

Portfolio Account Link (PAL®) User Guide

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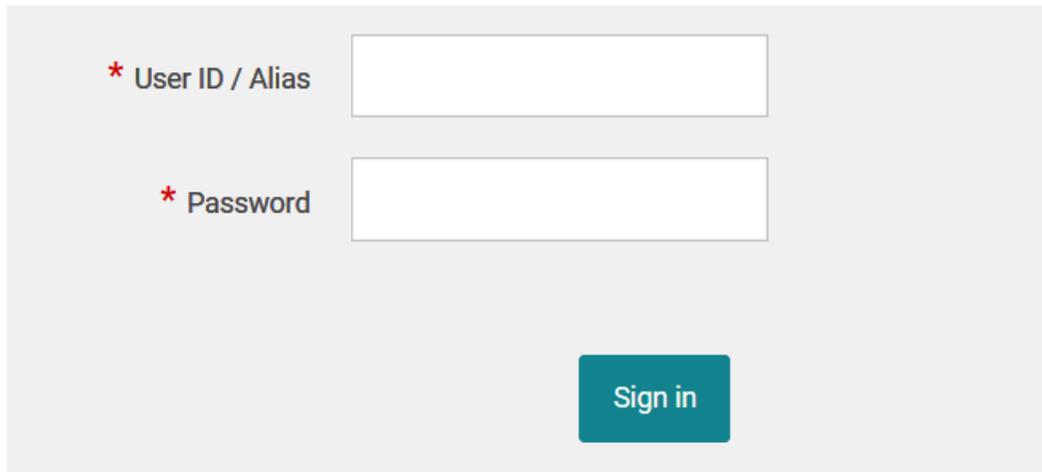
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Getting Started / First Time Login

You will need your User ID, your password and the URL address (if you are not signing in through your institution's website) to access PAL®. If you have not been provided with this information, please contact your administrator. Go to the PAL® URL website and you should now be at the Log In screen. PAL is best viewed with Internet Explorer 11 or higher. For a list of other supported browsers, see the [FAQ](#) section.

Password Authentication

If your Login screen looks like the one below you will enter your User ID, your Password, which is case sensitive, and click on **Login**. If it does not look like this, go to Multifactor Authentication below.

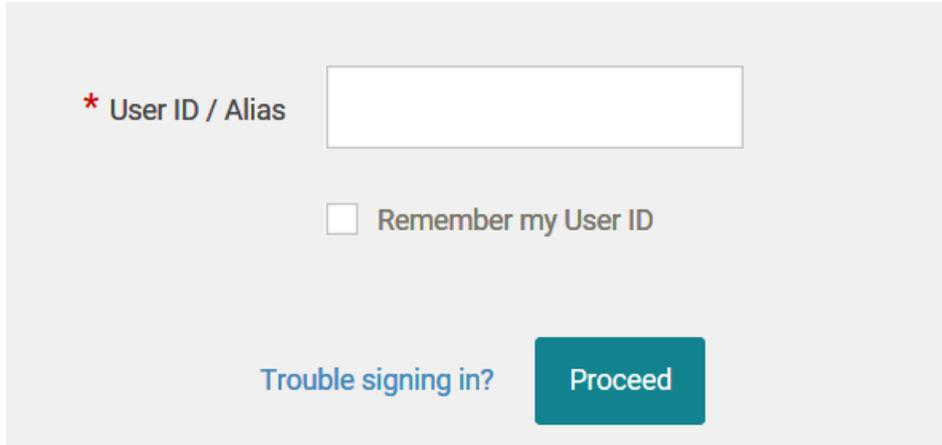


The image shows a login form with a light gray background. It contains two input fields: the top one is labeled '* User ID / Alias' and the bottom one is labeled '* Password'. Both labels have a red asterisk. Below the input fields is a teal button with the text 'Sign in' in white.

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Multifactor Authentication

If your Login screen looks like the one below you will enter your User ID and click on Proceed.

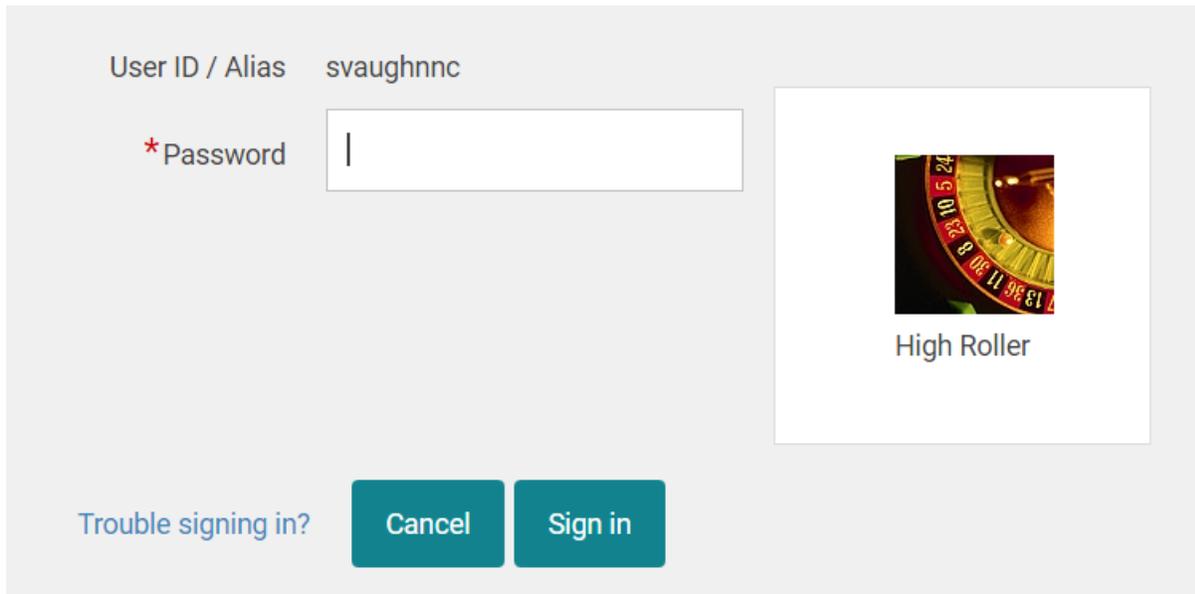


* User ID / Alias

Remember my User ID

[Trouble signing in?](#)

If the User ID is correct, you will be prompted to enter your Password. After entering your password, click on Sign in.



User ID / Alias svaughnnc

* Password

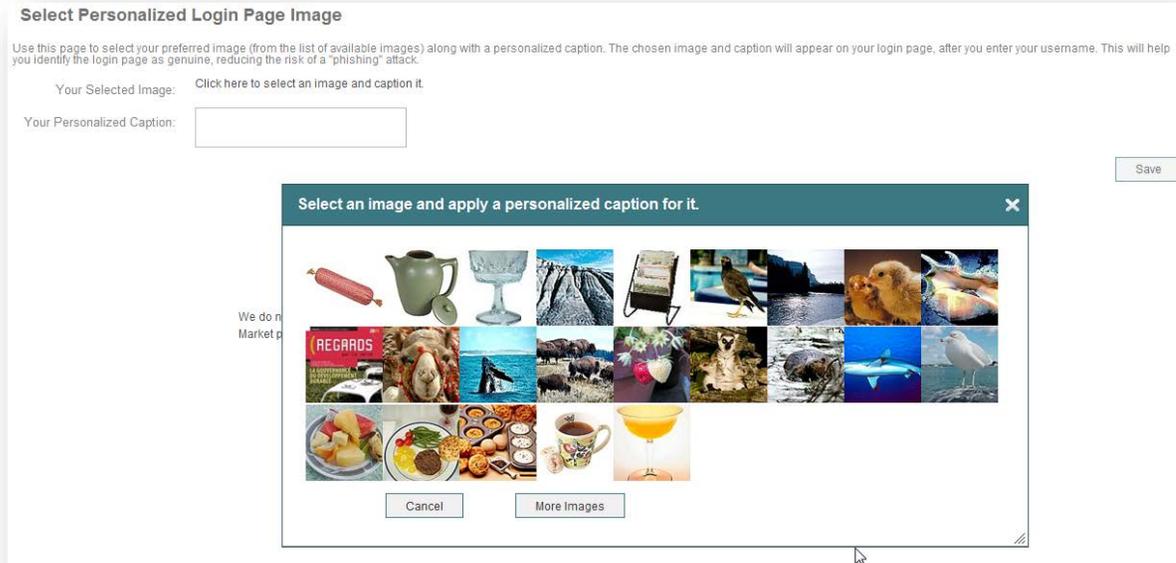

High Roller

[Trouble signing in?](#)

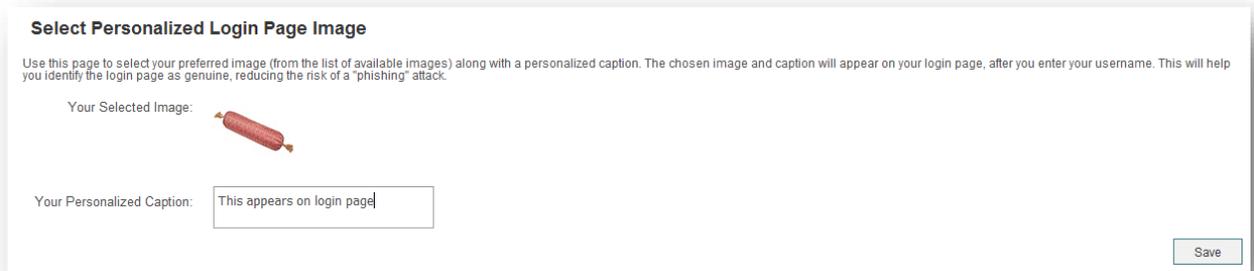
If this is the initial login to PAL you will be prompted to choose an image that will appear on your password login page. If you have previously registered, your image will be displayed provided you have entered the correct User ID. If your User ID is incorrect, a random welcome image/phrase will be displayed. This is a security feature so that anyone trying to gain unauthorized access to your

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account will not know that the ID is incorrect. That is one less piece of information they would have, if trying to access an account without authorization.



Once the image is selected you will be prompted to personalize your caption. This is a safe guard to help insure you are entering your password on the PAL site.



After clicking on Save (still on the initial login to PAL) you will be asked to choose and answer Challenge Questions.

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The number of questions you must set up appears on the upper right hand of the screen. Click on the plus sign (+) next to Add.

Set Challenge Question: 0996A Minimum Answers
2 (Remaining 2)

Page: 25 0 - 0 of 0 + Add

Challenge Question	Challenge Answer	Red Herring	Edit	Delete
Click on +Add link to select challenge question				

PAL will present a box where you will decide on the question and answer.

Configure Challenge Question

Select Question Type: Challenge with Answer

Question Option: Select From List Add My Own Question

Challenge Question: What is your pet's name?

Challenge Answer: a

Cancel Save

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Continue to click Add and set up the Challenge Questions until the required number of questions is complete. You will then be taken to the User Agreement page.

Set Challenge Question: 0996A Minimum Answers
2 (Remaining 1)

Page: 1 25 1 - 1 of 1 + Add

Challenge Question	Challenge Answer	Red Herring	Edit	Delete
What is your pet's name?	a	No		

You will be prompted to review the website's user agreement. After reviewing, click the "I accept" button to continue or select "Decline" to exit. This screen will appear every 30 days for you to re-certify your acceptance of the agreement.

User Agreement

By choosing "Accept", you agree to become legally obligated by the following:

If you do not agree, choose "Decline" to exit the page immediately.

1. Confidentiality Statement

I acknowledge that the enclosed software (which includes, without limitation, the visual expressions, screen formats, report formats and all methods, algorithms, formulae, and concepts contained within the software) are provided to me on a strictly confidential and limited use basis, and I will not disclose the software to any other person except regulators, auditors, and consultants. I further agree that the software, including but not limited to all derivative works and copies based upon the software, are the proprietary property of licensor and, to the extent applicable, its suppliers, and that any and all related patent, copyright, trademark secret, or other intellectual property rights, shall remain exclusively with licensor and its suppliers. Unless otherwise agreed in writing, I acknowledge that my obligations of confidentiality under this statement are perpetual.

2. Security Pricing Statement

All pricing for your securities (the "Pricing Data") is provided by Interactive Data Corporation ("Interactive Data") and is the exclusive proprietary property of Interactive Data and its licensors. You may not reproduce, display or distribute or have distributed the Pricing Data in a manner which competes with Interactive Data's provision of the Pricing Data. In addition to and notwithstanding the foregoing, no right is granted to you to use the Pricing Data in connection with any business of providing municipal or taxable security pricing, evaluation services, dividend or UIT announcements, or a municipal or taxable security descriptive information look-up service. You may not populate commercially available accounting or portfolio management systems with electronic reports derived from the Pricing Data for accounting purposes. Notwithstanding the foregoing, you may electronically download an ad hoc portion of the Pricing Data into

DECLINE

ACCEPT

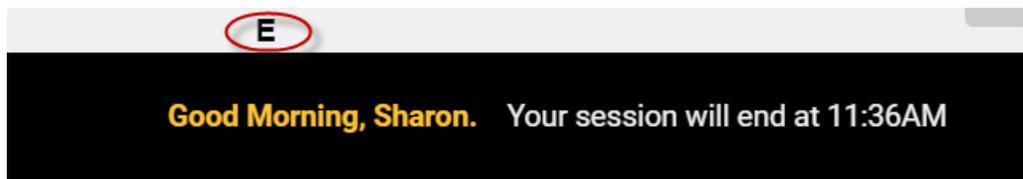
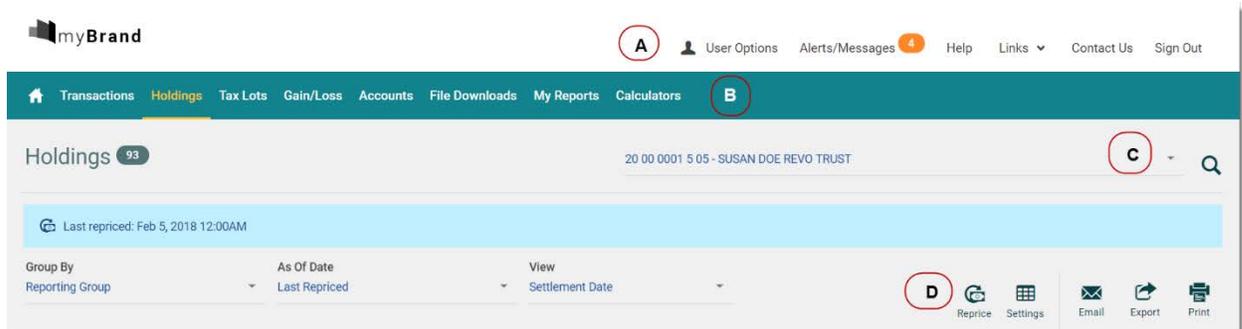
Trouble Signing In?

The Trouble Signing In feature is only available if your institution offers this option. After you have successfully logged in and set your challenge questions, you may use this link if available. You must have a valid e-mail address in your Pal User ID record.

If the above criteria have been met, you may request your own password reset. If, on a secondary login, you forget your password or become locked out, you may select [Trouble Signing In](#) if shown on the login page. Click [here](#) for step by step instructions.

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Information Banner and Report Headings



- A. You will see [User Options](#), Alerts and Messages, Help, Links, Contacts and the Sign Out function on the top row. **Always use Sign Out to exit and log out.**
- B. Account information Reports and Calculators are accessed from the menu bar.
- C. Select or search for accounts to view
- D. Email, export or print reports, change column settings or Reprice your portfolio (optional feature).
- E. You will see a welcome greeting and a session ending time in the lower right-hand portion of the page. Each time you navigate to a different page or report, the session end time will be updated.

Account Access

Portfolio Review

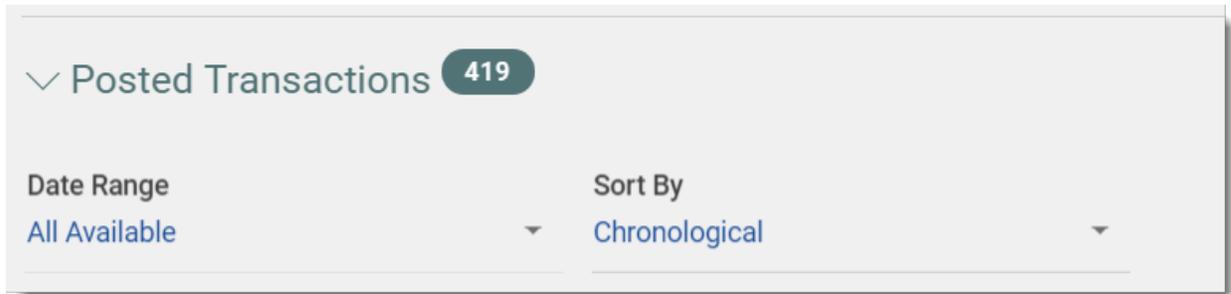
This is the default start page (Home page). See the [User Options](#) section for information on changing your start page. The report has 3 sections: Summary, Holdings and Transactions. Use the links at the top of the page to quickly go to each section of the report, or to select a different account to view.

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You will have options to control the As of Date, Date Range for posted transactions, Investment Group-By Options and whether to view your holdings by Trade Date or Settlement Date. Transaction may be sorted chronologically or by security name. Income and Principal Cash may be combined, or viewed separately.

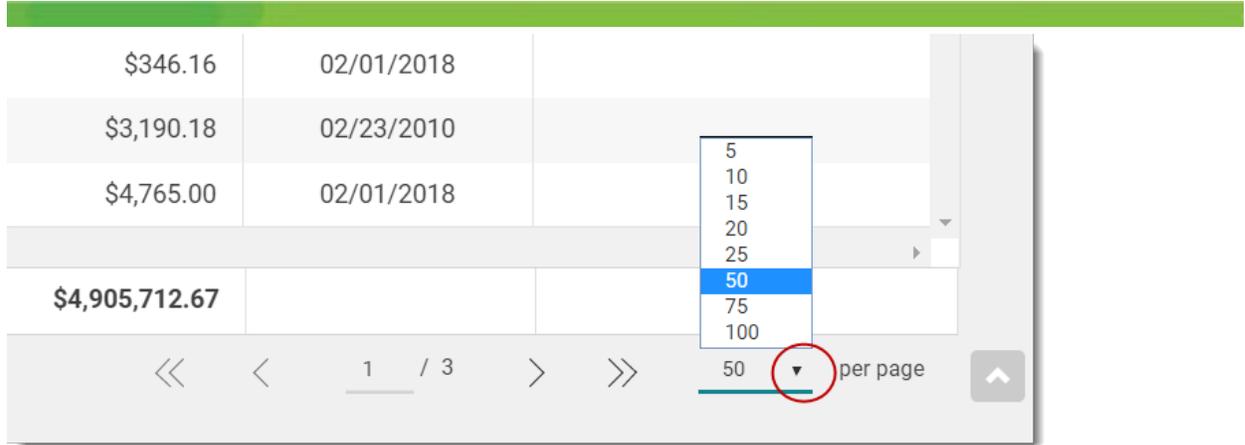
Portfolio Review



Navigation Tools

At the bottom of the report pages, you will notice forward/back arrows to navigate to additional pages. You can control the number of items that are displayed on each page by clicking on the downward-pointing arrow as shown in the example below. Your selection will apply to all reports.

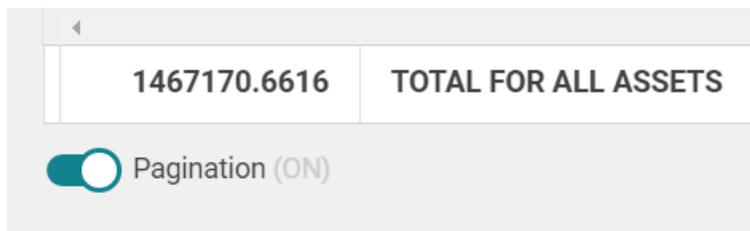
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The screenshot shows a table with three columns. The first column contains values: \$346.16, \$3,190.18, \$4,765.00, and a total of \$4,905,712.67. The second column contains dates: 02/01/2018, 02/23/2010, and 02/01/2018. A dropdown menu is open over the table, showing options: 5, 10, 15, 20, 25, 50 (highlighted), 75, and 100. Below the table, a pagination bar shows '1 / 3' and '50 per page'. A red circle highlights the '50 per page' text.

\$346.16	02/01/2018	
\$3,190.18	02/23/2010	
\$4,765.00	02/01/2018	
\$4,905,712.67		

The Portfolio Review Holdings section also has a Pagination toggle. With Pagination ON, holdings may require using the page forward/back arrows as described above. With Pagination OFF, all holdings will be shown on a single page.



Adding/Removing Columns

The **Column Icon** is available on several reports  and allows you to choose the columns to be displayed on the screen. Select the columns, then click Save. The settings will remain in effect until you change them.

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Settings

Optional Columns

<input type="checkbox"/> Account Number	<input checked="" type="checkbox"/> Cost Basis	<input type="checkbox"/> Covered	<input type="checkbox"/> CUSIP
<input type="checkbox"/> How Acquired	<input type="checkbox"/> Original Face	<input type="checkbox"/> Ticker	<input checked="" type="checkbox"/> Unit Cost
<input checked="" type="checkbox"/> Unit Mkt Price	<input checked="" type="checkbox"/> Units	<input checked="" type="checkbox"/> Unrealized G/L	

SAVE

Rearranging Column Order

The order of the columns can be rearranged with a simple drag and drop. Click on the column heading you wish to move, and then drag and drop the column to its new location. The column order will remain in effect until you change it.

Tax Lot Details 24

As Of Date Last Night ▾

Description	Tax Lot #	Units	Unit Mkt Price	Market Value	Cost Basis	Acquired	Unrealized G/L	Unit Cost	
CASH		0	0	\$8,351.89	\$8,351.89		\$0.00		0
Total of CASH		0		\$8,351.89					
ABBOTT LABS NOTE 4.125% 5/27/20	001	9,960.02	109.192	\$10,875.55	\$10,066.42	10/08/2012	\$809.13		101.07
Total of ABBOTT LABS NOTE 4.125% 5/27/20		9,960.02		\$10,875.55					

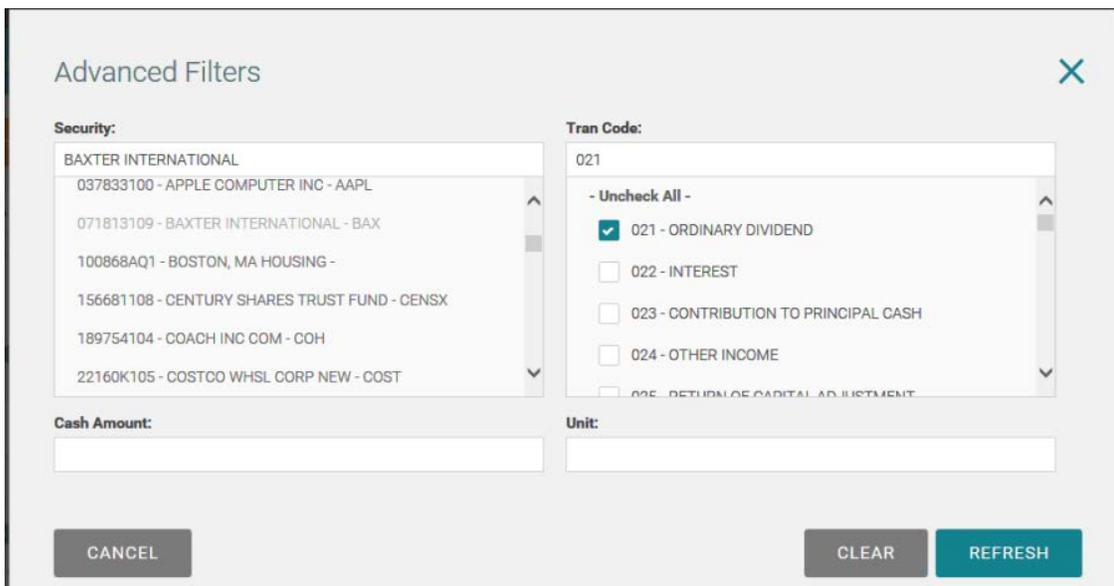
Tax Lot Details 24

As Of Date Last Night ▾

Description	Tax Lot #	Units	Unit Mkt Price	Market Value	Unit Cost	Cost Basis	Acc
CASH		0	0	\$8,351.89	0	\$8,351.89	
Total of CASH		0		\$8,351.89			

Filters

The **Filter icon** is available on the Transactions report  and allows you to search the transactions based on several criteria such as security name, cusip number, transaction type, transaction dollar amount or transaction share amount. For example, you want to see all of the dividends received on Baxter International. On the Advanced Filters screen, highlight the security name, then check 021- Ordinary Dividends. Click Update to display the results. To clear the filter, or make a new selection, click on the Filter icon again, then click on Clear and Update on the Advanced Filters screen.



Advanced Filters ✕

Security:

- BAXTER INTERNATIONAL
- 037833100 - APPLE COMPUTER INC - AAPL
- 071813109 - BAXTER INTERNATIONAL - BAX
- 100868AQ1 - BOSTON, MA HOUSING -
- 156681108 - CENTURY SHARES TRUST FUND - CENSX
- 189754104 - COACH INC COM - COH
- 22160K105 - COSTCO WHSL CORP NEW - COST

Tran Code:

021

- Uncheck All -

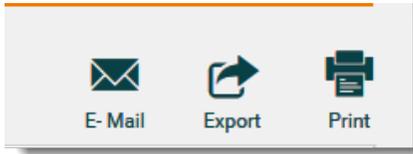
- 021 - ORDINARY DIVIDEND
- 022 - INTEREST
- 023 - CONTRIBUTION TO PRINCIPAL CASH
- 024 - OTHER INCOME
- 025 - RETURN OF CAPITAL ADJUSTMENT

Cash Amount:

Unit:

CANCEL **CLEAR** **REFRESH**

E-Mail, Export and Print



These options are available on most reports.

E-Mail: Click the E-Mail icon to enter the addressee and message information. The report will be sent to the recipient as a PDF attachment. **Please note, this is NOT a secure email message.**

Export: Select the file format for export. You may be prompted to either open or save the file, or the downloaded file may be displayed at the bottom of your browser window.

Print: This function will generate a PDF. You may open (view) the PDF or save it to a location on your computer.

Reprice Portfolio (Optional)

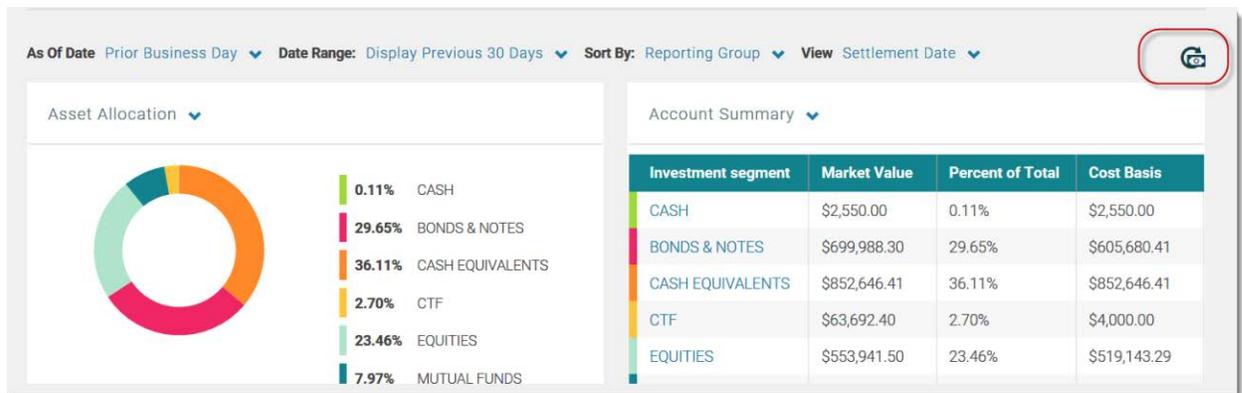
If intraday pricing is offered, the Reprice icon will be available on the following pages:

Portfolio Review

Account List

Holdings

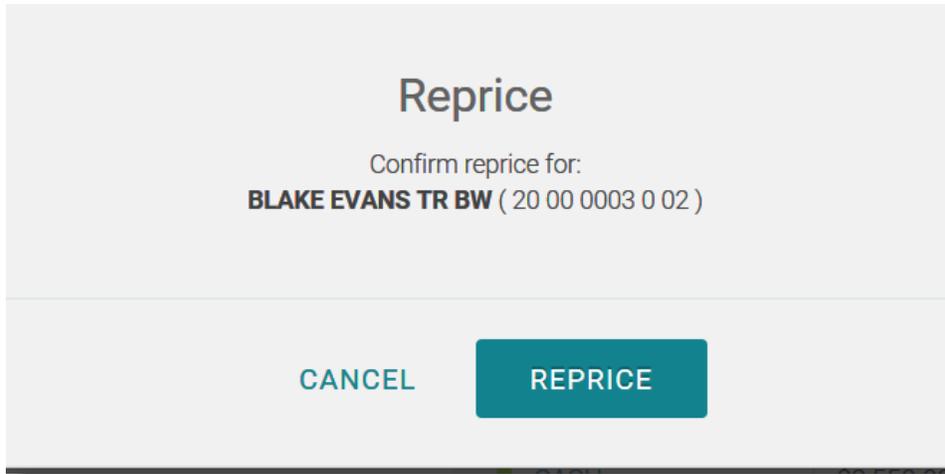
Tax Lots



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When the portfolio is repriced, equity securities are updated with 15-minute delayed quotes and the portfolio market value will be updated to reflect new prices.

After clicking the Reprice icon, the following screen will appear. Click Reprice to proceed or cancel to return to the previous page.



After repricing is complete, you will see the Reprice icon next to the securities or security categories that were updated.

Units	Security Description	Unit Price	Cost Basis	Market Value	Last Priced
1.3303	FIDELITY MAGELLAN FUND	88.29	\$100.00	\$117.45	04/01/2016
500	 GENERAL ELEC COMPANY	31.405	\$9,639.00	\$15,702.50	04/04/2016
100	 HEWLETT PACKARD ENTERPRISE C COM	18.17	\$2,144.26	\$1,817.00	04/04/2016
100	 HP INC COM	12.15	\$1,950.73	\$1,215.00	04/04/2016
25	 INTERNATIONAL BUSINESS MACHINES	152.76	\$2,425.00	\$3,819.00	04/04/2016
34	 INVESCO LTD SHS	31.49	\$1,109.96	\$1,070.66	04/04/2016
12	 KOHLS CORP COM	46.27	\$560.96	\$555.24	04/04/2016
35	 LILLY ELI & CO	73.27	\$1,250.00	\$2,564.45	04/04/2016
800	 MICROSOFT CORP	55.255	\$4,201.00	\$44,204.00	04/04/2016

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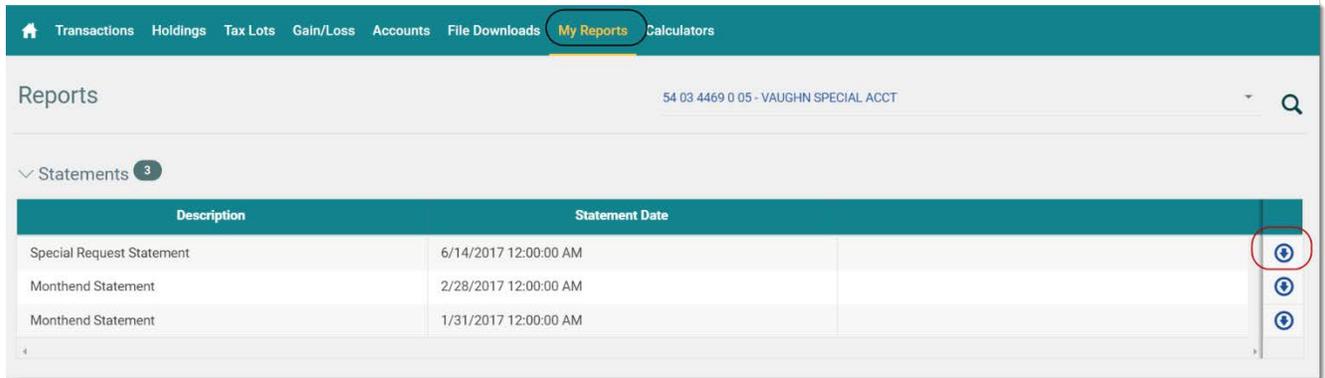


Note – Intraday pricing is only available for Equity securities. If other security categories display the Reprice icon, it is because those categories include eligible security types, such as Exchange Traded Funds.

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To Access Internet Statements

If you have elected to receive internet statements, they may be accessed from the My Reports menu. Select the account from the list, then click on the download icon.



The screenshot shows the 'My Reports' menu in the PAL system. The 'My Reports' tab is selected. Below the navigation bar, the 'Reports' section is visible, showing a search bar and a dropdown menu for 'Statements' with a notification badge '3'. A table lists the following statements:

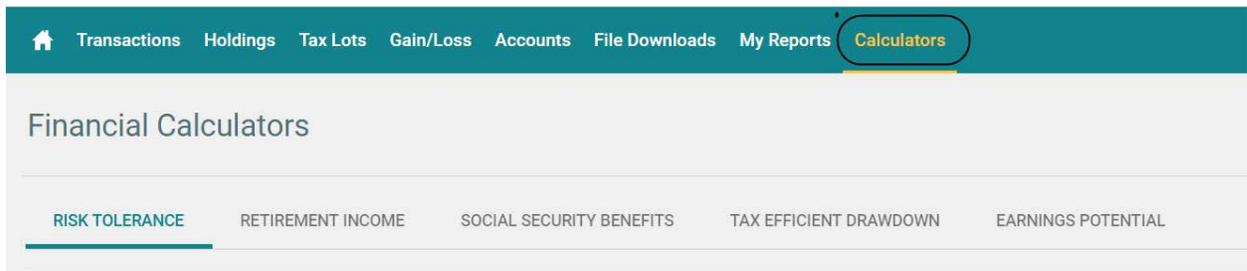
Description	Statement Date	
Special Request Statement	6/14/2017 12:00:00 AM	
Monthend Statement	2/28/2017 12:00:00 AM	
Monthend Statement	1/31/2017 12:00:00 AM	



Note – If you have chosen to receive your statements through the mail but would rather receive statements through the website, please contact your administrator.

Calculators

Financial Calculators are provided for your convenience. Please read the disclosure information for each report.

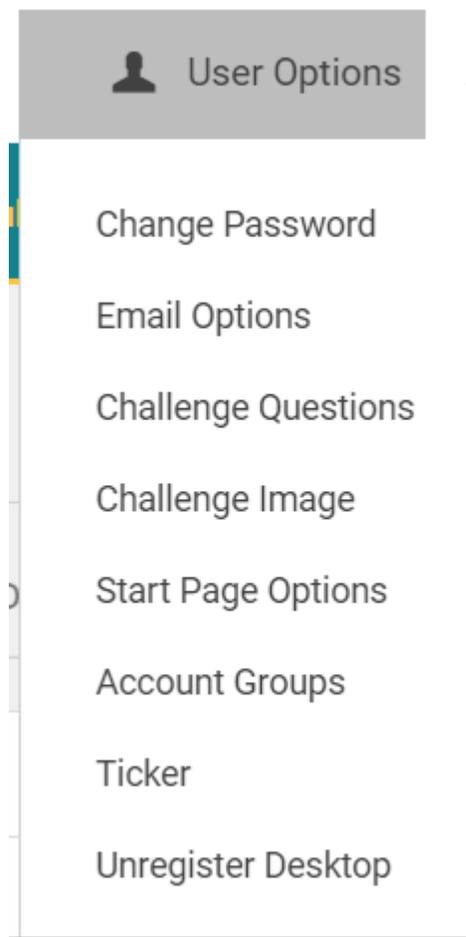


The screenshot shows the 'Calculators' menu in the PAL system. The 'Calculators' tab is selected. Below the navigation bar, the 'Financial Calculators' section is visible, showing a list of calculator options:

- [RISK TOLERANCE](#)
- [RETIREMENT INCOME](#)
- [SOCIAL SECURITY BENEFITS](#)
- [TAX EFFICIENT DRAWDOWN](#)
- [EARNINGS POTENTIAL](#)

User Options

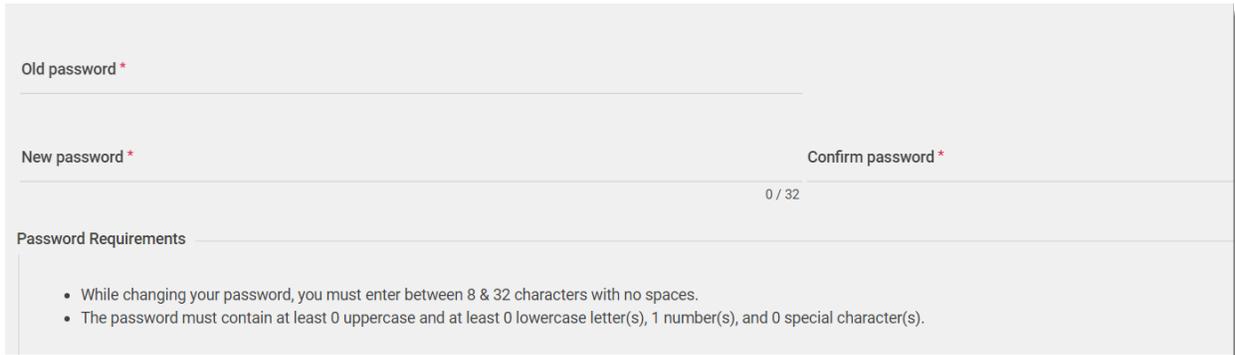
Click on User Options to access a list of user options:



Change Password

Enter your old password and then your new password and a confirmation of your new password. Be sure the new password complies with your institution's password requirements, as shown on the password change screen. Click on Save and the next time you log in you will be able to enter your new password.

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Old password *

New password * Confirm password *

0 / 32

Password Requirements

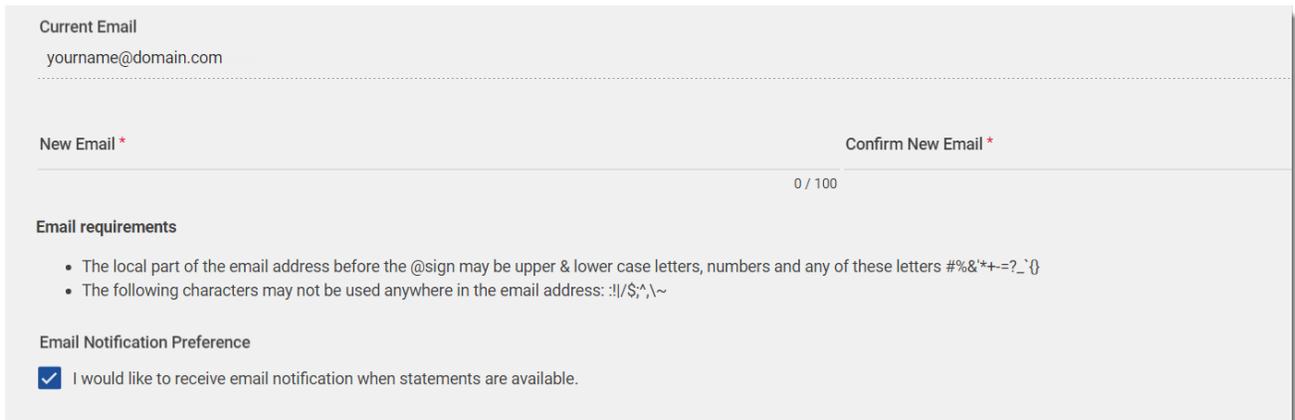
- While changing your password, you must enter between 8 & 32 characters with no spaces.
- The password must contain at least 0 uppercase and at least 0 lowercase letter(s), 1 number(s), and 0 special character(s).

Email Options

You can change the email address that is used to send you notification that your statements are ready for viewing. Your current email address will be displayed. To change the address, enter the new address in the box next to Email Address and again in the Confirm Email box.

If you want to receive notification when your statements are ready, be sure the check box is marked.

When you have completed the changes, click on **Save** to complete the process.



Current Email
yourname@domain.com

New Email * Confirm New Email *

0 / 100

Email requirements

- The local part of the email address before the @sign may be upper & lower case letters, numbers and any of these letters #%&*+~=?_`{ }
- The following characters may not be used anywhere in the email address: !|/\$,*\~

Email Notification Preference

I would like to receive email notification when statements are available.

Challenge Questions

(Multi Factor Authentication Only) You may select new challenge questions/answers to take effect with your next login. Select questions from the list, and provide the answers, and then click Save.

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Challenge Question 1 * What is your biggest passion?	▼	Challenge Answer 1 *	0 / 255
Challenge Question 2 * What is your pet's name?	▼	Challenge Answer 2 *	0 / 255
Challenge Question 3 * Whom do you admire most?	▼	Challenge Answer 3 *	0 / 255

Challenge Image

(Multi Factor Authentication Only) Select a new image by clicking on the image itself. You will then be required to enter an image caption. The purpose of the image and caption is to thwart others attempting to obtain your password by directing you to a fake website. For future logins, be sure to look for this image prior to entering your password. If you enter an incorrect User ID a random image and caption will appear.

Start Page Options

You may select the report that you will initially see on logging in. This report will be represented by the "Home" icon, instead of by name.



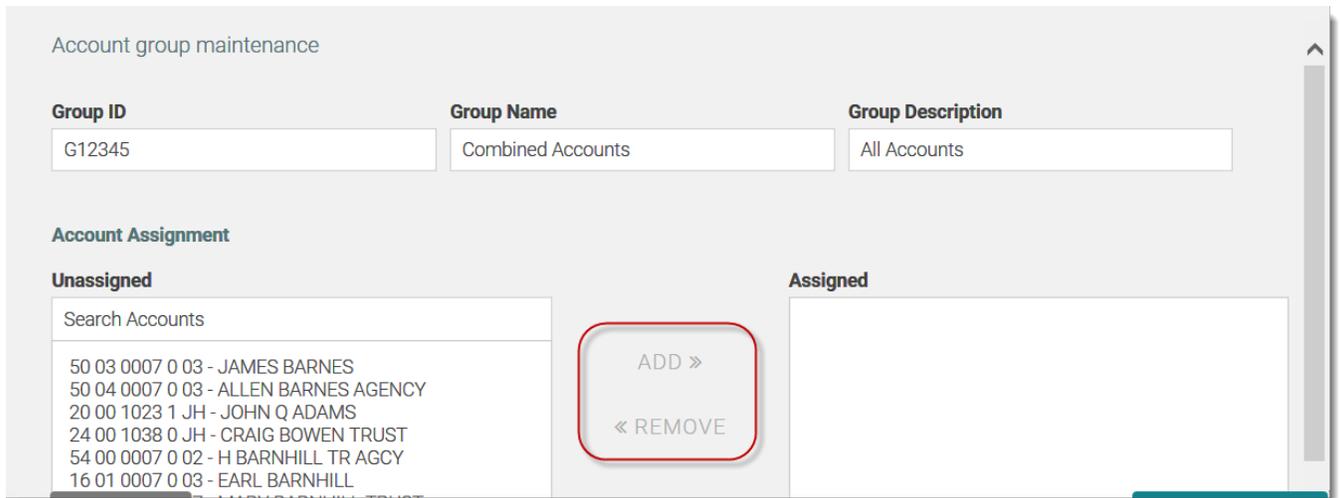
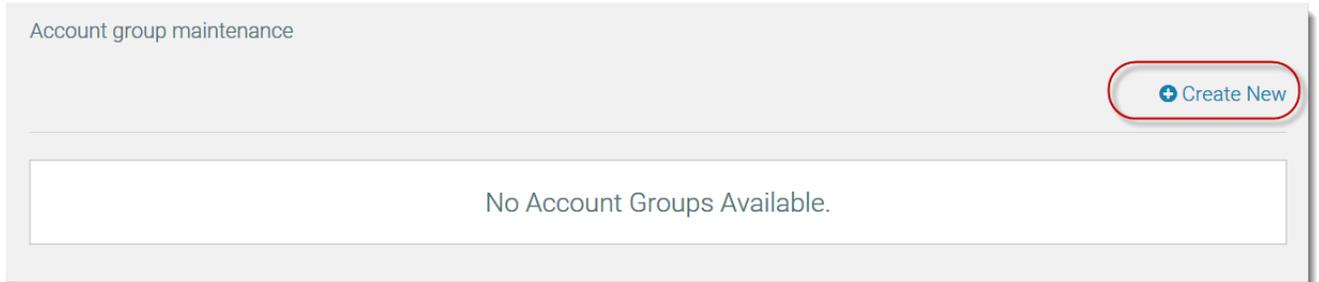
Any time you click the Home icon, you will be returned to your default start page. Click Update to save your selection. It will take affect the next time you log in.

<input checked="" type="radio"/> Portfolio Review	<input type="radio"/> Account List	<input type="radio"/> Holdings
<input type="radio"/> Transactions	<input type="radio"/> Tax Lots	<input type="radio"/> Gain/Loss
<input type="radio"/> My Reports	<input type="radio"/> Download	

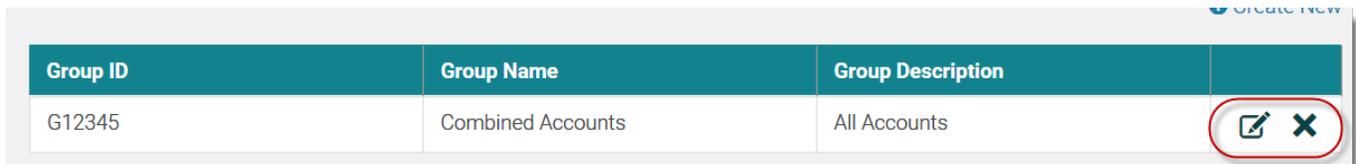
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Account Groups

You may create groupings for accounts that you would like to view in a consolidated format. Click on Create New to assign a Group ID (6 characters, starting with the letter G), Group Name, Group Description, and the accounts to add to your group. All of your assigned accounts will be displayed in a list. To search for an account, simply type the account name or number in the Search Accounts box. Highlight the accounts to add to your group, click Add, and then click on Submit to save the group.



After a group has been created, you can edit or delete it by using the icons circled below.



Ticker

The site offers more than one option for live security prices that can be accessed by clicking on the ticker in the Holdings report, and you can set your preference with this section. After you have made your selection click on Update.

Stock Ticker

Select your preferred stock ticker resource

Google

MSN

Yahoo

Unregister Desktop

(Multi Factor Authentication Only) If you are logged into your account from this or any other computer, using this option will disable all those computers from accessing your account. After unregistering you will be required to answer one of your challenge questions to access your account.

File Downloads

To export data, start by selecting a file export format. After selecting the format, you can select the data to export. Data available for export are:

Holdings

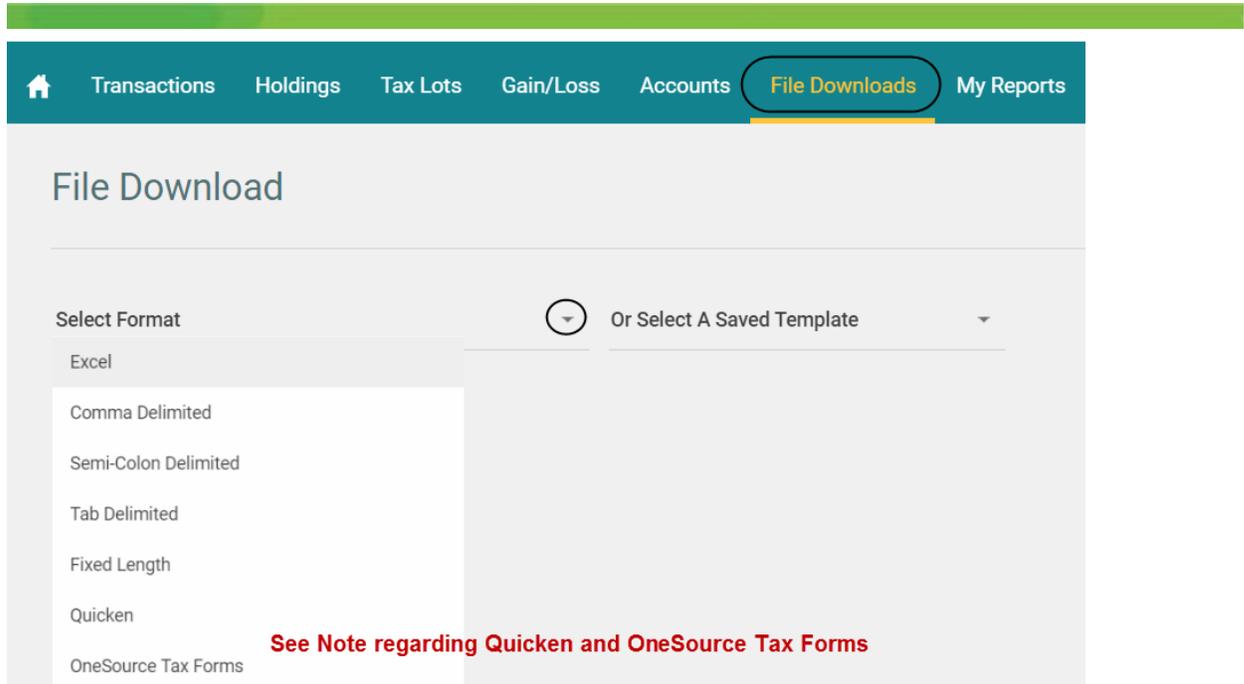
Pending Trades

Transaction Detail

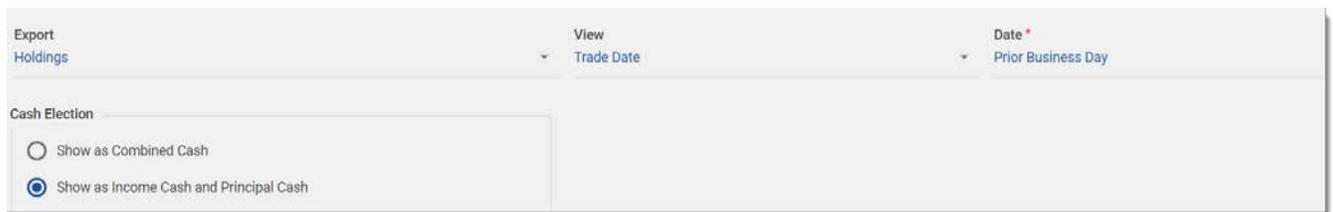
Tax Lot Detail

Transactions

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The screenshot shows the top navigation bar with the following items: Home, Transactions, Holdings, Tax Lots, Gain/Loss, Accounts, File Downloads (highlighted with a yellow circle), and My Reports. Below the navigation bar is a section titled "File Download". Under "Select Format", a dropdown menu is open, listing the following options: Excel, Comma Delimited, Semi-Colon Delimited, Tab Delimited, Fixed Length, Quicken, and OneSource Tax Forms. To the right of this menu is a button labeled "Or Select A Saved Template" with a dropdown arrow. A red text overlay reads: "See Note regarding Quicken and OneSource Tax Forms".



The screenshot shows the export options section. It includes a "Cash Election" section with two radio buttons: "Show as Combined Cash" (unselected) and "Show as Income Cash and Principal Cash" (selected). Above this section are three dropdown menus: "Export Holdings", "View Trade Date", and "Date * Prior Business Day".

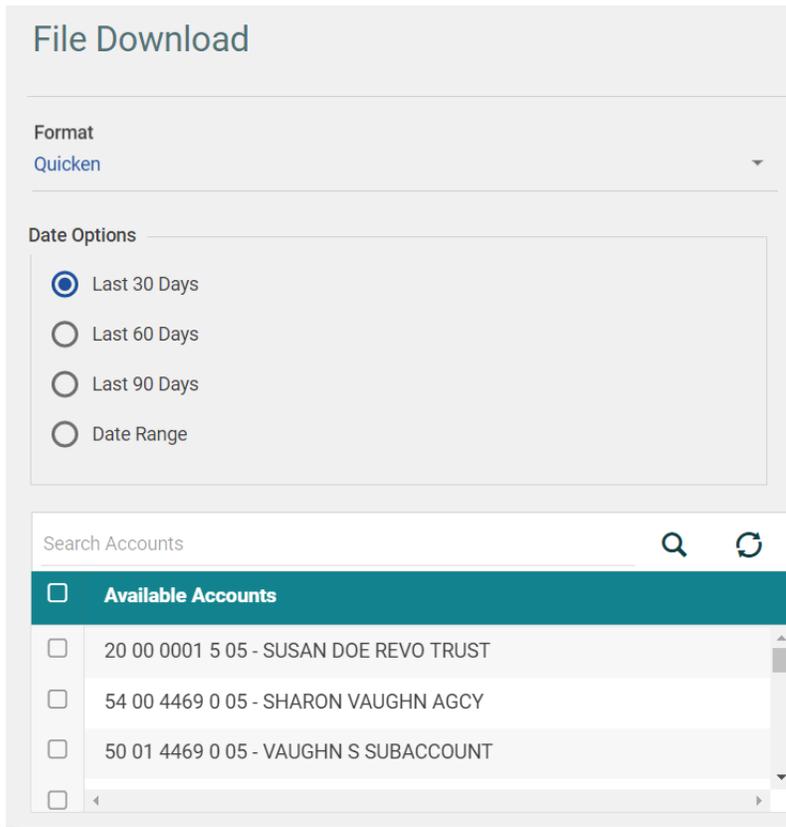
After selecting the data to export, you will be able to select various column and date options, as well as the account or accounts to export. To save your selections for future use, click Save as Template. No spaces or special characters are allowed in the template name.



Note – Quicken and OneSource Tax Forms are optional features. If these features are available to you, please follow instructions below.

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For Quicken downloads, select a date option and the account or accounts you wish to download.

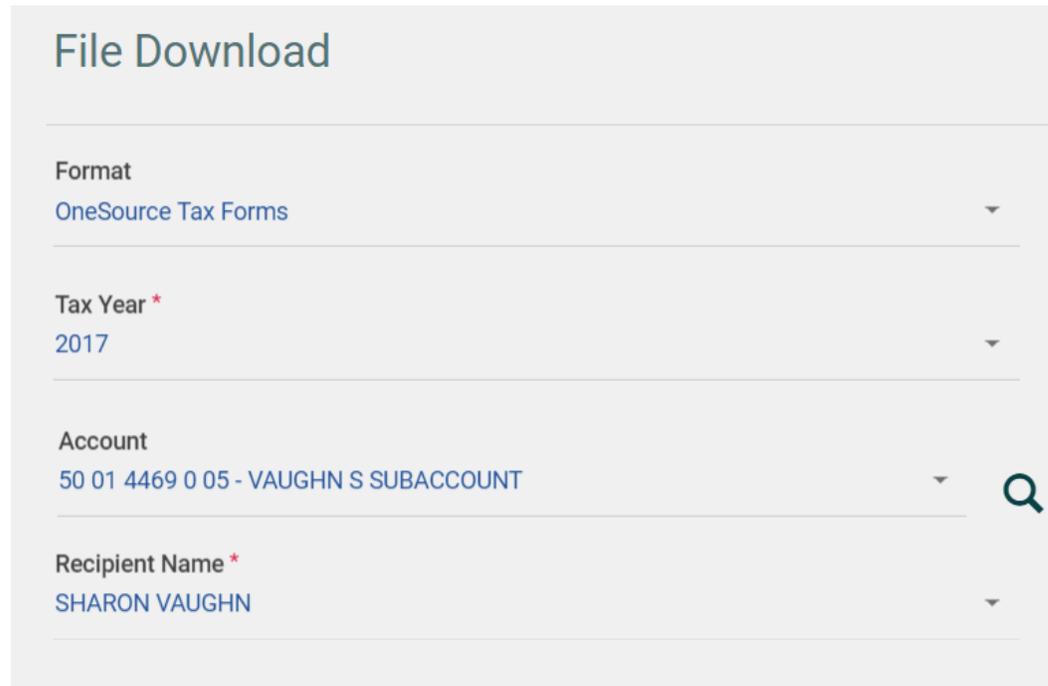


The screenshot shows a 'File Download' dialog box. At the top, the title is 'File Download'. Below the title, there is a 'Format' section with a dropdown menu currently set to 'Quicken'. Underneath is a 'Date Options' section with four radio button choices: 'Last 30 Days' (which is selected), 'Last 60 Days', 'Last 90 Days', and 'Date Range'. Below the date options is a search bar labeled 'Search Accounts' with a magnifying glass icon and a refresh icon. Under the search bar is a list of 'Available Accounts' with a checkbox on the left of each entry. The list contains three visible entries: '20 00 0001 5 05 - SUSAN DOE REVO TRUST', '54 00 4469 0 05 - SHARON VAUGHN AGCY', and '50 01 4469 0 05 - VAUGHN S SUBACCOUNT'. There is a scrollbar on the right side of the list.

After adding the account(s) click on Download. A file will be created in the QFX format. You may open or save the file for upload into Quicken.

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For OneSource Tax Forms, select a tax year and the account you wish to download. Tax forms are available for the current tax year plus at least five prior years, assuming OneSource has prepared the taxes for the selected account for that period. Tax forms are not stored on the PAL site, but are retrieved directly from OneSource with each request.



The screenshot shows a 'File Download' form with the following fields:

- Format:** OneSource Tax Forms
- Tax Year *:** 2017
- Account:** 50 01 4469 0 05 - VAUGHN S SUBACCOUNT
- Recipient Name *:** SHARON VAUGHN

A magnifying glass icon is visible next to the Account field.

FAQs (Frequently Asked Questions)

I am “locked out” of my account. Why did this happen? How can I reset my password?

If you exceed the number of failed login attempts, the website will lock your user ID. To unlock your user ID, please use the [Trouble Signing In](#) link on the login screen if available or call us for assistance.

How do I add the PAL website as a Favorite so I don't have to enter the web address each time?

You can add it to your list of favorites or you can add an icon for it on your favorites bar. These are sometimes called “bookmarks”. Be sure you are at the login screen when adding as a favorite or bookmark.

Portfolio Account Link (PAL®) User Guide

How do I add a shortcut to my desktop for PAL?

If you would like to add a shortcut to your desktop for PAL, right click on the login page. A menu will display. The options will vary, based on the browser you're using. You may see an option to **Create Shortcut** or **Save As**.

The website says CC0193: Invalid Credentials. What am I doing wrong?

Either the username or password entered is not what is stored in the database. Please remember the password is case sensitive. If available, you can use the [Trouble Signing In](#) functionality to reset your own password. If you do not have the [Trouble Signing In](#) functionality please contact your system administrator to reset your password.

Can I access PAL on a Mac or iPad?

Yes!

What browsers are supported on PAL?

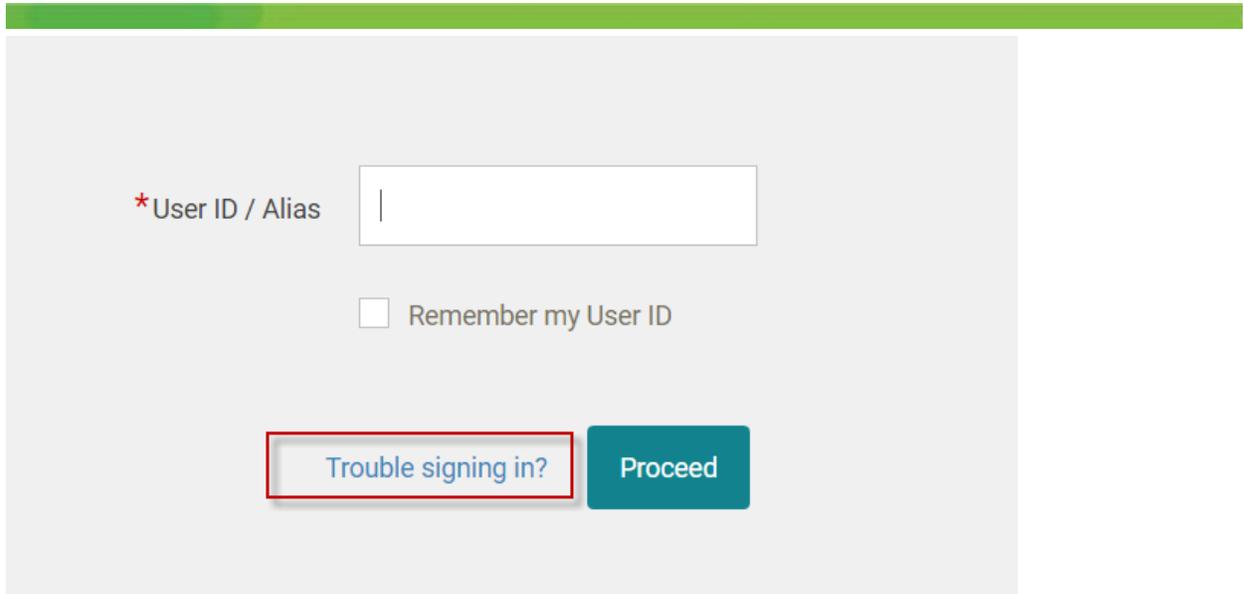
The following minimum browsers are supported:

- Internet Explorer 11
- Microsoft Edge
- Firefox 56
- Chrome 62
- Safari 10
- IOS (iPad) Safari 10
- Opera 49

Password Reset Instructions

Click the link for [Trouble Signing In](#)

Portfolio Account Link (PAL®) User Guide

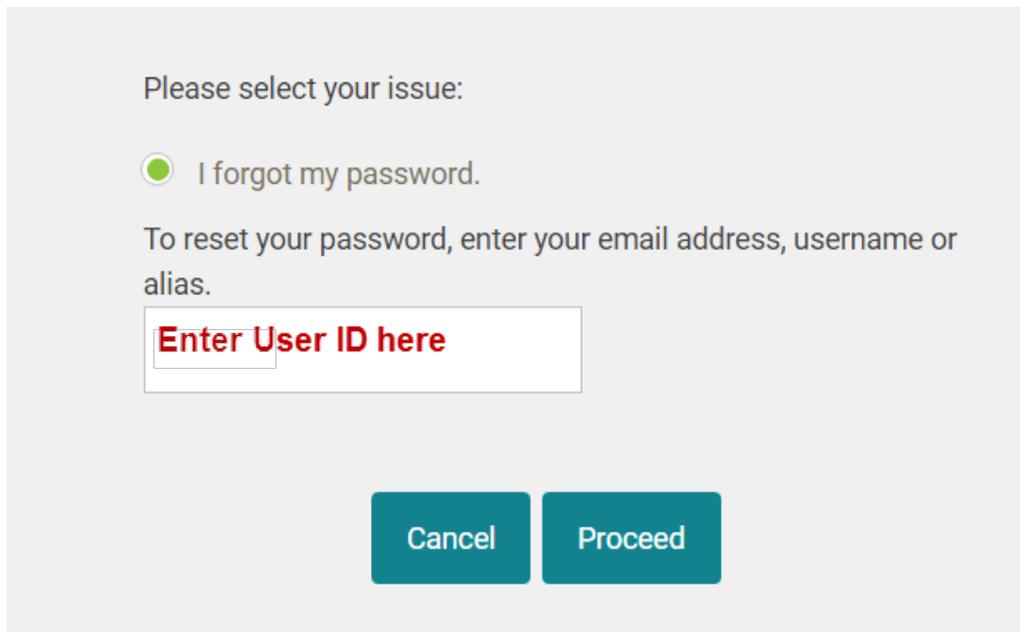


*User ID / Alias

Remember my User ID

[Trouble signing in?](#) [Proceed](#)

Enter your User ID



Please select your issue:

I forgot my password.

To reset your password, enter your email address, username or alias.

[Cancel](#) [Proceed](#)

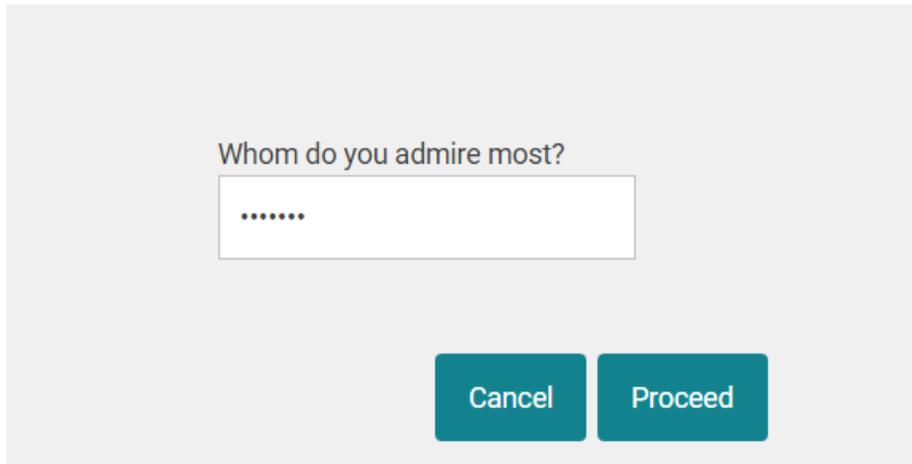


Note – You may enter your email address to request a password reset, but if there are multiple user IDs associated with that address, you will receive an error message.

Portfolio Account Link (PAL®) User Guide

FOR MULTI-FACTOR AUTHENTICATION

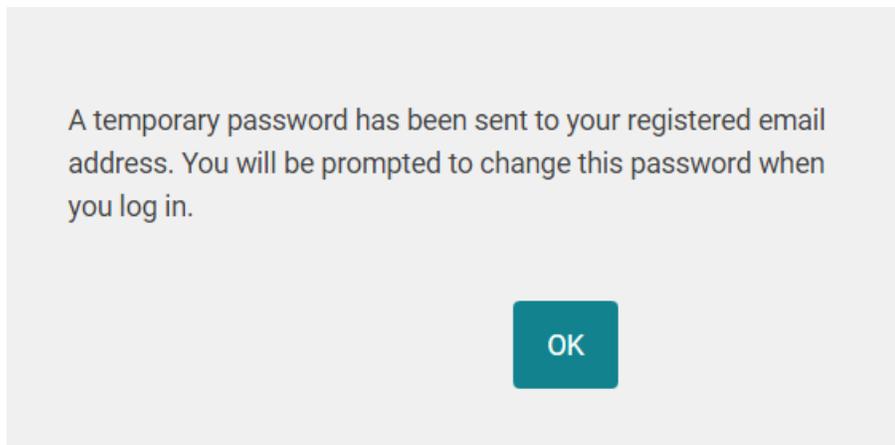
Answer the challenge question if presented



Whom do you admire most?

Cancel Proceed

If the answer is correct, the following message will appear



A temporary password has been sent to your registered email address. You will be prompted to change this password when you log in.

OK

An Email will be sent to the address on file.

Portfolio Account Link (PAL®) User Guide

 Reply  Reply All  Forward  IM



Default Messenger <msg@otp.infinity.com>

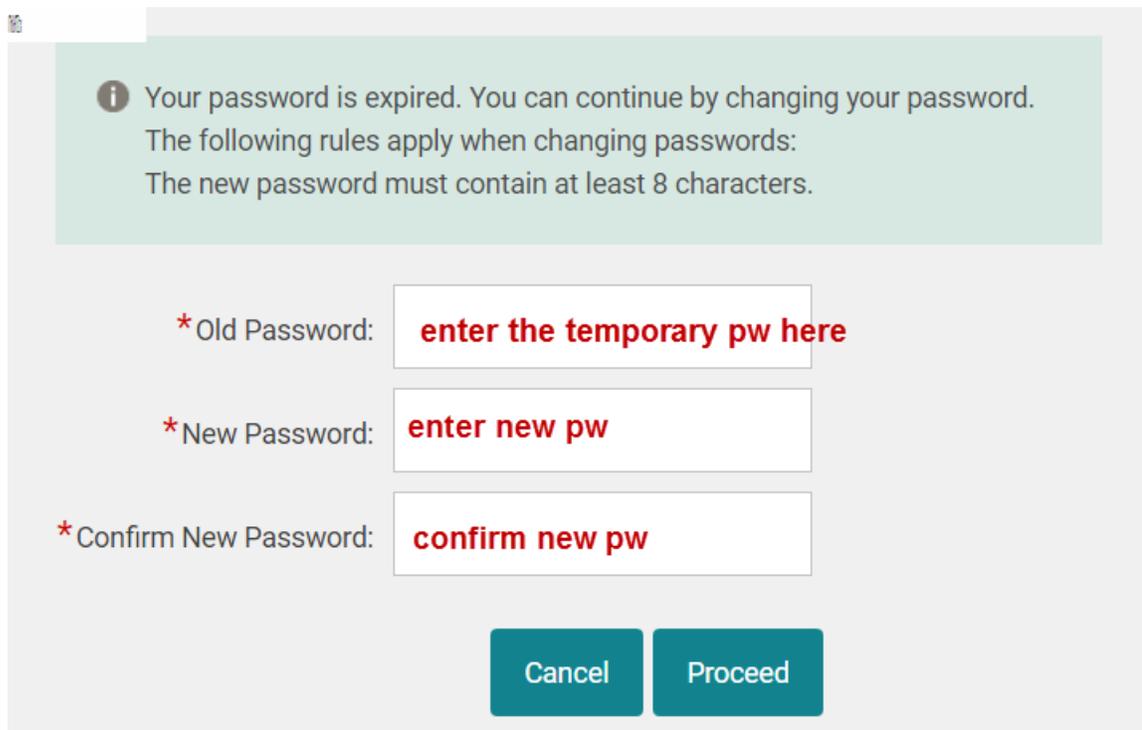
 Vaughn, Sharon J

Password Reset Notification

 This message was sent with High importance.

The password for your account has been reset to: I7r10H7Ztx

Use the new password to log in, and change it when prompted.



 Your password is expired. You can continue by changing your password.
The following rules apply when changing passwords:
The new password must contain at least 8 characters.

* Old Password:

* New Password:

* Confirm New Password:

FOR SINGLE-FACTOR AUTHENTICATION

Enter User ID as explained above. The following message will be displayed:

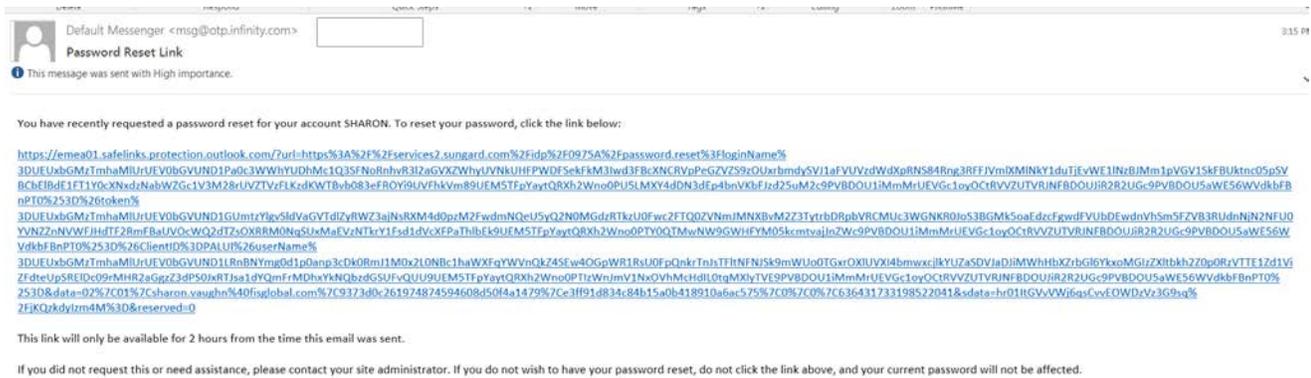
Portfolio Account Link (PAL®) User Guide

Thank you. A temporary password reset link has been sent to your registered email address.

OK

Two emails will be sent to the address on file.

The first email will contain a link to activate the password reset function



After clicking the link, a second email will be sent to the address on file:



The password for your account **XXXXX** has been reset to: 50q8Sw4czg

Use the new password to log in, and change it when prompted, as explained under Multi-Factor Authentication.