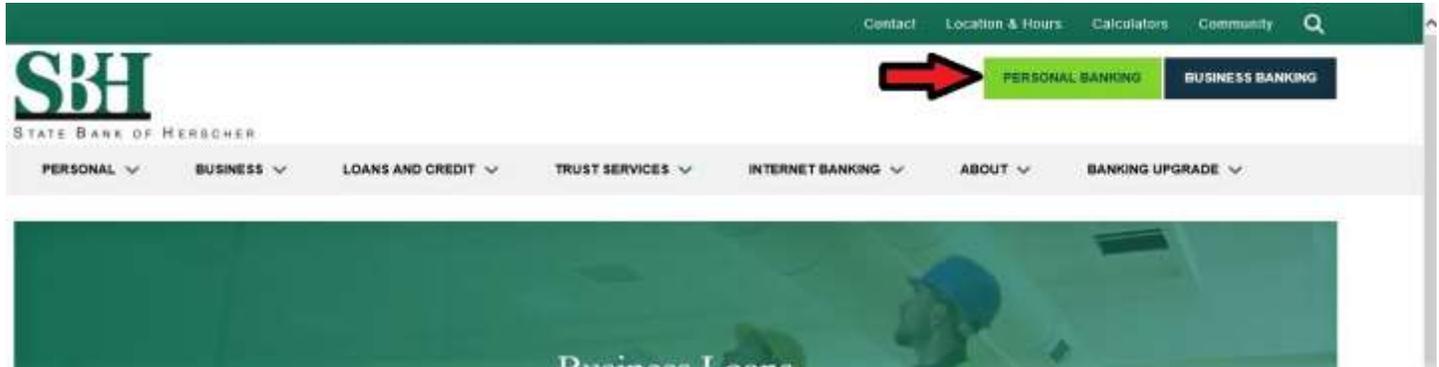


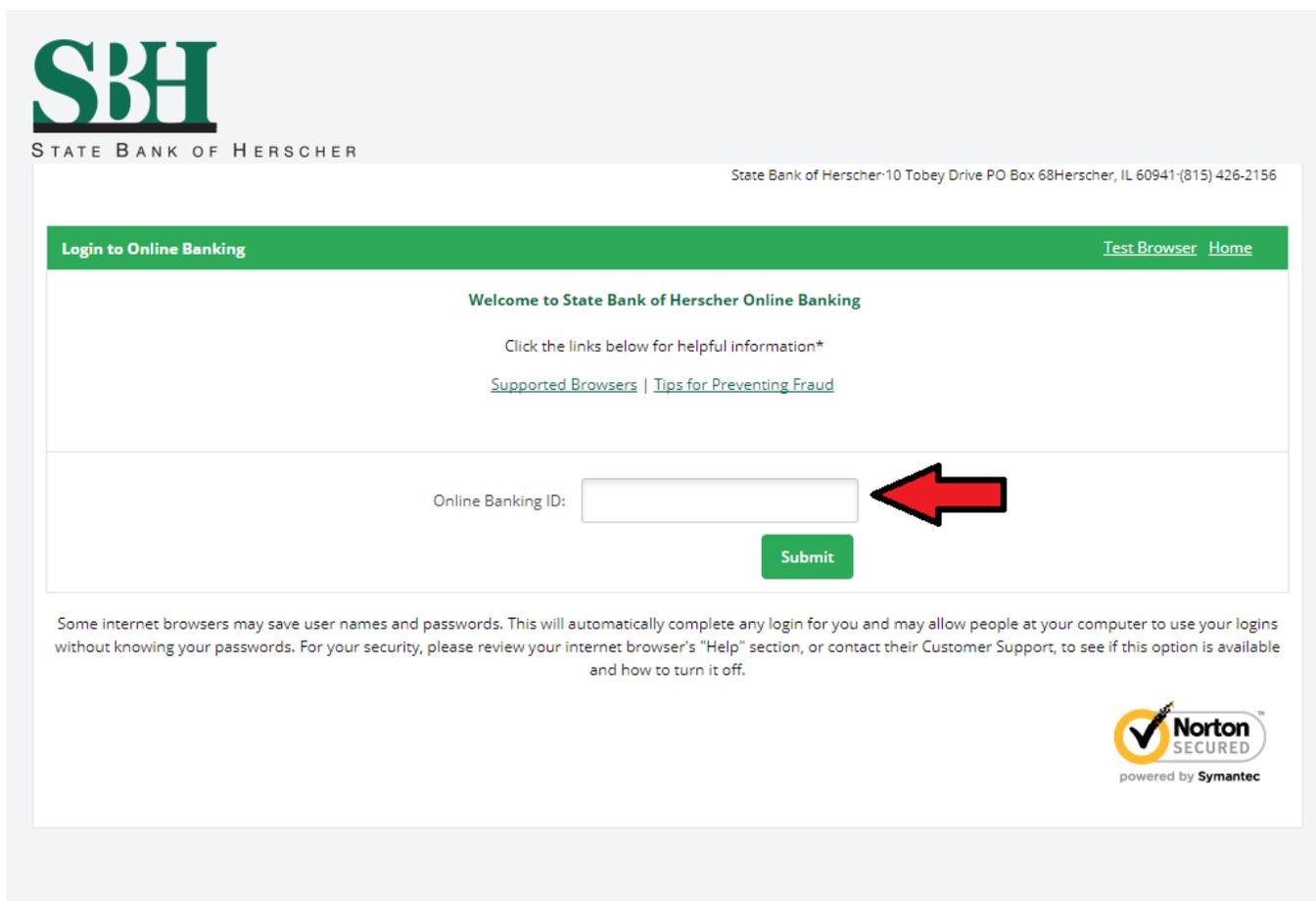
# Online Banking – First Time Login Instructions

FOLLOW THESE EASY INSTRUCTIONS FOR YOUR FIRST TIME SIGNING ON TO ONLINE BANKING

**Step 1:** Click the appropriate Online Banking login link located in the top right corner of [www.sbherscher.com](http://www.sbherscher.com)



**Step 2:** Enter your current username into the field below and click submit. Your username has not changed. If you do not know your username please contact State Bank of Herscher at 815-426-2156 or 815-932-9160.



**Step 3:** Enter your temporary password in the field shown below and click submit.



STATE BANK OF HERSCHER

State Bank of Herscher-10 Tobey Drive PO Box 68Herscher, IL 60941-(815) 426-2156

Login to Online Banking

[Test Browser](#) [Home](#)

**Please verify your personal image**

For security purposes, each time you login, verify that the image on the left is the image you selected as your Personal Identification Image.



If you have not set up your Personal Identification Image, a random image will appear. When you log in, you will be prompted to select an image.

Online Banking ID: 78130000137

Online Banking Password: \*\*\*\*

[Forgot Password?](#)

Submit



Some internet browsers may save user names and passwords. This will automatically complete any login for you and may allow people at your computer to use your logins without knowing your passwords. For your security, please review your internet browser's "Help" section, or contact their Customer Support, to see if this option is available and how to turn it off.

**Step 4:** Read the Online Banking User Agreement. If you accept the terms and conditions check the I Agree box and then click submit.



STATE BANK OF HERSCHER

State Bank of Herscher-10 Tobey Drive PO Box 68Herscher, IL 60941-(815) 426-2156

[Log Out](#)

Online Agreement

Please read and agree to the Online Agreement terms and conditions by selecting the "I Agree" check box.

Online Agreement:

**Online Banking Terms & Conditions.**

This Agreement states the terms and conditions that apply when you use State Bank of Herscher's (herein referred to as "Bank", "we" or "us") Personal Online E-Banking service. By enrolling in Personal Online E-Banking, you agree to these terms and conditions, which are in addition to those terms and conditions that apply to any accounts you have with us or any other services you obtain from us:

"You", "Your", and "Customer" mean each person who establishes a Personal Online E-Banking Account with us or who uses or is authorized to use an Online E-Banking User Name ("ID") and "Password" or other means of access we establish or approve. The term "Personal Online E-Banking" means our Personal Online Banking services that you access over the Internet by use of personal computer and modem or other device and/or other means we authorize or allow. Personal Online E-Banking allows you to transfer funds, access accounts, obtain information, and perform other transactions.

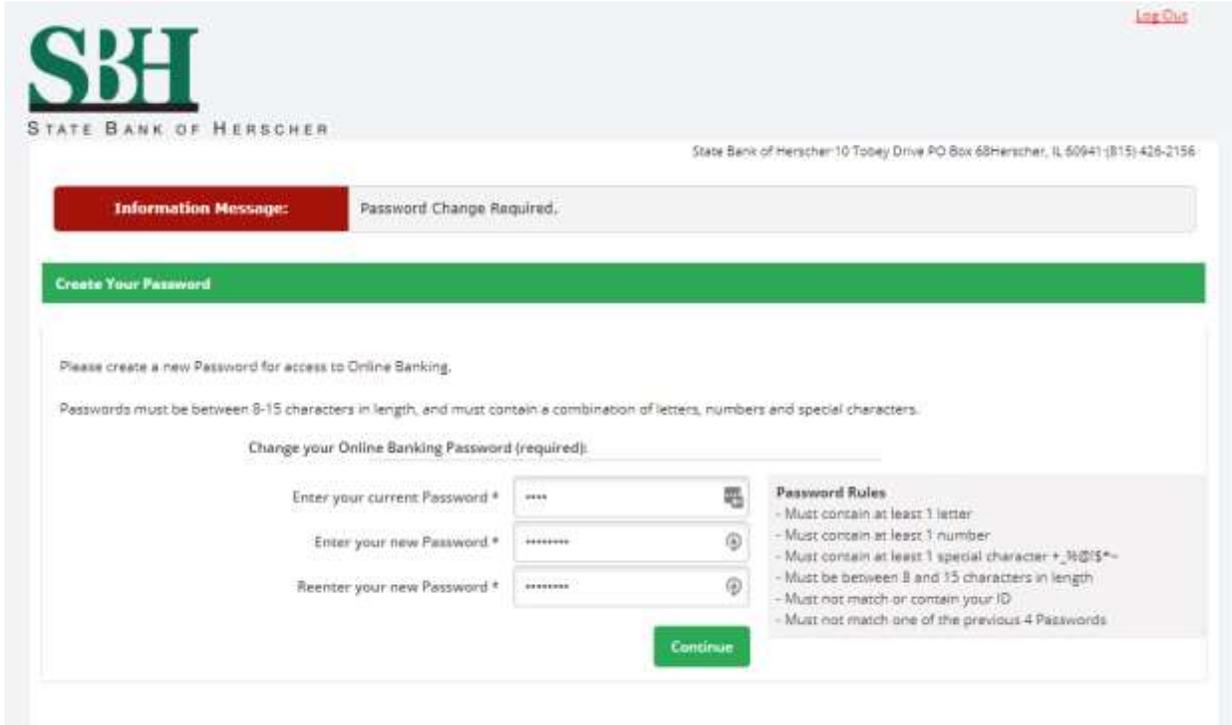
I Agree

Print

Decline

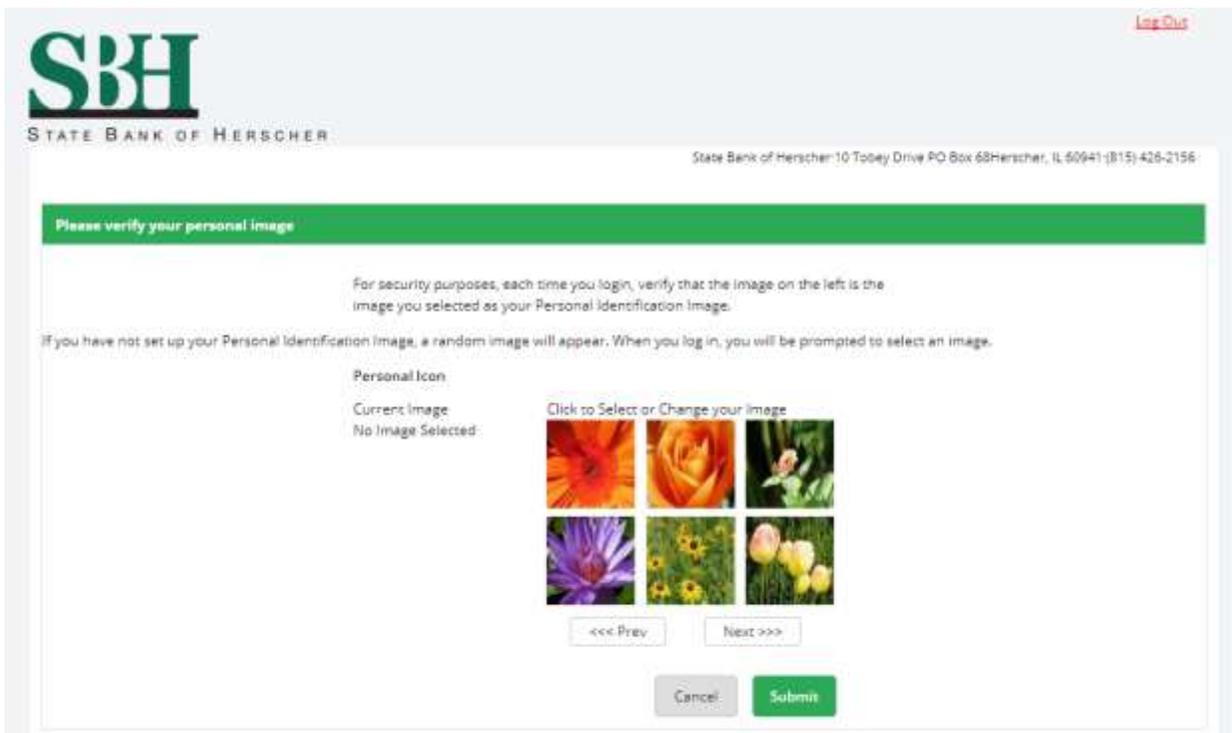
Accept

**Step 5:** Change your password. Enter your temporary password in the current password box. Enter your new password making sure it adheres to the password rules as shown. Then click continue.



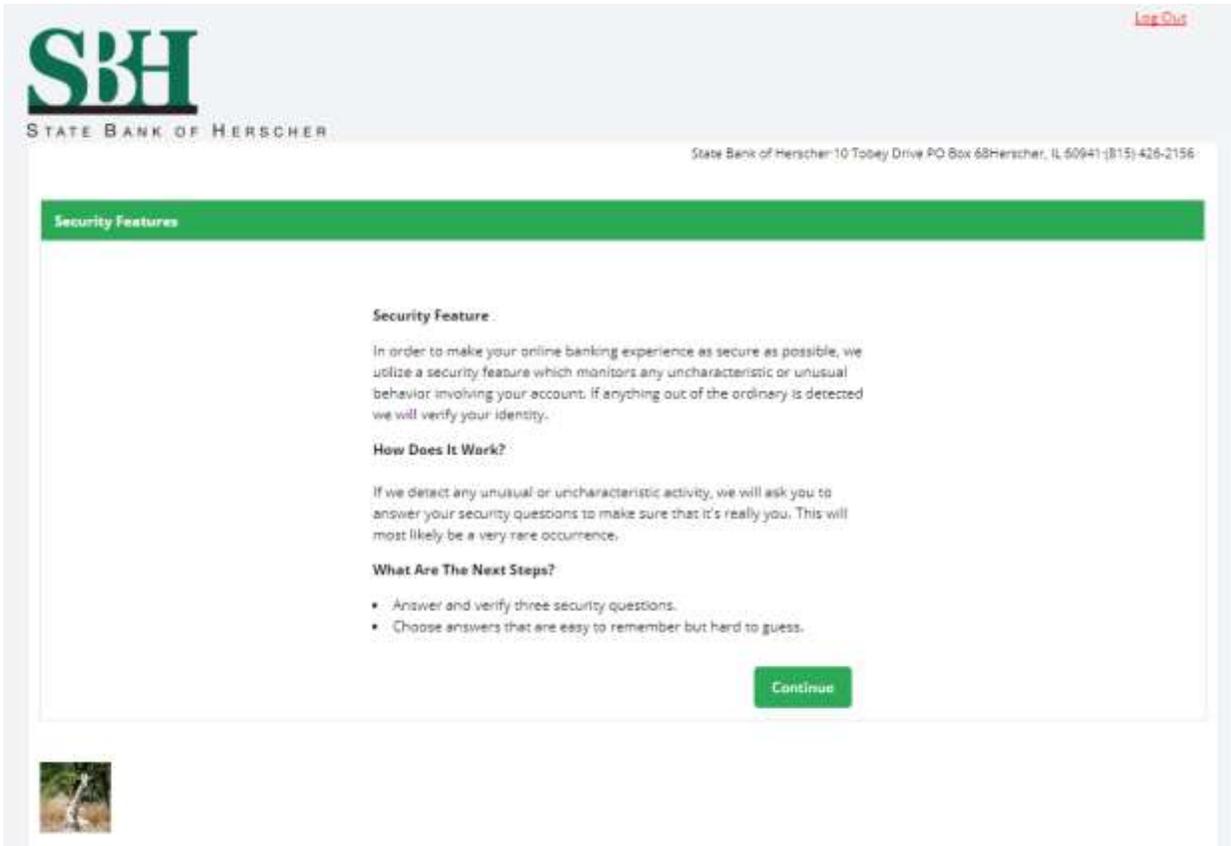
The screenshot shows the SBH State Bank of Herscher online banking interface. At the top left is the SBH logo and the text "STATE BANK OF HERSCHER". At the top right is a "Log Out" link. Below the logo is the address: "State Bank of Herscher 10 Tobey Drive PO Box 68 Herscher, IL 60941 (815) 426-2156". A red "Information Message" box contains the text "Password Change Required.". Below this is a green header "Create Your Password". The main content area contains the following text: "Please create a new Password for access to Online Banking.", "Passwords must be between 8-15 characters in length, and must contain a combination of letters, numbers and special characters.", and "Change your Online Banking Password (required):". There are three password input fields: "Enter your current Password \*", "Enter your new Password \*", and "Reenter your new Password \*". To the right of these fields is a "Password Rules" box with the following rules: "Must contain at least 1 letter", "Must contain at least 1 number", "Must contain at least 1 special character +\_!@!\$\*~", "Must be between 8 and 15 characters in length", "Must not match or contain your ID", and "Must not match one of the previous 4 Passwords". A green "Continue" button is located below the input fields.

**Step 6:** Choose your security image. This is the image that will be shown each time you login to online banking in the future. Once selected press submit to continue.



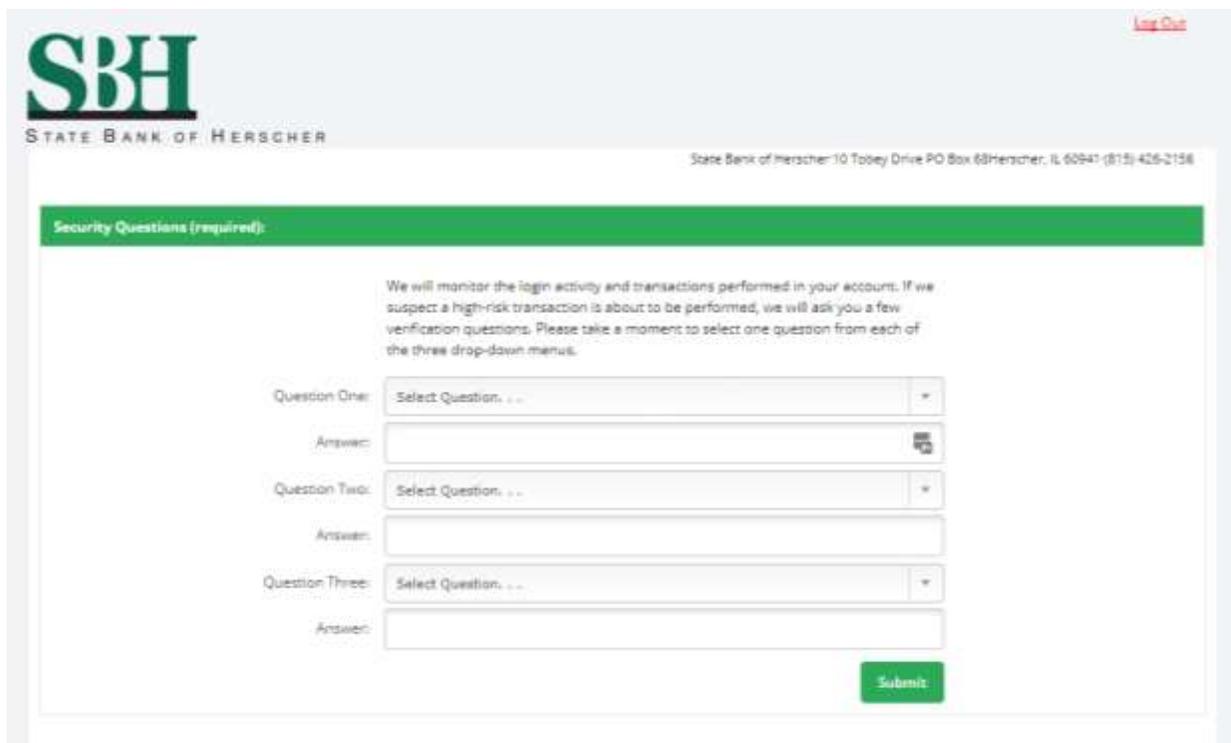
The screenshot shows the SBH State Bank of Herscher online banking interface for selecting a security image. At the top left is the SBH logo and the text "STATE BANK OF HERSCHER". At the top right is a "Log Out" link. Below the logo is the address: "State Bank of Herscher 10 Tobey Drive PO Box 68 Herscher, IL 60941 (815) 426-2156". A green header "Please verify your personal image" is at the top. The main content area contains the following text: "For security purposes, each time you login, verify that the image on the left is the image you selected as your Personal Identification Image.", and "If you have not set up your Personal Identification Image, a random image will appear. When you log in, you will be prompted to select an image.". Below this text is a "Personal Icon" section with "Current Image" and "No Image Selected:". To the right of this section is a "Click to Select or Change your image" section with a grid of six images: a red flower, a yellow rose, a green flower, a purple flower, a yellow flower, and a yellow flower. Below the grid are two buttons: "<<< Prev" and "Next >>>". At the bottom are two buttons: "Cancel" and "Submit".

**Step 6:** Read the security features page. The security image you selected will appear in the bottom left corner. When you have read the page click continue to proceed.



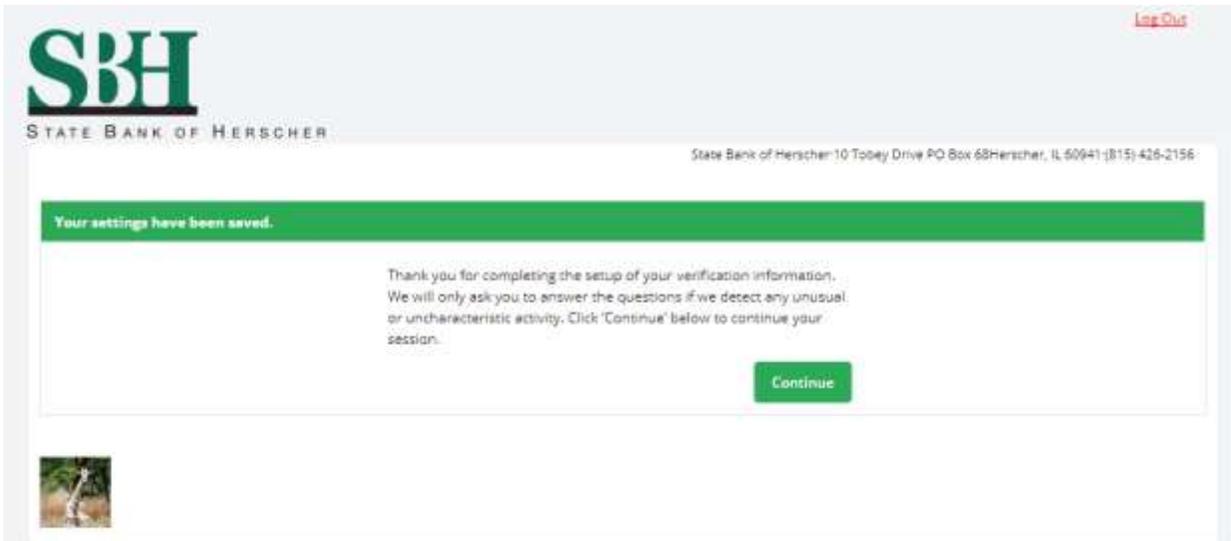
The screenshot shows the 'Security Features' page of the State Bank of Herscher. At the top left is the SBH logo and 'STATE BANK OF HERSCHER'. At the top right is a 'Log Out' link. Below the logo is the address: 'State Bank of Herscher 10 Tobey Drive PO Box 68 Herscher, IL 60941 (815) 426-2156'. The main content area has a green header 'Security Features'. Below this, there are three sections: 'Security Feature', 'How Does It Work?', and 'What Are The Next Steps?'. The 'What Are The Next Steps?' section contains two bullet points: 'Answer and verify three security questions.' and 'Choose answers that are easy to remember but hard to guess.' At the bottom right of the main content area is a green 'Continue' button. In the bottom left corner of the page, there is a small image of a tree.

**Step 7:** Select and answer your security questions. These are used as additional verification if there is high risk activity on your account. Once completed click continue



The screenshot shows the 'Security Questions (required)' page of the State Bank of Herscher. At the top left is the SBH logo and 'STATE BANK OF HERSCHER'. At the top right is a 'Log Out' link. Below the logo is the address: 'State Bank of Herscher 10 Tobey Drive PO Box 68 Herscher, IL 60941 (815) 426-2156'. The main content area has a green header 'Security Questions (required)'. Below this, there is a paragraph of text: 'We will monitor the login activity and transactions performed in your account. If we suspect a high-risk transaction is about to be performed, we will ask you a few verification questions. Please take a moment to select one question from each of the three drop-down menus.' Below the text are three sets of questions. Each set consists of a 'Question' dropdown menu and an 'Answer' text input field. The first set is labeled 'Question One', the second 'Question Two', and the third 'Question Three'. At the bottom right of the main content area is a green 'Submit' button.

Step 8: You have now completed the Online Banking initial set up. Press continue to be directed to your new Online Banking home screen.



## Welcome to your new Online Banking!

Please take a minute to familiarize yourself with the new layout and features.

The screenshot shows the State Bank of Herscher online banking dashboard. At the top left is the SBH logo and the text "STATE BANK OF HERSCHER". Below the logo is the address: "State Bank of Herscher 10 Tobey Drive PO Box 68Herscher, IL 60941 (815) 426-2156". The dashboard has a navigation menu with the following items: "Online Banking", "eStatements", "eStatements: TEST", "Settings", "Dashboard", "Accounts", "Transactions", and "Transfers". On the right side, there is a "Log Out" link. Below the navigation menu, there is a "Set As Start Page" checkbox (checked) and a "Configure This Page" link. The dashboard is divided into several sections:

- Account Balances:** A table showing the balances for "Reg Chkg" and "Savings".
- My Accounts:** A table showing the details of the accounts, including the account name, balance, and a "View" link.
- Alerts:** A section with a warning icon and the text "You have 4 new Alerts".
- Download:** A section with a "Download" button and three dropdown menus for "Select Account", "Select Format", and "Select Range".
- Scheduled Transfers:** A table showing the details of scheduled transfers, including the date, name, amount, and a "View" link.

Account Balances	
Reg Chkg	\$908.99
Savings	\$8.99

My Accounts			
Name		Balance	View
D Reg Chkg		\$908.99	Info
S Savings		\$8.99	Info

Scheduled Transfers				
Date	Name		Amount	View
10/23/17	Savings -> Reg Chkg		\$0.01	View
10/23/17	Savings -> Reg Chkg		\$0.02	View
10/23/17	Savings -> Reg Chkg		\$0.03	View
10/23/17	Savings -> Reg Chkg		\$0.45	View
Weekly	Savings -> Reg Chkg		\$0.50	View