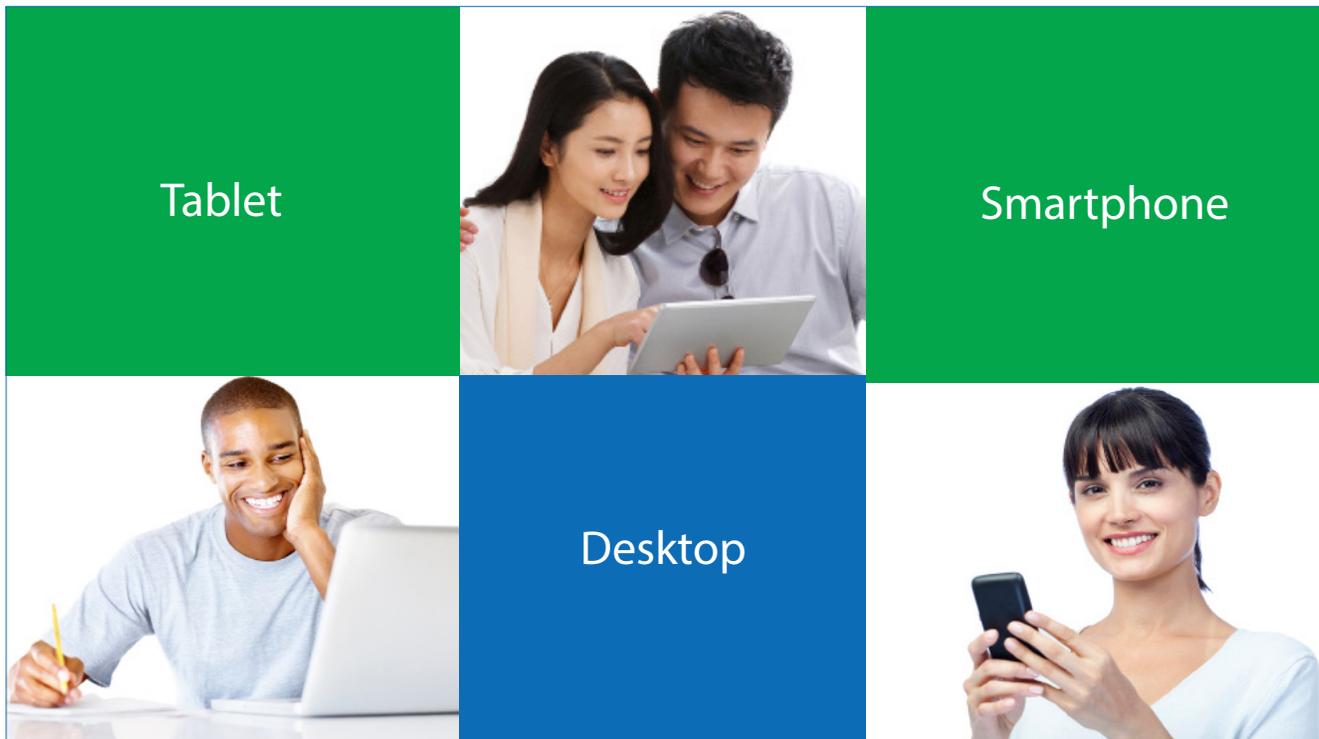


Apple Bank's Retail Online Banking



Follow These Easy Steps

- Login from the Apple Bank Website Home Page
- Enter Personal Banking Account Information
- Select Secure Access Code Delivery Method (Voice, Text or Email)
- Obtain Secure Access Code and Enter It
- Review Your Online Profile
- Set Your New Password
- Review and Accept Online Banking Services Agreement
- Review and Accept the Terms and Conditions
- Register/Remember Your Device
- View Personal Account Summary Display -- First Page You See After Login

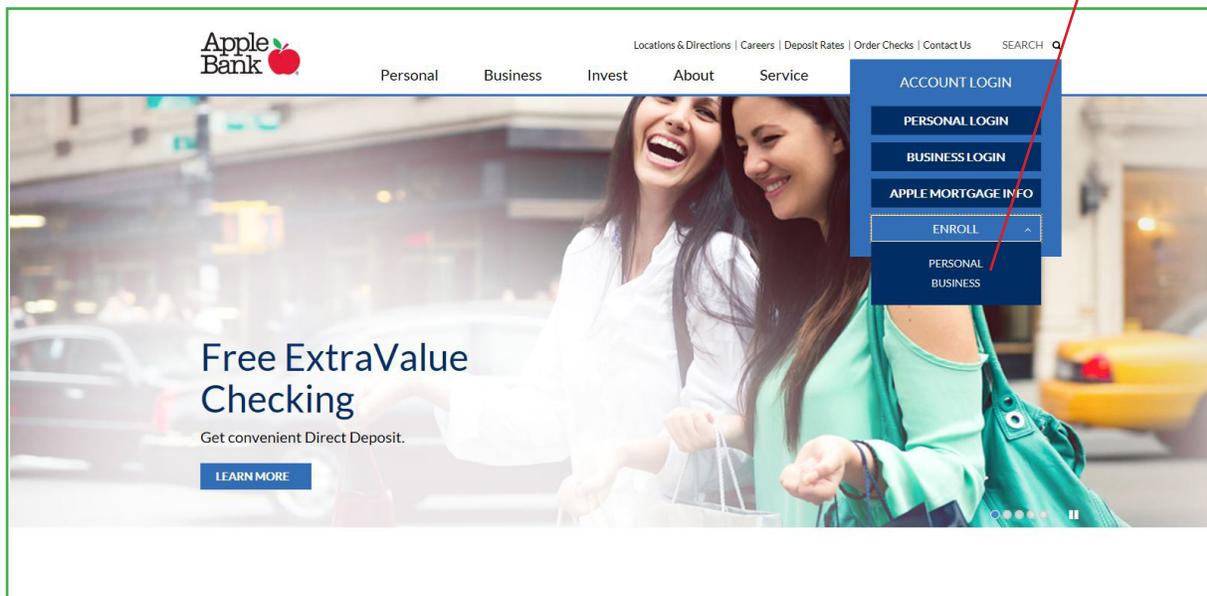
Welcome to your retail Online Banking experience! The information that follows is for your initial (one-time) login to our Online Banking platform. This brief, one-time process is important because it provides an additional layer of security to your Online Banking service. After you complete the initial login process, your future login will consist of simply entering your User ID and Password, provided that you have registered your browser.

Note: All screenshots that follow are visualized on a desktop computer. If you are using a mobile device, your screens are optimized. Some screens will look slightly different when viewed on a mobile device.

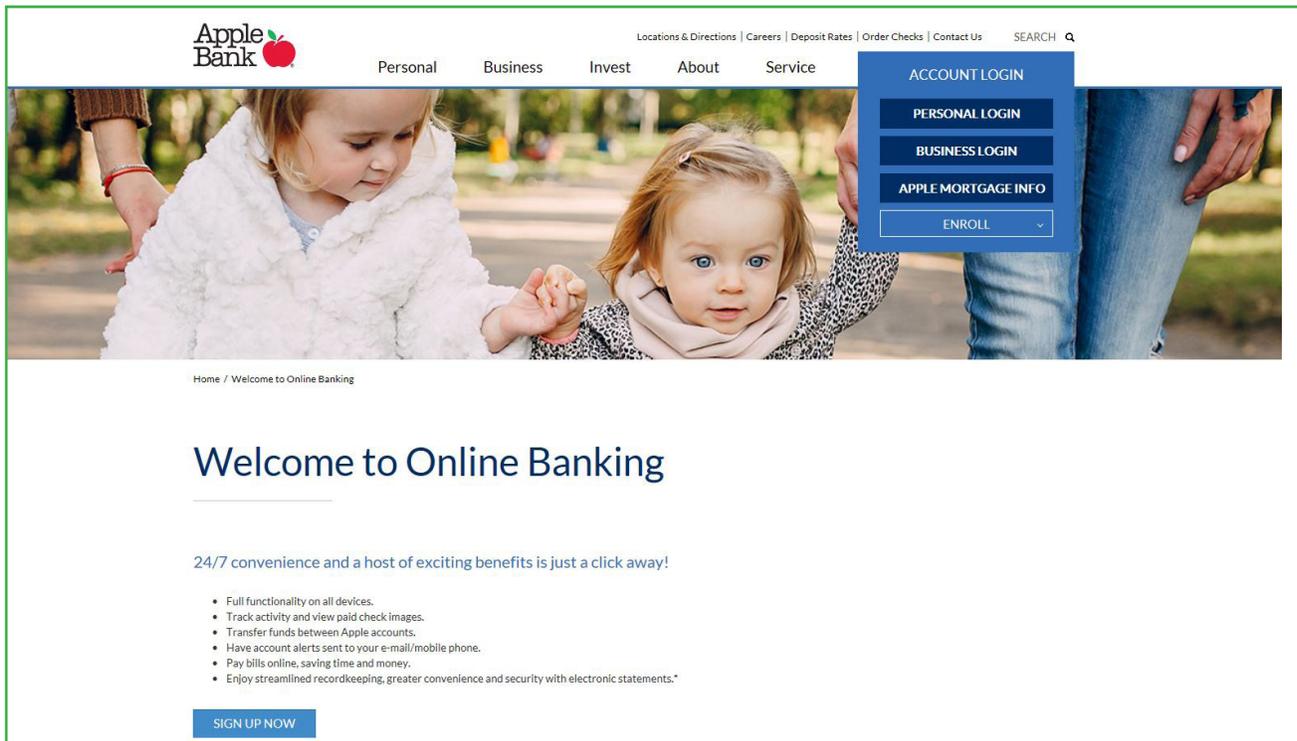
If you are signing up using our Mobile App, please use our First-Time Login for Mobile App User Guide.

Begin Your First-Time Login From Our Website Home Page

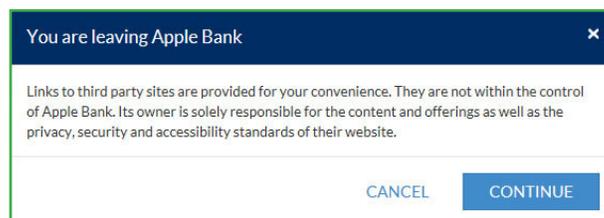
Go to the Account Login box on our website home page, select Enroll, and click on Personal (in the drop down box) to begin.



Click on the Sign Up Now button on the Welcome page.



Apple Bank Online Banking signup occurs through a secure exterior link. Click on the Continue button to go to the initial enrollment screen.



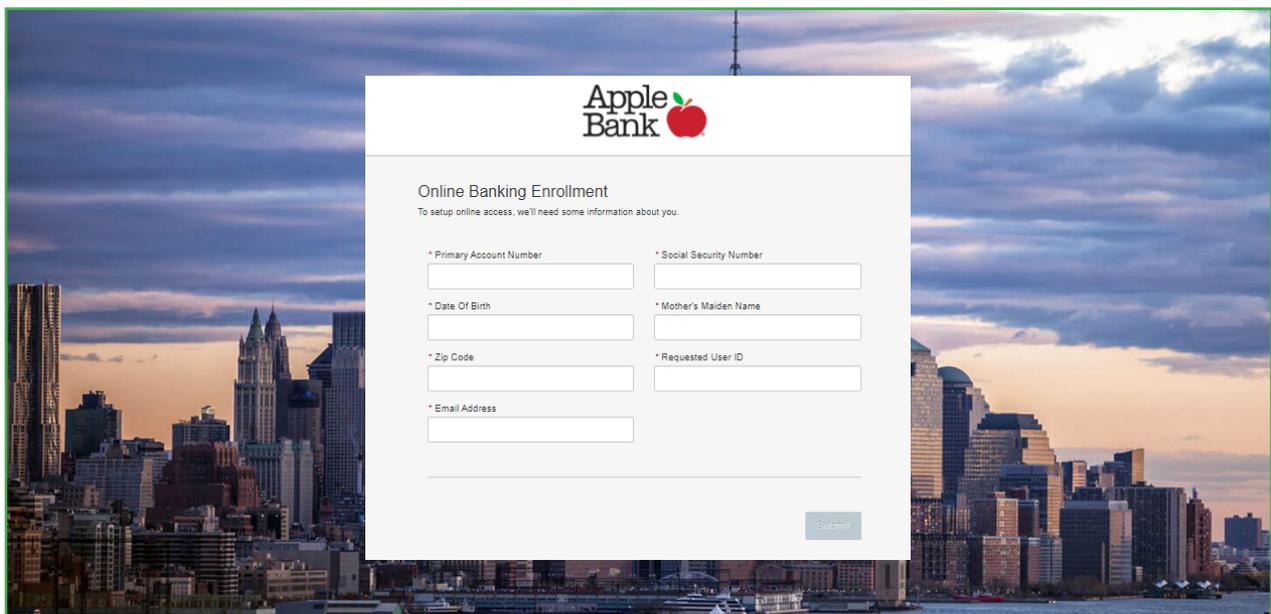
Online Banking Enrollment

Enter your personal account information into Apple Bank's secure Online Banking Enrollment form.

Personal Information needed:

- 1. Account Number.** Enter your Apple Bank account number.
- 2. Social Security Number.** Enter your Social Security number.
- 3. Date of Birth.** Enter your date of birth in MMDDYYYY format.
- 4. Mother's Maiden Name.** Enter your mother's maiden name.
- 5. Zip Code.** Enter your mailing address zip code.
- 6. Requested User ID.** Enter your requested user identification that you will enter each time you login to Online Banking.
- 7. Email Address.** Enter your email address.

Once all required information is entered into the form, click Submit.



The image shows a screenshot of the Apple Bank Online Banking Enrollment form. The form is overlaid on a background image of a city skyline at sunset. The form itself is white with a light gray border. At the top, it features the Apple Bank logo (a red apple with a green leaf) and the text "Apple Bank". Below the logo, the title "Online Banking Enrollment" is displayed, followed by a subtitle: "To setup online access, we'll need some information about you." The form contains seven input fields, each with an asterisk indicating it is required. The fields are arranged in two columns: "Primary Account Number" and "Social Security Number" in the top row; "Date Of Birth" and "Mother's Maiden Name" in the second row; "Zip Code" and "Requested User ID" in the third row; and "Email Address" in the fourth row. A "Submit" button is located at the bottom right of the form.

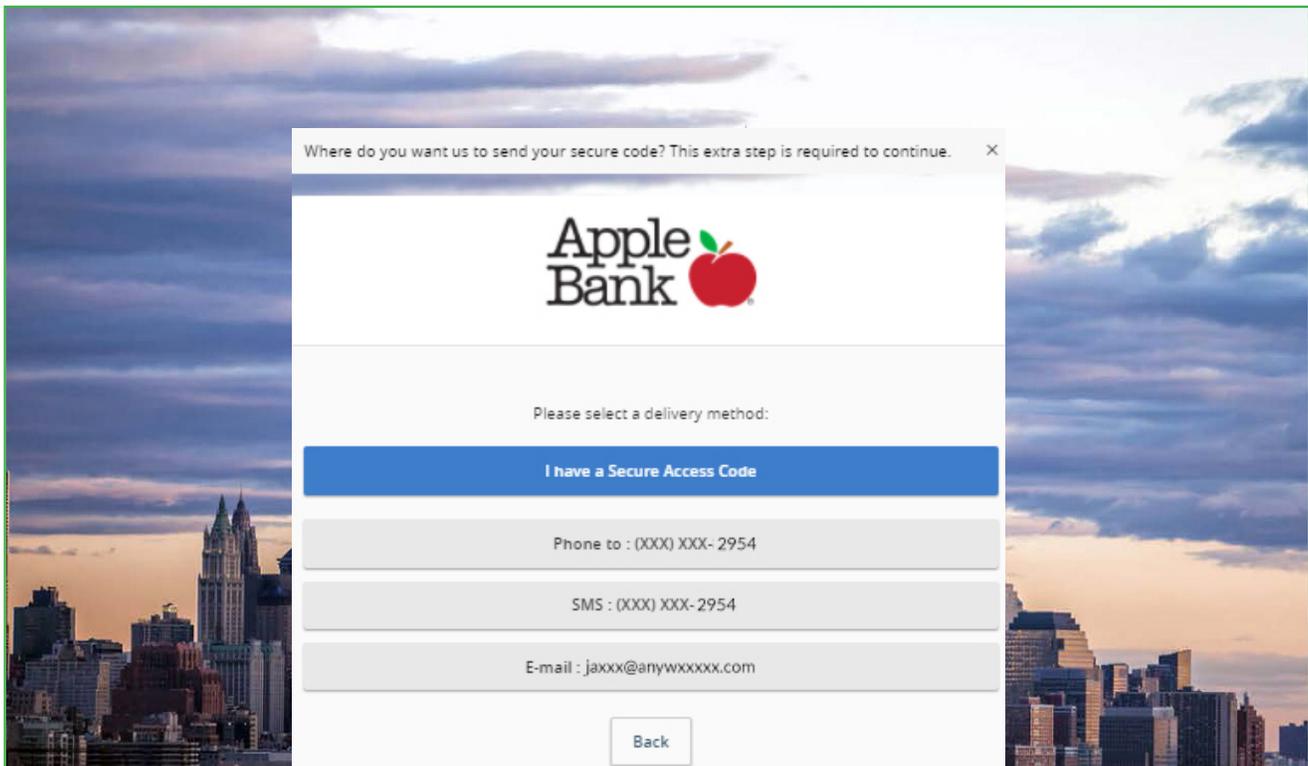
You will be asked to answer some identity verification questions as an added safeguard. These questions are unique to you and are based on non-credit data contained in your credit file. Once verification is completed, you will select your Secure Access Code delivery method.

Select Secure Access Code (SAC) Delivery Method

Once logged in, your identity will be further validated with a Secure Access Code (SAC). The SAC is a one-time multi-factor authentication code to further confirm your identity as the authorized Online Banking user. You will see a list of SAC delivery methods on this screen. You may choose:

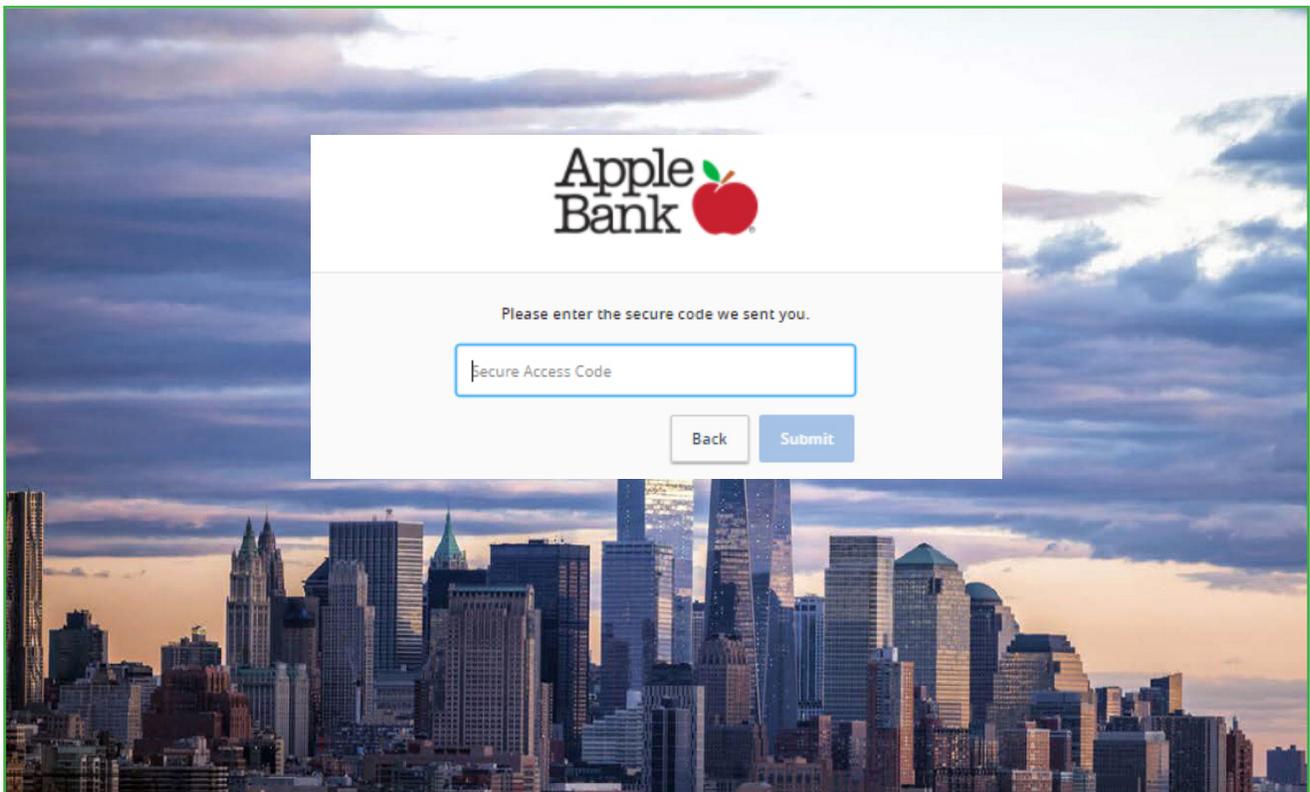
- 1. Voice (Phone).** Select your primary phone number to receive a call, or
- 2. Text (SMS).** Select your mobile phone number to receive a text message (if already on file with the bank), or
- 3. Email.** Select your email address to receive an email message.

Your SAC will then be sent to you based upon the method chosen within seconds. It is valid for a short time. Note: If you requested to have a SAC sent to you via email and do not receive it, be sure to check your spam folder. A SAC can only be delivered to a direct phone line. A SAC cannot be delivered to a work phone extension. SMS Text is only available if you have your cell phone number on file with Apple Bank. Your phone carrier may impose message data rates for an SMS text.



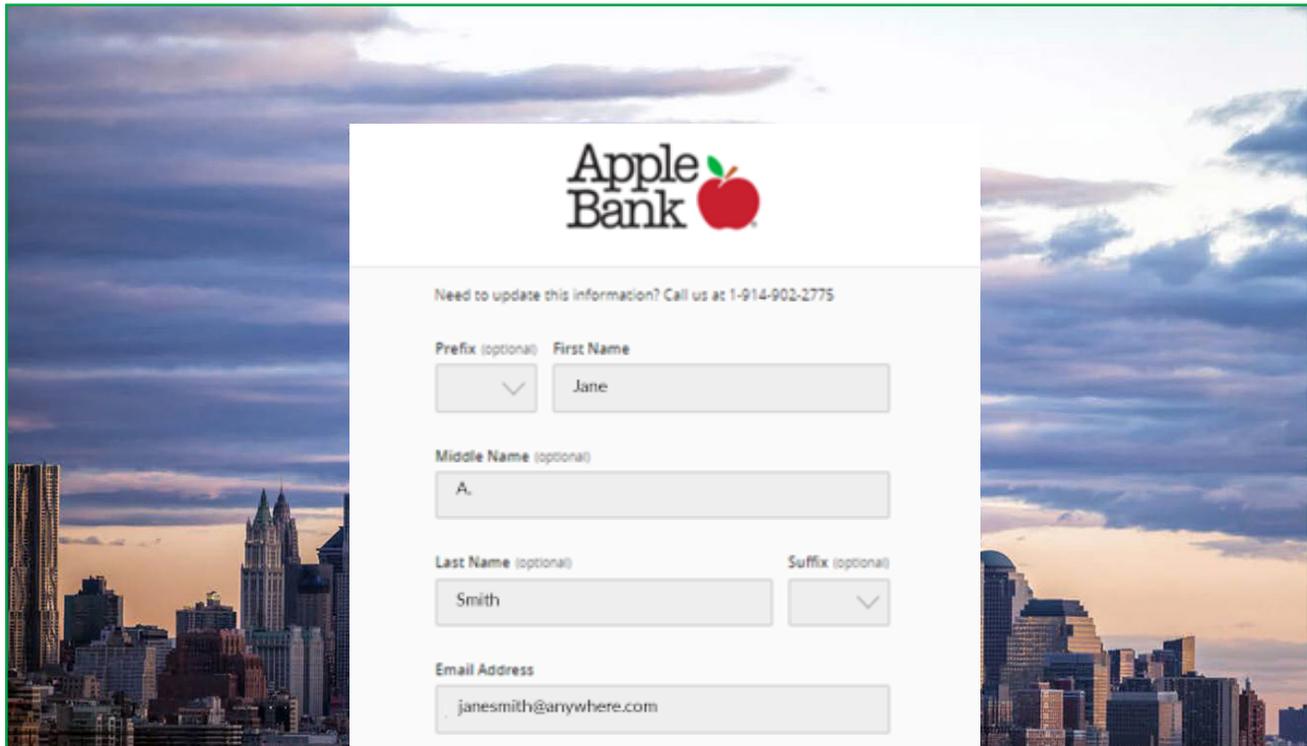
Obtain Your SAC From Your Chosen Device and Enter It on Your Screen

You will now see the Secure Access Code (SAC) screen used to confirm that your SAC has been sent to you. Obtain your SAC from your chosen device and enter it on this screen. Click Submit.



Review Your Online Profile

Your online profile will display on this screen. Please review it for accuracy. Please contact CustomerLine at 914-902-2775 if any information displayed in your profile is incorrect. Click Submit Profile to continue.



Apple Bank 

Need to update this information? Call us at 1-914-902-2775

Prefix (optional) First Name

Middle Name (optional)

Last Name (optional) Suffix (optional)

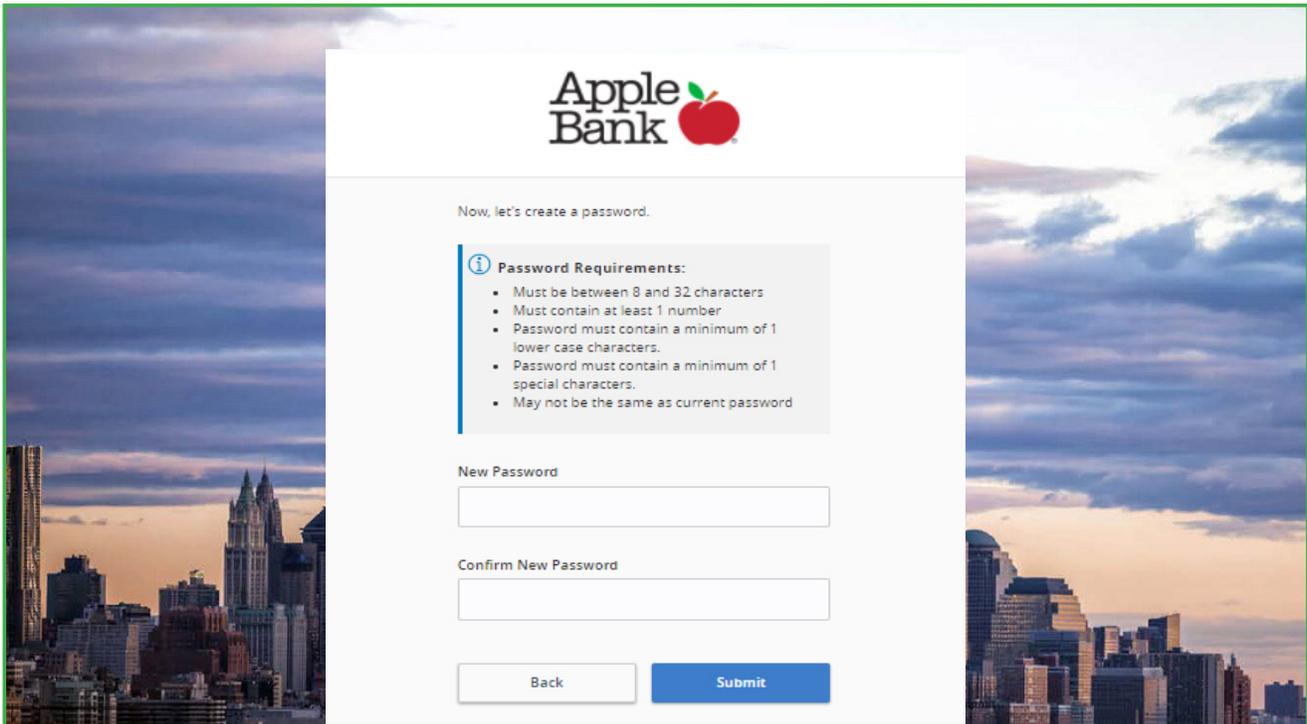
Email Address

Set Your New Password

You are now ready to set your new Password! Please follow these instructions when creating your new Password:

- Password must be between 8 and 32 characters.
- Password must contain at least 1 number.
- Password must contain a minimum of one lower case letter and one of the special characters noted below.
- Special characters include the following: ~!'@#\$%^&*()_-=+[]\|'<'>./?/ and space.

Once you have created and confirmed your new Password, click Submit.

A screenshot of the Apple Bank password creation interface. The page features the Apple Bank logo at the top center. Below the logo, the text "Now, let's create a password." is displayed. A section titled "Password Requirements:" contains a list of five bullet points: "Must be between 8 and 32 characters", "Must contain at least 1 number", "Password must contain a minimum of 1 lower case characters.", "Password must contain a minimum of 1 special characters.", and "May not be the same as current password". Below the requirements are two input fields: "New Password" and "Confirm New Password". At the bottom of the form are two buttons: "Back" and "Submit". The background of the page is a city skyline at sunset.

Review and Accept the Online Banking Services Agreement

Please read carefully and accept the Online Banking Services Agreement that is accessible from this screen.

Top of Page

The screenshot shows the top of the Apple Bank website. The Apple Bank logo is at the top left. Below it is a navigation menu with 'Login' and a checkmark. The main heading is 'ONLINE BANKING SERVICES AGREEMENT'. The page is divided into sections: 'FIRST TIME USER' and 'FINANCIAL TOOLS', each with a 'Disclaimers' sub-section. The text under 'FIRST TIME USER' includes a paragraph about the agreement's scope and another about the user's consent to terms. The text under 'FINANCIAL TOOLS' includes a section titled 'I. ONLINE BANKING SERVICES OVERVIEW' and a sub-section 'A. Account Access' with a paragraph about eligible accounts.

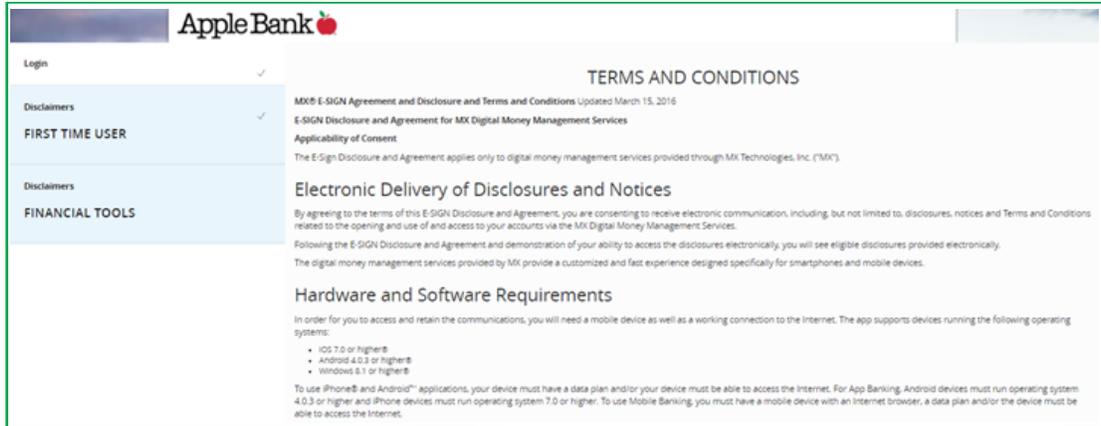
Bottom of Page

The screenshot shows the bottom of the agreement page. It continues the list of disclaimers, including items 33, 34, 35, and 36. Item 33 states 'Time of day' references are to Eastern Time (ET). Item 34 defines User ID. Item 35 defines 'We', 'us', 'Apple Bank' or 'Bank'. Item 36 defines 'you' or 'your'. At the bottom, it says 'Apple Bank for Savings MEMBER FDIC' and 'October 5, 2020'. There are two buttons: 'I Do Not Accept' and 'I Accept'.

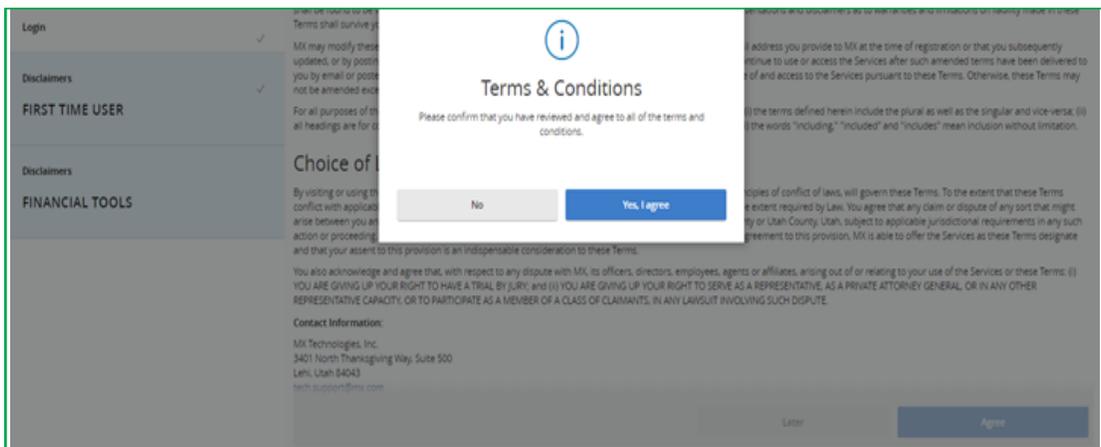
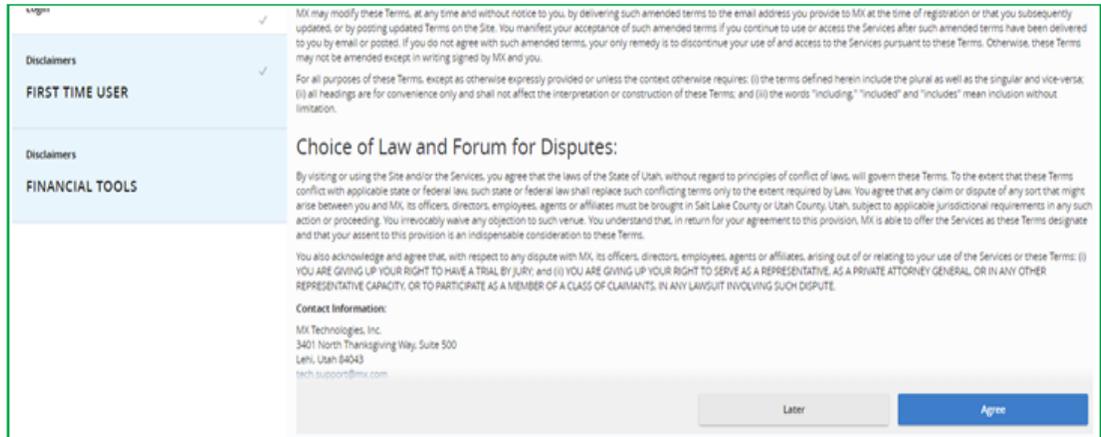
Review and Accept the Terms and Conditions

Please read carefully and accept the Terms and Conditions document that is accessible from this screen. Click Agree and Click Yes, I agree.

Top of Page

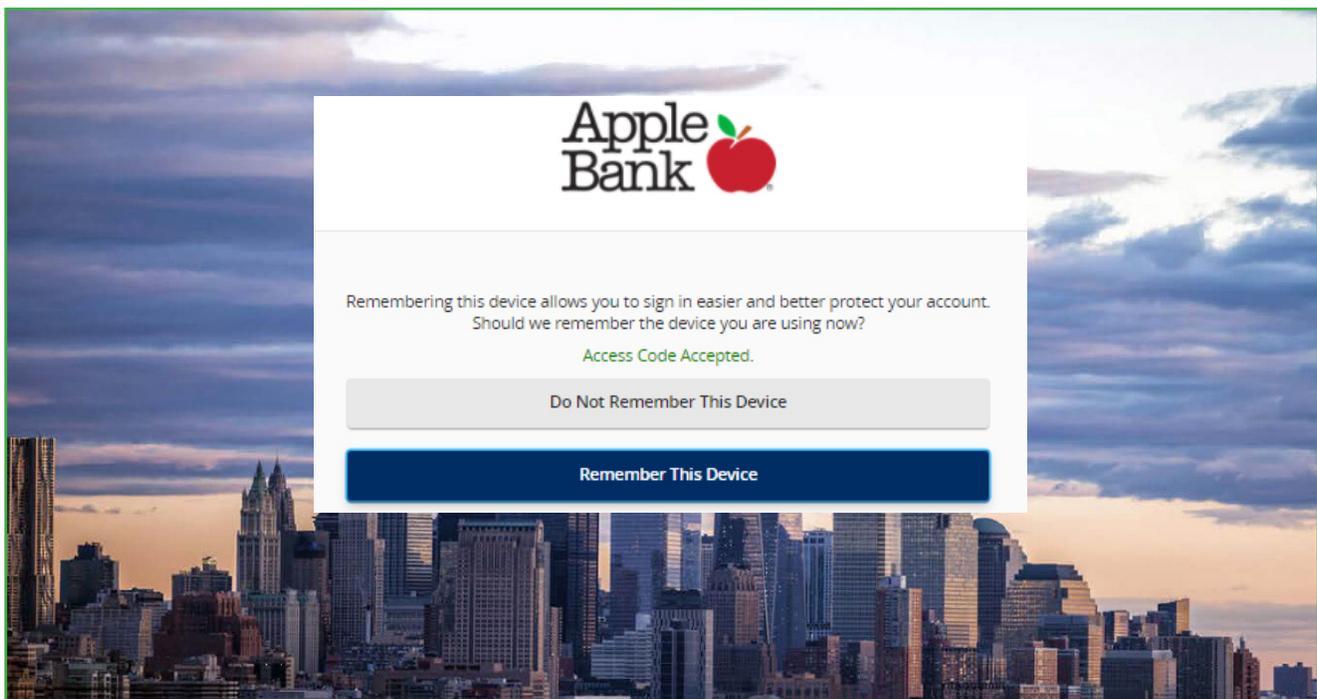


Bottom of Page



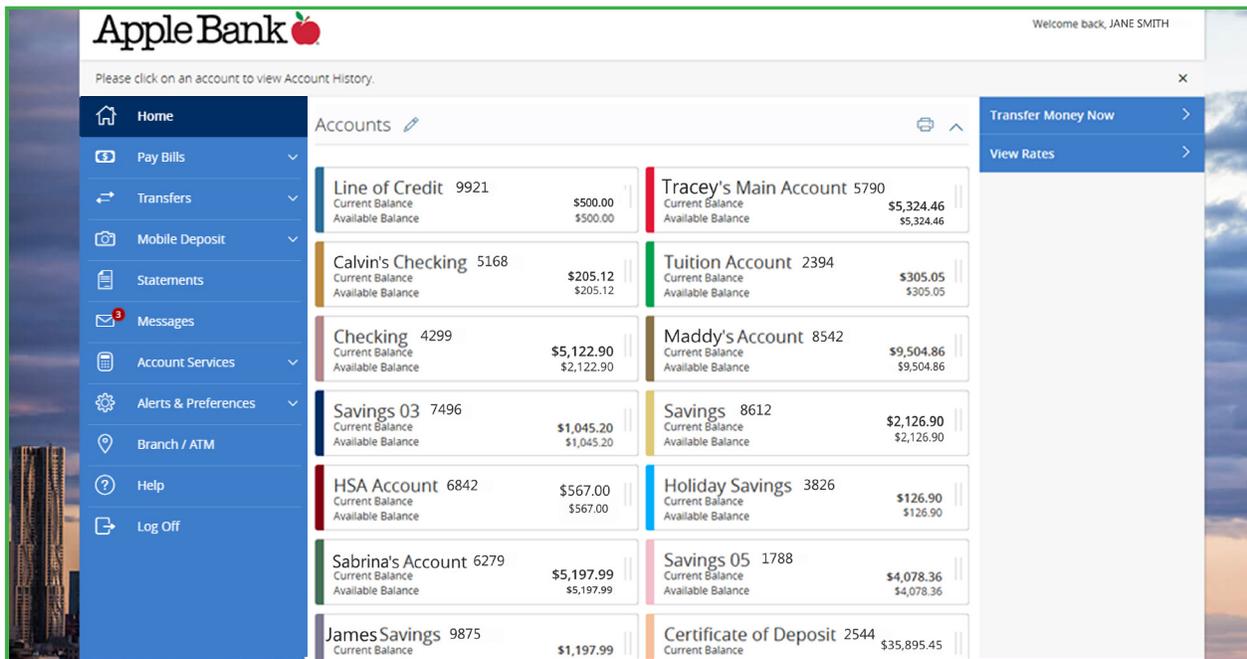
Register/Remember Your Device

This allows you to register your device. If you do not click “Remember This Device” and retain your cookies, you will be required to receive a Secure Access Code (SAC) each time you login. You must register each device you use for Online Banking and retain your cookies to avoid repeated reauthentication. For security purposes, please do not select “Remember This Device” if you are using a public computer.



View Personal Account Summary Display -- First Page You See After Login

You have successfully logged into your Online Banking! Your personal account summary will display on the screen, as shown in the example below. From left navigation, you can view any screen within your Online Banking service. Under Alerts and Preferences menu, then Account Preferences, you have the ability to “nickname” all your accounts for budget allocation and tracking purposes. Just click on the Account name, then Pencil to customize the Online Display Name. Then, select Account Visibility. Under the SMS/Text tab, you can choose to turn on SMS/Text Enrollment and customize your account name for the SMS/Text Display Name.



Attention Mobile Banking App Users

Download our Mobile Banking App from the Apple App Store for Apple devices or the Google Play™ Store for Android devices.

Have Questions?

Please call CustomerLine at 914-902-2775. Our TDD number is 800-824-0710. Visit www.applebank.com for additional information, including the Browser Compatibility Guide and more.