

**Welcome to your new online banking experience!**

Investor Online Direct has improved your online banking experience with a fresh look and simplified navigation to make everyday banking easy.

When you first access online banking, please take time to:

- Access the My Profile page to ensure your contact information is correct and up-to-date.
- Access the Security Preferences page to update your Secure Access Code delivery options. This will ensure we send the secure access codes to your preferred contact information.

**New terms and conditions**

To access the new online banking service, you must first review and accept the user terms outlined below. If you do not accept the terms and conditions that govern our new online banking service, you will no longer be able to use the service.

If you have any questions about this process or the upgraded online experience, please contact Investor Online Direct Support at 866-556-7758.

**Have any features been removed?**

No. We did not remove any functionality from your previous Online Banking experience.

**What about standard features?**

You will still have access to standard banking actions including:

- View account details and transactions
- Make online Bill Payments

**Do you charge me a fee to use this new experience?**

No. We do not charge a fee for this new online banking experience. Consult your financial services firm regarding any fees or other requirements that firm may impose for your use of this service..

Our previous version of the online banking experience will no longer be available to you once you change to our new system.