

# 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

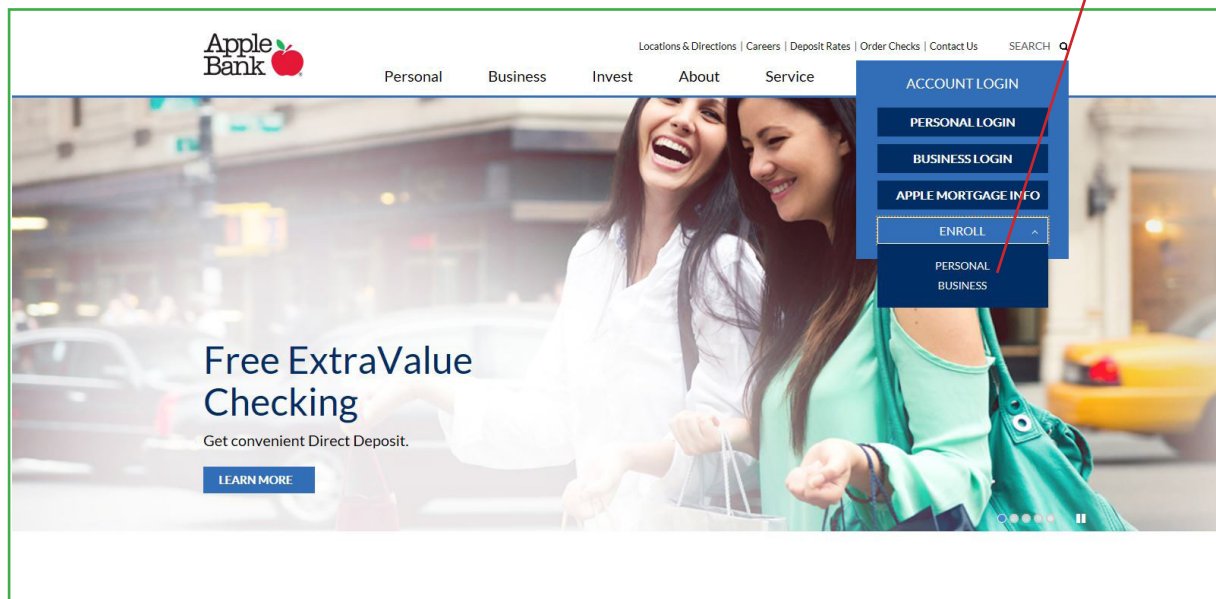
Welcome to your retail Online Banking experience! The information that follows is for your initial (one-time) login to our Online Banking platform. This brief, one-time process is important because it provides an additional layer of security to your Online Banking service. After you complete the initial 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.

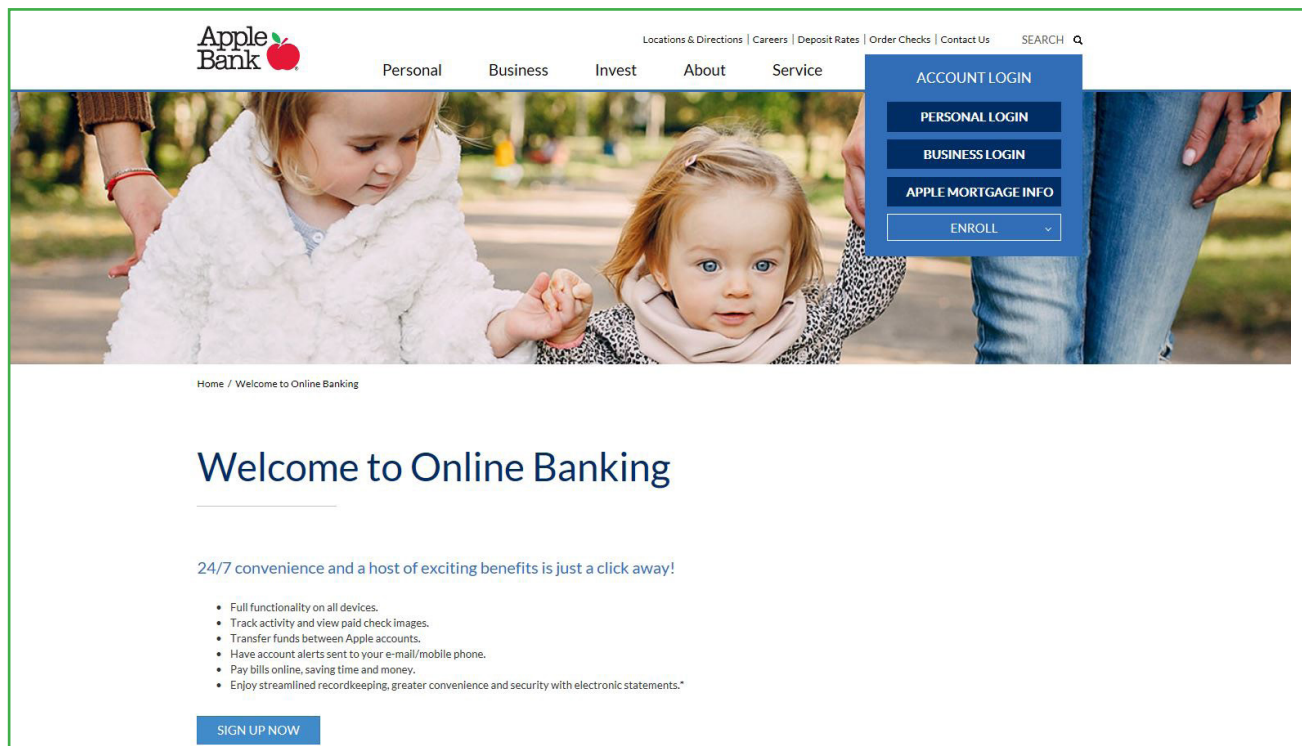
If you are signing up using our Mobile App, please use our First-Time Login for Mobile App User Guide.

### Begin Your First-Time Login From Our Website Home Page

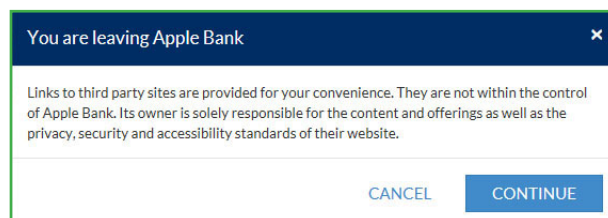
Go to the Account Login box on our website home page, select Enroll, and click on Personal (in the drop down box) to begin.



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.



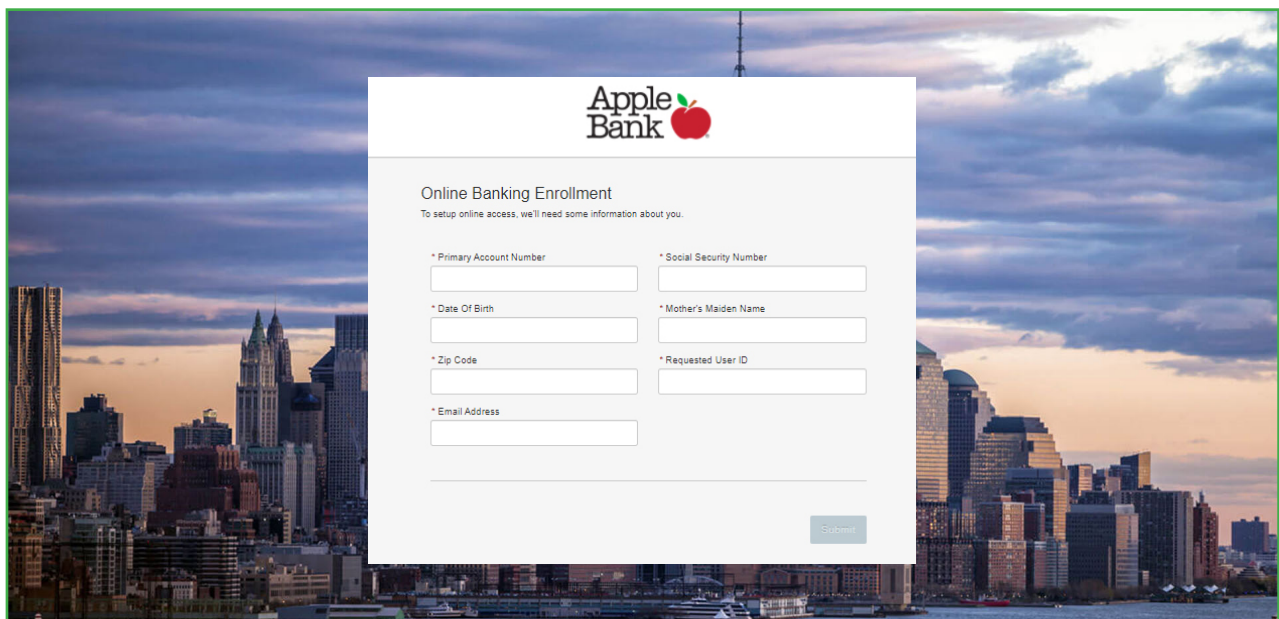
## Online Banking Enrollment

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.

A screenshot of the Apple Bank Online Banking Enrollment form. The form is white with a light gray border and is centered over a background image of a city skyline at sunset. The Apple Bank logo is at the top. Below it, the text "Online Banking Enrollment" is followed by a sub-header "To setup online access, we'll need some information about you." The form contains seven input fields arranged in two columns: Primary Account Number, Social Security Number, Date Of Birth, Mother's Maiden Name, Zip Code, Requested User ID, and Email Address. Each field is preceded by an asterisk. A "Submit" button is located at the bottom right of the form.

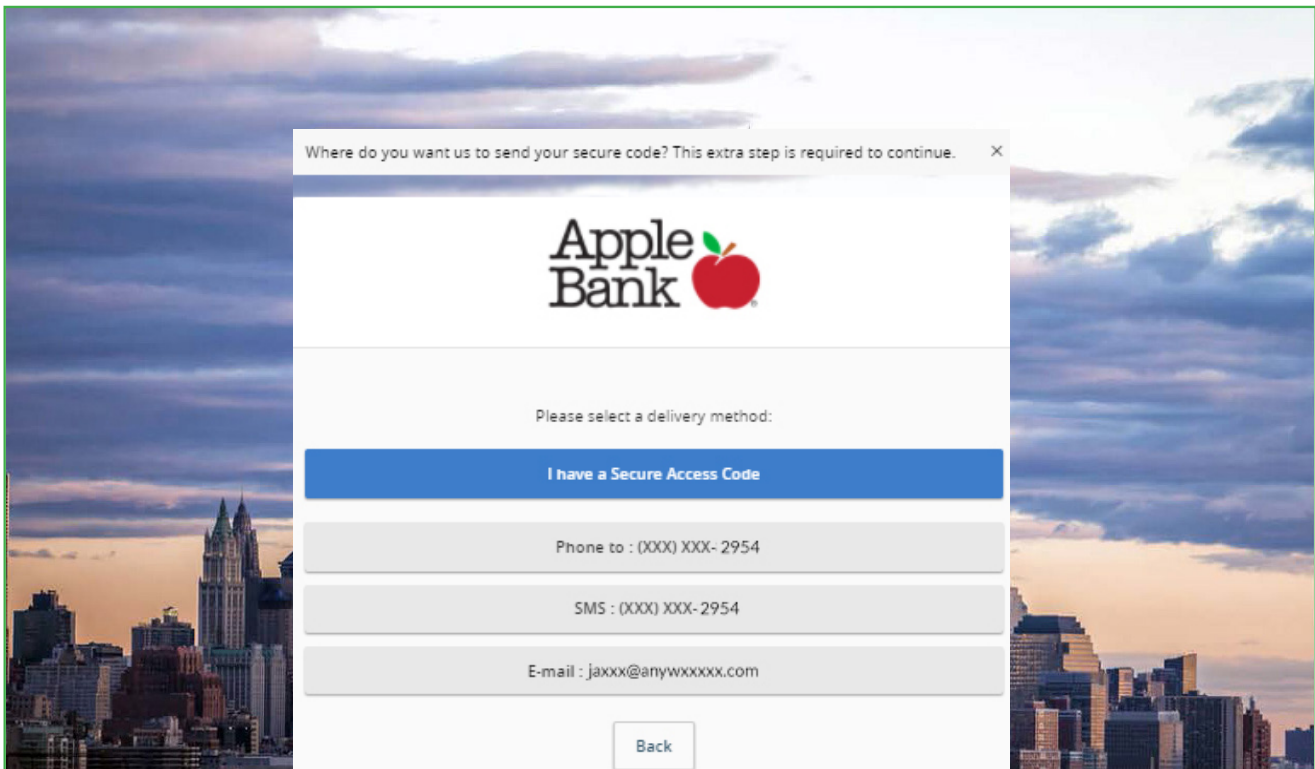
You will be asked to answer some identity verification questions as an added safeguard. These questions are unique to you and are based on non-credit data contained in your credit file. Once verification is completed, you will select your Secure Access Code delivery method.

## 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.



Where do you want us to send your secure code? This extra step is required to continue. X

**Apple Bank**

Please select a delivery method:

**I have a Secure Access Code**

Phone to : (XXX) XXX- 2954

SMS : (XXX) XXX-2954

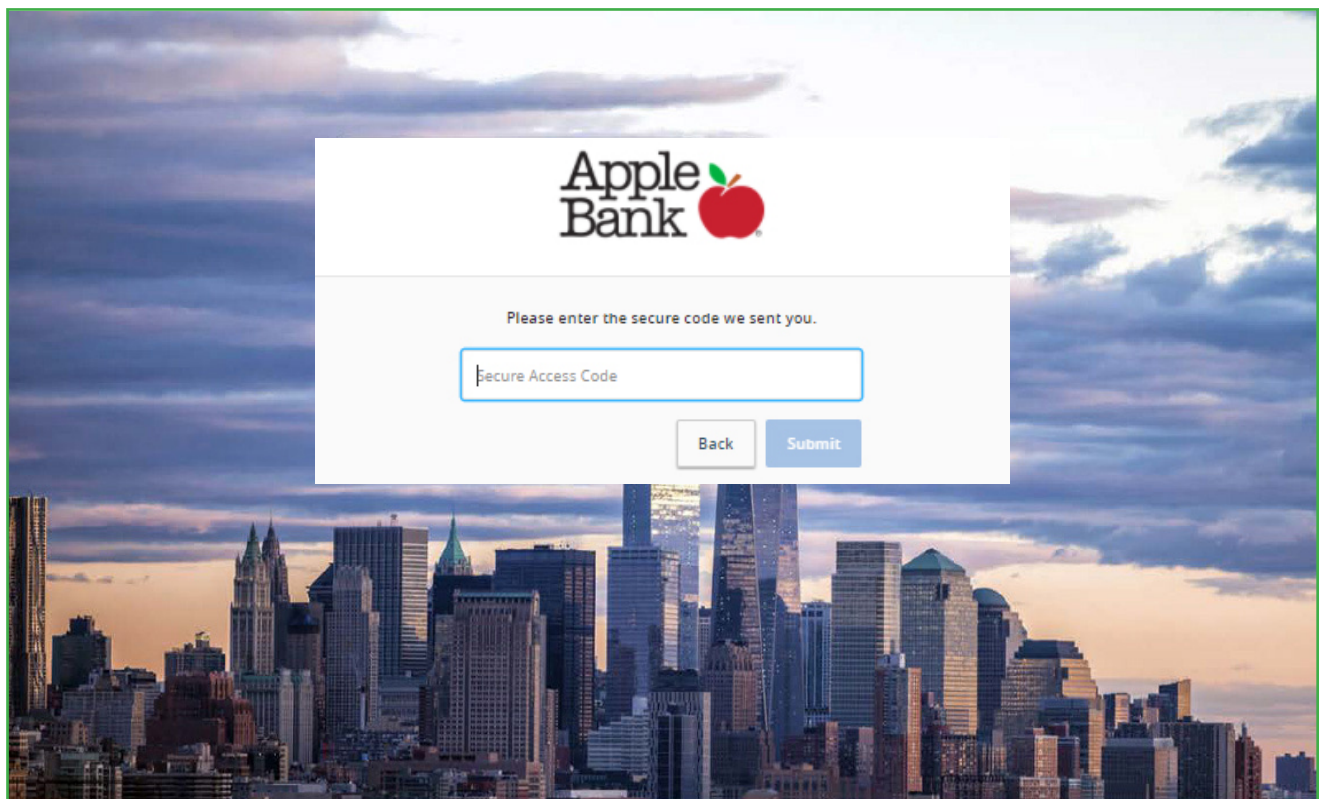
E-mail : jaxxx@anywxxxxx.com

Back



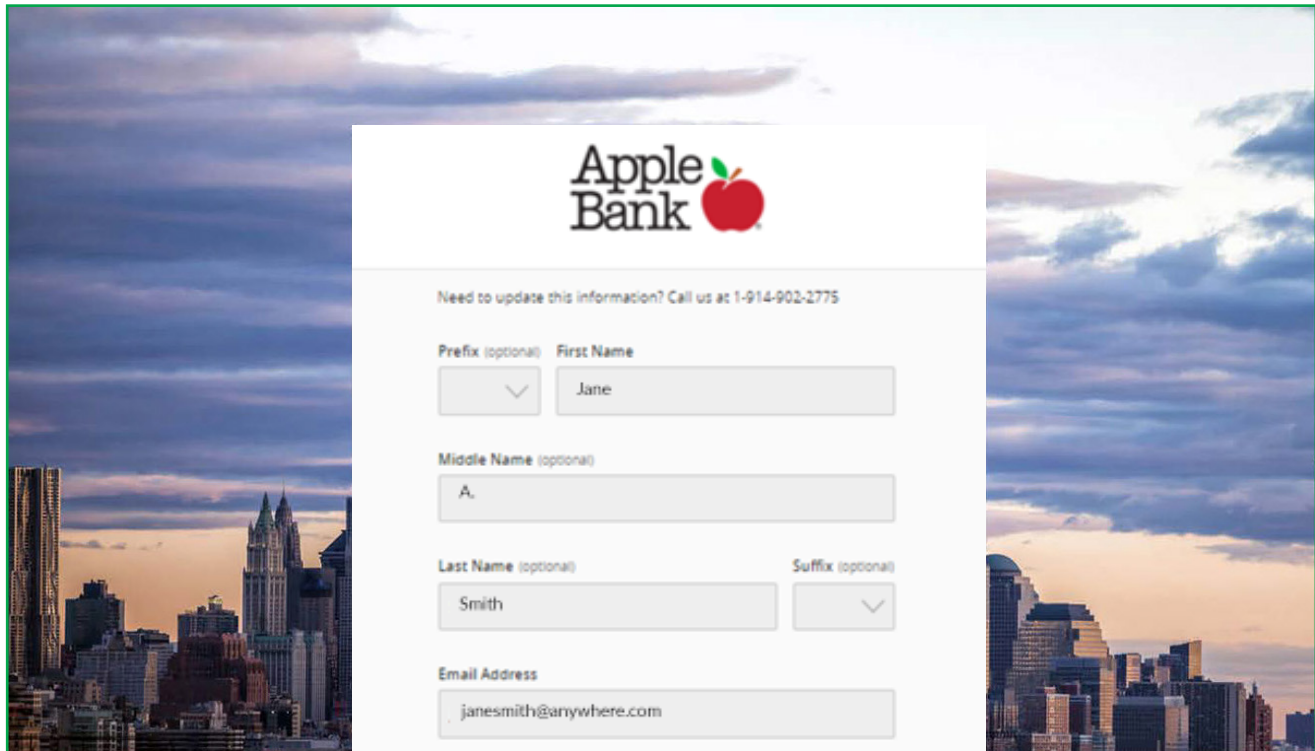
## Obtain Your SAC From Your Chosen Device and Enter It on Your Screen

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.

The image shows a web interface for Apple Bank. At the top, the Apple Bank logo is displayed, featuring the word "Apple" in a serif font and "Bank" in a sans-serif font, with a red apple icon to the right. Below the logo, the text "Please enter the secure code we sent you." is centered. Underneath this text is a text input field with the placeholder text "Secure Access Code". To the right of the input field are two buttons: a "Back" button and a "Submit" button. The entire form is overlaid on a background image of a city skyline at sunset or sunrise, with various skyscrapers visible under a cloudy sky.

## 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

▼ Jane

Middle Name (optional)

A.

Last Name (optional) Suffix (optional)

Smith ▼

Email Address

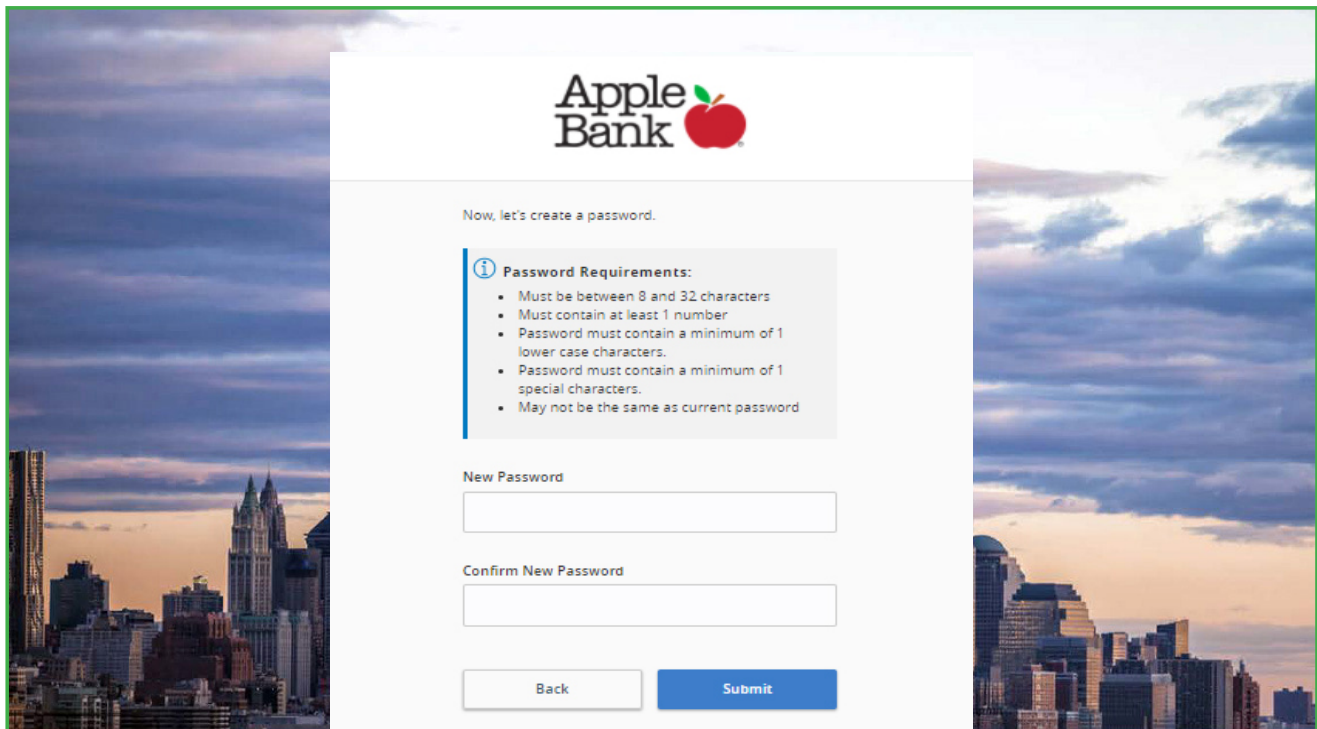
janesmith@anywhere.com

## 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.

The screenshot shows a web interface for Apple Bank. At the top, the Apple Bank logo is displayed. Below it, the text "Now, let's create a password." is shown. A section titled "Password Requirements:" with an information icon contains a list of rules: "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, there are two buttons: "Back" and "Submit". The background of the interface features a city skyline at sunset.

Apple Bank

Now, let's create a password.

**Password Requirements:**

- 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.
- May not be the same as current password

New Password

Confirm New Password

Back Submit



# 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

Login

Disclaimers

FIRST TIME USER

Disclaimers

FINANCIAL TOOLS

Apple Bank

ONLINE BANKING SERVICES AGREEMENT

This agreement ("Agreement") describes your rights and obligations as a User of the Online Banking (OB), Bill Payment, MX, internal transfer, external funds transfer, Mobile Banking, mobile remote deposit capture (mRDC), or Text Banking Services (collectively, "Services"). It also describes the rights and obligations of Apple Bank for Savings (Apple Bank or Bank), a New York state-chartered savings bank. Please read it and make a copy for your records. Definitions and abbreviations appear in Section XVII.

By subscribing with your Electronic Signature, requesting access or using the Services (i.e., by clicking the I Accept button), you (and anyone else you authorize) agree to comply with, and be bound by, this Agreement, any Addenda thereto, applicable law and regulations, the Operating Rules and Guidelines of NACHA The Electronic Payments Association (NACHA) and the Bank's rules, regulations, policies and procedures, including amendments made from time to time (Rules).

You warrant that you (i) are over the age of 18 and all information you provide us through electronic communications (ECs) or otherwise is, and shall continue to be, true, correct and complete, (ii) will not impersonate anyone or use any name or personal information belonging to another, (iii) will not use the Services for any unlawful or prohibited purpose (e.g., internet gambling), (iv) will not copy, store, use, recreate, modify or interfere with any intellectual property and related rights of the Bank or any Third-Party Provider of information or Services hereunder, including, but not limited to, rights related to trademarks, service marks and copyrights (IP), and (v) will not use the Services in any way that could damage, disable, overburden, or impair or interfere with another's use and enjoyment of them.

**I. ONLINE BANKING SERVICES OVERVIEW**

**A. Account Access**

You may access or view your Eligible Accounts through the Online Banking (OB) Service. Upon Enrollment in the Bill Payment Service at least one Eligible Account must be a primary checking account to be used for payments. Upon Enrollment in the External Funds Transfer Service, any External Account(s) you choose to link to your Account(s) must be owned or controlled by you. Accounts registered through the MX Service must also be in the listed ownership.

Bottom of Page

Disclaimers

FIRST TIME USER

Disclaimers

FINANCIAL TOOLS

g) iDology, Inc. (iDology) for customer identity authentication and verification, and

h) Any of their subsidiaries, affiliates or third-party processing agents for the respective Services.

33. "Time of day" references are to Eastern Time (ET).

34. User ID, depending on context, is either a Bank generated or customer created identification code assigned to or created by you that, when coupled with your Password, will allow access to OB and, upon Enrollment, MX, Bill Payment, internal transfers, external funds transfers, Mobile Banking, mRDC, Text Banking, other related Services.

35. "We", "us", Apple Bank or "Bank" refer to Apple Bank for Savings which offers the Services and which holds the Accounts accessed through the Services.

36. "You" or "your" refers, as applicable, to those persons or entities (including any Authorized Persons) that (A) apply to use and/or use any of the Services, and (B) own or control an Account.

Apple Bank for Savings

MEMBER FDIC

October 5, 2020

I Do Not Accept

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

This screenshot shows the top portion of the Apple Bank Terms and Conditions page. On the left is a navigation menu with links: Login, Disclaimers, FIRST TIME USER, Disclaimers, and FINANCIAL TOOLS. The main content area is titled 'TERMS AND CONDITIONS' and includes the following sections: 'MXB E-SIGN Agreement and Disclosure and Terms and Conditions Updated March 15, 2016', 'E-SIGN Disclosure and Agreement for MX Digital Money Management Services', 'Applicability of Consent', 'Electronic Delivery of Disclosures and Notices', and 'Hardware and Software Requirements'. The 'Hardware and Software Requirements' section lists supported operating systems: iOS 7.0 or higher, Android 4.0.3 or higher, and Windows 8.1 or higher.

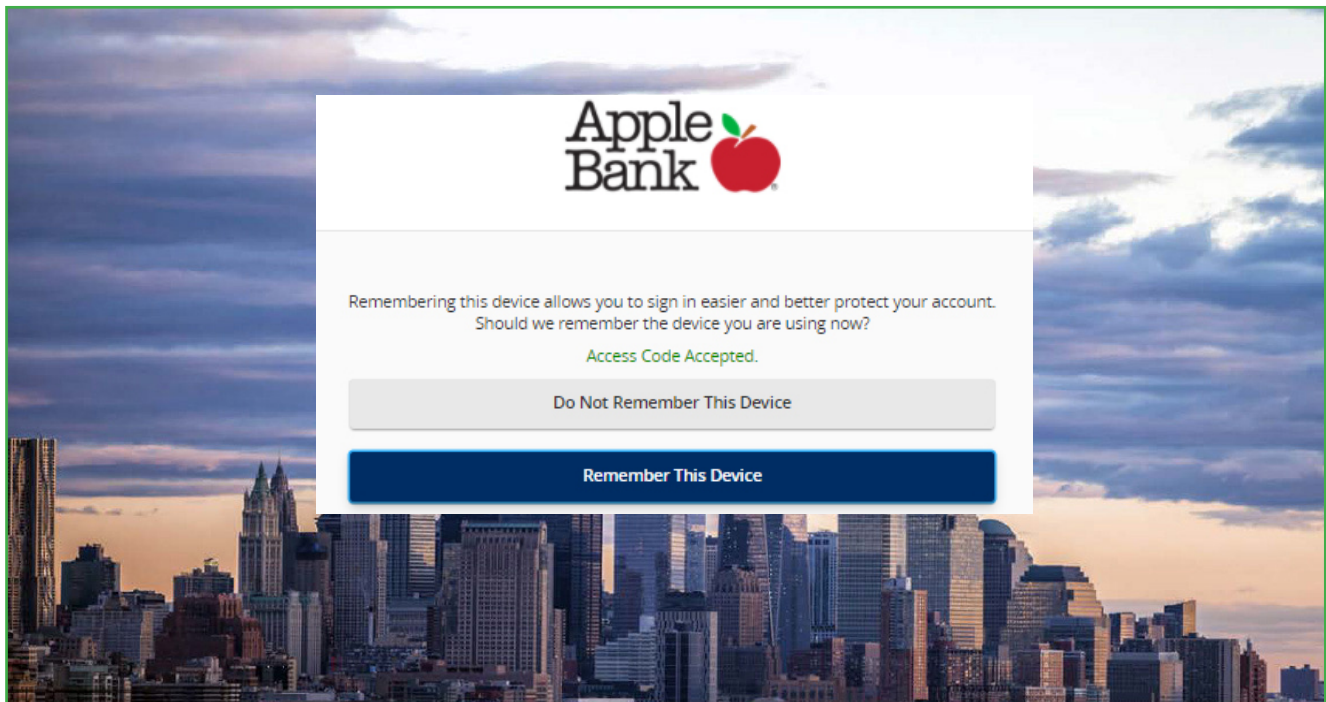
Bottom of Page

This screenshot shows the bottom portion of the Apple Bank Terms and Conditions page. It continues the text from the previous section, including 'Choice of Law and Forum for Disputes:' and 'Contact Information:'. The contact information for MX Technologies, Inc. is provided: 3401 North Thanksgiving Way, Suite 500, Lehi, Utah 84043, with a tech support email address. At the bottom right, there are two buttons: 'Later' and 'Agree'.

This screenshot shows the bottom portion of the Apple Bank Terms and Conditions page, overlaid with a confirmation dialog box. The dialog box is titled 'Terms & Conditions' and contains the text: 'Please confirm that you have reviewed and agree to all of the terms and conditions.' Below this text are two buttons: 'No' and 'Yes, I agree'. The background content of the page is visible but slightly dimmed.

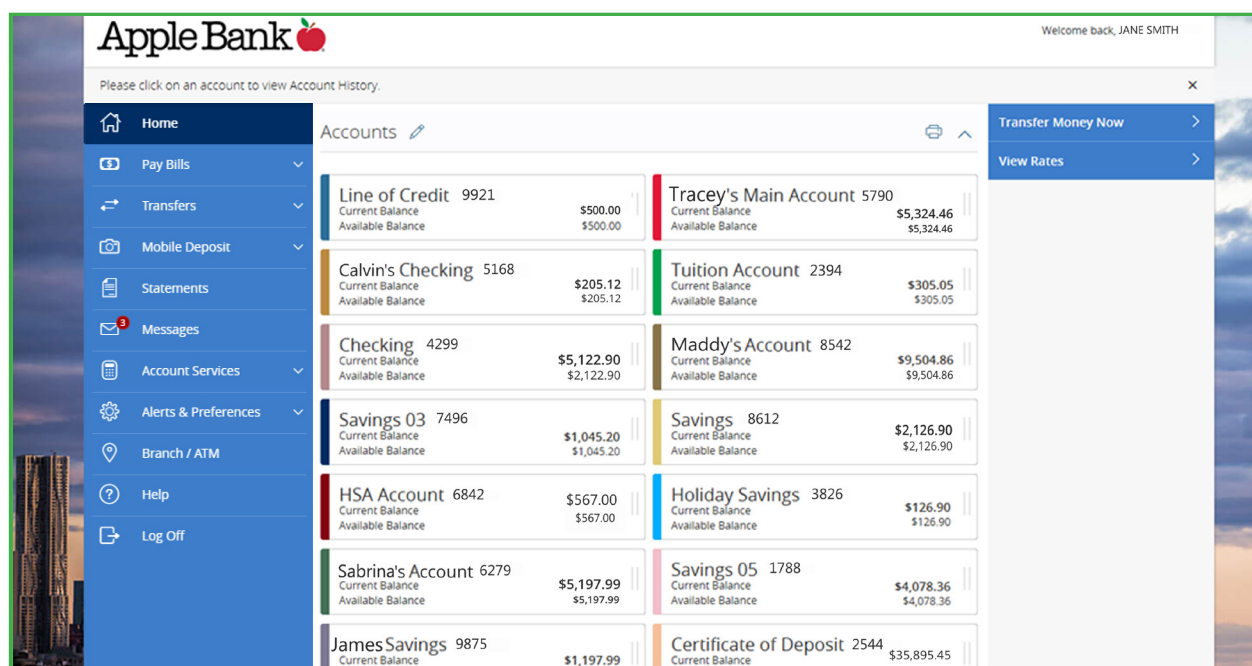
## Register/Remember Your Device

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](http://www.applebank.com) for additional information, including the Browser Compatibility Guide and more.