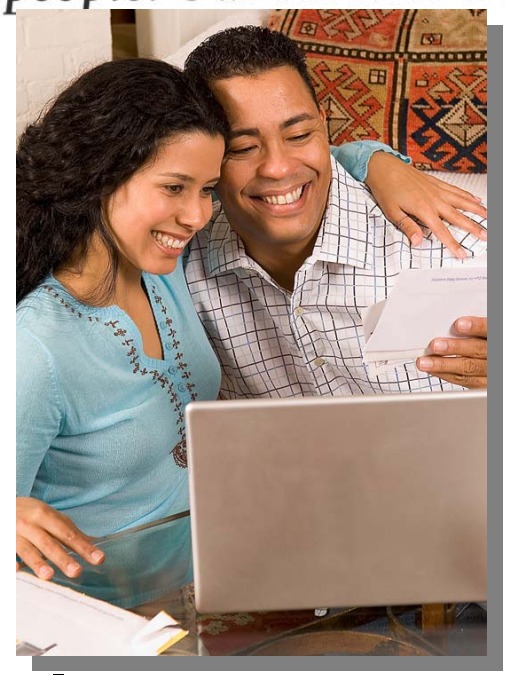
75TH ANNIVERSARY

BRENHAM NATIONAL BANK

Our people. Our service. Our best.



Total Access Internet Banking and Power Pay Guidebook

Member FDIC

(Now with eDelivery)

EQUAL HOUSING LENDER

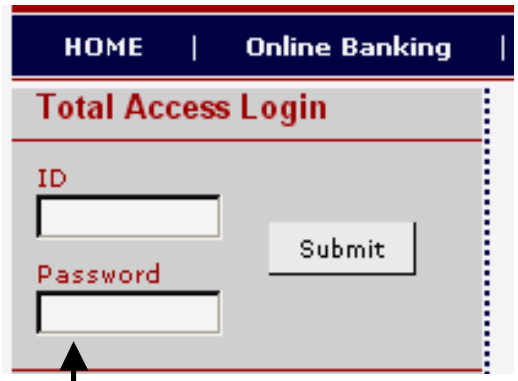
Total Access Internet Banking from Brenham National Bank
Celebrating 75 years of service.
Your Community Bank since 1933

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

Table of Contents

Account Information	5
Account List	4
Alerts	10
Bill Payment, Power Pay	24
Confirmation Number for Transfer	8
Checkbook Reconciliation	18
Downloading Transactions	23
eDelivery	11
eDelivery Options	15
email, Secure	30
eStatement	20
General Information	30
Hints	39
Information, General	30
Locked Account	3, 9
Logging Out	30
Logging Into Total Access	1
Money, Microsoft	23
Monthly Statement (eDelivery)	20
Multi-Factor Authentication	2
Options	9
Password Expiration	9
Password Guidelines/Requirements	9
Password Resetting (Setup)	31
Password Reset	33
Payees, Setting up in Power Pay	26
Payment, Setting up in Power Pay	28
Pseudo ID, Change	9
Power Pay	24
Question, Reset Password	31
Questions, Multifactor Authentication	2
Quicken	23
Reconciliation, Checkbook	18
Reset Password Feature	33
Resetting Passwords	31, 33
Secure email	30
Setting Up Questions	2
Statement, Monthly (eDelivery)	20
Telephone Numbers	Back Cover
Transfer Between Accounts	7
Unlocking Account (Reset Password)	31, 33

LOGGING INTO THE SYSTEM



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.)

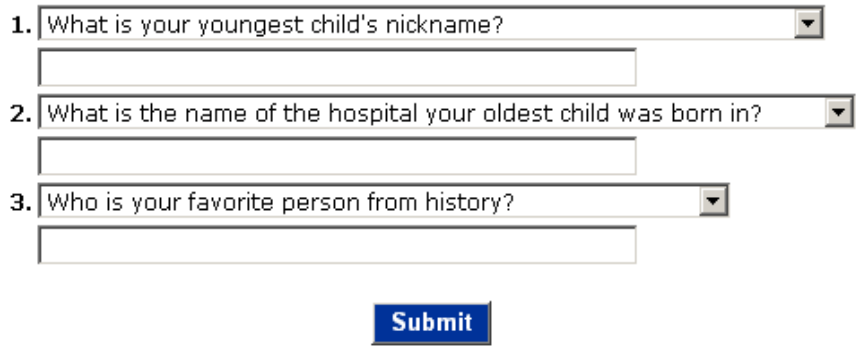
Multi-Factor Authentication

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.

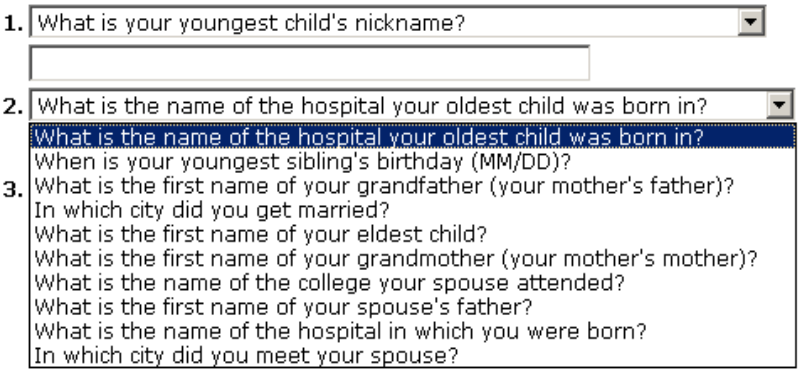
The Total Access system collects additional information about you using a program called Multifactor Authentication. In the Total Access environment this additional information is gathered by letting you choose three personal questions and provide the answers to those questions.

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.

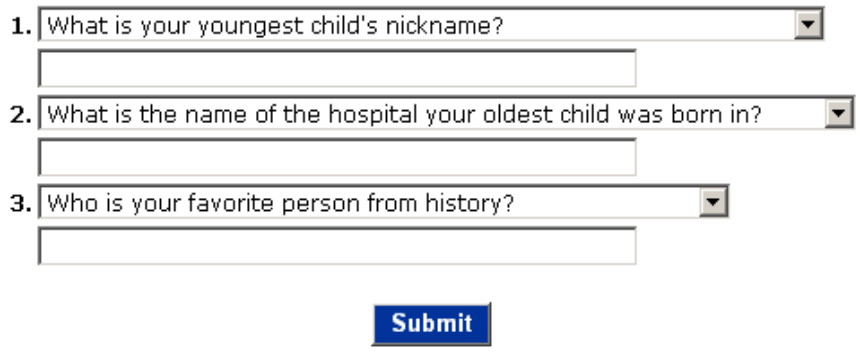


Each of the three questions contains a drop down box which contains a number of questions. You must select a question from each box. Each box contains different questions.



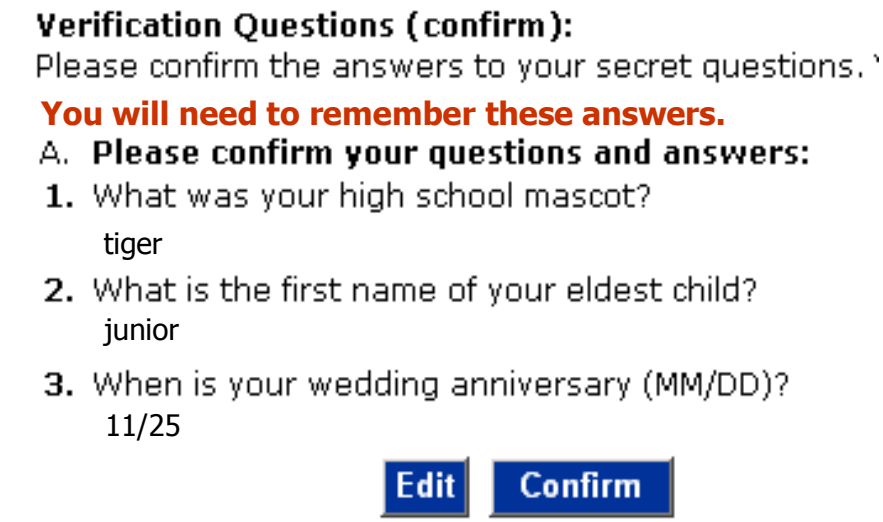
When you have selected the question you desire from each of the three groups, the screen at the top of the next page should appear with your selected question in each of the three question boxes.

Multi-Factor Authentication - continued



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.

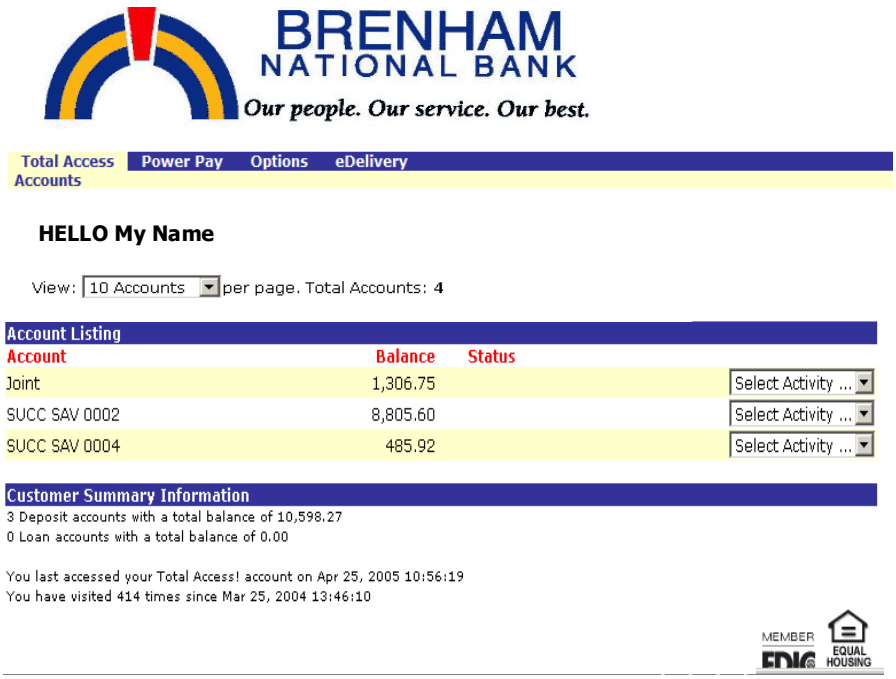


If you want to change a question or answer click on EDIT and repeat the process, if you are happy with them click CONFIRM. A new screen will appear with the word CONTINUE on it. Click on CONTINUE to get to the TOTAL ACCESS screen shown on Page 4.

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



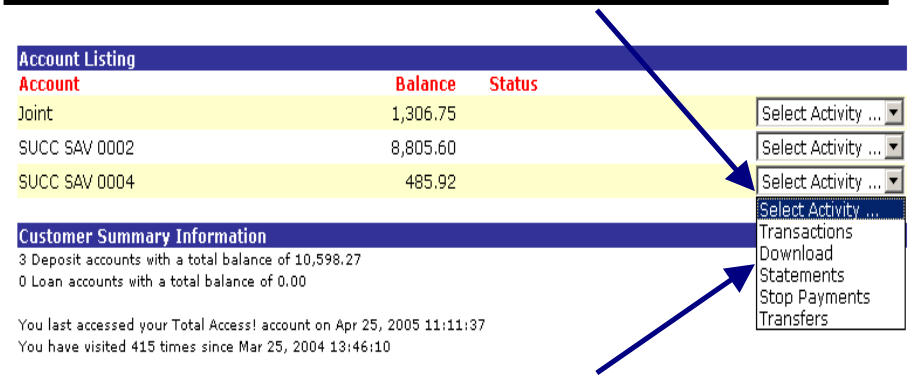
This is the "Main" screen of Internet Banking which will list the accounts that are available to you. If not all of the accounts are visible, there will be a "More Accounts" button that you can click on to display the next group of accounts. The system default is set to show 10 accounts but you can change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

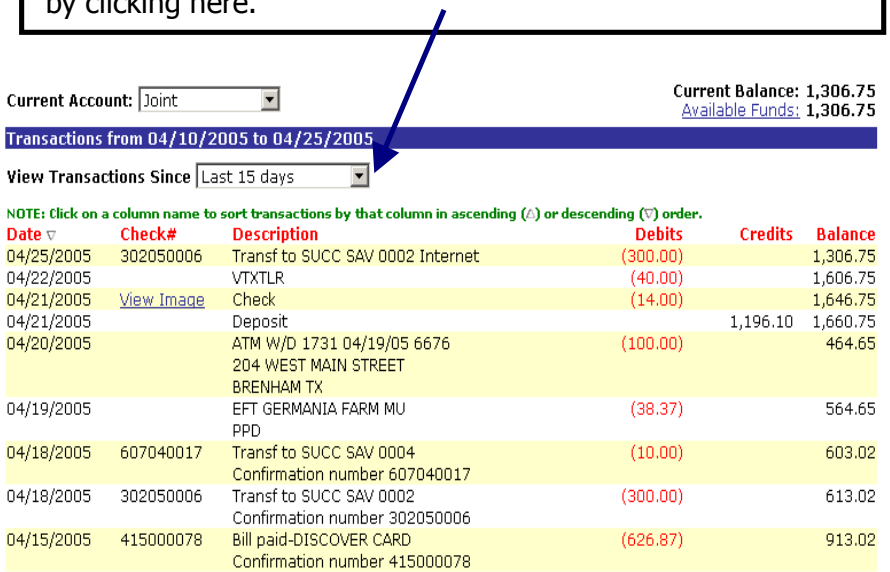
You may change the account names. That process will be explained later under the "Options" menu section. (Page 9)

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.

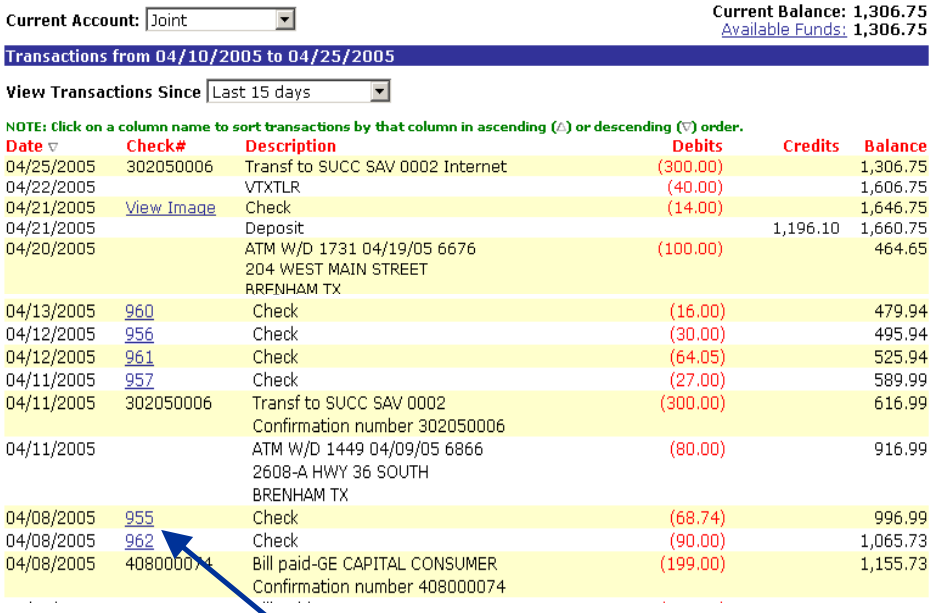


This drop down menu will appear and you may select any of the options shown. If you click on "Transactions" the system will show all transactions for the last 15 days. An example of that display is shown below. Other time frames are available by clicking here.



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: Joint

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

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

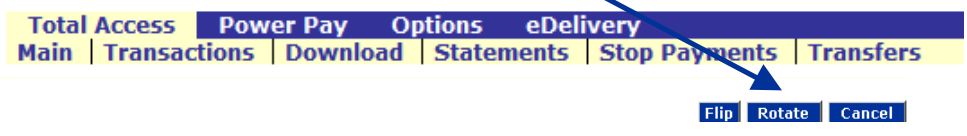
View Transactions Since: Last 15 days

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
04/13/2005	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.



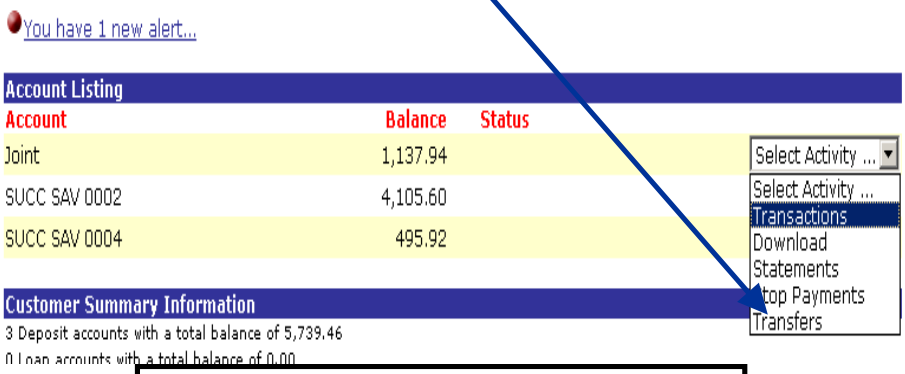
Total Access | Power Pay | Options | eDelivery

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

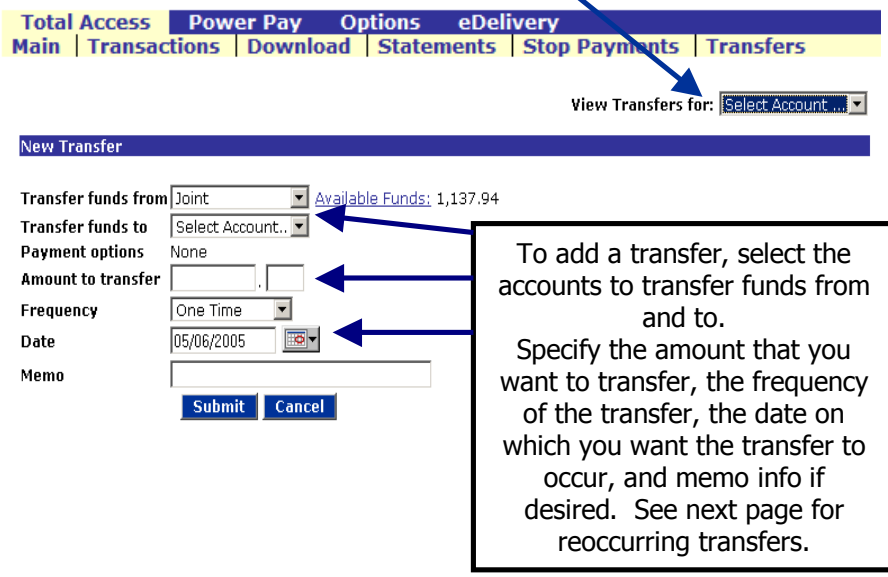
Flip | Rotate | Cancel

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.

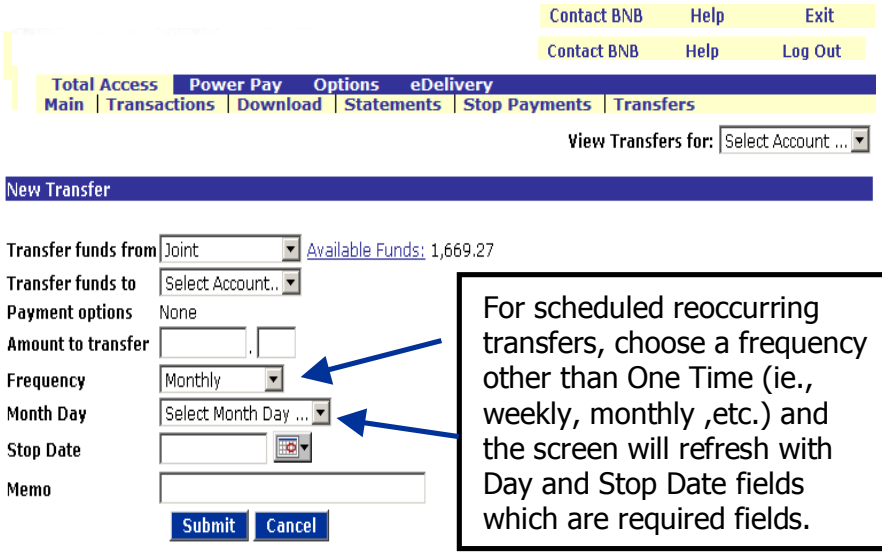


The following Transfer screen will appear. To view any previously entered Transfers click here to select the appropriate account



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



For scheduled reoccurring 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

*******************************************
C O N F I R M A T I O N  N U M B E R
-----------------------------------
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.

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

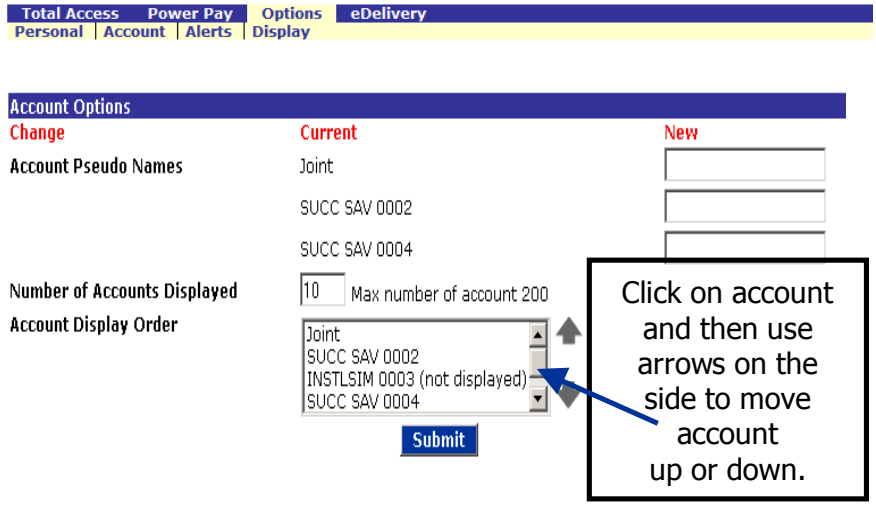
Password Guidelines: Password must be 6-8 characters long, and contain both alphabetic and numeric characters. Alphabetic characters are NOT case sensitive. You may change your Password any time you desire, using the above Options screen.

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.)

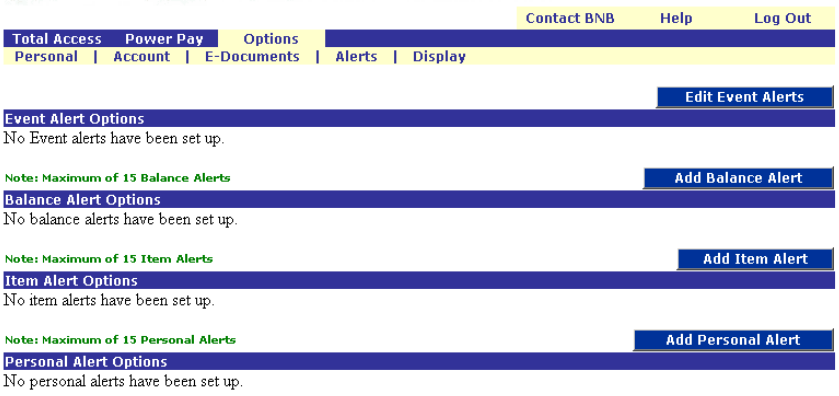
PASSWORD EXPIRATION: From time to time the system will require that you change your Total Access Password. Changing at least one character of the password will be required. If you want to change your password at anytime you may do so by going to the Options Menu, See above.

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.



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.



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 you 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.

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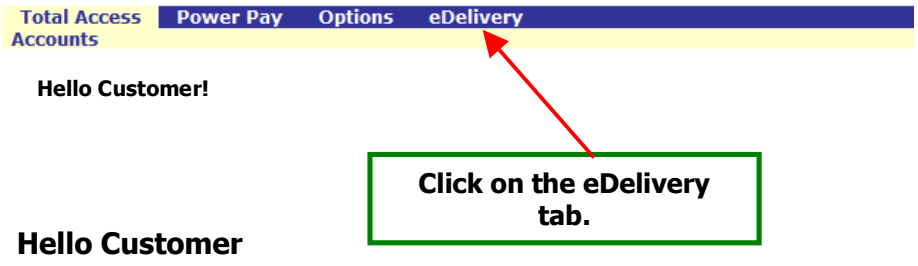
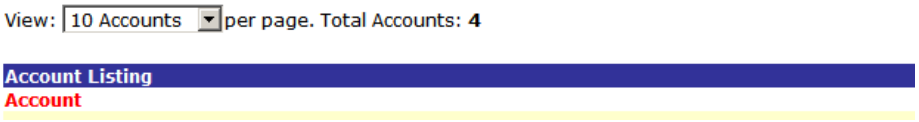
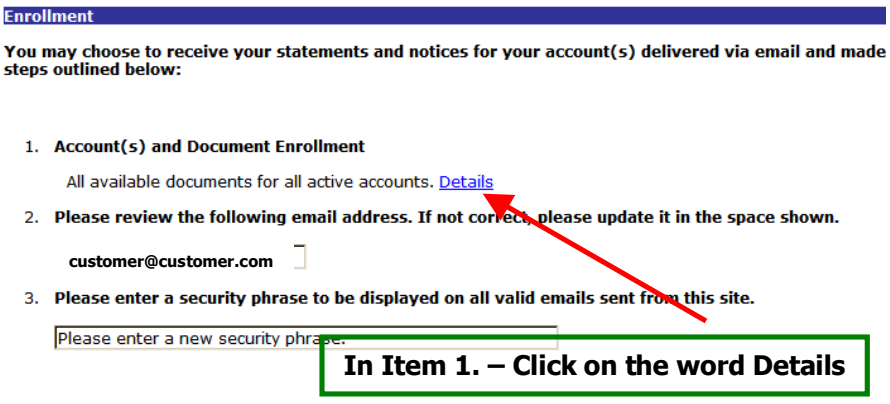




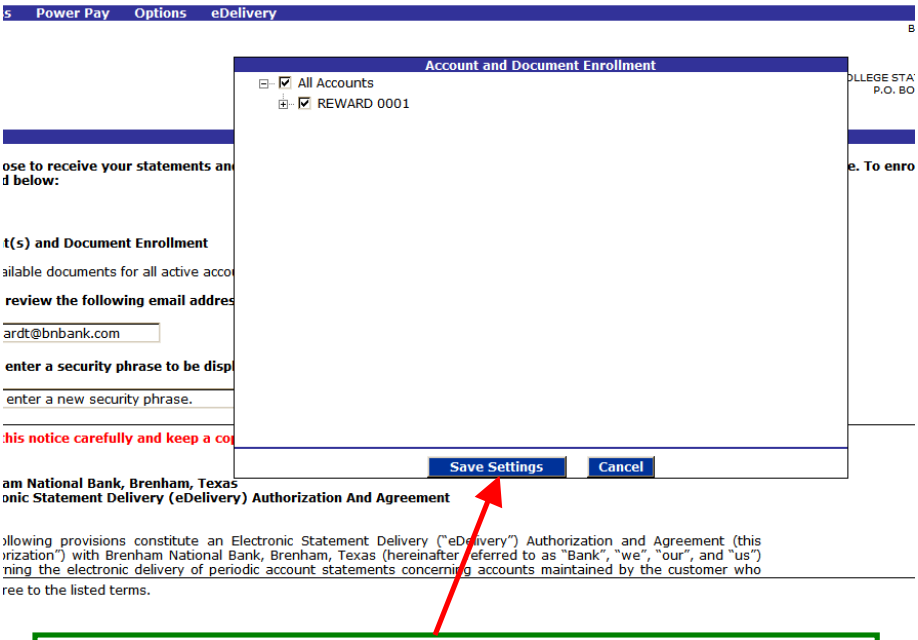
A screen similar to the one below will appear.



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 .

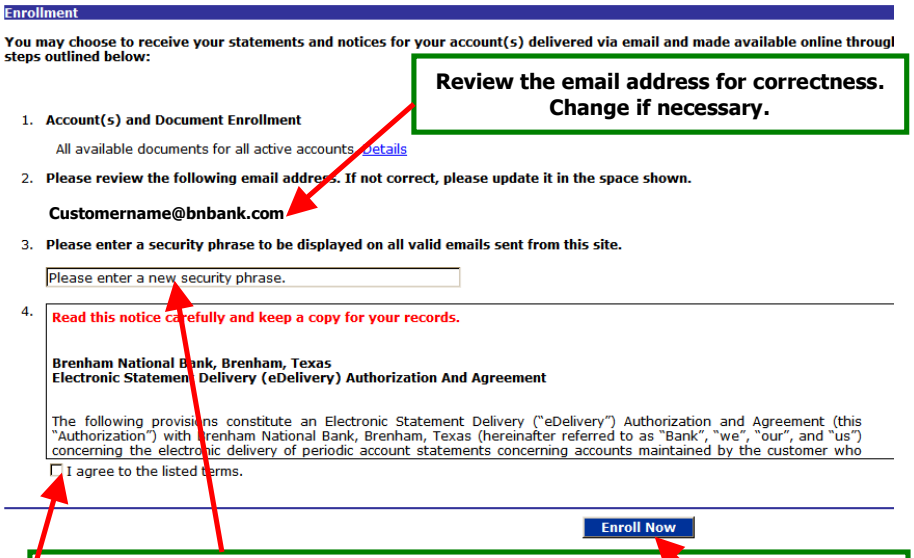
Select the accounts that you want to enroll in eStatement You may select all or just some of the accounts that are eligible. All accounts will be the default selection. In this example only one account is listed. If more than one account is listed you may uncheck those for which you do not want an eStatement.



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



Review the email address for correctness. Change if necessary.

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.

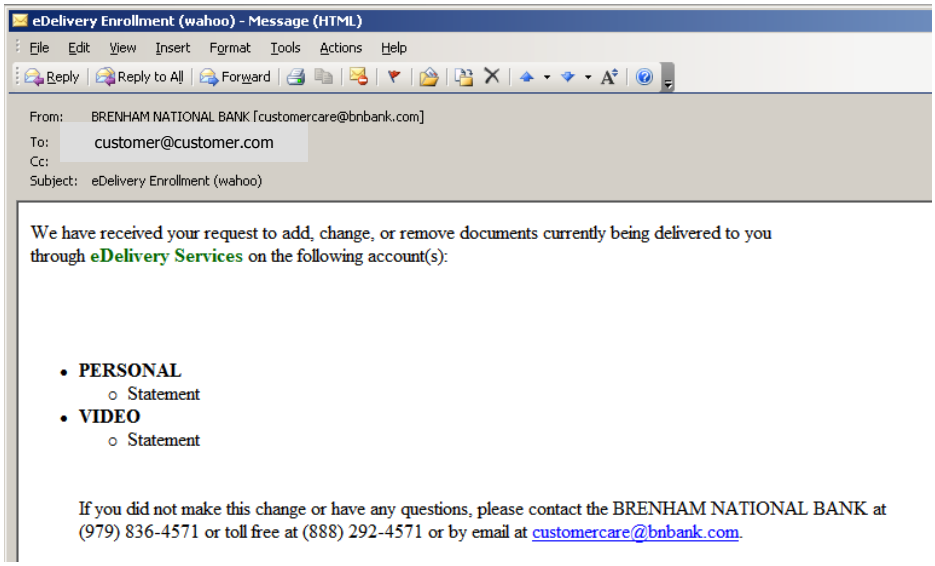
This completes your enrollment in the eDelivery system.

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.

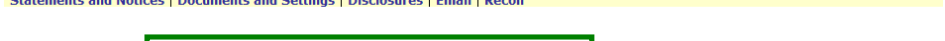
Now that you have sucesfully enrolled in the eDelivery system, let's look at the different option tabs that are available within eDelivery.

eDelivery Options

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

Click on eDelivery.

The screen below will appear.



Select the account you desire.

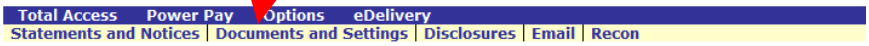
Click on View

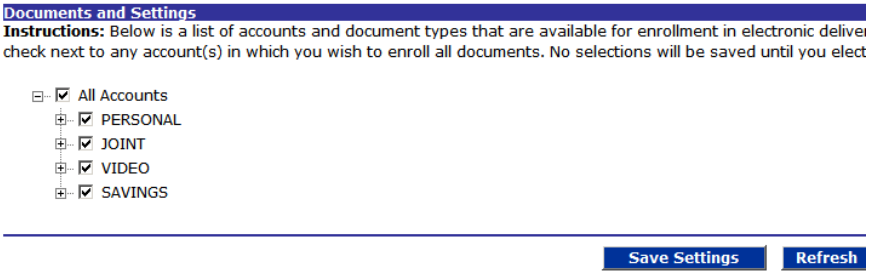
<u>This is the Statements and Notices Screen</u>
It will show a list of documents sent to you via eDelivery over the past 60 days. This example has one statement for the account Personal shown on the list. You may view any item on your list by clicking on view for that document.

eDelivery Options - continued

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.

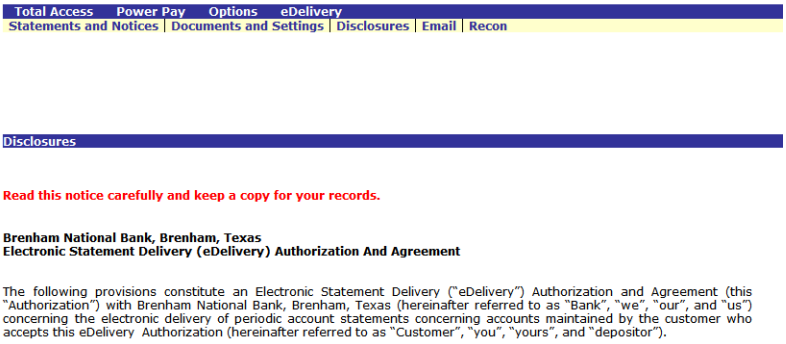




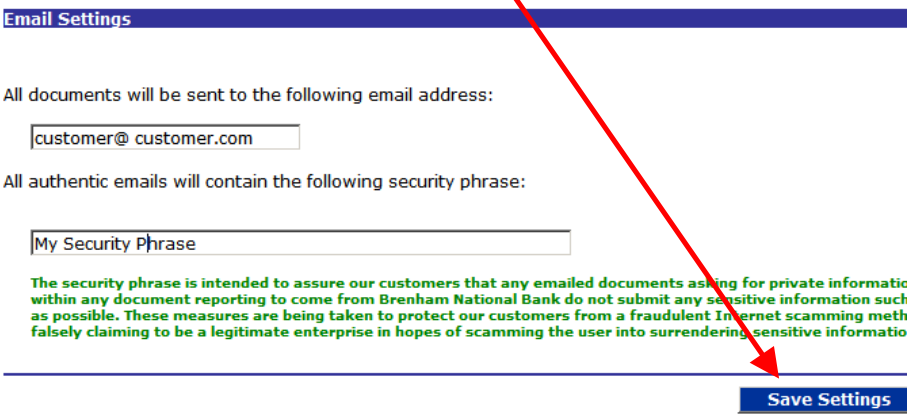
If you want to make any changes in the accounts enrolled in eDelivery this is where you can make those changes. Just check or uncheck the desired accounts and then click on Save Settings. You will receive an email stating that changes have been made. (See pg 14)

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.

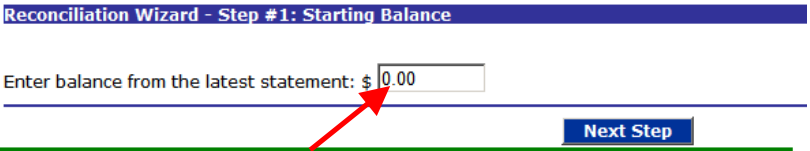


If you click on the email Tab the following screen should appear. It provides an opportunity to change the email address and security phrase that you selected when you enrolled in eDelivery. After any changes are made click on Save Settings.

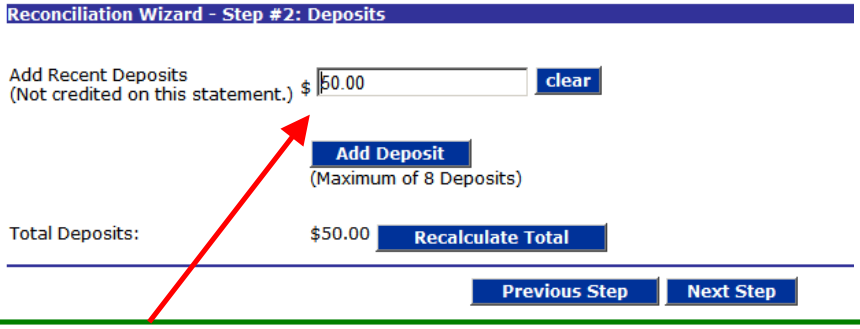


eDelivery Options - continued

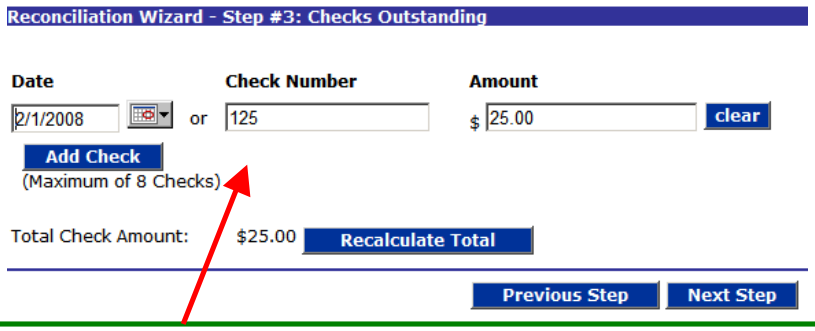
The last Tab is the Recon Tab. Clicking on the Recon Tab will Display the Screen shown below. This allows you to electronically reconcile the balance in your account.



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

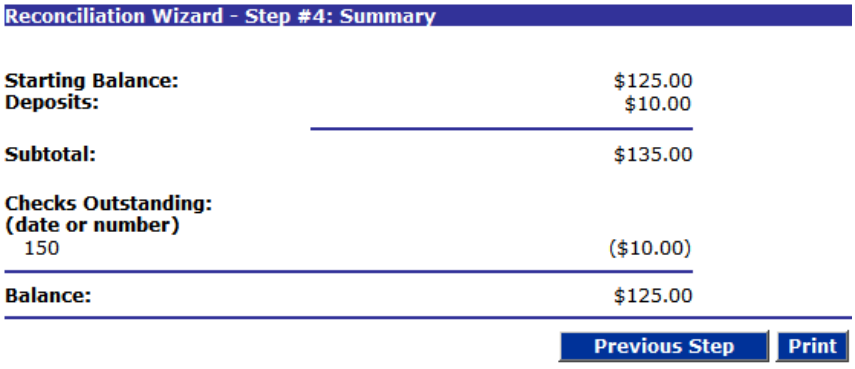


Enter any Deposits made after the statement was printed and Click on Recalculate Total and then Next Step.



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

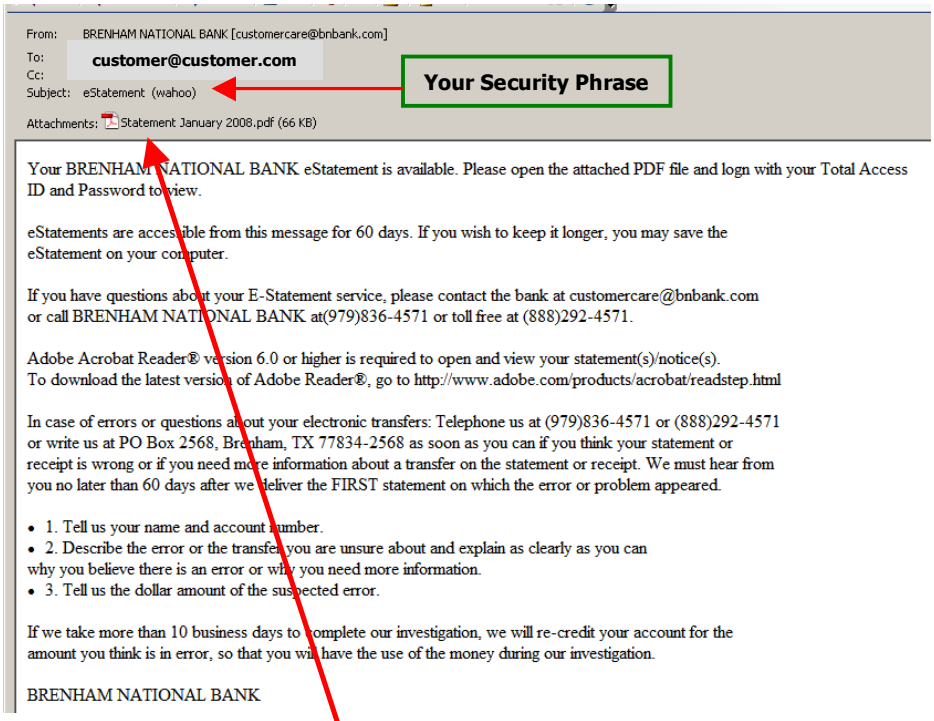


This completes the Reconciliation process

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.

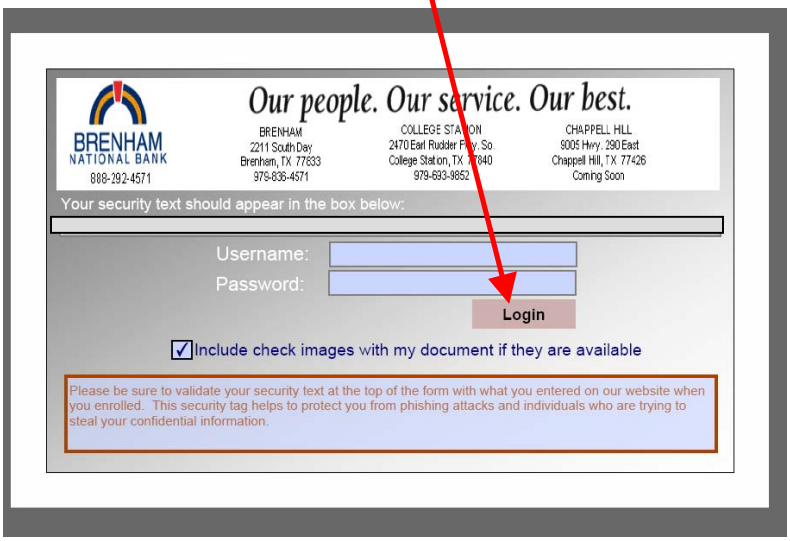
When you open the email the following screen will be displayed.



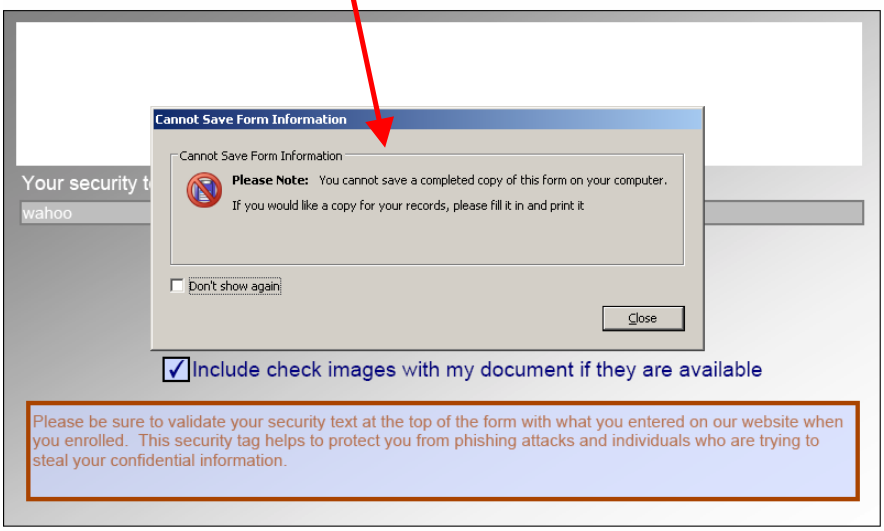
Double click here to view your statement.

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.



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.



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.

BRENHAM NATIONAL BANK
888-292-4571

Our people. Our service. Our best.

BRENHAM
2211 South Day
Brenham, TX 77833
979-836-4571

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

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

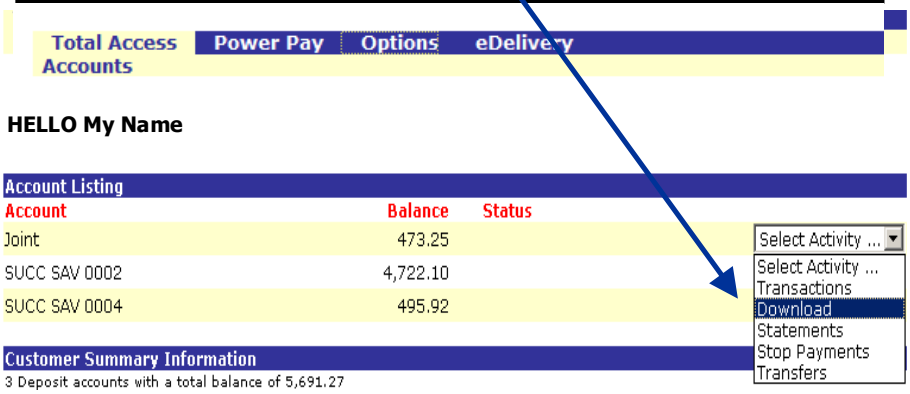
DEPOSITS AND OTHER CREDITS

Date	Description	Amount
1/07	Deposit	575.00
1/08	Deposit	998.51
1/10	Deposit	150.00
1/23	Interest Deposit	.27

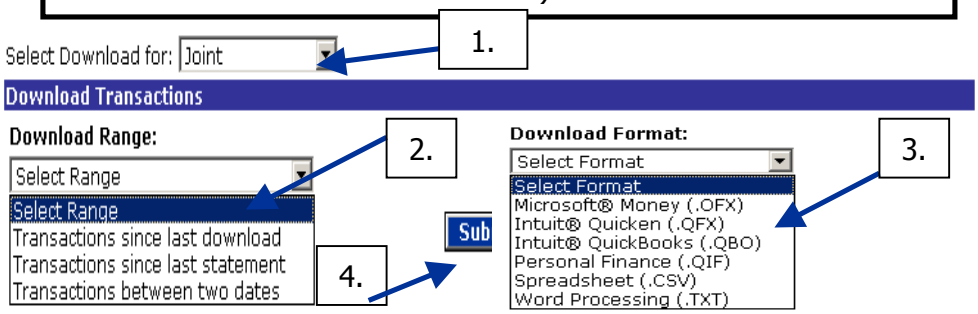
WITHDRAWALS AND OTHER DEBITS

DOWNLOADING TRANSACTIONS

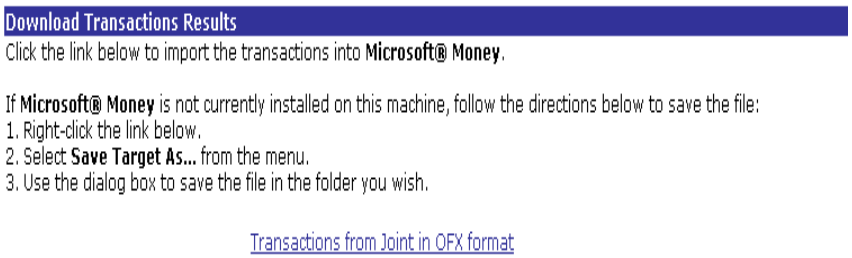
To Download transactions into Quicken, QuickBooks, Microsoft Money or other financial software, go to the Total Access "Main" menu and select "Download" next to the account you want to download..



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

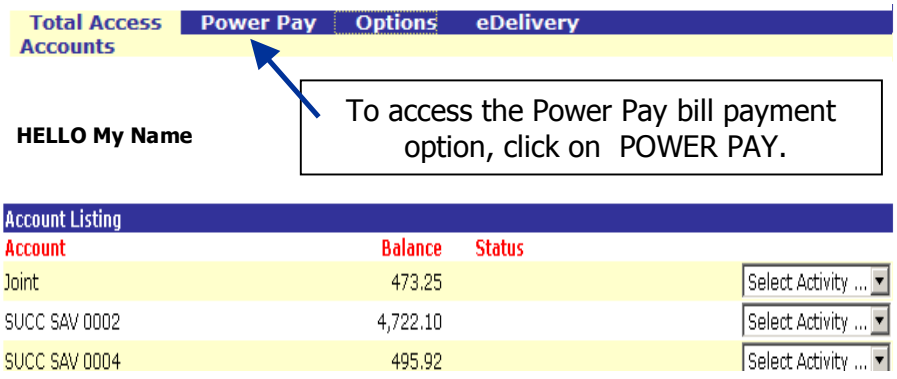


After you click on Submit a screen similar to the one below will appear depending on the parameters you selected. Follow the directions according to your situation to complete your download.

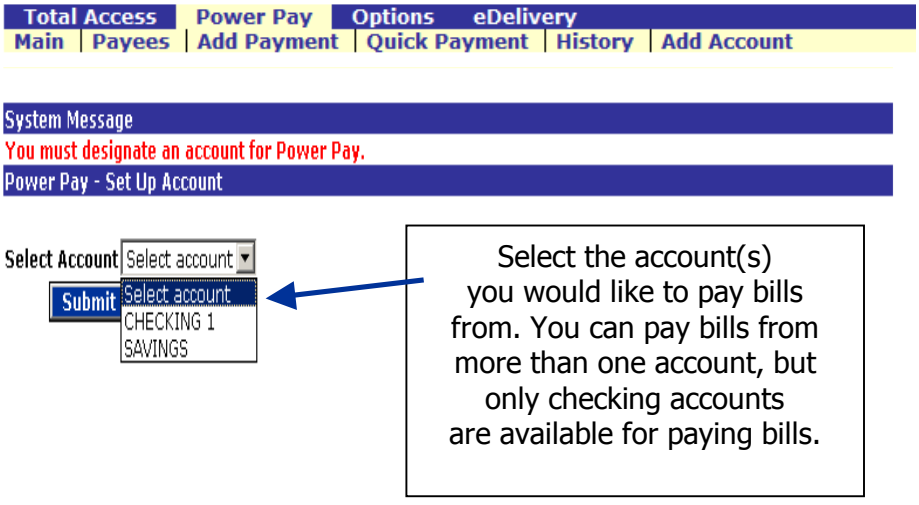


POWER PAY
Online Bill Payment Option

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.

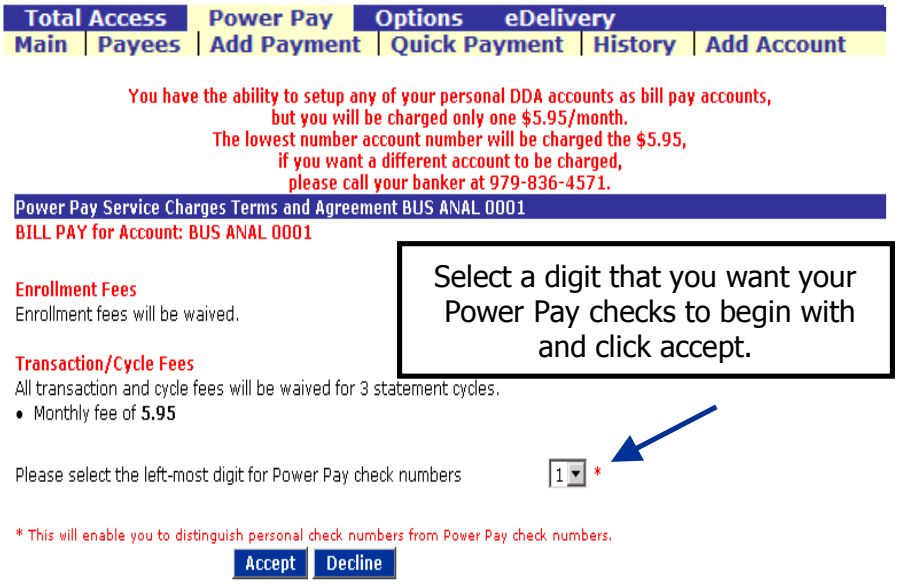


The following screen will appear.



POWER PAY Continued

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



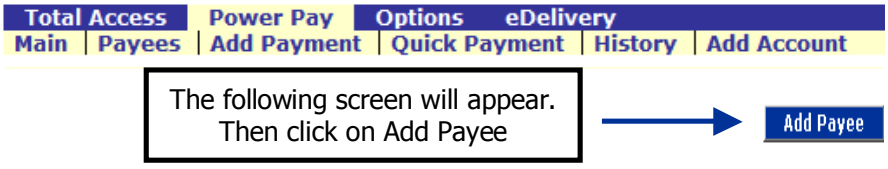
Select a digit that you want your Power Pay checks to begin with and click accept.

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

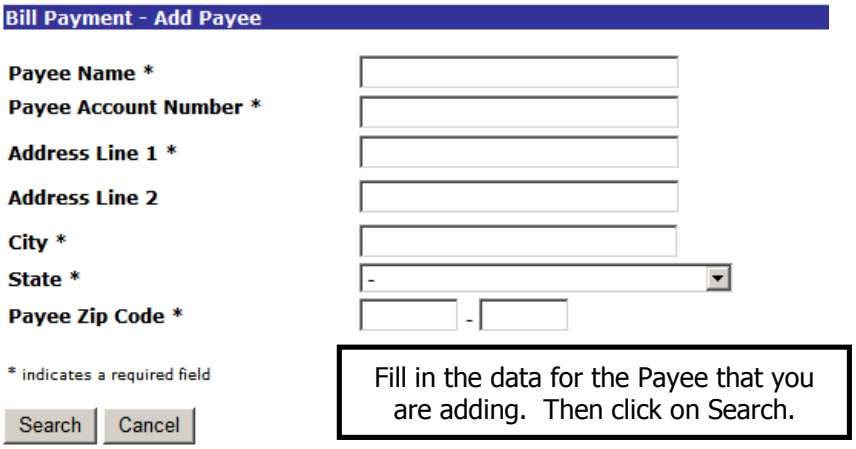
PLEASE NOTE:

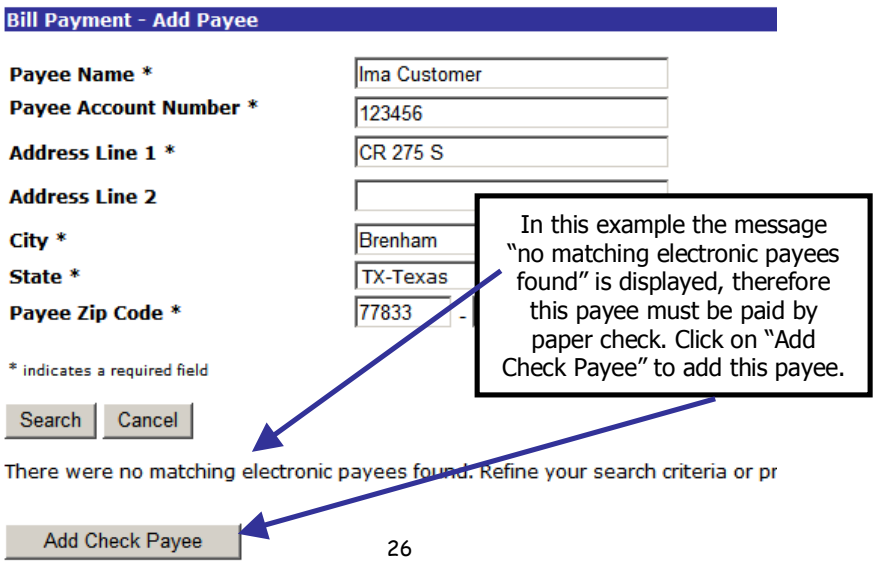
If the payee is included on the Electronic Payee List they can be paid electronically. If they are not on the Electronic Payee List they must be paid via check. To determine if the desired Payee is on the Electronic Payee List just click on " Payees.

SETTING UP PAYEES



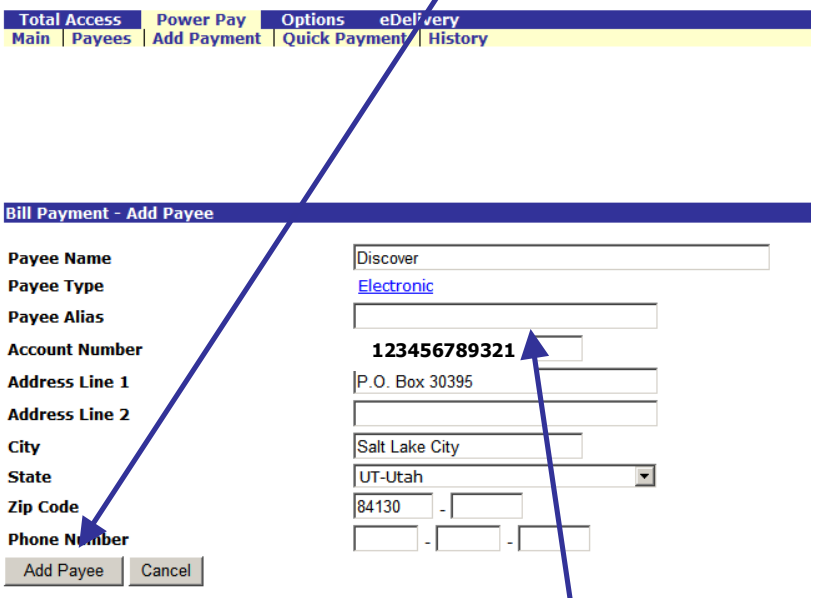
The Add Payee screen shown below will appear





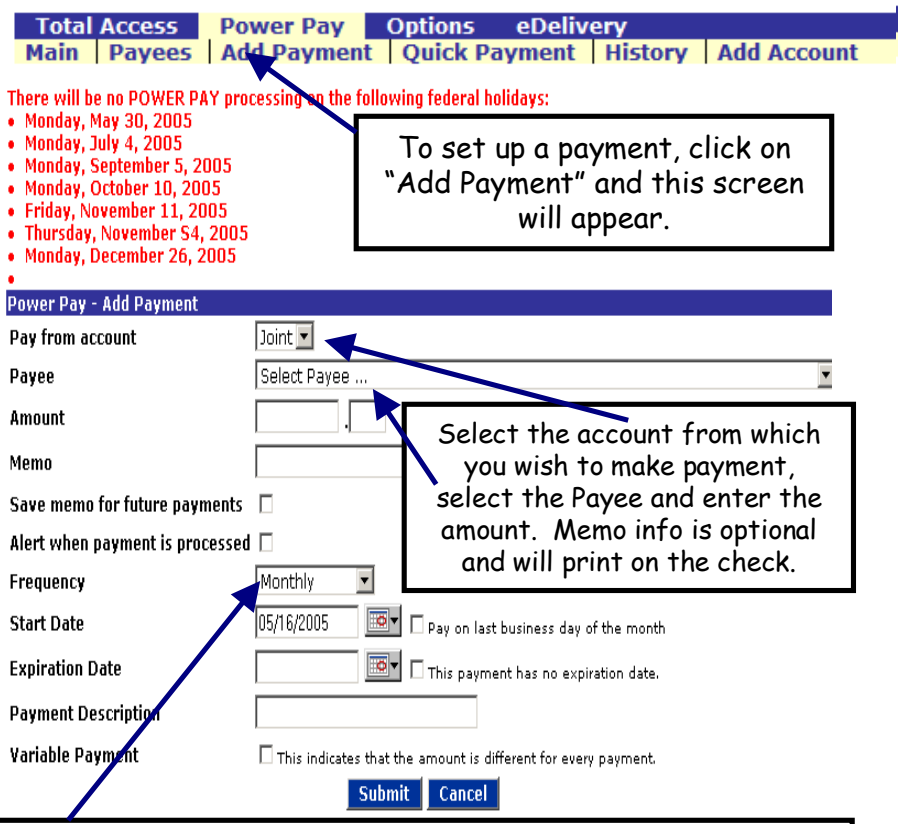
POWER PAY Continued

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".



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



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

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.

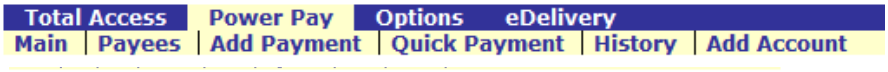
For scheduled reoccurring payments, choose a frequency other than "One Time" (i.e., weekly, monthly, etc.) and the screen will refresh with a "Expiration Date" field, "Start Date" field and a "Variable Payment" field. Select the "Payment Date" using the Pop Up Calendar. The "Payment Description" is optional, 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.



Power Pay - Scheduled Payments

	Status	Date	Payee	Frequency	Type	Account	Amount			
☐	Active	05/17/2005	DISCOVER CARD	Monthly	Electronic	Joint	1,016.80	View	Edit	Delete
☐	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.

Power Pay - Payment History from 05/04/2005 to 05/19/2005

View Payment History For: Last 15 days

NOTE: Click on a column name to sort transactions by that column in ascending (△) or descendi

More detailed info available by clicking here.

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

Processed Total *2,510.95*

General Information

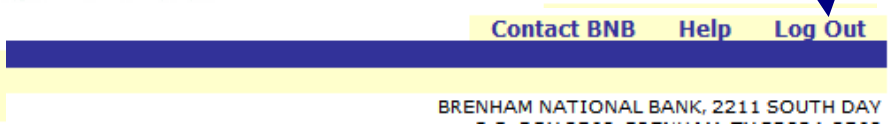
We want to make communicating with us at Brenham national Bank quick and easy. If you need to relay any personal information, be sure to go to "Contact BNB" for secure e-mail transmissions. As always, you may call us during regular business hours at 979-836-4571 or toll free at 888-292-4571.

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.

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.



RESETTING PASSWORDS

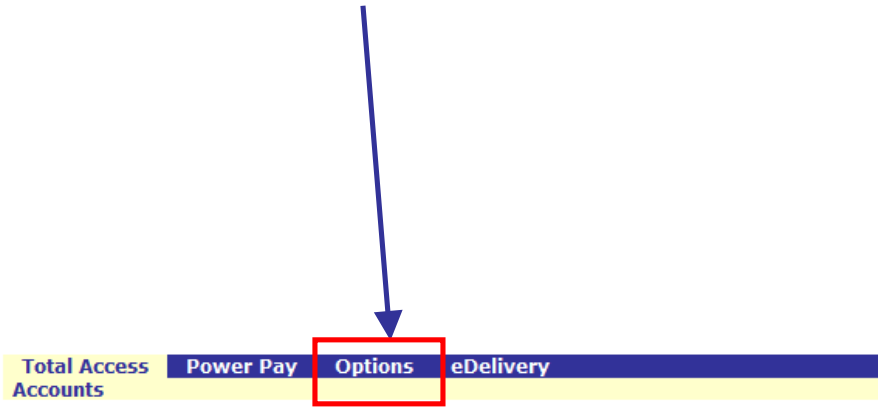
Resetting Passwords and Unlocking Your Account

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

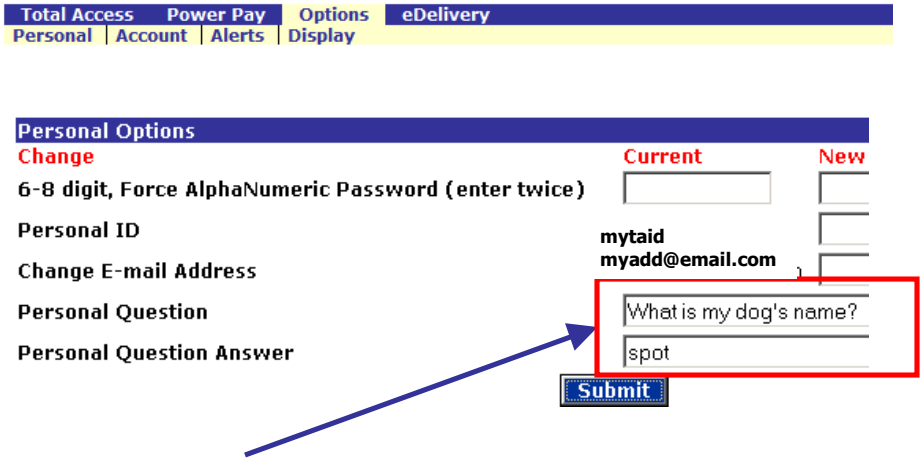
To enter a personal question and answer, go to www.bnbank.com and login to Total Access. On the screen that appears click on Options.



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.



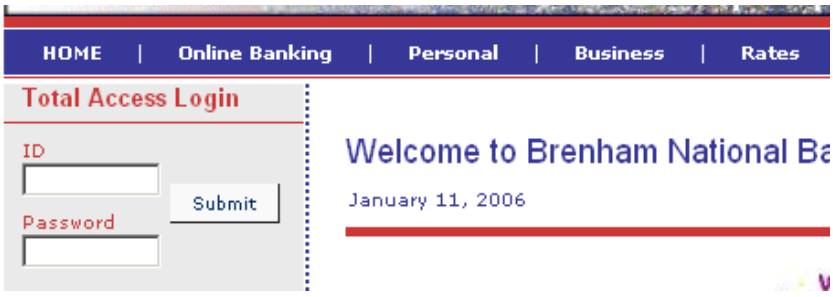
The last two blanks are the Personal question and answer. Enter a question and answer in those blanks and then Click on Submit. (The question and answer shown above are merely a sample. You may select any question and answer). You have now enabled the "Reset Password" feature for your Total Access account.

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.

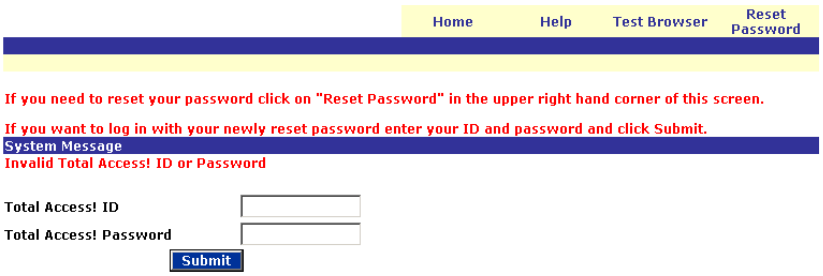
Now, anytime that you cannot remember your password or your account is locked, you can reset your password and unlock your account without having to call the bank.

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.



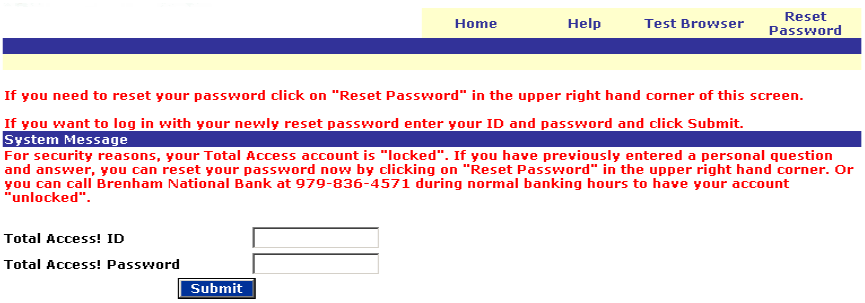
If you try to log into your Total Access account and cannot remember your password, or your account is locked, one of the following screens will appear.

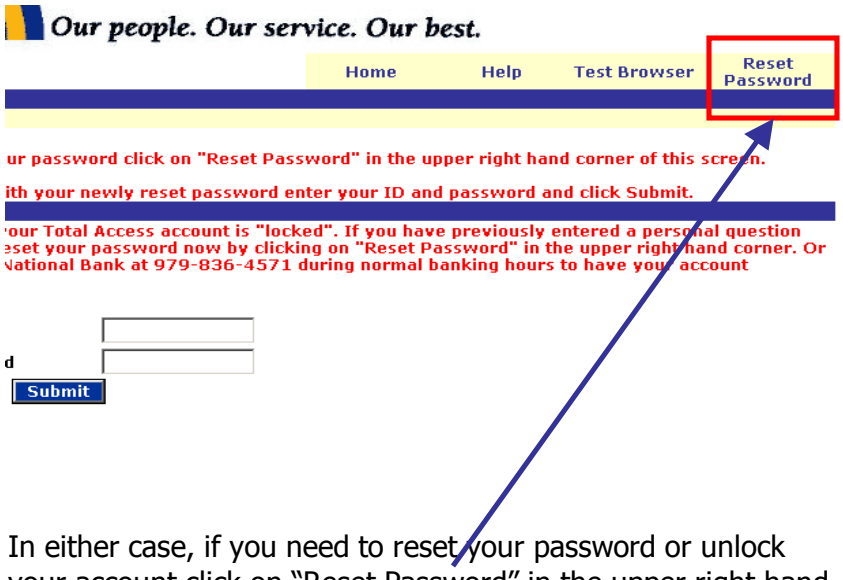


Screen that will appear if you enter the wrong password. You can try entering your Password two more times, or you can Click on Reset Password if you do not remember it.

How to use the Reset Password Feature - Continued

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

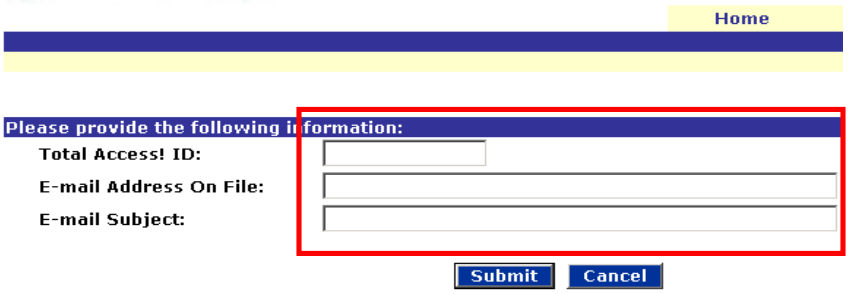




In either case, if you need to reset your password or unlock your account click on "Reset Password" in the upper right hand corner of the screen.

How to use the Reset Password Feature - Continued

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



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.

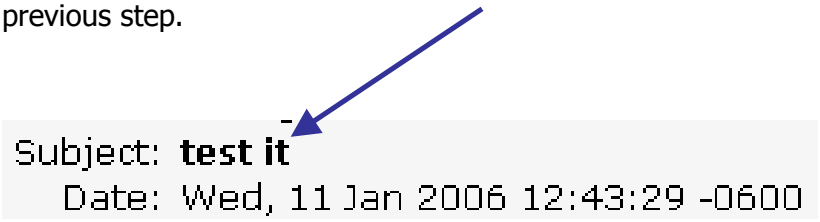
The following screen will appear.

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.



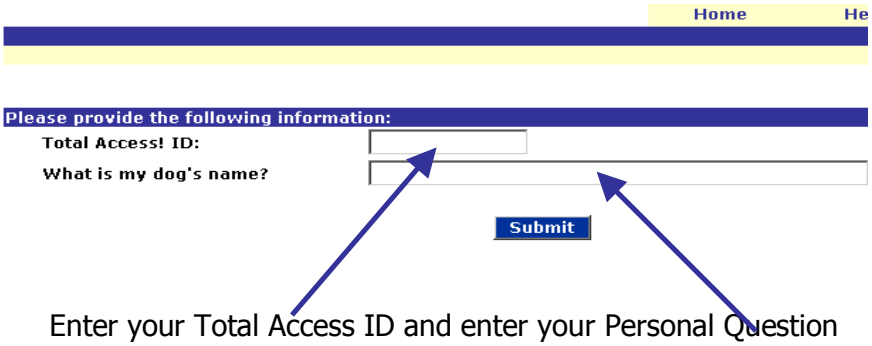
Click on the "click here" part of the email.

(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

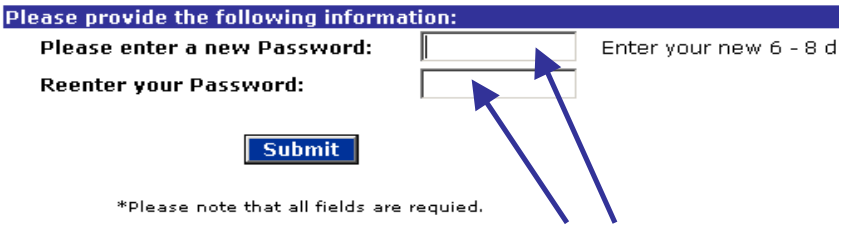
EMAIL RESPONSE

The following screen will appear.



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



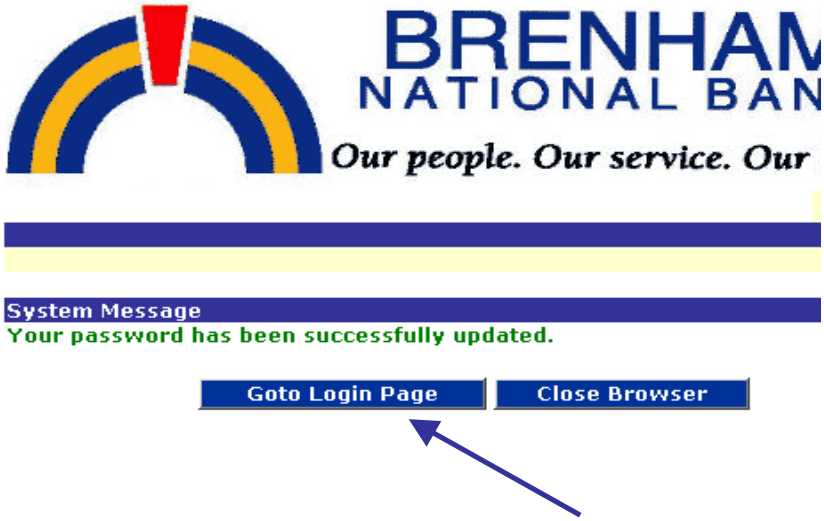
Enter the password that you desire in both blanks. It must be 6-8 characters long and must be alphanumeric (contain both letters and numbers).

Click on Submit

How to use the Reset Password Feature - Continued

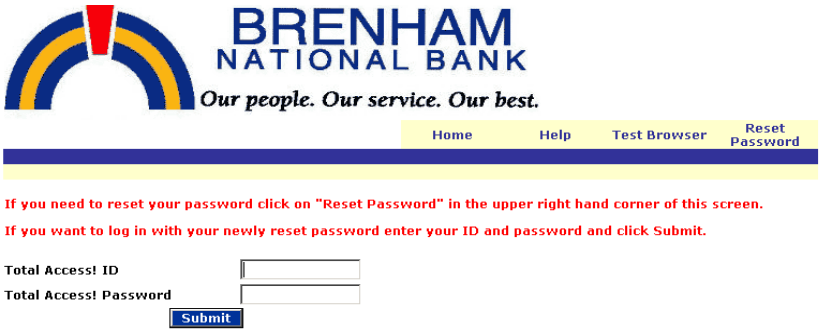
EMAIL RESPONSE

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



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

The following screen will appear.



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@bnbank.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.

Revised – April 9, 2008