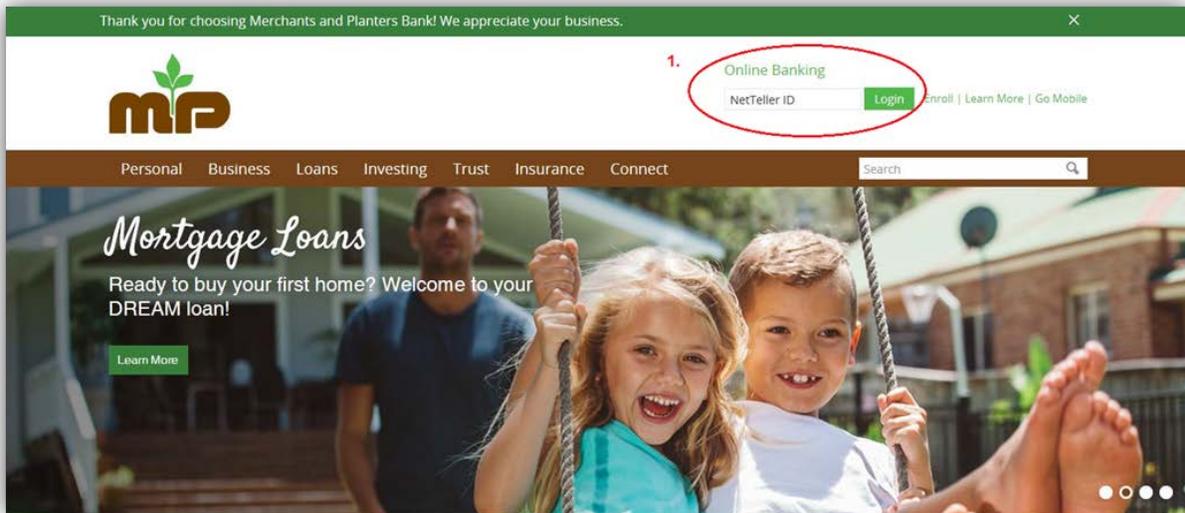


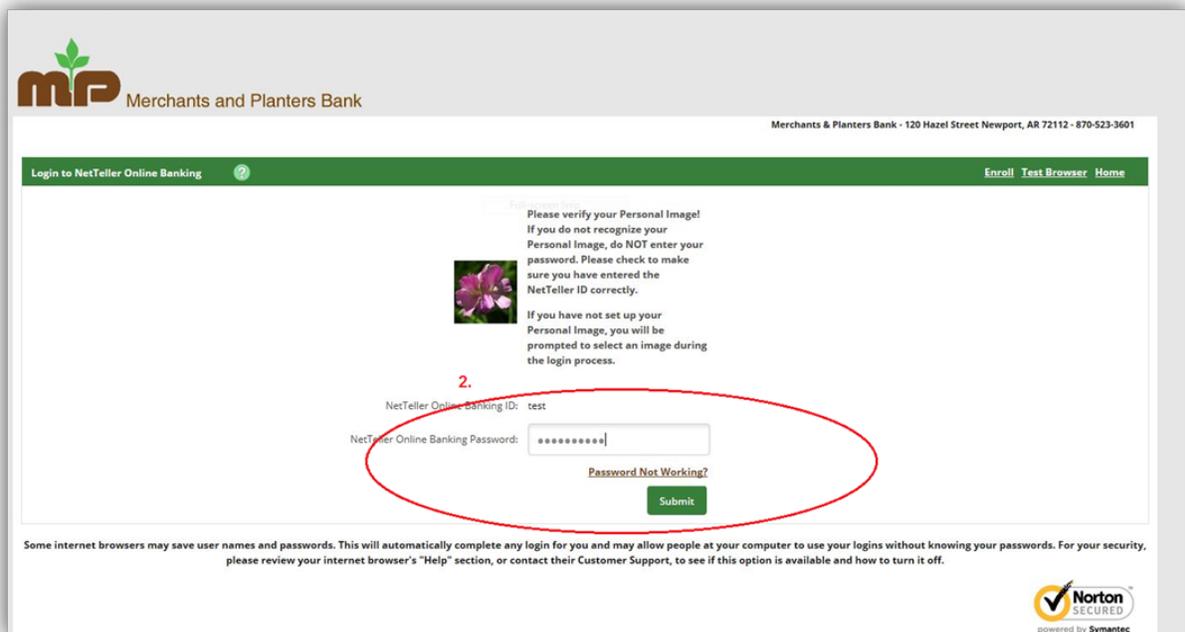
E-Statements/E-Notices User's Guide

Enrolling for E-Statements and/or E-Notices:

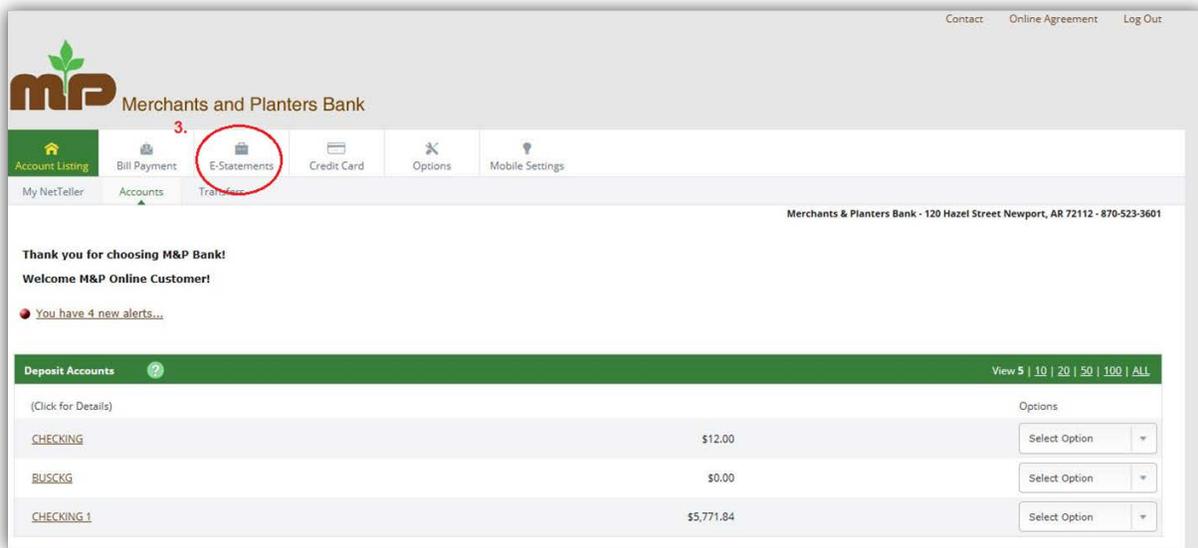
1. Go to Merchants and Planters Bank's Online Banking at www.mandp.bank. Enter your NetTeller ID and click Login.



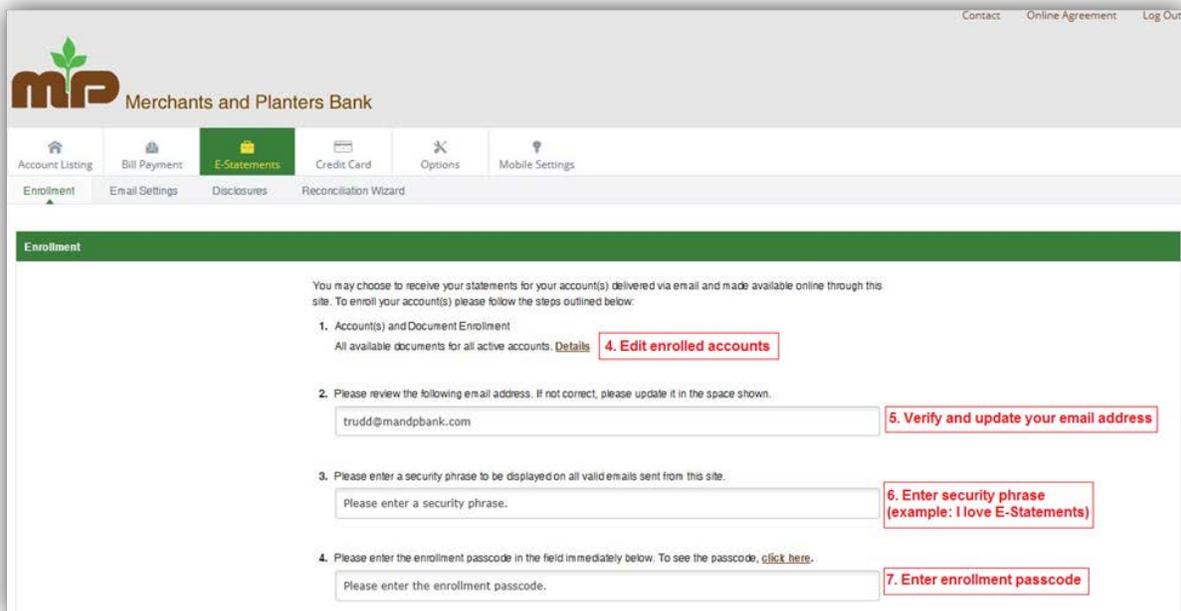
2. Verify your Personal Identification Image is correct. If it is correct, enter your NetTeller Password and click Submit. If you have not selected your Personal Identification Image, you should be prompted to do so later during the login process.



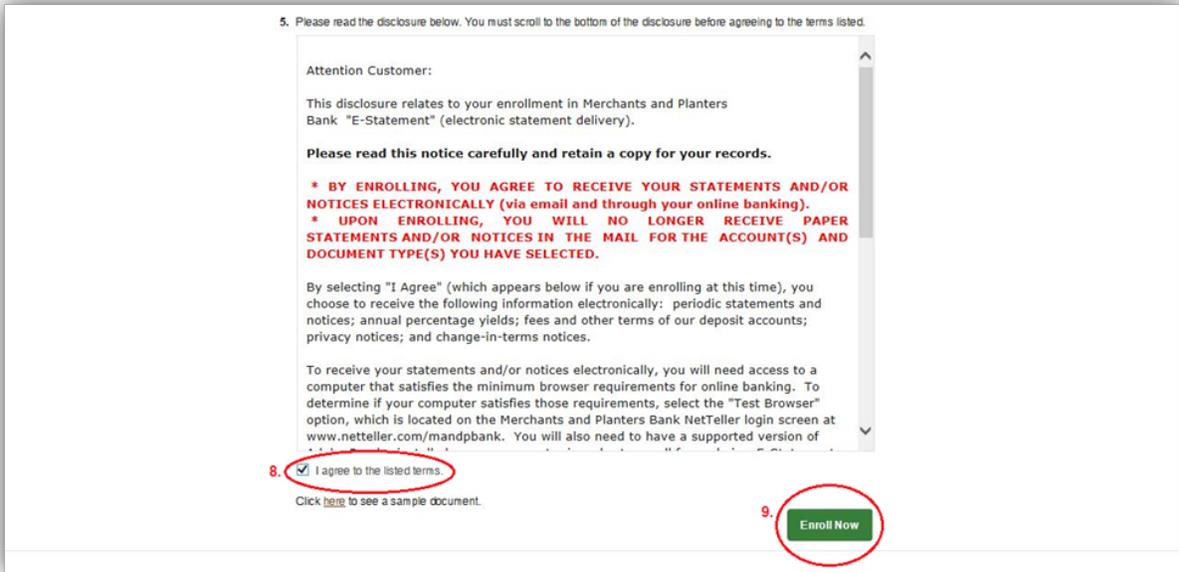
3. Once logged in, click the E-Statements tab.



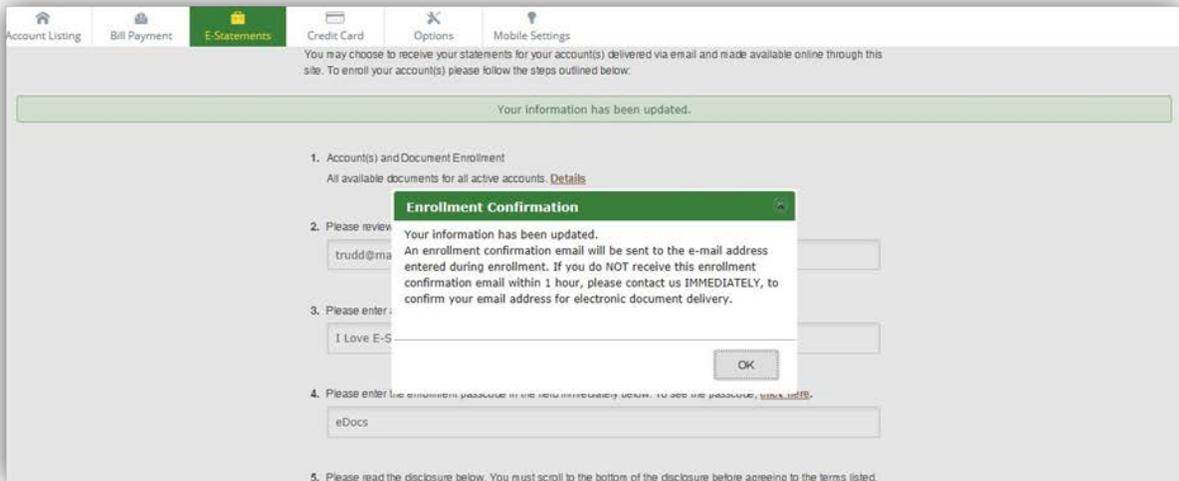
4. By default, all accounts linked to your NetTeller account will automatically be enrolled for E-Statements and NSF E-Notices. To manually exclude/choose accounts for E-Statements and/or NSF E-Notices, click on **Details**.
5. You will be prompted to confirm your email address. This is the email address where your E-Statement/E-Notice notification will be delivered.
6. Enter a security phrase where indicated. To help verify the authenticity of emails containing E-Statements and/or E-Notices, the security phrase will be included in the subject line of all email notifications for E-Statements/E-Notices.
7. Enter the enrollment passcode where indicated. To see the passcode, click on **click here**.



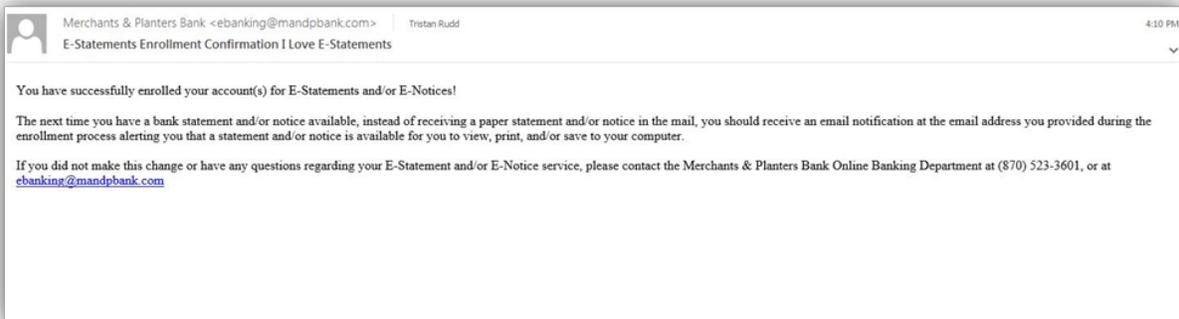
8. Read the E-Statement Disclosure and click on the box to agree with the terms.
9. Click “Enroll Now”.



After you click “Enroll Now,” you will receive an enrollment confirmation message. After clicking “OK” you will be directed to the eStatements/Notices tab, which will show no available documents since you just completed enrollment. Once you have a statement or notice available, you can view it from this tab within NetTeller Online Banking.

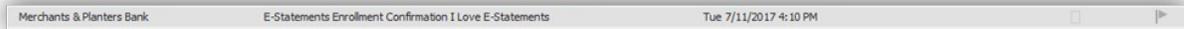


You will receive an email at the email address you indicated verifying your enrollment for E-Statements/E-Notices. The email will not ask for any personal and/or account information.

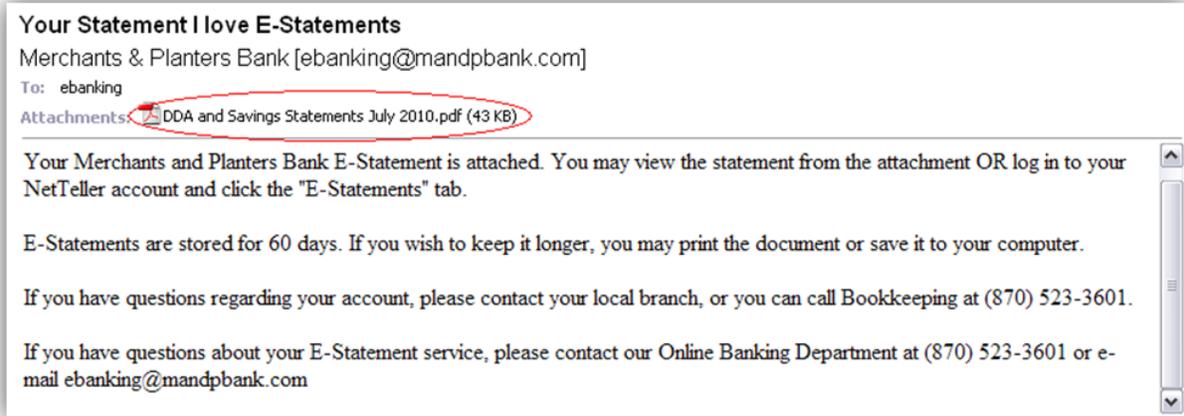


Receiving your E-Statements and/or E-Notices:

For the account(s) enrolled, you will now begin receiving E-Statements and/or E-Notices. Your paper statements and/or notices will no longer be mailed to you. When your next statement or notice is available, you will receive an email notification from the bank. **Remember to look for your security phrase in the subject line of the email!**



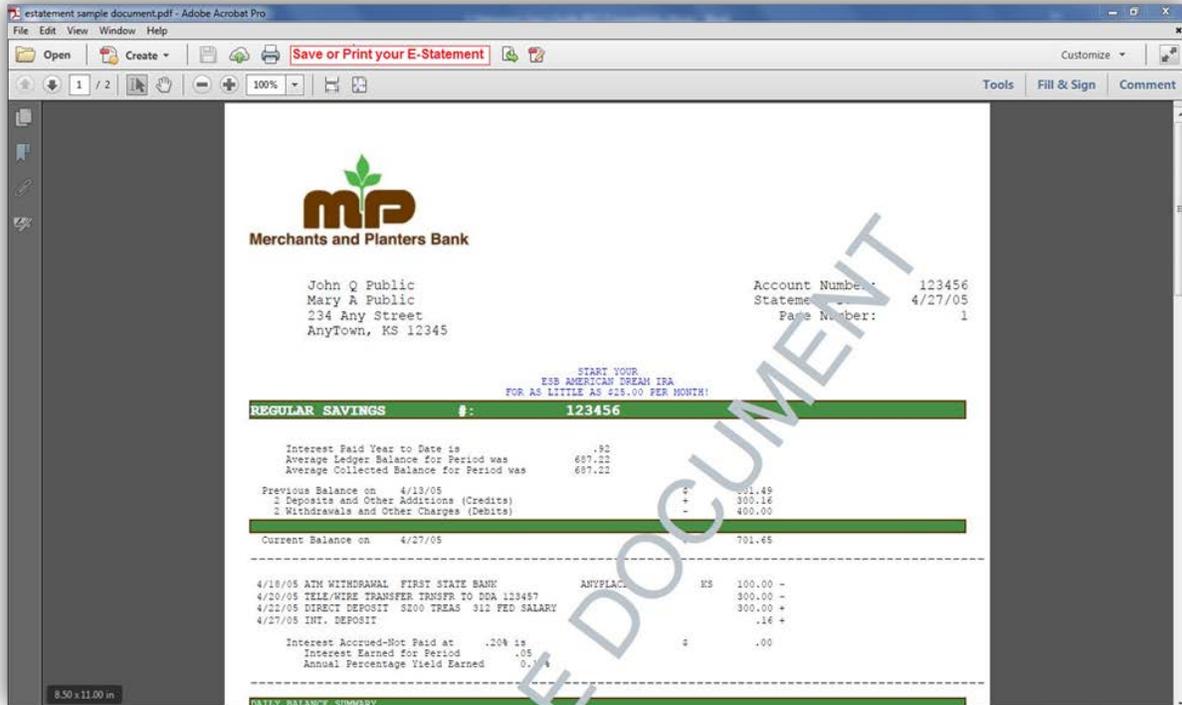
The email will contain a secure .pdf attachment that you may log in to and access your E-Statement/E-Notice.



When you open the .pdf attachment, you will be directed to a secure login screen. Your Username is your NetTeller Banking ID, and your Password is your NetTeller Password.

Please remember that although you will be receiving email notifications from the bank, M&P will NEVER email you asking for personal and/or account information.

After clicking “Login” your E-Statement/E-Notice will be downloaded to your computer from a secure site. You can view your E-Statement/E-Notice, complete with images (if applicable). You can also save or print your E-Statement/E-Notice as you would any other document. **Remember to save or print your E-Statement even though it will be available online for 18 months!** (E-Notices may not be available for the same length of time.)



If you are having trouble accessing your E-Statement/E-Notice, please make sure that you have the most recent version of Adobe Reader installed on your computer.

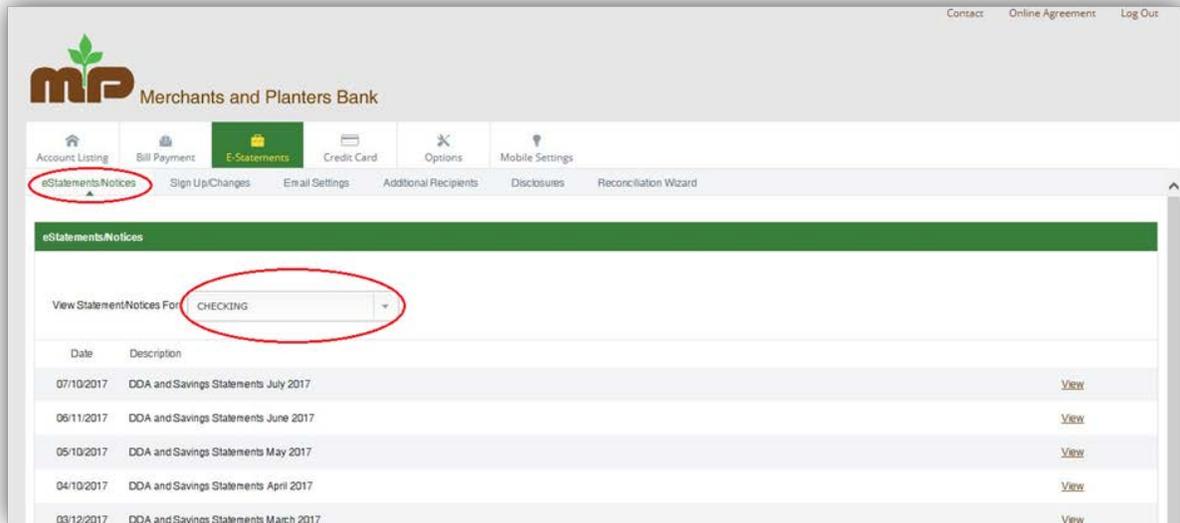
Also, please remember that you may access your E-Statement/E-Notice by logging in to NetTeller Online Banking and clicking the E-Statements tab in addition to logging in to the email attachment. This may be more ideal if you have multiple E-Statements/E-Notices to view.

Viewing/Changing your E-Statement Settings:

After enrolling for E-Statements and/or E-Notices, you can view available E-Statements/E-Notices or update settings from the E-Statements tab in NetTeller.

eStatements/Notices:

Any E-Statement/E-Notice you have available may be viewed from here. Use the drop down arrow to view E-Statements/E-Notices for different accounts.

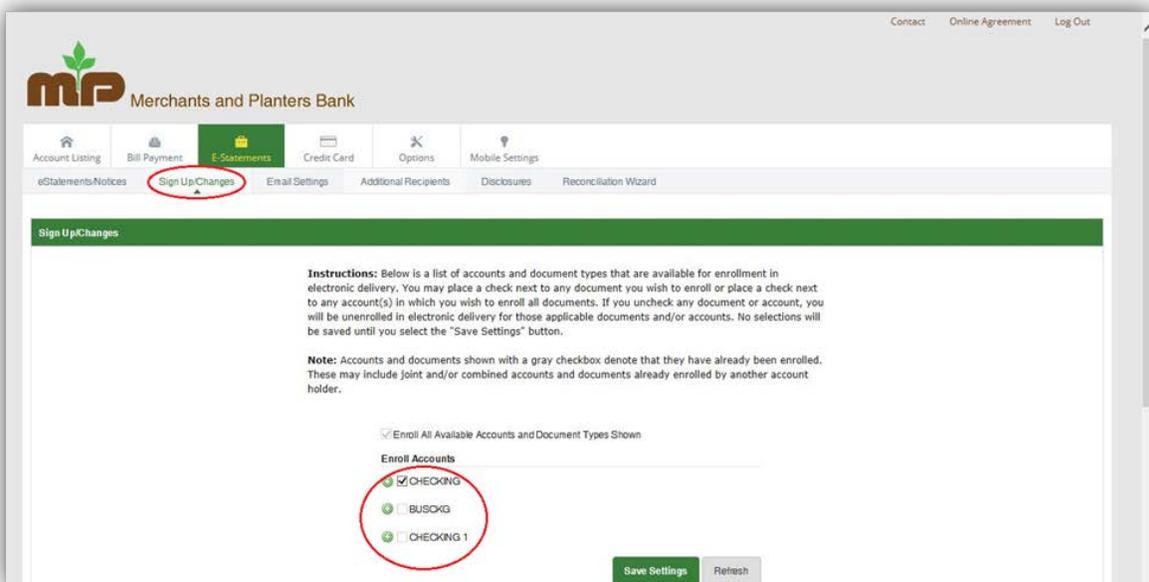


Sign Up/Changes:

From this tab you can enroll or un-enroll accounts for E-Statements and/or E-Notices. Checked accounts are already enrolled for E-Statements/E-Notices. To un-enroll an account, click on the appropriate box or boxes to remove the checkmark(s), and click “Save Settings”.

If you un-enroll, you will begin receiving paper statements/notices in the mail, and you will cease to receive E-Statements/E-Notices for that account.

If you link a new account to NetTeller and want it enrolled for E-Statements/E-Notices, be sure to click on this tab and place a checkmark in the box next to the account to enroll it. Then, click “Save Settings”.



Email Settings:

You can view or change your email address or security phrase at any time.

MP Merchants and Planters Bank

Account Listing Bill Payment **E-Statements** Credit Card Options Mobile Settings

eStatements/Notices Sign Up/Changes **Email Settings** Additional Recipients Disclosures Reconciliation Wizard

Email Settings

All documents will be sent to the following email address:

All authentic emails will contain the following security phrase:

The security phrase is intended to assure our customers that any emailed statements or notices have indeed originated from our financial institution. If the security phrase does not appear within any email related to a statement or notice reported as coming from our financial institution, do not submit any sensitive information such as User Id or Password. Please report any suspicious emails to our Customer Support Center as soon as possible. These measures are being taken to protect our customers from a fraudulent Internet scamming method known as "Phishing". Phishing describes the act of sending an email to a user falsely claiming to be a legitimate enterprise in hopes of scamming the user into surrendering sensitive information that will be used for identity theft.

[Save Settings](#)

Additional Recipients:

You can assign up to three (3) additional email recipients for your E-Statements and/or E-Notices (spouse, accountant, etc.). Click on the button to "Add Additional Recipients".

MP Merchants and Planters Bank

Account Listing Bill Payment **E-Statements** Credit Card Options Mobile Settings

eStatements/Notices Sign Up/Changes Email Settings **Additional Recipients** Disclosures Reconciliation Wizard

Additional Recipients

You currently have no Additional Recipients. Please be aware that additional recipients will see your check images and security phrase. Username is the log-in name the additional recipient will use when signing in to view the statement and/or document. It may not contain spaces or special characters. The Access Pin is the recipient's password and must be between 8 and 12 characters in length, containing both alpha and numeric characters. It is case sensitive and will expire every 6 months.

[Add Additional Recipients](#)

You will assign each additional recipient a Username and Access PIN/Password. You will need to provide a valid email address for the additional recipient. Once you have assigned a Username, Email Address, and PIN/Password, click “Save”.

Additional Recipients

Username	Email Address	Access PIN	Save	Cancel
accountant	accountant@gmail.com	*****		

Add Additional Recipients

After adding an additional recipient, you must “Assign Documents” for the recipient.

Additional Recipients

Username	Email Address	Edit	Assign Documents	Delete
accountant	accountant@gmail.com			

Add Additional Recipients

Choose which documents the recipient will receive by checking the box next to the account name. Then click “Save Settings”.

Sign Up/Changes accountant

Instructions: Below is a list of accounts and document types that are available for enrollment in electronic delivery. You may place a check next to any document you wish to enroll or place a check next to any account(s) in which you wish to enroll all documents. If you uncheck any document or account, you will be unenrolled in electronic delivery for those applicable documents and/or accounts. No selections will be saved until you select the “Save Settings” button.

Note: Accounts and documents shown with a gray checkbox denote that they have already been enrolled. These may include joint and/or combined accounts and documents already enrolled by another account holder.

Enroll All Available Accounts and Document Types Shown

Enroll Accounts

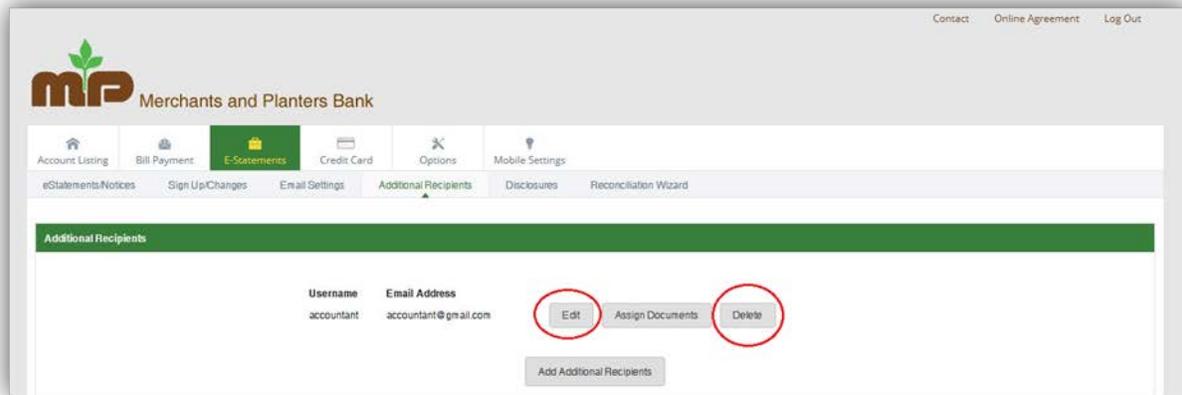
- CHECKING
- BUSCKG
- CHECKING 1

Save Settings Refresh Go Back

Additional recipients will receive E-Statements and/or E-Notices via email for each document you assign. The recipient will use the Username and Access PIN/Password you assigned them to access the E-Statement/E-Notice. Additional recipients will only be able to access E-Statements/E-Notices from the email attachment; they will not be able to access your NetTeller account. You are responsible for resetting Usernames and PINs/Passwords for additional recipients.

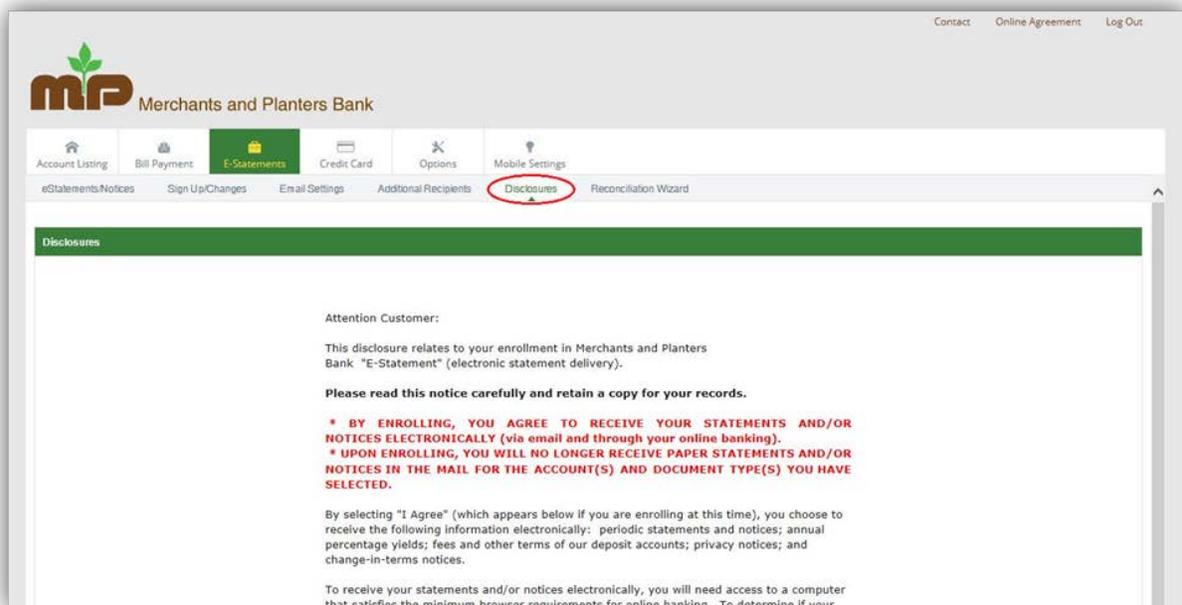
Please remind any additional recipients that although they will be receiving email notifications from the bank, M&P will NEVER send emails asking for personal and/or account information.

You can Edit or Delete additional recipients at any time.



Disclosures:

You can view the E-Statement Disclosure at any time. The E-Statement Disclosure provides important information about our E-Statement/E-Notice services.



If at any time you have questions regarding E-Statements, E-Notices, or Online Banking, please give us a call at (870) 523-3601 during normal business hours or send us an email at ebanking@mandpbank.com