

Important News regarding Bank Online!

We're making it easier for you to access your account, while continuing to protect you and your money with powerful, multi-layered security.

Beginning **June 5, 2014** your **Image & Pass Phrase** will no longer be displayed when you log in to **Bank Online**.



Originally, the image and pass phrase feature helped reassure you that the Bank Online site was genuine; however advancements in technology have eliminated this feature's usefulness. Therefore, they are being replaced with Extended Validation (EV) certificates. This protective measure has also been implemented by many banks, investment companies, and e-commerce sites – so you may find it familiar.

New Security You Can See:

When you access Bank Online, the EV certificate changes the website URL address bar to green and displays the name of our Bank Online website provider: Fiserv, Inc. Both of these indicators provide visual confirmation that you are on a valid website.

Before entering your password or answering the security question, check your browser's address bar – if it's GREEN and says Fiserv, Inc., your connection is safe. If not, stop your log in process and contact us.

Here's how it will look, remember each browser displays differently:

Internet Explorer



Chrome



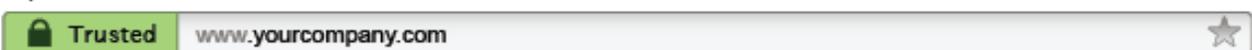
Firefox



Safari



Opera



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Frequently Asked Questions (FAQs)

Is Bank Online secure?

Yes, we want you to know your account is safe with us. Multiple channels of authentication are being used to protect your information. At every log in attempt we verify all of the following:



1. Your Access ID and Password are valid.

The access process begins when you type in your correct Access ID and Password.



2. Your computer or mobile device must be recognized.

Then, the device you are using is checked – whether it's your computer, mobile phone, or tablet. If it's not recognized, you will be asked to complete the security questions to confirm your identity.



3. Your geographic location must be verified.

Finally, your geographic indicators are verified. If you are trying to log in from a new location, you may be asked additional questions.

When does this change take place?

We have already implemented the Extended Validation (EV) certificates as of April 24, 2014. This begins the use of the “green address bar” that lets you visually confirm that you are visiting a legitimate, secure site.

Next, on **June 5, 2014**, your image and pass phrase will no longer be displayed when you log in to Bank Online, from a computer, mobile device, or tablet.

Who is affected?

Anyone currently enrolled in Bank Online, Mobile Banking, Tablet Banking, or Business Bank Online.

Can I log in from another computer, or a different location?

Yes. For additional security, you will be required to complete a security question or verify your registered e-mail address.

Will my password change with this update?

No, your password will remain the same. However, we recommend changing passwords every 3 to 6 months. Be sure to use strong passwords:

- Minimum of 8 random characters.
- Use at least one number and one uppercase letter.

If you have any questions about the security we use for our online services, feel free to contact us at bank@snbt.com or 715-732-1732 or 800-924-1732.

Important Reminder:

Always keep your passwords and PINs secure. NEVER give them to anyone. Though we may send periodic e-mails about e-Banking enhancements and other bank news, we will NEVER call or send e-mails requesting you to “verify” your personal information. If you receive a suspicious e-mail or phone call claiming to be from SNBT, do not hesitate to contact us to confirm its validity.

Your e-mail address is strictly for SNBT use. It will be kept confidential at all times and will never be sold to outside parties.