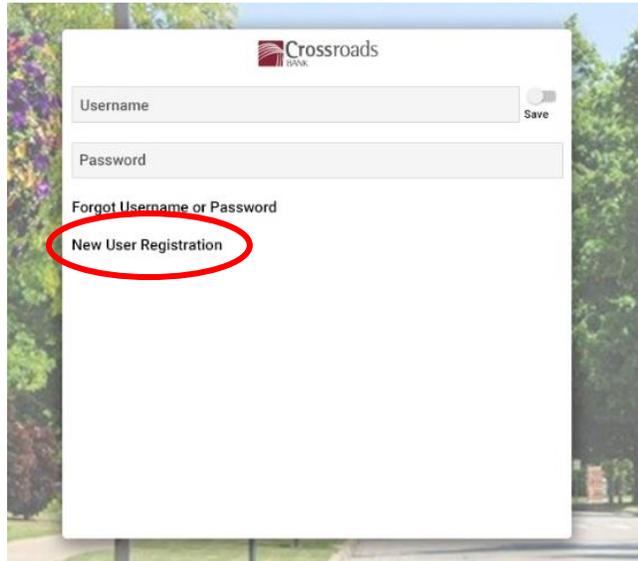


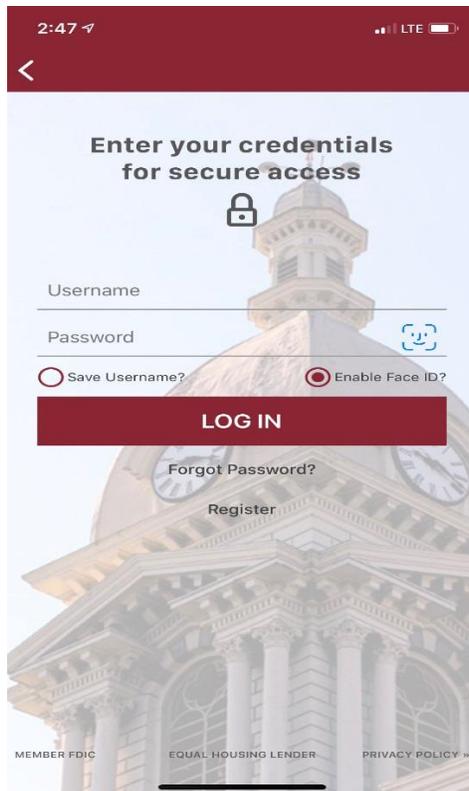
New Customer Enrollment

1. Select “New User? Register Here”

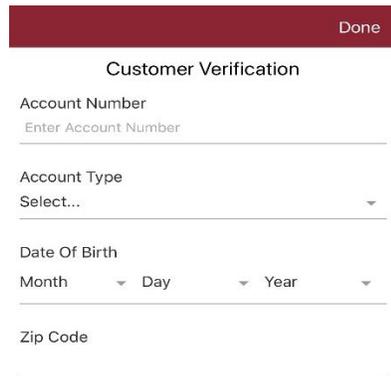
- If you’re enrolling on the mobile app, select any feature to access the login screen. Then, select “New User Registration”
- Website View:



- Mobile View:



2. Read and accept the Mobile Banking Agreement and Disclosures
3. Enter any of your Crossroads Bank Account Numbers, select the corresponding Account Type from the list, enter your Date of Birth, and then enter your Zip Code. Click “Verify”.



The image shows a mobile application screen for "Customer Verification". At the top right is a dark red button labeled "Done". Below the title, there are five input fields: "Account Number" with a placeholder "Enter Account Number", "Account Type" with a dropdown menu labeled "Select...", "Date Of Birth" with three dropdown menus for "Month", "Day", and "Year", and "Zip Code".



A dark red rectangular button with the word "Verify" centered in white text.

4. When you log on as a New User, or when you use a new device, you will be prompted to verify your identity using a Security Code. This is a random code that will be sent to you via text, call, or e-mail.
 - To receive a code, select a phone number or e-mail address from the drop-down menu by clicking on the arrow in the right-hand corner.
 - Choose the type of notification you would like to receive, then click “Submit”
 - A new window will open requesting the code that was received to be entered. Enter the code and click “Verify”.
5. Choose a Username and Password, then click “Submit”.
 - The password must contain the following:
 - 6 or more characters
 - 1 Upper Case letter
 - 1 Lower Case letter
 - 1 Number
 - 1 Symbol
6. Click “Submit” to complete the enrollment.