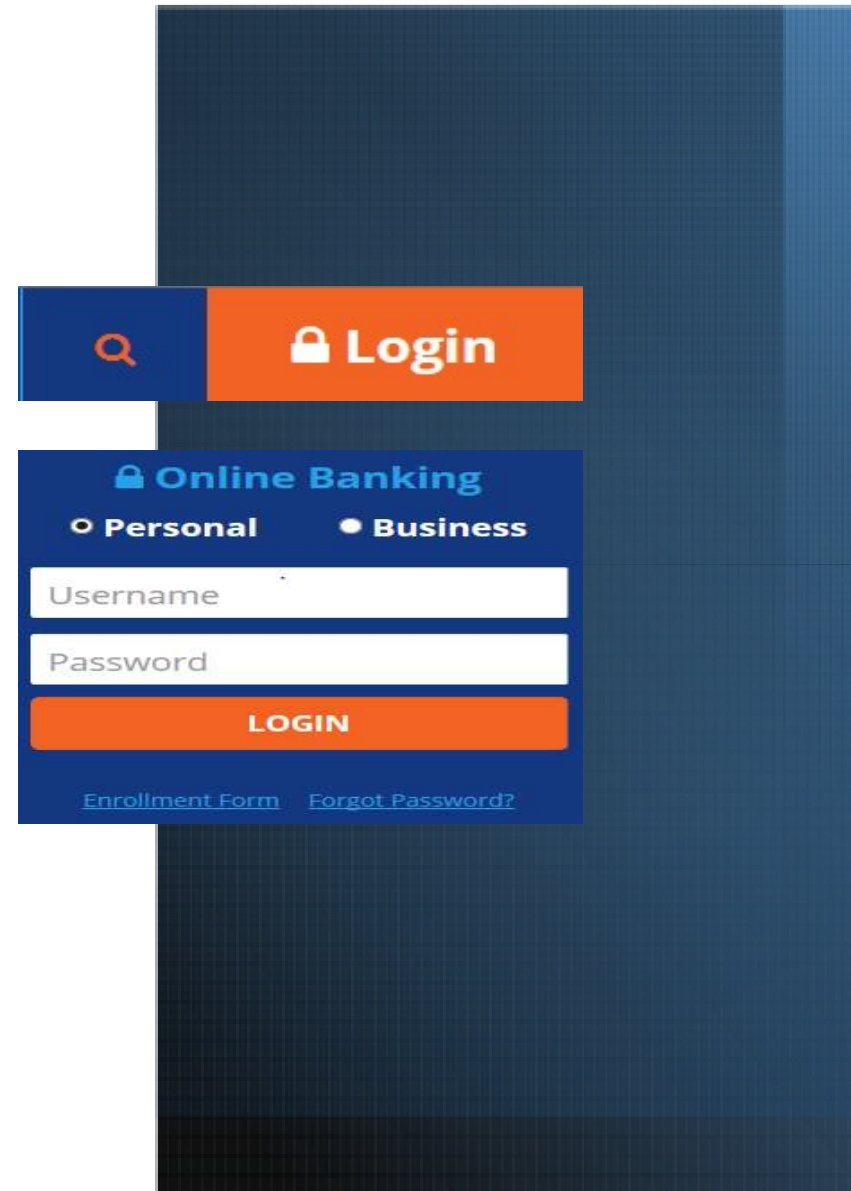


CENTENNIAL BANK ONLINE BANKING FIRST TIME LOGIN

- Go to www.mycentennial.bank
- Choose **Login** from the top right corner
- Choose **Enrollment Form** under orange Login box



The screenshot shows the Centennial Bank Online Banking login interface. At the top, there is a dark blue header with a magnifying glass icon on the left and an orange button labeled "Login" with a lock icon on the right. Below this, a dark blue box contains the text "Online Banking" with a lock icon, followed by two radio buttons: "Personal" (selected) and "Business". Below these are two white input fields labeled "Username" and "Password". An orange button labeled "LOGIN" is positioned below the input fields. At the bottom of the dark blue box, there are two links: "Enrollment Form" and "Forgot Password?".

ENTER ACCOUNT INFORMATION TO ENROLL

- Choose Type of account from the drop down box
- Enter the following in the required fields:
 - Account Number
 - Social Security Number
 - Email Address
 - Confirm Email Address
- Choose **Enroll**

Enroll

Type of account *

Account number * HIDE

Social Security number * HIDE

Email address *

Confirm email address *

* Indicates required field

Enroll

REVIEW THE TERMS AND CONDITIONS

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

Terms And Conditions

Centennial Bank Online Banking Agreement

This Centennial Bank Personal Online Banking Agreement and Disclosure Statement (this "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. 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").

WAIVER OF REQUIREMENT FOR TWO SIGNATURES. Principles 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 release Bank from liability when making such transfers or payments. This means that any person who is authorized to act as a signer on your account shall be authorized by you to individually make electronic or telephonic transfers, including online bill payments from your account, even though that person's authority to transfer or withdraw funds from your account by some other means (e.g., by check) must be exercised jointly with one or more other persons.

[Download a PDF of the terms and conditions.](#)

By clicking "I agree", I acknowledge that I have read and accept the above terms and

I agree

Decline

ESTABLISH CREDENTIALS

- Enter a Username 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 *

HIDE

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 *

* Indicates required field

Continue

SETUP CHALLENGE QUESTIONS

- Enter answers to three (3) Challenge Questions. Use the drop down box to see a list of available questions.
- Checkmark the box next to 'Don't challenge me again on this device' if using a personal computer. Choosing this option will bypass the Challenge Questions when logging in.
- Choose **Continue**

Set Up Challenge Questions

First challenge question *	What is your maternal grandmother's first name? ▼
First answer *	<input type="text"/> HIDE
Second challenge question *	As a child, what did you want to be when you grew ▼
Second answer *	<input type="text"/> HIDE
Third challenge question *	What is your paternal grandmother's first name? ▼
Third answer *	<input type="text"/> HIDE
<input type="checkbox"/> Don't challenge me again on this device.	
* Indicates required field	
<input type="button" value="Continue"/>	

A dark blue and black abstract graphic with a large, semi-transparent circle in the center. The text "Online Banking Services" is written in white, sans-serif font across the middle of the circle.

Online Banking Services

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

- List of Accounts
- Account History (including export to Quicken or Excel)
- Account Statements
- Transfer between accounts
- Online Bill Payment
- Zelle