



Mobile Banking User Guide

Our Mobile Banking service requires participation in our Online Banking service. If you are not currently enrolled in Online Banking, you may subscribe online from your bank's Web site. Follow the instructions below to enroll in Mobile Banking.

Enrolling for Mobile Banking

- Sign in to Online Banking.
- Click **Options > Mobile Settings**.

- **Activate Mobile Banking access:** Check the box to enroll as a Mobile User.
- **Select the accounts you want to access from your mobile device:** Choose one or all of your accounts. You can edit this selection at any time.
- **Mobile Phone Number:** Enter your Mobile Phone Number (Required).
- **Select your wireless provider:** Select your wireless provider from the drop-down menu (Required).

- Review the Mobile Banking Agreement and click **I Agree**. An SMS Text Message with enrollment confirmation and our

bank's Mobile Web site will be sent to your mobile device following completion of the Mobile Settings.

You may then begin using your mobile device to access your accounts.

Mobile Banking How To

Login To Mobile Banking

- Access the bank's Mobile Web site and enter your Online Banking ID and Password.

- Choose one of the options below from the Main Menu.

Viewing Alerts

- Select **View** from the Main Menu.
- From the list of alerts select which alert you want to view. A screen with the alert details displays.

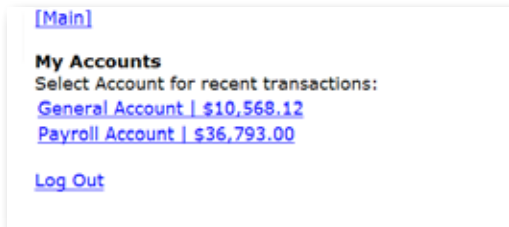
- Select **Alerts** to return to the list of alerts or select **Main** to return to the Main Menu.

*The View Alerts option only displays if you have Alerts to view.

Mobile Banking User Guide

Viewing Transactions

- Select **My Accounts** from the Main Menu.
- A summary screen with your **Account Balance** displays.



- Select an account from the summary screen to view transactions. Transactions from the last 15 days display in groups of four transactions per page.



- Select a transaction to view additional details.

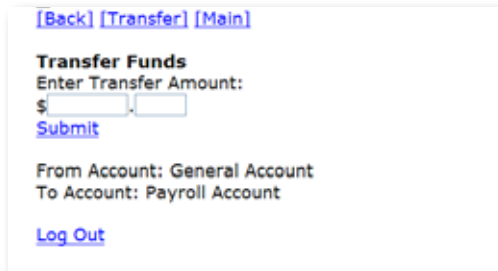


- Select **Transactions** to return to the list of transactions.
- From the transaction list select **My Accounts** to return to the list of accounts or **Main** to return to the Main Menu.

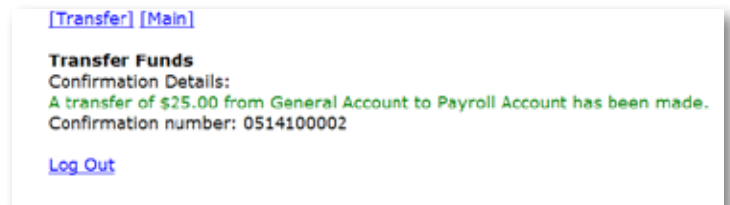
Transferring Funds

- Select **Transfer** from the Main Menu.
- Choose the account to transfer funds *from*.
- Choose the account to transfer funds *to*.

- Enter amounts in the dollars and cents fields and select **Submit**.



- An indicator that the transaction is sending displays.
- A confirmation message and number display after the transfer is complete.



- An SMS Text Message will be sent to confirm the transfer.

*You can only set up one-time immediate transfers via Mobile Banking.



Frequently Asked Questions

Q. What are the restrictions on the type of mobile devices that can be used to access accounts?

A. Our Mobile Banking solution works with any Web-enabled mobile phone device whose network allows secure SSL traffic.

Q. What functions can I perform from my mobile device?

A. You will have access to the following functions:

- View Transaction History
- View Account Balances
- Transfer Funds between accounts
- View Alerts

Q. How do I know if my transfer was entered successfully?

A. Each time you make a transfer, a confirmation SMS Text Message will be sent to your mobile device. If you do not receive a confirmation text message, double check to make sure the transaction went through.

Q. What if I no longer want to be a mobile user?

A. Login to the Online Banking site > Select **Options** > **Mobile Settings** > Deselect **Activate Mobile Banking Access** > Click **Agree**.

Q. What happens if I lose my mobile device?

A. Since your account data is not stored on your mobile device, your information cannot be stolen. When you replace your device, simply login to your Online Banking account via the Internet and make any changes to the Wireless Provider and/or Phone Number on the **Options** > **Mobile Settings** page.

Q. What happens if I lose communication/signal during a transaction?

A. When you complete a funds transfer from your mobile device you will receive an SMS Text Message as confirmation that the transaction was successful. If you do not receive this message due to a dropped call or lost signal, check your accounts and re-submit any transactions that did not process.

Q. What do I need to do if I get a new phone?

A. If you simply get a new phone, but are using the same phone number and provider, no changes on your part are necessary. If you switch providers and/or phone numbers, login to your Online Banking account via the Internet and update your information on the **Options** > **Mobile Settings** page. You will not receive SMS Text Messages regarding Mobile Banking transactions if your phone number is not correct.

Q. How can I search for a transaction?

A. You will be able to view 15 days worth of transaction history on your mobile device. Transactions are listed in date order, with the most recent transactions listed first. Select **Next** or **Previous** to search through the transactions.

Q. Can I use any mobile device to access my accounts?

A. Yes. You can access your accounts via any mobile device that is Web-enabled and allows secure SSL traffic. The only difference is that SMS Text Messages will be sent to the device entered when enrolling for Mobile Banking, not any device from which you perform a transaction.

Q. Can I access Bill Payment via Mobile Banking?

A. No.

Q. What if I cannot get my mobile device to work with Online Banking?

A. There are a number of reasons that you may experience trouble accessing the mobile version of Online Banking on your phone. To use the mobile version, your mobile device will need to meet the following minimum requirements:

1. You must first enroll through traditional Online Banking before you can gain access.
2. Your mobile device must be Web-enabled.
3. Your mobile network must allow secure SSL traffic.

(You may need to contact your mobile provider to determine this.)