

Welcome to Charter One Online®

The online banking services of First National Bank, GreatBank and GreatBank Chicago will be changed over to Charter One Online as of Monday, April 30, 2007. As a result of the systems changeover, you will notice some service enhancements as well as some differences. Because we want this changeover to be as smooth as possible, we have developed this User's Guide to acquaint you with the features and the use of Charter One Online Banking and Online Bill Payment Services. Please also review the Charter One Online® and Online Bill Payment Terms and Conditions that will become effective on April 28, 2007 and are available at charterone.com.

If you have any questions after reviewing this Guide or the Terms and Conditions, please call Online Banking Customer Service at 1-877-981-3733. Business customers, please call 1-888-229-8211. Charter One Online Banking Customer Service Specialists are available at these numbers 24 hours a day, 7 days a week.

Thank you for banking with Charter One. We are delighted to have you as a customer.

How To Use This Guide

This Guide is organized into two sections — (1) [Personal](#) and (2) [Business](#) Online Banking Services. In each section, we have highlighted changes to your current online service, as well as enhancements you'll experience with Charter One Online. To help you quickly find the topics that are most important to you, we have added links to key subject areas.



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For assistance, please call 1-877-981-3733 anytime.
Business customers, please call 1-888-229-8211 anytime.

Overview of Charter One Online® and Charter One Business Online®

Charter One Online is the fastest, most convenient way to access your accounts, transfer funds, and pay your bills online.

And, Charter One's online banking and bill payment services are **free of charge**. You can sign on anytime, and you can bank anywhere you have access to the Internet — from home, work, or even on the road.



With Charter One Online you can:

- Check account balances and recent transactions for checking, savings and overdraft lines of credit. You can also access home equity loans/lines, installment loans, personal credit lines and certificates of deposit (CDs).
- Transfer funds between deposit accounts and from a line of credit to a deposit account, or make payments to overdraft lines of credit, personal installment loans, personal credit lines and home equity loans/lines.
- See if recent account transactions, such as checks, purchases and bill payments, have cleared.
- Get an itemized history of your account activity.
- View digital images of checks and e-statements.
- Set up alerts that notify you when your balance goes above or below a threshold, a certain transaction has occurred, a check has cleared or a payment does not process. You can also receive mini-statement alerts on a daily, weekly, or monthly basis.
- Download account information to Quicken®, Microsoft® Money or QuickBooks®.
- Communicate with Charter One via secure messaging.

The security of your transactions and account information is a responsibility that we take very seriously. Charter One Online incorporates state-of-the-art 128-bit encryption technology in our efforts to protect the integrity and confidentiality of your information.

Our detailed Help screens and personal assistance from dedicated Online Banking Customer Service Specialists provide you with support 24 hours a day, 7 days a week. The Help section can be found in the upper right side of the screen within Charter One Online. If you need further assistance, please feel free to call us at 1-877-981-3733. Business customers, please call 1-888-229-8211.

Quicken and QuickBooks are registered trademarks of Intuit, Inc.

**For assistance, please call 1-877-981-3733 anytime.
Business customers, please call 1-888-229-8211 anytime.**

Personal Online Banking Services

Getting Started

You will need the following items to begin:

- Your current Login ID
- A new password that will be mailed to you by April 27, 2007
- A **PC or Macintosh** with one of the following browsers:
 - For PC browsers:**
 - Microsoft® Internet Explorer 5.0 or higher with 128-bit encryption
 - Netscape® 4.7 or higher with 128-bit encryption (except version 6.0)
 - For Macintosh browsers:**
 - Microsoft Internet Explorer 5.2 or higher with 128-bit encryption
 - Netscape 4.8 or higher with 128-bit encryption

Charter One Online

Comparison of Features and Functions

First National Bank/GreatBank Internet Banking Service	Charter One Online
Log In Instructions	
<p>To log in, you used a Login ID and a Password.</p>	<p>To log in to Charter One Online, go to charterone.com. In the Online Banking Login box, enter your current Login ID. Enter the new Password mailed to you by April 27, 2007. <i>(Please note that your Password is case-sensitive.)</i> You will then be prompted to change your Password to one that you prefer to use.</p> <p>Once you have logged in successfully, you can always change your User ID and Password by clicking the Customer Service link and selecting Change Your User ID and Password.</p> <p>For your security, when you first log in, you will also be prompted to enroll in <i>Safe with Charter One</i>.</p>
Viewing Account Information	
<p>You could view current and available balances on your checking, savings and money market accounts, and current balances on your certificate of deposit, mortgage, overdraft protection and consumer loan accounts.</p> <p>To view transaction history, you clicked on the account balance on the Account Balances screen or selected the account on the View History screen.</p> <p>You could view up to 90 days of account history, 6 months of loan history, 90 days of check images and 12 months of statements.</p> <p>You could view your personal and business accounts.</p>	<p>Charter One Online enables you to view your available balance for personal checking, savings, money market, certificate of deposit, consumer loan and home equity line of credit accounts on the View Accounts screen. (The available balance shown for your checking account(s) does not include your overdraft line of credit.) <i>Please note: your mortgage balance is not shown. If you have a CCO mortgage, you can view information on your loan at ccomortgage.com.</i></p> <p>To view the detail for an account, click the account name or Account History from the main navigation menu. You can change the account being viewed and also narrow your search by date, amount, transaction type or check number by selecting your criteria on the Account History screen and clicking the Update View button. Hide an account from view by clicking Update Account Info from the main navigation menu. <i>Please note that your account nicknames will not be transferred; however, you can reestablish nicknames on Charter One Online.</i></p> <p>Charter One has slightly different requirements for an account to be viewed online. Accounts that you could view, but on which you were not a signer or account owner, will not be shown when you log in to Charter One Online.</p> <p>When the systems change over beginning April 30, 2007, the deposit and loan account transactions and history that you could previously view online will be transferred over to Charter One Online. <i>Please note: your check images and copies of your statements that you could view online will not be transferred over to Charter One Online. Prior to April 27, 2007, please print a copy of any checks or statements that you would like to retain for your records. With Charter One Online, you will be able to view checks posted and statements generated after April 27, 2007.</i> Charter One Online stores up to 18 months of your transaction history and deposit account statements, which you can view or print from the Account History page.</p> <p>You'll be able to view up to 16 months of front and back digital images of checks that have posted by selecting the check number link in Account History.</p> <p>If you viewed information on personal and business accounts, we have changed over your online service to Charter One Business Online. Please review the features of Charter One Business Online in this Guide.</p>

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Charter One Online

Comparison of Features and Functions

First National Bank/GreatBank Internet Banking Service	Charter One Online
Transfers	
<p>To transfer funds between accounts, you clicked on the Transfer tab.</p> <p>When you transferred funds to pay a loan, you could designate how much of the transfer amount went towards principal and interest.</p> <p>Transfers initiated before 3:00 p.m. were processed the same day. Transfers initiated after 3:00 p.m. or on weekends or holidays were processed on the next business day.</p>	<p>You'll be pleased to know that as part of our systems changeover, your scheduled transfers and repeating transfers have been automatically set up for you within Charter One Online. We suggest that you verify your online transfers that have changed over beginning Monday, April 30, 2007.</p> <p>Transfer funds between accounts for the current day, a future date or on a repeating basis by clicking Transfer Funds from the main navigation menu. Or, select Make a Transfer from the Quick Links box on the View Accounts page. A memo field is provided for you to enter a transfer description. You may also transfer funds to pay loans or lines of credit.</p> <p>Any transfers set up to make loan payments will be changed over as one payment amount. With Charter One Online, you will be able to make additional principal payments on your loan.</p> <p>Charter One Online transfers are made real time, 24 hours a day, 7 days a week. Use the Transfer Date Calendar to easily choose the transfer date by selecting the calendar icon.</p>
Downloading or Exporting Transactions	
<p>Account information could be exported to Quicken or Microsoft Money.</p>	<p>Download account information to Microsoft Money, QuickBooks or Quicken by clicking the Download Account Data link from the Account History screen.</p> <p>In order to avoid duplicating transactions that you've previously downloaded, enter the date one day following your last account information download. The end date will default to the current date.</p>

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Comparison of Features and Functions

First National Bank/GreatBank Internet Banking Service	Charter One Online
Customer Service Requests	
<p>To update your personal information, request a stop payment or set up alerts, you clicked on the Other Services tab.</p> <p>You could set up reminders to remind you of personal events or bill payments.</p> <p>To set up or delete alerts, you clicked on the Q-Cards tab.</p>	<p>Click on the Customer Service button to change your preferences and to request services, including a stop payment, copy of a statement and a copy of a check.</p> <p>To change your User ID, Password and email address, click on Customer Service and select Change Your User ID and Password.</p> <p>To change your mailing address, contact an Online Banking Customer Service Specialist at 1-877-981-3733 anytime, or send us a request through the Alert Center.</p> <p>The reminders you set up will not be transferred. This feature is not available on Charter One Online.</p> <p>The balance alerts that you've requested be delivered to your email address will automatically be set up for you.</p> <p>Click on the Customer Service button or the Alert Center option from the Quick Links box to set up and receive an account alert when an account goes above or below a balance threshold, a certain transaction has occurred, a check has cleared or a payment does not process. You can also receive mini-statement alerts on a daily, weekly or monthly basis. Alerts can be delivered to up to three addresses, including email, mobile phone or pager.</p>

Charter One Online Bill Payment

Paying Bills Online

Once you have logged in to Charter One Online, paying bills is simple. As part of our systems changeover, all of your existing payees, future-dated and repeating payments have been set up within Charter One Online Bill Payment. **When you first log in to Charter One Online, you may want to verify your future-dated and repeating payments to make sure that they are set up properly.**

Payee Setup

Online Bill Payment is a two-step process. You must set up your payee list and then proceed to make payments. To get started, click **Add/View/Modify Payees** from the main navigation menu on ANY screen within the **Pay Bills** section, or click on the **Add a Payee** link from the **Quick Links** box on the **View Accounts** page.

For your convenience, we have summarized the key functionality differences and enhancements you will notice with Charter One Online Bill Payment and provided you with helpful instructions on the following page.

Charter One Online Bill Payment

Comparison of Features and Functions

First National Bank/GreatBank Internet Bill Payment	Charter One Online Bill Payment
Access Instructions	
<p>You logged in and chose the Pay Bills tab.</p>	<p>Log in to Charter One Online and choose Pay Bills from the Quick Links box on the View Accounts page or from the main navigation menu on any page.</p>
Scheduling Payments	
<p>Payments were scheduled by clicking on the Pay Bills tab, then choosing the payee(s) that you wanted to pay, entering the amount due and choosing the send date for each payment.</p>	<p>To schedule a bill payment, choose the Pay Bills link from the main navigation menu or from the Quick Links box on the View Accounts page. If you have more than one checking account, select the payment account. Available balances are shown for the payment accounts. (The available balance shown for your accounts does not include your overdraft line of credit.)</p> <p>Choose the payee, amount and the "Payment Due Date." An optional memo field is available. With Charter One Online Bill Payment, the "Payment Due Date" is the date the payee is scheduled to receive the payment. Funds are generally removed from your account on the payment due date.</p> <p>Payment date calendar. Use the interactive calendar to easily choose the payment due date by selecting the calendar icon.</p> <p>Pending payments can be viewed by clicking Pending Payments from the Pay Bills navigation menu or by clicking Pending Payments from the Quick Links box on the View Accounts page. Payment history can be viewed by clicking Payment History from the Pay Bills navigation menu.</p> <p><i>Please note that the payment categories you may have set up will not be changed over to Charter One Online.</i></p>
e-Bills Service	
<p>You could request e-bills from payees and set them up to be automatically paid.</p>	<p>Charter One's online banking service currently does not offer e-bills.</p>
Bill Payment Guarantee™	
<p>A Bill Payment Guarantee was available.</p>	<p>All personal customers continue to be covered by the Charter One Online Bill Payment Guarantee. The guarantee protects you from late fees and other penalties for payments initiated through Charter One Online Bill Payment in the rare instance you should ever need it. For details, please refer to the Charter One Online® and Online Bill Payment Terms and Conditions.</p>

Thank you for banking online with Charter One.

Business Online Banking Services

Getting Started

You will need the following items to begin:

- Your current Login ID
- A new password that will be mailed to you by April 27, 2007
- A **PC or Macintosh** with one of the following browsers:
 - For PC browsers:**
 - Microsoft® Internet Explorer 5.0 or higher with 128-bit encryption
 - Netscape® 4.7 or higher with 128-bit encryption (except version 6.0)
 - For Macintosh browsers:**
 - Microsoft Internet Explorer 5.2 or higher with 128-bit encryption
 - Netscape 4.8 or higher with 128-bit encryption

Comparison of Features and Functions

First National Bank/GreatBank Business Internet Banking Service	Charter One Business Online
Log In Instructions	
<p>To log in, you used a Login ID and Password.</p>	<p>To log in to Charter One Business Online, go to charterone.com. In the Online Banking Login box, enter your current Login ID. Enter the new Password mailed to you by April 27, 2007. <i>(Please note that your Password is case-sensitive.)</i> You will then be prompted to change your password to one that you prefer to use.</p> <p>Once you have logged in successfully, you can always change your User ID and Password by clicking the Customer Service link and selecting Change Your User ID and Password.</p> <p>For your security, when you first log in you will also be prompted to enroll in <i>Safe with Charter One</i>.</p>
Viewing Account Information	
<p>You could view current and available balances on your business and personal checking, savings and money market accounts, and current balances on your certificate of deposit, mortgage, overdraft protection, consumer loan and business loan/line of credit accounts.</p> <p>To view transaction history, you clicked on the account balance on the Account Balances screen or selected the account on the View History screen.</p> <p>You could view up to 90 days of account history, 6 months of loan history, 90 days of check images and 12 months of statements.</p>	<p>Charter One Business Online enables you to view your available balance for business and personal checking, savings, money market, certificate of deposit, consumer loan and consumer home equity line of credit accounts on the View Accounts screen. (The available balance shown for your checking account(s) does not include your overdraft line of credit.) <i>Please note: Your business loan/line of credit and mortgage balances are not shown, and you are not able to use Charter One Business Online to conduct transactions on these accounts. If you have a CCO mortgage, you can view information on your loan at ccomortgage.com.</i></p> <p>To view the detail for an account, click the account name or Account History from the main navigation menu. You can change the account being viewed and also narrow your search by date, amount, transaction type or check number by selecting your criteria on the Account History screen and clicking the Update View button. Hide an account from view by clicking Update Account Info from the main navigation menu. <i>Please note that your account nicknames will not be transferred; however, you can reestablish nicknames on Charter One Business Online.</i></p> <p>When the systems change over beginning April 30, 2007, the deposit and loan account transactions and history that you could previously view online will be transferred over to Charter One Business Online. <i>Please note: your check images and copies of your statements that you could view online will not be transferred over to Charter One Business Online. Prior to April 27, 2007, please print a copy of any checks or statements that you would like to retain for your records. With Charter One Business Online, you will be able to view checks posted and statements generated after April 27, 2007.</i></p> <p>Charter One Business Online stores up to 18 months of your transaction history and deposit account statements, which you can view or print from the Account History page.</p> <p>You'll be able to view up to 16 months of front and back digital images of checks that have posted by selecting the check number link in Account History.</p>

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Charter One Business Online

Comparison of Features and Functions

First National Bank/GreatBank Business Internet Banking Service	Charter One Business Online
Security Access	
<p>Different levels of access could be set up for “Supervisors” and “Delegates.”</p>	<p>With Charter One Business Online, you will also be able to set up multiple layers of security access. Choose the options that work best for you and your employees. The Account Administration options on the Customer Service menu allow you to set up users and customize their access levels for accounts and functionality. For additional information about security access, please contact an Online Banking Customer Service Specialist at 1-888-229-8211.</p>
Transfers	
<p>To transfer funds between accounts, you clicked on the Transfer tab.</p> <p>When you transferred funds to pay a loan, you could designate how much of the transfer amount went to principal and interest.</p> <p>Transfers initiated before 3:00 p.m. were processed the same day. Transfers initiated after 3:00 p.m. or on weekends or holidays were processed on the next business day.</p>	<p>You’ll be pleased to know that as part of our systems changeover, your scheduled transfers and repeating transfers have been automatically set up for you within Charter One Business Online. We suggest that you verify your online transfers that have changed over beginning Monday, April 30, 2007.</p> <p>Transfer funds between accounts for the current day, a future date or on a repeating basis by clicking Transfer Funds from the main navigation menu. Or, select Make a Transfer from the Quick Links box on the View Accounts page. A memo field is provided for you to enter a transfer description. You may also transfer funds to pay personal loans or lines of credit.</p> <p>Any transfers set up to make loan payments will be changed over as one payment amount. With Charter One Business Online, you will be able to make additional principal payments on your loan.</p> <p>Charter One Business Online transfers are made real time, 24 hours a day, 7 days a week. Use the Transfer Date Calendar to easily choose the transfer date by selecting the calendar icon.</p>
Downloading or Exporting Transactions	
<p>Account information could be exported to Quicken, Microsoft Money or QuickBooks.</p>	<p>Download account information to Microsoft Money, QuickBooks or Quicken by clicking the Download Account Data link from the Account History screen.</p> <p>In order to avoid duplicating transactions that you’ve previously downloaded, enter the date one day following your last account information download. The end date will default to the current date.</p>

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Charter One Business Online

Comparison of Features and Functions

First National Bank/GreatBank Business Internet Banking Service	Charter One Business Online
Customer Service Requests	
<p>To update your information, request a stop payment or set up alerts, you clicked on the Other Services tab.</p> <p>You could set up reminders to remind you of events or bill payments.</p> <p>To set up or delete alerts, you clicked on the Q-Cards tab.</p>	<p>Click on the Customer Service button to change your preferences and to request services, including a stop payment, copy of a statement and a copy of a check.</p> <p>To change your User ID, Password and email address, click on Customer Service and select Change Your User ID and Password.</p> <p>To change your company mailing address, contact an Online Banking Customer Service Specialist at 1-888-229-8211, or send us a request through the Alert Center.</p> <p>The reminders you set up will not be transferred. This feature is not available on Charter One Business Online.</p> <p>The balance alerts that you've requested be delivered to your email address will automatically be set up for you.</p> <p>Click on the Customer Service button or the Alert Center option from the Quick Links box to set up and receive an account alert when an account goes above or below a balance threshold, a certain transaction has occurred, a check has cleared or a payment does not process. You can also receive mini-statement alerts on a daily, weekly or monthly basis. Alerts can be delivered to up to three addresses, including email, mobile phone or pager.</p>
Cash Management Services	
<p>You may have used the ACH for payroll, tax or vendor disbursement in the Business Internet Banking system. Additionally, you may have used the system to initiate wire transfers.</p>	<p>Charter One Business Online currently does not offer these services. If you have a need for these services, please call Charter One's Cash Management Client Services toll-free at 1-888-416-6800 weekdays from 6:00 a.m. - 5:00 p.m. Central Time.</p>

Charter One Business Online Bill Payment

Paying Bills Online

Once you have logged in to Charter One Business Online, paying bills is simple. As part of our systems changeover, all of your existing payees, future-dated and repeating payments have been set up within Charter One Business Online Bill Payment. **When you first log in to Charter One Business Online, you may want to verify your future-dated and repeating payments to make sure that they are set up properly.**

Payee Setup

Online Bill Payment is a two-step process. You must set up your payee list and then proceed to make payments. To get started, click **Add/View/Modify Payees** from the main navigation menu on ANY screen within the **Pay Bills** section, or click on the **Add a Payee** link from the **Quick Links** box on the **View Accounts** page.

For your convenience, we have summarized the key functionality differences and enhancements you will notice with Charter One Business Online Bill Payment and provided you with helpful instructions on the following page.

Charter One Business Online Bill Payment

Comparison of Features and Functions

First National Bank/GreatBank Business Internet Bill Payment	Charter One Business Online Bill Payment
Access Instructions	
<p>You logged in and chose the Pay Bills tab.</p>	<p>Log in to Charter One Business Online and choose Pay Bills from the Quick Links box on the View Accounts page or from the main navigation menu on any page.</p>
Scheduling Payments	
<p>Payments were scheduled by clicking on the Pay Bills tab, then choosing the payee(s) that you wanted to pay, entering the amount due and choosing the send date for each payment.</p>	<p>To schedule a bill payment, choose the Pay Bills link from the main navigation menu or from the Quick Links box on the View Accounts page. If you have more than one checking account, select the payment account. Available balances are shown for the payment accounts. (The available balance shown for your accounts does not include your overdraft line of credit.)</p> <p>Choose the payee, amount and the "Payment Due Date." An optional memo field is available. With Charter One Business Online Bill Payment, the "Payment Due Date" is the date the payee is scheduled to receive the payment. Funds are generally removed from your account on the payment due date.</p> <p>Payment date calendar. Use the interactive calendar to easily choose the payment due date by selecting the calendar icon.</p> <p>Pending payments can be viewed by clicking Pending Payments from the Pay Bills navigation menu or by clicking Pending Payments from the Quick Links box on the View Accounts page. Payment history can be viewed by clicking Payment History from the Pay Bills navigation menu.</p>
e-Bills Service	
<p>You could request e-bills from payees and set them up to be automatically paid.</p>	<p>Charter One's online banking service currently does not offer e-bills.</p>
Invoice Information	
<p>Invoice numbers could be indicated in the memo field.</p>	<p>Invoice number as well as date, amount, description and discount information can be submitted with online bill payments. The Invoice link expands on the same page to view the input fields for invoice information.</p>

Thank you for banking online with Charter One.