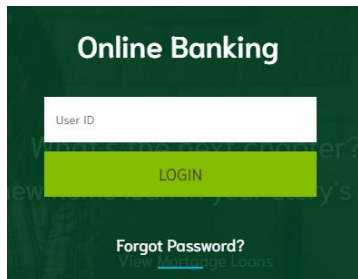


Mobile Banking Users Guide

Accessing Online Banking

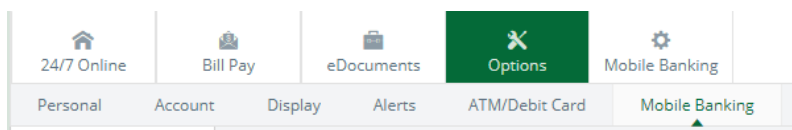
- Visit www.yourbank.bank and click on **LOGIN** enter your Online Banking User ID* and click **LOGIN**. On the next screen, enter your Password.



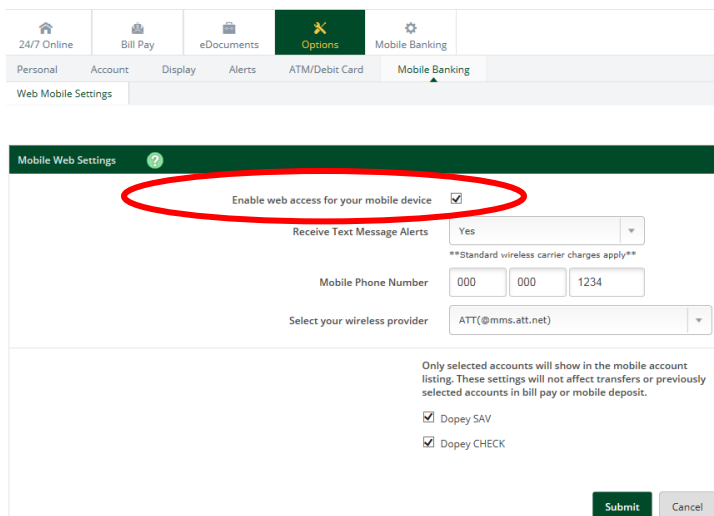
*initial password/ID is assigned by bank. You are prompted to change your Password on your first login.

Enroll for yourbank2Go

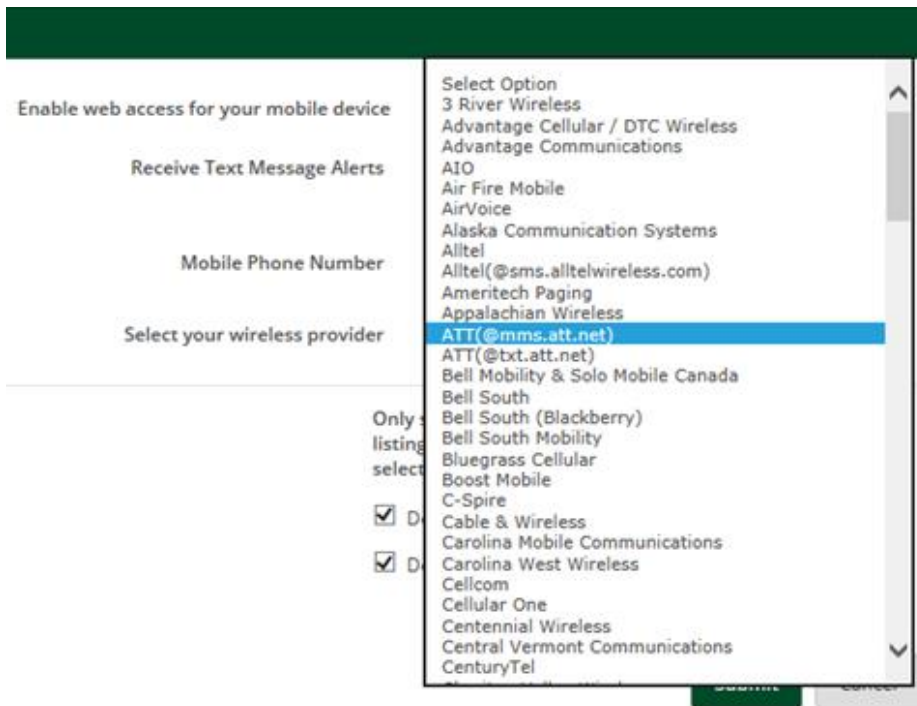
- After logging into your online banking account, click on the **MOBILE BANKING** tab at the top of the screen.



- Activate mobile access by checking the box "Enable web access for your mobile device." This will enroll you as a mobile banking user.
- Select YES to Receive Text Message Alerts. If No is selected for Receive Text Message Alerts, a text message for confirmation of enrollment will not be sent and you cannot complete enrollment.
- Enter the phone number for your mobile device. **This step is required.**



- Select your wireless provider from the drop-down menu. **This is a required step.**

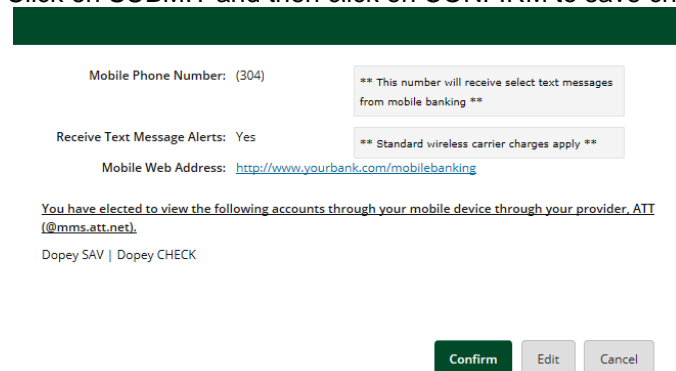


- Check the accounts you want to access from your mobile device. You may choose one or all of your accounts listed. You can edit this selection at any time.

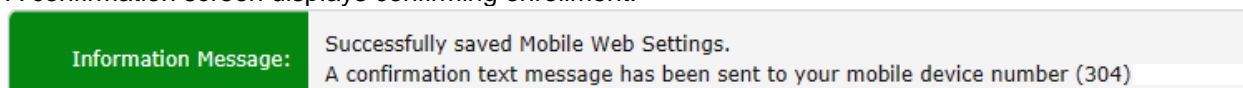
Only selected accounts will show in the mobile account listing. These settings will not affect transfers or previously selected accounts in bill pay or mobile deposit.

- Dopey SAV
- Dopey CHECK

- Click on SUBMIT and then click on CONFIRM to save changes.



- Review the mobile banking agreement and click **I Agree** at the bottom of the screen.
- A confirmation screen displays confirming enrollment.



- Continue to the next page for App instructions.

PCB Mobile Banking How To Guide

Download the iPhone or Android App

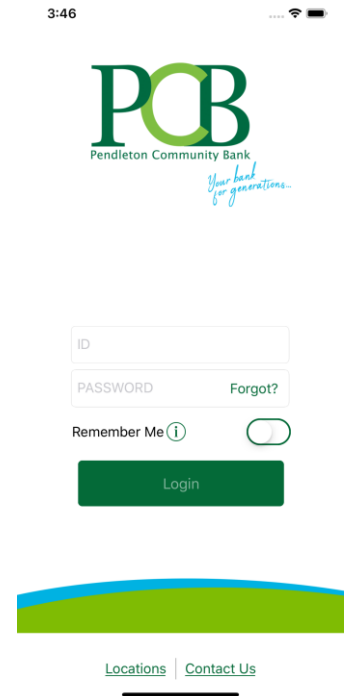
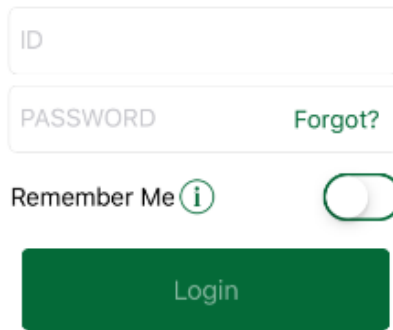
The mobile App offers iPhone, iPad and Android users an improved PCB mobile banking experience. To download the most recent iPhone App visit the iTunes App store and search for 'Pendleton Community Bank'. The Android App is available at <http://play.google.com/store/apps>. Search for Pendleton Community Bank to find and download the most recent Android App.

Log into Mobile Banking

Log into Mobile Banking via the PCB Mobile Banking App. If you do not have a smart phone or other mobile device, you can access mobile banking at www.airteller.com/yourbank2go

Enter your Online Banking ID and Password.

Using the App, you can view **real time** account balances, check images, images of deposited items, view and print statements, transfer funds, pay bills or person (P2P), deposit checks remotely, manage your debit cards, view alerts and find the location of PCB offices and ATMs.



REMEMBER ME retains your user ID for fast login. Slide the REMEMBER ME button located on the log on page to ON to enable the feature. Once enabled, all but the first 3 characters of your user ID are masked

Touch ID (if supported by your device) can be enabled by taping **Preferences** in the main menu.

Tap **Preferences** and **Select Landing Page** to choose what page you want your mobile banking to display after you login.

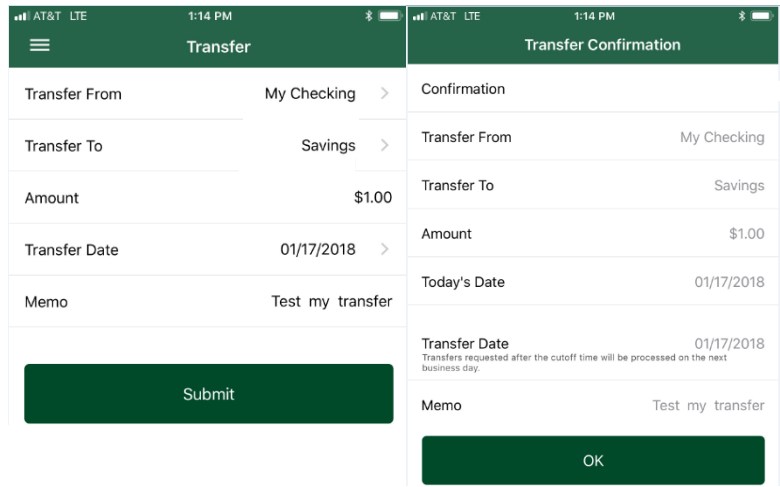
Menu Options (slide MY ACCOUNTS screen to the right to view complete menu)

• My Accounts

- Tap **'My Accounts'** to view transactions.
- Tap the three dots to the right of an account to quickly transfer funds, pay a bill or person or deposit a check.
- Tap the 'pencil' icon at the top right of **My Accounts** to select accounts to hide/view in mobile banking. Tap the 'eye' icon to toggle to hide/view the account. Hold the three bars to the right of the account and drag the account up or down in the list to change the order of accounts in the My Accounts list.
- View Transactions: Tap My Accounts and then tap which account you want to view. Scroll to view more transactions.
- The number of transactions shown depends on how you set up your transaction view option in online banking. Log into your traditional online banking account, click on **OPTIONS / DISPLAY** to view or change the transactions view. Your choices are: since last statement, last 7 days, last 15 days, last 30 days, All or Search History.
- Tap the check image icon that displays in the accounts listing screen to view an image of the check or multiple checks in a deposit set. Tap **FLIP** to flip the image and **DONE** to return to the accounts listing screen. Select **Back** to return to the list of transactions or tap the 'home' icon in the top left to go to the main screen.

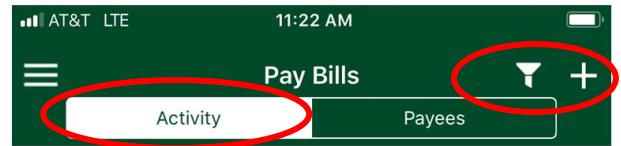
- **Transfer**

- ❑ Tap **Transfers** from the Main Menu. Transfers can be immediate or scheduled to occur at a later date.
- ❑ Tap **Transfer From** to choose the account to transfer funds from.
- ❑ Tap **Transfer To** to choose the account to transfer funds to.
- ❑ Tap **Transfer Amount** and enter the amount to transfer.
- ❑ Tap **Transfer Date** and enter the date you wish the transfer to occur.
- ❑ A confirmation message and number display after the transfer is complete.



- **Pay Bills**

- ❑ Tap **Pay Bills** from the Main Menu.
- ❑ Tap the (+) in upper right to add a new payment.
- ❑ Tap **Payee** to choose who to pay.
- ❑ **Pay From Account** to choose an account to pay from.
- ❑ Tap **Amount** and enter the amount.
- ❑ Tap **Date** to enter a payment date.
- ❑ Enable the **Recurring** button if this is a recurring payment.
- ❑ Add a **Memo** - short description to include with the payment.
- ❑ Click **SUBMIT** to send payment or **RESET** to clear the payment detail and not submit.
- ❑ A confirmation message and number display after the bill payment is Submitted.
- ❑ Tap the cone in the upper right corner of Pay Bill/Payees screen to filter payees. Tap checkmark to return to previous screen.



- ❑ **Add New Payee** - Tap **Payees** (located to the right of Activity at top of screen) then tap plus sign (+) in upper right to add a new payee. Choose if paying a Person or Business, then choose a payment method.



- ❑ **Edit or Delete a Payee** - Tap the three dots to the right of a payee to edit or delete the payee. Can also edit or delete a payment by tapping the payee and tapping the pencil to edit or garbage can to delete the payee. Pencil and garbage can are located in upper right corner after tapping on the payee.

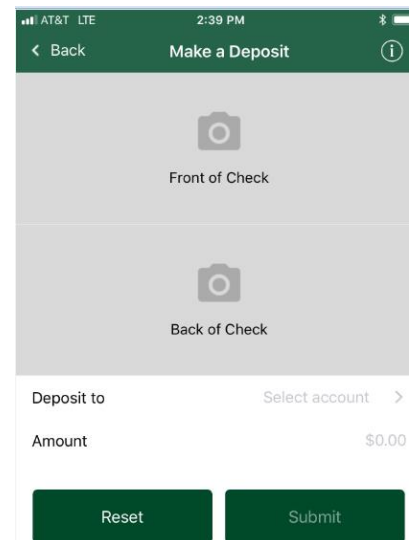
- **Check Deposits (Deposit a Check Remotely)**

- ❑ Tap **Check Deposits** from the Main Menu and Tap the plus symbol (+) in the upper right or tap the 3 dots to the right of the account in My Accounts and select **Deposit To**.
- ❑ Follow the prompts to image the front and back of the check and to choose what account to deposit the check into.
- ❑ Tap **Review Deposits** to view previous checks that were deposited remotely.

Note: Remote Check Deposit requires you to enroll for the service prior to using it. Contact your nearest PCB financial center for more information and to request the service.

- **Statements (View and Print Statements)**

- ❑ Tap **Statements** from the Main Menu.
- ❑ Tap the account you want to view a statement for. A list of statement dates appears under account.
- ❑ Tap the date of the statement to open the statement image.
- ❑ Tap the paper/arrow symbol in the top right of the statement print, save, etc.



- **Alerts (View Online Banking Alerts)**
 - Tap **Alerts** from the Main Menu.
 - A list of your current alerts will display. You can customize online banking alerts by logging into your traditional online banking account, NOT using your mobile banking App. After logging into online banking, click on **OPTIONS** and then click on **ALERTS**. Follow the steps to create email and text alerts for activity that occurs within your online banking account, such as low account balances, bill payments, transfers, etc.
- **Locations**
 - Tap **Locations** from the Main Menu to display PCB offices and ATMs.
- **Preferences**
 - Touch ID – toggle the slide to turn enable or disable Touch ID.
 - Select Landing Page – Tap to choose the page mobile banking will default to after login.
 - Change your login password.
 - Manage Cards (Report a Lost/Stolen Debit Card or Suspend Your Debit Card). Tap the Active Debit card that you want to **REPORT** as lost or stolen or to **SUSPEND**. All debit cards with your name on it will appear in the list. When a card is reported as lost or stolen it is **IMMEDIATELY** and permanently disabled. You have to contact Pendleton Community Bank to order a new debit card. A Suspended card is temporarily disabled. You can re-enable a suspended card for use at a later time.
- **About**
 - Tap to view the version of Yourbank2go App you installed on your mobile device and tap
 - Tap **Contact Us** to quickly call Pendleton Community Bank.
- **Sign Out**
 - Sign Out – quickly logs you out of the mobile banking app.

Frequently Asked Questions

Q. What are the restrictions on the type of mobile devices that can be used to access accounts?

- A. PCB Mobile Banking works with any web-enabled mobile phone or mobile device whose network allows secure SSL traffic.

If you do not have a smart phone, you can still use mobile banking by clicking the link below using your mobile phone. However, with this feature you have limited account view capabilities and limited transfer and bill payment options. You do not have access to remote deposit, debit card management or alerts.

www.airteller.com/yourbank2go

Q. Is there an App available for my mobile device?

- A. Yes. To setup PCB Mobile Banking on your iPhone, iPad or Android phone/device search the iTunes Apps Store or Google Play from your device and find and install the App named PCB Mobile Deposit.

Q. How do I know if my transfer or bill payment was entered successfully?

- A. Each time you make a transfer or payment, you receive a confirmation notice and a SMS text alert (if you have enabled this alert in online banking). If you do not receive a confirmation text message, verify the transaction went through by logging into your traditional online banking account and going into Bill Payments and reviewing both scheduled payments and payment history. If it is a transfer, login traditional online banking and click on Transfers to review scheduled transfers and transfer history.

Q. What if I no longer want to be a mobile user?

- A. Log in to the bank's online banking > Select **Options** > **Mobile Settings** > Deselect **Activate Mobile Banking Access** > Click **Agree** in at the bottom of the agreement.

Q. What happens if I lose my mobile device?

A. Immediately contact your cell phone provider so service can be terminated. When you replace your device, simply edit your Mobile Settings and make any changes to the wireless provider and/or phone number. Since your account data is not stored on your mobile device, your information cannot be stolen.

Q. What happens if I lose signal during a transaction?

A. When you complete a transaction from your mobile device (bill payment, funds transfer, etc.) you receive a confirmation that the transaction was successful. If you do not receive this message due to a dropped call or lost signal, check your accounts and resubmit any transactions that did not process.

Q. What do I need to do if I get a new phone?

A. If you get a new phone, but are using the same phone number and provider, you will make no changes. If you switch providers and/or change phone numbers, log in to your online banking account and update your information by clicking on **Options/Personal** in the toolbar near the top of the page. Enter your new phone number and/or carrier in the 'Modify Your Personal Settings' section. You will not receive SMS Text Messages regarding Mobile Banking transactions if your phone number is not correct.

Q. How can I search for a transaction?

A. There is no transaction search feature in mobile banking. The number of transactions you are able to view is dependent on how you set the transaction view setting in online banking. Log into your traditional online banking account, click on **OPTIONS** and then **Display to view/change the transactions view**. Your choices are: since last statement, last 7 days, last 15 days, last 30 days, All or Search History.

Q. Can I use any mobile device to access my accounts?

A. Yes. You can access via any mobile device that is web-enabled and allows secure SSL traffic. The only difference is that SMS Text messages will be sent to the device entered when enrolling for mobile banking, not any device from which you perform a transaction.

Q. How do I delete a Bill Payment that I set up through my mobile device?

A. You must log in to your traditional internet online banking account and delete the payment from the main menu of Bill Pay. A Bill Payment can only be deleted prior to its scheduled payment date. The payment cannot be deleted or edited after the scheduled payment date.

Q. What if I can't get my mobile device to work with Internet Banking?

A. You need to enroll in mobile banking through your traditional online banking account before you can gain access and your mobile device must be web enabled and your mobile network must allow secure SSL traffic. (Contact your mobile provider to determine this.) Mobile banking may not function correctly on older devices and/or outdated device software.