

## Step 1: Enroll in Mobile Banking

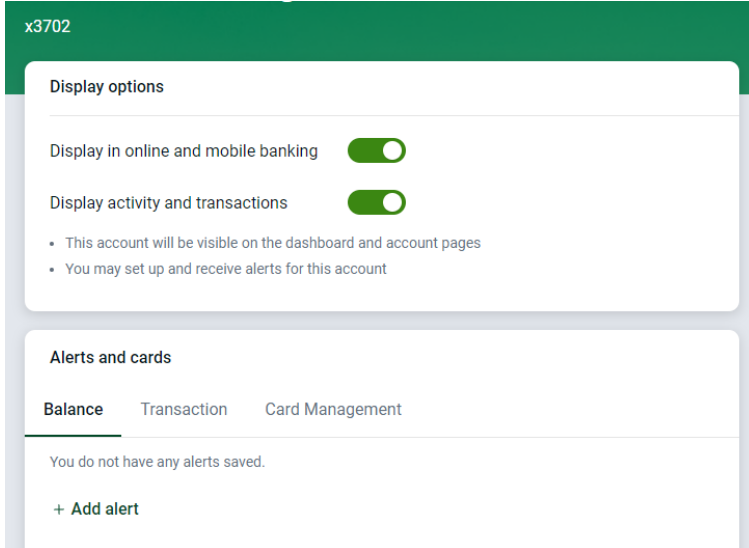
There are two options for enrollment:

### **Option 1: Enroll through Online Banking**

**STEP 1:** Sign into your online banking account.

**STEP 2:** Select the Settings Tab > under “Account” click Union Bank > Click the account>Display in online and mobile settings should be defaulted as on.

**STEP 3:** Complete the setup information on the screen:



The screenshot shows a mobile banking enrollment screen. At the top left, there is a green header with the text 'x3702'. Below this, there are two main sections. The first section is titled 'Display options' and contains two toggle switches, both of which are turned on. The first toggle is labeled 'Display in online and mobile banking' and the second is labeled 'Display activity and transactions'. Below these toggles, there are two bullet points: '• This account will be visible on the dashboard and account pages' and '• You may set up and receive alerts for this account'. The second section is titled 'Alerts and cards' and has three tabs: 'Balance', 'Transaction', and 'Card Management'. The 'Balance' tab is currently selected. Below the tabs, there is a message that says 'You do not have any alerts saved.' and a button labeled '+ Add alert'.

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 PPASSWORD.

#### 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 PASSWORD.

### 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." You will be prompted to create a 4-digit passcode.

The image displays four sequential screenshots of the UnionBank mobile app sign-on process:

- Sign-in screen:** Shows the UnionBank logo and fields for Username and Password. A "FORGOT?" link is visible below the password field. A "Sign in" button is at the bottom.
- Secure your account screen:** Features a lock icon and the title "Secure your account". It explains two-factor authentication and prompts for an email address and phone number. A "Next" button is at the bottom.
- Enter verification code screen:** Shows a lock icon and the title "Enter verification code". It states a text message with a verification code to a phone number ending in "\*\*\*\*75" was sent. A text input field contains "7952860". There is a checkbox for "Don't ask for codes again on this computer", a "Verify" button, and a "Resend or Try another way" link.
- Confirm your passcode screen:** Shows the UnionBank logo and the title "Confirm your passcode". It features a 3x3 grid of input fields for a 4-digit passcode. The first three fields contain dots, and the fourth is empty. The digits 1-9 and 0 are shown below the grid, along with a clear button (ⓧ).

**Navigation** - The landing page will by default show your dashboard, in which can be reorganized. Click on the three bars sliding menu on the top left to show available mobile banking card. Available cards include: Messages, Viewing Account, transferring funds between accounts (including external transfers), Paying Bills, Depositing Checks.

\* Requires enrollment in Remote Deposit Anywhere product. Manage Card option is on dashboard under card management section.

## 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.

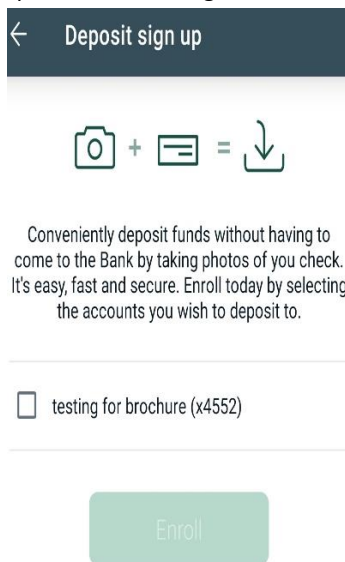
There are two ways that you can enroll for Remote Deposit

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

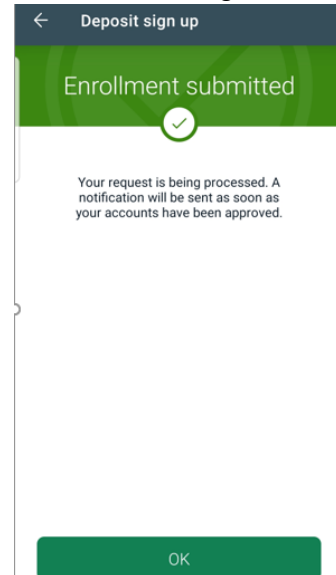
Listed below are the steps to request enrollment through the Mobile Banking app if you are not currently enrolled.

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

**STEP 2:** Complete the User Registration and select account(s)



**STEP 3:** You will receive a registration confirmation:



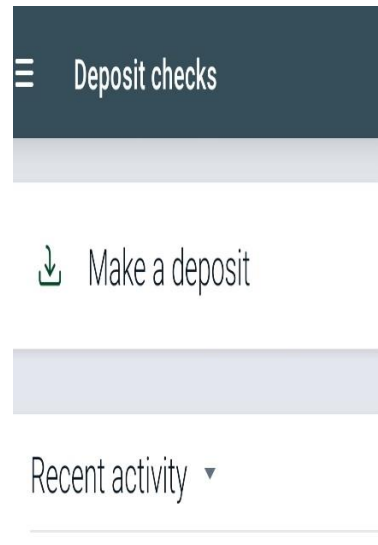
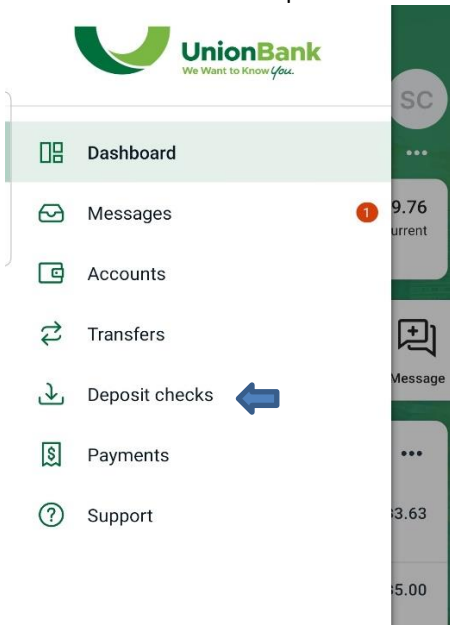
Once your Remote Deposit registration has been submitted, we will process your request and inform you through your online banking when the registration has been approved. You will receive an alert in the Message tab informing you that your registration has been approved or declined. If approved, access 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.

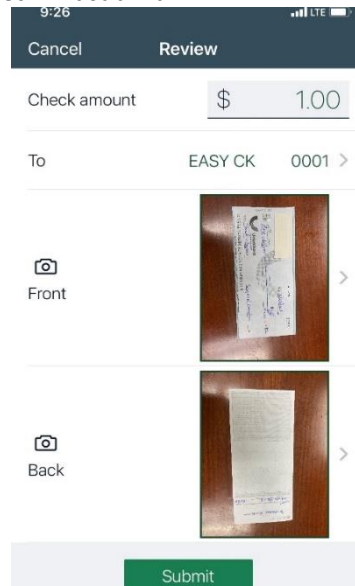
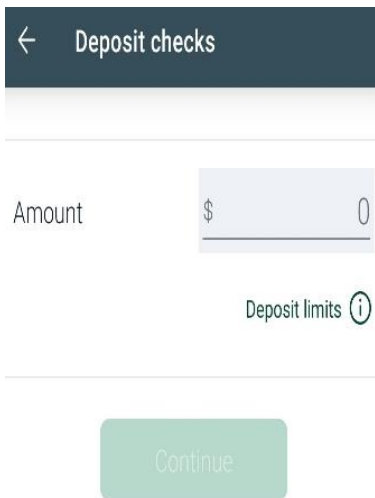
**STEP 2:** Select the "Deposit Checks" button.

**STEP 3:** Select the "Make a Deposit" button



**STEP 4:** Enter the amount of the deposit hit continue

**STEP 5:** Take a picture of the front and then the back of your check. Hit submit



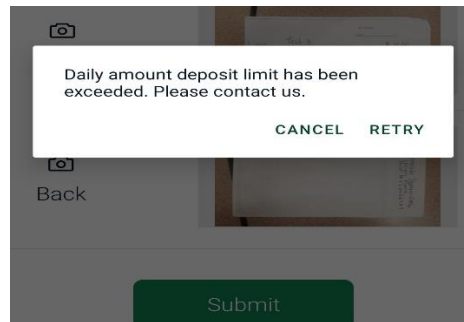
After the amount of the item is entered, the camera function will appear. Focus the camera on the front of the check and take a picture, Select "Retake" or "continue". Do the same with the back of the check. Select to "Retake" or "Continue". Once you have selected continue the second time, you will return to the "Deposit a Check" screen above then click "submit.

**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.**

You will then receive a deposit confirmation as "check submitted:

## Make a Deposit (Continued)

You will receive an email confirmation of the deposit. 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 may 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.
- **2-Factor Authentication** – For your online banking security, we require online banking customers to set up two-factor authentication. Enter your current login credential, and then you will be prompted to enter a valid phone number and email address that you have access to while signing in. You will receive verification code via selected method to enter to gain access to your account. For Union Bank mobile you will be prompted to create a passcode during initial set up. This will be used in place of the password.
- **Account Recovery** – If a user forgets their username or password, they can recover it by selecting the **Forgot** option. This allows the end user to recover their account by entering a code sent via SMS. If the end user has not yet used Banno or has not yet enrolled in 2FA, the end user can proceed with recovery by entering their email address and phone number, and the account number. The customer can also reset the mobile passcode by selecting the “forgot” option. This will prompt the user to sign in again
- **Select Landing Page** – To select the landing page (first screen) that you see when you login to the mobile banking app, click on the three dots on the right side under your picture/Initials and choose the Organize. A list of default landing pages will appear to choose from. Organize your screen by sections that are most relevant to your use, hold the dots to the left of each section title. 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 “Card Management” option in Mobile Banking, you can “suspend/lock” your debit card when you are not using it, and then quickly “reactivate” it when you are ready to make a purchase.

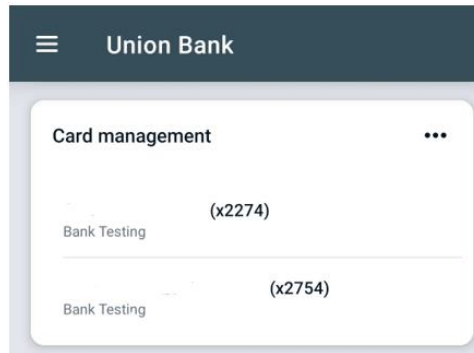
- Just before you provide your debit card to a merchant to process a transaction, sign into your mobile banking and manage your card to re-activate it in order to make a purchase.
- You can just as quickly “suspend/lock” the card after your purchase.

### **Suspend Your Debit Card**

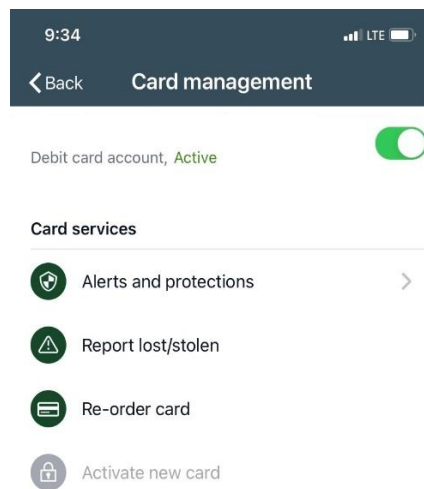
To suspend your debit card so it cannot be used until you re-activate it, follow these easy steps:

**STEP 1:** Sign into your mobile banking account and scroll down to select card management.

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

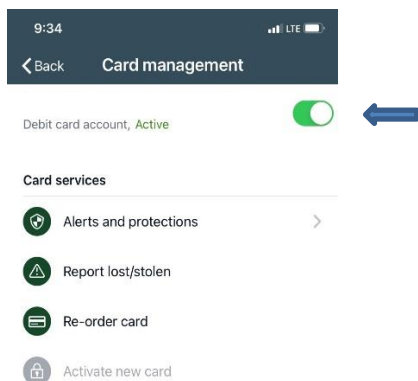


**STEP 3:** Select the card you want to view/change. You will see options for that card which includes reorder card, suspend card or reporting the card as lost or stolen.

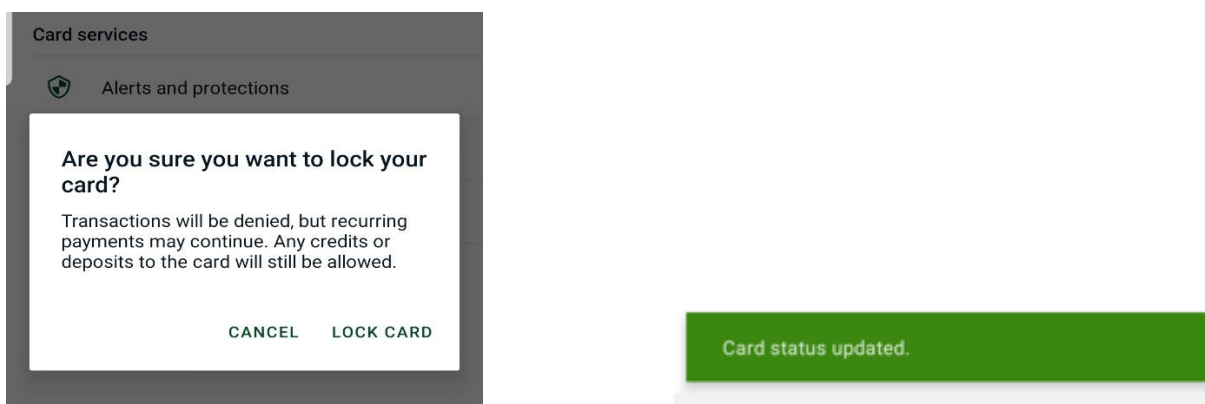


## Mobile Banking – Protect It (Continued)

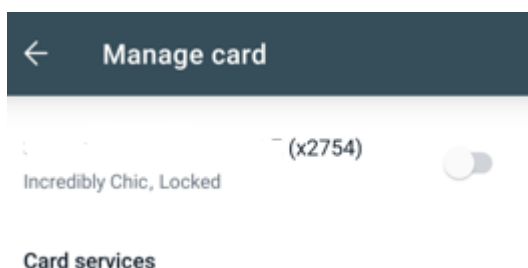
**STEP 4:** Select **Suspend Card**. The Card Management screen will appear, and you will click on the **toggle** button.



**STEP 5:** Once confirmed you will get the following popup below indicating that your card has been suspended/locked.



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



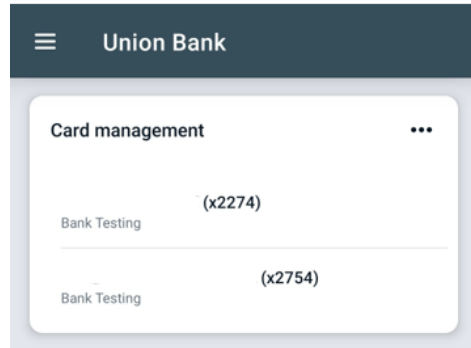
## Mobile Banking – Protect It (Continued)

### Re-Activate Your Currently Suspended Debit Card

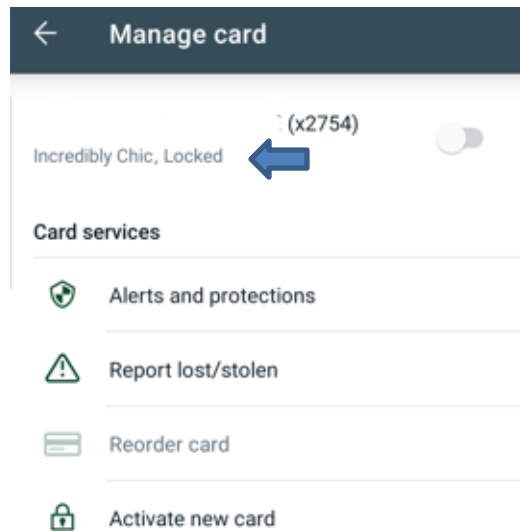
You not only can suspend a debit card, but you can re-activate a previously suspended card. To re-activate a card, follow the steps below:

**STEP 1:** Sign into your mobile banking account. Scroll to card management and toggle on the card.

**STEP 2:** A list of your debit cards will appear and any that have been suspended will have a **Locked** status showing within the details of that card.



**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 New Card**.

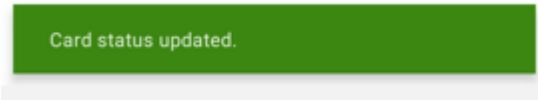




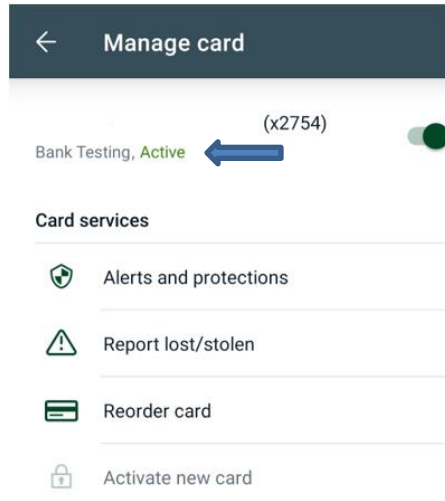
## Mobile Banking – Protect It (Continued)

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

**STEP 5:** A confirmation popup will appear, indicating that your card has been updated.



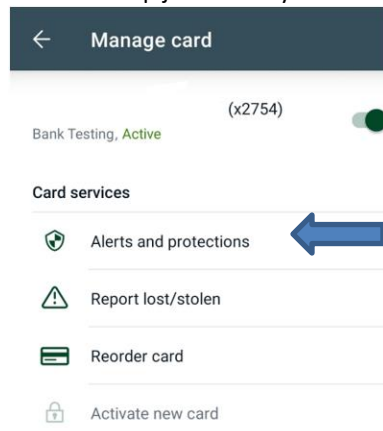
**STEP 6:** You may return to the **Manage Cards** screen where your card will now show an “Active” status within that card.



## Mobile Banking – Protect It

With Alerts and Protection, you can set a wide range of controls and alerts on all your cards. For example, you can:

- Set transaction spending limits based on your preferences, including dollar amount, transaction type and merchant type
- Get instant alerts on certain types of transactions, like when a transaction is declined
- Set a specific region where the card can be used or restrict usage based on your mobile device’s location
- Set parental controls and monitoring Alerts will show up just like any other notifications you get on your mobile device.



- Control Preferences restrict certain types of transactions based on: Location, Merchant Type, Transaction Type and Spend Limit
- Alert Preferences displays alerts for certain transactions based on: Location, Merchant Type, Transaction Type, Spend Limit
- Recent Transactions displays recent card charges from approximately previous 30 days.
- Shared Card Users displays a list of current shared card users. New shared card users can be added from this screen. Shared Card Users appears for primary cardholders only.

**MERCHANT TYPES**

← Merchant types (x2274)

	Block transactions	Send notification
Age Restricted	<input type="checkbox"/>	<input type="checkbox"/>
Department Store	<input type="checkbox"/>	<input type="checkbox"/>
Entertainment	<input type="checkbox"/>	<input type="checkbox"/>
Gas Station	<input type="checkbox"/>	<input type="checkbox"/>
Grocery	<input type="checkbox"/>	<input type="checkbox"/>
Household	<input type="checkbox"/>	<input type="checkbox"/>
Personal Care	<input type="checkbox"/>	<input type="checkbox"/>
Restaurant	<input type="checkbox"/>	<input type="checkbox"/>
Travel	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>

CANCEL SAVE

**TRANSACTION TYPES**

← Transaction types (x2274)

	Block transactions	Send notification
ATM	<input type="checkbox"/>	<input type="checkbox"/>
eCommerce	<input type="checkbox"/>	<input type="checkbox"/>
In Store	<input type="checkbox"/>	<input type="checkbox"/>
Mail/Phone Order	<input type="checkbox"/>	<input type="checkbox"/>
Recurring	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>

ⓘ Transaction type details

CANCEL SAVE

**LOCATIONS**

← Locations (x2274)

	Block transactions	Send notification
International	<input type="checkbox"/>	<input type="checkbox"/>

Blocking will stop all international transactions.

CANCEL SAVE

**SPENDING LIMITS**

← Spending limits (x2274)

**Transaction limits**

Spending limit  
Transactions over this amount will be blocked, and an alert will be sent.

\$ \_\_\_\_\_

Spending alert  
Transactions over this amount will send an alert.

\$ \_\_\_\_\_

**Monthly limits**

Monthly spending limit  
Transactions that would bring your monthly spending total over this amount will be blocked and an alert will be sent.

\$ \_\_\_\_\_

Monthly spending alert  
Transactions that would bring your monthly spending total over this amount will send an alert.

CANCEL SAVE