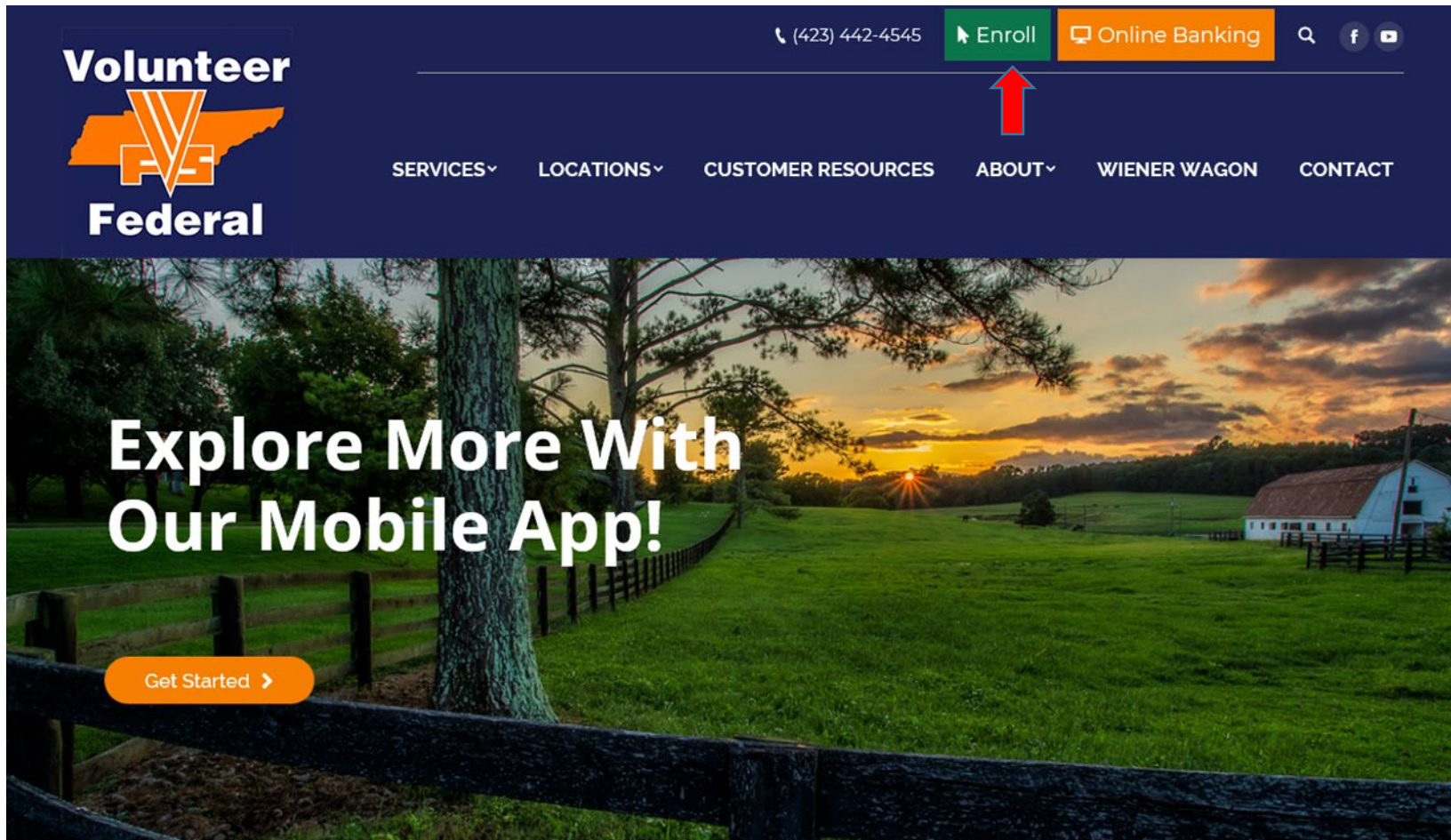


## ENROLLING IN ONLINE BANKING

STEP 1: Log on to [www.volfed.com](http://www.volfed.com) and choose “Enroll”.



## STEP 2: Review the Internet Banking Disclosure and Agreement. Choose to agree/disagree.

### INTERNET BANKING DISCLOSURE AND AGREEMENT

#### AGREEMENT & DISCLOSURE TO RECEIVE ELECTRONIC DISCLOSURES & COMMUNICATIONS

By continuing with this online application process, you agree that we may provide you this Agreement & Disclosure and any revisions and amendments to this Agreement & Disclosure in electronic form; and that, if you choose to accept the Agreement & Disclosure, you are consenting to enter into and are entering into an Agreement electronically that will govern all future transactions you conduct using Online and Mobile Banking and agree to be bound by its terms. Online and Mobile Banking includes but is not limited to any online banking services and transfers, bill payment services, mobile banking using a mobile or handheld device, and any remote deposit capture services.

By selecting the "I Agree" button below, you agree that we may provide you disclosures, notices, terms and conditions, agreements, and all amendments thereto (collectively "communications") electronically in connection with the services offered or accessible through Online and Mobile Banking, including but not limited to information under Regulation E and under other applicable banking or financial services laws or regulations in connection with the services offered or accessible through Online and Mobile Banking. Your consent to receive communications includes, but is not limited to: (1) legally required notification of changes to terms and conditions related to Online Banking and Mobile Banking, (2) disclosures about a change in the terms of your account(s) or associated payment features, (3) notices or disclosures regarding fees, including overdraft fees, late fees, and returned item fees, (4) annual and/or periodic notices required by federal and/or state law or regulation. Consent to receive electronic communications under this Agreement & Disclosure is not an enrollment to receive electronic statements.

All you need to use the online services and to receive this Agreement & Disclosure and any future information is a personal computer, including a monitor, capable of accessing the Internet and sending and receiving email, with sufficient electronic storage capacity on the hard drive or other data storage unit (particularly if you wish to store electronic communications), along with a printer capable of printing copies if you wish to retain records in paper format. You will also need a domestic and secure Internet web browser with 128-bit encryption for your personal computer (supported browsers can be found by clicking the following link (<http://info.netteller.com/go/supported-browsers>) as well as an Android or Apple operating system for mobile or handheld devices. Most information on and within our website and via our Online and Mobile Banking services is provided in either HTML and/or Adobe® PDF format. You must also have Adobe® Acrobat® Reader® software or Adobe® compatible software (version 6.0 and above) so you can view any Adobe® PDF files (A free copy of Adobe Reader may be downloaded at <http://www.get.adobe.com/reader>). You must also have an active email address. In some cases, you may also need a specific brand or type of mobile or handheld device that can support a particular software application, including an application intended for particular mobile or handheld devices (such as mobile or handheld devices or applications compatible with Apple or Google Android operating systems). Should we offer remote deposit capture services and you wish to deposit checks online without a mobile or handheld device, you will need an Internet-connected personal computer and a scanner or a printer that can also scan documents. We will provide you notice if our hardware or software requirements change.


If you elect not to receive communications electronically in connection with a new product or service, your decision does not necessarily mean you have withdrawn consent on any other Online and Mobile Banking products or services. If you wish to withdraw consent to receive communications electronically at no charge, to terminate the services, or to update your information, such as a change of address or email address, you may call us at 423-442-9988, send a secure message within the Online Banking, or send a letter to Electronic Banking Department, 108 Main Street, Madisonville, TN 37354. If you withdraw your consent to receive communications electronically in the future, we will not close your account and we will not terminate Online and Mobile Banking services. We reserve the right to discontinue electronic communications or amend the terms and conditions of this Agreement & Disclosure (at no charge); if so, we will provide you notification of any termination or amendment pursuant to applicable law.

You should also update your contact information and notify us if you change your email address. It is your responsibility to provide us with an accurate email address and other contact information related to your accounts and services, and to maintain and promptly update any changes in this information. You can update this information through Online Banking by selecting the settings tab, calling us at (423)442-9988, or send a letter to Electronic Banking Department, 108 Main Street, Madisonville, TN 37354.

You may print and retain a copy of this Agreement & Disclosure or any future information sent to you electronically. You may also obtain a free copy of this Agreement & Disclosure, any amendments to it, and other communications about the Online and Mobile Banking in paper form by writing or calling us at the above address and telephone number.

I agree.  I do not agree.

**STEP 3: Review the second agreement and disclosure. Choose to agree/disagree.**



Online Agreement ?

Volunteer Federal Agreement and Federal Disclosure This Agreement governs the use of Volunteer Federal's Internet Banking Service, jointly referred to as the "Service," provided by Volunteer Federal, also referred to as "Financial Institution". By using the Service to conduct transactions, you agree to the terms of this Agreement.


Definitions

As used in this Agreement, "account" and "accounts" mean the Volunteer Federal account in which you are either the owner or joint owner. "Loan account" and "loan accounts" mean any loan you have with the Financial Institution. "You," "your," and "yours" mean the person(s) using the Service. "We," "our," "us," and "Financial Institution" refer to the individual Financial Institution (Volunteer Federal) that holds your accounts.


Deposit and Credit Agreements

The terms and conditions in this Agreement shall have priority and take

**STEP 4: Enter the required information just as it was provided to Volunteer Federal.**



Volunteer Federal Savings Bank - (423) 442-9988

**Online Banking Enrollment (page 1 of 2)** 


Please complete the fields below. Fields marked with an asterisk are required. You can find your account number on the account agreement(s) provided to you at the time of opening. You'll also find your account number in the center set of numbers on the bottom of your checks or deposit slips.

Account Type  Retail  Business

\*Social Security Number (no dashes)

\*Account Number (no dashes)

\*Email Address on File



**STEP 5: Enter the requested information just as it was provided to Volunteer Federal.**



Volunteer Federal Savings Bank - (423) 442-9988

Online Banking Enrollment (page 2 of 2)



Please complete the fields below. Fields marked with an asterisk are required.

\*First Name

Middle Name

\*Last Name

\*Street Address 1

Street Address 2

\*City

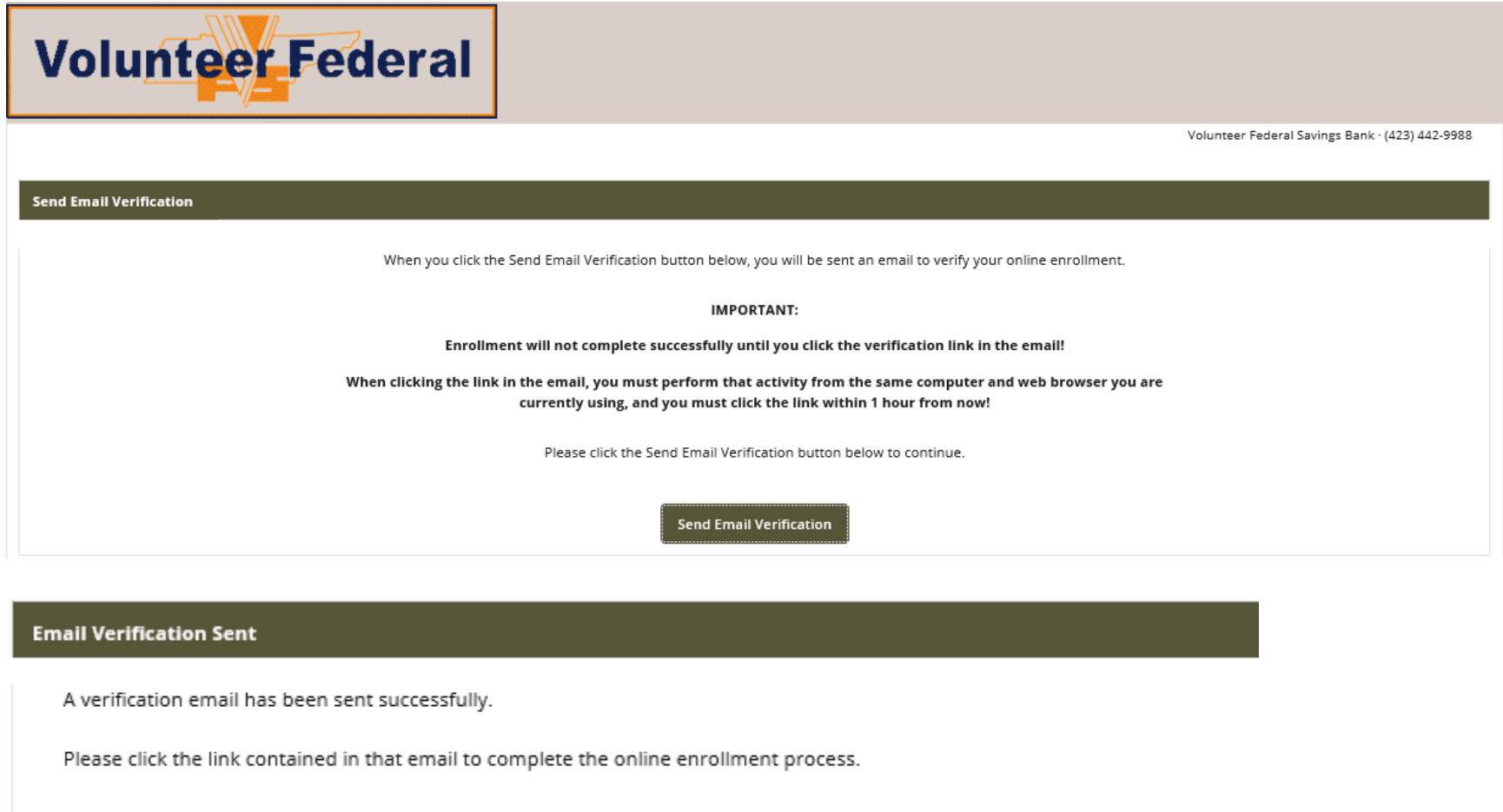
\*State

\*Zip Code

\*Date of Birth (MMDDYY)



**STEP 6:** Click the “Send Email Verification” button.



**Volunteer Federal**

Volunteer Federal Savings Bank · (423) 442-9988

**Send Email Verification**

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](#)

**Email Verification Sent**

A verification email has been sent successfully.

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

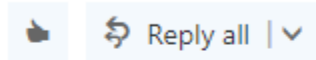
**STEP 7:** You should receive a confirmation email. Click the link provided to confirm your enrollment.

## Volunteer Federal Savings Bank Automated Online Enrollment Verification Email



onlinesupport@volfed.com

Today, 2:01 PM



You have received this email as part of the online enrollment process.

To confirm enrollment, you must click the link below from the computer at which you began the enrollment process.


**IMPORTANT:** Enrollment will not complete successfully unless you click the link below from the computer and web browser at which you began the enrollment process, within 1 hour from the time this confirmation email was sent to you!

Please click the link below to continue:


<https://www.netteller.com/login2008/Authentication/Views/OnlineEnrollmentEmailCo>

**\*\*Please note: You must use the same computer and internet browser to confirm your account. \*\***

**STEP 8: Print or write down your “Online Banking ID” provided. Next, click Login**



Volunteer Federal Savings Bank · (423) 442-9988

Thank you for enrolling! 

Welcome to Online Banking!

Below you will find the 12-digit Online Banking ID you'll use to log in to our site. Please write this number down for later reference. You will be asked to create a new User ID.

The Password is the last 4 digits of your SSN or Tax ID. You will be asked to create a new password.

Click the Login button below to continue.

Online Banking ID: \_\_\_\_\_

**XXXXXXXXXXXX**

[Print](#) [Login](#) [Return to Volunteer Federal Home](#)





**STEP 9: Review the Online Agreement. Check “I Agree”. Then, choose Accept/Decline**



Volunteer Federal Savings Bank · (423) 442-9988

Online Agreement



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

**Online Agreement:**

Volunteer Federal Agreement and Federal Disclosure This Agreement governs the use of Volunteer Federal's Internet Banking Service, jointly referred to as the "Service," provided by Volunteer Federal, also referred to as "Financial Institution". By using the Service to conduct transactions, you agree to the terms of this Agreement. Definitions As used in this Agreement, "account" and "accounts" mean the Volunteer Federal account in which you are either the owner or joint owner. "Loan account" and "loan accounts" mean any loan you have with the Financial Institution. "You," "your," and "yours" mean the person(s) using the Service. "We," "our," us," and "Financial Institution" refer to the individual Financial Institution (Volunteer Federal) that holds your accounts. Deposit and Credit Agreements The terms and conditions in this Agreement shall have priority and take precedence over any existing terms and conditions in existing account and loan agreements you have with us in the event of a conflict. Required Equipment In order to use the Internet Banking Service, you need a computer (in this Agreement, your computer and the related equipment are referred to together as your "Computer") with a web browser (either Netscape Navigator 4.0 or higher, Microsoft Internet Explorer 4.0 or higher), a member number, and Internet Banking PIN. The PIN is the confidential

I Agree

Print

Decline

Accept

**STEP 10:** Next, you will need to change your password. Your current password will be the last 4 digits of your SSN or Tax ID number. You may also change your Online Banking ID, by clicking the “change” button.

Volunteer Federal Savings Bank · (423) 442-9988

**Information Message:**

Password Change Required.

Modify your login settings.

Select a new Password for future access to this service.

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
- May contain the following special characters +\_@!\$\*~
- Must be between 6 and 25 characters in length
- Must not match or contain your ID
- Must not match one of the previous 4 Passwords

Would you like to change your Online Banking ID?

Current 728600012920

Change


**Online Banking ID Rules**

- Must contain at least 1 letter
- May contain numbers
- May contain the following special characters: + \_ % @ ! \$ \* ~
- Must be between 6 and 25 characters


Continue

**STEP 11: For added security, you will need to choose an image that only you would recognize when you login.**

**Then, choose Submit**



Volunteer Federal Savings Bank - (423) 442-9988

Please verify your personal image! 

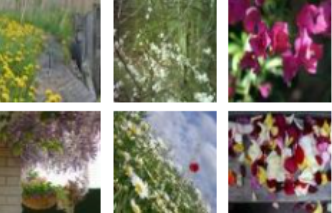
For security purposes, each time you login, verify the image on the left is the image you selected as your Personal Identification Image.

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.

Personal Icon

Current Image  
No Image Selected

Click to Select or Change your Image



<<< Prev

Next >>>

Cancel

Submit

**STEP 12:** You will be presented with a screen letting you know about the extra layers of security. Click Continue.



### Security Features

#### **Security Feature!**

In order to make your online banking experience as secure as possible, we utilize a security feature which monitors any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity.

#### **How Does It Work?**

If we detect any unusual or uncharacteristic activity, we will ask you to answer your security questions to make sure that it's really you. This will most likely be a very rare occurrence.

#### **What Are The Next Steps?**

- Answer and verify three security questions.
- Choose answers that are easy to remember but hard to guess.

Continue

**STEP 13: You will need to answer three security questions. When done, click submit.**



**Verification Questions (required):**

From now on 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.

Question One:

Answer:

Question Two:

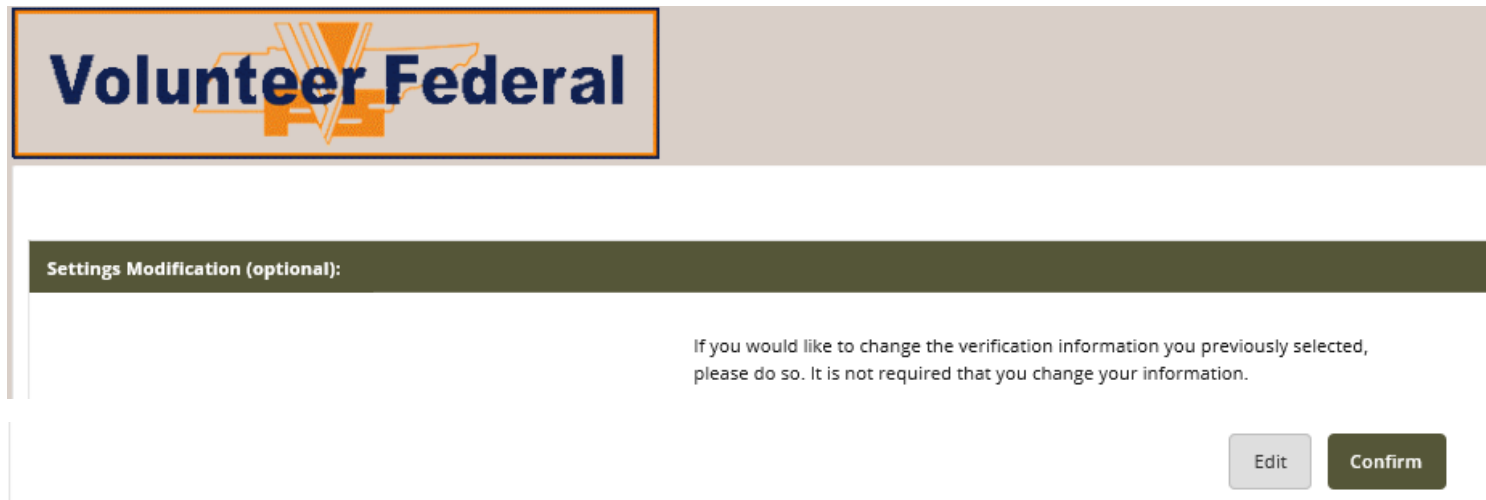
Answer:

Question Three:

Answer:

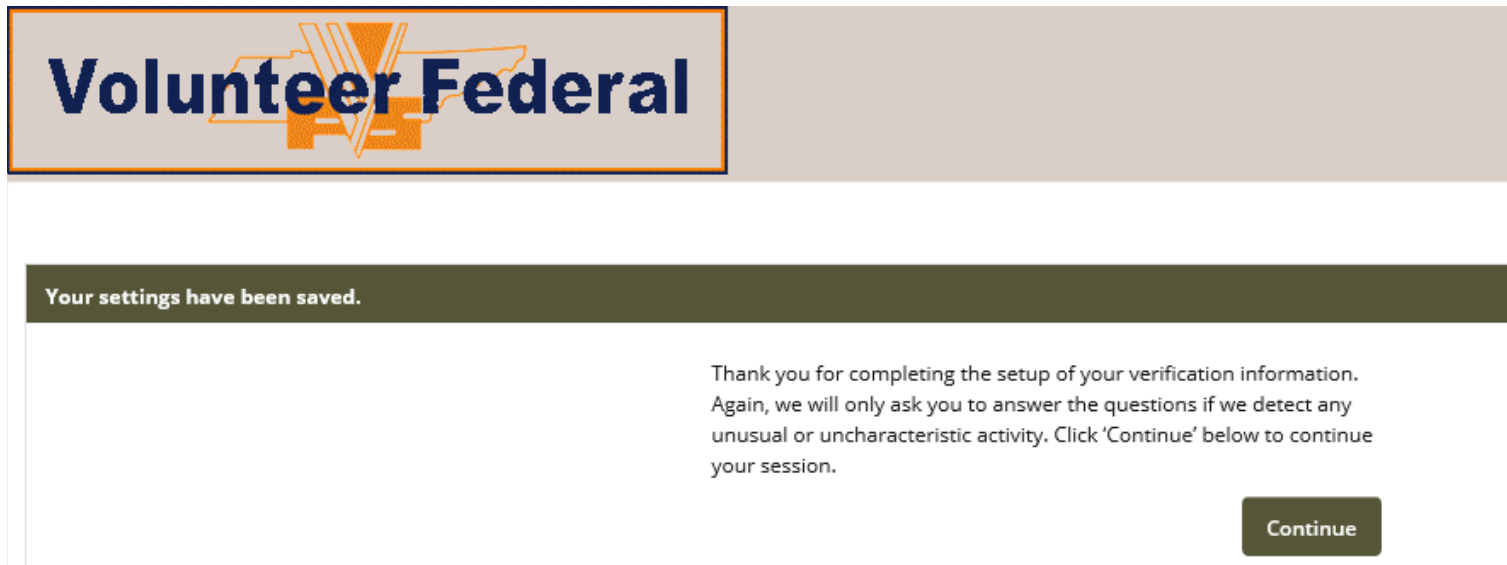
**Submit**

**STEP 14:** Click edit to make changes to your questions or Confirm if there are no changes.



The screenshot shows the top of a web page with the "Volunteer Federal" logo in a blue box on a light grey background. Below the logo is a dark green header bar with the text "Settings Modification (optional):". The main content area is white and contains the text: "If you would like to change the verification information you previously selected, please do so. It is not required that you change your information." At the bottom right of the page are two buttons: a light grey "Edit" button and a dark green "Confirm" button.

**STEP 15:** Click Continue.



The screenshot shows the top of a web page with the "Volunteer Federal" logo in a blue box on a light grey background. Below the logo is a dark green header bar with the text "Your settings have been saved.". The main content area is white and contains the text: "Thank you for completing the setup of your verification information. Again, we will only ask you to answer the questions if we detect any unusual or uncharacteristic activity. Click 'Continue' below to continue your session." At the bottom right of the page is a dark green "Continue" button.

**STEP 16:** Finally, verify your email address is correct. Enter your own unique question and Answer that would allow you to initiate a password reset automatically. Then, click, **Submit**.



Volunteer Federal Savings Bank · (423) 442-9988

**Personal Information**

Enter/Update Email Address, Password Reset Question & Answer

Email address on file:

**\* The question and answer field below are used to prompt you when you need to reset your password.**

Password Reset Question:

Password Reset Answer:

Submit

**STEP 17: You are now logged into Online Banking! If you are having trouble viewing any of your accounts, choose the wheel and select the accounts you are missing.**

**Volunteer Federal**

Online Banking Bill Pay eStatements Settings

My Online Banking Accounts Transactions Account Info

Volunteer Federal Savings Bank · (423) 442-9988

**Information Message:** Your e-mail address has been submitted.

[Configure This Page](#)

Account Alerts My Accounts Welcome

**IF YOU HAVE QUESTIONS, PLEASE CONTACT YOUR LOCAL BRANCH!!**