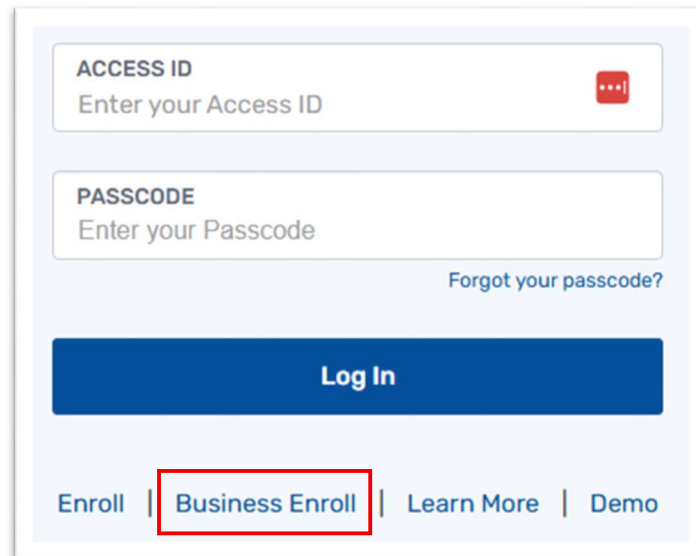


# How to Self-Enroll in Digital Banking for Business

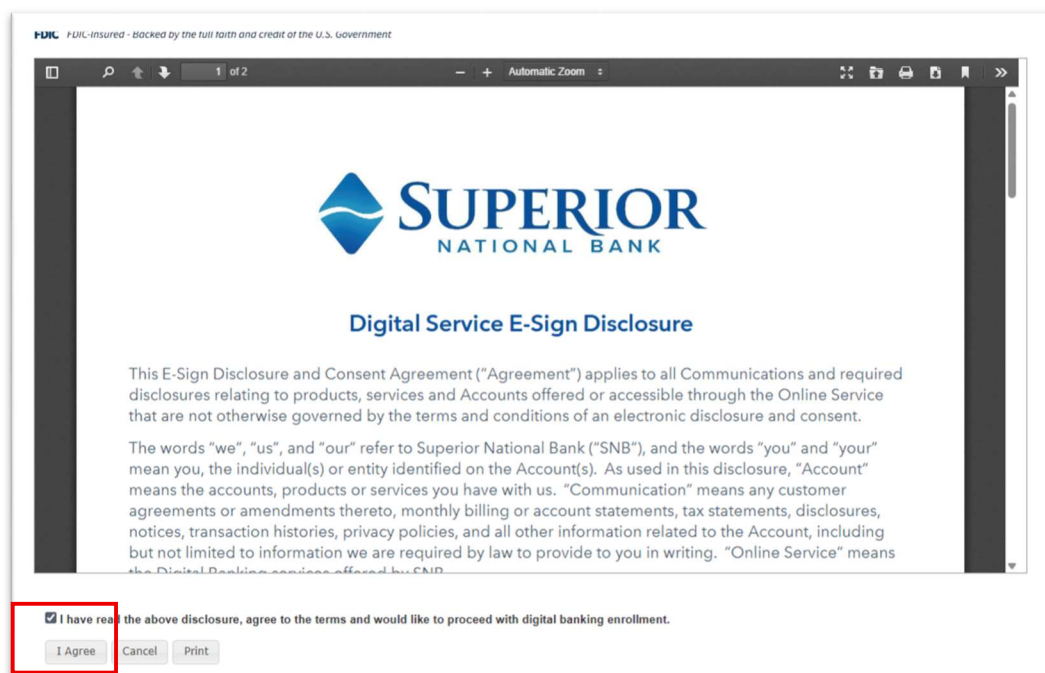
## Enrolling on Website:

To get started, select **Business Enroll**.



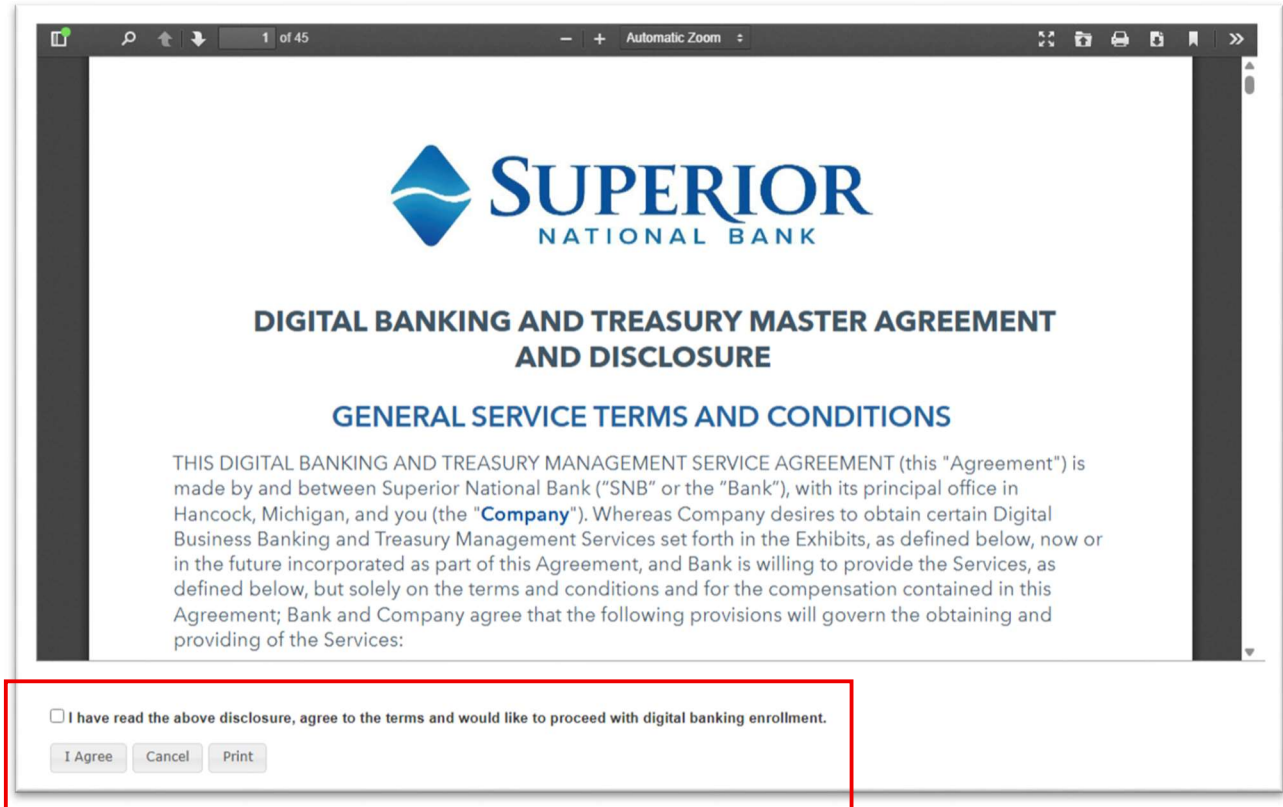
A login and enrollment form with a light blue background. It features two input fields: 'ACCESS ID' with the placeholder 'Enter your Access ID' and a red eye icon, and 'PASSCODE' with the placeholder 'Enter your Passcode'. A link 'Forgot your passcode?' is located below the passcode field. A large blue 'Log In' button is centered below the fields. At the bottom, there are four links: 'Enroll', 'Business Enroll' (highlighted with a red box), 'Learn More', and 'Demo'.

Read through the **Digital Service E-Sign Disclosure**, select the box that you have read and agree to the terms of the disclosure, and select **I Agree**.



A screenshot of a web browser displaying the 'Digital Service E-Sign Disclosure' page for Superior National Bank. The page includes the bank's logo and a title 'Digital Service E-Sign Disclosure'. The main text explains the E-Sign Disclosure and Consent Agreement, stating it applies to all Communications and required disclosures relating to products, services and Accounts offered or accessible through the Online Service. It defines terms like 'we', 'us', 'our', 'you', 'your', 'Account', 'Communication', and 'Online Service'. At the bottom, there is a checkbox labeled 'I have read the above disclosure, agree to the terms and would like to proceed with digital banking enrollment.' which is checked and highlighted with a red box. Below the checkbox are three buttons: 'I Agree' (highlighted with a red box), 'Cancel', and 'Print'.

Read through the **Digital Banking and Treasury Master Agreement and Disclosure**, **select the box** that you have read and agree to the terms of the disclosure, and select **I Agree**.



**SUPERIOR NATIONAL BANK**

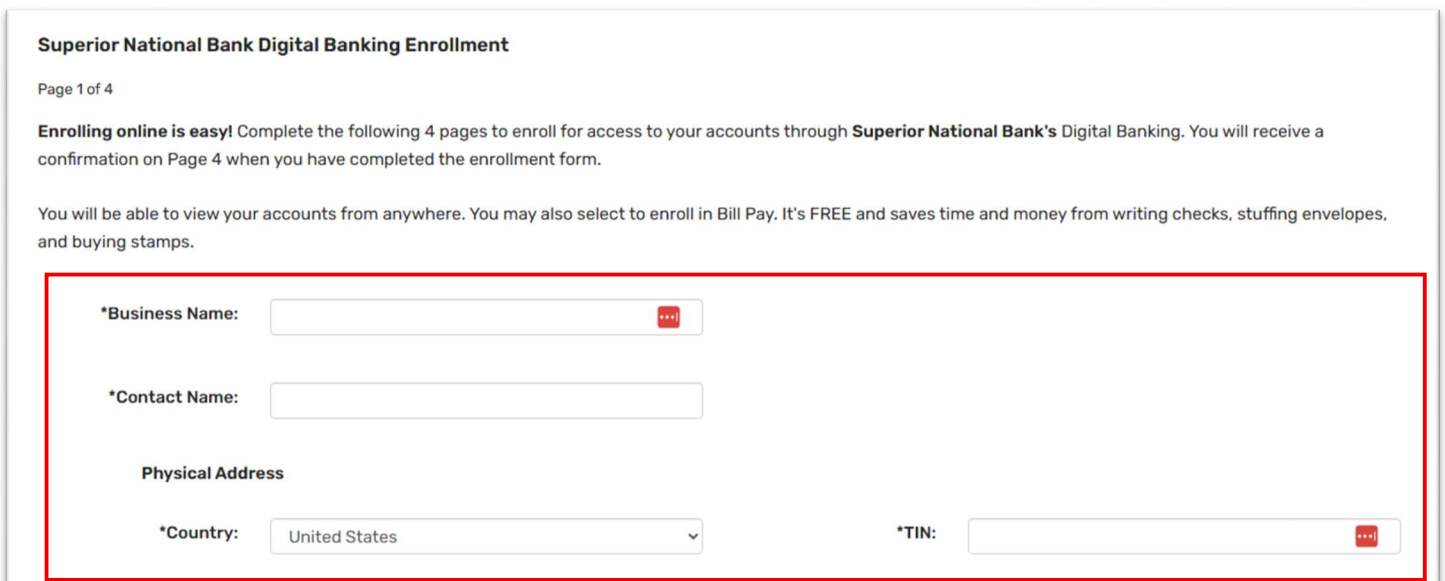
**DIGITAL BANKING AND TREASURY MASTER AGREEMENT AND DISCLOSURE**

**GENERAL SERVICE TERMS AND CONDITIONS**

THIS DIGITAL BANKING AND TREASURY MANAGEMENT SERVICE AGREEMENT (this "Agreement") is made by and between Superior National Bank ("SNB" or the "Bank"), with its principal office in Hancock, Michigan, and you (the "**Company**"). Whereas Company desires to obtain certain Digital Business Banking and Treasury Management Services set forth in the Exhibits, as defined below, now or in the future incorporated as part of this Agreement, and Bank is willing to provide the Services, as defined below, but solely on the terms and conditions and for the compensation contained in this Agreement; Bank and Company agree that the following provisions will govern the obtaining and providing of the Services:

☐ I have read the above disclosure, agree to the terms and would like to proceed with digital banking enrollment.

**Page 1 of Enrollment:** Enter in your **Business Information**.



**Superior National Bank Digital Banking Enrollment**

Page 1 of 4

**Enrolling online is easy!** Complete the following 4 pages to enroll for access to your accounts through **Superior National Bank's** Digital Banking. You will receive a confirmation on Page 4 when you have completed the enrollment form.

You will be able to view your accounts from anywhere. You may also select to enroll in Bill Pay. It's FREE and saves time and money from writing checks, stuffing envelopes, and buying stamps.

**\*Business Name:**

**\*Contact Name:**

**Physical Address**

**\*Country:**

**\*TIN:**

To sign up for **eStatements** at the time of enrollment, select **Yes**. (You can enroll for eStatements after enrollment as well.)

**Would you like to receive your account statements and disclosures in electronic format only? \***

☒ **Yes** ☐ **No** [Click here for more information about our electronic documents policy.](#)

Next, list your **Account Number**, **Nickname** for the account, the **Type** for each account you would like to enroll under your business. For checking accounts, there is the option to enroll in **Bill Pay**.

Use the table below to list all accounts you want to access online. Please select the correct account type using the drop-down menu.

\* Each account can be associated with an easy to remember Nickname.

\*\* Due to regulatory withdrawal limitations, you may use BillPay only with your checking accounts.

Account Number	Nickname <sup>+</sup>	Account Type	Billpay <sup>++</sup>
<input type="text"/>	<input type="text"/>	Cash Management	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	Cash Management	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	Checking	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	xCash Manager	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	Savings	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	CD	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	IRA	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	Commercial Loan	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	Line of Credit	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	Loan	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	Mortgage Loan	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	Real Estate Loan	<input type="checkbox"/>

**Page 2 of Enrollment:** Create your **Access ID** and **Passcode** making sure they meet the requirements listed in yellow.

You will also select a **Security Verification Question** and **Answer**.

### Superior National Bank Digital Banking Enrollment

Page 2 of 4

Please choose an Access ID and Passcode:

Access ID:

\*Passcode:

Verify Passcode:

\* If we can guess your Passcode, we will ask you to choose another one.

#### ACCESS ID REQUIREMENTS

- Must be between 5-20 characters.
- May include alpha, numeric or special characters.
- Cannot be the same as your Tax ID #/SSN or account number with Superior National Bank.
- Is case sensitive.

#### PASSCODE REQUIREMENTS

- Must be at least 8 characters long.
- Must contain at least 1 numeric, 1 alpha and 1 special character.
- Cannot be the same as your Access ID.
- Is case sensitive.

#### TIPS FOR STRONG PASSCODES

- Try using special characters in place of letters. (e.g. use symbols like @ or ! in place of "a", "e", "i", "o" or "u")
- Try not to use dictionary words. They are easy to guess.
- Avoid using passcodes based upon your name, address, or other personal information.

Select a question that you will remember and cannot be easily guessed. You may be asked to answer this question correctly to obtain information or reset your passcode.

Security Verification Question:

Select One



Answer:

**Page 3 of Enrollment:** Verify all information entered is correct. Select the box by **I'm not a robot** and click **Submit**.

**Superior National Bank Digital Banking Enrollment**  
Page 3 of 4  
Please verify that the following information is correct. To change any of the information, use the "Back" button and re-enter the correct information.

**Business Name:** Test Biz Self Enroll

**Access ID:** [REDACTED]

**Contact Name:** Margaux Wickstrom

**Address 1:** 235 Quincy Street

**Tax ID/SSN #:** 999999999

**Address 2:**

**Main Phone:** 9064820404

**City:** Hancock

**Contact Phone:** [REDACTED] 2317

**State:** Michigan

**Mobile Phone:**

**ZIP Code:** 49930

**Alternate Phone:**

**Email Address:** [REDACTED]@gmail.com

**Business Fax:**

**Secondary Email Address:**

**Referred By:**


**Special Instructions:**

**Electronic Documents and Statements:**  
Yes

**Accounts**

Account Number	Nickname	Account Type	Billpay
[REDACTED]	Test Business Account	Checking	<input checked="" type="checkbox"/>

☐ I'm not a robot

  
reCAPTCHA  
[Privacy](#) \* [Terms](#)

Click the checkbox next to "I'm not a robot" and if needed answer the question(s) presented to continue. After completing this process click the Submit or Continue button below to complete your enrollment.

**Submit**

**Back**

**Page 4 of Enrollment:** Your request for Digital Banking has been submitted to the bank for processing. Once your online access is activated, you will be notified.

### **Superior National Bank Digital Banking Enrollment**

Page 4 of 4

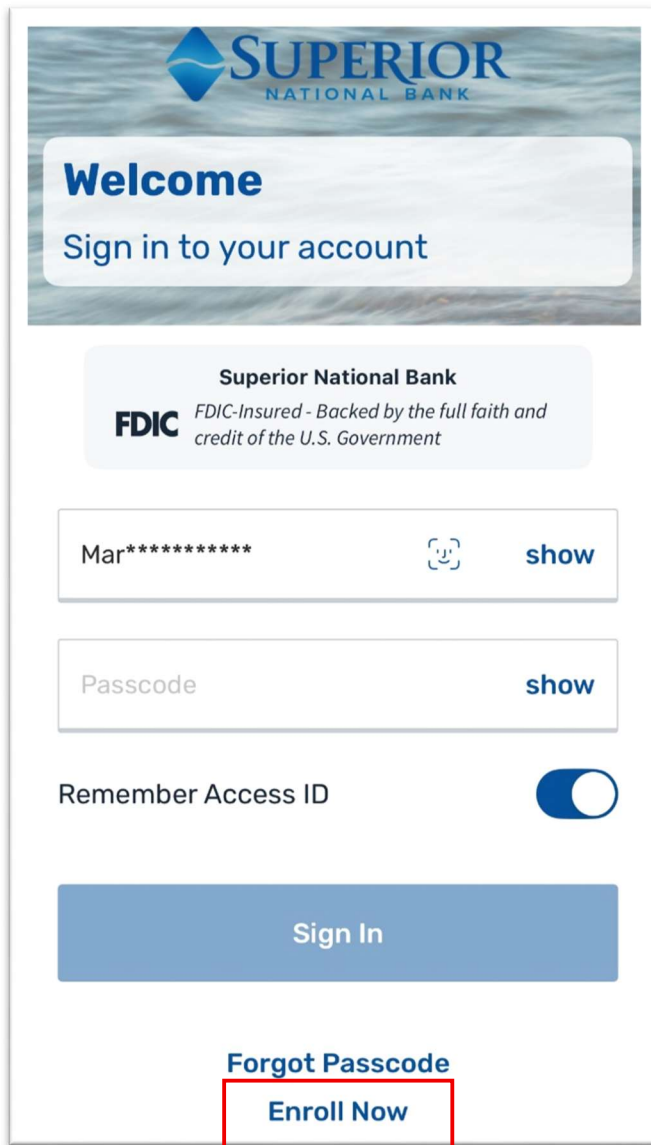
Thank you for applying for Superior National Bank Internet Banking service. Your application has been submitted for processing. You will be notified when your online access has been activated.

[Back to Home Page](#)

## Enrolling on the App:


Enrolling for Digital Banking in the mobile app is just like enrolling on the desktop website.

Start by selecting **Enroll Now** after opening the app. Select **Business** to start enrolling your business for Digital Banking.




The image shows the login screen of the Superior National Bank mobile app. At the top is the bank's logo and a 'Welcome' message. Below this is a light blue box with the FDIC logo and text stating it is FDIC-insured. The login fields include a username (partially masked as 'Mar\*\*\*\*\*') with a 'show' button, a passcode field with a 'show' button, and a 'Remember Access ID' toggle switch. A large blue 'Sign In' button is positioned below the fields. At the bottom, there are two links: 'Forgot Passcode' and 'Enroll Now', with the latter highlighted by a red rectangular box.

**Superior National Bank**  
**FDIC** FDIC-Insured - Backed by the full faith and credit of the U.S. Government

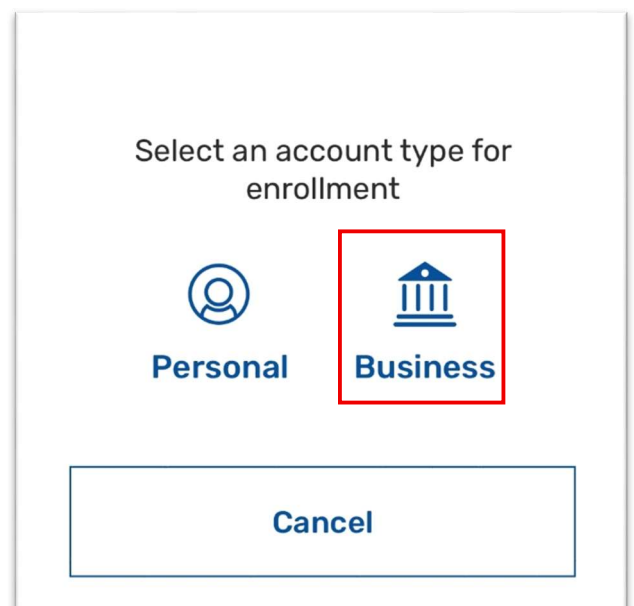
Mar\*\*\*\*\*  **show**

Passcode **show**

Remember Access ID 


**Sign In**


**Forgot Passcode**  
**Enroll Now**



The image shows a screen titled 'Select an account type for enrollment'. It features two options: 'Personal' with a person icon and 'Business' with a building icon. The 'Business' option is highlighted by a red rectangular box. Below these options is a 'Cancel' button.

Select an account type for enrollment

 **Personal**


 **Business**

**Cancel**



Read through both the **Digital Service E-Sign Disclosure** and the **Digital Banking and Treasury Master Agreement and Disclosure**, select the box that you have read and agree to the terms of the disclosure, and select **I Agree**.

1 of 2



### Digital Service E-Sign Disclosure

This E-Sign Disclosure and Consent Agreement ("Agreement") applies to all Communications and required disclosures relating to products, services and Accounts offered or accessible through the Online Service that are not otherwise governed by the terms and conditions of an electronic disclosure and consent.

The words "we", "us", and "our" refer to Superior National Bank ("SNB"), and the words "you" and "your" mean you, the individual(s) or entity identified on the Account(s). As used in this disclosure, "Account" means the accounts, products or services you have with us. "Communications" means any customer agreements or amendments thereto, monthly billing or account statements, tax statements, disclosures, notices, transaction histories, privacy policies, and all other information related to the Account, including but not limited to information we are required by law to provide to you in writing. "Online Service" means the Digital Banking services offered by SNB.

- 1. Scope of Communications to be Provided in Electronic Form** - You agree that we may provide you with any Communications that we may choose to make available in electronic format, to the extent allowed by law, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and disclosures includes but is not limited to:
  - All legal and regulatory disclosures and Communications associated with the Account.
  - Notices or disclosures about changes in the terms of your Account.
  - Privacy policies and notices.
  - Monthly (or other periodic) billing or account statements for your Account or such other Communication we may include from time to time.
- 2. Method of Providing Communication to you in Electronic Form** - All communications that we provide you in electronic form will be provided either (1) via e-mail - any confidential information sent through email will be sent using a secure email system, which will require you to establish a password to access the document, (2) by access to our website at [www.snb.com](http://www.snb.com), (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purposes, or (4) by requesting you download a PDF containing the Communication.
- 3. How to Withdraw Consent** - You have the right to withdraw your consent as to as to electronic Communications relating to your current transaction by cancelling your transaction before completing it. Note that cancelling your current transaction does not withdraw your consent to use of electronic records for other transactions, accounts, products, or services. You have the right to withdraw your consent as to electronic Communications relating to all of your accounts, transactions, products, and services available online (via our website or mobile app) by calling 866-482-8454. If you withdraw your consent to the use of electronic Communications for all of your accounts, transactions, products, and services available online, this will terminate your Digital Banking access through our website and mobile app. If you want to receive your electronic Communications in electronic format after you withdraw your consent as indicated above, you must affirmatively consent again and re-confirm your ability to receive communications in electronic format. Note that in our option, we may track your provision of withdrawal.
- 4. How to Update Your Records** - It is your responsibility to provide us with true, accurate, and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) by contacting us at 866-482-8454.
- 5. Hardware and Software Requirements** - In order to access, view, and retain electronic Communications that we make available to you, you must have:

e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

- 4. How to Update Your Records** - It is your responsibility to provide us with true, accurate, and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) by contacting us at 866-482-8454.
- 5. Hardware and Software Requirements** - In order to access, view, and retain electronic Communications that we make available to you, you must have:

☒ I have read the above disclosure, agree to the terms and would like to proceed with digital banking enrollment.

I Agree

Cancel

Print

1 of 45

Company desires additional Treasury Management Services and Bank is willing to provide the additional services at that time, additional Exhibits may be added and will become part of and subject to the terms and conditions of this Agreement as of the date that each additional Exhibit is executed by Company and accepted by Bank.

- 2. Payment for the Services** - Company will pay Bank the charges for the Services set forth in the Treasury Management Services Fee Agreement (TM Services Fee Agreement), Account Service Charges and Bank Fee Schedule. Company acknowledges Bank's absolute right to adjust the charges for the Services to reflect the increased cost or risk, as determined by Bank, of providing the Services to Company. Company will also be responsible for payment of any sales, use, excise, value added, utility or other similar taxes relating to the Services, none of which are included in the Fee Schedule. Bank may charge designated Accounts denoted on the Fee Agreement in order to obtain payment for the Services through Account Analysis/compensating balances, or by direct debit of Company's Account, or by a combination of the preceding, but debiting the Account is not Bank's exclusive remedy. Bank will notify Company of any debit made under this paragraph either by separate written notice or as part of Bank's statement of the Account for the period in which the payment amount was debited.
- 3. No Default** - Company expressly represents and warrants to Bank that neither Company's execution of this Agreement and the Exhibits, whether signed by Company now or in the future, nor its obtaining of the Services will constitute an event of default under any agreement, including without limitation, any loan agreement, that Company has with Bank or any other party.

DNB Digital Banking and Treasury Management Agreement and Disclosure 01-22-2025 1 | Page

- 4. Financial and Other Information** - Upon Bank's request, Company will furnish all financial and other information to Bank as Bank deems necessary, in its sole discretion, for the provision of the Services and the performance of Bank's responsibilities and exercise of Bank's rights under this Agreement. Bank is authorized to make all inquiries it deems necessary to verify the accuracy of the statements herein made or in its discretion, to further determine the applicant's credit standing or the credit standing of any general partner. (This means Bank has permission to obtain credit information on all company, principals, and guarantors.) It is understood Bank will rely on the information provided in making its ACH/Wire/RDC authority decision.

Bank will take reasonable precautions to hold in confidence and not to disclose to anyone other than Bank's directors, officers, agents, servicers, and independent contractors, information relating to Company's Accounts which is received by Bank in the course of rendering the Services under this Agreement; provided, however, that Bank may disclose such information in connection with the resolution of any dispute with Company regarding performance of this Agreement and as required by legal process or by any regulatory or supervisory agency to which Bank may be subject. Company acknowledges that if any third party performs some or all of the Services, Bank will not be liable for any disclosure by any such third-party servicers, agents, independent contractors or other entities.

Company acknowledges that all of Bank's computer programs, data bases, manuals, files, documents and other records, trademarks, trade names and logos relating to the Services are and will continue to be the sole and exclusive property of Bank, Bank's servicers, agents or independent contractors, and Company does not and will not claim any interest in them.

- 5. Indemnity; Limits of Liability; Disclaimer of Warranties** - Except as may be directly attributable to Bank's lack of good faith or failure to exercise ordinary care and as limited by Section 4 of the Uniform

☒ I have read the above disclosure, agree to the terms and would like to proceed with digital banking enrollment.

I Agree

Cancel

Print



**Page 1 of Enrollment:** Enter in your **Business Information.**

**Superior National Bank Digital Banking Enrollment**

Page 1 of 4

**Enrolling online is easy!** Complete the following 4 pages to enroll for access to your accounts through **Superior National Bank's** Digital Banking. You will receive a confirmation on Page 4 when you have completed the enrollment form.

You will be able to view your accounts from anywhere. You may also select to enroll in Bill Pay. It's FREE and saves time and money from writing checks, stuffing envelopes, and buying stamps.

**\*Business Name:**

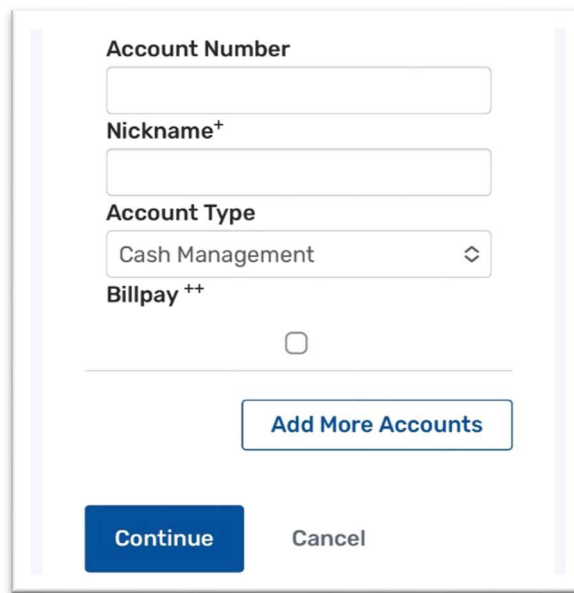
**\*Contact Name:**

To sign up for **eStatements** at the time of enrollment, select **Yes**. (You can enroll for eStatements after enrollment as well.)

**Would you like to receive your account statements and disclosures in electronic format only? \***

☒ **Yes** ☐ **No** [Click here for more information about our electronic documents policy.](#)

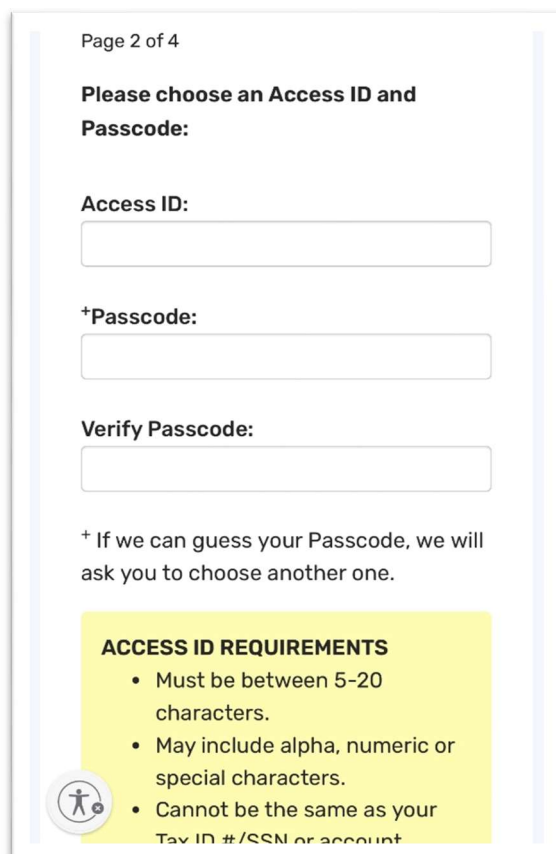
Next, list your **Account Number**, **Nickname** for the account, the **Type** for each account you would like to enroll under your business. For checking accounts, there is the option to enroll in **Bill Pay**.



A form titled "Add More Accounts" with the following fields: "Account Number" (text input), "Nickname+" (text input), "Account Type" (dropdown menu with "Cash Management" selected), and "Billpay ++" (checkbox). Below the fields is a blue "Add More Accounts" button. At the bottom are "Continue" and "Cancel" buttons.

**Page 2 of Enrollment:** Create your **Access ID** and **Passcode** making sure they meet the requirements listed in yellow.

You will also select a **Security Verification Question** and **Answer**.



Page 2 of 4

**Please choose an Access ID and Passcode:**

**Access ID:**

**+Passcode:**

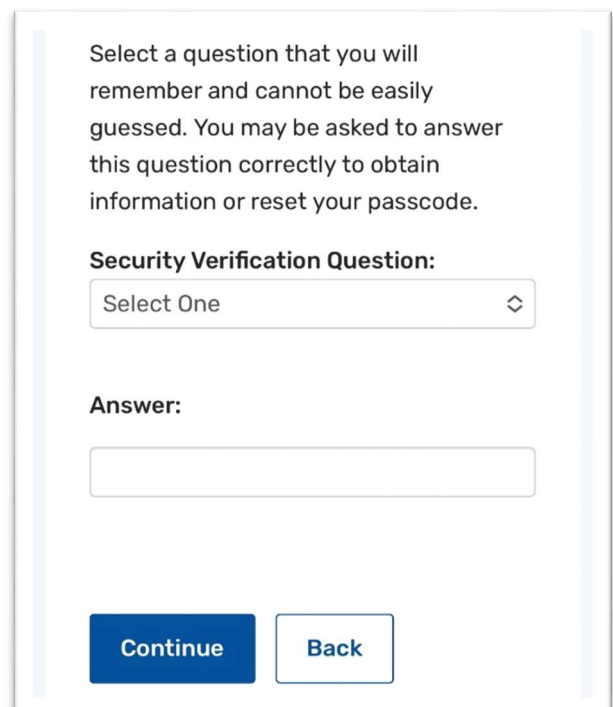
**Verify Passcode:**

+ If we can guess your Passcode, we will ask you to choose another one.

**ACCESS ID REQUIREMENTS**

- Must be between 5-20 characters.
- May include alpha, numeric or special characters.
- Cannot be the same as your Tax ID #/SSN or account

Accessibility icon: A person with a cane.



Select a question that you will remember and cannot be easily guessed. You may be asked to answer this question correctly to obtain information or reset your passcode.

**Security Verification Question:**

Select One


**Answer:**


Continue Back

**Page 3 of Enrollment:** Verify all information entered is correct. Select the box by **I'm not a robot** and click **Submit**.

Please verify that the following information is correct. To change any of the information, use the "Back" button and re-enter the correct information.

<b>Business Name:</b>	<b>Access ID:</b>
Binx's Buckets	
<b>Contact Name:</b>	
Binx Wickstrom	
<b>Address 1:</b>	<b>Tax ID/SSN #:</b>
235 Quincy St	
<b>Address 2:</b>	<b>Main Phone:</b>
<b>City:</b>	
Hancock	2317
<b>State:</b>	<b>Contact Phone:</b>
Michigan	
<b>ZIP Code:</b>	<b>Mobile Phone:</b>
930	
<b>Email Address:</b>	<b>Alternate Phone:</b>
	<b>Business Fax:</b>

 I'm not a robot

  
reCAPTCHA  
[Privacy](#) - [Terms](#)

Click the checkbox next to "I'm not a robot" and if needed answer the question(s) presented to continue. After completing this process click the Submit or Continue button below to complete your enrollment.

**Page 4 of Enrollment:** Your request for Digital Banking has been submitted to the bank for processing. Once your online access is activated, you will be notified.

## Superior National Bank Digital Banking Enrollment

Page 4 of 4

Thank you for applying for Superior National Bank Internet Banking service. Your application has been submitted for processing. You will be notified when your online access has been activated.