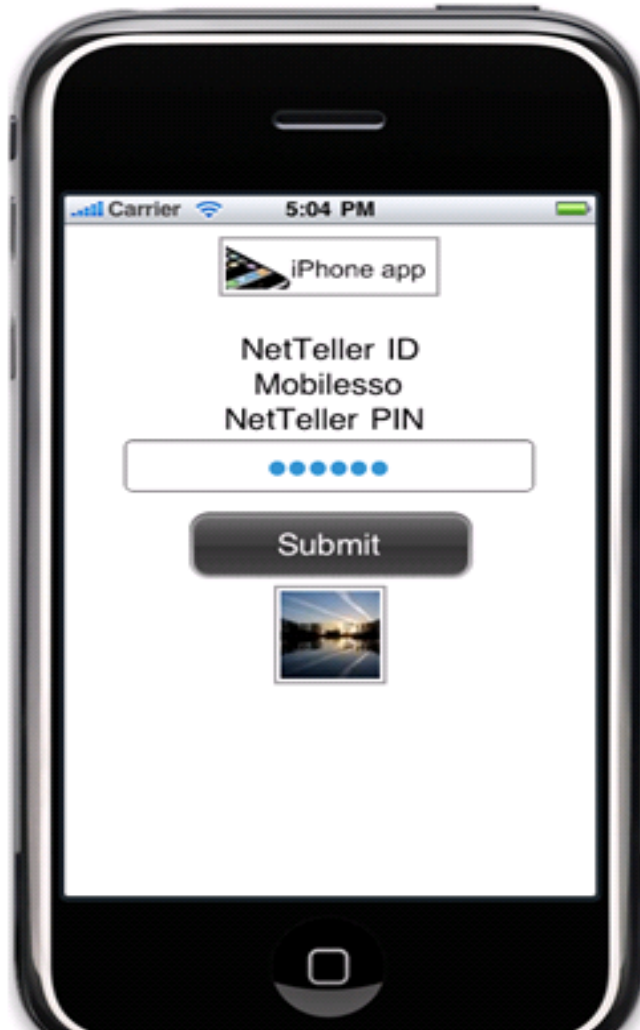
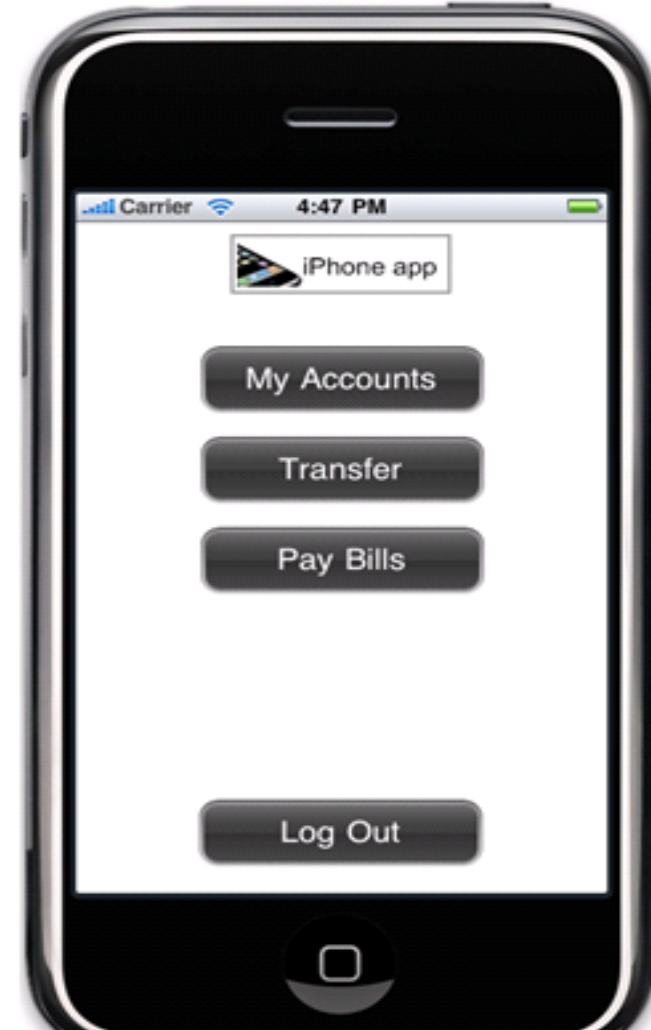


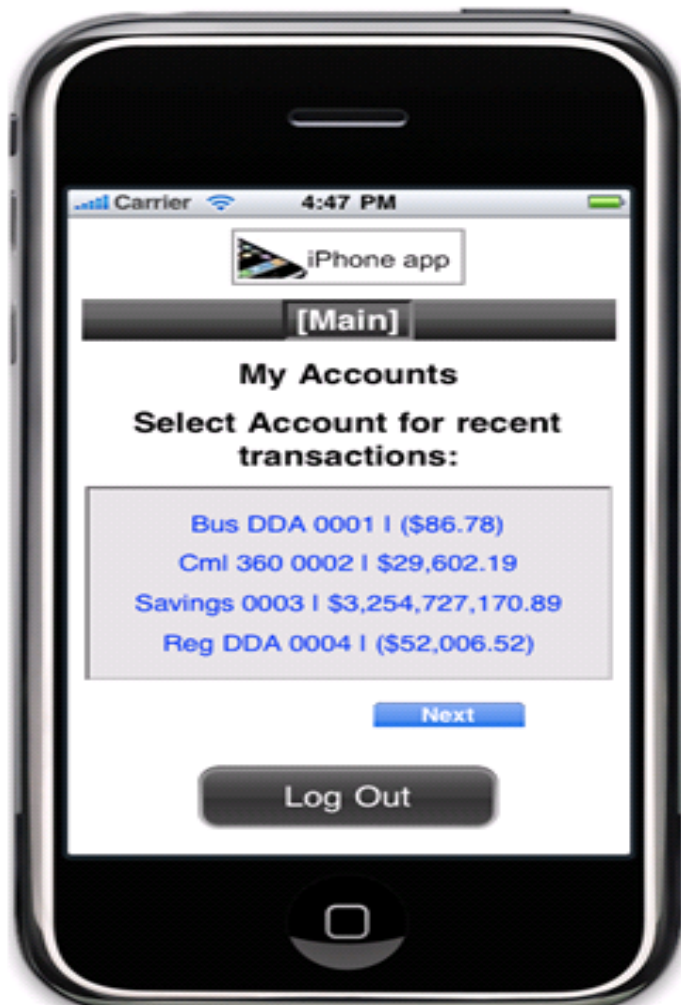
Mobile Banking User Guide



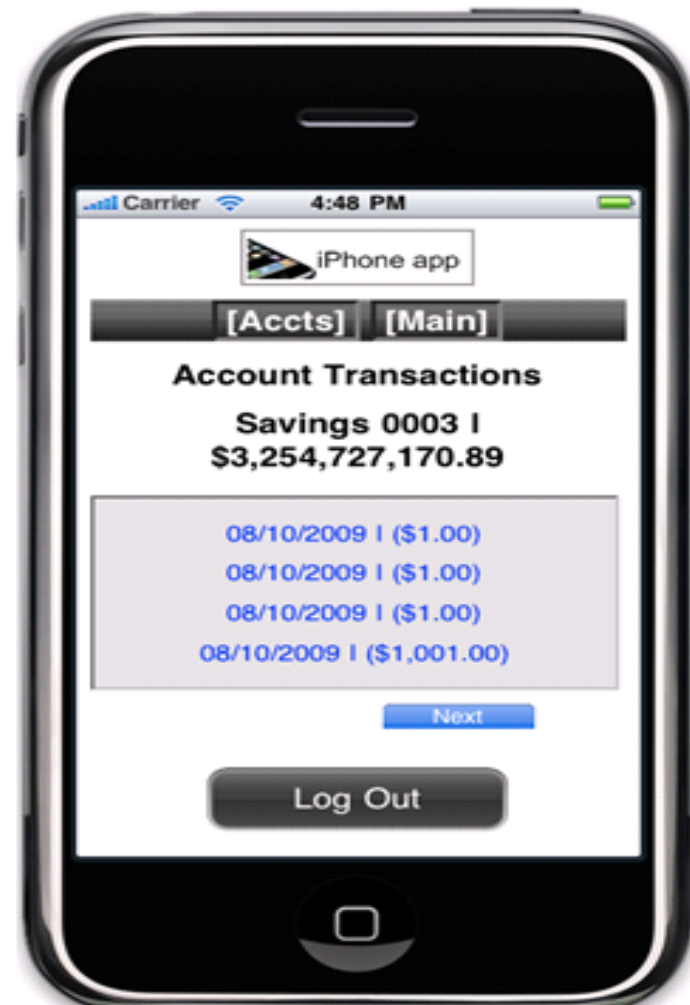
1. Enter the use id > verify the security picture > enter the password > hit submit.



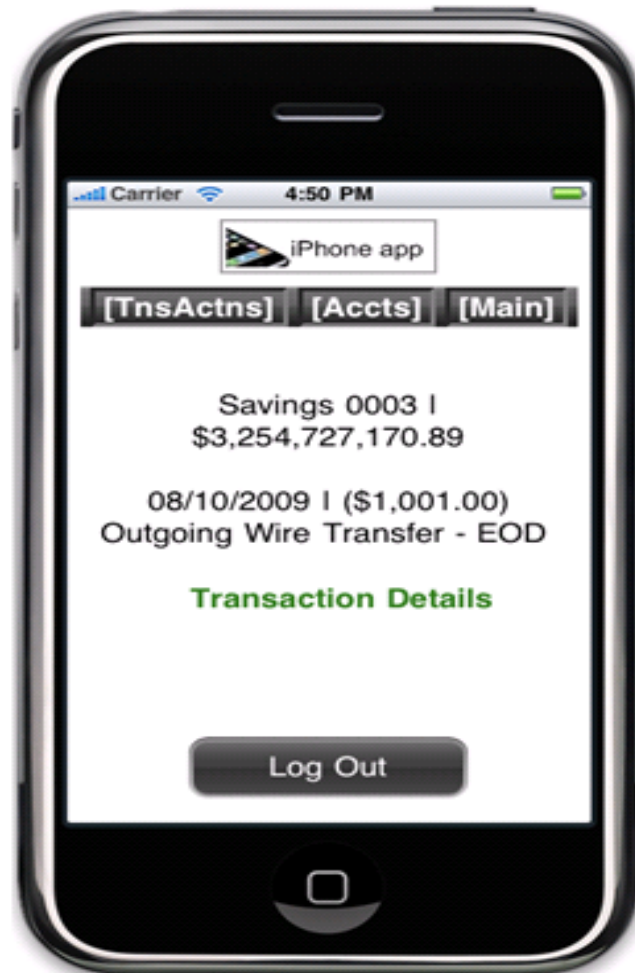
2. From the main screen you can choose: My Accounts, Transfers or Pay Bills.



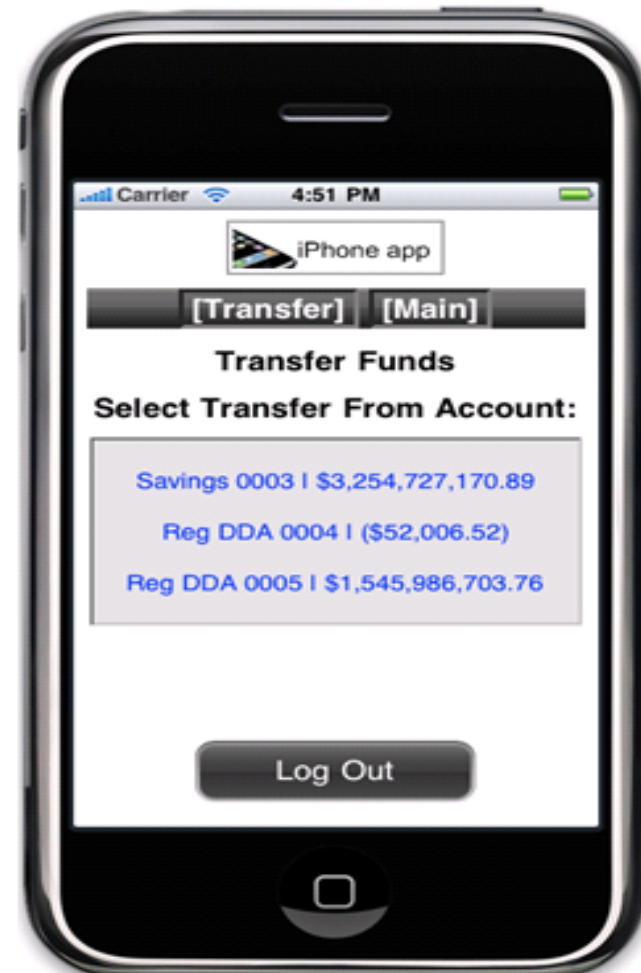
3. When My Accounts is selected, a specific account will need to be selected.



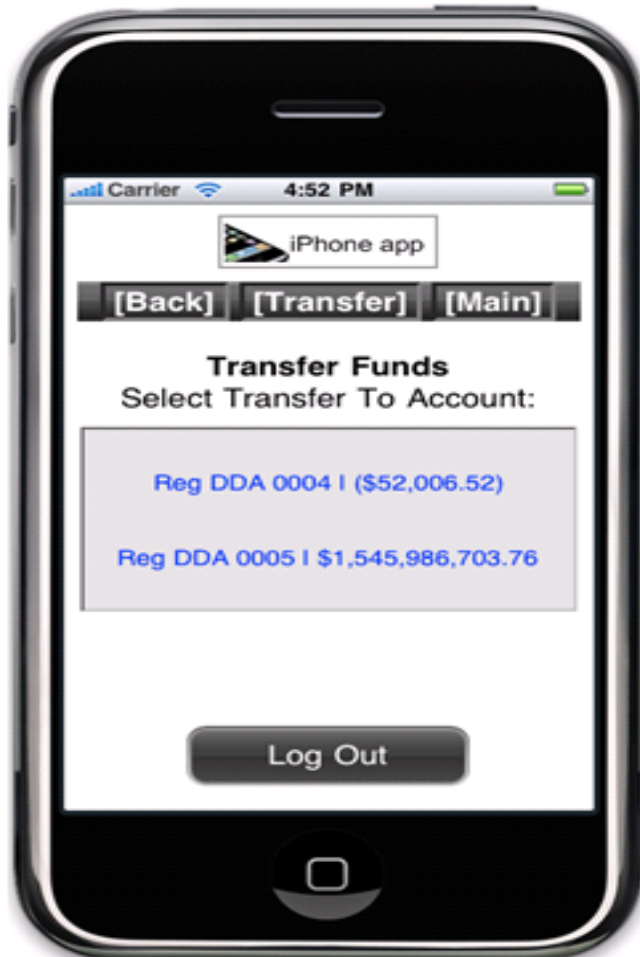
4. Once an account has been selected, the recent transactions will be displayed.



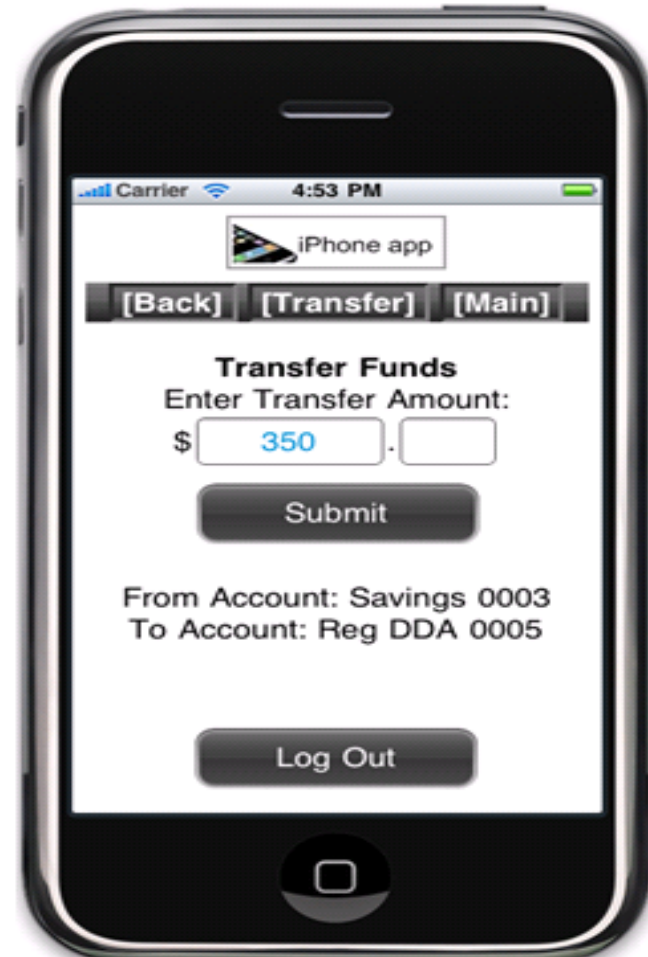
5. Details of a specific transaction may be displayed.



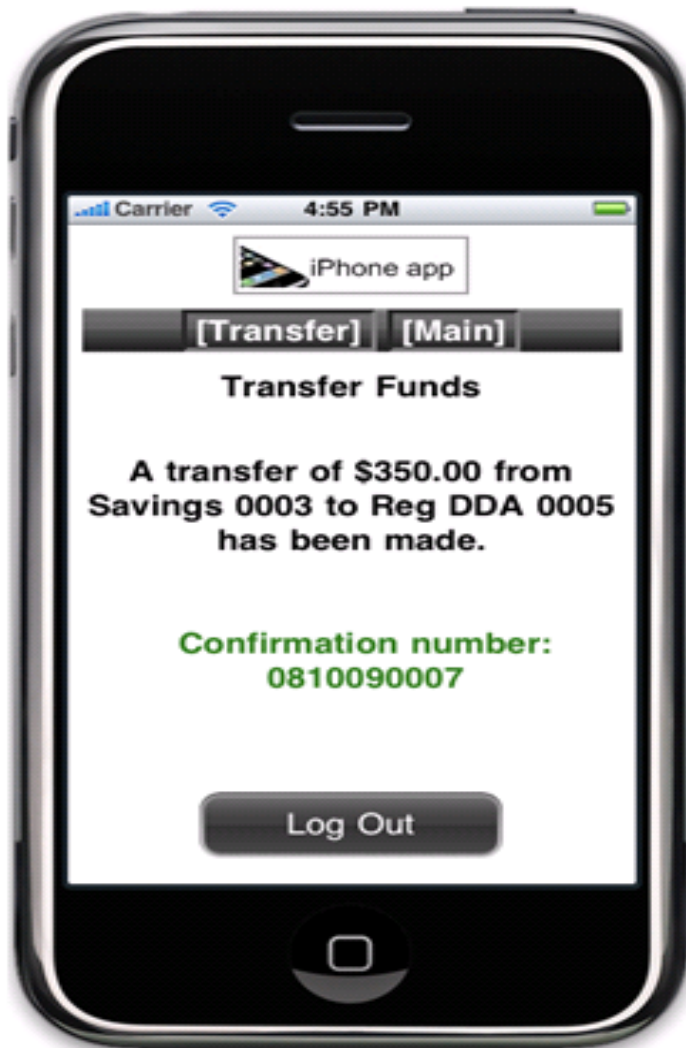
6. This is the Transfer screen. Here the user chooses an account to transfer funds from.



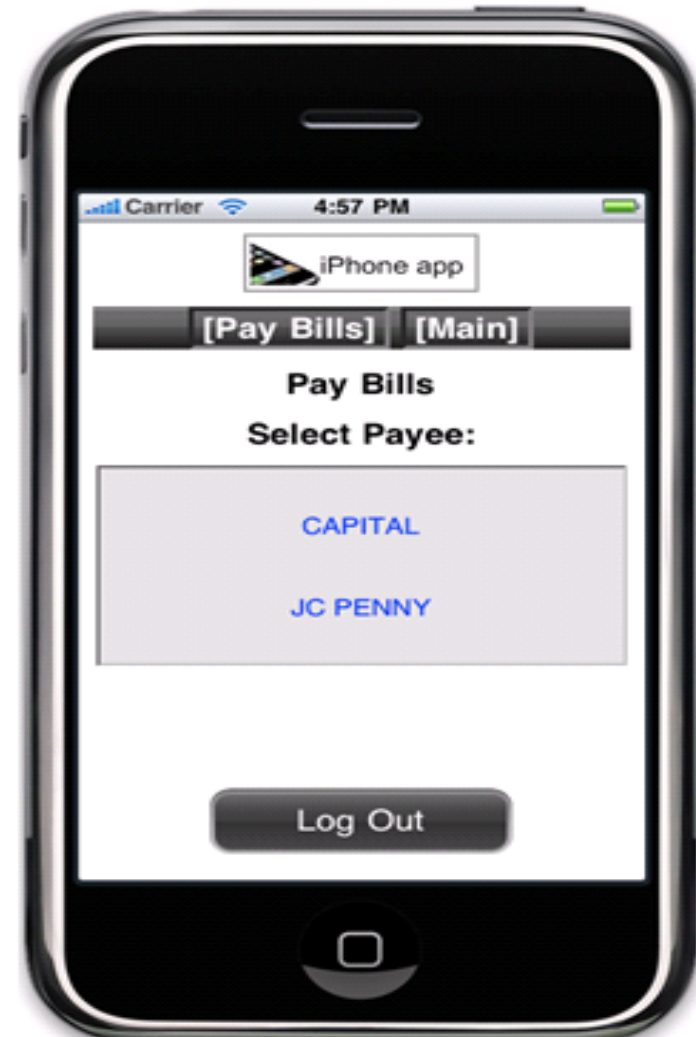
7. On the “Transfer To” screen, the user selects the account they want to transfer funds to.



8. The user then enters the amount they wish to transfer.



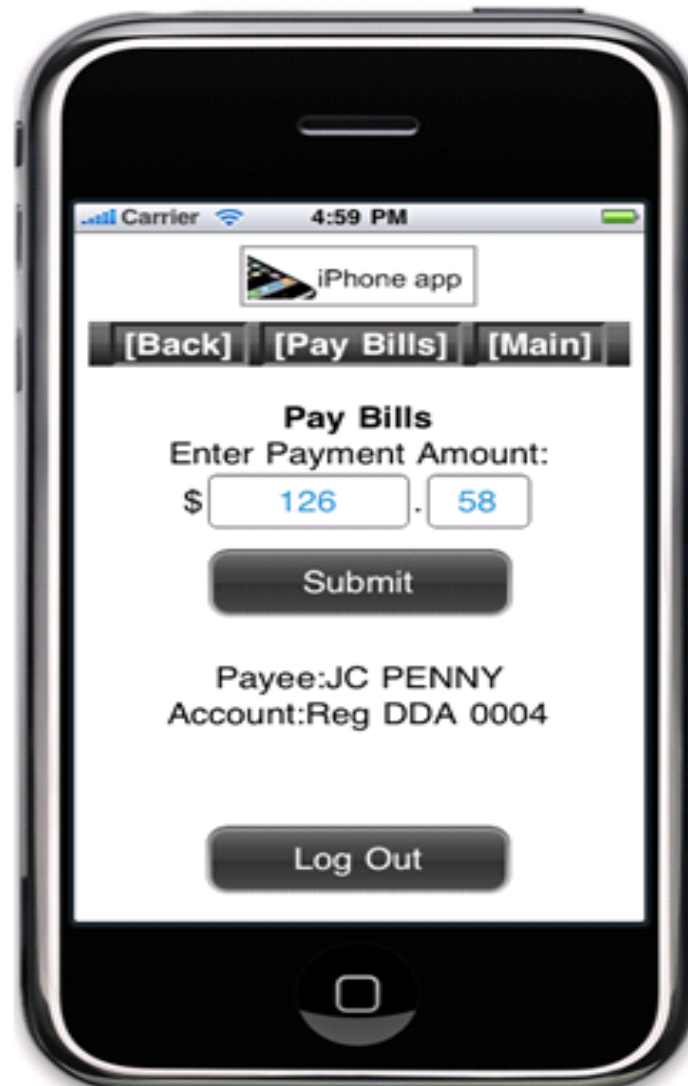
9. A successful transfer is confirmed, and the confirmation number displayed.



10. When Pay Bills is selected from the main screen, this screen appears. The user selects which bill to pay from the list.



11. Select which account to pay the selected bill from.



12. Enter the amount to pay the chosen payee.



13. The Payment is confirmed.



14. Always remember to Log Out, to effectively terminate your mobile banking session.