

OVERVIEW

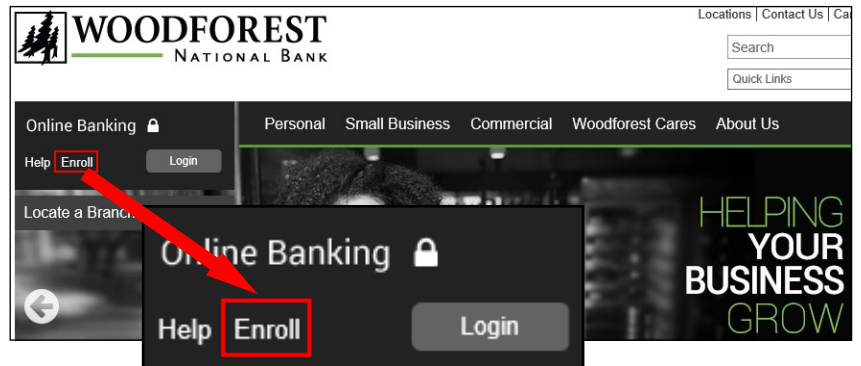
You can quickly and easily enroll in Woodforest Online Banking! There are two ways to enroll:

- An enrollment token may be emailed or sent by text message to you, making enrolling in Online Banking easier than ever.
 - New customers can enroll at the branch after opening an account. If you do not enroll on the same day as account opening, you will automatically receive a welcome email from Woodforest National Bank which includes the enrollment token the day after account opening.
 - Existing customers may request an enrollment token by contacting Customer Care at 1-877-968-7962.

Please Note: Enrollment tokens are only valid for 72 hours. After this time period, you must request a new enrollment token by contacting Customer Care at 1-877-968-7962. Customers who do not provide an email address should follow Step 2 below to enroll in Online Banking.
- Customers may enroll anytime without contacting Customer Care by supplying their account or debit card number. If enrolling using this option, the following information must be provided during the enrollment process:
 - Primary ID on file
 - Checking account, savings account or debit card number
 - Mother's maiden name
 - Date of birth

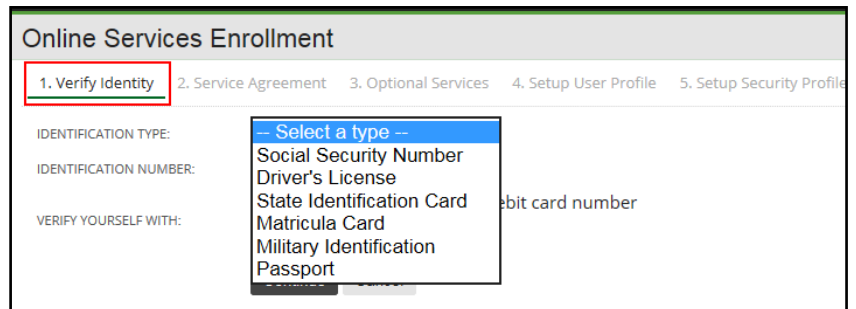
STEPS TO ENROLL

- Go to www.woodforest.com.
- Click **Enroll** (located in the top left Online Banking login section on the homepage).
- Select **Click Here to Sign Up!** The *Online Services Enrollment* page displays.

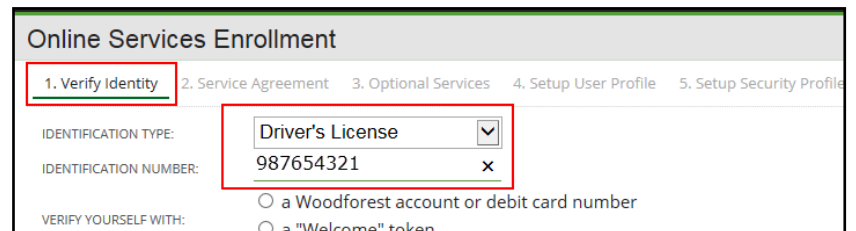


Step 1 - Verify Identity

- Select the primary identification type presented to the bank upon account opening from the **Identification Type** dropdown list (*Social Security Number, Driver's License, State Identification Card, Matricula Card, Military Identification, or Passport*).
- Enter the identification number in the **Identification Number** field that correlates to the selected Identification Type.



The screenshot shows the 'Online Services Enrollment' page. The first step, '1. Verify Identity', is highlighted with a red box. A dropdown menu is open for the 'IDENTIFICATION TYPE:' field, showing options: Social Security Number, Driver's License, State Identification Card, Matricula Card, Military Identification, and Passport. The 'Driver's License' option is selected.



The screenshot shows the 'Online Services Enrollment' page. The 'IDENTIFICATION TYPE:' field is set to 'Driver's License'. The 'IDENTIFICATION NUMBER:' field contains '987654321' and is highlighted with a red box. Below the fields, there are radio buttons for 'VERIFY YOURSELF WITH:': a Woodforest account or debit card number, and a 'Welcome' token.

6. If you select a **Woodforest account or debit card number** in the **Verify Yourself With** field:
 - Enter your checking, savings, or debit card number in the **Account** field.
 - Enter your mother's maiden name in the **Mother's Maiden Name** field.
 - Enter your date of birth in mm/dd/yyyy format in the **Date of Birth** field.
7. If you select a **"Welcome" token** in the **Verify Yourself With** field:
 - Enter the welcome enrollment token that was emailed to you in the **Woodforest Online Services Welcome Email**.
8. Click **CONTINUE** to proceed, or **CANCEL** to cancel enrollment. The *Woodforest National Bank Online Services Agreement* displays.
9. Review the *Woodforest National Bank Online Services Agreement*.

Step 2 - Services Agreement

Click **I ACCEPT** to proceed,

— or —

I DECLINE to cancel enrollment.

The *Optional Services* page displays.

Step 3 - Optional Services

10. Select **Yes, I'd like to enroll** if you would like to enroll in eStatement services. Review the *eStatement Terms and Conditions* displayed. Select the checkbox **I verify that I can view PDF documents and I consent to the terms above**, then click **I ACCEPT** to proceed, — or — **I DECLINE** to cancel enrollment.
11. Select **No, thank you** if you do not wish to enroll in eStatement services, and then click **CONTINUE**. A Statement Fee may apply. See your Terms and Conditions and Disclosures provided at account opening for further details.

Step 4 - Setup User Profile

12. Enter your primary email address in the **Email Address** field. This will be set as your primary email address in Online Banking.

13. Re-enter your email address in the **Confirm Address** field.

Note: A verification email will be sent to this email address. Remember to check your email and follow the directions to complete the verification process.

You must verify your email address to receive certain types of alerts.

14. Enter a unique username in the Username field. Your username must be more than three (3) characters and is not case-sensitive.

15. Enter your password in the **Password** field. Passwords must be a minimum of eight (8) characters, include upper and lowercase letters, and include numbers and/or special symbols. Review the **Password Complexity Requirements** located at the bottom of the *Setup User Profile* page for specific requirements when selecting a password.

16. Re-enter your password in the **Confirm Password** field.

17. Click **CONTINUE** to proceed.

Online Services Enrollment

✔ Verify Identity ✔ Service Agreement ✔ Optional Services **4. Setup User Profile** 5. Setup Security Profile

The following is required to complete your user profile.

Setup your contact information:
EMAIL ADDRESS: JohnDoe@email.com A Verification email will be sent to this email address. Please check your email and follow the directions.
CONFIRM ADDRESS: JohnDoe@email.com

Setup your username and password:
USERNAME: Jdooe Must be more than 3 characters and is not case-sensitive.
PASSWORD: [masked] See complexity requirements below
CONFIRM PASSWORD: [masked]

Continue

Password Complexity Requirements
Your password cannot contain your username.
Your password must be a minimum of 8 characters and must meet at least 3 of the following 4 categories:

- English uppercase characters (A - Z)
- English lowercase characters (a - z)
- Numeric digits (0 - 9)
- Non-alphanumeric (For example: !, \$, #, or %)

Passwords are case sensitive. For added security we recommend that you change your password every 90 days.

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Your password cannot contain your username.

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Passwords are case sensitive. For added security we recommend that you change your password every 90 days.

Step 5 - Setup Security Profile

18. Select a question from the **Question** dropdown list.

19. Enter the answer to the selected questions.
Note: Select questions and answers that are easy for you to remember. Answers are not case-sensitive. Do not use the same answer to every question. These questions are an important part of the security model, helping to keep your Online Banking sessions safe.

20. Repeat steps 19 and 20 until all four security questions and answers are complete.

Online Services Enrollment

✔ Verify Identity ✔ Service Agreement ✔ Optional Services ✔ Setup User Profile **5. Setup Security Profile**

For security purposes, you must select challenge questions that will be used for additional identification answers that you can easily remember. Answers are not case sensitive.

QUESTION: In what city or town was your first job?
ANSWER: Spring

QUESTION: In what city does your nearest sibling live?
ANSWER: Houston

QUESTION: What is the middle name of your youngest child?
ANSWER: June

QUESTION: What was your childhood nickname?
ANSWER: Lou

Continue

Congratulations! You are now enrolled in Woodforest Online Banking. All eligible accounts are now available to you through Woodforest Online Banking.

NEXT STEP: Enroll in multi-factor authentication. You must be enrolled in multi-factor authentication in order to use certain features such as Bill Pay, Mobile Deposits, Western Union, and Debit Card Management. Turn the page to find out more!

MULTI-FACTOR AUTHENTICATION

Multi-factor authentication is a more secure way to log into Online Banking. The multi-factor authentication methods offered by Woodforest work with your mobile phone and includes use of a security code that expires after a period of time. We can send the security code as a text message to your phone or email on file (Text Message Authentication), or you can get a security code through an authenticator application downloaded onto your phone (Mobile Authenticator).

Using your password and an extra security code makes it more difficult for an imposter to log into your account. Once installed, multi-factor authentication will replace your security questions.

For security reasons you must enroll in multi-factor authentication to use some Online Banking features, such as:

- Bill Pay
- Mobile Deposits
- Western Union
- Debit Card Management

Note: Quicken and QuickBooks users are not supported by multi-factor authenticators. You will need to set up a Limited Access Password for these services if you wish to use a multi-factor authenticator. See the Security Center in Online Banking for more information regarding Limited Access Passwords.

Text Message Authentication

To set up Text Message Authentication, log into Online Banking and go to the Security Center. Select **Manage Text Message Authentication**. Once you are set up, you will receive a one-time code delivered to your mobile phone when multi-factor authentication is required. To add your phone number for text messages, go to **Messages > Manage Contact Points** and enter your phone number.

Text Message Authentication will replace your security questions. You will be prompted to enter a code sent to your mobile device when challenged upon login. You can remove your phone numbers that have been enabled for Text Message Authentication at any time and revert back to answering security questions.

Message and data rates may apply. If you wish to opt out, simply text **STOP** to **MYWNB (69962)**.

Mobile Authenticator

To set up Mobile Authenticator, log into Online Banking and go to the Security Center. Select **Manage Mobile Authenticator**. You will be prompted to download an authenticator from the application store specific to your device. You will find detailed instructions for each authenticator by clicking the desired authenticator app for your mobile device.

Once your authenticator is installed on your device, open the application and add your unique authenticator key by following the instructions on the Manage Mobile Authenticator page. Mobile Authenticator will replace your security questions. You will be prompted to enter a code provided by the authenticator app on your mobile device when challenged upon login.

You can remove the authenticator at any time and revert back to answering security questions.

For more information, please visit www.woodforest.com and click **Help** located in the top left Online Banking login section on the homepage. Here you will find Frequently Asked Questions, a Quick Reference Guide, and more. For additional help or support, contact Customer Care at 1-877-968-7962 or visit your local branch.