



## Common Questions and Answers about Mobile Banking

**Q: What is Mobile Banking?**

A: Mobile Banking gives you the ability to check balances, view transactions, transfer funds between First National Bank - Fox Valley – Fox Valley accounts, receive Alerts about account activity, etc. Mobile Banking offers convenient, secure, on-demand mobile banking services and delivers the information you need, when you need it, right to your cell phone.

**Q: Is Mobile Banking secure?**

A: Mobile Banking delivers the highest level of security with multiple layers of authentication, including a PIN that only you know and a One Time Password (OTP) that changes each time you log in. This ensures that your information is fully protected.

**Q: Is there a cost for Mobile Banking?**

A: Mobile Banking is offered as a FREE service to all our First National Bank - Fox Valley Online Banking customers. Please Note: You may be charged for SMS text messages and Internet access depending on your carrier. Web access is needed to use Mobile banking. Check with your service provider for details on your phone's capabilities and specific fees and charges.

**Q: What types of accounts can I access with Mobile Banking?**

A: Mobile Banking will provide access to the same accounts that are viewable through Online Banking, including checking, savings, CD's and loans.

**Q: Is a demo on Mobile Banking available?**

A: Yes, you may access the demo at [www.fnbfpxvalley.com/mobile..](http://www.fnbfpxvalley.com/mobile..)

**Q: Do I need a PDA to use Mobile Banking?**

A: In the past, mobile banking only worked on a subset of high-end PDAs; now, virtually all mobile phones sold today can handle text-based mobile banking and 40-50% of all phones in the market are Web-enabled. Please check with your provider regarding your phone's capabilities, charges, and that your internet browser can access secure sites.

**Q: Does Mobile Banking require software to be installed on the phone?**

A: No. Mobile Banking is a browser-based application that does not require any software to be loaded to the individual device.

**Q: How do I enroll in Mobile Banking?**

A: Mobile Banking is a FREE service to all our Online Banking customers. So, if you're not using Online Banking yet, sign up now! Once you've signed up for Online Banking, please enroll in Mobile Banking by following these easy steps:

- Log into Online Banking
- Click Options
- Choose Mobile Banking Enrollment
- Enter your Mobile Phone Number
- Enter your Carrier
- Enter your Mobile Banking PIN (this can be your telephone banking PIN or you can create a new 4-digit Mobile Banking PIN – you will be using this PIN every time you log into Mobile Banking)
- Click on Submit

That's it! You're all set up and ready to roll.

**Q: How do I sign up for Online Banking?**

A: You can sign up for First National Bank - Fox Valley Online Banking by clicking on the Sign Up button on our First National Bank - Fox Valley website and following the directions listed on the Web pages.



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### Q: Is there a wait period after enrolling?

A: No. Once you've enrolled, Mobile Banking is activated and ready to use. After enrolling, you should immediately receive a One Time Password (OTP) text on your cell phone. To access your accounts through Mobile Banking:

- Click on the link that was sent in the OTP message
- Enter your Access ID (same Access ID you use to log into Online Banking)
- Enter your PIN (the Mobile Banking PIN you chose when you enrolled in Mobile Banking)
- Click on Submit

You should now be able to navigate through your accounts via your cell phone.

Each time you log into Mobile Banking, you will automatically be sent a new OTP text message for your next login.

### Q: How does the One Time Password (OTP) work?

A: A One Time Password is delivered to the cell phone by text message (or e-mail) upon enrolling in Mobile Banking. Each time a customer logs on to Mobile Banking a new OTP is delivered by text message (or e-mail). This One Time Password is readily available for the next log on session.

### Q: Is bill pay available through Mobile Banking?

A: Bill Pay is not currently available through Mobile Banking.

### Q: Is Mobile Banking available on my eCorp Account - Business Online Banking?

A: Currently, Mobile Banking is only available on the Retail Online Banking product, but enhancements are anticipated to allow eCorp customer access by 4th quarter 2008.

## Troubleshooting

### Q: What if my phone does not allow me to click on the One Time Password (OTP) link?

A: If your phone does not allow you to click on the link, then please either remember the 6-digit OTP or write it down.

- Access our Mobile Banking Sign In Page at [www.fnbgomobile.com](http://www.fnbgomobile.com)
- Click on the Sign In link
- Enter your Access ID (same Access ID you use to log into Online Banking)
- Enter the 6-digit OTP you received in your OTP text message
- Enter your PIN (the Mobile Banking PIN you chose when you enrolled in Mobile Banking)
- Click on Submit

You should now be able to navigate through your accounts via your cell phone.

Each time you log into Mobile Banking, you will automatically be sent a new OTP text message for your next login

### Q: What if my One Time Password (OTP) does not work?

A: If you are unable to log into Mobile Banking with your OTP, you may request a new one at any time. If you accidentally deleted your most recent OTP or you are unable to find it in your text messages, please access our Mobile Banking website and request a new OTP.

- Click on [www.fnbgomobile.com](http://www.fnbgomobile.com)
- Click on Sign In
- Click on One Time Password
- Enter your Access ID (same Access ID you use to log into Online Banking)
- Click Submit

A new One Time Password (OTP) will be sent to your cell phone. Click on the link in the OTP text message and log into Mobile Banking.



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### Q: How do I change my Mobile Banking PIN?

A: To change your Mobile Banking PIN:

- Log in to Online Banking
- Click Options
- Click Mobile Banking Enrollment
- Enter your new PIN in the Mobile Banking PIN field
- Confirm Mobile Banking PIN fields
- Click on Submit.

You will receive a new Enroll OTP Text Message that you should use with your new Mobile Banking PIN to access Mobile Banking.

### Q: How do I set up Mobile Alerts?

A: If you'd like to set up Mobile Alerts, so a text message notification will be sent to your phone, you may set these up through Online Banking:

- Log into Online Banking
- On the Accounts page, under Messages, choose New
- Choose one of the Notifications
- Click NEXT and enter all the required information
- Enter your SMS Address in the email address field. Note: Your Alert will be sent to your phone – your email address automatically defaults in the email address field. Please delete your email address and enter your SMS Address in this field.
- Click SUBMIT
- Click on the ACCOUNTS tab to return to the main page

Mobile Alerts currently available are:

- Checking Daily Balance
- Checking Below Balance
- Check Clear
- Savings Daily Balance
- Savings Below Balance
- CD Maturity
- Home Equity Advance

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## Common Questions and Answers about Mobile Banking

**Q: How do I find out what my carrier's email or SMS address is for text messages?**

A: Every carrier has a different way of delivering text messages via email – you may need to contact your provider to find out the specific address their system uses. Some SMS/email address examples are as follows:

Alltel	Area Code+Mobile Number@message.alltel.com
AT&T	Area Code+Mobile Number@txt.att.net
Cingular	Area Code Mobile Number@mobile.mycingular.com
AT&T user on Cingular	Area Code+Mobile Number@mmode.com
Nextel	Area Code+Mobile Number@page.nextel.com
Sprint	Area Code+Mobile Number@messaging.sprintpcs.com
SunCom	Area Code+Mobile Number@suncom.com
T-Mobile	Area Code+Mobile Number@tmomail.net
US Cellular	Area Code+Mobile Number@uscc.net
Verizon	Area Code+Mobile Number@vtext.com
Virgin	Area Code+Mobile Number@vmobl.com

Please Note: You may be charged for SMS text messages and Internet access depending on your carrier. Web access is needed to use Mobile banking. Check with your service provider for details on your phone's capabilities and specific fees and charges.

**Q: How to I log into Mobile Banking if I get the message "Session Expired" on my phone?**

A: If you receive the message Session Expired and you're unable to log into Mobile Banking, you may need to clear your Cache or delete Files by following these instructions:

For Palm OS Software

- While on the web, access Options
- Click on Preferences
- Click on the Advanced tab
- Click on Clear Cache

For Windows Mobile Software

- While on the web, access Menu
- Click on Tools
- Click on Options
- Click on Memory tab
- Delete Files

Other carriers / software

- Access the phone's Options
- Clear or reset cache or delete files

By clearing cache or deleting files, you are deleting any temporary, old files that are preventing you from logging into Mobile Banking. After clearing these files, access [www.fnbgomobile.com](http://www.fnbgomobile.com) and request a new OTP to log into Mobile Banking.

**Other questions or comments?**

- Call First National Bank - Fox Valley at 920-729-6901
- e-mail us at [service@fnbfoxvalley.com](mailto:service@fnbfoxvalley.com)