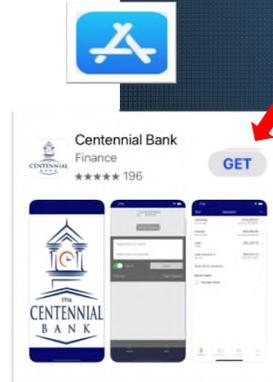


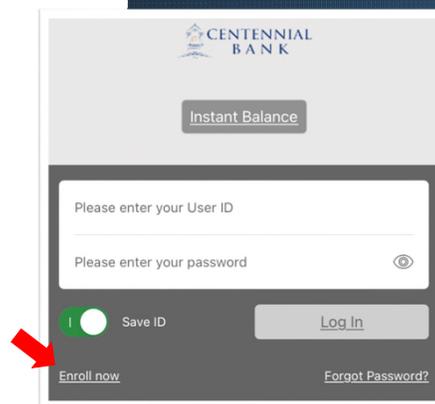
CENTENNIAL BANK MOBILE BANKING FIRST TIME LOGIN FOR IPHONE

- Open the app store on your iphone
- 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 the Get button to install 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**

The screenshot shows a modal window titled "Enrollment" with a close button (X) in the top right corner. The form contains the following elements:

- Type Of Account:** A dropdown menu with "Checking" selected.
- Account Number:** A text input field.
- Social Security Number:** A text input field.
- Already Enrolled?:** A section with a "Login Now" button.
- Navigation:** Two buttons at the bottom: "Cancel" (orange) and "Next" (blue).

ENTER EMAIL ADDRESS

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

The screenshot shows a modal window with a close button (X) in the top right corner. The form contains the following elements:

- Email Address:** A text input field.
- Confirm Email Address:** A text input field.
- Already Enrolled?:** A section with a "Login Now" button.
- Navigation:** Two buttons at the bottom: "Previous" (orange) and "Enroll" (blue).

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 (this "Agreement") governs the use of the Personal Online 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. 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"). Use of the Services will be subject to the Deposit Account Agreement and Disclosure and any loan agreement for each Account (the "Account Agreements").

SIGNATURES. Please recognize that any requirement of verifying two signatures or checks, if such a requirement exists, does not apply to electronic or responsive transfers, including online bill inserts, and does not apply to BillPay, unless

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

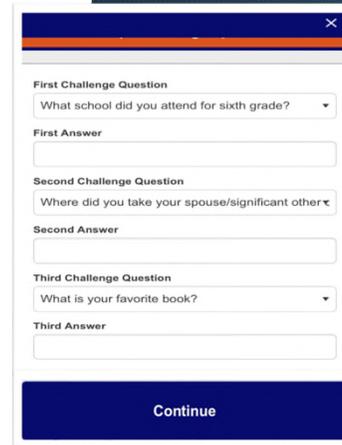
New Password

Confirm Password

Continue

SETUP CHALLENGE QUESTIONS

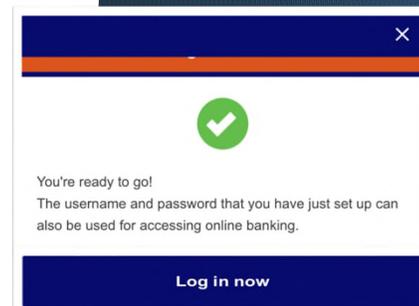
- Enter answers to three (3) Challenge Questions. Use the drop down box to see a list of available questions.
- Choose **Continue**



The screenshot shows a modal window titled "Setup Challenge Questions". It contains three challenge questions, each with a dropdown menu and a text input field for the answer. The questions are: "What school did you attend for sixth grade?", "Where did you take your spouse/significant other...", and "What is your favorite book?". A blue "Continue" button is located at the bottom of the modal.

SETUP CONFIRMATION

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



The screenshot shows a modal window titled "Setup Confirmation". It features a green checkmark icon and the text: "You're ready to go! The username and password that you have just set up can also be used for accessing online banking." A blue "Log in now" button is located at the bottom of the modal.

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**

CENTENNIAL BANK

Instant Balance

Please enter your User ID
You must enter a valid User ID to continue.

Please enter your password
Please enter a valid password.

Save ID

[Enroll now](#) [Forgot Password?](#)

LOGIN TO CENTENNIAL BANK MOBILE APP (cont.)

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

Security question

Please answer the following question to confirm your identity:

What school did you attend for sixth grade?

Please enter an answer

Show answer

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