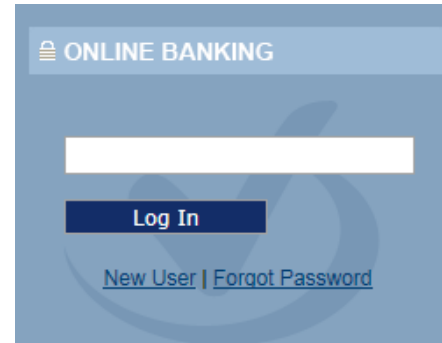


Online Banking Registration Guide


Step 1: Sign Up for Online Banking


1. Go to
2. Click on "New User" under the "Login" button.



Step 2: Select Individual or Business

Register for Online Banking Access


Individual
Choose this if you are registering for your individual accounts.
Register as an individual


Business
Choose this if you are registering for your business accounts.
Register as a business

Register for Online Banking Access

Manage your Campus Federal accounts simply and securely, any time and anywhere you have internet access. It takes just a few minutes to register.

Please accept the disclosure to continue the registration process.

Step 2: Accept the Mobile and Online Banking Agreement

1. Review the disclosure.
2. Check the box next to "I Agree".
3. Click "Continue".

Mobile and Online Banking Agreement
And Consent to Receive Statements, Notices, and Disclosures Electronically
(Revised July 31, 2013)

I. Introduction

Mobile and Online Banking ("Electronic Banking") is offered as a convenience to you. Through Electronic Banking you can manage your personal or small business accounts online or through your Mobile Device. This Electronic Banking Agreement (as amended from time to time, the "Agreement") outlines the features of Electronic Banking and governs your use of the Electronic Banking Services offered by ORB Financial ("ORB"). By using any of the Electronic Banking Services, you agree to this entire Agreement.

A major component of your acceptance of this Agreement is your consent to receive all communications from ORB in electronic format (e.g. periodic statements) rather than in hard-copy or print as more fully outlined in Part V.A. below.

Your accounts at ORB are also governed by the Membership Agreement and the applicable account disclosures obtained at account opening ("Membership Agreement and Disclosure Statements"). The Membership Agreement and Disclosure Statements continue to govern your relationship with ORB in addition to this Agreement.

I Agree *

Step 3: Verify Your Identity

1. Enter your Social Security Number *(without dashes)*.
2. Enter your member number.
3. Select your date of birth.
4. Enter email address *OR* Driver's License Number
5. Select "Continue"

Register for Online Banking Access

Confirm Your Identity

The following information is used to verify you have an account with Campus Federal and that you are the owner of the account. We match your answers against our records. Questions marked with * are required and you must answer a total of 4 questions to continue.

Social Security Number (SSN/TIN) * (No dashes please)

Account/Member Number *

Now answer any 2 of the following 3 questions:

Date Of Birth Month Day Year

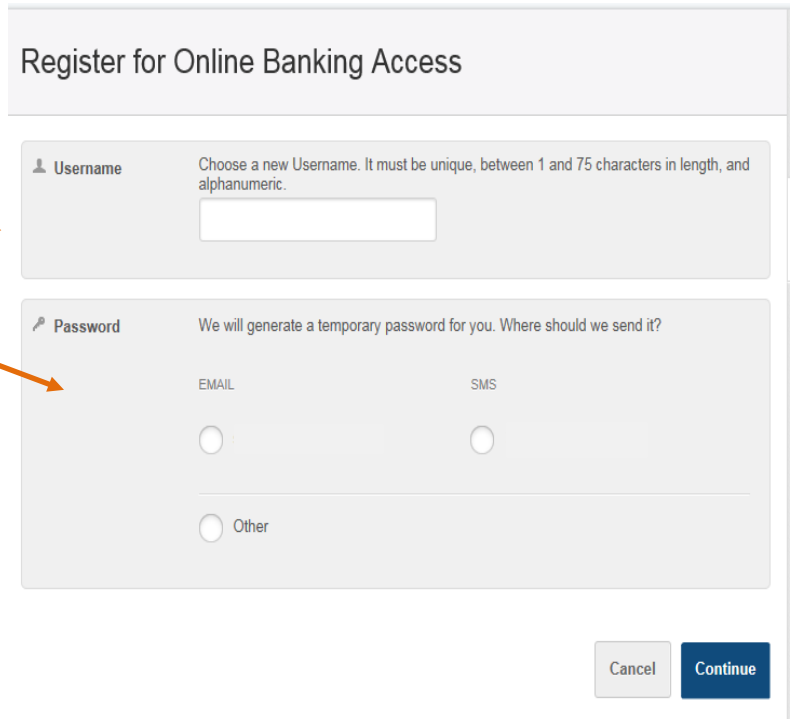
E-Mail Address

Driver's License Number

**The answers you provide are verified against the information we have on file.*

Step 4: Choose a Username and Request a Temporary Password

1. Choose a **Username**.
2. Choose where you'd like us to send a temporary password.
3. Click "Continue".



Step 5: Enter Your Temporary Password

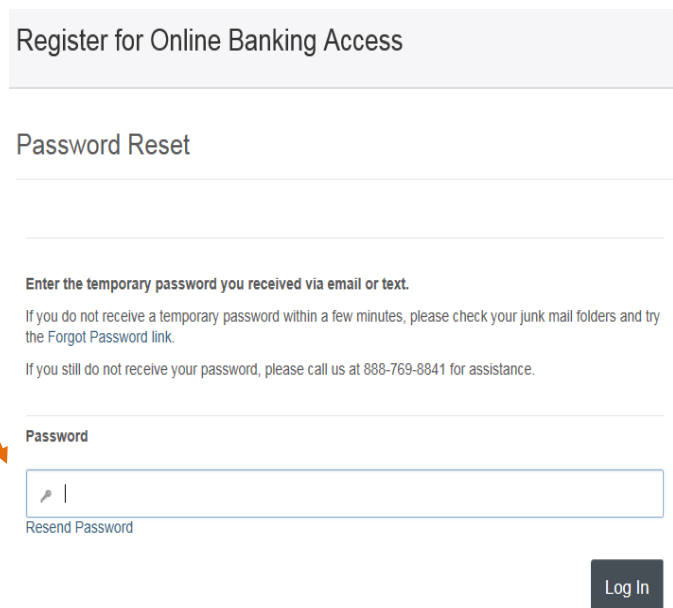
1. Enter your **temporary password** sent to you exactly as it appears.
2. Click "Log In".

**You may request to have your temporary password resent to you on this screen.*

Passwords are typically delivered within 5 minutes and expire in 24 hours.

If you do not complete this session before it times out, you will be taken back to the login screen.

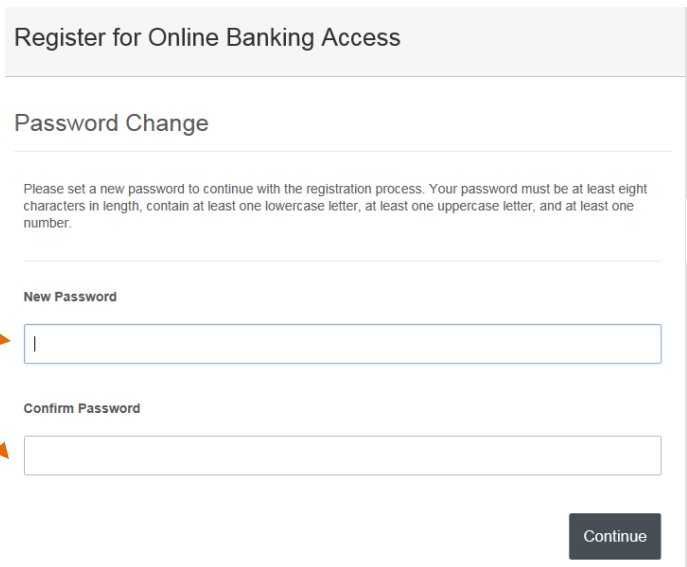
To continue the registration process, enter the Username you selected in Step 4 and click "Log In". Do not click register.



Step 6: Choose Your Password

1. Choose a password that meets the listed requirements.
2. Enter your new password in both boxes.
3. Click "Continue".

You will use this password for all future logins.



Register for Online Banking Access

Password Change

Please set a new password to continue with the registration process. Your password must be at least eight characters in length, contain at least one lowercase letter, at least one uppercase letter, and at least one number.

New Password

Confirm Password

Continue

Step 7: Choose Your Security Questions & Answers

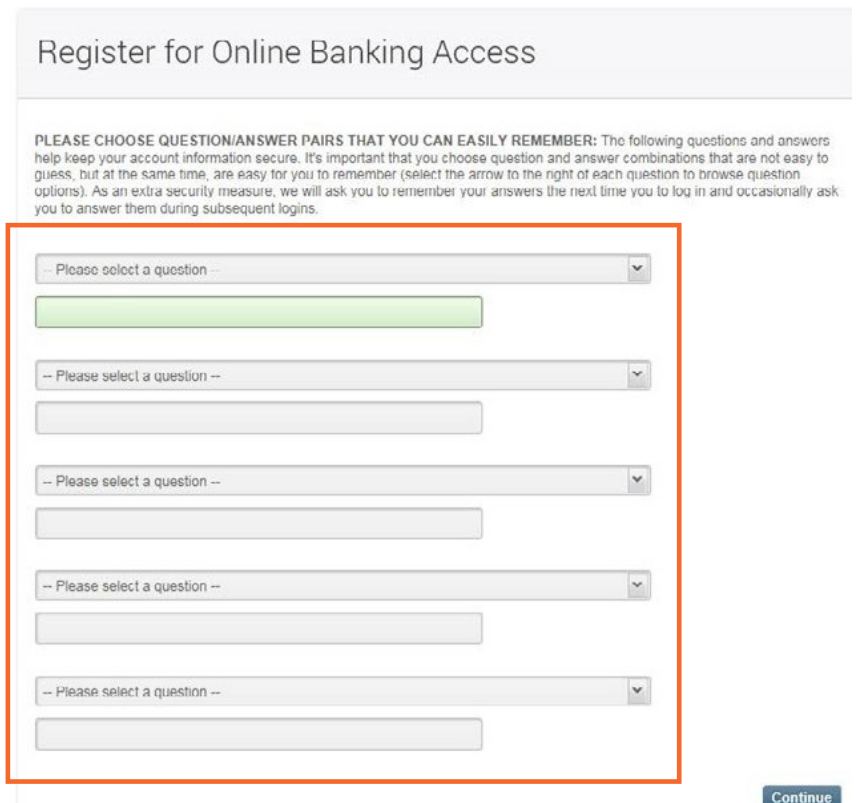
Security questions add an extra layer of protection to your online access.

1. Select a question from each of the drop downs - *you must fill out all 5.*
2. Enter an answer for each question.
3. Click "Continue".

You will be asked to provide answers to your security questions the next time you log in, as well as any time you log in on an unsaved device.

The answers you provide are NOT case sensitive.

You cannot use the same answer for multiple questions.



Register for Online Banking Access

PLEASE CHOOSE QUESTION/ANSWER PAIRS THAT YOU CAN EASILY REMEMBER: The following questions and answers help keep your account information secure. It's important that you choose question and answer combinations that are not easy to guess, but at the same time, are easy for you to remember (select the arrow to the right of each question to browse question options). As an extra security measure, we will ask you to remember your answers the next time you to log in and occasionally ask you to answer them during subsequent logins.

-- Please select a question --

-- Please select a question --

-- Please select a question --

-- Please select a question --

-- Please select a question --

Continue

If you get unfamiliar security questions on future logins, please verify that you are entering the correct username.

Step 8: Choose Your Confidence Image & Your Image Secret Text

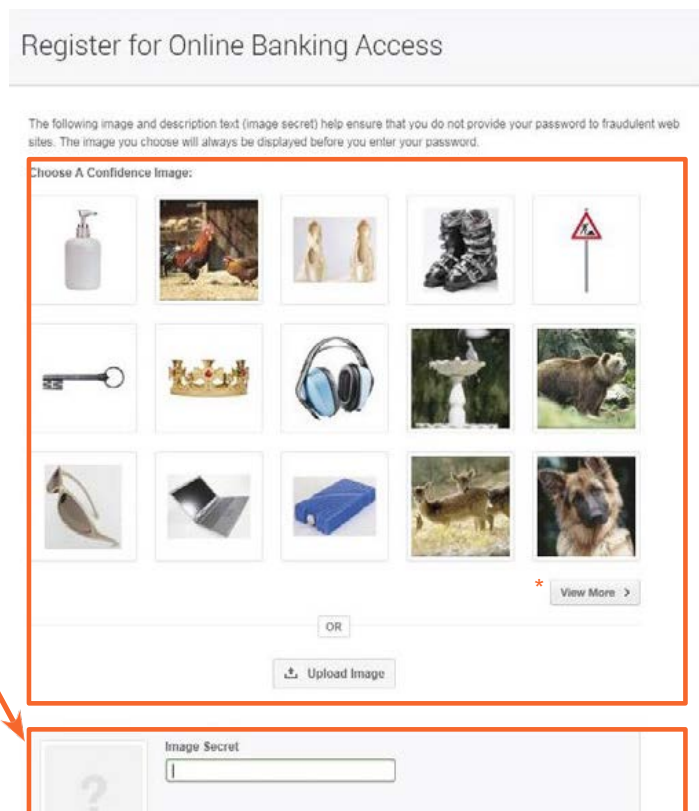
The image and image secret you select will always be displayed before you enter your password during login.

1. Click on an image to select it.
2. Enter your image secret text in the box provided.
3. Click "Continue".

*You can scroll through the available images by clicking "View More".

You will see your Image Secret text with your Image when logging in. You will not need to enter the text as a part of the login process.

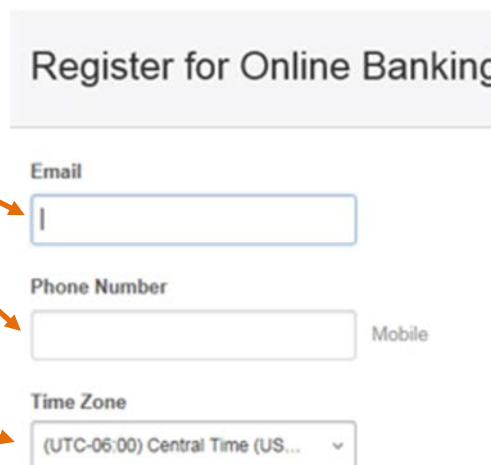
If you spend too long on the image screen, the site will time out and you will get an error.



The screenshot shows the registration interface. At the top is the title "Register for Online Banking Access". Below it is a warning: "The following image and description text (image secret) help ensure that you do not provide your password to fraudulent web sites. The image you choose will always be displayed before you enter your password." The main section is titled "Choose A Confidence Image:" and contains a grid of 15 different images. A "View More" link is visible at the bottom right of the grid. Below the grid is an "OR" separator and an "Upload Image" button. At the bottom of the page, there is a question mark icon and an "Image Secret" input field.

Step 9: Confirm Contact Information

1. Review the email address & phone number we have on file for you.
2. If contact information is missing or needs to be corrected, update the information in the field before you continue.
3. Select your time zone.
4. Click "Continue".



The screenshot shows the "Register for Online Banking" page. It features three main input fields: "Email", "Phone Number", and "Time Zone". The "Phone Number" field has a "Mobile" checkbox to its right. The "Time Zone" field is a dropdown menu currently showing "(UTC-06:00) Central Time (US...".

Changes you make to your contact information will update the information we have on file for you.

The time zone you select will affect how times are displayed within Online/Mobile Banking, as well as for alerts & recent login activity.

Step 10: Registration Complete

Complete Profile: Edit your username, password, security questions, confidence image and time zone.

View Accounts: Go to your dashboard to view your accounts, balances, recent activity, upcoming activity, and more.

Customize Settings: Go to settings to customize your menu options, update your contact info, add alerts, or customize your accounts with a color scheme & nicknames, and sign up for eStatements.

Register for Online Banking Access

Get Started with Online Banking

Complete Profile: Add your photo and other personal info to your profile.

View Accounts: View your accounts and balances.

Customize Settings: Customize your online banking experience with your favorite theme.

Application Process

- Confirm Your Identity: Verify you have an account and that you are the owner of the account.
- Register: Choose a username and generate a temporary password.
- Authenticate: Provide your security information.
- Confirm Contact Information: Confirm your email and phone number.
- Done: Start banking, saving, budgeting and sharing.

If you have multiple accounts, we recommend visiting the “Customize Settings” option after completion of online registration. You can also update settings by going to the accounts tab under settings to customize your experience.