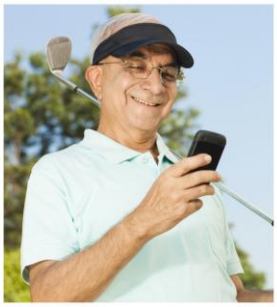

Arbor Mobile
Frequently Asked Questions

How much does Arbor Mobile cost? Arbor Bank does not charge a fee for you to use Arbor Mobile. **Message and Data rates may apply,** so be sure to check with your mobile carrier.

Do I need internet access on my phone to use Arbor Mobile? No. We also offer Text Banking. Any mobile phone with texting capabilities can text codes to Arbor Bank in order to view balances and recent transactions. Standard text messaging rates apply. You must enroll in Arbor Mobile to use this service.

What types of mobile phones can I use with Arbor Mobile? Virtually any mobile phone can be used. You have the ability to use just one of the below services or use all three, it's your choice.

- Text Banking – Any text compatible mobile device.
- Mobile Web Banking – Mobile phones with Internet access.
- Smartphone APP – Selected smartphones can install the Touch Banking APP.

What types of accounts can I access with Arbor Mobile? Any account you can view within Online Banking has Arbor Mobile access including checking, savings, CDs and loans. When you complete the enrollment process, you will have the option to select which accounts you want to see within Arbor Mobile. You will also give each account a 'nickname.' To change accounts, log into your Online Banking, go to the 'services' tab, and select Arbor Mobile. Select 'manage devices' to complete the process.

How do I enroll for Arbor Mobile? Log on to Online Banking and complete the following steps:

- From the Services menu, choose "Arbor Mobile" and complete the form.
- A text message(s) will be delivered to your phone with instructions to activate your Arbor Mobile service.
- If you're using the Smartphone APP, don't forget to write down the app code given to you during the enrollment process. You'll need this to activate the APP once downloaded.

Is there a wait period after enrolling? No. Once you've enrolled and activated the service, Arbor Mobile is ready to use.

What if I don't receive any texts after I enroll? Contact your cell phone carrier to verify that you can receive text messages with a short code. A short code is the number you text to receive information about your account. Arbor Bank's short code is 31727. We suggest that you save this number in your contacts.

What do I use for my Arbor Mobile password? The password used for Arbor Mobile is the same as the password you use to log on to Online Banking. If you change your Online Banking password, your Arbor Mobile password will also change.

Is it possible to get locked out of my account? Yes, the lockout procedures follow Online Banking's procedures. If you enter your password incorrectly three times on your phone, your account will be locked from your phone as well as on a computer. Contact us to have your account unlocked.

Is Arbor Mobile Secure? Yes, here are a few of the many important security features.

Text banking security:

- View accounts by nicknames you set, not account numbers
- No detailed personal information is sent

Mobile Web and APPS security:

- 128-bit encryption masks your sensitive information
- Password is required each time you log on
- Your private "picture and pass phrase" are displayed to protect against "phishing"

Can I access Arbor Mobile from two separate devices? Because of Arbor Mobile security features, only one mobile device can be registered to each Arbor Bank Online Banking usercode. In order for joint owners to both access the information, both will have to enroll in Online Banking separately.

What should I do if my phone is lost or stolen? Please log into Online Banking and go to the 'Services' tab. Choose Arbor Mobile, 'manage my devices' then select the option to deactivate the lost phone. Or give us a call.

What happens if I change my phone number? Please log into Online Banking and go to the 'Services' tab. Choose Arbor Mobile, 'manage my devices' then select the option to change your phone number. Or give us a call.

Is software required to be installed on my phone? No software is required for Arbor Mobile unless you choose to download and install the optional smartphone APP. Arbor Mobile is compatible with most carriers.

How do I install the smartphone APP? When you sign up for Arbor Mobile, a link will be texted to your phone to download the Touchbanking APP. Once the APP is downloaded, you'll need to use the app code given to you while enrolling to activate the APP and connect it to your accounts at Arbor Bank.

Can I pay bills through Arbor Mobile? Yes, you can pay your bills right from your cell phone.

- View and modify pending payments.
- You must be enrolled in our online bill pay service to access this feature.
- Our standard bill pay fees apply for payments made from your mobile phone.
- Mobile Web service is required for this level of service. Message and Data rates may apply. Not available with our Text Banking option.

Can I set up new payees through Mobile Bill Pay? No. However, you can easily add new payees by logging on to our Online Bill Pay service.

Can I transfer money outside the bank? No. Transferring money can only be done internally between your Arbor Bank accounts.

Is there an iPad APP available? Not at this time. You may still access www.ArborBanking.com using your tablet.

Can I use mobile banking on my phone with two different banks? Yes. However, if your other bank uses the Touch Banking APP, you can only use that APP for connecting to one bank. Our suggestion is to use the Touch Banking APP for one bank and the Mobile Browser for the other bank.