

## FIRST TIME LOG ON PROCESS

Please review the following steps to help you with your first time logging in to the new Milford Federal Savings and Loan Association Internet Banking system.

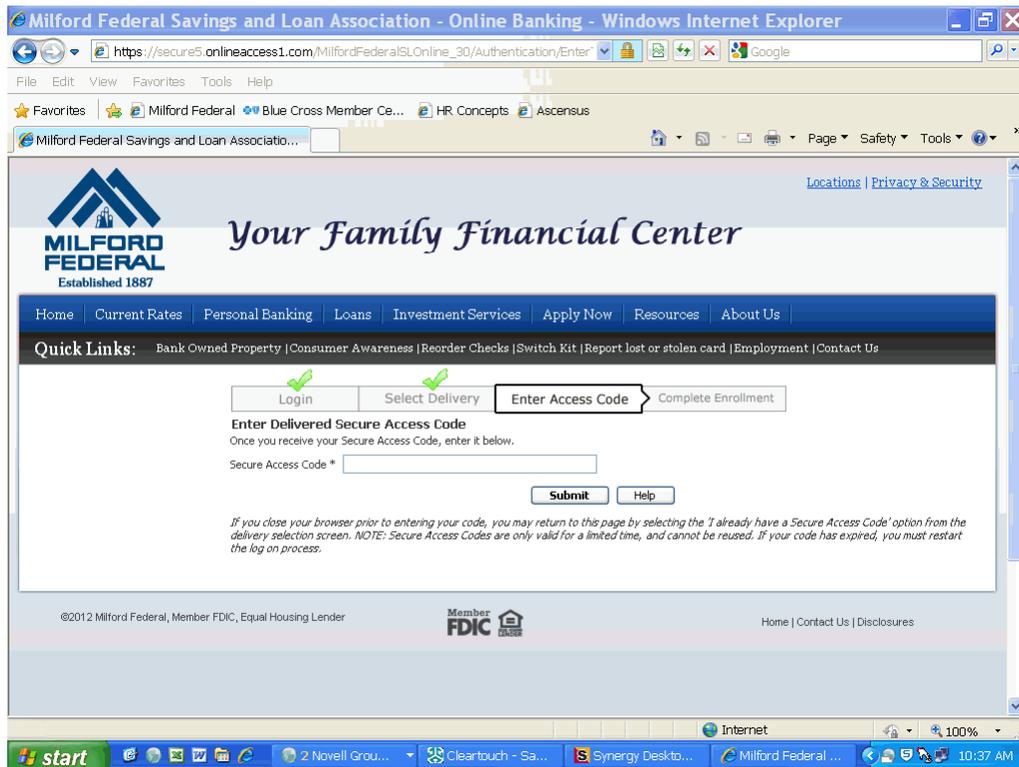
The screenshot shows the Milford Federal Savings and Loan Association online banking login page in a Windows Internet Explorer browser. The page features the Milford Federal logo (Established 1887) and the tagline "Your Family Financial Center". A navigation menu includes Home, Current Rates, Personal Banking, Loans, Investment Services, Apply Now, Resources, and About Us. Below the menu is a "Quick Links" section with various services. The main content area contains a login form with fields for "Login ID \*" and "Password \*", a "Login" button, and a "Help" button. There are also checkboxes for "Forgot Password?" and "I am a First Time User". The footer includes copyright information and a Member FDIC logo.

Enter your Login ID and your password and then click Login.

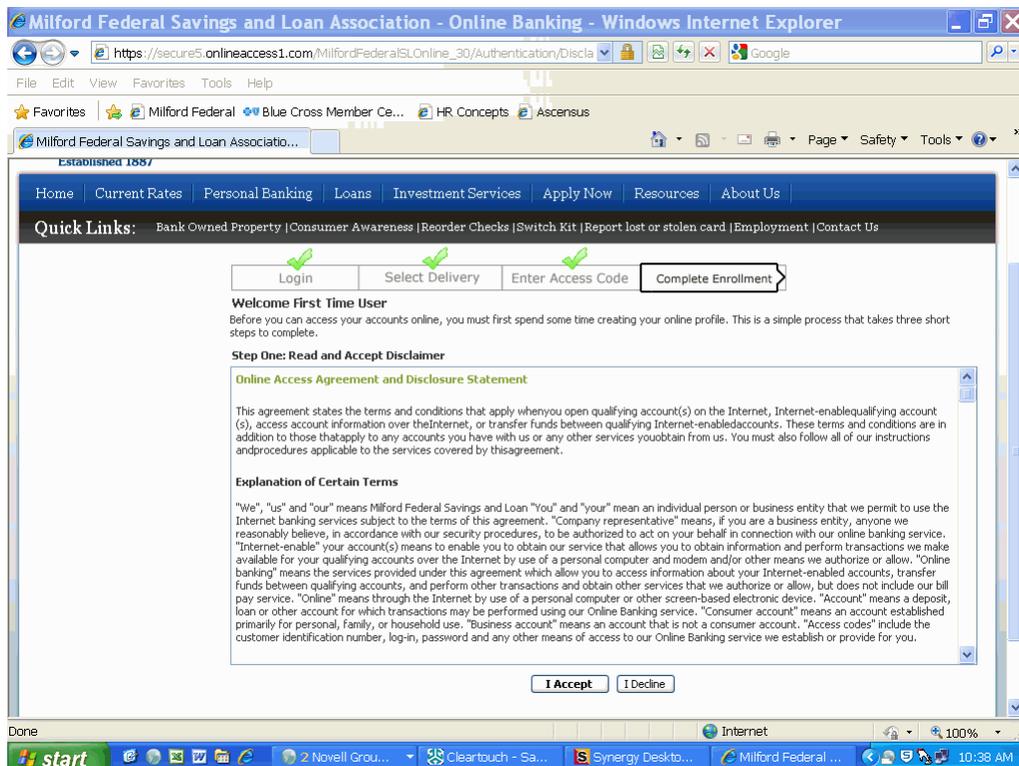
The screenshot shows the Milford Federal Savings and Loan Association online banking first-time user enrollment page. The page features the Milford Federal logo and the tagline "Your Family Financial Center". A navigation menu includes Home, Current Rates, Personal Banking, Loans, Investment Services, Apply Now, Resources, and About Us. Below the menu is a "Quick Links" section. The main content area contains a "First-Time User Enrollment - Secure Identification" section. It includes a "Login" button with a green checkmark, a "Select Delivery" button, and a "Complete Enrollment" button. Below these buttons is a text box with the following text: "As a first-time user of our online banking services, we are required to securely verify your identity. Please choose where you would like us to deliver your Secure Access Code from your contact preferences below. You will be required to enter the delivered access code on the next page, and will then be able to complete your enrollment and establish your preferred password." Below this text are three radio button options: "I already have a Secure Access Code", "(\*\*)\* - 2951", and "XXXxosh31@XXhoo.com". There are "Submit" and "Help" buttons. The footer includes copyright information and a Member FDIC logo.

Click next to the phone number or e-mail address that you wish for your Secure Access Code to be delivered. If you choose an e-mail address, you will receive an e-mail with your Secure Access Code. If you choose a home phone number, you will receive a phone call with your Secure Access Code. If you choose a mobile phone number, you will receive a text message with your Secure Access Code. Once you have chosen the delivery method, please click Submit.

If you do not see a valid phone number or e-mail address, please contact Milford Federal Savings and Loan Association at 508-634-2500 for assistance.



Once you receive your Secure Access Code, please enter in the Secure Access Code box that appears and click Submit. This code is a one time number that is unique only to you.



Once you've read the Online Access Agreement and Disclosure Statement, click "I Accept".

Milford Federal Savings and Loan Association - Online Banking - Windows Internet Explorer

https://secure5.onlineaccess1.com/MilfordFederalSLOnline\_30/Authentication/Change

File Edit View Favorites Tools Help

Milford Federal Savings and Loan Association

**MILFORD FEDERAL**  
Established 1887

*Your Family Financial Center*

Home Current Rates Personal Banking Loans Investment Services Apply Now Resources About Us

Quick Links: Bank Owned Property | Consumer Awareness | Reorder Checks | Switch Kit | Report lost or stolen card | Employment | Contact Us

Login Select Delivery Enter Access Code Complete Enrollment

**Step Three: Change Your Password**  
For your protection, you are required to change your password at this time.

**Change Password**  
Change your password using the fields below.

New Password \*

Confirm Password \*

**Password Requirements**  
Your password must meet these requirements:

- Must be at least 8 characters
- Cannot be more than 15 characters
- Must contain at least one number
- Must contain at least one uppercase character
- Must contain at least one lowercase character

Submit Help

Note: Fields marked with \* are required fields that must be provided.

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Enter a new password in the New Password box and then enter it again in the Confirm Password box and click Submit. You will now be logged in.

**The next time you log in to you will be required to register your computer.**  
**You will be prompted to do so after you have typed in your Login ID and Password.**

Milford Federal Savings and Loan Association - Online Banking - Windows Internet Explorer

https://secure5.onlineaccess1.com/MilfordFederalSLOnline\_30/Authentication/Login

File Edit View Favorites Tools Help

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Login ID \*

Password \*

Login Help

Forgot Password?

I am a First Time User

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Milford Federal Savings and Loan Association - Online Banking - Windows Internet Explorer

https://secure5.onlineaccess1.com/MilfordFederalSLOnline\_30/Authentication/Choose

Milford Federal  
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Your Family Financial Center

Home | Current Rates | Personal Banking | Loans | Investment Services | Apply Now | Resources | About Us

Quick Links: Bank Owned Property | Consumer Awareness | Reorder Checks | Switch Kit | Report lost or stolen card | Employment | Contact Us

Login | **Select Delivery** | Enter Access Code | Register Computer

**You are Required to Register this Computer**  
For your online security, we require you to register each computer you use to access our online banking services. Either your computer has not yet been registered or your registration has expired. Please choose where you would like us to deliver your Secure Access Code from your contact preferences below. You will be required to enter the delivered access code on the next page and will then be prompted to register your computer.

I already have a Secure Access Code  
 (\*\*\*)\*\*\* - 2951  
 XXXkosh31@Xhoo.com

**Submit** | Help

Secure Access Code delivery generally takes less than a few minutes, depending on contact channel. However, during times of high system usage, delivery may take longer.

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Choose the phone number or e-mail address you wish to receive the Secure Access Code and click Submit and within a few seconds you will receive the code.

Milford Federal Savings and Loan Association - Online Banking - Windows Internet Explorer

https://secure5.onlineaccess1.com/MilfordFederalSLOnline\_30/Authentication/Enter

Milford Federal  
Established 1887

Your Family Financial Center

Home | Current Rates | Personal Banking | Loans | Investment Services | Apply Now | Resources | About Us

Quick Links: Bank Owned Property | Consumer Awareness | Reorder Checks | Switch Kit | Report lost or stolen card | Employment | Contact Us

Login | Select Delivery | **Enter Access Code** | Register Computer

**Enter Delivered Secure Access Code**  
Once you receive your Secure Access Code, enter it below.

Secure Access Code \*

**Submit** | Help

If you close your browser prior to entering your code, you may return to this page by selecting the 'I already have a Secure Access Code' option from the delivery selection screen. NOTE: Secure Access Codes are only valid for a limited time, and cannot be reused. If your code has expired, you must restart the log on process.

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Enter your Secure Access Code and click Submit.

Milford Federal Savings and Loan Association - Online Banking - Windows Internet Explorer

https://secure5.onlineaccess1.com/MilfordFederalSLOnline\_30/Authentication/Regis...

File Edit View Favorites Tools Help

Milford Federal Savings and Loan Association...

Locations | Privacy & Security

**MILFORD FEDERAL**  
Established 1887

*Your Family Financial Center*

Home | Current Rates | Personal Banking | Loans | Investment Services | Apply Now | Resources | About Us

Quick Links: Bank Owned Property | Consumer Awareness | Reorder Checks | Switch Kit | Report lost or stolen card | Employment | Contact Us

Login | Select Delivery | Enter Access Code | Register Computer

**Activate Browser**

Are you at a private computer that you will use regularly to access online banking? If so, we can activate your browser for future access. If you are at a public computer, select 'One Time Access' below and this computer will not be activated.

Activate this computer for later use

Give me one-time access only (do not activate this computer)

Submit Help

Note: To activate your computer, we will place a Secure Token in your browser. Your PC must be configured to accept 'cookies' from this site. The next time you log on, you will only need to enter your User ID and password. The number of allowable activations may be limited for the security of your account.

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start | 2 Novell Grou... | Cleartouch - Sa... | Synergy Deskto... | Milford Federal ... | 10:46 AM

You will need to select one of the options for registering your computer, and click Submit.