DMB Community Bank

Near to you.

Far from ordinary.

DMB Mobile Banking Frequently Asked Questions

What can I do with Mobile Banking? Mobile Banking is an extension of DMB's Online Banking. The Mobile App allows you the convenience of 24/7 banking from your smartphone or tablet, including the following services and features:

- View account balances and history
- Transfer Funds
- Pay bills
- View E-statements
- Search for the nearest ATM
- Mobile deposit checks into your DMB account

How do I login to the DMB app? Since Mobile Banking is an extension of DMB's Online Banking services, you must first be enrolled in Online Banking. If you are not already a DMB Online Banking user, <u>click here</u> to enroll. Once you have enrolled in Online Banking, download the "DMB Mobile Banking" app for free from the App Store, Google Play or the Amazon Marketplace. Login to the app using your Online Banking User ID and password.

How much does Mobile Banking cost? DMB does not charge any fees for Mobile Banking, however, you should check with your wireless provider about carrier and web access charges. **Message and Data rates may apply.**

How secure is Mobile Banking? DMB Mobile Banking is an extension of your DMB Online Banking account and uses similar security. Mobile Banking uses the below security features. See also the <u>Mobile Banking Security Tips</u> for additional precautions that you can take to further secure your personal information when using your mobile device.

- We don't store your password.
- 128-bit encryption masks your sensitive information.
- Mobile Deposit does not store account information or images of checks on your device.
- Auto time-out feature if you forget to log out.

If you no longer want to use Mobile Banking, simply delete the DMB Mobile Banking app from your device.

What Apps are available? DMB has custom apps for iPhones, iPads and Android devices. If you are having problems downloading or using the DMB Mobile Banking app, please contact a bank representative and we can check to see if your device is supported.



Do I need a username and password to access Mobile Banking? Yes! Your Mobile Banking user ID and password are the same as your Online Banking user ID and password. You have the option to save your User ID (masked) within the app, so you don't have to type in this information every time you login. If your device supports Touch or Face ID recognition, you can also register your saved device biometrics for login within the Mobile App to allow for better security and convenience.

Why does the DMB Mobile Banking app ask to access my location services (GPS)? The DMB Mobile Banking app uses your device's location services for the "Find an ATM or Branch" feature. If you do not enable this option, the Mobile Banking app will not be able to map the locations for you based on your current location.

Why does the DMB Mobile Banking app ask to access my camera? The DMB Mobile Banking app uses your device's camera for the "Mobile Deposit" feature. If you do not enable this option, you will not be able to submit checks for deposit using the app.

Why can't I see all of my transaction history in Mobile Banking? Mobile Banking only displays the first transaction screen as presented in Online Banking for each account selected.

How do I update my Touch or Face ID for login access following a change in my Online/Mobile Banking password? Once you have changed your password, you will need to login to Mobile Banking by typing in your new password, rather than using your saved device biometrics and select Login to proceed. From the login page, you will be provided the option to save your device biometrics for future login by selecting "Save Login" or you can select "Ask Me Later". At any time, you can select to use your saved device biometrics for login by simply selecting from the menu list Options > Settings > Biometric Authentication > Use biometric authentication when logging in.