Mobile Banking is Here!

Yeah, we've got an App for that.

State Bank of *Bement*

SBB Mobile App

•**To Enroll** – Simply go to the App Store for an iPhone or to Google Play for an Android (Droid) and "purchase" the app. There is no fee to use SBB Mobile. Search for State Bank of Bement, download the app and then go through the setup process. Once this is complete, it would be an icon or app on your phone.

•**What is SBB Mobile App?** – Customers click on the app and then it looks like the eTouch24 Internet Banking login.

•**Security** – SBB Mobile has multi-factor security. If the phone is lost or stolen, we can change your Internet Banking account status to "closed". If stolen, the entire eTouch24 Internet Banking account would need to be deleted and a new one created. To mitigate this, cell users should ALWAYS password protect your phone and should NEVER store account numbers on your phone. This may be an inconvenient option to re-load all bill pays, setup auto-transfers, etc. Another option for iPhone and Droid users would be a mobile wipe. To use a mobile wipe feature, you should sync your phone frequently. A mobile wipe will wipe all data from the phone until it is found. iPhone and Droids have data recovery services where all information can be restored. For information on Mobile Wipe and Data recovery services, visit Apple for iPhone or Google for Android. If you purchase a new phone and decide to recycle the old phone, you should make sure to reset the phone before it leaves your possession.

SBB Mobile Web

•**To Enroll** –Simply login to eTouch24 from your phone by visiting https://www.airteller.com/bankbement. Customers could also go into eTouch24, Internet Banking, and click on "Options" and "Mobile Settings", and then click on the sub-menu "Web Mobile Settings" to go through the setup process. During setup you can tell the system to send text alerts (would give you a text if a transfer or bill pay was made). You must also provide your cell number, which provider you have, and which accounts you want access to. While there are no State Bank of Bement fees, there may be text fees by your cell phone provider and customers should check this prior to enrolling.

•**What is Mobile Web?** –Customers can login to their eTouch24 account via Internet on your phone by going to https://www.airteller.com/bankbement and transfer funds, receive balance information, pay bills (that are already setup as payees) and view transactions.

•**Security** – Mobile Web has multi-factor security. If the phone is lost or stolen, log into eTouch24 and uncheck "Mobile Web". Cell users should ALWAYS password protect your phone and should NEVER store account numbers on your phone. Mobile Web never delivers account information by account number. Mobile Web is perfect for Blackberry users, but can be used by any web enabled phone. If you purchase a new phone and decide to recycle the old phone, customers should make sure to reset the phone before it leaves your possession. We can change your Internet Banking account status to "closed" if your phone is lost or stolen.

SBB Mobile Text

•**To Enroll** - Go into eTouch24, Internet Banking, and click on "Options" and "Mobile Settings". Then click on the sub-menu "Text Mobile Settings". Go through the setup process by giving unique names to each account you'd like to access via text. While there are no State Bank of Bement fees, there may be text fees by your cell phone provider and you should check this prior to enrolling.

•**What is Mobile Text?** – You can receive account balances, account history and perform other functions via text message by texting commands: BAL, Help, Hist, and Stop.

•**Security** – Mobile Text is secure because it is controlled by your eTouch24 account. If a phone is lost or stolen, we suggest logging into your eTouch24 Internet Banking account and "un-checking" the "enable text access". This will prevent anyone from accessing your account balances and transactions. Mobile Text does not have the ability to use bill pay or transfer funds. Cell users should ALWAYS password protect your phone and should NEVER store account numbers on your phone. Mobile Text never delivers account information by account number, only by the unique name you give it in eTouch24. If a customer purchases a new phone and decides to recycle the old phone, customers should make sure to reset the phone before it leaves your possession. We can change Internet Banking account status to "closed" if you have lost your phone or if it has been stolen.

If you have premium text messages blocked, you will not be able to utilize SBB Mobile Text.

If you have an older Android or Web Enabled Cell Phone, you may have to enroll on the eTouch24 Internet Banking side first in the "Options" tab.