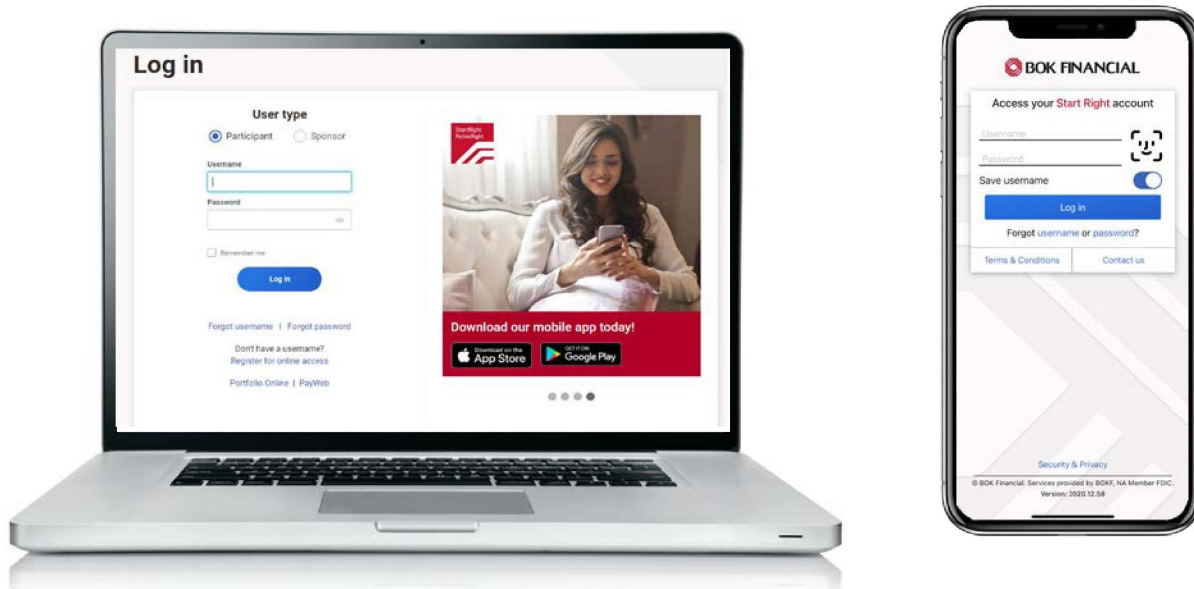


Account Access

To access your account, go to either the Start Right website www.startright.bokf.com or download the Start Right mobile app. Click on “Register for online access” then enter your SSN and date of birth. Then verify you are not a robot and click Register.



Next, follow the parameters provided to create your New User ID and Password. (All items must have a green check mark to continue.)

This screenshot shows the 'New User ID and Password' creation screen. It displays the 'Current user ID: 011011011'. Under 'Your password:', there is a list of requirements with green checkmarks indicating they are met: 'Must be between 8 and 28 characters long', 'Must contain at least 1 lowercase letter', 'Must contain at least 1 uppercase letter', 'Must contain 1 number', 'Must not contain your user ID', 'Must not contain your social security number', 'Must not contain first or last name', and 'Must contain at least one special character'. Below these are links for 'Help' and 'View only contain allowed characters'. A list of 'Allowed characters' includes: 'Case sensitive', 'Cannot be the same as any of the last 10 passwords', and 'Cannot be changed for 48 hours after last change'. At the bottom, there are fields for 'New user ID' (containing 'Demouser1') and 'New password' (containing 'Quang@123456') with a 'Show/Hide' button.

Re-enter the password to confirm it and log back in to Start Right with your new credentials. A One-time Passcode will be sent to the phone number on file. You will receive the code via text or automated phone call. Enter the code and click submit. Congratulations! You now have access.

This screenshot shows the 'Multi-Factor Authentication' screen. At the top, a message states: 'Your registration is complete! Log in to start using your online access.' Below this is the heading 'Multi-Factor Authentication' and the instruction 'Enter your code'. A sub-message says: 'We are texting a verification code to +X XXX-XXX-9398.' There is a field for 'Passcode' containing '863919'. Below the field is a link for 'Request a new code'. At the bottom, there are 'Back' and 'Submit' buttons. A small note at the bottom right states: 'You can request a new code after 30 seconds.'