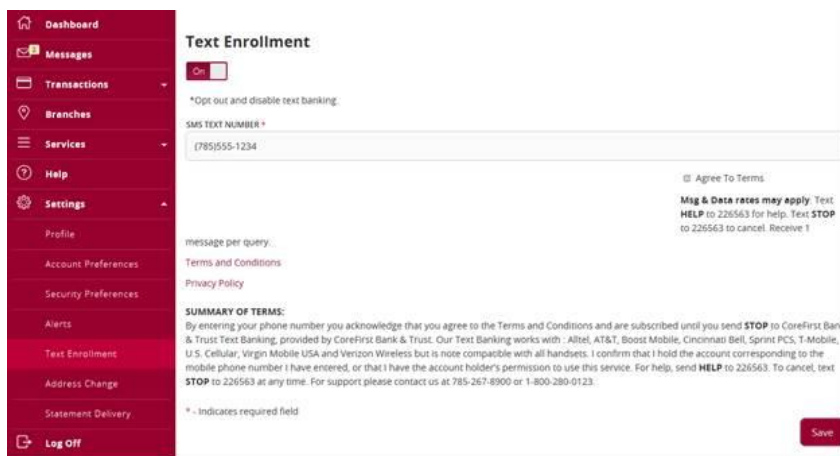


Text Banking User Guide

Text Banking Enrollment

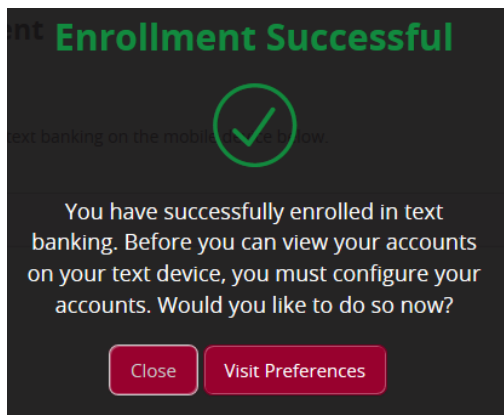
To enroll in text banking, customers must be enrolled in Internet Banking. Once enrolled or if currently enrolled complete the following steps:

- ➔ Click on **Text Enrollment** under the Settings section in the left hand navigation
- ➔ Click on the button marked **Off** under the Text Enrollment switching to **On** and
- ➔ Enter cell phone number will be used for login



The screenshot shows the 'Text Enrollment' page. On the left is a dark red navigation menu with options: Dashboard, Messages, Transactions, Branches, Services, Help, Settings (expanded), Profile, Account Preferences, Security Preferences, Alerts, Text Enrollment (selected), Address Change, Statement Delivery, and Log Off. The main content area has a title 'Text Enrollment' and a toggle switch set to 'On'. Below the toggle is a note: '*Opt out and disable text banking.' There is a text input field for 'SMS TEXT NUMBER' containing '(785)555-1234'. To the right of the input field is an 'Agree To Terms' checkbox. Below that is a warning: 'Msg & Data rates may apply. Text HELP to 226563 for help. Text STOP to 226563 to cancel. Receive 1'. There are links for 'Terms and Conditions' and 'Privacy Policy'. A 'SUMMARY OF TERMS' section contains a paragraph of legal text. At the bottom right is a red 'Save' button.

- ➔ Agree to the terms of service
- ➔ Click submit and you will receive the below prompt



Text Account Preferences

You will be directed to the **Text Accounts** tab on the Account Preferences page to enable and create nicknames for your accounts (four character limit) for use with text banking. This tab must be accessed to add or remove additional accounts from Text Banking.

Account Preferences

Online Text

Enter a display name and order for each account.

Checking xxx2200	<input type="text" value="2200"/>	<input type="text" value="0"/>
<input checked="" type="checkbox"/> Enabled		
Checking xxx4033	<input type="text" value="GME"/>	<input type="text" value="0"/>
<input checked="" type="checkbox"/> Enabled		
AmortizedRealEstate xxxxxxx5448	<input type="text"/>	<input type="text" value="0"/>
<input type="checkbox"/> Enabled		

Text Banking Commands

The following text commands are available for text banking:

Text Command	Action
BAL or BAL <account nickname>	Receive account balance (If no account nickname is included, balances of all enabled accounts will be listed)
HIST <account nickname>	Receive account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of available text commands
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device