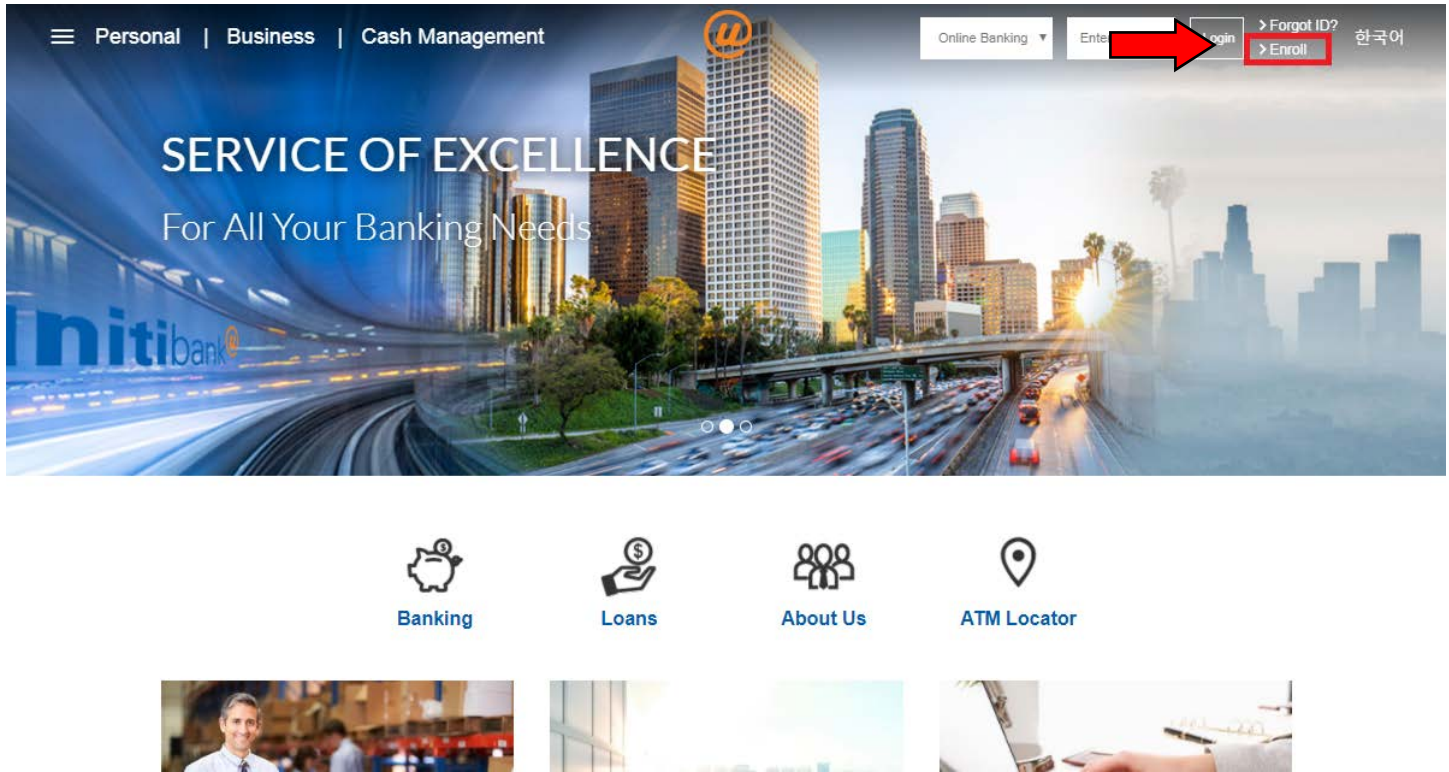


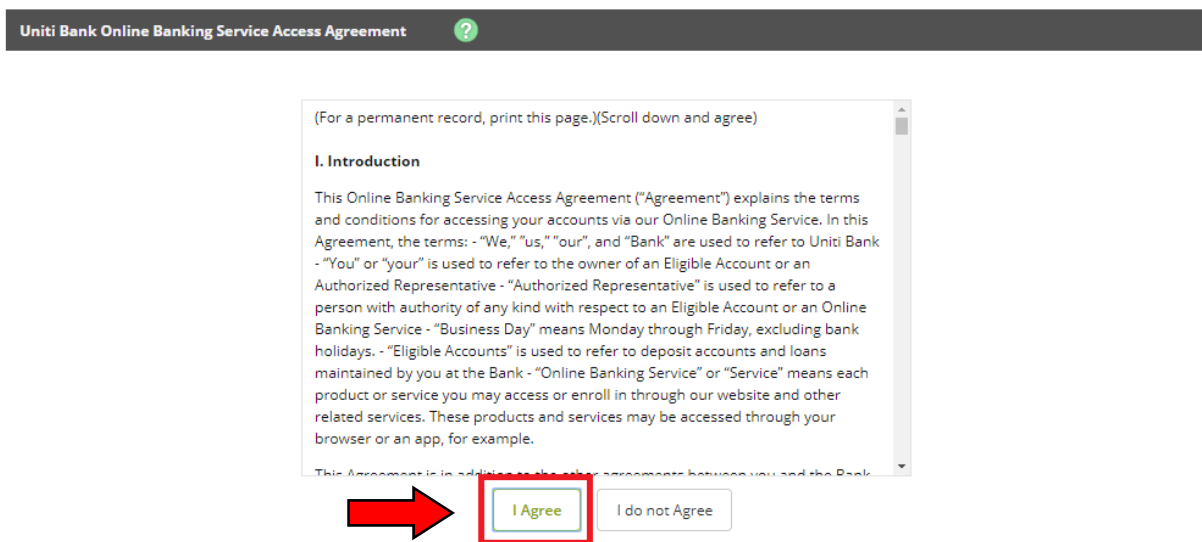
Enrolling in Uniti Bank Online Banking will allow safe access to your accounts. You can also simply and conveniently open an account from Online Banking. If you have any questions regarding the Online Banking Enrollment process, please email us at ebanking@unitibank.com or call us during normal business hours at 888-733-2599.

How to Enroll In Online Banking

1. To begin using Online Banking, please enroll by following these instructions:
2. Please click 'Enroll' from the Uniti Bank website homepage at www.unitibank.com.



3. Read the Online Banking Service Agreement and Disclosure Statement, then click 'I Agree' to continue.



- Please verify your information. First, select Retail for Personal Accounts and Business for Business Accounts. Then verify your information by inputting the information you provided when opening your account.

Please Verify Your Information

Before we get started, make sure you have the following items:

- Your account number at our bank
- Your social security number (SSN) or tax Identification number (TIN)
- The email address on file with us

If your enrollment application is accepted, you will have to confirm your identity through a link in the confirmation email.

You must access this link from the same computer and browser you are using now.

If you have any trouble completing this process, please call our Operations Department at 888-733-2599.

*SSN (no dashes)

*Account Number

*Email

- Enter personal information as provided when opening your account.

Personal Information

*First Name

Middle Name

*Last Name

*Street Address 1

Street Address 2

*City

*State

*Zip Code

*Date of Birth (MMDDYY)

- For security purposes, our system will prompt to send you a verification email. Click 'Send Email Verification' to continue.

When you click the Send Email Verification button below, you will be sent an email to verify your online enrollment.

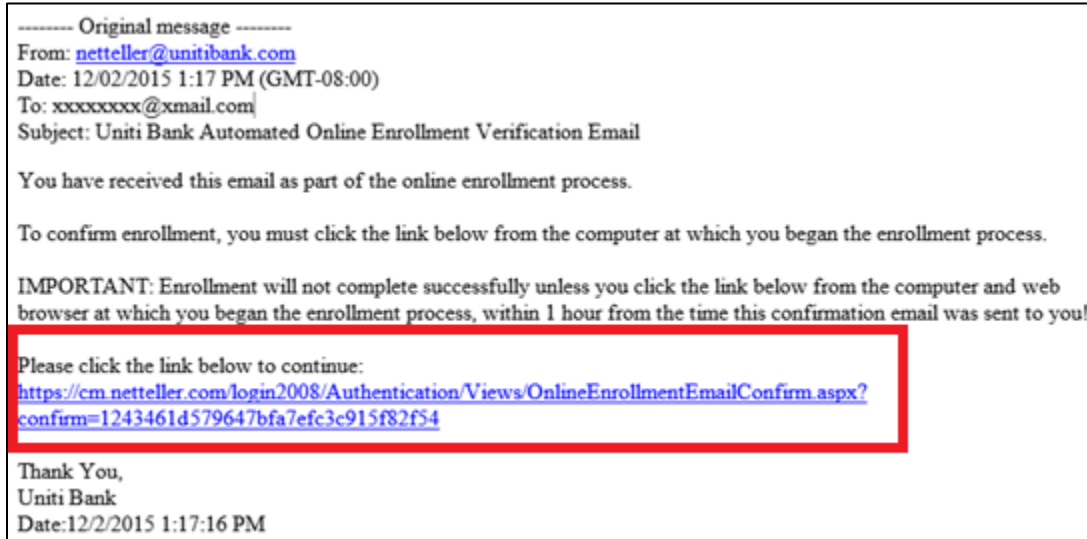
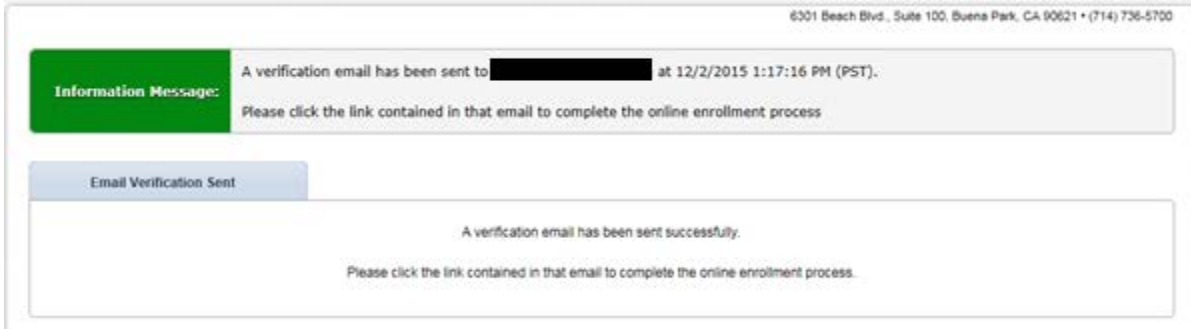
IMPORTANT:

Enrollment will not complete successfully until you click the verification link in the email!

When clicking the link in the email, you must perform that activity from the same computer and web browser you are currently using, and you must click the link within 1 hour from now!

Please click the Send Email Verification button below to continue.

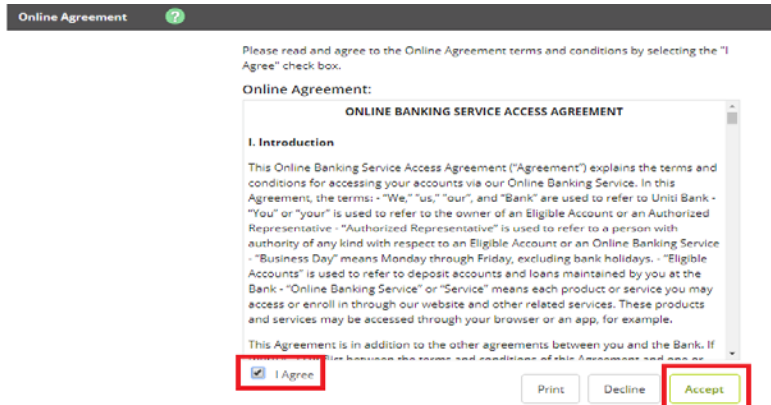
- An email will be sent with a confirmation link. You MUST click the link from the computer you began enrollment.



- You will receive your temporary Online Banking ID. Click 'Login' to continue.



- Click 'I Agree' and 'Accept' to accept the Online Agreement.



10. Create your Online Banking ID and set your Online Banking Password (Please use the 4-digit pin described in #8 above as “your current Password”).

Information Message: Password Change Required.

Modify your login settings. ?

Change your Online Banking Password (required):

Enter your current Password *

Enter your new Password *

Reenter your new Password *

Password Rules

- Must contain at least 1 letter
- Must contain at least 1 number
- Must contain at least 1 special character +_@!\$*~
- Must contain at least 1 upper and lower case letter
- Must be between 8 and 20 characters in length
- Must not match or contain your ID

Would you like to change your Online Banking ID?

Enter your new Online Banking ID

Online Banking ID Rules

- Must contain at least 1 letter
- May contain numbers
- May contain the following special characters: +_@!\$*~
- Must be between 6 and 20 characters

11. Select a watermark and click ‘Submit’ to continue.

PERSONAL WATERMARK ?

Your security is important to us!
Your Personal Image lets you know you are on a Uniti Bank web site.
If you do not see your Personal Image, do not Sign In.

Personal Icon

Current Image
No Image Selected

Click to Select or Change your Image

<<< Prev Next >>>

12. Click ‘Continue’ to proceed.

Security Features

Security Feature!

In order to make your online banking experience as secure as possible, we utilize a security feature which monitors any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity.

How Does It Work?
If we detect any unusual or uncharacteristic activity, we will ask you to answer your security questions to make sure that it's really you.

What Are The Next Steps?

- Answer and verify three security questions.
- Choose answers that are easy to remember but hard to guess.

13. Create Challenge Questions to be used when verifying your identity and confirm your provided answers. Click 'Edit' to make changes.

Create Challenge Questions

Please provide an answer for each of the questions you select. These responses will be used to verify your identity.

Question One:

Answer:

Question Two:

Answer:

Question Three:

Answer:

Confirm Challenge Questions

Please confirm the questions and answers you have provided.

Question One: With which company did you hold your first job?
Answer:

Question Two: What is the first name of your eldest child?
Answer:

Question Three: In which city was your grandmother born (father's mother)?
Answer:

14. Provide at least one call back phone number and confirm.

Call Back Settings

Please enter atleast one Call Back Phone Number

Primary Call Back Settings (required):

Phone Type Area Code Phone Number
 - - Ext. (optional)

Secondary Call Back Settings (optional):

Phone Type Area Code Phone Number
 - - Ext. (optional)
 - - Ext. (optional)
 - - Ext. (optional)

Call Back Confirmation

Please confirm your phone numbers below. You may be contacted at one of these numbers in case we need to confirm your identity.

Please confirm your phone numbers:

Work

15. Click 'Continue' to conclude the security settings.

Security Settings have been saved.

Thank you for completing the setup of your verification information. Again, we will only ask you to answer the questions if we detect any unusual or uncharacteristic activity. Click 'Continue' below to continue your session.

[Continue](#)

16. Confirm the Email Address and input a Password Reset Question and Answer. This information is kept on record so that you can reset your password in the case you forget your password.

Personal Information

Enter/Update Email Address, Password Reset Question & Answer

Email address on file:

* The question and answer field below are used to prompt you when you need to reset your password.

Password Reset Question:

Password Reset Answer:

[Submit](#)

17. You have completed the Online Banking Enrollment process.

The screenshot shows the Unitibank online banking interface. At the top, there is a navigation bar with links for Contact, Info, and Log Out. Below this is a main navigation menu with options like NetTeller, Bill Pay, eStatement, and Options. The main content area is divided into several sections: Account Balances (showing two BUS CHK accounts with a balance of \$500.00), My Accounts (a table with columns for Name, Balance, and View), Recent Statements (a message stating no statements are available), Scheduled Transfers (a message stating no scheduled transfers found), and Recent Transfers. On the right side, there is a Welcome message with the user's email address and last login information, and a Did You Know section with a link to find out more.

If you have any questions regarding the Online Banking Enrollment process, please email us at ebanking@unitibank.com or call us during normal business hours at 888-733-2599.