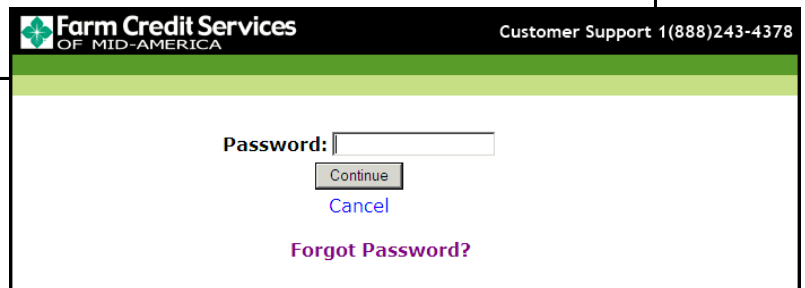
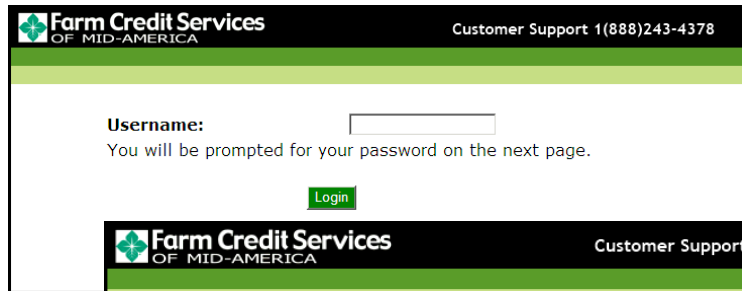


Online Banking Login is getting Easier!

Soon after July 23rd the Online Banking Login will be easier; we've eliminated the need for the PIN and any java requirements. When this change occurs, with your initial login you will enter your existing Username and Password and as a new measure of security you'll be required to set up answers to a series of questions you choose. You will also set up a Shared Secret, a phrase of your choice that once set up you should see with each login ensuring that you have logged into our site.

Follow these simple steps:

- 1 Enter your existing username and click **Login**
- 2 Enter your existing password and click **Continue**

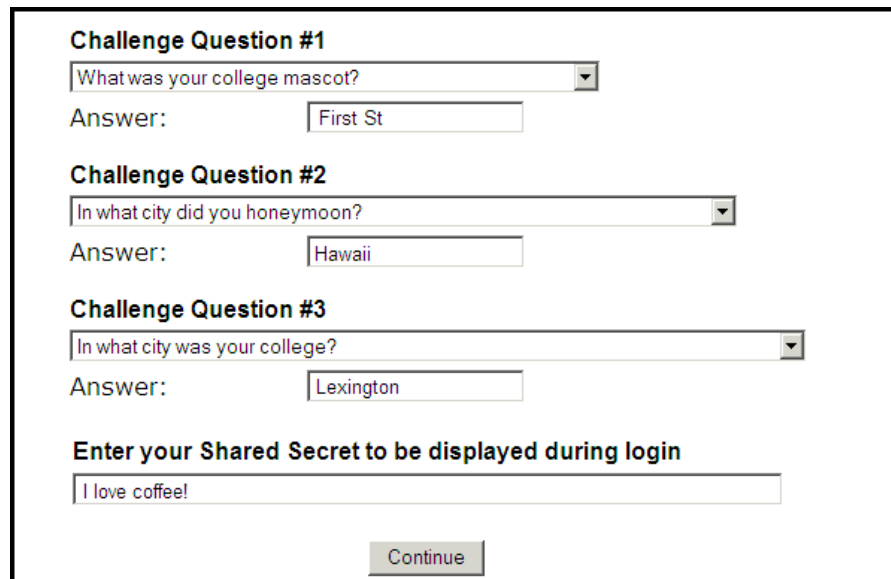


- 3 Select and answer **all** 3 Questions, enter a Shared Secret and click **Continue**.

Tips:

- Select questions and answers specific to you
- Do not include your password as part of the answer
- Never disclose or share the answers
- Enter your Shared Secret, a phrase of your choice.

**Answers are not case sensitive and may contain spaces



Your conversion to the new process will be complete and you will now be at the Online Banking Welcome site.

The next time you login you will see your Shared Secret on the password entry screen. Based on patterns of login behavior you may be asked to answer a security question from time to time.