

Mobile Banking User Guide

Follow the instructions in this guide to quickly start getting the most from your Mobile Banking experience. Please contact us if you have any questions.

www.heritagebanknevada.com



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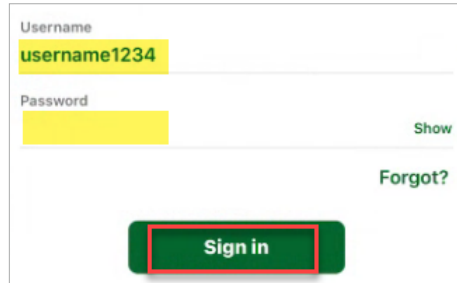
First Time Login

The information in this section shows the screens that you may receive when enrolling in Mobile Banking through the mobile app in the Android or Apple Store.

Step 1

On the Login screen, enter the **Username** and **Password**. Tap **Sign in**.

Tap **Get started**.



Username
username1234

Password
[Redacted] [Show](#)

[Forgot?](#)

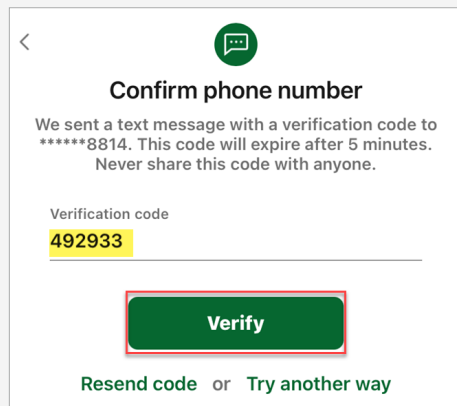
Sign in


Step 2

Check the email or text and enter the **Verification Code**. Tap **Verify**.

- Tap **Resend code** or **Try another way** if needed.

Enter a four-digit **Passcode**. The Passcode can be used to log back into the app in place of the password.



< 

Confirm phone number

We sent a text message with a verification code to *****8814. This code will expire after 5 minutes.
Never share this code with anyone.

Verification code
492933

Verify

[Resend code](#) or [Try another way](#)

Using Mobile Banking

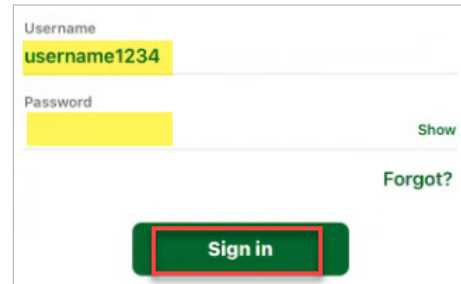
Mobile Banking supports the most recent versions of iOS and Android operating systems.

Multi-Factor Authentication

Mobile Banking uses two forms of authentication when logging in from an un-recognized device – your password and a one-time verification code. Every time you navigate to another app, you will have to re-authenticate your login. Mobile Banking allows for Touch/Face ID or a Passcode for quick entry.

Step 1

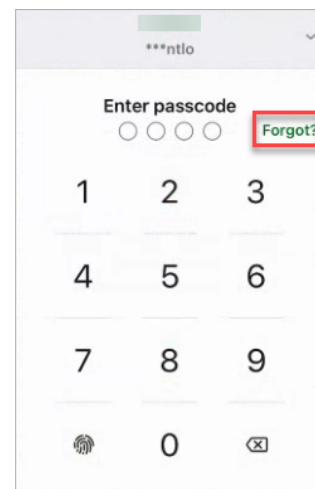
On the Login screen, enter the **Username** and **Password**. Tap **Sign in**.



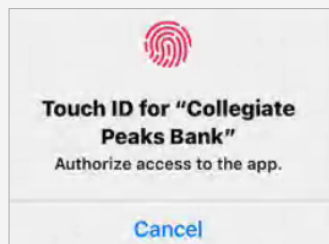
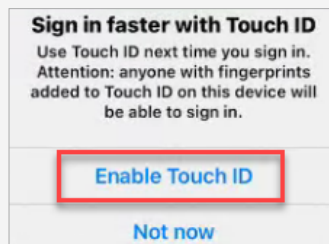
Step 2

Enter your four-digit **Passcode** or use biometrics (Touch ID or Face ID) to log into Mobile Banking.

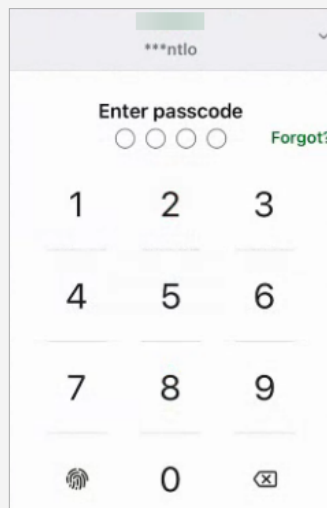
- Tap **Forgot** if needed.



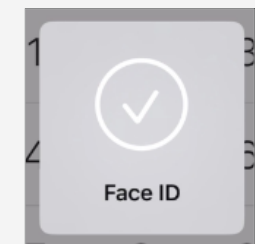
Screen showing Touch ID:



Screen showing Passcode:



Screen showing Face ID:



Using Mobile Banking

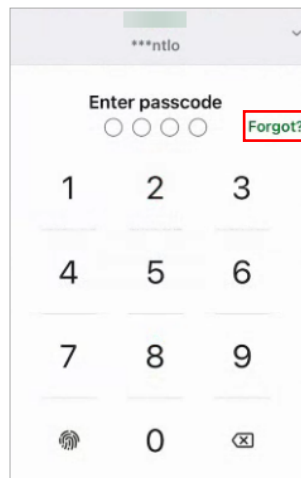
User Self-Reset Password

You can reset your own Passcode on the Passcode screen.

Step 1

On the Passcode screen, tap the **Forgot?** link.

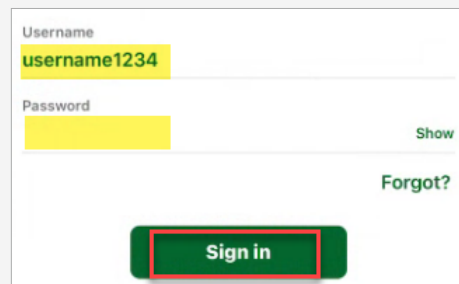
Tap **Reset**. You will be prompted to sign back into your user profile and create a new Passcode.



Step 2

Enter your **Username** and **Password**. Tap **Sign In**.

- If you don't remember your Username or Password, tap **Forgot?** to follow the Account Recovery Process.

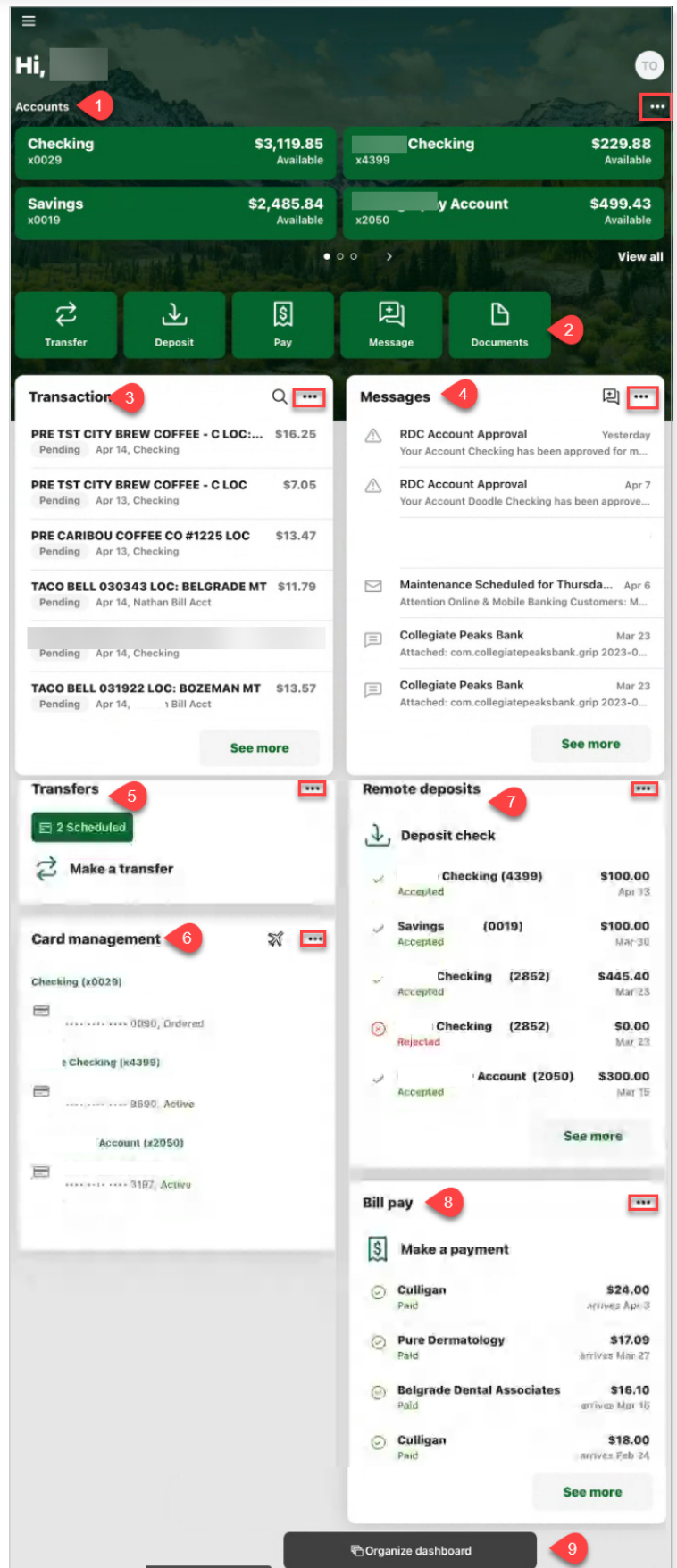


Dashboard

The Dashboard is the initial screen that displays once you have successfully logged into Mobile Banking. Many of these options are also available in the left fly-out pane. You can customize areas of the Dashboard to fit your business needs. Each of the widgets defined below are called “Cards”. Tapping on the three dots on each Card will show available customization options for that Card on the Dashboard. Tap the links below to jump to that section of this guide.

⚠ Note: *The default Cards shown on the Dashboard are indicated below with an asterisk. All other cards are available by following the instructions in the [Organize Dashboard](#) section.*

- **[Accounts*](#)** – Displays your accounts, including the balance and other basic information.
- **[Quick Links*](#)** – Tap the Card to jump to that section of Mobile Banking.
- **[Transactions](#)** – Displays a short list of Transactions on **all** accounts and a quick link to Search Transactions.
- **[Messages*](#)** – Displays new Messages between you and the bank and a quick link to start a Message.
- **[Transfers*](#)** – Displays scheduled transfers for your accounts and a quick link to Make a Transfer.
- **[Card Management*](#)** – Displays your debit cards that are linked to your accounts.
- **[Remote Deposits](#)** – Displays recent Remote Deposits.
- **[Bill Pay*](#)** – Displays recent Bill Pay transactions and a quick link to Pay a Bill, Person or Manage Payments.
- **[Organize Dashboard](#)** – Allows you to configure the Dashboard to suit your business needs.



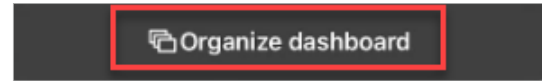
Dashboard

Organize Dashboard

Mobile Banking allows you the option to customize your Dashboard to show only those Cards that you regularly use and want to view.

Step 1

Scroll down to the bottom of the Dashboard page and tap **Organize dashboard**.

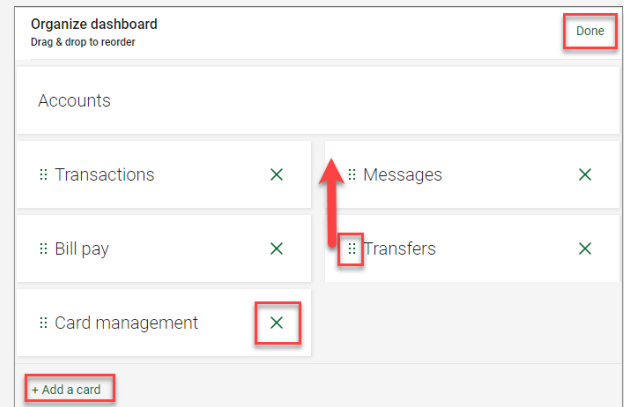


Step 2

The Dashboard is configured of multiple Cards. The default Cards are displayed. Tap **Done** after making the desired changes:

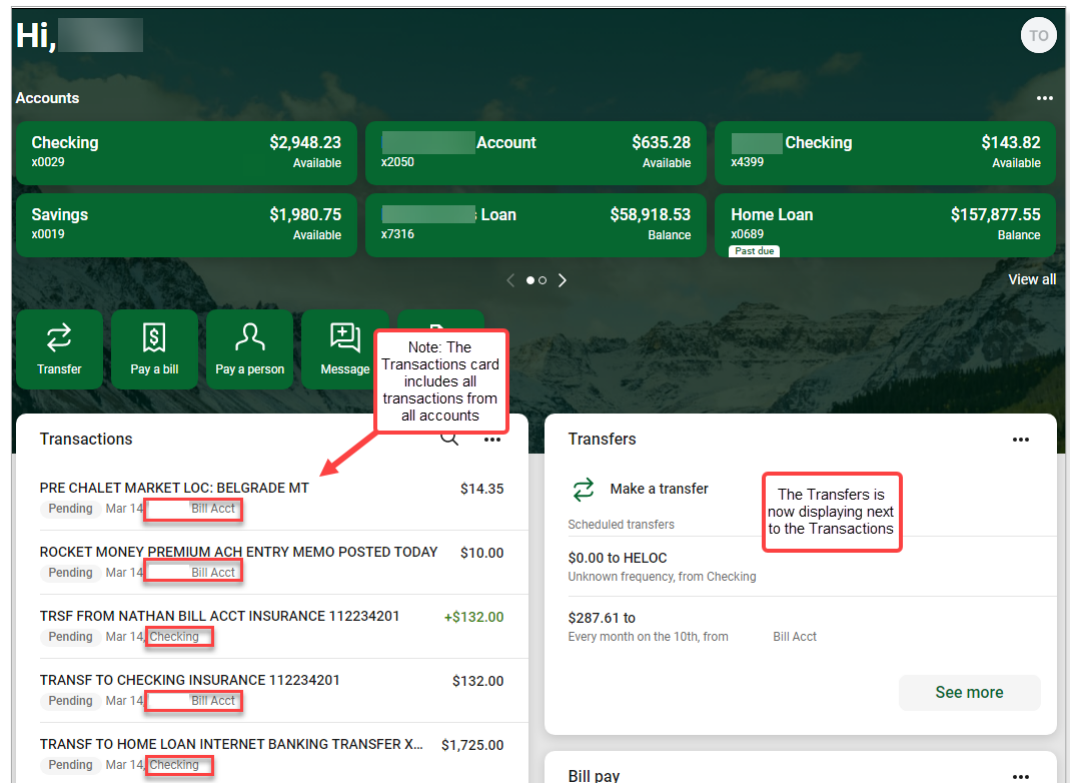
- Tap the **X** next to the Card title to remove the Card from your Dashboard.
- Tap the **dots** next to the Card title and drag that Card to a different position.
- Tap the **+ Add a card** to add a Card that you may have previously removed.

⚠ Note: Some of the Cards may automatically shift due to their size. The Accounts Card cannot be removed. Follow the instructions in the Accounts section of this guide to add/remove visible accounts.



Step 3

The changes are now made to the Dashboard.

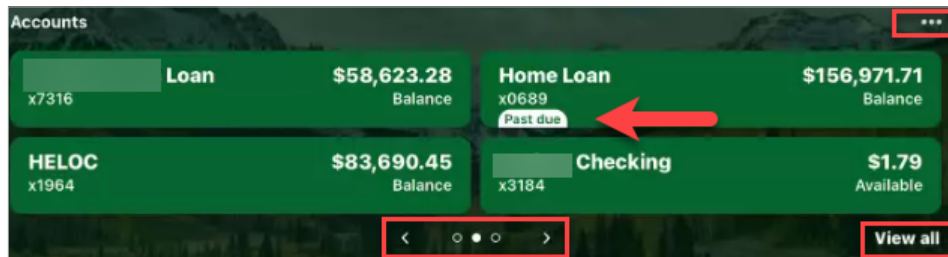


Dashboard

Accounts Card

The Dashboard Accounts Card displays your accounts, including the balance and other basic information. Tap the arrows at the bottom of the Accounts Card to see additional accounts. The Available Balance is displayed for checking and savings accounts and the Principal Balance is displayed for loan accounts. Loans are flagged with a Past Due indicator on the Account Card, if applicable. Refer to the following sections for more information:

- [Organize Accounts](#) – Change the order in which accounts are displayed on the Accounts Card.
- [Accounts Card View](#) – Change the way the Accounts Card is displayed.

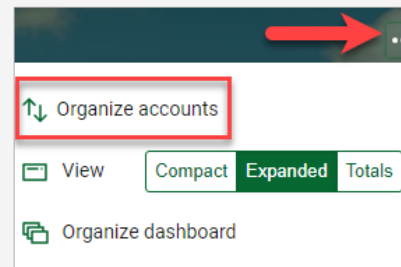


Organize Accounts

Step 1

From the account on the Accounts Card, tap the **three dots** in the upper right corner of the Accounts Card.

Tap **Organize accounts** to rearrange the order of the accounts displayed in the Account card.



Step 2

In the new window, tap the **lines** next to the Account title and drag that Account to a different position. Tap **Done** in the upper left corner.

The accounts are now displayed in the new order.

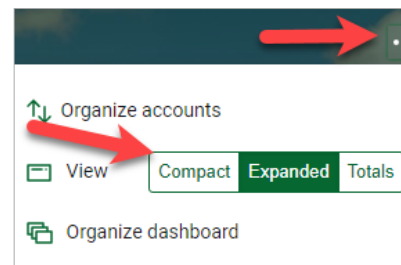


Accounts Card View

From the account on the Accounts Card, tap the **three dots** in the upper right corner of the Accounts Card.

Choose one of the **View** options.

- **Compact** – Displays the accounts as a single row, resulting in up to two accounts displayed on the Card.
- **Expanded** – Displays the accounts as two per row, resulting in up to four accounts displayed on the Card.
- **Totals** – Displays the Account Totals for the Cash, Borrowed and Credit Balance (Line of Credit) accounts.



Messages

Messages is a quick and easy way to securely communicate with the bank. All Messages are saved in your Inbox until you close them out.

⚠ Note: You will receive an email notification when a response is sent by the bank.

Send a Message

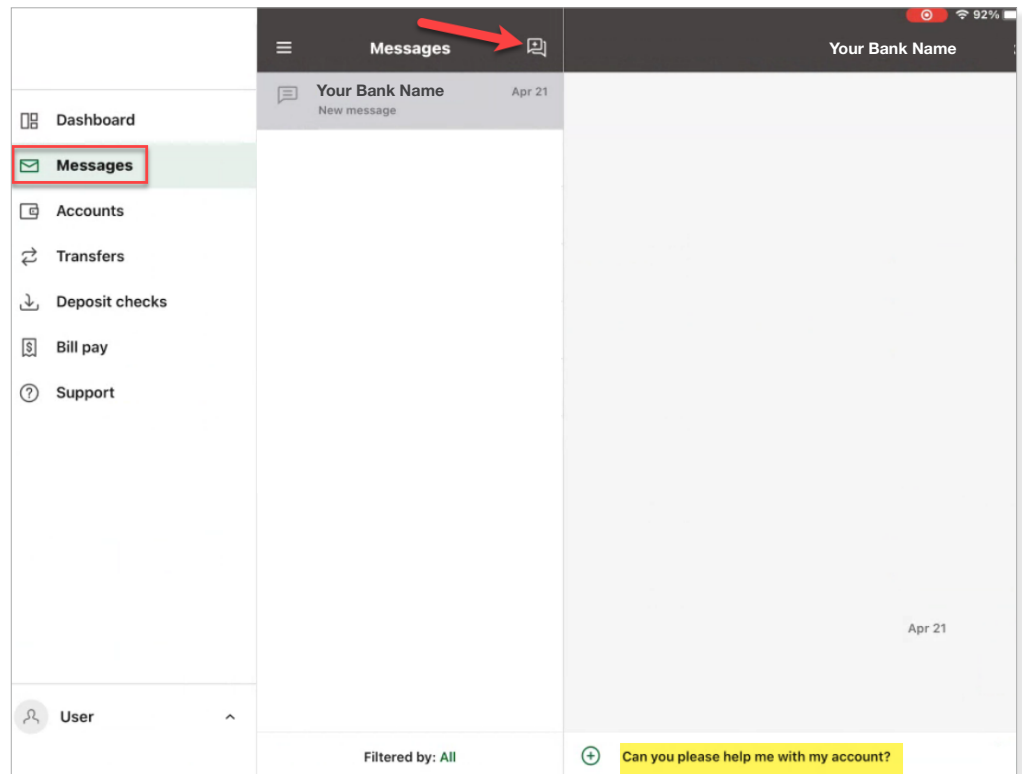
Tap **Messages** in the left pane or tap the **Message** icon on the Dashboard.

Tap the **Start a message icon** or start **typing your message**.

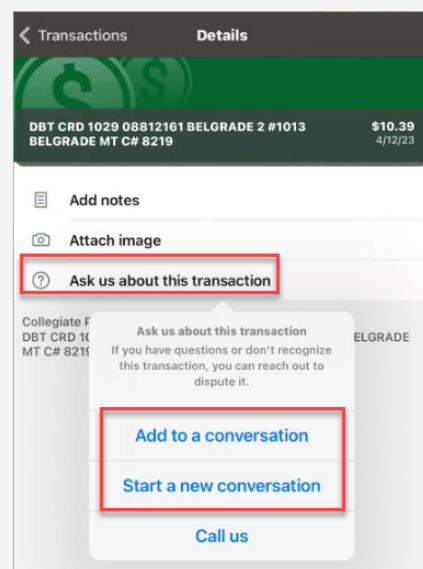
Tap the **+** to add an attachment.

Tap **Send**.

⚠ Note: To view the left pane in the Mobile Banking app, tap the three lines in the upper left corner.



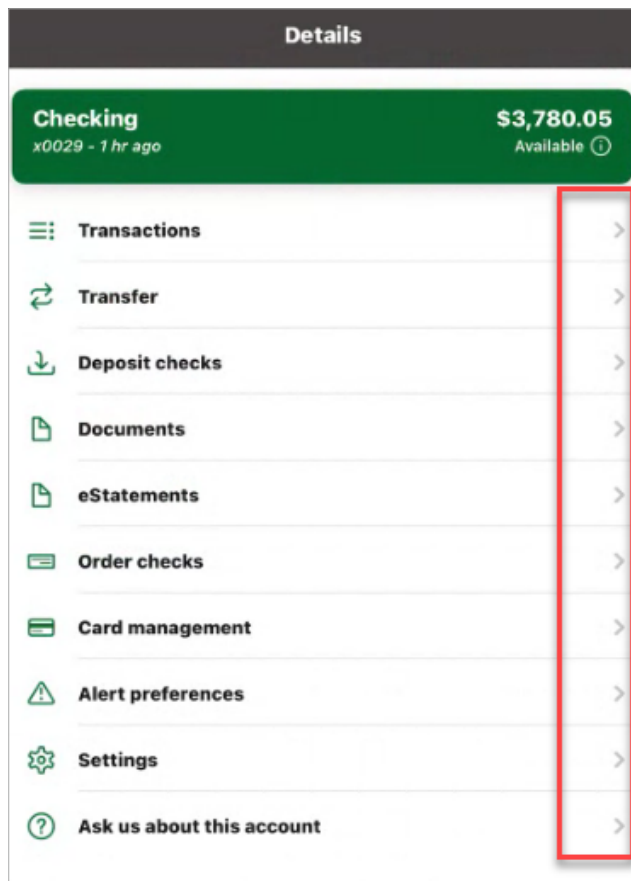
⚠ Note: When in a transaction or account, tap the **Ask us about this transaction/account**. Select whether to **Add to a conversation** or **Start a new conversation** to include the transaction/account automatically in the message.



Accounts

Select an account to see the transactions, options and details pertaining to that account. Refer to the following sections for more information:

- [Transactions](#) – Listing of all transactions, running balance and search transactions.
- [Transfer](#) – Transfer between your internal and external accounts.
- [Deposit Checks](#) – Deposit a check to enrolled accounts.
- **Documents** – View text-based statements that do not include check and deposit images. To receive check and deposit images, enroll in eStatements.
- [eStatements](#) – View check and deposit images as a full statement.
- [Order Checks](#) – Order checks for your checking account.
- [Card Management](#) – Lock or unlock a debit card, report the card as lost/stolen, re-order a debit card or activate a new card.
- [Alert Preferences](#) – Set up balance or transaction alerts on the specified account.
- [Settings](#) – View display, alert preferences and document settings for the specified account.
- **Details** – Displays the details of the selected account. View loan information including Payment, Activity and Interest information.



Accounts

Transactions

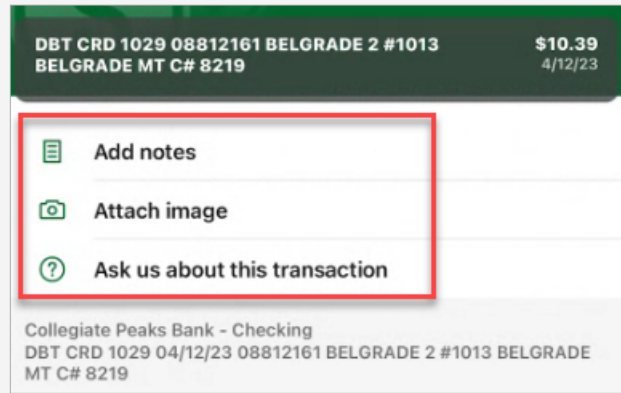
Account transactions can be viewed via the Dashboard or Accounts. This section outlines the features available for Transactions Details and Search capabilities.

Transaction Details

Tap a **transaction** in the list to view additional details.

- Tap **Add tags** to add a tag to the transaction.
- Tap **Add notes** to add a note to the transaction.
- Tap **Add image** to add an image (ex. receipt) to the transaction.
- Tap **Ask us about this transaction** to include the transaction in a conversation with the bank.

▲ Note: Text entered in the Tags and Notes can be used in the Search field. Entering a consistent phrase in the notes (ex. Taxes) will assist in locating items for future use.

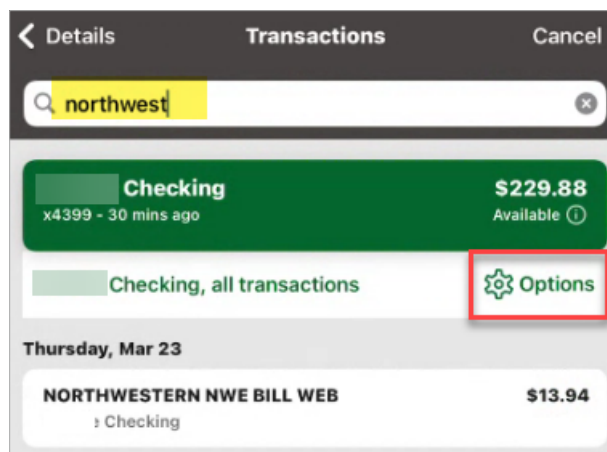


Transaction Search

Tap the **magnifying glass** icon at the top to Search Transactions.

▲ Note: The Search field only searches the transaction description, not the amount.

Tap the **gear Options** icon to search multiple accounts for the text or to search for Tags.



Accounts

eStatements

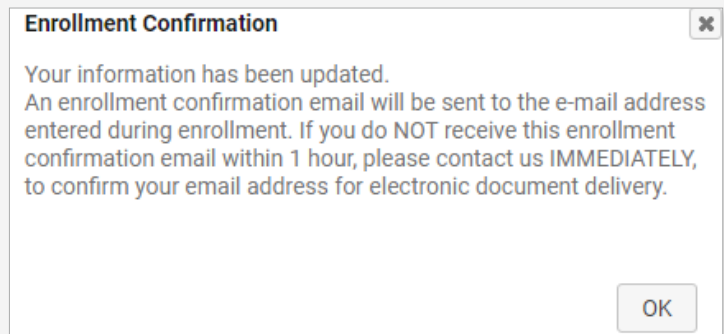
Tired of receiving paper statements in the mail? Enroll in eStatements to receive an email when your statement, including check and deposit images, is available in Mobile Banking. eStatements are available in Mobile Banking for 18 months so it is recommended to download your statement monthly to your computer for future review.

Enroll Account for eStatements

From the Account, tap the **eStatements Quick Link**.

Review the email address and update.
Tap **I agree**.

Tap **OK**.

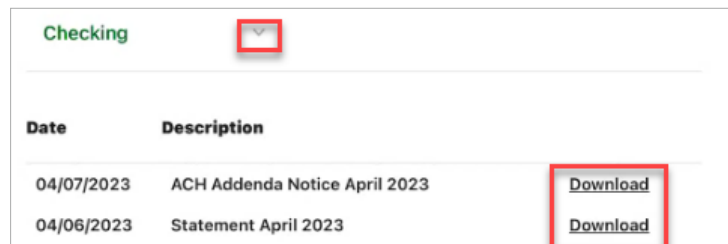
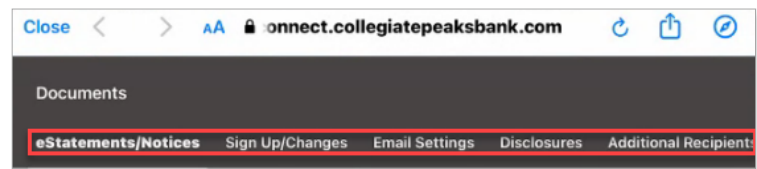


View eStatement Options

From the Account, tap **eStatements**.

Select one of the following options:

- **eStatements/Notices** – Lists all statements and notices available for PDF Download. Tap the down arrow to change to a different account.
- **Sign Up/Changes** – Tap the down arrow next to the account. A checked box indicates the eStatement/notice for that account will be received via eStatements; unchecked is a paper eStatement/notice.
- **Email Settings** – Change the email address for documents sent via eStatements.
- **Disclosures** – View the eStatement Disclosure. Scroll to the bottom to print the Disclosure.
- **Additional Recipients** – Follow the steps to add/remove additional recipients to receive eStatements/notices.



A screenshot of an eStatement list. At the top, "Checking" is displayed with a red box around a dropdown arrow. Below is a table with columns "Date" and "Description". Two rows are visible, each with a "Download" button highlighted by a red box.

Date	Description	Download
04/07/2023	ACH Addenda Notice April 2023	Download
04/06/2023	Statement April 2023	Download

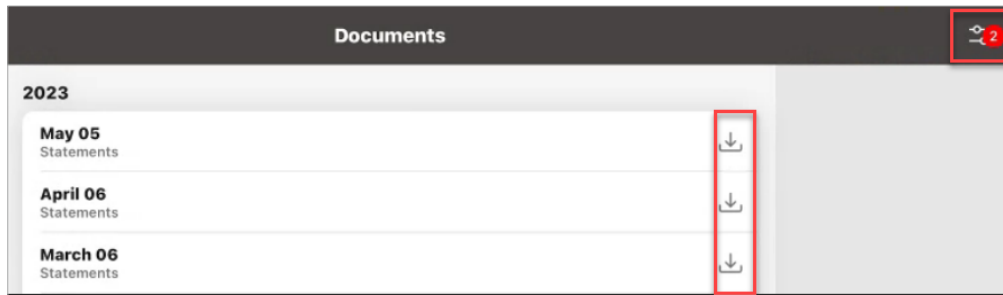
Accounts

Documents

Documents are a text version of your monthly statement, even if you receive eStatements. Documents do not contain check and deposit images. Use the filter to view all available documents on the account. Refer to the [eStatements](#) section to enroll in electronic statements and view the check and deposit images inside of Mobile Banking.

From the Account, tap the **Documents Quick Link**. Select one of the following options:

- **Filter** – Allows you to select the Type, Year and Accounts to display.
- **Download** – Downloads a PDF version of the statement text for printing or saving.



Order Checks

Place your check order securely and quickly through Mobile Banking.

From the Account, tap the **Order Checks Quick Link**.

You will be routed to our check ordering system at OrderMyChecks.com to place your order.



Accounts

Card Management

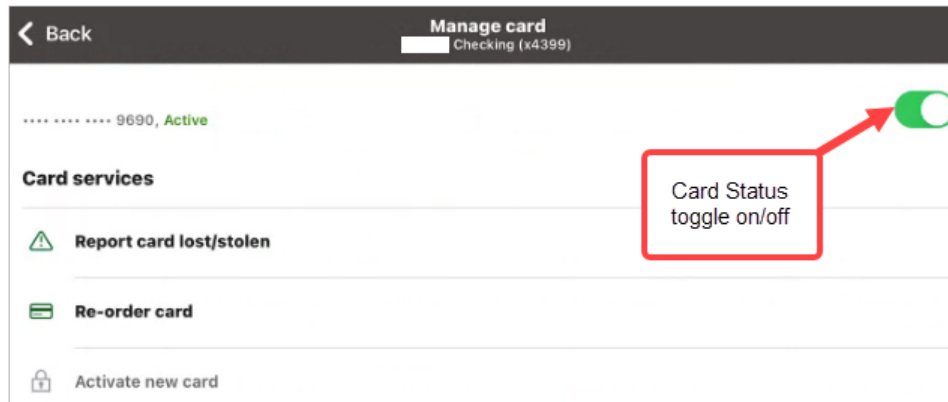
You can manage the status of your debit card or let the bank know about your travel plans all inside Mobile Banking. Refer to the [Travel Notices](#) section to place a travel note on your debit card.

Step 1

From the Account, tap **Card management**.

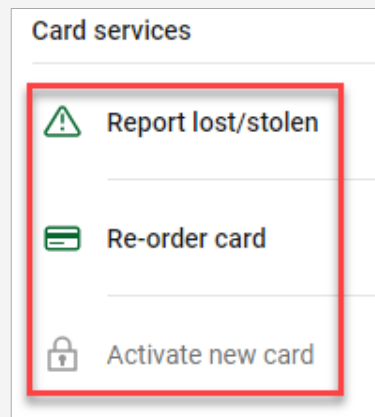
Slide the **toggle** to change the debit card status from Active to Locked. A warning is displayed to confirm the status change. Tap **Lock card**.

⚠ Note: Cards can be locked as needed. The card must be unlocked to use it for transactions.



Step 2

Tap the service to **Report card lost/stolen**, **Re-order card** or **Activate new card**.



Accounts

Alert Preferences

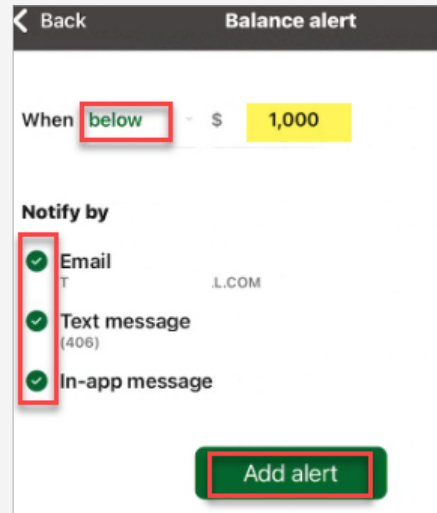
Alerts can be set up for alerting when an account falls below or is above a specified amount or when a debit or credit transaction is over a specified amount.

▲ Note: Alerts are set up for each account and each account can have multiple alerts. Balance and Transaction Alerts will generate a real-time alert which could result in a text/email sent during the middle of the night.

Add Balance or Transaction Alert

From the Account, tap **Alert preferences**. Follow the prompts to set up a Balance or Transaction Alert.

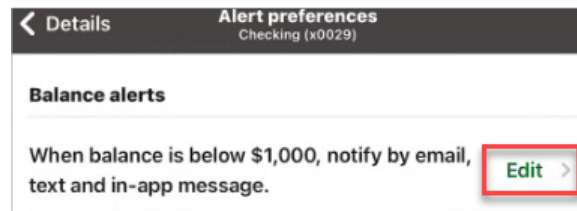
Tap **Add alert**.



Edit or Delete Account Alert

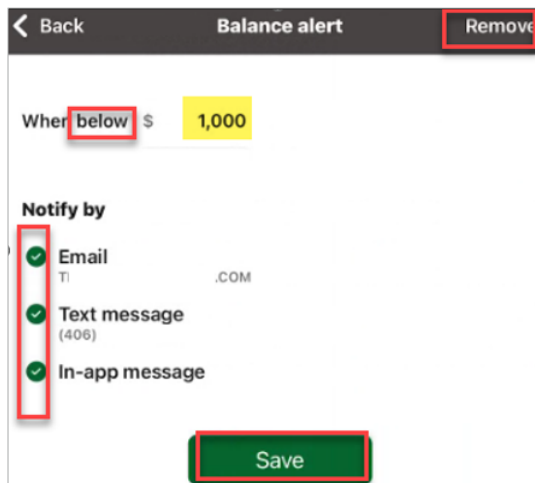
Step 1

From the Account that the Alert is set up on, tap the **Alert Preferences**. Tap the alert in the list to edit it.



Step 2

Edit the Alert information and tap **Save** or tap **Remove** in the upper right corner to delete the alert.



Transfers

You can use Mobile Banking to transfer funds between your internal and external checking, savings and loan accounts. **Important:** If you have set up a recurring transfer at the bank to a checking, savings or loan (ex. loan payment), you will see these transfers listed under the Scheduled Transfers section.

▲ **Note:** External transfers are not available for business users.

Make a Transfer

Tap **Transfer** in the left pane or tap **Make a transfer** on the Transfer Card on the Dashboard.

Tap **More options** to set the Frequency, Date and add a Memo to the Transfer.

- **From** – The account that the funds will come out of.
- **To** – The account that the funds will go in to.
- **Amount** – The dollar amount you would like to transfer.
- **Payment options** – If a transfer is being made to a loan, payment options such as *Regular*, *Principal Only*, or *Interest Only* payment may appear depending on if you are set up to do so.
 - ▲ **Note:** *Principal Only and Interest Only payments do not advance payment due date.*
- **Frequency** – Options include *Once*, *Weekly*, *Every two weeks*, *Twice a month* and *Monthly*. Selecting anything other than *Once* adds additional fields to specify week, day, or day of the month.
- **Starts** – Choose the start date for either the *One Time Transfer* or *Recurring Transfer*.
- **Transfer Memo** – Optional field for one-time transfers only.

Tap **Submit**.

Edit or Delete a Scheduled Transfer

Tap **Transfers** in the left pane or tap the **Transfer** Card on the Dashboard.

Tap the **Transfer** in the Transfers List.

Do one of the following:

- Edit the Transfer Details and tap **Save**.
- Tap **Delete** in the upper left corner to Delete.

▲ **Note:** You cannot edit a Scheduled Transfer that has been set up by the bank (ex. recurring transfer to checking or savings or for a loan payment.)

Transfers

External Transfers

You can use Mobile Banking to transfer funds between your checking and savings accounts held at another bank.

▲ **Note:** *External transfers are not available for business users.*

Add External Transfer

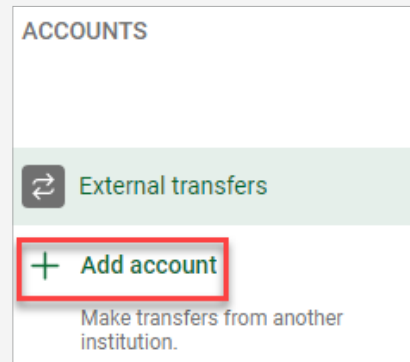
Step 1

In Settings, tap + **Add Account** or **External transfers**.

Tap **Make external transfers**.

Adding an External Account is considered a high-risk transaction. Enter your **Password**.

Tap **Submit**.



Step 2

Enter the required information.

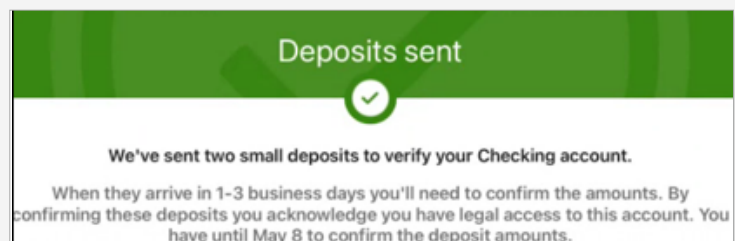
Tap **Submit**.

A screenshot of a mobile banking interface titled "Transfer setup" with a "Cancel" button in the top left. The form contains four rows of input fields: "Account name" with a yellow "Select" button, "Routing #" with a yellow "Enter" button, "Account #" with a yellow "Enter" button, and "Account type" with a white "Select >" button. A red rectangular box highlights the "Submit" button at the bottom center of the form.

Step 3

You will need to confirm the two small/micro deposit amounts that were sent to your external bank account.

▲ **Note:** *The small/micro deposit amounts must be entered into mobile banking within 14 days, or you will have to set the account up again.*



Transfers

Enter Small/Micro Deposit Amounts

In Settings, tap **External Transfers**.
Tap the **account** and enter the **small/micro deposit amounts**.

Tap **Confirm**.

▲ Note: You will receive an error if the amounts don't match the actual deposited amounts.

The external account is now ready to **Make a transfer**.

The screenshot shows the 'External transfers' screen with a dark header containing a back arrow, 'External transfers', 'Account', and 'Remove'. An orange error banner at the top reads: 'The amounts you've entered don't match our records, please try again.' Below this, the account details for 'US BANK NA' are listed: Routing # 092900383, Account # 123456, and Type Checking. A message states: 'We've sent two small deposits to verify your account. When they arrive in 1-3 business days confirm the amounts below.' Two input fields show '\$ 0.64' and '\$ 0.56'. A green 'Confirm' button is highlighted with a red box.

Remove External Transfer

In the External Accounts area, tap **Remove** in the upper right of the screen.

Tap **Remove**.

The screenshot shows the 'External transfers' screen with a dark header containing a back arrow, 'External transfers', 'Account', and 'Remove'. The 'Remove' button is highlighted with a red box. Below the header, the account name is 'External'. The account details for 'US BANK NA' are listed: Routing # 092900383, Account # 123345, and Type Checking. A message states: 'We've sent two small deposits to verify your account. When they arrive in 1-3 business days confirm the amounts below.' Two input fields show '\$ 0.00' and '\$ 0.00'. A green 'Confirm' button is visible at the bottom.

Deposit Checks/Remote Deposit

Remote Deposit allows you to make deposits conveniently using Mobile Banking. Refer to the [Enroll Account in Remote Deposit](#) section for accounts that are not yet enrolled.

Enroll Account in Remote Deposit

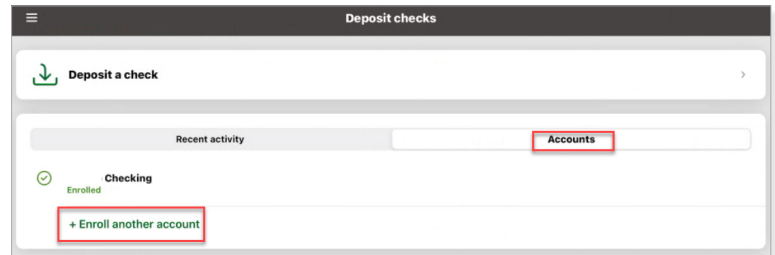
Step 1

Tap **Deposit Checks** in the left pane.

Tap the **Accounts** tab to see accounts that are enrolled for remote deposit.

Tap **+ Enroll another account**.

▲ Note: The **+ Enroll another account option** is only displayed if you have accounts in your Mobile Banking that are eligible to be enrolled in Remote Deposit.

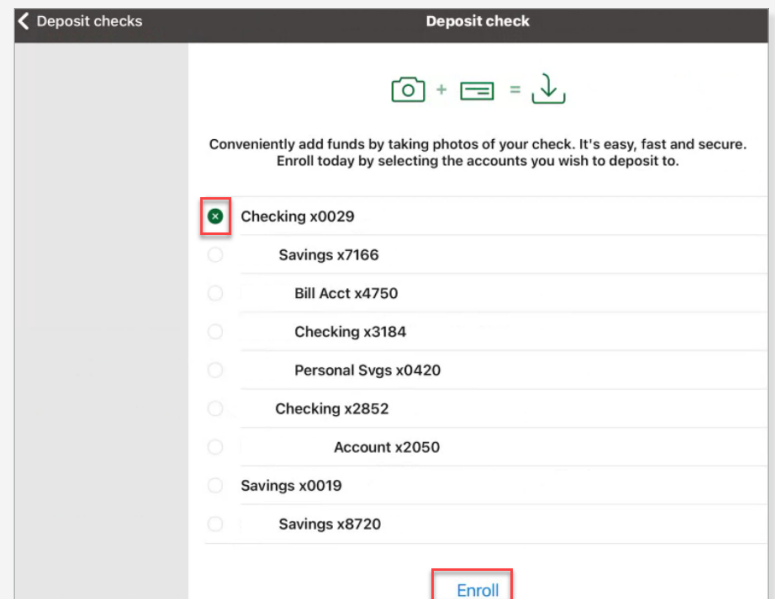


Step 2

Tap the **account** to enroll.

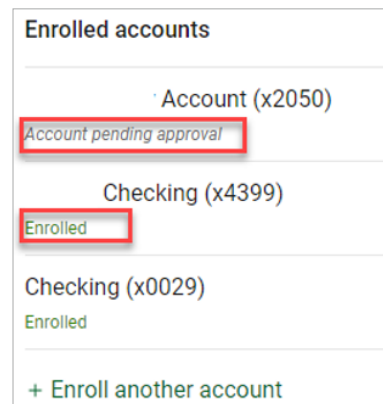
Tap **Enroll**.

The request has been submitted to the bank for approval. The bank must approve the account enrollment prior to the first deposit. For immediate attention, contact your bank.



Step 3

When the bank has approved the account, the status will change from **Account approval pending** to **Enrolled**. The account is available to accept Remote Deposits when it is enrolled.

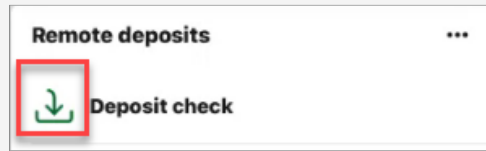


Deposit Checks/Remote Deposit

Deposit a Check

Step 1

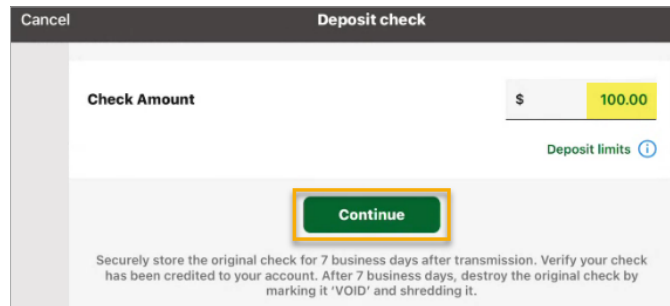
Tap **Deposit Check** in the left pane or tap **Deposit Check** on the Remote Deposit Card on the Dashboard.



Step 2

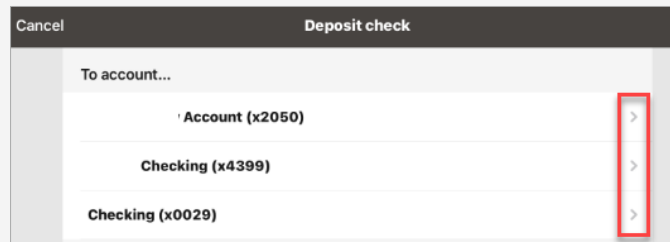
Enter the **Check Amount**. Tap **Continue**.

- Tap the **Deposit limits** to view the current and maximum Deposit limits.



Step 3

Tap the **To account**.



Step 4

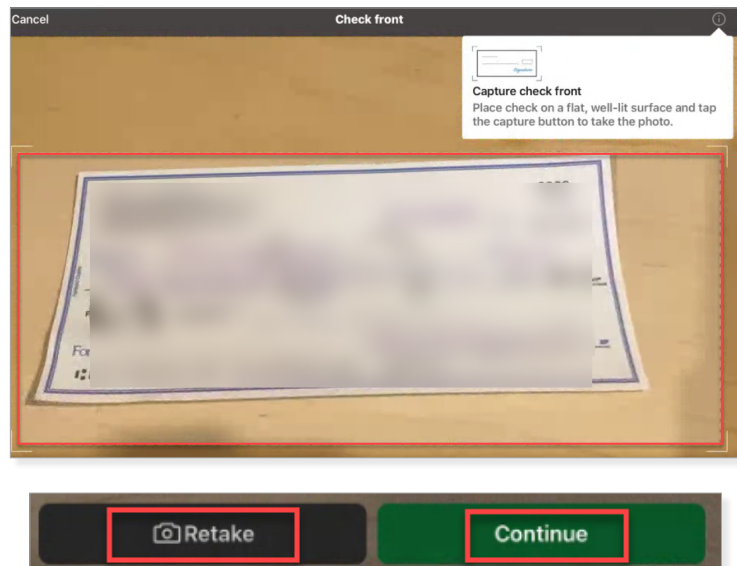
Place the check on a flat, well-lit surface. Line the check up to be within the white dotted lines.

Tap the **screen** to capture the front of the check.

Tap **Continue** if the image is good or tap **Retake** to take another image.

Repeat for the back of the check.

▲ Note: If the info box is showing on the screen, the **Tap to capture** option isn't available. Tap the **screen** and that box will go away.

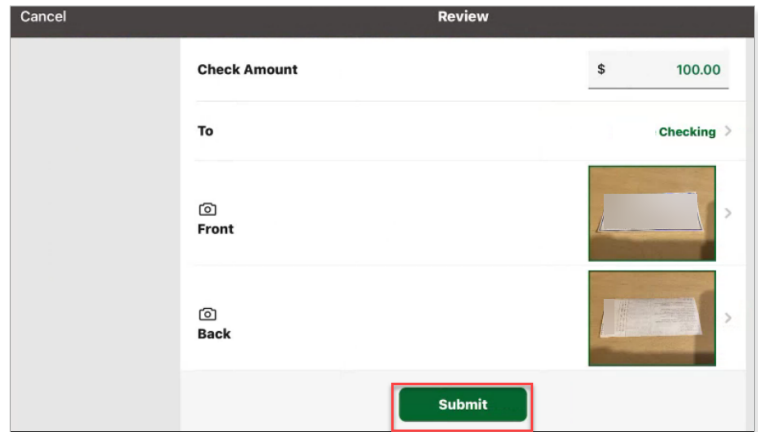


Deposit Checks/Remote Deposit

Step 5

Review the **Check amount** and **To account**. Tap the front/back check image to retake if it doesn't look satisfactory.

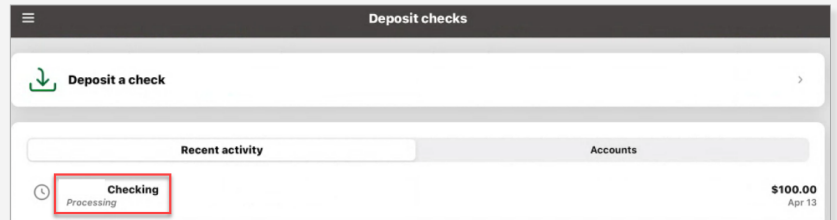
Tap **Submit**.



Step 6

The status of the deposit will show on the main screen under the **Recent Activity**.

- **Processing** – The bank is processing the deposit.
- **Accepted** – The bank has accepted the deposit.
- **Rejected** – The bank rejected the deposit.

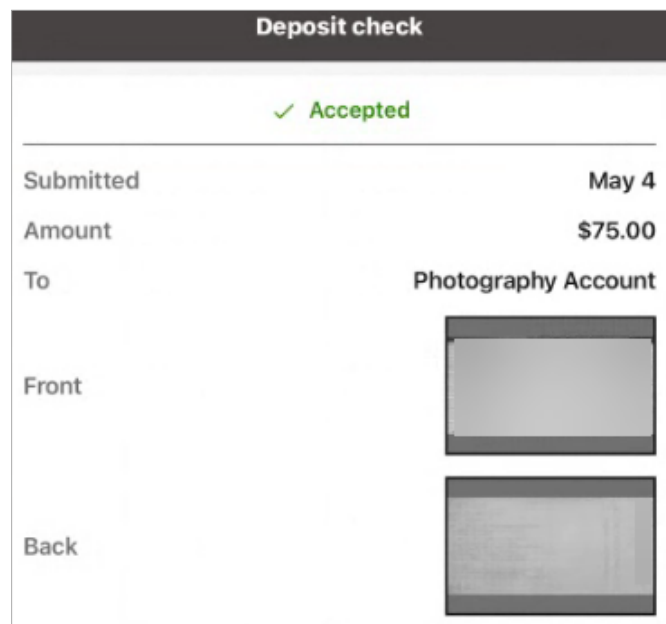


View Remote Deposit

Deposits made via the Mobile Banking app are listed in the Deposit History list. The calendar indicates which days have a Remote Deposit made on that date.

Tap **Deposit Checks** in the left pane or tap **See More** on the Remote Deposits Card on the Dashboard.

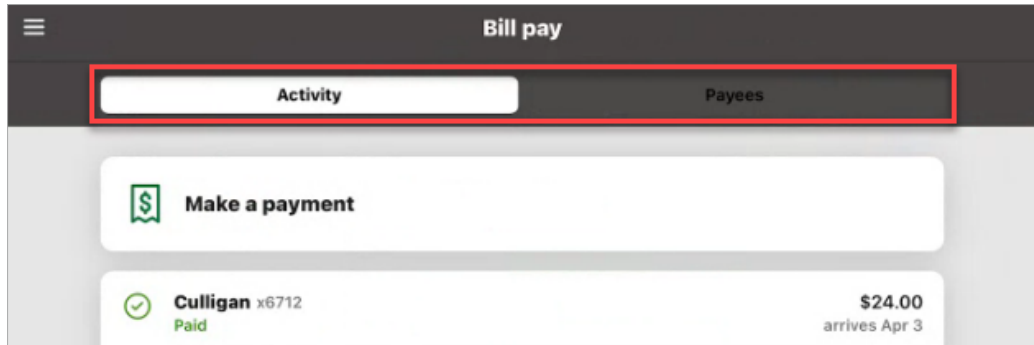
Tap the deposit listed in **Recent Activity** to view the front and back of the deposit image.



Bill Pay

Bill Pay offers you the option to pay a business or person from a specified account. The Payments Card allows you to see the payment **Activity** or see a list of **Payees**.

▲ Note: Business users will not see the Bill Pay option in the left pane or on the Dashboard. Tap **Cash Management** and use **Bill Pay** in that system.

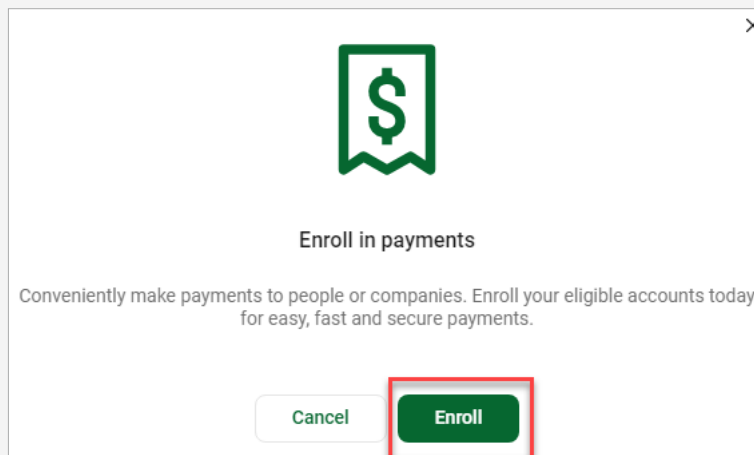


Enroll Account in Bill Pay

Tap **Bill Pay** in the left pane or on the Dashboard.

Tap **Enroll**.

Tap **Continue**.



Bill Pay

Add New Company

Step 1

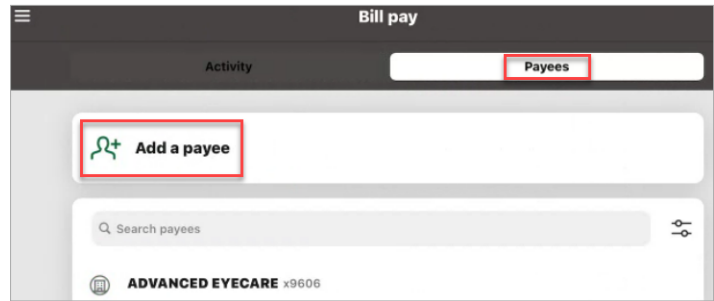
Tap **Bill pay** in the left pane or on the Dashboard.

Tap **Payee**.

Tap **+ Add a payee**.

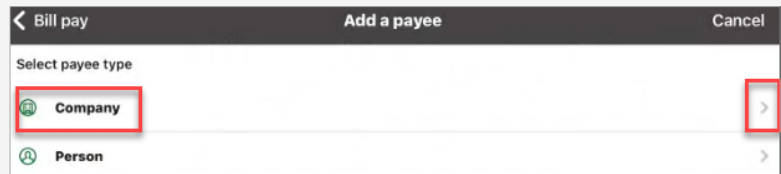
Adding a Payee is considered a high-risk transaction. Enter your **Password**.

Tap **Submit**.



Step 2

Tap **Company**.



Step 3

Enter the **information** for the Company.

Tap **Submit**.

Tap the **Payee** to make a payment.

A screenshot of the 'Add a payee' form for a company. The header shows a back arrow, 'Back', 'Add a payee', 'Company', and a 'Cancel' button. The form is titled 'Company' and has several input fields: 'Payee name', 'Payee nickname (optional)', 'Phone number', 'Account number', and 'Name as appears on bill (optional)'. Below these is the 'Payee address' section with fields for 'Street line 1', 'Street line 2 (optional)', 'City', 'State', and 'Zip code'. A 'Submit' button is located at the bottom right of the form, highlighted with a red box.

Bill Pay

Add New Person

Step 1

Tap **Bill pay** in the left pane or on the Dashboard.

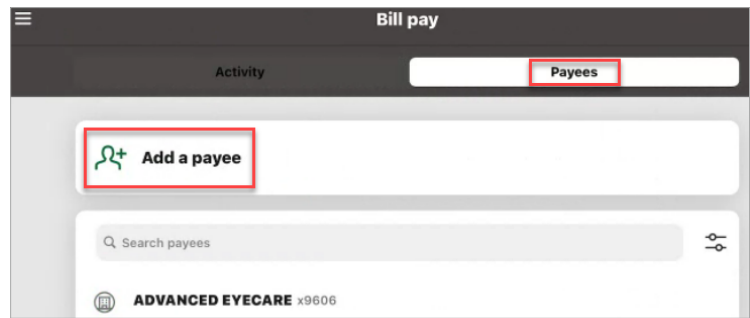
Tap **Payee**.

Tap **+ Add a payee**.

Adding a Payee is considered a high-risk transaction. Enter your **Password**.

Tap **Submit**.

Tap **Person**.

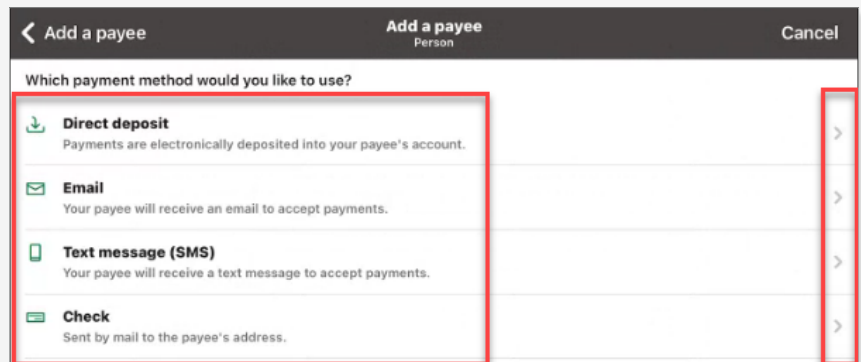


Step 2

There are 4 ways to setup a Person Payee:

- **Direct Deposit**
- **Email**
- **Text Message (SMS)**
- **Check**

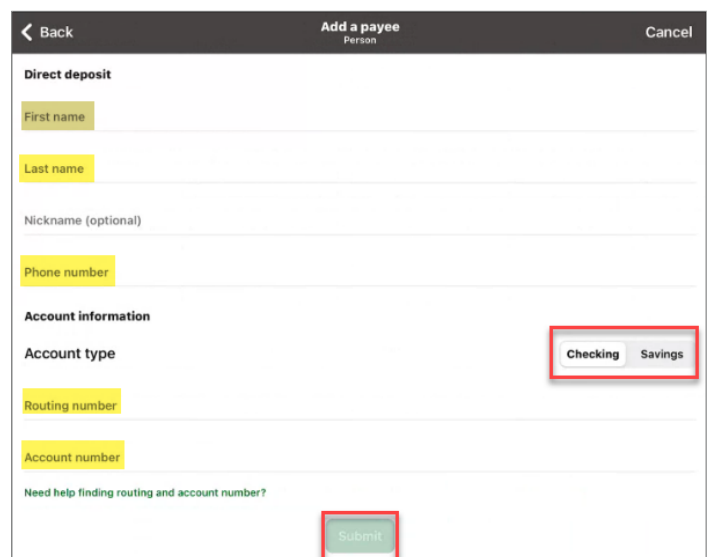
Select the option that you prefer. Each option is explained next.



Direct Deposit

- Enter the required information, including the account and routing number.
- Tap **Submit**.

⚠ Note: *Electronic payments are sent directly to the Payee's account and are generally available in 1-3 business days.*



Bill Pay

Email

- Enter the required information, including a **Shared Keyword** that is known to you and the Payee.
- Tap **Submit**.

▲ **Note:** The Payee must activate their account by tapping on the email and entering the **Shared Keyword**.

- After entering their bank information, payments can be sent to them electronically.
- The Payee information screen only shows a masked account number.

The screenshot shows a mobile app interface for adding a payee via email. The title bar at the top reads 'Add a payee' with 'Person' below it, and 'Back' and 'Cancel' buttons. The form is titled 'Email' and contains the following fields: 'First name', 'Last name', 'Nickname (optional)', 'Phone number', 'Email', 'Shared keyword', and 'Shared keyword rules'. A 'Submit' button is located at the bottom right of the form, highlighted with a red box.

Text message (SMS)

- Enter the required information, including a **Shared Keyword** that is known to you and the Payee.
- Tap **Submit**.

▲ **Note:** The Payee must activate their account by tapping on the text link and entering the **Shared Keyword**.

- After entering their bank information, payments can be sent to them electronically.
- The Payee information screen only shows a masked account number.

The screenshot shows a mobile app interface for adding a payee via text message (SMS). The title bar at the top reads 'Add a payee' with 'Person' below it, and 'Back' and 'Cancel' buttons. The form is titled 'Text message (SMS)' and contains the following fields: 'First name', 'Last name', 'Nickname (optional)', 'Phone number', 'Shared keyword', and 'Shared keyword rules'. A 'Submit' button is located at the bottom right of the form, highlighted with a red box.

Check

- Enter the required information.
- Tap **Submit**.

▲ **Note:** When a payment is made, a check is mailed to the Payee at the address that was submitted. Check payments can take up to 7-10 business days to receive. Upon receipt, the Payee deposits the check into their account.

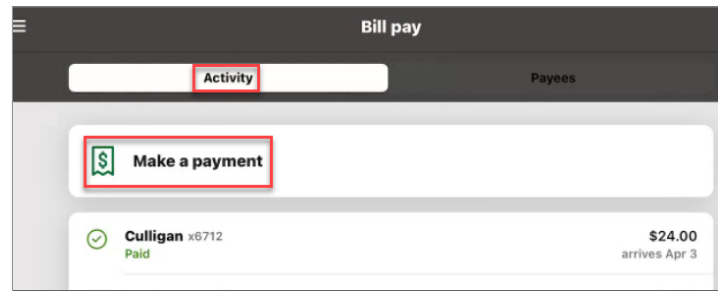
The screenshot shows a mobile app interface for adding a payee via check. The title bar at the top reads 'Add a payee' with 'Person' below it, and 'Back' and 'Cancel' buttons. The form is titled 'Check' and contains the following fields: 'First name', 'Last name', 'Nickname (optional)', 'Phone number', 'Payee address' (which includes 'Street line 1', 'Street line 2 (optional)', 'City', 'State', and 'Zip code'). A 'Submit' button is located at the bottom right of the form, highlighted with a red box.

Bill Pay

Pay a Company

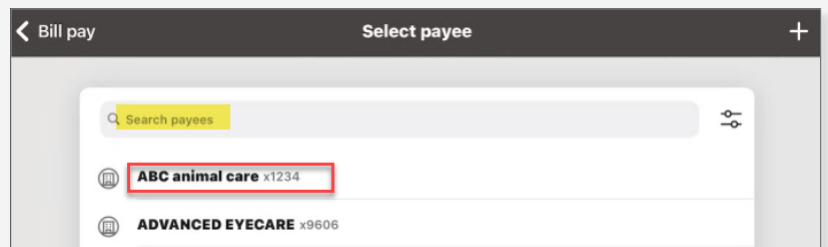
Step 1

Tap **Make a payment**.



Step 2

A listing of all Bill Payees is shown. Use the **Search** field or scroll down to your Payee.



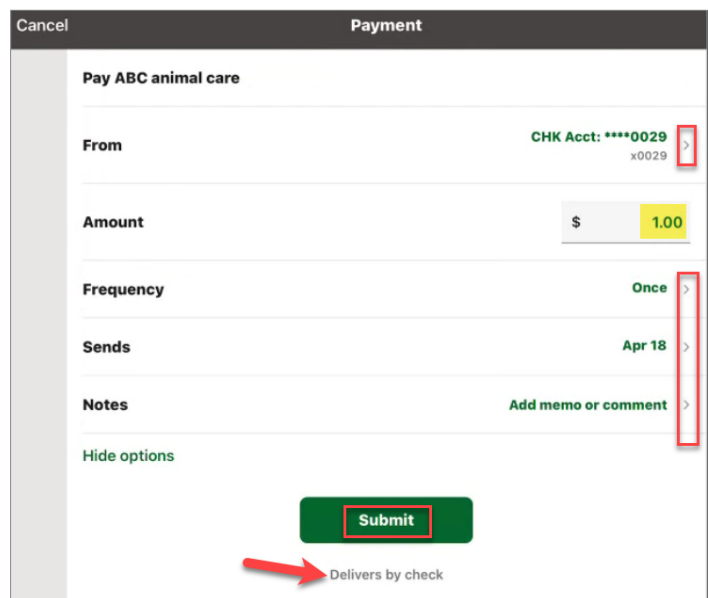
Step 3

Select the Pay **From** Account by tapping the arrow.

Enter the **Amount**.

Tap **More Options** to choose a **Frequency**, **Send Date** or to enter **Comment**. Notice the payment method for this payment is listed below the Submit button.

Tap **Submit**.



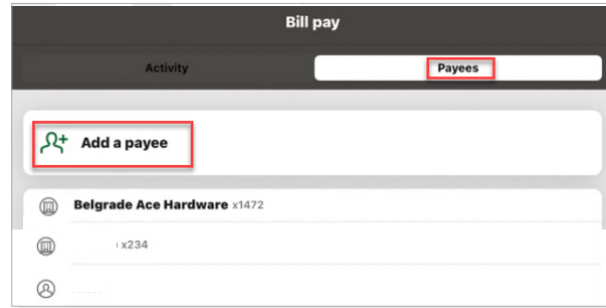
Bill Pay

Pay a Person

Step 1

Find the Person in the Payee list or tap **+ Add a payee**.

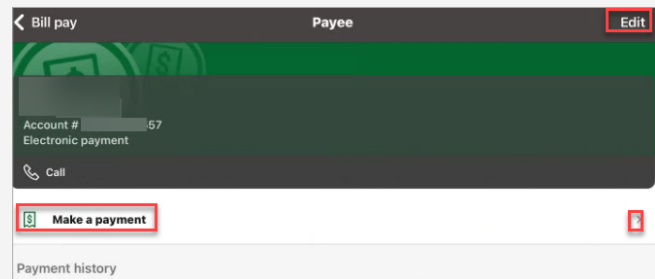
- In the Payee list, companies have a building icon and People have a person icon.



Step 2

Tap **Make a payment**.

- Tap **Edit** to edit the payment information prior to making the payment.



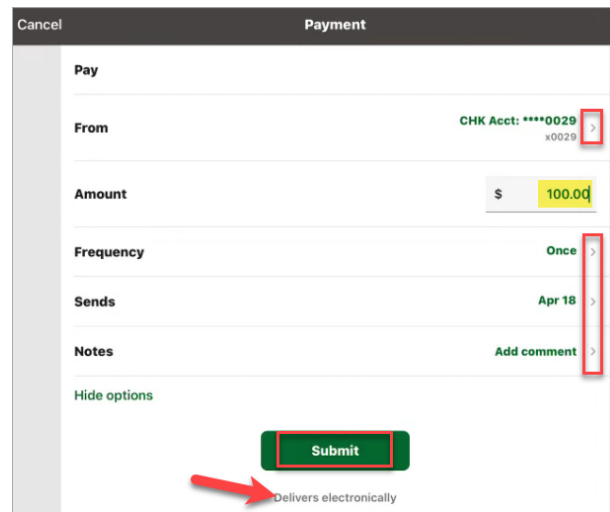
Step 3

Tap the **arrow** to send a **Single** payment to the selected Person.

Select the Pay **From** Account using the drop-down list. Enter the **Amount**.

Tap **More Options** to choose a **Frequency**, **Send Date** or to enter **Notes**. Notice the payment method for this payment is listed below the Submit button.

Tap **Submit**.



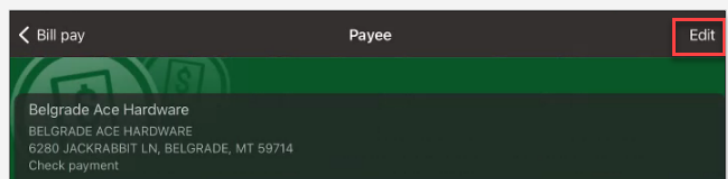
Manage Payments

Tap on the **Company** or **Person** from the Payee list.

Tap **Edit** in the upper right corner.

Editing a Payee is considered a high-risk transaction. Enter your **Password**. Tap **Submit**.

Make the edits and tap **Save Changes** or tap **Delete** in the upper right corner.

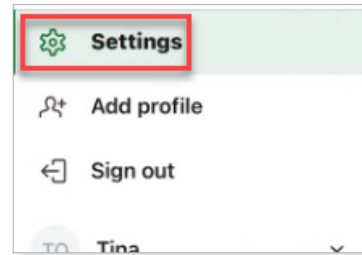


Settings

Settings allows you to manage your security, account and other settings for your profile/accounts.

⚠ **Note:** Changes to these settings will also impact your Online Banking profile.

In the left pane, tap the **up arrow** next to the User Name. Tap **Settings**.



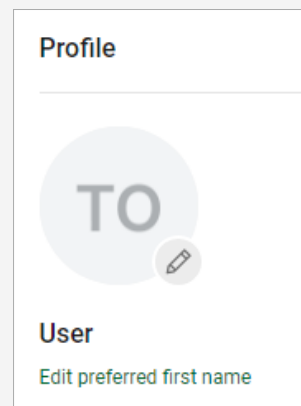
Profile

Tap **User** to update the following profile options:

- **Photo** – Tap the **pencil icon** to upload a photo, if desired.
- **First Name** – Tap **Edit preferred first name** to update your name that is displayed in Mobile Banking.
- ***Address** – Update your mailing address. A secure message is sent to the bank for processing.
- ***Email** – Update your email address.
- ***Phone** – Update your phone.

⚠ **Note:** To receive text alerts, your cell phone must be listed as *Mobile, not Home*.

⚠ **Note:** Updating information indicated with an asterisk (*) is considered a high-risk transaction and you will be asked to enter your **Password**.



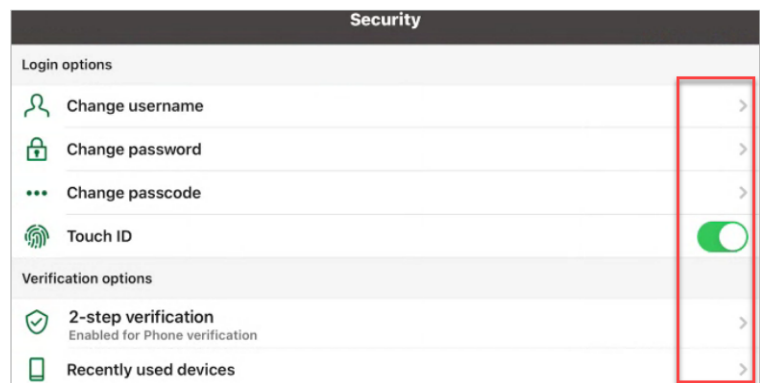
Security

Tap **Security** to update the following security options:

- **Username** – Change your Username from the initial login the bank assigned to you.
- ***Password** – Change your Mobile Banking password.
- **Passcode** – Enter existing **4-digit code** to update and set a new Passcode for Mobile Banking app.
- **Touch ID** – Toggle Touch ID for mobile banking app.

Verification options:

- **2-step verification** – Remove or add Verification Code delivery options.
- **Recently used devices** – Remove devices for the login.



Settings

User Alerts

In order to keep your Mobile Banking safe, we have set up the following alerts that will be sent to you via email when the alert is triggered.

Tap **Alerts** to add the option to also receive the alerts via SMS Text or In-app message. Toggle each alert setting after tapping on the alert.

- Login from new device
- Username changed
- Email address changed
- Mobile phone change
- Password change



Travel Notices

Traveling to another state or country? Tap **Travel notices** to notify the bank of your travel plans and to authorize debit card transactions in that state/country.

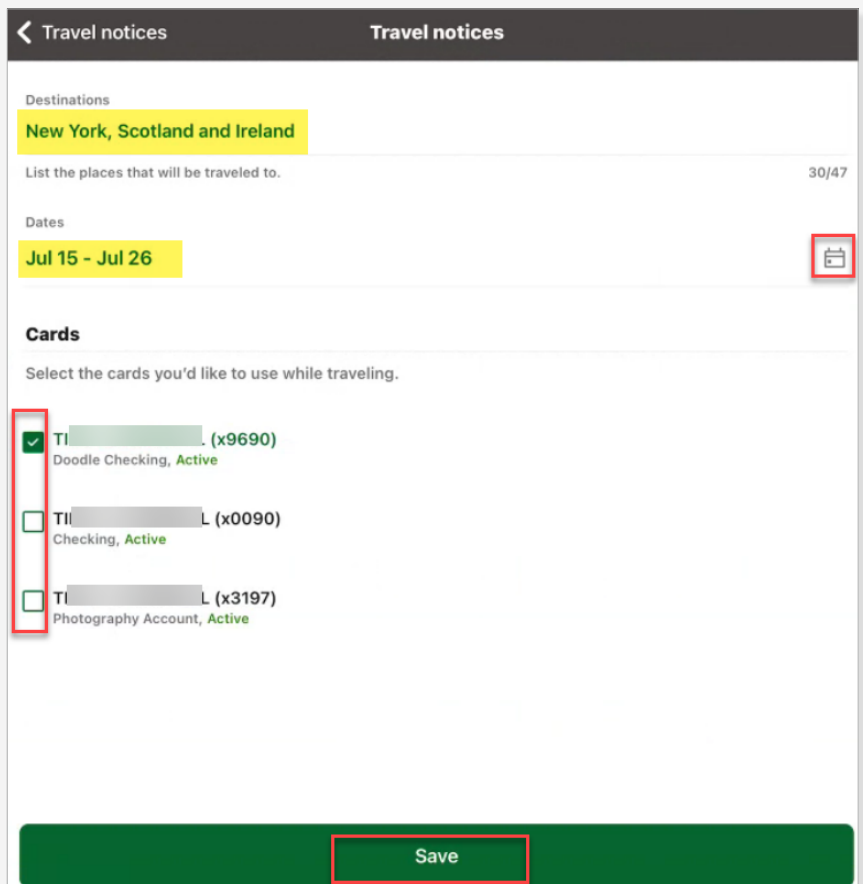
Tap **+ Add travel notice**.

Enter the **state or country** in the **Destinations**.

Use the calendar to select the **Dates** of travel.

Check the box next to the **Card(s)** that are affected.

Tap **Save**.

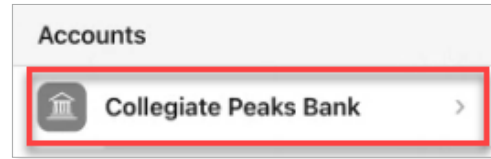


Settings

Accounts

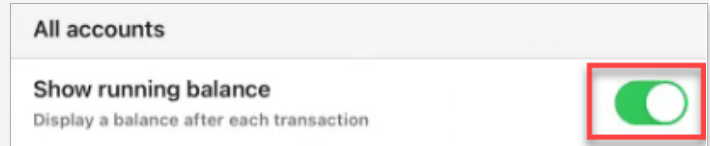
Step 1

Under Accounts, tap the **Bank Name**.



Step 2

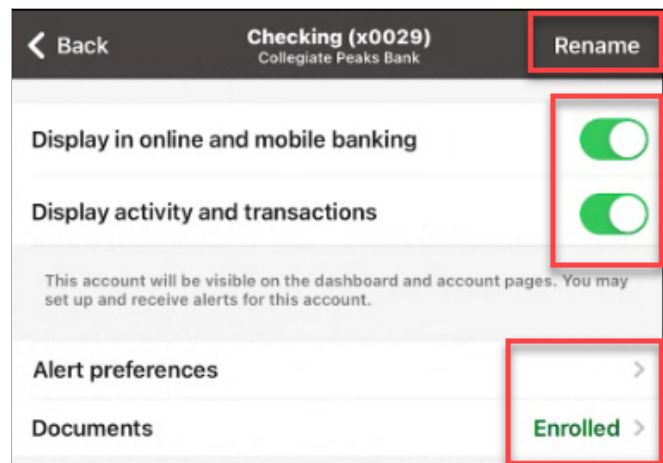
Tap the **toggle** to turn on/off the **Running Balance** for all accounts.



Step 3

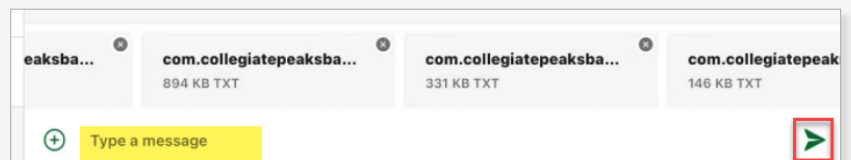
Tap the **Account** to change the display settings for that account.

- **Rename** – Tap **Rename** in the upper right corner to change the Display Name of the account in Mobile Banking. Enter the new Display Name and tap **Save**.
▲ Note: *The option to Rename the account is not available for business accounts.*
- **Display Options** – Toggle to **Display in online and mobile banking** or **Display activity and transactions**.
▲ Note: *If the toggle is off for Display activity and transactions, the account will not display on the Dashboard or Accounts area but will be available to use in Transfers.*
- **Alerts and Cards** – Set up a Balance or Transaction Alert. Refer to the [Alert Preferences](#) section.
- **Documents** – Indicates if the account is enrolled in eStatements and the email address to which the notification is sent.



Send Feedback

Sending Feedback includes systems logs that are sent to bank staff to troubleshoot. Enter a message and tap **Send**.



Settings

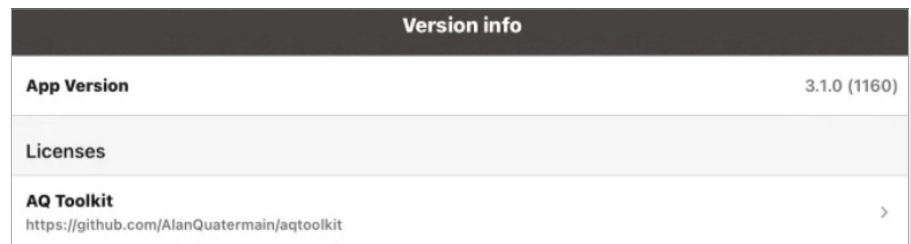
User Agreements

Tap to view various User Agreements.



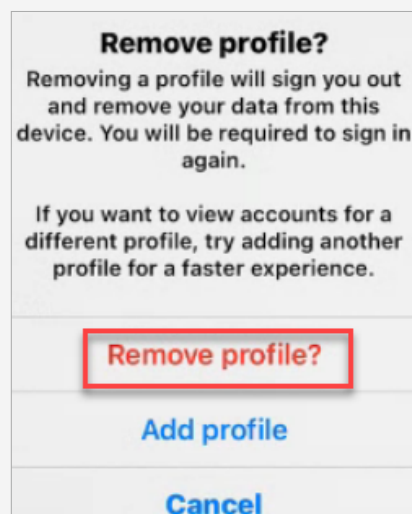
Version Info

Tap to view various Version Information regarding the mobile banking app.



Remove Profile

Tap to sign the profile out and remove the mobile app data from the device.



Support

Support allows you to call the bank and another option to **Send a message** to the bank. Locations and other information regarding the bank is listed too.

The screenshot shows a mobile application interface for a support page. At the top, there is a dark header with a hamburger menu icon on the left and the word "Support" in the center. The main content area is divided into several sections. On the left, a white box contains the text "We typically reply within 2 hours" and "We typically respond within 2-4 hours during regular business hours (Mon-Fri, 9am-6pm CST.)". Below this text is a green button with the text "Start a conversation". To the right of this box is a red-bordered box containing a green telephone icon, the heading "Call us", and the text "We're here to help. Give us a call to get the support you need." Below the "Start a conversation" button is another red-bordered box with a green location pin icon, the heading "Locations", and the text "Looking for a branch or ATM? Find a location nearby." On the right side of the page, there is a section titled "Our Story" with a paragraph of text: "Collegiate Peaks Bank is committed to supporting the communities it serves and has made it an important part of the company culture. The bank's employees donate their time and effort to causes that help to build a strong community spirit and contribute to the success of the businesses, organizations and individuals around them." Below this paragraph, the text "Our Bank was founded in the mid 1980's by a group" is partially visible.