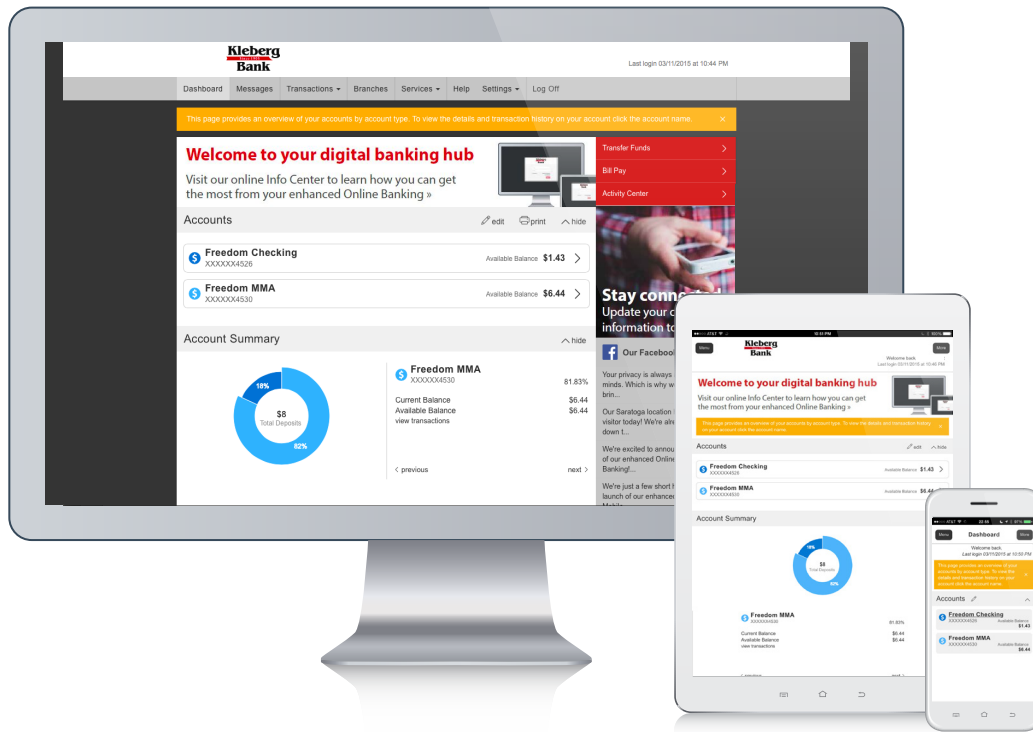


About the UUX banking experience

The Unified User Experience (UUX) in Online Banking and the Mobile Banking app provides you the same account management experience on your desktop, tablet and smartphone. The interface and features are consistent and intuitive. This consistency makes managing your information simpler and faster. You can perform the same tasks, no matter which device you choose, no matter where you are. The graphic below shows the UUX on a desktop, a tablet and a smartphone.

The UUX adapts to your device



The UUX in online banking and the mobile banking app adjusts to the unique needs of each device, including screen size and other hardware differences. For example, on tablets and smartphones the Menu is hidden by default. When you need it, you tap or swipe to display it. In addition, some navigation tools are simpler on tablets and smartphones.

When you make a change on one device, it is reflected on another. If you update a setting in online banking, the same setting takes effect in the mobile banking app the next time that you log in. When you set up a transaction on one device, you can review it on another.

Exploring the home page

When you log in, the Home page appears. The Home page shares elements no matter which device you use. On any device, the Home page includes the Menu, the Account Overview, and the Sidebar.

The Home page includes some or all of the following:

- Menu
- Account Overview with the name and balance of each of your accounts
- Sidebar
- Your last login date and time
- A summary metrics graph of the balances in your deposit accounts
- Available Quick Actions
- Our Facebook feed
- System notifications for online banking or the mobile banking app



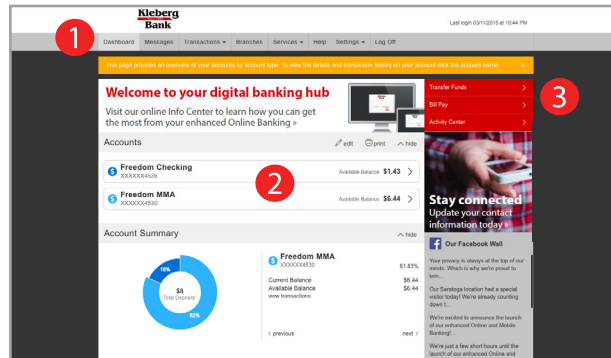
Note: The names of menu items, buttons, fields, and pages may vary or may not be available.

To view the Home page

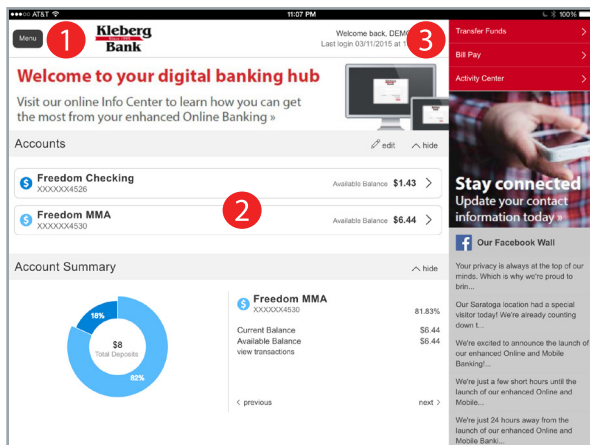
- In the Menu, click or tap **Home**.

The following examples illustrate the appearance of the Home page on the desktop, tablet, and smartphone:

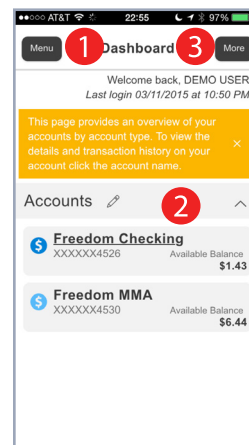
Desktop



Tablet



Smartphone



Home page elements

Number	Element
1	Menu
2	Account overview
3	Sidebar

The Menu

You can use the options in the Menu to change settings, manage secure messages, review online transactions, search online transactions, pay bills, locate branches and ATMs, view news and rates, send stop payment requests, and use other services. The order of the items in the Menu may vary. The following items normally appear in the Menu:

Menu items

Item	Notes
Home	Review account summaries in the Home page
Messages	View and send secure messages
Transactions	Transfer funds, pay bills, and view payments and transfers
Branches	Find branches and ATMs
News	View news and rates
Services	Stop payments and use other services
Help	Access the help documentation
Settings	Edit your profile and configure alerts
Log Off	Securely log off banking

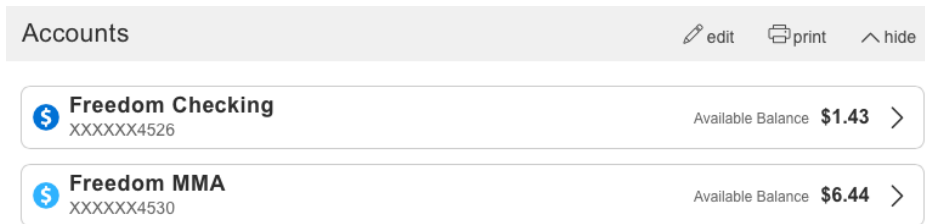
In online banking, the Menu is always available to the left of or above the Account Overview.

On a tablet or a smartphone, the Menu does not always appear. Tap the Menu button or swipe from the left edge of the screen to show it. Tap the Menu button again or swipe to the left edge of the screen to hide it.

Accounts

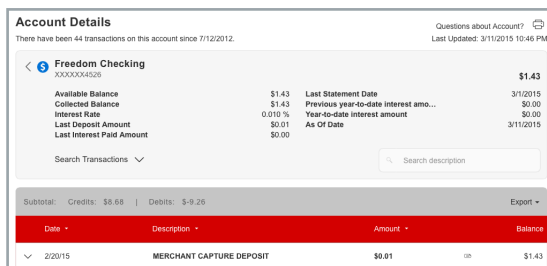
On the Home page, the Accounts area lists every account whose history you can view. For each account, you can see the account name, all or part of the account number, and the balance. If you configure nicknames for accounts in the Settings, the nicknames appear.

Accounts example



You can drill down into any account to see account details and up to 100 of the most recent transactions in the account.

Account Details page example



The Sidebar

The Sidebar includes some or all of the following:

- Quick Actions
- Our Facebook feed
- Other information from us

On a tablet or a smartphone, the Sidebar does not always appear.

To view the Sidebar in the mobile banking app

- Do one of the following:
 - Tap **Sidebar** on any page.
 - Swipe from the right edge of the screen.

To hide the Sidebar in the mobile banking app

- Do one of the following:
 - While the Sidebar is visible on any page, tap **Sidebar**.
 - Swipe to the right edge of the screen.

Hardware and software requirements

You must use specific minimum hardware and software to use online banking and the mobile banking app. For the best experience, you should use the recommended hardware and software.

For the latest information about the hardware and software requirements and recommendations, please contact us.

If you try to log in without the recommended browser, online banking may direct you to either a version of online banking that is compatible with your browser or to a website to download a new browser version.

Browser	Windows XP	Vista Service Pack 2+	Windows 7	Windows 8
Google Chrome™ 27-current version		✓	✓	✓
Microsoft Internet Explorer® 10.X			✓	✓
Microsoft Internet Explorer® 11.X			✓	✓
Mozilla Firefox® 24-current version		✓	✓	✓

Note: Online Banking is not compatible with Safari® on Microsoft Windows, as Apple has discontinued development of security patches for Windows. Online Banking is compatible with Safari on Mac OS X 10.8.