



PERSONAL **ONLINE BANKING INSTRUCTIONS**

How to Sign Up for Online Banking

Visit NDBT's website at ndbt.com.

Rely on us to be your most trusted financial partner.



Any bank can provide automation and convenience. But NDBT is not just any bank. We believe we are the smarter, safer choice. As the only bank in Texas to receive 33 consecutive years of 5-star ratings from BauerFinancial, NDBT also partners with the IntraFi Network to provide large deposit security with added FDIC

protection. In addition, our investments in technology and security reflect big bank strategy without sacrificing our investment in the communities we serve. We're Texas. We're Banking. We're Original!



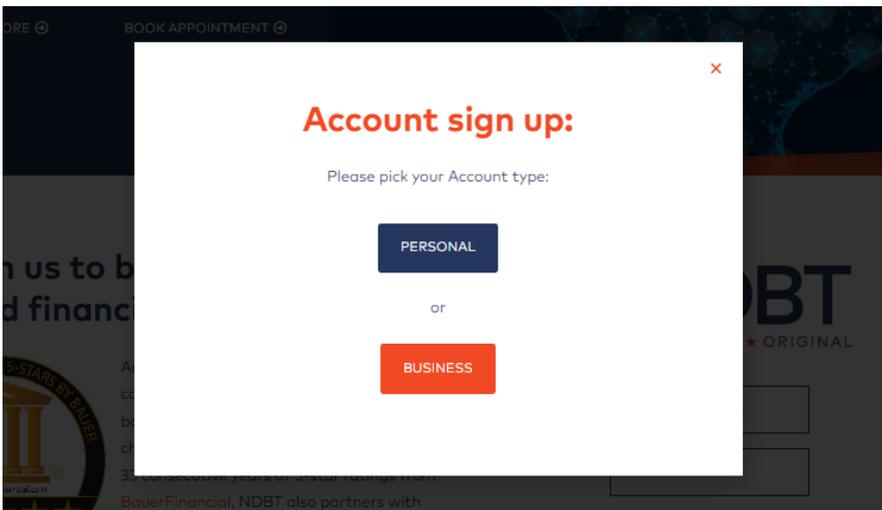
[Forgot Your Password?](#)
[View Demo](#)

[Or Sign Up](#)



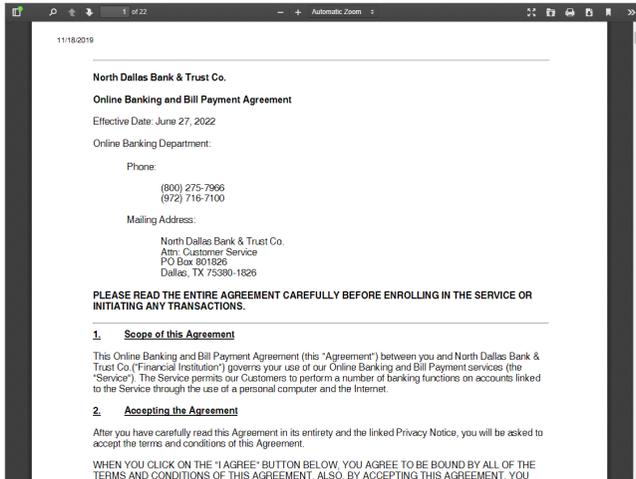
Click: [Sign Up](#)

Select
Personal



For more information, please visit or call
ndbt.com | 972.716.7100 | Member FDIC

Please **READ** the Online Banking and Bill Payment Agreement, **CHECK** the box for "I have read the above..." statement, and then select "**I Agree**" to proceed.



I have read the above disclosure, agree to the terms and would like to proceed with online registration.

Once the agreement has been accepted, complete all fields with an asterisk "*** ***" (example below)

North Dallas Bank & Trust Co. Online Banking Enrollment

Page 1 of 3

For security verification, please fill in the following information. Fields marked with a "*" are required.

* Name:	<input type="text" value="John Dole"/>	
* Social Security Number:	<input type="text" value="....."/>	Please do not enter a dash () or space.
* Account Number:	<input type="text" value="123456"/>	No leading zeros
* Address:	<input type="text" value="12900 Preston Rd"/>	
* Zip Code:	<input type="text" value="75230"/>	
Home Phone:	<input type="text"/>	XXXXXXXXXX or XXX-XXX-XXXX
Other Phone:	<input type="text"/>	XXXXXXXXXX or XXX-XXX-XXXX
* Birth Date:	<input type="text" value="03/15/1961"/>	MM/DD/YYYY
* Email Address:	<input type="text" value="demoaccount@ndbt.com"/>	
* Verify Email Address:	<input type="text" value="demoaccount@ndbt.com"/>	Please re-enter your email address.



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Please choose an Access ID and Passcode to use to log into this online system from now on.

* Access ID:

* Passcode:

* Verify Passcode:

ACCESS ID REQUIREMENTS

- Must be between 5-20 characters.
- May include alpha, numeric or special characters.
- Cannot be the same as your Tax ID #/SSN or account number with North Dallas Bank & Trust Co..
- Is case sensitive.

PASSCODE REQUIREMENTS

- Must be at least 8 characters long.
- Must contain at least 1 numeric and 1 alpha character.
- Must not be based on your personal information such as tax identification number, address or telephone number.
- Is case sensitive.

TIPS FOR STRONG PASSCODES

- Try using special characters in place of letters. (e.g. use symbols like @ or ! in place of 'a', 'e', 'i', 'o' or 'u')
- Try not to use dictionary words. They are easy to guess.

Select 4 questions that you will remember and cannot be easily guessed. You may be asked to answer these questions correctly to obtain information or reset your passcode.

*Security Answer	*Security Answer
Enter a question a bank representative will ask when you contact us for assistance with Online Banking.	Give this response to a bank representative when asked the above question.
<input type="text" value="Color of your first car or bicycle?"/>	<input type="text" value="Blue"/>
<input type="text" value="First name of your childhood best friend?"/>	<input type="text" value="Emily"/>
<input type="text" value="Title of your favorite book?"/>	<input type="text" value="Vanity Fair"/>
<input type="text" value="Favorite hobby?"/>	<input type="text" value="Reading"/>

I'm not a robot  reCAPTCHA
Privacy - Terms

Click the checkbox next to "I'm not a robot" and if needed answer the question(s) presented to continue. After completing this process click the Submit or Continue button below to complete your enrollment.

Complete the fields with the correct information.

Don't forget to select the box for "I'm not a robot".

Click **Continue**, to proceed to the next page. If the next page does not appear, information may not have been entered correctly. Incorrect information will need to be updated in order to proceed.



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Once the registration is complete, it will direct you to your Online Banking profile.

If you encounter any issues or concerns regarding your Online Banking profile, please feel free to visit any Banking Center or contact our Customer Service Department at 972.716.7100.

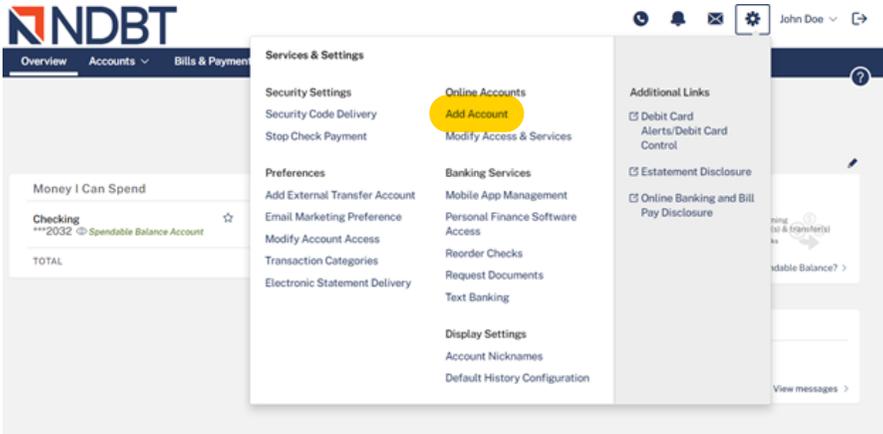
The screenshot displays the NDBT online banking interface. At the top, the NDBT logo is on the left, and navigation icons (clock, notifications, mail, settings) and the user name 'John Doe' are on the right. Below the logo is a dark blue navigation bar with the following menu items: Overview (selected), Accounts, Bills & Payments, Move Money | Zelle®, and Statements. The main content area is divided into three sections:

- Money I Can Spend:** A table with columns for 'Available' and 'Previous Day'. It lists a 'Checking' account with a balance of \$0.00 and a 'TOTAL' row also showing \$0.00.
- Spendable Balance:** A card showing a balance of \$0 for the 'Checking...***2032' account. A note indicates 'No upcoming payment(s) & transfer(s) next 2 weeks'. A link 'What's my Spendable Balance?' is provided.
- Unread Messages:** A card stating 'You have no unread messages.' with a 'View messages' link.



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How to Add an Account to Your Online Banking Profile



- Click on the gear icon next to the name on the account
- Select "Add Account"

Enter your full NDBT account number and select account type (e.g. Checking, Savings, CD, Loans). If you are adding a checking account and would like to take advantage of our Bill pay services, check the box under "Billpay". Click on "Add Account(s)" to complete the process.

Services & Settings

Add New Online Account

Use the table below to list all accounts you want to access online. Please select the correct account type using the drop-down menu.

*Each account can be associated with an easy to remember Nickname.
** Due to regulatory withdrawal limitations, you may use BillPay only with your checking accounts.

Accounts

Account #	Nickname*	Account Type	Billpay**
<input type="text"/>	<input type="text"/>	Checking ▾	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	Checking ▾	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	Checking ▾	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	Checking ▾	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	Checking ▾	<input type="checkbox"/>

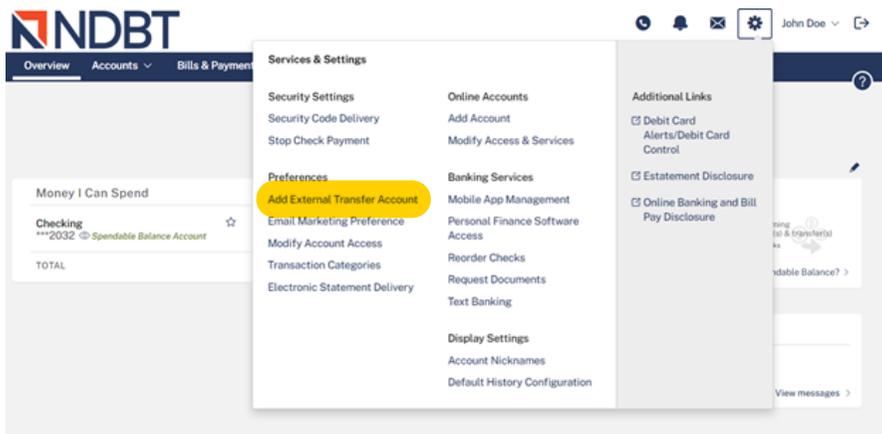
[Add Account\(s\)](#) [Cancel](#)

- **Please note:**
It does take 24 hours for the account to appear once you have added it.



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How to Add an External Account for Online Banking Transfer



- **Based on your preference, you will receive a text or email with a Security Code. This will verify that you are an existing customer and not an unauthorized individual.**



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Services & Settings

Additional Authentication Required

For your protection, you must provide additional authentication in order to access your online accounts.

Please choose the authentication method you would like to use and click the appropriate action below:

Security Code via Email

An email will be sent to the email address we have on file for you, cXXXXXXXXXXXXX@ndbt.com. This email message will contain the Security Code that you are required to enter on the next screen.

Note: This Security Code applies only to this login session.

[Send Security Code](#)

[Cancel](#)

Security Code via Text Alert

A text will be sent to your specified mobile number. This text alert will contain the Security Code that you are required to enter in order to gain access to your online accounts and services.

The text alert will be delivered to XXX-XXX-3481(Mobile Number).

Note: This Security Code applies only to this login session.

[Send Security Code](#)

If you do not know the answer to the questions above, please contact North Dallas Bank & Trust Co. at 972-716-7100 for assistance.

Retrieve your security code from you primary email inbox and enter it into the fields provided.

Additional Authentication Required

For your protection, as additional authentication, you are required to enter a Security Code to gain access to your online accounts and services.

A notification message was sent on 7/9/2021 3:44:33 pm CDT to your specified delivery methods (see below). This notification message contains the Security Code that you are required to enter.

The notification message was delivered to aXXXXXXXXa@ndbt.com(Primary email) .

Please enter the Security Code provided in the message: _ _ _ _ - _ _ _ _

The Security Code is valid for 10 minutes.

[Click here](#) if you have not received the Security Code and would like to receive a new Security Code.

Submit **Cancel**

Once the authentication process is complete, you will be directed to the Online Banking External Transfer Service Agreement. You will need to **accept** this agreement in order to move forward.

Add External Transfer Account

To transfer funds to/from your accounts at another financial institution, please provide the account information for the external account and click "Submit". By clicking "Submit," you authorize North Dallas Bank & Trust Co. to verify the existence and ownership of the account, and to transfer funds electronically between this account and your designated online accounts according to your online instructions.

In order to validate this external account request two (2) small deposits (and a single withdrawal of these deposits) will be submitted for posting at the financial institution identified. After processing of these transactions you will be required to validate the amounts of the deposits that posted to the requested external account.

* Financial Institution Name:

* Account Owner Name:

* Account Usage: This is a Personal Account or a Business Account

* Account Type:

* Routing & Transit #:

* Account #:

* Verify Account #:

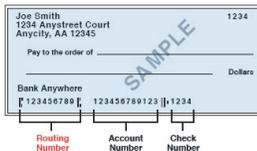
* Account Nickname:

* Available Services and External Transfer Limits:

Transfer TO this account.
Desired limit: \$ (Maximum allowed \$5,000.00)

Transfer FROM this account.
Desired limit: \$ (Maximum allowed \$5,000.00)

*Transfer Processing Method: Scheduled at least 1 business day in advance of the Scheduled Transfer Date.



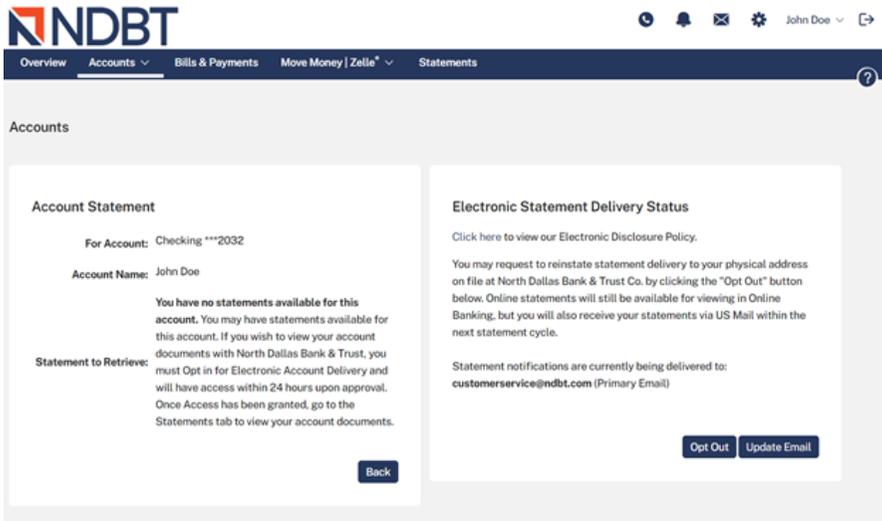
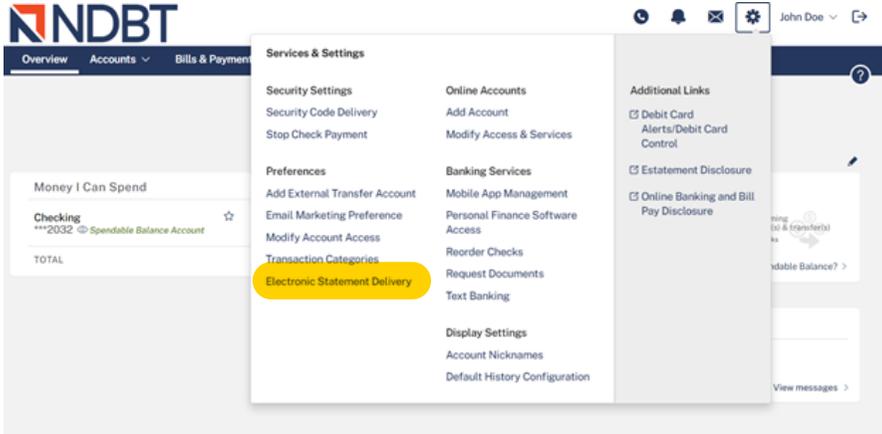
• **Complete all fields with an asterisk " * " with the information of the bank receiving the transferred funds.**

Nicknames are limited to 50 characters total and individual words in the nickname are limited to 30 characters.
Mark the checkbox next to the desired service(s) for the account.
Limits set will apply to this external account only. Available limit balance is calculated based on the processing period of all external account transfers scheduled for this account. Allowed limit(s) may vary from requested - subject to North Dallas Bank & Trust Co. review.



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How to Sign up for Paperless Statements



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