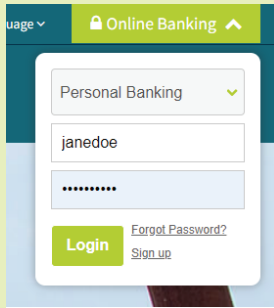


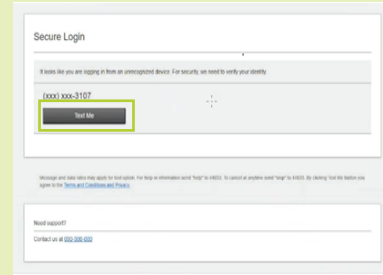
First Time Login Process



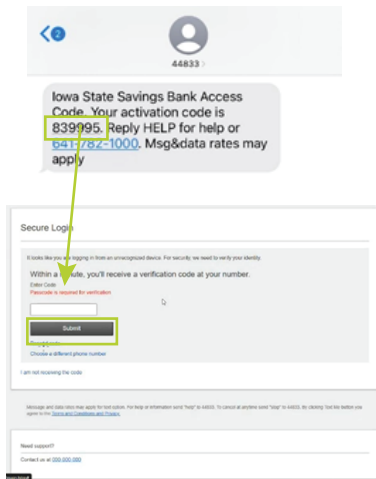
1. Visit ISSBbank.com and enter your current username and password. Click "Login."



2. Verify the last 4 digits of your phone number and click "Text Me." If you do not have a mobile phone, call our Relationship Bankers at 641-782-1000.



3. Check your text messages for a 6 digit verification code. Enter code and click "Submit."



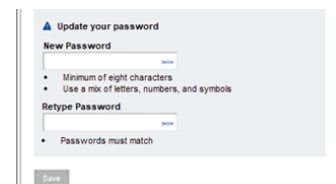
4. Read the Terms and Conditions. Click "Accept."



5. Create a permanent password. This can be the same password from your previous login. Click "Save."

Password Parameters:

- 10 – 32 characters
- Must contain 2 letters (at least 1 uppercase and 1 lowercase), 1 number, and 1 special character



6. Complete multi-factor authentication process by selecting "Call Me" or "Text Me" to receive code.

Website: Enter Code and click to "Register Device to avoid MFA process every time you login. If this is a public device, click "No."

Mobile App: Check text messages. Reply to text message with the code provided in the text.

