

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 806-473-6263.
- The **system will allow multiple phone numbers to be stored** to allow you to receive 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 call delivering your Secure Access Code is automated, the call must be received on a direct line and will disconnect when transferred or if it connects to an answering machine. 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.

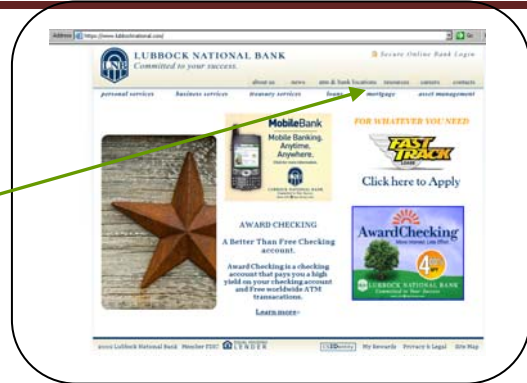
## Log in Instructions - New User

Access the homepage:

(<https://www.lubbocknational.com>  
<https://www.commercenb.com>),

Click on the link to the login page in the upper right hand corner of the homepage.

 **Secure Online Bank Login**



1. Type your Logon ID in the box.

2. Click the "I am a 1<sup>st</sup> Time User" option.

3. Click the "Login" button.

### **Secure Identification**

A list will appear containing the phone numbers we received with your Online Banking application.

The code will be delivered to you within minutes. The access code must be used immediately; it will expire within 30 minutes and can only be used once.

4. Select an option to deliver your Secure Access Code.

5. Click "Continue".

#### First-Time User Enrollment - Secure Identification

As a first-time user of our online banking services, we are required to securely verify your identity. Please choose where you would like us to deliver your Secure Access Code from your contact preferences below. You will be required to enter the delivered access code on the next page, and will then be able to complete your enrollment and establish your preferred password.

- I already have a Secure Access Code.
- [jsmith@myemail.com](mailto:jsmith@myemail.com)
- 806-792-1000

Secure Access Code delivery generally takes less than a few minutes.  
Secure Access Code delivery generally takes less than a few minutes, unless there is a system outage.

**\*\*Do not click the "Back" button on your browser, as this may render your code invalid. If you close the internet session before entering the code, simply log in again and choose the "I already have a secure access code" option and use the code you just received.**

### **Phone Delivery:**

You will receive a 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.**

**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 during normal business hours.

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.

**806-473-6261 or 806-473-6263.**

6. Type in your secure code.

7. Click Continue.

Enter Delivered Secure Access Code

Once you receive your Secure Access Code, enter it below.

Secure Access Code

If you close your browser prior to entering your code, you may return to this page by selecting the I already have Secure Access Code option from the delivery selection screen. NOTE: Secure Access Codes are only valid for a limited time, and cannot be reused. If your code has expired, you must restart the log on process.

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.

### Accepting Terms and Conditions

Please read the disclaimer and click the “Accept” button at the bottom of the screen.

8. Read and click “Accept”.

Welcome First Time User

Before you can access your accounts online, you must first spend some time creating your online profile. This is a simple process that takes three short steps to complete.

**Step One: Read and Accept Disclaimer**

You must read and agree to the conditions of the following NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS before continuing with the enrollment process.

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

NONPUBLIC PERSONAL INFORMATION AND FORMER CUSTOMERS If you decide to close your account (s) or become an inactive customer, we will follow the privacy policies and practices as described in this notice.

### Create Your Online Profile

9. Verify your personal information and click “Create Profile”.

If anything is missing or incorrect, please make corrections and then submit.

Any field marked with an \* asterisk is a mandatory field and must be filled to continue.

Profile Browser Preferences

**Online Profile**

Title

First Name \*

Middle Name

Last Name \*

Suffix

E-Mail \*

**Online Profile Address & Phone Numbers**

Street 1 \*

Street 2

City \*

State \*

Postal Code \*

Home Phone \*

Work Phone \*

The information you enter on this screen does not update your bank account information or the address information for your statement. This information is used to support your Online Banking Services. If you need to update your mailing address, please do so through the Address Change Function.

**Change Your Password:**

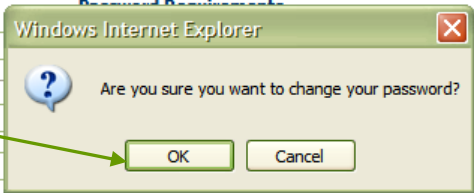
10. Enter a password & repeat it in the 2nd box.

11. Click "Submit Password Change".

Create passwords that are not easy to guess but will be significant enough to you to make them memorable.  
Use a variety of characters.  
\*One Upper case letter and one Number are required.

**Finalize the password change.**

12. Click "OK".



**Activation of the Multi-factor Authentication**  
This will be required on your 2<sup>nd</sup> login to the system.

Access the homepage:  
(<https://www.lubbocknational.com>,  
<https://www.commercenb.com>),

Click on the link to the login page in the upper right hand corner of the homepage.



- 1. Enter your Logon ID.
- 2. Type your password in the box.
- 3. Click the Login button.

**Secure Identification**

A list will appear containing the phone numbers we received with your Online Banking application.

The code will be delivered to you within minutes. The access code must be used immediately; it will expire within 30 minutes and can only be used once.

4. Select an option to deliver your Secure Access Code.

5. Click "Continue".

**Phone Delivery:**

You will receive a 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*

6. Type in your secure code.

7. Click Continue.

**Register the Computer:**

**“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.

The Authentication process is complete.