PlainsCapital Bank℠

Internet Banking
Retail User Guide

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Introduction

To our Retail Online Customers:

This user guide will show you how to perform the most common features within our online banking system. In addition to this guide, you will also find a Help button at the bottom of all the screens inside online banking that provides you with explanations and instructions for the screen you happen to be viewing.

After you have turned on your computer, use an Internet Browser (Internet Explorer, Firefox-Mozilla, etc) to get online. Once you are online, enter the following address in the address field; www.plainscapital.com. Once you have accessed the website, PlainsCapital.com, type in the Login ID and Password.

Login Process

When you log in for the first time, a one-time secure access code will be sent to your email or phone number, per your option. You will then use this code, which is unique to you and is only good to use one time, plus your User ID the bank has provided you.

With Internet Banking, you have the comfort of knowing it is secure. The sign on process includes what's called Multi-Factor Authentication. Why is this important to you? This is one more method that PlainsCapital Bank uses with the Internet Banking system to secure the login process.

First time Users

If you are a first time user, type in your login ID, click on the box for "First Time User".

A screen will display asking you to select a method in which to receive your secure access code. Select either email or a phone number, then within a few seconds you will receive the secure access code. This code is a one time number that is unique to only you and will expire 30 minutes after you have received it.

Once you receive this code, type this number in the box "Secure Access Code" and click on the "Continue" button.

Now you will be prompted to create a new password. Type in the new password and confirm the password, click on the button "Submit Password Change". You have completed the first stage of the sign on process and the password you created is your permanent password.

Existing Users

If you have already signed on, but you have not registered your computer, you will be prompted to do so after you have typed in your User ID and Password.

A screen will display asking you to select a method in which to receive your secure access code. Select either email or a phone number, then within a few seconds you will receive the secure access code. This code is a one time number that is unique to only you and will expire 30 minutes after you have received it.

Once you receive this code, type this number in the box "Secure Access Code" and click on the "Continue" button.

You will need to select one of the below options for registering your computer.

- Activate this computer for later use
- Give me one-time access only (do not register this computer)

Select Continue

Now the Overview screen will be displayed.

When you've registered your browser, a cookie is dropped in your browser, so the next time you sign onto Internet Banking, the system recognizes your computer. If you find that you are having to continuously re-register your browser, it may be due to various settings within your browser. Depending on the browser settings, it may be erasing or removing the cookie that was dropped at the time you registered your browser the first time. If this is the situation, please call our customer service toll free number 1-866-762-8392 and we'll be glad to assist you with getting this taken care of.

Overview

Once you have successfully signed on, the Overview screen is displayed. This will display all the accounts you have requested to be listed within Internet Banking.

The following account information is available on the Overview screen;

- Account numbers
- Account names and/or the nick name
- The date the account was last updated
- Available Balance
- Current Balance
- Secure Message Indicator
- Quick Action Link

All accounts are categorized by account type such as;

- Checking
- Savings
- Time Deposits
- Loans

If you click on the underlined "Account Name" it's the same function as if you clicked on the "History" link to the left. All the transaction history for the specific account is listed, along with check images. If you click on the drop down arrow under "Account Details" there is more balance information listed for your benefit.

If you click on the drop down arrow under "Search and Export Options" this will give you the ability to search for specific information or export transaction history. For instructions on how to do so, read below under "History".

To the far right, there is an arrow pointing down, this is a feature called "Quick Action Link". The Quick Link allows you to do a one time transfer without having to go to the transfer menu option to the left, view memo posted transactions, or view account details, in just one click.

To the left of the Overview screen, you will see a listing of all the features you have available.

Accounts

Under the accounts, the following functions are available for you to use.

Overview

This screen displays an overview of all your accounts with the balance. If the account number is in red bold, that indicates there is a memo posted transaction that has occurred.

History

This function provides a list of transaction items for your individual accounts. Select the account number from the drop down list to view the detailed history for that account and click on Submit.

If an image is available, you will see a magnifying glass symbol next to the transaction. If you click on this, the check image for that transaction will be displayed.

Account Details – if you click on the down arrow, more account detail information is provided for your benefit.

Search & Export Options – if you click on the drop down arrow, you are able to use the search and export functions.

To search for an item, from the drop down menu available next to the word "Search" select the criteria you wish to use. For Example, most recent transaction, single date, single amount, etc. If you select "Display Search" and click on the "Search" button, the data you requested will be displayed.

If you select "Export to File" the data criteria you selected can be exported by clicking on the drop down menu which lists the exporting formats available to you.
First, select the criteria you wish to export by selecting the date range, single amounts, etc, under "Search".
Click on the "Export to File" and select one of the options provided by the drop down menu which are;

- Spreadsheet
- Microsoft (ofx) – This is used for Microsoft MSMoney
- Quicken (qfx)
- Quickbooks (qbo)

A box will pop up, just click on "OK".

If you have selected Quicken or Quickbooks and have the version of either of these programs greater than 2006, it will automatically import the history into Quicken or Quickbooks for you.

If you need to export data for importing into MSMoney, you will select the Microsoft (ofx) format. Then it will ask you to save a file which can be imported into MSMoney.

Online Activity

If you select this option, all online activity you have conducted within Internet Banking will be listed here excluding bill payments. For example, transfers, change of address, stop payment, etc.

You will notice at the top a drop down menu's available so you can sort the activity by group if you so desire. To click on "search options" go to the far right of the tool bar, and click on the down arrows. More search options are displayed and include the Search drop down which gives you lots of options such as transaction status, transaction type, tracking ID, date created, etc. There is a second drop down menu, which allows you to search by the status of the transaction.

The Internet Banking system is real-time so all transfers happen immediately. You can only cancel transfers scheduled for future dates and recurring transfers. In order to cancel a real-time transfer, you would have to transfer funds back to the account you originally transferred funds from.

The "Quick Action Link" is to the left of the tracking number, for each transaction. If the transaction has not been processed, you can click on this link and do one of the following actions; Approve, Cancel, or View.

If the transaction status is "processed" the "Quick Action Link" to the left of the tracking ID number, will allow you to click on this link and view the transaction.

Statements

This function allows you to view previous statements including the check images for specific dates.

Choose the account, select the statement date using the drop down menu options (year and cycle), click on "View Statement" and Internet Banking will display that statement along with all the images.

Transactions

Under Transactions, you have two options, Funds Transfer and Recurring Transfers.
If you have bill pay access, you will also see Bill Payment.

Funds Transfer

This option is used for creating either a one time transfer, future dated transfer, or a recurring transfer.

To create a one time transfer:

- Select the "From" account
- Select the "To" account
- Select the "Transfer Date"
- Type in the Amount

- Type in the Description if you desire to do so. This is not mandatory and must be only alpha/numeric characters. Do not use special characters as this will cause the transfer to fail.
- Under "Transfer Frequency" select either One-Time Transfer or Recurring Transfer

Click on Continue at the bottom of the screen

A screen will be displayed listing the transfer details.
At the bottom of the screen, there are several buttons to choose from

- Approve – you will select this if you wish to continue with your transfer being processed
- Draft – this allows you to draft the transfer, and select it at a later time to be approved for processing
- Cancel – this will cancel the transfer displayed

Once you select "Approve" the transfer is processed immediately due to our system being in real time. You can view your approved transfer under "Online Activity" listed under Accounts.

Once a transfer has been processed by the bank it cannot be cancelled. In order to cancel a real-time transfers, you will have to transfer funds back to the account you originally transferred funds from.

Creating a Recurring Transfer

From the main Transfer screen, if you are creating a recurring transfer, you will need to select "Recurring Transfer" and complete the following fields:

- Frequency – select an option listed by clicking on the drop down menu
- Recur By – select an option listed by clicking on the drop down menu
- On the – select the day you wish this to occur
- Initiate this transfer every month – you can select this option if it applies
- Start Date – you have the option to be very specific as to when you want the transfer to start and stop by completing this section.

Click on Continue
Your recurring transfer will be listed under "Online Activity" and "Recurring Transfers"

Recurring Transfers

This option provides you the ability to view the recurring transfer, approve a drafted recurring transfer, and cancel an existing recurring transfer.

All future dated or Recurring transfers can be cancelled at any time prior to the posting date. This can be done by clicking on "Recurring" listed under Transactions (see below). At the top of the screen, click on the down arrow and select "delete this transaction" and click on the "submit" button.

If you wish to edit the transfer, you have to cancel the transfer, then re-enter the recurring transfer information again under “Funds Transfer”.

Bill Payment

This option provides you the ability to have access to Checkfree’s bill payment service. Once you click on this link, the home page of Checkfree will be displayed with instructions on how to use the Checkfree Bill Pay service. There are help buttons throughout the various screens within the bill pay service as well.

If you use this service, allow three business days for your bill payment to be processed, once you’ve submitted the payment. Checkfree can choose several methods in submitting the payment to the payee, a physical check can be mailed, an ACH transaction can be sent electronically, etc.

To have access to the Bill Pay service, you must request it at the time you are enrolling for Internet Banking.

Services

Under the services, you can enter a stop payment request, send a secure message to the bank asking questions, make an address change, and order checks.

Messages

This is a secure method in which you can send a message to the bank asking questions and/or requesting information.

To create a new message, click on the drop down menu and select “create a new message”.
Click on Submit

A box will pop up that simulates an email. Type your message in the blank box.
Click on “Send” at the bottom of the box.
This message has been sent to the bank.

Once the bank replies to your message, when you sign on, from the Overview screen, you will see the following:

You have 1 new message.

You can either click on the above link from the Overview screen or click on “Messages” under Services to view your message.

You may reply to this message by selecting “Messages” under Services to the left. Click on the drop down menu and select “reply to the selected message”.

Periodically the bank may send announcements to you using the Secure Messaging.

NOTE: Secure messaging is not the same as emails. The message you send never leaves the bank and is not accessible through the internet.

Address Change

This option allows you to send an address change request to the bank. Type in the new address in the designated fields, select which account number you wish to have the address changed for, and click "Continue". Once you select "Continue" your address change has been submitted and sent to the bank for processing.

Stop Payments

This option allows you to submit a stop payment request to the bank for check items only. For a stop payment on an ACH transaction, you will need to call customer service at 1-866-762-8392.

- Select the account number using the drop down menu
- Type in the reason
- Select whether or not the stop payment request is for a single check or multiple checks
- Type in the check number
- Type in the amount
- Select the date written

After you have completed all the necessary fields, click continue.

There is an additional fee of $25.00 for stop payment requests.

Check Reorder

This option allows you to place an order for your checks. Select the account number to order new checks and click on the "Continue" button. You will be directed to the Clarke America website.

Preferences

Under the Preferences, you can change your on-line personal information, change the nick name of your accounts, create alerts and notifications, and change your information for receiving secure access codes.

Account

This option allows you to change the account descriptions by giving it a nick name that means something to you. The account order that is displayed on the overview screen can be changed, and the amount of items displayed on the history screen can be changed as well.

If you wish to see more than the defaulted 50 items in your transaction history, you can either select the number of items by typing in a larger number in the "#" field, or number of days by clicking on the drop down menu listed under "Type"

Alerts

This option allows you to create an alert for information related to your accounts. For example, you could create an alert to be notified every time your account balance is below a certain dollar amount. You could create an alert a few days prior to when a Time Deposit is maturing, etc. It also allows you to create personal alerts as well.

You will notice that there are two types of alerts you can create; Account Alert - being specific to your account information, Date Alert-allows you to create any type of personal reminder such as someone's birthday, or act as an alarm clock, appointment reminder, etc.

To create an Alert related to your account, under Account Alert click on the drop down menu and select "add a new account alert". Click on "Submit". Complete the information on the screen that applies to the type of alert you wish to create.

To create a Date Alert, under Date Alert, click on the drop down menu and select "add a new date alert". Click on "Submit". Complete the information on the screen that applies to the type of alert you wish to create.

You have the option to be notified of the alert either by email, phone, or using the secure messaging. The alert will remain active until you remove the alert.

Security

This option allows you to change your password. If you change your password, for security reasons, Internet Banking remembers the past 10 passwords you've used and will not allow you to re-use one of those ten previous passwords. After you have registered your browser, you can also change the secure delivery contact information. The secure delivery contact information is the information displayed when you are requesting to receive a secure access code.

User

This option allows you to change your online profile personal information that is retained by the Internet Banking system only. When you change this information, it is not submitted to the bank to where the bank can change the information with other applications or accounts.

Bill Payment

This option allows you to select which accounts you prefer to use when making bill payments using the Bill Payment option. Just check the box next to the account number you wish to use, then click on the submit button.

Mobile

This option allows you to access your accounts anytime using your web-enabled cell phone or smart phone. Mobile Banking allows you to check balances, review account transaction details and history, receive alerts, and transfer funds between your PlainsCapital Bank accounts, and Online Activity.

To enroll for Mobile Banking, you must be an Internet Banking user. On the Mobile Enrollment tab, select the box next to "Yes, enable my User ID and Password for use on my mobile device." You are now opted in for Mobile Banking.

If you have multiple accounts with PlainsCapital Bank and wish to conduct transfers via Mobile Banking, select the next tab *Mobile Authorizations.* Under the Mobile Authorization settings, create a four digit code called MAC (Mobile Authorization Code). Click “Submit Changes” at the bottom of your screen. Now you have a MAC code which will allow you to do transfers via Mobile Banking.

To log on to Mobile Banking go to the following site www.pcb.mobi
Use your same Internet Banking User ID and Password to log in to Mobile Banking.

PlainsCapital Bank does not charge a fee for Mobile Banking; however you may be charged web access rates depending on your mobile service carrier and plan.