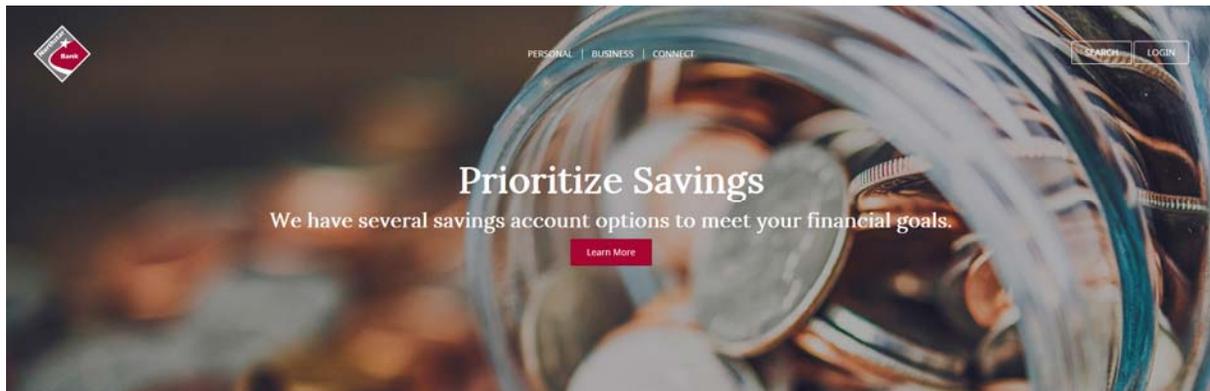


Northstar Bank: First Time Login Process – Cash Management

Login with Current Online Banking ID

Step 1: Select Login.



Troubleshooting Tip: If you are unable to successfully log into Online Banking, try the following:

- Delete browser history, open new browser and try again.
- If you are accessing the website from a Favorite or Bookmark, delete the saved URL and try again.
- Verify that you are running on a supported browser and version.
- Ensure that you are entering your Online Banking ID correctly.

Step 2: Enter Northstar Bank Online Banking ID.

Step 3: Enter Northstar Bank Online Banking Password. Click Login.

Northstar Bank Online Banking Login Page

Online Banking ID:

Online Banking Password:

[Reset Password](#)

 For first time login, the password is the last 4 digits of the businesses TIN.



First time users see a placeholder image/watermark. End-users select a personal image during the Authentication process.

Accept Online Agreement

Step 1: Check **I Agree**.

Step 2: Click **Accept** to proceed.

Please read and agree to the Online Agreement terms and conditions by selecting the "I Agree" check box.

Online Agreement:

[Account Access](#) | [Fees](#) | [Documentation](#) | [FI's Liability](#) | [Confidentiality](#) | [Error Resolution Notice](#)

Internet Banking Service Agreement

Terms and Conditions

This Internet Banking Services Agreement Terms and Conditions (Agreement) between you and Bank8897 Bank govern the use of Bank8897 Bank, internet banking services ("Internet Banking").

Please read this Agreement carefully and keep it for future reference. When you use any of the Internet Banking services described in this Agreement, or authorize others to use them, you agree to all of the terms and conditions contained in this Agreement.

Security. We work hard to make our website secure. We will employ such security measures as in our reasonable judgment are appropriate to secure our website.

I Agree

Change Password

At first time log in, the user must create a new password.

NORTHSTAR BANK: 833 S VAN DYKE RD SAO AIXE, MI 48413

Modify your login settings. ?

Select a new Password for access to Online Banking.

Change your Online Banking Password (required):

Enter your current Password *

Enter your new Password *

Reenter your new Password *

Password Rules

- Must contain at least 1 letter
- Must contain at least 1 number
- Must contain at least 1 special character +_#@!\$*~
- Must be between 8 and 15 characters in length
- Must not match or contain your ID
- Must not match one of the previous 3 Passwords

Would you like to change your Online Banking ID?

Current: jodhurren

Online Banking ID Rules

- Must contain at least 1 letter
- May contain numbers
- May contain the following special characters: +_#@!\$*~
- Must be between 7 and 15 characters

Step 1: Enter your current Password (required): This is the last 4 digits of the business TIN.

Step 2: Enter your new Password: You must establish a new password that meets the following password rules: must contain at least 1 letter, must contain at least 1 number, must contain at least 1 special character (+_#@!\$*~), must be between 8 - 15 characters, must not match or contain

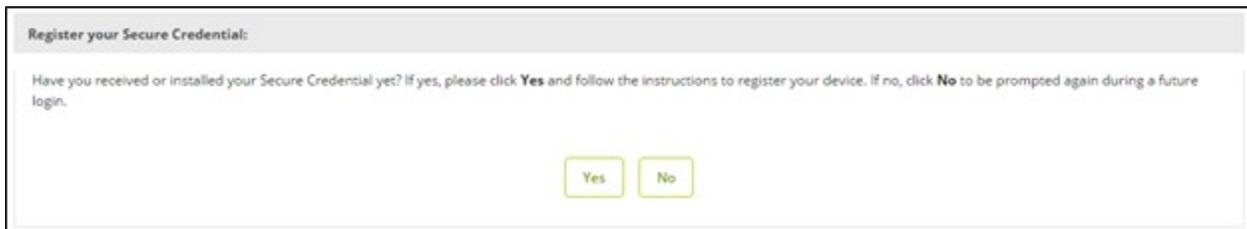
your Online Banking ID and must not match one of the previous 3 passwords. These rules are also listed on the right hand side of the password change screen.

Step 3: Reenter your new Password: Enter the new password a second time for accuracy.

Step 4: Change your Online Banking ID (optional): You *may* choose a different online banking ID/alias. This field is optional, not required. Click **Continue**.

Register Secure Token

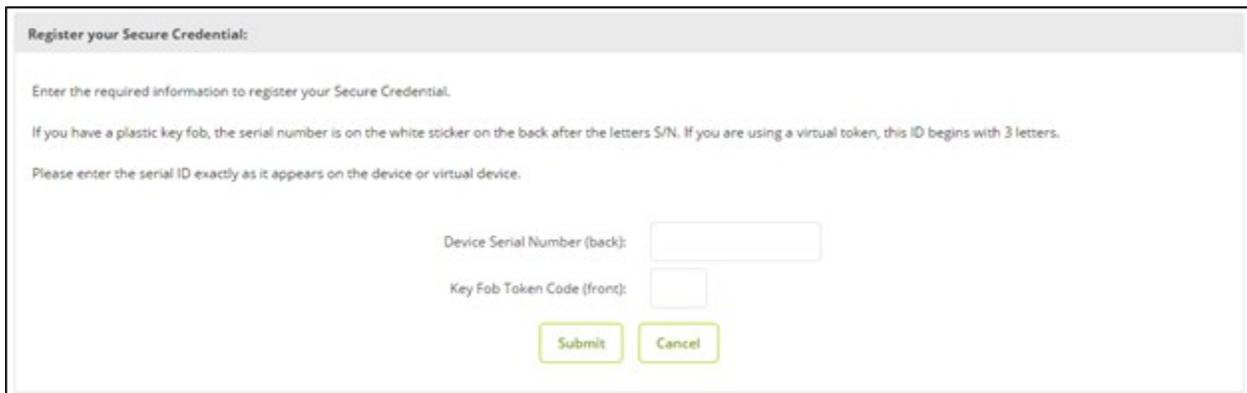
Step 1: Indicate whether you have received your physical token.



Register your Secure Credential:

Have you received or installed your Secure Credential yet? If yes, please click **Yes** and follow the instructions to register your device. If no, click **No** to be prompted again during a future login.

Step 2: Enter the token serial number and 6 digit token code, and then click **Submit**.



Register your Secure Credential:

Enter the required information to register your Secure Credential.

If you have a plastic key fob, the serial number is on the white sticker on the back after the letters S/N. If you are using a virtual token, this ID begins with 3 letters.

Please enter the serial ID exactly as it appears on the device or virtual device.

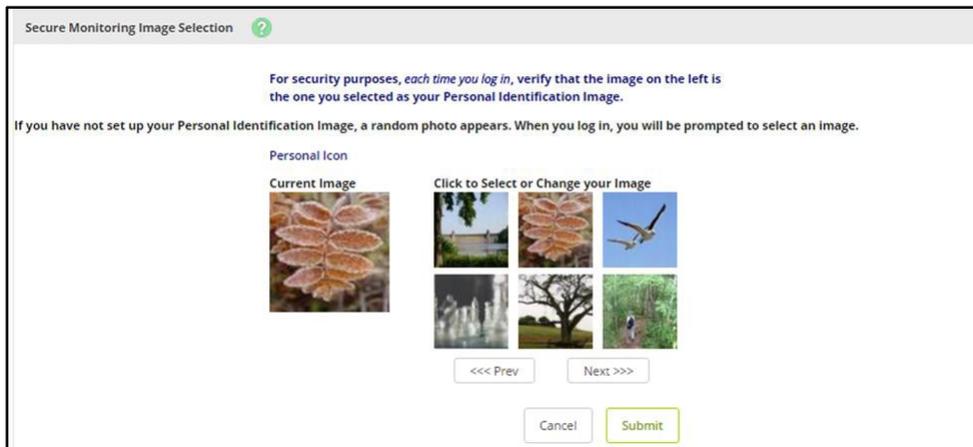
Device Serial Number (back):

Key Fob Token Code (front):

Watermark Selection

Step 1: Browse using **Prev.** and **Next** buttons, click on the desired image and select **Submit**.

Image appears at all future logins and all pages within Online Banking.



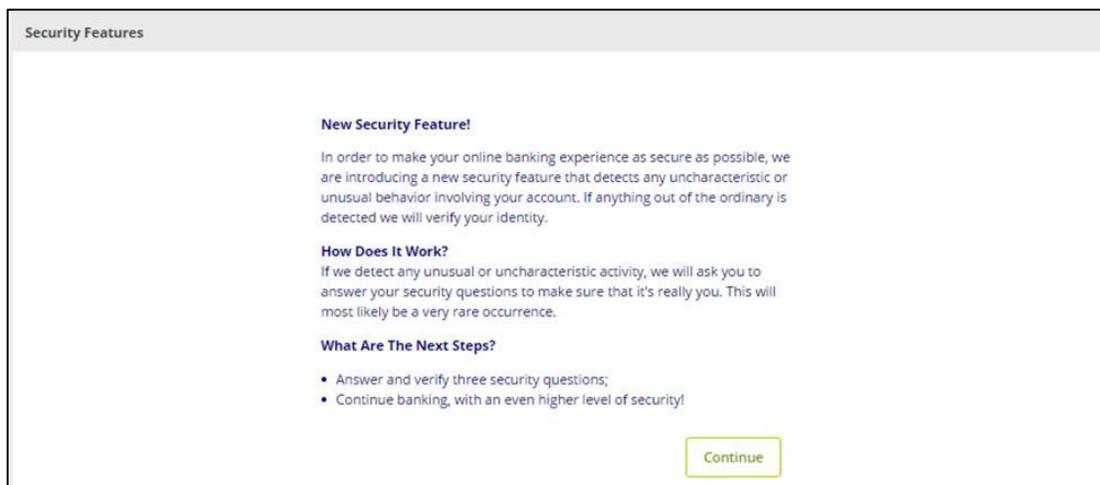
Collection Process

Users are collected for three security questions when the risk score is high, some examples include login attempts made internationally or from a differing IP address, *and*:

- User is new to Online Banking within the last 30 days, *or*
- User's security questions were recently cleared by the financial institution, *or*
- 180 days has passed since the last collection

Establishing Security Questions

Step 1: Click Continue.



Step 2: Select a question from each drop-down menu and input answer. Select Submit.

Note: Answers are not case sensitive.

Required

From now on we will monitor your use pattern and if we suspect it is not you logging in we will ask you to answer a few verification questions. Please take a moment to select one question from each of the three drop-down menus. Answers are not case sensitive.

Question One:

Answer:

Question Two:

Answer:

Question Three:

Answer:

Step 3: Review selected questions and answers. Select Confirm.

Required

From now on we will monitor your use pattern and if we suspect it is not you logging in we will ask you to answer a few verification questions. Please take a moment to select one question from each of the three drop-down menus. Answers are not case sensitive.

Question One:

Answer:

Question Two:

Answer:

Question Three:

Answer:



If needed, **Edit** answers before selecting **Confirm**. Once **Confirm** is selected, questions and answers cannot be modified without contacting the bank.

Step 4: Select Continue.

Security 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.

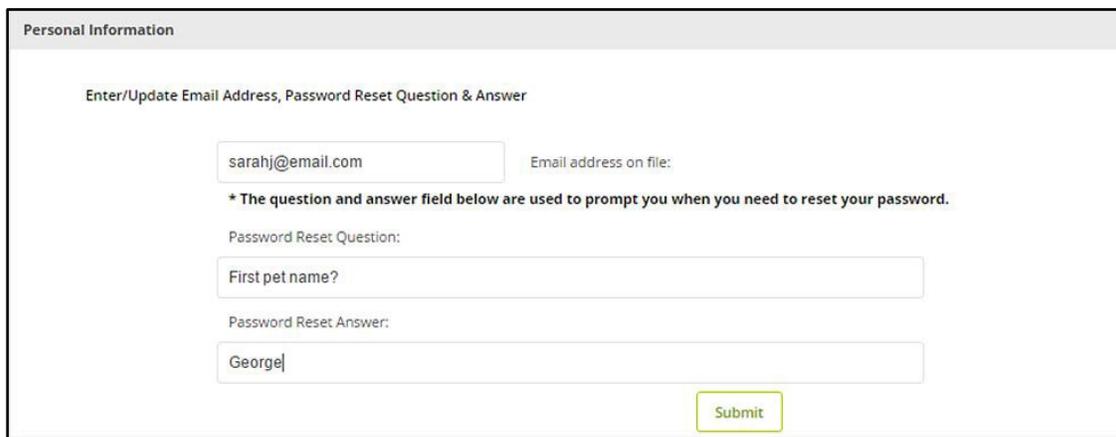
Enter/Update eMail Address

Personal Information: User is prompted to provide an eMail address, Password Reset Question and Password Reset Answer. Providing this information will allow end-users to reset their own password going forward vs. having to contact the financial institution for assistance.

Step 1: Enter eMail address.

Step 2: Enter a question.

Step 3: Enter the answer to the question provided in Step 2. Answers are case sensitive. Click **Submit**.



The screenshot shows a web form titled "Personal Information" with a subtitle "Enter/Update Email Address, Password Reset Question & Answer". The form contains the following elements:

- An input field for "Email address on file:" containing the text "sarahj@email.com".
- A note: "* The question and answer field below are used to prompt you when you need to reset your password."
- A label "Password Reset Question:" followed by an input field containing "First pet name?".
- A label "Password Reset Answer:" followed by an input field containing "George".
- A "Submit" button at the bottom right.

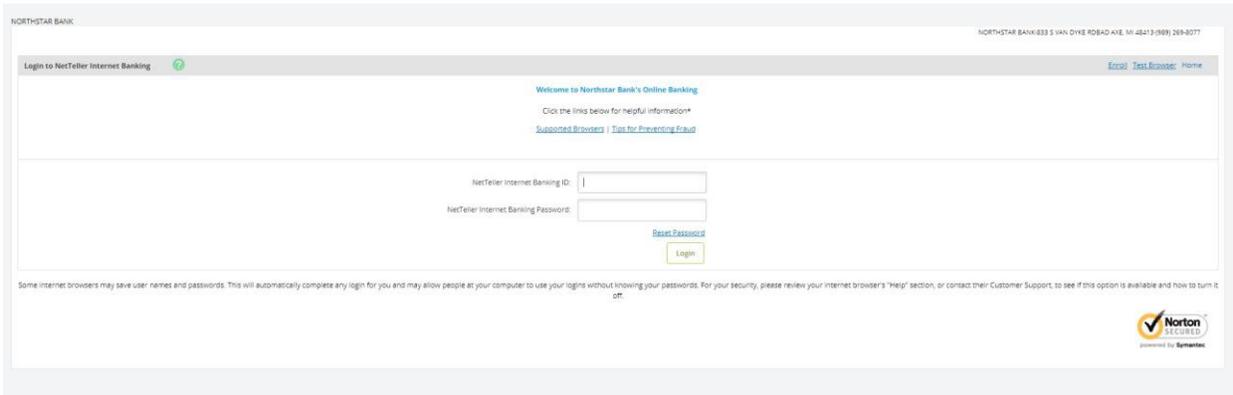
Successful Login

After a successful login the user is presented with the landing page. The landing page is the initial screen that displays once you have successfully logged into online banking. There are two possible landing pages based on your financial institution's settings: **My Online Banking** or the **Accounts Listing** page.

Subsequent Logins

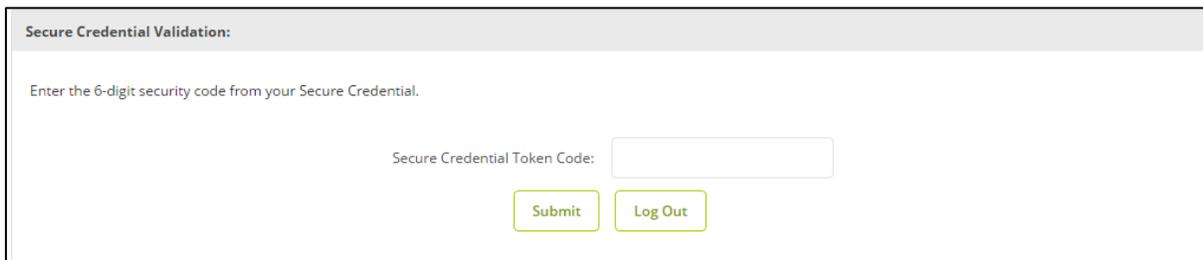
Step 1: Enter your Online Banking ID.

Step 2: Enter your Password



The screenshot shows the Northstar Bank NetTeller Internet Banking login page. At the top, it says "NORTHSTAR BANK" on the left and "NORTHSTAR BANK 633 S VAN DYKE ROAD AVE, MI 48113-9891 269-8077" on the right. Below the header, there is a "Login to NetTeller Internet Banking" link with a question mark icon. A "Welcome to Northstar Bank's Online Banking" message is displayed, followed by a link to "Click the links below for helpful information*" and two sub-links: "Supported Browsers" and "Tips for Preventing Fraud". The main login area contains two input fields: "NetTeller Internet Banking ID:" and "NetTeller Internet Banking Password:". Below the password field is a "Forgot Password" link and a "Login" button. At the bottom of the page, there is a security warning: "Some internet browsers may save user names and passwords. This will automatically complete any login for you and may allow people at your computer to use your logins without knowing your passwords. For your security, please review your internet browser's 'help' section, or contact their Customer Support, to see if this option is available and how to turn it off." and a Norton Secured logo.

Step 3: Enter the 6 digit token code from your *Token*.



The screenshot shows the "Secure Credential Validation" page. It has a header "Secure Credential Validation:" and a sub-header "Enter the 6-digit security code from your Secure Credential." Below this is a text label "Secure Credential Token Code:" followed by a single input field. At the bottom, there are two buttons: "Submit" and "Log Out".