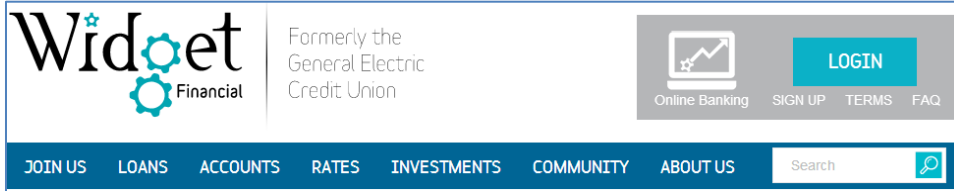


Online Banking Signup Process


1. Navigate to WidgetFinancial.com and click on the “LOGIN” button.



2. Then, click on the link that says, “Sign-up for Home Banking? Click here”.



3. Agree to the terms and agreement disclosure.



WIDGET FINANCIAL TERMS AND AGREEMENT DISCLOSURE

To use Internet Home Banking you must select a Home Banking password, hereafter referred to as your Personal Identification Number (PIN) in order to access your account. You must obtain a separate PIN for each account structure. If there is a joint owner on your account, the joint owner may request online service and a PIN if one has not already been assigned to the account. With The Home Banking Online service, you can access your account from any personal computer with Internet access. By agreeing to the terms listed with use of Online Banking, you also agree to receive your statements electronically through the online banking service. With this agreement you understand that you will no longer receive paper statements by mail, and will instead receive email notices of your statement being available through your logging in to the service. Paper statements can be obtained by printing from the service or contacting the credit union for a duplicate statement.


Home Banking Online is a service for our members. However, the privileges given under this service may be canceled at any time. You may use this service at any time, seven days a week. There may be some downtime. You are allowed only six (6) transfers by automatic overdraft, telephone transfers, personal computer transfers or preauthorized debits per month from your Regular Shares or Money Market shares under the same account. You may transfer any available balance, unless limited under another agreement.

The Credit Union reserves the right to refuse any transaction that would draw upon insufficient funds, lower an account below a required balance, or exceed the allowable number of transfers. The credit union also reserves the right to cancel a member's subscription to this service at any time, for any reason. Use of this service constitutes the user's agreement to the terms listed when logging in.

You can access your Credit Union accounts and process transactions 24 hours a day, seven days a week. Use Online Home Banking to:

- Check account balances.
- Internal and External Transfers.
- Setup and receive e-Statements.
- Make check inquiries.
- Place stop payment orders.
- Report Debit Card Lost or Stolen.
- Update your contact information.

4. Answer each of the following questions: Account Number, Social Security Number and Date of Birth.



ONLINE BANKING: ID VERIFICATION

PLEASE ANSWER EACH OF THE FOLLOWING:

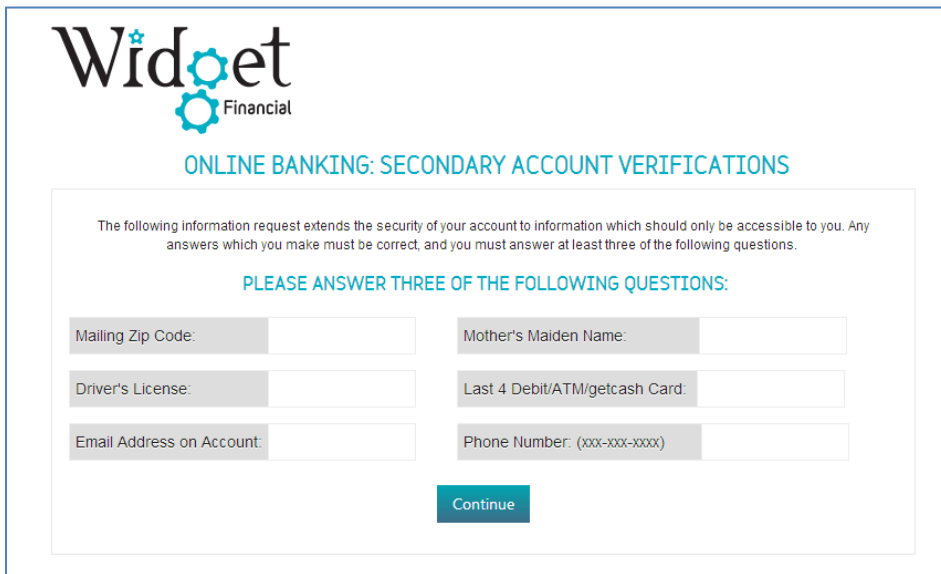
Account Number:

Social Security Number:

Date of Birth: (mmddyyyy)

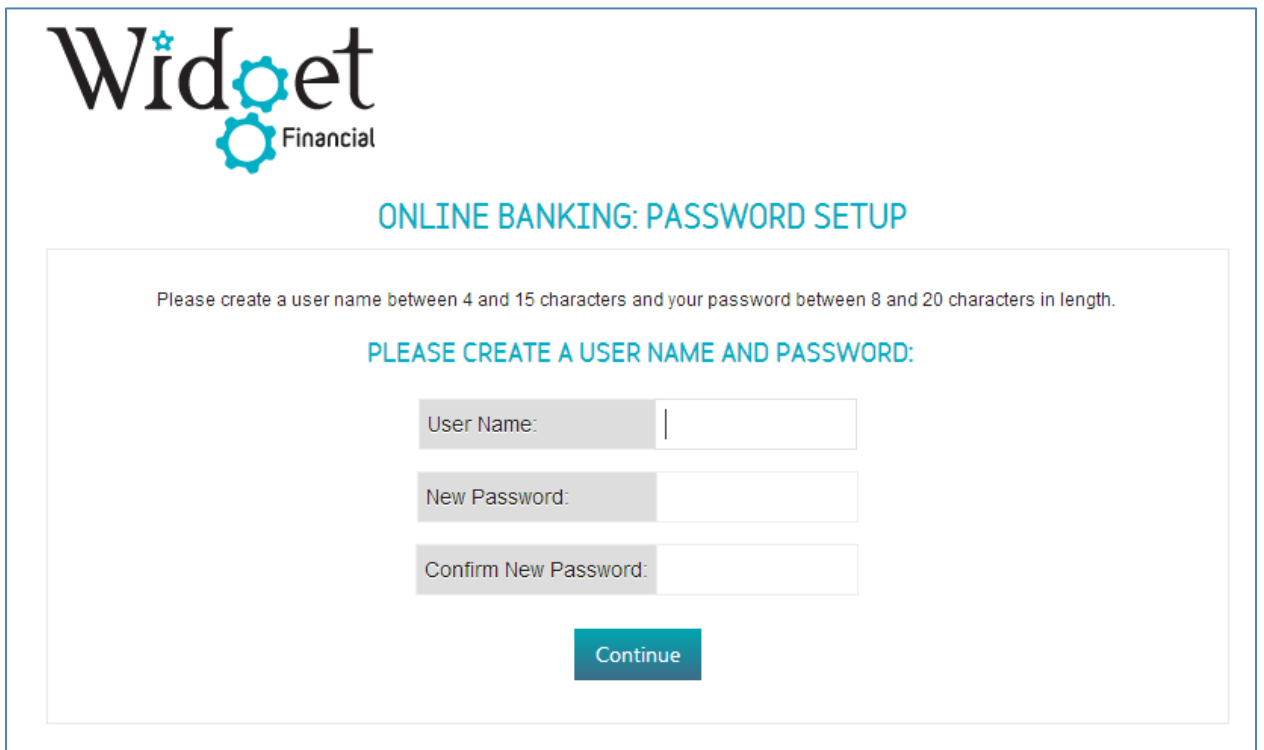


5. Answer 3 out of the following six questions: Mailing Zip Code, Mother's Maiden Name, Driver's License Number, Last 4 of Debit/ATM/getcash Card, Email Address on Account and Phone Number.



The screenshot shows the Widget Financial logo at the top left. Below it is the heading "ONLINE BANKING: SECONDARY ACCOUNT VERIFICATIONS". A paragraph of text states: "The following information request extends the security of your account to information which should only be accessible to you. Any answers which you make must be correct, and you must answer at least three of the following questions." Below this is the instruction "PLEASE ANSWER THREE OF THE FOLLOWING QUESTIONS:". There are six input fields arranged in two columns: "Mailing Zip Code:", "Mother's Maiden Name:", "Driver's License:", "Last 4 Debit/ATM/getcash Card:", "Email Address on Account:", and "Phone Number: (xxx-xxx-xxxx)". A teal "Continue" button is centered at the bottom.

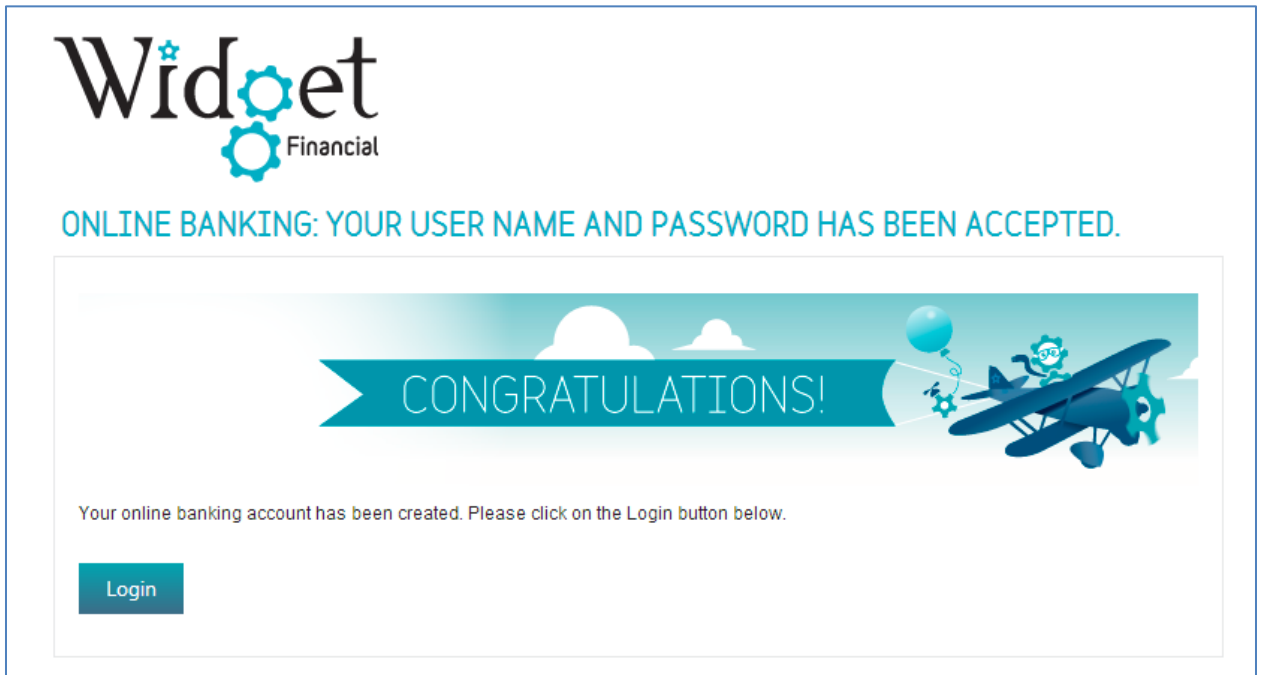
6. After entering the correct information, you will be asked to create a user name and password for the account. User name 4 – 15 characters and passwords 8 – 20 characters.



The screenshot shows the Widget Financial logo at the top left. Below it is the heading "ONLINE BANKING: PASSWORD SETUP". A paragraph of text states: "Please create a user name between 4 and 15 characters and your password between 8 and 20 characters in length." Below this is the instruction "PLEASE CREATE A USER NAME AND PASSWORD:". There are three input fields: "User Name:", "New Password:", and "Confirm New Password:". A teal "Continue" button is centered at the bottom.



7. Click on the login button to log into your account using the username and password you just created.



The screenshot displays the Widget Financial logo at the top left, consisting of the word "Widget" in a serif font with a gear icon integrated into the letter 'o', and the word "Financial" in a smaller sans-serif font below it. Below the logo, a teal banner reads "ONLINE BANKING: YOUR USER NAME AND PASSWORD HAS BEEN ACCEPTED." In the center, a larger teal banner with a ribbon effect says "CONGRATULATIONS!". To the right of this banner is an illustration of a biplane flying over a landscape with clouds, with a gear character and a balloon nearby. Below the banners, a message states: "Your online banking account has been created. Please click on the Login button below." A teal "Login" button is positioned at the bottom left of the message area.

