

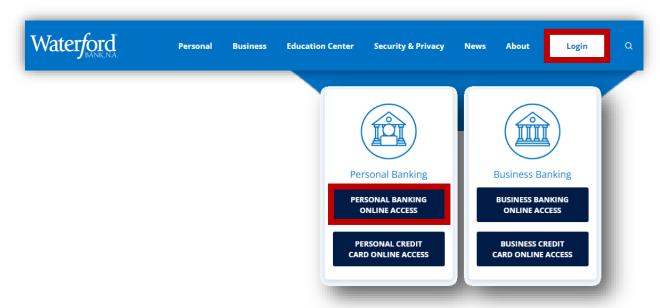


Mobile Banking Setup

With our Mobile App, you can access your accounts and control your debit cards wherever you are. On the go or from the comfort of your home, it's never been easier to manage your money from your smartphone or tablet.

It's easy to get started with these simple steps:

1. Visit www.waterfordbankna.com and Click Login to your Personal Banking Online Access.



2. On the first Login to Personal Banking, you will be prompted to Enroll in Mobile Banking as well.

If you wish to Enroll immediately, Click the Enroll button You may skip to Step #5 in these instructions

The following Steps #3 & #4, explain how to enroll if you have previously declined enrollment in Mobile Banking.

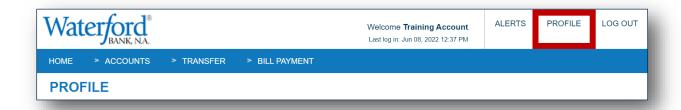




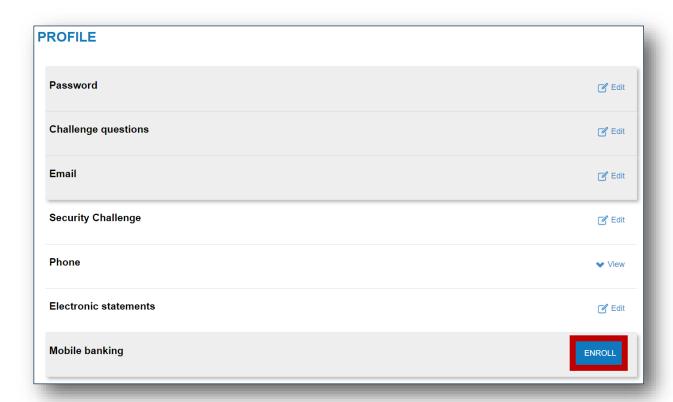


3. If you have logged in to Online Banking and were not prompted to Enroll in Mobile Banking, you will want to click on the Profile tab in the upper right hand portion of your screen.

The Configuration page for Online Banking, where you can change your Personal settings, will appear.



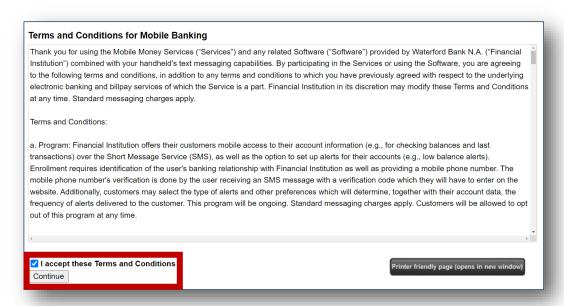
4. The last choice on this page will say Mobile Banking. Click the Enroll button under that section.







The Terms and Conditions page will appear in a new browser tab.
 The box next to the statement of Acceptance must be checked before the Continue button will appear.
 Click the Continue button.

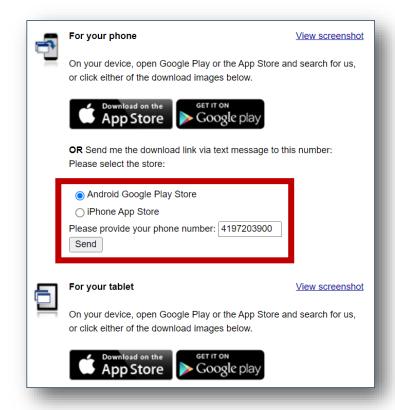


6. The next page will link you to the correct Waterford Mobile App in either the Google or Apple Store.

Phones - You can send the link through a text message directly to your cell phone.

Select the radio button next to your type of phone and type your phone number. (Don't use dashes or a 1 before area code) Click Send

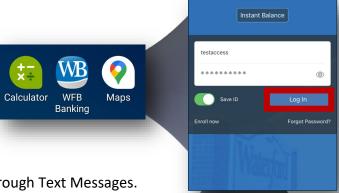
Tablets - You can click on the Store button that matches your device type and it will take you directly to the App







7. After the Mobile App installs, Click on the Icon. Enter the same Username and Password that you use for Online Banking. Select Log In.



8. Waterford Bank uses Two-Factor authentication through Text Messages. When you Log In to Mobile Banking for the first time, a 6 digit code will be sent to the number we have on record. Enter the 6 digit code and click Verify.

If the Phone number is not correct, Please call Customer Care at: 1-855-896-2064

- 9. Accept the Terms & Conditions prompt.
- 10. Click on Accounts to View transaction details.
- 11. The More icon will allow you to change your password and manage alerts.



SETTINGS



For your protection, an additional security step is required. Enter the verification code that was sent to:

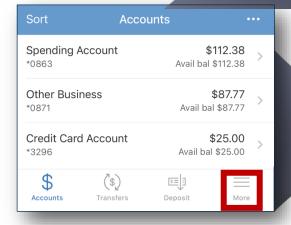
A verification code may take up to 2 minutes to be

delivered. Please wait before requesting a new code

+1-419-720-3900 MobilePhone

230925

Resend code



Note: Fingerprint or Face ID need to be enabled in your device's settings before they can be used for Mobile Banking.

