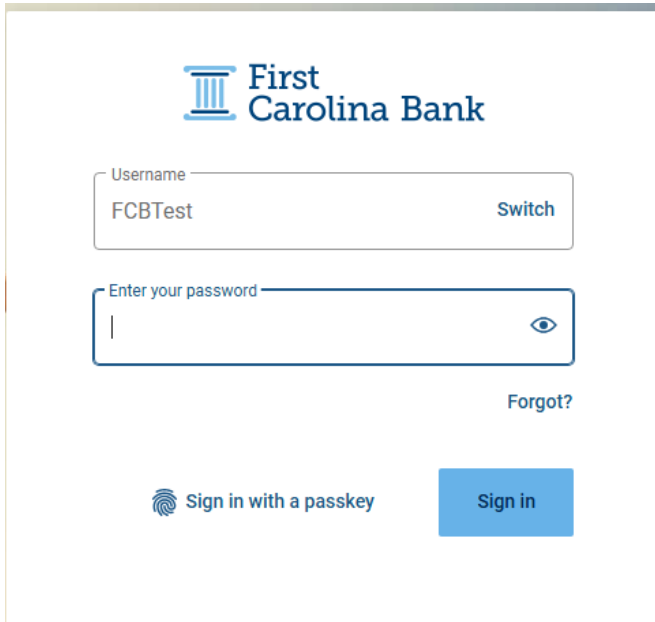
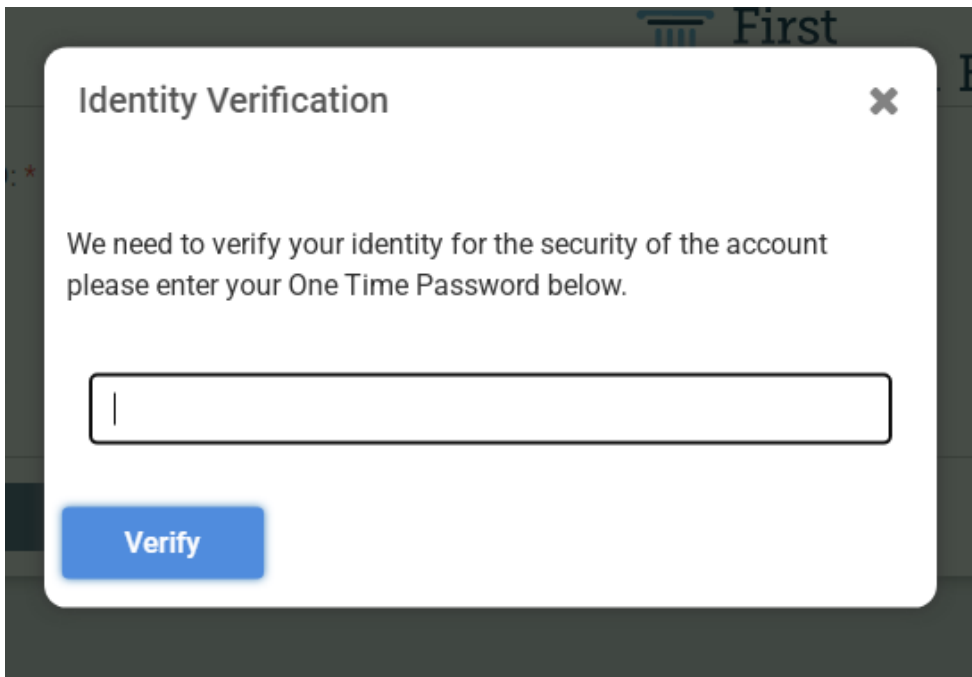


Log in to the Treasury Management platform with your Company ID (only used when registering your Digital ID), Username, and Password.



The login form for First Carolina Bank Treasury Management. It features the bank's logo at the top. Below the logo is a username field containing 'FCBTest' and a 'Switch' link. Underneath is a password field with a placeholder 'Enter your password' and a toggle icon. A 'Forgot?' link is positioned below the password field. At the bottom, there is a 'Sign in with a passkey' option with a fingerprint icon and a blue 'Sign in' button.

When logging in, you may be required to enter a security code. This will be sent to the phone number or email address linked to your online access.



An 'Identity Verification' modal window. It has a title bar with a close button (X). The main text reads: 'We need to verify your identity for the security of the account please enter your One Time Password below.' Below this is a large text input field. At the bottom left is a blue 'Verify' button.

Note – The first time you log in, you will be required to accept the Terms & Conditions.

Terms & Conditions

[Download](#) [Print](#)

Terms & Conditions are governed by the **BUSINESS ONLINE BANKING AND MASTER TREASURY MANAGEMENT AGREEMENT** that was executed by an authorized representative of your Company. You may request a copy of this Agreement by contacting your local branch or you may visit our website at <https://www.firstcarolinabank.com/tmagreement> to view a sample of the Agreement.

☐ I agree

Accept

Cancel

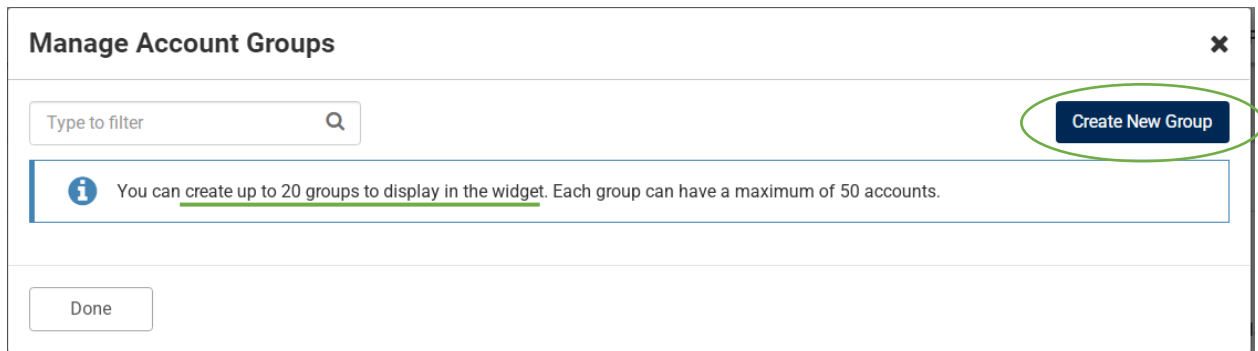
Once logged in, you will be directed to the Treasury Management dashboard, which will initially show the below default screen. You are able to customize it using the following steps:

The screenshot shows the First Carolina Bank Treasury Management dashboard. The top navigation bar includes the bank logo, a Message Center, Notifications, Cut-Off Times, Last Login (12/28/2022, 12:10 PM, EST), and a user profile (H, MGeorge). The main navigation menu has tabs for DASHBOARD, ACCOUNTS, PAYMENTS, REPORTING, and ADMIN. The dashboard title is "My Dashboard" with a "Configure Dashboard" button. The main content area is divided into two columns. The left column has a header "Accounts" with a "Manage Groups" link and "Expand All" and "Collapse All" buttons. Below this is a large empty box with an "Account List" link at the bottom right. The right column has a header "Information Center" with a paragraph of text about the information center. Below this is a "Resource" section with a link to "ACH Originators".

We suggest to start by adding your accounts to your dashboard. To do this on the main screen, you will click on Manage Groups under Account.

This is a close-up screenshot of the "My Dashboard" header area. The "Accounts" link is highlighted with a green oval, and the "Manage Groups" link is also highlighted with a green oval. The "Expand All" and "Collapse All" buttons are visible to the right of the "Accounts" link. The "Account List" link is visible at the bottom right of the main content area.

On the Mange Account Groups screen, you are able to create new groups. You can have accounts listed all under one group or you can make more specific groups (Checking, Money Markets, Loans, Operating, by entity name, etc.). To create a group, click on Create New Group.



Manage Account Groups ✕

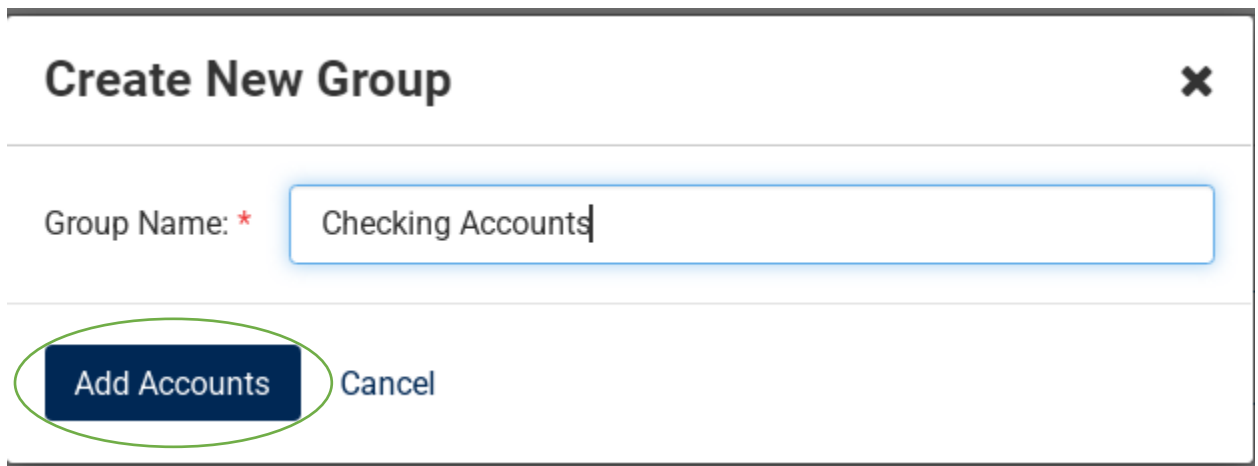
Type to filter 🔍

Create New Group

i You can create up to 20 groups to display in the widget. Each group can have a maximum of 50 accounts.

Done

You are able to title the group(s) to your preference and change the name(s) at any time. If you would like to keep all accounts under one group, we suggest naming it Accounts or your entity name. Click Add Accounts once the group name has been entered.



Create New Group ✕

Group Name: *

Add Accounts Cancel

When adding Accounts, you will scroll down the list and check the box to the left to add it to the group. Once all accounts have been selected for that group, click on Add Accounts at the bottom of the screen.

Group Name: **Checking Accounts**

Select accounts to add to the group below.

Unassigned Accounts

<input type="checkbox"/>	Account Number ⇅	Account Type ⇅	Account Name ⇅	Available Balance ⇅
<input type="checkbox"/>	xxxx9999	Time Deposit	CD Account 9999	\$0.00
<input type="checkbox"/>	xxxxxx1000	Checking	DDA Checking 1000	\$112.50
<input type="checkbox"/>	xxxxxx1111	Checking	DDA 1111	\$9.00
<input type="checkbox"/>	xxxx6321	Checking	DDA 6321	\$3.00
<input type="checkbox"/>	xxx5112	Checking	DDA 5112	-\$14.28
<input type="checkbox"/>	xxxxxx0513	Checking	DDA 0513	\$9.50
<input type="checkbox"/>	xxxx3721	Savings	Savings	\$0.01
<input type="checkbox"/>	xxxx7804	Loan	Loan	\$0.00
<input type="checkbox"/>	x8533	Time Deposit	CD 8533	\$0.00

Viewing 1 - 9 of 9 accounts

Add Accounts

Cancel

After accounts have been added to the created group, it will take you back to Manage Account Groups. You can then create additional groups by clicking Create New Group, or you can select Done if you are finished.

Manage Account Groups

Create New Group

You can create up to 20 groups to display in the widget. Each group can have a maximum of 50 accounts.

1 ● Checking Accounts (5)

Add Accounts

Delete Group

Account Number ⇅	Account Type ⇅	Account Name ⇅	Available Balance ⇅	
↑ xxxxxx1000	Checking	DDA Checking 1000	\$112.50	Remove
↑ xxxxxx1111	Checking	DDA 1111	\$9.00	Remove
↑ xxxx6321	Checking	DDA 6321	\$3.00	Remove
↑ xxx5112	Checking	DDA 5112	-\$14.28	Remove
↑ xxxxxx0513	Checking	DDA 0513	\$9.50	Remove

Done

Once you have completed creating groups and adding your accounts, you will be taken back to the dashboard. You will now see your accounts and groups listed under Accounts. You are able to click each group to expand the view or click on Expand All in the right corner of the widget.

First Carolina Bank

Message Center Notifications Cut-Off Times Last Login: 12/28/2022, 12:10 PM, EST Hi, MGeorge

My Dashboard Configure Dashboard

Accounts Manage Groups Expand All Collapse All

- Checking Accounts (5)** Group available balance: \$119.72
- Loans (1)** Group available balance: \$0.00
- CD and Savings (3)** Group available balance: \$0.01

Account List

Information Center

The information center is a place for us to communicate important bulletins, updates and reminders. When new messages are published, simply click the expansion icon to view the full text of the message. Some messages may contain icons denoting them as Warnings, Alerts, or simply Information.

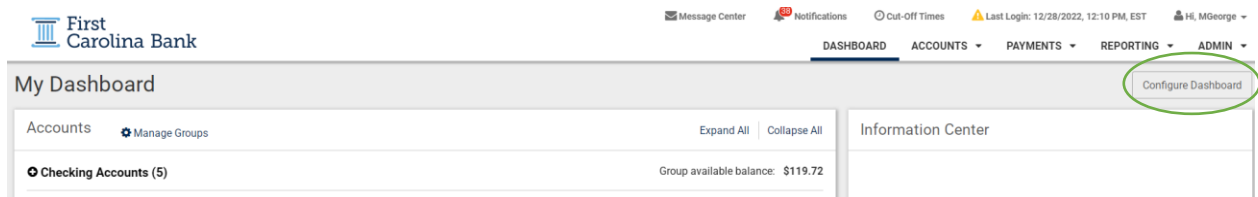
Resource

ACH Originators

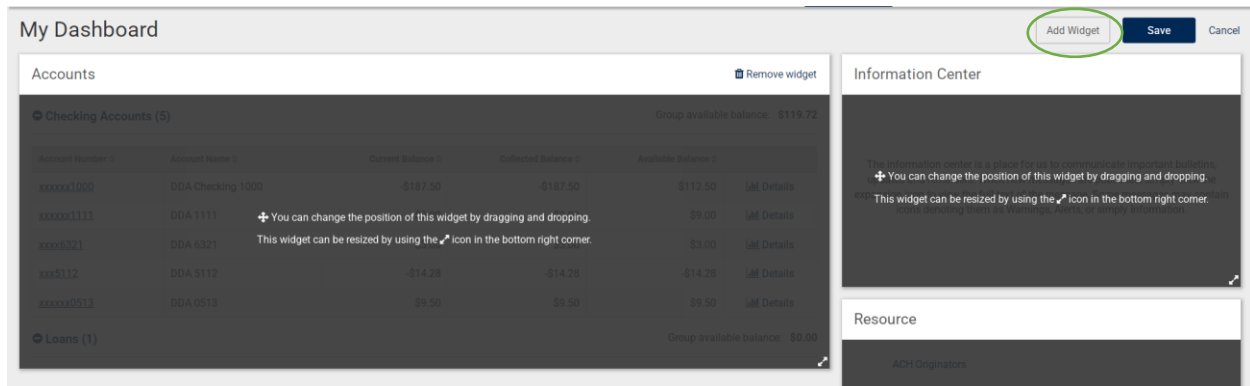
An example of the expanded view is shown below:

Checking Accounts (5)					Group available balance: \$119.72
Account Number	Account Name	Current Balance	Collected Balance	Available Balance	
xxxxxx1000	DDA Checking 1000	-\$187.50	-\$187.50	\$112.50	Details
xxxxxx1111	DDA 1111	\$9.00	\$9.00	\$9.00	Details
xxxx6321	DDA 6321	\$3.00	\$3.00	\$3.00	Details
xxx5112	DDA 5112	-\$14.28	-\$14.28	-\$14.28	Details
xxxxxx0513	DDA 0513	\$9.50	\$9.50	\$9.50	Details
Loans (1)					Group available balance: \$0.00
Account Number	Account Name	Current Balance	Collected Balance	Available Balance	
xxx7804	Loan	\$0.00		\$0.00	Details
CD and Savings (3)					Group available balance: \$0.01
Account Number	Account Name	Current Balance	Collected Balance	Available Balance	
xxx9999	CD Account 9999	\$0.00			Details
xxx3721	Savings	\$0.01	\$0.01	\$0.01	Details
xxx0000	CD 0000	\$0.00			Details

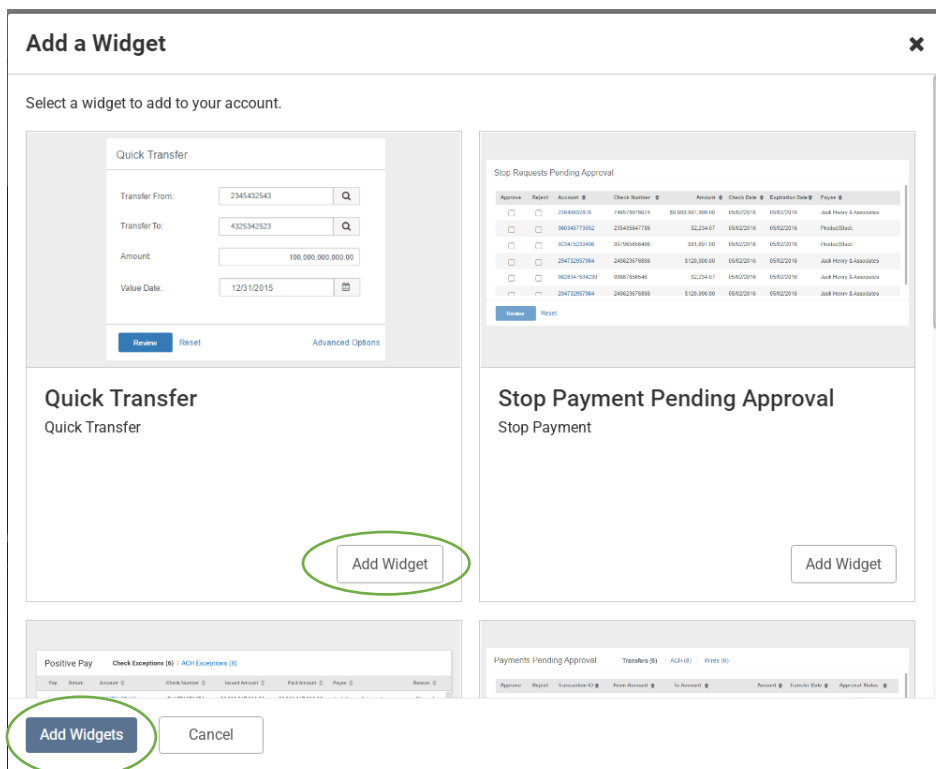
To continue customizing your dashboard, click on Configure Dashboard in the top right of your screen.



You will then be able to resize the current widget options and move them to new locations. You are also able to add additional widgets. To do so, click on Add Widget at the top right of your screen.



There are several options when adding a new widget. When you have located one that you would like to add, click on the Add Widget option located at the bottom right of that option. Once you have added all the widgets you would like to add, click Add Widgets at the bottom of the screen.



Note – The widget options include:

- Quick Transfer
- Stop Payment Pending Approval (if you will require additional approval for Stop Payments)
- Positive Pay
- Payments Pending Approval
- Quick Loan Payment

As outlined above, you are able to resize or change the position of each widget by clicking and dragging.

The screenshot displays the First Carolina Bank dashboard. At the top, there is a navigation bar with the bank's logo, a message center, notifications, cut-off times, last login information, and a user profile. Below the navigation bar, the dashboard is divided into several sections. On the left, there is a table with account information. In the center, there are two widgets for 'Quick Loan Payment' and 'Quick Transfer'. On the right, there is a 'Favorite Reports' section. Each widget has a 'Remove widget' button and a note about dragging and dropping. The 'Quick Transfer' widget also includes a 'To Account' field.

Account Number	Account Name	Current Balance	Overhead Balance	Available Balance	Details
xxxx9999	CD Account 9999	\$0.00			Details
xxxx3721	Savings	\$0.01	\$0.01	\$0.01	Details
xxxx5533	CD 5533	\$0.00			Details

Quick Loan Payment [Remove widget]

From Account: [Select] [Search]
Loan Account: [Select] [Search]
Amount: [Input] [Submit]
+ You can change the position of this widget by dragging and dropping.
This widget can be resized by using the icon in the bottom right corner.

Quick Transfer [Remove widget]

From Account: [Select] [Search]
To Account: [Select] [Search]
Amount: [Input] [Submit]
+ You can change the position of this widget by dragging and dropping.
This widget can be resized by using the icon in the bottom right corner.

Favorite Reports [Remove widget]

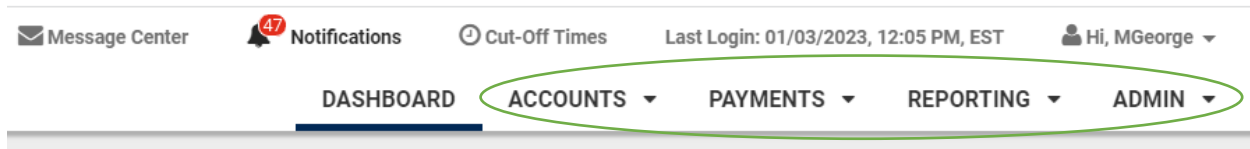
+ You can change the position of this widget by dragging and dropping.
This widget can be resized by using the icon in the bottom right corner.

Once you are satisfied with the dashboard layout, click Save.

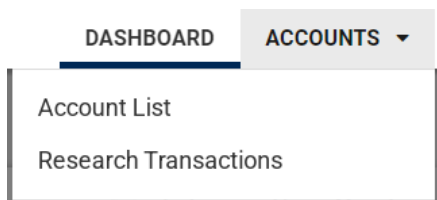
The image shows three buttons: 'Add Widget' (outlined), 'Save' (solid dark blue), and 'Cancel' (solid light blue).

Additional Features

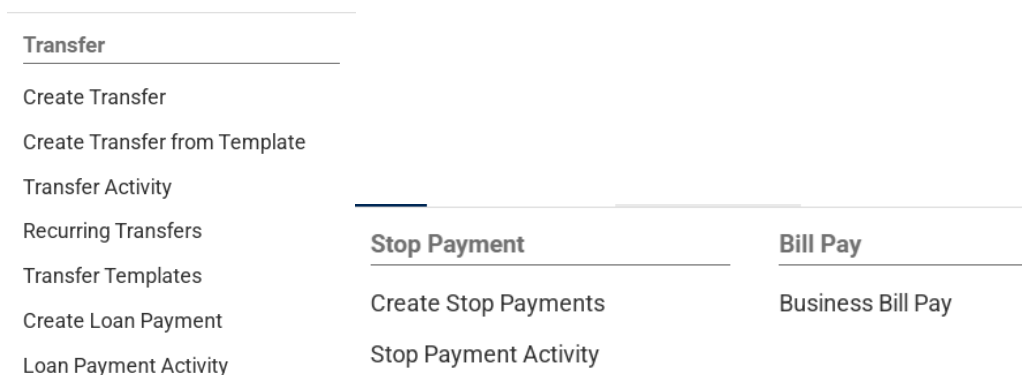
At the top right of your dashboard, you have several options:



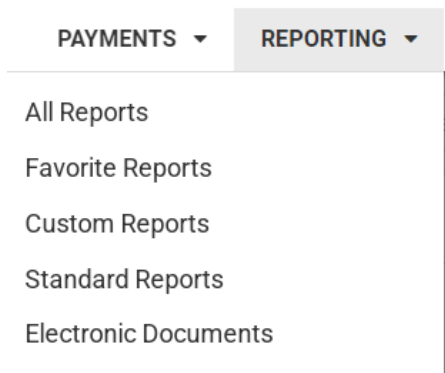
Accounts – This tab gives you the ability to view your account list and research transactions. These options are also available from My Dashboard under the Accounts widget.



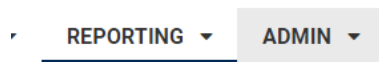
Payments – This tab includes options for Transfers, Stop Payments, and Bill Pay (if enrolled). Additional features included under Transfers are ACH, Wires and Positive Pay. Please note, contracts are required for the latter services.



Reporting – This tab is where you will find access to e-statements under Electronic Documents. You can find additional reporting options in account transaction history.



Admin – If you are set up as an Admin user, you will have the ability to view the current user list, create new users, and complete maintenance on existing users as well as adjust account nicknames.

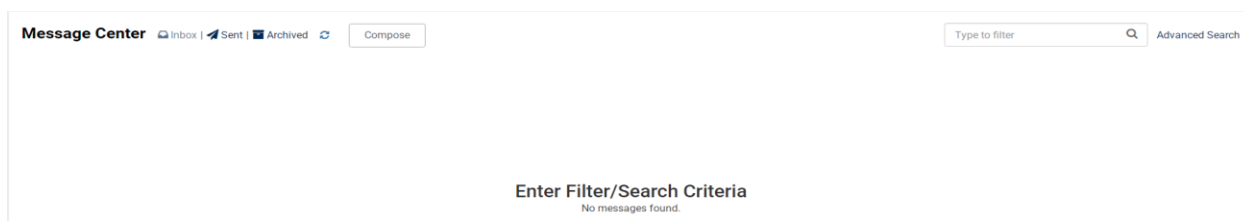


User List

Create a User

Account Nicknames

Message Center – Similar to the setup under Cash Management, you are able to message the bank directly with any questions or assistance. These messages are maintained in this option.



When composing a message, you have several subject options to choose from. You can also include attachments if needed.

Compose Message

The image shows the 'Compose Message' form. On the left side, there are three labels: 'Subject: *', 'Attach file: ⓘ', and 'Message: *'. The 'Subject: *' label is circled in green. To the right of the 'Subject: *' label is a dropdown menu. The dropdown menu is open, showing a list of subject options: '- Select Subject -', '- Select Subject -', 'Transaction Inquiry', 'Checks', 'Stop Payment', 'Security', 'Reports', 'Electronic Documents', 'Notifications', 'Transfer', 'Wire', 'ACH', and 'Positive Pay'. The 'Subject: *' label and the dropdown menu are both circled in green. Below the dropdown menu is a large text area for the message body. At the bottom of the form, there are two buttons: 'Send' and 'Cancel'. The 'Send' button is circled in green. Below the text area, there is a character count: '1000 of 1000 characters remaining'.

Notifications – This option will show you any notifications or changes made recently, including user changes and transaction notifications (stop payments, transfers, loan payments, etc.). You are able to see the most recent in the drop down, with additional options to View All Notification or Archive.

Message Center **47 Notifications** Cut-Off Times La

Notifications View All Notifications Archive All

User Information/Entitlements Changed 5 days ago	Archive
User Information/Entitlements Changed 5 days ago	Archive
User Information/Entitlements Changed 5 days ago	Archive
User Created 21 days ago	Archive
User Information/Entitlements Changed 21 days ago	Archive
User Information/Entitlements Changed 21 days ago	Archive
Stop Payment Created 25 days ago	Archive
Transfer/Loan Payment Created 25 days ago	Archive

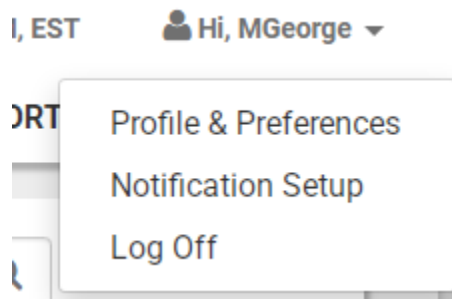
Cut Off Times – These are listed primarily for our Treasury Services, but the Transfer time does apply to internal transfers and loan payments.

er **47 Notifications** **Cut-Off Times**

Cut-Off Times (All ET)

ACH:	7:00 PM
ACH Exception:	12:00 PM
Check Exceptions:	12:00 PM
Same Day ACH:	2:00 PM
Transfer:	6:00 PM
Wire:	4:00 PM

User Log In – Located at the top right corner, this allows you to manage your user Profile & Preferences. This also includes Notification Setup and is where you log off.



Administration – Create a New User

To create a new user, you will select the Create New User option under the Admin tab. Required information is marked with an asterisk. We recommend inputting a mobile phone number to allow for security codes to be sent to the user via text. Giving the user Admin access will allow them to also create and maintenance users. *Note – We do not recommend utilizing Super User access, as this will require an updated contract.*

Create New User

User Information

User Information

Copy User

Name: *

Login ID: *

Department:

Email: *

Phone: *Ext:

Fax:

Super User: ☐ INACTIVE

Admin: ☐ INACTIVE

Save Changes

Reset

Once you Save Changes, it will direct you to complete Entitlements for that user. *Note – You need to save after making changes on each tab. If you do not click save before going to the next option, the information will not be saved.*



The save button below applies to the current tab only. Once all tabs have been completed and saved, click the submit button at the top of the page.

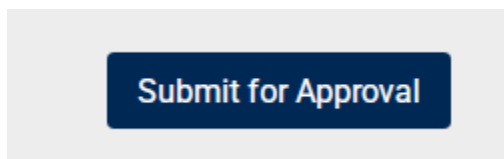
Save Changes

Reset

In addition to standard features like Account Access, the tabs listed will include all Treasury Services that your business is contracted for. If you do not have any Treasury Services, those options will not be listed.

User Information	
Account Access	
IP Access	
Time Access	
ACH	^
Entitlements	
User Limits	
POSITIVE PAY	^
Entitlements	
REPORTING	^
Entitlements	
TRANSFER/LOAN PAYMENT	^
Entitlements	

After User Settings and Entitlements have been assigned, you will click on Submit for Approval at the top left of the screen.



Note – Once submitted for approval, the user setup will be sent to First Carolina Bank Treasury Management for review and final approval.

Account Nicknames

Under the Admin tab, select Account Nicknames. You are able to edit in bulk or click on each account to adjust the nickname.

Account Nicknames			
Please provide a nickname for each account. Account Nicknames must be unique and are required.			
<input type="text" value="Type to Search"/> <input type="button" value="Q"/>			<input type="button" value="Bulk Edit Nicknames"/>
Account Number	Account Type	Account Nickname	
xxxx9999	Time Deposit	Time Deposit 9999	<input type="button" value="Edit"/>
xxxxxx1000	Checking	DDA Checking 1000	<input type="button" value="Edit"/>
xxxxxx1111	Checking	DDA 1111	<input type="button" value="Edit"/>
xxxx6321	Checking	DDA 6321	<input type="button" value="Edit"/>
xxx5112	Checking	DDA 5112	<input type="button" value="Edit"/>
xxxxxx0513	Checking	DDA 0513	<input type="button" value="Edit"/>
xxxx3721	Savings	Savings	<input type="button" value="Edit"/>
xxxx7804	Loan	Loan 7804	<input type="button" value="Edit"/>
x8533	Time Deposit	CD 8533	<input type="button" value="Edit"/>

Once the name has been updated, click on the check mark to save.

<input type="text" value="Operating Account"/>	<input type="button" value="✓"/>	<input type="button" value="✗"/>
------------------------------------------------	----------------------------------	----------------------------------