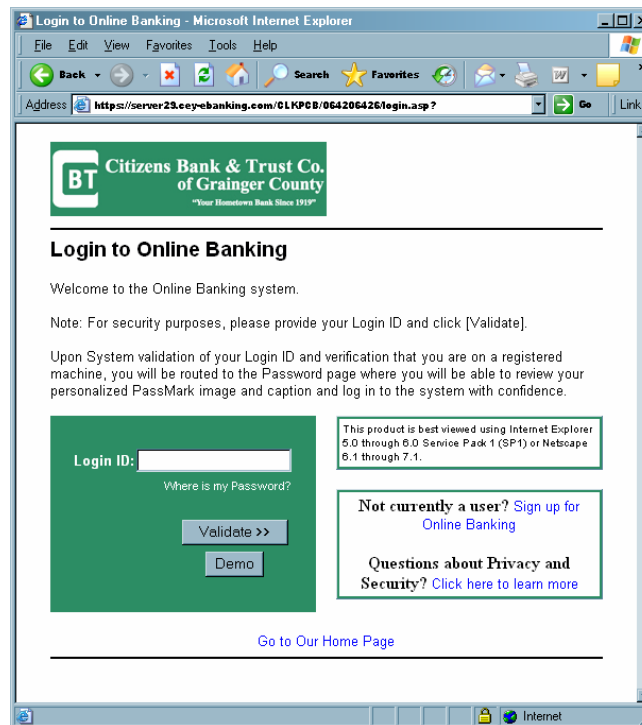


Online Banking QuickStart Guide

Enrolling in Online Banking

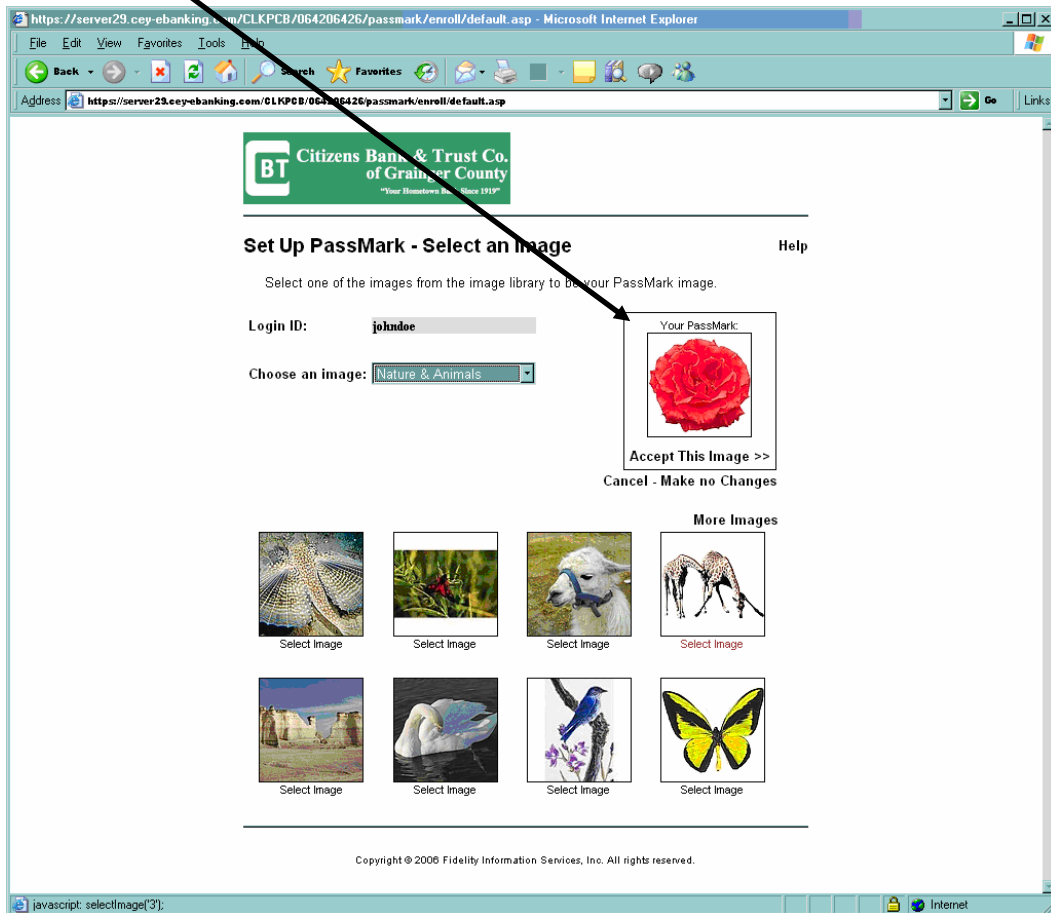
From our home page (<http://www.cbtgrainger.com>), select the Online Banking link. (If our website is unavailable or you are having trouble with the Online Banking link, you can access the login screen directly by typing or pasting <https://server29.cey-ebanking.com/CLKPCB/064206426> into your web browser.) From the login page, access the enrollment form by clicking the "Sign up for Online Banking" link. Before you can complete the enrollment form, you must read and "AGREE" to the AGREEMENT TO RECEIVE INFORMATION ELECTRONICALLY. Complete the online enrollment form and select your own User ID/Login ID and password. You will be asked to enter your password a second time for verification. In 1-2 business days, the bank will review your enrollment and send you a Welcome Email. Once you have received the Welcome Email, you will be ready to log in and begin using Online Banking.



Logging into Online Banking

- 1) Locate the Online Banking Welcome Email that you recently received. This letter contains your **Bank-confirmed** User ID/Login ID (which may be different from the User ID/Login ID you selected when you completed the enrollment form).
- 2) Locate a recent statement for each account you will be viewing online. Due to the account masking security feature, these statements will help you to more easily identify your accounts online. Once identified, you may want to "nickname" the accounts by using the "Change Account Alias" feature available in Online Banking.
- 3) Access our homepage www.cbtgrainger.com.

- 4) From our home page, select the Online Banking link. (If our website is unavailable or you are having trouble with the Online Banking link, you can access the login screen directly by typing or pasting <https://server29.cey-ebanking.com/CLKPCB/064206426> into your web browser.)
- 5) Log in with the **Bank-confirmed** User ID/Login ID as it appears in the Welcome Email, and click the “Validate” button.
- 6) The next screen asks you to select a PassMark¹ Image. After the initial selection, this Image and it’s associated Caption (Caption discussed on next page) will be displayed each time you log into the Online Banking site. These items identify the site to YOU, helping to assure you that you are logging into the Bank's official Online Banking site. (If the wrong Image & Caption were to ever be displayed, you should go no further - the site you are attempting to access is an imposter's site.) Once you have selected your Image and it appears in the “Your PassMark” box, choose “Accept This Image” to finalize your choice.



¹PassMark is a registered trademark of RSA Security, Inc. (an EMC company).

- 7) Next, you will be asked to enter the Caption that you wish to be displayed when the PassMark Image is displayed going forward. Again, the Caption, along with the Image, helps identify the site to you. A Caption is just a word or words that you will recognize in the future when you log in – it may/may not have anything to do with the Image you selected in the previous step. Next, choose (4) Challenge Questions, and type in the appropriate answers. (As an additional security measure, you will be asked random questions from this list each time you log in from an unregistered computer.) Next, enter an email address and a phone number that could be used to communicate a one-time password to you in the event of certain circumstances. Until you choose to register a computer as a “Personal Computer,” the site will continue to ask if you want to register the current computer at each login. (After registering a computer, the site will no longer ask you the Challenge Questions when logging in from that computer.)

Set Up PassMark

[Help](#)

Your PassMark consists of an image and a caption. Once you have selected your PassMark on subsequent logins to the system your PassMark will be displayed on the password page. This personal PassMark enables you to validate the authenticity of our site.

Login ID:

Your PassMark Image:



[Change Image](#)

[What is PassMark?](#)

Choose an Image Caption that is personal and meaningful to you. The caption may be from 4 to 30 characters in length. It may not be the same as your password.

Your Image Caption: *

Select four challenge questions and answers that may be used to confirm your identity. You may select each challenge question only once. All of the following fields are required and each answer must be unique and can be anywhere from 4 to 30 characters long.

Challenge Question 1: *

Your Answer: *

Challenge Question 2: *

Your Answer: *

Challenge Question 3: *

Your Answer: *

Challenge Question 4: *

Your Answer: *

Provide an email address and telephone number that may be used to send a One-Time Password to you if you use a different computer or location in the future.

Email Address:

Phone Number:

Select One of the Following: *

- This is a Personal Computer. Register it.
 This is a Public Computer. Don't Register it.

[Preview](#)

NOTE: See the “PassMark – Frequently Asked Questions” section at the end of this document for more information, if needed.

- 8) A confirmation page will appear next. If you are satisfied with the information entered, choose "Finished – Login" to continue.



Set Up PassMark

[Help](#)

Review your PassMark image and Caption, along with your challenge questions, email address, telephone number and registration information.

If you would like to change your PassMark image, select the Change Image hyperlink. To update the other information, use the Go Back and Make Changes button.

If you are satisfied with the information on the preview page as you have supplied it, click [Finished - Login] to submit your enrollment and complete the registration process.

Login ID:

Your PassMark Image:



[Change Image](#)

Your Image Caption:

Challenge Question 1:

Your Answer:

Challenge Question 2:

Your Answer:

Challenge Question 3:

Your Answer:

Challenge Question 4:

Your Answer:

Email Address:

Phone Number:

Register Computer?:

[<< Go Back and Make Changes](#)

[Finished - Login](#)

- 9) Finally, you will be asked to enter the password you chose when you completed the online enrollment form. You will be asked to change your password as part of our security protocol. To ensure the security of your accounts, it is important that you create a strong password (minimum of 4 characters; minimum 1 letter; minimum 1 numeral; different from previous 9 passwords) that is hard to break. The system allows the use of the following characters in various combinations:

Description	Examples
Letters (uppercase and lowercase)	A, B, C,...; a, b, c,...
Numerals	0, 1, 2, 3, 4, 5, 6, 7, 8, 9
Symbols (all characters not defined as letters or numerals)	` ~ ! @ # \$ % ^ & * () _ + - = { } [] \ : " ; ' < > ? , . /

It is recommended that you create your password with diligence and utilize the available options to make it hard to break. Your password is the key to your accounts. Guard it carefully, and do not give it to anyone. In the event that you do not remember your password, you may use the "Forgot Your Password" link on the login page to request a new one. Your password life is 30 days, and you'll be required to change it after 30 days.

Account Number Masking and Aliases

For security reasons, complete account numbers will never appear on the computer screen or be transmitted over the Internet. For this reason, when an account is displayed, it appears masked. You can assign account "aliases" or nicknames to your accounts. This information will be displayed on the screen, so no one other than you will be able to identify the accounts. Assigning an alias to an account makes it easier for you to recognize and less recognizable to a stranger.

Secure Connection – SSL Data Encryption

Each time you access your online information, the connection is automatically converted into a secure Internet communications session. Utilizing 128-bit Secure Socket Layer (SSL) technology, all transmissions of Web pages and data between the Bank and your computer are completely encrypted or "scrambled;" so, they are unreadable to any person or group that may try to intercept the transmission. SSL encryption is an industry standard and is widely used in Internet applications that require security and privacy for sensitive data. For added security, a digital certificate is also issued between the Bank and the service bureau processing center for daily data transmissions.

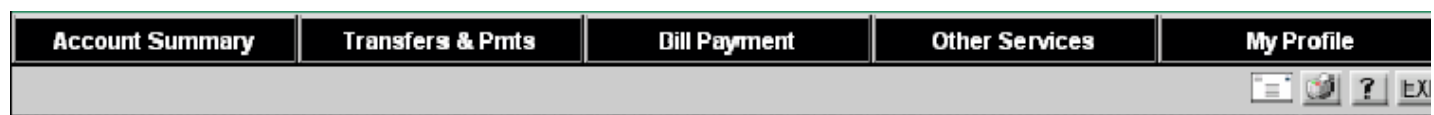
Browser Software

While Online Banking is designed to work with most popular browsers, we recommend using either Microsoft Internet Explorer or Netscape Navigator. Please refer to the main login screen for the currently supported versions of these browsers.

Navigating Through Pages

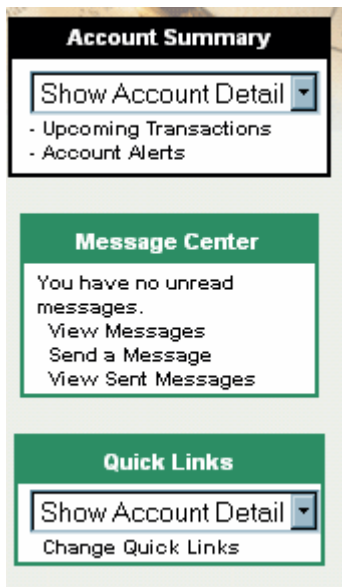
You can navigate through the pages of the system by using the Main Navigation Bar including the "mouse-over" function and the Left Frame Menu. Use these navigation tools rather than the "Back" and "Forward" buttons on your browser to make sure that you view the most recent information. The "Back" and "Forward" buttons may call up cached (stored) versions of the page.

- Main Navigation Bar




The Main Navigation Bar allows you to visit each of the major services provided by the system. You may click on any of the links to display a list of the services available in the Left Frame Menu. You may also use the “mouse-over” function to display these services.

- Left Frame Menu




The Left Frame Menu displays a list of the services available to you, the Message Center and the Quick Links menu. You may click on any of the displayed services to show the page for that service.

The Message Center allows you to send a message to Customer Service or view available messages sent to you. You may also access the mail function by clicking the **Mail**  icon on the Main Navigation Bar. For more additional information on how to use the mail feature, please refer to the “Mail” section of this document for more information.

The system allows you to select frequently used services and display them in the Quick Links section. This provides a quick way to navigate to the listed services, as needed. Please refer to the “Change Quick Links” section of this document for more information.

Printing Pages

To print any page from Online Banking, you must have a printer attached to your PC. You may use either the Printer  icon or the “Print This Page” link to print a page, depending on which page you are viewing.

You may also print a page by clicking on that page to select it. This ensures that the area is “active” and the correct page prints. Then, select your browser’s print icon. The page will then print. For example, when you complete a request, you may want to print the confirmation page for a record of your confirmation number.

Help

You can access the online Help from any page in Online Banking by selecting the Help  icon. This

gives you step-by-step directions, including an index of all available topics. In addition, several special topics like security, page navigation, and passwords are available.

Exiting the System

For security reasons, you must always use the Exit **Exit** button when you have completed an Online Banking session. This ensures that no one can gain access to your accounts by using your computer and simply pressing the “Back” button in your browser. The “Exit” option will allow you to return to the Online Banking login page or our home page.

Account Summary

This is the first screen you will see once you log into Online Banking. It provides a quick snapshot of the accounts that you requested online access for. For easy record keeping, the accounts are categorized by deposits, CDs and IRAs, and loans. The balances are updated daily, so you’ll always know what your current balance is for every account. Balances are listed in (2) formats: “Current Balance,” which shows the funds that are available except for those which are pending, and “Available Balance,” which displays the funds available including all pending transactions that have recently posted. The “As of Date” shows you the last time your account information was updated.

Account Summary					
Return to this Account Summary page at any time for the current status of all your accounts. Click on any account below to see the details of that account on the Account Detail page.					
Deposit Accounts					
Account	Currency	Current Balance	Available Balance	As of Date	
AFS Test	USD	N/A	N/A	N/A	
DDA3333333	USD	\$1,267.74	\$4,301.63	9/24/1996	
DDA34543	USD	\$4,309.78	\$8,032.62	10/7/1996	
DDA44444	USD	\$4,309.78	\$7.56	10/7/1996	
DDA55555	USD	\$2,826.47	\$3.25	11/23/1996	
DDA7777777	USD	\$2,826.47	\$7,717.76	11/23/1996	
DDA987654	USD	\$4,321.09	\$507.90	12/20/1998	
DDAxxxx0330	USD	\$1,267.74	\$4,323.95	9/24/1996	
DDAxxxx0330	USD	N/A	N/A	N/A	
MMA71192798	USD	\$8,443.88	\$4,145.26	11/24/1998	
MMA83613	USD	\$9,997.25	\$4,148.24	9/12/1996	

Account Detail

Account Detail	
The account information displayed is updated each morning after all transactions from the previous day have been processed.	
Account Information Profile Transaction Detail Filter Transactions	
Account Information Profile	
Account Alias	DDA3333333
Currency Code	USD
Amount Last Interest Payment	\$9,155.71
Amount of Captured Float	\$4,171.00
Amount of Credits	\$5,697.36
Amount of Credits Menso Posted	\$5,967.72
Amount of Debits	\$1,657.50
Amount of Debits Menso Posted	\$6,498.25
Amount on Hand	\$1,397.91
Available Balance	\$4,323.94
Current Balance	\$1,267.74
Effective Date	9/24/1996
Interest Accrued on Paid	\$5,830.98
Interest Accrued on Account	\$4,104.50
Interest Paid Last Year	\$7,192.24
Interest Paid on Account	\$4,213.92
Last Statement Balance	\$1,978.59
Last Statement Drop Date	6/21/1998
Next Jump to Page <input type="text" value="1"/>	
Filter Selection Criteria	
Enter filter criteria to view other account detail.	
Account	<input type="text" value="DDA3333333"/>
Date Range	From: <input type="text" value=""/> (mm/dd/yyyy) To: <input type="text" value=""/>
Amount Range	From: <input type="text" value=""/> To: <input type="text" value=""/>

The Account Detail page displays an information profile for every account that you requested online access for. This provides an updated record of the activity in each account.

The “Account Information Profile” shows a quick overview of the account and includes items such as the amount of credits and debits posted on the account, the current balance and the last statement balance. The “Transaction Detail” itemizes every transaction and activity that has occurred in that account for the past ninety days. You may also search transactions using the “Filter Transactions” option and certain selection criteria.

Upcoming Transactions

If you have transactions that have not posted to your account, you may view a list of these items using the “Upcoming Transactions” option. These are typically transactions received by the Bank daily and may include incoming electronic items like Social Security deposits or automatic payments.

Upcoming Transactions				
Listed below are the upcoming transactions that are currently scheduled for your account.				
Account:	<input type="text" value="Please Choose"/>			
Upcoming Transactions				
Effective Date	Type	Item Number	Description	Amount

Account Alerts

Account Alerts

We will check your account balances at the end of each business day and notify you the following morning (using the method of your choice) whenever the balance in your account exceeds the limits you set.

You may set more than one notification for each account (a high balance limit and a low balance limit, for instance.)

Account	Balance Type	If Balance Is	Limit	Notify Me By	Delete
AES Test	Current	Greater than	\$10.00	Fax	<input type="checkbox"/>

Have you ever wished that you could receive an automatic notification when your bank accounts have reached a certain limit, rather than having to call or stop into the Bank each time? With the "Account Alerts" feature, the system will check your account balances at the end of each business day and notify you the following morning by email whenever the balance in your account exceeds the limits you set.

Transfers and Payments

For added convenience, this system provides you with several ways to transfer funds between accounts and other payment options.

Transfer Funds

With "Transfer Funds," you can move money from one account to another in an instant - anytime you'd like! All it takes is a few key strokes! If you are making a transfer outside of the Bank's normal hours, it will be posted on the next business day.

Transfer Funds

Transfer Funds™ allows you to transfer funds between two accounts. Enter the appropriate data, then press the 'Proceed' button at the bottom of the page to continue to a page where you can verify your data. The 'Cancel' button will return you to 'Transfers and Payments.'

From Account:

To Account:

Amount: \$

Pay Loans

Pay Loans

Pay Loans™ allows you to create payments against your loan balance. Enter the necessary data, then press the 'Proceed' button at the bottom of the page to continue to a page where you can verify your data. The 'Cancel' button will return you to 'Transfers and Payments.'

If you wish to set up a recurring transaction enter the scheduling information below including how you want us to adjust your transaction when its schedule will cause it to fall on a holiday or a weekend.

Select Template:

Payment Type:

From Account:

To Account:

Amount: \$

Description:

Schedule: Don't use a scheduling option

Pay on (mm/dd/yyyy)

Pay every beginning (mm/dd/yyyy)

Pay on the day of every month beginning (mm/dd/yyyy)

Pay on the of every month beginning (mm/dd/yyyy)

Weekends/Holidays: Pay the last business day before

Pay the first business day after

You no longer have to remember long loan account numbers, or fumble through a monthly bill to make a loan payment. All the loans you have at the Bank can be paid online. It works just like the funds transfer feature. It is now easy to pay and even easier to keep track of which payments have been made.

Scheduled Transactions

If you have regular transactions that you set up, the system allows you to schedule transactions for a future date or set them up as recurring. The "Scheduled Transactions" page displays all of the scheduled transactions you have set up in the system, with their next effective dates. Not only are you able to view details of each transaction, you will also be able to delete pending transactions.

Scheduled Transactions

Your scheduled transactions are listed below. Remember that ACH transactions and tax payments are sent prior to their effective dates. You may view the details related to a specific transaction by selecting a transaction from the list.

<u>Transaction Type</u>	<u>Description</u>	<u>Next Scheduled</u>
ACH Origination	test	11/17/2003
Tax Payment	test	11/17/2003
Tax Payment	test	11/17/2003
ACH Batch	TestBatch1	12/12/2003

My Profile

Do you need to change or modify certain customer profile information in the system? Using the options available in this section, you are able to establish or change certain customer profile information such as passwords, phone numbers and other contact information.

Change Password

Change Password

Enter the appropriate data below. After you have filled in the necessary data, press the 'Make the Change' button at the bottom of the page to submit the change and go to a confirmation page. The 'Cancel' button will send you back to the previous page.

Current Password:

New Password:

New Password Verification:

Your password is the key to your accounts. Guard it carefully, and do not give it to anyone. After you enroll in the system, it is a good idea to change your password regularly. Here are a few simple guidelines to help with passwords:

- Select a password that has some meaning to you, but would be difficult for others to guess.
- Use at least six characters, although eight is better.
- Avoid single words or names.

Change Account Alias

Once you set up aliases for your accounts to safeguard your information, this screen gives you the opportunity to change these names. These are the names that will display in the system instead of your account numbers. This page lists all your accounts with the corresponding aliases. Change the information, and click "Make the change."

Change Account Alias

Make the appropriate data changes below. After you have changed the necessary data, press the 'Make the Change' button at the bottom of the page to submit the change and go to 'Setup.' The 'Cancel' button will send you back to 'Setup.'

<u>Account Number</u>	<u>Account Alias</u>
*****7531	<input type="text" value="AFS Test"/>
***8	<input type="text" value="CCA3708"/>
***9999	<input type="text" value="CDA9999999"/>
***8888	<input type="text" value="CLA8888888"/>
*1111	<input type="text" value="DDA11111"/>
*3613	<input type="text" value="MMA83613"/>
***4444	<input type="text" value="OEL4444444"/>
***5555	<input type="text" value="PLA5555555"/>
*6666	<input type="text" value="SAV66666"/>
***0	<input type="text" value="SAV7170"/>
*****5335	<input type="text" value="Test Img Bisys"/>

Change Profile Information

Change Profile Information

- Change Password
- Change Account Alias
- Change Fee Account
- Change Profile Information
- Add Foreign Accounts
- Delete Foreign Accounts
- About Our Fees
- Activity Log

Make the appropriate data changes below. After you have changed the necessary data, press the 'Proceed' button at the bottom of the page to submit the change and go to 'User Info.' The 'Cancel' button will send you back to 'User Info.'

First Name: Deborah
Last Name: Zannott
Last Access Date/Time: 9/30/2003 2:31:29 PM

Address 1: [218 Oelundge Awn]
Address 2: [12 Skokie Valley Rd.]
Fax Number: [718192453921367]
Home Phone Number: [540522047069498]
Work Phone Number: [737636984488329]
Cell Phone Number: [23456789012345]
E-mail Address: []

Do you need to change the information provided to the Bank for communication with you? Just like all the other convenient features offered online, you can change this information anytime by a few simple clicks of your mouse. You have the ability to update the following information: mailing address, home phone number, work phone number, fax number, and email address.

Change Quick Links

The system provides you with easy access to designated features by using this option. The "Change Quick Links" page allows you to change these services as you wish.

Change Quick Links

Select the option you wish to have displayed for each Quick Link. Select 'No Quick Link' if you don't wish to use a quick link option. Click 'Make the Change' to save your selections.

Quick Link 1: [Account Detail] ▾
Quick Link 2: [Transfer Funds] ▾
Quick Link 3: [Pay Loans] ▾
Quick Link 4: [Change Quick Links] ▾

[Cancel] [Make the Change]

Mail

View Messages

The View Messages page acts as your 'inbox' for the messaging system. Click on the subject of any message to read it or reply to it. You may delete messages by checking the box next to that message then selecting 'Delete Marked Items'.

[Delete Marked Messages]

From	New	Subject	Date/Time ▾	Del
There are no messages to be displayed.				

You may send secure emails to the Bank using the "Mail" feature. This is a great way to send questions regarding your account to the Bank. The "View Messages" screen displays the messages you have in your inbox. To sort any of the messages in your mailbox, simply click any of the column headers (excluding "Delete"). If you do not have any messages available, a message will be displayed informing you of this. You are able to send a new message, reply to a message and delete any of your messages from here.

PassMark - Frequently Asked Questions

- 1. What is PassMark?** PassMark Security provides additional security for the Online Banking service. It is a standard part of our Online Banking and works as part of our commitment to protect you against identity theft and fraud. PassMark prevents unauthorized access to your accounts and reinforces the fact that you are at a valid website.
- 2. What does PassMark consist of?** PassMark consists of the following: an Image, a Caption and four Challenge Questions. This information is known only to you and your financial institution and protects you, whether you are logging into your accounts from your own computer or from somewhere else.
- 3. How does PassMark work?** Once you enter your User ID/Login ID on your computer and click the "Validate" link, your Image will be displayed along with the Caption. This verifies that you are at the Bank's web site and that you are safe to enter your password and access your information. If

you are logging in from a different computer, the Challenge Questions will be asked to verify your identity. Once you provide the correct answers, your Image and Caption will be displayed, and you may enter your password.

4. ***Why is the password not requested at the same time as the User ID/Login ID?*** To enhance the security of this site you are prompted for your password after you have identified yourself by your User ID/Login ID and we have identified the device from which you are logging in. We retrieve your PassMark Image and Caption and present these first. This allows you to be sure that you are connecting to a genuine site before entering your password. In addition, if we detect any security concern as we validate your User ID/Login ID and device, then we may challenge you with a Challenge Question or provide you with a one-time password before presenting the password page.

5. ***Will I need to change my password?*** Yes, every (30) days at a minimum.

6. ***If I lose my password, how will PassMark prevent someone from accessing my account?***

When an unauthorized person tries to sign in from another computer (that you have not previously used for Online Banking access), the system will recognize that he/she is using a different computer, and will ask one or more of your Challenge Questions. If he/she does not know the answer to the Challenge Question(s), he/she will not be able to sign into your account.

7. ***When I enter my User ID/Login ID, it asks me a Challenge Question instead of showing my PassMark Image. Why?*** This is to help verify that it's really you signing in. A Challenge Question is asked when you're signing in from an unrecognized computer. Your correct answer confirms that it's really you.