# 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.

 1 E	Apple Bank	
 Online Banking Enrollmer To setup online access, we'll need some inf	nt ormation about you.	
* Primary Account Number	* Social Security Number	
* Date Of Birth	* Mother's Maiden Name	the second second second
* Zip Code	* Requested User ID	
* Email Address		
	Subm	

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 1-91	4-902-2775	Statement of the local division of the local	
	Prefix (optional) First Name			
	Jane			
Time Law	Middle Name (optional)			
	Α.		the second second	
	Last Name (optional)	Suffix (optional)		-
	Smith	$\sim$		
	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.

Apple Bank	1
<ul> <li>Now, let's create a password.</li> <li>Password Requirements: <ul> <li>Must be between 8 and 32 characters</li> <li>Must contain at least 1 number</li> <li>Password must contain a minimum of 1 lower case characters.</li> <li>Password must contain a minimum of 1 special characters.</li> <li>May not be the same as current password</li> </ul> </li> </ul>	
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.

	AppleBa	nk 🎍
	Login 🗸	ORLINE BARRING SERVICES AGREEMENT
Top of Page	Disclaimers FIRST TIME USER	This agreement ("Agreement") describes your rights and obligations as a Liter of the Online Banking (OB), Bill Payment, MC, Internal Iternals, external Knoth transfer, Mobile Banking, mobile remote deposit septure (mROC), or Text Banking Sankins (solutions), "Services"). It also describes the rights and obligations of Apple Bank for Sarings (Apple Bank on Bank), a New York state-drasteed savings bank. These need it and make a copy for your records. Definitions and ablewidations appear in Section XVI.
	Disclaimers	By subscribing with your Bectronic Signature, requesting access or using the Services (i.e., by clicking the I Accept button), you (and anyone elite you subscribin) agree to comply with, and be bound by, this Agreement, any Addends thereins, populate is and regulations, the Operating Rules and Gubelines of NACHA. The Excitonic Payments Association (NACHA) and the Banis rules, regulations, policies and procedures, including amendments made from time to three (Rules).
	FINANCIAL TOOLS	You warrant that you (1) we over the age of 13 and all information you provide us through electronic communications (Co) or otherwise is, and shall continue to be, true, correct and completes, (2) will not impersonate anyone or use any name or parsonal information belonging to another; (3) will not use the Services to any variandul or prohibited propose (a, , internet gambling), (4) will not toop; thore, use, reveaux, modify or interfere with any interfaceus property and related rights of the Bank or any Thind-Perry Phosed or other these thermore, tholding but not interfere, rights related to trademants, service marks and copyrights (P), and (5) will not use the Service in one with the round Gamble Addition. Amount one interface to interface the Interface to Int
		L OPERIE BANKING SERVICES OVERVIEW
		A Acoust Acous
		You may access or view your Eligible Accounts through the Online Banking (OB) Sankin. Upon Environment in the Bill Payment Sankins at least one Eligible Account must be a primary checking account to be used for payments. Upon Environment in the Enternal Funds Transfer Sanking, any Enternal Account() you choose to link to your Account() must be owned or controlled by you. Accounts registered through the XX Service must also be in <b>Ban titled</b> ownership.

-	3. States of the second secon second second sec					
×	<li>E) Doop, Inc. (Doop) for customer identity sub-intication, and verification, and</li>					
	<ul> <li>Any of their subsidiaries, affiliates or third-party processing agant(s) for the respective Services.</li> </ul>					
Disclaimers						
FIDAT THE LOT D	33. "Time of day" references are to factors Time (FT).					
FIRST TIME USER						
	User ID, depending on context, is either a Baix generated or customer onesed describution code assigned to or created by you that, when coupled with your Password, will allow access to OB and, upon Enrolment, MX, mane interest interesting and an access to OB and, upon Enrolment, MX, mane interesting and access the categories and the backing welf of the categories and the					
Disclaimers	represe, manuar canana, economica canana, moore annong, moor, nas annong, economicana canana.					
FINANCIAL TOOLS						
FINANCIAL TOOLS	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 "you" refers, as applicable, to those persons or entities (including any Authorised Persons) that (A) apply to use and/or use any of the Services, and (B) own or control an Account.					
	Apple Bank for Savings					
	MEMBERFEIC					
	October 5, 2020					
	I Do Not Accept I Accept					

#### Bottom of Page

# 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.

	and the strength	Apple Bar	nkè				
	Login	~		TERMS AND	CONDITIONS		
TOP OF Page	Disclaimers FIRST TIME USER	~	MX® E-SIGN Agreement a E-SIGN Disclosure and Agr Applicability of Consent The E-Sign Disclosure and A	nd Disclosure and Terms and Conditions Updated March 15, 2016 eement for MX Digital Money Management Services greement applies only to digital money management services provided	through MX Technologies, Inc. (%XY).		
	Disclaimers		Electronic Delivery of Disclosures and Notices By agreeing to the terms of this ESGN Disclosure and Agreement, you are consenting to receive electronic communication, including, but not limited to, disclosures, notices and Terms and Conditions related to the opening and use of and access to your accounts via the MO (Digot Money Management Services. Toroide the Conditional Security of the Security and Secu				
			Hardware and In order for you to access a system: 	d Software Requirements nd retain the communications, you will need a mobile device as well as a a a a a a a a a a a a a a	working connection to the internet. The app supports devi nuts be able to access the internet. For App Banking, Androi you must have a mobile device with an internet browner, a	es running the following operating d devices must run operating system data plan and/or the device must be	
	rulin	~	MX may modify these Term	s, at any time and without notice to you, by delivering such amended ter and Teore on the Sta. You aparities up a secretarized of such amended	ms to the email address you provide to MX at the time of re	gistration or that you subsequently	
	Disclaimers		to you by email or posted. I may not be amended excep	ered remit on the size, nou manness your acceptance or such amended f you do not agree with such amended terms, your only remedy is to dis st in writing signed by MX and you.	continue your use of and access to the Services pursuant to	these Terms. Otherwise, these Terms	
	FIRST TIME USER	Ý	For all purposes of these Terms, except as otherwise expressly provided or unless the cortext otherwise requires: (i) the terms defined herein include the plural as well as the singular and vice-versa; (i) all headings are for convenience only and shall not affect the interpretation or construction of these Terms; and (ii) the words "including" "included" and "includes" mean inclusion without instance. Choice of Law and Forum for Disputes:				
	Disclaimers						
Bottom of Page	FINANCIAL TOOLS		By visiting or using the Site conflict with applicable tars arise between you and Mic and that your assent to this You also acknowledge and You ARE GINNE GAPACITY Corract Information: MC Technologies. Inc.	and/or the Services, you agree that the laws of the State of Utah, without or of federal law, such state or federal law shall replace such conflicting is sofficers, director, employees, agrees or affiliates must be brought in renocably waive any objection to such verse. You understand thus, in re provision is an indispensable consideration to these Terms. Browt To Have, a Teala, Bry Julkr, and (II YOU ARE GRING UP YOUR ROH ROH TO HAVE A TEAL, BY JURY, and (II YOU ARE GRING UP YOUR ROH OR TO PARTICIPATE AG A MEMBER OF A CLASS OF CLAMANTS, IN AVY L	t regard to principles of conflict of laws, will govern these Te erms only to the extent required by Law. You agree that any Sat Lake Courty of Lah Courty, Law Subject to aplicable turn for your agreement to this provision. MX is able to offer uployees, agents or affiliates, arising out of or relating to you it TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY ANGUIT INVOLVING SUCH DEPUTE.	ms. To the extent that these Terms Gain or dispute of any sort that might purisdictional inquirements in any such the Services as these Terms designate r use of the Services or these Terms: (i) GENERAL, OR IN ANY OTHER	
			Lehi, Utah 84043 tech support@mx.com	ay, 2007 200			
					Later	Agree	
	Login	J.	Terms shall survive yo MK may modify these updated, or by postin	i	versauch is and sociarine's as to hair ances and i address you provide to MX at the time of regi monue to use or access the Services after such	stration or that you subsequently amended terms have been delivered to	
	FIRST TIME USER		you by email or poste not be amended exce For all purposes of th all headings are for co	Terms & Conditions Please confirm that you have reviewed and agree to all of the terms a conditions.	a of and access to the Services pursuant to thes and ) the terms defined herein include the plural a ) the words "including." "included" and "include	e terms. Otherwise, these terms may swell as the singular and vice-versa; (ii) s" mean inclusion without limitation.	
	Disclaimers		Choice of l				
	FINANCIAL TOOLS		By visiting or using th conflict with applicabl arise between you an action or proceeding and that your assent to this You also arisona/erise and a	No Yes Lagree provision is an indispensable consideration to these Terms, area that with recent to an official with NC to official disenses and	opies of conflict of Java, will govern these Term extent required by Law. You agree that any cl y or Utan Courty, Utan. Usaget to applicable prement to this provision, MX is able to offer t inserts or affiliates, and on or of or retained to use of	is. To the extent that these Terms im or dispute of any sort that might undictional requirements in any such he Services as these Terms designate as of the Services or these Terms (i)	
			YOU ARE GIVING UP YOUR P REPRESENTATIVE CAPACITY: Contact Information: MX Technologies. Inc. 3401 North Thanksgiving W Leni, Usah 84043 tech.support/Brmx.com	ICAT TO HARE A TRIAL BY URE IN HER (I) YOU ARE CANNOL UP YOUR RIGHT OR TO HARTCORIE AS A MEMBER OF A CLASS OF CLAMMITS, IN ANY LA 19, Suite 500	TO SENIË AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY G INSUIT INVOLVING SUCH DISPUTE	DIERAL, OR IN ANY OTHER	
						Agree	

#### **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.

	A	pple Bank 🌢	ĺ.				Welcome back, JANE SM	пн	
	Please	e click on an account to view Acco		×					
	分	Home Accounts / Contraction Accounts Ac					Transfer Money Now	>	22
	3	Pay Bills 🗸 🗸	_				View Rates		-
		Transfers 🗸 🗸	Line of Credit 9921 Current Balance Available Balance	\$500.00 \$500.00	Tracey's Main Account 579 Current Balance Available Balance	90 \$5,324.46 \$5,324.46			
	Ċ	Mobile Deposit V	Culture Charling 5100		Tubic Account 2004				
	8	Statements	Current Balance Available Balance	\$205.12 \$205.12	Current Balance Available Balance	\$305.05 \$305.05			
	⊵₿	Messages	Checking 4299		Maddy's Account 8542				incoli i
-		Account Services V	Current Balance Available Balance	<b>\$5,122.90</b> \$2,122.90	Current Balance Available Balance	\$9,504.86 \$9,504.86			
-	\$} \_	Alerts & Preferences V	Savings 03 7496 Current Balance	\$1,045.20	Savings 8612 Current Balance	\$2,126.90			
<b>TEXTIN</b>	0	Branch / ATM	Available Balance	\$1,045.20	Available Balance	\$2,120.50			-
	?	Help	HSA Account 6842 Current Balance	\$567.00	Holiday Savings 3826 Current Balance	\$126.90			
	G	Log Off	Available Balance	\$507.00	Available Balance	\$126.90			
			Sabrina's Account 6279 Current Balance Available Balance	\$5,197.99 \$5,197.99	Savings 05 1788 Current Balance Available Balance	\$4,078.36 \$4,078.36			
			James Savings 9875 Current Balance	\$1,197.99	Certificate of Deposit 2544 Current Balance	\$35,895.45			

#### **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.

