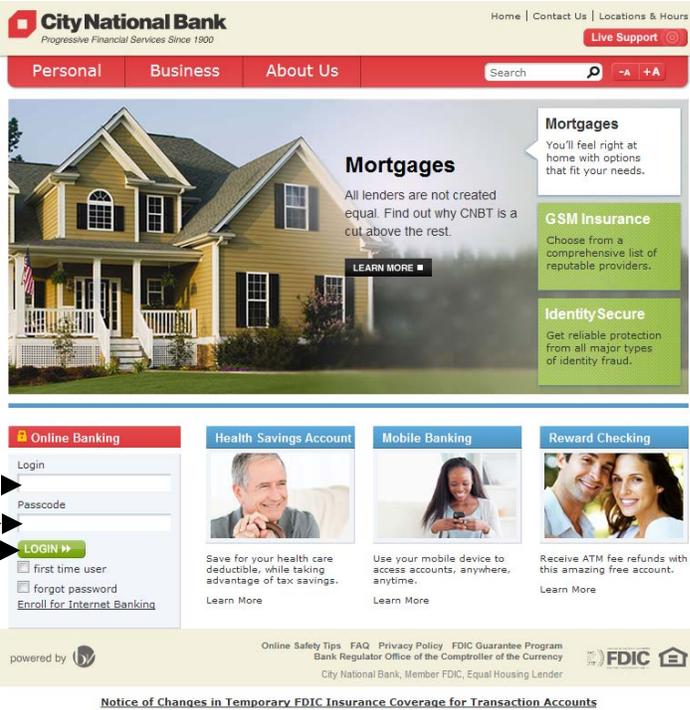


Multifactor Authentication Instructions

Log into Internet Banking as usual



Enter Login ID
Enter Password
Click "Login."

A screen will appear with your contact information. Choose the delivery method for your secure access code (e-mail or phone.) Click "Continue"



This can store up to three options for e-mail and phone numbers for your convenience.

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, or cut and paste, the temporary code you received by phone or e-mail. Then Click "Continue".



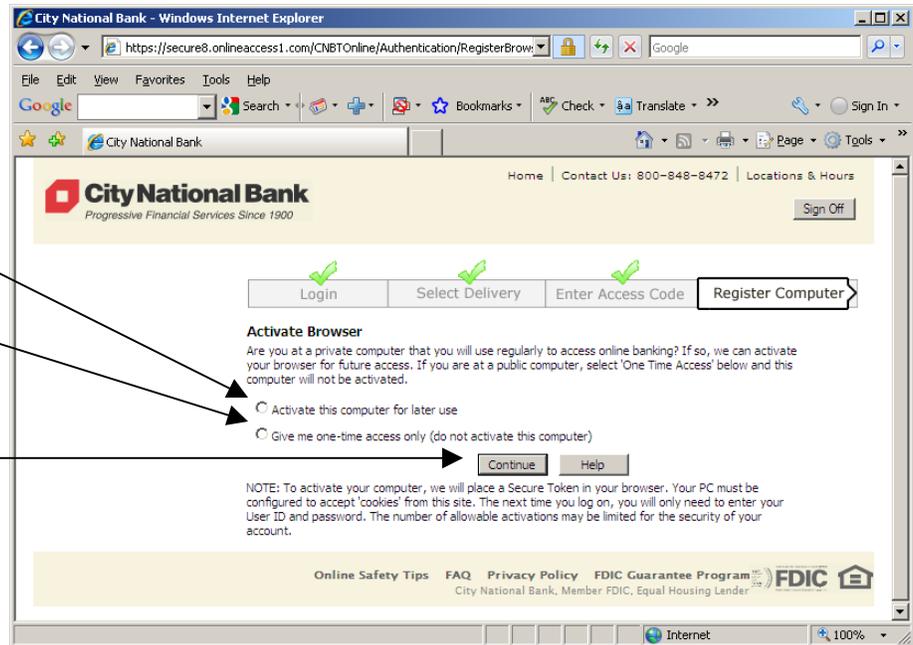
IMPORTANT NOTE: Do not navigate away from the screen. If you need to access a web mail account to retrieve your code, please open a new browser window or browser tab.

Multifactor Authentication Instructions

A screen will appear with the option to register your computer for future use or for “one time access”.

Choose either option and

Click “Continue”



Once you click the “Continue” button as shown above, you should be granted access to internet banking