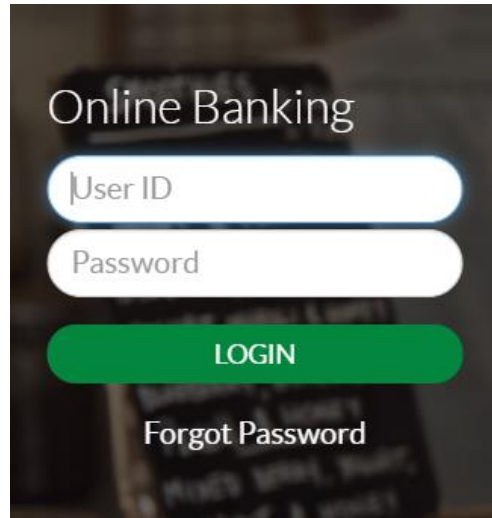
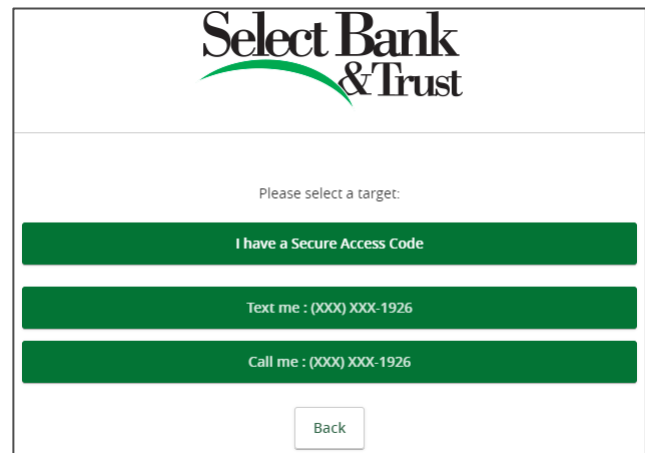


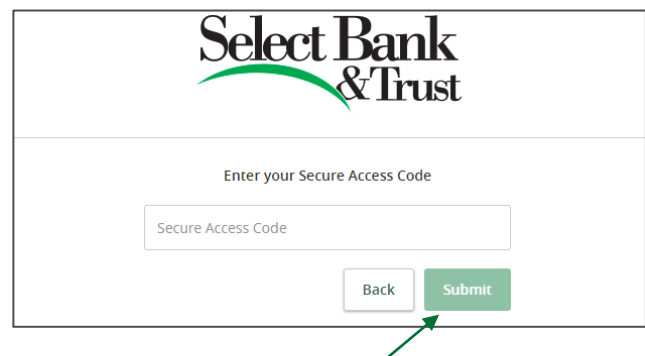
1. Enter your 'User ID' and 'Password'.
2. Select 'Login'.



3. Select the target to where you would like to have a secure access code delivered.



4. Enter the secure access code in the box once it has been received.
5. Select 'Submit'.



6. Enter a new password twice for validation.
7. Select 'Submit'.

8. Review the 'First Time Login Disclaimer'. Scroll to the bottom of the screen to accept.

9. Select the appropriate registration option.

Are at a private computer that you will use regularly to access online banking? If so, we can register your browser for future access. If you are at a public computer, select 'Do Not Register Device' and this computer will not be registered.

Note: To register your computer, we will place a Secure Token in your browser. Your PC must be configured to accept 'cookies' from this site. The next time you log on, you will only need to enter your User ID and password. The number of allowable registrations may be limited for the security of your account.

