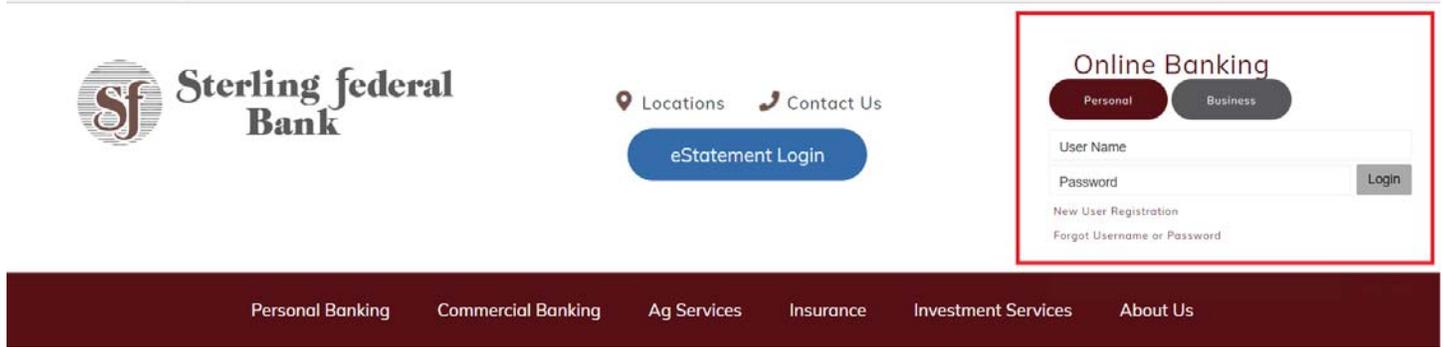


Accessing Sterling Federal Bank’s Digital Internet Banking

The Sterling Federal Bank Internet Banking platform can be accessed from our website (www.sterlingfederal.com) on any of the following browsers: Internet Explorer, Chrome, Safari, and Fire Fox.

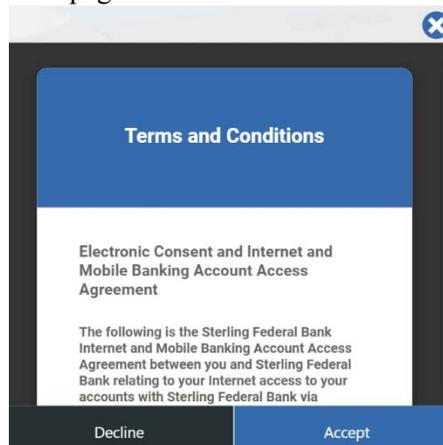


User Enrollment and Login

Existing Internet Banking Users

If you are already enrolled in Sterling Federal Bank’s Internet Banking, the first time you log in to the new Internet Banking system on or after April 5th, 2021:

1. Enter the same Internet Banking username you use today.
2. Enter the same password you use today.
3. Click Login.
4. The system opens the Terms & Conditions page:



5. Review the Terms & Conditions. If you agree with the Terms & Conditions, click “Accept.” If you do not agree with the Terms & Conditions, click “Decline.” If you decline the Terms & Conditions you will not be able to enroll in Sterling Federal Bank’s Internet Banking.



- Once accepted, the verification page opens. This page asks you to enter information that will validate against our system. Select your account type from the drop-down menu, enter your Social Security Number, and Birth Date, then click Verify:

- After your information is successfully validated against our system, the system displays your username and prompts you to create a new password.
- Create a new password based on the requirements displayed on the screen.
- Click Submit.
- After successfully creating a new password, click Confirm to open the login page.
- Log in to Internet Banking using your new credentials.

New Customer Self-Registration

If you are new to Sterling Federal Bank’s Internet Banking:

- After you have opened your account(s) at Sterling Federal Bank, the following steps should be followed to create a username and password.
- From our website (www.sterlingfederal.com), under Online Banking, click “Personal,” then click New User Registration:

- Read and accept the Terms & Conditions to move forward with enrollment.



4. Select your account type from the list.
5. Enter our Social Security Number.
6. Enter your Date of Birth.
7. Enter your Zip Code.
8. Click Verify.
9. Enter a username, then click Continue.
10. Create a new password based on the password requirements displayed on the screen.
11. Click Submit.
12. Click “Confirm” to open the login page.
13. Log in to Internet Banking using your new credentials.

Out of Band Authentication

You will be required to complete the Out of Band Authentication steps the first time you log in on a new or different device or browser.

Additionally, if two account holders with different login names share a device, each one will be required to complete Out of Band Authentication each time they log in after the other account holder.

For example, if a husband and wife share an iPad and the wife logged in the night before to check her balance, she would simply log in the next morning to check her balances again. Then, if her husband, who has a separate login name, wants to check his balances in the evening, he would be presented with the Out of Band Authentication steps before he could log in. Similarly, the next time the wife needed to log in after the husband she would be presented with the Out of Band Authentication steps.

The steps below outline the process for you to complete the Out of Band Authentication process before logging into Sterling Federal Bank’s Internet Banking.

1. Enter your Username and Password, then click “Login.”
2. Select your Delivery Preference. This is where your passcode will be delivered. Select your Passcode Message Preference. Your options are Text Message Voice Message, or Email. Click Submit:

The screenshot shows the 'Delivery Preference Selection' screen. At the top, there is the Sterling Federal Bank logo. Below it, the text 'Delivery Preference Selection' is displayed. There are two dropdown menus: 'Delivery Preference' and 'Passcode Message Preference'. Both dropdown menus currently show 'Select:' as the selected option. At the bottom of the screen, there are two buttons: 'Cancel' (in a dark grey box) and 'Submit' (in a blue box).



3. Once you receive your Authentication Code, enter it here and click Submit:

✕

Enter Authentication Code

An authentication code has been sent to the following phone number ###-###-7149. After receiving the message, please enter the authentication code you received.

Authentication Code

Cancel Submit