



*IT'S ALL
ABOUT...
SAVING
YOU TIME*

ONLINE BANKING

Registering for Online Banking

1. Log on to www.lyonsbank.com.
2. Click on "Online Banking Log On" and then Click on "New User."
3. Complete the application.
4. Create a User Name.
5. Receive your Access Code via standard mail.

Changing your Access Code

1. Click on the "Customer Service" tab in the Online Banking main menu.
2. Click on "Change Access Code."
3. Enter your current Access Code in the first text box.
4. Enter your new Access code in the second text box.
5. Re-enter your new Access code in the third text box.

Using Online Banking

1. You will see all your account balances each time you log on.
2. Your available balances are listed to the right of each account.
3. Click on the account names under "Account Description" to review recent transactions.

Transferring funds from accounts

1. Click on the "Transfer Funds" tab in the Online Banking main menu.
2. Select "Transfer Now."
3. From the first drop-down menu, choose the account to transfer funds "From."
4. From the second drop-down menu, choose the account to transfer funds "To."
5. Enter the amount you wish to transfer and click "Continue."
6. Click the "Confirm Transfer" button if all the information is correct.
7. Print the balance information and confirmation number for your records.

Making loan payments on line

1. Click on the "Loan Payments" tab in the Online Banking main menu.
2. Under the "Loan Payment" menu, select the "Loan Payment" link.
3. From the drop-down menu, select the account you wish to transfer your payment "From."

4. From the second drop-down menu, select the account you are making a payment "To."
5. Enter the payment amount and click "Continue."
6. Click the "Confirm Payment" button if all the information is correct.
7. Print the confirmation number and account information for your records.

Getting help

1. Click on the "Messages" tab in the Online Banking main menu to send a secure e-mail message.
2. Or call (315) 946-4871 during normal business hours.

Logging off

1. From any menu screen in the system, click on the "Logoff" tab at the top of the page.
2. Click "Logoff" again to confirm that you are logging off.



BILL PAYER

Enrolling in LNB Bill Payer

1. Log on to www.lyonsbank.com and click on the "Online Banking Log On" button.
2. Click on the "Bill Payer" button.
3. Click on "Existing User."
4. Log on to Online Banking and then click on the "Bill Payer" tab.
5. A new window will open. Click on the enrollment link.
6. Complete the personal information section and click "Continue."
7. Complete the security information section and click "Continue."
8. Complete the payment account information section and click "Continue."
9. Review the Terms and Conditions for Bill Payer. Click the "I Agree" tab if you agree. (If you do not agree you will be ineligible to enroll in Bill Payer.)
10. Answer the enrollment ID verification questions. These are specific to each person and reference information from your credit file. Click "Continue" when completed.
11. Click continue again after being verified. You are now ready to use Bill Payer.

Bill Payer Payee Setup

1. Once in Bill Payer, click the "Payee Setup" button or link.
2. Click the "Add Payee" button.
3. Enter the payee information. You will need the name, address, telephone number, and account number.
4. Choose a payee category and account description if desired. Click "Continue."
5. Re-enter the account number and verify the payee information.
6. Click "Add Payee." You should now see the payee in your payee list.

Paying a bill through Bill Payer

1. Once in Bill Payer click the "Make Payments" button or link.
2. Select the payee from the payee drop-down list on the check.
3. Select the payment date. This will be the date the payment reaches the payee and is debited from your account.
4. Enter the amount of the payment.
5. Choose the payment account. If you only have one, the name will appear here. Otherwise, select the appropriate account from the drop-down list.
6. Click "Continue." Verify all information on the payment. If correct, click "Pay."
7. Click "Payment Activity – Bill Payments" to view a list of all your Bill Payments.

Paying an individual through e-mail

1. Once in Bill Payer, click the "Make Payments" button or link.
2. Click on the "e-mail payments" link.
3. Enter the e-mail address and the last name of the person you wish to send money to.
4. Enter the payment amount.
5. Enter a message if desired.
6. Click "Continue."
7. Verify all the information for the payment. Click "Pay" if correct.
8. Click "Payment Activity – E-mail Payments" to view a list of all your e-mail payments.