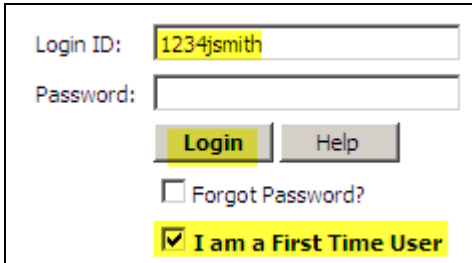


# Online Banking Service

## STEPS TO LOGIN THE FIRST TIME

---

1. Access Online Banking at [www.cnlbank.com](http://www.cnlbank.com) from an internet browser.
2. Enter your Login ID in the top, left-hand corner of the homepage and leave the password field blank.
3. Select the checkbox for “I am a First Time User” and click “Login.” *Note: If you have a Temporary Password, you can enter it and click “Login” without selecting the “I am a First Time User” checkbox.*



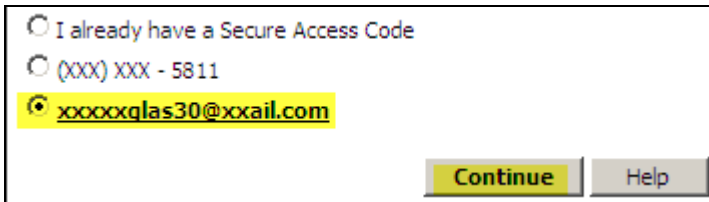
Login ID:

Password:

Forgot Password?

I am a First Time User

4. A listing will appear with your partial or masked contact information. Choose the delivery method for your secure access code (email or phone number) and click “Continue.”



I already have a Secure Access Code

(XXX) XXX - 5811

xxxxxqlas30@xxail.com

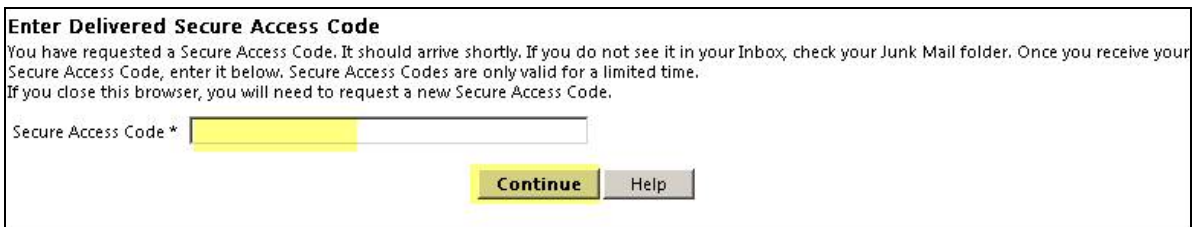
### **Phone Delivery**

The 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. You can configure your "Junk Mail" settings to allow future emails from our address.

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



**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.

Secure Access Code \*

6. Review and accept the Online Banking Agreement by clicking "Submit."

7. Once validated, the customer profile screen is displayed. Please update any missing required data fields and click "Submit."
8. Enter and confirm your new password; click "Submit."
9. The account summary page is displayed.
10. The next time you Login to Online Banking you will be asked to request and enter a secure access code to complete the Online Banking security features and will be directed to a page displaying the secure contact information we have on file.
11. Choose the delivery method for your secure access code and click "Continue."

12. After receiving the Secure Access Code, key it into the requested field and click "Continue." An **Activate Browser** message will appear giving you the option to register your computer for future access. Choose one of the below options:

- **Activate this computer for later use:** This is a logical option for a computer that you routinely access Online Banking from. 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, 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.

13. The account summary page will now be displayed. You now have full access to Online Banking. You will not have to request a secure access token again unless you sign in from a different computer or browser or if the secure access token placed on the computer is deleted.

### **Changing Your Login ID**

If you wish, you can now change your Login ID by following the simple steps below:

- Go to the Preferences section on the left hand tool bar and open the Security tab.
- Click on the "Login ID" tab.
- Enter a new Login ID and click "Submit Login ID Change."
- Select "OK."

If you have any questions regarding the new login process, please contact your local CNLBank office and we will be happy to assist.