

STEP-BY-STEP GUIDE

FIRST TIME LOGIN INSTRUCTIONS

THIS GUIDE WILL ASSIST YOU WITH YOUR FIRST LOGIN TO BANTERRA'S ONLINE BANKING. VISIT BANTERRA.COM AND IF YOU NEED ASSISTANCE, PLEASE CALL 866-226-8377 (BANTERRA).

STEP-BY-STEP GUIDE	
Enter Your Current User Name (ID)	This is your Area Bank Online Banking login ID.
Enter Security Code	The security code is: Your current user id +the last four digits of your Social Security number. * Example: If your current user id is: test1234! and the last four digits of your Social Security number are: 6789, the security code that you will enter is: test1234!6789.
Create A Login	Enter your user name (ID) and create a password. This can be the same as your existing password.
Select Security Questions & Answers	Select three security questions and answers.
Select Personal Greeting & Image	Enter a personal greeting, click an image and click "Save." This step provides additional security at login.
Security Question	Answer the security question, then mark the box next to "Register this computer" if this is a private (personal/non-public) computer.
Enter Password	Enter your new password.
Verify/Update Your Email Address	Click "Correct" if the email is correct or click "Incorrect" to update your email.
Set-Up Security Settings <i>(Additional security called Out Of Band Authentication - only used when your computer is not recognized at login)</i>	<ul style="list-style-type: none"> • Click "Start Enrollment Process." • Enter the phone number/device you want to use to authenticate future logins, when prompted. You may add additional phone numbers/devices at any time. • Enter nickname (For example: cell, home, etc.). • Select the device from the available options. • Click "Text Me" if you want to receive a verification code via text message or click "Call Me" if you want a phone call to receive the verification code. <p><i>Note: You must have access to this device now. A verification code will be sent to that phone to verify the device and complete the Out-Of-Band Authentication set-up process.</i></p>
Enter Verification Code	Enter Verification Code you received and Click "Verify Device"
Install The DUO Mobile App <i>(Optional)</i>	<p>Click "Text Me" to begin the App installation.</p> <p>Note: The App can be used instead of receiving a text message or phone call to the mobile device, when prompted for the Additional Security step. Click "Skip This Step" if you choose not to install the App.</p> <p>You will receive two text messages:</p> <ol style="list-style-type: none"> 1) To install the App 2) To activate the App from your mobile device <p>Click "Complete This Setup" to continue to Online Banking Account access</p>
<p>Congratulations! You have completed the initial login process.</p> <p>For future logins you will only be required to enter your User ID, new password and complete the additional security steps, if your computer is not recognized.</p>	



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