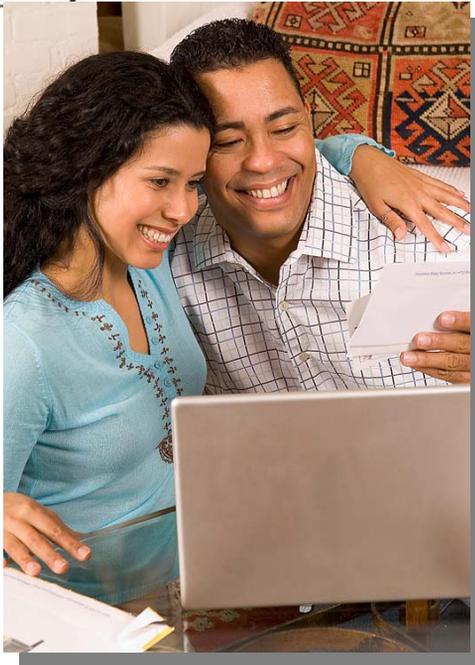




75TH
ANNIVERSARY
BRENHAM
NATIONAL BANK

Our people. Our service. Our best.



**Total Access Internet
Banking and Power Pay
Guidebook**



(Now with eDelivery)



**Total Access Internet Banking from
Brenham National Bank
Celebrating 75 years of service.
Your Community Bank since 1933**

To log on to Total Access Internet Banking go to the Brenham National Bank Website at: www.bnbank.com

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LOGGING INTO THE SYSTEM

HOME | Online Banking |

Total Access Login

ID

Submit

Password

This is the
TOTAL ACCESS LOGIN
section of the Website

Enter your Total Access ID in the ID blank.

Enter your Password in the Total Access Password blank

(Your Total Access ID and a temporary Password will be provided to you when you enroll.)

(If this is the first time for you to log into Total Access Banking, the system will ask you to change your Password. See page 9 for Password guidelines.)

From time to time, in instances where you are logging on to Total Access from a different computer or location, Total Access will ask you to answer some personal questions which you have entered. (See page 2)

Click on LOGIN. The information on Page 4 will appear.

ACCOUNT LOCKED:

(If you try to log in 3 times with an incorrect ID or Password, the system will automatically lock you out.)

(Once you have been locked out, you will not be able to log in. "See how to Reset your Password" on Page 31 or 33.)

Multi-Factor Authentication

The security of your personal and financial information has always been our top priority. A second level of security has been added to the Total Access login.

The Total Access system collects additional information about you using a program called Multifactor Authentication. In the Total Access environment this additional information is gathered by letting you choose three personal questions and provide the answers to those questions.

From time to time, in instances where you are logging on to Total Access from a different computer or location, Total Access will ask you to answer some of these questions to verify your identity.

When Total Access determines that it needs to gather this information, it will ask you to choose three questions and to provide the corresponding answers. You will be presented with the screen shown below.

1. What is your youngest child's nickname?
2. What is the name of the hospital your oldest child was born in?
3. Who is your favorite person from history?

Submit

Each of the three questions contains a drop down box which contains a number of questions. You must select a question from each box. Each box contains different questions.

1. What is your youngest child's nickname?
2. What is the name of the hospital your oldest child was born in?
 - What is the name of the hospital your oldest child was born in?
 - When is your youngest sibling's birthday (MM/DD)?
3. What is the first name of your grandfather (your mother's father)?
In which city did you get married?
What is the first name of your eldest child?
What is the first name of your grandmother (your mother's mother)?
What is the name of the college your spouse attended?
What is the first name of your spouse's father?
What is the name of the hospital in which you were born?
In which city did you meet your spouse?

When you have selected the question you desire from each of the three groups, the screen at the top of the next page should appear with your selected question in each of the three question boxes.

Multi-Factor Authentication - continued

1. What is your youngest child's nickname?
2. What is the name of the hospital your oldest child was born in?
3. Who is your favorite person from history?

Submit

Enter the answer for each of the questions that you selected in the area provided below the question. Remember when you answer the question at a later time you must enter the answer exactly as you input it here. The answers are **not** case sensitive

When you have entered the desired answer for each of the three questions, click on **Submit**. The following screen will be displayed.

Verification Questions (confirm):

Please confirm the answers to your secret questions. '

You will need to remember these answers.

A. Please confirm your questions and answers:

1. What was your high school mascot?
tiger
2. What is the first name of your eldest child?
junior
3. When is your wedding anniversary (MM/DD)?
11/25

Edit

Confirm

If you want to change a question or answer click on EDIT and repeat the process, if you are happy with them click CONFIRM. A new screen will appear with the word CONTINUE on it. Click on CONTINUE to get to the TOTAL ACCESS screen shown on Page 4.

From time to time, in instances where you are logging on to Total Access from a different computer or location, Total Access will ask you to answer some of these questions to verify your identity.

BNB will not ask you to provide any information for Multifactor Authentication to us via email. Please do not respond to any attempts via email to direct you to a BNB Website or requesting you to provide personal information via email to us.

VIEW ACCOUNT LIST



**BRENHAM
NATIONAL BANK**

Our people. Our service. Our best.

Total Access Power Pay Options eDelivery
Accounts

HELLO My Name

View: per page. Total Accounts: 4

Account Listing

Account	Balance	Status	
Joint	1,306.75		Select Activity ...
SUCC SAV 0002	8,805.60		Select Activity ...
SUCC SAV 0004	485.92		Select Activity ...

Customer Summary Information

3 Deposit accounts with a total balance of 10,598.27
0 Loan accounts with a total balance of 0.00

You last accessed your Total Access! account on Apr 25, 2005 10:56:19
You have visited 414 times since Mar 25, 2004 13:46:10



This is the "Main" screen of Internet Banking which will list the accounts that are available to you. If not all of the accounts are visible, there will be a "More Accounts" button that you can click on to display the next group of accounts. The system default is set to show 10 accounts but you can change that number by selecting from the View drop down menu.

This screen also shows a summary balance of your accounts and will show login information so that you will know when and how many times your account has been accessed.

You may change the account names. That process will be explained later under the "Options" menu section. (Page 9)

VIEW ACCOUNT INFORMATION

To view the details on any account click on the drop down "Select Activity" menu by the account that you want to view.

Account Listing			
Account	Balance	Status	
Joint	1,306.75		Select Activity ...
SUCC SAV 0002	8,805.60		Select Activity ...
SUCC SAV 0004	485.92		Select Activity ...

Customer Summary Information	
3 Deposit accounts with a total balance of 10,598.27	
0 Loan accounts with a total balance of 0.00	
You last accessed your Total Access! account on Apr 25, 2005 11:11:37	
You have visited 415 times since Mar 25, 2004 13:46:10	

Select Activity ...
 Transactions
 Download
 Statements
 Stop Payments
 Transfers

This drop down menu will appear and you may select any of the options shown. If you click on "Transactions" the system will show all transactions for the last 15 days. An example of that display is shown below. Other time frames are available by clicking here.

Current Account: Joint Current Balance: 1,306.75
Available Funds: 1,306.75

Transactions from 04/10/2005 to 04/25/2005

View Transactions Since Last 15 days

NOTE: Click on a column name to sort transactions by that column in ascending (▲) or descending (▼) order.

Date ▼	Check#	Description	Debits	Credits	Balance
04/25/2005	302050006	Transf to SUCC SAV 0002 Internet	(300.00)		1,306.75
04/22/2005		VTXTLR	(40.00)		1,606.75
04/21/2005	View Image	Check	(14.00)		1,646.75
04/21/2005		Deposit		1,196.10	1,660.75
04/20/2005		ATM W/D 1731 04/19/05 6676 204 WEST MAIN STREET BRENHAM TX	(100.00)		464.65
04/19/2005		EFT GERMANIA FARM MU PPD	(38.37)		564.65
04/18/2005	607040017	Transf to SUCC SAV 0004 Confirmation number 607040017	(10.00)		603.02
04/18/2005	302050006	Transf to SUCC SAV 0002 Confirmation number 302050006	(300.00)		613.02
04/15/2005	415000078	Bill paid-DISCOVER CARD Confirmation number 415000078	(626.87)		913.02

VIEW ACCOUNT INFORMATION

This transaction screen also displays the date that transactions were posted to your account, the check numbers, and a description of the transactions. The amount of the transactions are shown and the balance in the account after the transactions occurred.

Current Account: Current Balance: 1,306.75
Available Funds: 1,306.75

Transactions from 04/10/2005 to 04/25/2005

View Transactions Since

NOTE: Click on a column name to sort transactions by that column in ascending (▲) or descending (▼) order.

Date ▼	Check#	Description	Debits	Credits	Balance
04/25/2005	302050006	Transf to SUCC SAV 0002 Internet	(300.00)		1,306.75
04/22/2005		VTXTLR	(40.00)		1,606.75
04/21/2005	View Image	Check	(14.00)		1,646.75
04/21/2005		Deposit		1,196.10	1,660.75
04/20/2005		ATM W/D 1731 04/19/05 6676 204 WEST MAIN STREET RRFNHAM TX	(100.00)		464.65
04/13/2005	960	Check	(16.00)		479.94
04/12/2005	956	Check	(30.00)		495.94
04/12/2005	961	Check	(64.05)		525.94
04/11/2005	957	Check	(27.00)		589.99
04/11/2005	302050006	Transf to SUCC SAV 0002 Confirmation number 302050006	(300.00)		616.99
04/11/2005		ATM W/D 1449 04/09/05 6866 2608-A HWY 36 SOUTH BRENHAM TX	(80.00)		916.99
04/08/2005	955	Check	(68.74)		996.99
04/08/2005	962	Check	(90.00)		1,065.73
04/08/2005	408000074	Bill paid-GE CAPITAL CONSUMER Confirmation number 408000074	(199.00)		1,155.73

If you want to view a copy of any transaction document, just click on the check number or "View Image" and an image of the document will appear.

When the image appears, you may view either side of the document or rotate the document by clicking on the appropriate buttons.

[Total Access](#) | [Power Pay](#) | [Options](#) | [eDelivery](#)
[Main](#) | [Transactions](#) | [Download](#) | [Statements](#) | [Stop Payments](#) | [Transfers](#)

TRANSFER BETWEEN ACCOUNTS

To transfer funds from one account to another, click on "Transfers" in the drop down "Select Activity" menu next to the account you would like to transfer funds from.

[You have 1 new alert...](#)

Account Listing		
Account	Balance	Status
Joint	1,137.94	
SUCC SAV 0002	4,105.60	
SUCC SAV 0004	495.92	

Select Activity ...
 Select Activity ...
Transactions
 Download
 Statements
 Stop Payments
 Transfers

Customer Summary Information
 3 Deposit accounts with a total balance of 5,739.46
 0 Loan accounts with a total balance of 0.00

The following Transfer screen will appear. To view any previously entered Transfers click here to select the appropriate account

Total Access | **Power Pay** | **Options** | **eDelivery**

Main | **Transactions** | **Download** | **Statements** | **Stop Payments** | **Transfers**

View Transfers for: Select Account ...

New Transfer

Transfer funds from: Joint Available Funds: 1,137.94

Transfer funds to: Select Account...

Payment options: None

Amount to transfer: .

Frequency: One Time

Date: 05/06/2005 📅

Memo:

Submit Cancel

To add a transfer, select the accounts to transfer funds from and to. Specify the amount that you want to transfer, the frequency of the transfer, the date on which you want the transfer to occur, and memo info if desired. See next page for reoccurring transfers.

TRANSFER BETWEEN ACCOUNTS Continued

Contact BNB Help Exit

Contact BNB Help Log Out

[Total Access](#) [Power Pay](#) [Options](#) [eDelivery](#)
[Main](#) | [Transactions](#) | [Download](#) | [Statements](#) | [Stop Payments](#) | [Transfers](#)

View Transfers for:

New Transfer

Transfer funds from Available Funds: 1,669.27

Transfer funds to

Payment options

Amount to transfer .

Frequency

Month Day

Stop Date

Memo

For scheduled recurring transfers, choose a frequency other than One Time (ie., weekly, monthly ,etc.) and the screen will refresh with Day and Stop Date fields which are required fields.

When the data is correct click on Submit.

You will receive a Confirmation Number which you should either record or print out for your records. See below.

If the transfer is scheduled for today and entered prior to 5 pm., you can also go back to the "Transactions" list of each account and view that the transfer has posted to each account correctly.

Any transfers entered after the 5:00pm daily cutoff time will be scheduled and a confirmation number provided, but will not be shown in your Transaction listing until after midnight.

Transfer Funds Confirmation

```

Transfer from account:  SUCC SAV          0002
Transfer to account:   Joint
-----
Transfer amount:      $10.00
Transfer description:  Transfer
    
```

```

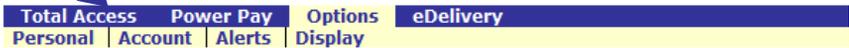
*****
CONFIRMATION NUMBER
-----
0512050014
-----
    
```

```

Please retain this number for your reference
*****
    
```

OPTIONS

If you select "Options" the screen below will appear. You can use this screen to change your Password, your Personal ID, your email address, or your personal question and answer as desired. Enter the desired changes, then Click on Submit. If no changes are required Click on Total Access to return to the summary page.

A screenshot of the "Personal Options" web form. At the top right is a "Reset Login" link. Below the title "Personal Options" is a "Change" section. The form has two columns: "Current" and "New". The "Current" column contains: "6-8 digit, Force AlphaNumeric Password (enter twice)", "Personal ID", "Change E-mail Address", "Personal Question", and "Personal Question Answer". The "New" column contains input fields for the same categories. The "Personal ID" field is filled with "mytaid" and the "Change E-mail Address" field is filled with "myadd@email.com". The "Personal Question" field is filled with "What is my dog's name" and the "Personal Question Answer" field is filled with "spot". A "Submit" button is at the bottom. Two blue arrows point from the text box below to the "New" password fields.

If you want to change your password, enter the new Password twice, once in each block to verify, and follow the Password guidelines below.

TOTAL ACCESS PASSWORD INFO

Password Guidelines: Password must be 6-8 characters long, and contain both alphabetic and numeric characters. Alphabetic characters are NOT case sensitive. You may change your Password any time you desire, using the above Options screen.

LOCKING ACCOUNT: If you unsuccessfully try to log on to Total Access three times you will be locked out. (Once you have been locked out, you will not be able to log in. "See how to Reset your Password" on Page 32 or 34.)

PASSWORD EXPIRATION: From time to time the system will require that you change your Total Access Password. Changing at least one character of the password will be required. If you want to change your password at anytime you may do so by going to the Options Menu, See above.

OPTIONS - Continued

If you select "Options" and then "Account", the screen below will appear. You can use this screen to change your Pseudo Account Names, Number of Accounts Displayed, and the order in which the accounts are displayed. Enter the desired changes, then Click on Submit.

Total Access
Power Pay
Options
eDelivery

Personal
|
Account
|
Alerts
|
Display

Account Options

Change	Current	New
Account Pseudo Names	Joint SUCC SAV 0002 SUCC SAV 0004	<input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/> <input style="width: 100%; height: 20px;" type="text"/>
Number of Accounts Displayed	<input style="width: 40px;" type="text" value="10"/> Max number of account 200	
Account Display Order	<div style="border: 1px solid gray; padding: 2px;"> Joint SUCC SAV 0002 INSTLSIM 0003 (not displayed) SUCC SAV 0004 </div>	
	<input style="background-color: #000080; color: white; padding: 2px 10px;" type="button" value="Submit"/>	

Click on account and then use arrows on the side to move account up or down.

If you select "Options" and then "Alerts", the screen below will appear. You can use this screen to add an Alert or edit an existing Alert by clicking on the Edit Tab associated with each Alert Type.

Contact BNB
Help
Log Out

Total Access
Power Pay
Options
Personal
|
Account
|
E-Documents
|
Alerts
|
Display

Event Alert Options
 No Event alerts have been set up.

Note: Maximum of 15 Balance Alerts

Balance Alert Options
 No balance alerts have been set up.

Note: Maximum of 15 Item Alerts

Item Alert Options
 No item alerts have been set up.

Note: Maximum of 15 Personal Alerts

Personal Alert Options
 No personal alerts have been set up.

eDelivery - enrollment

The new eDelivery system allows BNB to deliver documents and messages to our customers via the internet. Enrolling in eDelivery is quick and easy. If check images are included in your checking account, eDelivery will provide those images to you via the internet. To enroll in eDelivery, log in to Total Access. When the Total Access screen appears click on the eDelivery tab.



Total Access Accounts | Power Pay | Options | **eDelivery**

Hello Customer!

Click on the eDelivery tab.

Hello Customer

View: 10 Accounts per page. Total Accounts: 4

Account Listing
Account

A screen similar to the one below will appear.

Enrollment

You may choose to receive your statements and notices for your account(s) delivered via email and made steps outlined below:

1. **Account(s) and Document Enrollment**
All available documents for all active accounts. [Details](#)
2. **Please review the following email address. If not correct, please update it in the space shown.**
customer@customer.com
3. **Please enter a security phrase to be displayed on all valid emails sent from this site.**

Please enter a new security phrase.

In Item 1. – Click on the word Details

eDelivery enrollment - continued

A pop-up will appear showing all of your accounts that are eligible for eDelivery – See below. All accounts will be selected by default .

Select the accounts that you want to enroll in eStatement You may select all or just some of the accounts that are eligible. All accounts will be the default selection. In this example only one account is listed. If more than one account is listed you may uncheck those for which you do not want an eStatement.

s Power Pay Options eDelivery B

Account and Document Enrollment

All Accounts
 REWARD 0001

ose to receive your statements and
d below:

t(s) and Document Enrollment

ailable documents for all active acco

review the following email address

ardt@bnbank.com

enter a security phrase to be disp

enter a new security phrase.

this notice carefully and keep a co

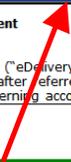
am National Bank, Brenham, Texas
onic Statement Delivery (eDelivery) Authorization And Agreement

ollowing provisions constitute an Electronic Statement Delivery ("eDelivery") Authorization and Agreement (this
rization") with Brenham National Bank, Brenham, Texas (hereinafter referred to as "Bank", "we", "our", and "us")
ning the electronic delivery of periodic account statements concerning accounts maintained by the customer who
ree to the listed terms.

COLLEGE STA
P.O. BO

e. To enro

Save Settings **Cancel**



When you have selected the desired accounts for eDelivery, Click on Save Settings.

You will return to the screen shown on the next page

eDelivery enrollment - continued

Enrollment

You may choose to receive your statements and notices for your account(s) delivered via email and made available online through steps outlined below:

1. **Account(s) and Document Enrollment**

All available documents for all active accounts. [Details](#)

2. **Please review the following email address. If not correct, please update it in the space shown.**

Customername@bnbank.com

3. **Please enter a security phrase to be displayed on all valid emails sent from this site.**

Please enter a new security phrase.

4. **Read this notice carefully and keep a copy for your records.**

**Brenham National Bank, Brenham, Texas
Electronic Statement Delivery (eDelivery) Authorization And Agreement**

The following provisions constitute an Electronic Statement Delivery ("eDelivery") Authorization and Agreement (this "Authorization") with Brenham National Bank, Brenham, Texas (hereinafter referred to as "Bank", "we", "our", and "us") concerning the electronic delivery of periodic account statements concerning accounts maintained by the customer who

I agree to the listed terms.

Enroll Now

In Item 3, Enter text which becomes your security phrase. This phrase will appear on all email documents sent to you by the eDelivery system so that you know they are from BNB.

In Item 4, read the disclosure and if you agree, click the check box next to the "I agree to the listed terms" statement.

When complete, click on Enroll Now.

**Review the email address for correctness.
Change if necessary.**

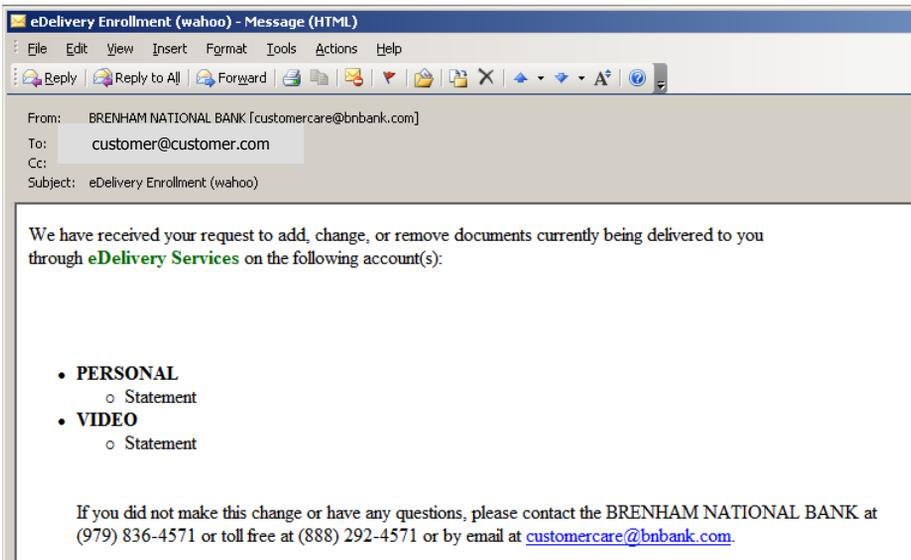
This completes your enrollment in the eDelivery system.

**You should receive an email at the email address specified
similar to the one shown below.**

eDelivery enrollment - continued

This completes your enrollment in the eDelivery system.

You should receive an email at the email address specified similar to the one shown below.



It will show the psuedo names of the accounts enrolled and the security phrase that you selected should be within parenthesis at the end of the subject line.

Now that you have sucesfully enrolled in the eDelivery system, let's look at the different option tabs that are available within eDelivery.

eDelivery Options

Once you have enrolled in eDelivery you can access the eDelivery options as shown below.



Total Access Power Pay Options eDelivery

Click on eDelivery.

The screen below will appear.



Total Access Power Pay Options eDelivery
Statements and Notices Documents and Settings Disclosures Email Recon

Select the account you desire.

Statements and Notices		
View Statement/Notices For: PERSONAL		
Date	Description	View Details
01/28/2008	Statement January 2008	View

Click on View

This is the Statements and Notices Screen
It will show a list of documents sent to you via eDelivery over the past 60 days. This example has one statement for the account Personal shown on the list. You may view any item on your list by clicking on view for that document.

eDelivery Options - continued

Total Access Power Pay Options eDelivery
Statements and Notices Documents and Settings Disclosures Email Recon

You just looked at what the Statements and Notices tab shows. There are 4 other tabs available, Documents and Settings, Disclosures, Email and Recon.

If you click on Documents and Settings the following screen should appear.

Total Access Power Pay Options eDelivery
Statements and Notices Documents and Settings Disclosures Email Recon

Documents and Settings

Instructions: Below is a list of accounts and document types that are available for enrollment in electronic delivery. Check next to any account(s) in which you wish to enroll all documents. No selections will be saved until you elect

- All Accounts
- PERSONAL
- JOINT
- VIDEO
- SAVINGS

Save Settings

Refresh

If you want to make any changes in the accounts enrolled in eDelivery this is where you can make those changes. Just check or uncheck the desired accounts and then click on Save Settings. You will receive an email stating that changes have been made. (See pg 14)

eDelivery Options - continued

If you click on the Disclosures Tab the following screen should appear. It provides a copy of the disclosure that you accepted when you enrolled in eDelivery. You may scroll through the entire disclosure.

Total Access Power Pay Options eDelivery
Statements and Notices | Documents and Settings | Disclosures | Email | Recon

Disclosures

Read this notice carefully and keep a copy for your records.

Brenham National Bank, Brenham, Texas Electronic Statement Delivery (eDelivery) Authorization And Agreement

The following provisions constitute an Electronic Statement Delivery ("eDelivery") Authorization and Agreement (this "Authorization") with Brenham National Bank, Brenham, Texas (hereinafter referred to as "Bank", "we", "our", and "us") concerning the electronic delivery of periodic account statements concerning accounts maintained by the customer who accepts this eDelivery Authorization (hereinafter referred to as "Customer", "you", "yours", and "depositor").

If you click on the email Tab the following screen should appear. It provides an opportunity to change the email address and security phrase that you selected when you enrolled in eDelivery. After any changes are made click on Save Settings.

Email Settings

All documents will be sent to the following email address:

customer@ customer.com

All authentic emails will contain the following security phrase:

My Security Phrase

The security phrase is intended to assure our customers that any emailed documents asking for private information within any document reporting to come from Brenham National Bank do not submit any sensitive information such as possible. These measures are being taken to protect our customers from a fraudulent Internet scamming method falsely claiming to be a legitimate enterprise in hopes of scamming the user into surrendering sensitive information.

Save Settings

eDelivery Options - continued

The last Tab is the Recon Tab. Clicking on the Recon Tab will Display the Screen shown below. This allows you to electronically reconcile the balance in your account.

Total Access Power Pay Options eDelivery
Statements and Notices | Documents and Settings | Disclosures | Email | Recon

Reconciliation Wizard - Step #1: Starting Balance

Enter balance from the latest statement: \$

Next Step

Enter the ending balance from the latest statement then Click on Next Step

Reconciliation Wizard - Step #2: Deposits

Add Recent Deposits (Not credited on this statement.) \$

(Maximum of 8 Deposits)

Total Deposits: \$50.00

Previous Step

Next Step

Enter any Deposits made after the statement was printed and Click on Recalculate Total and then Next Step.

Reconciliation Wizard - Step #3: Checks Outstanding

Date or Check Number Amount \$

(Maximum of 8 Checks)

Total Check Amount: \$25.00

Previous Step

Next Step

Enter any outstanding transactions that have been made but that do not show up on the statement and Click on Recalculate Total and then on Next Step.

eDelivery Options - continued

Reconciliation Wizard - Step #4: Summary

Starting Balance:	\$125.00
Deposits:	\$10.00
<hr/>	
Subtotal:	\$135.00
Checks Outstanding: (date or number)	
150	(\$10.00)
<hr/>	
Balance:	\$125.00
<hr/>	

[Previous Step](#)

[Print](#)

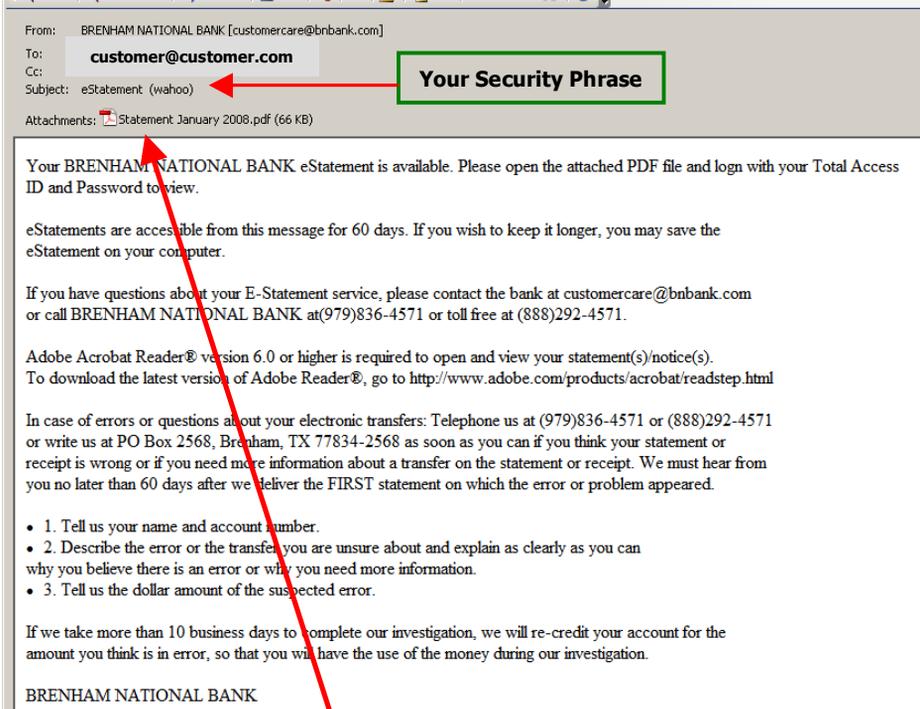
This completes the Reconciliation process

eDelivery - Statement Delivery

When your eStatement is available each month, you will receive notification of the availability via email as shown below. The email will be from BRENHAM NATIONAL BANK, and the Subject will be eStatement(XXXXXX), where XXXXXX will be the Security Phrase that you entered.



When you open the email the following screen will be displayed.



Double click here to view your statement.

eDelivery - Statement Delivery

**The PDF document shown below will pop-up.
Enter your Total Access ID in the Username field and your
Total Access Password in the Password field. Then you must
click on Login, enter will not work.**

BRENHAM NATIONAL BANK
888-292-4571

Our people. Our service. Our best.

BRENHAM
2211 South Day
Brenham, TX 77833
978-836-4571

COLLEGE STATION
2470 East Rudder Fwy. So
College Station, TX 77840
979-693-9852

CHAPPELL HILL
9006 Hwy. 280 East
Chappell Hill, TX 77426
Coming Soon

Your security text should appear in the box below:

Username:

Password:

Include check images with my document if they are available

Please be sure to validate your security text at the top of the form with what you entered on our website when you enrolled. This security tag helps to protect you from phishing attacks and individuals who are trying to steal your confidential information.

**This pop-up may appear. To complete entry of Username
and Password, just click on Close. If you don't want to see
this message again also click on the box in front of Don't
show again.**

Cannot Save Form Information

Cannot Save Form Information

Please Note: You cannot save a completed copy of this form on your computer.
If you would like a copy for your records, please fill it in and print it

Don't show again

Include check images with my document if they are available

Please be sure to validate your security text at the top of the form with what you entered on our website when you enrolled. This security tag helps to protect you from phishing attacks and individuals who are trying to steal your confidential information.

eDelivery - Statement Delivery

**Your statement will appear on the screen as a .pdf document.
You may print, save, view, or do anything that can be normally
done with a .pdf document.**

		Our people. Our service. Our best.	
BRENHAM 2211 South Day Brenham, TX 77833 888-292-4571		COLLEGE STATION 2470 Earl Rudder Fwy. So. College Station, TX 77840 979-693-9652	
		CHAPPELL HILL 9005 Hwy. 290 East Chappell Hill, TX 77426 Coming Soon	
BNB Homepage LifeLock		Date 1/23/08 PRIMARY ACCOUNT CIF NUMBER ITEMS ENCLOSED 3	
Customer Name Customer Address Customer City			
IN EARLY 2008 A NEW VERSION OF E-STATEMENT WILL BE AVAILABLE WHICH WILL ALLOW YOU TO RECEIVE IMAGES OF YOUR CHECKS. IF YOUR CURRENT PAPER STATEMENT HAS IMAGES, THE E-STATEMENT WILL INCLUDE IMAGES. YOU WILL HAVE THE CHANCE TO ENROLL IN EARLY 2008.			
PERSONAL PLUS CHECKING 3			
Account Number		Statement Dates	1/01/08 thru 1/23/08
Previous Balance	3,085.44	Days in the statement period	23
3 Deposits/Credits	1,723.51	Average Ledger	4,272.44
1 Checks/Debits	275.00	Average Collected	4,201.70
Service Charge	.00	Interest Earned	.26
Interest Paid	.27	Annual Percentage Yield Earned	0.10%
Current Balance	4,534.22	2008 Interest Paid	.27
DEPOSITS AND OTHER CREDITS			
Date	Description	Amount	
1/07	Deposit	575.00	
1/08	Deposit	998.51	
1/10	Deposit	150.00	
1/23	Interest Deposit	.27	
WITHDRAWALS AND OTHER DEBITS			

DOWNLOADING TRANSACTIONS

To Download transactions into Quicken, QuickBooks, Microsoft Money or other financial software, go to the Total Access "Main" menu and select "Download" next to the account you want to download..

Total Access Accounts | Power Pay | Options | eDelivery

HELLO My Name

Account Listing	Account	Balance	Status
Joint	473.25		
SUCC SAV 0002	4,722.10		
SUCC SAV 0004	495.92		

Customer Summary Information
3 Deposit accounts with a total balance of 5,691.27

1. Choose the account to download. 2. Select the Range (Use Since Last Download for first time) 3. Select Format 4. Submit

Select Download for:

Download Transactions

Download Range:

 Select Range
 Transactions since last download
 Transactions since last statement
 Transactions between two dates

Download Format:

 Select Format
 Microsoft Money (.OFX)
 Intuit Quicken (.QFX)
 Intuit QuickBooks (.QBO)
 Personal Finance (.QIF)
 Spreadsheet (.CSV)
 Word Processing (.TXT)

Sub

After you click on Submit a screen similar to the one below will appear depending on the parameters you selected. Follow the directions according to your situation to complete your download.

Download Transactions Results

Click the link below to import the transactions into **Microsoft Money**.

If **Microsoft Money** is not currently installed on this machine, follow the directions below to save the file:

1. Right-click the link below.
2. Select **Save Target As...** from the menu.
3. Use the dialog box to save the file in the folder you wish.

[Transactions from Joint in OFX format](#)

POWER PAY Online Bill Payment Option

Online Bill Payment offers convenience, cost-savings and best of all, time savings. Pay all your bills online anytime, anywhere. After you have signed up for POWER PAY, follow the steps below.

Total Access | **Power Pay** | Options | eDelivery

Accounts

HELLO My Name

To access the Power Pay bill payment option, click on POWER PAY.

Account Listing		
Account	Balance	Status
Joint	473.25	Select Activity ... ▼
SUCC SAV 0002	4,722.10	Select Activity ... ▼
SUCC SAV 0004	495.92	Select Activity ... ▼

The following screen will appear.

Total Access | Power Pay | Options | eDelivery

Main | Payees | **Add Payment** | Quick Payment | History | Add Account

System Message

You must designate an account for Power Pay.

Power Pay - Set Up Account

Select Account

- CHECKING 1
- SAVINGS

Select the account(s) you would like to pay bills from. You can pay bills from more than one account, but only checking accounts are available for paying bills.

POWER PAY Continued

The following screen will appear showing the Power Pay features and fees.

Total Access	Power Pay	Options	eDelivery		
Main	Payees	Add Payment	Quick Payment	History	Add Account

You have the ability to setup any of your personal DDA accounts as bill pay accounts, but you will be charged only one \$5.95/month. The lowest number account number will be charged the \$5.95, if you want a different account to be charged, please call your banker at 979-836-4571.

Power Pay Service Charges Terms and Agreement BUS ANAL 0001

BILL PAY for Account: BUS ANAL 0001

Enrollment Fees

Enrollment fees will be waived.

Transaction/Cycle Fees

All transaction and cycle fees will be waived for 3 statement cycles.

- Monthly fee of 5.95

Select a digit that you want your Power Pay checks to begin with and click accept.

Please select the left-most digit for Power Pay check numbers

 *

* This will enable you to distinguish personal check numbers from Power Pay check numbers.

You are now ready to setup your payees as either an electronic payee or a check payee. Please read important information below

PLEASE NOTE:

If the payee is included on the Electronic Payee List they can be paid electronically. If they are not on the Electronic Payee List they must be paid via check. To determine if the desired Payee is on the Electronic Payee List just click on " Payees.

SETTING UP PAYEES

Total Access | **Power Pay** | **Options** | **eDelivery**
Main | **Payees** | **Add Payment** | **Quick Payment** | **History** | **Add Account**

The following screen will appear.
Then click on Add Payee



Add Payee

Power Pay - View Payee List

There are no active payees set up.

The Add Payee screen shown below will appear

Bill Payment - Add Payee

Payee Name *

Payee Account Number *

Address Line 1 *

Address Line 2

City *

State *

Payee Zip Code *

* indicates a required field

Fill in the data for the Payee that you are adding. Then click on Search.

Bill Payment - Add Payee

Payee Name *

Payee Account Number *

Address Line 1 *

Address Line 2

City *

State *

Payee Zip Code *

* indicates a required field

In this example the message "no matching electronic payees found" is displayed, therefore this payee must be paid by paper check. Click on "Add Check Payee" to add this payee.

There were no matching electronic payees found. Refine your search criteria or pr

POWER PAY Continued

Electronic Payee

If the payee is found in the electronic database and can be paid electronically this screen will appear.
To add this payee Click on "Add Payee".

Total Access | Power Pay | Options | eDelivery
Main | Payees | Add Payment | Quick Payment | History

Bill Payment - Add Payee

Payee Name	Discover
Payee Type	Electronic
Payee Alias	
Account Number	123456789321
Address Line 1	P.O. Box 30395
Address Line 2	
City	Salt Lake City
State	UT-Utah
Zip Code	84130 -
Phone Number	- -
<input type="button" value="Add Payee"/>	<input type="button" value="Cancel"/>

Payee alias is an optional field which allows you to distinguish between two accounts with the same company (i.e., Discover-husband; Discover-wife).

SETTING UP A PAYMENT

Total Access | **Power Pay** | **Options** | **eDelivery**
Main | **Payees** | **Add Payment** | **Quick Payment** | **History** | **Add Account**

There will be no POWER PAY processing on the following federal holidays:

- Monday, May 30, 2005
- Monday, July 4, 2005
- Monday, September 5, 2005
- Monday, October 10, 2005
- Friday, November 11, 2005
- Thursday, November 24, 2005
- Monday, December 26, 2005

To set up a payment, click on "Add Payment" and this screen will appear.

Power Pay - Add Payment

Pay from account: Joint

Payee: Select Payee ...

Amount: []

Memo: []

Save memo for future payments:

Alert when payment is processed:

Frequency: Monthly

Start Date: 05/16/2005 Pay on last business day of the month

Expiration Date: [] This payment has no expiration date.

Payment Description: []

Variable Payment: This indicates that the amount is different for every payment.

Select the account from which you wish to make payment, select the Payee and enter the amount. Memo info is optional and will print on the check.

For scheduled recurring payments, choose a frequency other than "One Time" (i.e., weekly, monthly, etc.) and the screen will refresh with a "Expiration Date" field, "Start Date" field and a "Variable Payment" field. Select the "Payment Date" using the Pop Up Calendar. The "Payment Description" is optional, but will be saved in your payment history for future use if needed.

Check Payments should be scheduled 5-7 days prior to the payment due date to allow for mail time and check handling. Check payments will clear your account just like a check you have written.

Electronic Payments should be scheduled 2 days prior to the payment due date. These payments will be deducted from your account on the day payment is scheduled and normally credited to your payee the next day.

When all the information is correct, click submit and a confirmation number will be displayed showing that the payment is scheduled.

SETTING UP A PAYMENT Continued

It's always a good idea to verify that all payments are scheduled as planned by viewing your scheduled payments on the "Main" Power Pay screen. See below.

Total Access	Power Pay	Options	eDelivery
Main	Payees	Add Payment	Quick Payment History Add Account

Power Pay - Scheduled Payments							
Status	Date	Payee	Frequency	Type	Account	Amount	
<input type="checkbox"/> Active	05/17/2005	DISCOVER CARD	Monthly	Electronic	Joint	1,016.80	View Edit Delete
<input type="checkbox"/> Active	05/27/2005	BRYAN TEXAS UTILITIES	Monthly	Check	Joint	1.00	View Edit Delete

The Quick Payment Option lets you quickly make a payment to multiple payees using a single screen and the History Option lets you view payment history. See sample below.

Total Access	Power Pay	Options	eDelivery
Main	Payees	Add Payment	Quick Payment History Add Account

Power Pay - Payment History from 05/04/2005 to 05/19/2005						
View Payment History For: <input type="text" value="Last 15 days"/>						
NOTE: Click on a column name to sort transactions by that column in ascending (▲) or descending (▼)						
Payee	Status	Chk #/Elec. Ref.	Processed	Confirmation #	Amount	
DISCOVER CARD	Processed	135909833	05/17/2005	0409270057	1,016.80	View
GM MASTERCARD	Processed	133860970	05/06/2005	0411090022	1,102.68	View
CINGULAR WIRELESS	Processed	133563402	05/05/2005	0406300011	111.47	View
SEIDEL & SCHROEDER & CO. LLP	Processed	6000000348	05/05/2005	0505020036	280.00	View

More detailed info available by clicking here.

Processed Total 2,510.95

General Information

We want to make communicating with us at Brenham national Bank quick and easy. If you need to relay any personal information, be sure to go to "Contact BNB" for secure e-mail transmissions. As always, you may call us during regular business hours at 979-836-4571 or toll free at 888-292-4571.

To send Brenham National Bank a secure e-mail containing account specific content, be sure to begin at the "Contact BNB" menu option in the toolbar.

The screenshot shows the top toolbar with three buttons: "Contact BNB", "Help", and "Log Out". Below the toolbar is the bank's name and address: "BRENHAM NATIONAL BANK, 2211 SOUTH DAY". The Message Center section is visible, containing a "Refresh" button, the text "You have no messages.", and an "Add Message" button. A callout box with an arrow points to the "Add Message" button, containing the text: "Click on 'Add Message' to send a secure e-mail to BNB."

Logging Out

Be sure to click on "Log Out" when you are finished with your Internet Banking, so that no one can access or see your information once you have left the computer.

The screenshot shows the top toolbar with three buttons: "Contact BNB", "Help", and "Log Out". Below the toolbar is the bank's name and address: "BRENHAM NATIONAL BANK, 2211 SOUTH DAY". A callout box with an arrow points to the "Log Out" button.

RESETTING PASSWORDS

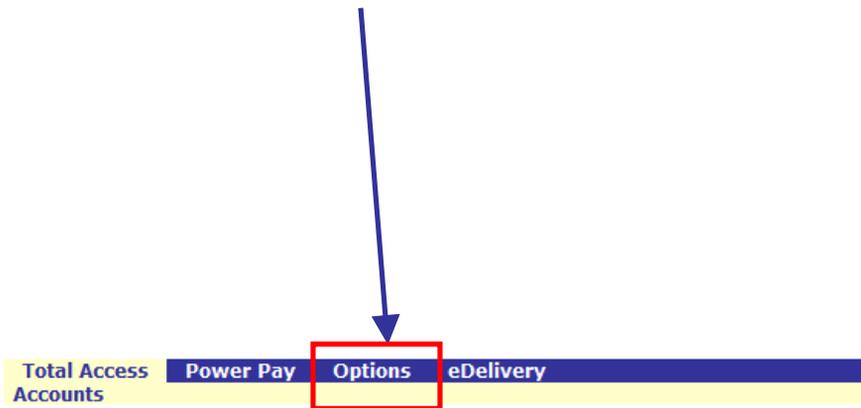
Resetting Passwords and Unlocking Your Account

We know that from time to time, passwords can be forgotten. It is no longer necessary for you to call BNB when you can't remember your Total Access password. You can now reset your password on line, even if your account has been "locked out".

To enable this "reset your password" feature, you must enter a personal question and corresponding answer in Total Access. After you have done that, as long as you can remember the answer to your personal question, you can reset your password, which will also unlock your account.

Entering a Personal Question and Answer

To enter a personal question and answer, go to www.bnbank.com and login to Total Access. On the screen that appears click on Options.



If you forget your password or your account becomes locked prior to the time that you have entered a Personal Question and answer, it will be necessary to call BNB (979-836-4571) to get the Password Reset and the account unlocked.

RESETTING PASSWORDS - Continued

The following screen will appear.

Total Access | Power Pay | Options | eDelivery
Personal | Account | Alerts | Display

Personal Options
Change

6-8 digit, Force AlphaNumeric Password (enter twice)

Personal ID

Change E-mail Address mytaid
myadd@email.com

Personal Question

Personal Question Answer

Submit

The last two blanks are the Personal question and answer. Enter a question and answer in those blanks and then Click on Submit. (The question and answer shown above are merely a sample. You may select any question and answer). You have now enabled the "Reset Password" feature for your Total Access account.

Note: "The answer that you enter is case sensitive", i.e., when asked for your answer, you must enter it exactly like you entered it here.

Now, anytime that you cannot remember your password or your account is locked, you can reset your password and unlock your account without having to call the bank.

How to use the Reset Password Feature

For this feature to be available you must have previously entered your Personal Question and Answer. See page 31.



If you try to log into your Total Access account and cannot remember your password, or your account is locked, one of the following screens will appear.



Screen that will appear if you enter the wrong password. You can try entering your Password two more times, or you can Click on Reset Password if you do not remember it.

How to use the Reset Password Feature - Continued

After three unsuccessful attempts to enter your ID and Password, your account will become locked and this screen will appear.

Home Help Test Browser **Reset Password**

If you need to reset your password click on "Reset Password" in the upper right hand corner of this screen.

If you want to log in with your newly reset password enter your ID and password and click Submit.

System Message

For security reasons, your Total Access account is "locked". If you have previously entered a personal question and answer, you can reset your password now by clicking on "Reset Password" in the upper right hand corner. Or you can call Brenham National Bank at 979-836-4571 during normal banking hours to have your account "unlocked".

Total Access! ID

Total Access! Password

Submit

 *Our people. Our service. Our best.*

Home Help Test Browser **Reset Password**

ur password click on "Reset Password" in the upper right hand corner of this screen.

ith your newly reset password enter your ID and password and click Submit.

our Total Access account is "locked". If you have previously entered a personal question reset your password now by clicking on "Reset Password" in the upper right hand corner. Or National Bank at 979-836-4571 during normal banking hours to have you account

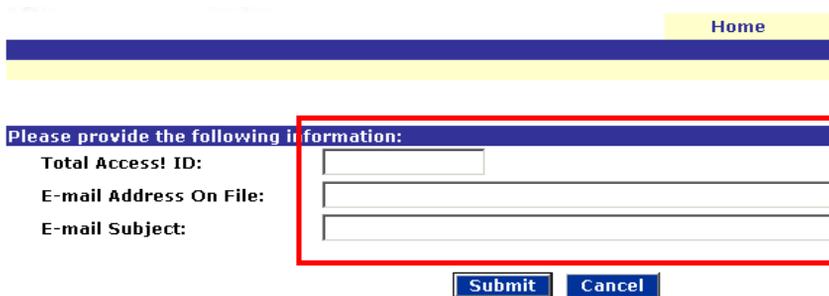
d

Submit

In either case, if you need to reset your password or unlock your account click on "Reset Password" in the upper right hand corner of the screen.

How to use the Reset Password Feature - Continued

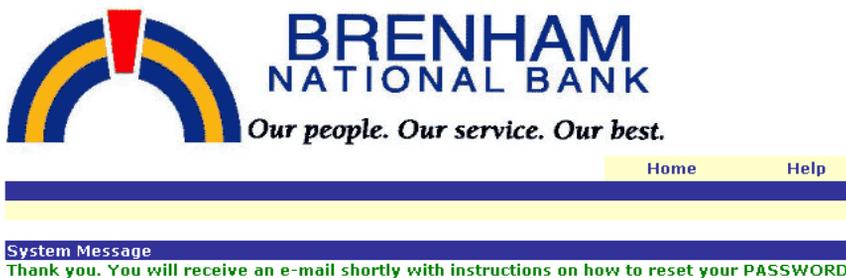
When you click on "Reset Password" the following screen will appear.



The screenshot shows a web interface with a blue header bar containing a "Home" link. Below the header is a yellow bar. The main content area has a blue background with the text "Please provide the following information:" in white. There are three input fields: "Total Access! ID:", "E-mail Address On File:", and "E-mail Subject:". The input fields are highlighted with a red border. Below the input fields are two buttons: "Submit" and "Cancel".

Enter your Total Access ID, the current email address on file with Total Access, and an email subject. The email subject that you enter will appear in the subject line on the subsequent email that the Total Access system will send to you about resetting your password. It can be any word or words that you want to type and its purpose is to assure you that the email you receive is from the Total Access system and as a result of your input and not from some fraudulent entity. Click on Submit.

The following screen will appear.



How to use the Reset Password Feature - Continued

EMAIL RESPONSE

Check your email for the email address on file with the Total Access system. Within a minute or so you should receive an email similar to this.

The Subject line will display exactly what you entered in the previous step.

Subject: **test it**

Date: Wed, 11 Jan 2006 12:43:29 -0600

You have requested that your Total Access ID PASSWORD be restored. To confirm this request, please [click here](#).

This message was sent on Wednesday, January 11, 2006 12:35:11 PM. This link will be valid for 2 hours.

Click on the "click here" part of the email.

(Note: The link to reset your password is only available for a 2 hour period after the email is sent and once you click on it, you cannot use it a second time.)

How to use the Reset Password Feature - Continued

EMAIL RESPONSE

The following screen will appear.

Home He

Please provide the following information:

Total Access! ID:

What is my dog's name?

Submit

Enter your Total Access ID and enter your Personal Question answer. **Remember the answer is case sensitive.**
Click on Submit.

The following screen should appear

Please provide the following information:

Please enter a new Password: Enter your new 6 - 8 d

Reenter your Password:

Submit

*Please note that all fields are required.

Enter the password that you desire in both blanks. It must be 6-8 characters long and must be alphanumeric (contain both letters and numbers).

Click on Submit

How to use the Reset Password Feature - Continued

EMAIL RESPONSE

The following screen will appear, indicating that the resetting of your password is complete



System Message

Your password has been successfully updated.

Goto Login Page

Close Browser

To log into Total Access Click on "Goto Login Page".

The following screen will appear.

The image shows the login screen of the Brenham National Bank. At the top left is the bank's logo (a stylized rainbow arch with a red vertical bar). To the right of the logo is the text "BRENHAM NATIONAL BANK" in a bold, blue, sans-serif font. Below the bank name is the tagline "Our people. Our service. Our best." in a smaller, italicized font. Below the logo and text is a horizontal bar with a blue top section and a yellow bottom section. In the upper right corner of the yellow section are four links: "Home", "Help", "Test Browser", and "Reset Password". Below the yellow bar is a red banner with the text "If you need to reset your password click on 'Reset Password' in the upper right hand corner of this screen. If you want to log in with your newly reset password enter your ID and password and click Submit." Below the red banner are two input fields: "Total Access! ID" and "Total Access! Password". Below the input fields is a blue "Submit" button.

To log into Total Access enter your ID and your new password and click on Submit.

(Note: The message "You may reset your password by clicking on "Reset Password" in the upper right hand corner of this screen" still applies and may be used if you desire to change your password again.)

Hints & Information

Record your **Total Access Banking** ID and Password here:

ID: _____

Password: _____

Hints:

- Record your ID and Password in pencil or erasable ink so if you change them you can record them here!
- **Make sure that you keep this book in a secure place so that no one else can gain access to your ID or Password.**
- Record your ID and Password in another **SAFE** place in case you misplace this booklet.
- Don't reveal your ID or Password to anyone else.
- Your Password must be 6 to 8 characters long and must be alphanumeric. Alpha characters are NOT case sensitive. We no longer require you to change your password every 90 days.
- Don't walk away from your computer or visit other sites without clicking 'Log Out'.

Further Assistance

If you have questions about Total Access Banking or have problems with Total Access Banking call or e-mail

**Brenham National Bank
Customer Care at
979-836-4571 (Brenham) or
979-693-9852 (College Station)
888-292-4571 (Toll Free)
or via e-mail to
customercare@bnb.com**

Remember – regular email is not secure so do not include User ID's or Password's in any regular email communication.

However, email sent via the Message Center within Total Access is encrypted and secure and may be used to transmit confidential information to Brenham National Bank.