



Groton Bank

Mobile Banking

Groton Bank Mobile Banking is a mobile banking solution that enables bank customers to view account balances and transaction history, view account alerts, initiate account transfers and pay bills all from your mobile device!

There are four ways to access online or mobile banking: Traditional NetTeller, Groton Bank Mobile Banking Apps, Mobile Web and Mobile Text.

Mobile Banking Features:

- **Account Balances**

Check account balances via text, Mobile Web, or Mobile App

- **Transaction History**

View transaction history via text, Mobile Web, or Mobile App

- **Quick One-time Transfers**

Schedule one-time transfers via Mobile Web and Mobile App

- **One-time Bill Payments**

Schedule bill payments to be paid to existing payees

- **Account Alerts**

View account alerts set up through NetTeller via Mobile Web and Mobile App



Mobile Banking Enrollment

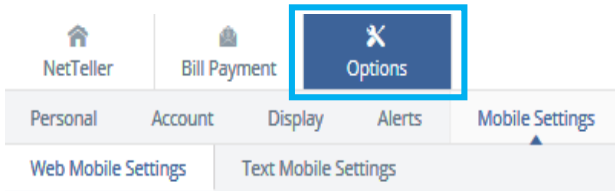
Mobile Web

Step 1: Log into NetTeller Online Banking

If you are not a user, please refer to the **ONLINE BANKING** instructions available on our website at www.grotonbank.com/online-banking or stop in to one of our offices and talk to someone about enrolling.

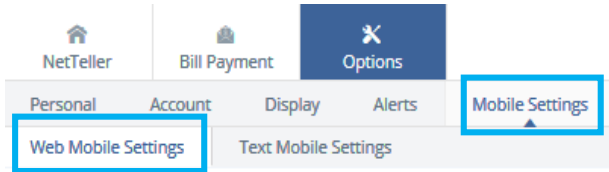
Step 2: Options

Once in NetTeller, click on the **OPTIONS** tab at the top of the page.



Step 3: Mobile Settings

Click on the **MOBILE SETTINGS >> MOBILE WEB SETTINGS** tab.



On the **WEB MOBILE SETTINGS** page, check the box to **ENROLL WEB ACCESS FOR YOUR MOBILE DEVICE**. Enter the information requested* and select the account(s) you wish to access from your mobile device. Click **SUBMIT** to continue.

Enable web access for your mobile device

Receive Text Message Alerts

Mobile Phone Number

Select your wireless provider

Only selected accounts will show in the mobile account listing. These settings will not affect transfers or . . .

[Handwritten signature]

* Straight Talk Users:

Straight Talk is a type of carrier known as an MVNO (mobile virtual network operator), which means that it doesn't run or own a wireless network. Instead, it purchases the right to use towers from AT&T, T-Mobile, Verizon, and Sprint.

You will need to contact Straight Talk to find out which wireless provider you use for Mobile Banking to work.

Step 4: Online Agreement

Review and accept the terms and conditions by checking the box labeled **I ACCEPT THESE FULL TERMS AND CONDITIONS**. Click **CONFIRM** to continue.

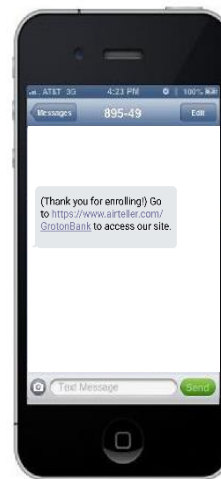
MOBILE BANKING AGREEMENT AND DISCLOSURE
ONLINE BANKING ADDENDUM

I. Introduction
First National Bank of Groton endeavors to provide you with the highest quality of Mobile Banking (the "Service") available. By enrolling in the Service, you agree to the following terms and conditions:

I accept these full terms and conditions

Step 5: Enrollment Complete!

CHECK YOUR MOBILE DEVICE! You will receive a SMS text message confirming your enrollment in Groton Bank Mobile Banking Web. Go to the link provided in the text message to gain access to your accounts on-the-go!



(Thank you for enrolling!) Go to <https://www.airteller.com/GrotonBank> to access our site.

Mobile Banking Enrollment

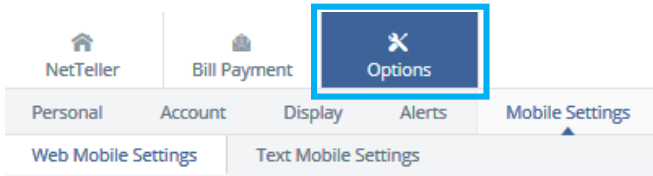
Mobile Text

Step 1: Log into NetTeller Online Banking

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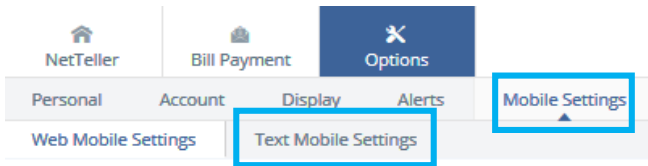
Step 2: Options

Once in NetTeller, click on the **OPTIONS** tab at the top of the page.



Step 3: Mobile Settings

Click on **MOBILE SETTINGS >> TEXT MOBILE SETTINGS**.



On the **TEXT MOBILE SETTINGS** page, check the box to **ENABLE TEXT ACCESS FOR YOUR MOBILE DEVICE**. Enter the information requested and select the account(s) you wish to access via SMS text from your mobile device. Enter a **MOBILE SHORT NAME** for each account for easier account access from your mobile device. Click **SUBMIT** to continue.

Enable text access for your mobile device

Accept First Natl Bank of Groton Text Banking Terms & Conditions

Mobile Phone Number

Select Your Wireless Provider

Select the accounts you want text access from your mobile device

Account Name	Mobile Short Name
<input checked="" type="checkbox"/> PERS CK 5802	<input type="text" value="CHK"/>
<input checked="" type="checkbox"/> ST SAV 5278	<input type="text" value="SAV"/>

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MOBILE BANKING AGREEMENT AND DISCLOSURE ONLINE BANKING ADDENDUM

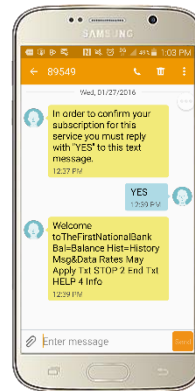
I. Introduction

First National Bank of Groton endeavors to provide you with the highest quality Banking (the "Service") available. By enrolling in the Service, you agree to the following terms and conditions:

I accept these full terms and conditions

Step 5: SMS Text Enrollment

Immediately after clicking **CONFIRM** in **STEP 4**, you will receive a text message. **IN ORDER TO CONFIRM YOUR SUBSCRIPTION FOR THIS SERVICE YOU MUST REPLY 'YES' TO THIS MESSAGE**. Reply **YES** to the text message to complete your enrollment!



In order to confirm your subscription for this service you must reply with "YES" to this text message.

12:37 PM

YES
12:39 PM

Welcome toTheFirstNationalBank
Bal=Balance Hist=History
Msg&Data Rates May
Apply Txt STOP 2 End Txt
HELP 4 Info

12:39 PM

Mobile Banking FAQ

Mobile Web

What type of phone must I have to use mobile banking?

The JHA mobile solution works with any web-enabled mobile phone device whose network allows secure SSL traffic. The Mobile Banking app is only available for iPhone, iPad (iOS 6 and newer), and Android devices.

What functions can I perform from my mobile device?

You can perform the following functions from your mobile device:

- View Transaction History
- View Account Balances
- Transfer Funds between accounts
- Pay Bills to existing Payees
- View Alerts
- View locations/ATMs

How do I know if my transfer or bill payment was entered successfully?

If you have selected to receive text alerts, each time you make a transfer or bill payment, a confirmation text message is sent to your mobile device. If you do not receive a confirmation text message, double check to make sure the transaction went through via traditional NetTeller.

What if I no longer want to be a mobile user?

Log in to NetTeller > Select Options > Mobile Settings > Deselect Activate Mobile Banking Access > Click Agree.

What happens if I lose my mobile device?

Since your account data is not stored on your mobile device, your information cannot be stolen. When you replace your device, simply edit your Mobile Settings and make any changes to the Wireless Provider and/or Phone Number.

What do I need to do if I get a new phone?

If you simply get a new phone but keep the same phone number and provider, no changes on your part are necessary. If you switch providers and/or phone numbers, log in to your NetTeller account via the Internet and update your information on the Options > Mobile Settings page. You will not receive text messages regarding Mobile Banking transactions if your phone number is not correct.

Why can't I add a new Bill Payment payee?

Bill Payment functionality is limited to sending payments to already established payees. To add a new payee, log in to the online banking site, select Bill Payment, and add a new payee. You can then submit payments to that payee via your mobile device.

What happens if I lose communication/ signal during a transaction?

When you complete a transaction from your mobile device (bill payment, funds transfer, etc...), you will receive a text message as confirmation that the transaction was successful. If you do not receive this message, or you did not select text alerts during enrollment, check your accounts and resubmit any transactions that did not process.

Can I use any mobile device to access my accounts?

Yes. You can access your accounts via any mobile device that is web-enabled and allows secure SSL traffic. The only difference is that text messages will be sent to the phone number entered when enrolling for mobile banking, not necessarily the device from which you perform a transaction.

How much history displays in transactions?

The amount of transactions displayed is consistent across all Mobile Banking platforms and is based on the user's defaults set in the Display Options/Settings menu of traditional NetTeller. The default is the last 15 days.

How do I delete a Bill Payment that I set up through my mobile device?

You must log in to traditional NetTeller and delete the payment from the main menu of the Bill Pay module.

When I try to enter an amount for a bill payment or transfer, I can't enter any numbers, only letters. Why?

Check your phone's settings to make sure you don't have Alpha-only enabled on the keypad.

What if I can't get my mobile device to work with Groton Bank Mobile Banking?

To use mobile banking, your phone must meet the following minimum requirements:

1. Your mobile device must be web enabled.
2. Your mobile network must allow secure SSL traffic.

(You may need to contact your wireless provider to determine this.)

Mobile Banking FAQ

Mobile Text

Can I enroll for Mobile Text from my mobile device?

No. Enrollment for Mobile Text must be completed within your traditional NetTeller site.

How do I find the validation code needed to complete enrollment?

The validation code displays on the enrollment confirmation page within NetTeller. If you have navigated away from the enrollment confirmation page, you can submit the enrollment again to redisplay the code.

How do I get information for a specific account?

During the enrollment process, you must create a mobile short name for each enrolled account. This short name must be included in the text request to get account specific information.

How do I un-enroll for Mobile Text?

Un-enrollment can be accomplished one of two ways. You can log in to your traditional NetTeller site and deselect the enroll option or you can text STOP to 89549.

What are the text commands for Groton Bank Mobile Text?

TEXT COMMANDS

Bal = All Acct Bal

Bal [Acct Name] = Single Acct Bal

Hist = All Accts Recent Activity

Hist [Acct Name] = Single Acct Activity

Help = Commands

Stop = Cancel

Is Groton Bank Mobile Banking safe to use?

At the First National Bank of Groton, we are committed to protecting the confidentiality of your personal information and the safeguarding of your data. Our service allows you – and only you – to access your accounts from your mobile phone.

Mobile Banking uses the same security protocols as NetTeller Online Banking, such as HTTPS, 128-bit SSL encryption, session authentication, password timeout and multifactor authentication.

Groton Bank Mobile Banking is designed to keep your personal information safe just as much as traditional NetTeller.

We begin with a secure registration process and continue to protect you through the life cycle of each mobile transaction. This includes the following:

- No personal or sensitive information, such as account numbers or password will ever be stored on your mobile device.
- Uses multiple levels of encryption to protect your personal data.
- Devices must be registered through NetTeller before they can be used for Mobile Banking, and can be disabled if your device is lost or stolen.

What should I do to keep my device secure?

- Secure your device with a PIN, pattern or fingerprint.
- Always keep your phone on you when in public places.
- Only download our Mobile Banking app from the Apple Store, Google Play Store or direct from our website.
- Regularly install app updates on your phone. These may often contain security patches.
- Keep your phone's operating system up-to-date.
- Be cautious of installing applications from unknown sources which may contain malware.
- Don't save your mobile banking password on your device browser.
- Activate remote find and wipe features for your smartphone.