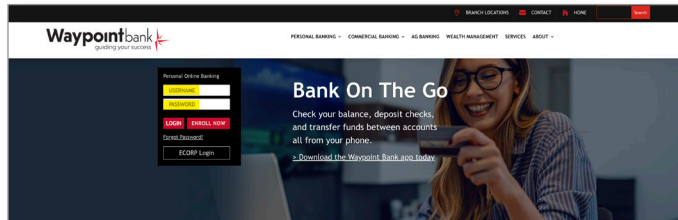


WELCOME TO ELECTRONIC STATEMENTS

STEP 1 Go to www.waypointbank.com

Login to Personal Online Banking.

If you don't have an online account, click the red ENROLL NOW button and follow directions.



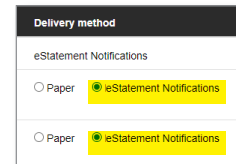
STEP 2 Click on Profile.



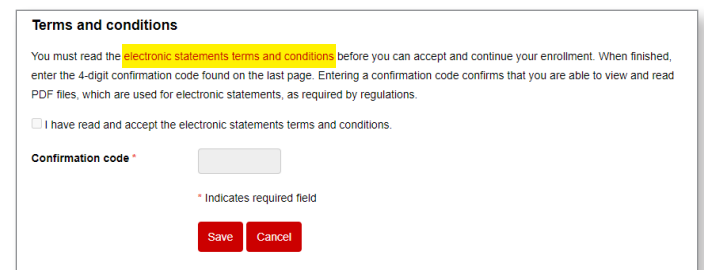
STEP 3 Click Edit next to Electronic statements.



STEP 4 Select eStatement Notifications for the accounts you would like to enroll.



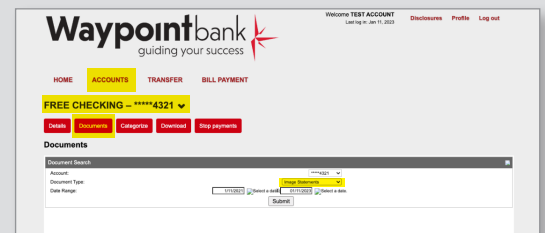
STEP 5 Click the red link for electronic statements terms and conditions. Read the disclosure. Enter the Confirmation code found on the last page; check the acknowledgement box and click on the word Save.



Congratulations!
You are now enrolled in eStatements.

TO VIEW YOUR ESTATEMENT

Locate the word ACCOUNTS directly below the Waypoint Bank logo. Choose which account you'd like to see in detail, such as FREE CHECKING. Click on the red Documents button, then click on the word Image Statements. Select the date range you'd like to view, i.e. entire month. You can download the file onto your computer or print if you prefer paper files.



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