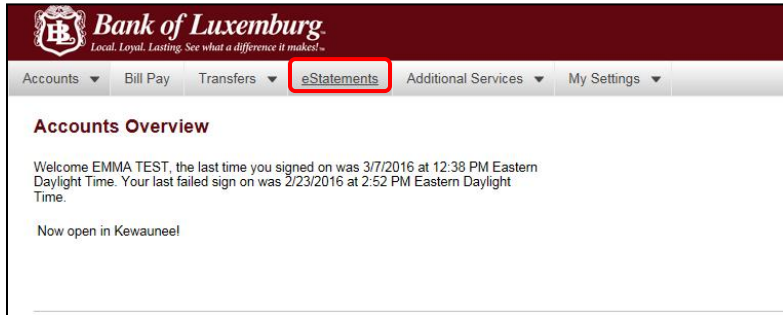


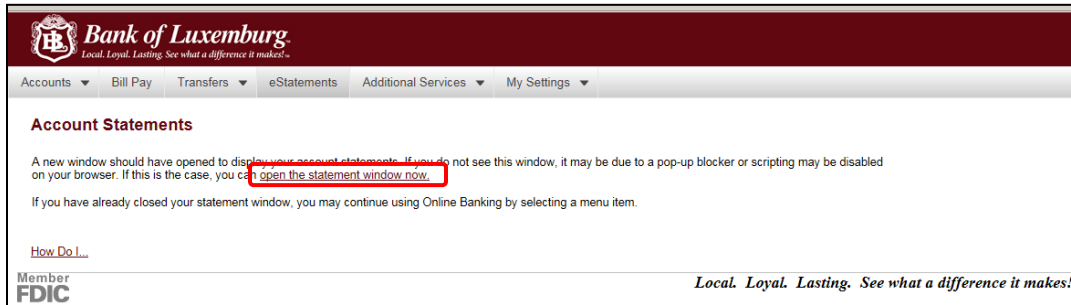
How to sign up for eStatements

Login to online banking

Click on the eStatements tab



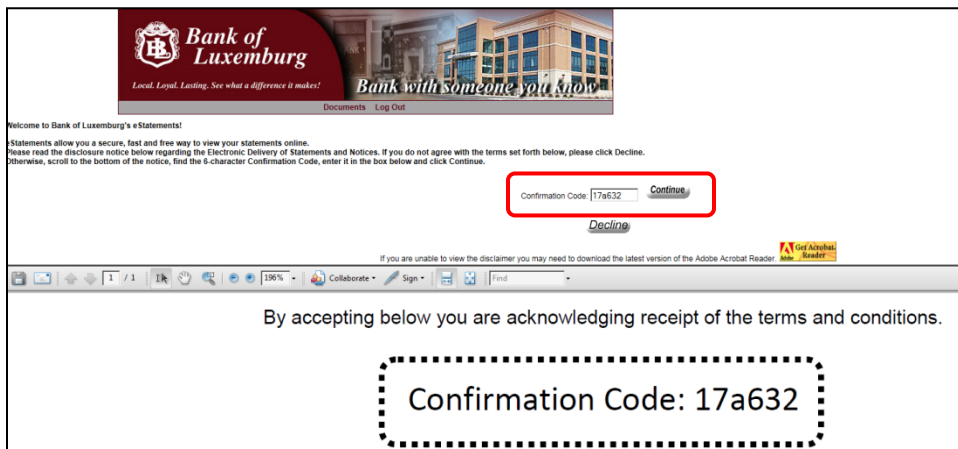
If the following message appears, click on the link to continue.



***NOTE – be sure to check your settings and turn off pop-up blockers otherwise the below screen will not appear.**

Review the agreement and scroll to the bottom of the page to receive the confirmation code

Enter in the code and click Continue



Enter in your email address and click Accept

The screenshot shows the Bank of Luxembourg website interface. At the top left is the Bank of Luxembourg logo with the tagline "Local. Loyal. Lasting. See what a difference it makes!". To the right is a banner image of a modern building with the slogan "Bank with someone you know". Below the banner are "Documents" and "Log Out" links. The main heading is "Online Statement Services". The text reads: "Welcome to Bank of Luxembourg's Online Banking Statement Delivery Service. Our goal is to provide you with an easy and convenient way to receive your periodic bank statement. By accepting below you are acknowledging receipt of the Bank of Luxembourg Online Statement Services Agreement." Below this, it says: "You will be notified by e-mail when new documents are available for viewing. Please verify your e-mail address." A text input field contains the email address "emmatest@bankoflux.com X". Below the input field are two buttons: "Decline" and "Accept". The "Accept" button is highlighted with a red circle.

Once you click Accept the following screen will appear. The month that you sign up for eStatements is the same month your statement will be sent electronically. If the account is already setup to be sent electronically by a joint owner, then you will see the account listed under documents and eStatements are available to be viewed.

The screenshot shows the Bank of Luxembourg website interface after successful registration. The top banner and navigation links are the same as in the previous screenshot. The main heading is "Welcome EMMA TEST". The text reads: "Welcome to Bank of Luxembourg's eStatements. Statements available for viewing will be listed in the Documents area below. You can access your statements by clicking on the link(s). Statements will be available for up to 16 months. New statements will be listed in the Unviewed Documents area." Below this, there is a table with two columns: "Documents" and "eStatements". The "eStatements" column contains the account number "DD000000009696". The "Documents" and "eStatements" headers are highlighted with a red circle. On the right side, there is a "Links:" section with a list of links: "Review Terms & Conditions", "Bank of Luxembourg Home Page", "Privacy Policy", and "Contact Bank of Luxembourg". Below the links is a "Get ADOBE® READER®" button and a "Download Adobe Acrobat Reader" link.

You will receive the following email once you have successfully signed up for eStatements.

The screenshot shows an email notification from Bank of Luxembourg. The header information is: "From: deposits@bankoflux.com", "To: Jackie L. Schaepe", "Cc:", "Subject: Your New Bank of Luxembourg eStatements Account!", and "Sent: Fri 3/18/2016 10:21 AM". The main body of the email contains the following text: "Congratulations on signing up for Bank of Luxembourg's eStatements! Your new Bank of Luxembourg eStatements account has been created. You will find that eStatements are a fast, convenient and secure way to access your current and past account information." Below this, it says: "An email notification will be sent to the email address we have on file when your statement is ready to view. We hope you enjoy the convenience of receiving your account statements online." Then, "Thank you for choosing Bank of Luxembourg's eStatements service!". The email ends with "Sincerely," and "Bank of Luxembourg".