



Online Banking Quick Start Guide

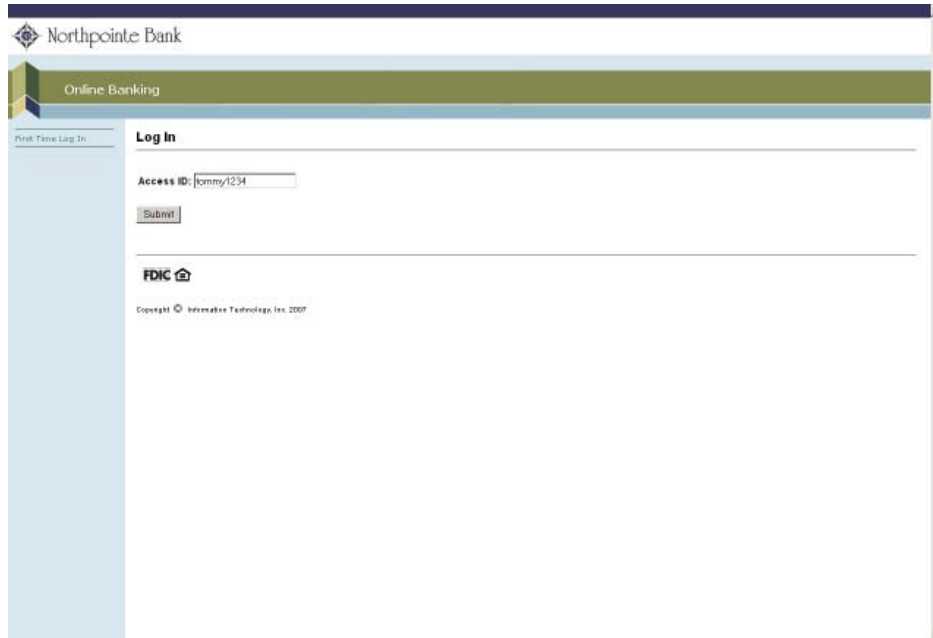
Part 2 of 2 - Second Login

<http://online.npbank.com>

Banking in the right direction.

I. Getting Started

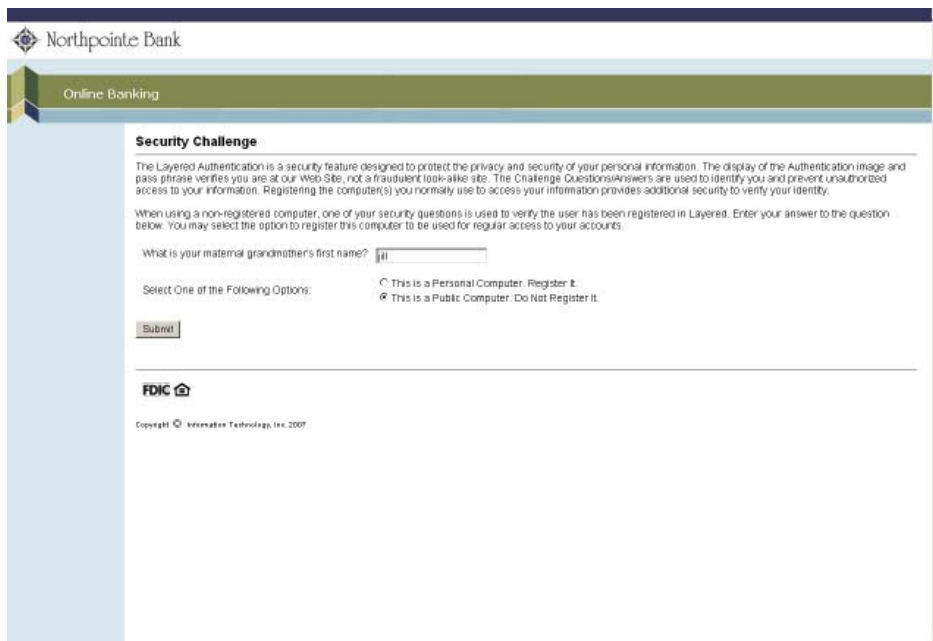
- Open your web browser (Internet Explorer, Firefox, Safari, etc.)
- Enter the following in the address bar: **http://online.npbank.com**
- You may also get to online banking from our website. (http://www.npbank.com)



The screenshot shows the Northpointe Bank Online Banking login page. At the top left is the Northpointe Bank logo. Below it is a green header bar with "Online Banking" text. On the left side, there is a vertical bar with "Print Time Log In" text. The main content area is titled "Log In" and contains an "Access ID:" label followed by a text input field containing "tommy1234". Below the input field is a "Submit" button. Further down, there is an "FDIC" logo and a copyright notice: "Copyright © Informatix Technology, Inc. 2007".

2. Security Challenge Question

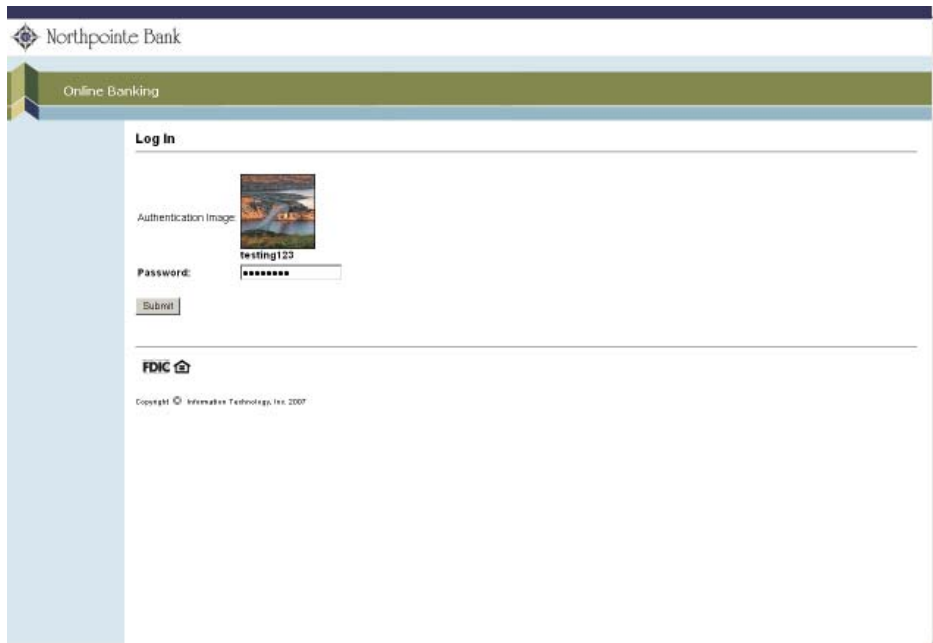
You will be presented with one of the three questions that were selected and answered during the registration process. Enter the appropriate answer.



The screenshot shows the Northpointe Bank Security Challenge page. At the top left is the Northpointe Bank logo. Below it is a green header bar with "Online Banking" text. The main content area is titled "Security Challenge" and contains the following text: "The Layered Authentication is a security feature designed to protect the privacy and security of your personal information. The display of the Authentication image and pass phrase verifies you are at our Web Site, not a fraudulent look-alike site. The Challenge Questions/Answers are used to identify you and prevent unauthorized access to your information. Registering the computer(s) you normally use to access your information provides additional security to verify your identity." Below this text is a paragraph: "When using a non-registered computer, one of your security questions is used to verify the user has been registered in Layered. Enter your answer to the question below. You may select the option to register this computer to be used for regular access to your accounts." Below the paragraph is a text input field with the question: "What is your maternal grandmother's first name?". Below the input field is a "Submit" button. Further down, there is an "FDIC" logo and a copyright notice: "Copyright © Informatix Technology, Inc. 2007".

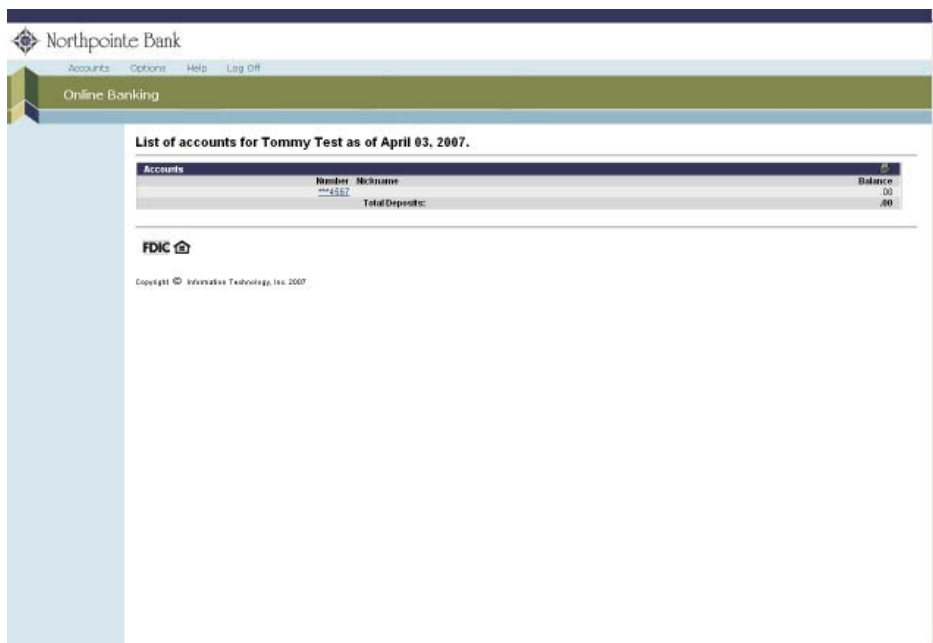
3. Enter Your Password

The image and passphrase should match the ones that you chose during the registration process. If so, enter your password and submit. If they do not match, contact us immediately.



4. View Your Account Information

You are now able to view your account information. You can view account details by clicking on the hyperlink containing the last 4 digits of the account number.



Questions?

If you have any question about our online banking please do not hesitate to contact us.

Northpointe Bank

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Grand Rapids, MI 49546

Phone: 616.940.9400

Toll-Free: 1.888.672.5626

Email: customerservice@npbank.com

Website: www.npbank.com

Online Banking: online.npbank.com