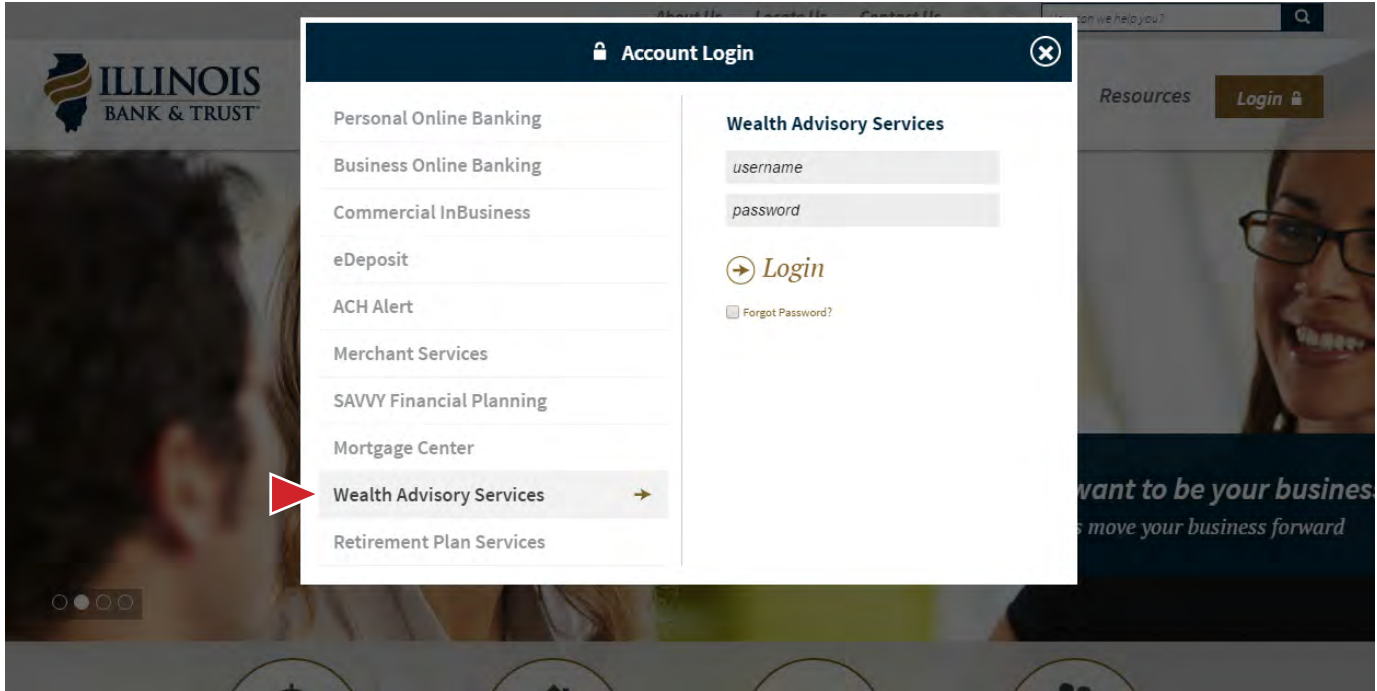


First-Time Login Instructions: Current Online Banking Users

Step 1

From your bank's website, click on the **Login** box on the Home Page to log in as you would normally do to access your checking or savings account(s).

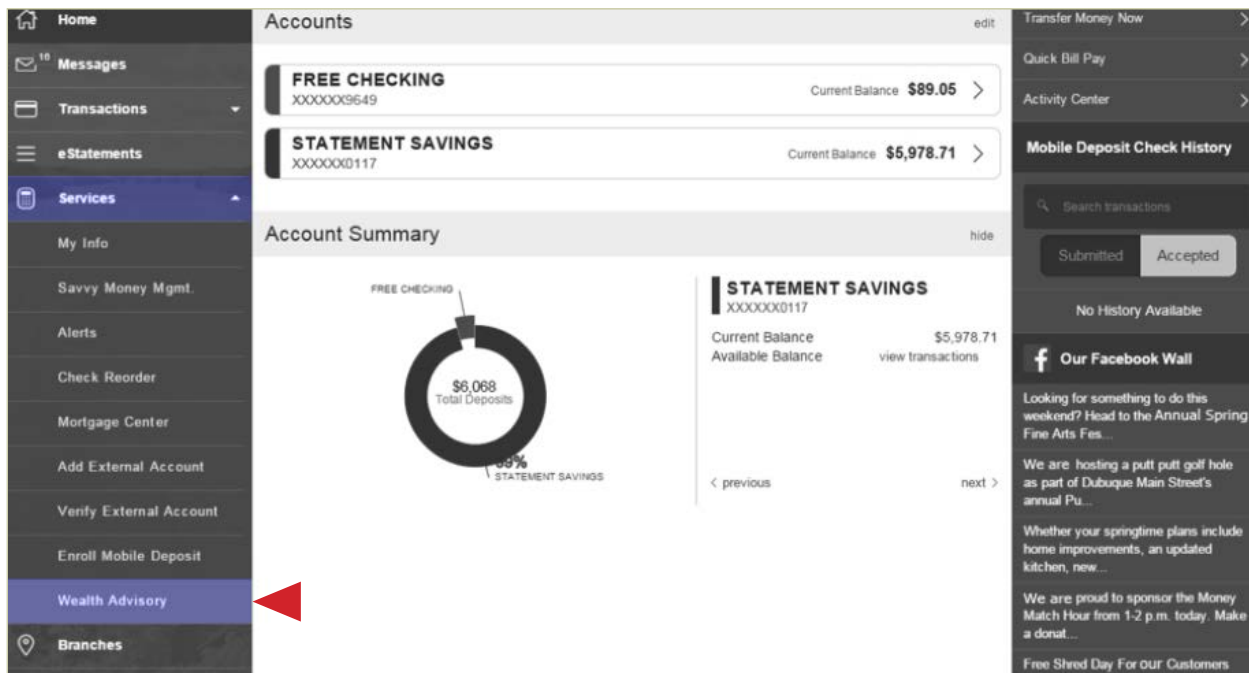


Step 2

Click on Wealth Advisory Services, enter your Login ID and Password and click **Login**.

Step 3

You are now logged into Online Banking. Click on the **Services** tab on the left side of the screen and select **Wealth Advisory** from the drop-down menu. A new tab/window will open to view your Wealth Advisory account.



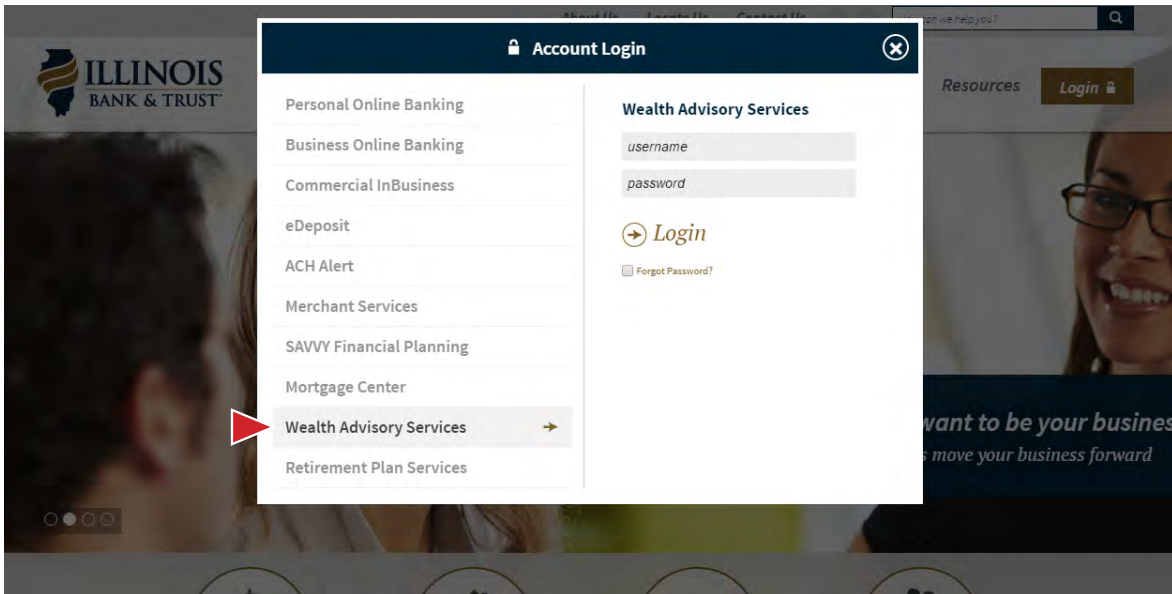
First-Time Login Instructions: New Online Banking Users

Enrollment for New Users

All new users will receive an email notification when their online account is activated. **If you have not logged in within seven days of receiving this email notification, you will need to call 877-280-1853 to reactivate your login.**

Step 1

From the bank's website, www.IllinoisBank.com, click on the **Login** box on the Home Page. In the pop-up window, enter your Login ID and Password in the Wealth Advisory Services fields. **Your Login ID will be the first three letters of your last name plus the first three letters of your first name.** For example, the Login ID for John Smith would be **smijoh**. For your temporary password, please enter **Password1**. This can be changed once you've logged in for the first time. Click **Login** to proceed.



Step 2

You will be directed to a page where you are to select the delivery method for your **Secure Access Code**. This page will display the contact information on file for your account. Select either the phone call or SMS (text message) option that will enable the bank to reach you immediately with your one-time Secure Access Code.



Step 3

When you receive your six-digit Secure Access Code based on the method you selected, enter it in the access code screen and click **Submit**. **The Secure Access Code is valid for only 15 minutes.** If it expires, you must request a new one.

Step 4

Once your access code has been accepted, you will be asked if you would like to register your device. If you register your device, you will not have to generate a new Secure Access Code when you use that device in the future.



First-Time Login Instructions: New Online Banking Users

Enrollment for New Users Continued

Step 5

Now you will create your personal password. Input **Password1** into the “Old Password” field. For your protection, you will need to create a password that meets the stated security requirements. Click **Submit**. When the pop-up window appears, click **OK** to confirm.

Step 6

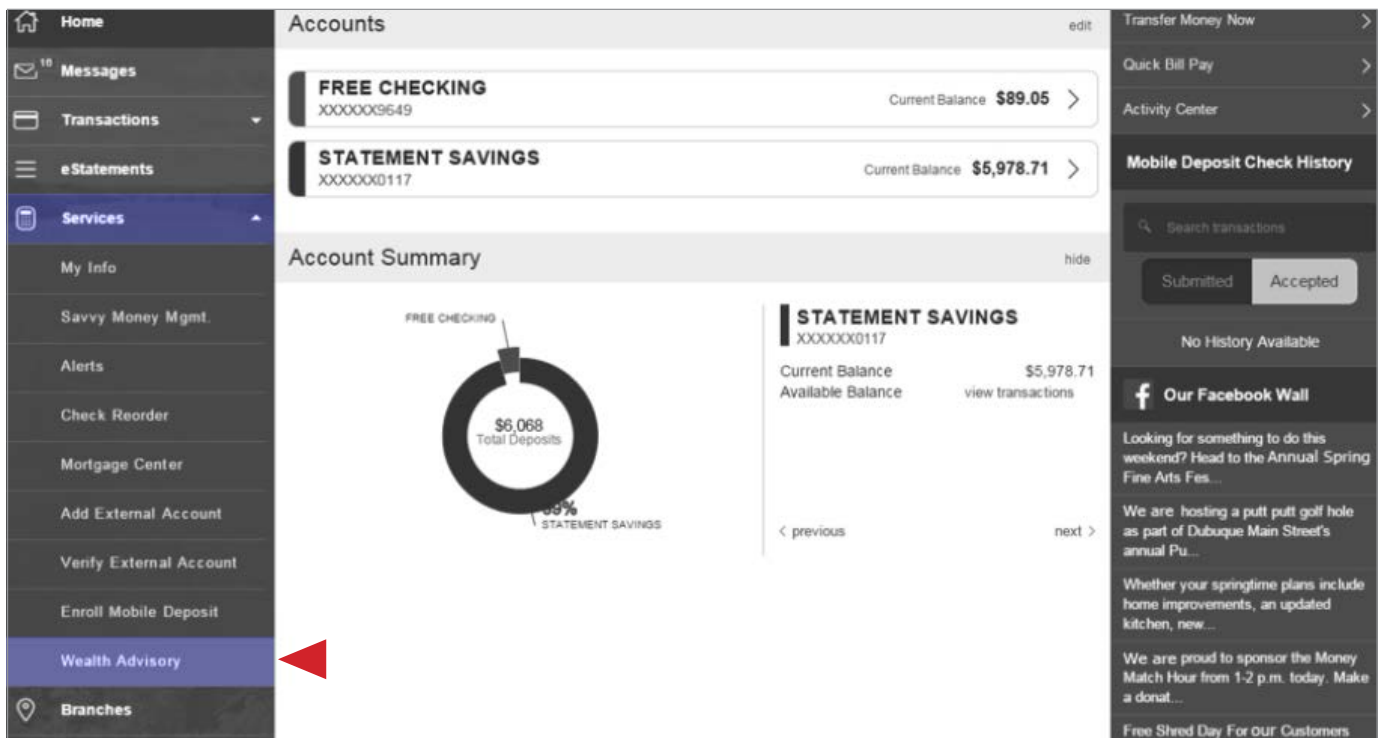
A view-only online profile screen will appear for your review. It will be grayed-out and you cannot make any changes at this point. However, please note any contact information that you would like to change in the future. Once you have fully accessed Online Banking, you will be able to use the My Info screen to make corrections. Click **Submit** then **OK** to continue.

Step 7

Review the welcome first time user screen, which presents an Online Banking Services Agreement. Please view and scroll to the bottom of the agreement. Read and acknowledge that you agree to the conditions by clicking **I Accept**.

Step 8

You are now logged into Online Banking. Click on the **Services** tab on the left side of the screen and select **Wealth Advisory** from the drop-down menu. A new tab/window will open to view your Wealth Advisory account.



** Please note: The center of the screen may be blank under the Accounts heading if you do not have other banking services or accounts with our institution.*

Wealth Management System Website Highlights

Homepage

When you first login to your account, you will be taken to your homepage. From the homepage, you can view your account(s), check your balance(s), view the breakdown of your total asset allocation, and view all of your favorite links. Your favorite links can be customized by clicking the "Customize" link. This will give you quick access to the links that matter most to you. You may also quickly access the entire account system by selecting options in the Quick Links dropdown menu.

Accounts > Holdings > Asset Allocation

If you have multiple accounts with us and want to see your asset allocation, click on the Accounts main tab. From here, select Holdings from the sub-menu, and finally Asset Allocation from the third menu. From this page you can select your desired account and break it down by portfolio. The summary section displays the asset allocation of the account or portfolio selected.

% of Total	Category	Value	Federal Tax Cost	Unrealized Current Gain (Loss)	Current Yield	Estimated Annual Income
59.15%	Equity	230,998.17	241,204.13	10,205.96	7.91%	18,270.39
33.81%	Fixed Income	129,806.75	136,552.19	6,645.44	8.05%	10,635.78
0.18%	Other	720.00	0.00	720.00	0.00%	0.00
6.86%	Cash & Equivalents	26,774.66	26,774.66	0.00	0.00%	0.00
Totals		\$388,399.58	\$404,590.98	\$16,191.40	7.40%	\$28,912.17

Description	ID	Price	Quantity	Value	% of Category	Federal Tax Cost	Unrealized Gain (Loss)	Current Yield	Estimated Annual Income
Equity					59.15%	\$241,254.13	\$10,265.96	7.91%	\$18,276.39
Nuveen Preferred Income Opportunities Fund	CUSIP 67073B106	9.45	620.00	5,859.00	2.54%	5,931.68	72.68	8.08%	473.68
Callon Petroleum Co 10%	CUSIP 13123X409	49.24	250.00	12,310.00	5.33%	13,217.41	907.41	20.31%	2,500.00
Gastar Exploration Inc 10.75%	CUSIP 36729P306	25.00	218.00	5,450.00	2.36%	6,065.16	619.16	10.75%	585.88
Gastar Exploration Inc 8.625%	CUSIP 36729P207	22.96	350.00	8,036.00	3.48%	8,860.07	824.07	9.39%	754.69
Miller Energy Resources Inc 10.75%	CUSIP 60052T204	4.75	320.00	1,520.00	0.66%	7,956.77	6,476.77	56.58%	860.00

Transactions

The Transactions page, which can be found by selecting **Transactions** from the sub-menu under the Accounts tab, allows you to view all of your transactions for each account. You may breakdown your results by portfolio, date range, and transaction category.

E-statements

To find and view your e-statements, click on the Account's main tab, select Documents from the sub-menu, and then find and select **Statements** in the third drop down menu. You may view statements from multiple Wealth Advisory accounts on Online Banking.

E-delivery

To sign up for e-statements, you will need to contact your advisor or advisor's assistant and request it. After we have received this request, we will activate the E-delivery option and you will have 3 days to login and accept the new E-delivery option. A new message window will appear as soon as you enter the site. Select **Accept** and the E-delivery sign up process will be complete.

Contacts

On the Contacts Page you will find your advisor's name, phone number, and email address. You can access this page by clicking the **"Contacts"** link near the bottom of any page.

WEALTH ADVISORY SERVICES
Your Wealth Advisor

Your Advisors - [Multiple](#) | [Profile](#) | [Preferences](#) | [Help](#) | [Logout](#)
[Go to Wealth Advisory Services home page](#)

[Home](#) | [Accounts](#) | [Quick Links](#)

[Print-Friendly](#)

Service Contacts		
Name	Phone	Email
Advisor, Blake R	1 555 987 6543	myadvisor@mycommunitybank.com
Advisor, Lorrie M	1 555 987 4321	myadvisor@mycommunitybank.com

General Contact Information

An Account can become disabled if the number of login attempts is exceeded. Should this occur please contact [Wealth Advisory Services Technical Support](#) by telephone at [866.397.2133](#) during office hours.

[Terms of Use](#) | [Privacy Policy](#) | [Contacts](#)

Empowered By SEI © 2015

7_ S[^3VdWeGbVSfW

You can update your email address by clicking on the **"Profile"** link in the upper right corner and add another email address under General Information.

WEALTH ADVISORY SERVICES
Your Wealth Advisor

Your Advisors - [Multiple](#) | [Profile](#) | [Preferences](#) | [Help](#) | [Logout](#)
[Go to Wealth Advisory Services home page](#)

[Home](#) | [Accounts](#) | [Quick Links](#)

General Information

Name: _____
Address: _____
Home: _____
Phone: _____
Other: _____
Email: _____
Notification Email Address: [Add Another Email](#)
[Save Settings](#)

Service Contacts

Name	Phone	Fax	Email
------	-------	-----	-------

E-Delivery Settings

Notifications: jsmith@gmail.com

Document Type	Delivery Method
Standard - Heartland	Electronic

[Edit Settings](#)