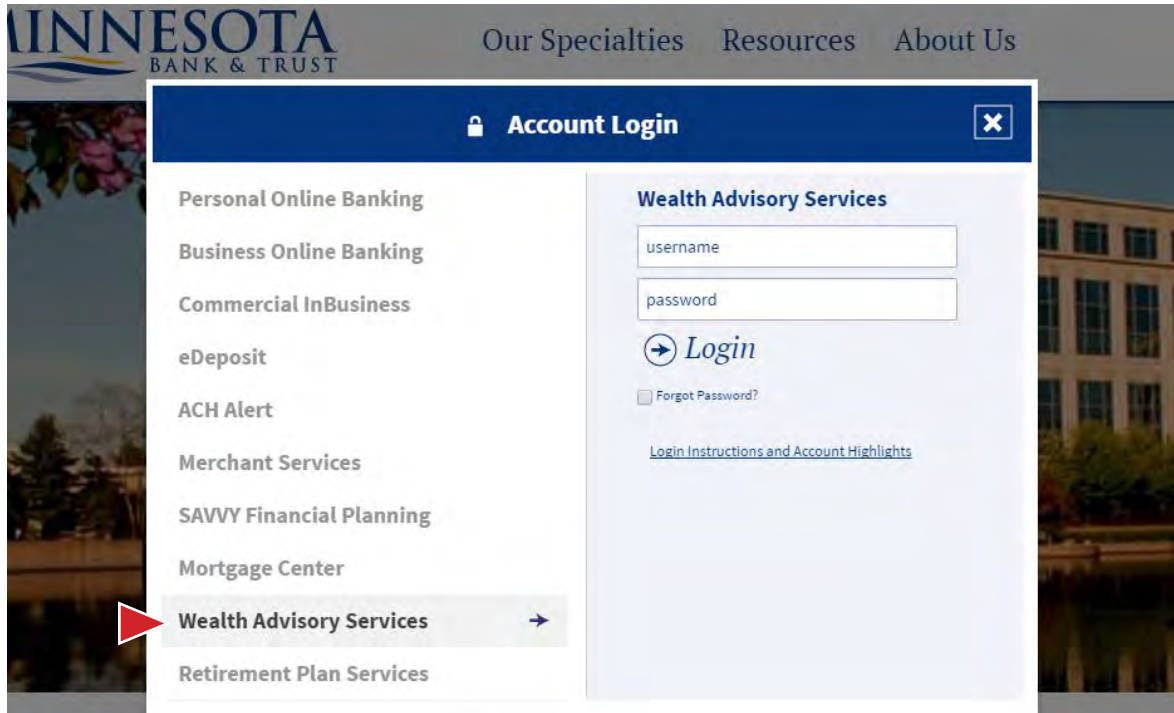


First-Time Login Instructions: Current Online Banking Users

Step 1

From your bank's website, click on the Online Banking **Login** box on the Home Page to log in as you would normally do to access your checking or savings account(s).

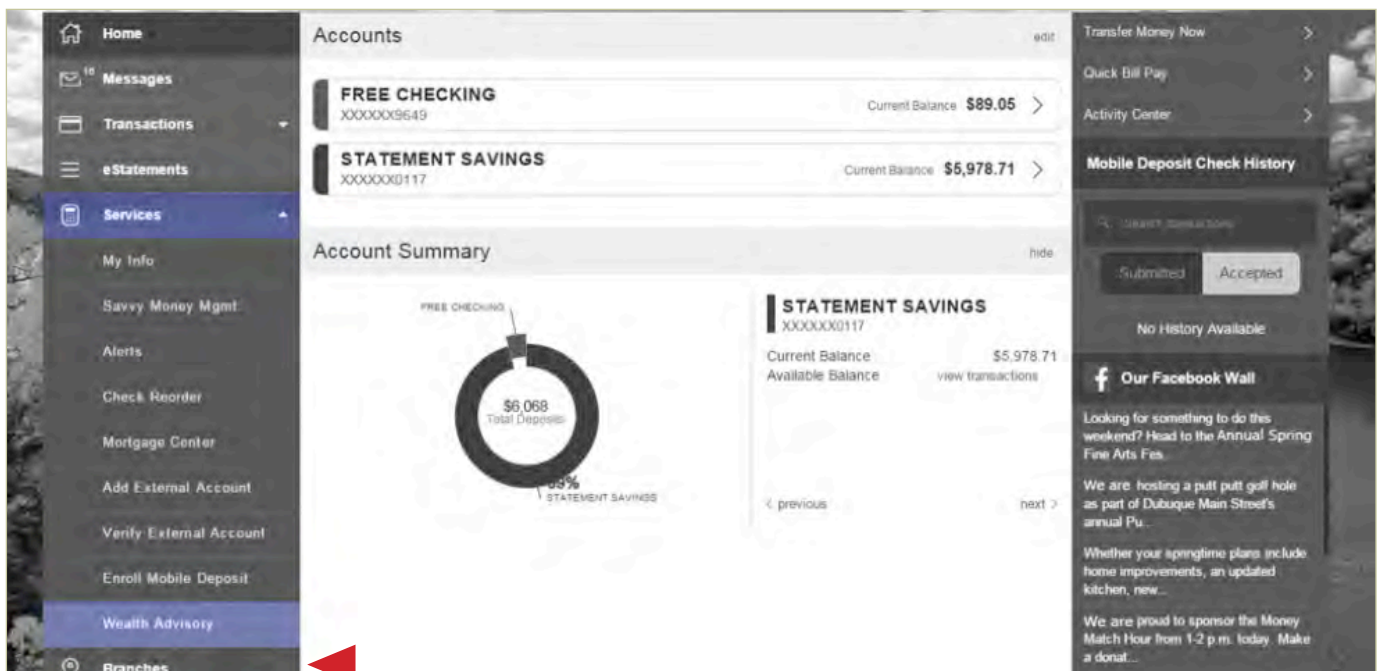


Step 2

Under Wealth Advisory Services, enter your Login ID and Password and click **Login**.

Step 3

You are now logged into Online Banking. Click on the **Services** tab on the left side of the screen and select **Wealth Advisory** from the drop-down menu. A new tab/window will open to view your Wealth Advisory account.



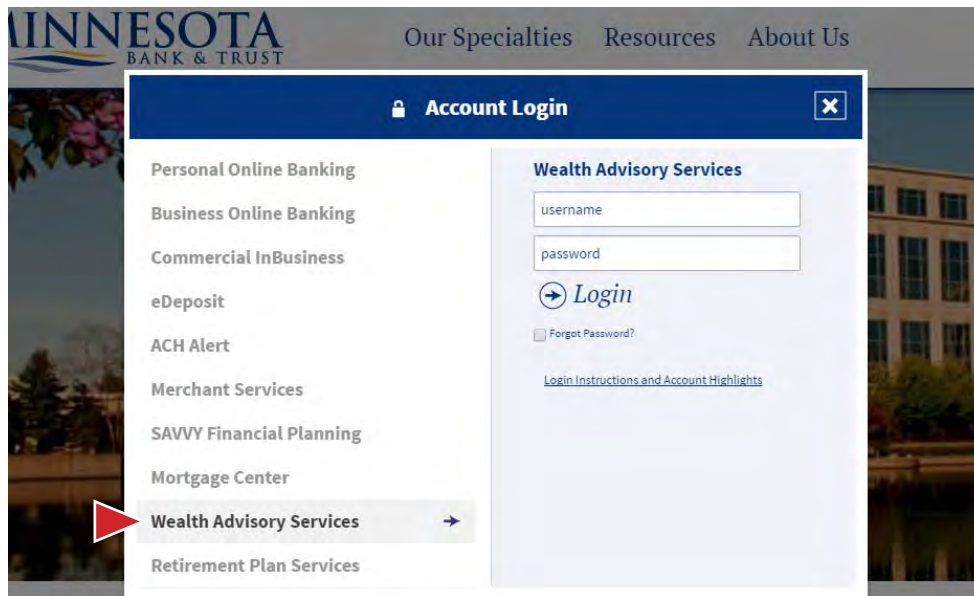
First-Time Login Instructions: New Online Banking Users

Enrollment for New Users

All new users will receive an email notification with password information. You must log into the system with this information within seven days of receiving this email. If you do not log in within seven days, your password must be reset by the banking institution. **If the account has not been logged into within seven days of receiving this email notification, you will need to call 877-280-1860 to reactivate.**

Step 1

From the bank's website, www.MNBankandTrust.com, click on the **Login** box on the Home Page. In the pop-up window, enter your Login ID and Password in the Wealth Advisory Services fields. **Your Login ID will be the first three letters of your last name plus the first three letters of your first name.** For example, the Login ID for John Smith would be **smijoh**. For your temporary password, please enter **Password1**. This can be changed once you've logged in for the first time. Click **Login** to proceed.



Step 2

You will be directed to a page where you are to select the delivery method for your **Secure Access Code**. This page will display the contact information on file for your account. Select either the phone call or SMS (text message) option that will enable the bank to reach you immediately with your one-time Secure Access Code.



Step 3

When you receive your six-digit Secure Access Code based on the method you selected, enter it in the access code screen and click **Submit**. **The Secure Access Code is valid for only 15 minutes.** If it expires, you must request a new one.

Step 4

Once your access code has been accepted, you will be asked if you would like to register your device. If you register your device, you will not have to generate a new Secure Access Code when you use that device in the future.



First-Time Login Instructions: New Online Banking Users

Enrollment for New Users Continued

Step 5

Review the welcome first time user screen, which presents an Online Banking Services Agreement. Please view and scroll to the bottom of the agreement. Read and acknowledge that you agree to the conditions by clicking **I Accept**.

Step 6

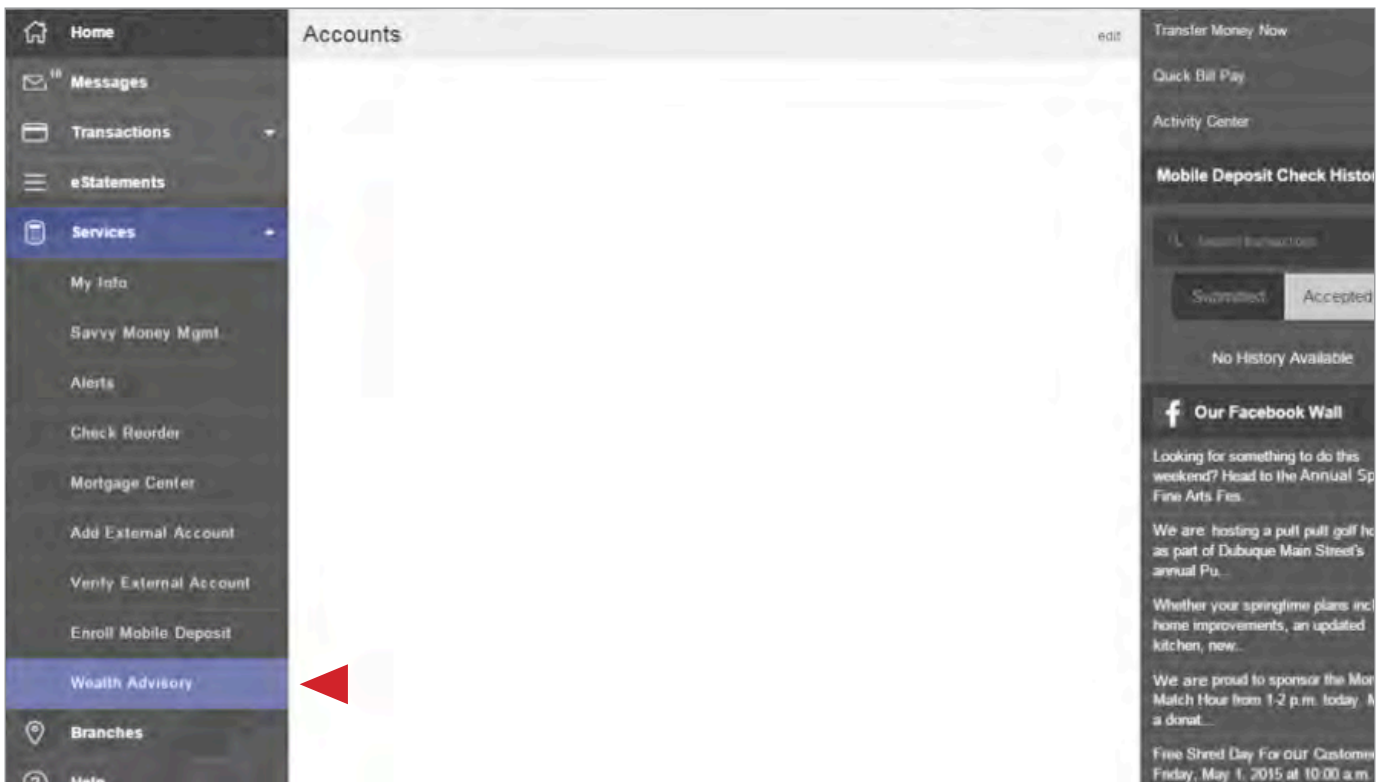
A view-only online profile screen will appear for your review. It will be grayed-out and you cannot make any changes at this point. However, please note any contact information that you would like to change in the future. Once you have fully accessed Online Banking, you will be able to use the My Info screen to make corrections. Click **Submit** then **OK** to continue.

Step 7

Now you will create your personal password. Input **Password1** into the "Old Password" field. For your protection, you will need to create a password that meets the stated security requirements. Click **Submit**. When the pop-up window appears, click **OK** to confirm.

Step 8

You are now logged into Online Banking. Click on the **Services** tab on the left side of the screen and select **Wealth Advisory** from the drop-down menu. A new tab/window will open to view your Wealth Advisory account.



** Please note: The center of the screen will be blank under the Accounts heading because you do not have other banking services or accounts with our institution.*

Wealth Management System Website Highlights

Homepage

When you first login to your account, you will be taken to your homepage. From the homepage, you can view your account(s), check your balance(s), view the breakdown of your total asset allocation, and view all of your favorite links. Your favorite links can be customized by clicking the "Customize" link. This will give you quick access to the links that matter most to you. You may also quickly access the entire account system by selecting options in the Quick Links dropdown menu.

Accounts > Holdings > Asset Allocation

If you have multiple accounts with us and want to see your asset allocation, click on the Accounts main tab. From here, select Holdings from the sub-menu, and finally Asset Allocation from the third menu. From this page you can select your desired account and break it down by portfolio. The summary section displays the asset allocation of the account or portfolio selected.

% of Total	Category	Value	Federal Tax Cost	Unrealized Current Gain (Loss)	Current Yield	Estimated Annual Income
59.15%	Equity	230,998.17	241,204.13	10,205.96	7.91%	18,270.39
33.81%	Fixed Income	129,806.75	136,552.19	6,645.44	8.05%	10,635.78
0.18%	Other	720.00	0.00	720.00	0.00%	0.00
6.86%	Cash & Equivalents	26,774.66	26,774.66	0.00	0.00%	0.00
Totals		\$388,399.58	\$404,590.98	\$16,191.40	7.40%	\$28,912.17

Description	ID	Price	Quantity	Value	% of Category	Federal Tax Cost	Unrealized Gain (Loss)	Current Yield	Estimated Annual Income
Equity					59.15%	\$241,264.13	\$10,265.96	7.91%	\$18,276.39
Nuveen Preferred Income Opportunities Fund	CUSIP 67073B106	9.45	620.00	5,859.00	2.54%	5,931.68	72.68	8.08%	473.68
Callon Petroleum Co 10%	CUSIP 13123X409	49.24	250.00	12,310.00	5.33%	13,217.41	907.41	20.31%	2,500.00
Gaslar Exploration Inc 10.75%	CUSIP 36729P306	25.00	218.00	5,450.00	2.36%	6,065.16	619.16	10.75%	585.88
Gaslar Exploration Inc 8.625%	CUSIP 36729P207	22.96	350.00	8,036.00	3.48%	8,860.07	824.07	9.39%	754.69
Miller Energy Resources Inc 10.75%	CUSIP 60052T204	4.75	320.00	1,520.00	0.66%	7,956.77	6,476.77	56.58%	860.00

Transactions

The Transactions page, which can be found by selecting "Transactions" from the sub-menu under the Accounts tab, allows you to view all of your transactions for each account. You may breakdown your results by portfolio, date range, and transaction category.

WEALTH ADVISORY SERVICES
Your Advisors - Multiple
Profile | Preferences | Help | Logout
Go to Wealth Advisory Services home page

Home Accounts Quick Links
Accounts Overview Holdings Documents **Transactions**

History

Account: All My Accounts
Portfolio: All Portfolios
Date Range: Year To Date 01 January 2015 to 14 May 2015
Transaction Category: All
Search by transaction ID

Print Export Data Page Help

Trade Date	Transaction	Asset Description	Asset ID	Quantity	Price	Transaction Amount
07 May 2015	Buz	Heartland - Wide Savings	CUSIP HTLFMM001	100.00	1.00	(100.00)
29 April 2015	Cash Receipt	US Dollar	USD			100.00
27 April 2015	Buz	Heartland - Wide Savings	CUSIP HTLFMM001	0.00	1.00	(0.00)

Show 25 records at a time

Transactions are updated periodically throughout the day.

E-statements

To find and view your e-statements, click on the Account's main tab, select Documents from the sub-menu, and then find and select **Statements** in the third drop down menu. You may view statements from multiple Wealth Advisory accounts on Online Banking.

WEALTH ADVISORY SERVICES
Your Advisors - Multiple

Home Accounts Quick Links
Accounts Overview Holdings Documents **Statements** Tax Documents

Delivery Method: E-Delivery Edit E-Delivery Settings

Accounts: All My Documents
Year: All
Period End Date: All

Statements Find: enter document name or frequency Clear

Document	Frequency	Period End Date	Accounts
None			

Show up to 25 records at a time

Install Adobe Reader

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E-delivery

To sign up for e-statements, you will need to contact your advisor or advisor's assistant and request it. After we have received this request, we will activate the E-delivery option and you will have 3 days to login and accept the new E-delivery option. A new message window will appear as soon as you enter the site. Select **Accept** and the E-delivery sign up process will be complete.

Notifications: abcsm1@gmail.com

Document Type	Delivery Method
Standard - Heartland	E-Delivery
Standard - Heartland	E-Delivery

Your advisor has opted you in for e-delivery. By clicking accept, you acknowledge that you have read the consent and disclosure terms regarding E-delivery below, and you accept these terms. Once you click accept, the E-delivery sign up process will be completed. If you choose to decline, your settings will not be changed.

Accept Decline

Contacts

On the Contacts Page you will find your advisor's name, phone number, and email address. You can access this page by clicking the "Contacts" link near the bottom of any page.

The screenshot shows the WEALTH ADVISORY SERVICES website interface. At the top left is the logo "WEALTH ADVISORY SERVICES". To the right of the logo, it says "Your Advisors - Multiple". Further right are links for "Profile", "Preferences", "Help", and "Logout". Below these is a link to "Go to Wealth Advisory Services home page".

Below the header, there is a "Your Wealth Advisor" section with buttons for "Home", "Accounts", and "Quick Links". A "Print-Friendly" icon is visible on the right side.

The main content area is divided into two panels:

- Service Contacts:** A table with columns for Name, Phone, and Email.

Name	Phone	Email
Advisor, Blake R	1 555 987 6543	myadvisor@mycommunitybank.com
Advisor, Lorrie M	1 555 987 4321	myadvisor@mycommunitybank.com
- General Contact Information:** A text box containing the message: "An Account can become disabled if the number of login attempts is exceeded. Should this occur please contact **Wealth Advisory Services Technical Support** by telephone at **866.397.2133** during office hours."

At the bottom of the page, there are links for "Terms of Use", "Privacy Policy", and "Contacts" (highlighted in yellow). On the right side, it says "Empowered By SEI © 2015".