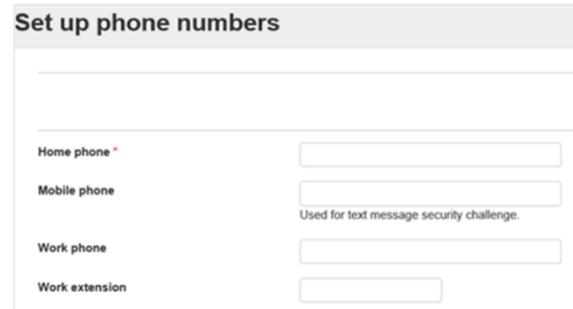


### Online Banking

#### Login #1

1. Login to online banking with your regular username and password.
2. Answer one of your established security challenge questions to confirm your identity. *(Going forward, challenge questions will be replaced with a passcode)*
3. To receive codes via text message, you must enter your cell phone number in the Mobile phone field. Leave it blank if you don't have a cell phone. You can only have one number set up for text messaging.
4. Verify your Home and Work phone numbers and edit if needed. If you don't have a home phone, enter another number such as your cell as your home phone. You do not have to enter a work phone. At future logins if you want to receive a code via phone call, you'll be able to choose from the numbers you have listed in the home, work, and mobile phone fields.
5. Proceed to online banking as normal. *(You will not be asked to enter a code the first time you login and setup your phone numbers).*

A screenshot of a web form titled "Set up phone numbers". The form has a light gray header with the title. Below the header are four input fields, each with a label to its left: "Home phone \*", "Mobile phone", "Work phone", and "Work extension". The "Mobile phone" field has a small note below it that says "Used for text message security challenge." The form is partially obscured by the text of the list item it is illustrating.

#### Login #2

Now that you have your phone numbers set up, the next time you login to online banking or the app, the system will prompt you to enter a passcode. Simply select to receive your code via text or phone call and enter it into the system to access your account.

#### Login #3

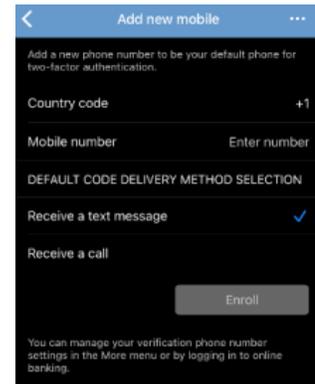
All subsequent online and app logins, you will immediately gain access to your account or the system may prompt you to enter a passcode based on certain criteria to verify your identity. This process will replace and work like the security challenge questions you answer from time to time.

Continued on next page for Mobile App users...

### Mobile App

#### Login #1

1. Log in to the app with your regular username and password.
  - a. If you already set up your phone numbers for one-time passcode through online banking, proceed to step 4. If not, continue with step 2.
2. Answer one of your established security challenge questions.
3. Enter your mobile phone number.
4. Receive and enter a verification passcode.
5. Proceed to the app as normal.



#### Login #2

All subsequent logins, you will immediately gain access to your account or the app may prompt you to enter a passcode based on certain criteria to verify your identity.

### Need Help?

Give us a call at 1-855-331-3221 or email [info@katahdintrust.com](mailto:info@katahdintrust.com)