

Mobile Banking



Getting started with Mobile Banking



Always There... right at your fingertips

Mobile Banking allows anyone with online banking to access their account information from a mobile phone.

There are 3 ways to access your accounts*

1 • Text Banking

Check balances, review recent account activity and find ATM and Branch locations via text.

2 • Mobile Browser

Access your accounts and perform transactions with our mobile-friendly web browser.

3 • Mobile App

Download the Mobile Banking application for your iPhone or Android.

Mobile Banking is here! Now you can access your Milford Bank accounts anywhere, anytime. With Mobile Banking, you can:

- Check Balances
- Review Transactions
- Make Transfers
- Pay Bills
- View Payment History
- Find ATM / Branch Locations

Text Banking

*

1

Register for Text Banking through The Milford Bank's online banking service at milfordbank.com. If you are not an online banking customer, you will need to register before using this feature (see "How to sign up").

To sign up:

- Log into online banking, register your mobile phone number by going to the "Options" tab, and clicking the "Mobile Banking" link.
- Select Text Banking as one of the services you would like to use.
- Choose which accounts you would like to access via Text Banking.
- Follow the instructions on our website.

Text **The Milford Bank** at **481-79** with simple short code commands for access to:

- Account Balances
- Recent Account Activity
- ATM / Branch Locations

Text Messaging Keywords and how to use them:

B, BAL, BALANCE, BALANCES

Check balances for accounts registered for Mobile Banking.

STMT, TRAN, HIST (followed by account nickname)

Check most recently posted transactions of the account you specify with the account nickname. For example, if you registered your primary checking account under the nickname CHK1, you would text: TRAN CHK1.

ATM, BRANCH, BOTH (followed by address)

Find ATMs, Branches, or both near a specified address.

HELP, HLP

For more information about Mobile Banking Keywords. For additional help, please call customer service: (203)783-5700.

How to sign up:

If you are already signed up for online banking:

Log into online banking. Go into the "Options" tab, click on the "Mobile Banking" link and follow the instructions on our website. In order to complete the registration process, you must enter the verification code provided (a unique code will be sent via text message).

If you are not signed up for online banking:

Visit us at milfordbank.com and click on the Web Office Login / Setup button labeled "Personal" on the upper right of our home page. Click on the "Enroll Now" tab at the top of the page and follow the registration instructions.



*Data and Messaging rates may apply. To use the text banking service, your mobile phone must be capable of sending and receiving text messages to and from a short code. Most mobile phones have this capability, so your phone is most likely compatible with our text banking service. Please note that some mobile service carriers charge for texting. Contact your cell phone provider for more information regarding your text messaging plan.

Need Help? Visit milfordbank.com or contact one of our customer service representatives: (203) 783-5700



2

Access our mobile-friendly website through your mobile phone's internet browser. Log into online banking the same way you would at a computer. Use our mobile-friendly browser to:

- Check Account Balances
- Review Recent Account Activity
- Transfer Funds (between Milford Bank accounts)
- Pay Bills
- Change / Cancel Pending Payments
- Find ATM / Branch Locations

To sign up:

- Log into online banking, register your mobile phone number by going to the "Options" tab, and clicking the "Mobile Banking" link.
- Select Mobile Browser as one of the services you would like to use.
- A link to the mobile site will be sent to you via text message.
- Click on the link provided in the text message. (Bookmark the website or save the URL so you can access the site in the future.)



3

Download the mobile banking app for your iPhone or Android to access your accounts and perform certain functions from within the application. Use our mobile app to:

- Check Account Balances
- Review Recent Account Activity
- Transfer Funds (between Milford Bank accounts)
- Pay Bills
- Change / Cancel Pending Payments
- Find ATM / Branch Locations

To sign up:

- Log into online banking, register your mobile phone number by going to the "Options" tab, and clicking the "Mobile Banking" link.
- Select Mobile App as one of the services you would like to use.
- A link to download the app will be sent to you via text message.
- Click on the link provided in the text message to download the app. Click the app icon and log in to your online banking account, just as you would at your computer.

Need Help?

• Call us!

Need assistance with Mobile Banking? Have a question? Speak to a customer service representative by calling: **(203) 783 - 5700**

• Stop by!

Visit one of our seven office locations in Milford or Stratford. One of our customer service representatives can assist you with the sign-up process and answer any questions you have.

• Visit our website!

Visit us at milfordbank.com. Click on the Mobile Banking banner on our home page for more information about Mobile Banking and detailed sign-up instructions.

• Email us!

Email questions / comments regarding Mobile Banking or Online Banking to: weboffice@milfordbank.com



Is there a fee for Mobile Banking?*

No, we don't charge fees for you to access or use Mobile Banking. You should contact your cell phone service provider for information about your plan and any fees associated with text messaging and data/internet usage.

Is my personal or financial info stored on my phone?

No, we don't save any files with your personal or financial information on your phone. That stays strictly within our online banking platform.

Can I register more than one phone for mobile banking?

Yes, you can register several phones for Mobile Banking, and remove them at any time.

Is my phone compatible?

We support hundreds of models from the following major brands: iPhone, Blackberry, HTC, LG, Motorola, Nokia, Pantech, Samsung, Sanyo, and Sony Ericsson. We also support phones on a number of different operating systems.

Does my service provider support Mobile Banking?

Mobile Banking works on all major mobile service carriers in the U.S. and several smaller service carriers.

How do I cancel Mobile Banking?

To stop using Mobile Banking on your phone, log in to your online banking account and access the Mobile Banking page under Options. On the "My Phones" page, find the registered phone number and select "Stop using this phone for Mobile Banking".

Is Mobile Banking secure?

Yes. To ensure the safety and privacy of your account information, we provide key security features in Mobile Banking:

• Activation Code

We send you a unique code to verify your phone number and lets you know that your phone has been registered. The code then associates your mobile phone with your account.

• Authentication

We authenticate every Mobile Banking interaction.

• Encryption

We use 128-bit encryption for all Mobile Banking transactions.

• Fraud Detection

We use validation and reconciliation processes for all transactions.

• Auditing Capability

We provide full auditing capabilities through event logs and event-based reporting.

• Unidentifiable Information

We don't send any personally identifiable information in a text message, such as your account number, email address, or street address. We will never ask for your user name or password.



*In order to use the mobile browser service or mobile app, your phone must be capable of sending and receiving text messages, and have an internet browser with a data plan. Every mobile service carrier has a different rate plan for text messaging and data usage. You may be charged per use or pay a flat rate for a package. Text Messaging and Data rates may apply. Contact your mobile provider for information regarding your text and data allowance.