

Q: Can two users sign into Mobile Banking with the same cell phone?

A: Yes, you can sign in with multiple user names on one cellular device.

Q: Can I check my balances without logging into the Mobile App?

A: Yes, you can now setup Instant Balance which allows you to view your balances on selected accounts from the login page on the Bank Five Nine Mobile app.

Q: Can I enroll my user name on multiple phones?

A: Yes, each user name can be enrolled on multiple devices. To do so, a customer can go to Options in their Online Banking, select Manage Devices, and from there, they can add an additional phone number for their User Name.

Q: If I select "Decline" when first asked if I would like to enroll in Mobile Banking, what happens?

A: A customer can still enroll in Mobile Banking by going to Options and scrolling down to the Enroll Now button within Online Banking. They will also be asked again if they would like to enroll 30 days after they decline.

Q: If I get locked out of Mobile Banking, can I still login to regular Online Banking?

A: No, if a customer's User Name is locked, all of their services (Online Banking, Texting, Mobile App, and Mobile Browser) will be locked. Call 888-569-9909 or Chat Online at bankfivenine.com for support.

Q: What ATMs are included in the App and Browser for a customer to search?

A: All Wisconsin ATM Acce\$\$ ATMs, the network of free ATMs we participate in, will populate in the search results when a customer chooses to locate an ATM.

Q: What should I do if I discover I've lost my phone?

A: If it's during business hours, contact the bank immediately and we can assist with shutting the service down. If it's outside of business hours, log into Online Banking, go to Options, and select the Manage Devices button. From there, you can cancel the service by choosing "Stop Using This Device for Mobile Banking" from the dropdown menu.

Q: Can I transfer money via text messaging?

A: No, for security reasons, fund transfers are only available when a customer has logged in using their User Name and Password, thus, customers are only able to transfer funds in the Mobile Browser and the App.

Q: What kinds of transfers can be completed within the App and Browser?

A: Only Express Transfers (those that are completed immediately and on demand) are available within Mobile Banking. The funds transferred via Express Transfers are available immediately for customers to use.

Q: Is Mobile Banking secure?

A: Bank Five Nine's Mobile Banking is very secure for the following reasons:

- Mobile Banking is fully encrypted
- The system has an automatic timeout feature that will log customers out after 5 minutes of inactivity
- All money movement is completed behind the password
- Text messaging does not contain any account numbers or identifying information
- After 3 failed password attempts, all services are locked

Q: What are the text codes customers should use to get information?

A: Bal – Retrieves Balance information

Hist (Acct Nickname) – Retrieves the last 4 transactions on the account requested

ATM (Zip) - Retrieves two WI ATM Acce\$\$ ATMs in the requested zip code

Branch (Zip) - Retrieves two Bank Five Nine Branches in the requested zip code

HELP – Returns list of text codes and Bank Five Nine’s telephone number for help

Q: Can I download the Bank Five Nine Mobile App on my tablet?

A: No, at this time the Mobile App is only available on smart phones.

Q: What is the cut-off time for transfers to count in the current business day?

A: Just like in Online Banking, a customer has until 6pm to complete a transfer and have it count towards the current business day. Transfers after 6pm will still be immediately available, they will just post with the following business day’s work.

Q: Does Bank Five Nine allow for customers to take pictures of checks and deposit them via their smart phone?

A: Yes, Mobile Deposit is a feature of Mobile Banking.

Q: How long should I keep my check after using my smart phone to deposit my check?

A: To ensure image quality is acceptable, please retain check for 90 days.

Q: Is there a dollar limit on what can be deposited using Mobile Deposit?

A: Yes, the maximum amount you may deposit on any business day is \$1,500.00.