

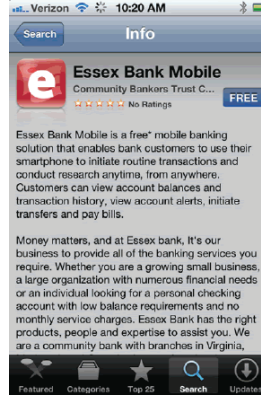


Quick-Start Guide for Apple iPhone®

eBank Mobile Banking in 3 easy steps

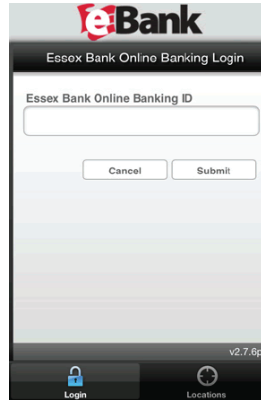
1 DOWNLOAD THE iPhone APP

- Access the Apple® App Store from your iPhone®, and search for Essex Bank. Tap on our App icon for more information about our free app.
- Tap to install the app using your App Store credentials. Your new Essex Bank Mobile App will download quickly to your home screen.



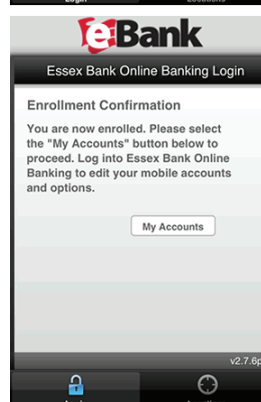
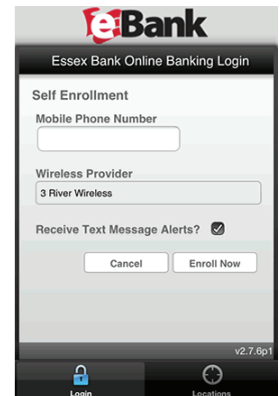
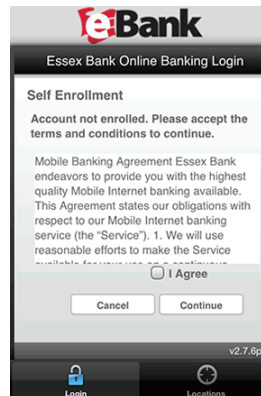
2 LOG IN TO eBANK MOBILE!

- Tap on the eBank icon on your home screen, and log in using your regular online banking ID and password. Check also to see the same security image you chose for your regular online banking.



3 SELF ENROLL *if not already enrolled through Online Banking*

- Review the Self Enrollment terms and check the "I Agree" box. Tap "Continue."
- Complete the settings for your device: phone number; name of wireless provider; text alerts (check box for Yes) and tap "Enroll Now."
- Tap the "My Accounts" button on the Enrollment Confirmation page to get started. Use your eBank Mobile app as you would your regular online banking!
- You will receive a text from "ecommerce@essexbank.com" confirming your enrollment and directing you to our go.essexbank.com mobile site, which is an alternative means of accessing your bank accounts through a mobile browser.



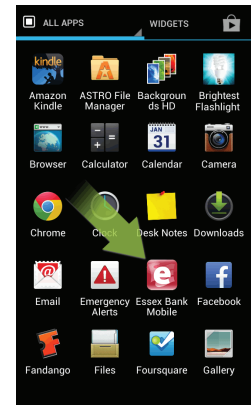
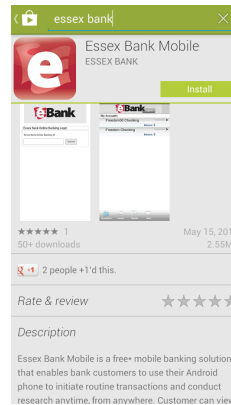
Need help? Contact eCommerce at (888) 277-3969 or ecommerce@essexbank.com

Quick-Start Guide for Android™ Devices

eBank Mobile Banking in **3** easy steps

1 DOWNLOAD THE ANDROID APP

- Access the Google Play Store from your Android™ device, and search for Essex Bank. Tap on our App icon for more information about our free app.
- Tap to install the app. Your new Essex Bank Mobile App will download quickly to your home screen.



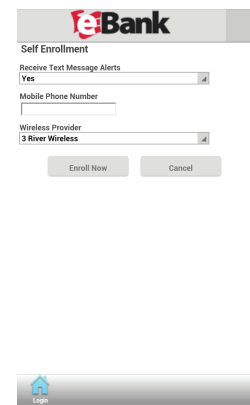
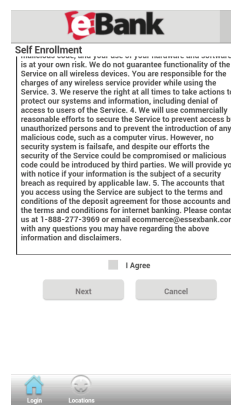
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