
03/05/25	WEB TRANSFER F	rom To x		Deposit		\$0.01
03/05/25	WEB TRANSFER F	rom To	-	Deposit		-\$0.01
03/03/25	Online Banking T	ransfer To Savings		Other Tra	nsfers & Adjustments	-\$0.02
03/03/25	Online Banking 1	ransfer From Checkin	g	Deposit		\$0.02
02/28/25	Online Banking T	ransfer To Savings		Balance A	djustment	-\$0.01
						F View All Transactions

- A. Add Accounts guides you through the process of adding financial accounts to the Accounts widget.
- **B.** The **"Add real estate values with Zillow"** link on the dashboard opens the initial Add Real Estate screen. Zillow uses the property address to return a "Zestimate".
- C. The **Accounts** widget shows asset and liability accounts associated with the MB&T account profile and all external accounts added.
- D. Net Worth is the difference between asset and liability accounts.
- E. The **Recent Transactions** widget displays the last five transactions of all linked account data. Selecting a row in the widget opens the Transaction Details widget for the selected transaction.
- F. Selecting View All Transactions opens the Transaction Details widget.

Transactions

The **Transactions** screen provides a list view of transactions aggregated from linked accounts. You can search and filter transactions by different criteria. Select a transaction to see more detail and modify associated categories and tags.

DASHBOARI	D TRANSACTIONS	ANALYSIS	BUDGETS	GOALS			SETTINGS
CASH TRANSA	CTIONS						^
You can custo	omize your view of transactio	ns by using the basic l	eyword search to look	up specific transactions,	or by applying ad	ditional filter (options.
Search by Ca	ategory or Description	Q	Date Range₄∣ Accour	nts 🚛 All Categories 🚛	Α		
Display: All	Transactions Taxable Tr	ansactions Only					Save Taxable
Viewing trans	Print	3 Offer Silter			Show: 25	Per Page	4 age 1 of 1 ▶
Date *	Account	Descriptio	n	Category		Taxable	Amount
03/05/25	Montecito Bank & Trust - O Banking Prod Nick Everyda Checking	v WEB TRAN	SFER From x To x	Deposit	C)	\$0.01
03/05/25	Montecito Bank & Trust - O Banking Premier Nickname	nline WEB TRAN: PROD testi	SFER From > To x ng IP28321187	Deposit	C	כ	-\$0.01
03/03/25	Montecito Bank & Trust - O Banking Premier Nickname	nline Online Ban	king Transfer To Saving	S Other Trans Adjustment	sfers & C	כ	-\$0.02
03/03/25	Montecito Bank & Trust - O Banking Test Savings Accou	nline Online Ban Int	king Transfer From Che	ecking Deposit	C)	\$0.02
02/28/25	Montecito Bank & Trust - O Banking Premier Nickname	nline Online Ban	king Transfer To Saving	s Balance Adj	ustment	כ	-\$0.01
02/28/25	Montecito Bank & Trust - O Banking Test Savings Accou	nline Online Ban Int	king Transfer From Che	ecking Deposit	C	ן	\$0.01
02/27/25	Montecito Bank & Trust - O Banking Premier Nickname	nline Wire Trans TEST 12223	fer 51 CREATE D 34783	IGITAL UNCATEGO		כ	\$0.01
02/27/25	Montecito Bank & Trust - O Banking Premier Nickname	nline Wire Trans Name 1222	fer 149644 Domestic Pa 234783 MONTE BT SBAF	ayee Test UNCATEGO		ן	-\$0.01

- A. The **Transactions toolbar** allows users to the search and filter transaction data. The search functionality allows you to search through the description, category, and amount fields of transactions. Three filter types are available to the user: Date, Accounts, and Categories.
- B. A column of "Taxable" checkboxes appears on the Transactions screen. Check these boxes as appropriate to identify taxable transactions and select Save Taxable. This flag is for informational purposes; a transaction's taxability does not affect Finance Manager's analysis.
- **C.** The **Export** function generates a of transactions from banking and credit card accounts. Select **Export** to configure the filter criteria and file format for the report.

Transaction Details

The Transaction Details window appears when you select a transaction on the Transactions screen. View more details, edit the transaction description, apply or edit categories, or split the transaction.

Date:	06/03/22	Amount:	\$0.14
Account:	CashEdgeBank - Retail MFA Banking	Туре:	Credit
*Description:	Direct Deposit	Taxable:	No
Category: M	Iscellaneous Income > Deposit	escription.	

Split This Transaction

The **Split This Transaction** button on the Transaction Details popup allows the user to categorize portions of the transaction total. For example, a \$100 transaction includes \$80 of groceries and \$20 of office supplies. In this case the user would select the Food & Dining > Groceries category, enter 80 in the Amount field, click the Add More button, select the Goods & Merchandise > Office Supplies category, and enter 20 for that portion.

Date:	06/16/22			Amount:	\$2,000.00	
Account:	CashEdge Bank - Retail Non MFA	Credit		Type:	Credit	
*Description:	ONLINE PAYMENT MADE					
Category			Taxable	Amount(\$)	Percentage(%)	Delet
Utilities > TV, Interr	net, Phone	-		\$1,000.00	50.00%	
Utilities > Wireless	Cellular	Ŧ		\$1,000.00	5D.00%	
					A	dd More
		Tota	al: \$2	,000.00 100.00%		
		Remainin	a:	\$0.00 0.00%		

Categorization

Categories analyzes and intelligently sorts and groups aggregated transactions. The engine uses a default list of categories and subcategories.

Date:	02/27/25	Amount:	\$0.01
Account:	Montecito Bank & Trust - Online Bankin	Type:	Credit
*Description:	Wire Transfer 83784851 CREATE DIGITAL TEST 122234783	Taxable:	No
Category: U	ncategorized		
B	Apply this category to new transactions that have the same	description.	
		· · · · ·	

- A. The categorization engine is typically accurate, but it may occasionally leave a transaction uncategorized or assign it to the wrong subcategory. You can correct this by clicking the transaction and selecting the desired subcategory in the Transaction Details window.
- **B.** Apply this category to new transactions that have the same description will automatically categorize matching transactions in the future. It will not apply the category to past transactions.
- C. The **Add/Edit Your Categories** button appears in Transaction Details. Selecting it displays a column of all the categories available in Finance Manager.

Create Custom Categories

Select **Add/Edit Categories** to create subcategories. Selecting one of the categories reveals its default subcategories in a center column. A column also appears on the right side for custom subcategories.

u can add,edit and delete	your own categories here to make them av	ailable for budgeting and analysis.
ategories	Default sub-categories	Your custom sub-categories
Contributions	Bonus	New Category
Earned Income	Business Income	Add New Subertagen
Education	Wages & Salary	And Mew Subcaregory
Entertainment		
r sp that s		

To create a custom subcategory, select **Add New Subcategory** in the right column and enter a name for the new subcategory. Clicking the Save icon saves the new subcategory.

Budget

Budgets track spending in selected categories or subcategories for which you have created budgets. After creating one or more budgets, the Budget screen displays with three primary sections: the Budget toolbar, a Total Budget stack bar chart, and individual budget bar charts.

	DASHBOARD	TRANSACTIONS	ANALYSIS	BUDGETS	GOALS		
	BUDGETS				0 ^		
	Monitor and track the necessary adjustmen	status of your budgets a nts.	gainst your monthly targe	ts and select individu	ual budgets to make		
A	3 Add New Budget Budget View Current Month						
	Total March Budg	et Spending: \$2,840 (of \$3,200 spent				
В							
					Remaining/Over		
	Budgets Home: \$1,591 of \$1,	.550 spent	s	tatus	Remaining/Over Budget Amount		
	Budgets Home: \$1,591 of \$1,	,550 spent	s	tatus Over Budget	Remaining/Over Budget Amount -\$41		
	Budgets Home: \$1,591 of \$1, Travel & Transport	.550 spent ation: \$823 of \$850 spent	S	tatus Over Budget	Remaining/Over Budget Amount -\$41		
	Budgets Home: \$1,591 of \$1, Travel & Transport	,550 spent ation: \$823 of \$850 spen	S	Over Budget	Remaining/Over Budget Amount -\$41 \$27		
0	Budgets Home: \$1,591 of \$1, Travel & Transport	,550 spent ation: \$823 of \$850 spent 300 spent	S	Over Budget	Remaining/Over Budget Amount -\$41 \$27		

- A. The **Budget** toolbar provides the following controls to create new budgets and toggle between the chart and table views of the Budget widget. You can choose whether you would like to view categories with a \$0 balance.
- **B.** The **Total Budget** stacked bar chart provides a summary view of all budgets for the budget period. Each budget is included as a bar that is stacked on top of other budgets. Set your budget amounts for each category.
- C. Individual Budget Bar Charts provide details on each budget for the budget period. Each budget is represented as an individual row.

Add a New Budget

The Add New Budget window allows you to create a new budget to track spending in a certain category.

Select the appropriate category or subcategory and enters a monthly budget amount. Any recent transactions matching the selected category appear below the input fields.

idget over	r at the be	ginning of each month			
Ca	ategory:	Food & Dining			
Budget A	Amount:	\$100			
ecent exp	penses f	or selected category		4	Page 1 of 6
ecent exp Date	penses f Descrip	or selected category	Category	4	Page 1 of 6
Cecent exp Date 12/14/20	penses f Descrip STARB	or selected category tion UCKS STORE 08571A	Category Coffee Shops	4	Page 1 of 6 0 Amount -\$2.64
Cecent exp Date 12/14/20 12/12/20	Descrip STARB STARB	tion UCKS STORE 08571A UCKS STORE 08571A	Category Coffee Shops Coffee Shops	4	Page 1 of 6 0 Amount -\$2.64
Cecent exp Date 12/14/20 12/12/20 12/11/20	Descrip Starb Starb Starb Starb	tion UCKS STORE 08571A UCKS STORE 08571A UCKS STORE 08571A	Category Coffee Shops Coffee Shops Coffee Shops	4	Page 1 of 6 0 Amount -\$2.64 -\$2.64
Cecent exp Date 12/14/20 12/12/20 12/11/20 12/10/20	Descrip Starb Starb Starb Starb Starb	or selected category tion UCKS STORE 08571 A UCKS STORE 08571 A UCKS STORE 08571 A UCKS STORE 08571 A	Category Coffee Shops Coffee Shops Coffee Shops Coffee Shops	4	Page 1 of 6 0 Amount -\$2.64 -\$2.64 -\$2.64 -\$2.64

Savings Goals

Savings Goals allow you to track savings progress toward specific financial goals. Create a savings goal, link an account, and track savings progress towards the goal amount.

A Total Goal Savings stacked bar chart appears below the toolbar, followed by bar charts for individual savings goals.

DASIDUARD	TRAINSACTIONS	ANALTSIS	DUDGETS	GOALS
GOALS				(
Monitor and track necessary adjust	the status of your goal ments.	s against your saving	s targets and select individu	al goals to make
C Add New Goal				
Total Goal Sav	rings: \$92,888 of \$10	7,000 saved		
Savings Goal			Status	Target Complet Date
Emergency Res	serve: \$76,123 of \$80,0	00 saved		2010
			On Schedule	7/1/12
Remodel Bathr	oom: \$11,224 of \$20,00	00 saved		
			🛕 Off Schedule	3/1/13
Geneva Vacati	on: \$4,000 of \$4,000 sa	ved		
			Y Achieved	4/1/13
Watch for Dad:	\$1,541 of \$3,000 saved			
			🧹 On Schedule	6/1/13

- A. The **Goals** toolbar has controls to create new goals and toggle between chart and table views.
- **B.** The **Total Goal Savings** section summarizes the progress toward all savings goals. It shows the total amount saved of the total goal amount and a stacked bar chart. Each bar represents an individual goal.
- C. The **Savings Goal** section lists the individual goals. Each goal shows dollars saved toward the total amount and a bar chart illustrating the progress. The target end date also appears, as well as an indication whether savings are on track to meet the goal by the target date.

Add Savings Goal Select **Add New Goal** to create a goal.

amount that you'll need to save a	and the date you're targeting	to achieve your goal.	igs, etc. Provide the
Goal Name Target Amoun Target End Date	e: Education t: \$10,000 e: 06/01/23		
Select the account that you'd li account should be set aside sp panking can be linked to a goa	ike to use to save up for th becifically for this goal. Ple II.	is goal. Then select w ase note: Only accour Allocation (%)	hat percentage of this ts classified as Delete
Select the account that you'd li account should be set aside sp panking can be linked to a goa Linked Account CashEdgeBank Banking: \$3,8	ike to use to save up for th becifically for this goal. Ple al.	is goal. Then select w ase note: Only accour Allocation (%)	hat percentage of this its classified as

A. Add the goal criteria as follows:

- Goal Name: The user gives the goal a label, such as "new car."
- Target Amount: Target budget amount assigned to the goal
- Target End Date: Target date for goal completion assigned to the goal
- **B.** Select the account to use to save for this goal.
 - Linked Account: The account to link to the savings goal. The balance of the linked account will be tracked as progress towards the savings goal.
 - Allocation (%): Percentage value of the linked account(s) balance that should be considered as savings toward the goal. When calculating progress towards the goal, current savings is determined by multiplying the linked account allocation percentage by the balance of the linked account.

Add External Account

You can link an external account to **Finance Manager** so that you can gather information about your full financial portfolio in one easy-to-access location.

To add external accounts to Finance Manager, select **Add Accounts** from the Dashboard.

Search for your fina	ancial institution		
Enter bank name or Lo	ogin URL		
Or choose from popul	ar financial institution	s where you have an acc	ount
Fidelity	<i>charles</i> SCHWAB	WELLS FARGO	E <mark>*</mark> TRADE
	BANK OF AMERICA	Morgan Stanley	
Vanguard	<i>charles</i> SCHWAB	2	2 Zillow

1. You can click an institution from the provided list or do a search using the Search field.

Note: You can add an asset or liability that doesn't have online access by clicking **click here to add an offline account.**

2. Once you've selected the external account that you'd like to link, enter online credentials associated with the account at the selected financial institution and click **Next**.

Add Accounts	1 2 3 Find Your Institution Provide Sign-In Info Confirmation	×
Ally Bank	y , //secure.ally.com/allyWebClient/login.do	
Enter you User Nam	r credentials for this institution ne	
Password	••••	
Select A	nother Institution Next	

- 3. If secondary authentication is required during the add process, informational messages will appear to guide you.
- **4.** If you have multiple accounts with the external institution, you can select which accounts to link to Finance Manager.

Add Accounts	1 Find Your In	2 stitution Provide Sign-In Info	3 Confirmation
ALLDATA TEST BANK CashEdge Select the accounts from this in:	e Bank stitution that y	ou want to connect.	
Banking	**5016	Banking: Savings	\$3,898
Credit Card	**3962	Credit Card: Credit 🛟	\$1,882
Investment1	**1701	Investment: Broker	\$19,398
Loan	**1563	Other Liabilities: Loan 💲	\$32,100
	Ne	ext	

5. Once you've selected which accounts to link, you'll receive a confirmation that the accounts have been added.

More Options

Stop Payments

If you're ever concerned about a pending written check, you can initiate a stop payment request to prevent that check from being cashed. Stop payments remain in effect for 6 months.



Note: Fees may apply. Refer to our Schedule of Fees.

To access the **Stop Payments** feature, click on **More Options** in the navigation bar and select **Stop Payments**.

	Stop Payments		
	Stop Payment History		
	Request a Stop Payment		
	Stop Payment Account		
	Nickname (Available \$3.46)	~	
	Stop Payment Type:		
	Single Check		
	Range of Checks		
	Check Number		
3			
	Check Amount (Optional)		
4	\$		
	Payee:		
5			
	Check Date		
5	MM/DD/YYYY		
	Reason:		
7	— Select a Reason —	~	
3	Submit		

- 1. Select an account.
- 2. Choose a **Stop Payment Type** (single or range of checks).
- 3. Enter the Check Number.
- 4. Enter the Amount.
- 5. Enter the **Payee** name.
- 6. Enter the Check Date.
- 7. Select a **Reason** for the stop payment
- 8. Click Submit.

Service Requests

The **Service Requests** feature provides a secure and convenient option for submitting specific requests through online banking.

Secure Forms				
	Account Services			
Account Closure Request	Complete this form to request the closure of checking and savings accounts.			
Change of Address Request	Please complete this form to request a change of address on your account(s).			
Check Imaging Request	Use this form to request that check images be included or removed from your statements.			
Reinstate Paper Statements	Complete this form to cancel eStatements and receive your statements in the mail. Please note, you will still have access to statements within online banking. To enroll in eStatements navigate to More Options > eStatement Enrollment.			
Statement Cycle Change Request	Use this form to update the cycle date of your checking account statement.			
Ν	Card Services			
Card Travel Notification	Inform Montecito Bank & Trust of your travel plans so we can make a note on your debit card record.			
Damaged ATM/Credit/Debit Card Replacement Request	Use this form to request a replacement for an existing card when the card is damaged (the card's chip, stripe, or tap isn't working).			
Temporary ATM/Debit Card Limit Increase Request	Submit this form to request a temporary increase to the limits of your ATM or Debit card.			
	Check Adjustments			
Check Amount Adjustment Request	Submit this form if a check has cleared your account for the incorrect amount.			

Profile Name

Profile

Select your profile name and then **Profile** from the dropdown menu to display the range of tools that help you manage your profile.

	BGT Brian Gallard	o Test 👻	Print	Log Out
	Messages			
2	Profile	^		
	Email Address			
	Password			
	Switch Profile			
	Phone			
	User ID			
	User Activity			
	Delete Profile			
-	Settings	~		

- Email Address: The Email Address page displays the email address currently associated with your name record on file. Email address changes occur immediately.
- Password: Your Password can be reset on the Password page. To reset your password, you'll need to enter your current password.
- Switch Profile: Link multiple profiles under one login and switch between them without signing out.
- Phone: The Phone page shows the phone numbers that are registered with your account. Your phone number will be used to verify your identity to complete certain actions in online banking, so it's important to ensure that the correct phone numbers are listed. Change of phone requests are processed within 2 business days.
- User ID: The User ID page allows you to view and change your User ID.
- User Activity: The User Activity page displays a login history for the profile.
- Delete Profile: Display an informational message on how you can delete your online profile.

Switch Profile

The Switch Profile feature allows users with multiple online banking profiles to link them under a single login. Once linked, users can switch between profiles without signing out and back in.

Profiles		
Cancel	Add Profile	

1. From the Profile menu, go to **Profile**, select **Switch Profile**, then click **Add Profile**.

Profiles		
Add a Profile		
* Nickname		
* User ID		
		•••
* Password		
		•••
Cancel	Add	

2. Enter a **Nickname** to help you recognize the profile, such as "My Business" or "Smith Trust", then enter the **User ID** and **Password** for the profile you want to link.

Profiles		
Nickname	User ID	
Test Business	tprofile	Login
Cancel	Add Profile	

3. Select the **Login** link from the profile list to open the linked profile

	SGT Test ∽ Help Print Log Out
ince Manager More Options ↔	Switch Profile
\$3.	Test Business ~
Available Bala	Go to Profile
≯I. Available Bala	
\$3. Available Bala	12 nce To

The linked profile will now be available in the **Switch Profile** widget on the **Overview** page.

Note: Linked profiles will only appear under the profile from which they were added.

Settings

Select your profile name and then **Settings** from the dropdown menu to display the range of tools that help you manage your account.



- Alerts: Setup or manage alerts for your accounts such as balance thresholds, debits that posted to your account. It is highly recommended to setup alerts to help you monitor your account to prevent potential fraudulent transactions. See **Alerts**.
- Authorized Apps: This feature is typically used with **QuickBooks** and **Quicken** Direct Connect. When setting up Direct Connect for the first time, you will receive an error message prior to connecting. Authorize the connection with Authorized Apps to allow the connection and update your accounts.
- Touch/Face ID Devices: The Touch/Face ID Devices page will display and allow you to delete devices in which Touch or Face ID is used to log in to Online Banking.
- Text Banking: Text Banking makes accessing your accounts on the go easy! The Text Banking page lets you manage the phone numbers connected with Text Banking. It also contains a list of text commands.

Alerts

Select your profile name and then **Alerts** from the dropdown menu to display the range of tools that help you manage your account.

The **Alerts** feature allows you to manage your alerts. You can add different alerts to your account so that you'll always be kept up to speed on your financial activity.



- Manage Alerts: This page allows you to review the alerts that you're currently receiving. You can also sign up to receive additional alerts, simply click on Manage Alerts, add alerts, select the alert you'd like to add, choose which account the alert should be applied to, and decide whether you'd like to receive the alert via email or text message.
- Manage Recipients: This page shows you the email addresses and mobile numbers that are set up to receive alerts. You can add, edit, and remove recipients on this page.

Manage Alerts

- 1. To edit an alert, select **Current Alerts** to display alerts available to update.
- 2. To add alerts, click Manage Alerts from the navigation bar and select Add Alerts.

< Back Manage Alerts Current Alerts Add Alert	Alerts		
Manage Alerts Current Alerts Add Alert	< Back		
Current Alerts Add Alert	Manage Alerts		
Add Alert	Current Alerts		
	Add Alert		

3. Select the alert you'd like to add or edit from the alerts listed.

>	
>	
>	
	> > >

4. Select the account that applies to the alert you want to edit or set.

Alerts		
< Back		
Select Account		
Nickname	\$	
Available Balance \$3.46		
: Everyday Checking	>	
Available Balance \$1.55		

5. Enter the alert criteria and choose how you would like to receive the alert (by email or text) and click **Submit**.

Account Balance Below Threshold Nickname- \$3.46 Amount * \$ Recipients *
Nickname- 53.46 Amount * \$ Recipients *
\$3.46 Amount * \$ Recipients *
Amount * \$ Recipients *
\$ Recipients *
Recipients *
@montecito.bank
Cancel Submit

Manage Recipients

- 1. To manage recipients, Manage Recipients.
- 2. Select Add Phone or Add Email.

Alerts		
Back Manage Recipien	ıts	
Add Phone A	dd Email	

3. Enter the **Verification Code** sent to the email address we have on record. If the email address is incorrect, the email address can be updated by clicking on **Profile** then **Email Address** from the profile name menu.

Alerts
< Back
Verify Recipient
We sent a verification code to bgallardo001@roadrunner.com. Please enter the code.
Verification Code *
Resend Code Verify

4. Enter the **Verification Code** sent to the phone (via text) or email address added, then select **Verify.**



Note: Push notifications are not available on desktop, but are an option in the MB&T mobile app if notifications are enabled for the app in your phone settings.

Messages

The **Messages** feature allows you to send and receive secure messages to MB&T Customer Support.

Select your name and then **Messages** from the dropdown menu

Montecito Bank & Trust		BG	T Brian Gallardo Test 🔹	Print Log Out
		Messages		
Overview Transfers - Bill	Pa ns) Profile	~	5 ~
	-	Settings	~	
Messages				
Compose New				
Subject Trackin	g ID	Created	Last Updated 🗸	Category
Test-Test B 125367	77754	03/16/2025 9:47 PM	03/16/2025 9:47 PM	Account Support

- A. Compose a new message by clicking **Compose Message**. These messages are sent securely and can safely contain account and transaction information.
- **B.** Click on the name of a message under **Subject** to read the full message.