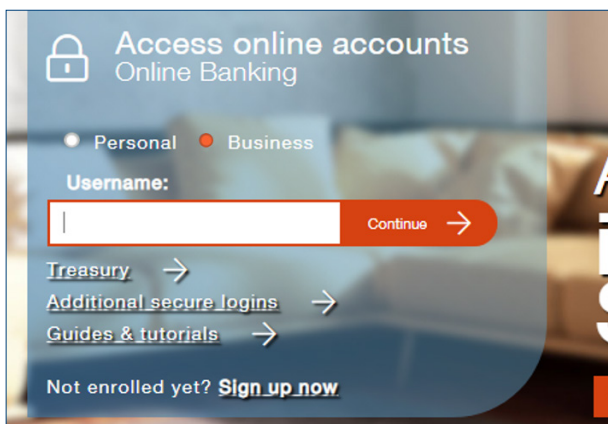


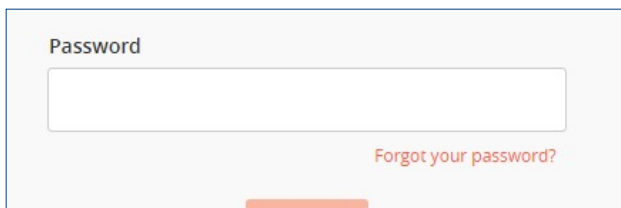
Step-by-Step Guide: First-Time Business Online Banking Login with No Token

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:

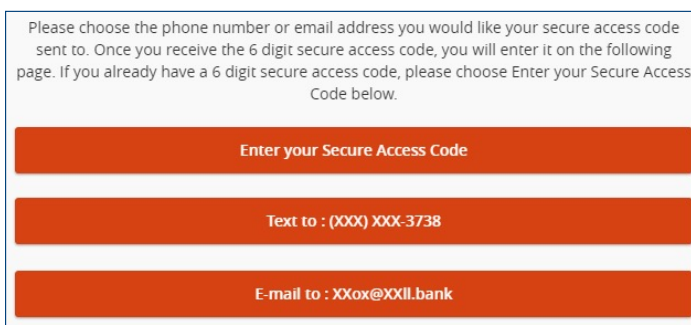
1. On the bell.bank website, enter your username in the Username field on the lefthand side.



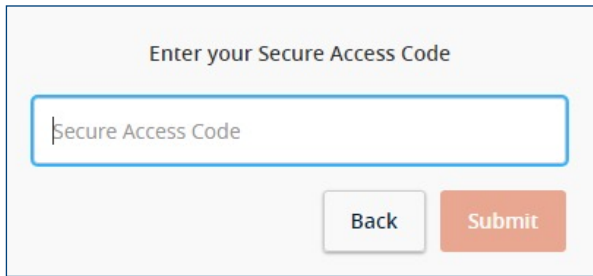
2. Enter your previous password.



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

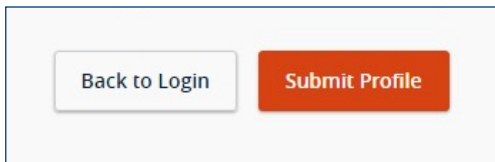


4. Once you receive the SAC, enter it as indicated.



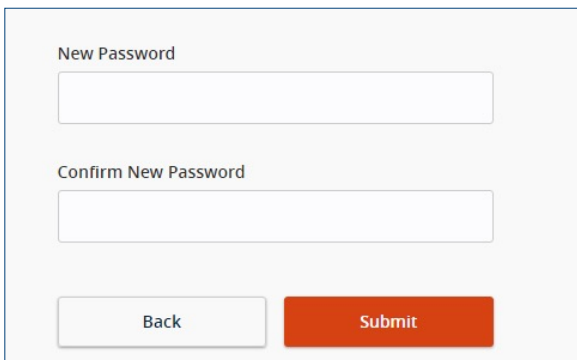
The screenshot shows a form titled "Enter your Secure Access Code". It features a single text input field with a light blue border and a placeholder text "Secure Access Code". Below the input field are two buttons: a light gray "Back" button and an orange "Submit" button.

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."



The screenshot shows two buttons side-by-side. On the left is a light gray button labeled "Back to Login". On the right is an orange button labeled "Submit Profile".

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



The screenshot shows a form with two text input fields. The first field is labeled "New Password" and the second is labeled "Confirm New Password". Below the input fields are two buttons: a light gray "Back" button and an orange "Submit" button.

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.



The screenshot shows a form titled "Device Registration". At the top, it says "Access Code Accepted." in green text. Below this are two orange buttons: "Do Not Register Device" and "Register Device".

8. Follow the steps to download the Symantec VIP app and send us a secure message with the app's credential ID so you can process ACH and wires.