



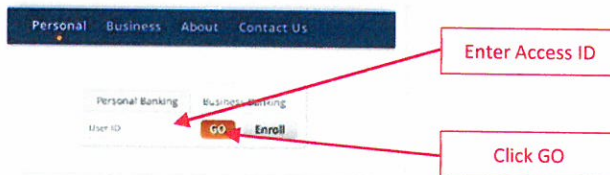
"Community Banking the Way it Should Be"

Dear Internet Banking Customer:

I am writing to share some exciting news. On July 10, 2017, Bay Bank will be rolling out an entirely new Internet Banking experience. We have rebuilt our Internet services from the ground up and improved several new services such as Bill Payment, eStatements and Mobile Banking. As an existing Internet Banking user, you will be one of the first to experience our new Internet Banking Services.

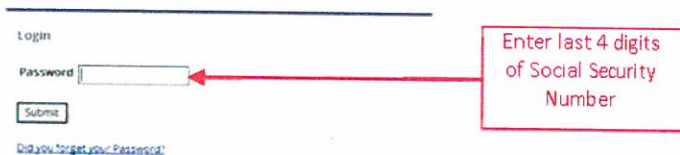
The goal of this letter is to provide you the information you need to successfully log in to our new Internet services on July 10, 2017. Our Internet Banking services are scheduled to go live at approximately 7:00 a.m. on July 10, 2017. If you go to www.baybankgb.com after 8:30 a.m. on July 10, 2017 please follow these instructions to get logged in:

- 1) ****IMPORTANT**** Your existing User ID will be converted to the new system but will be converted in all **lower case**. Click on User ID and enter your existing Access ID in all lower case then click "GO."



****BUSINESS USERS**** Unless you have signed a Corporate Cash Management Contract, please enter your current User ID on the Retail Banking tab.

- 2) ****IMPORTANT**** Your password will not be converted to the new system. Please use the last four digits of your social security number as your password. You will be asked to change it before you gain access. Enter the last four digits of your password and click "Submit."



- 3) Re-enter the last four digits of your Social Security number as your Current Password and then enter a new password. Your password must be (10 - 17) characters and must contain at least (1) upper case letter, (1) one lower case letter (1) number, and (1) special character. Once complete click "Submit."

Change Password

Change Password

- * Current Password
- * New Password
- * Confirm New Password
- * Indicates Required Field

Access ID must be at least 6 characters. Passwords must be 8 - 17 characters and a combination of numbers, letters and special characters containing at least one alpha and one numeric character. Please remember that your password is CaSe Sensitive.

Submit

Enter last 4 of Social Security Number

Enter your new password.

- 4) You will be prompted to select challenge questions and answers. Select each Challenge Questions and provide your answers. Please enter this information and then click "Submit."

Challenge Questions and Answers

Challenge Question 1

Challenge Question 2

Challenge Question 3

Answer

Answer

Submit

Enter Authentication Pass Phrase

Click and Select a Challenge Question

Provide Answer to Challenge Question

- 5) You will now see eStatement Enrollment. eStatements allow you to receive an email notice when your account statement is ready. Log in to Internet Banking to view, save or print your statement. When you select this option you no longer have to worry about getting paper statements in the mail, ensuring only you see your account information. To enroll in eStatements, select the accounts you wish to receive eStatements on. You will then click on the Electronic Statement Terms and Conditions. Once you have read the terms and conditions, you will find a confirmation code at the bottom. Enter the code in the Confirmation Code space provided, click the box agreeing to the Electronic Statement Terms and Conditions and click "Accept."

Primary Account	Enrollment Status	Primary Account Contact Email
12 Checking	Checking account	Verify or Change Email Address: jzuba@baybank.com
121	Checking account	Confirm Email Address:
Free Checking	Checking account	
12121 Checking	Checking account	

Confirmation Code

Accept Decline Add Me Later

This is the email address we will use to alert you when your eStatement is ready each month.

Click and read Terms and Conditions.

Click to agree to Terms and Conditions

Enter confirmation code found at the bottom of Electronic Statement Terms and Conditions.

You are now enrolled in our new Internet Banking service, and you have enrolled in eStatements. Check out our website at www.baybankgb.com for information on our other improved services such as Bill Payment, Mobile Banking. If you have problems or questions, please contact us at 920-490-7600.

Sincerely,

Dianne M. Zubella
 Dianne M. Zubella
 EVP