BUSINESS ADVANTAGE USER GUIDE

Fidelity Bank

Right By You.®

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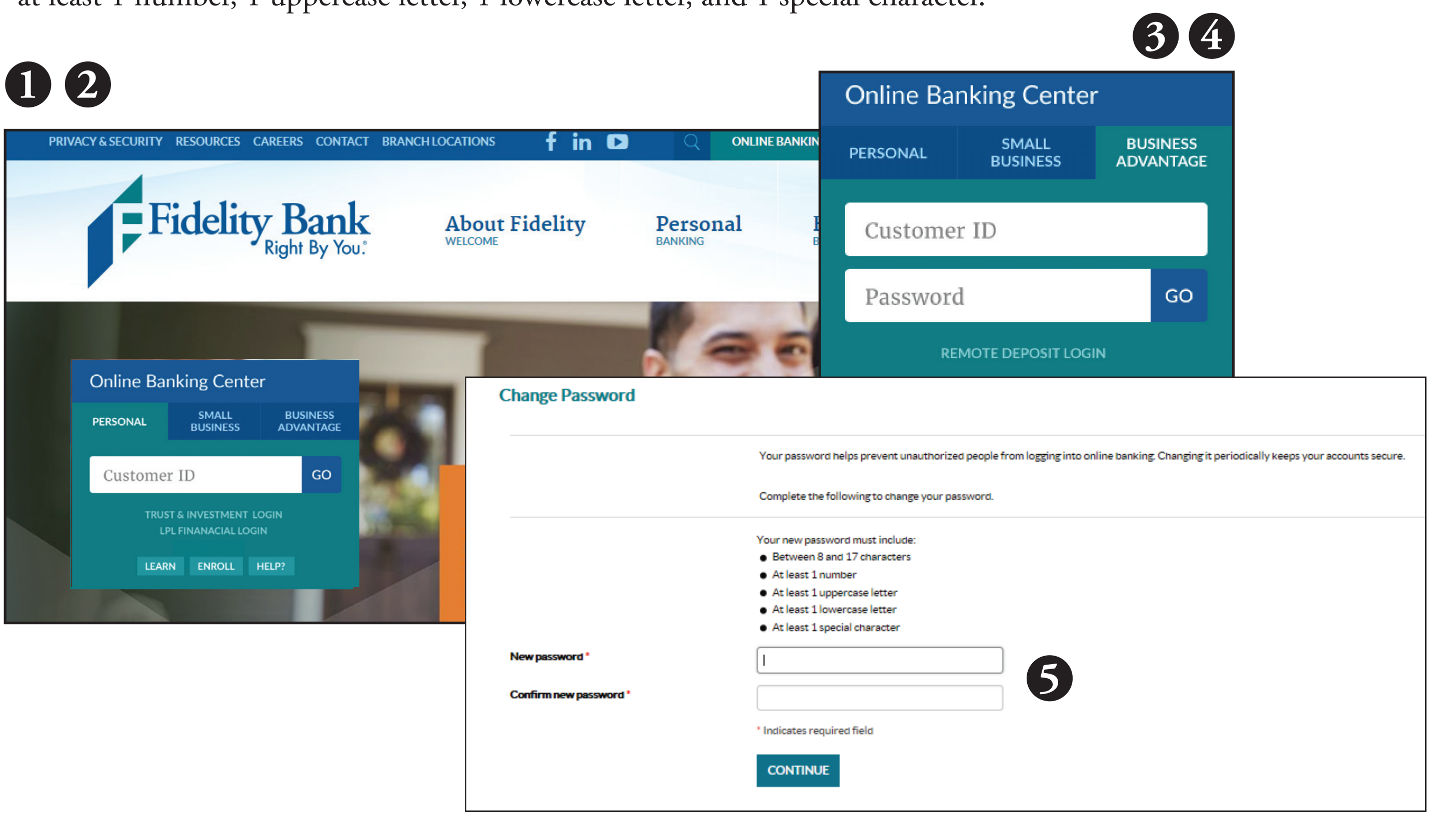
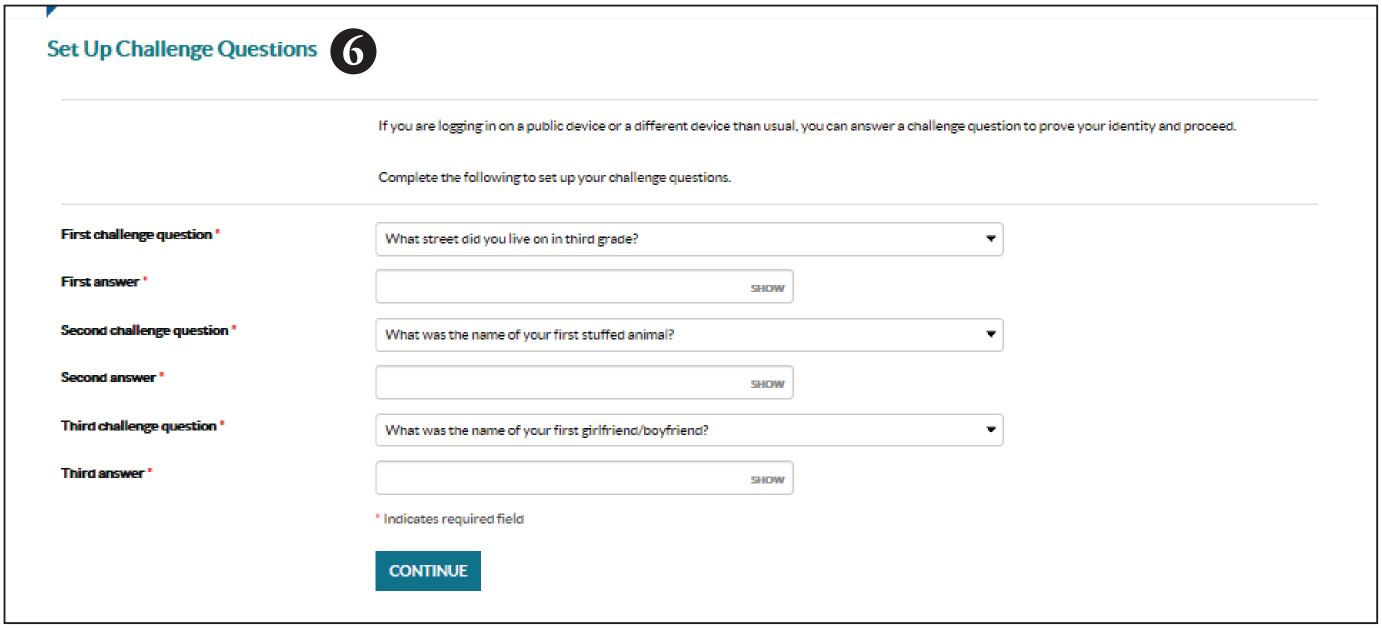
Getting Started

1. Visit www.fidelitybanknc.com.
2. In the Online Banking Center, select the Business Advantage tab.
3. Enter your Customer ID. Please note, Customer ID must be entered using all lowercase letters.
4. Enter your Password.
5. Create and confirm a new password. Your password must be between 8 and 17 characters and must include at least 1 number, 1 uppercase letter, 1 lowercase letter, and 1 special character.



Getting Started

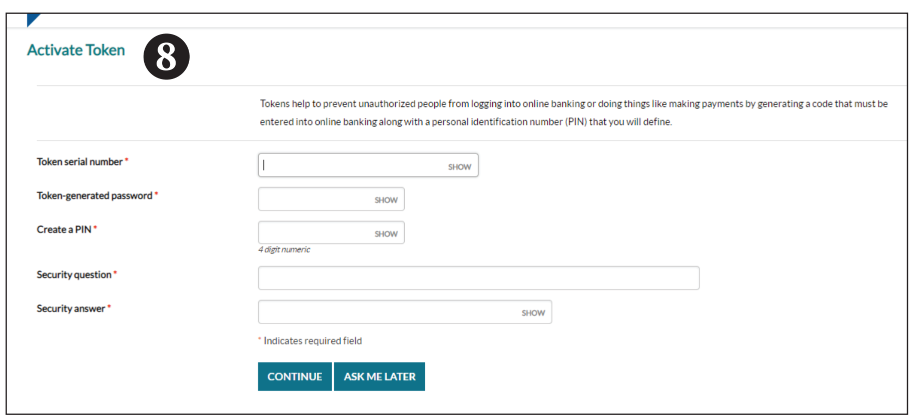
6. Set up your challenge questions and answers. Your challenge question answers must be between 4 and 50 characters and cannot include any symbols or special characters. Each challenge answer must be unique; the same answer cannot be used for more than one question.



7. Establish your profile by keying your mother's maiden name.

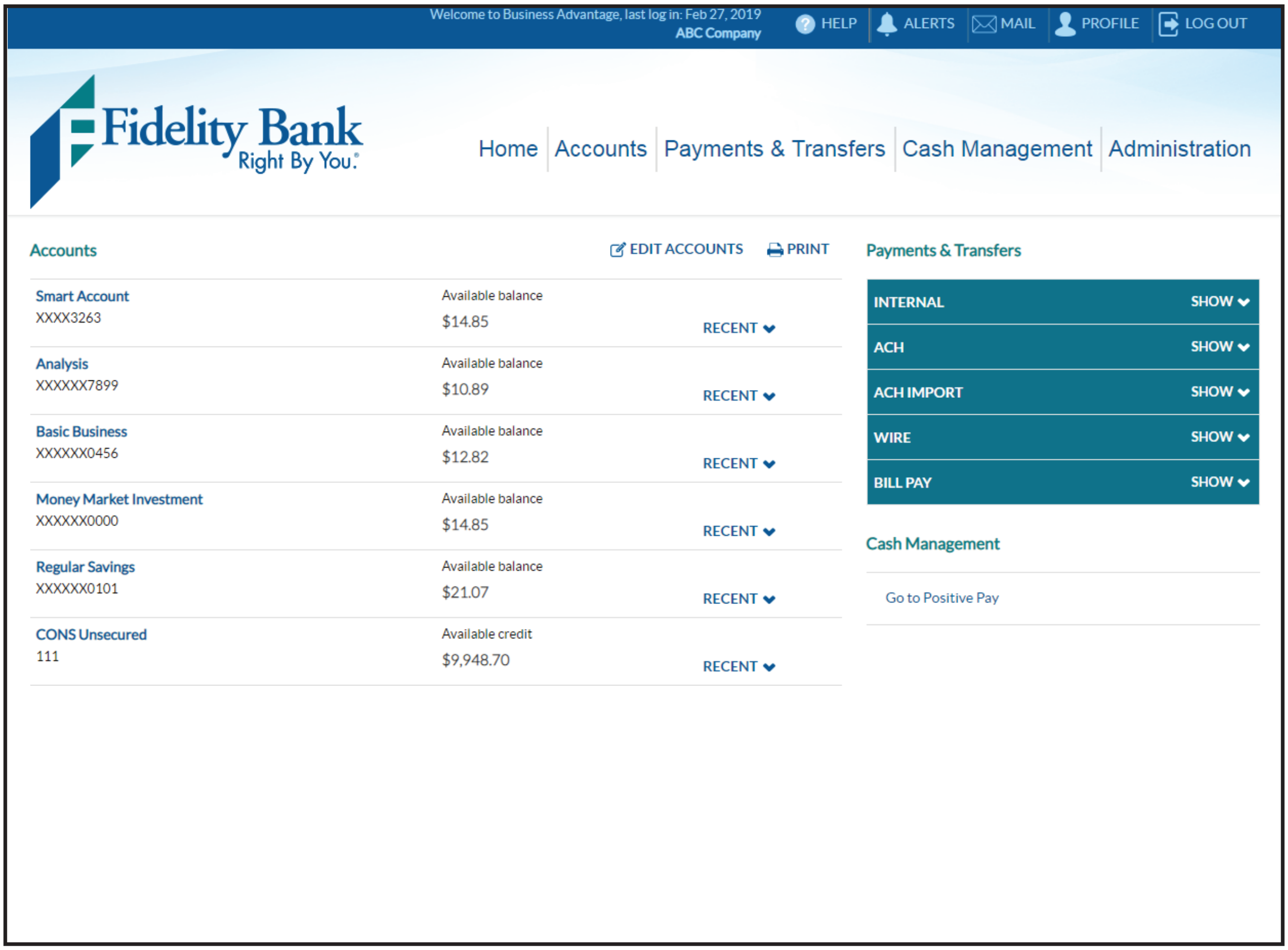
8. If applicable, reactivate your security token. Existing token users will need to register their token at the time of their initial log in. After activation, you will be prompted to use the token while initiating ACH or Wire transfers. Follow the easy steps below to reactivate your token:

   i. Create a PIN
   ii. Create a security question and answer
   iii. Key the token serial number
   iv. Key the token generated password
   v. Click Continue

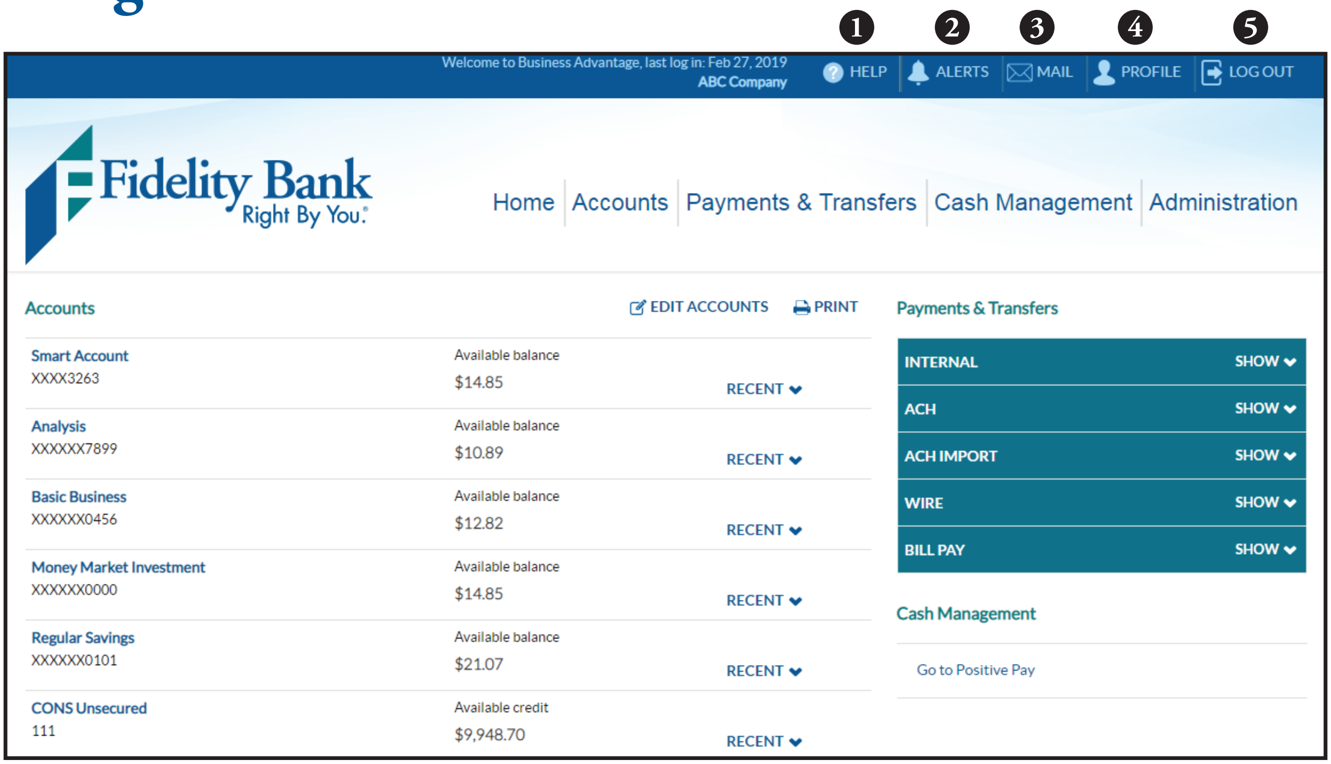


Account Summary

After successfully logging in to Business Advantage, the Account Summary (Home) screen will load. The Account Summary screen is a financial overview that shows all current account balances on one screen.

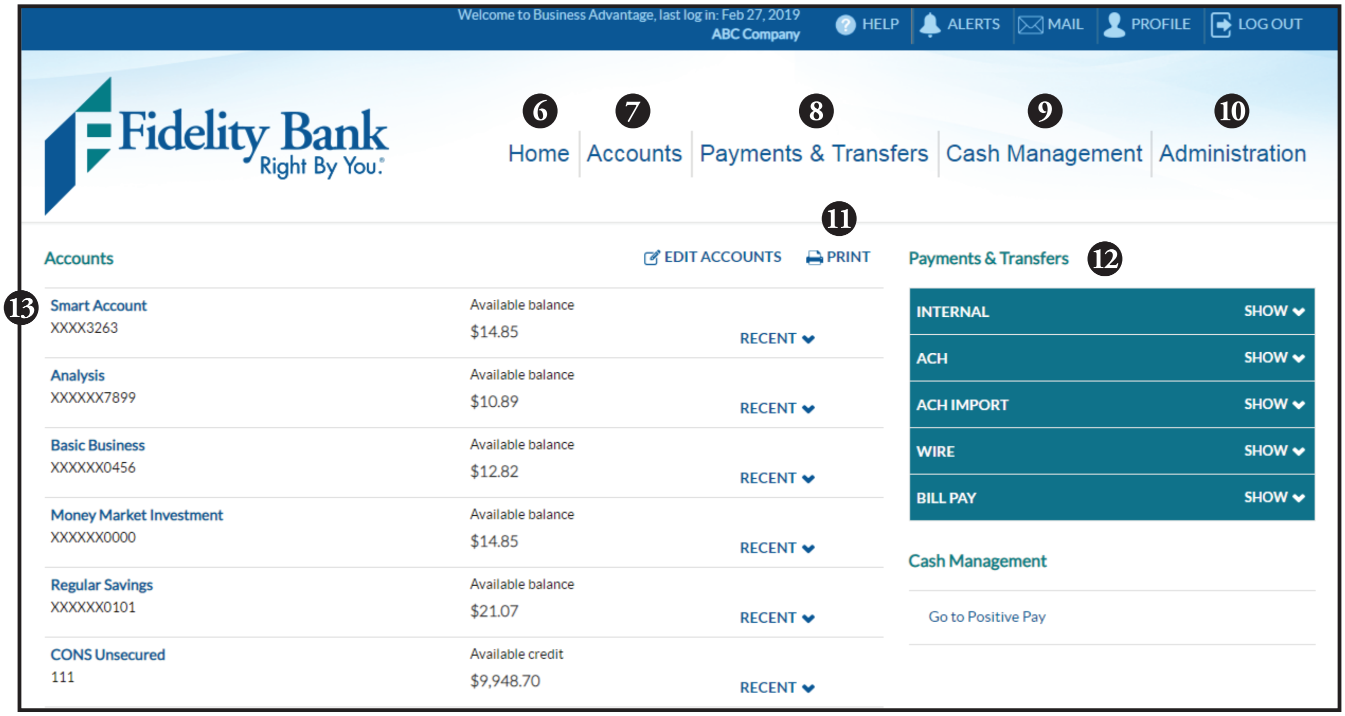


Navigation Tools



1. Find information on how to navigate or use certain features within online banking.
2. Set up transaction alerts for added security.
3. Send secure messages to Fidelity Bank.
4. Update your password and challenge questions.
5. Click on logout at the end of every online banking session to sign out of your account.

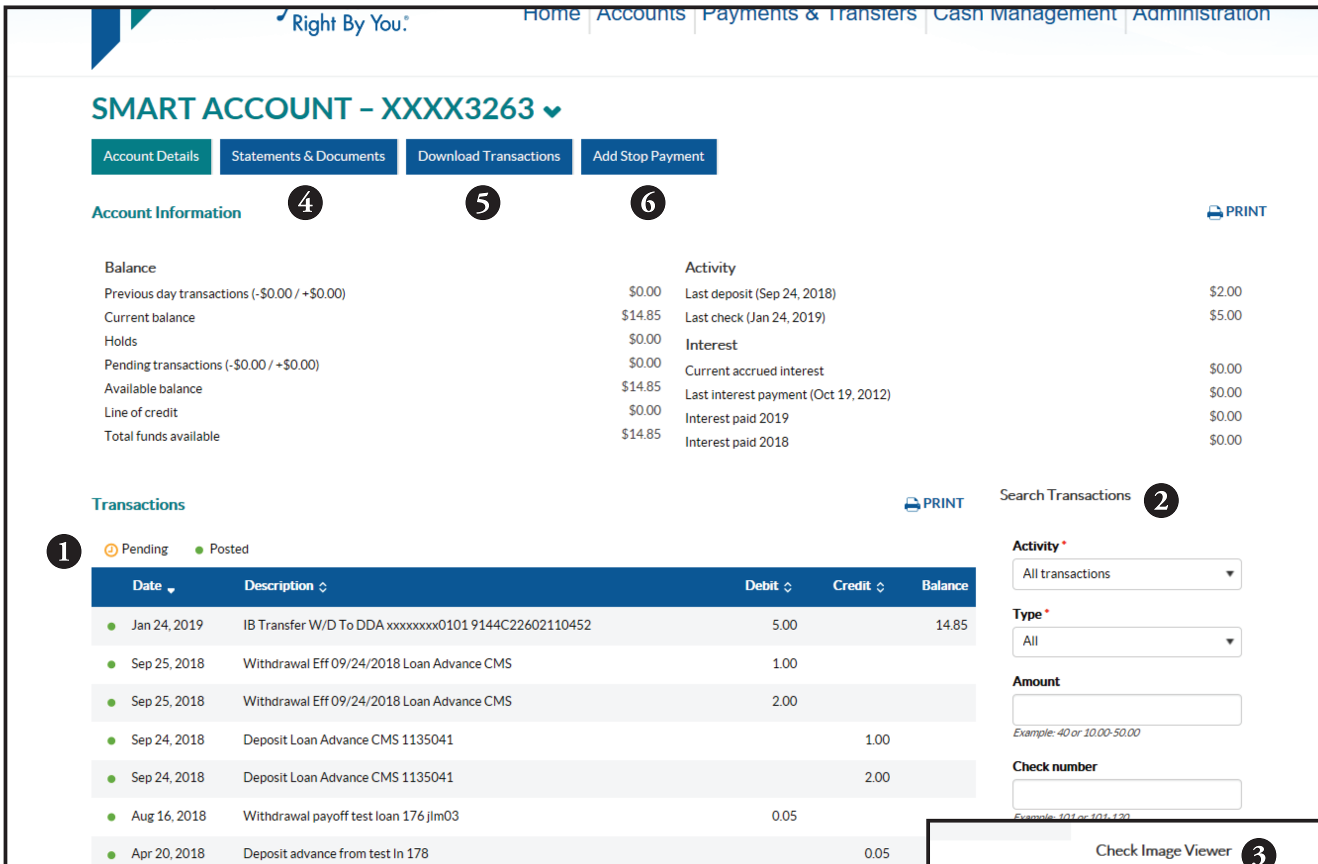
Navigation Tools

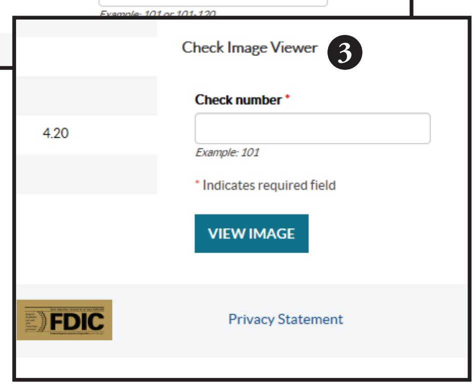


6. Return to the Account Summary screen from any page in Business Advantage.
7. View information about your current balances, account details, account history, funds transferred, download your transaction history, view and print statements, and place a stop payment on a check.
8. Make an internal transfer or pay bills using Bill Pay.
9. Access additional cash management products to which you are enrolled, such as ACH Filter, Positive Pay, or navigate to the Remote Deposit Services application.
10. View or edit user settings.
11. Print a page within online banking.
12. The quick navigation panel provides easy access to payments, transfers, and the cash management items you use most.
13. Click on the account name to view detailed transaction history for a specific account.

Account History

After selecting an account from the Account Summary (Home) page, you will be taken to the Account History page. The Account History page shows detailed transaction history for checking accounts, savings accounts, CDs, and loans. This page also allows you to download transaction history to a computer or accounting software.





1. Pending transactions are listed first, followed by transactions that have posted to your account.
2. Use the Search Transactions function to view transactions during a specific time period, search by dollar amount, or locate check images.
3. Use the Check Image Viewer to view checks by entering the check number in the Check Number field and then clicking View Image.
4. Click Statements & Documents to view account statements.
5. Click Download Transactions to download and save transaction history to a computer or accounting software.
6. Click the Add Stop Payment button to place a stop payment on a check.

Quick Reference Guide

Available Balance

1. The easiest way to view your available balance is from the Account Summary (Home) screen. Once successfully logged in, the Home screen is the first screen that loads.

Transaction History

1. Transaction history can be viewed by selecting the account from the account list on the Home screen or selecting the Accounts tab from the top navigation menu.
2. Once the desired account is selected, the Account History page will load.
3. On the Account History page, the transaction history will display in the Transaction section. To search for a transaction use the Search Transactions menu on the right; or filter the transaction list by sorting the columns by date, description, debit or credit.
4. To view the details for a different account, select the arrow beside the account name at the top of the page and use the drop down list to change the account selection.

View E-Statements

1. From the Home or Accounts page, select the applicable account.
2. Once the Account History page loads, select the Statements & Documents button.
3. Choose the account, document type, input a date range (if necessary), and click submit.
4. View statements for other accounts by clicking on the Account drop down and making the applicable selection.

Funds Transfer

1. For easy access to funds transfers, select Internal in the Payments & Transfers quick navigation menu to transfer funds between accounts. Use the drop down menu to choose which accounts to transfer the money from, the date, and the amount. Select repeat if the transfer should recur in the future.
2. Select Preview Transfer.
3. Review and select Complete Transfer to process the request. The options to edit or cancel are also available.

Quick Reference Guide

Place a Stop Payment

1. From the Home or Accounts page, select the account that needs a payment stopped. The Account History page will load.
2. Select the Add Stop Payment button and complete required fields.
3. Review and select Complete Transfer to process the request. The options to edit or cancel are also available.

General Information on an Account (i.e. Interest Rate, Payment Information)

1. From the Home or Accounts page, select the account you wish to view account details for. The Account History page will load.
2. All of the general information for the account will display on the Account History page. To view the details for a different account; select the arrow beside the account name at the top of the page and use the drop down list to change the account selection.

Change Password

1. Select Profile located at the top of any page within Business Advantage.
2. Click edit next to Password. Update your Password.
3. Click save or cancel.

Change Security Questions

1. Select Profile located at the top of any page within Business Advantage.
2. Click edit next to Challenge Questions. Update your Challenge Questions and Answers.
3. Click save or cancel.

Helpful Phone Numbers

1. Online Banking Questions: 1-855-547-1385, option 3.
2. Automated Account Assistance (Telephone Banking): 1-800-816-9608 or en Español 1-800-998-9608.
3. Bill Pay Questions: 1-855-671-8869.

Frequently Asked Questions

How do I download my transaction history?

1. From the Home or Accounts page, select the applicable account. Once the Account History page loads, select download transactions.
2. Specify the transactions, activity, and file format you would like to download on the next window.
3. Select Download Transactions or Cancel to return.

How do I make a Fidelity Bank Credit Card payment?

1. To transfer funds internally between accounts, select Internal in the Payments & Transfers quick navigation menu. Select the Internal tab.
2. Complete the information by choosing which account to transfer the money from, the date, the amount, and then select your Credit Card account. If the transfer should recur automatically in the future, select repeat.
3. Select Preview Transfer.
4. Review and select Complete Transfer to process the request. The options to edit or cancel are also available.

   Note: If you are enrolled in Bill Pay, the credit card bill can be paid using Bill Pay.

How do I download my credit card activity?

1. From the Home or Accounts page, select the applicable account. Once the Account History page loads, select download transactions.
2. Specify the transactions, activity, and file format you would like to download on the next window.
3. Select Download Transactions or Cancel to return.

Need Help?

Contact us using one of the four easy options below:

1. For Business Advantage support, call us toll-free at 1-855-547-1385 and select option 3.
2. For Bill Pay support, call us toll-free at 1-855-671-8869.
3. Call your local branch. For a complete listing of locations, visit us at www.fidelitybanknc.com.
4. Email our customer service department at bus.solutions@fidelitybanknc.com.