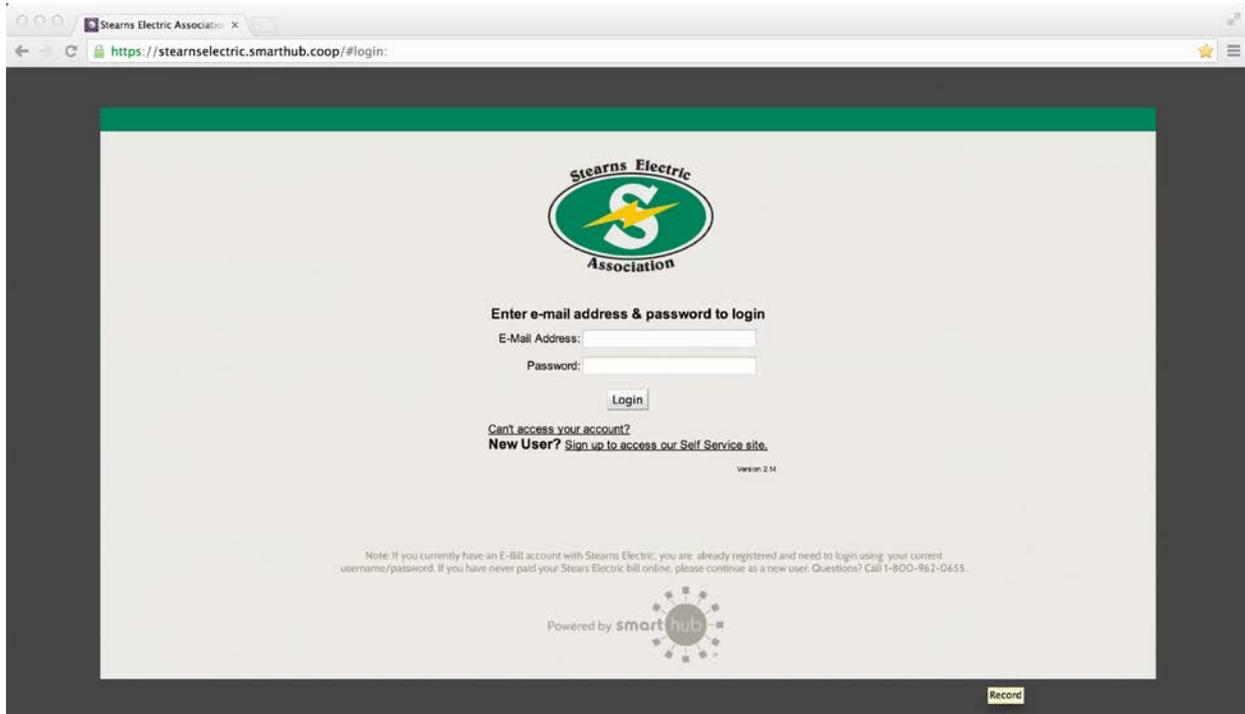


Create New SmartHub Account

- 1.) Go to Stearns Electric Associations website at www.stearnselectric.org
- 2.) Click on [SmartHub](#) under Quick Links
- 3.) Click on "**New User?** Sign up to access our Self Service Site."



The screenshot shows a web browser window with the URL <https://stearnselectric.smarthub.coop/#login>. The page features the Stearns Electric Association logo at the top center, which consists of a green circle with a white 'S' and a yellow lightning bolt. Below the logo, the text reads "Enter e-mail address & password to login". There are two input fields: "E-Mail Address:" and "Password:". A "Login" button is positioned below the password field. Below the login fields, there is a link that says "Can't access your account?" and another link that says "New User? Sign up to access our Self Service site.". At the bottom of the page, there is a note: "Note: If you currently have an E-Bill account with Stearns Electric, you are already registered and need to login using your current username/password. If you have never paid your Stearns Electric bill online, please continue as a new user. Questions? Call 1-800-962-0655." and a "Powered by smart hub" logo. A "Record" button is visible in the bottom right corner of the browser window.

- 4.) Enter your Stearns Electric Association "**Account Number**" (found on your bill statement)
- 5.) Enter your "**Last Name or Business Name**" of the Primary Member
- 6.) Enter your "**E-Mail Address**" (i.e. your-user@your-isp.com), note this must be a valid E-Mail address in order to complete the registration process.

7.) Click the "Submit" button.

The screenshot shows a web browser window with the URL <https://stearselectric.smarthub.coop/#registration>. The Stearns Electric Association logo is in the top left. The page title is "New User Registration". Below the title, it says "To register as a new user, please enter the following information so that we may access your account." There are three input fields: "Account Number:", "Last Name or Business Name:", and "E-Mail Address:". At the bottom of the form are three buttons: "Submit", "Reset", and "Cancel".

8.) Enter your "Mailing Zip Code" (found on your bill statement)

9.) "Please Select a Secret Hint Question to answer...", and enter an "answer".

10.) Type the Characters you see in the CAPTCHA picture into the "Type the text" field.

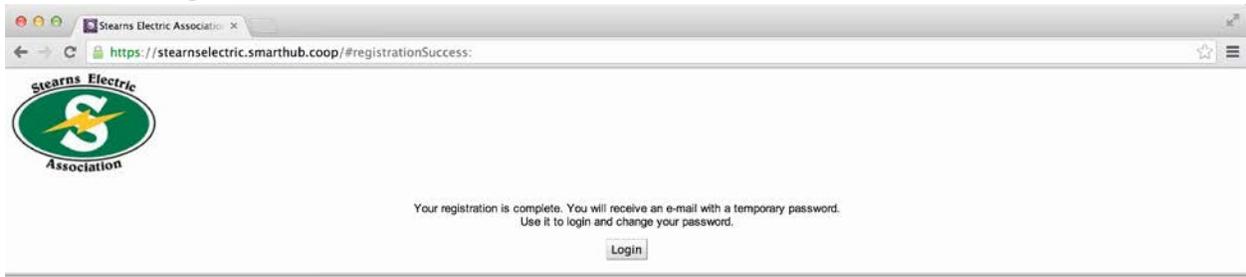
11.) Review the Terms and Conditions by clicking on the hyperlink.

12.) Click on the checkbox "I accept the Terms and Conditions"

13.) Click the "Submit" button.

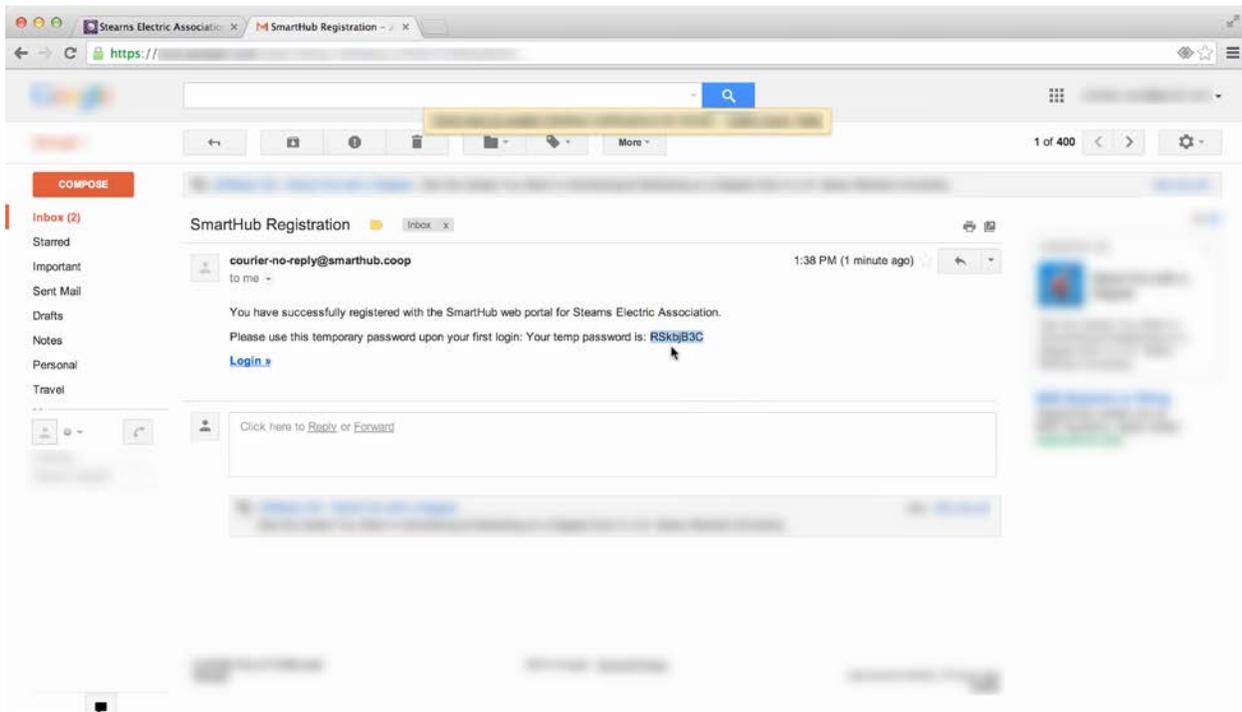
This screenshot shows the same registration page as above, but with more fields filled out. The "Account Number:", "Last Name or Business Name:", and "E-Mail Address:" fields are now filled with greyed-out text. Below these, there is a section titled "Please answer the following about the account that you are trying to register in order to protect you against identity theft." It contains a "Security Question" dropdown menu with "Mailing ZIP Code" selected, and an "Answer" input field. Below that, it says "Please select a Secret Hint Question to answer. We may ask you to answer this, if you forget your login credentials." with a dropdown menu showing "Where did you go the first time you flew on a plane?". Below that, it says "Please type the characters you see in the picture below." and shows a CAPTCHA image with the numbers "35566353" and a "Type the text" input field. There is a "Privacy & Terms" link next to the input field. At the bottom, there is a checkbox labeled "I accept the Terms and Conditions" and three buttons: "Submit", "Reset", and "Cancel".

14.) Click the "Login" button.

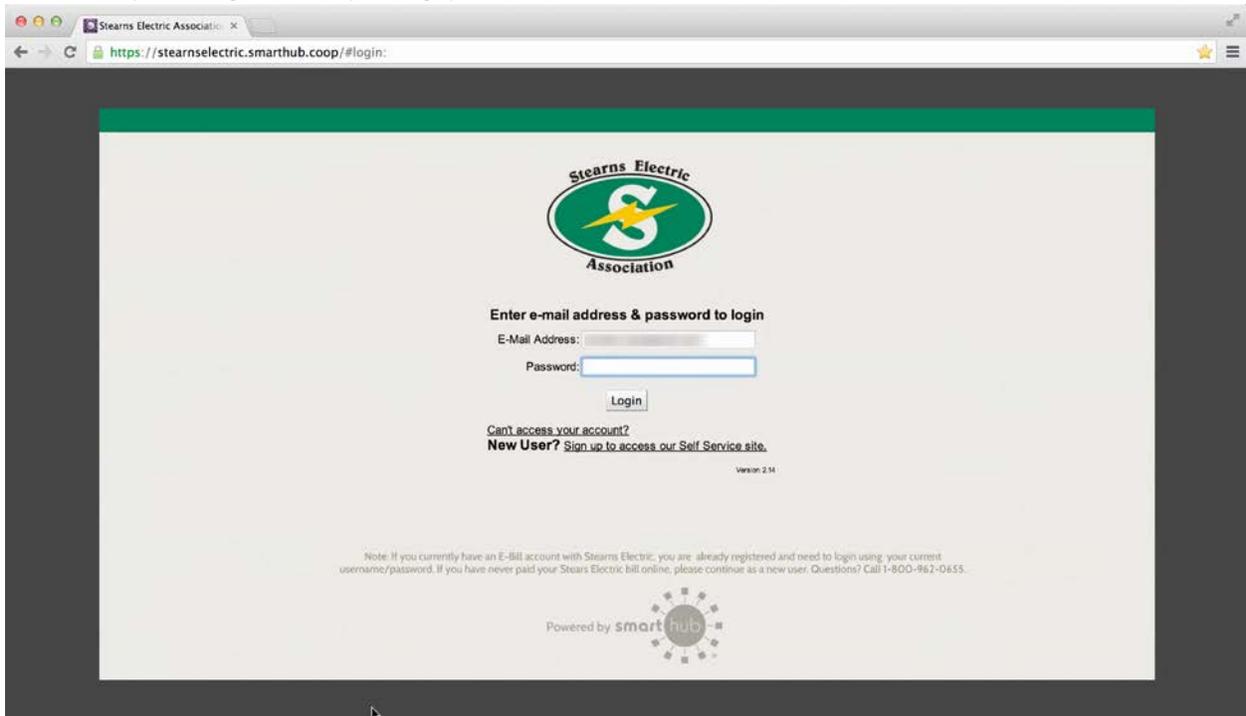


15.) Check your e-mail account for SmartHub Registration message containing your temporary password.

Tip: use copy/paste function to copy the temp password from email message and paste it into password field on the SmartHub login screen.



16.) Enter (or paste) your temporary password into the "Password" field.



17.) You will then be prompted to "Please change your password". Your new password must be 6-15 characters in length; must include both letters and numbers; may include special characters. Enter your New Password into both the "New Password" and "Confirm Password" fields.



18.) Click the "Submit" button.

19.) Would you like to turn off paper bills?

Select "Yes", if you would like to only receive an electronic bill statement via E-Mail and discontinue receiving a printed paper bill statement via US Postal Service.

Select "No", if you would like to continue to receive a paper bill statement via US Postal Service.



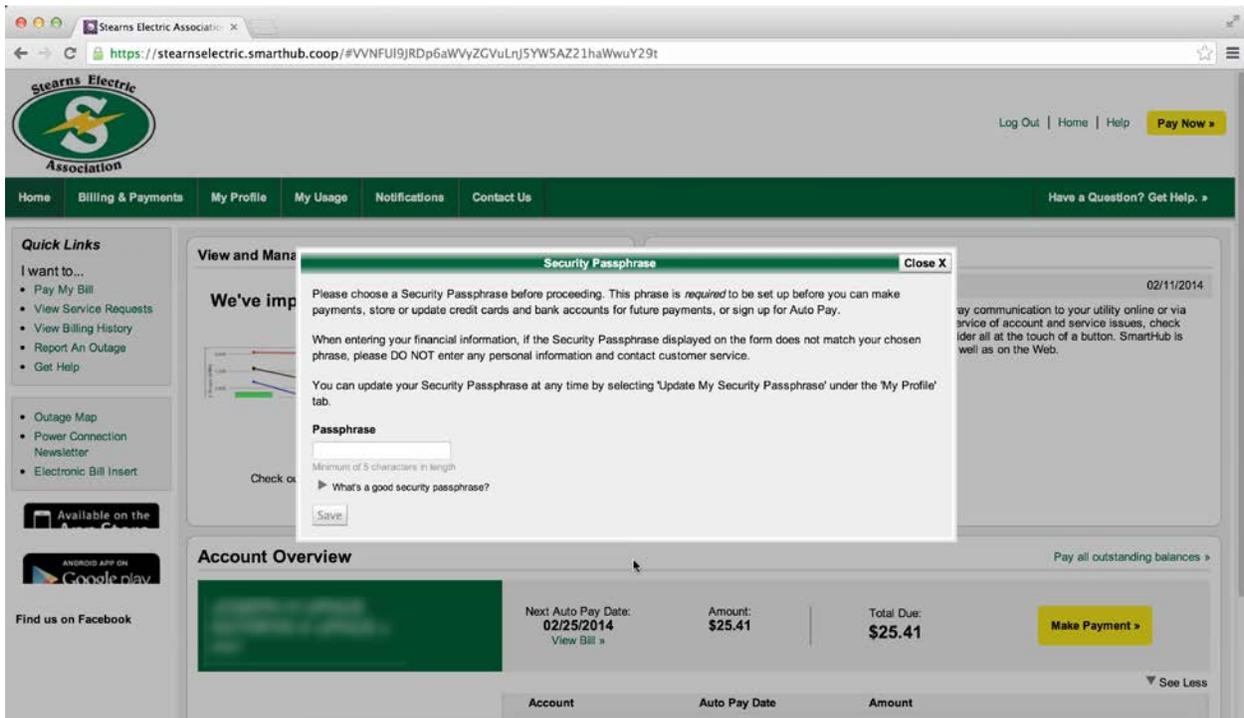
The screenshot shows a web browser window with two tabs: "Stearns Electric Association" and "SmartHub Registration". The address bar displays "https://stearnslectric.smarthub.coop/#paperBills:". The page features the Stearns Electric Association logo on the left, which consists of a green circle with a white 'S' and a yellow lightning bolt. The main content area is titled "Paperless Bills" and contains the question "Would you like to turn off paper bills?". There are two radio button options: "Yes" (unselected) and "No" (selected). Below the options is a note: "Please note that this will apply to all accounts registered with this email address." At the bottom of the form are "Submit" and "Cancel" buttons.

20.) Click the "Submit" button.

21.) Enter a Security Passphrase in the "Passphrase" field. Your Security Passphrase needs to be a least 5 characters long and should be easy to remember and something that only you recognize. This passphrase appears in the upper right hand corner when making a payment as an assurance no malicious site has gotten between to try to grab payment info. Please do not use your E-Bill/SmartHub account password as your Security Phrase.

Note: **What is the passphrase?**

The passphrase is a user entered item that helps ensure additional security for the user when they are making payments. This is very similar to a passphrase or code that many banks have recently begun implementing to better control security and to ensure that a hacker does not replicate a website. This passphrase will show up during the entry of a payment. The idea is that a user should recognize their passphrase and if not, they will be alerted that the website they are using may have been compromised.



Example of where you will see the Security Passphrase:

The screenshot shows the "Add a Stored Credit Card" form. The "Security Phrase" field is highlighted with a red arrow and contains the text "MySEA-Passphrase". A tooltip explains that the security phrase is the one set during registration or login. The form includes fields for Customer ID, Payment Method, Card Type, Card Number, Exp. Date, Description, Cardholder Name, Address 1-3, City, State, and Zip Code. A date of 2/11/14 is shown at the bottom right.

22.) Your SmartHub account is now created. You can now proceed to use SmartHub to manage your account and make payments.