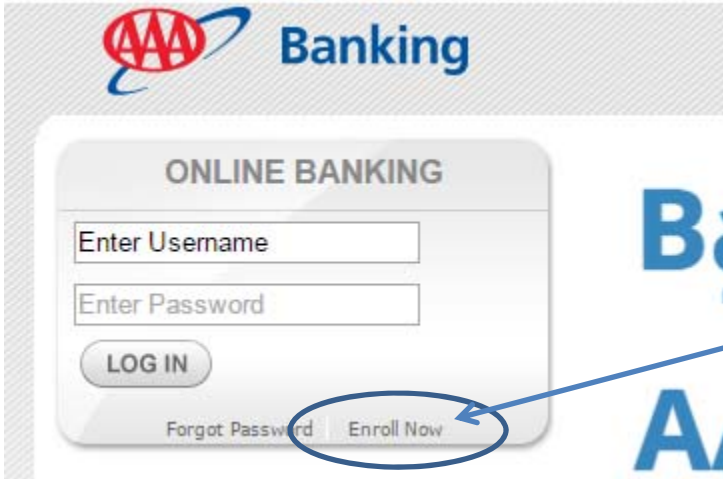




Banking

Auto Club Trust, FSB
Member FDIC

Online Banking User Enrollment Guide



To enroll in online banking, click on the First-Time Users link to complete the Online Banking enrollment process.

Type of account *

Account number * HIDE

Social Security Number * HIDE

Date of birth *

Security question *

Security answer * HIDE

Email address *

Confirm email address *

* Indicates required field

ENROLL

Complete all fields and click Enroll.
Create a security question and answer that is easy for you to remember.
Example: Favorite Color - Purple
Example: Best Friend's Name - Sue Sampson

Internet Banking Agreement and CONSENT

This Internet Banking Agreement and Consent ("Agreement") states the terms and conditions that apply when you use the Auto Club Trust, FSB (herein referred to as "Bank," "we," or "us," or "our") Internet Banking services. Before obtaining products or services electronically from the Bank, please read this agreement carefully and keep a copy for your records. Your consent to this agreement covers all of your Internet Banking transactions and remains effective until you or the Bank terminates your Internet Banking services. By using Internet Banking, you agree to all the rules, regulations and conditions of Auto Club Trust, FSB and the terms and conditions of this Agreement.

This Agreement supplements and but does not replace other agreements between you and us relating to your accounts, including, without limitation, our Deposit Account Rules, ACH Agreements and Wire Transfer Agreements. In the event of a conflict between this Agreement and any other account rules and agreements that apply to your accounts this Agreement shall govern and prevail.

INTERNET BANKING FEATURES
Auto Club Trust Internet Banking service provides you the following features:

- Instant Enrollment
- Secure Login
- Real-time Account Balances and Information

[Download a PDF](#) of the terms and conditions.

By clicking "I agree", I acknowledge that I have read and accept the above terms and conditions.

Scroll through Internet Banking Agreement and Consent, read and click "I AGREE" to complete enrollment

First challenge question *

What is the first name of the maid of honor at your wedding?

First answer *

Second challenge question *

What is your favorite movie?

Second answer *

Third challenge question *

What is the first name of your oldest niece?

Third answer *

Don't challenge me again on this device.

* Indicates required field

Choose and answer security questions. Please choose questions that you can easily remember. If you log into online banking using a computer or device you've never used before, you may be asked to answer one of these questions for security purposes. Check "Don't challenge me again on this device" to not be prompted challenge questions on the device. Click Continue

Mobile banking enrollment

Click *Enroll* to enroll in Mobile Banking. If you don't wish to use Mobile Banking click *Decline*. If you are undecided at this time, click *Ask Me Later*.

Electronic statements enrollment

Accounts

As the account holder, you will receive statement notifications at the email address below.

Email

Account	Delivery method
	<input checked="" type="radio"/> Paper <input type="radio"/> eStatements

Terms and conditions

You must read the [electronic statements terms and conditions](#) before you can accept and continue your enrollment. When finished, enter the 4-digit confirmation code found on the last page. Entering a confirmation code confirms that you are able to view and read PDF files, which are used for electronic statements, as required by regulations.

I have read and accept the electronic statements terms and conditions.

Confirmation code *

* Indicates required field

Read the *Terms and Conditions*, locate the 4-digit confirmation code on the last page, check that you have read and accept the *Terms and Conditions*, enter in the *Confirmation code* and click *Enroll* to enroll in e-Statements. If you wish to receive paper copies click *Decline*. If you are undecided at this time, click *Ask Me Later*.

HOME ACCOUNTS TRANSFER BILL PAYMENT OPEN AN ACCOUNT CHECK ORDER



Home

Accounts [Edit Accounts](#) [Print](#) **Bill Payment**

Account	Balance	Recent
FREE CHECKING XXXX1136	Available balance \$49.00	Recent
ATTN: XXXX7780	Current balance \$1.00	Recent

[Show fewer accounts](#)

Pay Bills Popmoney

Pay your bills in 3 EASY STEPS

Go to BillPay to get started today

When enrollment is complete, this is the screen you'll see. It will show a complete list of your accounts (checking, savings, CD, and loans). Click on the link under the heading "Accounts" to access account details.

FREE CHECKING – XXXX1136 ▾

[DETAILS](#)[DOCUMENTS](#)[CATEGORIZE](#)[DOWNLOAD](#)[STOP PAYMENTS](#)

Account information

Available balance

\$49.00

Current balance

\$49.00

Transactions

[Scheduled](#) [Pending](#) [Posted](#)[Filter](#) ▾[Print](#)

Date ▾	Description ⇅	Amount ⇅	Balance
● Oct 13, 2015	TRANSFER TO TEST CD	-1.00	
● Jul 27, 2015		0.00	
● Jul 27, 2015		0.00	
● Aug 20, 2012	Deposit	0.01	
● Aug 20, 2012	Check	-0.01	

Search transactions

Amount

Date

[Switch to range](#)[SEARCH](#)[CLEAR SEARCH](#)

- **Home** provides a complete list of all accounts
- **Accounts** provides a detailed view of accounts
- Complete transfers to and from external bank accounts using **External Transfers** under **Transfers**.
- View monthly statements from **Documents** within account details
- Setup email or text notifications for your accounts using **Alerts**
- **Pay Bills** to create and send payments to companies and people
- Click **Open New Account** to open a new account
- Additional service options are available using **Account Services**
- Change email address, security questions, enroll for mobile banking and more using **Profile**
- Use **Chat Online** to chat with a Customer Care Representative