



Skowhegan Savings

Integrity. Trust. Community.

User Guide:

Mobile Web

SKOWHEGAN SAVINGS
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OVERVIEW

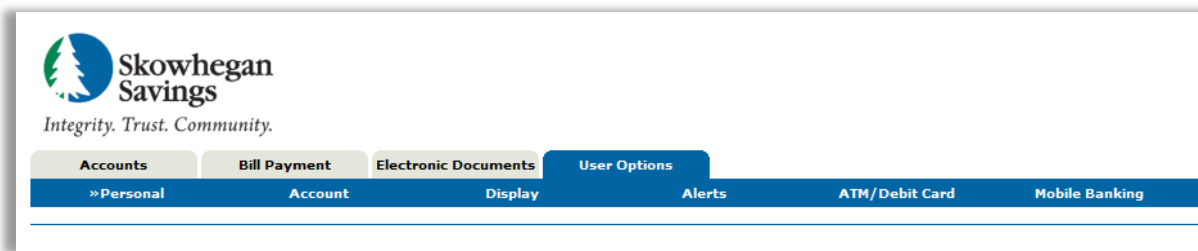
Skowhegan Savings is pleased to offer free, convenient and secure access to your accounts, through your web enabled mobile device. We offer you the ability to obtain account balances, history, initiate transfers, pay bills and view alerts.

An active Online Banking Account is required and your mobile device must be enabled for web access.

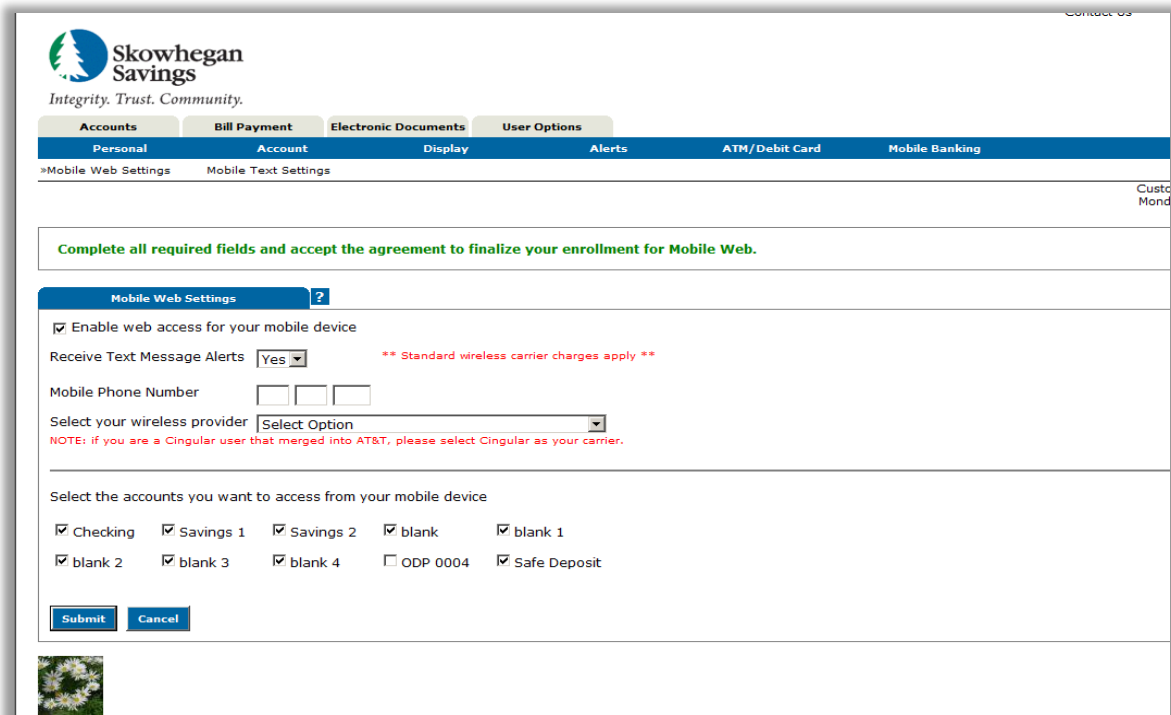
Note: Message and data rates may be incurred by your service provider.

ENROLLMENT

- Login to your Skowhegan Savings Online Banking.
- Select **User Options**.
- Select **Mobile Banking**.



- Select **Mobile Web Settings**.
- Check 'Enable web access for your mobile device'.
- Choose if you would like to receive Text Alerts. (for confirmations of mobile transfers and bill payments processed)
- Enter your Mobile Phone Number.
- Select your wireless provider.
- Select the accounts you want to access through Mobile Web.
- Click **Submit**

A screenshot of the Skowhegan Savings online banking interface showing the "Mobile Web Settings" enrollment form. The form is titled "Mobile Web Settings" and includes a question mark icon. It contains the following fields and options:

- Enable web access for your mobile device
- Receive Text Message Alerts: Yes (dropdown menu) **** Standard wireless carrier charges apply ****
- Mobile Phone Number: Three input boxes
- Select your wireless provider: Select Option (dropdown menu)
- NOTE: if you are a Cingular user that merged into AT&T, please select Cingular as your carrier.**
- Select the accounts you want to access from your mobile device:
 - Checking
 - Savings 1
 - Savings 2
 - blank
 - blank 1
 - blank 2
 - blank 3
 - blank 4
 - ODP 0004
 - Safe Deposit

At the bottom of the form are "Submit" and "Cancel" buttons. A small image of flowers is visible in the bottom left corner of the form area.

- Verify desired settings.
- Review terms and conditions.
- Check "I accept the full terms and conditions".
- Click **Confirm** (Confirm button cannot be activated if acceptance box is not checked).
- **Edit** will allow you to go back and change your settings if needed.
- **Cancel** will allow you to stop the enrollment process.

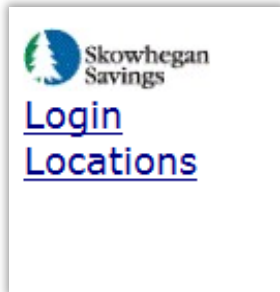
- An enrollment confirmation text message will be sent to your mobile device.

(Mobile Banking) Go to <https://www.skowsavingsonthego.com> with your mobile device to access our site. Thank you for enrolling in mobile banking.

Note: If you fail to login to Online Banking for a period of 180 days, your account will be deactivated and mobile access will not be permitted. You will have 45 days to contact us to reactivate your Online Banking account before it is deleted.

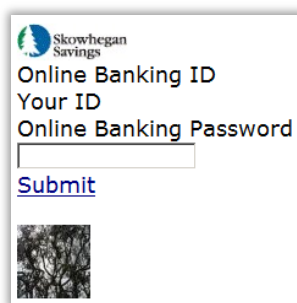
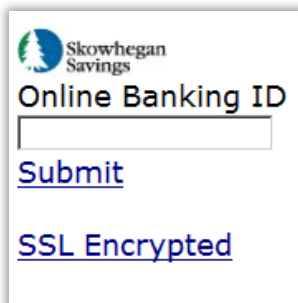
ACCESS WITH YOUR MOBILE DEVICE

- Click on link provided in welcome text, or visit, <https://www.skow.savingsonthego.com> to access Mobile Web.

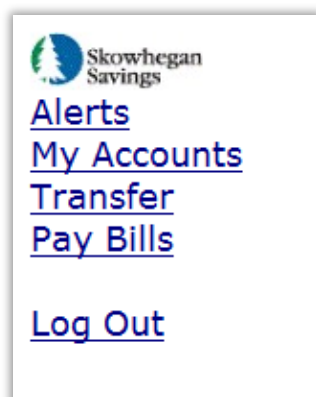


LOGIN

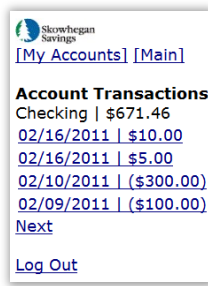
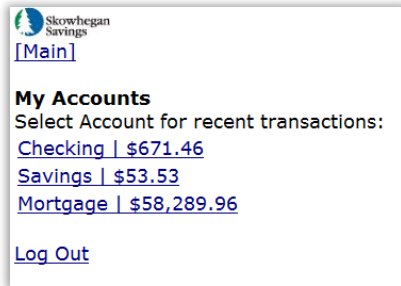
- Enter your Skowhegan Savings Online Banking ID then, click **Submit**
- Verify your Personal Image.
- Enter password, click **Submit**.



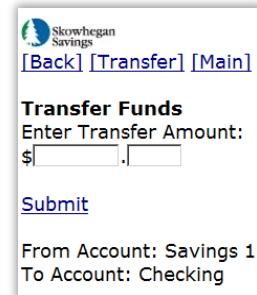
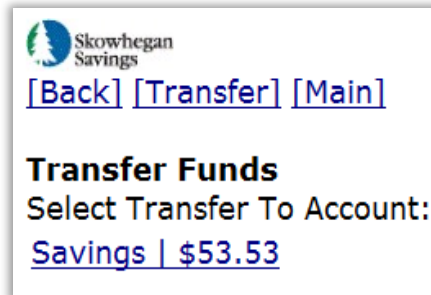
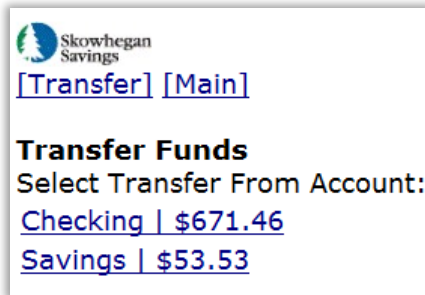
MAIN MENU



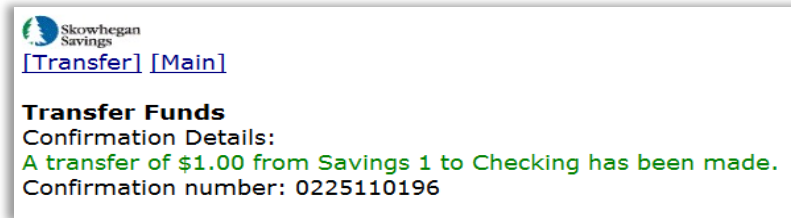
- **ALERTS:** View activated event, balance, item and personal alerts. Alert settings must be enabled through Online Banking. Alerts menu option will only display if you have new alerts to view.
- **MY ACCOUNTS:** Displays activated accounts for Mobile Web, with current balance. Only four accounts will display at a time. Click **Next** to view additional accounts.
 - Click an account to view the last the 15 business days of transactions.
 - Click a transaction to view more information, if available. (Check images are not available.)



- **TRANSFER:** Displays your active accounts for Mobile Web with current balance.
 - Click on the account you would like to *transfer from*.
 - Click on the account you would like to *transfer to*.
 - Enter the transfer amount and click **Submit**.



- A transfer confirmation screen will immediately appear. You will also receive a confirmation text message, if you have opted to receive Text Message Alerts.



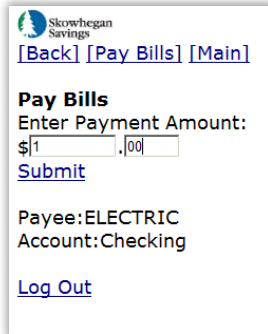
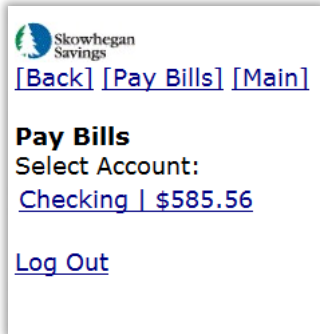
- To edit or delete a mobile transfer, you must login to your Skowhegan Savings Online Banking prior to the 7:00 PM cut-off time.

*You can only set up one-time, same day transfers via Mobile Web. Scheduled or recurring transfers must be established through Skowhegan Savings Online Banking.

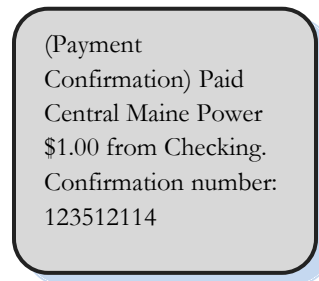
- **BILL PAY:** Displays a list of current payees. (Payments may only be sent to existing payees. New payees will need to be established through Skowhegan Savings Online Bill Pay.)
 - Click a Payee to initiate a new payment.



- Click on the account to pay from. (Only checking accounts enrolled for Bill Pay will be available to select.)
- Enter the payment amount.
- Click **Submit**.



- A transfer confirmation screen will immediately appear. You will also receive a confirmation text message, if you have opted to receive Text Message Alerts.

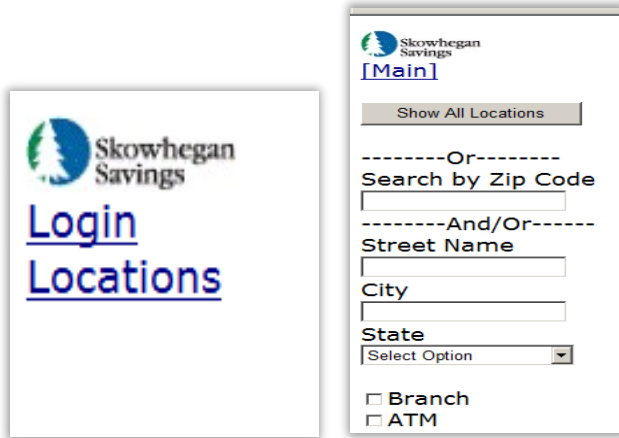


- To edit or delete a bill payment, you must login to your Skowhegan Savings Online Banking before the next processing time.

*You can only set up one-time, same day bill payments via Mobile Web. Payments will process during the next bill pay processing time. Scheduled or recurring bill payments must be established through Skowhegan Savings Online Banking.

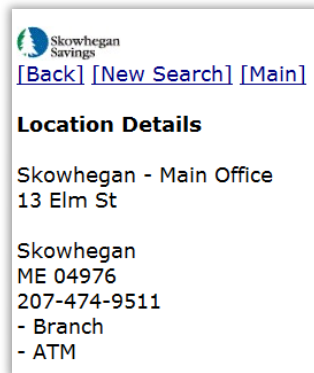
LOCATIONS

- Displays a list of Skowhegan Savings ATM and Branch locations.
 - Click **Show All Locations**, or enter zip code and/or Street, City, State to search.



- Click on location address to view maps and directions. *
- Click on phone number to dial. *

*These options may not be available depending on your phone settings and applications.



UPDATING MOBILE WEB SETTINGS

At any time, you may update your activated accounts, mobile phone number and provider.

- Login to your Skowhegan Savings Online Banking.
- Select **User Options**.
- Select **Mobile Banking**.
- Select **Mobile Web Settings**.
- Make necessary changes, click **Submit**.

The screenshot shows the 'Mobile Web Settings' form. At the top, there are navigation tabs: 'Accounts', 'Bill Payment', 'Electronic Documents', and 'User Options'. Under 'User Options', there are sub-tabs: 'Personal', 'Account', 'Display', 'Alerts', 'ATM/Debit Card', and 'Mobile Banking'. The 'Mobile Banking' sub-tab is active, showing 'Mobile Web Settings' and 'Mobile Text Settings'. A customer support notice is visible: 'Customer Support: (800) 303-9511 Monday - Friday, 8:00am - 5:00pm'. A green message states: 'Complete all required fields then accept the terms and conditions to finalize your enrollment for Mobile Web. Mobile Web is not currently available for Business Banking customers.' The form fields include: 'Enable web access for your mobile device' (checked), 'Receive Text Message Alerts' (Yes), 'Mobile Phone Number' (207), and 'Select your wireless provider' (Select Option). A note below the provider field reads: 'NOTE: if you are a Cingular user that merged into AT&T, please select Cingular as your carrier.' Below these fields, there is a section 'Select the accounts you want to access from your mobile device' with checkboxes for 'Check 0160', 'Savings', 'Commercial Loan', and 'Loan 0001'. At the bottom, there are 'Submit' and 'Cancel' buttons.

- Verify changes, click **Confirm**.

The screenshot shows the confirmation screen for the 'Mobile Web Settings' form. It features the same navigation tabs as the previous screen. A green message states: 'Complete all required fields then accept the terms and conditions to finalize your enrollment for Mobile Web. Mobile Web is not currently available for Business Banking customers.' The form fields are now populated with the user's selections: 'Mobile Phone Number: (207)', 'Receive Text Message Alerts: Yes', and 'Mobile Web Address: http://www.skowsavingsontheqo.com'. A note below the address field reads: 'You have elected to view the following accounts through your mobile device through your provider, Verizon. Check 0160 | Savings | Commercial Loan | Loan 0001'. At the bottom, there are 'Confirm', 'Edit', and 'Cancel' buttons.

UN-ENROLLING

- Login to your Skowhegan Savings Online Banking.
- Select **User Options**.
- Select **Mobile Banking**.
- Select **Mobile Web Settings**.
- Deselect 'Enable web access for your mobile device'.
- Click **Submit**.

Accounts Bill Payment Electronic Documents User Options

Personal Account Display Alerts ATM/Debit Card Mobile Banking

»Mobile Web Settings Mobile Text Settings

Customer Support: (800) 300-1111
Monday - Friday, 8:00am - 5:00pm

Complete all required fields then accept the terms and conditions to finalize your enrollment for Mobile Web.
Mobile Web is not currently available for Business Banking customers.

Mobile Web Settings ?

Enable web access for your mobile device

Receive Text Message Alerts ** Standard wireless carrier charges apply **

Mobile Phone Number

Select your wireless provider

NOTE: if you are a Cingular user that merged into AT&T, please select Cingular as your carrier.

Select the accounts you want to access from your mobile device

Checking Savings 1 Savings 2 blank blank 1
 blank 2 blank 3 blank 4 ODP 0004 Safe Deposit

- Click **Confirm** to complete un-enrollment.

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Accounts Bill Payment Electronic Documents User Options

Personal Account Display Alerts ATM/Debit Card Mobile Banking

»Mobile Web Settings Mobile Text Settings

Customer Support: (800) 300-1111
Monday - Friday, 8:00am - 5:00pm

Complete all required fields then accept the terms and conditions to finalize your enrollment for Mobile Web.
Mobile Web is not currently available for Business Banking customers.

Mobile Web Settings ?

You have elected to unenroll in mobile banking.
You can return to this menu option any time to modify these settings.

TROUBLESHOOTING

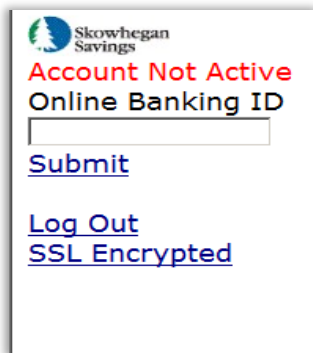
If you are experiencing difficulty with Mobile Web, no worries, here is a list of common problems.

First verify the following:

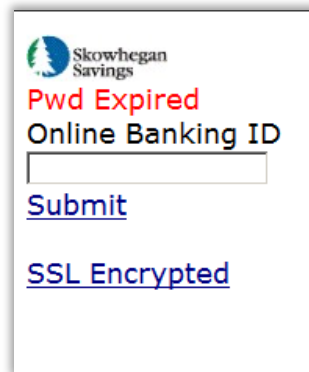
- Enrollment in Skowhegan Savings Online Banking and Mobile Web.
- Your mobile device is web enabled.
- Your mobile network allows secure web browsing. (You may need to contact your mobile provider to determine this.)

Next review the following possible error messages and problems:

- **LOGIN ERRORS:**



You are not enrolled for Mobile Web. Login to Online Banking to enroll.



Your password has expired. Login to Online Banking to change it.

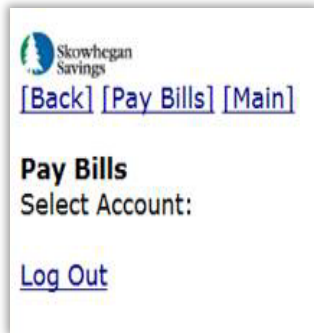


You are logging in with a Business Banking ID. Mobile Banking is not currently available for Business Banking customers.



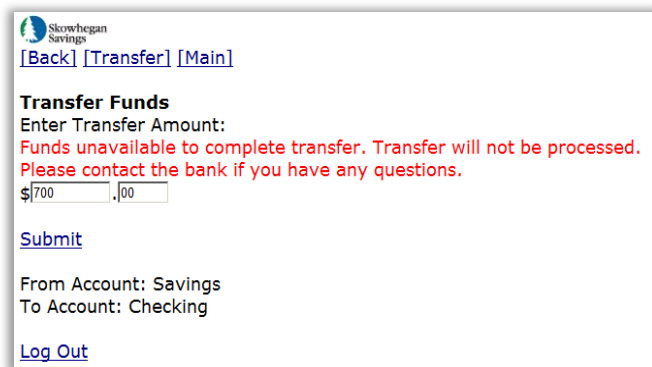
The Online Banking ID or password entered does not match our records.

- **BILL PAY ERRORS:**



You are not enrolled for Bill Pay. Login to Online Banking to enroll a checking account to pay bills from.

- **TRANSFER ERRORS:**



You have requested to transfer more funds than you have available. Verify your 'from' account's balance and re-attempt your transfer.

Need Personal Assistance?
Call Skowhegan Savings Customer Service
800.303.9511
Monday-Friday 8am to 5pm EST