



USER'S GUIDE

WELCOME TO LIFESTYLE BANKINGSM

Thank you for joining Lifestyle Banking. This guide will help you get started using all the great tools that we have to offer. Remember, further questions can be directed to questions@lifestylebanking.com.

REGISTRATION

Once you signed up for Lifestyle Banking, your financial institution qualified you as a member by entering your first name, last name, and email address.

You should receive the first of two emails with the subject, "LifeStyle Banking Activation," from lifestyle@lifestylebanking.com that links you to a page where you confirm your email address.



If you have email filtering turned on, be sure to allow emails from lifestylebanking.com and/or check your filtered mail for these emails.

After confirming your email address, you will be asked to fill out a simple registration form.



Please be sure to enter all information. The HEALTH & FITNESS component requires age and gender to make the appropriate recommendations in regards to exercise and diet.

When you are complete, you will receive the second email with the subject, "Activation," that provides you with a unique link that will activate your Lifestyle Banking account.

You're finished the registration! Now you're ready to log in and start using Lifestyle Banking!

LOG IN

Your financial institution will have a log in box on their website that will make it easy to get to Lifestyle Banking. Simply use the username and password you created during the registration process to log in.

Go to Lifestyle Banking >>

Username

Password



Be sure to write down your username and password and keep it in a safe place.

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Welcome!

As a qualified member of the LifeStyle Banking program, simply enter your email address. You will then be asked to complete a simple form to complete the registration process.

Your e-mail address:

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Registration

The Health & Fitness component of Lifestyle Banking requires date of birth and exercise and diet. Please enter the information below.*

Email:

First Name: *

Last Name: *

Date of Birth:

Gender:

User Name: *

Password: *

Re-type Password:

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ID THEFT ALERTS

The first time you click on "ID THEFT ALERTS," you will be asked to set up your fraud protection. This process allows you to enter a variety of personal information that you would like to have monitored. Start the monitoring wizard and follow the on-screen prompts to fill in the appropriate information.



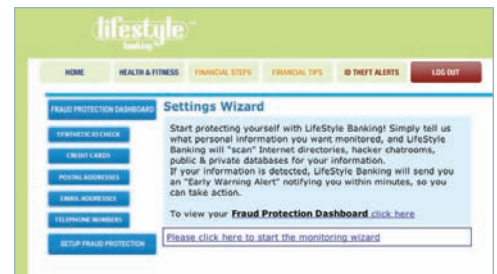
MAC USERS: ID THEFT ALERTS requires Mozilla Firefox as your browser to operate correctly. Go to www.firefox.com to download the latest version.



Through the set-up process, you can have Lifestyle Banking monitor:

- > Your Social Security Number (SSN)
- > Up to 5 credit card numbers (including check/debit cards)
- > Up to 3 email addresses
- > Up to 3 phone numbers
- > Up to 3 addresses

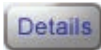
NOTE: Lifestyle Banking can monitor as much or as little as you choose.



ONGOING MONITORING

ID THEFT ALERTS will keep you up to date when its next scan will take place. If your "STATUS" goes up a level, you will be notified via email of the change. The email will come from info@lifestylebanking.com with a subject, "Lifestyle Identity Theft Alert." You can log on to Lifestyle Banking through your financial institution's website and see the updated status on on the "dashboard."

Click on the "Details" button to the right of the item with the increased threat level for more information.



You will be given different options to help protect yourself from Identity Theft. Following the options does not guarantee your identity from being stolen, but will help protect you and decrease the chances of it being stolen.



Some of the options suggested to protect yourself from identity theft are offered outside of your financial institution and Lifestyle Banking. It may cost you additional time and money to proceed with these outside services. These services are not affiliated with your financial institution or Lifestyle Banking.



Next Scan: 7/8/2008



Sample ID THEFT ALERT gauge indicating a "HIGH" alert status.

FINANCIAL STEPS



FINANCIAL STEPS gives you access to four different “courses” that cover financial subjects. Pick the 6-step program you would like to view and click on “Start Financial Course.”

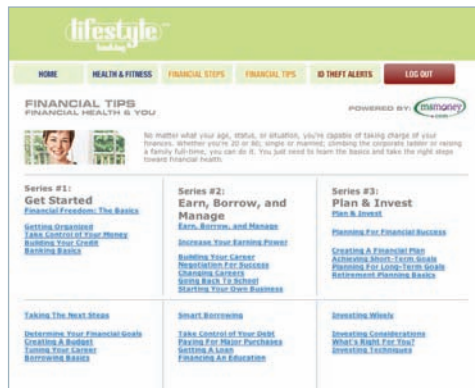


Start Financial Course »

A new browser window will open and the course will begin. Follow the on-screen prompts and answer the on-screen questions to proceed. When you are finished with the course, you can simply close that window to return to the main Lifestyle Banking site.

FINANCIAL TIPS

FINANCIAL TIPS cover a variety of financial subjects. Written by an advocate for financial health, you can browse through a variety of topics at your own pace.



HEALTH & FITNESS

The HEALTH & FITNESS component is the most content-rich part of the site. It can be as in-depth as you want your experience to be or you can choose to use only specific components that fit your interest.

The first time you enter the HEALTH & FITNESS area, you will be asked to complete a HEALTH PROFILE. Please complete this brief questionnaire as it will give you a more customized experience within this section.

Once you have completed the questionnaire, you can continue to the HEALTH & FITNESS dashboard.

GetPHIT

If you would like to take advantage of the exercise and training portion, you will want to click on "Start Setup" under the GetPHIT header.

First, select the plan you would like to follow by clicking on one of the five main types of plans. Within each plan are more specific choices that you can choose. Click on each one for a description. When you find the plan you like best, click on "Set as Current Plan."

GetPHIT - Exercise Plan
First Time Fitness : Beginning Strength

Plan Description
The Beginner's Strength plan is a great introduction to the world of resistance training. Whether your goal is to increase tone, definition, strength, or muscle mass, you can witness visible results without having in past experience with strength workouts. This plan targets every major muscle group by prescribing effective, level-appropriate resistance exercises and provides motivation to help you continue to make progress.

Close X Set as Current Plan »

Follow the plan setup screens and input information to the best of your knowledge. You can modify these selections later if you choose.

Once finished, you will see the main GetPHIT screen that shows your workout routine, calendar, and the ability to report activity. You can report activity on a daily or weekly basis.



By reporting data, the GetPHIT program will advance your training with you and track your progress better.

You can make a number of modifications to the plan including moving up a level or down a level if you feel that you are not ready for the recommended exercises.

Welcome

You now have a complete health and wellness solution available at the touch of your mouse! We recommend you start by building a customized fitness, nutrition and/or life-skills plan and then utilize Coaching, The Clubhouse and Rewards to supplement your progress.

To begin your plan set-up click the button below and answer the Health Profile questions. The answers you provide will help us create wellness plans personalized just for you!

[Take the Health Profile »](#)

GetPHIT

Build a Customized Fitness Plan

» [Start Setup](#)

Choose a Plan

» First Time Fitness

» General Fitness

» Do-It-Yourself

» Body Zone

» Athletic Training

EatPHIT
 Create a Personalized
 Nutrition Plan

» [Start Setup](#)

EatPHIT


If you would like to take advantage of the diet and nutrition portion, you will want to click on "Start Setup" under the EatPHIT header.

First, answer two questions on what your goals are and the amount of daily activity you have. From there, you can choose a plan that fits you best.

Choose a Plan

▼ **Plans**

- » [Healthy Balance](#)
- » [Heart Smart](#)



Click on each option to see a description of the plan. When you have made your choice, click on "Set as Current Plan."

[Set as Current Plan »](#)

Once finished, you will see the main EatPHIT screen that shows your daily menu, daily nutritional servings, calories, and the ability to report activity. You can report activity on a daily or weekly basis.



You can modify your daily meals and EatPHIT will recalculate your daily nutritional intake. You can also have EatPHIT help you create a shopping list so you can stick to your plan.

Daily Nutritional Servings

Grains	<input type="text" value="5.75"/>	5.75
Fruits	<input type="text" value="3.5"/>	5.75
Vegs.	<input type="text" value="4"/>	5
Dairy	<input type="text" value="3"/>	3
Meats/ Beans	<input type="text" value="4.25"/>	5.25
Fats/ Oils	<input type="text" value="5.25"/>	7
Sugars	<input type="text" value="0.5"/>	3
Water	<input type="text" value="0"/>	4

Planned
 Recommended

Calories

Daily Intake
 0 Consumed
 1800 Recommended

Percentages

Carbs
 Protein
 Fats



My Tools

- » [Create Favorites](#)
- » [Build Shopping List](#)
- » [Change Plan](#)
- » [View & Print Plan](#)

LivePHIT

If you would like to take advantage of the exercise and training portion, you will want to click on "Start Setup" under the GetPHIT header.

You can either take the LivePHIT Assessment or simply pick a plan on your own.

[Take the LivePHIT Assessment »](#)

Select the plan you would like to follow by clicking on one of the four main types of plans. Within each plan are more specific choices that you can choose. Click on each one for a description. When you find the plan you like best, click on "Set as Current Plan."

LivePHIT - Life Management Plan
Community Goal: Good Neighbor
This goal relates to your community involvement.

Plan Description
Do you know who lives next door? Would you feel comfortable telling your children to go the neighbor's house if they needed assistance and you weren't home? Knowing your neighbors will not only make you feel more secure, but it can also help you to develop lasting friendships. If you would like tips on how to get to know your neighbors, try the tasks associated with this LivePHIT plan. If you're lucky, you may end up with fresh baked cookies on your porch or even a trustworthy babysitter!

LivePHIT Assessment Grade:


[Close X](#) [Set as Current Plan »](#)

Once finished, you will see the main LivePHIT screen that shows your 7 Day Assignment.

HEALTH & FITNESS ADDITIONAL FEATURES


Be sure to explore the other options that the HEALTH & FITNESS sections have to offer, including special recipes, daily articles, and coaching access.

Today's Recipe



Barbequed Chicken
Don't forget to remove the skin and fat to keep this zesty dish heart-healthy. [Get the recipe in the clubhouse.](#)

Today's Article



New Years in September
For many people, the beginning of school and a new season make September feel like the start of a new year. Researchers say this "starting over" time of year, when routines are in flux, is a perfect opportunity to pick one or two habits to change... [Read the article in the Clubhouse!](#)

LivePHIT

Select a Life Management Plan

[» Start Setup](#)

Choose a Plan

[▶ Self](#)

[▶ Community](#)

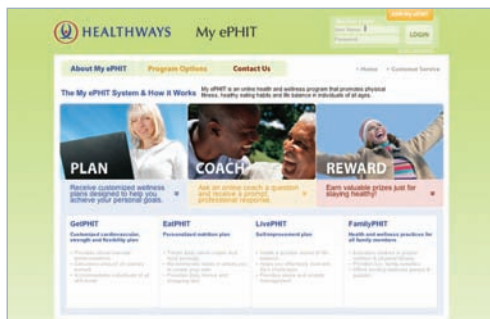
[▶ Values](#)

[▶ Others](#)

LOGGING OUT OF HEALTH & FITNESS

LOG OUT

When you log out of the HEALTH & FITNESS area, you will see the screen below. This is the general Healthways® description and login screen, your username and password will not work on this screen. Simply close this window to return to the main Lifestyle Banking site.



PRIVACY POLICY

This Privacy Policy applies to all Personally Identifiable Information about you that is obtained by Lifestyle Banking in connection with providing you financial information, personal health improvement training informational services, and identity theft alert services. Our policy will continue to cover information we may collect about you during the course of our relationship as well as after the relationship has ended.

In order to use the Lifestyle Banking website all users are required to be registered. To complete registration, they will need to provide us with first and last name, e-mail address, mailing address, date of birth, and gender. All users that choose to utilize the My ePHIT fitness, nutritional, and life skills programs will be prompted to provide additional personal health information. This information is required so the expert system can accurately customize a suitable program for the individual based upon health related specifications and recommendations. All users that choose to utilize the ID Theft Alerts will be prompted to provide personal information including Social Security Number (SSN), credit card numbers, and more. The ID Theft Alert information is protected by a Secure Socket Layer (SSL) encryption, the best encryption software in the industry.

The privacy of your experience within our site is increased by our system and database having internal controls, access requirements and safeguards designed to meet our stringent privacy protocol. Access to personal information is limited to only those employees who need to know the information to provide services to you. We maintain physical, electronic, and procedural safeguards to protect personal information and we regularly review our security standards and procedures to protect against unauthorized access to personal information.

Except as set forth in this policy, Lifestyle Banking will not disclose gathered information to any unaffiliated companies. Disclosure of information to third parties will not be used in a manner that can be extrapolated to identify or contact you ("Personally Identifiable Information") without your permission. Any information provided to third parties from Lifestyle Banking about you will be treated in accordance with this privacy policy, unless you are otherwise notified and expressly consent to such information being given. In the following limited circumstances we will consider, and may release, Personally Identifiable Information to third parties without your permission: (1) to comply with valid legal requirements such as a law, regulation, search warrant, subpoena, or court order; or (2) in special cases such as a physical threat to yourself or others.



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