# Personal Online Banking Guide

Montecito Bank & Trust®

EQUAL HOUSING LENDER
Member FDIC

Rev. 07/25

# Welcome

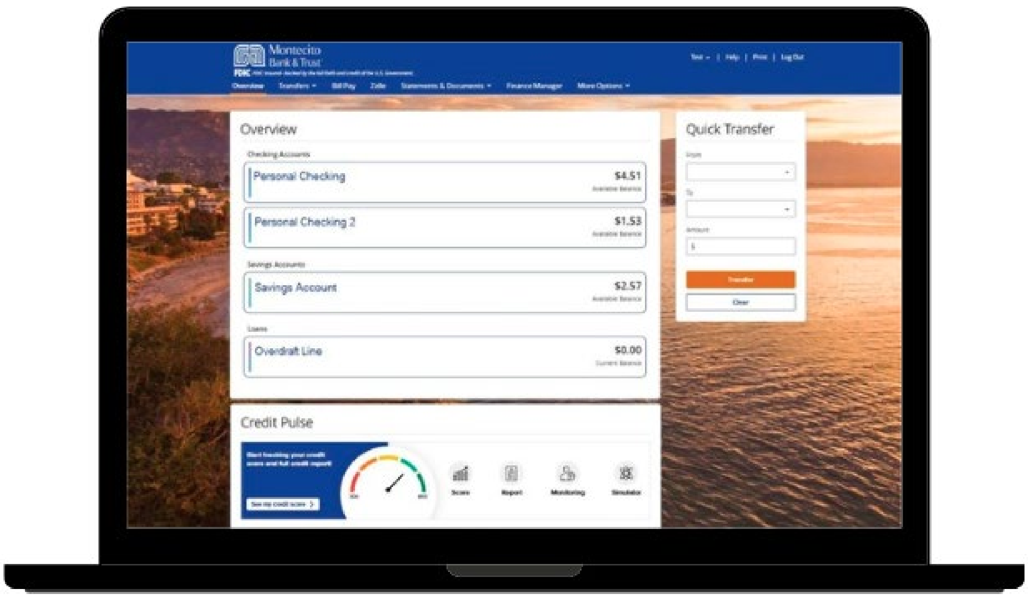
Welcome to Online Banking with Montecito Bank & Trust!  Whether at home or in the office, from a mobile phone or desktop computer, it's our goal to make your Online Banking experience easy and convenient. Each section of this guide provides an overview and steps to help you get the most out of your online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



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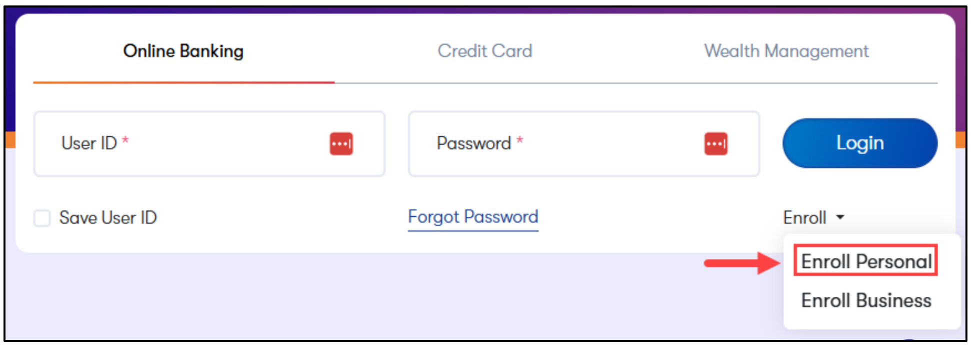
# Getting Started

## 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](http://www.montecito.bank).
2. Click **Enroll,** then **Enroll Personal** link.



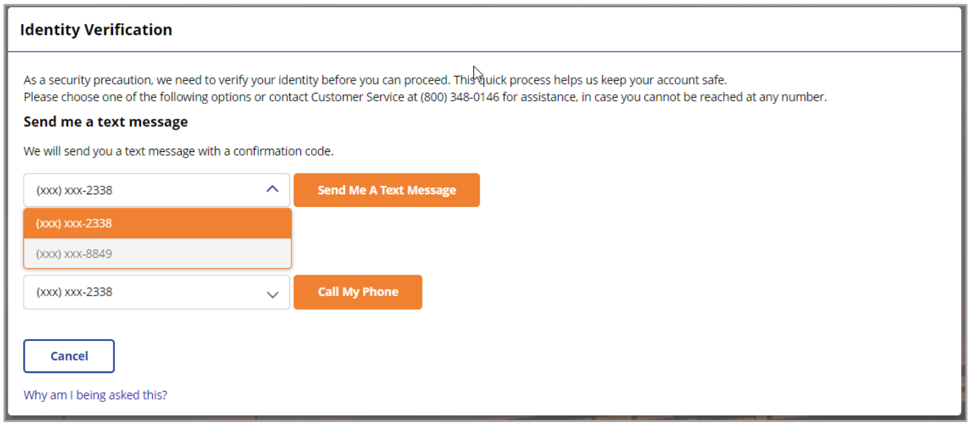

3. Review and accept the terms of the **Consumer Online Banking Agreement**.
4. Complete the **Registration** form. The form requires your **full account number**, **name**, **SSN**, and the **account zip code**. Clients without an SSN will require the Telephone Banking PIN that you created when your 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 (~!@#$%^&*()[]{}<>_+-=/|\.,:;` '"?).

6. 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**.



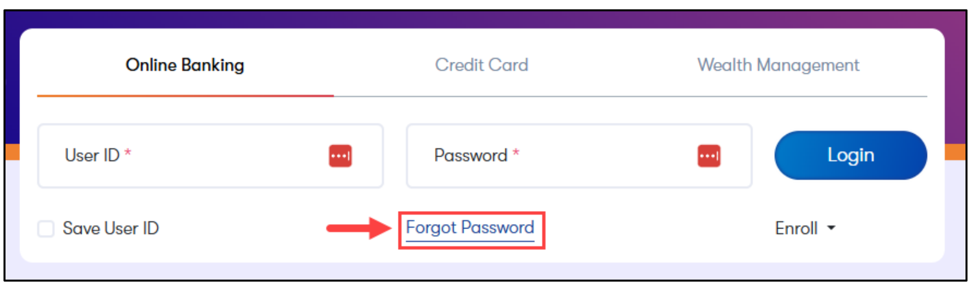

7. Enter the **Confirmation Code** received and click **Submit**.

**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.

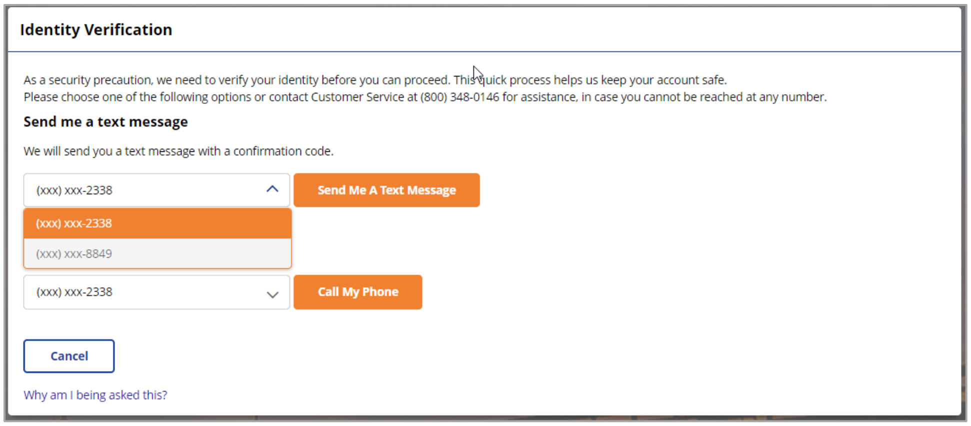
## Forgot Password

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?**




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.




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

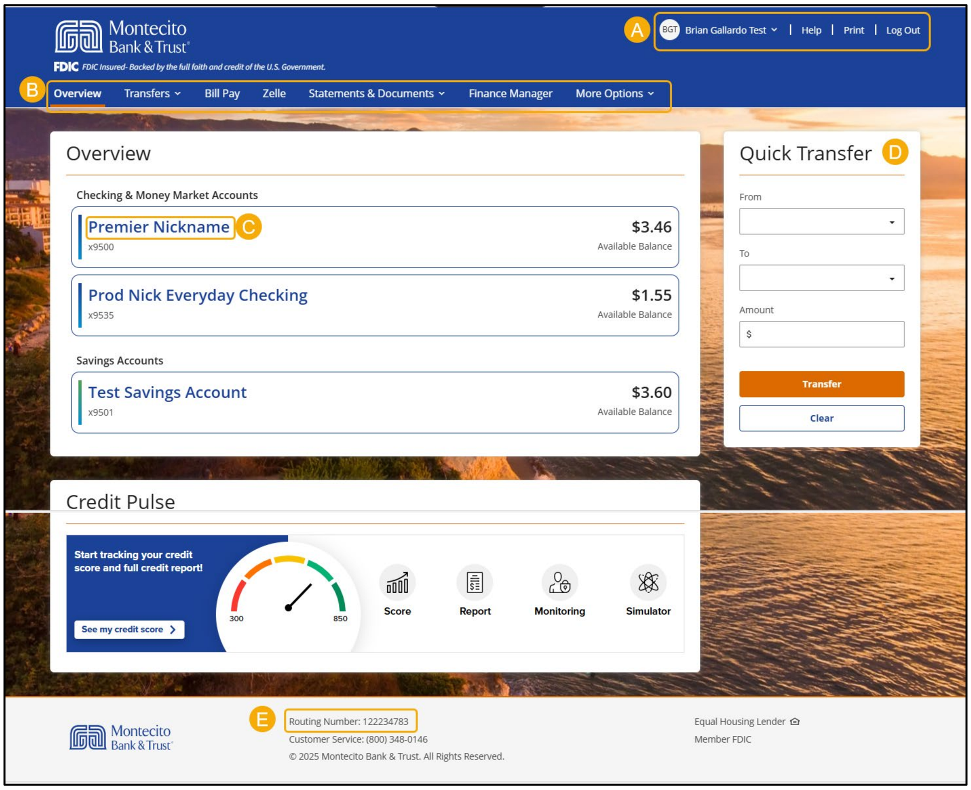
5. Create and confirm a new **Password**. Click **Set New Password**.

**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.




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.

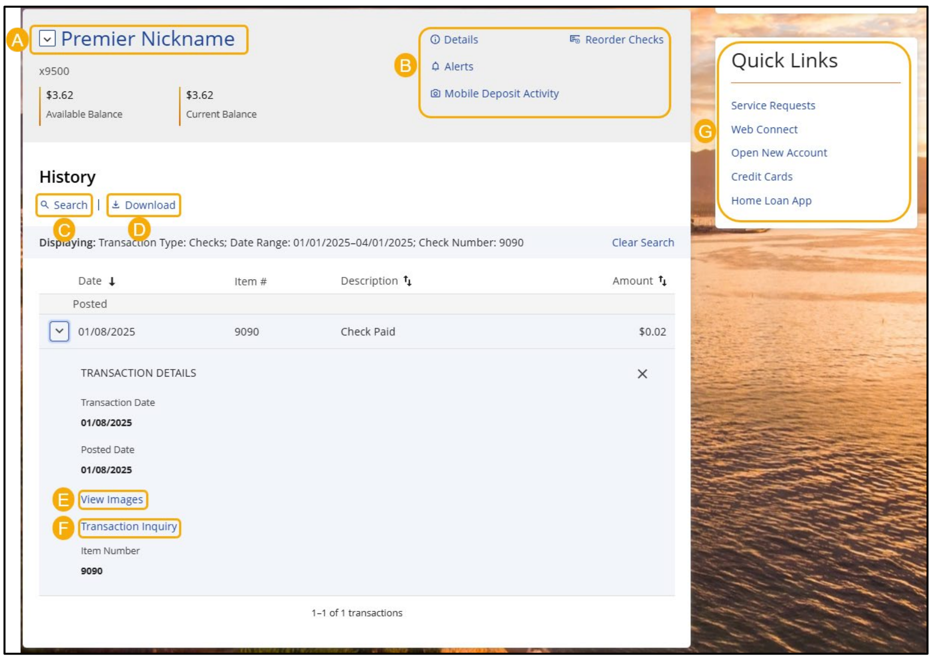
C. Click on an account name to go to the **Account Activity** page.

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. 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.

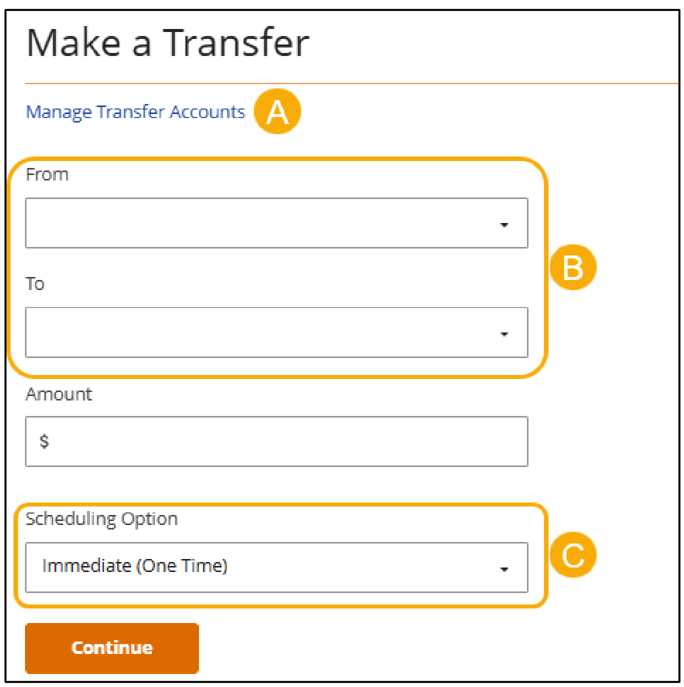
G. Use **Quick Links** to perform **Service Requests** (you can change your address here), **Web Connect**, **Open New Account**, apply for a **Credit Card** or **Home Loan**.

# 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**.




A. **Mange Transfer Accounts** allows you to add other un-owned MB&T Accounts for credit transfers. See Add Other MB&T Accounts

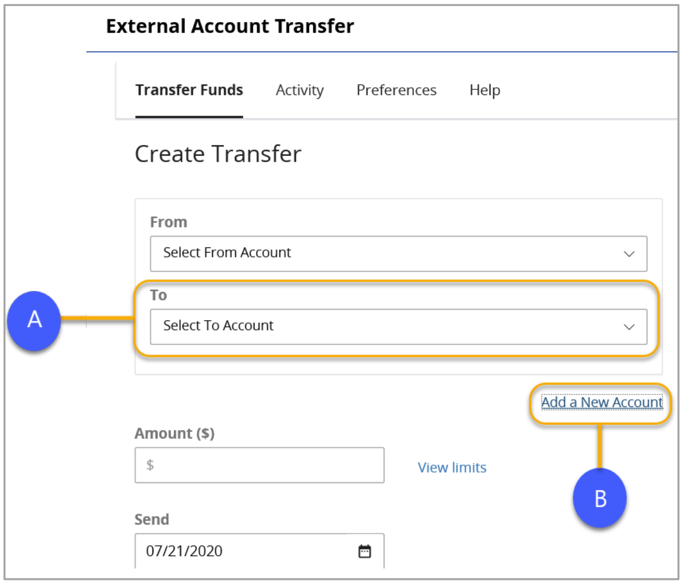
B. The **From** and **To** dropdown menus give you a list of all of your accounts that you can transfer funds from and to.

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.**

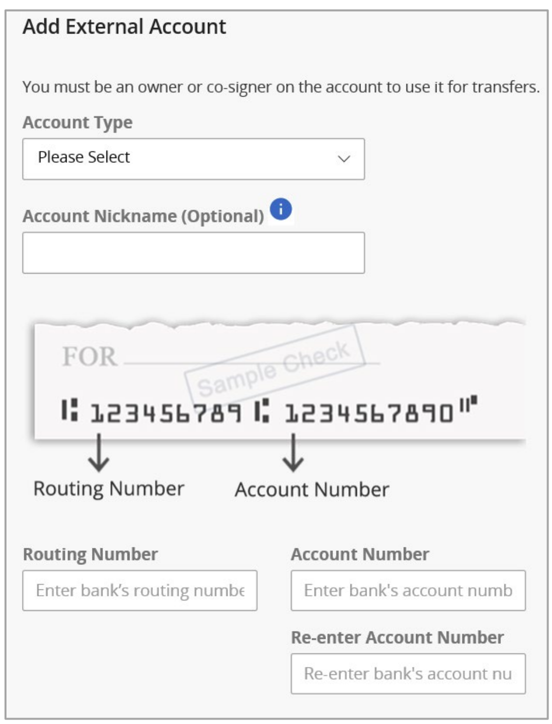



**A.** All external accounts that you've already added will appear in the **To** dropdown menu.

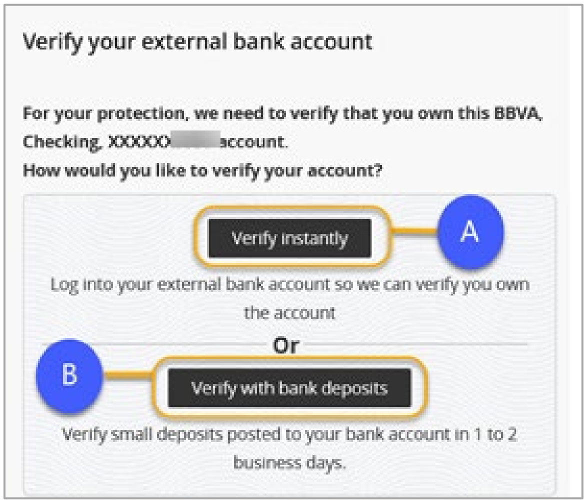
**B.** You can easily add a new transfer account by clicking on **Add a New Account**.

### Add a New Account

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



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

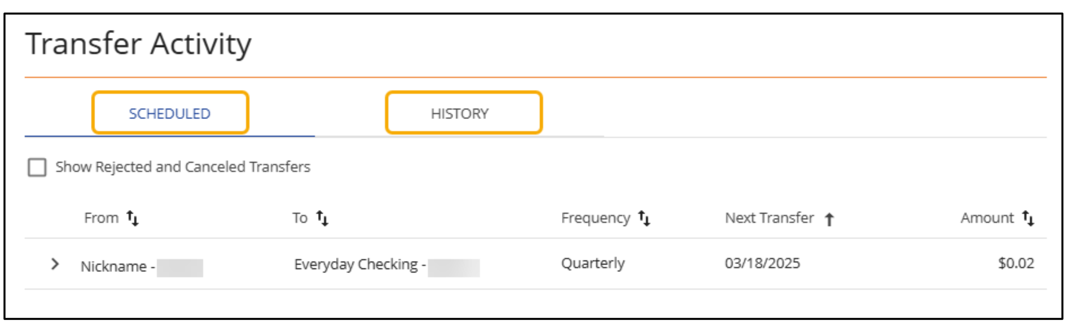
| Date | Description | Amount |
|---|---|---|
| 01/09/2015 | Montecito Bank and Trust | + $0.XX |
| 01/09/2015 | Montecito Bank and Trust | + $0.XX |

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

## Transfer Activity

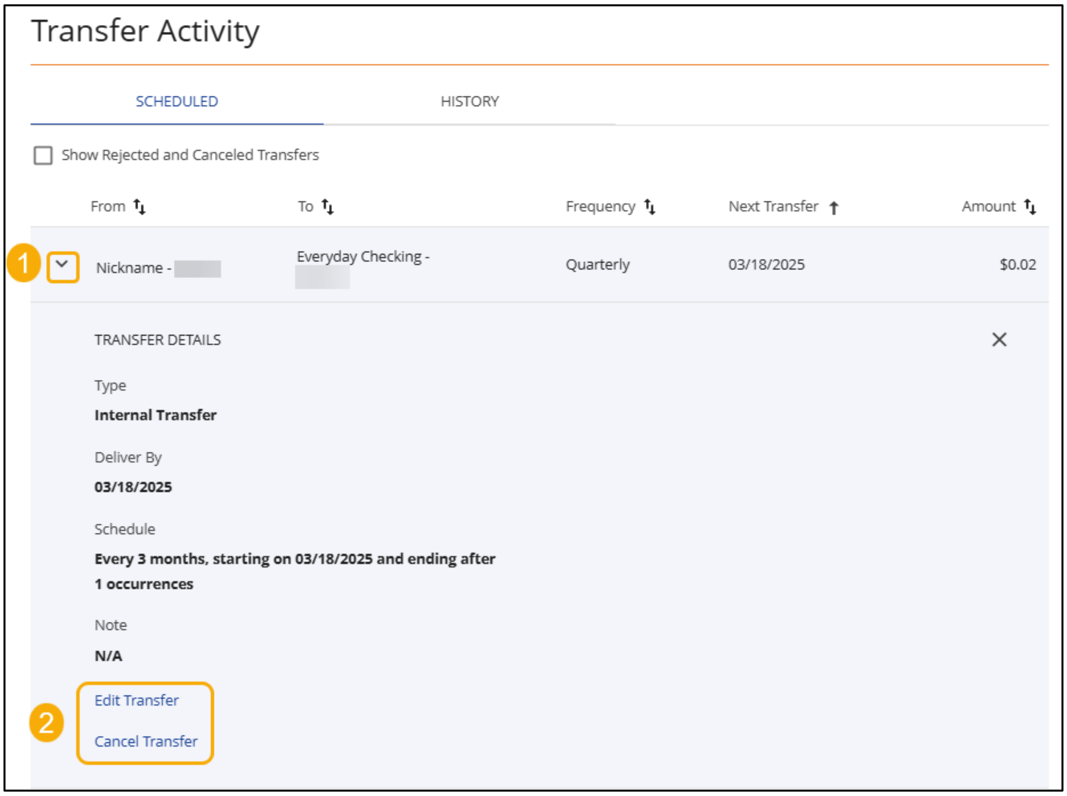
**Transfer Activity** gives you an overview of all of your past and scheduled transfers.

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



### 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.



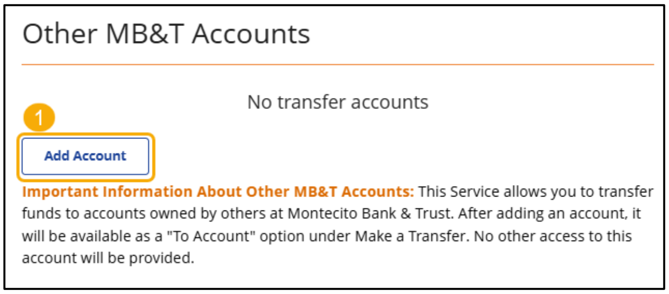

1. Select the caret to expand the transaction.
2. Select **Edit** to edit the transfer or **Cancel** to cancel the transfer.

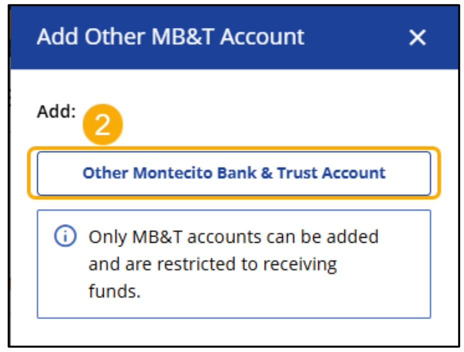
## Add Other MB&T Accounts

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

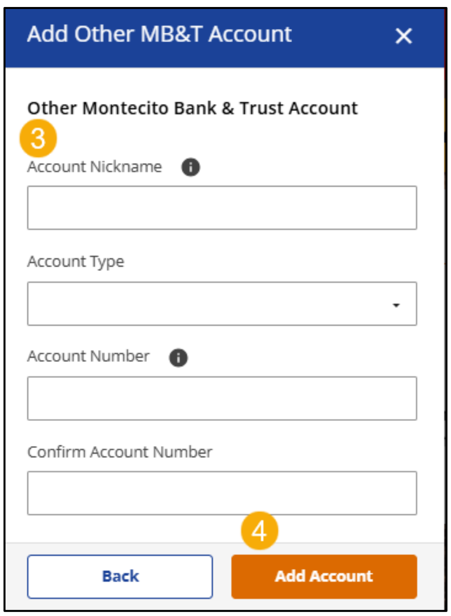
**Note:** Adding an Other MB&T Account to the transfers feature allows you to transfer money into that account. Transaction details, balances, and other information will not be available.

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.**
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.

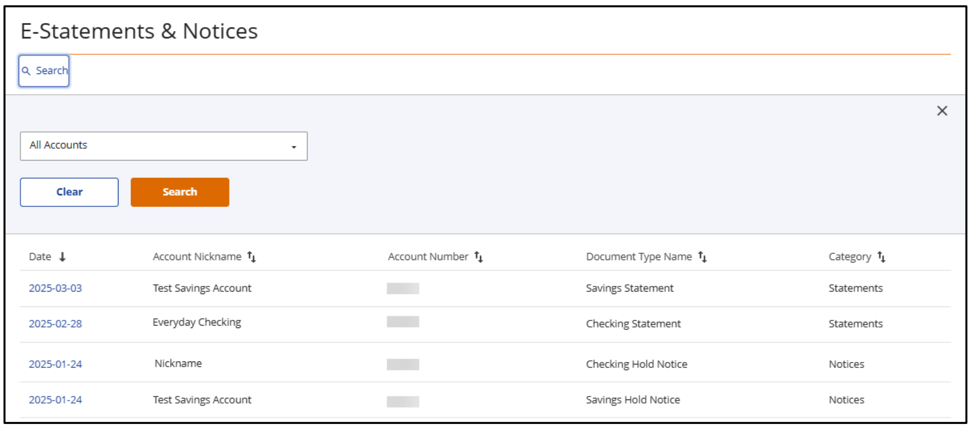
# Statements & Documents

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

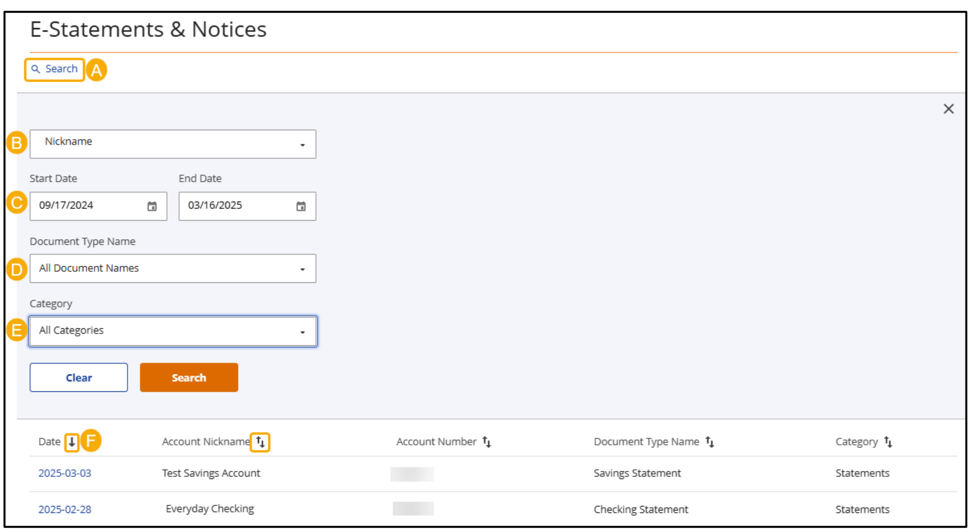
Select **Statements & Notices** from the dropdown menu under **Statements & Documents**. Statements open in a PDF format that can be viewed, printed or saved to your computer.

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




### 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.




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.

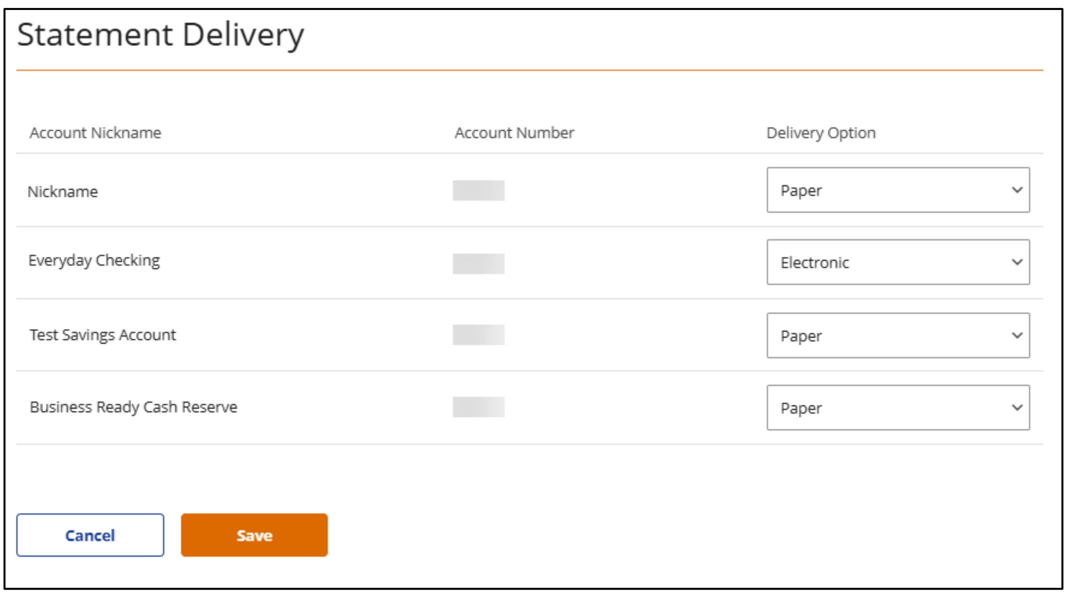
E. Select a **Category** to view such as **Statement** or **Notice.**

F. **Sort** by Date, Account Nickname, Account Number, Document Type Name, or Category.

## Statement Delivery

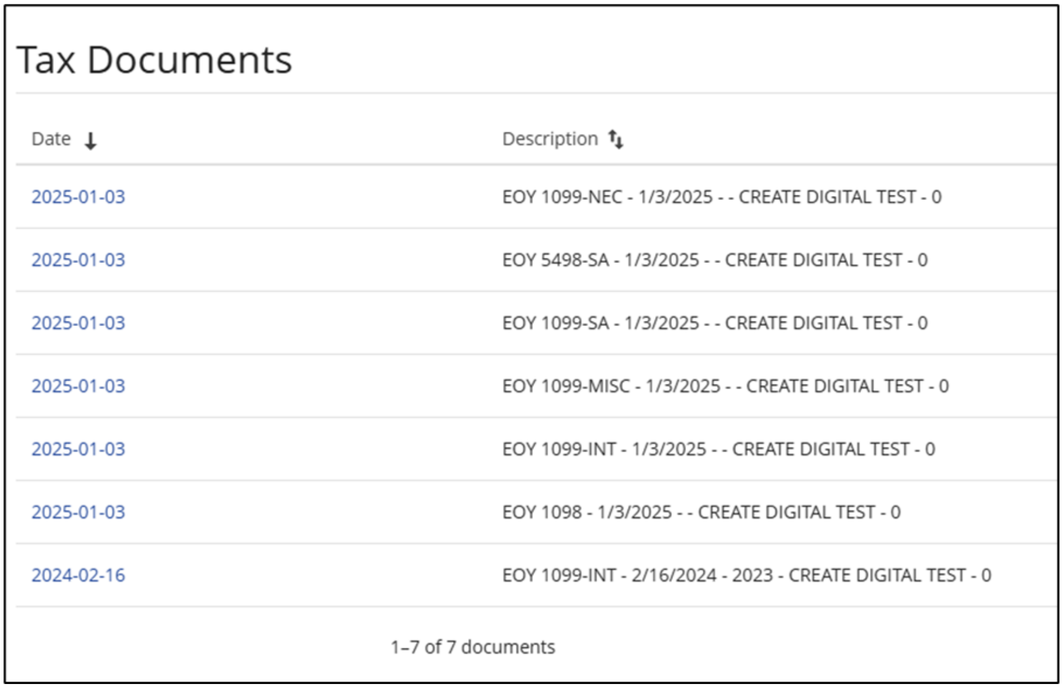
**Statement Delivery** allows you to enroll in eStatements. eStatements sends you an email when your statement is available in Online Banking and discontinues the mailing of paper statements to your address.

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**.



## 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

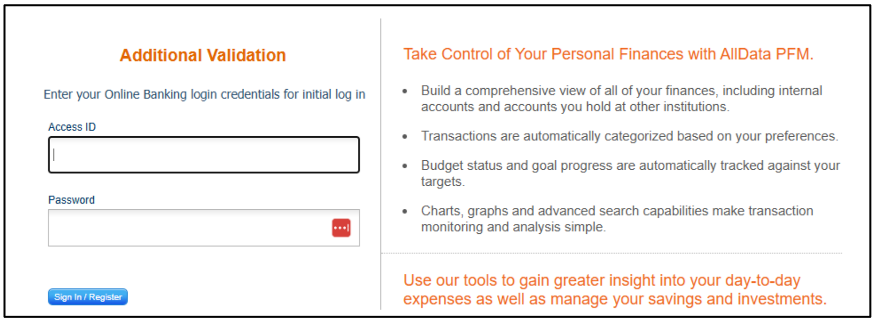
The following tax documents are available:

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

# Finance Manager

## First Log In

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

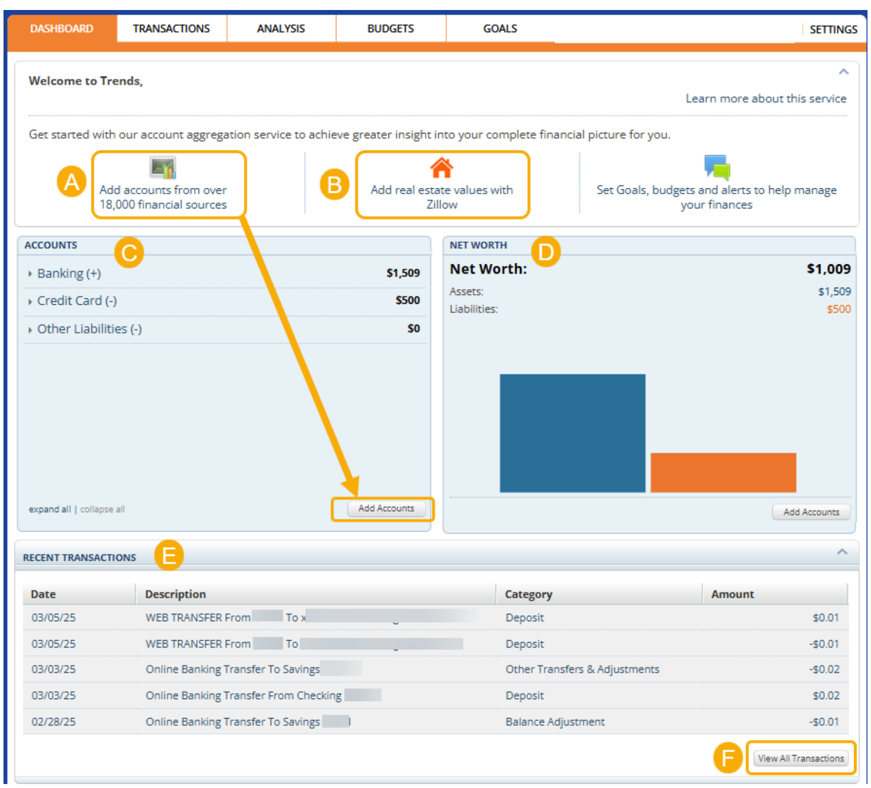



- Access ID – Enter your online banking User ID
- Password – Enter your online banking password.

## 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.



**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.

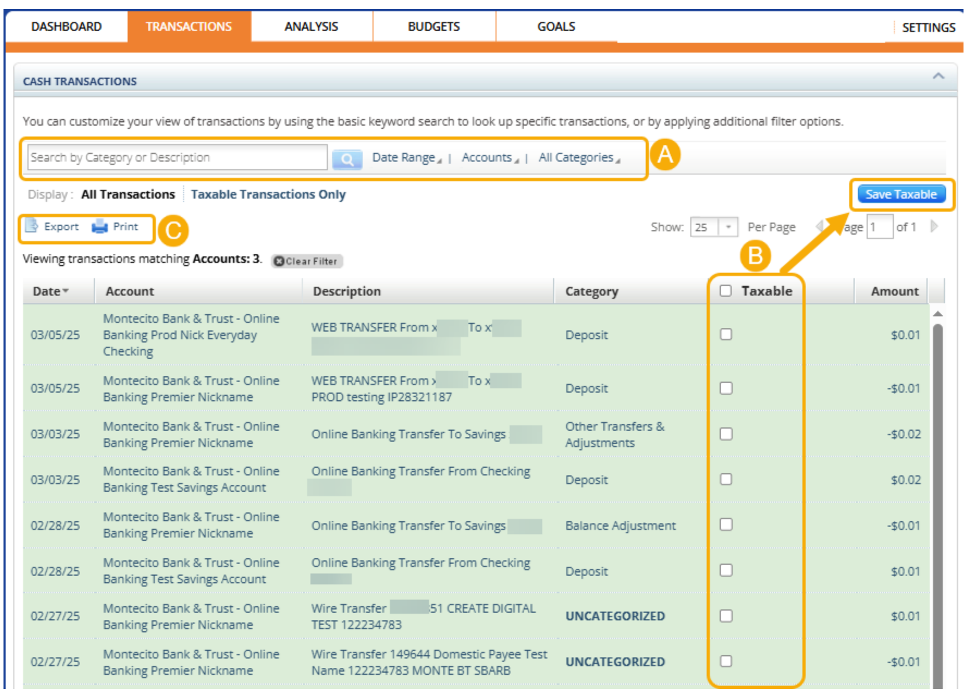
**D.** **Net Worth** is the difference between asset and liability accounts.

**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.



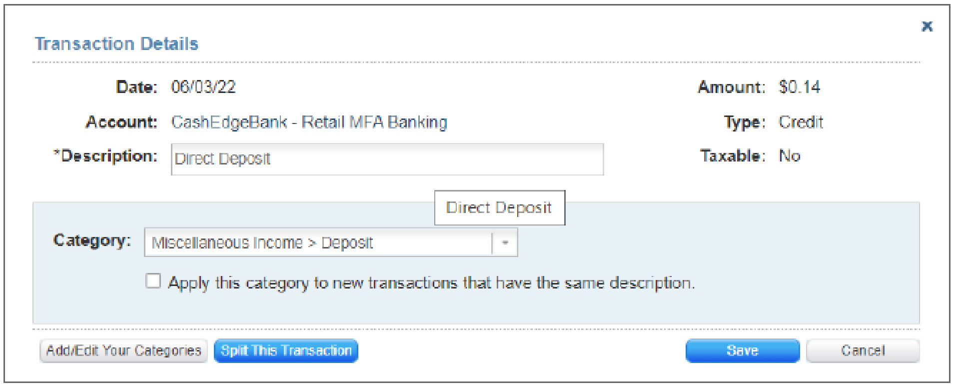

**A.** The **Transactions toolbar** allows users to the search and filter transaction data. The search functionality allows you to search through the description, category, and amount fields of transactions. Three filter types are available to the user: Date, Accounts, and Categories.

**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.

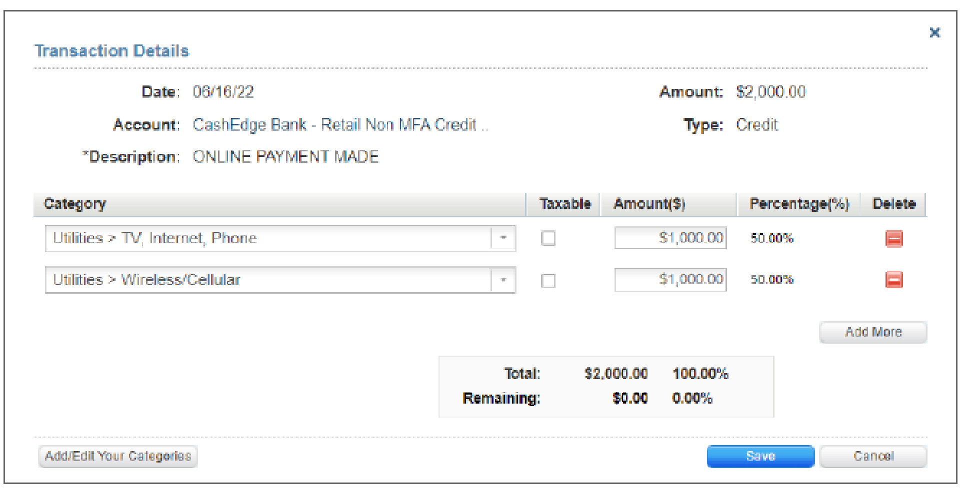
## Transaction Details

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.



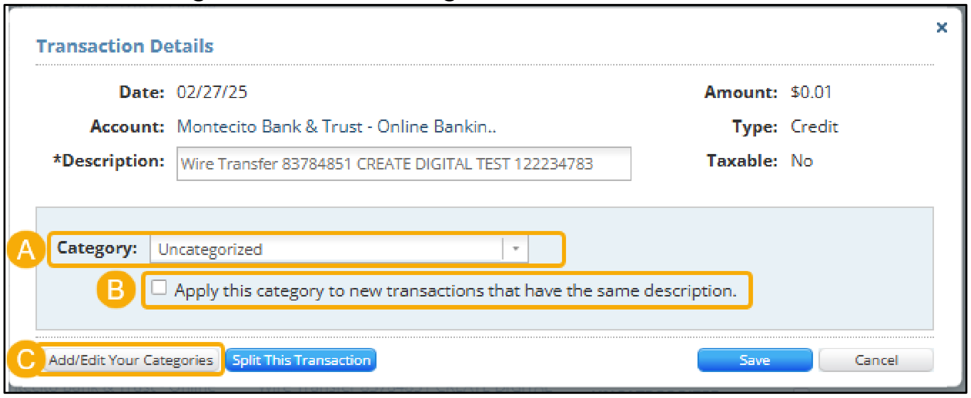

### *Split This Transaction*

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.



## Categorization

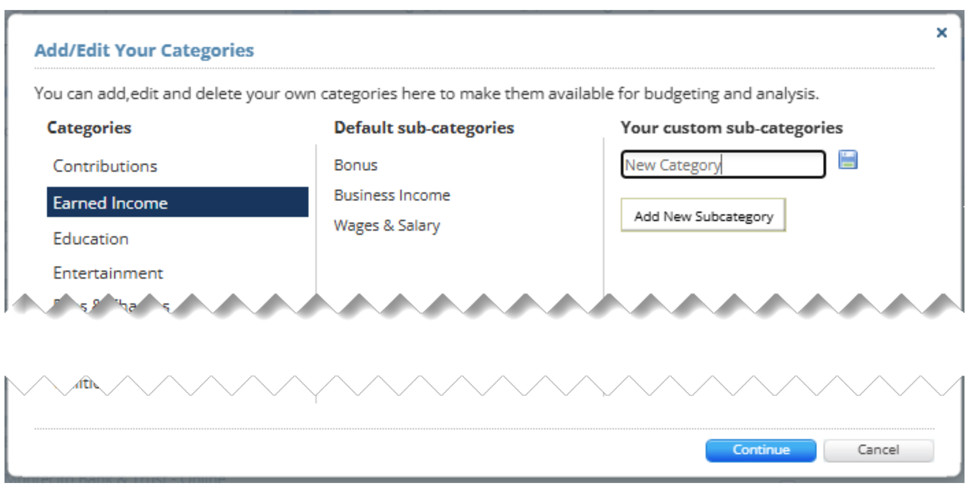
Categories analyzes and intelligently sorts and groups aggregated transactions. The engine uses a default list of categories and subcategories.




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

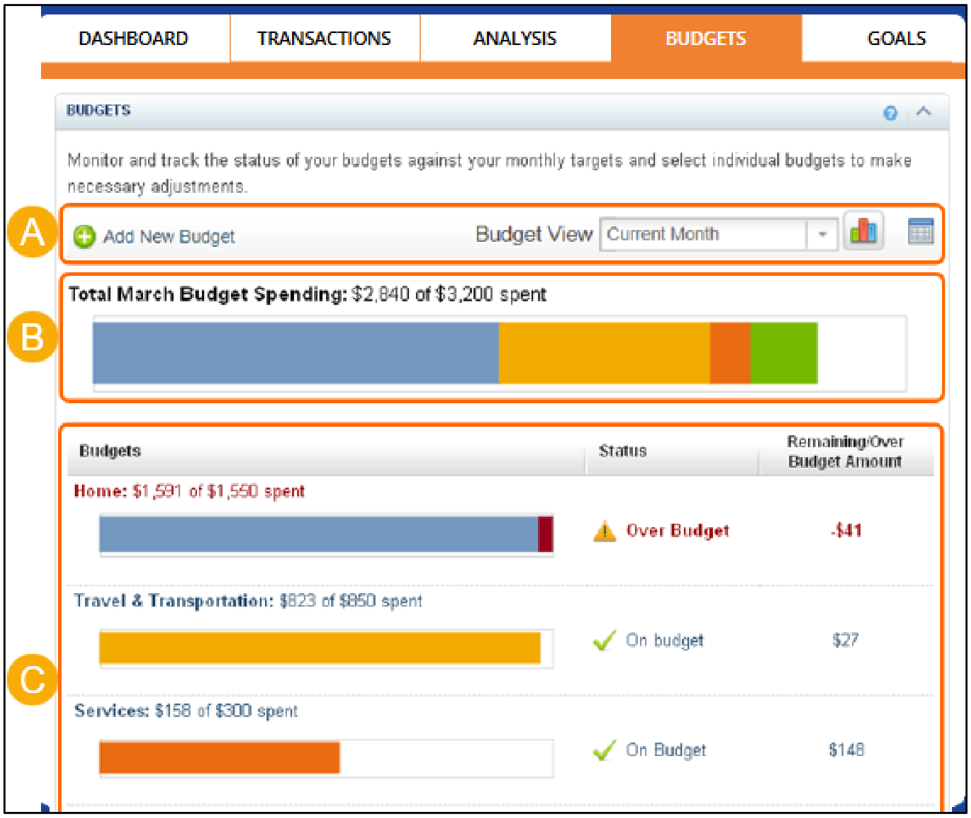
Select **Add/Edit Categories** to create subcategories. Selecting one of the categories reveals its default subcategories in a center column. A column also appears on the right side for custom subcategories.




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.




**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.

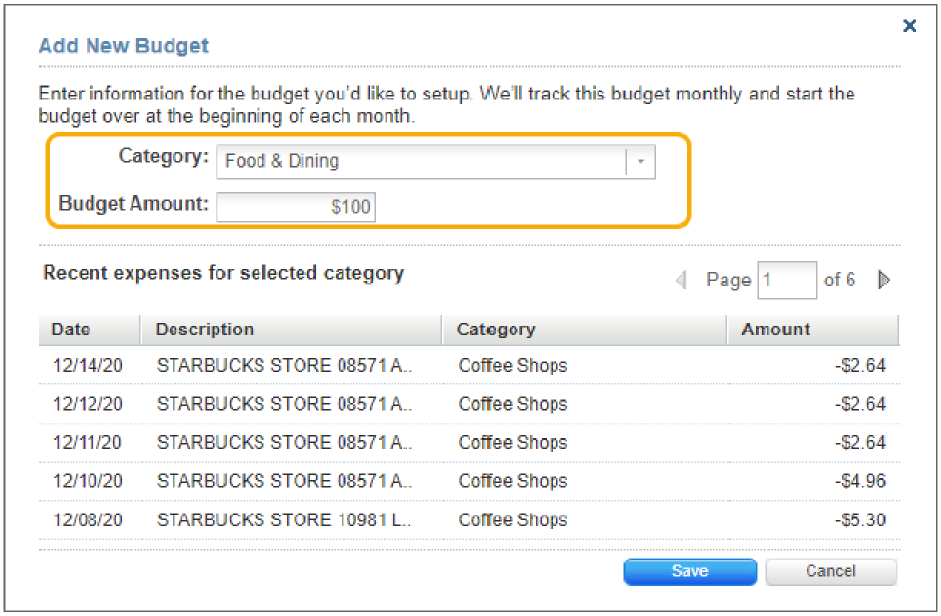
**B.** The **Total Budget** stacked bar chart provides a summary view of all budgets for the budget period. Each budget is included as a bar that is stacked on top of other budgets. Set your budget amounts for each category.

**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.

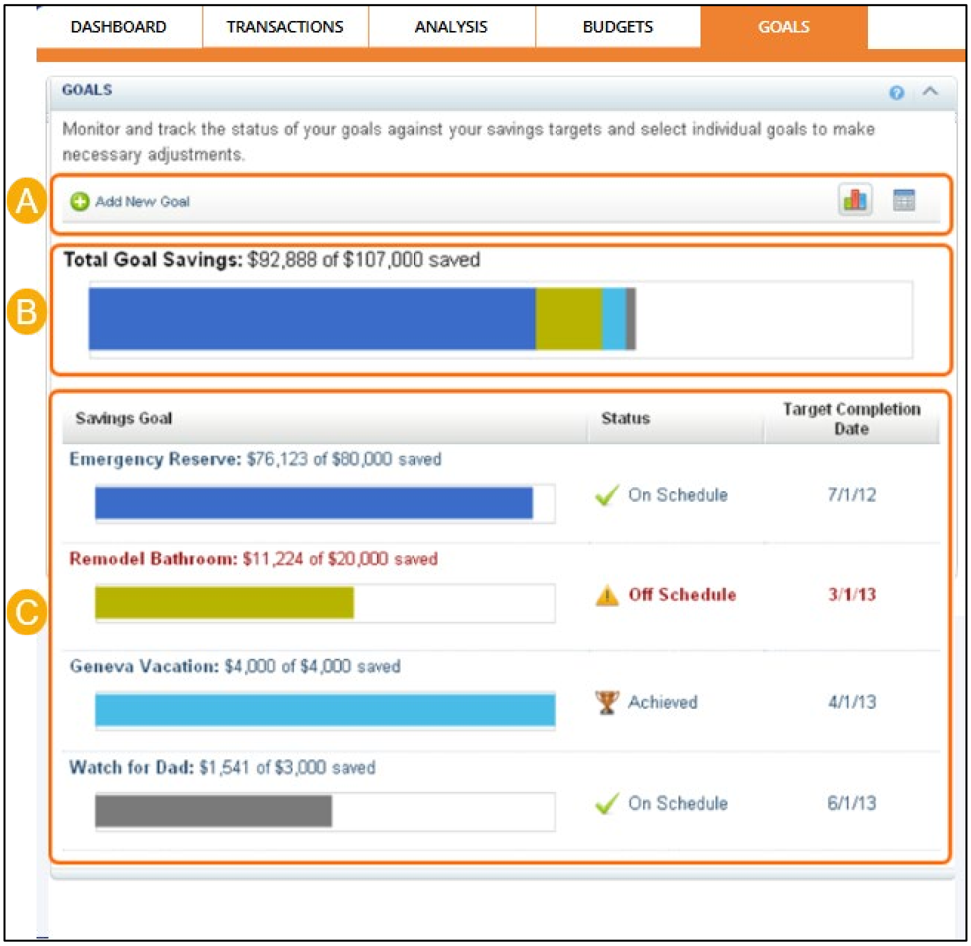
Select the appropriate category or subcategory and enters a monthly budget amount. Any recent transactions matching the selected category appear below the input fields.



## 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.



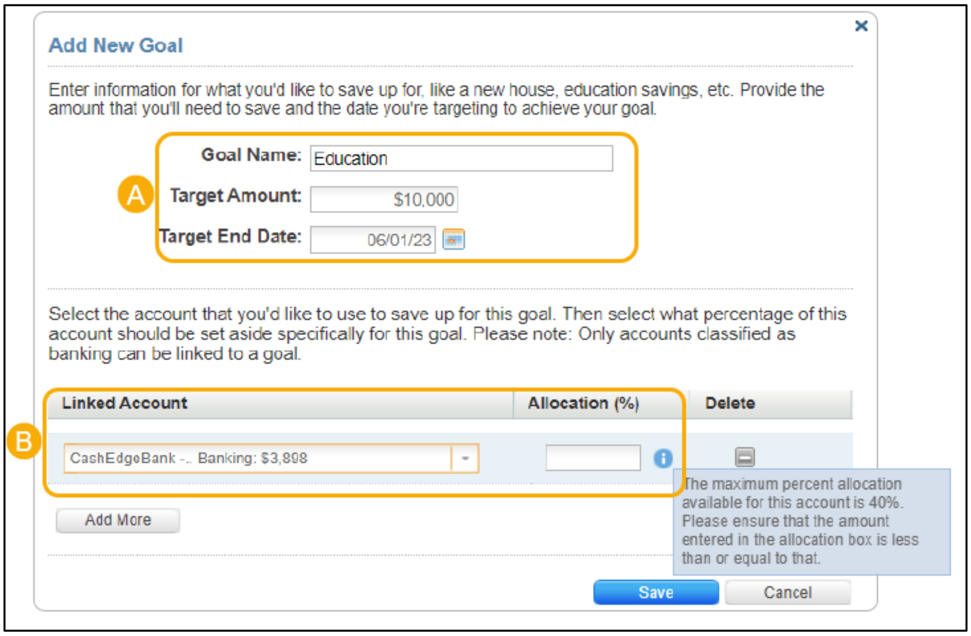

A. The **Goals** toolbar has controls to create new goals and toggle between chart and table views.

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.




**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

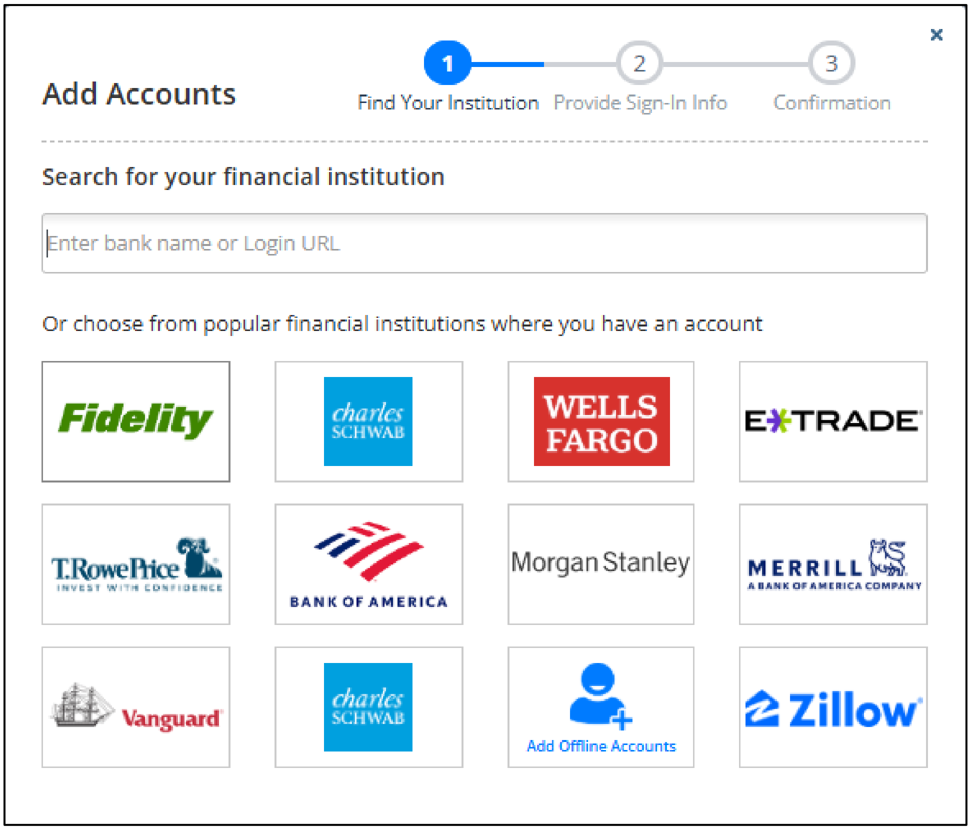
**B.** Select the account to use to save for this goal.

- 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.

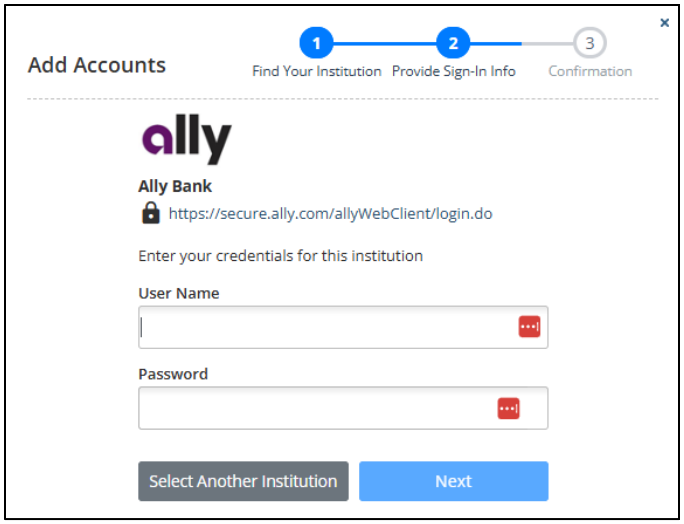
To add external accounts to Finance Manager, select **Add Accounts** from the Dashboard.



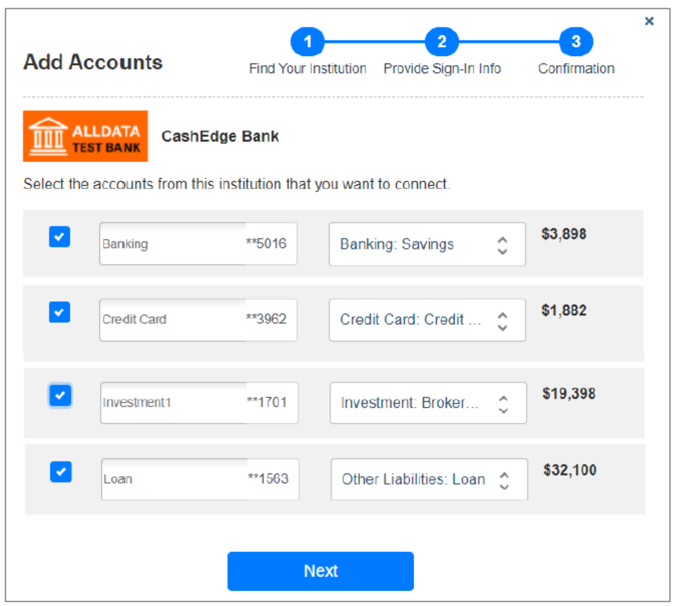

1. You can click an institution from the provided list or do a search using the Search field.

> **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**.




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.




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

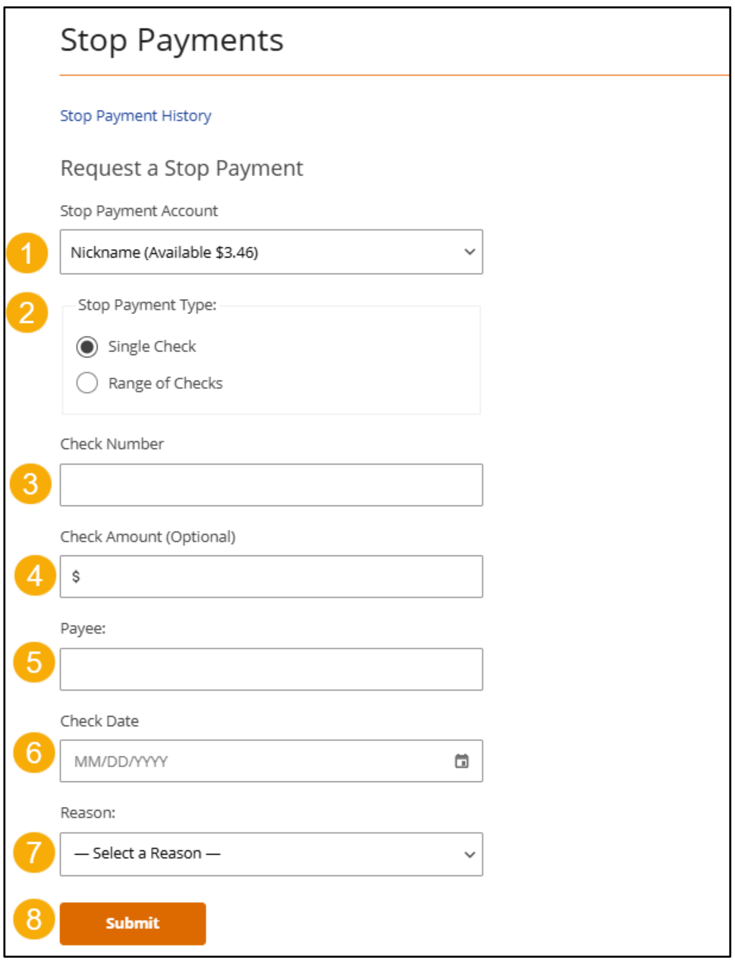
# More Options

## 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**.




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. |

### 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. |

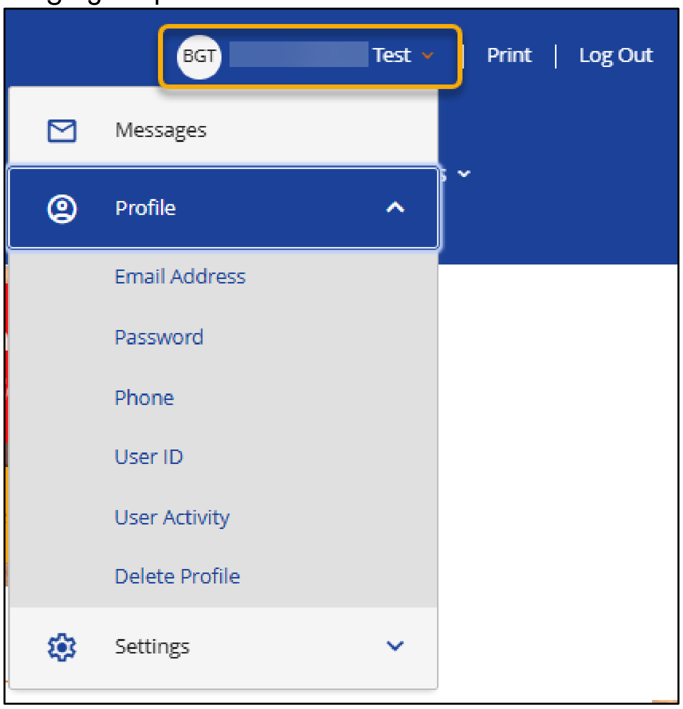
### Check Adjustments

| | |
|---|---|
| Check Amount Adjustment Request | Submit this form if a check has cleared your account for the incorrect amount. |

# Profile Name

## Profile

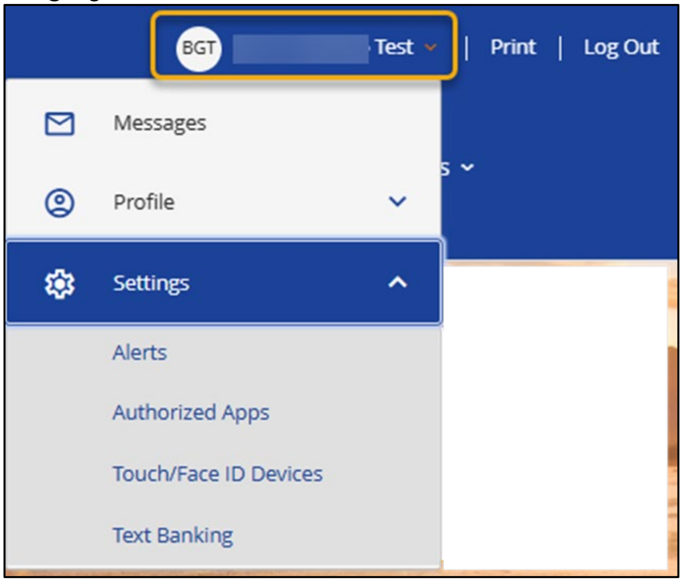
Select your profile name and then **Profile** from the dropdown menu to display the range of tools that help you manage your profile.




- 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.
- 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.

## Settings

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

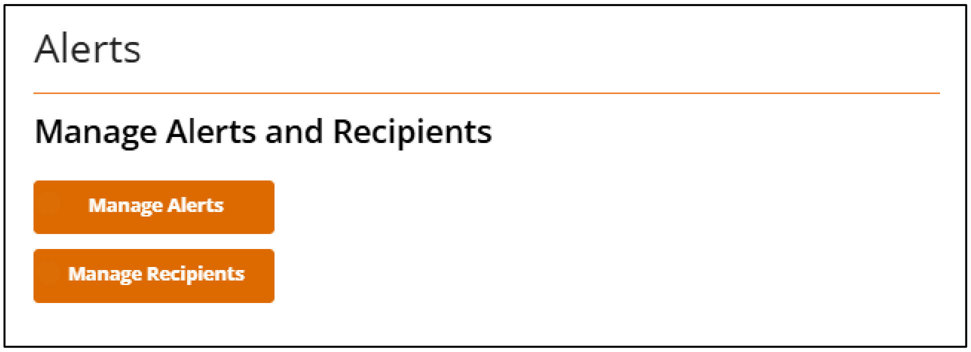



- Alerts: Setup or manage alerts for your accounts such as balance thresholds, debits that posted to your account. It is highly recommended to setup alerts to help you monitor your account to prevent potential fraudulent transactions. See **Alerts**.
- Authorized Apps: This feature is typically used 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.

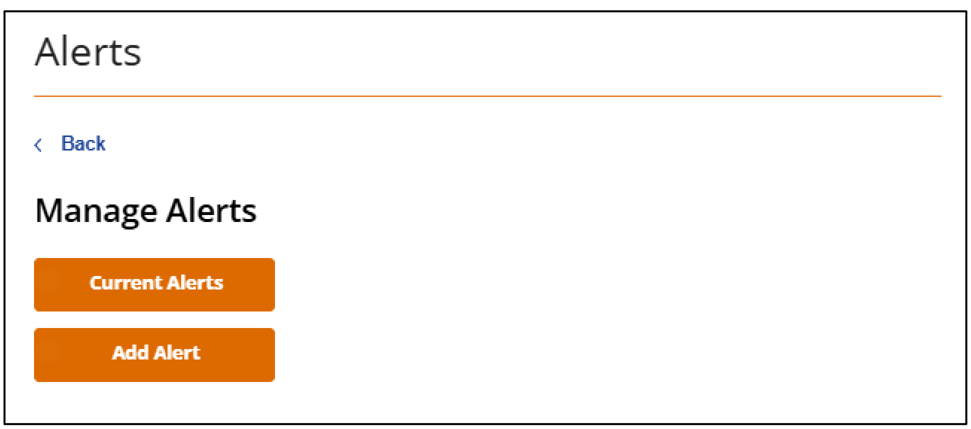
The **Alerts** feature allows you to manage your alerts. You can add different alerts to your account so that you'll always be kept up to speed on your financial activity.



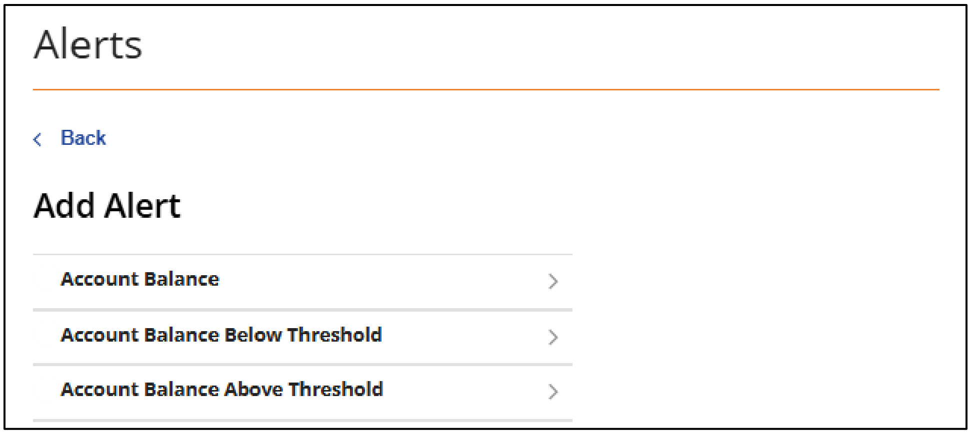

- Manage Alerts: This page allows you to review the alerts that you're currently receiving. You can also sign up to receive additional alerts, simply click on Manage Alerts, add alerts, select the alert you'd like to add, choose which account the alert should be applied to, and decide whether you'd like 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**.

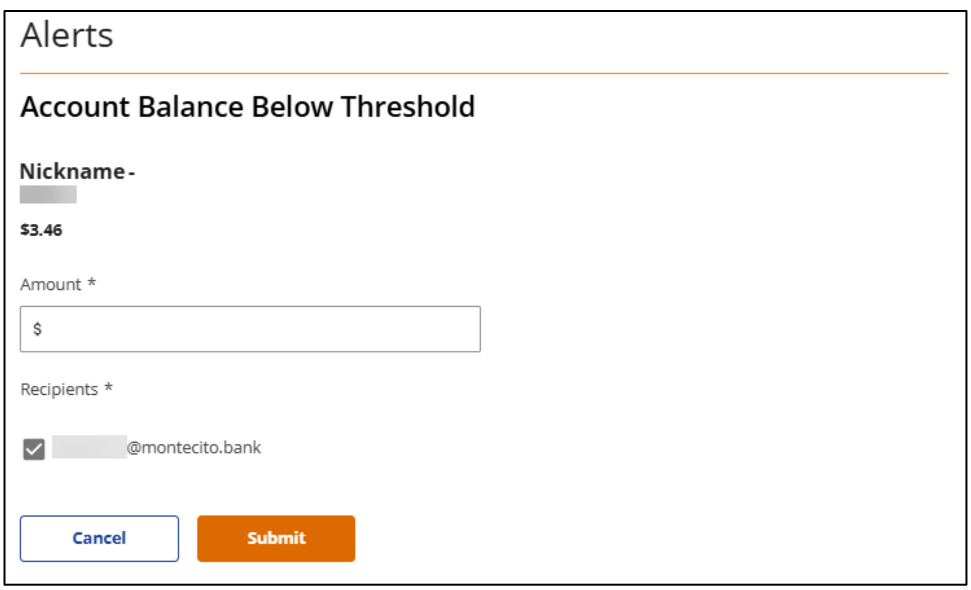



3. Select the alert you'd like to add or edit from the alerts listed.



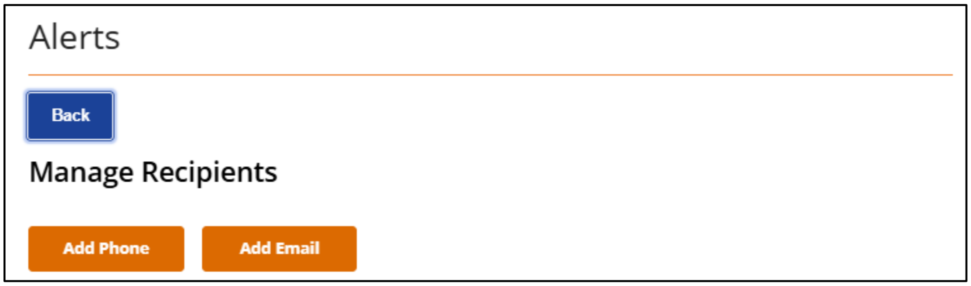

4. Select the account that applies to the alert you want to edit or set.


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

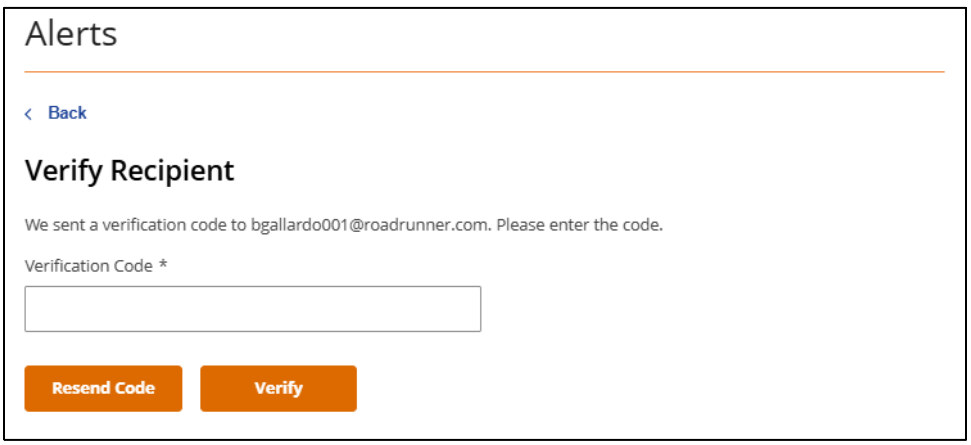


### *Manage Recipients*

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



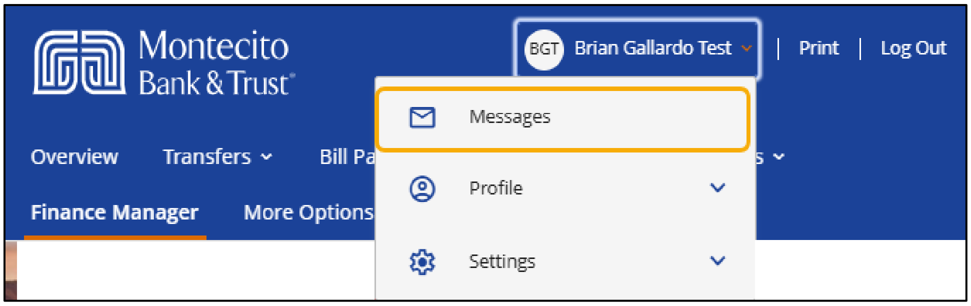

4. Enter the **Verification Code** sent to the phone (via text) or email address added, then select **Verify.**

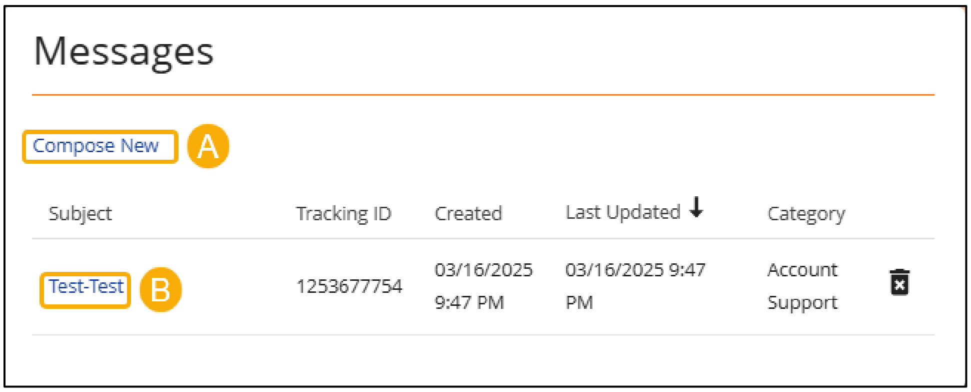
**Note:** Push notifications are not available on desktop, but are an option in the MB&T mobile app if notifications are enabled for the app in your phone settings.

## 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




**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.