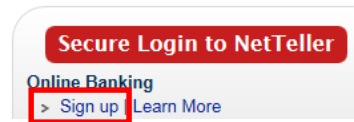


Southwest Missouri Bank

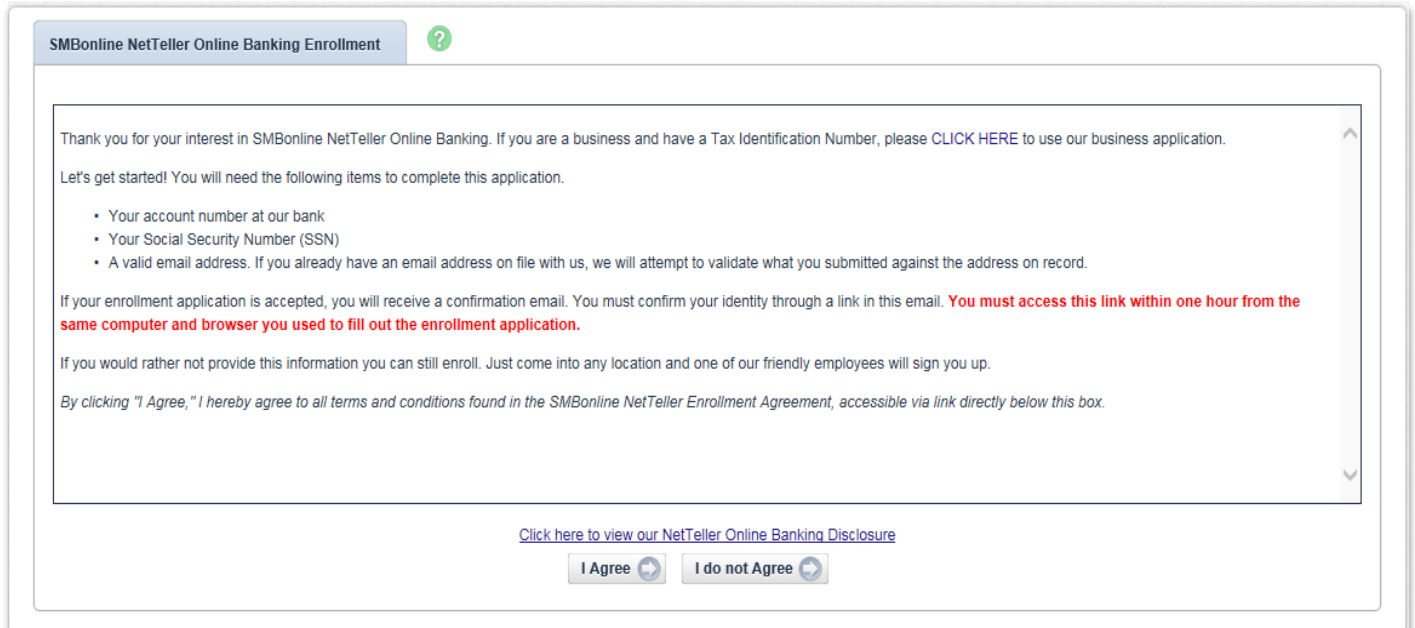
NetTeller Application Step-by-Step Instructions

Go to www.smbonline.com.

Select "Sign up" and then click on "Consumer Application".



Accept the terms and conditions by clicking "I Agree".

A screenshot of the "SMBonline NetTeller Online Banking Enrollment" page. The page has a header with the title and a help icon. The main content is a scrollable text area containing the following text:

Thank you for your interest in SMBonline NetTeller Online Banking. If you are a business and have a Tax Identification Number, please [CLICK HERE](#) to use our business application.

Let's get started! You will need the following items to complete this application.

- Your account number at our bank
- Your Social Security Number (SSN)
- A valid email address. If you already have an email address on file with us, we will attempt to validate what you submitted against the address on record.

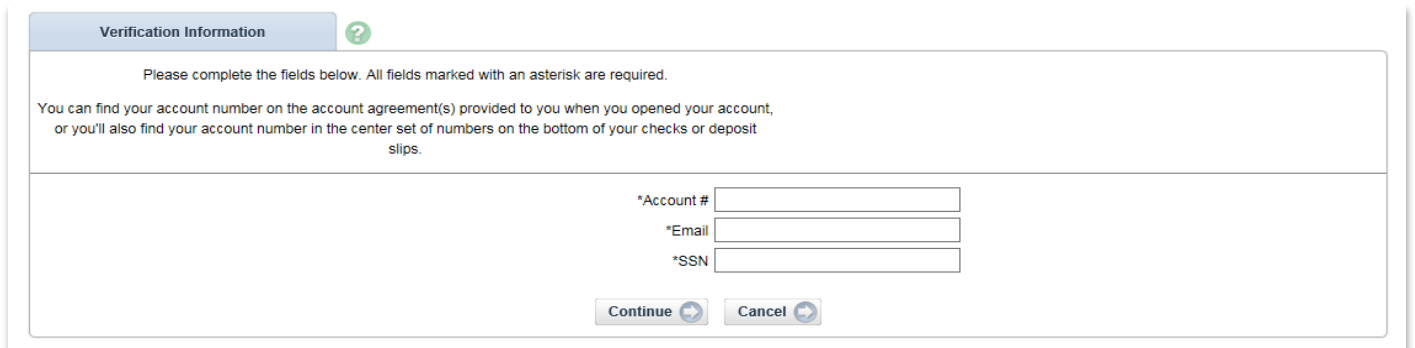
If your enrollment application is accepted, you will receive a confirmation email. You must confirm your identity through a link in this email. **You must access this link within one hour from the same computer and browser you used to fill out the enrollment application.**

If you would rather not provide this information you can still enroll. Just come into any location and one of our friendly employees will sign you up.

By clicking "I Agree," I hereby agree to all terms and conditions found in the SMBonline NetTeller Enrollment Agreement, accessible via link directly below this box.

Below the scrollable area, there is a link: [Click here to view our NetTeller Online Banking Disclosure](#). At the bottom, there are two buttons: "I Agree" and "I do not Agree".

Complete the Verification Information.

A screenshot of the "Verification Information" page. The page has a header with the title and a help icon. The main content is a scrollable text area containing the following text:

Please complete the fields below. All fields marked with an asterisk are required.

You can find your account number on the account agreement(s) provided to you when you opened your account, or you'll also find your account number in the center set of numbers on the bottom of your checks or deposit slips.

Below the scrollable area, there are three input fields:


*Account #

*Email

*SSN

At the bottom, there are two buttons: "Continue" and "Cancel".

Complete the NetTeller Application.

SMBonline NetTeller Application 

Please complete the fields below. All fields marked with an asterisk are required.

Remember, if your enrollment application is accepted you will receive a confirmation email immediately. You must confirm your identity through a link in this email. **You must access this link within one hour from the same computer and browser you used to fill out this enrollment application.**

*First Name

Middle Initial

*Last Name

*Street Address 1

Street Address 2

*City

*State

*Zip Code

*Date of Birth MMDDYYYY

Click "Send Email Verification".

- The customer enrolling must click the link in the verification email within 1 hour of submitting the NetTeller application.
- The same computer and web browser **must** be used when finalizing the enrollment. This is for security purposes and to verify the customer's identity.

Send Email Verification

When you click the Send Email Verification button below, you will be sent an email to verify your online enrollment.

IMPORTANT:

Enrollment will not complete successfully until you click the verification link in the email!

When clicking the link in the email, you must perform that activity from the same computer and web browser you are currently using, and you must click the link within 1 hour from now!

Please click the Send Email Verification button below to continue.

Information Message: A verification email has been sent to kdavenpo@smbonline.com at 8/18/2015 10:18:04 AM (CST).
Please click the link contained in that email to complete the online enrollment process

Email Verification Sent

A verification email has been sent successfully.
Please click the link contained in that email to complete the online enrollment process.

Click on the link in the email.

Subject: Southwest Missouri Bank Automated Online Enrollment Verification Email

You have received this email as part of the online enrollment process.

To confirm enrollment, you must click the link below from the computer at which you began the enrollment process.

IMPORTANT: Enrollment will not complete successfully unless you click the link below from the computer and web browser at which you began the enrollment process, within 1 hour from the time this confirmation email was sent to you!

Please click the link below to continue:



<http://cm.netteller.com/login2008/Authentication/Views/OnlineEnrollmentEmailConfirm.aspx?confirm=3866d87c93fa4d2aa400e0fc7d0fe85c>

Thank You,
Southwest Missouri Bank

Save the NetTeller SMBonline ID in a safe place. (The SMBonline ID can later be changed in NetTeller under Options.)

Thank you for enrolling! ?

Welcome to NetTeller Online Banking!

Below you will find the 12-digit NetTeller ID you'll use to log in. Please write this number down for later reference. Your password is the last 4 digits of your Social Security Number. You will also receive a copy of this by mail.

SMBonline ID:

70352 [REDACTED]

Print Login Return to Back to SMBonline

After reading the Agreement and Disclosure, select the "I Agree" box, and click "Accept".

Online Agreement ?

Please read and agree to the Online Agreement terms and conditions by selecting the "I Agree" check box.

Online Agreement:

SMBonline NetTeller Internet Banking Agreement and Disclosure

By utilizing Southwest Missouri Bank Internet banking services, I hereby agree to the following.

1. I certify that the information provided in my SMBonline NetTeller Internet Banking application was true and correct. You authorize Southwest Missouri Bank to verify any information included in that application and allow access to all the accounts you may be a signer on listed on that application. The use of SMBonline NetTeller Internet Banking shall be governed by the printed terms and conditions of the Federal Electronic Transfer Act Disclosures and such other terms and conditions or amendments thereto, as may be established by Southwest Missouri Bank and communicated in writing to me.
2. You acknowledge you have been informed there are Federal Regulations which limit transfers from Savings or Money Market Savings to six per month when initiated by telephone, electronic or other pre-authorized means.
3. Any information downloaded by you becomes your property and responsibility.
4. If there is any change of ownership of any account(s) attached to your SMBonline NetTeller Internet Banking, notification must be immediately provided to Southwest Missouri Bank.
5. You will be given a password for accessing your bank account(s) using NetTeller Internet Banking Services. **You are responsible for maintaining the confidentiality of your password in order to maintain the security of your account.** Southwest Missouri Bank is not

I Agree

Accept Decline

Change the password. Note: The current password is the last four digits of your social.

Information Message: Password Change Required.

Modify your login settings. ?

To safeguard access to your financial information, you are required to select a new PIN.

Change your SMBonline Password (required):

Enter your current Password *

Enter your new Password *

Reenter your new Password *

NOTE: Password must be between 8 and 24 characters. Alpha/Numeric Special. Any combination of numbers, letters and special characters are allowed. The following special characters are allowed: + _ % @ ! \$ & * ~

Continue ➔

Select a Personal Icon.


Select Watermark ?

Personal Icon

Current Image

No Image Selected

Click to Select or Change your image



⏪ << Prev Next >> ⏩

Cancel ➔ **Submit** ➔

Click "Continue" on Security Features page.

Security Features

Security Features Description Page

In order to make your online banking experience as secure as possible, we are introducing a new security feature that detects any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity.

How Does it Work?

If we detect any unusual or uncharacteristic activity, we will ask you to answer your security questions to make sure that it's really you. This will most likely be a very rare occurrence.

What Are The Next Steps?

- *Answer and verify three security questions;
- *Continue banking, with an even higher level of security!

Continue ➔

Create Challenge Questions.

Create Challenge Questions

Please provide an answer for each of the questions you select. These responses will be used to verify your identity.

Question One:

Answer:

Question Two:

Answer:

Question Three:

Answer:

Confirm the challenge questions or select "Edit" to make revisions.

Confirm Challenge Questions

Please confirm the questions and answers you have provided.

Question One: In which city was your grandmother born (mother's mother)?
Answer: City Name

Question Two: With which company did you hold your first job?
Answer: City Name

Question Three: What was the name of your first pet?
Answer: Pet Name

Create a question and answer to do a password self-reset and click "Submit".

Personal Information

Enter/Update Email Address, Password Reset Question & Answer

Email address on file:

*** The question and answer field below are used to prompt you when you need to reset your password.**

Password Reset Question:

Password Reset Answer:

All accounts will now be displayed.