

PERSONAL ONLINE AND MOBILE BANKING GUIDE



Montana's Brand of Banking

Member FDIC | Equal Housing Lender 

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.

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



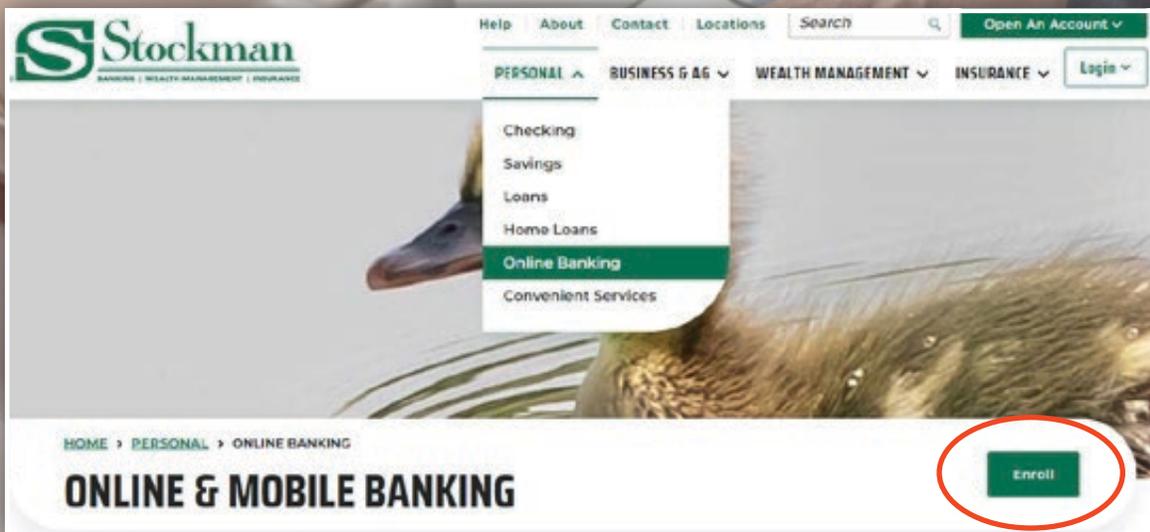
**NOT SURE
IF YOUR
BROWSER IS
COMPATIBLE
WITH ONLINE
BANKING?**

Click "Check Your Browser" at the bottom of the login screen.

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. Visit stockmanbank.com and under the Personal main menu dropdown select Online Banking, then click the Enroll button.



PERSONAL ONLINE BANKING

NAVIGATING ONLINE BANKING

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 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.

MY ACCOUNTS

The screenshot displays the Stockman Bank online banking dashboard. At the top, the Stockman Bank logo is on the left, and navigation links for Notifications, My Settings, Help, Support, and Logout are on the right. Below the header, there are links for My Accounts, Move Money, Pay Bills, Manage Money, and More Services. The main content area is divided into several sections:

- Accounts:** Lists two accounts: Personal Savings **1005 and Personal Checking **1006. Each account shows a 'Quick peek' of Current and Available balances, both at \$0.00. There are 'Transfer' and 'Settings' icons at the top right of this section.
- Make a Payment:** A section titled 'Setup a payee to make a payment' with the instruction 'Make your first payment on one screen in seconds' and an 'Add a payee' button.
- BALANCE TOTALS:** A summary table showing 'Total Deposit Accounts' and 'Total Loans' both at \$0.00. A note below states: '**This balance may include overdraft or line of credit funds.'
- Outside Accounts:** A section titled 'Simplify your finances' with the subtext 'See all your accounts in one place'. It features logos for Citibank, Chase, and Bank of America, and a 'Start now' button.
- Money Management:** A section titled 'Budgets made easy!' showing a central graphic with '\$675 left' and various budget categories like groceries, gas, and entertainment. Below it, text states 'Every transaction is automatically categorized and put into a budget to help you stay on track.' and a 'Start now' button.
- Calendar:** A calendar for November 2019 with the 5th highlighted.
- Calculator:** A standard numeric calculator with a display showing '0'.

PERSONAL ONLINE BANKING

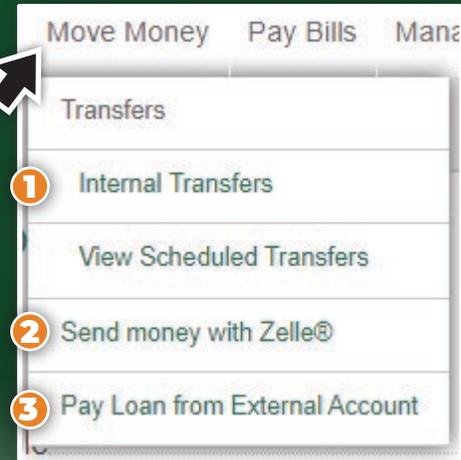
The **My Accounts** tab shows you all information for each of your Stockman Bank accounts. Simply click on the account name in green to see transactions and your account history, (up to 18 months). You can also access transfer features, online statements and export or print your account details. Additional features can be accessed from the “More Services” tab. Here, you can request stop payments and set preferences for your accounts such as nicknames or the order in which your accounts appear.

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 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®**.

3 PAY LOAN FROM EXTERNAL ACCOUNT

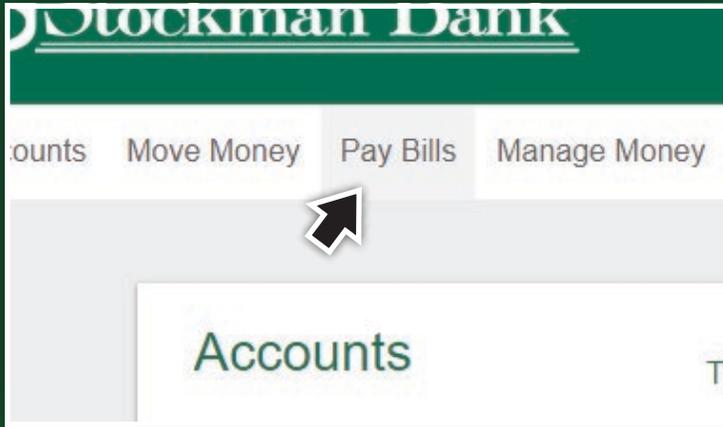
Now you can make payments on your Stockman Bank loan from an external account at another financial institution! Just click on **Pay Loan from External Account**.

EXTERNAL TRANSFERS

Move money easily between your accounts at other financial institutions to and from your Stockman Bank accounts with External Transfers. To set up External Transfers, please visit your local Stockman Bank.

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:

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

1 CREDITSTORY

Enjoy free and instant access to everything you need to know about your credit, when you want it, all in one place. You can view your credit score which you can refresh daily, access your credit report, understand the factors that impact your score and more! The first time you click on CreditStory, you will be prompted to accept the terms and conditions.

2 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**
 - **BUDGETS**
 - **DEBTS**
 - **GOALS**
 - **SPENDING**
 - **TRENDS**
 - **NET WORTH**
 - **ALERTS**
- (DISPLAYED IN PIE CHARTS)



PERSONAL ONLINE BANKING

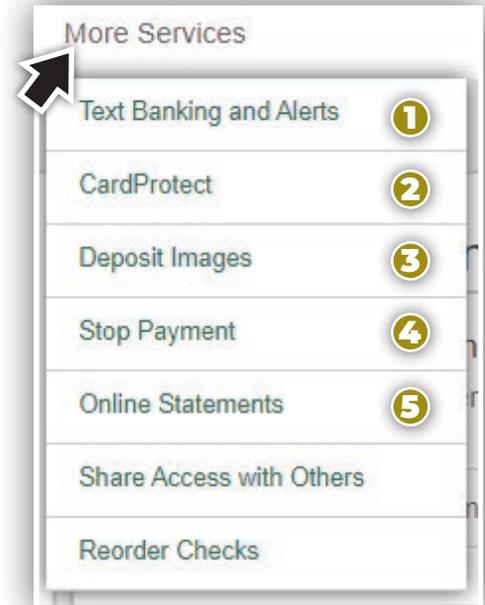
MORE SERVICES

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. 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 personal debit cards and personal credit cards with one click! Enjoy the ability to turn your cards on or off as you wish. Activate your card and set your Personal Identification Number (PIN), notify the bank of your travel plans and more! You can also block your debit and credit 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 DEPOSIT IMAGES

Easily view items that were included in your deposit.

4 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.

5 ONLINE STATEMENTS

View your statements, account notices and tax statements online. To enroll, click on "Online Statements" and follow the on-screen instructions. If you submit a new enrollment for online statements, you will be prompted to accept the terms and conditions.

PERSONAL ONLINE BANKING

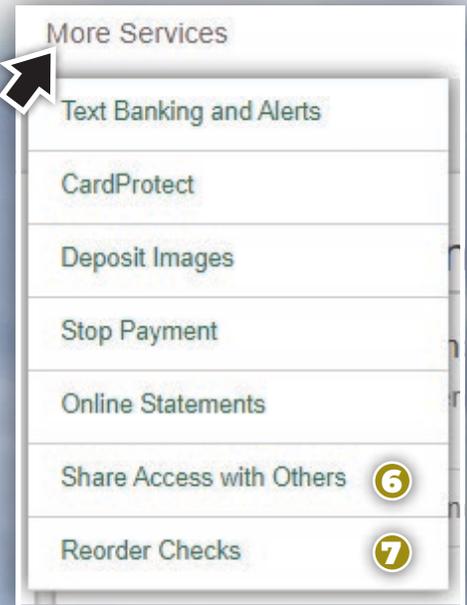
MORE SERVICES (CONT.)

6 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**. You can only do this by logging in through stockmanbank.com. Then click on the **Add Person** button and follow the on-screen instructions. Shared access users may review transactions but will not have access to online statements. In addition, shared access users can only access the account online via the browser and not through the mobile app.

7 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.

Notifications | My Settings | Help | Support | Logout

Featured: Text Banking and Alerts

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

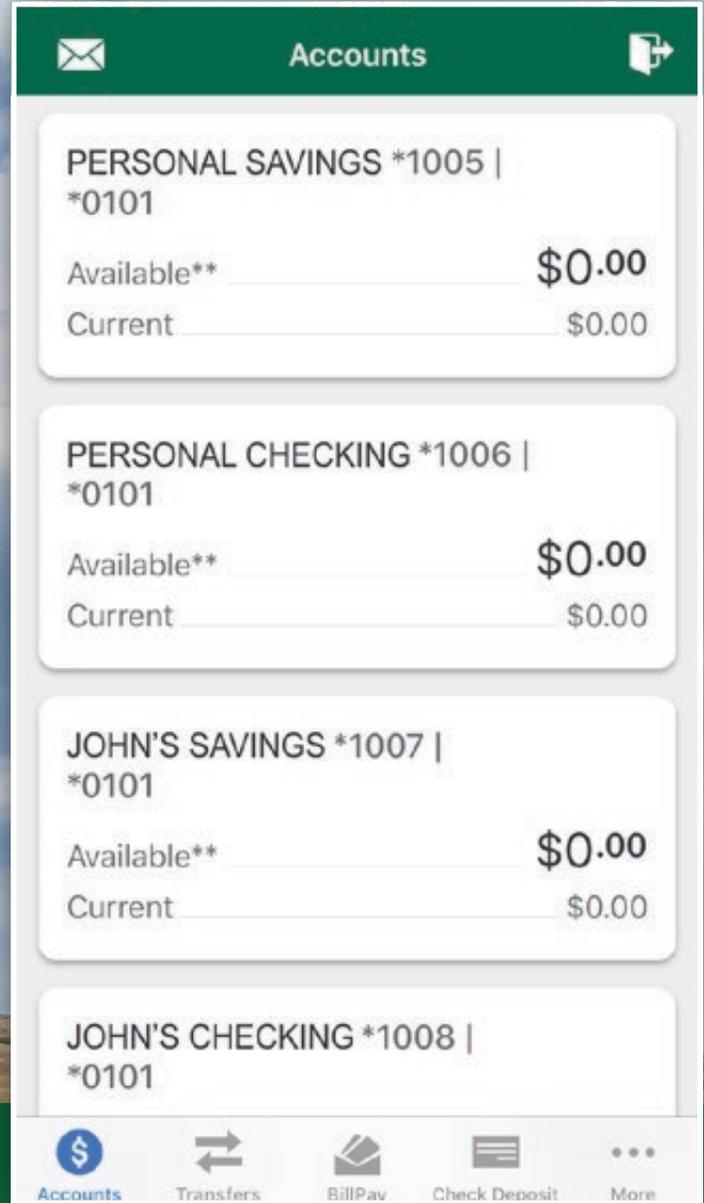
PERSONAL MOBILE BANKING

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 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 or phone call. You select the option that's best for you.

PERSONAL MOBILE BANKING

NAVIGATING MOBILE BANKING



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**.

You can view your account balances without logging into Mobile Banking.

Simply enable Quick Balance. Go to:

Settings ▶ **Quick Balance**

and click on the button to turn it on!

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. Deposits are not immediate but are processed throughout the day during normal business hours on business days.

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 personal debit and personal credit cards off and on), CreditStory, 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.

