



Personal Online Banking

QUICK REFERENCE USER GUIDE



Member
FDIC

Dime Community Bank



Disclaimer Regarding Demo Screen Shots

Please note:

The computer screen shots used in this **Dime Personal Online Banking Quick Reference User Guide** are intended for training purposes, illustration, and demonstration. They do not represent actual Dime product accounts and should not be considered as such.



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OVERVIEW & FEATURES

Introducing Dime Personal Online Banking.

POWERFUL TOOLS TO HELP YOU ACCESS AND MANAGE YOUR MONEY.

- **Access accounts quickly and securely.**
 - Bank 24/7 with Mobile Banking App¹
 - Easy access to your accounts with Touch ID and Face ID on mobile devices
 - Manage accounts from the office, home or on the go
 - Unified experience across mobile devices and desktop
- **Manage and move money easily.**
 - Manage accounts from a single-view, customizable dashboard
 - Deposit checks anywhere with mobile deposit
 - 24 months of transaction history and statements
 - Transfer money easily between your Dime accounts and your accounts at other financial institutions
- **Schedule and pay bills timely.**
 - Set up payees
 - Schedule automatic or recurring bill payments
 - Track payments
- **Communicate securely.**
 - Send and receive assistance through secure messaging directly to Dime Support
 - Improved notifications and alerts via SMS text and email

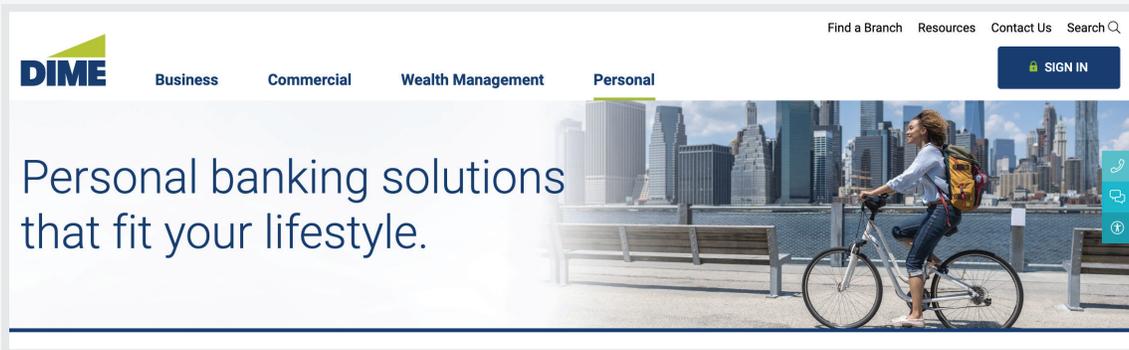
* Must have registered for Dime Personal Online Banking to use Dime Mobile. Dime Mobile App is available for select mobile devices. Dime Mobile is a free service from Dime. However, your mobile carrier may charge for data and text message usage.



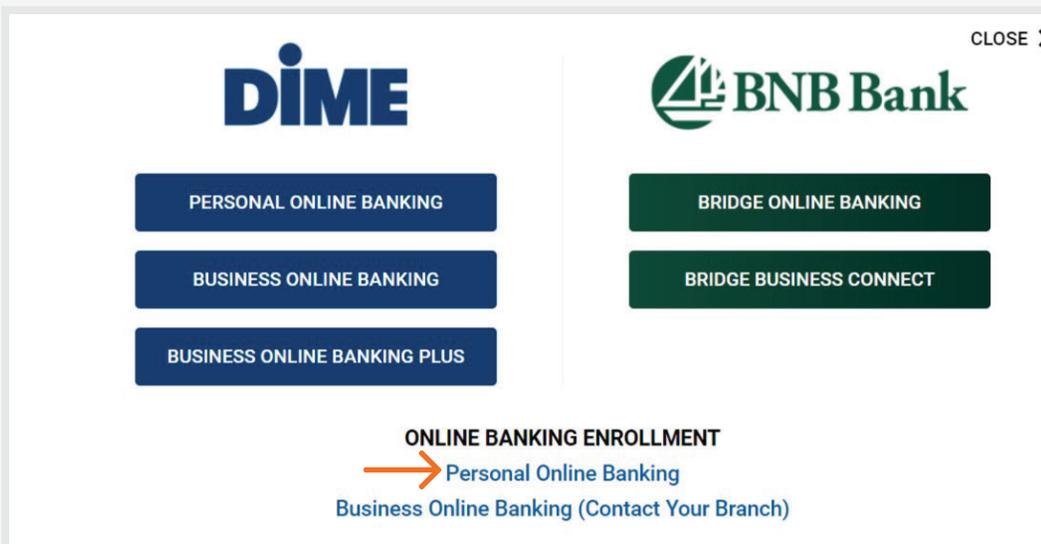
ENROLLING IN PERSONAL ONLINE BANKING

HOW TO ENROLL IN DIME PERSONAL ONLINE BANKING

To access your **Dime Personal Online Banking**, simply visit dime.com. Click the **Sign in** link in the upper right-hand corner.



Next, click on the link for **Personal Online Banking** in the Online Banking Enrollment section.





"Enrolling in Personal Online Banking" continued from previous page...

Please make sure to read the Online and Mobile Banking Agreement for Personal Account Customers.

The screenshot shows the DIME logo at the top. Below it, the title "Online and Mobile Banking Agreement for Personal Account Customers" is displayed. The main heading reads: "Please read this Online Banking Agreement ("Agreement") and retain it for your records." The text includes an introduction, a section on additional services (Dime Mobile Banking and Mobile Deposit Service), and definitions. The introduction states that the agreement governs the use of Dime Online Banking Service, Internet web banking service, and other financial services. It also mentions that the agreement supplements and becomes a part of the Account Agreement. The additional services section states that the agreement includes terms for Dime Mobile Banking and Mobile Deposit Service. The definitions section states that capitalized terms not defined herein shall have the meaning ascribed to such term in the Account Agreement.

Then, click the checkbox at the bottom of the agreement and the **I accept the terms of this agreement** button.

The screenshot shows two orange arrows pointing to a checkbox and a button. The checkbox is followed by the text "By clicking the checkbox, I accept the terms of this agreement." Below this, there are two buttons: "I accept the terms of this agreement" (highlighted in dark blue) and "I don't accept the terms of this agreement" (highlighted in light grey).



"Enrolling in Personal Online Banking" continued from previous page...

Complete the **Registration** form, including the **Electronic Banking Password**. Then, click **Submit**. The Electronic Banking Password is provided to you by the Bank. Contact your local branch if you do not have the Electronic Banking Password or call **800.321.DIME (3463)**.

The screenshot shows the DIME online banking registration interface. At the top center is the DIME logo. Below it, the word "REGISTRATION" is displayed in blue, with a question mark icon to its right. The form contains the following fields and controls:

- Account Number/Type:** A text input field followed by a dropdown menu currently set to "Savings".
- Electronic Banking Password:** A text input field.
- First Name:** A text input field.
- Last Name:** A text input field.
- Social Security Number:** A text input field.
- Birth Date (mm/dd/yyyy):** A text input field with a calendar icon to its right.
- Email Address:** A text input field.
- Submit/Cancel:** Two buttons at the bottom left. The "Submit" button is dark blue with white text, and the "Cancel" button is light gray with dark gray text. An orange arrow points to the "Submit" button.



"Enrolling in Personal Online Banking" continued from previous page...

You will then be prompted to authenticate your identity. Please select **Send me a text message** or **Call my phone**, so we can verify your identity.

Identity Verification

As a security precaution, we need to verify your identity before you can proceed. This quick process helps us keep your account safe.

Please choose one of the following options.

Send me a text message

We will send you a text message with a confirmation code.

(xxx) xxx-5077

Call my phone

We will call you and provide a confirmation code.

(xxx) xxx-5077

[Why am I being asked this?](#)

If you selected **Send me a text message**, you will receive a confirmation code. Enter the code provided by text in the **Confirmation Code** field. Then, click **Submit**.

Identity Verification

We are sending a text message to the mobile number you selected. Please enter the code contained in the text message.

* Confirmation Code

This is a verification alert from Dime Community Bank : [62641](tel:62641)
Reply HELP or call [1-800-321-3463](tel:1-800-321-3463) for help
Reply STOP to cancel
Msg&Data rates may apply

If you selected **Call my phone**, you will receive a confirmation code by automated phone call. Enter the code provided in the **Confirmation Code** field. Then, click **Submit**.



“Enrolling in Personal Online Banking” continued from previous page...

If you cannot verify by text or call, select **I can't be reached at any of these numbers** and then answer the questions provided for identity verification.

Identity Verification

As a security precaution, we need to verify your identity before you can proceed. This quick process helps us keep your account safe.

Please choose one of the following options.

Send me a text message

We will send you a text message with a confirmation code.

(xxx) xxx-5077

Call my phone

We will call you and provide a confirmation code.

(xxx) xxx-5077

[Why am I being asked this?](#)

The system will ask you questions based on historical information about you held in public databases.

Identity Verification

We're sorry, but we were unable to verify your identity using the option you selected.

Please answer the following questions.

Which of the following corporations have you ever been associated with?

Buzz Chew Chevrolet Cadillac

Jones Valley Construction

Manna Money

Optech



“Enrolling in Personal Online Banking” continued from previous page...

Answer the questions and then click **Submit**. See sample below.

Based on your background, in what city is 131 Sebonac Road?

Long Beach

Saint Albans

Scarsdale

Southampton

I have never been associated with this address

After you verify your identity, you will then finish the registration process by setting up your **User ID** and **Password**. The User ID and Password must be 8-26 characters, made up of lowercase, uppercase and digits. **Please note:** Special characters are not allowed. Once you've completed the required fields, click the **Register** button.

REGISTRATION ?

Congratulations. You have successfully validated your information. You can now create an Internet Banking account.

Please enter your User ID and Password that you would like to use to sign into your account. The User ID you enter will be checked to make sure it is unique. If one already exists, you will be asked to enter another User ID.

Please enter a password that is between 9 and 32 characters long. The password must contain all of the following: a lowercase letter (a-z), an uppercase letter (A-Z) and a digit (0-9). Following special characters - _#@:?!()\$ are optional.

After you have confirmed your password, click the **Register** button.

User ID

Password

Confirm Password



“Enrolling in Personal Online Banking” continued from previous page...

Now that registration is completed, please read the **New Security Features** details and then click **Continue**.

NEW SECURITY FEATURES

What is it?
In order to make your online banking experience as secure as possible, we are introducing several enhancements that will help detect any uncharacteristic or unusual behavior involving your account.

How does it work?
If anything out of the ordinary is detected, we will ask you a few additional security questions to verify your identity. These are questions that you will establish so answering them should only take a moment. However, someone trying to gain unlawful access to your accounts would be stopped, even if they had your user ID and password.

What are the next steps?

1. Select and answer three security questions.
2. Continue banking, with an even higher level of security.

Continue

Next, you will need to set up your **Security Questions and Secret Answers** to help you authenticate your identity in the future. Once you complete your selections, click **Continue**.

SELECT YOUR SECURITY QUESTIONS AND ENTER YOUR SECRET ANSWERS

PLEASE NOTE: For your convenience, we offer the option to set up your security questions later. However, you will be required to go through this quick set up process one of the next times you login. We encourage you to take a moment to setup your questions now.

Please select your security questions below and provide answers to each. Enter your answers carefully as you will need to supply exactly the same answers if you are ever prompted with one of your security questions. If you share this account with someone else, please make sure to share your questions and answers with them as well.

What makes a good answer?

What was the name of your first pet?

What was your childhood nickname of one of your siblings?

What was the last name of your kindergarten teacher?

Continue



"Enrolling in Personal Online Banking" continued from previous page...

To finalize your Online Banking enrollment, please **accept the Online Banking Agreement** one last time by clicking the checkbox and clicking the **I accept the terms of this agreement** button..

DISCLOSURE

Online and Mobile Banking Agreement for Personal Account Customers

Please read this Online Banking Agreement ("Agreement") and retain it for your records.

Introduction. This Agreement between The Dime Community Bank ("Dime") and you governs your use of the Dime Online Banking Service, an Internet web banking service, for accessing your eligible accounts, banking, bill payment, Electronic Statements (as defined below) and other financial services as described herein (each, an "Online Service" and collectively, the "Online Services") and contains the terms and conditions for use of such Online Services. This Agreement supplements and becomes a part of the Account Agreement for each Account (as defined below) that is enrolled in the Online Services and, if there is a conflict between this Agreement and the Account Agreement (or any other agreement with Dime regarding a Service), the terms of this Agreement shall control with respect to the Online Services described herein.

In addition, this Agreement includes the terms and conditions for the use of: (1) Dime Mobile Banking; and (2) the Mobile Deposit Service.

By clicking the "I Accept the Terms of this Agreement" box on the Online Banking Enrollment page, You accept the terms of this Agreement and You agree, as our Customer, to be bound by the terms hereof and such other terms and conditions as shall be imposed from time to time by Dime upon notice to you, as provided herein. Further, by using the Online Services, you agree to abide by the terms and conditions of this Agreement.

Definitions. In this Agreement, the following terms are defined as indicated below.. Capitalized terms not defined herein shall have the meaning ascribed to such term in the Account Agreement.

- "Account" means an account with Dime, including a Credit Account or Deposit Account, established for personal, family or household purposes. The applicable Account Agreement also governs each of your Accounts at Dime.
- "Account Agreement" means the Dime standard terms and conditions that apply to the applicable Account, including as they may be amended from time to time.
- "Agreement" means this Agreement, including all amendments hereto and to all your other agreements with Dime referred to herein or incorporated by reference herein.

By clicking the checkbox, I accept the terms of this agreement.

I accept the terms of this agreement  **I don't accept the terms of this agreement**

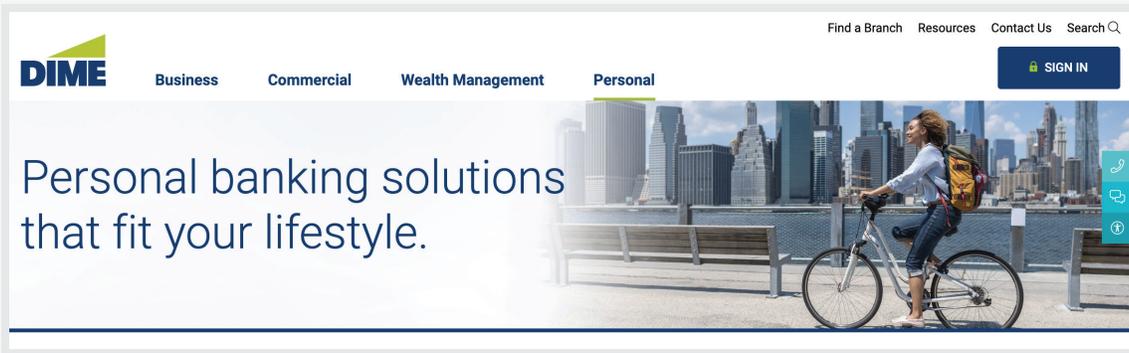
You will then be redirected to the Personal Online Banking financial dashboard. That's it, you're all set.



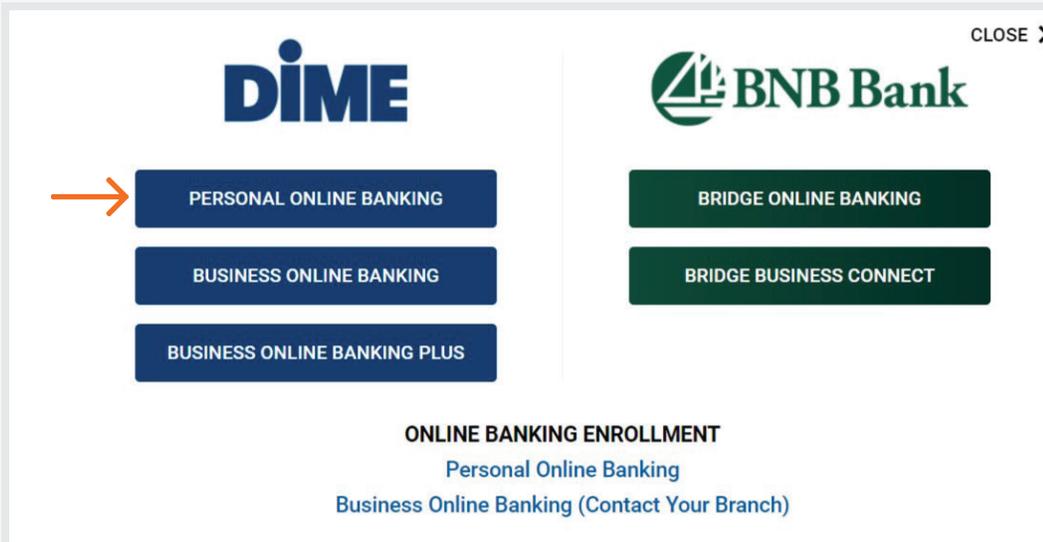
ACCESSING YOUR ACCOUNT

LOGGING INTO DIME PERSONAL ONLINE BANKING

To access your **Dime Personal Online Banking**, simply visit **dime.com**. Click the **Sign in** link in the upper right-hand corner.



Next, you will see a login screen. Select **Personal Online Banking**.





"Accessing Your Account(s)" continued from previous page...

Enter your **User ID** and **Password**. Then, click **Continue**.

A screenshot of the DIME Secure Login page. The page has a white background with a dark blue header area. The title "SECURE LOGIN" is in the top left, and a question mark icon is in the top right. Below the title, there are two input fields: "User ID" and "Password". The "User ID" field is highlighted with a blue border. Below the "Password" field is a dark blue button labeled "Continue". At the bottom of the form, there are three links: "Forgot Password?", "Forgot your UserID?", and "Privacy Policy".

SECURE LOGIN ?

User ID

Password

Continue

[Forgot Password?](#)

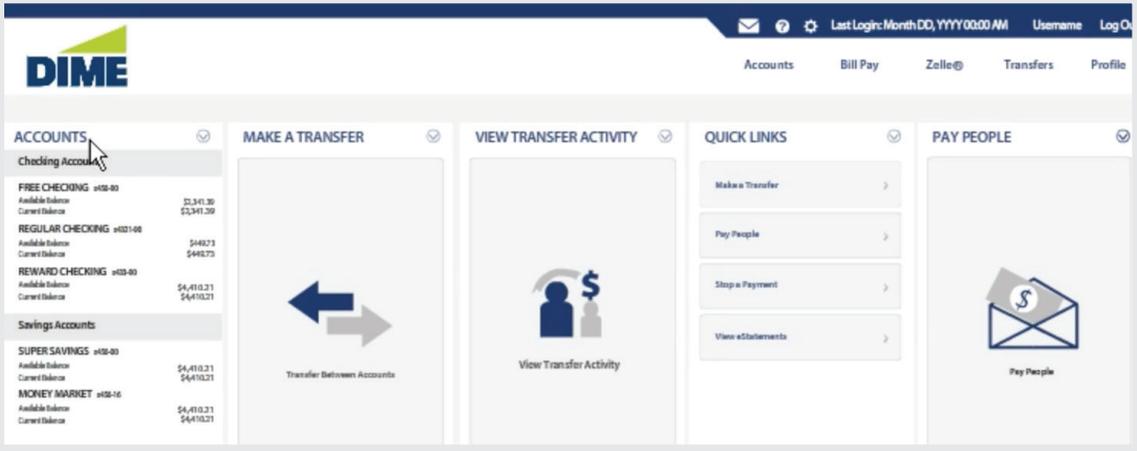
[Forgot your UserID?](#)

[Privacy Policy](#)



NAVIGATING PERSONAL ONLINE BANKING

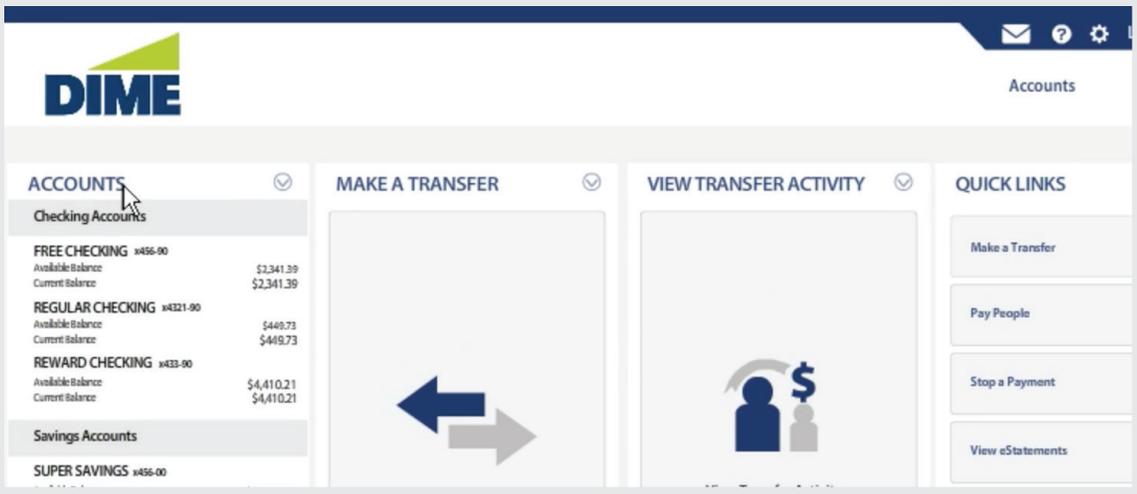
Once you are logged into **Dime Personal Online Banking**, you will be automatically directed to the home page **Financial Dashboard**.



FINANCIAL DASHBOARD

The **Financial Dashboard** provides a snapshot of your key accounts and important functions all from one view. And, you can personalize the screen to show the information and tools you most need. You'll have convenient access to tools such as Transfers, Quick Links, Payments, Card Controls and Credit Score Information.

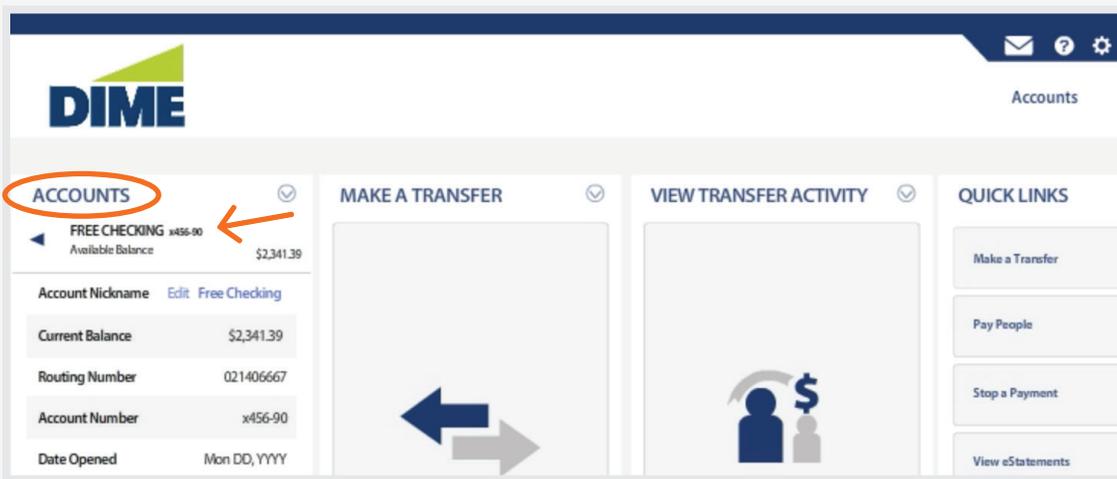
Accounts displays a list of your accounts, grouped by type.



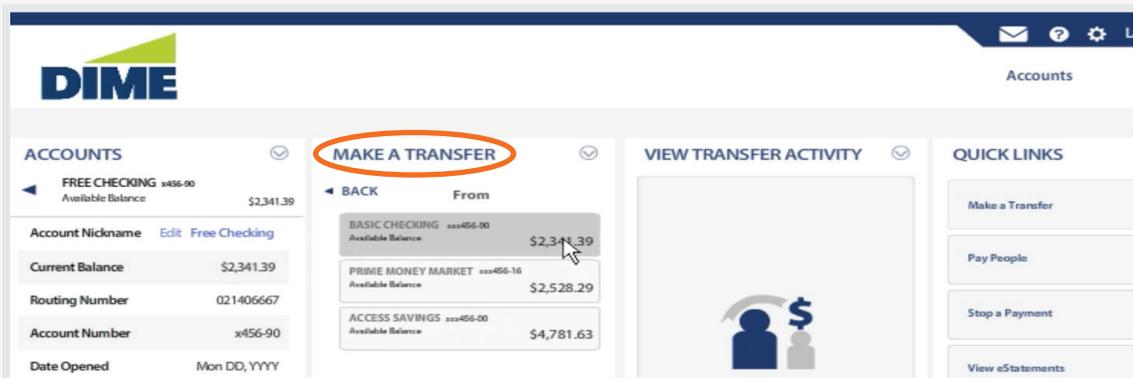


"Navigating Personal Online Banking" continued from previous page...

Selecting an account enables you to quickly review the account's most recent activity, along with the account details.



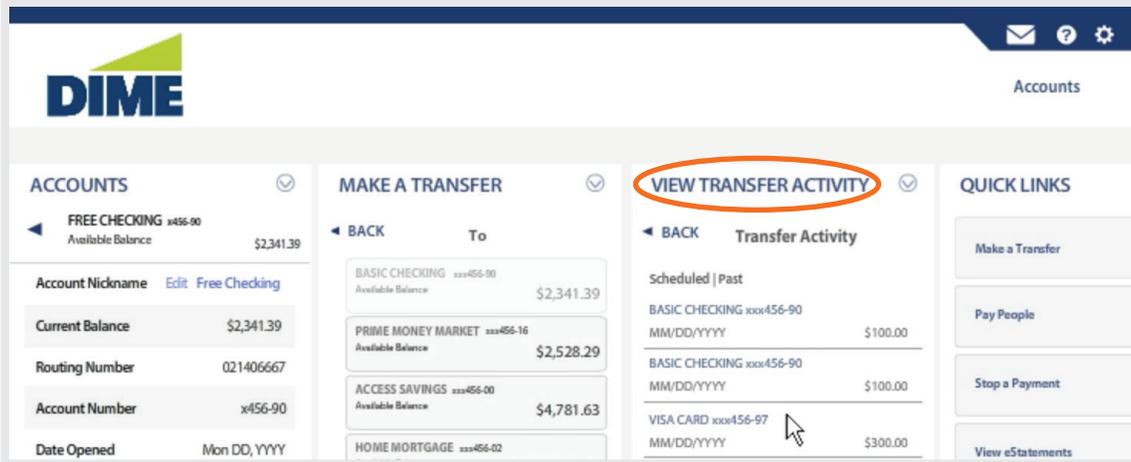
Making a Transfer is quick and easy. You can move funds between authorized accounts.



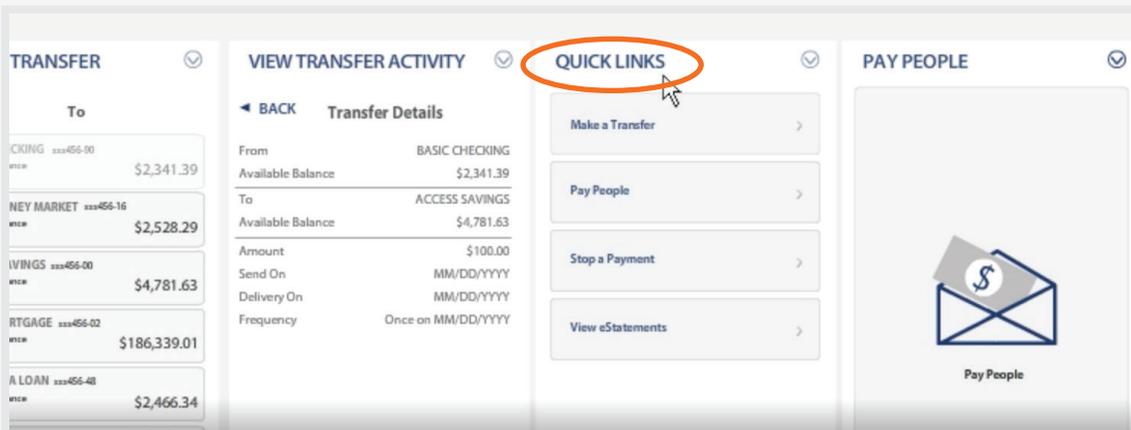


"Navigating Personal Online Banking" continued from previous page...

View Transfer Activity displays the combined activity for all your accounts, including both scheduled and past items. Select a transaction to view its details.



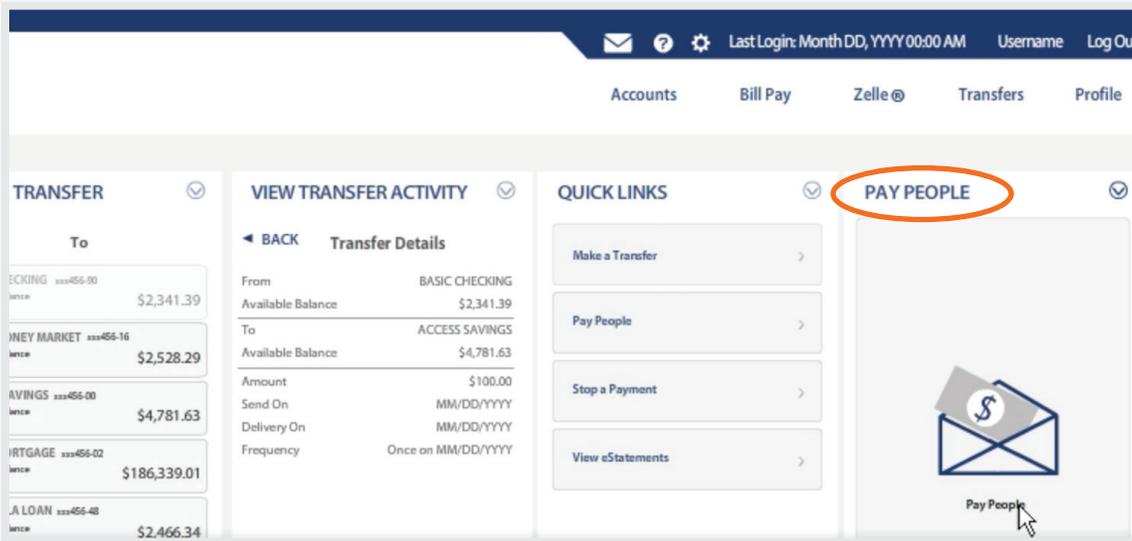
Quick Links offers short-cuts to other commonly used tools and features, such as **Payments**, **Stop a Payment** and **View eStatements**.



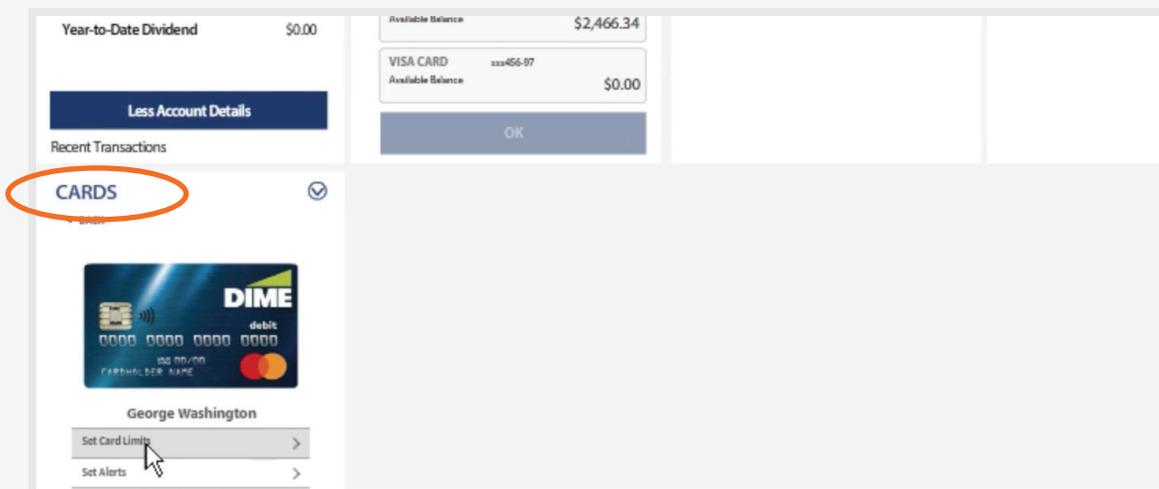


"Navigating Personal Online Banking" continued from previous page...

The **Pay People** tile enables quick access to your payments center.



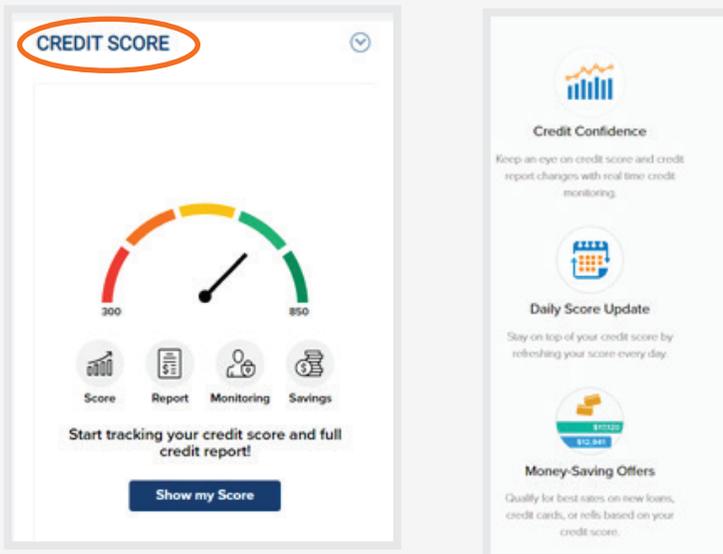
Cards provides a helpful control center for managing the way your debit cards can be used. You can **Set Card Limits**, **Travel Notifications** and **Alert Preferences**, as well as report cards lost or stolen. In addition, you can turn your cards on and off, as well as **Set Region Limits**.



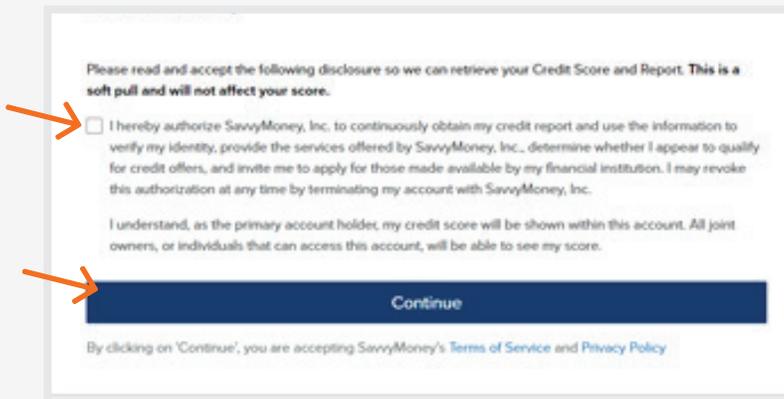


“Navigating Personal Online Banking” continued from previous page...

Credit Score uses a comprehensive program called **Savvy Money** to help you manage your credit. By monitoring your credit report daily, Savvy Money informs you through online banking and by email if any big changes are detected – a new credit account has been opened, change in address or employment, a delinquency has been reported, or an inquiry has been made. This tool helps you identify and prevent identity theft.



To enroll for Savvy Money, read disclosure. Then, click the **checkbox** and **Continue** to accept the Terms and Conditions.

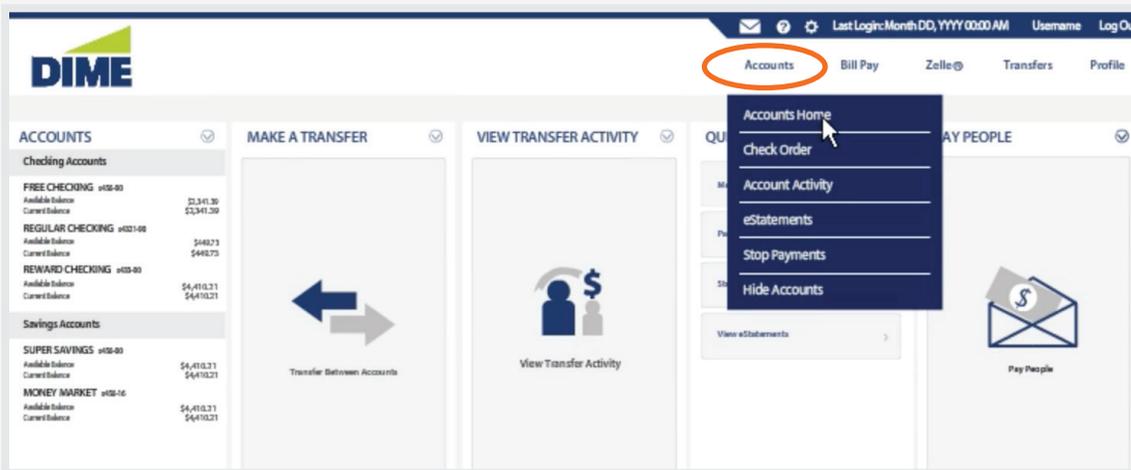




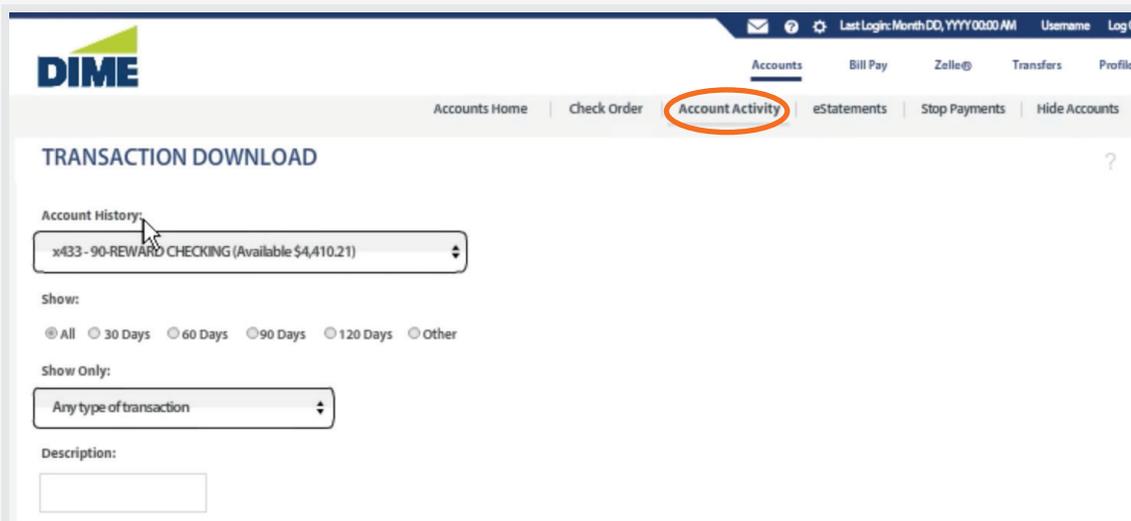
"Navigating Personal Online Banking" continued from previous page...

ACCOUNTS

The **Accounts** section displays a selected account's transaction history for each account. You'll see a detailed list of the account's recent transactions.



Additionally, you can conveniently search transaction history by date range and type of transaction. When you've entered your preferred criteria, click **Search**. Your results will then be narrowed based on your choices..





"Navigating Personal Online Banking" continued from previous page...

You can also view the image of a check, once it is processed, and download your account activity to a spreadsheet.

○ All ○ 30 Days ○ 60 Days ○ 90 Days ○ 120 Days ○ Other

Show Only:
Checks

Description:

Check Number:

Amount:
 To:

Search Clear

Another useful feature is **Transaction Inquiry**. If you have a question about a transaction, simply click the icon next to the transaction. The information about the transaction will be populated into a secure message. Just add your question or additional information and then send it.

DIME

Accounts Home | Check Order | **Account Activity** | eStatements | Stop Payments | Hide Accounts

TRANSACTION INQUIRY

Category Transaction Inquiry

Status New

Account x433-90-REWARD CHECKING (Available \$4,410.21)

Subject Transaction Inquiry for transaction CABLE COMPANY - 229201 - PAYMENT

Message
>Transaction Inquiry for transaction 'CABLE COMPANY - 229201 - PAYMENT' on account x433-90 - MM/DD/YYYY - \$62.74

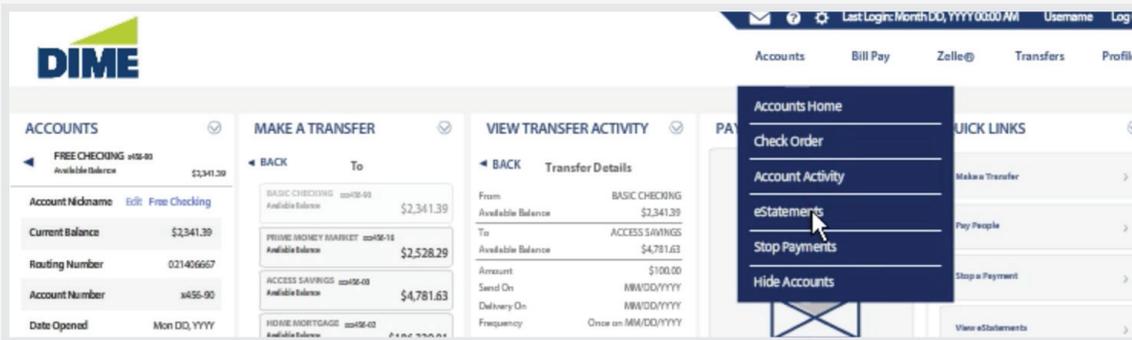


"Navigating Personal Online Banking" continued from previous page...

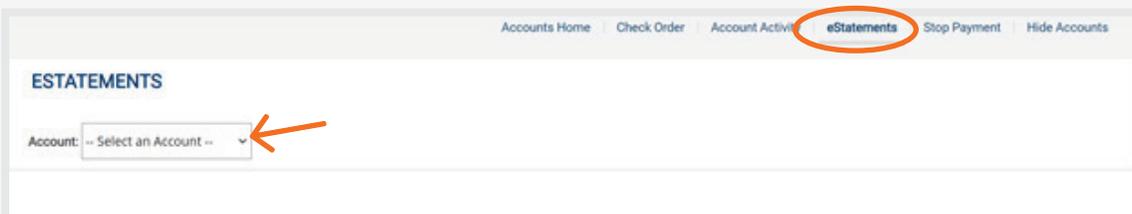
ESTATEMENTS

eStatements are a faster and more secure way to receive and store account statements. In addition, eStatements help cut down on paper clutter and are more environmentally friendly. Once you're enrolled, we'll send you an email when each statement is ready.

Here's how to view your eStatement. First, select **Accounts** and then click on **eStatements**.



Next, select the account you would like to view and click on the link for the eStatement you want to download. A PDF will automatically download.





"Navigating Personal Online Banking" continued from previous page...

STOP PAYMENTS

Requesting a **Stop Payment** on a check is easy. To make a request, select the account to make the stop payment. Choose whether it is a single check or a range of checks. Next, enter the check number, amount, payee and reason for stopping the payment.

The screenshot shows the 'STOP PAYMENT' form. At the top right is a link 'View Stop Payment History ?'. The form fields are: 'Stop Payment Account' (dropdown menu showing 'x456-90 - Free Checking (Available \$2,341.39)'), 'Stop Payment Type' (radio buttons for 'Single Check' and 'Range of Checks'), '* Check Number:' (text box with '4362'), 'Check Amount:' (text box with '218.12'), 'Payee:' (text box with 'Payee'), and '*Reason:' (dropdown menu with 'Lost Item').

Once submitted, you will see a verification screen with a confirmation number. Additionally, you will see the check or checks you've indicated will be flagged. And, if they have yet to be cashed, we will stop the payment. To view the cost associated with Stop Payments, see the **Service Charge Disclosure** or speak to a branch representative.

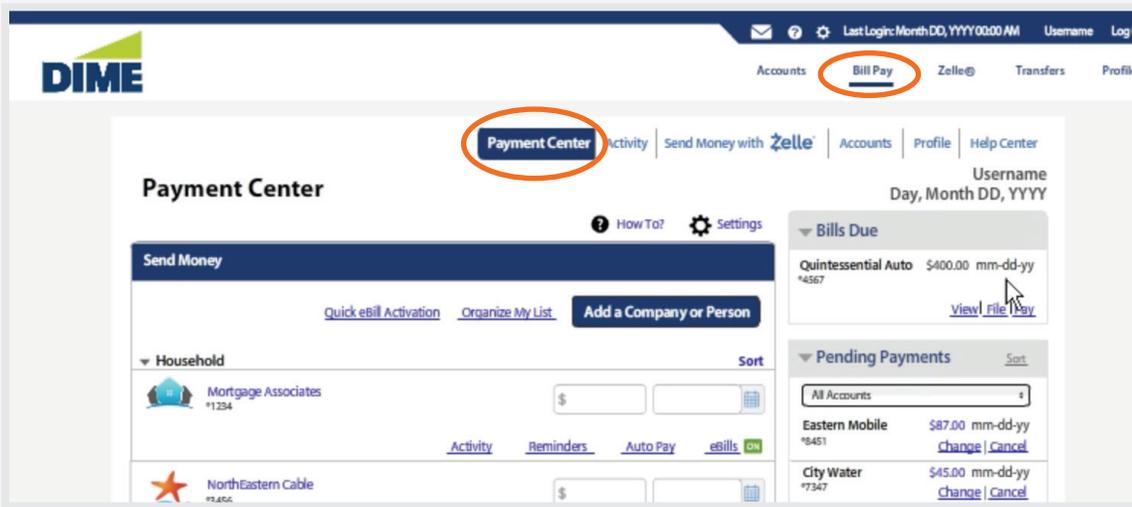
The screenshot shows the verification screen. At the top is the DIME logo and navigation menu (Accounts, Bill Pay, Zelle®, Transfers, Profile). Below the menu is a navigation bar with 'Stop Payments' circled in orange. A message states: 'A stop payment for check 4362 has successfully been placed on Free Checking.' Below this is a red note: 'Note: A fee will apply for placing a stop payment.' The 'STOP PAYMENT' section displays: 'Tracking ID: 5541268', 'User ID: testuser', 'Account: x456-90 - X0030', 'Amount: \$218.12', 'Check(s): 4362', and 'Scheduled Date & Time: MM/DD/YYYY 00:00:00 AM'. A 'View Stop Payment History ?' link is also present.



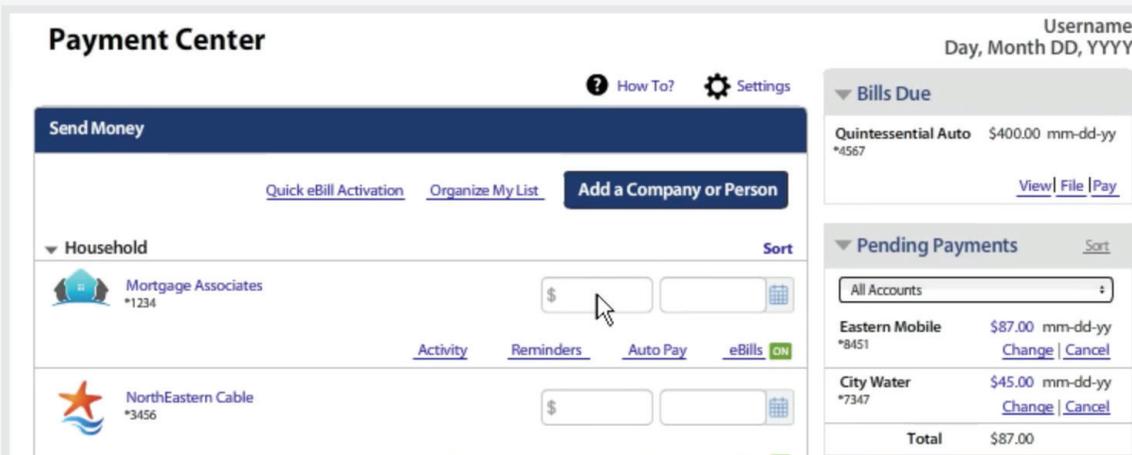
"Navigating Personal Online Banking" continued from previous page...

PAYMENT CENTER

In the Bill Pay **Payment Center**, you can conveniently manage everything related to bills and payments. Add payees, pay bills, send money with Zelle®, and review payee activity quickly and efficiently. You can also set up reminders and automatic payments.



The **Payment Center** displays reminders, pending payments, including outgoing and incoming, as well as payments that have been recently completed. Using the Payment Center will help you organize and pay bills faster. You'll also save on stamps and trips to the Post Office.





"Navigating Personal Online Banking" continued from previous page...

MANAGE TRANSFERS

Transfers provides powerful tools for controlling how you manage the movement of money. Within **Manage Transfers**, you can transfer money to and from your Dime accounts, and your accounts at other financial institutions, as well as view transfer activity. You can also quickly create new transfers and review a list of scheduled transfers.

The screenshot shows the DIME online banking interface. At the top, there is a navigation bar with the DIME logo on the left and user information on the right, including 'Last Login: Month DD, YYYY 00:00 AM', 'Username', and 'Log Out'. Below the navigation bar, there are several menu items: 'Accounts', 'Bill Pay', 'Zelle®', 'Transfers', and 'Profile'. The 'Transfers' menu item is circled in orange. Below the navigation bar, there are three sub-links: 'Manage Transfers', 'External Transfer', and 'Internal Transfer Activity'. The 'Manage Transfers' sub-link is also circled in orange. The main content area is titled 'CREATE/EDIT A TRANSFER' and contains several form fields: 'From Account' (dropdown menu), 'To Account' (dropdown menu), 'Amount' (text input), and 'Scheduling Option' (dropdown menu). A mouse cursor is pointing at the 'External Transfer' link.

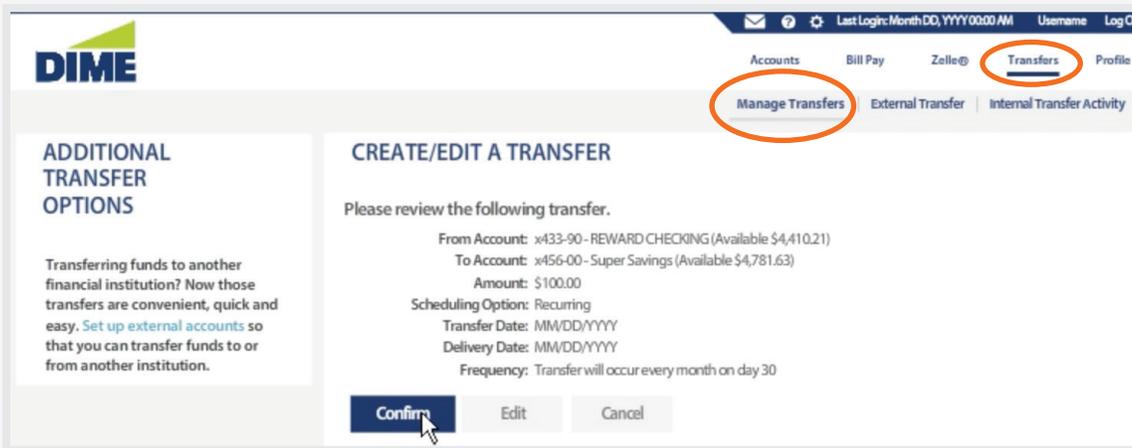
Creating a new transfer is easy. Simply select the accounts, enter the amount you want to transfer and choose a scheduling option. Then, click **Submit**.

The screenshot shows the DIME online banking interface. The main content area is titled 'CREATE/EDIT A TRANSFER' and contains several form fields: 'From Account' (dropdown menu), 'To Account' (dropdown menu), 'Amount' (text input), and 'Scheduling Option' (dropdown menu). The 'From Account' dropdown menu is populated with 'x433-90 - REWARD CHECKING (Available \$4,410.21)'. The 'To Account' dropdown menu is populated with 'x456-00 - Super Savings (Available \$4,781.63)'. The 'Amount' text input is populated with '\$ 100.00'. The 'Scheduling Option' dropdown menu is populated with '- Select an Option -'. Below the 'Scheduling Option' dropdown menu, there is a 'Description' field with a mouse cursor pointing at it.



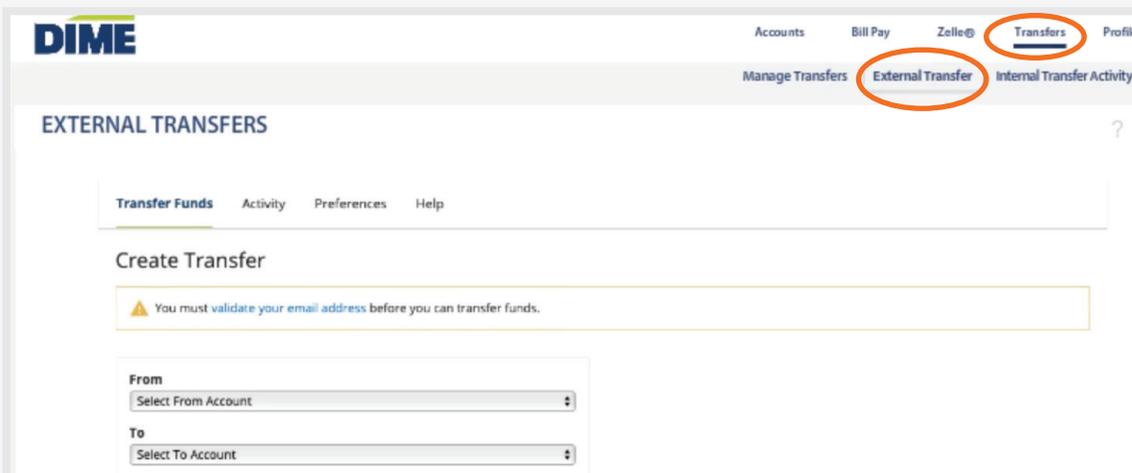
"Navigating Personal Online Banking" continued from previous page...

You can make the transfer immediately, pick a future date, or make it recurring. If the transfer will repeat, select the frequency and the duration. If you'd prefer, enter a description to help remind you why the transfer was created, and get an alert every time the transfer is executed. Once completed, your transfer will take place in real-time. If it repeats, you will see it listed under your scheduled transfers. You can make changes and delete it at any time.



EXTERNAL TRANSFERS

External Transfers helps you save time when managing your financial portfolio. You can easily move money where you need it. Transfer money between Dime accounts, or to and from your accounts at other financial institutions, and even at investment companies. Limits do apply. Please click on **See Limits** for more details. With External Transfers, you can manage all from one login and one list of accounts. It's a powerful money management tool.

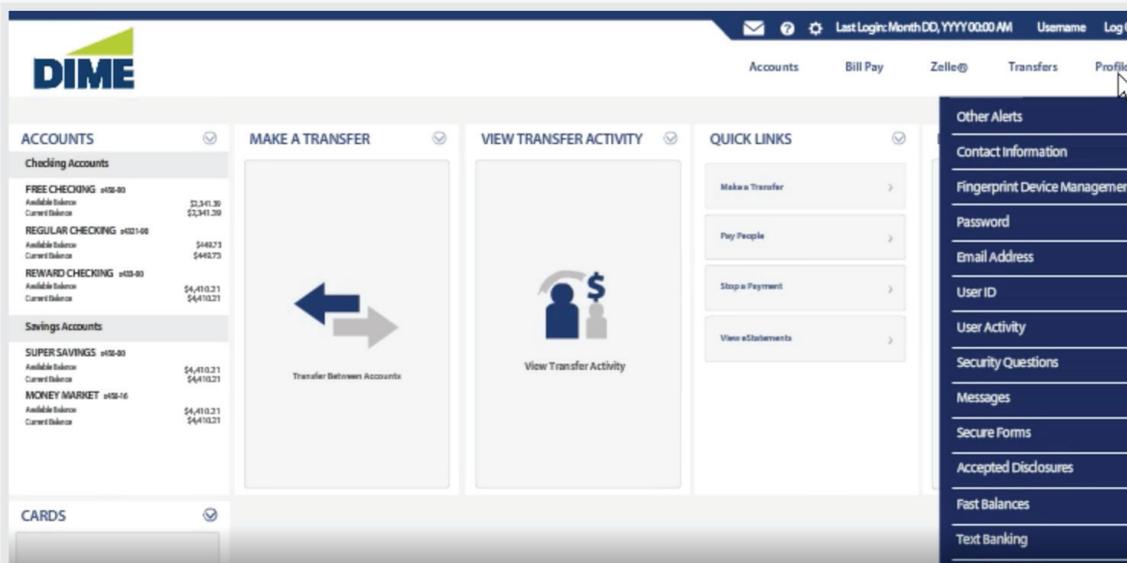




"Navigating Personal Online Banking" continued from previous page...

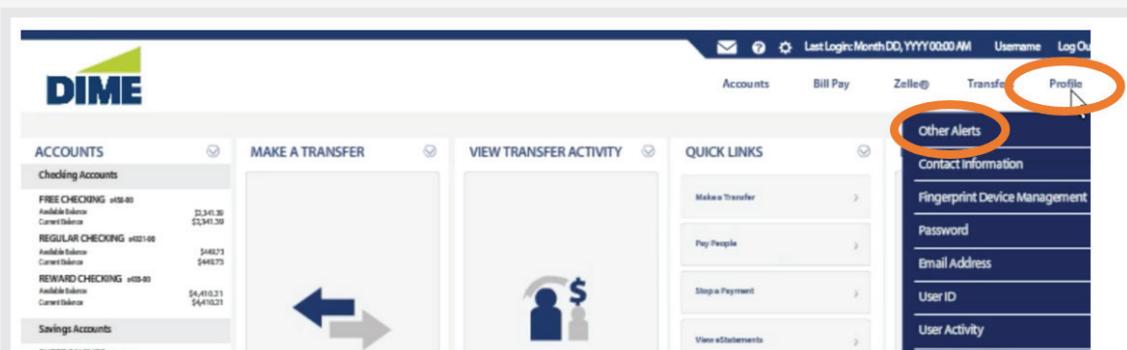
PROFILE

In **Profile**, you can access important tools and information relating to Alerts, Contact Information, Password and User ID information, as well as Email address, Security Questions, Messages, Secure Forms, Disclosures and Text Banking.



ALERTS

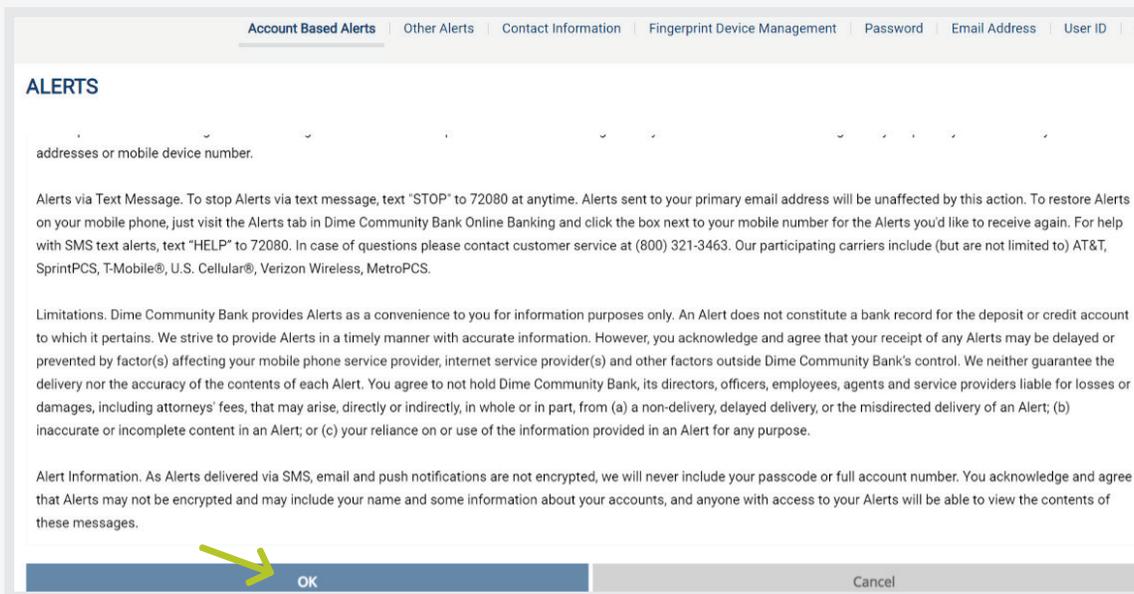
In the **Profile** menu, you can access the **Alerts** tab. Within Alerts you can select the type of alerts you would like to receive and manage alert recipients.





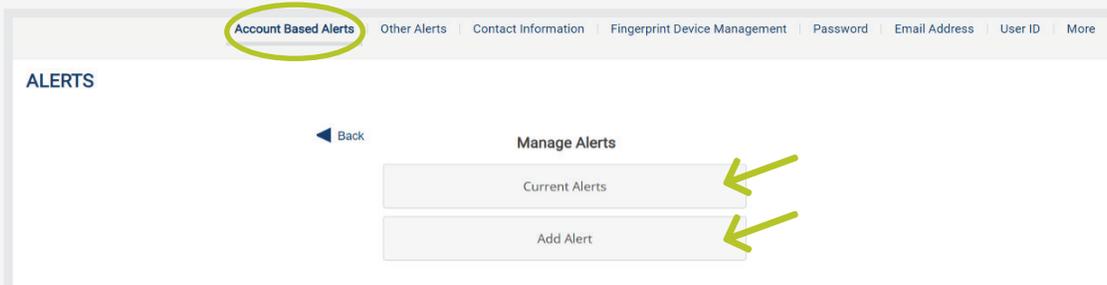
"Navigating Personal Online Banking" continued from previous page...

To start, you will need to read and accept the **Terms and Conditions** agreement for Alerts. After reading the agreement, click on **OK**. You will then receive a confirmation email..



Manage Alerts and Recipients

In the **Account Based Alerts** tab, you can **Manage Alerts** by choosing to edit Current Alerts or add new alerts. In this section, you will determine what type of alert you want to receive.





"Navigating Personal Online Banking" continued from previous page...

You can also **Manage Recipients** to determine who should receive an alert. Alerts may be received by email, by phone, or through both ways.

The screenshot shows a web interface with the title "ALERTS" in the top left. Below the title, there is a navigation bar with a left-pointing arrow and the text "Back". To the right of "Back" is the text "Manage Recipients". Below this navigation bar are two dark blue buttons: "Add Email" on the left and "Add Phone" on the right. Two yellow arrows point to each of these buttons.

To **Add Phone**, enter the phone number you want to add. Then, click **Submit**.

The screenshot shows a web interface titled "Add Phone". At the top left, there is a left-pointing arrow and the text "Back". Below this is the text "Phone Number *". Underneath is a text input field containing the placeholder text "(###) ###-####". At the bottom of the form is a dark blue button labeled "Submit".



"Navigating Personal Online Banking" continued from previous page...

Other Alerts

In the **Other Alerts** tab, you can **Manage Alerts** for cards or secure messages.

The screenshot shows the 'Other Alerts' tab selected in the navigation bar. The main content area is titled 'IMPORTANT INFORMATION ABOUT ALERTS' and contains several paragraphs of text explaining the Alerts Service. Below this is a section titled 'ADD/EDIT AN ALERT' which includes a dropdown menu for 'Alert Type' with the text '— Select an Alert Type —' and a blue 'Add Subscription' button.

To **Add/Edit An Alert**, simply select the **Alert Type** from the drop down menu and then click **Add Subscription**.

The close-up shows the 'Alert Type' dropdown menu with two options: 'Card Alert' and 'Secure Message Alert'. Yellow arrows point to each option.

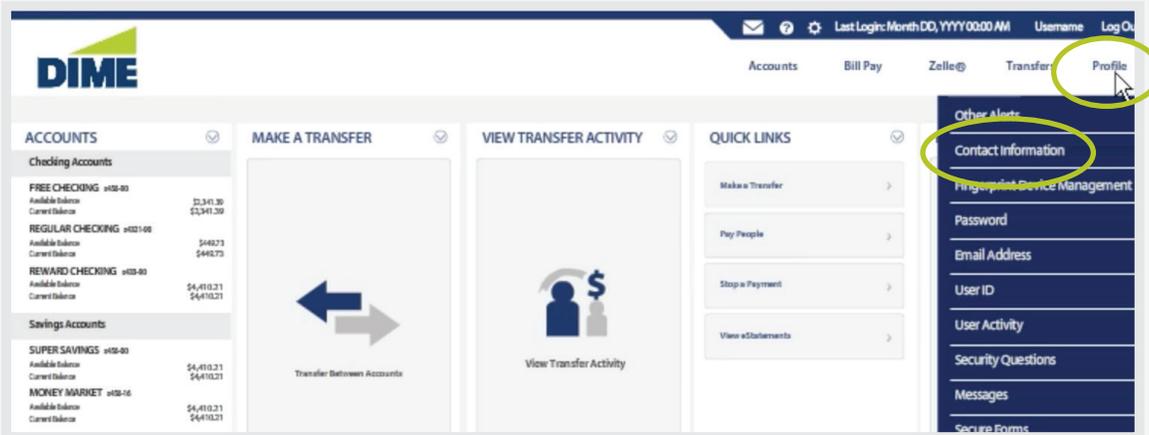
You can select to Add/Edit a **Card Alert** or a **Secure Message Alert**. Each Alert will be effective after you establish a Subscription to the Alert(s).



"Navigating Personal Online Banking" continued from previous page...

CONTACT INFORMATION

In the **Profile** menu, you can access the **Contact Information** tab. Within Contact Information, you can review and update your contact information, including email address and preferred phone number.



To update your Contact Information, click on the **Contact Information** tab and then select **Change Contact Information** or **Email Address**. Once you have made your updates, click **Update**.

CHANGE CONTACT INFORMATION

Home Phone

(000) 000 0000

Mobile Phone

(000) 000 0000

Work Phone

(000) 000 0000

EMAIL ADDRESS

Current Email:
test@testemail.com

New Email Address:

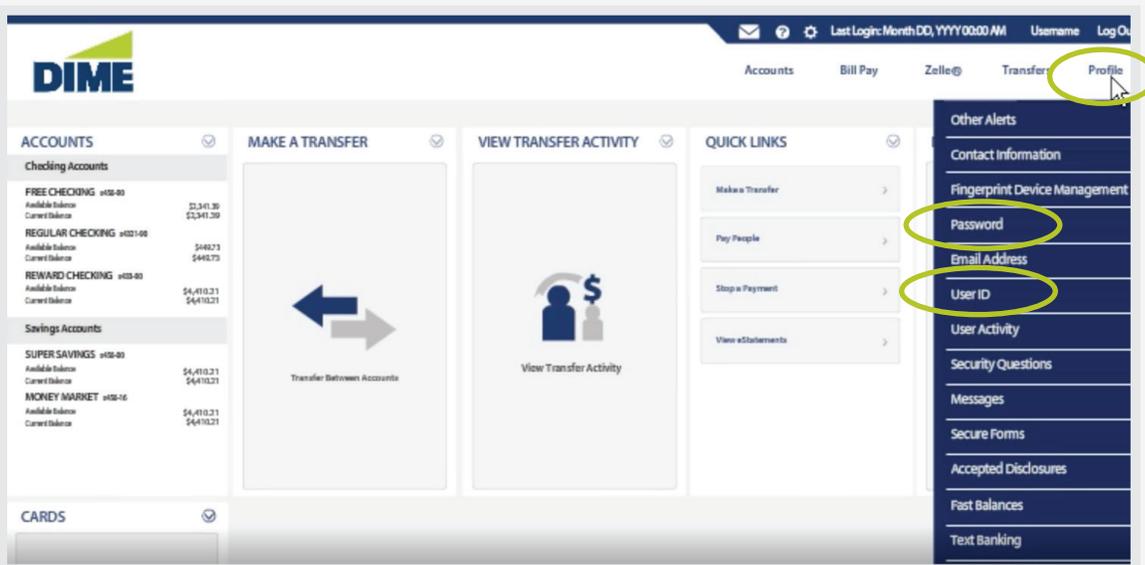
Confirm New Email Address:



"Navigating Personal Online Banking" continued from previous page...

PASSWORD/USER ID

In the **Profile** menu, you can access the **Password** or **User ID** tabs. Within these sections, you can make changes to your access and security settings.



For instance, you can change your Password, User ID or Security Questions. Once you have made your updates, click **Update**.

USER ID

Your user ID and password are used to log in to this site.

Existing User ID:

New User ID:

Confirm User ID:

Update **Cancel**

SECURITY QUESTIONS

For your protection, you can establish new security questions and answers. Just like changing your password frequently, changing your security questions and answers helps to ensure the security of your accounts. As a reminder, if we note unusual activity concerning your account, we will ask some of the questions below to verify your identity and maintain the security of your account. If you share this account with someone else, please make sure you have established security questions and answers with them as well.

For your protection, from time to time we will ask you to establish new security questions and answers. Just like changing your password frequently, this quick process helps to ensure the security of your accounts.

What makes a good answer?

What is the name of your favorite fictional character?

What was the last name of your academic advisor in college?

Where did you spend your honeymoon?

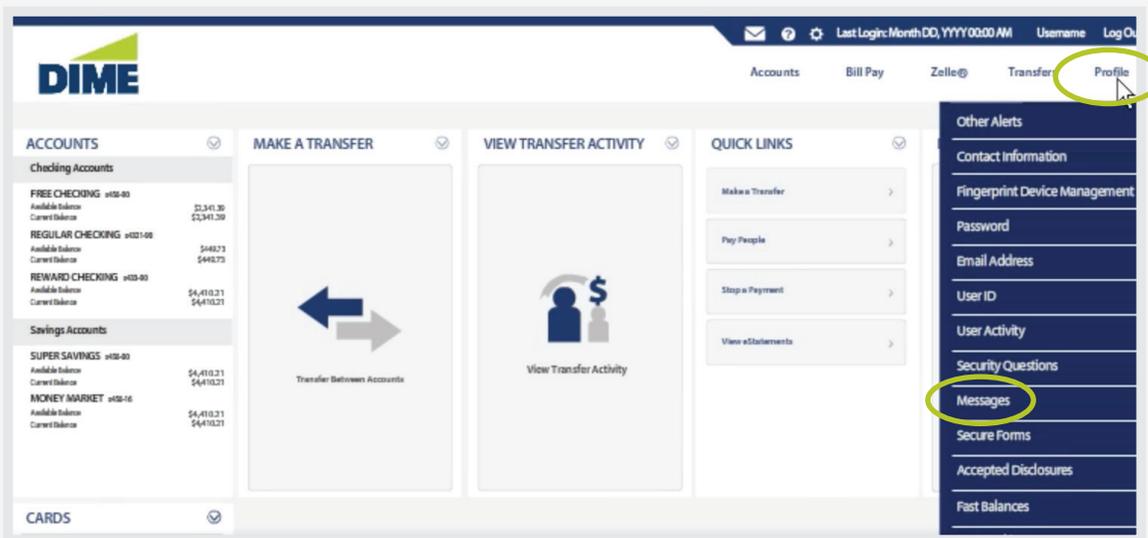
Cancel **Continue**



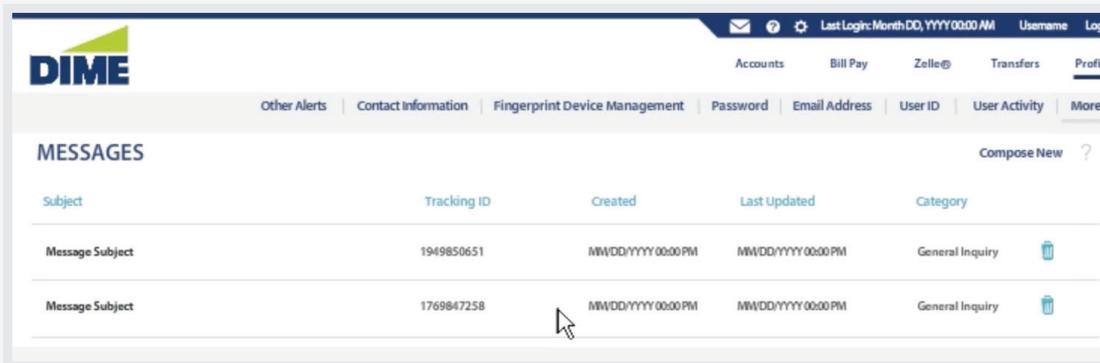
"Navigating Personal Online Banking" continued from previous page...

SECURE MESSAGES

In the **Profile** menu, you can access the **Messages** tab. Through the Secure Message Center, you can correspond with Dime Support in a secure environment.



Once you click on **Messages**, you will see a display of existing messages in the Secure Message Center..





"Navigating Personal Online Banking" continued from previous page...

How to Compose a Message

To **Compose a Message**, simply click the Compose New link. Select a category, indicate which account you are referring to, and then enter your subject. You can also note any additional details about how we might be of service to you and add an attachment. If you would like to receive a notification when we receive your message, click on the **Send notification on receiving a response to this message** checkbox.

After you complete setting up the message detail, click the **Send** button.

The screenshot shows a form titled "MESSAGE DETAIL" with the following fields and options:

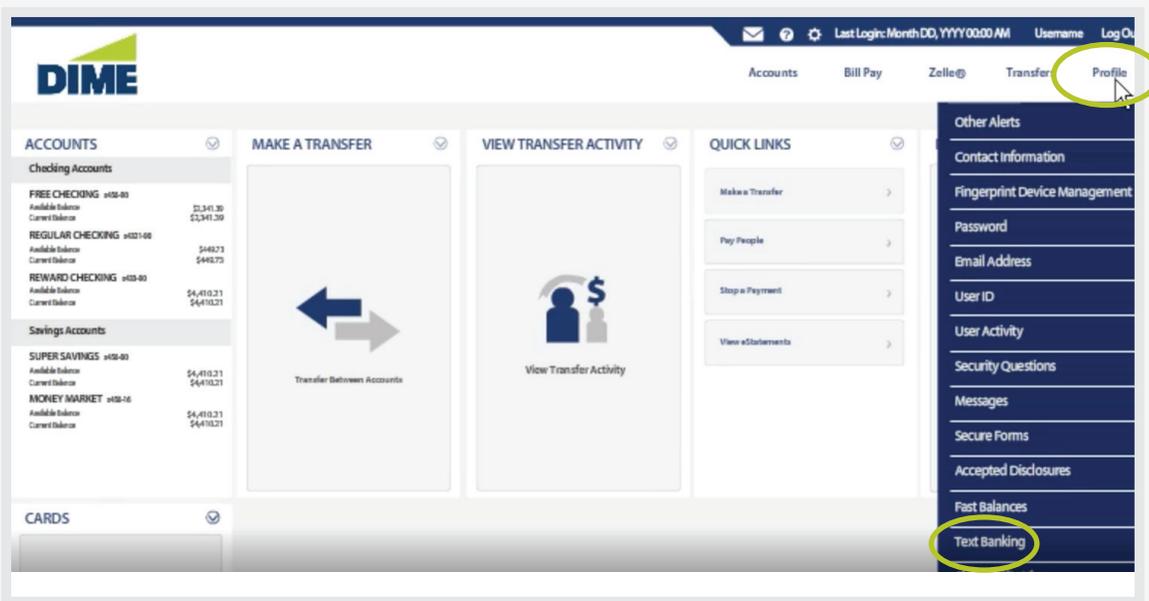
- Category:** A dropdown menu with the text "— Select a Category —". A yellow arrow points to the dropdown arrow.
- Status:** A text field containing the word "New".
- Account:** A dropdown menu with the text "— Select an Account —". A yellow arrow points to the dropdown arrow.
- Subject:** A text input field. A yellow arrow points to the right side of the field.
- Message:** A large text area for entering the message content.
- Options:** Two checkboxes: "Add Attachment" and "Send notification on receiving a response to this message".
- Buttons:** A blue "Send" button and a grey "Cancel" button. A yellow arrow points to the "Send" button.



"Navigating Personal Online Banking" continued from previous page...

TEXT BANKING

In the **Profile** menu, you can access the **Text Banking** tab. Text Banking is a convenient and secure way to bank while using the texting features of your mobile phone. With Text Banking, you can stay informed about account balances and transactions just by texting.



To use Text Banking¹, you will need to enroll through Dime Personal Online Banking (desktop) or through the Dime Mobile Banking App².

¹ Dime Text Banking is free to enroll and use. However, your mobile wireless carrier may charge you standard messaging and data rates may apply.

² Must have registered for Dime Personal Online Banking to use Dime Mobile Banking. Dime Mobile Banking App is available for select mobile devices. Dime Mobile Banking is a free service from Dime. However, your mobile carrier may charge for data and text message usage.



"Navigating Personal Online Banking" continued from previous page...

How to Enroll in Text Banking

For desktop enrollment, go to the **Text Banking** menu under the **User Profile** tab to enroll in Text Banking. Then, click on **Add Phone** to register your phone.

TEXT BANKING

A maximum of 5 phone numbers can be added to access your accounts via Text Banking.

Phone Number ▾

There are no phone numbers.

Add Phone **Mobile Nicknames**

To register your phone, enter the phone number, **Agree** to the Terms and Conditions, and Privacy Policy. Then, click on **Add** to complete the phone number registration.

REGISTER PHONE NUMBER

Access your accounts on the go. Sign up below and send a text message to the number 46745 and see it work. A list of commands is located [here](#).

Dime Community Bank Text Banking Alerts: **Messaging frequency may vary per user. Message and Data Rates may apply.**

To opt-out at any time, send **STOP** to 46745.

For more information, send **HELP** to 46745.

Supported mobile carriers are AT&T, Sprint, T-mobile®, nTelos, Celcom US, Carolina West US, CellSouth, Alaska DigiTel, Bluegrass, Cell 1 East Cent IL, Illinois Valley, Immix, Inland, Nex Tech Wireless, ACS Alaska, Golden State US, Thumb Cellular US, Viera Wireless US, Plateau US, West Central WCC, Verizon, AWCC Allied Wireless USA, Cincinnati Bell, Cricket, Google Voice, U.S. Cellular®, iWireless, Metro PCS, NW Missouri USA, Chat Mobility USA, SRT Wireless USA, SouthernLine Wireless USA, AIO Wireless aka Jaspec, Panhandle USA, Flat Wireless USA, Copper Valley USA, Cablevision USA, Leaco Rural Telephone USA, Union Wireless USA, Pioneer Wireless US, United Wireless, Appalachian Wireless, MTA Communications, DTC Wireless US, Pine Cellular, Sagebrush Cellular USA, Chariton Valley Cellular, Bandwidth USA, Epic Touch USA, CTC Telecom Mosaic USA, Peoples Wireless USA, Duet IP Wireless Communications Venture USA, RINA USA, Siwireless USA, MobiPCS USA, Cellular One NE AZ USA, MetroPCS.

Enter the phone number you would like to add for Text Banking.

Enter Phone Number

() -

Re-enter Phone Number

() -

I agree with the Terms and Conditions Privacy Policy

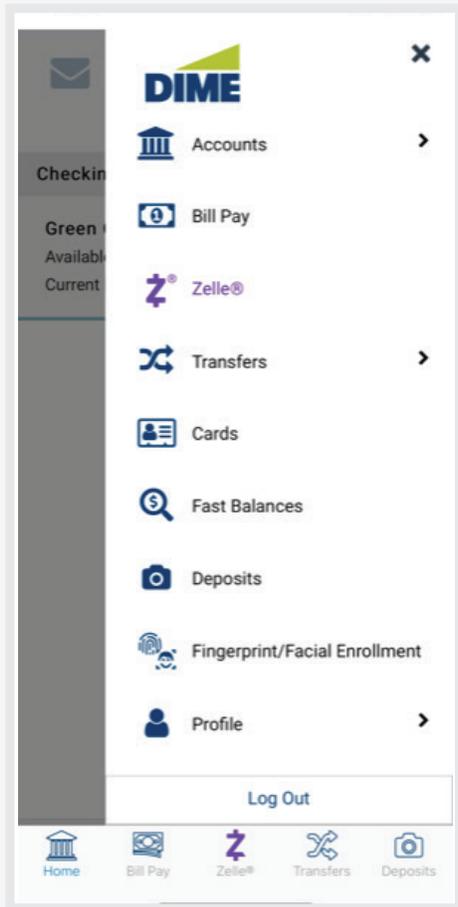
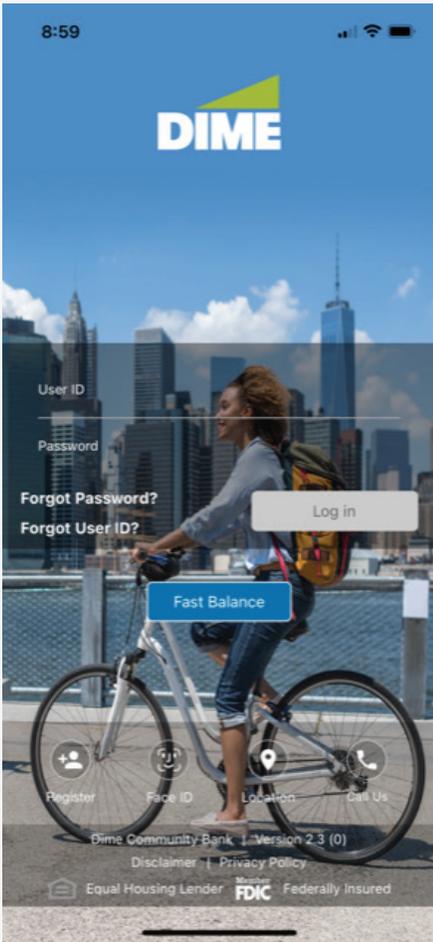
Add **Cancel**



DIME MOBILE BANKING APP

OVERVIEW

With the **Dime Mobile Banking App**¹, you can bank wherever you are: check balances, make transfers, pay bills, make deposits, and find locations. You can also send and receive secure messages to and from the bank.



¹ Must have registered for Dime Personal Online Banking to use Dime Mobile Banking. Dime Mobile App is available for select mobile devices. Dime Mobile Banking is a free service from Dime. However, your mobile carrier may charge for data and text message usage.

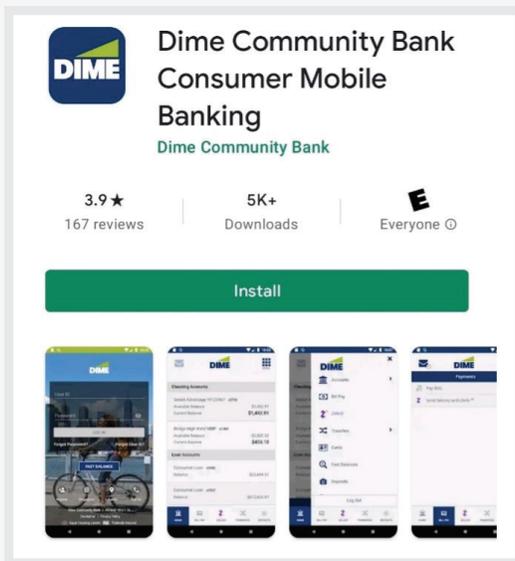


"Dime Mobile Banking App" continued from previous page...

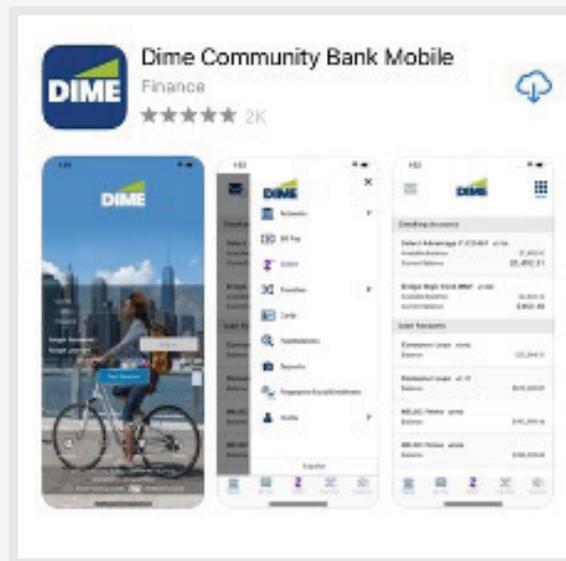
DOWNLOADING THE DIME MOBILE BANKING APP

The Dime Mobile App¹ is available in the Apple App Store and Google Play store. Search for "Dime Community Bank Mobile" in the App Store or the Google Play Store, and then download the app. **The Dime Mobile App will be available for use beginning Monday, March 7, 2022.**

GOOGLE PLAY STORE



APPLE APP STORE



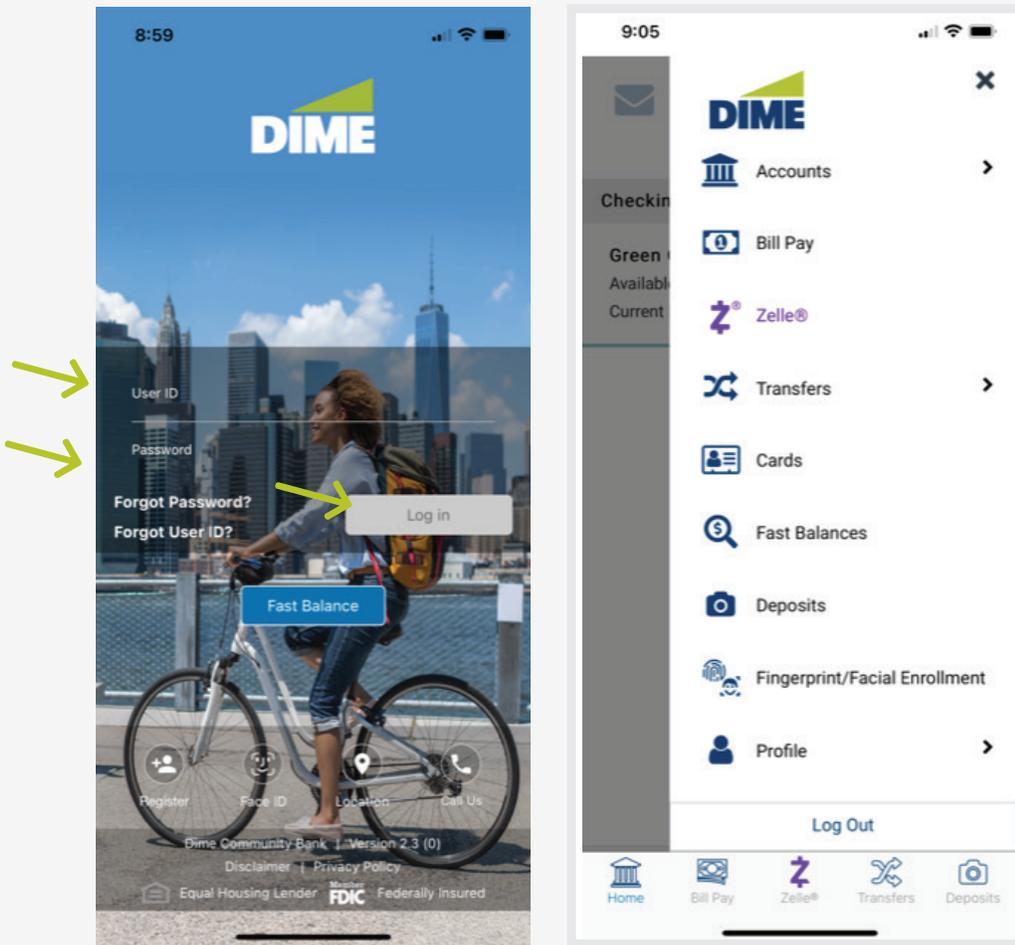
¹ Must have registered for Dime Personal Online Banking to use Dime Mobile Banking. Dime Mobile App is available for select mobile devices. Dime Mobile Banking is a free service from Dime. However, your mobile carrier may charge for data and text message usage.



"Dime Mobile Banking App" continued from previous page...

LOGGING IN TO DIME MOBILE BANKING APP FOR THE FIRST TIME

To log in for the first time, simply enter your **User ID** and **Password**. Then, click **Log in**.



Next, select from the menu, the activity you would like to take.

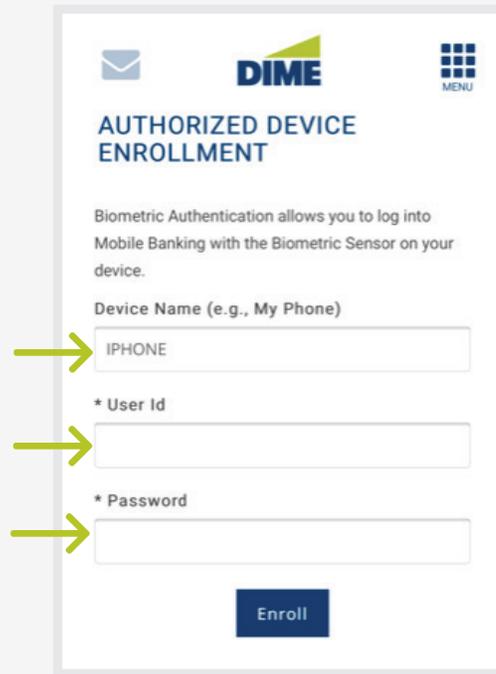
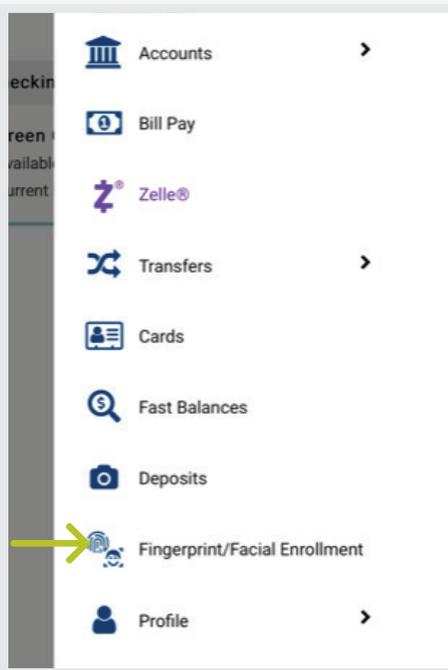


"Dime Mobile Banking App" continued from previous page...

SETTING UP TOUCH ID OR FACE ID (BIOMETRIC) ON IOS AND ANDROID MOBILE DEVICES

For faster access, you can set up **Touch ID** or **Face ID** on the Biometric setting for **Android devices**.

Simply login and then select **Fingerprint/Facial Enrollment** from the menu. Then, add your device by entering your **User ID** and **Password**. You can also add a Device Name for added identification. To complete, click **Enroll**.

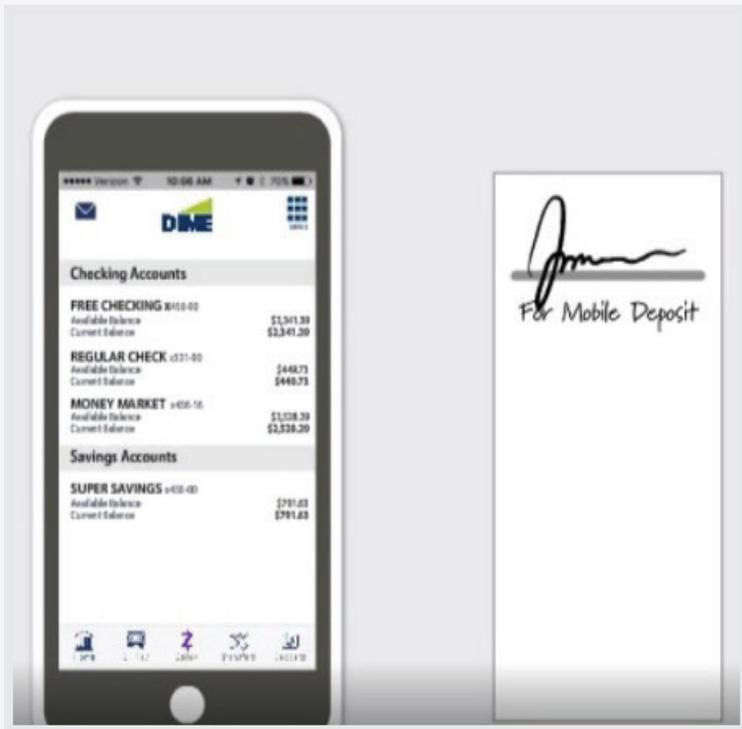
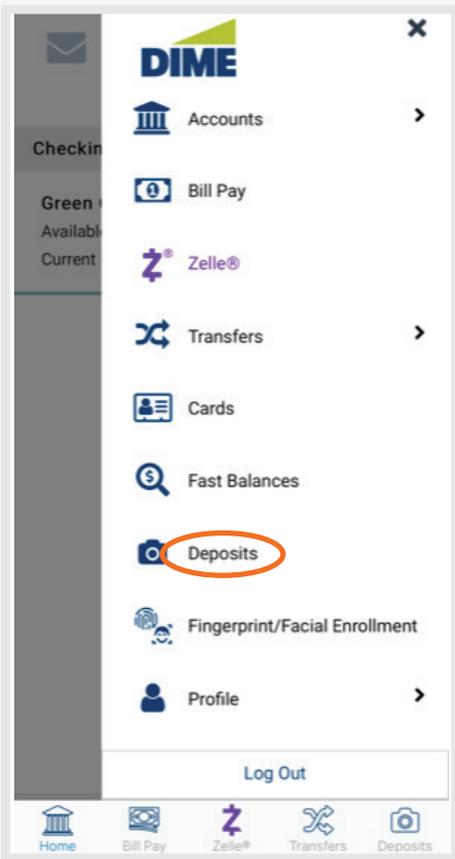




MOBILE DEPOSIT

MOBILE DEPOSIT

With **Mobile Deposit**, making a deposit is easy and convenient, right from your mobile device. To deposit a check, begin by properly endorsing the check you will be depositing

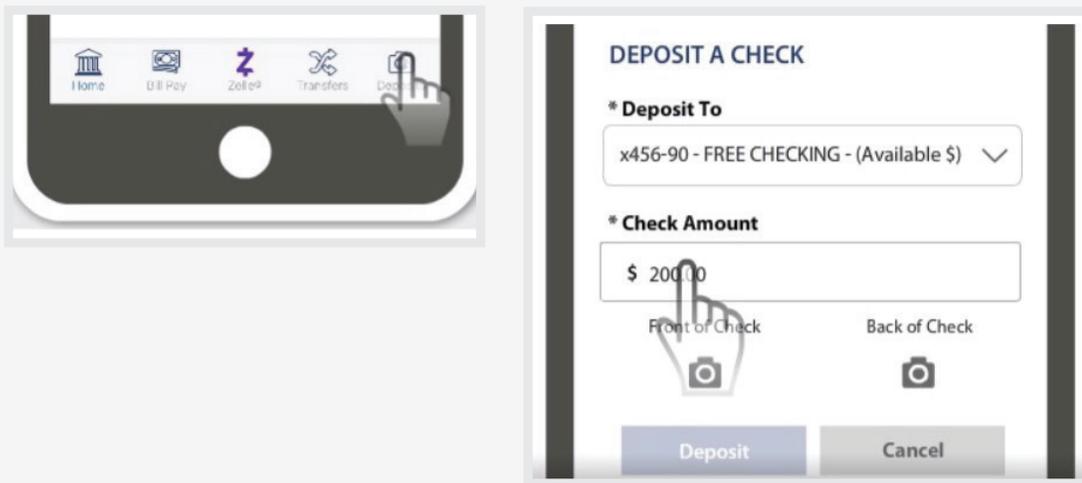


When depositing checks using your smart phone or other mobile device, Federal banking regulations require including a phrase, such as **For Mobile Deposit**. This phrase helps identify checks that are deposited electronically. Taking a moment to properly endorse your check will help ensure it is accepted and the funds are posted to your account.



"Mobile Deposit" continued from previous page...

When ready, select **Deposit**. Next, select the account you want to **Deposit To** and enter the **Check Amount**.



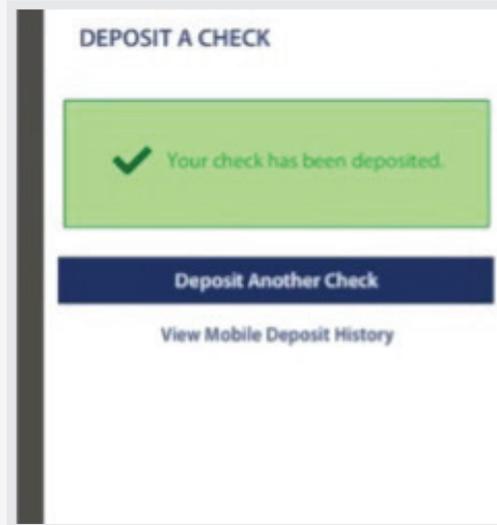
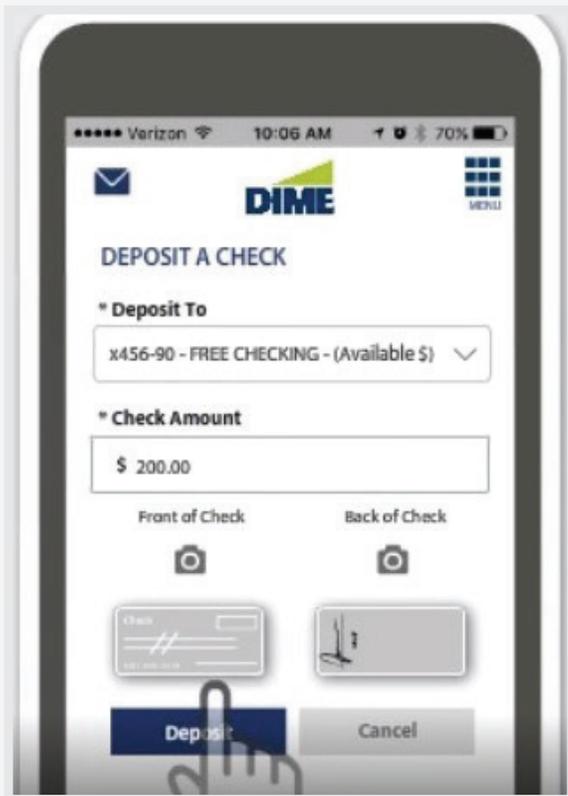
Then, take a photo of the **front of the check**. Please make sure you photograph the check against a background that gives you strong contrast. Ensure the entire check is visible, in focus and illuminated. When ready, photograph the check. Then, repeat this process for the **back of the check**.





"Mobile Deposit" continued from previous page...

Make sure that you've entered the **Check Amount**. Then, make your deposit. You're all set



You can view recent deposits at any time. When depositing checks using your smart phone, it's recommended that you write a note on the original document. This will remind you that the check has been deposited. Then, store the document until you've confirmed it's been accepted before safely destroying it.

QUESTIONS? NEED ASSISTANCE?

For all questions or requests for assistance, please contact **Dime Support** at **800-321-DIME (3463)**, through **Secure Messaging** when logged in, or email dimesupport@dime.com.