

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.

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."



NOTE: This is a private computer network for authorized users only. Entering this password-protected area without authorization can incur both criminal and civil liabilities under provisions of both federal and state law. Individuals using this network without authorization are subject to having all of their activity monitored and recorded in accordance with state and federal law. By entering this computer network, you acknowledge that you have accepted the terms of our Online Banking Disclosure and Agreement. Bath State Bank is a member of the FDIC and is an Equal Housing Lender.

Bank by Mouse ID:

**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.

Transactions from 05/19/2007 to 06/10/2007	View Transactions Since: Last 30 days				Total Transactions This Page: 17		
Date	Check #	Description	Debits	Credits	Balance		
05/22/2007	50200004	BIL PAID-ETERN NETWORK	(\$53.97)		\$2,376.99		
05/22/2007	4346	IN-CLEARING CHECK	(\$110.00)		\$2,266.99		
05/22/2007	4346	IN-CLEARING CHECK	(\$110.00)		\$2,156.99		
05/22/2007	100000	PAYEE: RUMBLE	(\$95.61)		\$2,061.38		
05/23/2007	4347	IN-CLEARING CHECK	(\$150.00)		\$1,911.38		
05/23/2007	4347	IN-HOUSE CHECK	(\$100.00)		\$1,811.38		
05/23/2007	4315	IN-CLEARING CHECK	(\$35.02)		\$1,776.36		
05/23/2007	4316	IN-CLEARING CHECK	(\$35.98)		\$1,740.38		

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: Available Funds: \$3,405.31
Transfer funds to:
Payment options:
Amount to transfer: .
Frequency:
Date:
Memo:

Click "submit" when you are ready to complete the funds transfer. A confirmation of the transfer will display. The transfer is not valid unless you receive a confirmation number.

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.

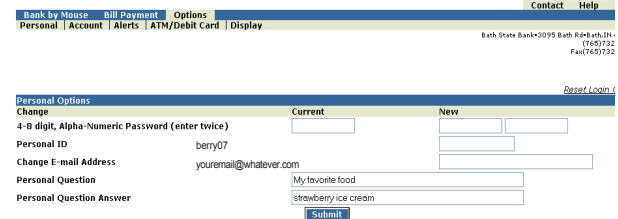
VIEWING STATEMENT

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

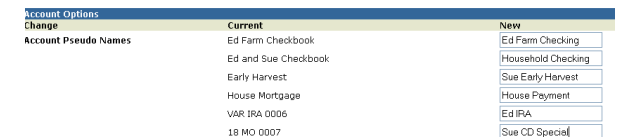
Ed Early Harvest Account	Date	5/31/07	Page	1
Account Number	Account Number	Enclosures		
---- CHECKING ACCOUNTS ----				
Early Harvest Account	Number of Images			0
Account Number	Statement Dates	5/01/07 thru	5/31/07	
Previous Balance	26,500.58	Days in the statement period	31	
Deposits/Credits	.00	Average Ledger	26,500	
Checks/Debits	.00	Average Collected	26,500	
Service Charge	.00	Interest Earned	69.77	
Interest Paid	69.77	Annual Percentage Yield Earned	3.14%	
Ending Balance	26,570.35	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.

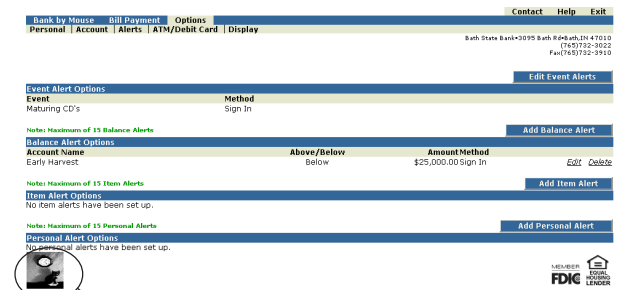


- > You may change your "Online Banking ID" to a name or number that is easily remembered. It may be 4-12 characters in length and any combination of letters and numbers as long as it starts with a letter. Example: bacon88
- > Change your Password
- > Update your email address
- > Establish your personal 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.



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.



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
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
RUMPKIE		Check	Active Edit
VERIZON NORTH		Electronic	Active Edit
VERIZON WIRELESS		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
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)
 RUMPKIE 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



The Bath State Bank

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

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