



First Time Login

Online Banking Guide to First Time Login Following 3-2021 Upgrade

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.

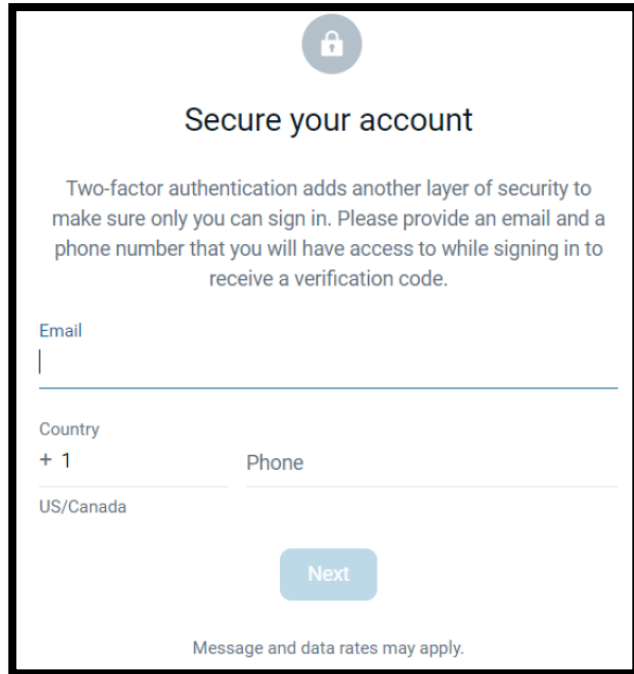
Getting Started:

Users who sign into their 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 the 12-digit online banking ID number or your pseudo name, if you previously established one for sign-on purposes.*

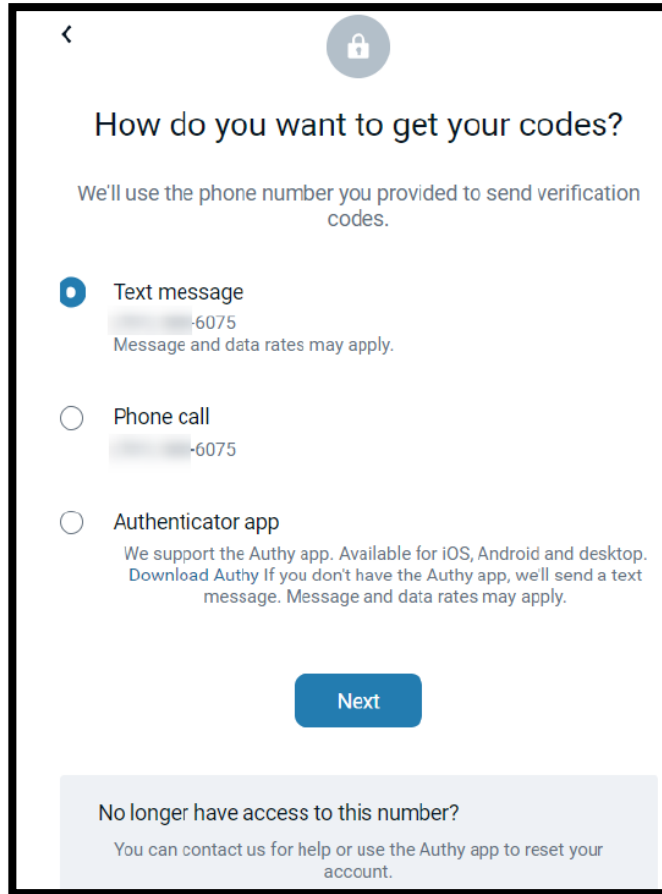
* If you have not previously created a pseudo name, you may do so once signed into online banking. Refer to the Online Banking User Guide for details on how to create a pseudo name for online and mobile banking sign-on.

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.

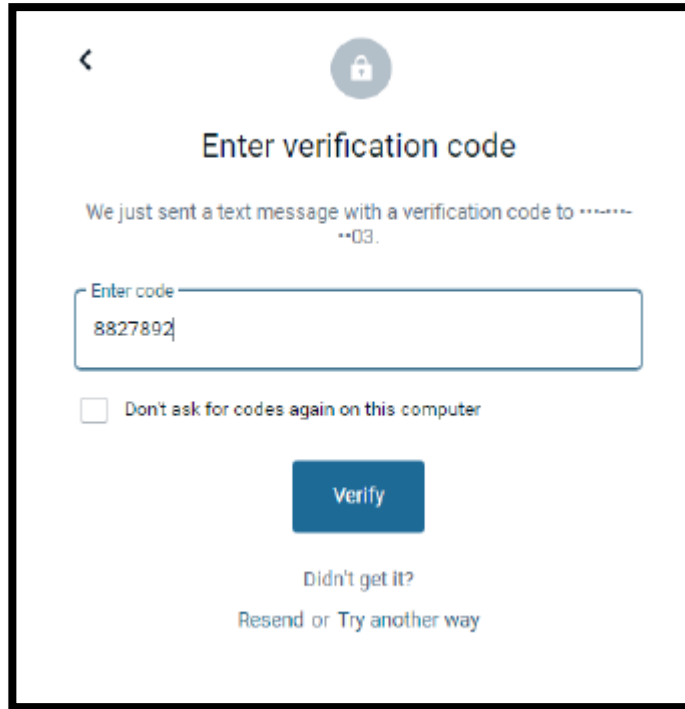


The screenshot shows a mobile interface for securing an account. At the top center is a lock icon. Below it is the heading "Secure your account". A paragraph explains that two-factor authentication adds security and requires an email and phone number for verification. The form includes an "Email" input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

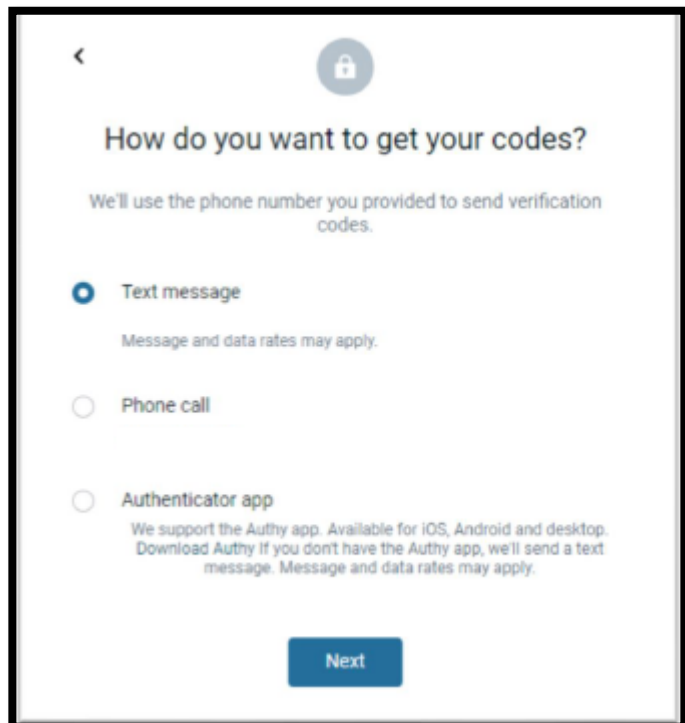
5. Next, you will be prompted to select the method by which you would prefer to receive your verification codes. You can select to receive them by text, by phone call or through an authentication app you will download. Make your selection and click the "Next" button.



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.

User agreement

TERMS OF USE AND THE PRIVACY POLICY -

The primary licensor for the online and/or mobile banking service you are using (the "Service") is Jack Henry & Associates, Inc. (the "Provider"). By enrolling in our Service, you hereby agree as follows:

(i) General. The Provider is not the provider of any of the financial services available to you through the Service, and the Provider is not responsible for any of the materials, information, products or services made available to you through the Service.

(ii) Provider Privacy Policy. Provider may access personal information while you use the Service. Provider may access records held by your financial institution for such information as your phone number, home address or email address. Provider will use this contact information to alert you about Service-related events or actions that require your attention. If you grant permission to use phone information, Provider will use the phone number to pre-populate forms that expect a personal phone number for contacting. If you grant permission to use your device's location, Provider will use the data when checking for nearby branch and ATM locations. If you grant permission to use access photos, media or other files stored on your device, Provider will use that information to add an image to a transaction and add a photo to your profile. If you grant permission to use a camera, Provider will use it when taking a picture to add an image to a transaction or to capture images of a check that is being deposited or to add a photo to your profile. In addition to this Provider Privacy Policy, your financial institution maintains a privacy policy covering the personal and financial information related to your use of the financial institution's services and products, including such information that may be gathered through use of this Service, such as the "Account Information"

Accept

8. You will now access your online banking account.