



Powell Valley National Bank Mobile Banking Enrollment Information



What is Mobile Banking?

Mobile Banking is the ultimate on-demand banking information and transaction service. You can access your account information 24/7 from any mobile (cell) phone with either:

- Text Messaging
- Mobile Web (Internet) access
- Downloadable APP (application).





Mobile Banking works with:

Three Types of Mobile Devices

- Cell Phones with Text Only
- Smart Phones – Tablets with Internet Capability
- Smart Phone APP



1. Text Banking

From mobile phones with text capabilities you can:

- View account balances
- View recent transaction history
- Receive text “Alerts” on selected banking transactions

- Message and Data rates may apply





2. Mobile Web Banking

From mobile phones with Mobile Web access users can:

- View account balances
 - View recent transactions
 - View pending transactions
 - Receive text alerts on banking transactions
 - Transfer funds between accounts
 - Pay bills from your mobile phone
 - Locate a nearby branch or ATM
- Mobile Web service is required for this level of service. Message and Data rates may apply.



3. Smart Phone APP - TouchBanking

Same functions as Mobile Web Banking

- Mobile Banking APP (TouchBanking) can be downloaded from the iTunes App Store or Google Play store. We will also send you a link when you sign up for PVNB Mobile Banking
- You will need to have an Online Banking account with PVNB but you do not need to log into your online banking to download or setup the App
- After installation of the app, you can logon to the app with your online banking username and password



View Balances

Instantly access real time account balances for your Accounts

- View recent transaction history
- Available for all mobile phone types, including Text Banking



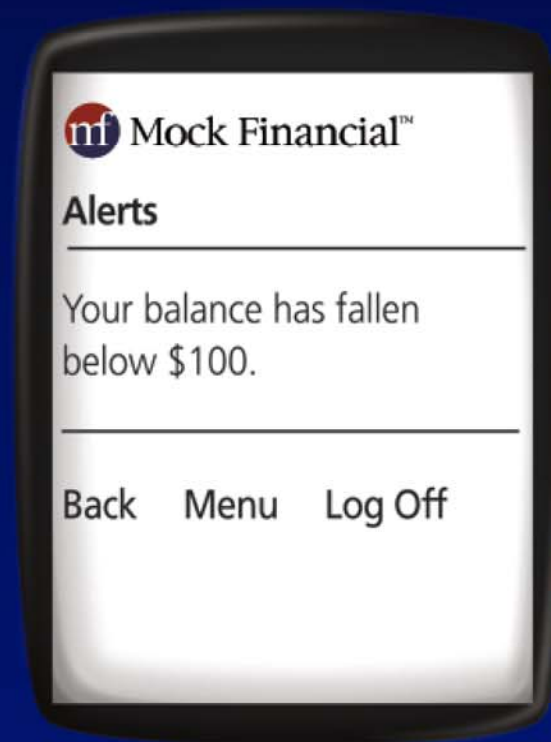


Alerts – COMING IN AUGUST

ALERTS! can be delivered by **text message**, or sent to any **email address**, including a cell phone e-mail address.

- Available for all mobile phone types, including Text Banking

Message and Data rates may apply.





Alerts (cont.)

Types of ALERTS! include:

- When an account falls below a selected balance.
- When a deposit has been made - ideal for direct payroll or social security deposits.
- When any check over a selected amount has cleared. This can help protect customers against fraud and identity theft.
- Plus several other types of useful ALERTS!





Transfer Funds

You can transfer funds between your accounts right from their mobile phone.

- Available for all mobile phone types, **except Text Banking**
- Mobile Web service is required for this level of service.





Mobile Bill Pay

Pay bills right from your mobile phone

- Make or schedule payments
 - View and modify scheduled payments.
 - View recent payment history.
 - You must be enrolled for our online bill pay service
- Available for all mobile phone types, except Text Banking





Branch and ATM Locator

- Quickly locate a nearby branch or ATM
- Clearly displayed on map with GPS positioning
- Available for all mobile phone types, except Text Banking





Mobile Banking Security

Why text banking is secure:

- View accounts by nicknames you set, not account numbers
- No detailed personal information is sent

Why phones using Mobile Web and APPS are secure:

- 128-bit encryption masks your sensitive information
- Password is required each time you log on
- Consumer's private "picture and pass phrase" are displayed to protect against "phishing"





Do I need Mobile Web access to use Mobile Banking?

No.

We also offer Text Banking.

Any mobile phone with texting capabilities can instantly view balances, recent transactions, and receive text alerts.

- Message and Data rates may apply.





What types of mobile phones can I use with PVNB Mobile Banking?

1. Text Banking – Any text compatible cell phone or device
2. Mobile Web Banking – Mobile phones with Internet access
3. Smart Phone APP – Selected smart phones can install a PVNB Mobile Banking APP.





What types of accounts can I access with PVNB Mobile Banking?

PVNB Mobile Banking will provide access to the same accounts that are viewable through online banking including

- Checking
- Savings
- CD's
- Loans





How do I enroll for PVNB Mobile Banking?

Enrollment is completed through our PVNB Online Banking system.

1. Log on to Online Banking.
2. From the Options menu, choose “Mobile Banking Enrollment” and complete the form.
3. A text message will be delivered to your phone with easy instructions to activate your Mobile Banking service.





Is there a wait period after enrolling?

No. Once you've enrolled and activated the service, Mobile Banking is ready to use.

Remember you must be enrolled in Online Banking to activate Mobile Banking Services.





What do I use for my Mobile Banking password?

The password used for Mobile Banking is the same as the password you use to log on to Online Banking.

If you change your Online Banking password, your Mobile password will also change.





Is Mobile Banking Secure?

Absolutely. Text banking security:

- View accounts by nicknames you set, not account numbers
- No detailed personal information is sent

Mobile Web and APPS security:

- 128-bit encryption masks your sensitive information
- Password is required each time you log on
- Consumer's private "picture and pass phrase" are displayed to protect against "phishing"





Is software required to be installed on my phone?

No software is required for Mobile Banking.

You can choose to download and install the optional Smart Phone APP for compatible phones.





How do I install the Smart Phone APP?

The PVNB Smart Phone App can be found by searching your smart phones respective application store. You will also receive a link for the APP when you activate Mobile Banking via your Online Banking Account.

Once downloaded, online banking customers can use their same credentials to login to their PVNB Mobile APP.

PVNB Mobile Banking APP users do not need to change any preferences within online banking to access the APP.





How do I receive alerts on my mobile phone?

Simple. Set these up during the enrollment process.

- You can change or cancel alerts anytime by logging in to Online Banking and modifying your alert preferences.





Can I pay bills through Mobile Banking?

Yes. Now you can pay your bills right from your mobile phone.

View and modify pending payments.

Must be enrolled for our online bill pay service to access this feature.

Our standard bill pay fees apply for payments made from your mobile phone.

Mobile Web service is required for this level of service. Message and Data rates may apply.

Not available with our Text Banking option.





Can I set up new payees through Mobile Bill Pay?

No. You can easily add new payees by logging on to our Online bill pay service.





THANK YOU FOR SELECTING PVNB MOBILE BANKING

For additional information please contact your local office

