



Mobile Banking FAQ

Q. What type of phone must I have to use mobile banking?

A. Mobile Banking is phone device agnostic (designed to be compatible across most common systems). It works with any web-enabled mobile phone device whose network allows secure SSL (encrypted) traffic. If you have an iPhone or Android-based phone with a compatible operating system, you can use the mobile app.

Q. How do I download the Fifth District Mobile App to my iPhone or iPad?

A. Go to www.fifthdistrict.com (full site) on your mobile device. There will be a link in the Get Our Mobile App section that will send you directly to the Fifth District Savings Bank application in the Apple app store to download.

Or

Visit the App store on your iPhone/iPad and follow the steps below:

1. Select the **Search** tab
2. Search for **Fifth District Savings Bank**
3. Press **Fifth District Mobile Banking**
4. Press **Get**
5. Once **Get** changes to **Install**, tap **Install** and enter your Apple ID and password and then press **OK**

Q. How do I download the Fifth District Mobile App to my Android-based smartphone?

A. Go to www.fifthdistrict.com (full site) on your mobile device. There will be a link in the Mobile Deposit banner that will send you directly to the Fifth District Savings Bank application in the Google Play store to download.

Or

Visit the Google Play store on your Android phone and follow the steps listed below:

1. Select the **Search** link
2. Search for **Fifth District Savings Bank**
3. Select **Install** and the app will download to your device

Q. Can I register for mobile banking from my mobile device if I am not an existing online banking customer?

A. Yes. Go to www.fifthdistrict.com on your mobile device. Select **Full Site** on the bottom of the page. Tap **Register** and fill in all required information. Once your registration application has been approved, you can access your accounts via your mobile device.



Q. What functions can I perform from my mobile device?

A. Provided that Fifth District Savings Bank has given you access, you can:

- o View transaction history
- o View account balances
- o Transfer funds between accounts
- o Pay bills to existing payees
- o Make deposits
- o View alerts
- o Review check images
- o Manage debit cards
- o View Fifth District locations

Q. How do I know if my transfer or bill payment was entered successfully?

A. You will receive a confirmation number each time you make a transfer or bill payment. If you selected to receive text alerts, a confirmation text message is sent to your mobile device. If you do not receive a confirmation number or text message, double check to make sure the transaction went through by logging into your online banking from a computer.

Q. What if I no longer want to be a mobile user?

A. You can deactivate Mobile Banking by logging into your online banking from a computer. Go to the **User Options** tab and select **Mobile Settings**. Deselect **Enable web access for your Mobile Device** and save settings.

Q. What happens if I lose my mobile device?

A. Since your account data is not stored on your mobile device, your information cannot be stolen. When you replace your device, simply log in to your online banking from a computer, edit your **Mobile Settings** under **User Options**, and make any changes to the Wireless Provider and/or Mobile Phone Number.

Q. Why can't I add a new payee?

A. Functionality is limited to sending payments to already established payees. Log into your online banking from a computer and select the **Bill Payment** section. Once the new payee is added, you can then submit payments to that payee via your mobile device.

Q. What happens if I lose communication/signal during a transaction?

A. When you complete a transaction from your mobile device (bill payment, funds transfer, etc.), you will receive confirmation number. If you do not receive a confirmation number due to lost signal, log in from a computer and check your accounts or bill pay and re-submit any transactions that did not process.



Q. What do I need to do if I get a new phone?

A. If you receive a new phone but keep the same phone number and provider, no changes on your part are necessary. If you switch providers and/or phone numbers, edit **Mobile Settings** under **User Options** from a computer. You will not receive text messages regarding Mobile Banking transactions if your phone number and carrier are not correct in your settings.

Q. Can I use any mobile device to access my accounts?

A. Yes. You can access your accounts on any mobile device that is web-enabled and allows secure SSL traffic (encrypted). The difference is that text messages are only sent to the phone number entered in your online banking mobile settings or phone number used to enroll for mobile banking, not the device from which you perform the transaction.

Q. How do I delete a bill payment that I set up through my mobile device?

A. You must log into your online banking from a computer and delete the payment.

Q. When I try to enter an amount for a bill payment or transfer, I can't enter any numbers, only letters. Why?

A. Check your phone's settings to make sure you don't have alpha-only enabled on the keypad.

Q. What if I can't get my mobile device to work with Mobile Banking?

A. To use mobile banking, your phone must meet the following minimum requirements:

1. Your mobile device must be web enabled.
2. Your mobile network must allow secure SSL (encrypted) traffic. You may need to contact your mobile service provider to determine this.

Q. Do I need to sign up for mobile deposit?

A. Yes, you need to sign up for mobile deposit through your mobile banking app and confirm your acceptance of the terms and conditions.

Q. Is there a fee for mobile deposit?

A. No, Fifth District Savings Bank provides this service free to our customers.

Q. How do I deposit a check through mobile banking?

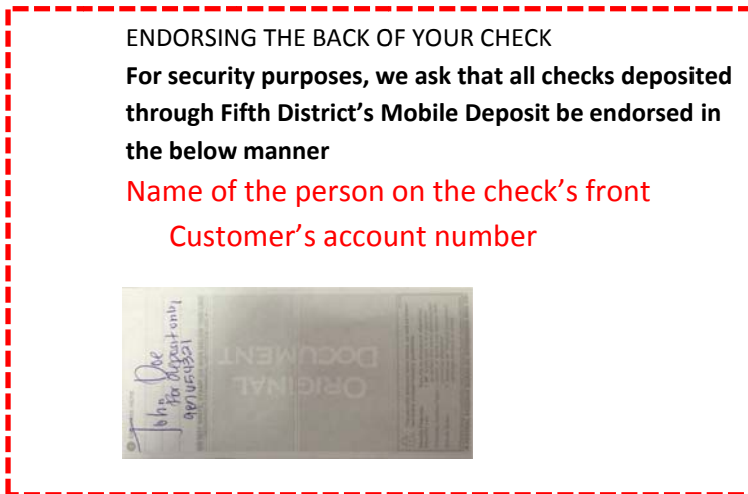
A. Once you have enrolled in mobile deposit, follow the steps outlined below.

From the Home Screen

1. Tap **Mobile Deposit**
2. Tap **Deposit a Check**

Making a Deposit

1. Tap the camera in **Check Front** section.
2. Align the image of the check inside the four corners of the screen and snap the picture.
3. Tap **Use**.
4. Repeat this same process for taking a picture of the back of the check to be deposited.



5. After uploading the back of the check, type in the check amount.
6. Select the account you wish to deposit the check into.
7. Tap **Deposit**.

Depositing Another Check or Reviewing a Deposit

1. Tap **Deposit a Check** and repeat the process.
2. You may review your deposited checks from the Mobile Deposit Home screen
 - Information such as deposited date, amount, and account displays along with options to view front and back of check images.

Note: If your app does not function as mentioned above, please contact a Customer Service Representative at 504-363-6513. You will be asked to verify that you are on the latest phone software to proceed.



Q. When will my mobile deposit be included in my available balance?

A. All deposits are subject to review and may not be available for immediate withdrawal. Items you transmit through Mobile Deposit that are received before 4:00 p.m. CST will be processed on that day. Otherwise, we will consider that the deposit was made on the next business day and process your deposit at that time.

Q. Is there a limit on the dollar amount I can deposit through mobile deposit?

A. Yes, for your protection, there is a limit for daily and monthly deposit totals. Consumer customers may deposit up to \$1,000 daily and \$2,500 monthly.

Q. How will I know if I have exceeded my deposit limit for the day or for the month?

A. You will receive an email notification letting you know that the deposit has not been processed. If this happens, please contact a Customer Service Representative at 504-363-6513 for assistance. We will help resolve the issue for you.

Q. What if I have a question about the app or mobile site?

A. Contact a Customer Service Representative at 504-363-6513 for mobile banking assistance.