Celtic Bank eBanking Education

TABLE OF CONTENTS

Login

Member FDIC

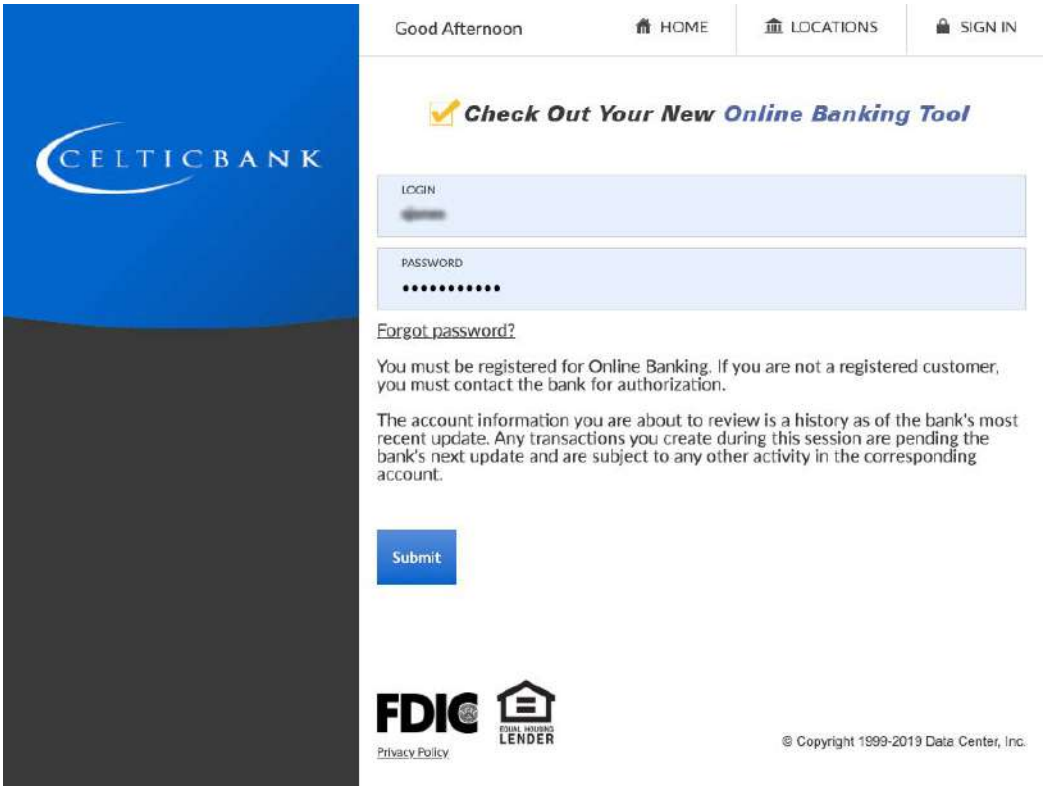
CELTIC BANK

LOGIN

New Users

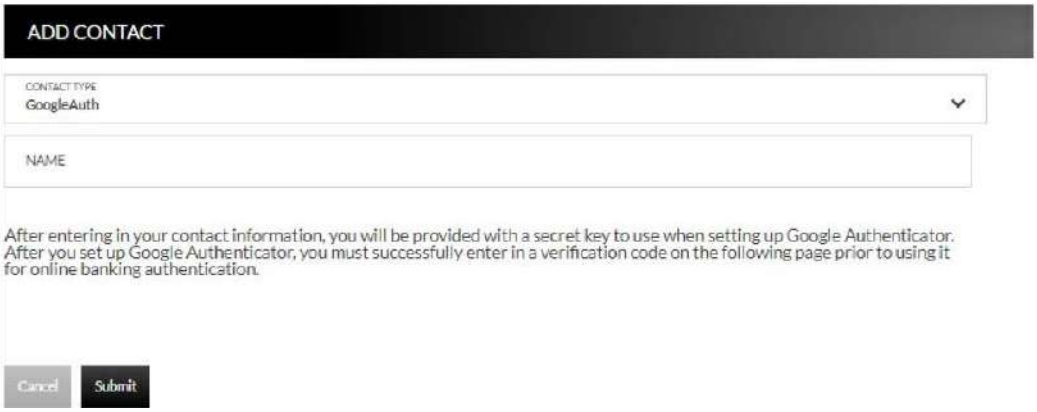
If this is your first time accessing Online Banking, complete the following steps:

1. Navigate to the Online Banking system via Celtic Bank's website (celticbank.com).
2. If you were an Online Banking user prior to conversion, use your previous login name to access the system. If you are a new Online Banking customer, enter your bank assigned temporary login name.

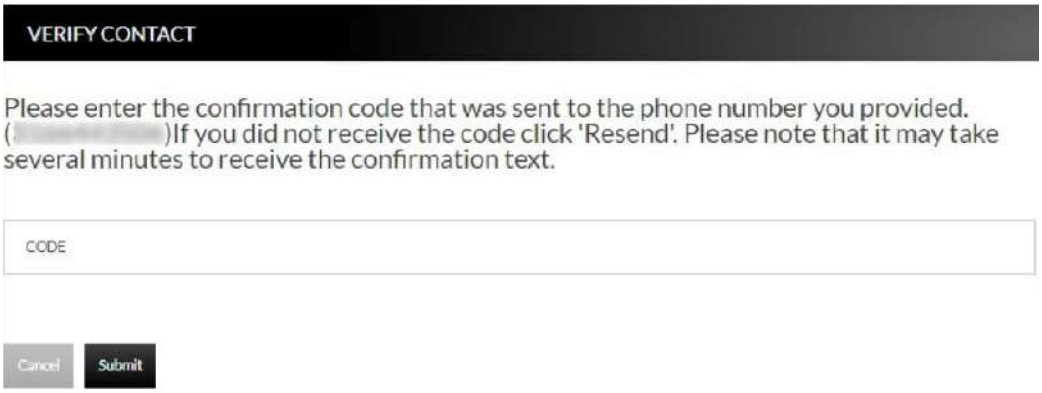


3. Enter your assigned temporary password.
4. Click **Submit**.

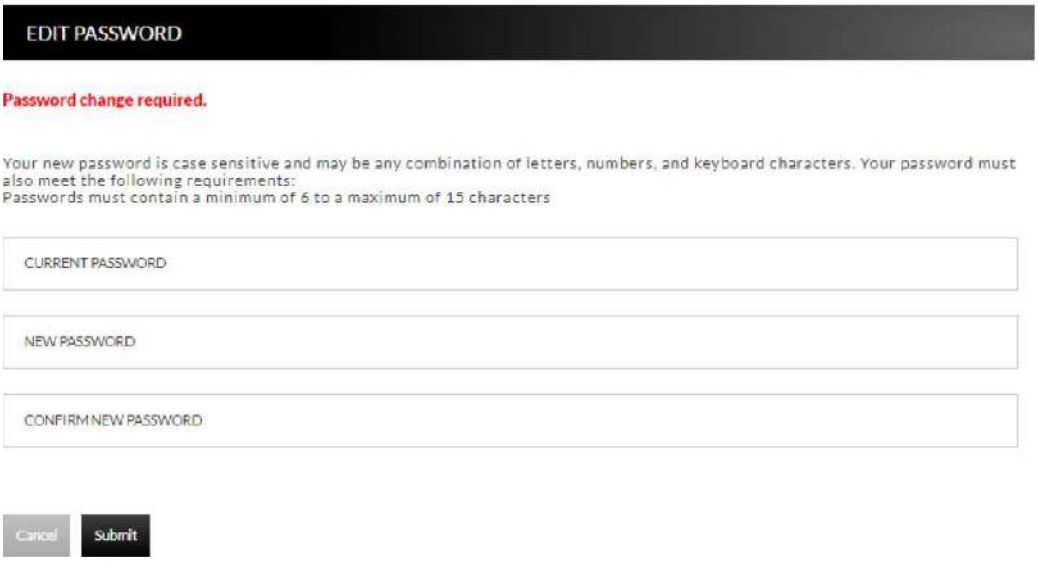
5. If prompted, create a new login name.
6. Click **Submit**.
7. Provide a method for contact. This information will be used to send a confirmation code prior to login.
    a. Enter a name for the contact method.
    b. Select the type of contact method. Options are: SMS/Text, Email or Google Authenticator.
    c. Enter the mobile phone number or the email address.
    d. Click **Submit**.



8. Enter the confirmation code received via SMS/Text or email. If needed, click **Resend** to receive a code again.



9. Click **Submit**.
10. If prompted, edit the password.
    a. Enter the current password in the Current Password text box.
    b. Enter a new password in the Password text box.
    c. Enter the same password in the Confirm text box
11. Click **Submit**.



Accounts

Member FDIC

CELTIC BANK

ACCOUNTS

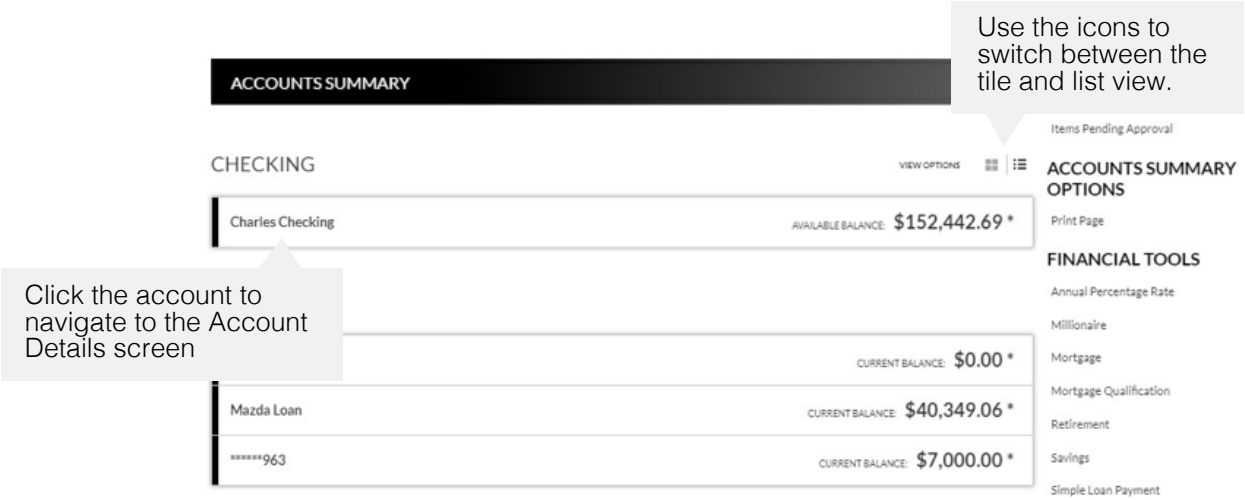
Accounts Summary

Accounts > Accounts Summary

The accounts summary screen displays a general overview of your accounts as well as Notifications, Accounts Summary Options, and Financial Tools. This screen is also the landing page for the Online Banking system.

Notes:

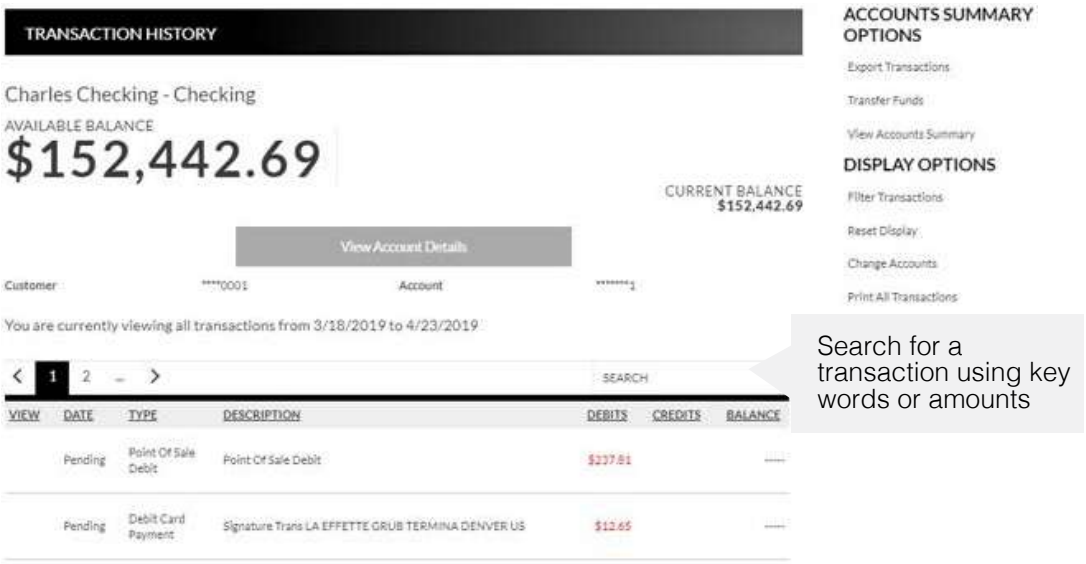
- *Accounts that are dormant or inactive will not display.*
- *Loan accounts in a non-accrual status will not display.*



Transaction History

Accounts > Accounts Summary > *Select Account*

The Transaction History screen displays detailed account information and transaction history for the selected account.



View Account Details	Expands or collapses details regarding the selected account.
View	Indicates if there is an image associated with the transaction. Click to see the image.
Date	Date the transaction posted.
Type	Type of transaction.
Description	Description of the transaction as returned from the processing vendor.
Debits	Dollar amount of the debit transaction.
Credits	Dollar amount of the credit transaction.
Balance	Balance for the account.

Accounts Summary Options

View Statements	Directs you to the statement for the selected account.
View Transactions	Directs you to the Account Details screen.
Export Transactions	Used to export transactions to another software. *Ex: Quickbooks.*
Transfer Funds	Directs you to the Transfer Funds screen with the specified account displayed in the To field.

View Accounts Summary	Directs you to the Accounts Summary screen, which is the landing page for the Online Banking system.

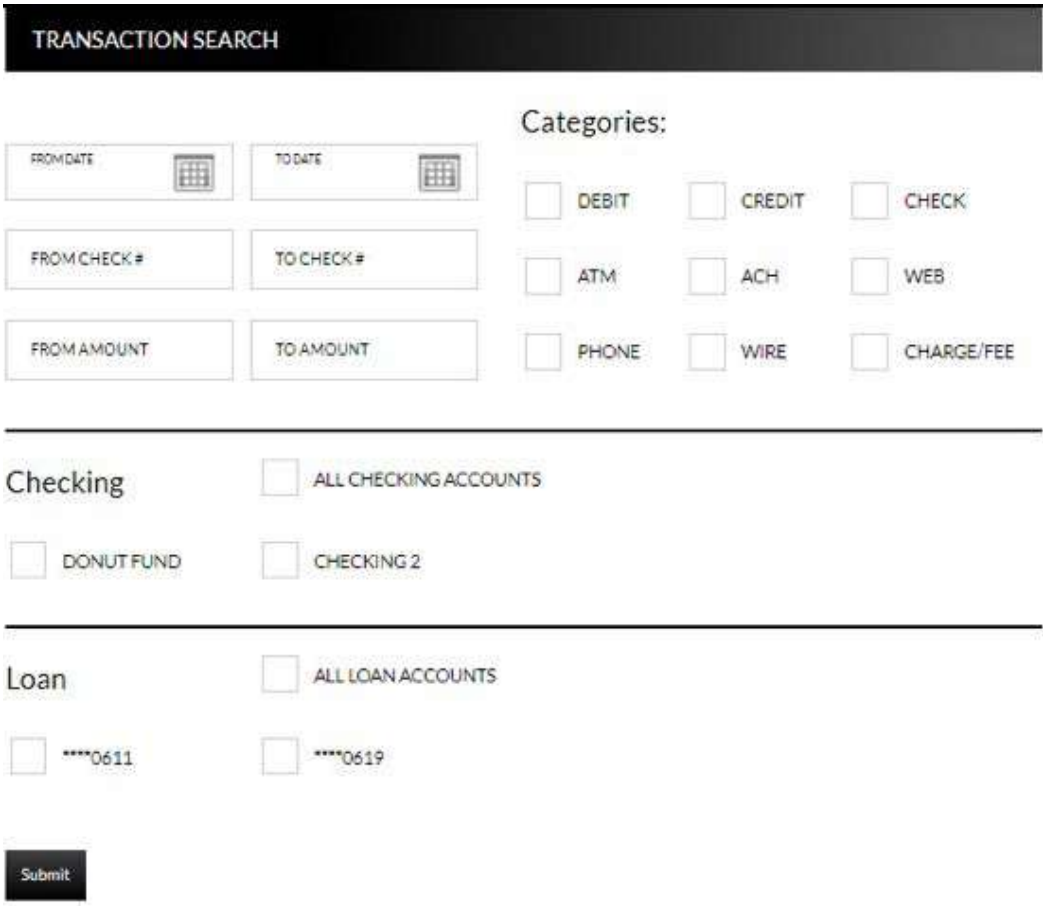
Display Options

Filter Transactions	Ability to narrow down results based on date.
Rest Display	Returns the grid to the view prior to filtering or sorting.
Change Accounts	Click to select a different account to view.
Print All Transactions	Prints all transactions for the selected account.
Print Page	Prints the transaction on the selected page.

Transaction Search

Accounts > Transaction Search

The Transaction Search screen gives you the ability to filter transactions by date, check number, amount, category, or a combination of these filters.



To search, complete the applicable steps:

1. Enter the Start and End date.
2. Enter the check number or range of check numbers.
3. Enter the amount or amount range.
4. Select the categories of the transaction search.
5. Select the accounts to search.
6. Click **Submit**.

The transactions that fall within the search requirements display. The results can then be exported or printed, if needed.

TRANSACTION SEARCH RESULTS

SEARCH

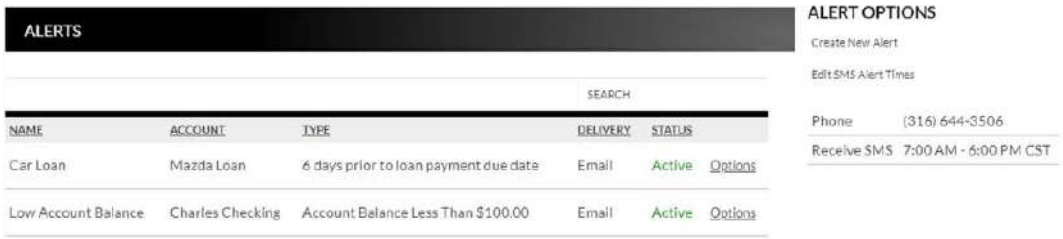
ACCOUNT	CHECK #	DATE	TYPE	DESCRIPTION	AMOUNT
Charles Checking		2/22/2019 12:00:00 AM	Direct Deposit	STORE CHK-INTRNT TYPE: TRANSFER CO: STORE CHK-INTRNT	$200.00
Charles Checking		2/27/2019 12:00:00 AM	Direct Deposit	STORE CHK-INTRNT TYPE: TRANSFER CO: STORE CHK-INTRNT	$200.00

Cancel Export Print

Account Alerts

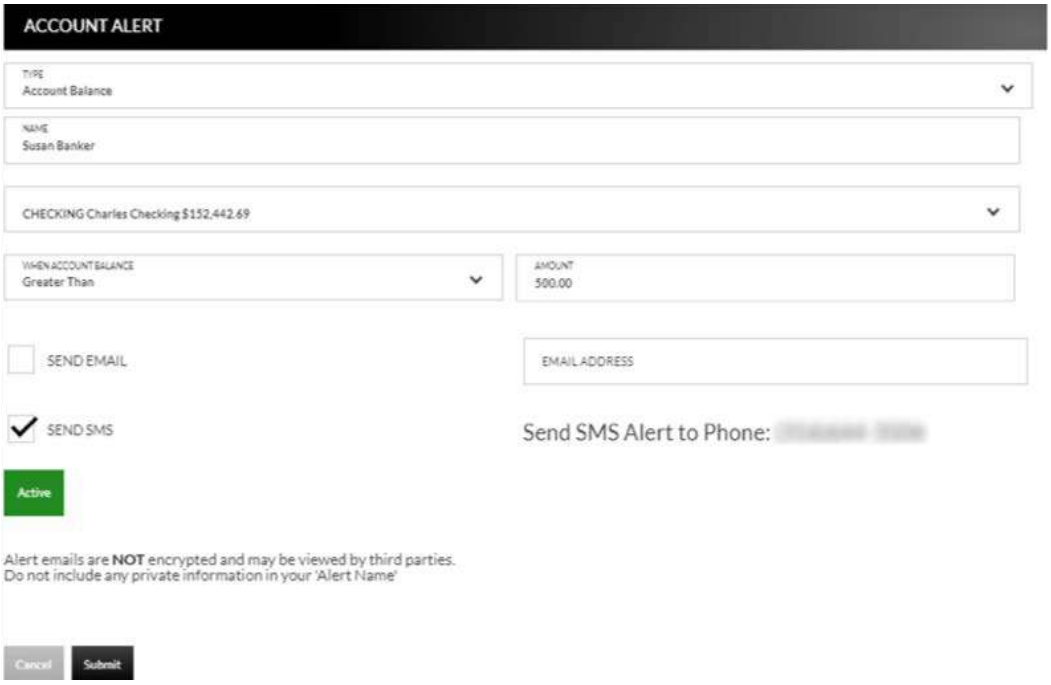
Accounts > Account Alerts

The Account Alerts screen is used to create alerts notifying you of specific account information.



To create a new alert:

1. Click **Create New Alert**



2. Select the type of alert. Options are:
    a. Account Balance
    b. CD Maturity Date
    c. Loan Payment Due Date
    d. Pending Transactions
3. Enter a name for the alert.
4. Select the account the alert is associated with.
5. Based on the type of alert, different fields display. Complete the displayed fields.
    a. Account Balance Alert – Indicate if the alert should be prompted when the balance is greater than or less than the indicated dollar value.
    b. CD Maturity Date – Indicate the number of days prior to the maturity date the alert should be sent.
    c. Loan Payment Due Date – Indicate the number of days prior to the loan payment date the alert should be sent.
    d. Pending Transactions – No extra fields display.
6. Indicate if you would like to have the alert sent via SMS/Text and/or Email.
7. Indicate if the alert is Active or Inactive. By default, the alert is set to Active once the alert is created. To inactivate the alert, click **Active** and the status will then change.
8. Click **Submit**.

To edit an alert:

9. Click **Options**.
10. Click **Edit Alert**.
11. Make changes as needed.
12. Click **Submit** to save changes. Click **Cancel** to return to the Alerts screen.

To delete an alert:

1. Click **Options**.
2. Click **Delete Alert**.
3. Click **OK** to delete the alert. Click **Cancel** to return to the Alerts screen.

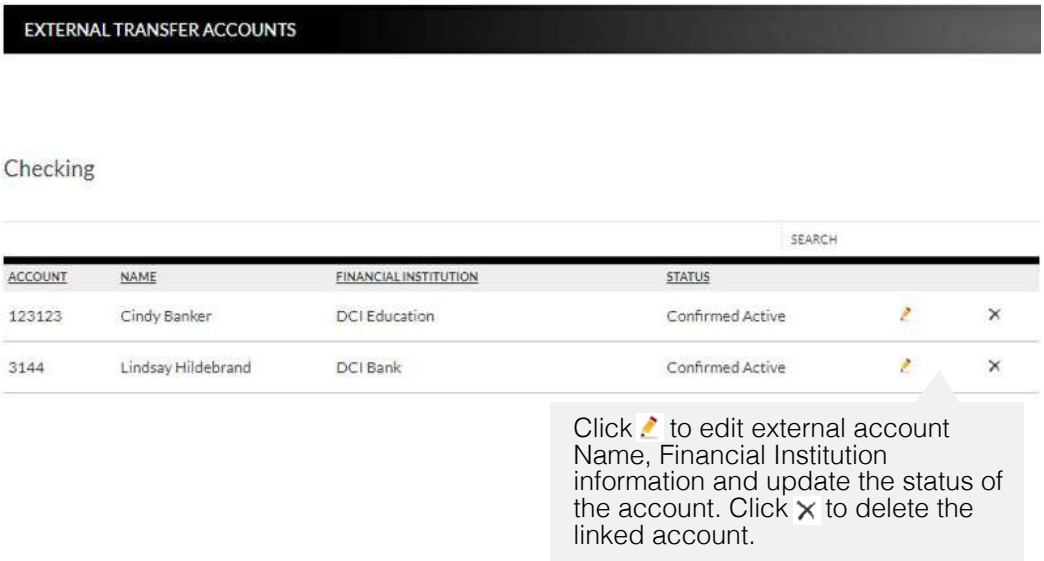
Transfers

TRANSFERS

Funds Transfer Accounts

Transfers > External Transfer Setup

The External Transfer Accounts screen is used to create, edit and view linked accounts.



To create a new external transfer account:

1. Click **Create External Transfer Account.**
2. Enter the Name.
3. Enter the Financial Institution.
4. Enter the routing number.
5. Reenter the routing number.
6. Enter the account number.
7. Reenter the account number.
8. Indicate the Account Type. Options are:
    a. Checking
    b. Savings
    c. Loan
9. Click **Submit**.

EXTERNAL FUNDS TRANSFER

NAME:

FINANCIAL INSTITUTION:

ROUTING NUMBER:

REENTER ROUTING NUMBER:

ACCOUNT NUMBER:

REENTER ACCOUNT NUMBER:

ACCOUNT TYPE:
Checking

Cancel Submit

Once an account has been created for external transfers, the information displays on the Externals Transfer Accounts screen.

Checking

SEARCH

ACCOUNT	NAME	FINANCIAL INSTITUTION	STATUS		
123123	Cindy Banker	DCI Education	Confirmed Active		
3144	Lindsay Hildebrand	DCI Bank	Confirmed Active		
98745	Sally Smith	Training	Approved Awaiting Confirmation		

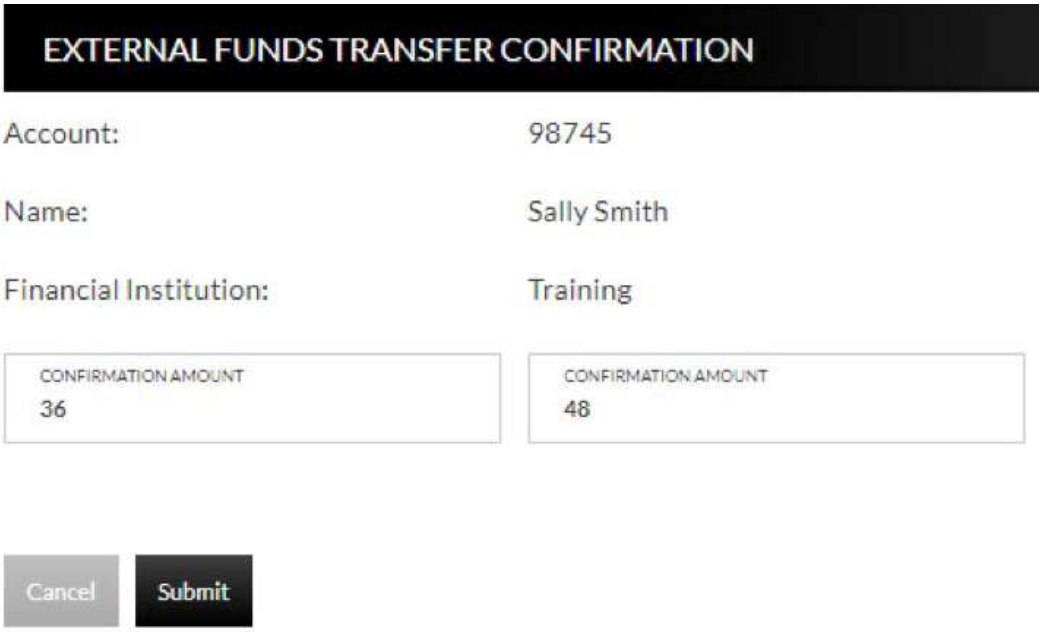
Status

Status of the linked account. Options are:

a. New Awaiting Approval – The linked account was created and awaiting approval by the financial institution.
b. Approved Awaiting Confirmation – The linked account was approved by the financial institution and the deposit amounts need to be confirmed by the user.
c. Confirmed Active – The user has confirmed the deposit amounts and can now set up a transfer.
d. Failed – The deposit amounts were not confirmed correctly by the user.

Note: *If the end user incorrectly enters the micro deposits, and the status is set to failed, the end user will need to click × to delete the attempted link and start the process over.*

Once the financial institution has approved the linked account, a ⚠ displays. Select the ⚠ to enter the confirmation amounts, then click **Submit**. Once the confirmation amounts are entered correctly, an external transfer can be performed.



Notes:

- *Amount will be entered as cents. For example, if the micro deposit was for $0.36 and $0.48, simply enter 36 and 48 in the confirmation amount fields.*
- *When the external account is a loan account, there will not be a micro deposit completed or confirmation amounts to be entered. Based on your financial institutions settings, additional approval may be needed before the external loan account is active.*

Transfer Funds

Transfers > New Transfer

The New Transfer screen is used to transfer money to and from internal and external deposit and loan accounts.

Note: *External deposit and loan accounts must be created, approved and confirmed on the External Transfer Setup screen in order for them to display within the Transfer Funds screen.*

To create a new transfer:

1. Select the From account.
2. Select the To account.
3. Enter the Amount.
4. Select the frequency. Options are:
    a. One Time
    b. Future, One Time
    c. Future, Scheduled
5. If a future option was selected, enter the date the transfer should process.
6. If the transfer falls on a holiday, indicate if the transfer should process the business day before or after the scheduled date.
7. If transferring to a loan, select the type of loan payment.
8. Enter a Memo, if applicable.
9. Click **Continue**.
10. Click **Confirm** to complete the transfer.

TRANSFER FUNDS

FROM:
Select Account

TO:
Select Account

AMOUNT:

FREQUENCY:
One Time

MEMO:

Cancel Continue

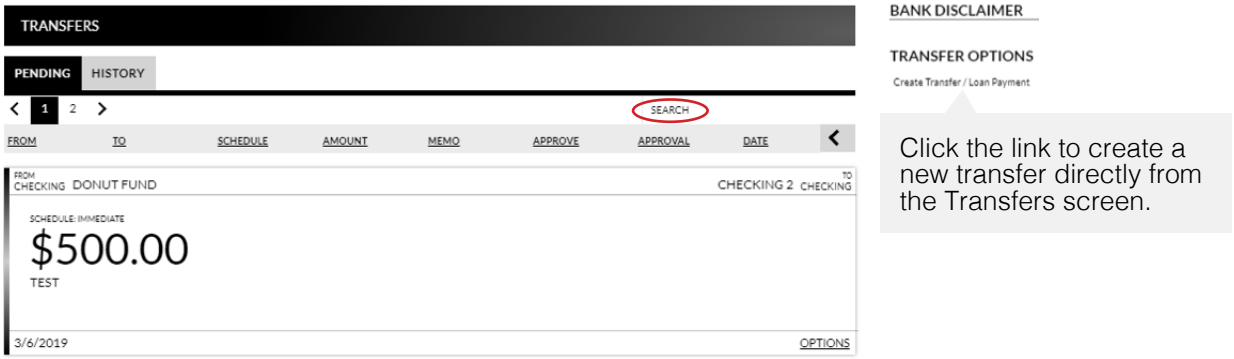
Notes:

- *When creating a transfer, one of the accounts must be an internal account.*
- *Transfers involving external accounts may take 1-2 business days to be effective.*

Transfers

Transfer > View Transfers

The Transfers screen is used to view pending transfers and transfer history. Sort options are available by clicking in the **Sort By** section. Use the **Search** section to search for transfers using key words or amounts including the memo information.



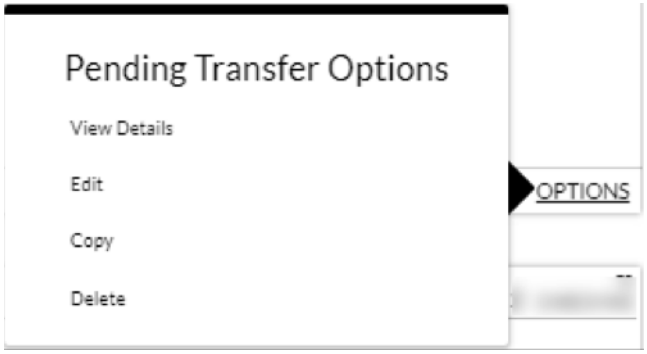
From Account	Account the transfer is originating from.
To Account	Account the transfer is going to.
Schedule	Depending on the tab being viewed, multiple items may display in this area. • Pending tab – Indicates the schedule of the transfer. • History tab – Status of the transfer.
Amount	Amount of the transfer.
Memo	Memo for the transaction if utilized while creating transfer.
Approve	Click to approve the transaction. If this button displays, the transaction must be approved prior to the transaction being submit to the financial institution.

Approved	Indicates the transfer has been approved.
Date	Date the transfer is scheduled to occur.

Note: *If the Approval button is grayed out, this indicates the user has self-approval rights and has already approved the transaction.*

Pending Transfer Options

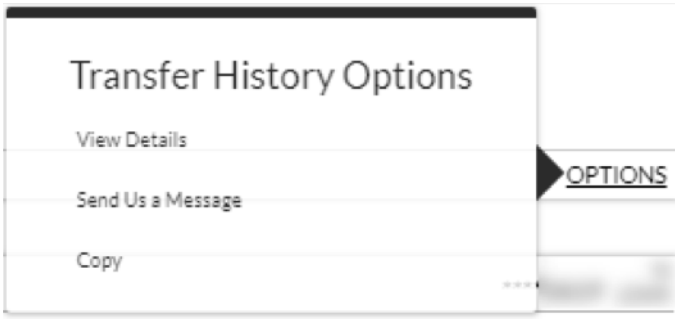
Pending Transfer Options are available by clicking **Options** while on the Pending tab.



View Details	Displays the details for the selected transfer.
Edit	Directs you to the Edit Funds Transfer screen. If the transfer is recurring, the option to edit the next occurrence or series displays.
Copy	Directs you to the Transfer Funds screen, giving you the ability to copy a previously created transfer.
Delete	Directs you to the Delete Funds Transfer screen, giving you the ability to delete the next occurrence or delete the series.

Transfer History Options

Transfer History Options are available by clicking **Options** while on the History tab.



View Details	Displays the details for the selected transfer.
Send Us a Message	Directs you to the Compose Message screen giving you the ability to send a message to the Financial Institution.
Copy	Directs you to the Transfer Funds screen giving you the ability to copy a previously created transfer.

Text Banking

Member FDIC

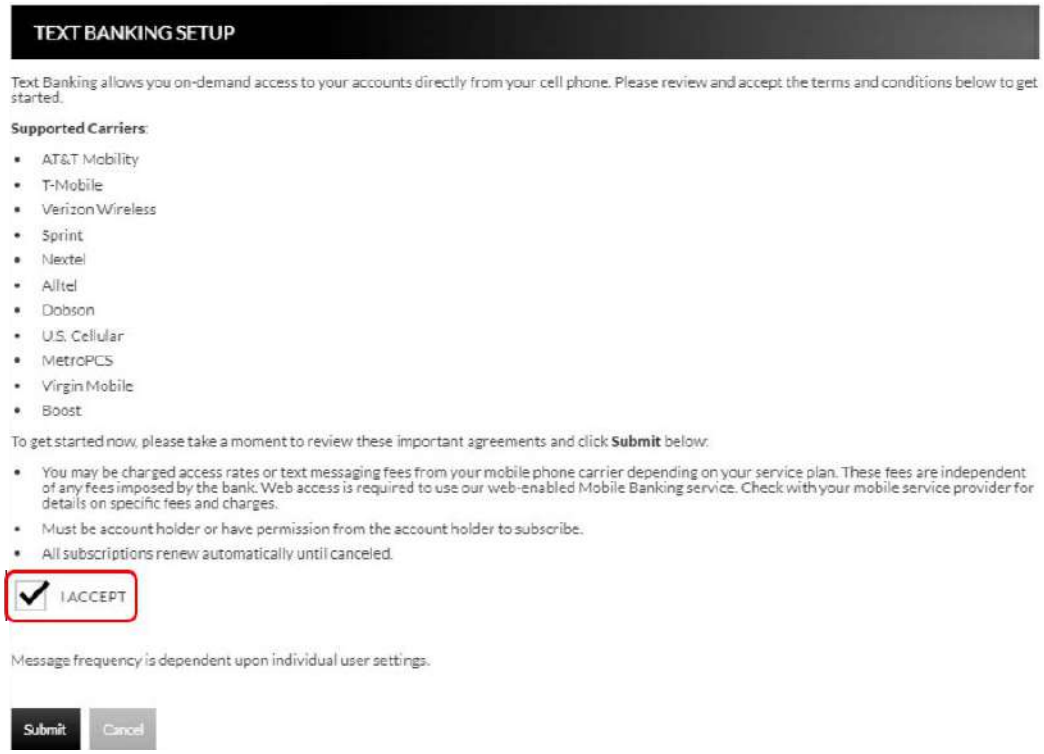
CELTIC BANK

TEXT BANKING

Text Banking Setup

Text Banking > Sign Up

The Text Banking Setup screen is used to register for Text Banking. This option will only display if you are not currently signed up for text banking.



TEXT BANKING SETUP

Text Banking allows you on-demand access to your accounts directly from your cell phone. Please review and accept the terms and conditions below to get started.

Supported Carriers:

- AT&T Mobility
- T-Mobile
- Verizon Wireless
- Sprint
- Nextel
- Alltel
- Dobson
- U.S. Cellular
- MetroPCS
- Virgin Mobile
- Boost

To get started now, please take a moment to review these important agreements and click **Submit** below:

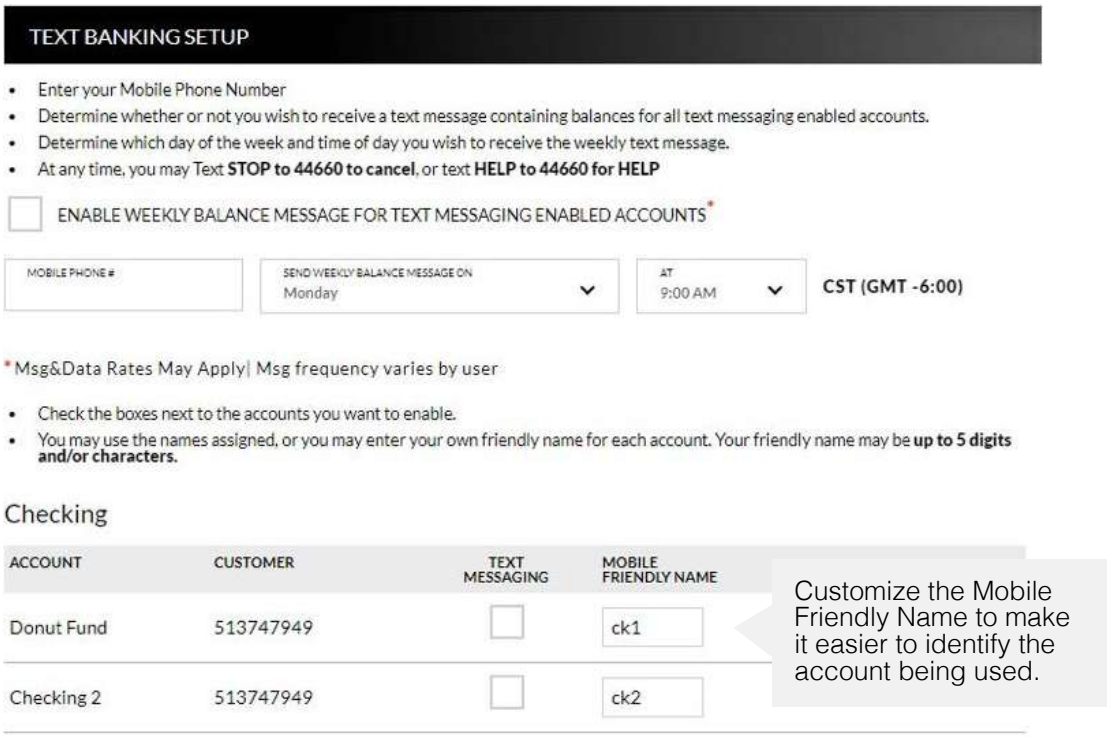
- You may be charged access rates or text messaging fees from your mobile phone carrier depending on your service plan. These fees are independent of any fees imposed by the bank. Web access is required to use our web-enabled Mobile Banking service. Check with your mobile service provider for details on specific fees and charges.
- Must be account holder or have permission from the account holder to subscribe.
- All subscriptions renew automatically until canceled.

I ACCEPT

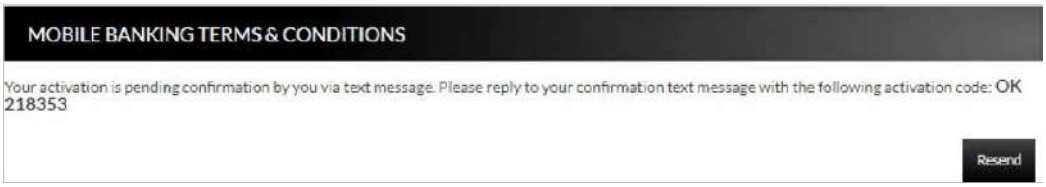
Message frequency is dependent upon individual user settings.

Submit Cancel

1. Select the *"I Accept"* check box.
2. Click **Submit**.



3. Select the *Enable weekly balance message for text messaging enabled accounts* checkbox to automatically receive balance(s) for enabled accounts via text message.
4. Enter the mobile phone number that should receive the weekly message.
5. Select the day of the week and time of day for the messages to be delivered.
   Note: *The reflected time will always be Central Standard Time.*
6. In the account grid, select checkbox in the Text Messages column for any accounts that should be enabled for Text Banking.
7. In the Mobile Friendly Name column, edit the mobile friendly name as needed.
8. Click **Submit**.
9. An activation text is sent to the mobile phone provided. Reply to the text with the displayed activation code. If the text message should be resent, click **Resend**.



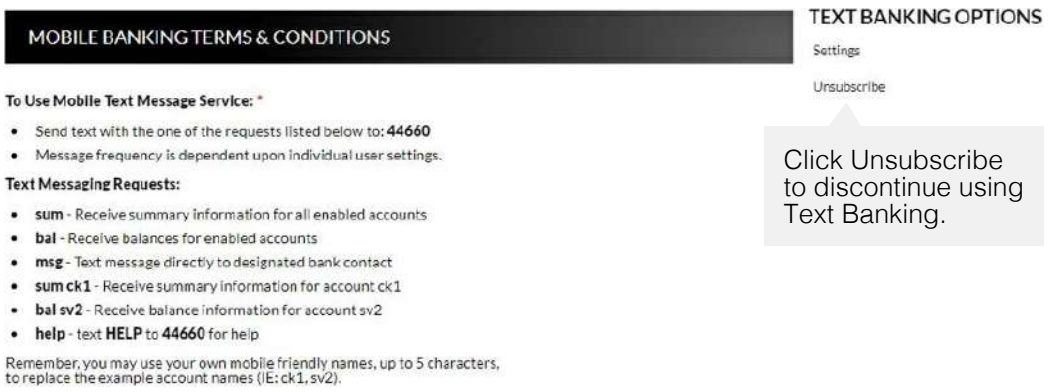
Note: *Once text banking has been set up, edits to your settings can be made by navigating to the Text Banking Setup screen.*

Instructions

Text Banking > Instructions

The Instructions screen provides the following information:

- How to use the Mobile Text Message Service
- Terminology for text messaging requests
- List of supported carriers
- Messaging examples
- Opting out
- Terms and Conditions



Mobile Banking Help

Text Banking > Help

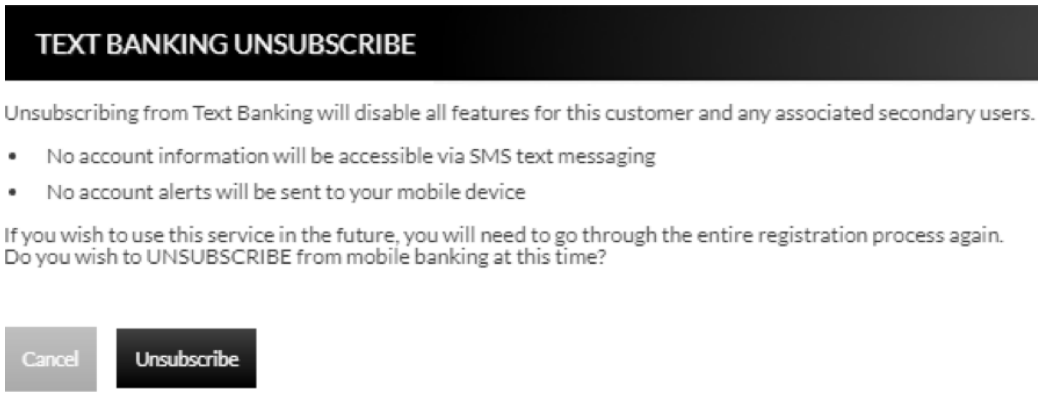
The Mobile Banking Help screen is used to contact Celtic Bank regarding issues with text banking.

1. Enter an email address.
2. Enter a contact phone number if desired.
3. Enter a description of the issue.
4. Click **Submit Help Request.**

Text Banking Unsubscribe

Text Banking > Unsubscribe

The Text Banking Unsubscribe screen is used to unsubscribe from text banking services.



Preferences

PREFERENCES

Security Options

Customer Preferences

Preferences > Security Options > Customer Preferences

The Customer Preferences screen displays basic information regarding the customer along with the additional applications the customer has access to.

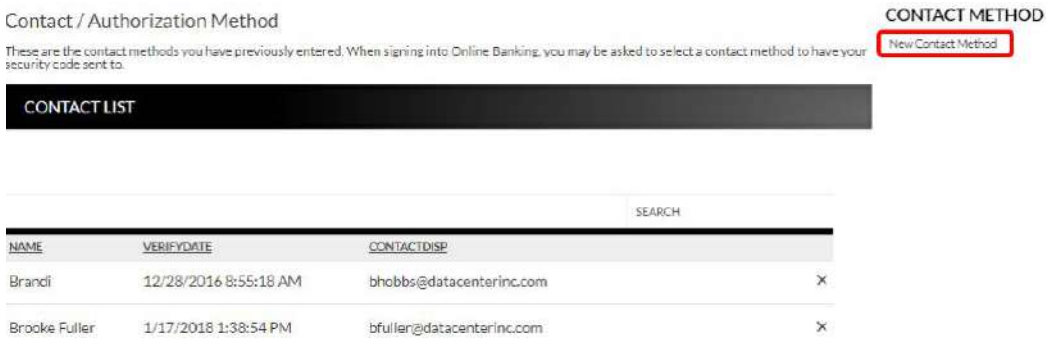
CUSTOMER PREFERENCES

PREFERENCE	CURRENT VALUE
Customer	****0001
Login Name	SusanBanker
Email Address	[illegible]
Email alert for new message	Enabled
Mobile Phone #	* Not Activated *
Secondary Users	Allowed
Cash Management	Enabled

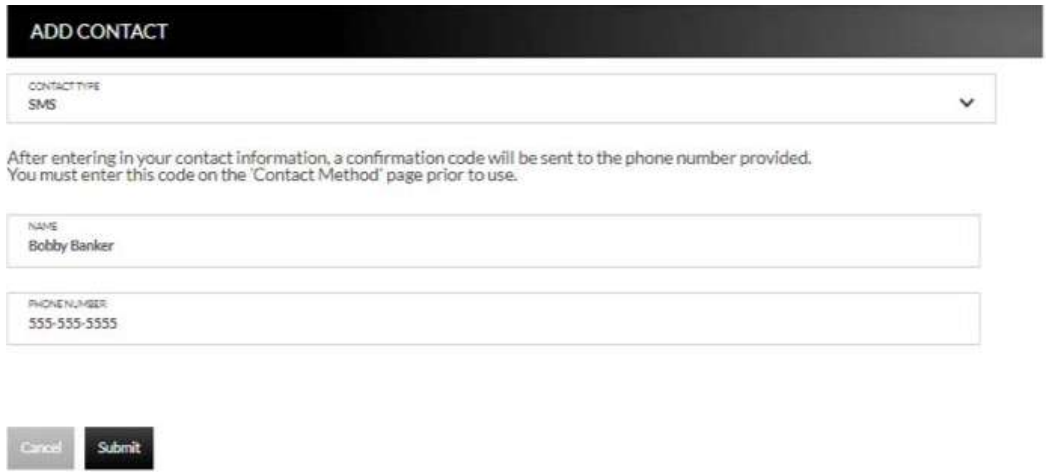
Contact/Authorization Method

Preferences > Security Options > Change Security Contact

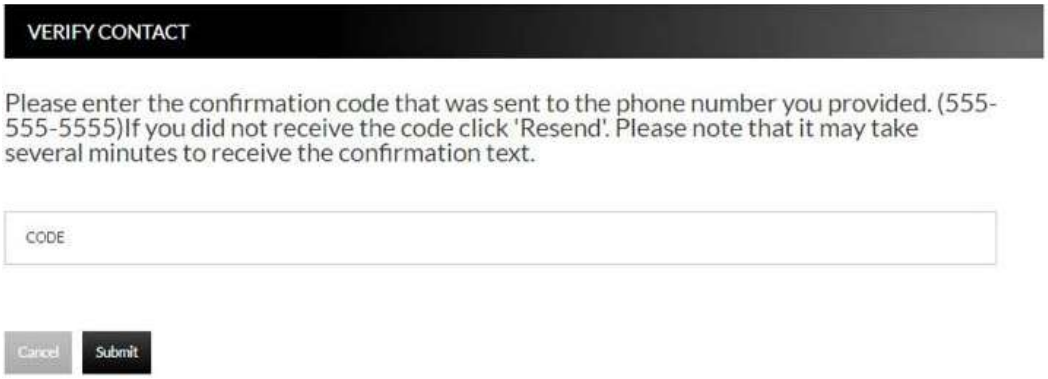
The Contact/Authorization Method screen displays contact methods that have been created.



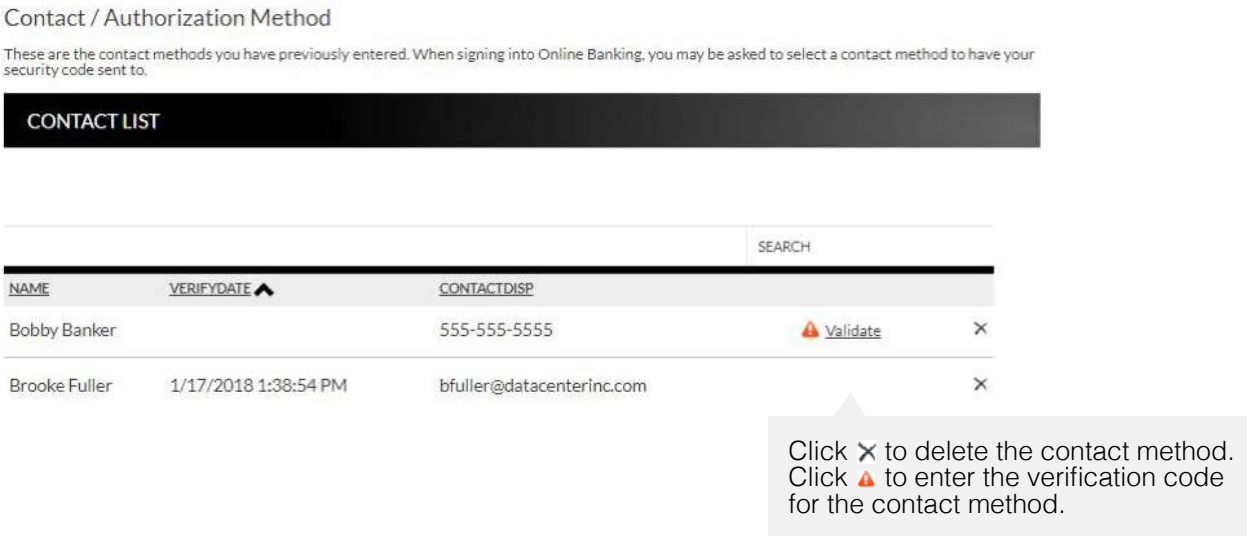
1. Click **New** or **New Contact Method** to create a new contact method.
2. Indicate the method for contact in the Contact Type field.
3. Enter a name in the Name field. This is only used to reference the contact method.
4. Enter the Phone Number, Email or Google Authenticator information.
5. Click **Submit**.



6. Enter the verification code received via email or text message. If needed, click **Resend** to receive a new code.
7. Click **Submit**.



If **Cancel** was selected, the contact method can still be verified on the Contact/ Authorization Method screen. Select ⚠ to be returned to the Verify Contact screen.



Edit Login Name

Preferences > Security Options > Change Login Name

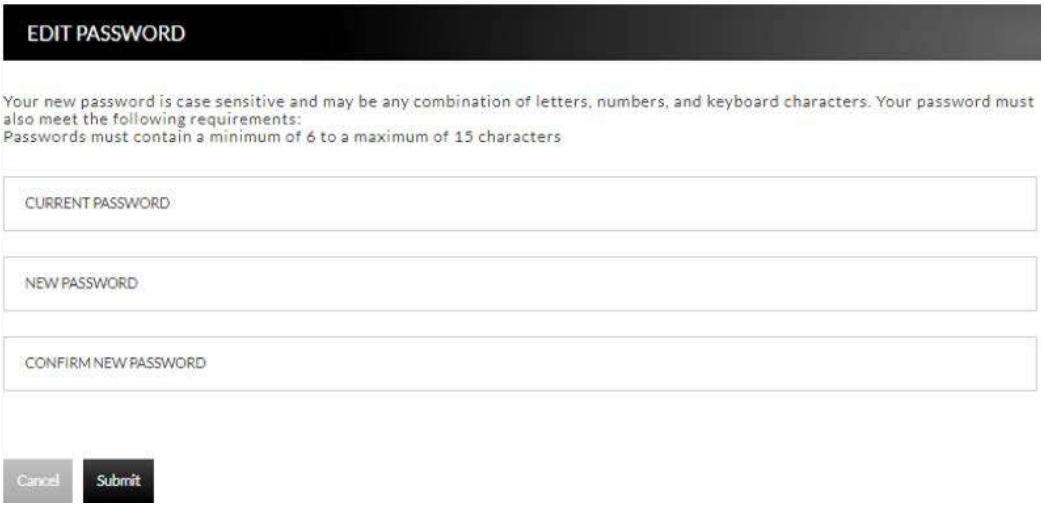
The Edit Login Name screen is used to edit your login name.

Change Password

Preferences > Security Options > Change Password

The Edit Password screen is used to edit your password.

1. Enter the current password used to login to Online Banking.
2. Enter the new password in the New Password field.
3. Re-enter the password in the Confirm Password field.
4. Click **Submit**.

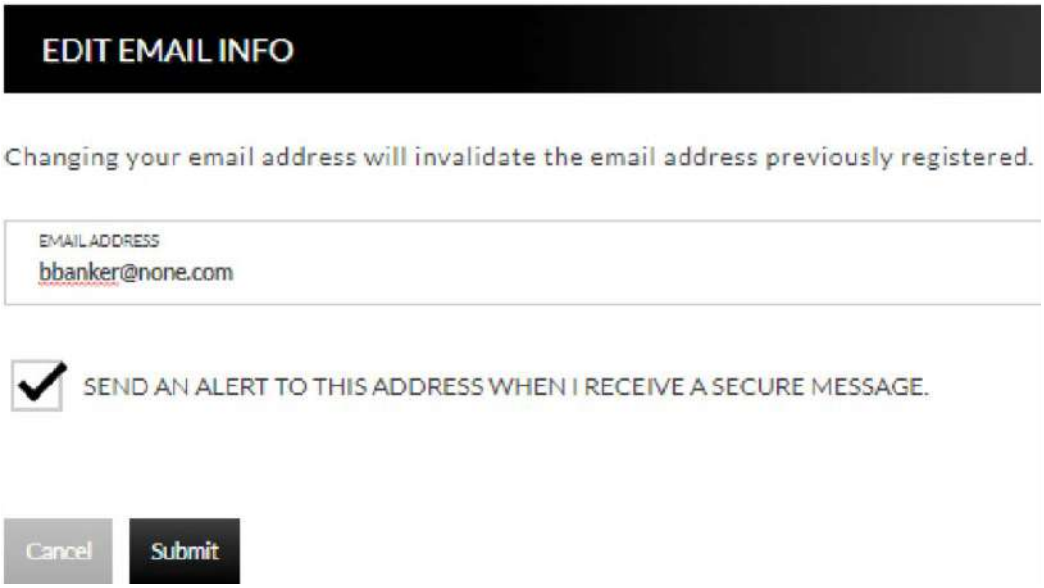


Internet Options

Edit Email Info

Preferences > Internet Banking Options > Update Email Address

The Edit Email Info screen is used to edit the email address utilized within Online Banking. This is the address notifications will be sent to regarding correspondence within the Online Banking system.

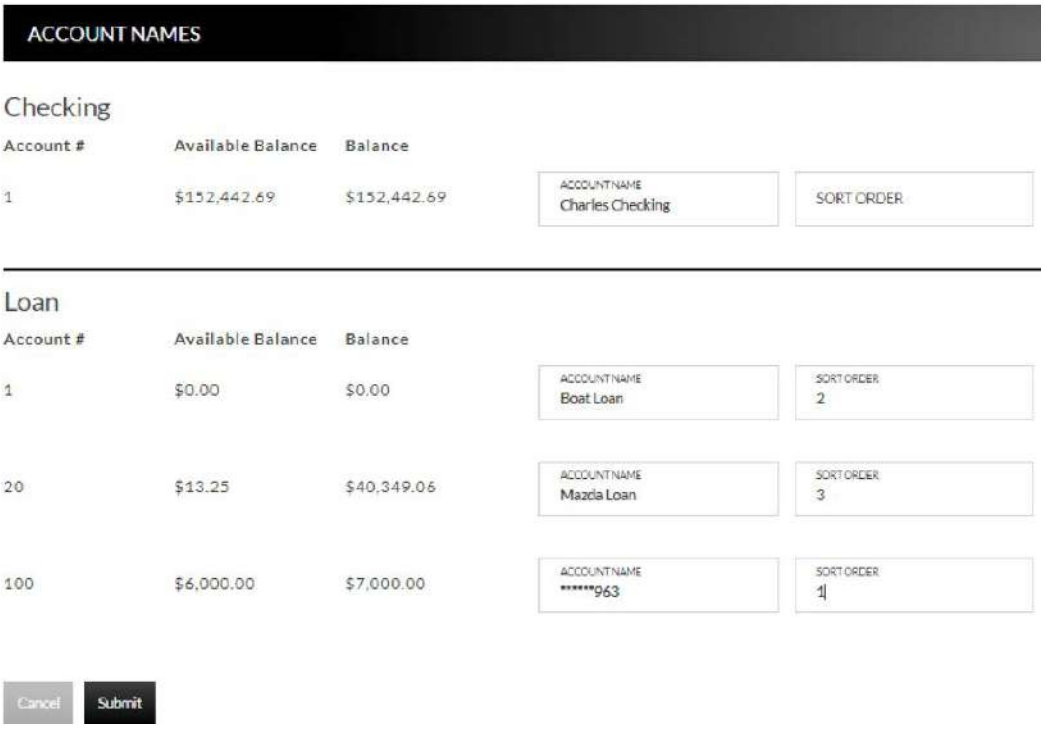


Account Names

Preferences > Internet Banking Options > Friendly Account Names

The Friendly Account Names screen is used to create and edit user defined names for the displayed accounts. Once a name has been created, that name will display throughout Online Banking instead of the account number.

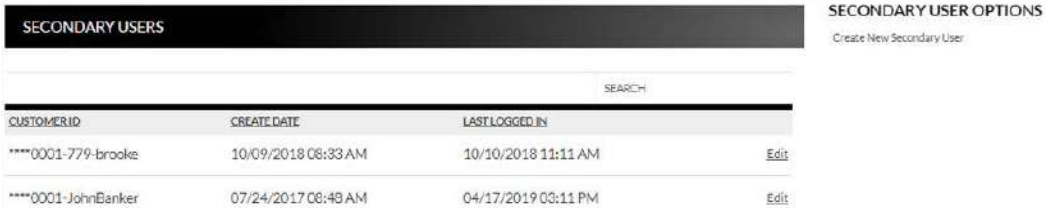
Use the sort order column to indicate the order the accounts should display. Sorting will only take effect per account type. For example, you cannot sort checking and loan accounts so they display in a mixed order.



Secondary Users

Preferences > Internet Banking Options > Secondary Users

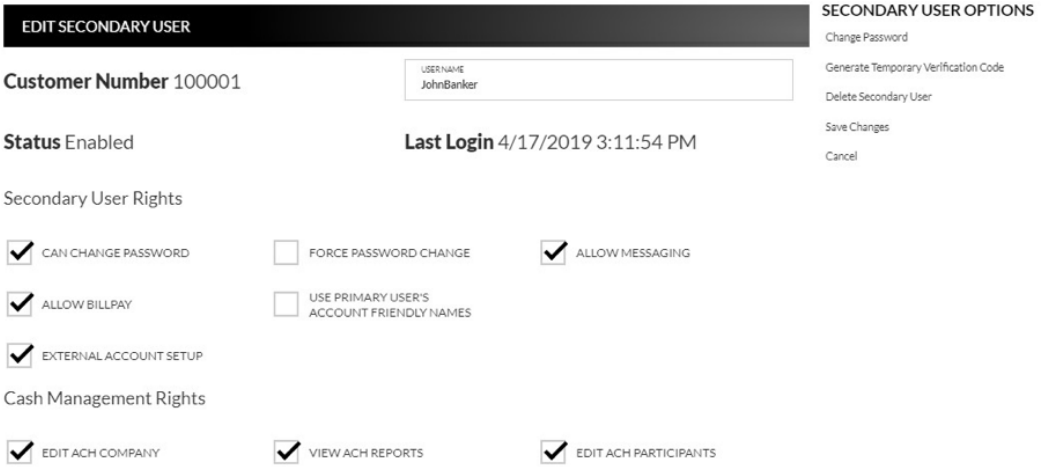
The Secondary Users screen gives account owners the ability to grant non-account owners individualized access to the Online Banking/Cash Management system. This screen is also used to view, edit, or remove secondary users from the system.



Creating a New Secondary User

Preferences > Internet Banking Options > Secondary Users > Create New Secondary User

Customer Number	Customer number for the primary account owner.
User Name	User name for the secondary user.
Password	Password for the secondary user. ***Note:*** *Based on Secondary User Rights, the secondary user may be forced to change their password upon login.*
Confirm Password	Confirm password for the secondary user.



Status Indicates the status of the secondary user.

Last Login Displays the last time the secondary user logged in.

Secondary User Rights Indicates which rights the secondary user has within Online Banking. Options are:

a. Can change password – Secondary user is able to change their password.
b. Force password change – Secondary user will be forced to change their password upon login.
c. Allow messaging – Secondary user has access to messaging.
d. Allow bill pay – Secondary user has access to bill pay.
e. User primary user's account friendly names – Indicates the accounts display the user friendly name established by the primary user.
f. External Account Setup – Secondary user has access to create linked accounts.

Account

Click the account number/name to display the account limits

Checking

ACCOUNT	VIEW	XFER IN	XFER OUT	EXTER IN	EXTER OUT	APPR	APPR SELF	ACH DB	ACH CR	$$ ONLY	PART ONLY	TAX PAY	WIRE TRAN	TMPL SETUP	TMPL USE	APPR	APPR SELF
Charles Checking	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓

Account Limits	External Funds Transfer In	External Funds Transfer Out	ACH Debit Batch	ACH Credit Batch	ACH Tax Payment	Wire Transfer
Daily Amount Approval	$ 1000.00	$ 1000.00	$	$	$	$
Transaction Amount Approval	$ 500.00	$ 500.00	$	$	$	$

View Indicates if the secondary user is able to view the account.

Xfer In Indicates if the secondary user is able to transfer funds into the account.

Xfer Out Indicates if the secondary user is able to transfer funds out of the account.

Exter In Indicates if the secondary user is able to create external transfers into the core system.

Exter Out Indicates if the secondary user is able to create external transfers from the core system.

Appr Indicates if the secondary user is able to approve external transfers.

Appr Self	Indicates if the secondary user is able to self-approve external transfers.
View Stmt	Indicates if the secondary user is able to view statements.

Account Limits

Daily Amount Approval	Indicates the daily amount the secondary user can approve or self approve for external funds transfer in or out.
Transaction Amount Approval	Indicates the per batch transaction amount the secondary user can approve for external funds transfer in or out.

Notes:

- *Approval rights are based on the Appr and Appr Self check box.*
- *If these fields are left blank and the Appr or Appr Self check box is selected, the user will have infinite approval limits.*

Secondary User Options

Change Password	Displays the Change Password screen for the displayed secondary user.
Generate Temporary Verification Code	Generates a temporary verification code which can be provided to the secondary user for login.
Delete Secondary User	Deletes the displayed secondary user.
Save Changes	Click to retain changes made on the Edit Secondary User screen.

Cancel	Click to return to the Secondary Users screen.
Restore Secondary User	Click to restore a secondary user that has been deleted. *Note: This option only displays if Edit was selected for a secondary user that had previously been deleted.*

To create a new secondary user:

1. On the Secondary Users screen, select **Create New Secondary User.**
2. Enter a user name.
3. Enter a password.
4. Confirm the entered password.
5. Click **Continue**.
6. Select the Secondary User Rights as needed.
7. Check the account rights needed for each account.
8. Click **Save Changes.**
9. The user will then need to login and complete the authentication process.

To edit or delete a secondary user:

1. On the Secondary Users screen, select Edit for the appropriate customer ID.
2. If editing, make changes as needed and click Save Changes.
3. If deleting, click Delete Secondary User.

*NOTE: To restore a secondary user that has been deleted, click **Edit**, then **Restore Secondary User.***

Opt In Agreement/Policies

Preferences > Internet Banking Options > Opt In Agreements/Policies

The Opt In Agreements screen displays opt in agreements/policies for Celtic Bank.

OPT-IN AGREEMENTS

SEARCH

NOTICE	UPDATED	STATUS
Account Changes	04/04/2018	Opted In on 04/04/2018
E-Mail Address Registration	09/04/2012	Opted In on 03/06/2019
Test Notice	01/31/2019	N/A

POLICIES

SEARCH

NOTICE	UPDATED	STATUS
Card Chargeback Policy	06/08/2017	N/A
Privacy Policy	06/26/2017	Accepted on 09/07/2018

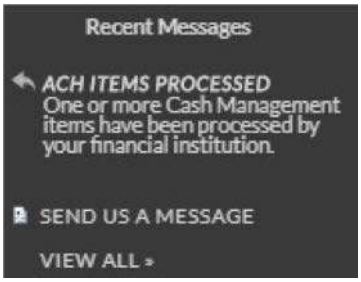
Correspondence

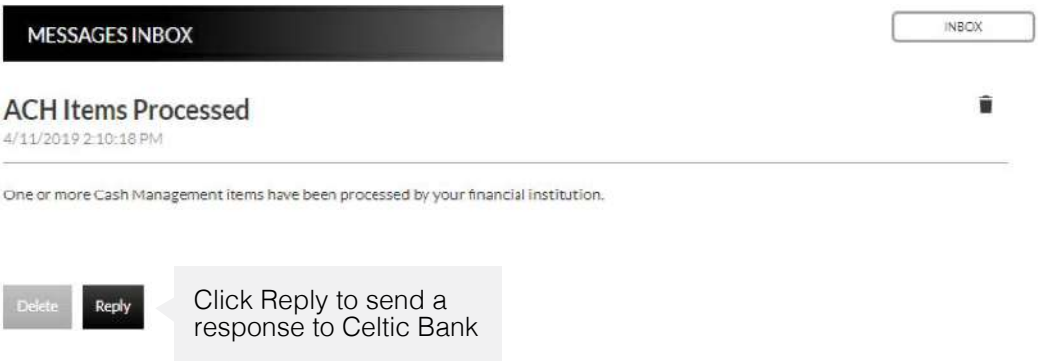
CORRESPONDENCE

Recent Messages

Correspondence > Recent Messages

The Recent Messages section displays correspondence between the user and the financial institution. Click the subject of the message to be directed to the Message Inbox to view the entire message. Select View All to be directed to the Message Inbox screen.

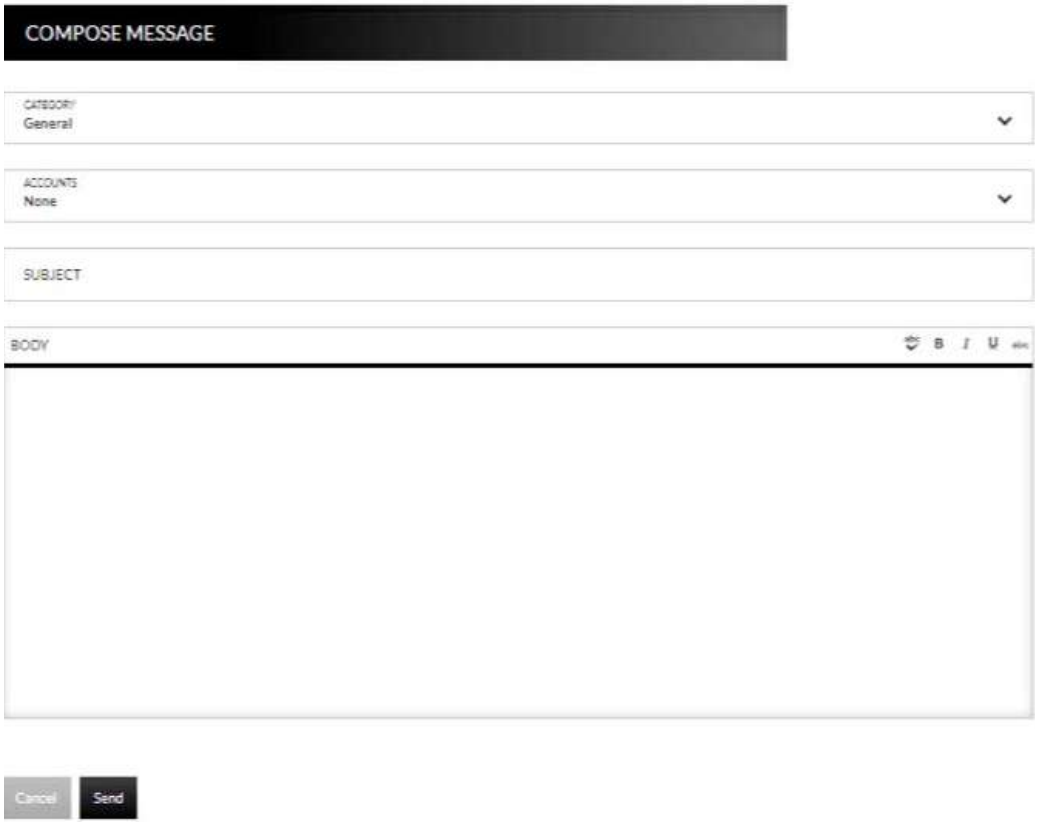




Compose Message

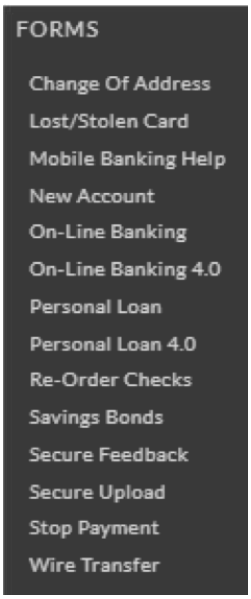
Correspondence > Send Us A Message

The Compose Message screen is used to send a message to Celtic Bank in a secure method.



Forms

Correspondence > Forms



The Forms section displays a list of forms provided by Celtic Bank. These forms give you the ability to send information directly to Celtic Bank in a secure method.

Statements

STATEMENTS

Integrated Statements/Notices

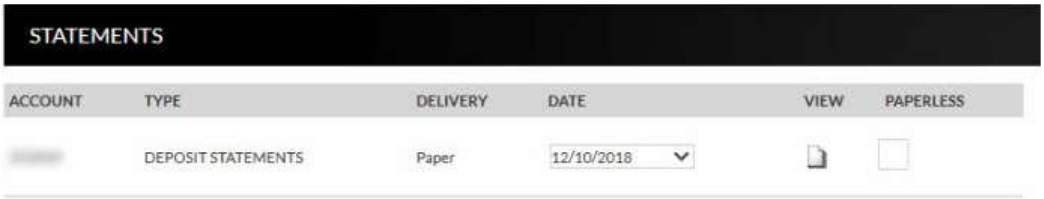
Integrated Statements/Notices gives customers the ability to view statements and/or notices within Online Banking.

To view a statement:

Navigate to Accounts > Accounts Summary and click **View Statements.**

NOTE: The View Statements option may be available on the Account Summary screen or on the Account Details screen.

1. Select the date of the statement from the Date drop-down.
2. Click
3. View, print, or save the statement as needed.



Account — Account number or account friendly name.

Type — Type of account. Ex: Deposit, Loan, etc.

Delivery — Method for receiving the statements for the associated account.
Note: The delivery type will always display Paper.

Date	Date of the statement that will display.
	Click this link to view a digital copy of the statement.
Paperless	Indicates the customer will receive electronic statements instead of paper statements for the associated account. ***Note:*** *This option is not available for Integrated Statements and Notices. These check boxes will be grayed out.*

Example of how the statement displays:

CELTICBANK
268 South State Street, Suite 300
Salt Lake City, UT 84111
(801) 363-6500
www.celticbank.com

FDIC
EQUAL HOUSING LENDER

Page 1

Account No
Statement Date 09/30/2019
Last Statement Date 08/30/2019

0 Statement Period

Previous Balance		# Of Days-Stmt Period	
12 Deposits/Credits			
11 Checks/Withdrawals		Average Balance	
Ending Balance			
Total Srv Chg Today		YTD Interest	

Interest Period

Average Balance	
Int Earned This Stmt	
Annual Percentage Yield Earned	%

Deposits

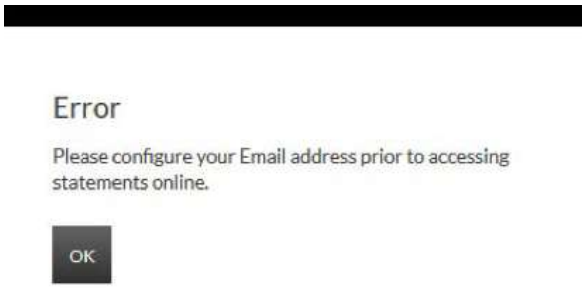
Date	Description	Amount
09/09/19		
09/10/19		
09/10/19		
09/11/19		
09/12/19		
09/16/19		
09/16/19		
09/16/19		
09/17/19		
09/25/19		
09/26/19		
09/30/19		

Inter@ct Integrated Statements/Notices

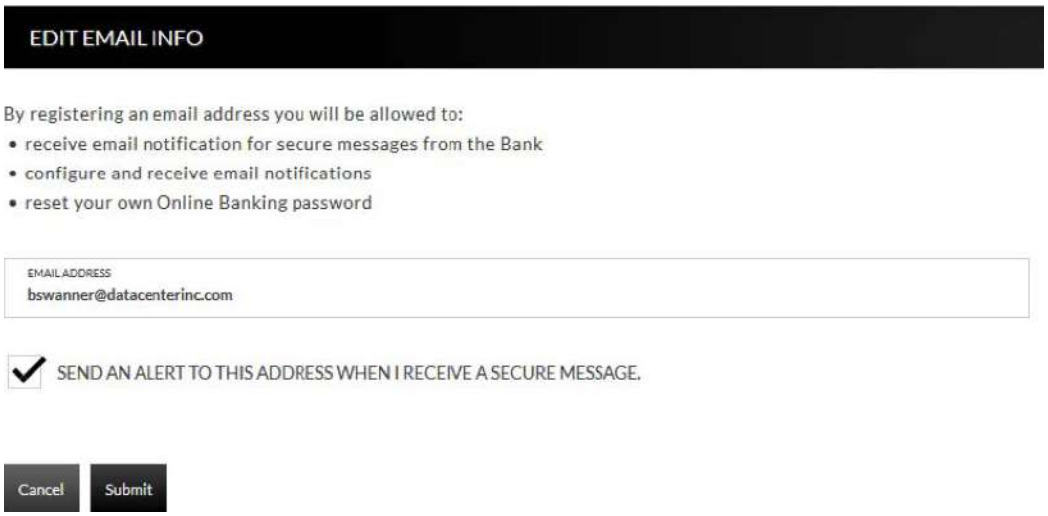
Inter@ct Integrated Statements/Notice gives customers the ability to view statements and/or notices within Online Banking along with the option of going paperless.

1. From the Accounts screen, click View Statements to go to the Statement screen. ***NOTE:*** *The View Statements option may be available on the Account Summary screen or the Account Details screen.*

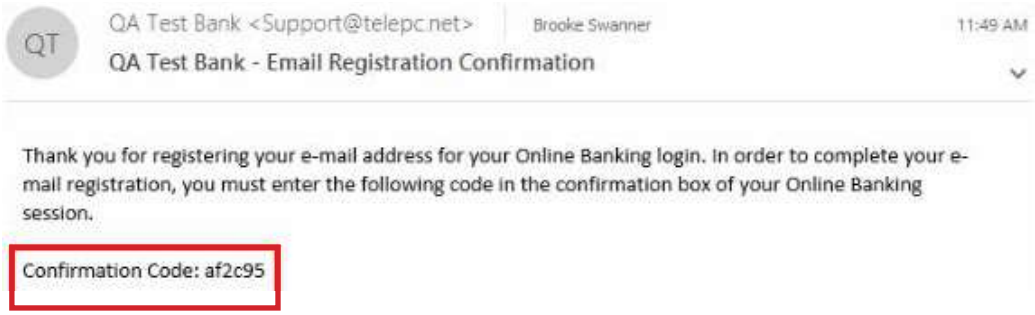
2. If you have not configured your email address prior to accessing statements, you will receive the following message:



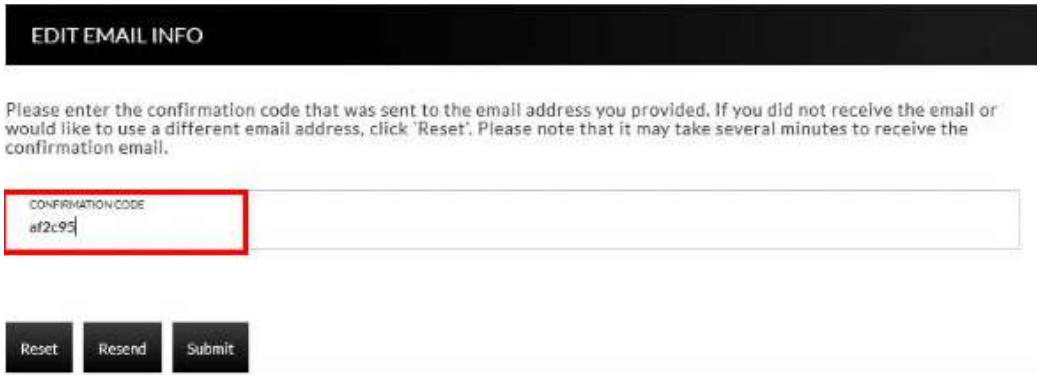
3. Navigate to Preferences > Update Email Address to update the email address.
4. On the Edit Email Info screen, enter a valid email address and click **Submit**.



5. An email is then sent with a confirmation code that will be used to configure the email.



6. Enter the confirmation code and click **Submit**.



7. You will be directed to the Customer Preferences page with a message indicating that the email address was successfully updated.

Email Address was successfully changed

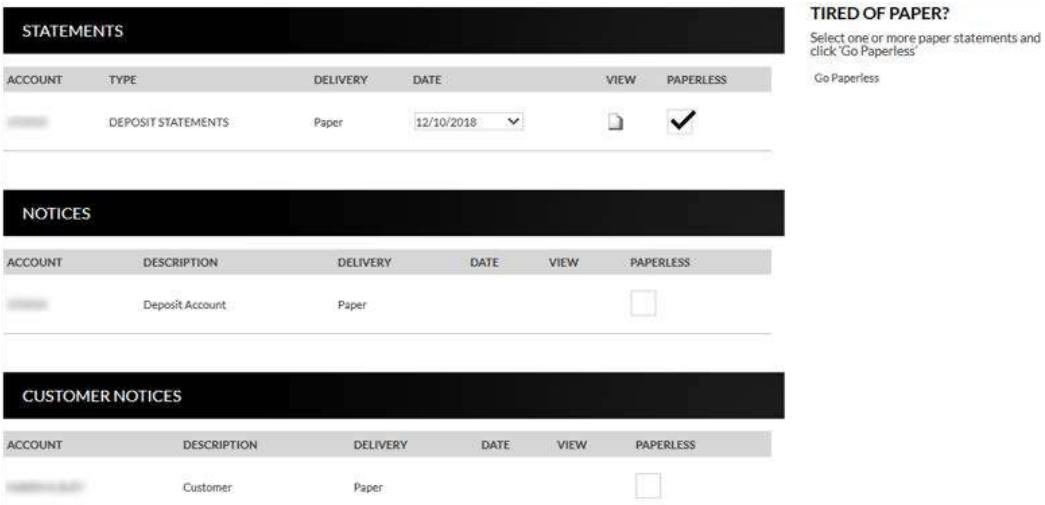
CUSTOMER PREFERENCES

PREFERENCE	CURRENT VALUE
Customer	50292
Login Name	50292
Email Address	bswanner@datacenterinc.com
Email alert for new message	Enabled
Mobile Phone #	* Not Activated *
Secondary Users	Allowed
Cash Management	Enabled

Registration

Once the email is configured, you will need to register the necessary accounts.

1. Navigate to Accounts > Accounts Summary and click **View Statements.**
2. To register for Inter@ct, check the paperless check box for any accounts that should be registered.
3. Next, click **Go Paperless.**



4. Review the terms and conditions that appear next.

13. Federal Law

You acknowledge and agree that your consent to receive Electronic Document(s) is being provided in connection with a transaction affecting interstate commerce, which in turn is subject to the federal Electronic Signatures in Global and National Commerce Act, and that both you and we intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

14. Your Consent

By clicking on the "Agree" button below, you acknowledge and demonstrate that you can access the e-mail notifications informing you that your Electronic Document(s) are ready, and that you can access the Electronic Document(s) in PDF format as described above. You understand that you should contact us to report any problems with your Electronic Document(s). If you would prefer to continue to receive paper statements and/or notices alone, simply click "Disagree."

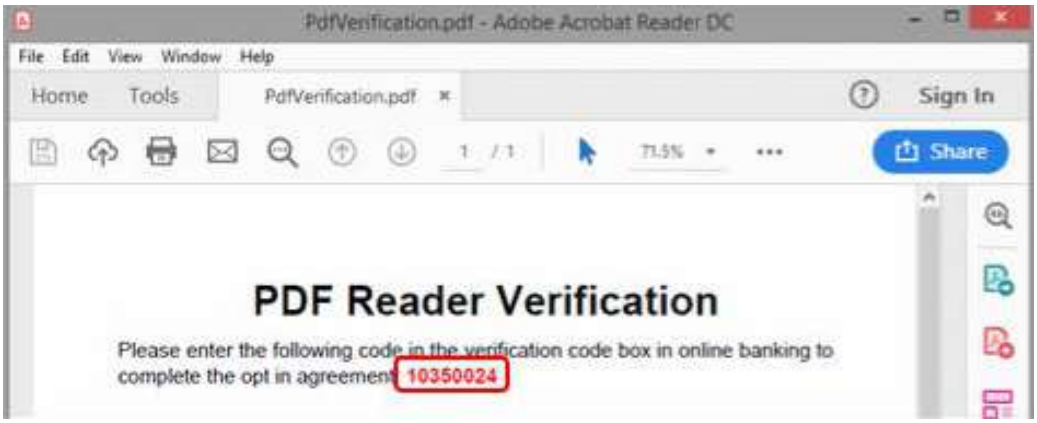
I read and understand the above information, and I consent to delivery of the Electronic Document e-mail notifications to the e-mail address that I have provided during this registration process. I understand that my statements and/or notices will be available to me on the Web after I log in to my account.

Click Here to Open Verification PDF

VERIFICATION CODE

Cancel Accept

5. Click the **Click Here to Open Verification PDF** link to receive the necessary verification code, then enter it into the Verification code field.



13. Federal Law

You acknowledge and agree that your consent to receive Electronic Document(s) is being provided in connection with a transaction affecting interstate commerce, which in turn is subject to the federal Electronic Signatures in Global and National Commerce Act, and that both you and we intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

14. Your Consent

By clicking on the "Agree" button below, you acknowledge and demonstrate that you can access the e-mail notifications informing you that your Electronic Document(s) are ready, and that you can access the Electronic Document(s) in PDF format as described above. You understand that you should contact us to report any problems with your Electronic Document(s). If you would prefer to continue to receive paper statements and/or notices alone, simply click "Disagree."

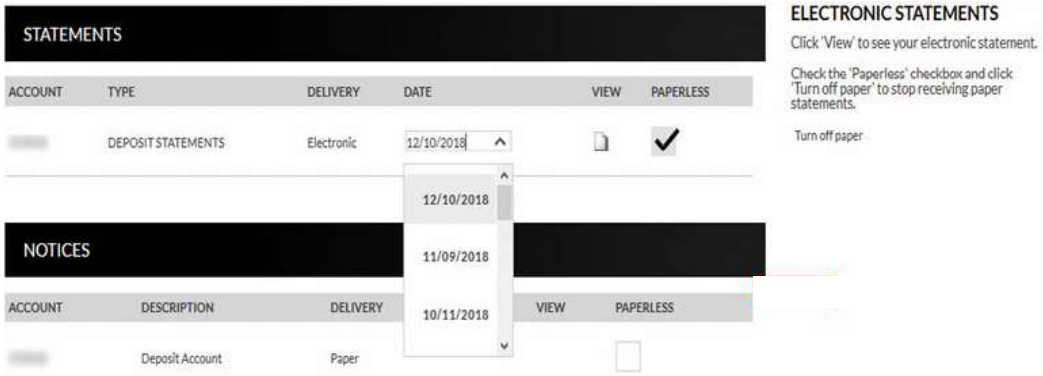
I read and understand the above information, and I consent to delivery of the Electronic Document e-mail notifications to the e-mail address that I have provided during this registration process. I understand that my statements and/or notices will be available to me on the Web after I log in to my account.

Click Here to Open Verification PDF

VERIFICATION CODE
10350024

Cancel Accept

Once you have registered, you will see a **Turn off paper** link instead of **Go Paperless.**



You will be able to view statements, notices, year-end notices, and bank documents in separate sections as displayed below. To view an item, you will simply select the appropriate date from the drop-down if applicable, and then click

STATEMENTS

ACCOUNT	TYPE	DELIVERY	DATE	VIEW	PAPERLESS
372919	DEPOSIT STATEMENTS	Electronic	12/10/2018		✓

Example of how the statement displays:

CELTICBANK
268 South State Street, Suite 300
Salt Lake City, UT 84111
(801) 363-6500
www.celticbank.com

FDIC
EQUAL HOUSING LENDER

Page 1

Account No
Statement Date 09/30/2019
Last Statement Date 08/30/2019

0 Statement Period

Previous Balance		# Of Days-Stmt Period	
12 Deposits/Credits			
11 Checks/Withdrawals		Average Balance	
Ending Balance			
Total Srv Chg Today		YTD Interest	

Interest Period

Average Balance	
Int Earned This Stmt	
Annual Percentage Yield Earned	%

Deposits

Date	Description	Amount
09/09/19		
09/10/19		
09/10/19		
09/11/19		
09/12/19		
09/16/19		
09/16/19		
09/16/19		
09/17/19		
09/25/19		
09/26/19		
09/30/19		

Member FDIC CELTICBANK

Notification Emails

You will receive the following email notifications when new statements or notices are available to be viewed.

If you have *more* than six statements and/or notices available for viewing, extra verbiage “(and additional accounts not listed here)” will be printed at the bottom of the “Account Numbers Ending In” list.

Notice Notification

Notice Date: 08/29/2013

Account Numbers Ending In:
XXXXXXXX0102
XXXXXXXX0103
XXXXXXXX0105
XXXXXXXX0106
XXXXXXXX0107
XXXXXXXX5571
(and additional accounts not listed here.)

Your Notice for 08/29/2013 is now available for viewing online.

Please visit your online banking website to view your statement/notice.

If you have any questions, please contact us:

By Phone: (620)694-6868

By Email: dci@datacenterinc.com

By Mail: DCI TEST BANK
20 WEST 2ND
HUTCHINSON KS 67501

At DCI TEST BANK, we do not send unsolicited e-mails. You received this e-mail because you have chosen a notice option that requires e-mail notification.
Thank you for banking with DCI TEST BANK.

CELTICBANK

ABOUT CELTIC

Founded in 2001 and headquartered in Salt Lake City, Utah, Celtic Bank specializes in small business finance.

We help business owners with working capital, expansion, acquisition, construction, equipment financing, renewable energy finance, real estate purchases, refinances, and more.

Celtic Bank has ranked as one of the top ten SBA lenders nationally in the last several consecutive years. Celtic Bank has a proven track record in a range of industries, including renewable energy finance, healthcare, gas station / c-store, car wash, hotel and others.

Every business loan application is approached with a problem-solving mindset. We tailor our financing solutions to help our clients meet their growth objectives.

Contact Us

Phone: (800) 509-6191
Email: help@celticbank.com
Website: celticbank.com

Member FDIC