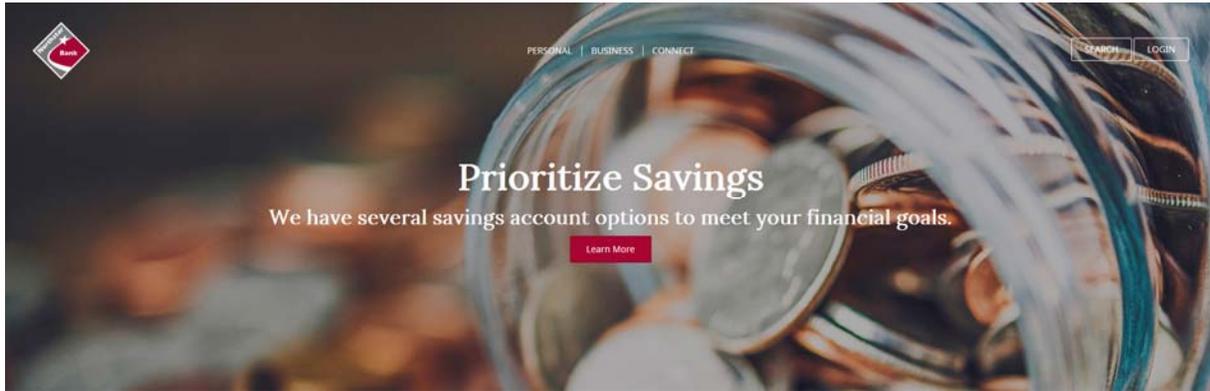


Northstar Bank: First Time Login Process – Retail

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.

 For first time login, the password is the last 4 digits of your Social Security number (SSN).



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, you must create a new password.

NORTHSTAR BANK: 833 S VAN DYKE RD BAO AIZ, 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 your SSN or 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**.

Personal Information

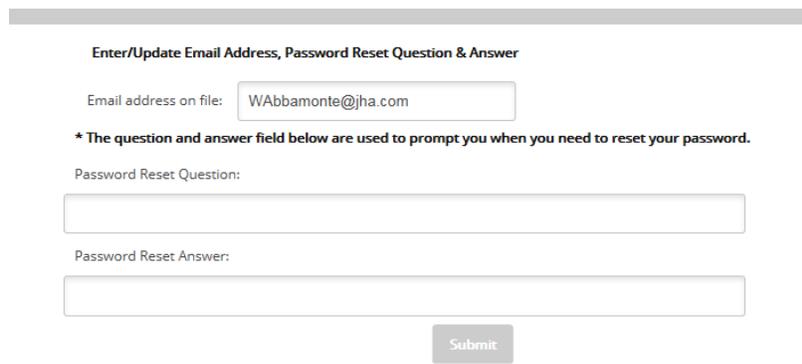
At First Login, you must verify/update your eMail address as well as enter a password reset question and answer. Providing this information will allow you to reset your own password going forward vs. having to contact the bank for assistance.

Step 1: You will need to Verify/Update the eMail address on file.

Step 2: You will need to create a question.

Step 3: You will enter the answer to the question provided in Step 2. Click **submit**.

NOTE: Answers are case sensitive.



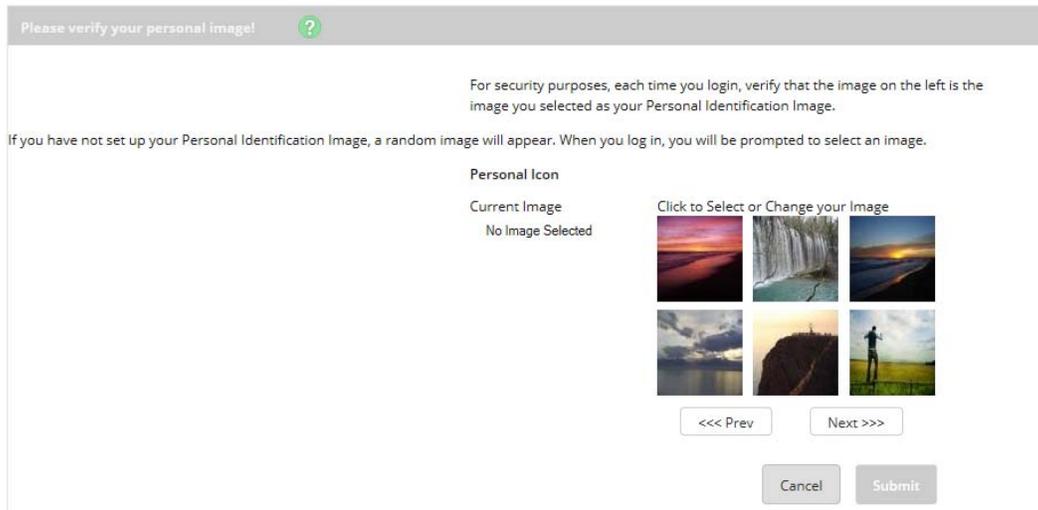
The screenshot shows a web form with the following elements:

- Title: Enter/Update Email Address, Password Reset Question & Answer
- Field: Email address on file: WAbbamonte@jha.com
- Text: * The question and answer field below are used to prompt you when you need to reset your password.
- Field: Password Reset Question: (empty)
- Field: Password Reset Answer: (empty)
- Button: Submit

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.



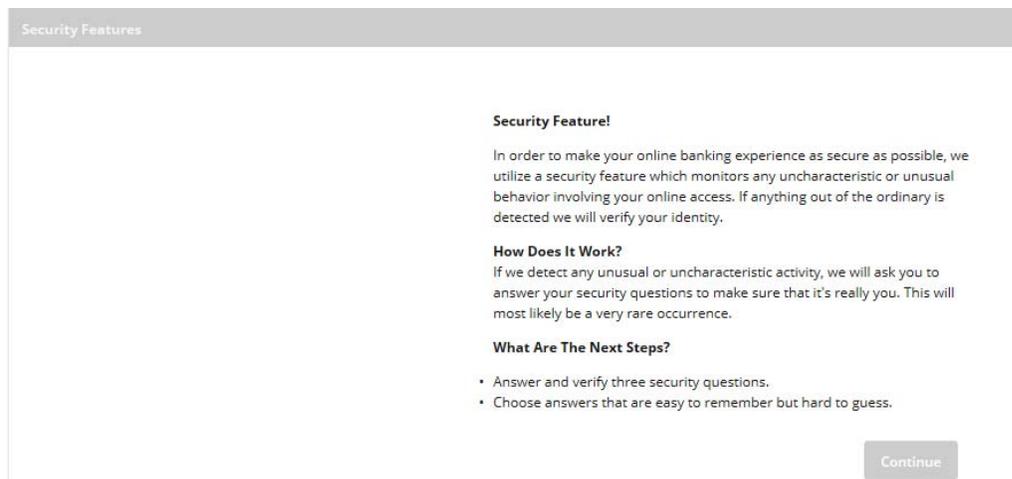
Collection Process

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

If we suspect a high-risk transaction is about to be performed, we will ask you a few verification questions.

Please select one question from each of the 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.

Personal Information

Enter/Update Email Address, Password Reset Question & Answer

sarahj@email.com Email address on file:

* The question and answer field below are used to prompt you when you need to reset your password.

Password Reset Question:

First pet name?

Password Reset Answer:

George

Submit

Successful Login

After a successful login, you are 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: **My Online Banking** or the **Accounts Listing** page. The **My Online Banking** page will default but you can change this to the **Accounts Listing** page by unchecking the box, "Set As Start Page." You will need to log out and back in for this to take effect.