

## Mobile Banking Guidelines

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Mobile Banking enables anyone with a Brickyard Bank online banking account to access their account information from a mobile device. Mobile Banking offers three ways to access your accounts:

- Send a text message using your mobile device.
- Use a mobile browser on your mobile device.
- Download an application to your mobile device.

You can choose any or all of these options, depending on the capabilities of your mobile device.

### What is Mobile Banking?

Mobile banking provides quick, secure account access from your mobile phone, making it easy to:

- See current account balances
- View recent transactions
- Transfer funds between account
- Deposits checks
- SMS alerts
- Pay Bills and more...

### How do I enroll for Mobile Banking?

Complete the following to enroll in Mobile Banking:

1. Log in to your online banking account using Internet banking.
2. Click the "**Options**" tab.
3. The Options page is displayed. Locate the Mobile Banking Profile section and click "**Enroll Now**".
4. The Mobile Banking Terms and Conditions page is displayed.
5. Select the "**Accept**" check box and then click "**Continue**".
6. Select the Services to enroll to.
7. Complete the enrollment process

### How do I download Mobile Banking to my Phone?

During enrollment, you are sent a unique link via text message to the App Store/Google Play where you can download Brickyard Bank's Mobile App

Download "Brickyard Bank" as you would any other application from the App Store/Google Play.

### Do I need to have online banking to use Mobile Banking?

Yes, you will need to have an online banking profile to enroll in Mobile Banking.

### Is there a wait period after enrolling?

No. Once you've enrolled and activated the service, Mobile Banking is ready to use.

### What do I use for my Mobile Banking password?

The password used for Mobile Banking is the same as the password you use to log on to online banking. If you change your online banking password, your Mobile Banking password will also change.



### **How many services may I sign up for?**

You can sign up for all 3 services available: Text Message Banking, Mobile Browser Banking, and Brickyard Bank's Mobile App.

### **What account will be my default account for Mobile Banking?**

If you have more than one account, your default account for Mobile Banking will always be your first account listed on Mobile Banking.

### **How current is the account and transaction information?**

When you view your account balance, you see the current available balance. When you view transaction history, you see the most recently posted transactions. Pending transactions do not display.

### **What if my phone is lost or stolen?**

If your mobile device is lost or stolen, no one can access your account without knowing your password and, in some cases, your unique user name. To prevent unauthorized access to your account, you can deactivate your phone in Online Banking. To deactivate your mobile device, see below for "How do I stop using Mobile Banking on my phone?" OR call a Customer Service Representative at 847-679-2265 to report a lost or stolen device.

### **How do I stop using Mobile Banking on my phone?**

To stop using Mobile Banking on your mobile device, follow these steps:

1. Log in to your online banking profile using the Internet
2. Click the "**Options**" tab.
3. The Options page is displayed. Locate the Mobile Banking Profile section and click "**Manage Device(s)**".
4. The Main Menu page is displayed.
5. Select the "**My Phones**" tab. Locate the appropriate phone number, select "**Stop using this phone for Mobile Banking**" and then click "**Go**".
6. The Stop Using This Phone page is displayed.
7. Click "**Yes**".
8. The Main Menu page is again displayed. Close Mobile Banking to return to your online banking session.

### **What if my phone number changes?**

If your mobile phone number changes, simply update your mobile phone number by following these steps:

1. Log in to your online banking profile using the Internet
2. Click the "**Options**" tab.
3. The Options page is displayed. Locate the Mobile Banking Profile section and click "**Manage Device(s)**".
4. The Main Menu page is displayed.
5. Select the "**My Phones**" tab. Locate the old phone number, select "**Change my phone number**" and then click "**Go**".
6. The Mobile Phone Number page is displayed.
7. Enter the updated phone number and click "**Next**".
8. The Main Menu page is again displayed. Close Mobile Banking to return to your online banking session.



### Can I add more than one mobile phone?

Yes. You can enroll several mobile devices for Mobile Banking. To add a new phone:

1. Log in to your online banking profile using the Internet.
2. Click the "Options" tab.
3. The Options page is displayed. Locate the Mobile Banking Profile section and click "Manage Device(s)".
4. Click the "Add New Device" button, then follow the instructions.

### How do I change the services available on my phone?

To change services on your mobile device, simply login to your online banking profile. Select the Options tab and click Manage Devices within the Mobile Banking Profile box. Within the My Phones tab, locate and select "Change my Mobile Banking Services" in the drop down box and click Go.

### Mobile Deposit

#### How to enroll in Mobile Deposit:

Mobile Deposit is designed to allow you to make deposits of certain checks to eligible checking accounts from remote locations by capturing electronic images of the front and back of "original checks". You must be an owner either individually or jointly on the eligible checking account and your account. Mobile Deposit is available to all downloaded Mobile Banking Applications.

#### Mobile Deposit CANNOT be used to deposit the following items\*:

- Checks payable to any person or entity other than you (i.e., payable to another party and then endorsed to you). This applies even if the person is an authorized signer on the same account the check is being deposited into.
- Checks payable to you and jointly to another party. This applies even if the person is an authorized signer on the same account the check is being deposited into.
- Checks that contain evidence of alteration, or that you know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.
- IRS Checks, Savings Bonds, foreign checks and Insurance checks.

\*Please reference Brickyard Bank Mobile Banking Service Agreement and Disclosure for more eligible and ineligible items.

#### Mobile Deposit Limits:

Daily limits for Mobile Deposit transactions are as follows: Daily limit of \$2,500 total or individual check up to \$2,500.

#### Mobile Deposit Requirements:

- Sign/Endorse the back of your check, and **write "For Brickyard Bank Mobile Deposit Only" directly under the endorsement signature on the back of the check**  
**Note: If check is not properly endorsed, your deposit MAY BE DELAYED OR REJECTED**
- When prompted for the amount, enter the check amount and be sure it matches the amount written on your check.



- Take a clear picture of the entire front and back of the check to include all four corners, but not too much of the surroundings and hold the camera square to the check to reduce corner to corner skew.
- Make sure that the entire check image is visible and in focus before submitting the deposit. Also, be sure to clearly capture the MICR line (numbers on the bottom of your check).
- Keep the checks deposited via Mobile Deposit for thirty (30) days before they are destroyed.
- If the Deposit is received and accepted before 3:00 p.m. CST on a business day that we are open, we consider that day to be the day of your deposit
- Funds deposited using Mobile Deposit made after 3:00 p.m. CST will generally be made available the next business day after the day of deposit. We may delay the availability of your funds at our discretion if we deem it appropriate in accordance with our policies and procedures.
- You can monitor the status of your mobile deposits through Mobile Banking. All mobile deposits will be labeled "Mobile Deposit" on your monthly statements and within Online Banking.

### **Mobile Browser Service**

Use the mobile browser service to:

- Check account balances.
- Review recent account activity.
- Transfer money between accounts.

### **Text Messaging Service**

#### **How To View Account Balances**

Complete the following to view account balances:

1. Send "**B**", "**BAL**", "**BALANCE**" or "**BALANCES**" to the short code received after activating the mobile device. (Short Code = 99588)
2. A text message is returned displaying the balances for the accounts enrolled in Mobile Banking.

#### **How To View Transaction History**

Complete the following to view transaction history:

1. Send "**STMT**", "**TRAN**" or "**HIST**" plus the nickname for the account (e.g., HIST Checking) to the short code received after activating the mobile device.
2. A text message is returned displaying the transaction history for the account.
3. Reply to the transaction history text with the word "**NEXT**" or "**MORE**" to view the next group of transactions.
4. A text message is returned displaying the transaction history for the next group of transactions.
5. Repeat steps 3-4 to view the next group of transactions.

#### **I forgot the Text Messaging Short Code. What is it?**

99588

#### **Are the keywords case-sensitive?**

Whether you type "BAL" or "bal," a response with your account balance information is sent to your mobile device.

#### **What should I do if I don't get a response to a request?**

Make sure you are sending text messages to the <short code>. Check the keyword and any additional information required for the request, such as Brickyard Bank's identifier, account nickname, or address.



### **Questions about Text messaging**

You can contact us at 847-679-2265, or send a text message with the word "HELP" to 99588 for any questions you have about the SMS features.

### **How do I stop Text Messages from my Mobile Phone?**

To stop the messages from coming to your phone, you can opt out of the program via SMS. Just send a text that says "STOP" to this number: 99588. You'll receive a one-time opt-out confirmation text message. After that, you will not receive any future messages.

### **Mobile Device and Mobile Communications:**

You are responsible for providing your own mobile device that supports 128-bit encryption. Mobile Banking Services users must download, install and use certain software systems and programs developed by us, our licensors or other third parties. We are not responsible for any damage to your mobile device resulting from those activities; and you will be engaging in those activities at your own risk.

To download the Mobile Banking Services software, please follow the instructions found in the *How do I enroll for Mobile Banking?* section of this guideline. Depending on its make and model, your device may need to be capable of receiving an SMS text message to initiate the download.

You are responsible for obtaining your own mobile communications service provider. Your mobile communications service provider may charge you for Internet-related use and for text (SMS) messages, so please see your mobile carrier for further details about its charges. You are responsible for all fees and charges that you may incur to any mobile communications service provider or any other third parties while using our Service. We are not a party to, and we have no duty, liability or responsibility with respect to or in connection with (i) your mobile communications service provider agreement, or (ii) any mobile device, hardware, software or other any product or service you may purchase from others relating to your use of the Services. This guideline does not amend or supersede any agreements that you have with third parties (such as your mobile device supplier and your mobile communications service provider), and you remain subject to all terms, fees, costs, other charges, limitations and restrictions in those agreements with third parties. Your mobile device supplier and your mobile communications service provider are responsible for their products and services. You agree that any problems you may have concerning those companies' products, services or agreements shall be resolved by you directly with them, and without involving us.

Your mobile device may become subject to unauthorized tracking, "hacking" or other manipulation by spyware, viruses or other malicious code ("malware"). We are not responsible for advising you of the existence or potential effect of any malware. Your use of your hardware and software is at your own risk.

### **User Security**

- You agree to take every precaution to ensure the safety, security and integrity of your account and transactions when using the Service.
- You agree not to leave your device unattended while logged into the Service and to log off immediately at the completion of each access.
- You agree not to provide your username, password or other access information to any unauthorized person. If you permit other persons to use your device, login information, or



- other means to access the Service, you are responsible for any transactions they authorize and we will not be liable for any resulting damages.
- You agree not to use any personally identifiable information when creating shortcuts to your Account.
- We make no representation that any content or use of the Service is available for use in locations outside of the United States. Accessing the Service from locations outside of the United States is at your own risk.