

Overview

You can quickly and easily enroll in Woodforest Online Banking through www.woodforest.com! There are two ways:

Enrollment Code

An enrollment code may be emailed or sent by text message to you, making enrolling in Online Banking easier than ever.

- New customers can enroll at the branch after opening an account. If you do not enroll on the same day as account opening, you will automatically receive a welcome email from Woodforest National Bank which includes the enrollment code the day after account opening.
- Existing customers may request an enrollment code by contacting us at 1-877-968-7962.
Please Note: Enrollment codes are only valid for 72 hours. After this time period, you must request a new enrollment code by contacting Customer Care at 1-877-968-7962. Customers who do not provide an email address should follow Step 2 below to enroll in Online Banking.

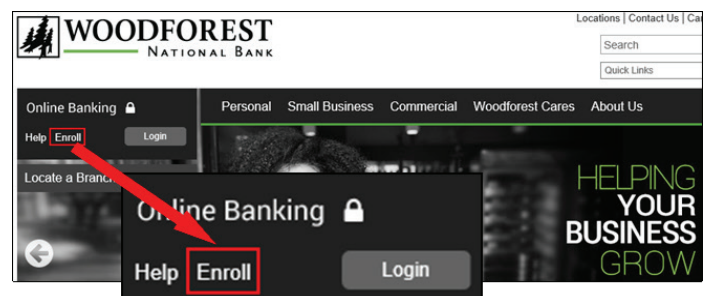
Using an Account or Debit Card Number

Customers may enroll anytime without contacting Customer Care by supplying their account or debit card number. If enrolling using this option, the following information must be provided during the enrollment process:

- Primary ID on file
- Checking account, savings account or debit card number
- Mother's maiden name
- Date of birth

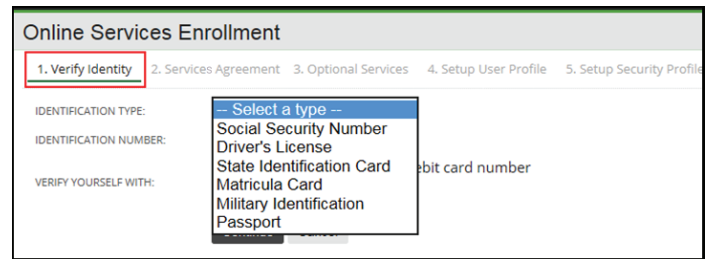
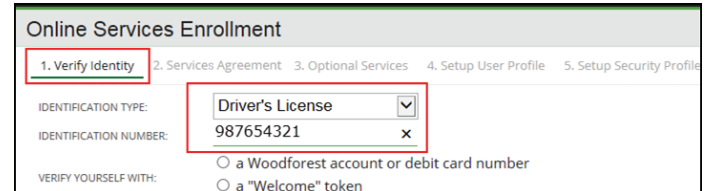
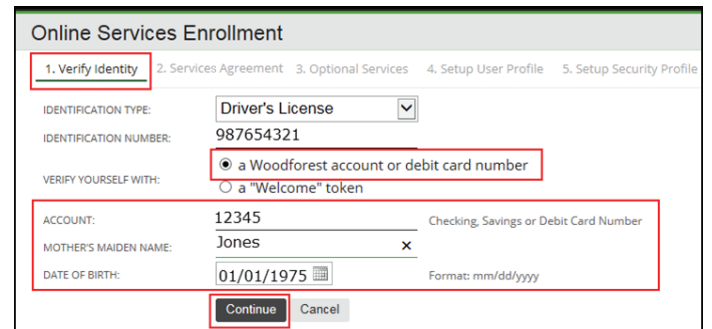
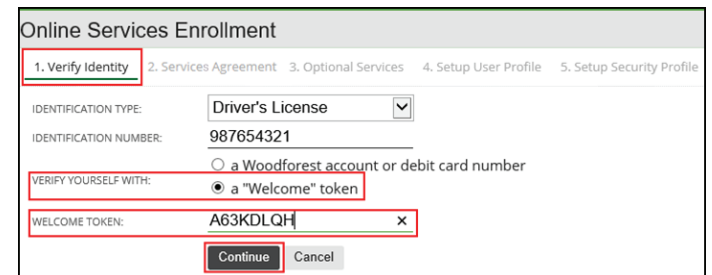
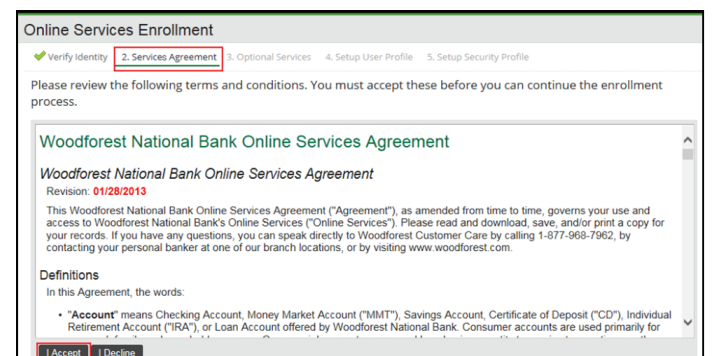
Steps to Enroll

1. Go to www.woodforest.com.
2. Click **Enroll** (located within the Online Banking login box in the top left of the homepage).
3. Select **Click Here to Sign Up** on the Online Banking Services Enrollment page that displays.



Step 1 | Verify Identity

4. Select the primary identification type you presented to the bank upon account opening from the **Identification Type** dropdown list (*Social Security Number, Driver's License, State Identification Card, Matricula Card, Military Identification, or Passport*).
5. Enter the identification number in the **Identification Number** field that correlates with the selected Identification Type.
6. If you select a Woodforest account or debit card number in the **Verify Yourself With** field:
 - Enter your checking, savings, or debit card number in the **Account** field.
 - Enter your mother's maiden name in the **Mother's Maiden Name** field.
 - Enter your date of birth in mm/dd/yyyy format in the **Date of Birth** field.
7. If you select a **"Welcome" code** in the **Verify Yourself With** field:
 - Enter the welcome enrollment code that was emailed to you in the **Woodforest Online Services Welcome Email**.
8. Click **CONTINUE** to proceed, or **CANCEL** to cancel enrollment. The *Woodforest National Bank Online Services Agreement* displays.
9. Review the *Woodforest National Bank Online Services Agreement*.

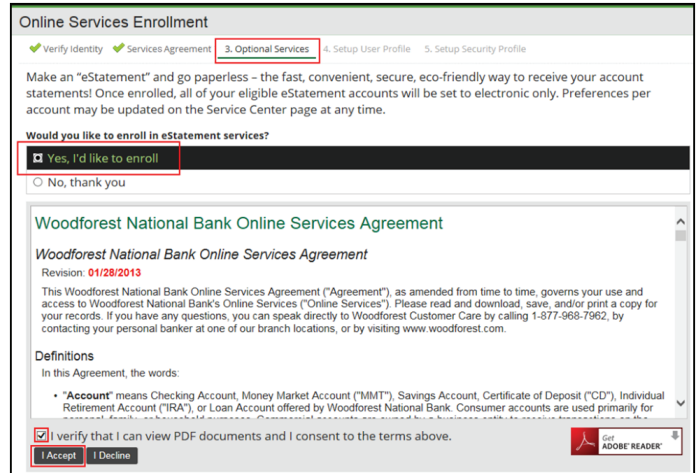






Step 2 | Online Services Agreement

10. Click **I ACCEPT** to proceed or **I DECLINE** to cancel enrollment.
 The *Optional Services* page displays.

Step 3 | Optional Services

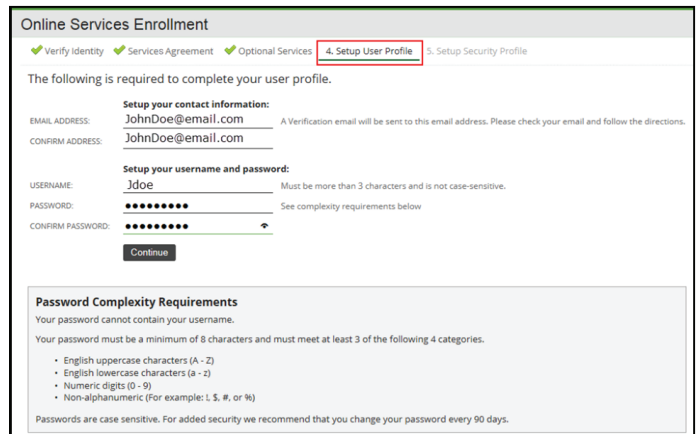
11. Select **Yes, I'd like to enroll** if you would like to enroll in eStatement services. Review the Terms and Conditions displayed. Select the checkbox **I verify that I can view PDF documents and I consent to the terms above**, then click **I ACCEPT** to proceed or **I DECLINE** to cancel enrollment.
12. Select **No, thank you** if you do not wish to enroll in eStatement services, and then click **CONTINUE**. A Paper Statement Fee may apply. See your Terms and Conditions and Disclosures provided at account opening for further details.



Step 4 | Setup User Profile

13. Enter your primary email address in the **Email Address** field. This will be set as your primary email address in Online Banking.
14. Re-enter your email address in the **Confirm Address** field.

*Note: A verification email will be sent to this email address. Remember to check your email and follow the directions to complete the verification process. **You must verify your email address to receive certain types of alerts.***
15. Enter a unique username in the **Username** field. Your username must be more than three (3) characters and is not case-sensitive.



16. Enter your password in the **Password** field. Passwords must be a minimum of eight (8) characters, include upper and lowercase letters, and include numbers and/or special symbols. Review the **Password Complexity Requirements** located at the bottom of the *Setup User Profile* page for specific requirements when selecting a password.
17. Re-enter your password in the **Confirm Password** field.
18. Click **CONTINUE** to proceed.

Password Complexity Requirements

Your password cannot contain your username.

Your password must be a minimum of 8 characters and must meet at least 3 of the following 4 categories:

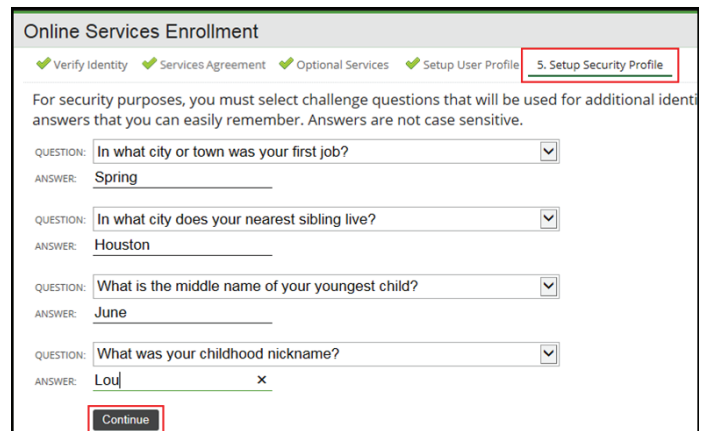
- English uppercase characters (A - Z)
- English lowercase characters (a - z)
- Numeric digits (0 - 9)
- Non-alphanumeric (For example: !, \$, #, or %)

Passwords are case sensitive. For added security we recommend that you change your password every 90 days.

Step 5 | Setup Security Profile

19. Select a question from the **Question** dropdown list.
20. Enter the answer to the selected questions.

Note: Select questions and answers that are easy for you to remember. Answers are not case-sensitive. Do not use the same answer to every question. These questions are an important part of the security model, helping to keep your Online Banking sessions safe.
21. Repeat steps 19 and 20 until all four security questions and answers are complete.



Online Services Enrollment

Verify Identity
 Services Agreement
 Optional Services
 Setup User Profile
 5. Setup Security Profile

For security purposes, you must select challenge questions that will be used for additional identification answers that you can easily remember. Answers are not case sensitive.

QUESTION: In what city or town was your first job?

ANSWER: Spring

QUESTION: In what city does your nearest sibling live?

ANSWER: Houston

QUESTION: What is the middle name of your youngest child?

ANSWER: June

QUESTION: What was your childhood nickname?

ANSWER: Lou

Continue

Congratulations!

You are now enrolled in Woodforest Online Banking. All eligible accounts are now available to you through Woodforest Online Banking.

Next Step | Enroll in Multi-Factor Authentication

You must be enrolled in Multi-Factor Authentication in order to use certain features such as **Bill Pay, Mobile Deposits, Western Union, and Debit Card Management**. Learn more about the different options Woodforest offers on the following pages!

Multi-Factor Authentication

Multi-Factor Authentication offers a more secure way to login to Online Banking. Text Message Authentication and Mobile Authenticator are two Multi-Factor Authentication options for mobile devices. They involve one-time security codes that expire after a period of time either being sent as a text message to your phone (Text Message Authentication) or retrieved from a third-party authenticator application downloaded onto your phone (Mobile Authenticator).

Using your password and an extra security code makes it more difficult for an imposter to login to your account. Once installed, Multi-Factor Authentication will replace your Security Questions.

For security reasons you must enroll in Multi-Factor Authentication to use some Online Banking features, such as:

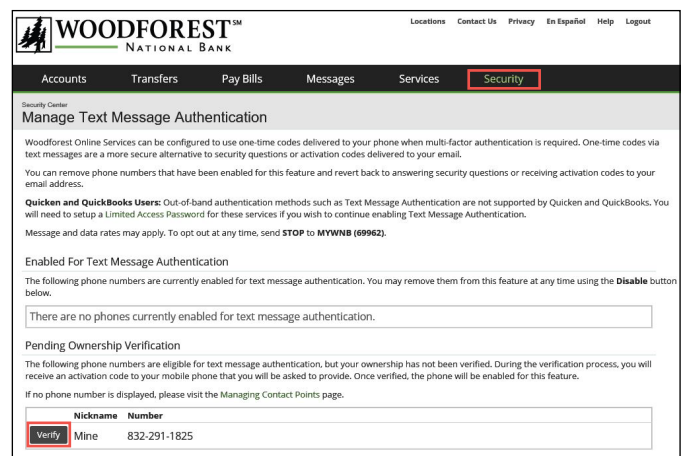
- Bill Pay
- Western Union
- Mobile Deposits
- Debit Card Management

Please Note: If you are using a third party aggregator such as Mint, QuickBooks, Quicken, etc. you will need to set up a Limited Access Password in order to allow the systems to connect. See the Security Center in Online Banking for more information regarding Limited Access Passwords.

Text Message Authentication

To set up Text Message Authentication, login to Online Banking and go to the **Security** tab. Select **Manage Text Message Authentication**. Once you are set up, you will receive a one-time code delivered to your mobile phone when Multi-Factor Authentication is required. You can disable a mobile number for Text Message Authentication at any time and revert back to answering Security Questions.

*Message and data rates may apply. Please contact your carrier for details. If you wish to opt out, simply text **STOP** to **MYWNB (69962)**.*



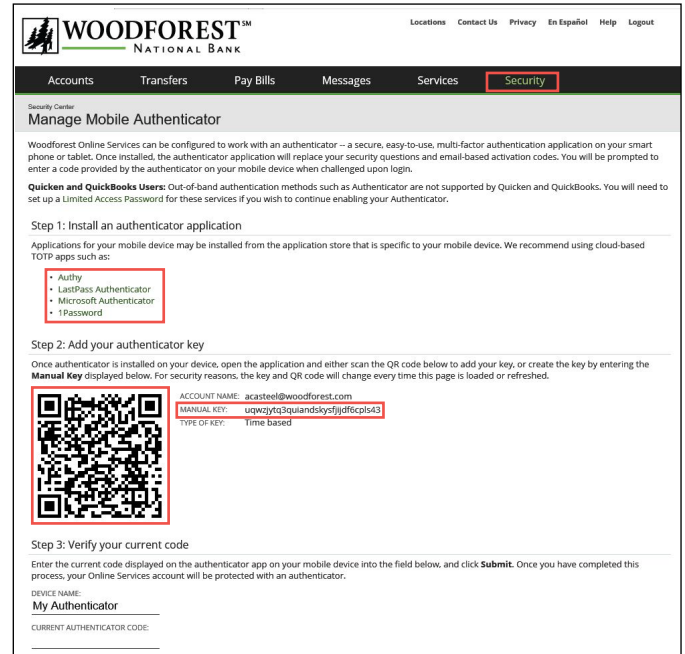
The screenshot shows the Woodforest National Bank Security Center interface. The 'Security' tab is highlighted in the navigation menu. The main heading is 'Manage Text Message Authentication'. Below this, there is explanatory text about one-time codes and a note for Quicken and QuickBooks users. A section titled 'Enabled For Text Message Authentication' shows a text box containing 'There are no phones currently enabled for text message authentication.' Below that, a 'Pending Ownership Verification' section contains a table with columns for 'Nickname' and 'Number'. One entry is visible: 'Mine' with the number '832-291-1825'. A 'Verify' button is located to the left of the table.

Mobile Authenticator

To set up Mobile Authenticator, login to Online Banking and go to the **Security** tab. Select **Manage Mobile Authenticator**. You will be prompted to download an authenticator application of your choosing from your device's application store. Detailed instructions for each of the recommended authenticators can be found by selecting the associated link under Step 1.

Once an authenticator is installed on your device, open the application and add your unique authenticator key by scanning the QR code or entering the manual key. Once set up, if Multi-Factor Authentication is required you may be prompted to enter a code generated by and displayed on your authenticator app.

You can disable a Mobile Authenticator at any time and revert back to answering Security Questions.



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Locations Contact Us Privacy En Español Help Logout

Accounts Transfers Pay Bills Messages Services **Security**

Security Center
Manage Mobile Authenticator

Woodforest Online Services can be configured to work with an authenticator – a secure, easy-to-use, multi-factor authentication application on your smart phone or tablet. Once installed, the authenticator application will replace your security questions and email-based activation codes. You will be prompted to enter a code provided by the authenticator on your mobile device when challenged upon login.

Quicken and QuickBooks Users: Out-of-band authentication methods such as Authenticator are not supported by Quicken and QuickBooks. You will need to set up a Limited Access Password for these services if you wish to continue enabling your Authenticator.

Step 1: Install an authenticator application
Applications for your mobile device may be installed from the application store that is specific to your mobile device. We recommend using cloud-based TOTP apps such as:

- Authy
- LastPass Authenticator
- Microsoft Authenticator
- 1Password

Step 2: Add your authenticator key
Once authenticator is installed on your device, open the application and either scan the QR code below to add your key, or create the key by entering the **Manual Key** displayed below. For security reasons, the key and QR code will change every time this page is loaded or refreshed.

ACCOUNT NAME: acasteel@woodforest.com
MANUAL KEY: uqzwytq3quiandskyfjjdf6cpl543
TYPE OF KEY: Time based

Step 3: Verify your current code
Enter the current code displayed on the authenticator app on your mobile device into the field below, and click **Submit**. Once you have completed this process, your Online Services account will be protected with an authenticator.

DEVICE NAME:
My Authenticator

CURRENT AUTHENTICATOR CODE:

For more information, please visit www.woodforest.com and click **Help** located within the Online Banking login box in the top left of the homepage. Here you will find Frequently Asked Questions, and more. For additional help or support, contact us at 1-877-968-7962 or visit your local branch.