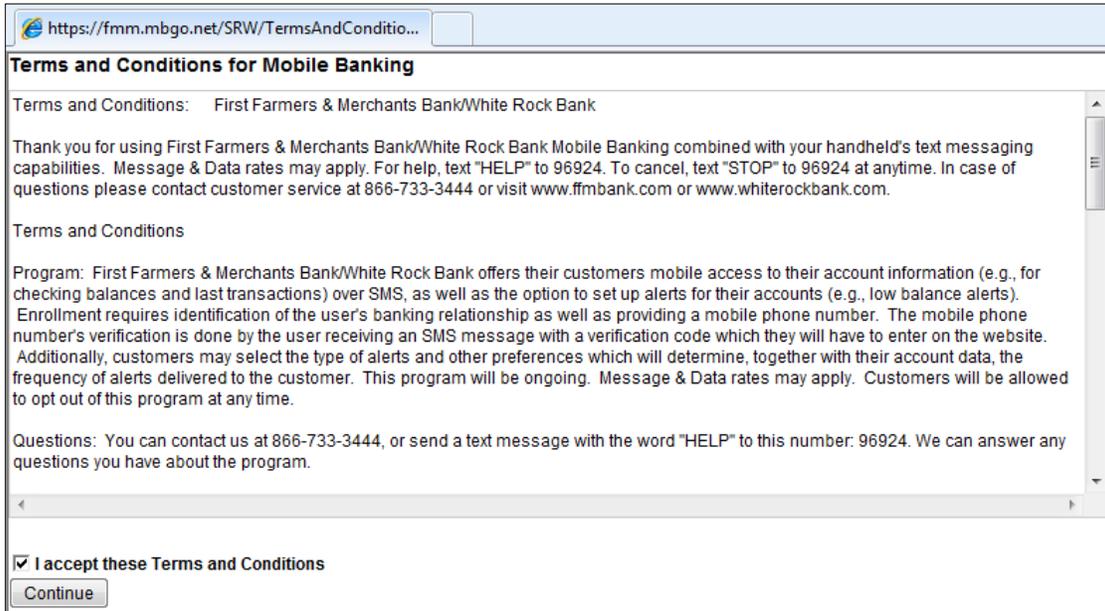


Mobile Banking Enrollment

For assistance during the enrollment process, please contact Tech Support at **866-733-3444**.

1. After clicking “Enroll Now” you will be directed to the Terms and Conditions for Mobile Banking. Please read them carefully. After you have read them, check the box next to “I accept these Terms and Conditions” and the “Continue” button will appear. Click “Continue” and you will be taken to the next step in the enrollment process.



The screenshot shows a web browser window with the URL <https://fmm.mbgo.net/SRW/TermsAndConditio...>. The page title is "Terms and Conditions for Mobile Banking". The content includes:

Terms and Conditions: First Farmers & Merchants Bank/White Rock Bank

Thank you for using First Farmers & Merchants Bank/White Rock Bank Mobile Banking combined with your handheld's text messaging capabilities. Message & Data rates may apply. For help, text "HELP" to 96924. To cancel, text "STOP" to 96924 at anytime. In case of questions please contact customer service at 866-733-3444 or visit www.ffmbank.com or www.whiterockbank.com.

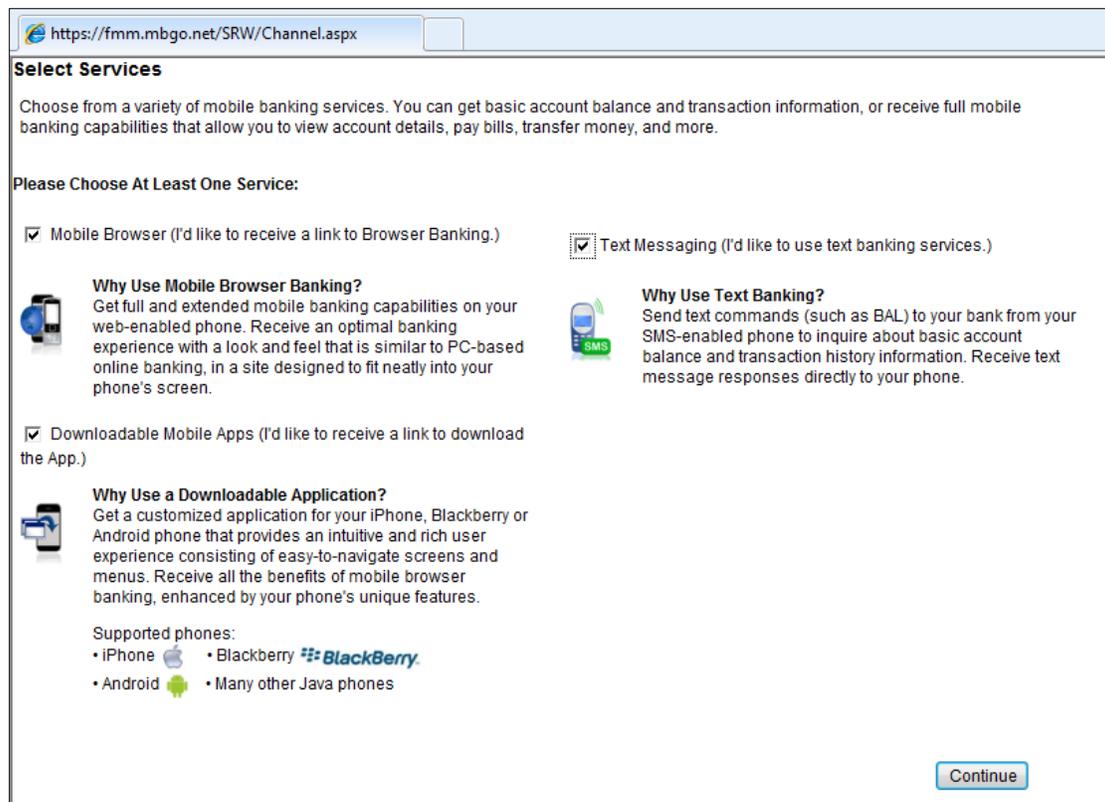
Terms and Conditions

Program: First Farmers & Merchants Bank/White Rock Bank offers their customers mobile access to their account information (e.g., for checking balances and last transactions) over SMS, as well as the option to set up alerts for their accounts (e.g., low balance alerts). Enrollment requires identification of the user's banking relationship as well as providing a mobile phone number. The mobile phone number's verification is done by the user receiving an SMS message with a verification code which they will have to enter on the website. Additionally, customers may select the type of alerts and other preferences which will determine, together with their account data, the frequency of alerts delivered to the customer. This program will be ongoing. Message & Data rates may apply. Customers will be allowed to opt out of this program at any time.

Questions: You can contact us at 866-733-3444, or send a text message with the word "HELP" to this number: 96924. We can answer any questions you have about the program.

I accept these Terms and Conditions

2. You will now be taken to the Select Services screen. Select the service(s) you would like to utilize and click “Continue”.



The screenshot shows a web browser window with the URL <https://fmm.mbgo.net/SRW/Channel.aspx>. The page title is "Select Services". The content includes:

Choose from a variety of mobile banking services. You can get basic account balance and transaction information, or receive full mobile banking capabilities that allow you to view account details, pay bills, transfer money, and more.

Please Choose At Least One Service:

Mobile Browser (I'd like to receive a link to Browser Banking.)

Text Messaging (I'd like to use text banking services.)

Downloadable Mobile Apps (I'd like to receive a link to download the App.)

Why Use Mobile Browser Banking?
Get full and extended mobile banking capabilities on your web-enabled phone. Receive an optimal banking experience with a look and feel that is similar to PC-based online banking, in a site designed to fit neatly into your phone's screen.

Why Use Text Banking?
Send text commands (such as BAL) to your bank from your SMS-enabled phone to inquire about basic account balance and transaction history information. Receive text message responses directly to your phone.

Why Use a Downloadable Application?
Get a customized application for your iPhone, Blackberry or Android phone that provides an intuitive and rich user experience consisting of easy-to-navigate screens and menus. Receive all the benefits of mobile browser banking, enhanced by your phone's unique features.

Supported phones:

- iPhone 
- Blackberry  BlackBerry
- Android 
- Many other Java phones

3. Select your time zone and then choose the accounts you would like to view in Mobile Banking. Assign a nickname to each of these accounts. Account nicknames can be a maximum of 10 characters. This nickname will be used for obtaining account history via text banking. Click "Continue".

https://fmm.mbgo.net/SRW/Accounts.aspx

Account Selection and Configuration

1. Select your timezone which helps us to determine when to send alerts to your phone

Time Zone: (GMT-06:00) Central Time (US & Canada) ▼

2. Select the account you wish to access through Mobile Banking and confirm their nicknames

Eligible Accounts	Mobile Banking Nickname
<input checked="" type="checkbox"/> TEST ACCOUNT (*3456) Checking	<input type="text" value="Checking"/>
<input checked="" type="checkbox"/> TEST ACCOUNT (*4567) Savings	<input type="text" value="Savings"/>

What's a Texting Nickname?
The nickname identifies the account in a text message. For example, to check your transaction history, text HIST followed by the account nickname, such as S1.

[View Example](#)

4. Enter the phone number of the mobile phone you would like to enroll. After you click "Continue" you will receive a text message containing your Activation Code.

https://fmm.mbgo.net/SRW/Device.aspx

Your Mobile Device

Enter Your Mobile Phone Number: For example, 5551234567

- You should have your mobile phone with you.
- You'll receive a text message with an activation code. You need this activation code to continue.
- The phone number you provide will not change any other phone numbers we have on file in our records.

Thank you for using Mobile Banking combined with your handheld's text messaging capabilities. By registering for Mobile Banking, or changing your registration information, you certify that:

A. You are the account holder, or
B. You have the account holder's permission to do so.

Message and data rates may apply. For help, text "HELP" to 96924. To cancel, text "STOP" to 96924 at any time. Message frequency depends on account settings. For assistance, please contact customer service at 866-733-3444.

Our participating carriers include (but are not limited to): AT&T, Sprint, T-Mobile®, U.S. Cellular®, Verizon Wireless

5. The text message will look similar to the message seen here. Enter the Activation Code and click “Activate”

FFMS
Activation Code: [5211035](#)
Info: [866-733-3444](#)
Reply HELP for Help.
Msg&Data rates may apply. Average user gets 5 msgs/month
FFMS

<https://fmm.mbgo.net/SRW/MBankingActivatio...>

Enter Activation Code

Enter the activation code we sent to your phone.

Activation Code

Thank you for using Mobile Banking combined with your handheld's text messaging capabilities. By registering for Mobile Banking, or changing your registration information, you certify that:

A. You are the account holder, or
B. You have the account holder's permission to do so.

Message and data rates may apply. For help, text "HELP" to 96924. To cancel, text "STOP" to 96924 at any time. Message frequency depends on account settings. For assistance, please contact customer service at 866-733-3444.

6. After you have activated Mobile Banking, you will see the screen below. This provides a re-cap of the services you have enrolled for.

<https://fmm.mbgo.net/SRW/MBankingActivatio...>

Activation Successful

Important Information

Text Message Banking

- Expect to receive a text message with your mobile banking short code and texting commands
- Text 'BAL' for your balances
- Text 'HIST' + your account's texting nickname for a list of transactions (ex. HIST C1)

Mobile Browser Banking

- Expect to receive a text message with a link to the mobile banking site
- Click and bookmark the mobile banking site's unique link

Downloadable Application

- Expect to receive a text message with a link to download the application
- Click the link and follow the instructions on your phone's screen

7. You will receive a text message for each of the services in which you have enrolled. Below are sample messages.

- a. Mobile Site Text – Click the link and you will be directed to the mobile website. You will want to bookmark this site for future use. You will see the same authentication image you see in online banking and if it is the same enter your online banking password.
- b. Text Banking Text – There are several text banking commands available. See the next page for available commands and sample text messages.
- c. Downloadable App Text – Click the link in the text and you will be directed to a TouchBanking screen. Read the steps before clicking the link at the bottom of the screen. Next click the link at bottom of the screen and you will be directed to the application Touch Banking application in the store associated to your device. Install the app and wait for the activation text. After the application is installed click the link in the activation text to open the application for the first time. This is only required the first time you log in to the application. The app icon on your phone looks like this:



FFMS
 Launch Mobile Banking @
<https://fmm.mbgo.net/091916077/b/?d=FzrQz5Rdhv>
 Please bookmark this link.
 Reply STOP to cancel.
 FFMS

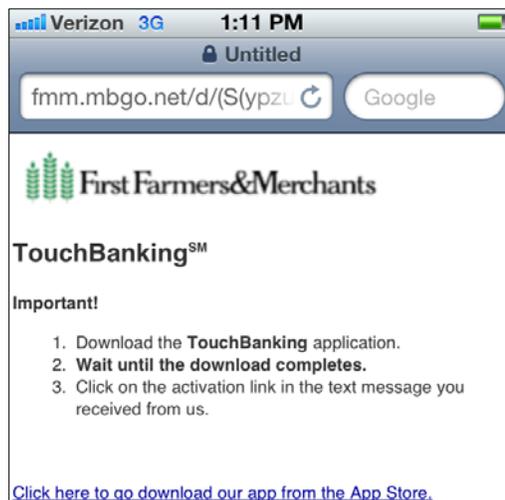
Mobile Site Text

FFMS
 You've activated Text Banking. Send requests to 96924 Text BAL, HIST account name, ATM or BRANCH address
 Info: [866-733-3444](tel:866-733-3444)
 Reply HELP for Help.
 Reply S...
 TOP to cancel. Msg&Data rates may apply. Average user gets 5 msgs/month
 FFMS

Text Banking Text

FFMS
 Download Mobile Banking @
<https://fmm.mbgo.net/091916077/d/?d=0WQhMZ9pLV>
 Reply STOP to cancel.
 FFMS

Downloadable App Text



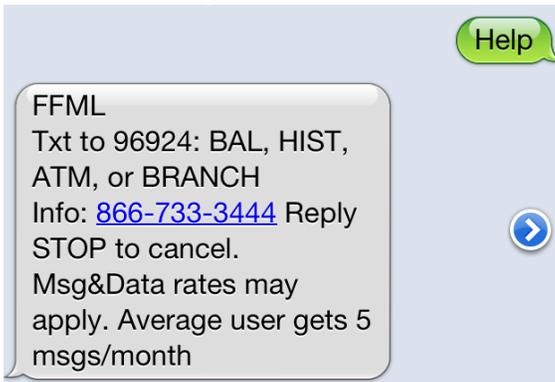
Click the link to go to the app store for your device and download the app

Click
<https://fmm.mbgo.net/091916077/d/apple/SmartLink.ipa?d=0WQhMZ9pLV> to activate and launch TouchBanking for the first time.

Click this link to open the app for the first time

Text Banking Options

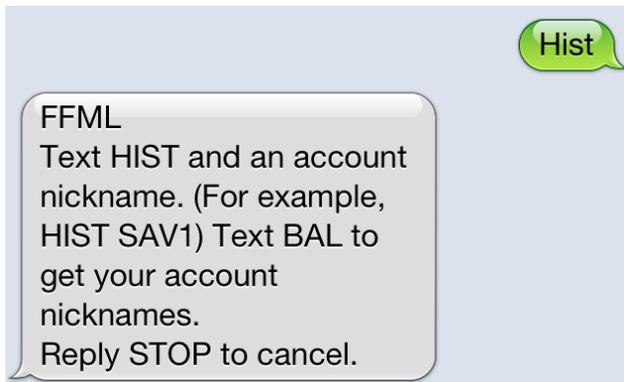
Customers can text to short code 96924 to receive text notifications. Below are samples of the texts they will receive.



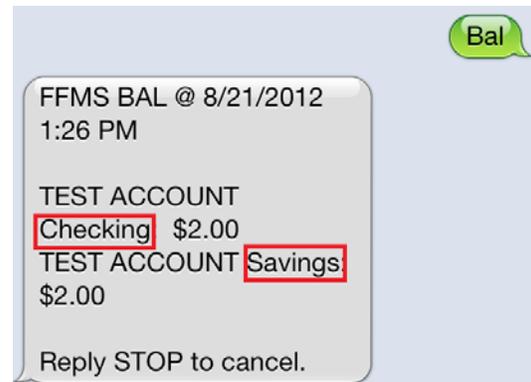
They can text HELP and get this text that gives them the options they have available.



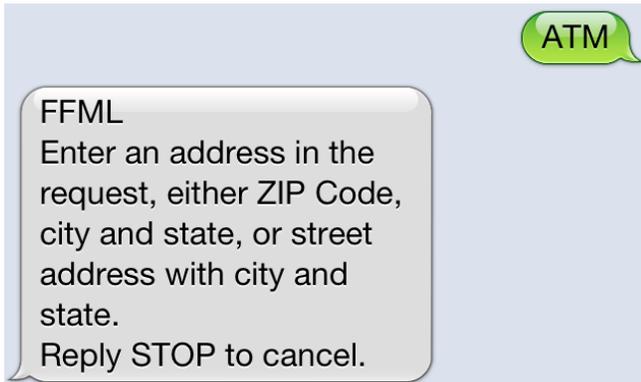
If they text BAL they will get the balances on all of the accounts they signed up for mobile banking.



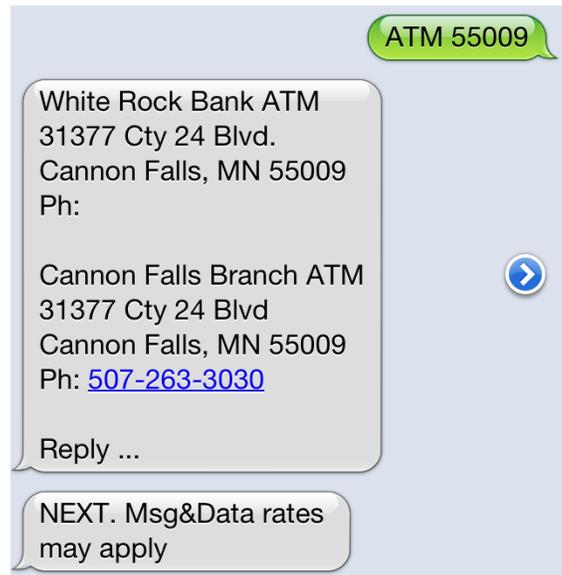
When you text HIST to the short code it will ask you to include the nickname. To get the nickname they can text Bal to the short code.



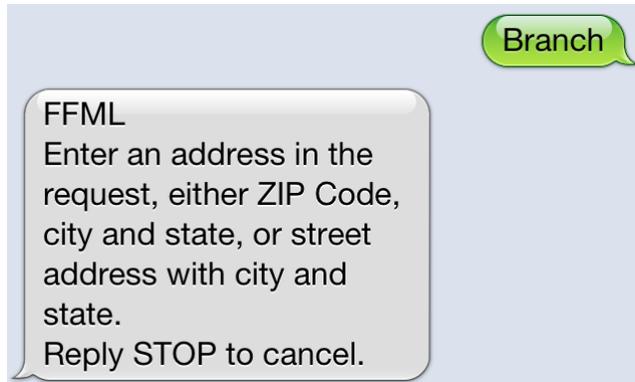
The nickname for the account is in the red rectangle and that is all they need to include. So they would send "HIST Checking" to get the last 4 transactions. They will get another text that says to reply with NEXT to get more transactions.



When you text ATM to the short code you will receive a text back asking you to specify the Zip Code, City and State or Street Address with City and State. This message can be avoided by adding address information to the original text.



In the above example the Zip code was entered and the 2 locations nearest to that Zip code were returned.



Similar to texting ATM, when you text Branch to the short code you will receive this text. To avoid receiving this message include the address information after Branch.



In the above example the Zip code was entered and the 2 locations nearest to that zip code were returned.