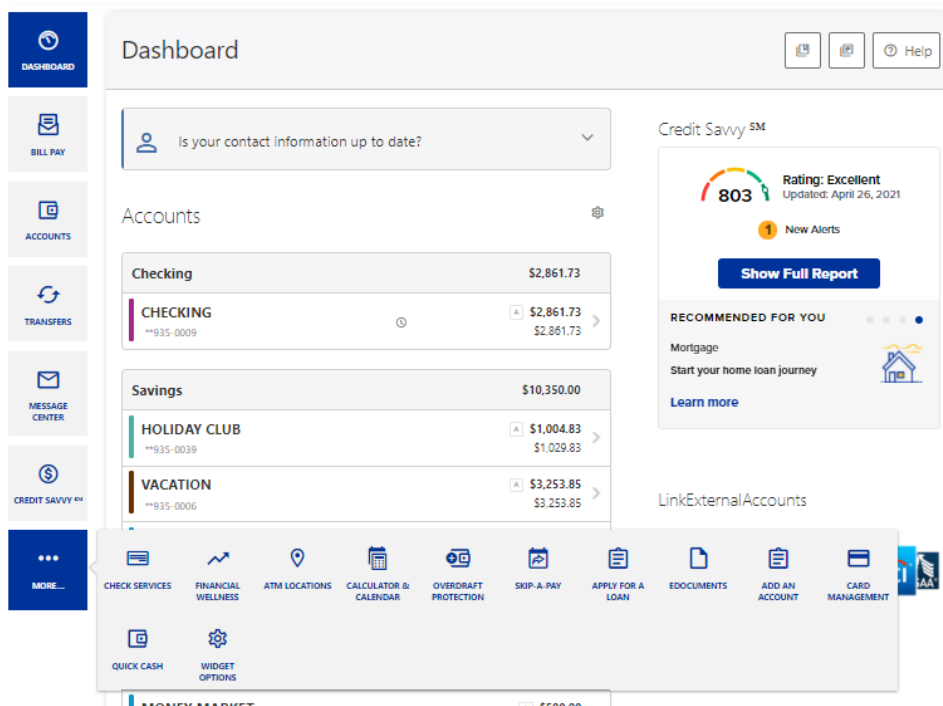


Overview

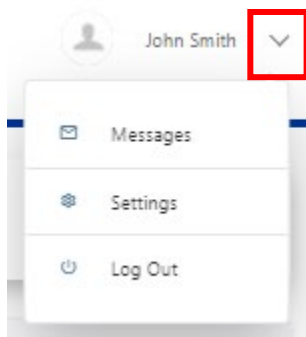
Dashboard Widget

The dashboard widget is the landing page you will see when logging in to our Online Banking. This is a snapshot of your profile with Meridian Trust. It displays your share and loan balances with Meridian Trust as well as any other external accounts you have linked. There are also links to other services such as Credit SavvySM, Linking External Accounts, recent and upcoming transactions, news, and mortgage applications.

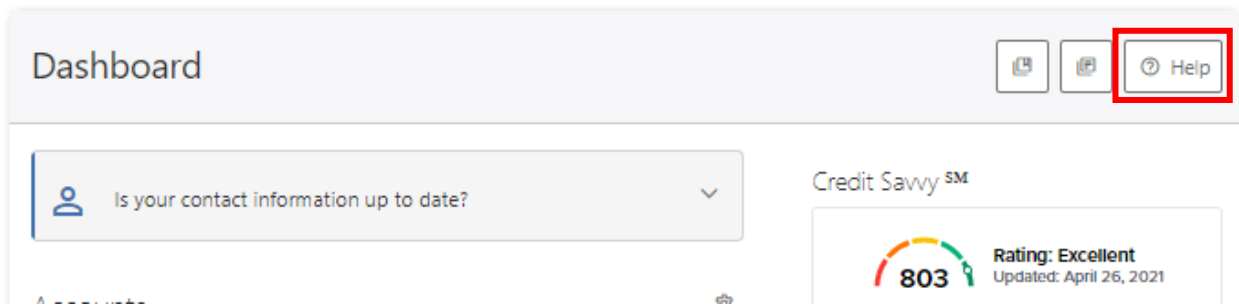
Along the left, you will have a list of favorite widgets and More widgets. Clicking on any of these widgets will take you to that section. These widgets will appear on all pages for easy navigation and can be customized to your preference. More will display all widgets that are not set as favorites.



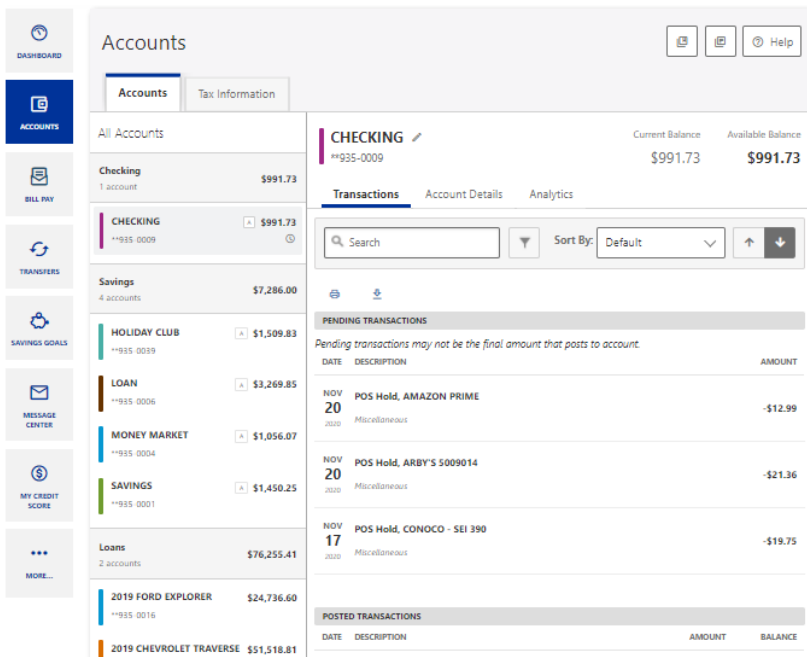
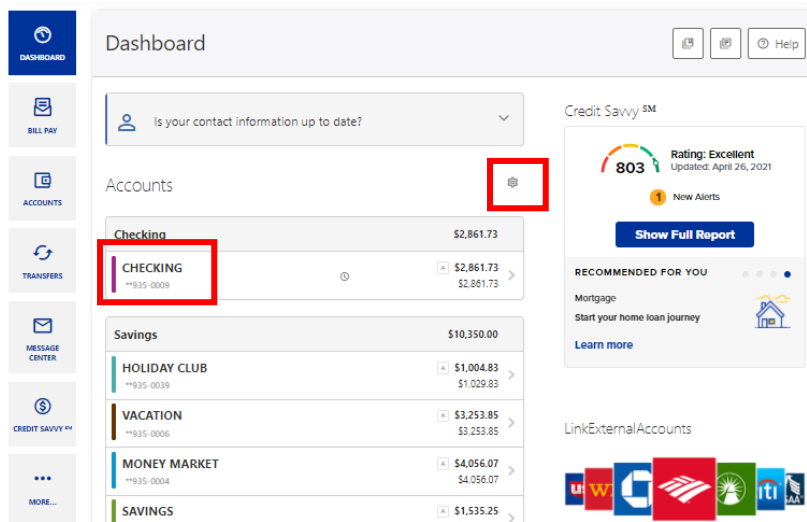
At the top of each page, your name will show and if clicked a drop down presents. This can be used to link to our message center, settings or to log out.



The *Help* link will provide details and assistance specifically tied to the widget being used.



Selecting one of your shares or loans will link to the account details and transaction history. This opens the accounts widget automatically. Clicking the gear icon will allow you to add and remove accounts from the dashboard view.



Dashboard Settings

Accounts
Choose the accounts you'd like to appear on your dashboard. You must select at least one account.

Checking

CHECKING **935-0009

Savings

- HOLIDAY CLUB **935-0039
- VACATION **935-0006
- MONEY MARKET **935-0004
- SAVINGS **935-0001
- HOLIDAY CLUB **935-0002
- MONEY MARKET **935-0003

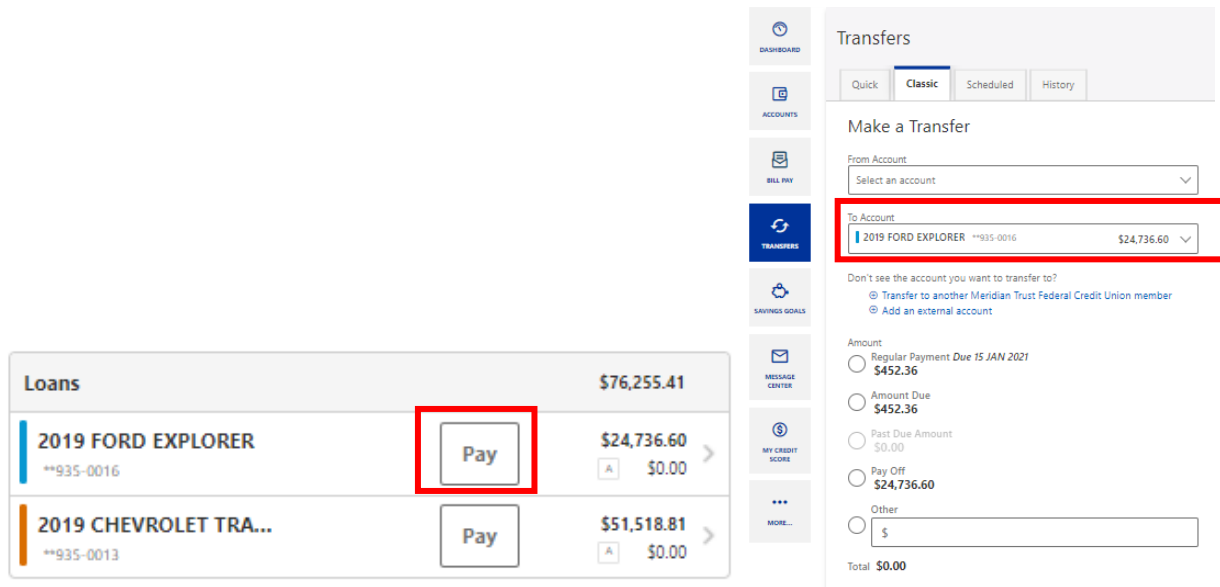
Loans

- 2015 FORD EXPLORER **935-0016
- 2019 CHEVROLET TRAVERSE **935-0013

Credit Cards

- VISA PLATINUM **935-0007

Clicking on Pay in a loan will link you directly to the transfers screen to process the payment.

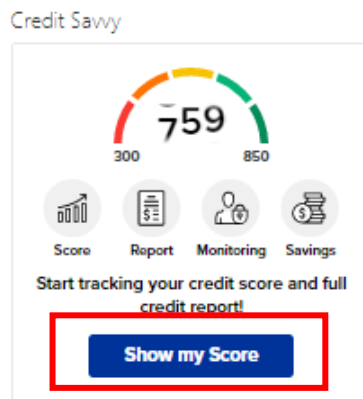


The screenshot shows two parts of the online banking interface. On the left is a 'Loans' table with the following data:

Loans		\$76,255.41
2019 FORD EXPLORER **935-0016	Pay	\$24,736.60 \$0.00
2019 CHEVROLET TRA... **935-0013	Pay	\$51,518.81 \$0.00

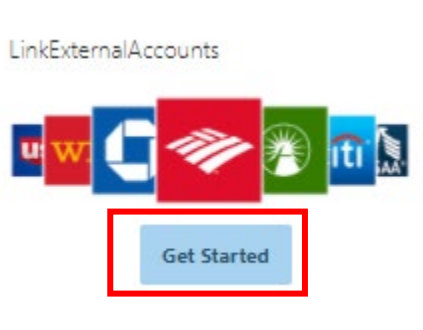
On the right is the 'Transfers' screen, which includes a 'Make a Transfer' form. The 'To Account' dropdown menu is highlighted with a red box and shows '2019 FORD EXPLORER **935-0016' with a balance of '\$24,736.60'. Below the form, there are radio button options for the transfer amount: 'Regular Payment Due 15 JAN 2021 \$452.36', 'Amount Due \$452.36', 'Past Due Amount \$0.00', 'Pay Off \$24,736.60', and 'Other \$'. The total amount is shown as '\$0.00'.

Clicking on the Show My Score link in the Credit SavvySM section will open the Credit SavvySM widget and allow you to enroll in that service or view your credit information if you have already enrolled.



The screenshot shows the 'Credit Savvy' widget. At the top, a semi-circular gauge displays a credit score of '759' between markers for 300 and 850. Below the gauge are four icons representing 'Score', 'Report', 'Monitoring', and 'Savings'. The text below the icons reads 'Start tracking your credit score and full credit report!'. At the bottom, a blue button labeled 'Show my Score' is highlighted with a red box.


Click on Get Started under Link External Accounts to begin adding external accounts to view in Online Banking. This requires you to sign into the other financial institution's online service.



The screenshot shows the 'LinkExternalAccounts' section. It features a row of logos for various financial institutions: U.S. Bank, Wells Fargo, Chase, Bank of America, Sun Life, and Itaewon. Below the logos is a blue button labeled 'Get Started', which is highlighted with a red box.




Your recent and upcoming transactions can be customized to display different timeframes and what to display by clicking on the gear icon.

Last 10 days  **Dashboard Settings**

1 transfer \$20.00

7 account alerts

Logged in 28 times

Next 5 days 

4 pending transactions -\$233.03

Recent Activity
You can choose how many days of recent activity, and what types of information you'd like displayed on your dashboard.

How many days?
1



What to Display
Choose which activities you'd like displayed.

- Transfers
- New Messages
- Account Alerts
- Login Activities
- Savings Goals Completed

Cancel Save

Quick Links will take you to external sites for tools like mortgage loan applications and loan payments from an external source (payments to loans with Meridian Trust can be completed in the transfers widget as well.)

Quick Links

- Mortgage Application 
- Make Loan Payment from another Bank or CU 

Financial news will be posted by Meridian Trust to spotlight events or share financial tips.

Financial News

ORB Financial Sponsors Credit Unions for Kids!

ORB Financial is very active in raising money for Children's Miracle Network through Credit Unions for Kids, a national CMN sponsor.

January 21, 2014

Information Regarding Year End Tax Documents

Read this important article about year end tax documents for your Forms 1099, 1098 and 5498.

January 21, 2014