



Secure Email Guide



Montecito
Bank & Trust®

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Getting Started

Protecting the privacy of your confidential information is critical to Montecito Bank & Trust and our associates. We utilize a secure email system that uses encryption to transmit sensitive information outside of the Bank's network.

This guide illustrates step-by-step how to use our secure email system. Our associates are also available to assist if you have additional questions.

Support Contact Information

Email: online@montecito.bank

Phone: 1-(805)-963-7511

Website: <https://montecito.bank/contact>

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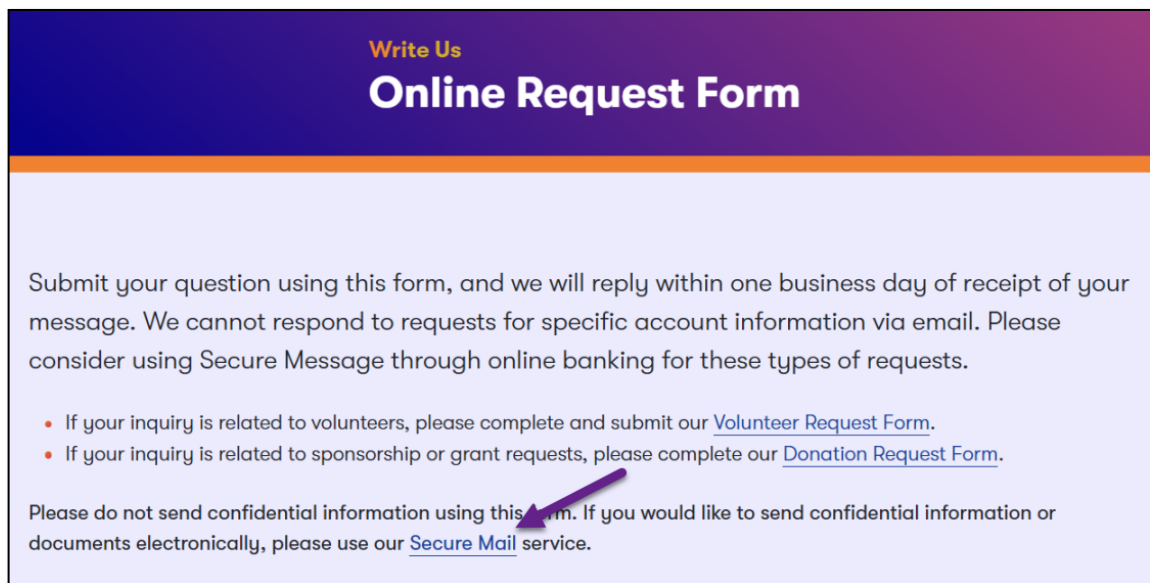
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Secure Email System Introduction

You can register for the Bank's secure email system by visiting our website. Simply follow these steps to get started.

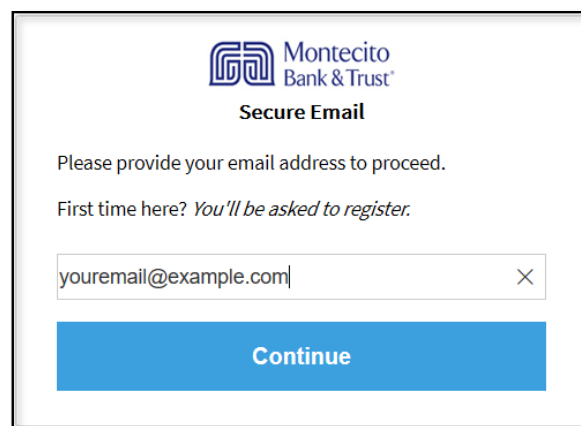
Registration

1. Visit: <https://montecito.bank/contact>.
2. Scroll down the page and click **Send a Message**.
3. Click the **Secure Mail** link.



The screenshot shows a web form titled "Write Us Online Request Form". The header is a dark blue bar with the text "Write Us" in orange and "Online Request Form" in white. Below the header, the background is light blue. The text reads: "Submit your question using this form, and we will reply within one business day of receipt of your message. We cannot respond to requests for specific account information via email. Please consider using Secure Message through online banking for these types of requests." There are two bullet points: "• If your inquiry is related to volunteers, please complete and submit our [Volunteer Request Form](#)." and "• If your inquiry is related to sponsorship or grant requests, please complete our [Donation Request Form](#)." Below this, it says: "Please do not send confidential information using this form. If you would like to send confidential information or documents electronically, please use our [Secure Mail](#) service." A purple arrow points to the "Secure Mail" link.

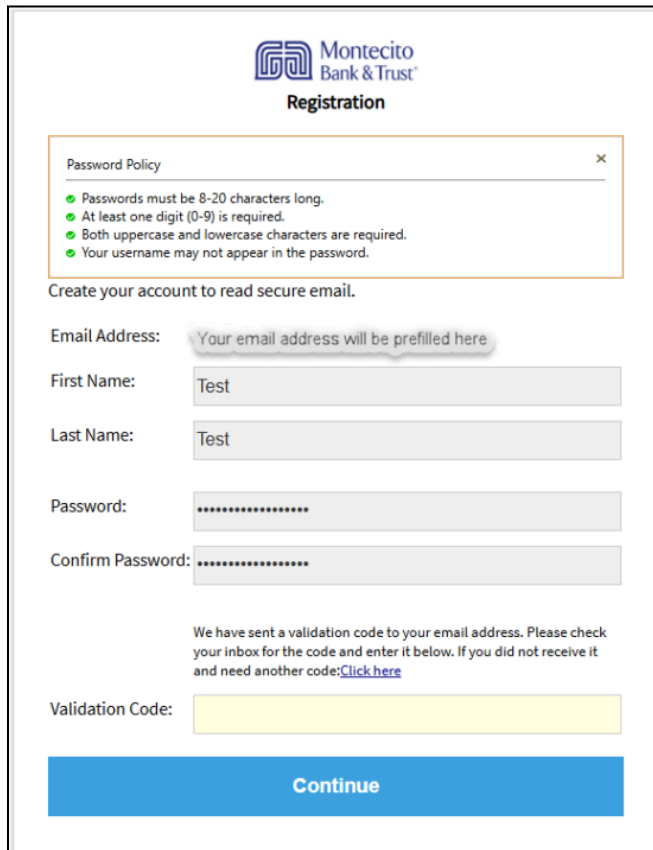
4. In the box that appears enter your email address and click the blue **Continue** button.



The screenshot shows a registration box for "Montecito Bank & Trust Secure Email". The header features the Montecito Bank & Trust logo and the text "Secure Email". Below the header, it says: "Please provide your email address to proceed." and "First time here? You'll be asked to register." There is a text input field containing "youremail@example.com" with a close button (X) on the right. Below the input field is a blue button labeled "Continue".

5. A second box will appear and request that you enter your first name and last name and create a password using the following requirements:
 - Passwords must be 8-20 characters long.
 - At least one digit (0-9).
 - Both uppercase and lowercase characters are required.

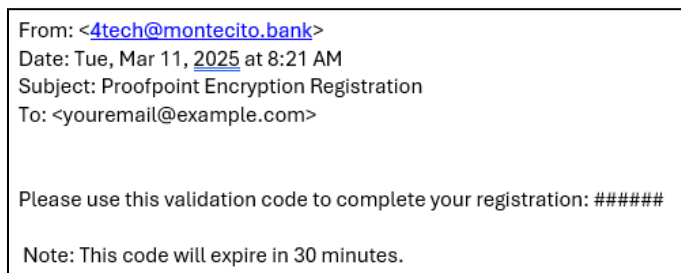
- Your username **cannot** appear in the password.



The image shows a web registration form for Montecito Bank & Trust. At the top is the bank's logo and the word "Registration". Below this is a "Password Policy" box with a close button (X) in the top right corner. The policy lists four requirements: passwords must be 8-20 characters long, at least one digit (0-9) is required, both uppercase and lowercase characters are required, and the username may not appear in the password. Below the policy box is the instruction "Create your account to read secure email." followed by input fields for "Email Address:" (with a placeholder "Your email address will be prefilled here"), "First Name:" (with "Test"), "Last Name:" (with "Test"), "Password:" (with masked characters), and "Confirm Password:" (with masked characters). Below these fields is a message: "We have sent a validation code to your email address. Please check your inbox for the code and enter it below. If you did not receive it and need another code: [Click here](#)". This is followed by a "Validation Code:" label and a yellow input field. At the bottom is a large blue button labeled "Continue".

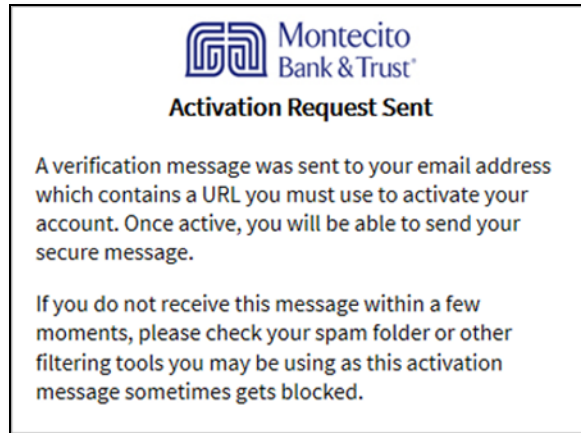
6. Login to the email account that you entered during registration. You should receive an activation email titled **Proofpoint Encryption Registration** from an address that ends in @montecito.bank. The email will contain a validation code.

Email Preview:



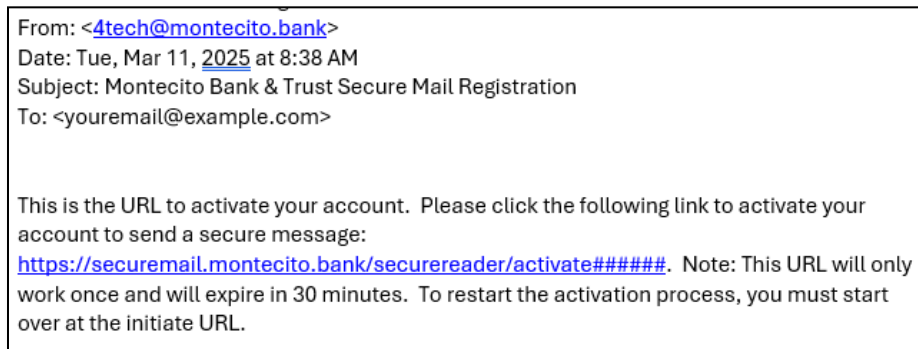
The image shows a preview of an email. The header information includes: "From: <4tech@montecito.bank>", "Date: Tue, Mar 11, 2025 at 8:21 AM", "Subject: Proofpoint Encryption Registration", and "To: <youremail@example.com>". The body of the email contains the text: "Please use this validation code to complete your registration: #####". At the bottom, it says: "Note: This code will expire in 30 minutes."

7. Enter the validation code then click the blue **Continue** button and the browser will display a message confirming that an activation email was sent.

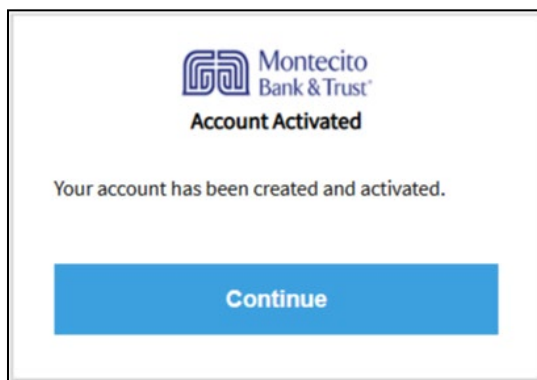


8. Login to the email account that you entered during registration. You should receive an activation email titled **Montecito Bank & Trust Secure Mail Registration** from an address that ends in @montecito.bank. The email will contain a link to activate your account. If it does not arrive, please check your spam folder.

Email Preview:



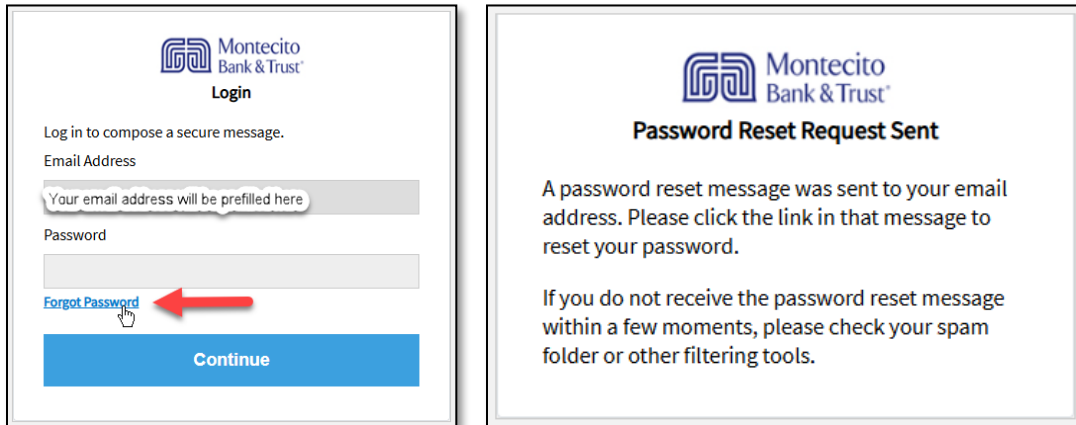
9. Click the activation link in the email and a window will pop up to confirm your account has been activated. Click **Continue** to complete the registration process.



Password Reset

In the event that you have forgotten your password, follow these simple steps.

1. Follow steps 1-4 on page 4 in the **Registration** section of this guide.
2. Click the **Forgot Password** link and a Password Reset confirmation page will display in your browser.



The left screenshot shows the Montecito Bank & Trust login page. It includes the bank's logo, a 'Login' heading, and instructions to 'Log in to compose a secure message.' There are input fields for 'Email Address' and 'Password'. A 'Forgot Password' link is located below the password field, with a red arrow pointing to it. A blue 'Continue' button is at the bottom.

The right screenshot shows the 'Password Reset Request Sent' confirmation page. It features the Montecito Bank & Trust logo and a heading. The text states: 'A password reset message was sent to your email address. Please click the link in that message to reset your password.' It also includes a note: 'If you do not receive the password reset message within a few moments, please check your spam folder or other filtering tools.'

3. You will receive an email titled **Montecito Bank & Trust Secure Mail Password Reset**, coming from an address that ends in @montecito.bank. The body of the email will contain a link to activate your account to begin sending secure messages.

Email Preview:

From: <4tech@montecito.bank>
Date: Tue, Mar 11, 2025 at 9:22 AM
Subject: Montecito Bank & Trust Secure Mail Password Reset
To: <youremail@example.com>

This is the URL to reset your password. Please click the following link to reset your password to read a secure message:
<https://securemail.montecito.bank/securereader/activate#>. Note: This URL will only work once and will expire in 30 minutes.

4. Click the link and a window will pop up to reset your password. Once you reset your password, select the blue **Continue** button. Password requirements are as follows:
 - Passwords must be 8-20 characters long.
 - At least one digit (0-9).
 - Both uppercase and lowercase characters are required.
 - Your username **cannot** appear in the password.

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Enter New Password

Password Policy

- ✔ Passwords must be 8-20 characters long.
- ✔ At least one digit (0-9) is required.
- ✔ Both uppercase and lowercase characters are required.
- ✔ Your username may not appear in the password.

Enter a new password.

Your email address will be prefilled here

New password

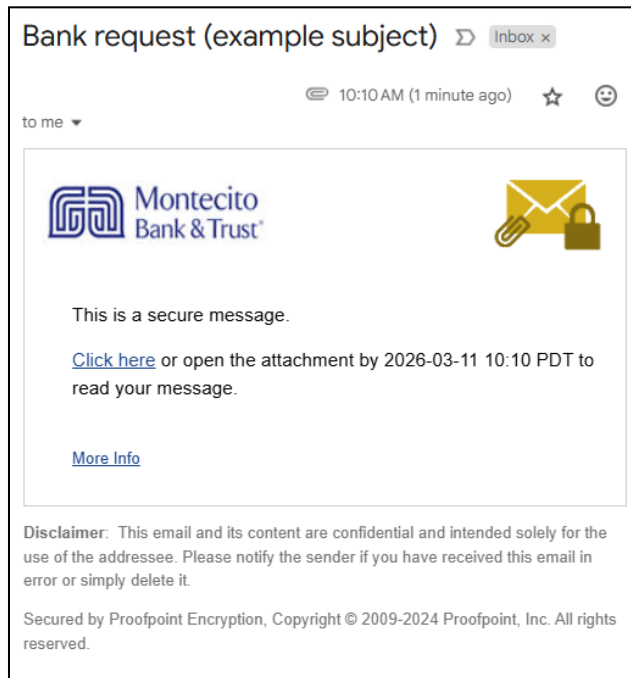
Confirm password

Continue Cancel

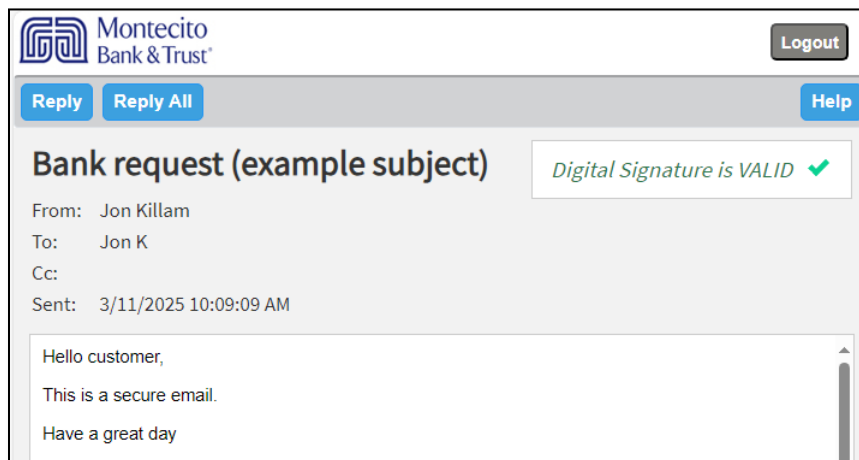
5. The secure email system will open.

Receiving a Secure Email from MB&T

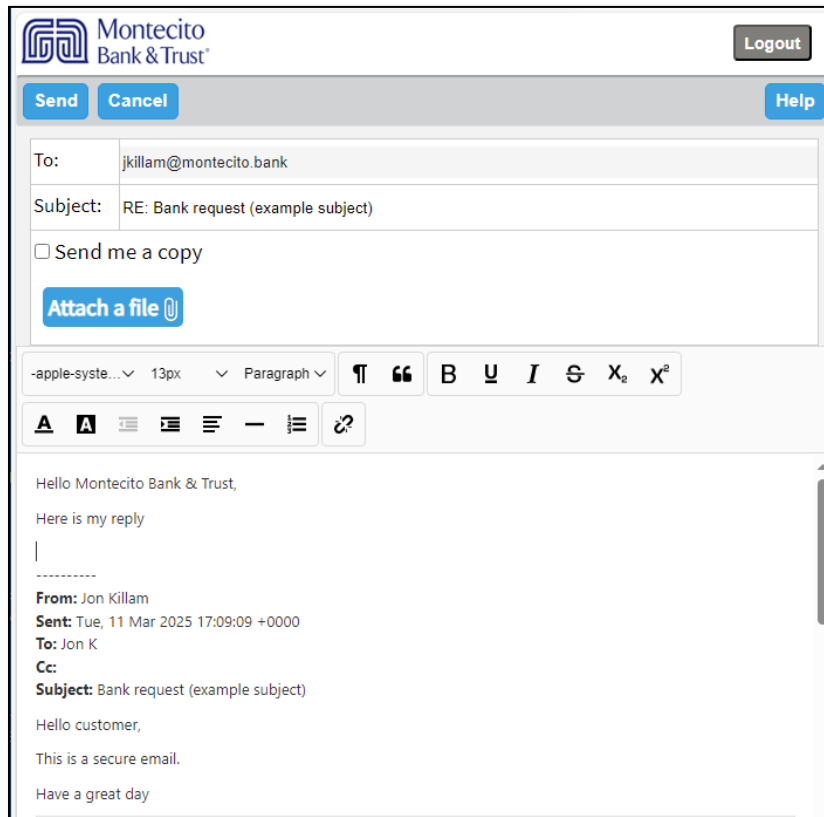
1. When a secure email is sent from MB&T, open the email and select **Click Here** to be directed to the secure email system log-in page.



2. Open the email you would like to view along with any corresponding attachments. To reply to a message, simply click one of the blue **Reply** or **Reply All** buttons.

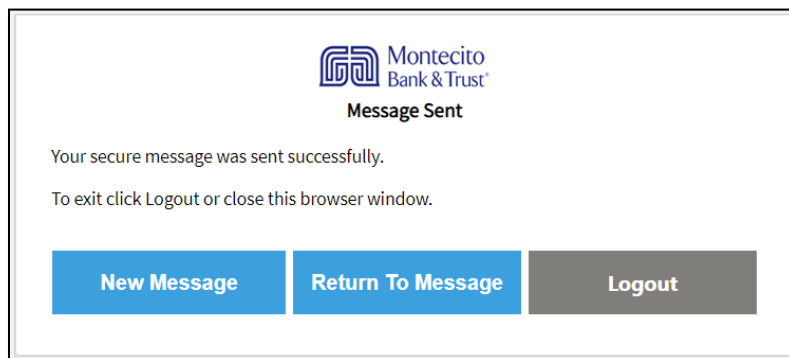


3. To send your reply, click the blue **Send** button. You may also request a copy of the email by checking the **Send Me a Copy** checkbox.



The screenshot shows the Montecito Bank & Trust secure email composition window. At the top, there is a header with the Montecito Bank & Trust logo, a 'Logout' button, and a 'Help' button. Below the header, there are 'Send' and 'Cancel' buttons. The main form area includes a 'To:' field with the email address 'jkillam@montecito.bank', a 'Subject:' field with the text 'RE: Bank request (example subject)', and a checkbox labeled 'Send me a copy'. Below the checkbox is an 'Attach a file' button. The text area below the form fields contains a rich text editor with various formatting options (bold, italic, underline, strikethrough, link, unlink, bulleted list, numbered list, indent, outdent, link, unlink) and a text area. The text area contains the following text: 'Hello Montecito Bank & Trust, Here is my reply', followed by a horizontal line, and then a block of text: 'From: Jon Killam Sent: Tue, 11 Mar 2025 17:09:09 +0000 To: Jon K Cc: Subject: Bank request (example subject) Hello customer, This is a secure email. Have a great day'.

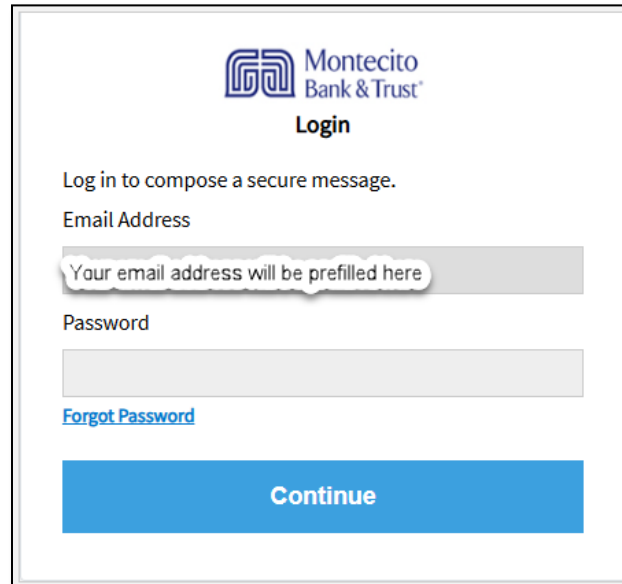
4. A confirmation box will appear. From here you can **Create a New Message**, **Return to the Previous Message** or **Logout** of the secure email system.



The screenshot shows the Montecito Bank & Trust 'Message Sent' confirmation box. It features the Montecito Bank & Trust logo at the top, followed by the text 'Message Sent'. Below this, it says 'Your secure message was sent successfully.' and 'To exit click Logout or close this browser window.' At the bottom, there are three buttons: 'New Message' (blue), 'Return To Message' (blue), and 'Logout' (grey).

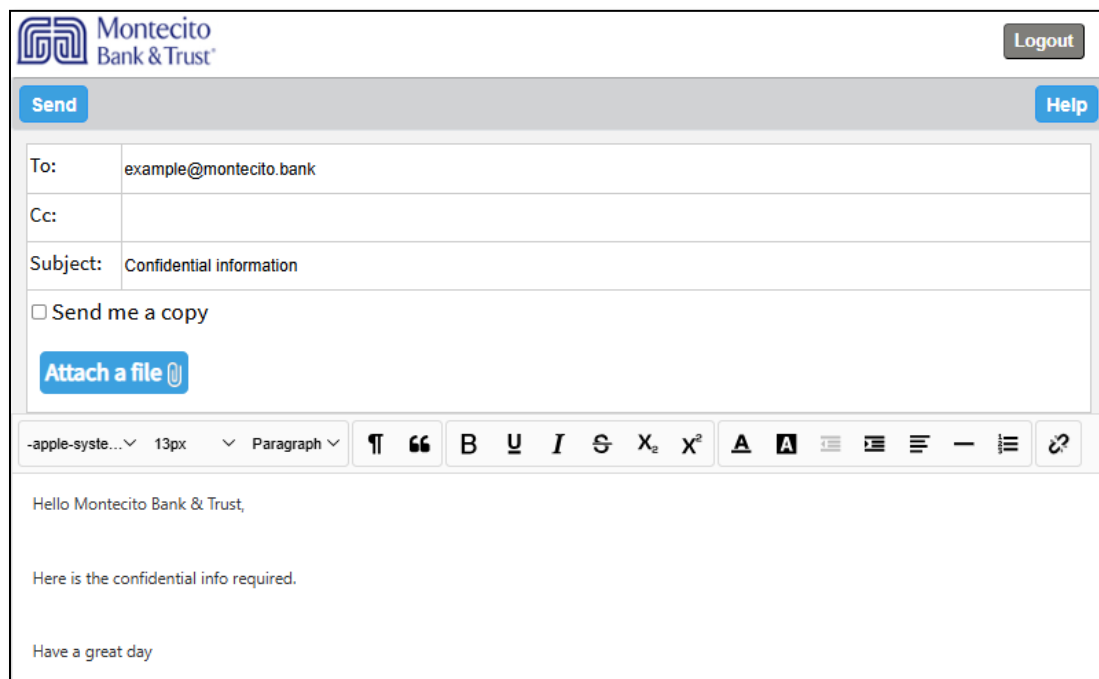
Sending a Secure Email to MB&T

1. Follow steps 1-4 on page 4 in the **Registration** section of this guide.
2. A box will appear and request that you enter your password. Click the blue **Continue** button.



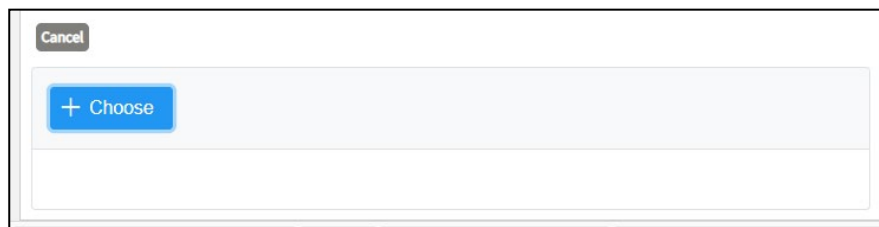
The image shows a login screen for Montecito Bank & Trust. At the top is the logo and the text "Montecito Bank & Trust". Below that is the word "Login". A message says "Log in to compose a secure message." There are two input fields: "Email Address" with a placeholder "Your email address will be prefilled here" and "Password". Below the password field is a link "Forgot Password". At the bottom is a large blue button labeled "Continue".

3. Once you have logged in, you will arrive at the following screen. The "To," "Cc," and "Subject," fields function the same as traditional email. The white area at the bottom is used to compose the email.

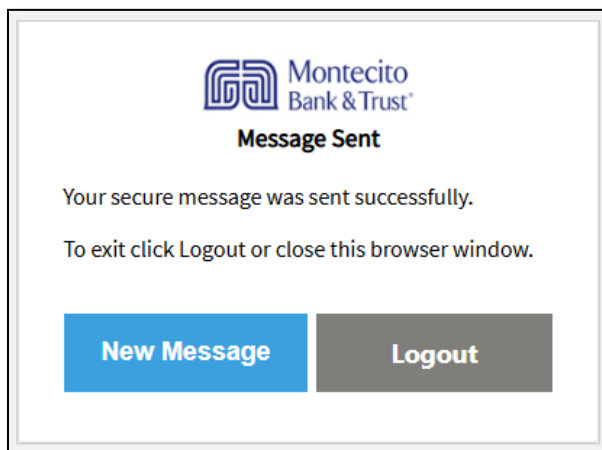


The image shows an email composition screen for Montecito Bank & Trust. At the top is the logo and the text "Montecito Bank & Trust". There is a "Logout" button in the top right. Below the header is a "Send" button on the left and a "Help" button on the right. The main area contains fields for "To:" (example@montecito.bank), "Cc:", and "Subject: Confidential information". There is a checkbox "Send me a copy" and an "Attach a file" button. Below these fields is a rich text editor with a toolbar containing various formatting options (font face, size, paragraph style, bold, italic, underline, strikethrough, subscript, superscript, text color, background color, bulleted list, numbered list, indent, outdent, link, unlink). The body of the email contains the text: "Hello Montecito Bank & Trust," "Here is the confidential info required." and "Have a great day".

4. To attach a file, click the **Attach a File** button and click the **+ Sign** button to browse for a file. Once the file is selected it will show up under the **Attach a File** button.



5. Once complete, press **Send** and a confirmation box will appear and prompt you to create another message, or logout of the secure email system.



Disclaimer: The secure email system (the system) only provides encryption services when communicating with Montecito Bank & Trust (MB&T) in the methods outlined in this document. The system can't be used for communicating with parties outside of MB&T, and the system does not afford or assume any protections outside of this document's scope.