



**UnionBank**  
We Want to Know You.

**First Time Login**

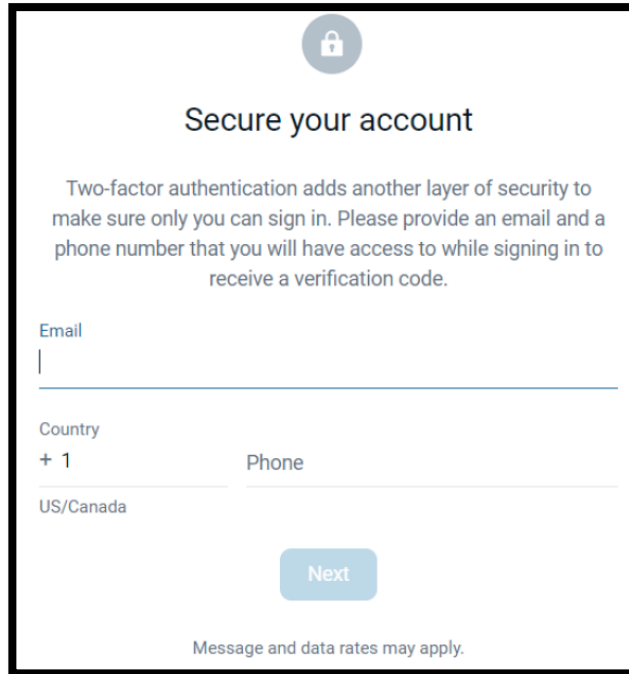
## **Online Banking Cash Management Customer Guide First Time Login Following 3-2021 Upgrades**

Union Bank strives to provide easy to use technology that allows customers to manage their finances electronically. Our March 2021 enhancements are designed with the end-user in mind. While you will see no changes to the Cash Management tabs and functionality within your online banking account, the other tabs have been enhanced for easier navigation and added security features.

### Getting Started:

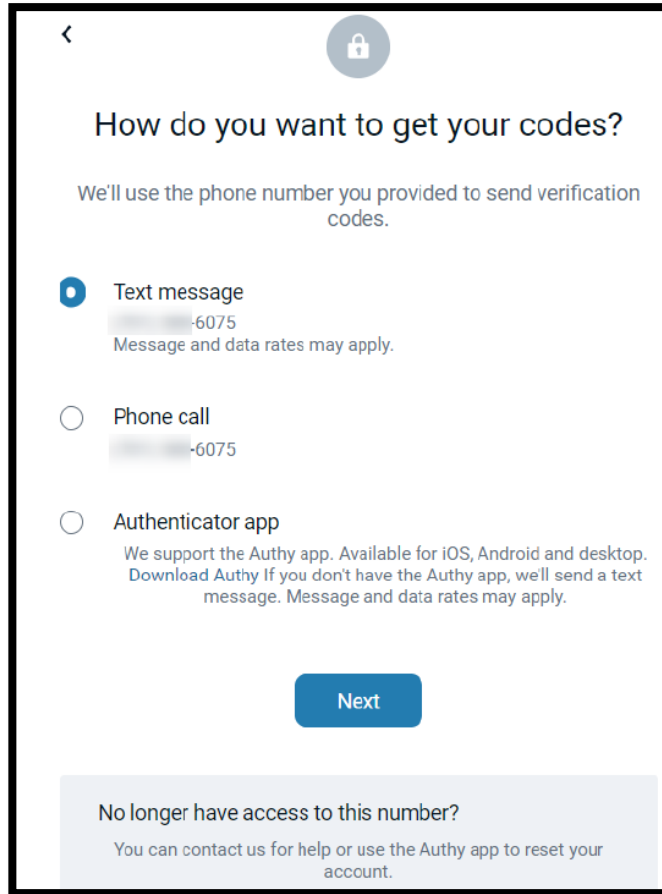
Users who sign into their cash management online banking for the first time following the upgrades on March 22, 2021, will have an additional one-time process to go through to complete the sign-on process.

1. Go to the Union Bank online banking sign-in screen through unionbanknc.com as you normally would.
2. You'll initially be prompted to enter your user name. This is your Cash Management online banking ID.
3. Once you select enter, the screen will display the password field so you can enter your online banking password.
4. To provide added security to your online banking account, we have enabled two-factor authentication to all online banking accounts. You will be prompted to provide an email and a phone number that you will have access to when signing in so that a verification code can be sent to you.

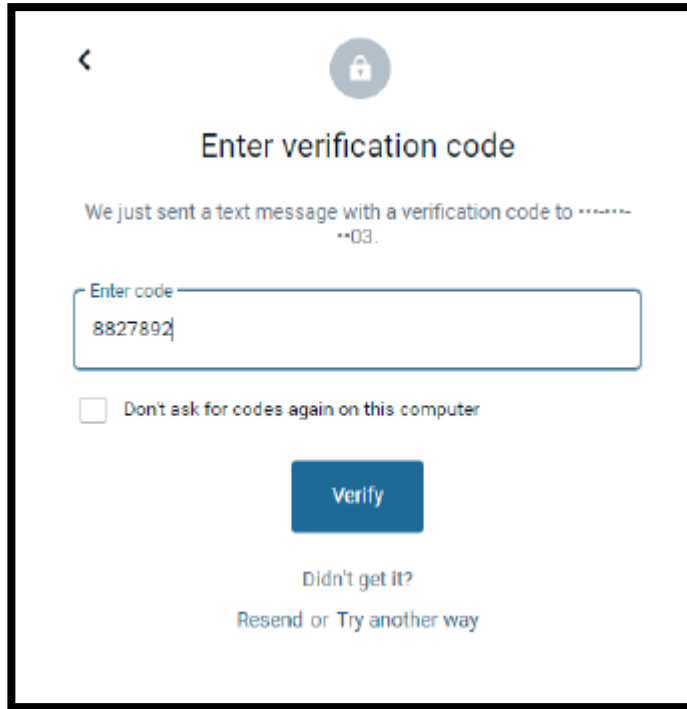


The screenshot shows a mobile application interface for securing an account. At the top center is a lock icon. Below it is the heading "Secure your account". A paragraph explains that two-factor authentication adds security and requires an email and phone number for verification. The form includes an "Email" input field, a "Country" dropdown menu currently showing "+ 1" and "US/Canada", and a "Phone" input field. A blue "Next" button is positioned below the phone number field. At the bottom, a small note states "Message and data rates may apply."

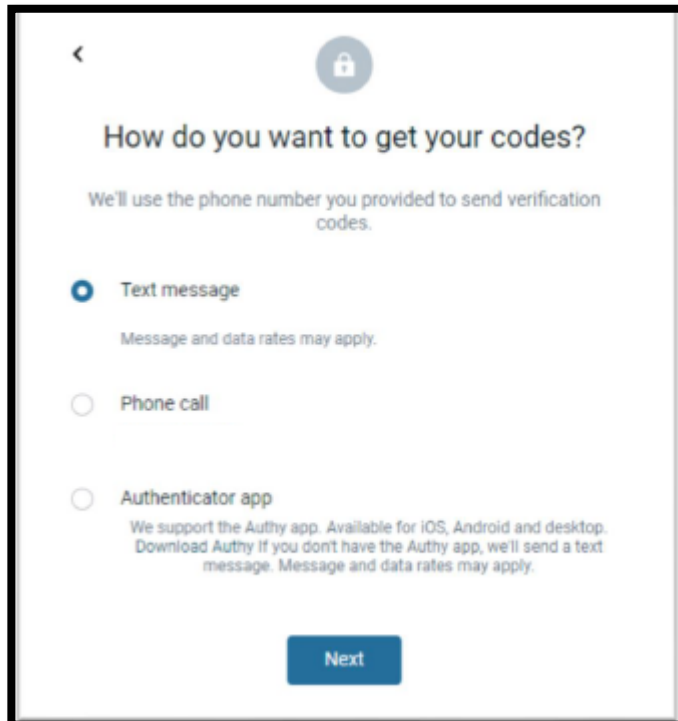
5. Next, you will be prompted to select the method by which you would like to receive your verification codes. You can select to receive them by text, by phone call or through an authentication app you will download. Make your selection and click the "Next" button.



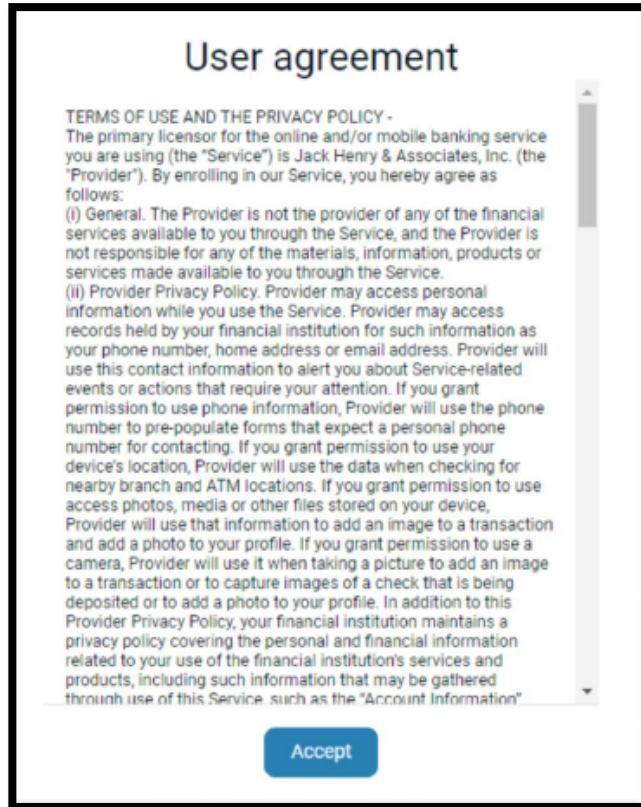
6. You will receive a verification code to the phone number provided. This should be entered on the following screen shown below. Once you enter the code, the "Verify" button becomes active and you would select it to continue with the verification process. If you didn't receive the code or want to receive the verification code by a method other than text, click the "Try another way" link to receive an automated phone call or app to download.



If you select “Try another way” the following screen will appear.



7. Next, you will be prompted to accept the Bank’s online and mobile banking terms and conditions. You can use the scrolling bar on the right-hand side to read through the agreement before clicking on the “Accept” button.



8. You will now access your online banking account. While the overall look and feel has been enhanced, you will see still the same Cash Management menu options as you have had in the past. All functionality for Cash Management functions (ACH, Wire, Positive Pay) will remain the same at this time.