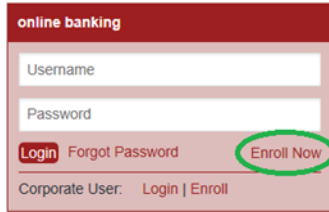


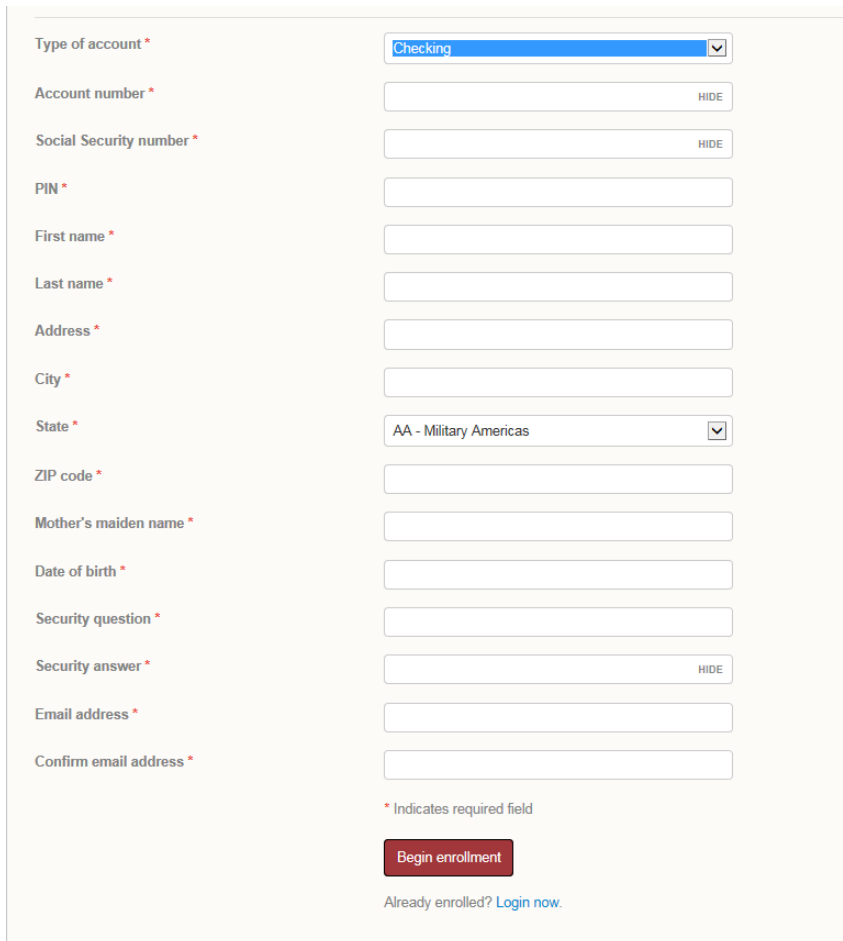
## INTERNET BANKING – FIRST TIME USER INSTRUCTIONS

- 1.) To enroll in Online Banking as a first time user, select “Enroll Now” in the login box located on the homepage:



The screenshot shows the online banking login interface. It features a red header with the text "online banking". Below the header are two input fields for "Username" and "Password". At the bottom of the login box, there are three buttons: "Login", "Forgot Password", and "Enroll Now". The "Enroll Now" button is circled in green. Below the login box, there is a link for "Corporate User: Login | Enroll".

- 2.) Then, answer the questions listed in the enrollment questionnaire and click “Begin Enrollment”



The screenshot shows the enrollment questionnaire form. It contains the following fields and options:

- Type of account \* (Dropdown menu: Checking)
- Account number \* (Text input field with HIDE button)
- Social Security number \* (Text input field with HIDE button)
- PIN \* (Text input field)
- First name \* (Text input field)
- Last name \* (Text input field)
- Address \* (Text input field)
- City \* (Text input field)
- State \* (Dropdown menu: AA - Military Americas)
- ZIP code \* (Text input field)
- Mother's maiden name \* (Text input field)
- Date of birth \* (Text input field)
- Security question \* (Text input field)
- Security answer \* (Text input field with HIDE button)
- Email address \* (Text input field)
- Confirm email address \* (Text input field)

\* Indicates required field

[Begin enrollment](#)

Already enrolled? [Login now.](#)

**Note:** the PIN is given to you from the Checking Account Department prior to enrollment– it is not a number you create yourself.

- 3.) Next, you’ll be asked to answer a series of four out-of-wallet questions (private data that is used for verification that is not information that could be found in a person’s wallet, such as driver’s license information). A typical out-of-wallet question may be “What was the color of your first car?” or “What is the name of the hospital you were born in?” Other questions can be about a mortgage lender, former employers, or the lienholder on an auto loan. You must answer 3 out of 4 questions correctly to move on to the next page.

## Additional verification

First verification question	Which of the following age ranges most closely match the AGE of SAMUEL ?
First answer *	35-39
Second verification question	Which of the following STREETS have you PREVIOUSLY or CURRENTLY used as your address?
Second answer *	APPLETON TER
Third verification question	In what month was RITA born?
Third answer *	DECEMBER
Fourth verification question	Which of the following VEHICLE MODELS have been registered at the following address 9 UNION ST?
Fourth answer *	N12

\* Indicates required field

**Enroll**

- 4.) Read and agree to the Online Banking terms and conditions.
- 5.) Establish your Access ID and Password for future logins.
- 6.) Set up your challenge questions. These will be used to verify your identity should you ever get locked out of Online Banking

## Set up challenge questions

First challenge question *	What is your paternal grandfather's first name?
First answer *	<input type="text"/> HIDE
Second challenge question *	What is the name of your favorite camp you attended as a child?
Second answer *	<input type="text"/> HIDE
Third challenge question *	Who was your favorite teacher?
Third answer *	<input type="text"/> HIDE

Don't challenge me again on this device.

\* Indicates required field

**Continue**

[Help](#)

Member  
**FDIC**  
Equal Housing Lender  
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- 7.) Enroll or decline eStatements.
- 8.) Enroll or decline Mobile Banking.

After three unsuccessful attempts or if you navigate away from the current session when attempting to create your Access ID, the system will lock and assume that you are not a valid customer of Bank of Utica. If you are experiencing problems getting signed up, please call the Checking Department (315) 797-2761 or send an email to [Deposit.Operations@bankofutica.com](mailto:Deposit.Operations@bankofutica.com) (Please do not send account numbers or personal information in an email). If you provide us with a phone number, we will call you.