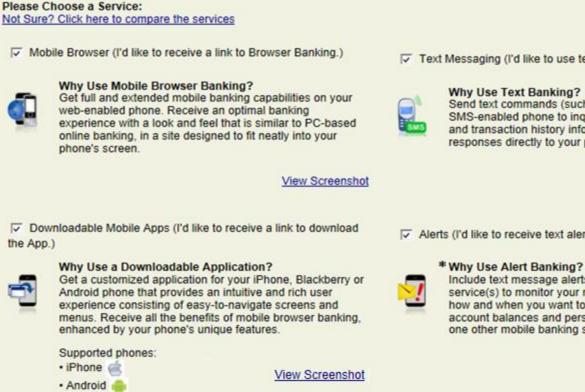
Mobile Banking



Click To Begin

Before you begin, you must first register your phone by logging into home banking. Start by selecting the types of services you wish to access on your phone. Click on the "Not Sure? Click here to compare the services" link for more information on the types of services available.



Text Messaging (I'd like to use text banking services.)

Why Use Text Banking?

Send text commands (such as BAL) to your bank from your SMS-enabled phone to inquire about basic account balance and transaction history information. Receive text message responses directly to your phone.

View Screenshot

Alerts (I'd like to receive text alerts.)

Include text message alerts with your mobile banking service(s) to monitor your mobile banking accounts. Choose how and when you want to be notified of changes to account balances and personal information. (Select at least one other mobile banking service.)

View Screenshot

* When selecting Alert Banking, you must make sure that you setup the type of alerts you wish to receiving within home banking services.



Select time zone and accounts you wish to access.

You can also give your accounts a short nickname for texting purposes.

Account Selection and Configuration

1. Select your timezone which helps us to determine when to send alerts to your phone

Time Zone:

(GMT-05:00) Eastern Time (US & Canada)

2. Select the account you wish to access through Mobile Banking and confirm their nicknames

Eligible Accounts	Mobile Banking Nickname	What's a Texting Nickname?
My Checking (*010) Checking	chk	The nickname identifies the account in a text message. For example, to check your
✓ My Savings (*000) Savings	sav	transaction history, text HIST followed by the account nickname, such as S1.
✓ Truck Loan (*020) Loan	loan	View Example
Visa Credit Card (*0017) LineOfCredit	visa	





Enter your mobile phone number:

Your Mobile Device
Enter Your Mobile Phone Number: 5551234567 For example, 5551234567

- · You should have your mobile phone with you.
- · You'll receive a text message with an activation code. You need this activation code to continue.
- . The phone number you provide will not change any other phone numbers we have on file in our records.

Thank you for using Mobile Banking combined with your handheld's text messaging capabilities. By registering for Mobile Banking, or changing your registration information, you certify that:

- A. You are the account holder, or
- B. You have the account holder's permission to do so.

Message and data rates may apply. For help, text "HELP" to 59289. To cancel, text "STOP" to 59289 at any time. Message frequency depends on account settings. For assistance, please contact customer service at 800-876-9000.





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You may now begin using your phone for mobile banking. In the next step, you will select your phone type for more details.

Activation Successful

Important Information

Text Message Banking

- · Expect to receive a text message with your mobile banking short code and texting commands
- · Text 'BAL' for your balances
- · Text 'HIST' + your account's texting nickname for a list of transactions (ex. HIST C1)

Mobile Browser Banking

- · Expect to receive a text message with a link to the mobile banking site
- · Click and bookmark the mobile banking site's unique link

Downloadable Application

- · Expect to receive a text message with a link to download the application
- · Click the link and follow the instructions on your phone's screen

Alert Banking

- · Now that you've registered for Alert Banking, use the Alerts management features in online banking to set up specific mobile alerts
- · To begin receiving alerts on your phone, you'll need to specify the account and choose the type of alerts you'd like to receive





Click On Your Type Of Phone



iPhone





Other



iPhone



Based on your selection of services when you registered your device, you will receive a text message with further instructions for each service.

For more information on how to access these services, please select from the options below: <u>SMS (Text Banking)</u> <u>WAP (Mobile Browser)</u> <u>APP (Downloadable Application from iTunes)</u>



iPhone – SMS (Text Banking)



During the registration process, you will receive a text message with information on how to access and use SMS (text Banking).





iPhone – SMS (Text Banking)



7:46 PM 592-89 Edit FaceTime Contact > Feb 13, 2012 7:45 PM Bal BAL @ 2/13/2012 Checking chk: \$4,242.13 Savings sav: \$560.31 Line of Credit loc: \$0.00 Reply STOP to cancel.

Text to 59289.

Type HIST + account nickname to receive a list of transactions for that account.

Type BAL to see a list of all your account balances.

For more information on how to access other services, please select from the options below: SMS (Text Banking) WAP (Mobile Browser) APP (Downloadable Application from iTunes)





iPhone – WAP (Mobile Browser)



During the registration process, you will receive a text message with information on how to access the Mobile Web Browser.

Click on the link in the text message to launch your mobile phone's browser.





iPhone – WAP (Mobile Browser)



After arriving at the mobile browser URL, it is recommended that you bookmark the site for future reference.

After selecting Log In, you will see your security image. Enter your home banking password.

For more information on how to access other services, please select from the options below: <u>SMS (Text Banking)</u> <u>WAP (Mobile Browser)</u> <u>APP (Downloadable Application from iTunes)</u>







Is My Phone Supported?

Click on this link to see if your phone supports the downloadable application. If you do not see your phone, you may still use the SMS & WAP services.

During the registration process, you will receive a text message with information on how to download the Mobile Banking Application.

Click on this link to start the downloading process.





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The TouchBanking information screen will appear momentarily and will automatically redirect you to the iTunes store.

The amount of time it takes to redirect to the iTunes store will depend on the speed of your connection. **Do not** click on the "<u>Click here to go</u> <u>to the App Store</u>" link.







After being re-directed to the iTunes store, you will receive an additional text message that contains a link that is required to activate the application for the first time.

Close this text message at this time and click on Install button.







If prompted, enter your Apple ID and Password to complete the download process.









After the download has been completed, you will see the TouchBanking icon on your screen. **Do not click on the icon at this time**.

Open your text message you received during the pre-install process and click on the "activate and launch TouchBanking" link. This will activate and launch the application for first time use.

After successfully activating the application for the first time, future access to the application will only require you to select the TouchBanking icon from your phone.







After launching the applciaton, you will see your security image and prompt to enter your home banking password.

For more information on how to access other services, please select from the options below: <u>SMS (Text Banking)</u> <u>WAP (Mobile Browser)</u> <u>APP (Downloadable Application from iTunes)</u>





Android

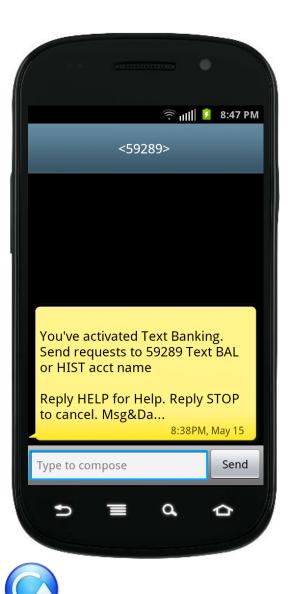


Based on your selection of services when you registered your device, you will receive a text message with further instructions for each service.

For more information on how to access these services, please select from the options below: <u>SMS (Text Banking)</u> <u>WAP (Mobile Browser)</u> <u>APP (Downloadable Application from Google Play)</u>



Android – SMS (Text Banking)



During the registration process, you will receive a text message with information on how to access and use SMS (text Banking).



Android – SMS (Text Banking)



Text to 59289.



🕾 📲 🚺 🐉 8:47 PM

Bal 8:52PM, Mily 15

8:52PM, May 15

Send

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Type HIST + account nickname to receive a list of transactions for that account.

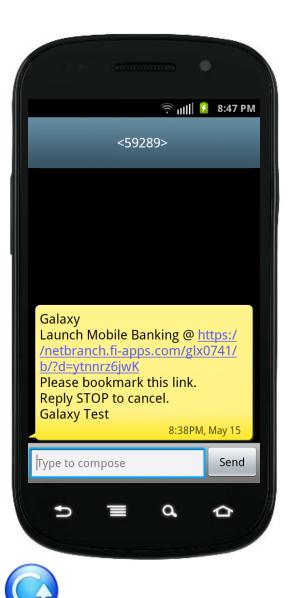
Type BAL to see a list of all your account balances.

For more information on how to access other services, please select from the options below: SMS (Text Banking) WAP (Mobile Browser) APP (Downloadable Application from Google Play)





Android – WAP (Mobile Browser)



During the registration process, you will receive a text message with information on how to access the Mobile Web Browser.

Click on the link in the text message to launch your mobile phone's browser.



Android – WAP (Mobile Browser)



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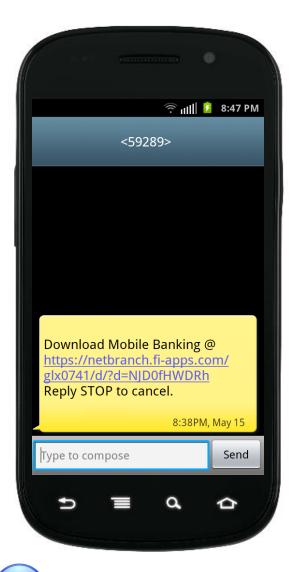
After arriving at the mobile browser URL, it is recommended that you bookmark the site for future reference.

After selecting Log In, you will see your security image. Enter your home banking password.

For more information on how to access other services, please select from the options below: <u>SMS (Text Banking)</u> WAP (Mobile Browser) APP (Downloadable Application from Google Play)







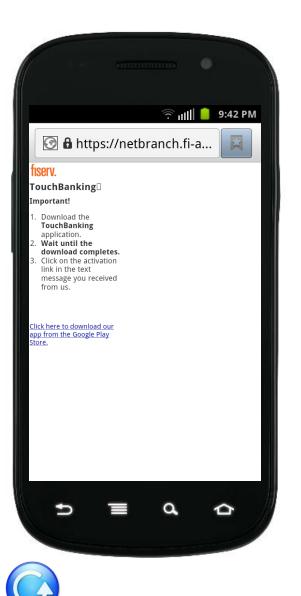
Is My Phone Supported?

Click on this link to see if your phone supports the downloadable application. If you do not see your phone, you may still use the SMS & WAP services.

During the registration process, you will receive a text message with information on how to download the Mobile Banking Application.

Click on this link to start the downloading process.





The TouchBanking information screen will appear momentarily and will automatically redirect you to the Google Play Store.

The amount of time it takes to redirect to the Google Play Store store will depend on the speed of your connection. **Do not** click on the "<u>Click here to download our app from the</u> <u>Google Play Store</u>" link.





After being re-directed to the Google Play store, you will receive an additional text message that contains a link that is required to activate the application for the first time.

Close this text message at this time and click on Install button.



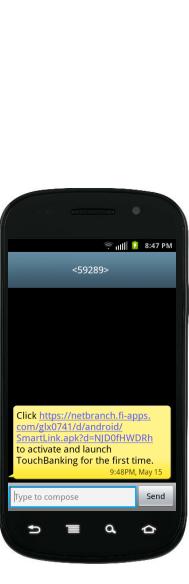
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If prompted, enter your Google ID and Password to complete the download process.









After the download has been completed, you will see the TouchBanking icon in your list of applications. **Do not click on the icon at this time**.

Open your text message you received during the pre-install process and click on the "activate and launch TouchBanking" link. This will activate and launch the application for first time use.

After successfully activating the application for the first time, future access to the application will only require you to select the TouchBanking icon from your phone.







After launching the application, you will see your security image. Enter your home banking password.

For more information on how to access other services, please select from the options below: <u>SMS (Text Banking)</u> <u>WAP (Mobile Browser)</u> <u>APP (Downloadable Application from Google Play)</u>





Other Phone Types



Based on your selection of services* when you registered your device, you will receive a text message with further instructions for each service.

For more information on how to access these services, please select from the options below: <u>SMS (Text Banking)</u> <u>WAP (Mobile Browser)</u>

*The downloadable application service is only available for iPhone and Android phones.



Other Phone Types – SMS (Text Banking)



During the registration process, you will receive a text message with information on how to access and use SMS (text Banking).





Other Phone Types – SMS (Text Banking)





Text to 59289.

Type HIST + account nickname to receive a list of transactions for that account.

Type BAL to see a list of all your account balances.

For more information on how to access other services, please select from the options below: <u>SMS (Text Banking)</u> <u>WAP (Mobile Browser)</u>



Other Phone Types – WAP (Mobile Browser)



During the registration process, you will receive a text message with information on how to access the Mobile Web Browser. This service is only available for phones that can access the internet.

Click on the link in the text message to launch your mobile phone's browser.





Other Phone Types – WAP (Mobile Browser)





After arriving at the mobile browser URL, it is recommended that you bookmark the site for future reference.

After selecting Log In, you will see your security image. Enter your home banking password.

For more information on how to access other services, please select from the options below: <u>SMS (Text Banking)</u> <u>WAP (Mobile Browser)</u>





Supported Operating Systems, Browsers and Networks

The following statements outline the scope of general optimization approach. Devices outside the following guidelines are not selected for testing. However, there is no guarantee that a device **not included in** this list is specifically optimized unless that device is on the tested devices list below.

Minimum Device Operating System Support

- Android[™] (Version 2.0):
 - Operating system versions below v2.1 are NOT supported.
 - User installed operating system versions ('Custom ROMs') are not supported. Only operating systems installed by the manufacturer/carrier by default are supported.

•Apple[®] (Version iOS 3.0):

• Operating system versions v3 and above are supported.

Channel Support

All Android and iOS devices in the certified device list are supported for the Application and Browser access channels. All devices are supported for the SMS channel.





Apple	Google	HTC	Huawei	LG	Motorola	Samsung	Sanyo	Carrier
iPhone® 4S	Nexus S™	Aria™	Ascend™	Ally™	Atrix™ 4G	Admire™ R720	Incognito™ SCP-6760	T-Mobile G2x™
iPhone® 4		Desire™		Cosmos Touch™	Droid™	Captivate™		myTouch™ 4G
iPhone® 3GS		Droid Incredible		enV Touch™	Droid™ 2	DROID CHARGE™		
iPhone® 3G		Droid Incredible 2		LX400™	Droid™ 3	Epic™ 4G		
		EVO Design™ 4G		Optimus™ T	Droid Bionic™	Fascinate ™		
		EVO™ 3D		Optimus V / U / M / S	DROID Pro™	Galaxy Nexus™		
		EVO™ 4G		Rumor Touch™	DROID RAZR™ / RAZR MAXX	Galaxy Prevail™		
		EVO Shift™ 4G		Vortex™	Droid X™	Galaxy S™		
		HD2™			Droid X2™	Galaxy S II™ (Including carrier variants)		





Apple	Google	НТС	Huawei	LG	Motorola	Samsung	Sanyo	Carrier
		HD7™			1™	Galaxy S III™		
		Hero™			Triumph	Galaxy Note		
		Inspire™ 4G			ATRIX 2	Gravity SMART™		
		Sensation ™ 4G			Photon™ 4G	Infuse™ 4G		
		ThunderBol t™				Intercept™		
		ThunderBol t™ 2/Rezound				Stratospher e ™		
		Vivid™				Transform Ultra™		
		Wildfire S™				Vibrant™		
		One X™				SGH-1727		
		One V™				SGH-1777		





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Apple	Google	HTC	Huawei	LG	Motorola	Samsung	Sanyo	Carrier
iPhone® 4S	Nexus S™	Aria™	Ascend™	Ally™	Atrix™ 4G	Admire™ R720	Incognito™ SCP-6760	T-Mobile G2x™
iPhone® 4		Desire™		Cosmos Touch™	Droid™	Captivate™		myTouch™ 4G
iPhone® 3GS		Droid Incredible		enV Touch™	Droid™ 2	DROID CHARGE™		
iPhone® 3G		Droid Incredible 2		LX400™	Droid™ 3	Epic™ 4G		
		EVO Design™ 4G		Optimus™ T	Droid Bionic™	Fascinate ™		
		EVO™ 3D		Optimus V / U / M / S	DROID Pro™	Galaxy Nexus™		
		EVO™ 4G		Rumor Touch™	DROID RAZR™ / RAZR MAXX	Galaxy Prevail™		
		EVO Shift™ 4G		Vortex™	Droid X™	Galaxy S™		
		HD2™			Droid X2™	Galaxy S II™ (Including carrier variants)		





Apple	Google	НТС	Huawei	LG	Motorola	Samsung	Sanyo	Carrier
		HD7™			1™	Galaxy S III™		
		Hero™			Triumph	Galaxy Note		
		Inspire™ 4G			ATRIX 2	Gravity SMART™		
		Sensation ™ 4G			Photon™ 4G	Infuse™ 4G		
		ThunderBol t™				Intercept™		
		ThunderBol t™ 2/Rezound				Stratospher e ™		
		Vivid™				Transform Ultra™		
		Wildfire S™				Vibrant™		
		One X™				SGH-1727		
		One V™				SGH-1777		



