

LCNB National Bank | *Online Banking User Guide*

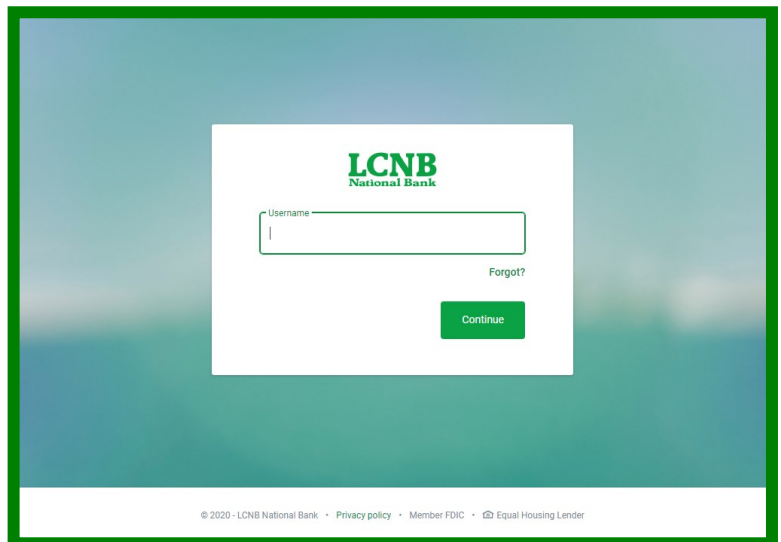
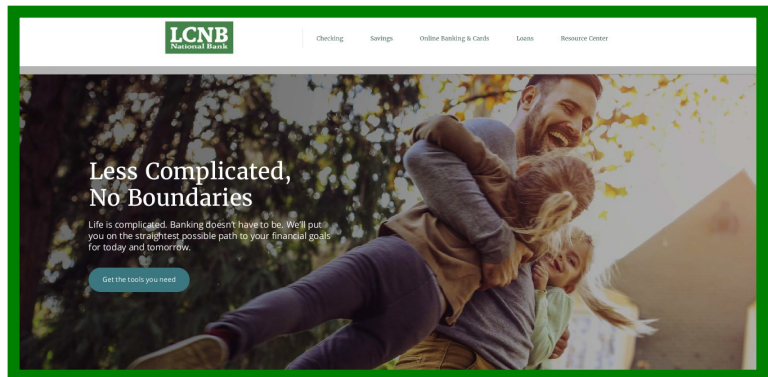
Welcome to new and upgraded LCNB Online! We hope that you'll find this financial management tool to be intuitive and convenient. Should you have any questions as you use the new system, this User Guide should be of value. If you have additional questions or need clarifications, you're of course always welcome to visit a branch or call our Client Care Center at 800.344.2265.

Getting Started & Signing In

To access LCNB Online, go to www.lcnb.com and click on the Logins option in the top right-hand section of the website. In the Online Banking section, enter your LCNB Online ID and click on Login. You will then enter your Password.

To support the security measures put in place to keep your data safe, the use of a modern browser is required. Please note that Microsoft Internet Explorer no longer receives any feature or security updates and does not support modern security. All Internet Explorer users are highly encouraged to switch to Microsoft Edge. Other supported browsers are the most recent versions of Google Chrome, Firefox, and Apple Safari.

The first time you log in you will complete a Two Factor Authentication process. Here, you'll receive a code via text message to authenticate your device. Once you enter the code, you may select to "save device" so that you will not need to request a code again. If you do not wish to receive the code via an SMS Text, you may choose to use the Authy App that will provide you with the code needed to log in.



Main Page Layout

Main Page Default Menus

Below are the menus displayed at the left side of the Default Page when you log into LCNB Online. Each will be explained in more detail later in this guide.

Dashboard – This is the default page and includes the most common online banking functions.

Messages – This is where you can find general messages sent by LCNB National Bank or from the Conversations feature. Your notifications or alerts will also appear in this section.

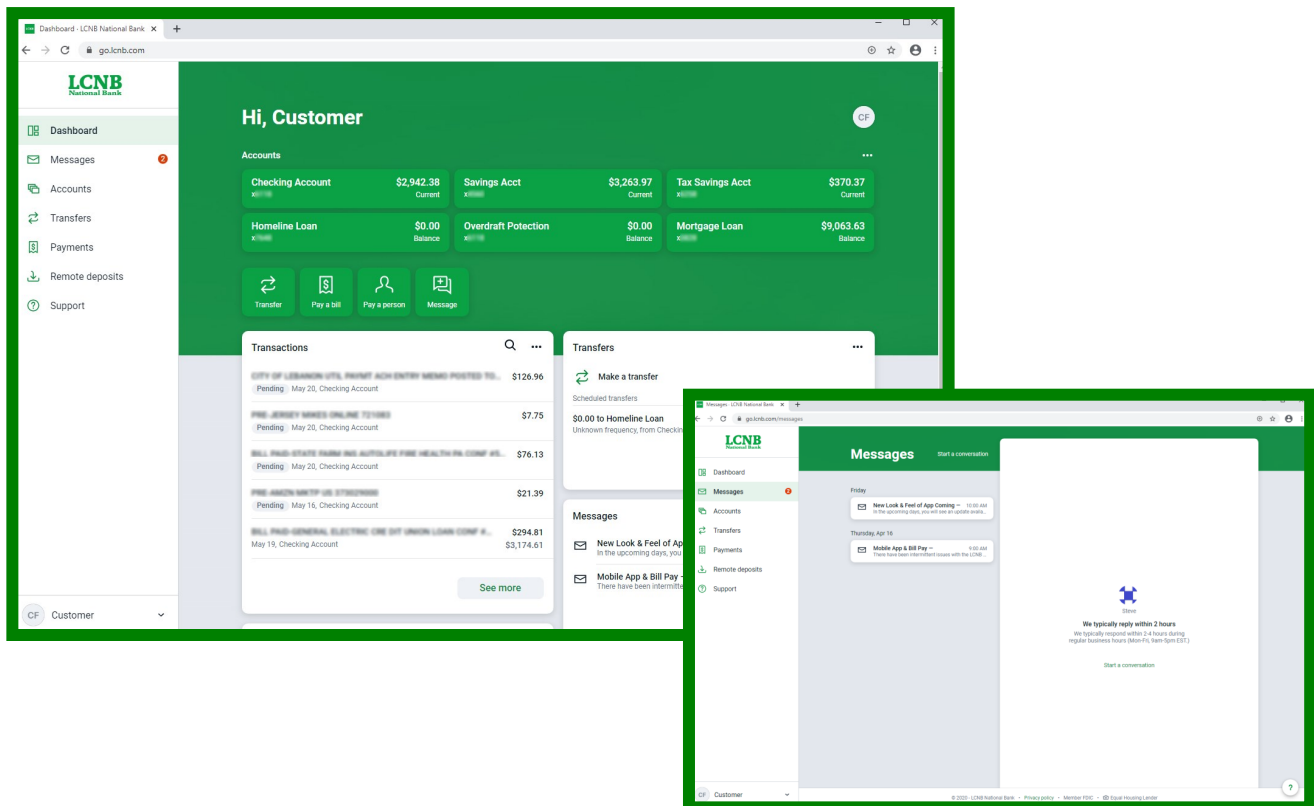
Accounts – This page allows you to see a summary of all of your accounts in one view. You may also select a specific account to review options or settings.

Transfers – In the Transfers section you can make a transfer or view any pending transfers.

Payments – Here you will be able to use the Bill Pay feature. You can see a history of your Payments, schedule a payment, or change the menu option to view the Payees. To view the Bill Payment Page in the format that appeared in the previous version of LCNB Online, click on Manage Payments. This will take you to the full Bill Payment page.

Remote Deposits – The page allows you to review any previous Mobile Deposits made using the LCNB Mobile app. Remote Deposits can not be made through LCNB Online, only through LCNB Mobile.

Support – You can find our hours and Client Care Team contact number here. You can also use the Conversation feature to talk securely with a LCNB National Bank representative during normal banking hours.

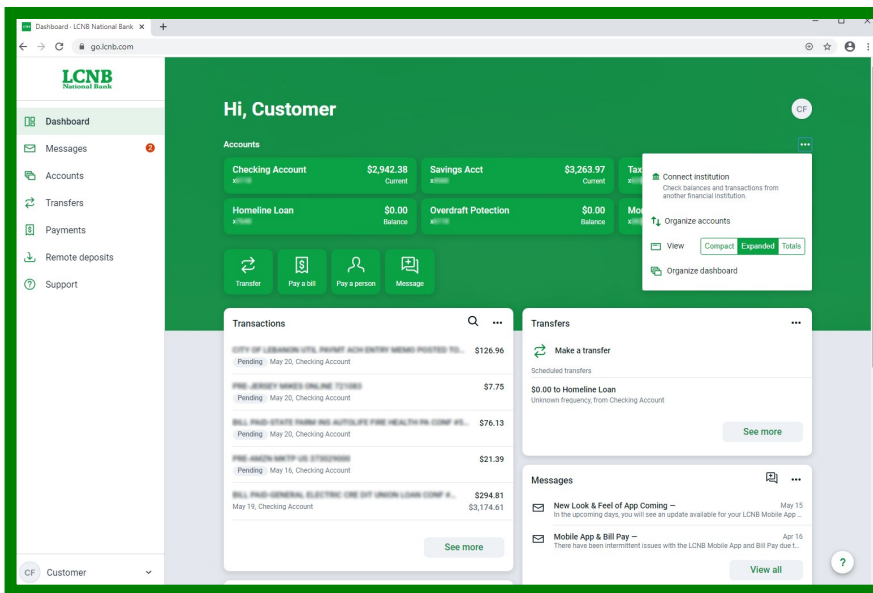


Main Page Layout *continued*

Dashboard Menu

The Dashboard is the primary home page of your online banking experience. Separate sections called “cards” each provide a different set of information. You can organize your dashboard to remove cards, add back cards, or change the order in which they appear. Organize your cards by clicking on the three dots in the top right-hand corner of a card and selecting Organize Dashboard. Once you have completed organizing your dashboard, click on Done. You can also use the Organize Dashboard action button at the bottom of the page.

A detailed list of the available cards begins below and continues on the following pages.

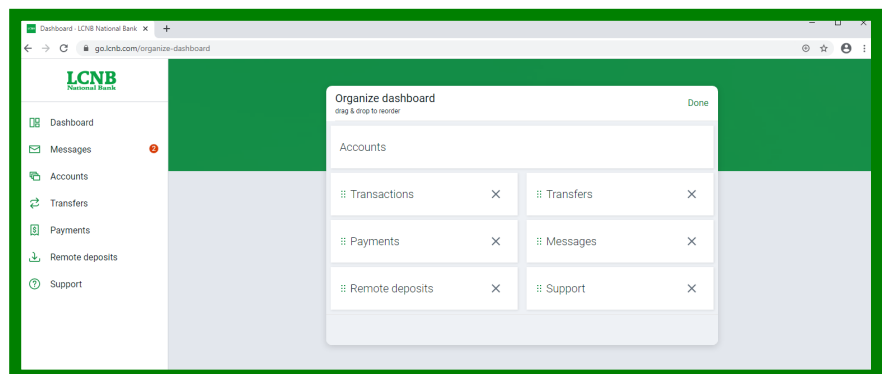


Available Cards and their Features

Accounts - This card lists the accounts that you can access through online banking. You may click on the account for additional options and settings along with some limited details of the account.


Transactions - This card lists the activity of all of your accounts, combined. The specific transaction will indicate the pseudo name of the account through which the activity took place. To view complete transactions for a particular account, click on that account on the Dashboard. This will provide you a detailed listing of the transactions for that specific account. Note: When using the Mobile App, choose Transactions.

Payments - This card lists payment activity processed or scheduled in the last 30 days. You may also use the quick access buttons to Pay a Bill, Pay a Person, or Manage Payments. Using Manage Payments will take you to the full Bill Pay screen.



Main Page Layout *continued*

Available Cards and their Features (cont.)

Messages - This card provides any messages or notifications along with conversations with LCNB. The conversation feature can be used during normal banking hours to chat live with someone at LCNB National Bank. You may use this feature by using the Callout icon: 

Transfers - This card allows you to make a new transfer. It also displays scheduled transfers. **NOTE:** *Once an immediate transfer is scheduled, it cannot be deleted so please schedule transfers carefully.*

Support - This card (designated with the LCNB National Bank logo) provides the opportunity to start a conversation with an LCNB representative during normal banking hours. It also displays LCNB's phone number if you would like to contact us that way. There is also an Info option that provides normal banking hours along with options to reach out for support from LCNB National Bank.

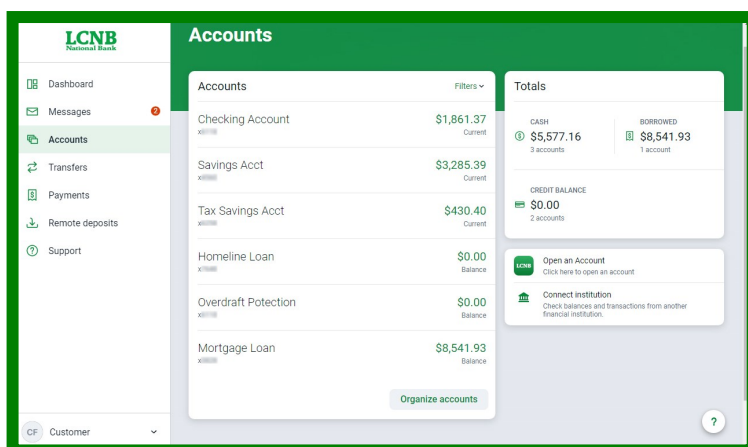
Remote Deposits - Review any previous Mobile Deposits made using the LCNB Mobile app. Remote Deposits can not be made through LCNB Online, only through LCNB Mobile.

Organize Dashboard - This is an action button that takes you to the Organize Dashboard section that allows you to either a) remove a card that you don't use often, or b) add back a card that was previously deleted or never added by using the + Add a card function at the bottom. You may move the cards around by hovering your arrow over the six green dots to the left of the Card Title and then dragging it to the position you desire and letting go. After you are done arranging your cards, click on the Done button to finalize your arrangement and return to the Dashboard.

Accounts Menu

The Accounts page lists the accounts you can access via LCNB Online. It also provides the ability to filter the types of accounts shown in the Accounts Card in the Dashboard. Totals are provided for your Cash, Borrowed and Credit (Lines of Credit or External Credit Cards).

This page contains the option to open a new account with LCNB National Bank. You can also add limited external (non-LCNB) accounts by clicking on Connect Institution. In order to add external accounts, you will need the login credentials used to access the account or credit card on that Financial Institution's website. Note that not all Institutions allow for this type of access which is why your options may be limited.



Main Page Layout *continued*

When clicking on an Account, you have the ability to:

- View transaction activity in that specific account. When clicking on the download arrow on the top right hand corner of the card, you can download account activity into one of the following file types: CSV Spreadsheet / TXT Text File / OFX Open Financial Exchange File / QBO QuickBooks File / QFX Quicken File
- Transfer - Create a transfer from that specific account.

- Documents - View statements on your EZ Statement page or enroll in EZ Statements if you are not currently enrolled. You can also make changes, including email address changes, or add other accounts.
- Stop Payments - Place a stop payment on a paper item issued from your account.

- Alert Preferences - Manage alerts on your account. You have the ability to receive alerts via text message*, email, or in-app message including:

- **Balance Alerts** – Receive an alert when your balance is above or below the designated amount that you set in the alert.

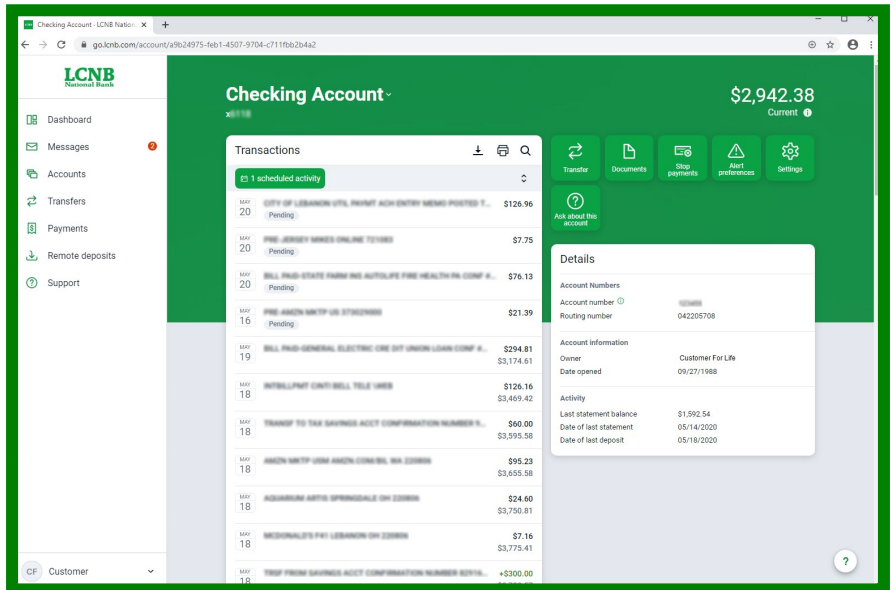
- **Transaction Alerts** – Receive an alert when either a debit (deduction) or credit (deposit) is posted to your account over the limit that you set in the alert.

- Settings – this includes:

- Renaming the account by clicking on the Rename link to the right of the current account pseudo name (for security purposes, please do not change the name to the existing account number). *NOTE: Lending Accounts are not able to be renamed at this time via this method. Please call into the Electronic Services Department at 1-800-344-2265 ext. 56202 for assistance with renaming a lending account.*
- Show in app – if switched to green, the account will show in app or on your online banking. If you do not wish to view an account that currently appears, you may disable the option so that it is not green and the account will not show in your Dashboard.
- Show balance and activity – this allows your balance and activity on the account to display both in the LCNB Mobile app and in LCNB Online.
- Manage Alerts – this is an additional link to allow you to manage alerts as mentioned above.

- Ask about this account – this feature allows you to use the Conversation feature to communicate securely with an LCNB National Bank representative. Also include is the phone number to contact our Client Care Team directly.

- The details section provides you detailed information regarding the type of account you have.



* Text alerts may be subject to mobile data fees. Please consult your mobile provider for more information.

Main Page Layout *continued*

Transfers

The Transfer menu will navigate you to the page where you can make a Transfer. When making a new transfer, the More Options selection can be used to:

- add a frequency if you want the transfer to be recurring,
- choose a date if you are looking to schedule the transfer for a later date, or
- add a Memo to the transfer for identification purposes.

You also may view scheduled transfers or delete future scheduled payments. Note: It is important to confirm that your transfer has been entered correctly when making an immediate transfer. You cannot delete an immediate transfer once confirmed. You can only delete future-dated transfers.

The screenshot shows the LCNB National Bank mobile app interface. On the left is a navigation menu with options: Dashboard, Messages, Accounts, Transfers, Payments, Remote deposits, and Support. The main content area displays a 'Transfer' form. The form fields are: From: Checking Account (\$2,942.38), To: Savings Acct (\$3,263.97), Amount: \$ 1.00, Frequency: Once, Date: Soonest available, and a Memo field with a character count of 0/20. A green 'Submit' button is located at the bottom of the form. Below the form, a note states: 'Transfers completed after 6:00pm may not process and post until the next business day.'

The screenshot shows the LCNB National Bank mobile app interface. On the left is a navigation menu with options: Dashboard, Messages, Accounts, Transfers, Payments, Remote deposits, and Support. The main content area displays the 'Transfers' page. At the top right, there is a 'Make a transfer' button. Below it, a calendar for May 2020 is shown, with the 20th highlighted. A list of transfers is displayed below the calendar, including one for \$0.00 to Homeline Loan on Nov 7, 2014. A note at the bottom of the calendar area states: 'Only the next scheduled transaction is shown for your recurring transfers.'

Main Page Layout *continued*

Payments

When clicking on the Payment Menu, you are taken to a shortcut page for Bill Payments. Here, you can search the Payments History or the Payee list. Other options include Adding a New Payee, Paying a Bill (including the ability to pay Single or Multiple bills), Pay a Person, or Manage Payments.

To visit the full Bill Pay Services page similar to the one that appeared in the prior version of LCNB Online, click on the Manage Payments option. This will allow you to set up notifications and manage your bill pay account(s) under the My Account menu option. There are also tools to manage Payees, change a payment frequency, or delete a Payee.

If you have scheduled payments, a red dot will appear on the calendar indicating the date that the payment will process.

The screenshot shows the LCNB National Bank Payments page. The left sidebar contains navigation options: Dashboard, Messages, Accounts, Transfers, Payments (highlighted), Remote deposits, and Support. The main content area is titled "Payments" and includes a search bar, a "+ New payee" button, and three action buttons: "Pay a bill", "Pay a person", and "Manage payments". Below these is a "Payments History" table with columns for DATE, PAYEE, STATUS, and AMOUNT. The table lists several payments, including "General Electronic Credit Union #1000" and "STATE FARM CAR/COMM INSURANCE". To the right of the table is a calendar for May 2020, with a red dot on the 20th indicating a scheduled payment.

The screenshot shows the LCNB National Bank Remote deposits page. The left sidebar contains navigation options: Dashboard, Messages, Accounts, Transfers, Payments, Remote deposits (highlighted), and Support. The main content area is titled "Remote deposits" and includes a search bar and a "+ New" button. Below these is a "Remote deposits" table with columns for DATE, TO ACCOUNT, STATUS, and AMOUNT. The table lists several deposits, including "Savings Acct (x#1000)" and "Checking Account (x#1000)". To the right of the table is a calendar for May 2020, with a red dot on the 20th indicating a scheduled deposit.

Remote Deposits

This menu option allows you to view the history of deposits you made via the LCNB Mobile App. This option allows you to see the accounts enrolled for Mobile Deposit and to see previous deposits made. You can also use the Calendar to search for previous deposits that may not be listed on the left.

The LCNB Mobile App is available on the app store associated with your device. Remote deposits can not be made through LCNB Online.

Main Page Layout *continued*

Cash Manager

Option available only to Cash Management customers.

When clicking on this menu option, you will be transferred to the Cash Management page. Here you will find all of your existing Cash Management Options (additional security features may be required). To ask about becoming an LCNB Cash Management customer, please contact your local Branch Manager.

The screenshot displays the LCNB National Bank Cash Manager dashboard. The interface features a green header with the LCNB logo and a navigation sidebar on the left. The main content area is titled "Hi, Customer" and includes a "Accounts" section with a grid of account balances. Below this are four action buttons: "Transfer", "Pay a bill", "Pay a person", and "Message". The dashboard also includes a "Transactions" list, a "Transfers" section with a "Make a transfer" button and a "Scheduled transfers" list, and a "Messages" section with two notification cards. A user profile icon labeled "CF" is visible in the top right corner, and a "Customer" dropdown menu is at the bottom left.

Account Type	Balance	Account Type	Balance	Account Type	Balance
Checking Account	\$2,942.38	Savings Acct	\$3,263.97	Tax Savings Acct	\$370.37
Homeline Loan	\$0.00	Overdraft Protection	\$0.00	Mortgage Loan	\$9,063.63

Transaction Description	Amount	
CITY OF LISBURN UTIL. PAYMENT ACH ENTRY MEMO POSTED TO...	\$126.96	
PENDING	May 20, Checking Account	
PRV. JERSEY BANKS ONLINE 7212883	\$7.75	
PENDING	May 20, Checking Account	
BILL. PRV. STATE FARM INS. AUTO/LIFE FIRE HEALTH/PA. CONF. #...	\$76.13	
PENDING	May 20, Checking Account	
PRV. AMZN. W/TF US 57202888	\$21.39	
PENDING	May 16, Checking Account	
BILL. PRV. GENERAL ELECTRIC ONE OF UNION LOAN CONF. #...	\$294.81	
May 19, Checking Account	\$3,174.61	

Message Title	Date
New Look & Feel of App Coming -	May 15
Mobile App & Bill Pay -	Apr 16

LCNB Online Features

Where Do I Find...

Pending Transfers – these can be found under the Transfer section of the Transfers menu.

Transfer History – use the Search function in the Activity Card by choosing the Magnifying Glass and entering the word “Transfer” in the search criteria. Additional search criteria are available by selecting the Search and Sorting Options link below the search criteria box.

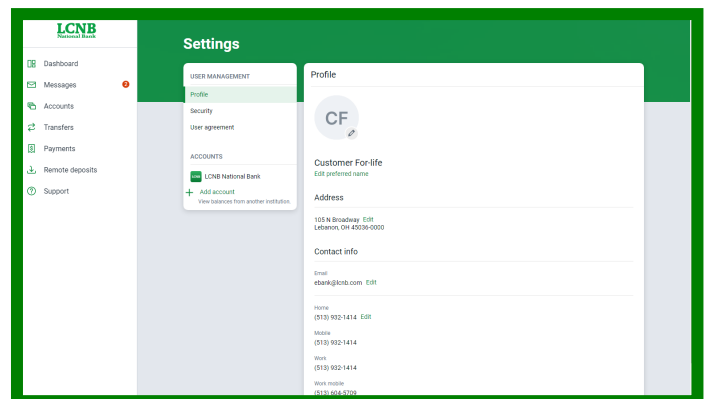
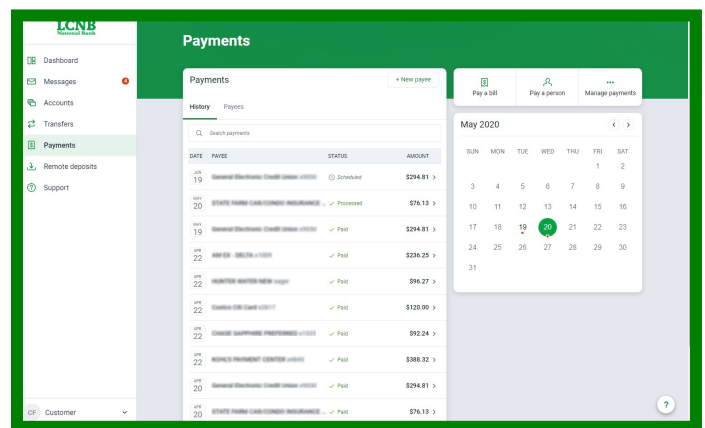
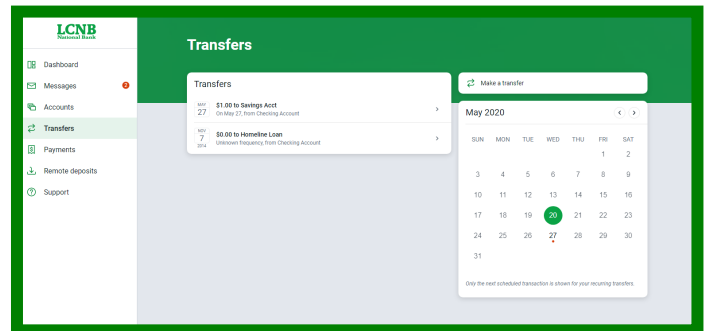
The Bill Pay section that I am used to using with the previous LCNB Online – this can be found by clicking on the Manage Payments option on the Payments card on your Dashboard. You may also find this section by selecting the Payments menu option on the left and then choosing Manage Payments on the upper right side of the Payments page.

EZ Statements (electronic statements) – find the EZ Statement by clicking on the Accounts Menu on the left side and then selecting a listed account. You can then click on the Document option on the right-hand side. This will take you to the EZ Statement page to view statements or enroll in EZ Statements.

Order Checks – you may order checks by going to our main website (www.lcnb.com) and clicking on the Order Checks option under the Checking tab.

Open a New Account – this is found at the bottom left hand corner of the Dashboard page by clicking on your profile and choosing Open an Account.

Change of Address, phone number or email – this is found when you click on your name icon in the upper right-hand corner and then select Settings or Profile. Once in your Settings or Profile page, click on Edit in the area you are wanting to update. Change of addresses will be submitted. You will be contacted to confirm the change before the information is updated.



LCNB Online Features

Account Features

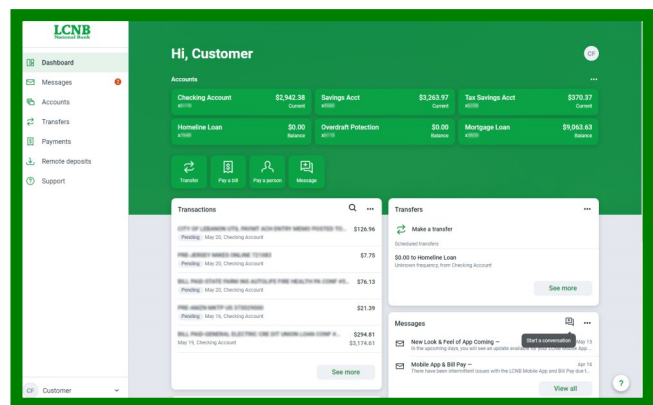
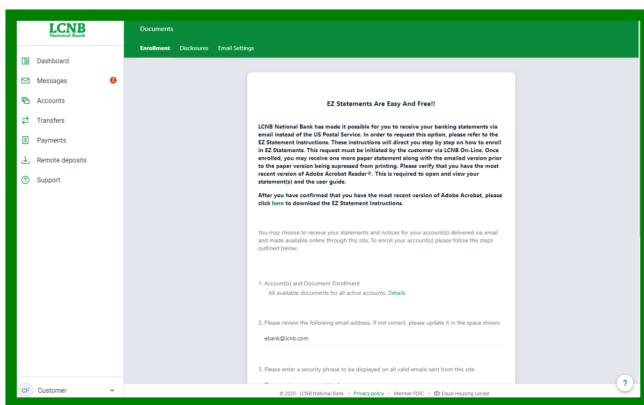
The following features are found when clicking on the Accounts Menu and then the specific account:

EZ Statements –EZ Statements (electronic statements) can be found by going to the Accounts Menu and then clicking on the account and choosing the Documents option to the right of the transactions card.


Stop Payments – this is also found by clicking on Accounts menu and then the account you wish to place the stop payment and choose Stop Payment in the card to the right of the Activity card.

Alert Preferences – the alerts available are different than those previously offered but can be found using the Alert Preferences option.

Secure Message Center – See below regarding Conversations.



New Features

Conversations – You now have the ability to chat live with an LCNB Representative, and even transfer sensitive documents via a secure option. Conversations are available during normal banking hours Monday through Friday. Any chat items received during non-banking hours will be read and responded to on the next business day. The Conversation Feature can be found anywhere you see the chat icon  or see the phrase “Start A Conversation”.

User Profile – You now have a user profile that is found by clicking your name on the bottom left corner of the page. This allows you to go to your Profile, to Settings or to Log Out. Logging out is highly recommended after each use of LCNB Online.

Settings – Within the Settings and Profile, you may change your address, email address, or phone numbers. Please note that if you change your email address and want your EZ Statements to go to your new address, click on the Accounts Menu, select an account, click Documents and, click Email Settings Menu.

Within the Settings option of your profile there is a section labeled User Management on the left-hand side of the page. Here, you may choose Security to have access to change your Username or Password, reset your Two-Step verification, or view the Recently Used Devices that are used for both online banking and the mobile app. You may also clean up the Recently Used Devices list if you have devices that you no longer use. To review the Online Banking Agreement that you agreed to during your initial log in, select User Agreement. Finally, you may make adjustments to an existing account or add external accounts as mentioned above in the Account Card description.

NOTE: Your password may be required when making changes to any of the information described.