

BRIDGES | TRUST

Bridges Trust Online User Guide

Introduction

Enjoy the convenience of online account access with Bridges Trust Online. It is easy to access and available when you want it.

System Requirements

To ensure a satisfactory experience, Bridges Trust Online has been tested and validated for compatibility for use with the following browsers and operating systems:

Supported Browser	Supported Operating Systems
Edge	Windows 10
Internet Explorer	Windows 7, Windows 8, Windows 8.1, Windows 10
Firefox	Windows 7, Windows 8, Windows 8.1, Windows 10
Chrome	Windows 7, Windows 8, Windows 8.1, Windows 10
Safari	Mac OS X v10.9 "Mavericks" Mac OS X v10.10 "Yosemite" iOS iPad 2, 3, and 4

The following minimum workstation characteristics are recommended to sign in and have access to all the features of Bridges Trust Online. Performance issues may arise if workstations fall below these minimum recommendations:

Component	Requirement
CPU	Pentium Dual-Core/Athlon X2 minimum, Core 2 Duo/Athlon II X2 or higher recommended
RAM	RAM 1G required, 2G recommended
Video Adaptor and Screen Resolution	1024 x 768 or greater resolution, 4:3 Aspect Ratio
Web Browser	Microsoft Internet Explorer current version or the next most recent prior version
Additional Software Recommended	Microsoft® Excel® 2003, 2007 or 2010 Adobe® Reader 11.0 or newer

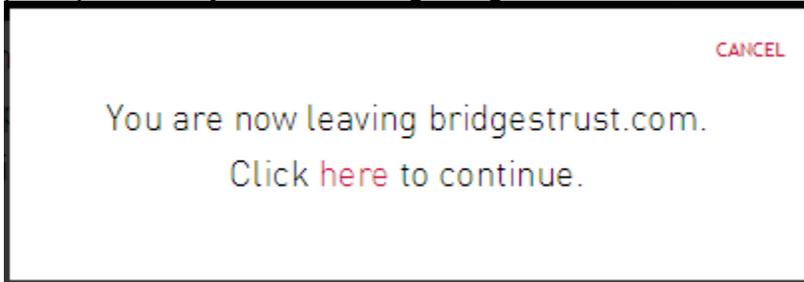
Additional PC and system requirements can be found after signing onto Bridges Trust Online. Click on the help icon (?) in the banner area and then click "about the product".

** Bridges Trust Online has not been tested for compatibility with Internet Explorer for tablets or any other mobile device.*

Accessing your Account

To access Bridges Trust Online:

- Go to <http://www.bridgestrust.com/> to access the log-in screen. Click on "Client Access". Users will be asked to read and agree to Bridges Trust Company's Terms and Conditions of Use. Once you have agreed to the terms and conditions, you will be prompted that you are leaving [bridgestrust.com](http://www.bridgestrust.com/), click "here" to continue.



- You will be forwarded to the Bridges Trust Online log-in screen.

Client Sign In

If you are accessing your Bridges Trust Online account for the first time, you will be prompted to enroll in Secure Sign On. Secure Sign On is a service used to ensure only authorized individuals can access financial information online to protect you from fraudulent activity; meeting Federal guidelines and protecting your confidential information. During the enrollment process, you will be asked to supply some personal information and create a new password.

1. To sign in, first access the site

Welcome To Bridges Trust On

Enter your
Access ID and
Password, and
click Sign In to
begin the
Secure Sign On
enrollment
process.

Please enter your Access ID and Password and click "Sign In."

Access ID:

Password:

[Forgot your password?](#)
If you do not remember your password, enter your Access ID above and select the
Forgot your password? Link.

Your Access ID will be locked after 3 invalid sign in attempts.



If you have forgotten your password and have not yet completed the Secure Sign On enrollment process, you must contact us to have your password reset. Do not attempt to use the Forgot Your Password? link.

2. Enroll in Secure Sign On by entering the required information. It is important to consider the entry of optional information, as this will assist in the future should we need additional information to identify you on subsequent sign ins. This information is stored in a secure and encrypted file, secure from outside sources. The only party that can view this information is you, the client. Our institution does not have access to this information. It is extremely important you populate the personal information with factual data. If your cell phone is your main form of communication, or you prefer to receive security codes via text message, please include your cell phone and check the text-enabled box.

Please provide the following information (* = required field).

*First Name (Legal):	<input type="text"/>
Middle Initial (Legal):	<input type="text"/>
*Last Name (Legal):	<input type="text"/>
*Home Address (Legal):	<input type="text"/>
Suite/Apt:	<input type="text"/>
*City:	<input type="text"/>
State:	Select One <input type="button" value="v"/>
Province/Region:	<input type="text"/>
*ZIP/Postal Code:	<input type="text"/>
*Country:	UNITED STATES <input type="button" value="v"/>
*DOB (MM/DD/YYYY):	<input type="text"/> / <input type="text"/> / <input type="text"/>
*Primary Phone:	U.S. <input type="button" value="v"/> (<input type="text"/>) <input type="text"/> - <input type="text"/> ext <input type="text"/> <input type="checkbox"/> Text-Enabled
Secondary Phone:	U.S. <input type="button" value="v"/> (<input type="text"/>) <input type="text"/> - <input type="text"/> ext <input type="text"/> <input type="checkbox"/> Text-Enabled
Work Phone:	U.S. <input type="button" value="v"/> (<input type="text"/>) <input type="text"/> - <input type="text"/> ext <input type="text"/> <input type="checkbox"/> Text-Enabled
Other Phone:	U.S. <input type="button" value="v"/> (<input type="text"/>) <input type="text"/> - <input type="text"/> ext <input type="text"/> <input type="checkbox"/> Text-Enabled

Click Continue to advance in the Secure Sign On enrollment process.



<input type="button" value="Continue"/>	<input type="button" value="Cancel"/>
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3. Enter a new password and confirm it. Be sure to make note of the password rules:

You must create a new password before you can access your financial information.

Please provide the information below and click "Submit".

If you are unable to complete the creation of a new password successfully, please contact customer support.

The password rules listed assist you in creating a complex password, reducing the risk of others accessing your account information.

New Password:

Having a strong password helps to protect your information from unauthorized access.

Your password must be 8 to 24 characters long.

It must contain a mix of at least 3 of the 4 types below:

1) Numbers

2) Uppercase letters

3) Lowercase letters

4) Special characters from the following: ! @ # & * - _ { } : ' , .

Your password is case sensitive.

Your password must be different than your previous 2 passwords used on this site.

Confirm Password:

Click Submit.

Submit

Cancel

4. Once a valid password has been created, you are now ready to access your account information:

You have finished the Secure Sign On enrollment process.

Password Confirmation

Your password was created successfully, and you are now signed in. To access your financial information, click "Access your Accounts".

Click Access Your Accounts to begin viewing within the site.

Access Your Accounts

Sign Off

Subsequent Client Sign In

Once you have completed the Secure Sign On enrollment, subsequent sign ins are fast and easy when accessing the site from the same PC, tablet, or mobile device.

Please enter your Access ID and Password and click "Sign In."

Enter your Access ID and Password, and click Sign In to begin viewing your accounts.

Access ID:

Password:

[Forgot your password?](#)
If you do not remember your password, enter your Access ID above and select the Forgot your password? Link.

Your Access ID will be locked after 3 invalid sign in attempts.

Subsequent Sign In Additional Authentication Required

During the Sign In process we not only validate your access ID and password, we also analyze numerous elements regarding your device and your environment to ensure your identity. When we experience a change in your environment, we may require you to complete an additional step in the Sign In process. You will also encounter this step should you enter a valid Access ID and click the Forgot your Password? link on the Sign In page. This additional step is presented to you when necessary. The following outlines the additional authentication process:

1. A one-time security code is necessary to validate your identity. This can be delivered through a telephone call or text message:

Select one of the following:

- Option A: The desired phone number to receive a voice telephone call.
- Option B: The desired phone number to receive a text message. You must also select the I agree to the Terms of Use checkbox.
- Click Place Call/Text to advance to the next step in authentication.

One-Time Security Code

An extra layer of security is needed to complete sign on. We'll send you a one-time security code that you will need to enter before you can access your accounts.

Tell us where to reach you.

We need to call or send you a text message to complete this process. Select a delivery method option below, agree to the terms of use if displayed, and click the Place Call/Text button to receive your one-time security code.

Phone Number	Delivery Method	
XXX-XXX-3983	<input type="radio"/> Voice	<input checked="" type="checkbox"/> I agree to Terms of Use
XXX-XXX-4479	<input type="radio"/> Text	
	<input type="radio"/> Voice	

Note: Standard text message rates apply. Contact your wireless carrier for details.

2. Select Option A or B:
 - a. Option A: If you select Voice and the Place Call/Text button, a new product page appears with a Security Code listed:

- You will receive a telephone call on the selected phone number. Our institution will be identified and you will need to confirm your expectancy of the call.
- You will be instructed to either say the five-digit security code or enter it on your telephone keypad.
- If the code is correctly entered, you will be instructed to select the Phone Call Complete button. This confirms your identify and provides access to the site.

One-Time Security Code Entry

Enter the security code.

Please wait for your phone call. We are now calling XXX-XX4-6264. During the call, you will be asked to enter the one-time security code displayed below. Please say or enter each number individually.

Once your security code has been confirmed over the phone, click "Phone Call Complete."

Security Code: 75 470

Phone Call Complete

Cancel

[I didn't receive a phone call.](#)

- Option B: If you select Text and the Place Call/Text button, a new product page appears with an entry field for the Security Code:

- You will receive a text message from 328-58 identifying our institution and containing a five-digit one-time security code.
- You must enter the one-time code correctly in the entry field on the product page and click Submit. This confirms your identify and provides access to the site.

One-Time Security Code Entry

Enter the security code.

We have sent a text message with a one-time security code to XXX-XX8-3983. Once you receive the message, enter the security code and click "Submit".

Please note that text messages can take a few minutes to be received.

One-Time Security Code:

Submit

Cancel

[I didn't receive a text message.](#)

Navigating your Account

Navigating through your account information is as easy as selecting any one of the main navigation tabs and then selecting the desired page to view. Included below are examples of just some of the pages you may want to view.

Banner Area

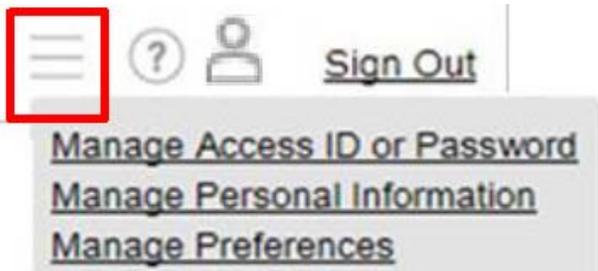
Existing users will notice traditional text links in the banner area have been replaced with icons. The banner area is shown below:



Those symbols translate to:

- Preferences** 
- Home** 
- Help** 
- Contact Us** 

The updated version of Bridges Trust Online combines the preferences and access management links into one icon. When the preference icon  is clicked the following drop down will be displayed:



Portfolio Snapshot

When you log on to Bridges Trust Online you will be directed to the Portfolio Snapshot page. On this page our staff may periodically post important messages.

Portfolio Positions Allocation

The portfolio navigation feature offers investment analytics on your positions; from simplistic views of positions to more extensive equity and fixed income diversifications, bond maturity views, and an investment objective comparison. One of the navigation options is the Positions Allocation page as shown below. The page includes the ability to filter for a specific time period and positions. It also includes an interactive graph where selecting a segment will advance you to the asset location on the page:

Portfolio Activity Documents Trading Tools Links Group Accounts

Portfolio Positions Allocation September 19, 2016

View By Group: CARSON FAMILY RELATIONSHIP Account: 41-2468-00-1 RYAN S CARSON TUA

Additional Filters

This material is provided for informational purposes only and should not be used to calculate gains or losses or otherwise to prepare tax documents. Any "cost" shown may not reflect your cost basis for tax purposes.

Summary

Category	Market Value	% Market Value
Cash & Equivalents	\$822,716.93	5.28%
Fixed Income	\$4,918,735.58	31.55%
Equities	\$9,597,767.23	61.57%
Miscellaneous	\$250,000.00	1.60%
Total	\$15,589,219.74	100.00%

Description	Quantity	Price	Market Value
Total Portfolio			\$15,589,219.74
Cash & Equivalents			\$822,716.93
Cash			\$-906,662.99
INCOME CASH	0.000	\$1.00	\$0.00
PRINCIPAL CASH	0.000	\$1.00	\$-906,662.99
Cash Equivalents			\$1,729,379.92
EMFXX			
FIDELITY INSTL MMF #59 (INCOME)			
INCOME HOLDING	24,313.310	\$1.00	\$24,313.31

Annotations:

- Show/Hide different sections.
- Interactive graphic and legend.
- Totals.
- Detailed listing of assets.

The cash and equivalents balance is reflective of any pending trades that have been placed for your account. You should refer to “pending trades” under the “activity” tab to determine what portion of the cash and equivalents balance represents funds derived from trades pending settlement in order to confirm when those funds will be deposited or withdrawn from your account. The “activity” feature is explained in greater detail in the next section.

Activity Summary

The Activity feature assists in identifying the transaction activity that has occurred in an account or group of accounts. This information is relevant in understanding cash flows, trade activity, and realized gains/losses. The Activity Summary page displays a year-to-date view of all transaction activity in an account or aggregated for a group of accounts. You may also choose to filter the page by entering a time period or view the prior year list of transactions. The transactions are grouped into major categories for ease in identifying cash flows.

The page also offers a one-click view to the underlying transactions by selecting the desired transaction category name. A pop-up window will display the list of transactions comprising the category total:

Activity Summary January 1, 2016 - September 19, 2016

View By Group: CARSON FAMILY RELATIONSHIP Account: 41-2468-00-1 RYAN S CARSON TUA

Additional Filters

Clients desire quick and easy access to view the assets held in a single account or aggregately across a group of accounts. They also want the information presented in terms they understand and in a format that is simple to read. Select a link to view the underlying transaction activity.

Deposit Activity:		Withdrawal Activity:	
Interest	\$15,852.17	Payments to/for Beneficiaries	
Dividends	58,296.56	Fees	
Common Trust Fund Income	0.00	Federal and State Taxes Paid	
Real Estate Income	0.00	Miscellaneous Disbursements	
Miscellaneous Receipts	22,255.17	Total Withdrawal Activity:	
Total Deposit Activity:	\$96,403.90		
Trade Activity:		Realized Gain/Loss Activity:	
Cost of Assets Purchased	\$-1,374,974.17	Short-term Gain/Loss	
Proceeds on Sales/Maturities	3,035,612.71	Long-term Gain/Loss	
Other Asset Changes	0.00	Net Realized Gain/Loss Activity:	
Unsettled Trades	0.00		
Net Trade Activity:	\$1,660,638.54		
Prior Year Loss Carryover:			
		Short-term Loss Carryover	
		Long-term Loss Carryover	
		Total Prior Year Loss Carryover:	

Click a category link to view the detailed list of transactions.

Documents Statements

This feature provides quick access to your electronic monthly, quarterly, and annual statements, which are available for a period of 90 days. It displays the list of available statements for viewing and a link to launch the statement in a PDF. Clicking on the column headings enables you to sort the page by the selected column. Adobe® Acrobat® Reader is required to view the statement in a PDF format. This software can be downloaded at www.adobe.com. You can then save, print, e-mail, or close the PDF:

Documents Statements

View By Group: CARSON FAMILY RELATIONSHIP Account: 41-2468-00-1 RYAN S CARSON TUA

Select a statement time period below to view a TrustReport.pdf statement format file for your account. Please note that in order to view the statement Adobe Acrobat Reader must be installed on your computer. For more information on Adobe Acrobat Reader, visit <http://www.adobe.com/products/acrobat/readstep.html> to download a free copy.

Electronic Statements

Clients desire quick and easy access to view the assets held in a single account or aggregately across a group of accounts. They also want the information presented in terms they understand and in a format that is simple to read.

Document	Start Date	End Date	Account Short Title	Account Number
	06/01/2016	06/30/2016	RYAN S CARSON TUA	41-0810-00-6
	03/01/2016	03/31/2016	RYAN S CARSON TUA	41-0810-00-6
	01/01/2015	12/31/2015	RYAN S CARSON TUA	41-0810-00-6
	01/01/2014	12/31/2014	RYAN S CARSON TUA	41-0810-00-6

Click the desired statement link to launch the PDF.

Obtaining Additional Help

Help is available at any time by clicking the "Help" icon . Online Help provides page-level help, including descriptions of the fields of information on the page in view. Be sure to select the Product Info link within Help for more information on system settings and navigation tips.

If you have questions regarding Bridges Trust Online feel free to contact us at 1-800-939-8401 or 402-393-8300. You can also contact us through the "Contact Us" icon and a window will pop up with our contact information.

Thank you for choosing Bridges Trust Online. We appreciate your business as well as your trust and confidence in Bridges Trust Company.