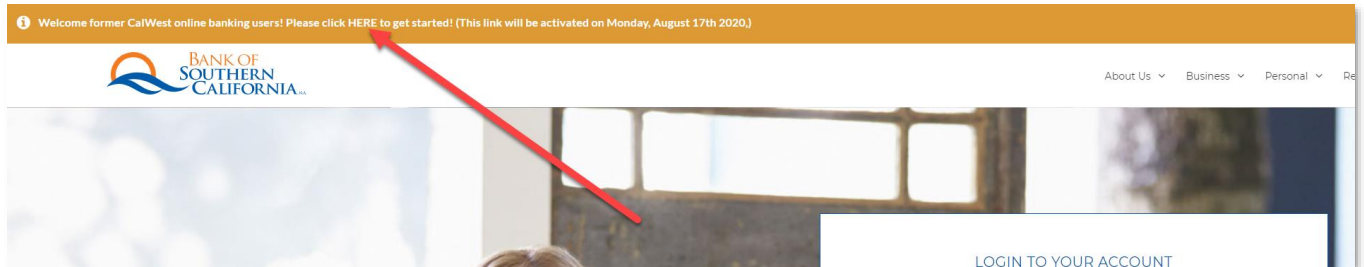


Personal Online Banking – First Time Login Process

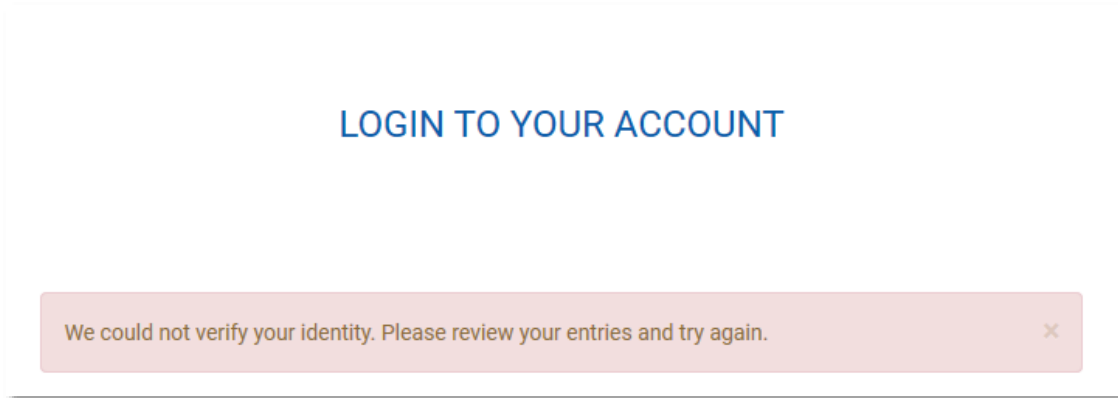
1. Go to www.banksocal.com. Click on *Client Login*, found in the top navigation, then select *Bank SoCal Online Banking* from the drop down menu.

From the Online Banking page, click on the banner [link](#). You must first complete the enrollment from the banner link before you can login from the main login.

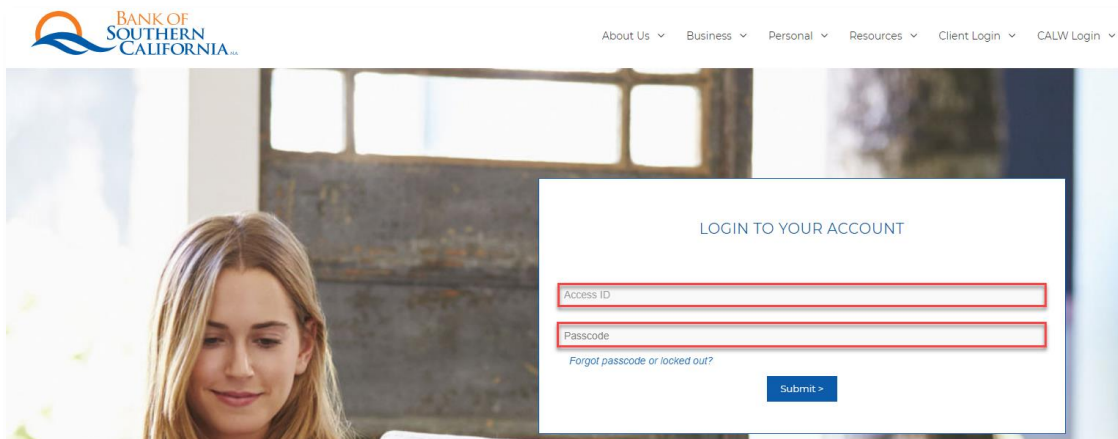
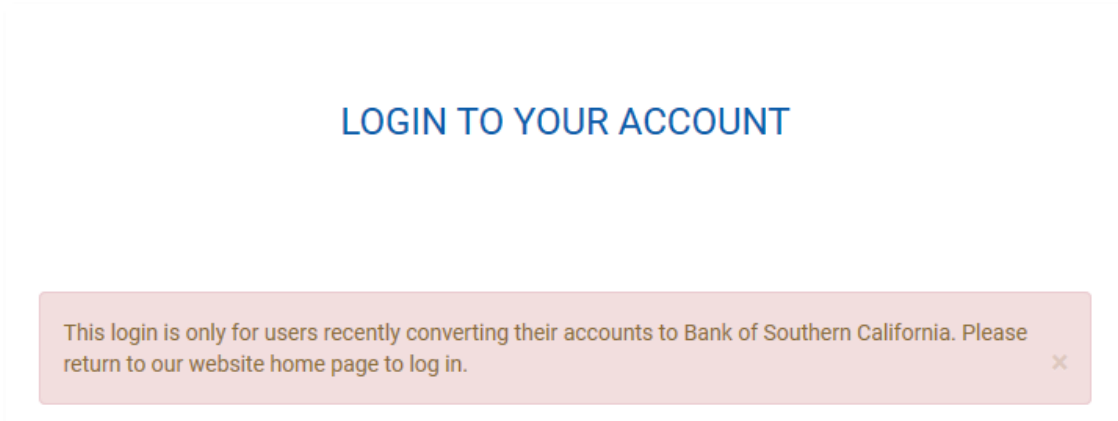
A screenshot of the "LOGIN TO YOUR ACCOUNT" form on the Bank of Southern California website. The form is centered on a page with a background image of a beach at sunset. The form title "LOGIN TO YOUR ACCOUNT" is displayed in blue text at the top center. Below the title, there are four input fields, each with a label to its left and a placeholder instruction to its right. The fields are: "Access ID" (placeholder: "Please enter your CalWest username."), "SSN" (placeholder: "Please enter your 9-digit SSN number"), "Account Number" (placeholder: "Please enter any of your account numbers in full, no leading zeros"), and "Postal Code" (placeholder: "Please enter your 5-digit zip code"). At the bottom right of the form, there is a blue "Submit" button.

You must enter all four fields.

- You will get this error if your answers do not match what is on bank’s record. If you are not able to get past this section, please contact us at (844) BNK-SOCAL



- You will get this error if you have already completed the enrollment. In this case, you can login from the main login.



2. Setup New Passcode

The screenshot shows the 'BANK OF SOUTHERN CALIFORNIA' logo in the top left corner. The main content area is titled 'LOGIN TO YOUR ACCOUNT'. It features two input fields: 'New Passcode' and 'Confirm New Passcode'. To the right of these fields is a list of requirements for the passcode. At the bottom right of the form are 'Cancel' and 'Submit' buttons.

BANK OF SOUTHERN CALIFORNIA

LOGIN TO YOUR ACCOUNT

New Passcode

Confirm New Passcode

- Must contain at least 1 numeric and 1 alpha character.
- Must be at least 8 characters long.
- Must not be based on your personal information such as tax identification number, address or telephone number.
- Is case sensitive.
- Cannot be the same as your Access ID.

Cancel Submit

- ✓ Must contain at least 1 numeric and 1 alpha character.
 - ✓ Must be at least 8 characters long.
-
- Must not be based on your personal information such as tax identification number, address or telephone number.
 - Is case sensitive.
 - Cannot be the same as your Access ID.

Passcode has been successfully updated.

[Continue to Online Banking](#)

3. Email Address and Five Security Questions and Answers

You must setup all five security questions and answers.

BANK OF SOUTHERN CALIFORNIA Welcome Boarding Pass ▾

Home Accounts ▾ Bills & Payments Transfers ▾ My Spending

Services & Settings

Attention

For security reasons, it is important that we have your current Primary email address and Security Verification Questions and answers on file.

Please make sure we have your current email address below:

Primary email address:

Verify Primary Email Address:

Please select 5 Security Verification Questions and Answers below:

Security Verification Question	Answer
Company where you had your first job? ▾ <input type="text"/>
Last name of the best man at your wedding? ▾ <input type="text"/>
Where you and your spouse met? ▾ <input type="text"/>
The name of your first boss? ▾ <input type="text"/>
Your grandmother's first name on your mother's side? ▾ <input type="text"/>

4. Electronic Disclosure Consent Statement

You must acknowledge the Electronic Disclosure.

Electronic Disclosure Consent Statement

This statement asks for your consent so that we can provide communications and information to you in an electronic format rather than in paper format. Before you decide whether or not you wish to provide your consent to receiving electronic disclosures, you should read and consider the following information. Then, if you decide to consent, you can click the "I Agree" button at the bottom of this statement. For your consent to be effective, your computer and browser will need to meet the hardware and software requirements discussed below.

This statement contains important information that we are required by law to provide to you. You should keep a copy for your records. If you have any questions about E-disclosures that are not answered, feel free to communicate with us using any of the following contacts:

Emailing us at onlinebanking@banksocal.com or calling us at (858) 847-4705

Our Internet Banking Service was designed and built to provide records to you in electronic form. You cannot enroll in the Service online without agreeing to receive the Internet Banking Agreement and Disclosure in electronic form.

If you consent, we may also provide other disclosures in an electronic format. These disclosures may include but are not limited to the following:

- Updates or Amendments to our Internet Banking and Bill Payment Agreement;
- Monthly account statements;
- Notice of change in account terms;
- Notice of fee changes;
- Responses to any questions you may have about electronic funds transfers;
- Privacy and security notices.

5. Proceed with Acceptance of E-Disclosures

With your acceptance below, you agree to accept Internet Banking and Bill Payment related disclosures in an electronic format. You also agree that you have the necessary equipment for accessing and viewing the disclosures and you agree to notify us if you change your email address or if you no longer want to receive disclosures electronically.

If you enroll for Internet Banking services in one of our branch locations, we may send you an email and ask you to confirm your email address, and your ability to access E-disclosures.

If you do not want E-disclosures, select the "cancel" button below. If you do not accept E-disclosures you will not be able to proceed with online enrollment for our Internet Banking and Bill Pay Service. However, you can still enroll for Internet Banking in any of our branch locations and we will provide the required disclosures for Internet Banking services in a paper format. You can still accept electronic "only" delivery of account statements and other disclosures at a later time through the Internet Banking Service or by contacting us through any of the methods specified above.

5. Internet Banking Agreement

You must acknowledge the Internet Banking Agreement.

BANK OF SOUTHERN CALIFORNIA N.A.

Internet Banking Agreement

Effective Date: 10/20/2016

Internet Banking Department:

(858) 847-4705
12265 El Camino Real Suite 100
San Diego, CA 92130

PLEASE READ THE ENTIRE AGREEMENT CAREFULLY BEFORE ENROLLING IN THE SERVICE OR INITIATING ANY TRANSACTIONS.

1. Scope of this Agreement

This Agreement between you and Bank of Southern California N.A. governs your use of our Internet Banking service. The Service permits our Customers to perform a number of banking functions on accounts linked to the Service through the use of a personal computer and the Internet.

Proceed with enrollment for the Service.

By clicking on the "I agree" button below you represent that you are the owner of an Eligible Account to be enrolled in the Service and/or have been authorized by the owner to enroll for the Service. Clicking on the "I Agree" button also indicates your acceptance of the terms and conditions of this Agreement in this electronic format.

(If you do not agree, choose cancel below.)

If you click "cancel" you can still enroll at a later time by completing an application in one of our offices. You will still be asked to accept the terms and conditions of this Agreement.



6. Login Complete!

The screenshot shows the Bank of Southern California online banking dashboard. At the top, there is a navigation bar with the bank's logo, user name 'Welcome Boarding Pass', and links for 'Log Out' and 'Contact Us'. On the right, there are notification buttons for '2 Messages' and '2 Alerts'. Below this is a main menu with 'Home', 'Accounts', 'Bills & Payments', 'Transfers', and 'My Spending'. The dashboard content includes a 'Spendable Balance' of \$0 for a checking account, a 'Home' section with a 'Transfer' button, and a table titled 'Money I Can Spend' showing account balances. A sidebar on the left contains 'My Spending', '2 Unread Messages', and a message log.

Account	Available	Previous Day
Checking *9991	N/A	N/A
Checking *9999	N/A	N/A
TOTAL	\$0.00	\$0.00

Now that you have successfully completed your security questions and setting up your new online account, you will now login from our [main login](#) screen every time you want to access your account.

The screenshot shows the Bank of Southern California login page. At the top, there is a navigation bar with the bank's logo and links for 'About Us', 'Business', 'Personal', 'Resources', 'Client Login', 'CALW Login', and 'Contact Us'. A dropdown menu is open for 'CALW Login', showing options for 'CALW Personal Online', 'CALW Cash Management', and 'CALW RDC'. The main content area features a 'LOGIN TO YOUR ACCOUNT' form with fields for 'Access ID' and 'Passcode', a 'Submit' button, and a link for 'Forgot passcode or locked out?'. Below the login form is a 'SIGN UP NOW' button and two buttons for 'PERSONAL' and 'DEMO'.