



ONLINE & MOBILE USER GUIDE

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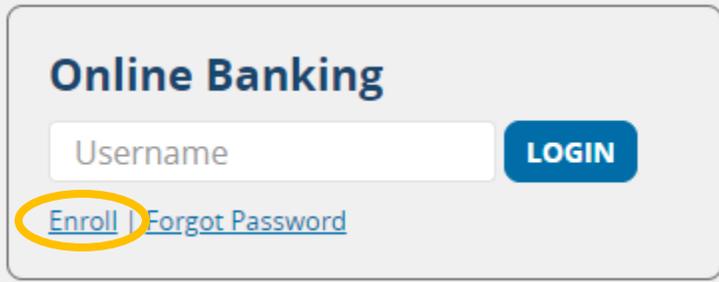
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New Enrollment

New Enrollment through SRB Online

- Navigate to sugarriverbank.com
- Under ACCOUNT LOGIN, select **Enroll**

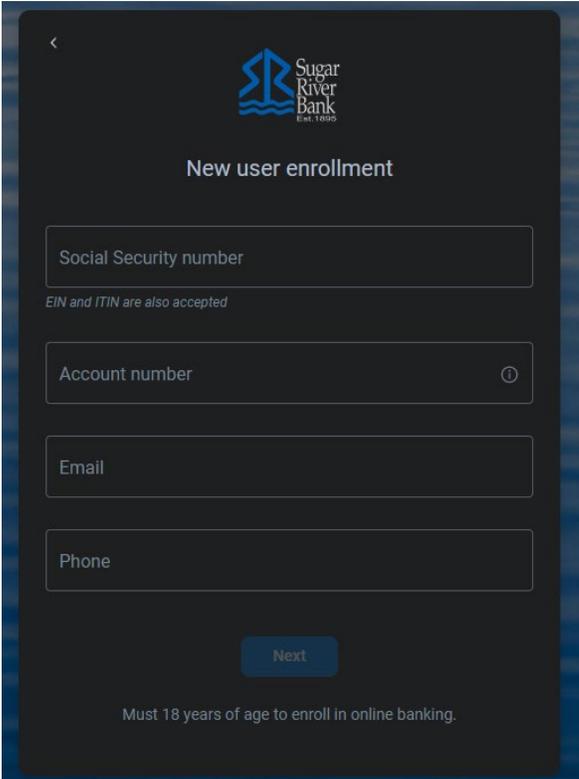


Online Banking

Username **LOGIN**

[Enroll](#) | [Forgot Password](#)

- Enter the requested information:
 - Social Security Number
 - A valid account number with Sugar River Bank
 - Your email address
 - A phone number listed on record with Sugar River Bank (You must have access to this phone to complete enrollment.)
 - Click **Next**



Sugar River Bank
Est. 1895

New user enrollment

Social Security number

EIN and ITIN are also accepted

Account number ⓘ

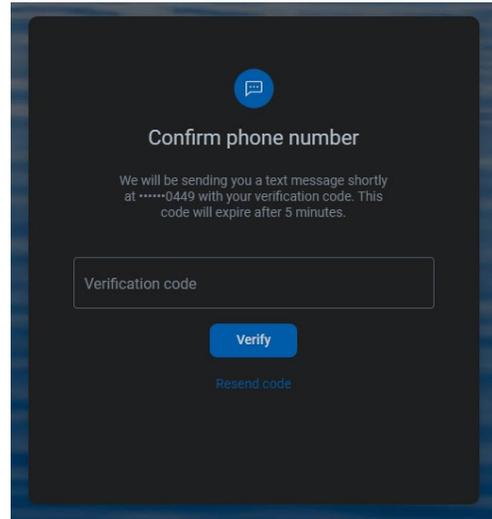
Email

Phone

Next

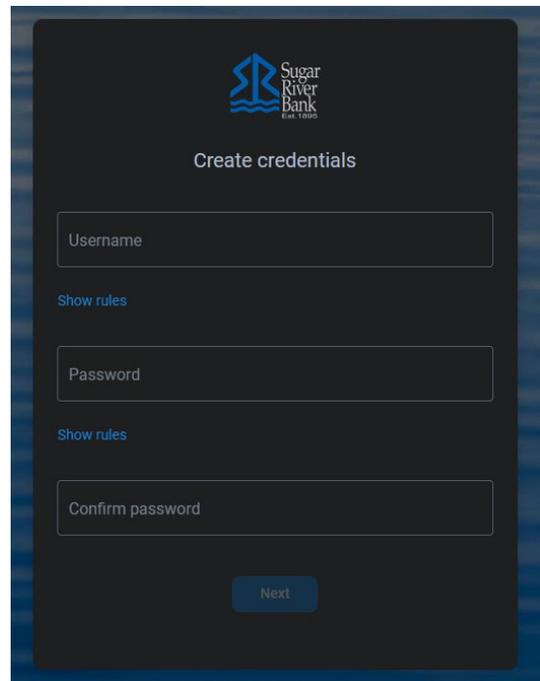
Must 18 years of age to enroll in online banking.

- Enter the verification code sent to the phonenumber provided and click **Verify** *



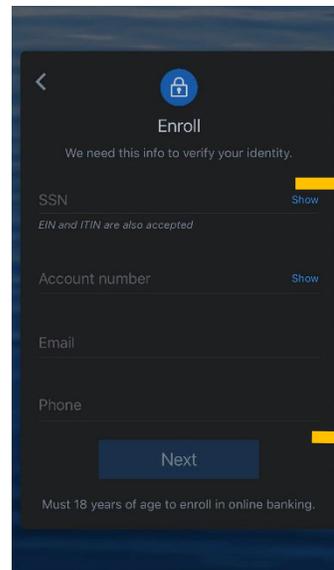
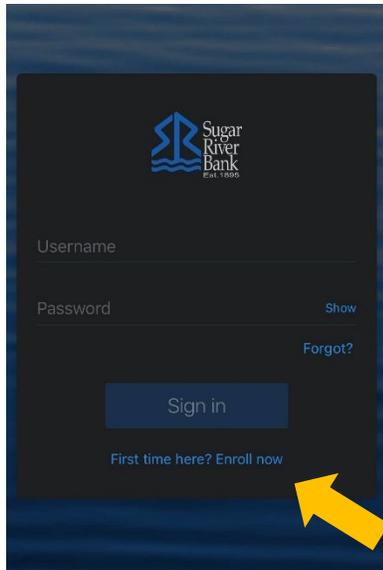
**If you cannot receive a text at this number, click “Try another way”. If you “Try another way” you have the options to receive a phone call with your code, or to install the Authenticator app.*

- Accept the User Agreement
- Create a Username and Password and click **Next**
- Enrollment is complete!



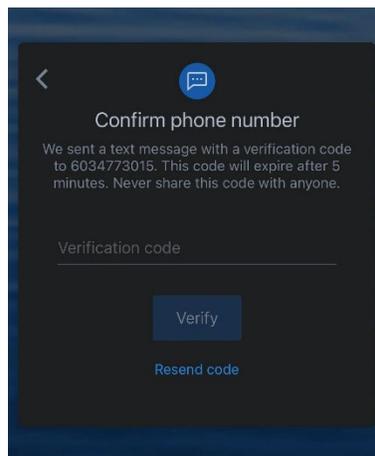
New Enrollment through SRB Mobile App

- Download SRB Mobile from the App Store or Google Play
- Launch the app and tap **First-Time User? Enroll Now**
- Enter the requested information:
 - Social Security Number
 - A valid account number with Sugar River Bank
 - Your email address
 - A phone number on record with Sugar River Bank
(You must have access to this phone to complete enrollment.)
 - Tap **Next**



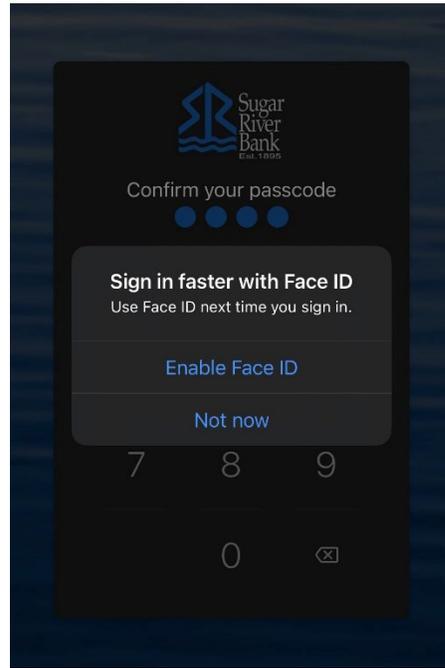
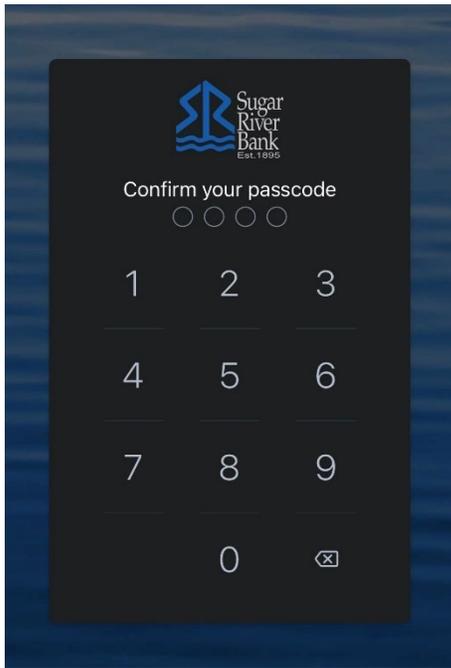
Required Fields

- Set-up your 2-factor authentication by choosing **Voice or text OR Authentication App**
- Enter the verification code sent to the phone number provided and click **Verify ***



****If you cannot receive a text at this number, click "Try another way". If you "Try another way" you have the options to receive a phone call with your code, or to install the Authenticator app.***

- Accept the User Agreement
- Create a Username and Password and click **Next**
- Create a 4-digit passcode for the device
- Enable Face ID / Touch ID if desired

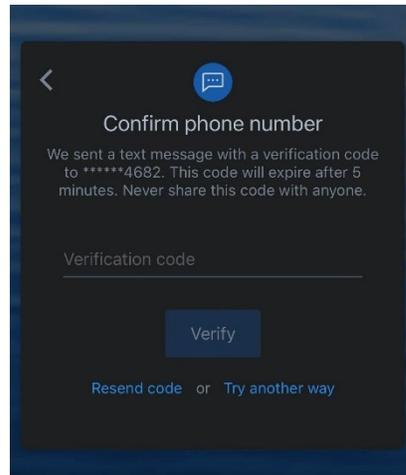
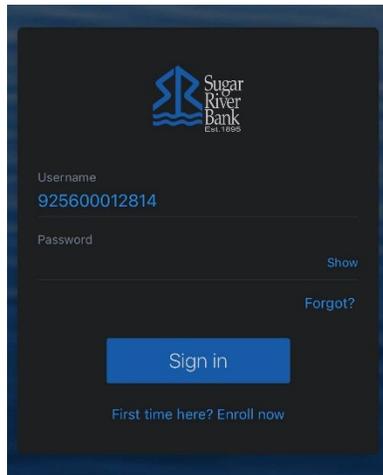


- Enrollment is complete!

SRB Mobile - Logging In

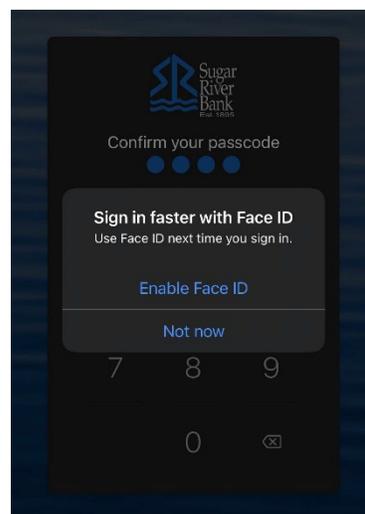
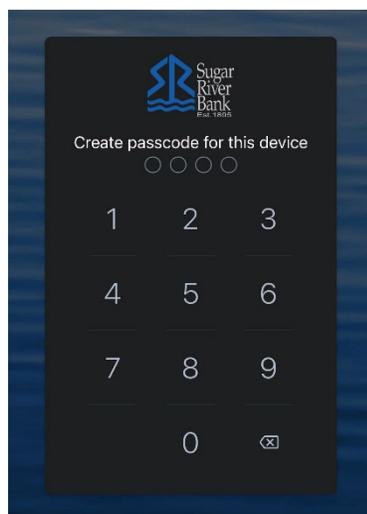
Existing Customers First-Time Login

- When Prompted download SRB Mobile from the App Store or Google Play
 - Enter your existing Username and Password and tap **Sign in**
 - Enter a phone number where you can receive a call or text code to further secure your account, then click **Next**
 - Enter the 7-digit verification code sent to the number provided *
 - Click **Verify**



**If you cannot receive a text at this number, click “Try another way”. If you “Try another way” you have the optionsto receive a phone call with your code, or to install the Authenticator app.*

- Create a 4-digit passcode for future logins
- Enable Face ID / Touch ID if desired

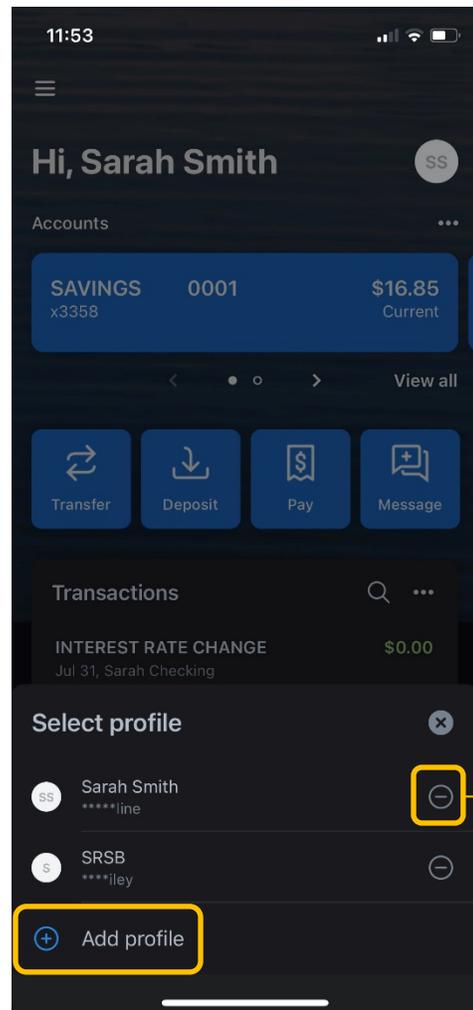
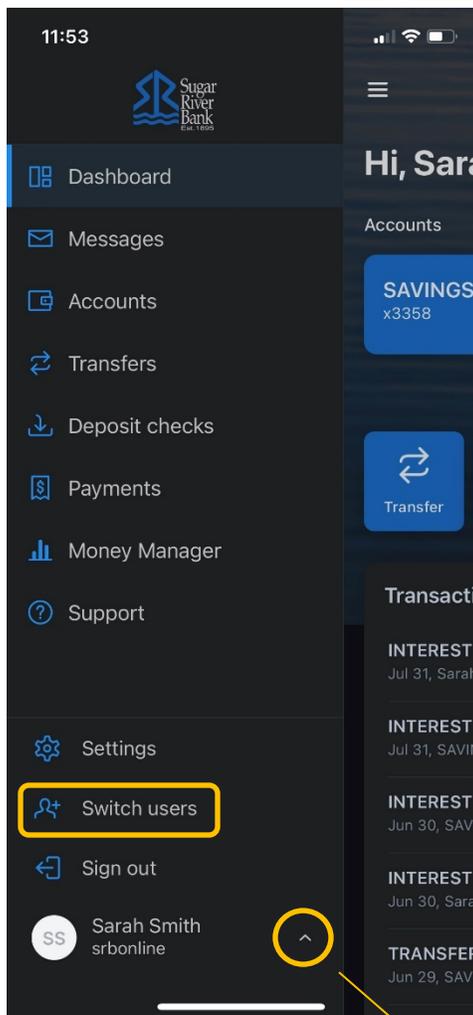


- Review the User Agreement and click **Accept**
- You are now ready to use SRB Mobile!

Switching Profiles

Multiple profiles can be setup if you have more than one login ID, or if more than one user shares a device.

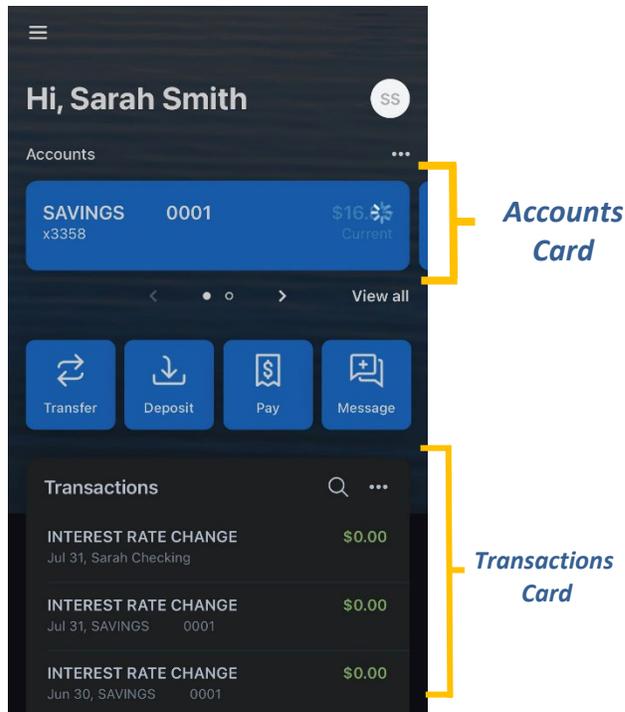
- Tap the **Menu** button ≡ (located in the upper left corner of most screens of the app)
- Tap your **name/profile picture** located at the bottom of the menu and then the **Switch Users** button
- Add or select a profile



Tap here to show *Settings, Switch users, & Sign out*

SRB Mobile - Customize the Dashboard

The SRB Dashboard is organized into “cards.” Cards are elements that group information, features, and functionality into “boxes” that will resize or move around based on the screen size.

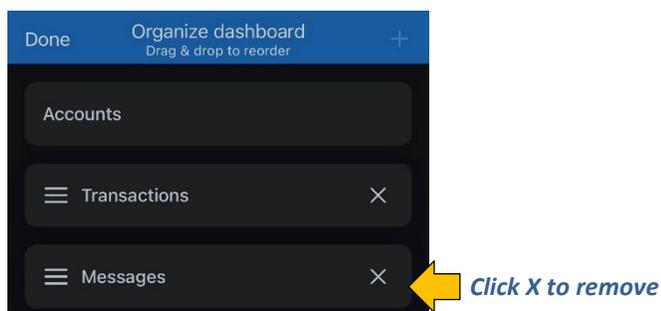
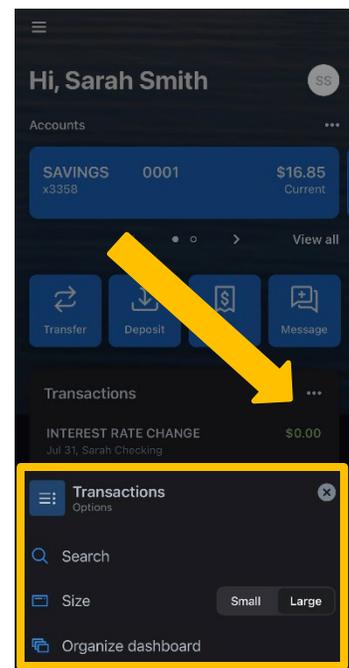


Change Card Size

- Tap the “...” in the upper right corner of any Dashboard card
- From the bottom of the screen, select a **Size** to choose how much content is displayed in each card: Small or Large

Add or Rearrange Dashboard Cards

- Tap the “...” in the upper right corner of any Dashboard card
- Or from the bottom of the screen, tap **Organize Dashboard**
- Click and drag the card titles to re-arrange them
- Tap the “+” icon in the upper right to add more cards
- Or choose Add a Card from the bottom of the page



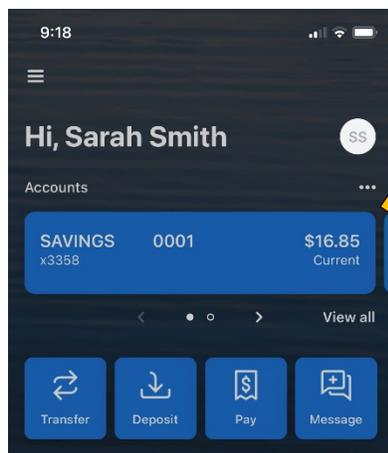
Remove Dashboard Cards

- From the Organize Dashboard screen (above), click the **X** next to the card you want to remove

SRB Mobile - Features

Accounts

View and manage your accounts, transactions, and available balances from the ACCOUNTS card. Flip through your accounts by swiping the balance card left or right.



Change Account Display Order

- Change the order in which accounts are listed by pressing the “...” in the upper right of the ACCOUNTS card

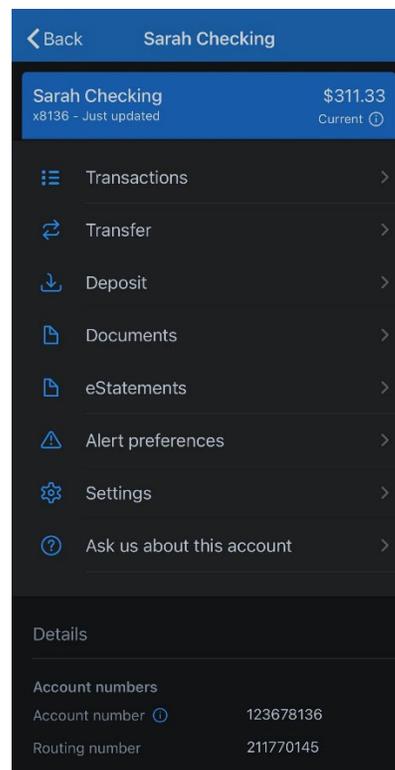
Account Options

- Press the account name for additional options such as depositing checks (Deposit) and viewing account Transactions

eStatements

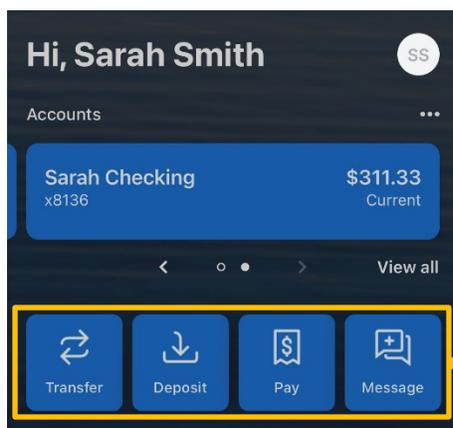
- Press the account name and tap

Documents to enroll or view eStatements



Quick Actions

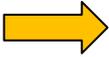
- Under the accounts card, use the *Quick Actions* to make transfers, pay bills, deposit checks or start a conversation with our Customer Service Representatives.

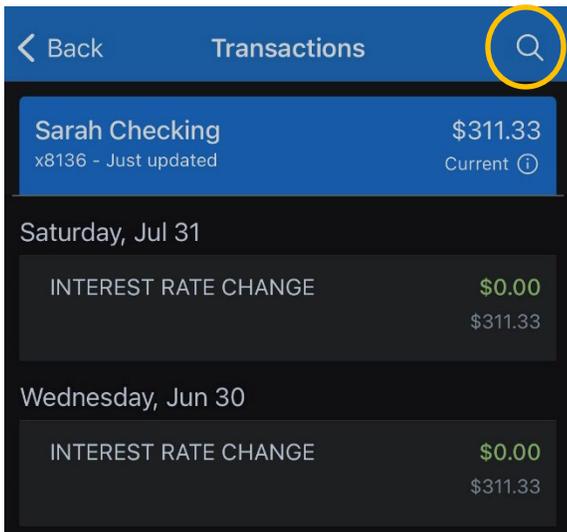
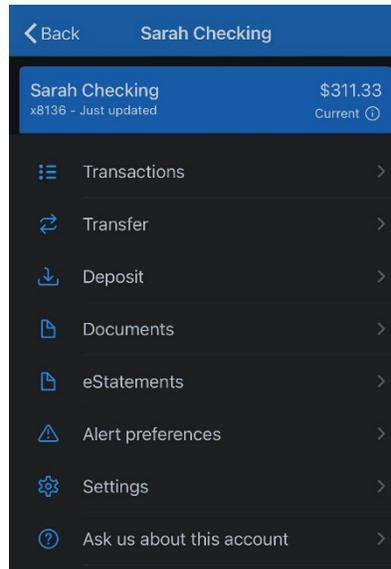


Quick Actions

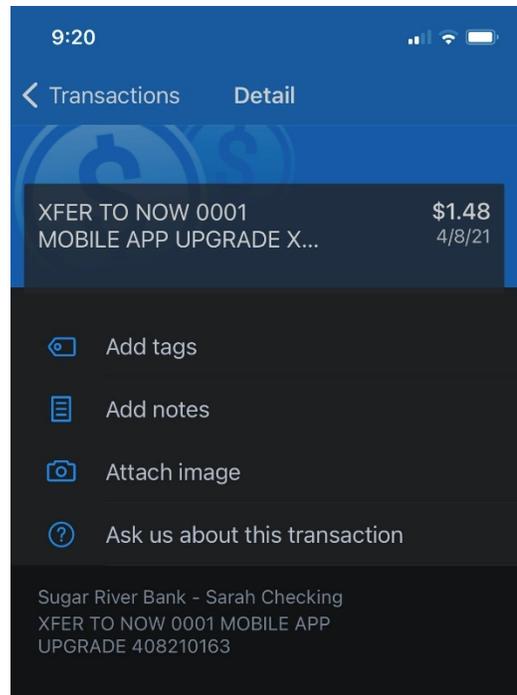
Transactions (View, Search, Tag)

- From the ACCOUNTS card, tap the **Transactions** link underneath the account’s name to view transactions for that specific account

Tap here 



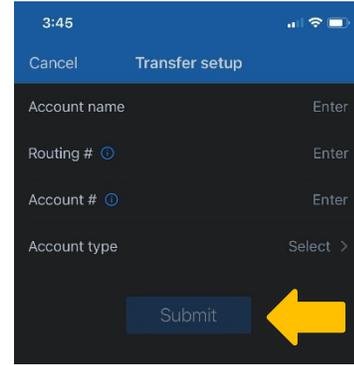
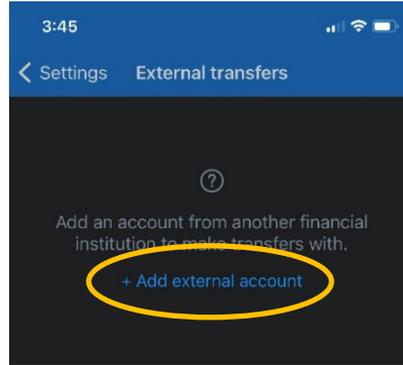
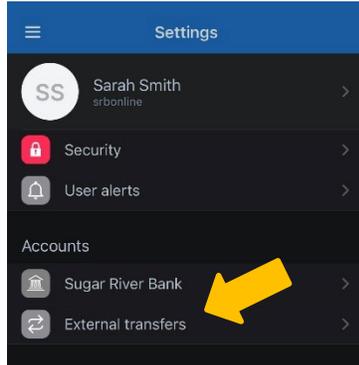
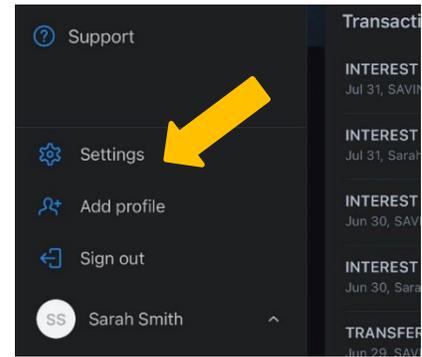
When viewing Transactions, click the magnifying glass in the upper right to search.



Tap any posted transaction to add a tag, note, or attach an image.

Add an External Account for Bank to Bank Transfer

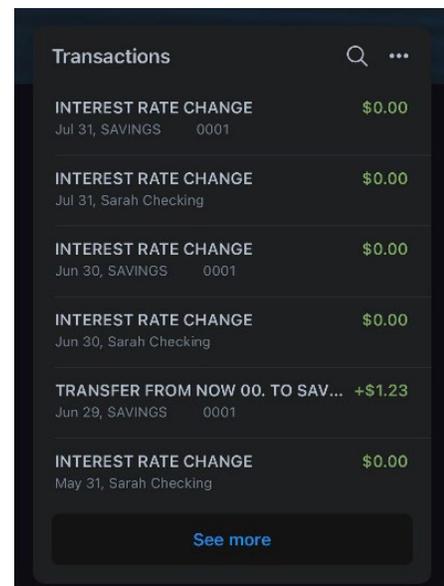
- Menu → Settings → External Transfers. Tap the “+” button
 - Enter your password for additional authentication
 - Enter the details of the external bank (Account Name, Routing #, Account #, Account type) and click **Submit**
 - Two small credits (less than \$1.00) will be sent to the external account, as well as one debit for the total of the two amounts



- Once the deposits are received in the external account, tap *Menu → Settings → External Transfers*. (You may also receive an in-app message reminding you to **Verify Amounts**.)
- Select the recently added account
- Enter the amounts of the deposits and click **Confirm**
- Once confirmed, the account will be available in the **Transfer** option

Transactions

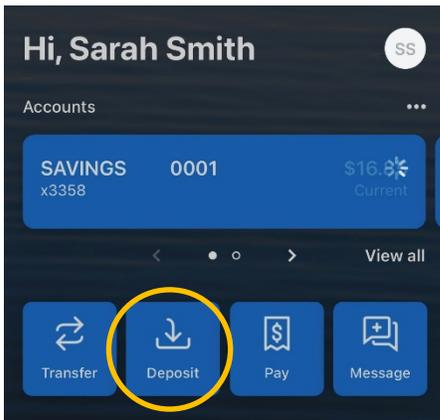
View combined transactions across all your accounts from the Dashboard TRANSACTIONS card.
(located below Quick Access functions)



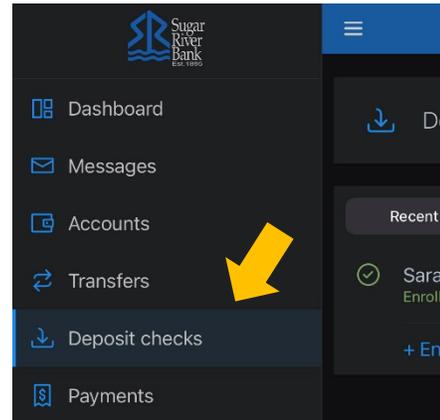
- If you prefer to view transactions one account at a time, go to the ACCOUNTS card and click the **Transactions** link
- Some customers may prefer to remove this card from the Dashboard. See [Remove Dashboard Cards](#).

Mobile Deposit

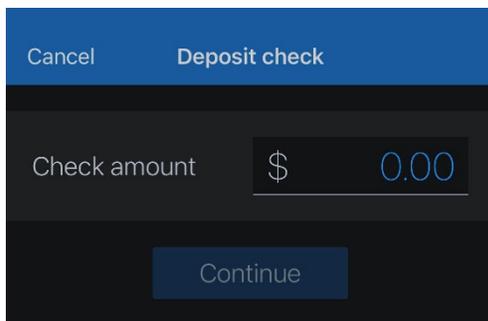
Deposit a check right from your phone or tablet using the DEPOSIT *Quick Access* **OR** the Deposit Checks menu option.



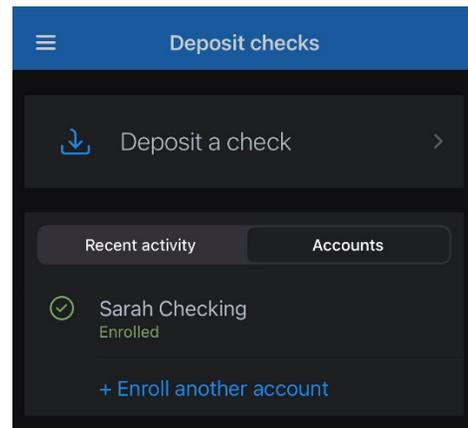
Tap **Deposit** if accessing via **Quick Access**



Tap **Deposit checks** via **Main Menu**



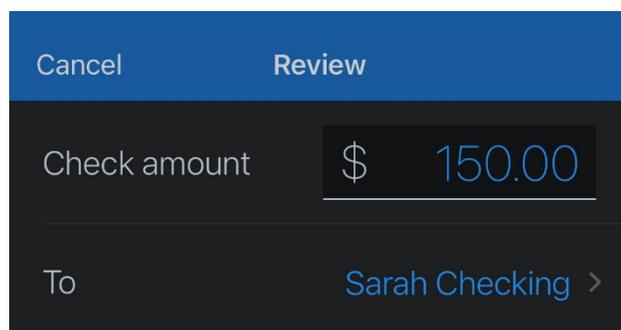
Enter the check amount (Quick Access)



Tap **Deposit a check** or you may use this option to enroll another account in mobile deposit

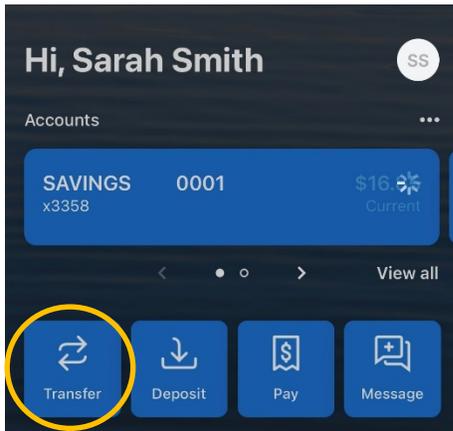
BOTH OPTIONS WILL BRING YOU TO THE FOLLOWING STEPS

- Tap to take a picture of the front of the check, **Continue**
- Tap to take a picture of the back, **Continue**
- Choose the deposit account
- Click **Submit**

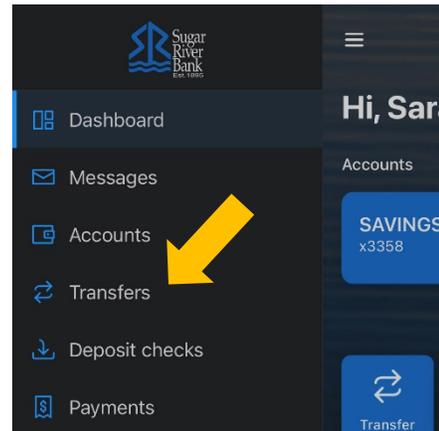


Transfers

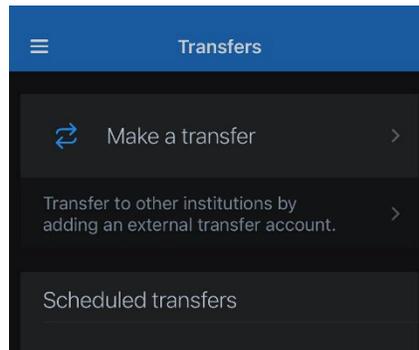
Move money between Sugar River Bank accounts or accounts at other institutions using the **TRANSFER Quick Access** *OR* the **Transfers Main Menu** option. *



Tap **Transfer** if accessing via **Quick Access**

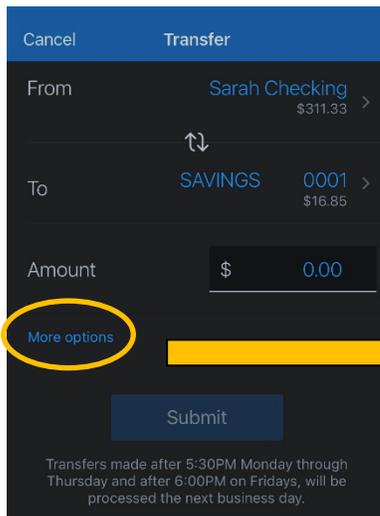


Tap **Transfers** via **Main Menu**

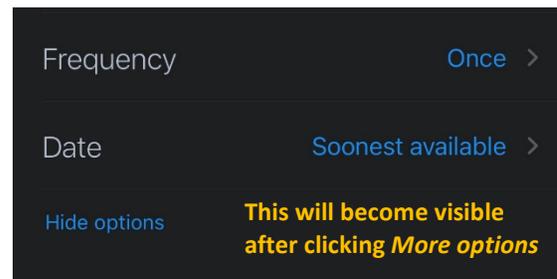


If accessing via Main Menu tap *Make a transfer

- Select the “From” account and “To” account (eligible internal *and* external accounts will be listed)
- Enter the amount
- For an immediate one-time transfer, simply tap **Submit** **



- To set a recurring frequency or a future date tap **More Options**
 - Choose weekly, every two weeks, twice a month, or monthly
 - Choose the start date
- Tap **Submit**

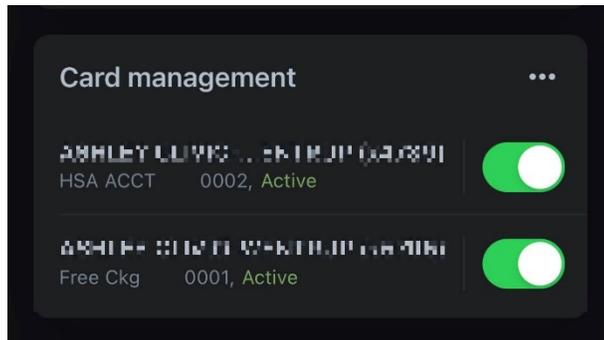


****Internal transfers will memo post at any time; however, only funds transferred before 2:00 PM Eastern Time can be applied toward previous transactions.**

Manage Cards

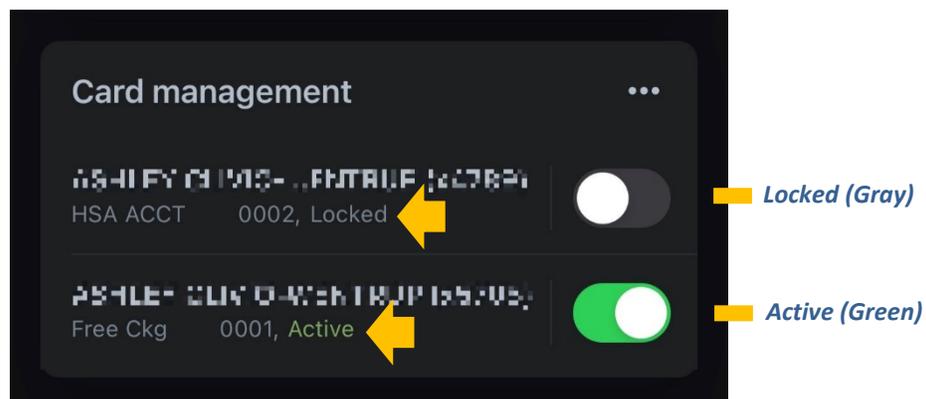
Turn your debit card on or off, report it lost or stolen, or activate a new card from the Card Management card.

- From the Card Management card tap the debit card that you would like to manage

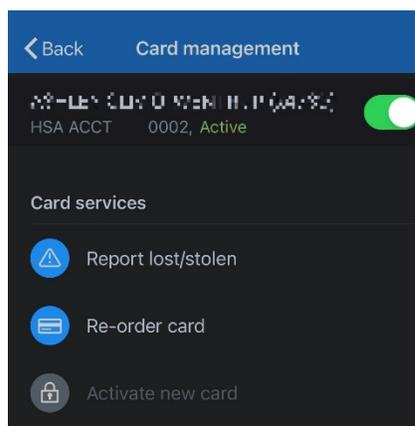


****Name & last-4 of card have been blurred in this image for security and privacy reasons****

- Travel Notice: Tap the airplane icon in the right corner to alert Sugar River Bank of your travel plans and dates
- To temporarily lock the debit card, slide the green button to the off position
- To unlock the debit card, slide the button back to green/active



- To report the card lost or stolen, tap **Report lost/stolen** (NOTE: This action cannot be undone.)
- To activate a new card tap **Activate new card**

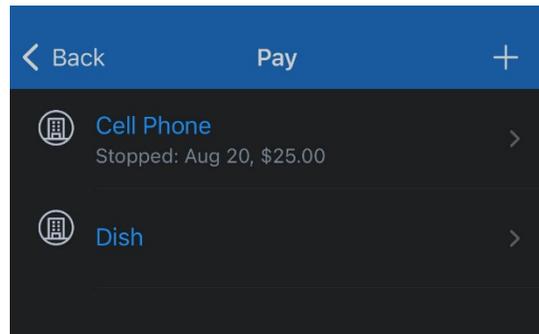
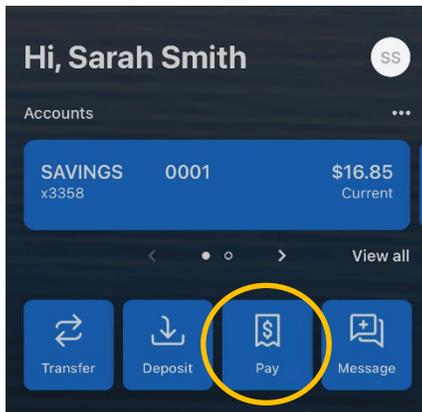


Payments

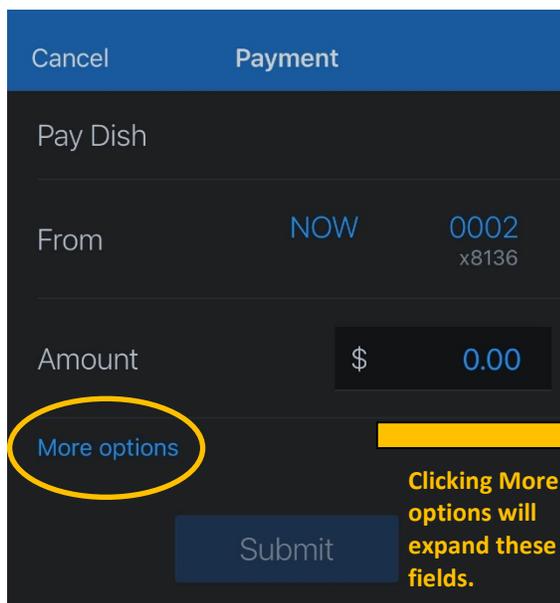
Schedule and edit bills, add payees, and get an overview of recently made payments from the PAYMENTS card. *

Pay a bill

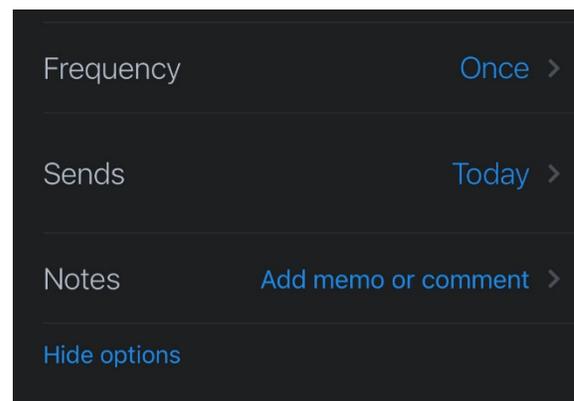
- From the Dashboard, tap the PAY Quick Access option.
- Select your payee



- If you have more than one payment account, select the “Pay From” account
- Enter the amount
- Tap *More options*

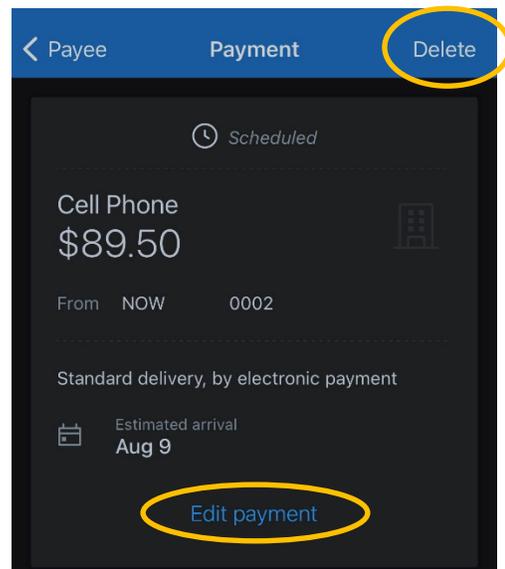
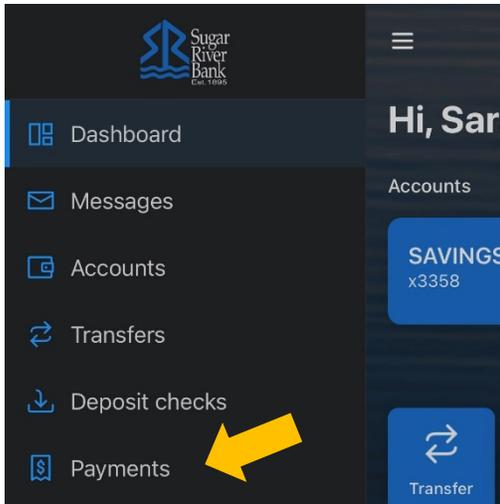


- Enter the frequency, arrival date, and note if desired
- Click Submit



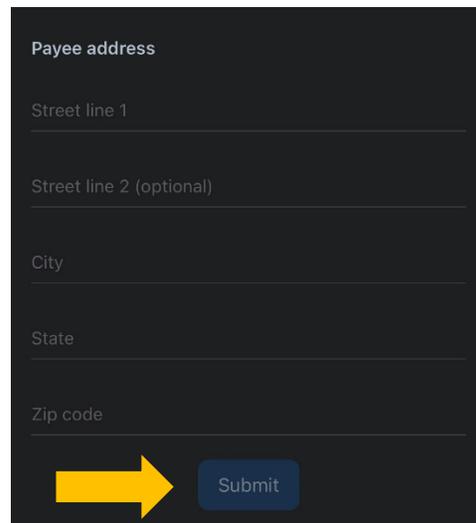
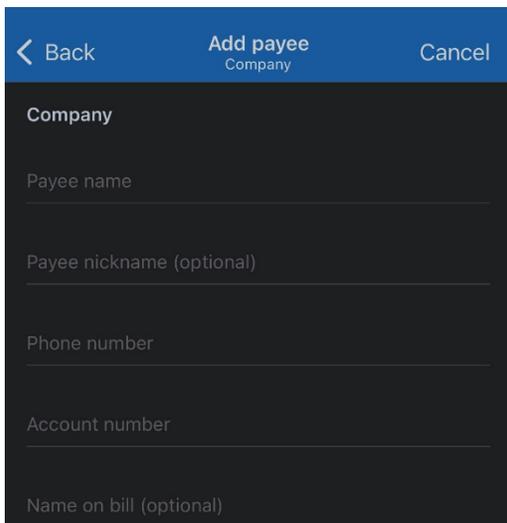
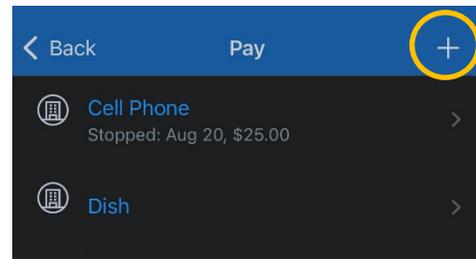
Edit a Bill Payment

- From the PAYMENTS Main Menu option, select the payment you wish to edit
- Tap **Delete** to delete the payment; or
- Tap **Edit payment** to change the amount or date
- **Confirm** your changes



Add a Payee*

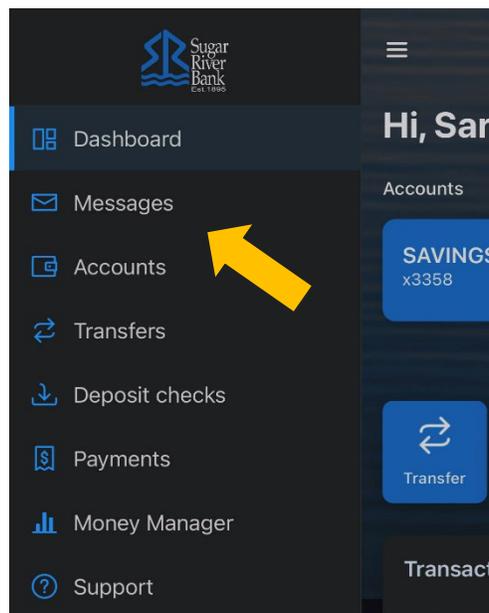
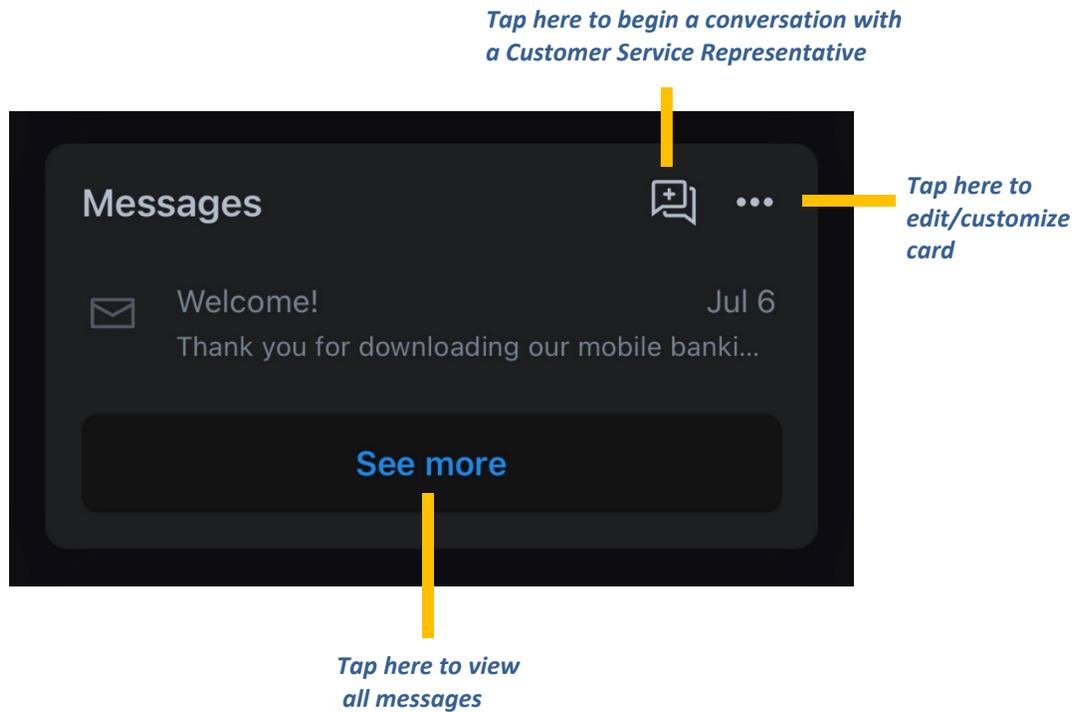
- Tap the PAY Quick Access option
- Tap the “+” symbol in the upper right of the screen
- Enter your password for additional authentication
- Enter the payee information and tap **Continue**
- Confirm payee information and address and tap **Submit**



** Currently payees can be added but cannot be edited through SRB Mobile. This can be done through SRB Online under “Manage Payments”.*

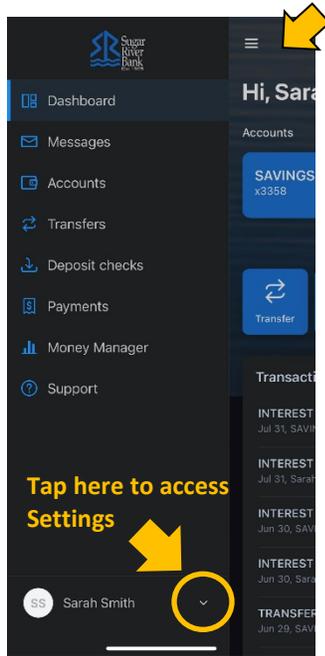
Messages

Display messages and alerts from Sugar River Bank right on your Dashboard on the MESSAGES card. This is located below the Transactions Card. Messages can also be accessed from the Main Menu.

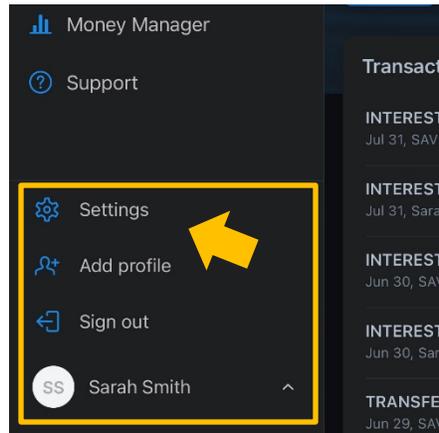


SRB Mobile - Settings Quick Reference

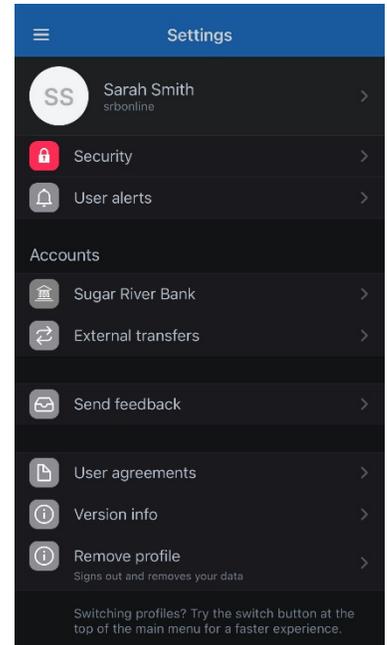
The Menu button (≡) is located in the upper left corner of most screens. The Menu will slide out from the left and provides access to Profile Switching, Settings, and many of the same features accessed from the Dashboard cards.



Main Menu



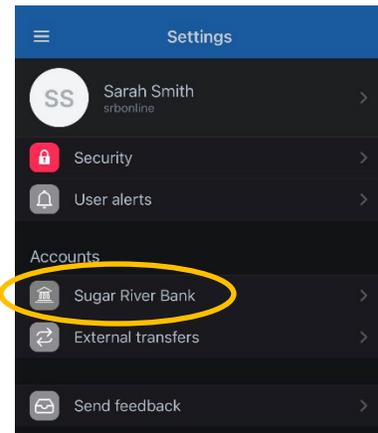
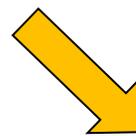
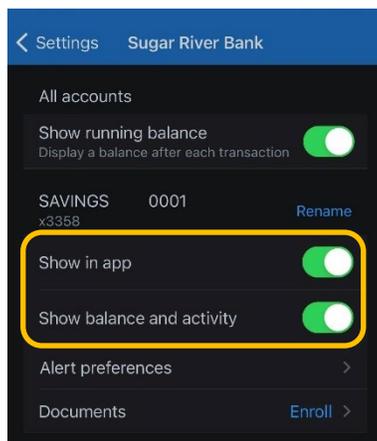
The above options will appear after tapping the small arrow next to your name



Settings Menu

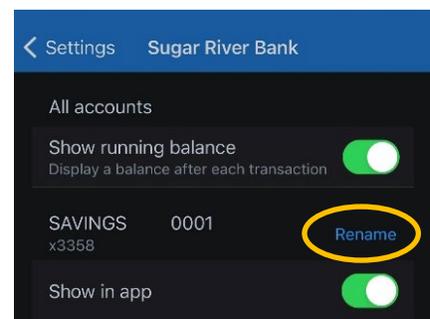
Add/Remove Accounts from Dashboard

Menu → Your Name → Settings → Sugar River Bank → Show inApp/Show balance and activity



Rename Accounts

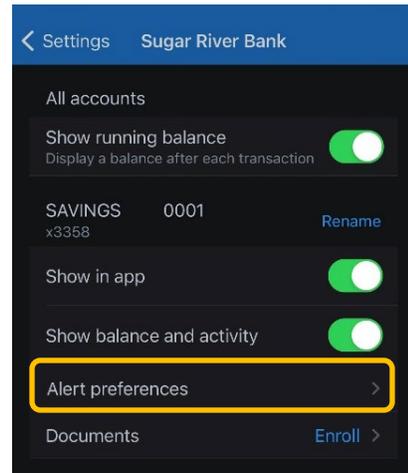
Menu → Your Name → Settings → Sugar River Bank → Rename



Alerts

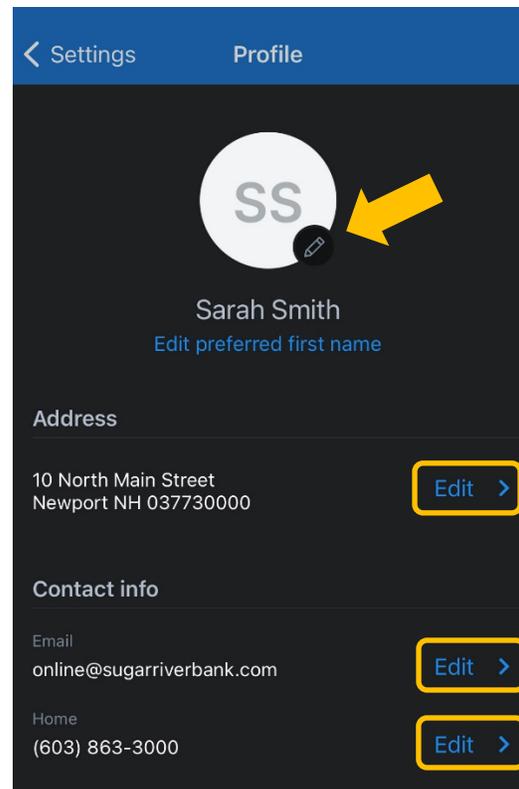
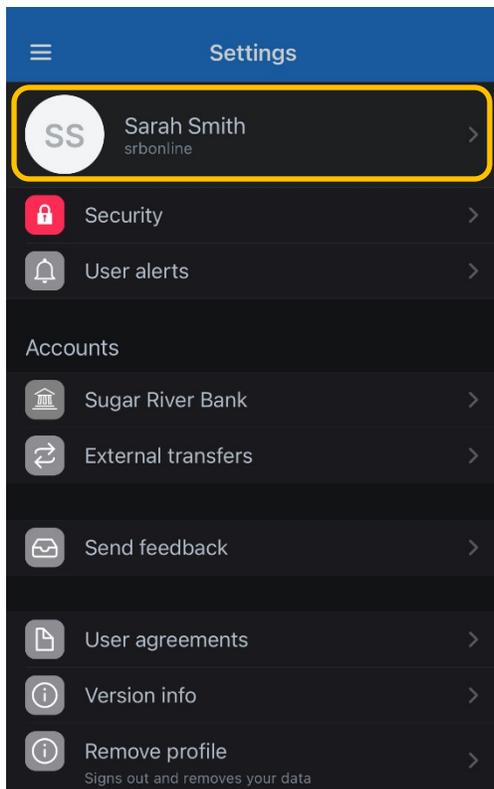
Menu → Your Name → Settings → Sugar River Bank → Alert Preferences*

*Users can set balance and transaction alerts based on low/high thresholds and can be alerted with a push notification and/or email.



Change Photo, Email, Phone Number

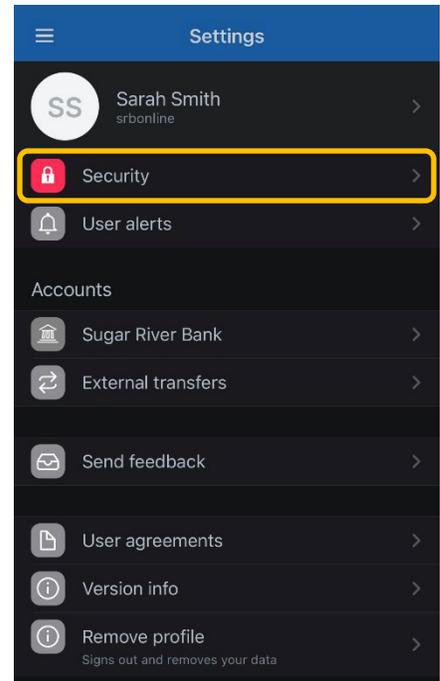
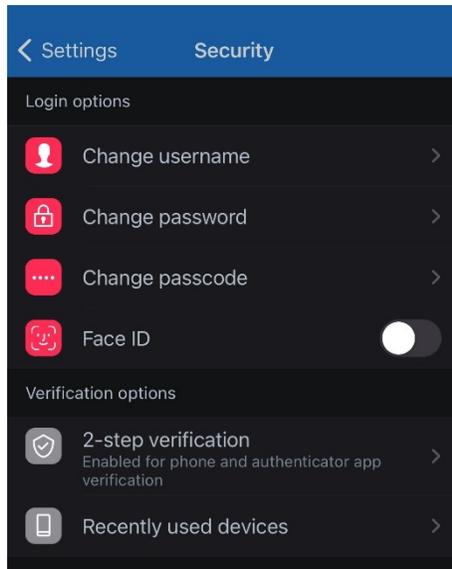
Menu → Your Name → Settings → Tap your Name → Tap the pencil next to the image to add a photo, or → Tap **Edit** to update your email, address or phone number with Sugar River Bank



Change User Name, Password, Passcode, Face/Touch ID

Manage 2-step verification & Recently used devices (see below)

Menu → Your Name → Settings → Security



Change Phone Number for Two-factor Authentication (Security Code)

Menu → Your Name → Settings → Security → 2-step verification

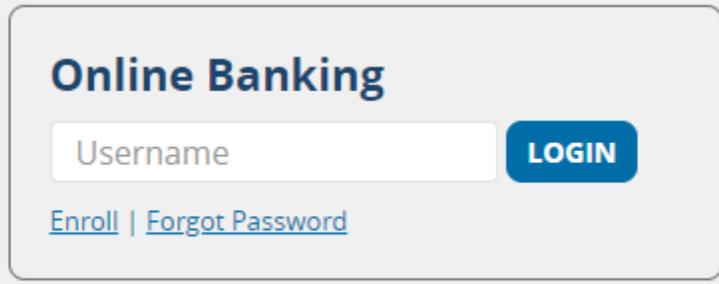
Remove Device Access

Menu → Your Name → Settings → Security → Recently Used Devices → Remove



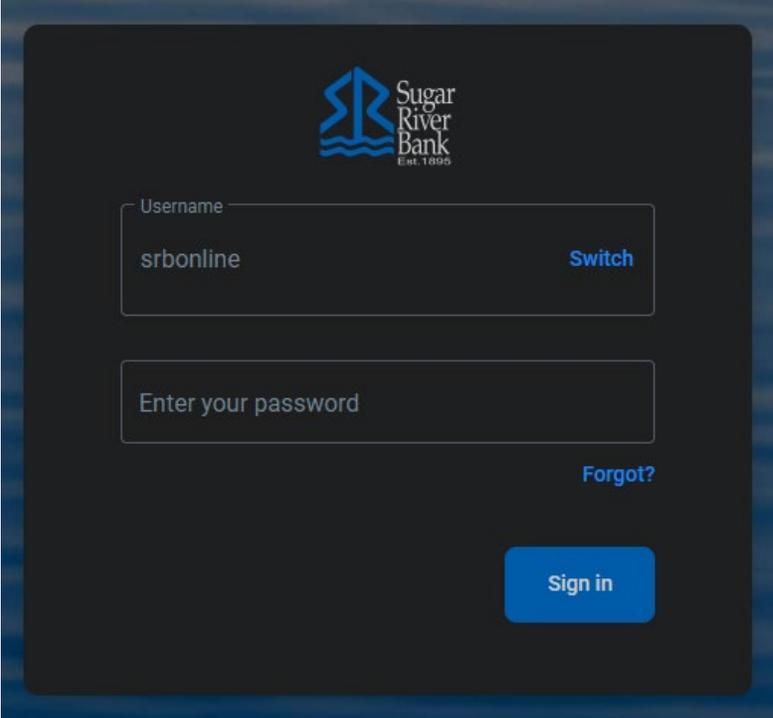
SRB Online - Logging In

- Navigate to sugarriverbank.com
- Access the Online Banking Login via our Homepage
- Enter your current User ID and click **Login**



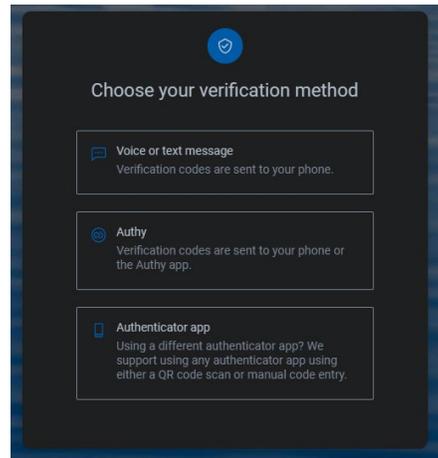
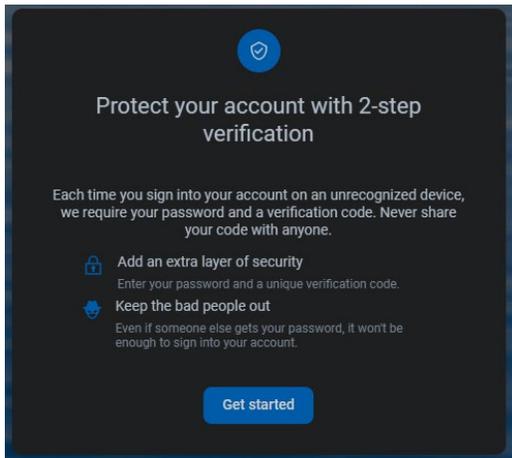
The screenshot shows a light gray rounded rectangle containing the text "Online Banking" in a bold blue font. Below this is a white input field with the placeholder text "Username". To the right of the input field is a blue button with the word "LOGIN" in white capital letters. Below the input field and button are two blue links: "Enroll" and "Forgot Password", separated by a vertical bar.

- Enter your password and click **Sign In**

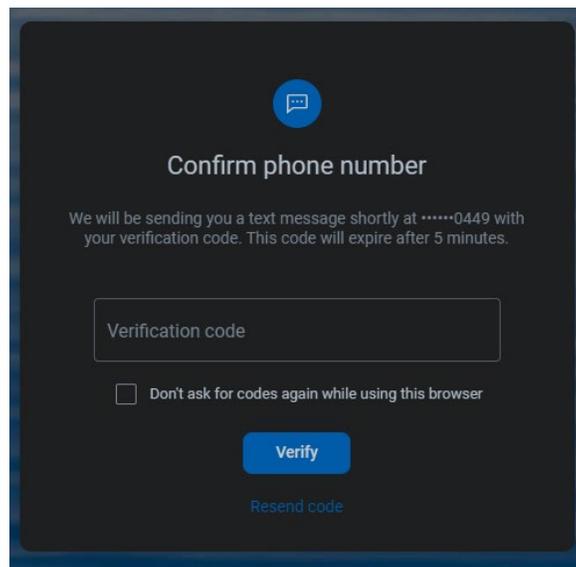


The screenshot shows a dark-themed login page for Sugar River Bank. At the top center is the bank's logo, which consists of a stylized blue "SR" above the text "Sugar River Bank" and "Est. 1899". Below the logo is a white input field with the placeholder text "Username" and the value "srbonline". To the right of the input field is a blue "Switch" button. Below the username field is another white input field with the placeholder text "Enter your password". To the right of the password field is a blue "Forgot?" link. At the bottom right of the form is a blue "Sign in" button.

- **If this the first login to SRB Online:** First, select **Get started** then choose a 2-step verification method, either *Voice or text* **OR** *Authenticator app*



- You will receive a 7-digit verification code to the number provided* (If you are logging in from a personal secured device and would like Online Banking to skip this step next time, select **Remember this computer.**)
- Enter the code and click **Verify**

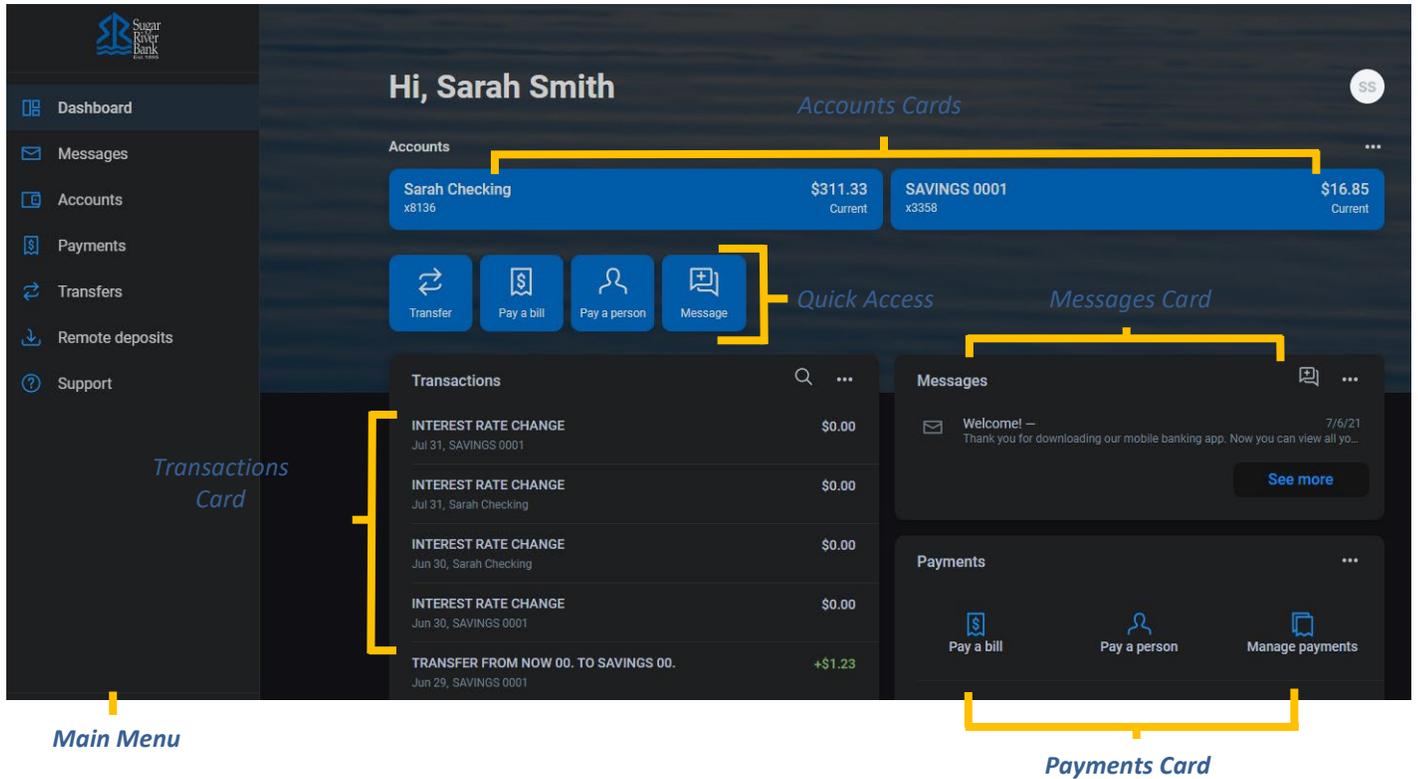


If you cannot receive a text at this number, click **Try another way. If you “Try another way,” you have the option to receive a phone call with your code or to install the Authenticator app.*

- Review our User Agreement and click **Accept**
- You are now ready to use Online Banking!

SRB Online - Features

The SRB Online Dashboard is organized into “cards.” Cards are elements that group information, features, and functionality into “boxes” that will resize or move around based on the screen size.

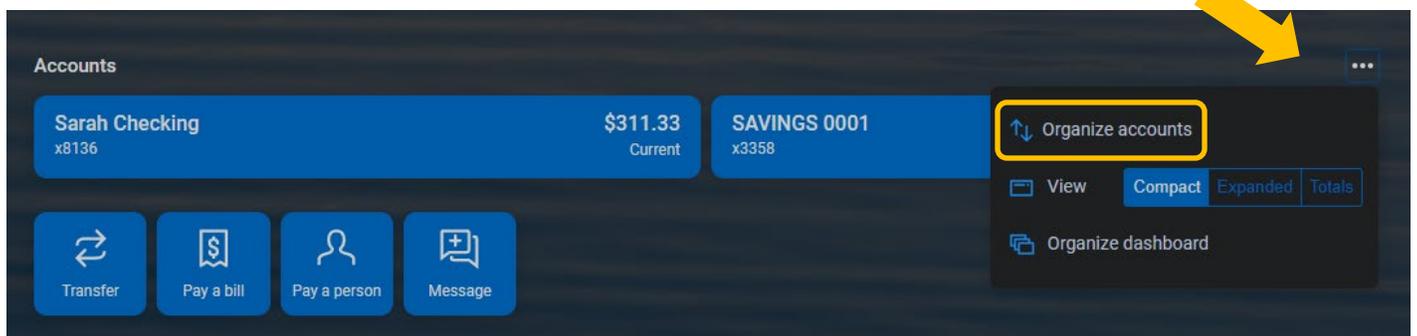


Accounts

View and manage your accounts, transactions, and available balances from the ACCOUNTS card on the Dashboard. If you have more than four accounts, use the arrows at the bottom of the card to view more.

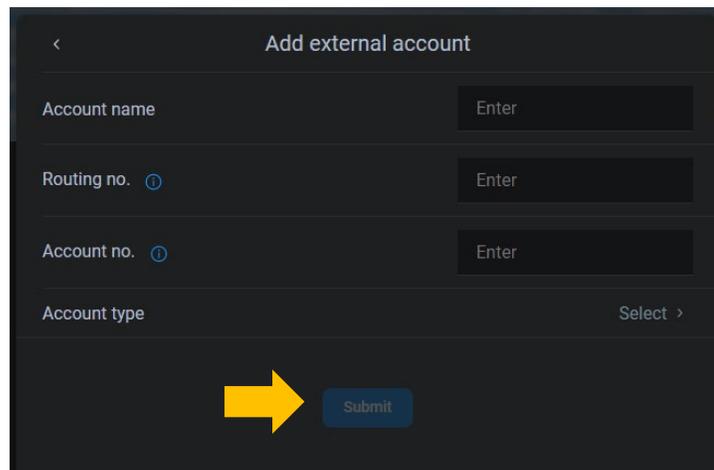
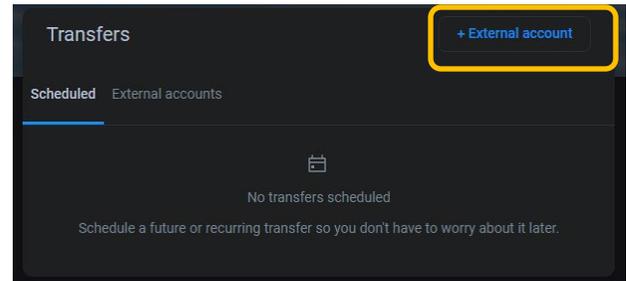
Change Account Display Order

- Change the order in which accounts are listed by pressing the “...” in the upper right of the ACCOUNTScard and choose **Organize Accounts**

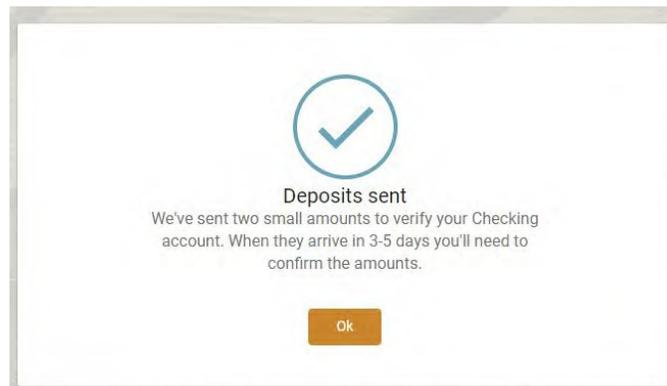


Add an External Account for Bank to Bank Transfer

- From the Main Menu select Transfers
 - Click **+ External account** in the upper right-hand corner
 - Confirm your password
 - Enter the details of the external bank (Account Name, Routing #, Account #, Account type)
 - Click **Submit**

A screenshot of the 'Add external account' form. The form has a dark background and a white title bar with a back arrow and the text 'Add external account'. There are four input fields: 'Account name' with an 'Enter' button, 'Routing no.' with a help icon and an 'Enter' button, 'Account no.' with a help icon and an 'Enter' button, and 'Account type' with a 'Select >' dropdown menu. At the bottom center, there is a blue 'Submit' button with a yellow arrow pointing to it from the left.

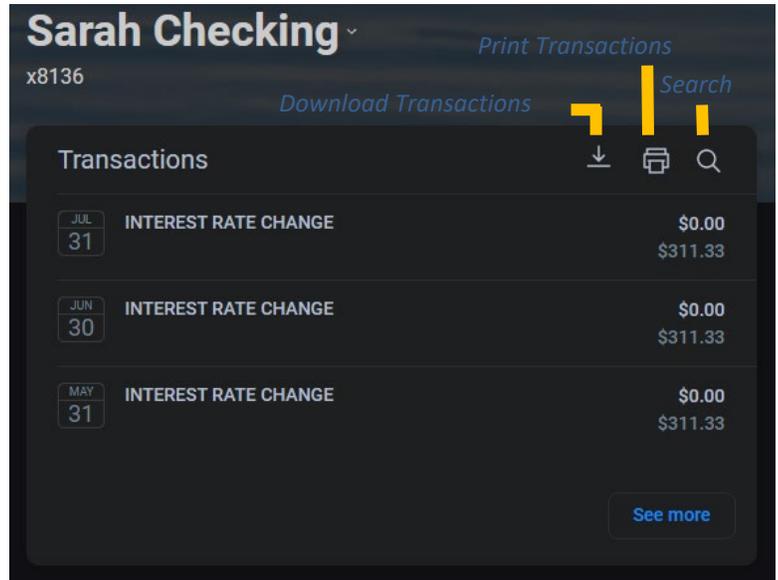
Two small credits (less than \$1.00) will be sent to the external account, as well as one debit for the total of the two amounts



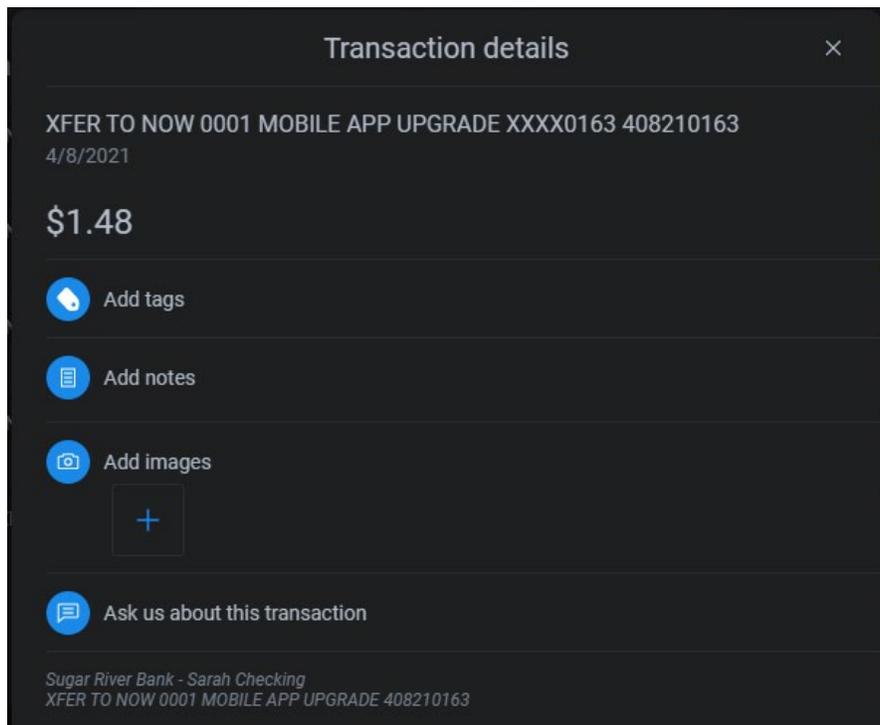
- Once the deposits are received in the external account, select your name in the upper right of the screen to access *Settings* → *External Transfers*
- Select the recently added account. (You may also receive an Online Banking message reminding you to **Verify Amounts.**)
- Enter the amounts of the deposits and click **Confirm**
- Once confirmed, the account will be available in the *TRANSFER* card

Transactions (View, Search, Download, Tag)

- From the ACCOUNTS card, choose any account to see its Transaction activity
- Search for transactions by clicking the magnifying glass in the upper right of the ACTIVITY card
- Download transactions by clicking the down arrow in the upper right of the ACTIVITY card
 - Choose a date range
 - Choose a file type (CSV, TXT, OFX, QBO, QFX)
 - Click **Download**

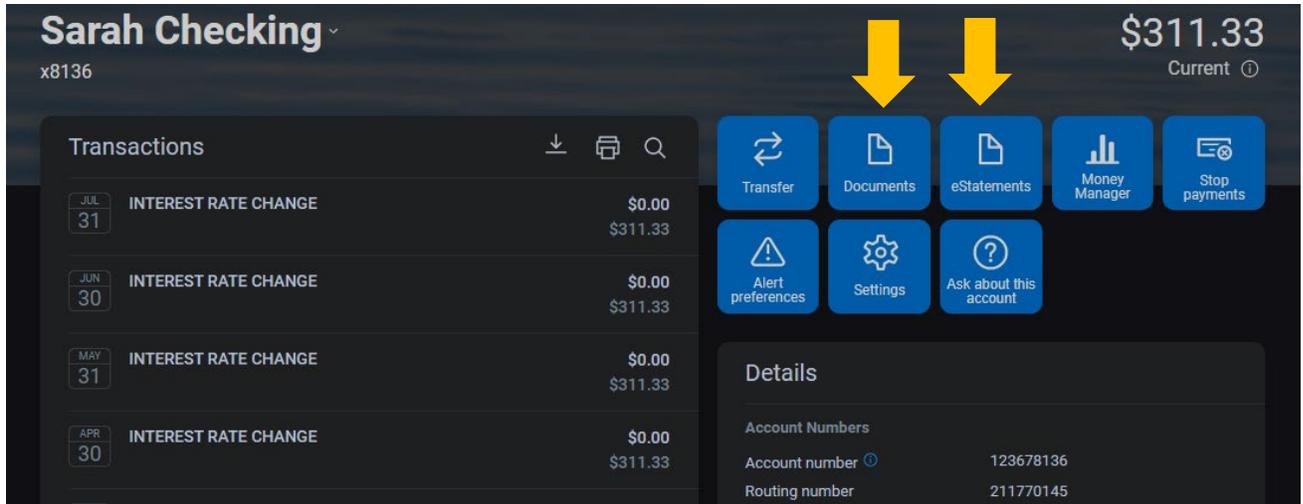


Click on any posted transaction from the Transactions card to add a tag, note, or attach an image.



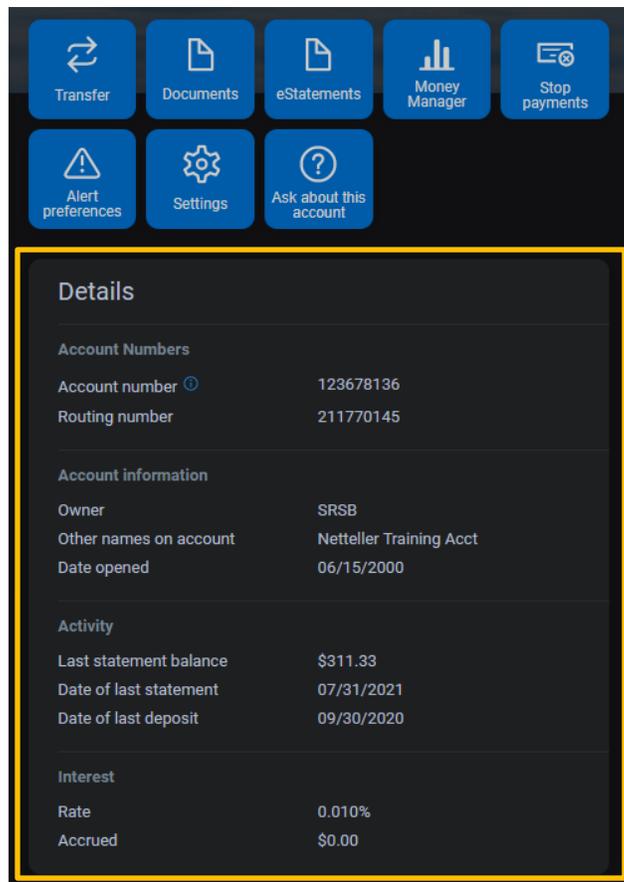
eStatements

- From the ACCOUNTS card, choose any account
- Select **Documents** or **eStatements** to enroll in eStatements
- If you are already enrolled in eStatements, click **eStatements** to view



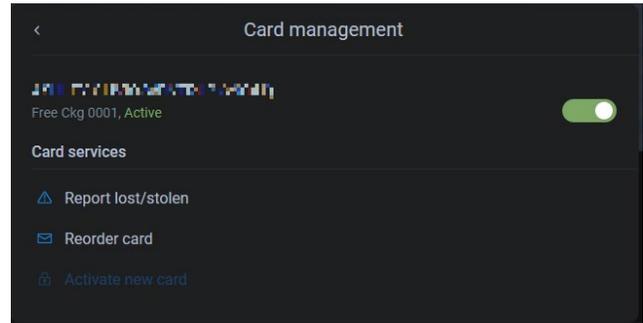
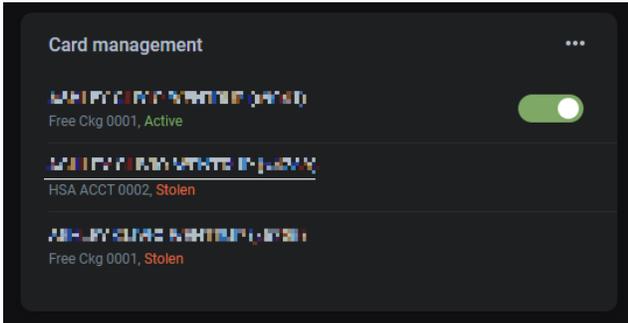
Account Details

- From the ACCOUNTS card, choose any account
- See additional account or loan details on the DETAILS card



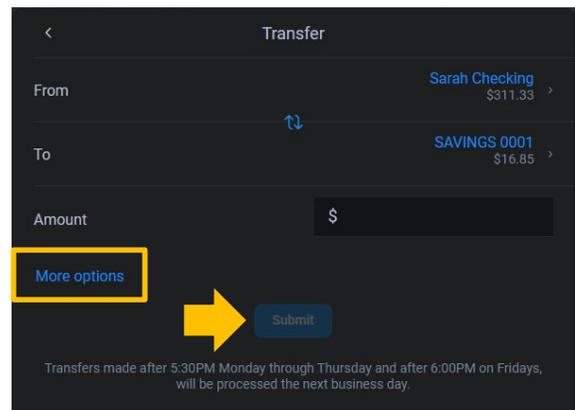
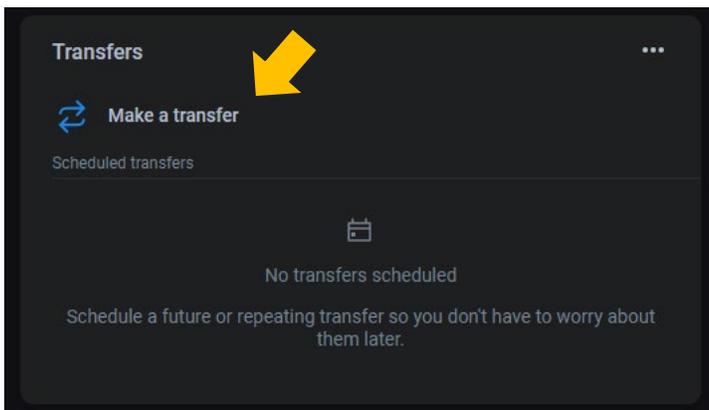
Card Management

- On the Dashboard, maneuver to the Card Management Card
- To submit a Travel notice, click on the “...” in the upper right corner
- Tap on the card you want to manage
 - To temporarily lock the debit card, slide the green button to the off position
 - To unlock the debit card, slide the button back to green/active
 - To report the card lost or stolen, click **Report lost/stolen** (NOTE: This action cannot be undone.)
 - To activate a new card, click **Activate New Card**



Transfers

- From the Transfers card, select **Make a transfer**
- Select the “From” account and “To” account (NOTE: Eligible internal *and* external accounts will be listed)
- Enter the amount
- For an immediate one-time transfer, simply click **Submit***



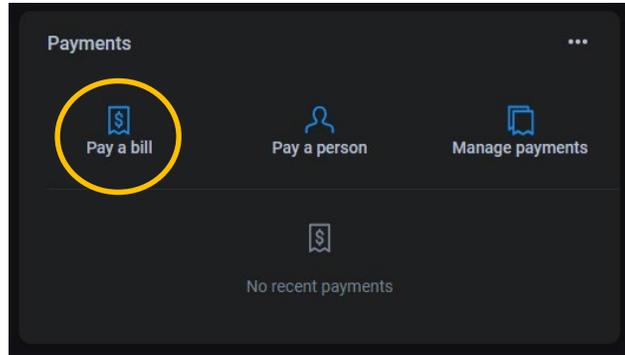
- To set a reoccurring frequency or future date, select **More options**
- Choose weekly, bi-weekly, or monthly
- Select a start date and then click **Submit**

**Internal transfers will memo-post at any time; however, only funds transferred on a business day before 5:30 PM Monday through Thursday and 6PM on Friday Eastern Standard Time can be applied toward previous transaction.*

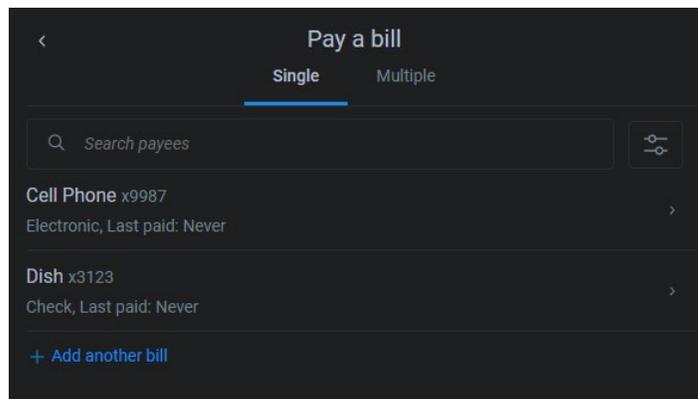
Payments

Pay a bill

- From the Payments card, click **Pay a bill***

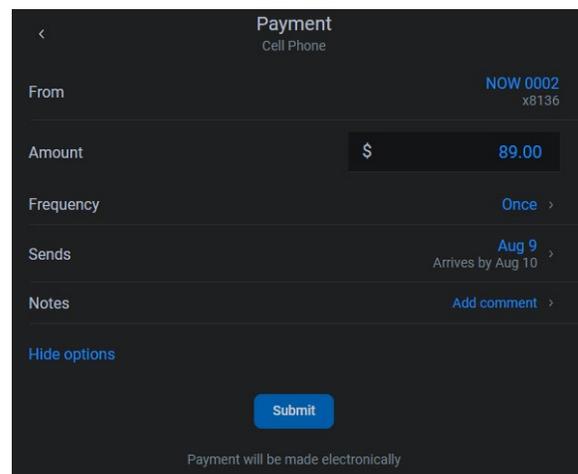


- Select your Payee
- To make a payment to more than one payee, select the “Multiple” tab



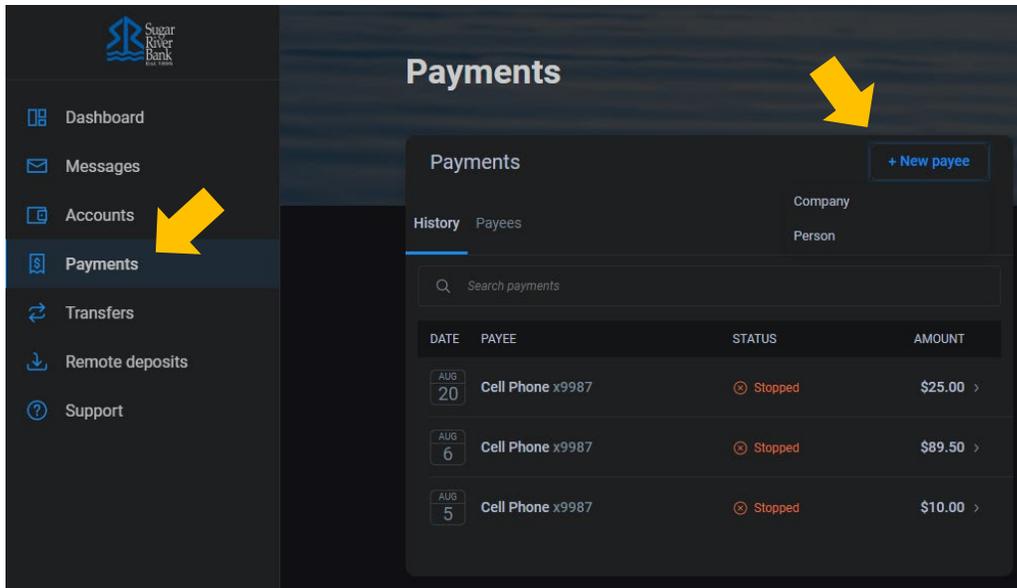
- Enter the amount and payment date, and optionally, a memo to display to the payee
- Click **Submit**

The Pay a Bill option can currently be used to make a quick one-time payment and to add a payee. All other bill pay functionality can be accessed from **Manage Payments on the Payments card*



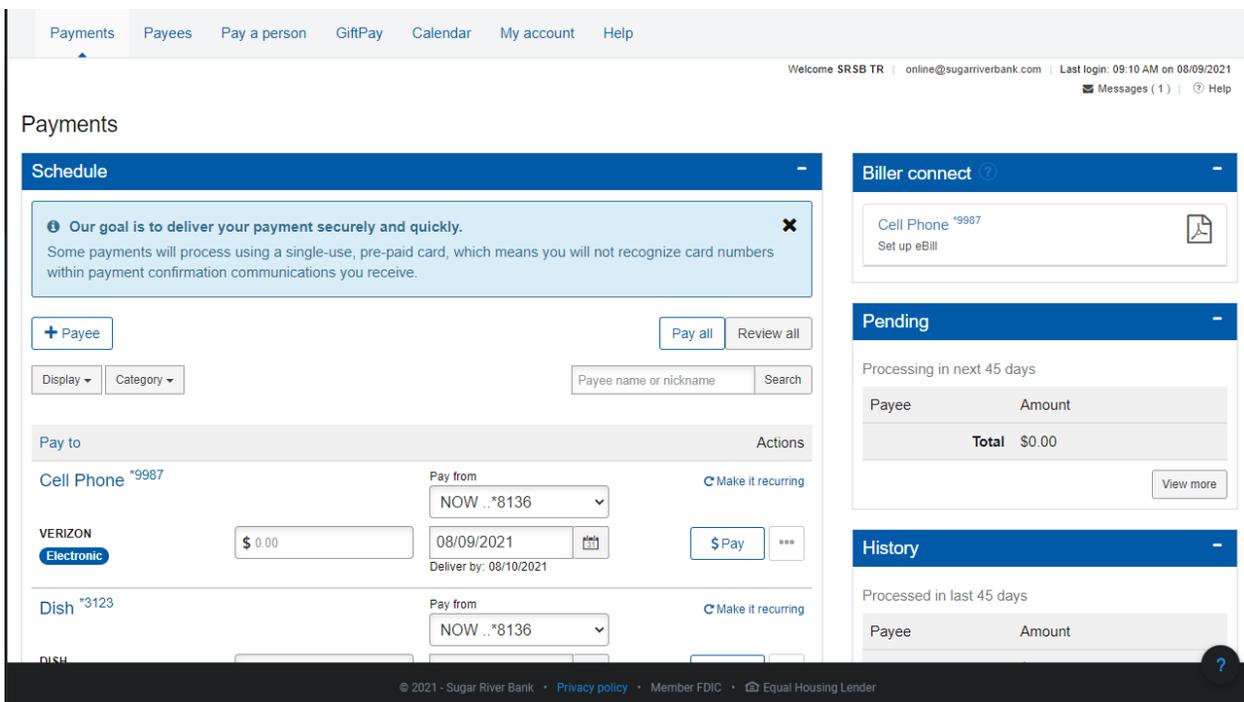
Add a Payee

- From the Payments Main Menu option select **+ New payee**, then **add a bill or add a person**
- Enter and confirm payee information and click **Submit**



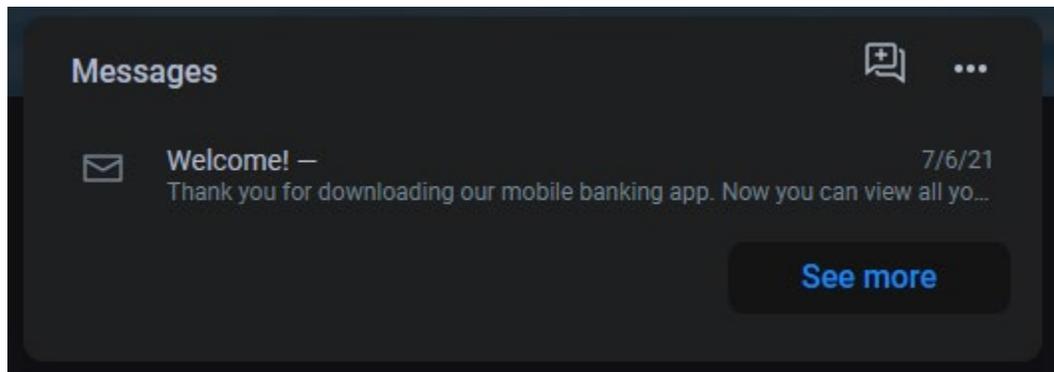
Manage Payments

- From the Payments card, click **Manage Payments**
- Access comprehensive bill pay options, including editing or deleting payees and scheduled payments, managing recurring payments, and viewing payment history



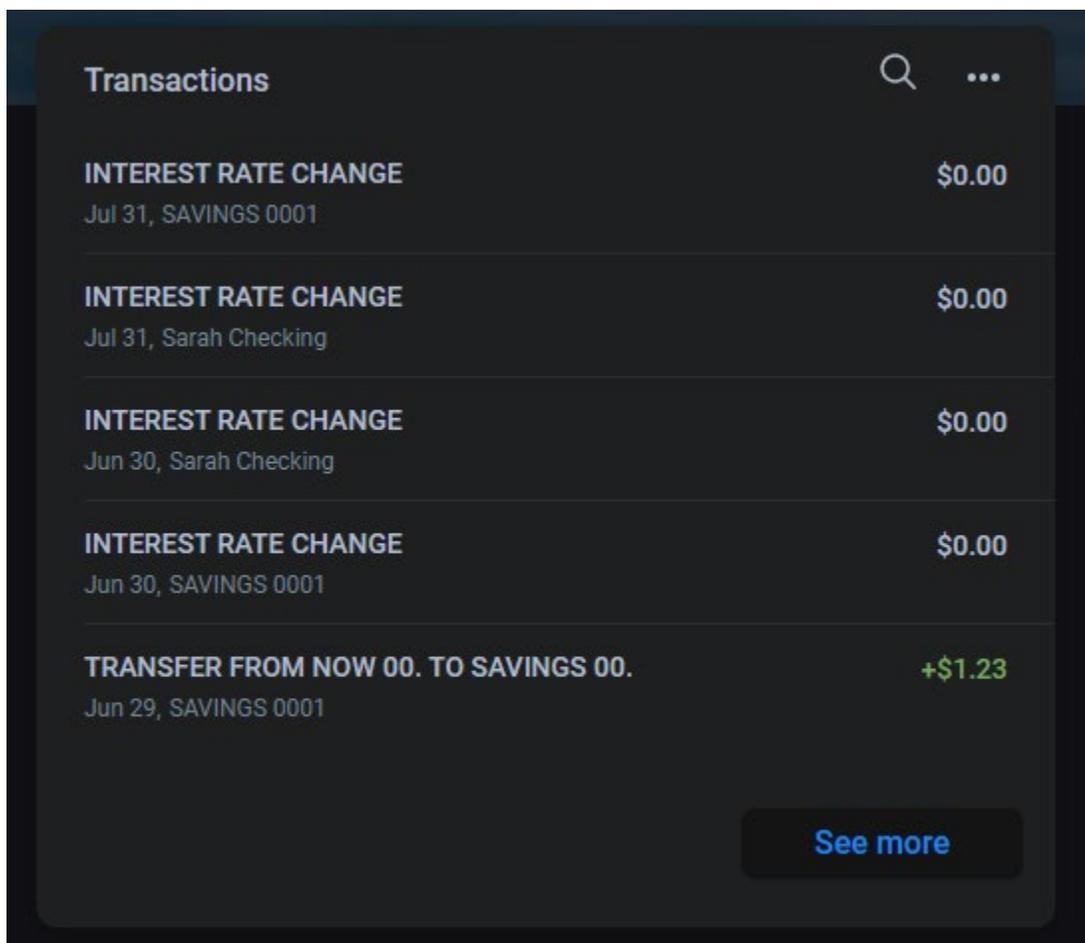
Messages

Display messages and alerts from Sugar River Bank right on your Dashboard on the MESSAGES card.



Transactions

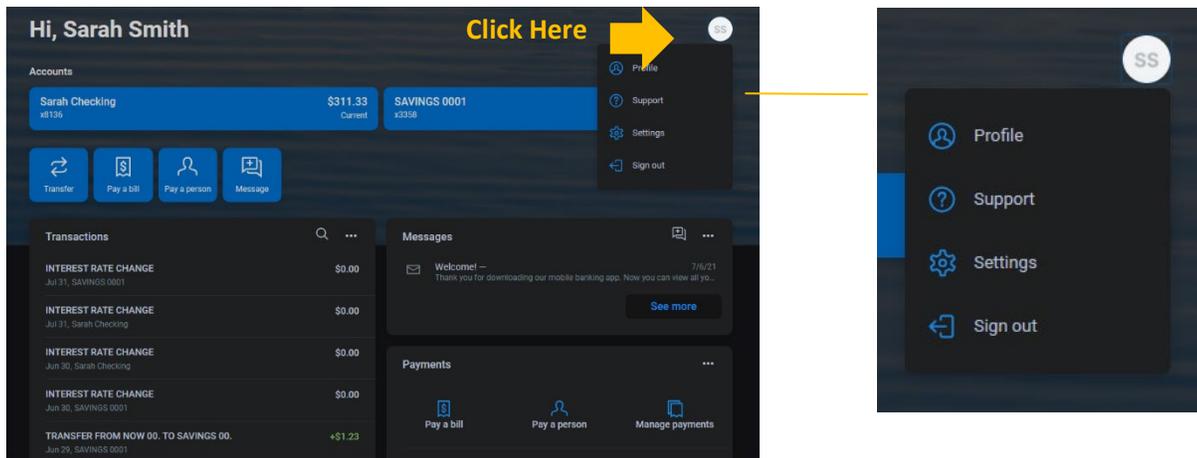
View combined transactions across all your accounts from the Dashboard Transactions card.



- If you prefer to view transactions one account at a time, select an account from the ACCOUNTS card

SRB Online – Settings Quick Reference

Click your Profile Picture in the upper right of the screen to access Online Banking Settings.



Add/Remove Accounts from Dashboard/Show in App

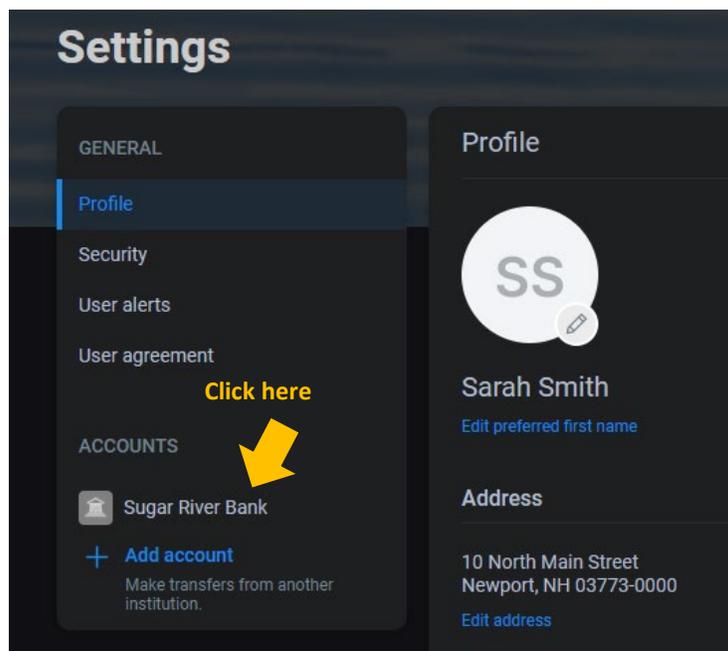
Click your Picture → Settings → Sugar River Bank → Show in App/Show balance and activity

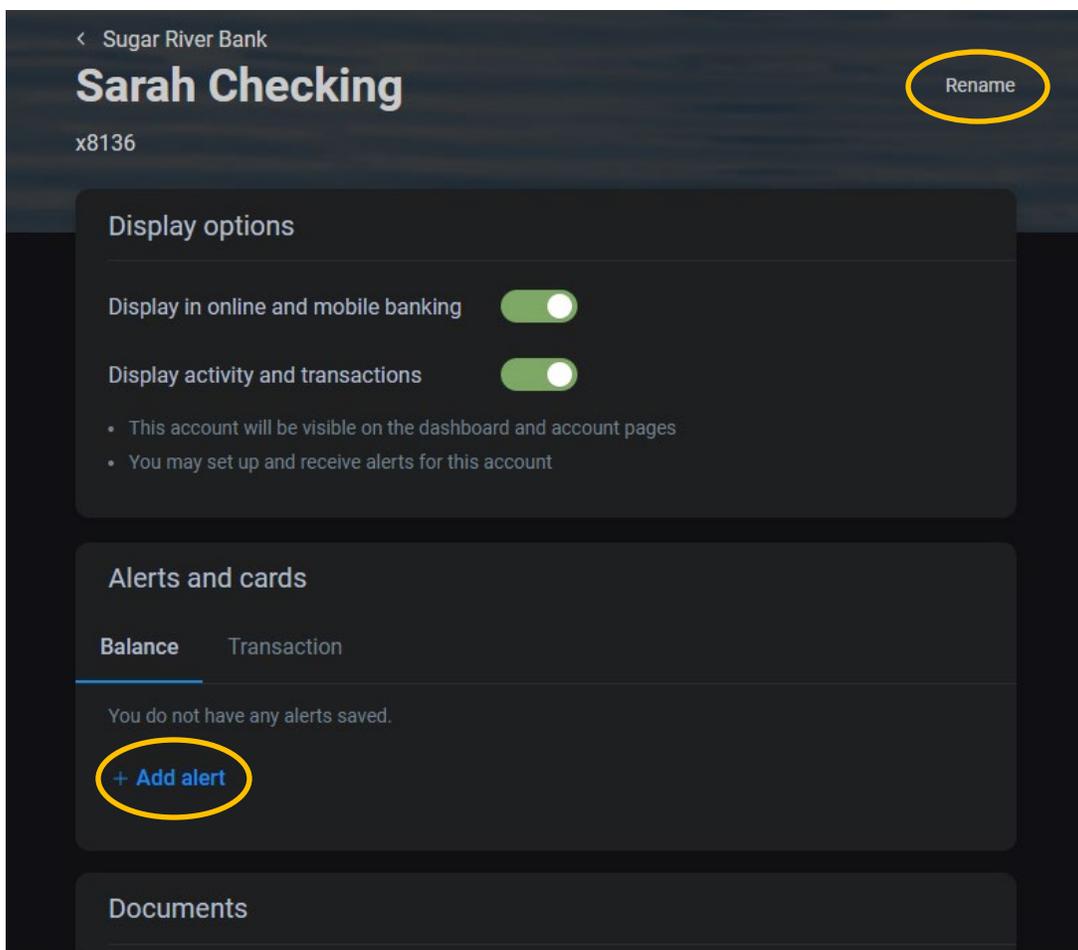
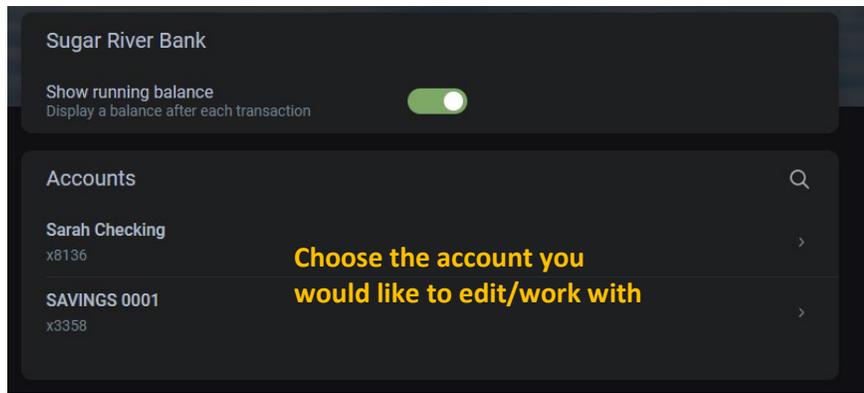
Rename Accounts

Click your Picture → Settings → Sugar River Bank → Rename

Alerts

Click your Picture → Settings → Sugar River Bank → Alert Preferences*

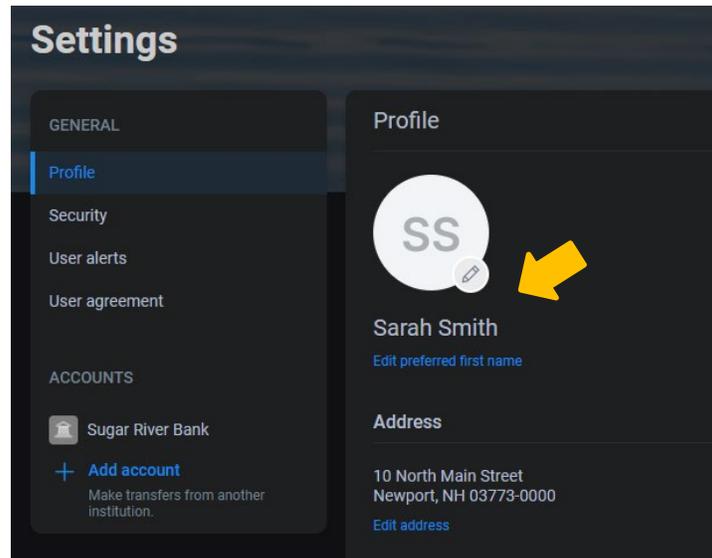




**Users can set balance and transaction alerts based on low/high thresholds and can be alerted with a push notification and/or email.*

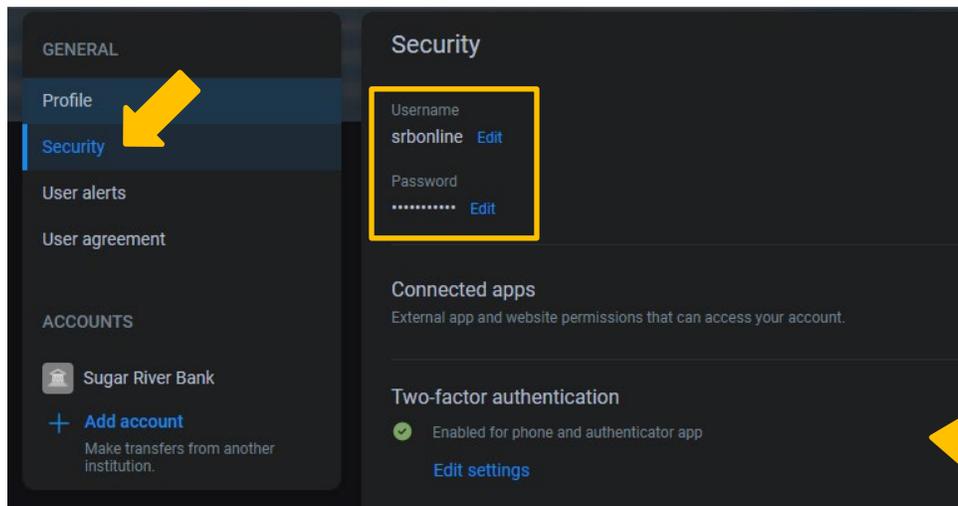
Change Photo, Email, Phone Number

Click Main Menu → your Picture → Settings → Profile → Select the pencil next to the image to add a photo. Click **Edit** to update preferred first name, address, email, & phone.



Change User Name or Password

Click your Picture → Settings → Security → Edit



Change Phone Number for Two-factor Authentication(Security Code)

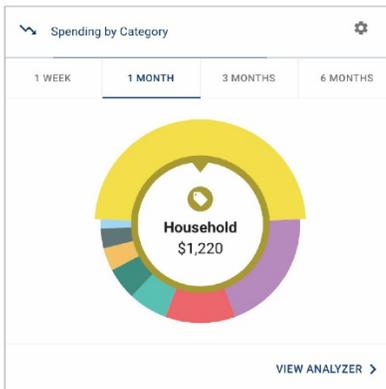
Click your Picture → Settings → Security → Two-factor authentication → Edit settings

Remove Device Access

Click your Picture → Settings → Security → Edit setting → Verified methods → Remove

Quick Start Guide

Welcome to **Money Manager** with updated features & functionality!



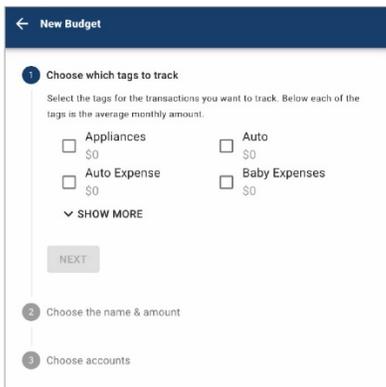
Dashboard

See which spending category you have spent the most in so far this month.

Step 1: Select other parts of the wheel to see other major category spending. Your transactions will categorize themselves with 'tags'.

Step 2: To personalize these categories, or split the transaction between tags, select the transaction and edit the tag.

Step 3: When you select a transaction from the dashboard you can also change the name of the transaction, create a budget or add a recurring transaction to your Cashflow Calendar.



Spending Targets

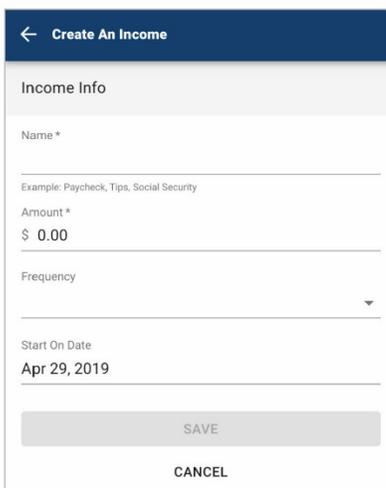
New users can look at the insights for guidance on what to budget based on spending.

Step 1: Navigate to Budgets and click on "View Budgets."

Step 2: Click on the Spending Target you'd like to edit from the list.

Step 3: Click "Edit Budget" to edit or delete.

Step 4: You can change the name, amount, tags, and accounts associated with this Spending Target from here.



Cashflow

The cash flow calendar brings your budget to life through an interactive calendar.

Step 1: Navigate to Cashflow.

Step 2: Click the plus sign to "Add Income" or "Add Bill."

Step 3: Enter in the required information and select "Save."

Goals

Create savings goals, like saving for a vacation, or a debt reduction goal, like paying off a high-rate credit card.

Step 1: Navigate to Goals, and select “Add Goal.”

Step 2: Select your desired pay off or savings goal. **Step 3:** Fill in the required information.

Step 4: Click “Save” to complete the process of adding a new goal.

Keep in mind, your Goal Summary will update your completion date and the amount needed per month according to your preferences. Goals will automatically update your progress and will reflect your day-to-day account balances in Money Manager.

Add an Account

Syncing other accounts for a complete financial picture is simple.

Step 1: Navigate to Accounts, and click the plus sign to “Add Linked Account.”

Step 2: Select an institution or use the search to find your institution.

Step 3: Enter in the required information and select “Connect.”

You’ll receive a notification on your Money Manager dashboard once the account has been synced successfully.

Money Manager Mobile

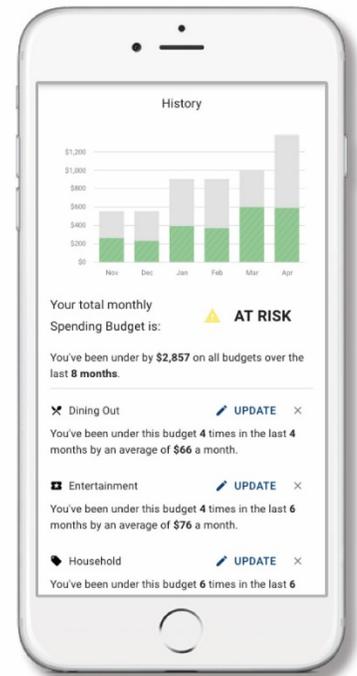


Interactive Spending Wheel

View your top expenses in real-time. Click the center to **see a list of transactions from each category**, to stay in touch with your spending and overall finances.

Easy Budget Tools

Build and view spending targets that are important to your financial big picture. The new **insights feature provides your spending history**, along with suggestions for staying on track.

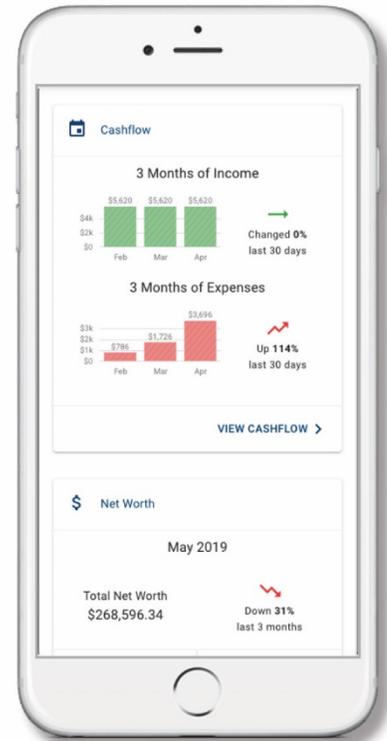
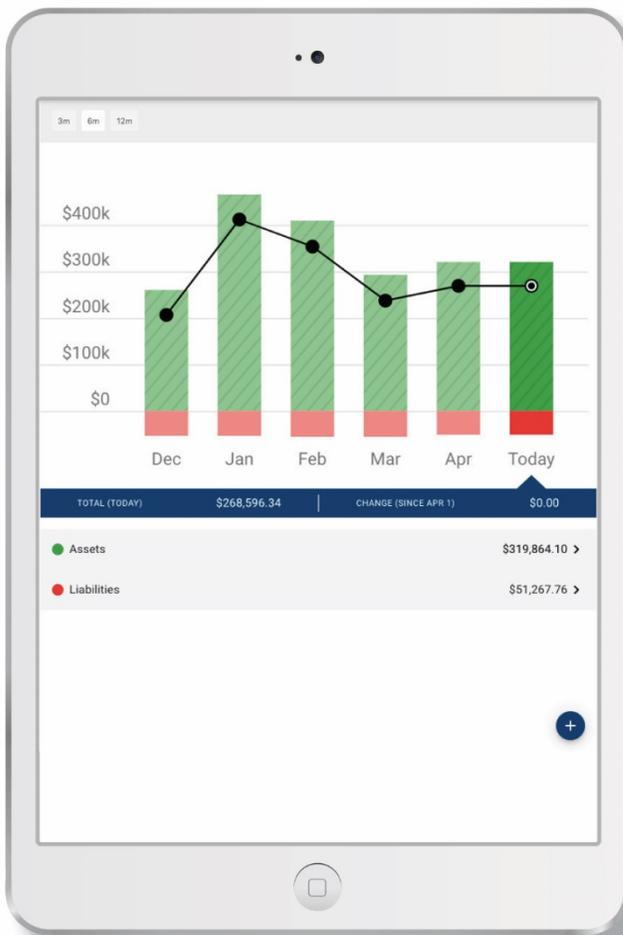


Spending At a Glance

The analyzer **quickly shows your percentage and total amount spent in each category**; while allowing the user to customize the date range to identify any trends.

Cash Flow Control

By adding your paychecks and expenses, you're now able to **view income and spending trends** right from the dashboard. The better you understand your cash flow, the easier it is to manage it on a daily, weekly and monthly basis.



Net Worth Snapshot

Track your investments, wealth and debts all in one place; while having **access to monthly, quarterly, and annual trends**. Your financial future is just as important as your day-to-day.