Merchants
BANK
— Experience the Difference —

Mobile Banking Quick-Start Guide

Mobile Banking offers you a choice of three service methods to access your account:

- Send a text message to request account balances or activity
- Use a mobile browser to check account balances or review account activity, transfer money, pay bills, or find a branch and ATM
- Download an application and receive all the benefits of mobile browser banking enhanced by your phone's unique features

Enrollment

Enrollment is done through your existing Online Banking account. To enroll in Online Banking or to login to your existing account, click on the appropriate links (top left) at www.merchantsbangor.com. Once you are logged in, just click on the OPTIONS tab at the top left. The OPTIONS tab also allows you to conveniently add or change: a phone number, an account, or a service method.

Most phone models are supported including major brands such as: iPhone, BlackBerry, TCH, LG Motorola, Nokia, Pantech, Samsung, Sanyo and Sony Ericsson.

Mobile Banking works with all major carriers in the U.S. such as: AT & T, Sprint, T-Mobile, U.S. Cellular and Verizon Wireless. Mobile Banking also works with most prepaid plans.

Security

Merchants Bank Mobile Banking employs industry best practices including customer authentication and the latest encryption methods. Personal financial information is not stored on the mobile phone. If your mobile phone is lost or stolen, no one can access your account without knowing your password. And to prevent unauthorized access to your account, you can deactivate your phone directly through your Online Banking account.

- Always keep you mobile phone physically secure
- Deactivate the phone in Online Banking and contact us if your phone is lost or stolen
- Install operating system updates for your device as they become available - they often include security updates.
- Install virus protection if available at the app store or where you get programs for your mobile phone
- Use a Passcode or other locking feature available for your mobile device
- Don't use an unsecure wireless connection
- When reviewing account activity, contact the bank if you notice unusual transactions
- Never store password or other sensitive data in your phone
- Before you upgrade or recycle your device, delete all personal/business details

Service Fees

Merchants Bank does not charge a fee for Mobile Banking, although standard carrier text messaging and data charges may apply. Existing Bill Pay fees apply.

Text Message

Send a text message to the short code received after activating the mobile phone. Store it in your phones Contacts for future use. Commands are not case sensitive.

- To view account balances send **B**, **BAL**, **BALANCE**, or **BALANCES**
- To view transaction history send **STMT**, **TRAN**, or **HIST** plus the nickname for the account (e.g., HIST CK). A text message is returned displaying the transaction history for the account. Reply to the transaction history text with the word **NEXT** or **MORE** to view additional transactions.
- To locate a branch send BRANCH plus the ZIP code, or city and state (e.g., BRANCH Bangor, PA)
- To locate an ATM send **ATM** plus the ZIP code, or city and state (e.g., ATM 18013)

Mobile Browser

Tap the mobile browser link from the text message received after activating the mobile banking phone. Bookmark the mobile browser hyperlink to easily access Mobile Banking in the future.

Log in as you would to Online Banking. Tap the icon for the information desired.

Downloadable "TouchBanking" Application

Tap the downloadable application hyperlink from the text message received after activating the mobile phone. After the Application Download screen is displayed, tap the Download Mobile Banking link. Tap TouchBanking. Log in as you would to Online Banking.

The App Store (for iPhones) and Market or Play Store (for Androids) must be functional on the phone in order to obtain the app for TouchBanking. Apple Ids and Google Ids are necessary.