

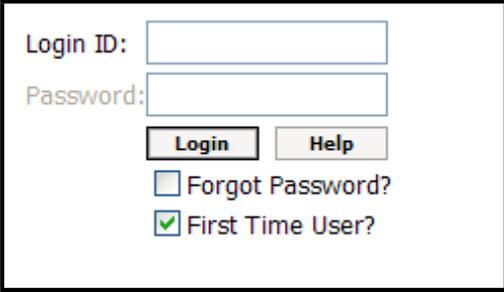
1st Time User Enrollment-Standard Login

First Step: click on the “Enroll in our online Banking” link on our home page. Fill out the electronic form and choose your Login ID.

Second: you will receive an email as soon as your credentials have been activated and your accounts have been linked.

Next: click on the “Online Banking Login” then enter your chosen **Login ID**. The following steps will walk you through the login process.

- Key in **Login ID**
- Select the checkbox indicating “**I am Newly Enrolled?** (some screens show “First Time User”).
- Click **Login**.

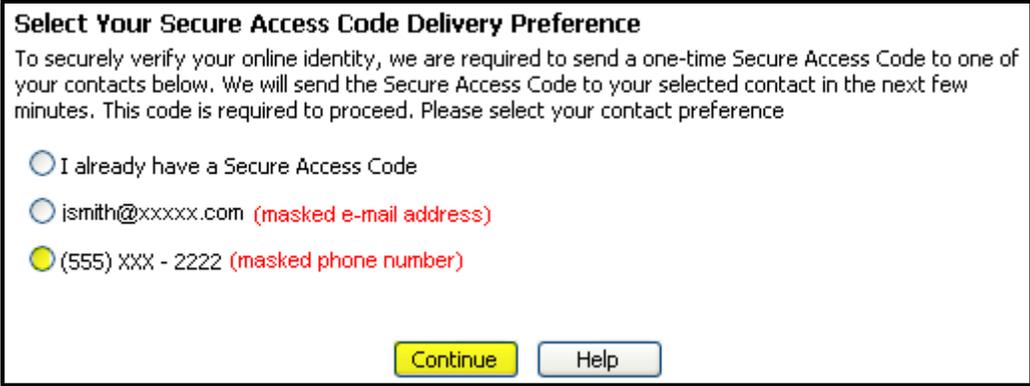


The screenshot shows a login form with the following elements:

- Label: Login ID: followed by a text input field.
- Label: Password: followed by a text input field.
- Buttons: Login and Help.
- Checkbox: Forgot Password?
- Checkbox: First Time User?

Important Note for Requesting an Access Code: You will be directed to a page displaying the secure contact information we have on file for your account. Select one contact from the list that you can immediately access and our system will deliver you a temporary secure access code within minutes. **NOTE: If all of the contact information we have on file is inaccurate or out-of-date, you cannot proceed any further. Please contact us to provide updated information.**

A listing will appear with your partial or masked contact information-You choose the delivery method for your secure access code (e-mail or phone.) **Click on Continue. This can store up to three options for e-mail and phone numbers for your convenience.**



The screenshot shows a form titled "Select Your Secure Access Code Delivery Preference" with the following content:

To securely verify your online identity, we are required to send a one-time Secure Access Code to one of your contacts below. We will send the Secure Access Code to your selected contact in the next few minutes. This code is required to proceed. Please select your contact preference

- I already have a Secure Access Code
- jsmith@xxxxx.com (masked e-mail address)
- (555) XXX - 2222 (masked phone number)

Buttons: Continue and Help.

Phone Delivery: If you select phone delivery of your temporary code, just answer the phone normally when the call arrives. You will be prompted to make a selection to hear your code, and the system will give you the option to repeat the code, if necessary. Our system will not leave a code on voice mail, so if you miss the call, just repeat the process. **E-mail Delivery:** If you select an e-mail account, you will receive a very simple e-mail containing only the requested code. If you

do not receive this e-mail, please check your **Junk Mail** box. You can configure your **Junk Mail** settings to allow future e-mails from our address.

Enter Delivered Secure Access Code

Once you receive your Secure Access Code, enter it below.

Secure Access Code *

- Enter or cut and paste the temporary code you received by phone or e-mail.

- Continue**

IMPORTANT NOTE: Do not navigate away from the screen. If you need to access a web mail account to retrieve your code, please open a new browser window or browser tab.

Change Your Password

You can change your online banking password using the fields below. Type in your old password and your new password twice for confirmation.

Change Password

Old Password *

New Password *

Confirm Password *

Password Requirements

Your password must meet these requirements:

- Must be at least 4 characters
- Cannot be more than 10 characters
- Must contain at least one number
- Cannot be the same as the last 2 passwords
- Must contain at least one of these 'special' characters: `~!@#\$\$%^&*()_+={}|:~'<>?,.,\

- Establish your own password to replace the temporary.
- Key in all fields. (Password requirements set by financial institution listed on page.)

The "Old Password" will NEVER be the password from the prior Online Banking Solution!