Waterford BANK, N.A.



Mobile Banking Transition Guide

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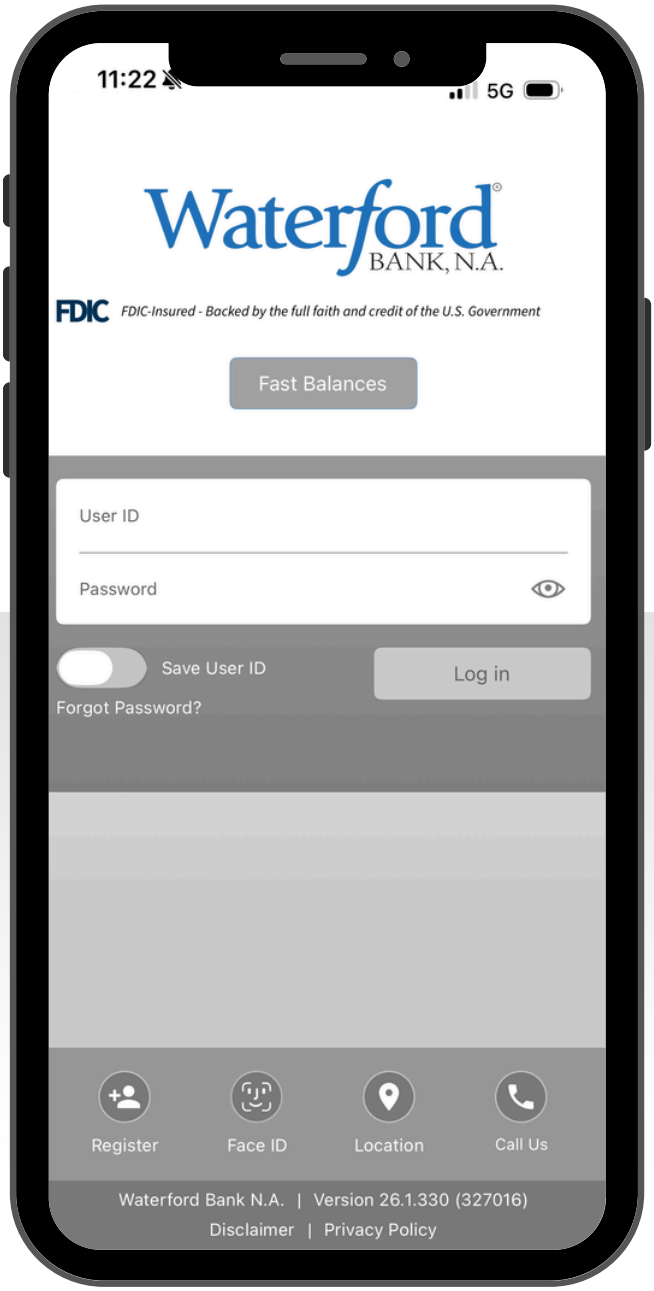
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UPGRADE TO EXPERIENCE DIGITAL MOBILE

Getting Started

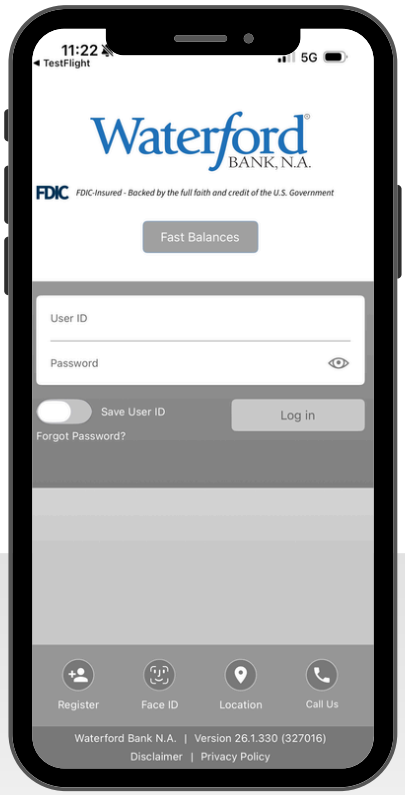


With the upgrade we also have a new mobile banking app.

- One app combines both consumer and business banking.
- Users currently using personal mobile banking will be auto redirected to download the new application.
- Business Mobile Banking users will need to download the new app. **Before accessing the mobile app for the first time, business users must first log in to the new Online Banking platform.** After completing that initial online login, business users will be able to access the mobile app.

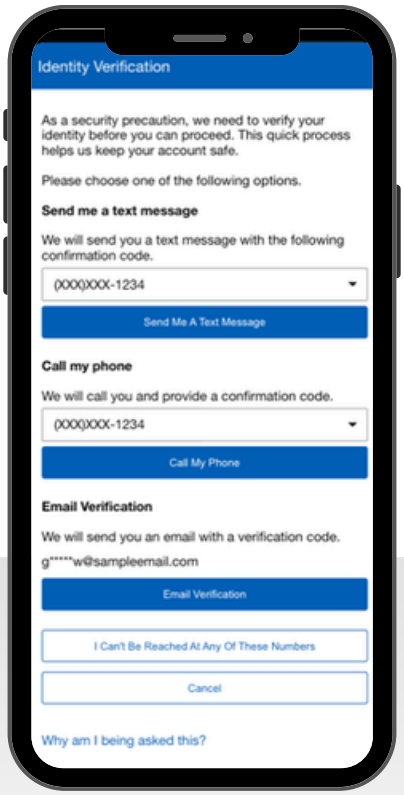
UPGRADE TO EXPERIENCE DIGITAL MOBILE

Secure Login



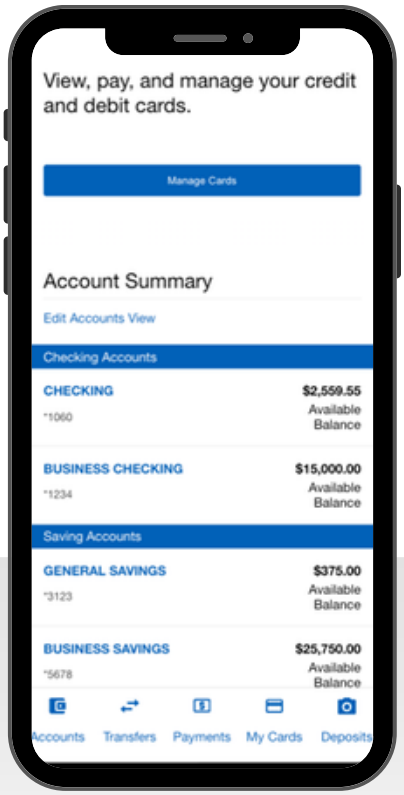
Our new mobile banking app is built with enhanced security features.

In the new app use your existing User ID and Password to login.



You may be asked to verify your identity using a one-time passcode.

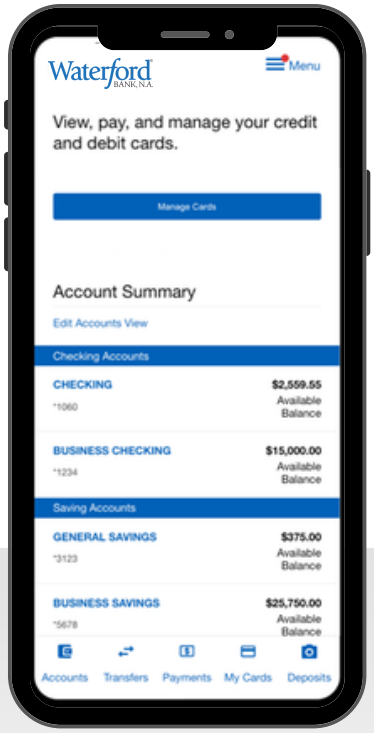
As an option, set it up to use your fingerprint or facial recognition to securely log in.



If your phone is lost or stolen, your account is locked behind strong, multi-layer security.

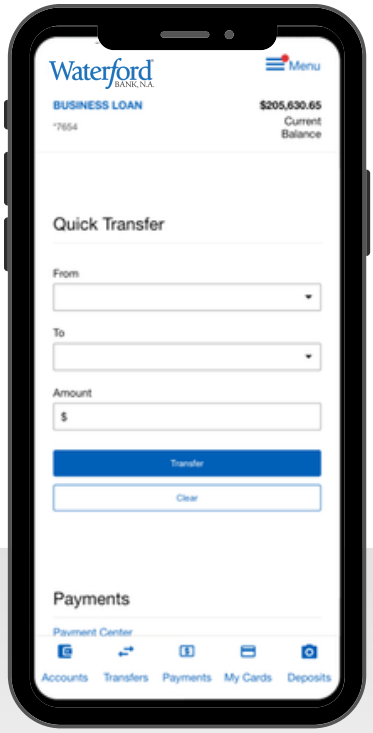
UPGRADE TO EXPERIENCE DIGITAL MOBILE

Key Features

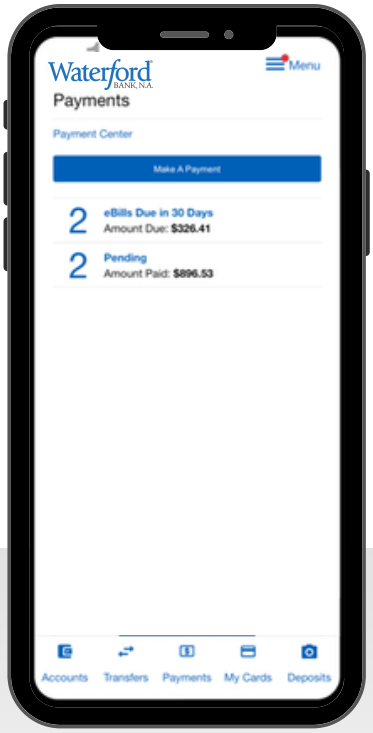


Our new app has more features to help manage your money:

- See your balances instantly
- View recent account transactions by selecting your account.



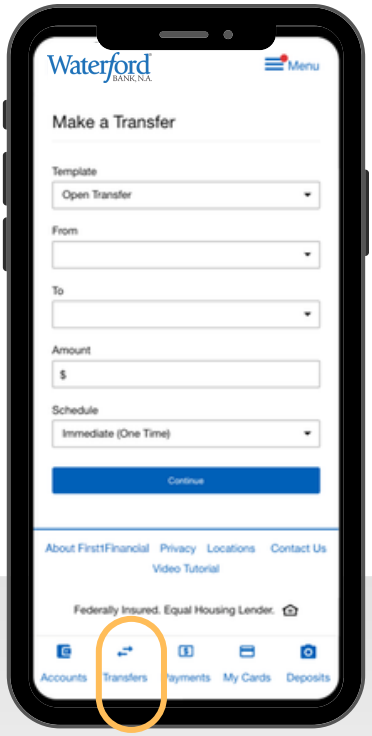
Swipe up to make a quick transfer



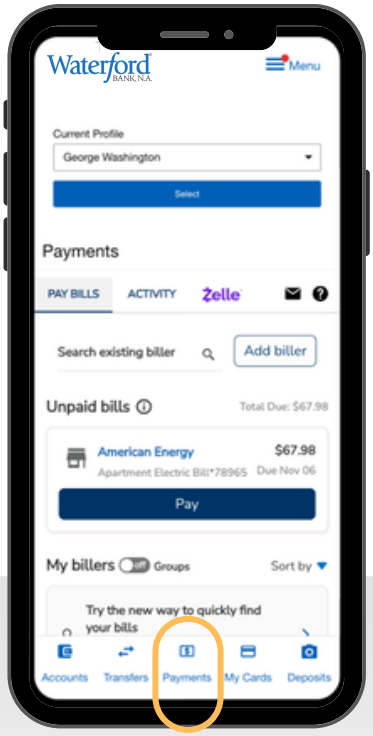
Swipe up to view your scheduled payments or enter the payment center by selecting **Make A Payment.**

UPGRADE TO EXPERIENCE DIGITAL MOBILE

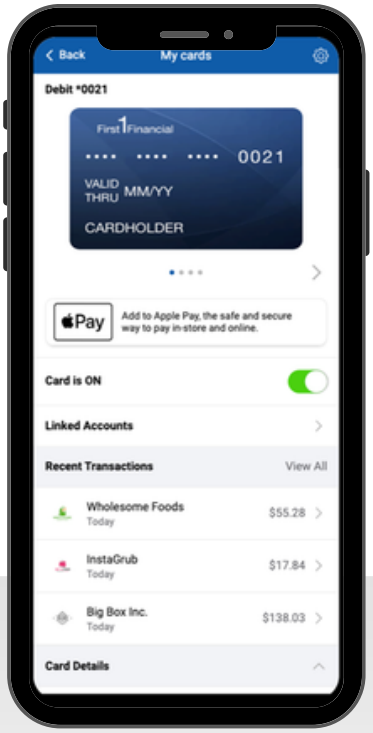
Navigational Menu Options



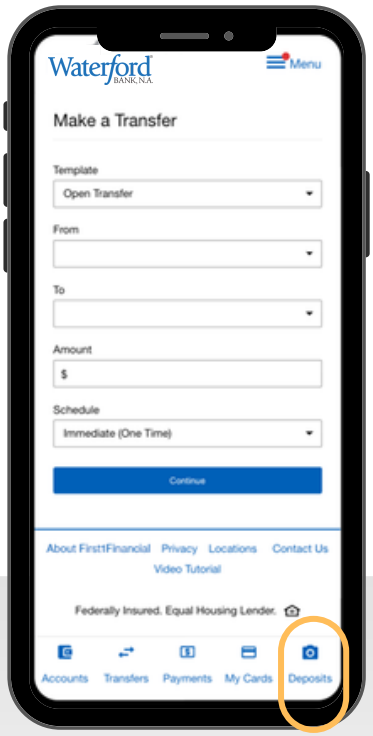
Select the **Transfers** menu option to initiate a transfer of funds between accounts.



Select the **Payments** menu option to pay bills, view bill payment activity, and Send money with Zelle®.



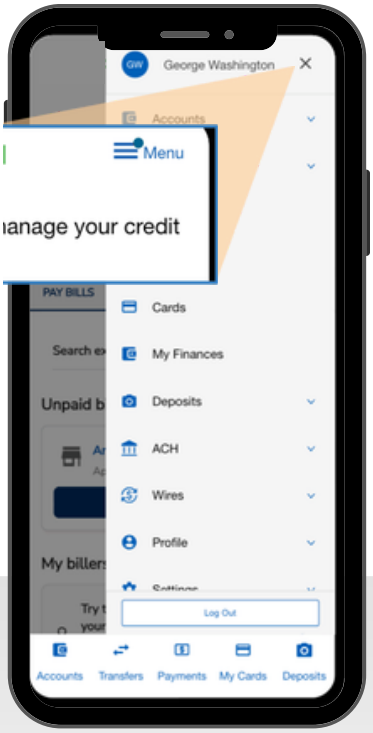
Select the **My Cards** menu option to manage your personal cards only.



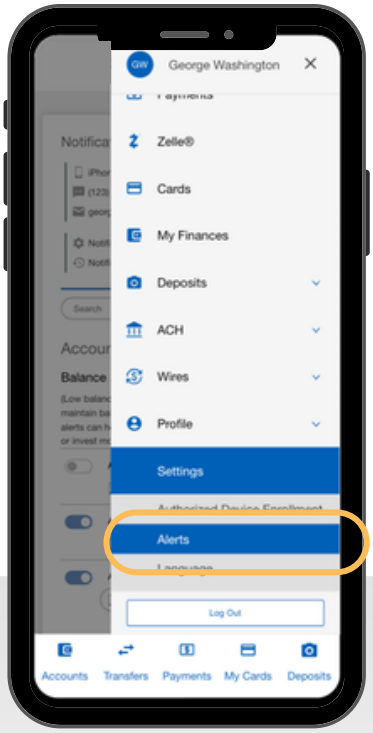
Select the **Deposits** menu option to make a check deposit.

UPGRADE TO EXPERIENCE DIGITAL MOBILE

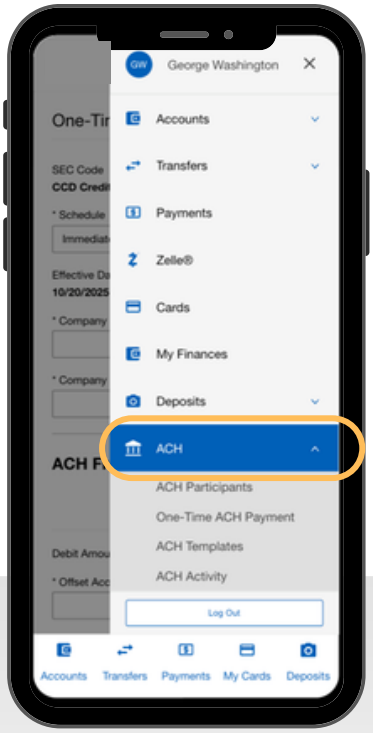
Complete Menu



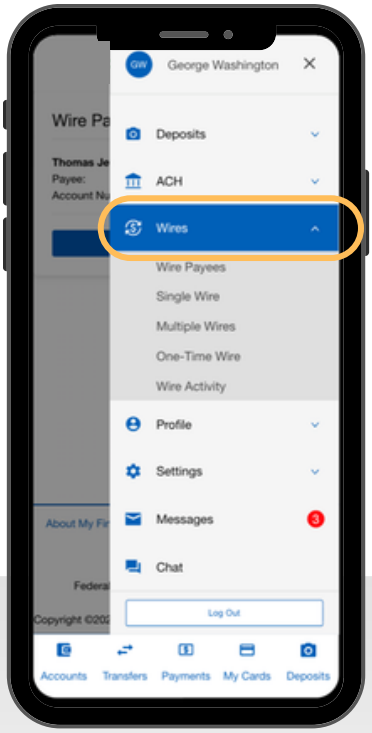
By selecting the **Menu** (top right), you have many more options to manage your finances.



Set up **Alerts** for additional security such as:
- Balance Thresholds
- Transactional Alerts
- Transfer Alerts and many more.



Set up business **ACH** transactions:
- Issue a one-time payment or receivable
- Set-up recurring payments or receivables
- View your ACH activity and recent history.



Set up business **Wire** transactions and other services for business customers.

Thank You

Waterford Bank is committed to providing exceptional, personalized service without compromise.

If you need help at any stage of the transition, please contact us directly at 855-896-2064.

Waterford® BANK, N.A.

Equal Housing Lender. Member FDIC. NMLS# 520256

