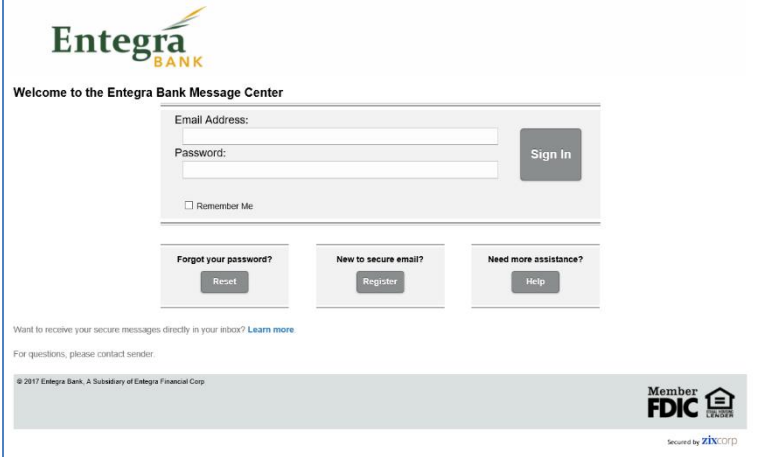


Entegra Bank Encrypted Email System

Entegra Bank offers its customers a secure way to compose, receive, view, reply to and forward encrypted messages over the Internet. Our customers can send us emails, with attachments, securely from the customer's computer to the bank employee's computer by following these simple instructions.

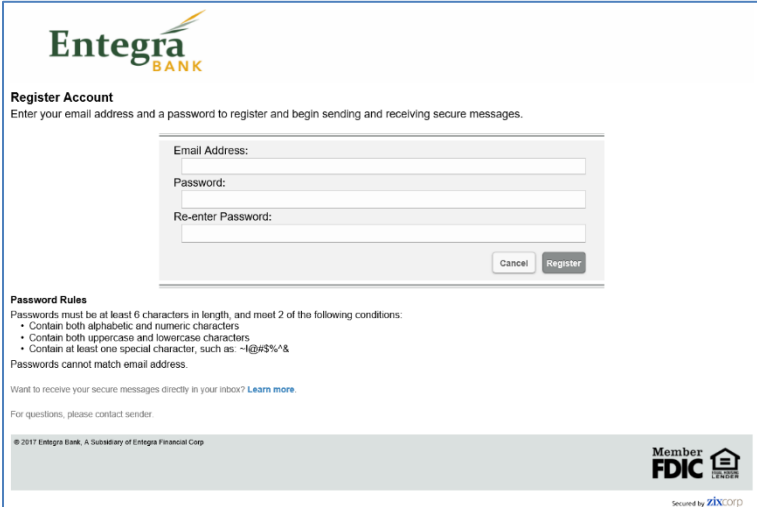
*** Please note that if you reply to a secure email message from a bank employee, the reply will be returned to entegrabank.notification@zixmessagecenter.com instead of the employee.

1. Start by opening the Entegra Bank encrypted message center by clicking on the "Encrypted Message Center" link found on the "Contact Us" page of the Entegra Bank website. (<https://www.entegrabank.com/contact-us>)
2. If you are new to this site, click on the "Register" button found in the lower center of your screen. If you are a return customer, skip ahead to step 4.



The screenshot shows the "Entegra BANK" logo at the top left. Below it, the text "Welcome to the Entegra Bank Message Center" is displayed. The main content area contains a login form with fields for "Email Address:" and "Password:", a "Remember Me" checkbox, and a "Sign In" button. Below the form are three buttons: "Forgot your password?" with a "Reset" button, "New to secure email?" with a "Register" button, and "Need more assistance?" with a "Help" button. At the bottom, there is a footer with the text "© 2017 Entegra Bank, A Subsidiary of Entegra Financial Corp." and a "Member FDIC" logo. A small "Secured by ZIXCORP" logo is also present in the bottom right corner.

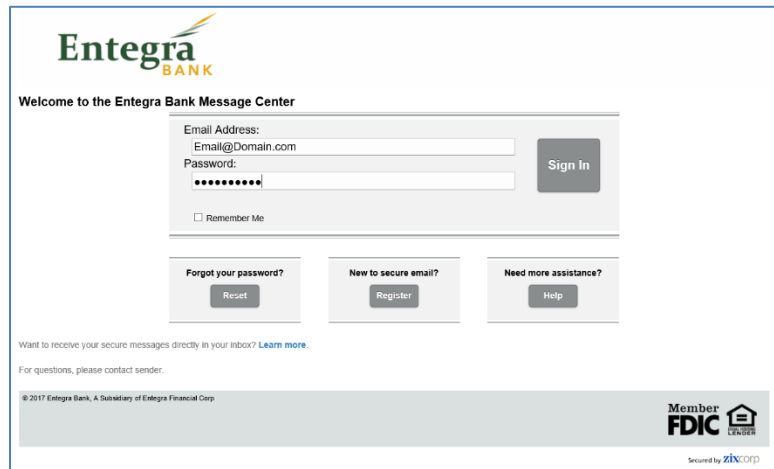
3. If you clicked the "Register" button, you will be presented the following screen. Enter your email address and desired password by following the password rules shown at the bottom of the screen.



The screenshot shows the "Entegra BANK" logo at the top left. Below it, the text "Register Account" is displayed, followed by the instruction "Enter your email address and a password to register and begin sending and receiving secure messages." The main content area contains a registration form with fields for "Email Address:", "Password:", and "Re-enter Password:", and "Cancel" and "Register" buttons. Below the form, the "Password Rules" section lists the following conditions: "Passwords must be at least 6 characters in length, and meet 2 of the following conditions: • Contain both alphabetic and numeric characters • Contain both uppercase and lowercase characters • Contain at least one special character, such as: ~!@#\$%^&". It also states "Passwords cannot match email address." At the bottom, there is a footer with the text "© 2017 Entegra Bank, A Subsidiary of Entegra Financial Corp." and a "Member FDIC" logo. A small "Secured by ZIXCORP" logo is also present in the bottom right corner.

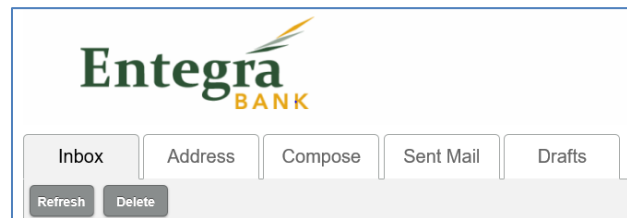
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- If you are a returning customer, just enter your email address and previously established password to sign in.



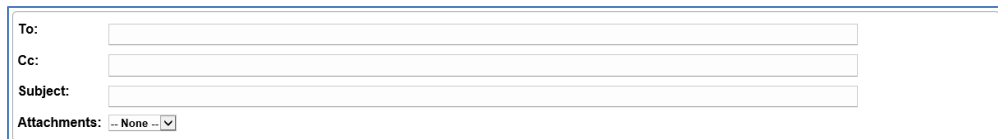
The screenshot shows the Entegra Bank Message Center login interface. At the top left is the Entegra Bank logo. Below it, the text reads "Welcome to the Entegra Bank Message Center". The main form contains two input fields: "Email Address:" with the placeholder "Email@Domain.com" and "Password:" with masked characters. A "Sign In" button is positioned to the right of the password field. Below the password field is a "Remember Me" checkbox. Underneath the main form are three buttons: "Reset" (under "Forgot your password?"), "Register" (under "New to secure email?"), and "Help" (under "Need more assistance?"). At the bottom of the page, there is a footer with the text "© 2017 Entegra Bank, A Subsidiary of Entegra Financial Corp" and a "Member FDIC" logo. A small note at the bottom right says "Secured by ZIX:CFP".

- Click the "Compose" tab to begin your email.



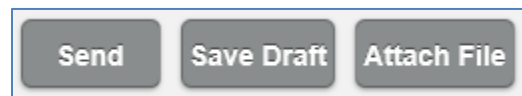
The screenshot shows the Entegra Bank email navigation menu. At the top left is the Entegra Bank logo. Below it are five tabs: "Inbox", "Address", "Compose", "Sent Mail", and "Drafts". The "Compose" tab is highlighted. Below the tabs are two buttons: "Refresh" and "Delete".

- Type the specific Entegra Bank employee's email address in the "To" field and enter a subject in the line provided.



The screenshot shows the email composition header fields. It includes four input fields: "To:", "Cc:", "Subject:", and "Attachments:". The "Attachments:" field has a dropdown menu with "None" selected.

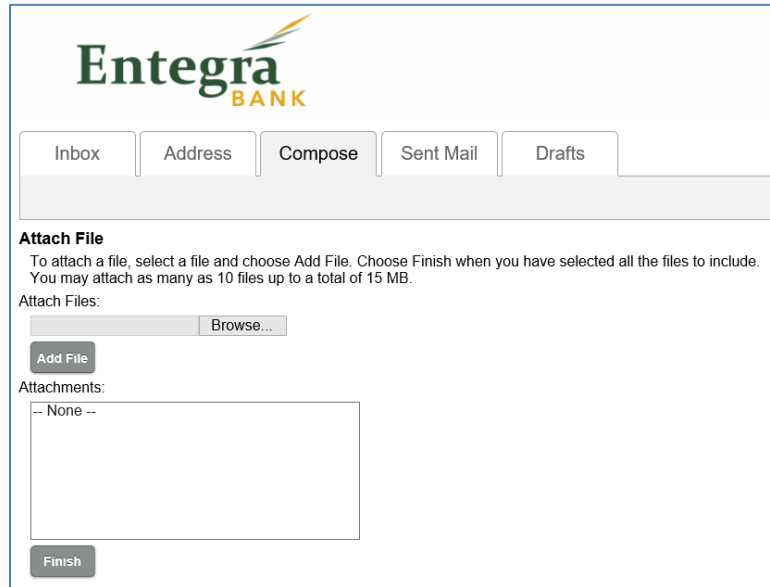
- Attachments may be included by clicking the "Attach File" button as shown.



The screenshot shows three buttons: "Send", "Save Draft", and "Attach File".

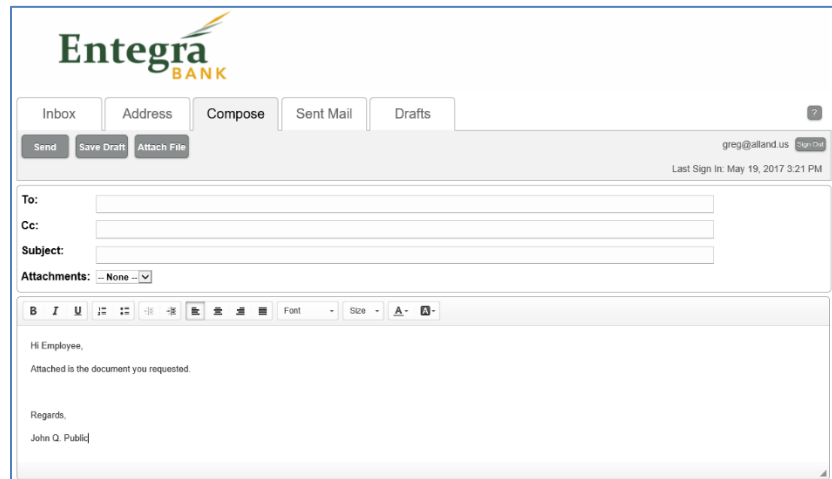
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- Click the “Browse” button to select the file to attach. Next click the “Add File” button to add the file to the encrypted email message. Repeat as necessary. Finally, click the “Finish” button.



The screenshot shows the Entegra Bank logo at the top. Below it are navigation tabs: Inbox, Address, Compose, Sent Mail, and Drafts. The 'Compose' tab is active. Underneath, there are buttons for 'Send', 'Save Draft', and 'Attach File'. The user's email address 'greg@alland.us' and a 'Sign Out' button are visible in the top right. The main area is titled 'Attach File' and contains the following text: 'To attach a file, select a file and choose Add File. Choose Finish when you have selected all the files to include. You may attach as many as 10 files up to a total of 15 MB.' Below this is a section labeled 'Attach Files:' with a text input field and a 'Browse...' button. An 'Add File' button is positioned below the input field. The 'Attachments:' section shows '-- None --' in a large text area. At the bottom, there is a 'Finish' button.

- The final step is to compose the body of the message and click the “Send” button.



The screenshot shows the same Entegra Bank interface. The 'Compose' tab is still active. The 'Send' button is now highlighted. The email header fields are filled: 'To:' is empty, 'Cc:' is empty, and 'Subject:' is empty. The 'Attachments:' dropdown shows '-- None --'. Below the header is a rich text editor with a toolbar containing icons for Bold (B), Italic (I), Underline (U), Bulleted List, Numbered List, Indent, Outdent, Font color, and Size. The email body contains the following text: 'Hi Employee, Attached is the document you requested. Regards, John Q. Public|'.

Please call your Entegra Bank representative with your questions. Thank you for using the Entegra Bank Encrypted Email System.