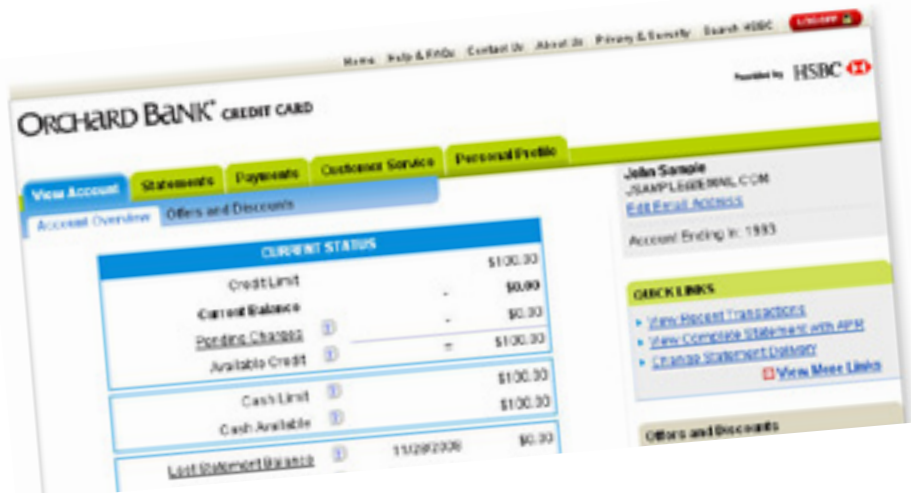


Why should you register for Online Account Access?

Online Account Access puts you in control of your credit — anytime, anywhere. It's quick, easy, convenient and secure. And, it only takes a few minutes to register.

Get Started Today!









- 1 Go to mycard.orchardbank.com and click "Register" in the top right corner of the screen.
- 2 Complete the registration form:
 - ▶ Enter the last four digits of your Social Security number.
 - ▶ Fill in the account number, signature panel code and expiration date shown on your Card.
 - ▶ Establish a login ID and password.
 - ▶ Select your email and wireless alert preferences.



ORCHARD BANK[®] CREDIT CARD



Take control with Online Account Access!

-  Pay bills online.
-  View your transaction history including pending charges.
-  Receive email and wireless alerts.
-  Add Authorized Users.
-  Report lost or stolen cards.
-  Update personal information and account preferences.
-  Know when payments are due and when they post.
-  Click for Live Phone Help service during business hours (Mon–Sat, 8 a.m. – midnight, ET).



Remember — your information is always safe and secure with HSBC's state-of-the-art online security.

Ready to take control?
Go to mycard.orchardbank.com to register.