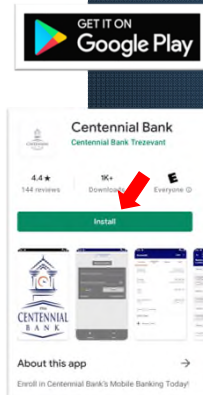


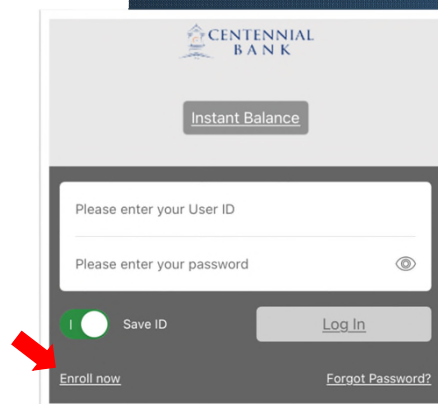
CENTENNIAL BANK MOBILE BANKING FIRST TIME LOGIN FOR ANDROID

- Open the Google Play store on your android phone
- Choose the search icon and enter 'Centennial Bank mobile' and choose Search
- Scroll down to locate the correct Centennial Bank Mobile app (see screenshot on the right)
- Choose **Install** to download the app



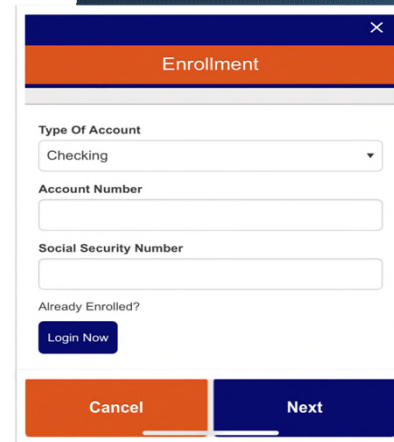
OPEN APP AND ENROLL NOW

- Open the installed Centennial Bank app
- Choose **Enroll Now**



ENTER ACCOUNT INFORMATION

- Choose the Type of Account from the drop down box
- Enter your **Account Number** and **Social Security Number**
- Choose **Next**



Enrollment

Type Of Account
Checking

Account Number

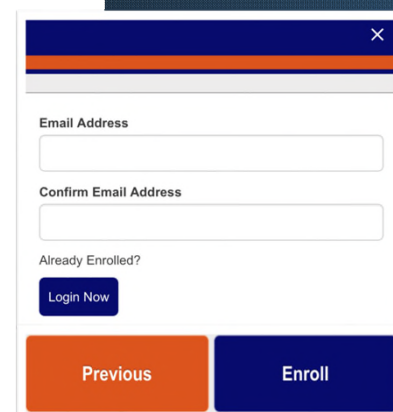
Social Security Number

Already Enrolled?
Login Now

Cancel Next

ENTER EMAIL ADDRESS

- Enter your **Email Address** in the Email Address field and the Confirm Email Address field
- Choose **Enroll**



Email Address

Confirm Email Address

Already Enrolled?
Login Now

Previous Enroll

REVIEW TERMS AND CONDITIONS

- Review the Centennial Bank Online Banking Agreement
- Choose **I agree**

Centennial Bank Online Banking Agreement

This Centennial Bank Personal Online Banking Agreement and Disclosure Statement (the "Agreement") governs the use of the Internet Banking Services described herein which include Personal Online Banking, an Internet account access service, and Personal Online Banking with Bill Pay, an Internet bill payment service collectively referred to as "The Services", which are offered by and through Centennial Bank ("Bank"), to each customer whose request for the Services is approved. Each reference in this Agreement to "you" or "your" means each customer who submits a Personal Online Banking Enrollment form and refers to all such customers jointly and severally. By submitting the Enrollment, you acknowledge that you have read, understood, and agree to the terms of this Agreement. Please read this Agreement carefully and keep a copy for your records.

1. USE OF Personal Online Banking

1.1 Account Requirements. In order to subscribe to Personal Online Banking, you must have at least one account with us designated on the Enrollment. You may access other checking accounts, savings accounts, money market accounts, certificates of deposit, and loan accounts you have with us collectively the "Accounts". One of the Services will be subject to the Deposit Account Agreement and Disclosure and any loan agreement for each Account (the "Account Agreements").

WAIVER OF REQUIREMENT FOR TWO SIGNATURES. Please recognize that any requirement of verifying two signatures on checks, if such a requirement exists, does not apply to electronic or telephone transfers, including online bill payments, and money flow from funds, etc.

By selecting "I agree", I acknowledge that I have read and accept the above terms and conditions.

I agree **Decline**

ESTABLISH CREDENTIALS

- Enter a user name in the Choose A Username field
- Enter a password in the New Password field
- Enter the password again in the Confirm Password field
- Choose **Continue**

Establish credentials

Choose A Username

Your new password must include:

- Between 8 and 17 characters
- At least 1 number
- At least 1 uppercase letter
- At least 1 special character

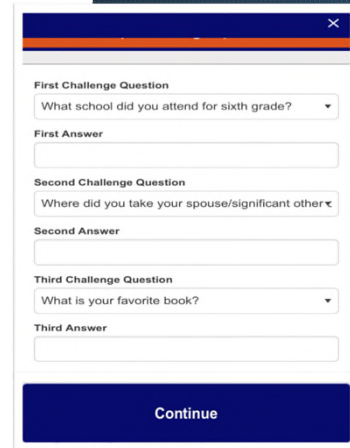
New Password

Confirm Password

Continue

SETUP CHALLENGE QUESTIONS

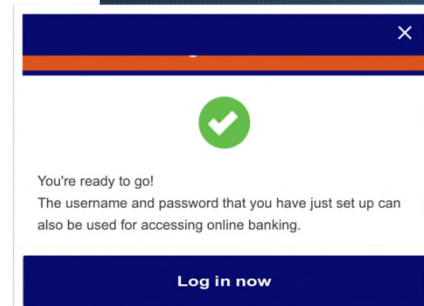
- Enter answers to three (3) Challenge Questions. Use the drop down box to see a list of available questions.
- Choose **Continue**



A screenshot of a web application window titled "Setup Challenge Questions". The window has a blue header bar with a close button (X) in the top right corner. The main content area is white and contains three challenge questions, each with a dropdown menu and a text input field for the answer. The first question is "What school did you attend for sixth grade?". The second question is "Where did you take your spouse/significant other?". The third question is "What is your favorite book?". Below the input fields is a blue button labeled "Continue".

SETUP CONFIRMATION

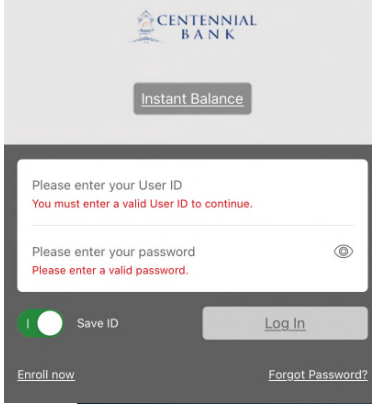
- Choose **Log in now** on the confirmation screen



A screenshot of a web application window titled "Setup Confirmation". The window has a blue header bar with a close button (X) in the top right corner. The main content area is white and features a green checkmark icon in a circle. Below the icon, the text reads: "You're ready to go! The username and password that you have just set up can also be used for accessing online banking." At the bottom of the window is a blue button labeled "Log in now".

LOGIN TO CENTENNIAL BANK MOBILE APP

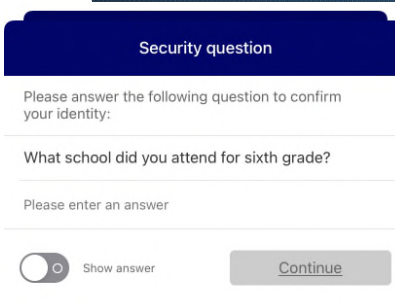
- Enter the user id in the Please enter your User Id field
- Enter the password in the Please enter your password field
- Choose **Log In**



The screenshot shows the login interface of the Centennial Bank mobile app. At the top, the Centennial Bank logo is displayed. Below it is a button labeled "Instant Balance". The main section contains two input fields: "Please enter your User ID" with a red error message "You must enter a valid User ID to continue." and "Please enter your password" with a red error message "Please enter a valid password." and a toggle icon. Below the password field is a "Save ID" toggle switch and a "Log In" button. At the bottom, there are links for "Enroll now" and "Forgot Password?".

LOGIN TO CENTENNIAL BANK MOBILE APP (cont.)

- Enter the answer to the security question
- Choose **Continue**



The screenshot shows the security question screen of the Centennial Bank mobile app. It has a dark blue header with the text "Security question". Below the header, it says "Please answer the following question to confirm your identity:". The question is "What school did you attend for sixth grade?". There is an input field for the answer with the placeholder text "Please enter an answer". At the bottom, there is a "Show answer" toggle switch and a "Continue" button.

REVIEW THE MOBILE TERMS & CONDITIONS

- Review the Mobile Terms & Conditions
- Choose **I Accept**



Mobile Banking Services

Once logged into Centennial Bank mobile banking you have access to the following:

- List of Accounts
- Account History
- Transfer between accounts
- Online Bill Payment
- Zelle