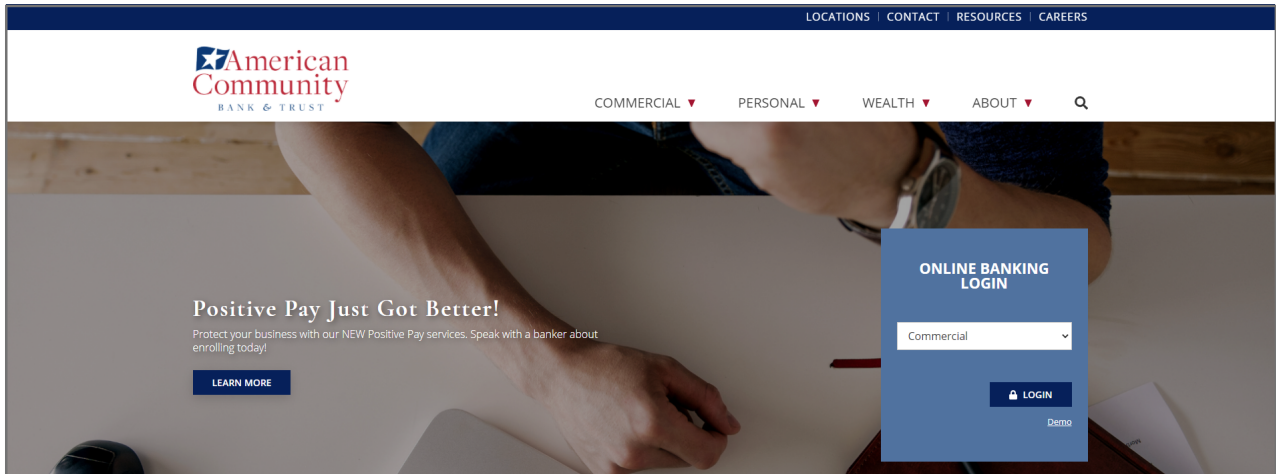


# Hard Token Enrollment

- 1 Go to [www.amcombank.com](http://www.amcombank.com)  
In the drop-down menu choose "Commercial" and click "Login"



- 2 Enter your username and temporary password, which is "Bank" + your birth year + "!" (BankYYYYY!)

A screenshot of the "Log In" page. The page title is "Log In" in red. Below the title is a light blue banner with a welcome message: "Welcome to Business Online Banking". A horizontal line separates this from the main login area, which contains the text "Enter your credentials to access online banking." Below this are two input fields: "Username" and "Password". The "Username" field has a "HIDE" button to its right. Below the "Password" field is a checkbox labeled "Remember my username". At the bottom of the login area is a blue "Log in" button, followed by links for "Forgot password or PIN?" and "Token lost or damaged?".

- 3 Create and confirm a new password  
\*If you will be logging in with a token going forward, you will not need this password to log in

A screenshot of the "Change Password" page. The title "Change Password" is in red. Below the title is a horizontal line, followed by the text: "Your password helps prevent unauthorized people from logging into online banking. Changing it periodically keeps your accounts secure." Another horizontal line is followed by the text: "Complete the following to change your password." Below this is a list of requirements for the new password: "Your new password must include:" followed by four bullet points: "Between 8 and 17 characters", "At least 1 number", "At least 1 uppercase letter", and "At least 1 lowercase letter". Below the requirements are two input fields: "New password \*" and "Confirm new password \*". Below these fields is a note: "\* Indicates required field". At the bottom of the form is a blue "Continue" button.

4 To activate the token:

Step One: Type in the serial number on the back of the token without the dashes

Step Two: Choose a 4-digit PIN (you will need to remember this)

Step Three: If not already filled in, create and answer a security question

Step Four: Click the button on your token and type in the 8 numbers it displays

The screenshot shows a web form titled "Activate Token" with a red heading. Below the heading is a horizontal line, followed by a paragraph: "Tokens help to prevent unauthorized people from logging into online banking or doing things like making payments by generating a code that must be entered into online banking along with a personal identification number (PIN) that you will define." Below this is another horizontal line. The form contains five sections, each with a label and a step number in red: "Token serial number - Step 1" with a text input field and a "SHOW" button; "Token-generated password - Step 4" with a text input field and a "SHOW" button; "Create a PIN - Step 2" with a text input field, a "SHOW" button, and the label "4 digit numeric" below it; "Security question - Step 3" with a wide text input field; and "Security answer - Step 3" with a text input field and a "SHOW" button. Below the input fields is a note: "\*Indicates required field". At the bottom of the form is a blue "Continue" button.

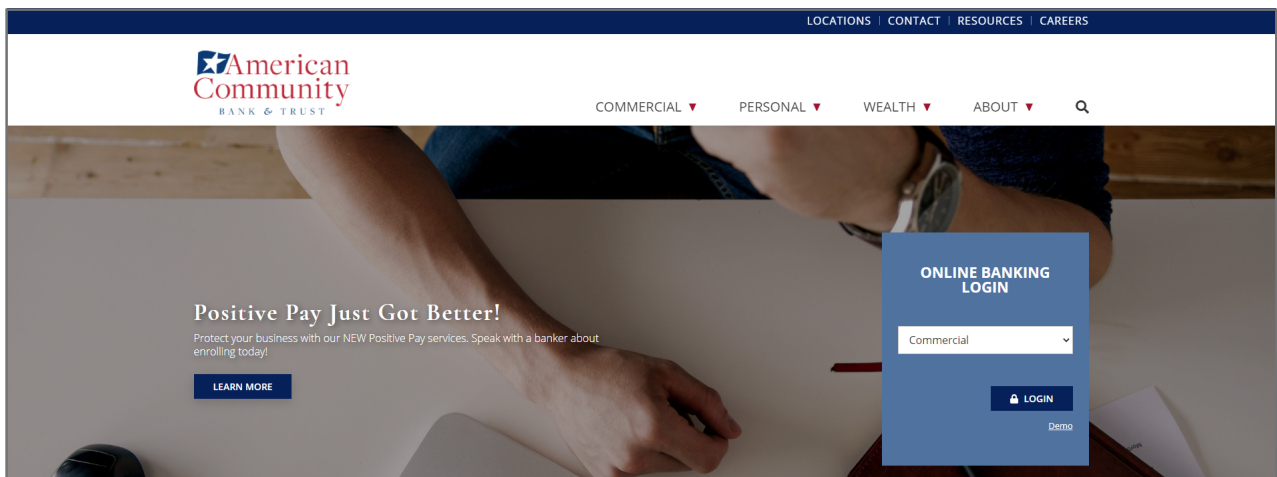
5 If your enrollment was successful you will be brought to your home screen

\*Please note: depending on your access, your home screen may differ from the example below

The screenshot shows the home screen of the American Community Bank & Trust online banking portal. At the top right, there is a "Welcome" message and navigation links for "CONTACT US", "LOCATIONS", "ALERTS", "PROFILE", and "LOG OUT". The main header features the American Community Bank & Trust logo on the left and a dark blue navigation bar with links for "Home", "Accounts", "Payments & Transfers", "Checks & Deposits", and "Administration". Below the navigation bar is a light blue banner that says "Welcome to Business Online Banking". The main content area is divided into several sections: "Alerts" with a "Stay Alert" section and an "Enroll" button; "Accounts" with a table listing "DEMO MONEY MARKET" and "DEMO CHECKING" accounts, their available balances, and "Recent" transaction links; "Payments & Transfers" with a "Review (0)" button and a "Hide" link; "Pay Or Transfer" with a list of options: "Internal", "ACH", "ACH import", and "Wire", each with a "Show" button; "Checks & Deposits" with a "Go to positive pay" link; and "Quick Launch" with links for "Quick Reference Guides" and "Click-Thru Demos".

# Hard Token: First Time Log in

- 1 Go to [www.amcombank.com](http://www.amcombank.com)  
In the drop-down menu choose "Commercial" and click "Login"



- 2 Enter your username and password  
For the password: Click the gray button on your token and type the 8 numbers displayed + your 4-digit PIN  
Click Log in

A screenshot of the "Log In" page. At the top, it says "Log In" in red. Below that is a light blue banner with "Welcome to Business Online Banking". The main heading is "Enter your credentials to access online banking." There are two input fields: "Username" and "Password". The "Username" field has a "HIDE" button. Below the "Password" field is a checkbox labeled "Remember my username". At the bottom of the form is a blue "Log in" button, followed by links for "Forgot password or PIN?" and "Token lost or damaged?".

- 3 Click the button on your token. The 4 numbers displayed should match the 4 numbers shown on your screen.  
If they do match, click "Verified" If they do not match, click "Return to log in" to try again.

A screenshot of the "Site Verification" screen. The heading is "Site Verification" in red. Below it is a paragraph: "Use your token to generate a verification code and compare it to the code below. This protects your account by ensuring you're logging into a legitimate site." A large number "4535" is displayed. Below the number is a paragraph: "If your verification code does not match, try logging in again or contact customer support." At the bottom are two blue buttons: "Verified" and "Return to log in".

You will be brought to your Home Page and can now start banking online!