

Step 1: Enroll in Mobile Banking

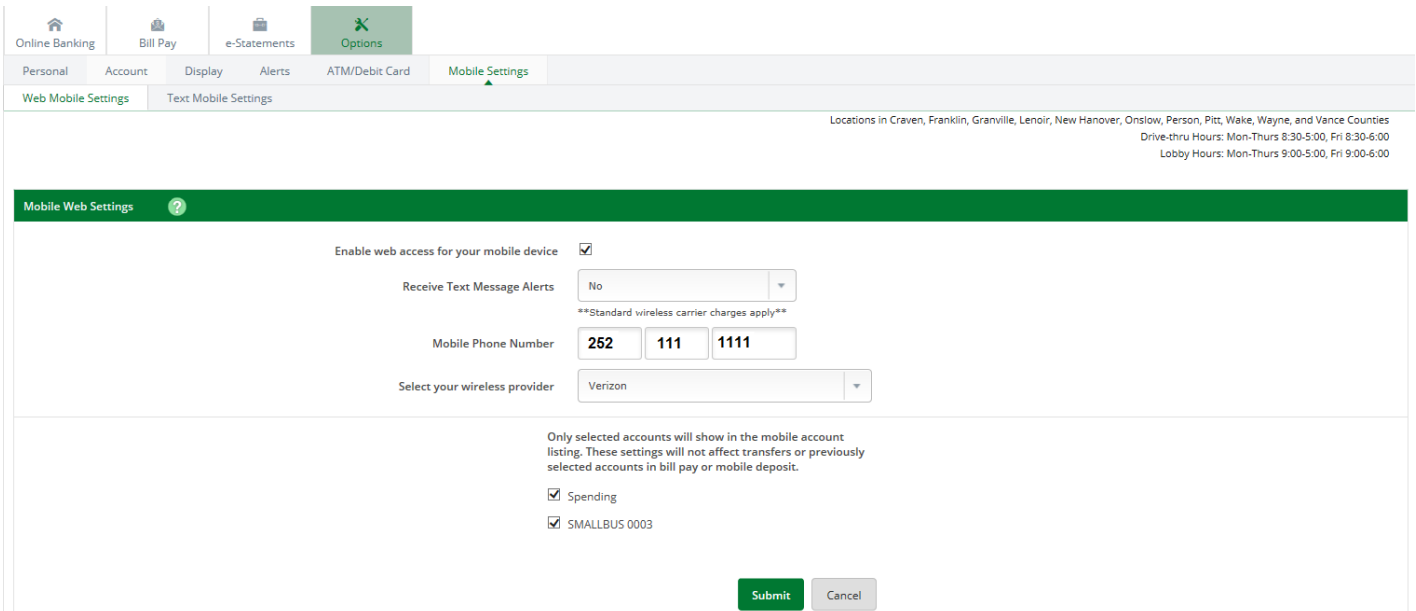
There are two options for enrollment:

Option 1: Enroll through Online Banking

STEP 1: Sign into your online banking account.

STEP 2: Select the Options Tab > Mobile Settings > Web Mobile Banking.

STEP 3: Complete the setup information on the screen:



Check the “Enable web access for your mobile device” box. Select to receive/not receive text message alerts. Enter your mobile phone number. Select your wireless provider using the drop-down box. Check the box next to your accounts that you want to access through your mobile device. Click the “Submit” button.

STEP 4: Review enrollment information. Check “I accept these full terms and conditions.” Click “Confirm.”

STEP 5: A confirmation screen displays confirming enrollment. If text alerts have been chosen in the previous step, you will receive a confirmation text message that includes the URL to access Mobile Banking.

Option 2: Enroll through the Mobile Banking app

Similar to enrollment through the Mobile Banking site. Follow the instructions provided above, then login to begin enrollment.

Step 2: Select Accounts to Access Through Mobile Banking

Account Selection: Enrollment through the App or Mobile Device enrolls ALL of your online banking accounts in Mobile Banking. To modify accounts accessed through mobile banking, sign into your online banking account and then select the Options Tab > Mobile Settings > Web Mobile Banking.

Step 3: Download the Mobile App

Download App: Free mobile apps are available for iPhone and Android devices. To download the apps, follow the instructions below:

iPhone App:

1. Click on the app store icon on your iPhone.
2. Select the search button and type in Union Bank NC.
3. You will see the Union Bank logo appear.
4. Click on the Union Bank app.
5. Click on the "FREE" button which will then turn into the "INSTALL APP." Select "INSTALL APP" to begin the installation process.
6. Type in your Apple ID Password when prompted, and click OK.
7. Click on the app icon to login to your online banking account with your online banking ID and PIN.

Android App:

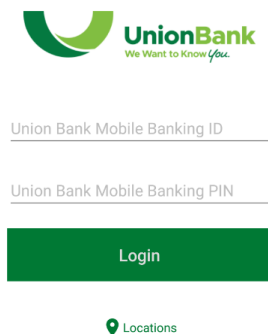
1. Click on the Google play store icon on your Android.
2. Select the search button and type in Union Bank NC mobile banking.
3. Scroll through the list of apps and you will see the Union Bank logo appear.
4. Click on the Union Bank app.
5. Click on the "INSTALL" button.
6. Click on the "ACCEPT & DOWNLOAD" button.
7. Click on the app icon to login to your online banking account with your online banking ID and PIN.

Sign-On After Enrollment

To sign into your mobile online banking account, follow these simple steps:

STEP 1: Click on your iPhone or Android mobile app.

STEP 2: On the login screen, enter in your Mobile Banking ID or pseudo name and your Mobile Banking PIN. Click "Login."



Union Bank
We Want to Know You

Union Bank Mobile Banking ID

Union Bank Mobile Banking PIN

Login

Locations

Navigation - The landing page will by default show your account(s). Click on the three bars sliding menu on the top left to show available activities. Available activities include: Viewing Account Balances and Transactions, Transferring funds between accounts, Paying Bills, Depositing Checks*, Managing your Debit Card using Protect It*, and Viewing Alerts.

* Requires enrollment in Remote Deposit Anywhere product. Manage Card option is under the Preferences menu.

Mobile Banking – Remote Deposit Enrollment

Access Mobile Banking Remote Deposit by accessing the mobile app on your smart phone or iPad. Sign into your mobile banking account with the same user name and password used for your traditional online banking account.

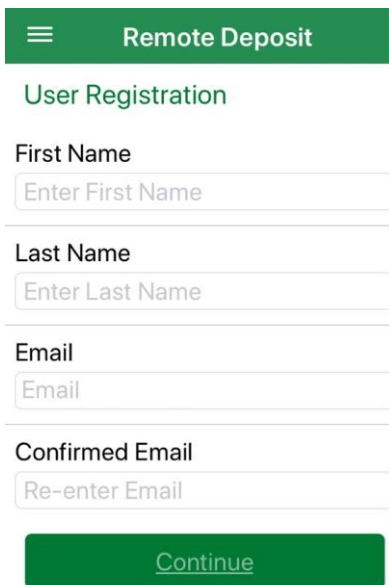
There are two ways that you can enroll for Remote Deposit

1. By requesting Remote Deposit in person, by phone, or email to your local bank branch
2. Through the Mobile Banking app

Listed below are the steps to request enrollment through the Mobile Banking app if you are not currently enrolled.

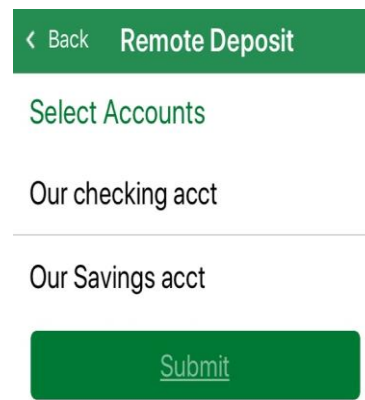
STEP 1: Login to the Mobile Banking app. Select the **Remote Deposit** link from the three bars sliding menu on the top left of the screen.

STEP 2: Complete the User Registration



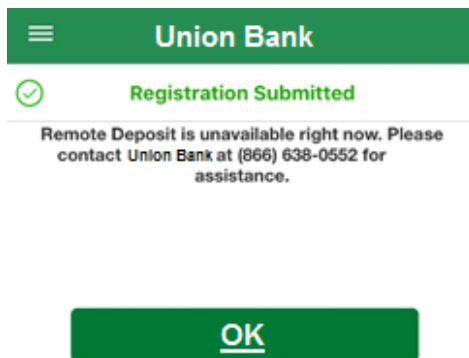
The screenshot shows the 'Remote Deposit' menu with 'User Registration' selected. Below the title are four input fields: 'First Name' (placeholder: Enter First Name), 'Last Name' (placeholder: Enter Last Name), 'Email' (placeholder: Email), and 'Confirmed Email' (placeholder: Re-enter Email). A green 'Continue' button is at the bottom.

STEP 3: Select the account(s) for Remote Deposit*.



The screenshot shows the 'Remote Deposit' menu with 'Select Accounts' selected. Below the title are two radio button options: 'Our checking acct' and 'Our Savings acct'. A green 'Submit' button is at the bottom.

You will receive a registration confirmation:



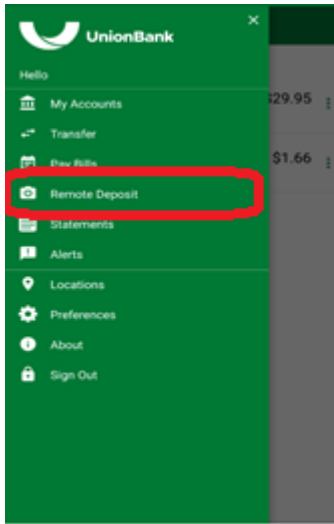
The screenshot shows the 'Union Bank' header with a green checkmark icon and the text 'Registration Submitted'. Below this is a message: 'Remote Deposit is unavailable right now. Please contact Union Bank at (866) 638-0552 for assistance.' A green 'OK' button is at the bottom.

Once your Remote Deposit registration has been submitted, we will process your request and inform you through your online banking when the registration has been approved. You will receive an alert that you have a message from us informing you that your registration has been approved or declined. If approved, access will be granted within 72 business hours. If declined, you may be eligible for Remote Deposit in the future, but you will need to apply for it through your local bank branch.

Making a Remote Deposit

STEP 1: Endorse the back of your check by signing it and then write “For e-Deposit Only at Union Bank” under your endorsement.

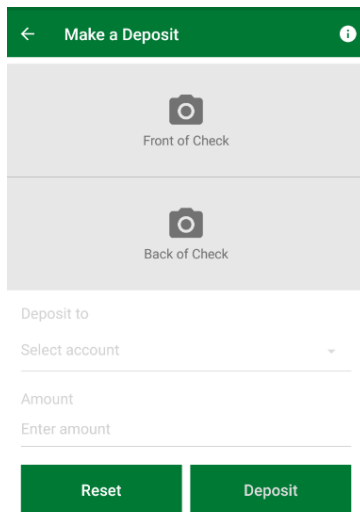
STEP 2: Select the “Remote Deposit” button.



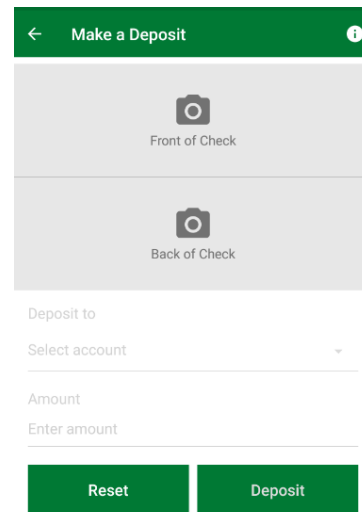
STEP 3: Select the “Plus” button.



STEP 4: Select “Check Front” and take a picture of the front of your check.



STEP 5: Select “Check Back” and take a picture of the back of your check.



When you select the “Check Front” and “Check Back,” the camera function will appear. Focus the camera on the front of the check and take a picture. Select to “Use” the picture or “Retake” the picture. Once you have selected to “Use” the picture, you will return to the “Deposit a Check” screen above. Repeat the process to taking a picture of the back of the check. Once you have selected the image to “Use,” you will return to the “Deposit a Check” screen. **Note: Do not worry about cropping the image so that only the check is shown and not any background area. During processing, we will crop the image to show only the check.**

STEP 5: Enter the dollar amount of the check in the “Check Amount” field.

STEP 6: Select the account into which you want to deposit the check.

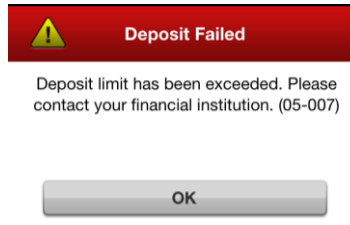
STEP 7: Click the “Deposit” button.

You will then receive a deposit confirmation.

Make a Deposit (Continued)

STEP 8: Either select “Deposit Another Check” to continue to the next deposit, or select “Done.”

You will receive an email confirmation. If there are any deposit adjustments, you will receive an email notification as well. Deposit adjustments would result when the amount you keyed differs from the actual amount of the check. If there was an error with the deposit, you will receive a notification message.




Common Deposit Errors

Common errors occur if the total number of deposits or total dollar amount of deposits for the day or month exceed the limits established by the Bank. Contact your local branch to discuss your limits, or you can wait until the next day or first day of the next month to re-deposit the item that failed.

Mobile Banking FAQs

- **Cut-off time** – The remote deposit* cutoff time for same day processing is 8:00 PM EST Monday through Friday. Deposits made after 8:00 pm EST Monday through Friday will be processed on the next business day.

Note: The deposit must be made and processed by 8:00 PM EST in order to receive same-day credit. Please ensure the item is deposited a few minutes before 8:00 PM EST to allow us time to process the deposit before the 8:00 PM EST cutoff.

- **Expired PIN message** – For your online banking security, we require online banking customers to change their PIN every 180 days. If you are using mobile banking, you will receive a message that your PIN has expired. You may change your PIN through the Mobile Banking app. Enter your current PIN, and then you will be prompted to create a new PIN and reenter the new PIN. New PINs must be between 8-12 characters and contain at least one number and one letter. Special characters may be used (&+-%@!\$*~). Once you have established your new PIN, you can login to Mobile Banking.
- **Change Password** – You may change your password through mobile banking by clicking on the sliding menu and choosing the Preferences option. From Preferences, select “Change Password”. PINs must be between 8-12 characters and contain at least one number and one letter. Special characters may be used (&+-%@!\$*~).
- **Select Landing Page** – To select the landing page (first screen) that you see when you login to the mobile banking app, click on the sliding menu and choose the Preferences option. From Preferences, click on “Select Landing Page”. A list of default landing pages will appear to choose from. Once you have selected a new landing page and have logged off, the next time you login, you will be presented with the new landing page.
- **Account Display Order** – From the My Accounts page, click and hold the account you would like to rearrange and drag it above/below other accounts listed. Accounts can only be reordered within their respective account grouping (deposits, loans, other). Account ordering is device specific.
- **Remote Deposit Limits** – You may deposit up to your established Remote Deposit limits. To view your current limits, while in Remote Deposit, click on the information button  to the right of the check amount box.

* Requires enrollment in Remote Deposit Anywhere product.

Mobile Banking – Protect It

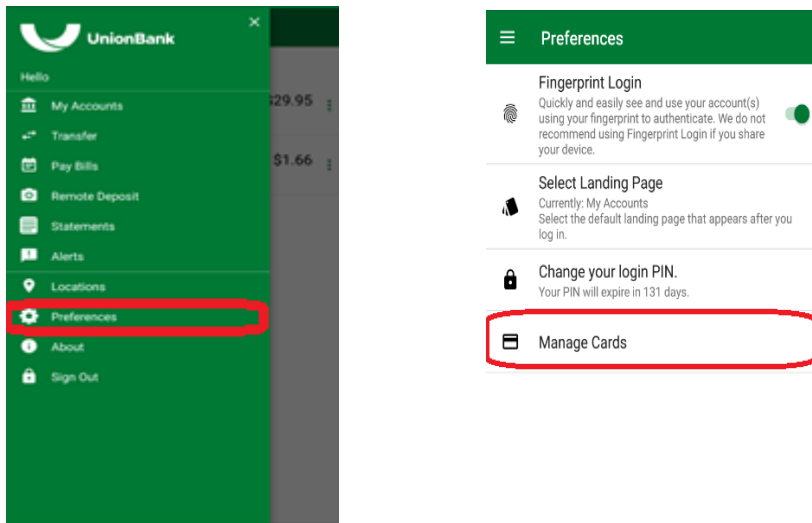
You no longer have to worry about your card being used for unauthorized transactions. Through the convenient “Manage Cards” option in Mobile Banking, you can “suspend” your debit card when you are not using it, and then quickly “reactivate” it when you are ready to make a purchase.

- Just before you provide your debit card to a merchant to process a transaction, sign into your mobile banking and manage your card to re-activate it in order to make a purchase.
- You can just as quickly “suspend” the card after your purchase.

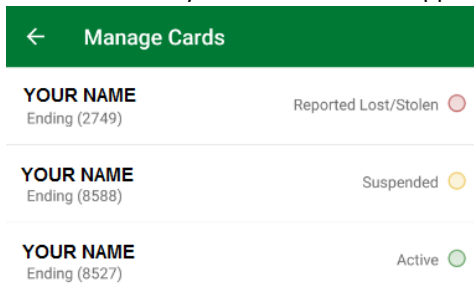
Suspend Your Debit Card

To suspend your debit card so it cannot be used until you re-activate it, follow these easy steps:

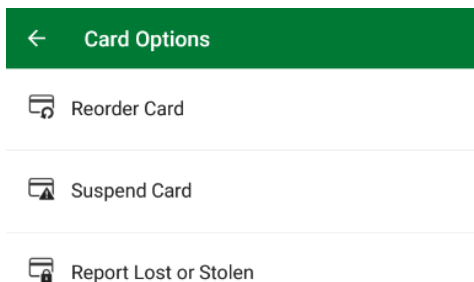
STEP 1: Sign into your mobile banking account. Select the **Preferences** link from the three bars sliding menu on the top left of the screen to go to the **Manage Card** menu.



STEP 2: A list of your debit cards will appear with the current status listed to the right of each card number.

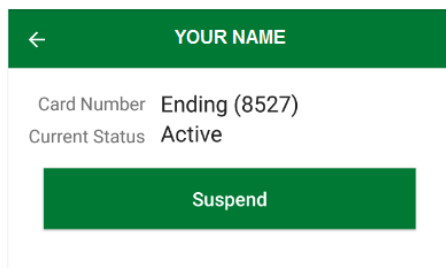


STEP 3: Select the card you want to view/change. You will see options for that card which includes reorder card, suspend card or reporting the card as lost or stolen.



Mobile Banking – Protect It (Continued)

STEP 4: Select **Suspend Card**. The Suspend Card screen will appear and you will click on the **Suspend** button.

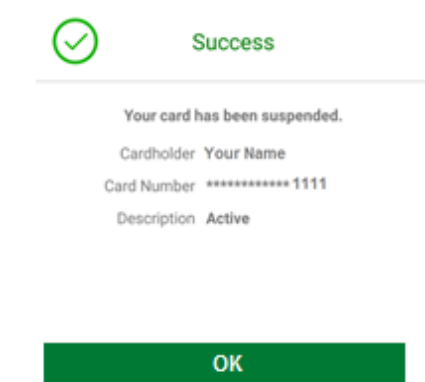


← YOUR NAME

Card Number Ending (8527)
Current Status Active

Suspend

STEP 5: You will get a confirmation screen indicating that your card has been suspended.



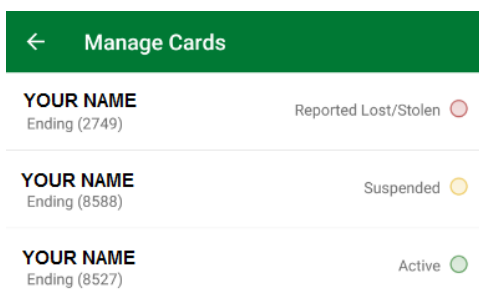
✓ Success

Your card has been suspended.

Cardholder Your Name
Card Number ***** 1111
Description Active

OK

STEP 6: You may then return to the **Manage Cards** screen, where your card will now show a “Suspend” status, or you may go back to the **Home Screen**.



← Manage Cards

YOUR NAME Ending (2749) Reported Lost/Stolen ●

YOUR NAME Ending (8588) Suspended ●

YOUR NAME Ending (8527) Active ●

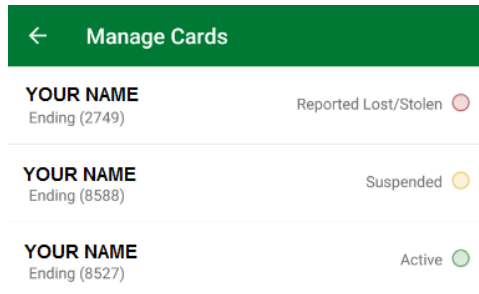
Mobile Banking – Protect It (Continued)

Re-Activate Your Currently Suspended Debit Card

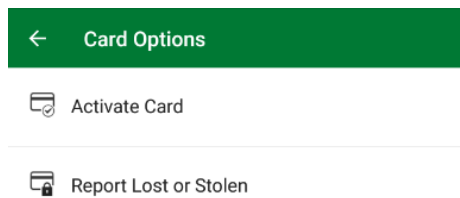
You not only can suspend a debit card, but you can re-activate a previously suspended card. To re-activate a card, follow the steps below:

STEP 1: Sign into your mobile banking account. Select the **Preferences** link from the three bars sliding menu on the top left of the screen to go to the **Manage Card** menu.

STEP 2: A list of your debit cards will appear and any that have been suspended will have a **Suspended** status showing to the right of the card number.

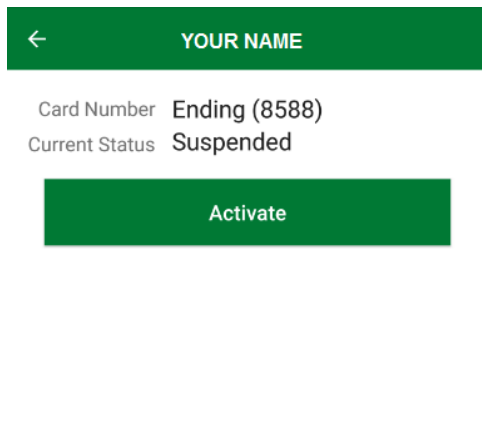


STEP 3: Select the card to be re-activated. Available options for that card will be shown, which includes activate card or reporting the card as lost or stolen. Select **Activate Card**.

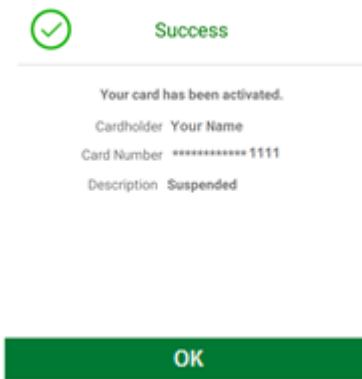


Mobile Banking – Protect It (Continued)

STEP 4: Click the **Activate** button to re-activate the card.



STEP 5: A confirmation screen will appear, indicating that your card has been activated.



STEP 6: You may return to the **Manage Cards** screen where your card will now show an “Active” status.

