

Online Banking Web Site Content

The following enhancements are examples of our commitment to continuously enhance our services and to make banking at Commercial Bank the best it can be.

If you have any questions, please contact our online banking department by sending us a message through Online Banking, or call 800-365-1622.

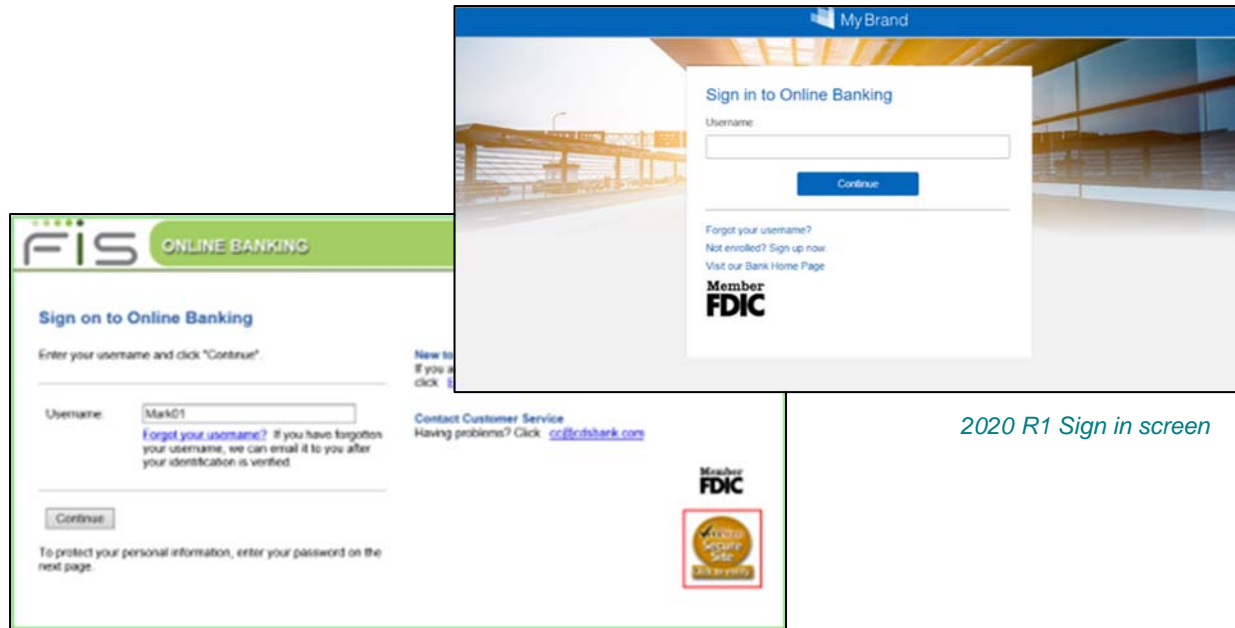
Web Site Content – All Enhancements

Commercial Bank is pleased to announce that beginning 04/26/2020, Online Banking will provide the following enhancements:

- **Responsive Login Pages**
- **Recurring Transaction Improvements**

Responsive Login

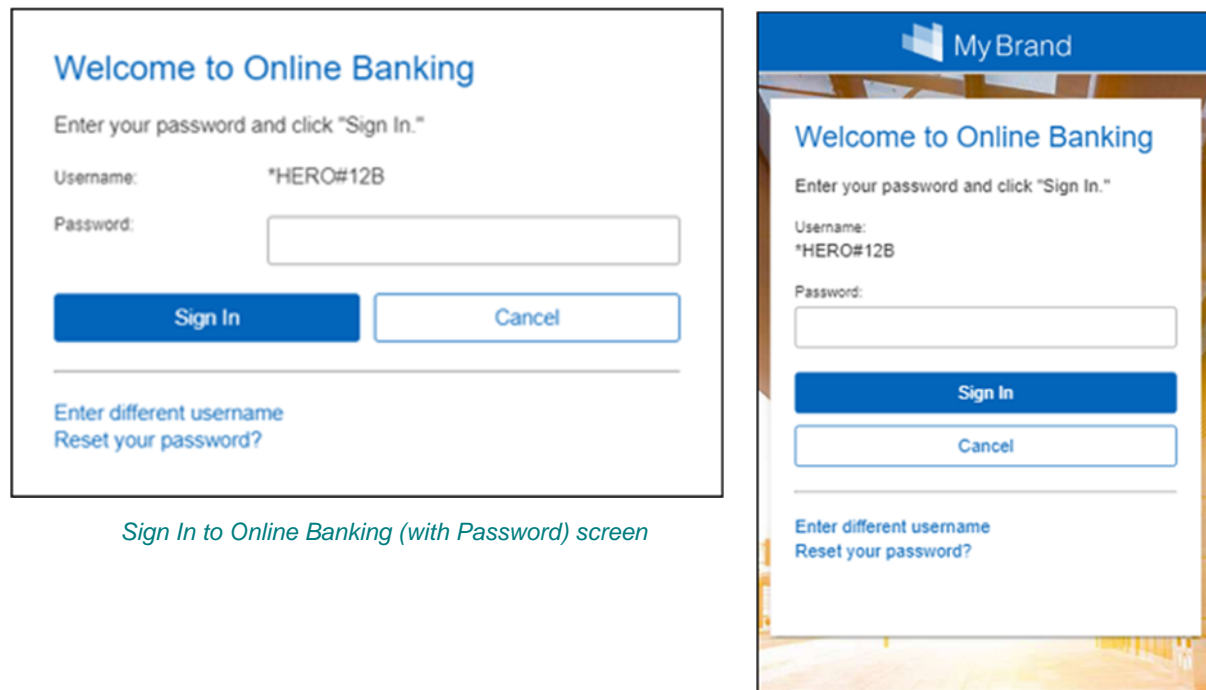
The login screens have been updated, including screens where you enter your password, tokens, and multi-factor authentication. The screen is now responsive to a tablet, and a mobile device.



2020 R1 Sign in screen

2019 R1 Sign in screen

The Enter Password screen has been updated with the new responsive design. This screen displays after the user has entered their Username on the Sign in screen and clicks **Continue**.

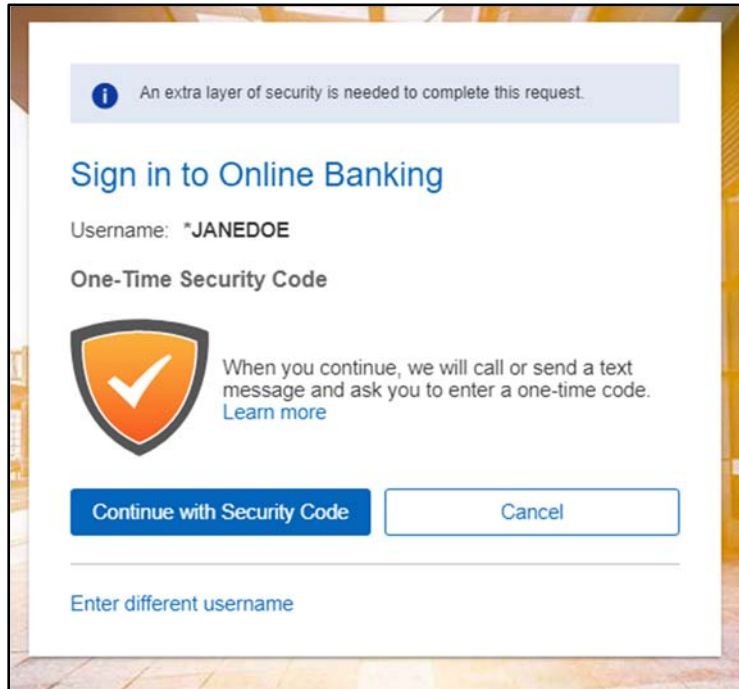


Sign In to Online Banking (with Password) screen

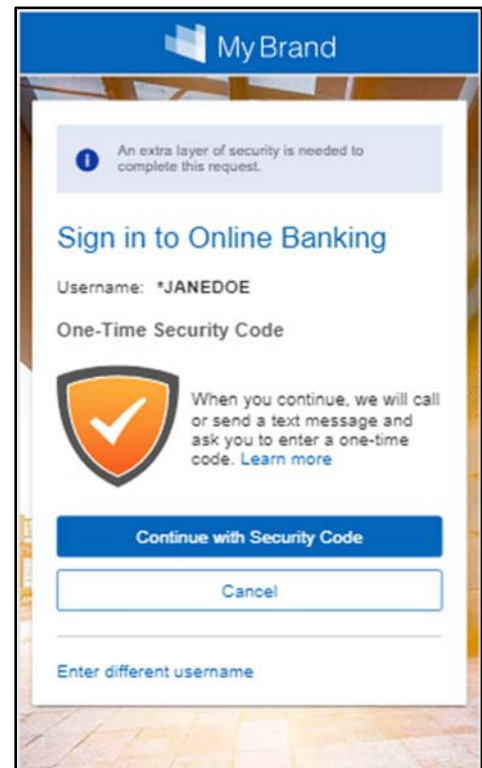
Sign In to Online Banking (Phone) screen

Login Screen with One-Time Security Code

The One-Time Security log in screens have been updated to the new responsive design.

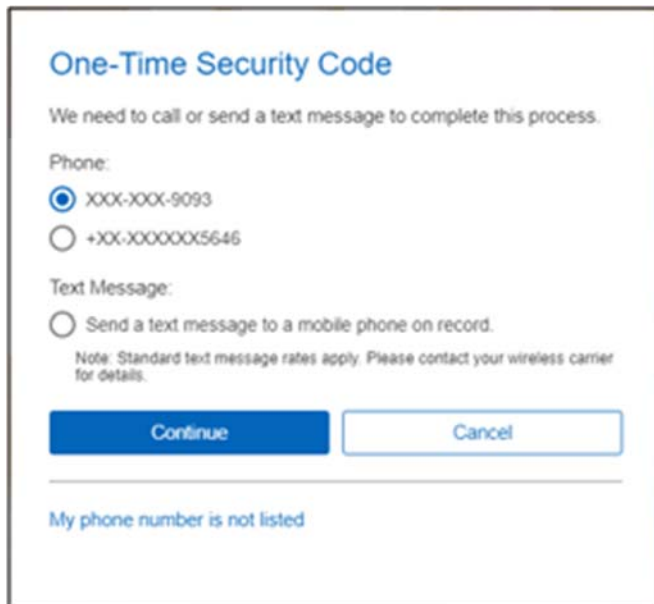


OOBA Sign in (Desktop) screen



OOBA Sign in (Phone) screen

Functionality on the screen has not changed.



The desktop screen displays the 'One-Time Security Code' title. Below it, a message states: 'We need to call or send a text message to complete this process.' Under the 'Phone:' section, there are two radio button options: 'XXX-XXX-9093' (selected) and '+XX-XXXXXX5646'. Under the 'Text Message:' section, there is one radio button option: 'Send a text message to a mobile phone on record.' A note below this option reads: 'Note: Standard text message rates apply. Please contact your wireless carrier for details.' At the bottom, there are two buttons: 'Continue' (blue) and 'Cancel' (white with blue border). A link 'My phone number is not listed' is at the very bottom.

One-Time Security Code

We need to call or send a text message to complete this process.

Phone:

☒ XXX-XXX-9093

☐ +XX-XXXXXX5646

Text Message:

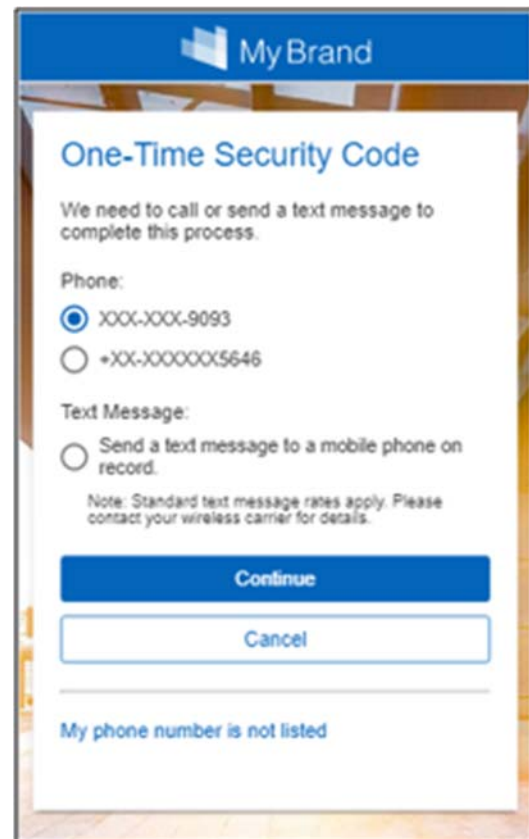
☐ Send a text message to a mobile phone on record.

Note: Standard text message rates apply. Please contact your wireless carrier for details.

[Continue](#) [Cancel](#)

[My phone number is not listed](#)

OOBA One-Time Security Code (Desktop) screen



The phone screen features a blue header with the 'My Brand' logo. The title 'One-Time Security Code' is at the top. The message 'We need to call or send a text message to complete this process.' is displayed. Under 'Phone:', the radio button for 'XXX-XXX-9093' is selected. Under 'Text Message:', the radio button for 'Send a text message to a mobile phone on record.' is selected. A note follows: 'Note: Standard text message rates apply. Please contact your wireless carrier for details.' Two buttons, 'Continue' (blue) and 'Cancel' (white with blue border), are shown. At the bottom, a link 'My phone number is not listed' is present.

My Brand

One-Time Security Code

We need to call or send a text message to complete this process.

Phone:

☒ XXX-XXX-9093

☐ +XX-XXXXXX5646

Text Message:

☐ Send a text message to a mobile phone on record.

Note: Standard text message rates apply. Please contact your wireless carrier for details.

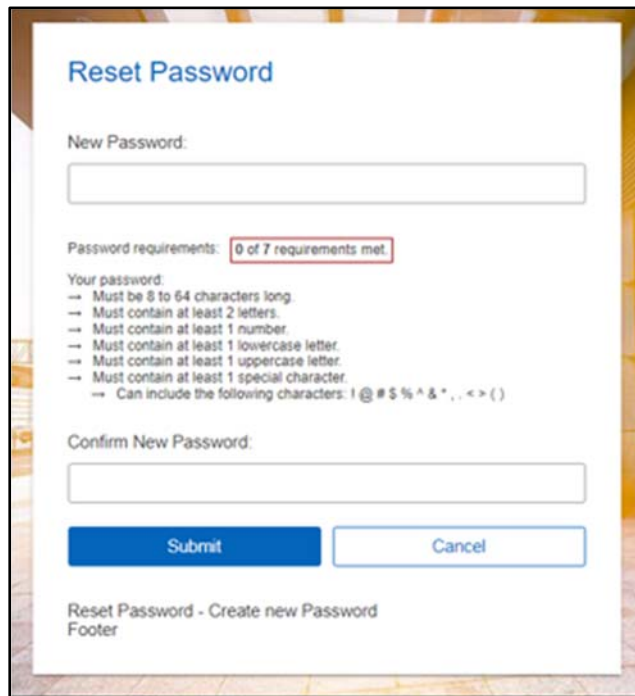
[Continue](#) [Cancel](#)

[My phone number is not listed](#)

OOBA One-Time Security Code (Phone) screen

Reset Password Changes

Now, when you change your password, you'll see the password settings we require on the screen.



The screenshot shows a 'Reset Password' form with the following elements:

- Reset Password** (Section Header)
- New Password:** (Text label above a text input field)
- Password requirements:** (Text label above a red-bordered box containing **0 of 7 requirements met.**)
- Your password:** (Text label above a list of requirements)
 - Must be 8 to 64 characters long
 - Must contain at least 2 letters.
 - Must contain at least 1 number.
 - Must contain at least 1 lowercase letter.
 - Must contain at least 1 uppercase letter.
 - Must contain at least 1 special character.
 - Can include the following characters: ! @ # \$ % ^ & * , . < > ()
- Confirm New Password:** (Text label above a text input field)
- Submit** (Blue button)
- Cancel** (White button with blue border)
- Reset Password - Create new Password** (Text label)
- Footer** (Text label)

Reset Password screen

Recurring Transactions Improvements

We've made some changes to inform you when a recurring transaction fails, causing your remaining transactions to stop processing. These changes apply to Transfers, Loan Payments, ACH, and Wire Transfers.

- Recurring transactions may fail due to various reasons including you're over your limit, account changes, or balance checks.
- Currently OLB displays failed recurring transactions in *Italics* on the Activity and Scheduled pages without an indication of why it failed.
- With this enhancement, changes will:
 - Send you an alert to notify users when there is an issue with the transaction.
 - Display an alert icon on the page to show you there is an issue.
 - Provide the reason for the issue.

Transfer Activity

If a recurring transaction has failed, an alert icon now displays on Activity and Scheduled Transfer screens on the left of the transaction that failed.

- The bottom of the screen displays a legend for the button.

Transfer

[Make Transfer](#)
[Manage Templates](#)
[Manage Accounts](#)

Activity

Action Scheduled History

Reset Search Sort ▼

⚠	On: 12/31/2019	Frequency: Monthly	
	From: Checking2-2017	Description:	
	To: Checking-2013	Amount: 1,010.00	View / Edit Cancel
⚠	On: 12/02/2019	Frequency: Weekly	
	From: Checking2-2017	Description:	
	To: Checking-2013	Amount: 110.00	View / Edit Cancel
⚠	On: 12/02/2019	Frequency: Weekly	
	From: Checking2-2017	Description:	
	To: Checking-2013	Amount: 103.00	View / Edit Cancel
	On: 12/02/2019	Frequency: Weekly, 23 of 50	
	From: External-191uat	Description: 191UATR	
	To: Checking2-2017	Amount: 1.91	View

⚠ Account transfer has been stopped.

Transfer Activity screen