Mobile Banking Quick Reference

Mobile Banking Features and Options

Features	Mobile App	Mobile Web	Text Banking
	Smartphone iPhone/Android	Mobile browser	Mobile device with text messaging
View Account Balances	X	X	X
View Transaction History	X	X	X
Transfer Funds Between Accounts	X	X	
Deposit Checks with Mobile Deposit	X		
Pay Bills with Mobile Bill Pay	X	X	
Send Money to Anyone with Popmoney	X	X	
Receive Account Alerts	X	X	X
Locate a Nearby Branch or ATM	X	X	X

Mobile Banking Advantages

Mobile Banking is available 24 hours a day, 7 days a week on phones and tablets. You have access to important account information and functions - day or night - whether you are at home, at work or traveling.

Security

Mobile App Banking and Mobile Browser Banking are secure.

- Password required each time you log in.
- Uses the same multiple layers of security and credential verification as Online Banking.

Text Banking security

- Displays account nicknames that you set, not account numbers.
- No personal information is sent or displayed.

Enrollment

Download our Mobile App

Search for *Farmers Savings Bank WI* in the Apple App Store or on Google Play, and download it to your mobile device.

• Launch app and log in with the same user ID and password you use for Online Banking.

Mobile Browser Banking

Log in to Online Banking using your same Online Banking credentials. You will receive a secure URL to your mobile phone.

Text Banking

Log in to Online Banking to enroll for Text Banking. Once activated, you will receive a text message with instructions on how to get started.

FAQs

Is Mobile Banking Free?

Mobile Banking is free to use. There is no fee when making a Mobile Deposit with your Mobile Banking App.

Our standard fees apply for bill payments and Popmoney person-to-person payments made through Mobile Banking.

Message and data rates may apply.

Do I need to be enrolled in Online Banking to use Mobile Banking?

Yes, as long as you have an active Online Banking record you are eligible for Mobile Banking.

Where do I register for Mobile Banking?

Log on to FSB Online Banking and select "Options." From there you will be able to choose the Mobile Banking options that are right for you.

Is there a wait period to use Mobile Banking? There is no wait period.

For the Mobile Banking App: Once you have downloaded and installed the app, simply log in using the same user ID and password used for Online Banking.

For Mobile Browser Banking: From your mobile browser, long in to the secure URL sent from your Online Banking page.

For Text Banking: Users will initially log in to Online Banking to enroll for Text Banking, then follow the on-screen prompts to begin using our Text Banking service right away.

Can any phone make a mobile deposit?

No, you must have a Smart Phone and use the Farmers Savings Bank WI application.

How do I install the Smartphone App?

The app can be found by searching your smartphone's application store, either Apple App Store or Google Play. Once downloaded, simply use your Online Banking credentials to log in.

What dollar limits apply to Mobile Deposit?

There is a deposit limit per check and a daily limit of \$2,500. Each Mobile Deposit includes one deposited check only.

What happens if there is an issue with my deposit?

To view the status of a deposit, launch the App and choose Deposit History. That will show if the deposit is pending, accepted or failed. Along with additional information if the deposit was rejected.

What accounts can I make a deposit to?

Any checking or savings account that you can transfer funds in or out of with Online Banking, will be able to receive Mobile Deposits.

What if I lose a mobile device?

You can deactivate the device by following these steps:

- Log in to Online Banking and access Mobile Banking preferences.
- Locate the phone number and select the option 'Stop using this device for Mobile Banking'.
- Or call us at 608-987-3321 or 888-443-3226.

How do I set up alerts?

It's easy. Just log in to Online Banking and set your alert preferences.

Can I add new payees from Mobile Bill Pay?

No. To add a new payee to your list, log in to Online Banking Bill Pay.

How should I endorse a Mobile Deposit check?

Be sure that the back of the check is endorsed, as usual, and include the words 'Mobile Deposit' to identify the check as a Mobile Deposit.

John D. Doe Mobile Deposit

When are funds available from a Mobile Deposit?

Funds from Mobile Deposits are generally available on the next business day after it is received.

What should I do with the paper check after a deposit?

We recommend securely storing the check for 30 days, then destroying the original paper check.

What types of checks can be deposited?

Any check drawn from a U.S. financial institution can be deposited. The following items <u>cannot</u> be deposited:

- International checks.
- U.S. saving bonds.
- · Postal money orders.