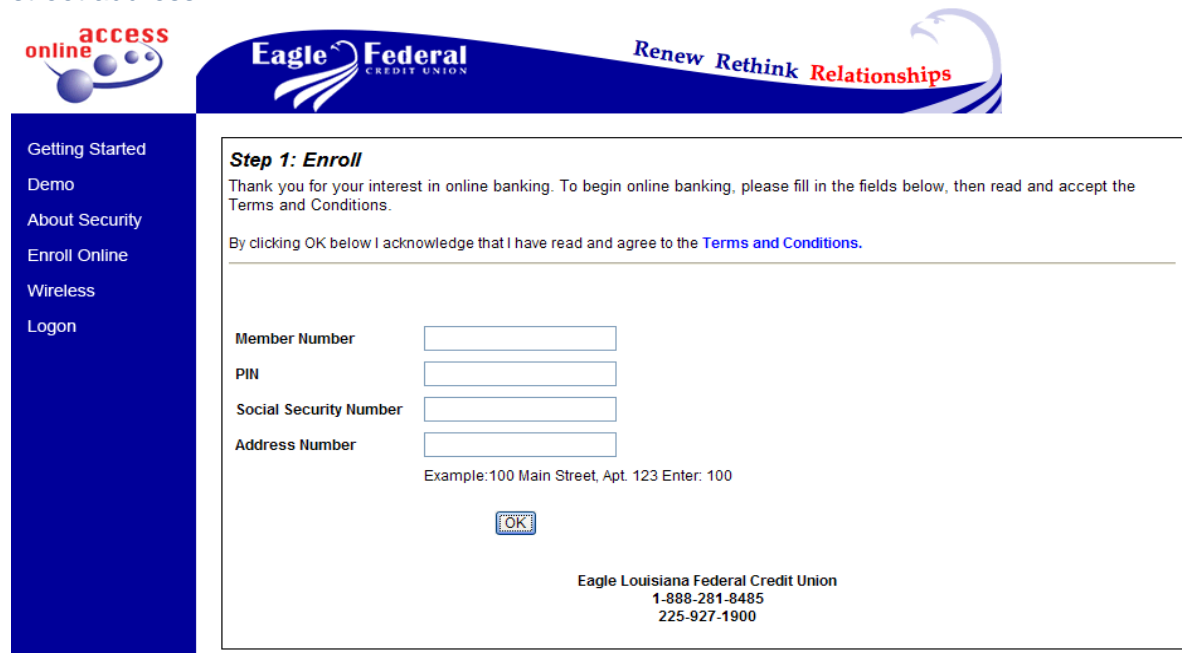


## How to enroll in Online Banking and Bill Pay

**Screen 1:** You will need your member number and Service 24 Telephone System PIN (Personal Identification Number), your social security number and the numeric number of your street address.



**online access**

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**Step 1: Enroll**  
Thank you for your interest in online banking. To begin online banking, please fill in the fields below, then read and accept the Terms and Conditions.

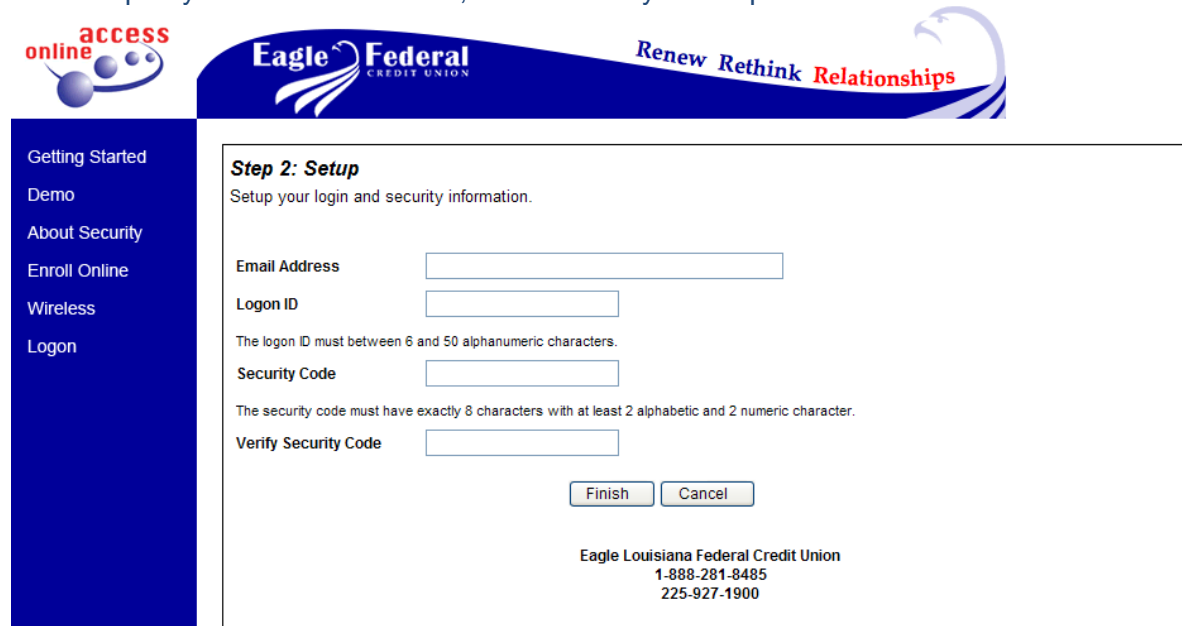
By clicking OK below I acknowledge that I have read and agree to the [Terms and Conditions](#).

Member Number   
 PIN   
 Social Security Number   
 Address Number

Example: 100 Main Street, Apt. 123 Enter: 100

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**Screen 2:** On the following screen you will need to enter your email address, create a Logon ID and an 8 digit security code that must have 2 letters and 2 numbers, example x1xxx1xx. If you don't have an email address you can enter your first initial and last name @yahoo.com. This will not open you an email account, but will satisfy the required field.



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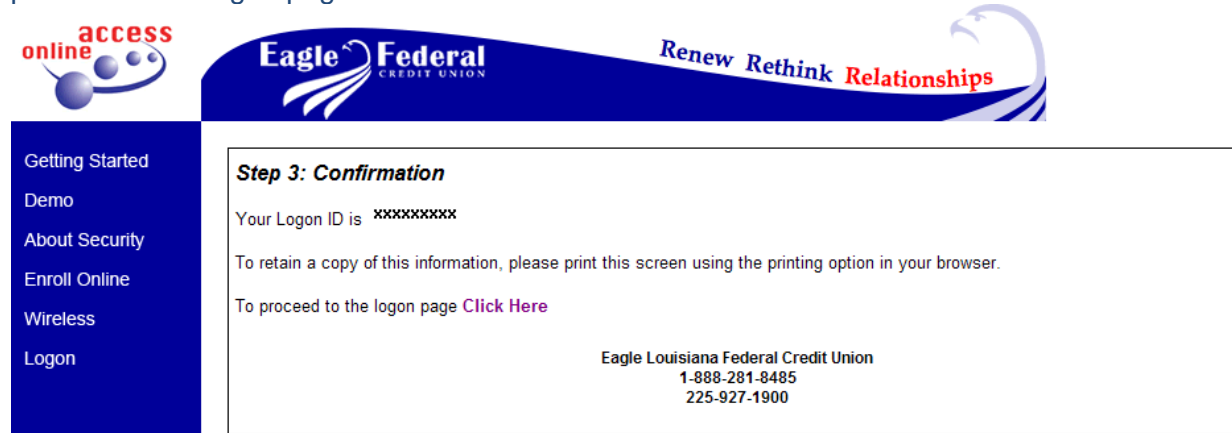
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**Step 2: Setup**  
Setup your login and security information.

Email Address   
 Logon ID   
 The logon ID must between 6 and 50 alphanumeric characters.  
 Security Code   
 The security code must have exactly 8 characters with at least 2 alphabetic and 2 numeric character.  
 Verify Security Code

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**Screen 3:** You will see a confirmation screen showing your Logon ID. Click on "Click Here" to proceed to the logon page.



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**Step 3: Confirmation**  
Your Logon ID is xxxxxxxx

To retain a copy of this information, please print this screen using the printing option in your browser.

To proceed to the logon page [Click Here](#)

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You will now go through a simple three step enrollment process for Enhanced Authentication.

**Step 1:** First chose an image and secret phrase 6-20 characters long know only to you.

**Step One**

**Enhanced Authentication Enrollment**

You can accept the current image, or click the "change image" link to select a different image and then enter a phrase.

When you are done, be sure to click the **Next** button to continue - do not press the ENTER key or the BACK button during enrollment. If you have questions about Enhanced Authentication, please contact Customer Service.


**THIS IS STEP 1 OF 3 EASY STEPS. FOR BEST RESULTS, CLICK THE NEXT BUTTON BELOW TO COMPLETE ENROLLMENT.**

All fields are required

Your Phrase:

Enter a phrase between 6 and 20 characters (including spaces). Do not include special characters.

Your Image:

  
[change image](#)

**Step 2:** Select three challenge questions and answers.

**Step Two**

**Enhanced Authentication Enrollment**

Select three challenge questions and answers.

It is very important to remember your answers! Answers can be from 1-20 characters in length. These questions will be used to confirm your identity when you log on with a computer that is different than this one.

When you are done, be sure to click the **Next** button to continue - do not press the ENTER key or the BACK button during enrollment. If you have questions about Enhanced Authentication, please contact Customer Service.

**THIS IS STEP 2 OF 3 EASY STEPS. FOR BEST RESULTS, CLICK THE NEXT BUTTON BELOW TO CONTINUE ENROLLMENT.**

All fields are required

Challenge Question 1:

Your answer:

Challenge Question 2:

Your answer:

Challenge Question 3:

Your answer:

**Step 3:** Confirm your image, phrase and challenge questions.

Review your information.

Click the "change image or phrase" link to change your image or phrase.

Click the "change challenge questions" link to change your questions or answers.


To confirm your information, click the **Next** button - do not press the ENTER key or the BACK button during enrollment.

Click **Cancel** to quit without saving your changes.

If you have questions about Enhanced Authentication, please contact Customer Service.

**YOU MUST CLICK THE NEXT BUTTON BELOW TO COMPLETE YOUR ENROLLMENT.**

**Your Image and Phrase: Lovely**

  
[change image or phrase](#)

**Your Challenge Questions and Answers:**

- What is your father's middle name?  
Hazen
- What was the first name of your first manager?  
Beverly
- What was your favorite restaurant in college?  
Houstons

[change challenge questions](#)

**You must click the NEXT button to finish enrolling.**

After enrolling in Enhanced Authentication, you will see your image and phrase the next time you log on.



This site is using Enhanced Authentication. The following browsers are supported: IE 6.0, IE 7.0, Netscape Navigator 8.0, Netscape Navigator 8.1, AOL 1.5, Firefox 1.5.07, IE for Mac 5.2, and Safari for Mac. For IE 7.0, please [Click Here](#) for specific instructions. Please view our [Browser Checklist](#).

**User Logon**

Enter your Logon ID.

Logon ID:

You will be asked for your Security Code on the next page. If you do not remember your Security Code, please contact Customer Service at 1-222-333-4444.

**Enhanced Authentication Sign In**

Make sure your image and phrase are correct, then enter your Security Code and click the **Sign In** button - do not press the ENTER key or the BACK button during enrollment. If you have questions about Enhanced Authentication, please contact Customer Service.

**PLEASE NOTE: Your Security Code (below) is the same password you have always used to log in.**

All fields are required.

Your Image and Phrase:



Security Code:

[Unable to sign in?](#)

[Verify Browser Settings](#)

[Enhanced Authentication questions?](#)

If you log on from a PC that is different than the PC you used for setup, the system will present one of your Challenge Questions. This is used to verify your identity and to help prevent fraudulent logon attempts.

**Enhanced Authentication Identity Verification**

Please answer the following question to verify your identity. Click the **Continue** button when you are done - do not press the ENTER key.

If you have questions, please contact Customer Service. (All fields are required)

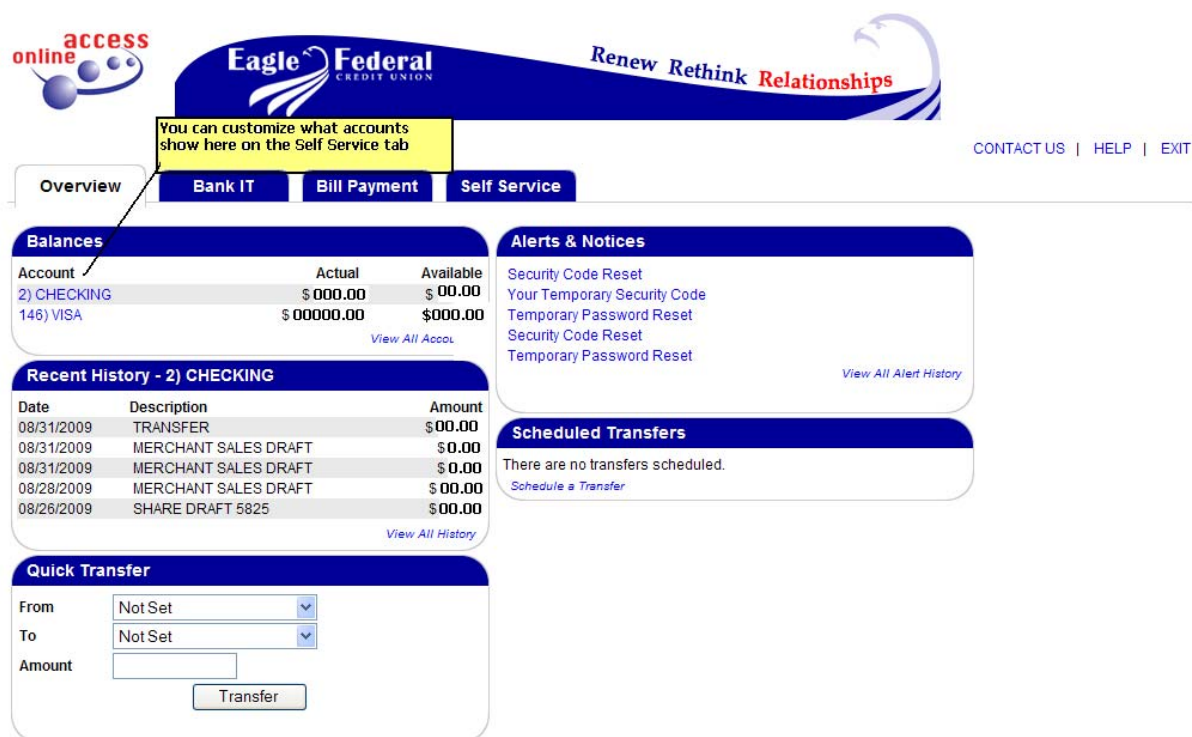
**In what city was your high school? (full name of city only)**

Your Answer:

[learn more about this option](#)  Check box if this is a public kiosk or device you will not use again

[forgot answer](#)

Once you have logged in the Overview screen will appear. You can change this if you prefer to have the Account Summary screen come up first. Go to **Self Service, Preferences**, under **Start Page** you can choose Account Summary or Overview.



**access online**

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CONTACT US | HELP | EXIT

You can customize what accounts show here on the Self Service tab

Overview | Bank IT | Bill Payment | Self Service

**Balances**

Account	Actual	Available
2) CHECKING	\$ 000.00	\$ 00.00
146) VISA	\$ 0000.00	\$ 000.00

[View All Accou...](#)

**Alerts & Notices**

- Security Code Reset
- Your Temporary Security Code
- Temporary Password Reset
- Security Code Reset
- Temporary Password Reset

[View All Alert History](#)

**Recent History - 2) CHECKING**

Date	Description	Amount
08/31/2009	TRANSFER	\$00.00
08/31/2009	MERCHANT SALES DRAFT	\$ 0.00
08/31/2009	MERCHANT SALES DRAFT	\$ 0.00
08/28/2009	MERCHANT SALES DRAFT	\$ 00.00
08/26/2009	SHARE DRAFT 5825	\$ 00.00

[View All History](#)

**Quick Transfer**

From:

To:

Amount:

**Scheduled Transfers**


There are no transfers scheduled.

[Schedule a Transfer](#)

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## BILL PAY

To access Bill Payment, click on the tab. A welcome screen will appear. There is a link to a demo that you can view before beginning to use the Bill Payment. Click on the Get Started box when you are ready to proceed.


 [Help](#) | [Sign Out](#)

### Welcome to Online Bill Pay!

<p><b>New Features</b></p> <p><i>More control over bill management and viewing.</i> The Payment Center brings all the critical tasks to one central location.</p> <p><i>Faster payments.</i> Same-day payment capabilities translate into the fastest payments on the Web.</p> <p><i>A new easier-to-use interface.</i> We've made it simpler to receive electronic bills, make automatic payments, sign up for e-mail notifications, and more!</p>	<p><b>Online Advantages</b></p> <p>Experience the convenience of single-point bill management. Bill Pay offers a new and improved user interface to make paying bills online simpler than ever before!</p> <p>Click <b>Get Started</b> or <a href="#">view a demo</a> of product features. For more information, view our <a href="#">frequently asked questions</a>.</p>
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[Get Started](#) ▶

Customer Service can be reached at 800-877-8021 between the hours of 7am to 1am ET seven days per week.

 [Security & Privacy](#) [Terms & Conditions](#)

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