



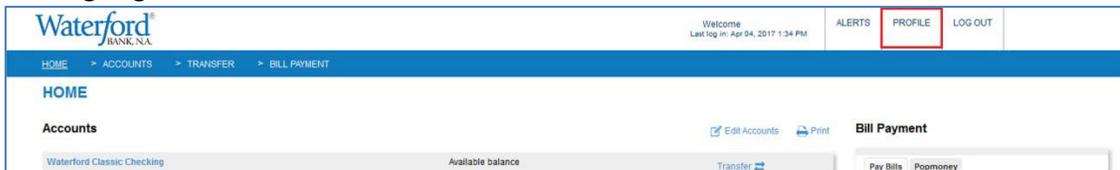
# Mobile Banking Setup

With our mobile app, you can access your accounts wherever you are. On the go or from the comfort of your home, it's never been easier to manage your money on your smartphone or tablet. It's easy to get started – just follow these simple steps:

1. Go to [www.waterfordbankna.com](http://www.waterfordbankna.com) and log into your Personal Online Banking Page.
2. If this is your first time logging in to Online Banking the Mobile Banking Enrollment screen will appear immediately after the login process. From here you can Enroll, Decline, or have Online Banking ask you to enroll at a later time.  
(If you enroll from this page, you can skip steps 3 and 4).



3. If you declined the Mobile Banking Enrollment Page or asked to be enrolled at a later time you can manually enroll into mobile banking by clicking the Profile button at the top of your Online Banking Page.



4. Navigate to the Mobile Banking section of your Profile and click Enroll.





- Accept the Terms and Conditions by checking the box beside it and clicking continue.

**Terms and Conditions for Mobile Banking**

Thank you for using the Mobile Money Services ("Services") and any related Software ("Software") provided by Waterford Bank N.A. ("Financial Institution") combined with your handheld's text messaging capabilities. By participating in the Services or using the Software, you are agreeing to the following terms and conditions, in addition to any terms and conditions to which you have previously agreed with respect to the underlying electronic banking and billpay services of which the Service is a part. Financial Institution in its discretion may modify these Terms and Conditions at any time. Standard messaging charges apply.

Terms and Conditions:

a. Program: Financial Institution offers their customers mobile access to their account information (e.g., for checking balances and last transactions) over the Short Message Service (SMS), as well as the option to set up alerts for their accounts (e.g., low balance alerts). Enrollment requires identification of the user's banking relationship with Financial Institution as well as providing a mobile phone number. The mobile phone number's verification is done by the user receiving an SMS message with a verification code which they will have to enter on the website. Additionally, customers may select the type of alerts and other preferences which will determine, together with their account data, the frequency of alerts delivered to the customer. This program will be ongoing. Standard messaging charges apply. Customers will be allowed to opt out of this program at any time.

I accept these Terms and Conditions

- After accepting the Terms and Conditions, you will be taken to the "Select Services" page where you can opt in for any additional services you may want and then click continue. From here you can have a text sent to your phone with the app download link, but you will want to complete enrollment before installing on your phone. Click continue to proceed.

**Select Services**

Choose from a variety of mobile banking services. You can get basic account balance and transaction information, or receive full mobile banking capabilities that allow you to view account details, pay bills, transfer money, and more.

Please choose a service:  
[Not sure? Click here to compare the services](#)

**Downloadable Apps**

Get a customized application for your device that provides an intuitive and rich user experience consisting of easy-to-navigate screens and menus. Receive all the benefits of mobile browser banking, enhanced by your device's unique features.

**For your phone** [View screenshot](#)

On your device, open Google Play or the App Store and search for us, or click either of the download images below.

OR Send me the download link via text message to this number:

**For your tablet** [View screenshot](#)

On your device, open Google Play or the App Store and search for us, or click either of the download images below.

**Other Services**

Please select the services required and click continue to register.

Mobile Browser (I'd like to receive a link to Browser Banking.)

**Why Use Mobile Browser Banking?** [View screenshot](#)

Get full and extended mobile banking capabilities on your web-enabled device. Receive an optimal banking experience with a look and feel that is similar to PC-based online banking, in a site designed to fit neatly into your device's screen.

Text Messaging (I'd like to use text banking services.)

**Why Use Text Banking?** [View screenshot](#)

Send text commands (such as BAL) to your bank from your SMS-enabled phone to inquire about basic account balance and transaction history information. Receive text message responses directly to your phone.

Alerts (I'd like to receive text alerts.)

**Why Use Alert Banking?** [View screenshot](#)

Include text message alerts with your mobile banking service(s) to monitor your mobile banking accounts. Choose how and when you want to be notified of changes to account balances and personal information. (Select at least one other mobile banking service.)



7. Select the time zone and the accounts that you would like to have access to from your mobile device and identify them with a nickname.

**Account Selection and Configuration**

1. Select your timezone which helps us to determine when to send alerts to your phone

Time Zone:

2. Select the account you wish to access through Mobile Banking and confirm their nicknames

Eligible Accounts	Mobile Banking Nickname
<input type="checkbox"/> Waterford Classic Checking	<input type="text" value="1"/>
<input type="checkbox"/> Waterford Elite Interest Checking	<input type="text" value="2"/>
<input type="checkbox"/> Waterford Premier Money Market Savings	<input type="text" value="3"/>
<input type="checkbox"/> Waterford Classic Savings	<input type="text" value="4"/>

**What's a Texting Nickname?**  
The nickname identifies the account in a text message. For example, to check your transaction history, text HIST followed by the account nickname, such as S1.

[View Example](#)

8. Enter your mobile phone number.

**Your Mobile Device**

Enter Your Mobile Phone Number:  For example, 5551234567

- You should have your mobile phone with you.
- You'll receive a text message with an activation code. You need this activation code to continue.
- The phone number you provide will not change any other phone numbers we have on file in our records.

Thank you for using Mobile Banking combined with your handheld's text messaging capabilities. By registering for Mobile Banking, or changing your registration information, you certify that:

A. You are the account holder, or  
B. You have the account holder's permission to do so.

Message and data rates may apply. For help, text "HELP" to 96924. To cancel, text "STOP" to 96924 at any time. Message frequency depends on account settings. For assistance, please contact customer service at 1-866-707-2871.

Our participating carriers include (but are not limited to): AT&T, Sprint, T-Mobile®, U.S. Cellular®, Verizon Wireless

9. You will receive a text message on your phone with an Activation Code. Enter the Activation code that was sent to your mobile device.

**Enter Activation Code**

Enter the activation code we sent to your phone.

Activation Code

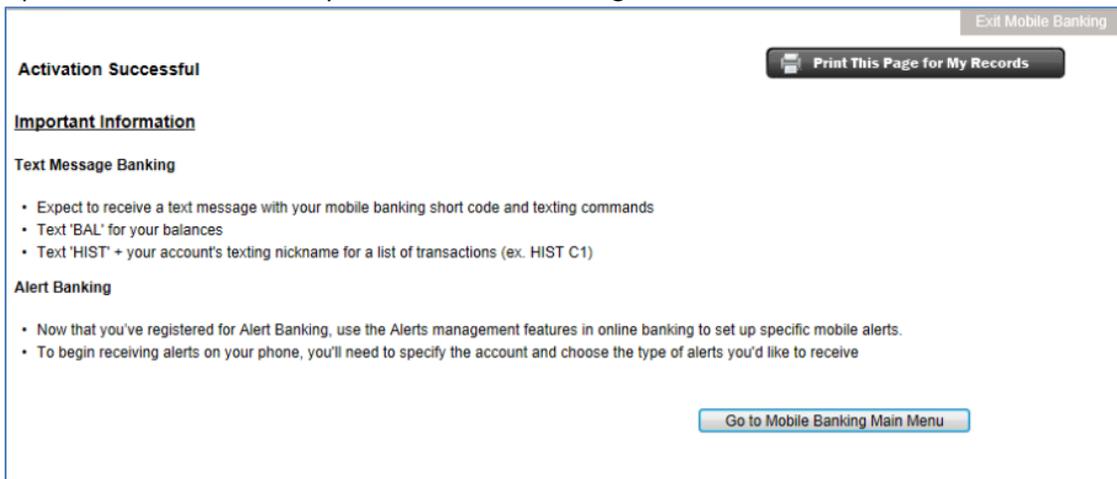
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10. Upon successful activation you will see the following.



11. You will now be ready to download the app to your device. Go to your respective App Store and Search for “Waterford Bank Toledo”. Click “Install” or “Get” to download the free app to your device.



12. Once enrolled, you can add additional devices, delete devices, and make changes to enrolled devices through your Online Banking Profile. Once on your profile page you can click “Manage Devices” under Mobile Banking to make these changes.



**PROFILE**

Password	<a href="#">Edit</a>
Challenge questions	<a href="#">Edit</a>
Email	<a href="#">Edit</a>
Phone	<a href="#">View</a>
Electronic statements	<a href="#">Edit</a>
Mobile banking	<a href="#">MANAGE DEVICES</a>

You can now monitor your balances, transfer funds and more from the convenience of your mobile device. If you have any questions or need assistance enrolling please do not hesitate to call your banker directly or call us at 419-720-3900 or toll-free at 866-707-2871.