HOW TO ACCESS UIB'S GOBANKING (Online Banking)

Page 1 is a quick summary of steps for a new user to access Utah Independent Bank's GoBanking (online banking). For full details on each step, proceed to Page 2. If you are not a new user and are having issues logging into GoBanking, please contact a branch for assistance.

To access GoBanking:

- Navigate to www.uib.bank or download the UIB App
- Complete the enrollment form including creating a login name and password
  - The login name can be up to 15 characters
  - Passwords need to be at least 10 characters and contain at least one upper and lower case letter, one number and one symbol
  - The password cannot contain any part of the Login Name
- To complete, you will need to enter a confirmation code from either your text message or email. If you selected email, it may be found in your spam or junk folder
  - The email needs to be the email address you have on file with UIB
- A feature offered is to sign up for a soft credit score. You can select later or opt out if you do not wish to do it at this time
- You need to agree to the GoBanking Terms and Conditions
- Submit

You should now have access to your account information, transactions, statements, etc. There are lots of options and settings available in GoBanking for you to select from based on your online banking preferences.

New User:

1. Navigate to the www.UIB.bank website or download the Utah Independent App from the App or Play Store
2. Click Not enrolled? Sign up now (if on the website, click the login button first)

Website: **App:**

3. Below is a list of what you will need to sign up
   - Social Security Number or Tax ID Number
   - Account Number to a UIB account you own
   - Amount of recent transaction from that account
   - Login Name you would like to use for GoBanking (your choice)
   - Access to the email address you previously provided to UIB
   - Items with an * are required

4. Complete the information found in the following fields:
   - Customer Type - select if this is for Personal or Business
   - Account Type - select the type of account you have with UIB
   - Add a UIB account number (only enter one if you have multiple)
   - Add a dollar amount for a recent transaction for that account
     a. If you just opened an account, it would be the opening amount
     b. If you don't know an amount, call a UIB branch to obtain this information
   - Add your Social Security Number

Customer Type*

Personal   ⌄

Account Type*   *Account Number to an account you own*

Checking   ⌄

Amount of a recent transaction

Social Security Number/Tax ID

5. Create a login name
   - For security reasons, your Login Name may not be the same as your Customer Number. It can be up to 15 characters

Enter the Login Name you'd like to use when you access your accounts online. You'll also create your own password later.

Login Name

6. Add the Email Address you have on file with UIB
7. Select if you want the email address to be registered or not

Enter contact email previously provided to Utah Independent Bank.

Email Address

8. Check the "I'm not a robot" button
9. Click Submit
10. Go to your email (could be in spam or junk) and find the one from UIB and enter the confirmation code from that email on the next screen
11. Submit
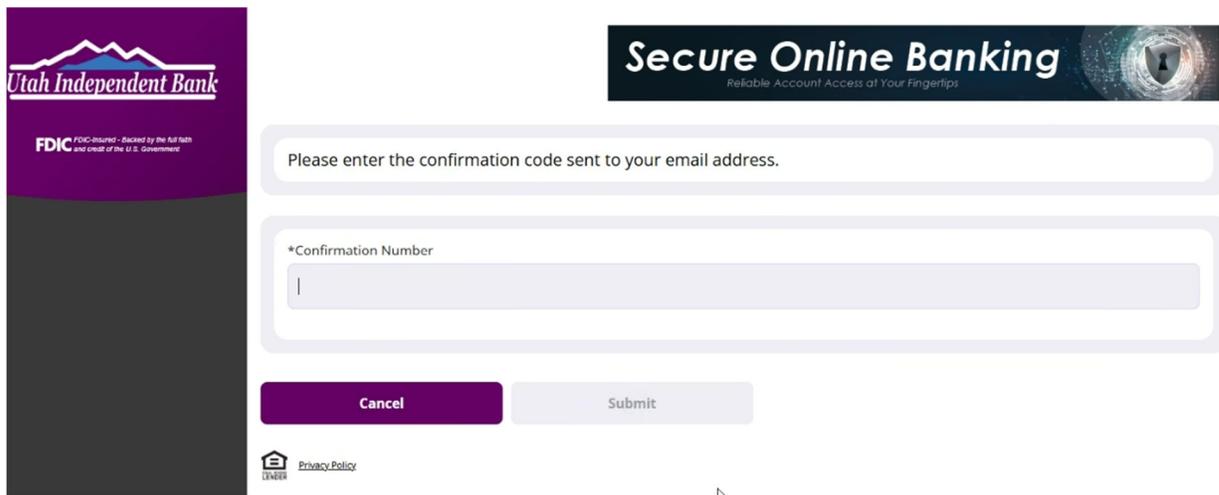
Utah Independent Bank

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Secure Online Banking
Reliable Account Access at Your Fingertips

Please enter the confirmation code sent to your email address.

*Confirmation Number

Cancel   Submit

Privacy Policy

12. The next screen is where you will create your password. Below are the requirements for passwords. Enter your new password and confirm that same password
13. Submit

Due to security concerns, passwords must now meet certain Complexity Requirements:

Passwords must contain characters from at least three(3) of the following four(4) classes:

Upper case letters A, B, C, ... Z

Lower case letters a, b, c, ... z

Numbers 0, 1, 2, ... 9

Non-alphanumeric ("special characters") such as punctuation symbols.

Passwords may not contain any part of the Login Name.

For Example: If Login Name is JohnDoe, then the password cannot contain: john, ndoe, etc.

Passwords must contain a minimum of 10 to a maximum of 128 characters

Passwords may not be the same as any of the previous 6 passwords.

*New Password

[⌃⌄ 👁]

*Confirm Password

[⌃⌄ 👁]

[Cancel]   [Submit]

14. You should now be back to the login screen. Login in using the login name and password you just created and Submit

15. Once logged in, you need to select a contact method. It can be email or text message. Select your preferred contact method in the drop down. The next screen will ask you for your name and phone number if you selected text message or your name and email if you selected email. Enter your information

16. Submit

Add Contact

*Contact Method:

Select Contact Option ⌄

  After selecting a contact option, you will be asked for your contact information.
Based on your selection, a confirmation code or secret key will be provided.

Cancel   Submit

Add Contact

*Contact Method:

Select Contact Option ⌃

| Select Contact Option |
| Email |
| Text Message |

Cancel   Submit

Add Contact

*Contact Method:

Text Message ⌄

  After entering in your contact information, a confirmation code will be sent to the phone number provided.
You must enter this code on the 'Contact Method' page prior to use.

Name

Phone Number

Cancel   Submit

Add Contact

*Contact Method:

Email ⌄

After entering in your contact information, a confirmation code will be sent to the email address or phone number provided.

Name

*Email

Cancel   Submit

17. Next, you need to enter the code sent to your text or email (if email, it could be in your spam or junk folder)
18. Submit

Verify Contact

Please enter the confirmation code that was sent to the phone number you provided. (801-471-6634) If you did not receive the code click 'Resend'.

*Code

This field is required.

Cancel   Submit

One of the GoBanking features is access to your Soft Credit Score. This will allow you to view your credit score directly in GoBanking without an impact to your credit. You can:

- Select later – this screen will pop up the next time you log in and will continue to do so until you opt in or out
- Opt Out – this declines you from setting up this feature; however, you can opt in later if you change your mind
- Opt In – this will take you through the next steps to set up your Soft Credit Score account

19. Select your option for this feature

- If you chose select later or opt out, go to the next section on page 9
- If you chose to opt in, proceed to the next steps

Soft Credit Score Opt-in Policy

Soft Credit Score Opt-in Policy

You agree that by navigating beyond the Soft Credit Score area by entering your information and continuing beyond the "Agree and Continue" button, or by otherwise accessing or using the Credit Score Manager Third-Party Content, you instruct Utah Independent Bank to periodically obtain your credit report to use it for the following purposes:

To display your credit score information to you for educational purposes and to assist you in understanding how financial transactions affect your credit score;

To confirm your identity, such as to identify potential fraudulent transactions in your name; and

To offer our products and services to you.

Later	Opt Out	Opt In

20. Fill in or verify your identification information
21. Click the checkbox to consent to receive a code to allow you to retrieve your Soft Credit Score
22. Submit

Verify your identity

Add your information so we can confirm your identity.

Please provide your full Social Security Number. Sometimes the last 4 digits of your Social Security Number are not enough to locate your credit profile. To locate your credit profile, please provide your full 9-digit Social Security Number.

Date of birth

Social Security Number ⑦

Phone number ⑦

☑ I consent to receiving SMS messages from credit vendors for identity verification

Email

I understand that by clicking the "Submit" button below, I agree to the Terms and Conditions and acknowledge receipt of the Privacy Policy. I am authorizing The Company to obtain my credit report on a recurring basis from any consumer reporting agency to confirm my identity and monitor my credit profile for changes. I further understand that I can withdraw this authorization at any time by contacting The Company.

Message and data rates may apply. Collection of your phone number is subject to our Privacy Policy.

Submit

23. Choose to deliver a passcode via text message or voice call and click Next
24. Enter the code in the one-time code field and click Submit
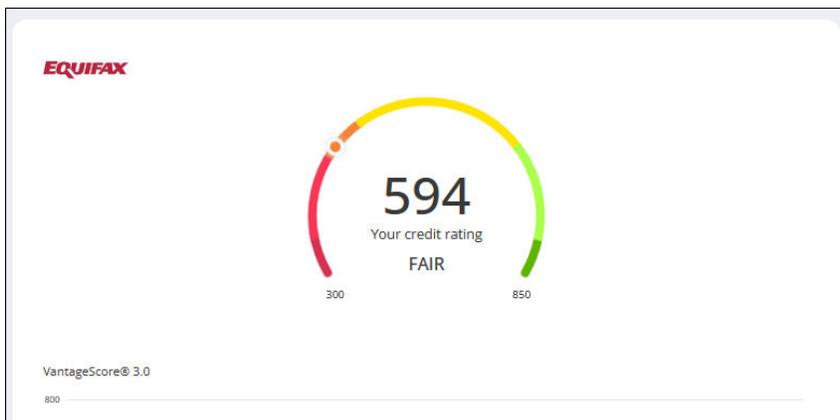

You will then be navigated to the Account Summary screen.

NOTE: *Upon first logging in after opting in, a message may appear. It may take several minutes to load the screen with your initial credit score.*

25. You should then be navigated to the Online Banking Agreement. Scroll to the end and agree
26. Submit

Online Banking Agreement

GoBanking Terms and Conditions

You should now be logged into the GoBanking (online banking) and should be on the accounts summary page. You can now review transactions, statements, etc. There are lots of options and settings available in GoBanking for you to select from based on your online banking preferences.

You may want to log out and log back in one more time to ensure everything is set up. Usually, after the initial account creation, when you log back in, you are required to get one more confirmation code. If this happens, you will see the picture below. Select your preferred method for contact and click select (it may already show your name and contact method).

Select Contact

This action requires additional authentication

Q Search

Sort By: Default Sort   ⌄

Name
Preferred Contact Method Info   **Select**

Enter your confirmation code from your text or email (may be in your spam or junk folder) and Submit

Verify Code

For your protection, additional authentication is required for this action.
If you did not receive the code click ' <u>Resend</u> '. Please note that it may take several minutes to receive the confirmation text. Please enter the code

*Code

Cancel   **Submit**