



## **The FM Bank Mobile App is now available for download on iTunes & Google Play!**

### **How much does Mobile Banking cost?**

Mobile Banking is a free service – customers must first be enrolled for online banking. Message and Data rates may apply.

### **Do I need Mobile Web access to use Mobile Banking?**

No. We also offer Text Banking. Any mobile phone with texting capabilities can instantly view balances, recent transactions, and receive text alerts. Standard text rates apply.

### **What types of mobile phones can I use with Mobile Banking?**

Text Banking – Any text compatible mobile device

Mobile Web Banking – Mobile phones with Internet access

Smart Phone APP – Apple and Android smart phones can install the FM Bank APP.

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

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

### **How do I enroll for Mobile Banking?**

Enrollment is completed through our Online Banking system.

1. Log on to Online Banking.
2. From the Services menu, choose Mobiliti. Click on the Enroll and complete the form.
3. A text message will be delivered to your phone with easy instructions to activate your Mobile Banking service.
4. Refer to our Mobile Banking tutorial for detailed instructions.

### **Is there a wait period after enrolling?**

No. Once you've enrolled and activated the service, Mobile Banking is ready to use.

## **How do I log on to Mobile Banking?**

View our Mobile Banking [tutorial](#) to learn how to log on and use Mobile Banking.

## **What do I use for my Mobile Banking password?**

The password used for Mobile Banking is the same as the password you use to log on to Online Banking. If you change your Online Banking password, your Mobile Banking password will also change.

## **Is Mobile Banking Secure?**

Absolutely.  
Text banking security:

View accounts by nicknames you set, not account numbers

No detailed personal information is sent

Mobile Web and APPS security:

128-bit encryption masks your sensitive information

Password is required each time you log on

Consumer's private "picture and pass phrase" are displayed to protect against "phishing"

## **Is software required to be installed on my phone?**

No software is required for Mobile Banking, unless you choose to download and install the optional Smart Phone APP.

## **How do I install the Smart Phone APP?**

The Smart Phone APP can be downloaded from your smart phone's respective application store.

## **How do I receive alerts on my mobile phone?**

Simple. Set these up using traditional Online Banking.

First setup your mobile phone as an email address on the Services > Change Info menu

Go to Services > Alerts and setup the alert to be sent to your mobile phone email contact.

## **Can I pay bills through Mobile Banking?**

No. Not at this time. Coming in the future.