

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.

Mobile Browser (I'd like to receive a link to Browser Banking.)



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



Why Use Mobile Browser Banking?

Get full and extended mobile banking capabilities on your web-enabled phone. Receive an optimal banking experience with a look and feel that is similar to PC-based online banking, in a site designed to fit neatly into your phone's screen.

▼ Downloadable Mobile Apps (I'd like to receive a link to download the App.)



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.



Why Use a Downloadable Application?

Get a customized application for your iPhone, Blackberry or Android phone that provides an intuitive and rich user experience consisting of easy-to-navigate screens and menus. Receive all the benefits of mobile browser banking, enhanced by your phone's unique features.



Why Use Alert Banking?

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.)

Supported phones:

- iPhone
- Blackberry
- Android
- Many other Java phones

^{*} 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
✓ My Savings (*000) Savings	sav	text message. For example, to check your transaction history, text HIST followed by
▼ Truck Loan (*020) Loan	loan	the account nickname, such as S1.
Visa Credit Card (*0017) LineOfCredit	visa	<u>View Example</u>



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.



You will receive a text message on your phone containing the activation code. Enter the activation code here and click Activate.

Enter Activation Code

Enter the activation code we sent to your phone.

Activation Code 1360432

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

Activate

- 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 on account settings. For assistance, please contact customer service at 800-876-9000.





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



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:

SMS (Text Banking)

WAP (Mobile Browser)

APP (Downloadable Application from iTunes)



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)





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)



Log In to Your Account

If you recognize this image, enter you

Log In

Security Image

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:

SMS (Text Banking)

WAP (Mobile Browser)

APP (Downloadable Application from iTunes)





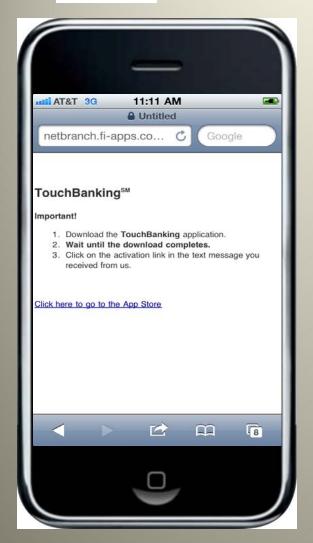
Is My Phone Supported?

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 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 "Click here to go to the App Store" 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 nstall 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 application, 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:

SMS (Text Banking)

WAP (Mobile Browser)

APP (Downloadable Application from iTunes)



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:

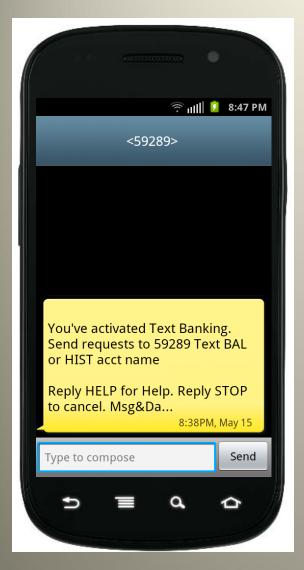
SMS (Text Banking)

WAP (Mobile Browser)

APP (Downloadable Application from Google Play)



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.

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:

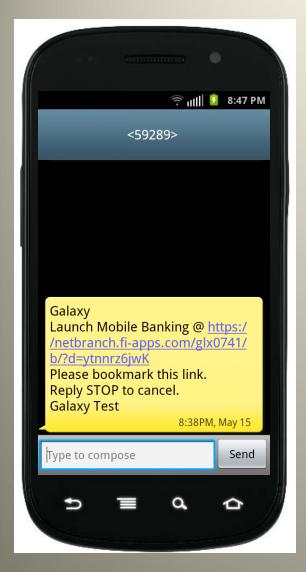
SMS (Text Banking)

WAP (Mobile Browser)

APP (Downloadable Application from Google Play)



Android – WAP (Mobile Browser)

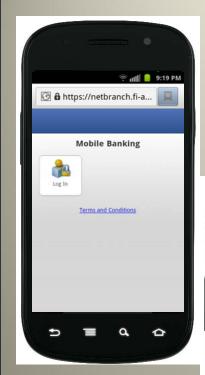


During the registration process, you will receive a text message with information on how to access the Mobile Web Browser.

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



Android - WAP (Mobile Browser)





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:

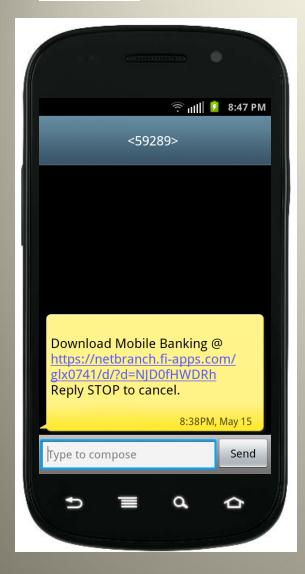
SMS (Text Banking)

WAP (Mobile Browser)

APP (Downloadable Application from Google Play)



Android – APP (Downloadable App)



<u>Is My Phone Supported?</u>

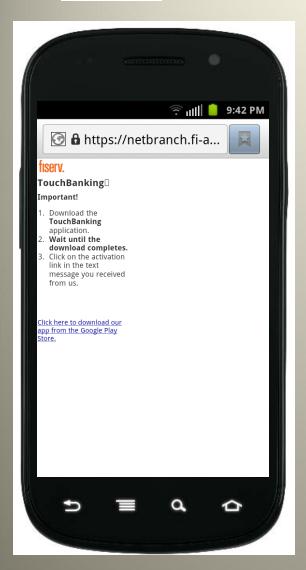
Click on this link to see if your phone supports the downloadable application. If you do not see your phone, you may still use the SMS & WAP services.

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.



Android – APP (Downloadable App)

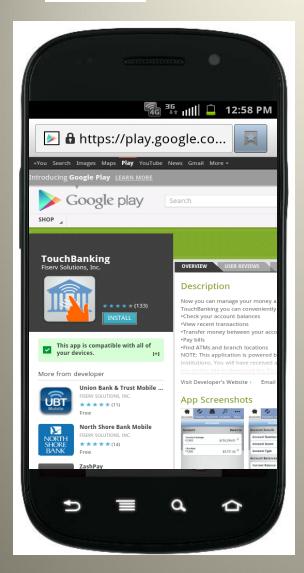


The TouchBanking information screen will appear momentarily and will automatically redirect you to the Google Play Store.

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 "Click here to download our app from the Google Play Store" link.



Android - APP (Downloadable App)

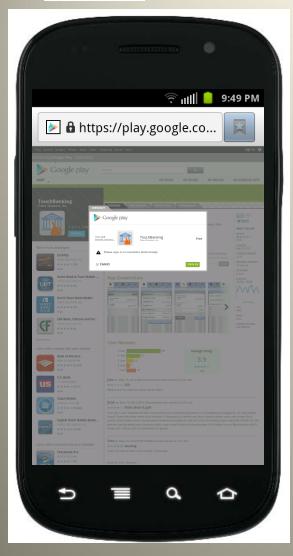


After being re-directed to the Google Play store, you will receive an additional text message that contains a link that is required to activate the application for the first time.

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



Android - APP (Downloadable App)



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



Android - APP (Downloadable App)



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.





Android – APP (Downloadable App)



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:

SMS (Text Banking)

WAP (Mobile Browser)

APP (Downloadable Application from Google Play)



BlackBerry



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:

SMS (Text Banking)

WAP (Mobile Browser)

APP (Downloadable Application from App World)



BlackBerry – SMS (Text Banking)



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



BlackBerry

BAL @ 5/15/2012 23:19

My Checking chk: \$1,506.90

My Savings sav: \$1,199.89

Truck Loan loan: \$16,833.89

Visa Credit Card visa: \$2,324.55

59289

BlackBerry - 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:

SMS (Text Banking)

WAP (Mobile Browser)

APP (Downloadable Application from App World)



BlackBerry - 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.



BlackBerry – 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:

SMS (Text Banking)

WAP (Mobile Browser)

APP (Downloadable Application from App World)



BlackBerry – APP (Downloadable App)



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.



BlackBerry - APP (Downloadable App)



The TouchBanking information screen will appear. Click on the "Download Mobile
Banking" link to continue the download process.



BlackBerry – APP (Downloadable App)



If prompted, enter your BlackBerry ID and Password.



BlackBerry - APP (Downloadable App)



After the download has been completed, you will see the TouchBanking icon on your screen.



BlackBerry - APP (Downloadable App)



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:

SMS (Text Banking)

WAP (Mobile Browser)

APP (Downloadable Application from App World)



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:

SMS (Text Banking)

WAP (Mobile Browser)

^{*}The downloadable application service is only available for BlackBerry, iPhone and Android phones.





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:

SMS (Text Banking)
WAP (Mobile Browser)

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)

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: SMS (Text Banking)



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.
- Blackberry® (Version OS 4.2):
 - Operating systems versions below 4.2 are NOT supported.
 - Where the device is a Touch screen device, operating system versions below 4.7 are NOT supported.
- Apple® (Version iOS 3.0):
 - Operating system versions v3 and above are supported.

Channel Support

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



Certified Device List CREDIT UNION

Make	Model
Apple	iPhone 3G
Apple	iPhone 3GS
Apple	iPhone 4
Apple	iPhone 4S
Google	Nexus One™
Google	Nexus S™
нтс	Aria™
нтс	Desire™
нтс	Droid Incredible
нтс	Droid Incredible 2™
нтс	EVO™ 3D
нтс	EVO™ 4G
нтс	EVO Shift™ 4G

Make	Model
нтс	HD2™
нтс	HD7™
нтс	Hero™
нтс	Inspire™ 4G
нтс	Sensation™ 4G
нтс	ThunderBolt™
нтс	Touch Pro™
нтс	Vivid™
нтс	Wildfire S™
Huawei	Ascend™
LG	Ally™
LG	Cosmos Touch™
LG	enV Touch™



Make	Model
LG	LX400™
LG	Optimus™ T
LG	Optimus V / U / M / S
LG	Rumor Touch™
LG	Vortex™
Motorola	Atrix™ 4G
Motorola	Droid™
Motorola	Droid™ 2
Motorola	Droid™ 3
Motorola	Droid Bionic™
Motorola	DROID Pro™
Motorola	DROID RAZR™ / RAZR MAXX
Motorola	Droid X™

Make	Model
Motorola	DROID X2™
Motorola	i1™
Motorola	Triumph
RIM	BlackBerry Bold™ 9000
RIM	BlackBerry Bold™ 9650
RIM	BlackBerry Bold™ 9700
RIM	BlackBerry Bold™ 9900
RIM	BlackBerry Curve™ 3G 9300
RIM	BlackBerry Curve™ 8330
RIM	BlackBerry Curve™ 8530/20
RIM	BlackBerry Curve™ 9350
RIM	BlackBerry Storm™ 9530
RIM	BlackBerry Torch™ 9800



Make	Model
RIM	BlackBerry Torch™ 9810
Samsung	Admire™ R720
Samsung	Captivate™
Samsung	DROID CHARGE™
Samsung	Epic™ 4G
Samsung	Fascinate™
Samsung	Galaxy Nexus™
Samsung	Galaxy Prevail™
Samsung	Galaxy S™
Samsung	Galaxy S™ 4G
Samsung	Galaxy S II™
Samsung	Gravity SMART™
Samsung	Infuse™ 4G

Make	Model
Samsung	Intercept™
Samsung	Stratosphere™
Samsung	Transform Ultra™
Samsung	Vibrant™
Sanyo	Incognito™ SCP-6760
Sony	Ericsson Xperia PLAY™
T-Mobile	G2x™
T-Mobile	myTouch™ 4G



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Apple	iPhone 3GS
Apple	iPhone 4
Apple	iPhone 4S
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Google	Nexus S™
нтс	Aria™
нтс	Desire™
нтс	Droid Incredible
нтс	Droid Incredible 2™
нтс	EVO™ 3D
нтс	EVO™ 4G
нтс	EVO Shift™ 4G

Make	Model
нтс	HD2™
нтс	HD7™
нтс	Hero™
нтс	Inspire™ 4G
нтс	Sensation™ 4G
нтс	ThunderBolt™
нтс	Touch Pro™
нтс	Vivid™
нтс	Wildfire S™
Huawei	Ascend™
LG	Ally™
LG	Cosmos Touch™
LG	enV Touch™



Make	Model
LG	LX400™
LG	Optimus™ T
LG	Optimus V / U / M / S
LG	Rumor Touch™
LG	Vortex™
Motorola	Atrix™ 4G
Motorola	Droid™
Motorola	Droid™ 2
Motorola	Droid™ 3
Motorola	Droid Bionic™
Motorola	DROID Pro™
Motorola	DROID RAZR™ / RAZR MAXX
Motorola	Droid X™

Make	Model
Motorola	DROID X2™
Motorola	i1™
Motorola	Triumph
RIM	BlackBerry Bold™ 9000
RIM	BlackBerry Bold™ 9650
RIM	BlackBerry Bold™ 9700
RIM	BlackBerry Bold™ 9900
RIM	BlackBerry Curve™ 3G 9300
RIM	BlackBerry Curve™ 8330
RIM	BlackBerry Curve™ 8530/20
RIM	BlackBerry Curve™ 9350
RIM	BlackBerry Storm™ 9530
RIM	BlackBerry Torch™ 9800



Make	Model
RIM	BlackBerry Torch™ 9810
Samsung	Admire™ R720
Samsung	Captivate™
Samsung	DROID CHARGE™
Samsung	Epic™ 4G
Samsung	Fascinate™
Samsung	Galaxy Nexus™
Samsung	Galaxy Prevail™
Samsung	Galaxy S™
Samsung	Galaxy S™ 4G
Samsung	Galaxy S II™
Samsung	Gravity SMART™
Samsung	Infuse™ 4G

Make	Model
Samsung	Intercept™
Samsung	Stratosphere™
Samsung	Transform Ultra™
Samsung	Vibrant™
Sanyo	Incognito™ SCP-6760
Sony	Ericsson Xperia PLAY™
T-Mobile	G2x™
T-Mobile	myTouch™ 4G



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Apple	iPhone 4
Apple	iPhone 4S
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Google	Nexus S™
нтс	Aria™
нтс	Desire™
нтс	Droid Incredible
нтс	Droid Incredible 2™
нтс	EVO™ 3D
нтс	EVO™ 4G
нтс	EVO Shift™ 4G

Make	Model
нтс	HD2™
нтс	HD7™
нтс	Hero™
нтс	Inspire™ 4G
нтс	Sensation™ 4G
нтс	ThunderBolt™
нтс	Touch Pro™
нтс	Vivid™
нтс	Wildfire S™
Huawei	Ascend™
LG	Ally™
LG	Cosmos Touch™
LG	enV Touch™



Make	Model
LG	LX400™
LG	Optimus™ T
LG	Optimus V / U / M / S
LG	Rumor Touch™
LG	Vortex™
Motorola	Atrix™ 4G
Motorola	Droid™
Motorola	Droid™ 2
Motorola	Droid™ 3
Motorola	Droid Bionic™
Motorola	DROID Pro™
Motorola	DROID RAZR™ / RAZR MAXX
Motorola	Droid X™

Make	Model
Motorola	DROID X2™
Motorola	i1™
Motorola	Triumph
RIM	BlackBerry Bold™ 9000
RIM	BlackBerry Bold™ 9650
RIM	BlackBerry Bold™ 9700
RIM	BlackBerry Bold™ 9900
RIM	BlackBerry Curve™ 3G 9300
RIM	BlackBerry Curve™ 8330
RIM	BlackBerry Curve™ 8530/20
RIM	BlackBerry Curve™ 9350
RIM	BlackBerry Storm™ 9530
RIM	BlackBerry Torch™ 9800



Make	Model
RIM	BlackBerry Torch™ 9810
Samsung	Admire™ R720
Samsung	Captivate™
Samsung	DROID CHARGE™
Samsung	Epic™ 4G
Samsung	Fascinate™
Samsung	Galaxy Nexus™
Samsung	Galaxy Prevail™
Samsung	Galaxy S™
Samsung	Galaxy S™ 4G
Samsung	Galaxy S II™
Samsung	Gravity SMART™
Samsung	Infuse™ 4G

Make	Model
Samsung	Intercept™
Samsung	Stratosphere™
Samsung	Transform Ultra™
Samsung	Vibrant™
Sanyo	Incognito™ SCP-6760
Sony	Ericsson Xperia PLAY™
T-Mobile	G2x™
T-Mobile	myTouch™ 4G