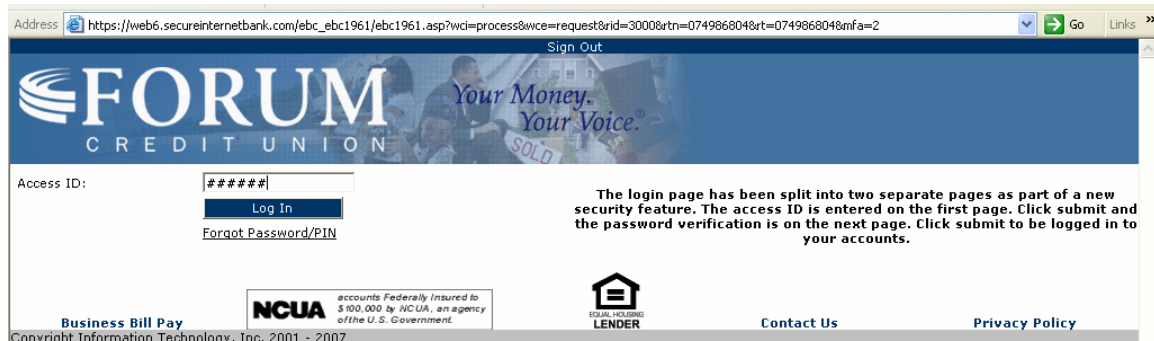


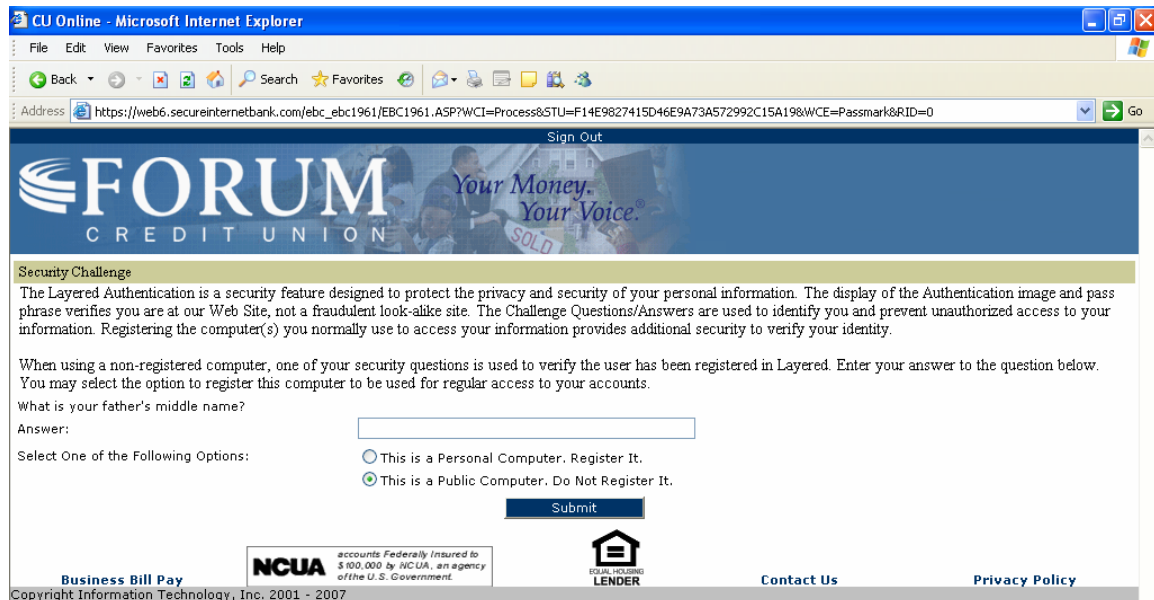
Business Online Banking – Multi-Factor Authentication

Signing in From a Non-Registered Computer

Step1: Enter your Access ID as normal and click Log In.



Step 2: You will be asked to answer one of your challenge questions. You will also have the option to register the computer you are using. Please do not register public computers (libraries and Internet cafés). You may register as many computers as you like (office, home, etc.) If you would prefer, you do not have to register the computer and you will be asked to answer one of your challenge questions each time you log in.



Step 3: You will see your Authentication Image and Pass Phrase. Enter your password and click Log In. You will then be logged into Business Online Banking. Once logged in, the system will operate the same as it has in the past.

The screenshot shows a Microsoft Internet Explorer browser window titled "CU Online - Microsoft Internet Explorer". The address bar contains the URL: https://web6.secureinternetbank.com/ebc_etc1961/EBC1961.ASP?WCI=Process&STU=6DD2ABA5B3544DCAA3F91211389E1776&WCE=Passmark&RID=0. The page header features the Forum Credit Union logo and the slogan "Your Money. Your Voice." with a background image of a person holding a "SOLD" sign. The main content area includes an "Authentication Image" section with a picture of a plane and the text "Plane". Below this is a "Password:" label, a text input field, a "Log In" button, and a link for "Forgot Password/PIN". The footer contains several links: "Business Bill Pay", "NCUA" (with text: "accounts Federally Insured to \$100,000 by NCUA, an agency of the U.S. Government."), "EQUAL HOUSING LENDER", "Contact Us", and "Privacy Policy".