Business Online Banking Services Systems Upgrades- First-Time Login



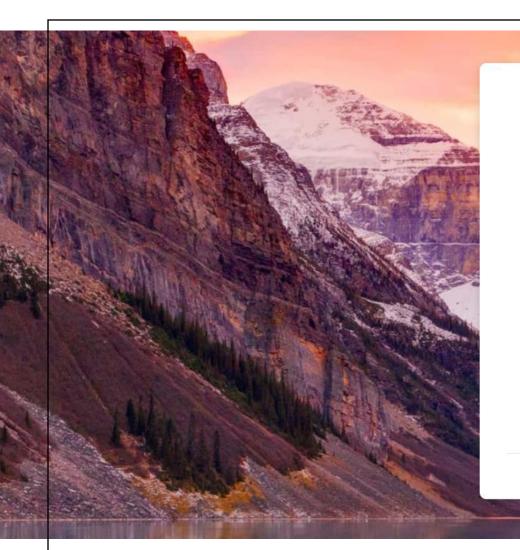




First-Time Login Instructions for Accessing your Business Online Banking Services on or after Monday, October 24 at 9:00 a.m.

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	Username bwaters123 Switch	
	Forget?	
1st	Sign In	

1. Login in from your Desktop Computer, using your existing Online Banking ID, and enter your temporary password, which is the last 4 digits of your EIN.



THE STATE BANK GROUP

User agreement

END USER AGREEMENT

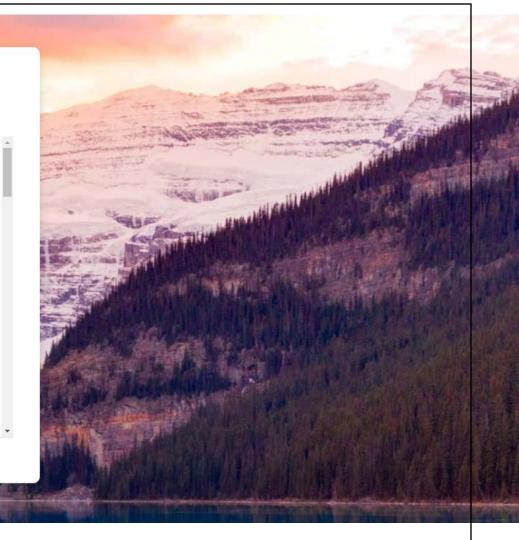
The following terms and conditions must be included in an agreement between your financial institution and each end user who accesses Banno Mobile. These terms shall not be modified without JHA's prior written consent.

The primary licensor for The State Bank Group mobile banking service is Jack Henry & Associates, Inc. (the "Provider"). By enrolling in our mobile banking service, you hereby agree as follows:

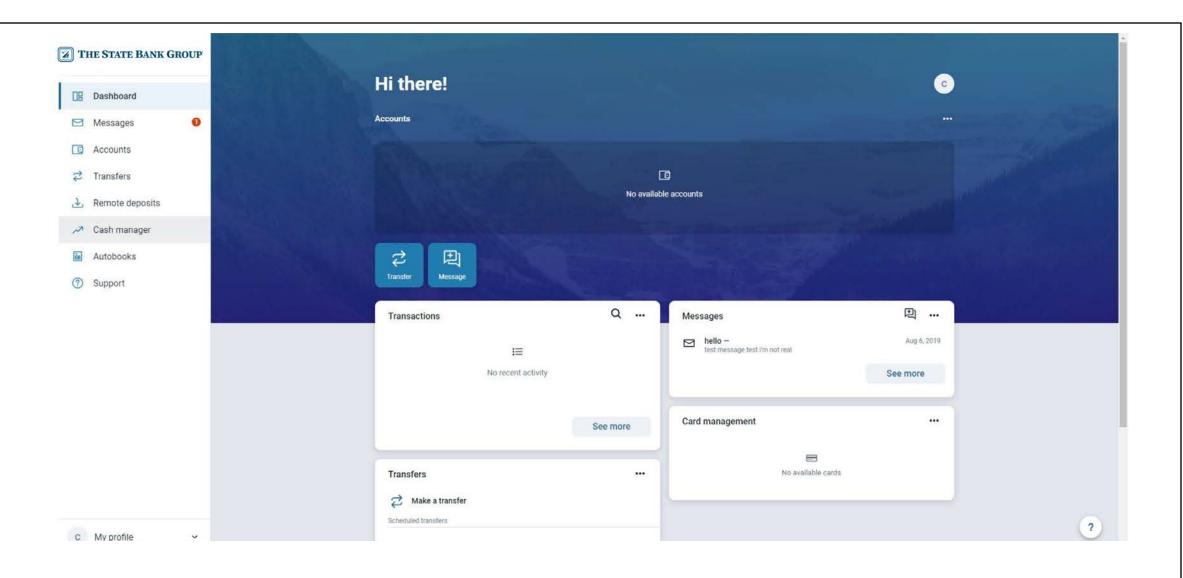
(i) General. Access to our mobile banking service via your mobile device is powered by the mobile technology solution owned by Provider. The Provider is not the provider of any of the financial services available to you through the mobile banking service, and the Provider is not responsible for any of the materials, information, products or services made available to you through the mobile banking service.

(ii) Source of Information. The mobile banking service, at your direction, will retrieve your information maintained online by financial institutions and billers with which you have customer relationships, maintain accounts or engage in financial transactions and other log-in related information ("Account Information"). Provider does not review, verify or analyze the

Accept



2. Once you are in the system, you will be prompted to create a new password, establish security measures, and accept the terms and conditions.



3. You will then be directed to your Account Dashboard.

4. For ACH Customers, a TSBG Representative will be calling you before the systems conversion. After you have successfully logged into Business Online Banking, you will be able to securely access the tools you need.

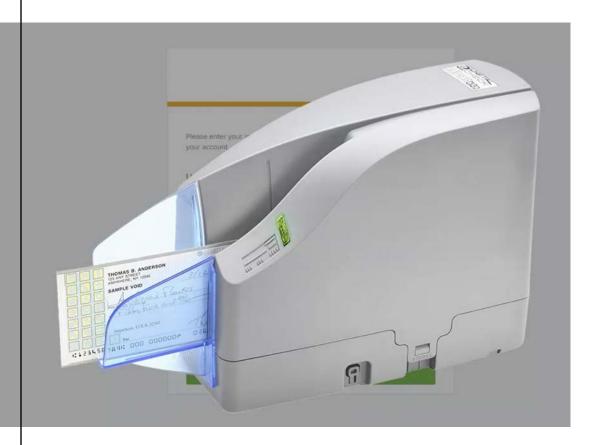
Helpful Information:

Wire Transfers will not be accessible to schedule after 2:00 p.m. on Thursday, October 20. ACH transactions will not be accessible to schedule after 3:00 p.m. on Thursday, October 20. ACH files generated by Customers will be processed as normal on Thursday, October 20, if received by 3:00 p.m. If after 3:00 p.m., they will be processed Monday, October, 24.

We recommend you save a copy of all payroll and other ACH files as well as a detailed copy of all transfers and payments to your computer prior to 2:00 p.m. on Tuesday, October 18.







Remote Deposit Capture will not be available after 4:00 p.m. on Thursday, October 20. After the system conversion, you will be able to use the same check scanning device you have used in the past.

Prior to Monday, October 24, you will receive a call from a TSBG Representative providing you with a link to the customer portal for the new system and additional information.

After you log in, you will be prompted to enter a new password.

After familiarizing yourself with our new Business Online Banking Tools, if you have any questions or any navigational issues, please call us at **815.728.8000**



