

## FAQ – MOBILE BANKING

**Q:** What is Mobile Banking?

**A:** The Hebron Savings Bank Mobile Banking App is a condensed version of the Online Banking service. It allows you to access your accounts on a mobile device by downloading applications (Apps) that are specifically designed to be user-friendly on your mobile device.

**Q:** Do I need to establish an Online Banking account to use Mobile Banking?

**A:** No, you can download the Hebron Savings Bank mobile app and use the "enroll now" link to enroll.

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

**A:** Mobile Banking is FREE! Standard text messaging and data rates may apply from your communication service provider. Customers should consult their service provider contract.

**Q:** What can I do on Hebron's Mobile Banking Service?

**A:** You can access a variety of services and perform activities, such as:

- View account balances
- Review transaction history
- Make transfers to other Hebron accounts that you own
- Make transfers to another financial institution
- Manage your debit card
- Pay bills
- Mobile Deposit
- View statements
- Message customer service for assistance
- Find offices and ATM locations near you

**Q:** Is it secure to use?

**A:** Yes, Our Mobile Banking App is secure. No account information is stored on your mobile device. All of the security features available in Online Banking are in place to safeguard your privacy and protect your account information. See our End User Agreement / Mobile Remote Deposit Services Agreement for full terms and conditions.

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**Q:** What should I do if I lose my mobile device?

**A:** If your mobile device is lost or stolen, call our Customer Care Center at 410-749-1185 or contact your local branch to deactivate your account.

**Q:** I'm having trouble with the registration process; what do I do?

**A:** If you are experiencing issues during registration, please get in touch with our Customer Care Center at 410-749-1185.

**Q:** Can I access Bill Pay with Mobile Banking?

**A:** Yes. Bill Pay is accessible through your Mobile Banking app.

**Q:** Can I conduct Financial Institution to Financial Institutions (FI to FI) transfers in Mobile Banking?

**A:** Yes. The external transfer function is available once initial testing and verification are completed. Manual, verbal verification for the service application may apply. The external transfer service allows you to transfer funds between account(s) that you maintain with us and account(s) that you maintain at other financial institutions.

**Q:** What if I need help using the Mobile Banking app?

**A:** For assistance with Mobile Banking, visit your local branch or call our Customer Care Center at 410-749-1185.