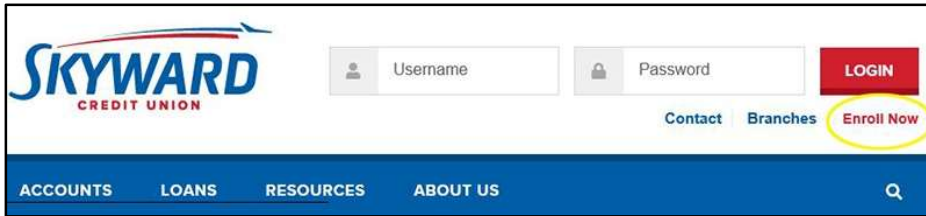


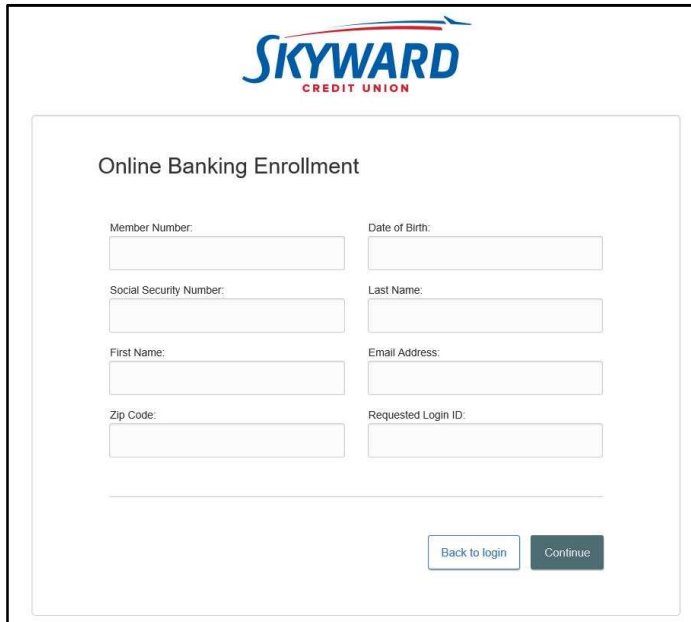
ENROLL IN ONLINE AND MOBILE BANKING

1. Click on the Enroll Now link on www.skywardcu.com

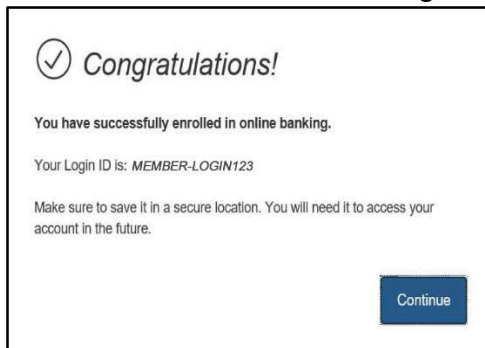


2. Enter your information:

- Member Number
- Date of Birth
- SSN
- First & Last Name
- Email Address
- ZIP code
- Create a Login ID

The image shows the 'Online Banking Enrollment' form on the Skyward Credit Union website. The form is titled 'Online Banking Enrollment' and contains several input fields: 'Member Number', 'Date of Birth', 'Social Security Number', 'Last Name', 'First Name', 'Email Address', 'Zip Code', and 'Requested Login ID'. At the bottom of the form are two buttons: 'Back to login' and 'Continue'.

3. Select **Continue** on the "Congratulations" screen.



4. Select how you will receive your Secure Access Code. You may receive it in one of three ways: text message, phone call, email message.

The screenshot shows the Skyward Credit Union logo at the top. Below the logo, the text reads "How do you want to receive your Secure Access Code:". There are three blue buttons stacked vertically: "Call me : (316) 999-9999", "Text me : (316) 999-9999", and "Email me : MEMBER-EMAIL@EMAIL.COM". At the bottom center, there is a "Back" button.

5. Enter your Secure Access Code on the next screen. Select **Submit**.

The screenshot shows the Skyward Credit Union logo at the top. Below the logo, the text reads "Enter your Secure Access Code". There is a text input field with a cursor. Below the input field, there are two buttons: "Back" and "Submit".

6. Create your password. Select **Submit**.

7. Select **Accept** for the "First Time Login Disclaimer."

The screenshot shows the Skyward Credit Union logo at the top. Below the logo, there is a "Login" section with a checkmark. To the right of the "Login" section, there is a "Disclaimers" section titled "FIRST TIME LOGIN DISCLAIMER". The disclaimer text is as follows:
E. You have the right to terminate Online Banking services at any time upon delivery of written notice to Skyward Credit Union. Skyward Credit Union has the right to terminate its obligation to provide Online Banking services to you without notice.
F. You understand and agree that Skyward may refuse any Online Banking transaction that results in a negative account balance.
G. The Online Banking access is provided free of monthly charges. Skyward has the right to change the fees for Online Banking upon thirty days of prior written notice to you. In addition, Skyward has the right to amend these terms from time to time effective upon publication including posting on our Internet Web site. Continued use of this service constitutes acceptance of those new terms and conditions.
H. New Services: Skyward may, from time to time, introduce new Online Banking Services. We shall update this Online Banking Agreement to notify you of the existence of those new services. By using those services when they become available, you agree to be bound by the rules contained in the Online Banking Agreement.
I. You agree to waive and release any claims against Skyward arising out of or in any related to Online Banking services, except for those claims resulting solely from the negligent acts or omission by the credit union.
J. The fees you incur for internet access shall be your sole responsibility.
K. It is your sole responsibility to insure your devices are compatible with and capable of operating in a manner that allows you to utilize Online Banking services. Skyward will not be responsible for failure to properly use these services and you understand that you must understand how to properly use this service.
L. You are limited to no more than 15 pre-authorized, automatic, or telephone transfers from your savings account at the credit union, or to another account at the credit union, or to a third party in any calendar month. If you exceed or attempt to exceed those transfer limits, the excess transfer requests may be reduced or reversed, a fee may be imposed on the excess transfer requests, and the credit union may restrict or close your account.
M. Sending secure messages through Online Banking is a way to communicate with the credit union. We ask that you use secure messages when asking specific questions about your account(s) or Online Banking services. You cannot use secure messages to initiate transactions on your account(s). For transactions, please use the appropriate functions within Online Banking.
N. Written notice may be accomplished by e-mail notice and/or mailings to members at the last known e-mail or public address.
O. Acceptance of Agreement. This agreement is an electronic contract that acts out legally binding terms of your use of the service. You indicate your acceptance of this agreement and all the terms and conditions contained or referenced in this agreement by use of this product.
At the bottom of the disclaimer, there are two buttons: "I Do Not Accept" and "Accept".

Now you're ready to bank online!

