



Dear Customer:

We are excited to announce that our new internet banking site will debut Monday, April 9th!! The new site will have a brand-new look and several updated features—including improved security and an easy-to-use mobile banking app!

To help you take advantage of this new, more efficient technology, we'll introduce you to a few quick changes you'll notice the first time you log in and as you use the site.

Our new website host and internet banking provider, DCI, is a company that specializes in working with banks like Celtic Bank. They have created a unique temporary login name and password for your first login, which you will receive directly in the mail.

Your temporary password is the last 6 digits of your SSN, ITIN or EIN. You will be prompted to change *both* your login name and password the first time you login. Your new password will need to be between 8-15 characters and should contain 3 of the 4 following:

- Capital letters
- Lower case letters
- Numbers
- Special Characters

After you have set up your new password, you will need to enter either an email or SMS text¹ contact method. A confirmation code will be sent to the contact you entered and must be entered to complete your initial online banking setup. If you have any trouble with your password, please call the bank.

The contact methods you entered will periodically be used after your initial login as part of our security measures. Here are some of the common reasons you may be required to enter a confirmation code when logging in after your initial login:

- Your browser is not set to accept cookies
- You're accessing online banking from multiple devices (laptop, tablet, phone)
- You have multiple online banking users accessing their accounts on one, common device
- You're accessing online banking from different IP addresses

This extra step protects you by helping us make sure YOU are the one trying to log in.

¹ Confirmation codes sent via SMS text will come in with a 5-digit short code identifier in the message header. This is unique to DCI eBanking and is NOT the confirmation code. To see your confirmation code, open the message to see the code in the message body.

We're excited to share these exciting developments with you. We trust you'll find the features of the new website easy-to-use and well-suited to your needs.

Please review the FAQ document attached/included here, and let us know of any questions or concerns. You may reach us at **855-600-8800**. We are here to help you make this transition as smoothly and seamlessly as possible!

Thank you for your patience and for using internet banking!