



Options

Accounts Options

Personal Account Display Alerts

Personal

- Update E-Mail Address
- Update ID*
*create an ID to use instead of 12-digit ID
- Change PIN/Password

Account

- Change Account Pseudo Names (nicknames).
- Edit order in which accounts are displayed.

Display

- Edit Number of Accounts displayed per page.
- Edit number of transactions displayed by default.

Alerts

Event Alerts

- Incoming Direct Deposits
- Funds Transfer Information
- Statement Notifications

Balance Alerts

- Notification of Account Balances

Item Alerts

- Notification of Cleared Checks

Personal Alerts

- Text-based alerts delivered on chosen date.

ATM/Debit Card

- Activate new ATM/Debit Card
- Mark lost or Stolen

Mobile Banking

- Activate Mobile Banking



e-Statements

Save on paper! Get your monthly account statement electronically. It is EASY and it's FREE! As long as you use Mascoma Savings Bank's Internet Banking or "Netteller" service you are eligible to receive your monthly statement electronically. Follow the easy steps below to sign up.

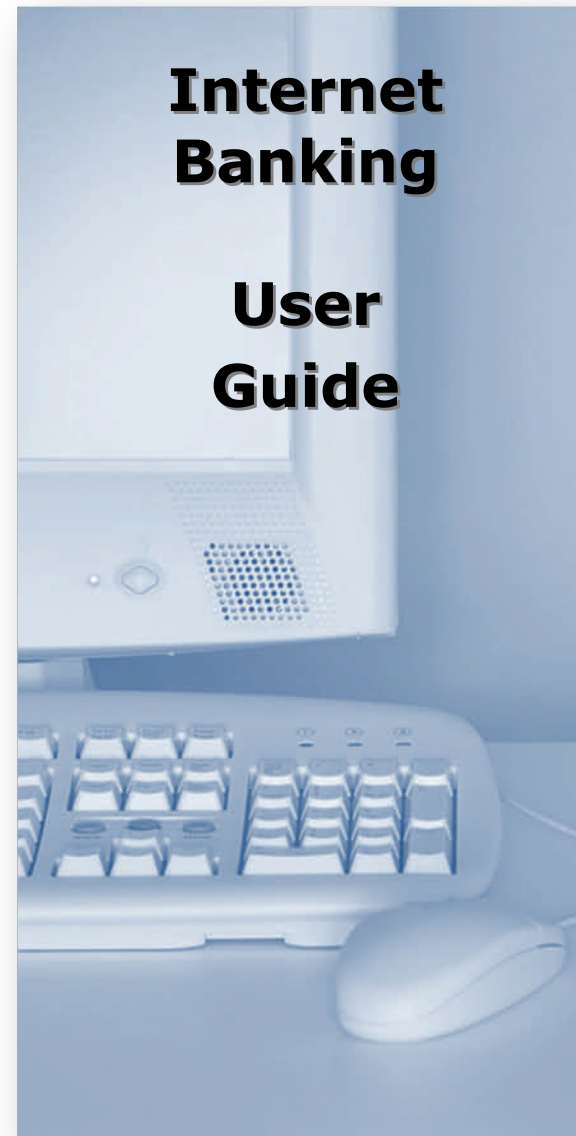
Steps to sign up for e-Statements

- Sign into your Netteller
- Click on the e-Statement Tab.
- You must click on "details" in order to view and select the accounts and documents that you wish to enroll for electronic delivery. Once you have made your selections, click on "Save Settings" to save the information.
- Review/update your email address.
- Enter a security phrase. This phrase is what will appear in the subject line of the email when you receive your monthly statement.
- Agree to the terms by checking the box next to "I agree to the listed terms."
- To complete the process, you must click on the "Enroll Now" button. An email will be sent to you confirming the enrollment.



**Mascoma
Savings Bank**

Member FDIC
Equal Housing Lender



Internet Banking

User Guide



**Mascoma
Savings Bank**

www.mascomabank.com

888-627-2662



Account Access

Enter the 12-digit ID assigned by the bank and click **Submit**.

ID	<input type="text"/>	<input type="button" value="Submit"/>
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Verify that your Personal Image is correct, enter your password, and click Submit.



ID	XXXXXXXXXXXX
PIN/Password	<input type="password"/>
<input type="button" value="Submit"/>	

*you will be prompted to change your PIN/ Password and select your Personal Image the first time you log in.



Viewing Transactions

Select **Transactions** from the drop-down menu next to an account.

Account Name	Balance:	Status:	Quick Link Options:
My Checking	\$345.96	Open	View Transactions
My Savings	\$2,908.33	Open	Select Option

Transaction History is available for 30 days.

View Transactions for: My Checking					
Date	Ref/Check No.	Description	Debit	Credit	Balance
05/30/2007	5689497	Payroll		\$2,165.36	\$4,669.74
05/30/2007	5656	Check 5656	\$125.00		\$2,504.38

Transaction List Options:

- Choose Number of Transactions Displayed
- View Check Images
- Switch Between Accounts

Transaction Search

Select **Search** from the Transaction sub-menu to search transactions by date, dollar amount, credit, debit, or check number.

Accounts	Transactions	Transfers	Stop Payments
Current Transactions	Download Transactions	<input type="button" value="Search"/>	



Transferring Funds

Select **Transfers** from the drop-down menu next to an account.

Account Name	Balance:	Status:	Quick Link Options:
My Checking	\$345.96	Open	Transfer Funds
My Savings	\$2,908.33	Open	Select Option

Select the **From** and **To** accounts from the drop-down menus. Enter the Transfer Amount, Frequency, and Date of the Transfer. Click **Submit** to complete the transfer.

* Transfer funds from:	Select From Account
* Transfer funds to:	Select To Account
* Transfer amount:	<input type="text"/>
* Frequency:	Select Frequency
Transfer date:	10/05/2007
Transfer memo:	<input type="text"/>
<input type="button" value="Submit"/>	

Pending and Completed Transfers

Select **Pending** to view, edit, or delete a scheduled transfer.

History lists completed transfers.

Transfer history is available for 30 days.

Accounts	Transactions	Transfers	Stop Payments	Statements
New Transfer		Pending Transfers	Transfer History	



Viewing Statements

Select **Statements** from the drop-down menu next to an account.

Account Name	Balance:	Status:	Quick Link Options:
My Checking	\$345.96	Open	Statements
My Savings	\$2,908.33	Open	Select Option

Statements are available in PDF, HTML, and Text formats.

Statement history is available for 12 months.

Statement Date:	Description:	Select Format to View:
08/20/2007	This is your statement	Select option...
08/17/2007	This is your statement	Select option...



Stop Payments

Select **Stop Payments** from the drop-down menu next to an account.

Account Name	Balance:	Status:	Quick Link Options:
My Checking	\$345.96	Open	Stop Payments
My Savings	\$2,908.33	Open	Select Option

Fill in the required fields and click **Submit**.

Add Stop Payment for Account:	My Checking
Check Date:	10/05/2007
* Start Check Number:	<input type="text"/>
* Begin Amount:	\$ <input type="text"/>
* Payee:	<input type="text"/>
Remark:	<input type="text"/>
<input type="button" value="Submit"/> <input type="button" value="Cancel"/>	

- You must contact the bank to edit or remove a Stop Payment.
- Stop Payment fees will be automatically deducted from your account in accordance with the terms of your account.



Transaction Download

Select **Download** from the drop-down menu next to an account.

Account Name	Balance:	Status:	Quick Link Options:
My Checking	\$345.96	Open	Download
My Savings	\$2,908.33	Open	Select Option

Choose the **Download Range** and **Format** and click **Submit**.

Download Transactions for Account:	My Checking
* Select Download Range:	Select Option
* Select Download Format:	Select Option
<input type="button" value="Submit"/> <input type="button" value="Cancel"/>	