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INSTANT BALANCE OVERVIEW

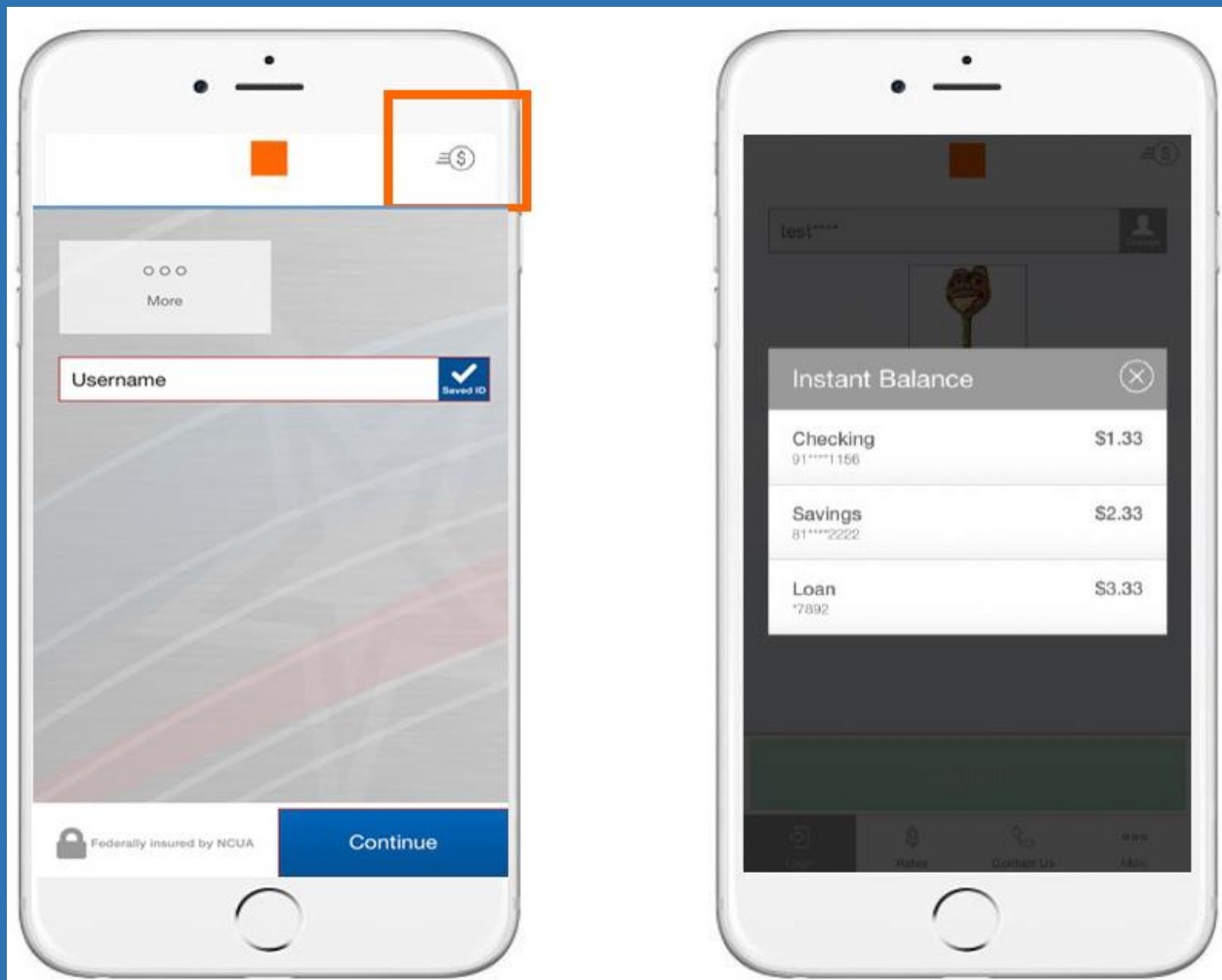


What is Instant Balance?

Instant Balance is a feature of our Mobile Banking smartphone app that allows you to view your account balances without logging in to the app with your username and password. It makes the most widely used function of the app, checking balances, faster and easier. Once you have turned on Instant Balance, your account balances can be viewed from the login screen of the app by selecting the Instant Balance icon.

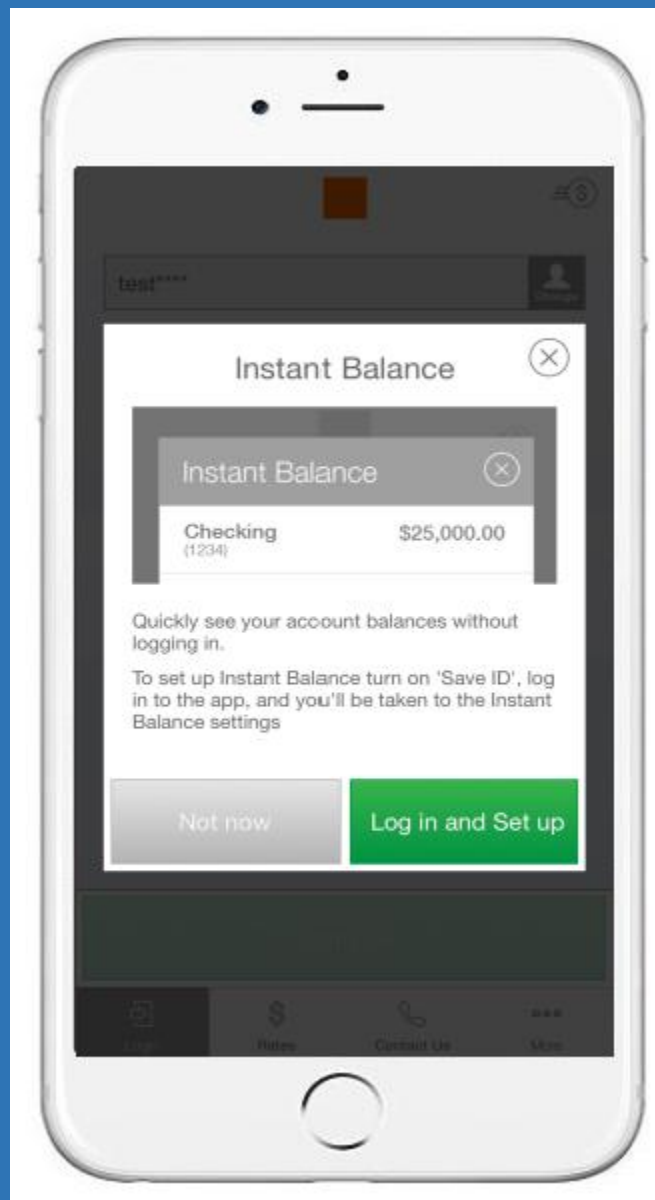
Keep in mind that no sensitive information is displayed through Instant Balance. Your account numbers are masked, and no transactions can be performed until you decide to log in to the app.

Note: For Instant Balance to work, you must select the Save ID button on the login screen.



Turning on Instant Balance

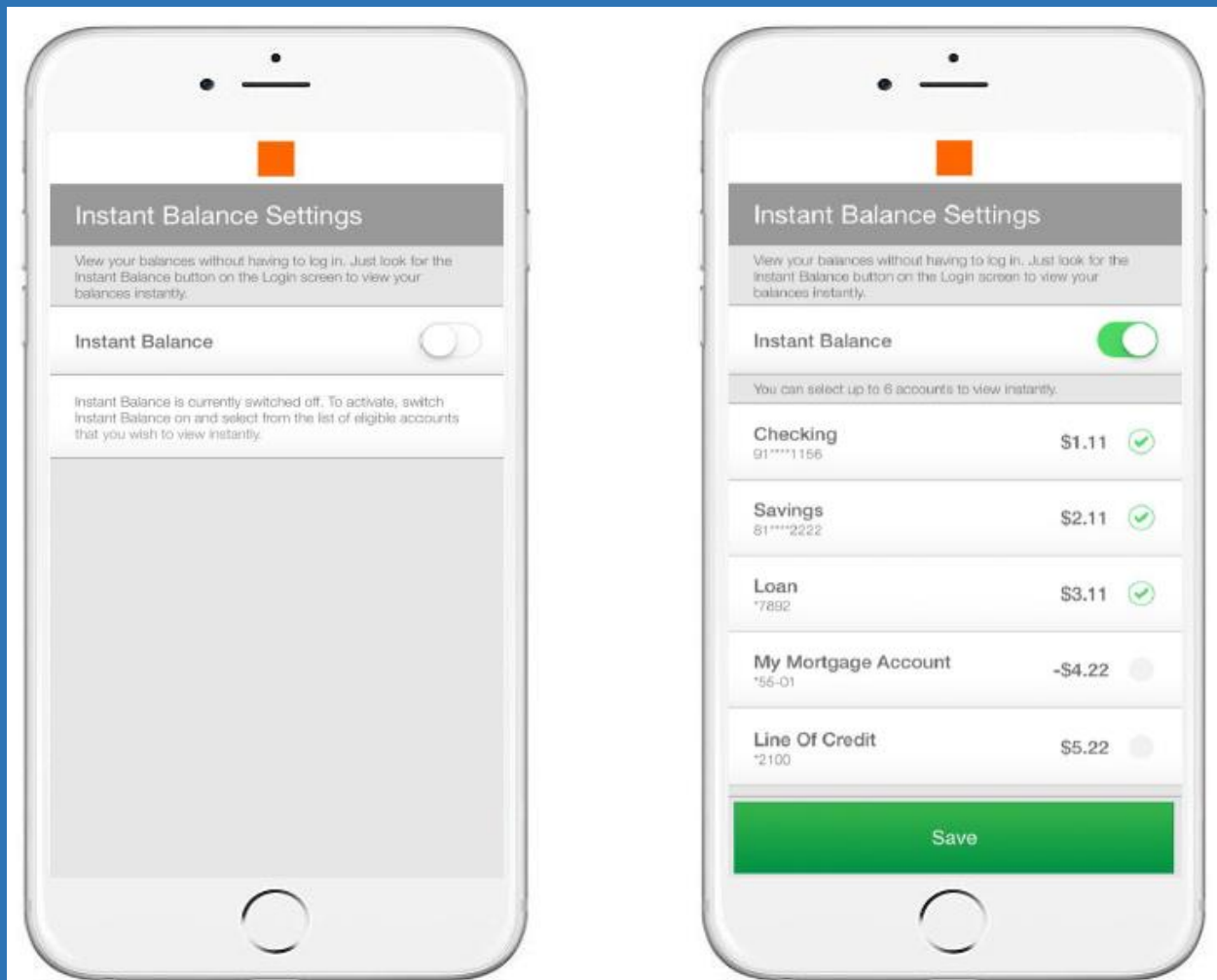
To turn on Instant Balance, select the Instant Balance icon from the top right corner of the login page. You will be given some information about Instant Balance, as well as the option to “Log in and Set up”. Clicking this option will prompt for your login credentials and ask you to authenticate by answering one of your challenge questions. Going through this log in process associates your login information with Instant Balance and will ensure that the balances you see in are yours.



Turning on Instant Balance continued...

Within Instant Balance Settings, enabling the feature consists of two parts. First, you must toggle the Instant Balance feature to the “on” position. This feature is “off” by default.

Once toggled on, Instant Balance Settings will display the your list of available accounts viewable before login. You must choose which accounts you would like to see balances for when using the feature. You can select up to 6 accounts. Once you have chosen your desired accounts, checkmark graphics will display beside each one. After you hit Save, Instant Balance is activated and the accounts are chosen. A confirmation screen will then display.



Using Instant Balance

The next time you use the app, you can tap the Instant Balance icon in the top-right corner of the login screen to view your desired balances without logging in.

You can return to Instant Balance Settings from the More menu after logging in at any time to reconfigure the feature, or to disable it completely.

