



Secure Email Systems Guide



Montecito
Bank & Trust®



Getting Started

Protecting the privacy of your confidential information is critical to Montecito Bank & Trust and our associates. We utilize a secure email system that uses encryption to transmit sensitive information outside of the Bank's network.

This guide illustrates step-by-step how to use our secure email system. Our associates are also available to assist if you have additional questions.

Support Contact Information

Email: online@montecito.bank

Phone: 1-(805)-963-7511

Website: <https://montecito.bank/contact>

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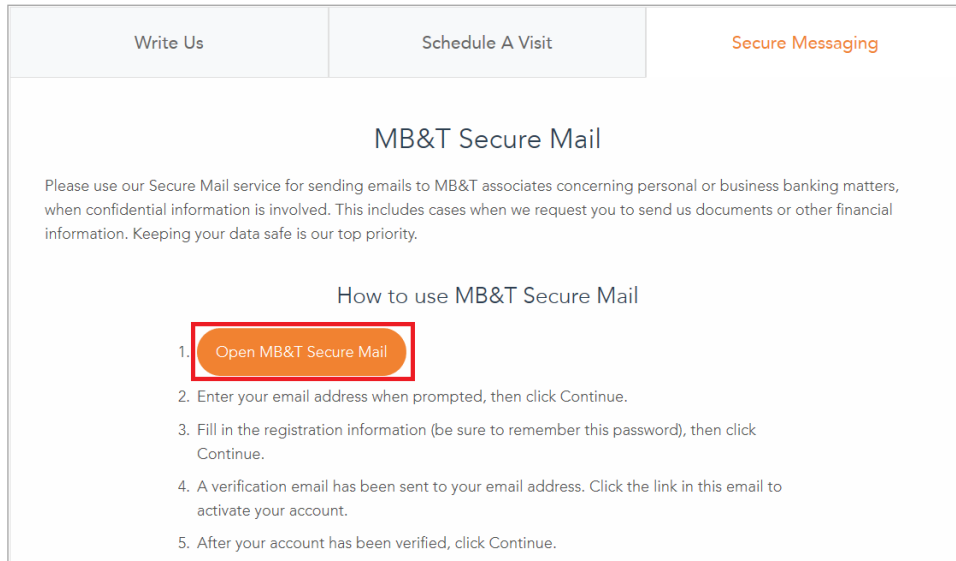
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Secure Email System Introduction

You can register for the Bank's secure email system by visiting our website. Simply follow these steps to get started.

Registration

1. Visit: <https://montecito.bank/contact>.
2. Scroll down the page and click the tab on the right labeled **Secure Messaging**.
3. Click the orange **Open MB&T Secure Mail** button.



Write Us Schedule A Visit **Secure Messaging**

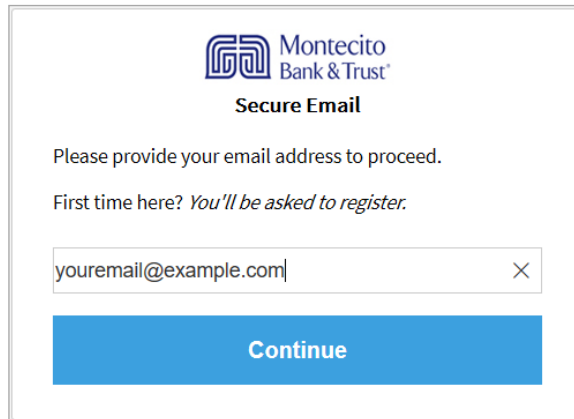
MB&T Secure Mail


Please use our Secure Mail service for sending emails to MB&T associates concerning personal or business banking matters, when confidential information is involved. This includes cases when we request you to send us documents or other financial information. Keeping your data safe is our top priority.

How to use MB&T Secure Mail

1. **Open MB&T Secure Mail**
2. Enter your email address when prompted, then click Continue.
3. Fill in the registration information (be sure to remember this password), then click Continue.
4. A verification email has been sent to your email address. Click the link in this email to activate your account.
5. After your account has been verified, click Continue.

4. In the box that appears enter your email address and click the blue **Continue** button.



 Montecito Bank & Trust[®]


Secure Email

Please provide your email address to proceed.

First time here? *You'll be asked to register.*

Continue

5. A second box will appear and request that you enter your first name and last name and create a password using the following requirements:
 - Passwords must be 8-20 characters long.
 - At least one digit (0-9).
 - Both uppercase and lowercase characters are required.
 - Your username **cannot** appear in the password.



Registration

Create your account to read secure email.

Email Address: youremail@example.com

First Name:


Last Name: ✕

Password:

Confirm Password:

Continue

- Click the blue **Continue** button and the browser will display a message confirming that an activation email was sent.



Activation Request Sent

A verification message was sent to your email address which contains a URL you must use to activate your account. Once active, you will be able to send your secure message.

If you do not receive this message within a few moments, please check your spam folder or other filtering tools you may be using as this activation message sometimes gets blocked.

- Login to the email account that you entered during registration. You should receive an activation email titled **Montecito Bank & Trust Secure Mail Registration** from an address that ends in @montecito.bank. The email will contain a link to activate your account. If it does not arrive, please check your spam folder.

Email Preview:

Montecito Bank & Trust Secure Mail Registration Inbox x 🖨️ 🔗

4tech@montecito.bank 4:40 PM (11 minutes ago) ★ ↶ ⋮

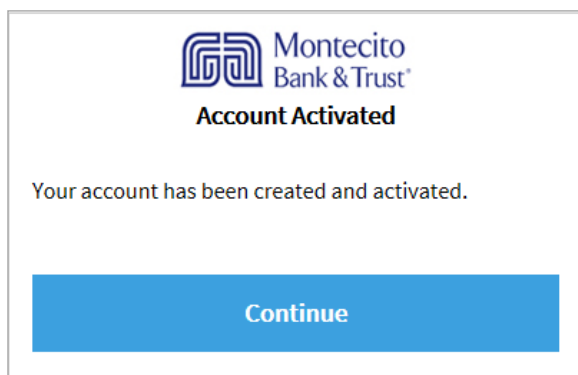
to me ▾

This is the URL to activate your account. Please click the following link to activate your account to send a secure message:
<https://securemail.montecito.bank/securereader/activate?token=m271rWOQNZ6G8B1LlFKZo&brand=f8f606e2>. Note: This URL will only work once and will expire in 30 minutes. To restart the activation process, you must start over at the initiate URL.



Note: The link will expire after thirty minutes.

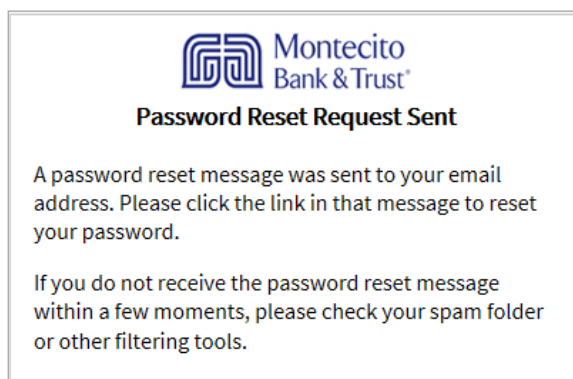
- Click the activation link in the email and a window will pop up to confirm your account has been activated. Click **Continue** to complete the registration process.



Password Reset

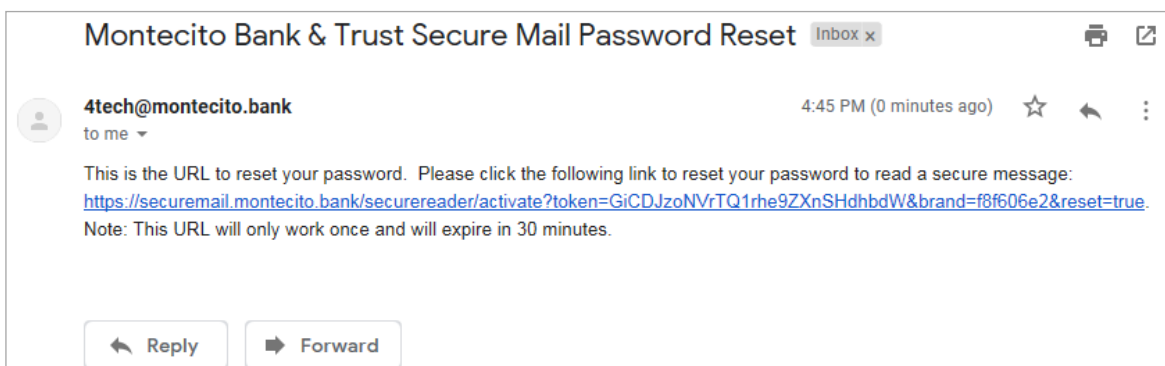
In the event that you have forgotten your password, follow these simple steps.

- Follow steps 1-4 on page 4 in the **Registration** section of this guide.
- Click the **Forgot Password** link and a Password Reset confirmation page will display in your browser.

A login screen for Montecito Bank & Trust. It features the bank's logo and name at the top, followed by the word "Login". Below this is a prompt: "Log in to compose a secure message." There are two input fields: one for the email address (containing "montytest1975@gmail.com") and one for the password (containing "Password"). Below the password field is a link labeled "Forgot Password" in yellow. At the bottom is a large blue button labeled "Continue".

- You will receive an email titled **Montecito Bank & Trust Secure Mail Password Reset**, coming from an address that ends in @montecito.bank. The body of the email will contain a link to activate your account to begin sending secure messages.

Email Preview:





Note: The link will expire after thirty minutes.

4. Click the link and a window will pop up to reset your password. Once you reset your password, select the blue **Continue** button. Password requirements are as follows:
 - Passwords must be 8-20 characters long.
 - At least one digit (0-9).
 - Both uppercase and lowercase characters are required.
 - Your username **cannot** appear in the password.
5. The secure email system will open.

Montecito Bank & Trust[®]
Enter New Password

Password Policy

- Passwords must be 8-20 characters long.
- At least one digit (0-9) is required.
- Both uppercase and lowercase characters are required.
- Your username may not appear in the password.

Enter a new password.

montytest1975@gmail.com

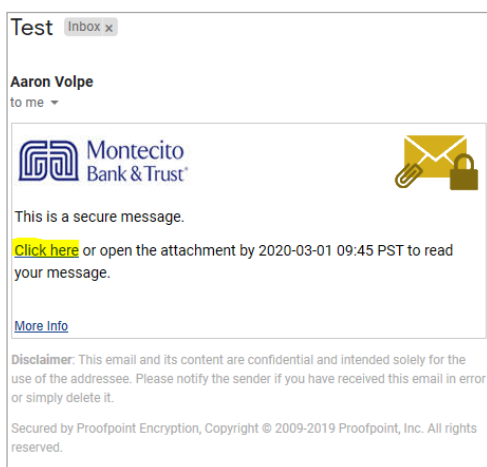
New password

Confirm password

Continue Cancel

Receiving a Secure Email from MB&T

1. When a secure email is sent from MB&T, open the email and select **Click Here** to be directed to the secure email system log-in page.



Montecito Bank & Trust[®]
Login

Log in to read your secure message.

montytest1975@gmail.com

Password

[Forgot Password](#)

Continue



Note: If you have yet to register for the secure email system, you will be prompted to do so at this time.

2. Open the email you would like to view along with any corresponding attachments.
To reply to a message, simply click one of the blue **Reply** or **Reply All** buttons.

ReplyReply All

Test

From: Aaron Volpe

To: 'montytest1975@gmail.com'

Cc:

Sent: 1/31/2020 9:45:08 AM

This is a test demonstrating how the secure email service works.

Here is a fake social security number:

555-55-5555

Security Notice: When emailing confidential information, please use our secure email system found under Contact Us/Secure Messaging on our website.

Confidentiality Notice: The documents accompanying this e-mail transmission are legally protected and intended only for the use of the individual or entity named above. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or the taking of any action in reliance on the contents of this e-mail information is strictly prohibited. If you have received this transmission in error, please immediately notify us by return e-mail and destroy the original transmission and its attachments without reading or saving it in any manner. Thank you.

3. To send your reply, click the blue **Send** button. You may also request a copy of the email by checking the **Send Me a Copy** checkbox.

SendCancelHelp

To: avolpe@montecito.bank

Subject: RE: Test

☐ Send me a copy

Attach a file

Sans SerifNormalBBIUAAx₂x²H₁H₂”

Here is my reply!

From: Aaron Volpe

Sent: Fri, 31 Jan 2020 17:45:08 +0000

To: 'montytest1975@gmail.com'

Cc:

Subject: Test

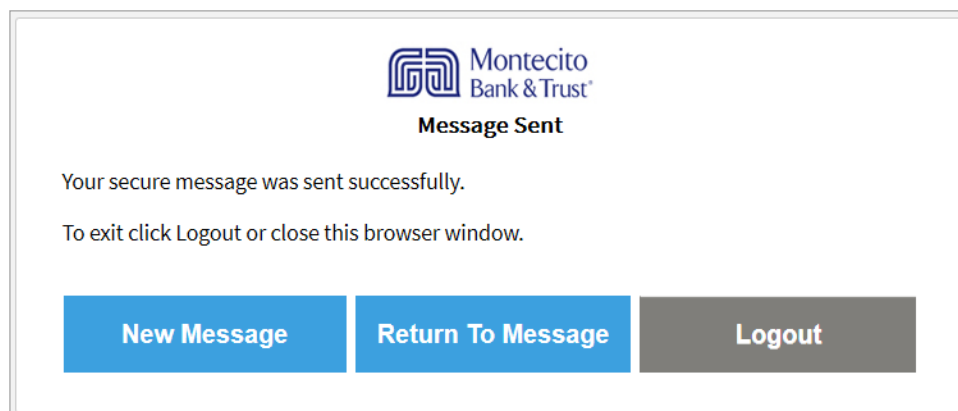
This is a test demonstrating how the secure email service works.

Here is a fake social security number:

555-55-5555

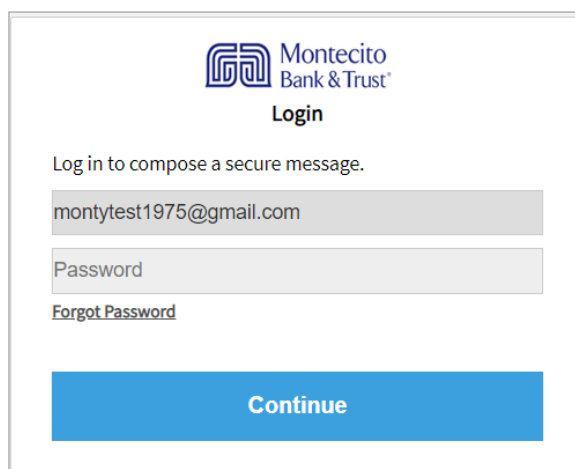
Security Notice: When emailing confidential information, please use our secure email system found under Contact Us/Secure Messaging on our website.

4. A confirmation box will appear. From here you can **Create a New Message**, **Return to the Previous Message** or **Logout** of the secure email system.



Sending a Secure Email to MB&T

1. Follow steps 1-4 on page 4 in the **Registration** section of this guide.
2. A box will appear and request that you enter your password. Click the blue **Continue** button.



3. Once you have logged in, you will arrive at the following screen. The "To," "Cc," and "Subject," fields function the same as traditional email. The white area at the bottom is used to compose the email.

4. To attach a file, click the **Attach a File** button and click the **+ Sign** button to browse for a file. Once the file is selected it will show up under the **Attach a File** button.

5. Once complete, press **Send** and a confirmation box will appear and prompt you to create another message, or logout of the secure email system.

Disclaimer: The secure email system (the system) only provides encryption services when communicating with Montecito Bank & Trust (MB&T) in the methods outlined in this document. The system can't be used for communicating with parties outside of MB&T, and the system does not afford or assume any protections outside of this document's scope.