



Online Banking Registration Information

INTERNET ONLINE BANKING

BILL PAY

MOBILE BANKING

TEXT MESSAGE BANKING

E-MAIL ALERTS

INTERNET ONLINE BANKING REGISTRATION

With our Online Banking, it's safe, fast and easy to manage your finances whenever it is convenient for you. You can take care of nearly all your banking needs at home, at work or anywhere you have Internet access, 24 hours a day, 7 days a week. Online Banking access is only available when combined with a Convenience, Relationship, or ONE® personal checking account.

Getting Started

Follow the easy 1-2-3 steps below to register and log on to our Online Banking.

Registering for Online Banking

1. Log on to our Web site www.monarchbank.com. or www.obxbank.com
2. Locate the link ONLINE BANKING REGISTRATION on the left of the page underneath the Online Services.
3. Simply fill out the application, making sure that you have listed all account(s) you want to view and submit it.

Registration Confirmation

You will receive a Registration Confirmation Email stating that we have received your application.

Within 1-2 business days you will receive another email letting you know that your application has been approved and that you may begin using our Online Banking.

LOGGING INTO ONLINE BANKING

Logging into Online Banking Once Approved

Log on to our Web site. The Online Banking sign-on screen is on the left of the page.

For your initial sign on please use the following:

User ID - use your Social Security or Tax ID #

User Password – use the last 4 digits of your Social Security or Tax ID #

After clicking SIGN ON, you will be asked to change your PASSWORD. Choose something that will be difficult for someone else to guess.

You will then be prompted to change your User ID. Please keep both your User ID and User Password in a safe place.

You will also be asked to Sign up for Enhanced Login Security; this feature will provide you with additional protection from fraud and identity theft. You will be asked to set up challenge questions, these will be asked in the event you forget your User Password or you are at a computer we don't recognize. Please take down your answers to your validation questions and keep these in a safe place.

If you would like to add extra Login Security, click the "Yes, I want extra login security" box, then click Continue. You will be asked if the computer you are using is a public or a private computer. Click on what kind of computer you are using. If you do not want to add the extra security to the computer you are using, click Continue. You will be prompted to review your information for accuracy, if correct click Save and Continue.

You may now access your accounts by clicking ACCOUNT ACCESS.



BILL PAY SET UP INSTRUCTIONS

Bill Pay is quicker and easier than writing and mailing paper checks. Pay your bills in minutes! You can pay an unlimited number of bills online to anyone you wish with Bill Pay.

Follow the easy 1-2-3 steps below to register for Bill Pay.

Getting Started (when registering for Online Banking)

1. Enroll in Bill Pay during registration for Internet Online Banking on the Online Banking application. Upon your initial sign on to Online Banking, Bill Pay will automatically launch.

2. Click on the GET STARTED NOW button to add your payees and setup payments. It's that easy. Enter your payee information as it appears on your billing statements.

3. Schedule the desired pay dates (future, one-time or recurring) for each payment and you're done!

Getting Started (after Online Banking registration is complete)

If you have just now decided to start using our Bill Pay service, simply sign on to Online Banking and follow these steps to begin the ease and convenience on Bill Pay.

1. Click BILL PAYMENT, then SIGN UP FOR BILL PAYMENT

2. Complete the Bill Pay Registration making sure to read and agree to the Term and Conditions, click Continue

3. Click on the GET STARTED NOW button to add your payees and setup payments. It's that easy. Enter your payee information as it appears on your billing statements. Schedule the desired pay dates (future, one-time or recurring) for each payment and you're done!

MOBILE BANKING ACCESS

Mobile Web Banking provides access to account balances, history, transfers, and bill pay from any phone with a browser.

Getting Started

Once you are registered for service within our Internet Online Banking visit our Mobile Banking Web site:

www.monarchbank.com/mobile.php
<<http://www.monarchbank.com/mobile.php>>

Type in your User ID and User Password for instant online banking access from your mobile phone.

Please be aware that message and data rates may apply from your wireless carrier.

E-MAIL ALERTS & NOTIFICATIONS

Subscribe to receive email notifications on account balances and maturity dates on CDs.

Getting Started

Once you are registered for service within our Internet Online Banking follow the easy steps below to enroll in E-mail Alerts & Notifications.

Enrollment for E-mail Alerts & Notifications

1. Log on to Online Banking and click on Account Access link. Locate the Notify tab and click check the notifications you would like to receive and enter your email address, then click Submit.

TEXT MESSAGE BANKING

Most anyone with a cell phone can use Text Message Banking. Text messaging alerts allows instant knowledge of your latest account balance and last five account transactions. Your account information is never more than a text away. Text Message Banking is only available with Online Banking when combined with a Convenience, Relationship, or ONE® personal checking account.

Getting Started

Once you are registered for service within our Internet Online Banking follow the easy 1-2-3-4 steps below to enroll in Text Message Banking.

Enrollment for Text Message Banking

1. Log on to Online Banking and click on Account Access link. Locate the Notify tab and click Activate button in the Text Message Banking section.

2. Set up your phone by entering one cell phone number per user ID. Entering your phone number will certify that you are the account holder, or have account holder's permission to activate.

3. A text message with a six-digit activation code will be sent to the user's cell phone number entered in step 1. This may take a few minutes. Enter the six-digit code to activate text message banking.

4. Select a primary account for balances (BAL) and last 5 transactions (LAST) incoming command texts.

Enrollment Confirmation

You will receive a Congratulations text message confirmation that your Text Message Banking is activated.

Commands supported by Text Message Banking

- BAL (primary account balance).
- BAL ALL (all acct balances).
- LAST (last 5 trans on primary acct).
- BAL CHK (balances of all checking accounts).
- BAL SVG (balances of all savings accts).
- STOP (unenroll from service).
- HELP (send info on the commands, how to use).

Please be aware that message and data rates may apply from your wireless carrier.