

ONLINE BANKING

USER GUIDE

Updated February 2018



100 Church Street
German Valley, IL 61039
815-362-2310
www.germanamericanstatebank.com
Member FDIC

ONLINE BANKING LIVE 3/26/2018

March 23, 2018

At approximately 3:00 pm on 3/23/18 your online banking access will be turned off for any changes or transfers. You can continue to use online banking to view your accounts; however, you will not be able to transfer funds online.

March 26, 2018

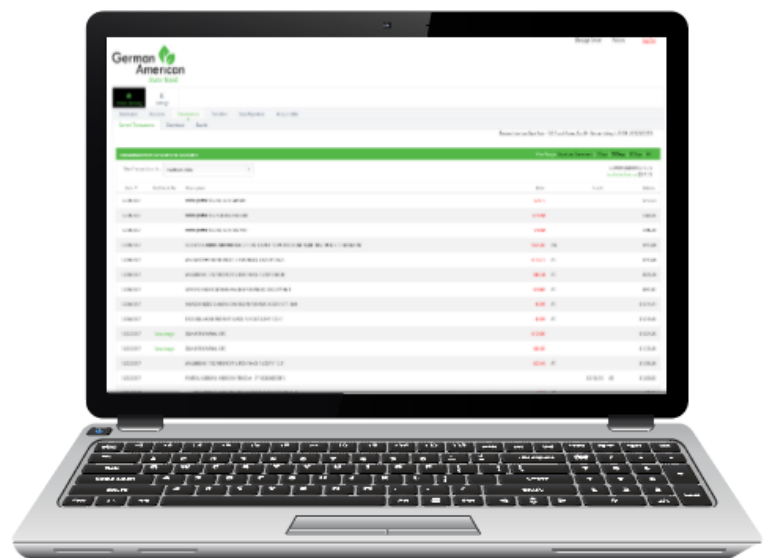
The new online banking system is live.

You can access your accounts through www.germanamericanstatebank.com. Access to online banking is available via computer and a mobile device (visit our resource page to view a list of supported browsers). You will receive multiple prompts the first time you sign in to online banking, including acceptance of the new terms and conditions of GASB's online banking feature. Scheduled recurring transfers between your GASB accounts will continue as scheduled after the upgrade is completed.

IMPORTANT!

EXTERNAL TRANSFER INFORMATION WILL NOT CONVERT TO THE UPGRADED SYSTEM.

We suggest making a note of your current external transfers before the upgrade, to make re-establishing them easier after 3/26/18. **External transfers will now appear in a separate tab from regular transfers, called External Transfers.**



Login Process

First Time Login after the Upgrade (Existing Users)

1. Click the appropriate Online Banking Login link located in the bottom right corner of our website: www.germanamericanstatebank.com.
2. Enter your current username into the field below and click **Submit**. Your user name is the same one established prior to the upgrade. If you do not know your username please contact German American State Bank at 815-362-2310.

German American State Bank

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Login to Online Banking [Click Here to Enroll](#) [Test Browser](#) [Home](#)

Welcome to German American State Bank Online Banking

Click the links below for helpful information*

[Supported Browsers](#) | [Tips for Preventing Fraud](#)

Online Banking ID:

Some internet browsers may save user names and passwords. This will automatically complete any login for you and may allow people at your computer to use your logins without knowing your passwords. For your security, please review your internet browser's "Help" section, or contact their Customer Support, to see if this option is available and how to turn it off.

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3. Enter your temporary password in the field shown below and click **Submit**. **Information regarding your temporary password will be sent via email on 3/19/18 (please check your spam folder for the email)**. If you do not know your temporary password please contact German American State Bank at 815-362-2310.

German American State Bank

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Login to Online Banking [Click Here to Enroll](#) [Test Browser](#) [Home](#)

Please verify your personal image

For security purposes, each time you login verify that the image on the left is the image you selected as your Personal Image.

If you have not set up your Personal Identification Image, a random image will appear. When you log in, you will be prompted to select an image.

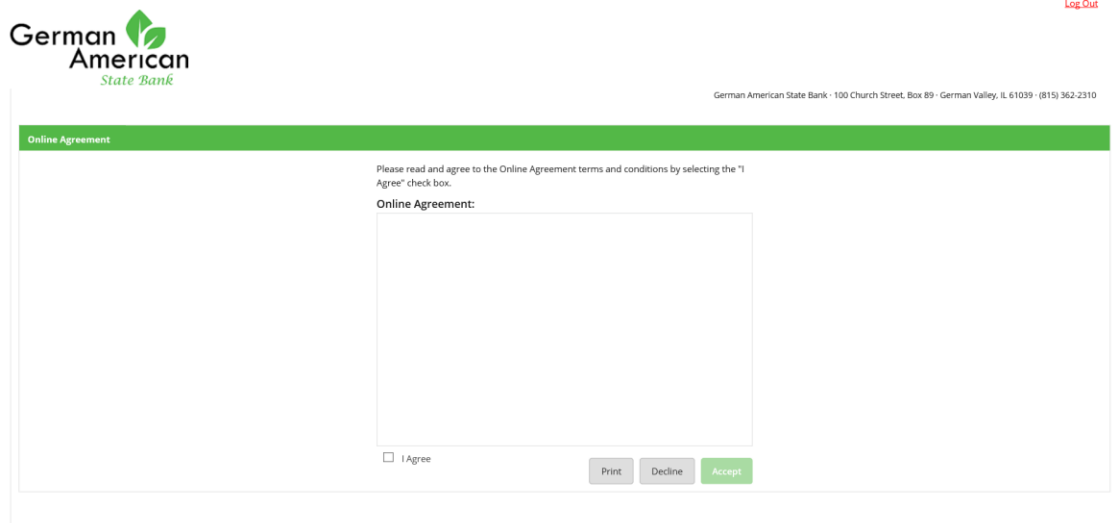
Online Banking ID:

Online Banking Password: [Forgot Password?](#)

Some internet browsers may save user names and passwords. This will automatically complete any login for you and may allow people at your computer to use your logins without knowing your passwords. For your security, please review your internet browser's "Help" section, or contact their Customer Support, to see if this option is available and how to turn it off.

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4. Read the Online Banking User Agreement. If you accept the terms and conditions check the “I Agree” box and then click **Accept**.



The screenshot shows the German American State Bank logo in the top left corner and a "Log Out" link in the top right. Below the logo is the text "German American State Bank - 100 Church Street, Box 89 - German Valley, IL 61039 - (815) 362-2310". The main content area is titled "Online Agreement" and contains the following text: "Please read and agree to the Online Agreement terms and conditions by selecting the 'I Agree' check box." Below this is a large empty rectangular box labeled "Online Agreement:". At the bottom left of the page is a checkbox labeled "I Agree". At the bottom right are three buttons: "Print", "Decline", and "Accept".

5. After you first log in, you must create a new password. Enter your temporary password in the current password box. Enter your new password making sure it adheres to the password rules as shown. After typing your new password a second time to confirm, click **Continue**.

Information Message: Password Change Required.

Create Your Password

Please create a new Password for access to Online Banking.
Passwords must be between 8-15 characters in length, and must contain a combination of letters, numbers and special characters.

Change your Online Banking Password (required):

Enter your current Password *

Enter your new Password *

Reenter your new Password *

Continue

Password Rules

- Must contain at least 1 letter
- Must contain at least 1 number
- Must contain at least 1 special character +_#@!\$*~
- Must be between 8 and 15 characters in length
- Must not match or contain your ID
- Must not match one of the previous 4 Passwords

6. Choose your security image. This is the image that will be shown each time you login to online banking in the future. Once selected press **Submit** to continue.

Please verify your personal image


For security purposes, each time you login verify that the image on the left is the image you selected as your Personal Image.

If you have not set up your Personal Identification Image, a random image will appear. When you log in, you will be prompted to select an image.

Personal Icon

Current Image
No Image Selected

Click to Select or Change your Image



<<< Prey Next >>>

Cancel **Submit**

7. Read the security features page. The security image you selected will appear in the bottom left hand corner. When you have read the page click **Continue** to proceed.

Security Features

What is it?

In order to make your online banking experience as secure as possible, we are introducing a new security feature that detects any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity.

How does it work?

If we detect any unusual or uncharacteristic activity, we will ask you to answer your security questions to make sure that it's really you. This will most likely be a very rare occurrence.

What are the next steps?

Answer and verify three security questions.
Continue banking, with an even higher level of security!

Continue

- Select and answer your security questions. These are used as additional verification if there is high risk activity on your account. Once completed click **Submit**.

NOTE: Answers to security questions are not case sensitive. Edit questions and answers before clicking Confirm. **Once Confirm is selected, questions and answers cannot be modified. You will be prompt every 180 days to choose new security questions.**

Security Questions (required):

We will monitor the login activity and transactions performed in your account. If we suspect a high-risk transaction is about to be performed, we will ask you a few verification questions. Please take a moment to select one question from each of the three drop-down menus.

Question One:

Answer:

Question Two:

Answer:

Question Three:

Answer:

Submit

9. Enter or update your email address and establish a password reset question and answer. Answers are case sensitive. These options are also available under settings if you choose to update your information at a later date.

***If you are signed up for e-statement and update your email here you must also update it under the STATEMENTS tab.**



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Personal Information

Enter/Update Email Address, Password Reset Question & Answer

Email address on file:

* The question and answer field below are used to prompt you when you need to reset your password.

Password Reset Question:

Password Reset Answer:

10. You have now completed the Online Banking initial set up. Press **Continue** to be directed to your new Online Banking home screen.



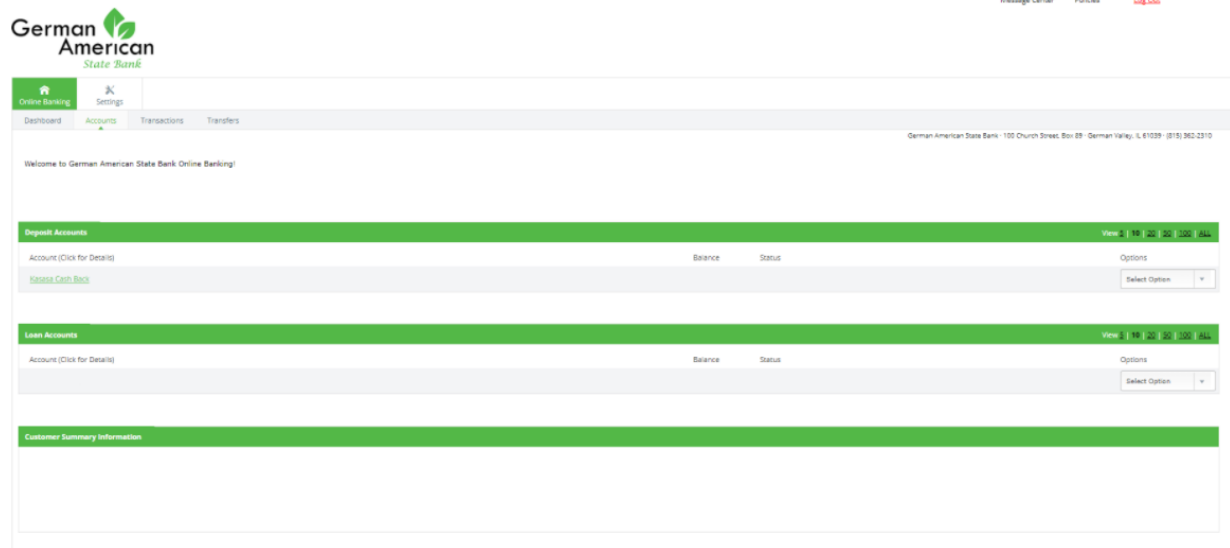
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Your settings have been saved.

Thank you for completing the setup of your verification information. We will only ask you to answer the questions if we detect any unusual or uncharacteristic activity. Click 'Continue' below to continue your session.



11. Welcome to your new Online Banking! Please take a moment to familiarize yourself with the new layout and features. The first screen you are taken to is the Account Listing Screen. Your accounts will be grouped by category. Your accounts will be shown by the last four digits of your account number for accounts opened prior to the upgraded system. Accounts opened after the upgrade will appear under the accounts tab but not under the dashboard. This can be added using the widget under Accounts.



Online Banking Dashboard

After logging into Online Banking, the initial page that appears will be your Dashboard. You have the option to choose which page you'd like to appear when you first log in – the customizable Dashboard or the Accounts page.

Set Accounts Page as Homepage

Do not select **Set As Start Page** on the Dashboard page. Going forward, the Accounts page will be the landing screen upon login.

[Set As Start Page](#) | [Configure This Page](#)

Set Dashboard As Homepage

Click **Set As Start Page** on the Dashboard page. You now have the option to customize your Dashboard with widgets you wish to appear on the page (i.e. My Accounts, Recent Transfers, etc.)

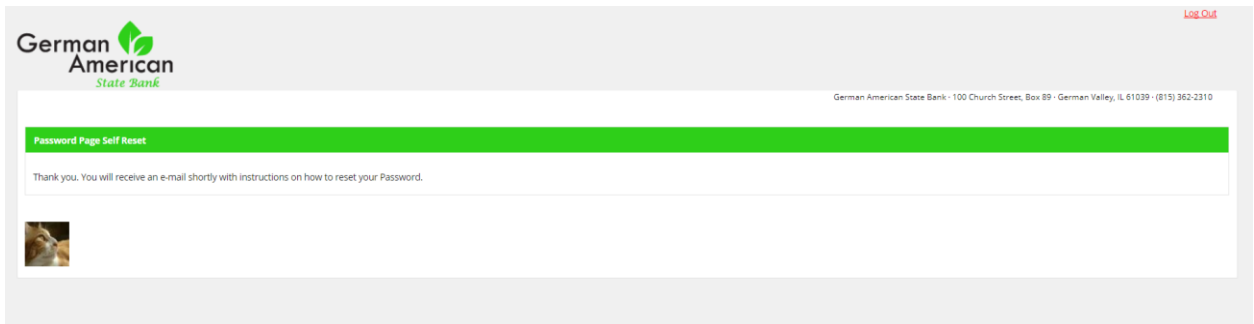
Customizing My Dashboard

Click the link **Configure This Page** which will open a window allowing you to modify which Online Banking widgets you wish to appear or not appear on your Dashboard after logging in.

1. After clicking **Configure This Page**, a window will open. Choose a column to configure from the **Select Column to Configure** drop down field. You may select Left, Center and Right column. The column you select will be the column you will be modifying.
2. Add widgets by clicking the (+) icon adjacent to each widget. These widgets will appear on your Dashboard page.
3. Removing widgets by clicking the (-) icon adjacent to each widget. These widgets will not appear on your Dashboard page.
4. Return to Step 1 above and select a different column to configure until the Left, Center, and Right column is modified to your desire. Click **Save** to apply these changes. Your Dashboard will reload to reflect your selections.

The screenshot shows a window titled "Configure This Page" with a close button (X) in the top right corner. Below the title bar is a text box containing the instruction: "Drag and drop or use the (+) to add widgets to your view or (-) to remove them. Also, drag and drop the order they will appear." Below this is a form with a dropdown menu labeled "Select Column To Configure:" set to "Center Column". The main area is divided into two columns. The left column is titled "3 items selected" and contains a "Remove all" link. It lists three widgets: "My Accounts", "Scheduled Transfers", and "Recent Transfers", each with a minus sign (-) to its right. The right column is titled "Add all" and contains one widget: "Recent Transactions" with a plus sign (+) to its right. At the bottom right of the window are "Cancel" and "Save" buttons.

Password reset tool



Email will be sent stating the below.

You have requested that your Online Banking Password be restored. To confirm this request, please [click here](#).

This link will be valid for 2 hours.

Can attempt 3 times in 24 hours to reset. Otherwise GASB representative will restore in back office.

Navigating Online Banking

After login, you may navigate Online Banking by selecting a tab or sub tab. If you have questions about navigating Online Banking, please contact us at 815-362-2310 and we will happily assist you.

NOTE: You may make change to login information, email address, account names, account display options, and password reset settings under the **Setting tab** in Online Banking. You may also set up account alerts under the **Settings Tab**.

Questions?

Should you have any questions concerning the information in this guide, we encourage you to speak with one of our knowledgeable bank representatives at (815) 362-2310.