

## Login Instructions – Existing User

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In an effort to provide the customers of Lubbock National Bank / Commerce National Bank with a more secure environment and to be in compliance with banking regulations, we are enabling the Multi-factor Authentication feature in our Online Banking product. The instructions below will guide you step-by-step through the process of logging in for the first time and activation of the multi-factor authentication feature.

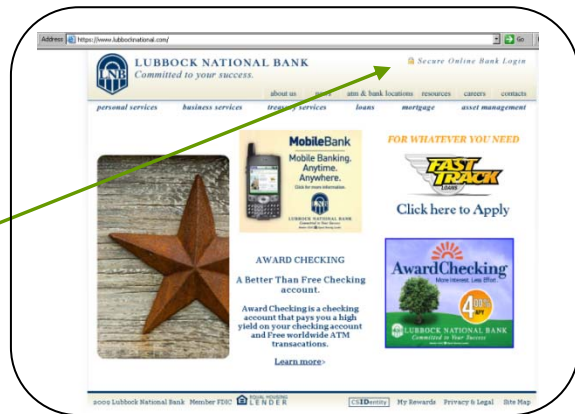
### **Key Points:**

- If you are a New User, you will be required to obtain a Secure Access Code the 1<sup>st</sup> time you log in. Then again the 2<sup>nd</sup> time you log in to complete the authentication process.
- If you are an Existing User, you will be required to complete the authentication process the 1<sup>st</sup> time you log in.
- Each time you login at a different computer for the 1<sup>st</sup> time, the system will require a new secure access code. You will be given an option to allow the system to remember a computer you use frequently (at home, the office, laptop, etc.) or to allow only one time access to a specific computer (public computers at the library, etc.)
- If your computer system is set up to reset or clean the cookies stored in your computer at a regular interval, the system will require that you complete the process again after the cookie reset to update the information.
- **Secure Access Codes will expire after 30 minutes and can only be used once.**
- **Phone numbers for secure access code contact must be in our system before you try to use this feature.** Please contact the Electronic Banking Department if there are no contact options available in the authentication process. 806-473-6261 or 806-792-1000.
- The **system will allow multiple phone numbers to be stored** to allow access to the access code as quickly as possible. If you need to add or update contact information to the listing to allow access to your Online Banking information at different locations, please contact the Electronic Banking Department so that the information can be updated for you.
- The system will not leave a secure access code message on an answering system. If you miss the call, please repeat the process.
- The system allows you to indicate if that computer will be used on a regular basis during the authentication process.
- Selecting the “one time” option provides extra security on computers in a public location, since it will require a new access code for each log in.
- Cookies are required to ensure that your connection is safe and secure. These cookies contain no account information or passwords, and are encrypted. Cookies cannot be used to access data. In order to use this system, you must enable cookies for our site.

## Login Instructions – Existing User

From the LNB / CNB homepage

(<https://www.lubbocknational.com>,  
<https://www.commercenb.com>), click on the  
Secure Online Bank Login.



1. Enter your Logon ID.

2. Type your password in the box.

3. Click the Login button.



You will now be directed to a page displaying the secure contact information LNB/CNB has on file for your accounts. Select one contact from the list that you can **immediately access** and our system will deliver a temporary secure access code to you within minutes.

**If the contact information listed on the screen is inaccurate or out-of-date**, you cannot proceed any further and will need to contact the Electronic Banking Department for assistance.

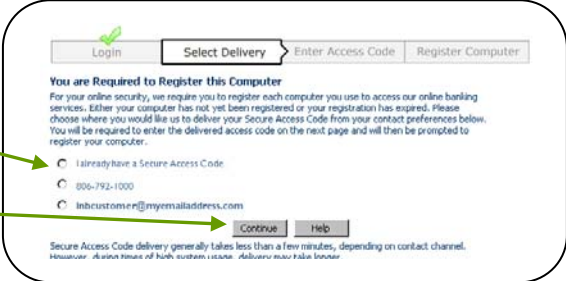
806-473-6261 or 806-792-1000.

### Secure Identification:

A listing will appear with your contact information. You choose the phone number for your secure access code delivery. You should receive an automated phone call within minutes. You will be prompted to make a selection to hear your code. **The system will give you the option to repeat the code, if necessary.** *\*\*Our system will not leave the code on voice mail, so if you miss the call, please repeat the process.*

4. Select your Secure Code Delivery Method.

5. Click Continue.




The system can store multiple phone numbers for your convenience. Contact the Electronic Banking Department or a Personal Banker if you want to add more contact information.

**\*\*Our system will not leave the code on voice mail, so if you miss the call, please repeat the process.**

Once you have received your code, type it in the “Secure Access Code” box.

6. Type in your secure access code.

7. Click Continue.



**\*\*Do NOT click the “BACK” button on your browser, as this may render your code invalid. If you close the internet session to access your email to retrieve the code, choose the “I already have a secure access code” option when you log in again and use the code you just received.**

A secure access token is placed on the computer in the form of a “cookie” - if the cookie is deleted, you will be asked to repeat this process. Our cookies are required to ensure that your connection is safe and secure. These cookies contain no account information or passwords, and are encrypted. Cookies cannot be used to access data. In order to use this system, you must enable cookies for our site.

### Register The Computer:

Choose one of the options to Register the Computer and Activate your Browser:

**“Activate this computer for later use”** – Choose this option if, this is a computer you will use often and it is in a secure location (i.e. your home, private office, etc.)

**“Give me one-time access only”** - Choose this option if this is public computer (at a hotel, in a library, internet café, etc.) that will be accessed by other people.

8. Select the appropriate option for this computer.

9. Click Continue.

