



ONLINE BANKING WELCOME LETTER

Thank you for your recent enrollment for Online/Mobile Banking at Western Nebraska Bank. We hope that you will find it a very helpful and useful tool when performing your banking functions.

Please login to the system using the “Login Id” and “Temporary Password” you chose during enrollment.

The system will walk you through your first-time user enrollment including:

- *Choosing the method to receive your Secure Access Code
- *Entering your Secure Access Code
- *Activating your Browser
- *Viewing and accepting the Online/mobile Banking Disclosures
- *Creating your Online Profile
- *Changing your password from your Temporary Password to your New Password

Online Banking Safety

Safe online banking relies on you making good choices and decisions. You are your own best protection.

So it is important that you learn about what we are doing to protect you and what you can do to safeguard yourself.

WHAT WE ARE DOING

ENROLL - You must first complete the Personal Online Banking Enrollment Form on our secure website in order to access your account information online. Secure sites have **https://** in front of the web address.

LOGIN ID and PASSWORD – During enrollment you create your own login ID and password. These assure that only you have access to your accounts.

ENCRYPTION – This is the process of scrambling private information to prevent unauthorized access. After successfully logging into online banking your personal and account information are secured by encryption readable only by you and the bank.

WHAT YOU CAN DO

ANTI-VIRUS SOFTWARE – Anti-virus software should be installed on all devices that have access to the internet. The software needs frequent updates to guard against new viruses. These signatures should be updated daily. Selecting a reputable provider is important.



ANTI-SPYWARE SOFTWARE –Spyware and adware are programs that look in on your web viewing activity and potentially relay information to a disreputable source. All computers connected to the internet should have a reliable program to scan for the presence of spyware on their computers. Be aware that many spyware programs are in fact spyware themselves. Selecting a reputable provider is important.

KEEP YOUR SYSTEM CURRENT – Computers connected to the internet have the ability to check for available patches to fix known exploits in the operating system. In most cases your computer can be configured to automatically load these patches when they become available.

PASSWORDS – Your password grants access to your financial information. Your password should be unique to you and you should change it regularly. Don't use passwords that are easy for others to guess such as birth dates, child or pets names. Use a variety of numbers, letters and characters. Don't allow your browser to remember your passwords and log off completely after using online banking. Western Nebraska Bank will require you to change your password every 60 days if you have not manually done so yourself for your safety.

FREQUENT MONITORING - Online banking users can actually increase the safety and security of their financial information by checking accounts more frequently.

Following these simple steps will keep banking online just as safe and reliable as going to the bank in person.

We hope you enjoy our Online Banking product!

Please contact our customer service department if you have any questions at:

Curtis	(308)367-4155
Purdum	(308)834-3211
North Platte	(308)534-4488

Thank you for using Western Nebraska Bank's Online/Mobile Banking services!