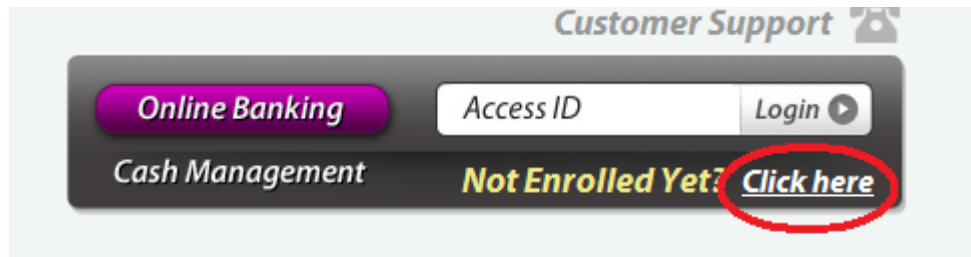


Online Banking Enrollment Guide

To enroll in Sage Capital Bank's Online Banking, begin by visiting the SCB website at www.sagecapitalbank.com. Once you are on the website, locate the phrase "Not Enrolled Yet? Click Here" in the upper right hand corner of the homepage. Select "Click Here" to begin the enrollment process.



You will then be directed to the First Time User Login screen. Read the directions and complete all the information requested on this screen. Once the fields are completed, select "Submit." Reference the field definitions below for additional information.

Account Number – Enter your account number in this field. If you have multiple accounts, loans, or certificate of deposits, they will all be accessible once enrollment is complete.

Account Type – Please select the type of account that applies to the account number entered in the Account Number field.

Last four digits of your SSN – Please enter the last four digits of your social security number.

Security Verification Question - Enter a question that can be used to verify your identity when you call the bank with questions about your accounts or Online Banking. This question is not used as part of your Online Banking login, but as an identity theft prevention measure. When a customer calls the bank in regards to one of their accounts they will be asked this question to verify it is the true account owner.

Security Question Answer - This should be the answer you wish to provide when asked your Security Verification Question by a bank employee.

Email Address – Please enter your valid email address. This should also be the email address you provided the bank upon opening your account(s), loans, CD, etc. If you have changed your email address, please contact the bank to update your account records.

This is a public computer – Select this check box if the computer you are using to enroll in Online Banking is a public computer or a computer that may have multiple users. When using a "public computer", you will be asked a security question to further verify your identity when logging in to Online Banking.

First Time Login

Please enter the following information to enroll for eSage Banking. You will be prompted to create a unique access ID and password later.

First Time User Information

* Account Number :

* Account Type :

Checking ▾

* Please enter the last four digits of your SSN. (this will NOT be your eSage Banking password):

* Please enter a question that can be used for security verification:

* Please enter the answer to the above question:

* E-mail Address:

* Indicates Required Field

Submit

☐ This is a Public Computer

Once the “First Time User Information” is completed and the “Submit” button has been selected, you are then directed to the Access ID and Password screen. Read the directions and select an Access ID/User name and a Password. Your Access ID and Password are case sensitive! Once you have chosen and typed in your new Access ID and Password, click the “Submit” button.

Enter a New Access ID and Password. These Will be Used for All Future Access.

Change Access ID

New Access ID:

MickeyMouse39

New Password:

.....

Confirm New Password:

.....

Your Access ID must be between 6 and 17 characters in length and is upper and lower case sensitive. Your Password must be between 6 and 17 characters in length and it is upper and lower case sensitive.

Submit

The next step in the Online Banking enrollment process is to set up your security data. The email address entered in the first time user information screen will be pre-populated for you in the Contact Information Fields.

In the Image and Phrase area, a randomly selected picture/image will appear. This is your Multi-Factor Authentication Image. Below the image you will need to assign a simple description for this image in the “Authentication Pass Phrase” field. This phrase is not your

password so please do not enter your password here. This image and pass phrase is designed to let you know that you are on the Sage Capital Bank website and that you have not been rerouted to an unsecured and possible harmful website.

Set Security Data

Information

Please create your private Authentication Pass Phrase which will be displayed with your Authentication Image each time you log in. Select and answer 3 challenge questions. Choose Personal or Public Computer. Click submit.

Contact Information

Enter E-mail Address: Mmouse1@yahoo.com

Confirm E-mail Address: Mmouse1@yahoo.com

Image and Phrase

Authentication Image:



Authentication Pass Phrase:

Purple Orchid

Please enter a phrase to assign to this image (this phrase will NOT be your eSage Banking password).

After you have chosen a pass phrase for your authentication image, you will then select three challenge questions from the drop down menus. Select the questions and then type answers for these questions. When using a "public computer" you are asked one of these questions before you are able to enter your password. This is an added security feature designed to keep your information safe and secure. After you select three questions and answers, you can select again whether the computer you are enrolling on is a public or private computer. Select the "submit" button at the bottom of the screen when you have completed the questions.

Challenge Questions and Answers

Challenge Question 1:

What is the name of your first pet?

Answer:

Pluto

Challenge Question 2:

What is your favorite movie?

Answer:

Steamboat Willy

Challenge Question 3:

What is your best friend's name?

Answer:

Goofy

Select One of the Following Options:

☒ This is a personal computer. Register it.

☐ This is a public computer. Do not register it.

Select and answer each of the three security challenge questions.

All Fields are Required and may Only Contain A through Z and 0 through 9

Submit

The next step in enrollment is to accept the Terms of Use. After you have read the terms, select either the Accept or Do Not Accept button. By selecting Do Not Accept your enrollment in Online Banking will cease. To complete your enrollment, select the Accept button. You also have the option to print the Terms of Use for future reference. To print, simply click on the printer icon in the right hand corner of the Terms of Use screen.

Terms Of Use

THESE TERMS GOVERN THE USE OF THIS WEBSITE. PLEASE READ THEM CAREFULLY BEFORE ACCESSING THE SITE. IF YOU DO NOT AGREE WITH THESE TERMS DO NOT ACCESS THE WEBSITE. BY ACCESSING THE WEBSITE OR ANY OF ITS PAGES YOU AGREE TO BE BOUND BY THESE TERMS OF USE. This website has been established by Sage Capital Bank for the sole purpose of conveying information about Sage Capital Bank's products and services and to allow communication between Sage Capital Bank and its customers. Information that appears on this website should be considered an advertisement. Nothing contained in any page on this site takes the place of Sage Capital Bank's agreements and disclosures that govern its products and services. If any information on the site conflicts with that in Sage Capital Bank's agreements and disclosures, the agreements and disclosures will control. From time to time Sage Capital Bank may place links to other websites on this page. Sage Capital Bank has no control over any other website and is not responsible for the content on any site other than this one. Users assume all responsibility when they go to other sites via the links on this page. The information and materials contained in this website are owned by Sage Capital Bank or by others, as applicable. No material may be copied, displayed, transmitted, distributed, framed, sold, stored for use, downloaded, or otherwise reproduced except as permitted by law. Sage Capital Bank makes no warranties of any kind regarding the products and services advertised on this site. Sage Capital Bank will use reasonable efforts to ensure that all information displayed is accurate, however, Sage Capital Bank expressly disclaims any representation and warranty, express and implied, including, without limitation, warranties of merchantability, fitness for a particular purpose, suitability, and the ability to use the site without contracting a computer virus. Sage Capital Bank is not responsible for any loss, damage, expense, or penalty (either in tort, contract, or otherwise), including direct, indirect, consequential and incidental damages, that result from the access of or use of this site. This limitation includes, but is not limited to the omission of information, the failure of equipment, the delay or inability to receive or transmit information, the delay or inability to print information, the transmission of any computer virus, or the transmission of any other malicious or disabling code or procedure. This limitation applies even if Sage Capital Bank has been informed of the possibility of such loss or damage. This agreement may be changed from time to time by posting the new Terms of Use on the website. All users agree to be subject to this agreement as it changes from time to time. This agreement and the use of this website are governed by the laws of the state of Texas. eStatement Terms of Use - The owner(s) of the account(s) hereby accept and agree to the following: 1) This agreement applies only to account statements listed in the eStatement enrollment area. 2) The Account Reconciliation and Disclosure form (Regulation E - Error Resolution Procedures) that is typically printed on the back of statement pages will be available to you in the eStatement section of www.sagecapitalbank.com. 3) By making an account statement available in electronic format, Sage Capital Bank satisfies all requirements for production and distribution of the account document. Paper documents will NOT be printed for accounts that are enrolled for eStatement delivery. 4) The customer can cancel eStatements at any time. 5) A message will be sent to the e-mail address provided by the customer when documents for their account are available through Online Banking. The customer is responsible for informing the Bank of any change in such e-mail address. 6) E-mails returned to the Bank as "Undeliverable" will be reviewed and reasonable attempts will be made by the Bank to identify a current e-mail or postal mail address. 7) The customer can access their eStatements by signing-on to Online Banking and clicking on the Documents button. 8) The Bank reserves the right to suspend or cancel this service at any time.

Accept

Do Not Accept

After you have accepted the Terms of Use, you will then be asked if you wish to enroll in Mobile Banking. Sage Capital Bank offers many of our Online Banking features on your mobile phone. You can choose to enroll in Mobile Banking at this point. You may also choose to decline enrollment or choose to be reminded of enrollment at a later date. Regardless of your choice, Mobile Banking is available to you at any point or time. More information about mobile banking enrollment will be included in a different learning guide.

Sage Capital Bank now offers safe and secure Mobile Banking! Click "Enroll Now" from the options below to be directed to the Mobile Banking Enrollment Wizard. Make sure to have the mobile device you wish to enroll in Mobile Banking close by as it is required during the enrollment process. For detailed enrollment instructions please click on the YouTube icon on our website at www.sagecapitalbank.com. There you will find an instructional video containing step by step enrollment instructions.

Enroll Now

Ask Me Later

Decline

Upon enrolling, postponing, or declining the mobile banking option you will be then given the opportunity to enroll in eStatements. Electronic statements are in the same format as paper statements and they can be downloaded to your computer and printed. Similar to mobile banking, you may choose to enroll, postpone, or decline signing up for eStatements at this time. Regardless of your choice, eStatement enrollment is available to you at any point or time.

eStatement Enrollment

Information

Sage Capital Bank now offers safe and secure eStatements! Save time and trees by enrolling your accounts today. Select the account(s) you choose to enroll from the list below, supply a valid email address so we can notify you when your statement is ready to be viewed, and accept the terms of use to get started.

eStatement Enrollment

Primary Accounts

| Account | Enrollment Status | Primary Account Owner Email |
|------------------------------|--|---|
| <input type="checkbox"/> POD | <input checked="" type="radio"/> eStatements | Verify or Change E-mail Address: <input type="text"/> |
| | | Confirm E-mail Address: <input type="text"/> |

Secondary Accounts

| Account | Enrollment Status | Primary Account Owner Email |
|---|--|-----------------------------|
| No accounts found where you are a secondary owner. | | |
| <input type="checkbox"/> | <p>The owner(s) of the account(s) hereby accept and agree to the following: 1) This agreement applies only to account statements listed in the eStatement enrollment area. 2) The Account Reconciliation and Disclosure form (Regulation E – Error Resolution Procedures) that is typically printed on the back of statement pages will be available to you in the eStatement section of www.sagecapitalbank.com. 3) By making an account statement available in electronic format, Sage Capital Bank satisfies all requirements for production and distribution of the account document. Paper documents will NOT be printed for accounts that are enrolled for eStatement delivery. 4) The customer can cancel eStatements at any time. 5) A message will be sent to the e-mail address provided by the customer when documents for their account are available through Online Banking. The customer is responsible for informing the Bank of any change in such e-mail address. 6) E-mails returned to the Bank as "Undeliverable" will be reviewed and reasonable attempts will be made by the Bank to identify a current e-mail or postal mail address. 7) The customer can access their eStatements by signing-on to Online Banking and clicking on the Documents button. 8) The Bank reserves the right to suspend or cancel this service at any time.</p> | |
| <div><input type="button" value="Accept"/> <input type="button" value="Decline"/> <input type="button" value="Ask Me Later"/></div> | | |

You are now enrolled in Online Banking. With Online Banking you can view all transactions from the past two years, see pending transactions, transfer funds between your accounts, make loan payments, pay bills with Online Bill Pay, and use the financial planning spending report feature.

The screenshot shows the Sage Capital Bank Online Banking homepage. At the top is a navigation bar with five buttons: "List of Accounts", "Express Transfers", "User Options", "Online Help", and "Log Off / Home". Below the navigation bar is a welcome message: "Welcome [redacted]. Account information as of August 09, 2012." The main content area is divided into two sections. The left section, titled "List of Accounts", shows a summary of deposits and loans. The right section, titled "Express Transfer", shows a form for transferring funds between accounts.

| Account | Description | Balance |
|---------|-------------|---------|
| ###89 | Checking | 519.27 |
| ###68 | | 444.15 |
| ###02 | | 246.59 |
| ###68 | | 241.21 |

| Account | Description | Balance |
|---------|-------------|---------|
| ###89 | Checking | 519.27 |
| ###68 | | 444.15 |
| ###02 | | 246.59 |
| ###68 | | 241.21 |

Loans (1) 2,025.00

Transfer Detail

Transfer From: [redacted] Checking ###89 \$519.27

Transfer To: [redacted] ###68 \$44.15

Transfer Amount: [redacted]

Transfer Date: 08/09/2012

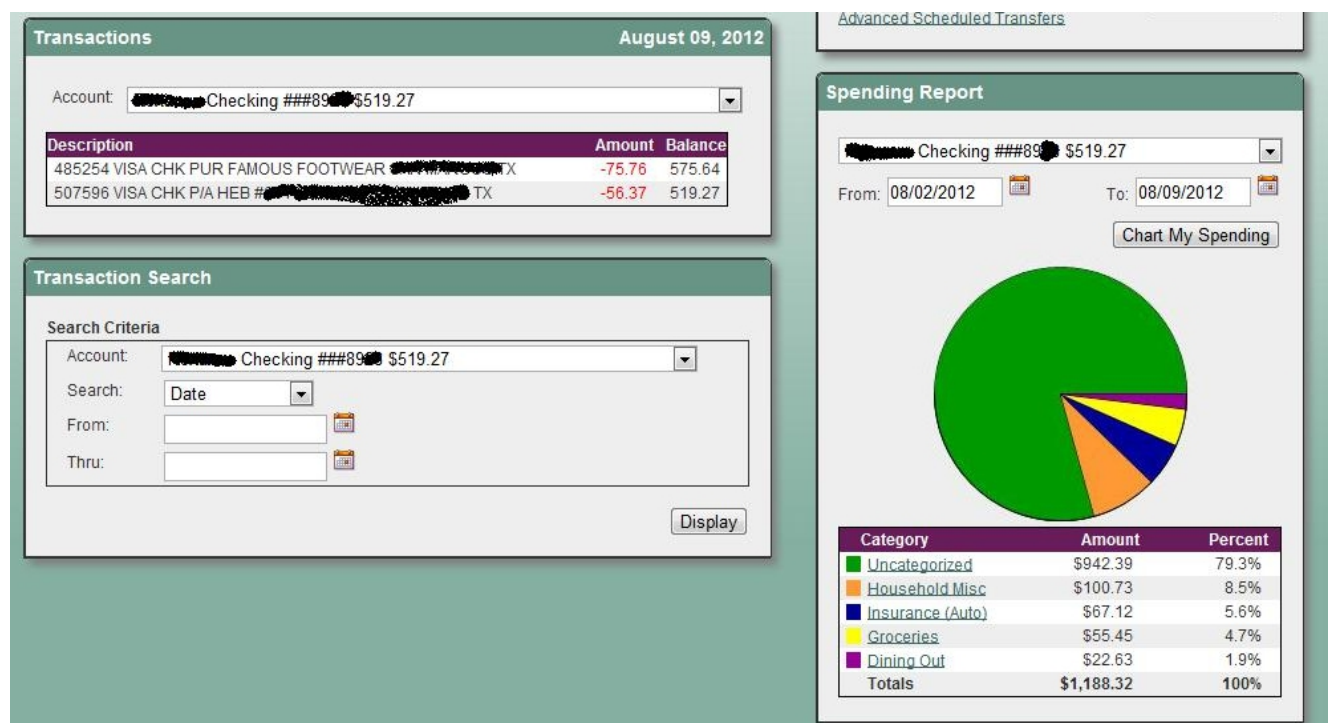
[Advanced Transfer Options](#) [Advanced Scheduled Transfers](#)

Your Online Banking homepage will show you several widgets or mini-screens to help compartmentalize your information for easy quick use.

At the top of your homepage you will see your toolbar. The toolbar gives you options to more in depth account information not seen initially in the widgets. The “User Options” tab in your toolbar gives you access to change your password, security questions, MFA image, mobile banking options, and eStatement enrollment.

Your widgets may alter some from the example depending on the number of accounts you have or if you opt to enroll in Sage Capital Bank's bill pay service.

The bottom of your Online Banking homepage will show you widgets containing your recent transaction history, transaction search area, and a spending report. With the spending report, you can track exactly how you spend your money, itemize transactions for income tax purposes, or plan a budget.



Remember that the tool bar and widgets may appear different than the examples provided. They number or type of accounts a customer has will dictate the appearance of them.

For more information about the various functions of Online Banking, see the individual tutorials for that function.