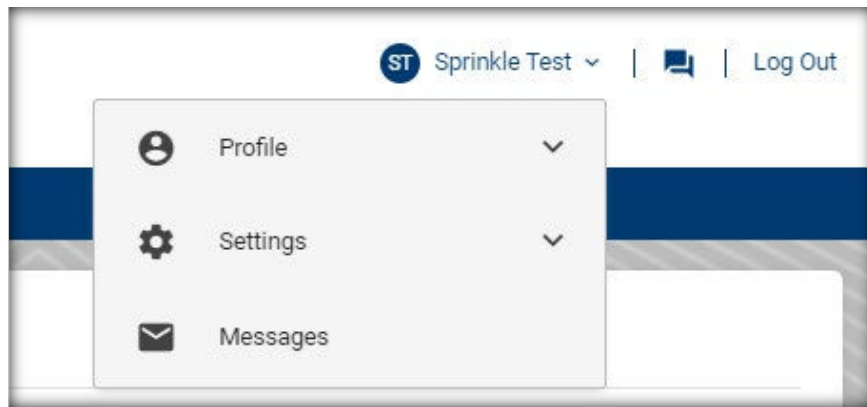


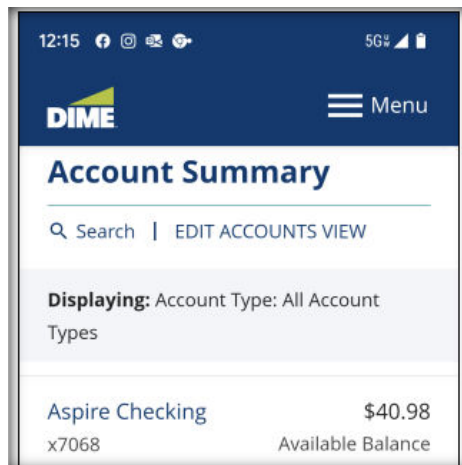
# Personal Online Banking – Reference Guide

Welcome to Dime Community Bank’s Online Banking.

**Browser Access:** To access **Profile, Settings, and Messages**, simply click on the arrow next to your name. In the **Profile** section, you can make changes to your User ID, Password, Security Questions and more. The **Settings** tab allows you to set up **Alerts, Text Banking** and additional features. You can use the **Messages** tab to securely communicate with the Dime Support Team, and a **red** dot will indicate the presence of new messages next to your initials. The **Help** option is available to provide additional information on various screens throughout online banking **Live Chat** support is available during our regular business hours.



**Mobile Access:** To access Profile, Settings, Messages, Help and Chat, use the Menu in top right-hand corner.



# Personal Online Banking – Reference Guide

## How to Navigate

**Browser Access:** Use the appropriate **tabs** (i.e. Accounts, Bill Pay, Zelle etc.) to navigate. The navigation tabs are available on all screens. Avoid using the Back button in Online Banking.



**Mobile Access;** Use the **Menu** Tab in the right-hand corner of the screen to access all Tab options, Profile, Settings, Chat and Messages. The ribbon on the bottom of the mobile application will also allow you to access Accounts, Bill Pay, Zelle, Transfers and Mobile Deposit.



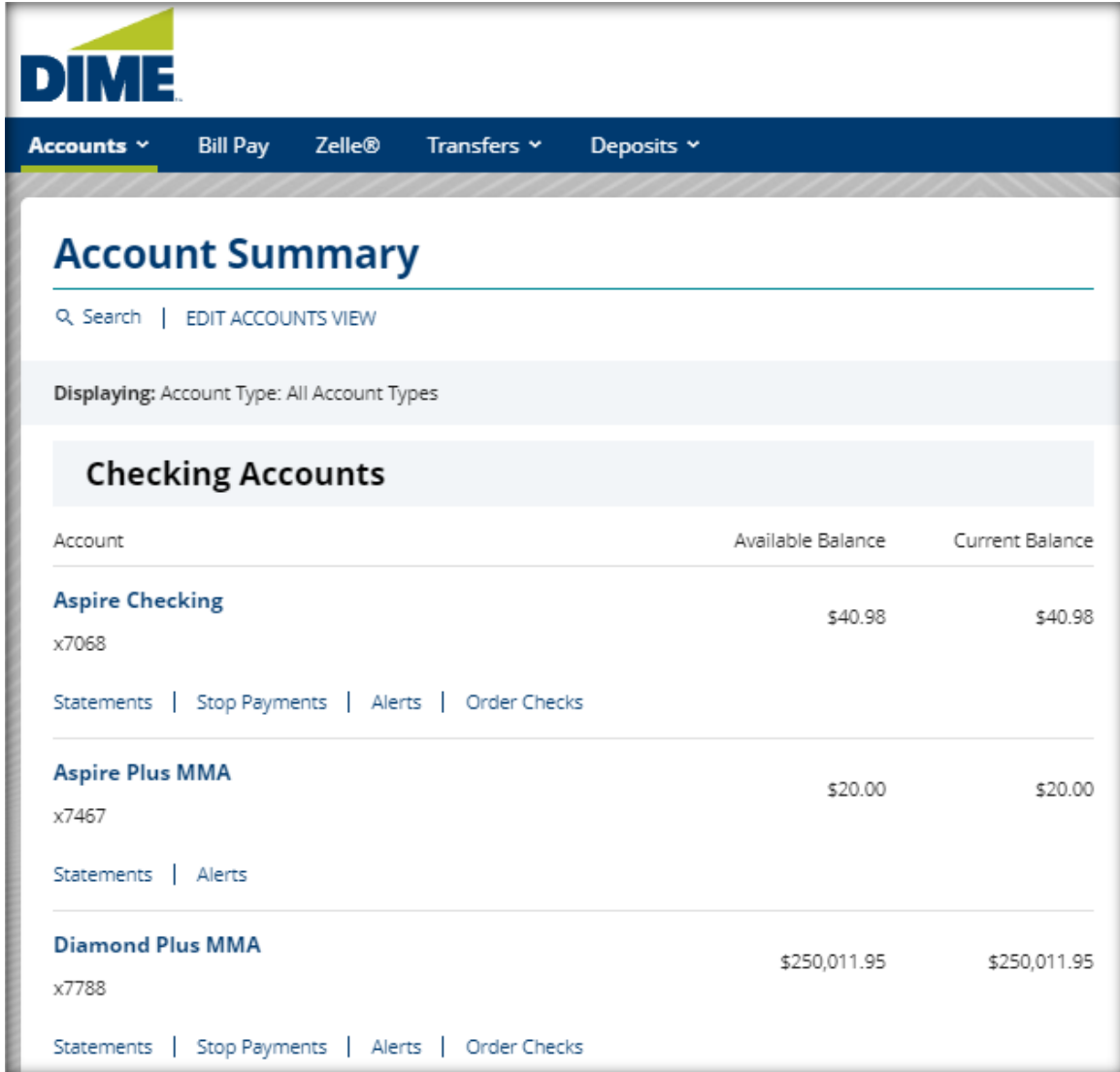
## Account Summary

The **Account Summary** serves as the main page where you can access a comprehensive collection of your accounts. These accounts are conveniently grouped based on their respective types. If you wish to modify the displayed accounts or their order, simply choose the "**Edit Accounts View**" option.

Beneath each account, you will find convenient Action Links that allow you to access **Statements, Stop Payments, Alerts,** and **Order Checks** associated with that

# Personal Online Banking – Reference Guide

particular account. To view the transaction history for a specific account, click on its name, and you will be directed to the History Page where you can review the account's past transactions.



**DIME**

Accounts ▾ Bill Pay Zelle® Transfers ▾ Deposits ▾

## Account Summary

🔍 Search | [EDIT ACCOUNTS VIEW](#)

Displaying: Account Type: All Account Types

### Checking Accounts

Account	Available Balance	Current Balance
<b>Aspire Checking</b> x7068	\$40.98	\$40.98
<a href="#">Statements</a>   <a href="#">Stop Payments</a>   <a href="#">Alerts</a>   <a href="#">Order Checks</a>		
<b>Aspire Plus MMA</b> x7467	\$20.00	\$20.00
<a href="#">Statements</a>   <a href="#">Alerts</a>		
<b>Diamond Plus MMA</b> x7788	\$250,011.95	\$250,011.95
<a href="#">Statements</a>   <a href="#">Stop Payments</a>   <a href="#">Alerts</a>   <a href="#">Order Checks</a>		



## Personal Online Banking – Reference Guide

### Quick Transfer

You can conveniently make transfers to and from your accounts using the Quick Transfer window. When you choose an account, the Available Balance for that account will be displayed. If you need to schedule recurring transfers, view transfer activity, or manage transfers, you can access the Transfers tab in the Menu bar for these options.

A screenshot of the "Quick Transfer" form. The form is titled "Quick Transfer" and has a horizontal line below the title. It contains three input fields: "From" (a dropdown menu), "To" (a dropdown menu), and "Amount" (a text box with a dollar sign "\$" on the left). Below the input fields are two buttons: a dark blue button labeled "TRANSFER" and a white button with a blue border labeled "CLEAR".

### Cards

The Cards window provides you with access to your **debit card(s)** linked to your account(s) and enables you to manage them effectively. From this window, you can easily set card limits, configure alerts, and block cards as needed. This allows you to have greater control over the management and security of your debit cards

A screenshot of the "Cards" window. The word "Cards" is displayed in a large, blue, sans-serif font. Below the title is a horizontal line. Underneath the line is a dark blue button with the text "MANAGE CARDS" in white, uppercase letters.



## Personal Online Banking – Reference Guide

### Set Card Limits

These options provide you with greater control over how and where your **debit** card can be used:

- **Block International Transactions:** This option restricts the In-Person chip, swipe or contactless usage of your card outside of the United States. Card Not Present transactions (mail order/phone order online) however, **will not** be blocked.
- **Set Region Limit:** With this option, you can specify a geographic region within which your card can be used. Any in-store purchases made outside of this designated region will be declined.
- **Block Merchant Types:** You have the ability to block your card from being used at specific types of merchants. Transactions attempted at these blocked merchant types will be declined.
- **Block Transaction Types:** This option allows you to prevent your card from being used for certain types of transactions, such as ATM withdrawals, In-Person chip, swipe or contactless transactions, or Card Not Present transactions (mail order/phone order/online). Any blocked transaction types will be declined.
- **Set Transaction Amount Limit:** You can set a maximum limit for the amount of each transaction made with your card. Transactions that exceed this limit will be automatically declined.

By utilizing these options, you can customize the usage parameters of your card according to your preferences and enhance its security.

### Set Alerts

This option allows you to receive notifications when your card is used for specific types of transactions. Dime encourages all customers to use alerts to detect unauthorized activity and to immediately notify the bank of such activity. The available options include:

- **All Transactions:** You will receive an alert for every transaction attempted using your card.



## Personal Online Banking – Reference Guide

- **Transactions Over \$\_\_\_\_\_:** You can set a specific limit, and you will receive an alert whenever a transaction is attempted for an amount exceeding that limit.
- **International Transactions:** You will receive an alert for every transaction attempted outside of the United States.
- **Merchant Types:** You can choose to receive an alert for transactions attempted at certain types of merchants. This allows you to stay informed about specific merchant activity.
- **Transaction Types:** You have the option to receive alerts for specific types of transactions, such as ATM withdrawals, e-commerce purchases, in-store transactions, or mail/phone orders.

By selecting and customizing these alert options, you can receive timely notifications about card activity that aligns with your preferences and helps you stay informed about the usage of your card.

A screenshot of a web form titled "Add/Edit An Alert". The form has a white background with a blue header. Below the header, there is a section labeled "Alert Type" which contains a dropdown menu. The dropdown menu is currently open, showing a list of options: "— Select an Alert Type —" (at the top), "Card Alert", and "Secure Message Alert". The dropdown menu has a small downward-pointing arrow on the right side.

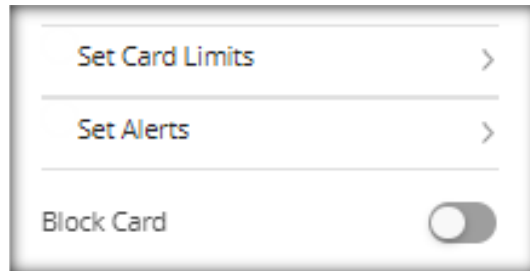
### Block Card

Enabling this option will temporarily block your **debit** card from being used for new transactions. However, pending and recurring transactions will not be affected by this block. It's important to note that you have the flexibility to unblock your card at any time, allowing you to resume normal transaction activity when



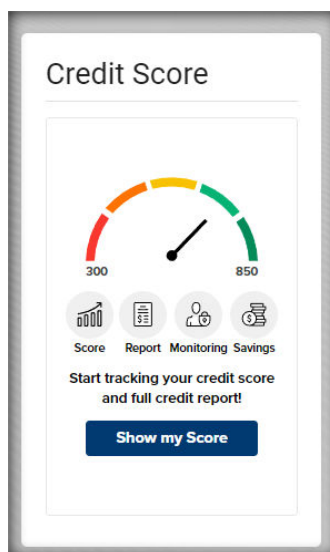
## Personal Online Banking – Reference Guide

needed. If you suspect your card is **lost or stolen**, please contact Dime immediately.



### Credit Score

Through the **Credit Score** window, you have the ability to access and monitor your credit score and report. Credit Score By Savvy Money provides you with valuable insights into your credit standing. Additionally, you may receive loan offers, set up alerts to stay informed about changes in your credit, and access personalized resources to help you make informed financial decisions. It's a comprehensive tool that empowers you to stay on top of your credit health and utilize the available resources to your advantage.

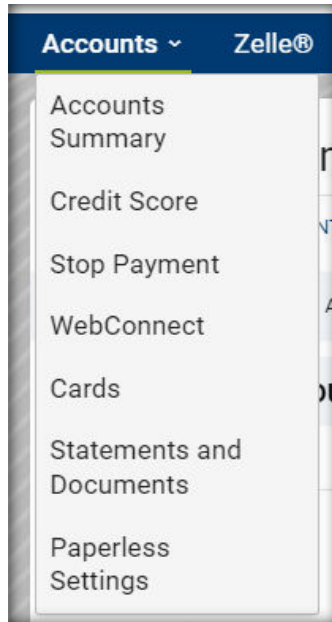


### Accounts Tab



## Personal Online Banking – Reference Guide

The **Accounts** tabs allows you access to Accounts Summary,, Credit Score, Stop Payment, Cards, Statements and Documents and Paperless Settings.



### Stop Payment

In this section, you have the ability to initiate a **Stop Payment** request for a specific check or a range of checks. This feature enables you to prevent those checks from being paid Stop Payment fees apply. Please refer to the Consumer Terms and Conditions for important information regarding stops.

If you wish to review all previous stop payment requests, simply select the **Stop Payment History** option, where you can access a comprehensive record of all your stop payment requests.

To initiate a request to place a stop payment:

1. Select Stop Payment Account
2. Select the radio button for either Single Check or Range of Checks
3. Enter the Check Number, or starting and ending Check Numbers
4. Enter the Check Amount
5. Enter the Payee.
  
6. Select a Reason.





## Personal Online Banking – Reference Guide

5. Click Submit. You will then see a verification screen with a confirmation number.

A screenshot of a web form titled "Stop Payment". The form includes the following fields: "Stop Payment History" (a header), "Stop Payment Account" (a dropdown menu showing "x7068 - Aspire Checking (Available \$53.00)"), "Stop Payment Type" (radio buttons for "Single Check" and "Range of Checks", with "Single Check" selected), "Check Number" (a text input field), "Check Amount" (a text input field with a "\$" symbol), "Payee (Optional)" (a text input field), "Reason" (a dropdown menu with the text "-- Select a Reason --"), and a blue "SUBMIT" button at the bottom.

### Statements & Documents

The **Statements** section provides you with the capability to search for and view statements or documents related to your accounts. It allows you to conveniently access and review important financial documents and statements associated with your accounts.

To **request a statement**:

1. Select the Account.
2. Select the Date Range. The system will automatically present 24 months of statements.
3. Select Search.



# Personal Online Banking – Reference Guide

## Statements And Documents

Advanced Search | \* Statements and Documents are available for two years

All Accounts

Start Date: 06/20/2021 | End Date: 06/20/2023

Document Types: All Documents

Category: All Categories

CLEAR SEARCH

Date ↓	Account Nickname ↑↓	Account Number ↑↓	Account Type ↑↓	Category ↑↓
2023-01-24	Platinum Plus MMA	x6737	Checking	statement
2023-01-24	Diamond Plus MMA	x7788	Checking	statement
2023-01-24	Aspire Bundle Checking	x7909	Checking	statement

## Paperless Settings

Dime encourages all customers to securely access and download their statements electronically. The **Paperless Settings** screen allows you to change your account(s) from paper statements to electronic online statements. To change an account to electronic statements, click the drop down under **Delivery Option** and change to **Electronic**. Click on **Save**. To change an account to **Paper** statement, click on the drop down next to your name in the top right corner, select **Profile** and select **Secure Forms**. Click on **eStatement Unenrollment** and complete the form.

## Transfers Tab

The **Transfers** Tab enables you to easily transfer funds between your accounts within the bank. You have the flexibility to make immediate transfers, schedule transfers for a future date, or set up recurring transfers. This gives you control over when and how you move your funds between your Dime Community Bank accounts.

### Make a Transfer

To transfer funds immediately:

1. Select a From Account and a To Account.
2. Input the Amount that you wish to transfer.
3. Under Scheduling Option, select Immediate.
4. Enter a description (optional).
5. Click Continue. You will then see a Review Transfer Screen asking you to review the transfer.
6. If you are satisfied with your transfer, click Transfer. To change the details, click Edit. To cancel, click Cancel.

Note: If you have insufficient funds in your From Account, you will not be able to complete your transfer.

To set up a future-dated or recurring transfer, select Future (One-Time) or Recurring in the Schedule drop down box. For Future (One-Time), enter a Send On date. For a recurring transfer, select the Frequency, Start Date and Duration. An optional Description is available to enter for either type of transfer.



## Personal Online Banking – Reference Guide

The screenshot shows a web form titled "Make A Transfer". It contains the following fields and options:

- From:** A dropdown menu with an information icon (i) to its left.
- To:** A dropdown menu with an information icon (i) to its left.
- Amount:** A text input field with a dollar sign (\$) on the left.
- Schedule:** A dropdown menu currently showing "Immediate (One Time)". Below it, a list of options is visible:
  - Immediate (One Time)
  - Future (One Time)
  - Recurring

### Transfer Activity

On the **Transfer Activity** screen, you can conveniently access and view information about your **scheduled transfers** and **transfer history**. This allows you to manage your transfers effectively and make any necessary adjustments as needed. To **Edit** or **Cancel** a Scheduled Transfer, click on the arrow on the left of the transfer entry.

The screenshot shows the "Transfer Activity" screen with two tabs: "SCHEDULED TRANSFERS" and "TRANSFER HISTORY". The "SCHEDULED TRANSFERS" tab is currently selected and underlined.

# Personal Online Banking – Reference Guide

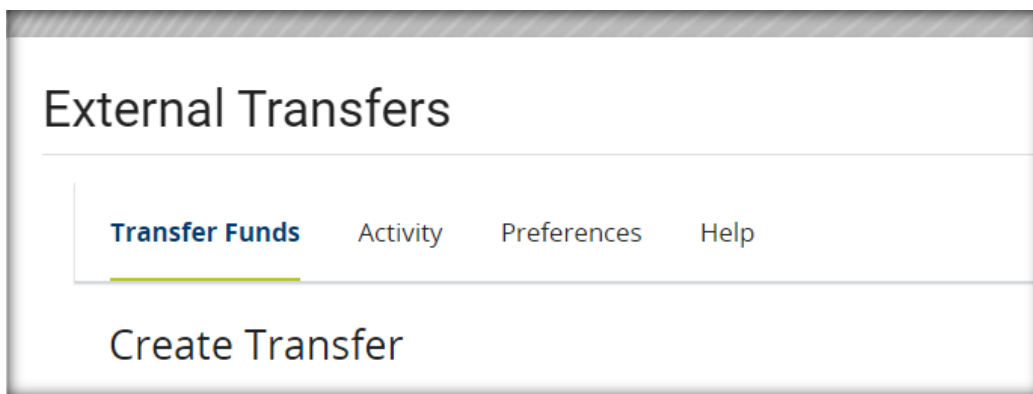
## External Transfers

The **External Transfers** section allows you to **transfer to and from your accounts at other institutions** that allow ACH transactions. To transfer funds, you will need to verify your email address and add your accounts with other banks or credit unions.

We'll send you a welcome email with a verification code. On the **Preferences** page, select the **Verify** link next to your email address. Enter the verification code and **Submit**.

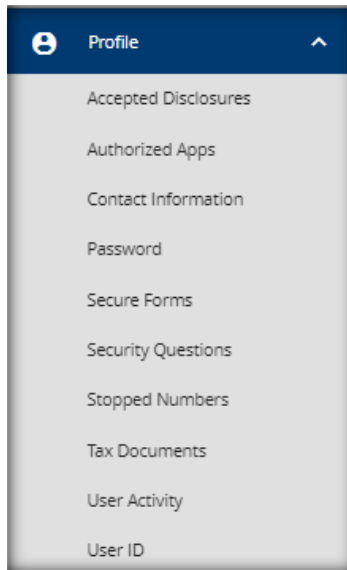
To **add your accounts** with other banks or credit unions, select the **Add a New Account** link on the **Transfer Funds** screen, or select the + Add Account button on the Preferences page under My Other Accounts.

For Brokerage accounts, the brokerage firm will need to appear in the **Brokerage Account** menu in order to add to your list of accounts.



## Profile

The Profile settings are accessed by clicking on the drop down arrow next to your name in the top right hand corner of the screen.



### Accepted Disclosures

The Accepted Disclosures Tab will display when you have accepted a disclosure and allow you to view the disclosures.

### Contact Information

The Contact Information tab allows you to change your email address and phone numbers.

#### Phone Number

To update your phone number(s) please provide the current number(s) in the provided options.

#### Email

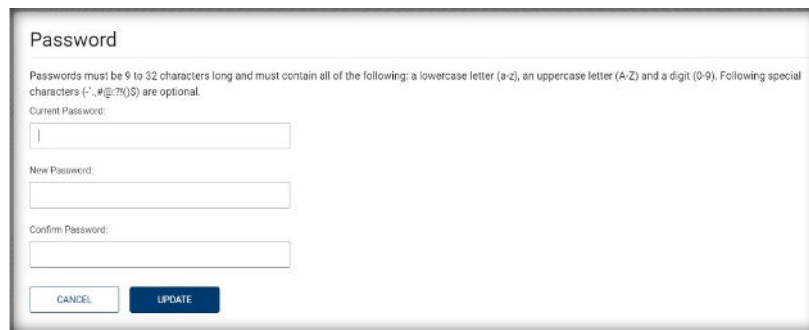
Providing your email address allows Dime Community Bank to communicate important information regarding your internet banking

# Personal Online Banking – Reference Guide

account. It is crucial to keep your email address up to date, as it is the most effective way to contact you about important information, and used when necessary for authorization purposes, password resets, notice of planned system updates, etc.

## Password

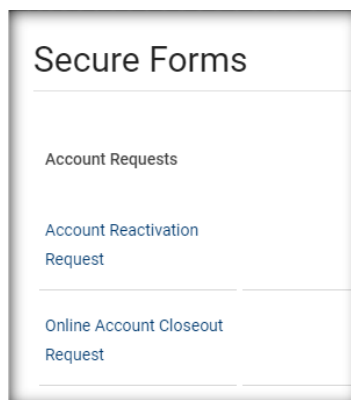
The **Password** tab will allow you to change your password. Passwords must be 9 to 32 characters long and must contain all of the following: a lowercase letter (a-z), an uppercase letter (A-Z) and a digit (0-9). Following special characters (- ` ., # @ : ? ! ( ) \$) are optional.



The screenshot shows a web form titled "Password". Below the title is a small text box containing the password requirements: "Passwords must be 9 to 32 characters long and 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." Below this text are three input fields labeled "Current Password:", "New Password:", and "Confirm Password:". At the bottom of the form are two buttons: "CANCEL" and "UPDATE".

## Secure Forms

The Secure Forms tabs will allow you access to easy to use forms for various account requests.



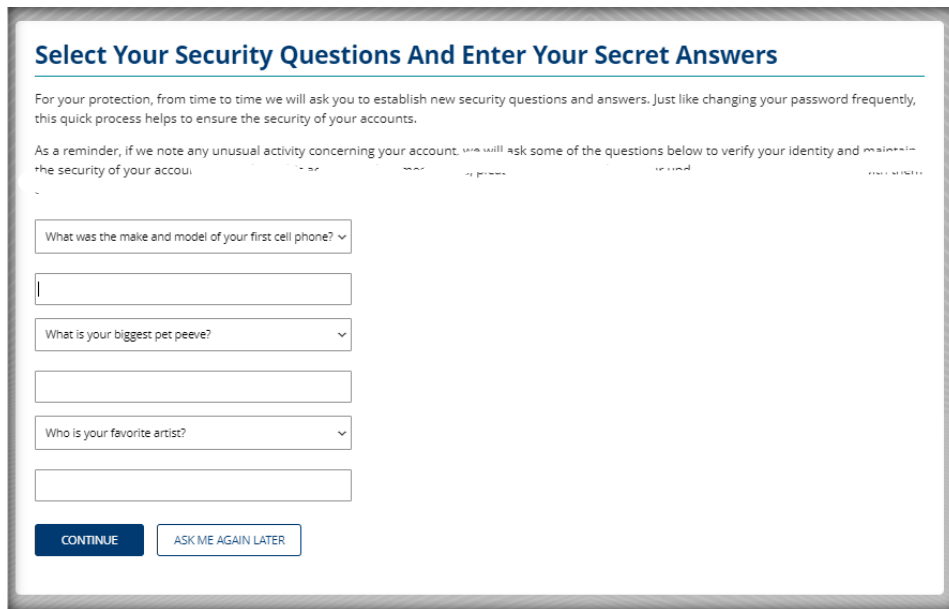
The screenshot shows a menu titled "Secure Forms". Below the title are three menu items: "Account Requests", "Account Reactivation Request", and "Online Account Closeout Request".

## Security Questions

The **Security Questions** tab will allow you to establish new 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

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.



**Select Your Security Questions And Enter Your Secret Answers**

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.

As a reminder, if we note any unusual activity concerning your account, we will ask some of the questions below to verify your identity and maintain the security of your account.

What was the make and model of your first cell phone? ▾

What is your biggest pet peeve? ▾

Who is your favorite artist? ▾

**CONTINUE** ASK ME AGAIN LATER





## Personal Online Banking – Reference Guide

### User ID

The **User ID** tab will allow you to change your user ID. Your user ID and password are used to log in to this site. This page allows you to change your user ID. Your user ID must be between 8 and 26 characters in length and may be made up of both letters and numerals. Your user ID is not case sensitive.

#### User ID

Your user ID and password are used to log in to this site. This page allows you to change your user ID. Your user ID must be between 8 and 26 characters in length and may be made up of both letters and numerals. Your user ID is not case sensitive.

Existing User ID: mpress

New User ID:

Confirm User ID:

### User Activity

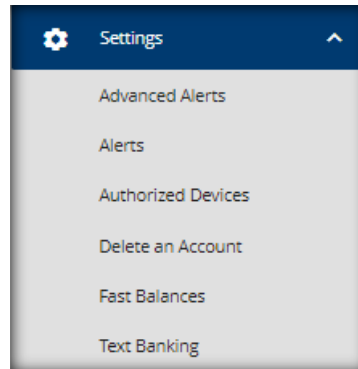
The User Activity tab allows you to view your logins and transfer activity in the online banking portal. If you notice any unauthorized access of activity, please notify us immediately,

User Activity	
Date	Action
05/19/2023 10:23 AM	Logged in
05/17/2023 4:24 PM	Logged out
05/17/2023 3:31 PM	Logged in
05/17/2023 1:54 PM	Logged out
05/17/2023 1:09 PM	Logged in

# Personal Online Banking – Reference Guide

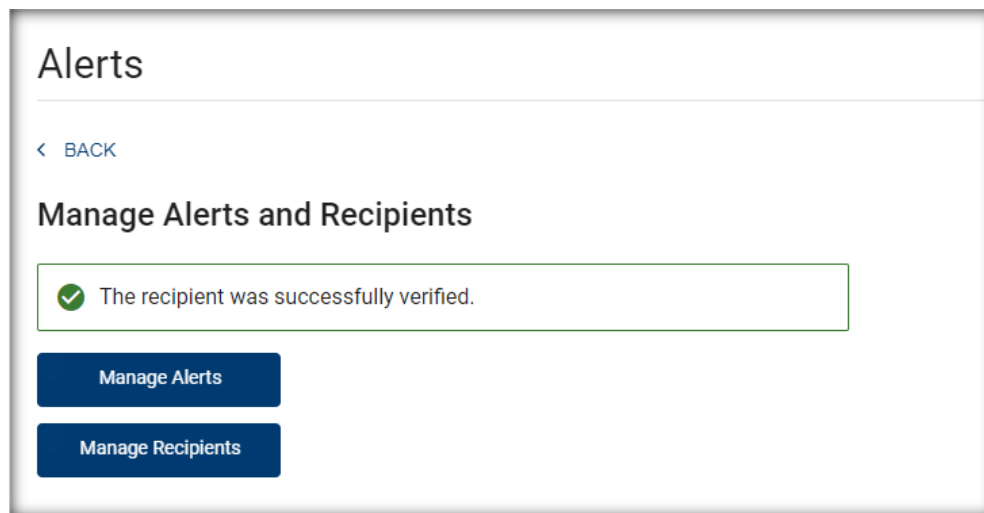
## Settings Tab

The **Settings** Tab will allow you to set up **Alerts**, view **Authorized Devices**, and sign up for **Text Banking**.



### Advanced Alerts

The **Advanced Alerts** tab allows you to set up alerts for Loan Past Due, Fee Charged to an Account, Bank Updates, Account Balance Below Threshold, and Account Balance Above Threshold and more.





## Personal Online Banking – Reference Guide

### Alerts

The **Alerts** Service allows you to request and receive messages about your account(s). You may receive Alerts via email address, subject to the terms and conditions of your Internet service provider(s).

Each Alert will be effective after you establish a Subscription to the Alert(s) you want by visiting the Alerts Service on the Home menu. You accept that each Alert may not be encrypted, and may include limited information pertaining to your account(s).

Receipt of each Alert may be delayed, or prevented by factor(s) affecting your Internet service provider, and such other relevant entities. We neither guarantee the delivery nor the accuracy of the contents of any Alert. Dime Community Bank will not be liable for losses or damages arising from (a) a non-delivery, delayed delivery, or wrong delivery of an Alert; (b) inaccurate content in an Alert; (c) your use or reliance on the contents of any Alert for any purposes.

Dime Community Bank reserves the right to terminate any request from you, for any Alert, at any time. The information in any alert may be subject to certain time lags and/or delays. The types and frequency of your Alerts will be managed by you, and the Alerts may be stopped, or suspended by you at any time.

**Add/Edit An Alert**

Alert Type  
-- Select an Alert Type --

**ADD SUBSCRIPTION**

---

**Current Alerts**

Description	Created Date
There are no subscriptions.	

---

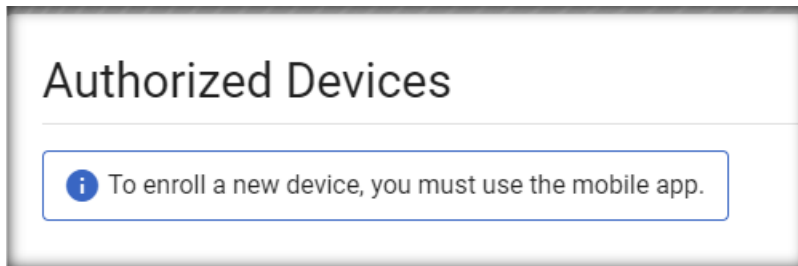
**Alert History**

Send Date ↓	Message	Sent To
There are no notifications.		

# Personal Online Banking – Reference Guide

## Authorized Devices

The **Authorized Devices** tab allows you to view or delete the devices that you have enrolled for Biometric Authentication on a mobile device.



## Delete an Account

To request the deletion and/or closure of your account, please contact or visit one of our branches, speak with one of our Dime Support Representatives at 1-800-321-DIME(3463), or send an email to [DimeSupport@dime.com](mailto:DimeSupport@dime.com).

## Fast Balances

Fast Balances allows you to view balances and recent transactions right from the login screen, without entering your user ID and password. To add a new device, you must login to the mobile app. The accounts viewed in Fast Balances can be selected or deselected on this screen.

## Text Banking

Text Banking supports the following commands. Note: The commands are not case sensitive. Texting uses your wireless phone's texting capabilities. Standard text messaging rates may apply. Check with your mobile service provider for fees and charges.

- **bal** - returns the balance on your primary checking or savings account.



## Personal Online Banking – Reference Guide

- **bal <nickname>** When you create short nicknames for text banking, you can use the short nicknames with the balance command to find the balance of any account.
- **bal all** - will return the available balance of all your accounts.
- **hist** - returns the history with last 5 transactions of your primary account.
- **hist <nickname>** The short nicknames can be applied to the command
- **more** - The more command is used with the hist command. When you request the history of an account by texting hist, it returns with the last 5 transactions. To get the next 5 transactions, simply text more. Texting more again will return the next 5 transactions and so on until there are no additional transactions available on your account.
- **nick** - returns a list of all your account nicknames.
- **help** - returns a list of all commands.
- **stop** - this command will unsubscribe the phone from Text Banking.

### 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. Please see Help for a list of available commands.

1 message/request, the message frequency varies per user if the user subscribes to alerts. Message and Data Rates may apply.

Send STOP to cancel to 46745 or HELP to get information.

Supported mobile carriers are AT&T, Verizon, T-Mobile, Cricket, Sprint, Virgin Mobile & Boost.

Use the mobile number on file: (631) 740-1856

Enter a new mobile phone for Text Banking

Enter Phone Number

 (  )  - 

Re-enter Phone Number

 (  )  - 

I agree with the Terms and Conditions

[Privacy Policy](#)

CANCEL

ADD



## Personal Online Banking – Reference Guide

### Messages

The **Messages** tab will allow you to send and receive secure messages with the Dime Support team.

#### To **send a new message**:

1. Click the "Compose New" link in the upper-left corner under the Messages title.
2. Select the category that is most applicable to your message content.
3. If your message is related to a specific account, select your account from the drop-down list.
4. Enter Subject and Message.
5. If you need to attach a pdf, image or document, click on the box next to Add Attachment. Choose File and attach.
6. You can choose to be notified by email that a response to your secure message has been received and responded to. Click on the box next to Send notification on receiving a response to this message.
7. Click "Send" to send your message.

#### To **reply to a message**:

1. Click the subject of the message. A new screen will display.
2. Click "Reply".
3. Enter Message.
4. If you need to attach a pdf, image or document, click on the box next to Add Attachment. Choose File and attach.
5. You can choose to be notified by email that a response to your secure message has been received and responded to. Click on the box next to Send notification on receiving a response to this message.
6. Click "Send" to send your message.

#### To **delete a message**

- Click the can with the X in the far-right column next to the desired message.