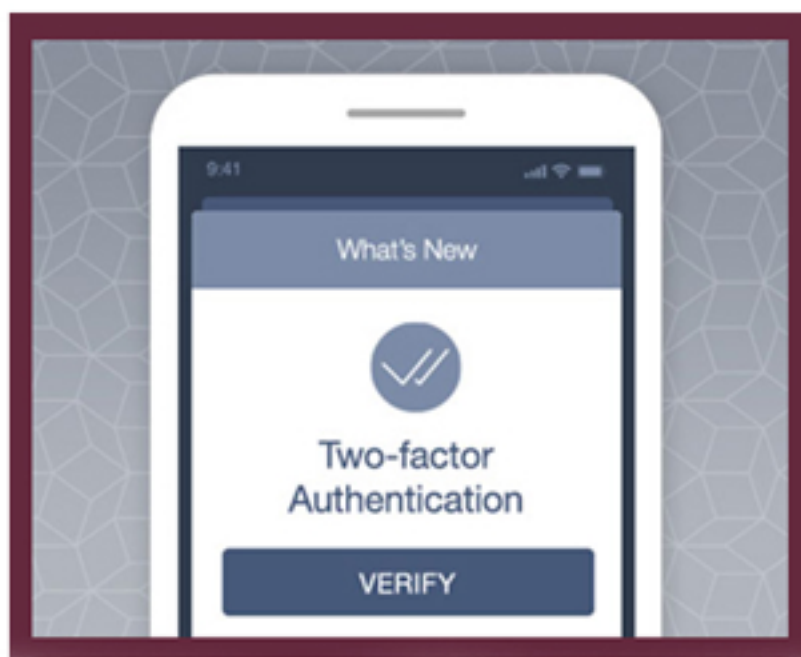


Starting October 27, your account will be protected with two-factor authentication



We are excited to introduce improved security features to online banking that will add additional protection to your account.

You will be asked to take 3 steps.

1. You will be asked to choose new security questions from a newly expanded list, the first time you log in on, or after October 27.
2. You will be asked to re-establish your phone numbers to receive one-time access codes.
3. Once reset, you will be prompted to receive a one-time passcode when you log into the mobile app and website.