

ABOUT BANK BY MOUSE

Manage your money quickly and conveniently — 24 hours a day, 7 days a week — with Bath State Bank's Bank by Mouse online banking product. You can view your accounts, transfer money between your Bath State Bank accounts and more.

What is Bank by Mouse?

It's Bath State Bank's online banking system which allows you to manage your accounts via the internet.

Security

BSB's site is secure and protected by your own special watermark and our Secured Socket Layer (SSL) encryption. For authentication, we require you to select three of our security questions, and then provide the answers. For added security, if you are inactive for 10 minutes, the site will automatically log you off.



System Requirements

Bath State Bank's online banking can be accessed from most computers with Internet access and a secure web browser such as Microsoft Internet Explorer 6.0, AOL 7.0, Netscape 7.0. If your computer operates with Windows 2000 or higher or Apple Macintosh 6.0 or higher — you probably have all the software that is required. *(Please note the new Windows Vista was not supported as of July 1st.)*

Say good-bye to checks & stamps

Now, you can make payments automatically each month with a service you can trust. Using Bank by Mouse Bill Pay, you can pay your routine bills from your checking account each month. There are several bill payment options available including scheduling single, repeat and multiple payments. You can also view pending payments and payment activity.

Getting Started — First Time Registration

Log on to www.BathStateBank.com. Click on the Bank by Mouse "View Details" button near the right-hand side.

If you are registering for Bank by Mouse for the first time, you will need to complete an application form. From the "View Details" page you will see a link that says "Mailable Application." Print out the form, fill it out and drop it off, fax or mail it to Bath State Bank. You will receive your Bank by Mouse ID and instructions in the mail followed by your password.

Getting Started — Logging In

After receiving your Bank by Mouse ID and password from BSB, select the "login" button, it will bring you to the login page. Enter the supplied user ID and click "login," then enter the supplied password and click "login." After this, you will need to set-up your multi-factor authenticity questions and answers, and select your required watermark feature (photo) to complete the set-up. Now, you can begin!

ACCESSING ONLINE BANKING

Log on to www.BathStateBank.com.

Follow the steps to access online banking.

In the appropriate field, enter your Bank by Mouse ID* and click "submit," then on the next screen enter your Password and click "submit."



**Initial Bank by Mouse ID will be assigned by Bath State Bank. (You'll be prompted to change your Password to a 4-8 digit alpha/numeric code. It is not case-sensitive. Ex: racecar6)

Account Listing	Account (click for details)	Avail. Balance	Status
Ed Farm Checkbook		\$3,405.31	Select Activity ...
Ed and Sue Checkbook		\$4,050.30	Select Activity ...
Early Harvest		\$27,570.35	Select Activity ...
House Mortgage		\$46,940.33	Select Activity ...

VIEWING TRANSACTIONS

To view "Transactions," select from the drop-down menu.

Date	Check #	Description	Debits	Credits	Balance
05/22/2007	52020004	BIR PAID-ETERN NETWORK	(\$53.97)		\$2,376.99
05/22/2007	4346	INCLEARING CHECK	(\$110.00)		\$2,266.99
05/22/2007	4346	INCLEARING CHECK	(\$110.00)		\$2,156.99
05/22/2007	100000	INCLEARING CHECK	(\$55.61)		\$2,101.38
05/23/2007	4347	INCLEARING CHECK	(\$150.06)		\$2,253.32
05/25/2007	4317	IN-HOUSE CHECK	(\$100.00)		\$2,153.32
05/25/2007	4315	INCLEARING CHECK	(\$35.02)		\$2,118.30
05/25/2007	4316	INCLEARING CHECK	(\$35.98)		\$2,082.32

To view a check image or deposit ticket, click on the "View Image" link or the "Check Number."

Click on the column headings to change the order in which transactions are displayed.

To view other transactions, use the "View Transactions Since" drop-down menu. Choose "Search Transaction" to search for a range of transactions. Enter the search criteria and click "submit."

TRANSFER BETWEEN ACCOUNTS

Select "Transfers" from the account drop-down menu or click the "Transfers" tab.

- 1) Select "From" and "To Accounts" and enter amount
- 2) Select the frequency and date(s) the transfer is to be made.

(The "Stop Date" is required for recurring transfers)
The cutoff time for funds transfers is 2 p.m. Transfers entered after this time will be processed on the following business day.

Any transfer of funds or loan payments made after 2:00pm will be posted on the next business day.

New Transfer

Transfer funds from: Ed Farm Checkbook Available Funds: \$3,405.31

Transfer funds to: Ed and Sue Checkbook

Payment options: None

Amount to transfer: 100.00

Frequency: One Time

Date: 06/18/2007

Memo: My bill for June

Submit Cancel

Click "submit" when you are ready to complete the funds transfer. A confirmation of the transfer will display.

To view transfers already set up, select the account that has previously been set-up under "View Transfers for." View/Edit/Delete options are available from this screen.

VIEWING STATEMENT

Select "statements" from the drop-down menu to view past statements.

Account Number	Date	5/31/07	Page	1
Enclosures				
---- CHECKING ACCOUNTS ----				
Ed Early Harvest Account	Number of Images			0
Account Number	Statement Dates	5/01/07 thru	5/31/07	
Previous Balance	Days in the statement period			31
Deposits/Credits	Average Ledger			26,500
Checks/Debits	Average Collected			26,500
Service Charge	Interest Earned			69.77
Interest Paid	Annual Percentage Yield Earned			3.14%
Ending Balance	2007 Interest Paid			354.46
Deposits and Additions				
Date	Description		Amount	
5/31	INTEREST PAID 31 DAYS		69.77	
Daily Balance Information				
5/01	26,500.58	5/31	26,570.35	
Interest Rate Summary				
	4/30		2.90%	
	5/01		3.10%	

ONLINE BANKING OPTIONS

Select the "Options" tab from the menu bar.

Bank by Mouse Bill Payment Options Contact Help

Personal Account Alerts ATM/Debit Card Display

Bath State Bank • 3095 Bath Road, Bath, ME 04501 • (763) 732-3922 Fax (763) 732-3910

Personal Options [Reset Login](#)

Change: 4-8 digit, Alpha-Numeric Password (enter twice) Current: [] New: []

Personal ID: berry07

Change E-mail Address: youremail@whatever.com

Personal Question: My favorite food []

Personal Question Answer: strawberry ice cream []

Submit

> You may change your "Online Banking ID" to a name or number that is easily remembered. It may be 1-12 characters in length and any combination of letters and numbers as long as it starts with a letter. Example: bacon88

> Change your Password

> Update your email address

> Establish your personal question and personal question answer (this portion is case-sensitive)

> The personal question & answer will be used in the event your password becomes locked.

> **To reset the Password**, click the "Reset Password" link on the login page and complete the fields. An email will be sent to you to complete the reset of your password.

Account Options

Change: Current: Ed Farm Checkbook New: Ed Farm Checking

Account Pseudo Names: Ed and Sue Checkbook Household Checking

Early Harvest Sue Early Harvest

House Mortgage House Payment

VAR IRA 0006 Ed IRA

18 MO 0007 Sue CD Special

Under Options tab, select "Account"

> Change the account names for online reference.

> Choose from a variety of default settings.

> Click "Edit/Add" for a new alert. When activity occurs, an alert will display on the "Account Listing" page.

Bank by Mouse Bill Payment Options Contact Help Edit

Personal Account Alerts ATM/Debit Card Display

Bath State Bank • 3095 Bath Road, Bath, ME 04501 • (763) 732-3922 Fax (763) 732-3910

Event Alert Options [Edit Event Alerts](#)

Event: Maturing CD's Method: Sign In

Notes: Maximum of 15 Balance Alerts [Add Balance Alert](#)

Personal Alert Options [Edit Delete](#)

Account Name: Above/Below Amount Method: \$25,000.00 Sign In

Notes: Maximum of 15 Item Alerts [Add Item Alert](#)

Item Alert Options [Add Personal Alert](#)

Item Alert Name: NO item alerts have been set up.

Notes: Maximum of 15 Personal Alerts [Add Personal Alert](#)

Personal Alert Options [Add Personal Alert](#)

Personal Alert Name: NO item alerts have been set up.

MEMBER FDIC NATIONAL CREDIT UNION

You should always see your personal watermark on every page. This is an example of a personal watermark.

SELECTING ACCOUNTS FOR BILL PAY

The first time you use “Bill Pay,” the system will prompt you to choose the accounts from which you want to pay bills. You may add any of the checking accounts tied to your Bank by Mouse ID.

Bank by Mouse	Bill Payment	Options
Main	Payees	Add Payment Quick Payment History Add Account

Bill Payment - Set Up Account

Select Account

You may choose the starting number of checks submitted in “Bill Payment.”

ADDING PAYEES

Click the “Add Payee” button to the right, then enter the name of the company or person you want to pay. Click “submit” to search for any electronic payee matches.

Bill Payment - Add Payee

Enter Payee Name
 Enter Payee State: *

* Optional: Enter the state where the payment is sent.

If the payee you search for is listed, click the “Payee Name” to select. If none of the payees listed are your payee, click the link to the right of the “None of the Results above are my Payee.”

Bill Payment - Add Payee

You searched for:

Payee: Verizon State: PA

Select your payee from the following:

Verizon	PO BOX 2800	LEHIGH VALLEY	PA	18002-0000
Verizon	PO BOX 28000	LEHIGH VALLEY	PA	18002-0000
Verizon	PO BOX 28001	LEHIGH VALLEY	PA	18002-0000
Verizon	PO BOX 28002	LEHIGH VALLEY	PA	18002-0000
Verizon	PO BOX 28003	LEHIGH VALLEY	PA	18002-0000
Verizon	PO BOX 28007	LEIGH VALLEY	PA	18002-0000
Verizon	PO BOX 28010	LEHIGH VALLEY	PA	18002-0000
Verizon	PO BOX 41478	PHILADELPHIA	PA	19101-0000
Verizon	PO BOX 41478	PHILADELPHIA	PA	19173-0000
Verizon	PO BOX 41799	PHILADELPHIA	PA	19101-0000

None of the results above are my Payee - [Click Here.](#)

Complete the remaining fields to set up the payee. Enter an “Alias” to create a nickname for the payee (optional, Ex: Phone Bill) The “Account Number” and “Address” are required. (Look on your bill. This is the only time that you need to gather this information as it will be stored in your personalized area.)

Bill Payment - Add Payee

Payee Name
 Payee Type
 Payee Alias
 Account Number
Enter account numbers without dashes, slashes, or spaces.
 Address Line 1
 Address Line 2
 City
 State
 Zip Code
 Phone Number Example: (913)555-1212

* You are not able to edit the names or addresses of Electronic Payees.

The payee will be listed on the payees screen. You can only edit the alias and account number.

If any other information needs changed, you will need to create a new payee. You may delete the incorrect payee; however, this will delete the history for this payee.

Payee	Account Number	Type	Status
RUMPKI	1294678	Check	Active Edit
VERIZON NORTH	34678012	Electronic	Active Edit
VERIZON WIRELESS	469780123	Electronic	Active Edit

If the payee was not available for electronic payment, the “Add Payee” screen will display with “check” as the payee type.

Complete the remaining fields to set up the payee. The “Account Number” and “Address” are required.

If you were not assigned an account number by the payee, simply type “na”

Bill Payment - Add Payee

The payee you entered was not found in our electronic database. Please fill in the following information to set this payee up to be paid by check.

Payee Name
 Payee Type
 Payee Alias
 Account Number
Enter account numbers without dashes, slashes, or spaces.
 Address Line 1
 Address Line 2
 City
 State
 Zip Code Example: 12345-1234
 Phone Number Example: (913)555-1212

The payee will then be listed on the “Payee” screen.

ADDING PAYMENTS (2 ways to pay)

1) Click “Add Payment” from the “Bill Pay” menu. Choose the “Pay from Account” as well as the “Payee.” Enter the “Amount” of payment and any “Memo” comments. The “Frequency” is how often you want the bill paid. The “Payment Date” is the date the payment should be sent to the payee.

NOTE: Allow 3-4 business days for electronic payments and 5-7 days for check payments.

For recurring payments in the same amount, choose when you want the last payment made (“Expiration Date.”)

— OR —

2) Click “Quick Payment” from the bill pay menu. Select the payee(s) you want to send a payment to and click “submit.” Select the “Date,” “Account,” and “Amount” for each payment. Payments added will display on the main page of bill payment.

Bill Payment - Quick Payment Select Payee(s)
 RUMPKI VERIZON NORTH VERIZON WIRELESS
 Please select up to 10 payees.

BILL PAYMENT HISTORY

To check the history, go to bill pay and click on “History.”

Payee	Status	Chk #/Elec. Ref.	Processed	Confirmation #	Amount
VERIZON NORTH	Processed	365154805	06/14/2007	0706140001	\$53.24 View
BLUE FLAME	Processed	100002	06/14/2007	0706140002	\$29.68 View
VERIZON WIRELESS	Processed	365154806	06/14/2007	0706140003	\$41.79 View
Page Total					\$124.71



Click “View” to the right of the amount for history details.

Bill Payment - View Payment History Details

Payee: VERIZON NORTH
 Payment Status: Processed
 Payment Type: Electronic
 Electronic Reference #: 365154805
 Amount: \$53.24
 From Account: Ed Farm Checkbook
 Memo Line Comments: June Bill
 Processed Date: 06/14/2007 02:21:44
 Confirmed Date: 06/14/2007 07:41:46
 Confirmation Number: 0706140001

Online Banking & Bill Pay Instructions



The Bath State Bank

“The Bank by the Side of the Road that is Always a Friend.”

3095 Bath Road • P.O. Box 10 • Bath, Indiana 47010
 Telephone: 765-732-3022
 Bank Easy: 765-732-3279 Fax: 765-732-3910
 — www.BathStateBank.com —