



ONLINE BANKING SELF-ENROLLMENT GUIDE

TREASURY MANAGEMENT SERVICES DEPARTMENT
888-679-5608, Mon-Fri 9:00am-5:00pm PT.

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Personal Online Banking Self-Enrollment Guide

Automated Online Enrollment allows you to create online banking access and lets you access your accounts, easily pay bills and transfer funds and mobile deposits with our Mobile Banking app.

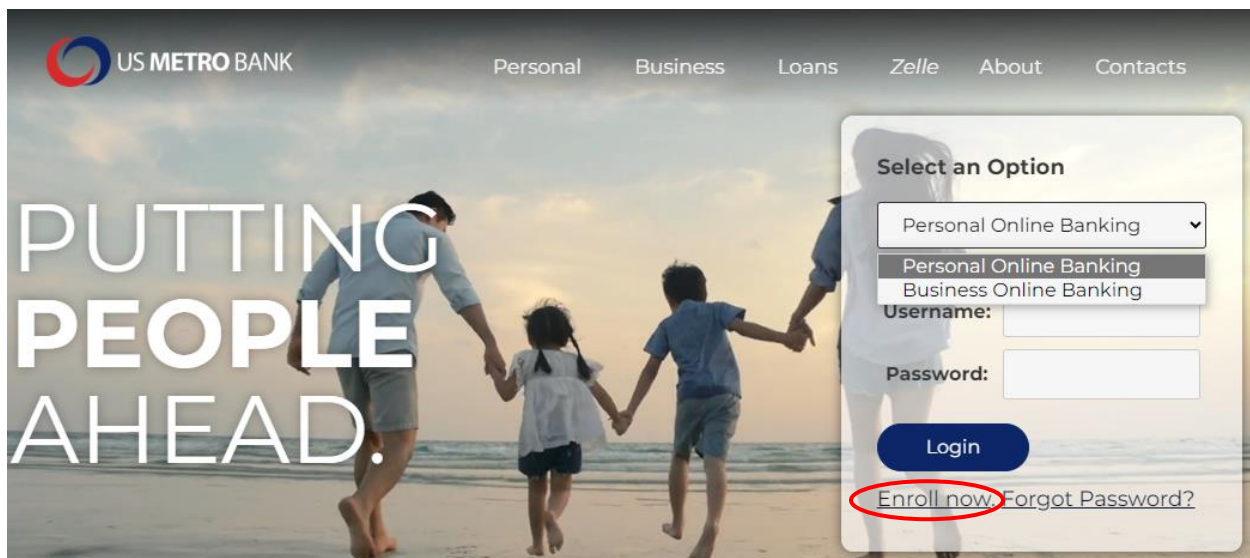
- Click the link below to go to the online banking login screen:

<https://www.usmetrobank.com>

- Select the ENROLL NOW button at the end of the online banking login screen.
- Enter your personal and account information.
- The system validates your personal information.
- Create your Login Credential
- Verify your email and create your challenge questions as an authentication method.

Enrolling in Automated Online Banking

1. From the US Metro Bank main website, <https://www.usmetrobank.com>,
2. Click Enroll now.



3. Click "Continue" if prompted by Third Party Website Disclosure notice.


☐

Third Party Website Disclosure


You are leaving US Metro Bank's website and linking to a third party site. Please be advised that you will then link to a website hosted by another party, where you will no longer be subject to, or under the protection of, the privacy and security policies of US Metro Bank. We recommend that you review and evaluate the privacy and security policies of the site that you are entering. US Metro Bank assumes no liability for the content, information, security, policies or transactions provided by these other sites.

Continue

4. Complete all required fields and click Enroll.

 **US METRO BANK**


Enroll

Type of account *	<input type="text" value="Checking"/>
Account number *	<input type="text" value=""/> HIDE
Social Security number *	<input type="text" value=""/> HIDE
Date of birth *	<input type="text" value="mm/dd/yyyy"/> 
Email address *	<input type="text" value=""/>
Confirm email address *	<input type="text" value=""/>

* Indicates required field

Enroll

5. Agree the Online Banking Service Agreement:

 US METRO BANK

Terms and conditions

ONLINE BANKING SERVICE AGREEMENT

This Agreement explains the terms and conditions governing the following online services: banking, funds transfer, and other banking services offered through US Metro Bank's Online Banking system (collectively, the "Online Banking Services"). By accessing and using the US Metro Bank's Online Banking Services, you agree to abide by the terms and conditions of this Agreement, which will be governed by and interpreted in accordance with federal laws and regulations, and by the laws of the State of California. US Metro Bank's Online Banking Services can be used to access certain US Metro Bank's accounts. The applicable Account Disclosure Statement governs each account.


I. Terminology

In this Agreement, the words "you", "your" and "yours" refer to the owners and authorized signers of an account who request and use the Online Banking Services; "we", "us", "our" and "Bank" refer to US Metro Bank. "Agreement" means US Metro Bank's Online Banking Agreement. "Service" means US Metro Bank's Online Banking Service. "Law(s)" means federal law and regulation applicable to the Service, and to the extent that there is no applicable federal law or regulation, the laws of the State of California. "Business Day(s)" means Monday through Friday, excluding federal holidays.

Download a PDF of the terms and conditions.

By clicking "I agree", I acknowledge that I have read and accept the above terms and conditions.

6. Create your Login Credential and click Continue.

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Establish credentials

Choose a username *

HIDE

Your new password must include:


- Between 9 and 17 characters
- At least 1 number
- At least 1 uppercase letter
- At least 1 lowercase letter
- At least 1 special character

New password *

Confirm password *

* Indicates required field

7. Verify your email.




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Verify email

Email address on record: _____
Click **Continue** to keep the same email address or click **Change email** to update it.

Continue **Change Email**

8. Complete challenge questions and click Continue. Your enrollment is complete. Continue to your Dashboard.



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Set up challenge questions

First challenge question *

First answer * **HIDE**

Second challenge question *

Second answer * **HIDE**

Third challenge question *

Third answer * **HIDE**

☐ Don't challenge me again on this device.

* Indicates required field

Continue

You can select different challenge questions by using the dropdown arrow. Additionally, ensure that all answers are at least four characters long for security purposes.

Enrolling in Electronic Statement

After completing personal online banking enrollment, you will be prompted to the Electronic Statement Enrollment page. To receive Electronic Statement/Notice, follow the steps below.

- Select the accounts to receive electronic statements.
- Select eStatement delivery method.
- Read and agree to the Terms & Conditions
- Enter the confirmation code provided at the end of the Terms and Conditions page and click Enroll.
- Enrollment is complete.

1. Select eStatement delivery method.

The screenshot shows the 'Electronic statements enrollment' page on the US Metro Bank website. At the top, there's a navigation bar with 'Contact Us', 'Locations', and 'Log in'. Below the header, the page title is 'Electronic statements enrollment'. Underneath, it says 'Accounts' and 'As the account holder, you will receive statement notifications at the email address below. Email'. There is a table with two columns: 'Account' and 'Delivery method'. The first row is for 'Metro Family Personal Checking XXXX' with 'Paper' selected and 'eStatement' unselected. A red arrow points to the 'eStatement' radio button. The second row is for 'Personal Savings XXXX' with 'eStatement' selected. Below the table, there's a section for 'Terms and conditions' with a red arrow pointing to a link that says 'electronic statements terms and conditions'. The text explains that the user must read these terms before accepting enrollment. There is a checkbox for 'I have read and accept the electronic statements terms and conditions.' Below that is a 'Confirmation code' field with an asterisk indicating it's required. At the bottom, there are three buttons: 'Enroll', 'Ask Me Later', and 'Decline'.

2. Scroll down pdf on page 3 it'll display Confirmation code.

The screenshot shows a PDF document titled 'TermsAndConditions' on page 3 of 3. The PDF content includes a disclaimer about the user's responsibility to inform the bank of address changes, minimum system requirements for electronic statements, and a consent section. The consent section states: 'By pressing the "Accept" button below, I agree to the terms and conditions of this Consent and Authorization as described above.' It also includes an 'IMPORTANT: PLEASE PRINT AND RETAIN THIS CONSENT AND AUTHORIZATION' notice. At the bottom of the PDF, the 'Confirmation code: 7014' is displayed in a red box.

3. Enter the confirmation code, check the “I have read and accept the electronic statements terms & conditions” box, and “Enroll”. Your enrollment is complete. The eStatement retention period is 24 months.

Electronic statements enrollment


Accounts

As the account holder, you will receive statement notifications at the email address below.
Email

Account	Delivery method
Metro Family Personal Checking XXXX	<input checked="" type="radio"/> Paper <input type="radio"/> eStatement
Personal Savings XXXX	eStatement

Terms and conditions

You must read the [electronic statements terms and conditions](#) before you can accept and continue your enrollment. When finished, enter the 4-digit confirmation code found on the last page. Entering a confirmation code confirms that you are able to view and read PDF files, which are used for electronic statements, as required by regulations.

 ☒ I have read and accept the electronic statements terms and conditions.

Confirmation code *

* Indicates required field

