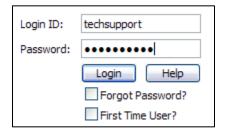


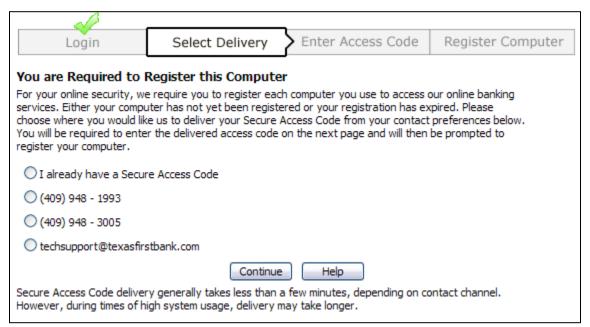
Online Banking Login and Computer Activation

Texas First Bank Online Banking uses multi-factor authentication to provide an additional layer of security to your account. New users will be required to get a Secure Access Code to verify identity.

1. Enter your Login ID and Password to sign in. If the computer not recognized, you will be asked to register the computer using a Secure Code as shown in step 2.



2. A Secure Access Code allows our website to verify that you are the account owner by sending an 8-digit Secure Code to you by phone or by email. The code is *one time use and must be entered within 15 minutes*.



If your contact information is not current, please call your banking center to have it updated.

3. When you receive your 8-digit secure code, type it in to the Secure Access Code field and click Continue.

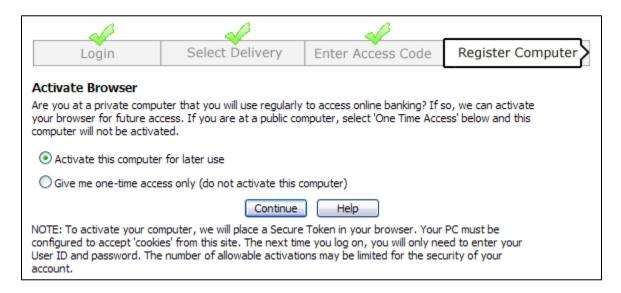


A secure code is only valid for 15 minutes. Do not save it for future use.



Online Banking Login and Computer Activation

4. When you successfully enter the Secure Code, you will be given the option to register the computer. If you are using a personal computer, select **Activate this computer for later use** then click **Continue**. Our website will save a file to your computer which will allow you to skip the Secure Code Authentication on future visits.



5. After you click continue, you will be signed in to Online Banking. To confirm that the computer has been registered, sign out of online banking and sign in again. You should not be required to enter a secure code.

Additional Information and Common Problems

- Secure Codes should only be delivered to an email address or phone number that you have exclusive access to. If a listed phone number or email is compromised (e.g. stolen cell phone), please contact your Banking Center as soon as possible to remove it from the Secure Delivery list.
- You can update your Secure Delivery list by logging in to Online Banking and clicking the Security link
 under the Preferences navigation heading. Once you are at the Security Preferences screen, click the
 Secure Delivery tab to view and update your information.
- For the Computer Registration process to work, you must have Adobe Flash Player installed on your computer. Please visit www.adobe.com for this free download.
- Some computer security scanning software will delete the file our website uses to recognize your computer. If you are frequently asked for a Secure Code even after successful activation, then the file named q2token.sol was most likely deleted by another application on your computer.

You may be able to exclude the q2token.sol file or Adobe Flash objects from being deleted by your security software. Please contact your computer support or software vendor for assistance.