

online services

Guide to Online Banking

Simple. Safe. Secure.

Table of Contents

Welcome to Online Banking	p. 1
Internal Transfers	p. 3
External Transfers	p. 3
Account Services	p. 4
Questions	p. 5

Making your life e-easier with
e-Statements from AmTrustDirect.com,
where being paperless is more.

Visit AmTrustDirect.com today to get started!

Welcome to Online Banking

Congratulations!

You are now able to do virtually all your banking from the comfort and convenience of your home, office, – anywhere you have a computer and Internet connectivity.

You have convenient 24-hour access to your accounts, including savings, money market and CDs – quickly, easily and safely.

With these features, you can:

- Check balances & review account activity
- Enroll in e-Statements
- View, print, and save your statements
- Renew maturing CDs
- External Transfer
- Print Tax Documents (1099s - 1098s)
- Set-up to receive account alerts
- Much more!

Online banking, keeping it simple, safe and secure. You are already registered, so there is no paperwork and no waiting. All you have to do is login to get started!

AMTRUSTDIRECT

A Service of New York Community Bank, Member FDIC 

Security

We value your trust in AmTrustDirect.com and we are committed to helping you prevent disclosure of personal information that could lead to unauthorized use of your account and/or identity theft. The AmTrustDirect.com site utilizes password-controlled entry, Internet browser security, risk based and reverse authentication, Secure Sockets Layer (SSL) protocol and data encryption, firewalls and active monitoring. Each security component acts as a layer of protection to safeguard sensitive data from unauthorized users.

Security and you.

AmTrustDirect.com recommends that your user ID and password be something that is easy for you to remember, but hard for anyone else to guess. We suggest the following:

1. Use something other than significant names (i.e. spouse, children, pet), events (i.e. birthdays, anniversaries), phone numbers or other easily identifiable information.
2. Do not use any kind of browser/software feature that automatically remembers your user ID and password.
3. Do not write down your user ID and passwords or provide them to anyone.

AmTrustDirect.com will never ask for you to send personal or financial information by, in response to, or via a link in an email or automated phone call.

If you ever suspect someone has accessed your account or made unauthorized transactions, please call us at **(888) 228-8146**.

How do I Login for the first time to online banking?

Just follow these quick and easy steps:

If this is the first time you are logging into online banking:

1. Visit us at www.AmTrustDirect.com.
2. Refer to your Confirmation Information, received either by postal mail or email after opening your account, to login for your first time. If you cannot find your User ID please call our Customer Contact Center at (888) 228-8146. After entering your user ID, click "Go."

Note: We also recommend that after logging into your account for the first time, you change your User ID to something familiar and easy to remember. To change your ID, simply select the 'Account Services' tab, and then 'Update User ID' under the 'My Profile' section.

Additional security features:

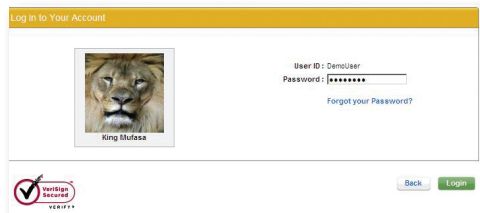
Upon your first login you will be required to establish additional security features. You will be prompted to:

1. Select and answer three (3) security questions.
2. Choose a personal image and give it a name.
3. Confirm your security questions and answers, as well as your personal image and name.
4. Set up a personal authentication question and answer.



Login after security features are set-up:

1. Enter your User ID and click “Go.”
2. On the next screen, you will see the personal image and name that you have selected. Once you see your personal image and name, and only then, should you enter your password and click “login.” The personal image and name is proof that you are logging in to the legitimate AmTrustDirect.com website.

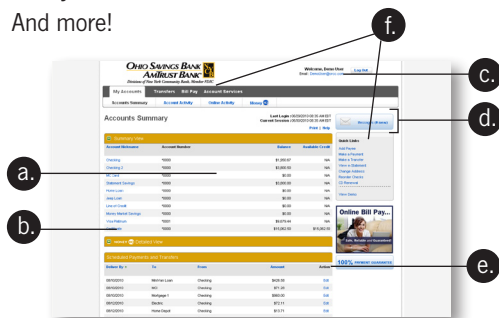


Note: We will present the security questions if we detect unusual login activity, such as trying to access your account from a computer other than where you would normally login.

Your online banking welcome page:

Once you are logged in to online banking, your online banking welcome page will be the gateway to accessing your accounts, making updates to your account and securely communicating with AmTrustDirect.com.

- a. View your accounts and current balances
- b. Click on any account to view detailed account history
- c. Verify, add or change your email address
- d. Read and send messages (Message Center)
- e. View your scheduled transactions
- f. And more!



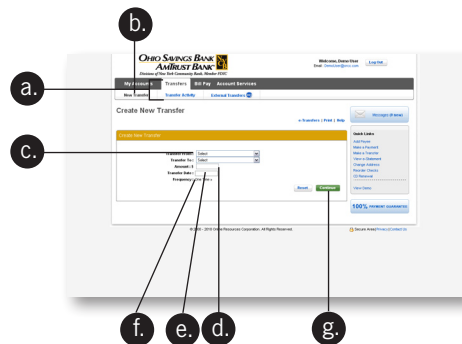
AmTrustDirect.com Internal Transfers

How do I transfer funds?

Transferring funds using online banking is easy. To set up single or recurring transfers, follow these six (6) easy steps:

- a. Click “Transfers” tab
- b. Click on the drop down arrows to choose the accounts you wish to transfer funds “From” and “To”
- c. Enter the amount of the transfer
- d. Enter the “Transfer Date”
 - * The current date is automatically displayed
- e. The frequency defaults to one time. To set up a recurring transfer, click on the “one time” link and select the “Recurring Transfers” radial button.
 - * Select the “Frequency” from the drop down list.
 - * Select the End date by selecting a date to end transfers on, or by specifying the number of transfers.
- f. Click “Continue” on “Transfer Frequency Options” screen to complete your request. Click “Continue”. To confirm your transfer click “Submit”

IMPORTANT: Click the “My Accounts” tab to view new balances of accounts you selected. You can change or delete transfers while you remain logged into the site. Funds will be transferred once you exit (logout).



AmTrustDirect.com External Transfers

It's easy to move money between your AmTrustDirect.com e-Money Market or e-Savings account and your accounts at other financial institutions.

How do I access the external transfer service?

1. Click on the “Transfers” tab.
2. Select your e-Money Market or e-Savings account in the “transfer from” drop down.

Note: The first time you login, your e-Money Market or e-Savings account will appear as “Money Market Checking or Statement Savings”. You have the option to nickname your account. See below for instructions on how to nickname your account.

3. Click on the “e-Transfers” link.

How do I give my account a nickname?

1. Click “My Accounts.”
2. Select the account you want to give a nickname to.
3. Click on the “Account Details” link.
4. Type in the nickname for the account and click “submit.”

Note: The nickname only applies when viewing account details and history. You will not see this nickname when making external transfers.



How do I set up linked external accounts for transfers?

All of your eligible AmTrustDirect.com and AmTrust Bank accounts will be set-up automatically for you and will appear on the **Manage my external bank accounts screen**. Each time you want to add a linked external account from another financial institution, just follow these simple steps.

1. Click on the “Add new external account” button on the Manage my external bank accounts screen.
2. Tell us whether your external account is checking or savings, enter your 9-digit routing number and account number. You will also have the option to give your external account a nickname.
3. We will verify your account by making two small deposits into your external account. The value of each deposit will appear in two (2) – four (4) business days and is between \$0.01 and \$0.99.*
 - a. After you see the trial deposits in your external account, you will confirm them at AmTrustDirect.
 - Login to your online banking account at AmTrustDirect.com.
 - Select the “Transfer” tab, then select your e-account and click on the eTransfer link.
 - Select “Manage my external bank accounts”.
 - Click on the “Confirm” link next to the external account you would like to confirm.
 - Enter the amount of the deposits and click “Submit”.
 - b. You will have 3 attempts to enter both the deposit amounts.
 - c. If the amounts entered match our records your account becomes confirmed and is eligible for deposits and withdrawals.
 - d. If the amounts do not match after three attempts you will be asked to repeat the account setup process.

* The aggregate of the deposits will be debited from your external account as one transaction on the same business day as the amounts we transmit are credited to your AmTrust account. If you have a transaction limit on your external account this transaction may count towards your limit.

How do I transfer funds to and from my AmTrust Direct e-Money Market or e-Savings account?

1. Click on the “Transfer Funds” button on the Manage my external bank accounts screen.
2. You can choose to make a one-time transfer, or schedule a recurring transfer with our Smart Save-Up Plan between your e-Money Market or e-Savings account and your linked external account.
3. Enter your transfer amount, select a “From” and “To” account, choose when you would like the transfer to occur and click “Submit”.

Note: You can set-up your Smart Save-Up Plan recurring transfer frequency to occur weekly, bi-weekly, monthly, quarterly or annually.

Important information about external transfers:

- The minimum withdrawal amount is \$50.00 per transaction.
- Total withdrawals may not exceed \$100,000 per day and \$2,500,000 per month.
- Transfers requested by 6:00 p.m. Eastern Time on a business day, will be processed the next business day.
- Transfer requests received on a Saturday, Sunday, holiday or after 6:00 p.m. Eastern Time on a business day, will be processed on the second business day after your request is submitted. Our business days are Monday through Friday, excluding federal holidays.
- Transfer activity may not exceed a total of six (6) transfers from your AmTrustDirect.com e-Money Market or e-Savings account per statement cycle.
- At least one account must be your AmTrustDirect.com e-Money Market or e-Savings account.

How do I edit or delete a future one-time transfer or Smart Save-Up Plan recurring transfer?

Click on the “Transfer Details” button on the “Manage my external bank accounts” screen.

Edit a future one-time transfer or Smart Save-Up Plan recurring transfer.

1. Choose “Edit” for the Future Scheduled Transfer that you would like to change.
2. Edit your transfer information on the Transfer Funds screen and click “Submit”.
3. You will receive an email confirmation once the edit is complete.

Delete a future one-time transfer or Smart Save-Up Plan recurring transfer.

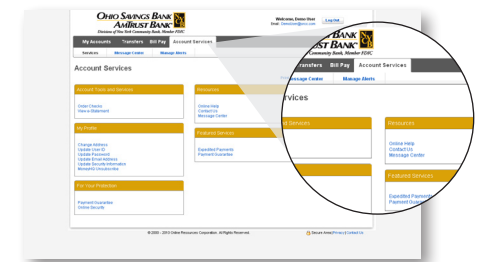
1. Choose “Delete” for the Future Scheduled Transfer that you would like to cancel.
2. You will be required to confirm the deletion request, click the “Yes” button to confirm the deletion.
3. Your transfer will be deleted immediately. You will also receive an email confirmation.

Account Services

Everyday services available to you 24/7, 365 days per year.

The “Account Services” tab is where you will find all account maintenance functions, including the ability to change or update your personal information as well as:

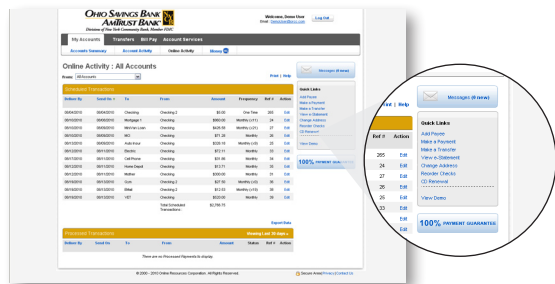
- Learn about our payment guarantee
- Send us a secure email
- Re-order Checks



Renew maturing CDs

Our online CD renewal process takes only a few minutes and allows you to keep enjoying the great rates and security that comes from an AmTrustDirect.com CD. You can renew your CD into the same term or into a new term within the seven (7) day grace period without penalty. When renewing your CD online, your new CD will renew with the same interest disbursement frequency and method as your current CD.

1. Click the “CD Renewal” link in the gray menu box located at the top right-hand corner of the screen.
2. Enter the CD account number for the CD you want to renew.
3. Follow the directions to renew your maturing CD online.
4. You will receive a letter in the mail within ten (10) business days confirming the rate and term of your new CD.



Go green! AmTrustDirect.com now offers your monthly deposit account statements electronically! e-Statements – where being paperless is more. Less paper waste, clutter and worry, and more convenience, simplicity and security are a few of the benefits of our e-Statement. Visit AmTrustDirect.com for details.

Update your personal information

1. Click on the “Account Services” tab inside of Online Banking.
2. Under the “Profile” menu, click the appropriate link to change:
 - Mailing Address
 - User ID
 - Authentication Question
 - Email Address
 - Password
 - Security Information
3. Fill in the secure form with your new information and click submit.

What if I still have questions?

If you have additional questions, you can:

- Check out our online help service or demo.
- Call us at (888) 228-8146.
- Or communicate with us using the “Message Center” located on the “Account Services” tab.

AMTRUSTDIRECT

A Service of New York Community Bank, Member FDIC

