

Enroll for Enhanced Online Security

Questions? Frequently asked questions are available at www.bankofutica.com/faq.htm

Follow these steps when logging in from computers other than the one you enrolled with, or when logging in from other locations.

Log In

Access ID:

- 1** Log in to Internet Banking using your current Access ID. Click **SUBMIT**.

Log In

Password:


- 2** Enter your current Password. Click **SUBMIT**.

Enrollment

Information

Enter your e-mail address:
 Confirm your e-mail address:

Image and Phrase

Your authentication image: 
 Your authentication pass phrase:

Challenge Questions and Answers

Challenge question 1:
 Your answer:
 Challenge question 2:
 Your answer:
 Challenge question 3:
 Your answer:

Select one of the following options:
 This is a personal computer. Register it.
 This is a public computer. Don't register it.

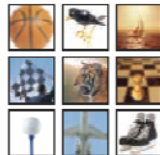
- 3** First time users will automatically go to the enrollment page. You will be asked to:

- 1 Provide your e-mail address.
- 2 Enter a pass phrase for the randomly selected authentication image.
- 3 Select and answer 3 challenge questions.
- 4 Select personal or public computer.

Note: Only register personal computers that you frequently use and are not available for public use.
Click SUBMIT.

That's it. The next time you log in, the bank will recognize you and display your private image & pass phrase.

Changing your image & pass phrase



Once logged in, you can change your image and pass phrase by selecting Options, then Change Security Data.

Log In from Another Computer

Log In

Access ID:

- 1** Log in to Internet Banking using your current Access ID. Click **SUBMIT**.

Security Challenge

Select a Security Challenge:

- 2** If the bank doesn't recognize your computer, choose to have a One Time Password e-mailed to you **3A**, or answer a Challenge Question **3B**.

3A E-mail One Time Password to you.

- 1 Open your e-mail to receive the password.
- 2 Type in the One Time Password.
- 3 Select personal or public computer.
- 4 Click SUBMIT.

One Time Password:

Select one of the following options:

- This is a personal computer.
 This is a public computer. Don't register it.



Note: Only register personal computers that you frequently use and are not available for public use.

3B Answer Challenge Question.

- 1 Correctly answer your challenge question.
- 2 Select personal or public computer.
- 3 Click SUBMIT.


What is your favorite book?

Your Answer:

Select one of the following options:

- This is a personal computer. Register it.
 This is a public computer. Don't register it.

Log In

Authentication image: 
 Password:

- 4** Each time you log in an authentication image & phrase is displayed. If they match your private image & pass phrase, then enter your Password and click **SUBMIT**. That's it.

If they **DO NOT MATCH**, **DO NOT ENTER YOUR PASSWORD**. Start over or contact the bank for assistance. (800-442-1028 Ext. 233)

BANK OF UTICA'S ENHANCED ONLINE SECURITY

ENROLLMENT INSTRUCTIONS