



Dime Personal Online Banking Reference Guide



Member
FDIC

Dime Commercial Bank



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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.



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- **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.

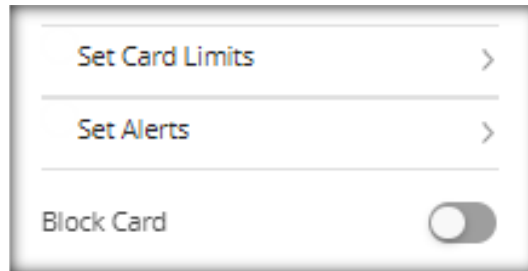
A screenshot of a web form titled "Add/Edit An Alert" in blue text. Below the title is a section labeled "Alert Type" in a small, grey font. It contains a dropdown menu with the text "— Select an Alert Type —" and a downward arrow. The dropdown is open, showing a list of options: "— Select an Alert Type —", "Card Alert", and "Secure Message Alert". The "Card Alert" and "Secure Message Alert" options are highlighted in a light blue color.

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

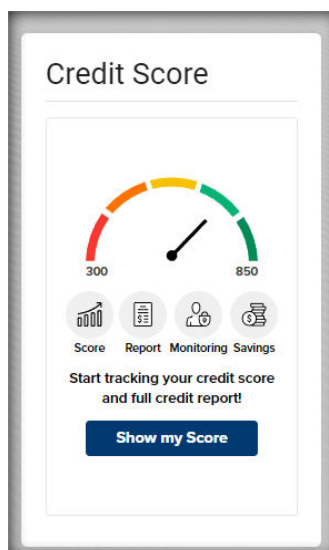


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needed. If you suspect your card is **lost or stolen**, please contact Dime
immediately.



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.

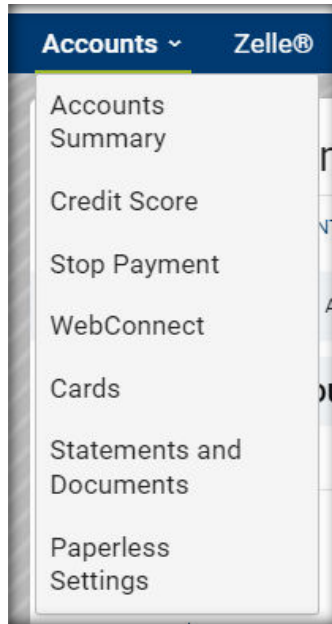


Accounts Tab



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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.



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

A screenshot of a "Stop Payment" form. The form has a title "Stop Payment" at the top. Below it is a section "Stop Payment History". The "Stop Payment Account" is a dropdown menu showing "x7068 - Aspire Checking (Available \$53.00)". The "Stop Payment Type" section has two radio buttons: "Single Check" (selected) and "Range of Checks". Below this are input fields for "Check Number", "Check Amount" (with a dollar sign), and "Payee (Optional)". At the bottom is a "Reason" dropdown menu with the text "Select a Reason" and a "SUBMIT" button.

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.



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Statements And Documents

Q 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 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.



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A screenshot of the "Make A Transfer" web form. The form has a title "Make A Transfer" in blue. Below the title are four sections: "From" with an information icon and a dropdown menu; "To" with an information icon and a dropdown menu; "Amount" with a text input field starting with a dollar sign; and "Schedule" with a dropdown menu showing "Immediate (One Time)" selected, and a list of options: "Immediate (One Time)", "Future (One Time)", and "Recurring".

Make A Transfer

From ⓘ
[Dropdown Menu]

To ⓘ
[Dropdown Menu]

Amount
\$ [Text Input]

Schedule
[Dropdown Menu: Immediate (One Time)]
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.

A screenshot of the "Transfer Activity" screen. It has a title "Transfer Activity" and two tabs: "SCHEDULED TRANSFERS" (which is active and underlined) and "TRANSFER HISTORY".

Transfer Activity

SCHEDULED TRANSFERS TRANSFER HISTORY



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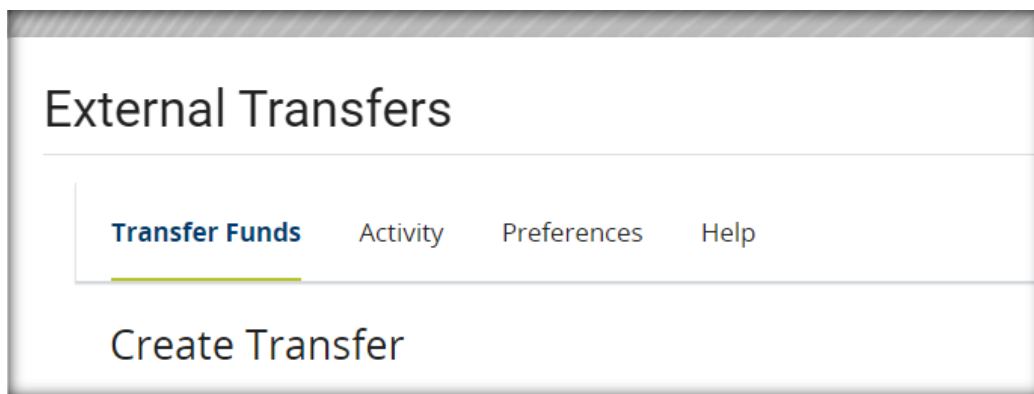
External Transfers

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.

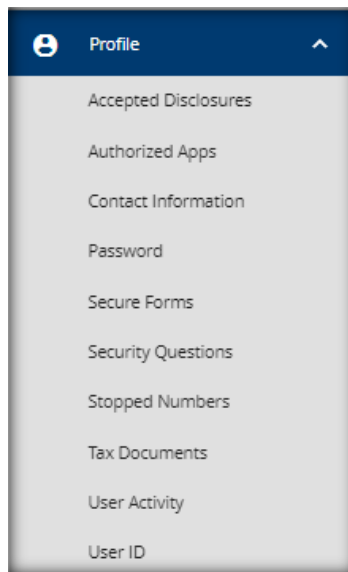




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Profile

The Profile settings are accessed by clicking on the drop down arrow next to you 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 to communicate important information regarding your internet banking



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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.

A screenshot of a web form titled "Password". Below the title is a paragraph of instructions: "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." There 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.

A screenshot of a web page titled "Secure Forms". Below the title is a list of links: "Account Requests", "Account Reactivation Request", and "Online Account Closeout Request".



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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.

A screenshot of a web form titled "Select Your Security Questions And Enter Your Secret Answers". The form contains two paragraphs of text explaining the purpose of the questions. Below the text are three question prompts, each with a dropdown menu and a text input field. The questions are: "What was the make and model of your first cell phone?", "What is your biggest pet peeve?", and "Who is your favorite artist?". At the bottom of the form are two buttons: "CONTINUE" and "ASK ME AGAIN LATER".

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**



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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

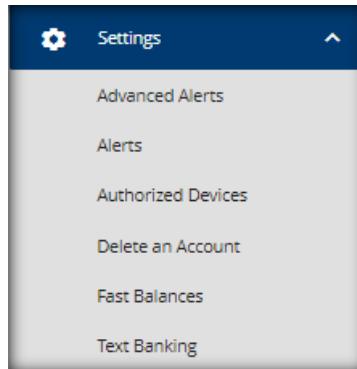
The User Activity tab allows you to view your logins and transfer activity in the online banking portal. If you notice any unauthorized access of activity, please notify us immediately,

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

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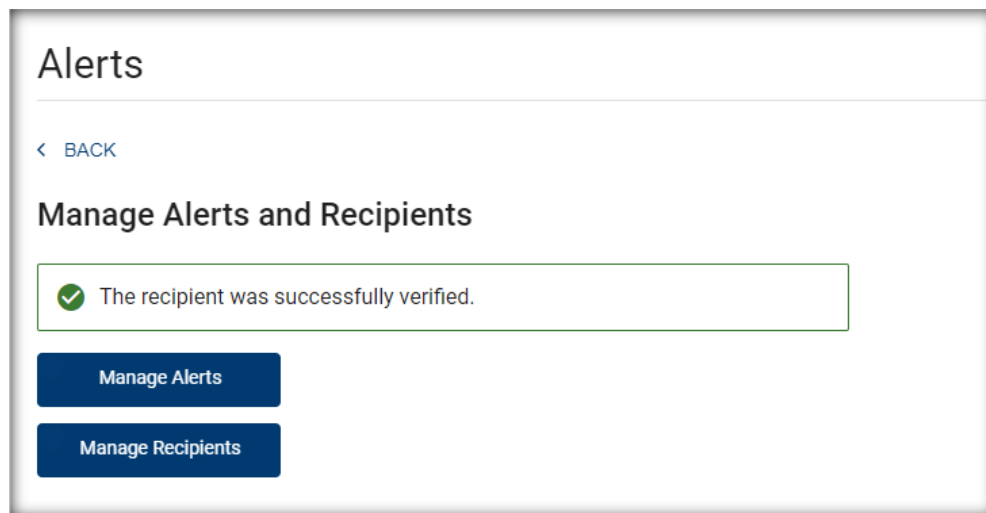
Settings Tab

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.





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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 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 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

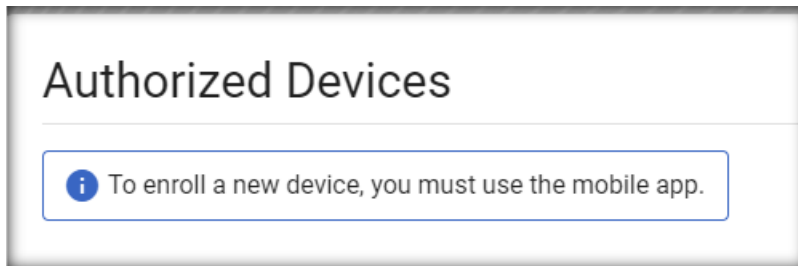
Send Date ↓	Message	Sent To
There are no notifications		



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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.

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.



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- **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



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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.