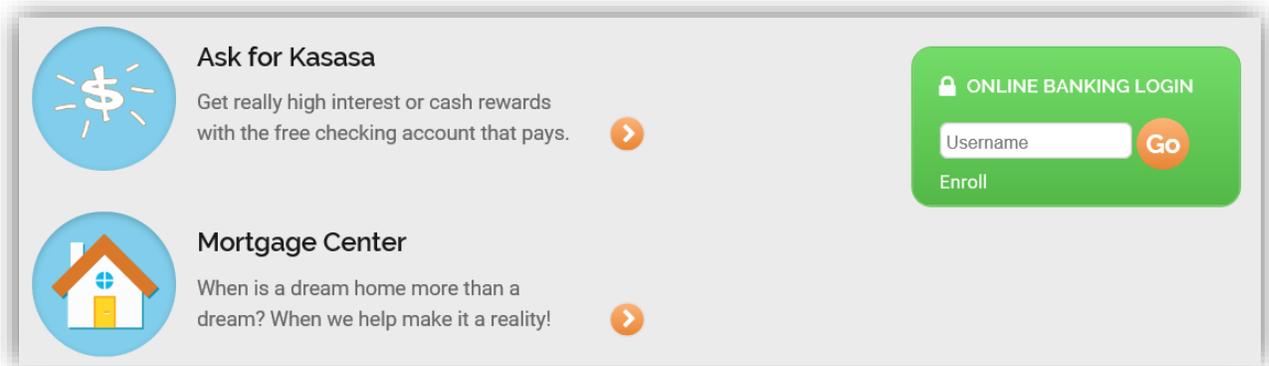
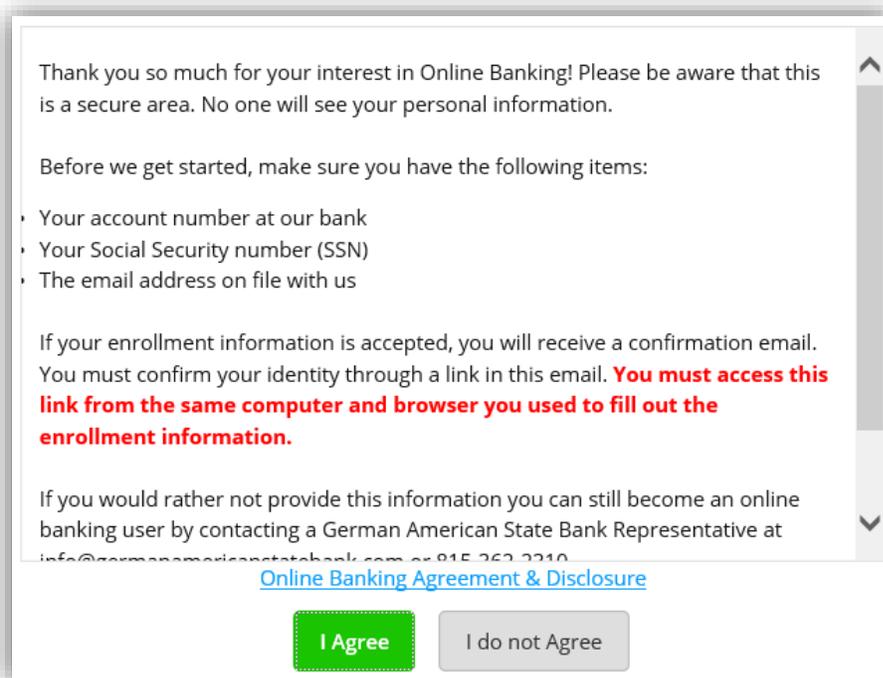


Welcome to German American State Bank's Online Banking!

1. To enroll in Online Banking, click on **Enroll** below the Online Banking Login on our website:
www.germanamericanstatebank.com



2. You will be taken to the Enrollment Instructions screen. This explains the information you will be asked to provide to enroll in Online Banking. By clicking "I Agree" you are agreeing to all the terms and conditions found in the Online Banking Agreement, accessible via the link located on this screen. Click "**I Agree**" to continue.



3. Next you will be asked to enter the below information. When completed click “Continue”.

Please complete the fields below. Fields marked with * are required.

*Social Security Number (no dashes)

*Account #

*Email Address on file with GASB

4. Complete the next set of required information; click “Submit” when finished.

Please complete the fields below. Fields marked * are required.

*First Name

Middle Name

*Last Name

*Street Address 1

Street Address 2

*City

*State

*Zip

*Date of Birth (MMDDYYYY)

5. Next you will be taken to the Email Verification screen. Once you click “**Send Email Verification**” a confirmation email will be sent to you to complete the enrollment process.

YOU MUST ACCESS THIS EMAIL AND FOLLOW THE LINK USING THE SAME COMPUTER AND WEB BROWSER YOU ARE CURRENTLY USING. YOU MUST ALSO CLICK ON THE LINK WITHIN 1 HOUR FROM NOW.

When you click the Send Email Verification button below, you will be sent an email to verify your online enrollment.

IMPORTANT:

Enrollment will not complete successfully until you click the verification link in the email!

When clicking the link in the email, you must perform that activity from the same computer and web browser you are currently using, and you must click the link within 1 hour from now!

Please click the Send Email Verification button below to continue.

[Send Email Verification](#)

6. You will be taken to this screen. This is confirming the date and time the email verification was sent.

Information Message: A verification email has been sent to _____ at 4/18/2018 4:34:11 PM (CST).
Please click the link contained in that email to complete the online enrollment process

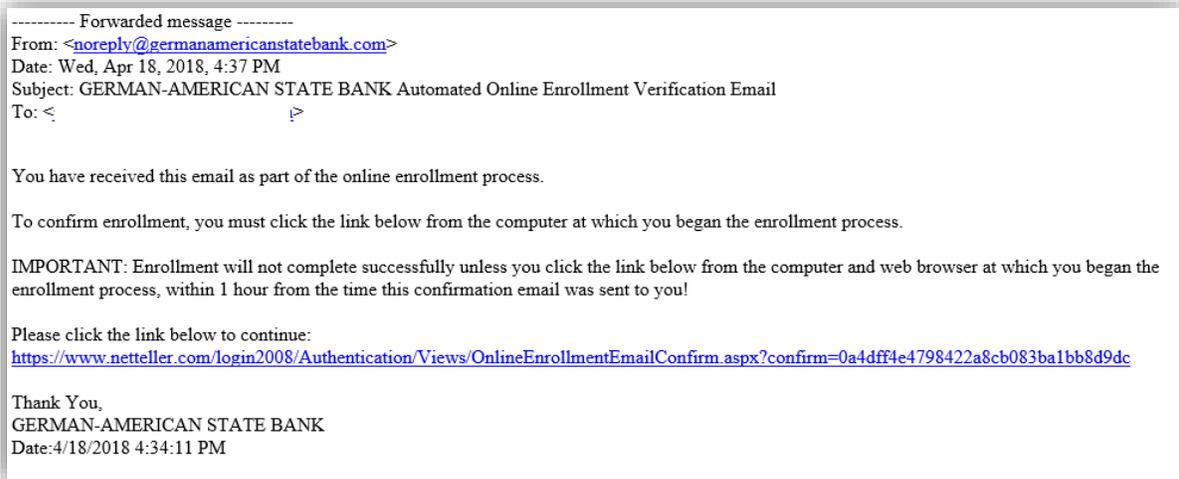
Email Verification Sent

A verification email has been sent successfully.

Please click the link contained in that email to complete the online enrollment process.

7. The verification email looks like the below. Click on the link at the end of the email to continue the enrollment process.

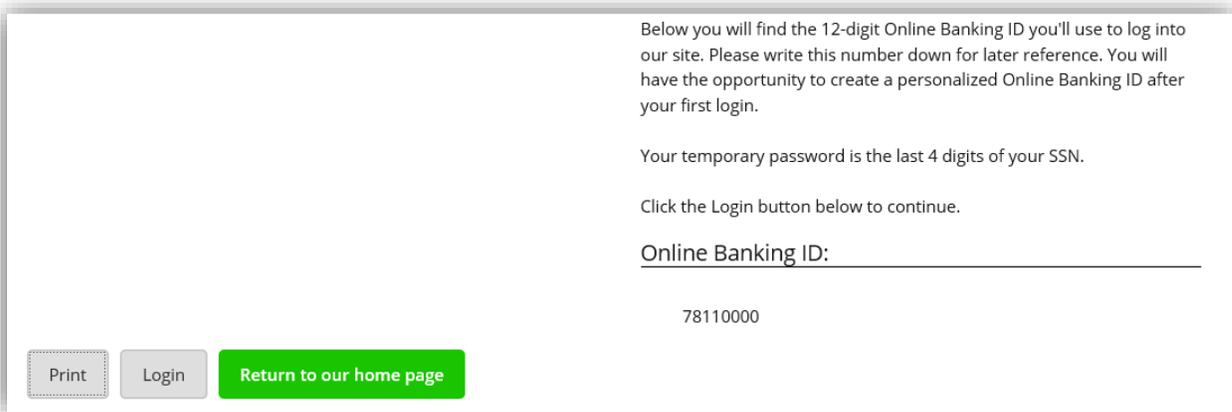
YOU MUST ACCESS THIS EMAIL AND FOLLOW THE LINK USING THE SAME COMPUTER AND WEB BROWSER YOU ARE CURRENTLY USING. YOU MUST ALSO CLICK ON THE LINK WITHIN 1 HOUR FROM NOW.



8. Once you click on the link you will be taken to this confirmation screen. This screen contains your login credentials for Online Banking. From here you have the options to Print, Login, or Return to our home page.

Click **Login** to continue on to access your Online Banking account. Use the below Online Banking ID and the last four digits of your social security number for your password to login the first time.

NOTE: You will have the option to change your User ID to one of your choosing once you are fully enrolled in Online Banking.



9. After clicking Login, you will be taken to the Online Agreement. After reading, please select the box “I Agree” and click on “Accept” to acknowledge you accept the terms and continue.

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

Online Agreement:

GERMAN AMERICAN STATE BANK ONLINE BANKING AGREEMENT & DISCLOSURE

This Agreement and Disclosure sets forth your and our rights and responsibilities concerning the use of our Online Banking Product. In this Agreement, the words “you” and “your” refers to the owner of the account or the authorized user(s). The words “we”, “us” and “our” means German American State Bank. By using Online Banking, you agree to all of the terms of this Agreement.

ONLINE BANKING FEATURES:

You may access your account information by using a specific Online Banking User ID and password assigned to you. At the present time you may use the system to:

General Online Banking

Perform account inquiries on checking, savings, certificate, and loan accounts

I Agree

Print Decline **Accept**

10. Next you will be required to change your password. Enter your current Password (the last 4 digits of your social security number) in the first box and your new password in the two boxes following.

MAKE SURE TO ABIDE BY THE PASSWORD RULES TO THE RIGHT AND USE ONE OF THE SPECIAL CHARACTERS LISTED (NO OTHERS ARE ACCEPTED).

Information Message: Password Change Required.

Create Your Password ?

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.

Change your Online Banking Password (required):

Enter your current Password *

Enter your new Password *

Reenter your new Password *

Password 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
- Must not match one of the previous 4 Passwords

Continue

11. Enter your phone number and cell phone provider for One Time Passcode (OTP) capabilities. Once completed click **Submit**.

IF YOUR CELL PHONE PROVIDER IS NOT LISTED YOU MAY SKIP THROUGH THIS STEP INITIALLY, HOWEVER, YOU WILL WANT TO CONTACT THE BANK TO UPDATE YOUR OTP NOTIFICATION SETTINGS.

NOTE: When you enter your phone number on a computer, the spacing and symbols will automatically be inserted. If you are entering this information using a smart phone or tablet, you may need to submit it in the following format **(###) ###-####**, parentheses around area code, space, then the 7-digit phone number with a dash after the first three digits.

For your security, some transactions may require an additional verification step called Text Authentication. Text Authentication allows German American State Bank to send you a transaction specific passcode, sometimes called a **One Time Passcode (OTP)**, via text message to verify your transaction. If you are prompted for text authentication, your screen will display a button to send a passcode to your device and an entry field into which the code must be typed. Once you successfully enter the passcode, your transaction will process.

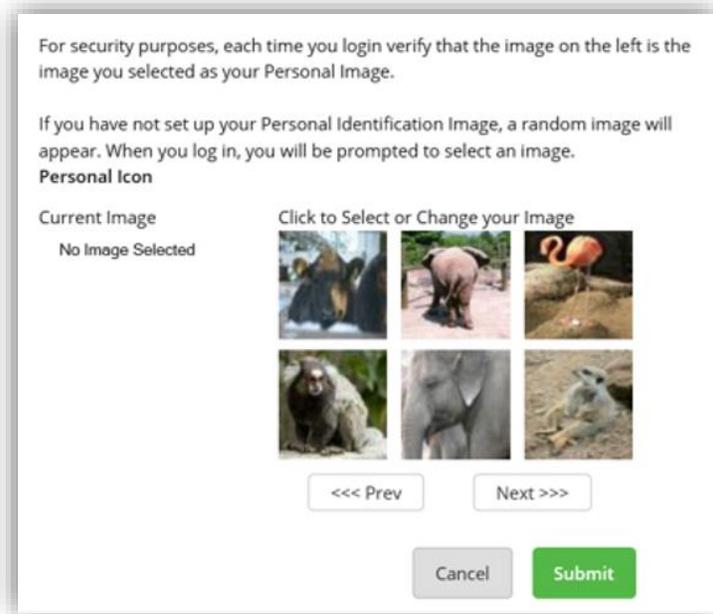
In order for us to send your passcode via text message, please enter your mobile phone number and mobile service provider below. If you choose to skip this step today, you will have 4 more login attempts to complete this information. **If the information is not provided within the allotted attempts, your online banking account will be locked.** If your account becomes locked or you do not have a mobile phone with text services, please call German American State Bank at 815-362-2310.

PLEASE ENTER YOUR CELL PHONE NUMBER BEGINNING WITH THE THREE DIGIT AREA CODE WITHOUT ANY SPACES OR SYMBOLS.

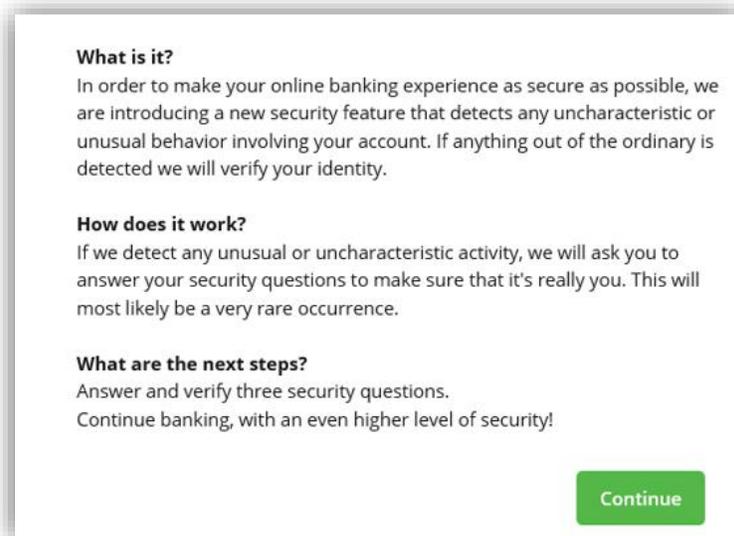
Number

Provider

12. Choose your security image. This is the image that will appear each time you login to online banking in the future. Once selected, click “Submit”.



13. Read the security features page. After you have read through the information, click “Continue”.



14. Select and answer your security questions. These are used as additional verification if there is high risk activity on your account. Once completed click **“Submit”**.

EDIT QUESTIONS AND ANSWERS BEFORE CLICKING CONFIRM. ONCE CONFIRM IS SELECTED, QUESTIONS AND ANSWERS CANNOT BE MODIFIED.

NOTE: You will be prompted every 180 days to choose new security questions.

The screenshot shows the German American State Bank logo at the top left. Below it, the text reads "German American State Bank • 100 Church Street, Box 89 • German Valley, IL 61039 • (815) 362-2310". A green banner at the top of the main content area says "Security Questions (required):". Below this, a paragraph explains: "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." There are three sets of input fields, each labeled "Question One:", "Question Two:", and "Question Three:". Each set includes a dropdown menu for selecting a question and a text input field for the answer. A green "Submit" button is located at the bottom right of the form area.

15. The Thank You message will appear. Click **“Continue”**.

The screenshot shows the German American State Bank logo at the top left. Below it, the text reads "German American State Bank • 100 Church Street, Box 89 • German Valley, IL 61039 • (815) 362-2310". A green banner at the top of the main content area says "Your settings have been saved." Below this, a paragraph says: "Thank you for completing the setup of your verification information. We will only ask you to answer the questions if we detect any unusual or uncharacteristic activity. Click 'Continue' below to continue your session." A green "Continue" button is located at the bottom right of the form area. In the bottom left corner, there is a small image of a tree.

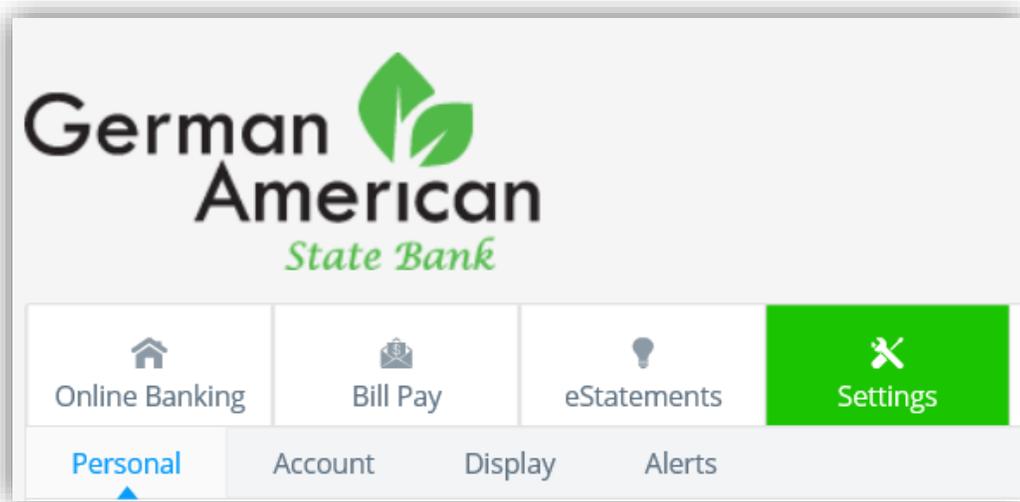
16. Enter or update your email address and establish a password reset question and answer. Answers are case sensitive. These options are also available under Settings if you choose to update your information at a later date. Click **“Submit”** when finished.

The screenshot shows the German American State Bank logo at the top left. Below it, the text "German American State Bank" is displayed. To the right, the address "German American State Bank • 100 Church Street, Box 89 • German Valley, IL 61039 • (815) 362-2310" is shown. A green header bar contains the text "Personal Information". Below this, a form titled "Enter/Update Email Address, Password Reset Question & Answer" is displayed. The form includes a text input field for "Email address on file:", a note stating "* The question and answer field below are used to prompt you when you need to reset your password.", and two more text input fields for "Password Reset Question:" and "Password Reset Answer:". A green "Submit" button is located at the bottom center of the form.

17. **Congratulations you are now enrolled for Online Banking!** Please take a moment to familiarize yourself with the layout and features.

The screenshot shows the German American State Bank online banking dashboard. At the top left is the logo. On the top right, there are links for "Message Center", "Policies", and "Log Out". Below the logo is a navigation bar with icons for "Online Banking", "Bill Pay", "eStatements", and "Settings". Underneath this is a secondary navigation bar with "Dashboard", "Accounts", "Transactions", and "Transfers". The "Accounts" link is highlighted with a blue triangle. Below the navigation bars, there is a green "Information Message" box that says "Your e-mail address has been submitted." Below this message, the text "Welcome to German American State Bank Online Banking!" is displayed. At the bottom right, the address "German American State Bank • 100 Church Street, Box 89 • German Valley, IL 61039 • (815) 362-2310" is shown.

18. To change your User ID go to **Settings – Personal**



19. Scroll to the bottom of the screen to find where you would change your Online Banking ID or password.

The image shows a web form titled "Change Online Banking ID or Password" with a green header bar. The form is divided into two main sections: "Online Banking ID" and "Online Banking Password".
Online Banking ID Section:
- Label: "Online Banking ID"
- Input: "Enter New" followed by a text input field.
- Rules: "Online Banking ID Rules" listed as:
 - Must contain at least 1 letter
 - May contain numbers
 - May contain the following special characters: + _ % @ ! \$ * -
 - Must be between 6 and 15 characters
Online Banking Password Section:
- Label: "Online Banking Password"
- Inputs: "Enter Current", "Enter New", and "Enter New Again", each followed by a text input field.
- Rules: "Password Rules" listed as:
 - 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
 - Must not match one of the previous 4 Passwords
At the bottom right of the form is a green "Submit" button.

20. Enter your new username and click **“Submit”**. You will be asked to enter a OTP (One Time Passcode) to complete this process for added security. Select **“Text”** to have the code sent via text to your cell phone. The code is the last four numbers included at the end of the text message.

IF YOU DO NOT HAVE A CELL PHONE OR IF YOUR CELL PHONE PROVIDER IS NOT LISTED, PLEASE CALL THE BANK TO BE ASSISTED.

One-Time Passcode Authentication

Select 'Send Text' to have a one-time passcode sent to your mobile number:

Send Text

When you receive the Passcode on your mobile device, please enter it within the box provided and select 'Submit'.

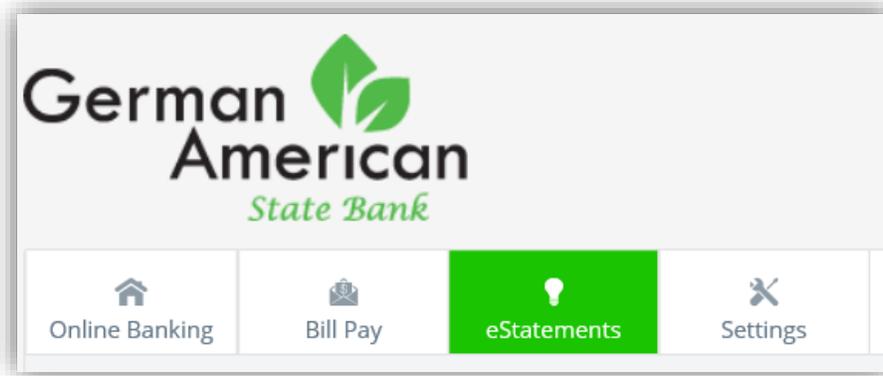
Enter the passcode:

Submit

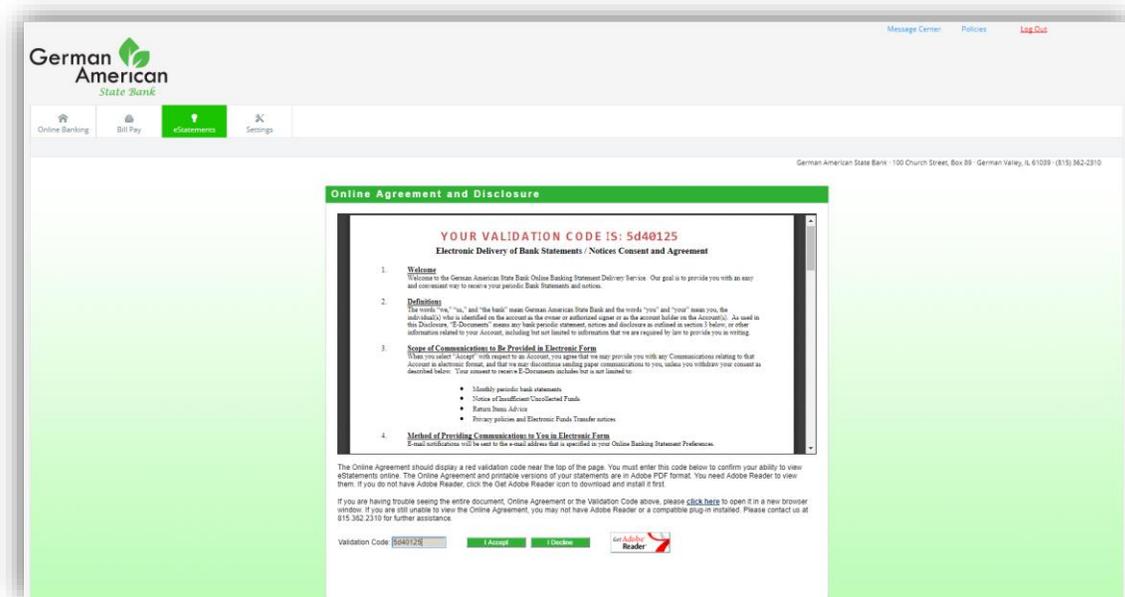
The activity you are attempting requires the use of a One-Time Passcode (OTP). If you are unable to receive your OTP via text message to your registered mobile device, keep this box open and call us at 815-362-2310 to obtain an OTP. Obtaining a passcode by calling us is only available Monday - Friday between 8:00 a.m. and 5:00 p.m. or Saturday between 8:00 a.m. and noon, excluding holidays.

21. Once you enter the passcode, your changes will be complete.

22. To sign up for eStatements - Click on the “**eStatements**” tab at the top of the screen.



23. You will automatically be taken to this screen. A **Validation Code** will appear in red (it may take a couple minutes to load). After reading the agreement, **type in the validation code in the gray box** towards the bottom of the screen and click on “**I Accept**”.



24. Next, verify the email address shown is correct. If any changes are needed submit them here.

German American State Bank

Message Center Policies Log Out

Online Banking Bill Pay eStatements Settings

German American State Bank - 100 Church Street, Box 89 - German Valley, IL 61039 - (815) 362-2310

Preferences

Statements Notices Tax Forms Other Documents Preferences

Edit the information below, then click the Update Preferences button to apply your changes.

Registered Account Number: ****8521
Your Account Name:
Your Email Address: jesi@gmail.com

Your current delivery preference for all Tax Forms is: Printed/Mailed

Listed below are all of the accounts currently associated with this eStatements login.
Change your delivery preferences in the drop-down box for each account and then select the Update Preferences button.

Account Description	Account Number	Statements
Checking	****8521	Printed/Mailed
Savings	****9216	Electronic
Savings	****3785	Electronic

Please note that another owner or authorized signer has this account setup for Electronic delivery which will override a Printed/Mailed delivery preference.

Update Preferences

25. Under each drop down menu, make sure **Electronic** is selected for the accounts you no longer want to receive a printed statement for. You may also select to receive your Tax Forms electronically on this screen as well. Click **“Update Preferences”** to save your changes.

German American State Bank

Message Center Policies Log Out

Online Banking Bill Pay eStatements Settings

German American State Bank - 100 Church Street, Box 89 - German Valley, IL 61039 - (815) 362-2310

Preferences

Statements Notices Tax Forms Other Documents Preferences

Your preferences have been saved.

Edit the information below, then click the Update Preferences button to apply your changes.

Registered Account Number: ****8521
Your Account Name:
Your Email Address: jesi@gmail.com

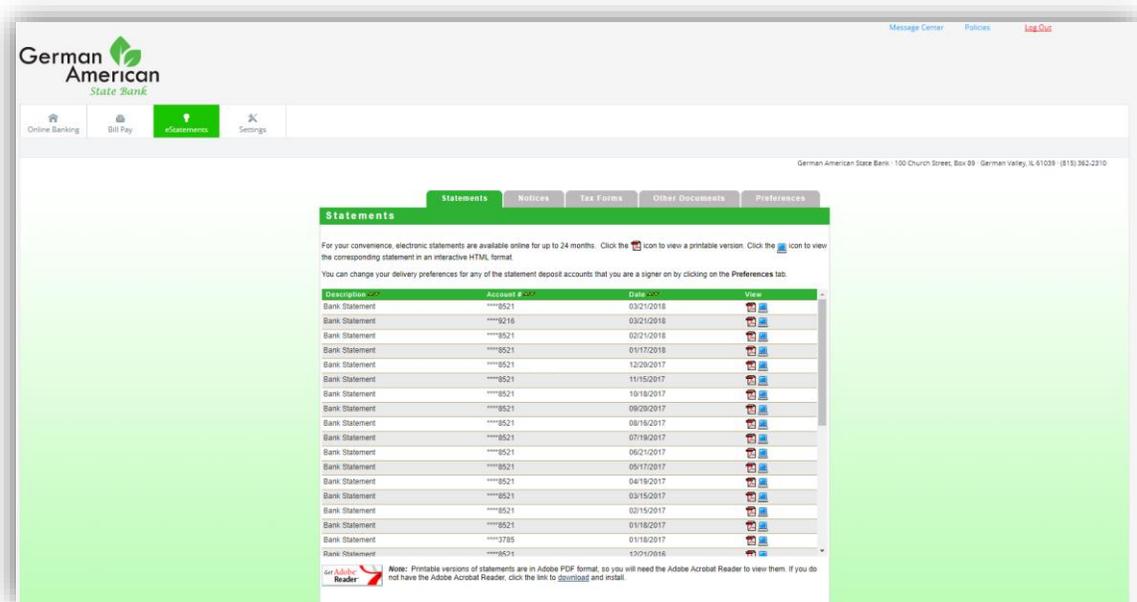
Your current delivery preference for all Tax Forms is: Electronic

Listed below are all of the accounts currently associated with this eStatements login.
Change your delivery preferences in the drop-down box for each account and then select the Update Preferences button.

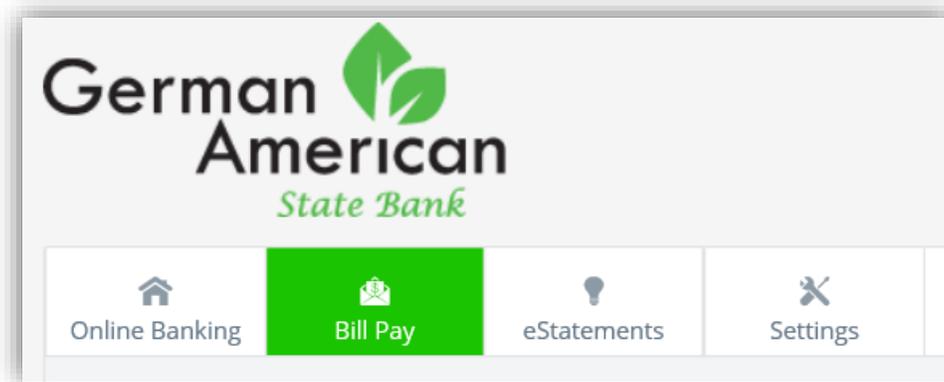
Account Description	Account Number	Statements
Checking	****8521	Electronic
Savings	****9216	Electronic
Savings	****3785	Electronic

Update Preferences

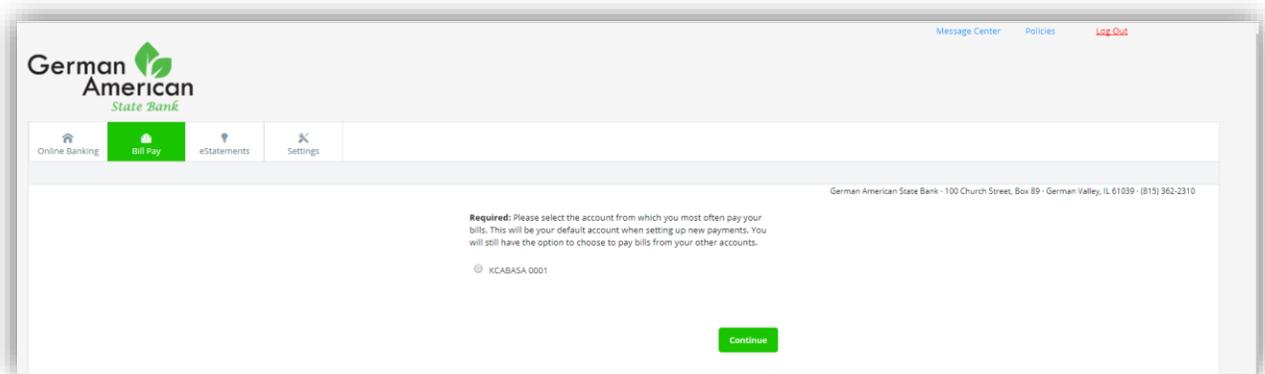
26. Going forward you will view your statements by going to “eStatements” and selecting the “Statements” tab. You can view a printable/pdf version or an interactive/HTML version.



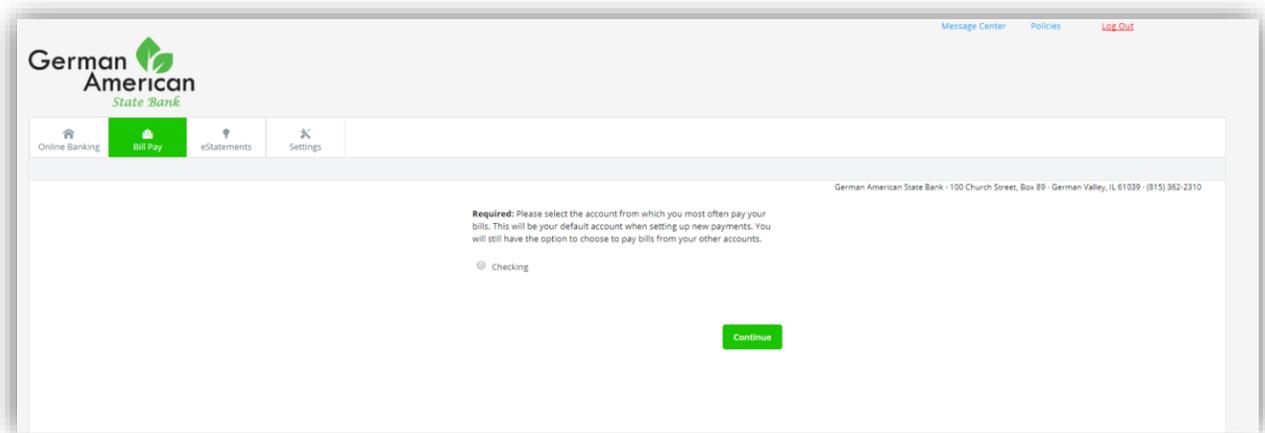
27. To enroll in Bill Pay – Go to the “Bill Pay” tab at the top of the screen.



28. Once you click on the Bill Pay tab you will be prompted to select which account you would like as your **default Pay From** account. If the first account listed is not the one you prefer, click **“Continue”**.

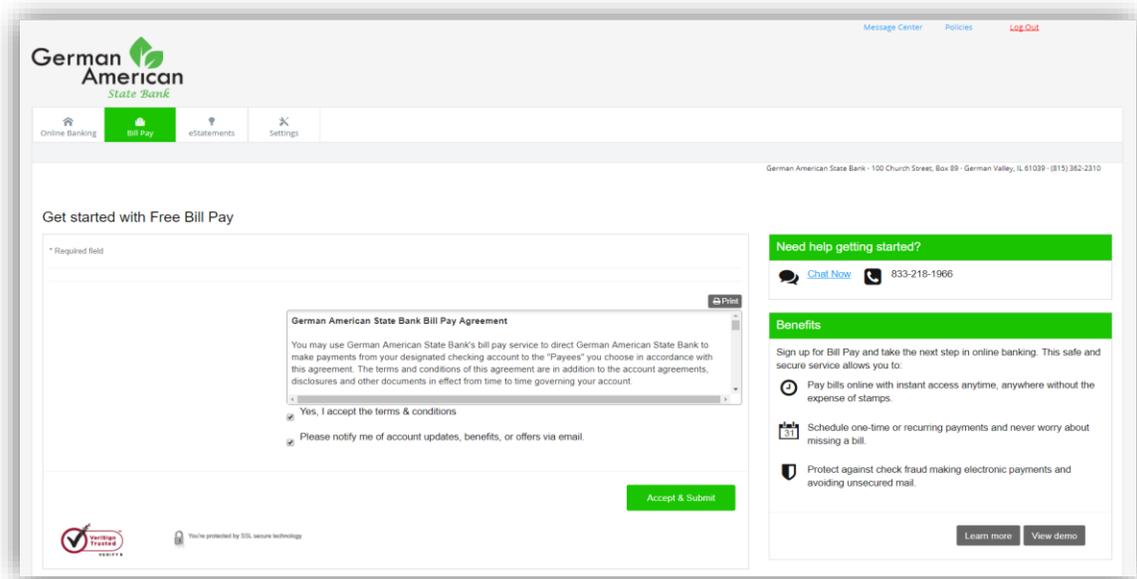


29. You can keep selecting continue until the correct account shows. **Once the right account appears, click on the circle next to it to select it and click “Continue”**.



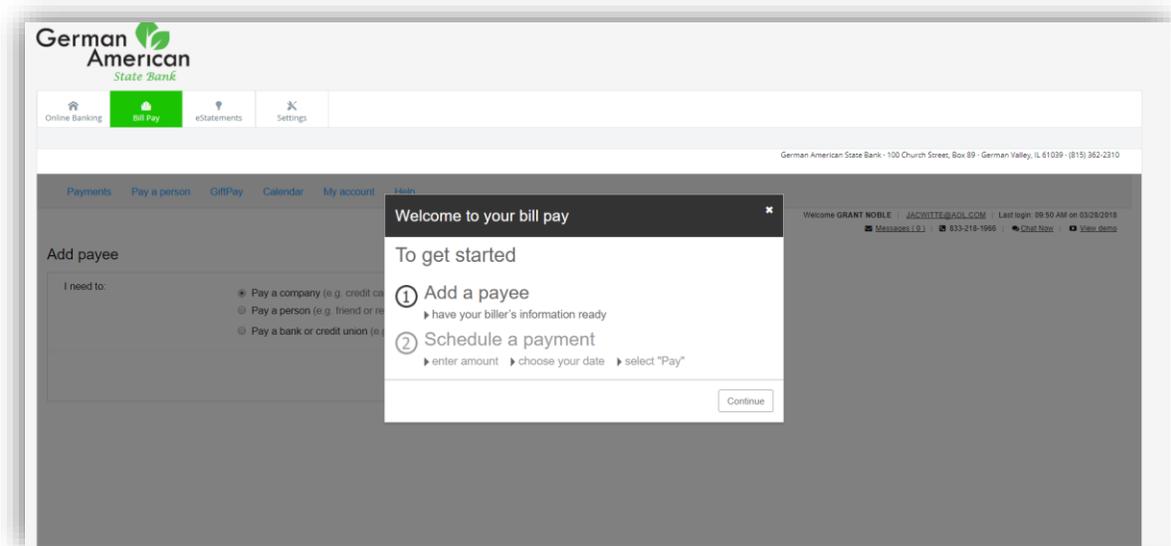
30. Next accept the terms and conditions and select whether or not you would like to receive promotional/marketing emails in regards to bill pay. Click **“Accept & Submit”**.

NOTE: By unchecking the email notification box you are opting out of marketing emails, but will still receive operational emails (ex: a new payee has been added).



31. This Welcome message appears. Customers can click **“Continue”** or hit the **“X”** at the upper right hand corner of the screen to clear the message.

NOTE: If the screen freezes for some reason, click the Bill Pay tab at the top to refresh the screen, then continue or click X.



32. This next screen will prompt you to set up a payee. Select which type of Payee you are establishing and click “Next”.

German American State Bank

Message Center Policies Log Out

Online Banking **Bill Pay** eStatements Settings

German American State Bank - 100 Church Street, Box 89 - German Valley, IL 61039 - (815) 362-2310

Payments Pay a person GiftPay Calendar My account Help

Welcome GRANT NOBLE | JACWITTE@AOL.COM | Last login: 09:50 AM on 03/28/2018
Messages (0) | 833-218-1966 | Chat Now | View demo

Add payee

I need to:

- Pay a company (e.g. credit card, utilities or cable)
- Pay a person (e.g. friend or relative)
- Pay a bank or credit union (e.g. mortgage or loan)

Next Back

33. Enter the appropriate information as shown below. Then click on “Next”.

German American State Bank

Message Center Policies Log Out

Online Banking **Bill Pay** eStatements Settings

German American State Bank - 100 Church Street, Box 89 - German Valley, IL 61039 - (815) 362-2310

Payments Pay a person GiftPay Calendar My account Help

Welcome GRANT NOBLE | JACWITTE@AOL.COM | Last login: 09:50 AM on 03/28/2018
Messages (0) | 833-218-1966 | Chat Now | View demo

Add payee

Who are you trying to pay?

* Required field

Payee name * Nicor Gas

Payee account number *

Confirm account number *

Payee phone number * (888) 642 - 5747

Payee zip code * 60197 - 5407

Next Back

34. Review the information is correct, then click “Submit”.

The screenshot shows the 'Add payee' form in the German American State Bank online banking interface. The form is titled 'Payee review' and includes a message: 'Payee address on file. We have established a relationship with Nicor Gas to remit your payment in the most efficient manner.' The form fields are as follows:

- Payee name: Nicor Gas (with a link 'This is not my payee')
- Payee account number: [Empty]
- Payee phone number: 888-642-6747
- Payee zip code: 60563
- Payee nickname: [Text input field containing 'Nicor Gas']
- Default pay from: [Dropdown menu showing 'Primary Account']
- Category: [Dropdown menu showing 'Unassigned' with a link 'Add new category']
- Name on bill: [Text input field containing 'JOHN DOE'] (with a note '(Name as it appears on the bill)')

35. Once a Payee is set up, you can manage payees/billers, categorize payees/billers, view pending payments, sign up for eBills (if available), view bill pay history, etc.

The screenshot shows the 'Payments' page in the German American State Bank online banking interface. The page is titled 'Payments' and includes a navigation menu with 'Payments', 'Pay a person', 'GiftPay', 'Calendar', 'My account', and 'Help'. The page is divided into three main sections:

- Schedule:** A table showing scheduled payments. The table has columns for 'Pay to', 'Pay from', 'Amount', 'Payment date', and 'Actions'. A payment is listed for 'NICOR GAS' with an amount of '\$ 0.00' and a payment date of '03/28/2018'. The 'Pay' button is highlighted in green. Below the table, a 'Totals' section shows 'Primary Account \$0.00' and 'Payment total \$0.00'.
- Pending:** A section titled 'Pending' with a sub-header 'Processing in next 45 days | View more'. It shows a table with one row for 'Payee' and a 'Total: \$0.00'.
- History:** A section titled 'History' with a sub-header 'Processed in last 45 days | View more'. It shows a table with one row for 'Payee' and a 'Total: \$0.00'.