

## Online Banking Becomes More Secure Than Ever!

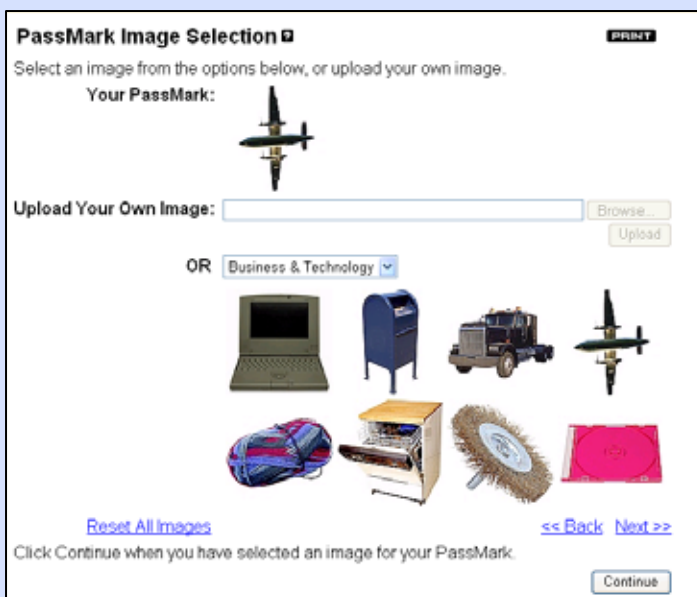
Online Banking and Bill Pay have never been more secure. Our new security enhancement, **Advanced Authentication**, adds a higher level of protection by using multiple layers of security to assure that Online Banking users are logging onto our legitimate website, not a clever counterfeit. What makes our new feature secure is that it relies on one thing – **you!**

How does this new security system work? You will be presented with a picture and key phrase that is unique to you each time you login to your Online Banking account. Both you and Summit Bank will confirm that your login security data is correct. By passing back and forth information that only you and Summit Bank know, you can have confidence and feel even more secure than ever with your online banking experience.



**Step 1:** Upon first login with the new Advanced Authentication product, you will be asked to enter your current Online Banking User ID only, on the login screen. Once you enter your current Username, simply click 'Login' to proceed.


**Step 2:** The next screen will only appear the first time you log on to the new system. You will be asked to enter your existing Online Banking password and click the 'Login' button.



**Step 3:** The PassMark system will pre-select a PassMark image for you. If you wish to keep this image, simply click 'Continue'.

If you wish to choose another image, select one from the presented list or choose a different category from the drop-down menu. You may also choose to upload your own image. The image will appear in the box labeled 'Your PassMark'. Here, you should click 'Continue' to proceed.

**PassMark Enrollment**

Your PassMark: 

Your PassMark Phrase:

Challenge Question 1:

Your Answer:

Challenge Question 2:

Your Answer:

Challenge Question 3:

Your Answer:

Computer Registration:  This is a personal computer. Register it.  
 This is a public computer. Do NOT register it.


\* Each time you log in to Online Banking from a different computer, you will be asked if you wish to register it. Registration of a computer means that the characteristics of the machines are being logged to the database for the User ID.

**Step 4:** The next screen asks you to name your image as well as select and answer 3 challenge questions. Each field must be unique and consist of anywhere from 6 to 30 characters. Once complete, simply click 'Next'. You will then be asked to review and confirm the information. You can click 'Go Back' to make changes or 'Finished'.

The Advanced Authentication set up is complete!

**PassMark Confirm Enrollment**

Following is your current PassMark information. Contact your Online Banking Administrator immediately if this information does not match your selected values. You MUST press the Finish button on this page before any changes will be confirmed.

Your PassMark: 

Your PassMark Phrase: Zoom-Zoom

Challenge Question 1: What is your father's middle name?  
Your Answer:

Challenge Question 2: What is the first name of the best man at your wedding?  
Your Answer:

Challenge Question 3: In what city were you born? (Enter full name of city only)  
Your Answer:

Computer Registration:  Private

**ONLINE BANKING**

Your PassMark Image:



Verify that your PassMark image and phrase are correct, then enter your password, and click Log In. If this is not your PassMark image and phrase, click the "Incorrect PassMark image or phrase" link.  
[Incorrect PassMark image or phrase](#)  
[Forgot my PassMark image or phrase](#)  
[Forgot my password](#)

Password \*:    
 \* Required

**Step 5:** Each time you log in after the initial setup, you will be asked to enter your Username as shown in Step 1. You will then get a screen where you will enter your password while being able to validate your unique PassMark. You may also be asked challenge questions based on the computer that you are using to access Online Banking.