

International Bank of Commerce

New Web Pages Copy

ONLINE BANKING

ONLINE BANKING CENTER HOME PAGE:

HEADLINE:

**We Do More
Online Banking**

COPY:

Every day, more and more IBC customers are learning that ***we do more*** in online banking. They are discovering the convenience of banking from anywhere at any time, the control offered by managing their finances with the click of a mouse, and the confidence that comes from knowing that our online banking service provides complete security of their information.

**IBC Online Banking:
It's free. It's fast. It's easy. It's secure.**

LINKS:

To help you get started, our [online banking demos](#) walk you through the process step by step.

[Log On/Sign Up](#)

[Online Banking Benefits](#)

Online Banking is [Green Banking](#)

[Mobile Banking](#)

[Online Banking FAQ's](#)

[Forgot Your Online Banking Password?](#)

[Online Banking Security](#)

ONLINE BANKING DEMOS PAGE:

HEADLINE:

**We Do More
To Show You How**

COPY:

To help you get the most out of your IBC online banking account, these video demonstrations will walk you through the process of online banking, step by step, from start to finish.

DEMOS LISTINGS/DESCRIPTIONS

SIGN UP PAGE:

HEADLINE:

Do More Today

COPY:

[Log on](#) – User ID – Password

To [sign up](#) for IBC Online Banking, you will need:

- Your IBC ATM/Check Card number, your PIN (Personal Identification Number) and your social security or Tax ID number to get full access (account access, transfers, bill pay) to eligible accounts

OR

- Your IBC account number, your IBC VOICE PIN and your social security or Tax ID number to get limited access (account access, transfers) to eligible accounts

ONLINE BANKING BENEFITS PAGE:

HEADLINE:

**We Do More
To Make Online Banking Fast, Easy and Secure**

COPY:

IBC Online Banking allows you to do more to actively manage your financial affairs in real time with complete security, from any computer, anytime, anywhere.

- View and track your accounts 24/7.
- Review up to 18 months' account history.
- Access E-statements you can download and print.
- Receive statement notices and account alerts via e-mail, cell phone or PDA.
- Transfer money anywhere in the world from your computer.
- View real time credit card account activity.
- Pay bills online, save time and postage.
- Communicate with IBC via Secure Messaging.
- Plan your financial future with IBC's online planning tools and calculators.

GREEN BANKING PAGE:

HEADLINE:

**We Do More
For The Environment**

COPY:

Banking online with IBC uses less paper than conventional banking, saving trees and reducing the environmental impact of paper harvesting, processing, transportation and recycling. Banking online also allows you to make fewer trips to your local branch, burning less fuel and reducing your carbon footprint.

MOBILE BANKING PAGE:

HEADLINE:

**We Do More
Mobile Banking**

COPY:

From any cell phone or PDA, IBC Mobile Banking enables customers currently enrolled in IBC Online Banking to:

- View real time balances.
- Transfer Funds between designated accounts.
- Pay bills to established payees.
- Locate IBC branches and ATM machines.

Before using IBC Mobile Banking, please note:

- You may be charged access rates depending on your carrier. Check with your mobile service provider for details on specific fees and charges.
- Your cell phone or PDA must be on the list of supported devices.
- All Bill-Pay payees must be set up in IBC Bank Online prior to making payments in IBC Mobile.
- All terms and conditions applicable to IBC Bank Online apply to IBC Mobile.
- If your phone is lost or if you change your mobile device phone number, you will need to re-enroll for IBC Mobile Banking services.

If you are not currently enrolled for IBC Bank Online, [click here](#) to enroll now.

If you already have your IBC Bank Online User ID and Password, Click "OK" to proceed with your IBC Mobile Banking Enrollment.

[OK](#) [CANCEL](#)

ONLINE BANKING FAQ'S PAGE:

HEADLINE:

**We Do More
To Answer Your Questions**

COPY:

ONLINE BANKING FREQUENTLY ASKED QUESTIONS:

- What is Online Banking?
- What does Online Banking have to offer?
- What is Bill Pay?
- What are the costs of Online Banking?
- How do I enroll in Online Banking?
- How soon can I begin using Online Banking?
- How do I access my accounts?
- What if I forget my User ID or Password?

ANSWERS

What is Online Banking?

Online Banking is a safe and convenient way to do your banking from your computer or PDA.

What does Online Banking have to offer?

With Online Banking you can:

- View and track your accounts 24/7.
- Pay bills online.
- Transfer funds between IBC accounts.
- Review transactions posted to your IBC accounts for the past 18 months.
- Receive statement notices and account alerts via e-mail, cell phone or PDA.
- Access E-statements you can download and print.
- Reconcile your checking and savings accounts.
- View real time credit card account activity.
- Review your CD investment history.
- Review your loan and line of credit histories.
- Communicate with IBC via Secure Messaging.
- Plan your financial future with IBC's online planning tools and calculators.

What is Bill Pay?

Bill Pay is a feature of Online Banking that allows you to transfer funds from your IBC account to your creditors, online.

How are the costs of Online Banking?

Online Banking costs you nothing. It is a free service. Other account-related fees, however, may still apply.

How do I enroll in Online Banking?

To enroll in IBC Online Banking, you will need:

- An IBC checking account or credit card
- Internet access
- Internet browsers Microsoft Internet Explorer 6.0 or higher, or Firefox 2 or higher
- An e-mail address
- Your ATM or check card number and PIN
- Your Social Security or Tax ID number

To use the Bill Pay feature you will also need:

- Copies of your bills

[Enroll Now](#)

How soon can I begin using Online Banking?

If you have an IBC ATM, Check Card or credit card you can begin using Online Banking as soon as you enroll.

How do I access my accounts?

To access your accounts online, simply enter your User ID and password in the sign in box on the IBC homepage and click “Secure Login.”

What if I forget my User ID or Password?

If you forget your IBC Online Banking User ID or password, you can reset them through the IBC homepage link “Forgot your password?” To reset your User ID or password, you will need to provide your Social Security number, your IBC ATM or check card personal identification number (PIN).

ONLINE BANKING PASSWORD RETREIVAL PAGE:

HEADLINE:

Password Reset

COPY:

To unlock your account or reset your password, we need to confirm your identity. Once you correctly answer the questions on the following pages, you will be prompted to create a new password.

If you need additional assistance, please contact Online Banking Support.

User ID:

(The name you log in with)

Date of Birth:

(MM/DD/YYYY)

ONLINE BANKING SECURITY PAGE:

HEADLINE:

**We Do More
To Keep You Secure Online**

COPY:

Online Banking security is one of IBC's top priorities. We strive to provide the highest levels of confidentiality and information security to protect the accounts of our online banking customers and keep their personal information secure.

IBC Online Banking security measures are thorough and effective:

- Encryption technology scrambles information as it travels over the Internet.
- Firewalls only allow messages from authorized sources into system and keep unauthorized users out.
- Enrollment with IBC Bank Online only allows access when the correct ATM/Check Card or IBC Voice Information and PIN are provided.
- Access to IBC Bank Online requires a Private User ID and Password.
- IBC Bank Online sessions automatically terminate if there is no computer activity for ten minutes and a repetition of the login process is required for reconnection.

- If a wrong User ID and Password are entered at Sign On for the third time, the User ID is automatically locked out and contact with an IBC Representative is required to reset the password for that User ID.

There are also measures you can take to protect your online identity:

- **Use [CSI Identity Protector](#)** to continuously monitor your public records and provide you alerts of any fraudulent activity.
- **Never provide personal financial information** in response to an unsolicited Internet request.
- **Never provide your password over the phone** or in response to an unsolicited Internet request.
- **Never click on a link provided in an e-mail** you do not know to be safe.
- **Do not be intimidated** by suggestions of dire consequences if you do not provide the requested information.
- **Contact the financial institution yourself** if you believe a contact may be legitimate.
- **Review account statements regularly** to ensure all charges are correct.
- **Alert your financial institution immediately** if you fall victim to an attack.
- **Report suspicious e-mails or calls** to the Federal Trade Commission at www.consumer.gov/idtheft, or **1-877-IDTHEFT**.

ONLINE BANKING HELP PAGE:

HEADLINE:

**We Do More
To Help you Bank Online**

COPY:

If you have any questions about any aspect of IBC Online Banking, we want to get your questions answered as quickly as possible. Our [Online Banking FAQ's](#) will answer many of your questions right away. For other questions, please call or email us.

<u>For questions about :</u>	<u>Call:</u>	<u>Email:</u>
Online Banking	_____	_____
Mobile Banking	_____	_____
Bill Pay	_____	_____
Online Banking Security	_____	_____
Other?	_____	_____

FREEBEE ZONE

FREEBEE ZONE HOMEPAGE:

HEADLINE:

**We Do More
For Free!**

COPY:

The Freebee Zone

The IBC Freebee sezzzzzz – **we do more** to make banking free and fun! Check out our freebees, sign up to win \$5000 in cash or try your luck on our game page!

IT'S COMPLETELY FREE!

[Free Online Banking](#) and Bill Pay from your computer or cell phone
[Free Online EasyLoan Applications](#), the easiest way to apply
[Free Checking](#) with no fees, direct deposits or minimum balances
[Free Visa Check Card](#) with your IBC checking account
[Free Savings Accounts](#) for account holders under 18
[Free Discounts](#) on travel, dinning, entertainment and more with Do More Packages
Free services, merchandise and chances to win cash prizes!

Free Downloads

[Screensavers](#)

[Ring Tones](#)

Games?

\$50,000 in Cash?

The Adventures of Freebee? (videos)

Free Stuff? (merchandise?)

FACTOIDS

FACTOIDS COPY:

HISTORY/LEADERSHIP:

FACTOID: **Did you know** that the CEO of IBC shares the same last name as a former US President? Dennis E. Nixon, IBC Chairman and CEO

FACTOID: **Did you know** that IBC was founded the same year that *The Sound of Music* won the Oscar for Best Picture? 1966

FACTOID: **Did you know** that IBC is Texas's largest holding company? Over \$11 billion in assets

FACTOID: **Did you know** that IBC has never experience a down year? It's a fact.

FACTOID: **Did you know** that in May of 2006, IBC CEO Dennis Nixon was named to the Texas Business Hall of Fame?

FACTOID: Did you know that in January of 2007 *Bank Director* Ranked IBC among the largest 150 U.S. Banks?

FACTOID: **Did you know** that in March of 2007 IBC acquired Southwest Community Inc., adding \$133 million in assets and \$119 million in deposits to IBC's holdings?

FACTOID: **Did you know** that in October of 2007 IBC became the first bank in the financial services industry to offer both English and Spanish mobile banking service to its customers?

FACTOID: **Did you know** that Dennis E. Nixon was named International Citizen of the Year By The World Affairs Council of San Antonio in both 2007 and 2008?

FACTOID: **Did you know** that in February of 2008 IBC's Renato Ramirez was recognized with Texas Land And Mineral Owners Association's Service Award?

PRODUCTS/SERVICES:

FACTOID: **Did you know** that IBC offers a full line of both personal and commercial [insurance products](#)?

FACTOID: **Did you know** that IBC [Investment Services](#) offers a comprehensive range of broker-guided investment opportunities?

FACTOID: **Did you know** that IBC monitors international [currency exchange](#) rates on a continuous basis to assure our customers of the most advantageous rate?

FACTOID: **Did you know** that the offerings of IBC [Merchant Services](#) include point-of-sale transaction-management computer terminals and software?

FACTOID: **Did you know** that IBC offers both Commercial and Standby [Letters of Credit](#) to facilitates our customers international business dealings?

FACTOID: **Did you know** that you can apply for a home, personal or business [EASYLOAN](#) on line?

FACTOID: **Did you know** that you could pay your bills instantly from almost anywhere in the world with IBC [Online Banking](#) Bill Pay?

FACTOID: **Did you know** that you can get [free screensaver](#) and ring tone downloads from IBC?

FACTOID: **Did you know** that IBC offers [overdraft protection up to \\$900?](#)

FACTOID: **Did you know** that you can do your banking from your cell phone, PDA, Pocket Computer or any other device capable of accessing the Internet with IBC [Mobile Banking](#)?

COMMUNITY INVOLVEMENT:

FACTOID: **Did you know** that in 2001, Texas Governor Rick Perry honored IBC with the [Governor's Volunteer Award](#)?

FACTOID: **Did you know** that in 2003, the U.S. Office of Minority Economic Impact and Diversity presented a [Distinguished Service Award](#) to IBC for leadership and support of the Department of Energy's Bank Deposit Financial Assistance Program?

FACTOID: **Did you know** that in 2005, the Texas Banker's Association recognized IBC with its [Cornerstone Award](#) for supporting our community through the It's a Brighter Christmas program?

FACTOID: **Did you know** that in March of 2006, IBC gave \$18,000 to the [San Antonio Food Bank](#)?

FACTOID: **Did you know** that in June of 2006, IBC awarded \$33,000 in scholarships through the [A.R. Sanchez, Sr. Memorial Scholarship Fund](#)?

FACTOID: **Did you know** that in July of 2007, IBC donated \$10,000 to help establish a [women's cancer detection center](#) in Ciudad Miguel Aleman, Mexico?

FACTOID: **Did you know** that in August of 2007, IBC and two local radio stations collected NINE TONS of goods for our troops through [Operation Interdependence Drive](#)?

FACTOID: **Did you know** that in March of 2008, IBC donated \$25,000 to the [Images for Conservation Fund](#) to promote ecotourism in Texas?

FACTOID: **Did you know** that in April of 2008, IBC Bank Executive Vice President Jorge Verduzco served as the Chairman for the 2008 [Walk to Cure Diabetes](#) in Laredo?

FACTOID: **Did you know** that in November of 2008, in partnership with HEB, IBC launched [Operation Care Drop](#) to support troops overseas and 55 IBC branch locations began serving as drop-off points for care packages?

HELP

HELP CENTER HOME PAGE:

HEADLINE:

**We Do More
To Help**

COPY:

Welcome to IBC's **Help Center**, where *we do more* to give you information that will help you make the most of our products and services. Here you'll find contact information, answers to questions, real-time Q&A, a chance to chat with other IBC customers and links to more information. Remember: We're here to help and *we do more*.

[Online Banking Help](#)
[FAQ's](#)
[Ask the Experts Real-Time Q&A](#)
[IBC Chat](#)

If you have questions about:
Personal Banking

Call: (name & Number

Commercial Banking
 International Banking
 Insurance Products
 Investment Services
 Easyloans
 Employment

To report lost or stolen ATM/Visa Check Cards:

Card	1 st 6 Digits of Card	Toll Free Number
Domestic Personal	467010 or 579374	1-866-902-5860
Domestic Business	467001	1-866-902-5861
Foreign	480922 or 579375 or 461644	Direct from Mexico 001-888-468-0466 or Outside of Mexico 1-866-902-5936

To report lost or stolen Credit Cards:

Call 1-800-347-2548 IMMEDIATELY for cards with the following numbers and opened prior to July 23, 2006:

xxxx-2773-xxxx-xxxx
 xxxx-2774-xxxx-xxxx
 xxxx-3073-xxxx-xxxx
 xxxx-3074-xxxx-xxxx
 xxxx-8273-xxxx-xxxx
 xxxx-8274-xxxx-xxxx

Call 1-800-238-8607 IMMEDIATELY for cards with the following numbers and opened after July 23, 2006:

xxxx-18xx-xxxx-xxxx
 xxxx-2774-xxxx-xxxx
 xxxx-3074-xxxx-xxxx
 xxxx-3273-xxxx-xxxx
 xxxx-8274-xxxx-xxxx