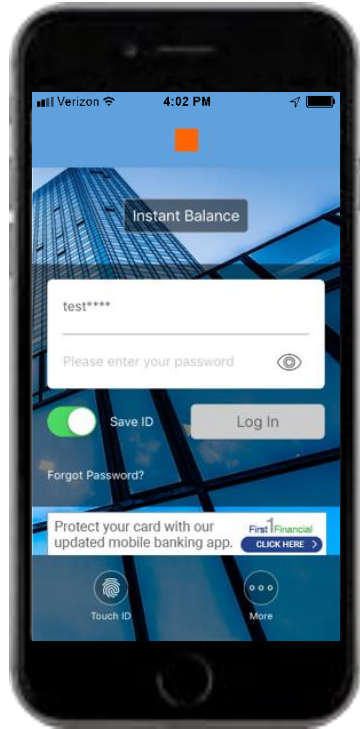


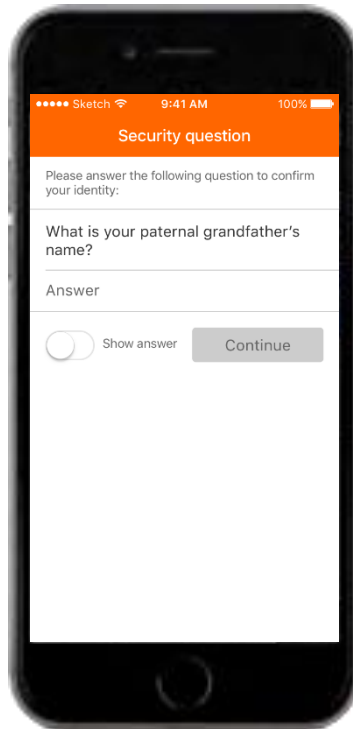
ONE-TIME PASSCODE CHEAT SHEET

Receive a one-time passcode to authenticate your identity & enhance the security of mobile banking

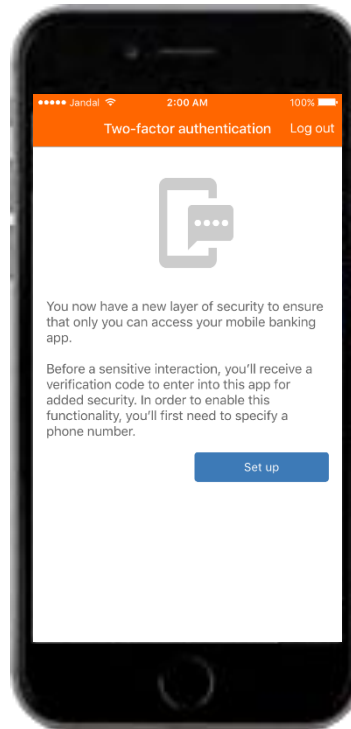
How to enroll in one-time passcode on mobile (*assumes user does not have one-time passcode set up online*)



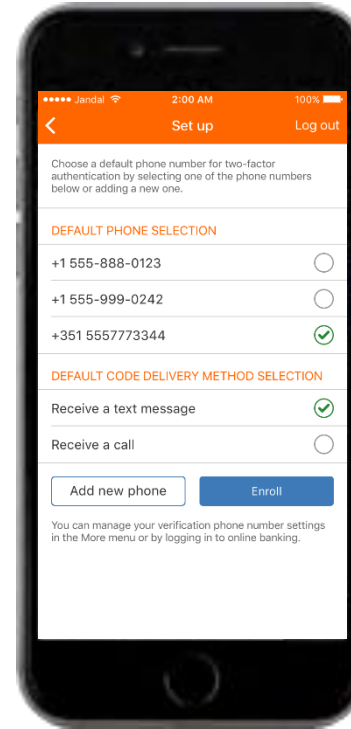
Log in to the app with your User ID and password or biometric login.



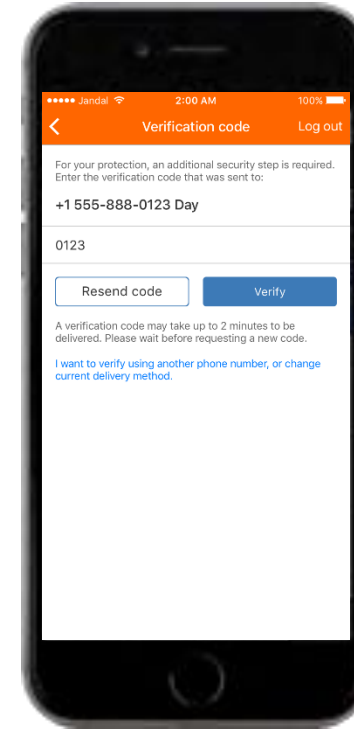
After logging in, users will be asked a security question to confirm their identity. Enter the answer to your security question and tap **“Continue”**.



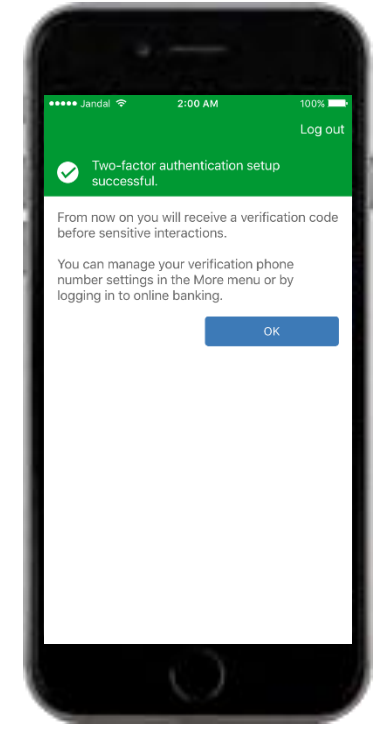
Once the user's identity has been verified, they will see a screen like the above. Users can now receive a one-time verification code and enter it into the app for added security when logging in. Tap **“Set up”** to enroll in two-factor authentication on mobile.



Users can select their default phone number and choose the passcode delivery method – via text message or automated phone call. After making your selections, tap **“Enroll”** to continue.



After tapping **“Enroll”**, users should receive a one-time passcode to their specified phone number. Enter the code when received, and tap **“Verify”**.

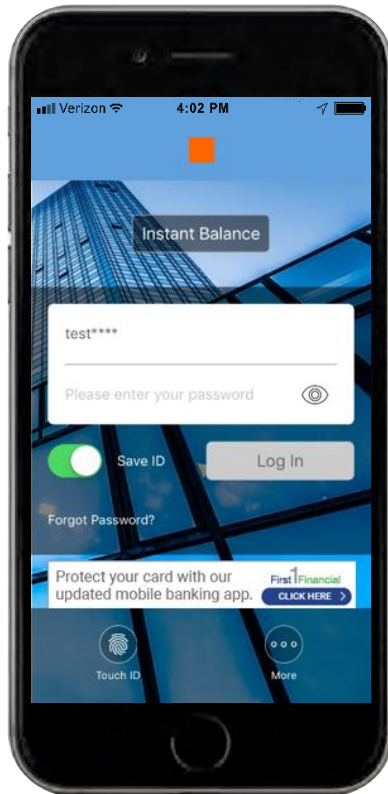


Enrollment successful! From now on, users will receive a one-time verification code before sensitive interactions and logins on their mobile device. Users can manage their two-factor authentication settings under the **“More”** menu.

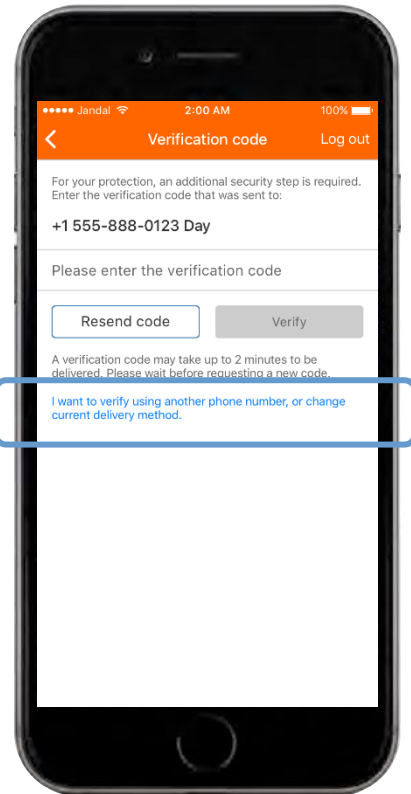
ONE-TIME PASSCODE CHEAT SHEET

Receive a one-time passcode to authenticate your identity & enhance the security of mobile banking

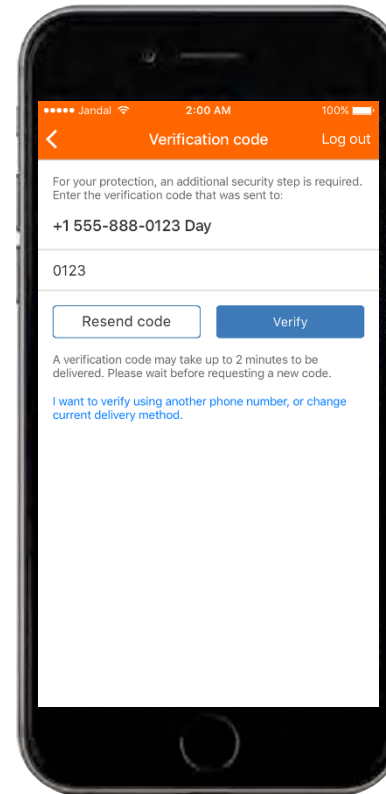
Getting started with one-time passcode on mobile



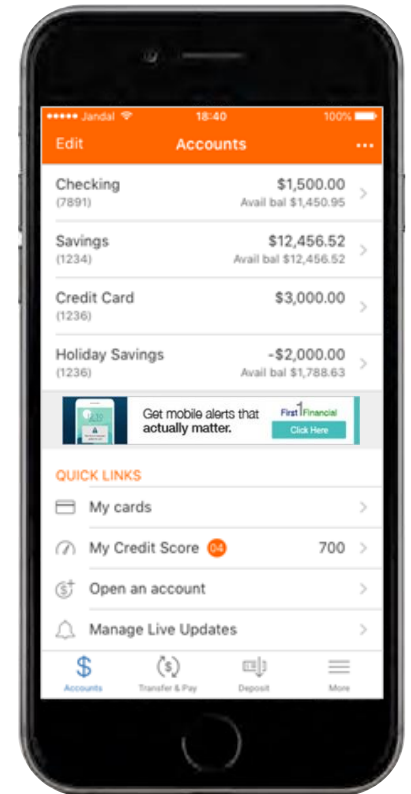
Log in to the app with your User ID and password or biometric login.



After logging in, users should receive a one-time passcode to their default phone number. If users want to use a different phone number, or change their current delivery method, they can tap the text highlighted above or access the "More" menu after logging in.



Users should receive a one-time passcode to their specified phone number. Enter the code when received, and tap "Verify".



Once the correct code has been entered, users will be able to access their mobile banking app and continue managing their finances. From now on, users will receive a one-time verification code before sensitive interactions and logins on their mobile device.