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Farmers State Bank  
P 918-469-3337

Haskell County  
P 918-967-1025

Red Oak  
P 918-754-2215

*Our new Mobile Banking service  
is only \$0.25 per month!*

## ***Farmers State Bank Mobile Banking Frequently Asked Questions***

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### ***General***

#### ***How much does this service cost?***

Farmers State Bank charges a fee of \$0.25 per month for Mobile & Text Banking. In addition, there may be charges associated with text messaging and data usage on your phone. Check with your wireless phone carrier for more information.

#### ***Is it secure?***

Yes, the mobile banking service utilizes best practices from online banking, such as HTTPS, 128-bit SSL encryption, PIN, or password access and application time-out when your phone is not in use. Only the phones that you personally enroll in the service can access your accounts. In addition, no account data is ever stored on your phone. And in the event your phone is lost or stolen, the service can be immediately disabled by either going online to the Mobile Banking enrollment website or calling us.

#### ***Which wireless carriers are supported?***

We support all the popular US wireless phone carriers, including AT&T, Sprint, T-Mobile, and Verizon. If your carrier is not listed when you enroll, select 'Other' and try the Mobile Web option, or check back later, as new carriers will be added over time.

#### ***Do I need a text message or data plan?***

Yes, a text messaging and/or data plan is typically needed, as data usage can become expensive without them. Please check with your wireless carrier for more information.

#### ***I'm not enrolled for online banking. Can I still use this?***

You must first enable your bank account(s) for online banking before using mobile.

#### ***What is Activation?***

Activation is a one-time process that helps ensure your security. After you enroll a phone, you will receive an activation code which will be required to begin using Text or Mobile Banking on your device. We recommend you print your activation code and installation instructions for easy reference during installation.

### ***Mobile Banking***

#### ***What is Farmers State Bank Quinton Mobile Banking?***

Mobile banking gives you access to your accounts from your mobile web browser or a downloadable mobile banking application, depending on your preference and your phone capabilities. Both options allow you to: view account balances, search recent account activity, transfer funds, and find nearest ATM or branch locations.

#### ***How do I access Mobile Banking on my phone's browser?***

After successful activation, your phone will receive a text message with your Mobile Banking URL. You can visit the site at any time at <http://mobile.fsb1908.com>.

### **How do I sign up for Mobile Banking?**

Sign in to Online Banking on your computer and choose the Mobile Banking option. Enroll your mobile phone and follow the activation instructions.

### **I activated Mobile Banking on my phone's browser. Why am I being asked to activate again?**

At the time of activation, a "cookie" is stored on your phone's browser which allows the Mobile Banking system to remember that you activated. The cookie is only visible by the Mobile Banking system and does not contain personal information. Some phones may require you to enable cookies or periodically erase them, requiring reactivation. If you are experiencing this issue, check your phone settings to ensure that cookies are enabled. If cookies are enabled and the issue persists, please contact your mobile network carrier for cookie support information on your mobile phone. If you would like to reactivate, text R or RECOVER to 96865.

### **How do I optimize my mobile web experience?**

We recommend 3 steps for an optimal experience: 1) Ensure your phone's browser has cookies enabled. 2) Enable stylesheets on your browser. 3) Bookmark our Mobile Banking site.

### **Is Mobile Banking supported on my phone?**

Mobile Banking is supported on most phones with a mobile web browser that supports cookies. In addition, the mobile application is available on many smartphones including: iPhone, Android and BlackBerry. Both mobile web and mobile applications can be found by entering the mobile web URL (<http://mobile.fsb1908.com>) in your phone's browser.

### **How do I install the downloadable phone application?**

- Your phone will receive a text message from 96865. Select to view (or open) the message (you can also view it later by going to your phone's text message inbox).
- Select the URL link -- <http://mobile.fsb1908.com> -- in the text message. This is typically done by selecting a command on your phone's menu, such as "Connect" or "Go To."
- You will then be brought to a page with a **Download** link. Click this link to download the application.
- When finished, you will be notified that the download completed.
- After launching the application for the first time, you may be asked to give permission to access the data network. You will need to grant permission in order to proceed.

### **Is Mobile Banking supported on my tablet?**

A tablet-optimized Mobile Banking application is available for the iPad.

### **How do I install the downloadable iPad application?**

- After enrolling with Mobile Banking, you will be provided a link to download the application.
- If you are using your computer to enroll with Mobile Banking, click on the link provided and download the application from the iTunes Store. Then sync your iPad device with iTunes to install the application.
- If you are using your tablet to enroll with Mobile Banking, simply tap on the link provided and download the application from the App Store.

## ***Text Banking***

### **What is Farmers State Bank Quinton Text Banking?**

Text banking gives you access to your accounts via text (SMS) messages on your phone. It's a fast, easy way to look up account balances or recent account history by sending a text command to a shortcode.

### **What is Farmers State Bank Quinton shortcode?**

All text messages should be sent to **96865**.

**Can I use both Text Banking and Mobile Banking on my phone?**

Yes, you can use both options from the same phone. To do so you will need to activate each option on your phone prior to use.

**Is Text Banking supported on my phone?**

Text Banking will work on any text message (SMS) capable phone from one of our supported carriers.

**Will I receive unsolicited text messages?**

No. You will only receive messages when you specifically request them with one of the Text Banking commands or if you subscribe to Mobile Alerts.

**What are the Text Banking commands?**

| <b><i>FUNCTION COMMAND DESCRIPTION</i></b> |    |   |
|--|----|---|
| Balance                                    | B  | Summary of available balances for all accounts  |
| History                                    | H  | Summary of recent transactions per account  |
| Command                                    | C  | List of available Text Banking commands   |
| Help                                       | HE | Help content for Text Banking   |
| Login                                      | L  | Receive a URL for the Farmers State Bank Quinton Mobile Browser website (user must first activate their mobile web browser)                         |
| Recover                                    | R  | Receive a URL and new activation code for the Farmers State Bank Quinton Mobile Browser website (user must first activate their mobile web browser) |
| Stop                                       | S  | De-activate all Farmers State Bank Quinton text services  |

NOTE: You can check for additional available commands by activating your phone and sending C to 96865.

***Troubleshooting***

**I enrolled my phone number but did not receive a text message. What should I do?**

Typically you should receive a text message within a few minutes after enrolling, however sometimes mobile carriers experience delays which slow down text message delivery. While waiting, make sure your phone has wireless signal. In addition, be sure you entered the correct phone number on the enrollment site. If you still do not receive it, try to enroll again. If the problem continues, contact your wireless carrier to be sure text messaging is enabled on your phone.

**I received an activation code but never used it. What do I do now?**

Activation codes expire after a specific period of time (usually 24 hours). If you need a new one, return to the Mobile Banking enrollment site (called the Mobile Banking Center) and request a new activation code.

**What happens if I get a new mobile device or change phone numbers?**

If you get a new mobile device or change phone numbers, be sure to return to Mobile Banking website via your PC and update your mobile device profile in the Mobile Banking Center. We recommend removing your old device and re-enrolling your new device.

**Can I use Mobile Banking or Text Banking on more than one device?**

Yes. Visit the Mobile Banking Center and simply add another device.

**I activated Mobile Banking on my phone's browser. Why am I being asked to activate again?**

At the time of activation a "cookie" is stored on your phone's browser which allows the Mobile Banking system to remember that you activated. The cookie is only visible by the Mobile Banking system and does not contain personal information. Some phones may require you to enable cookies or periodically erase them, requiring reactivation. If you are experiencing this issue, check your phone settings to ensure that cookies are enabled. If cookies are enabled and the issue persists, please contact your mobile network carrier for cookie support information on your mobile phone. If you would like to reactivate, text R or RECOVER to 96865. If Farmers State Bank Quinton supports enrollment on your mobile phone, you will not need to provide an activation code. However, you may be asked to enroll again due to issues with cookies.

**What if my device is lost or stolen?**

If you are concerned about misuse of your phone, contact your mobile service provider immediately to stop all wireless service. Additionally, sign on to online banking and disable or remove your phone.

**Do I need to re-enroll into mobile banking after I purchase a new phone?**

Yes. You must re-enroll into mobile banking after you purchase a new phone. Sign in to Online Banking on your computer and under User Services choose the Mobile Enrollment option. Enroll your mobile phone and follow the activation instructions.

**Do password reset requirements for internet banking affect my ability to perform mobile banking functions?**

This depends on your financial institution. Some financial institutions require that customers/members reset their internet banking password periodically. If you do not reset your internet banking password as required by your financial institution you will be unable to perform certain mobile banking functions.

**BlackBerry Support – Enabling JavaScript**

Without JavaScript enabled on your BlackBerry, you may not be able to view parts of the mBanking mobile web browser (WAP). Users can manually activate JavaScript. See below for step by step instructions.

1. Press the "Menu" button to open the BlackBerry's main application menu.
2. Click "Browser" to to open the BlackBerry web browser.
3. Press the "Menu" button again while in the browser.
4. Select "Options" and click "Browser Configuration."
5. Put a check mark next to "Support JavaScript."
6. Press the "Menu" button.
7. Select "Save" to save your settings.

**Please Note:** In order to use mobile banking you must disable the Blackberry default browser and enable the internet browser.

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For more information about Farmers State Bank's Mobile Banking service, please call us at (918) 469-3337.

