

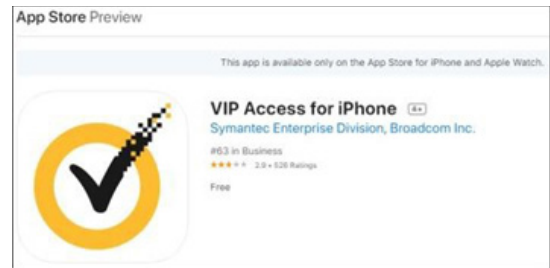
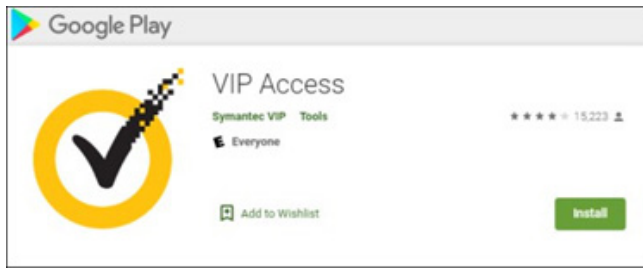
Online Banking Digital Security Token Download Instructions

Wire/ACH Approver Users

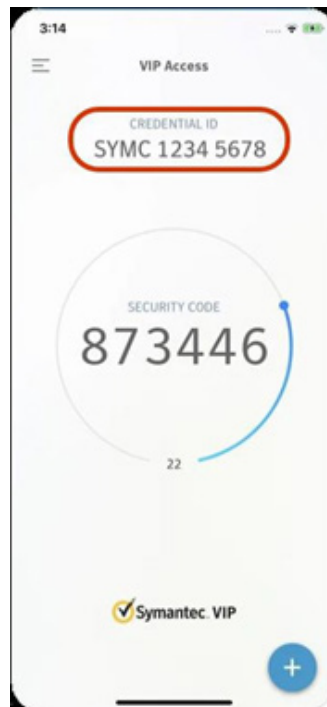
A digital security token code is required to approve outgoing Wire Transfer and ACH transactions, and three token options are available: digital app, physical fob, and desktop app. The Bank recommends the digital app or physical fob. See instructions below to obtain a security token and provide your Token Credential ID.

Digital Security Token App Option

1. Search for **Symantec VIP Access** in Google Play or the Apple App Store.



2. Download the app to your mobile device, then open the app and retrieve the 12-digit **Credential ID** (highlighted below).



3. Log in to your **existing Heritage Bank of Commerce Online Banking** service and send your **User ID** and **new VIP Access Credential ID** via secure message to the bank (see **Submitting your Credential ID**, below). Your Credential ID will be added to your new Online Banking profile at conversion.

Physical Security Token Device (fob) Option

If you prefer to use a physical token, please call 800.796.4777, option 2 or email us at treasurymgmt.support@herbank.com. In your request, indicate that you need a physical token and provide your Business Name, User Name, mailing address on file with the Bank, email address, and phone number. The Bank will record your Token ID and add it to your new Online Banking profile at conversion.

Desktop Token App Option

1. Visit <https://vip.symantec.com> and select **Download** from the **Home Page**.
2. Open the app and retrieve the 12-digit **Credential ID** (highlighted below).



3. Log in to your **existing Heritage Bank of Commerce Online Banking** service and send your **User ID** and **new VIP Access Credential ID** via secure message to the bank (see **Submitting your Credential ID**, below). Your Credential ID will be added to your new Online Banking profile at conversion.

Note: Computer Administrative rights may be required to install the Desktop Token application.

Submitting Your Credential ID

Commercial Online Banking	<ul style="list-style-type: none">• Log in to Commercial Online Banking• Click Messages (upper right of screen), then Compose (left side of screen)• In the To field, select Citizens Business Bank from the drop-down menu• In the Subject field, select Citizens Business Bank Digital Security Token ID• In the Message box, enter your User ID and new VIP Access Credential ID• Click Send
Small Business Online Banking	<ul style="list-style-type: none">• Log in to Small Business Online Banking• Click Messages (left side of screen), then Compose• In the To field, select Citizens Business Bank from the drop-down menu• In the Subject field, select Citizens Business Bank Digital Security Token ID• In the Urgency field, select Normal• In the Message box, enter your User ID and new VIP Access Credential ID• Click Send Message

After Conversion

If you need a Digital Security Token after conversion, follow the **Digital Token App Option** above to download, then call our Conversion Support Line at 800.796.4777, Option #3. Advise the Support agent that you downloaded a digital security token app and need it assigned to your user profile. Provide your Business Name, User Name, Credential ID, email address, and phone number.

Training

Training videos provide detailed steps for using your new Online Banking service and digital security token at cbbank.com/HBC-conversion. Select the **Business Online Banking** option to navigate to Business Online training videos, as well as a link to participate in a live webinar training session.