

Mobile Banking

Frequently asked questions

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- Secure
- Convenient
- Free



1. General Information

Q What is Mobile Banking?

A Mobile Banking is a free, easy and convenient service provided by Tri Counties Bank that gives you access to your accounts right from your mobile phone. This safe and secure service allows you to access your account balances and activity, transfer funds and receive account alerts right on your mobile phone.

Q How much does Mobile Banking cost?

A There is no fee to use Mobile Banking. Tri Counties Bank will not charge you a fee when you send a text message command to Tri Counties Bank, when you receive the corresponding reply, when you are sent an alert or when you access the Mobile Web feature. However, standard wireless carrier charges do apply. This includes your wireless carrier's applicable SMS (text messaging) fees. Please make sure that you understand the terms of your service with your wireless carrier before taking advantage of our Mobile Banking service.

Q What services are required on my mobile phone?

A All you need is a wireless carrier plan that allows for the sending/receiving of text messages and/or mobile internet services. Please note: Mobile internet services are only required when using the Mobile Web feature.

Q Do I have to be an Online Banking customer to use Mobile Banking?

A No. You do not have to be enrolled in Online Banking to take advantage of Mobile Banking. However, it is necessary to enroll in Mobile Banking via the Tri Counties Bank website. You will need internet access to enroll and update account information or setup alerts.

Q What does SMS stand for?

A SMS stands for "Short Message Service." This is a communications protocol that allows the interchange of short text messages between mobile phones. The term "SMS" is commonly used interchangeably with "text message" or "texting."

Q Are there limitations to SMS text messages?

A Yes. SMS messages are limited to 160 characters, must consist of only numbers, letters and special characters, and cannot contain images, rich text (such as bold, underlined text, etc.) or other content or formats. Text messages that have content overflow over the 160 character maximum are sent in an additional or separate text message.

Q What is a shortcode?

A A shortcode is a 4-6 digit code translated from letters to numbers on a standard mobile phone keypad. The shortcode allows you to communicate with Tri Counties Bank via SMS. Tri Counties Bank's shortcode is GoTCB (46822).

Q Is there anything else I should know about a shortcode?

A Yes. Please understand that the shortcode translation from letters to numbers only conforms to a standard keypad on a mobile phone (and not the keypad associated with some more advanced mobile phones). More specifically, please refer to the following graphic that represents the translation of letters to numbers for shortcodes. In our case, GoTCB can be numerically chosen by hitting the phone pad keys 46822.



Q How do I know if my mobile phone supports SMS (text messages)?

A The majority of all mobile phones in the U.S. now support SMS (text messages), so the chances are good that your mobile phone is capable of sending and receiving text messages. To find out for certain, contact your wireless carrier for assistance.

Q Will Text Banking & Alerts work on my mobile phone?

A Yes. These services will work provided that your mobile phone has the ability to send and receive text messages, and that you subscribe to a wireless carrier that supports Tri Counties Bank Text Banking. You may want to contact your wireless carrier, or check your service plan to make sure your mobile phone is capable of sending and receiving text messages.

Q Which wireless carriers are supported by the Mobile Banking service?

A The following wireless carriers are supported by the Mobile Banking service:

- Verizon
- AT&T
- Sprint
 - Nextel (division of Sprint)
 - Boost Mobile (division of Sprint)
- T-Mobile

- US Cellular
- Unicel

Q Which wireless carriers are not supported by the Mobile Banking service?

A The following wireless carriers are not supported by the Mobile Banking service:

- MetroPCS
- Cricket/Leap Wireless
- Tracfone
- Straight Talk

Q I have a prepaid wireless plan. Can I still use Text Banking & Alerts?

A Tri Counties Bank Text Banking & Alerts will work with most prepaid plans, but we are unable to guarantee that your carrier supports the six-digit U.S. shortcode 999999. Please verify this information with your service provider.

Q Is Mobile Banking secure?

A Yes. Tri Counties Bank is dedicated to protecting your personal and account information. We use a variety of technologies, procedures, and programs to help ensure that all of our products and services remain safe and secure. You will not need to install any additional software to ensure security. In addition, Mobile Banking does not disclose any information that can be used to steal your identity or commit fraud. We use nicknames rather than account numbers and/or customer names in our alerts and Text Banking commands and responses. In addition, no monies will ever leave the bank.

Q Are Mobile Banking text commands case sensitive?

A No. You will receive your account balance whether you type the command "BAL" or "bal."

Q Is the Username and Password for the Mobile Web case sensitive?

A When you log into the Mobile Web at <https://gotcb.mobi>, you are required to input the Username and Password that you created during the enrollment process. The Username is not case sensitive, but the password is case sensitive.

Q I forgot my Username and Password. What do I do?

A Go to the Mobile Banking enrollment site at <https://gotcb.mobi/enroll> and click the Forgot Username or Password link to retrieve your Username and/or Password.

Q Will I ever receive unwanted text messages while using Mobile Banking?

A No. You will never receive a text messages that you did not request. Mobile Banking responses will only be sent after we have received a valid Mobile Banking command from you. In addition, you will only receive a Mobile Banking Alert after the event has occurred that you have previously elected to be contacted about (and that you have specifically

elected to be contacted via SMS).

Q Can I access my accounts via Mobile Banking from any mobile phone?

A No. For security purposes you may only access your accounts via Mobile Banking from registered mobile phones. This is to ensure that the incoming Mobile Banking requests from the specific mobile phone match the mobile number(s) provided in the Mobile Banking enrollment. It further ensures that you are indeed the requesting party to prevent fraudulent users from accessing your accounts.

Q Will any confidential bank information be stored on my mobile phone?

A No. There is no account number, name or password information contained in the text messages sent to your mobile phone via Mobile Banking. However, it is important to keep in mind that these incoming messages are stored in your mobile phone, and it will be your responsibility to clear out your text messages on a periodic basis.

Q What happens if I lose or replace my current mobile phone?

A For security reasons, if your mobile phone is lost, you will need to immediately contact your wireless carrier to deactivate service on your phone.

If the phone number will not be changing on your mobile phone, all Mobile Banking functions will remain enabled. If the phone number has changed, you will need to log into Mobile Banking at <https://gotcb.mobi/enroll>, and select the Phones link. You will then delete the old/unused phone number and add the new phone number to the system. A verification pin will be sent to the new phone number, so it will be necessary to have your mobile phone in hand while adding the new phone number.

2. Getting Started

Q How do I access my account information via Mobile Banking?

A Mobile Banking has two separate, but complementary features that allow you to access your account information:

1. **Text Banking:** transfer funds or get your account information in seconds by sending text commands to GoTCB (46822). Text Banking also allows you to receive account alerts via text message.
2. **Mobile Web:** visit <https://gotcb.mobi> with your web enabled mobile phone to access your account balances, account activity and transfer funds.

Q What text commands are available for Mobile Banking?

A The following text commands are available for use with the GoTCB (46822) shortcode:

- **BAL** - retrieves the current & available balances for the default account.
- **BAL + nickname** - retrieves the current & available balances for specific

nicknamed account(s).

- **BAL + All** - retrieves the current & available balances for all accounts.
- **HIST** - retrieves a history of transactions for the default account.
- **HIST + nickname** - retrieves a history of transactions for specific nicknamed account(s).
- **MORE** - retrieves additional transaction history for the requested account.
- **TR** - transfers funds between enabled accounts. If no decimal place is used in the amount, whole dollars are assumed. Input the command TR, the “from” account nickname, the “to” account nickname and the amount.
- **HELP** - retrieves general service information regarding how to stop alerts and Tri Counties Bank website.
- **STOP** - cancel alerts sent from Tri Counties Bank Mobile Banking.

Other command response:

- **Unrecognized command:** TCB SMS Banking: Your command was not recognized. Valid commands are: BAL, TR, HIST, STOP, MORE and HELP.

Q What does a typical Mobile Banking command and response look like?

A Please note that the actual formatting (including line breaks, word wrapping, etc.) is dependent upon the display of your mobile phone. The following examples are merely displayed to show the content and possible formatting of the message:

Example 1: To get balance information from an account nicknamed “ck1”

Command: *bal ck1*
Expected Response: *Ck1*
Current: \$1000.00
Available: \$1000.00
- Avail Bal may incl. ODP funds if avail.
NSF fee of \$27.00 may occur.

Example 2: To get the last transactions for checking account nicknamed “ck1”

Command: *hist ck1*
Expected Response: *page 1 of 2*
1/20/10 \$18.39 (p) DBT
1/20/10 \$500.00 (p) CR
1/16/10 \$1767.43 POS
1/13/10 \$1521.68 CK
To view additional transactions, text “MORE or
More (Acct Nickname).”

3. Enrollment

Q Are my Mobile Banking nicknames different or the same as the nicknames that I already have set up for Online Banking?

A Mobile Banking nicknames are completely independent of any Online Banking nicknames, and neither one will impact the other. The Mobile Banking nicknames are used to provide an additional layer of security, and to also help you differentiate your accounts. Mobile Banking nicknames must be between two and eight characters. Shorter nicknames are also recommended since they require less typing.

For example, your primary checking account might be nicknamed “ck,” or your primary savings account might be nicknamed “sav.”

Q Are account nicknames required?

A Yes. The account nicknames are for your security, and help ensure that no account numbers or names are passed over your mobile phone. If you do not setup an account nickname, you will not be able to get balance information or transaction history for your account. You can easily create an account nickname by visiting the Mobile Banking enrollment site at <https://gotcb.mobi/enroll>. Once you create a nickname for your account, you must use this nickname to retrieve information about your account.

4. Setup

Q Can I access all of my accounts via Mobile Banking?

A Yes. All authorized accounts are accessible for balance inquiry. It should be noted that some products (such as Certificates of Deposit and some loans) are not available for transfer or transaction review.

Q Are business accounts eligible for use with Mobile Banking?

A Mobile Banking account access is granted in the same manner that account access is granted for our Online Banking service. This means that sole proprietorships and some partnership accounts are eligible for use with Mobile Banking. However, business accounts such as corporations that utilize a Tax Identification Number for the entity are not eligible for use with Mobile Banking.

Q Can I block access from viewing a specific account?

A Yes. You have the option of enabling as many or as few of your accounts as you choose. The Mobile Banking website allows you to select which accounts you would like to enable, and accounts may be enabled or disabled whenever you choose.

Q I just opened a new account. How can I access it through my existing Mobile Banking enrollment?

A As soon as you open your new account, it will be available for you to enable on the Mobile Banking website. Log into Mobile Banking at <https://gotcb.mobi/enroll>, select "Accounts," then enable your new account and create an account nickname.

5. Capabilities / Commands

Q Where do I send my account inquiries when using Text Banking?

A Send your text messages to the shortcode GoTCB (46822).
Note: We recommend adding GoTCB (46822) to your contact list in your mobile phone for easy access and recognition when sending and receiving SMS responses and commands.

Q What balances will display on my response back from Tri Counties Bank?

A Current and Available balances will be displayed. The Available balance may include Overdraft Privilege funds, if available.

Q Can I make a payment to my consumer loan using Mobile Banking?

A Yes! Loan payments may be made to consumer loans using the transfer command. Simply type in the transfer command (TR), select the account from which you would like the payment made, the loan nickname and the amount to be paid. For example: Tr Ck1 LN 1500.00.

What should I not do when formatting or sending text messages to Tri Counties

Q Bank?

A Avoid using a signature: Many mobile phones have the capability of attaching a signature to your outgoing text messages. This is similar to the feature found in many email programs. For best results, please remove the signature from any text messages you send to Tri Counties Bank.

Avoid replying to a previous Tri Counties Bank text message: It is possible that when you "Reply" to any of your previous Tri Counties Bank text messages, your text message may carry additional text that isn't visible to you while you are creating the SMS message, but will make it unreadable to the Mobile Banking service. For the best possible results, always send new SMS messages to GoTCB (46822) as opposed to replying from previous SMS messages.

Q While viewing my account history, I noticed a transaction with a (p) next to it. What does that mean?

A (p) indicates a pending transaction on your account. Any transactions that are being posted to your account for the current business day will show up with (p). You should also note that any Overdraft Privilege funds that you may have on your account will also show up as a pending transaction.

Q What does it mean when I see “1/2” or “1 of 2” on my screen?

A "1/2" or "1 of 2" means that you are reading the first message in a series of two messages. This is labeled as "1/2" to ensure you will read your text messages in the correct order. Sometimes wireless carriers may deliver SMS messages out of order. Therefore, we number our messages, so you can understand the correct sequence of the messages being sent to you.

Q My results were sent as multiple messages. Some messages arrived first. Why did it take longer for the others to arrive?

A Depending on your wireless carrier, it may take some time for Mobile Banking messages to be delivered. If you receive one message, it means that we've sent all the messages to you, and you should receive them shortly. It may take a few minutes for you to receive them all.

Q Why are my results sent as multiple messages?

A Each response you receive from Tri Counties Bank may vary in size because all text messages are limited to a maximum of 160 characters. Sometimes Tri Counties Bank will not be able to send all of your account information in one single message because it exceeds the 160-character limit. For example, you may only be able to view 3 transactions at a time. In this case, your account information will be sent over multiple messages (numbered in sequence order as sent). Please note, however, that no more than five concurrent SMS messages will be sent at a time.

Q Can I access Mobile Banking from the browser on my mobile phone?

A Yes. You will want to visit <https://gotcb.mobi> via your browser on your mobile phone. When accessing Mobile Banking from your mobile phone's browser, you will be required to enter a username and password as an additional security measure.

6. Alerts

Q What is a Mobile Banking Alert?

A Mobile Banking Alerts: Enables you to receive a version of Tri Counties Bank alerts delivered to your mobile phone in the form of an SMS Message (also known as a text message). You may receive account activity alerts delivered to your mobile phone.

Q What will I need in order to activate and receive Mobile Banking alerts?

A You will need a personal checking, savings, or money market account and a mobile phone with the ability to send and receive SMS (text) messages.

Q What alerts can I sign up for?

A The following alerts are available to Tri Counties Bank Mobile Banking users:

- **Low Balance** - provides an alert when your balance is below a previously defined threshold (which you set up in the enrollment application when you register for this service).
- **Deposit Confirmation** - provides an alert when a deposit is posted to your account.
- **Check Cleared** - provides an alert when a check clears.
- **Overdraft Posted** - provides an alert when an overdraft fee is posted.
- **Withdrawal Confirmation** - provides an alert when a withdrawal is posted.
- **Withdrawal Threshold Exceeded** - provides an alert when a withdrawal posts that is in excess of your defined threshold.

Q How do I cancel my Mobile Banking alerts?

A Send a text message with the “STOP” command to GoTCB (46822), and we will send you a confirmation message notifying you that you will no longer receive alerts from Tri Counties Bank.

Q How do I re-enable Mobile Banking alerts after I cancel them?

A Go to <https://gotcb.mobi/enroll>, log into the Mobile Banking website and click “Alerts” to configure alerts for your account(s).

Q How do I change my Mobile Banking alerts?

A Go to <https://gotcb.mobi/enroll>, log into the Mobile Banking website and click “Alerts” to configure alerts for your account(s).

7. Customer Support

Q I don't know where to find the carrier, make or model number for my mobile phone.

A Getting the carrier information should be relatively easy. Many mobile phones are branded with the wireless carrier name (e.g. Sprint PCS). If not, please consult your monthly statements for your mobile phone.

Finding the make and model of the mobile phone can be more challenging. Most mobile

phones are branded with the manufacturer's name, and some are branded with the model. On certain mobile phones, you can use the phone menu to determine the model. Many wireless carriers provide web tools to help you determine phone make and model.

Verizon: <http://support.vzw.com/phones/?lid=//global//support//phones+and+devices>

AT&T: <http://www.wireless.att.com/support/content.do?page=phone-device-support>

Sprint: <http://support.sprint.com/index.html>

Alternatively, you can determine the make and model from the device itself.

Blackberry: Go to "Options" then "About"

Motorola: Menu, Settings, Phone Info, Version

Q Who do I contact if I need help with Mobile Banking?

A There are several ways to obtain help for Mobile Banking.

- Call us! Our Online/Mobile Banking Team is here to help you! You can reach us at 1-800-922-8742 ext. 8896
- Email us! Email the Mobile Banking Team at MobileBanking@tcbk.com.
- For general information about Mobile Banking, go to www.tcbk.com.