Cambridge Trust Company

Wealth Management Online

Client Account Information
via the Internet

Accessing Your Account via the Cambridge Trust Company Web Site

Once your Internet settings have been confirmed, you can now access Wealth Management Online.

To protect your personal account data, Cambridge Trust Company has implemented a level of security which requires you to go through a one-time setup the first time you log-in. This setup incorporates a "fingerprint" of you and the computer you are using when proceeding through the login process. Should you attempt to login on to a different PC, the system will requires authentication upon initial sign-in so your "fingerprint" can be associated with another PC for which you are using at the time. This process has been implemented to meet Federal guidelines and to protect client confidential information.

Password Security Requirements

While in an environment where internet security is in the forefront of our security concerns, we have instituted a complex password requirement for client passwords. The parameters are provided below:

Passwords must be a minimum of 8 characters in length and include at least one character from each of these three categories: alpha, numeric and special characters (ie. dash, explanation point, etc).

Please note: All account information is encrypted.

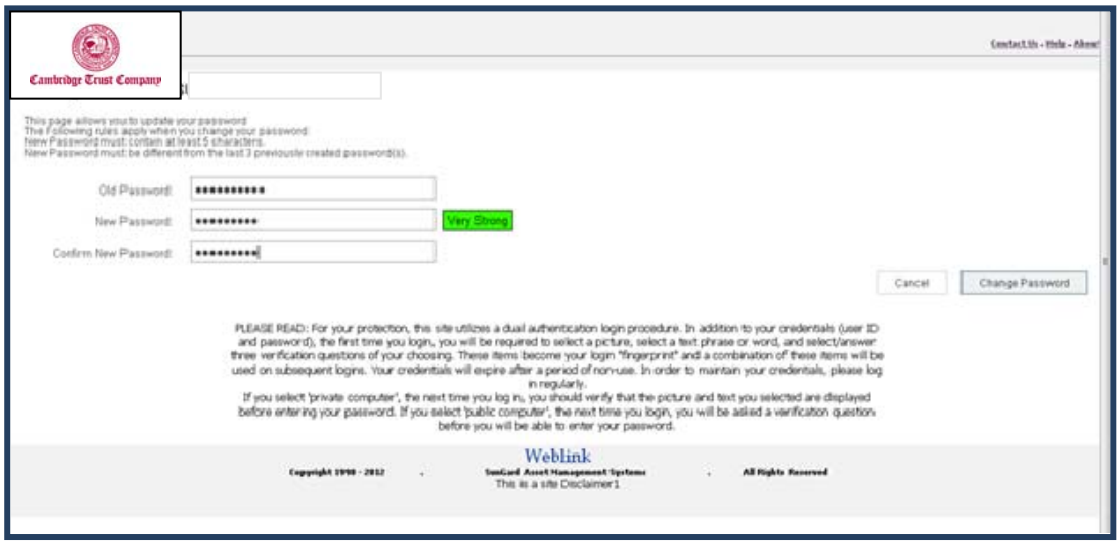
First Time Logon Instructions

Enter your User ID and click on Proceed.

Enter your current Password. You can denote whether you want the site to remember your User ID. Click on Login.

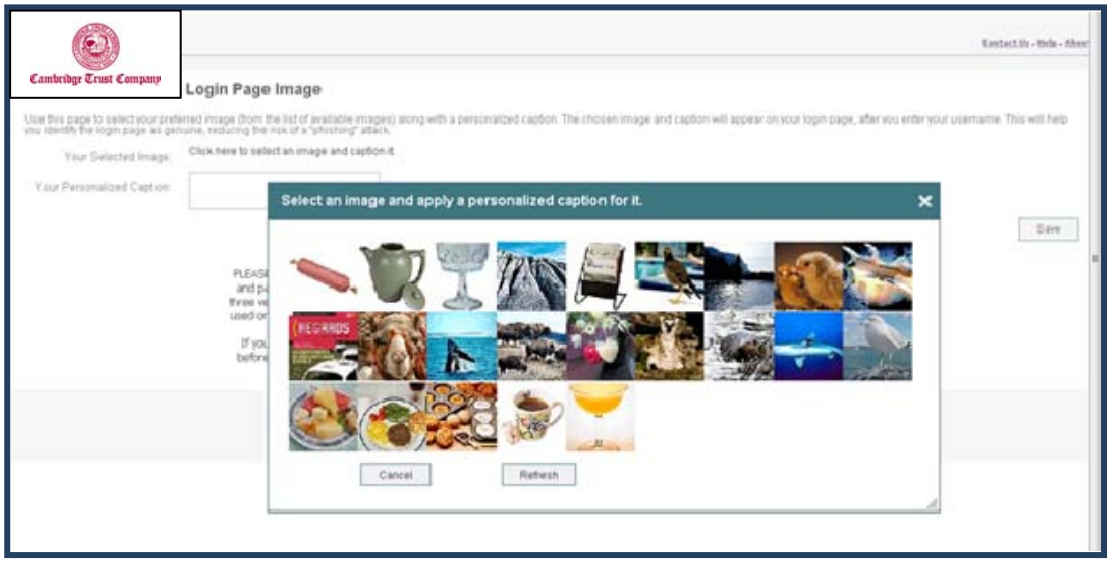
If you are an active user of the **Wealth Management Online** site, you will not be required to go through the password change process (proceed to page 3).

If this is the first time you have logged into the **Wealth Management Online** site you must change your password. Enter your "old" password, then enter your new password in the New Password and Confirm New Password boxes. Click on Change Password.

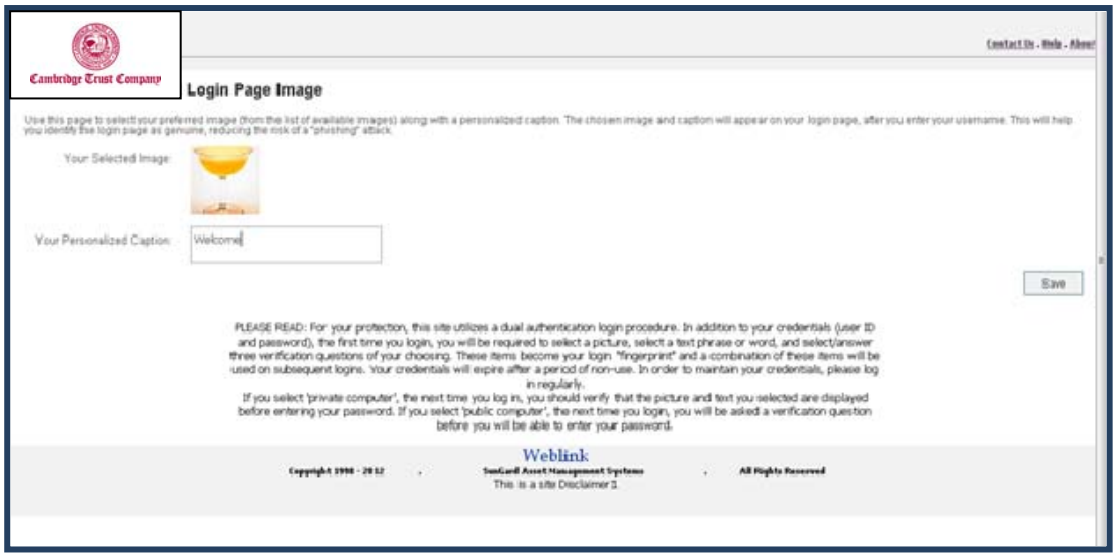


You must select an image and provide a personalized caption. Both will become part of your login process from this point forward. The purpose of the image and caption is to thwart others attempting to persuade you into giving your password to a fake “Cambridge Trust” site. Your login to the **Wealth Management Online** site will always display the image and caption you have chosen.

Click on an image.



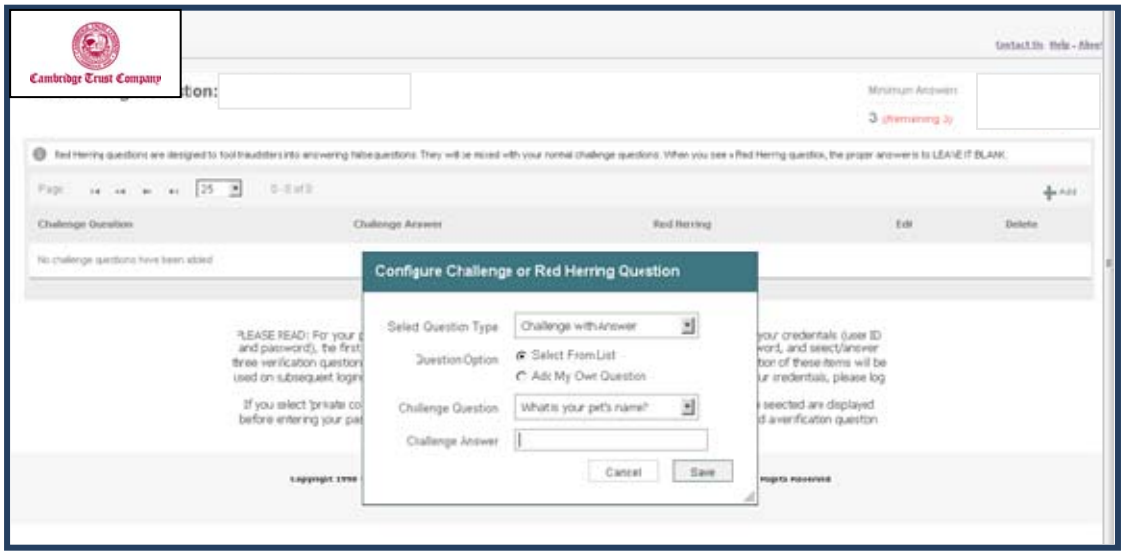
Enter a personalized caption and click on Save.



Next you will be directed to establish three (3) Challenge Questions with valid responses.

Click on Add to set each question.

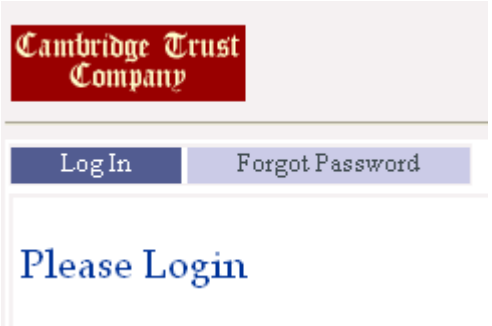
You can select your questions from a list of pre-defined questions or you can add your own question(s). Click on Save once you have entered your answer.



Once you have set your Challenge Questions, you will be logged into the **Wealth Management Online** site.

Forget Password

Once you have entered your User ID (step three above), you will be prompted to enter your password. If you forgot your password, you may click on the “Forgot Password” link at the top left of you screen (see screenprint below).



By clicking this message, you will be asked one of the challenge questions you created at your initial log-in. Remember your challenge phrase is case sensitive.

The system will generate you a new password. This password will be sent to the email address provided when you opened your account (or the email address you would have kept up to date within the application).

Online Help

After your system login has been verified, you can select one of the eleven available account views. For easy navigation, a toolbar is presented as part of each view. When you access the "Help" area, the following view is presented. When you click on any of the underlined topics (for example, Navigation Tips), the information regarding that topic (Navigation Tips) is displayed. The “Help” area includes complete instructions for using all areas. To exit the "Help" area, click on the "X" button in the upper right hand corner of the screen. Please take advantage of this user-friendly instruction format.

Click on “x”, in the upper right hand corner to return to the account views.

Online Help

Introduction
Viewing Account Data
Viewing Portfolio Holdings
Viewing Transactions
Select Data Columns and Order
Select Sort Order
Select Time Period
Finding an Account
Printing Reports

Downloading Account Information
Navigation Tips
Emailing Reports
Changing Your Email Address
Changing Your Password
Changing Your Password Challenge
Viewing Options
Exiting
Glossary
Index

Click on any of the topics to go directly to that particular topic. Once in the topic, you can return to this menu by using the BACK button on the top of your screen.

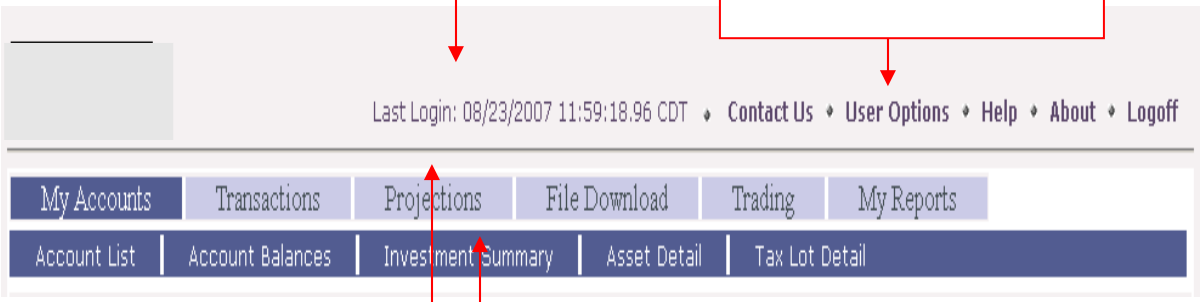
Please review this information thoroughly prior to using Wealth Management Online so you may take full advantage of all the features offered.

System Navigation

A report/activity tab line is presented with every view. Each tab represents a different grouping of reports or specific actions that you may take. When accessing a specific report, you can click on any word or phrase that is underlined and "drill down" to a more detailed level of information. Refer to on-line help to learn more about each area.

Your last login is displayed at the top of the screen.

Your User Options (change start page, password, email, etc) are available here.

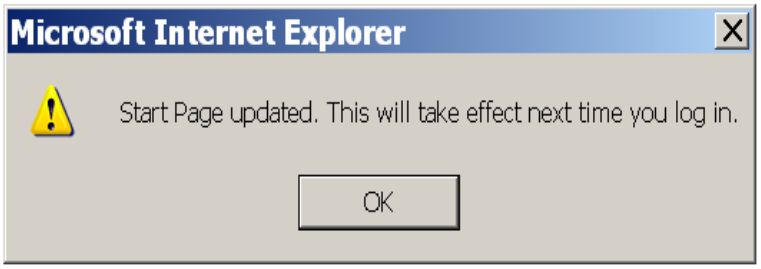


The WebLink Reports and features are displayed across the top of your screen via a tab structure. The tabs in the top line categorize information into major categories; the tabs on the lower line represent information you can access within that major category.

Start Page

If you have access to multiple accounts, you can change the “start page” in Wealth Management Online. Click User Options, then Start Page, and then select either the Investment Summary or the Account List page.

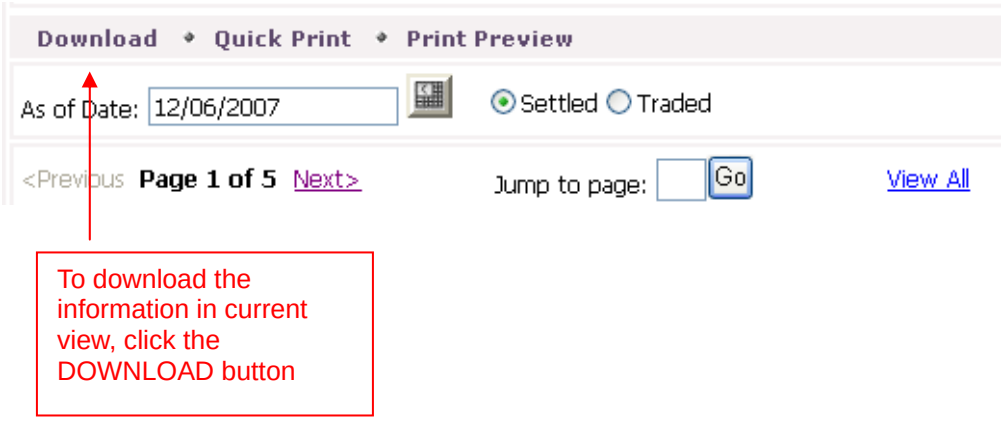
Changes made here take effect next time you log in. Click “Submit”



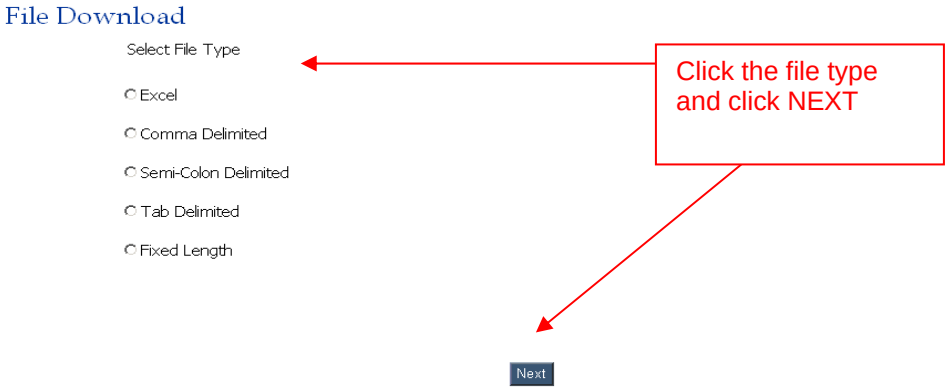
Downloading and Printing

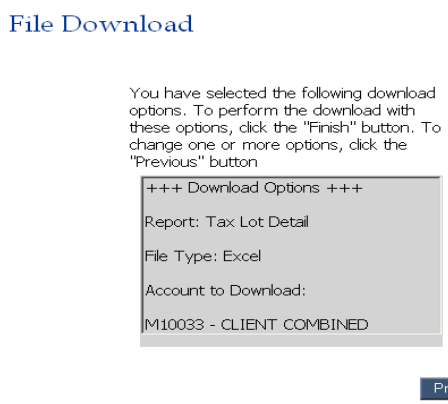
The ability to print and download as well as view data as of a certain date and on a traded or settlement basis is available on each view. If a report is too large for display on one page, the data may be organized on multiple pages. You can move between pages by clicking NEXT, PREVIOUS, or entering a specific page number. To see all pages of information on one continuous screen, click on the VIEW ALL button. You will then need to use the scroll button to view all of the information.

Downloading While Viewing a Report



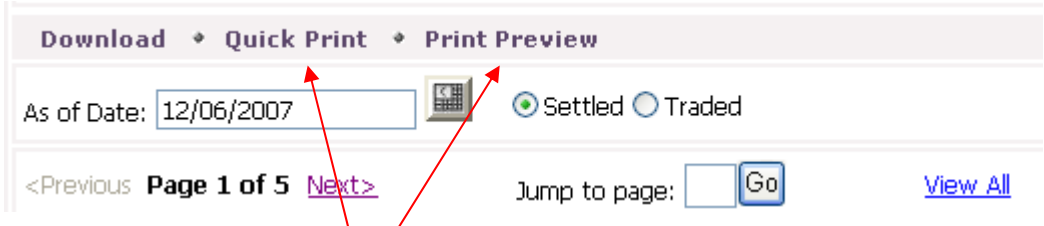
The following screen should be presented:





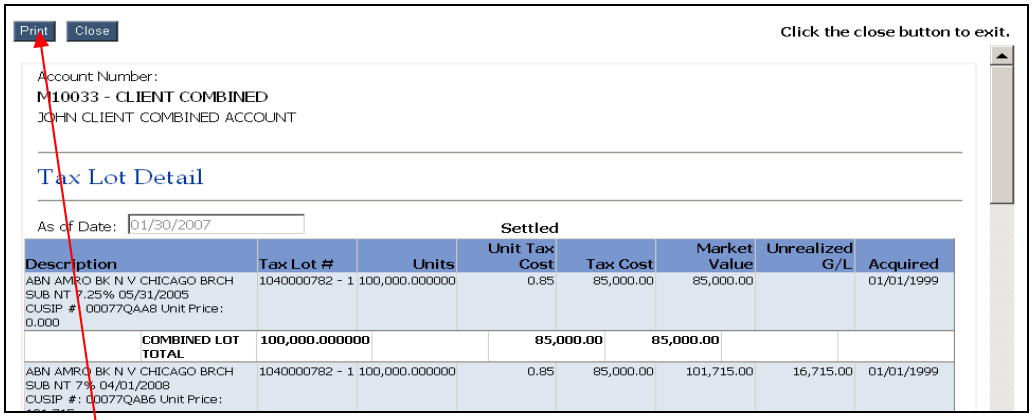
Depending on the information you are downloading, additional selection options may be available. When you have made all your selections, click FINISH to download the information to your PC. See additional information on downloading later in the document.

Printing



To view, click on the PRINT PREVIEW or QUICK PRINT button.

Print Preview



A print formatted version of the view is presented. Click the PRINT button to print the report to your local printer.

Wealth Management Online Features

Available features include:

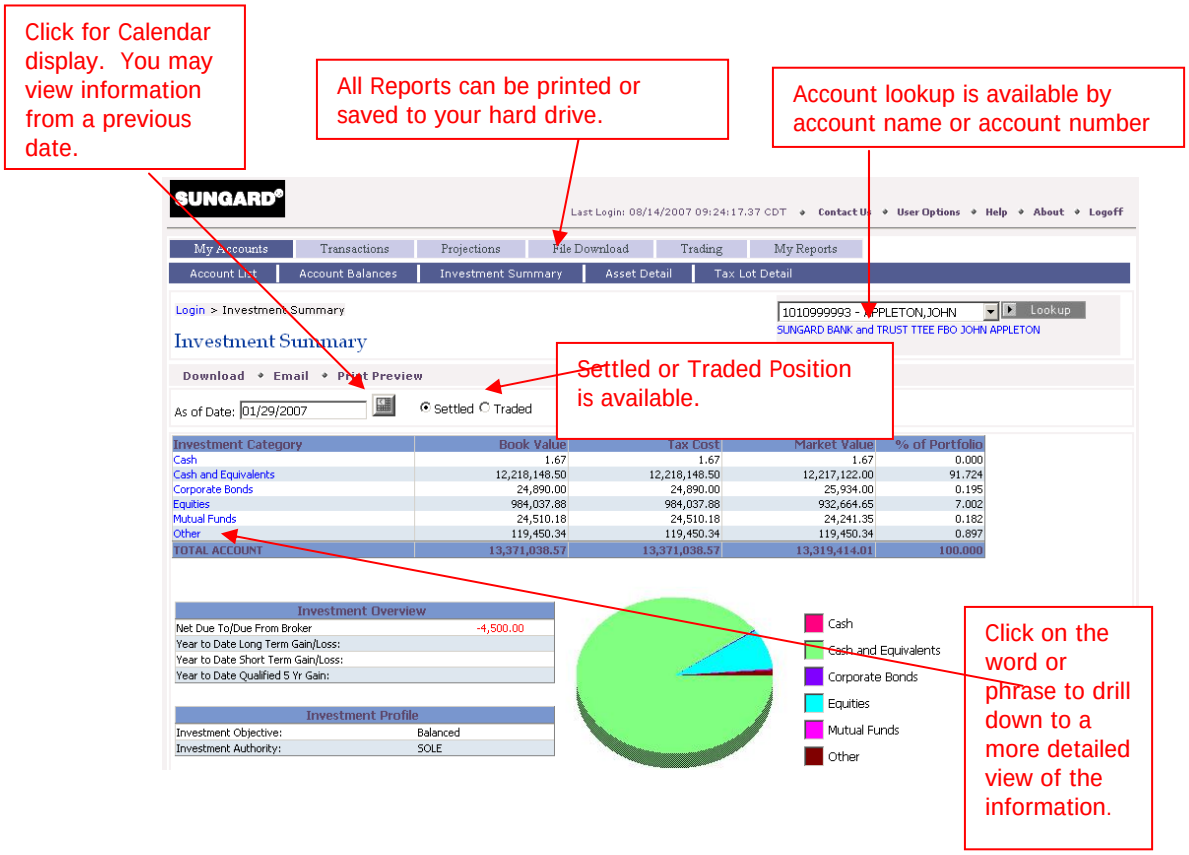
- Immediate access to your account Information from any location via the Internet.
- Account Information displayed on a Settled or Traded basis.
- Account Information displayed on “Current” or “As-of-Date” Basis.
- Long and Short Term Gains/Losses displayed.
- User selected options for customization of data displayed on reports.
- Ticker Symbol hyperlinks to an Yahoo Finance on the Internet.
- Account information displayed graphically.
- Cash Projection information for up to 99 days.
- All reports are viewable and printable.
- Drill Down capabilities for viewing individual asset or transaction detail, including individual tax lot information for each asset.
- Download of information into a spreadsheet format, such as EXCEL.
- Capability to view a recent monthly, quarterly or annual statement on your Investment Account via the Internet.

Wealth Management Online Reports Include

1. My Accounts
    a. Account List
    b. Account Balance General (including Cash Management Balances)
    c. Investment Summary with Pie Chart
        i. Investment Detail
        ii. Tax Lot for a Single Investment
    d. Asset Detail
        i. Tax Lot for a Single Investment
    e. Tax Lot Detail
2. Transactions
    a. Posted Transaction Activity
        i. Posted Transaction Detail
    b. Pending Transaction Activity
        i. Pending Transaction Detail
3. Cash Projection Summary
4. Cash Projection Detail
5. My Reports

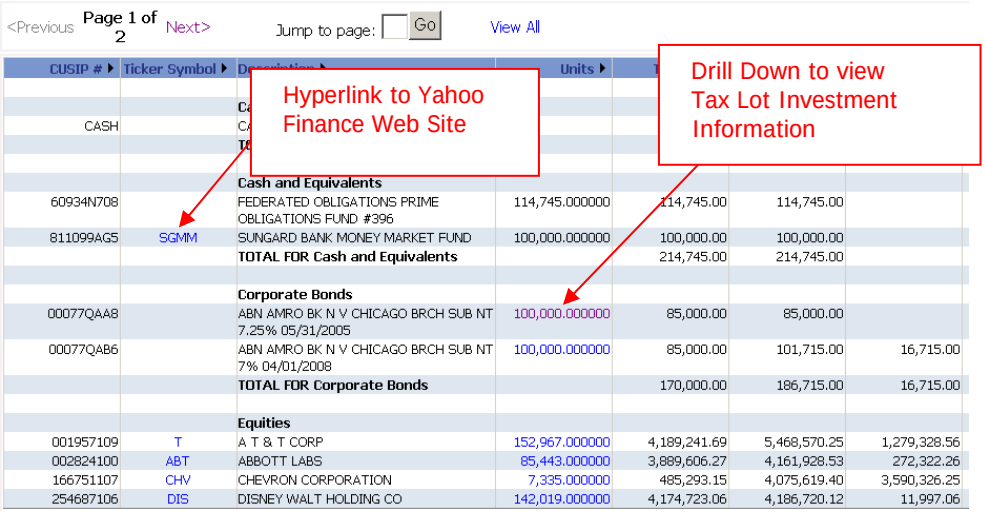
Report Views

Once your User ID and Password have been verified, you are presented with an Investment Summary or Account Listing. If you have access to more than one account, a dropdown box provides a list of the accounts to which you have access. The ten accounts you have used most recently are listed first. You may add accounts to this list via the Look Up button. To access additional accounts, click on the account you wish to view and the account information is displayed.



Other views are available by simply clicking on the desired report name tab or highlighted word or phase.

Asset Detail



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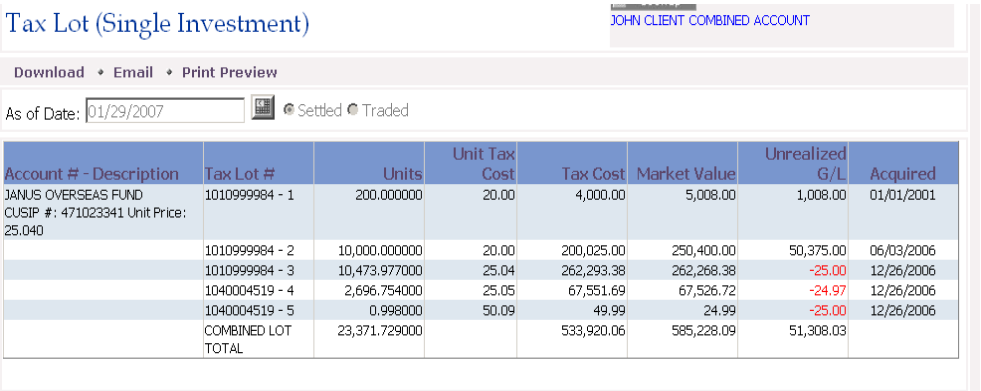
CUSIP #	Ticker Symbol	Description	Units			
CASH		Cash and Equivalents				
60934N708		FEDERATED OBLIGATIONS PRIME OBLIGATIONS FUND #396	114,745.000000	114,745.00	114,745.00	
811099AG5	SGMM	SUNGARD BANK MONEY MARKET FUND	100,000.000000	100,000.00	100,000.00	
		TOTAL FOR Cash and Equivalents		214,745.00	214,745.00	
		Corporate Bonds				
00077QAA8		ABN AMRO BK N V CHICAGO BRCH SUB NT 7.25% 05/31/2005	100,000.000000	85,000.00	85,000.00	
00077QAB6		ABN AMRO BK N V CHICAGO BRCH SUB NT 7% 04/01/2008	100,000.000000	85,000.00	101,715.00	16,715.00
		TOTAL FOR Corporate Bonds		170,000.00	186,715.00	16,715.00
		Equities				
001957109	T	A T & T CORP	152,967.000000	4,189,241.69	5,468,570.25	1,279,328.56
002824100	ABT	ABBOTT LABS	85,443.000000	3,889,606.27	4,161,928.53	272,322.26
166751107	CHV	CHEVRON CORPORATION	7,335.000000	485,293.15	4,075,619.40	3,590,326.25
254687106	DIS	DISNEY WALT HOLDING CO	142,019.000000	4,174,723.06	4,186,720.12	11,997.06

Tax Lot Single Investment



Tax Lot (Single Investment) JOHN CLIENT COMBINED ACCOUNT

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As of Date: 01/29/2007 Settled Traded

Account # - Description	Tax Lot #	Units	Unit Tax Cost	Tax Cost	Market Value	Unrealized G/L	Acquired
JANUS OVERSEAS FUND CUSIP #: 471023341 Unit Price: 25.040	1010999984 - 1	200.000000	20.00	4,000.00	5,008.00	1,008.00	01/01/2001
	1010999984 - 2	10,000.000000	20.00	200,025.00	250,400.00	50,375.00	06/03/2006
	1010999984 - 3	10,473.977000	25.04	262,293.38	262,268.38	-25.00	12/26/2006
	1040004519 - 4	2,696.754000	25.05	67,551.69	67,526.72	-24.97	12/26/2006
	1040004519 - 5	0.998000	50.09	49.99	24.99	-25.00	12/26/2006
	COMBINED LOT TOTAL	23,371.729000		533,920.06	585,228.09	51,308.03	

Account List

****This view is only available if you have access to multiple accounts****

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Account ▸	Name ▸	Market Value ▸	Cash Balance ▸
Sort By Account Number	JUAN	3,055,306.37	2,467,295.28
[illegible]	,CHRIS	993,947.76	393,317.76
1010000080	BYER,LESLIE	37,986,030.54	18,271,771.81
1010000099	London,Drew	916,647.57	854,147.57
1010000142	BIDEN,EDWARD	997,808.48	779,126.29
1010000204	ACN20		
1010000222	ACN22		
1010000240	ACN24		
1010000428	ACN42		
1010000561	FENTON,WENDELL	560,951.33	60,890.06
1010000605	FENTON,JANICE	6,492,275.15	1,765,463.15
1010000632	Crimmons	2,088,319.81	1,585,900.53
1010000650	Davidson TUA	3,014,848.95	2,330,844.45
1010000669	ACN66		
1010470081	RHOADES Dusty	263,449.34	106,362.85
1010545457	TABOR,J	15,030.00	10,019.00
1010700010	SMITH,CASH-ADM	154,872.53	150,582.53
1010700029	SMITH,FIXED-INC	202,599.49	75,562.59
1010700038	SMITH,SMALL-CAP	417,263.25	6,243.25
1010700047	SMITH,GROWTH	785,540.84	44,871.84

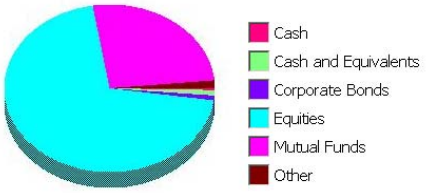
Investment Summary Pie Chart with Asset Breakdown

Investment Category	Book Value	Tax Cost	Market Value	% of Portfolio
Cash	66,385.47	66,385.47	66,385.47	0.259
Cash and Equivalents	214,745.00	214,745.00	214,745.00	0.839
Corporate Bonds	170,000.00	170,000.00	186,715.00	0.730
Equities	12,742,267.39	12,742,267.39	17,897,494.55	69.942
Mutual Funds	2,688,368.48	2,688,368.48	6,908,711.60	26.999
Other	300,000.00	300,000.00	315,000.00	1.231
TOTAL ACCOUNT	16,181,766.34	16,181,766.34	25,589,051.62	100.000

Investment Overview	
Net Due To/Due From Broker	0.00
Year to Date Long Term Gain/Loss:	
Year to Date Short Term Gain/Loss:	-4,638.85
Year to Date Qualified 5 Yr Gain:	

Investment Profile	
Investment Objective:	Balanced
Investment Authority:	NONE

This report consolidates account information for the following accounts:	
1010999975	CLIENT CASH
1010999984	CLIENT MUT FDS
1040000782	CLIENT FIXED
1040004519	CLIENT RESERVE



Account Balance

The report displays account liquidity, including cash and cash equivalents.

Account Balances

JOHN CLIENT CON

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As of Date: 01/29/2007 Settled Traded

Balance Detail			
Income Cash:	6,805.56	Income Overdraft Inception Date:	
Principal Cash:	-492,999.84	Principal Overdraft Inception Date:	
Liabilities:			

Cash Management Funds	Posted Income	Posted Principal
FEDERATED OBLIGATIONS PRIME OBLIGATIONS FUND #396		114,745.00
FEDERATED OBLIGATIONS U.S.GOVERNMENT 1-3 YEAR INSTITUTIONAL FUND		4,587,979.37
SUNGARD BANK MONEY MARKET FUND		100,000.00

Asset Detail

The report displays individual assets held in the account.

CUSIP #	Ticker Symbol	Description	Units	Tax Cost	Market Value	Unrealized G/L	Est
		Cash					
CASH		CASH		6,809.16	6,809.16		
		TOTAL FOR Cash		6,809.16	6,809.16		
		Equities					
001957109	T	A T & T CORP	152,967.000000	4,189,241.69	5,468,570.25	1,279,328.56	
002824100	ABT	ABBOTT LABS	85,443.000000	3,889,606.27	4,161,928.53	272,322.26	
166751107	CHV	CHEVRON CORPORATION	7,335.000000	485,293.15	4,075,619.40	3,590,326.25	
254687106	DIS	DISNEY WALT HOLDING CO	142,019.000000	4,174,723.06	4,186,720.12	11,997.06	
345370100	F	FORD MOTOR CO DEL COMMON STOCK	100.000000	3,403.22	4,656.25	1,253.03	
		TOTAL FOR Equities		12,742,267.39	17,897,494.55	5,155,227.16	
		Mutual Funds					
001413301	WEINX	AIM WEINGARTEN - CLASS A	500.000000	4,500.00	7,300.00	2,800.00	
60934N765	FSGVX	FEDERATED OBLIGATIONS U.S.GOVERNMENT 1-3 YEAR INSTITUTIONAL FUND	445,434.890000	445,459.89	4,587,979.37	4,142,519.48	
		TOTAL FOR Mutual Funds		449,959.89	4,595,279.37	4,145,319.48	
		TOTAL FOR ALL ASSETS		13,199,036.44	22,499,583.08	9,300,546.64	

Tax Lot Detail

This report reflects the breakdown of all assets, in a given account, by Tax Lot.

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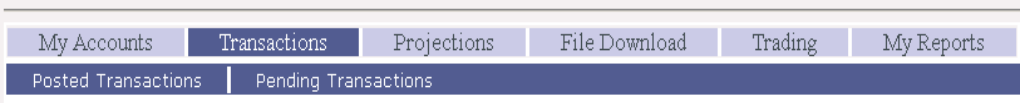
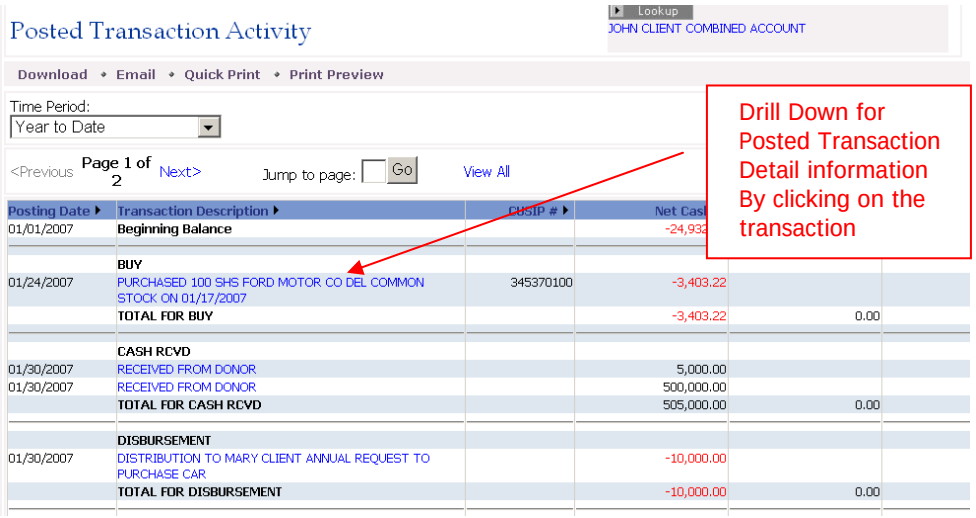
Description	Tax Lot #	Units	Unit Tax Cost	Tax Cost	Market Value	Unrealized G/L	
ABN AMRO BK N V CHICAGO BRCH SUB NT 7.25% 05/31/2005 CUSIP #: 00077QAA8 Unit Price: 0.000	1040000782 - 1	100,000.000000	0.85	85,000.00	85,000.00		0
	COMBINED LOT TOTAL	**100,000.000000**		**85,000.00**	**85,000.00**		
ABN AMRO BK N V CHICAGO BRCH SUB NT 7% 04/01/2008 CUSIP #: 00077QAB6 Unit Price: 101.715	1040000782 - 1	100,000.000000	0.85	85,000.00	101,715.00	16,715.00	01/01/1999
	COMBINED LOT TOTAL	**100,000.000000**		**85,000.00**	**101,715.00**	**16,715.00**	
A T & T CORP CUSIP #: 001957109 Unit Price: 35.750	1040004528 - 1	101.000000	27.40	2,767.61	3,610.75	843.14	12/26/2006
	1040004528 - 2	152,866.000000	27.39	4,186,474.08	5,464,959.50	1,278,485.42	12/26/2006
	COMBINED LOT TOTAL	**152,967.000000**		**4,189,241.69**	**5,468,570.25**	**1,279,328.56**	
ABBOTT LABS CUSIP #: 002824100 Unit Price: 48.710	1040004528 - 1	250.000000	20.00	5,000.00	12,177.50	7,177.50	03/31/1995
	1040004528 - 2	4,000.000000	0.50	2,000.00	194,840.00	192,840.00	05/01/2001
	1040004528 - 3	48,972.000000	47.41	2,321,860.52	2,385,426.12	63,565.60	06/06/2006
	1040004528 - 4	500.000000	41.09	20,543.00	24,355.00	3,812.00	07/14/2006
	1040004528 - 5	51.000000	49.06	2,501.93	2,484.21	-17.72	12/26/2006
	1040004528 - 6	31,670.000000	48.55	1,537,700.82	1,542,645.70	4,944.88	12/29/2006
	COMBINED LOT TOTAL	**85,443.000000**		**3,889,606.27**	**4,161,928.53**	**272,322.26**	

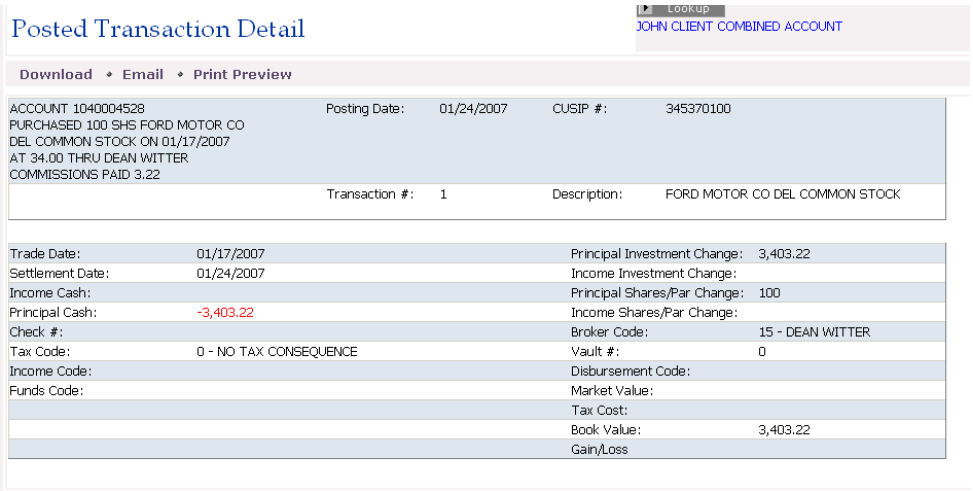
Transaction Activity



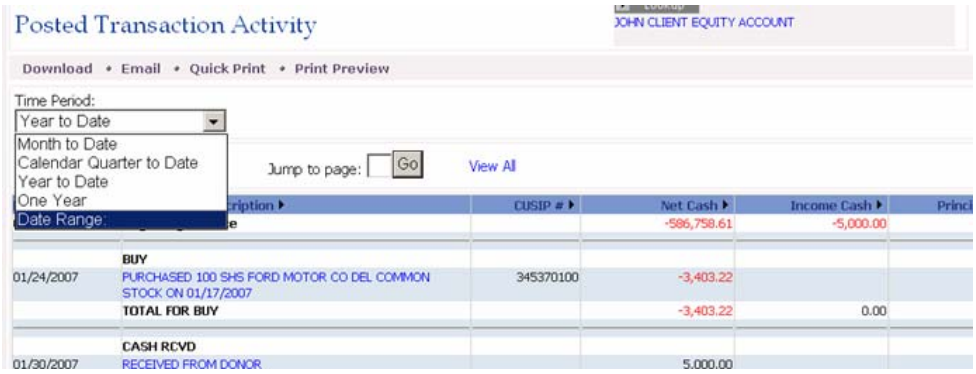
Posted Transaction Activity Summary and Detail

Click on an individual transaction to drill down and see the Transaction Detail.

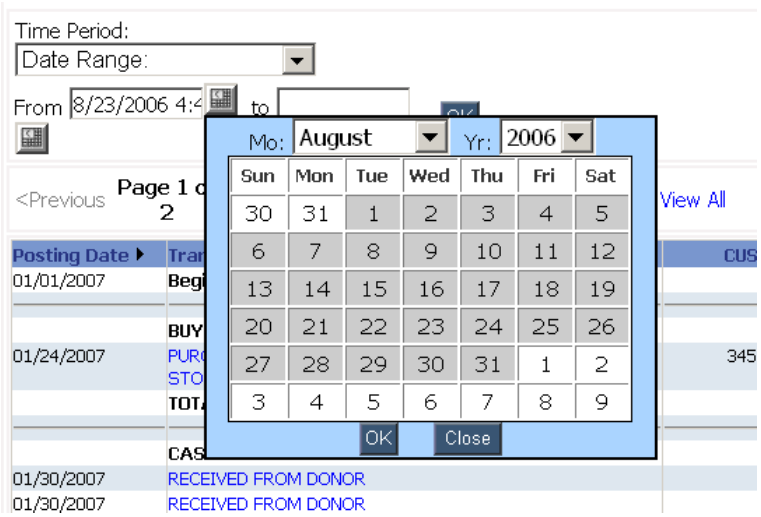




Posted Transaction Activity Summary Date Selection

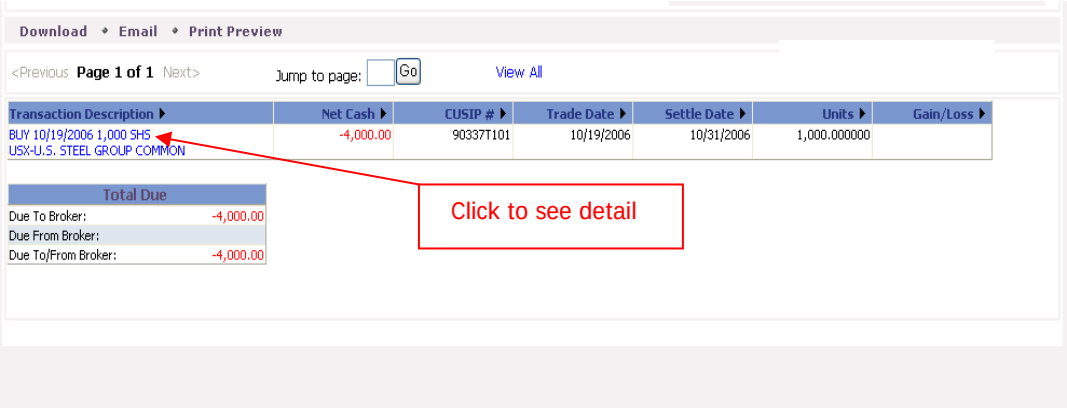


You can choose any of the quick date selections or a Date Range. When you choose Date Range a Start and End Date selection box is presented. You may choose the Start and End date via the calendar look up button.

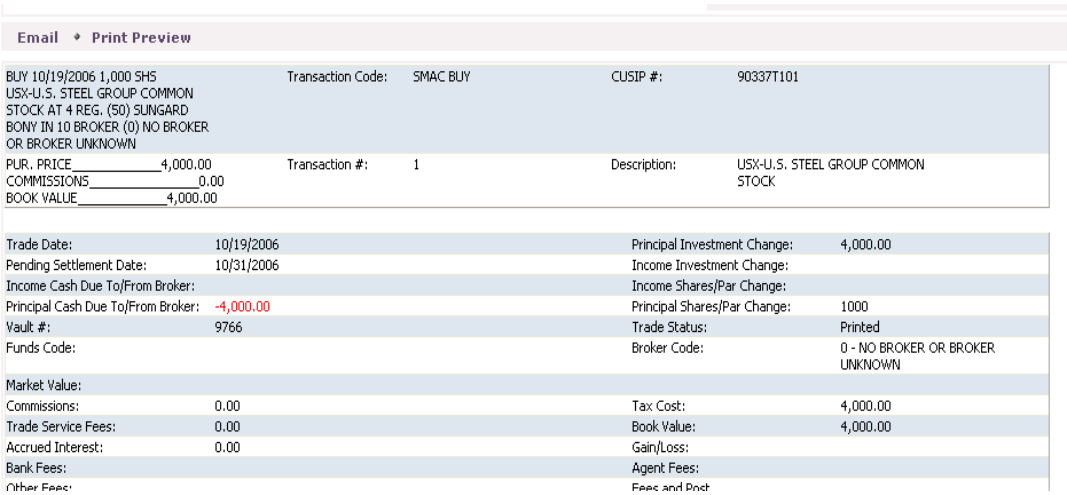


Pending Transaction Activity

Information is displayed for trades that have been executed and are awaiting settlement.



Pending Transaction Detail



Cash Projection Reports

The Cash Projection Reports provide the capability to preview an account's projected cash transaction activity. The number of days to project can be from 1-99. The types of activity reported are:

- **Receipts**
  - Sell – Represents a completed trade.
  - Miscellaneous asset sells – Represents mutual fund trades
  - Maturities occurring within the date range
  - Dividends/ return of capital
  - Interest
  - Principal distributions
  - Mortgage backed security payments
  - Miscellaneous receipts – Represents recurring receipts such as social security, pension payments, etc.
  - Interest from trade transactions
  - Receipts from account transfers generated
- **Disbursements**
  - Buys – Represents a completed trade.
  - Trade orders in a completed status
  - Miscellaneous asset buys – Represents mutual fund trades
  - Fixed dollar remittances

Cash Projection Summary

This report provides a projection window by which the client can view incoming and outgoing cash transactions,

My Accounts | Transactions | Projections | File Download | Trading | My Reports

Cash Projection Summary | Cash Projection Detail

Download • Email • Print Preview

Number of Days to Project: 7 Go

Current Balances	Income Cash	Principal Cash	Total Cash
Current Cash	**10,128.61**	**-1,373,249.80**	**-1,363,121.19**
FEDERATED CALIFORNIA MUNICIPAL CASH TRUST FUND #800	0.00	1,000.00	1,000.00
FEDERATED OBLIGATIONS PRIME CASH INSTITUTIONAL CAP SHARES FUND # 857	679,274.00	0.00	679,274.00
FEDERATED U.S. TREASURY RESERVES FUND #125	0.00	15,000.00	15,000.00
SUNGARD BANK HERITAGE ACCT #110198642 FASHION TERRACE 1.01%	50,000.00	0.00	50,000.00
SUNGARD BANK MONEY MARKET FUND	530,345.00	0.00	530,345.00
Total Cash and Liquid Assets	**1,269,747.61**	**-1,357,249.80**	**-87,502.19**

Group	Income Cash	Principal Cash	Total Cash
DIVIDENDS/RET. OF CAP.	145.58	0.00	145.58
PURCHASES	0.00	-4,000.00	-4,000.00
OTHER DISBURSEMENTS	-400.00	0.00	-400.00
Projected Cash and Liquid Assets	**1,269,493.19**	**-1,361,249.80**	**-91,756.61**

Disclaimer Message:

Drill Down for Projected Transaction Detail information

Cash Projection Group Detail

TUA DTD 4/01/1971 4TH LINE OF LN DISPL
5TH LINE OF LN DISPLAY HERE

Download • Email • Print Preview

Number of Days to Project: 7 Go

<Previous **Page 1 of 1** Next> Jump to page: Go View All

DIVIDENDS/RET. OF CAP.

Date	Transaction Description	Income Cash	Principal Cash	Total Cash
10/31/2006	DIVIDEND ON 1,219.512 SHS	58.54		58.54
	PHOENIX INTERMEDIATE TOTAL			
10/31/2006	DIVIDEND ON 5,272.1 SHS	15.55		15.55
	FEDERATED OBLIGATIONS			
10/31/2006	DIVIDEND ON 1,319.797 SHS	71.49		71.49
	VANGUARD TOTAL BOND MARKET INDEX			
10/31/2006	**Projected DIVIDENDS/RET. OF CAP. Total**	**145.58**	**0.00**	**145.58**

Disclaimer Message:

Cash Projection Detail

Download • Email • Print Preview

Number of Days to Project: 7 Go

<Previous **Page 1 of 1** Next> Jump to page: Go View All

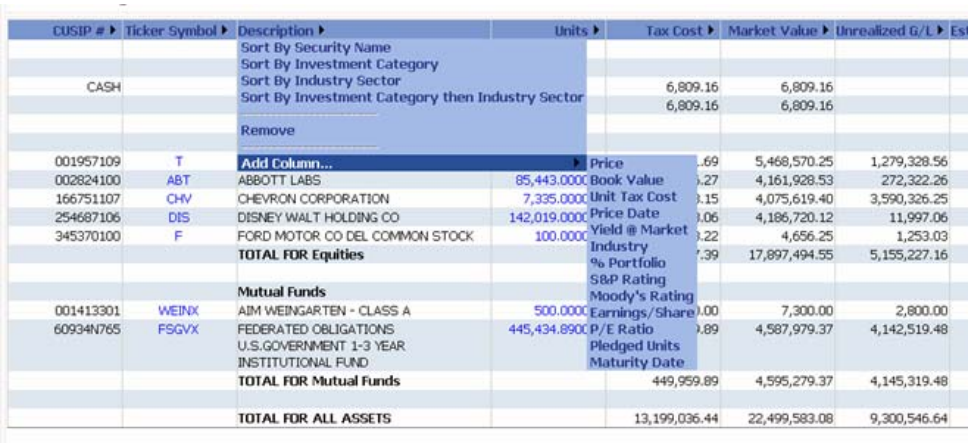
Date	Group	Transaction Description	Income Cash	Principal Cash	Total Cash
10/25/2006	**Current Cash and Liquid Asset Balance**		**1,269,747.61**	**-1,357,249.80**	**-87,502.19**
10/25/2006	OTHER DISBURSEMENTS	PAYMENT TO/FOR BENEFICIARY UNION	-400.00	0.00	-400.00
		BANK CHECKING ACCT			
Total	**Projected for 10/25/2006**		**-400.00**	**0.00**	**-400.00**
10/31/2006	DIVIDENDS/RET. OF CAP.	DIVIDEND ON 1,219.512 SHS	58.54		58.54
		PHOENIX INTERMEDIATE TOTAL			
10/31/2006	DIVIDENDS/RET. OF CAP.	DIVIDEND ON 5,272.1 SHS	15.55		15.55
		FEDERATED OBLIGATIONS			
10/31/2006	DIVIDENDS/RET. OF CAP.	DIVIDEND ON 1,319.797 SHS	71.49		71.49
		VANGUARD TOTAL BOND MARKET INDEX			
10/31/2006	PURCHASES	BUY 10/19/2006 1,000 SHS	0.00	-4,000.00	-4,000.00
		USX-U.S. STEEL GROUP COMMON			
10/31/2006	**Projected Ending Cash and Liquid Asset Balance**		**1,269,493.19**	**-1,361,249.80**	**-91,756.61**

Disclaimer Message:

Report Options

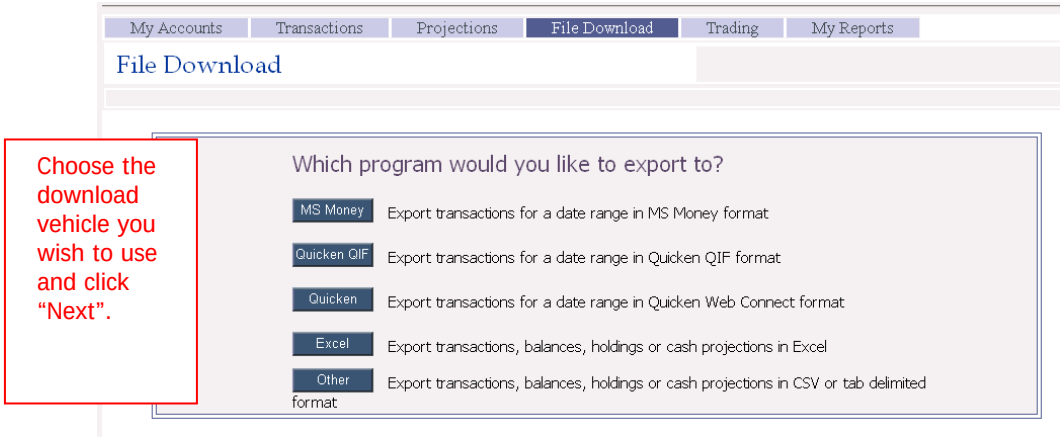
Certain reports provide you the ability to change you're the various columns of a report. When you place your mouse over a column heading, a drop down menu displays the sort options and additional data elements available for the specific column. You can delete columns by placing your mouse over the column heading and clicking Remove from the drop down menu. You can add a column by placing your mouse over the desired column and clicking "Add Column" from the drop down menu. The column is added after the column you have currently highlighted.

**** Selections made here stay in effect until you change them****

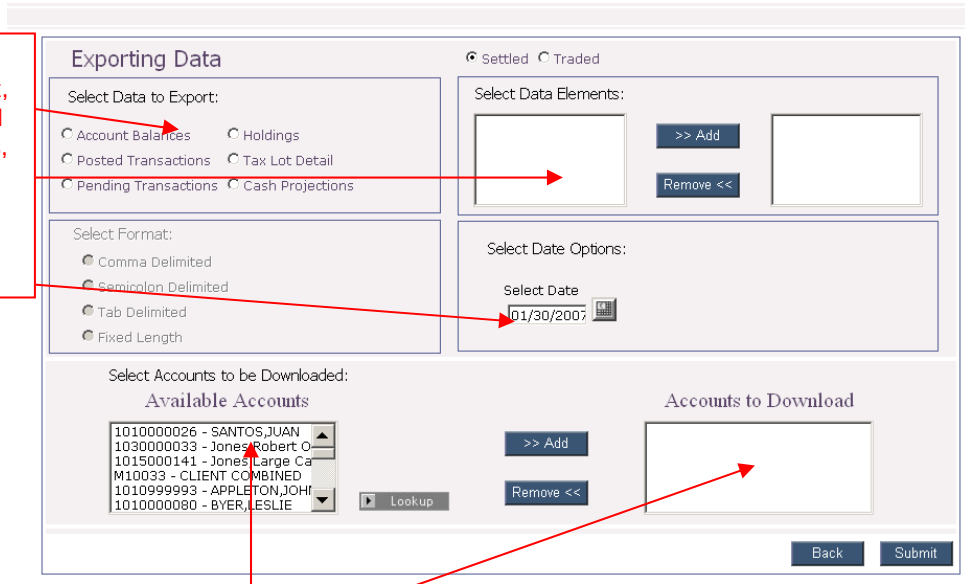


Download Capabilities

The File Download function provides the capability to download report information for further viewing, printing, and analysis. As an example, you can download a file, save it to disk, and import the file into Microsoft Excel.

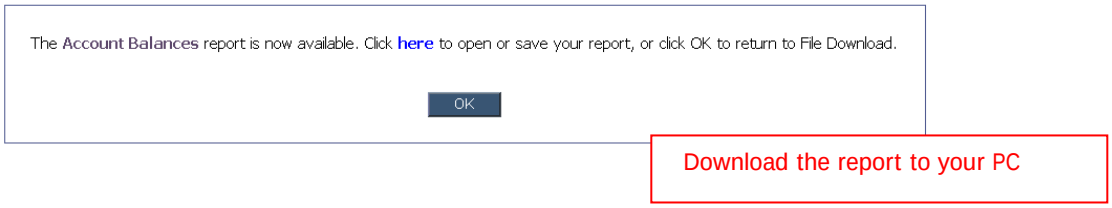


Choose the download vehicle you wish to use and click "Next".



Choose the data to export, the associated data elements, and the desired date range where applicable

Choose the accounts to include by clicking the desired account in the Available Account box and then clicking the ADD button will move it into the Accounts to Download box.


The Account Balances report is now available. Click here to open or save your report, or click OK to return to File Download.
OK
Download the report to your PC

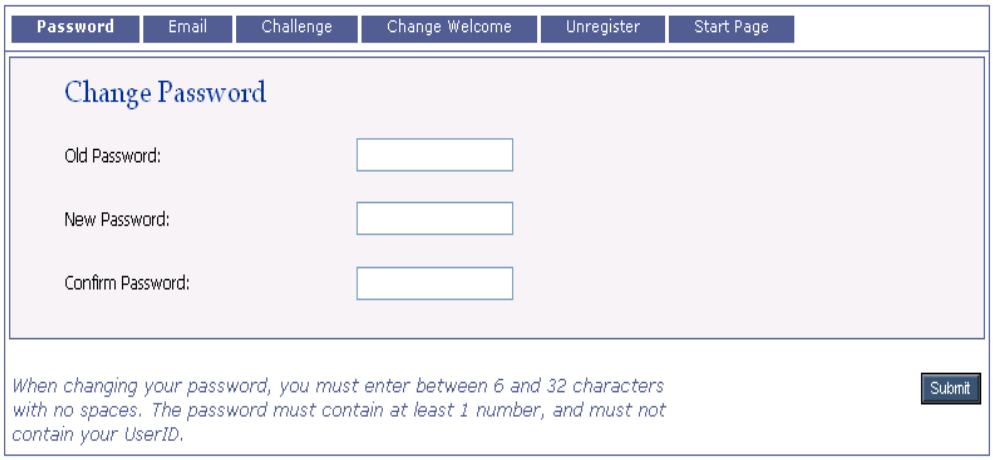
User Options

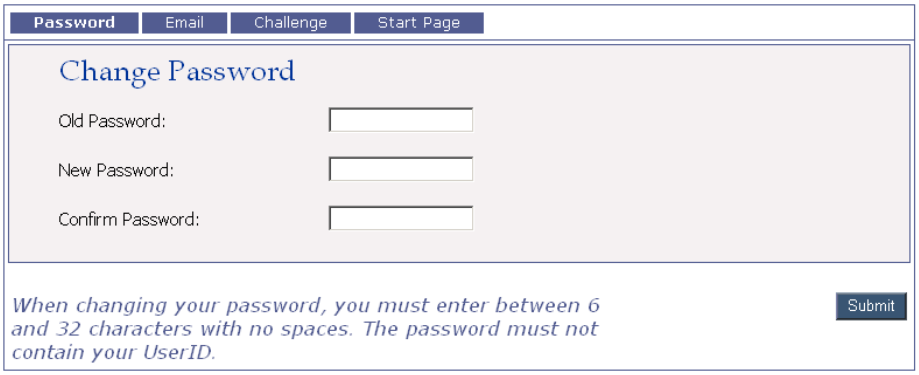
The User Options menu allows you to change your log on password, email address, and forgot password challenge question. In each option, enter and confirm your information as required and then save your changes.

You may be asked to change your password on a recurring basis. To perform this function, go to User Options and click the Password tab. Type in your old password, your new password, and then verify your new password by typing it again in the Confirm Password box.

✉Displayed below are two sets of screen shots and accompanying information; the screenshots containing tabs for Change Welcome and Unregister are for users of Dual Authentication. Please remove what doesn't apply for your organization.

Change Password



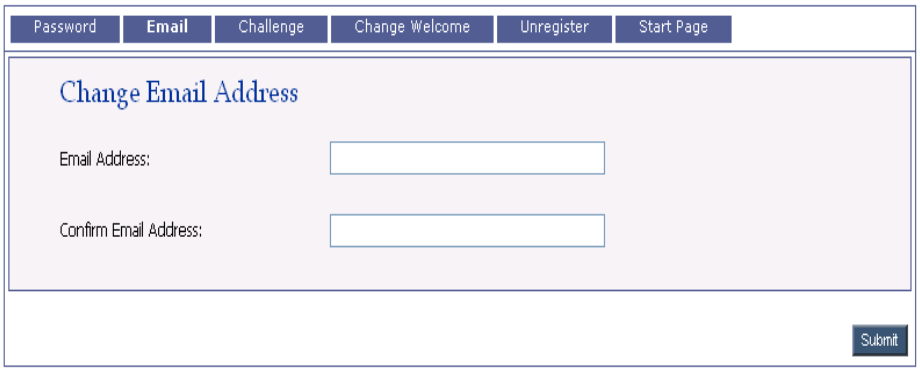


Cambridge Trust has defined the formatting of your password to be as follows:

Passwords must be a minimum of 8 characters in length and include at least one character from <u>each</u> of these three categories: alpha, numeric and special characters (ie. dash, explanation point, etc).

Change Email

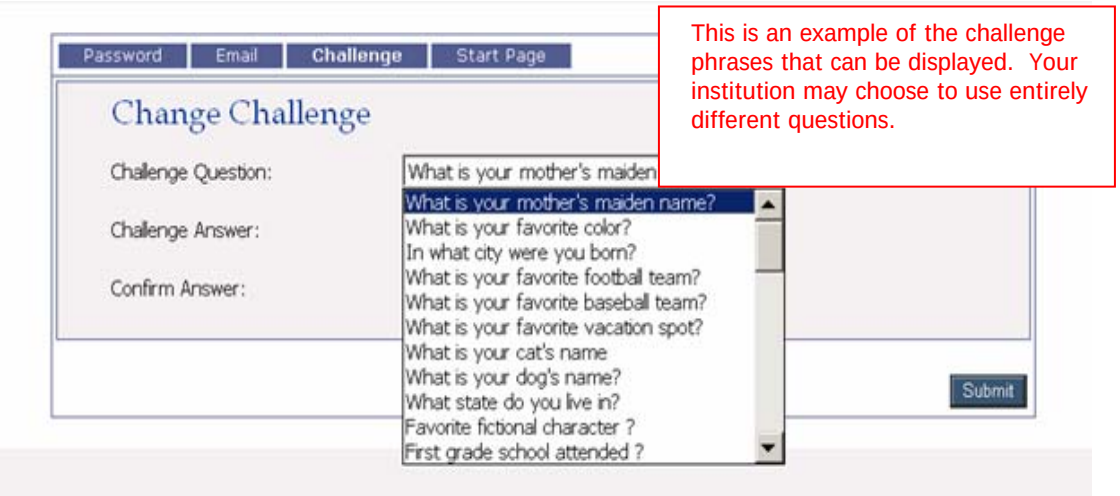
Your e-mail address stored in Wealth Management Online is used for notifying you of any invalid logins to your account and for the Forgot Password feature. A temporary password can be sent to your email address in case your have forgotten your password.

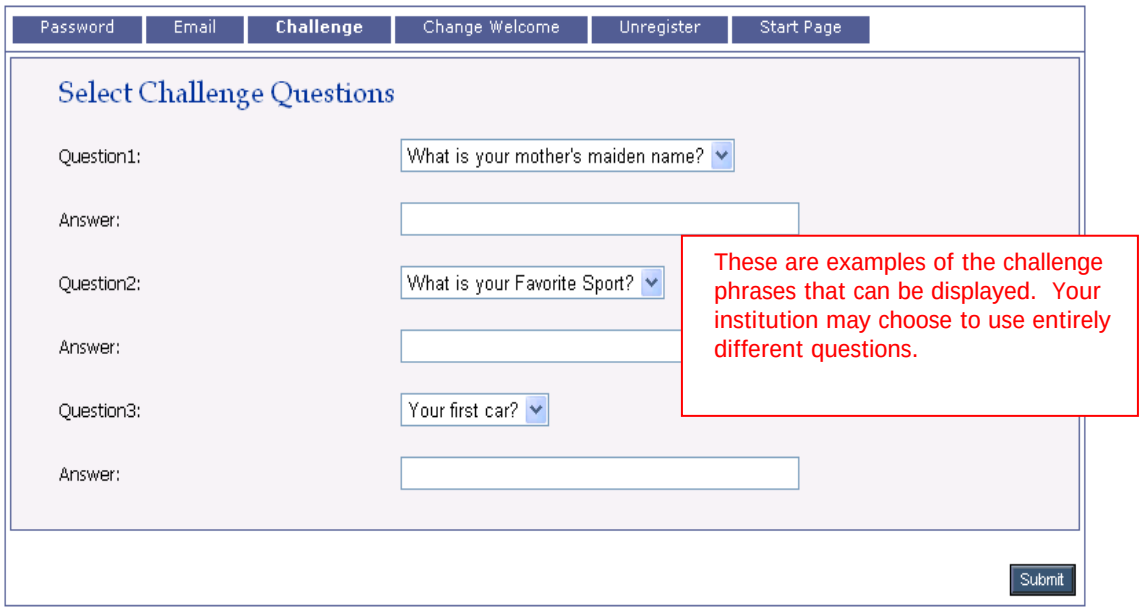


Change Challenge

You can enter a response to the Challenge Question that is displayed when you forget your password. Remember this response since it is required to answer the forgot password question. Once answered correctly, Wealth Management Online sends you a temporary password for your next login. Once logged in, you are required to change your password.

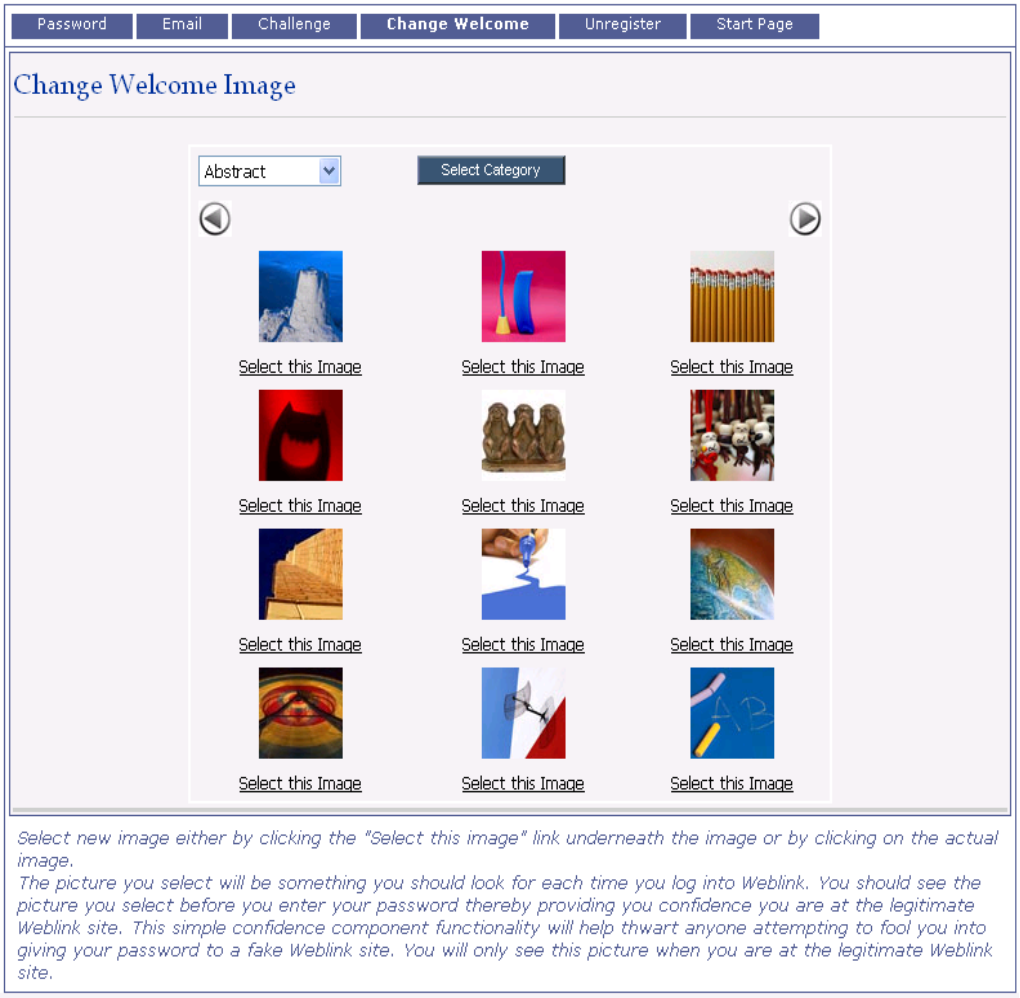
This challenge is also used as part of the login procedure. If you have not chosen a question previously, you are prompted to do so the next time you login.





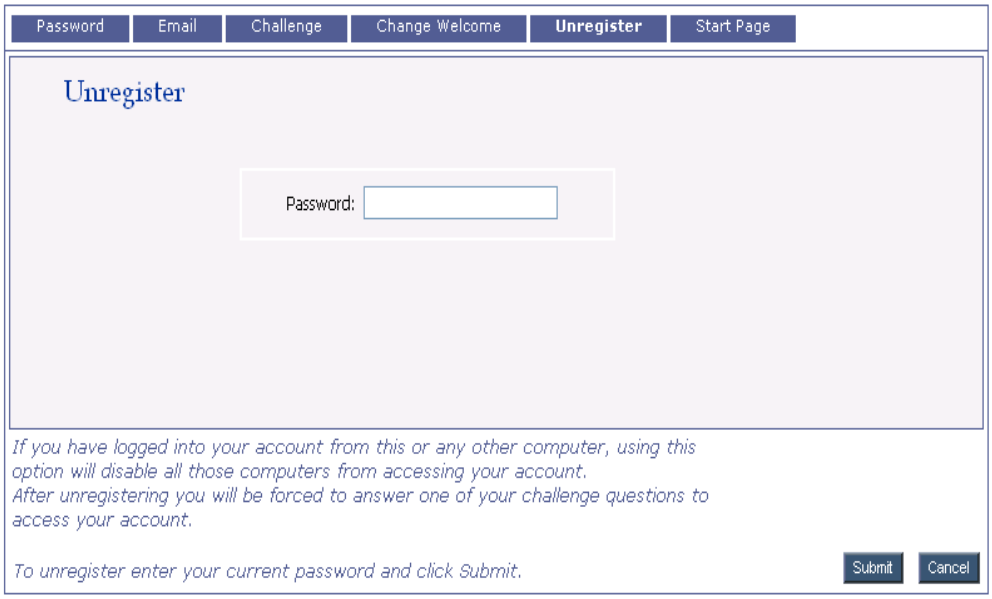
Change Welcome

You can change your Welcome Image and phrase that appears when you login. Once you have selected your new image, you are prompted for a new Welcome Message. You must enter your password to complete the change.



Unregister

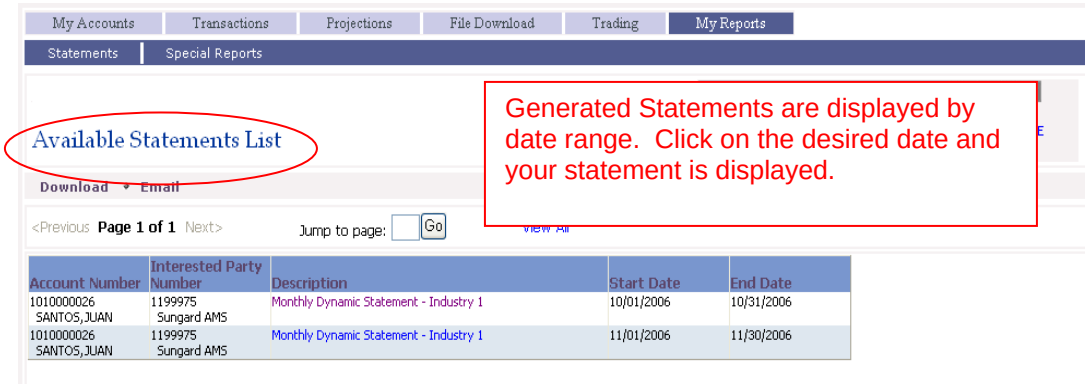
The Unregister option unregisters all computers you may have used to access your account information. At next login, you are prompted to answer a challenge question to access your information.



If you have questions, please contact your Trust Officer. Contact information can be found on the top of your page under CONTACT US.

Web Statements

To view your Web Statements, you must have Adobe Acrobat Reader installed on your computer. Once you have logged onto Wealth Management Online, click on My Reports.

The Web Statements that have been generated for your account(s) are displayed by date range.

This is the view for your Web Statements. Click on the statement you wish to view. They system opens an Adobe window to display the statement.