



# MOBILE BANKING GUIDE

BANKING ANYTIME, ANYWHERE

ENROLLING IN ONLINE BANKING	<ul style="list-style-type: none"><li>• Call us at 816-776-6669 or 816-637-6669 during business hours; after confirming your identity, you will be provided with a temporary password.</li><li>• For after hours and weekend enrollment, complete our Enrollment form at <a href="https://olb.communitybankmissouri.com/Enrollment/EnrollmentADv.aspx">https://olb.communitybankmissouri.com/Enrollment/EnrollmentADv.aspx</a>. For security purposes, we will call and confirm your enrollment before allowing access to online features.</li></ul>
ONLINE BANKING PASSWORD REQUIREMENTS	<ul style="list-style-type: none"><li>• Passwords must be at least 12 characters long and include at least one uppercase letter, one lowercase letter, one number, and one special character (! @ # \$ % ^ &amp; *).</li><li>• Your online banking password will expire after 1 year and can only be changed using a web browser. Your password cannot be updated on the mobile app.</li><li>• You cannot use your previous 10 passwords.</li></ul>
MOBILE APP DOWNLOAD	<ul style="list-style-type: none"><li>• Search 'CBOM MOBILE' using the Google Play Store or Apple iTunes store</li><li>• Download the 'CBOM MOBILE' app.</li></ul>
FIRST LOGIN USING MOBILE BANKING	<p>Before using 'CBOM MOBILE' you must be enrolled in online banking and have logged into online banking using a web browser to confirm your cell phone information for mobile banking.</p> <ul style="list-style-type: none"><li>• Using the same login credentials as online banking, log into the 'CBOM MOBILE' app</li><li>• You will be required to answer a series of security questions based on public information. If you are unable to complete the security questions contact us at 816-776-6669 or 816-637-6669</li><li>• Verify your cell phone number</li><li>• Read and agree to the terms and services</li></ul>
VIEWING TRANSACTIONS	<ul style="list-style-type: none"><li>• Select the account you wish to view. The last 5 transactions will appear</li><li>• Select 'VIEW ALL' to view the last 36 days of transactions</li><li>• To view up to the last 90 days of transactions, select 'FILTER TRANSACTIONS' and change the 'TIME PERIOD' default</li></ul>

BILL PAYMENT ON MOBILE BANKING	<p>You can pay existing payees from your mobile banking app anytime:</p> <ul style="list-style-type: none"> <li>• Select 'BILL PAY' at the bottom of your screen</li> <li>• Select 'PAY A BILL'</li> <li>• Select which payee you would like to pay</li> <li>• Select the day you wish to send the payment. The estimated delivery date will display at the bottom of your screen.</li> <li>• Select the amount</li> <li>• Optional Memo – the memo will appear at the bottom of the check. Electronic transactions will not have a memo option.</li> <li>• Select 'CONTINUE' in the top right-hand corner.</li> <li>• Review and select 'APPROVE' to complete the payment</li> </ul>
AUTOMATIC TRANSFERS	<p>You can set up one-time or recurring transfers or loan payments:</p> <ul style="list-style-type: none"> <li>• Select 'TRANSFER' at the bottom of your screen</li> <li>• Select 'MAKE TRANSFER'</li> <li>• Select the account the funds will come from, the account the funds will go to, and the frequency of the transfer</li> <li>• Select 'CONTINUE'</li> <li>• Review transfer details</li> <li>• Select 'APPROVE'</li> </ul>
MOBILE DEPOSIT	<p>With just a few clicks, you can enjoy the convenience of depositing checks from everywhere:</p> <ul style="list-style-type: none"> <li>• You MUST have a 90 day banking relationship with Community Bank of Missouri before Mobile Deposit will be enabled</li> <li>• Select 'DEPOSIT' at the bottom of your screen</li> <li>• Select 'DEPOSIT A CHECK'</li> <li>• Select which account the check will be deposited into</li> <li>• All checks must be endorsed with the following: "For Mobile Deposit Only", "Community Bank of Missouri", the account number the check is being deposited into, your signature, and the date.</li> <li>• Take a clear picture of the front and back of the check</li> <li>• Enter the amount of the check</li> <li>• Select 'CONTINUE'</li> <li>• Verify the deposit</li> <li>• Select 'APPROVE'</li> </ul> <p>Checks are not approved for deposit until you have received email confirmation from Community Bank of Missouri. Confirmation will be sent same day for deposits submitted by 3pm CST/CDT on a banking business day. Checks that have been confirmed as received and credited to your account should be destroyed and disposed of in a timely manner, that should not exceed 30 days from the time of deposit. You agree to properly dispose of the check to ensure it is not represented for payment.</p>