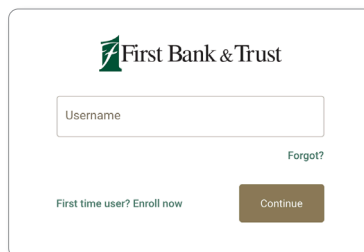


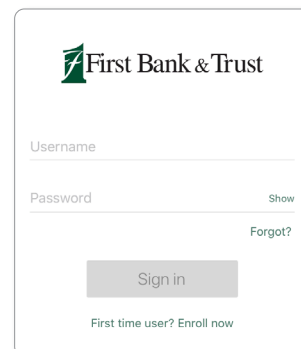
DIGITAL BANKING

Logging In for the First Time

1 Log in using your existing username (Online Banking ID) and password (via mobile app or desktop). **New Users:** Enroll by clicking “First-time user? Enroll now” and follow the steps.



^ DESKTOP ^

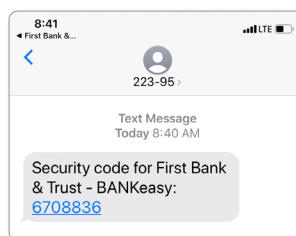


^ MOBILE APP ^

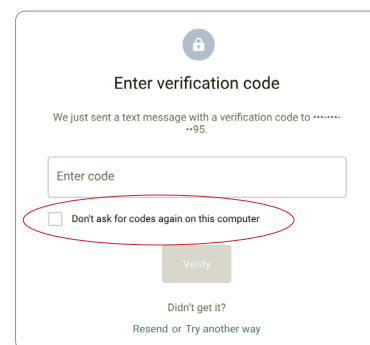
2 Once logged in, you will be asked to set up **two-factor authentication**. This feature adds additional security for your accounts.

- Begin by adding an email address and phone number to help verify your device.

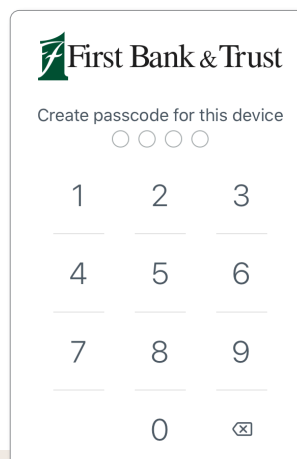
- A code will be sent by text message to the phone number you specified. (If your phone doesn't accept texts, choose a different option, such as receiving a phone call.)



- Enter the verification code when prompted. **NOTE: If you're on a desktop and don't want to repeat this step every time you log in, click "Don't ask for codes again on this computer," then click "Verify."**



3 **MOBILE APP ONLY:** If you're logging in for the first time using our mobile app, you'll also be asked to enter a 4-digit passcode. You will need to remember this code for future sign-ons. However, if your device accepts fingerprint or face recognition, you won't need the 4-digit passcode for future sign-ons.



< MOBILE APP ONLY



REMINDER: Each time you log in using a different or new device, you'll be sent a new verification code to verify your identity.

