www.southernbank.com

1.800.476.5121

Southern Bank and Trust Company

BOB Preferred

Business Online Banking
An Overview for Plus Customers

Business Banking Services

Do your business banking
anytime, anywhere.

SINCE 1901
SouthernBank
Our Interest Is You.

Welcome

Welcome to BOB Preferred Business Online Banking. We hope you find this quick reference guide a helpful resource while you familiarize yourself with this powerful online banking tool. This guide is designed to help you navigate the BOB Preferred site, and includes a summary of our online features and tips on how to get the most out of your BOB Preferred Service.

This guide is just an overview of the many features of BOB Preferred, and specifically outlines Plus services and features.

We hope you enjoy the benefits of BOB Preferred. Please let us know if we can assist you in any way. If you have any questions or comments, please contact our Customer Service Support team at 1-800-221-8617 or Cash Management Services at 1-800-476-5121.

Contents

Overview

BOB Preferred consolidates all your banking and cash management functions into one online tool.

BOB Preferred enables you to
• View transactions, transfer funds between accounts, place stop payment and wire transfer requests
• Make ACH payments and debits (for things like payroll, supplier payments, and customer drafts), and pay bills
• Check the balance of your business accounts, monitor details of intra-day activity (for deposits at any Southern Bank branch, incoming ACH payments, and wire transfers, to name a few)
• View images of checks, deposits, deposited items, and chargebacks
• Set alerts to notify you via e-mail when a particular transaction occurs or your balance reaches a designated level
• View Lockbox and controlled disbursement totals.

Managing your cash position using BOB Preferred has never been easier. This guide provides an overview of the key functions BOB Preferred can manage for you.

Getting Started

To access BOB Preferred

- Open your internet browser.
- Go to http://www.southernbank.com/. In the "Access My Accounts" menu, select BOB Preferred.
- Enter your Customer ID, User ID and Password, then click the "Sign in to BOB Preferred" button.

Once you are successfully authenticated, the system takes you to the Home page. You are ready to begin using BOB Preferred.

Home

On the **Home** page, you'll find navigation to all available services and functions across the top right of your screen. This navigation is generally available throughout BOB Preferred. Services are grouped into sections under the main navigation tabs – Home, Accounts, Cash Management, Payments & Transfers and Customer Service – to help you quickly and easily find what you're looking for. Click on a tab to access the services in that section.

In addition, you'll find navigation buttons to the Alerts Center, the Messages Center, User Preferences, Administration and Reporting. Click on a button to access the desired function.

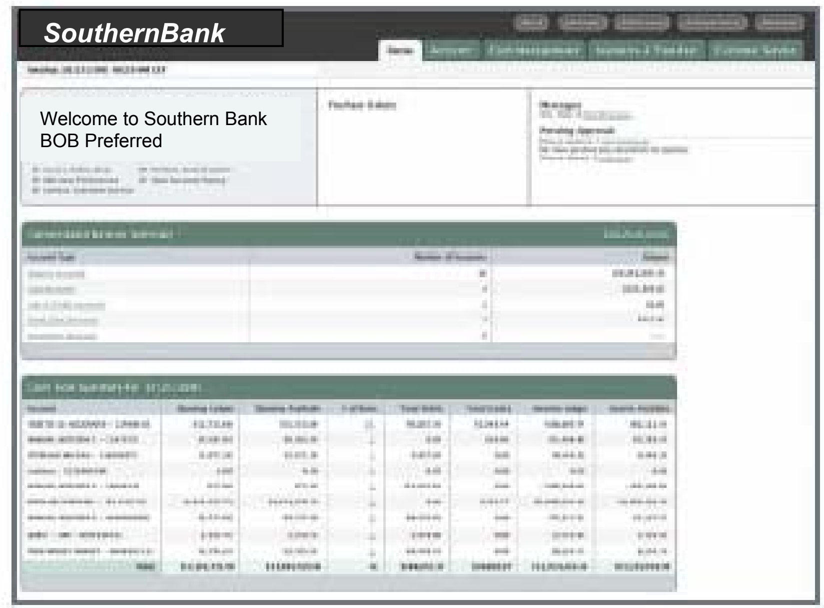
The Welcome section contains links to common tasks you may want to perform.

Alerts - The Alerts section shows a count of new alerts and lists any alerts you've recently received. These may include account balance, insufficient funds and transaction notifications. To view an alert, click on a particular alert link or 'View All' to access the Alerts Center.

Messages – The Messages section shows a count of new messages sent to you by Customer Service. To view a message, click the 'New Messages' link.

Pending Approvals – The Pending Approvals section shows a count of new payment or transfer transactions that require your approval. This section also notifies you of any new positive pay exceptions. To approve a transaction, click the 'New Payments' link. Click the 'Exceptions' link to review any exceptions.

You may also customize your Home Page to show other information, such as a Consolidated Balance Summary, a Cash Flow Summary, Positive Pay Exception Details, Lockbox Deposit Totals and Controlled Disbursements. To select the information you want to display on the Home page, click the 'Preferences' button.



Administration

The **Administration** functions allow Company Administrators or entitled users to view, add and modify information related to the company. Administrators can also go here to manage other users' access. To acess these functions, click the 'Administration' button located in the top right of your screen. Access Administration to:

- View and update your company profile
- Set up and maintain division, group and user information
- Grant service and account access permissions to users at various levels
- Create and edit account nicknames
- Add or edit transaction groups used when generating account information reports.
- Set account and transaction limits at various levels
- Use Approval Workflow to assign users to approve transactions that exceed set limits
- Set up and maintain cash concentration location information
- Add or remove additional company administrators

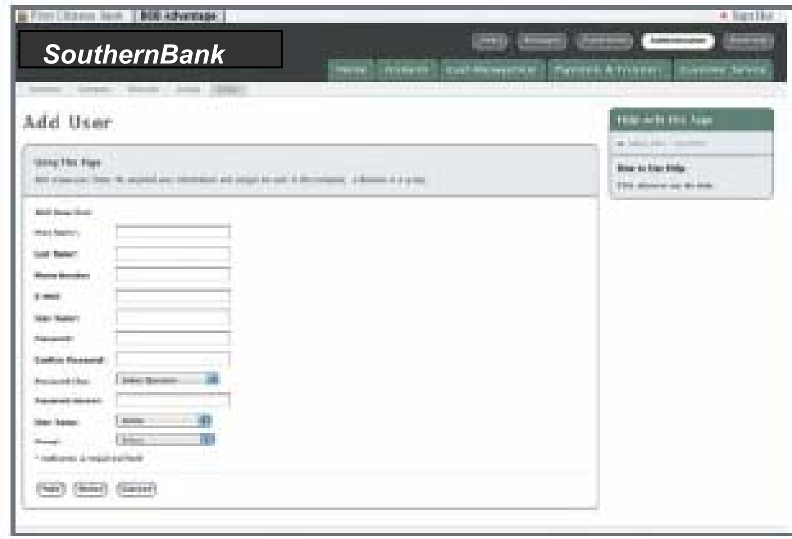
One of the first things your Administrator will need to do is add users. Follow these simple steps:

- Click Users in the sub-navigation bar under Administration. The Manage Users page displays a list of existing users. Click the 'Add User' button. The Add User page (shown below) will appear. Enter the user profile information. Required fields are marked with an asterisk.

- Return to the Manage Users page and locate the new user's name in the users list. Click the 'Permissions' link in the Action column. The Permissions page displays. Locate the Account Access permission type and click 'Edit' in the Action column. The Edit Account Access page (shown below) displays a list of available accounts. To revoke access to an account, uncheck the box in the Active column.

Please Note: Users to begin with, will have access to all accounts and features; Administrator must revoke any undesired access for each User.

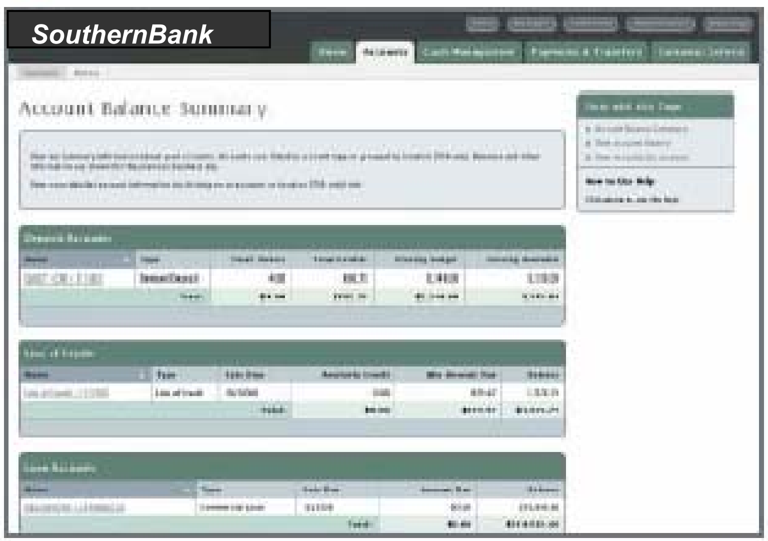
- Return to the Permissions page. Locate the Feature Access and Limits permission type (cross-account or per account) and click 'Edit' in the Action column. The Edit Feature Access and Limits page (shown below) displays a list of available features (services and functions). To revoke access to a feature, uncheck the box in the Active column.



The 'Administration' functions provide flexibility for companies of all sizes. Your Administrator can fully customize these features to suit your business's needs. Refer to the Administration section of the User Guide for more information.

Accounts

The Accounts service allows you to access information related to your corporate banking accounts. Accounts are grouped by type – Deposit, Line of Credit, Commercial Loan, Credit Card, Trust/Brokerage and Time Open Accounts (TDA). You can view your accounts by selecting 'Account Summary' or 'Account History' in the sub-navigation bar under the Accounts tab.



Account Summary – This section provides a high-level view of key previous-day account information for each account type. You can also view detailed information about an account by clicking on its individual link.

Account History – The Account History section provides previous-day account balance and transaction detail information for your accounts based on your selection criteria.

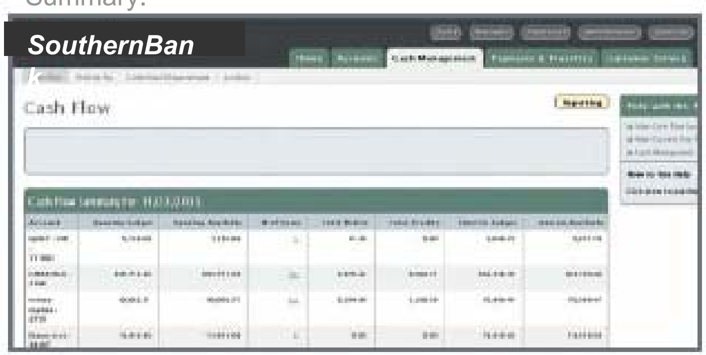
- The Account Type drop-down list displays available account types.
- The Accounts drop-down list is populated with accounts based on the account type selected.
- The Date range defaults to the previous business day, but you can enter a date range of up to 31 days. Click the View button to display the account information.
- Click the transaction reference number link to view an image of a paid check, deposit or returned item.
- The Export Account History at the bottom of the screen allows you to download the displayed history in a variety of formats including BAI and comma-separated value (CSV).

Cash Management

As a Plus customer, you may have access to services in the **Cash Management** section. The following services are available to entitled users: Cash Flow, Positive Pay, Controlled Disbursement and Lockbox. You can access a service by clicking the appropriate service-name link in the sub-navigation bar under the Cash Management tab.

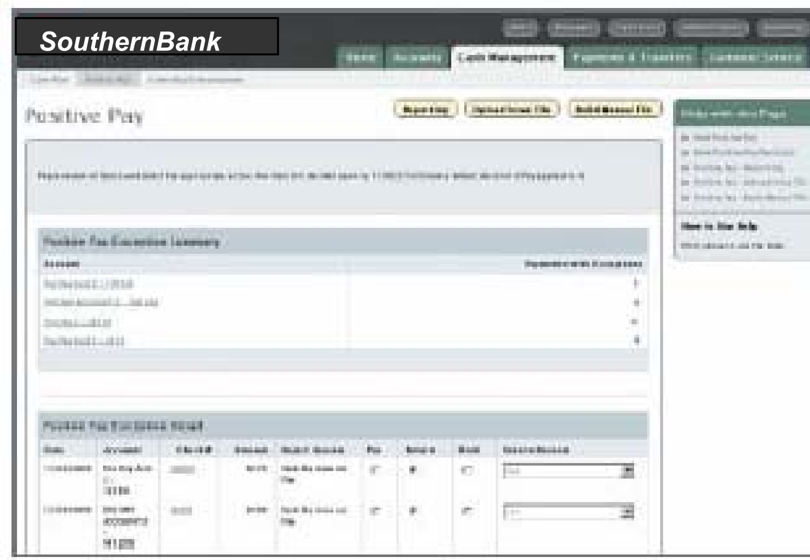
Cash Flow – This section provides intra-day balance and transaction information for your accounts.

• Cash Flow Summary displays high-level account information including opening balances, total dollar amount of debits and credits, total number of items and interim balances.
• Intra-day Detail displays current business-day transactions such as wires,
incoming ACH and other activity on your accounts. To access this page,
click the 'Number of Items' link for an account on the Cash Flow Summary.



Positive Pay – The Positive Pay section allows you to send issued check information to the Bank, and to view and make decisions on any questionable checks presented against your accounts.

• Upload issued check information using a standard or custom input file format. Click the 'Upload Issue File' button on the Positive Pay main page to select a format and to upload a file. Alternatively, click the 'Build Manual File' button to enter issued check information online.
• Generate reports showing issued check information, exception items and past decisions. Click the 'Reporting' button on the Positive Pay main page to view a list of available reports.
• The Exception Detail section of the Positive Pay main page displays a list of exception items by account. Click the check number link to view a check image.
• Make a decision (pay,return or hold) on each item. Your default decision will be applied to any outstanding items after cut-off (e.g., 1:30pm Eastern Time).



Controlled Disbursement – This section allows you to view disbursement activity either by presentment or by account.

• Controlled Disbursement displays information for the current business day. Enter a date and click the 'View' button to see previous-day disbursement activity.
• Transfer funds real-time to cover disbursements from the Controlled Disbursement main page

Lockbox – The lockbox feature allows you to view current business day total deposit amounts.

• Lockbox Deposit Availability Summary displays the total deposit by account. Enter a date and click the View button to see previous-day deposit totals.
• Image Lockbox service customers may access the NetQuery log-in page by clicking the account number link.

Payments & Transfers

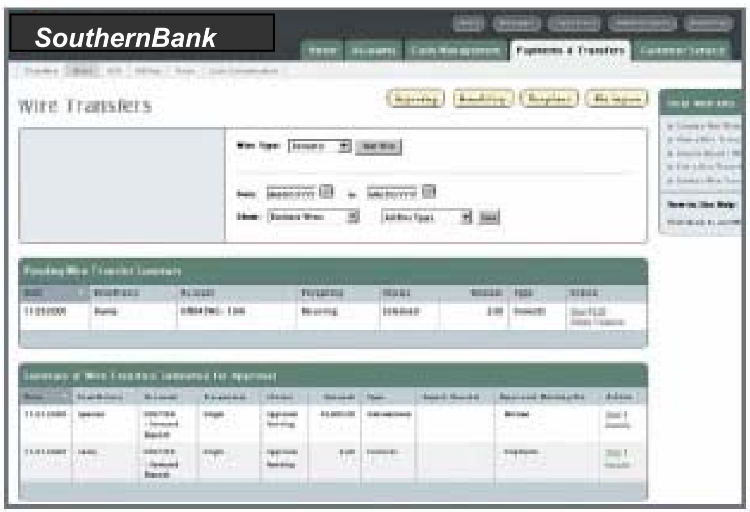
The following services are available to entitled users in the Payments & Transfers section: Transfers, Wires, ACH, Bill Pay, Stops, Cash Concentration and Approvals. You can access a service by clicking the appropriate service-name link in the sub-navigation bar under the Payments & Transfers tab.

Transfers – The Transfers section allows you to transfer funds real-time from one BOB Preferred account to another and to transfer funds to an external account (using ACH).

• The Book Transfer main page displays a summary of pending and completed transfers. Enter a date range and click the 'View' button to show additional activity.
• Click the 'View' link in the Action column to display additional details including the transaction reference number and processing history.
• To initiate an immediate, future-dated or recurring transfer, select a template from the drop-down list and click the 'Load' button or click the 'New Transfer' button.
• To create, edit and delete transfer templates, click the 'Templates' button on the Transfers main page. To view a list of your external account details, click the 'External Accounts' button.

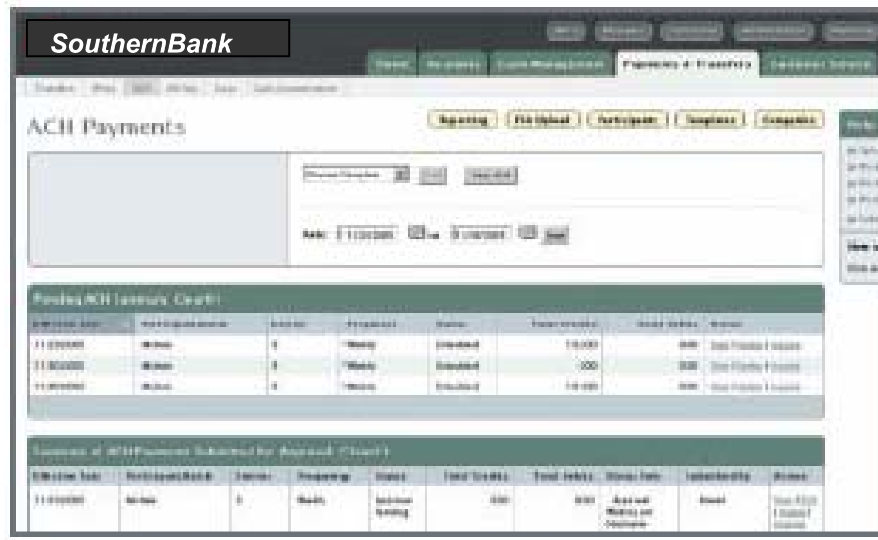
Wires – This section allows you to initiate free-form, repetitive or semi-repetitive wire transfers.

- The Wire Transfers main page displays a summary of pending and completed transfers. Enter a date range, select wire category and type from the drop-down lists, and click the 'View" button to show additional activity.
- Click the 'View' link in the Action column to display additional details including the Fed reference number and processing history.
- To initiate an immediate, future-dated or recurring wire transfer, select the wire type (domestic only available at this time) from the drop-down list and click the 'New Wire' button.
- To create, edit and delete wire templates, click the 'Templates' button on the Wire Transfers main page.
- Click the 'Beneficiary' button to create, edit or delete a managed beneficiary. Select from a list of managed beneficiaries when you create a wire template or initiate a wire transfer.



ACH – The ACH section allows you to originate ACH transactions such as direct deposit of payroll, corporate payments and drafts (e.g., monthly dues).

- To upload a NACHA-formatted (pass-thru) file, click the 'Upload an ACH file' button on the ACH Companies page or the ACH Payments main page.
- The ACH Payments main page displays a summary of pending and completed ACH batches. Enter a date range and click the 'View' button to show additional activity.
- Click the 'Participants' button on the main page to create, edit or delete a managed participant. Select from a list of managed participants when you create a batch template or submit a batch payment.
- To create your ACH file database on BOB Preferred, click the 'Participants' button on the main page. Enter the batch information, then add or import all l entries.
- To submit a batch payment, select a template from the drop-down list and click the 'Load' button, or click the 'New ACH' button.
- Generate reports showing ACH batch and pass-thru activity. Click the 'Reporting' button on the main page to access these reports. To view ACH returns reports, click 'Account Management' in the sub-navigation bar under Reporting. Select the ACH report in the Bank Reporting section.



Bill Pay – Bill Pay allows you to receive E-bills from payees and make one-time or recurring bill payments. Using Bill Pay you can:

- Set up a payee and request an E-bill from a payee (if available) Make a payment or automatically pay E-bills by the due date
- Record invoice and credit memo information for each payment
- View the current status and transaction details for each payment
- Download payment activity to Microsoft© Money© or Intuit ©Quicken © and QuickBooks ©

Stops – The Stops section allows you to request a stop payment for checks drawn on your BOB Preferred accounts.

- Search for a specific check and view an image, if paid.
- Place a stop on a single check or a sequential range of check numbers

Cash Concentration – The Cash Concentration section allows you to report deposits made to your remote business locations' bank accounts and to move funds between those accounts and your Southern Bank accounts.

- The Cash Concentration and Disbursement main page displays a summary of pending and completed transactions. Enter a date range and click the 'View' button to show additional activity.
- Click the 'View' link in the Action column to display transaction details and processing history.
- To create a new deposit or disbursement entry, click the 'New Deposit' or 'New Disbursement' buttons respectively.
- Generate reports showing cash concentration activity and any inactive locations. Click the 'Reporting' button on the main page and locate the Cash Concentration section to view a list of reports.

- To manage your locations, click 'Divisions' in the sub-navigation bar under Administration. Locate the Division and click the 'Edit' link in the Action column. The Edit Division page displays a list of existing locations. Refer to the Administration section of the User Guide for more information.

Approvals – The Approvals section allows you to view and approve pending transfers, wires, ACH and cash concentration transactions. A pending transaction may require one or more approvals depending on the approval workflow you establish. Refer to the Administration section of the User Guide for more on creating workflows.

Customer Service

The following functions are available to users in the Customer Service section: User Profile and Contact Us.

User Profile - The User Profile section allows you to update information including email address and password. For assistance with your password, Secure Sign In, or other Business Online Banking Preferred issues, please call:

BOB Preferred Customer Service
Available hours: Monday – Friday, 7:00 a.m. until 11 p.m.
Phone: 1-800-221-8617

Contact Us - This section provides Treasury Services Customer Support contact information. For assistance with all ACH services, including Direct Deposit, ACH Drafts, etc., also Wire Transfers or NetQuery Lockbox Reporting, please call:

Treasury Services Customer Service
Available hours: Monday – Friday, 8:00 a.m. until 7 p.m.
Phone: 1-800-476-5121
Fax: 1-919-716-7007

For general Treasury Management service or questions, please call or send us an e-mail:

Southern Bank Treasury Management Department
Available hours: Monday – Friday, 8:30 until 5 p. m.
Phone: 1-252-446-2781
Email: lynn.baker@southernbank.com