

## Mobile Banking FAQ –

**Q. What is Mobile Banking?** A. Mobile Banking is banking using your cell phone. You must have a certified Apple or Google Android device

**Q. What are my choices for using Mobile Banking?** A. You can use any or all of the following:

- SMS (Text messaging) – Send text commands (such as BAL) to FSB from your SMS-enabled phone to inquire about basic account balance and transaction history information, or locate a branch or ATM. Receive text message responses directly to your phone
- FSB Now app – our mobile app that can be installed on many devices

**Q. Is Mobile Banking secure?** A. FSB's Mobile Banking employs industry best practices with regards to security.

**Q. What types of things can I do on Mobile Banking?** A. With text messaging, you can obtain account balances, view transaction history and locate branches and ATMs. Using the FSB Now app, you can view account balances, transactions, transfer funds, and authorize bill payments

**Q. Does it matter what carrier I have for my phone service?** A. The Mobile Banking system should work with most carriers.

**Q. What are the risks of using Mobile Banking?** A. If someone gets control of your phone and knows your Online Banking password, they could transfer money between your accounts or send a bill or person to person payment. It is a good idea to never write down your password, to change it often and secure your phone with a password or PIN.

**Q. What is a short code and how do I know if I can use short codes?** A. The short code is the number that you text to receive information about your account. FSB's short code is 96924.

**Q. I pay people using Zelle® when I'm in Online Banking. Is this feature available in Mobile Banking?** A. Yes, Zelle® is available in Mobile Banking.

**Q. Is it possible to lockout my account?** A. Yes. The lockout procedures will follow the same procedures as Online Banking from an Internet browser. If you enter your password incorrectly three times on your phone your account will be locked from your

phone as well as on any other devices. Contact Farmers State Bank at 319-377-4891 to have your account unlocked.

**Q. Does viewed information stay on the phone after the session is completed?** A. You should always log out of your Mobile Banking session. However, after 20 minutes of inactivity, the session will time out.

**Q. What if I forgot my password?** A. Using an Internet browser, go to the FSB website [www.myfsbonline.com](http://www.myfsbonline.com) and click on the "Forgot Password" link on the home page and your password will be emailed to you, or call Farmers State Bank at 319-377-4891.

Q. How do I log into mobile banking on a new device? A. Download the FSB Now app and use the same login Username and password. Remember, both your Username and password are case-sensitive. If you do not know your Username, call Farmers State Bank at 319-377-4891.

**Q. I use multiple Online Banking logins to access personal accounts and others, such as a small business account. Can I do this on my phone?** A. Yes, Mobile Banking supports multiple logins.

**Q. I enrolled in text messages for Mobile Banking but have not received any of the texts?** A. Please contact your cell phone carrier to verify you can receive text messages with a short code. Specifically, you would be receiving texts from **96924**.