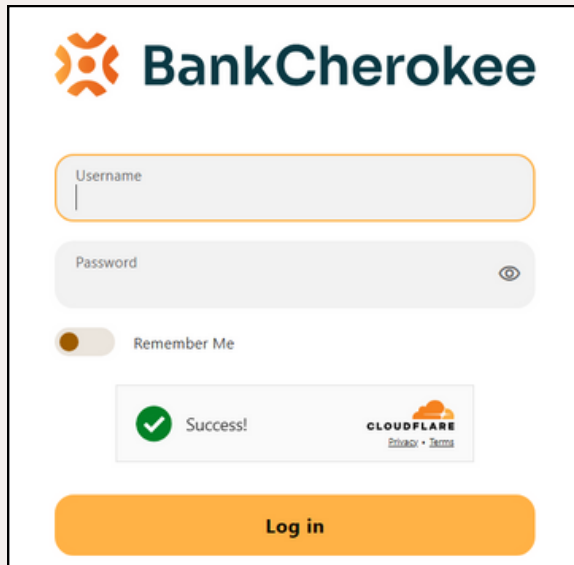


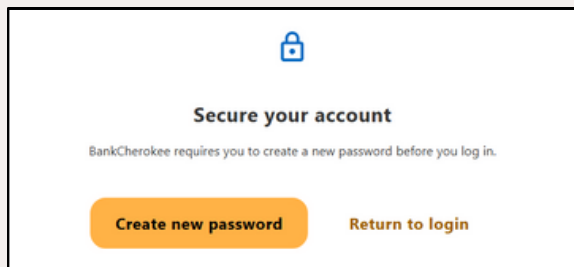
# First Time Login for Personal Users



The screenshot shows the BankCherokee login interface. At the top is the BankCherokee logo. Below it are two input fields: 'Username' and 'Password'. The 'Password' field has a toggle icon for visibility. Below the fields is a 'Remember Me' checkbox, which is currently unchecked. At the bottom is a large orange 'Log in' button. A success message 'Success!' with a green checkmark and the Cloudflare logo is visible in the background.

## Step 1: Enter Existing Login

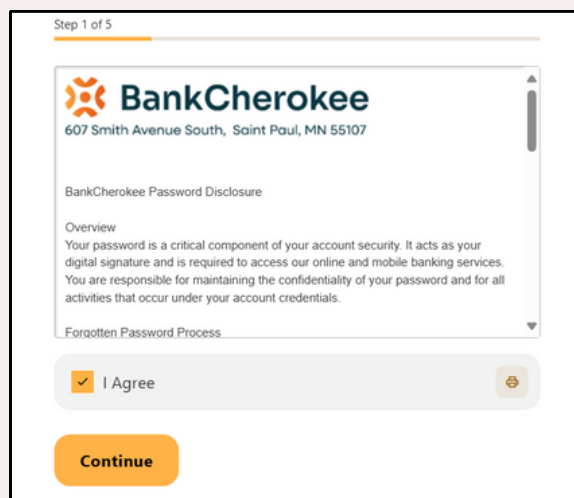
Enter your existing **Online Banking Username** and **Password**, and click **Log In**.



The screenshot shows a screen titled 'Secure your account' with a lock icon. Below the title, it says 'BankCherokee requires you to create a new password before you log in.' At the bottom are two buttons: 'Create new password' (orange) and 'Return to login' (text link).

## Step 2: Secure Account

Click **Create New Password**.



The screenshot shows the 'BankCherokee Password Disclosure' screen, labeled 'Step 1 of 5'. It features the BankCherokee logo and address: '607 Smith Avenue South, Saint Paul, MN 55107'. The main content area contains the title 'BankCherokee Password Disclosure' and an 'Overview' section. The overview text states: 'Your password is a critical component of your account security. It acts as your digital signature and is required to access our online and mobile banking services. You are responsible for maintaining the confidentiality of your password and for all activities that occur under your account credentials.' Below this is a 'Forgotten Password Process' section. At the bottom, there is a checkbox labeled 'I Agree' which is checked, and a large orange 'Continue' button.

## Step 3: Accept Password Disclosure

Password Disclosure: If you agree select, **I Agree** and click **Continue**.

# First Time Login for Personal Users



Step 2 of 5

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**I Want To**

**Reset my password**  
Choose this if you're an individual or a business and forgot your password

**Reset my business sub user password**  
Choose this if you are a business sub user and you forgot your password

## Step 4: Password Reset

Click **Reset My Password**.

Step 3 of 5

---

**Verify Your Identity**

To verify that you have an account with us and that you are the rightful owner, please enter your username, your Social Security Number (SSN) if you're signing in as an individual, or your Employer Identification Number (EIN) if you're signing in as a business. You'll also need to provide the email address associated with your username.

Username

Tax Identification Number (SSN Or EIN)

Email

**Continue**

## Step 5: Verify Your Identity

Verify your identity by entering your existing **Username, Social Security Number (SSN), Email Address associated with your username, etc.**

(to ensure you have a successful first-time login, this information must match what we have on file for you). Click **Continue**.

Step 4 of 5

---

**Password Reset Method**

☐ SMS Text  
A one-time code will be sent to your mobile phone.

☐ Voice Call  
You will get a call that reads a one-time code to you.

## Step 6: Password Reset Method

You will be prompted for Multi-Factor Authentication (MFA) using one of the contact methods we have on file for you (if no MFA option is accessible—please contact us to have this updated). Click **Continue**.

Step 5 of 5

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**Verification Code**

A 6-digit code has been sent to your phone number (\*\*\*-\*\*-957)

Enter Code

Code Will Expire In 5 Minutes

[Resend code](#) or [Change method](#)

## Step 7: Enter Verification Code

Enter the 6-digit code you received via text or phone call.

# First Time Login for Personal Users



**Create your password**

Your password must be at least fourteen characters in length, contain at least one lowercase letter, at least one uppercase letter, at least one special character, and at least one number.

Password \*  
.....

Password Strength is Strong

Confirm Password \*  
.....

Matches

**Continue**

## Step 8: Create a Password

You will be prompted to create a new password.

### Password Requirements:

- 12 Characters
- Must include at least:
  - 1 lowercase
  - 1 uppercase
  - 1 number
  - 1 special character

Click **Continue**.

**Terms and Conditions**

Please accept the terms and conditions below to continue logging in.

**BankCherokee**  
607 Smith Avenue South, Saint Paul, MN 55107

**BankCherokee Digital Banking Agreement**

**INTRODUCTION**

The Digital Banking Agreement ("Agreement") governs the use of all online and mobile banking services ("Online Service(s)") available on a computer through a traditional internet connection at www.BankCherokee.com, on a mobile device through a mobile browser, or through our mobile application available on Android or iOS. There may be additional Online Services that are not specifically described in this Agreement and we reserve the right to add or eliminate Online Services. Finally, the availability of select Online Services may be limited by your access method or access device.

This Agreement is revised periodically and it may include changes from earlier versions. By accessing your account and engaging in Online Services, you agree to the most recent version of this Agreement, which is always available to you online and within the mobile application. You may withdraw your consent at any time by contacting us at a number listed at the end of this Agreement and discontinuing your use of Online Services.

This Agreement contains terms and conditions that apply to your use of the various Online Services and is in addition to other agreements and disclosures that apply to your account(s). For example, when you access your deposit account online, the terms and conditions of your Deposit Account Agreement do not change and continue to apply. If, however, there is a conflict between this Agreement and the terms and conditions of any disclosures or agreements that specifically address Online Services, this Agreement will control in resolving those inconsistencies. If you have any questions, please call us at a number listed at the end of this Agreement.

**DEFINITIONS**  
The following definitions apply in this Agreement.

☒ I Agree \*

**Continue**

## Step 9: Accept Terms & Conditions

You will be prompted to accept Terms and Conditions. If you agree, select **I Agree** and click **Continue**.

**FDIC** FDIC-insured · Backed by the full faith and credit of the U.S. Government

**BankCherokee**

Dashboard Accounts Transfer & Pay Tools Financial Planning

**Dashboard**

**Accounts**

Checking  
\$42,345.34

● **Joint Checking**  
\$15,040.51  
\$15,040.51

● **Bill Checking**  
\$5,505.43  
\$5,505.43

**Link External Accounts**

**Get Started**

**Last 15 days**  
Logged in 1 time

## Step 10: Your New Dashboard

You'll land on your new personal dashboard—your home for managing accounts, payments, and more.