

First Time Login Process

To login for the first time simply follow these steps:

1. Enter your Login ID (This is the same ID you currently use)
2. Select the checkbox next to "I am a First Time User"
3. Click "Login"
4. You will be directed to a page displaying the secure contact information we have on file for your account. Select one contact from the list that you have immediate access to and our system will deliver a temporary access code to you within minutes. **If the contact information we have on file is inaccurate or out-of-date, you cannot proceed any further. Please contact us at (316) 744-1293 to update your information.**

The screenshot shows the Chisholm Trail State Bank website. At the top left is the bank's logo. At the top right are links for "Contact Us", "Locations & Hours", "Help", and "Check Reorder". Below the logo is a progress bar with four steps: "Login", "Select Delivery", "Enter Access Code", and "Complete Enrollment". The "Select Delivery" step is currently active and highlighted with a green checkmark. Below the progress bar is the heading "First-Time User Enrollment - Secure Identification". The main text explains that as a first-time user, the bank is required to verify identity by securely delivering a Secure Access Code to the user's contact preferences. There are three radio button options: "I already have a Secure Access Code", "(xxx) xxx - 5666", and "(xxx) xxx - 5666 (SMS Text Message)". Below these options are "Submit" and "Help" buttons. A note at the bottom states: "Secure Access Code delivery generally takes less than a few minutes, depending on contact channel. However, during times of high system usage, delivery may take longer." At the bottom left is the FDIC logo, and at the bottom center is a link for "Privacy Statement".

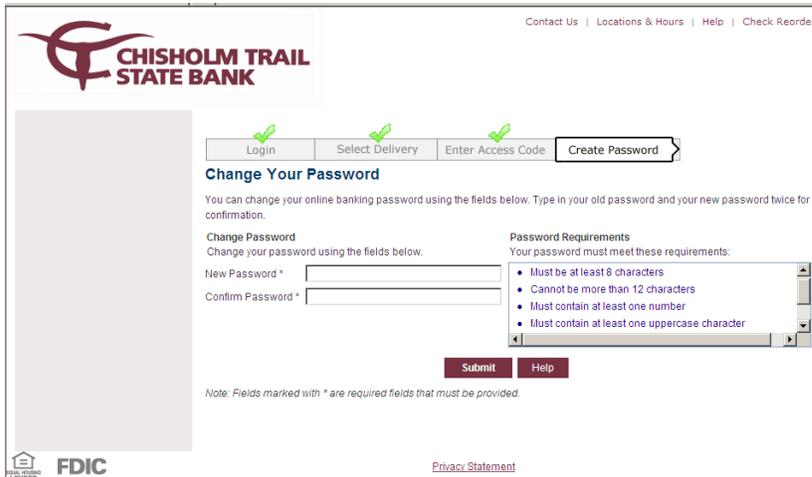
5. *Phone Delivery:* If you select phone delivery for your temporary access code, you'll receive an automated call. Answer the phone normally when the call arrives. You will be prompted to make a selection to hear your code, and the system will give you the option to repeat the code, if necessary. Our system will not leave a code on voice mail, so if you miss the call, just repeat the process.

Text Message Delivery: If you select the text message delivery of your temporary access code, you will receive a very simple text message containing the code. Standard text message fees apply.

6. Enter the temporary access code you received on the following screen.

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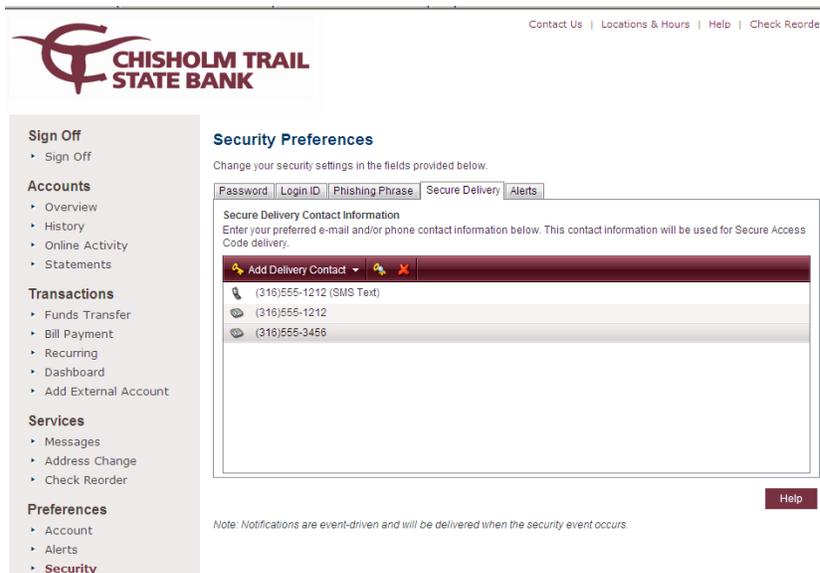
- Once you have successfully entered your temporary access code, you will be directed, step-by-step, through the completion of your enrollment. The process will end with you creating and confirming your password that will be used in combination with your Login ID for future logins.



- After you've created your password, click Submit. Congratulations! You're now enrolled in our new Online Banking.

Updating Contact Information for Secure Access Codes

When you are required to securely register your computer or you forget your password and request a new, temporary password, our system will present you with your provided Secure Delivery contact information, we will deliver a secure access code to your phone (via text message or a phone call). To manage your contact information for Secure Access Codes, click on Preference, Security and the Secure Delivery tab. Here you can update and edit your secure delivery contact information.



Setting Secure Delivery Preferences

Your Secure Contact information will be presented to you when you are required to register your computer or have forgotten your password and request a new, temporary password. Some of the characters will be masked to protect your contact information from “over-the-shoulder” viewing.

