

e-Statement Set Up

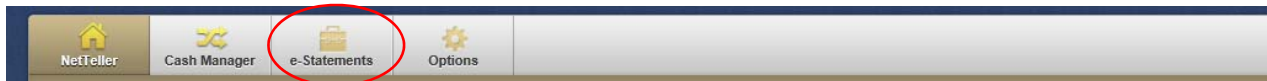
In order to set up e-Statements for your account(s) the Online Banking Administrator will need to log in to your online banking account.

Log in to Online Banking

- To access or set up your online banking account you will need your 24-hour banker ID. Your individual user id (24-hour banker ID) and password should be provided to you by your local branch representative.
- If you do not have this information readily available you can call our Customer Experience Team at 888-842-0221 OR visit your local branch and a representative will be able to provide that information to you.
- If this is your first time logging in, your password will be the temporary password provided to you by your local branch representative when you received your user id. You will be prompted to change the password immediately.
- Your password must include letter(s), number(s), and at least one (allowed) special character, which will be listed for you.
- You will also be prompted to choose a personal image along with three security questions/answers for added security.

Set up e-Statements

- Click on the “e-Statement” tab in the toolbar at the top of the page once logged into your online banking account.



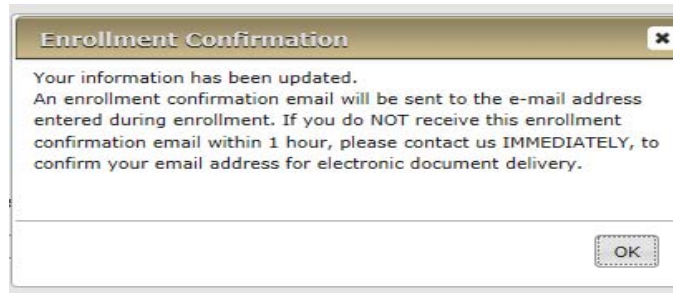
e-Statement Set Up

The screenshot shows the 'Enrollment' page in the NetTeller system. The page has a navigation bar with 'NetTeller', 'Cash Manager', 'e-Statements', and 'Options'. Below this is a sub-navigation bar with 'Enrollment', 'Email Settings', 'Disclosures', and 'Reconciliation Wizard'. The main content area is titled 'Enrollment' and contains the following text: 'You may choose to receive your statements for your account(s) delivered via email and made available online through this site. To enroll your account(s) please follow the steps outlined below:'. There are four numbered steps: 1. Account(s) and Document Types, 2. Please review the following information, 3. Please enter a security question, and 4. Please enter the enrollment information. A pop-up window is open over step 1, titled 'Enroll All Available Accounts and Document Types Shown'. It lists various account types with checkboxes: BAS BUS 0001 (checked), RV CK 0002, RV CK 0003, RV CK 0004 (checked), REDI CON 0006, EQUITY 0007, BUS LINE 0008, CONS LOC 0009, CONSTRUC 0010, CONSTRUC 0011, 7 1 ARM 0012, 5 1 ARM 0013, HEALTH 0014, and HEALTH 0015.

- If this is the first time accessing e-statements an enrollment page will appear.
 - In Question 1, click on the “Details” link. You’ll receive a pop-up window to enroll the accounts of your choice into e-Statements (all or just certain accounts)
 - Fill out your answers for Questions 2-4
 - In Question 5, review the Electronic Statement/Notice Disclosure, then check ‘**I agree to the listed terms**’ and select ‘**Enroll Now**’.

The screenshot shows the '5. Please read the disclosure below. You must scroll to the bottom of the disclosure before agreeing to the terms listed.' section. The disclosure text is: 'River Valley Bank Electronic Statement/Notice Disclosure. This agreement authorizes a division of River Valley Bank to deliver your bank statement or bank notice for your account to you, by electronic delivery. An electronic bank statement is called an "E-Statement" and an electronic bank notice is called an "E-Notice". Upon agreeing to this disclosure you will receive an...'. A red box highlights the text: 'This agreement authorizes a division of River Valley Bank to deliver your bank statement or bank notice for your account to you, by electronic delivery. An electronic bank statement is called an "E-Statement" and an electronic bank notice is called an "E-Notice". Upon agreeing to this disclosure you will receive an...'. Below the disclosure is a checkbox labeled 'I agree to the listed terms.' and a button labeled 'Enroll Now'.

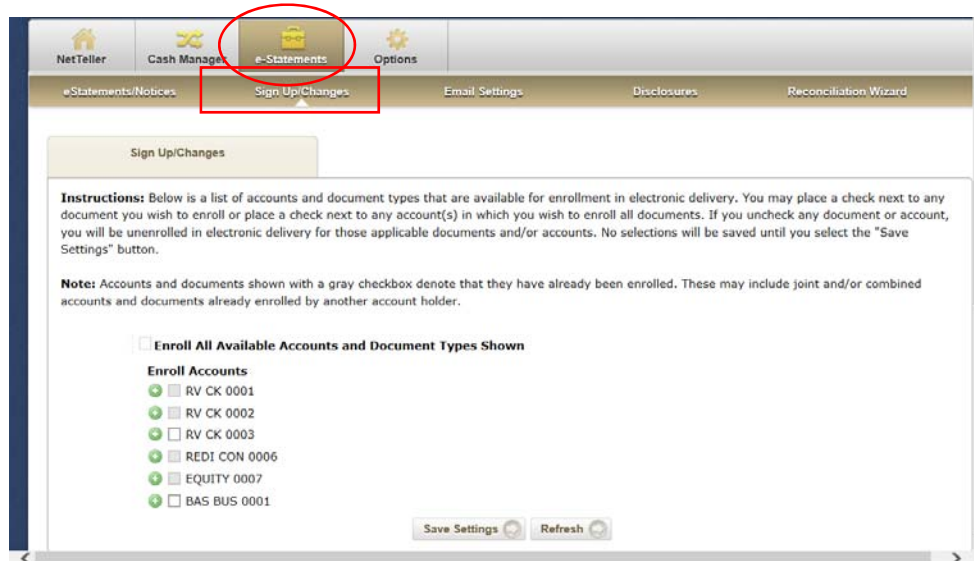
e-Statement Set Up



- An Enrollment Confirmation page will appear; select OK.

Once initial enrollment has taken place, any future enrollments can be completed by doing the following:

- Click on the “e-Statement” tab in the toolbar at the top of the page once logged into your online banking account.
 - Then click on “Sign Up/Changes.”
 - Select applicable accounts to enroll (select check box next to the account)
 - Save Settings to complete enrollment
 - Agree to the River Valley Bank Electronic Statement/Notice Disclosure
 - Accounts enrolled in e-Statements will appear with a check mark in the list under ‘enroll accounts’.



e-Statement Set Up

Updates to email address information and security phrases:

- Click on the “e-Statement” tab in the toolbar at the top of the page once logged into your online banking account.
 - Select ‘Email Settings’; update email address and/or security phrase. Then select ‘Save Settings’.

The screenshot displays the online banking interface. At the top, a navigation bar contains icons for NetTeller, Cash Manager, e-Statements (highlighted with a red circle), and Options. Below this, a secondary menu includes eStatements/Notices, Sign Up/Changes, Email Settings (highlighted with a red box), Disclosures, and Reconciliation Wizard. The main content area is titled 'Email Settings' and contains the following text and form elements:

All documents will be sent to the following email address:

All authentic emails will contain the following security phrase:

The security phrase is intended to assure our customers that any emailed statements or notices have indeed originated from our financial institution. If the security phrase does not appear within any email related to a statement or notice reported as coming from our financial institution, do not submit any sensitive information such as User Id or Password. Please report any suspicious emails to our Customer Support Center as soon as possible. These measures are being taken to protect our customers from a fraudulent Internet scamming method known as 'Phishing'. Phishing describes the act of sending an email to a user falsely claiming to be a legitimate enterprise in hopes of scamming the user into surrendering sensitive information that will be used for identity theft.