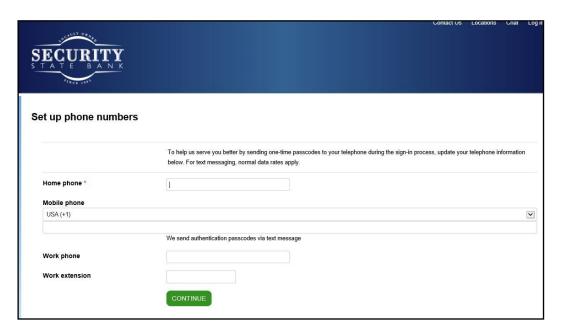


## COMING SOON! New Security Feature for Personal Online Banking

The protection of our customers' personal information is very important to us. We are pleased to announce an added login security feature that helps guard personal information by adding another layer of identity verification to online financial interactions. This feature takes the place of answering security questions when logging in to Personal Online Banking.

- ⇒ The first time you log in to (or enroll in) Personal Online Banking, you will be required to set-up a \*Home phone number (\*number where you receive voice calls) that can be used for verification when logging in to Online Banking.
- ⇒ You may also set-up mobile phone and/or work phone numbers. If you set-up a mobile phone number, you will receive a text message to confirm successful enrollment. Normal data rates may apply.



## How this new security feature works:

- ⇒ If you try to login to Personal Online Banking from a new or unfamiliar device—or if Login Defense notices fraudulent activity or detects something suspicious—the number you set-up will be sent an 8-digit access code (either via phone call or text).
- ⇒ This access code will need to be entered in Online Banking within 5 minutes in order to complete the login process.