

MOBILE BILL PAY CHEAT SHEET



NOW YOU CAN MAKE PAYMENTS FROM ALMOST ANYWHERE TO ANYONE WITHIN THE UNITED STATES. PAYING BILLS HAS NEVER BEEN EASIER.

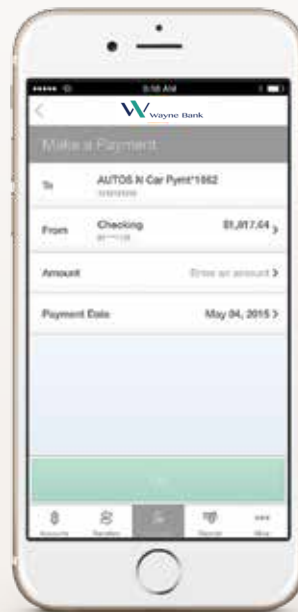
From "Payments" you have the choice of paying any biller you have previously set up under "Make a Payment."



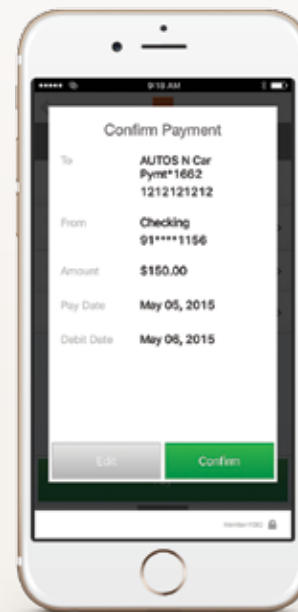
To pay a biller, click "Make a Payment" and select a biller from your list. If they offer eBills, you will see the eBill icon next to their name.



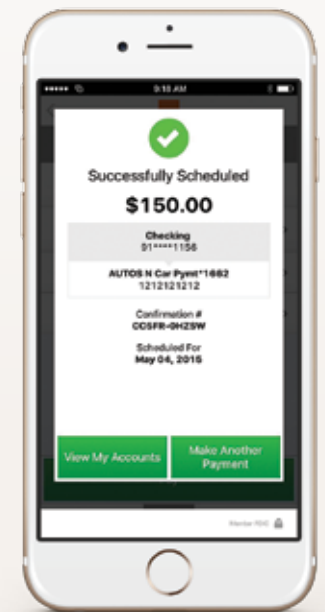
To pay a bill, just enter the amount and the date. Just tell us how much to pay.



When ready, pay it and confirm.



From here, you can return to your accounts or make another payment.



MOBILE DEPOSIT CHEAT SHEET



MAKING A DEPOSIT WITH OUR MOBILE APP IS QUICK AND SECURE.

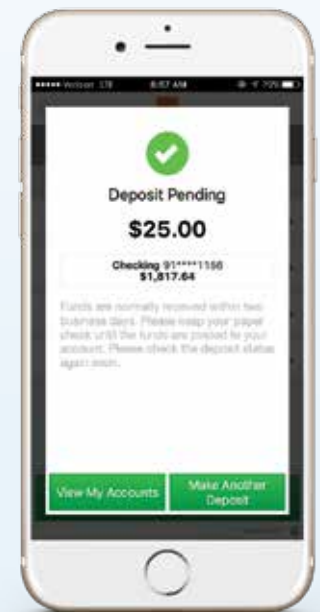
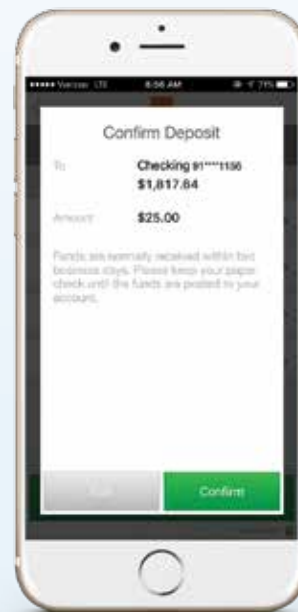
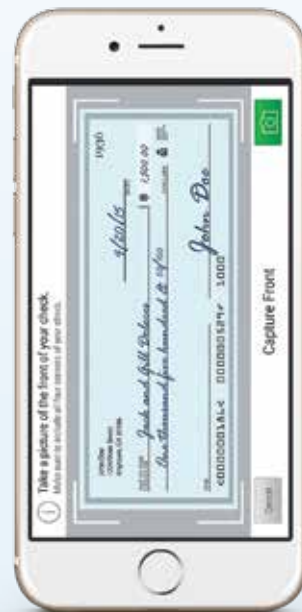
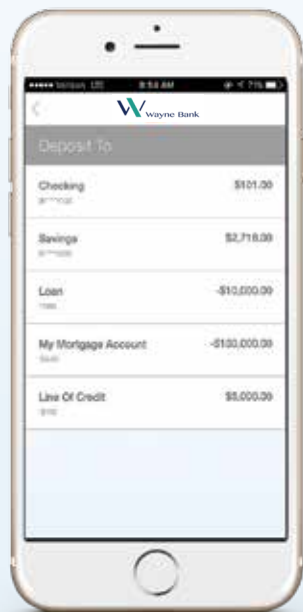
From deposit, you can deposit your paper checks as well as the money you receive through our personal payment service.

To deposit a check, begin by endorsing the back of the check. Within the app, select "Deposit Check." Choose the account to make the deposit and enter the amount.

Take a photo of front of check, against clear background, without any objects. Ensure entire check is visible, in focus and well lit. If clear, accept it. Repeat this process for the back of the check. Once both images have been captured, continue to review your deposit and confirm it.

You can check the status of your deposit at any time. Statuses include pending, failed and those that have been accepted and posted.

Tip: Write a note on the original document that says "Mobile Deposit" and keep for a specific period of time for your records, before safely destroying the check.



SECURITY CHEAT SHEET



ACCESSING YOUR ACCOUNTS USING YOUR MOBILE APP IS VERY SECURE.

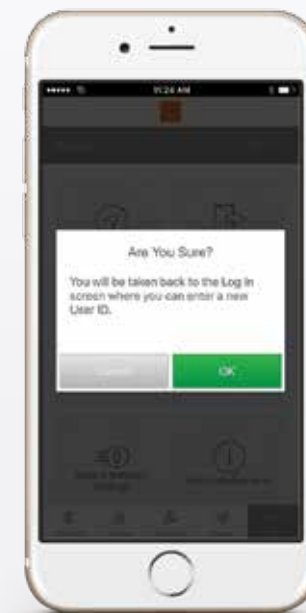
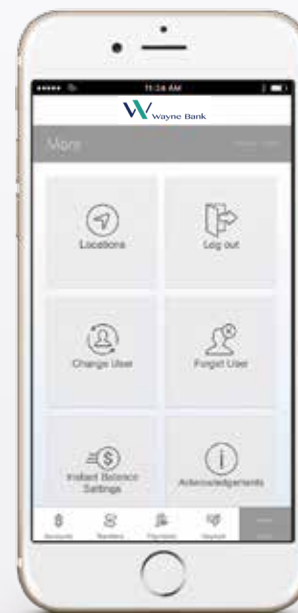
When you login with your smart phone, you are accessing with the same multi layer security that is used if you logged in from your desktop computer.

We confirm your credentials along with the device you are using. This strong approach to security, provides simple convenient access to your accounts, and powerful protection against online fraud.

As an added layer of security, you may be asked to answer one of your security questions before you are securely logged in.

From the services option, under the "More" tab, you can change the currently logged in user as well as forget users that are no longer needed.

Press OK to return to the log in screen.



MOBILE BANKING CHEAT SHEET



WITH OUR MOBILE BANKING APP, YOU HAVE SIMPLE YET POWERFUL TOOLS FOR STAYING CONNECTED TO YOUR ACCOUNTS, NO MATTER WHERE YOU ARE.

Simply login to get an at-a-glance view of your balances. From here you can glance over your balances, review transactions, transfer money, send payments, pay a bill, make a deposit, get directions to the nearest ATM and more.



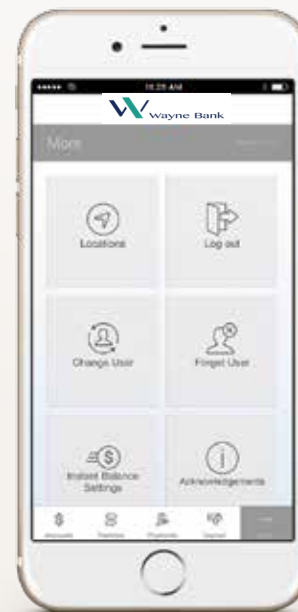
To transfer funds, select accounts and enter an amount. Sending money is as easy. Quickly pay your bills and securely send money to another person with just an email or a mobile number. The money moves directly from your account, to their account.



Need to make a deposit? Now you can deposit a check by just snapping a photo. Or when someone sends you money, accept it and select which account to make your deposit.



The More tab is where you will find our additional services, including a few helpful links. It's simple, yet powerful account management for your finances.



If your phone is ever lost or stolen, your account is locked behind strong, multi-layer security.

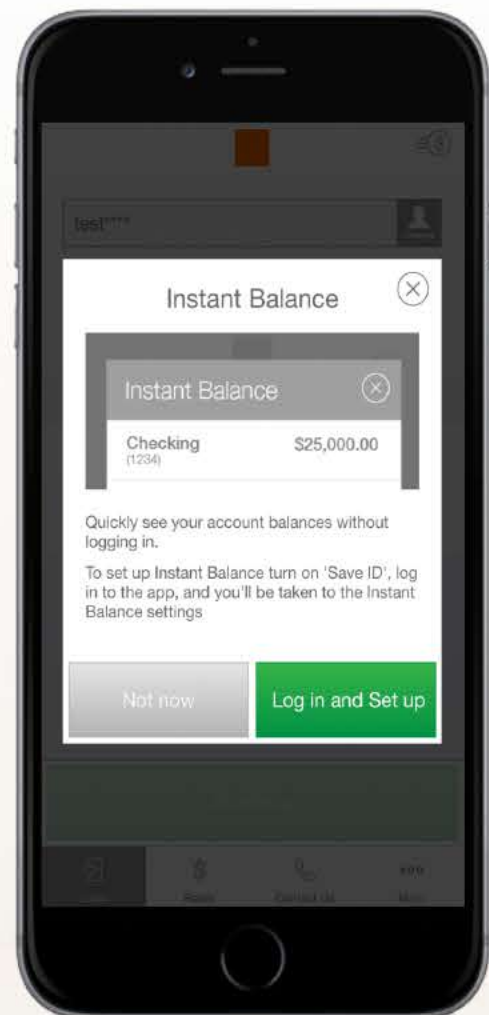


INSTANT BALANCE CHEAT SHEET

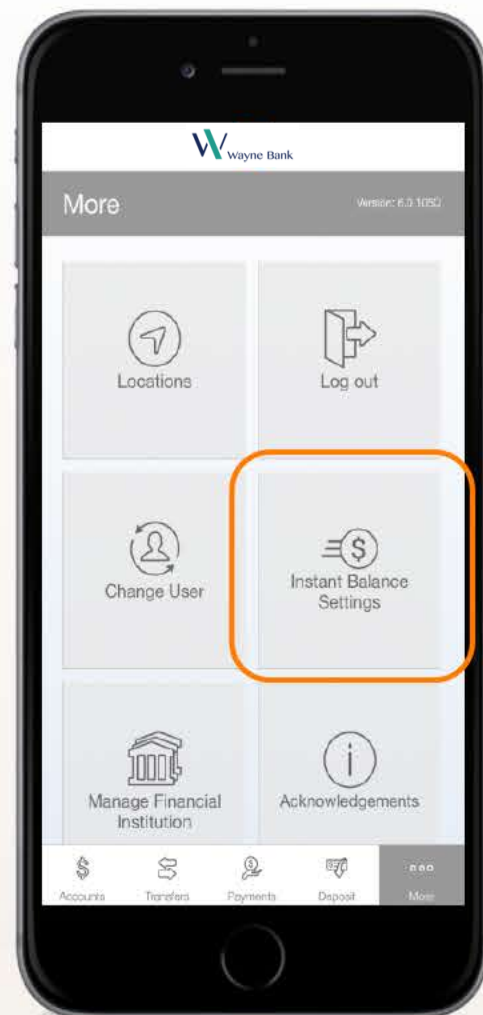


NOW YOU CAN CHECK YOUR ACCOUNT BALANCE INSTANTLY. WITHOUT EVER NEEDING TO SIGN IN.

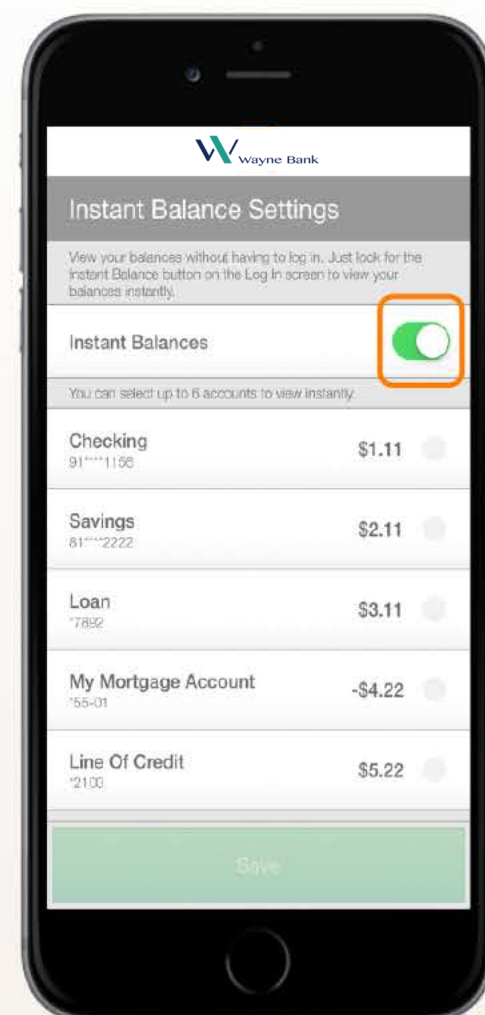
To enable Instant Balance, click on the Instant Balance icon at the top right corner of the login page. First time users will be prompted with a pop up screen - select "Log in and Set up."



Once you have logged in to your account, select "More" from the main menu. From here, you can access Instant Balance Settings.



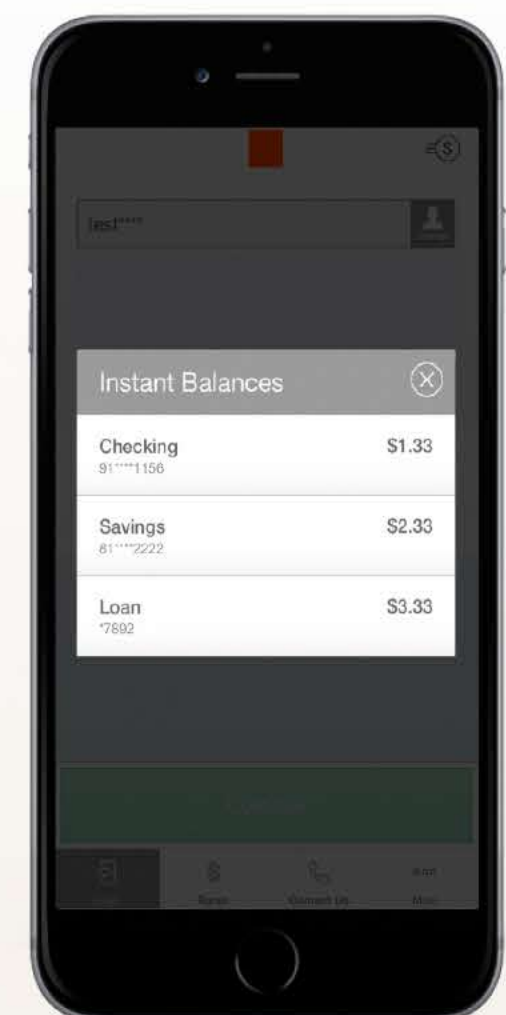
Toggle on the switch at the top of Instant Balance Settings screen and select the accounts you would like to preview (up to 6 accounts). Instant Balance is now enabled.



The next time you arrive at the login page, simply click on the Instant Balance icon at the top right corner of the screen.



Your selected account balances will appear in the pop up screen.



MOBILE POPMONEY CHEAT SHEET



FOR A FAST AND EASY WAY TO SEND MONEY TO FAMILY, FRIENDS OR ANYONE YOU KNOW. USE OUR POPMONEY PERSONAL PAYMENT SERVICE, IT'S AN EASY WAY TO SEND AND RECEIVE MONEY IN AS EARLY AS ONE BUSINESS DAY.

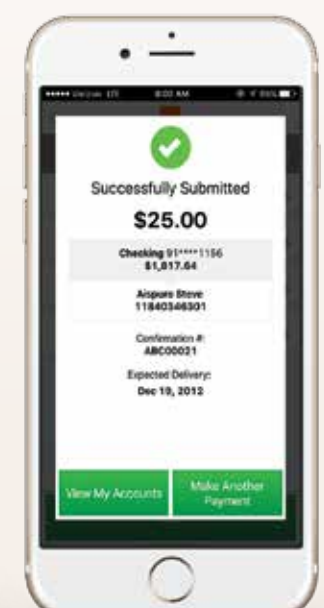
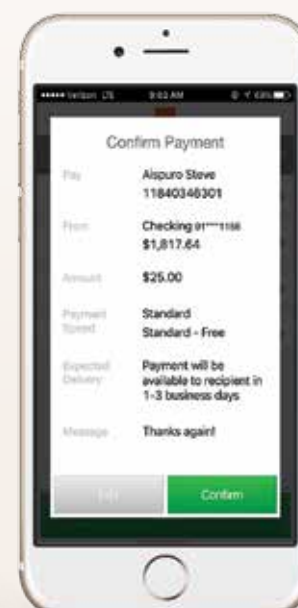
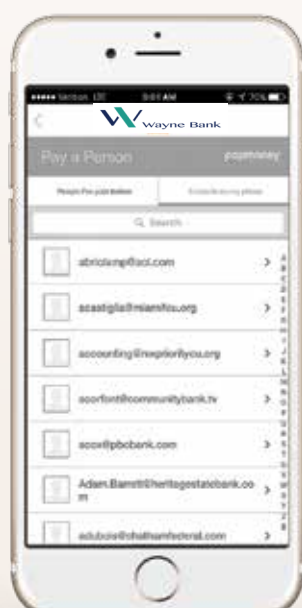
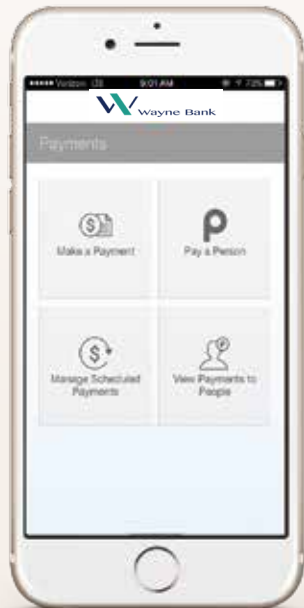
To send money, open the app and select "Payments" then select "Pay a Person." If it's a new person, you can either add them by entering their information or by importing them from your phone's contacts.

For those you have paid before, simply select how to notify them, either "email" or "phone."

Enter the amount and a message, select a delivery speed, "Standard" or "Express."

Finally, review the details and select "Confirm."

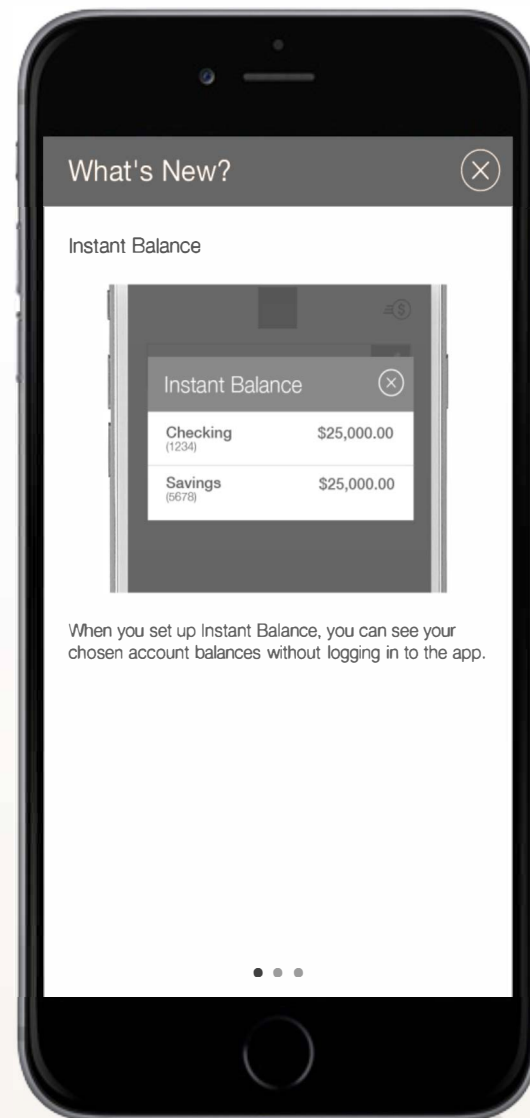
The confirmation page will verify that your transaction is complete.



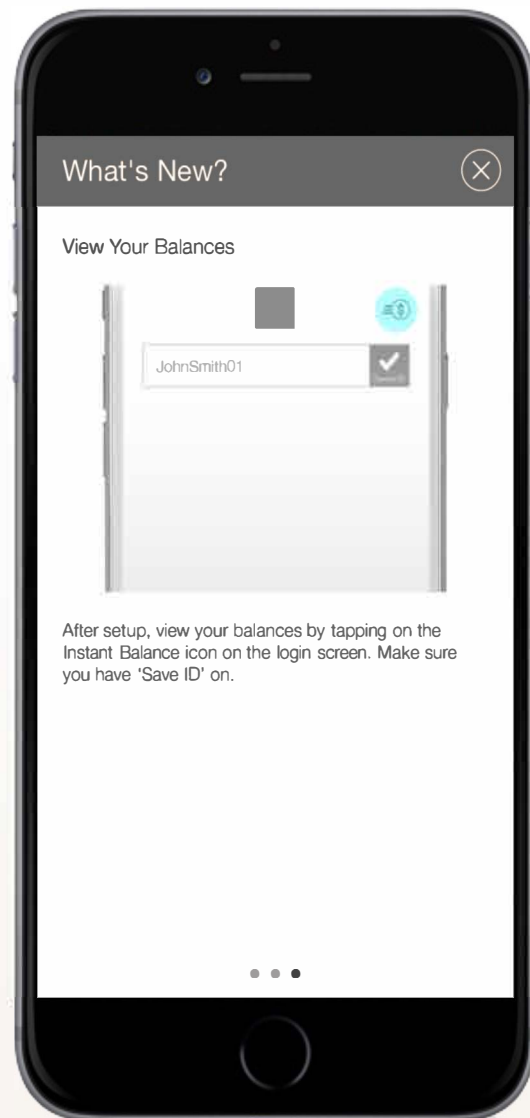
WHAT'S NEW?: CHEAT SHEET



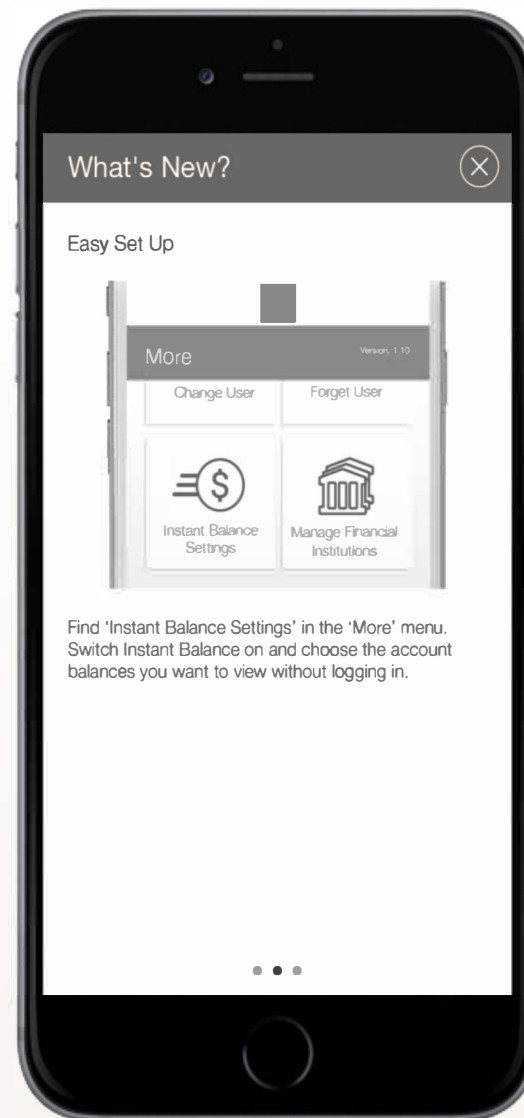
ACCESS INFORMATION EASILY WITH THESE NEW FEATURES



When you set up Instant Balance, you can see your chosen account balances without logging in to the app.



After setup, view your balances by tapping on the Instant Balance icon on the login screen. Make sure you have 'Save ID' on.



Find 'Instant Balance Settings' in the 'More' menu. Switch Instant Balance on and choose the account balances you want to view without logging in.

WHAT'S NEW?

The What's New? feature will only appear the first time an updated app is viewed. Users can swipe to view new functionality or close the pop-up by clicking on the "X" at the upper right corner. What's New? will not appear on subsequent sign-ins.