

Digital Banking User Guide

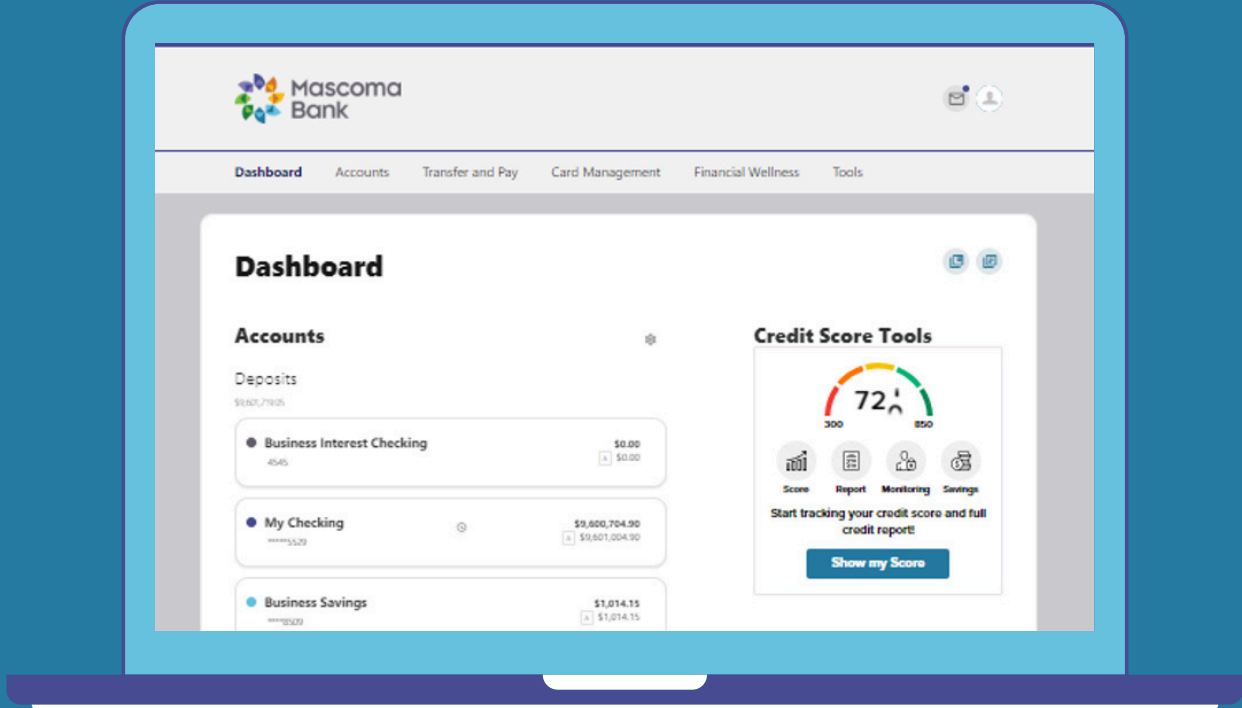


Table of Contents

About This Guide	1
Getting Started	1
Browser and Device Support	1
Enroll Now	2
Dashboard Overview	7
Managing Your Profile	8
Categories Overview	11
Accounts	13
Accounts	13
Statements	14
Account Updater	15
Transfer & Pay	23
Transfers	23
Bill Pay	31
Mobile Deposits	36
Making Your Deposit	36
Checking Your Mobile History	38
Card Management	40
Manage My Card	40
Card Updater	41
Financial Wellness	44
Credit Score Tools	44
Savings Goal	45
Tools	49
Check Services	49
Message Center	51
Alerts	55
Locations	57
Appendix	59

About This Guide

As part of our ongoing effort to continually make your digital banking experience seamless, we at Mascoma Bank have been working on a major upgrade to our platform. We have focused on creating an experience that is convenient, easy, and provides you with the flexibility to take care of your finances anytime from anywhere. With this upgrade, in addition to a new design and user-friendly experience, we have added some new features such as Card Controls, Financial Wellness, Goals, and Locations.

This guide is designed to assist in answering questions and help you navigate through some common transactions.

Getting Started

Browser and Device Support

You can access your accounts via desktop, tablet, or mobile devices anytime, anywhere. For an optimal experience, make sure your devices are using the most updated versions of software available.

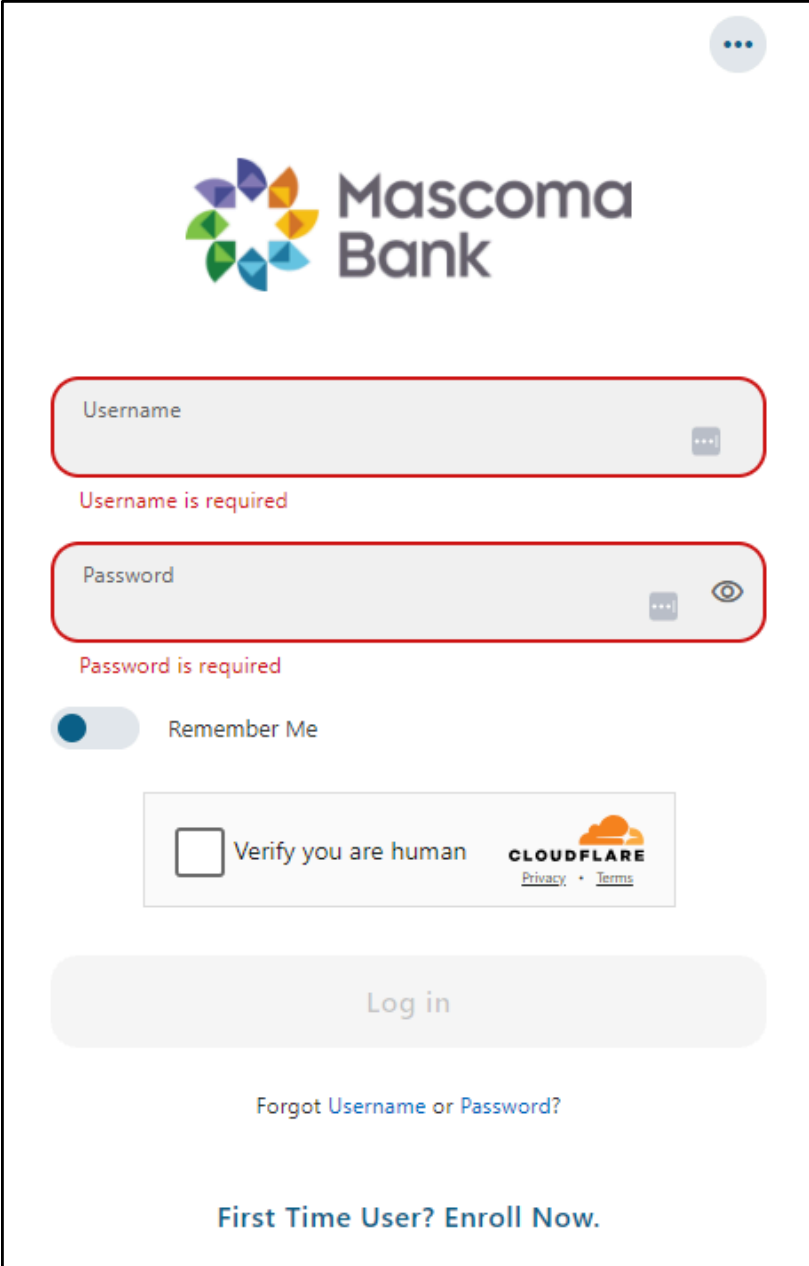
Browser Support: Make sure your browser is within the latest 2 versions (Safari, Chrome, Edge, Firefox). Please note, Internet Explorer 11 does not support digital banking and standards that are implemented in newer browsers.

Device Support:

- Windows: Versions still supported by Microsoft and support a browser listed above
- OS X: Versions still supported by Apple and support a browser listed above
- Android: Version 9.0+
- iOS: Last 2 major releases

Enroll Now

Click "First Time User? Enroll Now."



The image shows a mobile app login screen for Mascoma Bank. At the top right is a three-dot menu icon. The Mascoma Bank logo is centered at the top. Below it are two input fields: 'Username' and 'Password'. The 'Username' field has a red border and a red error message 'Username is required' below it. The 'Password' field has a red border, a red error message 'Password is required' below it, and an eye icon to toggle visibility. Below the password field is a 'Remember Me' toggle switch, which is currently turned on. Underneath is a Cloudflare 'Verify you are human' checkbox, which is currently unchecked. To the right of the checkbox is the Cloudflare logo and links for 'Privacy' and 'Terms'. Below these elements is a large, light gray 'Log in' button. At the bottom, there is a link for 'Forgot Username or Password?' and a blue link for 'First Time User? Enroll Now.'.

Mascoma Bank

Username

Username is required

Password

Password is required

Remember Me

Verify you are human

CLOUDFLARE
Privacy • Terms

Log in

[Forgot Username or Password?](#)

[First Time User? Enroll Now.](#)

For personal accounts, choose "Enroll my individual account."

I Want To

Enroll my individual account

Select this if you have a personal account

Enroll my business account

Select this if you have a business account

Accept the disclosure by clicking "I agree" and "Continue."


Step 1 of 6

Disclosure

Manage your Mascoma Bank accounts simply and securely, any time and anywhere you have internet access. It takes just a few minutes to register. Please accept the disclosure to continue the registration process.

CONSUMER DIGITAL BANKING AGREEMENT

This Consumer Digital Banking Agreement ("Agreement") governs the terms of your use of the Mascoma Bank online and mobile banking services for consumers ("Digital Banking," the "Digital Banking Services," the "Service" or the "Services"). In this Agreement, "you," "your," and "yours" refer to each of the persons who own the Account(s) accessed through Digital Banking and, as the context may require, also includes your Authorized Users (if any). The words "Bank," "Mascoma," "we," "our," and "us" mean Mascoma Bank and our successors and assignees.

I Agree 


Continue


Confirm your identity.


Step 2 of 6

Confirm Your Identity

The following information is used to verify you have an account with us and that you are the owner of the account. We match your answers against our records.

Account Number 

SSN/TaxID 

Email 

Cell Phone


Continue

Choose your preferred method for verification and click "Continue."

Step 3 of 6

Verify Your Identity

SMS Text
A one-time code will be sent to your mobile phone.

Select Phone Number
(**) ***-*504 

Email
A one-time code will be sent to your email address.

Voice Call
You will get a call that reads a one-time code to you.

Continue

Enter the Verification Code and click "Verify."

Step 4 of 6

Verification Code

A 6-digit code has been sent to your phone number (***) ***-504.

5 6 0 1 4 2

Code Will Expire In 5 Minutes

[Resend code](#) or [Change method](#)

Verify

Create a username.

Step 5 of 6

Create Username

Create a unique, alphanumeric username between 8 and 12 characters in length.

Username

Create Username


Create a password. You will then be brought to the dashboard.

Step 6 of 6

Create Password

Your password must be at least 8 characters long and contain at least one uppercase letter and one number.

Password

Password Strength Is Strong 

Confirm Password

Password matches

[Create Password](#)

Dashboard Overview

Once you have successfully logged in, the dashboard will provide immediate access to the features you will likely use most frequently, requiring fewer clicks to perform financial tasks online. Here is a high-level overview of the summary dashboard from a desktop view.

1. Credit Score Tools shows the primary account holder's credit score.
2. Accounts are grouped by Account Type Class (e.g., Checking, Savings, Loans).
3. Linked External Accounts from other Financial Institutions.
4. Activity Modules provides a quick glance of recent and future activities.

Please note: If you want to change the order in which your accounts or loans appear on your (home) screen, you can do that through our computer-based digital banking, but currently it is not possible to reorder accounts on the app.

The screenshot displays the Mascoma Bank dashboard interface. At the top, the Mascoma Bank logo is visible on the left, and navigation icons for home and profile are on the right. Below the logo is a horizontal menu with options: Dashboard, Accounts, Transfer and Pay, Card Management, Financial Wellness, and Tools. The main content area is titled "Dashboard" and is divided into several sections:

- Accounts:** A section titled "Accounts" with a sub-section "Deposits" showing a total balance of \$1,627,792.5. It lists three accounts: "Business Interest Checking" (\$0.00), "My Checking" (\$9,600,704.90), and "Business Savings" (\$1,014.15).
- Loans:** A section titled "Loans" with a total balance of \$4,949.39. It lists four loans: two "HOME EQUITY LOAN"s and two "COMMERCIAL LOAN"s, each with a "Pay" button and a balance of \$0.00, except for "COMMERCIAL LOAN 2" which has a balance of \$4,949.39.
- Credit Score Tools:** A section titled "Credit Score Tools" showing a credit score of 72. It includes a gauge and icons for Score, Report, Monitoring, and Savings. A button "Show my Score" is present.
- View External Accounts:** A section titled "View External Accounts" showing logos for various financial institutions (Wells Fargo, Chase, etc.) and a "Get Started" button.
- Last 15 days:** A section titled "Last 15 days" showing a transaction summary: "1 transfer" for "\$320.00".
- Next 30 days:** A section titled "Next 30 days" showing a transaction summary: "75 pending transactions" for "\$-781.74".
- Financial News:** A section titled "Financial News" with two articles: "ORB Financial Sponsors Credit Unions for Kids!" and "Information Regarding Year End Tax Documents".
- Quick Links:** A section titled "Quick Links" with the text "There are no quick links."

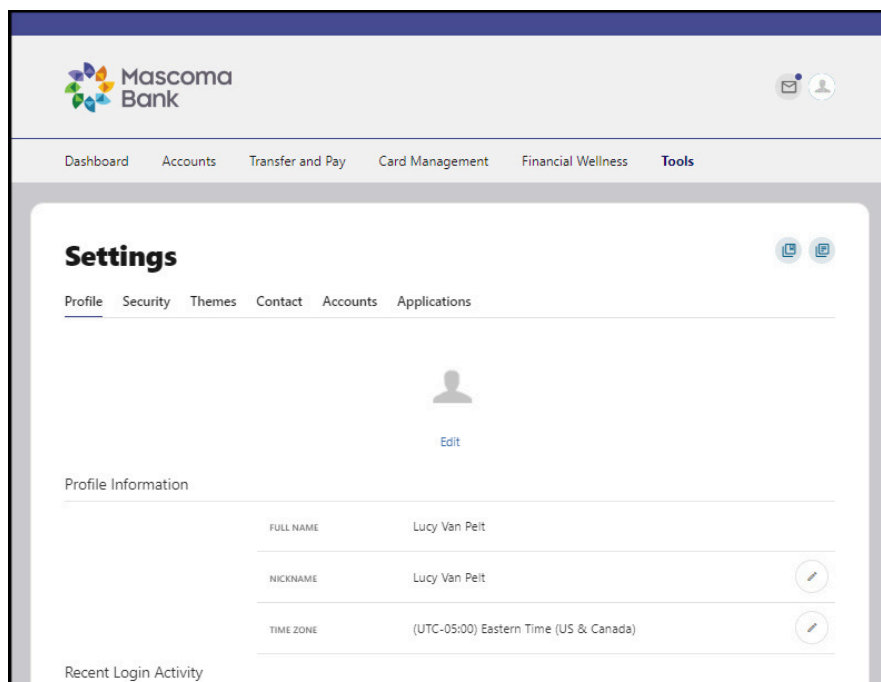
Numbered callouts in the image point to specific elements: 1 points to the Credit Score Tools section, 2 points to the Accounts section, 3 points to the View External Accounts section, and 4 points to the Last 15 days section.

Managing Your Profile

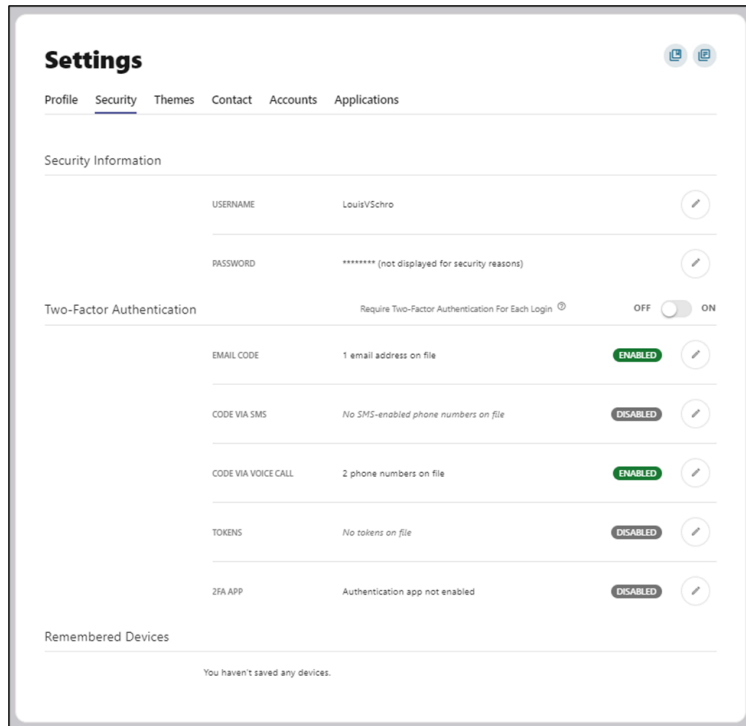
Settings allows you to view, update, and manage the settings that are applicable to your account and overall digital banking experience. You can navigate to Settings by clicking on the Profile icon -> Settings or by clicking on Tools -> Settings.

- Profile: Enter profile information, such as nickname, time zone, profile picture, and view your recent login activity.
- Security: View and edit security details, such as username, password, and two-factor authentication, and maintain your authenticated devices.
- Themes: Personalize the look of your digital banking experience.
- Widgets: Choose which widgets are displayed and the order they appear on your home dashboard.
- Contact: Make modifications to contact info, including address, phone numbers, and email addresses.
- Accounts: Configure account color and nickname, display order, or hide accounts from display. You can also request access, confirm, or delete external (ACH) accounts.
- Applications: View and revoke access to an authorized device.

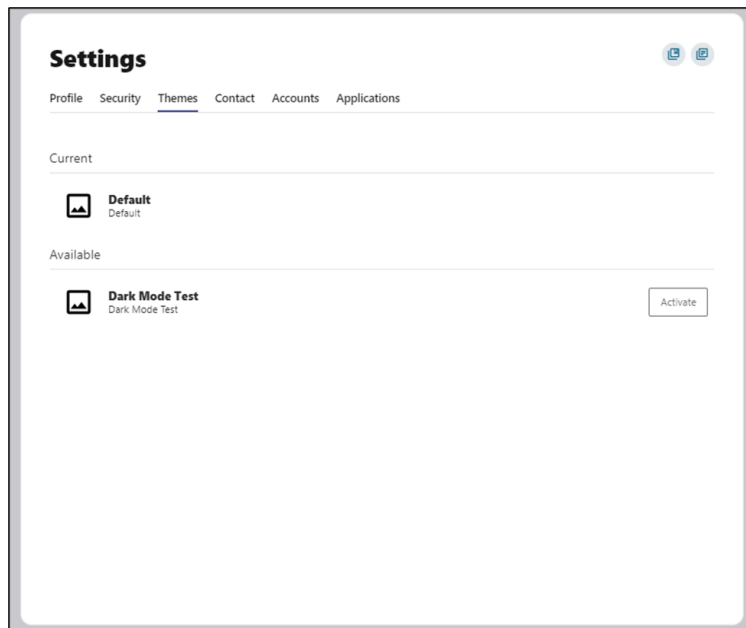
Profile Tab



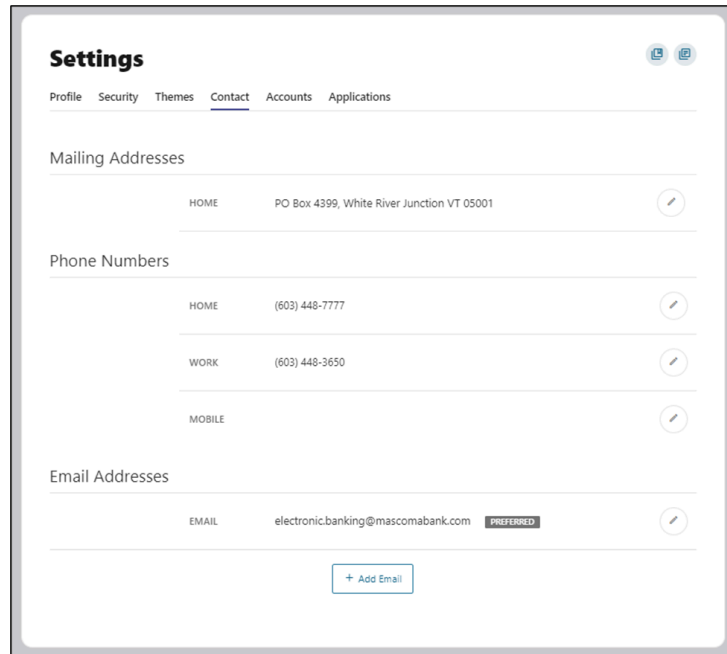
Security Tab



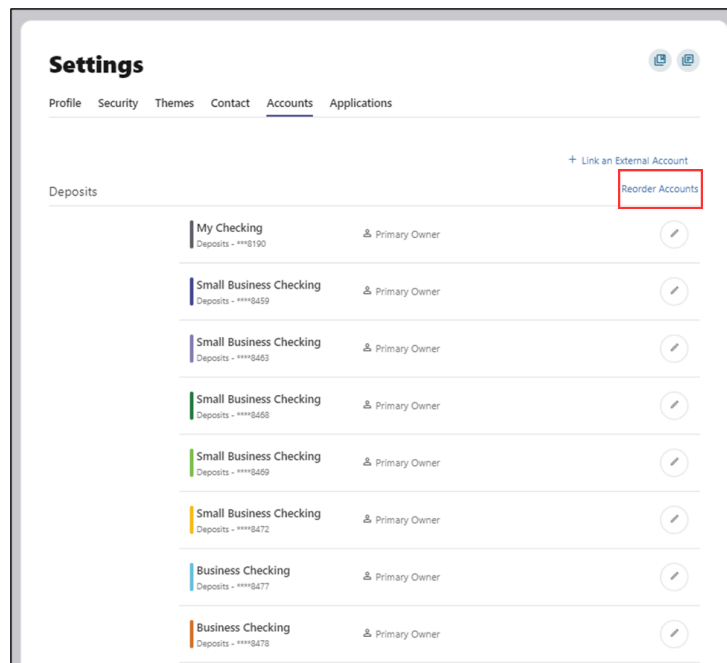
Themes Tab



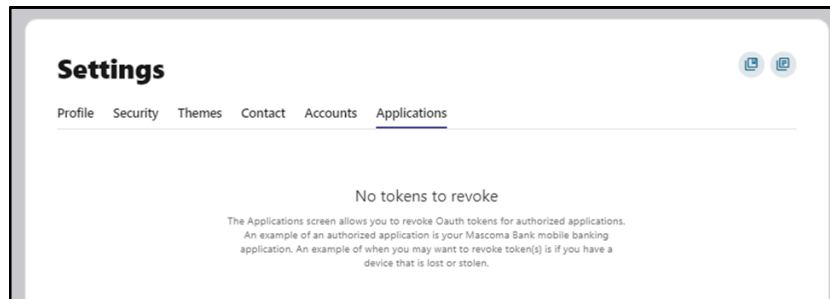
Contacts Tab



Accounts Tab



Applications Tab



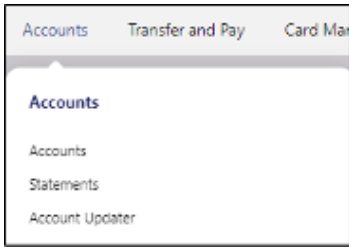
Categories Overview

We've organized information within five navigation menu categories located at the top of your dashboard to help you quickly and seamlessly navigate to the features and tools you'll use the most.

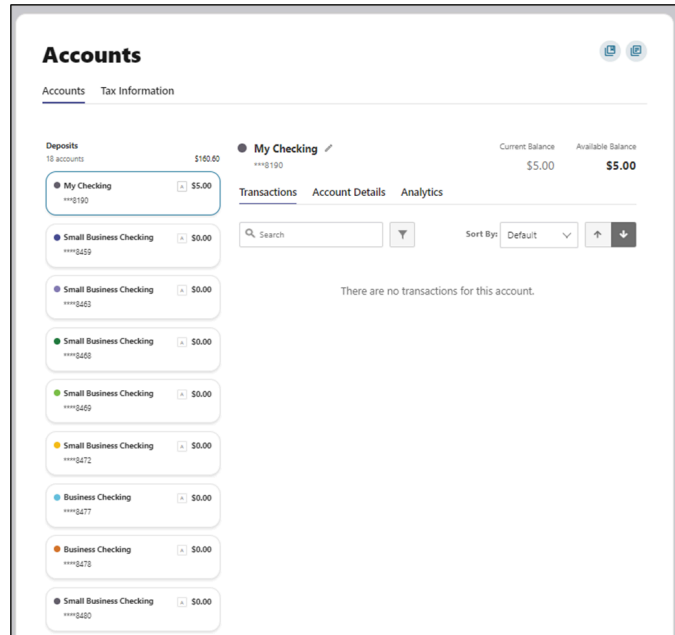
This guide will show the default layout for the dashboard navigation. However, Mascoma may make changes in the future.

Category	What's inside?
Accounts	<ul style="list-style-type: none"> • Accounts: Gain a comprehensive view of your account details and transaction history. • Statements: View documentation related to your accounts (statements, tax documents, etc.). • ClickSwitch: We've partnered with ClickSwitch to make it easy for you to switch your direct deposits from your previous financial institution to your new Mascoma Bank account.
Transfer & Pay	<ul style="list-style-type: none"> • Transfers: Perform an immediate transfer of funds, pay loans, schedule future or recurring transfers, link internal or external accounts, view transfer activity. • Bill Pay: Make a payment, manage the payee's information and details, add payees, and view the payment history or scheduled activity and manage eBills.
Card Management	<ul style="list-style-type: none"> • Manage My Cards: Block your card to prevent it from being used for new purchases without closing your account. You can unblock your card at any time. • Card Updater: Instantly update your card everywhere you pay online.
Financial Wellness	<ul style="list-style-type: none"> • Credit Score Tools: View your credit score. • Savings Goals: Create, manage, and track progress on your savings goals. Create and manage income and expense thresholds. • Spending: View spending habits in different categories and track recurring expenses.
Tools	<ul style="list-style-type: none"> • Check Services: Stop payment on a check, reorder checks, and set up a check withdrawal. • Customer Service: Here you can update your address or submit a travel notice for your debit card(s). • Message Center: Send messages and respond to inquiries using the secure message center. • Settings: Update and manage settings for your profile, security, and notifications. • Alerts: Update and manage alerts. • Locations: Locate one of our branches or ATM locations.

Accounts

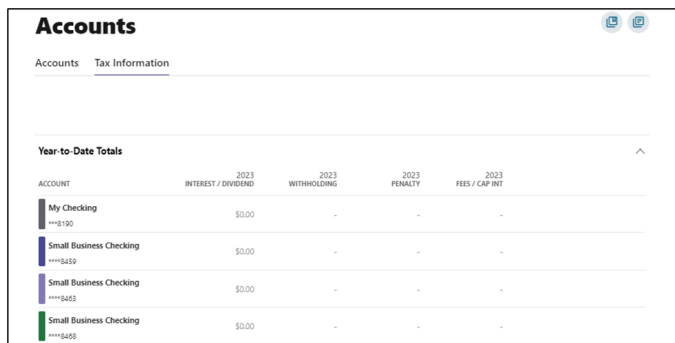


To navigate to your accounts, click on the Accounts category in the navigation menu and select "Accounts" from the list.



The Accounts tab will list details related to all your Mascoma Bank accounts along with transaction level data.

The Tax Information tab will list your tax data.



Dividends Earned						
ACCOUNT	2022 DIVIDEND	2022 WITHHOLDING	2022 PENALTY	2023 DIVIDEND	2023 WITHHOLDING	2023 PENALTY
TOTAL						

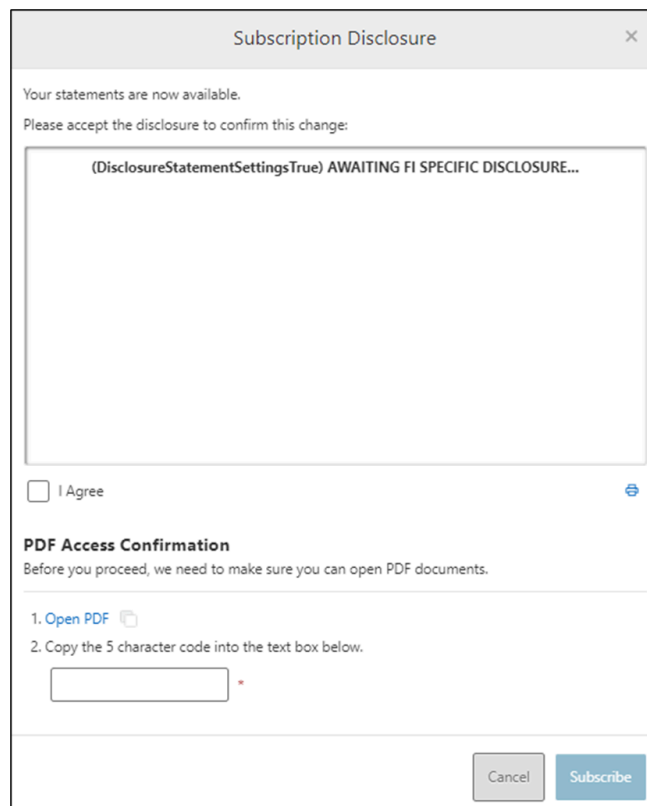
Interest Paid		
ACCOUNT	2022 INTEREST	2023 INTEREST
TOTAL		

Statements

To navigate to your eStatements, click on the Accounts category in the navigation menu and select "Statements" from the list.

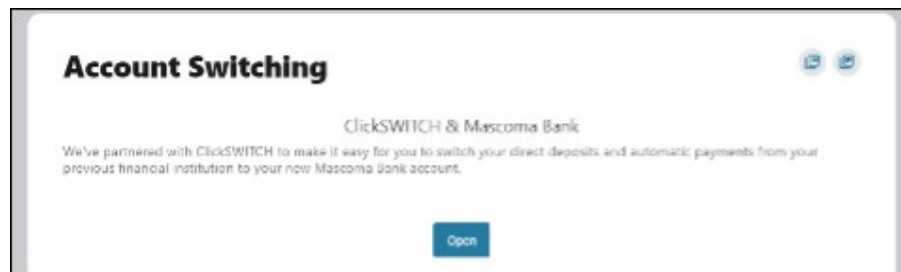


The overview tab lets you subscribe to eStatements if you have not already by clicking on "Subscribe" button. The screen below appears upon clicking the "Subscribe" button. You will have to review the disclosure, confirm if you can open PDF documents, and check the box "I Agree." The statements tab will have all of your eStatements.

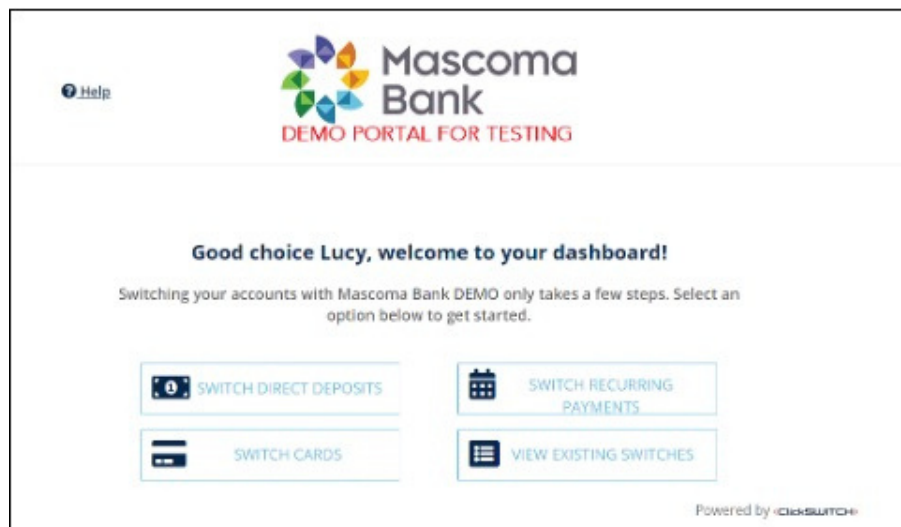


ClickSwitch

Click on the Accounts category in the navigation menu and click "ClickSwitch."
We've partnered with ClickSwitch to make it easy for you to switch your direct deposits and automatic payments from your previous financial institution to your new Mascoma Bank account. Click "Open."

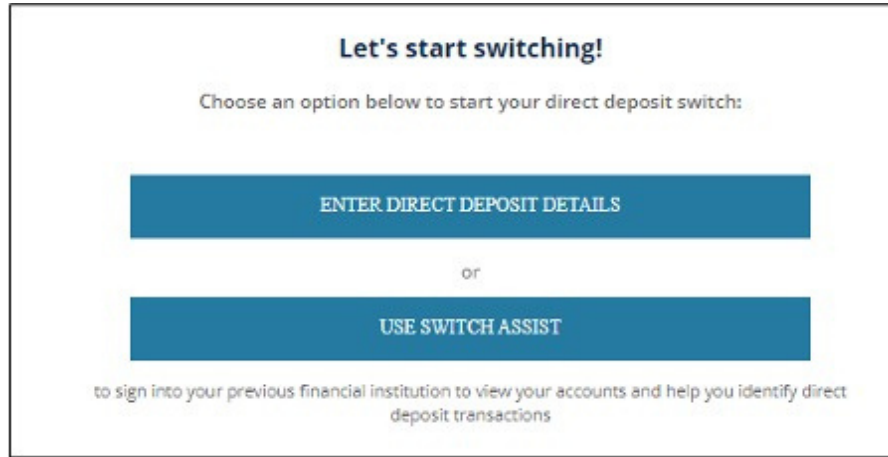


This will launch another web page. You can choose to switch direct deposits or switch recurring payments.



Switching Your Direct Deposit

You have the option of switching by manually entering details or by using Switch Assist.



Let's start switching!

Choose an option below to start your direct deposit switch:

ENTER DIRECT DEPOSIT DETAILS

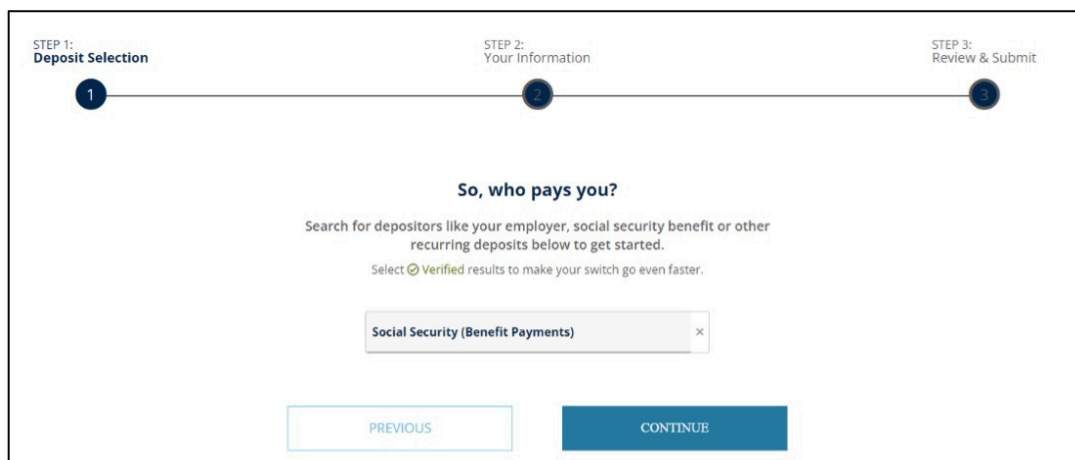
or

USE SWITCH ASSIST

to sign into your previous financial institution to view your accounts and help you identify direct deposit transactions

Switch Direct Deposit Manually

Enter who pays you and click "Continue."



STEP 1: Deposit Selection STEP 2: Your Information STEP 3: Review & Submit

So, who pays you?

Search for depositors like your employer, social security benefit or other recurring deposits below to get started.

Select Verified results to make your switch go even faster.

Social Security (Benefit Payments) x

PREVIOUS CONTINUE

Select which account you'd like the deposit to go to and click "Continue." Please note, required information may vary depending on the type of direct deposit you are adding.

The screenshot shows a three-step process: STEP 1: Deposit Selection (completed), STEP 2: Your Information (current step), and STEP 3: Review & Submit. The main heading is "Where would you like your deposit to go?" with a sub-instruction: "Select from the options below to continue making the switch." Below this is a "SELECT ACCOUNT" dropdown menu currently showing "My Checking - 123456789 (Checking)". At the bottom, there are three buttons: "PREVIOUS", "CONTINUE", and "SAVE & CONTINUE LATER".

Next, enter further details regarding this direct deposit.

Click "Continue."

The screenshot shows a form titled "Great! Lets get some info about your switch for Social Security (Benefit Payments)". It includes the instruction: "You might want to have an old paystub handy to help you answer." The form contains three required text input fields: "Provide Beneficiary's First Name exactly as it appears on the most recent benefit payment*" (filled with "Lucy"), "Provide Beneficiary's Last Name exactly as it appears on the most recent benefit payment*" (filled with "Van Pelt"), and "Social Security Number of person entitled to government benefits (beneficiary). Do NOT include spaces or dashes.*" (filled with "000000000"). There are two checkboxes: "CHECK HERE IF THERE IS A REPRESENTATIVE PAYEE" (unchecked) and "I CERTIFY THAT I AM ENTITLED TO RECEIVE THE FEDERAL PAYMENT AND AUTHORIZE THIS PAYMENT TO BE SENT TO MY SPECIFIED ACCOUNT." (checked). A note at the bottom states "*Indicates required field." and a "CONTINUE" button is at the bottom.

Confirm the details and click "Submit."

So, just to confirm.

So, who pays you? [Edit Source](#)

DEPOSITOR: **Social Security (Benefit Payments)**

PROVIDE BENEFICIARY'S FIRST NAME EXACTLY AS IT APPEARS ON THE MOST RECENT BENEFIT PAYMENT **Lucy**

PROVIDE BENEFICIARY'S LAST NAME EXACTLY AS IT APPEARS ON THE MOST RECENT BENEFIT PAYMENT **Van Pelt**

SOCIAL SECURITY NUMBER OF PERSON ENTITLED TO GOVERNMENT BENEFITS (BENEFICIARY). DO NOT INCLUDE SPACES OR DASHES. **----**

CHECK HERE IF THERE IS A REPRESENTATIVE FAREE **False**

IF YES, ENTER THE NAME OF THE REPRESENTATIVE FAREE. NOTE: A REPRESENTATIVE FAREE IS A PERSON OR INSTITUTION THAT IS LEGALLY ENTITLED TO RECEIVE PAYMENTS ON BEHALF OF A BENEFICIARY WHO HAS BEEN DEEMED INCAPABLE OF HANDLING HIS/HER OWN FINANCIAL AFFAIRS. WHEN A REPRESENTATIVE FAREE IS PRESENT, BOTH NAMES WILL APPEAR ON THE BENEFIT CHECK.

I CERTIFY THAT I AM ENTITLED TO RECEIVE THE FEDERAL PAYMENT AND AUTHORIZE THIS PAYMENT TO BE SENT TO MY SPECIFIED ACCOUNT. **True**


Deposit Information [Edit Deposit Information](#)

DEPOSIT TO: **My Checking - #5528 (Checking)**

DEPOSIT DESCRIPTION: **Remainder**

SUBMIT

Your direct deposit is on its way! It may take a few cycles to reflect on your account.




Your direct deposit is on its way!

New deposit instructions may take a few pay cycles to reflect on your account.

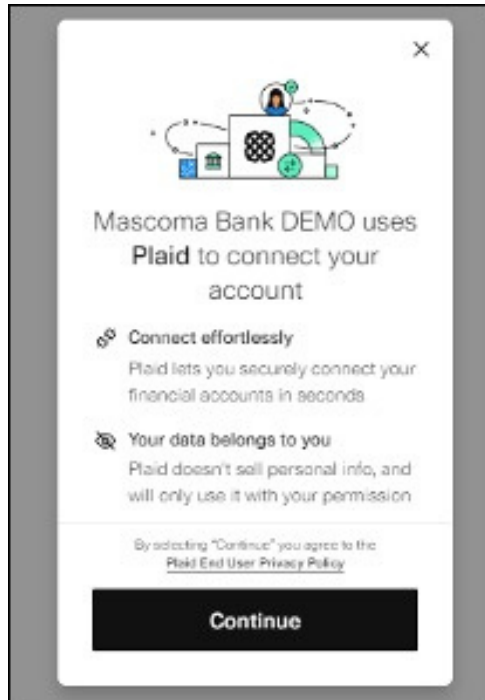
The best thing to do is to switch over your recurring payments. It's a snap.

[I'LL SWITCH MY PAYMENTS LATER](#)

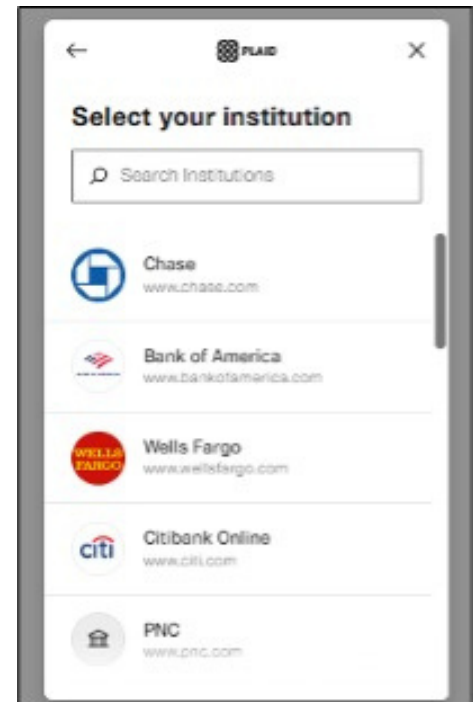
Powered by 

Switch Direct Deposits Using Switch Assist/Plaid

Mascoma Bank uses Plaid to connect to your other financial accounts. Click "Continue."

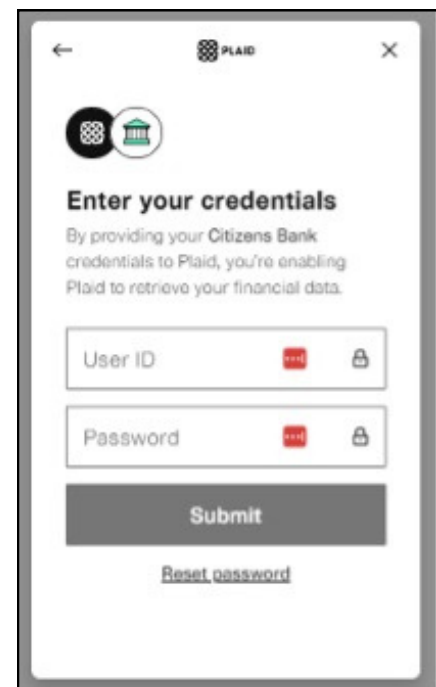


Select your institution.



Enter your credentials and click "Submit."

Follow the prompts to complete the process.



Switch Recurring Payments Manually

Click on "Enter recurring payments details."

Let's start switching!

Choose an option below to start your recurring payment switch:

ENTER RECURRING PAYMENT DETAILS

or

USE SWITCH ASSIST

to sign into your previous financial institution to view your accounts and help you identify recurring transactions

Enter who you'd like to pay and click "Continue."

Who do you pay?

Search below for recurring payments you need to switch.
Select if you'd like to make your switch even faster.

Comcast / Xfinity (for rcadon@u)

PREVIOUS **CONTINUE**

Powered by: insurance

Select the account you'd like to take these payments from and click continue.

Which account would you like to take these payments from?

Select from the options below to continue making the switch.

SELECT ACCOUNT

My Checking - 12345678 (Checking)

CONTINUE **PREVIOUS** **SAVE & CONTINUE LATER**

Powered by: insurance

The following screens may differ depending on who you are paying.

Some companies may require you to log in to your online account. Click on the hyperlink to do so.

Great! Here's the information to complete your switch.

Comcast/Infinity requires you to access your online account to switch your auto-debit payments. Please log in to your account to complete your switch.

[CLICK HERE TO LOG IN TO YOUR COMCAST/INFINITY ACCOUNT](#)

To update your information over the phone, please dial 800-934-6489.

When you have followed the above steps and this requested switch posts to your account, click the Complete button.

COMPLETE

PREVIOUS SAVE & CONTINUE LATER

Powered by Mascoma Bank

Click "Ok." This will bring you to the company's website and you will log in.

You have clicked on a link that will open a page that is outside of the Mascoma Bank DEMO ClickSWITCH web site. Would you like to continue?

Cancel **Ok**

Others may ask you to manually enter details regarding the account. Confirm and click "Continue."

Confirm your Firstmark Services account

Entering your account information helps us make sure we are searching for the right account.

Firstmark Account Number*

PLEASE DON'T DEBIT MY REGULAR PAYMENT AMOUNT

I WANT TO DEBIT MORE THAN MY REGULAR AMOUNT

Please deduct this amount. (It is more than my regular payment amount.)

I AM THE CONTRIBUTOR

I AM A CO-CONTRIBUTOR

MY RELATIONSHIP TO THE ACCOUNT-HOLDER IS SOMETHING ELSE

*Required input field.

CONFIRM

PREVIOUS SAVE & CONTINUE LATER

Confirm the details.

So, just to confirm.

Who do you pay?

PAYEE

PAY FROM THIS ACCOUNT:

FIRSTMARK ACCOUNT NUMBER

PLEASE DEDUCT THE THE REGULAR PAYMENT AMOUNT.

I WANT TO DEDUCT MORE THAN THE REGULAR AMOUNT.

PLEASE DEDUCT THIS AMOUNT. (IT IS MORE THAN MY REGULAR PAYMENT AMOUNT.) \$

I AM THE BORROWER.

I AM A CO-BORROWER.

MY RELATIONSHIP TO THE ACCOUNT HOLDER IS SOMETHING ELSE.

[Edit Switch](#)

Firstmark Services

My Checking - x5529 (Checking)

15

True

False

True

False

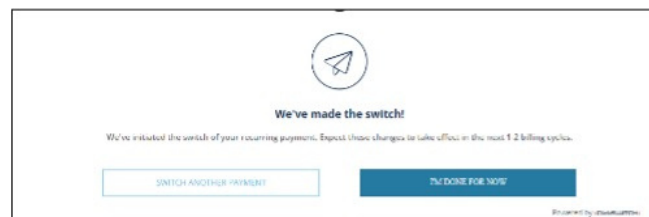
False

SUBMIT

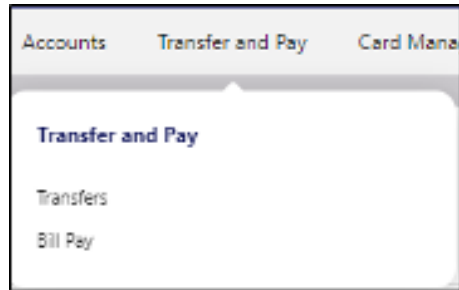
PREVIOUS

SAVE & CONTINUE LATER

Click "Submit." The switch has been made. You can expect to see the changes within 1 to 2 billing cycles.



Transfer & Pay



Make a Transfer

Navigate to "Transfer & Pay" and click on "Transfers."

Select the source account from the "From Account" dropdown menu.

Select the destination account from the "To Account" dropdown menu.

Select the Amount you want to transfer.

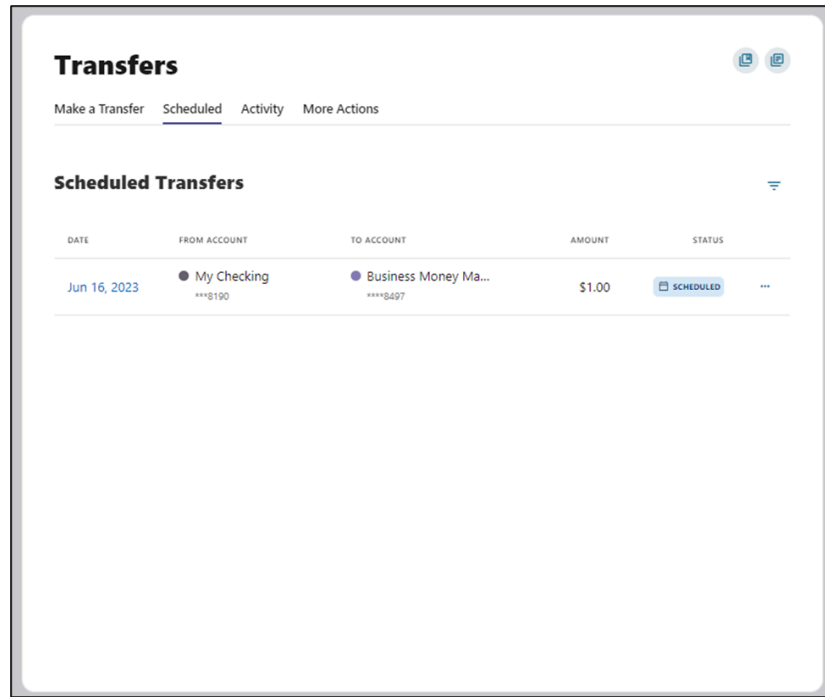
Choose the date (or start date) you want the transfer to take place.

Select the frequency with which the transfer will repeat.

Review the transfer and submit.

Scheduled

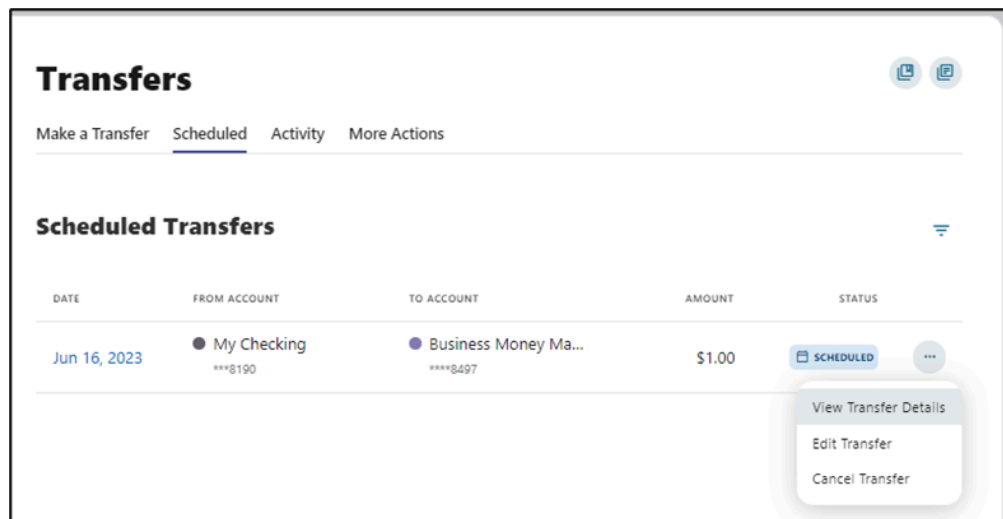
View all the transfers that are scheduled.



The screenshot shows the 'Transfers' section of a digital banking interface. At the top, there are navigation tabs: 'Make a Transfer', 'Scheduled' (which is selected), 'Activity', and 'More Actions'. Below the tabs is a table titled 'Scheduled Transfers'. The table has five columns: 'DATE', 'FROM ACCOUNT', 'TO ACCOUNT', 'AMOUNT', and 'STATUS'. A single transfer is listed with the date 'Jun 16, 2023', from account 'My Checking' (masked as ***8190), to account 'Business Money Ma...' (masked as ****8497), and an amount of '\$1.00'. The status is 'SCHEDULED' with a blue pill and a three-dot menu icon to its right.

DATE	FROM ACCOUNT	TO ACCOUNT	AMOUNT	STATUS
Jun 16, 2023	● My Checking ***8190	● Business Money Ma... ****8497	\$1.00	SCHEDULED ...

You can View Transfer Details, Edit Transfer, and Cancel Transfer by clicking on the ellipses (...) next to Status.



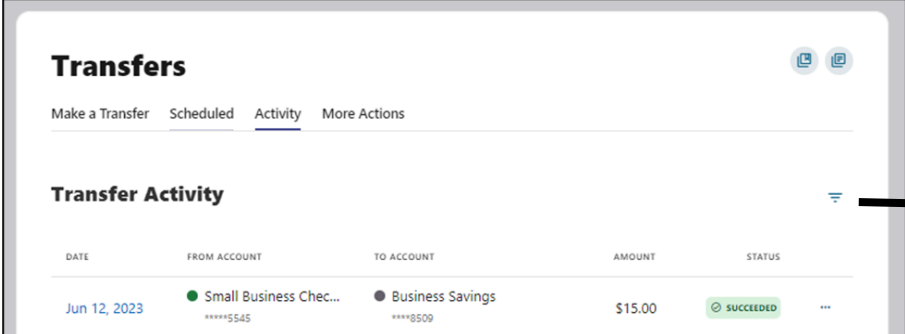
This screenshot is identical to the one above, but with a dropdown menu open for the three-dot menu next to the 'SCHEDULED' status. The menu contains three options: 'View Transfer Details', 'Edit Transfer', and 'Cancel Transfer'.

DATE	FROM ACCOUNT	TO ACCOUNT	AMOUNT	STATUS
Jun 16, 2023	● My Checking ***8190	● Business Money Ma... ****8497	\$1.00	SCHEDULED ...

- View Transfer Details
- Edit Transfer
- Cancel Transfer

Activity

View all the successful or failed transfers with details as seen below.

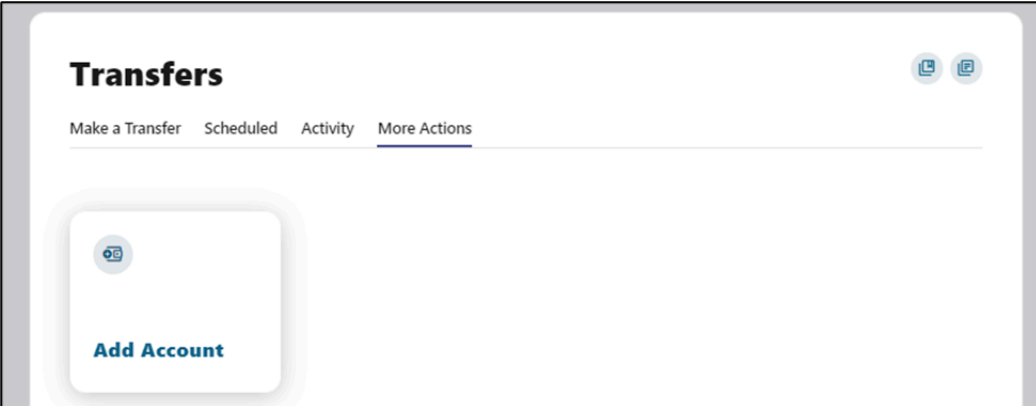


The screenshot shows the "Transfers" page with the "Activity" tab selected. Below the navigation tabs is a "Transfer Activity" section with a table of transfer records. An arrow points from the text "More Actions" to a three-dot menu icon in the table's status column.

DATE	FROM ACCOUNT	TO ACCOUNT	AMOUNT	STATUS
Jun 12, 2023	● Small Business Chec... *****5545	● Business Savings *****8500	\$15.00	✔ SUCCEEDED ...

More Actions

To add an account, click on the "More Actions" tab and select "Add Account."



The screenshot shows the "Transfers" page with the "More Actions" tab selected. A large button labeled "Add Account" is visible in the main content area.

Add an External Transfer Account Manually

Select "Add an Account Manually" from the dropdown menu. The Add Account window is displayed.

Enter an Account Type.

Enter a Routing Number.

Enter an Account Number.

Confirm the Account Number.

Enter a Nickname.

Click the "Continue" button to add the account or click the "Cancel" button to close the window.

This step needs verification. A code is sent via your chosen method - email, text, or call. Enter the code and click "Verify."

The system will send two trial deposits to the account. This process may take up to three business days to complete. Before the account can be added to your profile, you must confirm the value of the first and second trial deposits.

To view the pending external account and confirm the trial deposit, go to your Dashboard and click on the "Confirm" notification that appears, as seen in the image here.

Add account ✕

Select an option below to add a new account

Internal account

Send money to another Mascoma Bank customer >
We will send an email to the recipient notifying them of this connection.

External account

Add an account instantly >
Sign in with the credentials you use for your external account.

Add an account manually >
Enter your account number and routing number. Verification can take up to 3 days.

Transfer to and from an external account ✕

External accounts are the accounts you hold at other banks and credit unions.

Account details 🗕

Account type
Checking ▾

Routing Number
211770213
MASCOMA SAVINGS BANK

Account Number
123456789

Confirm Account Number
123456789

Nickname
Alkami Art

Continue

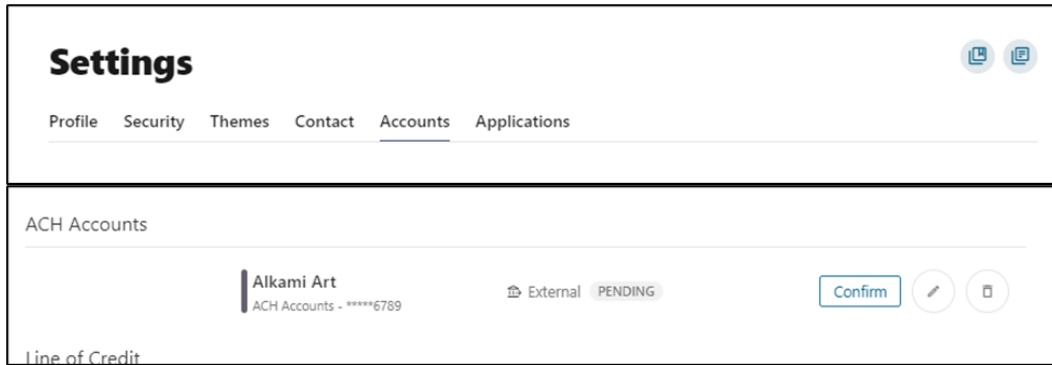
Dashboard

You have **1 pending external account**

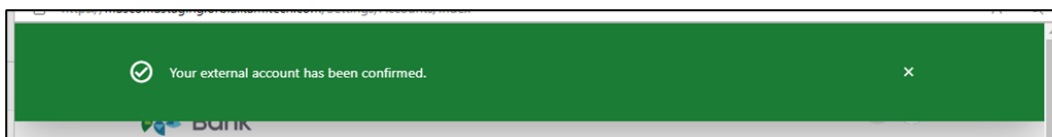
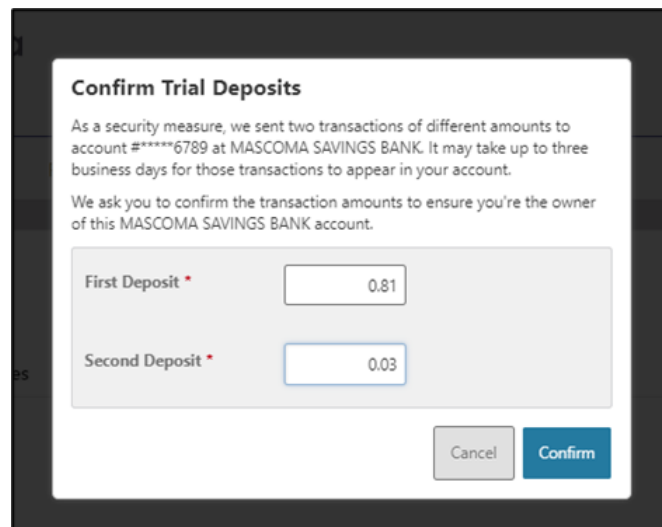
Confirm trial deposits to finish linking external accounts

Confirm

This will take you to the Accounts tab in Settings. Select the account and click "Confirm."



Enter the two trial deposit values and click on "Confirm" to successfully add the external account for transfers.



Add an External Account Instantly

Select "Add an Account Instantly."

Select the financial institution you would like to add.

Add account

Select a Site

Select your institution from the list below or search.

[Don't see your institution? Search here.](#)

Enter your credentials for the financial institution you are adding and click "Submit." The criteria will vary depending on the financial institution.

Add account

Log In

USAA

www.usaa.com

Please enter your USAA login credentials.

For users who have enrolled in the cybercode token option, enter your online ID, a dummy value for the password and pin below.
 For users who have enrolled in the cybercode text option, enter your online ID,password and a dummy pin below.
 For all remaining users who have not opted for the cybercode token or text options, enter your online ID, password and pin below.

Online ID – USAA

Password

Re-enter Password

PIN

Re-enter PIN

By providing your credentials, we verify in real time that you own the account you want to link. We then use this information to establish a secure connection with your financial institution.

Select how you'd like to receive the code for verification (text, email, or call).

Please select one of the option to receive the one-time passcode


- Text me verification code at ***-***
- Send verification code by voice call to ***-***
- Mail me verification code at s*****@gmail.com

424 seconds left

CANCEL SUBMIT

Enter the code and click "Submit."


Enter Your one-time passcode sent to your Text me verification code at ***-***-6342

Enter code here 

415 seconds left

CANCEL SUBMIT

Select the accounts you'd like to use for transfers by sliding the toggle and click "Submit."

Money Market Money Market Routing Number: Account Holder:	\$5,831.63 
---	--

Click "Continue" to verify.

✓ **Money Market**
Money Market

\$5,831.63

< BACK CONTINUE

Send Money to Another Mascoma Bank Customer

Select "Send money to another Mascoma Bank customer" from the dropdown menu. The Recipient information window is displayed.

Enter the necessary details and click "Save."

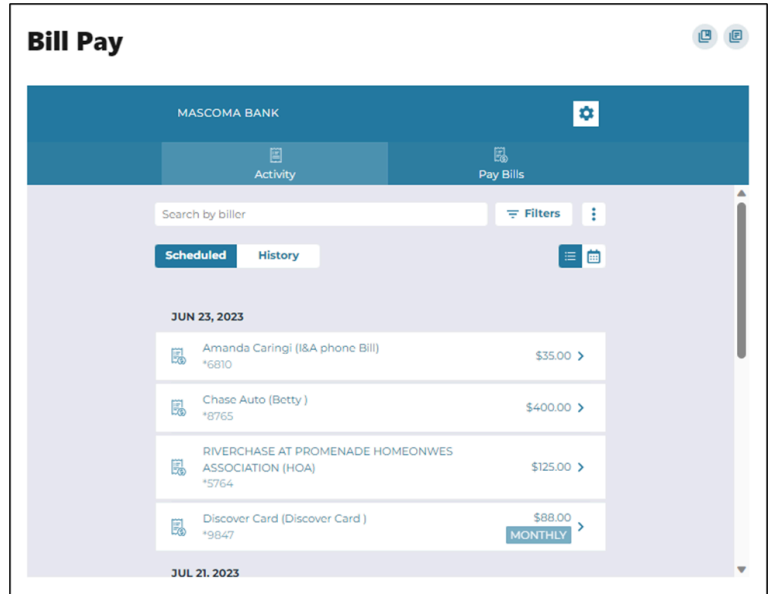
Verification is needed. Select from Text, Email, or Call to receive the code.

Confirm your identity using your chosen method.

Bill Pay

To access Bill Pay, navigate to Transfer and Pay menu option and select "Bill Pay."

The Activity tab lists all the scheduled and historical bill pays.

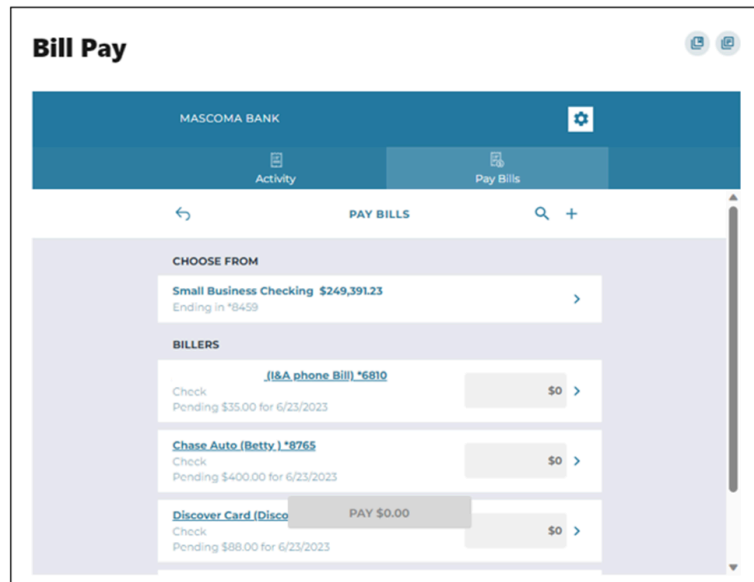


Pay Bills

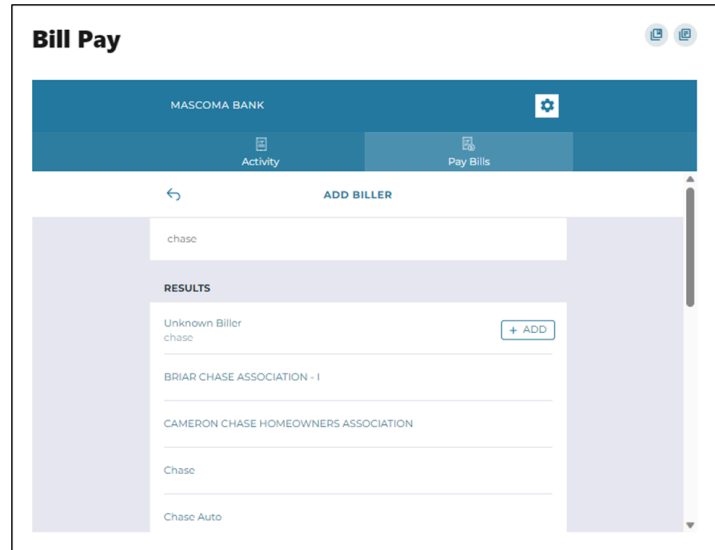
Select the Pay Bills tab to add a business payee and pay a business.

Add a Business Payee for Bill Pay

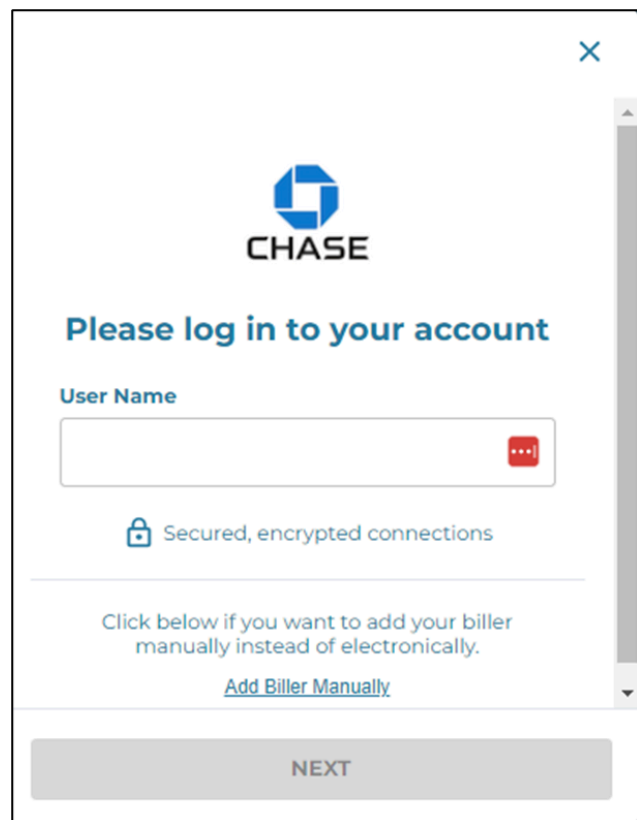
Click on "+" next to the search icon.



Enter the name of the biller you would like to add or add one manually by clicking the "Add" button.

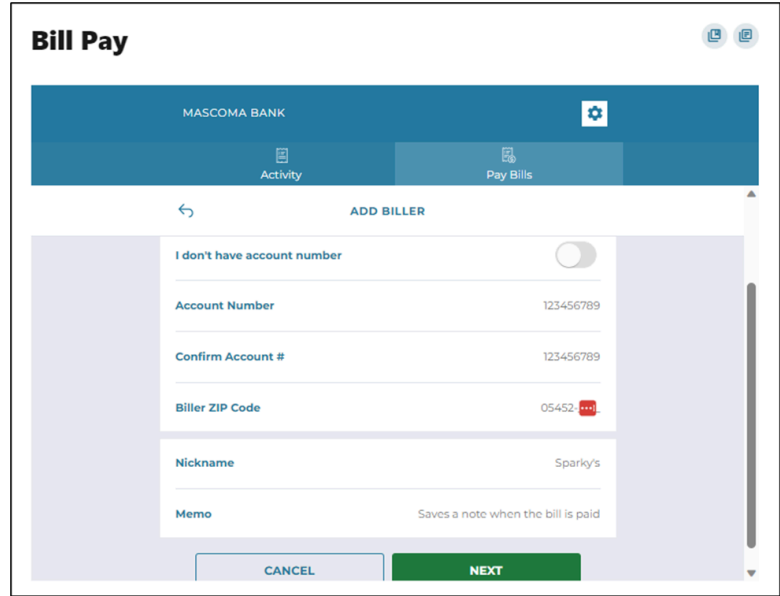


You can either log in to the chosen business's online platform by entering your credentials or click "Add Biller Manually" and click "Next."



To add a biller manually, enter all the biller information such as name, account number, zip code, nickname, and memo, and click "Next". The next screen will request that you add the address of the biller.

Verification is needed to add a business as a biller. A code is sent to your chosen method – email, text, or call. Enter the code and click "Verify."



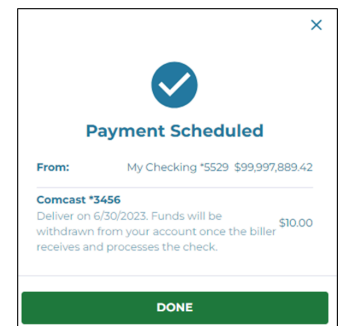
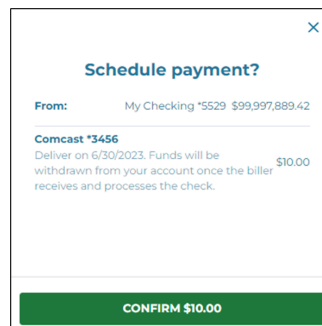
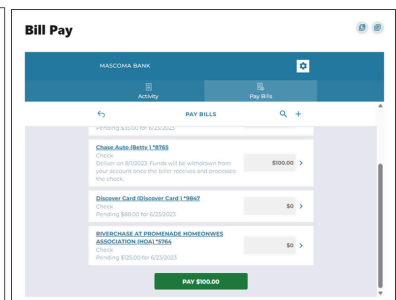
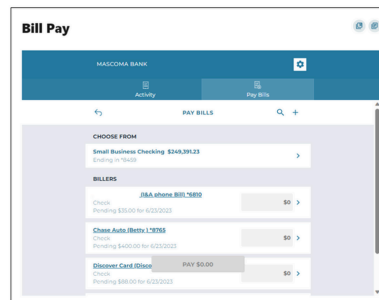
Pay a Business

Select "Pay Bills" tab in Bill Pay.

Select the account under "Choose From."

Select the Biller and enter the amount to pay. Click on "Pay \$XX.XX."

Payment is scheduled. Click "Done."



Pay a Person

Add a Payee - Individual

Select "+" next to "Pay A Person."

Bill Pay

MASCOMA BANK

Activity Pay Bills Pay A Person

← PAY A PERSON +

Enter name, phone or email

← CREATE GROUP FILTER

RECENT PEOPLE

- Charlie Brown Test (802) 233-4563
- Test Mailing Address amanda.caring@mascomabank.com
- Test Mobil (603) 727-2399
- Linus Van Pelt amanda.caring@mascomabank.com

Enter the contact details of the individual, including First Name, Last Name, Mobile Number, Email, Payment Delivery method, and a Security Question. The mobile number is the default payment delivery method. You can choose email address by clicking on the arrow.

Bill Pay

MASCOMA BANK

Activity Pay Bills Pay A Person

← ADD CONTACT +

First Name

Last Name Smith

Mobile Number (788) 555-1234

Email joesmith@google.com

HOW DO YOU WANT PAYMENT DELIVERED?

Mobile Number or Email required

SECURITY QUESTION

Click "Save and Pay."

Verification needed. Select Text, Email, or Call to receive the code.

Bill Pay

MASCOMA BANK

Activity Pay Bills Pay A Person

← ADD CONTACT +

HOW DO YOU WANT PAYMENT DELIVERED?

Send to (630) 876-1123

SECURITY QUESTION

Question childhood friend

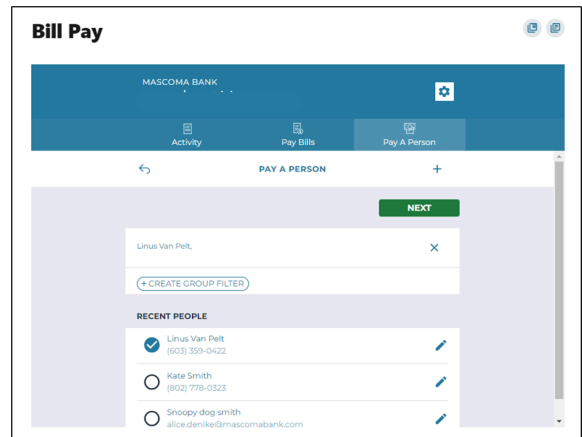
Answer mario

Your recipient will have to answer your security question before they can receive their payment. Please communicate the answer to them.

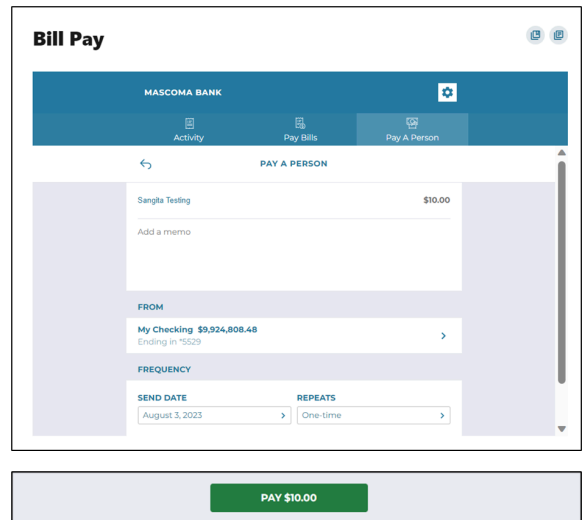
SAVE SAVE AND PAY

Pay a Person - Individual

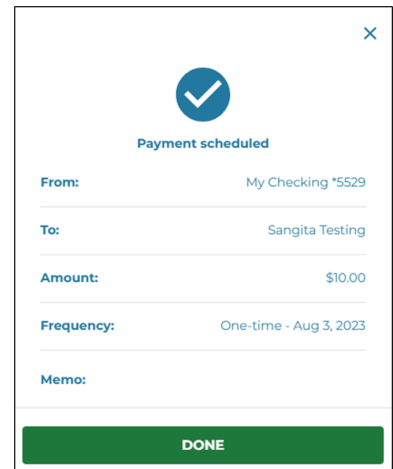
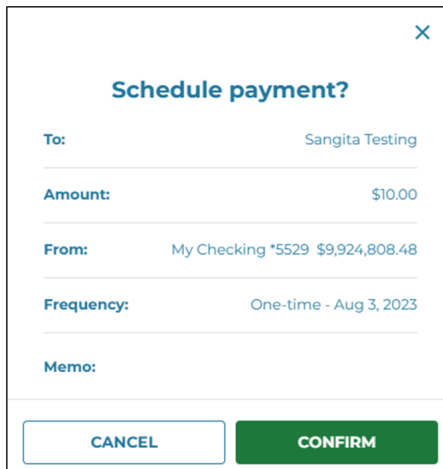
Select an individual payee by clicking the radio button.



Enter the \$ amount, add a memo, select the "From" account and enter the date and frequency for payment. Click "Pay."



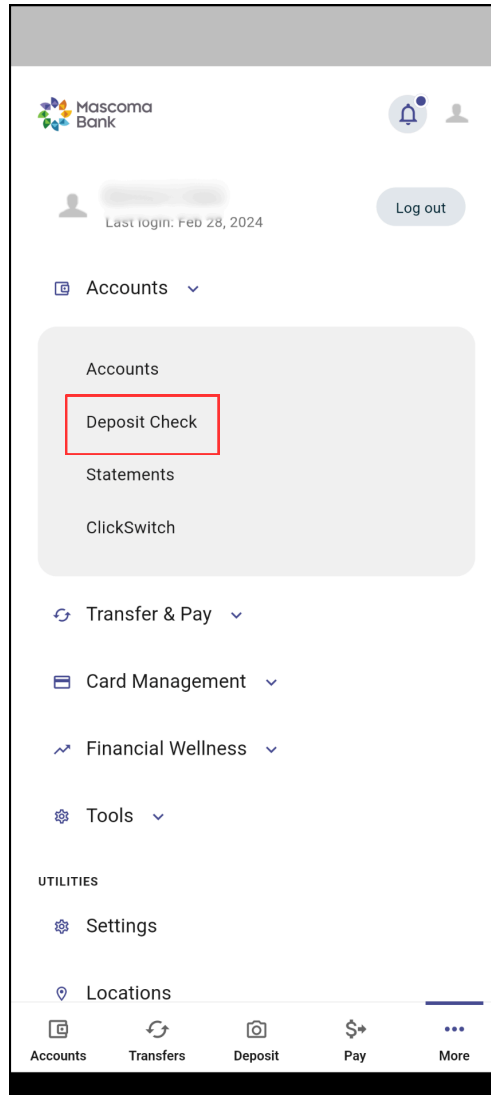
Confirm payment.



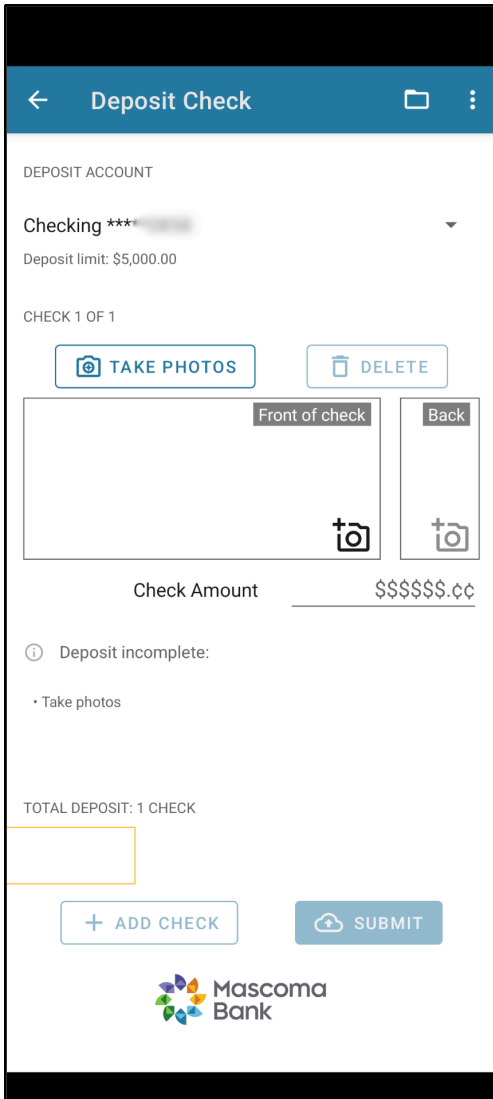
Mobile Deposits

Making Your Deposit

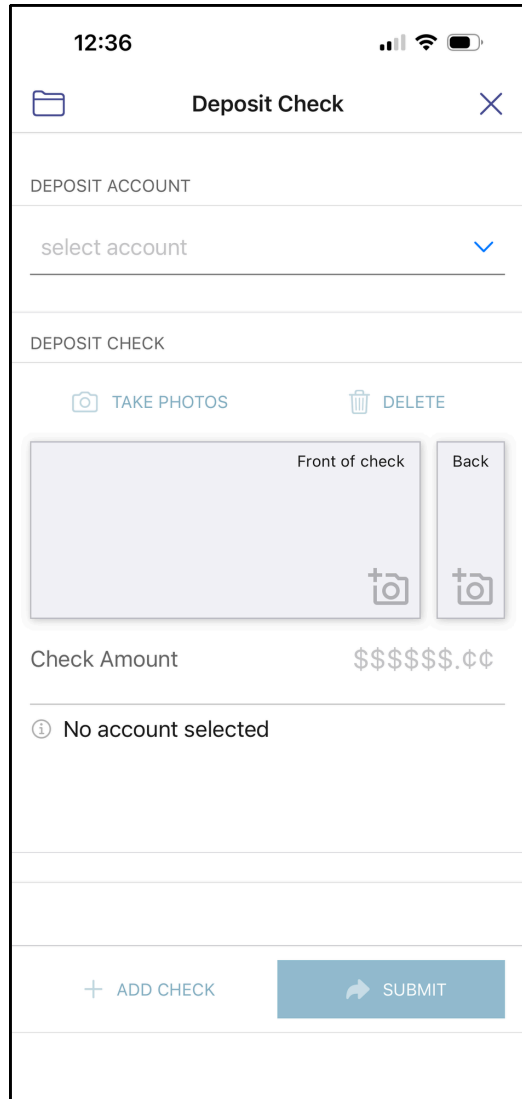
Under “Accounts,” tap on “Deposit Check.” You can also tap on the camera icon at the bottom of the screen (with “Deposit” labeled underneath). First-time users will need to accept disclosures.



Follow the prompts in the app to upload pictures of the front and back of your check, enter the amount, and submit.



Android



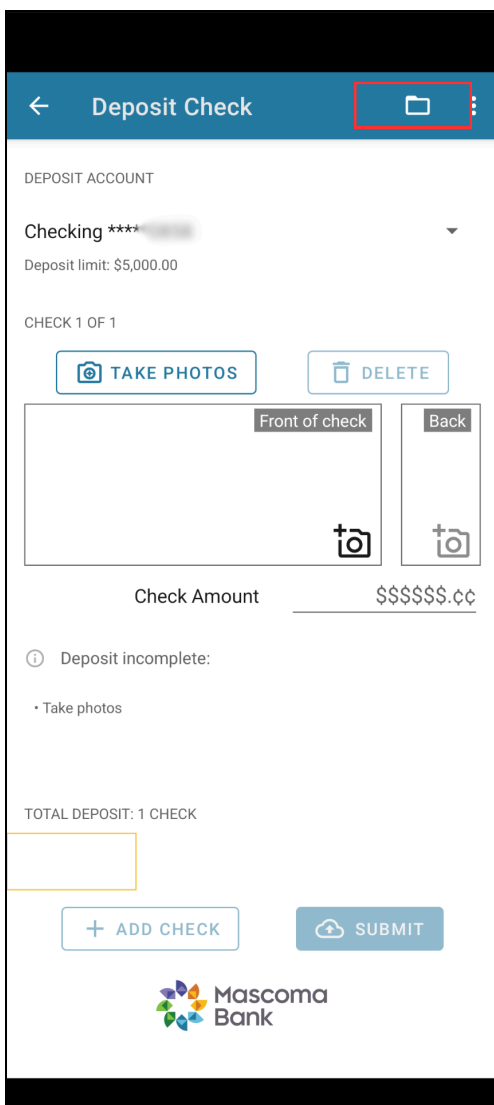
iPhone

Checking Your Mobile History

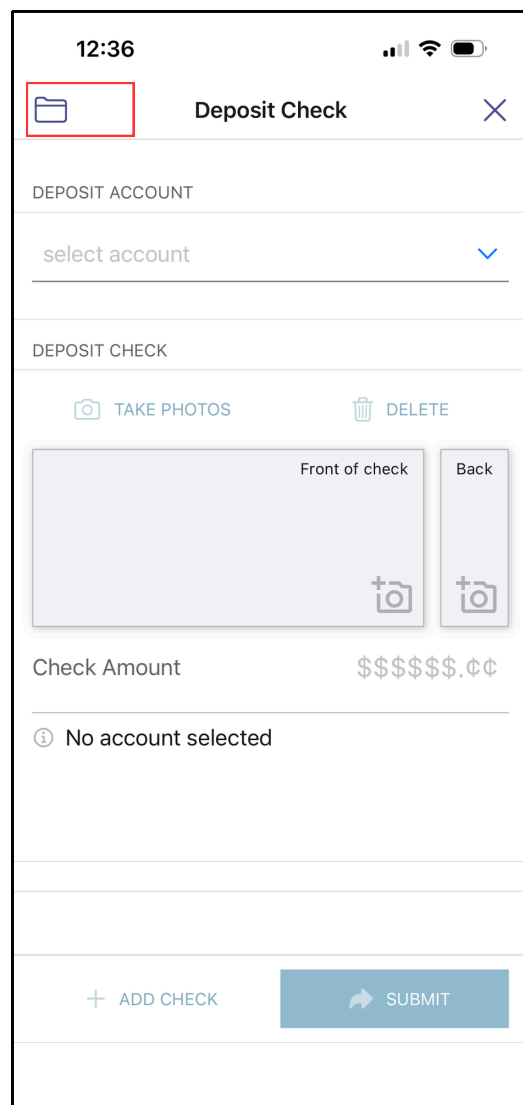
Got to "Mobile Deposit" as if to make another deposit.

Choose an account.

At the top, you'll see a folder icon.



Android

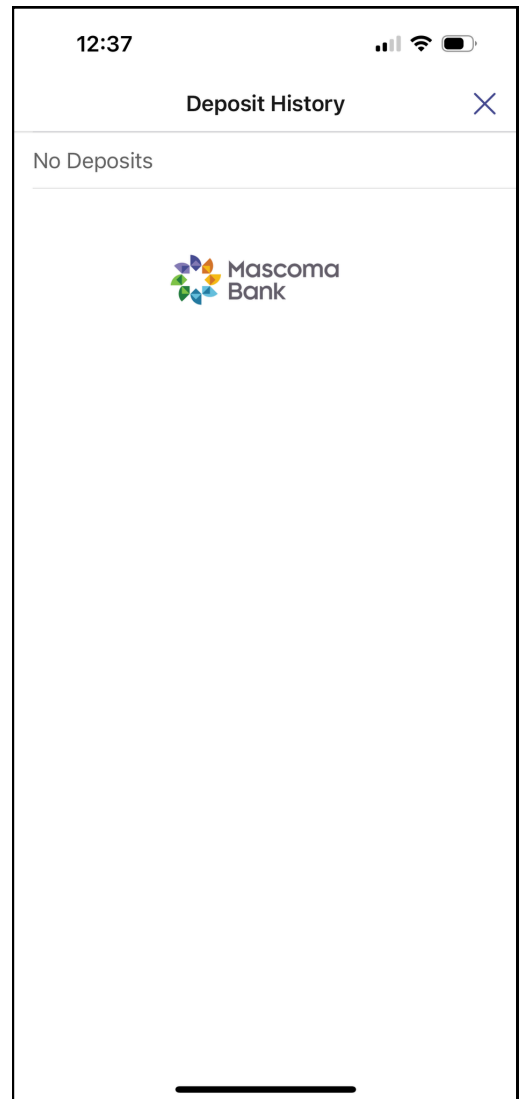


iPhone

Tap the folder to see your deposit history.



Android



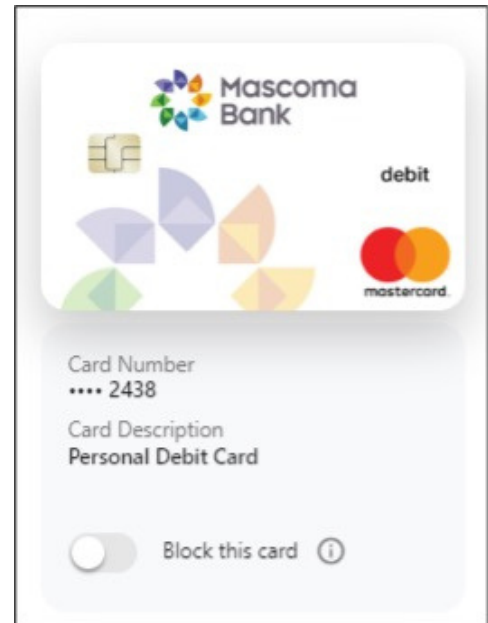
iPhone

Card Management

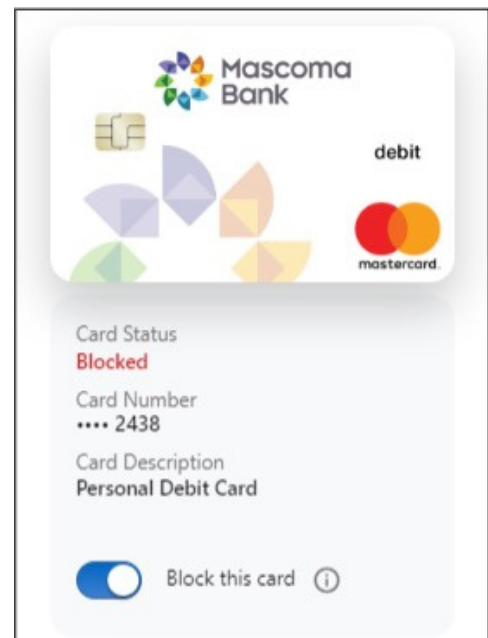
Manage My Card

Under the Card Management menu, you will find Manage My Card. Here you can block your card to prevent it from being used for new purchases without closing your account. You can unblock your card at any time.

Use the toggle to block the card. Click "Block this card."



Block this card



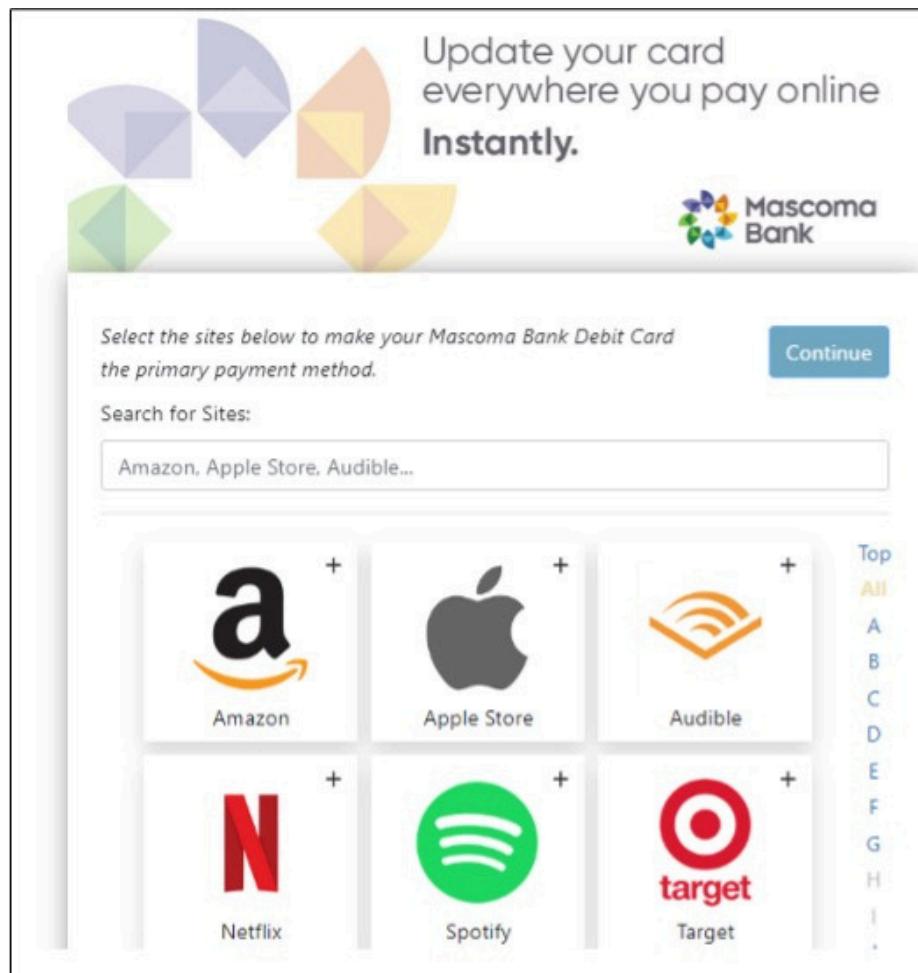
Use the toggle to unblock the card when/if you are ready.



Card has been successfully unblocked.

Card Updater

Update your card everywhere you pay online instantly.



Search for the merchant and click "Continue."

Enter your card and billing information once to update the payment method on all the sites you've selected. Click "Continue."

Enter your card and billing information once to update the payment method on all of the sites you've selected.

Email Address	Phone Number	
<input type="text"/>	<input type="text" value="XXX-XXX-XXXX"/>	
Name On Card	Card Number	
<input type="text"/>	<input type="text"/>	
Exp. Date	CVV	
<input type="text" value="MM/YY"/>	<input type="text"/>	
First Name	Last Name	
<input type="text"/>	<input type="text"/>	
Billing Address		
<input type="text"/>		
Billing Address Line 2		
<input type="text"/>		
City	State	Zip
<input type="text"/>	<input type="text" value="---"/>	<input type="text"/>

Follow the prompts to complete the process.

Travel Notice

Here you can submit travel notices for specific debit cards that are in your name only. Complete the fields and hit submit.

The screenshot shows a web interface for submitting a travel notice. At the top, a navigation bar includes links for Dashboard, Accounts, Transfer & Pay, Card Management, Financial Wellness, and Tools. The main content area is titled 'Secure Forms' and contains a 'Travel Notice' section. Below the title is a back link and a brief instruction: 'This request will only be completed for the specific debit card(s) that are in your name only. Any additional card holders must submit their own travel notification form or contact the customer care center.' A note follows: '**Please include each specific state and country you will be visiting to limit the chance of inaccurate blocks on your debit card during travel**'. The form consists of several input fields: 'Last 4 Digits Of The Debit Card' (with placeholder 'Enter number here'), 'Departure Date' (with placeholder 'Enter text here'), 'Return Date' (with placeholder 'Enter text here'), 'Best Phone Number To Reach While Travelling' (with placeholder 'Enter number here' and a red asterisk icon), 'States You Will Be Visiting (This Includes States You May Be Driving Through)' (with placeholder 'Enter text here'), and 'Countries You Will Be Visting.' (with placeholder 'Enter text here'). At the bottom right, there are 'Cancel' and 'Submit' buttons.

Dashboard Accounts Transfer & Pay Card Management Financial Wellness Tools

Secure Forms

[< Back](#)

Travel Notice

This request will only be completed for the specific debit card(s) that are in your name only. Any additional card holders must submit their own travel notification form or contact the customer care center.

****Please include each specific state and country you will be visiting to limit the chance of inaccurate blocks on your debit card during travel****

Last 4 Digits Of The Debit Card

Departure Date

Return Date

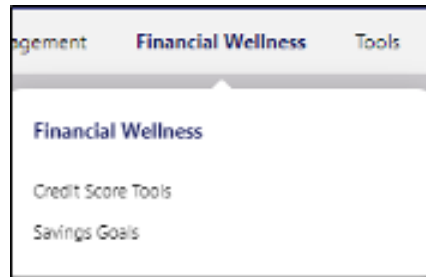
Best Phone Number To Reach While Travelling

States You Will Be Visiting (This Includes States You May Be Driving Through).

Countries You Will Be Visting.

[Cancel](#) [Submit](#)

Financial Wellness



Credit Score Tools

To navigate to Credit Score Tools, click on Financial Wellness then Credit Score Tools. Here you can view your credit score with daily score updates and credit monitoring.

Enter all the necessary details, check the authorization box, and click "Continue."

Savvy Money

If you are experiencing difficulties with this page, enable third-party cookies or [click here to open in a new window](#)

Hello, Lucy Van Pelt

First Name Lucy	Last Name Van Pelt
Address 245 Main St	
City Charlestown	State NH
ZIP Code 03603	
Date of Birth (MM/DD/YYYY)	
Social Security Number	

Please read and accept the following disclosure so we can retrieve your Credit Score and Report. **This is a soft pull and will not affect your score.**

I hereby authorize SavvyMoney, Inc. to continuously obtain my credit report and use the information to verify my identity, provide the services offered by SavvyMoney, Inc., determine whether I appear to qualify for credit offers, and invite me to apply for those made available by my financial institution. I may revoke this authorization at any time by terminating my account with SavvyMoney, Inc.

I understand, as the primary account holder, my credit score will be shown within this account. All joint owners, or individuals that can access this account, will be able to see my score.

Continue

Credit Confidence

Keep an eye on credit score and credit report changes with real time credit monitoring.

Daily Score Update

Stay on top of your credit score by refreshing your score every day.

Money-Saving Offers

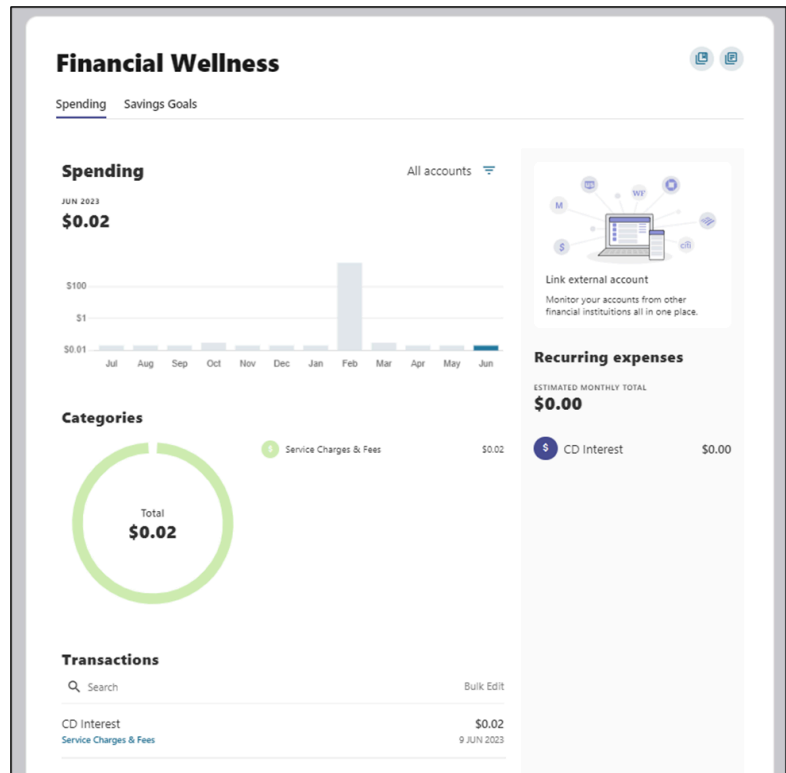
Qualify for best rates on new loans, credit cards, or refs based on your credit score.

Savings Goals

From the Savings Goals menu option, you can also navigate to the Spending screen.

Spending

The Spending dashboard gives you an overview of your spending over a period of time, spending based on categories, transactions, and recurring expenses.



Within the Spending screen, if you'd like to edit the category for an item, simply click on the transaction. A slideout will appear in which you can edit the category. There is a checkbox to select if you'd like all future transactions from this merchant to be applied to the new category. Make your edits and click save.

Transactions	
<input type="text" value="Search"/> Bulk Edit	
Withdrawal Other Expenses	\$90.00 20 SEP 2023
Shell Gasoline/Fuel	\$5.88 19 SEP 2023

Applies to all future transactions that contain the description below:
Shell ✎

Categorize Transaction ✕

Shell 18 SEP 2023 \$5.88

- Health & Personal Care
- Income & Deposits
- Insurance
- Investments
- Loans
- Other Expenses
- Shopping
 - Clothing
 - Furniture & Equipment
 - Groceries
 - Home Supplies
 - Shopping
 - Groceries
 - +

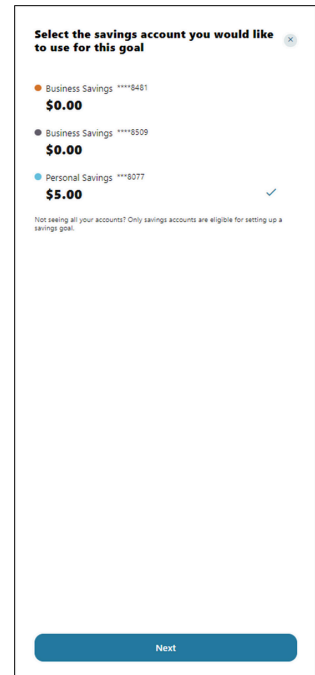
Savings Goal

The Savings Goals tab helps you create, manage, and track progress on your savings goals, while allowing you to create and manage income and expense thresholds.

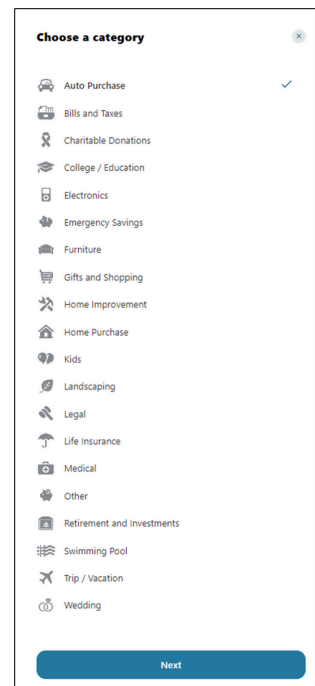
Financial Wellness	
Spending	Savings Goals
<p>Savings goals +</p> <ul style="list-style-type: none"> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p>Business Savings ****8481</p> <p>\$0.00</p> <p><input type="checkbox"/> Lap Swimming Pool \$0.00 / \$10,000.00 ▾</p> </div> 	

Create a Goal

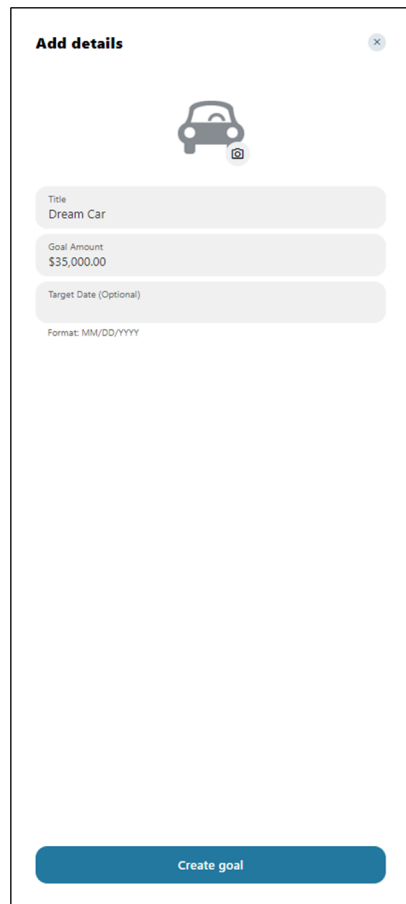
Select the savings account you would like to use for a goal. Click "Next."



Select the category. Click "Next."

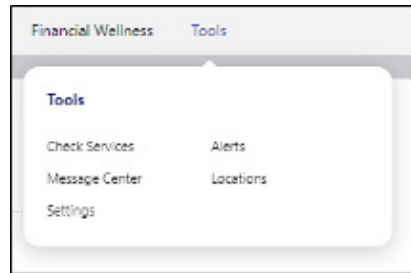


Add the necessary details to complete the goal settings, including Title, Goal Amount, and Target Date (optional). Click "Create goal."



The screenshot shows a mobile application interface for creating a goal. At the top, the title "Add details" is displayed in bold black text, with a close button (an 'x' in a circle) to its right. Below the title is a car icon with a small square icon to its right. The form consists of three input fields: "Title" with the value "Dream Car", "Goal Amount" with the value "\$35,000.00", and "Target Date (Optional)" which is currently empty. Below the "Target Date" field, the text "Format: MM/DD/YYYY" is displayed. At the bottom of the screen, there is a blue button with the text "Create goal".

Tools



Check Services

To access Check Services, navigate to the Tools tab on the menu.

Reorder Checks

Select the account from the dropdown menu and click "Next."

Click on "Order Checks."

You will be redirected to a third-party check supplier website. Please refer to the Appendix for third-party website screenshots.

We have chosen Deluxe Financial Services ("Deluxe") as our preferred check supplier. You are now leaving our website and will be redirected to the Deluxe check order site which is governed by its own privacy policy and terms of use.

If your page does not redirect in 10 seconds, click continue.

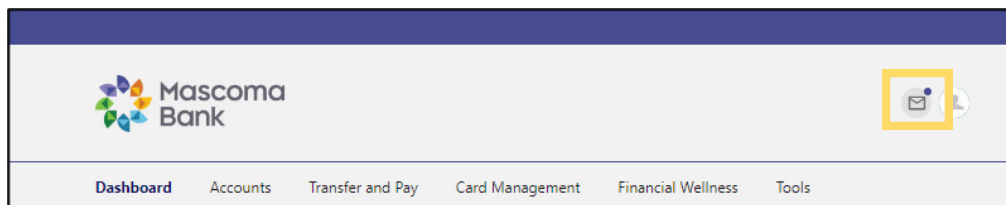
[Pause 2 minutes](#) [Continue](#)

Message Center

Your privacy is our top concern. You can securely send sensitive information such as your account number and other personal information by using the secure Message Center.

Navigating the Message Center

You can access the Message Center by clicking the envelope next to your profile icon or by navigating to Tools -> Message Center. You will be notified through the profile envelope if you have an unread message. The number of unread messages is indicated on the right side of the message envelope icon.



Compose a Message

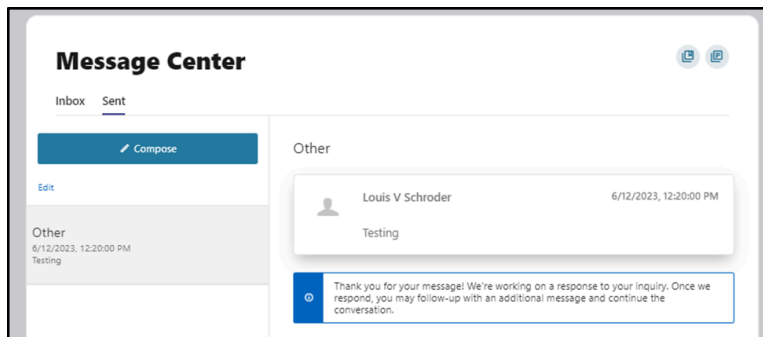
To compose a new message, click the Compose button on the Inbox tab of Message Center.

Select the message Subject from the dropdown menu.

Select the Account the message refers to from the dropdown menu.

Enter the Message body and select the "Attach Files" link to attach files to the message.

Click the "Send Message" button to send the message or click the "Cancel" button to close the New Message window without sending the message.

The screenshot shows the 'New Message' form. It has a title bar with a close button (X). The form contains three main sections: 'Subject' with a dropdown menu showing 'Choose subject'; 'Account' with a dropdown menu showing 'Not Account Specific'; and 'Message' with a large text area. Below the text area is a link that says 'Attach Files' and a note: 'You can attach up to 10 files (15 MB total)'. At the bottom of the form are two buttons: 'Send Message' (a blue button) and 'Cancel' (a white button with a blue border).

Respond to a Message

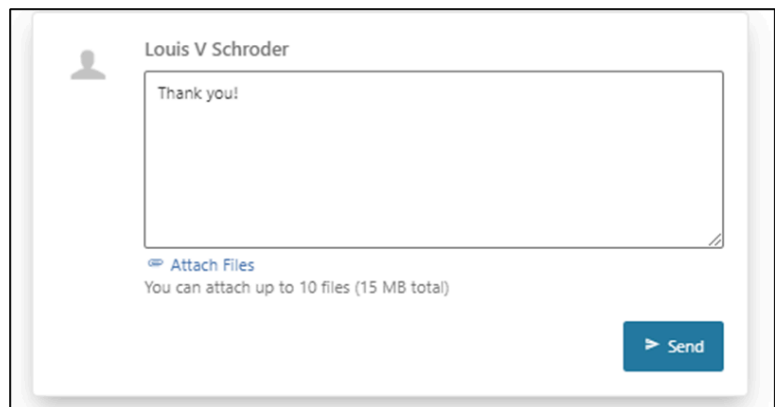
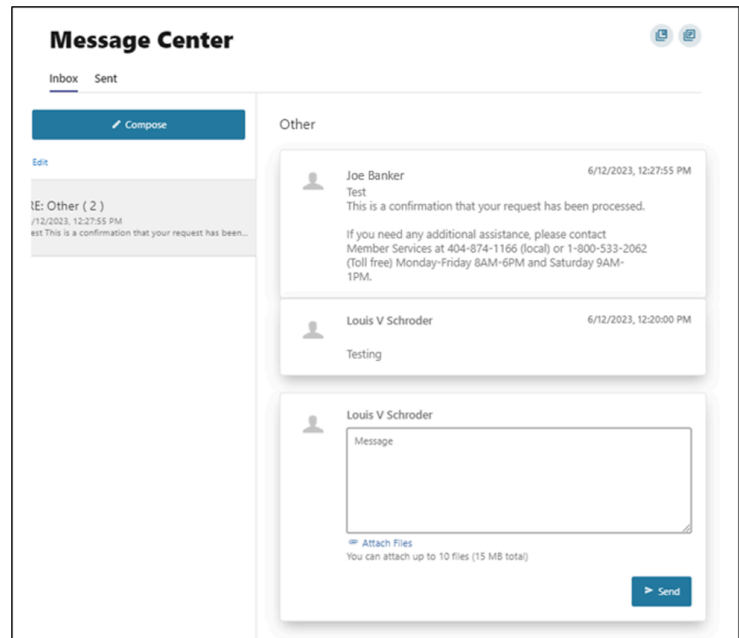
To reply to a message, select the message thread to respond to.

View the messages within the thread.

Enter a Message response.

Select the "Attach Files" link to attach files to the message.

Click the "Send" button to send the response.



Message Actions

You have the ability to mark a message thread as unread or read, or to delete it.

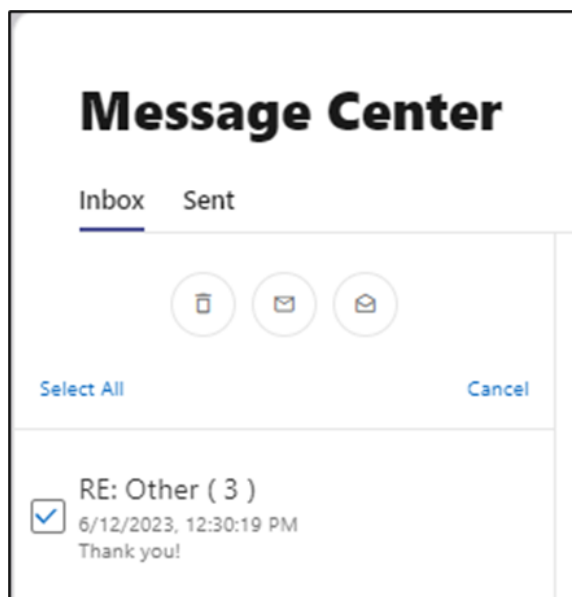
Click the Edit link to view the message actions.

Click the checkbox next to the message thread to act on.

Click the delete (trash can) button to delete the message threads.

Click the unread (envelope) button to mark the message thread as unread.

Click the read (open envelope) button to mark the message threads as read.



Sent Messages

The Sent tab allows you to view and delete messages that have been sent.

Alerts

You can choose to make changes to your account alerts and notifications settings by navigating to Alerts under the Tools menu.

General Alerts: Default security alerts and other notifications triggered by important events, such as changes to your personal information.

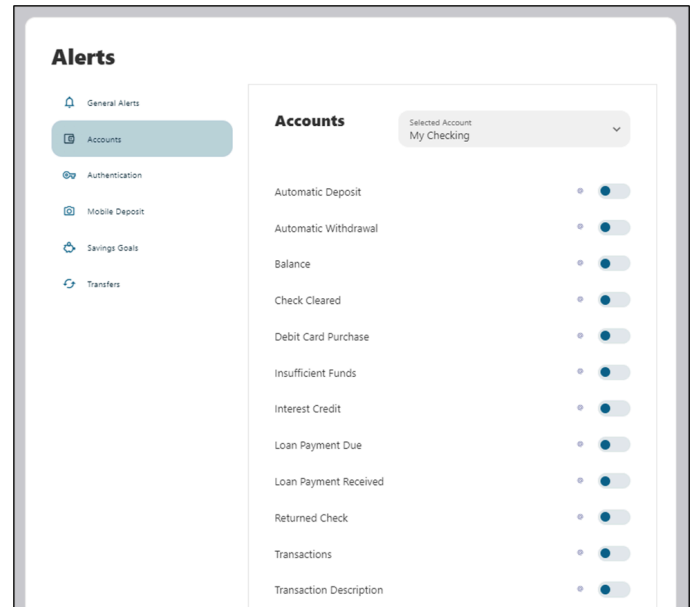
Accounts: You can enable alerts and notifications for changes and activities related to your accounts such as balance, balance summary, transactions etc.

Authentication: You can enable access to your online banking.

Mobile Deposit: Set up notification when a mobile deposit is completed.

Savings Goals: Set up notification when your saving goals are completed or endangered.

Transfer: Set up notifications related to transfer activities such as transfer fails or successes, external transfer account added, etc.



SMS

You can receive alerts by email or SMS.

Before you can receive text alerts, you must verify that your phone can receive text messages.

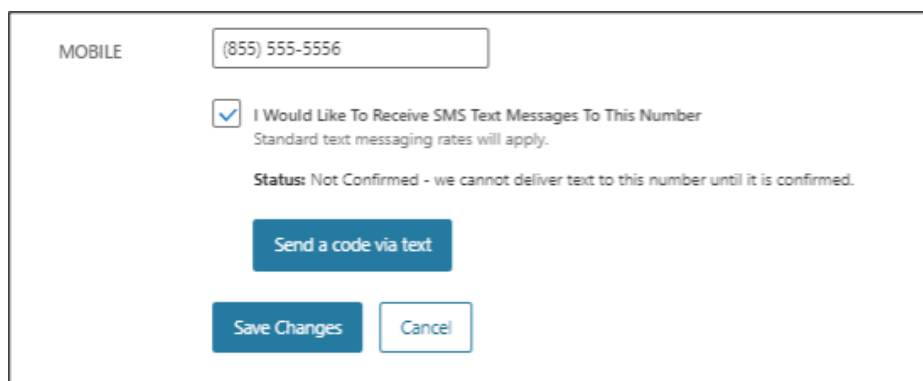
Within Digital Banking, go to the Tools menu, then select Settings, then Contact.

Click on the pencil icon next to Mobile to edit.



A summary card for mobile contact information. It displays 'MOBILE' on the left, the number '5556' followed by 'PREFERRED' and 'SMS' in a dark box, and 'Not Confirmed' on the right. A pencil icon is visible in the bottom right corner.

Add your mobile number and click the box next to "I Would Like To Receive SMS Messages To This Number," then click "Send a code via text." Then click "Save Changes."

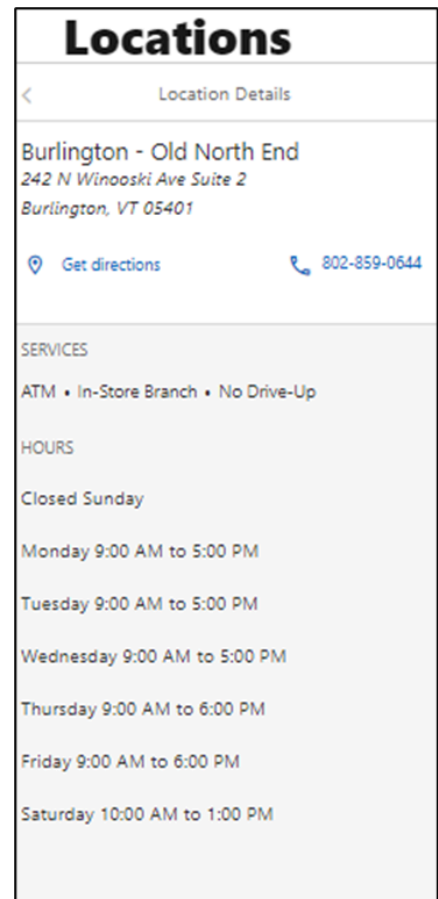
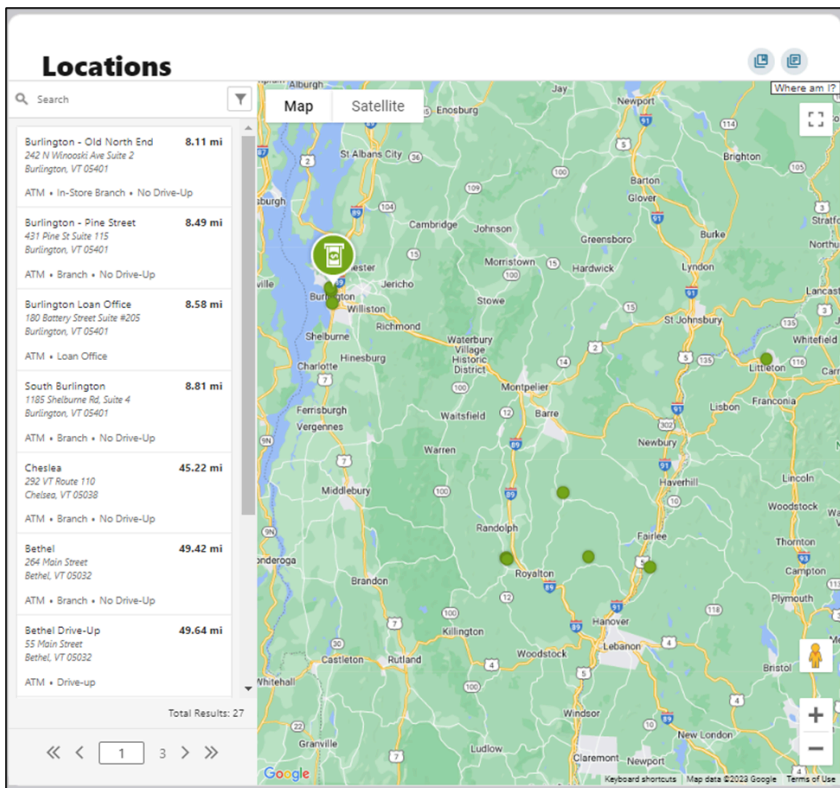


An edit form for mobile contact information. It features a text input field containing '(855) 555-5556'. Below the input is a checked checkbox with the text 'I Would Like To Receive SMS Text Messages To This Number' and a sub-note 'Standard text messaging rates will apply.' Below the checkbox is a status message: 'Status: Not Confirmed - we cannot deliver text to this number until it is confirmed.' At the bottom, there are three buttons: 'Send a code via text' (dark blue), 'Save Changes' (dark blue), and 'Cancel' (light blue).

You will receive a text message to your mobile number with a code. Please enter this number to complete the verification process.

Locations

You can access information regarding Mascoma Bank ATM locations and branches by navigating to Locations under the Tools menu.



Secure Forms

To navigate to the secure forms, go to the Tools menu > Customer Service. Here you can submit a travel notice for your debit card or submit an address change.

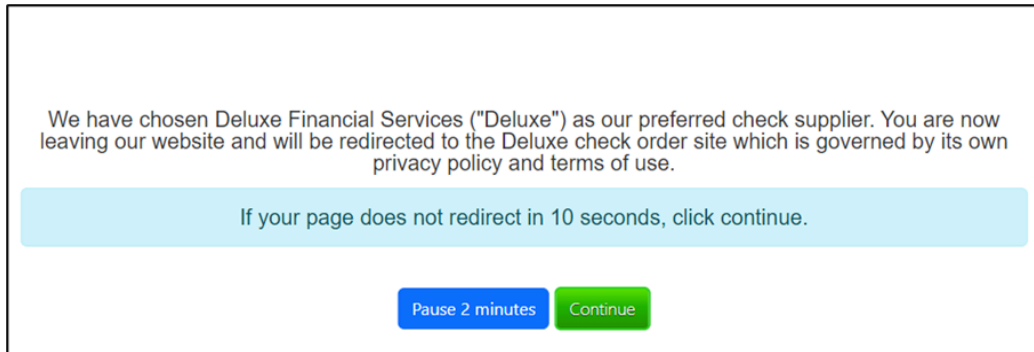
The screenshot shows a web interface titled "Secure Forms". In the top right corner, there are two circular icons: one with a document and another with a list. Below the title, there is a button labeled "View Submitted Forms". Under the heading "Travel Notices", there is a link labeled "Travel Notices". Under the heading "Address Updates", there is a link labeled "Address Change Request".

The screenshot shows the "Travel Notice" form. At the top, there is a navigation bar with links: Dashboard, Accounts, Transfer & Pay, Card Management, Financial Wellness, and Tools. The form title is "Secure Forms" with the same two circular icons in the top right. Below the title is a "< Back" link. The main heading is "Travel Notice". Below this is a paragraph: "This request will only be completed for the specific debit card(s) that are in your name only. Any additional card holders must submit their own travel notification form or contact the customer care center." Below that is a note: "**Please include each specific state and country you will be visiting to limit the chance of inaccurate blocks on your debit card during travel!**". The form contains several input fields: "Last 4 Digits Of The Debit Card" (with placeholder "Enter number here"), "Departure Date" (with placeholder "Enter text here"), "Returns Date" (with placeholder "Enter text here"), "Best Phone Number To Reach While Traveling" (with placeholder "Enter number here" and a red asterisk icon), "States You Will Be Visiting (This Includes States You May Be Driving Through)." (with placeholder "Enter text here"), and "Countries You Will Be Visting." (with placeholder "Enter text here"). At the bottom right, there are "Cancel" and "Submit" buttons.

Select the appropriate form, complete the fields, and hit "Submit." You can also view your submitted forms by clicking the button shown above.

Appendix

Reorder checks third-party website screenshots for reference.



Enter the necessary details and click on "Save Changes." Select the check type and quantity from the drop-down menu and click on "Confirm and Next."

Home My Orders Customer Service Sign out 877-838-5287

Mascoma Bank This is a secure site - your session will discontinue after 15 minutes of inactivity. View Cart 0 Items

Personal Products Check Enhancements Home Office / Desk Books

Customize your check below **Antique High Security**

Check Imprint

Change Font: STANDARD TYPE

LUCY Mia VAN PELT

Title Suffix

245 MAIN ST

CHARLESTOWN

New Hampshire

03603

Home Phone

802-777-9547 Ext.

Put home phone and work phone on the same line

Business Name

Miscellaneous Line

Account Open Date (mm/yy)

Save Changes Revert

* Edits made on this site will not be updated to the printer's proof.

Antique High Security

LUCY VAN PELT
802-777-9547
245 MAIN ST
CHARLESTOWN NH 03603
US

101

MA SCOMA BANK

Heat Reactive Ink

* Please note that the personalization placement, size and lettering style presented here are examples. The actual product you receive and its features (such as personalization and enhancements) may appear larger, smaller or in a different lettering style/format than shown here.

Elegant and traditional. This design is a subtle way to add a bit of class to your checks. Includes fraud-detering features such as a security square and heat-reactive ink.

Check Type	Quantity	Your Total
Duplicate	2 Boxes	\$ 93.50

Confirm and Next

Put home phone and work phone on the same line

Business Name

Miscellaneous Line

Account Open Date (mm/yy)

[Save Changes](#) [Revert](#)

* Edits made on this site will not be updated to your financial institution.

Check Details [Clear](#)

Starting Check Number

Symbol [Clear](#)

Symbol Monogram None

Background Image [Clear](#)

Background Image None

Message [Clear](#)

Standard Message No Message

Additional Signature Line

* Please note that the personalization placement, size and lettering style presented here are examples. The actual product you receive and its features (such as personalization and enhancements) may appear larger, smaller or in a different lettering style/format than shown here.

Elegant and traditional. This design is a subtle way to add a bit of class to your checks. Includes fraud-detering features such as a security square and heat-reactive ink.

Check Type	Quantity	Your Total
Duplicate	2 Boxes	\$ 93.50

[Confirm and Next](#)

Design Options

Check Design Categories:

Alzheimer's Association® High Security

Alzheimer's Association® Mini-Pak High Security

American Red Cross® High Security

American Red Cross® Mini-Pak High Security

Review the details and click on "Confirm and Checkout."

Personal Products Check Enhancements Home Office / Desk Books

Confirm Your Check Design

* Please note that the personalization placement, size and lettering style presented here are examples. The actual product you receive and its features (such as personalization and enhancements) may appear larger, smaller or in a different lettering style/format than shown here.

WAIT! Would you prefer one of these designs instead?
If one of these designs reflects you better, click on it. We'll automatically update your order to use the design you choose.

Checks for the Cure® High Security - Licensed - Duplicate

Nature's Garden High Security - Licensed - Duplicate

Primrose High Security - Licensed - Duplicate

Order Details [Edit](#)

Your Total **\$ 93.50**
(Price Includes Standard Delivery and Applicable Tax)

Selected Design
Antique High Security - Duplicate - 2 Boxes - \$ 93.50

Font
Standard Lettering- Included

Symbol or Monogram
None Selected.

Shadow Print
None Selected.

Messages
None Selected.


Additional Signature Lines
None Selected.

Discount \$ -0.00


[Confirm and Continue Shopping](#)

[Confirm and Checkout](#)

Review the cart details and click on "Place Your Order."



Your Cart

Product	Quantity	Subtotal	Delivery/Processing	Total Price
 <p>Antique High Security - Duplicate Edit Preview Remove Details Lettering - Standard Lettering</p>	2 Boxes	\$ 84.50	Four-Day Delivery (4 days) (+ \$ 36.00) ▼ more options	\$ 120.50

Promotional Code

Subtotal	\$ 84.50
Delivery/Processing	Included
Enhanced Delivery	\$ 36.00
Discount (s)	\$ -0.00
Total	\$ 120.50

NOTE: The final price and order may vary based on your financial institution adjustments. Some Restrictions Apply. For a complete description of all applicable charges, see [FAQ](#).

Shipping Information

Please note that changes made here will not update financial institution records. To ship to a non-U.S. address, please place order with your financial institution or call 866-838-5301.

Use the Address from my Imprint

LUCY VAN PELT
245 MAIN ST CHARLESTOWN, NH 03603
US

New Shipping Address

[Click to enter shipping address](#)

Phone number *
Enter your contact phone number below. We'll only use this if there's an issue with your order that requires us to call you.

Email address * [?]
Provide your email address to receive order and shipping confirmation emails (and delivery notifications, if applicable).

* Required field

Send me reminders to reorder checks from Deluxe.

Send me updates on special offers and other products available from Deluxe.

Unselect one or both boxes if you do not wish to receive marketing emails.

Payment Information

The total price of \$ 120.50 will be deducted from checking account XXXXXX5529.

I understand that by clicking 'Place Your Order', I am also agreeing to Deluxe's [Terms and Conditions](#).