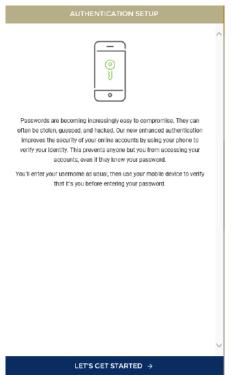


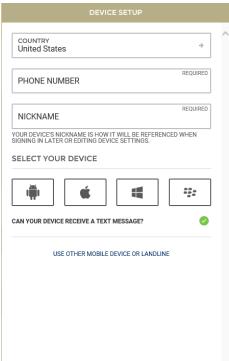
Step-by-Step Instructions to Login and Setup Online Banking with Bill Pay. Go to flatwater.bank and login to online banking.

- For security purposes, your username was included in the conversion guide (page 18). If you do not have it handy, call the bank at 308-935-1700.
- Your password will be "Flatwater+last four digits of the SSN of the person addressed in this letter+!" (i.e. John Smith with a SSN ending in 3456 would be: Flatwater3456!
- Once logged in you will need to follow the steps detailed below: First, you will need to setup multi-factor authentication (MFA) on your account. MFA is a security enhancement that verifies your identity using two pieces of verification something you know (security questions) and something you have (a land line or cell phone) when logging into your account. Anytime you login from a device we do not recognize, we will use MFA to verify you are authorized to login.

QUESTION 2  N WHAT CITY DID YOU MEET YOUR SPOUSE/SIGNIFICANT OTHER?  Click to choose que  REQUIRED  Change question >		SECURITY QUESTIONS	
REQUIRED	STION 1		QUESTION 2
	HAT CITY DID YOU MEET YOUR SPOUSE/SIGNIFICANT OTHER?		Click to choose question
hange question >		REQUIRED	
	ge question >		
QUESTION 3	STION 3		
click to choose question >	to choose question >		

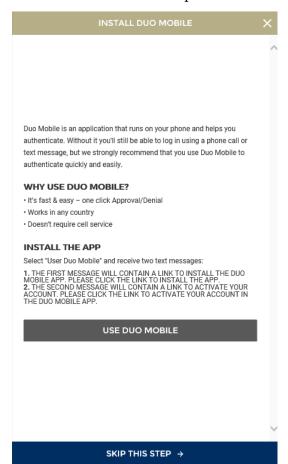
## Set-up a device







## Choose to use DUO or Skip





Set-up is complete. Login and verify your bill pay information was transferred successfully!

