

High Plains Bank Special User Name and Password Instructions For Internet Banking and Mobile Banking

When you sign up for Internet Banking, we will provide you with a setup ID to use to create an account. We will send you an email "invite" with a link you will follow to start your internet banking setup. You will be asked for a "Security Code" that we provide for you when you sign the internet banking agreement. You will then set up a user name, a security picture, a security phrase, a password, and 3 security questions and answers. This password, security phrase and picture will only be known to you. This needs to be completed within two days of receiving the email invite otherwise you will get a message to contact your bank. Sometimes the e-mail invite goes to your junk email so check there if you don't see it in your inbox. If you forget your password, please contact the Bank and we will reset your account so that you can create a new password. Please contact us immediately if your temporary and new permanent password does not work.

The same user name and password are used for the Mobile application. If you have an android phone you will go to the "Google Apps" store and download the High Plains Bank mobile application. If you have an "I" phone you will use the "Apple Store". You will be asked to agree to the user conditions before accessing the program. The BillPay must be set up on the Internet Banking site prior to use on the mobile application. From your mobile phone you can also put an immediate hold on your debit card if you have temporarily lost it. You can also release the hold.

Your Role for Security

- Do not give your password to unauthorized individuals or third parties
- Do not save your password on your computer or allow windows to remember password for you
- Do not leave your computer during an online banking session
- Always sign off when completing an online banking session and close out of your browser
- We recommend deleting temporary files, history, cookies, saved passwords and web form information from your browser after you have logged onto Internet Banking'
- Whenever you view the site for the High Plains Bank and our Internet Banking provider Weblink through CSI the web address in your browser should say <http://www.hpbank.us/xxxxx> If you find yourself on a web page without this URL then it is probable that someone has intentionally misdirected you to their site to steal your personal sensitive information using a technique known as "Pharming". In this case, do not input any information to the site and contact the bank immediately.
- We highly recommend that you make use of a firewall to prevent unwanted access to your computer and that you install and frequently update anti-virus and spyware scanning tools to help prevent the theft or loss of your data.

Security Features

- Weblink's 128-bit encryption techniques will be used when confidential data is transmitted to Weblink from the bank
- Weblink's 128-bit encryption techniques will be used when confidential data is transmitted to the customer from the Weblink Internet Banking system
- Weblink's firewall protects High Plains Bank's system by allowing entry to only those customers enabled for Weblink.
- Customers will only be allowed Internet Banking Access to accounts for which they are signatories

- In certain situations, customers can be affiliated to accounts owned by other customers. This affiliation can be with or without transfers being allowed. A bank officer must approve all affiliations
- Weblink's website requires multi-faceted authentication for access into Internet Banking including a User ID, password, security phrase, and security picture.
- All users of the Internet Banking systems will be required to use a password, which will only work with the user's customer number. After **3 simultaneous invalid password entries** for a customer you will disable access to the account