



Security is a bank's main concern, and at United American Bank we take it very seriously. That's why we will be securing all of your online accounts with the Premier Fidelity Advanced Authentication system, an improved level of security to assure authorized access. This level of security is designed to prevent unauthorized attempts to log into accounts from the website.

Our goal is make the online banking experience secure and convenient. This added layer of protection will prevent others from accessing your accounts and keep banking online an efficient alternative. If you have any questions regarding this change please contact Annie Bassig, abassig@unitedamericanbank.com or your relationship manager.

After March 12 for personal banking clients and May 7, 2007 for business banking clients, the first time you log-in from the United American Bank website you will be taken through a series of authentication steps, this is a one time process.

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| Screen 1 | Enter Access ID and Submit |
| Screen 2 | Enter Password and Submit |
| Screen 3 | Set Security Data <ul style="list-style-type: none">▪ Enter your e-mail address▪ Enter a unique Authentication Pass Phrase below the Authentication Image that has been randomly selected. Both the pass phrase and image can be changed after the initial authentication process is completed.▪ Select three Challenge Questions and Answers to establish your identity should additional verification ever be needed.▪ Check whether you are signing in from your personal computer or a public computer. |
| Screen 4 | List of Your Accounts |

Thereafter, when you log-in you will only enter your **Access ID** which will pull up a page that shows your default **Image** and **Unique Authentication Pass Phrase**. When you enter your Password you will be taken to your list of accounts. Once you are logged-in you may change your security data and image by selecting 'Change Security Data' from the User Options menu.

The Challenge Questions and Answers will be used to cross check your log-in within our secure system. You will only be asked to answer your challenge questions if we need additional verification to ensure you are trying to access your account and not someone else.

April 16, 2007