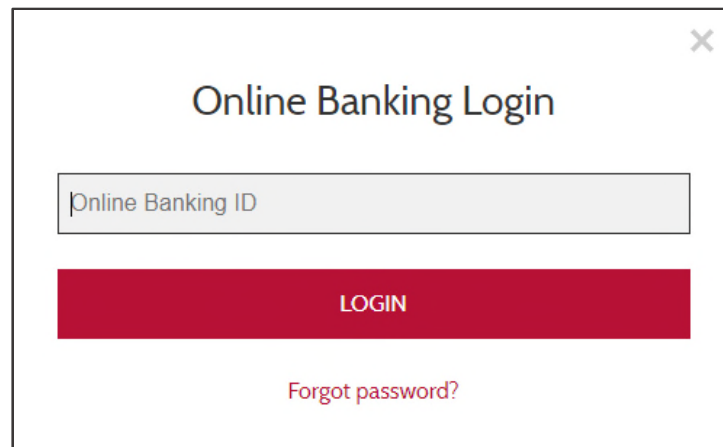


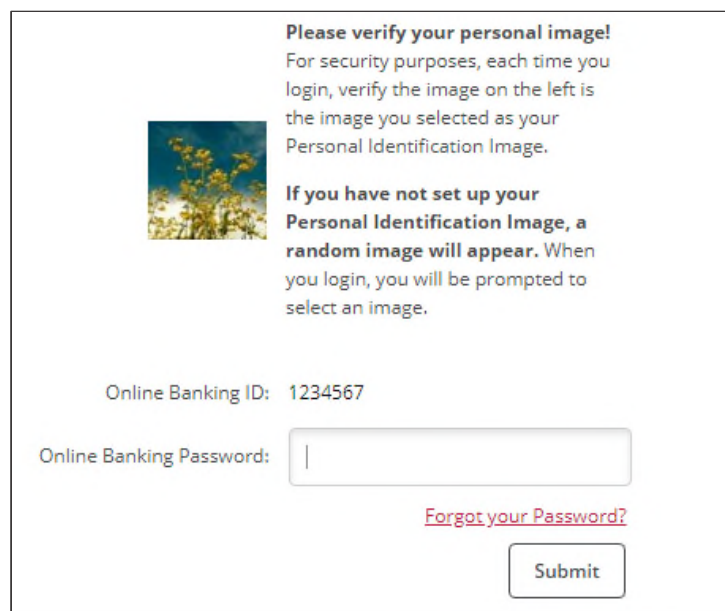
Welcome to our Online Banking and Bill Pay experience!

When logging in to Online Banking for the first time, select the Login button on the website and enter the information given to you when you registered. This would have been in the form of a letter or email.



The screenshot shows a window titled "Online Banking Login" with a close button (X) in the top right corner. Below the title is a text input field labeled "Online Banking ID". Below the input field is a large red button labeled "LOGIN". At the bottom of the window, there is a link labeled "Forgot password?" in red text.

Next, you must enter your current password. A random image will appear upon your first login to the new system.



The screenshot shows a verification screen. At the top, it says "Please verify your personal image!" followed by the text: "For security purposes, each time you login, verify the image on the left is the image you selected as your Personal Identification Image." To the left of this text is a small image of a field of yellow flowers. Below this, it says "If you have not set up your Personal Identification Image, a random image will appear. When you login, you will be prompted to select an image." Below the text, there is a label "Online Banking ID:" followed by the value "1234567". Below that is a label "Online Banking Password:" followed by a password input field. At the bottom right, there is a link "Forgot your Password?" in red text and a "Submit" button.

After accepting our Online Agreement, you will then be prompted to enter your current password and to select a new password and Online Banking ID (user name) on the screen below:

Change your Online Banking Password (required):

Enter your current Password:


Enter your new Password:

Reenter your new Password:

Change your Online Banking ID (required):

Your current user name: 1234567

Enter your new user name:



In order to make your Online Banking experience as secure as possible, we will ask you to select a Personal Identification Image (watermark) from our library. This security image will appear on the lower left hand corner of the screen on all of your online banking pages.







For security purposes, each time you login, verify the image on the left is the image you selected as your Personal Identification Image.

If you have not set up your Personal Identification Image, a random image will appear. When you login, you will be prompted to select an image.

Personal Icon:

Current Image:

Click to Select or Change your Image:

For additional protection, a security feature detecting uncharacteristic or unusual behavior involving your account is in place. If we detect anything out of the ordinary, we will verify your identity by asking you your selected security/challenge questions. You will need to select your questions and provide your answers on the following screen:

Challenge Questions (required):

Question One: Select Question. . .

Answer:

Question Two: Select Question. . .

Answer:

Question Three: Select Question. . .

Answer:

Next you will enter/update your email address and establish a password reset question and answer.

Enter/Update Email Address, Password Reset Question & Answer

Email address on file:

* The question and answer field below are used to prompt you when you need to reset your password.

Password Reset Question:

Password Reset Answer:

You may now begin using our new Online Banking and Bill Pay. For additional information, visit our [Frequently Asked Questions](#) or call our [Member Contact Center](#).