



# [Personal Online Banking]

## Need Assistance?

|             |              |
|-------------|--------------|
| Dallas      | 214-678-8000 |
| Houston     | 713-507-7638 |
| San Antonio | 210-337-0400 |

Call between 8:30 a.m. and 5:00 p.m, Monday through Thursday, or 8:30 a.m. and 6:00 p.m. on Friday.

### Things to Keep in Mind When Using the Internet

- The easiest way for someone to get your banking information is by impersonating the bank. **Never** provide your Username or Password to anyone who asks for it.
- Don't respond to emails asking you for your Username or Password, especially if they appear to be from Sterling Bank – we will never ask you for your Username or Password.
- Safeguard your banking information, credit cards, and other personal data.
- Use encrypted web sites, which can be identified by a lock or key symbol or the use of "https" in the web site address.
- Use Passwords that are unique and changed regularly. Avoid using birthdays or other numbers or words that may be easy for others to guess.



07/07

**Sterling Bank**<sup>SM</sup>

[www.banksterling.com](http://www.banksterling.com)

Member FDIC

# [Personal Online Banking]

## What You Receive with Free Personal Online Banking from Sterling Bank

- Round-the-clock access to account information
- Bill Pay features including electronic bills that you can view, pay and store online
- Account-to-Account transfer between checking and savings and from checking or savings to loans
- Electronic statements that can be stored on your computer\*
- Dual authentication with the ability to reset your password online at any time convenient for you
- Capability to download banking information to money management software such as Quicken®, QuickBooks® and Microsoft Money®

## What You Can Do with Sterling Personal Online Banking

- Stop payments\*\*
- Change your mailing address
- Request historical account information and check copies\*\*
- Receive low-balance and incoming and outgoing transfer alerts
- Send and receive secure emails to and from Sterling

## Auto Enroll in Sterling Personal Online Banking Now

- Enroll in Sterling Personal Online Banking at any time from your home or work†

- Auto enrollment involves what is known as dual authentication, which supplements password security to provide extra protection against unauthorized access to your banking information. It involves:
  - Selecting images that help you confirm you are on a legitimate site;
  - Choosing questions only you can answer for us to use later if we suspect an unauthorized user may be trying to access your information; and
  - Registering your home and work computer to alert us to a possible unauthorized attempt to obtain banking information from an unregistered computer.
- Begin enrollment by clicking the Personal Online Banking box on [www.banksterling.com](http://www.banksterling.com). It is right above the Username box.
  - Enter your social security number, email address, number and type of your account (checking or savings), and the amount of your last deposit in whole dollars.‡
  - Create a Username and Password, and then choose a PassMark image and type in a phrase or word that reminds you of the image. Your Password will be case sensitive, and must have a minimum of 8 characters and include at least one number.
  - Select three challenge questions to answer.
  - Indicate whether you want to register the computer you are using as a personal computer.
  - On your subsequent logins using a registered computer, you will not be asked the challenge questions again as long as you enter the correct Password.
  - If you log in from an unregistered computer, you will be asked one of the three challenge questions and will need to provide your Password.

\* Optional

\*\* Additional charges may apply.

† To keep your banking information private, do not enroll from a public computer.

‡ Multiple account holders need only supply information on one account.