OMNI BANK'S
ONLINE BANKING GUIDE

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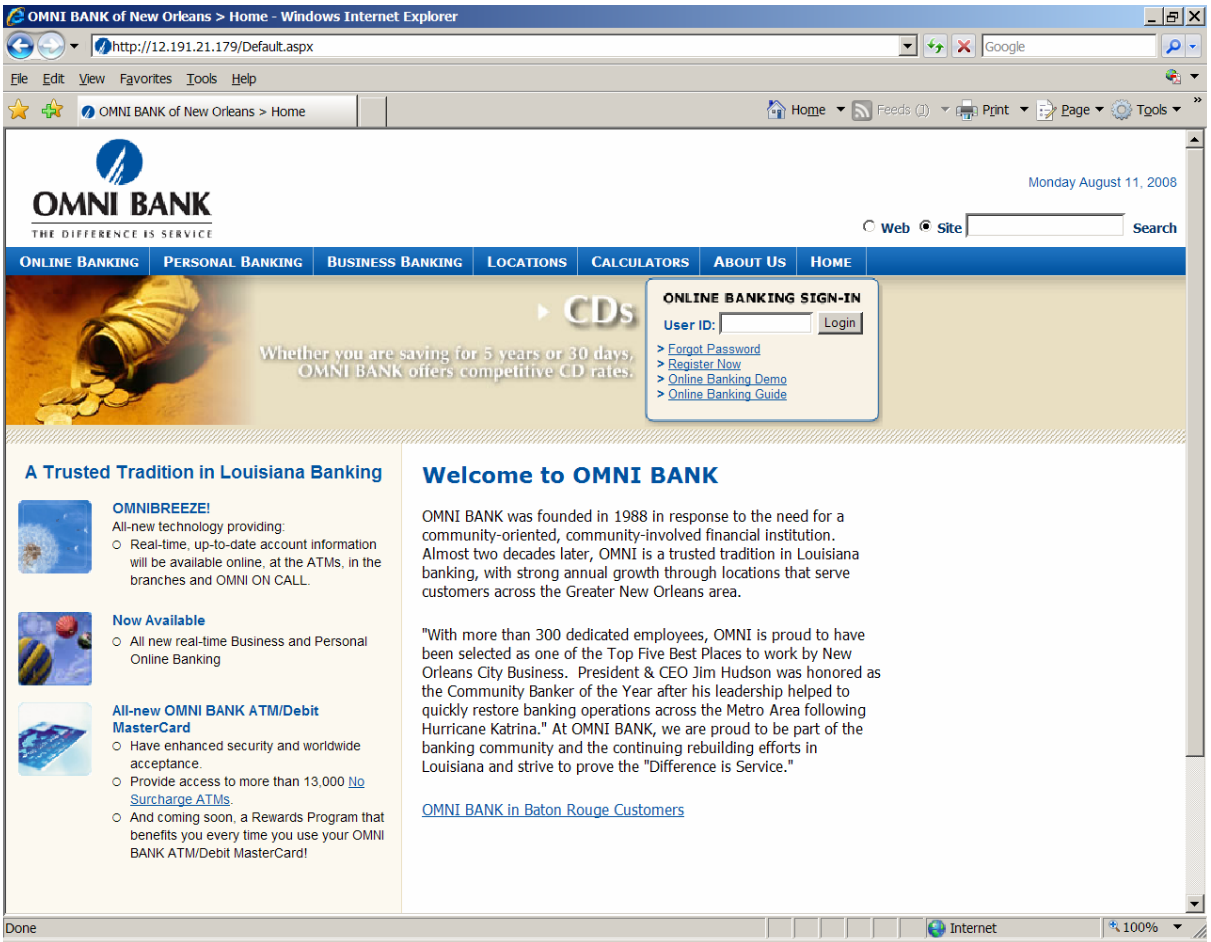
LOGGING IN TO OMNI'S ONLINE BANKING

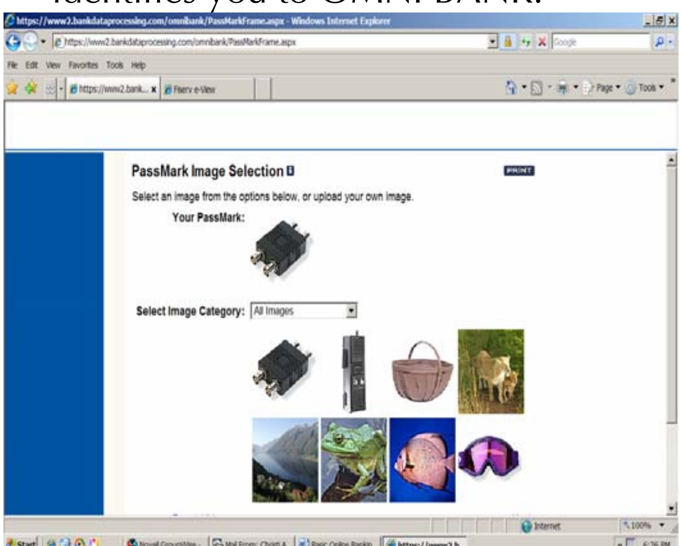
Logging in to OMNI BANK's Online Banking is as easy as one-two-three. Just launch your web browser (Microsoft Internet Explorer or Netscape Navigator) and go to www.omnibk.com.



SETTING UP PASSMARK

PassMark Online Authentication is a security measure that protects you in two ways:

1. Assures that you are accessing the "real" OMNI BANK's website. This security is to protect you from being hijacked to a site that appears to be OMNI BANK's website but is not. This type of hijacking will put you at a site that asks for personal and account information that can be used in a fraudulent scheme such as identity theft or theft of your account funds.
2. Allows OMNI BANK to identify you. We do not install any programs or "cookies" on your computer. When you initially register on PassMark, you register your computer which provides us with information about the computer (make, model, etc). If you try to log in from a different computer that can not be identified by us, you will have to correctly answer a predetermined question, and then log in to Online Banking. Either your computer from which you are logging in or the correctly answered question identifies you to OMNI BANK.



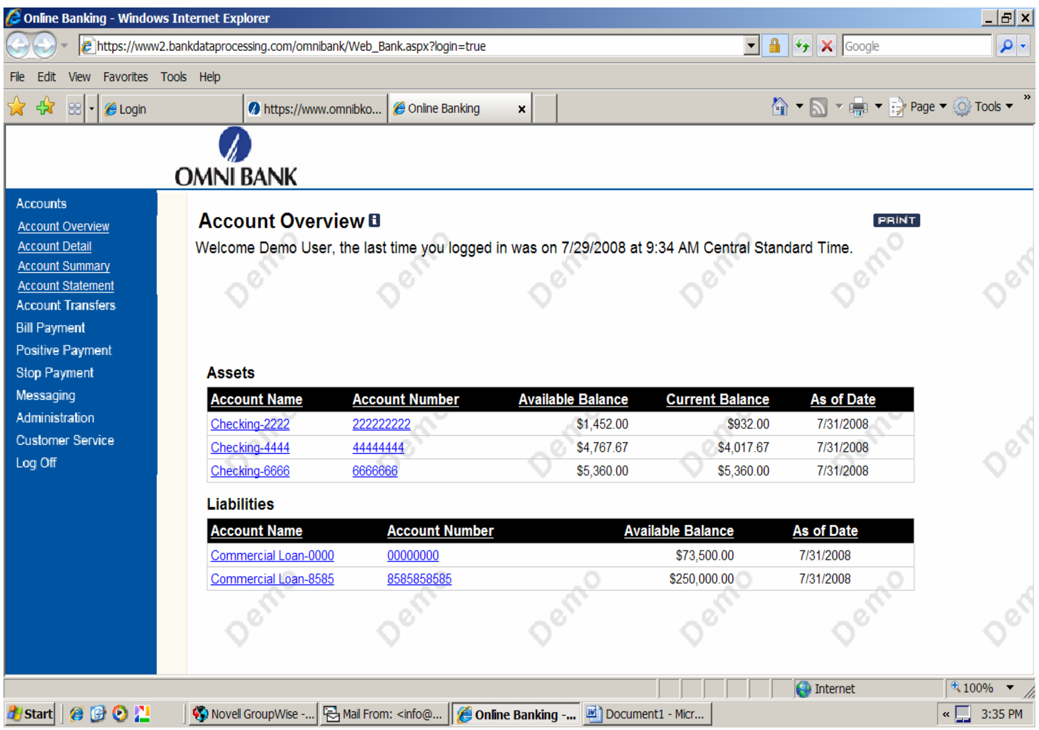
ACCOUNT SUMMARY

The 'Account Summary' is the first screen you will see once you log-in to Online Banking. It provides a quick snapshot of all your accounts.

For easy record keeping, you can select how to display your accounts. By default they are listed in alphabetical order by the account name. Your balances are updated daily so you'll always know your current balance for every account.

The 'Available Balance' shows the funds available including all pending transactions that have recently posted.

The 'As of Date' shows you the last time your account information was updated. So you can always be one step ahead of your finances!



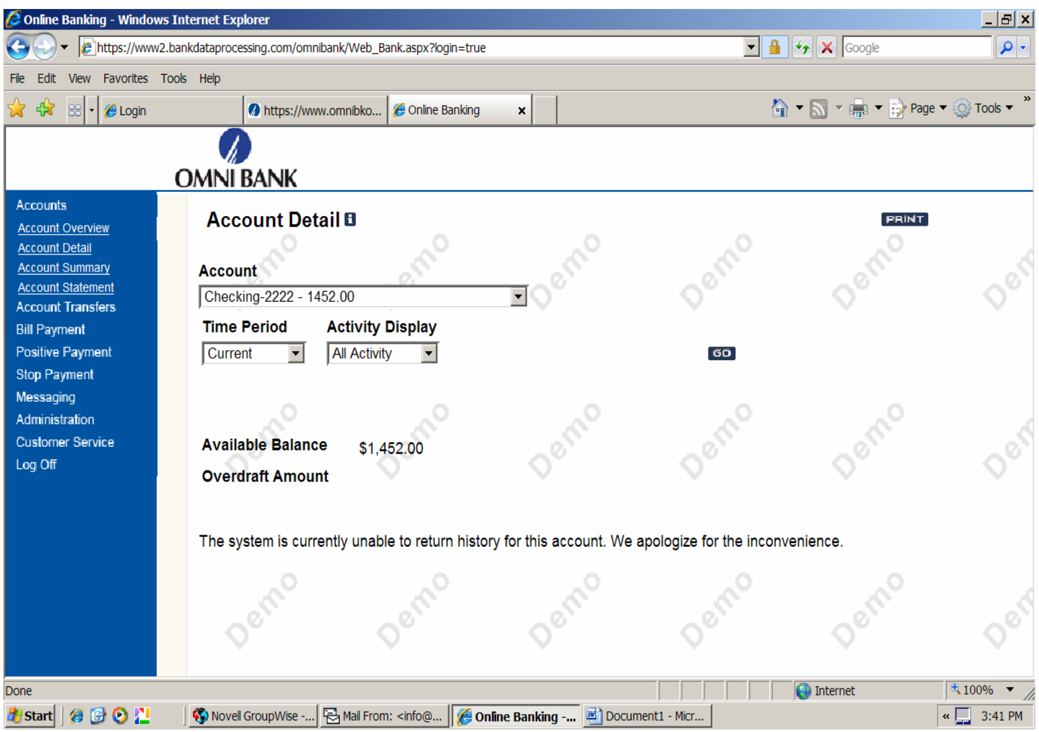
ACCOUNT DETAIL

By clicking on an individual account link from the 'Account Summary' page, you will be connected to the 'Account Detail' for that specific account. The 'Account Detail' shows an information profile for every account you have with us, and shows transaction detail for all Online Banking-enabled accounts. So you'll always have an updated record of the activity in each account.

The 'Account Summary' shows a quick overview of the account and includes items such as the last deposit amount, current balance and available balance.

You can also access the 'Account Detail' screen by clicking the link in the 'Account Summary' window on the left side of the page.

Checks listed in Posted Transactions are hyperlinked to the check image. Click on the check number to view the image of the check.



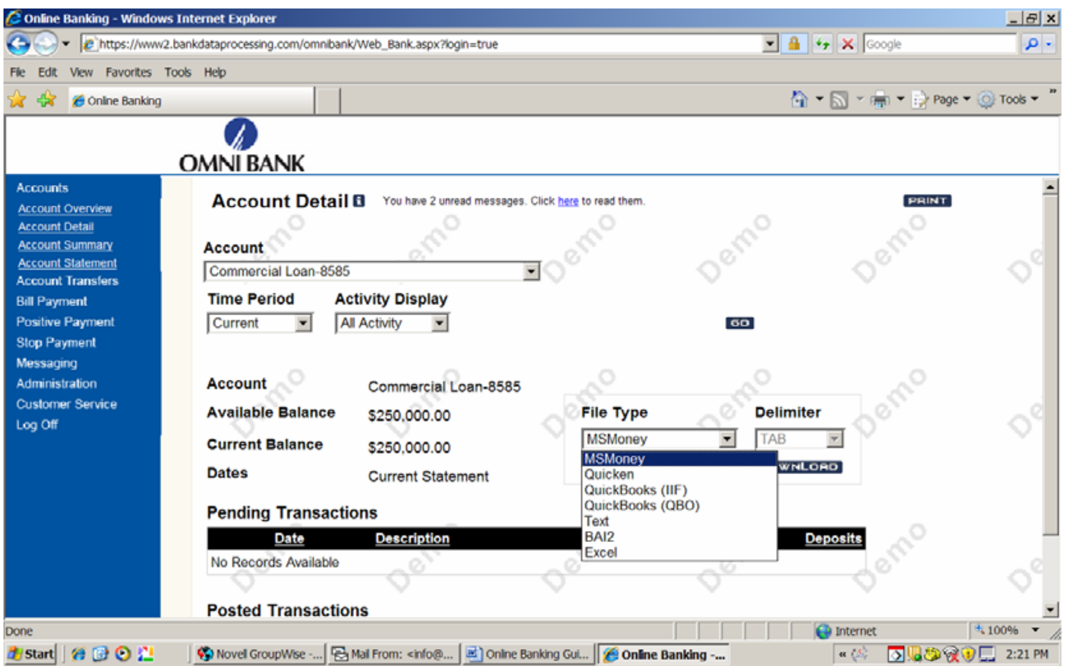
EXPORTING A FILE

Budgeting can be done instantly when you combine the use of personal financial management software such as Quicken, QuickBooks or Microsoft Money and Online Banking. The ‘Download’ feature lets you quickly and conveniently download your current account information from your Online Banking pages directly to your software. No more hand keying every line item, it all can be copied automatically within minutes.

From the main account detail window, select the account that you wish to download the data from.

Select the Time Period and what type of activity you wish to download.

Choose the file format for your specific software from the drop-down list. Click ‘Download” to proceed. If you are asked to Save or Open the exported file, we recommend saving the file (name it the date of the download) and then opening or importing it into your software program.



Helpful Hints

Be sure to check to see which format matches the software you use. You can choose from QIF, TXT, IIF, and OFX file formats. QIF is for Quicken 99’ or earlier users, OFX can be used for both Microsoft Money users (version 2000 or higher) and Quicken Webconnect. IIF is used to export into QuickBooks.

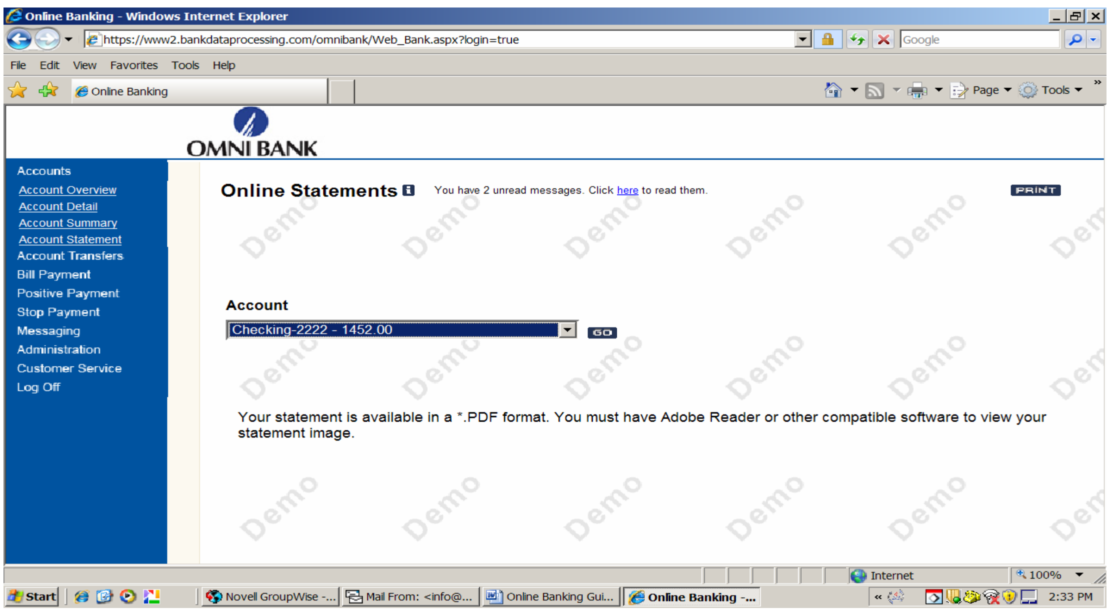
VIEWING YOUR STATEMENT

If you need a copy of your statement for any reason, View Statements lets you pull up past and current statements and print them without ever picking up the phone.

Click 'View Statement' in the Account Summary window. The View Statements page displays in a new browser window.

The system opens a separate browser window displaying the Account Statement for the month selected.

Once you've accessed the statement, simply click 'Print'.



BALANCE ALERTS

Have you ever wished that you could receive an automatic notification when your account has reached a certain limit rather than having to call or stop into the bank each time? With the new 'Notifications' feature, the system performs this task automatically for you, notifying by text message to your cell phone or by e-mail whenever the balance exceeds the limits that you set.

Each alert is associated with a single account, and may be based on either the current or available balance. You can indicate if you wish to be alerted with the selected balance type is greater than, less then, equal to any specific amount you would like. You can also set more than one notification for each account (a high balance limit and a low balance limit, for instance).

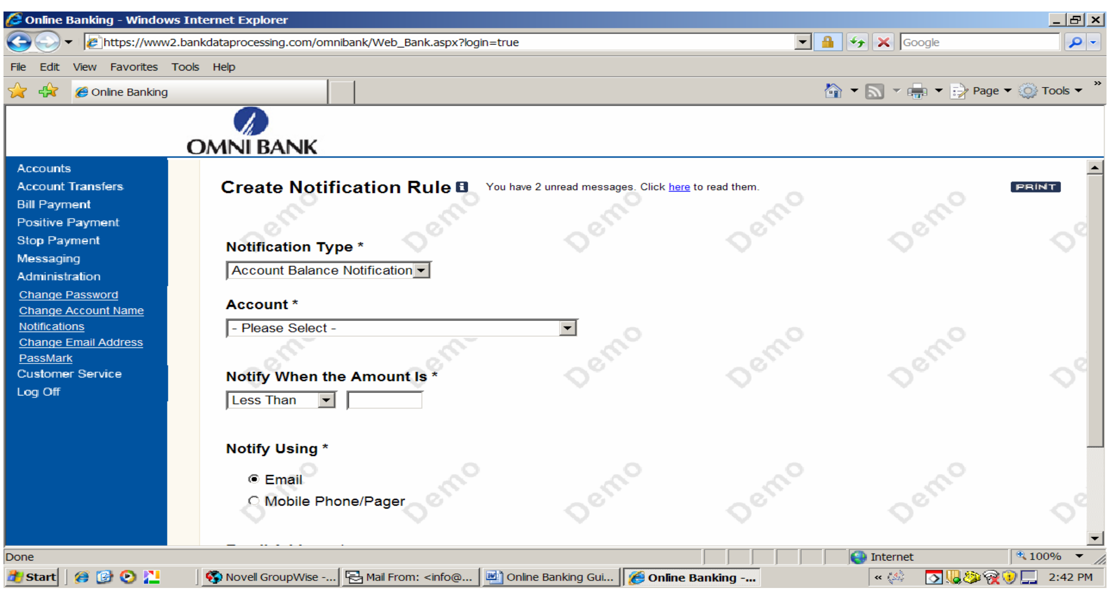
Not only can the notifications feature notify you about balances, it can also notify you if you receive a message from us through the Online Banking environment.

To access 'Notifications' click on Notifications from the Administration sub-menu.

To add an alert, just click the 'Create a new Rule' link. Then make the appropriate selections from the options presented.

You can edit or delete any notification by clicking the appropriate link on the Notifications page. Then pick the account and alert type and click 'Continue'. Then, follow the prompts on the next page to finish setting up your alert based on the type you select and click 'Save'. Once an alert is added it will be shown on the 'Account Alerts' page.

You can edit any account alert by clicking on the underlined account name. Just make the desired changes then click 'Save'.



TRANSFERRING FUNDS

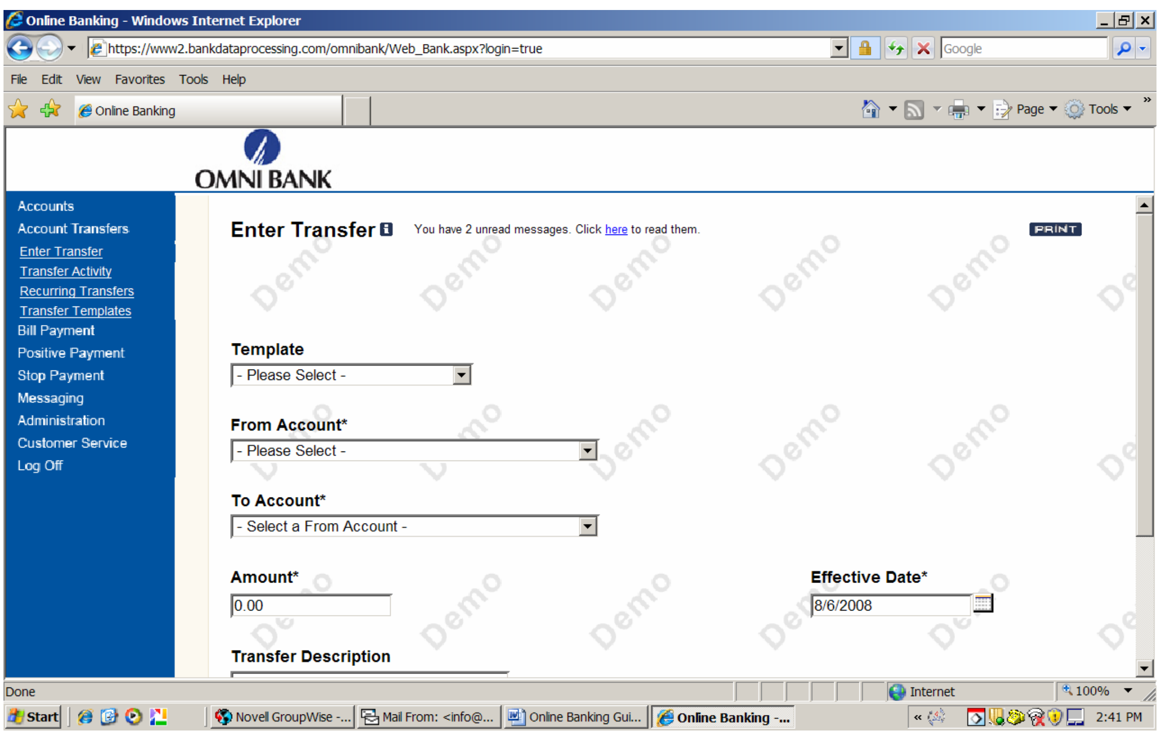
With online funds transfer, you can move money from one account to another in just an instant, any time you'd like, in the middle of the day or the middle of the night. All it takes is a few short key strokes!

Transfer Funds is the first option listed under the Account Transfers sub-menu located on the left side of the page.

Click on the 'From Account' drop down list to pick the account you want the money to be taken from. All of the deposit accounts and their available balances you have with us should automatically show up on this list. Then, click on the 'To Account' drop down list to pick the account you want the money to go into. Your available balance for each account will show.

Type in the amount that you would like transferred and the date that you would like the transfer to take place. You can also enter a description of the transfer. Either way, when you are done, click Submit to process the transaction.

You can also set up loan payments using this feature.



NOTE:
Transfer submitted before 6:00 p.m. Central Standard Time will be processed the same day. All transfers submitted after 6:00 p.m. Central Standard Time will be processed the following business day.

SETTING UP A RECURRING TRANSFER

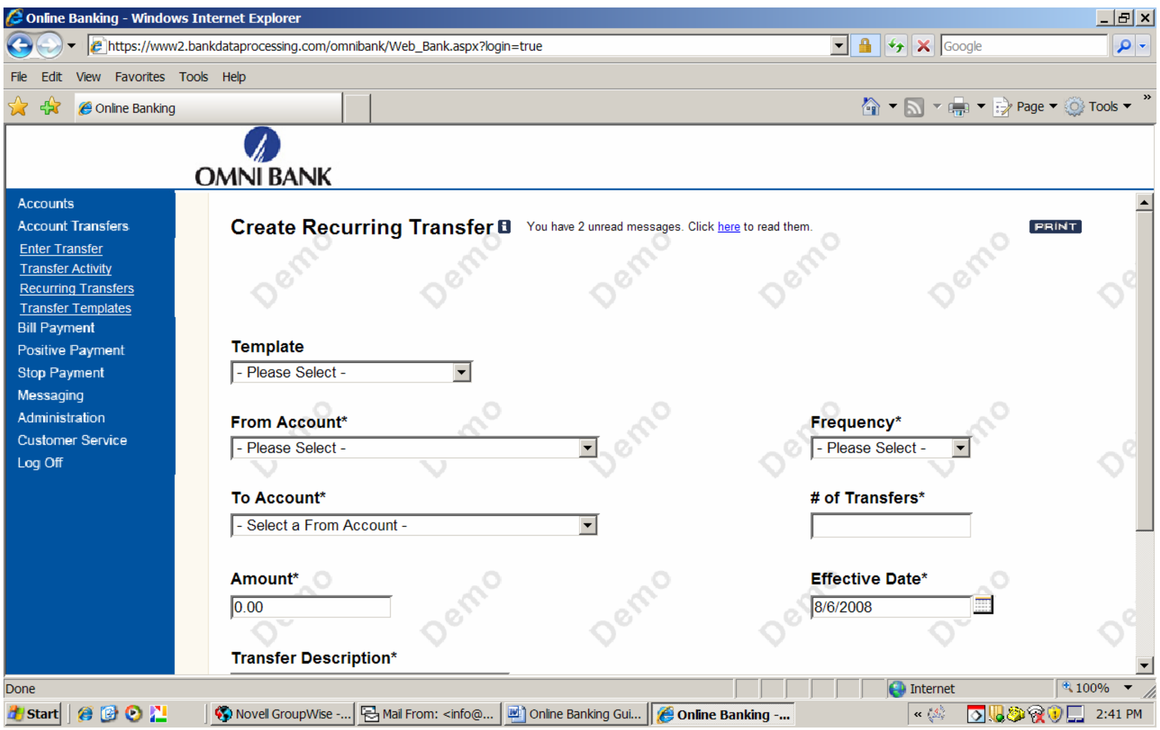
You also have the option of scheduling repeating funds transfers to take place automatically. All it takes is a few key strokes!

Click on the Recurring Transfers. Any recurring transfers will be listed here.

To create a new Recurring Transfer click on Create Recurring Transfer and fill in the fields just as you would a normal transfer.

Select the frequency which you wish the transfer to occur.

Click Submit.



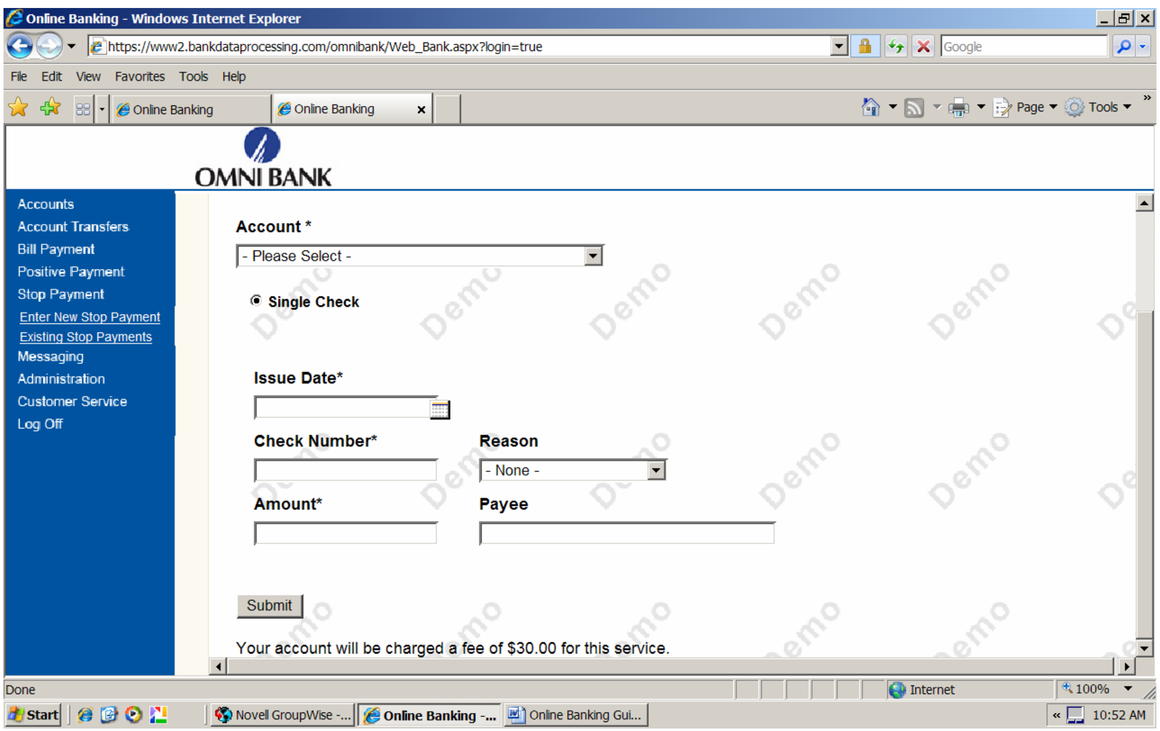
STOP PAYMENTS

'Stop Payments' allows you to conveniently perform an online request that a stop be placed on a payment that has not yet posted to your account. You can enter a stop payment or view any outstanding stop payment requests from the Stop Payments sub-menu.

Select 'Enter New Stop Payment' from the Stop Payments sub-menu.

Type in the original issued date, amount, payee and select the reason from the drop down box.

When all the fields are complete, Click Submit and the request will be submitted. A confirmation page displays once your request has been processed.



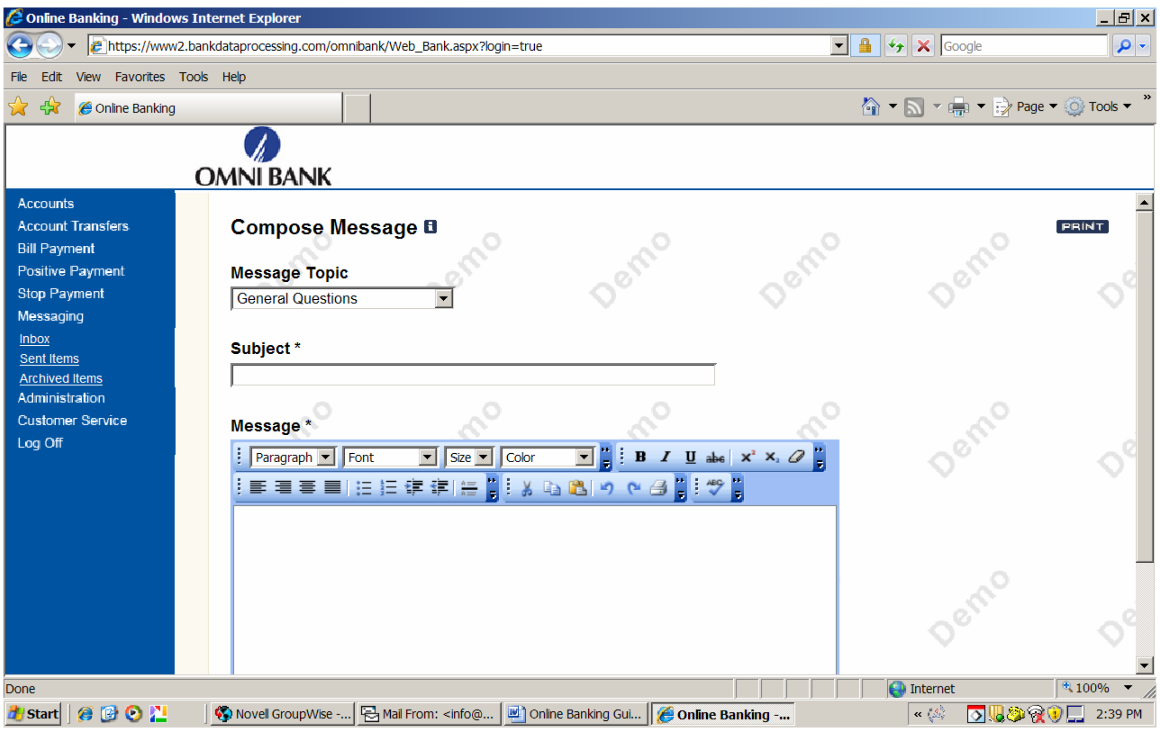
VIEWING MESSAGES

Online Banking offers you a method to securely contact us when you have questions or answer an e-mail from OMNI BANK.

Click on "Inbox" from the Messaging Sub-Menu to view all messages from OMNI BANK.

Click on the 'view' link of any message to read the message. You may also choose to directly reply or archive or delete your message. Archive moves the message from your inbox to your archived items.

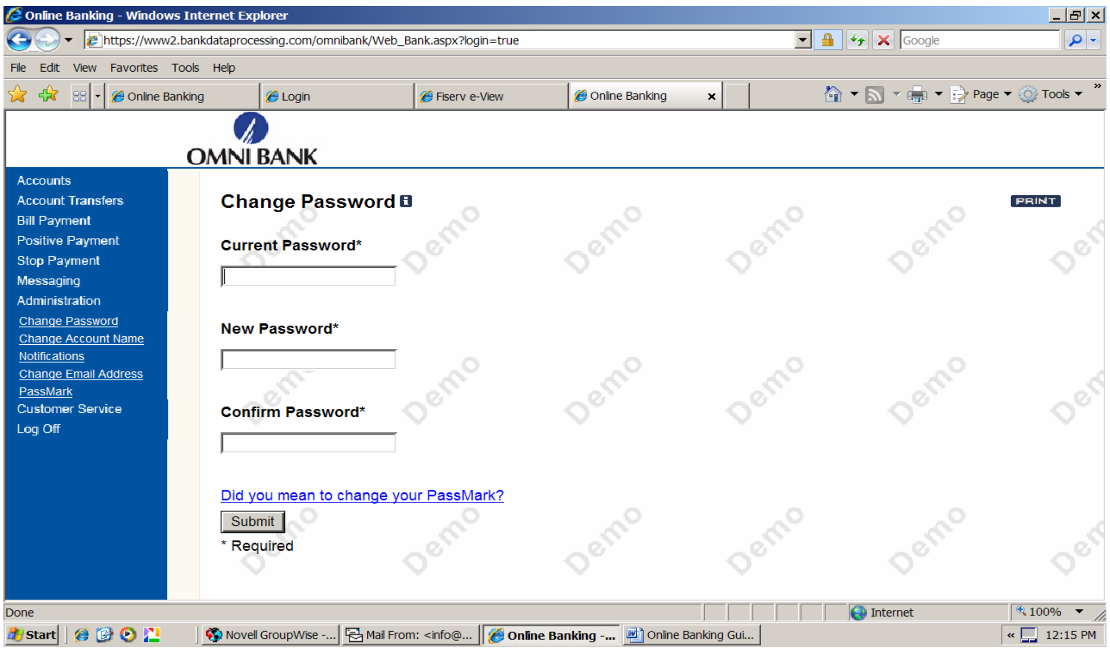
To send a new message, click on "Create a New Message" link. Simply follow the on-screen instructions.



CHANGING PASSWORDS

In the 'Administration' sub-menu, you can change the password to access your accounts. You can also rename your accounts here at any time.

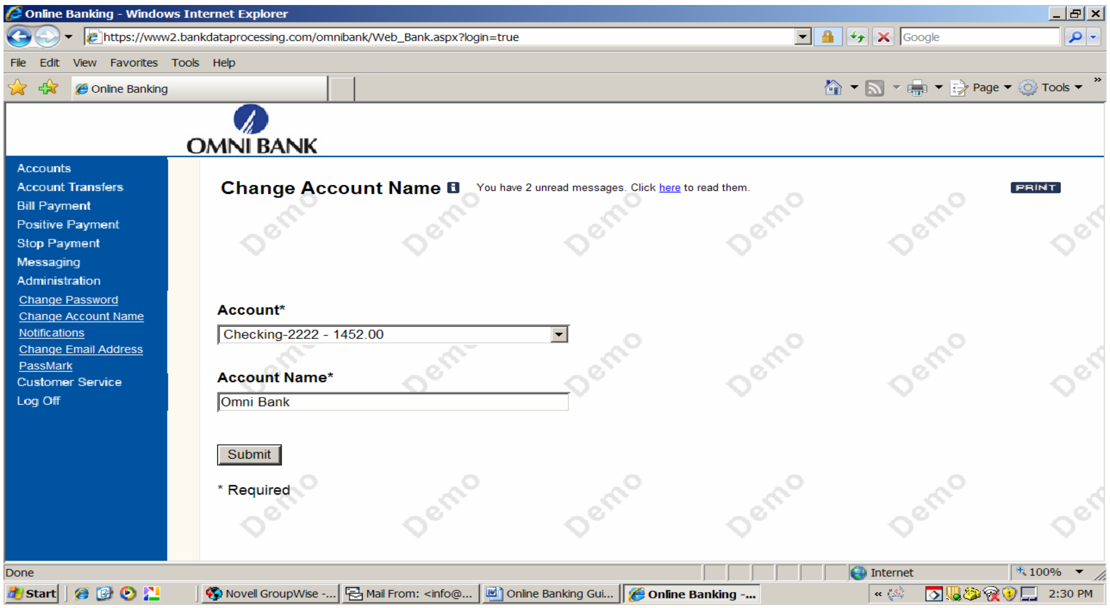
In the left navigation bar, click on the 'change password' link. Follow the on-screen prompts and click on 'submit'.



Helpful Hints - When you change your password, remember the new password must be a minimum of 6 characters and 1 number.

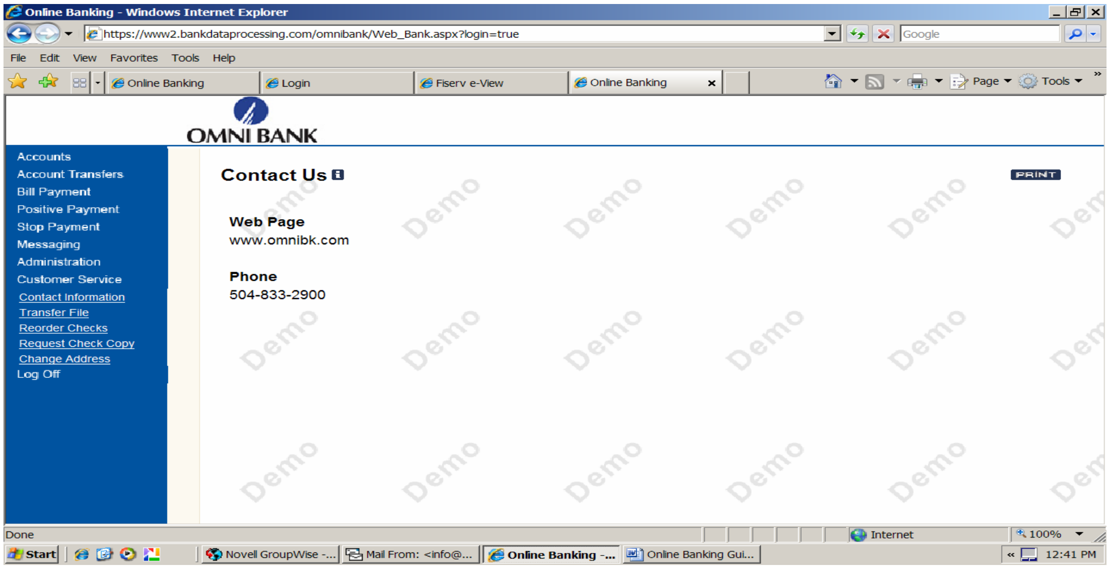
CHANGING AN ACCOUNT NICKNAME

To change your account name or alias, select the Change Account Name from the left navigation bar. Follow the on-screen prompts and the click on Submit.



CUSTOMER SERVICE

Not only can you reorder checks from Online Banking, but you also can order a copy of a check or you can also submit a request to change your address. In this section you can also find alternate methods to contact us.



GETTING HELP

Help is just one click away! Anytime you're within the Online Banking pages and have a question on a particular area, just click the Question Mark at the top of every page. Whichever page you are viewing just prior to clicking help, will show up as the help topic. For example, if you are viewing your messages, and click 'Help', help topics for the Mail section will be shown on your screen.