

## Mobile Banking Frequently Asked Questions

<p><i>1. What is Mobile Banking?</i></p>	<p>Mobile Bank is a convenient new service that allows you to check account balances, review your recent account activity, transfer funds, receive alerts from your mobile phone or device, locate branch and ATM locations.</p>
<p><i>2. What type of accounts can I access with Mobile Banking service?</i></p>	<p>Mobile Banking service allows you to access your Bank of the Pacific accounts that you currently have available through online banking.</p>
<p><i>3. How much does it cost?</i></p>	<p>There is no fee to use or access your accounts through mobile banking; however, you will want to check with your cell phone provider for more information about fees associated with accessing the internet from your mobile phone.</p>
<p><i>4. How do I activate mobile banking?</i></p>	<p>Login to your online banking, click on "Mobile Banking" under preferences in the left hand navigation, and complete the mobile enrollment and authorization tabs.</p>
<p><i>5. What if I don't currently use online banking?</i></p>	<p>You will need to enroll in online banking to use mobile banking. Consumers can complete the auto-enrollment located on our website. Business customers need to complete the Business Online Application with their branch of account.</p>
<p><i>6. Do I need a special user name or password for mobile banking?</i></p>	<p>No, you use the same login ID and password you do to login to online banking.</p>
<p><i>7. Can I reset my password from my mobile phone?</i></p>	<p>No, all password changes are controlled through online banking.</p>
<p><i>8. I don't remember my mobile banking password. How do I reset it?</i></p>	<p>In order to reset your mobile banking password, you will need to have your online banking password reset. You can do this by 1) using the 'forgot password' link on the online banking login page or 2) contacting your branch to have your online password reset.</p>
<p><i>9. How do I update my mobile banking account preferences?</i></p>	<p>Your mobile banking preferences are the same as your online banking preferences and can be updated within online banking under 'Preferences'.</p>

<p>10. I lost my mobile phone. Whom should I notify at Bank of the Pacific?</p>	<p><i>If your phone is lost or stolen, please call Bank of the Pacific at 1-888-855-8267 x 1851 Monday – Friday from 8 am to 5 pm.</i></p> <p><i>After hours please:</i></p> <ol style="list-style-type: none"> <li>1. <i>Login to your email account and change your password.</i></li> <li>2. <i>Notify your cell phone provider to 'suspend/deactivate' your cell phone until it is located.</i></li> <li>3. <i>Login to online banking, click on Security, and update your secure access delivery options. Remove your cell phone number from your secure access delivery until your phone has been located or your cell phone vendor has deactivated the phone.</i></li> </ol>
<p>11. What if I need or want to cancel my Mobile Banking service?</p>	<p>You can cancel your mobile banking at anytime within online banking.</p>