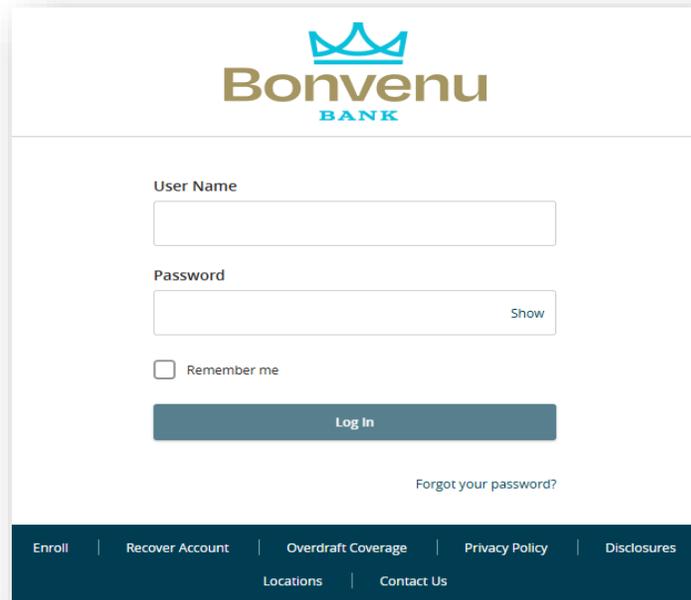


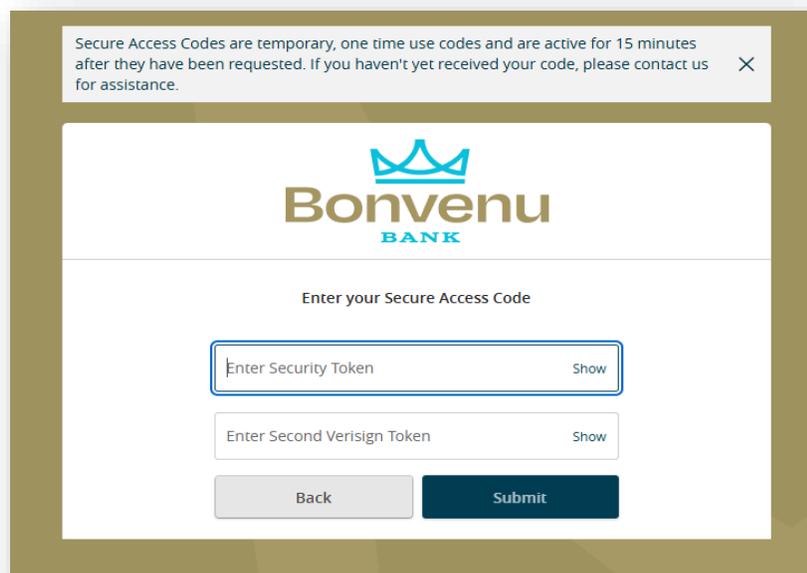
## First Time Login Instructions

Step 1. Enter your **current** Username & Password.



The login form features the Bonvenu Bank logo at the top. Below the logo are two input fields: "User Name" and "Password". The "Password" field includes a "Show" button. A "Remember me" checkbox is located below the password field. A dark blue "Log In" button is centered below the form. A link for "Forgot your password?" is positioned below the "Log In" button. At the bottom, a dark teal navigation bar contains links for "Enroll", "Recover Account", "Overdraft Coverage", "Privacy Policy", "Disclosures", "Locations", and "Contact Us".

Step 2. Only **ACH & Wire** customers will be prompted to enter **VIP Tokens** (non-token users will skip Step 2). In the top field enter the initial **Security Code** that generates. Allow a **second Security Code** to generate and enter it in the second field, then click **Submit**.



The form is framed in a gold border. At the top, a white notification box with a close button (X) contains the text: "Secure Access Codes are temporary, one time use codes and are active for 15 minutes after they have been requested. If you haven't yet received your code, please contact us for assistance." Below the notification is the Bonvenu Bank logo. The heading "Enter your Secure Access Code" is centered. There are two input fields: "Enter Security Token" and "Enter Second Verisign Token", each with a "Show" button. At the bottom are two buttons: a grey "Back" button and a dark blue "Submit" button.

Step 3. Enter your new password, then enter it again to confirm. Pay attention to the password requirements: password needs to be **at least 10 characters**.



Please set your new password:

**(i) Password Requirements:**

- Must be between 10 and 50 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 lower case characters.
- Password must contain a minimum of 1 upper case characters.
- Password must contain a minimum of 1 special characters.
- Password may not be the same as last 10 passwords.
- May not be the same as current password

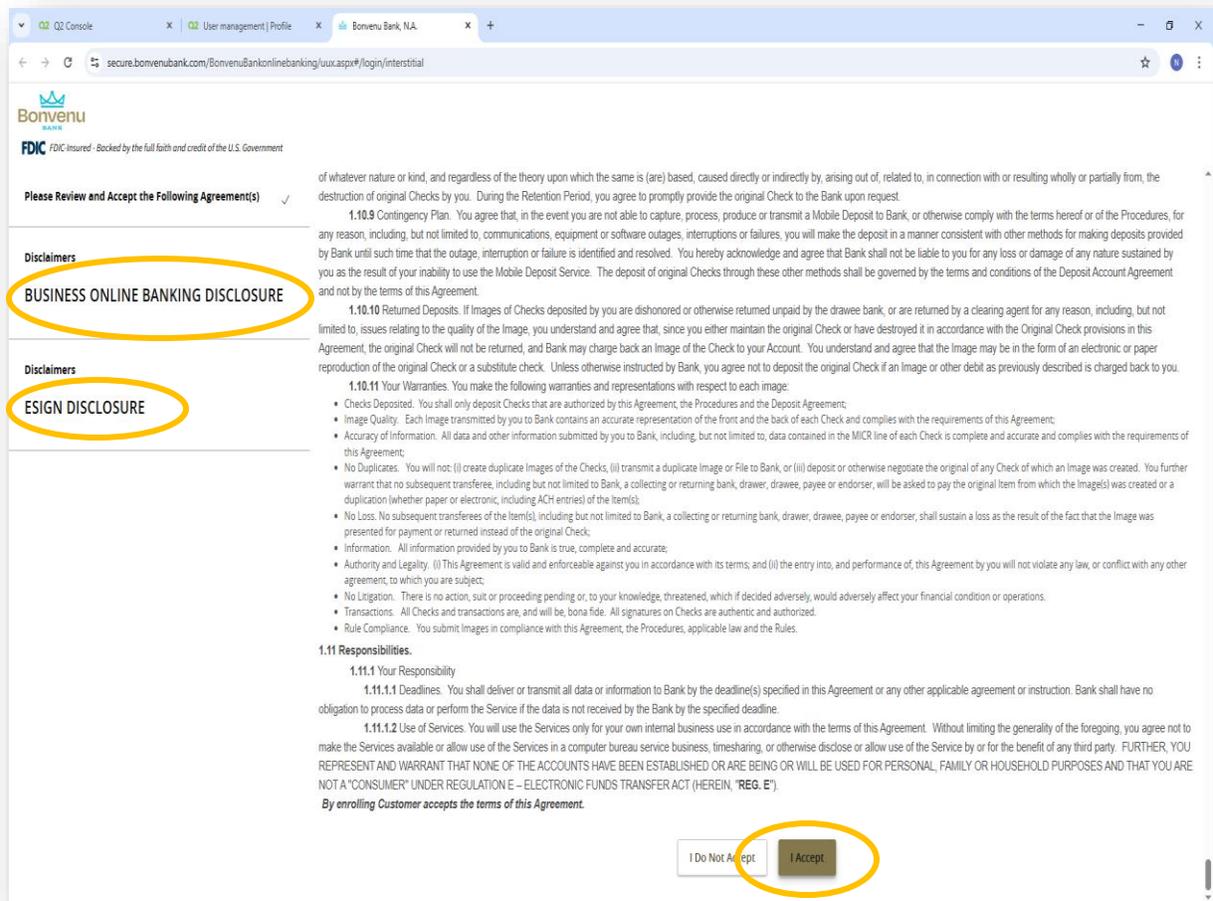
**New Password**

Show

**Confirm New Password**

Show

Step 4. Business User will be prompted to **accept two disclosures** shown below:



secure.bonvenubank.com/BonvenuBankonlinebanking/lux.aspx#/login/interstitial

**Bonvenu**  
FDIC FDIC insured • Backed by the full faith and credit of the U.S. Government

Please Review and Accept the Following Agreement(s) ✓

**Disclaimers**

**BUSINESS ONLINE BANKING DISCLOSURE**

**Disclaimers**

**ESIGN DISCLOSURE**

of whatever nature or kind, and regardless of the theory upon which the same is (are) based, caused directly or indirectly by, arising out of, related to, in connection with or resulting wholly or partially from, the destruction of original Checks by you. During the Retention Period, you agree to promptly provide the original Check to the Bank upon request.

**1.10.9 Contingency Plan.** You agree that, in the event you are not able to capture, process, produce or transmit a Mobile Deposit to Bank, or otherwise comply with the terms hereof or of the Procedures, for any reason, including, but not limited to, communications, equipment or software outages, interruptions or failures, you will make the deposit in a manner consistent with other methods for making deposits provided by Bank until such time that the outage, interruption or failure is identified and resolved. You hereby acknowledge and agree that Bank shall not be liable to you for any loss or damage of any nature sustained by you as the result of your inability to use the Mobile Deposit Service. The deposit of original Checks through these other methods shall be governed by the terms and conditions of the Deposit Account Agreement and not by the terms of this Agreement.

**1.10.10 Returned Deposits.** If Images of Checks deposited by you are dishonored or otherwise returned unpaid by the drawee bank, or are returned by a clearing agent for any reason, including, but not limited to, issues relating to the quality of the Image, you understand and agree that, since you either maintain the original Check or have destroyed it in accordance with the Original Check provisions in this Agreement, the original Check will not be returned, and Bank may charge back an Image of the Check to your Account. You understand and agree that the Image may be in the form of an electronic or paper reproduction of the original Check or a substitute check. Unless otherwise instructed by Bank, you agree not to deposit the original Check if an Image or other debit as previously described is charged back to you.

**1.10.11 Your Warranties.** You make the following warranties and representations with respect to each image:

- Checks Deposited. You shall only deposit Checks that are authorized by this Agreement, the Procedures and the Deposit Agreement;
- Image Quality. Each Image transmitted by you to Bank contains an accurate representation of the front and the back of each Check and complies with the requirements of this Agreement;
- Accuracy of Information. All data and other information submitted by you to Bank, including, but not limited to, data contained in the MICR line of each Check is complete and accurate and complies with the requirements of this Agreement;
- No Duplicates. You will not: (i) create duplicate Images of the Checks, (ii) transmit a duplicate Image or File to Bank, or (iii) deposit or otherwise negotiate the original of any Check of which an Image was created. You further warrant that no subsequent transferee, including but not limited to Bank, a collecting or returning bank, drawer, drawee, payee or endorser, will be asked to pay the original Item from which the Image(s) was created or a duplication (whether paper or electronic, including ACH entries) of the Item(s).
- No Loss. No subsequent transferees of the Item(s), including but not limited to Bank, a collecting or returning bank, drawer, drawee, payee or endorser, shall sustain a loss as the result of the fact that the Image was presented for payment or returned instead of the original Check;
- Information. All information provided by you to Bank is true, complete and accurate;
- Authority and Legality. (i) This Agreement is valid and enforceable against you in accordance with its terms, and (ii) the entry into, and performance of, this Agreement by you will not violate any law, or conflict with any other agreement, to which you are subject;
- No Litigation. There is no action, suit or proceeding pending or, to your knowledge, threatened, which if decided adversely, would adversely affect your financial condition or operations.
- Transactions. All Checks and transactions are, and will be, bona fide. All signatures on Checks are authentic and authorized.
- Rule Compliance. You submit Images in compliance with this Agreement, the Procedures, applicable law and the Rules.

**1.11 Responsibilities.**

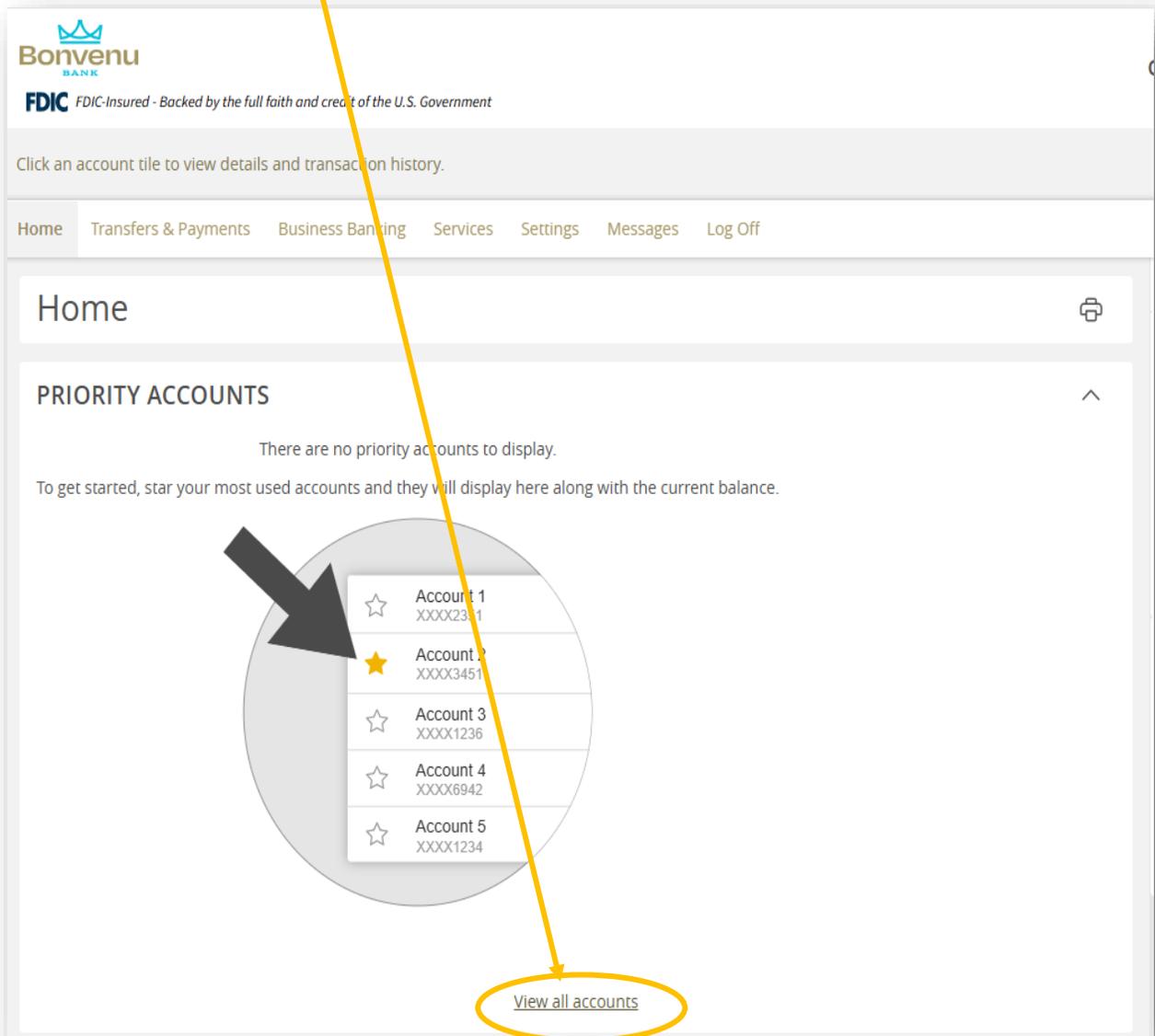
**1.11.1 Your Responsibility**

**1.11.1.1 Deadlines.** You shall deliver or transmit all data or information to Bank by the deadline(s) specified in this Agreement or any other applicable agreement or instruction. Bank shall have no obligation to process data or perform the Service if the data is not received by the Bank by the specified deadline.

**1.11.1.2 Use of Services.** You will use the Services only for your own internal business use in accordance with the terms of this Agreement. Without limiting the generality of the foregoing, you agree not to make the Services available or allow use of the Services in a computer bureau service business, timesharing, or otherwise disclose or allow use of the Service by or for the benefit of any third party. FURTHER, YOU REPRESENT AND WARRANT THAT NONE OF THE ACCOUNTS HAVE BEEN ESTABLISHED OR ARE BEING OR WILL BE USED FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES AND THAT YOU ARE NOT A "CONSUMER" UNDER REGULATION E – ELECTRONIC FUNDS TRANSFER ACT (HEREIN, "REG. E").

*By enrolling Customer accepts the terms of this Agreement.*

Step 5. Select **View All Accounts**.



The screenshot shows the Bonvenu Bank user interface. At the top left is the Bonvenu Bank logo and the text "FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government". Below this is a navigation bar with links for Home, Transfers & Payments, Business Banking, Services, Settings, Messages, and Log Off. The main content area is titled "Home" and features a section for "PRIORITY ACCOUNTS". A message states: "There are no priority accounts to display. To get started, star your most used accounts and they will display here along with the current balance." Below this message is a list of five accounts, each with a star icon and a masked account number. A black arrow points to the star icon of "Account 2" (XXXX3451). A yellow arrow points from the text "Step 5. Select View All Accounts." to a yellow circle around the "View all accounts" link at the bottom of the page.

Bonvenu  
BANK

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Click an account tile to view details and transaction history.

Home Transfers & Payments Business Banking Services Settings Messages Log Off

Home

PRIORITY ACCOUNTS

There are no priority accounts to display.  
To get started, star your most used accounts and they will display here along with the current balance.

- ☆ Account 1  
XXXX2311
- ★ Account 2  
XXXX3451
- ☆ Account 3  
XXXX1236
- ☆ Account 4  
XXXX6942
- ☆ Account 5  
XXXX1234

[View all accounts](#)

Step 6. Click the **star** beside the accounts you would like to prioritize. You can select up to 20 accounts to appear on the home screen going forward.

