S&T Trust Online
Getting Started Guide

S&T Trust

Enjoy the convenience of online account access. View more information than ever before, plus leverage enhanced features to help monitor your account(s) and manage investments. S&T Trust Online offers new navigation controls that assist in personalizing how you view your account information through saved PC settings and site design, using filtering controls and expand/collapse features.

Key Features

This system was built with you in mind, providing features and capabilities you have been asking for, including:

- Single-click to view an individual account or an aggregate of multiple accounts.
- A holistic presentation of your total portfolio.
- Enhanced analytical tools to help value and analyze your portfolio.
- Single-click to view a year-to-date summary of account activity with the option to drill down to view the underlying list of transactions.
- Convenient online access to statements.
- Data extraction through a direct feed to Quicken or the use of a sophisticated extract creation feature that allows easy integration to in-house applications.

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To access your account you will need the following:

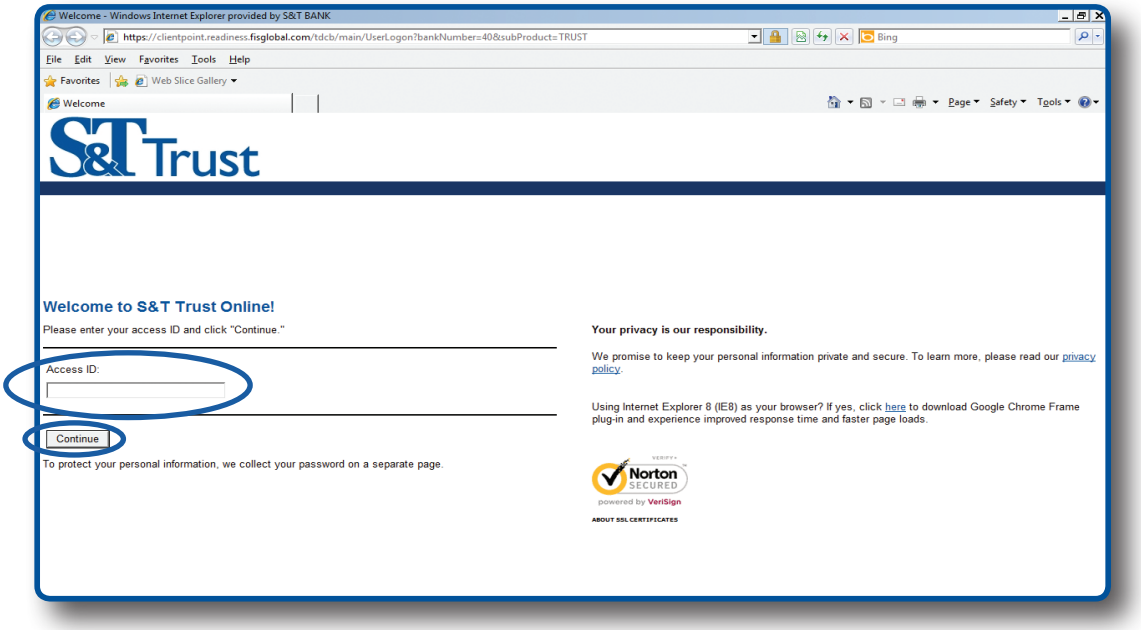
- Your Access ID
- Your password

Once you have these two items, viewing your account information is just a few clicks away.

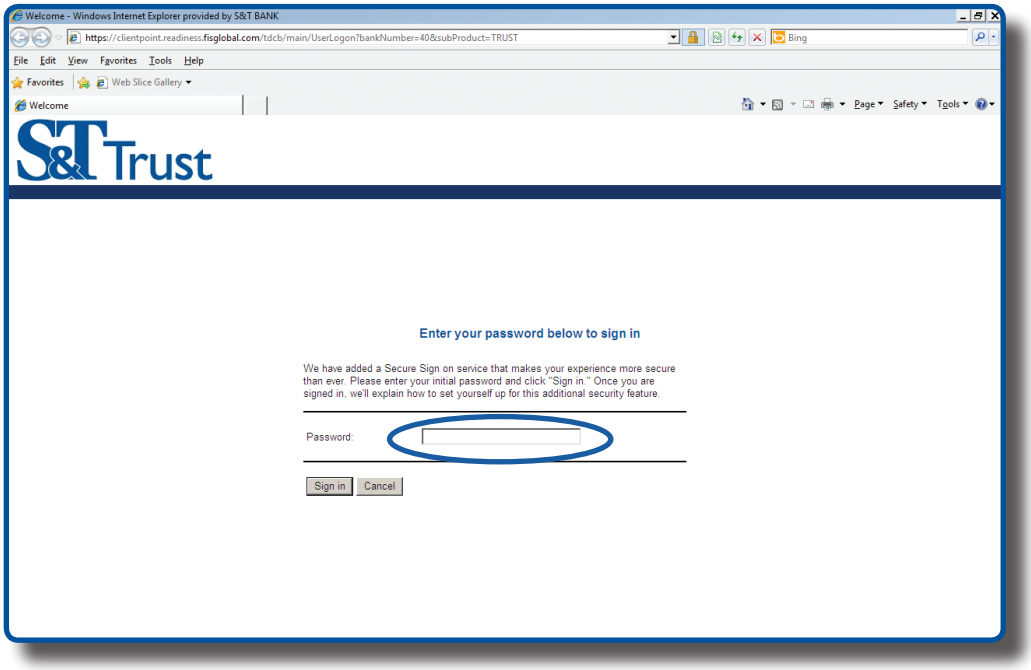
Client Login

When you access your account online for the first time you will be prompted to enroll in Secure Sign On. Secure Sign On is a service to help protect you from fraudulent online activity. It provides you with visual cues when you sign on so you know that you are on our website and it is safe to enter information. Secure Sign On also helps us ensure that only authorized individuals can access financial information online, meeting Federal guidelines and protecting your client confidential information.

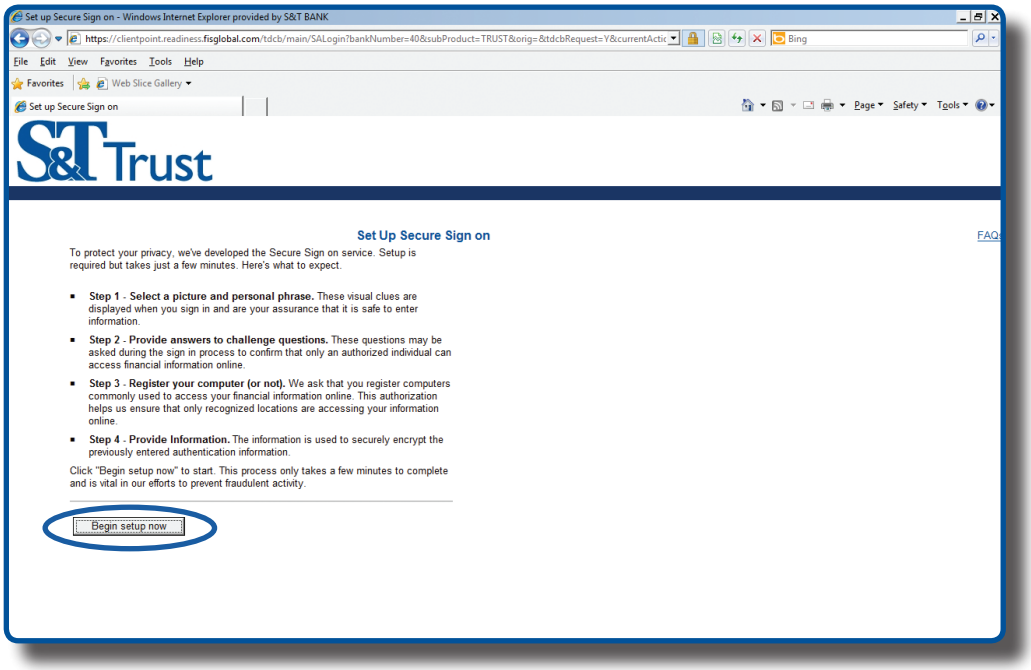
1. To log in, first access the site, stbank.com. Next select the *Other* tab located at the top of the homepage.
   Select Trust Online in the drop down menu.
   Enter your Access ID and click *Continue* to begin the Secure Sign On enrollment process.



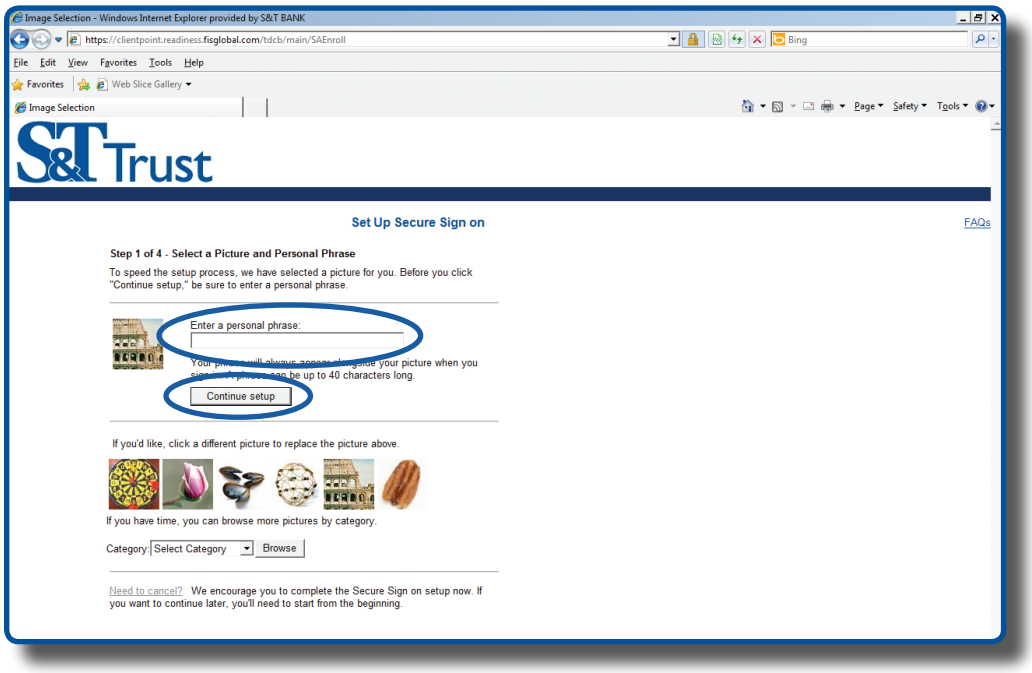
2. Enter the password provided to you.



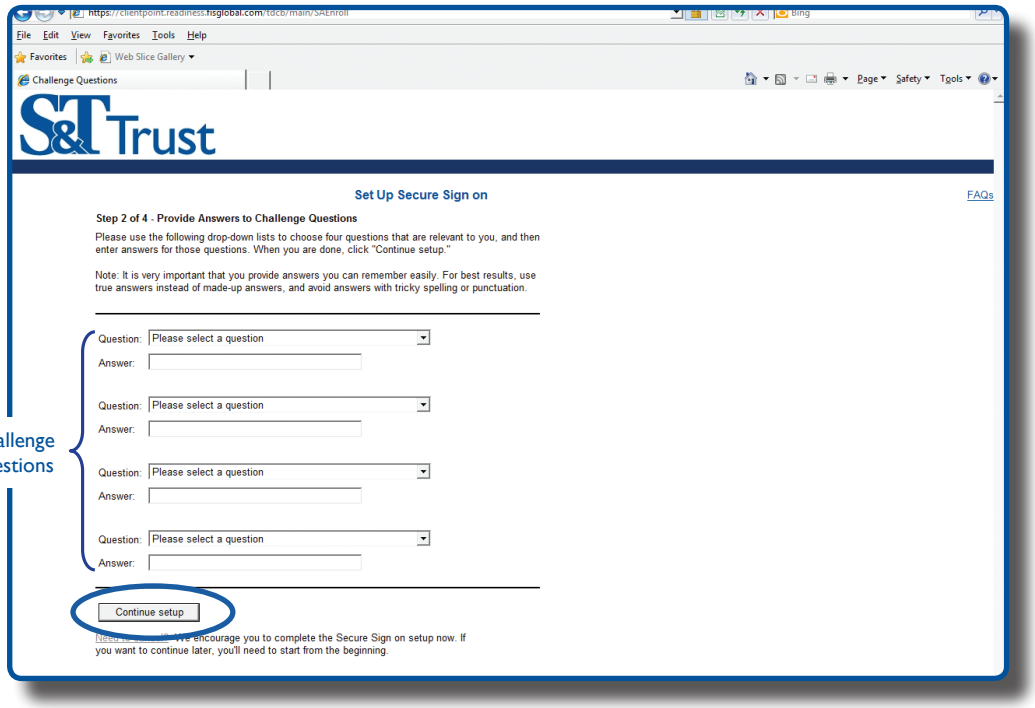
3. Enroll in Secure Sign On by completing the following steps.
Click *Begin Setup Now* to continue with the enrollment process.



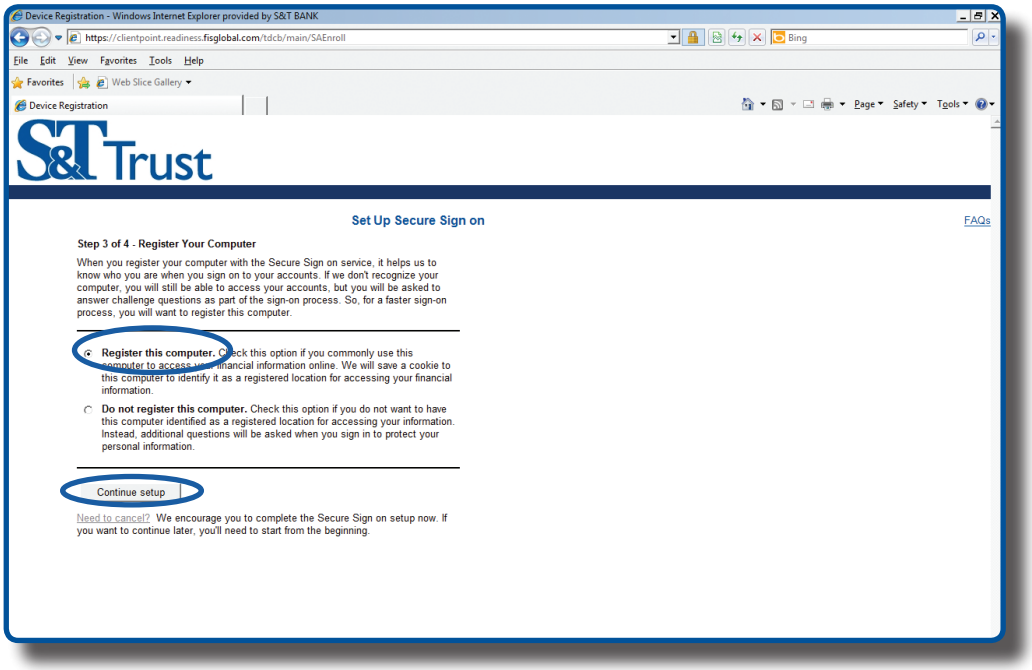
4. Select a picture and enter a phrase you want to use as confirmation that you are on our website. Then click *Continue Setup*.



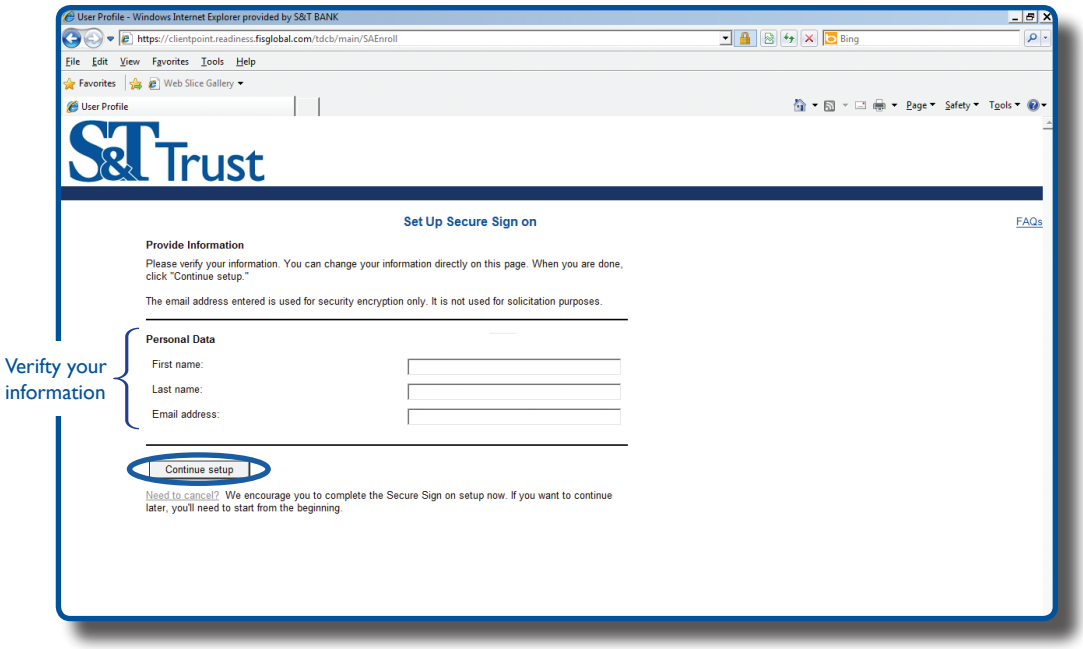
5. Next, select and answer four challenge/confirmation questions. Then click *Continue Setup*.



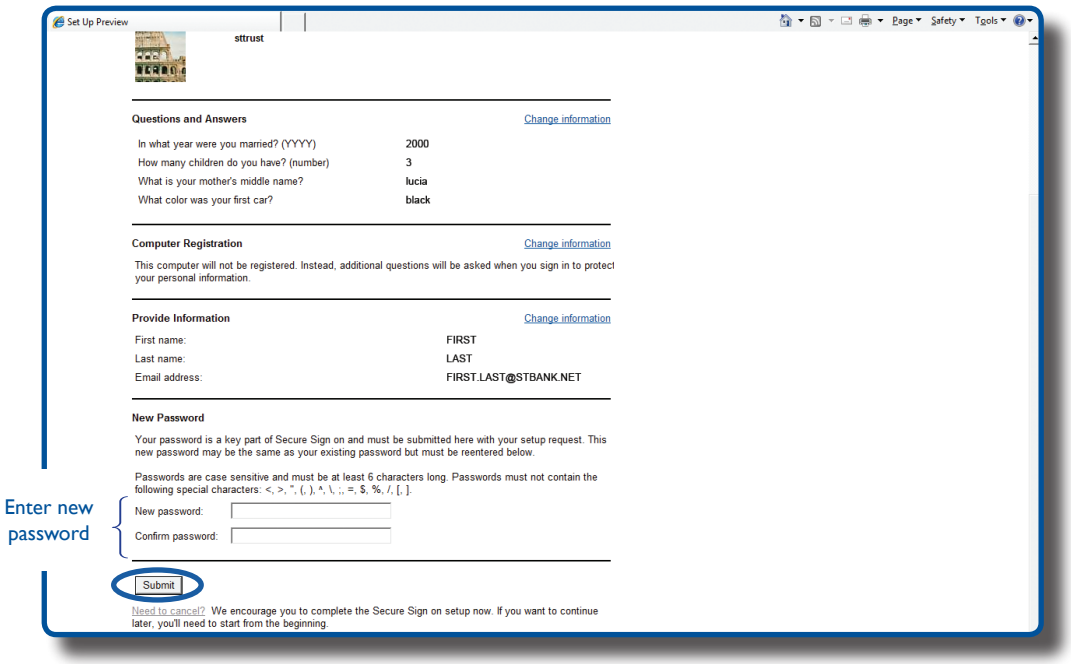
6. Decide if you want to register your device as an authorized location from which to access your account information in the future. Register your computer as a secure location. Registering places a cookie on your device so future logins recognize the device and eliminate the need to answer challenge questions. Then click *Continue Setup*.



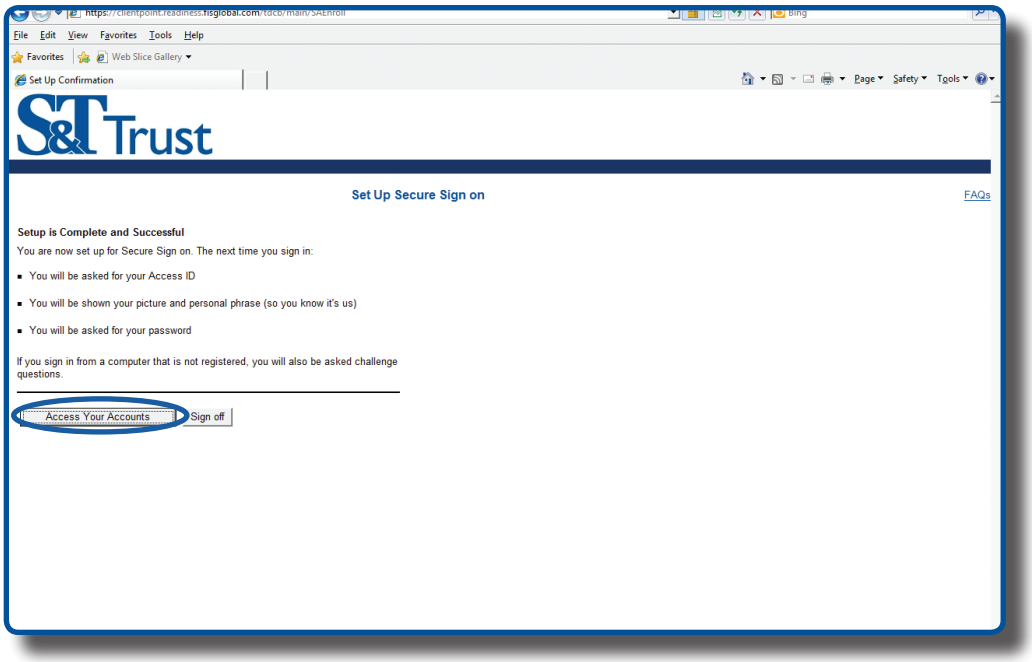
7. Confirm your personal information. Confirm your name and enter an email address. Then click *Continue Setup*.



8. Enter a new password and then click *Submit*.
   Be sure to make note of the password rules. Your password must be at least six (6) characters long and must contain both alpha and numeric characters. Your password cannot be re-used again for the next six (6) password changes.



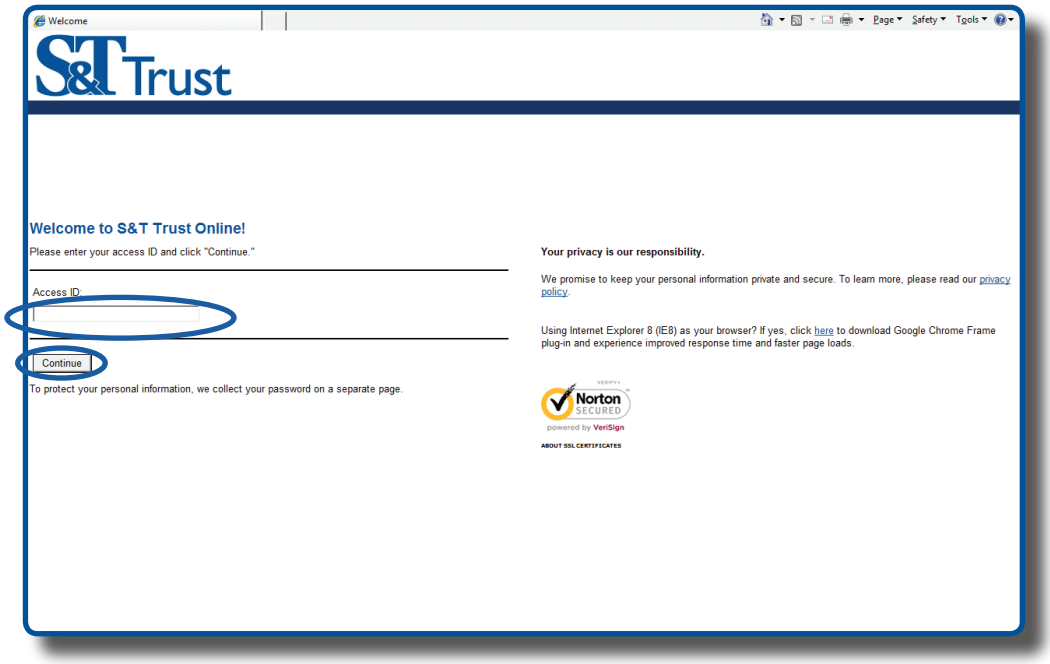
9. You are now ready to access your account. Click *Access Your Accounts*.



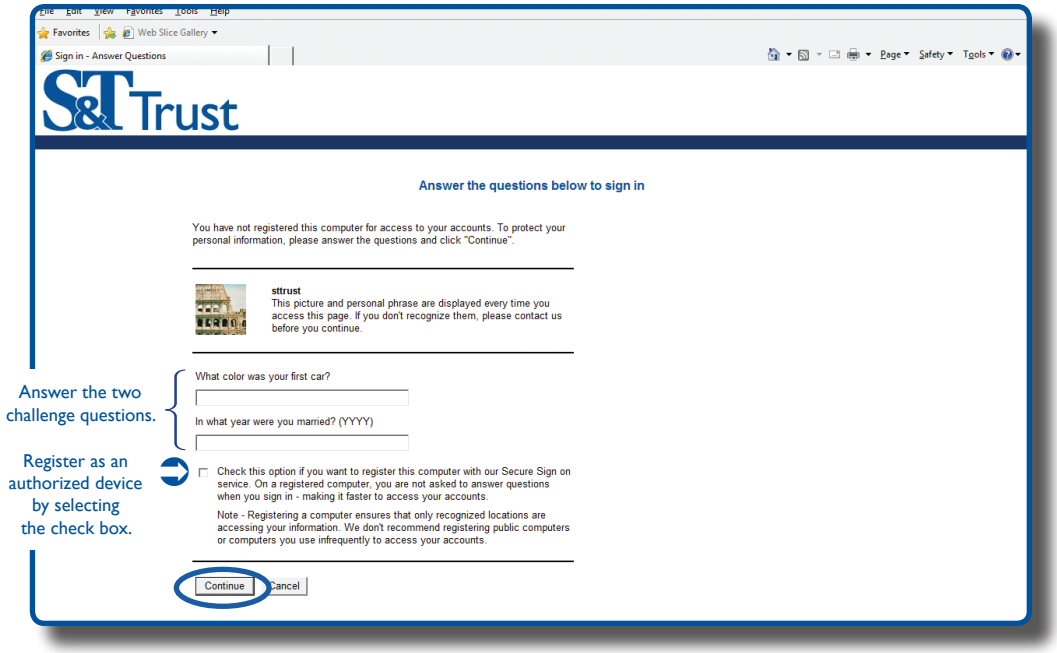
Registering Your Device

If you have accessed your account online, but have not registered your device, you will be prompted to validate your picture and phrase and answer two challenge questions. If you do this correctly, you will be prompted to enter your password to gain access to your account information.

1. First access the site then enter your Access ID and click *Continue*.

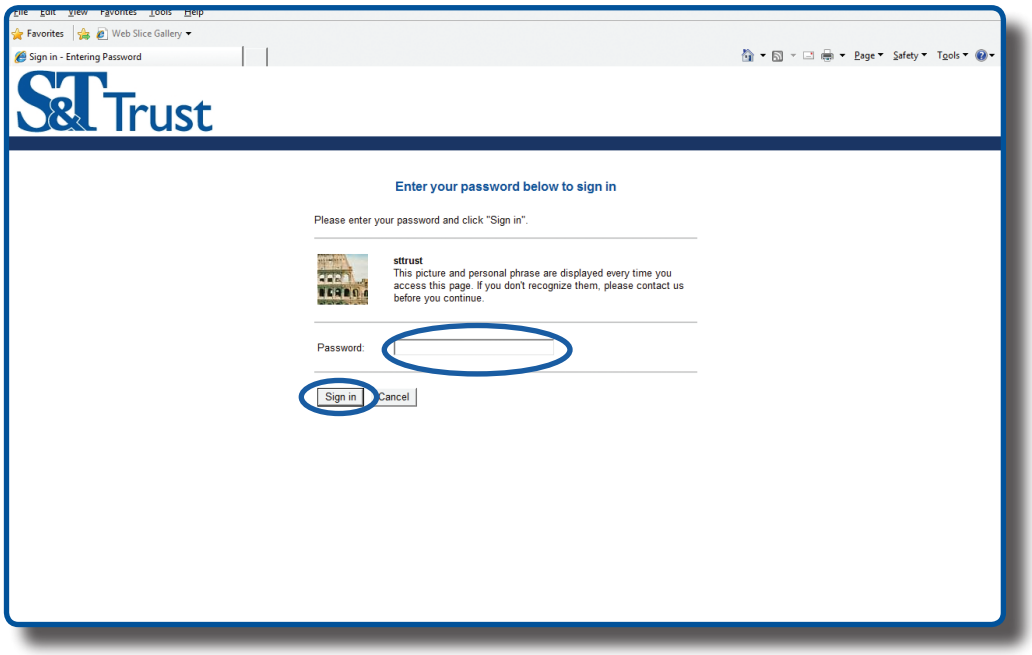


2. Next, ensure your access to the site by reviewing your picture and phrase. If the picture and phrase are unfamiliar to you, select cancel and contact your relationship manager. Otherwise, validate your identity by answering your challenge questions and registering your device.



Note:
If you register your device, a cookie is placed on this device so that the next time you log in, you need only enter your Access ID and password to gain entry to the site.

3. Finally, enter your password and click *Sign In*.



Note:
If you wish to abort the process, select *Cancel*.

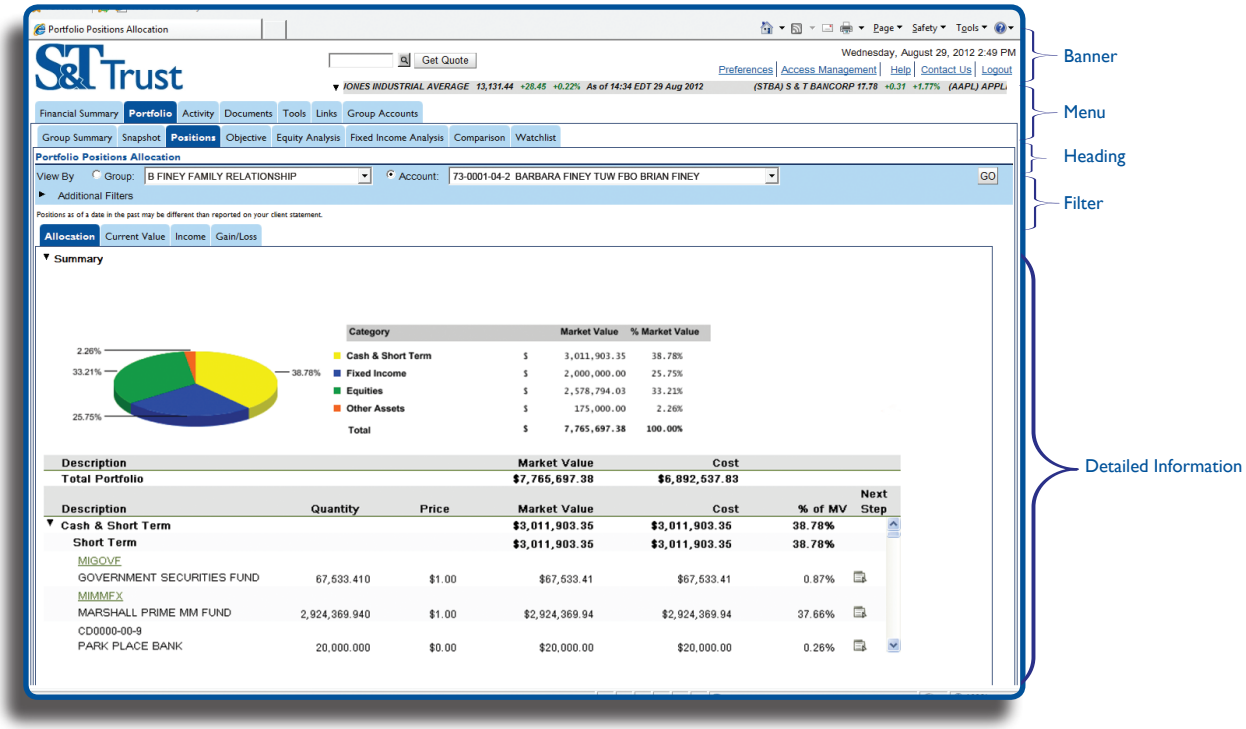
Subsequent Login

Once you have completed the Secure Sign On enrollment and registered your device, subsequent logins are fast and easy.

1. On the site Login page, enter your Access ID and click *Continue*.
2. On the password page, enter your password and click *Sign In*.

Page Features

Understanding how to navigate to information will allow you to move quickly and easily throughout the product. The pages have been designed to provide a consistent experience throughout the vast array of features. Each page has the following areas: a Banner, Navigation Menu, Page Heading with Controls, Filter and Data Information.



Banner

The Banner area of the site includes general features consisting of:

- **Preferences** for the determination of your initial page upon login; your preferred viewing method, individual account versus group; and various other options.
- **Access Management** provides the option to change your password.
- **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.
- **Contact Us** for quick access to your S&T Trust relationship manager, providing you assistance with any questions you may have.
- **Logout** ends your session of viewing your account activity.

Banner *(continued)*

Additional features in the banner include the ability to:

- Obtain a market quote direct from the exchanges with a single-click of the *Get Quote* button. The first time you request a quote you will be asked to accept the terms and conditions of a Stock Exchange Agreement. Failure to accept the agreement will prohibit you from obtaining real-time quotes.
- Track the stock price on up to 20 individual stocks or indices.

Navigation Menu

Primary navigation features provide you with access to account-specific information as it relates to the financial marketplace, account analytics, transaction activity, statements, and trading. Below is a listing of some of the many features:

- Portfolio – View position allocations and gains/losses, equity and fixed income analytics, and personal rates of return.
- Activity – View a snap shot of year-to-date transaction activity with links to the individual transactions.
- Documents – Access electronic statements.
- Tools – Calculate cash flows, use calculators to plan for life events and download information for use in third party software like Quicken.
- Group Accounts – Assemble authorized accounts into groups for easy review and management of investments.

Page Heading and Controls

The page heading identifies the selected page. It also may include the opportunity to download the page information into a spreadsheet or print the information.

Downloading

Selecting Download on a page will automatically launch a pop-up window confirming the desire to download the page information to a Microsoft® Excel® spreadsheet. Doing so allows you to use the information as desired. You may print or save the spreadsheet for your own use.

Printing

Selecting print will either launch a PDF type report or a browser print. PDF type reports can be printed or saved for your own use.

Filter Area

The Filter area on the page allows you to view the information the way you want it.

Show/Hide Filter Options

To create a view of information to your liking, select the icon (▶) next to the title Additional Filters to show the available filters for selection. Populate the fields desired. The Go button changes to green, indicating the need to select it to update the page. The site saves your request to have the Filter area expanded on the page by adding a cookie on your PC. If you wish to have this area closed upon entry to the page in the future, select the icon (▼) to hide the additional Filter area.

Viewing a Group or an Individual Account

The Filter area also provides single-click access to view the information in aggregate form. This means that when viewing by group, the page will sum all of the information for the accounts in the group and display the aggregate. For example on the Portfolio Positions page, if View By Group is selected, the site will display only one position of a stock, Coca Cola, with the listed information as the sum of all the accounts holding it. It will not list the holding multiple times per the number of accounts held in.

Data Information Area

Every page includes a data information area. How the information is displayed varies and is based on the purpose and need of the information. Many pages display the information totals at the top of the page eliminating the need to scroll down the page. Many pages display lists of information and some include charts or graphics. The information is displayed in a variety of ways to get you what you need in a single click.

Messages

Some pages include informational messages concerning the content on the page or instructions for viewing the page. These messages are located beneath the filter area. In addition, if there are any errors or exceptions to the information requested or viewed, messages will also display in this area but will be in bold and red to alert you to the condition.

Show/Hide Summary Sections

Some pages display graphical information and detailed listings, others display summarized charts with links to view additional information. Summary sections offer the opportunity to show or hide the graphic or chart. Your selection to show (▼) or hide (▶) will be stored as a cookie on your PC so when you return to the page in the future, it is displayed as you last left it.

Next Step Options

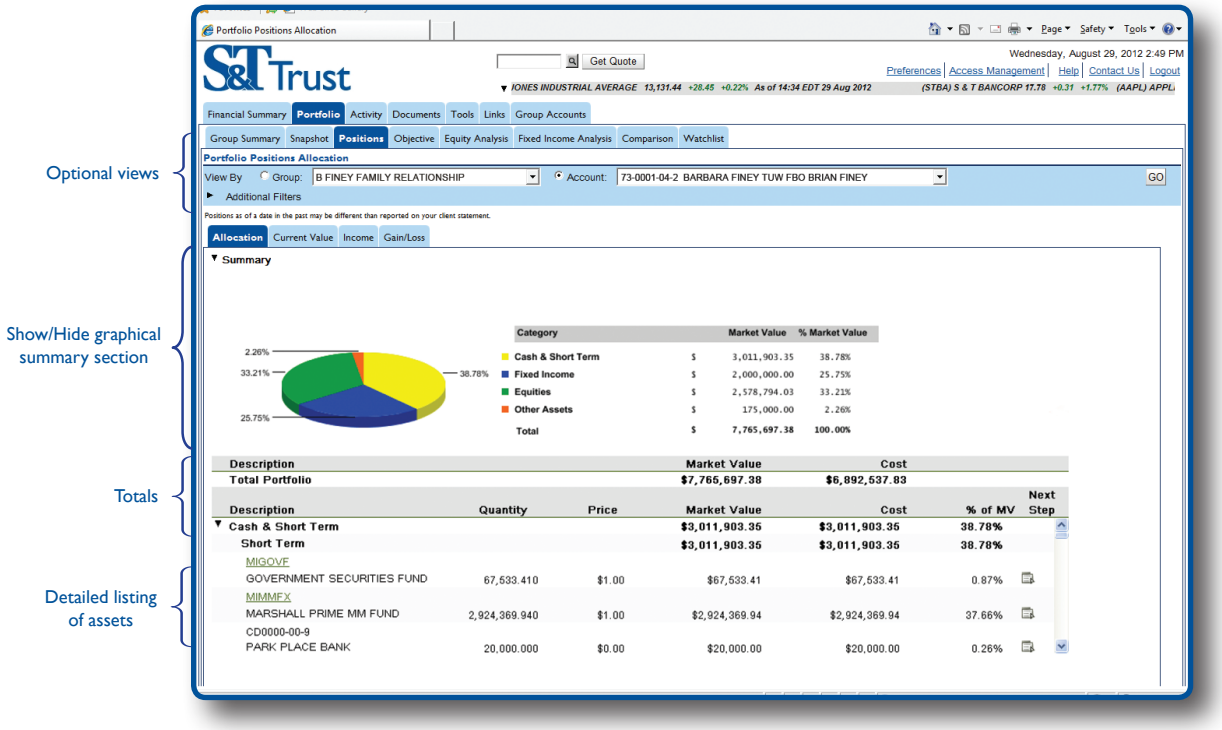
Some pages include Next Step options for obtaining additional information concerning a selected position or transaction activity. Selecting a Next Step option presents the information in a pop-up window so that you do not lose your place on the page. Examples of Next Steps include Tax Lot detail, transaction activity, and detailed security information.

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.

Portfolio Positions

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 page. This page provides additional choices for displaying the holdings of the account or group of accounts in a meaningful and analytical manner. The sub menu options include:

- Allocation – Asset diversification as compared to the total market value.
- Income – The estimated income expected on the position and the yield-to market.
- Gain/Loss – Summarized gains/losses incurred and the unrealized impact per position.

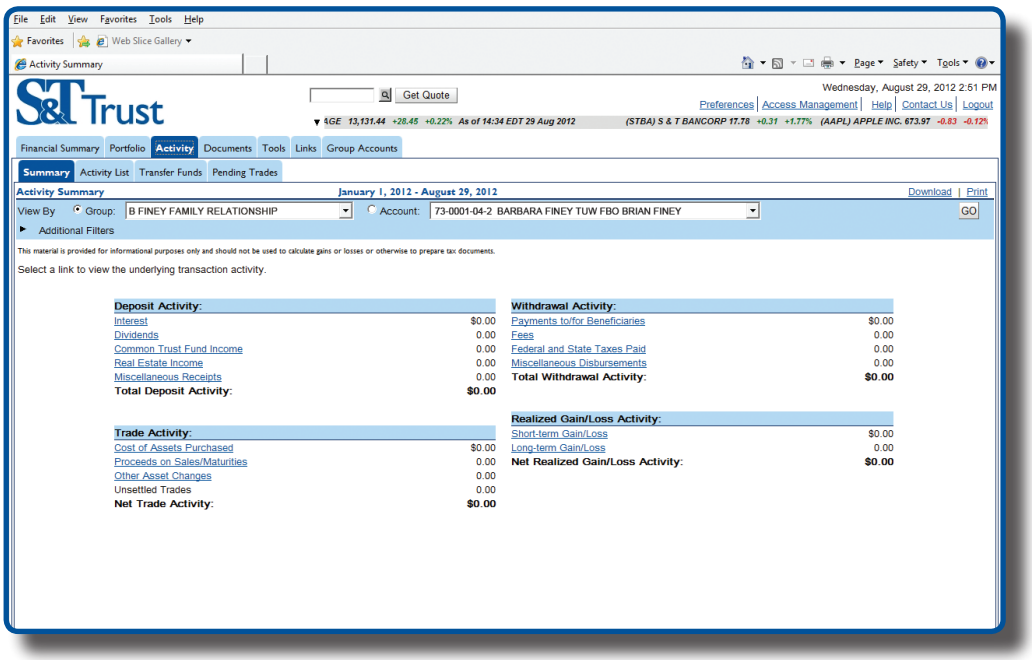


Activity Summary

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. 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. A pop-up window will display the list of transactions comprising the category total.

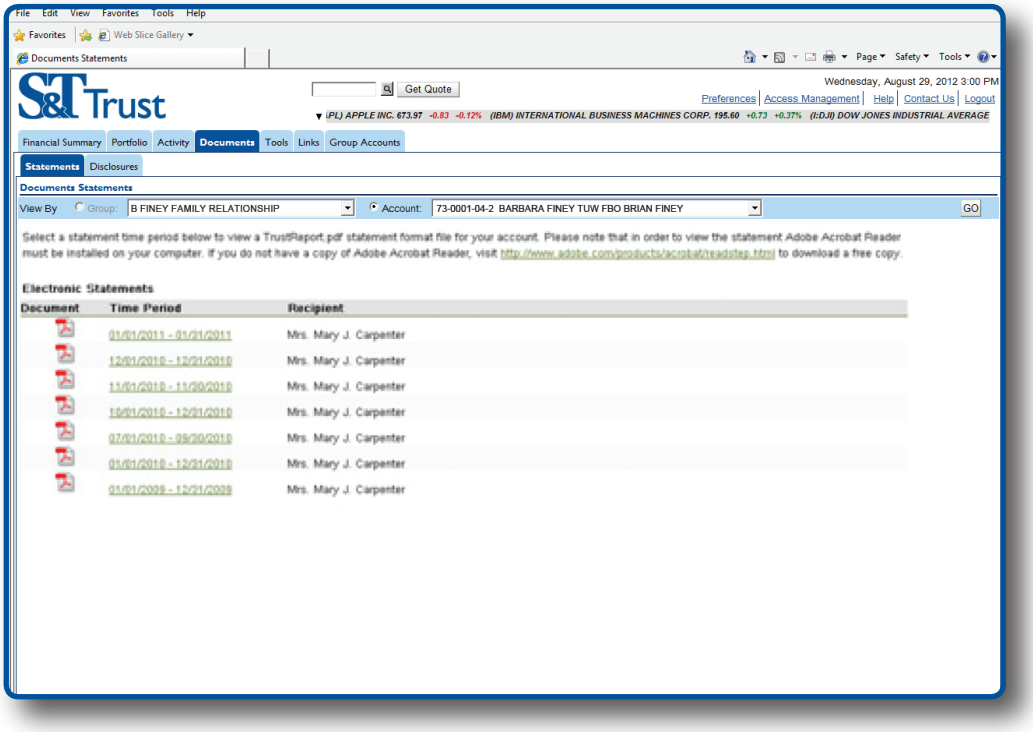
Click a category link to view the detailed list of transactions.



Documents Statements

This feature provides quick access to your electronic statements. It displays the list of available statements for viewing and a link to launch the statement in a PDF. Adobe® Acrobat® Reader is required to view the statement in a PDF format. This software is can be downloaded at www.adobe.com. You can then save, print, email, or close the PDF.

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

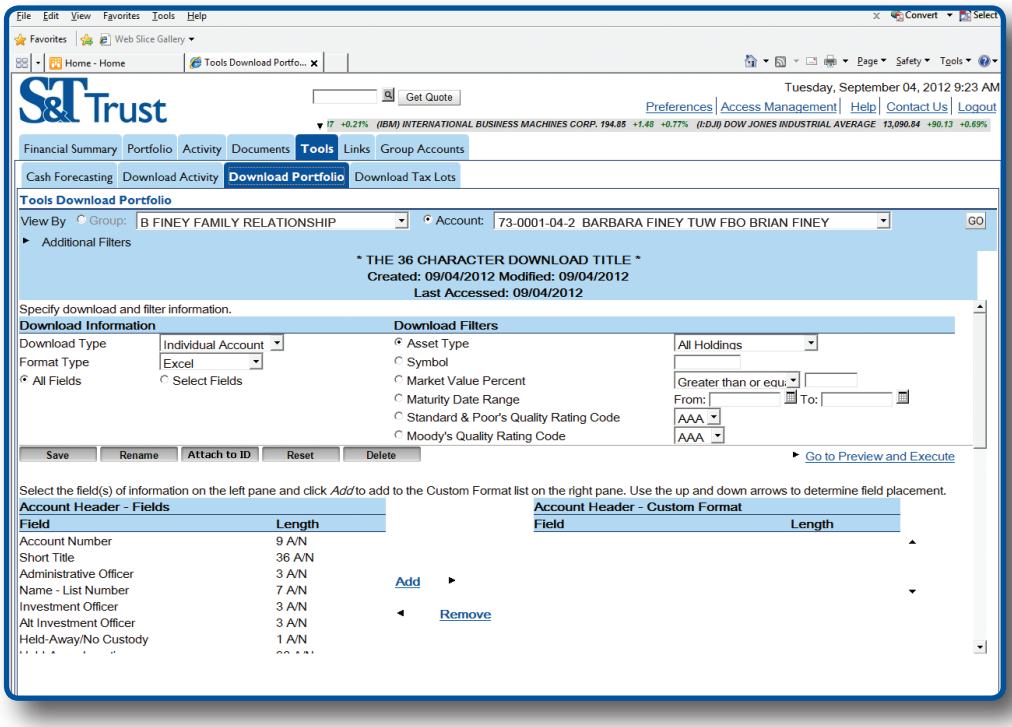


Tools Downloads

These three separate options allow quick access to research an individual account or group of accounts. This flexible feature provides you with the opportunity to select the fields of information and the desired output format. You can also save the format for future use. The three download options include: Portfolio, Tax Lots, and Activity.

Select the desired output format

Select the desired fields of information

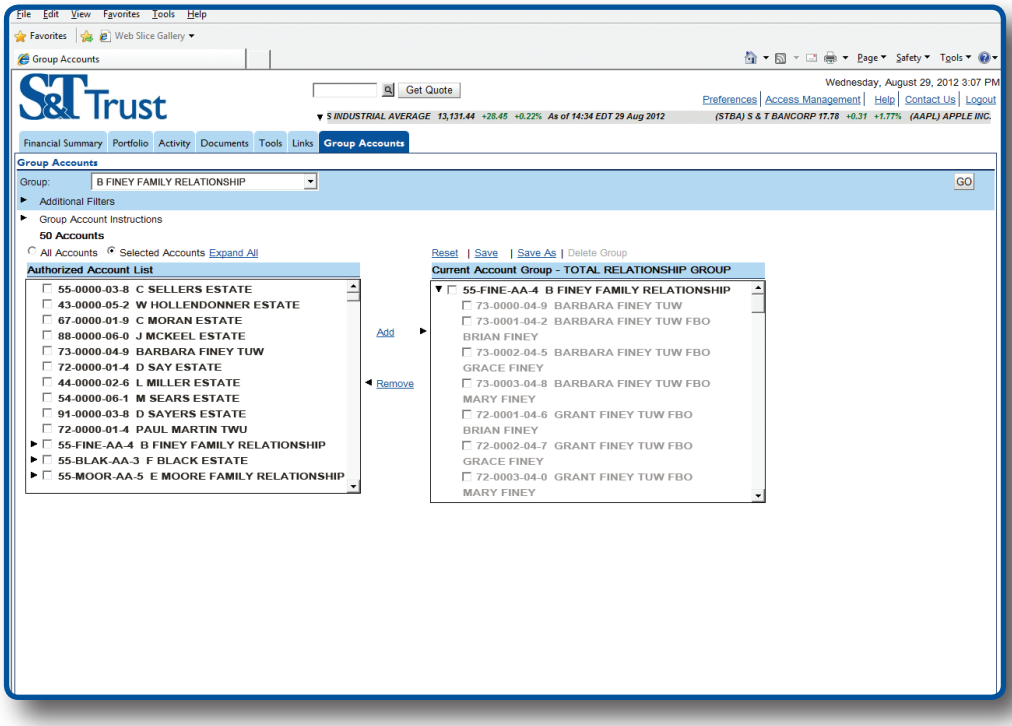


Group Accounts

The Group Accounts feature gives you the opportunity to create your own grouping of accounts for information gathering and investment management. You determine the group name and select the underlying accounts. Once a group is created you can use the list throughout the site, eliminating the need to memorize account numbers or account titles.

Select the checkbox next to the desired accounts and click the *Add* link

Selecting an account with a Show/Hide icon will bring all the accounts in the relationship into the group.



Browser and Operating Systems

To ensure a satisfactory experience, S&T Trust Online has been verified for compatibility for use with the following browsers and operating systems. This information is also contained in the help section on the website.

Compatible Browser	Compatible Operating Systems
IE 8.0	Vista, Windows XP, Windows 7
IE 9.0	Vista, Windows 7
FireFox	Vista, Windows XP, Windows 7
Google Chrome	Vista, Windows XP, Windows 7
Safari	Mac OS X v10.6 "Snow Leopard" Mac OS X v10.7 "Lion"

PC Settings

To run the product effectively, adherence to the following minimum workstation characteristics is recommended. Performance issues may arise if workstations fall below these minimum recommendations:

Component	Standard
CPU	1.5 GHz minimum, Duo Core 2.0 GHz or higher recommended
RAM	RAM 1G required minimum, 2G recommended
Video Adaptor	1024 x 768 or greater resolution
Web Browser	Compatible browser
Additional Software Recommended	Microsoft® Excel® 2003 or 2007 Adobe® Acrobat® Reader 8.0 or newer