

# Q & A Mobile Banking App

## How do I enroll in Mobile/App Banking?

If you are currently enrolled in Internet banking, you can access the mobile banking app.

#### **Get Started:**

- 1. Enroll in Internet Banking
- Download the Mobile App by navigating to Google Play or the App Store and search for CoreFirst Bank & Trust



3. Utilize your Internet banking ID and Password to login

### **General Mobile/App Banking Questions**

#### What will I need installed on my phone or tablet for the App service?

A data plan is required for Mobile Banking and the Mobile App.

#### What is the cost for this service?

CoreFirst does not charge any additional fees for the mobile app. We do recommend that you check with your wireless carrier for charges that may be incurred for text messages or data usage as individual plans may vary.

#### Are online/mobile banking avenues safe?

CoreFirst Bank & Trust uses multi-layered authentication before allowing access to accounts through various access points that include but are not limited to Internet Banking, Mobile Banking, ATM or point-of-sale use. Authentication can include several things so the bank knows that the customer is the account holder. These items can include the correct knowledge of passwords, personal identification numbers (PIN) and correct usernames. Safeguards are also in place to time-out of a current session after a period of time. If your mobile device is lost or stolen your mobile enrollment should be cancelled.

### **Mobile Banking App Questions**

What can I do with the CoreFirst Banking App?

Checking on your finances is as close as your tablet or phone. Enjoy CoreFirst Bank & Trust's Mobile App developed for Android and Apple devices.

- Check Account Balances
- View Account History
- Initiate Funds Transfers
- Find Branch & ATM Locations
- Check Rates
- Deposit Checks

#### Can I pay bills with the Banking App?

Yes, you can access bill payment and view or pay bills.

#### Is Mobile Deposit available with the Banking App?

Yes, mobile deposit is available for eligible accounts.

#### Can I enroll and view my E-Statements?

Yes, you can enroll in E-Statements via the App by navigating to Settings and Statement Delivery. Once enrolled you can also view your current and past bank statements.

#### **How do I get Mobile Deposit?**

Mobile deposit is automatically available to customers who have enrolled in Internet and Mobile Banking, and have downloaded the CoreFirst Banking app for iPhone® or Android™

#### If I load the GPS portion of the Banking App, does that mean the bank can track where I am?

No. The GPS is for the Branch/ATM location functionality. By knowing your coordinates, it can better direct you to the closest CoreFirst branch or ATM. If you are uncomfortable loading this portion of the App it will not disrupt the features of the other components.

#### How can I make sure that I am downloading a genuine CoreFirst app?

Good security practice is to always download your apps from a reputable source. The official CoreFirst App will only be available at the App Store or Google Play. CoreFirst Bank & Trust should always be listed as the seller of the product.

### **Other Mobile Questions**

#### What should I do if my mobile device is stolen or lost?

The first step would be to contact your phone carrier. The second important step would be logging into Internet Banking and disable mobile access from your account.

#### If I get a new phone, do I need to re-enroll?

There is no reason to re-enroll you would just need to download the app on the new device.

#### Are there additional steps I can take to make banking more secure?

Absolutely! CoreFirst Bank & Trust uses multi-layered authentication before allowing access to accounts through various access points that include but are not limited to Internet Banking, Mobile Banking, ATM or point-of-sale use. Authentication can include several things so the bank knows that the customer is the account holder. These items can include the correct knowledge of passwords, personal identification numbers (PIN) and correct usernames. Safeguards are also in place to time-out of a current session after a period of time. If your mobile device is lost or stolen your enrollment should be cancelled.

Despite these safeguards, you can personally do the following to insure greater security of your information.

- Never leave your mobile device unattended with the app open.
- Make the best use of your phone's security features and use the password protect feature.
- One of the easiest and most important things you can do to protect yourself online is establishing a strong password. Make sure it is at least 8 characters long and includes numbers, lower case letters and at least one capital letter. Change your password frequently and pick something that cannot easily be guessed.