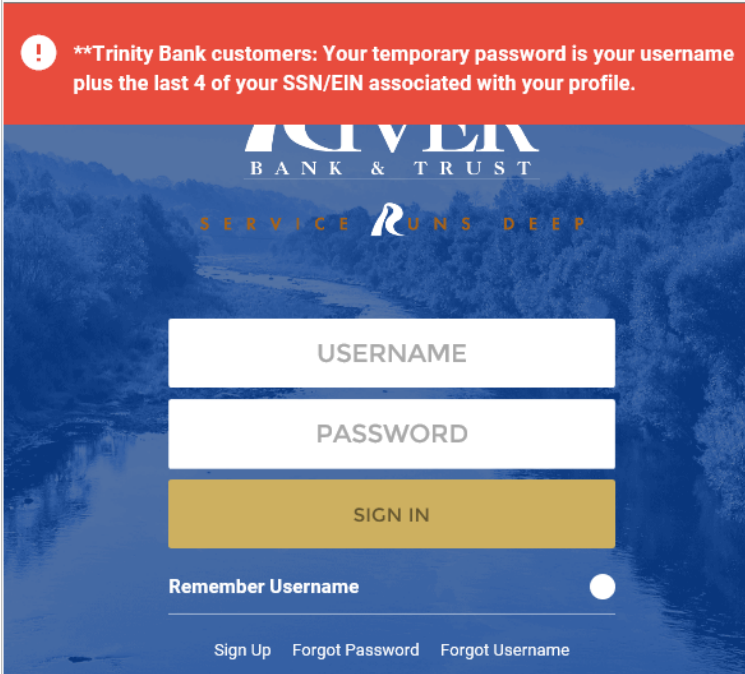


River Bank & Trust Online Banking Initial Log In Instructions

Step 1: Visit www.riverbrankandtrust.com or the River Bank & Trust app to complete your initial login.

Step 2: **Enter your username and temporary password and click SIGN IN.**

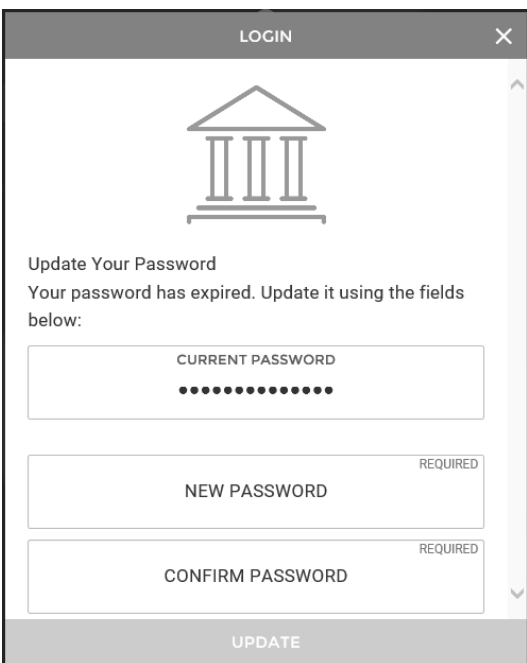
Note: Your username is the same username you used before this conversion. Your temporary password is your username + last 4 of your SSN or EIN associated with your online banking profile (no spaces). Example: janedoe1234



The screenshot shows the River Bank & Trust login interface. At the top, a red banner contains a warning icon and text: "**Trinity Bank customers: Your temporary password is your username plus the last 4 of your SSN/EIN associated with your profile." Below the banner is the River Bank & Trust logo and the slogan "SERVICE RUNS DEEP". The login form consists of three input fields: "USERNAME", "PASSWORD", and a "SIGN IN" button. Below the password field is a "Remember Username" checkbox. At the bottom, there are links for "Sign Up", "Forgot Password", and "Forgot Username".

Step 3: Update your password and click Submit.

Note: Your new password can be the same password you used before this update.



The screenshot shows the "LOGIN" screen in the River Bank & Trust app. It features a bank building icon and the text "Update Your Password" and "Your password has expired. Update it using the fields below:". There are three input fields: "CURRENT PASSWORD" (with masked characters), "NEW PASSWORD" (with a "REQUIRED" label), and "CONFIRM PASSWORD" (with a "REQUIRED" label). An "UPDATE" button is at the bottom.

Step 4: Set up security questions and answers and click Update:

LOGIN

RIVER
BANK & TRUST
SERVICE RUNS DEEP

Update Your Security Questions
One or more of your security questions are not set.
Update them using the fields below:

QUESTION 1
Click to choose question >

QUESTION 2
Click to choose question >

QUESTION 3
Click to choose question >

UPDATE

Step 5: Read and Accept the Terms and Conditions for Online Banking:

TERMS

RIVER
BANK & TRUST
SERVICE RUNS DEEP

Terms and Conditions

ONLINE BANKING CUSTOMER AGREEMENT AND DISCLOSURE STATEMENT

The following information represents the Online Banking Customer Agreement and Disclosure Statement between you and ("Bank," "we," "our," "ours"). This Agreement, including, as applicable, the signature card, rate and fee schedule, Truth in Savings disclosures, Funds Availability Policy Disclosure, Electronic Funds Transfer Agreement and Disclosure,

ACCEPT TERMS

Step 6: Verify or update email address:

EMAIL VERIFICATION

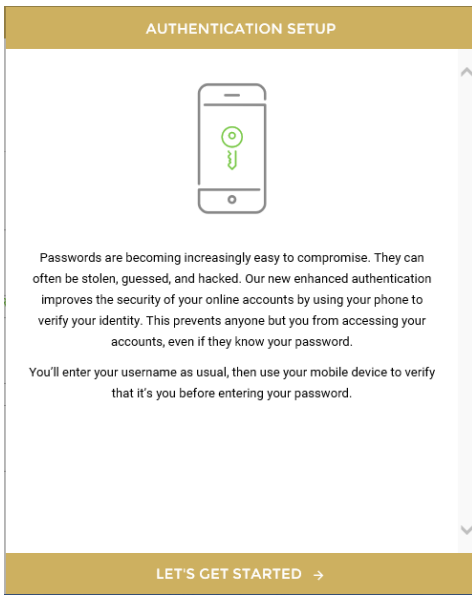
Please Verify Your Email Address

testuser@yahoo.com

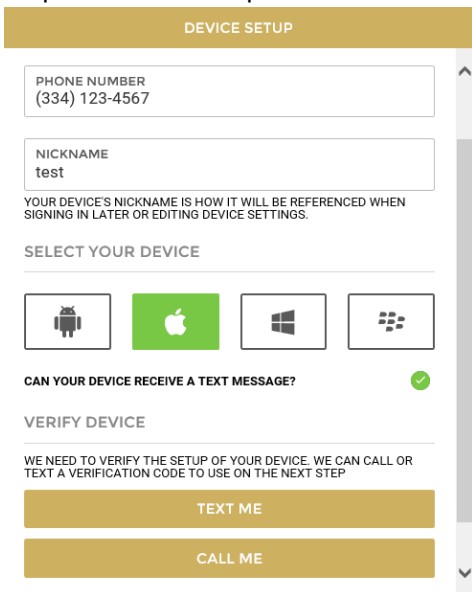
VERIFY

UPDATE EMAIL ADDRESS

Step 7: Setup your Device for Out of Band Authentication. Click Let's Get Started →



Step 8: Enter the required information to setup your device and select Text Me or Call Me:



Step 9: Enter Verification Code and click Verify Device:

VERIFY DEVICE

PHONE NUMBER +1 334-

NICKNAME test

TEXT MESSAGE ON Yes

DEVICE SELECTED iOS

ENTER THE VERIFICATION CODE THAT YOU RECEIVED BELOW:

REQUIRED

VERIFICATION CODE

DIDNT GET A MESSAGE? RESEND VERIFICATION CODE

ENTER THE WRONG PHONE NUMBER? START THE PROCESS OVER

VERIFY DEVICE →

Step 10: DUO App Link & Activation Link (Optional download)

Duo Mobile is a 3rd party app, created by Duo Security Inc., which provides easy, one-tap authentication of push notifications from River Bank & Trust. No more passcodes. No more automated voice calls.

THIS PROCESS DOES NOT INSTALL RIVER BANK & TRUST'S MOBILE BANKING APP. DUO MOBILE IS A SEPARATE APP USED TO AID IN THE AUTHENTICATION PROCESS.

If you don't have time at this moment, or if you choose not download the Duo Mobile app, click **"Skip this Step"**.

INSTALL DUO MOBILE

Duo Mobile is an application that runs on your phone and helps you authenticate. Without it you'll still be able to log in using a phone call or text message, but we strongly recommend that you use Duo Mobile to authenticate quickly and easily.

WHY USE DUO MOBILE?

- It's fast & easy – one click Approval/Denial
- Works in any country
- Doesn't require cell service

INSTALL THE APP

Select "User Duo Mobile" and receive two text messages:

1. THE FIRST MESSAGE WILL CONTAIN A LINK TO INSTALL THE DUO MOBILE APP. PLEASE CLICK THE LINK TO INSTALL THE APP.
2. THE SECOND MESSAGE WILL CONTAIN A LINK TO ACTIVATE YOUR ACCOUNT. PLEASE CLICK THE LINK TO ACTIVATE YOUR ACCOUNT IN THE DUO MOBILE APP.

USE DUO MOBILE

SKIP THIS STEP →

Click "Skip Duo Mobile" to confirm the Opt Out process for Duo Mobile.

SKIP DUO MOBILE INSTALL?

Are you sure you do not want to set up the mobile application for two-step verification?

SKIP DUO MOBILE CANCEL

Step 11: Add Another Device or Complete Setup to view your accounts.

