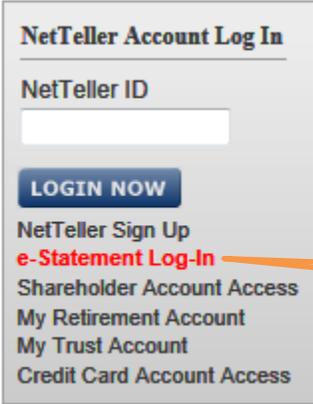


Advanced Authentication Procedures

Once you have received your username and password, you will need to complete the enrollment process by clicking on the e-Statement Log-In link on the homepage at www.firstcitizensbank.com.



NetTeller Account Log In

NetTeller ID

LOGIN NOW

NetTeller Sign Up
e-Statement Log-In
Shareholder Account Access
My Retirement Account
My Trust Account
Credit Card Account Access

Click here to begin.

You will be directed to the following page:



WELCOME TO FIRST CITIZENS COMMUNITY BANK E-STATEMENTS

Enter your user ID to begin

User ID:

Login

Not an E-Statement User? [Click here to E...](#)

Please, enter the username you received via e-mail and click the "Login" button.

Once you have entered the user ID (username) you received via e-mail from estatement@firstcitizensbank.com, you will be directed to the following page:



WELCOME TO FIRST CITIZENS COMMUNITY BANK E-STATEMENTS

Before proceeding to log-in to the website to retrieve your on-line statement for the first time, you must enroll in the authentication system. The system requires you to create and respond to challenge questions in order to provide you with a more secure online experience.

Click [here](#) to enroll in the authentication system.

Enter your user ID to begin

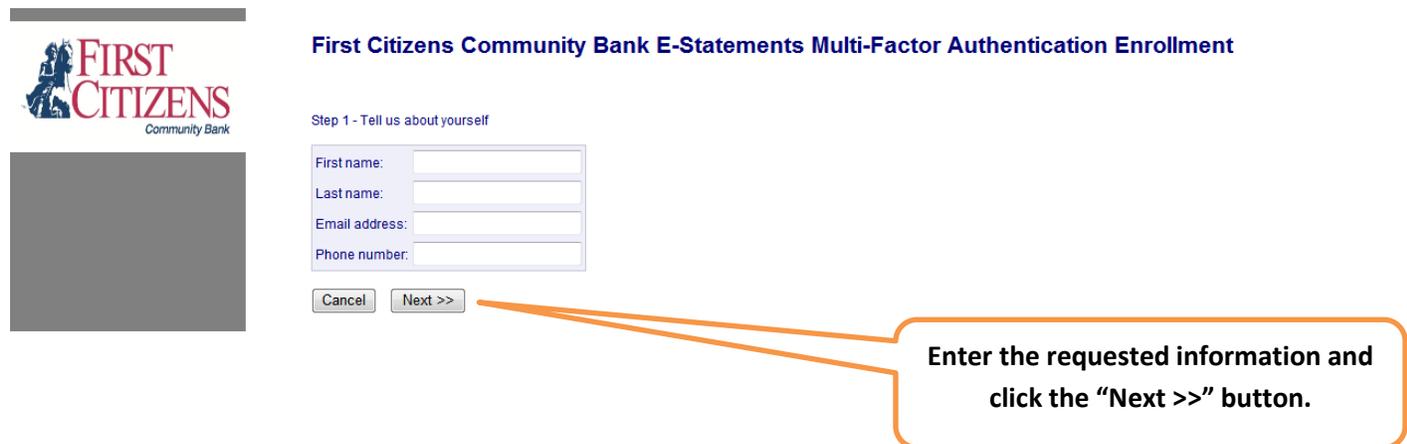
User ID:

Login

Not an E-Statement User? [Click here to Enroll](#)

Click [here](#) to enroll in the authentication system.

You will be directed to complete the following form:



FIRST CITIZENS COMMUNITY BANK E-STATEMENTS MULTI-FACTOR AUTHENTICATION ENROLLMENT

Step 1 - Tell us about yourself

First name:

Last name:

Email address:

Phone number:

Cancel Next >>

Enter the requested information and click the "Next >>" button.

Next, you will be directed to create your security phrase and select and answer three (3) security questions.



First Citizens Community Bank E-Statements Security Challenges

Step 2 - Select Your Security Phrase & Questions

Security Phrase:	-- Enter a phrase to help you identify this web site --
Primary Security Question:	-- Select Primary Question --
Answer:	
Alternate Security Question:	-- Select Alternate Question --
Answer:	
Alternate Security Question:	-- Select Alternate Question --
Answer:	
	<input type="checkbox"/> I want to make up my own questions

Your security phrase must be twenty (20) characters long and cannot contain special characters (*&_+=#@!).

Remember, your answers are case sensitive! Please note EXACTLY how you answer these questions before clicking the "Next >>" button.

You may choose your own security questions by checking the box next to "I want to make up my own questions".

You will need to verify that the information you entered in the previous screen is correct. *If correct, please print this page and store in a safe place for future reference if needed.*



Welcome to First Citizens Community Bank E-Statements Authentication Enrollment

Step 3 - Review Your Enrollment

Name:	
Email address:	
Phone number:	
Security Phrase:	This is a test for you guys
Primary Question:	What is the name of the street you grew up on?
Answer:	main
Alternate Question:	What city were you born in?
Answer:	wellsboro
Alternate Question:	What was your first car?
Answer:	ford

Click the "Confirm" button if all the information is correct.

You will be directed to the following screen:



First Citizens Community Bank E-Statements Enrollment Confirmation

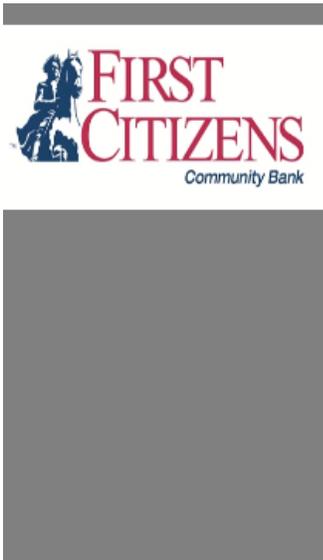
You are now enrolled. You will receive a confirmation email.

Click here to login:

Login

Click the "Login" button.

You must verify the Security Phrase and Security Question Answer are correct before entering the password you received in the mail.



First Citizens Community Bank E-Statements Login

Review and answer the security challenges to login

Security Phrase:	this is a test for you guys
Security Question:	What city were you born in?
Answer:	<input type="text"/>
Password:	<input type="text"/>
<i>* Do not login if you don't recognize your security phrase or question!</i>	
<input type="button" value="Submit"/> <input type="button" value="Cancel"/>	

Click the "Submit" button

[Update enrollment information](#) | [Forgot your security answers or password?](#)

At this point you will be asked to create your own password. Your password must be 8-12 characters long with at least one (1) number (0-9) and one (1) letter (a-z). *Remember, your password is case sensitive!*



First Citizens Community Bank E-Statements Login

Review and answer the security challenges to login

Security Phrase:	this is a test for you guys
Security Question:	What city were you born in?
Answer:	<input type="text"/>
Password:	<input type="password"/>
New Password:	<input type="password"/>
Confirm Password:	<input type="password"/>
<i>* Do not login if you don't recognize your security phrase or question! * A password change is required</i>	
<input type="button" value="Submit"/> <input type="button" value="Cancel"/>	

[Update enrollment information](#) [Update your security answers or password?](#)

Enter the requested information and click on the "Submit" button.

If statements are available, they will be listed. Please Log Out and close the browser window when you've finished viewing, printing, or downloading your statement(s). Please note, statements are available beginning with the first statement after completing your enrollment.



[Change Password](#)
[Log Out](#)

My Statements

Alias	File (right-click to download)	Date Created	Date Last Viewed
Default	000000...D_15-Aug-2011_000001.pdf	08-15-2011	08-16-2011

Privacy Warning: Please make sure that all browser windows are closed when you have finished. This will ensure proper privacy and confidentiality of your account and login.

Adobe Acrobat Reader© is required to view your statement. Download it free at:
<http://get.adobe.com/reader/>.