

ONLINE AND MOBILE BANKING ENROLLMENT

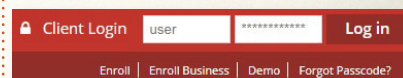
START BANKING WHERE YOU ARE WITH OUR STATE-OF-THE-ART ONLINE BANKING AND @OAKWORTH MOBILE BANKING APP. FOLLOW THESE SIMPLE STEPS BELOW TO ENROLL YOUR ACCOUNTS TODAY.

ONLINE BANKING ENROLLMENT

Before you begin the enrollment process, we recommend that you have your account information accessible, which can be found in your new account packet.

~ STEP 1 ~

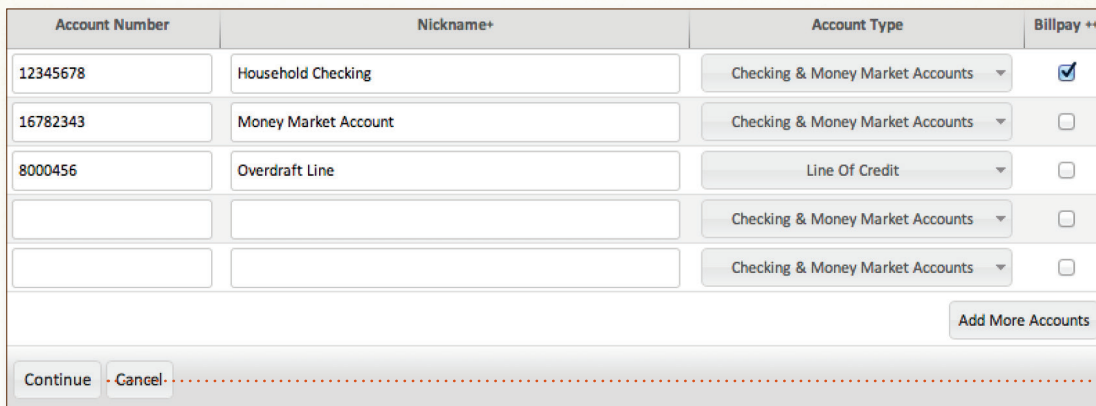
Visit *OakworthCapital.com*. Click the “Enroll” link beneath Client Login. You will be prompted to accept the Electronic Disclosure Consent Statement and the Internet Banking and Bill Payment Agreement. To agree, select the box in the lower right hand corner then click “I Agree.” Your web browser will also display a message letting you know that you must have an account to register for Online Banking.



The screenshot shows a dark red header with a lock icon and the text "Client Login". Below this are two input fields: one containing "user" and another with masked characters "*****". To the right is a "Log in" button. Below the input fields are four links: "Enroll", "Enroll Business", "Demo", and "Forgot Passcode?". The "Enroll" link is highlighted with a red dashed box.

~ STEP 2 ~

Once you have accepted the disclosures and agreements, you will be prompted to complete the Online Internet Banking Enrollment Form. On the bottom portion of the form you should enter the account number(s) for the account(s) that you wish to enroll. All of your account information can be found in your new account packet. Click “Continue” when you have entered all your information.

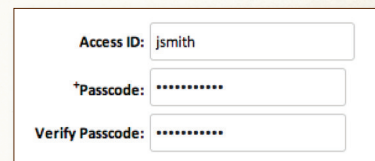


The screenshot shows a table for selecting accounts to enroll. The table has four columns: Account Number, Nickname+, Account Type, and Billpay ++. There are five rows, with the first three containing data and the last two being empty. Below the table is an "Add More Accounts" button and "Continue" and "Cancel" buttons.

Account Number	Nickname+	Account Type	Billpay ++
12345678	Household Checking	Checking & Money Market Accounts	<input checked="" type="checkbox"/>
16782343	Money Market Account	Checking & Money Market Accounts	<input type="checkbox"/>
8000456	Overdraft Line	Line Of Credit	<input type="checkbox"/>
		Checking & Money Market Accounts	<input type="checkbox"/>
		Checking & Money Market Accounts	<input type="checkbox"/>

~ STEP 3 ~

Now you will be prompted to establish your Access ID and Passcode as well as your Security Verification Questions and Answers. Click “Continue” to proceed to the final step. You will have an opportunity to verify your information. If changes are necessary, click “Back.” Otherwise click “Submit” to complete the process.



The screenshot shows a form with three input fields. The first is labeled "Access ID:" and contains "jsmith". The second is labeled "*Passcode:" and contains masked characters "*****". The third is labeled "Verify Passcode:" and also contains masked characters "*****".

The enrollment process is now complete. You will receive an email within 24–48 hours from Oakworth Capital once your enrollment application is approved.

@OAKWORTH MOBILE BANKING APP ENROLLMENT

~ STEP 1 ~

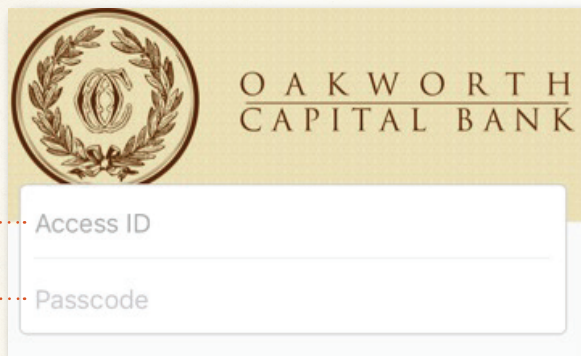
Establish Internet Banking account and credentials at *OakworthCapital.com*.

~ STEP 2 ~

On the mobile phone or device you registered, open the Apple App StoreSM or Google PlayTM Store app, and then search for "Oakworth Capital Bank" to download our app. Open the *@Oakworth App*.

~ STEP 3 ~

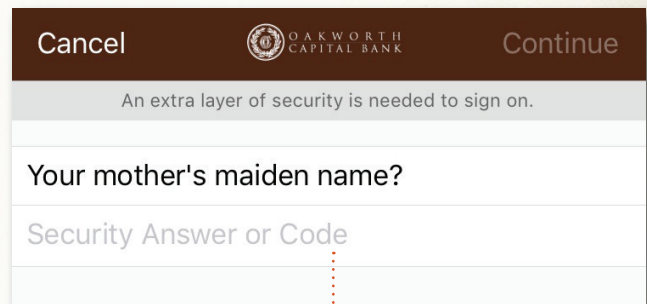
Enter Access ID and Passcode (*fig. 1*); The login credentials are the same as your Internet Banking account.



Access ID

Passcode

fig. 1



Cancel

OAKWORTH CAPITAL BANK

Continue

An extra layer of security is needed to sign on.

Your mother's maiden name?

Security Answer or Code

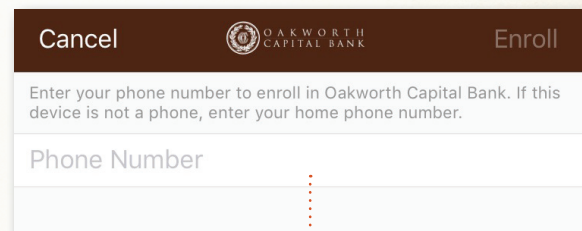
fig. 2

~ STEP 4 ~

You will be presented with one of the three pre-established security questions. (*fig. 2*)

~ STEP 5 ~

You will be presented with request to enter phone number. (*fig. 3*)



Cancel

OAKWORTH CAPITAL BANK

Enroll

Enter your phone number to enroll in Oakworth Capital Bank. If this device is not a phone, enter your home phone number.

Phone Number

fig. 3

~ STEP 6 ~

Login process is complete and you can now navigate within the App. You will now be able to view accounts, transfer funds, and initiate bill payments.

If you require assistance during the enrollment process or if you would like to enable mobile deposit, please contact us at 205.263.4700.



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