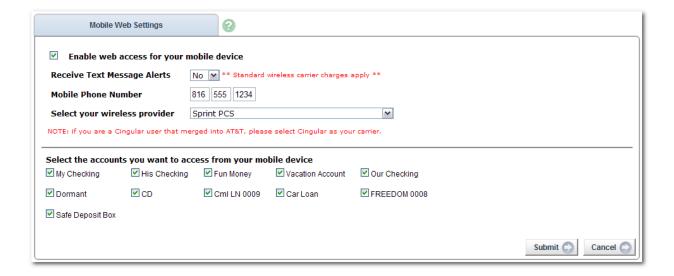
# **Mobile Banking User Guide**

## **Enrolling for Web Mobile Banking**

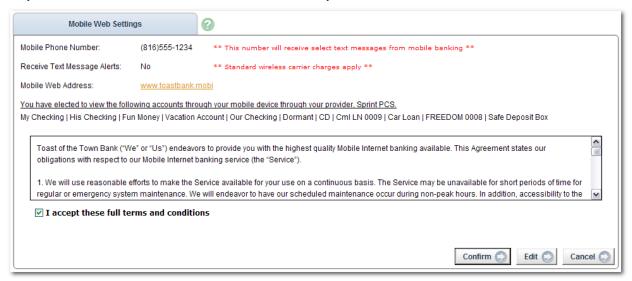
- **Step 1**: Log in to Online Banking.
- Step 2: Select Options > Mobile Settings > Web Mobile Banking.
- Step 3: a.) Select enable web access
  - b.) Select to receivetext message alerts
  - c.) Enter mobile phone number
  - d.) Select wireless provider
  - e.) Identify accounts to acces via web
  - f.) Click Submit.



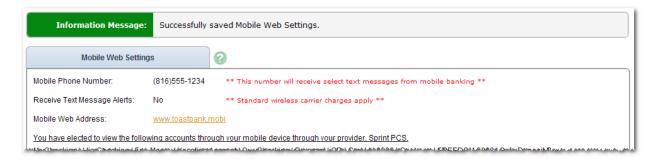
If <u>No</u> is selected for Receive Text Message Alerts, a text message for confirmation of enrollment, transfers, or bill payments will not be sent.



Step 4: Review enrollment information. Check I accept these full terms and conditions. Click Confirm.

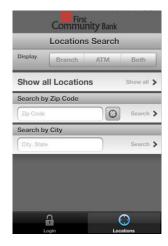


**Step 5**: Confirmation screen displays confirming enrollment. If text alerts have been chosen in the in Step 3, you will receive a confirmation text message that includes the URL to access Mobile Web.



#### **Locations**

Click **Show All Locations** or **Display All Locations** to see a listing of all branches and ATMs. You can also search for locations by ZIP code, street name, city or state. Likewise, you can search only for locations with either a branch or ATM.



### **Functionality**

### Log in to Mobile Banking

Access Mobile Banking through mobile browser at <a href="www.fcbresource.com/mobile">www.fcbresource.com/mobile</a>. You can also access mobile banking through the Android or iPhone App, after it has been successfully installed to your phone. You will be presented with the Online Banking Login, enter your ID and Password.

It is possible to be prompted for your MFA personal security questions from a mobile device.





#### **Alerts**

**Step 1:** Select **View Alerts** from the home screen.

Step 2: A list of your current alerts displays.

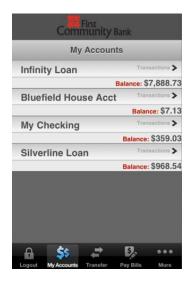
**Step 3:** Click on the alert for more detail.

### **Transactions**

**Step 1:** Account Listing, including account balance, will display upon login. From the list of accounts, select which account you want to view.

**Step 2:** Select Transactions from the summary screen.

**Step 3:** Scroll down for transaction details.



#### **Transfers**

One-time, immediate transfers can be made using mobile banking.



FI to FI (External) Transfers are available in mobile web banking if they have already been established within Online Banking. External accounts do not display until you navigate to the Transfer page.

- **Step 1:** Select Transfers from the Main Menu.
- **Step 2:** Choose the account to transfer funds *from*.
- **Step 3:** Choose the account to transfer funds to.
- Step 4: Enter amounts in the dollars and cents fields and select Submit.
- Step 5: A confirmation message and number display after the transfer is complete. An SMS text message is also sent to confirm the transfer.

### **Bill Pay**

- **Step 1:** Select Pay Bills from the Main Menu.
- **Step 2:** Select the pay from account.
- **Step 3:** Select the payee. Payees must be established within Online Banking.
- Step 4: Enter amounts in the dollars and cents fields and select Submit.
- Step 5: A confirmation message displays after the bill payment is complete. A SMS Text Message is sent to confirm the payment if text alerts have been enabled.

## **Enrolling for Text Mobile Banking**

**Step 1**: Log in to Online Banking.

**Step 2**: Select **Options > Mobile Settings > Text Mobile Banking**.

Step 3: a.) Enable Text access for your mobile device

b.) Enter mobile phone number

c.) Select wireless provider

d.) Identify accounts to acces via web

e.) Click Submit.

Text Message Banking is a quick and convenient way to check your account balance and view your account history. Text Message Banking is based on SMS commands. The text message number is: **89549.** This number is valid for every command.

Text Commands to 89549	
Command	Description
Bal	All Acct Bal
Bal Acct Name	Single Acct Bal
Hist	All Accts Recent Activity
Hist Acct Name	Single Acct Activity
Help	Commands
Stop	Cancel

If you have questions as you are getting started with Mobile Banking, contact your personal banker or our Customer Support Center at (800) 971-4671. Our customer support specialists are ready to assist you Monday through Friday between 8:00 a.m. and 6:00 p.m. and on Saturdays between 8:00 a.m. and 12:30 p.m.