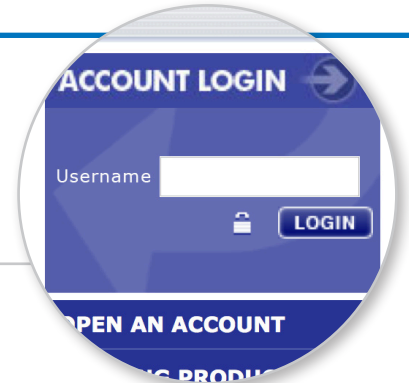


GETTING STARTED WITH ONLINE BANKING

BankDirect's new online banking experience requires a Secure Access Code for enhanced security. You will need to complete the following process for each device you wish to use to access online banking.

1 LOGIN

Login at **www.BankDirect.com**, Enter your Username and click **Login**, then Enter your Password and click **Login**.



2 CONTACT METHOD

Select a contact method to receive your Secure Access Code. You will receive your Secure Access Code via the contact method you've selected.

3 ENTER YOUR SECURE ACCESS CODE

Enter your Secure Access Code and click **Submit**.



4 DEVICE REGISTRATION

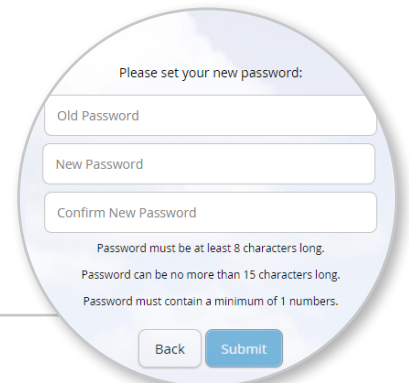
Once access code is accepted, you will need to register your device. If you use more than one device, you must register each device separately. **NOTE:** *If using a public computer, we recommend you select **Do Not Register Device**.*



5 CREATE NEW PASSWORD

Set your new password and click **Submit**.

NOTE: *Your Password must be at least 8 characters, no more than 99 characters, and contain at least 1 number and 1 uppercase letter.*



6 READ AND ACCEPT THE DISCLOSURE AND CONSENT NOTICE

Then scroll to read the Electronic Banking and Bill Pay Services Disclosure and Consent Notice and click **I Accept**. **NOTE:** *If you select **I Do Not Accept**, your account information will not display and you will be redirected back to the home page.*

