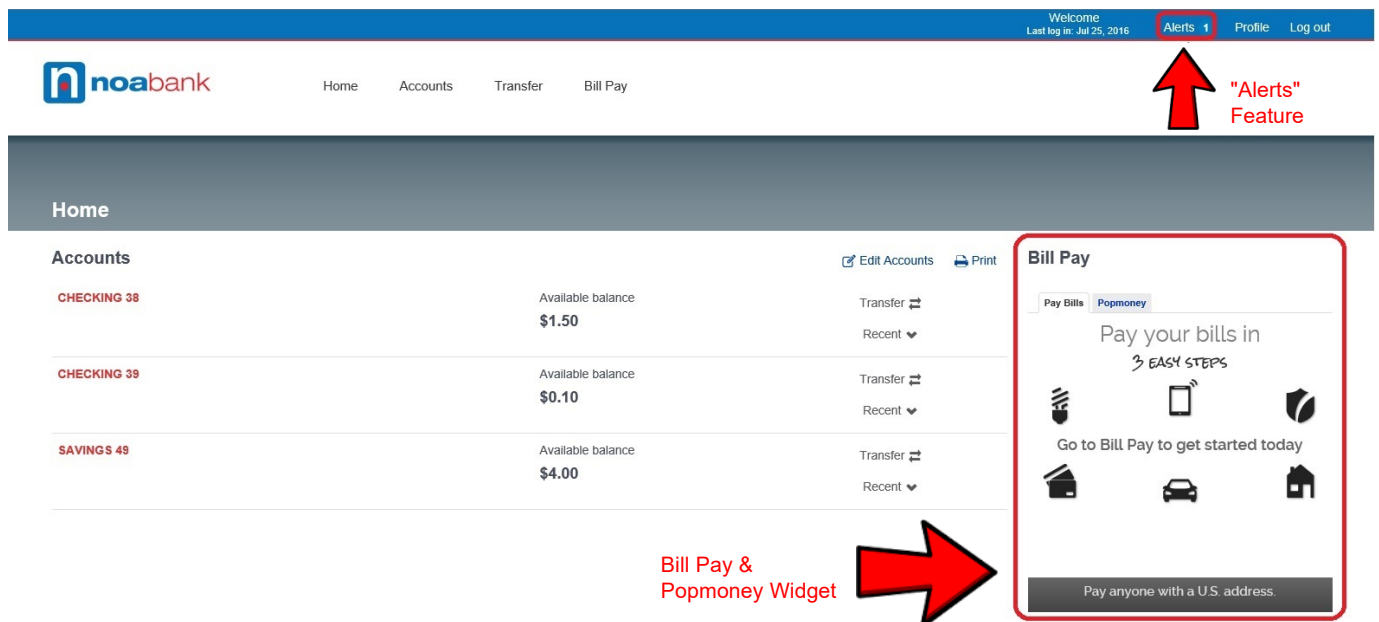


Introducing the new NOA Online Banking !

We've made some helpful improvements to our Online Banking.
Our Online Banking with a new look and feel and some new features will be available on August 8, 2016.

New Features

- **New User Interface Design**
Responsive design for new consistent look and feel across all you devices. (PC, Tablet, Smartphone, and etc.)
- **Bill Pay and Popmoney widget**
The new Bill Pay and Popmoney widget allows users to pay bills and send money from the main homepage, in just a few steps.
- **Alerts (Customizable Alerting Service)**
The new Alerts feature monitors every transaction and sends secure notice via email, text message or online messaging the moment a designated event takes place.



The screenshot shows the NOA Bank Online Banking interface. At the top right, there is a navigation bar with "Welcome", "Last log in: Jul 25, 2016", "Alerts 1", "Profile", and "Log out". Below this is a main navigation bar with "Home", "Accounts", "Transfer", and "Bill Pay". A red arrow points to the "Alerts 1" link, with the text "Alerts Feature" next to it. The main content area is titled "Home" and features an "Accounts" section with three rows: "CHECKING 38" with an available balance of \$1.50, "CHECKING 39" with \$0.10, and "SAVINGS 49" with \$4.00. Each row has "Transfer" and "Recent" links. To the right of the accounts is a "Bill Pay" widget with tabs for "Pay Bills" and "Popmoney". The widget contains the text "Pay your bills in 3 EASY STEPS" and "Go to BILL Pay to get started today". A red arrow points to the "Bill Pay & Popmoney Widget" text below the widget. At the bottom of the widget, it says "Pay anyone with a U.S. address."

The new NOA Bank Online Banking

If you have any questions regarding NOA Bank Online Banking, please contact your nearest NOA Bank branch office. Thanks for being a NOA Bank customer.