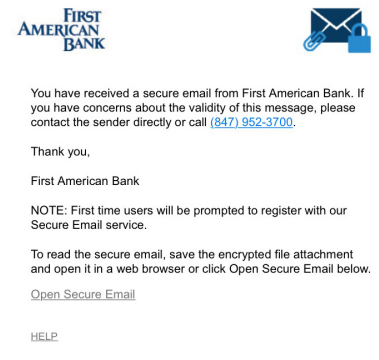


First American Bank recognizes the importance of email communication and the need to send confidential information securely to our customers. That's why First American offers a Secure Email service. This service is an email program that encrypts the confidential email we send to you. Below are simple step-by-step enrollment instructions for first-time recipients of secure emails from First American Bank.

Step 1: Accessing Your Secure Email

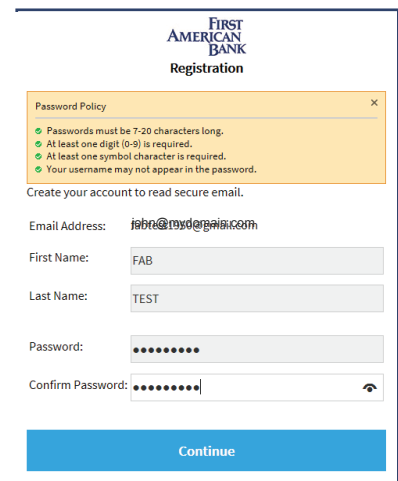
Click on the link within the secure email or save the encrypted file attachment to your hard drive.

Open the attached file in a web browser, such as Microsoft Internet Explorer or Google Chrome.



Step 2: Registration

You will be automatically prompted to register with Secure Email. Complete the online registration and click **Continue** to create a user account and view the secure email.

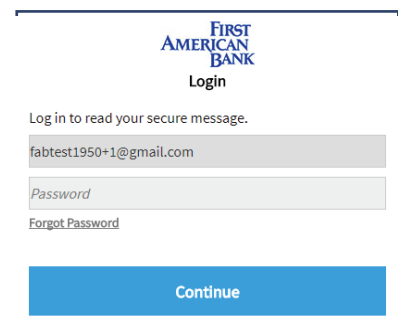


Step 3: Login

Once you have registered, you will need to log in by entering your email address and password to view secure emails from First American Bank.

Password Reset

Forgot your password? No problem. Click on the **Forgot Password** link on the login page for Secure Email. We will send you an email with a link to reset your password. The link will only be active for 30 minutes.



We Do More For Your Money

For Customer Service, call 847-952-3700
or contact us at www.FirstAmBank.com.