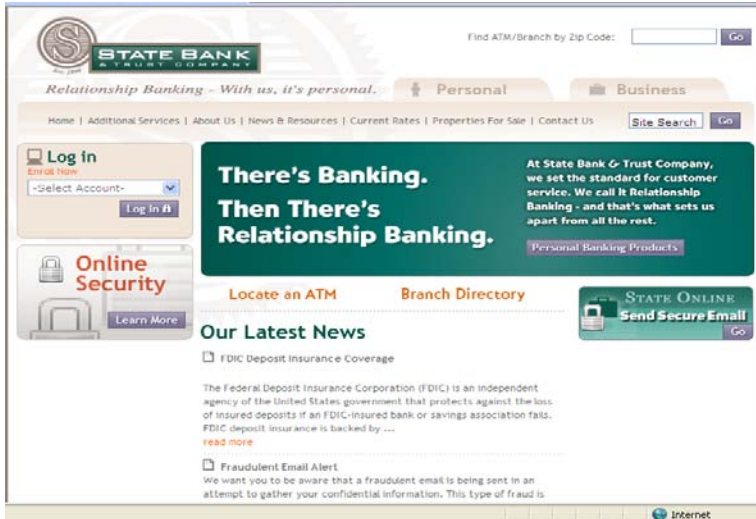


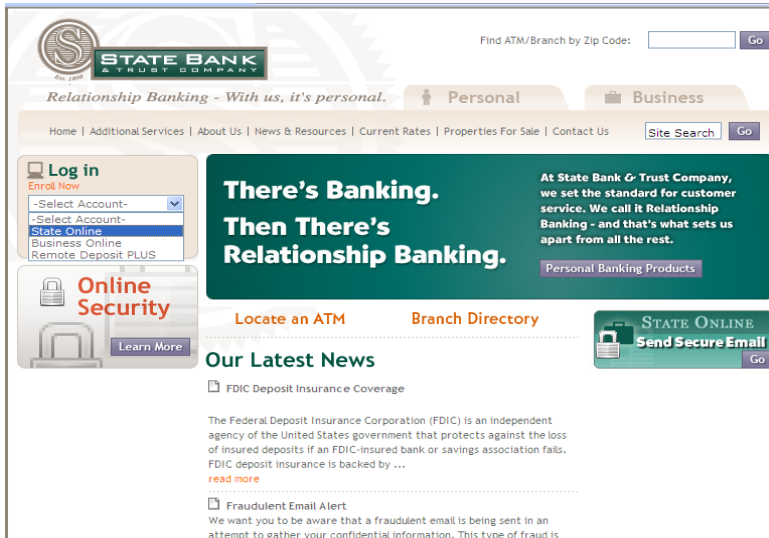


## ESI-Electronic Statements Interactive Enrollment Steps

1. Please visit the State Bank & Trust Company website [www.statebank1898.com](http://www.statebank1898.com)



2. From the “Log in” drop down box select “State Online”





## ESI-Electronic Statements Interactive Enrollment Steps

### 3. Enter your online banking ID

The screenshot shows the State Bank online banking login page. At the top, there is a navigation bar with 'Login to Online Banking' on the left and 'Test Browser Compatibility Home' on the right. Below this is a disclaimer: 'UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful internet gambling.' The main form area contains a label 'Online Banking ID' followed by a text input field containing the number '974900011749' and a 'Submit' button. In the bottom right corner, there is a 'VeriSign Secured' logo.

### 4. Enter your online banking password

The screenshot shows the State Bank online banking login page at the password entry stage. The navigation bar and disclaimer are the same as in the previous step. Below the disclaimer, there is a section titled 'Please verify your personal image!' with a small image of a bee. The text explains that users must verify their personal image for security and that a random image will appear if they haven't set one up. The main form area contains a label 'Online Banking ID' with the number '974900011749' and a label 'Online Banking password' with a masked password field (four dots) and a 'Reset Online Banking Password' link. A 'Submit' button is located below the password field. The 'VeriSign Secured' logo is in the bottom right corner.



## ESI-Electronic Statements Interactive Enrollment Steps

5.If this is your first time to login you will be prompted to:

### A.Change your online banking password

The screenshot shows the 'Security Settings' page on the State Bank website. The page title is 'Security Settings' and it contains the following text: 'Select a new Password for future access to this service.' Below this, there are two sections: 'Change your Online Banking password (required):' and 'Change your Online Banking ID (optional):'. The password section has three input fields: 'Enter your current password:', 'Enter your new password:', and 'Reenter your new password:'. A note next to the new password field states: 'NOTE: password must be 8 alpha-numeric characters.' The ID section has two input fields: 'Enter your new Online Banking ID:' and 'Reenter your new Online Banking ID:'. A note next to the new ID field states: 'NOTE: IDs can consist of numbers and letters but must include at least one letter. Cannot start with a number. No special characters or spaces are allowed.' A 'Continue' button is located at the bottom of the form.

### B.Change your online banking ID

The screenshot shows the 'Security Settings' page on the State Bank website. The page title is 'Security Settings' and it contains the following text: 'Select a new Password for future access to this service.' Below this, there are two sections: 'Change your Online Banking password (required):' and 'Change your Online Banking ID (optional):'. The password section has three input fields: 'Enter your current password:', 'Enter your new password:', and 'Reenter your new password:'. A note next to the new password field states: 'NOTE: password must be 8 Alpha-Numeric characters.' The ID section has two input fields: 'Enter your new Online Banking ID:' and 'Reenter your new Online Banking ID:'. A note next to the new ID field states: 'NOTE: IDs can consist of numbers and letters but must include at least one letter. Cannot start with a number. No special characters or spaces are allowed.' A 'Continue' button is located at the bottom of the form.



## ESI-Electronic Statements Interactive Enrollment Steps

### C. Select a personal identification image

Exit

**Please verify your personal image!**

For security purposes, each time you login, verify the image on the left is the image you selected as your Personal Identification Image.

If you have not set up your Personal Identification Image, a random image will appear. When you login, you will be prompted to select an image.

**Personal Icon:**

Current Image: Click to Select or Change your Image:

<<< Prev Next >>>

Submit Cancel

Select "Continue"

Exit

**Security Settings**

**New Security Feature!**

In order to make your online banking experience as secure as possible, we are introducing a new security feature that detects any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity.

**How Does It Work?**  
If we detect any unusual or uncharacteristic activity, we will ask you to answer your security questions to make sure that it's really you. This will most likely be a very rare occurrence.

**What Are The Next Steps?**

- Answer and verify three security questions;
- Continue banking, with an even higher level of security!

Continue



## ESI-Electronic Statements Interactive Enrollment Steps

### D. Setup Challenge Questions and Answers

Verification Questions (required):

From now on we will monitor the login activity and transactions performed in your account, and if we suspect a high-risk transaction is about to be performed we will ask you a few verification questions. Please take a moment to select one question from each of the three drop-down menus.

Challenge Questions (required):

Question One: Select Question. . .  
Answer:

Question Two: Select Question. . .  
Answer:

Question Three: Select Question. . .  
Answer:

\*Choose questions from the drop down box under #'s 1-3 and enter answer in corresponding answer fields.

Verification Questions (required):

From now on we will monitor the login activity and transactions performed in your account, and if we suspect a high-risk transaction is about to be performed we will ask you a few verification questions. Please take a moment to select one question from each of the three drop-down menus.

Challenge Questions (required):

Question One: In which year did you meet your spouse (YYYY)?  
Answer: Select Question. . .

Question Two: What is the first name of your father's youngest sibling?  
Answer: What is the first name of your grandfather (your father's father)?

Question Three: What was the name of your first (middle school/college) college?  
Answer: When is your mother's birthday (MM/DD)?



## ESI-Electronic Statements Interactive Enrollment Steps

\*Confirm Questions and answers.

This screenshot shows the 'Verification Questions (required)' section of the State Bank & Trust Company website. The page header includes the bank's logo and the tagline 'Relationship Banking - With us, it's personal.' Below the header, a message states: 'Please confirm the answers to your secret questions. You will need to remember these answers in case we need to verify your identity.' Underneath, the 'Challenge Questions (confirm):' section lists three questions with their corresponding answers: 'Question One: In which year did you meet your spouse (YYYY)?' with answer '2001'; 'Question Two: What was the make of your first car?' with answer 'mouse mobile'; and 'Question Three: What was your high school mascot?' with answer 'mouse'. At the bottom of the question list are two buttons: 'Edit' and 'Confirm'. A small green flower icon is visible in the bottom left corner of the page content area.

\*Continue

This screenshot shows the 'Security Settings' section of the State Bank & Trust Company website. The page header is identical to the previous screenshot. The main content area displays a confirmation message: 'Your settings have been saved. Thank you for completing the setup of your verification information. Again, we will only ask you to answer the questions if we detect any unusual or uncharacteristic activity. Click "Continue" below to continue your session.' A single 'Continue' button is centered below the message. The same small green flower icon is present in the bottom left corner.



## ESI-Electronic Statements Interactive Enrollment Steps

### E. Enter/Update Email Address

The screenshot shows a web browser window with the State Bank & Trust Company logo in the top right corner. Below the logo is a navigation bar with 'Online Banking', 'Bill Payment', 'E-Statements', and 'Options'. The 'E-Statements' tab is selected. The main content area has a heading 'Email Address' and a sub-heading 'Enter/Update Email Address:'. Below this is a text input field labeled 'Email address on file:' and a 'Submit' button. A small green icon is visible in the bottom left corner of the browser window.

### 6. Choose the “E-Documents” Tab

The screenshot shows the State Bank online banking dashboard. The 'E-Statements' tab is selected in the navigation bar. A green information message box displays: 'Information Message: Your e-mail address has been submitted.' Below this, a red welcome message reads: 'Welcome to our Online Banking product. Welcome Minnie A Mouse!' The 'Deposit Accounts' section shows a table with one account:

Account (Click for Transaction Details)	Balance	Status	
BTF CHKG 0001	\$0.00	New	Select Option

The 'Customer Summary Information' section shows: '1 Deposit accounts with a total balance of \$0.00' and 'You have accessed Online Banking 1 time(s) since Wednesday, April 21, 2010 10:25:58 AM Central Time [Reset this counter](#)'. The FDIC Equal Housing Lender logo is in the bottom right corner.



## ESI-Electronic Statements Interactive Enrollment Steps

7. Verify Email address, enter a security phrase then check “ I agree to the listed terms”. To view an sample of an E-Document select the “ Click Here” link in the bottom right corner.

The screenshot shows the 'Enrollment' page of the State Bank & Trust Company website. The page has a navigation bar with 'Online Banking', 'Bill Payment', 'E-Documents', and 'Options'. The main content area is titled 'Enrollment' and contains the following text:

You may choose to receive your statements and notices for your account(s) delivered via email and made available online through this site. To enroll your account(s) please follow the steps outlined below:

- 1. Account(s) and Document Enrollment**  
All available documents for all active accounts. [Details](#)
- 2. Please review the following email address. If not correct, please update it in the space shown.**
- 3. Please enter a security phrase to be displayed on all valid emails sent from this site.**
- 4.** This disclosure relates to your enrollment in State Bank & Trust Company's "eStatement" (electronic statement delivery).  
**Please read this notice carefully and retain a copy for your records.**  
**\* BY ENROLLING, YOU AGREE TO RECEIVE YOUR STATEMENTS ELECTRONICALLY (via email).**  
**\* UPON ENROLLING, YOU WILL NO LONGER RECEIVE STATEMENTS IN THE MAIL FOR THE ACCOUNT(S) YOU HAVE SELECTED.**

I agree to the listed terms. [Click here](#) to see a sample document.

\* If you currently do not have an E-Document available the screen will appear as follows:

The screenshot shows the 'Statements and Notices' page of the State Bank & Trust Company website. The page has a navigation bar with 'Online Banking', 'Bill Payment', 'E-Documents', and 'Options'. The main content area is titled 'Statements and Notices' and contains the following text:

You have no documents available to view for this account.

View Statement/Notices For:



## ESI-Electronic Statements Interactive Enrollment Steps

8. If you have multiple accounts and would like to enroll, select “ Documents and Settings” while under “E-Documents”. Place a check next to any document or account you wish to enroll.

A screenshot of the State Bank & Trust Company online banking interface. The page is titled "Documents and Settings" under the "E-Documents" section. It contains instructions for enrolling in electronic delivery and a list of accounts with checkboxes. The "All Accounts" checkbox is checked, and the "BTF CHRG 0001" checkbox is also checked. There are "Save Settings" and "Refresh" buttons at the bottom of the list.

When your next statement is available on one of your enrolled accounts, you will receive an email telling you a statement is ready.

**Once you have enrolled in E-Statements, you must access your account with your user ID and password at least once every 120 days in order to keep your account active.**

You will be able to view current and previous months statements while logged on to NetTeller as well as access your accounts. In addition to convenience and easy access enrolling in State Bank’s ESI service is a major fraud prevention measure. One of the most common ways for identity theft to occur is through mailbox theft-with ESI you will no longer receive paper statements in the mail.

State Bank’s ESI service will retain your most current 3 E-statements online. It is recommended for retention purposes that you download E-statements and save to your home computer.

If you have any questions, please contact our Customer Service Department at **1-877-455-1301**