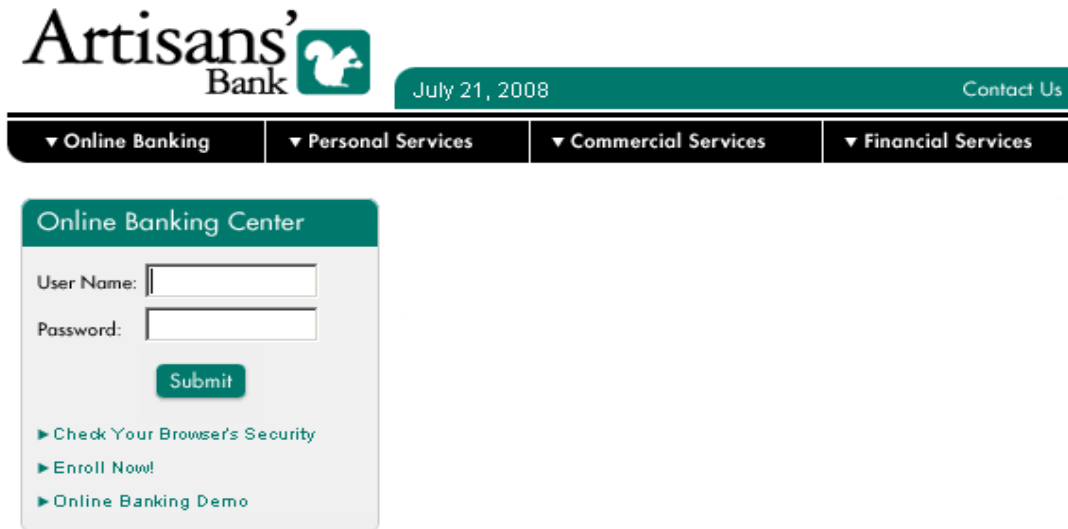


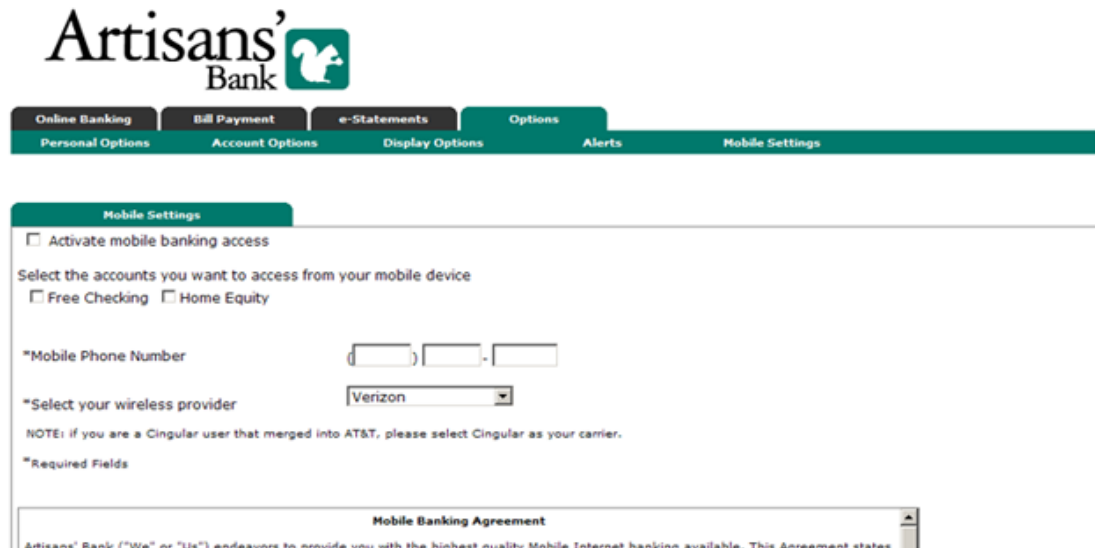
# Enrolling In Mobile Banking

1. Log in to online banking at [www.artisansbank.com](http://www.artisansbank.com)



The screenshot shows the Artisans' Bank website header with the date July 21, 2008, and a Contact Us link. Below the header is a navigation bar with four tabs: Online Banking, Personal Services, Commercial Services, and Financial Services. The main content area features the Online Banking Center with a login form. The form includes fields for User Name and Password, a Submit button, and three links: Check Your Browser's Security, Enroll Now!, and Online Banking Demo.

2. Click **Options > Mobile Settings**



The screenshot shows the Artisans' Bank website with the Options > Mobile Settings page. The page has a navigation bar with tabs for Online Banking, Bill Payment, e-Statements, Options, Alerts, and Mobile Settings. The Mobile Settings page includes a checkbox for Activate mobile banking access, a section for selecting accounts to access from a mobile device (Free Checking and Home Equity), a field for Mobile Phone Number, and a dropdown menu for selecting a wireless provider (Verizon). A note states: "NOTE: If you are a Cingular user that merged into AT&T, please select Cingular as your carrier." A "Required Fields" section is also present. At the bottom, there is a Mobile Banking Agreement section.

3. **Activate mobile banking access:** Check the box to enroll as a Mobile User.
4. **Select the accounts you want to access from your mobile device:** Choose one or all of your accounts. You can edit this selection at any time.
5. **Mobile Phone Number:** Enter your Mobile Phone Number (**Required**).

6. **Select your wireless provider:** Select your wireless provider from the drop-down menu (**Required**).

The screenshot shows the 'Mobile Settings' page. At the top, there is a green header with the text 'Mobile Settings'. Below the header, there is a checkbox labeled 'Activate mobile banking access'. Underneath, it says 'Select the accounts you want to access from your mobile device' with two checkboxes: 'Free Checking' and 'Home Equity'. The 'Mobile Phone Number' field is shown as a three-part input: '( ) - '. The 'Select your wireless provider' dropdown menu is open, showing a list of carriers: Verizon (selected), Alltel, ATT (@mmode.com), ATT (@txt.att.net), Cellular One, Cingular, Metro PCS, Nextel, Sprint PCS, T-Mobile USA, US Cellular, Verizon, and Virgin Mobile. Below the dropdown, there is a note: 'NOTE: if you are a Cingular user that merged into... as your carrier.' and a 'Required Fields' section. At the bottom, there is a section titled 'Artisans' Bank ("We" or "Us") endeavors to provide our obligations with respect to our Mobile Internet Banking Service by Mobile Internet banking available. This Agreement...'. A numbered list item 1. is partially visible: '1. The accounts that you access using this Service are subject to the terms and conditions of our Deposit Agreement for the'.

7. **Review** the Mobile Banking Agreement and click **I Agree**.
8. Following completion of the Mobile Settings, an enrollment confirmation is sent as a SMS Text Message to your Mobile Device along with our Mobile Banking URL <https://www.airteller.com/artisansbank> You may then begin using your mobile device to access your accounts.

# Mobile Banking How-To-Guide

## Log in to Mobile Banking

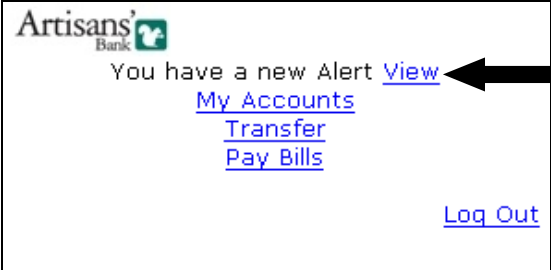
Access Artisans' Bank's Mobile Banking Site at <https://www.airteller.com/artisansbank/> and enter your Online Banking ID and Password.



The screenshot shows the Artisans' Bank logo at the top left. Below it, there are two input fields: "Online Banking ID" and "Online Banking Password". To the right of the password field is a "Submit" button. At the bottom right of the form area, there is a link that says "SSL Encrypted".

## View Alerts

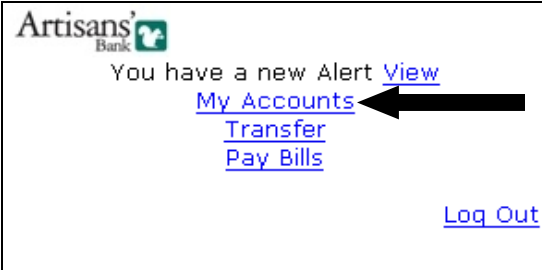
1. Select the **View** link to see any alerts that may have been sent to you.



The screenshot shows the Artisans' Bank logo at the top left. Below it, there is a notification: "You have a new Alert [View](#)". Below the notification are four menu items: "My Accounts", "Transfer", "Pay Bills", and "Log Out". A black arrow points from the right side of the screen to the "View" link.

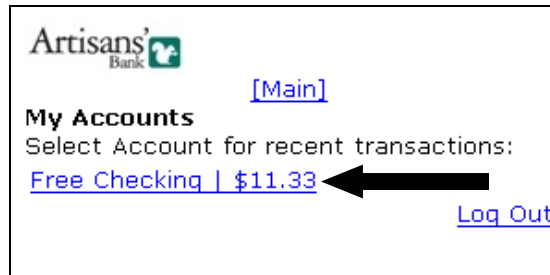
## View Transactions

1. Select **My Accounts** from the Main Menu.



The screenshot shows the Artisans' Bank logo at the top left. Below it, there is a notification: "You have a new Alert [View](#)". Below the notification are four menu items: "My Accounts", "Transfer", "Pay Bills", and "Log Out". A black arrow points from the right side of the screen to the "My Accounts" link.

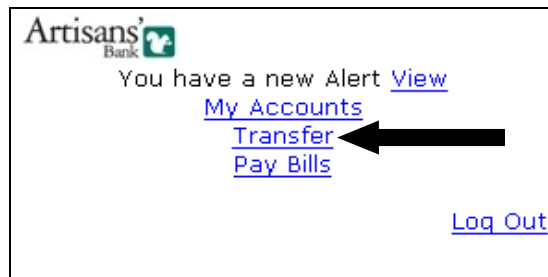
2. Select which account you want to view from the list of accounts. A summary screen with your **Account Balance** displays.



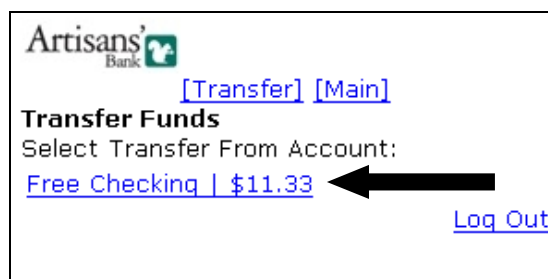
3. Select **Transactions** from the summary screen. Transactions from the last **15** days display in groups of 4 transactions per page. Select the date for transaction details. Select **Back** to return to the list of transactions.
4. Select **Accounts** to return to the list of accounts or **Main Menu** to return to the main menu.

## Transfer Funds

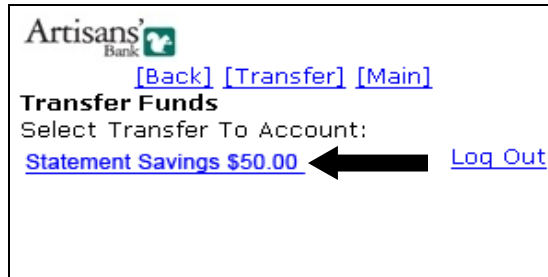
1. Select **Transfers** from the Main Menu.



2. Choose the account to transfer funds *from*.



3. Choose the account to transfer funds to.

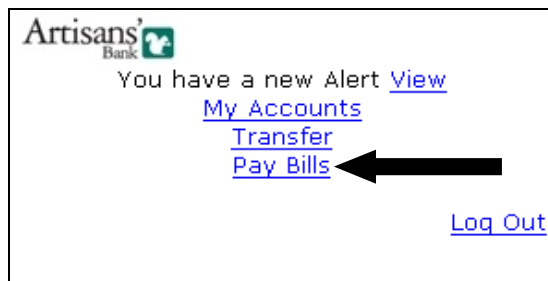


4. Enter amounts in the dollars and cents fields and select **Submit**.
5. An indicator that the transaction is sending displays.
6. A confirmation message and number display after the transfer is complete.
7. An SMS Text Message is sent to confirm the transfer.

\*You can only set up one-time immediate transfers via mobile banking.

## Pay Bills

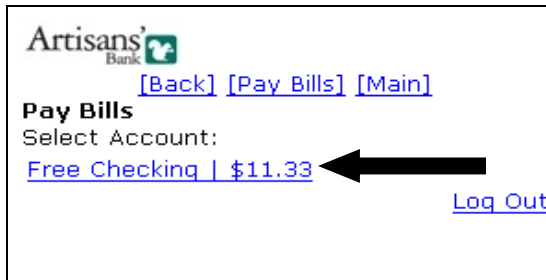
1. Select **Pay Bills** from the Main Menu.



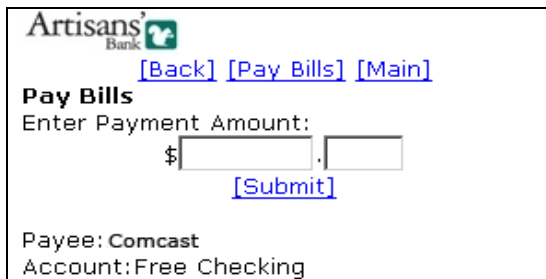
2. Select the Payee.



3. Select the pay-from account and continue to the next screen.



4. Enter amounts in the dollars and cents fields and select Submit.



5. An indicator that the bill payment is sending displays.
6. A confirmation message and number display after the bill payment is complete.
7. An SMS Text Message is sent to confirm the transfer.

\*You can only set up one-time immediate bill payments via mobile banking. Payments will process during the next bill pay processing time.

## Frequently Asked Questions

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

**A.** The Artisans' Bank mobile banking solution is phone device agnostic. It works with any web-enabled mobile phone device whose network allows secure SSL traffic.

**Q. What functions can I perform from my mobile device?**

**A.** Provided that your Financial Institution has given you access, you can:

- View account balances
- View 15 days worth of account history
- Make immediate one time transfers
- Make a one time bill payment to an existing payee
- View Alerts

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

**A.** Each time you make a transfer or bill payment, a confirmation SMS Text Message will be sent to your mobile device. If you do not receive a confirmation text message, double check to make sure the transaction went through.

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

**A.** Log in to your Financial Institution's online banking site > Select **Options > Mobile Settings > Deselect Activate Mobile Banking Access > Click Submit.**

**Q. What happens if I lose my mobile device?**

**A.** Since your account data is not stored on your mobile device, your information cannot be stolen. When you replace your device, simply edit your Mobile Settings and make any changes to the Wireless Provider and/or Phone Number.

**Q. Why can't I add a new payee?**

**A.** Functionality is limited to sending payments to already established payees. To add a new payee, log in to the online banking site, select Bill Payment, and add a new payee. You can then submit payments to that payee via your mobile device.

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

**A.** When you complete a transaction from your mobile device (bill payment, funds transfer, etc.) you will receive an SMS Text Message as 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 re-submit any transactions that did not process.

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

**A.** If you simply get a new phone, but are using the same phone number and provider, no changes on your part are necessary. If you switch providers and/or phone numbers, log in to your NetTeller account via the Internet and update your information on the **Options > Mobile Settings** page. You will not receive SMS Text Messages regarding Mobile Banking transactions if your phone number is not correct.

**Q. Are there online banking activities that cannot be performed using Mobile Banking?**

**A.** Yes. Because Mobile Banking is designed for use on wireless devices, only core online banking activities are supported. Activities such as creating alerts, placing stop payments and downloading account activity cannot be performed using Mobile Banking. In addition, certain activities such as adding a new payee for bill payment cannot be done through Mobile Banking as a security precaution.

**Q. How can I search for a transaction?**

**A.** You will only be able to view 15 days worth of transaction history on your mobile device. There is **not** a Search feature.

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

**A.** Yes. You can access your accounts 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. Can I add a new Bill Payment Payee via mobile banking?**

**A.** No. You can only add payments to payees already established through your traditional Internet based NetTeller ID.

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

**A.** You must log in to the Internet-based NetTeller ID and delete the payment from the main menu of the Bill Pay module.

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

**A.** There are a number of reasons that you may experience trouble accessing the mobile version of Internet banking on your phone. To use the mobile version, your phone will need to meet the following minimum requirements:

1. You must first enroll through traditional Internet banking before you can gain access.
2. Your mobile device must be internet enabled.
3. Your mobile network must allow secure SSL traffic. (You may need to contact your mobile provider to determine this.)

If your phone meets these requirements and you continue experiencing problems, the mobile version may not be compatible with your phone's browser. An interim solution would be to try downloading another browser such as [Opera Mini](http://www.operamini.com) ( [www.operamini.com](http://www.operamini.com) ) which provides good support to a number of mobile applications.