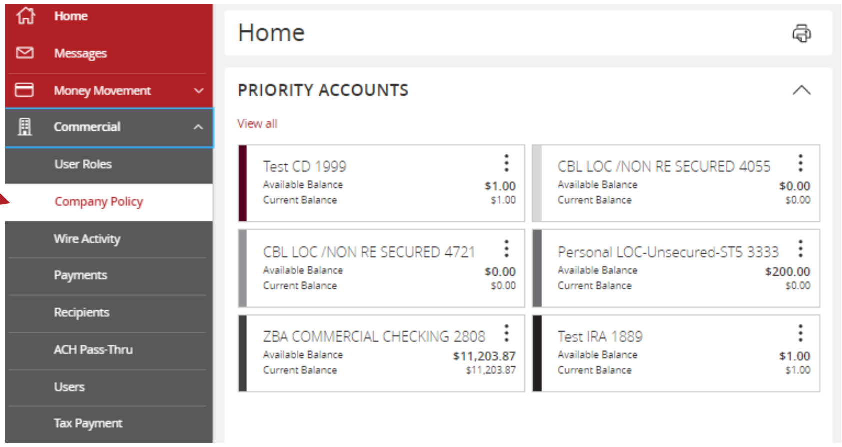
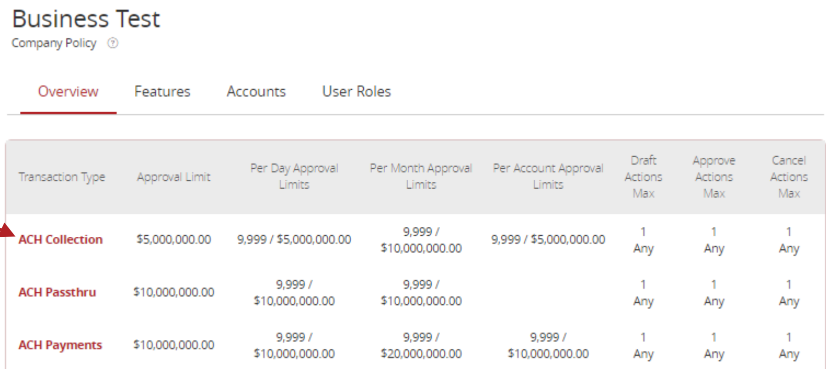
Fidelity BANK | Oklahoma Fidelity BANK

NOTE: The Company Policy controls the company-level feature entitlements and dollar limits. This function is for User Administrators only. User Administrators are authorized to set entitlements and dollar limits for organization users only. Approved Fidelity Bank and Oklahoma Fidelity Bank limits are pre-populated.

1. Select the 'Commercial' menu and then 'Company Policy'.



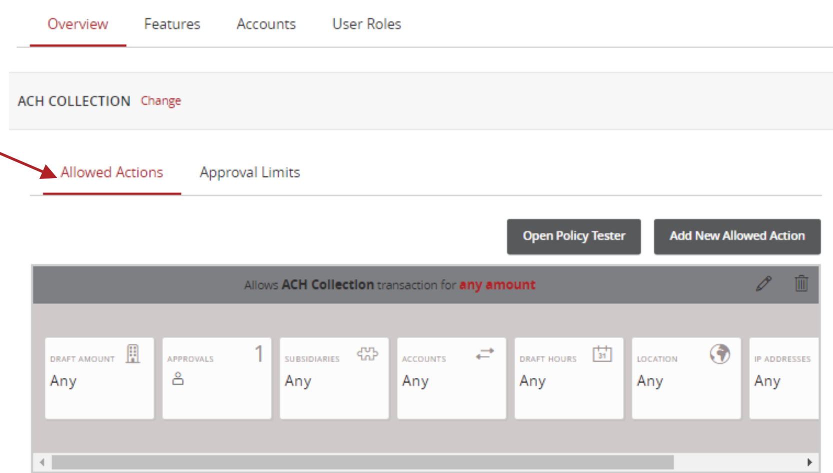
2. Select a transaction type that you would like to set parameters around by clicking on the name of the transaction type (e.g., ACH Collection).



Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max
ACH Collection	$5,000,000.00	9,999 / $5,000,000.00	9,999 / $10,000,000.00	9,999 / $5,000,000.00	1 Any	1 Any	1 Any
ACH Passthru	$10,000,000.00	9,999 / $10,000,000.00	9,999 / $10,000,000.00		1 Any	1 Any	1 Any
ACH Payments	$10,000,000.00	9,999 / $10,000,000.00	9,999 / $20,000,000.00	9,999 / $10,000,000.00	1 Any	1 Any	1 Any

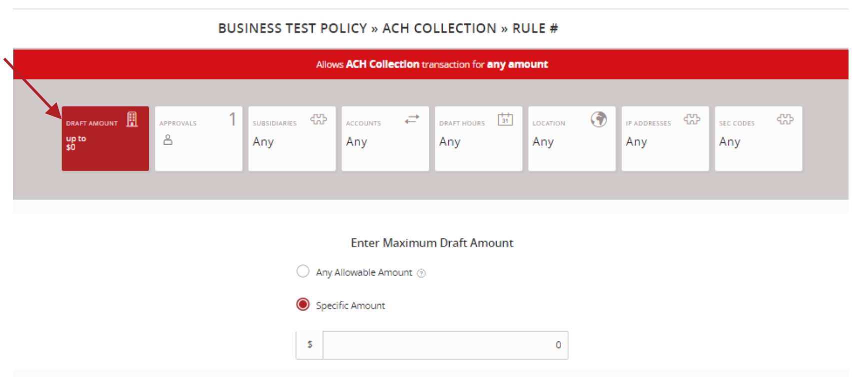
Allowed Actions

NOTE: One or multiple levels may be set up to establish general or specific user limitations.



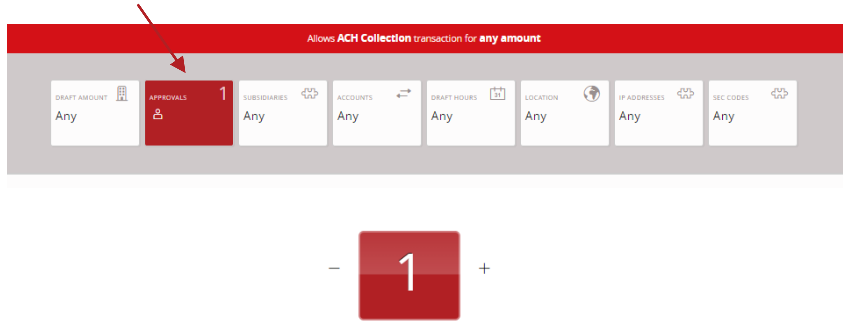
3. Select the 'Draft Amount' box. Specify the dollar amount that will be the limit for the allowed action being set up.

NOTE: A designation of 'Any' means that there is no dollar limit restriction for the draft amount, not to exceed the approved Fidelity Bank and Oklahoma Fidelity Bank limits.

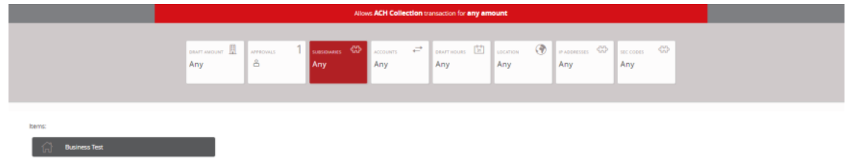


4. Select the 'Approvals' box. Between one and five required approvals can be set. Select – or + to change.

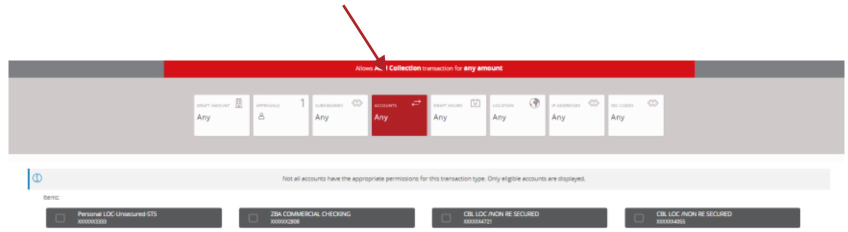
NOTE: The number of approvals designates how many users must approve the transaction before it is fully authorized for Fidelity Bank and Oklahoma Fidelity Bank to process.



5. Select the 'Subsidiaries' box. Select the subsidiary or subsidiaries allowed for this transaction type.

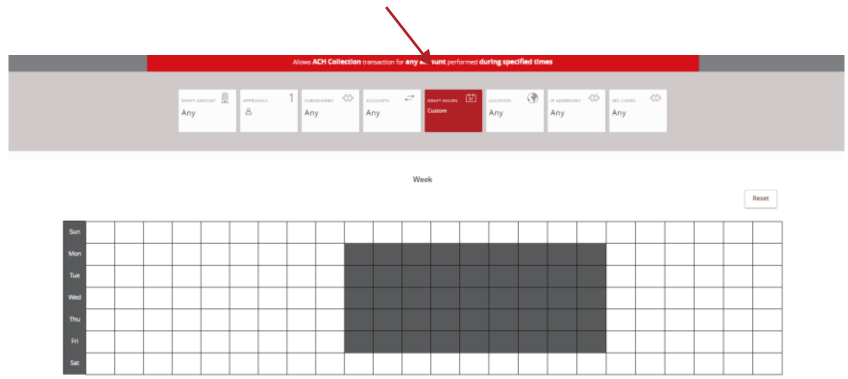


6. Select the 'Accounts' box. Choose the account(s) that can be accessed for this transaction type.

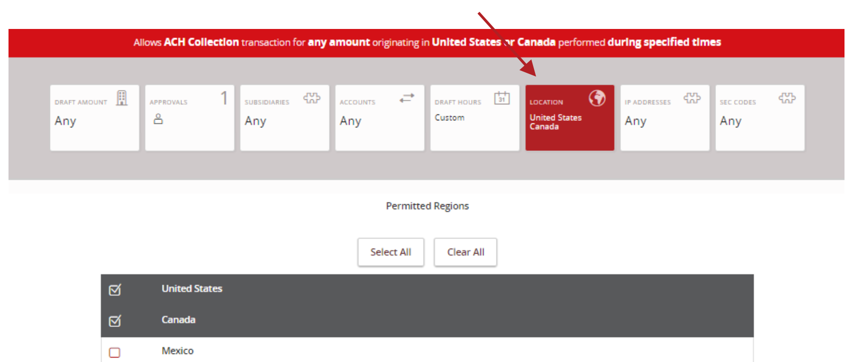


7. **Optional:** Select the 'Draft Hours' box. Select the days and hours allowed for this transaction type.

NOTE: The days of the week down the left side and the hours of the day across the top can be clicked to select an entire row or column. The individual boxes can also be selected or deselected. The organization will not have the authority to override pre-established policies set by Fidelity Bank and Oklahoma Fidelity Bank.



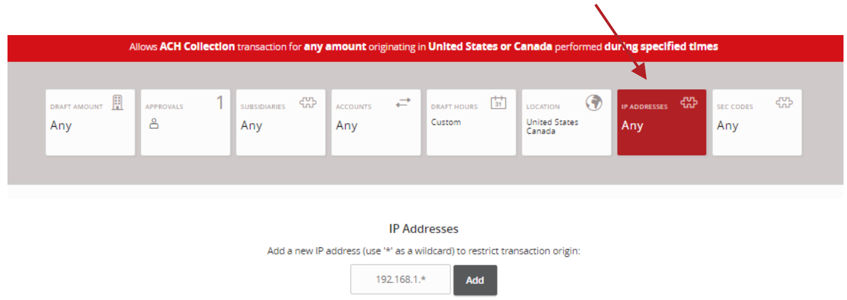
8. **Optional:** Select the 'Locations' box. Choose the country or countries within North America from where this transaction type may be drafted. Click 'OK' when done.



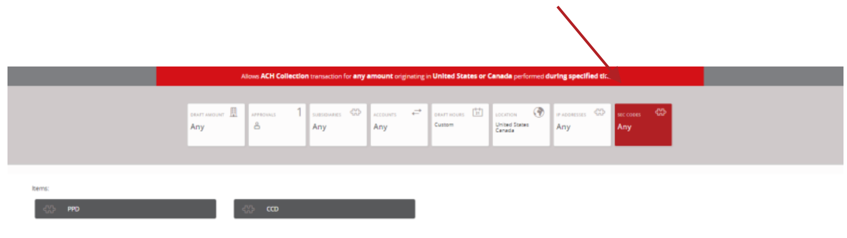
NOTE: If no countries are designated (Any), there will be no restriction placed on draft source location. Once a country or countries have been selected, IP addresses sourced from all other countries worldwide will be denied. The organization will not have the authority to override pre-established policies set by Fidelity Bank and Oklahoma Fidelity Bank.

9. **Optional:** Select the 'IP Addresses' box. Enter the IP address and/or IP address range(s) to be allowed from where this transaction type may be drafted. All other source IP addresses will be denied. Click 'OK' when done.

NOTE: If no IP address or IP address range is designated (Any), there will be no restriction placed on IP address origination.

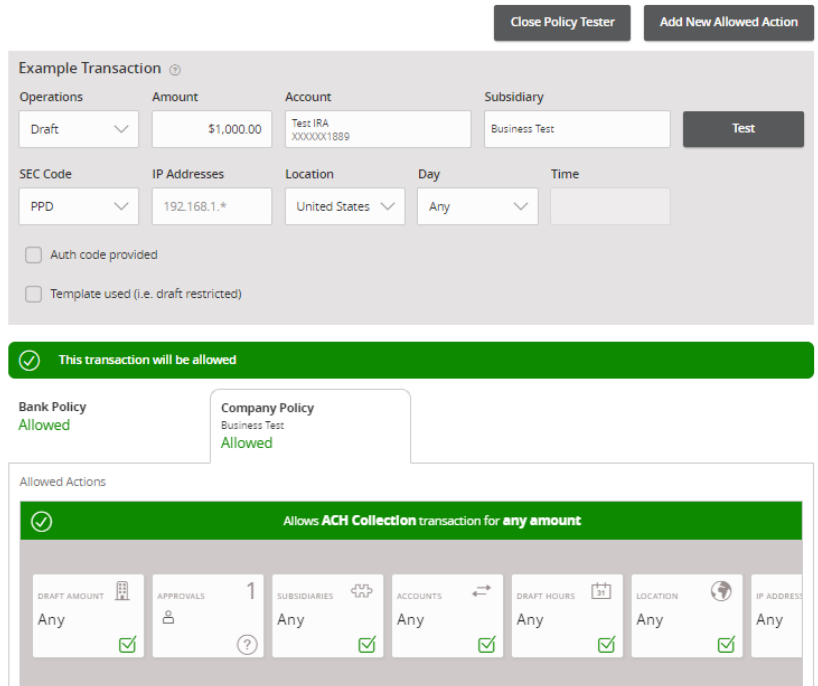


10. **Optional:** Select the 'SEC Codes' box. Select which codes are allowed for the transaction type.



11. **Optional:** Select the 'Policy Tester' to validate the Company Policy functionality to assure the setup is correct.

NOTE: If the policy test is unsuccessful, the reason for the failure will be designated on the screen.

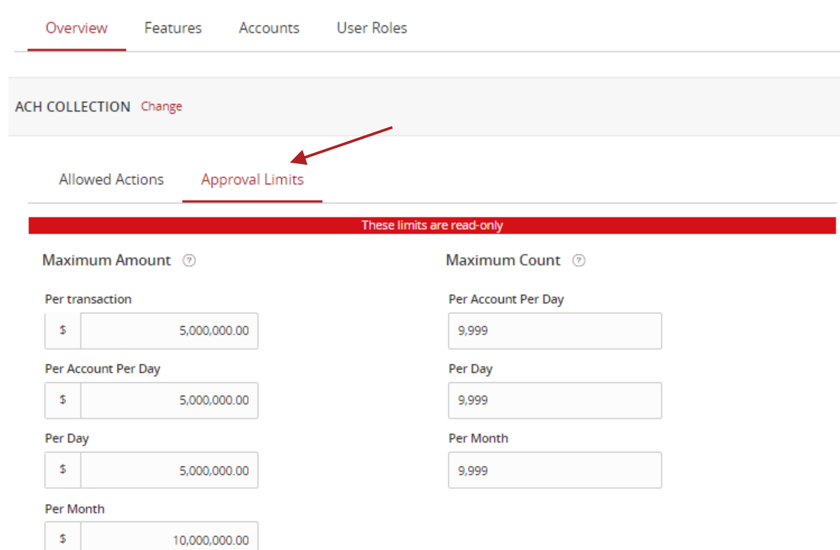


Approval Limits

12. Select the 'Approval Limits' tab to view the dollar and count limits assigned by Boston Private.

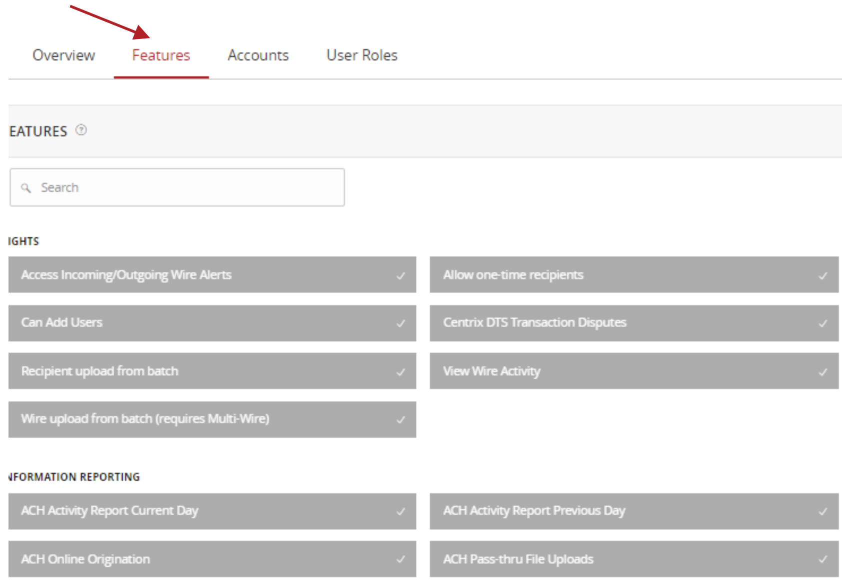
NOTE: Fidelity Bank and Oklahoma Fidelity Bank set the approval dollar limits for the Company Policy. This screen is for viewing purposes only and cannot be edited.

13. Repeat steps 2-12 for each transaction type.



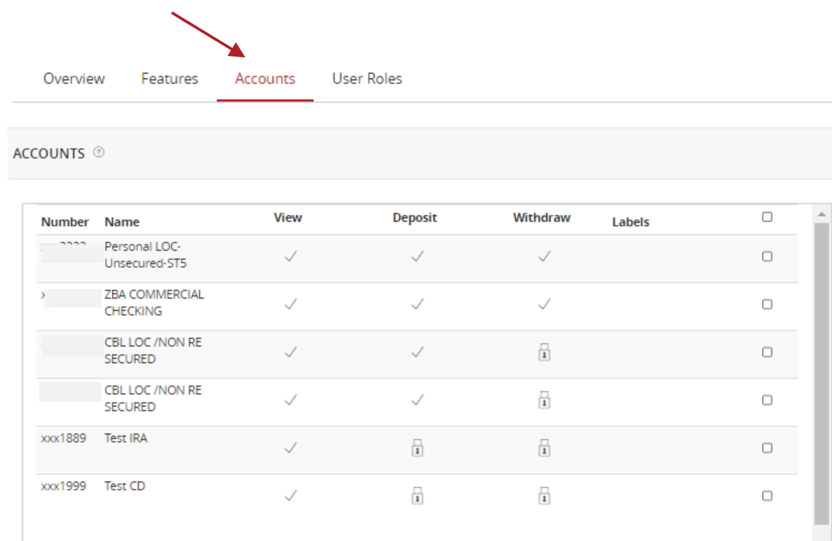
Features

14. Select the 'Features' tab to view the non-transactional features assigned by Boston Private.



Accounts

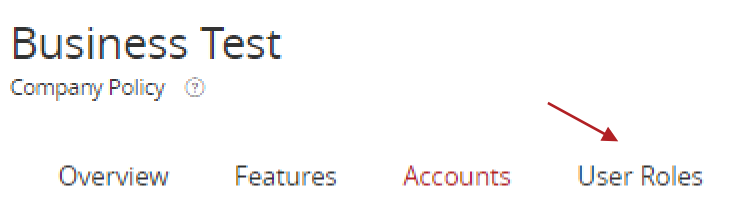
15. Select the 'Accounts' tab to view the account rights assigned by Fidelity Bank and Oklahoma Fidelity Bank.



NOTE: Fidelity Bank and Oklahoma Fidelity Bank set the account access for the Company Policy. These settings are for viewing purposes only and cannot be edited.

16. Select 'Save' to save information where applicable.

NOTE: It is not necessary to click 'Save' after setting up each transaction type. Click 'Save' once all necessary changes have been made to save time.



NOTE: The 'User Roles' tab is a shortcut for access to the 'User Roles' page. Reference the 'User Roles' Guide for instructions on this feature.