



**THANK YOU FOR YOUR INTEREST IN THE CHANGES TO YOUR  
ONLINE BANKING SERVICES. THESE CHANGES WILL BE  
EFFECTIVE SUNDAY, DECEMBER 7, 2008.**

**IN THE FOLLOWING PAGES, YOU WILL FIND DETAILS FOR:  
INTERNET BANKING,  
ONLINE BILL PAY, AND  
TELEPHONE BANKING.**

*We apologize for any inconvenience.  
If you have questions, please call your local branch.  
Outside Monroe County, call 1.800.955.0615.  
Within Monroe County, 305.743.9919.*



## INTERNET BANKING

We know you want easy, secure and fast access to your money any time—day or night. With our new Internet Banking capabilities, your account information is now posted in real-time, which allows you to keep up-to-the minute tabs on your accounts. If you are a Marine Bank Internet Banking customer, you'll appreciate the new improvements. If you have not experienced Internet Banking, we encourage you to do so.

To access Internet Banking, you will need a Customer ID and a password.

***If you currently use Internet Banking***, you will receive two letters in the mail one with your Internet Banking Customer ID and one with your Password.

***If you do not currently use Internet Banking, or if you have not received your Customer ID and password in the mail, please call your local branch to set up your Internet Banking account.***

Once you have entered this information, you will be asked to answer a series of authorization questions. These questions are for your security, and to ensure that you are the only person accessing your information, now and in the future.

You will also be asked to change both the User ID and your password. You are free to customize these pieces of information as you wish, within the security parameters outlined by the system.

Once you are in the Internet Banking system, you will see your account information. If you would like to link accounts, you can do so at this point. Accounts are not linked automatically.

**Remember, this change won't take place until Sunday, December 7, 2008.**



## ONLINE BILL PAY

Just like Internet Banking improvements, our Online Bill Pay is a marked improvement from our old system. If you have not tried Online Bill Pay, please watch the demo to witness the ease and convenience of this banking option.

Beginning Sunday, December 7, 2008, you can access Online Bill Pay by going to [www.my100bank.com](http://www.my100bank.com) and clicking on the "Bill Pay" link. We use CheckFree, a third party vendor to facilitate our online banking and you will be redirected to this site. (Nothing to worry about, CheckFree is the most popular provider of online bill pay in the country, and very secure.)

***If you are already enrolled in Online Bill Pay***, your existing payees will already be set up for you. You will receive your Customer ID in the mail. Your initial password will be the last 4 digits of your SSN. Please note your Customer ID is different from the User ID you have for Internet Banking. Once you are in the system, we recommend you change both your Customer ID and your password for your own security. If you have not received your Customer ID, please contact your local branch.

***If you are new to Online Bill Pay***, please click "Enroll Me." You will be asked to answer basic security questions to ensure that you – and only you – have access to your Bill Pay information. Simply follow the steps to enroll.

Need help? Please call 800-268-5652. The CheckFree representative will ask you to verify personal information, and will then be able to help resolve your issue.



## **INFOLINE (TELEPHONE FAST BANKING)**

Users of our previous Fast Banking automated telephone banking system will be excited for the improvements made to the system. We call it **INFOLINE**. The new **INFOLINE** number is 1-877-591-4663. With **INFOLINE**, you can access your account information 24 hours a day, 7 days a week and 365 days a year without needing to talk to a live person. With the proper set up, you can link and manage money between your accounts.

To access **INFOLINE**, simply call the number, and when prompted, enter your account number, followed by #. You will then enter your PIN and #.

***If you have never used telephone banking*** and do not know your PIN, it will default to the last four digits of the primary account holder's social security number.

***If you have used telephone banking in the past***, and have a PIN that is expired or that you cannot remember, you will be transferred to a customer service representative who will reset your PIN.