

Installing the mobile banking app

You should install the mobile banking app to use mobile banking on your iOS or Android device. You can download the mobile banking app from the Apple App Store or the Google Play Store.



Caution: To help protect the security of your financial information, you should only download and install the mobile banking app from the Apple App Store or the Google Play Store. In the store, verify that we are listed as the seller of the app, not a third party. You should also verify that our name is spelled correctly.

To install the mobile banking app

1. Do one of the following:
 - On an iOS device, open the Apple App Store.
 - On an Android device, open the Google Play Store.
2. Search for our name and install the app.

Opening the mobile banking app

To open the mobile banking app

- Locate the mobile banking app on your tablet or smartphone and tap it to open the app.

Accessing the online banking site

You can use a web browser to connect to the online banking site on a desktop computer or other device with an HTML5 compliant browser. For the best experience with online banking on an iOS or Android tablet or smartphone, please use the mobile banking app.

Consider enabling pop-ups in your browser for the online banking site. Certain features appear in separate windows in your browser, and may not appear if you block pop-up windows.

To access the online banking site

- On our website, click the online banking link to open online banking.

Logging in

When you log in to online banking or the mobile banking app, you enter the following when prompted:

- Login ID
- Password

If you enter an incorrect password too many times, we automatically block your account. If your account is blocked, contact us to unblock your account.

If you have never used a particular browser or device to log in, you may need to enter a Secure Access Code to use it. If the browser or device is one that you plan to use again, you can register it. By registering a browser or a device, you confirm that it is under your control and that you intend to use it to access online banking or the mobile banking app.



Note: Depending on your security needs, we may configure your account to use Symantec™ Validation and ID Protection (VIP) Service Tokens. If your account uses a token, you enter the code from the token instead of a Secure Access Code every time you log in.

Logging in for the first time

The login process may vary. The first time that you log in, you verify your identity. The most common methods are:

- A Secure Access Code
- A Symantec VIP Token

When you use a Secure Access Code, we send a one-time code to an email address, text message number, or phone number that is on file for you.

Contact us to obtain your Login ID or if your account requires a token.

To log in for the first time with a Secure Access Code

1. On the Login page, click or tap **I am a new user**.
2. On the Login page, enter your Login ID and click or tap **Submit**.
3. The Enter Secure Access Code page appears. Do the following:
 - a. Click or tap one of the contact methods to send a Secure Access Code.
 - b. When the code arrives, enter the code and click or tap **Submit**.
 - c. If prompted to register the device, you can click or tap **Register Device**.
4. In the **Password** field, enter the password that you want to use, re-enter it in the **Confirm Password** field, and click or tap **Submit**.
5. Update your online profile and click or tap **Submit Profile**.
6. Read the agreement on the Disclaimers screen and click or tap **I Accept**.
When you accept the agreement, the Home page appears.

Logging in after the first time

When you log in, you enter your Login ID and password. If you use a browser or a device that is not registered, you must also enter a Secure Access Code.

To log in after the first time

1. On the Login page, enter your Login ID in the **Login ID** field.
2. (Optional) Select the **Remember me** check box to save your Login ID for the next time that you log in.
3. Enter your password in the **Password** field and click or tap **Sign In**. When the connection is complete, the Home page appears.

Logging off

Logging off online banking or the mobile banking app is an important part of keeping your financial information secure. You can log off voluntarily when you finish using online banking or the mobile banking app. In addition, online banking and the mobile banking app can log you off involuntarily.



Note: To maximize the security of your online information, you should always click or tap **Log Off** in the Menu.

If you navigate from online banking to another site and do not close the browser, you may remain logged in to online banking until the session timeout. This can make it possible for someone else who uses the desktop to possibly access data from your previous online banking session. When you click or tap **Log Off**, or when you close your browser, the session ends.

Voluntary log off

In online banking, you should always log off before you close the browser window. In the mobile banking app, except to get a Secure Access code from your email, messages, or phone app, you should always log off before you open another app on your tablet or smartphone.

To log off

- In the Menu, click or tap **Log Off**.

Involuntary log off after session timeout

To help ensure your security, we automatically log you off when you have been logged in for an extended period. This session timeout is designed to protect the security of your financial information. There are two types of session timeouts.

Session timeout types

Timeout type	Notes
Logged in but inactive	Protects you if you are logged in and inadvertently leave your device. A warning message appears to give you a chance to stay logged in. If you miss the warning message, you can immediately log back in on the same browser or device, restoring your session and any tasks that you were working on. If you enter an incorrect password, any pending work is discarded.
Logged in but exceed session time limit	Limits the maximum time of any session. When the maximum time ends, you are prompted to save your work and log off manually. If you do not log off manually, we automatically log you off.

Resetting a forgotten password

If you forget your password and your account is not locked, you can use the Forgot Password option on the Login page reset your password.

To reset a forgotten password

1. On the Login page, click or tap **Forgot your password?**
2. Enter your Login ID and click or tap **Submit**.
3. On the Login page, do one of the following:
 - Click or tap **I already have a Secure Access Code**.
 - Click or tap one of the contact methods that are on file for you. We send you the code using the contact method that you selected.
4. On the Secure Access Code page, enter the code and click or tap **Submit**. The New Password page appears.
5. On the New Password page, do the following:
 - a. Enter your new password in the **New Password** field.
 - b. Re-enter the password in the **Confirm Password** field.
 - c. Click or tap **Submit**.The Home page appears.