



# How to Enroll in SMB&T Online Banking

Enrolling for our Online Banking is immediate and easy! Just follow these simple steps below.

## Before you begin, make sure you:

- Have your SMB&T account number and your social security number.
- Know the email address that is linked with your SMB&T account.
  - The email address you use in the Online Banking enrollment process must match the address SMB&T has on file for you. A signature is required to add or update your email address so please contact us if you need to make any changes.

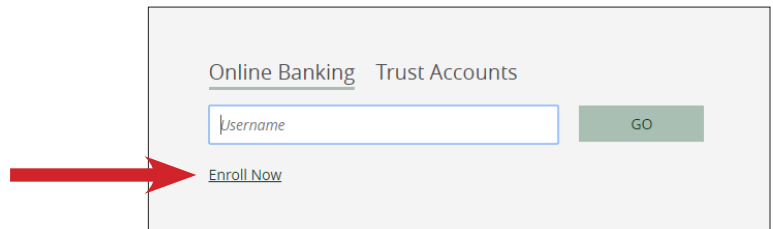
Follow these simple steps once you have verified all of the above requirements are met:

**1.** Visit our website at [www.smb-t.com](http://www.smb-t.com).

- a.** Make sure to complete these enrollment steps from your personal computer using your preferred browser, such as Internet Explorer, Firefox, or Chrome.

**2.** Click on the **Login** button, and then **Enroll Now**, located under the Online Banking heading.

**3.** Review the **Terms & Conditions** & click **I Agree**.



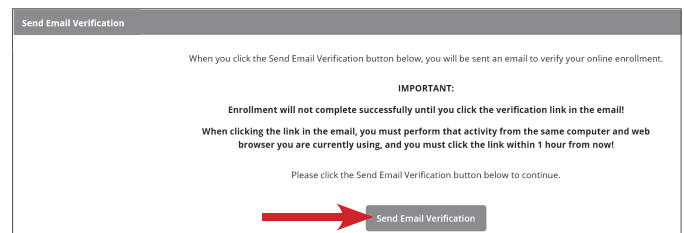
**4.** Select **Retail**, enter your Social Security Number, your SMB&T account number, and your email address on file with SMB&T. Click **Continue**.

**NOTE:** If you would like online access to your business account(s), please contact us at 800-379-7628 or visit your local branch for assistance.

**5.** Provide your name, address, and date of birth. Click **Submit**.

**6.** Once the information is verified, you will be prompted to **Send Email Verification**.

**NOTE:** Enrollment is NOT complete until after you finish the email verification steps.



**7.** You will receive a confirmation message on screen and receive an email message from **onlinebanking@smb-t.com**.

**NOTE:** You must click the link in the email within one hour of your enrollment. After one hour, the link will expire and you will be required to begin the enrollment process again.

**NOTE:** You must use the same computer and web browser you used to complete steps 1-6.

**8.** Click the link within the email message and a new browser tab or window will open. Review the information displayed for your temporary Online Banking credentials and click **Login**.

**NOTE:** You will have the option to update your Online Banking credentials in step 10.



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9. Review and accept the **Online Banking Agreement**.

10. Establish your **Online Banking PIN** (required).

**NOTE:** Your Online Banking PIN is your password.

- a. Enter your current PIN, as provided in step 8.
- b. Select and confirm your new PIN.

c. **PIN Rules:**

- i. Must be between 8 and 12 characters in length
- ii. Cannot match or contain your Online Banking ID
- iii. Cannot match one of your previous 4 PINs
- iv. Must contain:
  - At least 1 letter
  - At least 1 number
  - At least 1 special character (+ \_ % \$ @ \* ^)

11. Update your **Online Banking ID** (optional).

**Online Banking ID Rules:**

- a. Must contain at least 1 letter
- b. May contain numbers
- c. May contain special characters (+ \_ % \$ @ \* ^)
- d. Must be between 6 and 25 characters

12. After you have established new credentials, click **Continue**.

13. Select a **Personal Icon** and click **Submit**. The image selected will be displayed during each login and on every page within Online Banking.

**NOTE:** If you do not recognize the icon displayed during login, please verify you have correctly entered your Online Banking ID. If you have entered the correct Online Banking ID and you still do not recognize the icon displayed, contact **SMB&T** for further assistance.

14. Establish **Security Questions**.

- a. Select and answer three security questions.
- b. You will be prompted to answer these questions any time unusual activity is detected.

15. Confirm your **Email Address**. If you need to make changes to the email address on file for you, you may do so now.

## Congratulations!

**You are now ready to use your Online Banking service.**

If you have any questions, please contact us at 800-379-7628 or stop by your local branch for assistance.