

LOGGING INTO  
ONLINE BANKING  
FOR THE FIRST TIME



Click **HERE**  to learn about our new hours of operation!

**A new look for online banking is here!**

LOGIN

PASSWORD

[Forgot password?](#)

[Not enrolled? Sign up now](#)

The account information you are about to review is a history as of the bank's most recent update. Any transactions you create during this session are pending the bank's next update and are subject to any other activity in the corresponding account.

 

## ONLINE FORMS

[Secure Feedback](#)

## FINANCIAL TOOLS

[Annual Percentage Rate](#)

[Millionaire](#)

[Mortgage](#)

[Mortgage Qualification](#)

[Retirement](#)

[Savings](#)

[Simple Loan Payment](#)



1). Enter Login name & Password. Click Submit.

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### ADD CONTACT

CONTACT TYPE

Email

After entering in your contact information, a confirmation code will be sent to the email address or phone number provided.

NAME

EMAIL

Cancel

Submit

2). Choose between Email or SMS for Contact type. Enter a name for the contact method & enter the contact method info. The name can just be a nickname such as 'John's cell or John's email'.

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### VERIFY CONTACT

Please enter the confirmation code that was sent to the phone number email address you provided. (\*\*\*\*\*9054) If you did not receive the code click '[Resend](#)'. Please note that it may take several minutes to receive the confirmation email.

Cancel

Submit

3). A confirmation code will be sent via text or email, depending on what was chosen on previous screen. Enter confirmation code & click Submit.



SOLUTIONS NORTH  
BANK

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## EDIT LOGIN NAME

For security reasons, your Login Name may not be the same as your Customer number.  
The Login Name you create may be up to 15 characters in length.  
The next time you sign in to Online Banking, you must use this Login Name.

LOGIN NAME

8435

Cancel

Submit



4). Choose a login name & click Submit. Login cannot have special characters.

Good Morning HOME LOCATIONS SIGN OUT

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**EDIT PASSWORD**

**Password change required.**

Due to security concerns, passwords must now meet certain Complexity Requirements:  
Passwords must contain characters from at least three(3) of the following four(4) classes:  
Upper case letters A, B, C, ... Z  
Lower case letters a, b, c, ... z  
Numbers 0, 1, 2, ... 9  
Non-alphanumeric ("special characters") such as punctuation symbols.  
Passwords may not contain any part of the Login Name.  
For Example: If Login Name is JohnDoe, then the password cannot contain: john, ndoe, etc.

Passwords must contain a minimum of 8 to a maximum of 15 characters  
Passwords may not be the same as any of the previous 4 passwords.

CURRENT PASSWORD

NEW PASSWORD

CONFIRM NEW PASSWORD

Cancel Submit

5). Enter current password & then enter a new password twice. Please read screen for acceptable passwords.

**Got School Spirit?  
Upgrade to a Mascot  
Debit Card today!**

Fees may apply.



## EDIT EMAIL INFO

Various features of Online Banking require a registered email address. To register, enter your email address below and click Register. After you click Register, we'll email you a confirmation code to enter in the next screen to complete your registration.

EMAIL ADDRESS

SEND AN ALERT TO THIS ADDRESS WHEN I RECEIVE A SECURE MESSAGE.

Later

Opt Out

Register



6). If wanted, enter email address & click Register. Otherwise, choose 'later or 'Opt Out'. This is to sign up for e-statements. If customer chooses Register, look at e-statement PowerPoint & follow.

Click **HERE** to learn about our new hours of operation!

## E-STATEMENT AGREEMENT

### *Solutions North Bank E-Statement Agreement*

#### **Consent to Receive Electronic Documents**

Following is important information concerning your request and consent to access Electronic Document(s) for your accounts. As used herein, Electronic Document(s) means electronic statements and electronic notices, or both of which may be made available to you. If, after reading the following information and you consent to receive Electronic Document(s), you may still receive a paper document via U.S. mail in addition to your Electronic Document(s). If you select Electronic Document(s), you will still receive via U.S. mail all other communications such as statements for non-Deposit Accounts and any notices required by law to be sent via U.S. mail. Statement activity and/or notices prior to bank approval of your Electronic Document registration will not be available online.

#### **Fees**

Our fees for Electronic Document(s) are as listed in our most recent Fee Schedule. If you need information concerning our Fee Schedule, please contact Customer Service at 785-425-6721 or visit our webpage at <https://www.snbks.com/personal/tools-to-use/service-fees>.

#### **E-Mail Notification and Electronic Documents**

With Electronic Document(s), we will notify you by e-mail when your account statement or notice is ready for viewing. Generally, the e-mail notification is sent out within one day after the Electronic Document is produced. The e-mail notification will contain a link for you to access our Website where, after you log in, you will find your electronic account statement under the "Statements" section for Electronic Document(s) or your notice under the "Notices" section for Electronic Document(s). From the time you enroll, we will maintain at the same location your most recent statements as follows: for daily statements, the 90 most recent statements; for monthly statements, the 13 most recent statements; for quarterly statements, the 13 most recent statements. Document images are available online for a minimum of 3 months from the current business day. From the time you enroll, we will maintain at the same location your notices for the most recent 13 months. To view or save your Electronic Document(s), Adobe® Reader® must be installed on your computer.

#### **Electronic Formats and Access**

In order to receive the e-mail notification that your Electronic Document is ready, you will need access to a computer that allows you to receive e-mail and an account with an e-mail service provider compatible with your e-mail software. It is your responsibility to insure that the e-mail address you provide to us is accurate.

In order to access Electronic Document(s), you will need to log in to your account. For viewing, printing, storing, or downloading your Electronic Document(s), your Electronic Document(s) are available in PDF format. To access the PDF format, you will need Adobe® Reader® and a browser that can print PDF documents.

#### **Security Information**

You have been given a User ID and a Password for your use to access your Electronic Document(s). You agree to: (a) not release your Password or make it available to others; (b) notify Customer Service immediately if your Password has been lost or stolen; and (c) be accountable for the authorized and/or unauthorized use of the Password. If you allow any other person to use your Password, you will have authorized that person to access your statement information. Contact Customer Service immediately if your Password or User ID has been lost or stolen. You may not use e-mail to report illegal use of your Password. You may contact us at 785-425-6721 or email us at [snbfalcon@snbks.com](mailto:snbfalcon@snbks.com).

We will maintain your Electronic Document(s) behind the security "firewall" on our Web site. This provides the same security for your Electronic Document(s) that protects all of your account information on the Web. We will notify you that your Electronic Document(s) are ready through unencrypted e-mail, which will only include a portion of your account number. Be aware that if you elect to provide a work e-mail address, your employer or other employees may have access to your e-mail. We will e-mail you a letter confirming your registration in Electronic Document(s).

Your Internet connection is not within our security control. You understand and agree that the connection or use of the Internet that you chose may not be secure and may provide opportunity for unauthorized access by a third party to your computer system or any information stored therein.

#### **E-Mail Address Changes or Unsuccessful e-Mail Notification Deliveries**

You may change your e-mail address either on-line through the Electronic Document application or by contacting Customer Service at 785-425-6721 or email us at [snbfalcon@snbks.com](mailto:snbfalcon@snbks.com). Depending on your E-mail Service Provider, undeliverable e-mails may or may not be returned to us. We will make an attempt to re-send, up to 5 times, any undeliverable e-mails of which we become aware.

#### **The Effect of Your Consent and Any Future Withdrawal of Consent**

Even if you enroll in Electronic Document(s), you may still continue to receive a paper statement or notice. You may withdraw your consent to receive Electronic Document(s) at any time by contacting Customer Service at 785-425-6721 or email us at [snbfalcon@snbks.com](mailto:snbfalcon@snbks.com).

#### **Unavailability and Interruption of Access**

You understand and agree that from time to time, Electronic Document(s) may be unavailable or the Internet may suffer an interruption of access due to fault of the system or conditions beyond our control. In these events, you agree to access your statements and/or notices by alternate means. Please contact us for assistance.

#### **Your Consent**

By clicking on the "Opt In" button below, you acknowledge and demonstrate that you can access the e-mail notifications informing you that your Electronic Document(s) are ready, and that you can access the Electronic Document(s) in PDF format as described above. You understand that you should contact us to report any problems with your Electronic Document(s). If you would prefer to continue to receive paper statements and/or notices alone, simply click "Opt Out."

I read and understand the above information, and I consent to delivery of the Electronic Document e-mail notifications to the e-mail address that I have provided during this registration process. I understand that my statements and/or notices will be available to me on the Web after I log in to my account.

[Later](#)
[Opt Out](#)
[Opt In](#)

7). If you want e-statements, click 'Opt In'. Otherwise, click 'Later or Opt-Out'.

**Got School Spirit?**  
**Upgrade to a Mascot**  
**Debit Card today!**  
Fees may apply.



## ONLINE BANKING AGREEMENT

### Solutions North Bank

#### ONLINE BANKING AGREEMENT & ELECTRONIC FUNDS TRANSFER DISCLOSURE

This Online Banking Agreement and EFT Disclosure ("Agreement") describes your rights and obligations as a user of the Online Banking, Mobile, ACH, External Transfer, and/or Bill Pay Service ("Services"). It also describes the rights and obligations of Solutions North Bank ("Bank"). Please read this Agreement carefully. By requesting and using one or all of these Services, you agree to comply with the terms and conditions of this Agreement.

#### Online Banking

##### Definitions

The following definitions apply in this Agreement:

- "Authorized Representative" refers to a person with authority (with respect to the account);
- "Bill Pay" is the online service that enables the scheduling of bill payments using a personal computer;
- "ISP" refers to your Internet Service Provider;
- "Mobile Banking" means the banking services accessible from the Device you have registered with us for Mobile Banking;
- "Online Banking" is the internet-based service providing access to your Bank account(s);
- "Online Account" means the Bank account from which you will be conducting transactions using a Service;
- "Password" is the customer-generated code selected by you for use during the initial sign-on, or the codes you select after the initial sign-on, that establishes your connection to the Service;
- "PC" means your personal computer which enables you, with the Internet browser and ISP, to access your Online Account;
- "Time of day" references are to Central Standard Time;
- "User ID" is the customer-generated code selected by you for your connection to the Service;
- "We", "us", or "Bank" refer to Solutions North Bank which offers the Services and which holds the accounts accessed by the Services; and
- "You" or "your" refers to the owner of the account or the authorized representative.
- For purposes of transactions, the Bank's business days are Monday through Friday, excluding Saturday, Sunday, and Federal holidays. The Bank's business day begins at 8:00 A.M.
- "Device" means a supportable mobile device including a cellular phone or other mobile device that is web-enabled and allows secure SSL traffic which is also capable of receiving text messages. **Your wireless carrier may assess you fees for data or text messaging services. Please consult your wireless plan or provider for details.**

Access to Services

This charge will be refunded when the bag is surrendered (Not available to non-customers)

Night Deposit Replacement Key Fee	\$5.00
Loan Fee - Non-Real Estate Consumer	\$40.00
Loan Fee - Annual PLOC Fee	\$50.00
Loan Fee - Annual HELOC Fee	\$50.00
Loan Fee - HELOC Loan Origination Fee	\$200.00
Loan Fee - SNB Home Loan Origination Fee	\$250.00
Loan Fee - Secondary Market Home Loan Origination Fee	\$350.00
Appraisal Fee	\$250.00

Applicable to all loans that are eligible for in-house appraisals. The fee assessed by a 3rd party appraiser. Loans that are not eligible for in-house appraisals will incur

ACH Origination File Fee	\$10 per hand-delivered file
Return ACH Fee	\$15.00

For items originated through Solutions North Bank (i.e., Automatic Loan Payments, External Transfers, etc.)

Unauthorized ACH Fee \$5.00 per item

Mobile Deposit Capture Fee Garnishment \$1.00 Per Item Deposited  
Fee \$15.00

\*\*Additional Fees and Services\*\*

Call your local branch, or you may reach the main branch at 785-425-6721

Later

Accept



8). Click 'Accept' to agree to online banking agreement. It will then take you to your accounts.

