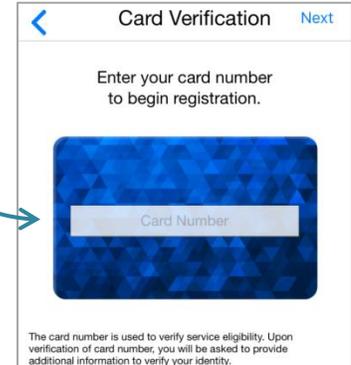




Getting Set Up

Visit iTunes® or Google Play™ and search for “My Mobile Money Access.” Download the app to your phone. Then follow these simple steps:

- Open the app and have your debit card handy
- Click the ‘Sign Up Free’ button
- You will be prompted to enter your card number
- On the next screen enter your CVV (the three-digit security code on the back of your card) and your expiration date to verify your identity. You may be asked to enter additional verification information.
- After you accept the app Terms and Conditions and the Privacy Policy, you will be asked for your email address, user name and password. You may choose to use your email address as your user name. You will also need to enter your full name.

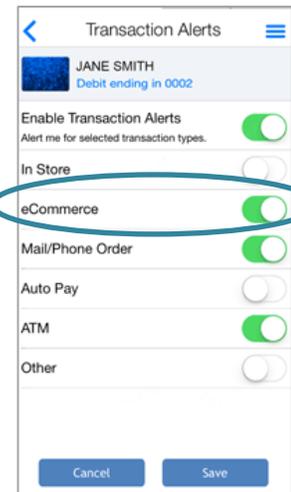
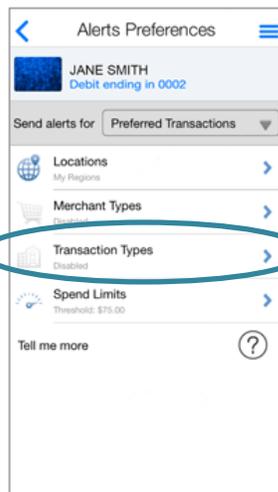
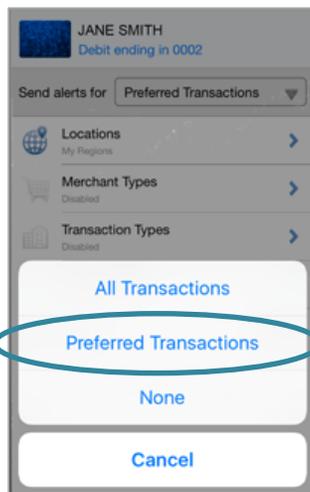


And that's it - you're ready to use My Mobile Money Access!

Setting Alerts

If you want to receive alerts for certain transactions on your mobile device, choose the card you wish to set alerts for and then select **Alert Preferences**. If you want to alert on all transactions, click the ‘Send alerts for’ drop down and select ‘All Transactions.’

To set specific alerts, such as alerting for all online purchases, set ‘Alert Preferences’ to ‘Preferred Transactions.’ Then choose the type(s) of alerts you wish to set. In this example, select ‘Transaction Types’ as the alert criteria, and slide the button to ‘Enable Transaction Alerts’ and then choose ‘eCommerce’ to alert for all online purchases. Don't forget to ‘Save’ when you are finished setting alerts.



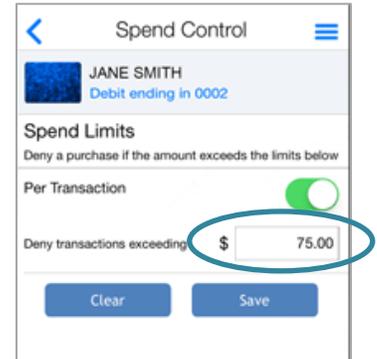
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Enabling Denials

It's easy to tell the app which transactions you want to deny using **Control Preferences**. The steps are very similar to setting up a mobile alert.

For instance, if you want to deny transactions over a set amount, select the card you wish to set up for denials and then choose **Control Preferences**. Then select 'Spend Limits' and slide on 'Per Transaction'. Then simply enter in the maximum amount that will be allowed for a transaction. Click 'Save' and you're set!



My Location and My Region

The My Mobile Money app gives you options for setting alerts and controls based on the location of the card-present transaction. Although these options give you the flexibility to protect your card while traveling, you may still need to notify your financial institution of travel plans to ensure your card can be used while out of town.

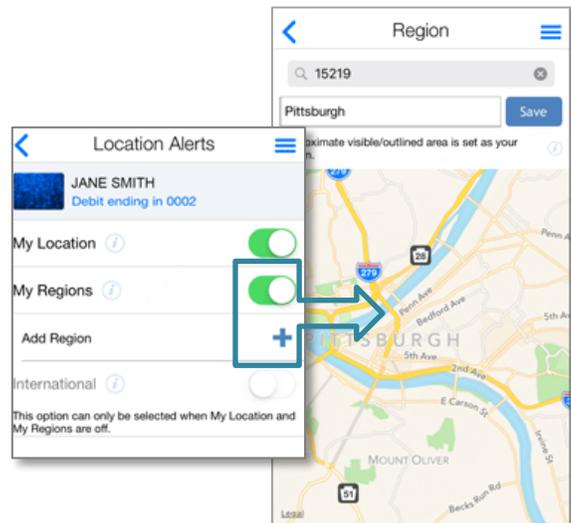
My Location

This option is based on the location of your primary mobile device. You must have location services enabled on your device for this feature to work. To activate, toggle on the 'My Location' function from the Alert Preferences or the Control Preferences.

- If you select this option for alerts, you will receive an alert when your card is used outside of the location where your smart phone is located.
- If you have enabled the 'My Location' control, all transactions that are attempted outside of the location where your phone is located will be denied.

My Region

This option allows you to set up to three regions where your card may be used. Simply toggle on 'My Regions' and click the plus sign beneath it to add a region. You can enter in a zip code or use the map to zoom into a region. Give your region a title and hit 'Save'.

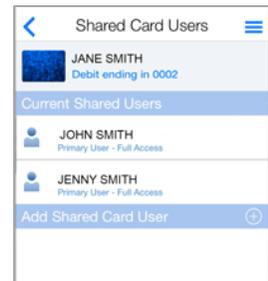


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Shared Card Management

A card can be shared between multiple users. This situation occurs when multiple cardholders register the same card under separate mobile user names. Primary users can also delegate their card to another user. The delegated user can then set the card alerts and controls, depending on the access policies that the primary user defined. With full access, the delegated user has full control and alert capabilities for the card. With restricted access, the delegated user has a subset of the control and alert capabilities for the card.

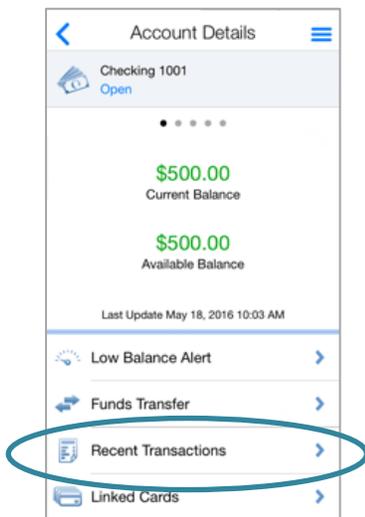


For a shared card, if multiple users select 'My Location' for location-based control, then the app tracks the location of the user who chooses 'My Location' last. When one or more users also set the 'My Region' control, transactions are approved if they fall within the 'My Regions' that are set by the shared card users.

Each shared user can set up their own separate alert preferences. (Note that all users receive alerts for denied transactions regardless of alert preferences.) However, control preferences are shared between users. Therefore, if one shared user turns the card off, all other users see the card status as 'Off' in their app.

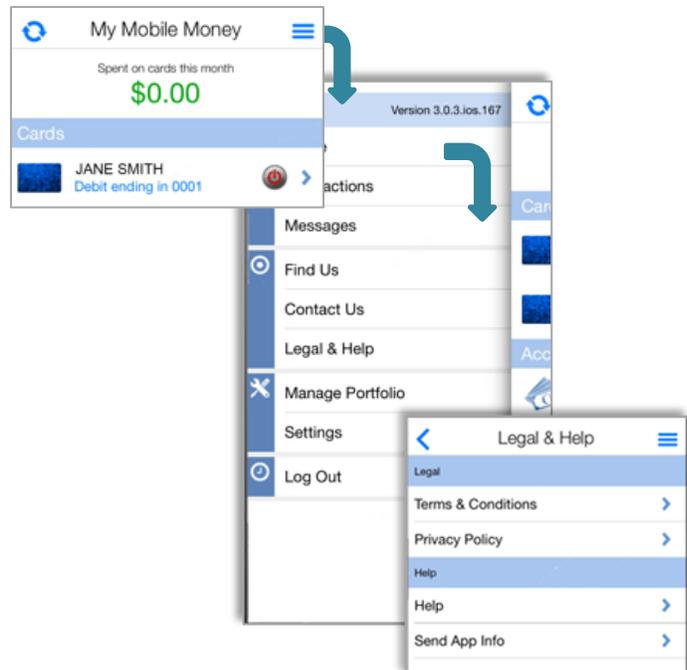
Account Management

Need to keep tabs on the funds in your account? Simply tap on the account you want to view and then select an action, like 'Recent Transactions' to view details of the last few transactions you made.



Need help?

Find 'Help' by tapping the three lines in the upper right corner to display the app menu. Select 'Legal & Help' and then 'Help' again. This will show information helpful for the app page you are viewing.



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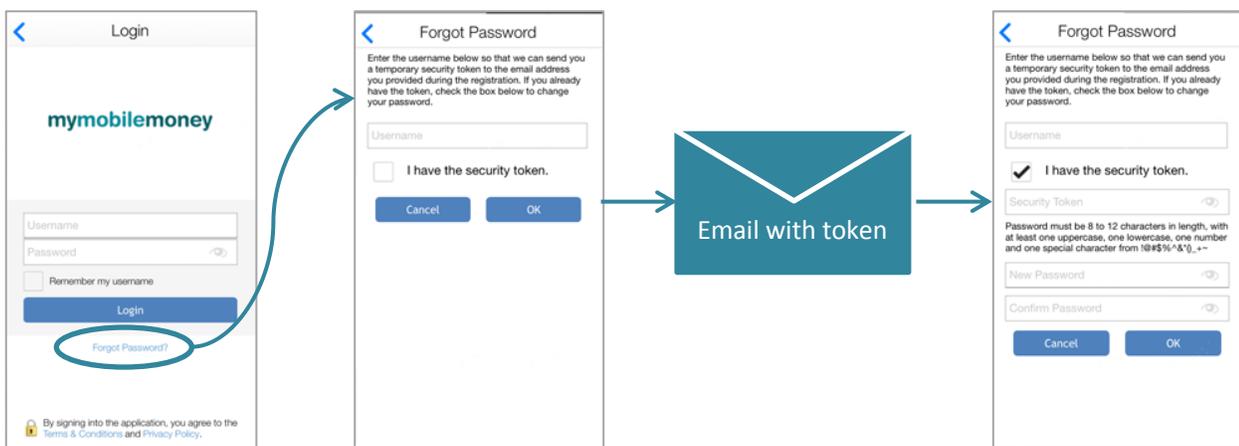
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Forgotten Passwords

If you forget your password, tap the 'Login' button. Then choose 'Forgot Password'. Enter your username and click 'OK'. You will be emailed a password reset token to the email associated with your username.

Once you receive the email, revisit this 'Forgot Password' screen and check the box that says 'I have the security token' and enter in your token in the field that appears. You will then be able to reset your password.

Remember: your password reset token is only valid for a few minutes, so use it right away!



Do Not Disturb

You may use the App's Do Not Disturb function to limit the alerts received on your mobile device for a specified time period.

Open the 'Main Menu,' and select 'Settings.' On the Settings Menu, toggle 'Do Not Disturb' to 'On' and then set a 'From' time, a 'To' time, and a 'Time Zone' and then select 'Ok.' Except for in-store and ATM transaction alerts, you will not receive any alerts during the specified time period.

