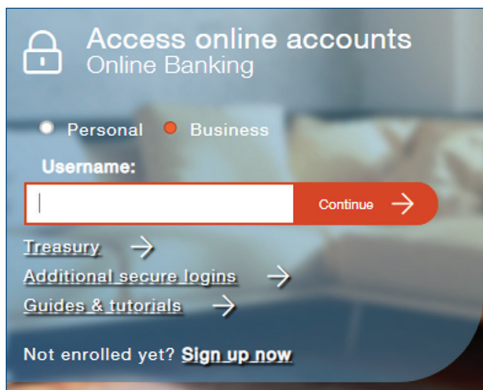


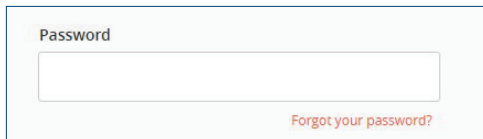
## STEP-BY-STEP GUIDE: FIRST-TIME BUSINESS ONLINE BANKING LOGIN WITH NO TOKEN

If you have not yet registered your new digital security token with Bell Bank, you can still log in to your upgraded Business Online Banking for the first time. Here's how:

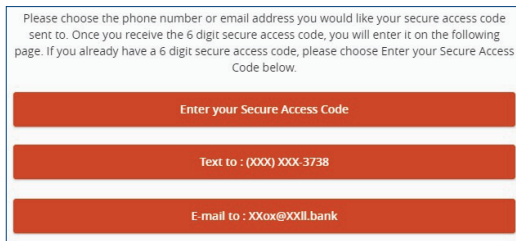
1. On the bell.bank website, enter your username in the Username field on the lefthand side.



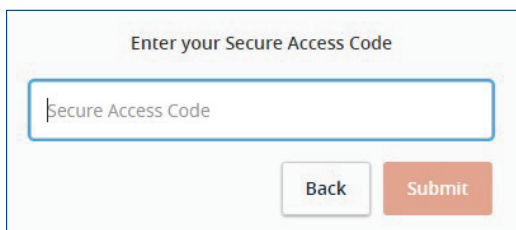
2. Enter your previous password.



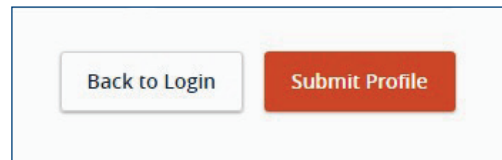
3. Select how you would like to receive a Secure Access Code (SAC).



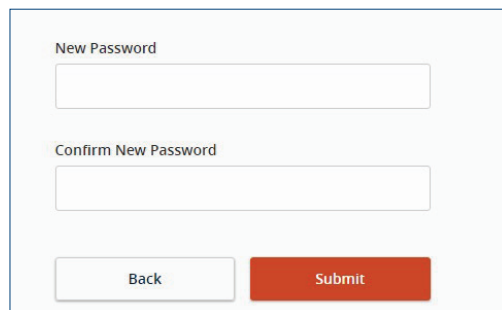
4. Once you receive the SAC, enter it as indicated.



5. Verify the information in your profile is correct, and contact Bell Bank if there is an error. These fields are not editable. Once you've verified your information, scroll to the bottom and click "Submit Profile."



6. Enter and confirm a new password, then click "Submit."



7. Choose whether or not you want to register your device. Registering the device means a secure access code will not be required for future logins using your current browser.



8. Follow the steps in the Digital Security Token and Credential Instructions Guide to download the Symantec VIP app and register your device in online banking. This will allow you to process ACH and wires.