Online Banking First-Time User Login Instructions

Step 1: Go to www.western-bank.com

Step 2: **Enter Your Login ID.** When you sign in the first time to our Online Banking you will use the Login ID you created during enrollment. Enter your Login ID and click "Login"

Step 3: **First Time User Password Screen.** You will be presented with the following password screen. Check "I am a First Time User" and click "Login"

Step 4: **Secure Delivery.** Next you will be presented with a list of secure access delivery methods. These are the contact preferences you provide during enrollment. For security, we require that you receive a one-time secure access code to one of these delivery methods. Choose a method and press "Submit". A secure access code will be sent immediately (within seconds) to the method you choose.

Step 4 (Continued):

Phone Delivery: If you select phone delivery of your temporary code, just answer the phone normally when the call arrives. You will be prompted to make a selection to hear your code, and the system will give you the option to repeat the code, if necessary. Our system will not leave a code on voice mail, so if you miss the call, just repeat the process.

Text Message Delivery: If you select text message, you will receive a very simple text message containing the 4-digit Secure Access Code.

E-mail Delivery: If you select an e-mail account, you will receive a very simple e- mail containing the 4-digit Secure Access Code. If you do not receive this e-mail, please check your "Junk Mail" box. You can configure your "Junk Mail" settings to allow future e-mails from our address.

Already have a Secure Access Code: If you have recently received a secure access code and have not previously used the code, you may choose "I already have a Secure Access Code".

Step 5: **Enter Your Access Code.** Next you will be asked to enter you 4-digit Secure Access Code that you will have received by E-mail or phone. Enter the code and press Submit

Step 6: **Online Banking Agreement.** You will then be presented with our current Customer Online Banking Agreement (Terms and Conditions). You must review this agreement and click "I Accept" at the bottom of the page.

Step 7: **Online Banking Profile.** You will be asked to review and update your Online Banking profile information. Changing this information will only affect your Online Banking profile and not your address information on file at the bank. If you need to make an address change you will be able to do so after you have successfully logged in.

Step 8: **Create a Password.** You will need to create a password between 5-15 characters, including at least one number and one letter. This password can be your previous password as long as it meets the password requirements.

Congratulations!

You have successfully signed in to Online Banking.