

First Time Login Process

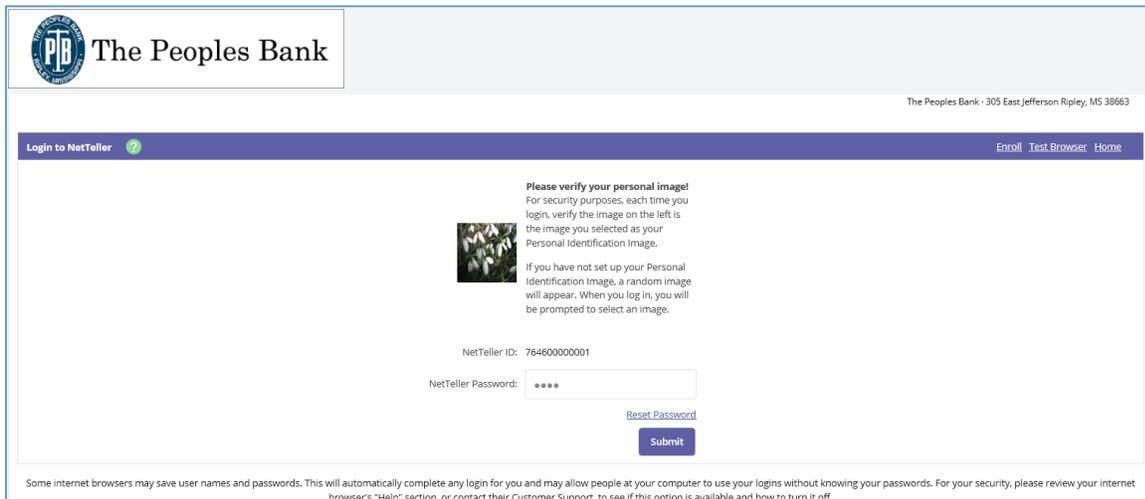
Login with NetTeller ID

Step 1: Enter **NetTeller ID**.

Step 2: Click **LOG IN**.



Step 3: Enter Password click **Submit**.



For first time login or if NetTeller ID has been unlocked, the password is the last 4-digits of Social Security number or Tax ID number.

Accept Online Agreement

Step 1: Check **I Agree**.

Step 2: Click **Accept** to proceed.

Online Agreement

Please read and agree to the Online Agreement terms and conditions by selecting the "I Agree" check box.

Online Agreement:

This Agreement and Disclosure sets forth your and our rights and responsibilities concerning the use of our Internet Banking Product. In this agreement, the words "you" and "your" mean those who sign as applicants or any authorized user(s). The words "we", "us" and "our" mean Bank of ABC. By using Internet Banking, you agree to all of the terms of this agreement.

INTERNET BANKING FEATURES: You may access your account information by using a specific Internet User ID and PIN assigned to you. At the present time you may use the system to:

General Internet Banking

- Perform account inquiries on checking, savings, certificate, loan accounts and IRA accounts
- Obtain statement transaction detail on your accounts
- Transfer funds between your deposit and/or loan accounts
- Initiate instructions for placing a stop payment on your checking account

I Agree

Accept Decline

Change Password

At first time log in, the user must create a new password. If desired, they can also change their NetTeller ID to an Alias/Username of their choice.

Security Settings

Select a new Password for future access to this service.

Change your NetTeller Password (required):

Enter your current Password:

Enter your new Password: NOTE: Password must be between 4 and 25 characters. Alpha/Numeric: Any combination of numbers and/or letters are allowed.

Reenter your new Password:

Change your NetTeller ID (optional):

Your current NetTeller ID: 889600000533

Enter your new NetTeller ID: NOTE: Alias must contain at least one letter, and may contain numbers and these special characters: + _ % @ ! \$ & * ~. The ID must be between 4 and 25 characters.

Continue

Step 1: Enter your current Password (required): This is the last four of the end-users SSN or TIN.

Step 2: Enter your new Password: The end user must establish a new password that meets the PIN requirements listed on the right hand side.

Step 3: Reenter your new Password: Enter the new password a second time for accuracy.

Change your NetTeller ID (optional)

Step 1: Enter your new NetTeller ID: Establish a new alias/username if desired. The alias/username must meet the requirements listed on the right hand side.

Step 2: Click Continue.

Security Settings

Select a new Password for future access to this service.

Change your NetTeller Password (required):

Enter your current Password:

Enter your new Password: NOTE: Password must be between 4 and 25 characters.
Alpha/Numeric. Any combination of numbers and/or letters are allowed.

Reenter your new Password:

Change your NetTeller ID (optional):

Your current NetTeller ID: 889600000533

Enter your new NetTeller ID: NOTE: Alias must contain at least one letter, and may contain numbers and these special characters: + _ % @ ! \$ & * -. The ID must be between 4 and 25 characters.

Continue 

Watermark Selection

Step 1: Browse using **Prev.** and **Next** buttons, click on the desired image and select **Submit**.

Image appears at all future logins and all pages within NetTeller.

Establishing Security Questions

Step 1: Click Continue.

Security Settings

New Security Feature!

In order to make your online banking experience as secure as possible, we are introducing a new security feature that detects any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity.

How Does It Work?

If we detect any unusual or uncharacteristic activity, we will ask you to answer your security questions to make sure that it's really you. This will most likely be a very rare occurrence.

What Are The Next Steps?

- Answer and verify three security questions;
- Continue banking, with an even higher level of security!

Continue 

Step 2: Select a question from each drop-down menu and input answer. Select **Submit**. Answers are not case sensitive.

Verification Questions (required):

From now on we will monitor your use pattern and if we suspect it is not you logging in we will ask you to answer a few verification questions. Please take a moment to select one question from each of the three drop-down menus. Answers are not case sensitive.

Challenge Questions (required):

Question One: What is your spouse's middle name?

Answer: John

Question Two: In which city did you get engaged?

Answer: ABC town

Question Three: What is the first name of the person you went to your prom with?

Answer: Frank

Step 3: Review selected questions and answers. Select **Confirm**.

Verification Questions (required):

Please confirm the answers to your secret questions. You will need to remember these answers in case we need to verify your identity.

Challenge Questions (confirm):

Question One: What is your spouse's middle name?
Answer: John

Question Two: In which city did you get engaged?
Answer: ABC town

Question Three: What is the first name of the person you went to your prom with?
Answer: Frank



If needed, **Edit** answers before selecting **Confirm**. Once **Confirm** is selected, questions and answers cannot be modified.

Enter/Update Email Address

Step 1: Enter email address. Click **Submit**.

Personal Information

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:

Personal Information: User is prompted to provide a Password Reset Questions and Password Reset Answer along with their email address. This is how users reset their passwords.