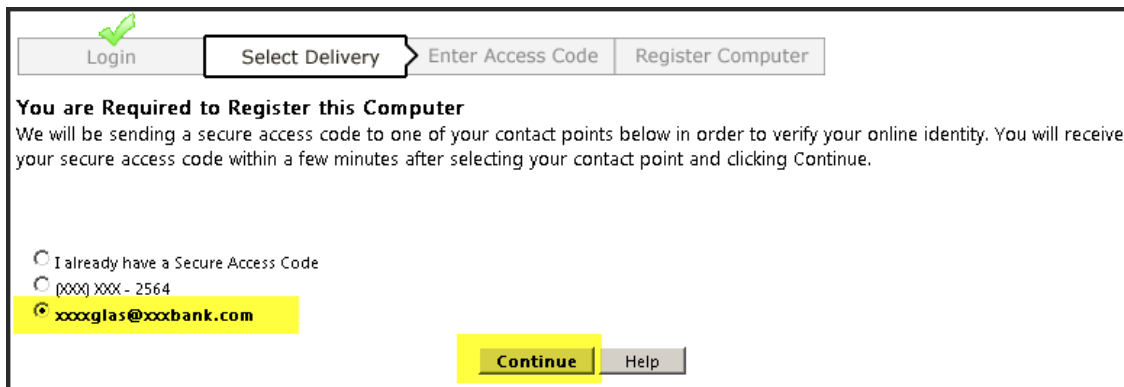


Enhanced Security Feature

ONLINE BANKING GUIDE

Simple steps to register your computer:

1. Login to Online Banking at www.cnlbank.com with your User ID and Password.
2. To **register** your computer browser, you will be directed to a page displaying the secure contact information we have on file.
3. Choose the delivery method for your secure access code and click “Continue.”



The screenshot shows a progress bar with four steps: 'Login' (completed with a green checkmark), 'Select Delivery' (active), 'Enter Access Code', and 'Register Computer'. Below the progress bar, the text reads: 'You are Required to Register this Computer. We will be sending a secure access code to one of your contact points below in order to verify your online identity. You will receive your secure access code within a few minutes after selecting your contact point and clicking Continue.' There are three radio button options: 'I already have a Secure Access Code', 'p000 000 - 2564', and 'xxxglas@xxxbank.com' (which is selected and highlighted in yellow). At the bottom right, there are 'Continue' and 'Help' buttons, with 'Continue' highlighted in yellow.

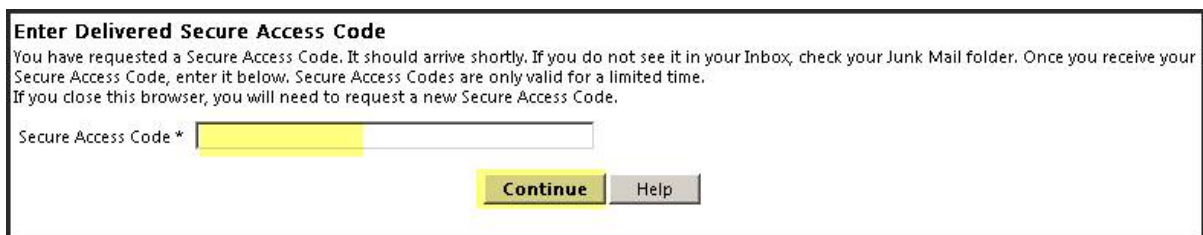
Phone Delivery

Your phone will ring promptly. Answer the call and press “1” to hear your access code. The system will not leave the code on voicemail.

E-mail Delivery

You will receive an email with your requested Secure Access Code. If you do not receive the email, please check your "Junk Mail" box.

4. After receiving your Secure Access Code, enter it into the requested field and click “Continue.”



The screenshot shows the 'Enter Delivered Secure Access Code' step. The text reads: 'Enter Delivered Secure Access Code. You have requested a Secure Access Code. It should arrive shortly. If you do not see it in your Inbox, check your Junk Mail folder. Once you receive your Secure Access Code, enter it below. Secure Access Codes are only valid for a limited time. If you close this browser, you will need to request a new Secure Access Code.' Below the text is a text input field labeled 'Secure Access Code *' with a yellow highlight. At the bottom right, there are 'Continue' and 'Help' buttons, with 'Continue' highlighted in yellow.

5. An *Activate Browser* message will appear giving you the option to register your computer for future access. Choose one of the options below:
 - *Activate this computer for later use:* This is a logical option for a computer that you routinely use for Online Banking. This option places a secure access token on the computer to enable device recognition and authentication of the computer. If the secure token is deleted from the registered device, this registration process must be repeated.
 - *Give me one-time access only (do not activate this computer):* Select this option if you do not want to register your computer.



6. After clicking “Continue,” your account summary page will be displayed and you will have full access to Online Banking. If you choose to activate your computer for future use, you will not have to register your computer again unless you login from a different computer or browser or if the secure access token placed on the registered computer is deleted.

If you choose, you can now update security settings by clicking on the Preferences>Security page.

- To change your Login ID, simply select the “Login ID” tab and enter the login ID of your choice. Click “Submit Login ID Change” and click “OK.”
- To add email addresses and phone numbers for future Secure Access Code delivery, select the “Secure Delivery” tab and add the phone number and/or email address you wish. Once you click “Submit Contacts,” your information will be saved.

