



Frequently Asked Questions - Security for Online Banking:

How do I setup Enhanced Online Security for my accounts?

It is easy to register for Online Security. You can register from wherever you sign on to online banking, home/work or any other personal computer. Registration process consists of two parts:

- Setting up contact phone numbers and email address
- Installing a personal digital certificate on your computer

Follow the steps to register:

1. Start by logging into Mariner's Bank Online Banking with your user id and password.
2. You will be asked to supply us with contact phone numbers and a contact email address. After filling out your contact information, check the box "Enable this computer with my Digital Certificate for secure and convenient Online Banking".

To strengthen online banking security, an additional authentication layer has been added. In the next few steps we ask that you please setup a new security question and answer.

Security Question 1

Security Answer 1

Security Question 2

Security Answer 2

Security Question 3

Security Answer 3

E-Mail Address

If you are currently using a computer that you plan to normally use for online banking, you can enable it for secure and convenient online banking with a Digital Certificate. Your Digital Certificate will authenticate you and eliminate the need to answer a security question each time you access your account. We strongly recommend that you only enable computers that you plan to normally use for online banking.

Enable this computer with my Digital Certificate for future secure and convenient online banking.

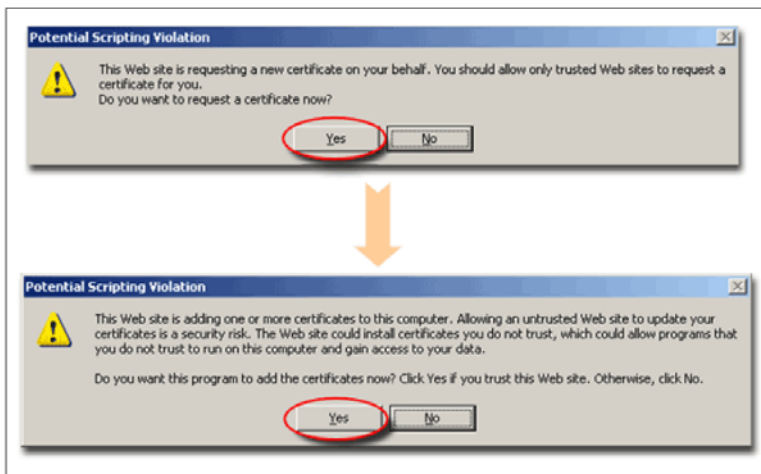
NOTE: When logging in from a public or infrequently used computer **DO NOT** check this box off. You should only download the Digital Certificate on computers that you regularly use.

If you choose not to install a digital certificate you will be prompted to choose one of the contact phone numbers or email address the next time you log in (see sample). You will receive a phone call, text message or email with an activation code.

3. Install the digital certificate on your computer. This digital certificate will be used to identify and authenticate you on to Mariner's Bank Online Banking every time you log into our website – for a more secure experience. The installation varies depending on which browser you are running. Please scroll down and read based on the browser you use to access Online Banking.

Downloading Digital Certificate using Internet Explorer:

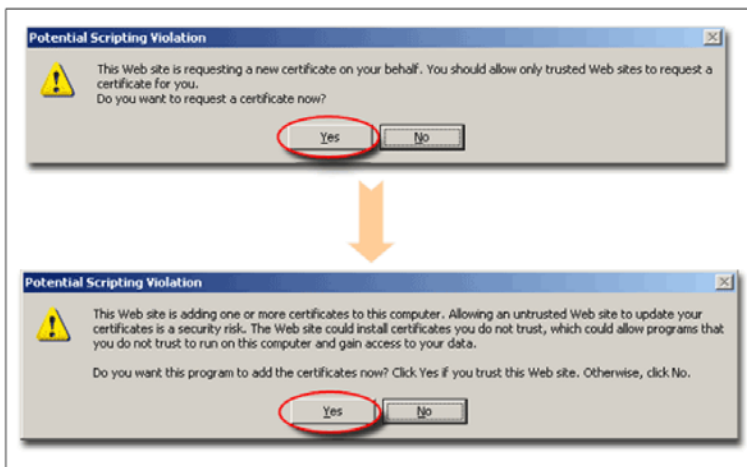
1. Before installing certificate, please read and agree to the certificate subscriber agreement.
2. Internet Explorer automatically installs certificate, you only need to select YES at both windows dialog boxes. (Selecting yes at first will instruct our website to contact a trusted certificate authority and automatically download and install certificate. Internet Explorer will then ask you for permission to add new certificate into the master certificate store on your computer.)



3. The certificate will then be automatically downloaded and installed. This completes the process. The next time you log into your account, our servers will automatically detect the certificate on your computer and you will be brought right into your accounts with no extra steps. If you need to logon from a different computer than the one you added, you will be asked to receive and activate a code at one of your phone numbers or the email address you gave when initially registering.

Downloading Digital Certificate using Mozilla Firefox:

1. Before installing certificate, please read and agree to the certificate subscriber agreement.
2. If you have never used digital certificates before, and haven't specified the password to access the certificate storage, FireFox will ask you to specify a password. In the future, FireFox will request this password to install new certificates or to retrieve an existing certificate.



3. Mariner's Bank Online Banking will automatically download and install your certificate. The next time you log into your account, our servers will automatically detect the certificate on your computer and you will be brought right into your accounts with no extra steps. If you need to logon from a different computer than the one you added, you will be asked to receive and activate a code at one of your phone numbers or the email address you gave when initially registering.