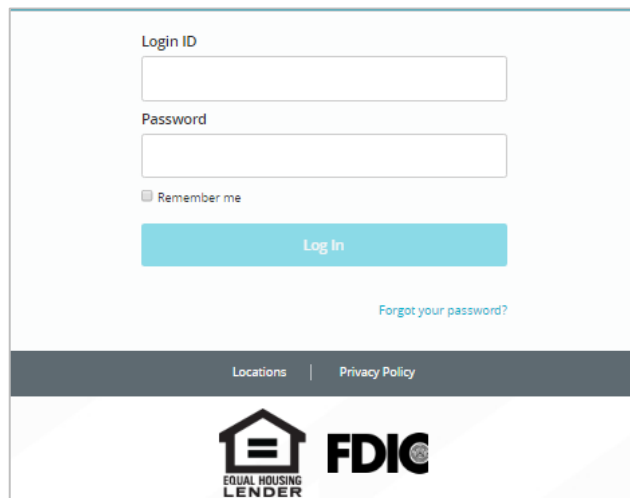


First Time Login Process & Device Registration

Login Process

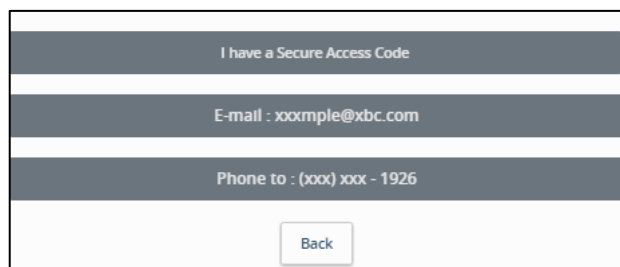
1. Enter your 'Login ID' and 'Password'.
2. Select 'Login'.



The screenshot shows a login form with the following elements:

- Input field for "Login ID"
- Input field for "Password"
- Checkbox labeled "Remember me"
- A blue "Log In" button
- A link for "Forgot your password?"
- A footer with "Locations" and "Privacy Policy" links
- Logos for "EQUAL HOUSING LENDER" and "FDIC"

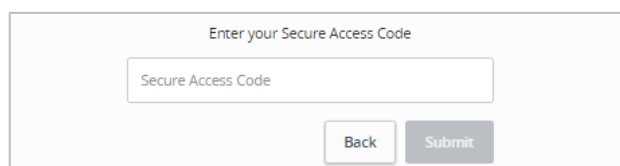
3. Select the target to where you would like to have a secure access code delivered.



The screenshot shows a selection screen for secure access code delivery with the following elements:

- A button labeled "I have a Secure Access Code"
- An input field for "E-mail : xxxmple@xbc.com"
- An input field for "Phone to : (xxx) xxx - 1926"
- A "Back" button

4. Enter the secure access code in the box once it has been received.
5. Select 'Submit'.

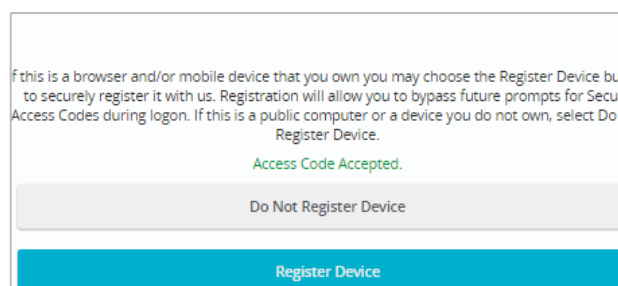


The screenshot shows a screen for entering the secure access code with the following elements:

- A title "Enter your Secure Access Code"
- An input field for "Secure Access Code"
- "Back" and "Submit" buttons

6. Select the appropriate registration option.

Are you at a private computer that you'll use regularly to access online banking? If so, we can register your browser for future access. If you are at a public computer, select 'Do Not Register Device' and this computer will not be registered. Note: To register your computer, we will place a Secure Token in your browser. Your PC must be configured to accept 'cookies' from this site.



The screenshot shows a device registration selection screen with the following elements:

- Text: "If this is a browser and/or mobile device that you own you may choose the Register Device button to securely register it with us. Registration will allow you to bypass future prompts for Secure Access Codes during logon. If this is a public computer or a device you do not own, select Do Not Register Device."
- A green message: "Access Code Accepted."
- A button labeled "Do Not Register Device"
- A blue button labeled "Register Device"

7. Create new password.
8. Select 'Submit'.

Please set your new password:

Old Password

New Password

Confirm New Password

Password must be at least 8 characters long.
Password can be no more than 32 characters long.
Password must contain a minimum of 1 numbers.
Password must contain a minimum of 1 lower case characters.
Password must contain a minimum of 1 upper case characters.

9. Review Disclaimer(s) and if acceptable, click 'I Accept' to complete the first time login process.

FIRST TIME USER DISCLAIMER