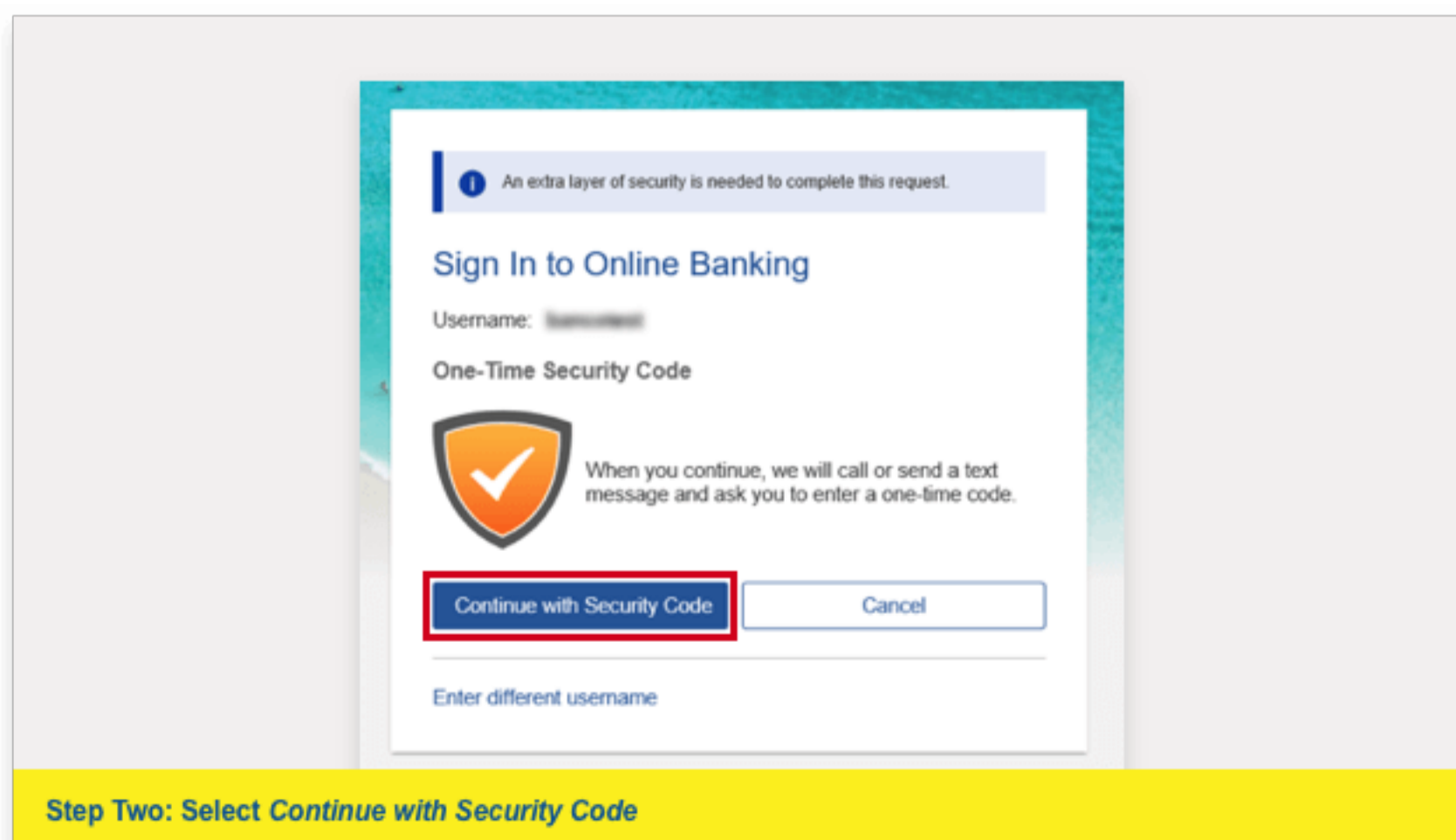
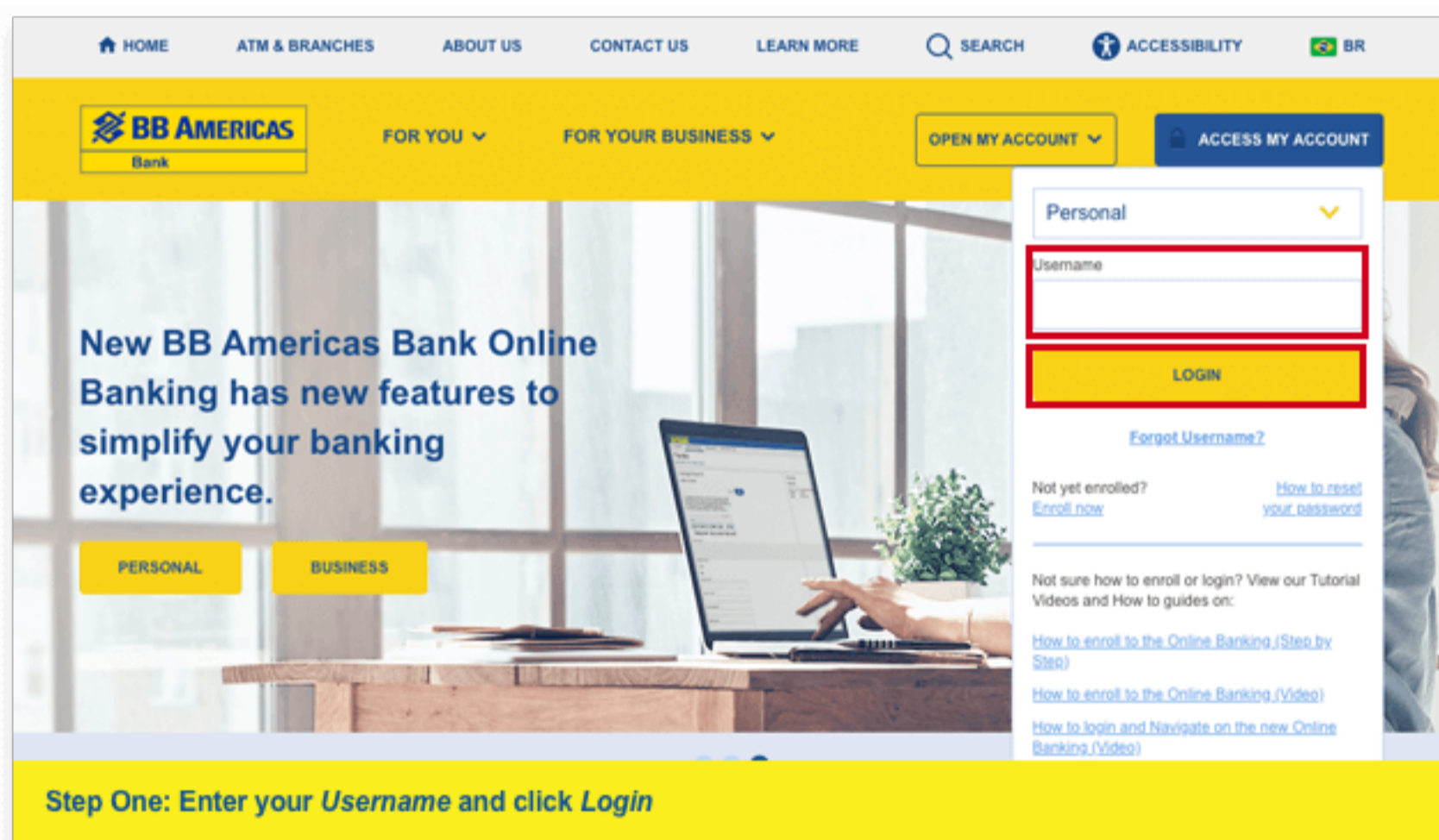


Whenever you sign in to your Online Banking on a new device or browser, you'll confirm your identity with your password plus a 5 digit verification code. There are a two ways you can receive a verification code: SMS Text or Phone Call.

Verification code validation is a two-factor authentication measure. You'll need a Verification code to sign in to Online Banking on a new device or browser.

Receive a SMS Text:

Choose to have a verification code sent to your registered phone number.



One-Time Security Code

We need to call or send a text message to complete this process.

Phone:

- XXX-XXX-XXXX
- XXX-XXX-XXXX
- XXX-XXX-XXXX
- XXX-XXX-XXXX
- XXX-XXX-XXXX
- XXX-XXX-XXXX
- +XX-XXXXXXXXXXXX

Text Message:

- Send a text message to a mobile phone on record.

Note: Standard text message rates apply. Please contact your wireless carrier for details.

Continue Cancel

Step Three: Select *Send a text message* and click *Continue*

One-Time Security Code

Enter the mobile phone number you have on record with us. We will send you a text message with a one-time security code.

Important: By clicking "Send Text", you agree to the [Terms of Use](#). Standard text message rates apply. Contact your wireless carrier for details.

Locale:

- US/Canada → **Select "US/Canada"**
- International

Mobile phone number:

→ **Enter Area Code + Phone Number (I.E.: 954-000-0000)**

Send Text Cancel

Step Four: Enter your phone listed on file with the Bank and click *Send Text*. For instructions on how to enter an International number proceed to the next slide.

One-Time Security Code

Enter the mobile phone number you have on record with us. We will send you a text message with a one-time security code.

Important: By clicking "Send Text", you agree to the [Terms of Use](#). Standard text message rates apply. Contact your wireless carrier for details.

Locale:

- US/Canada
- International → **Select "International"**

Country Code:

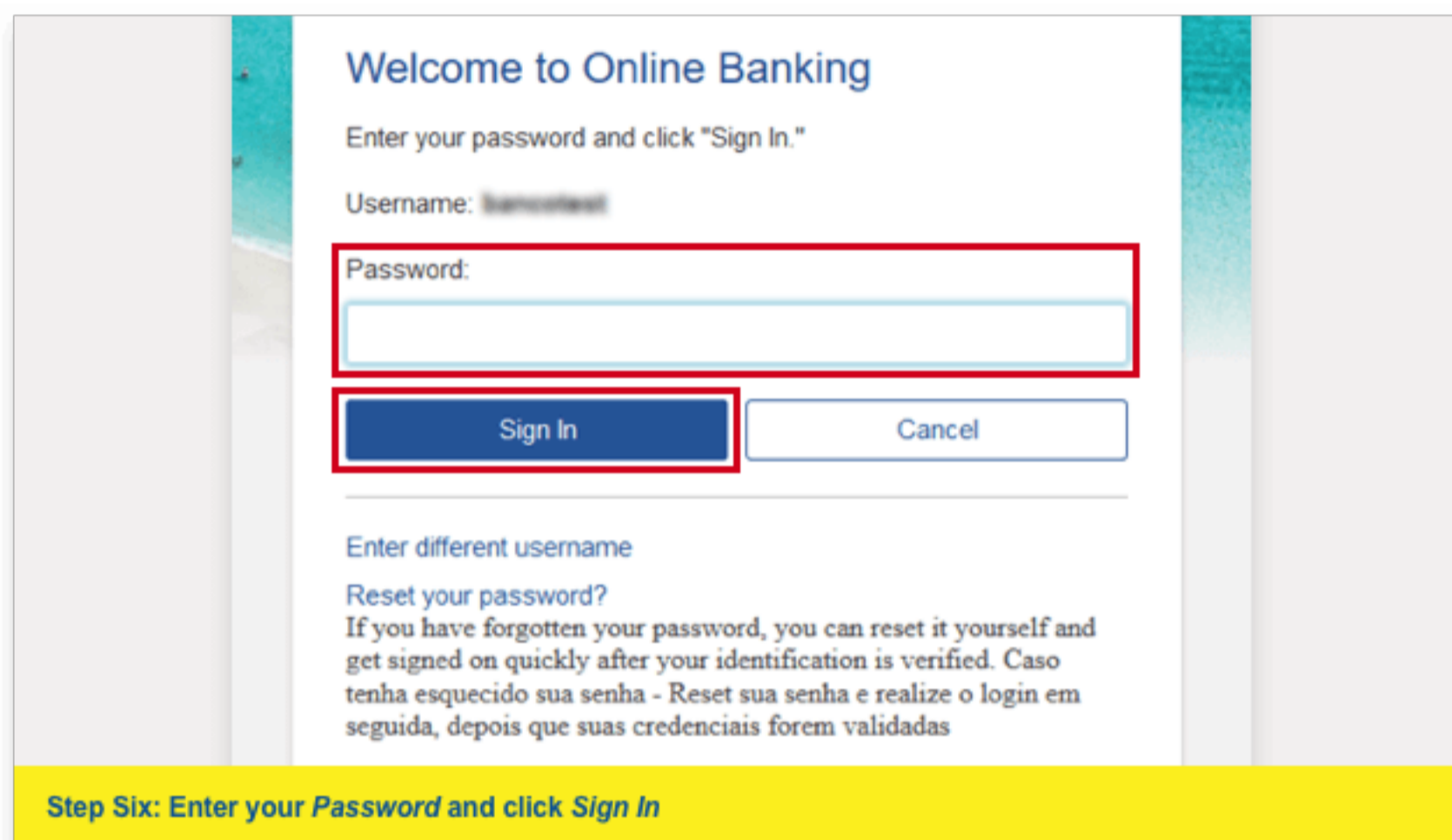
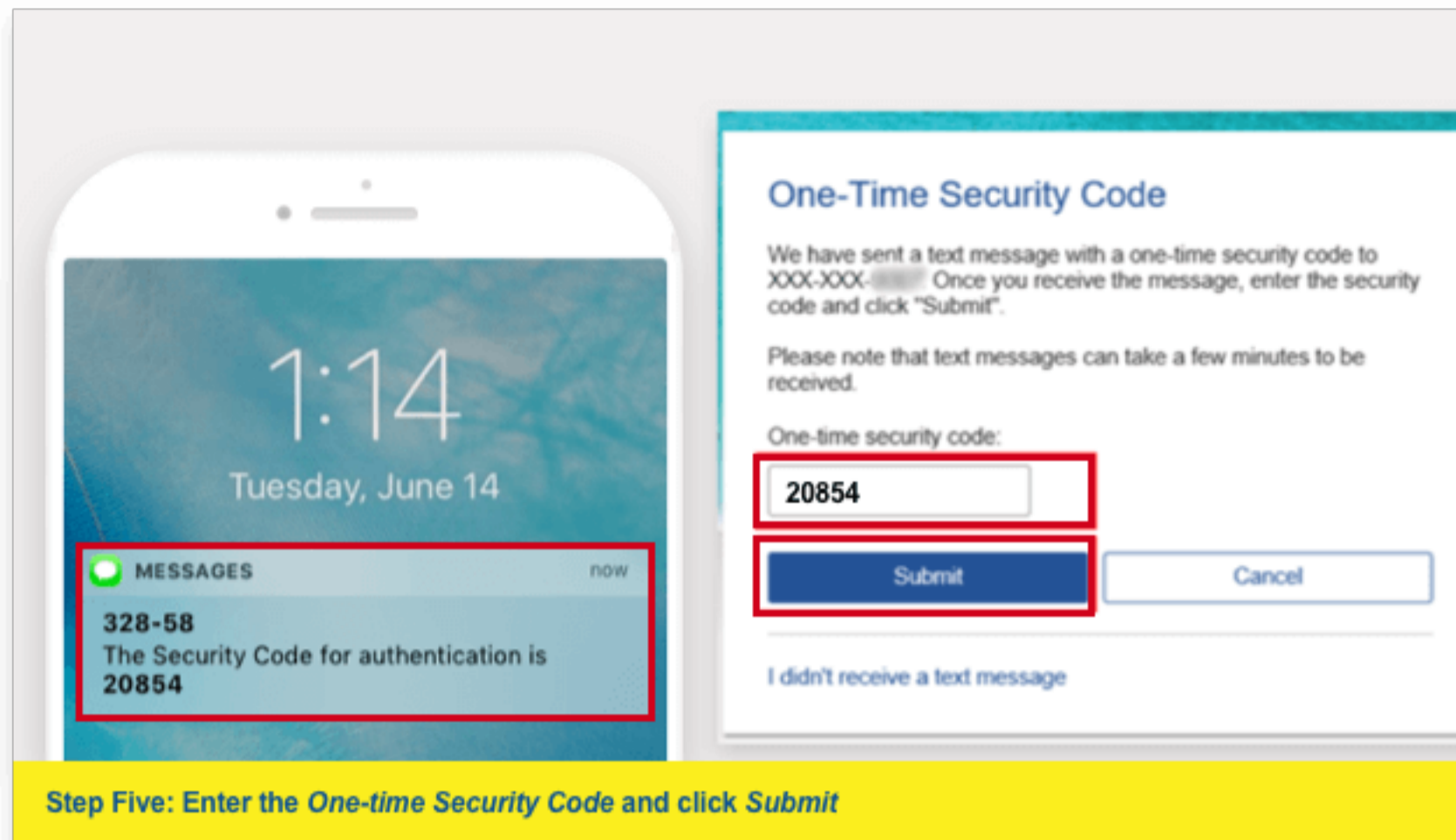
→ **Enter "Country Code" (For Brazil enter 55)**

Mobile phone number:

→ **Enter Area Code + Phone Number (I.E.: 11999000000)**

Send Text Cancel

For phone numbers from other countries, other than US and Canada, follow the above instructions.



Note

Verification Code Authentication may occur when:

- You are traveling outside of your previously profiled geographic region;
- You obtain a new device;
- Periodically on a random basis to ensure continued security for the user.

Input of Incorrect Verification Code:

You have up to three attempts to enter the correct Verification Code when prompted. At the fourth attempt, you will be locked out and required to wait 24 hours to attempt to log in again. This is an automatic lockout and the Bank does not have the authority to unlock your access.

Incorrect Password:

Your password is blocked after three attempts. If your password is blocked, you may reset it by accessing the Online Banking environment.

Sprint Users:

Sprint users not receiving a "Verification Code" on their phone, proceed to text "Allow 32858" to "9999". This will allow you to receive texts without an issue.

T-Mobile Users:

If you are unable to receive the "Verification Code" on your phone, proceed to contact T-Mobile and request that "Short Code" be unblocked.