

6

Good Reasons to Bank Online

Ways to simplify money management for individuals businesses & nonprofits

A dollar saved is a dollar earned.

OneCalifornia Bank offers many choices for savings accounts, Certificates of Deposit, and ways of saving, including CDARS insured by FDIC for up to \$50 million.

BANKING ON ONE SUCCESS AT A TIME



INDIVIDUAL



BUSINESS



COMMUNITY

OneCalifornia Bank, FSB, offers online banking for individuals, businesses and nonprofit organizations. It's convenient—you can review your account from your home or workplace. It's an enjoyable and efficient way to simplify money management, because it's...

1. Easy to get started.

- ▶ If you have a checking, savings or Fair Start account at OneCal Bank, simply go to www.OneCalBank.com.
- ▶ Click on "Sign Up" in the Online Services access box.
- ▶ For your First Time Login, you'll be asked for your tax identification information, OneCal Bank account number, name, address, and a security question and answer.
- ▶ After we validate your enrollment information, we'll send you a temporary Access ID and Password in separate mailings via U.S. Postal Service. With these, you'll be able to complete your initial login and begin banking online.
- ▶ If you don't yet have an account at OneCal, talk with a banker about opening one before setting up your online access.

2. Easy to monitor balances and transactions.

- ▶ You can see at a glance your account balances, cleared check images, ATM debits, savings deposits and withdrawals, interest earned, and transaction history.
- ▶ You can search for specific transactions.

3. Easy to transfer money between accounts.

- ▶ You can transfer money from one account to the other whenever needed to prevent overdrafts or insufficient funds. Money from cleared deposits can be transferred immediately to cover expected withdrawals.

4. Easy to download transactions to desktop applications.

- ▶ You can move your account information to compatible applications such as Intuit QuickBooks or Quicken and Microsoft Money.

5. Easy to pay bills.

- ▶ If you have an eligible checking account and enroll in optional Bill Pay, you'll be able to set up immediate, recurring or one-time payments, schedule multiple payments from a single screen, review up to 6 months of detailed payment history, establish a personalized merchant list, receive alerts regarding payment activities and more.

6. Easy to do all of the above anytime, anywhere.

- ▶ You'll have more independence and control in real time. Day or night. Work day or weekend. In town or traveling.

& More...

- ▶ If you need help while using OneCal Online Banking, our Help feature and FAQs offer quick assistance.
- ▶ Security, such as "masked" account numbers, Multi-Factor Authentication, and other features, protects your privacy.
- ▶ You'll receive a confirmation number with each transaction.

Ask us about BusinessView™ ... If you need a robust suite of online Cash Management and Remote Deposit services for your growing business or nonprofit organization, ask about BusinessView and BusinessView Banker.™

More about Online Banking for Individuals, Businesses & Nonprofit Organizations ▶

Questions about Online Security...

How do I know that Online Banking is secure?

- ▶ Access to OneCalifornia Bank's Online Banking service requires use of a browser with 128-bit SSL (Security Socket Layers) encryption, currently the strongest level available commercially. Encryption scrambles information that passes over the Internet by securing the data and authenticating the sender.
- ▶ OneCalifornia Bank also uses "Multi-Factor" (or Layered) Authentication which provides an additional layer of security to the Online Banking login process to further validate your identity. This process is designed to keep your account information protected from fraud and Identity theft.
- ▶ You also play a major role in maintaining the security of your accounts and personal information and should follow these guidelines for protection:

nSafeguard your Access information, including your Access ID, Password and other security-related questions/answers used to authenticate you. Memorize this information, and never write it down or reveal it to others. Your browser may ask you if you want it to remember your password. NEVER allow your browser to save your password, otherwise someone else using your computer could potentially access your account information.

nChange your Password on a regular basis. You can do this when logged into Online Banking by clicking on the "Change Password" button located under "Options". Do not choose passwords that can be easily associated with you; e.g., don't use your children's or pets' names, birth dates, etc.

nLog off after each session. Always click on the "Log Off" button when finished with your Online Banking session. If you share a computer with others, you may want to completely close the browser session.

What is Multi-Factor Authentication?

With the Multi-Factor Authentication security feature, your identity is verified to the system in two distinct ways, and the OneCalifornia Bank site is identified to you as the genuine site instead of that of a fraudulent imitator. The following security features are used:

- ▶ Upon initial log-on, you will be invited to allow the system to obtain certain metrics from your machine (called "registering" the machine). These metrics will allow the system to uniquely identify your machine on subsequent access attempts.
- ▶ Once you have signed up for MFA Security, you will choose an Authentication Image from the image database, and associate a Pass Phrase with that image. The image and phrase will be presented to you each time you log on to the system; since no one else should know your image/phrase pairing, you can be sure you are accessing the OneCalifornia Bank site.
- ▶ As part of your MFA registration, you will also be required to select three questions as "challenge" questions you wish to use for further identification. The system will prompt you for answers to these questions whenever there is an attempt to log in with your Access ID from a computer that has not been "registered".

Why should I register my computer?

When you register a computer, its unique set of characteristics will be used as additional validation criteria each time your Access ID is used to log into Online Banking. Since the system will recognize the computer as a previously "registered" computer for your ID, it will require only your password for further authentication. Each time you log in through an "un-registered" computer, you will first be presented with your three challenge questions which you must answer correctly before proceeding with your password entry. Registering the computer(s) you use on a regular basis simply provides you a more convenient, yet secure login process. However, you should limit the computers you register to those in trusted locations.

How does the Authentication Image protect me?

Your personalized Authentication Image and Pass Phrase are displayed back to you after entering your Access ID (but before entering your password), verifying that you are accessing our official Online Banking site. By displaying your image/phrase pairing, we are providing an assurance that your activity has not been redirected to a fraudulent site (that would not have knowledge of your personalized selections established on our system). Once you are comfortable that it is the official OneCalifornia Online Banking site, you can continue your login session by entering your password.

& Equipment and Software...

What equipment and software do I need to use OneCalifornia Bank's Online Banking?

Besides having a computer, the only system requirements are access to the Internet and a compatible browser (with a minimum resolution setting of 800x600). The most commonly used browsers are supported, including Microsoft Internet Explorer (IE) for Windows 6.0 or higher, Netscape Navigator 7.0 or higher, Mozilla Firefox version 1.0 or higher, and Apple Safari 1.2.1 or higher. Other browsers may work, although not officially supported and thus not listed above. You must also meet the Operating System and Hardware requirements of the browser being used.



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For ATM locations and information about using your OneCal ATM card, please visit: www.allpointnetwork.com