

WANT TO HAVE ACCESS TO AND
MANAGE YOUR FINANCES 24 HOURS
A DAY, 7 DAYS A WEEK?

Two Rivers Bank & Trust's Online Banking is safe, simple and convenient.

BROWSER REQUIREMENTS

If you try to log on to Personal Online Banking without proper security, you will get a message saying that your encryption level needs to be increased. You must then update your browser to 128 bit encryption.

HOW TO UPGRADE

First, you need to know the version of your browser. If you are using Internet Explorer, click on Help at the top, then About Internet Explorer. This will tell you your version number and cipher strength. Your cipher strength must be 128 bit. If you are using version 5.5 or higher, you should be fine. If not, download either Version 5.5, an encryption pack for the version you have, or a newer version. You can do this by clicking on the link on our online page that explains this.

With Personal Online Banking you can...

- ✓ View any of your Two Rivers Bank & Trust Checking, Savings, or Money Market Accounts, Certificates of Deposit, IRAs, and Loans.
- ✓ View specific transactions for the previous day, current day, previous statement or current statement.
- ✓ Transfer funds between your Two Rivers Bank & Trust accounts. You may make a one-time transfer or schedule a recurring transfer.
- ✓ Make loan payments to certain Two Rivers Bank & Trust loans. You may make a one-time loan payment or set up a scheduled payment.

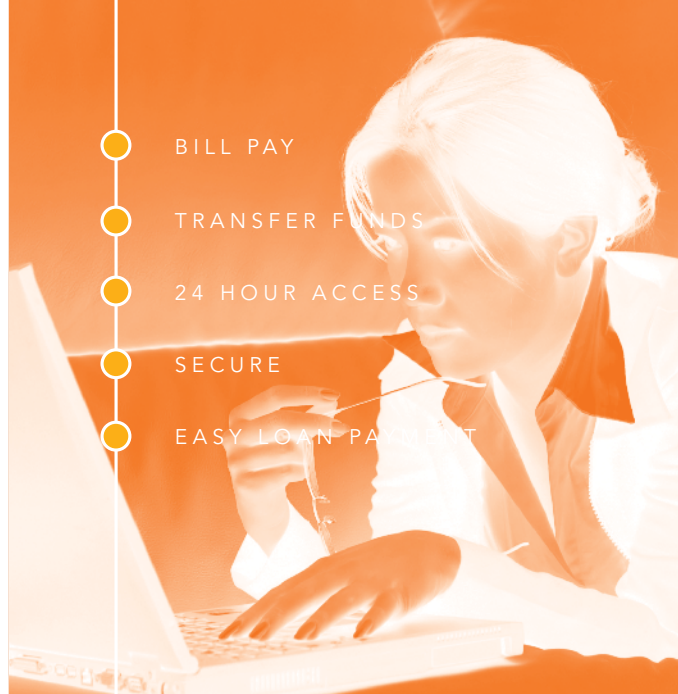


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www.tworiversbank.com

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- BILL PAY
 - TRANSFER FUNDS
 - 24 HOUR ACCESS
 - SECURE
 - EASY LOAN PAYMENT

PERSONAL ONLINE BANKING

Information You Need to Know



Personal Online Banking at Two Rivers Bank & Trust is FREE and getting started is simple. Stop by and talk with a Personal Banker to complete your enrollment.

Before logging in please read the Personal Online Banking Disclosures, Terms and Access Agreement. You may click on the Disclosures button on Two Rivers Bank & Trust Online Information page.

GETTING STARTED

Now you are ready to log into your accounts. From almost any page on our site, you may click on the button on the left that says Personal Log In. This brings you to a log in screen. For optimum viewing, you may wish to set the screen resolution at 800 x 600 pixels.

IMPORTANT SECURITY INFORMATION

To access your accounts, you must use the User Code and temporary Password assigned to you. When you sign on for the first time, you may change your User Code. The User Code must have at least 6 characters. This option is only available the first time you sign on. After that, you would need to contact Two Rivers Bank & Trust. You will see a site key image and will be required to enter a text phrase. You will also be required to answer three challenge questions if you use a computer other than the computer used when you first registered. You must change your password the first time you log in. Your new password must contain at least 8 characters (2 characters must be alpha and 2 numeric) with a maximum of 17 characters. Your password may expire every 6 months. It is also case sensitive.

If you get a message asking if you want to save your password, say **NO**. That would allow anyone who has access to your computer and your log in name to simply click Submit and gain access to your accounts.

Anyone who has your User Code and Password will have full access to your accounts. If you feel your accounts have been violated, you should change your password right away and contact Two Rivers Bank & Trust. You may change your password online at any time by clicking on the Change Password Button. If you make three invalid attempts to log in, you will be locked out. After two lockouts, you will need to contact Two Rivers Bank & Trust to have your password reset. If you are logged on, but not active, your session will automatically terminate after 20 minutes.

Accounts that are not active for three months will be de-activated and you will have to call us to have it re-activated.

* There is no monthly maintenance fee when using the Bill Payment Option. Normal business transaction fees still apply.

FORGET YOUR PASSWORD?

You will need to contact Two Rivers Bank & Trust. We will then reset your password. Your new password will be e-mailed to you. You will be prompted to change it again, the first time you use it.

DOWNLOADING INFO

You may download account information to a money management program. You can do this by going to the account, then click on the Transactions button and then select Transactions Menu. You can then sort the information however you want and choose the file format you need. Then click on the Export button. The Comma Separated File (.csv) option is for downloading into spreadsheets such as Microsoft Excel, Lotus or Quatro Pro. The Quicken Interchange Format (.qif) is used for downloading into Quicken. The Open Financial Exchange (.ofx) is used for downloading into Microsoft Money. The Intuit Interchange (.iif) is used for instructions on how to import into your software. Consult your software's Help section.

BILL PAY VERSUS TRANSFER

When making a payment to a loan account at Two Rivers Bank & Trust, we request that you use the transfer method rather than the Bill Pay. A transfer set up for the current day's business will go through online and be reflected in the current day's business, where Bill Pay transactions will be processed overnight and credit will not be given until the next day.

BILL PAY QUESTIONS

- Q. How do I sign up for Bill Pay?
- A. Click on the sign up for Bill Pay button at www.tworiversbank.com website.

- Q. How far in advance should I set up payments?
- A. Payees that have been approved to receive payments electronically will receive payments within three business days. While those that cannot accept electronic payments may take up to 7-10 business days.

- Q. What is the cutoff time for setting up or changing a payment?
- A. You have until 3:00 p.m. the day before the payment is scheduled to be processed.

- Q. Can I stop a payment after the scheduled payment date?
- A. No. You must cancel the payment online prior to 3:00 p.m. the day before the payment is scheduled to be made by changing the date to a future date.

TRANSFER INFO

Transfers online may be made on the current day's business until 6:00 p.m. Monday through Friday. Transfers after that time will be credited on the next business day. Business days are Monday through Friday. Any transfers made on Saturday or Sunday will be credited on Monday's business. Transfers made on a Federal holiday will be credited on the next business day. If you have already set up an automatic payment with Two Rivers Bank & Trust, you do not need to set up another one. The system will take your payment on schedule as originally set up. If you wish to make an extra payment, you should mail or deliver the payment to the attention of Two Rivers Bank & Trust's Loan Department with instructions for how you want it applied.

LOAN PAYOFFS

The loan payoff appearing on your screen is an estimate only. When paying off a loan, please contact Two Rivers Bank & Trust for the exact amount.

OTHER QUESTIONS

For other questions you may have, please use the Help button when you are in your online banking session, or you may send an e-mail to us at emailus@tworiversbank.com.