



ONLINE BANKING

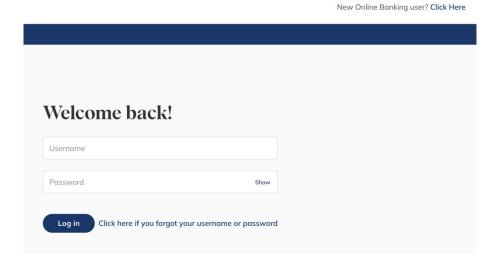
New Personal Banking User Enrollment

Online Banking: New Personal Banking User Enrollment

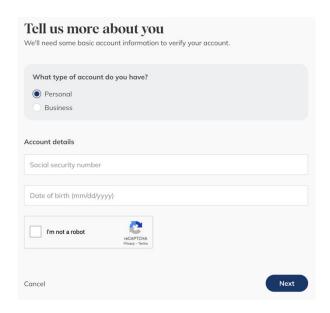
Personal Banking clients at Hillcrest Bank who are new to **online and mobile banking** will follow these steps to enroll using their desktop or laptop computer.

Begin by going to HillcrestBank.com

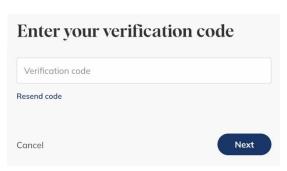
1. In the upper right corner, click "New Online Banking User? "Click here."



2. Select "Personal," then provide your Social Security Number and Date of Birth and check the "I am not a robot" box in the reCAPTCHA security box, then click "Next."



3. Follow the directions to enter the verification code that was provided in the email your received. This is used to authenticate yourself and continue setting up your profile.

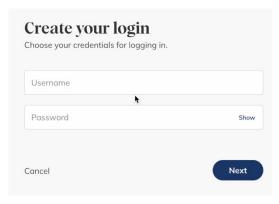


Please note: if you do not have an email address on file with the bank or if the email is no longer valid, please visit a Hillcrest Bank banking center or call our Client Services & Solutions team at 855.629.7618.

4. Create your Username and Password, then click "Next."

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

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

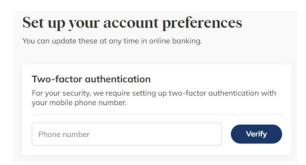
2.)

Passwords **are** case-sensitive, and may not be among the 20,000 most common passwords.

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



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

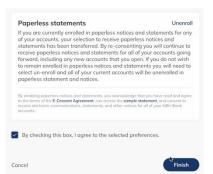


A verification code will be texted to your mobile phone number. Insert the verification code and click "Verify."

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

7. 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.



To enroll in Paperless Statements and Notices:

- 1.) Click on "sample statement"
- 2.) Click on "Enroll"
- 3.) Click on the box that indicates you agree to the selected preferences
- 4.) Click "Finish"
- 8. When complete, you'll be brought into your new online banking Dashboard.

