

Mobile Banking

Resource Guide



Member FDIC

Welcome

A Quick and Easy Guide to Mobile Banking

Whether you're at home, at work or on the road, we are here for you 24 hours a day, 7 days a week with our Mobile Banking Services.

This guide is designed to help you answer your questions about Thomaston Savings Bank's Mobile Banking. Experience the convenience of having 24-hour access to real-time account information from your Mobile device. Mobile Banking is convenient, easy to use, and more secure than ever.

We appreciate your business and are committed to providing you with the best possible banking experience.

Concepts, strategies and procedures outlines in this guide can and do change and may not be applicable to all readers. The content in this guide is not warranted to offer a particular result or benefit. Neither the author/publisher, nor any other party associated with this product shall be liable for any damages arising out of the use of this guide, including but not limited to loss of profit, commercial, special, incidental or other damages. For complete product and service information, please refer to the terms, conditions and disclosures for each product and service.

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Mobile Banking Application – How to Navigate

Thomaston Savings Bank is pleased to offer Mobile Banking. In the fast paced world in which we live we're confident that you will find great value in being able to do your banking conveniently at your fingertips. Within our Mobile Banking App you are able to see account balances, transaction history, send and receive messages, transfer money, pay bills, and deposit checks. We hope you find the following Mobile Banking Guide is a useful resource in helping you utilize Mobile Banking.

Account Balances and Transaction History

Once you log in to Mobile Banking there will be a list of all your accounts and balances. You can also access the list of your accounts by clicking Accounts in the Menu tab. To see your transaction history just select an account and the list of transactions will appear. Tap the account once more to hide the transaction history.

Messages

Mobile Banking allows Thomaston Savings Bank to send you important messages. You can find these messages by selecting Messages under the Menu tab. Here you are also able to send messages regarding a general inquiry, personal and business Online Banking help, and enrollments.

Transferring Money

Transferring money between your accounts has become easier than ever. To start, select Transfer Money under the Menu tab. Choose the account you would like to transfer to and from and type in the amount of money you would like to transfer. There is also an option for you to choose a specific date you would like the money to transfer.

Bill Pay

For your security, you will be required to log in to Online Banking first from your computer to begin using Bill Pay. Once you access Online Banking, click the Bill Payment option in the Preferences menu. Select the account you would like to enroll and press Submit. After you enroll select Bill Pay on Mobile Banking under the Menu tab. Enter information in required fields and begin paying your bills.

Deposit Checks

For your security, you will be required to log in to Online Banking first from your computer to begin using Mobile Deposit. Once you access Online Banking, click the Mobile Deposit Enrollment option in the Services menu and follow the steps to enroll. Once you are enrolled for Mobile Deposit you may start depositing checks into your account from your phone. Start by selecting Deposit Check under the Menu tab in Mobile Banking. Choose the account you would like the check to be deposited in to, type in the check number and then the check amount. Lastly select Capture Image and take a photo of both the front and back of the check. Once everything is filled in correctly, submit the deposit.

Deposit Limits:

- Daily - \$5,000 / 10 checks
- Monthly - \$25,000 / 30 checks

Mobile Banking Support

This document details devices that will deliver the best performance for Thomaston Savings Bank Mobile Banking. A device's operating system and capabilities can affect the overall user experience; therefore not every mobile device supports all features that TSB Mobile Banking has to offer. Our goal is to monitor and respond to industry trends as timely as possible to support the devices our customers are currently utilizing and the ones we predict will begin to utilize in the near future.

Devices that Deliver the Best Performance

TSB Mobile Banking is likely to work the best with devices that have the following features:

- **Operating System** – iOS (6.0+) or AndroidOS (version 4.1+)
- **Camera Specs** – Rear-facing, auto focus, 5+ megapixel resolutions (for mobile RDC)
- Note: devices without a rear-facing camera will not support Mobile Deposit functionality
- **Connectivity** – 4G LTE/Wi-Fi
- **Display Resolution** – 1024x768+
- **Location Services** – GPS enabled/native mapping app enabled
- Note: devices without location services will not be able to support Branch/ATM location functionality.

Devices that Deliver Minimum Performance

Devices with the below features will support TSB Mobile Banking however your experience may not be as good as possible and functionality may be limited.

- **Operating System** – iOS (version 5.0+) or AndroidOS (version 2.3+)
- **Camera Specs** – Rear-facing, 1.9+ megapixel resolution (for mobile RDC)
- Note: devices without a rear-facing camera will not support Mobile Deposit functionality
- **Connectivity** – 3G/Wi-Fi
- **Display Resolution** – 800x480+ pixels
- **Location Services** – Native mapping app access allowed
- Note: devices without location services will not be able to support Branch/ATM location functionality.

Devices that Do Not Support Our Apps

Thomaston Savings Bank Mobile Banking does not support devices that have the following features:

- Features that do not meet the minimum qualifications listed above
- **Operating System** – iOS (versions <5.0) or AndroidOS (version <2.3), Windows, Blackberry®, Kindle Fire
- **Camera** - <1.9 megapixels

Mobile Banking – Frequently Asked Questions

Thomaston Savings Bank is pleased to offer Mobile Banking. We're confident that you will find great value in being able to do your banking at your fingertips. We hope you find that the following commonly asked questions and answers are a useful resource in helping you determine that Mobile Banking is a great service to manage your accounts with us!

Are there fees to use Mobile Banking?

We don't charge fees to access or use Mobile Banking. Your mobile service carrier may charge you fees for sending or receiving text messages or accessing the Internet from your mobile phone. If you are not familiar with your mobile service contract details, we recommend you contact your mobile carrier to be certain of the fees they may charge.

Which phones can I use for Mobile Banking?

We support hundreds of models for major brands. To see if your device is certified as supported for TSB Mobile Banking refer to the Mobile Banking Support Guide within this document.

What is the first step I have to take before I can use Mobile Banking?

For your security, you will be required to log in to Online Banking first from your computer to begin using Mobile Banking. Once you access Online Banking, click the Mobile option in the Preferences menu. Under Mobile Enrollment, follow the instructions to enable your mobile device to use your Login ID and Password.

What if my phone number changes?

If your mobile phone number changes you need to update your secure delivery information. To update your information click Security under Preferences in Online Banking. Click the Security Delivery tab and from there you can add and delete contact information. You also need to contact Customer Service in order to change our records with your new number.

What if my phone is lost or stolen or if my phone number changes?

If your mobile phone is lost or stolen, no one can access your account without knowing your password. Just download the TSB Mobile Application on your new phone.

Is Mobile Banking Secure?

To ensure the safety and privacy of your account information, we provide key security features in Mobile Banking:

Unique Activation Code

We send you a unique activation code to verify your phone number directly to your phone or email. This code associates your mobile phone with your account. This verification also lets you know your mobile phone number has been successfully registered in our system.

Authentication

You are authenticated for every interaction with Mobile Banking.

Encryption

We use 128-bit encryption for all transactions.

No Identifiable information

We don't return any personally identifiable information in a text message, such as your full account number, e-mail address, or personal address. We never ask for, or include, your Login ID or password in any message we send. We don't save any files with your personal or financial information on your phone; that information stays strictly within our secure Online Banking system.

We're Always Here to Help

If you have any questions or would like more information on how to enroll in Mobile Banking, please contact us:

Call Local 860.283.1874 Toll-Free 855.344.1874

Click www.thomastonsb.com

Visit Visit your local branch for personalized assistance with any of our products and services. You can find a complete listing of branch locations and telephone numbers on our website.

Thank you for making Thomaston Savings Bank your community bank of choice.



You Get More When You're Next DoorSM

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