



ONLINE BANKING, ONLINE BILL PAY, BANKLINE

• ENROLLMENT GUIDE •

TO ENROLL IN ONLINE BANKING:

1. Go to www.riverwoodbank.com (Home page)
2. Choose your location* in the Access Online Services area – located on the left side of the home page.
3. Choose **Enroll Now** under the Online Banking Access ID field.
4. Follow the online instructions for enrollment, including establishing an Access ID and Password.

TO ENROLL IN ONLINE BILL PAY:**

1. Sign on to **Online Banking**.
2. Choose the **Enroll Bill Pay** tab in Online Banking.
3. Follow the instructions for enrollment. Use the same Access ID and Password that you use for Online Banking.
4. After you have enrolled, you must **logoff** in order to activate the bill payment features.
5. The next time you login to **Online Banking**, you will see a "**Click Here for Bill Payment**" link at the bottom of the page, which will allow you to access the bill payment service without a separate login.

TO ENROLL IN BANKLINE (24 hour telephone account access):

- RiverWood Banks in Bagley, Baudette, Bemidji and Walker, call 1-800-749-9606.
 - RiverWood Banks in Baxter, Benson, Big Lake, Breckenridge, Crosslake, Monticello and Morris, call 1-866-209-5744.
1. **Have your account number(s) handy.** Account numbers appear at the top of your bank statements.
 2. Use **the last four digits of your social security/tax ID number** as your initial personal identification number (PIN)***.
 3. **Follow the telephone instructions** for establishing your personal identification number (PIN).

* You may choose any branch location at which you have an existing account.

** Fees may apply for **Online Bill Pay**.

*** It is recommended that you select a **PIN** that is different from the last four digits of your social security/tax ID number. Choose Option 5 to reset your PIN.

Check out the RiverWood Bank *Online Education Center* located at www.riverwoodbank.com.

Customer Service Center: 1-877-488-8400