



Member
FDIC

ONLINE BANKING

Enrolled Users Initial Login Guide

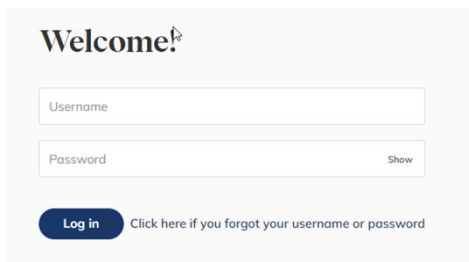
Online Banking: Enrolled Users Initial Login Guide

Enrolled users of Hillcrest Bank's online and mobile banking – both Personal Banking and Small Business Banking users – will follow these steps using their desktop or laptop computer for their initial login to the new platform.

Begin by going to [HillcrestBank.com](https://www.hillcrestbank.com)

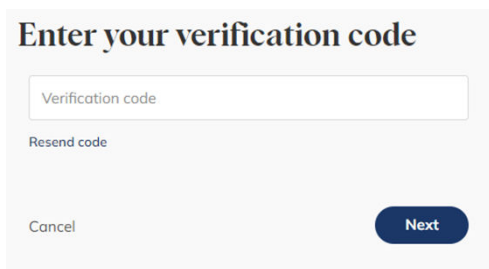
1. Log in using your existing Personal ID (now known as Username) and password. Your Username will automatically transfer to the new platform unless the bank notified you otherwise. **DO NOT** click “Need to enroll?”

Please note: Usernames are not case-sensitive on the new platform and may contain letters, numbers, or any of the following special characters: _,@,+,.,-



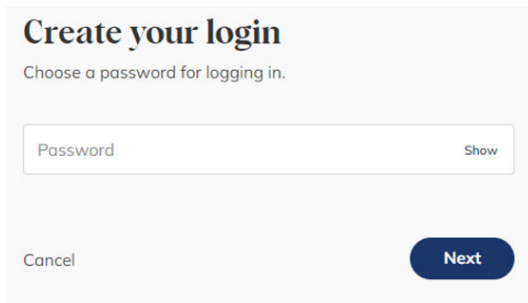
2. You'll receive a verification code at the email address on file with the bank. Enter the code into the box and click “Next.”

*Please note: if you do not have an email address on file with the bank or if the email is no longer valid, please visit a Hillcrest Bank banking center or call our Client Services & Solutions team at **855.629.7618**.*



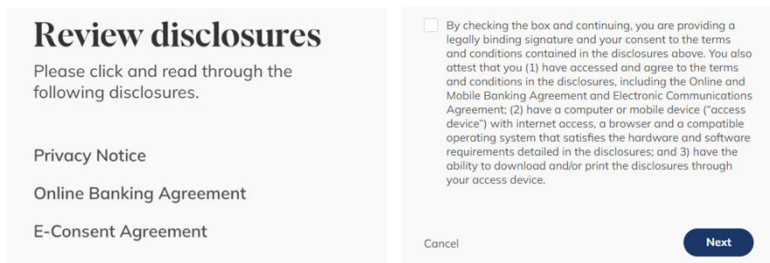
3. Create a Password. You may keep your previous password if it meets the new platform's requirements.

Passwords must be a minimum of 12 characters and must contain at least one upper case and one lower case letter, at least one number, and at least one of the following special characters: `_`, `@`, `+`, `.`, `-`. Additionally, by default, the platform enforces the following password safety requirements:

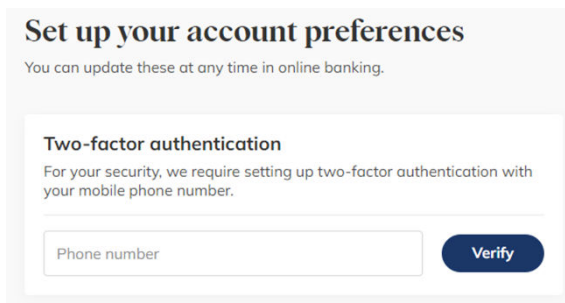


- 1.) Passwords may not be similar to your username, first name, last name, or email.
- 2.) Passwords **are** case-sensitive, and may not be among the 20,000 most common passwords.

4. Review disclosures and check the box to agree to the Privacy Notice, Online Banking Agreement and E-Consent Agreement.



5. Set up two-factor authentication for enhanced security. To do this, provide your phone number, then click "Verify."



A verification code will be texted to your mobile phone number. Insert the verification code and click "Verify."

If the phone number you entered is not a mobile phone, you will receive a call with your verification code.

6. Next, choose your document delivery preference.

We encourage all clients to sign up for online paperless documents, which include statements and notices. Electronic delivery provides quicker, secure access to account documentation and benefits the environment. When choosing this option, all documents related to all your accounts may be provided electronically.

You must first view the “sample statement”. Then make your selection and click “Finish.”

Paperless statements Unenroll

If you are currently enrolled in paperless notices and statements for any of your accounts, your selection to receive paperless notices and statements has been transferred. By re-consenting you will continue to receive paperless notices and statements for all of your accounts going forward, including any new accounts that you open. If you do not wish to remain enrolled in paperless notices and statements you will need to select un-enroll and all of your current accounts will be unenrolled in paperless statement and notices.

By enabling paperless notices and statements, you acknowledge that you have read and agree to the terms of the [E-Consent Agreement](#), can access the [sample statement](#), and consent to receive electronic communications, statements, and other notices for all of your NIB Bank accounts.

By checking this box, I agree to the selected preferences.
Please check the box to proceed.

[Cancel](#) [Finish](#)

7. You will be brought into your new online banking Dashboard.

The screenshot shows the Hillcrest Bank online banking dashboard. At the top, there is a navigation bar with the Hillcrest Bank logo and links for Dashboard, Accounts, Transfer, Documents, Support, and Tools. Below the navigation bar, the dashboard is divided into several sections:

- Hi,** with a **Transfer funds** button.
- Balances** section showing a **Savings** account with a balance of **\$74,127.45**.
- Recent activity** section with a table of transactions:

DESCRIPTION	ACCOUNT	AMOUNT
INTEREST CREDIT April 30, 2024		+\$182.33
INTEREST CREDIT March 30, 2024		+\$187.93
INTEREST CREDIT February 28, 2024		+\$175.38
INTEREST CREDIT January 30, 2024		+\$187.01
INTEREST CREDIT December 30, 2023		+\$186.53

- Total available cash** section showing **\$74,127.45**.
- Home Equity Line of Credit** section with a description and a **Learn more** link.
- Services** section with a **Bill Payments** option and a description: **Manage and pay all your bills in one place**.