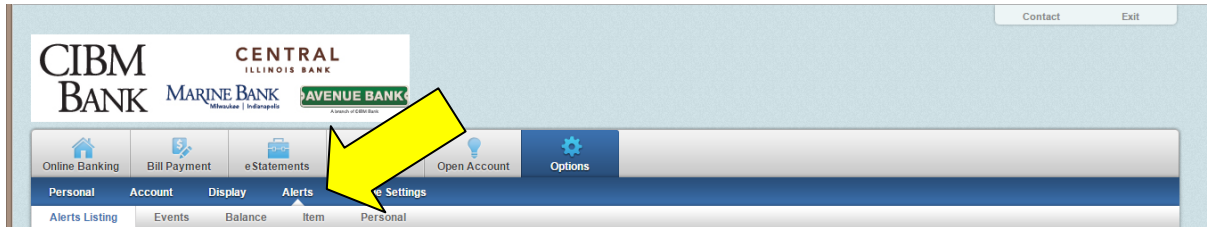


Online Banking Alerts

CIBM Bank online banking has new features which allow you to set up account alerts. You can now customize your preferences to the specific alerts you wish to receive.

To set up your online banking alerts, simply log in to your account and click on the “Options” tab. Then select the “Alerts” tab.



Within the “Alerts” tab, there are four different alert types.

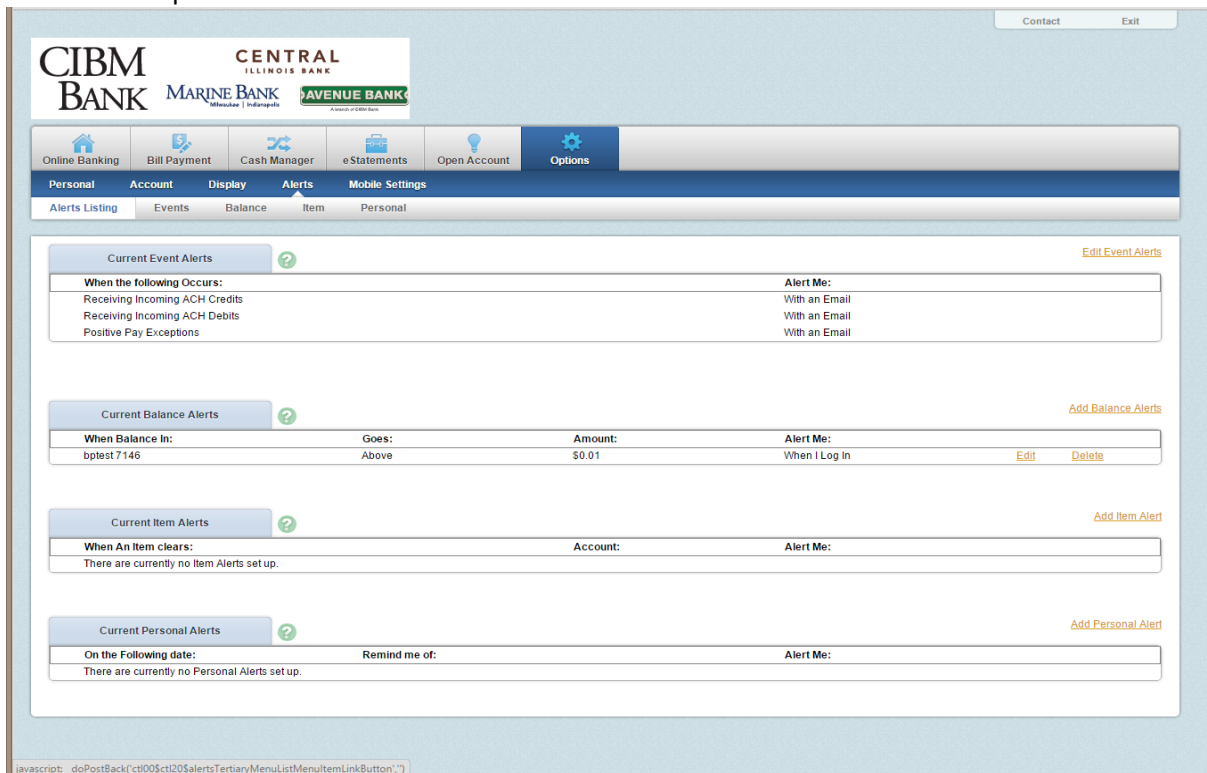
Alert Name **Description**

Events Based on an activity or action that may or may not occur on the accounts. You can select the event(s) you wish to be notified of and choose whether you wish to receive an email alert and/or login alert that appears after you login to your account.

Balance Notifies you when an account goes above or below a specified balance.

Item Notifies you when activities occur to a specific item on your account

Personal A customizable alert to notify you of a specific date. You have the ability to insert your personalized details of the alert in a text field.



The following are examples of the Event Alerts available on a Money Manager/Cash Management account.

Alert Type:	When the following occurs:	Alert Type:	When the following occurs:
<input type="checkbox"/> Email	Receiving Incoming Wires	<input type="checkbox"/> Email	Transfers Failed - NSF
<input checked="" type="checkbox"/> Email	Receiving Incoming ACH Credits	<input type="checkbox"/> Email	Transfers Expired
<input type="checkbox"/> Login	Receiving Incoming ACH Debits	<input type="checkbox"/> Login	Transfers Failed - Restricted
<input type="checkbox"/> Email	Receiving Incoming ACH EDI	<input type="checkbox"/> Email	ACH Batches Initiated
<input type="checkbox"/> Login	Insufficient Funds (NSF)	<input type="checkbox"/> Login	ACH Batches Processed
<input checked="" type="checkbox"/> Email	Positive Pay Exceptions	<input type="checkbox"/> Email	Wires Transmitted
<input type="checkbox"/> Login	Unmatched Recon Items	<input type="checkbox"/> Login	Transfers Deleted - Closed Act
<input type="checkbox"/> Email	Statements or Notices	<input type="checkbox"/> Email	Bill Pay Changed to Electronic
<input type="checkbox"/> Login	Maturing Loans	<input type="checkbox"/> Login	Bill Pay Changed to Check
<input type="checkbox"/> Email	Maturing CD's	<input type="checkbox"/> Email	Power Pay Expiring Payments
<input type="checkbox"/> Login	Receiving ACH Exception Items	<input type="checkbox"/> Login	Bill Payments Rejected
<input type="checkbox"/> Email	Bill Payments Paid	<input type="checkbox"/> Email	Expiring Transfers
<input type="checkbox"/> Login	Bill Payments Failed	<input type="checkbox"/> Login	

Under "Alert Type:" simply click on the "Email" and/or "Login" check box next to the occurrence you wish to be notified of. When finished, click "Submit"

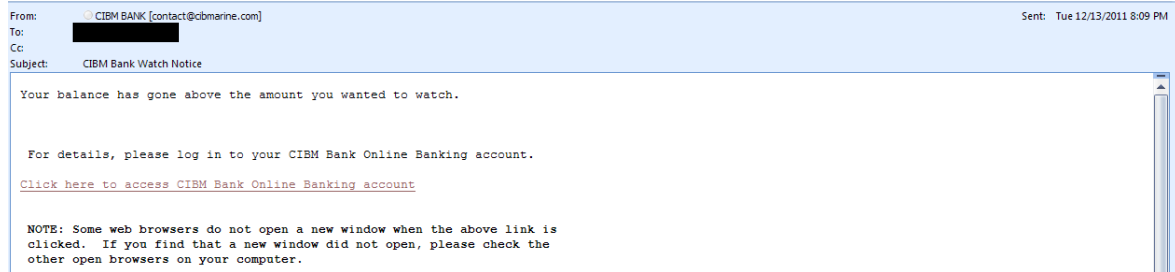
Next, you will see a screen requesting confirmation of the email address at which you wish to receive the alert. If your email address does not automatically appear, you may type it in.

You have elected to receive alerts via email. Please confirm your email address on file.



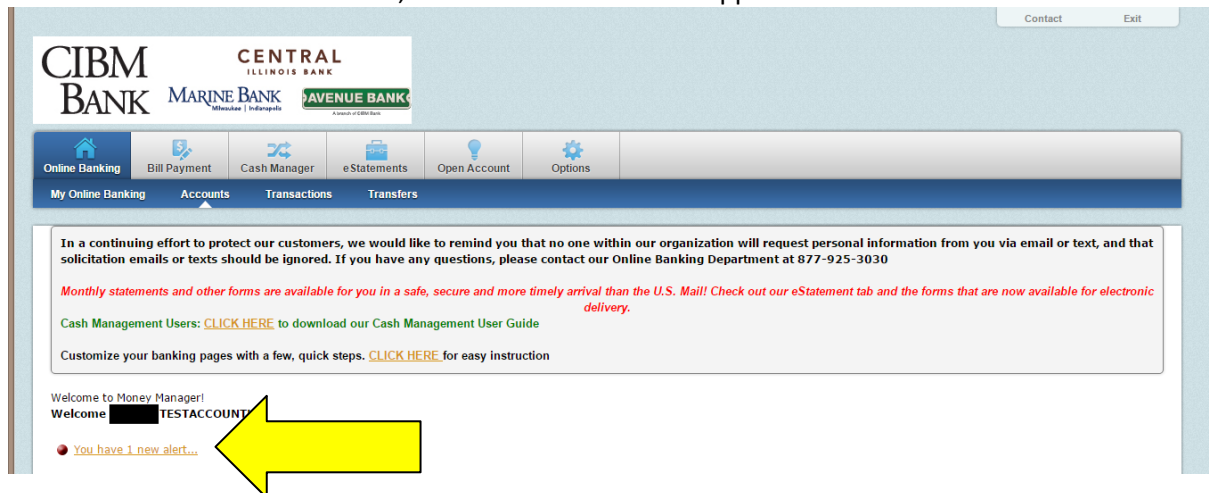
Examples of Email and Login Alerts:

Email Alert - The following is an example of the Balance email alert. As you can see, no confidential information is sent.

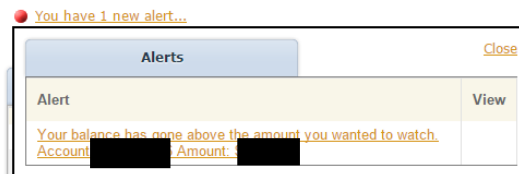


Login Alert - The following is an example of a Login alert notification:

Click on "You have 1 new alert...", and the alert details will appear on the next screen:



Example of Alert details:



If you have questions regarding online banking alerts, please contact CIBM Bank Customer Service at 877-925-3030.