

Mobile Banking Quick Reference

Mobile Banking Features and Options

| Features | 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 |
| Multi User Log In | x | | |

Mobile Banking Advantages

Mobile Banking is available 24 hours a day, 7 days a week on phones. 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 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 BSB 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

Point the web browser on your mobile device to www.brunswickstatebank.com. Log in using your same Online Banking credentials.

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.

Q&As

Is Mobile Banking Free?

Yes, our Mobile Banking service is free. Our standard fees apply for bill payments, Popmoney person-to-person payments & Mobile Deposit Capture made through Mobile Banking.

Message and data rates may apply.

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

Yes.

Do I need to sign up for Mobile Banking?

You do not need to enroll for Mobile Banking, unless you plan to use the Text Banking option.

Log in to Online Banking to enroll for Text Banking.

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, log in to Online Banking at www.brunswickstatebank.com using the same credentials.

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.

Do I need a new username or password?

No. Use the same Online Banking user ID and password. If you change your Online Banking password, the Mobile Banking password will automatically change as well.

How do I install the Smartphone App?

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



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 888-393-7945

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.

Do I need to sign up for Mobile Deposit?

Yes go to our Home Page

www.brunswickstatebank.com fill out the Mobile Deposit Enrollment listed underneath the User ID.

Is there a Fee?

Yes **\$.50** per Deposit. Only one check per deposit.

What if I don't see my Deposit?

If Brunswick State Bank rejects the Deposit it is moved to **Reject** status on the Deposit History Screen. The status on the Deposit History Screen will be the *only* notice the user will receive if a deposit is rejected after submission.

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 Only**' to identify the check as a Mobile Deposit. Improper Endorsement will be Rejected.

What is the cutoff time for Mobile Deposit

2:00 P.M. CST.

When will I be able to view my Mobile Deposit?

You will be able to view your deposit after 3:00 P.M. as long as it was deposited prior to 2 P.M. that day.

When are funds available from a Mobile Deposit?

Funds from Mobile Deposits are generally available on the next business day after it is received, just like any deposit.

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

We recommend securely storing the check for 14 business 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 cannot be deposited:

- International checks.
- U.S. saving bonds.
- Postal money orders & Travelers Checks.

What dollar limits apply to Mobile Deposit?

You may make any number of Mobile Deposits with a limit per check and a daily limit of \$5000. Each Mobile Deposit includes one deposited check only.