WELCOME TO STOCKMAN’S ONLINE AND MOBILE BANKING

Our innovative personal online and mobile banking system allows you to manage your money easily and safely, giving you the freedom to bank when, where and how you want.

- Check account balances instantly
- Track transactions to see exactly where your money is going
- Pay bills with a few clicks
- Transfer funds safely in seconds
- Deposit checks using your mobile phone
- Protect your information with powerful security safeguards

PERSONAL ONLINE BANKING

With Stockman Bank’s personal online banking system, you will enjoy ultimate account access, control, and security. Access your accounts anytime, anywhere you are online.

It’s easy to enroll and only takes a few minutes. Just follow the onscreen instructions.

NOT SURE IF YOUR BROWSER IS COMPATIBLE WITH ONLINE BANKING?

Click “Check Your Browser” at the bottom of the login screen.

NEED HELP? • 1-877 300-9369
After logging in, you will see the My Accounts page. This serves as your homepage, with quick snapshots of your account information, quick links to bill payment, a calendar and a calculator. You will also see Outside Accounts and Money Management. These new financial tools enable you to add accounts from other financial institutions, set budget goals, track your spending and manage all of your money in one convenient place.
PERSONAL ONLINE BANKING

The **My Accounts** tab shows you all information for each of your Stockman Bank accounts. Simply click on the account name in green to see transactions and your account history, (up to 18 months). You can also access transfer features, online statements and export or print your account details. Other services are located on the right side of the screen. Here, you can request stop payments and set preferences for your accounts such as nicknames or the order in which your accounts appear. In some cases, you may see additional accounts that you previously did not see.

**MOVE MONEY**

The **Move Money** tab provides several options for moving your money between Stockman Bank accounts or to and from external accounts not at Stockman Bank. You can also make a loan payment from an external account.

1. **INTERNAL TRANSFERS**
To move money easily between your Stockman Bank accounts, or make payments on your Stockman Bank loans, click on **Internal Transfers** and follow the on-screen instructions. You can even schedule recurring transfers. Once scheduled, you can view those recurring transfers by clicking **View Scheduled Transfers**.

**IMPORTANT NOTE**
If your banker set up scheduled or recurring transfers for you to make loan payments, these transfers will continue to occur but **WILL NOT** show up in Online Banking. If you wish to see these transfers in Online Banking, please contact your local branch to cancel these transfers so you may set them up within Online Banking.

2. **PAY LOAN FROM EXTERNAL ACCOUNT**
Now you can make payments on your Stockman Bank loan from an external account at another financial institution! Just click on **Pay Loan from External Account**.

3. **EXTERNAL TRANSFERS**
To move money easily between your accounts at other financial institutions to and from your Stockman Bank accounts, click on **External Transfers** and follow the on-screen instructions.

4. **PAY OTHER PEOPLE**
Need to send money to friends or family? You can pay other people electronically with Zelle®. It’s a fast, safe and easy way to send and receive money. You can easily split a bill, request money for a group gift or pay back your roommate for your share of the rent. Simply click on **Send Money with Zelle®**.

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PERSONAL ONLINE BANKING

PAY BILLS

Conveniently pay your bills online. When you click on the Pay Bills tab, you will be directed to the bill payment portal homepage. Here you can:

- Set up and make payments to individuals or companies (e.g. utilities, credit cards, loan payments, friends, relatives, etc.)
- Set up recurring or one time payments
- Set up reminders for due dates and receive notifications when your payments have been sent
- Review your payment history

MANAGE MONEY

At Stockman Bank, we are proud to be your financial partner, offering services to help you manage your money and meet your financial goals. We are excited to introduce Money Management, a new tool designed to give you a one-stop view of your entire financial picture. You can easily manage all of your accounts, loans and investments, all in one place!

Money Management

To get started, click on Money Management under the Manage Money tab. All Stockman Bank accounts will be automatically added for you. You can then add outside accounts from other financial institutions by clicking Add an Account, located on the right side of your screen. These accounts can include loans, retirement, credit cards, investments and assets such as real estate and vehicles. The program does the rest of the work, showing you where and how you are spending and saving your money.

You can choose to only aggregate your accounts. These will then appear in the Outside Accounts section on the homepage. Or, you can take advantage of all the new features to help you manage and track:

- TRANSACTIONS
- SPENDING (DISPLAYED IN PIE CHARTS)
- BUDGETS
- TRENDS
- DEBTS
- NET WORTH
- GOALS
- ALERTS

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PERSONAL ONLINE BANKING

MORE SERVICES

Online Banking offers you the flexibility to handle banking tasks conveniently online, when you don’t have time to stop by a branch.

1 ALERTS AND TEXTS

Choose how and when to receive notifications about your Stockman Bank accounts.

Click on Text Banking and Alerts and follow the on-screen instructions to set up your alerts and/or text banking in the new system. Make sure you have your mobile phone when setting up these alerts. You can set up alerts that are automatically sent to you, or you can request information by sending simple text commands to our short code: 454545. Text Banking and Alerts are free; however, standard rates and fees from your wireless carrier may apply.

Email Alerts

Alerts will be emailed from:

ealerts@stockmanbank.com

Text Alerts

Alerts can be sent to and will come from Short Code:

454545

2 CARDPROTECT

Control your debit card with one click! Enjoy the ability to turn your card on or off as you wish. You can also block your debit card transactions outside of a specified region, outside the United States, at certain types of merchants, and over a transaction and/or ATM withdrawal amount you set.

3 STOP PAYMENT

Need to stop a payment on a paper check? Simply click on Stop Payment and fill in the required information. Initiating a stop payment online rather than in the branch saves you money! The fee for this service online is $20.00. The in-branch fee is $30.00.

4 ONLINE STATEMENTS

If you currently receive eStatements for a checking and/or savings account, these will automatically transition to the new system. If you submit a new enrollment for eStatements, you will be prompted to accept new terms and conditions.
PERSONAL ONLINE BANKING

MORE SERVICES (CONT.)

SHARE ACCESS WITH OTHERS
You can now give someone access to your account without sharing your login credentials. Add a person to your account by clicking Share Access With Others. Then click on the Add Person button and follow the on-screen instructions. This feature is not available in Mobile Banking.

REORDER CHECKS
Running low on checks? Order quickly and easily by clicking on Reorder Checks.

CUSTOMER SUPPORT

For questions or assistance with Online Banking, please contact our Customer Support Center at 1-877 300-9369. For your convenience, you may also access support features from the homepage.

Select the My Settings link in the upper right hand corner to change your username, password or security options. You can also update your phone number, email address and your alerts and notifications from this page.

Select the Help link in the upper right hand corner to access more detailed information on the features of Online Banking.

Select the Support link in the upper right hand corner for the Customer Support Center phone number. Or, instead of calling the Center, you can send a secure email or secure chat message.
PERSONAL MOBILE BANKING

In Montana, we live life to the fullest, sunup to sundown. Every minute counts. Stockman Bank’s Mobile Banking app helps you manage your daily financial life, allowing you to bank anytime, anywhere it’s convenient for you. Easily check account balances, track transactions, pay bills, turn your debit card on or off, deposit checks and transfer funds between Stockman Bank accounts and external accounts at other financial institutions, all from your mobile phone or tablet.

GETTING STARTED

We offer a free app for both iPhone and Android mobile devices.

Visit the appropriate app store to download the app; the icon is white with a green “S”.

FIRST TIME LOGIN

Download the new app and click on the Sign Up button on the bottom left of your screen to get started.

Mobile Banking comes with security features! When you login from a device we do not recognize, you will be prompted to receive a verification code via text message, email or phone call. You select the option that’s best for you.
With Mobile Banking, you can bank easily and securely from your mobile device. This section of our Guide walks you through the features and functionality of our new mobile banking program.

1 **ACCOUNTS**

   After logging in, you will be directed to the Accounts screen. The menu bar at the bottom of your screen serves as your main portal to access additional features and services.

   All of your accounts are prominently displayed. For your protection, only the last four digits of your account number are shown. For deposit accounts, both the current and available balances are displayed. For loan accounts, balances and payment due dates are displayed.

   To see transactional details and history, simply click on the account and scroll to see pending and posted transactions.

2 **TRANSFERS**

   Move money easily between your Stockman Bank accounts. Choose the accounts you want to transfer money to/from, enter the amount, click **Transfer**, and you are done. It’s that easy!

3 **PAY BILLS**

   You can easily pay your bills from your mobile phone or any mobile device. Set up one-time payments, view and delete scheduled payments and add new payees. When you click **Pay Bills**, you will see a list of scheduled payments. At the bottom of the screen, click on **Make a Payment** to schedule a new payment. You can then select an existing payee or add a new one. To complete your transaction, just click **Pay**.
PERSONAL MOBILE BANKING

NAVIGATING MOBILE BANKING

4 MOBILE CHECK DEPOSIT
Don’t have time to make it to the bank? Deposit your check using your mobile phone. Click on Check Deposit to get started. Select the account to deposit the money into and enter the amount of the check you are depositing. You will then be prompted to take a photo of the front and back of your check using the camera button. You will then see a summary of your deposit. Click Deposit to process your transaction.

To protect your financial information, check images are not stored on your mobile device and you cannot view the image of the deposited check until the deposit has cleared. Therefore, you should keep the physical check until you can confirm that the check has cleared.

5 MORE SERVICES
Under More Services, you will find CardProtect (turn your debit card off and on), Money Management, Stop Payment, Loan Payment, Zelle®, and Online Statements. For more details on these services, see pages 5-6 of this Guide.

When you click on Settings, you can also review and update your contact information, username and password, security options, enable Quick Balance and set up alerts using the Push Notifications button. You can also find our branch and ATM locations, as well as a quick link to call our Customer Support Center.