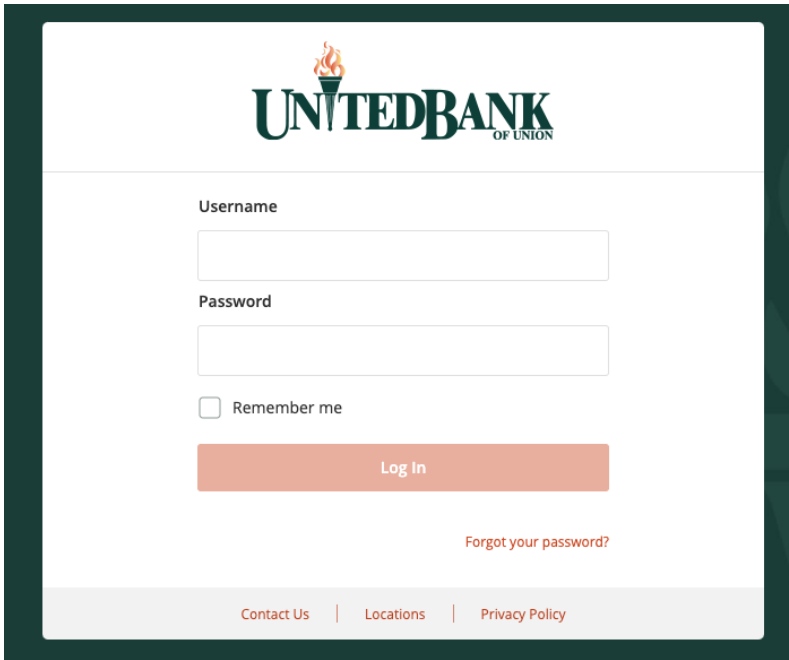
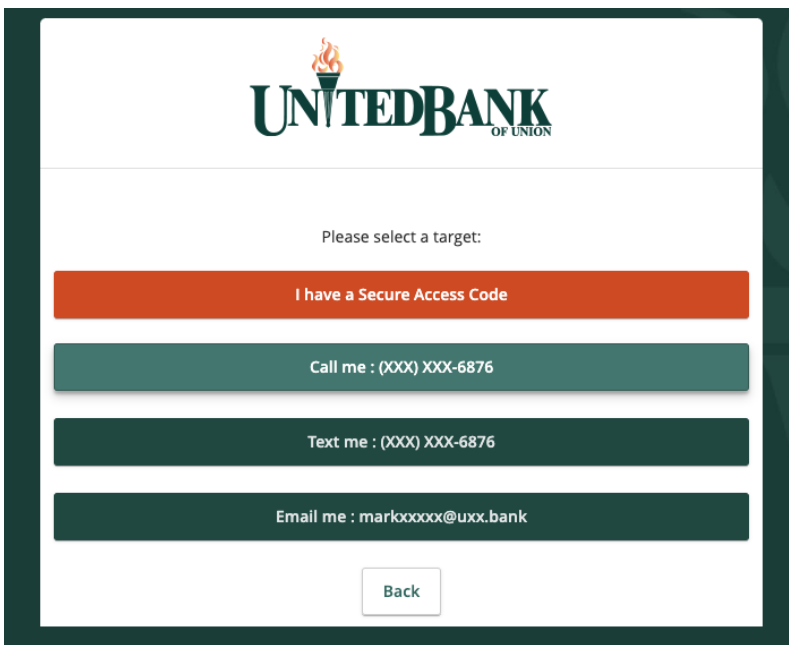


How to Log In (First-Time Access to New Digital Banking)



The image shows the login page for United Bank of Union. At the top is the bank's logo, which features a torch with a flame above the text "UNITED BANK OF UNION". Below the logo are two input fields: "Username" and "Password". Under the password field is a checkbox labeled "Remember me". A red "Log In" button is positioned below the checkbox. To the right of the button is a link that says "Forgot your password?". At the bottom of the page, there are three links: "Contact Us", "Locations", and "Privacy Policy".

Customers will enter their *current* online banking credentials.



The image shows a screen for selecting a target for a Secure Access Code. At the top is the United Bank of Union logo. Below the logo is the text "Please select a target:". There are four buttons: a red one labeled "I have a Secure Access Code", and three dark green ones labeled "Call me : (XXX) XXX-6876", "Text me : (XXX) XXX-6876", and "Email me : markxxxxx@uox.bank". At the bottom is a "Back" button.

Customers will be prompted to receive a Secure Access Code via a phone call, text, or email.

Secure Access Codes are a form of multi-factor authentication. Basically, it's an extra layer of security for keeping customer information safe!



Please set your new password:

- Password Requirements:**
- Must be between 8 and 17 characters
 - Must contain at least 1 number
 - Password must contain a minimum of 1 lower case characters.
 - Password must contain a minimum of 1 upper case characters.
 - May not be the same as current password

Current Password

New Password

Confirm New Password

As an additional security precaution, customers will be prompted to choose a new password.



Device Registration

Access Code Accepted.

Do Not Register Device

Register Device

Select "Register Device" if on a personal device to bypass the SAC the next time a log in is attempted on that device.

If using a public device, select "Do Not Register Device."

The screenshot shows the digital banking dashboard for a test account. The top navigation bar includes the United Bank of Union logo, a greeting "Good Afternoon, 02 TEST", and a "Close Tip" button. Below the navigation bar is a "Home" section with a "FINANCIAL TOOLS" menu (Spending, Budget, Trends, Cash Flow, Net Worth, Debts) and a "Link Account" button. The "ACCOUNTS" section displays four account tiles:

Account Name	Available Balance	Last Deposit Amount
TEST CD PERSONAL *37	\$0.00	\$0.00
TEST REBEL CHECKING *36	\$2.00	\$0.25
TEST HSA INDIVIDUAL *28	\$2.00	\$0.50
TEST SAVINGS *79	\$1.50	\$2.00

On the right side, there is a vertical menu with options: "Initiate a Funds Transfer", "Make a Loan Payment", "Apply for a Home Loan", and "Logout". A sidebar on the left contains navigation options: Home, Messages, Digital Banking Activity, Money Management, Services, Profile, Branches, Help, and Log Off.

Excellent! You are now logged in. Enjoy your digital banking experience. Please let us know what we can do to help improve your experience.