

# Digital Banking: Registration Guide

This guide will walk you through registering for Opportunity Bank Online Banking as a new user.  
 If you are a business customer, please contact your local branch for registration.

## Step 1

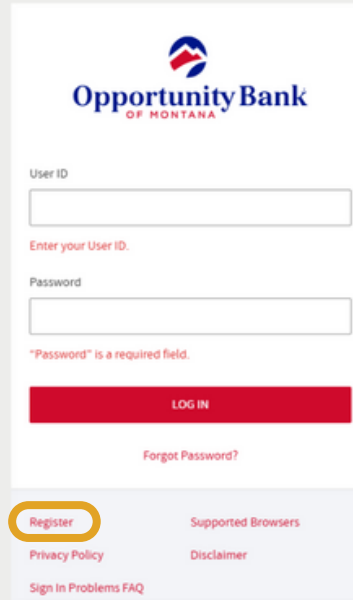
Begin by visiting [www.opportunitybank.com](http://www.opportunitybank.com) or scanning the QR code below.

Once you are on our site, select Log In.



## Step 2

After reaching the login screen, click “Register” to get started.



Opportunity Bank  
OF MONTANA

User ID

Enter your User ID.

Password

\*Password\* is a required field.

LOG IN

Forgot Password?

Register (circled in orange)

Supported Browsers

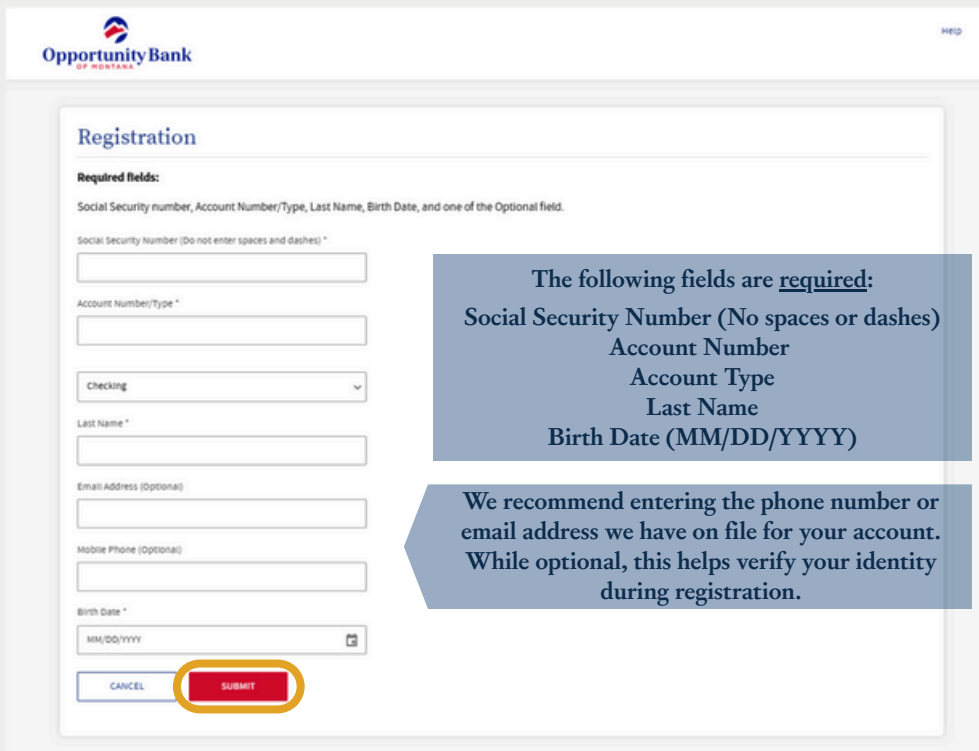
Privacy Policy

Disclaimer

Sign In Problems FAQ

## Step 3

To protect your account, this page confirms your identity and validates your enrollment by checking the information you provide against our records.



Opportunity Bank  
OF MONTANA

Registration

**Required fields:**  
 Social Security number, Account Number/Type, Last Name, Birth Date, and one of the Optional field.

Social Security Number (Do not enter spaces and dashes) \*

Account Number/Type \*

Checking

Last Name \*

Email Address (Optional)

Mobile Phone (Optional)

Birth Date \*

MM/DD/YYYY

CANCEL SUBMIT (circled in orange)

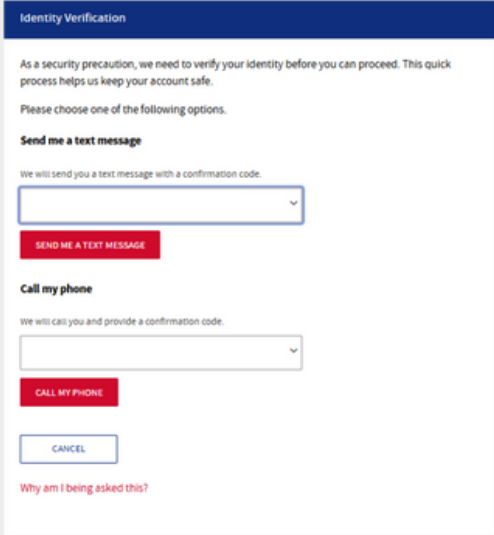
The following fields are required:  
 Social Security Number (No spaces or dashes)  
 Account Number  
 Account Type  
 Last Name  
 Birth Date (MM/DD/YYYY)

We recommend entering the phone number or email address we have on file for your account. While optional, this helps verify your identity during registration.

Once you have entered the required information, click “SUBMIT”.

## Step 4

You will be prompted for two-factor identity verification by receiving a text or phone call with a 6-digit confirmation code. We use the phone number provided at account opening. If you do not receive a code, please contact us to confirm the phone number.



**Identity Verification**

As a security precaution, we need to verify your identity before you can proceed. This quick process helps us keep your account safe.

Please choose one of the following options.

**Send me a text message**

We will send you a text message with a confirmation code.

**SEND ME A TEXT MESSAGE**

**Call my phone**

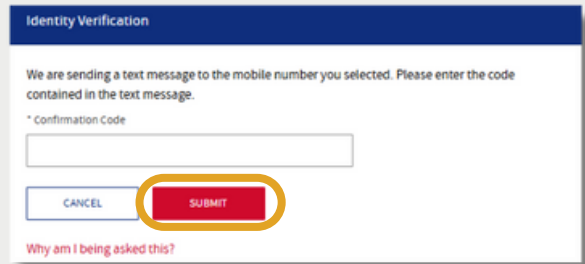
We will call you and provide a confirmation code.

**CALL MY PHONE**

**CANCEL**

[Why am I being asked this?](#)

Once you receive the confirmation code, enter the 6-digit code and click “SUBMIT”.



**Identity Verification**

We are sending a text message to the mobile number you selected. Please enter the code contained in the text message.

\* Confirmation Code

**CANCEL** **SUBMIT**

[Why am I being asked this?](#)

Two-factor authentication adds an extra layer of security to help keep your account safe and ensure it's you accessing your accounts, the system will occasionally need to verify your identity.

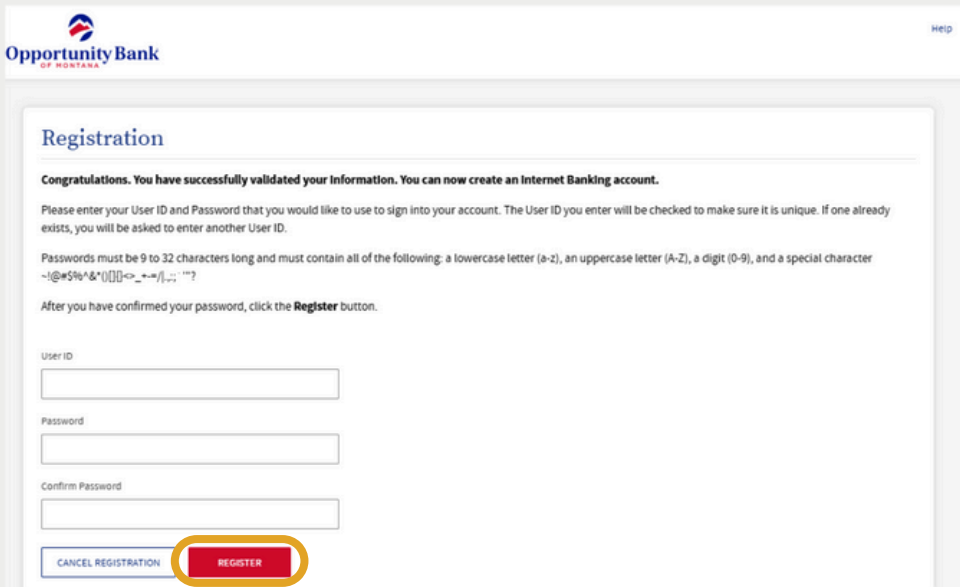
## Step 5

Create your digital banking account by generating a unique user ID and password. Once you have selected your user ID and password click “REGISTER”.

User ID's are not case-sensitive and cannot include first name, last name, date of birth, or Social Security Number.

Password Requirements Include:

- 9 to 32 characters long
- Must contain a lowercase letter (a-z)
- Must contain an uppercase letter (A-Z)
- Must contain at least one digit (0-9)
- Must include a special character (~ ! @ # \$ % ^ & \* ( ) [ ] { } < > \_ + = / | . , ; ' " ?)



**Opportunity Bank** HELP

**Registration**

**Congratulations. You have successfully validated your information. You can now create an Internet Banking account.**

Please enter your User ID and Password that you would like to use to sign into your account. The User ID you enter will be checked to make sure it is unique. If one already exists, you will be asked to enter another User ID.

Passwords must be 9 to 32 characters long and must contain all of the following: a lowercase letter (a-z), an uppercase letter (A-Z), a digit (0-9), and a special character ~ ! @ # \$ % ^ & \* ( ) [ ] { } < > \_ + = / | . , ; ' " ?

After you have confirmed your password, click the **Register** button.

User ID

Password

Confirm Password

**CANCEL REGISTRATION** **REGISTER**

Once you have entered your user ID and password, click “REGISTER”.

## Step 6

Next, read and accept the Online Banking Terms and Conditions.

**TIP:** You will need to scroll to the bottom, put a checkmark in the box and click “ACCEPT”.

### Online Banking Terms And Conditions

**Opportunity Bank of Montana..  
Digital Banking Agreement and Disclosure**

Please take a few minutes to review the terms and conditions for using Opportunity Bank of Montana Digital Banking. To use the Online & Mobile Banking service, you will need to click on the "I Accept" button before you can access your account information. You will only be required to "Accept" the Disclosure once upon logging into Online or Mobile Banking the first time. **Please read this Agreement carefully and keep a copy for your records.**

#### Digital Agreement and Disclosure Statement

This Agreement and Disclosure explains the terms and conditions governing Opportunity Bank of Montana's Digital Banking services. **This Agreement also contains the disclosure required by the Electronic Fund Transfers Act.** In this Agreement, the words "Opportunity Bank," "we," "us," "our" and "Bank" refer to Opportunity Bank of Montana and the words "you" and "your," refer to each person who can access an account through the Digital Banking service. When you use this service, or you permit any other person to use this service, you agree to the terms and conditions set forth in this Agreement and any instructions and materials we provide you regarding this service. Digital Banking is a service that allows customers to view account information and make money movement transactions to other bank accounts via the internet or Mobile Device. We may at our discretion and without prior notification to you, enter into an agreement to have another party provide the Digital Banking service.

#### 9. Acceptance

By pressing the "I Accept" button or by using the Online & Mobile Banking service you are agreeing to Opportunity Bank of Montana's Digital Banking Agreement and Disclosure Statement and you are agreeing to accept delivery of the Agreement and Disclosure electronically. If you desire you may obtain an additional copy of the Agreement and Disclosure at no charge to you by visiting any Opportunity Bank office or printing a copy by going to Opportunity Bank of Montana website, scrolling to the bottom and clicking on the link entitled "Agreement & Disclosures".

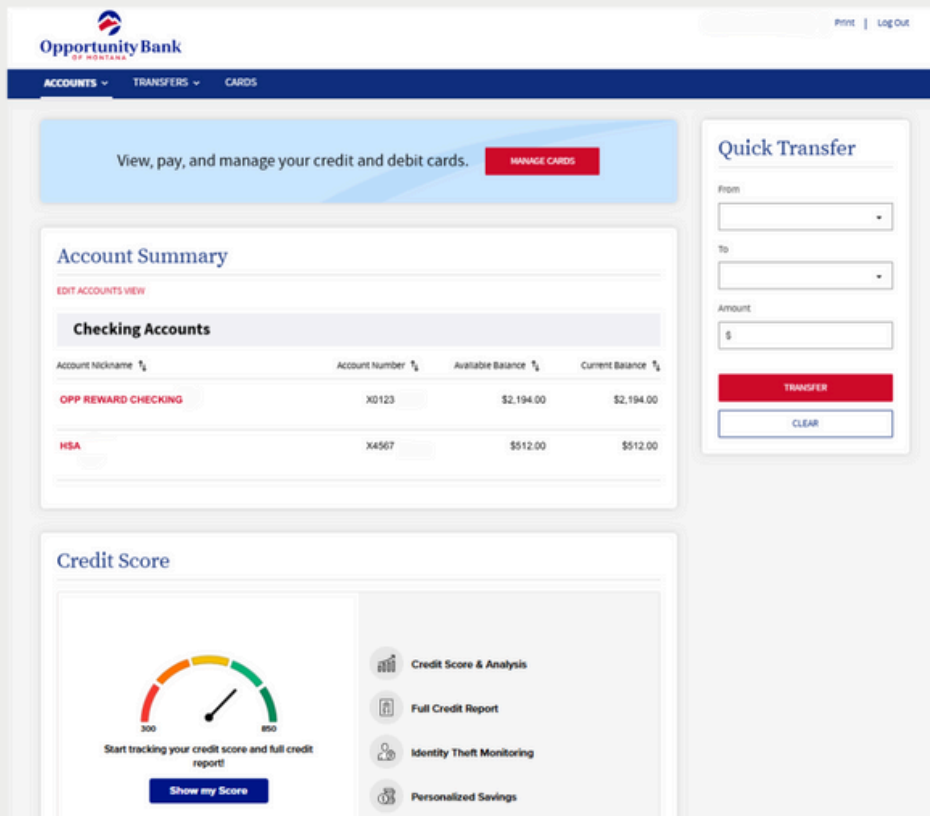


By clicking the checkbox, I accept to the Terms and Conditions.

DECLINE

ACCEPT

After accepting the Terms and Conditions you will be directed to your online banking landing page.



The landing page features the Opportunity Bank of Montana logo and navigation links for ACCOUNTS, TRANSFERS, and CARDS. A banner for credit and debit cards is at the top. The main content area includes an Account Summary section with a table of checking accounts, a Quick Transfer sidebar, and a Credit Score section with a gauge and various service links.

Account Nickname	Account Number	Available Balance	Current Balance
OPP REWARD CHECKING	X0123	\$2,194.00	\$2,194.00
HSA	X4567	\$512.00	\$512.00

**Quick Transfer**

From:

To:

Amount:

**TRANSFER**

**CLEAR**

**Credit Score**

Start tracking your credit score and full credit report!

**Show my Score**

- Credit Score & Analysis
- Full Credit Report
- Identity Theft Monitoring
- Personalized Savings

As you begin using the digital banking platform, you will see several optional features designed to enhance your experience, such as debit card management, account alerts, and transfers.

On the next page, you'll find a checklist with optional steps to help you personalize and get the most out of your digital banking experience.

## Post Registration Checklist

Use this checklist to explore optional features and settings that can help you customize and enhance your digital banking experience.

### Optional Features You Can Enable

- ☐ **Credit Sense from Savvy Money:** Keep tabs on your credit just like you check your account balance. Tap the link to begin the enrollment process. Once you've enrolled, you will be able to view your credit score and report, learn about factors to help improve your credit score and sign up for credit monitoring alerts, all for free.
- ☐ **Zelle®:** Send and receive money quickly and securely with friends, family, or trusted contacts. Set up Zelle under the "Zelle" tab.

### Recommended Settings to Personalize Your Experience

- ☐ **Alert Preferences:** Stay informed with real-time alerts for low balances, large transactions, or overdraft activity. Customize your alerts under "Settings" > "Alerts".
- ☐ **Card Control Settings:** Manage your debit card with options to turn it on or off, set travel plans, set spending limits for general use or by merchant category (e.g. gas, groceries), and view recent card transactions.
- ☐ **Internal and External Transfers:** Easily transfer to and from accounts at Opportunity Bank of Montana and other financial institutions. View and manage transfers under the "Transfers" tab.
- ☐ **eStatements:** Go paperless with secure digital statements. You'll enjoy faster access, convenience, streamlined record-keeping, and enhanced security versus paper statements. To enroll, go to the "Accounts" tab and select "Statement Preference".
- ☐ **Download the Opportunity Bank of Montana Mobile app.** Look for us in your phone's app store.



Visit [www.opportunitybank.com](http://www.opportunitybank.com) for tutorials and interactive demos under Help and FAQ.

### Business Customers

If you are a business digital banking customer, additional registration steps may be required, please contact your [local branch](#) for support with:

- Business user access and permissions
- ACH and wire transfers
- Additional cash management business solutions

## Have questions?

Contact your [local branch](#) or email us at [digitalbanking@oppbank.com](mailto:digitalbanking@oppbank.com).

For more details, visit [www.opportunitybank.com/digital-banking-upgrade](http://www.opportunitybank.com/digital-banking-upgrade) or scan the QR code.

