

## Mobile App User Guide

### My Accounts

Select "My Accounts" from the Main Menu.

#### View Account Balances

- Depending on what "Landing Page" you choose under the "Preferences" option, you may see your balance when you log in, otherwise, select "My Accounts" from the main menu and your account balance(s) will be displayed.

#### View Transactions and Images

- Select the account you want to view a transaction or image from.
- Tap the item to view the image.
- You may choose to see the back of the item by tapping the image, then selecting "Flip".
- Use the back arrow at the top of the screen to return to the transaction listing.

### Transfer Funds

- Select "Transfer Funds" from the Main Menu.
- Choose the account to transfer funds from.
- Choose the account to transfer funds to.
- Enter amount.
- Select Transfer Date and memo (optional), then click Submit.
- A confirmation number displays. The transfer is successfully scheduled.
- In the Mobile App you can only set up one-time transfers, not recurring. You can edit the transfer in Online Banking to make it recurring.

### Pay Bills

Select "Pay Bills" from the Main Menu.

#### Activity Page:

- Make a payment by clicking the (+) plus icon.
- Select the Funnel icon to filter activity. Select the check mark to apply

#### Payees Page:

- Select the new payee icon (+) plus icon to add a new payee or select an existing payee to pay a bill.
- Select the Book icon to insert a phone contact as a payee
- Select the Pay from Account
- Enter the dollar amount of the payment.
- Select the date of the payment.
- Select if it is to be a recurring payment or leave it as a one-time payment.
- A confirmation number will be displayed after the bill payment is complete.

### Deposit Checks (Remote Deposit Anywhere)

You can deposit checks into your American State Bank accounts from the palm of your hand when you're on-the-go with the American State Bank Mobile App.

#### To deposit a check in the Mobile App:

- Select "Deposit" from the Main Menu.
- Select the Plus (+) icon.

- Take a picture of the front, then the back, of the check.
- Select account to deposit funds into.
- Select amount of the check.
- Click "Submit".

Checks transmitted before 4:00pm CST on a Business Day are considered to be received by us on that Business Day. Any checks received after that time or on a non-Business Day will be considered to be received on the next Business Day. This is the day that we will consider to be the day of your deposit. Once we have accepted your deposit, your funds will be available to you by the next Business Day after the day of your deposit.

Before transmission, you must restrictively endorse any check or item transmitted through the Deposit Service as "For Mobile Deposit Only - American State Bank" and your signature, or as otherwise instructed by Bank.

All checks belong to you and not the Bank and those items must be handled in accordance with the Mobile Deposit Agreement and any deposit account terms and conditions. Your electronic transmission is subject to proof and verification. You must retain the original of all imaged checks that have been deposited via Mobile Deposit for sixty (60) days from the deposit date. It is the account owner's responsibility to properly destroy and dispose of all original checks after this time. During the period that you maintain any original checks, you understand and agree that you must use a high degree of care to protect these original checks against security risks.

## Statements

- Select "Statements" from the Main Menu.
- Choose the account and then choose the statement date you are looking for.
- To return to the list of Statements simply use the back arrow at the top of the screen.

## Alerts

- Select "Alerts" from the Main Menu.
- The Alerts option will only display if you have Alerts to view.
- Select an alert to view the details of the alert.
- The alert will remain viewable for the remainder of the day.
- Alerts may be set up for you to receive by email, text and/or logging in to Online Banking, informing you of the transaction, or event that has taken place. You must maintain a valid email address, mobile phone number as well as phone carrier, in your Online Banking Customer Profile for Alerts to function properly. The email address is necessary for both account activity alerts as well as necessary system-generated messages.

## Locations

You may now find the most convenient location for your banking needs by searching locations via the American State Bank Mobile Banking App.

- Select "Locations" from the Main Menu.
- Click on a Branch from the list, you then have the option to Call the branch, email Customer Service, or Open the branch address in Maps App for directions.

## Settings/Cards

Select "Settings/Cards" in the Main Menu to...

- **Enable Touch ID** - Quickly and easily access the Mobile App by using your fingerprint to authenticate. We do not recommend using touch ID if you share your device.
- **Select Landing Page** - Select the default landing page that appears after you log in.
- **Change your Login Password** - You may change your password for Online Banking. You are highly encouraged to change your password periodically.
- **Manage Cards** - Only the primary account holder's debit cards will be available. This page shows a listing of all your debit cards: Active, Suspended, and Reported Lost/Stolen.
- **To Suspend your Debit Card:** Select the "Suspend Card" and click "Suspend" and you will receive a "Success" notification immediately. Suspending the debit card will not allow transactions to be performed until you choose to reactivate the card.
- **To Reactivate the Debit Card:** To reactivate a suspended debit card you will need to contact your local branch to have the card reactivated.
- **To Report the Card Lost/Stolen ("Hotcard"):** Select the option "Report Card Lost/Stolen". If you choose to Report the Card Lost or Stolen, you will not be able to reactivate the card and must contact the Bank to reorder a new card.

## About

Select "About" in the Main Menu to...

- Contact Us - Information to contact Mobile App support by Phone & Email.
- Licenses - Information on Analytics, and the Bank's Privacy Policy.