



Mobile Banking Video Transcripts

ENROLLING IN MOBILE BANKING

Welcome to State Bank's mobile banking video guide. In this video, we'll show you how to easily enroll in mobile banking at State Bank. Remember, in order to enroll in mobile banking, you first have to enroll for online banking at State Bank. The first step in enrolling in mobile banking is to download State Bank's mobile banking app. To do so, navigate to your app store or google play store and search for State Bank Freeport. Find the State Bank teal icon, and click download. Once downloaded, open the app on your device. Here, you will be prompted for your username and password that you created when enrolling for online banking. Enter your credentials, and click sign in. You will then be asked to enter your email address and mobile phone number. Next, you will be sent a verification code via text message to verify your identity. If you do not receive the code within about 30 seconds, you can choose resend to attempt to have the code sent to you again. When you receive the message, access your text messages and retrieve the code. Navigate back to the app to enter your verification code. Your phone may also give you the option to auto fill the code. When the code has been entered, click Verify. You will then be prompted to enter a 4 digit passcode to access mobile banking. At this time, you will also be asked if you would like to activate fingerprint or face ID to access the app the next time you sign in. You have now successfully enrolled in mobile banking! Please don't hesitate to reach out to a State Bank Representative with any questions!

NAVIGATING THE MOBILE BANKING DASHBOARD

Welcome to State Bank's mobile banking video guide. In this tutorial, we'll highlight the main sections of the mobile banking dashboard. The dashboard is the first screen you see when logging into mobile banking. At the very top of the screen, you will see your accounts listed. You can swipe to the left to access more accounts, and can access detailed account information by clicking on the account you wish to see. You also have the option to start a transfer, mobile deposit, bill payment, or message to a banker from the main screen. Next, you'll see recent transactions from all your accounts, followed by any messages sent to you from State Bank. You'll see pending transfers and payments if any are scheduled, and also have the capability to manage your debit cards. If you are a debit card holder, you can turn your cards on or off right from the dashboard screen. The final option on the dashboard page allows you to organize your dashboard. When you choose this button, you are taken to a screen where you can drag and drop dashboard cards into the order you prefer. You may also add or remove cards from this menu. You can now successfully navigate the mobile banking dashboard! Please don't hesitate to reach out to a State Bank Representative with any questions!

REVIEWING ACCOUNTS IN MOBILE BANKING

Welcome to State Bank's mobile banking video guide. In this tutorial, we'll show you how to access your account and transaction information within mobile banking. You can access your accounts by choosing the account card on your mobile banking dashboard, or by accessing the menu and choosing Accounts. You can also access them by clicking the three small dots to the right of the accounts title on the dashboard. Today, we'll access an account by clicking on the account card on the dashboard. When you choose an account, you will be taken to the account's options screen. Choosing transactions from this screen will allow you to see

recent transactions made on this account. You also choose to start a transfer from this account or start a mobile deposit to this account. In this section, you can also create alerts for your account by choosing the Alert Preferences option. Alerts can be sent via email, text, or as an in app message. In settings, you can rename your account, decide whether or not it appears in your app, and change your alert preferences. You now know how to navigate the accounts section of mobile banking! Please don't hesitate to reach out to a State Bank Representative with any questions!

SETTING UP TRANSFERS IN MOBILE BANKING

Welcome to State Bank's mobile banking video guide. In this tutorial, we'll show you how to set up transfers between your State Bank accounts. You can access transfers by clicking the menu icon and choosing transfers, or by choosing the transfers card on your mobile banking dashboard. The main transfers screen will ask you where you would like to transfer funds to and from. You can change the to or from accounts by simply tapping on the account. You will then be taken to a list of accounts to choose from for your transfer. Next, type in the amount you would like to transfer. At this point, you could submit your transfer and it would post to your account as soon as possible. However, if you wanted to schedule the transfer for a later date or make the transfer recurring, you can do so by choosing More Options. In this section, you can choose a transfer frequency and future date. When complete, click Submit. You will be shown a confirmation screen and taken to the main transfers screen. Here, you can see your pending transfers. To edit or delete your pending transfer, click on the transfer itself. The transfer options screen will appear, and you can choose to make changes to the transfer or stop the transfer by clicking Delete in the upper right hand corner. After confirming the deletion, your transfer will be removed from your pending list. You can now successfully navigate the transfers function within State Bank Mobile Banking! Please don't hesitate to reach out to a State Bank Representative with any questions!

MOBILE DEPOSIT

Welcome to State Bank's mobile banking video guide. In this video we'll explore mobile deposit. Mobile deposit allows you to take photos of your checks and deposit them directly into your bank account. To begin, you can either choose the deposit card on your mobile banking dashboard or choose the menu icon and select deposit check. Before you can deposit a check, your accounts need to be activated to accept mobile deposits. You will be asked to choose the accounts you would like to have access to mobile deposit. You can choose more than one. Once you have made your selections, click Enroll. You will then receive a confirmation and will see your account listed in your check deposits account list. If you want to add another account at a later date, choose the menu icon and select deposit check. From there, click Accounts, and press Enroll another account. You can then select the additional accounts you'd like to enroll. Once you submit your accounts, they will be reviewed and approved by State Bank in 1-2 business days.

Once your accounts are approved, you are ready to deposit checks! To make a deposit, choose the deposit card on your dashboard or the Deposit check selections from the menu. Click Deposit a check, then enter the check amount. There are deposit limits set for your checks. You are allowed 10 deposits per day and the total of your checks can not exceed \$2,500. Once your amount has been entered, click continue. Choose the account into which the funds will be deposited. Now, take a picture of the front of your check. Make sure the account information is clearly visible within the lines, and once you are satisfied with your image, click continue. Next, you will take a picture of the back of the check. The endorsement of your check is very important. Remember to include your signature, the words for mobile deposit only, and your account number. If the check has a box to check for mobile deposit, you may do that in place of writing the words for deposit only. Once you are satisfied with the captured image of the back of the check, click Continue. You can then confirm

your check information and photos, and if all looks correct, choose Submit. When your check has successfully been submitted, you will see a confirmation screen. Your deposit will then be listed on your recent history. Mobile deposits are reviewed by State Bank at 10:00, 1:00, and 3:00 each business day. If there is any issue with your deposit, a State Bank Representative will contact you. You can now successfully deposit checks using the mobile app! Please don't hesitate to reach out to a State Bank Representative with any questions!

MOBILE BILL PAY

Welcome to State Bank's mobile banking video guide. In this video, we'll explore mobile bill pay. You can reach mobile bill pay by choosing the menu option and selecting Payments or by selecting the payments card on your dashboard. Today, we'll choose payments from the menu options. You will then be taken to the payments screen. Here you can make a payment or add payees. To add a payee, click Add Payee. You will then be prompted to enter your full password to add a payee. Next, select if the payee is a company or a person. You will then be asked to enter payee information including name, nickname, phone number, and your account number for that company. Next, enter the payee's address information and click submit. Once the payee is created, a confirmation screen will appear. You can choose to go ahead and set up a payment or return to bill pay. This time, we'll return to bill pay. When we return to the main bill pay screen, our new payee will now be listed. To make a payment, click the make a payment card. Choose the company you'd like to pay. Choose the account you'd like to use to pay the payee and the amount being sent. You can also click more options to choose a future delivery date for your bill or set up a recurring bill payment. You can also choose to add a memo that will appear with the payment or a comment that is a note visible only to you. Click save when complete. When you are ready to complete your payment, hit Submit. You will receive a confirmation screen and will be redirected to the main bill pay screen. Here you can see your current payees, pending payments, and can choose to add more payees by selecting the plus icon at the top of the payee list. To edit or delete a payment, click on the payee. You will be taken to the payee details screen. To edit the payee, click Edit in the top right corner of the screen. To edit a specific payment, select the payment card. Choose edit payment to make changes to the payment. To delete the payment, choose delete in the upper right corner of the payment confirmation screen. Verify you would like to delete the payment, and your changes will be confirmed. You now know how to navigate the various bill pay functions within mobile banking. Please don't hesitate to reach out to a State Bank Representative with any questions!

MOBILE BANKING MESSAGES AND SUPPORT

Welcome to State Bank's mobile banking video guide. In this video, we'll show you how to access messages sent by State Bank and how to contact us for mobile app support. To begin, we'll start at the dashboard. You can find messages sent by State Bank by clicking the menu icon and choosing messages. Here, you will see all messages sent by State Bank. To view a message, simply click on the message card. The full message will open, and you will also see an option to delete.

To send a message to State Bank, again access the menu icon. Choose Support from the menu. This will take you to our support page where you can call us, send us a message via email, or locate our branch or ATM locations. This section also includes more information about State Bank. You can now successfully send and receive messages from State Bank. Please don't hesitate to reach out to a State Bank Representative with any questions!

MOBILE BANKING SETTINGS

Welcome to State Bank's mobile banking video guide. In this video, we'll show you the settings options within mobile banking. To access settings, choose the menu icon and select Settings. The first menu option in

settings is your personal profile. Click on your name to access. Here you can change your preferred name, add a profile picture, update your email address and update your phone number. The accounts section allows you to set your preferences for your accounts. Click the State Bank button to edit your State Bank accounts. Here you can choose whether or not accounts appear and how they show up in the app. You can also edit your alert preferences here. The external accounts tab allow you to add a non-State Bank account to the app and set up transfers to and from the external account. You can also choose send feedback to send us a message for app support, see our user agreements, and review app version information. You now know how to navigate the settings screen in mobile banking! Please don't hesitate to reach out to a State Bank Representative with any questions!

DEBIT CARD CONTROLS & ALERTS

Welcome to State Bank's mobile banking video guide. In this video, we'll show you how to set up debit card controls and alerts. To access debit card control and alert options, choose the account to which your debit card is tied on your mobile banking dashboard screen. Click Card Management. Choose the debit card you'd like to create controls and alerts for. Choose Alerts & Protections. This will take you to the main alerts and controls screen. The first step is to choose how you'd like to receive your alert notifications. To change your settings, click Manage under the Notification Settings section. Choose where you'd like blocked transaction alerts and notification alerts to appear. You can choose an in app message, text message, email, or a combination of all three. When done, click Save to go back to the card alerts and controls menu. Now, you can set personalized controls and alerts for different types of transactions. They can be set based on the transaction location, the type of merchant, the type of transaction, or based on spending limits you set. Let's take a closer look at each of these options. The locations setting allows you to set up blocks or alerts if an international transaction occurs. The Merchant Types setting allows you to choose blocks or alerts based on the type of merchant. Choose any combination of blocks and alerts from the 10 merchant categories listed. Transaction types allow you to control the kinds of transactions that your card allows, for example, you can block online purchases by choosing the eCommerce block, but still allow in store or mail transactions to go through. Finally, you can create transaction blocks or alerts based on spending limits you set. You now know how to create debit card controls and alerts in mobile banking! Please don't hesitate to reach out to a State Bank Representative with any questions!

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