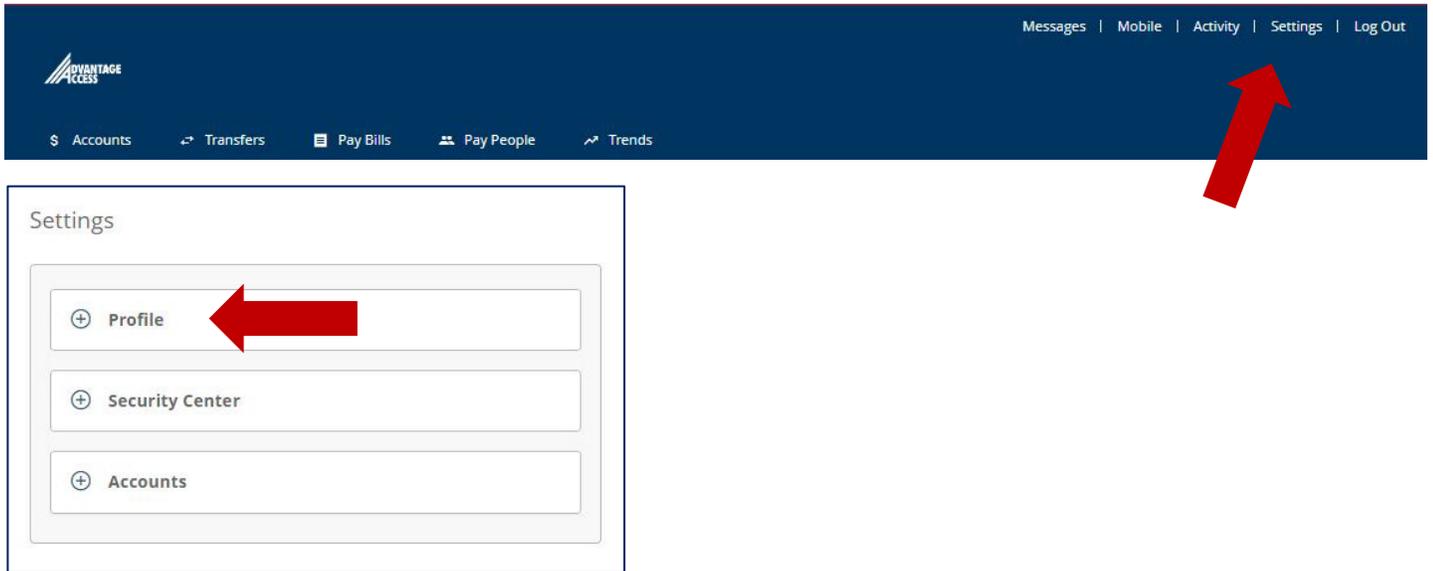


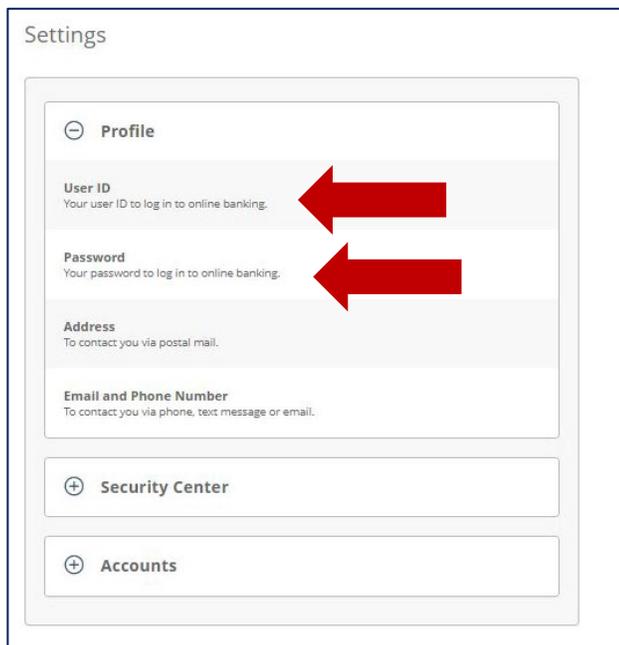


EASY Step by Step Guide to Change your Online Banking User ID and Password

Step 1: Once you've logged into your online banking account, go to "Settings," then "Profile."



Step 2: Under Profile, click on "User ID" and/or "Password" and follow prompts to change.



Step 3: Mark your calendar to change your User ID and Password in at least six months; sooner is preferred.