

Mobile Banking Guide



*It's like having a bank teller
on your phone*

*This guide provides you with information on establishing
and using various services with your mobile device.*

Morrill & Janes Bank 
1871 • FIRST KANSAS STATE CHARTER

Yesterday, Today and Tomorrow... Your Bank for Life.

Welcome

We offer many ways for you to use your Mobile device(s) to easily view account information and manage your account.

- **Mobile Deposit**
- **Text Banking ***
- **Mobile Web Banking ***
- **Personal eBanking ***
- **Mobile Website**
- **eAlerts - Balance and Account alerts ***

These services are available to all personal account holders FREE of cost from Morrill & Janes Bank, but **Message and Data rates may apply based upon your mobile carrier and subscription plan.**

* You must be enrolled in eBanking to use this service.

Mobile Deposit

Point. Click. Deposit.

Now you can deposit checks into your checking or savings account with your compatible smart phone or tablet.



To enroll, connect to the iTunes® App Store or the Google Play™ Store, search for **Morrill & Janes Bank Mobile Deposit** to find the app. Download the app to your device and follow the easy enrollment steps.

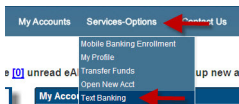
Within one business day you will receive an email to notify you if your enrollment has been completed. Just login and follow the easy instructions to Point. Click. Deposit.

There are some limitations on types of checks and dollar amounts that can be deposited. Go to our website and view the Mobile Deposit FAQ to get full details on limits, compatibility and eligibility requirements.

Text Banking

The quickest and easiest way to check your account balance is to just **text BAL** from your text enabled device.

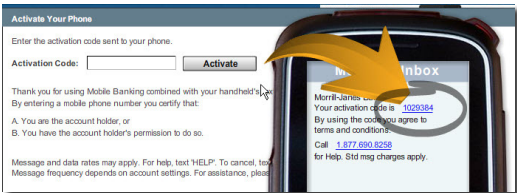
To enroll, access Personal eBanking and place your mouse pointer over Services-Options in the main menu. From the drop down click on Text Banking and follow these steps:



- Scroll down to, and click on **Mobile Banking Profile.**

(Note: the Mobile Banking section is for the web-enabled Mobile Banking service.)

- Click on the Enroll Now button.
- Read and accept the Terms and Conditions by clicking in the box, then on the Continue button.
- Select Text Messaging, click Continue.
- Choose your time zone from the drop down.
- Accounts - Select accounts to access with Text Banking.
- Create nicknames-it works best to keep the nickname short and easy to remember, like CK1, Mom, or SAV
- Click on the Continue button
- Your Mobile Device - Enter your mobile phone number (10 digits no dashes or spaces), click on Continue.

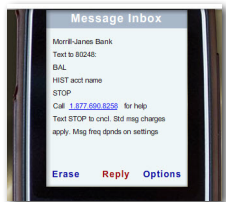


- Activate Your Phone - You will soon receive a text message on your mobile device. Enter the activation code from that text message into the Activation Code box.
- Click on Activate

Congratulations! Now you can safely access your accounts anywhere, right from your mobile device.

After you activate the service we will send you a text message with instruction on how to get started. Just Reply to the text message and enter the command:

- BAL - for account balance
- HIST xxxx - to view your most recent transactions, with xxxx being the account nickname
- STOP - at any time you want to cancel the Text Banking service just reply to the text message with the word STOP.



You can manage your text banking enrollment by going to your Mobile Banking Profile and click on the Manage Device(s) button. Here you can:

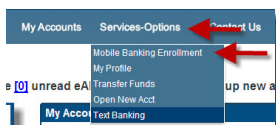
- Add a new phone
- Change your phone number
- Change the accounts eligible for text banking, and their nicknames

Mobile Web Banking

Mobile Web Banking provides expanded capability like:

- Transfer funds between your MJB accounts

- View pending transactions that have not been posted to your account yet, and not reflected in your balance
- View expanded transaction history
- Online Bill Pay - you can schedule bills to be paid, view bills you've paid and pending and, you can change the date or amount of bills scheduled for payment.



To enroll, access Personal eBanking and place your mouse pointer over Services-Options in the main menu. In the drop down

click on Mobile Banking Enrollment and follow these steps:

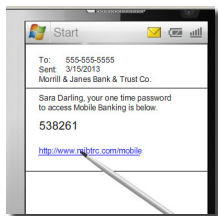
- Scroll down to **Mobile Banking**, click, and complete the enrollment. (Note: the Mobile Banking Profile section is for the text banking service.)
- Mobile Phone Number - enter your web-enable mobile device 10-digit number.
- Carrier - select your mobile service provider
- Mobile Banking PIN - enter a 4-digit number and enter a second time to confirm. This number will confirm your authorization to access your accounts through mobile web banking.
- Click on the Submit button

Within seconds, you will receive a text message on your phone. The message will have a one-time password and a link for your next mobile banking login.

The mobile banking login is designed to provide maximum protection for your data and banking transactions.

To login:

- Open the most recent text message with the one-time password and link
- Click on the link. At the login screen enter the same Access ID you use for eBanking and enter the 4-digit Mobile Pin you selected during enrollment.
- That's it! Notice that each time you login to Mobile Web Banking you will receive a text message with a new one-time password for use on your next login.



Note: If your phone or phone provider does not allow you to click on a link from a text message you will need to open the phone's browser and type in the URL for MJB's Mobile Web Banking login -

<https://www.mjbtrcsecure.com/m.aspx> -

you may want to Bookmark this page for future use.

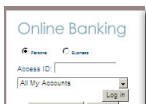
Just remember to have your 6-digit one-time password from the text message handy.

If you misplace the text message containing your one-time password, you can request a new one. If you have the Mobile Banking link (above) bookmarked, go to the mobile banking login page and click on the Cancel button. Then click on the One Time Password button, enter your Access ID and click on the Submit button. You should receive a text message very soon. We also provide a link to request a new one-time password through our mobile website at www.mjbtrc.com/mobile/mobile-services.aspx.

Full Site Personal eBanking

Limitations of older browser-compatible mobile phones made it difficult to access Personal eBanking with a mobile device. However, today's larger screen smart phones, pads, and tablets make it easy to access the full Personal eBanking service anytime.

To access using your device's browser go to mjbtrc.com. We will detect if you are on a mobile device and automatically display our mobile website, which is www.mjbtrc.com/mobile.



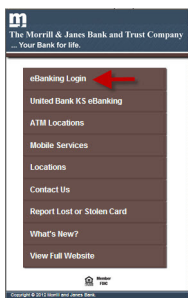
Tap on **eBanking Login**. Use the Online Banking access page to log in with your Access ID and Password through a secure Internet connection. You now have full access and functionality of our premier eBanking service!

Mobile Website

Our mobile compatible website provides you with quick access to the most requested items from our full website.

You can access:

- eBanking login - Personal & Business
- ATM Locator for Allpoint fee-free ATMs
- Information on our mobile services
- MJB Branch locations, addresses and hours
- Contact Us information on Cards and electronic banking services
- What's New? Check out the newest topics or offers
- Full Website access - let's you override the mobile website and access the full Internet website



eAlerts - Account & Balance Alerts

The best way to avoid overdraft fees and protect your account from fraudulent transactions is to pro-actively manage your account balance and transactions.

eAlerts makes this task quick and easy.

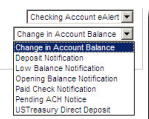
Setup your alerts in eBanking and we'll send you a text message, email, or leave a message in eBanking to let you know when your selected event takes place.

For example, setup an alert for Low Balance Notification if your account falls below \$100.00 and when a transaction is processed that will cause your balance to fall below \$100.00, we will send you the alert to your text or email address.



To setup an Alert:

- Login to Personal eBanking and click on My eAlerts from the main menu.
- Select from Checking Alerts, Savings Alerts, or Loan Alerts
- Click on Setup New Alert link
- On the right hand side of the screen it will display the account category you selected. Select the type of Alert you want to setup. Click on the Type: drop down to see the options, click on the Next button
- Some alerts offer variables that you can select to customize the alert, such as low balance level and how often you want us to check for the event.
- Enter the notification (email) address where you want to receive the message. If you want to receive a text message, just enter the text message address, for example 913xxxxxxx@vtxt.com for Verizon customers.
- Click on the Finish button and you're all set!



Visit our website at www.mjbtrc.com/eAlert-FAQ.aspx to find the email address format to use for other mobile carriers to receive alerts as a text message.

Contact Us

If you still have questions or would like more help to setup or use any of these services, please stop by any of our branches for personal assistance.

You may also call your local branch or our eBanking support group in Merriam at 1.877.690.8258, Monday - Friday 8:30 am - 4:30 pm, central time zone. After hours you may leave a voice message and we will return your call on the following business day.

You can also reach the eBanking support group via email at PersonaleBanking@mjbtrc.com. **This is not a secure email do not put any private data in the message.**