



Mobile Banking Resource Guide



Member
FDIC

Welcome

Introduction to Mobile Banking

Honor Bank provides you with 2 options for Mobile Banking. The first is a downloadable Mobile Application that installs software directly to your mobile device. The second is access to a mobile friendly web site that hosts the same information and functionality (with the exception of the ability to remotely deposit a check).

Both methods allow you access to your accounts to receive balances, view account information, perform funds transfers, transfer funds to another financial institution, and pay existing companies or persons that have been established in online banking.

How to Navigate Honor Bank's Mobile Banking Application

Honor Bank is pleased to offer Mobile Banking. In the fast paced world in which we live, we're confident that you will find great value in being able to do your banking anytime, anywhere from your mobile device. Within our Mobile Banking App you are able to see account balances, transaction history, view check copies, receive alerts, transfer funds between accounts, make deposits and pay bills. To be able to enjoy the convenience of Mobile Banking you will need to install the Honor Bank Mobile Banking App from the Apple Store or Google Play. We hope you find the following Mobile Banking Guide a useful resource in helping you use Mobile Banking

To Sign Up For Mobile Banking

Login to your online banking account and select the Mobile Banking tab. Enter the required information-cell phone number-service provider and which accounts to access through mobile banking. Read and agree to the terms and conditions.

Download the Honor Bank Mobile Banking app from Google Play Store (Android devices) or Apple store (iOS devices).

Open the app on your mobile device using the same login and password as your internet banking.

Account Balances and Transaction History

Once you log in to Mobile Banking there will be a list of all your accounts and available balances on the Home screen. To see your transaction history just tap on an account and the list of transactions will appear. Tap the back arrow and you'll be brought back to the Home screen and your list of accounts.

Messages and Alerts

Mobile Banking allows Honor Bank to send you alerts. You can find these alerts by selecting alerts under the Menu tab. To access the Menu tab select the 3 bar icon at the top of the screen. You are also able to send secure messages regarding a general inquiry, Online Banking and Bill Pay help, and questions on an account or specific transaction by selecting **About Us** under the Menu tab.

Transferring Funds

To start, select Transfer under the Menu tab. Choose the account you would like to transfer to and from and type in the amount of money you would like to transfer. There is also an option for you to choose a specific date you would like the money to transfer.

Bill Pay

For your security, you will be required to log in to Online Banking first from your computer to begin using Bill Pay. Once you access Online Banking, click the Enroll in Bill Pay shortcut at the top of the Home screen or select the Bill Payment option in the Transactions menu. Select the account you would like to enroll and press Submit. After you enroll, select Pay Bills on Mobile Banking under the Menu tab. Select the plus sign to select payee and then enter information in required fields and begin paying your bills.

Deposit Checks

To access Mobile Deposit, click the Mobile Deposit option in the menu. You will receive an e-mail confirmation of your enrollment then you will be required to review and accept the Mobile Deposit Terms and Conditions to complete enrollment in Mobile Deposit. Once you are enrolled for Mobile Deposit you may start depositing checks into your account from your camera-enabled iPhone, iPad, or Android device.

Making a Deposit

1. Start by endorsing your check as follows: FOR MOBILE DEPOSIT ONLY with your signature below.
2. Select Mobile Deposit under the Menu tab in Mobile Banking.
3. Capture the image of both front and back of check.
4. Choose the account you would like the check to be deposited in to.
5. Type in the check amount.
6. Once the image is captured, make sure the amount is filled in correctly and the account selected-Submit Deposit.

Mobile Banking – Text Banking

Text Honor Bank at 89549 with simple short code commands to have your account information such as balance or transactions history information sent to you. You may use the text messaging service to:

- Check your account balances;
- Review recent account activity;

What are the requirements to use Text Banking?

To use Text Banking you will need to sign in to your internet banking through a browser, select the options tab/text banking. You will need texting capabilities on your mobile device.

Are there fees to use Text Banking?

We don't charge fees to access or use Text Banking. Your mobile service carrier may charge you usage fees for sending or receiving text messages. If you are not familiar with your mobile service contract details, we recommend that you contact your mobile carrier to be certain of the fees they may charge.

What if I need help or want to stop Text Banking?

If at any time you would like help with Text Banking, text "Help" or if you would like to stop your Text Banking service, text "Stop" to **89549** to cancel.

What are the text messaging keywords and how do I use them?

Keywords are the text messages you send to request account information and are not case sensitive. Whether you type BAL or bal you will receive a response with your account balance.

Text Banking Keywords

BAL – Check the balances for all accounts you've registered in Text Banking.

HIST (account nickname) – **View** the history of your account(s).

HELP – Provides website and phone number to get help on text banking.

STOP – Disable Text Banking for your mobile device.

Mobile Banking – Frequently Asked Questions

Honor Bank is pleased to offer Mobile Banking. We're confident that you will find great value in being able to do your banking at your convenience. We hope you find that the following commonly asked questions and answers are a useful resource in helping you determine that Mobile Banking is a great service to manage your accounts with us!

Are there fees to use Mobile Banking?

We don't charge fees to access or use Mobile Banking. Your mobile service carrier may charge you fees for sending or receiving text messages or accessing the Internet from your mobile phone. If you are not familiar with your mobile service contract details, we recommend you contact your mobile carrier to be certain of the fees they may charge.

What is the first step I have to take before I can use Mobile Banking?

For your security, you will be required to log in to Honor Bank Online Banking first from your computer to begin using Mobile Banking. Once you access Honor Bank Online Banking, you can then download our app from Apple iTunes or Google Play and begin enjoying the convenience of mobile banking.

What if my phone number changes?

If your mobile phone number changes you need to update your information. To update your information select Mobile settings under Options in Honor Bank's Online Banking. You also need to contact local branch in order to change our records with your new number.

What if my phone is lost or stolen?

If your mobile phone is lost or stolen, no one can access your account without knowing your password. Just download the Honor Bank Mobile Application on your new phone.

Is Mobile Banking Secure?

To ensure the safety and privacy of your account information, we provide key security features in Mobile Banking.

Activation Text Message

An activation text message is sent to your phone to verify your phone number. This verification lets you know your mobile phone number has been successfully registered in our system.

Authentication

You are authenticated for every interaction with Mobile Banking.

No Identifiable information

We don't return any personally identifiable information in a text message, such as your full account number, e-mail address, or personal address. We never ask for, or include your Login ID or password in any message we send. We don't save any files with your personal or financial information on your phone; that information stays strictly within our secure Online Banking system.

We're Always Here to Help

If you have any questions or would like more information on how to enroll in Mobile Banking, please contact us:

Call: 231.325.8031

Click: myhonorbank.com