



www.cnbwaco.com

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Accessing Online Banking

Visit www.cnbwaco.com and choose **Internet Banking**. Click on the **Sign on Here** Icon.

Enter your ID & PIN in the appropriate fields and click **Submit**.

CentraNet! ID	<input type="text"/>
CentraNet! PIN	<input type="text"/>

*Initial ID and PIN will be assigned by bank. You will be prompted to change your PIN on your first login.

A list of your accounts and a drop-down menu of activities for each account will display.

*some options may not be available or may require additional fees

Account Listing	Balance	Status	Select Activity
Account (click for details)			
Checking	2,000.00		Select Activity
Savings	5,000.00		Transactions Download Stop Payments Transfers Statements

Viewing Transactions

Select **Transactions** from the drop-down menu to the right of the account.

View Transactions Since: Last Statement Total Transactions: 4
Note: Click on a column name to sort transactions by that column in ascending (↑) or descending (↓) order.

Date	Check#	Description	Debits	Credits	Balance
02/15/2006		Direct Deposit		\$35.00	\$811.73
02/06/2006		DEBIT	(\$50.00)		\$776.73
02/06/2006	View Image	DEPOSIT		\$102.80	\$826.73
01/31/2006		Direct Deposit		\$35.00	\$723.93

To view other transactions, use the **View Transactions Since** drop-down menu.

To view a check image or deposit, click the link in the Check # column.

Transferring Funds Between Accounts Search for a Transaction

Select **Search Transactions** from the View Transactions Since drop-down menu.

Enter the search criteria and click **Submit**.

From Date	1/01/2006	OR	To Date	1/31/2006	Sort By	Date
Begin Amount		OR	End Amount		Then By	
Start Check Number			End Check Number		Then By	
View					Credits and Debits	
<input checked="" type="checkbox"/> Include Checks					<input checked="" type="checkbox"/> Include Electronic Transactions	
					Sort Order <input type="checkbox"/> Ascending <input checked="" type="checkbox"/> Descending	
					Submit Cancel	

Select **Stop Payments** from the account drop down menu, or click the **Stop Payment** tab on the Menu Bar.

Stop Payments added previously will display.

Stop Payment List	Date	Entered By	Number	Amount
Repair Shop	02/21/06	660000115	1234	\$100.00 View

Click **Add Stop Payment**, fill in the required fields, and click **Submit**.

⊕ indicates a required field

Check Date	06/27/2006
Check Number	<input type="text"/>
Amount	<input type="text"/>
Payee	<input type="text"/>
Remark	<input type="text"/>
Remark2	<input type="text"/>
Remark3	<input type="text"/>
Remark4	<input type="text"/>
Remark5	<input type="text"/>
Submit	

A confirmation page will display. Print this page for your records.

Transferring Funds Between Accounts

Select **Transfers** from the drop-down menu to the right of the account, or click the **Transfers** tab on the Menu Bar. If Transfer History is displayed, select an account from the **Add Transfer From** drop down menu on the right.

Transfer funds from: Available Funds: \$811.73
Transfer funds to:
Payment options:
Amount to transfer:
Frequency:
Date:
Memo:

Select an account to transfer funds to, as well as an amount and transfer frequency.

If you are transferring to a Checking or Savings account, no Payment Options will be available. If you are transferring to a Loan, choose how the payment should be applied.

Click **Submit** when you are ready to complete the funds transfer.

A confirmation screen to complete the transfer will display. After confirmation, you will get a confirmation number.

Transfer Funds Confirmation
Transfer from account: Checking
Transfer to account: Savings
Transfer amount: \$100.00
Transfer date: February 21, 2006
Transfer description: Internet banking transfer
CONFIRMATION NUMBER
0103060056
Please retain this number for your reference

To make another transfer click the **Transfers** tab on the menu bar.

Select an account from the **Add Transfer From** drop-down menu on the right.

Online Banking Options

Select the **Options** tab from the Menu Bar.

Personal Options

Personal Options
Change
5-8 digit, AlphaNumeric PIN (enter twice)
Personal ID
Change E-mail Address
Personal Question
Personal Question Answer
Submit

Change your Password

Add or Change your Personal ID

* A Personal ID is an ID to use instead of your 12-digit ID, and can contain letters and numbers.

Update your E-mail Address

Establish your Personal Question & Answer

*used for Password Self-Reset Option
If your password becomes locked, click the Reset Password link on the login page and complete the fields. An email will be sent to you to complete the unlock process.

Account Options

Account Options
Change
Account Pseudo Names
Account Display Order
Submit

Account Pseudo Names (nicknames)

Account Display Order

Online Banking Options

Display Options

Display Options
Display Data Select Default
Accounts
Transactions
Transfer History
Submit Reset

Choose your default settings for Number of Accounts, Transactions, and Transfer History displayed.

Alerts

Event Alert Options
Balance Alert Options
Item Alert Options
Personal Alert Options

Click **Edit** or **Add** to establish a new alert. When the activity occurs an alert will display on the CentraNet Account Listing page.

Viewing Statements

Select **Statements** from the drop-down menu to the right of the account, or click the **Statements** tab on the Menu bar.

View Statement/Notice List
Date Description
01/19/2006 This is your statement
View Details
Select Activity ...
View PDF Format
View HTML Format
View Text Format

Each statement can be viewed in pdf, HTML, or Text format. Choose one to display.