

LCNB National Bank | eBanking User Guide

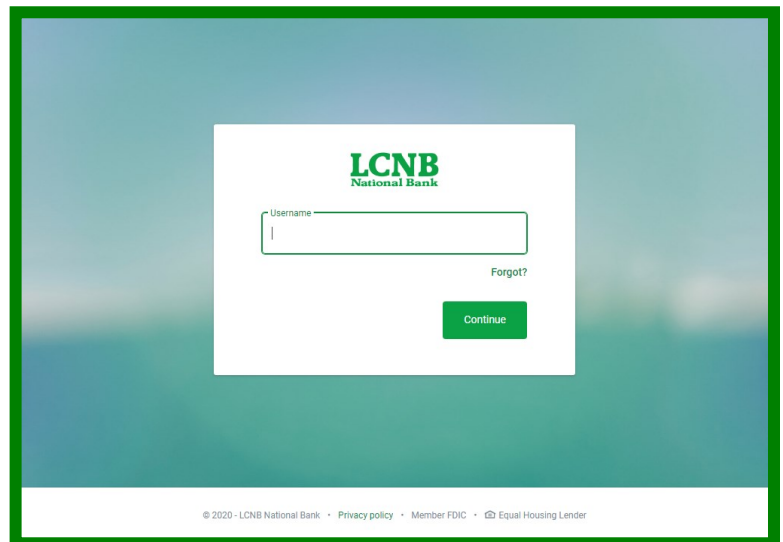
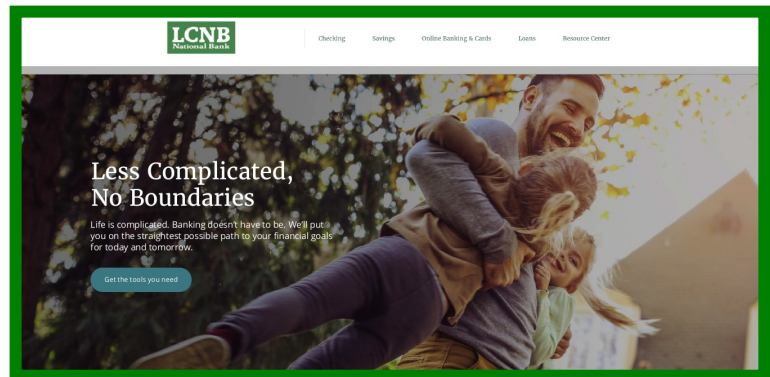
Welcome to LCNB eBanking! Throughout this guide, we will explain how LCNB eBanking works and all the capabilities available to you. If you still have questions after reviewing the guide and navigating the systems, please call our locally-based call center at (800) 344-2265. One of our Client Care Team members would be happy to assist you.

Getting Started & Signing In

To access LCNB eBanking, go to www.lcnb.com and click on the Logins option in the top right-hand section of the website. In the Online Banking section, enter your LCNB eBanking Online ID. Once you click login, please enter your password.

To support the security measures we have in place to help protect your information, please make sure to use a modern browser. Supported browsers include the most recent versions of Microsoft Edge, Google Chrome, Firefox, and Apple Safari.

The first time you log in you will complete a Two Factor Authentication process. Here, you'll receive a code via text message to authenticate your device. Once you enter the code, you may select to "save device" so that you will not need to request a code again. If you do not wish to receive the code via a SMS Text, you may choose to use the Authy App that will provide you with the code needed to log in.



Main Page Layout

Main Page Default Menus

Below are the menus displayed at the left side of the Default Page when you log into LCNB eBanking. Each will be explained in more detail later in this guide.

Dashboard – This is the default page and includes the most common online banking functions.

Messages – This is where you can find general messages sent by LCNB National Bank or from the Conversations feature. Your notifications or alerts will also appear in this section.

Accounts – This page allows you to see a summary of all of your accounts in one view. You may also select a specific account to review options or settings.

Transfers – In the Transfers section you can make a transfer to any LCNB account that you have access to via eBanking or view any pending transfers.

Remote Deposits – The page allows you to review any previous Mobile Deposits made using the LCNB Mobile app. Remote Deposits cannot be made through browser version of LCNB eBanking, only through the LCNB Mobile app.

Bill Pay – Here you will be able to use the Bill Pay feature. You can see a history of your Payments, schedule a payment, or change the menu option to view the Payees. If you are using LCNB eBanking on a web browser, you may use the Manage Payments option. This will take you to the full Bill Payment page. (Manage Payments is not available on the Mobile App).

Support – You can find our hours and Client Care Team contact number here. You can also use the Conversation feature to talk securely with a LCNB National Bank representative during normal banking hours.

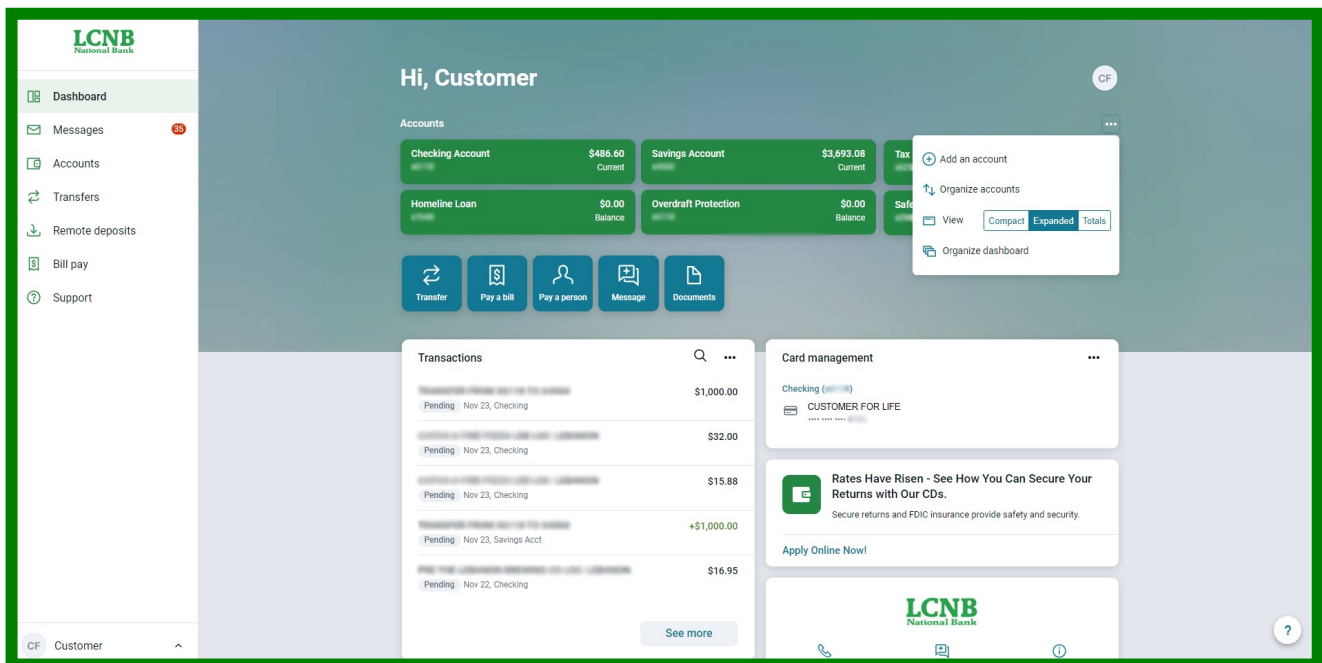
The screenshot displays the LCNB National Bank eBanking main page. The left sidebar contains navigation menus: Dashboard, Messages, Accounts, Transfers, Remote deposits, Bill pay, and Support. The main content area is titled "Hi, Customer" and shows account balances for Checking Account (\$486.60), Savings Acct (\$3,693.08), Tax Savings Acct (\$385.82), Overdraft Protection (\$0.00), HomeLine Loan (\$0.00), and Safe Box (\$0.00). Below the accounts are buttons for Transfer, Pay a bill, Pay a person, Message, and Documents. The Transactions section shows a list of pending transactions with amounts and dates. The Card management section shows a card for "CUSTOMER FOR LIFE". The Messages section is highlighted with a green box and shows an inbox of messages, including alerts for large debits and purchase alerts, and a "Message Center" with a "Send us a message" button.

Main Page Layout *continued*

Dashboard Menu

The Dashboard is the primary home page of your eBanking experience. Separate sections called “cards”, each provide a different set of information. You can organize your dashboard to remove cards, add back cards, or change the order in which they appear. Organize your cards by clicking on the three dots in the top righthand corner of a card and selecting Organize Dashboard. Once you have completed organizing your dashboard, click on Done. You can also use the Organize Dashboard action button at the bottom of the page.

A detailed list of the available cards begins below and continues on the following pages.

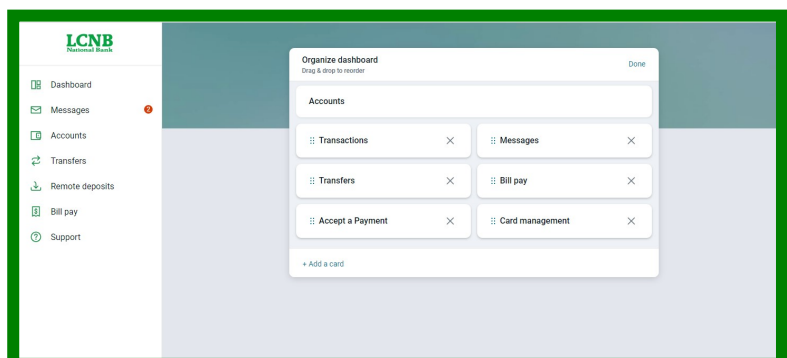


Available Cards and their Features

Accounts - This card lists the accounts that you can access through online banking. You may click on the account for additional options and settings along with some limited details of the account.


Transactions - This card lists the activity of all of your accounts, combined. The specific transaction will indicate the pseudo name of the account through which the activity took place. To view complete transactions for a particular account, click on that account on the Dashboard. This will provide you a detailed listing of the transactions for that specific account. Note: When using the Mobile App, choose Transactions.

Bill Pay - This card lists payment activity processed or scheduled in the last 30 days. You may also use the quick access buttons to Pay a Bill, Pay a Person, or Manage Payments (Manage Payments option is not available on the Mobile app). Using Manage Payments will take you to the full Bill Pay screen.



Main Page Layout *continued*

Available Cards and their Features (cont.)

Messages - This card provides any messages or notifications along with conversations with LCNB. The conversation feature can be used during normal banking hours to chat with someone at LCNB National Bank. You may use this feature by using the Callout icon either located in its own separate card on the Dashboard or on the Support Card including the following symbol: 

Transfers - This card allows you to make a new transfer. It also displays scheduled transfers. **NOTE:** Once an immediate transfer is scheduled, it **cannot** be deleted so please schedule transfers carefully.

Card Management - Within Card Management, you can manage your LCNB National Bank Debit Card in one location. Control your card on your terms. Set notifications you want to receive when your card is used. Set controls for location, merchant type, and spending limit on card purchases. You may also turn your card OFF/ON as needed to prevent unauthorized use.

Support - This card (designated with the LCNB National Bank logo) provides the opportunity to start a conversation with an LCNB representative during normal banking hours. It also displays LCNB's phone number if you would like to contact us that way. There is also an Info option that provides normal banking hours along with options to reach out for support from LCNB National Bank.

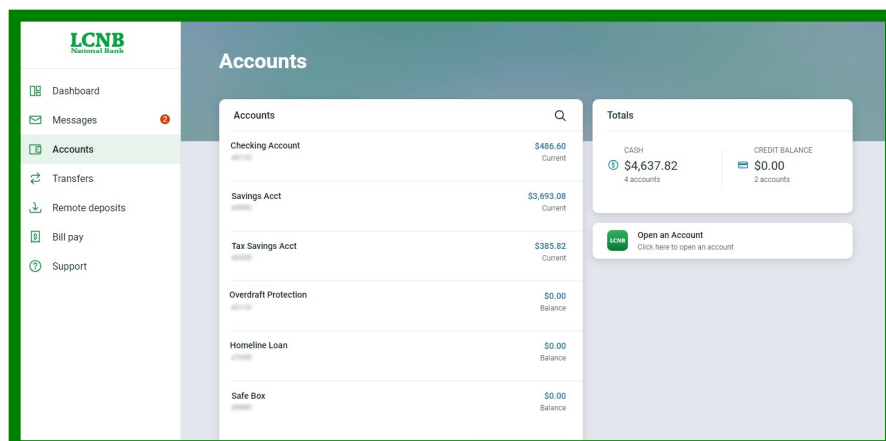
Remote Deposits - Review any previous Mobile Deposits made using the LCNB Mobile app. Remote Deposits cannot be made through browser version of LCNB eBanking, only through LCNB Mobile app.

Organize Dashboard - This is an action button that takes you to the Organize Dashboard section that allows you to either a) remove a card that you don't use often, or b) add back a card that was previously deleted or never added by using the + Add a card function at the bottom. You may move the cards around by hovering your arrow over the six green dots to the left of the Card Title and then dragging it to the position you desire and letting go. After you are done arranging your cards, click on the Done button to finalize your arrangement and return to the Dashboard.

Accounts Menu

The Accounts page lists the accounts you can access via LCNB eBanking. It also provides the ability to filter the types of accounts shown in the Accounts Card in the Dashboard. Totals are provided for your Cash, Borrowed and Credit (Lines of Credit or External Credit Cards).

This page also contains an option to open a new account with LCNB National Bank.



Main Page Layout *continued*

When clicking on an Account, you have the ability to:

- View transaction activity in that specific account. When clicking on the download arrow on the top right hand corner of the card, you can download account activity into one of the following file types: CSV Spreadsheet /TXT Text File /OFX Open Financial Exchange File/QBO QuickBooks File/QFX Quicken File
- Transfer - Create a transfer from that specific account.
- Documents - View statements on your eStatement page or enroll in eStatements if you are not currently enrolled. You can also make changes, including email address changes, or add other accounts.

- Stop Payments - Place a stop payment on a paper item issued from your account.
- Alert Preferences - Manage alerts on your account. You have the ability to receive alerts via text message*, email, or in-app message including:

- **Balance Alerts** – Receive an alert when your balance is above or below the amount you designated.

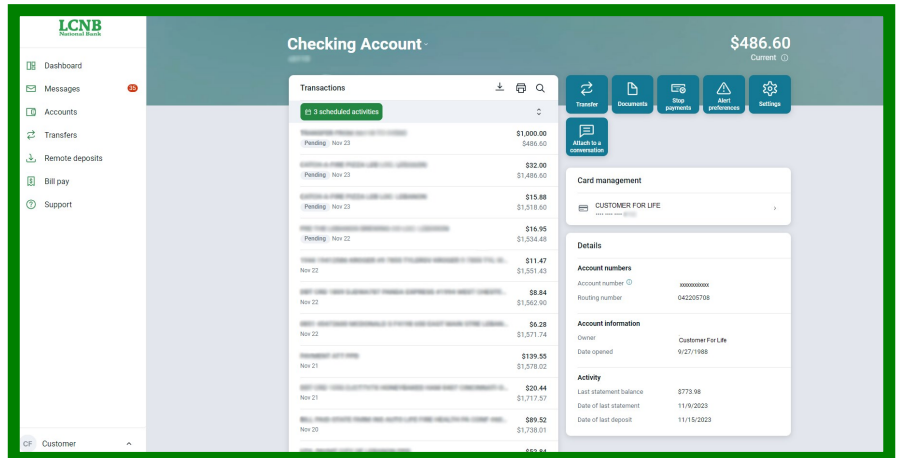
- **Transaction Alerts** – Receive an alert when either a debit (deduction) or credit (deposit) is posted to your account over the limit that you set in the alert.

- Settings – this includes:

- Renaming the account by clicking on the Rename link to the right of the current account pseudo name (for security purposes, please do not change the name to the existing account number). *NOTE: Lending Accounts are not able to be renamed at this time via this method. Please call into the Electronic Services Department at (800)344-2265 x56202 for assistance with renaming a lending account.*
- Show in app – if switched to green, the account will show in app or on your online banking. If you do not wish to view an account that currently appears, you may disable the option so that it is not green and the account will not show in your Dashboard.
- Show balance and activity – this allows your balance and activity on the account to display on either the browser version or the app version of LCNB eBanking.
- Manage Alerts – this is an additional link to allow you to manage alerts.

- Attach to a conversation – this feature allows you to use the Conversation feature to communicate securely with a LCNB National Bank representative. Also included is the phone number to contact our Client Care Team directly.

- The details section provides you detailed information for that specific account.



* Text alerts may be subject to mobile data fees. Please consult your mobile provider for more information.

Main Page Layout *continued*

Transfers

The Transfer menu will navigate you to the page where you can make a Transfer. When making a new transfer, the More Options selection can be used to:

- add a frequency if you want the transfer to be recurring
- select the date you would like the transfer to occur
- add a Memo to the transfer for identification purposes.

You also may view scheduled transfers or delete future scheduled payments. Note: It is important to confirm that your transfer has been entered correctly when making an immediate transfer. You cannot delete an immediate transfer once confirmed, only transfers dated for the future may be deleted.

The screenshot shows the 'Transfer' form in the LCNB National Bank mobile app. The form is titled 'Transfer' and has a back arrow on the left. It includes the following fields:

- From:** Checking Account, \$1,103.84
- To:** Savings Acct, \$3,088.16
- Amount:** \$ 0.00
- Frequency:** Once
- Date:** Soonest available
- Memo:** Memo (0/20)

At the bottom of the form, there is a 'Submit' button and a 'Hide options' link.

The screenshot shows the 'Transfers' page in the LCNB National Bank mobile app. The page has a header 'Transfers' and a 'Make a transfer' button. Below the header, there is a list of scheduled transfers:

Date	Amount	To Account	Frequency	From Account
NOV 7 2014	\$0.00	HELOC 0001	Unknown frequency	from Checking
DEC 2	\$60.00	Tax Savings Acct	Every month on the 2nd	from Checking
DEC 17	\$60.00	Tax Savings Acct	Every month on the 17th	from Checking

Below the list, there is a calendar for November 2023. The calendar shows the days of the week (SUN, MON, TUES, WED, THUR, FRI, SAT) and the dates. The 24th is highlighted as the current date. Below the calendar, there is a note: 'Only the next scheduled transaction is shown for your recurring transfers.'

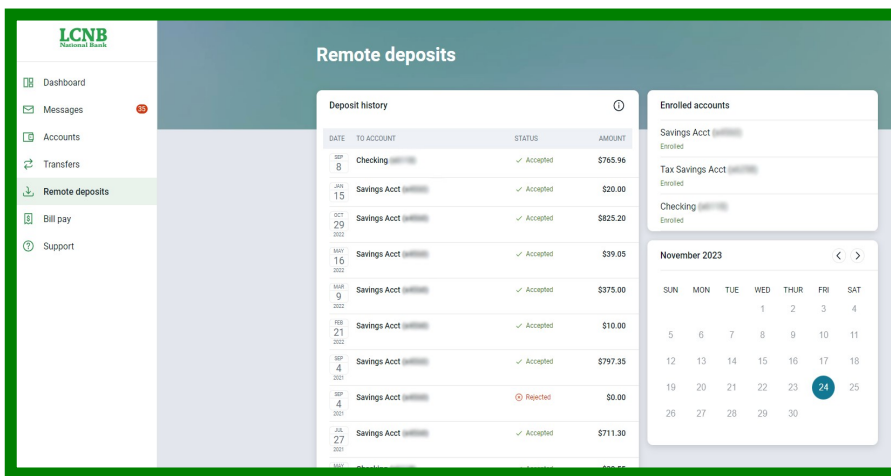
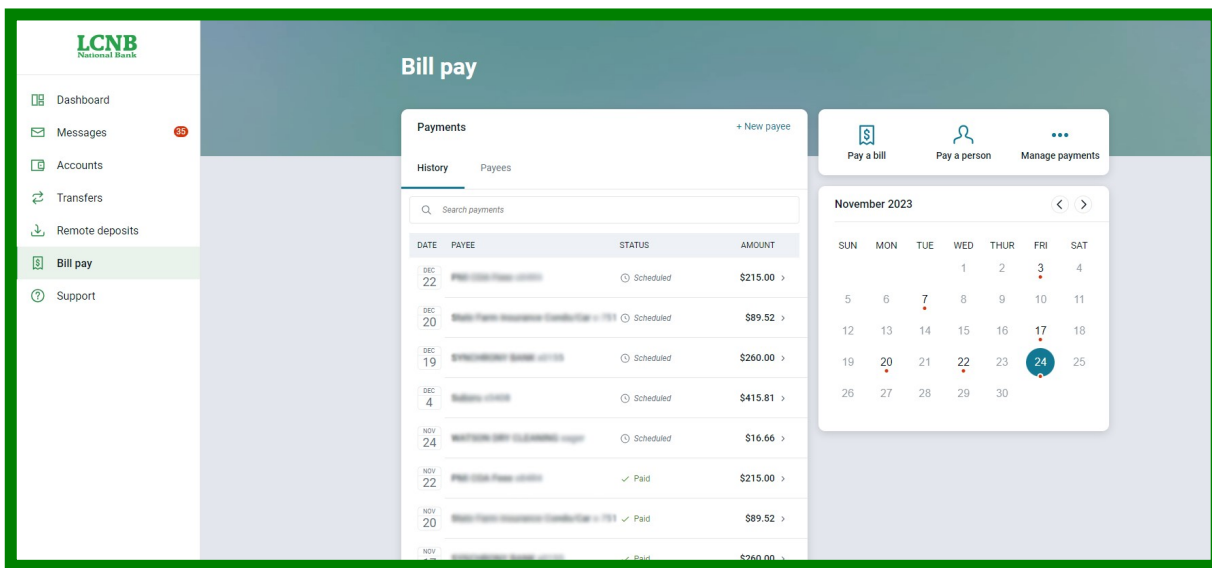
Main Page Layout *continued*

Bill pay

In the Bill pay menu you can search the Payments History or the Payee list. Other options include Adding a New Payee, Paying a Bill (including the ability to pay Single or Multiple bills), Pay a Person, or Manage Payments.

To view additional information and options for Bill pay, click the manage payments option. This will allow you to set up notifications and manage your bill pay account(s) under the My Account menu option. There are also tools to manage Payees, change a payment frequency, or delete a Payee.

If you have scheduled payments, a red dot will appear on the calendar indicating the date that the payment will process.



Remote Deposits

This menu option allows you to view the history of deposits you made via the LCNB eBanking mobile app. This option allows you to see the accounts enrolled for Mobile Deposit and to see previous deposits made. You can also use the Calendar to search for previous deposits that may not be listed on the left.

The LCNB eBanking mobile app is available on the app store associated with your device. Remote deposits cannot be made through the browser version of LCNB eBanking.

Main Page Layout *continued*

Cash Manager

Option available only to Cash Management/Treasury Management customers.

This page will show your existing Cash Management options (additional security featured may be required).

If you are interested in LCNB Cash Management or Treasury Management services, please contact your local Branch Manager or give us a call at (800)344-2265.

The screenshot displays the LCNB Cash Manager dashboard. On the left is a navigation menu with options: Dashboard, Messages (with a red notification dot), Accounts, Transfers, Remote deposits, Cash manager, and Support. The main content area is titled "Hi, Customer" and includes a "CF" profile icon. Below the greeting is an "Accounts" section with a grid of account cards: "Checking Account" (\$486.60 Current), "Savings Account" (\$3,693.08 Current), "Tax Savings Account" (\$385.82 Current), "Homeline Loan" (\$0.00 Balance), and "Overdraft Protection" (\$0.00 Balance). There is also an "+ Add an account" button. Below the accounts are three action buttons: "Transfer", "Message", and "Documents". The "Transactions" section shows a list of pending transactions with dates and amounts: \$1,000.00 (Nov 23, Checking Account), \$32.00 (Nov 23, Checking Account), \$15.88 (Nov 23, Checking Account), and +\$1,000.00 (Nov 23, Savings Account). The "Messages" section contains two notifications: "Terms and Conditions Update" (dated Sep 15, 2020) and "Mobile App & Bill Pay" (dated Apr 16, 2020). At the bottom, there is a "New CD Specials" banner with the text "Put your savings to work for you."

LCNB Online Features

Where Do I Find...

Pending Transfers – these can be found under the Transfer section of the Transfers menu.

Transfer History – use the Search function in the Activity Card by choosing the Magnifying Glass and entering the word “Transfer” in the search criteria. Additional search criteria are available by selecting the Search and Sorting Options link below the search criteria box.

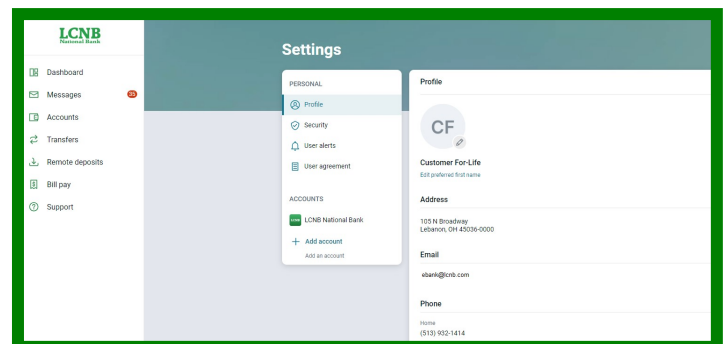
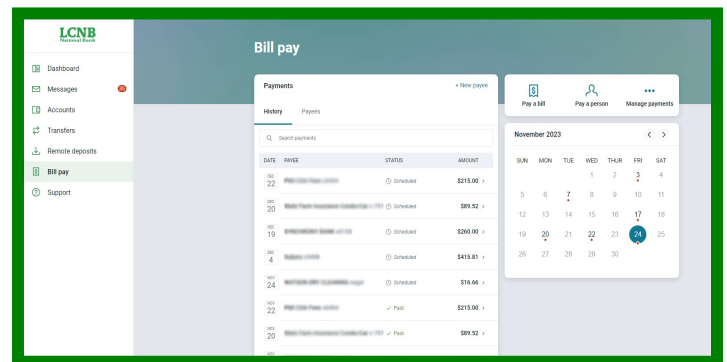
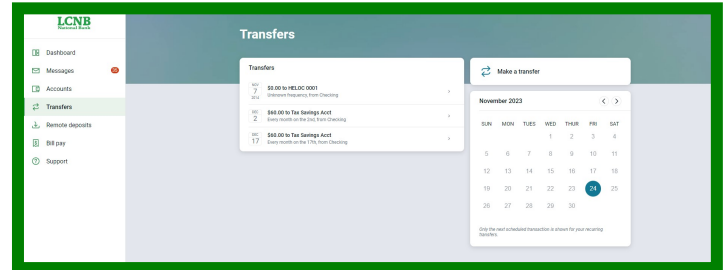
More detailed options for Bill Pay – this can be found by clicking on the Manage Payments option on the Payments card on your Dashboard. You may also find this section by selecting the Bill Pay menu option on the left and then choosing Manage Payments on the upper right side of the Payments page (this option is not available with the Mobile App).

eStatements (electronic statements) – find the eStatement by clicking on the Documents Card on the Dashboard. This will take you to the eStatement page to view statements or enroll or make changes to your settings in eStatements.

Order Checks – you may order checks by going to our main website (www.lcnb.com) and clicking on the Order Checks option under the Checking tab.

Open a New Account – this is found at the bottom left hand corner of the Dashboard page by clicking on your profile and choosing Open an Account.

Change of Address, phone number or email – this is found when you click on your name icon in the upper right-hand corner and then select Settings or Profile. Once in your Settings or Profile page, click on Edit in the area you are wanting to update. Change of addresses will be submitted. You will be contacted to confirm the change before the information is updated.



LCNB Online Features

Account Features

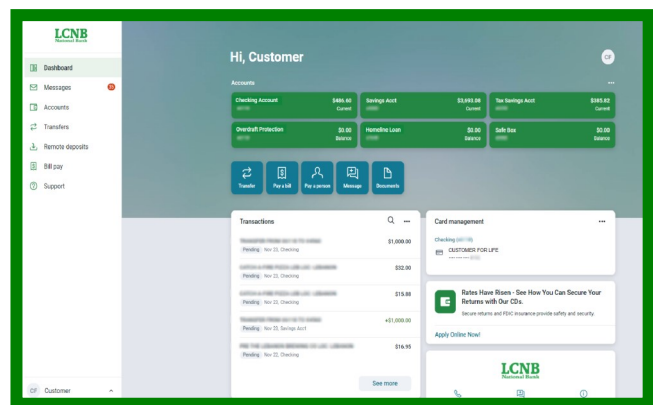
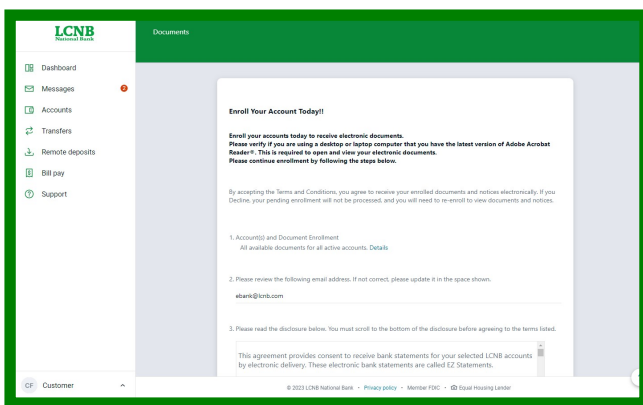
The following features are found when clicking on the Accounts Menu and then the specific account:

eStatements – eStatements (electronic statements) can be found by going to the Accounts Menu and then clicking on the account and choosing the Documents option to the right of the transactions card.


Stop Payments – this is also found by clicking on Accounts menu and then the account you wish to place the stop payment and choose Stop Payment in the card to the right of the Activity card.

Alert Preferences – the alerts available are different than those previously offered but can be found using the Alert Preferences option.

Secure Message Center – See below regarding Conversations.



Additional Features

Conversations – You have the ability to chat with an LCNB Representative, and even transfer sensitive documents via a secure option. Conversations are available during normal banking hours Monday through Friday. Any chat items received during non-banking hours will be read and responded to on the next business day. The Conversation Feature can be found anywhere you see the chat icon or see the phrase “Start A Conversation”. 

User Profile – Your user profile is found by clicking your name on the bottom left corner of the page. This allows you to go to your Profile, to Settings or to Log Out. Logging out is highly recommended after each use of LCNB eBanking.

Settings – Within the Settings and Profile, you may change your address, email address, or phone numbers. Please note that if you change your email address and want your eStatements to go to your new address, click on the Accounts Menu, select an account, click Documents and, click Email Settings Menu.

Within the Settings option of your profile there is a section labeled User Management on the left-hand side of the page. Here, you may choose Security to have access to change your Username or Password, reset your Two-Step verification, or view the Recently Used Devices that are used for both online banking and the mobile app. You may also clean up the Recently Used Devices list if you have devices that you no longer use. To review the Online Banking Agreement that you agreed to during your initial log in, select User Agreement. Finally, you may make adjustments to an existing account or add external accounts as mentioned above in the Account Card description.

NOTE: Your password may be required when making changes to any of the information described.