

Mobile Banking Quick Reference

MOBILE WEB

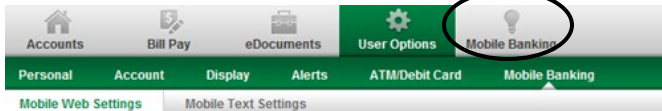
MOBILE WEB BANKING ENROLLMENT

To enroll in Mobile Banking, there are two options.

Option 1 - Enroll via Mobile App

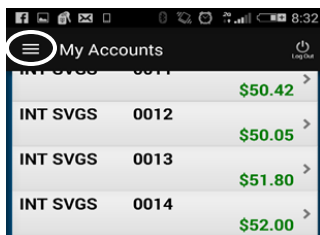
1. Download our free "Skowhegan Savings Mobile App" available for your Android device, iPhone or iPad.
2. Login with your Online Banking ID and password. (If you are using a new ID, you will also be prompted to change your password, program security questions and provide your email address.)
3. Accept our Online & Mobile Banking Agreement by selecting "I Agree" and Continue.
4. Provide your mobile phone number and wireless provider, then select if you would like to receive Text Message Alerts for transactions processed via Mobile Banking.
5. Select "Enroll" to finalize Mobile Banking enrollment.

Option 2 - Enroll via browser based Online Banking.



1. Login to Online Banking and click the Mobile Banking menu option as shown above.
2. Check "Enable web access for your mobile device" You may deselect at any time to un-enroll.
3. Choose if you would like to receive Text Alerts for transactions processed via Mobile Banking.
4. Enter your mobile phone number and wireless provider.
5. Select the accounts you want to access through Mobile Web.
6. Review and accept terms and conditions, then click the Confirm button.
7. Enrollment confirmation welcome text message will be sent to your mobile device from custserv@skowsavings.com.

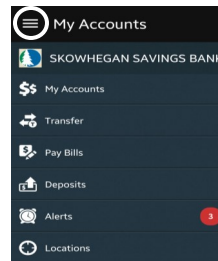
MOBILE APP - MAIN MENU



Upon login, your account listing will be displayed with current balances.

For additional options, select the Menu icon to the left of the My Accounts title.

MENU OPTIONS

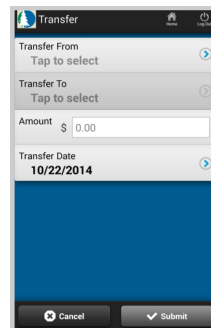


Main Menu

To access the main menu, select the triple bar icon in the upper left hand corner or simply slide your finger from the left side margin toward the center of your screen to drag it into view.

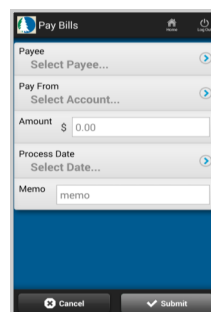
My Accounts: Displays activated accounts for Mobile Web, with current balance. Select an account to view available balance and the last 365 business days of transactions.

Transfer: You can process an immediate or scheduled transfer. Recurring transfers must be established through Online Banking.



1. Select your Transfer From account.
2. Select your Transfer To account.
3. Enter the transfer Amount.
4. Select a Transfer Date if scheduling a transfer. Default date populates automatically for immediate funds transfers.
5. Select Submit. A confirmation screen will prompt and a text message will be sent if you opted in for text alerts.

Pay Bills: You can process one-time payments to existing bill payment payees. New payees or recurring bill payments must be established through browser based Online Banking.



1. Select the desired Payee
2. Select a Pay From account (Only enrolled checking accounts will be available to select.)
3. Enter the payment Amount
4. Select a Process Date
5. Enter Memo if desired
6. Select Submit. A confirmation screen will prompt and a text message will be sent if you opted in for text alerts.

Deposits: Mobile Deposit enrollment is required for this menu option to display. Please refer to Mobile Deposit documentation for details and instructions.

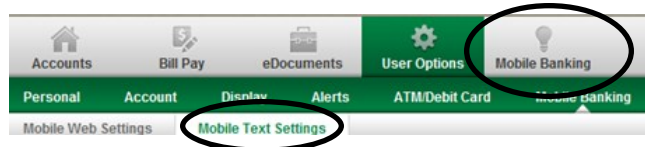
Alerts: View activated event, balance, item and personal alerts. Alert settings must be enabled through browser based Online Banking.

Locations: To find a Skowhegan Savings branch, ATM or phone number, select Locations. If your mobile device GPS is active, you can select Route options for driving directions.

MOBILE TEXT

TEXT BANKING ENROLLMENT

1. Login to your Online Banking.
2. Click the Mobile Banking tab and select Mobile Text Settings



3. Check "Enable text access for your mobile device." You may deselect at any time to un-enroll.
4. Enter your Mobile Phone Number.
5. Select the accounts you want to access through Mobile Text. You must assign each of your selected accounts a Mobile Short Name and click the Submit button. The Mobile Short Name will identify the account in text message requests and replies.
6. Review and accept terms and conditions, then click the Confirm button.
7. To complete the enrollment process you must first reply "yes" to the text message sent to your mobile phone.
8. The following welcome text message is sent to your mobile device upon successful enrolment. Text Help at anytime to view these commands.

Information Message: In order to complete enrollment changes, you must reply "YES" to the text message sent to your mobile device.

Mobile Text Number
89549

Welcome to Skowhegan Savings Mobile Text Banking
Commands:
Bal=Balance
Hist=History
Help=Commands
Stop=Cancel
Msg & Data rates may apply
Date & Time