



MOBILE PHONE BANKING MADE EASY.



The Financial Center of Texas

Extraco Banks

Mobile Phone Banking Guide

Disclaimer

Concepts, strategies and procedures outlined in this guide can and do change and may not be applicable to all readers. The content in this guide is not warranted to offer a particular result or benefit. Neither the author/publisher, nor Extraco Banks shall be liable for any damages arising out of the use of this guide, including but not limited to loss of profit, commercial, special, incidental or other damages. For complete product and service information, please refer to the terms, conditions and disclosures for each product and service.



Welcome

Extraco is proud to offer mobile phone banking to all Online Banking customers. If you have access to the Web on your mobile device, your mobile banking will be fast and convenient - just go to <http://mobile.extracobanks.com> on your phone's web browser or download our APP from Apples iTunes Store to get started with Mobile Banking right away.

With mobile banking, you can access balance information, pay your bills, and transfer funds and find nearby ATMs or banking centers through your cellular or mobile phone.

With Extraco, your Mobile Banking service is free, secure, and allows you to manage your accounts whenever and wherever you want.

I hope you enjoy your Mobile Banking experience.



Michael W. Thompson
President and Chief Executive Officer
Extraco Banks

Security

Now you can bank anywhere you have Internet access on your mobile phone through a private, secure, and easy way—Mobile Phone Banking.

If you are currently an E-Bank user, Mobile Phone Banking provides you more freedom to make sound choices in your financial management.

Just like E-Bank, Mobile Phone Banking through Extraco offers the same security firewalls to protect your data and securely guards you in Internet traffic. *Review the Online Banking Guide for ALL security measures Extraco Provides.*

Security Of Your Cell Phone

Good security starts with you. It includes ensuring that no one has access to your phone without your permission. It means contacting Extraco if your cell phone is lost or stolen. And, never storing important information such as passwords or logins on your cell phone. Some cell phones may be password protected, or have a “lock” function available to the user.

Requirements

To be a Mobile Banking user, you must be signed-up for E-Bank. Your cell phone contract must contain the Data Package for Internet access to the World Wide Web. This is an additional cost by all cell phone providers.

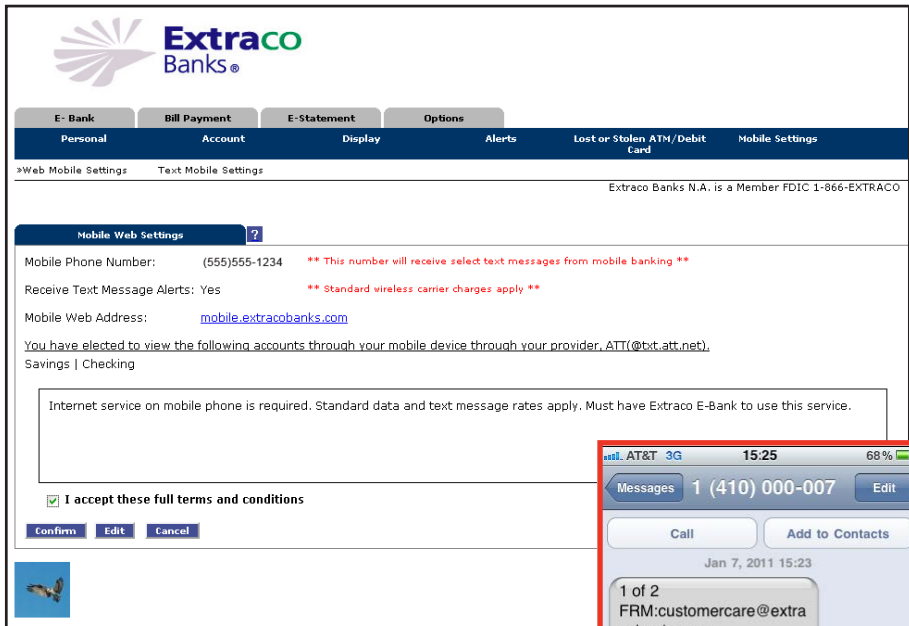
If signing up for Text Message Banking, ensure your contract contains a “text” plan. Texting is an additional service you may need to purchase through your cell phone provider.

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Mobile Phone Banking Registration

The “Confirmation Page” is for verification of the information submitted and acceptance of the mobile banking agreement. After reviewing your information for accuracy and selecting the terms and conditions box, click the “confirm button” to submit.



Extraco Banks N.A. is a Member FDIC 1-866-EXTRACO

Mobile Phone Number: (555)555-1234 **** This number will receive select text messages from mobile banking ****

Receive Text Message Alerts: Yes **** Standard wireless carrier charges apply ****

Mobile Web Address: mobile.extracobanks.com

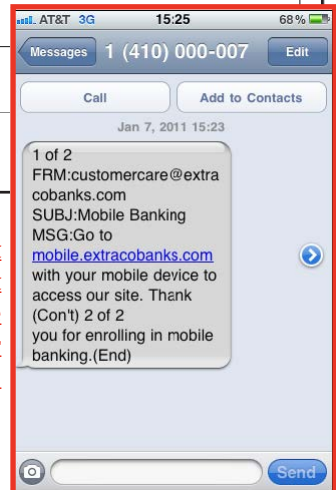
You have elected to view the following accounts through your mobile device through your provider, ATT (@txt.att.net).
Savings | Checking

Internet service on mobile phone is required. Standard data and text message rates apply. Must have Extraco E-Bank to use this service.

I accept these full terms and conditions

Confirm **Edit** **Cancel**

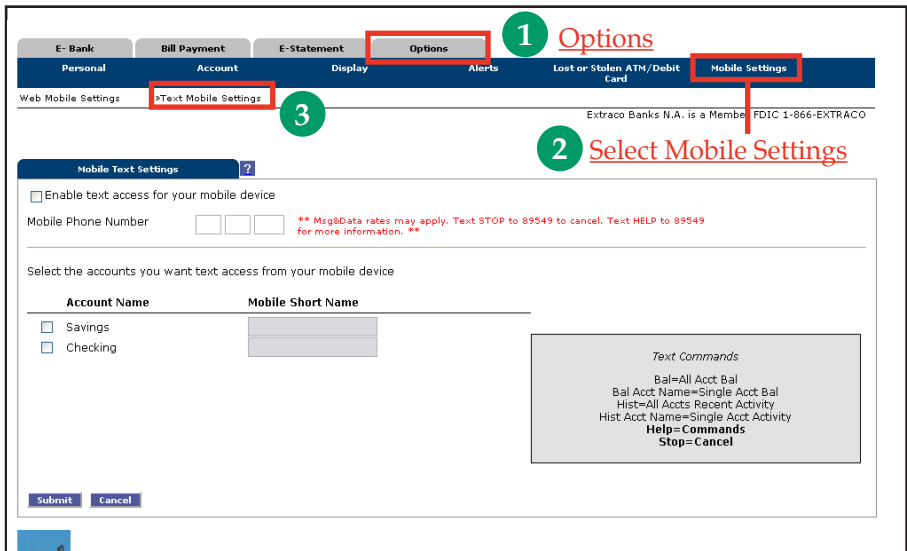
[A confirmation text message will be sent to your mobile device to identify your enrollment.](#)



Text Message Banking Registration

Now you have access to your balance and transaction information just by texting 89549. Here's how to register:

- 1 Sign up for "Text Message Banking" via the Mobile Settings tab in the Text Mobile Settings section of [E-Bank](#) using a computer. Submit content to advance to the Confirmation Screen.



1 Options

2 Select Mobile Settings

3

Enable text access for your mobile device
 Mobile Phone Number ** Msg&Data rates may apply. Text STOP to 89549 to cancel. Text HELP to 89549 for more information. **

Select the accounts you want text access from your mobile device

Account Name	Mobile Short Name
<input type="checkbox"/> Savings	<input type="text"/>
<input type="checkbox"/> Checking	<input type="text"/>

Text Commands

Bal=All Acct Bal
 Bal Acct Name=Single Acct Bal
 Hist=All Accts Recent Activity
 Hist Acct Name=Single Acct Activity
Help=Commands
Stop=Cancel

Text Message Banking Registration

The “Confirmation Page” is for verification of the information submitted and acceptance of the text message banking agreement. After reviewing your information for accuracy and selecting the terms and conditions box, click the “confirm button” to submit. You will be issued a personal [Mobile Validation Code](#).

Mobile Text Settings
?

Mobile Validation Code: 77880 This will be a personal number

FI Text Number: 89549

Mobile Phone Number: (555)555-1234 ** Msg&Data rates may apply. Text STOP to 89549 to cancel. Text HELP to 89549 for more information. **

Text Delivery	Account Name	Mobile Short Name
YES	Savings	SAV
YES	Checking	CHK

Text Commands

Bal=All Acct Bal
Bal Acct Name=Single Acct Bal
Hist=All Accts Recent Activity
Hist Acct Name=Single Acct Activity
Help=Commands
Stop=Cancel

Text message service on mobile phone is required. Standard data and text message rates apply. Extraco E-bank user name / password is required.

I accept these full terms and conditions

Confirm
Edit
Cancel

In order to complete enrollment, you must text your personal Mobile Validation Code to 89549.



Text Message Banking

After texting the Validation Code (**your personal number**) to 89549, you will receive a text message response with a list of the following commands:

- BAL = All Account Balances
- BAL Abbreviated Account Name = Single account balance
- HIST = Last three transactions on all accounts
- HIST Abbreviated Account Name = Single account activity
- HELP = Show valid commands
- STOP = Cancel service



Text Message Banking

- 2 Text these commands (listed below) to 89549 to receive a text message response with the information requested.

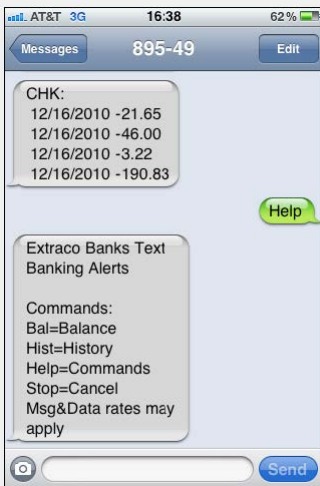
BAL



HIST



HELP



OTHER

BAL and abbreviated account name to list a single account balance.

HIST and abbreviated account name to list a single account's activity.

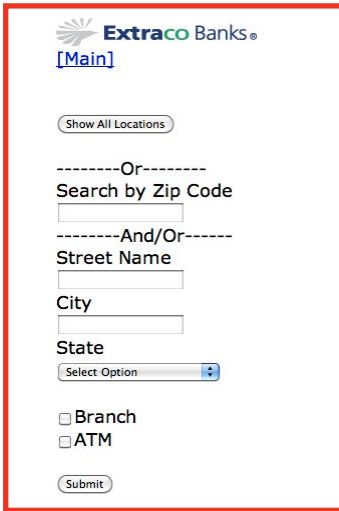
STOP to cancel the service.

Getting Started with the Browser

Using E-Bank or finding a location via your mobile phone is easy. Launch your cell phone browser and go to <http://mobile.extracobanks.com>. In the upper left corner of your screen, select the type of action you would like to perform.



Find Us with the Browser



Extraco Banks®
[\[Main\]](#)

[Show All Locations](#)

-----Or-----
Search by Zip Code

-----And/Or-----
Street Name

City

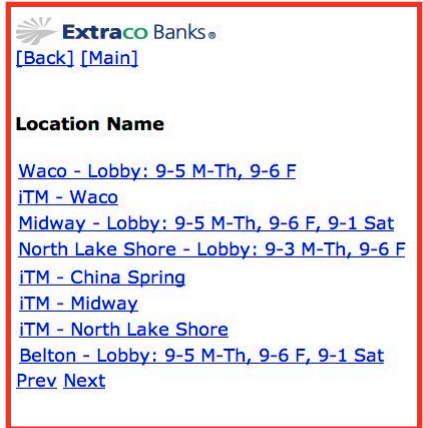
State

Branch
 ATM

[Submit](#)

With Mobile Banking, finding a location, ATM, or iTM is simple. Just click on “Locations”, define a Zip Code or City, click on Branch or ATM, and “Submit”. Address, phone number, hours of operation is provided to make finding us a cinch.

Example of results.



Extraco Banks®
[\[Back\]](#) [\[Main\]](#)

Location Name

[Waco - Lobby: 9-5 M-Th, 9-6 F](#)
[iTM - Waco](#)
[Midway - Lobby: 9-5 M-Th, 9-6 F, 9-1 Sat](#)
[North Lake Shore - Lobby: 9-3 M-Th, 9-6 F](#)
[iTM - China Spring](#)
[iTM - Midway](#)
[iTM - North Lake Shore](#)
[Belton - Lobby: 9-5 M-Th, 9-6 F, 9-1 Sat](#)
[Prev](#) [Next](#)



Log Into E-Bank using Browser

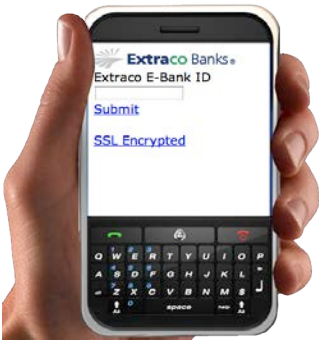
To Launch [E-Bank](#) from your mobile phone is the same as through a computer. See ONLINE BANKING Guide for complete E-Bank Overview and Management Tools. This will not be covered in the Mobile Banking Guide. [Registration of your phone is necessary to log into E-Bank using your mobile phone.](#)



- 1 Select "Login" from your mobile phone menu.

Note:

As a security measure, if someone attempts to gain access to your account and uses an incorrect/invalid password three times in a row, your E-Bank will become "Locked" prohibiting access to the account by anyone. If this occurs, contact Customer Care at 1.866.398.7226 to have your account "Unlocked."



- 2 Enter your E-Bank I.D. and click "Submit" to access your account.
- 3 Verify the PassMark™ image and phrase, enter your Password, and click "Submit."

iPhone App for Mobile Phone Banking

For easy access from your iPhone, iPod, or iPad, download our App from the Apple iTunes Store today. Simply go to iTunes Apps and search Extraco Banks or [CLICK HERE](#). Now you're just one click away from managing your money.

[Signing up for Mobile Banking is required through E-Bank before the iPhone app will work. If you already use mobile banking, you can sign up for our new product at \[mobile.extracobanks.com\]\(http://mobile.extracobanks.com\), or through E-bank.](#)

Access

With the new App, you can view your account, transfer funds, or pay your bills. All of this from your iPhone, iPod, or iPad.



Log Into E-Bank using the Apple App

Launch [E-Bank](#) by clicking on the downloaded Apple App. [Remember, registration of your phone is necessary in order for the service to function properly.](#)

Login to as you would from your home computer system.



- 1 Click on the downloaded App on your iPhone, iPad, or iPod.

Note:

As a security measure, if someone attempts to gain access to your account and uses an incorrect/invalid password three times in a row, your E-Bank will become "Locked" prohibiting access to the account by anyone. If this occurs, contact Customer Care at 1.866.398.7226 to have your account "Unlocked."



- 2 Enter your E-Bank I.D. and click "Submit" to access your account.



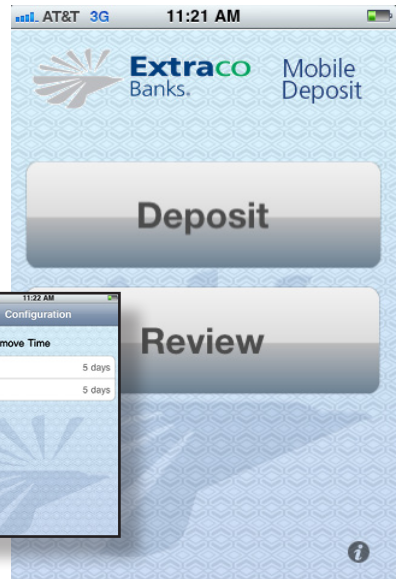
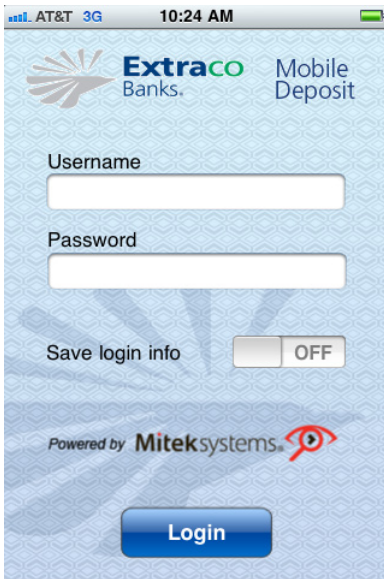
- 3 Verify the PassMark™ image and phrase, enter your Password, and click "Submit."

Mobile Deposit Capture

To make check deposits using Extraco's Mobile Remote Deposit Capture App **for your iPhone**, download the app from the iTunes store or [CLICK HERE](#).

Note:

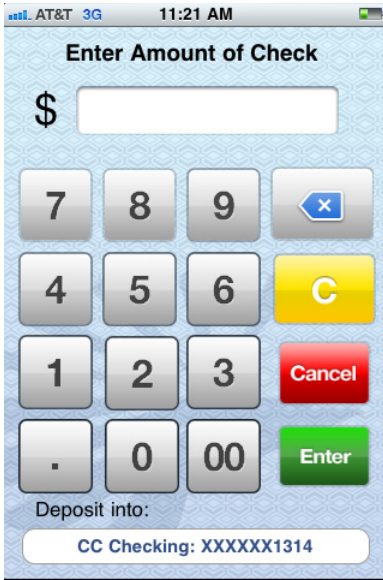
- [Signing up for Mobile Remote Deposit Capture is required before the iPhone app will work.](#)
- [Deposits may not be available for immediate withdrawal and deposits made after 6 PM CST, M-F will be considered next day.](#)



1 Enter your Username and Password and click "Login" to access the service.

2 Choose the DEPOSIT service. *Note: You may review previous deposits by clicking the REVIEW button. These transactions are saved for 5 days.*

Mobile Deposit Capture

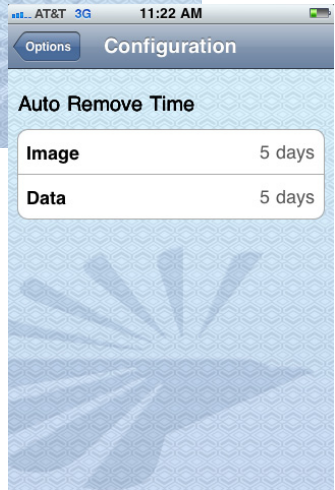
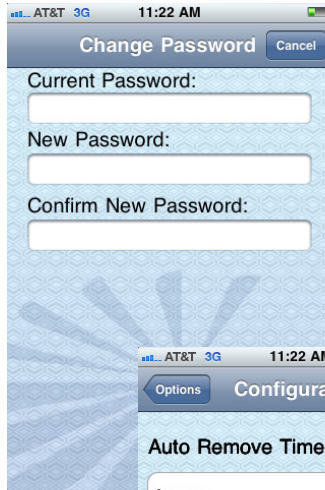
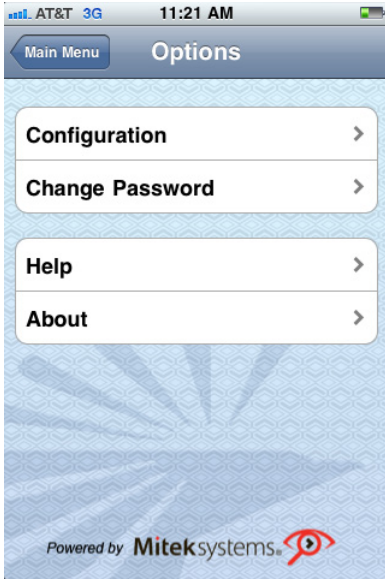


- 3 Enter in the amount of the check you will be depositing.
- 4 Choose the account you would like the check to be credited to.

- 5 Take a picture of the front, and then of the back of the endorsed check to complete your deposit.

Note: Sharp, in-focus photos of your check(s) are key to using Extraco's Mobile Deposit. Make sure you have 1) good lighting, 2) a solid dark background, 3) no other objects or edges around the check, 4) can see the entire check in the photo, 5) be sure the photo is in focus. Do not zoom in too close to the check.

Mobile Deposit Capture



Viewing your configuration, changing your password, seeking help from the help search, and learning more about a certain feature may be done by clicking on the “i” information icon on your phone.

Frequently Asked Questions

Safety and Security

Frequently Asked Questions

For Frequently Asked Questions on Mobile Phone Banking, go to extracobanks.com and Click on “FAQ” or simply

[CLICK HERE](#)

Safety and Security

Keeping your information safe and sound is important to us. Which is why we recommend you review the E-Bank ONLINE BANKING GUIDE for safety and security tips of your electronic account management. While Mobile Banking provides a great tool for you to manage your money conveniently, ensure you take all precautions necessary to avoid fraudulent activity or identity theft.

Contact Information

Customer Care

Temple region: 254-774-5501

Waco region: 254-761-2001

Killeen region: 254-200-3601

Gatesville region: 254-774-5501

Toll-free: 866-398-7226

customercare@extracobanks.com



extracobanks.com