



**PORTFOLIO ONLINE  
USER GUIDE**

MAY 2011

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## Introduction

Enjoy the convenience of online account access with Portfolio Online. View more information than ever before, plus leverage enhanced features to help monitor your account(s) and manage investments. Portfolio Online offers new navigation controls that assist in personalizing how you view your account information through saved PC settings and site design, using filtering controls and expand/collapse features.

## Key Features

Portfolio Online was built with you in mind, providing features and capabilities you have been asking for, including:

- Single-click to view an individual account or an aggregate of multiple accounts.
- A holistic presentation of your total portfolio.
- Enhanced analytical tools to help value and analyze your portfolio.
- Single-click to view a year-to-date summary of account activity with the option to drill down to view the underlying list of transactions.
- Convenient online access to statements.
- Data extraction through a direct feed to Quicken or the use of a sophisticated extract creation feature that allows easy integration to in-house applications.

## Accessing Your Account

To access Portfolio Online you need to do the following:

- ❖ Inform your Relationship Manager that you would like online access and they will provide you with the sign up form and user guide to view your accounts online.
- ❖ Upon receiving your assigned user id and first time password from your Relationship Manager – you can access Portfolio Online from [www.clermontwealth.com](http://www.clermontwealth.com).

CLERMONT WEALTH STRATEGIES

ABOUT US OUR PHILOSOPHY SERVICES & SOLUTIONS COMMENTARY & PERSPECTIVES

Customer Login

Online Brokerage  
401K Access  
Portfolio Online  
Asset Management Account

Not everything that counts can be counted,  
and not everything that can be counted counts.  
– Albert Einstein

Best Wealth Manager in Central PA  
Fulton Financial Advisors/Clermont Wealth Strategies was recently recognized as the Best Wealth Manager in Central PA for 2011 by the Central Penn Business Journal (CPBJ)... [learn more >>>](#)

100 Most Trustworthy Companies  
Fulton Financial Corporation, our parent company, has been named one of the nation's 100 Most Trustworthy Companies by Forbes... [learn more >>>](#)

Marcellus Shale Land Owners  
Signing a lease agreement for drilling can lead to many questions. We help land owners sort out the details... [learn more >>>](#)

Under Customer Login – click on Portfolio Online

# New Client Log In

If you are a new client accessing your account online for the first time you will be prompted to enroll in Secure Sign On. Secure Sign On is a service to help protect you from fraudulent online activity. It provides you with visual cues when you sign on so you know that you are on our Web site and it is safe to enter information. Secure Sign On also helps us ensure that only authorized individuals can access financial information online, meeting Federal guidelines and protecting your client confidential information.

1. To log in, first access the site.



**Welcome to Portfolio Online!**  
Please enter your access ID and click "Continue."

Access ID:

Clermont Wealth Strategies operates through Fulton Bank, N.A. and other subsidiaries of Fulton Financial Corporation.

Securities and Insurance Products:  
Not FDIC-insured • Not Insured by any Federal Government Agency  
No Financial Institution Guarantee • May Lose Value • Not a Deposit

**Portfolio Online**

Your privacy is our responsibility.  
We promise to keep your personal information private and secure. To learn more, please read our [privacy policy](#).

Enter your access ID and click Continue to begin the Secure Sign on enrollment process.



2. Enter the password provided to you.



**Enter your password below to sign in**

We have added a Secure Sign on service that makes your experience more secure than ever. Please enter your initial password and click "Sign in." Once you are signed in, we'll explain how to set yourself up for this additional security feature.

Password:

Enter your password.



3. Enroll in Secure Sign On by completing the following steps.



Set Up Secure Sign on

To protect your privacy, we've developed the Secure Sign on service. Setup is required but takes just a few minutes. Here's what to expect.

- **Step 1 - Select a picture and personal phrase.** These visual clues are displayed when you sign in and are your assurance that it is safe to enter information.
- **Step 2 - Provide answers to challenge questions.** These questions may be asked during the sign in process to confirm that only an authorized individual can access financial information online.
- **Step 3 - Register your computer (or not).** We ask that you register computers commonly used to access your financial information online. This authorization helps us ensure that only recognized locations are accessing your information online.
- **Step 4 - Provide Information.** The information is used to securely encrypt the previously entered authentication information.

Click "Begin setup now" to start. This process only takes a few minutes to complete and is vital in our efforts to prevent fraudulent activity.

Begin setup now

Click Begin Setup Now to continue with the enrollment process. →

4. Select a picture and enter a phrase you want to use as confirmation that you are on our Web site.



Set Up Secure Sign on

Step 1 of 4 - Select a Picture and Personal Phrase

To speed the setup process, we have selected a picture for you. Before you click "Continue setup," be sure to enter a personal phrase.



Enter a personal phrase:

Your phrase will always appear alongside your picture when you sign in. A phrase can be up to 40 characters long.

Continue setup

If you'd like, click a different picture to replace the picture above.



If you have time, you can browse more pictures by category.

Category: [Select Category] Browse

Need to cancel? We encourage you to complete the Secure Sign on setup now. If you want to continue later, you'll need to start from the beginning.

Select a picture and enter a phrase. →

Click Continue Setup.

5. Next, select and answer challenge/confirmation questions. **NOTE:** The answers to your challenge/confirmation questions are case sensitive.



Set Up Secure Sign on

**Step 2 of 4 - Provide Answers to Challenge Questions**

Please use the following drop-down lists to choose four questions that are relevant to you, and then enter answers for those questions. When you are done, click "Continue setup."

Note: It is very important that you provide answers you can remember easily. For best results, use true answers instead of made-up answers, and avoid answers with tricky spelling or punctuation.

Question:

Answer:

Question:

Answer:

Question:

Answer:

Question:

Answer:

[Need to cancel?](#) We encourage you to complete the Secure Sign on setup now. If you want to continue later, you'll need to start from the beginning.

← Select and answer four challenge questions.

Click Continue Setup.

6. Decide if you want to register this device as an authorized location from which to access your account information in the future.



Set Up Secure Sign on

**Step 3 of 4 - Register Your Computer**

When you register your computer with the Secure Sign on service, it helps us to know who you are when you sign on to your accounts. If we don't recognize your computer, you will still be able to access your accounts, but you will be asked to answer challenge questions as part of the sign-on process. So, for a faster sign-on process, you will want to register this computer.

**Register this computer.** Check this option if you commonly use this computer to access your financial information online. We will save a cookie to this computer to identify it as a registered location for accessing your financial information.

**Do not register this computer.** Check this computer if you do not want to have this computer identified as a registered location for accessing your information. Instead, additional questions will be asked when you sign in to protect your personal information.

[Need to cancel?](#) We encourage you to complete the Secure Sign on setup now. If you want to continue later, you'll need to start from the beginning.

← Register your computer as a secure location. Registering places a cookie on your device so future log ins recognize the device and eliminate the need to answer challenge questions.

Click Continue Setup.

7. Confirm your personal information.



Set Up Secure Sign on

**Provide Information**

Please verify your information. You can change your information directly on this page. When you are done, click "Continue setup."

The email address entered is used for security encryption only. It is not used for solicitation purposes.

**Personal Data**

First name:

Last name:

Email address:

[Need to cancel?](#) We encourage you to complete the Secure Sign on setup now. If you want to continue later, you'll need to start from the beginning.

Confirm your name and enter an e-mail address.



Click Continue Setup.

8. Enter a new password. Be sure to make note of the password rules.

Set Up Secure Sign on

**Your setup information has not yet been submitted.** Please verify your information and enter your password before clicking "Submit". If you want to make a change before submitting, click the appropriate change link.

**Picture and Personal Phrase**

[Change information](#)



Testing123

**Questions and Answers**

[Change information](#)

In what year were you married? (YYYY)	2011
What year did you graduate from college? (YYYY)	2012
In what year did you buy your first home? (YYYY)	2013
In what year did you graduate from high school? (YYYY)	2014

**Computer Registration**

[Change information](#)

This computer will not be registered. Instead, additional questions will be asked when you sign in to protect your personal information.

**Provide Information**

[Change information](#)

First name: TESTER

Last name: TEST

Email address: TEST123@YAHOO.COM

**New Password**

Your password is a key part of Secure Sign on and must be submitted here with your setup request. This new password may be the same as your existing password but must be reentered below.

Passwords are case sensitive, and must be 8-32 characters long.

New password:

Confirm password:

Enter a new password.

Your password must be 8-12 characters, and must contain both alpha and numeric characters. Your password cannot be re-used again for the next 6 password changes.



Click Submit.

9. You are now ready to access your account information.



Set Up Secure Sign on

**Setup is Complete and Successful**

You are now set up for Secure Sign on. The next time you sign in:

- You will be asked for your Access ID
- You will be shown your picture and personal phrase (so you know it's us)
- You will be asked for your password

If you sign in from a computer that is not registered, you will also be asked challenge questions.

You have finished the Secure Sign On enrollment process.

Click Access Your Accounts.



## Existing Client Log In

If you have accessed your account online in the past but have not signed into our new and improved site, you will be prompted to validate your picture and phrase and answer two challenge questions. If you do this correctly, you will be prompted to enter your password to gain access to your account information.

1. First access the site.



Enter your password below to si

Please enter your password and click "Sign in".



**Testing123**

This picture and personal phrase are displa access this page. If you don't recognize thir before you continue.

Password:

Enter your access ID.



Click Continue.

2. Next, ensure your access to the site by reviewing your picture and phrase. If the picture and phrase are unfamiliar to you, select cancel and contact your Relationship Manager. Otherwise, validate your identity by answering your challenge questions and registering your device.

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WEALTH STRATEGIES

Answer the questions below to sign in

You have not registered this computer for access to your accounts. To protect your personal information, please answer the questions and click "Continue".

---

**Testing123**  
This picture and personal phrase are displayed every time you access this page. If you don't recognize them, please contact us before you continue.

---

In what year did you graduate from high school? (YYYY)

In what year did you buy your first home? (YYYY)

Check this option if you want to register this computer with our Secure Sign on service. On a registered computer, you are not asked to answer questions when you sign in - making it faster to access your accounts.  
Note - Registering a computer ensures that only recognized locations are accessing your information. We don't recommend registering public computers or computers you use infrequently to access your accounts.

---

Answer the two challenge questions.

Register this as an authorized device by selecting the check box.

Click Continue.

**Note:** If you register your device, a cookie is placed on the device so that the next time you log in, you need only enter your access ID and Password to gain entry to the site.

3. Finally, enter your password to gain access to the site. Select Cancel to abort the process.

CLERMONT  
WEALTH STRATEGIES

Enter your password below to sign in

Please enter your password and click "Sign in".

---

**Testing123**  
This picture and personal phrase are displayed every time you access this page. If you don't recognize them, please contact us before you continue.

---

Password

---

Enter your password and click Sign In.

## Subsequent Log In

Once you have completed the Secure Sign On enrollment and registered your device, subsequent log ins are fast and easy.

1. On the site Log In page, enter your access ID and click select Continue.
2. On the password page, enter your password and click Sign In.

## Client Agreement

You may be prompted to accept the terms and conditions of use of the site. Selecting Yes to the terms and conditions of the Online Agreement completes the Log In process, and provides access to the site and your account information. If you wish to review the terms, select the link provided to view the details. If you choose not to agree by selecting No, you will not gain access and will be reverted to the initial Log In page. Please contact your Relationship Manager with any concerns you may have.



Accept the Terms and Conditions of the Agreement below to sign in

Please select from the options below, and click "Continue".

I accept the terms of the agreement

I decline the terms of the agreement

[View the Terms and Conditions of the Online Client Agreement](#)

This version of the Online Client Agreement was last updated on:

April 15, 2011

Accept the terms and conditions by selecting the radio button.

Click Continue.

# Page Features

Understanding how to navigate to information will allow you to move quickly and easily throughout the product. The pages within Portfolio Online have been designed to provide a consistent experience throughout the vast array of features. Each page has the following areas: a Banner, Navigation Menu, Page Heading with Controls, Filter, and Data Information.



## Banner

The Banner area of the site includes general features consisting of:

- Preferences for the determination of your initial page upon log in; your preferred viewing method, individual account versus group; and various other options.
- Access Management providing the options to change your password and your access ID. Changing your access ID will require you to go through the Secure Sign On enrollment process.
- Home link for easy access to our corporate site.
- Online Help providing page-level help, including descriptions of the fields of information on the page in view. Be sure to select the Product Info link within Help for more information on system settings and navigation tips.
- Contact Us for quick access to your Relationship Manager and Investment Officer, providing you assistance with any questions you may have.
- Log Out to end your session of viewing your account activity.

Additional features in the banner may include the ability to:

- Obtain a market quote direct from the exchanges with a single-click of the Get Quote button. The first time you request a quote will prompt you to accept the terms and conditions of a Stock Exchange Agreement. Failure to accept the agreement will prohibit you from obtaining real-time quotes.
- Track the stock price on up to 20 individual stocks or indices.

## Navigation Menu

Primary navigation features provide you with access to account-specific information as it relates to the financial marketplace, account analytics, transaction activity, statements, and trading. Below is a listing of some of the many features Portfolio Online offers:

- Portfolio – View position allocations and gains/losses, equity and fixed income analytics, and personal rates of return.
- Activity – View a snap shot of year-to-date transaction activity with links to the individual transactions.
- Documents – Access electronic statements.
- Tools – Calculate cash flows, use calculators to plan for life events and download information for use in third party software like Quicken.
- Group Accounts – Assemble authorized accounts into groups for easy review and management of investments.

## Page Heading and Controls

The page heading identifies the selected page. It also may include the opportunity to download The page information into a spreadsheet or print the information.

### Downloading

Selecting Download on a page will automatically launch a pop-up window confirming the desire to download the page information to a Microsoft® Excel® spreadsheet. Doing so allows you to use the information as desired. You may print or save the spreadsheet for your own use.

### Printing

Selecting print will either launch a PDF type report or a browser print. PDF type reports can be printed or saved for your own use.

## Filter Area

The Filter area on the page allows you to view the information the way you want it.

### Show/Hide Filter Options

To create a view of information to your liking, select the icon (▶) next to the title Additional Filters to show the available filters for selection. Populate the fields desired. The Go button changes to green, indicating the need to select it to update the page. The site saves your request to have the Filter area expanded on the page by adding a cookie on your PC. If you wish to have this area closed upon entry to the page in the future, select the icon (▼) to hide the additional Filter area.

### Viewing a Group or an Individual Account

The Filter area also provides single-click access to view the information in aggregate form. This means that when viewing by group, the page will sum all of the information for the accounts in the group and display the aggregate. For example on the Portfolio Positions page, if View By Group is selected, the site will display only one position of a stock, Coca Cola, with the listed information as the sum of all the accounts holding it. It will not list the holding multiple times per the number of accounts held in.

## Data Information Area

Every page includes a data information area. How the information is displayed varies and is based on the purpose and need of the information. Many pages display the information totals at the top of the page eliminating the need to scroll down the page. Many pages display lists of Information and some include charts or graphics. The information is displayed in a variety of ways to get you what you need in a single click.

### Messages

Some pages include informational messages concerning the content on the page or instructions for viewing the page. These messages are located beneath the filter area. In addition, if there are any errors or exceptions to the information requested or viewed, messages will also display in this area but will be in bold and red to alert you to the condition.

### Show/Hide Summary Sections

Some pages display graphical information and detailed listings, others display summarized charts with links to view additional information. Summary sections offer the opportunity to show or hide the graphic or chart. Your selection to show (▼) or hide (▶) will be stored as a cookie on your PC so when you return to the page in the future, it is displayed as you last left it.

## Next Step Options

Some pages include Next Step options for obtaining additional information concerning a selected position or transaction activity. Selecting a Next Step option presents the information in a pop-up window so that you do not lose your place on the page. Examples of Next Steps include Tax Lot detail, transaction activity, and detailed security information.

## Navigating Your Account

Navigating through your account information is easy as selecting any one of the main navigation tabs and then selecting the desired page to view. Included below are examples of just some of the pages you may want to view.

## Portfolio Positions

The Portfolio navigation feature offers investment analytics on your positions; from simplistic views of positions to more extensive equity and fixed income diversifications, bond maturity views, and an investment objective comparison. One of the navigation options is the Positions page. This page provides additional choices for displaying the holdings of the account or group of accounts in a meaningful and analytical manner. The sub menu options include:

- Allocation – Asset diversification as compared to the total market value.
- Income – The estimated income expected on the position and the yield-to market.
- Gain/Loss – Summarized gains/losses incurred and the unrealized impact per position.





## Tools/Downloads

These three separate options allow quick access to research an individual account or group of accounts. This flexible feature provides you with the opportunity to select the fields of information and the desired output format. You can also save the format for future use. The three download options include: Portfolio, Tax Lots, and Activity.

CLERMONT WEALTH STRATEGIES

Friday, April 22, 2011 12:22 F

Preferences | Access Management | Home | Help | Contact Us | Logout

4/22/2011 12:22 PM (NASDAQ COMPOSITE INDEX: 2,828.15 -17.45 -0.62%) (NYSE COMPOSITE INDEX: 8,944.36 -46.77 -0.52%) As of 11:59 EST 21 Apr 2011 (NASDAQ COMPOSITE INDEX: 2,828.15 -17.45)

Portfolio | Activity | Documents | Tools | Links | Group Accounts

Calculators | Cash Forecasting | Download Activity | Download Portfolio | Download Tax Lots | Quotes

Tools Downloads Activity

View By: EXAMPLE SMITH COMBINED RELATIONSHIPS Account: 11-P001-01-7 FFA PERSONAL REP. MODEL GO

Additional Filters

\* THE 36 CHARACTER DOWNLOAD TITLE \*

Created: 04/22/2011 Modified: 04/22/2011  
Last Accessed: 04/22/2011

Specify download and filter information:

Download Information		Download Filters	
Download Type	Individual Account	<input checked="" type="radio"/> Default Filter	All Activity
Format Type	Excel	<input type="radio"/> Symbol	
<input checked="" type="radio"/> All Fields	<input type="radio"/> Select Fields	<input type="radio"/> Dollar Amount	Greater than or equal to
		Sort By	Plotting Date

Save | Rename | Attach to ID | Reset | Delete | Go to Preview and Execute

Select the field(s) of information on the left pane and click Add to add to the Custom Format list on the right pane. Use the up and down arrows to determine field placement.

Account Header - Fields		Account Header - Custom Format	
Field	Length	Field	Length
Account Number	9 AN		
Administrative Officer	3 AN		
Investment Officer	3 AN		
Holdings/Anytime Custody	1 AN		

Select the desired output format.

Select the desired fields of information.

## Links

This feature provides quick access to our home pages, newsletters, and bank affiliate websites. Additionally, there is a link to the Asset Management Account website to view checking and margin line of credit information (if applicable) which you will need to use your login information.

CLERMONT WEALTH STRATEGIES

Thursday, April 20, 2011 2:24 PM

Preferences | Access Management | Home | Help | Contact Us | Logout

4/20/2011 2:24 PM (NYSE COMPOSITE INDEX: 8,945.17 -12.00 -0.13%) As of 12:54 EST 20 Apr 2011 (NASDAQ COMPOSITE INDEX: 2,843.91 -5.87 -0.21%) (NYSE COMPOSITE INDEX: 8,945.17 -12.00 -0.13%) As of 12:54 EST

Portfolio | Activity | Documents | Tools | Links | Group Accounts

Links

Select a link to launch the site

Site Name

- Asset Management Account
- Clermont Wealth Strategies
- Clermont Newsletter - Navigator
- Clermont Newsletter - Weekly Commentary
- FNB Bank
- Fulton Bank
- Fulton Financial Advisors
- Fulton Financial Corporation
- Fulton Mortgage Company
- Lafayette Ambassador Bank
- Silverdale Community Bank
- Swireford National Bank
- The Bank
- The Columbia Bank

Click on a link to view a website or newsletter

# Group Accounts

The Group Accounts feature gives you the opportunity to create your own grouping of accounts for information gathering and investment management. You determine the group name and select the underlying accounts. Once a group is created you can use the list throughout the site, eliminating the need to memorize account numbers or account titles.

Select the checkbox next to the desired accounts and click the Add link.

Selecting an account with a Show/Hide icon will bring all the accounts in the relationship into the group.



# Snapshot

This feature allows you to quickly and easily view the total market value of your relationship and provides direct links for each account or system generated account groups to view further detail.

Go to Portfolio - Snapshot on the Menu Bar.



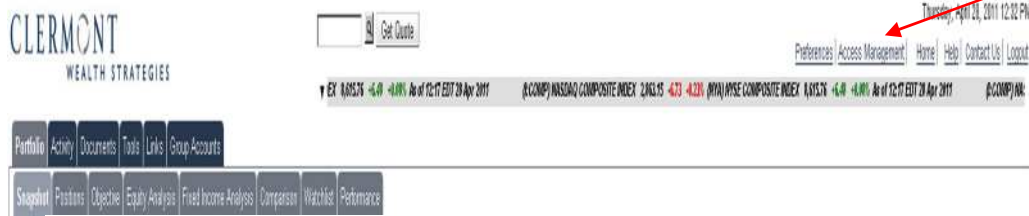
# Special Features

Portfolio Online provides you with new features and capabilities to give you more information tailored to your needs

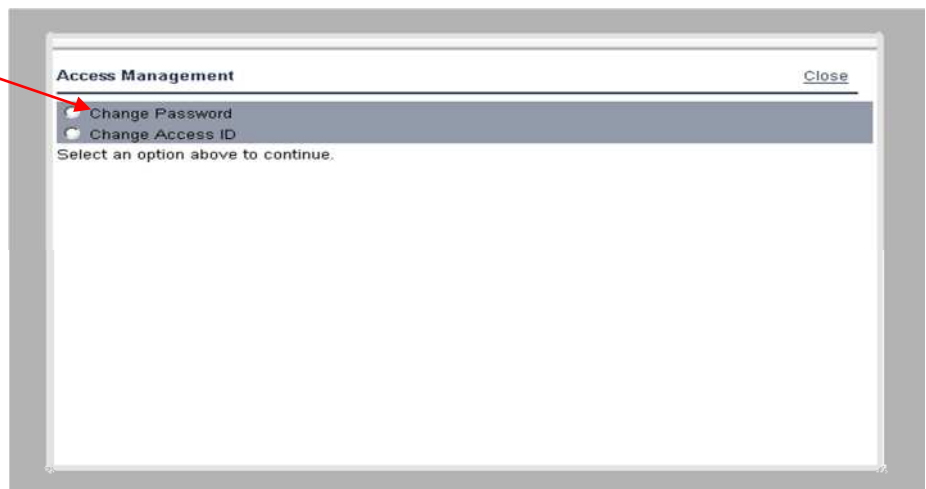
## Access Management

This feature gives you the ability to change your User ID and password as desired which are meaningful to you.

Go to Access Management In the Banner area.



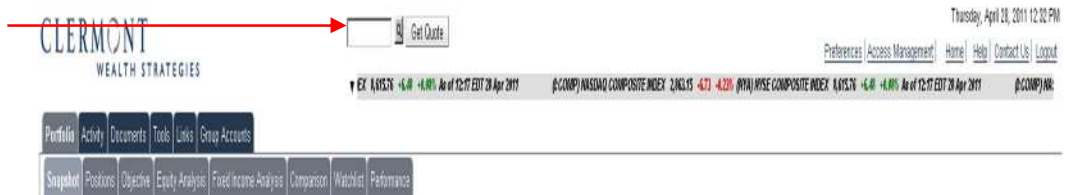
Select Change Password or Change Access ID



## Quick Quotes

This feature allows you to obtain a market quote and additional market information for a designated ticker symbol. Enter the ticker symbol and click on Get Quote

Enter a ticker Symbol and click on Get Quote.



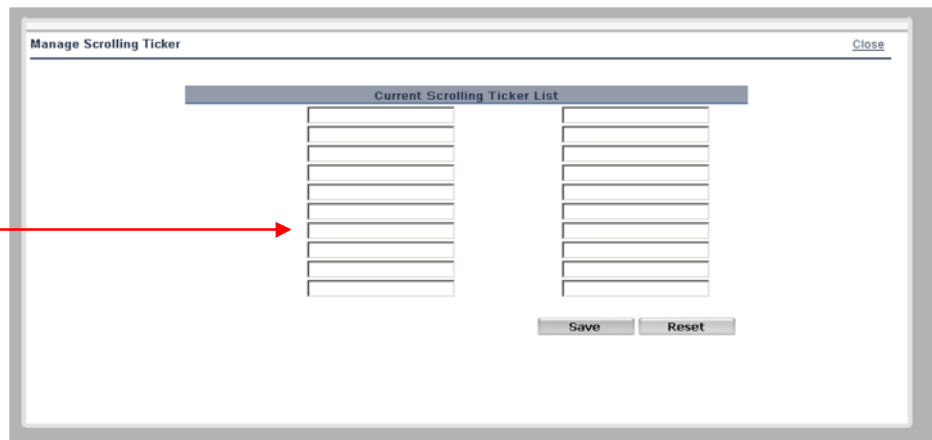
## Scrolling Ticker

This feature displays a ticker tape across the top of every page and you can personalize the ticker symbols you wish to see under Preferences – Manage Scrolling Ticker. If you do not want to view – you can opt to collapse and close it from displaying using the collapse icon. The setting is saved so that you do not have to collapse every time you enter the site.



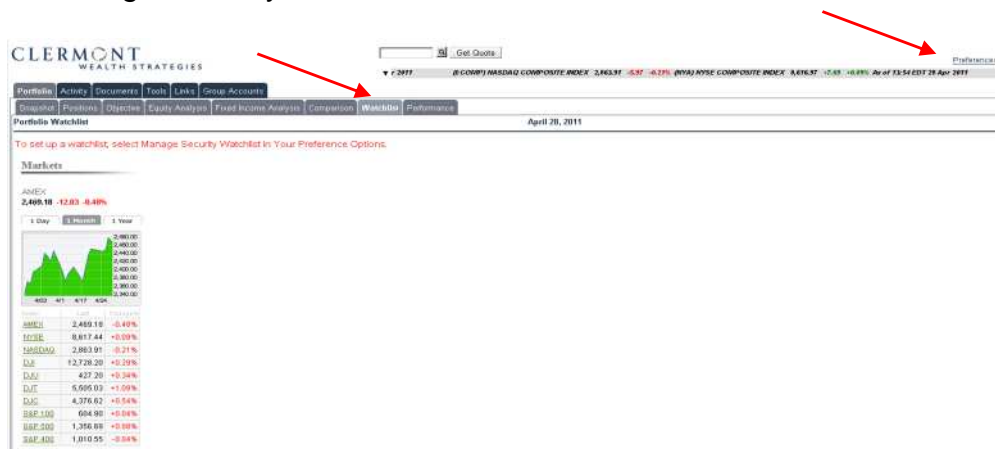
Enter the ticker symbols for the securities you want To see displayed in The Scrolling Ticker.

Click Save.



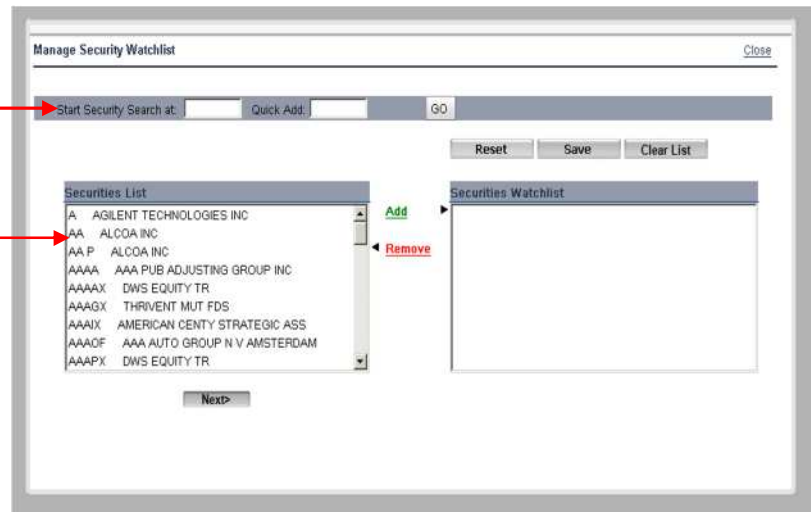
## Security Watchlist

This feature allows you to select up to 25 marketable securities, including indices, for obtaining individual market pricing and fundamental data. You can manage your watch list under Preferences – Manage Security Watchlist.



Enter a security to search or enter symbol in the Quick Add and select GO.

Select the desired securities you want to save to your watchlist.



## Planners/Calculators

This feature provides you planners to help you with financial, retirement and college planning and calculators to address questions regarding Stocks, Bonds, Mutual Funds, Savings, IRAs, and Small Business.

Go to Tools – Calculators on the Menu Bar.

