

Spring Hill State Bank Mobile Banking FAQs

What is Mobile Banking?

Mobile Banking enables you to access your account information using the Bank online banking website. You must first be enrolled as an Internet Banking customer to be allowed to have access to mobile banking. The mobile website has a clean, easy to navigate format and includes additional security features for mobile transactions.

What can I do via Mobile Banking?

You can review your account balances and transactions, search for specific transactions, make transfers between your accounts, pay bills when signed up for online bill pay, find a bank ATM or branch location, and contact customer service through the help section.

What types of account can be accessed in Mobile Banking?

Mobile Banking provides you access to all of the same accounts available to you in Internet Banking today. As a Spring Hill State Bank Internet Banking customer you will be able to access any accounts that are assigned to your internet banking login.

What do I need to get started with Mobile Banking?

To access Mobile Banking, you must:

- Be enrolled in Internet Banking
- Login to Internet Banking and enroll in Mobile Banking
- Have a compatible phone or device

Do I need a different User ID and Password for Mobile Banking?

No, for your convenience, you will continue to use your current Internet Banking User ID and Password to access Mobile Banking.

Mobile Banking Security

With today's advanced technology and the number of smart phone apps available, it's easy to see why you may be worried about security when using your mobile phone. Our expert staff goes to great lengths to ensure that your information is protected appropriately, and we perform monitoring of your account activity.

1. How is my login and account information protected?

For security, Spring Hill State Bank mobile banking applications do not store user name or password login credentials. Some devices may give you the option to save your User Name. In this case you must choose the option to save user name, then the user name will only show asterisks (*) for the last 4 digits. If you do not choose this option or if your device does not provide this option you will need to enter the user name and password each time you access the mobile application. It is not recommended that customers save their user name for mobile banking login as it may make it easier for someone to access the phone if they only have to guess the password. If this option is available on your device please make careful consideration regarding saving your user name. If you attempt to login to the mobile banking application, unsuccessfully 3 times, you will receive a message stating there is a problem with your credentials and you must login to online banking to reset your login information. This cannot be completed from the mobile device, but must be completed on a computer.

2. Is my personal or financial information stored on my phone?

Spring Hill State Bank Mobile Banking applications do not store any personal information such as email, phone number or address. Likewise, none of your financial information is saved on your phone.

3. Is my information safe while it's being transmitted between Spring Hill State Bank and my phone or device?

Yes. Your information is protected throughout any transaction you conduct with Spring Hill State Bank. During transmission between mobile devices and Spring Hill State Bank, we use Secure Sockets Layer (SSL) to maintain the confidentiality of all information. SSL is the industry standard for encrypting sensitive information when it's transmitted over the internet and to your mobile phone.

4. *What if I click on another app and forget that I'm logged into mobile banking?*

You should always log out of our mobile app or web site when finished using it. To log out go to Menu and log out. But, if you forget, our mobile banking applications will time out after a few minutes of inactivity requiring you to log back in when you want to re-access your account.

5. *What if I lose my phone?*

If you have access to a computer with Internet Banking access, you can disable your cell phone's access to Mobile Banking by logging into Internet Banking, select User Services, Mobile Enrollment and follow the steps to disable the service. Once this is completed your User ID and Password cannot be used to access Mobile Banking on your phone. If you have any questions, or you are concerned that your User ID or Password may have been compromised, do not hesitate to contact Customer Service at 903-759-0751. We will be happy to put an alert on your account, reset your Internet Banking access or assist you in monitoring your account for unusual activity. We can also disable your mobile banking access for you, if you have not already done so. **Most importantly**, you will want to contact your cellular service provider to temporarily disable your phone and prevent charges to your cellular account until you are able to recover or replace your phone.

For your general protection, you should always lock or password-protect your mobile device so that only you can unlock it or access it. To safeguard your account access, we recommend that you change your user name and password upon your next login to online banking. Losing your phone can be scary and cause concern, but following these tips will provide less for you to worry about.

6. *What else can I do to help ensure my safety while using mobile banking?*

- Download the Spring Hill State Bank Mobile Banking app only from the Apple® App Store or iTunes or from Google Play
- Update the app. from time to time with the most recent Spring Hill State Bank mobile banking application. As we update security features and add new features, you'll want to be sure you have the most current version.
- Always log out after you're done using mobile banking.
- Do not use a jailbroken or rooted device to conduct online banking.
- Do not login to online banking or mobile banking when using a public locations (such as hotels, coffee shops, airports, restaurants, etc). free Wi-Fi service. If logging in to your Mobile App through your phone, without using Wi-Fi you will have a secure connection. But if you need to use Wi-Fi only use your home protected system.

7. *What precautions does Spring Hill State Bank take to maintain my privacy and security?*

We're committed to maintaining the privacy and security of your information so that you'll feel safe banking no matter where you are-online with a computer or with your mobile phone.

- We use internationally recognized security standards, regulations, and industry-based best practices to build security into all of our systems and networks.
- We provide secure Mobile Banking and Online Banking service through utilizing advanced encryption technology
- Our experts perform rigorous internal and external tests on all our applications and systems to ensure that your information is protected appropriately.

Basic Mobile Banking Questions:

General

How much does this service cost?

There is currently no charge associated with the service. However, there may be charges associated with text messaging and data usage on your phone. Check with your wireless phone carrier for more information.

Is it secure?

Yes, the mobile banking service utilizes best practices from online banking, such as HTTPS, 128-bit SSL encryption, PIN, or password access and application time-out when your phone is not in use. Only the phones that you personally enroll in the service can access your accounts. In addition, no account data is ever stored on your phone. And in the event your phone is lost or stolen, the service can be immediately disabled by either going online to the Mobile Banking Environment website or calling the Bank.

Which wireless carriers are supported?

We support all the popular US wireless phone carriers, including AT&T, Spring, T-Mobile and Verizon. If your carrier is not listed when you enroll, select 'Other' and try the Mobile Web option, or check back later, as new carriers will be added over time.

Do I need a text message or data plan?

Yes, a text messaging and/or data plan is typically needed, as data usage can become expensive without them. Please check with your wireless carrier for more information.

I'm not enrolled for online banking. Can I still use this service? No, You must first enroll in online banking and enable your bank account(s) for online banking before being allowed to enroll in mobile banking.

What is Activation?

Activation is a one-time process that helps ensure your security. After you enroll a phone, you will receive an activation code which will be required to begin using Text or Mobile Banking on your device. We recommend you print your activation code and installation instructions for easy reference during installation.

Mobile Banking

What is Spring Hill State Bank Mobile Banking?

Mobile Banking gives you access to your accounts from your mobile web browser or a downloadable mobile banking application, depending on your preference and your phone capabilities. Both options allow you to:

- View account balances
- Search account activity
- Transfer funds, and;
- Find nearest ATM or branch locations

How do I access Mobile Banking on my phone's browser?

After successful activation, your phone will receive a text message with your Mobile Banking URL. You can visit the site at any time at:

<https://mBanking.firstdata.com/wap/home/shsbltx/en>

How do I sign up for Mobile Banking?

Sign in to Online Banking on your computer (not your mobile device) and choose User Services. Under that option choose the option "Mobile Enrollment". Enroll your mobile device and follow the activation instructions.

I activated Mobile Banking on my phone's browser. Why am I being asked to activate again?

At the time of activation, a "cookie" is stored on your phone's browser which allows the Mobile Banking system to remember that you activated. The cookie is only visible by the Mobile Banking system and does not contain personal information. Some phones may require you to enable cookies or periodically erase them, requiring

reactivation. If you are experiencing this issue, check your phone settings to ensure that cookies are enabled. If cookies are enabled and the issue persists, please contact your mobile network carrier for cookie support information on your mobile device. If you would like to reactivate, text R or RECOVER to 96865.

How do I optimize my mobile web experience?

We recommend 3 steps for an optimal experience: 1) Ensure your phone's browser has cookies enabled. 2) Enable stylesheets on your browser. 3) Bookmark your Mobile Banking site.

Is Mobile Banking supported on my phone?

Mobile Banking is supported on most phones with a mobile web browser that supports cookies. In addition, the mobile application (app) is available on many smartphones including : iPhone and Android. Both mobile web and mobile applications can be found by entering the mobile web URL (<https://mBanking.firstdata.com/wap/home/shsbltx/en>) in your phone's browser.

How do I install the downloadable phone application?

- Your phone will receive a text message from 96865. Select to view (or open) the message (you can also view it later by going to your phone's text message inbox).
- Select the URL link - <https://mBanking.firstdata.com/wap/home/shsbltx/en> - in the text message. This is typically done by selecting a command on your phone's menu, such as "Connect" or "GoTo".
- You will then be brought to a page with a **Download** link. Click this link to download the application.
- When finished, you will be notified that the download completed.
- After launching the application for the first time, you may be asked to give permission to access the data network. You will need to grant permission in order to proceed.

Is Mobile Banking supported on my tablet? A tablet-optimized Mobile Banking application is available for the iPad.

How do I install the downloadable iPad application?

- After enrolling with Mobile Banking, you will be provided a link to download the application.
- If you are using your computer to enroll with Mobile Banking, click on the link provided and download the application from the iTunes Store. Then sync your iPad device with iTunes to install the app.
- If you are using your tablet to enroll with Mobile Banking, simply tap on the link provided and download the application from the App Store.

Text Banking

What is Spring Hill State Bank Text Banking?

Text banking gives you access to your accounts via text (SMS) messages on your phone. It's a fast, easy way to look up account balances or recent account history by sending a text command to a shortcode.

What is Spring Hill State Bank shortcode?

All text messages should be sent to **96865**.

Can I use both Text Banking and Mobile Banking on my phone?

Yes, you can use both options from the same phone. To do so you will need to activate each option on your phone prior to use.

Is Text Banking supported on my phone?

Text Banking will work on any text message (SMS) capable phone from our of our supported carriers.

Will I receive unsolicited text messages?

No. You will only receive messages when you specifically request them with one of the Texas Banking commands or if you subscribe to Mobile Alerts.

What are Text Banking Commands?

| FUNCTION | COMMAND | DESCRIPTION |
|-----------------|----------------|---|
| Balance | B | Summary of available balance for all accounts |
| History | H | Summary of recent transactions per account |
| Command | C | List of available Text Banking Commands |
| Help | HE | Help content for Text Banking |
| Login | L | Receive a URL for the Spring Hill State Bank Mobile Browser website (user must first activate their mobile web browser) |
| Recover | R | Receive a URL and a new activation code for the Spring Hill State Bank Mobile Browser website (user must first activate their mobile web browser) |
| Stop | S | De-activate all Spring Hill State Bank text services |

NOTE: You can check for additional available commands by activating your phone and sending "C" to 96865.

Troubleshooting

I enrolled my phone number but did not receive a text message. What should I do?

Typically you should receive a text message within a few minutes after enrolling. However, sometimes mobile carriers experience delays which slow down text message delivery. While waiting, make sure your phone has wireless signal. In addition, be sure you entered the correct phone number on the enrollment site. If you still do not receive it, try to enroll again. If the problem continues, contact your wireless carrier to be sure text messaging is enabled on your phone.

I received an activation code but never used it. What do I do now?

Activation codes expire after a specific period of time (usually 4 hours). If you need a new one return to the Mobile Banking enrollment site and request a new activation code.

What happens if I get a new mobile device or change phone numbers?

If you get a new mobile device or change phone numbers, be sure to return to Mobile Banking website via your PC and update your mobile device profile in the Mobile Banking Center. We recommend removing your old device and re-enrolling your new device.

Can I use Mobile Banking or Text Banking on more than one device?

Yes. Visit the Mobile Banking Center and simply add another device.

What if my device is lost or stolen?

If you are concerned about misuse of your phone, contact your mobile service provider immediately to stop all wireless service. Additionally, sign on to online banking and disable or remove your phone. You may also contact Customer Service at Spring Hill State Bank for assistance in disabling or removing your phone.

Do I need to re-enroll into mobile banking after I purchase a new phone?

Yes. You must re-enroll into mobile banking after you purchase a new phone. Sign in to Online Banking on your computer (not on your phone) and under User Services choose the Mobile Enrollment option. Enroll your mobile phone and follow the activation instructions.

Do password reset requirements for Internet Banking affect my ability to perform mobile banking functions?

Spring Hill State Bank requires customers/members reset their internet banking password periodically. If you do not reset your internet banking password as required you will be unable to perform certain mobile banking functions.