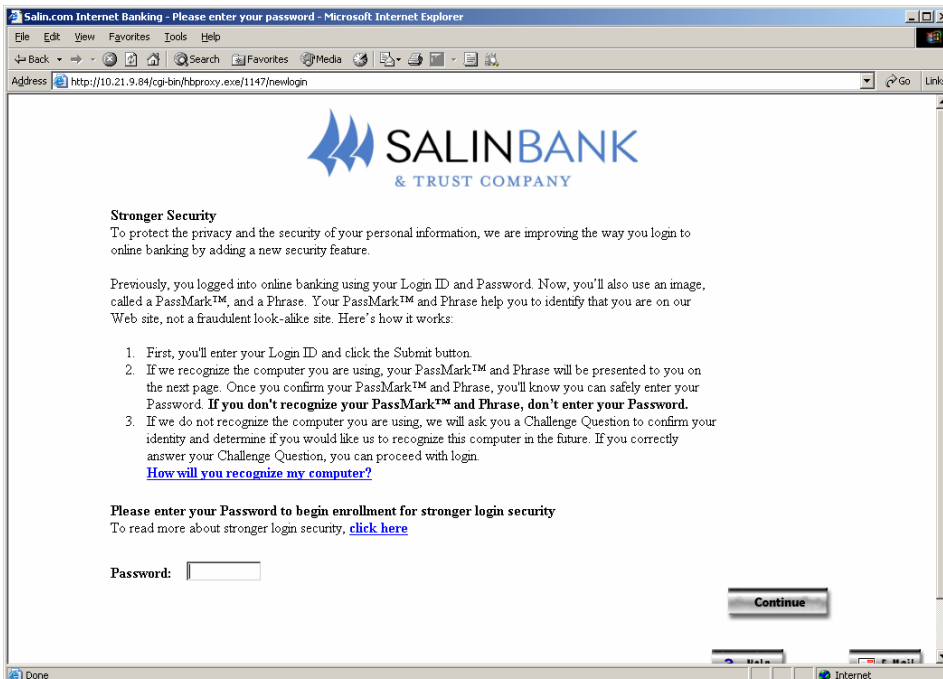


# Logging in Using Enhanced Security Features

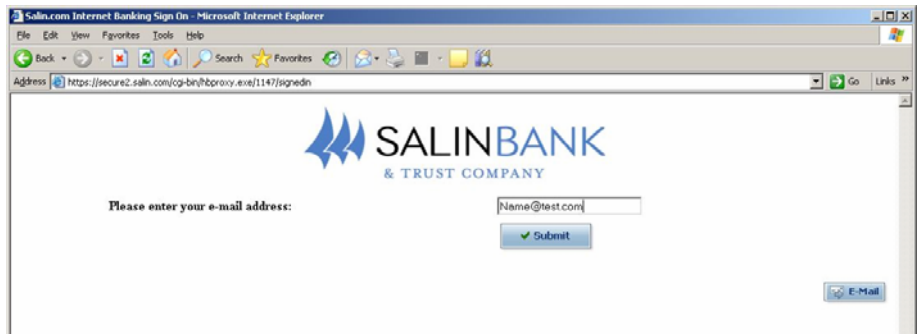
**STEP 1:** You will continue to log in from the **salin.com** homepage. In the Business Banking section, enter your **current** Access ID (otherwise known as *Logon ID* or *User ID*).



**STEP 2:** Once you have entered your Access ID, a new window will appear, containing valuable information about the new online security features. After carefully reviewing this information, please enter your **current** password.

**PLEASE NOTE:** If you incorrectly enter your Access ID or password, you will be prompted to try again. If you have difficulty logging in, please contact Customer Service at **1-800-320-7536**.

**STEP 3:** Depending on the settings of your account, you may be asked to confirm your email address. Please verify that it is correct, or make any necessary corrections and click "Submit". If the field is blank, please type in your e-mail address and click "Submit."



**STEP 4:** After you have verified your email address, the next window will provide additional information about the new enhanced security features, which include a temporary image and phrase that add another level of security to your account. If you would like to change these security components, simply follow the prompts or continue reading for more details.

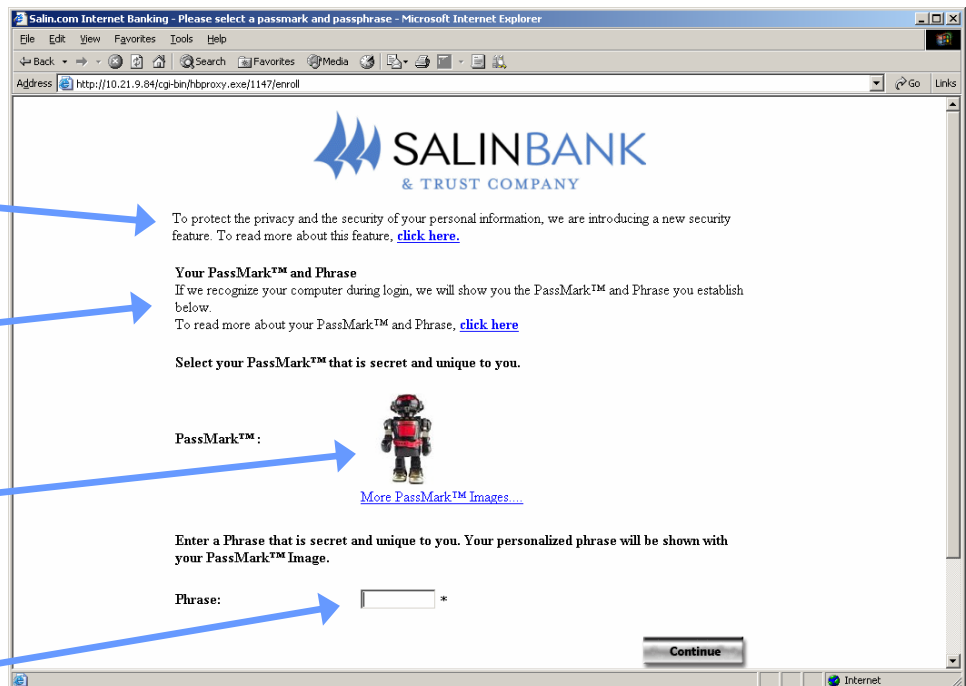
This screen has four areas:

**Area One:** This is a link that allows you to learn more about how Salin Bank is working to protect your privacy and security with these new features.

**Area Two:** Provides a link for more details about the PassMark™ Image and Phrase.

**Area Three:** If you want to choose another PassMark™ Image, you may do so here by selecting the link "More PassMark™ Images."

**Area Four:** Here you will create a Pass Phrase (maximum 30 characters) which should be unique to you and should not be shared. You will need to submit your Phrase with your PassMark™ Image when you log in. Your Phrase does not need to correspond to your PassMark™ Image.



The screenshot shows a web browser window titled "Salin.com Internet Banking - Please select and answer 3 questions - Microsoft Internet Explorer". The address bar shows a URL starting with "http://10.21.9.84/cgi-bin/hbproxy.exe/1147/pmadminenroll". The page features the SalinBank & Trust Company logo at the top. Below the logo, there is a security notice: "To protect the privacy and the security of your personal information, we are introducing a new security feature. To read more about this feature, [click here](#)." This is followed by a section titled "Your Challenge Questions" with the text: "If we do not recognize your computer during login, we will present a Challenge Question for you to answer to confirm your identity. To read more about Challenge Questions, [click here](#)." The challenge section contains three questions, each with a dropdown menu and an answer field marked with an asterisk: "Challenge Question 1: Where were you born?", "Challenge Question 2: What is your favorite vacation spot?", and "Challenge Question 3: What is your favorite book?". At the bottom, there is a checkbox labeled "Please recognize this computer when I login" which is checked, and a "Submit" button.

**Step 5:** After entering your new Phrase, select "Continue" and the final screen will appear.

Here you will see three Challenge Questions. In the future, one of these questions will be used when logging in to your online account *from a public computer*. Simply select a question and key in your answer. After completing all three questions, click "Submit" and your Internet banking account will be launched.

**If you need additional assistance, please use the help icons located throughout the log-in process, click the e-mail option, or feel free to contact our Customer Service Center at 1-800-320-7536.**