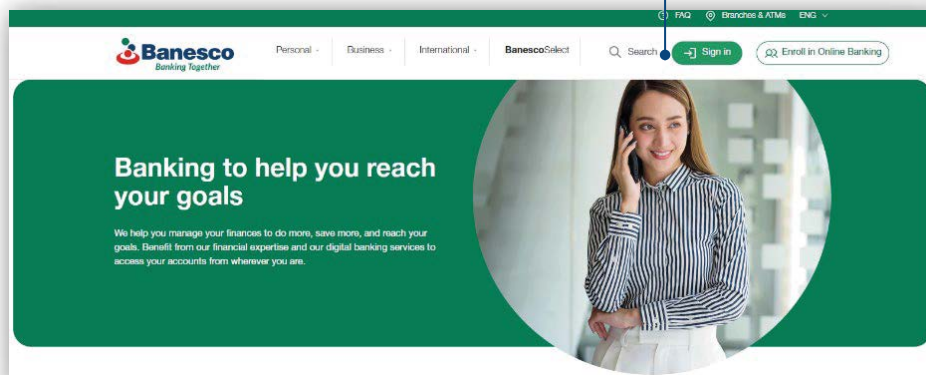


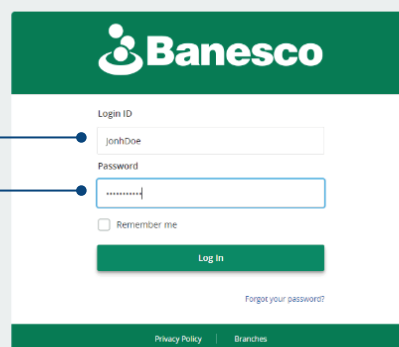
Log in and register your device.

1. Click "Sign in" on banescousa.com



2. Enter your login ID.

3. Enter your password and click "Login."

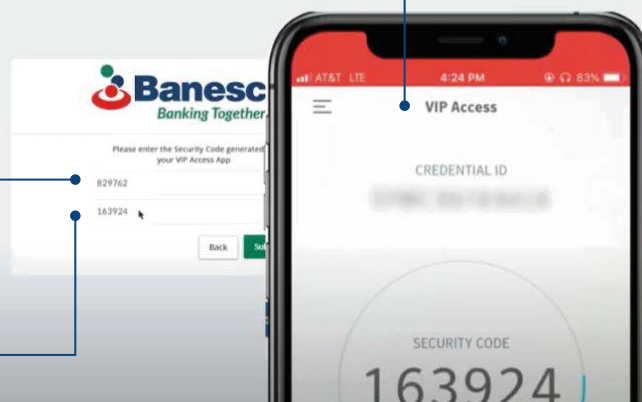


4. Open your "VIP Access app."

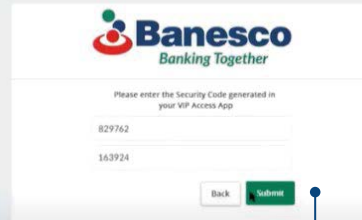
5. Enter the first code.

6. Wait 30 seconds for a new code to generate.

7. Enter the second code and then click "Submit."

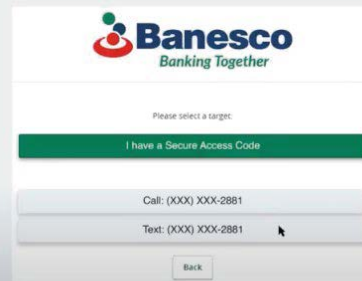


8. Two codes will only be required upon your first login.



The screenshot shows the Banesco Banking Together login interface. At the top is the Banesco logo with the tagline "Banking Together". Below the logo, the text "Please enter the Security Code generated in your VIP Access App" is displayed. There are two input fields for security codes, with the first field containing the number "829762" and the second field containing "163924". At the bottom right of the form are two buttons: "Back" and "Submit". A blue line connects the "Submit" button to the instruction text on the left.

9. If the system prompts you to enter a secure access code, please choose how you would like the code delivered.



The screenshot shows the Banesco Banking Together secure access code selection screen. At the top is the Banesco logo with the tagline "Banking Together". Below the logo, the text "Please select a target:" is displayed. There are three options: "I have a Secure Access Code" (highlighted in green), "Call: (XXX) XXX-2881", and "Text: (XXX) XXX-2881". At the bottom right of the form is a "Back" button. Three blue lines connect the instruction text on the left to the three selection options.

10. Enter the secure access code in the box, once it has been received and click "Submit."



The screenshot shows the Banesco Banking Together secure access code entry screen. At the top is the Banesco logo with the tagline "Banking Together". Below the logo, the text "Enter your Secure Access Code" is displayed. There is a single input field for the secure access code, with a masked input "XXXXXX". At the bottom right of the form are two buttons: "Back" and "Submit". A blue line connects the "Submit" button to the instruction text on the left.

Address 1 (optional)
613 Sonestreet Lane

Address 2 (optional)

Country (optional)
United States

Phone Country (optional)
United States

Home Phone (optional)
123-123-1234

Work Phone (optional)
321-321-4321

Back to Login Submit Profile

11. Click on "Submit Profile" if the following information is correct, or contact us if you find any discrepancies.

• Password must contain a minimum of 1 lower case characters
 • Password must contain a minimum of 1 upper case characters
 • Password must contain a minimum of 1 special characters
 • May not be the same as current password

Current Password

New Password

Confirm New Password

Back Submit

12. Enter your temporary password in the top box, along with a new password twice for validation, and click "Submit."

Notwithstanding any security procedure which may from time to time be in effect for detecting errors or transactions covered by this agreement, we have the duty to discover or report to you any such errors. Neither shall we be liable to you for the failure to use security procedure to detect such errors, regardless of the manner in which we apply such security procedures.

Waiver/Release

Business Customers and its Authorized Users will defend, indemnify and hold harmless Business CMA and its Service Providers against and on behalf of any and all loss, liability, expense and damage, including consequential, special and punitive damage directly or indirectly resulting from:

- the processing of any request or request to Business CMA through the Internet Banking Service;
- any breach of the provisions of this Agreement;
- any request for help regarding;
- any delay or failure by you and any third party in connection with the use of the Internet Banking Service and
- any and all actions, suits, proceedings, claims, demands, judgments, costs and expenses (including attorney's fees) incident to the foregoing. The scope of this section will survive termination of this Agreement.

END OF SPECIAL PROVISIONS THAT APPLY ONLY TO BUSINESS ENTITIES OR INDIVIDUALS PERFORMING TRANSACTIONS FROM BUSINESS ACCOUNTS

Accepting the Agreement

After you have carefully read this Agreement in its entirety, you will be asked to accept the terms and conditions of this Agreement.

ONLY YOU ACCEPT THE TERMS AND CONDITIONS, YOU AGREE TO BE BOUND BY ALL OF THE TERMS AND CONDITIONS OF THIS AGREEMENT. ALSO, BY ACCEPTING THIS AGREEMENT, YOU REPRESENT AND WARRANT THAT YOU ARE AN AUTHORIZED USER ACTING WITH FULL AUTHORITY AND THAT YOU ARE SOLELY AUTHORIZED TO EXECUTE THIS AGREEMENT IF YOU DO NOT AGREE TO THE TERMS OF THIS AGREEMENT AND/OR DO NOT ACCEPT THE ELECTRONIC VERSION OF THIS DOCUMENT, SELECT THE CANCEL BUTTON.

You should print and save a copy of this Agreement for your records. Future updates will be sent electronically. To save a copy of this Agreement on your computer, select "File" and then "Save As" on your browser.

If you need a paper copy of this Agreement, please contact our Client Care Center. You can obtain a paper copy of this Agreement at any time. Updates to this Agreement will be sent electronically as further described within this Agreement.

Your electronic consent or use of our Online Banking service has the same effect as if you had signed this agreement with your physical signature or that of your authorized company representative.

Your physical signature, electronic consent, or use of our Online Banking service is also your acknowledgment that you have reviewed a copy of this agreement in paper form, or if you have provided a separate electronic consent, in electronic form. If you offend or provided an electronic copy of this agreement but would like to have a paper copy, please contact us by calling or writing.

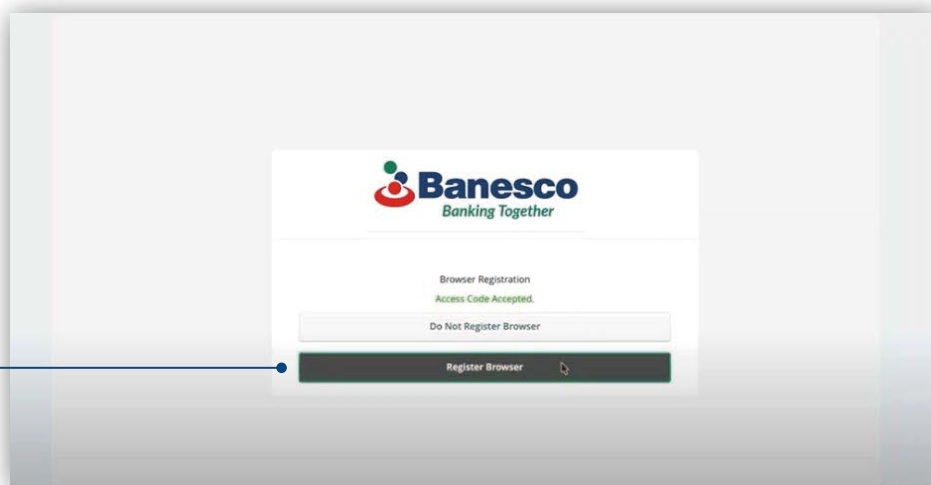
Client Care Center
Within the U.S. 1-800-555-0000 or 1-888-228-1087
Outside the United States 1-800-123-4567

Mailing Address:
Business CMA
4000 Street Care Center
55000 NNE at 17
Denville, NJ 07834

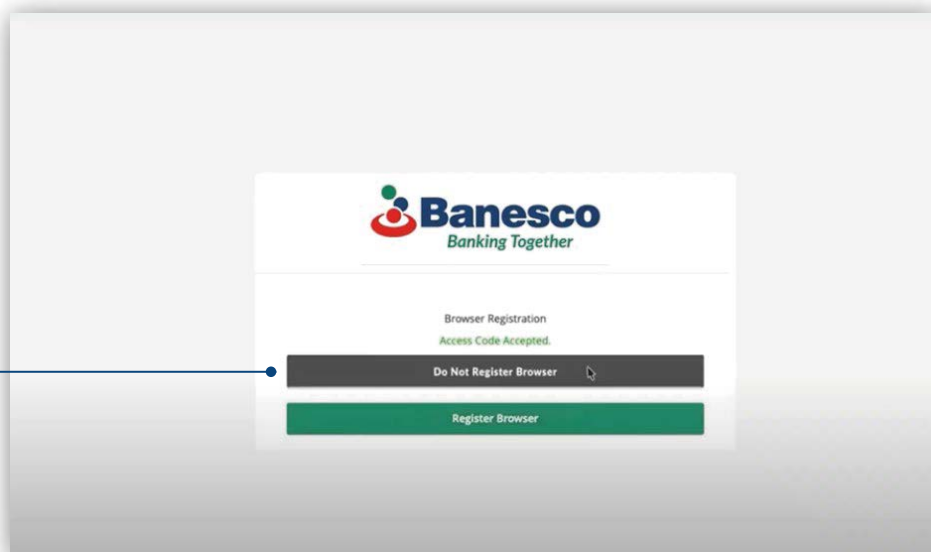
I Do Not Agree Accept

13. Read the first time login disclaimer, scroll to the bottom of the screen to accept.

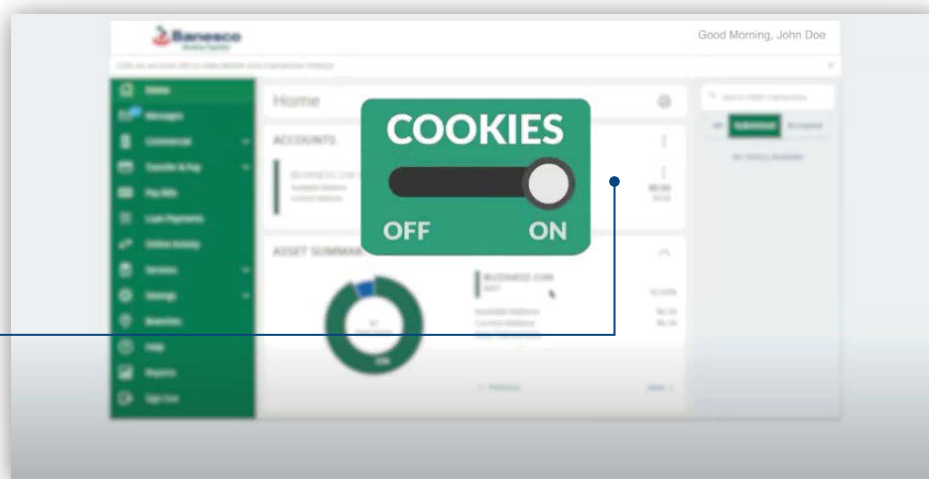
14. Choose the appropriate registration option, if you are at a private computer that you will use regularly to access online banking, register your browser for future access.



15. For security purposes if you're at a public computer click "Do not register device" and this computer will not be registered.



16. Note: to register your computer, we will place a secure token in your browser. Your PC must be configured to accept cookies from this site. The next time you log on, you will only need to enter your user ID and password.





17. The number of allowable registrations may be limited for the security of your account.

- Password must contain a minimum of 1 lower case characters
- Password must contain a minimum of 1 upper case characters
- Password must contain a minimum of 1 special characters
- May not be the same as current password

Current Password

New Password

Confirm New Password

Back

Submit

18. If your user record was created by a company administrator assigned with a default password, enter it in the top box along with a new password twice for validation.