## Signing up for Online Banking.

With Santander Online Banking, you can enjoy secure access to your accounts. Any time. Anywhere.

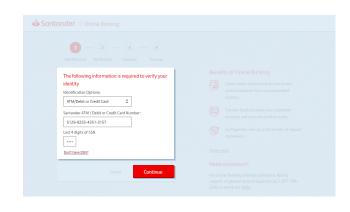


## To enroll and log in for the first time to Santander Online Banking, follow these simple steps:

- Visit santanderbank.com and click on Login. Click on "First Time user? Enroll now" to set up your Santander Online Banking. Remember, it's important to log out at the end of each banking session.
- Verify it's you and your account information using your:
  - Santander Bank account number, Debit, Credit, or ATM Card number
  - Last four digits of your SSN, or Date of Birth (DOB)

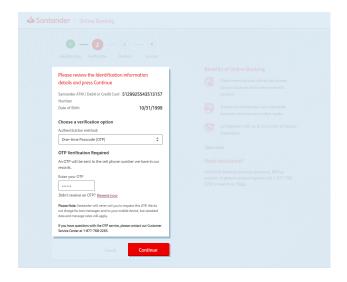
For security reasons, authentication is necessary to proceed with the enrollment. A One-time Passcode (OTP) will be sent to the registered cell phone on file to verify your identity.

Click Continue.



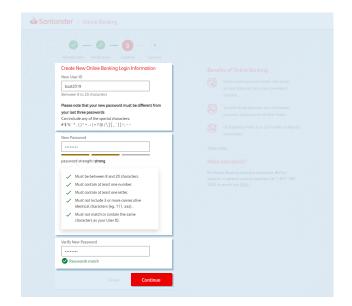
Enter the 6-digit One-Time Passcode you should receive within a few seconds on your registered cell phone.

Click Continue.



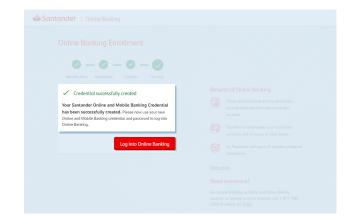
4 Create your new User ID and Password. Some special characters are permitted for Passwords (e.g., @, &, !).

Click Continue.



You've successfully enrolled in Santander Online Banking.

Click "Log into Online Banking" to get started.



Log in to Santander Online Banking for the first time with your newly created credentials.

Click Submit.

Read and agree to the Electronic Communications Disclosure.

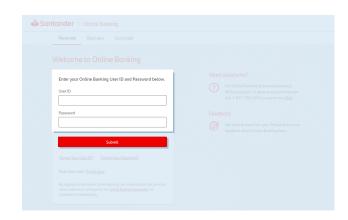
Click Continue.

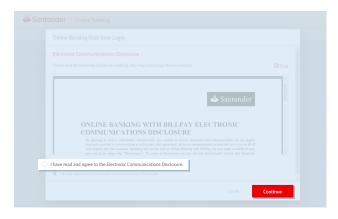
Read and agree to the Digital Banking Agreement.

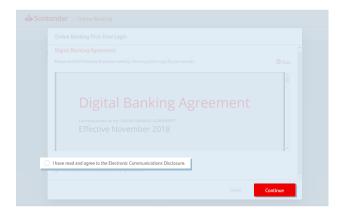
Click Continue.

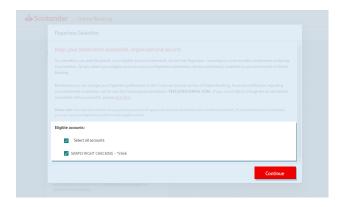


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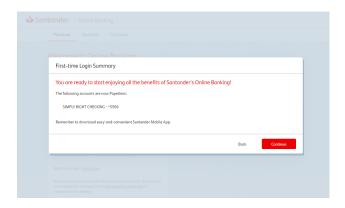




You can always change your Statement Preferences in the Customer Services Section of Online Banking.

You've successfully signed up for Santander Online Banking.

Click Continue.





Congratulations. You've simplified your life with Santander Online Banking.

