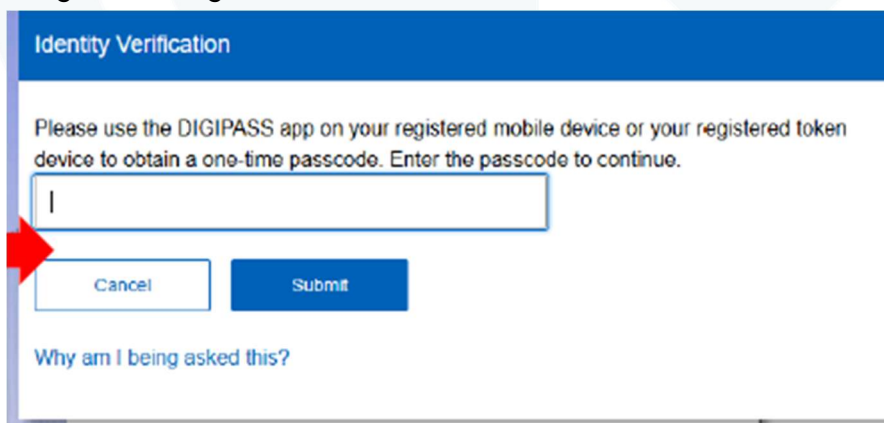


TOKEN ENABLEMENT STEPS

1. Go to your respective app store and download the Digipass mobile application



- a. The ICON should look like this
2. Log in to Online Banking on your PC using your user ID and password
 - a. If you do not remember your password, please attempt to reset this using the forgot password link on the log in screen
 - b. You will be asked to complete a One-Time Pass Code via phone, text or email
 - c. After you complete the above steps, you will be prompted to activate token
 3. Follow on screen instructions on your PC
 - a. Open newly installed Digipass
 - b. Click scan code button in App
 - c. Scan CRONTO image on your PC using your phone
 - d. Your Digipass on phone will generate a code
 - e. Type this into the registration field on PC
 - f. Add a Device Nickname
 - g. Click Register

A screenshot of the "Identity Verification" screen. It has a blue header with the text "Identity Verification". Below the header, it says "Please use the DIGIPASS app on your registered mobile device or your registered token device to obtain a one-time passcode. Enter the passcode to continue." There is a text input field with a cursor. Below the input field are two buttons: "Cancel" and "Submit". A red arrow points to the input field. At the bottom, there is a link that says "Why am I being asked this?".

- 4.
5. The picture in step 4 above is what you will see anytime the system is asking you for a Digipass code.
 - a. Open your app and click generate code
 - b. Type this into box on screen (you will no longer use your PIN number that you used to use with the old app – just the code)
 - c. Click Submit