


IMPORTANT DETAILS TO KEEP FOR YOUR NEW INTERNET BANKING EXPERIENCE

1. On May 4th there will be a new authentication process which provides ease *and* security.
 - a) You will enter your Access ID (your existing Login ID) as usual.
 - b) Your initial password, however, will be new. If you cannot locate your New Internet Banking password communication from SpiritBank, please contact a SpiritBanker at 918-712-9292 or 405-302-2000.
 - c) Upon entering the site you will be asked for a new password. Your new password will need to be between 6-15 characters and include at least one numeric character and one uppercase character.
 - d) You will then be asked a series of questions and to identify a picture that will show up at every login thereafter. This new process will allow you to access your account from different computers with no hassle. (Please note, Adobe Flash Player will be required. If you do not have Flash, you will be able to download a free version at login.)

Contact Information	
Email Address:	<input type="text"/>
Confirm Email Address:	<input type="text"/>
Image and Pphrase	
Authentication Image:	
Authentication Pass Phrase:	<input type="text" value="Orange"/>
Challenge Questions and Answers	
Challenge Question 1:	<input type="text" value="What is your father's middle name?"/>
Answer:	<input type="text" value="....."/>
Challenge Question 2:	<input type="text" value="What is your mother's middle name?"/>
Answer:	<input type="text" value="....."/>
Challenge Question 3:	<input type="text" value="What is your favorite hobby?"/>
Answer:	<input type="text" value="....."/>
Select one of the following options:	<input type="radio"/> This is a personal computer. Register it. <input checked="" type="radio"/> This is a public computer. Do not register it.
<input type="button" value="Submit"/>	

2. The new login will now offer extra security to each of our customers. With this update, you may notice a change in the accounts that show up online under your Account ID and password. In order for an account to show up as viewable online, you must be an “owner” on the account. In other words, you will only have access to accounts that your social security number is tied to. For example, a parent may have set up an account for their child in the child’s name and social security number only. In this example, only the child (owner) will have online access to this account after the transition, as the parent’s social security number is not on the account. This prevents non-owners from viewing/ accessing the owner’s account.
 - a) If you are not sure whether you are considered an “owner” on an account, please feel free to call any SpiritBanker at 918-712-9292 or 405-302-2000 for more information.
 - b) If you are not an “owner” on the account there are still some alternatives available to you:
 - i) The account owner can add you to the account as another owner
 - ii) The account owner can set up customized balance alerts to notify you via email when an account meets a certain criteria
3. Most history and preferences will convert to the new internet banking platform, including past transaction history, bill payment information, automatic account drafts (i.e. your insurance payment) and direct deposits. However there are a few items that will need to be set up again:
 - a) Alerts – For example, if you currently receive low balance notifications or any other notification via email
 - b) Recurring funds transfers – For example, you move \$100 from your checking to your savings on the 15th of the month
 - c) Account Nicknames – For example, you previously had an account named “Tahitian Vacation.” Upon conversion this will revert back to just the account number within Internet Banking. You will need to rename the account Tahitian Vacation after conversion. View our FAQ’s online for more details.