Digital Banking
User Guide

Learn how to use Digital Banking with this handy guide.

For questions, contact us at 919-938-3101

Table of Contents

First Time Login 6
Self Enrollment 8
Account Recovery 10
Dashboard 13
Organize Dashboard 14
Add an Account 15
Organize Accounts 23
Account View 24
Messages 25
Start a Conversation 25
Close/Delete a Message 26
Accounts 27
Account Information 27
Transactions 28
Transaction Details 28
Documents 29
Documents Enrollment 29
eStatement Enrollment Changes 31
Insights 33
Order Checks 34
Debit Card Transaction Dispute 38
Stop Payments 43
Place Stop Payment on a Single Check 43
Place a Stop Payment on a Range of Checks 44
Alerts 45
Set up Alerts 45
Edit or Delete an Alert 47
Account Settings 48
Card Management 49
Add a Debit Card to Your Digital Wallet – Apple Devices 50
Add a Debit Card to Your Digital Wallet – Android Devices 54
Mastercard Click to Pay 57
Transfers 58
Standard Transfer 58
Rapid Transfer 59
Enroll an External Transfer Account 63
Edit or Delete a Scheduled Transfer 65
Remote Deposits 66

Table of Contents

Enrolling for Remote Deposits 66
Viewing Remote Deposits 66
Bill Pay 67
Enroll in Bill Pay 67
Payees 68
Add a Payee 68
Edit or Delete a Payee 70
Pay Bills 72
Pay a Single Bill 72
Pay Multiple Bills 74
Edit or Delete a Payment 76
Pay a person 77
Navigation 77
Add a Contact 80
Make a Payment 82
Receive a Payment 85
Insights 88
Overview 88
Create a budget 90
Create cashflow 94
Create a goal 96
Net worth 99
Spending by category 100
KS Bank Perks 104
Tap2Local 106
Enroll in Tap2Local 106
Enrollment Status Notifications 110
Accept Payments 111
Accept a card-present payment: 111
Facilitate an online or remote payment: 111
Accept a payment using a QR code: 111
Merchant Overview 112
Create Refund 112
Disputes 112
Settings 113
Profile 114
Security 115
Alerts 116
Travel Notices 116

Table of Contents

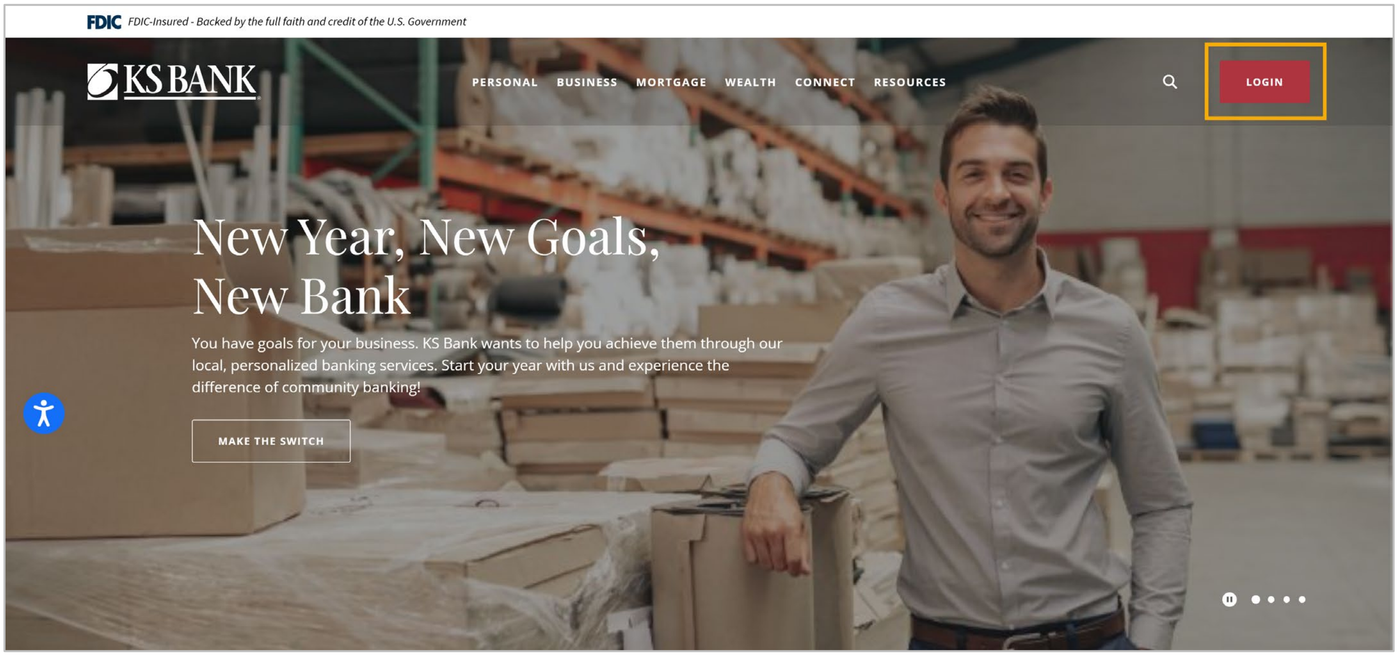
User Agreement 117
Support 118

First Time Login

Use this option if an online banking ID was provided to you from KS Bank.

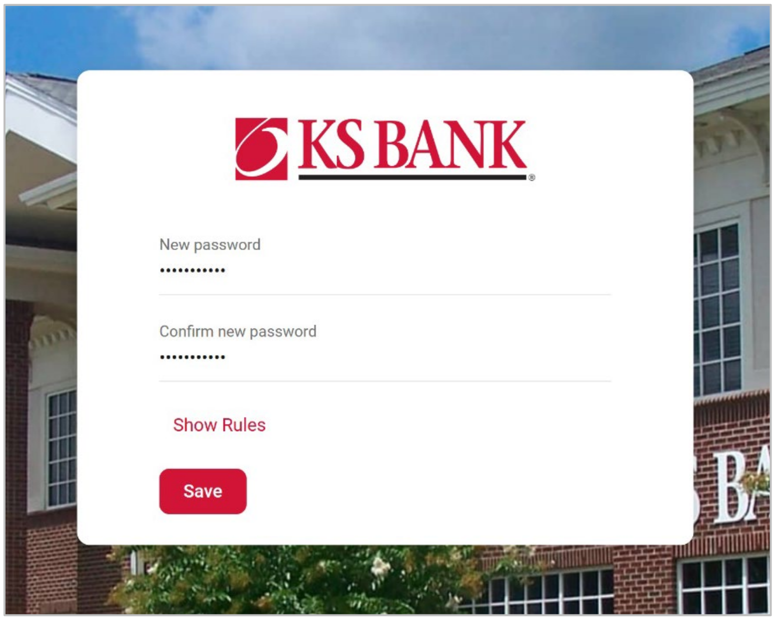
Step 1

Navigate to our website and click **LOGIN**.



Step 2

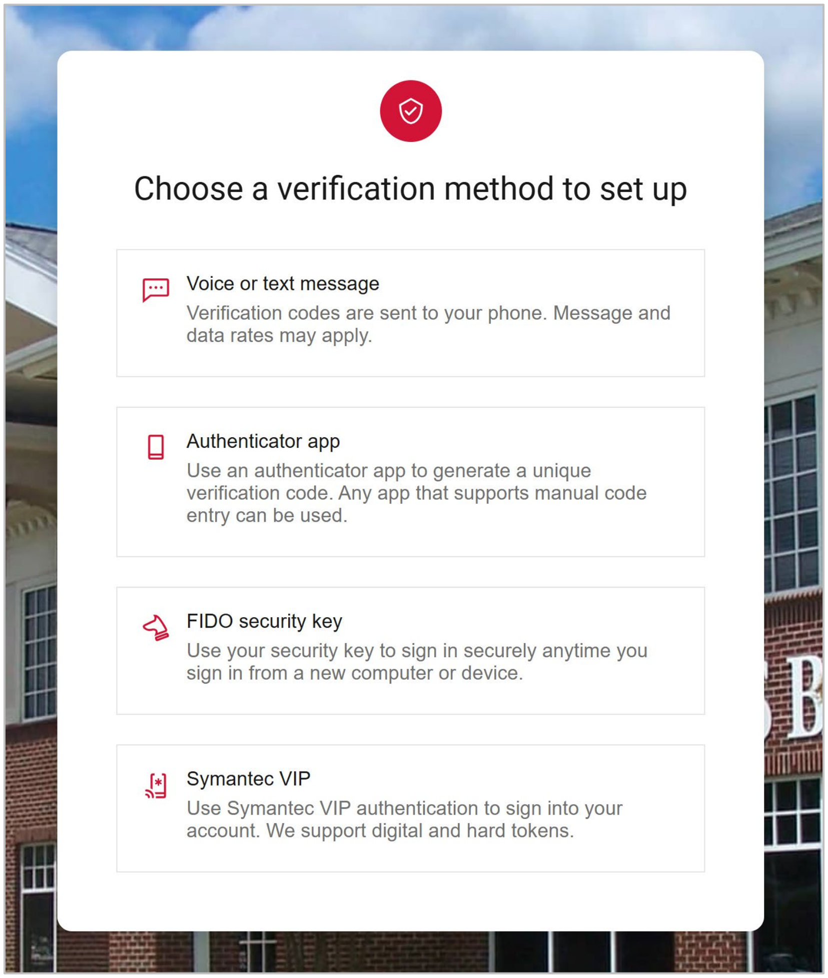
Enter your **User ID** and **temporary password** then create a **new password**.



Step 3

Click **Get Started** and choose how to receive your two factor authentication codes:

- **Voice or text message:** Enter your phone number and choose to receive your code via text or phone call. Enter the code you receive.
- **Authenticator app:** Open your authenticator app and either scan the QR code or enter the code that appears manually. Enter the code that generates on your app.
- **FIDO security key:** Scan the QR code or tap your physical key with your device to register
- **Symantec VIP:** Download the VIP Access app from the Apple App store or Google Play and register the credential ID that displays. Enter the code that generates. If you have a physical token, register the serial number and enter the code that generates.

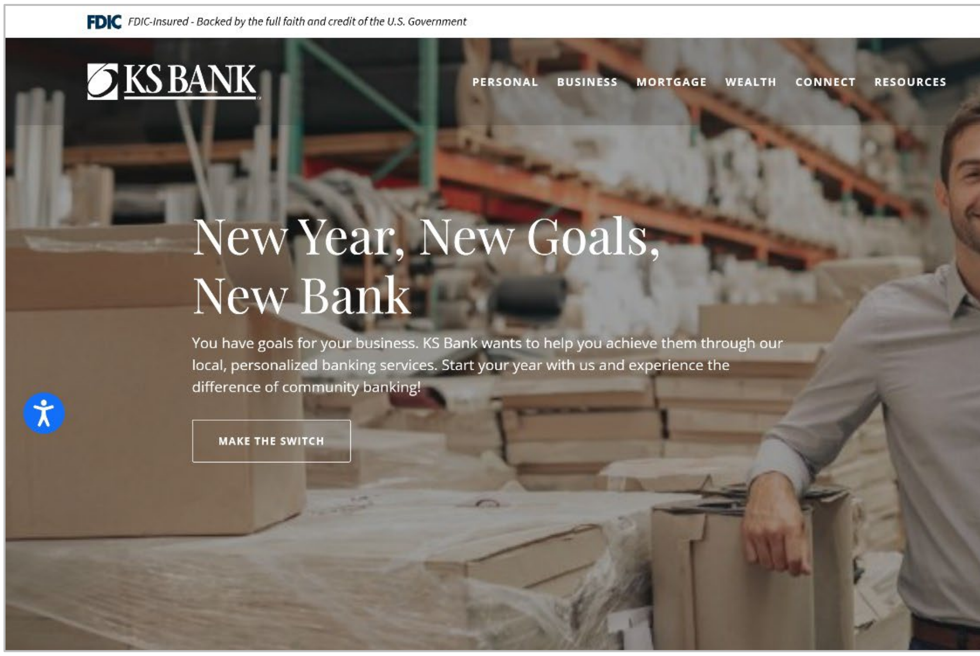


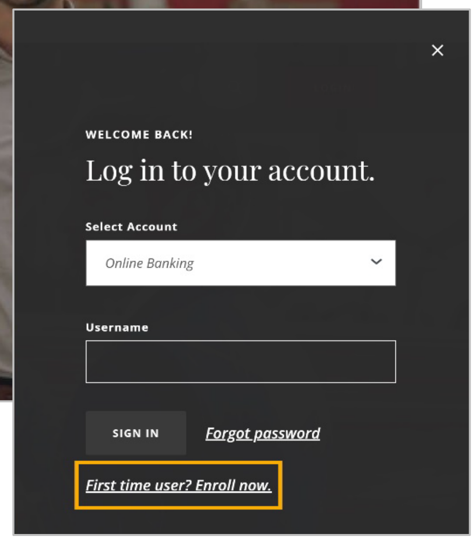
Step 4

Click **Done** and accept the **Terms and Conditions**.

Self Enrollment

Step 1

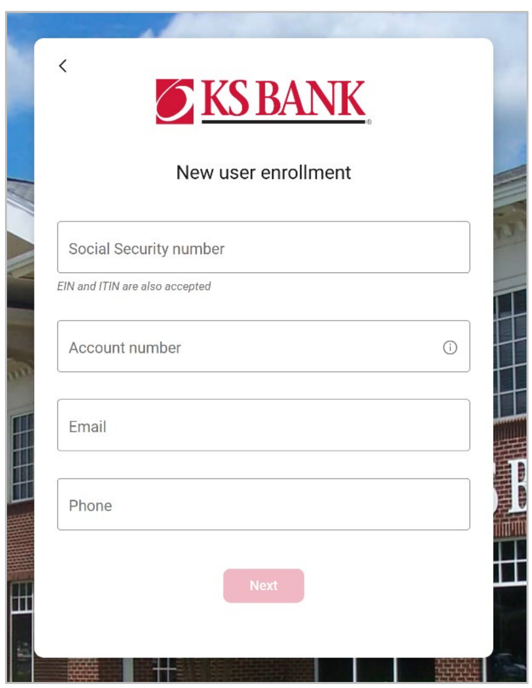




Navigate to our website and click **LOGIN**. Select First time user? Enroll now.

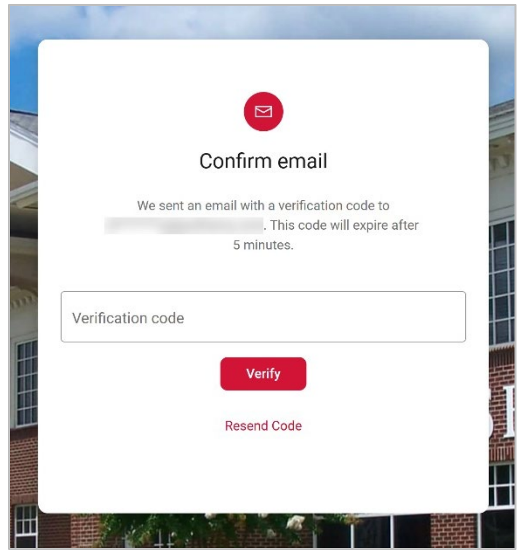
Step 2

Enter your Social Security number, Account number, Email address, and Phone number



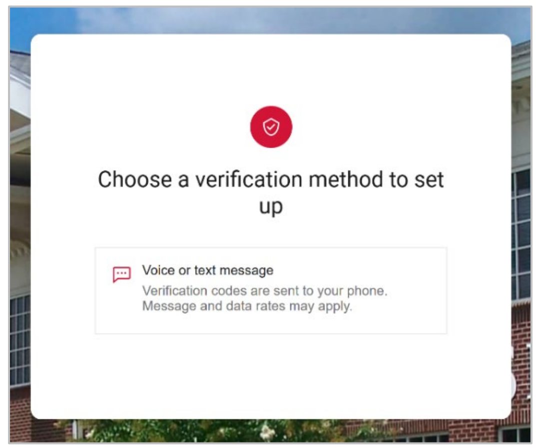
Step 3

Enter the code you receive via email and click **Verify**.



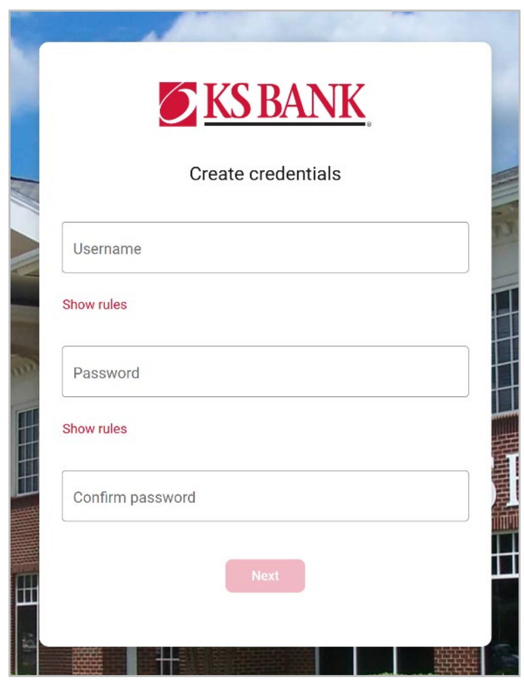
Step 4

Click **Get started** and register your phone number for two factor authentication. Enter the code you receive via text or automated phone call.



Step 5

Accept the terms and conditions and create your username and password. Click **Next.**

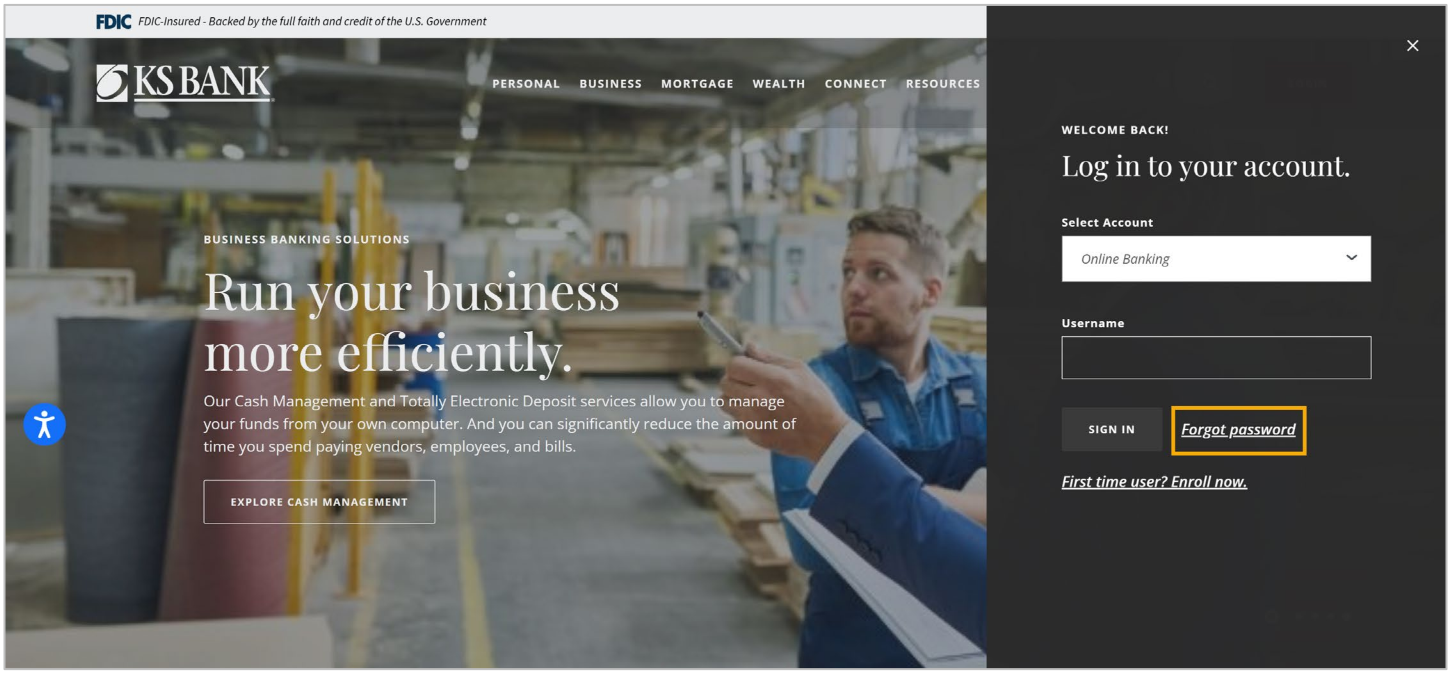


Account Recovery

Use these steps to reset your password and/or retrieve your username.

Step 1

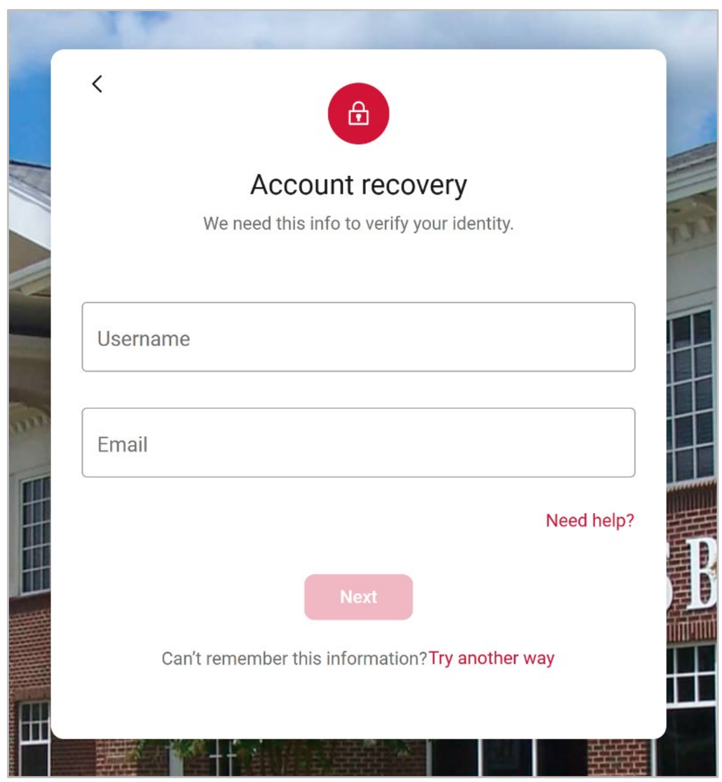
Navigate to our website and click **LOGIN**. Select **Forgot Password**.



Step 2

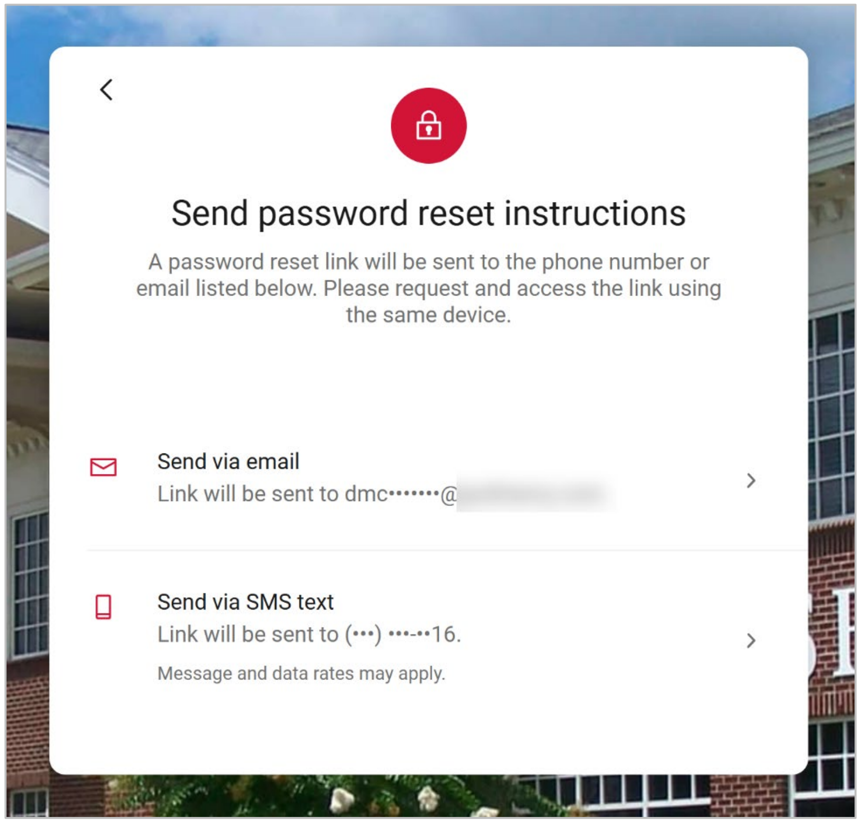
Enter your username and email address.
IMPORTANT: Email must match what is on file.

Don’t know your username? Click **Try another way** to use your social security and account number instead.



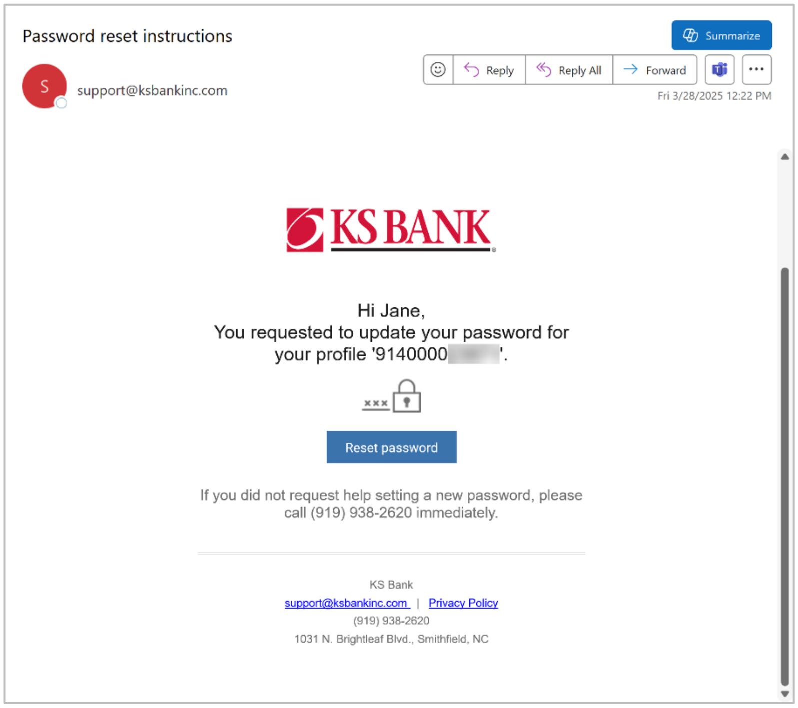
Step 3

Choose to receive your instructions via email or text.



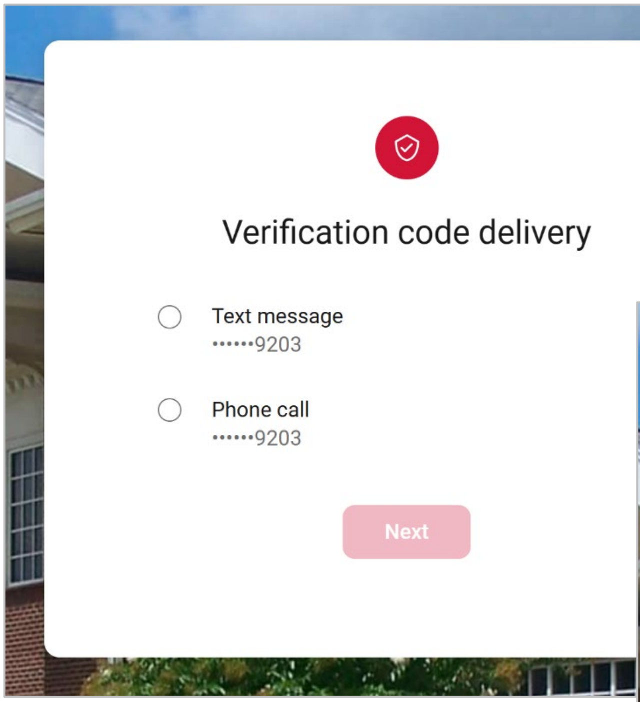
Step 4

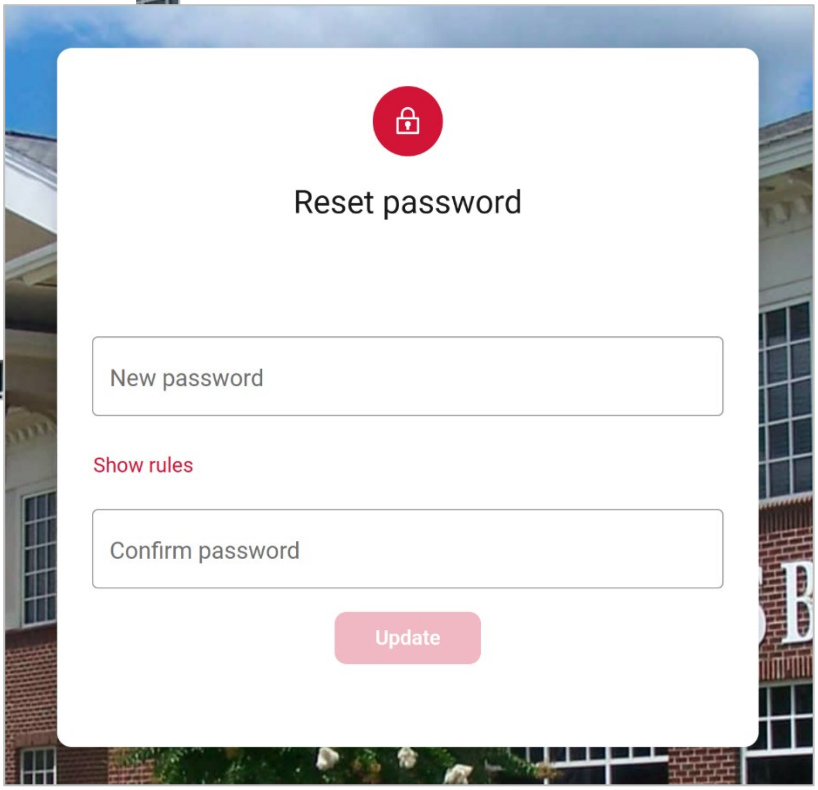
- **Email:** Open your email. Your username will appear in the email body. Click **Reset Password** if applicable.
- **Text:** Open your text and click the link.



Step 5

Choose how to receive your authentication code and enter the code you receive. Create a new password on the next screen.



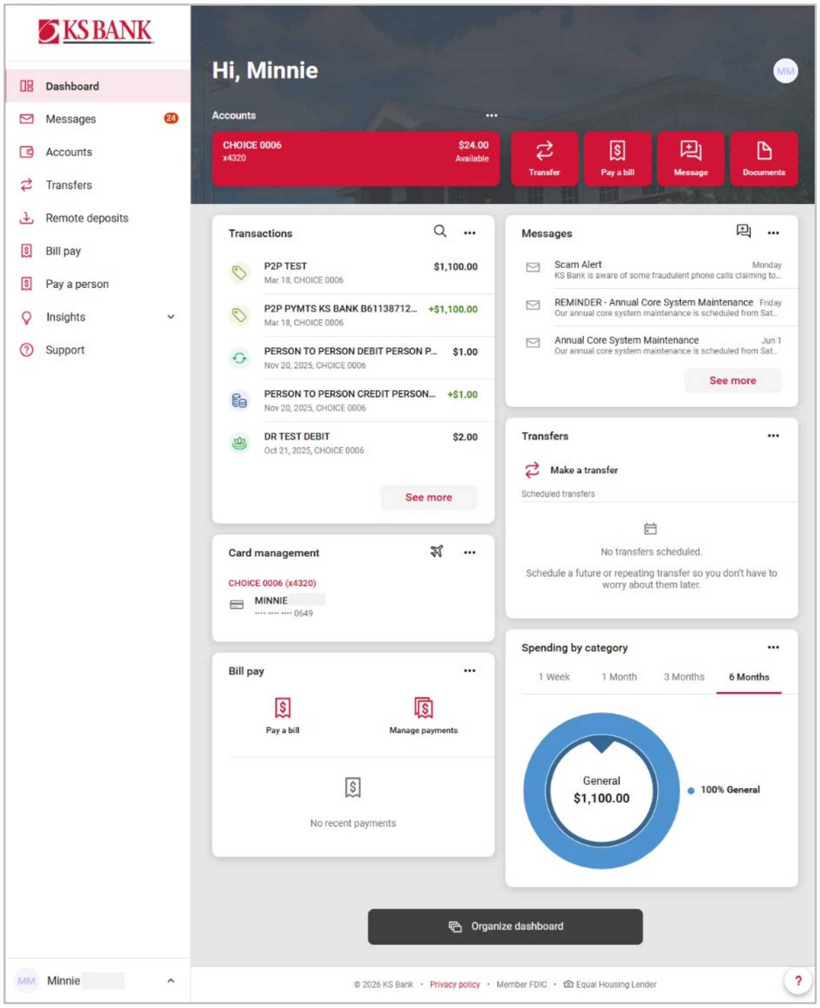


Dashboard

This is your landing page where you can access your accounts, review recent activity, and move money.

From left to right, top to bottom:

Navigation menu – Use the left side of the screen to navigate between sections of the website.
User menu (circle) – Access profile, support, settings or sign out.
Accounts – Displays rectangular account boxes showing account name, balance, status, and last four digits of account number.
Ellipses icon – Displays account view settings.
Scroll Buttons – Scroll left or right through your accounts.
View all – View all of your accounts.
Quick Action Buttons – Click a square button to jump to that feature of online banking.



Cards:

Transactions – Displays recent activity on all accounts.
Messages – Displays conversations between you and support representatives as well as alerts and bank messages.
Transfers – Displays scheduled transfers and a quick link to Make a Transfer.
Card Management – Displays debit cards that are linked to your accounts. Select a card to toggle it on or off, report it lost or stolen, or reorder.
Bill Pay – Displays recent activity and quick links to Pay a bill, Pay a person, or Manage payments.
Spending by Category – Track your spending by category.

Bottom of page:

My Profile menu – Access Personal settings, Business management, Account settings or Sign out.
Organize dashboard – Rearrange or show/hide items appearing on your dashboard.
Help (question mark icon) – Access the help menu.

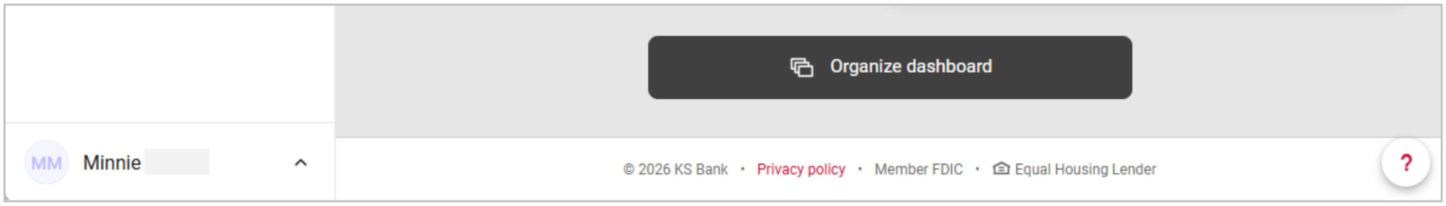
Additional Available Cards:

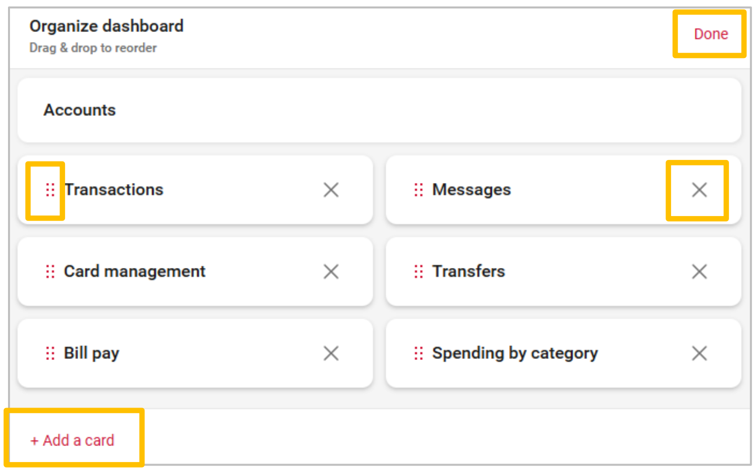
Under *Organize Dashboard* click **+ Add a card**.
Budgets – Link your accounts and track your monthly spending
Cashflow – Displays your most recent bill deductions and income additions to your cashflow account.
Goal Progress – Displays the goals you are saving for or working to pay off.
KS Bank Perks – Access to KS Bank Perks via Banno Online/Mobile Banking.
Net worth – Shows a three month history of your net worth with a snapshot of your liabilities and assets.
Remote Deposits – Displays your most recent remote check deposits from the mobile app.
Support – Gives you quick access to start a conversation or to give us a call.

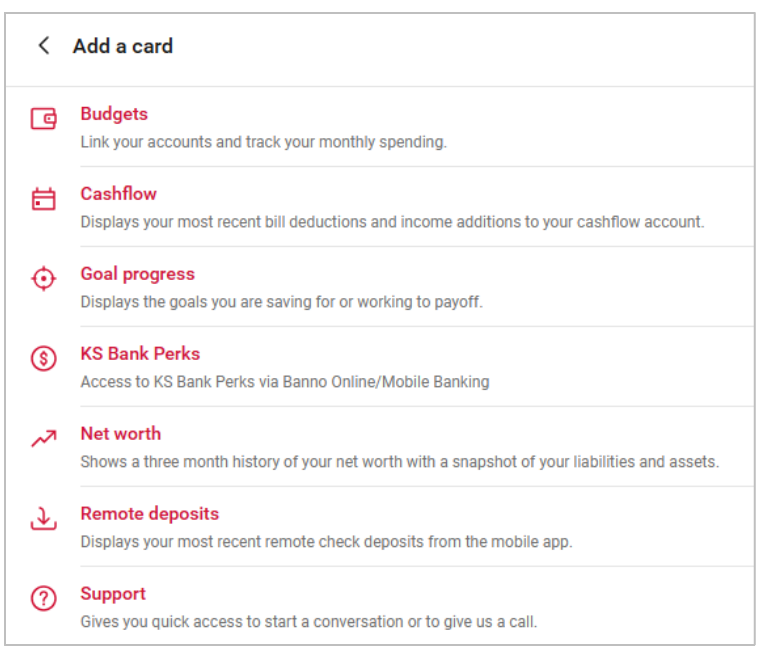
Organize Dashboard

Use this feature to **add**, **remove**, or **reorder** the cards on the dashboard.

1. Click **Organize Dashboard**.
2. Click and hold the **6 dot icon** to drag and drop the cards to the order you prefer.
3. Click the **X** to remove a card from the dashboard.
4. Click **+ Add a card** to browse available cards that may be added to the Dashboard. Select any you'd like to appear and click **<** when finished.
5. Click **Done** once the layout suits your needs.





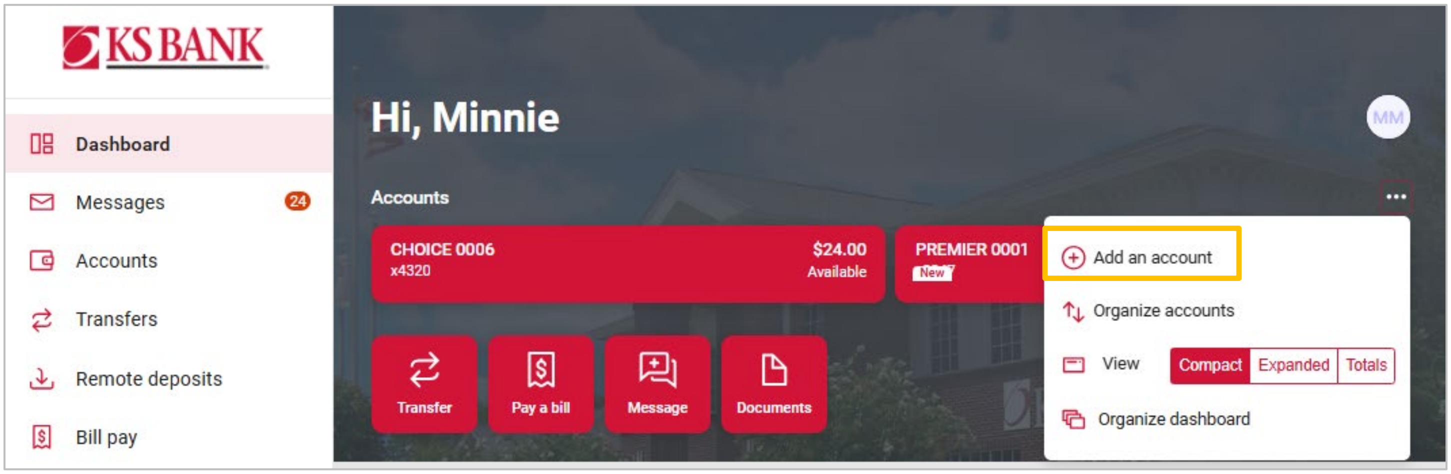


Add an Account

Follow these steps to open a new account from the dashboard.

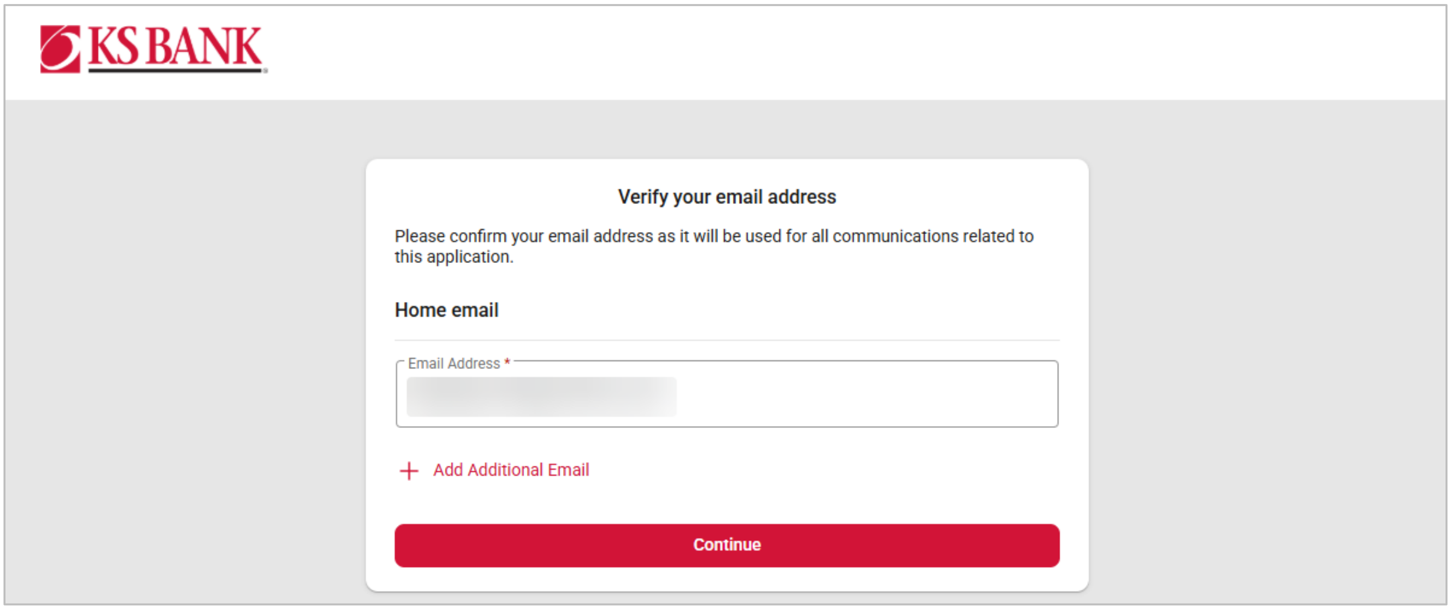
Step 1

Click the **ellipsis icon** next to the **Accounts** section, then select **Add an account.**



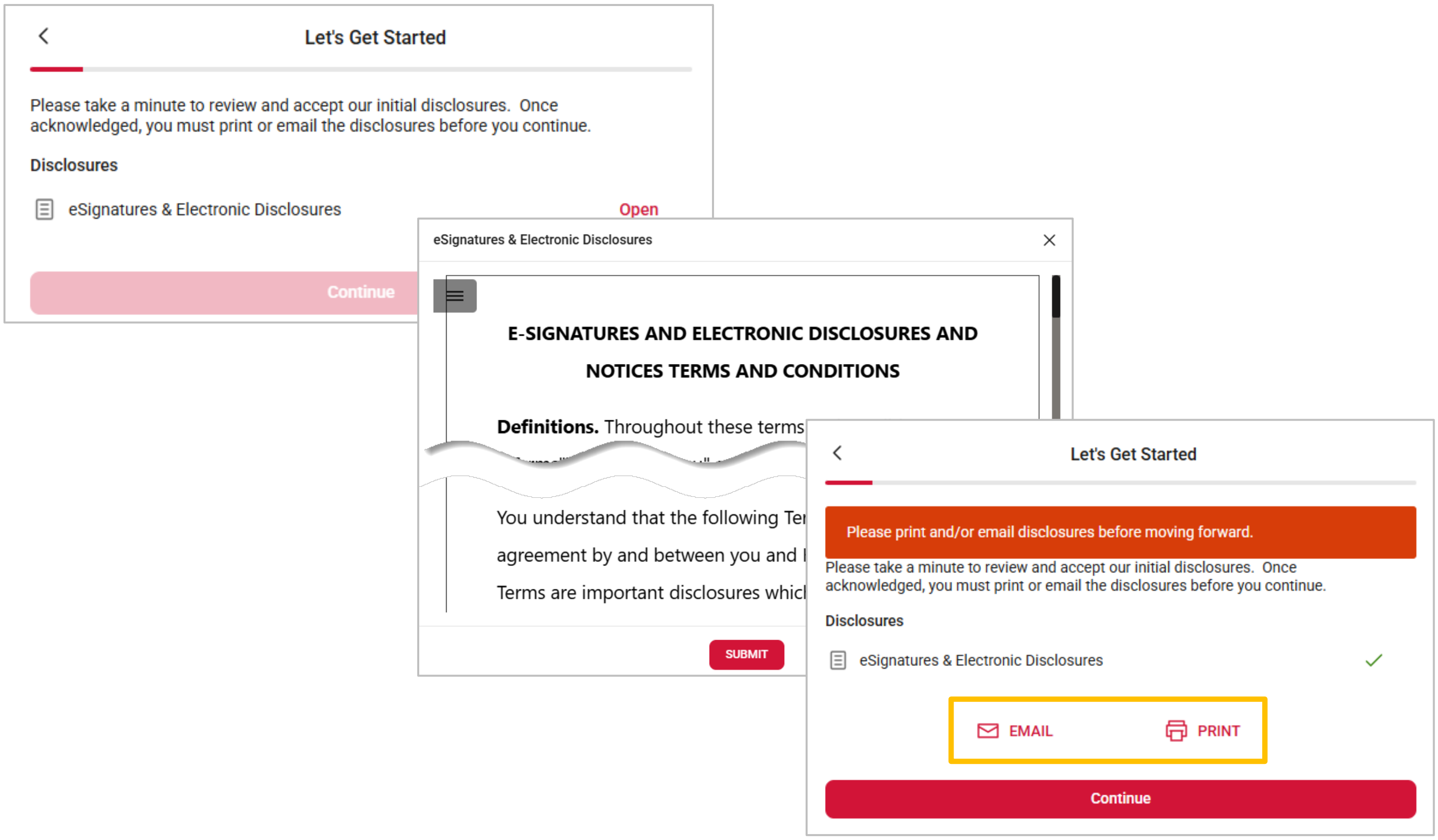
Step 2

Verify your email address, add additional ones if necessary and click **Continue**.



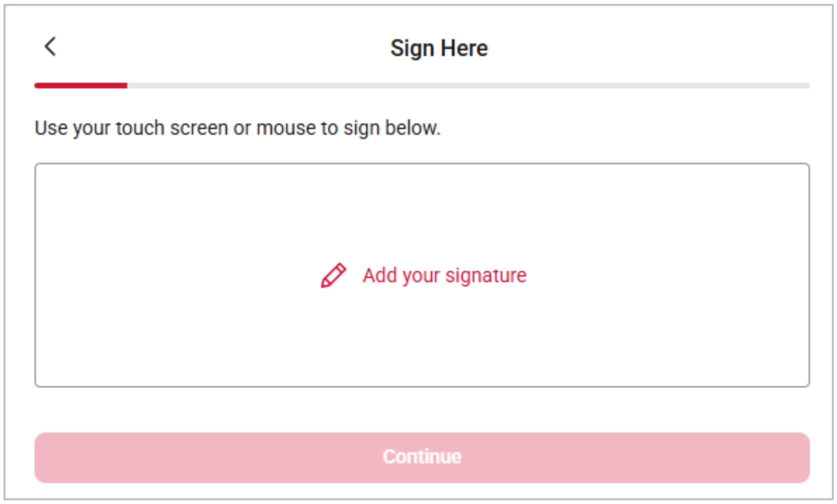
Step 3

Click **Open** next to the **eSignatures & Electronic Disclosures** document, read the document and click **Submit**. You **must** either email or print the document prior to clicking **Continue**.



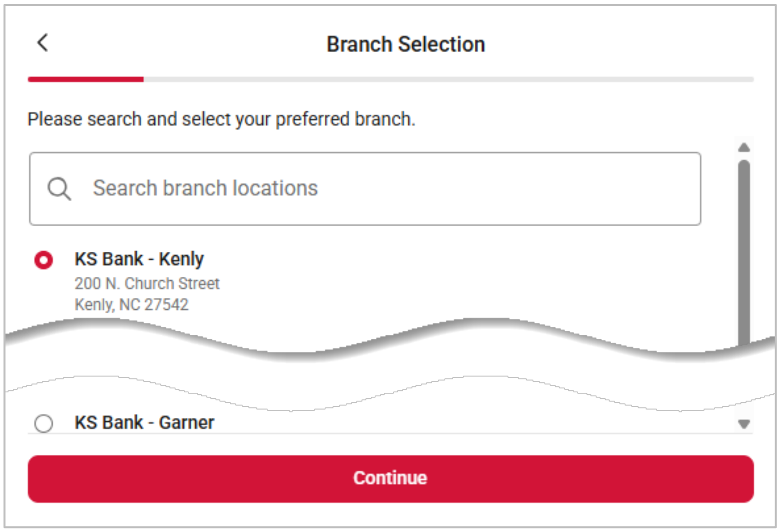
Step 4

Add your signature and click **Continue**.



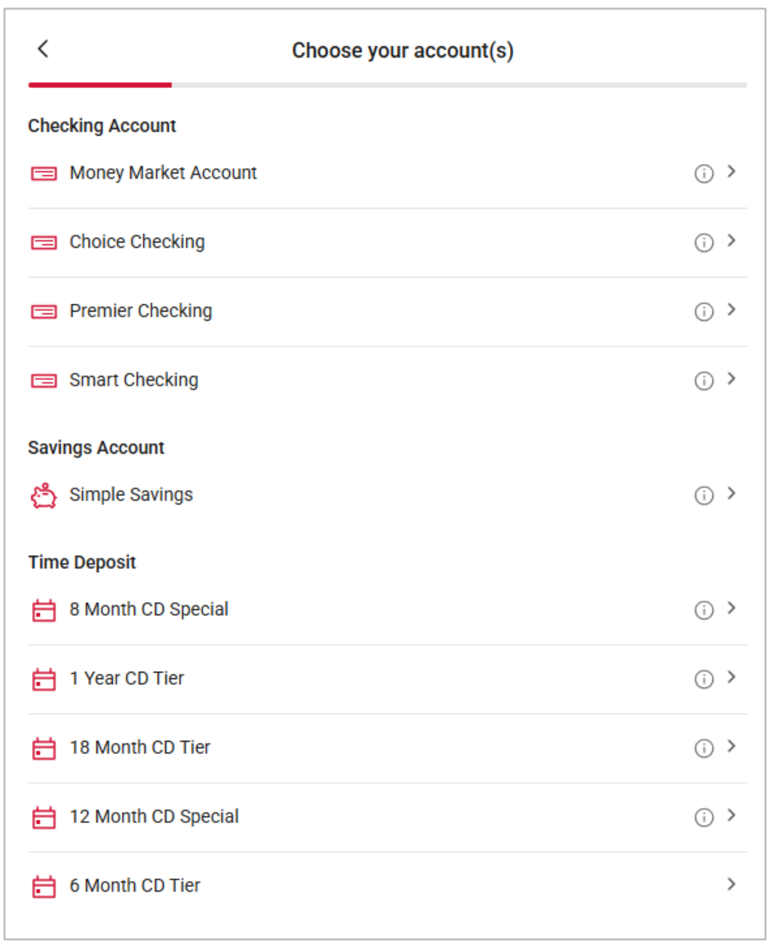
Step 5

Select the branch you want to use and click **Continue**.



Step 6

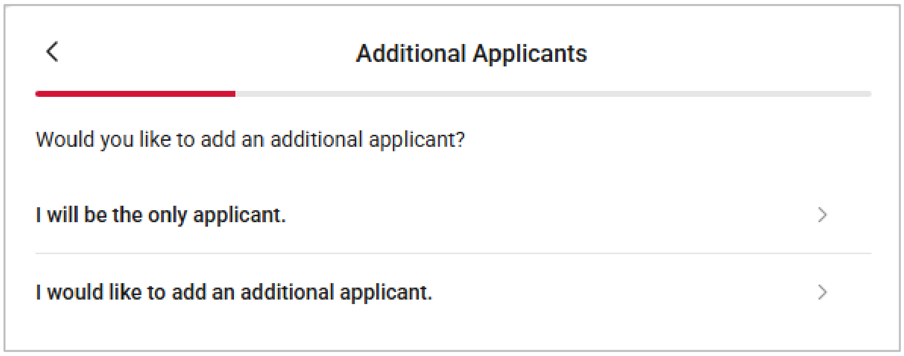
Select the type of account you want to open.



Step 7

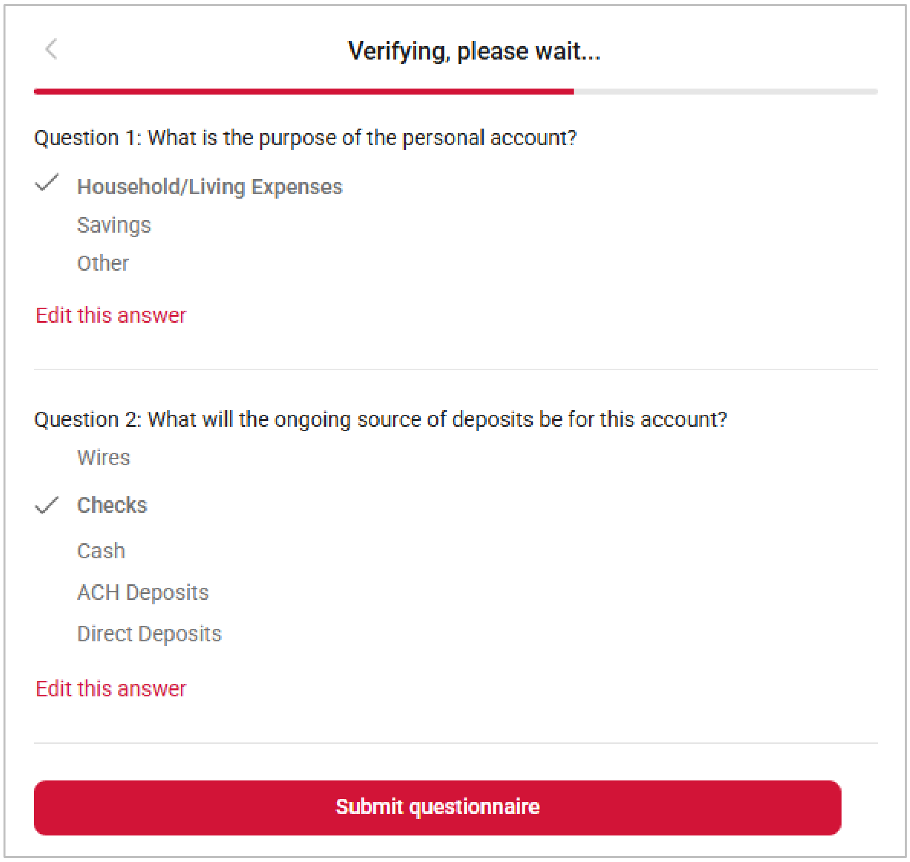
- For individual accounts, select **I will be the only applicant**.
- For joint accounts, select **I would like to add an additional applicant**.

PLEASE NOTE: This document shows the process for individual accounts. For joint accounts, fill in the appropriate information accordingly.



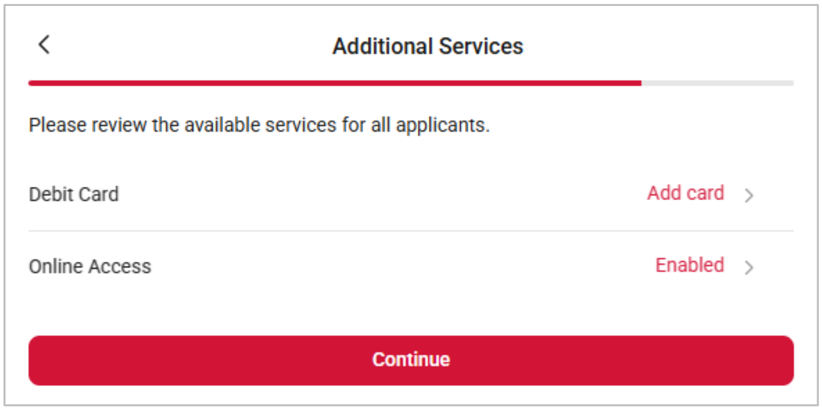
Step 8

Answer questions about your account. When finished, select **Submit questionnaire**.



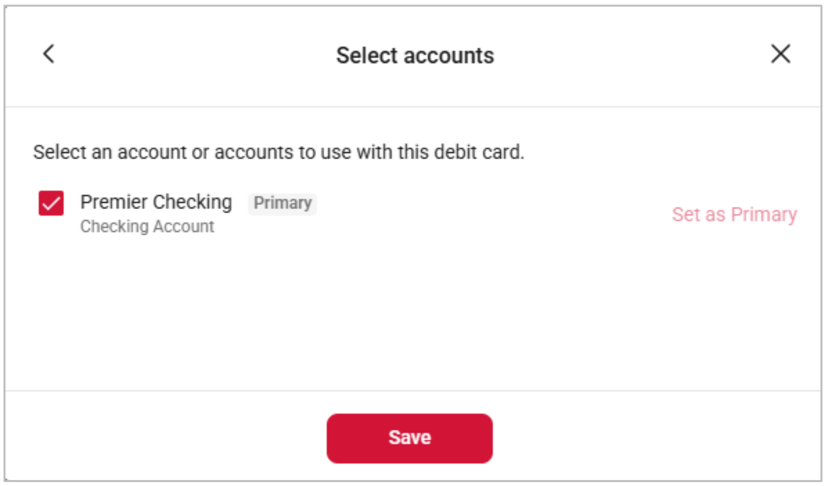
Step 9

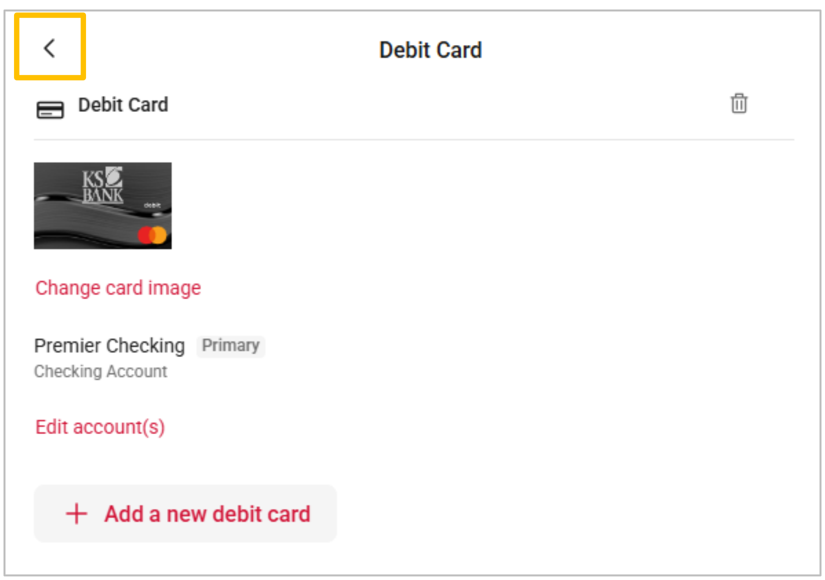
Click **Add card** to add a debit card. Online access is activated by default. Click **Enabled** to remove online access.



Step 10

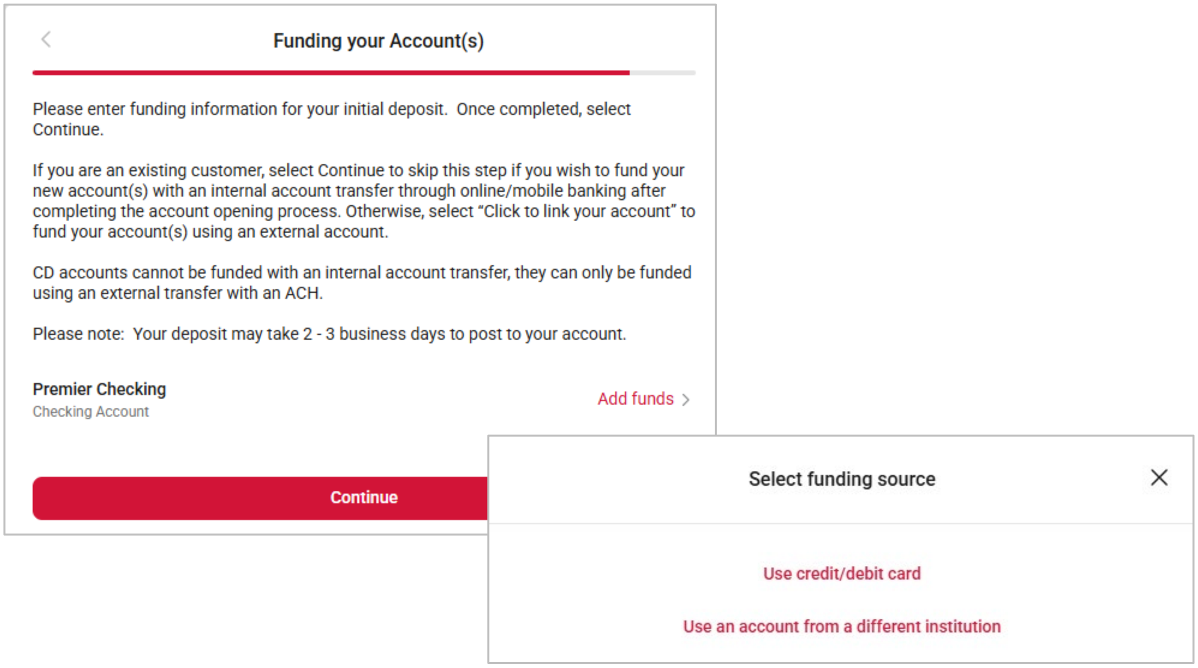
When adding a debit card, select which account to use as the primary. When finished, click the **Back** arrow.

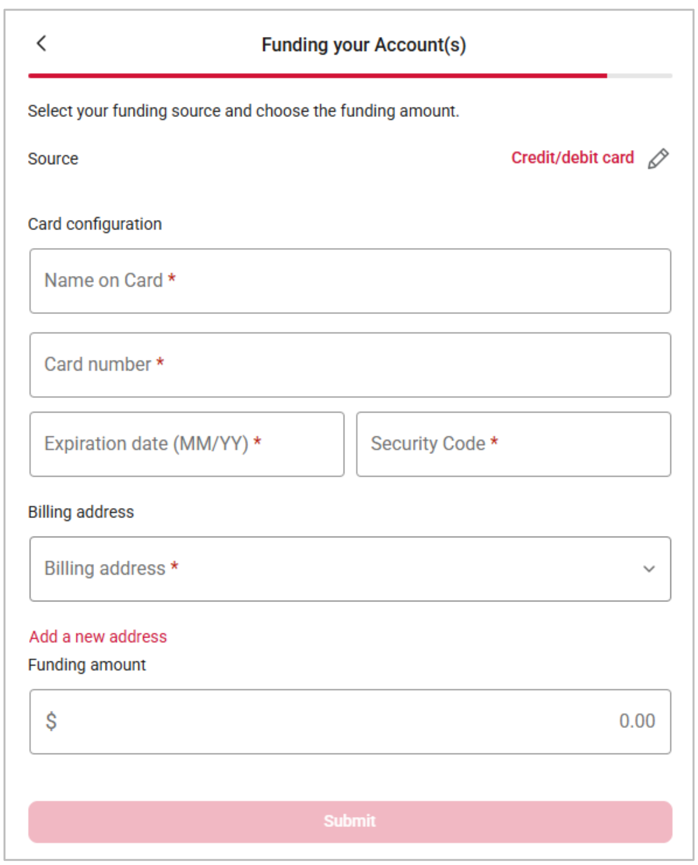




Step 11

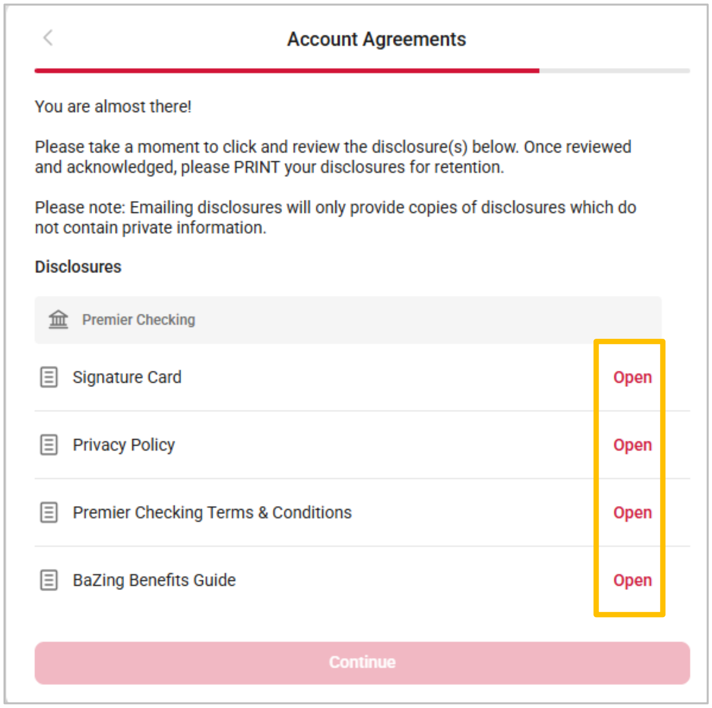
After setting your debit card, your account must be funded. Click **Add funds** and select the funding source. You may fund from an external account or choose another account with KS Bank.

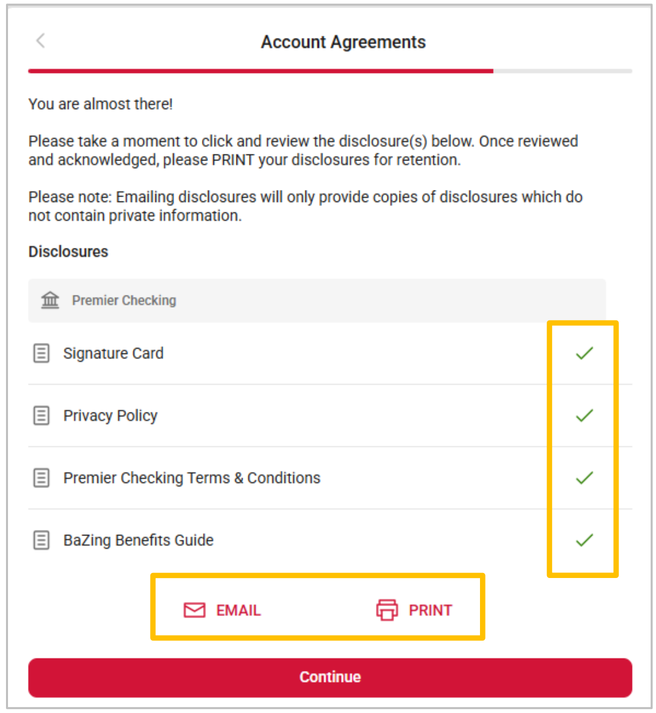




Step 12

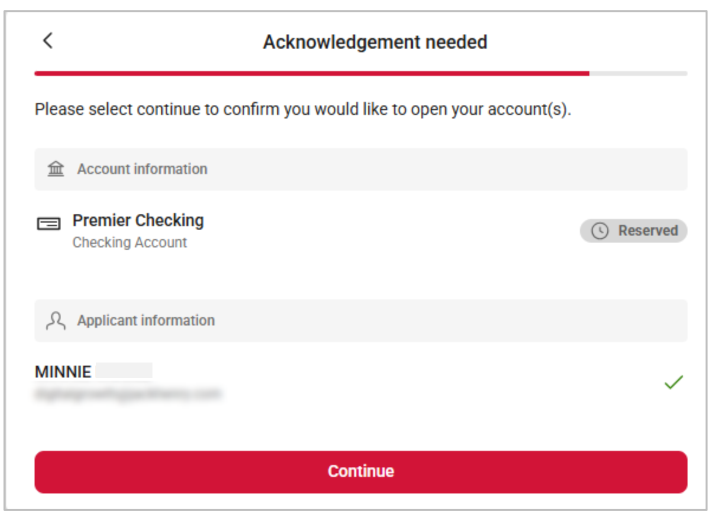
All Account Agreements **must** be **opened** and **reviewed** prior to clicking Continue.
All Account Agreements **must also** be either **emailed** or **printed** before continuing.

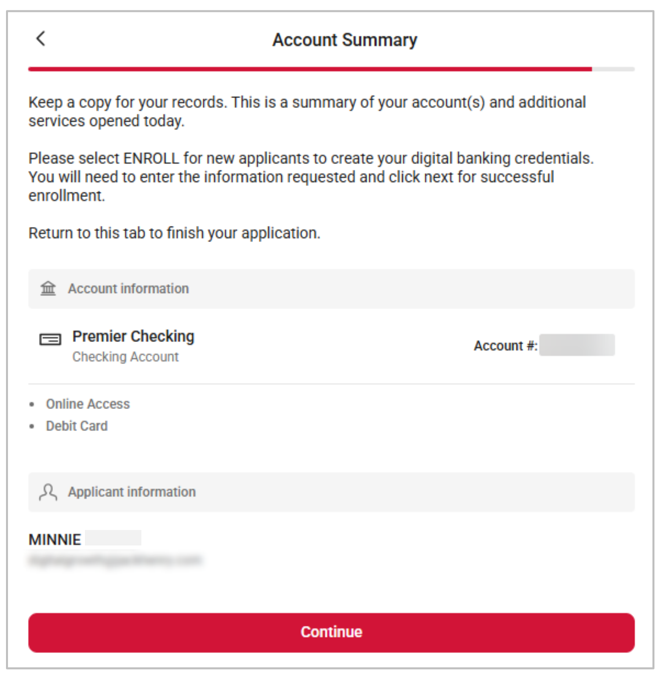




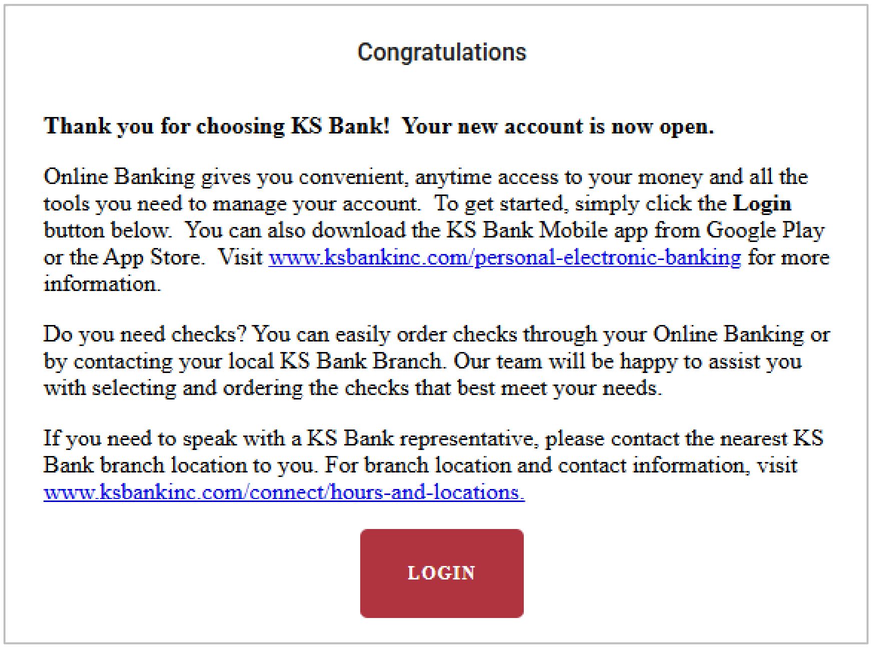
Step 13

Confirm and acknowledge that you would like to open this account.





You are now ready to log in.



Congratulations

Thank you for choosing KS Bank! Your new account is now open.

Online Banking gives you convenient, anytime access to your money and all the tools you need to manage your account. To get started, simply click the **Login** button below. You can also download the KS Bank Mobile app from Google Play or the App Store. Visit www.ksbankinc.com/personal-electronic-banking for more information.

Do you need checks? You can easily order checks through your Online Banking or by contacting your local KS Bank Branch. Our team will be happy to assist you with selecting and ordering the checks that best meet your needs.

If you need to speak with a KS Bank representative, please contact the nearest KS Bank branch location to you. For branch location and contact information, visit www.ksbankinc.com/connect/hours-and-locations.

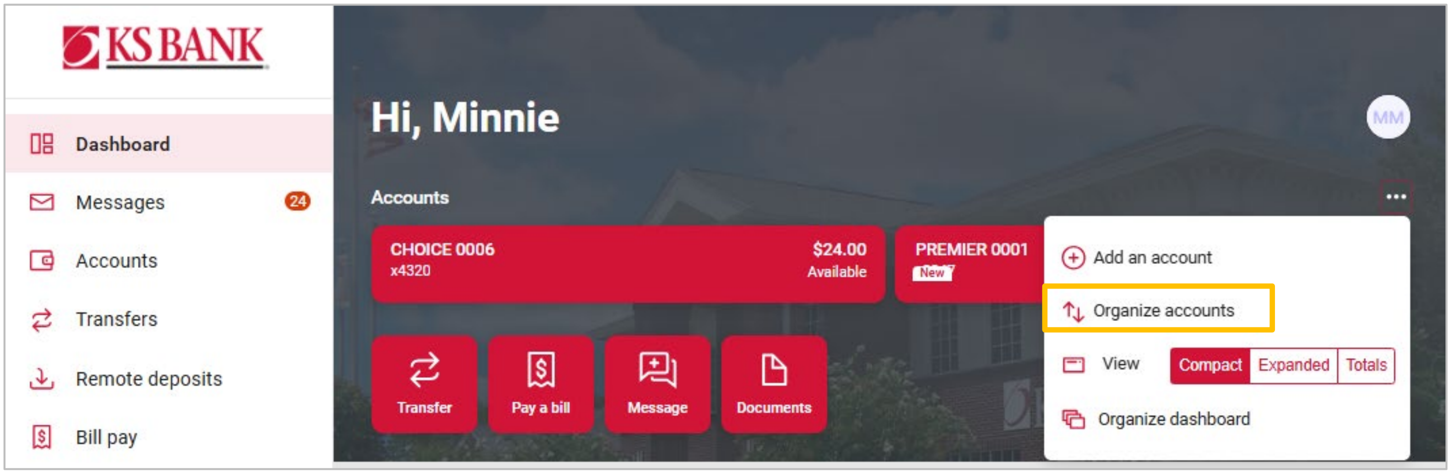
LOGIN

Organize Accounts

Use this feature to change the order of your accounts on the dashboard or update how the account information is displayed.

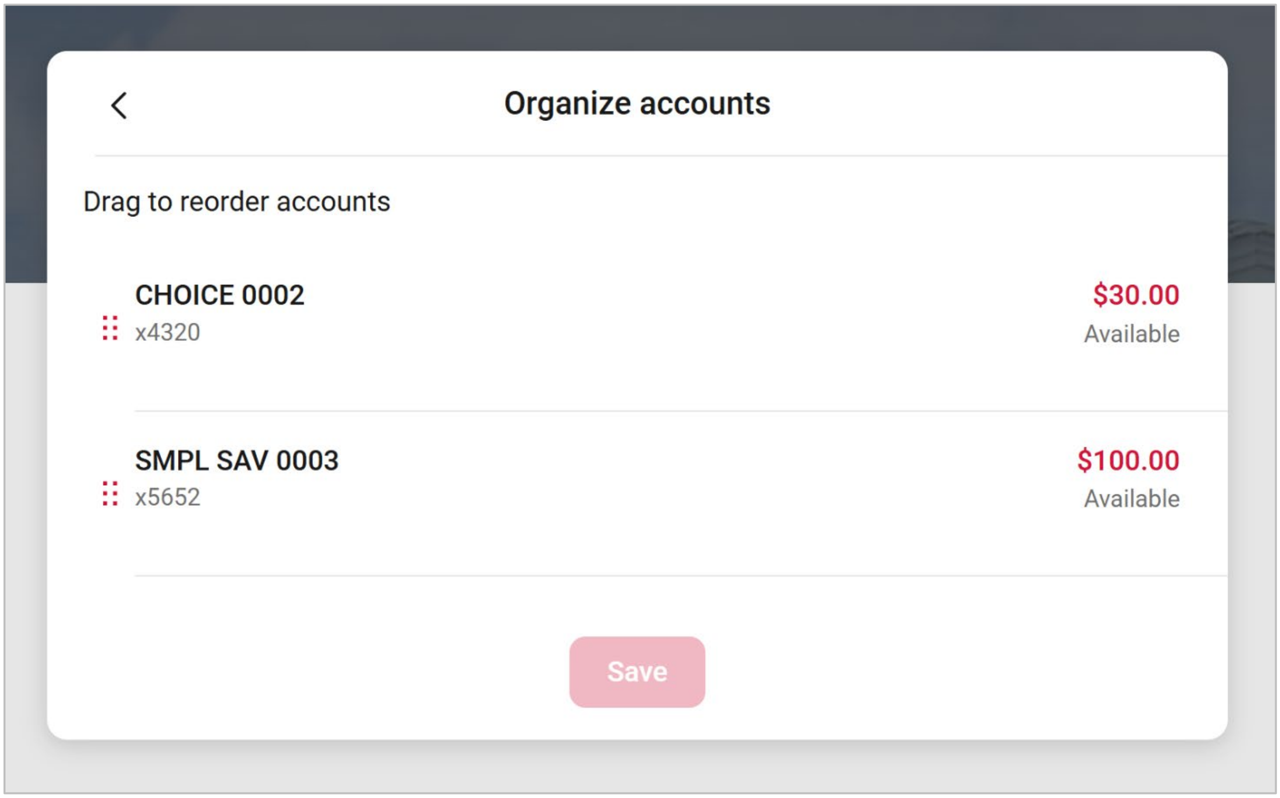
Step 1

Click the **ellipsis icon** next to the **Accounts** section, then select **Organize accounts**.



Step 2

Click and hold the **6 dot icon** to drag and drop an account to the order you prefer, then click **Save**.

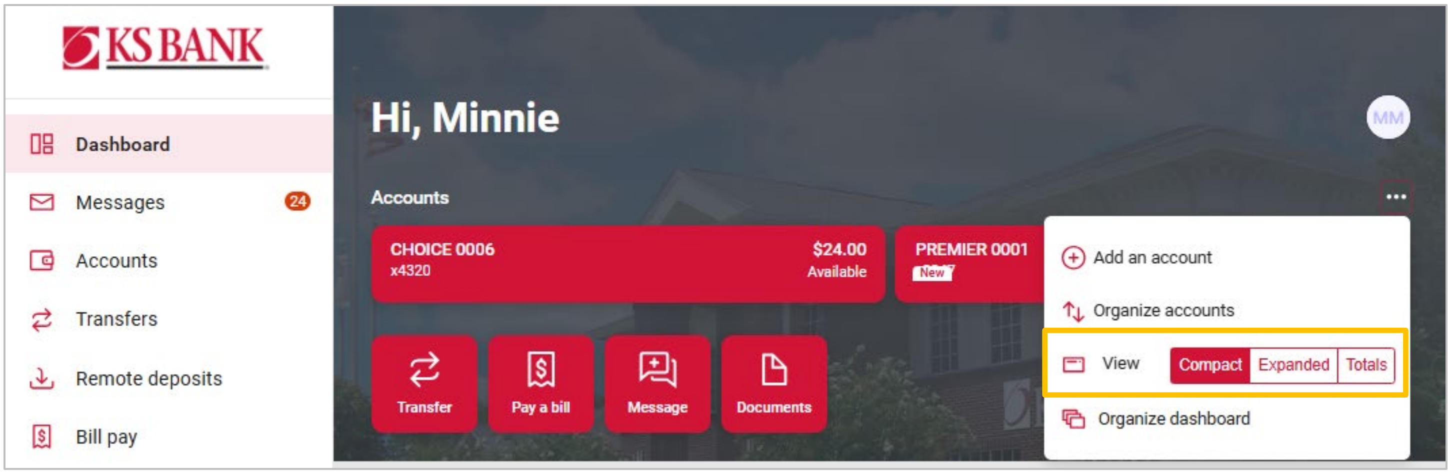


Account View

Use this feature to change what account information is displayed on the dashboard.

Click the ellipsis icon next to the **Accounts** section choose from one the **View** options:

- **Compact:** Displays accounts in a single row. Only three accounts will appear at a time.
- **Expanded:** Displays accounts in two rows. Up to six accounts will appear at a time.
- **Totals:** Groups accounts together based on type such as Cash, Borrowed, Credit Balance, and Investments. Displays the total balance for all accounts in each group.



Messages

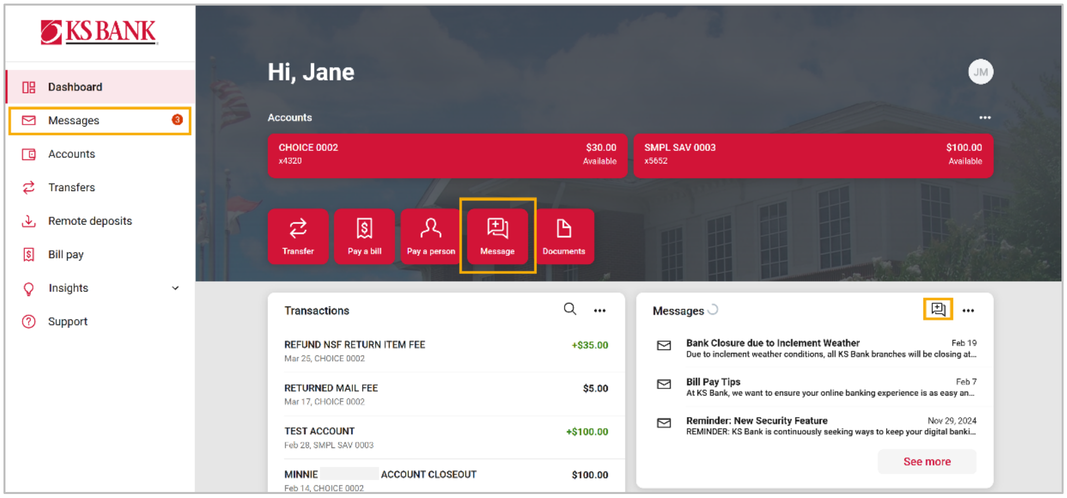
Use this module to start a conversation with the institution, review alerts, and access informational messages from the institution.

Start a Conversation

Step 1

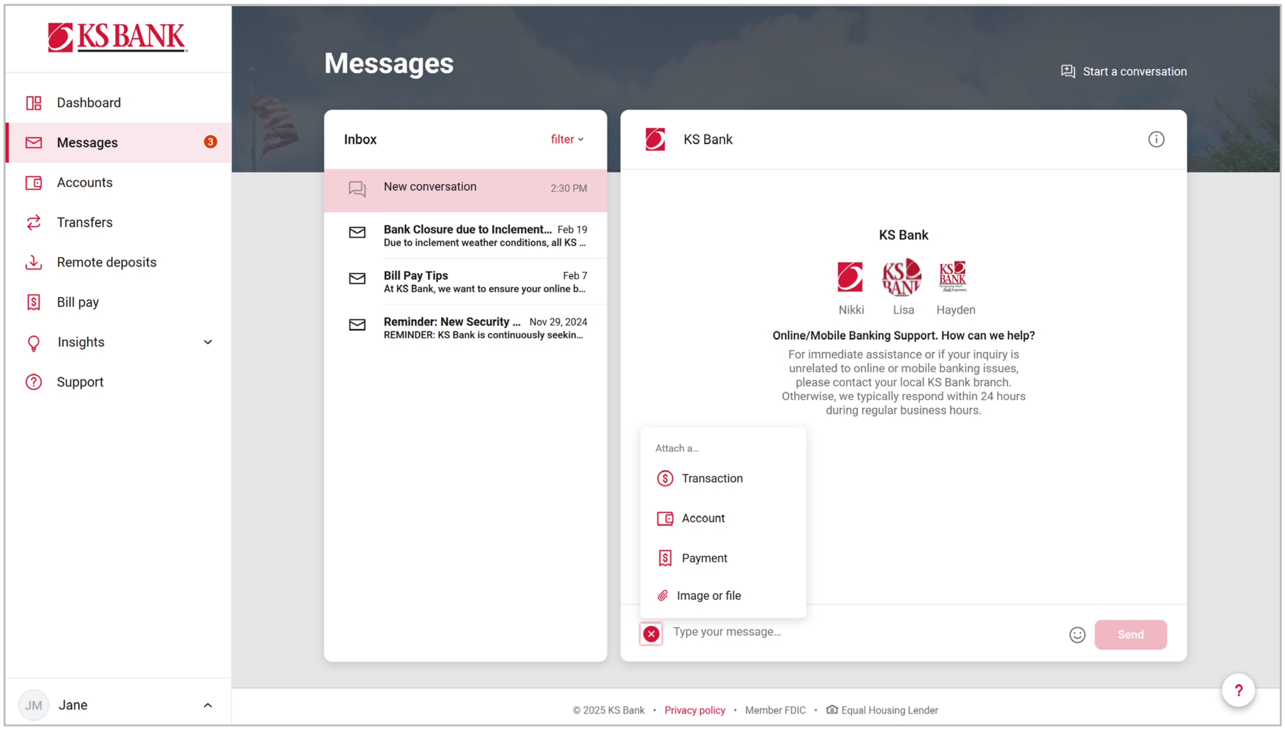
Select **Messages** from the navigation pane or navigate to the **Messages** card on the **Dashboard**.

Click **Start a conversation**, **Send us a message**, or select the **New conversation** icon.



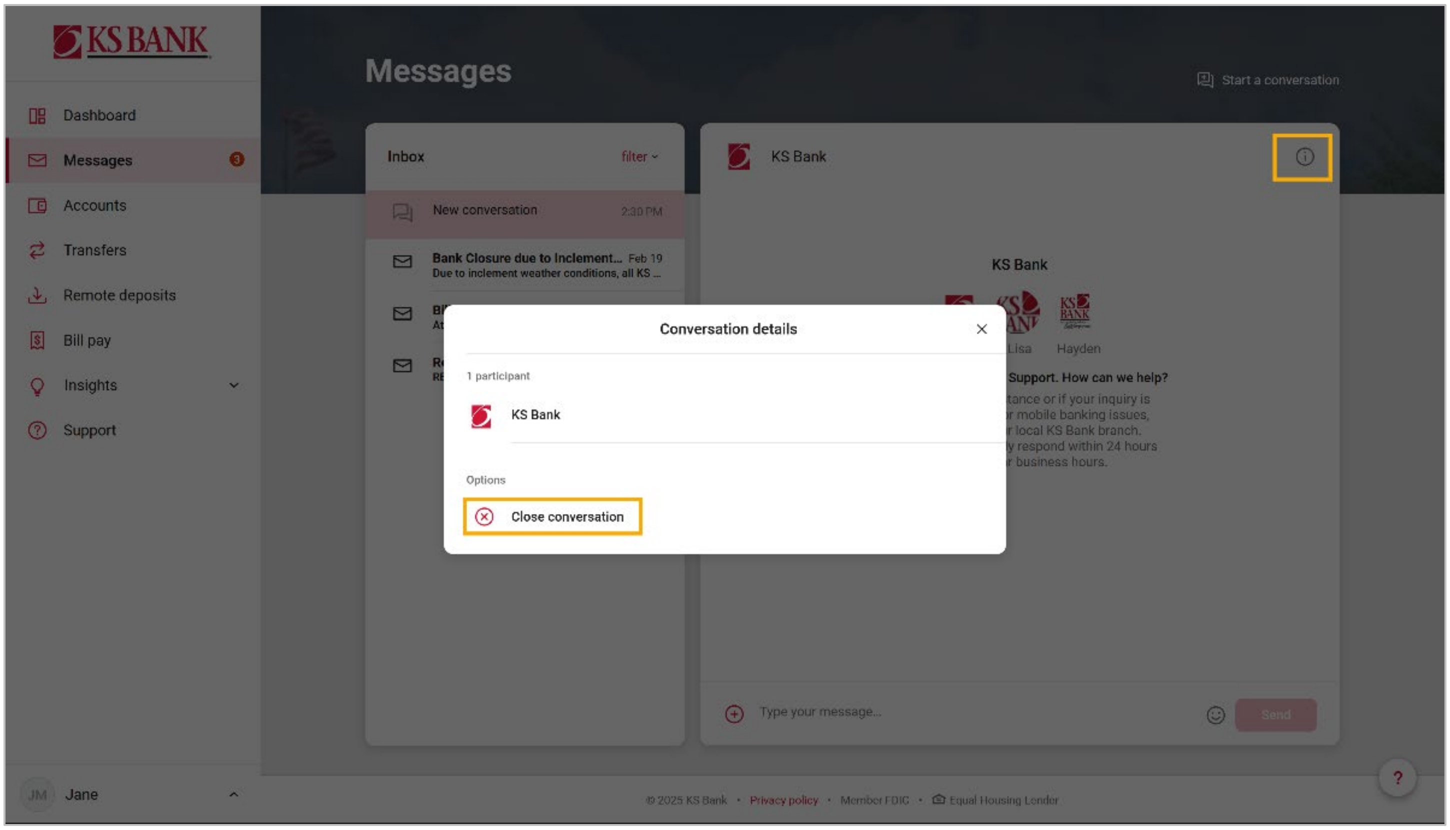
Step 2

Type your message in the field. Click the **+** to add transaction, account, or payment details to your message. You can also attach images or other files. Click **Send** when done.



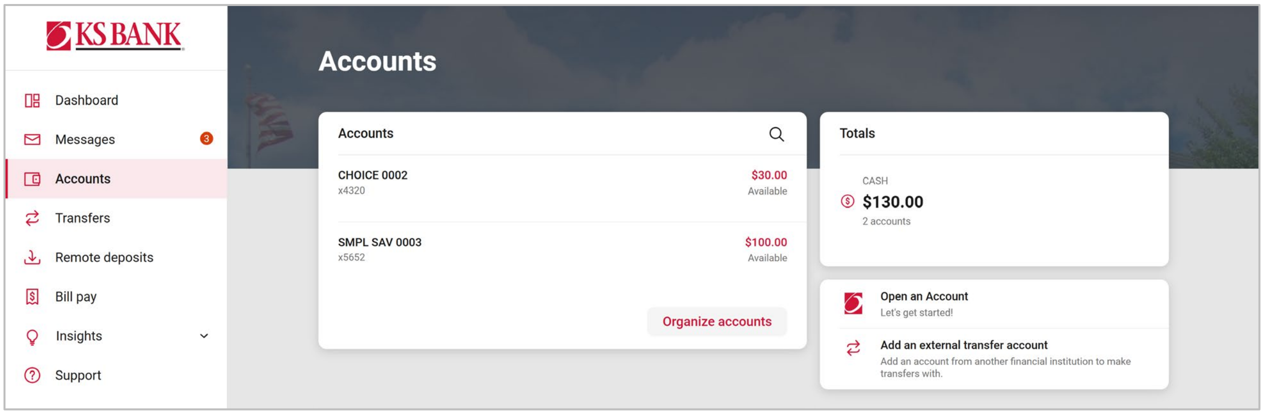
Close/Delete a Message

Select the icon and click **Close conversation**. Closing a conversation deletes it.



Accounts

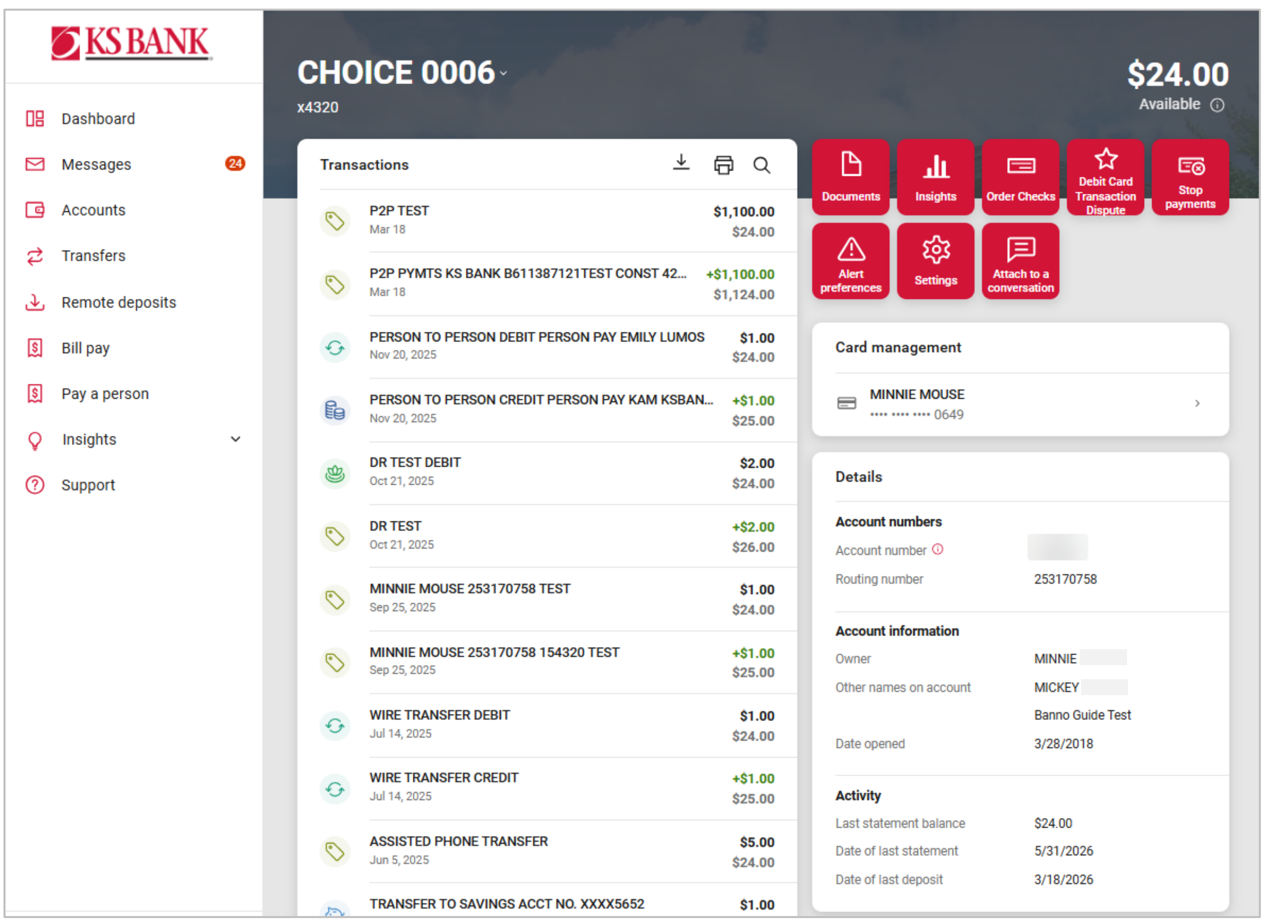
Select **Accounts** to see a listing of all the accounts tied to your online banking ID.



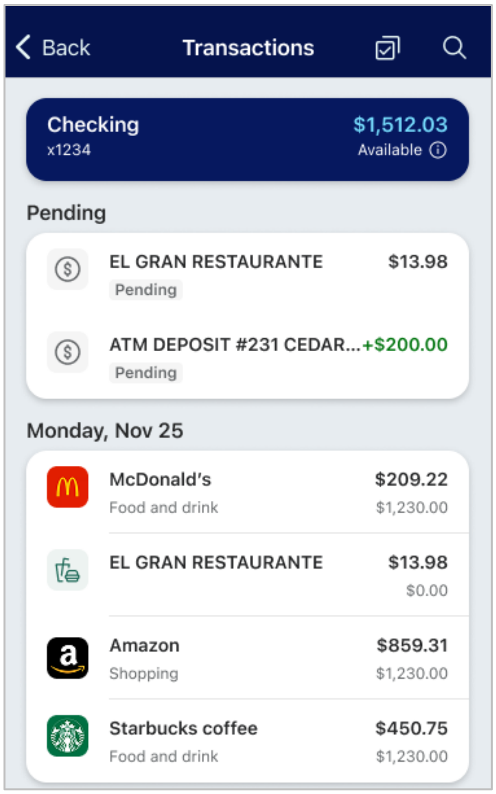
Account Information

Select an account from the **Accounts** page or from the **Dashboard.**

- Download into CSV, TXT, OFX, QBO or QFX format, print, or search transaction activity.
- Review recent account activity.
- Quickly access other features for this account.
- Review account details such as account and routing numbers, account owners, and important dates.



Transactions



Transaction descriptions show spending activity based on automatically categorized transactions that show merchant logos, automatic spending categories, detailed payment information and clear merchant names instead of confusing transaction codes.

You may edit this information yourself if desired.

The enhanced information will show after posting. Pending transactions will display the original description.

This feature enhances your digital banking experience by helping you better understand spending habits and financial trends, thus more easily recognizing where your money was spent.

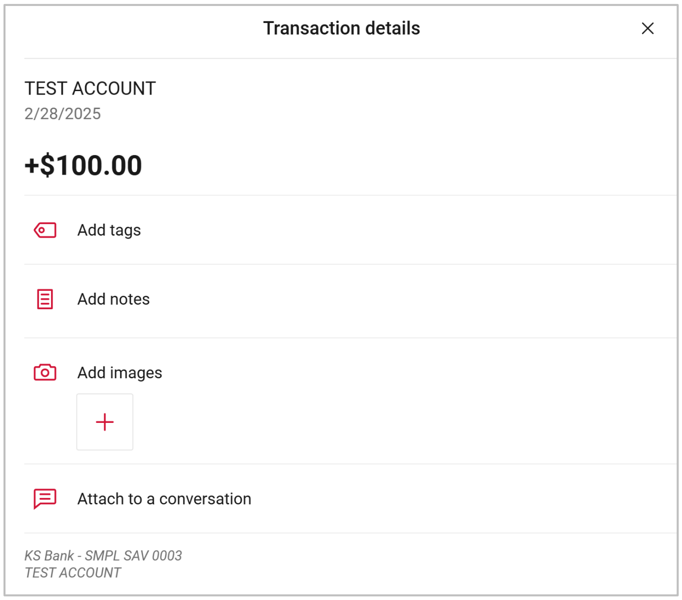
PLEASE NOTE:

- Only the description has improved for easier recognition. Your transaction and account balance have not changed.
- Transactions prior to February 25, 2026 will not change.
- Some transactions may keep the original description and show a general category icon.

Transaction Details

Select a transaction to view additional information.

- Add a **tag** to categorize the transaction.
- Add **notes** to accompany the transaction description.
- Review check **images** or add an image such as an invoice or receipt.
- Attach the transaction details to a conversation with the institution.



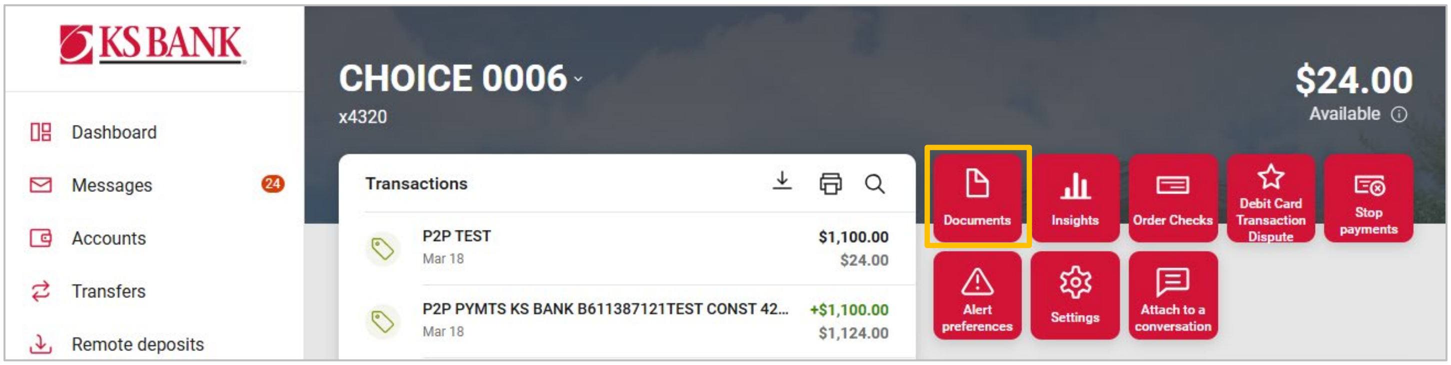
Documents

Enroll for eStatements to stop paper documents from being mailed. You will receive an email when your electronic document is available to view. eStatements are available online for 18 months.

Documents Enrollment

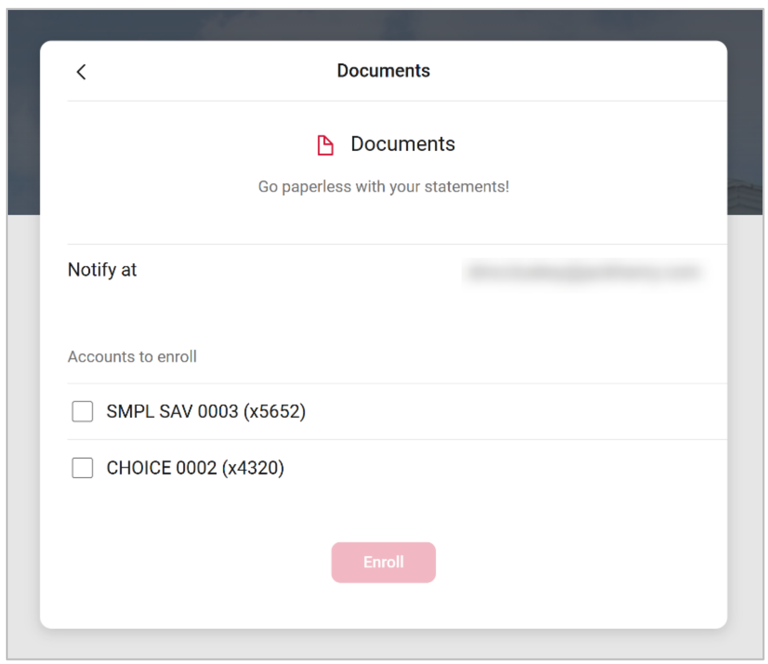
Step 1

Click **Documents** from the Accounts page or the Dashboard and accept the terms and conditions.



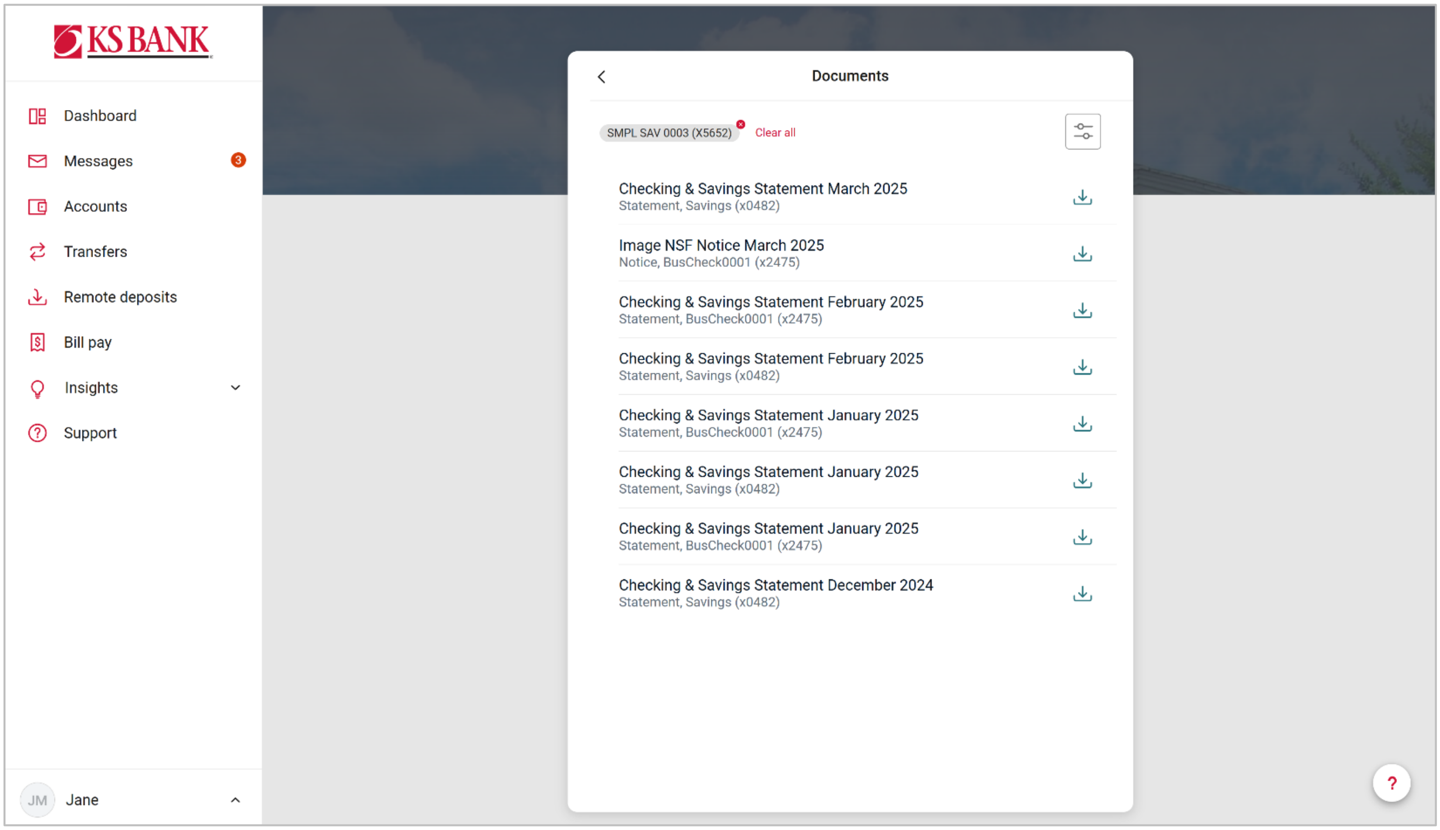
Step 2

Choose which account(s) to enroll. Click OK.



Step 3

Select a document to download and view. You can click the filter to change the type of document, date range, and account.

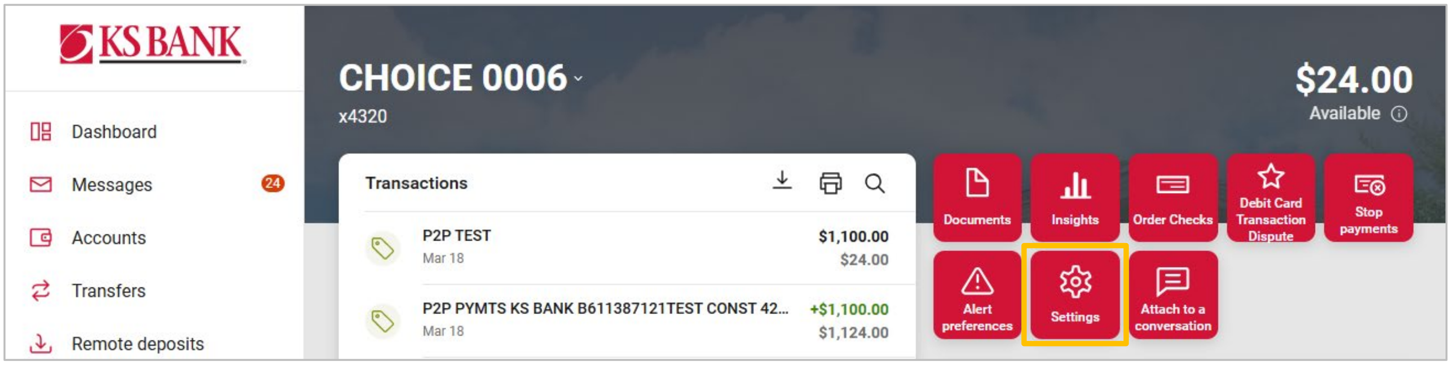


eStatement Enrollment Changes

Need to make changes to your eStatement enrollment?

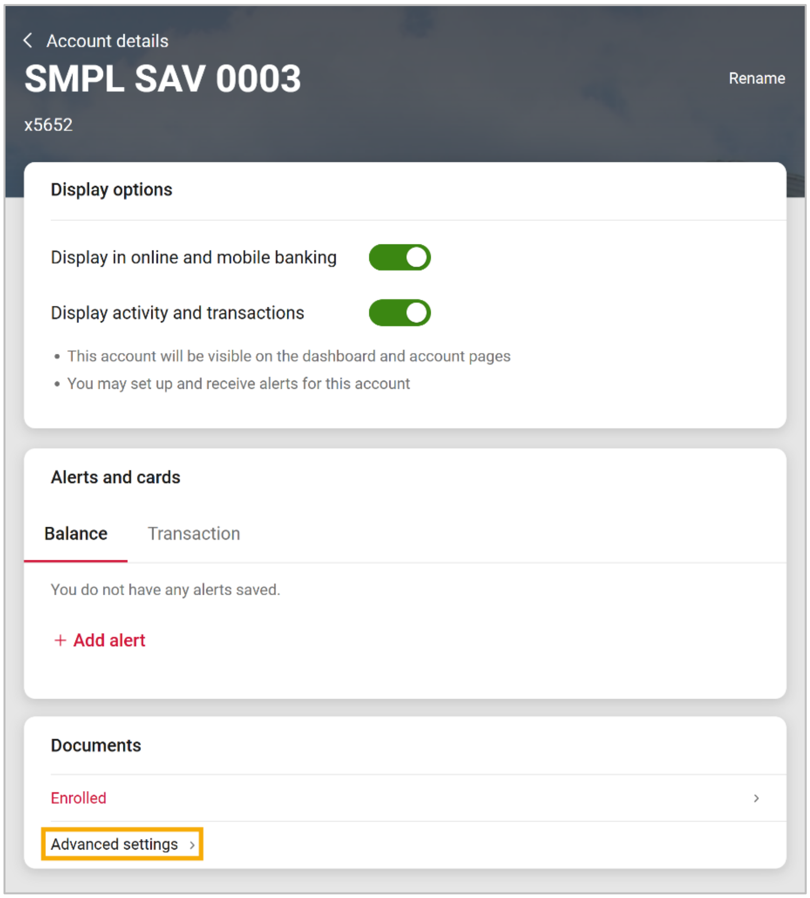
Step 1

Open your account and click **Settings**.



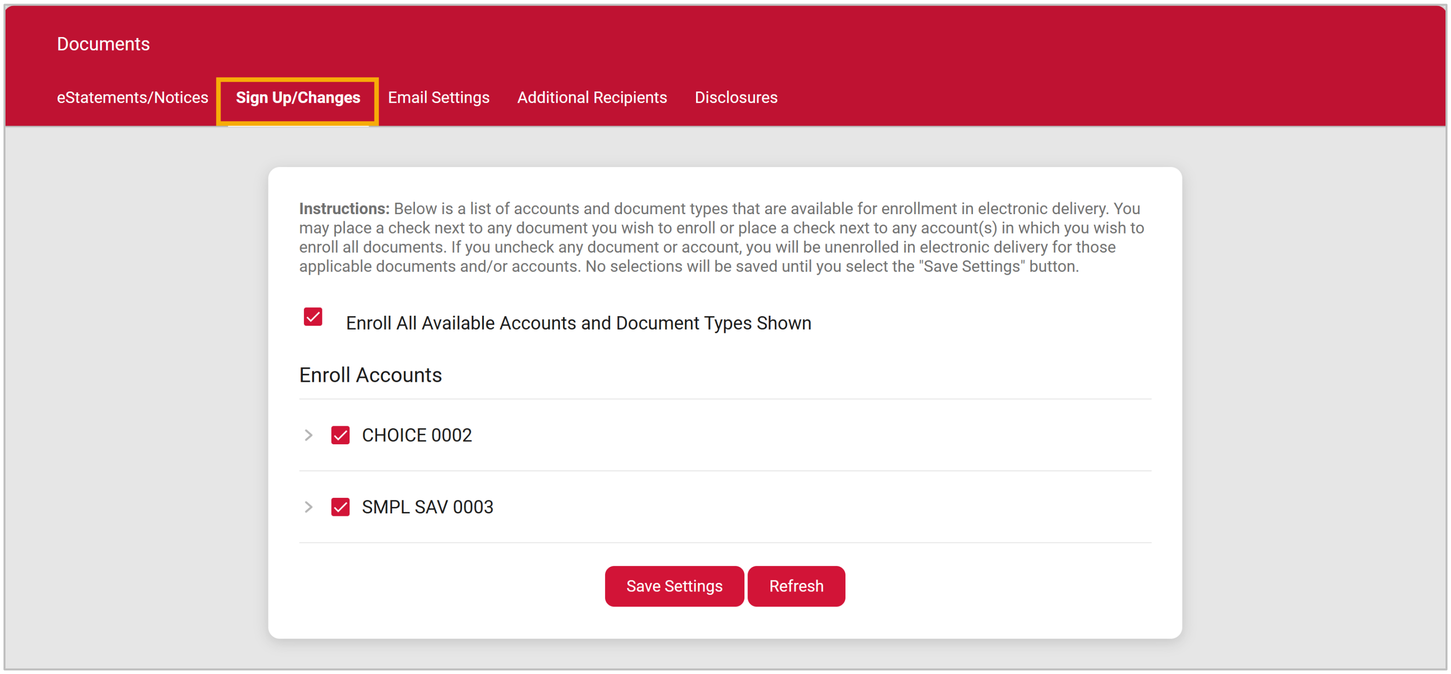
Step 2

Select **Advanced settings.**



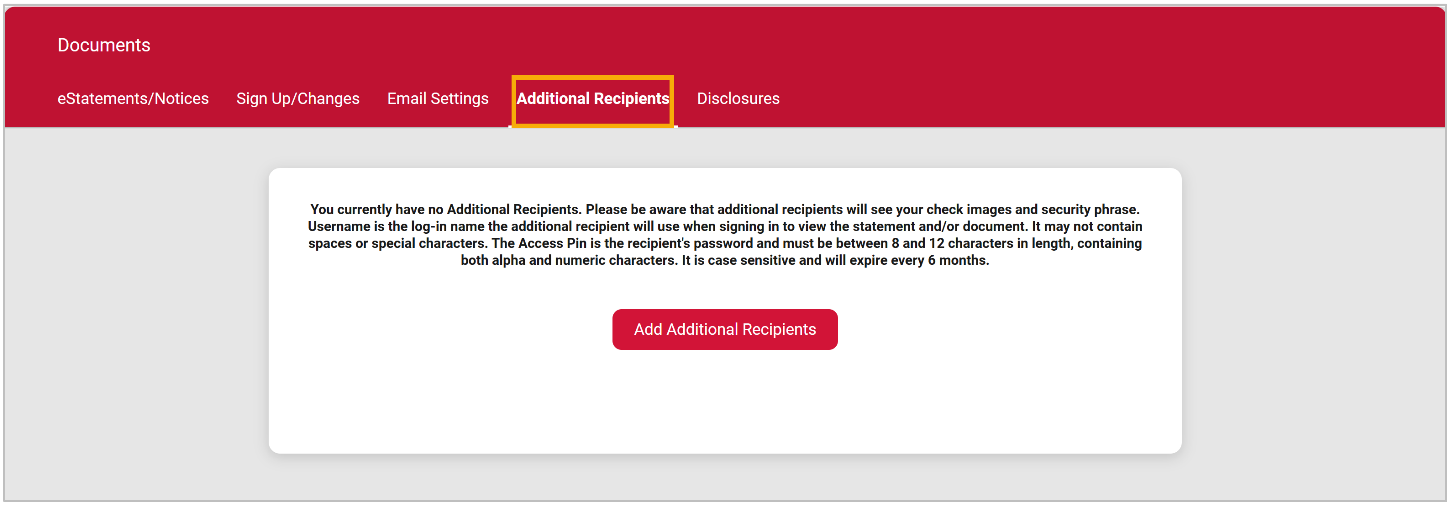
Step 3

Select **Sign Up/Changes** to modify which accounts are enrolled. Click the **>** to see all document types available for the account. Click **Save Settings** once done.



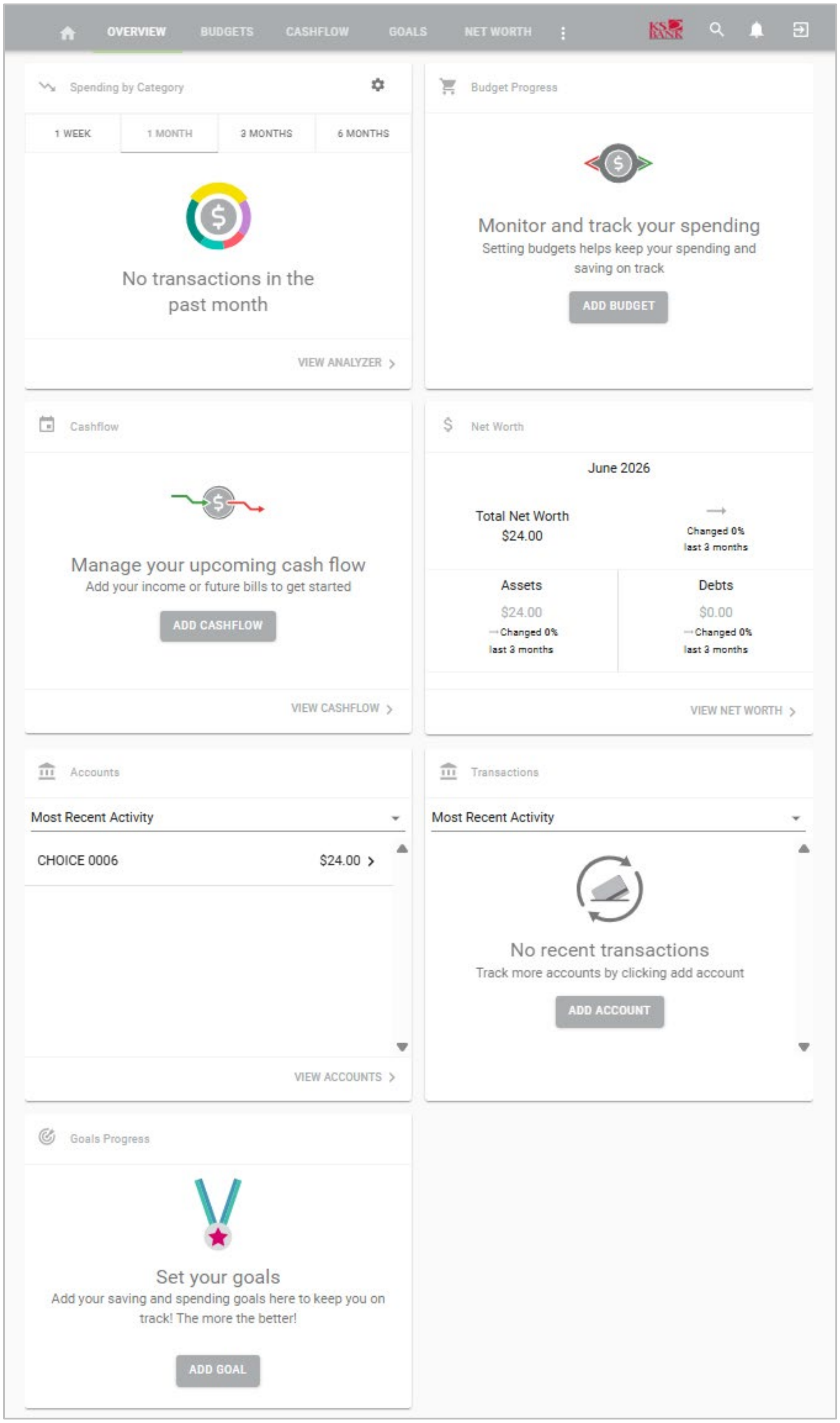
Step 4

Select **Add Additional Recipients** to set up another person to receive eStatements on your accounts.



Insights

Click **Insights** at the account level to view Spending by Category, Budget Progress, Cashflow, Net Worth, Accounts, Transactions and Goals Progress. Click the buttons inside each card to add information or view further details.



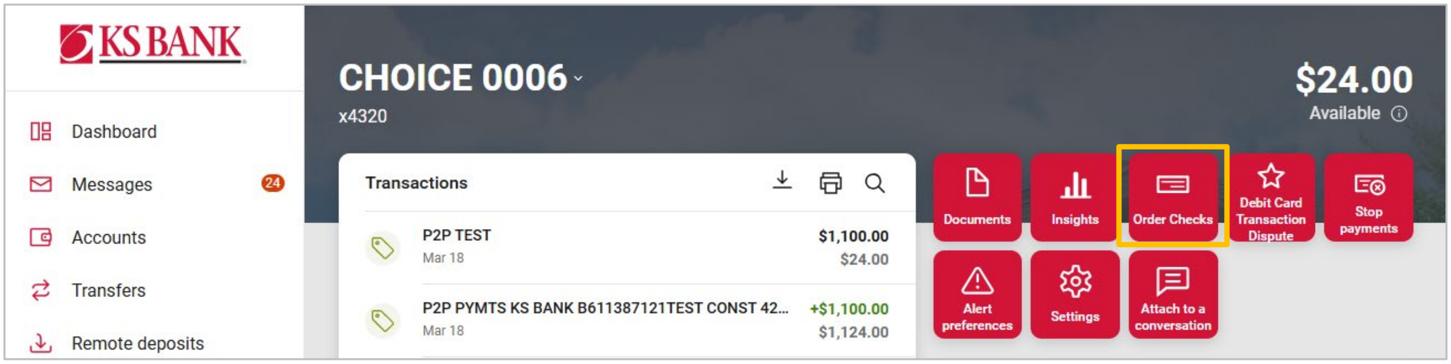
Order Checks

For personal accounts only: access Deluxe's OrderPoint Portal directly from your account screen to order or re-order personal checks.

For security purposes, no imprint changes or alternate mailing addresses will be allowed for online check orders. The information provided must match the customer profile on core

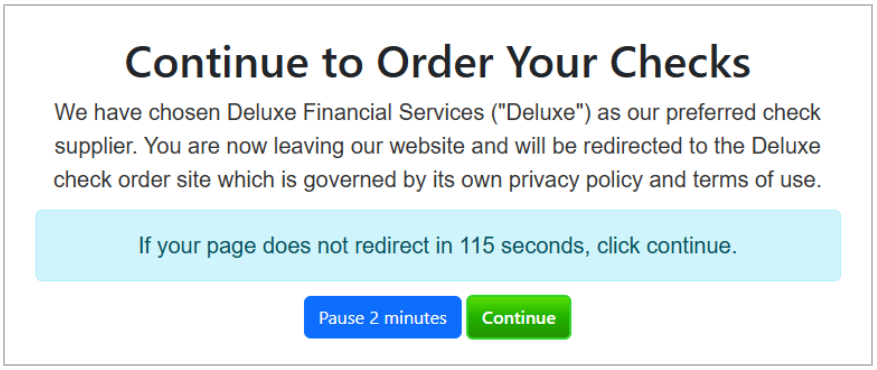
Step 1

Open your account and click **Order Checks**.



Step 2

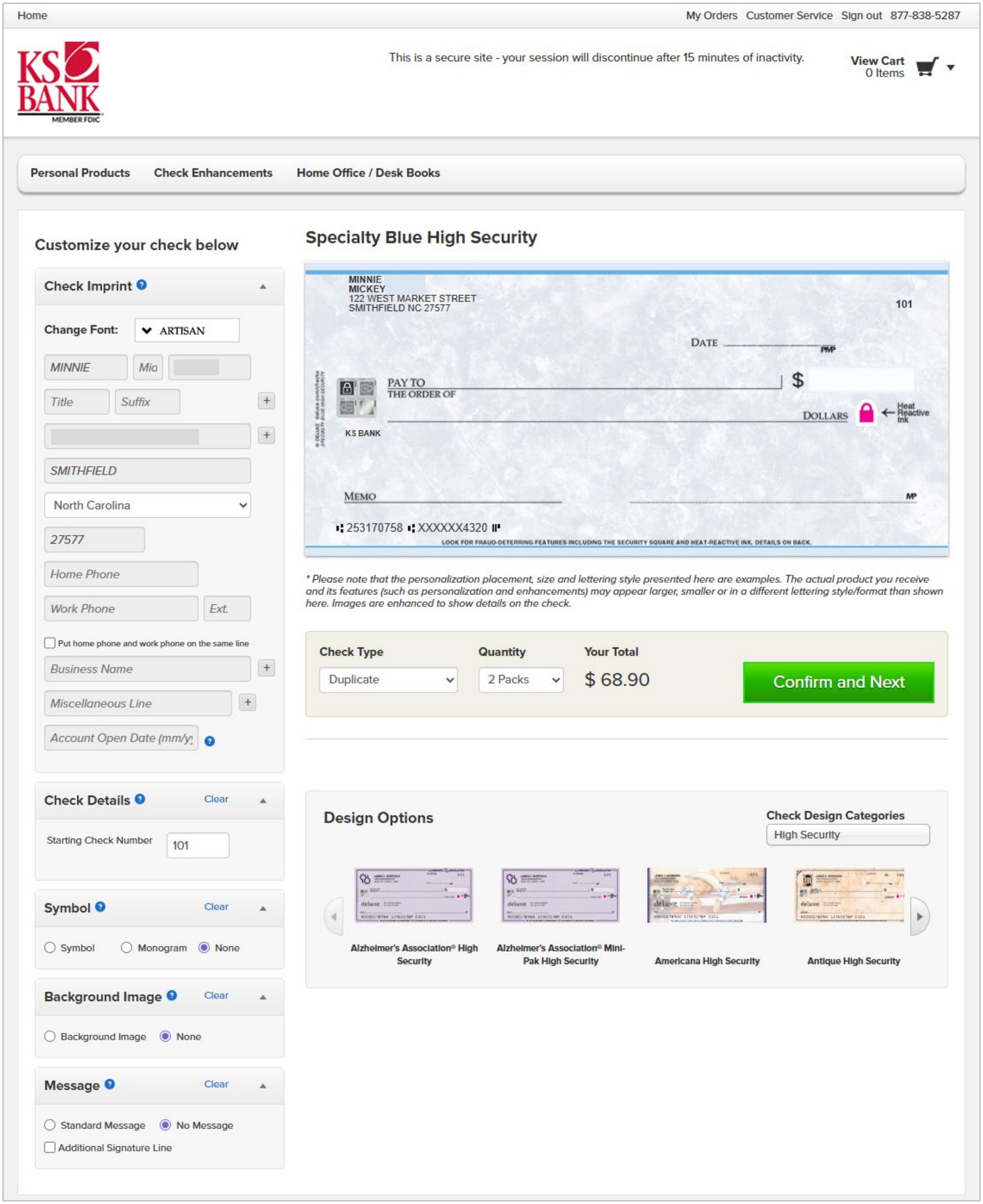
Click **Continue** or wait to be automatically redirected.



Step 3

Information you enter will automatically update the example check image.

- **Check Imprint:** What's printed on the upper left of the check or deposit ticket. Your information will be pre-filled. Double check to make sure it's accurate.
- **Check Details:** Default starting check number is 101. Enter another number to change it. Should be the check number following the last check in your current supply.
- **Symbol:** Symbol or monogram printed to the left of your imprint.
- **Background Image:** Select a Background Image to appear in the middle of the check (menu with images appears upon selecting) or None.
- **Message:** Select to show a Standard Message or No Message. Check the box to include an Additional Signature Line.



Home
My Orders Customer Service Sign out 877-838-5287
KS BANK
MEMBER FDIC
This is a secure site - your session will discontinue after 15 minutes of inactivity.
View Cart
0 Items
Personal Products
Check Enhancements
Home Office / Desk Books
Customize your check below
Check Imprint
Change Font:
ARTISAN
MINNIE
Mid
Title
Suffix
SMITHFIELD
North Carolina
27577
Home Phone
Work Phone
Ext.
Put home phone and work phone on the same line
Business Name
Miscellaneous Line
Account Open Date (mm/y)
Check Details
Clear
Starting Check Number
101
Symbol
Clear
Symbol
Monogram
None
Background Image
Clear
Background Image
None
Message
Clear
Standard Message
No Message
Additional Signature Line
Specialty Blue High Security
MINNIE
MICKEY
122 WEST MARKET STREET
SMITHFIELD NC 27577
101
DATE
PAY TO THE ORDER OF
$
DOLLARS
Heat Reactive Ink
KS BANK
MEMO
253170758 XXXXXX4320
LOOK FOR FRAUD-DETERRING FEATURES INCLUDING THE SECURITY SQUARE AND HEAT-REACTIVE INK. DETAILS ON BACK.
* Please note that the personalization placement, size and lettering style presented here are examples. The actual product you receive and its features (such as personalization and enhancements) may appear larger, smaller or in a different lettering style/format than shown here. Images are enhanced to show details on the check.
Check Type
Duplicate
Quantity
2 Packs
Your Total
$ 68.90
Confirm and Next
Design Options
Check Design Categories
High Security
Alzheimer's Association® High Security
Alzheimer's Association® Mini-Pak High Security
Americana High Security
Antique High Security

Step 4

Choose the Check Type (Duplicate or Single/Wallet) and Quantity (1, 2, or 4 packs).

Step 5

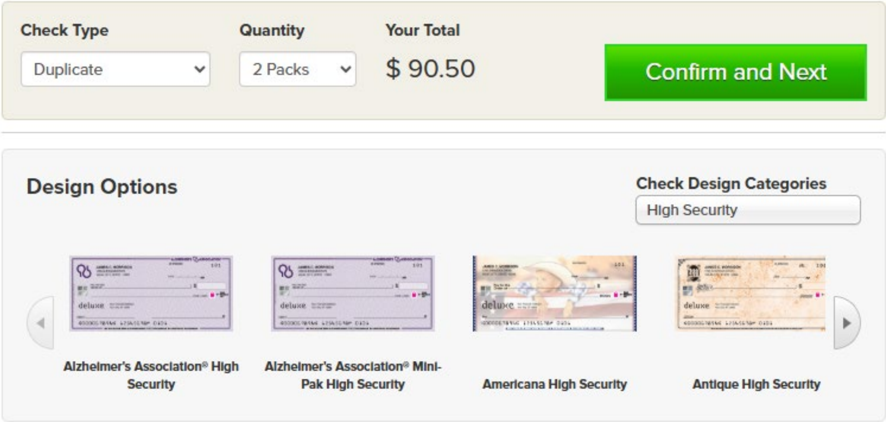
Choose your **check design** category.

Step 6

Scroll through the design options for the category you selected. Click the design you want to choose.

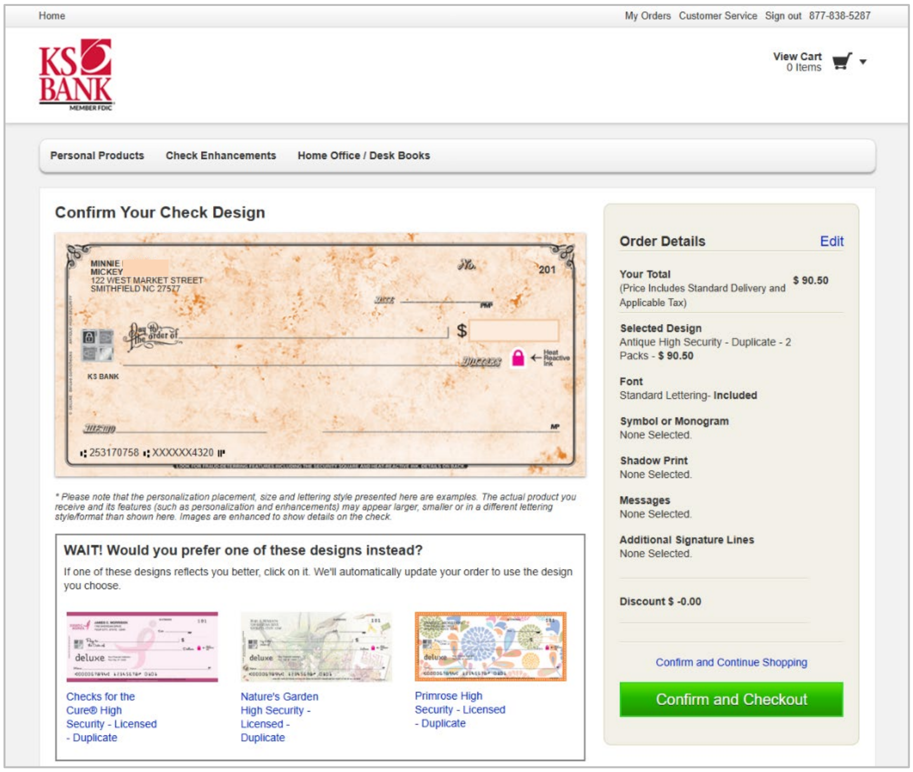
Step 7

Click **Confirm and Next**.



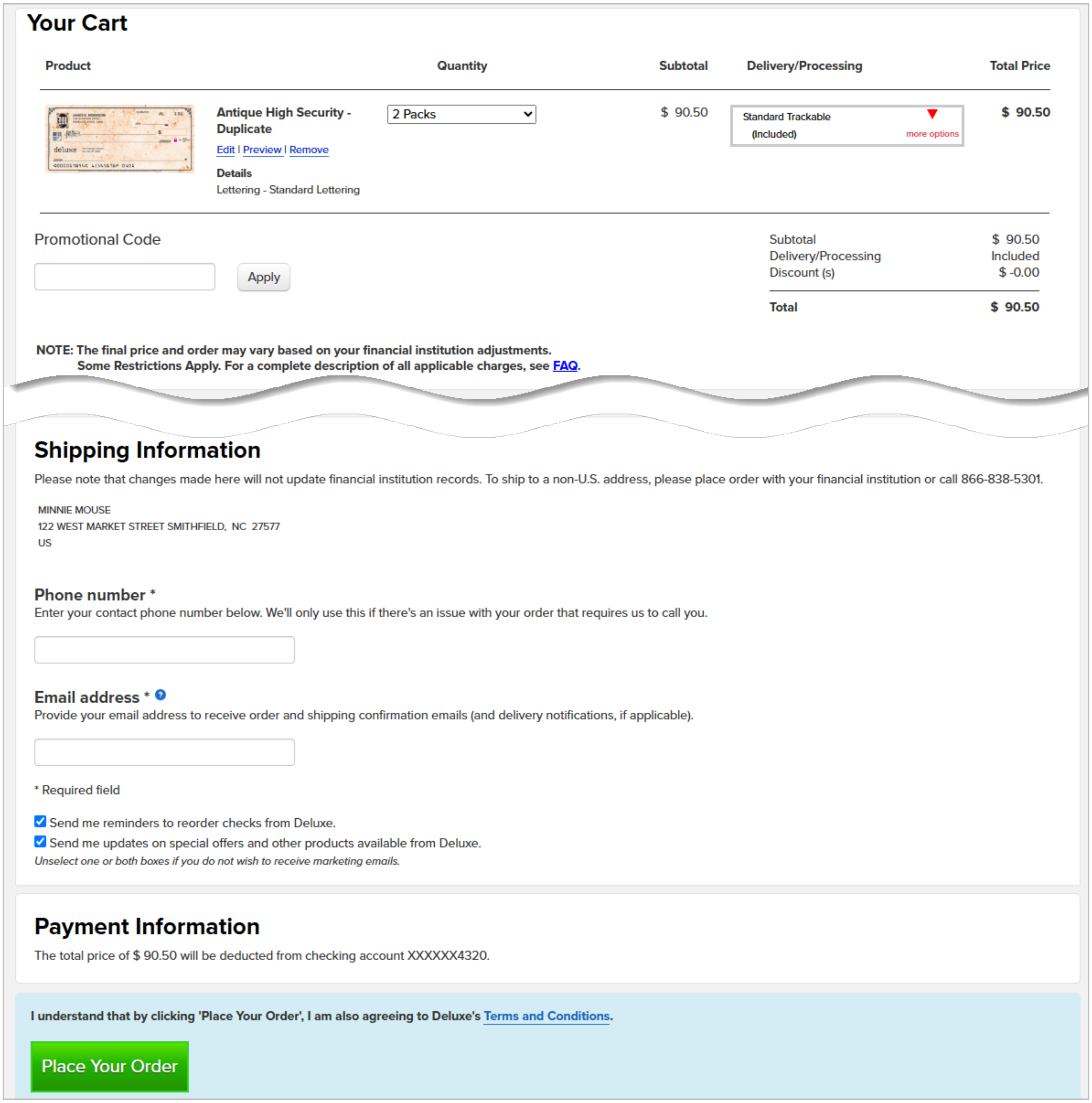
Step 8

Click **Confirm and Checkout**.



Step 9

Confirm your selections, enter your Phone number and Email address, and click **Place Your Order**.

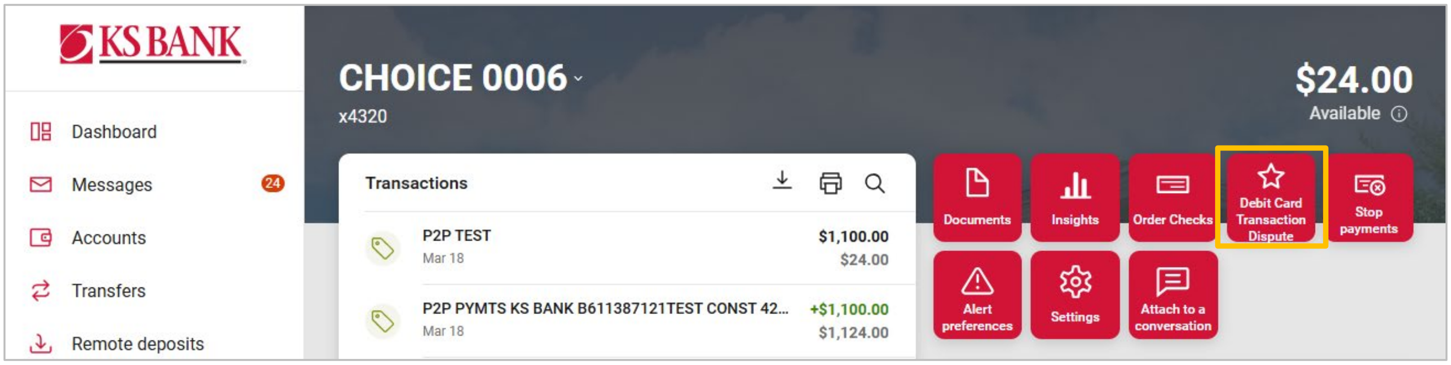


Debit Card Transaction Dispute

Follow this process to dispute a transaction on your debit card.

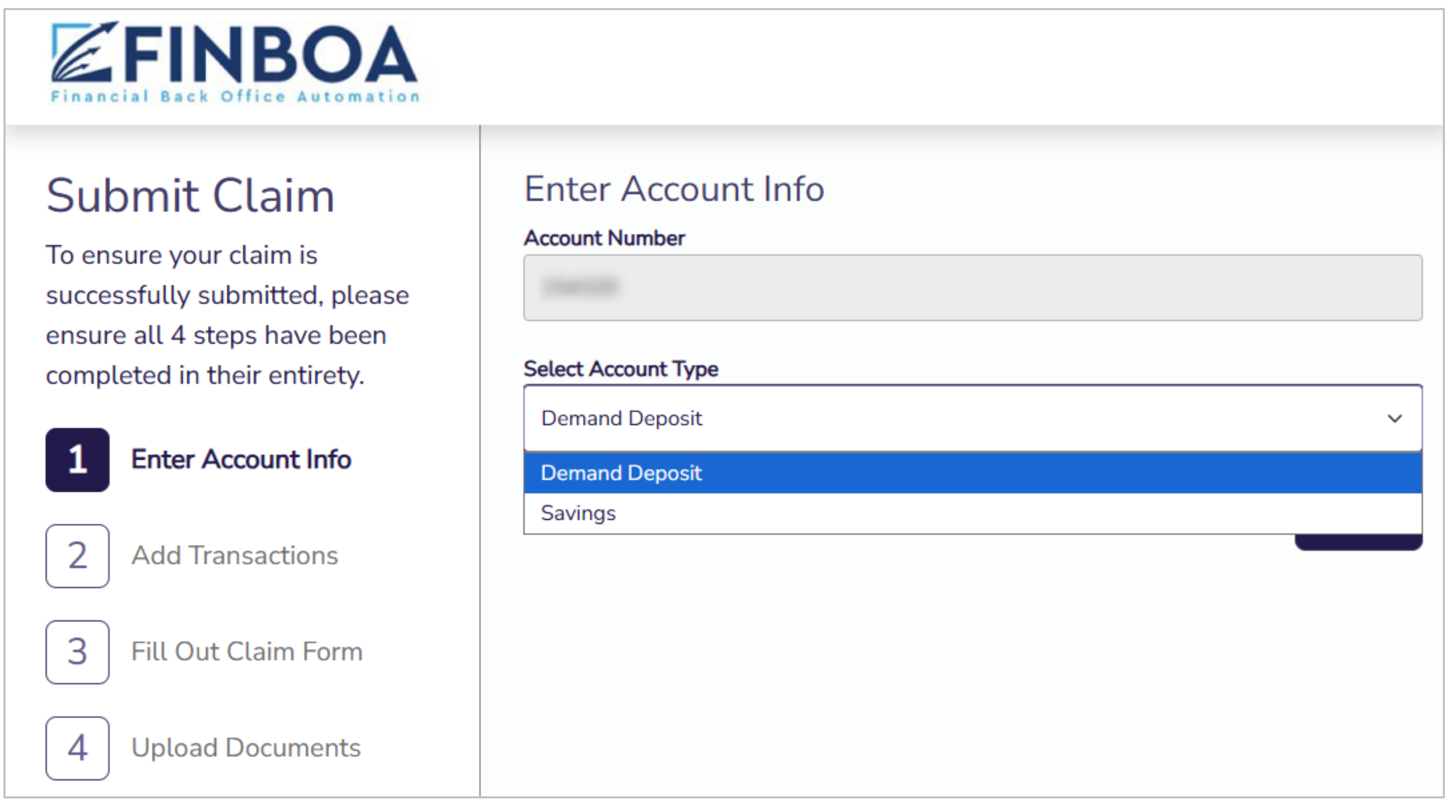
Step 1

From your account, click **Debit Card Transaction Dispute**.



Step 2

Select the **Account Type** and click **Next**.

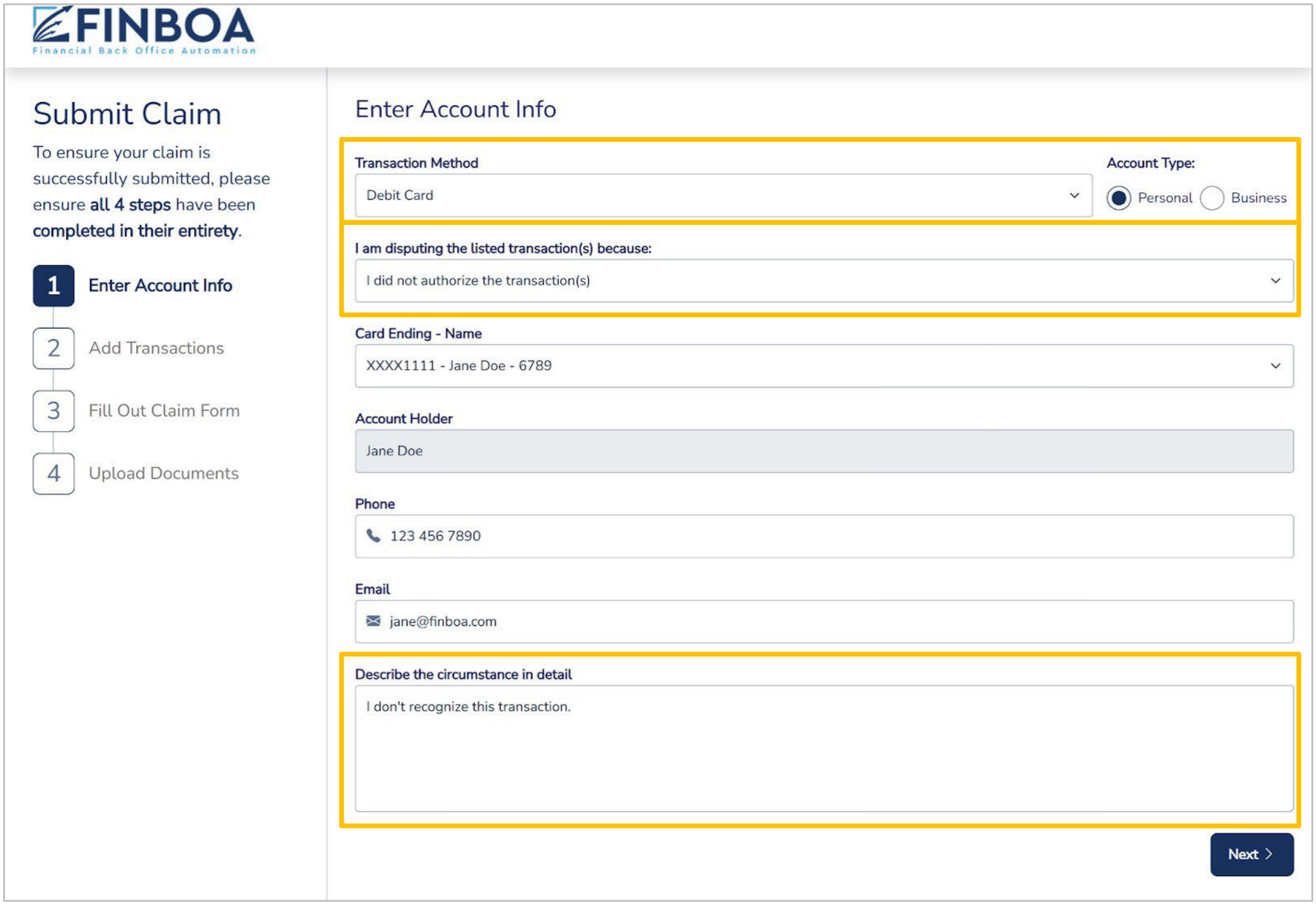


Step 3

Choose answers for the following required fields:

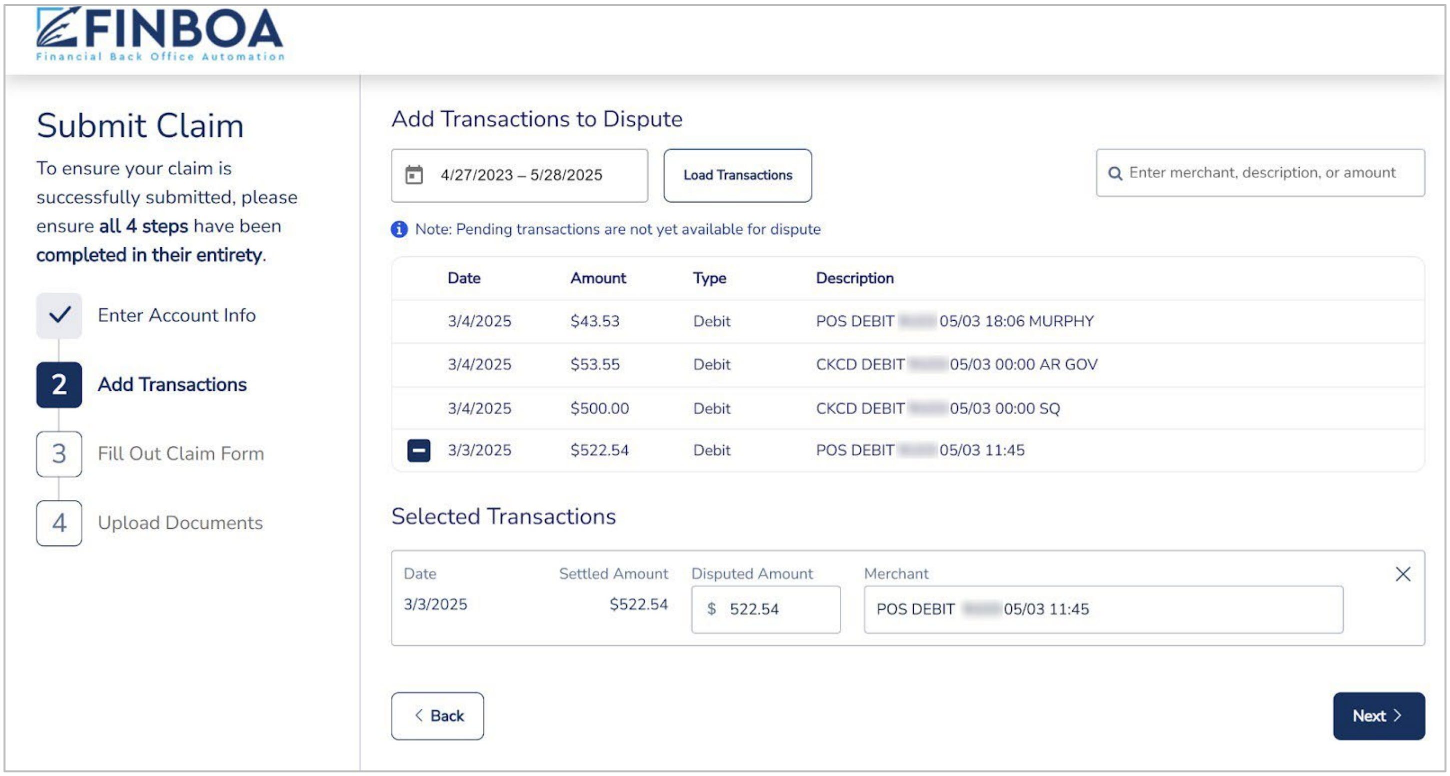
- **Transaction Method** and **Account Type**
- **I am disputing the listed transaction(s) because**
- **Describe the circumstances in detail**

The rest of the information has been auto populated. Make adjustments if necessary.
Click **Next**.



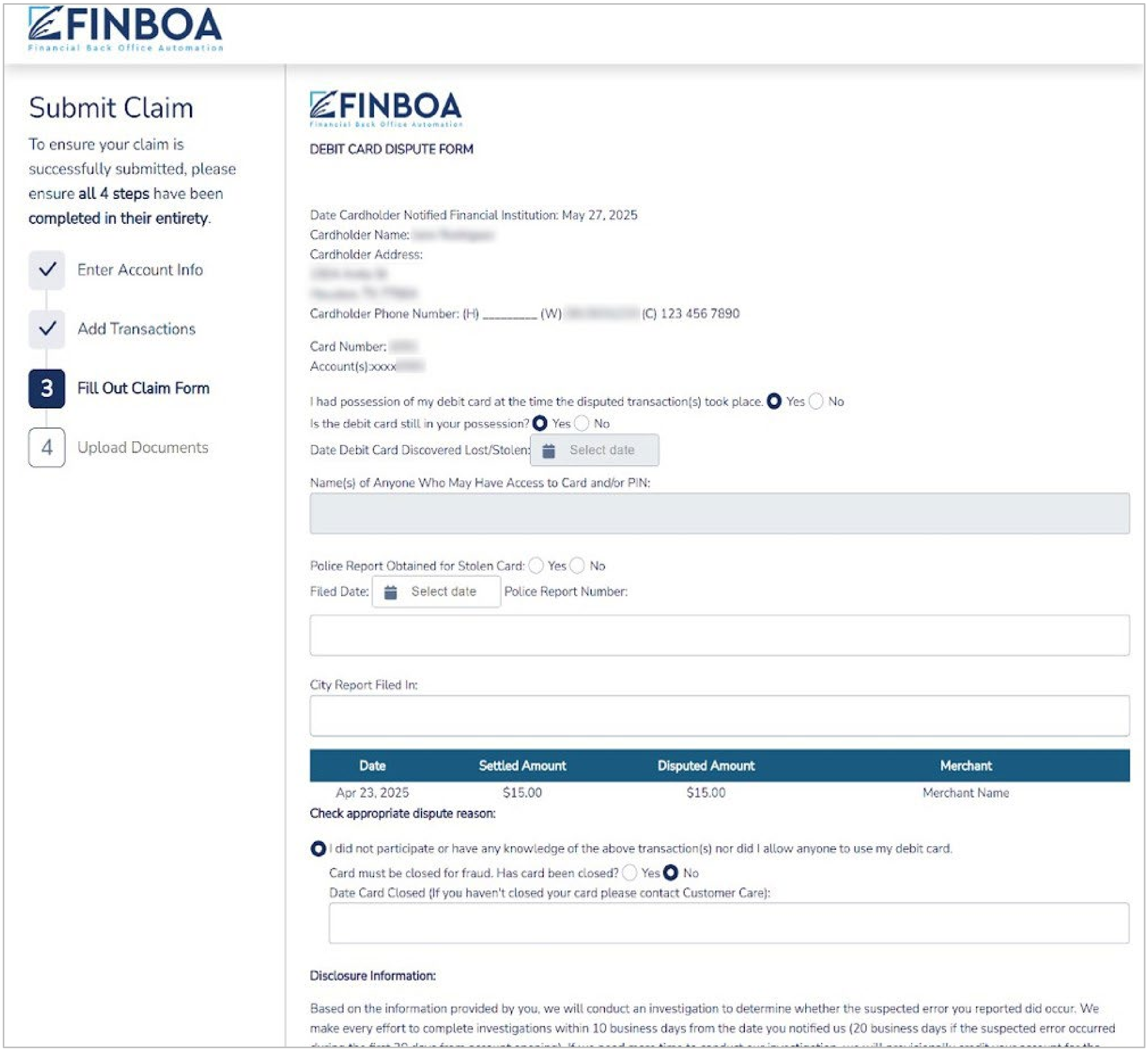
Step 4

Select the transactions you wish to dispute. Click **Next**.



Step 5

Complete the questionnaire and acknowledge the claim. Click **Next**.



Submit Claim

To ensure your claim is successfully submitted, please ensure **all 4 steps** have been **completed in their entirety**.

- Enter Account Info
- Add Transactions
- 3 Fill Out Claim Form
- 4 Upload Documents

DEBIT CARD DISPUTE FORM

Date Cardholder Notified Financial Institution: May 27, 2025
Cardholder Name:
Cardholder Address:
Cardholder Phone Number: (H) ________ (W) (C) 123 456 7890

Card Number:
Account(s):xxxx

I had possession of my debit card at the time the disputed transaction(s) took place. Yes No
Is the debit card still in your possession? Yes No
Date Debit Card Discovered Lost/Stolen: Select date
Name(s) of Anyone Who May Have Access to Card and/or PIN:

Police Report Obtained for Stolen Card: Yes No
Filed Date: Select date Police Report Number:

City Report Filed In:

Date	Settled Amount	Disputed Amount	Merchant
Apr 23, 2025	$15.00	$15.00	Merchant Name

Check appropriate dispute reason:

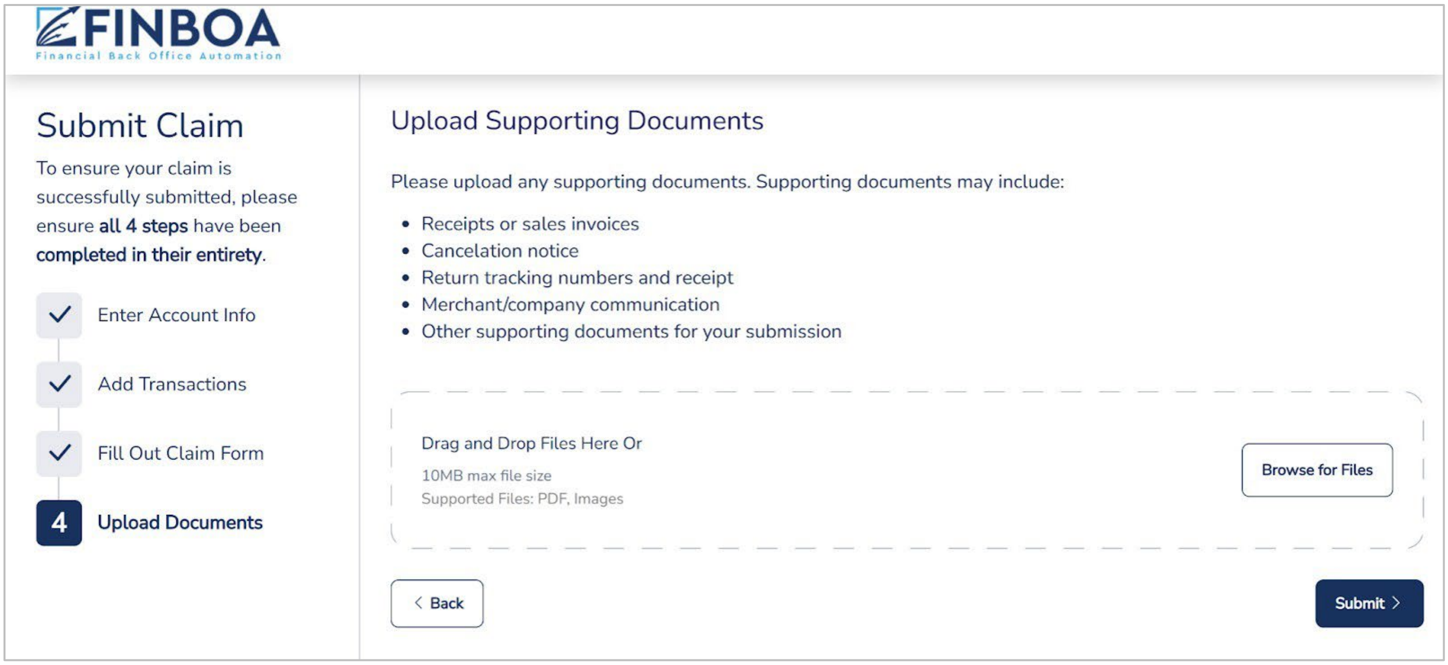
I did not participate or have any knowledge of the above transaction(s) nor did I allow anyone to use my debit card.
Card must be closed for fraud. Has card been closed? Yes No
Date Card Closed (If you haven't closed your card please contact Customer Care):

Disclosure Information:

Based on the information provided by you, we will conduct an investigation to determine whether the suspected error you reported did occur. We make every effort to complete investigations within 10 business days from the date you notified us (20 business days if the suspected error occurred

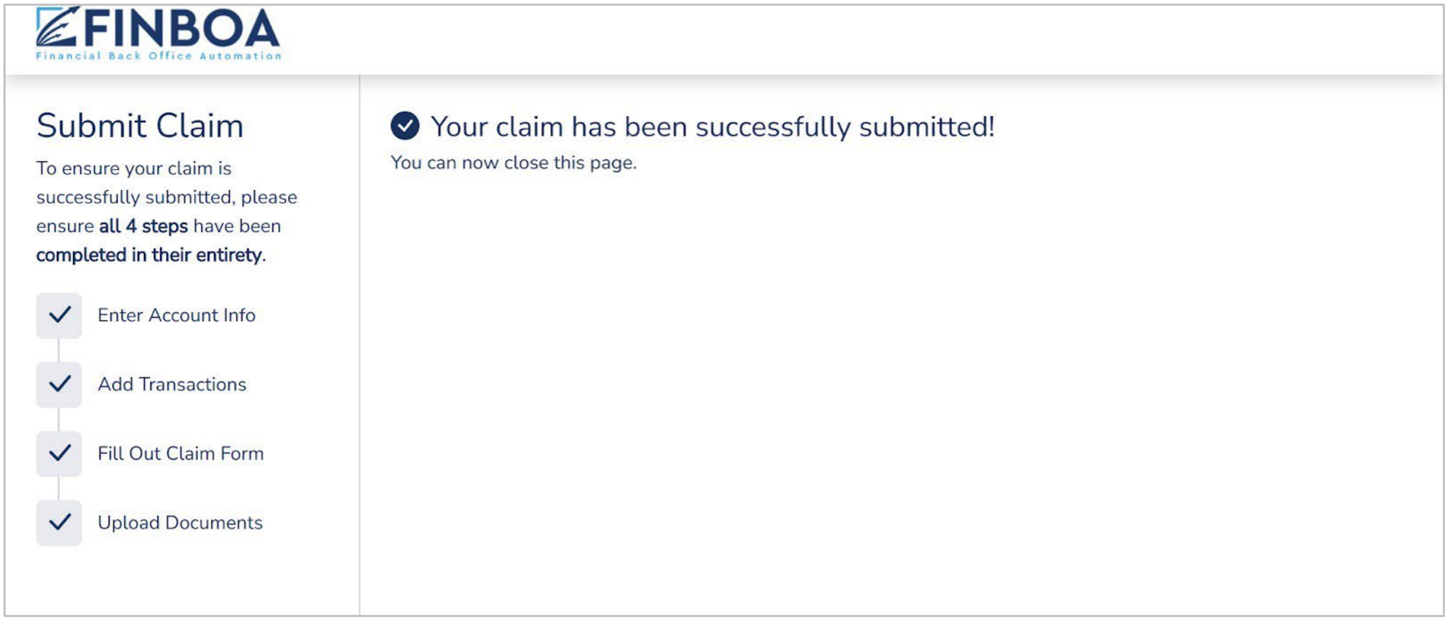
Step 6

Upload any supporting documents, then click **Submit**.



Step 7

Your claim has been successfully submitted.



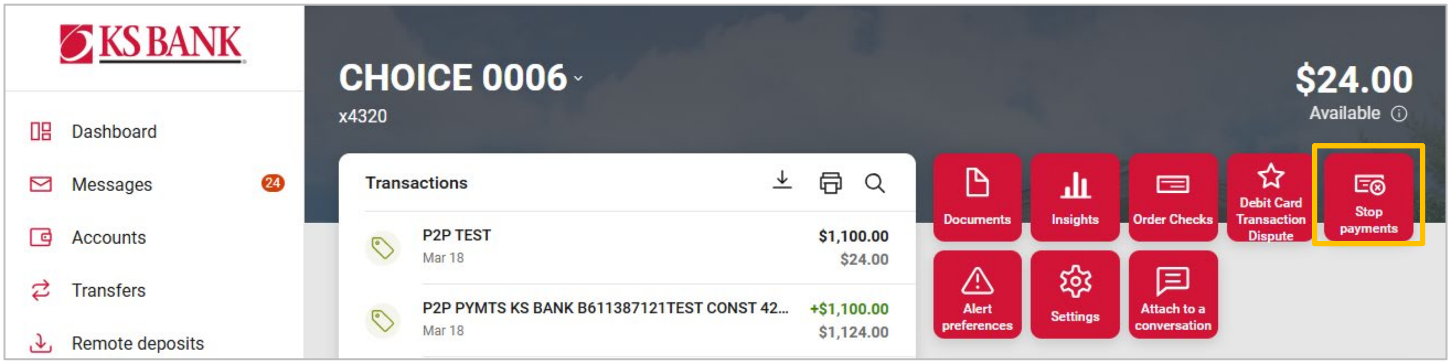
Stop Payments

You have the option to place a Stop Payment on either a single check or a range of checks via Online Banking. The Stop Payment Service Fee is displayed before finalizing the request. The stop remains active for six months, after which the payment(s) may proceed as normal. If you need assistance, wish to cancel a Stop Payment before the six-month period ends, or need to stop an ACH or recurring debit card transaction, please reach out to the bank by phone or through a Secure Message.

Place Stop Payment on a Single Check

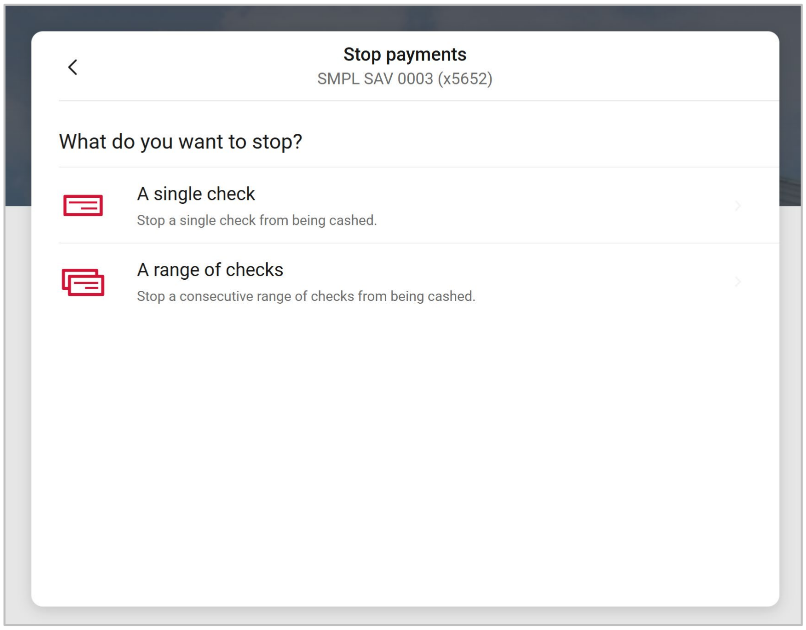
Step 1

Select **Stop payments** and select **+ Stop a payment**.



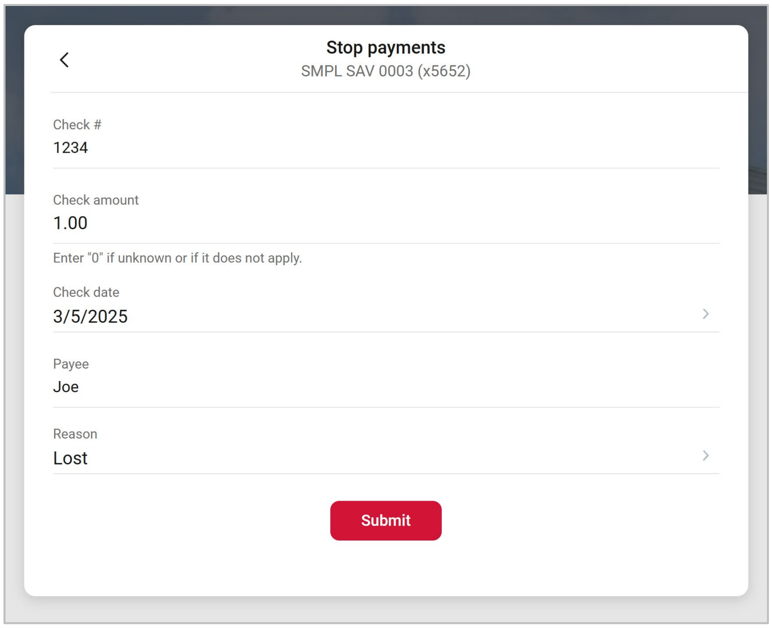
Step 2

Choose **A single check**.



Step 3

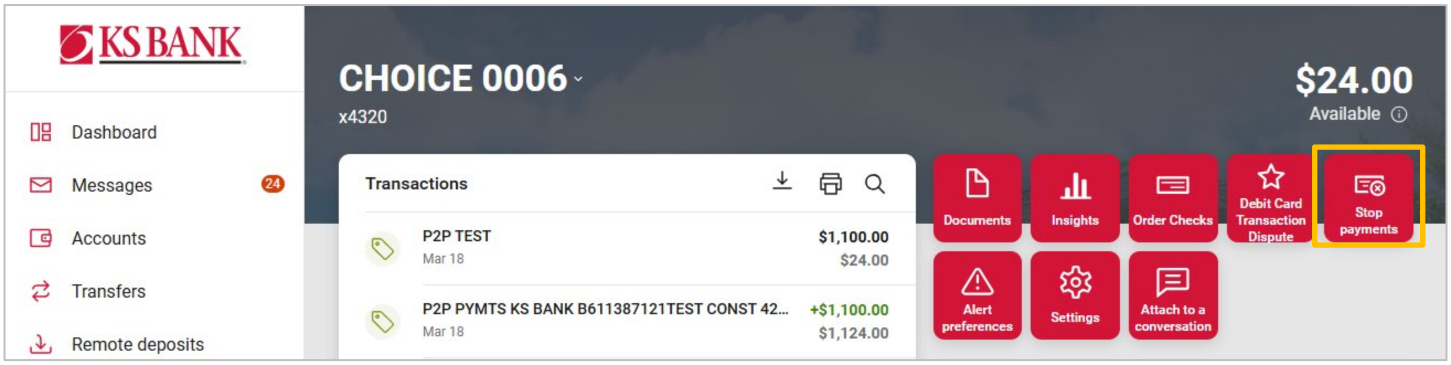
Complete the details.



Place a Stop Payment on a Range of Checks

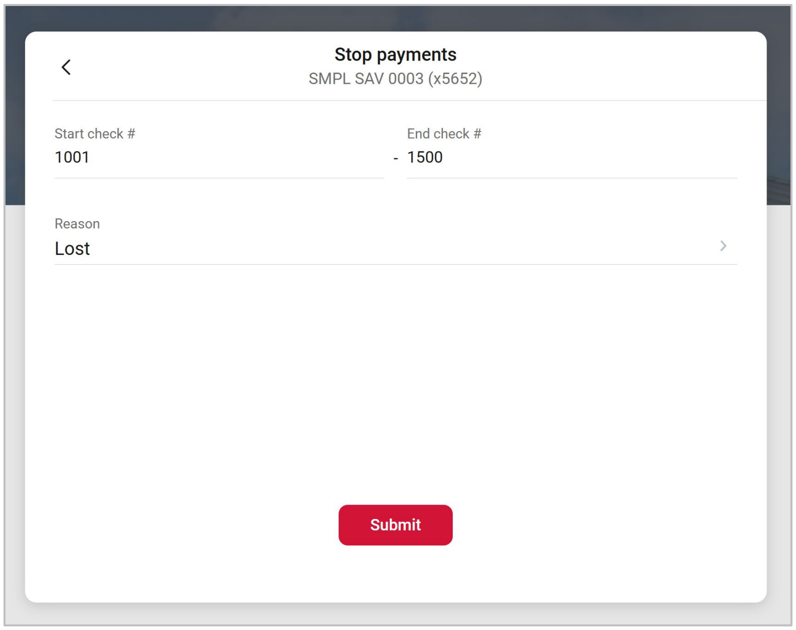
Step 1

Select **Stop payments** and select **+ Stop a payment**.



Step 2

Choose **A range of checks** and complete the details.



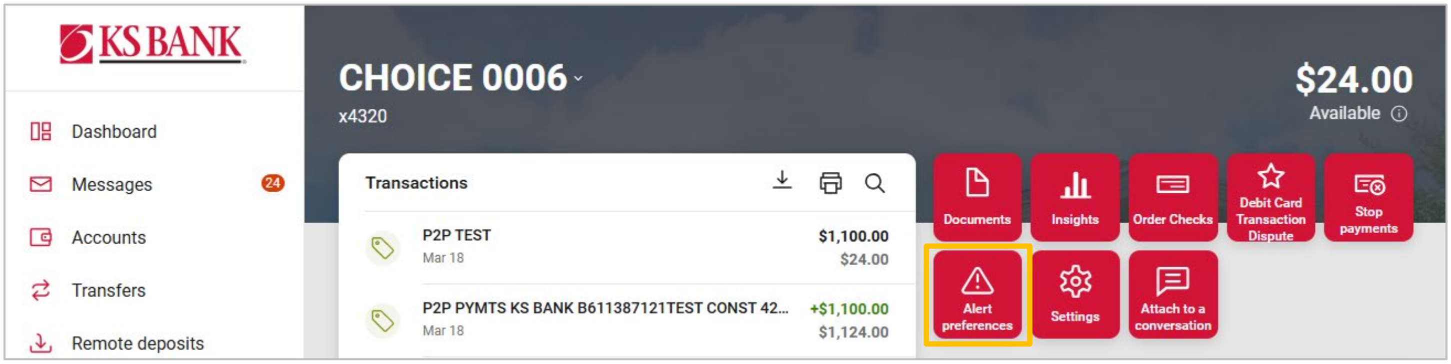
Alerts

Set up alerts to be notified about your balance or certain transactions.

Set up Alerts

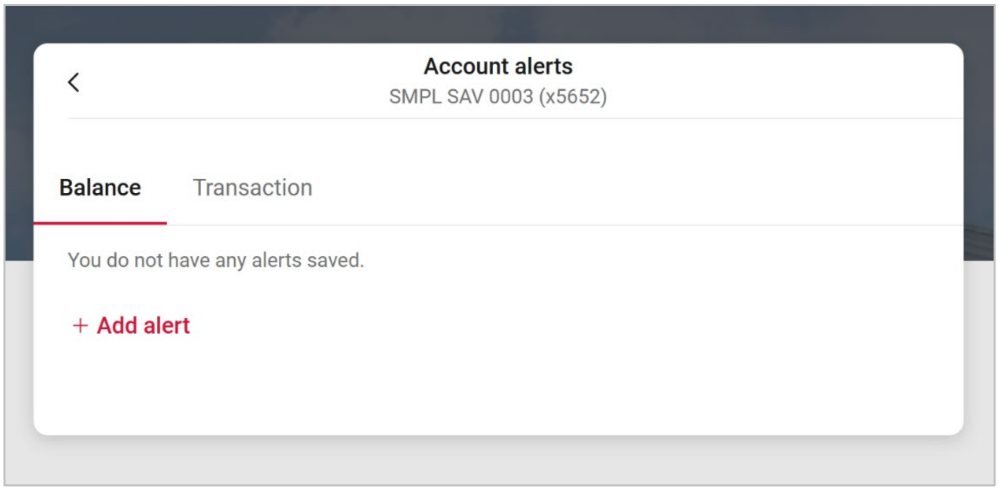
Step 1

Click **Alert Preferences** and select **Balances, transactions, and deposits.**



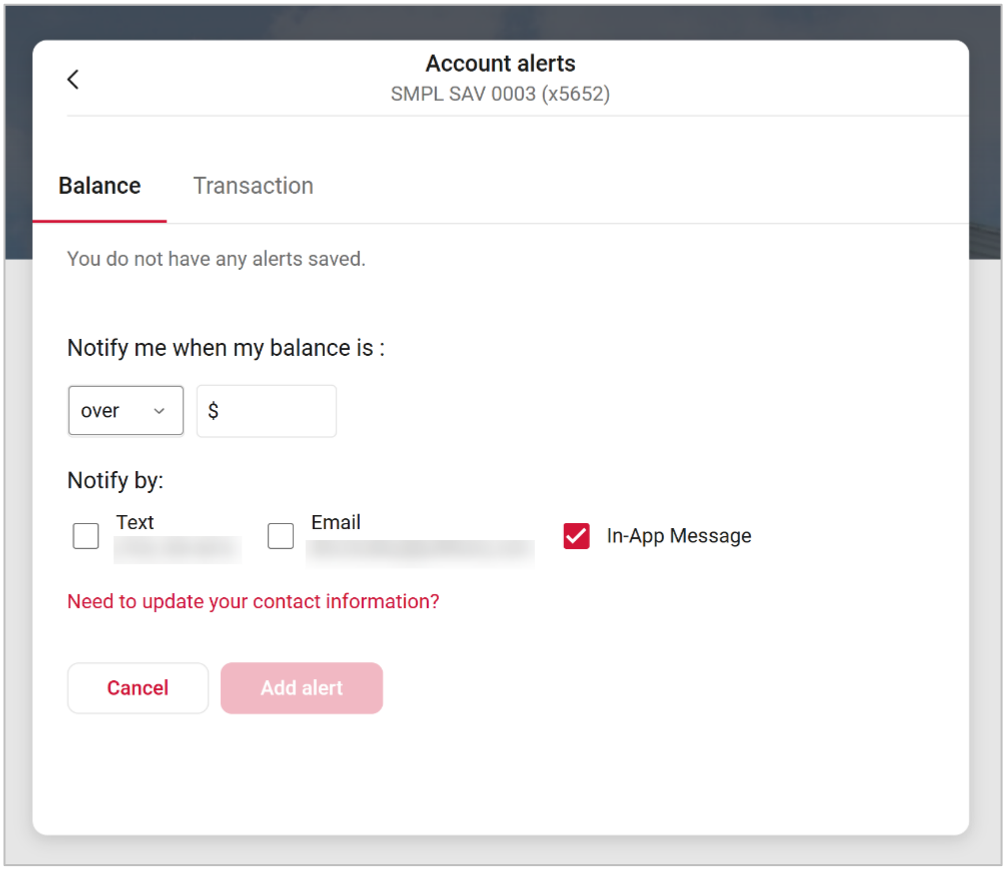
Step 2

Choose **Balance** or **Transaction** and click **+ Add alert**.



Step 3

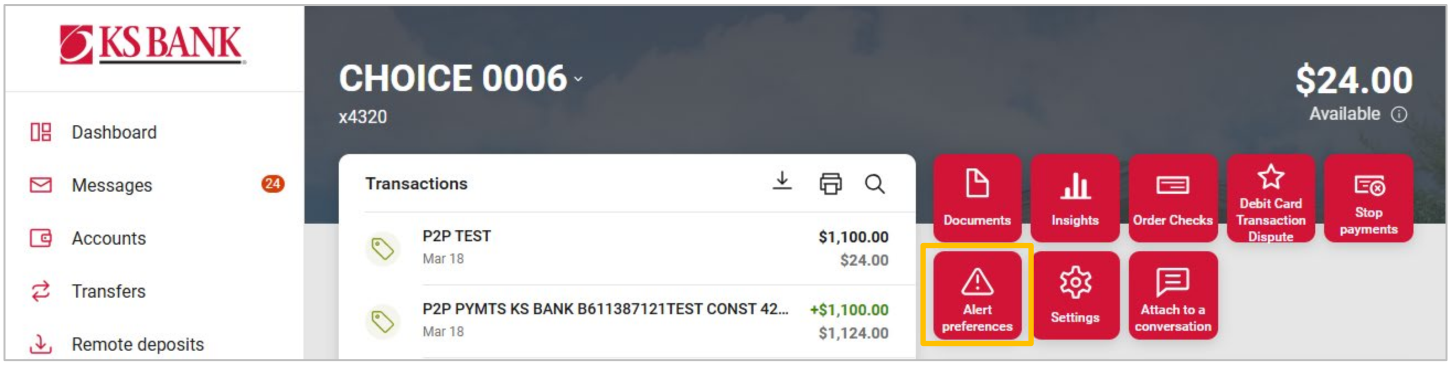
Complete the details and select how you'd like to receive the alert. Click **Add alert**.



Edit or Delete an Alert

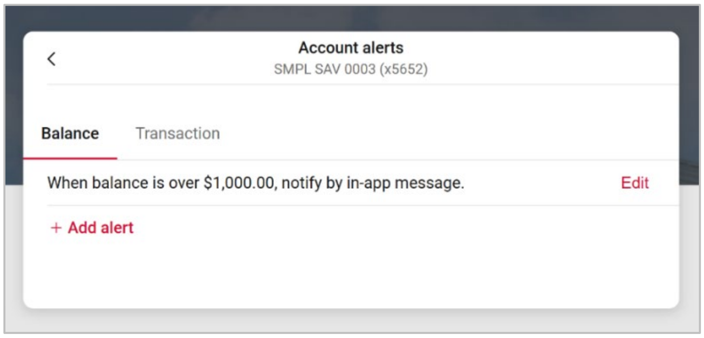
Step 1

From within the account, click **Alert Preferences** and select Balances, transactions, and deposits.



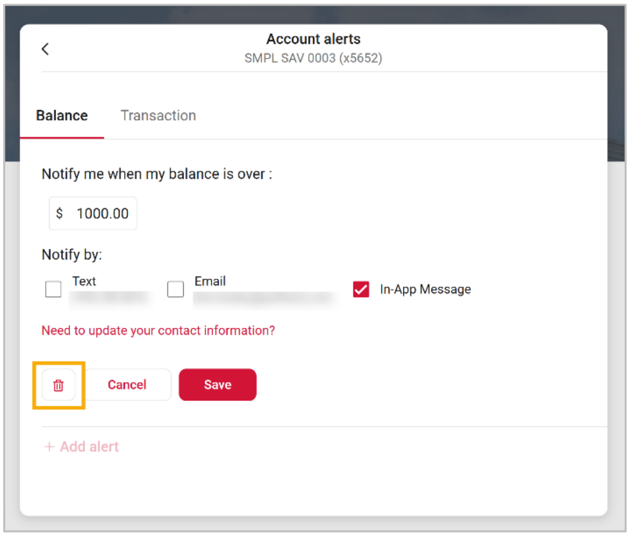
Step 2

Toggle between **Balance** and **Transaction** to find the alert to modify or delete. Select **Edit**.



Step 3

Modify the details or click the **trash can** icon to delete.

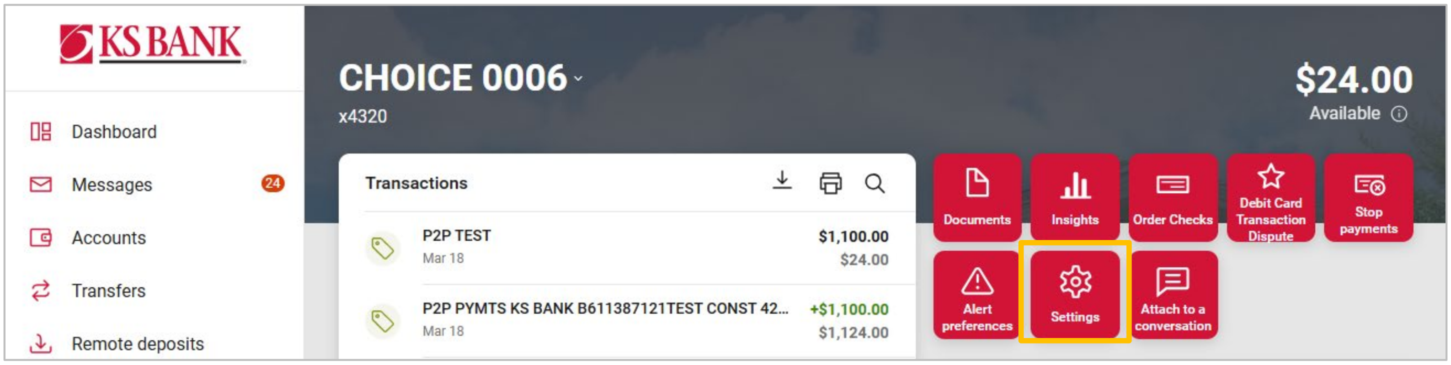


Account Settings

Change how the account appears within online banking, update preferences, and manage alerts.

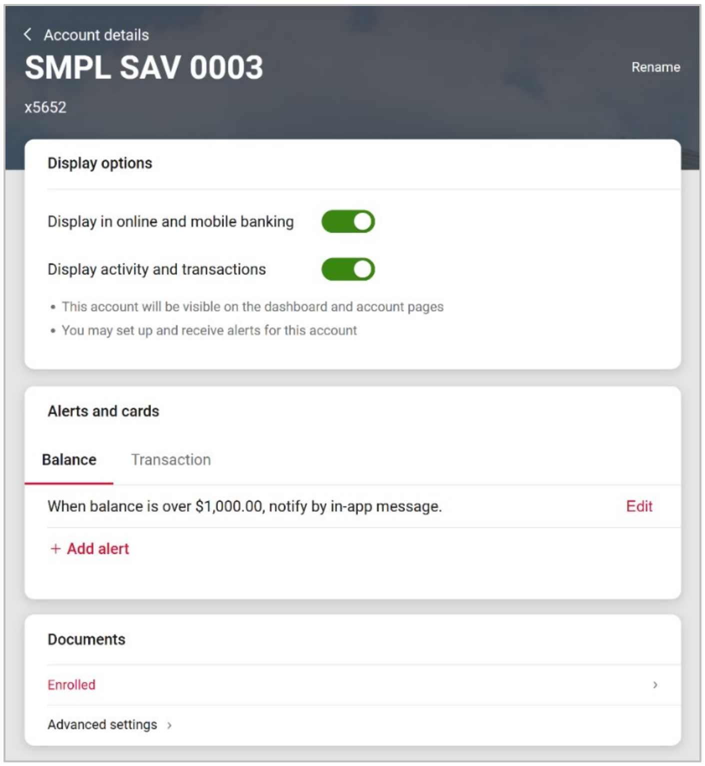
Step 1

From within the account, select **Settings**.



Step 2

1. **Rename -** Change the nickname of the account.
2. **Display -** Choose to display the account and/or activity in online banking.
3. **Alerts-**Add or modify notifications.
4. **Documents-**Modify eStatement enrollment.

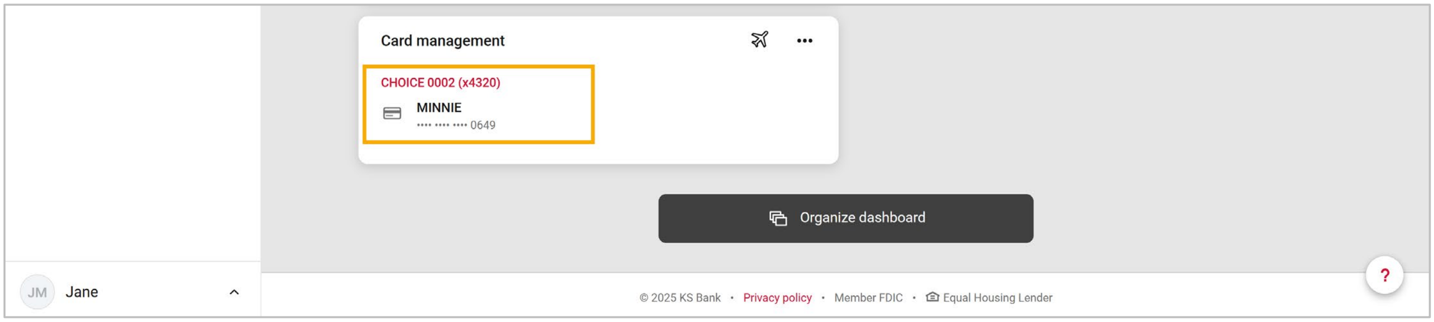


Card Management

Update the status of your debit card or set up card alerts. Please visit the Settings section of this guide for information on adding a Travel Notice.

Step 1

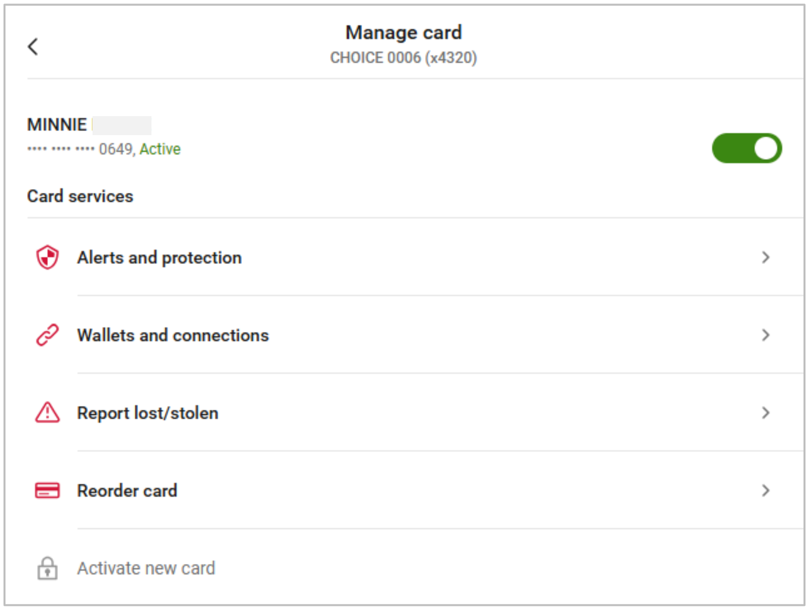
Select your debit card under **Card management**.



Step 2

Update the status or set up alerts.

- **Toggle** the switch off to temporarily block debit card transactions.
- **Alerts and protection:** set up alerts for certain types of transactions, block specific transactions, and set spending limits.
- **Wallets and connections:** connect your card with services that make paying for purchases at your favorite places faster, easier, and more secure (for more information on this see below).
- **Report lost/stolen:** report your card lost or stolen to permanently shut off your card.
- **Reorder card:** re-order your card if it needs to be replaced.
- **Activate new card:** activate a new card once you receive it.

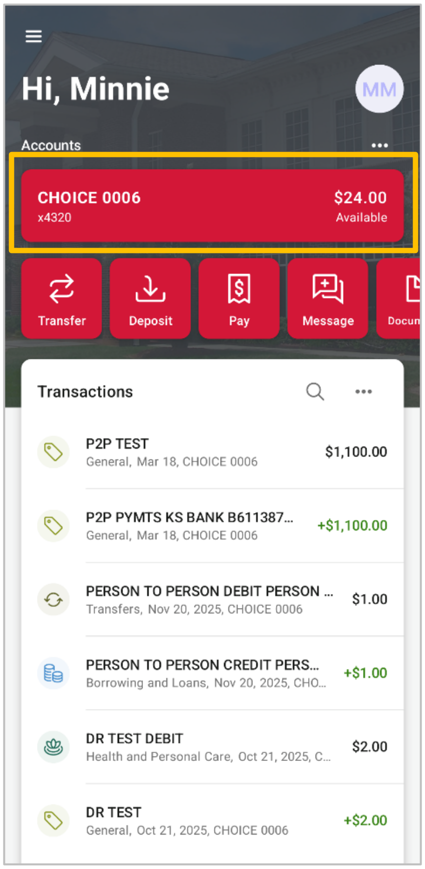


Add a Debit Card to Your Digital Wallet – Apple Devices

Add your debit card to your digital wallet to allow you to use your new debit card for purchases while you wait for the physical card to arrive in the mail.

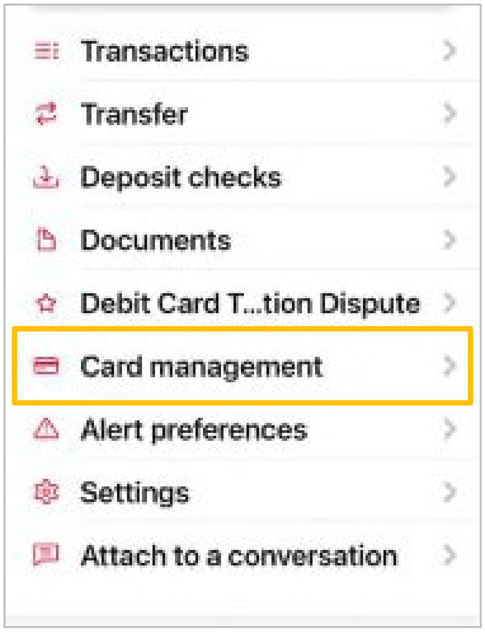
Step 1

Sign into Mobile Banking. From the Dashboard, select the account associated with the debit card you wish to add.



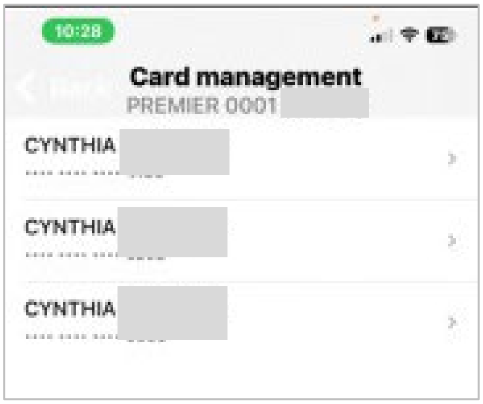
Step 2

Select **Card Management**.



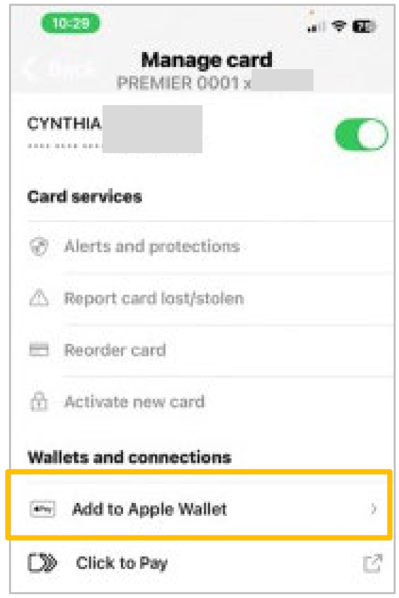
Step 3

If there is more than one card, choose the correct debit card to add to the wallet.



Step 4

Under *Wallets and connections*, select **Add to Apple Wallet**.

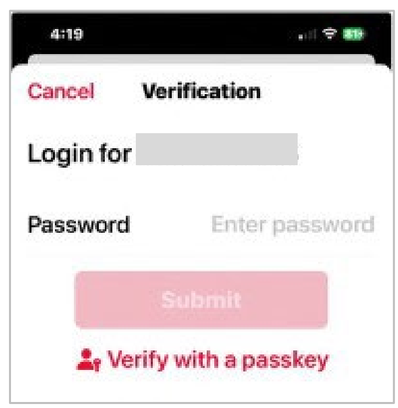


Step 5

Select Add to Apple Wallet.

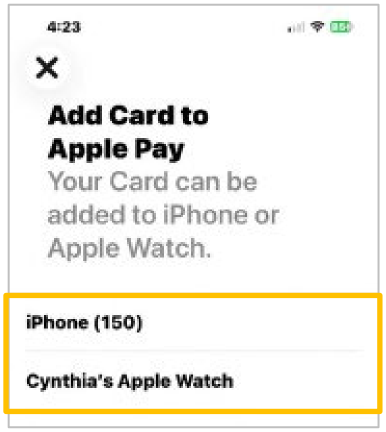
Step 6

Enter your password for Verification.



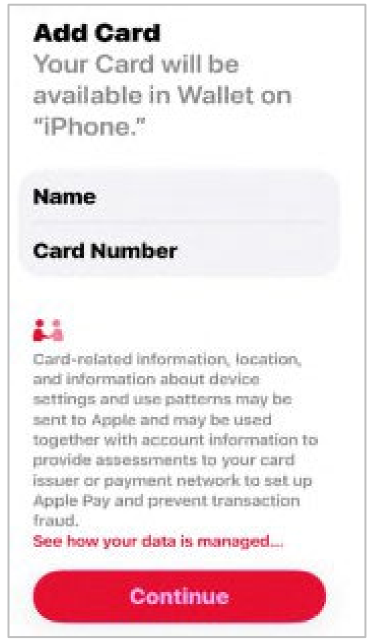
Step 8

If multiple devices are available, the system will prompt you to select the correct device.



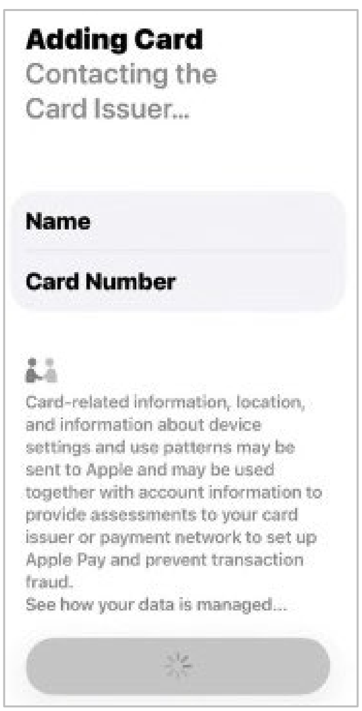
Step 9

Click **Continue.**



Step 10

The next screen indicates that the card is being added and the system is contacting the card issuer.



Step 11

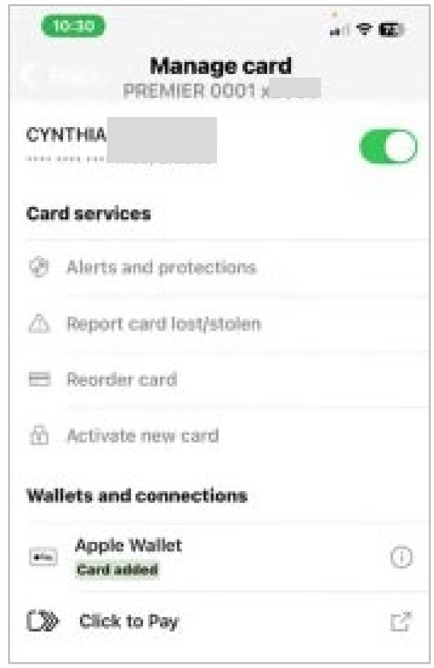
Once the card issuer responds, Select **Agree** to the *Terms and Conditions* to proceed.

Step 12

After agreeing, the wallet will confirm that the card is being added. You may now choose to set the card as your Default Card.

Step 13

On the *Manage Card* screen under your wallet, the system displays *Card added*. The card can now be used for purchases.



PLEASE NOTE: in some cases, the first attempt to add the Debit Card may not be successful. In that event, you will receive the following message:

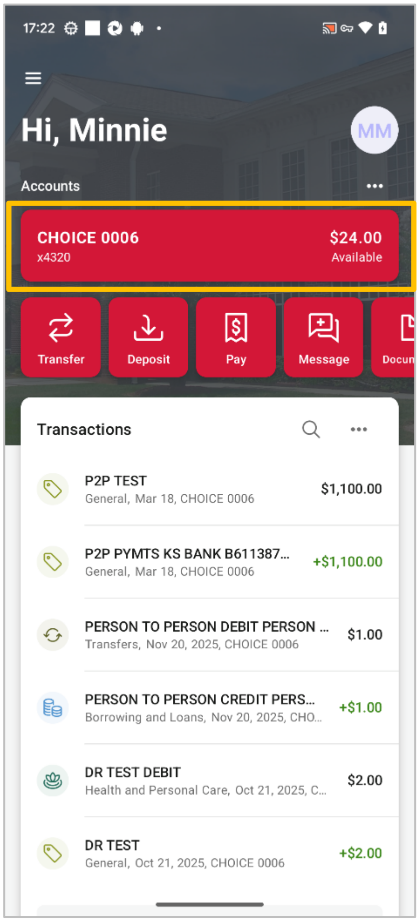
If this occurs, ensure you are using the most up-to-date version of the mobile app. Try adding the card again later the same day. It is important to wait before trying again. Repeated attempts within a short time period may cause the card to be flagged for potential fraud due to unusual activity.

Add a Debit Card to Your Digital Wallet – Android Devices

Add your debit card to your digital wallet to allow you to use your new debit card for purchases while you wait for the physical card to arrive in the mail.

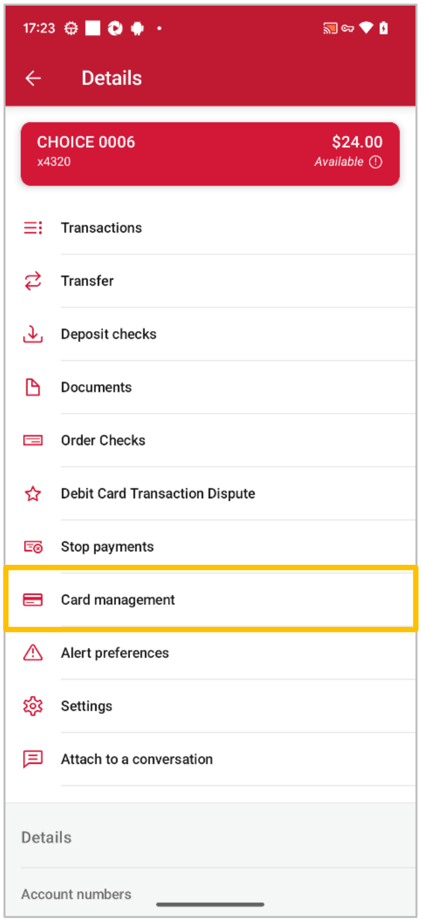
Step 1

Sign into Mobile Banking. From the Dashboard, select the account associated with the debit card the you wish to add.



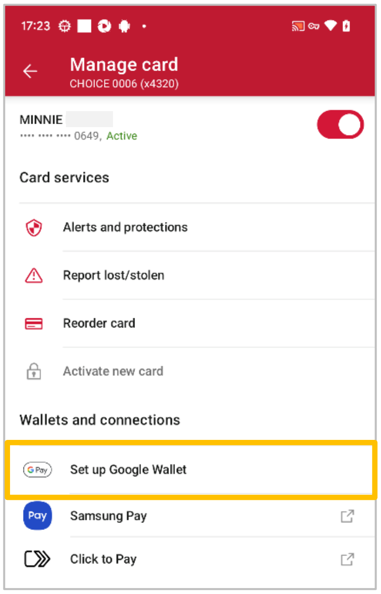
Step 2

Select **Card Management**. If there is more than one card, choose the correct debit card to add to the wallet.



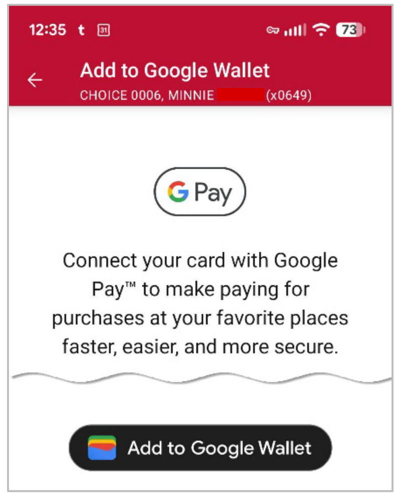
Step 3

Under *Wallets and connections*, select **Set up Google Wallet**.



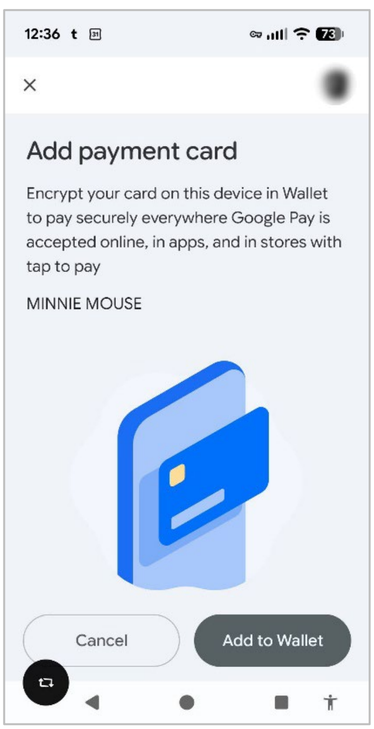
Step 4

Add the card to your wallet. You may need to verify your identity.



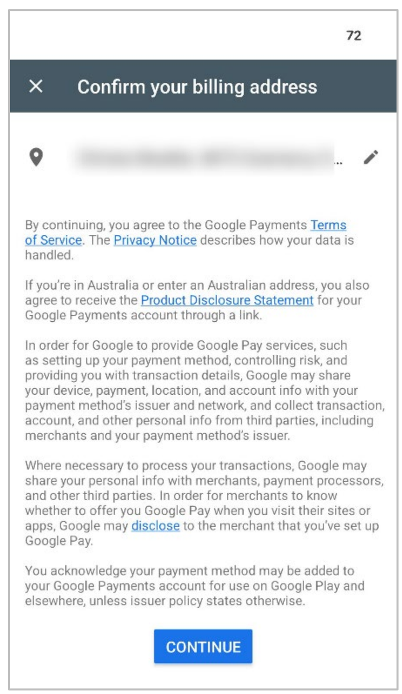
Step 5

Select **Add to Wallet**. If multiple devices are available, the system will prompt you to select the correct device.



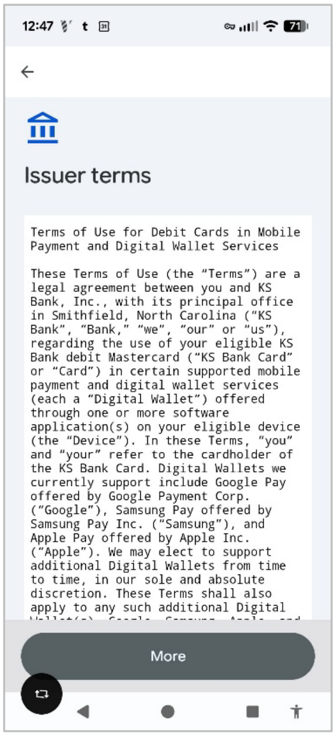
Step 6

Confirm your billing address.



Step 7

To proceed, Agree to the Terms & Conditions.

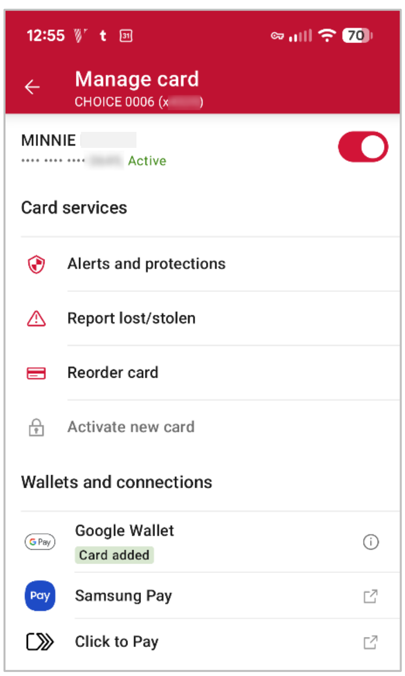


Step 8

After agreeing and the card details are processed, the wallet will confirm that the card has been added.

Step 9

On the *Manage Card* screen under your wallet, the system displays *Card added*. The card can now be used for purchases.



PLEASE NOTE: in some cases, the first attempt to add the Debit Card may not be successful. In that event, you will receive the following message:

If this occurs, ensure you are using the most up-to-date version of the mobile app. Try adding the card again later the same day. It is important to wait before trying again. Repeated attempts within a short time period may cause the card to be flagged for potential fraud due to unusual activity.

Mastercard Click to Pay

Under Wallets and Connections, *Click to Pay* from Mastercard is a secure, streamlined online check option available on participating merchant websites. *Click to Pay* provides you with a faster, safer online checkout experience. It eliminates the need to manually enter card numbers, expiration dates, or security codes.

How it works:

1. Enroll your card once with Mastercard or during online checkout.
2. At checkout, select the Click to Pay button.
3. The system recognizes the customer using email or device verification.
4. Saved cards are displayed, select the card you wish to use.
5. No card details, password, or username are required.
6. Mastercard uses tokenization to protect your real card number.

Benefits:

- Faster checkout experience.
- Increased security via tokenization.
- Works across many online retail sites.

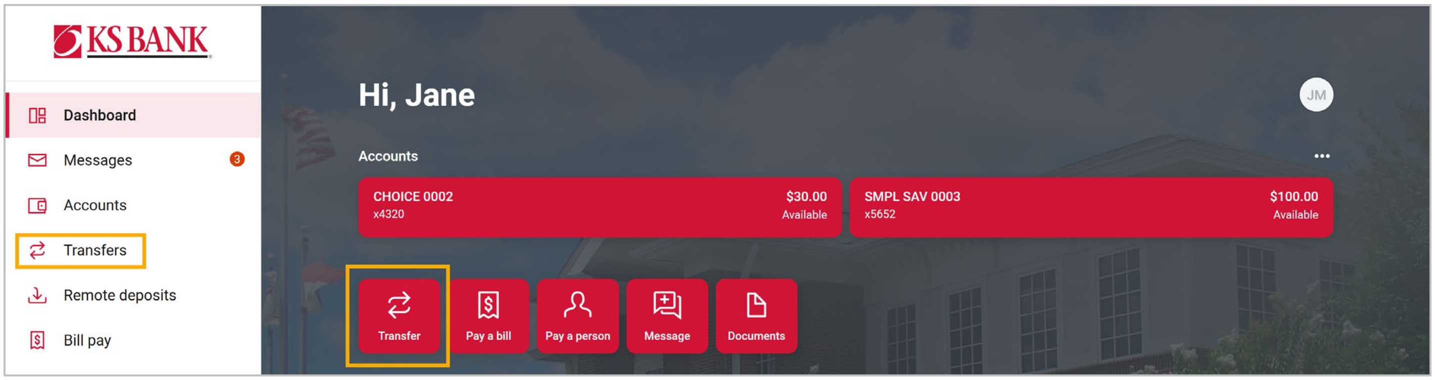
Transfers

Move money between internal and external accounts.

Standard Transfer

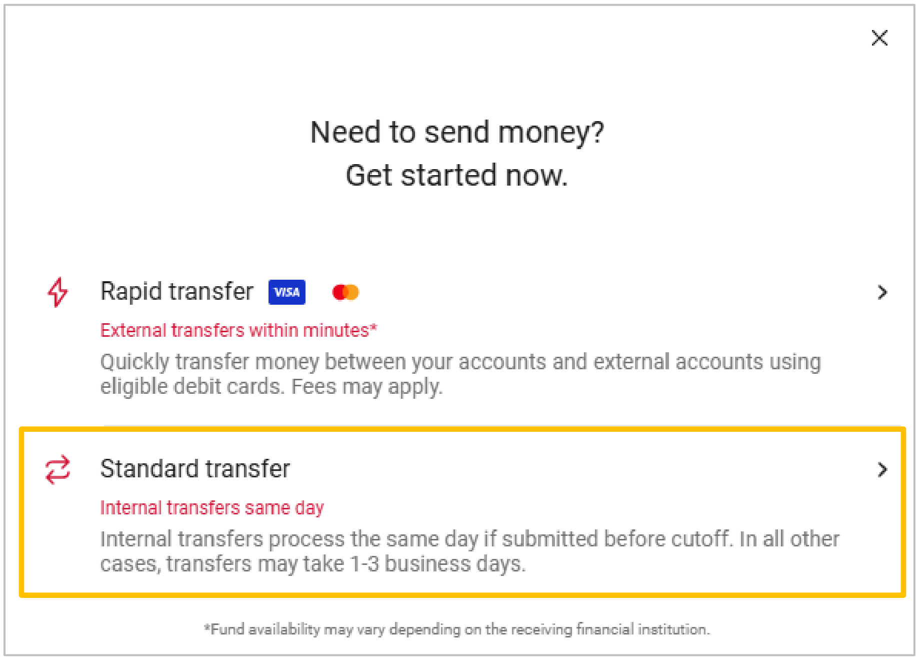
Step 1

Click **Transfer** or **Make a Transfer** from the **Dashboard** or the **Transfers** page.



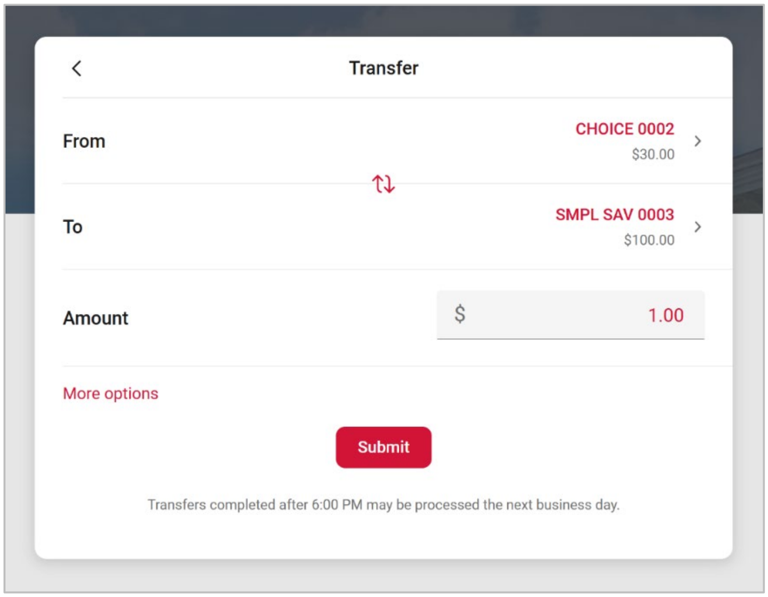
Step 2

The *transfers* screen will display. Select **Standard transfer** to begin.



Step 3

Select your **From** and **To** accounts and enter the amount to transfer.
Click **More options** to set up a recurring frequency, select a future date, or add a memo if applicable. Click **Submit**.

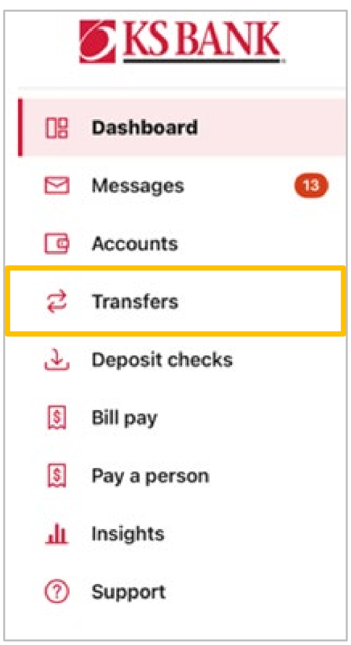


Rapid Transfer

Rapid Transfer may be implemented via desktop or mobile device. Below are the steps for using a mobile device.

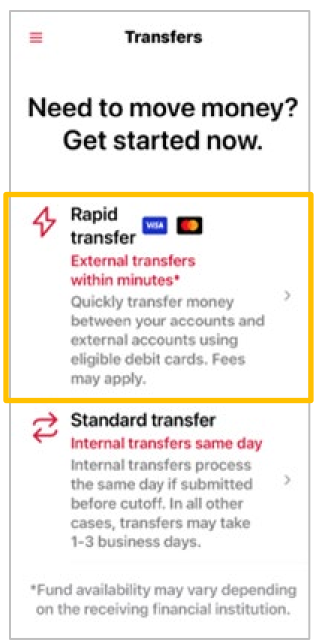
Step 1

Click **Transfer** or **Make a Transfer** from the **Dashboard** or the **Transfers** page.



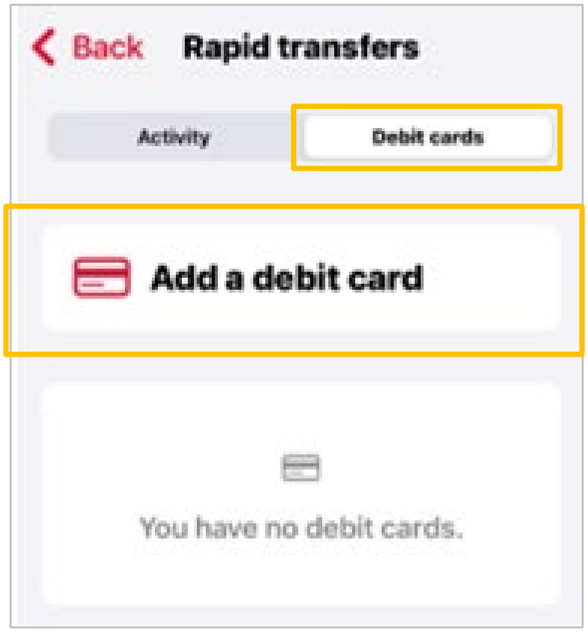
Step 2

The *transfers* screen displays.
Select **Rapid transfer** to begin.



Step 3

Select **Add a debit card** from the Debit cards tab.

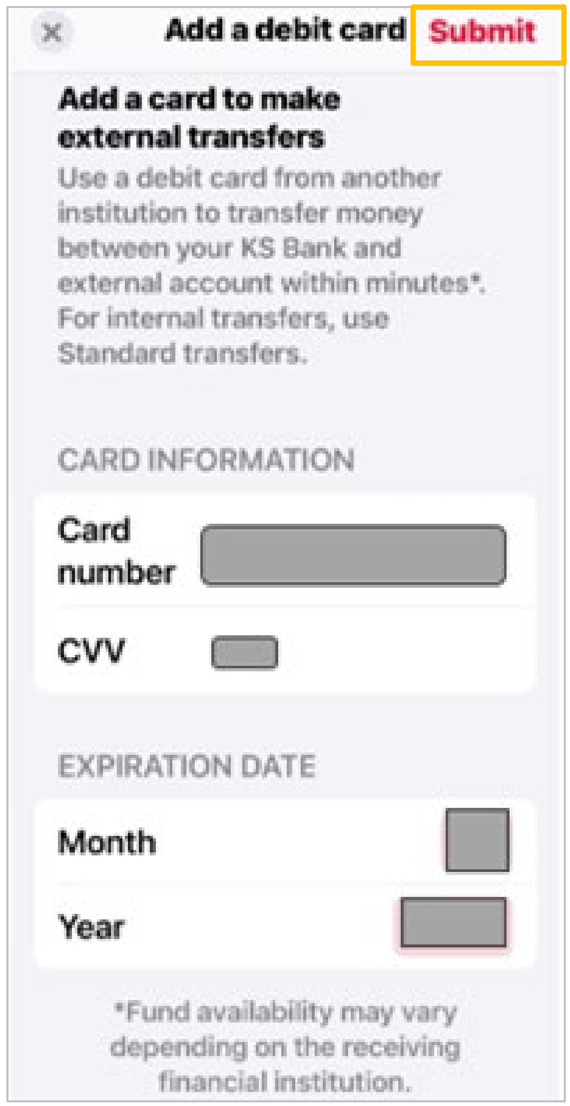


Step 4

Enter the **external debit card from your other financial institution** associated with the account funds will be transferred “to or from”.

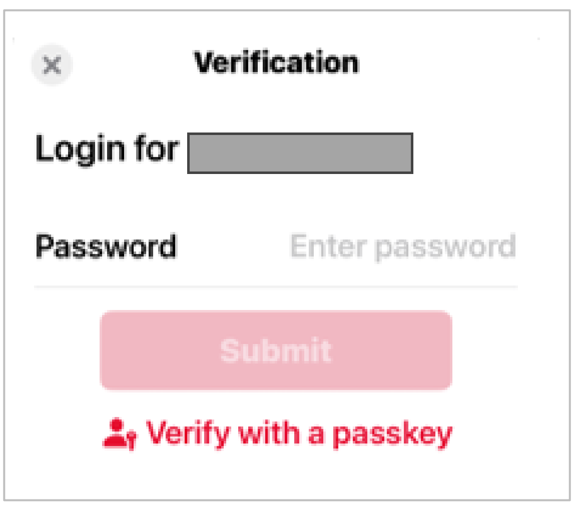
Enter the external debit card details, including Card Number, CVV, Expiration Date then select **Submit**.

Please Note: Rapid Transfers are a “Me to Me” transfer between a KS Bank account and an account you own at another financial institution.



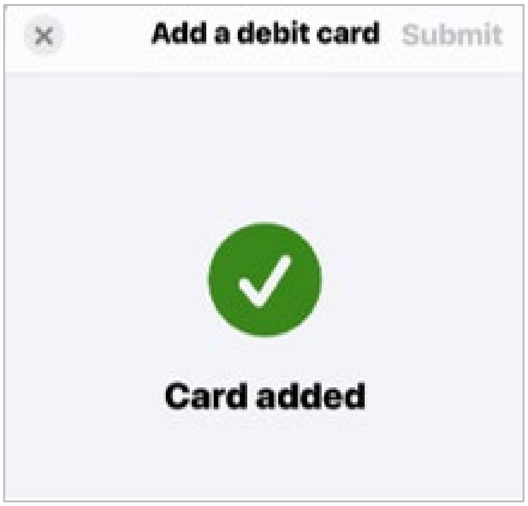
Step 5

After clicking **Submit**, enter your **Login ID** and **Password** when prompted for security verification. Select **Submit**.



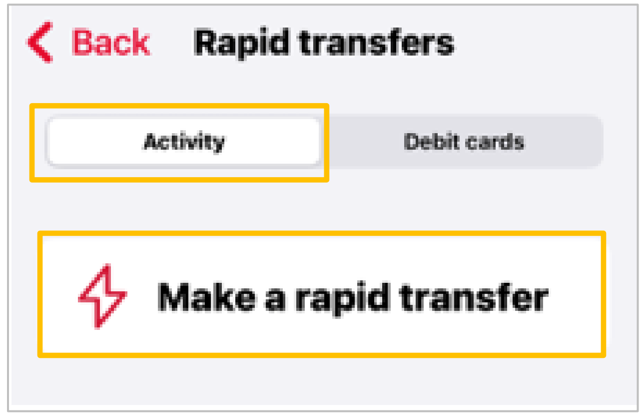
Step 6

Once Verification is complete, a confirmation displays indicating the debit card was successfully added.



Step 7

Select the **Activity** tab. Choose **Make a rapid transfer** to begin transferring funds.

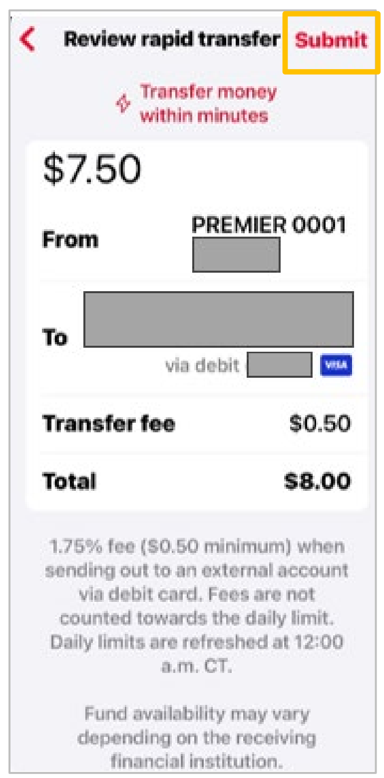


Step 8

Enter the requested transfer details. Select **Review**.

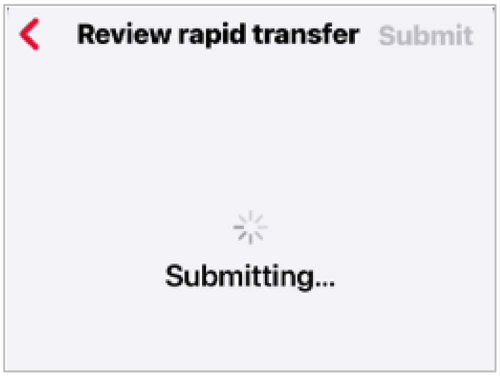
Step 9

Review the transfer details for accuracy, including the transfer amount and applicable fee. Select **Submit** to complete the transfer.



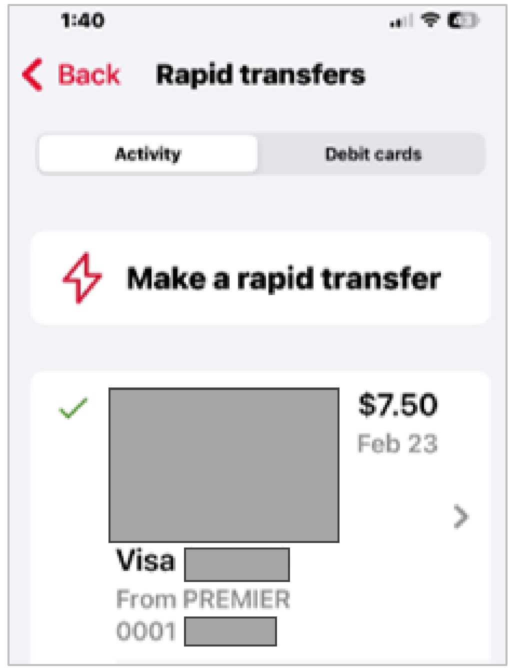
Step 10

A *Submitting* message displays while the transfer is processed.



Step 11

Once submitted, the transfer displays in the Activity tab as *completed* with a green checkmark.

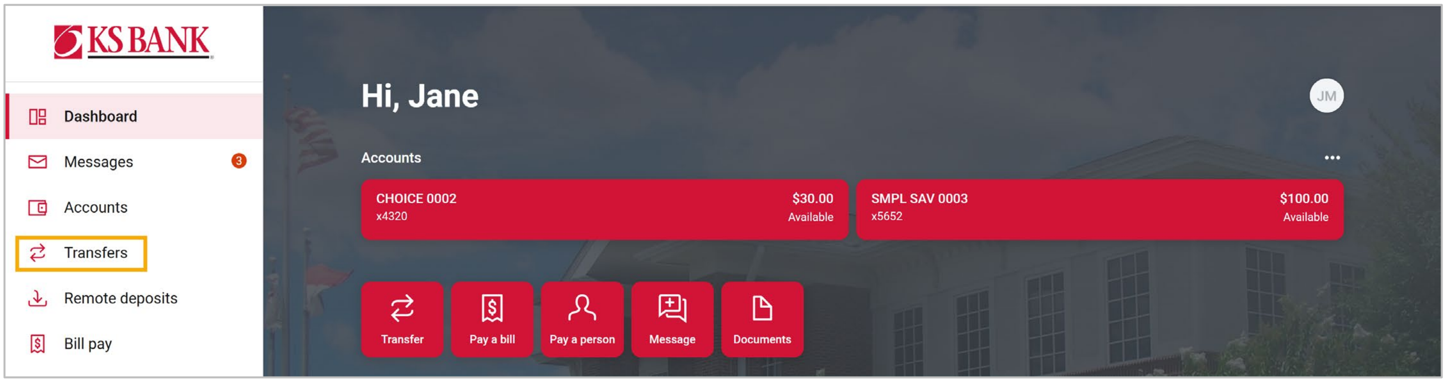


Enroll an External Transfer Account

This feature is subject to approval.

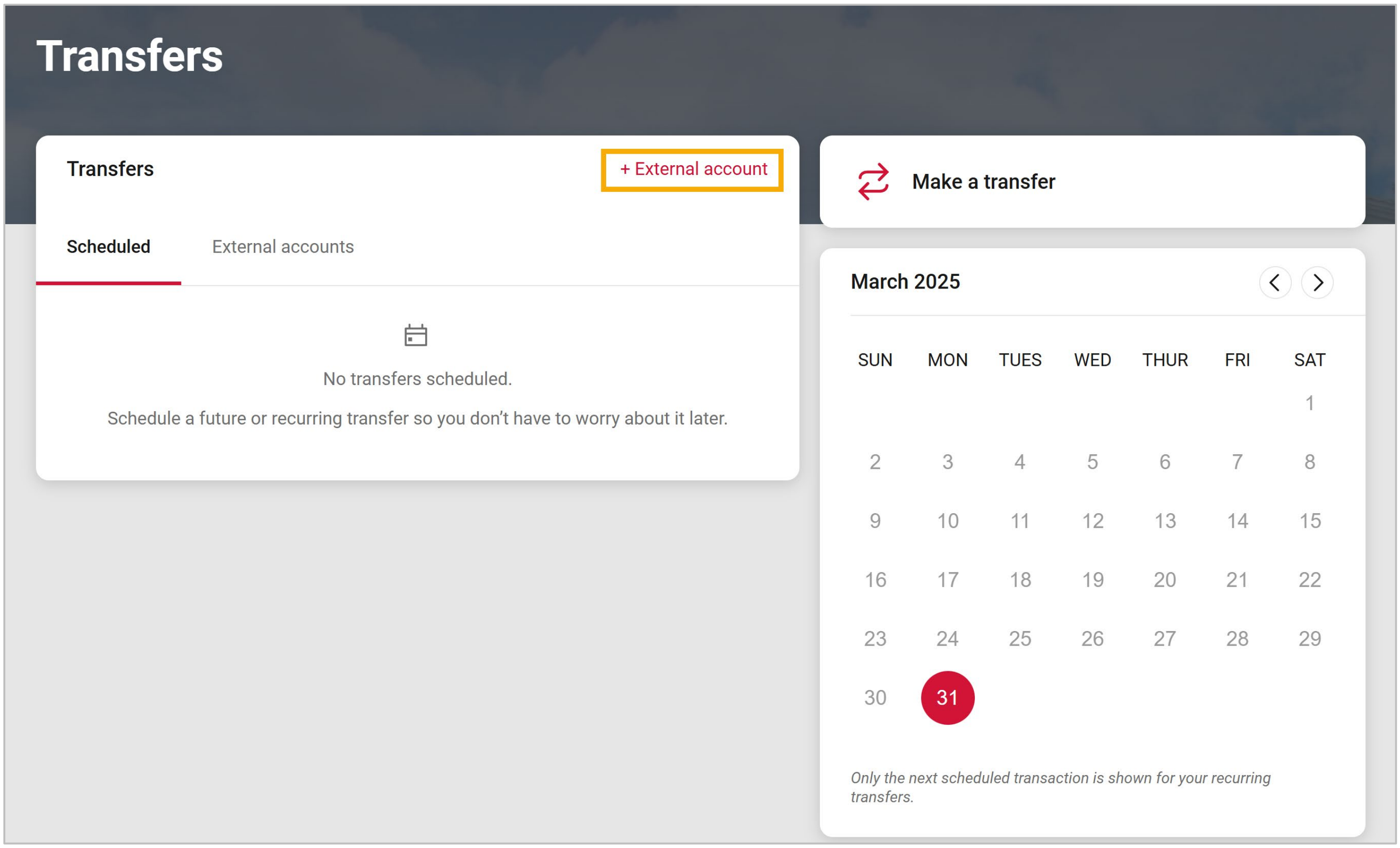
Step 1

Select **Transfers** from the navigation pane.



Step 2

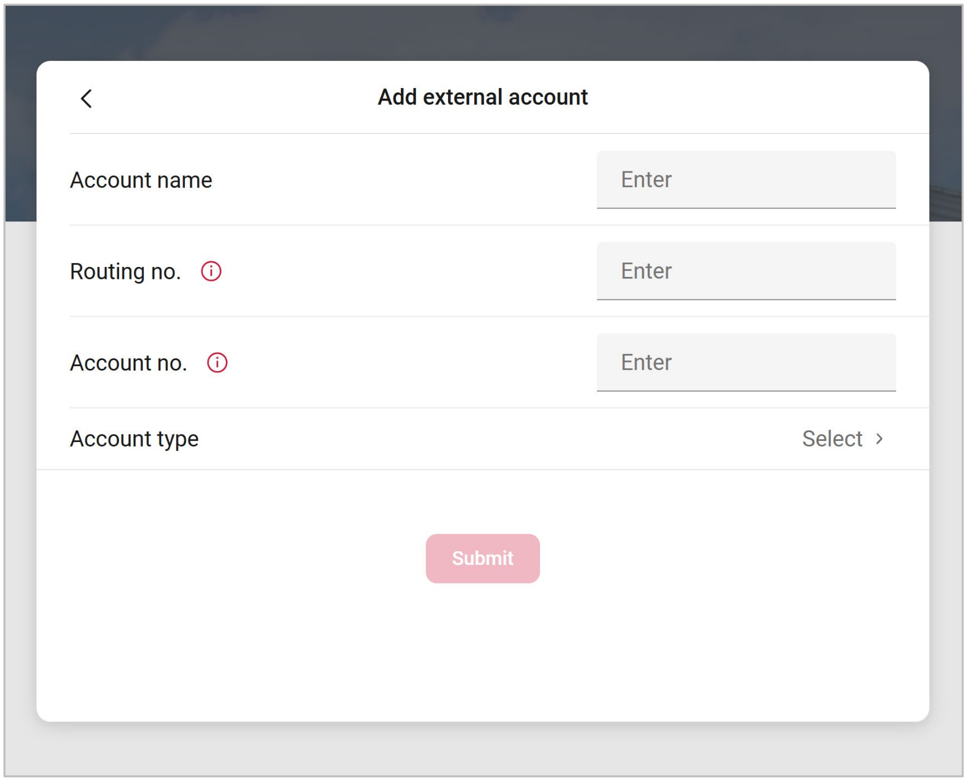
Select **+ External account**.
You may be prompted to verify your identity by entering your password.



Step 3

Enter an **Account name** or nickname for the account, **routing number**, **account number**, and select the **account type**. Click **Submit**.

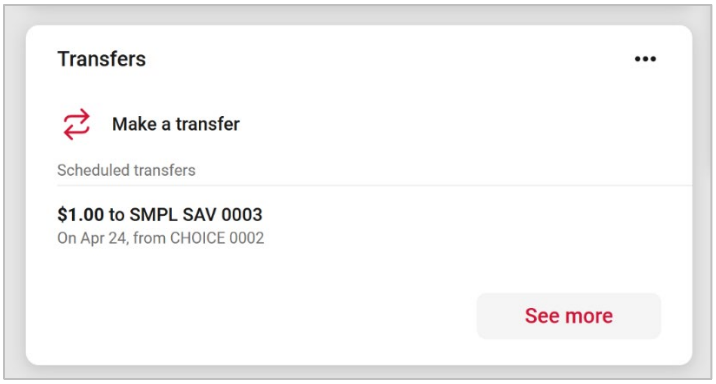
Two small deposits will be sent to verify your account. When they arrive in 1-3 business days you'll need to log back in to confirm the amounts. By confirming these deposits you acknowledge you have legal access to this account.

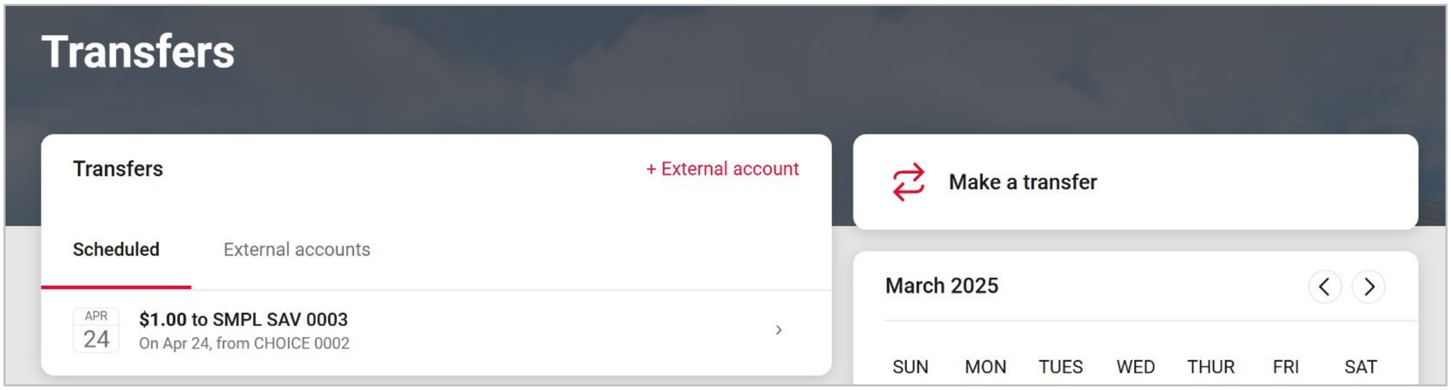


Edit or Delete a Scheduled Transfer

Step 1

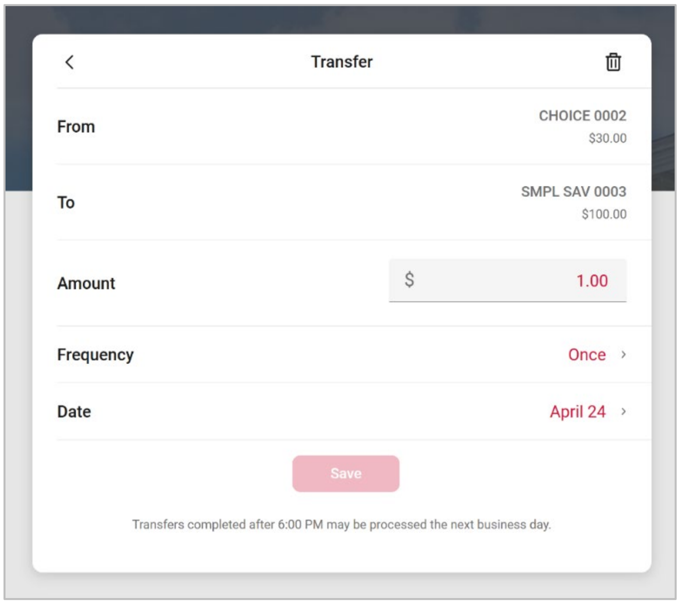
Navigate to the **Transfers** card on the **Dashboard** or the **Transfers** page to find the transfer to edit or delete.





Step 2

Select the transfer and modify details or select the **trash can** icon to delete.



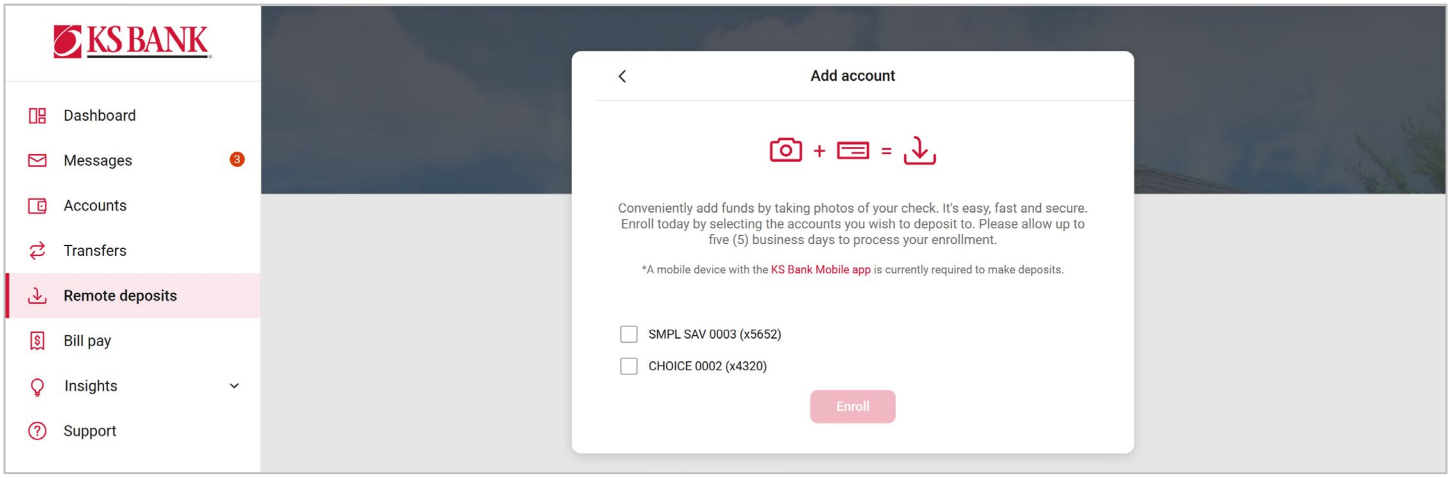
Remote Deposits

Subject to approval, deposit checks from anywhere using your mobile device.

Enrolling for Remote Deposits

Navigate to the **Remote deposits** page and select the accounts to enroll. Click **Enroll**. Click **Ok** on the confirmation screen.

You will receive a notification once your request has been approved. The account status will change from **Account pending approval** to **Enrolled**.



Viewing Remote Deposits

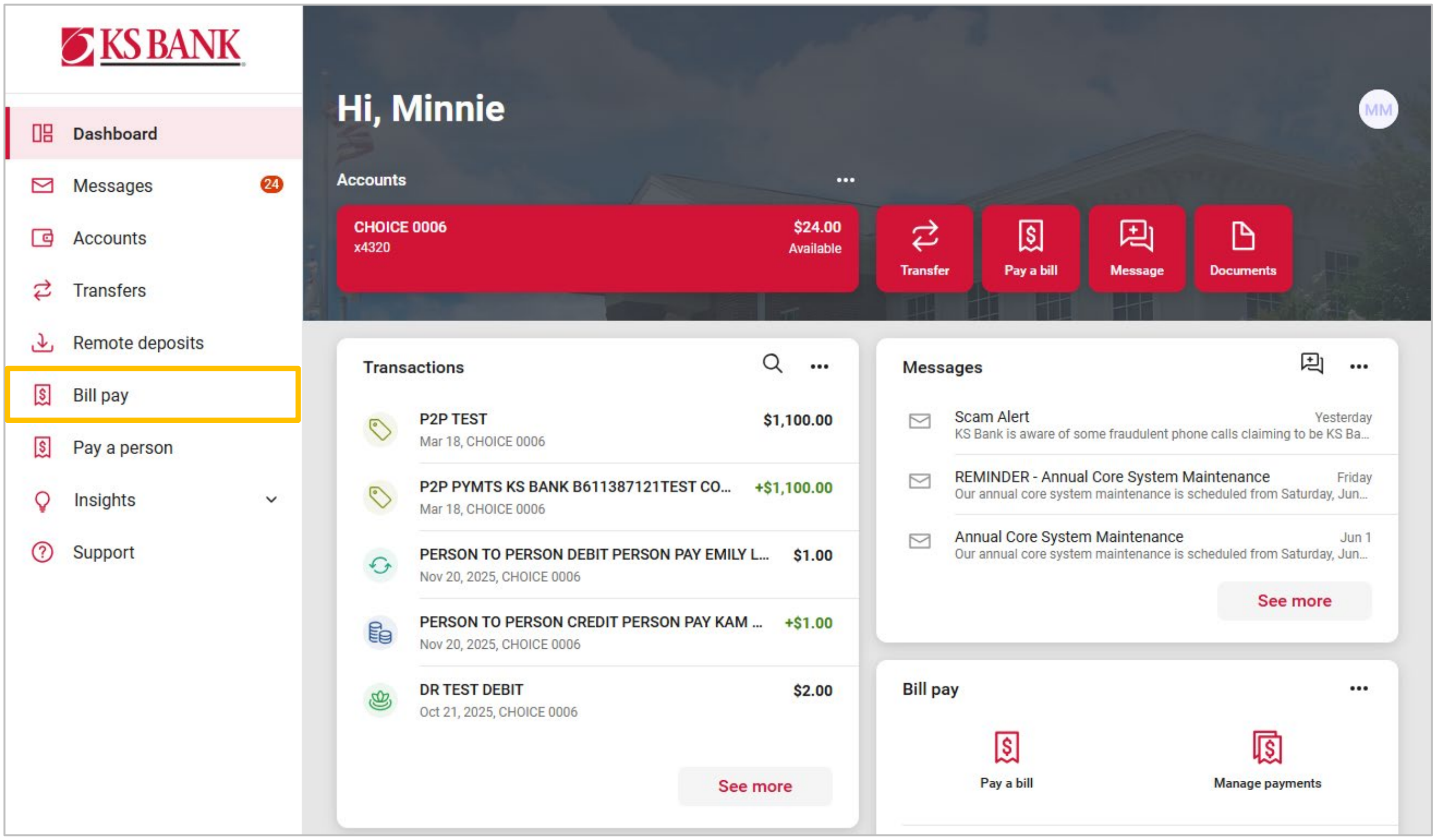
Recent mobile deposits will appear on the Remote deposits card on the Dashboard or on the Remote deposits page.

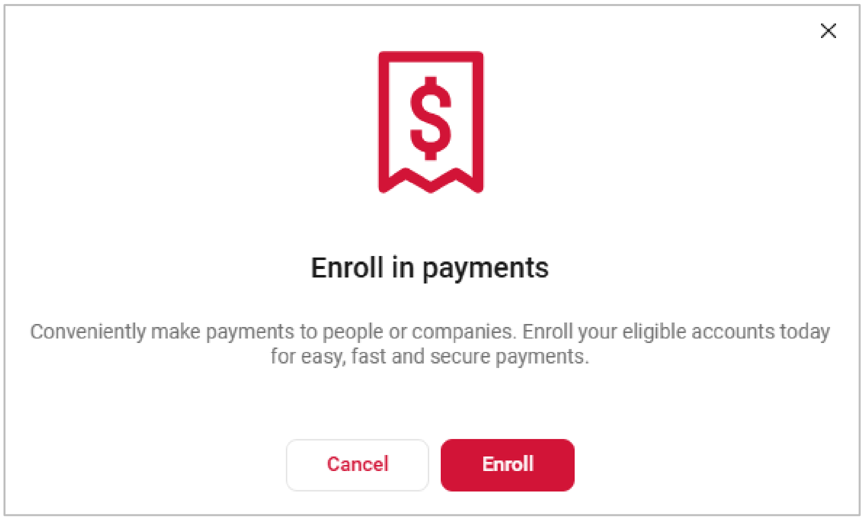
Bill Pay

Use this feature to pay a business or a person from one of your accounts.

Enroll in Bill Pay

Select **Bill Pay** from the Dashboard and click **Enroll**.
Please note: You may need to authenticate your identity.





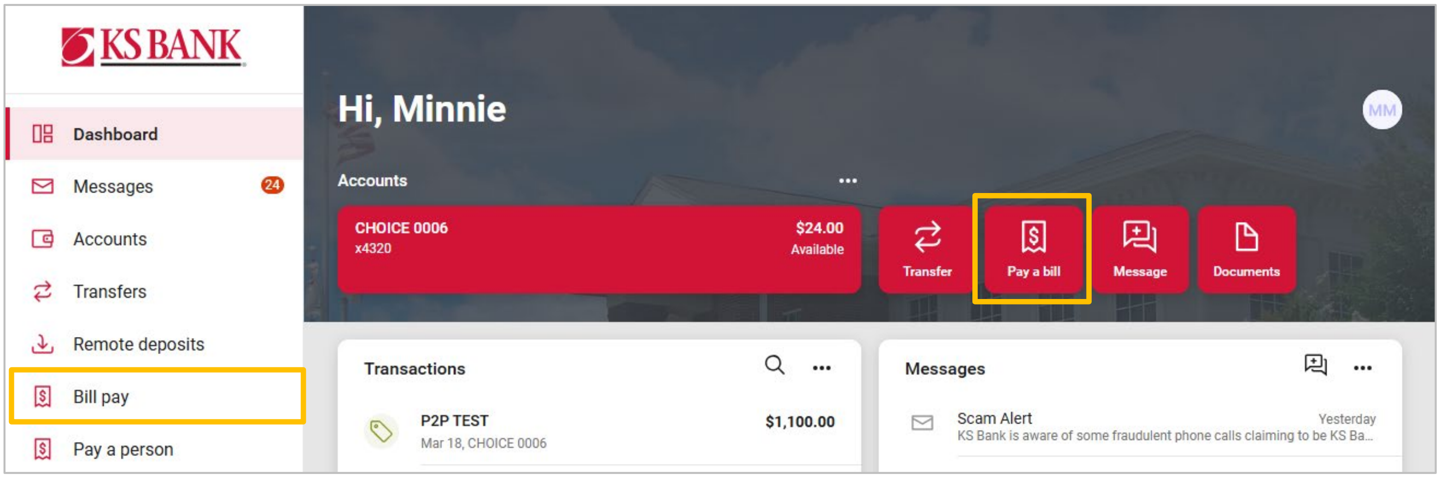
Payees

Add companies under Bill Pay. For adding people as payees see the section titled "Pay a Person" in this document.

Add a Payee

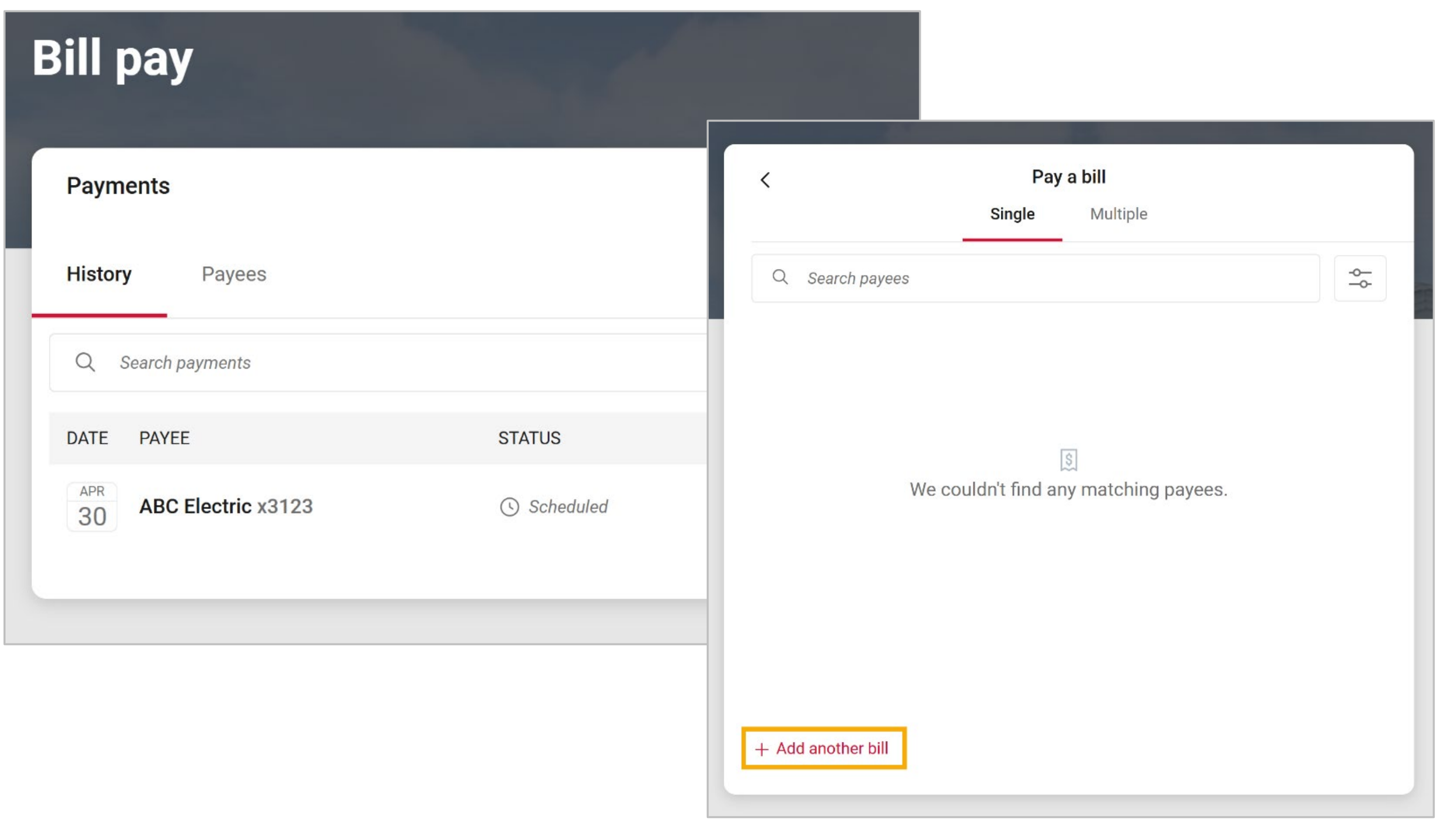
Step 1

Click **Bill Pay** or **Pay a bill.**



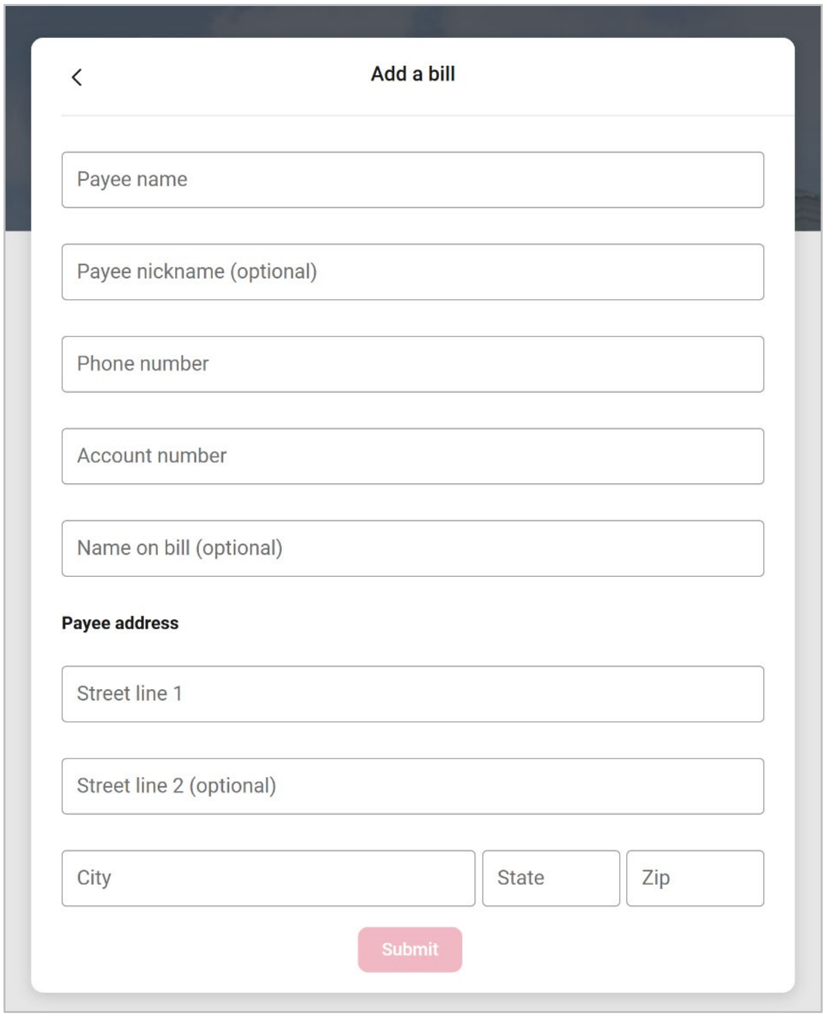
Step 2

Click **+ New Payee** and select **Company** or **+ Add another bill**



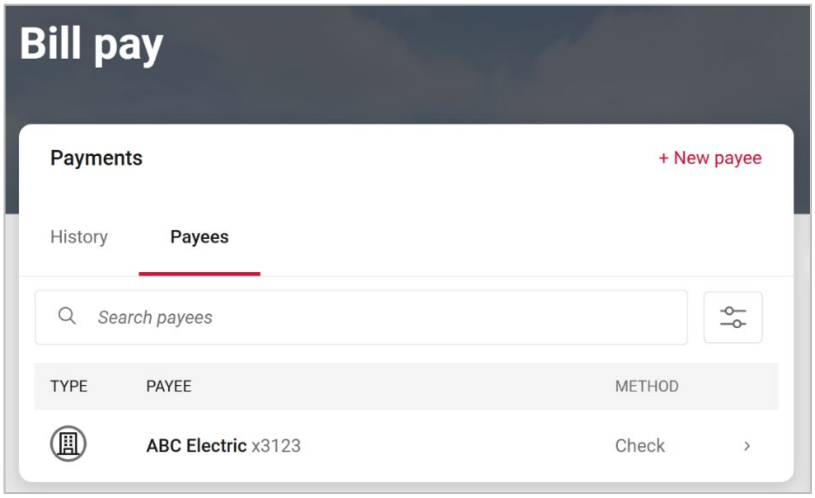
Step 3

Enter the payee's information and click **Submit.**



Step 4

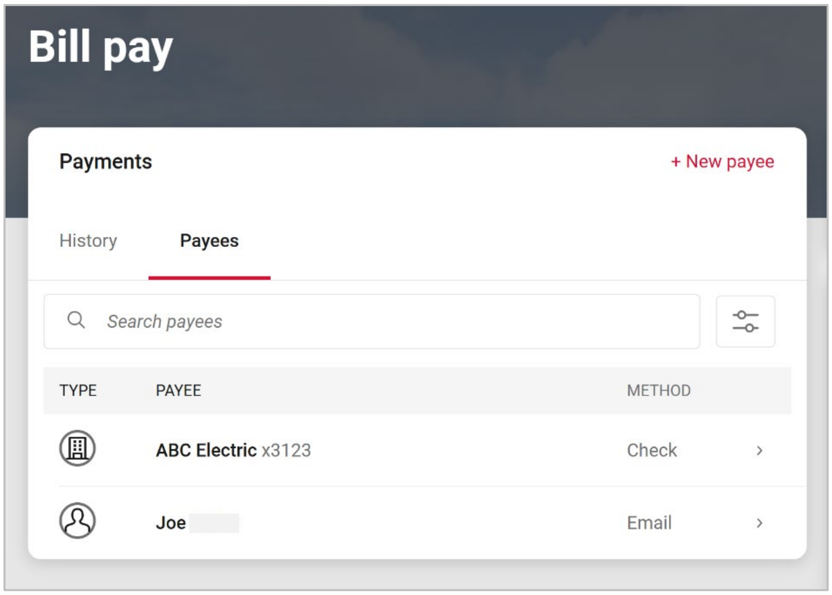
Review your confirmation and click **I'm done.** Your payee will appear on the Bill Pay page under the Payees tab.



Edit or Delete a Payee

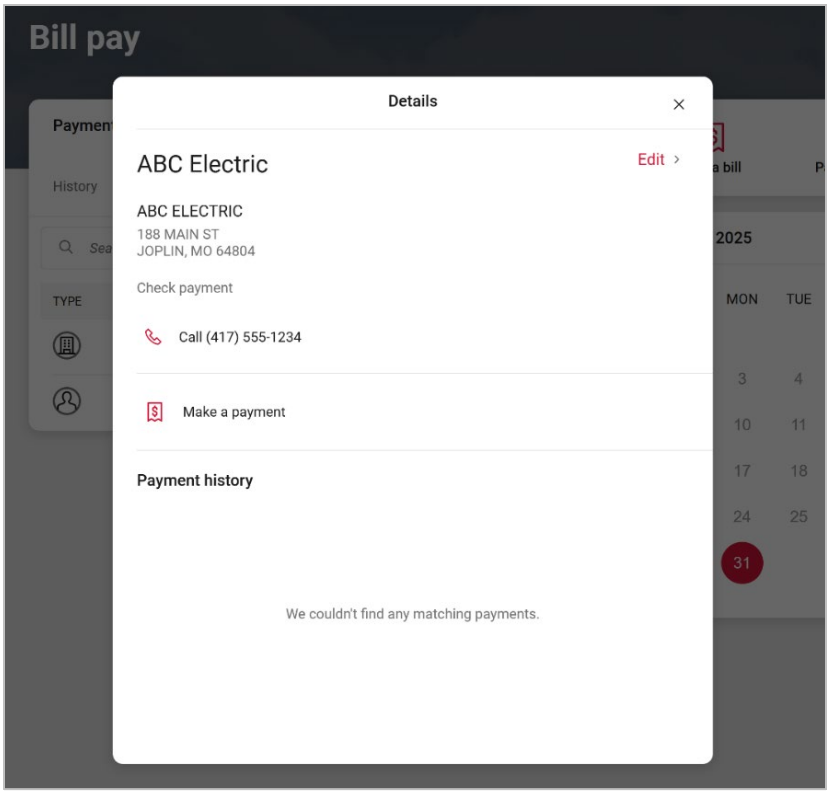
Step 1

Navigate to the **Bill pay** page and select the **Payees** tab.



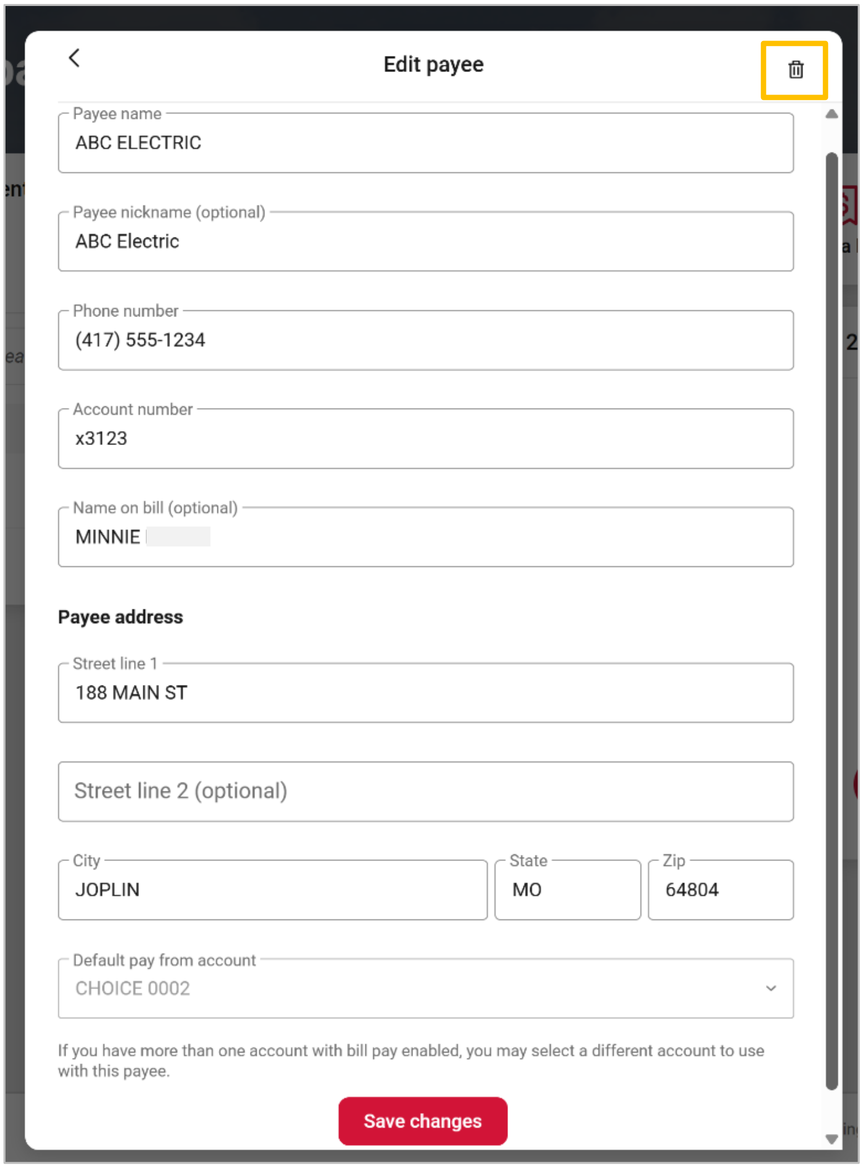
Step 2

Select the payee and click **Edit**.
You may be prompted to authenticate your identity.



Step 3

Modify the payee's information or click the **trash can** icon to delete.

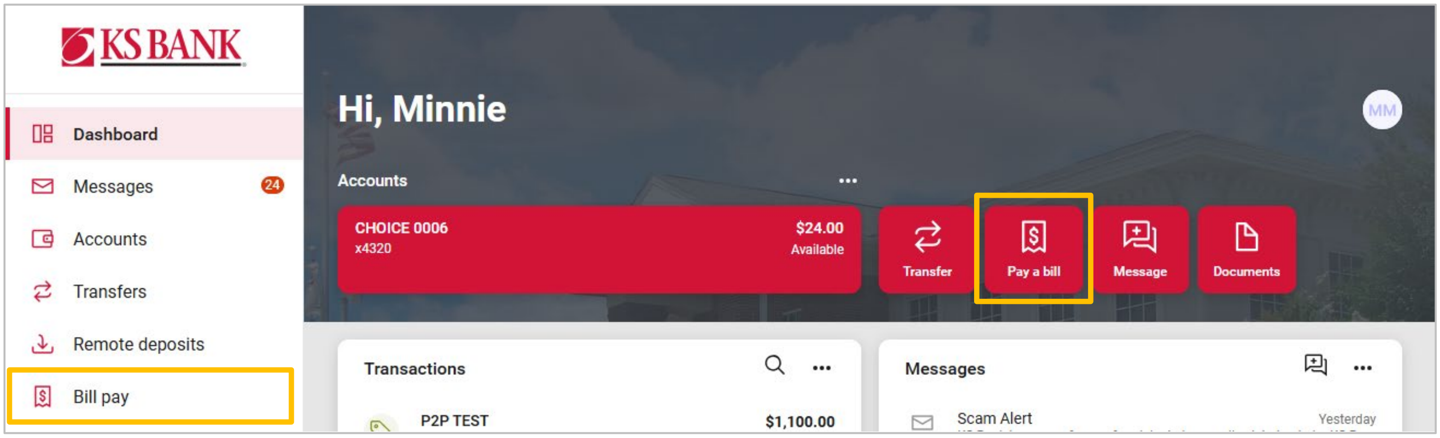


Pay Bills

Pay a Single Bill

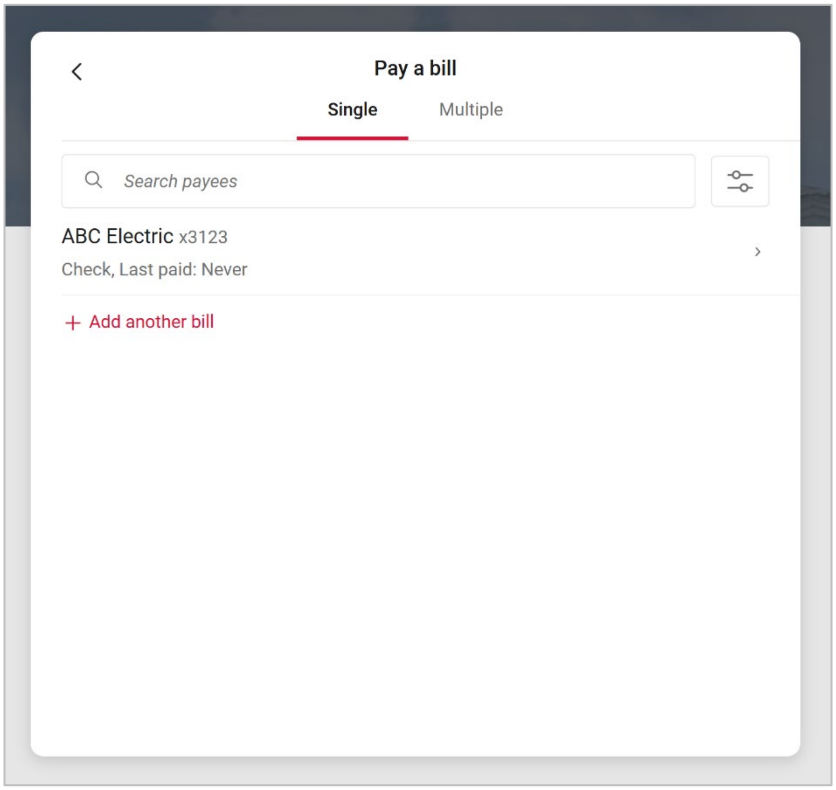
Step 1

Select **Pay a Bill** from the **Dashboard** or go to the **Bill pay** page.



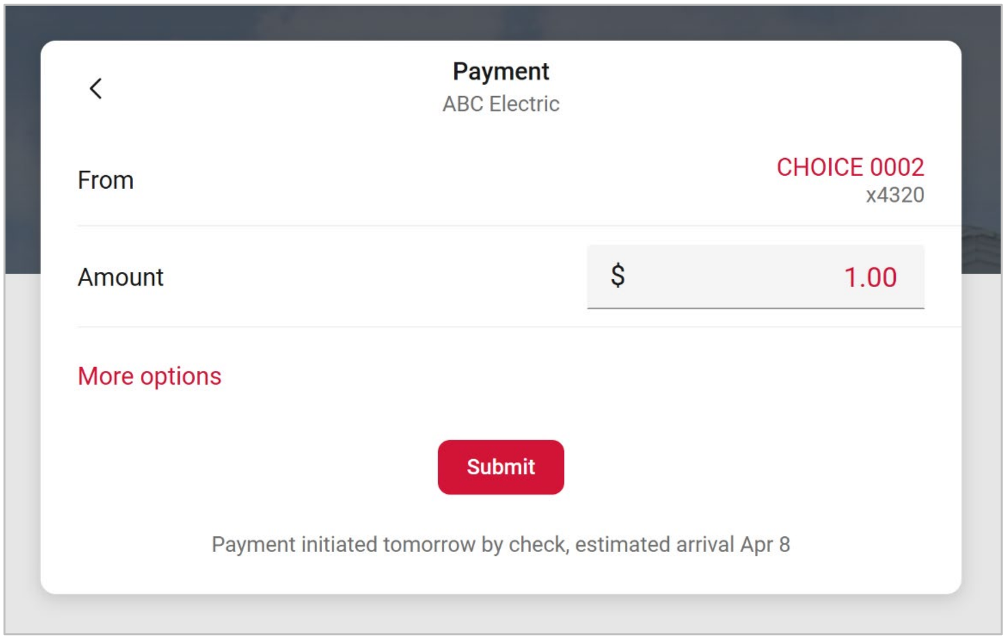
Step 2

Select the **payee** to send a payment to.



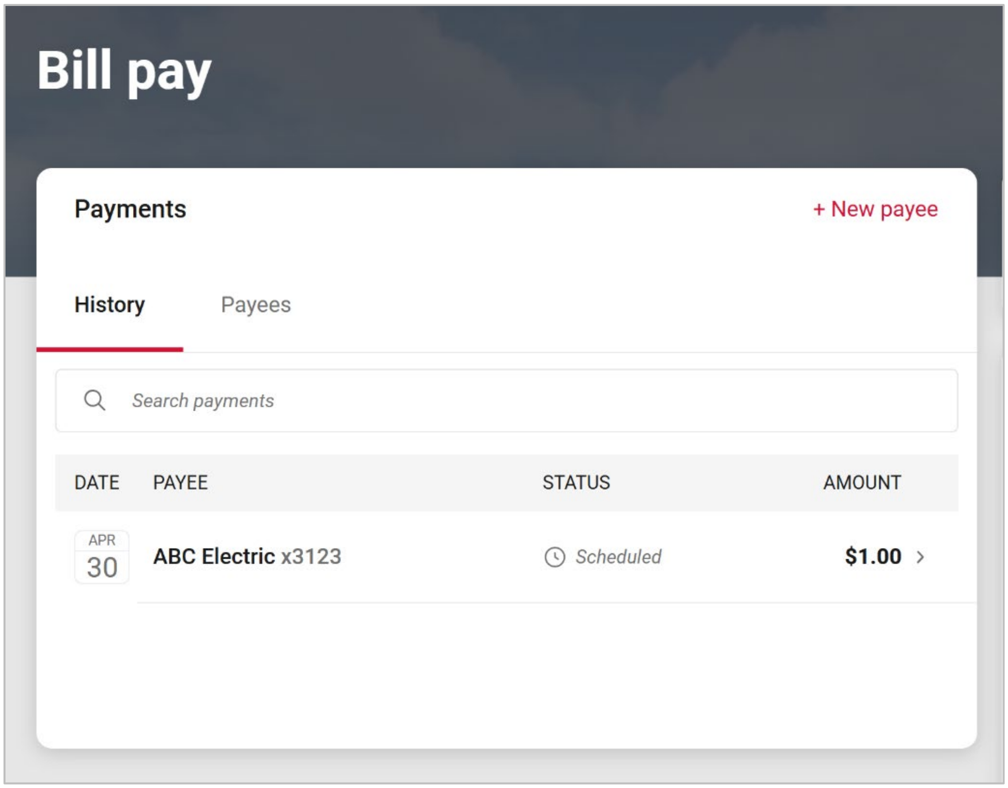
Step 3

Select the account to pay from and enter the amount. Click **More options** to set a recurring frequency or schedule for a later date. Click **Submit**.



Step 4

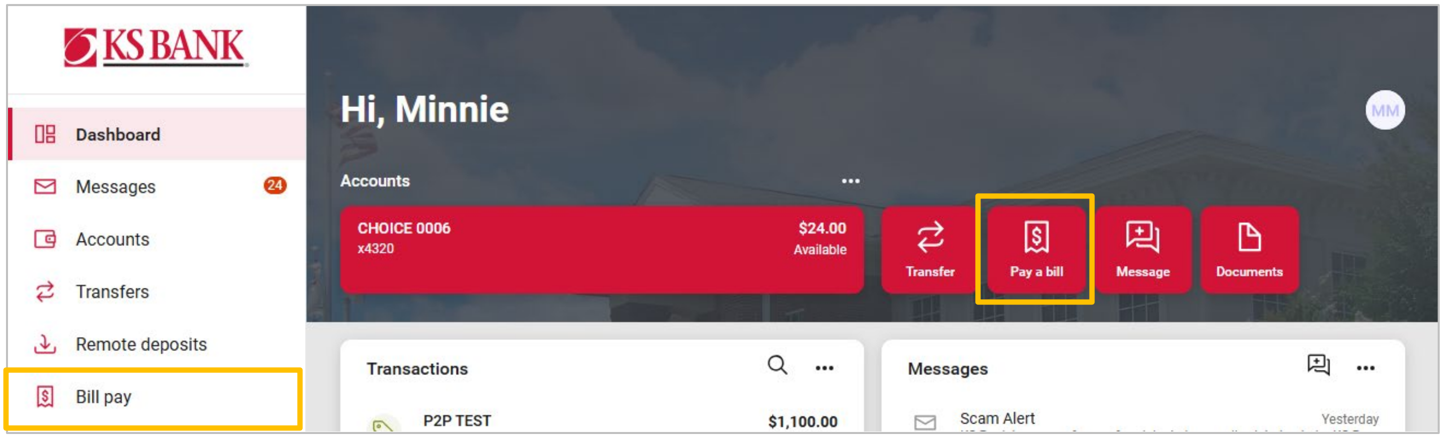
Review your confirmation and click **Done.** Your payment will appear on the Bill Pay page under the History tab.



Pay Multiple Bills

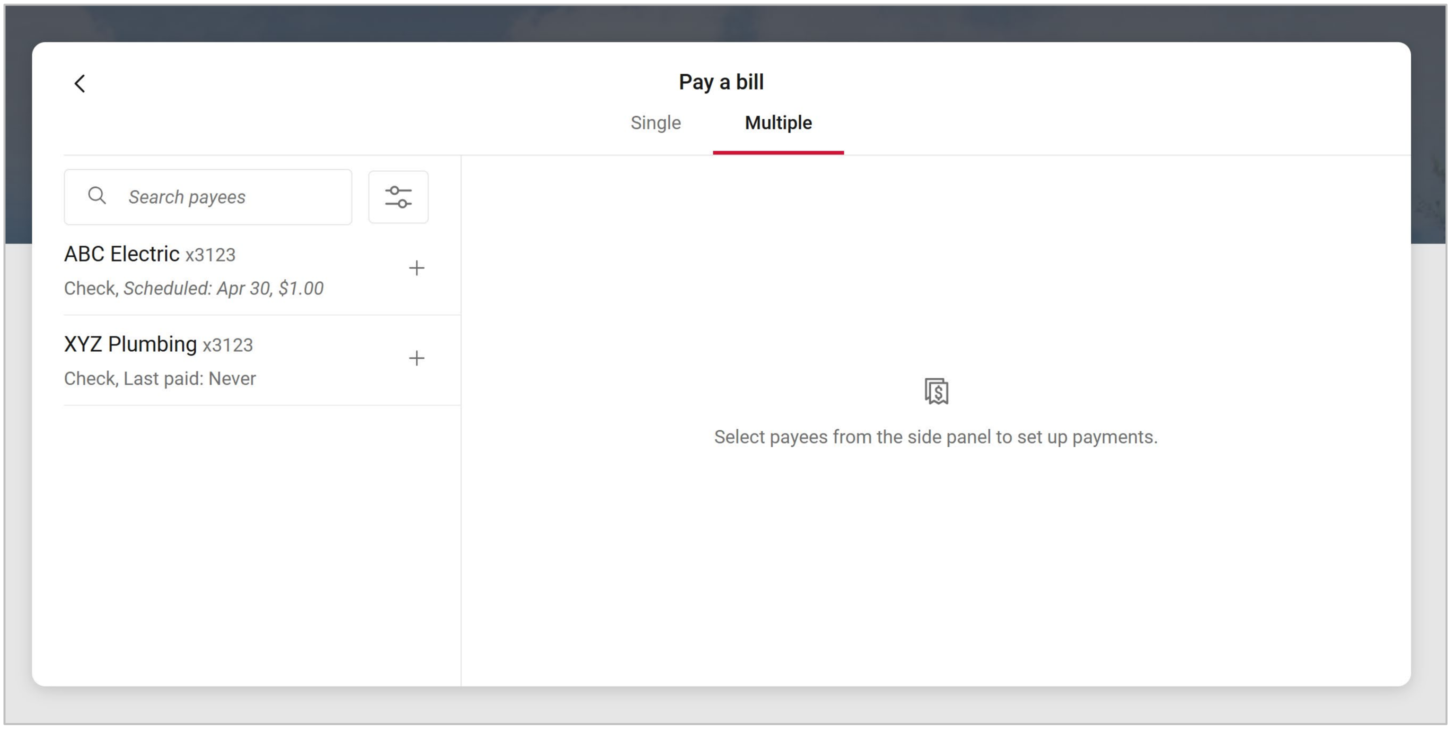
Step 1

Select **Pay a Bill** from the **Dashboard** or the **Bill pay** page.



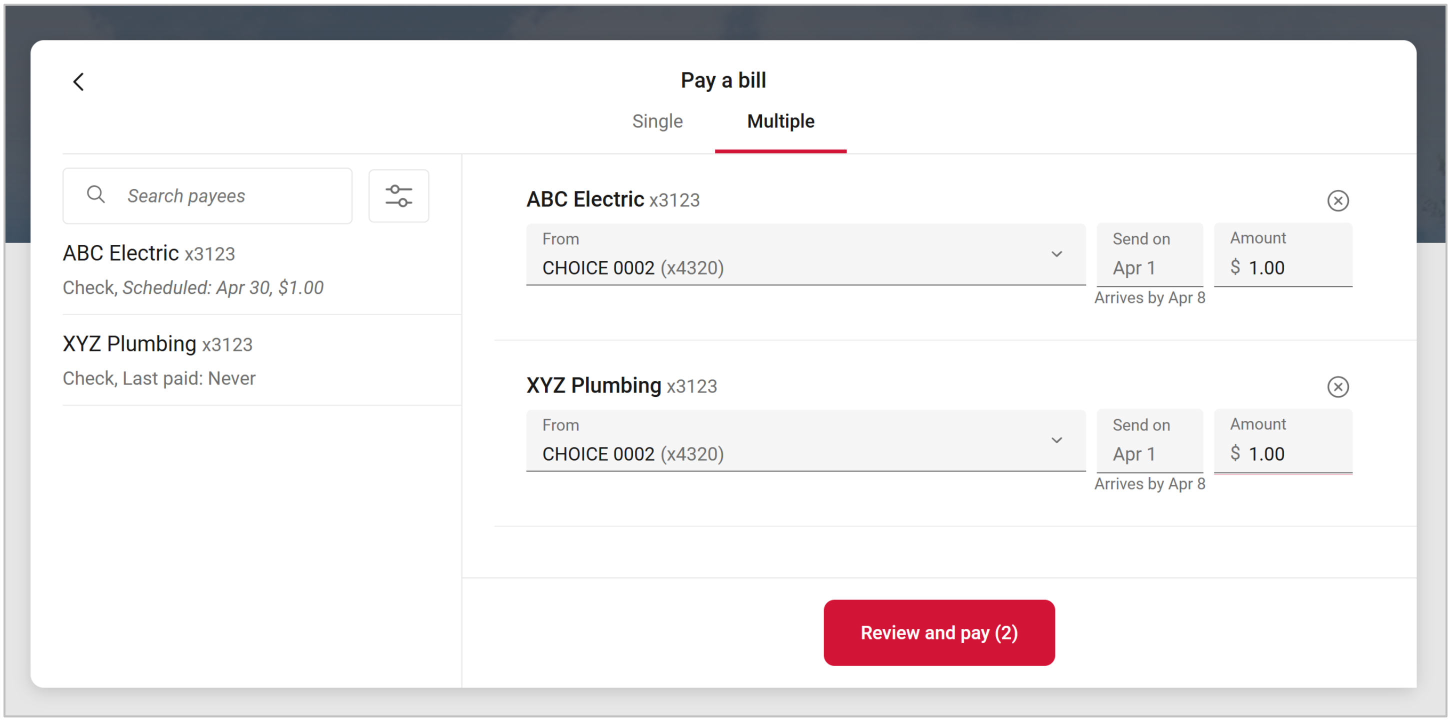
Step 2

Select the **Multiple** tab and click the **+** next to the payees to send payments to.

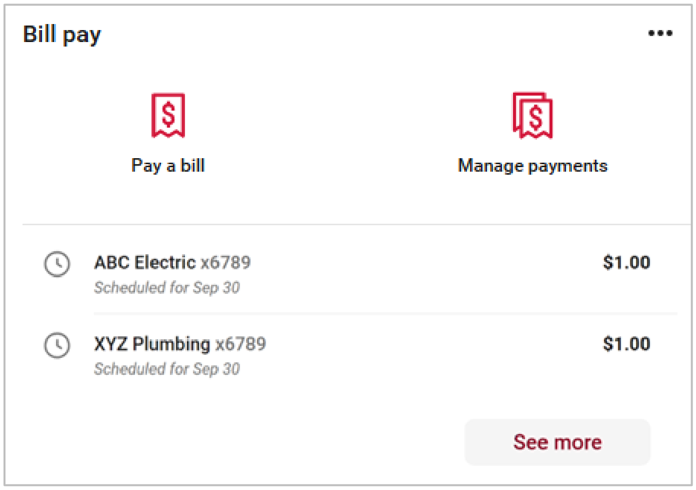


Step 3

Select the account to pay from, choose the date to send, and enter the amount. Click **Review and pay** then **Submit payments**.



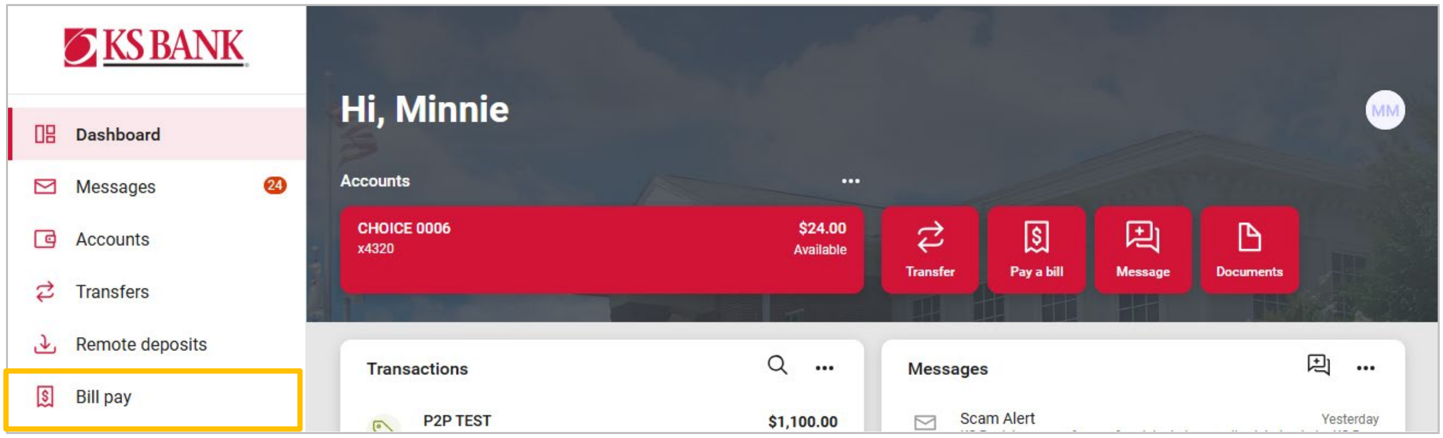
Scheduled payments can be reviewed on the **Dashboard** or on the **Bill pay** page.



Edit or Delete a Payment

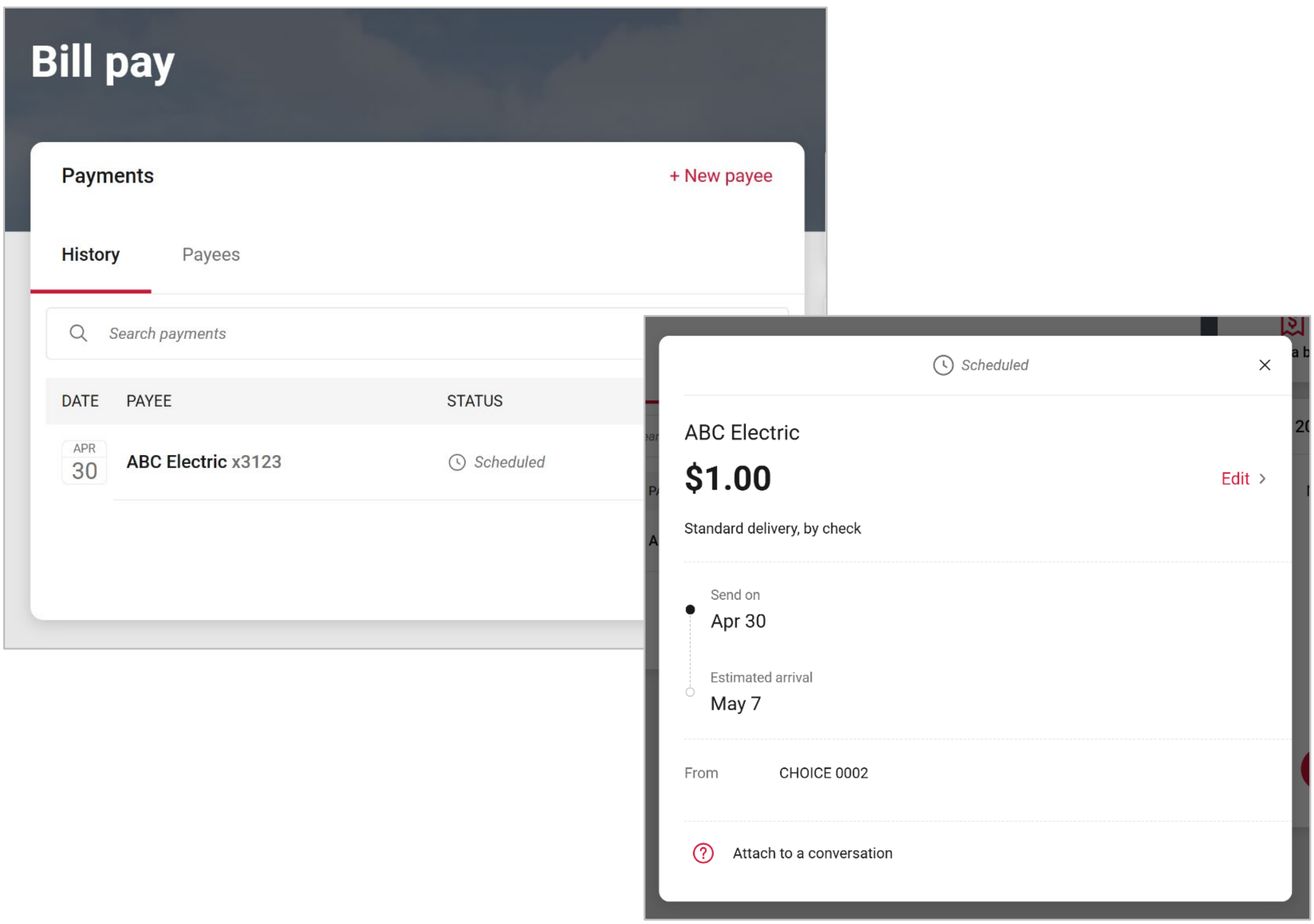
Step 1

Select **Bill Pay** from the Dashboard.



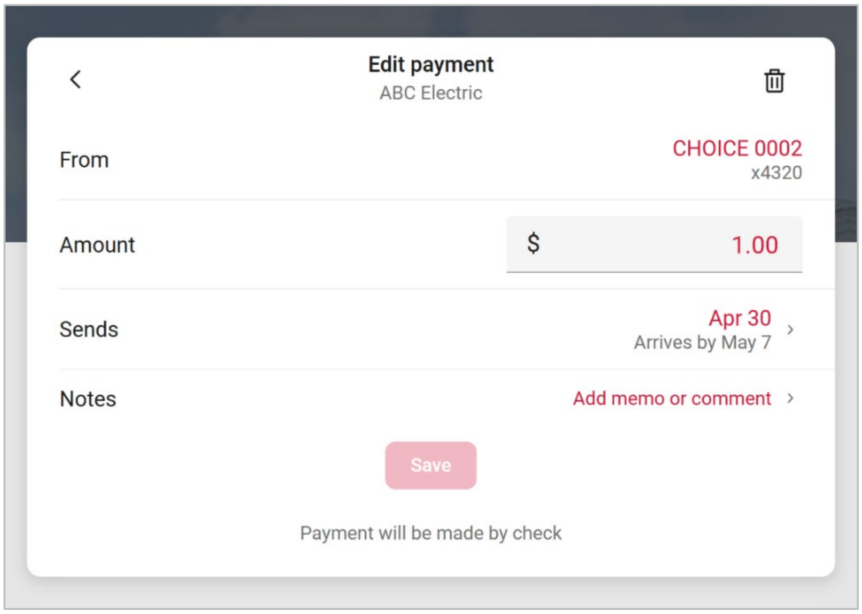
Step 2

Under the **History** tab, select your payment and click **Edit.**



Step 3

Modify the details or click the trash can icon to delete.

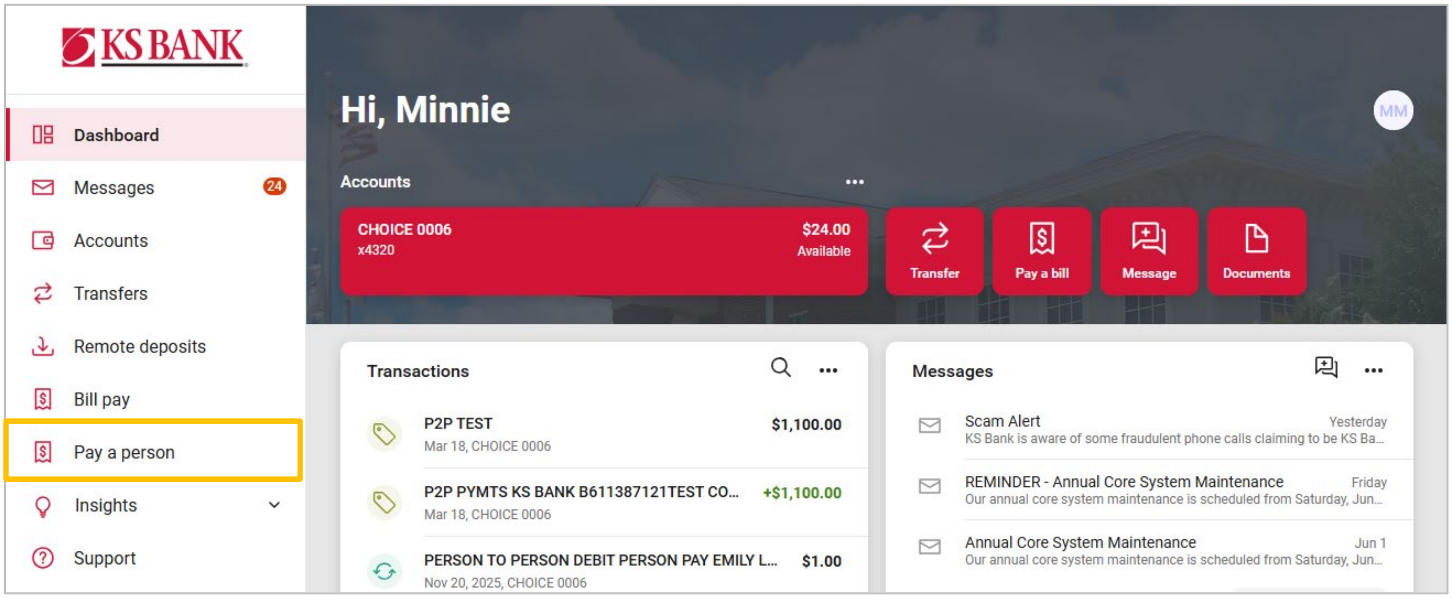


Pay a person

Navigation

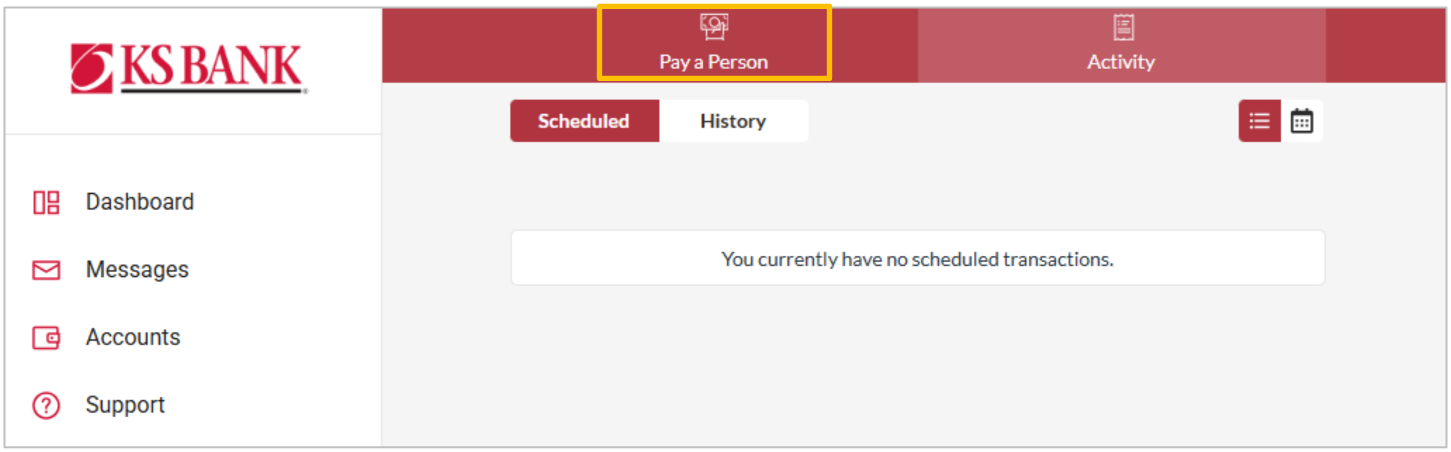
Step 1

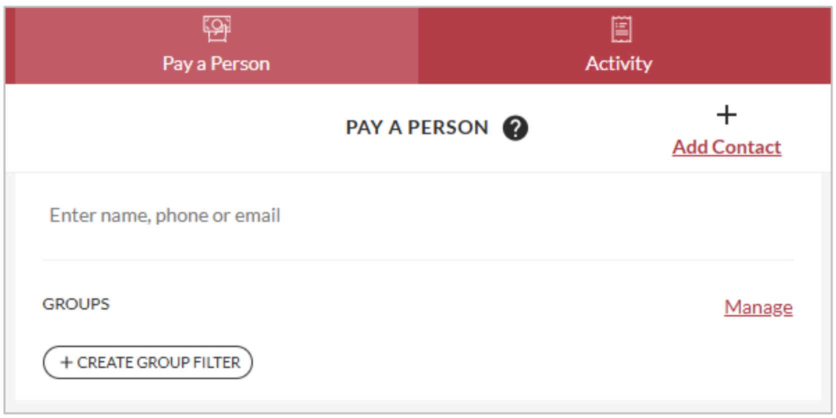
Sign into Online Banking or Mobile Banking, and click on *Pay a person* on the left-hand side of your menu.



Step 2

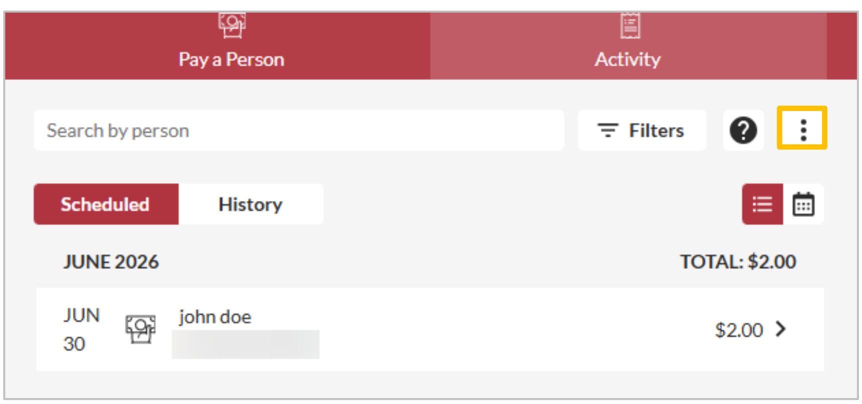
The following screen appears. Click **Pay a Person**.

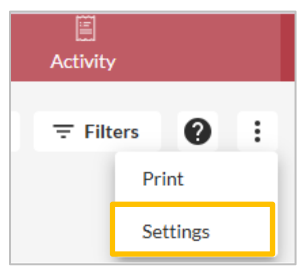




Step 3

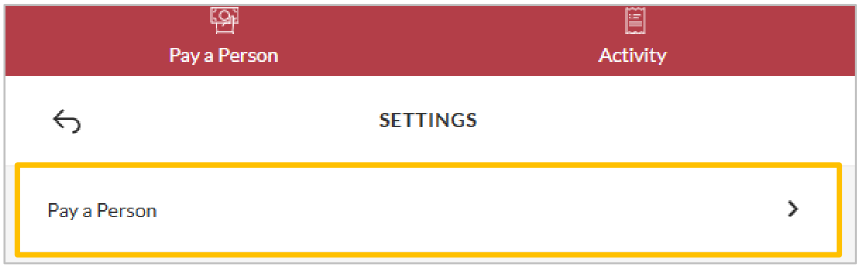
The first time *Pay a Person* is used, click the **3 dot menu** and click **Settings** to set up your preferences for alerts.





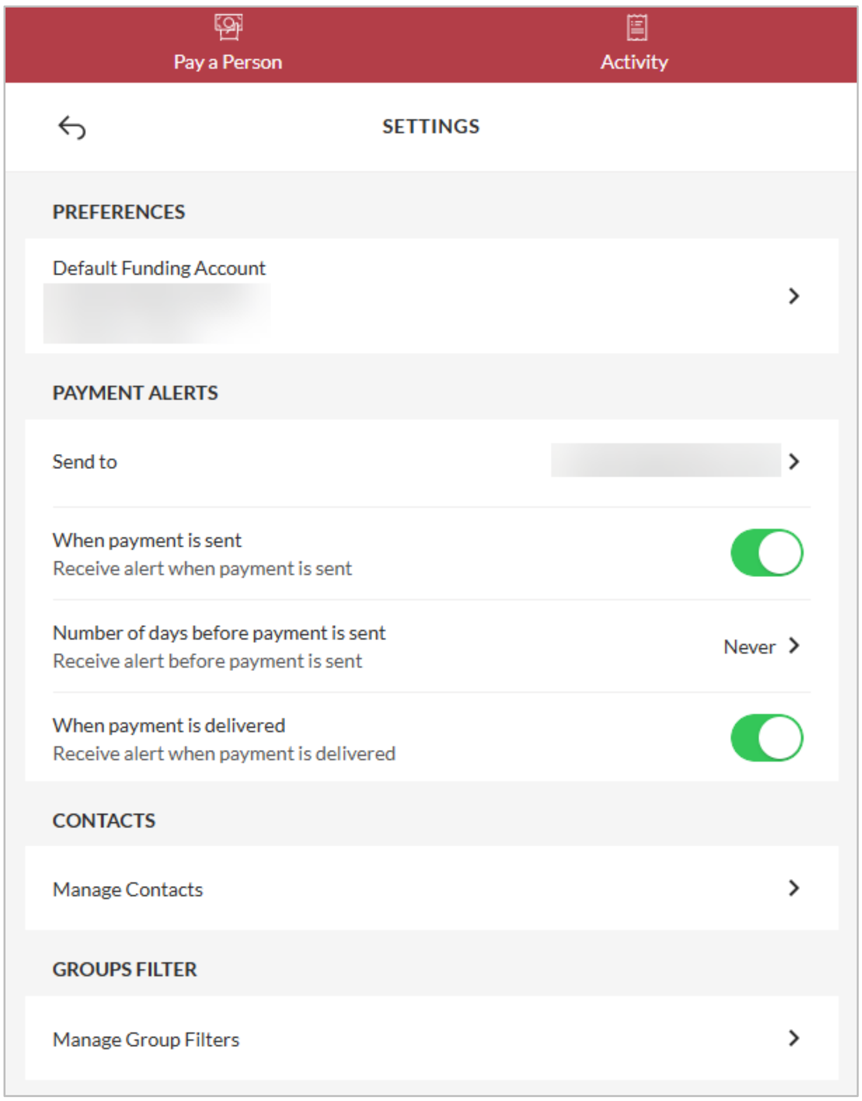
Step 4

Click on the *Pay a Person* link below *Settings*.



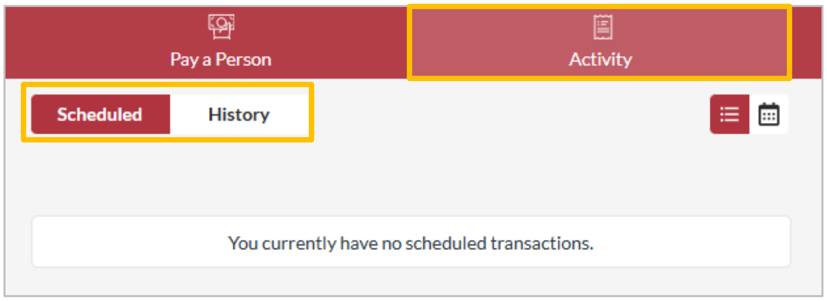
Step 5

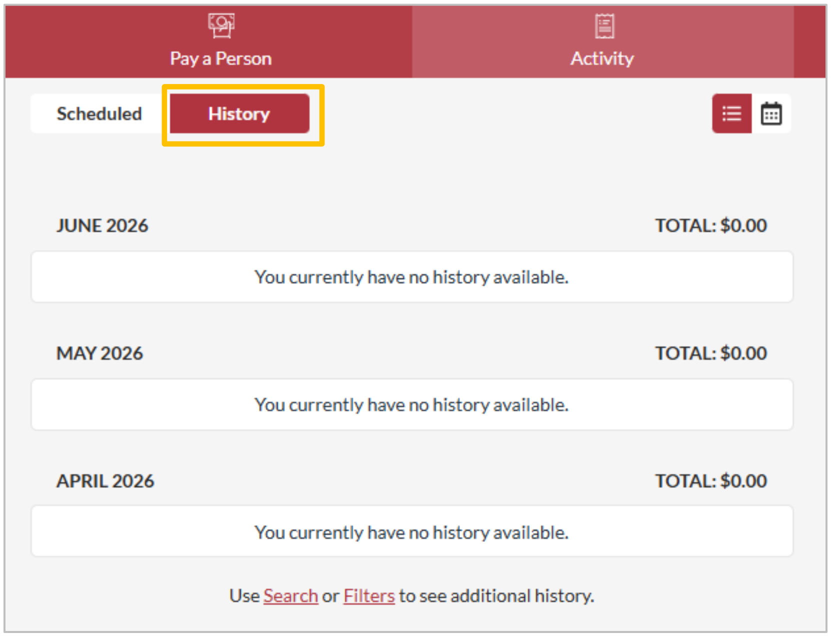
Under *Payment Settings*, you can manage your Preferences, Payment Alerts, Contacts and Group Filters (multiple contacts in one group).



Step 6

On the *Activity* tab, you can view both Scheduled transactions, and History for preview transactions.

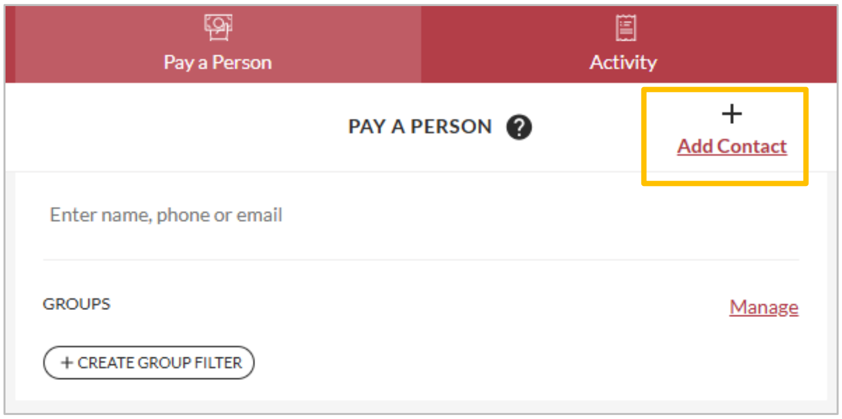




Add a Contact

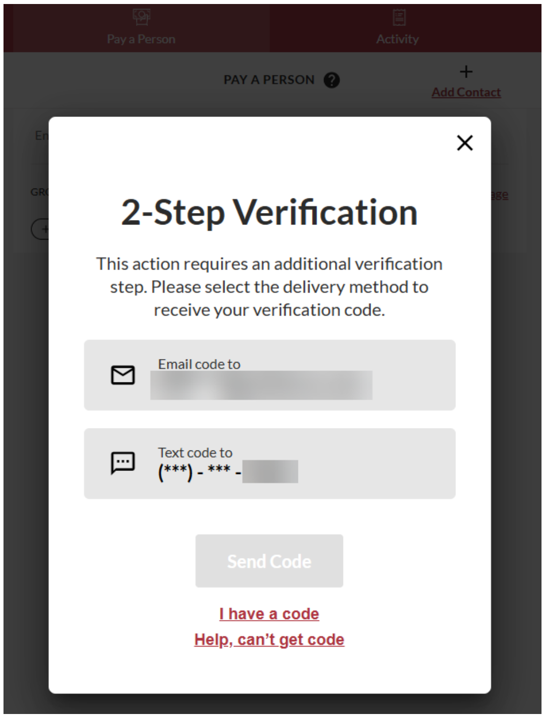
Step 1

Select *Pay a Person*, and then select the **"+"** sign to add a contact. You may need to verify your identity.



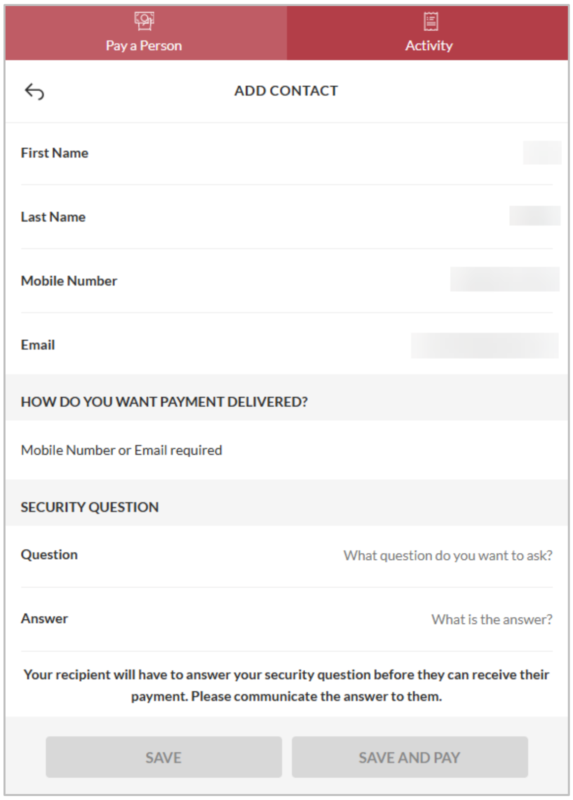
Step 2

After clicking on the **"+"** sign to add a contact, you will be presented with a 2-Step Verification step for security.



Step 3

The *Add Contact* screen appears. Complete the following fields and then choose **Save** or **Save and Pay**.



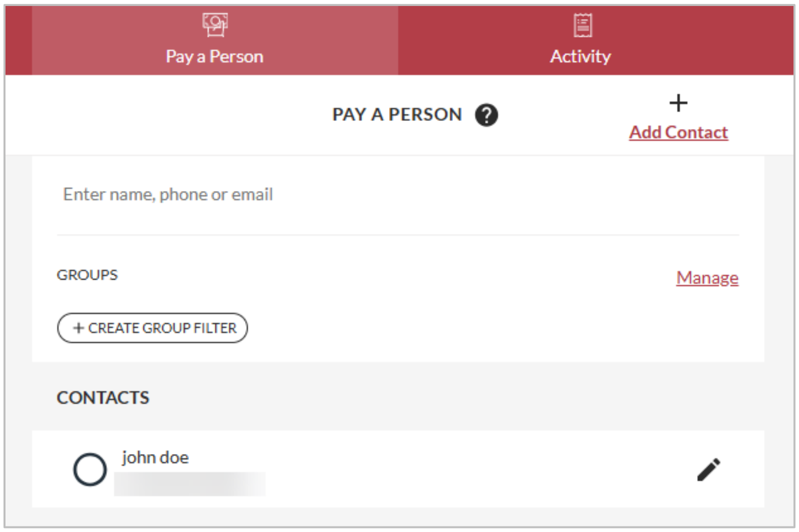
Please Note: The Security Question is presented to the contact/recipient and they will have to supply the answer. The sender will need to confidentially share the answer to the security question with the contact/recipient.

Make a Payment

Follow the steps to configure one-time or recurring payments to contacts.

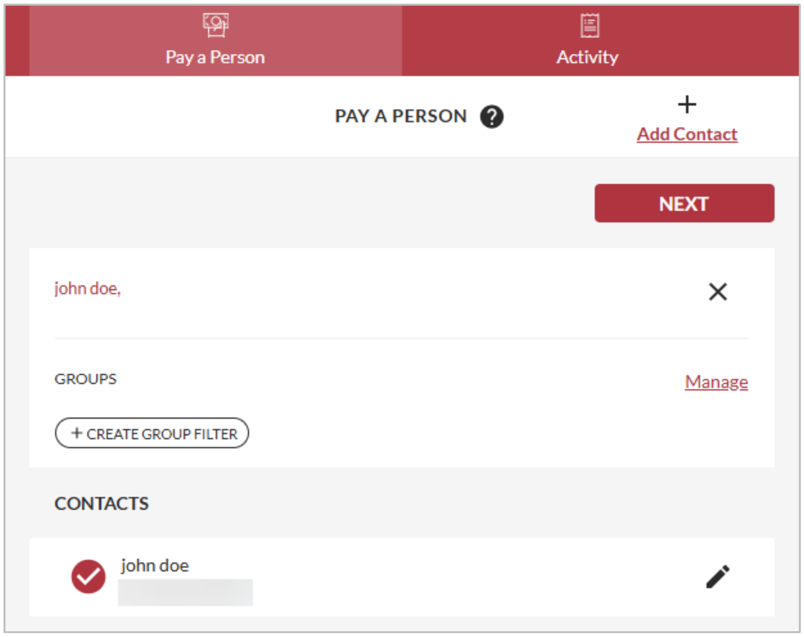
Step 1

Select **Pay a Person** in the header.



Step 2

Select a contact from the list, and then select **Next.**

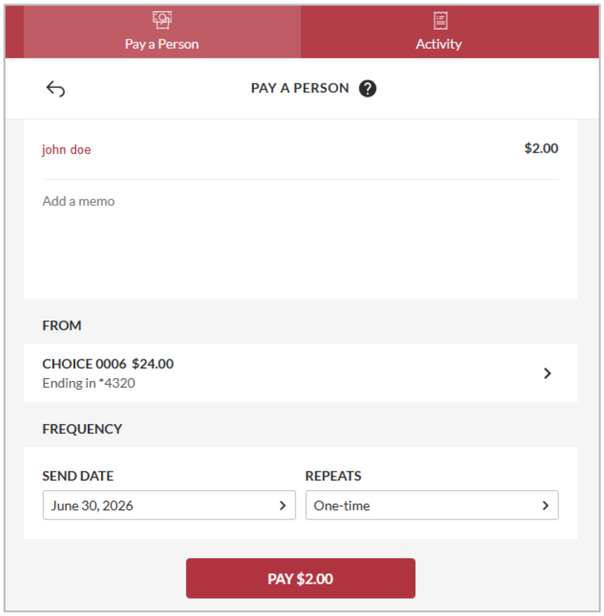


Step 3

Enter the amount to pay and complete the following fields where applicable:

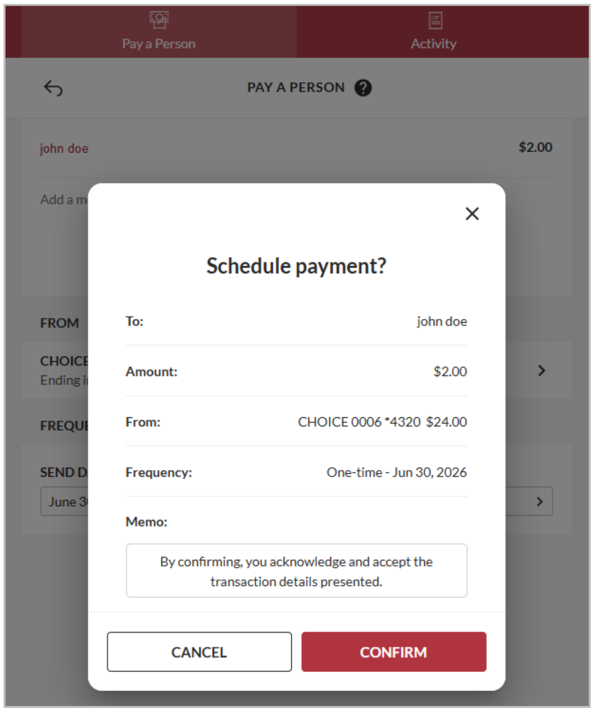
- **Add a Memo** - include any details to communicate to the recipient.
- **From** - select the appropriate account to use for funding the payment
- **Frequency** - to select delivery date and if the payment is a one-time payment or scheduled to repeat.

Click **Pay** once all fields are completed.



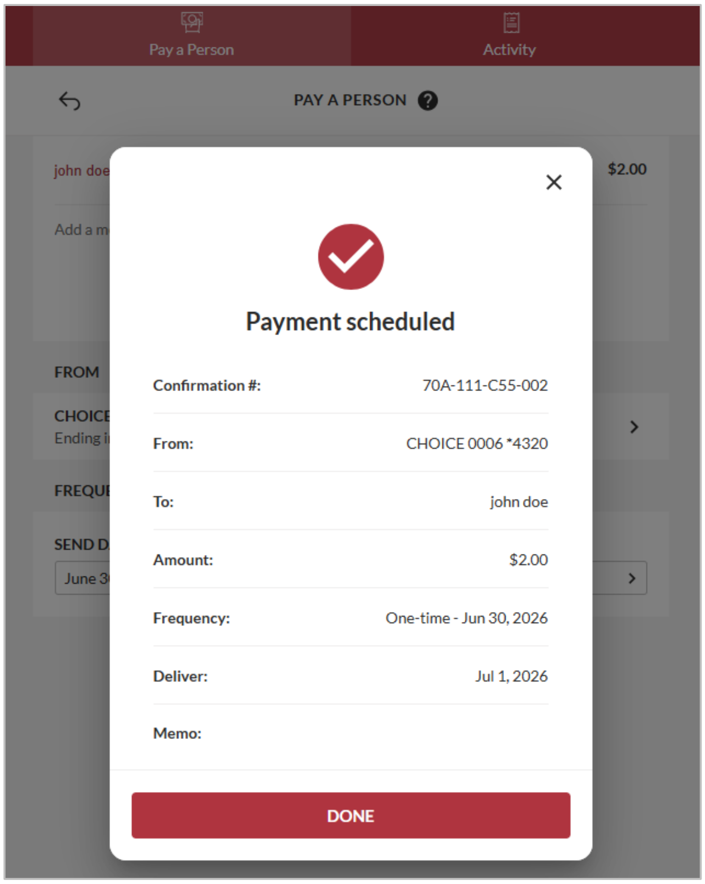
Step 4

After selecting **Pay**, the payor will be asked to *Confirm* that they wish to schedule payment.



Step 5

Once the payment is confirmed, the payment will show as scheduled.



Receive a Payment

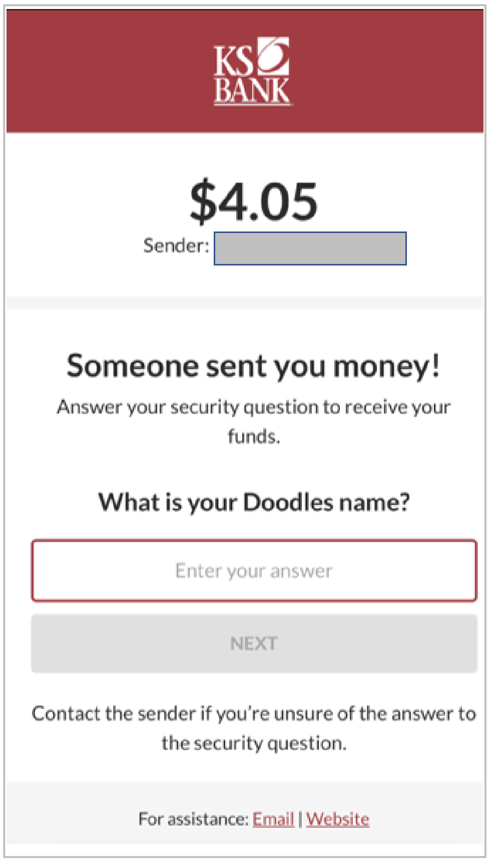
Step 1

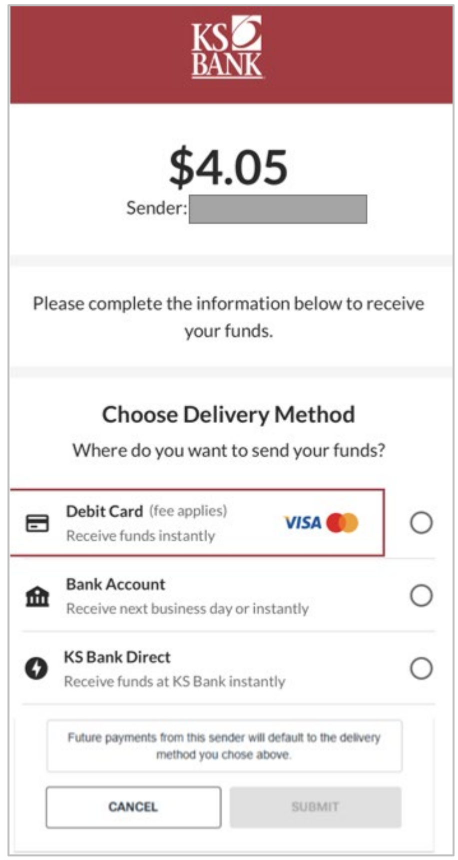
When a user sends money to a recipient, the recipient receives an SMS text or an email with a secure link. Select the link in an SMS text or email. A screen with the security question created by the sender appears. Enter the answer the sender confidentially shared and select **Next.**

PLEASE NOTE: If a recipient does not receive a SMS text or email, have them check their SPAM.

Step 2

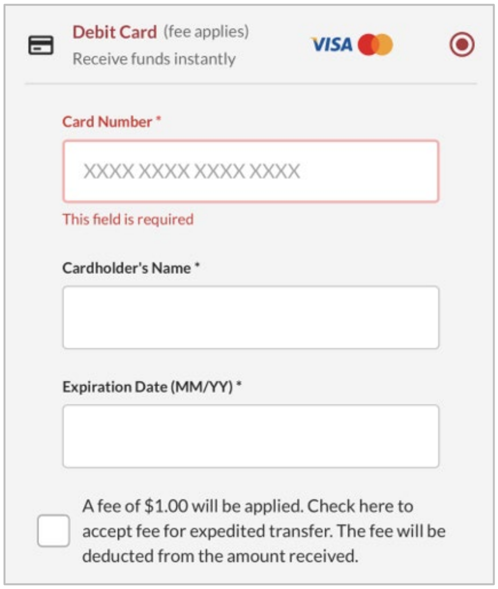
The recipient is then prompted to ***choose a delivery method*** and can choose one of the delivery methods, complete the fields for the selected delivery method, and then select ***Submit.***



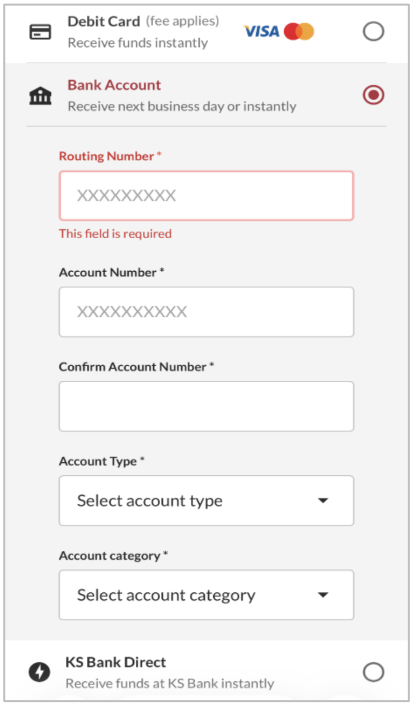


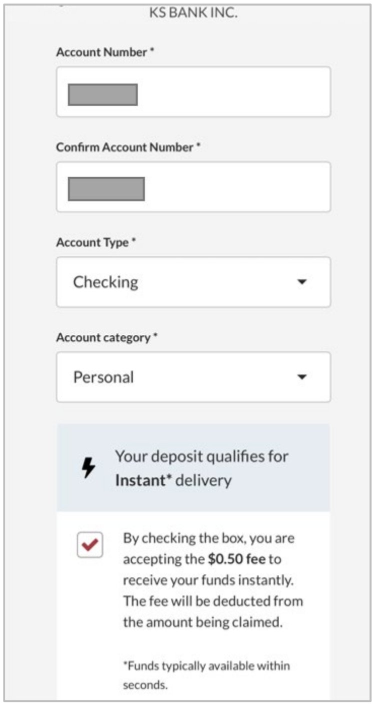
Delivery Methods

1. **Debit Card** - Receive funds in real time.
PLEASE NOTE: If a recipient chooses a real-time or instant payment the first time they receive payment, the recipient can only change the delivery for **subsequent** transfers and not the **current** one.

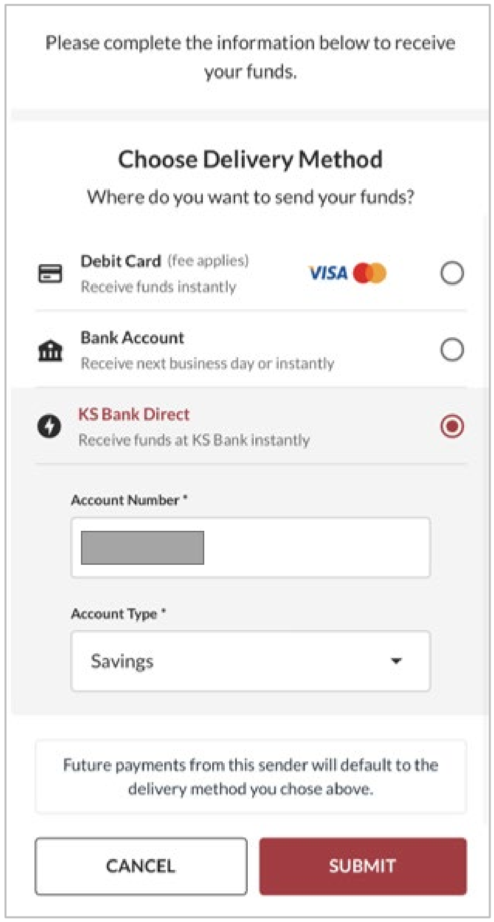


2. **Bank Account** - Receive funds via ACH next business day or instantly.
Under the Payment Delivery Option *"Bank Account"*, there are two payment methods available:
   a. Next business day via ACH
   b. Instant Delivery
      i. Instant Delivery of funds is available if the receiving institution is a member of the FedNow® Service, RTP® network through The Clearing House® (TCH), or both. Upon entering the receiving institution routing number, a check box offering instant delivery of the payment appears if the receiving institution participates in FedNow/RTP. Select the check box and agree to any applicable fees to receive payment instantly. Otherwise, the payment will be delivered via ACH on the next business day.



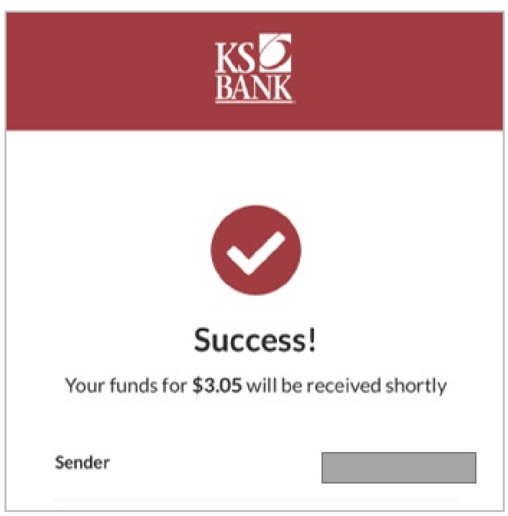


3. **KS Bank Direct -** Receive funds in near-real-time with an account at the same FI as the sender.



Step 3

A confirmation message is sent with details of the payment.



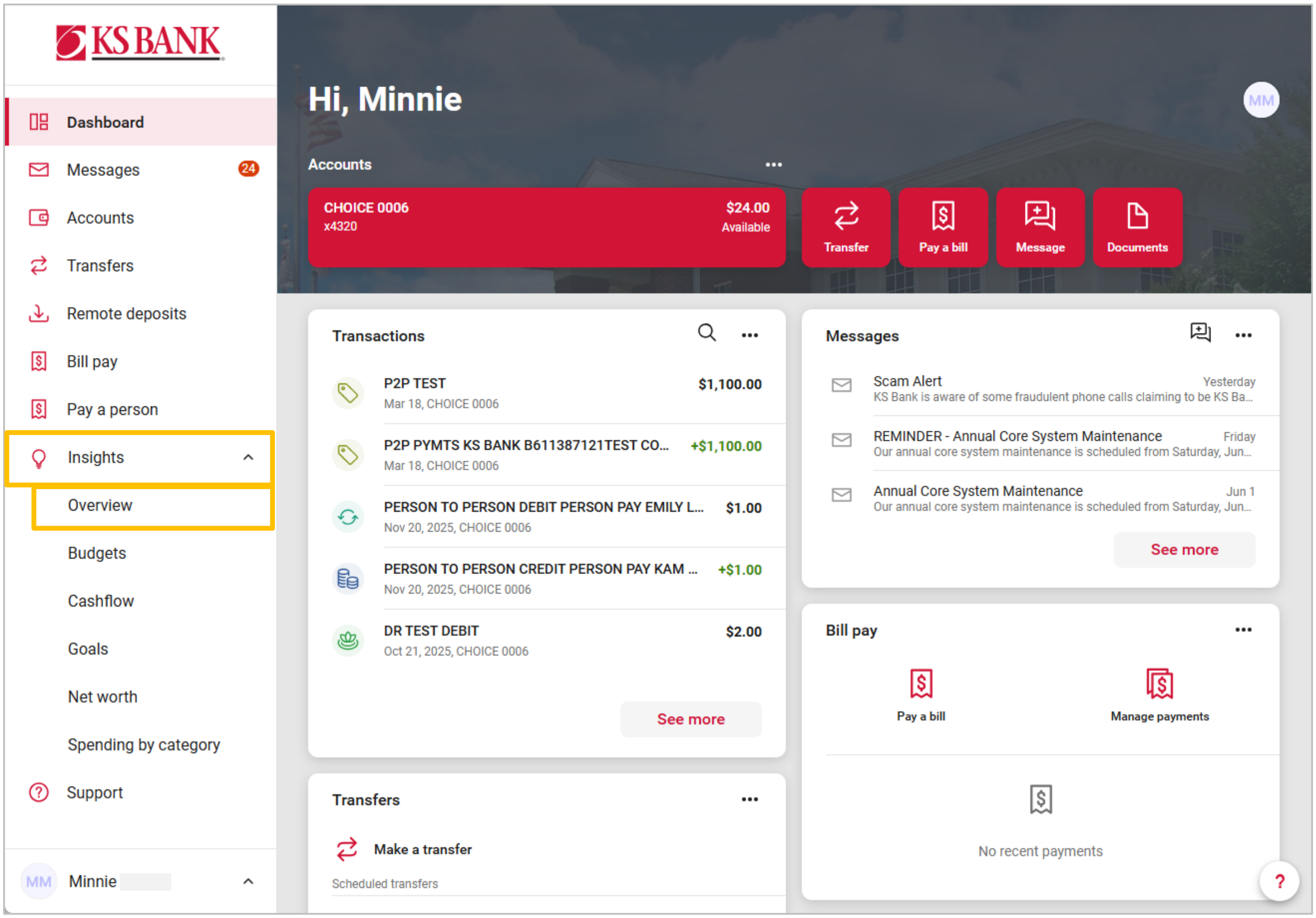
Insights

Use this tool to create budgets, track spending, and set goals.

Overview

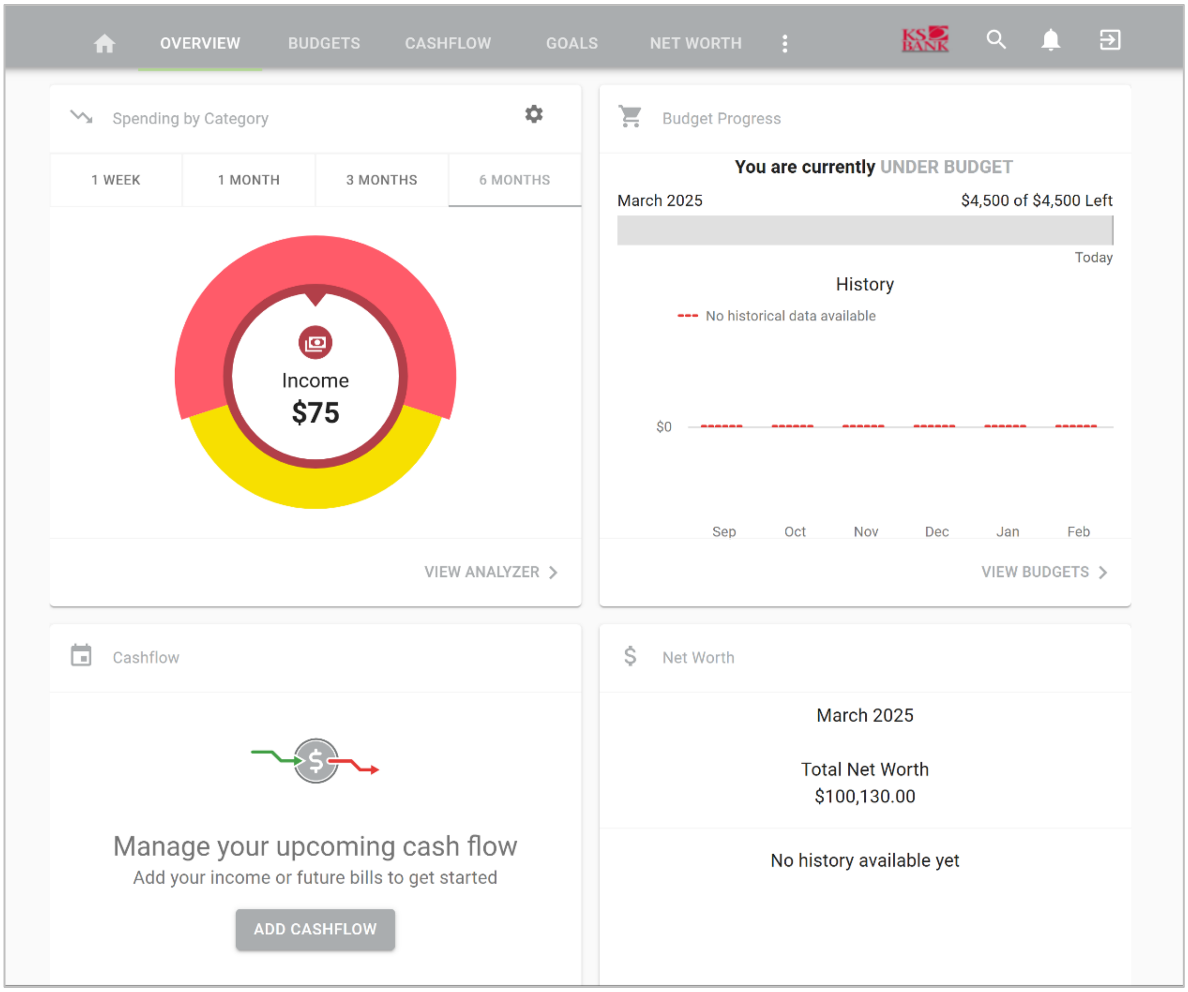
Step 1

Select **Insights** and click **Overview.**



Step 2

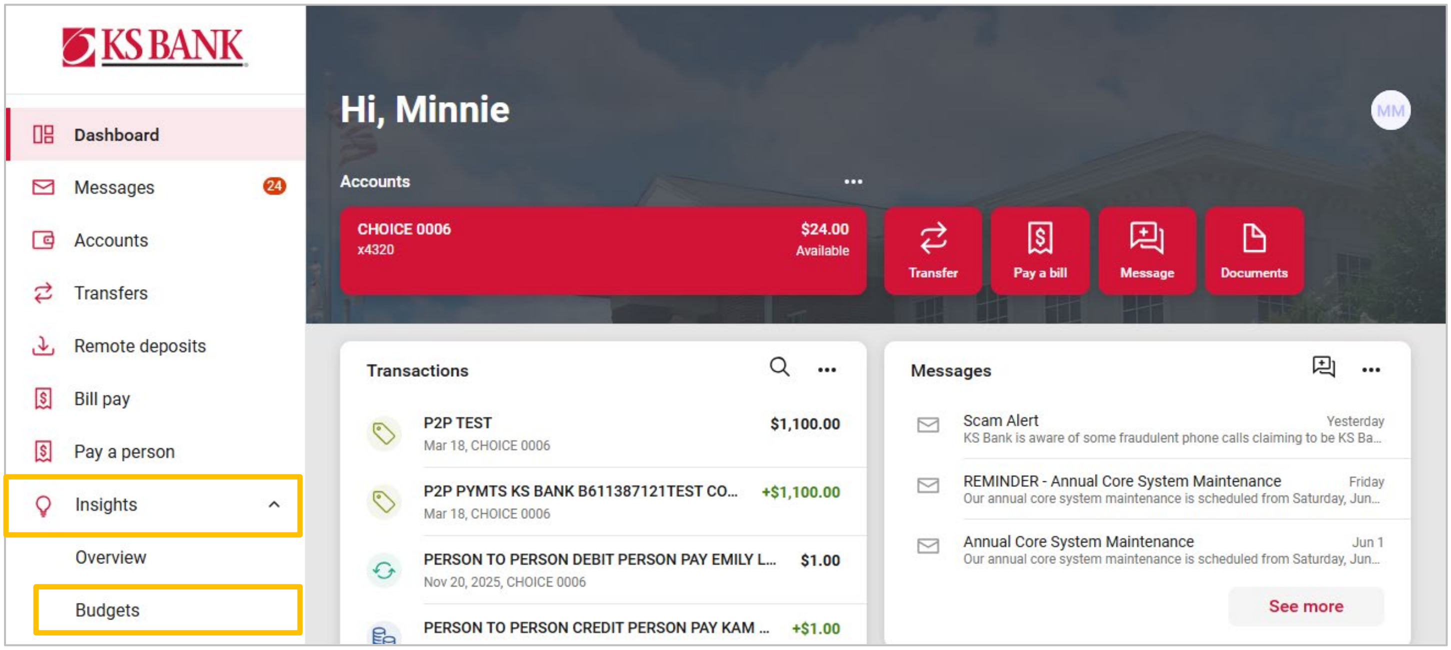
Review information such as spending by category, budget progress, net worth, and more.



Create a budget

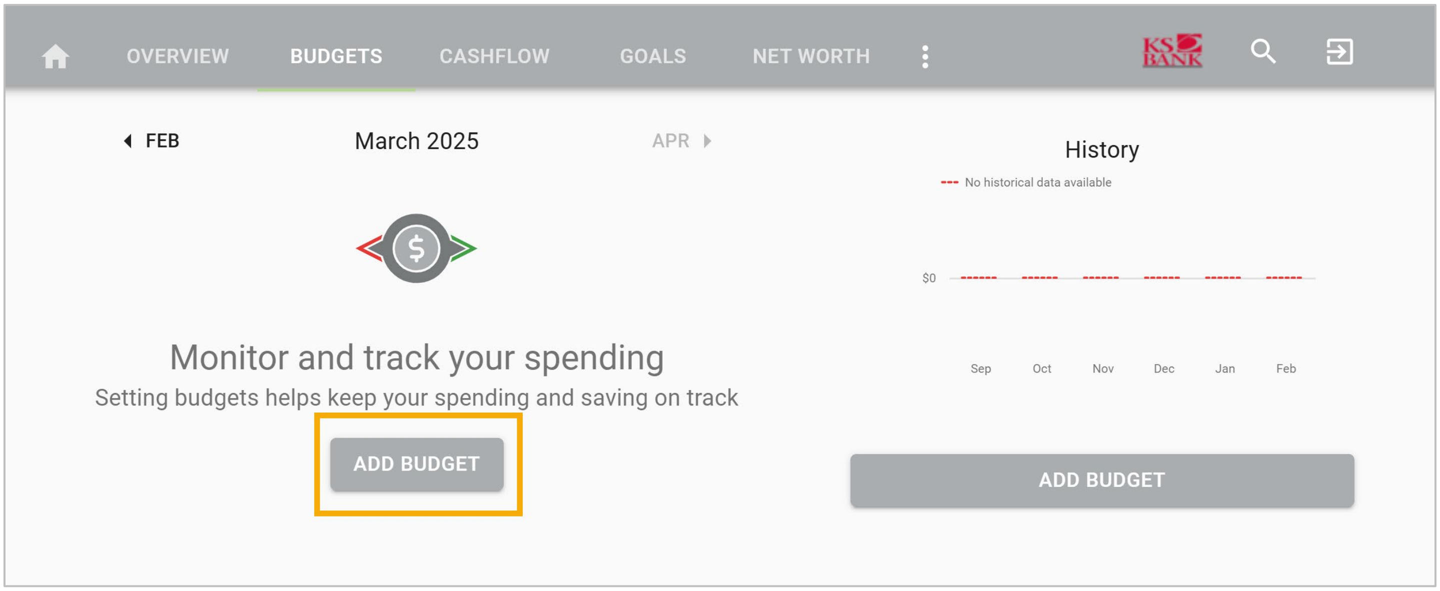
Step 1

Select **Insights** and then click **Budgets.**



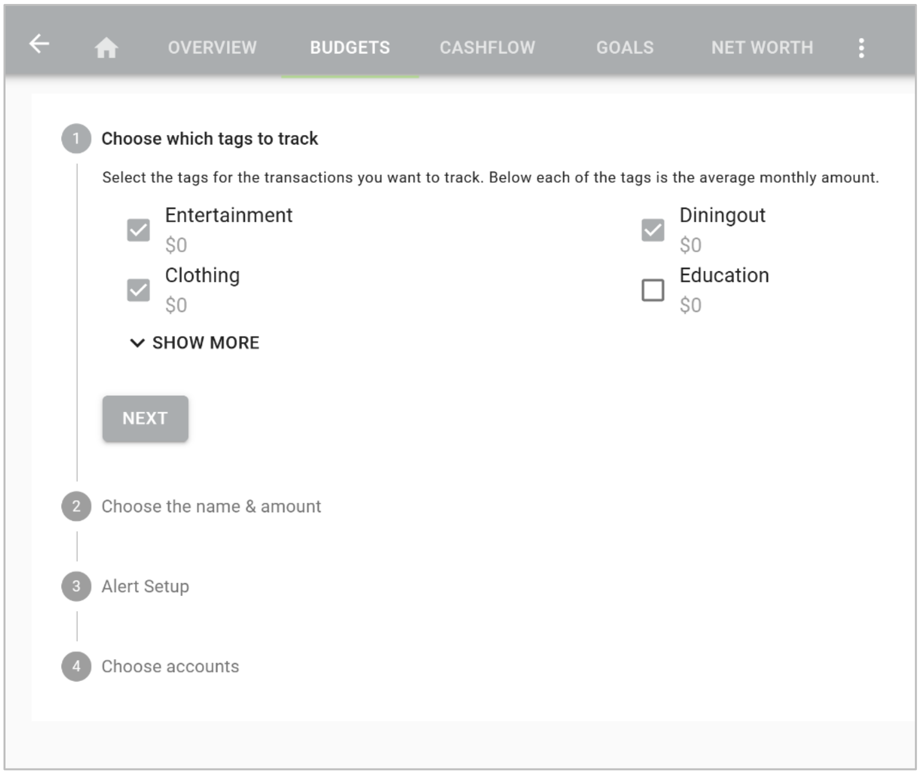
Step 2

Click **ADD BUDGET**



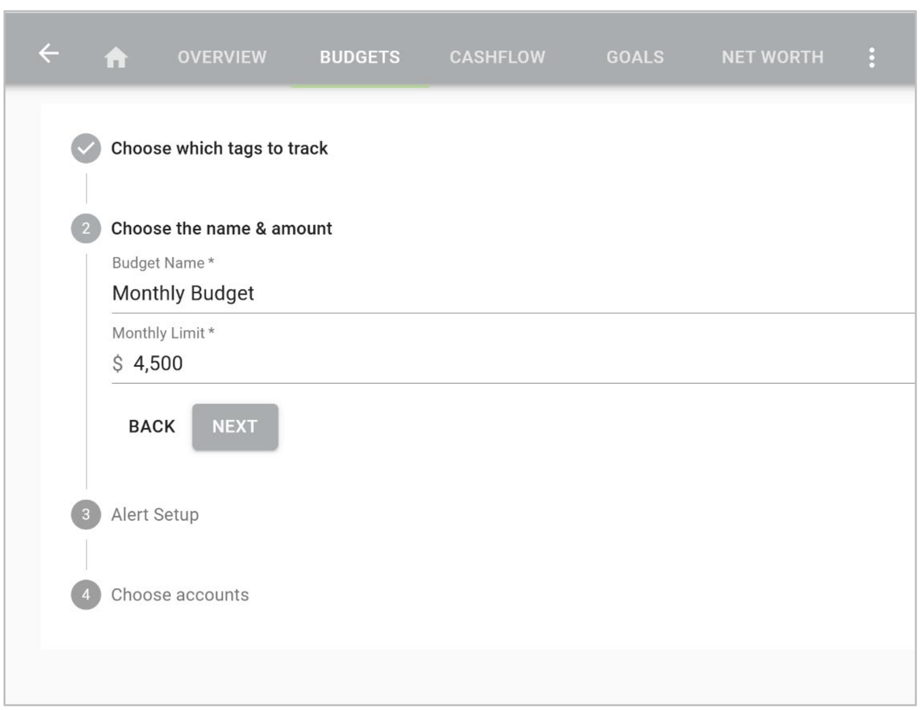
Step 3

Choose which category tags to track then click **NEXT.**



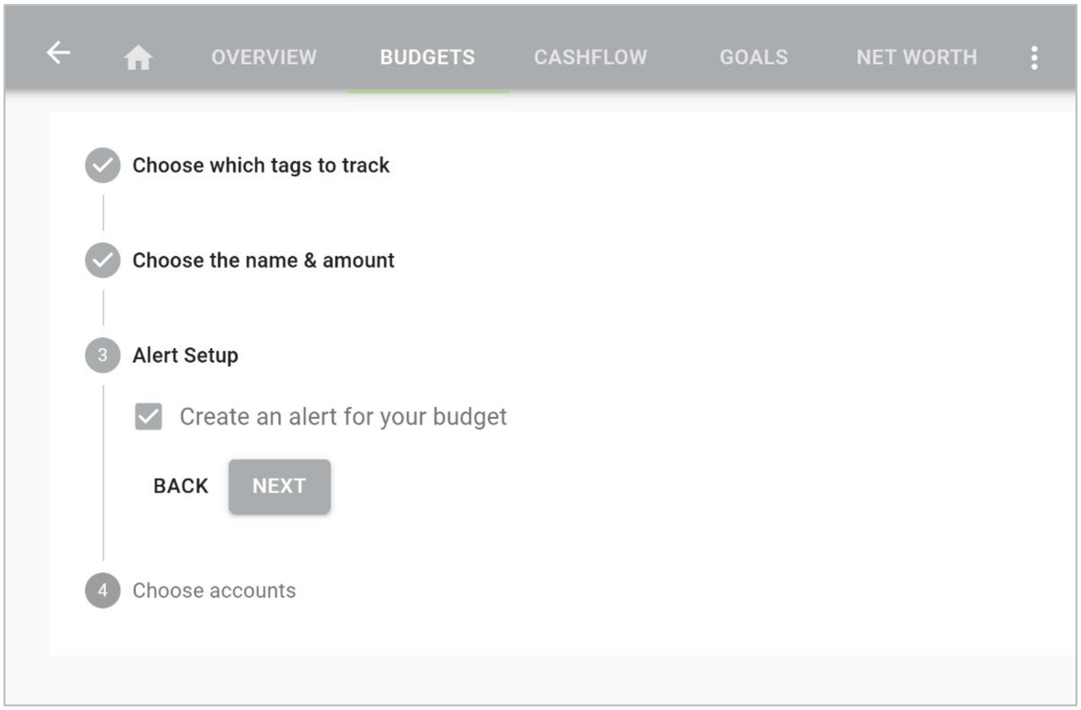
Step 4

Enter a name for your budget, enter your monthly limit, and click **NEXT.**



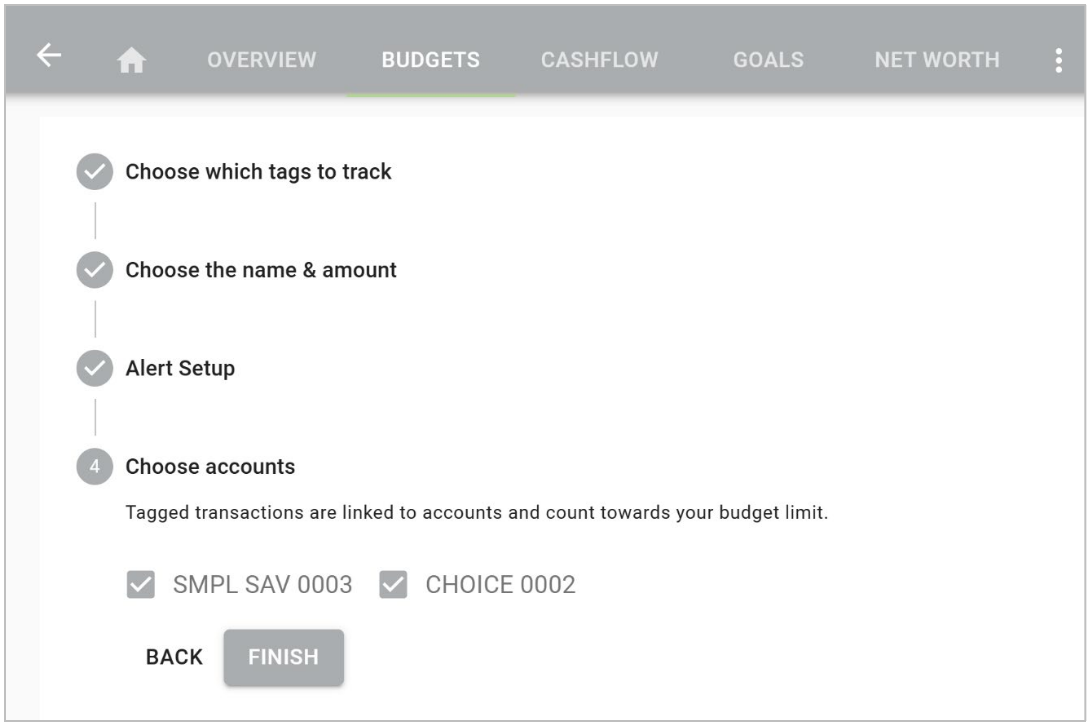
Step 5

Check the box to have alerts sent regarding your budget and click **NEXT.**

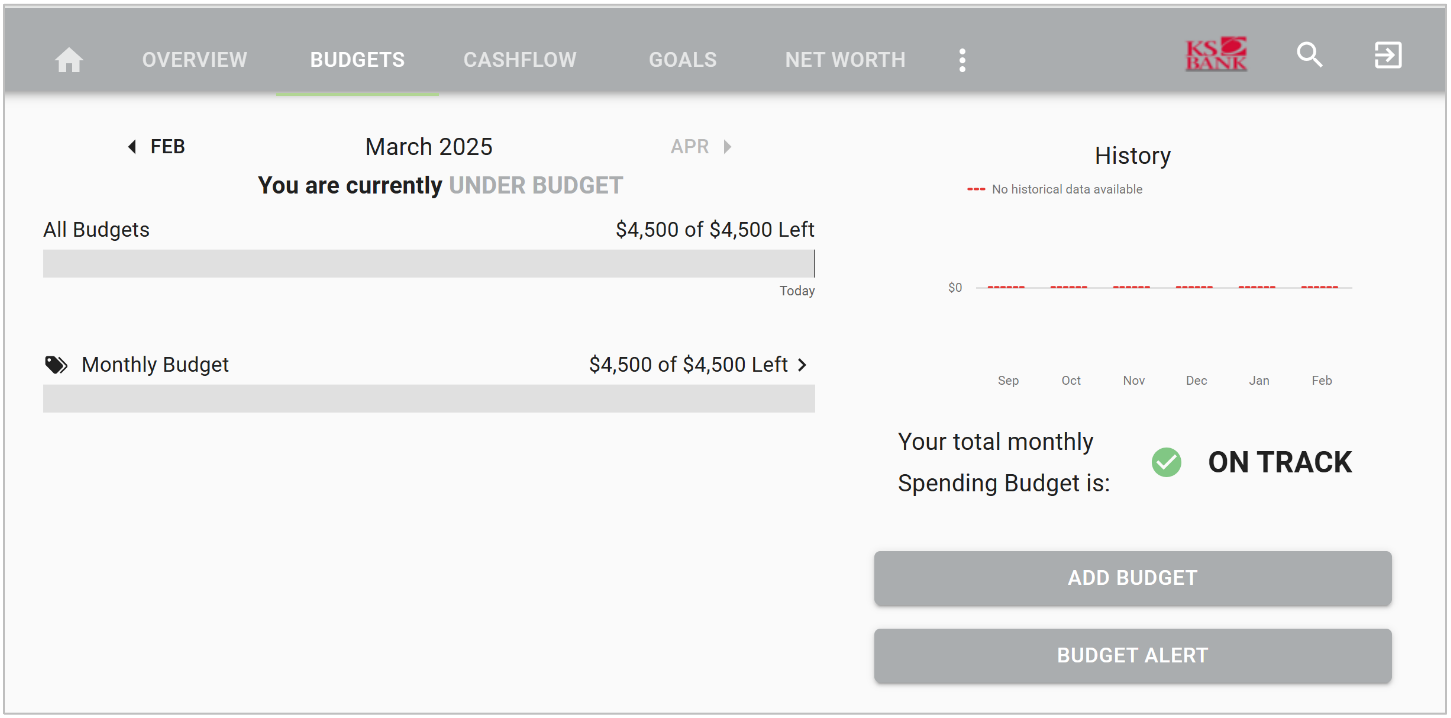


Step 6

Choose the accounts to track for your budget and click **FINISH.**



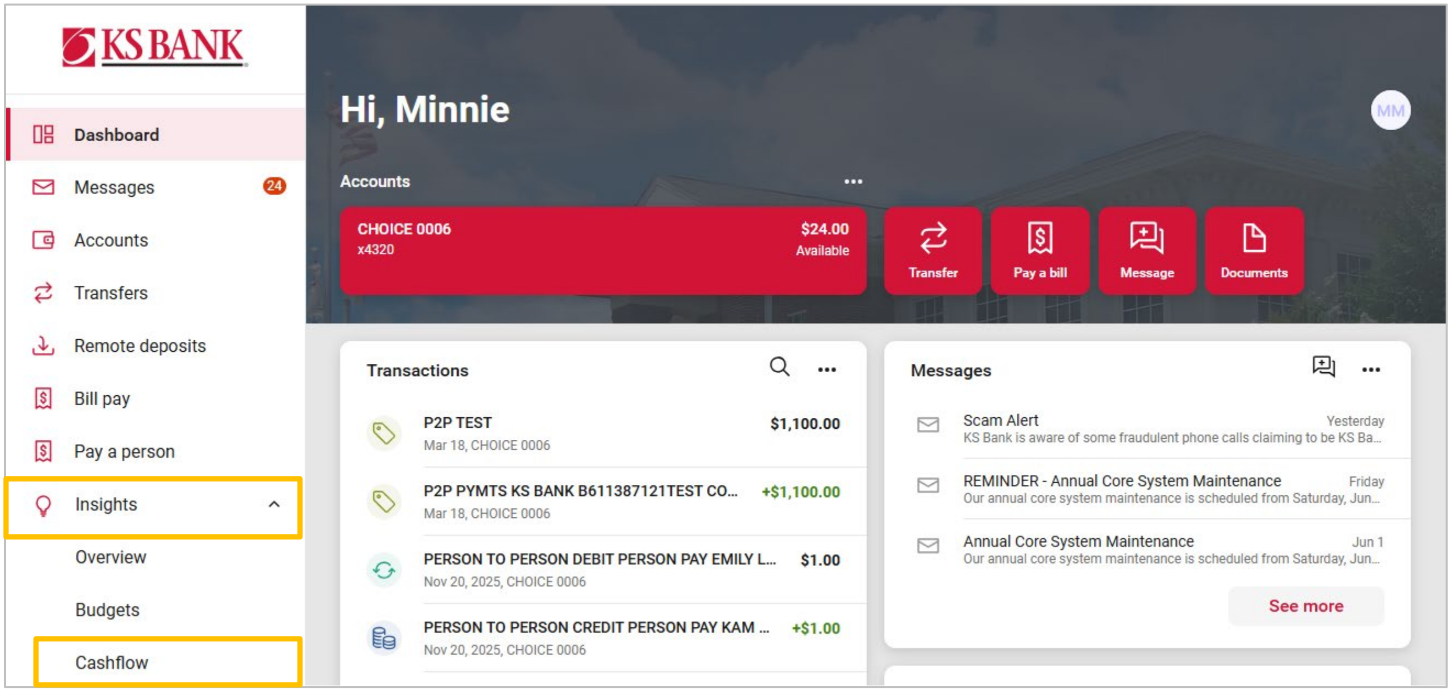
Your budget will appear on the BUDGETS page. Select the budget to modify or delete at any time.



Create cashflow

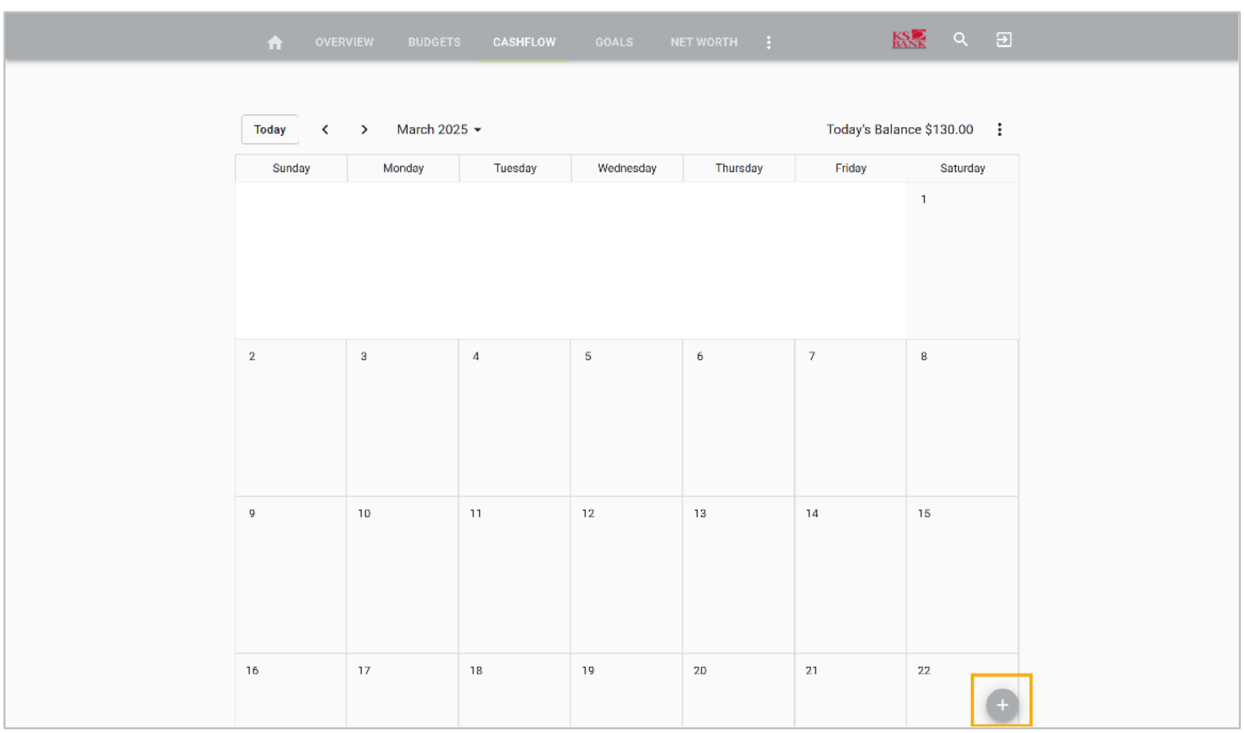
Step 1

Select **Insights** and click **Cashflow.**



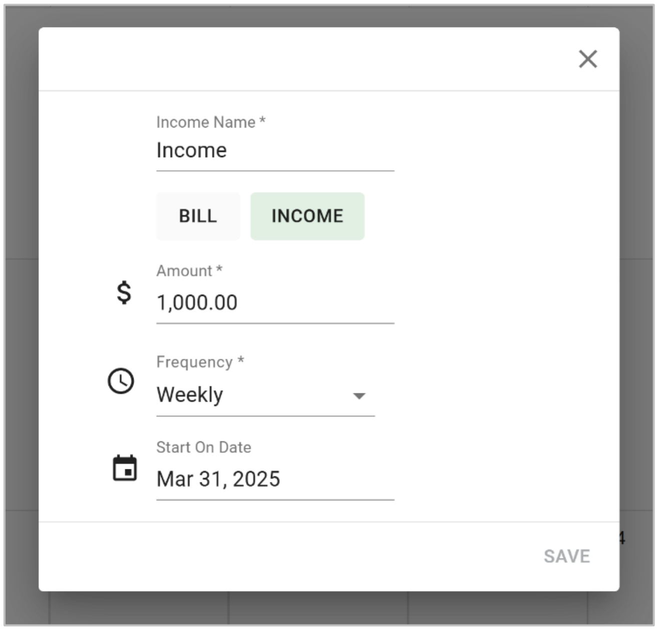
Step 2

Click the **+** to add a bill or income to the calendar.

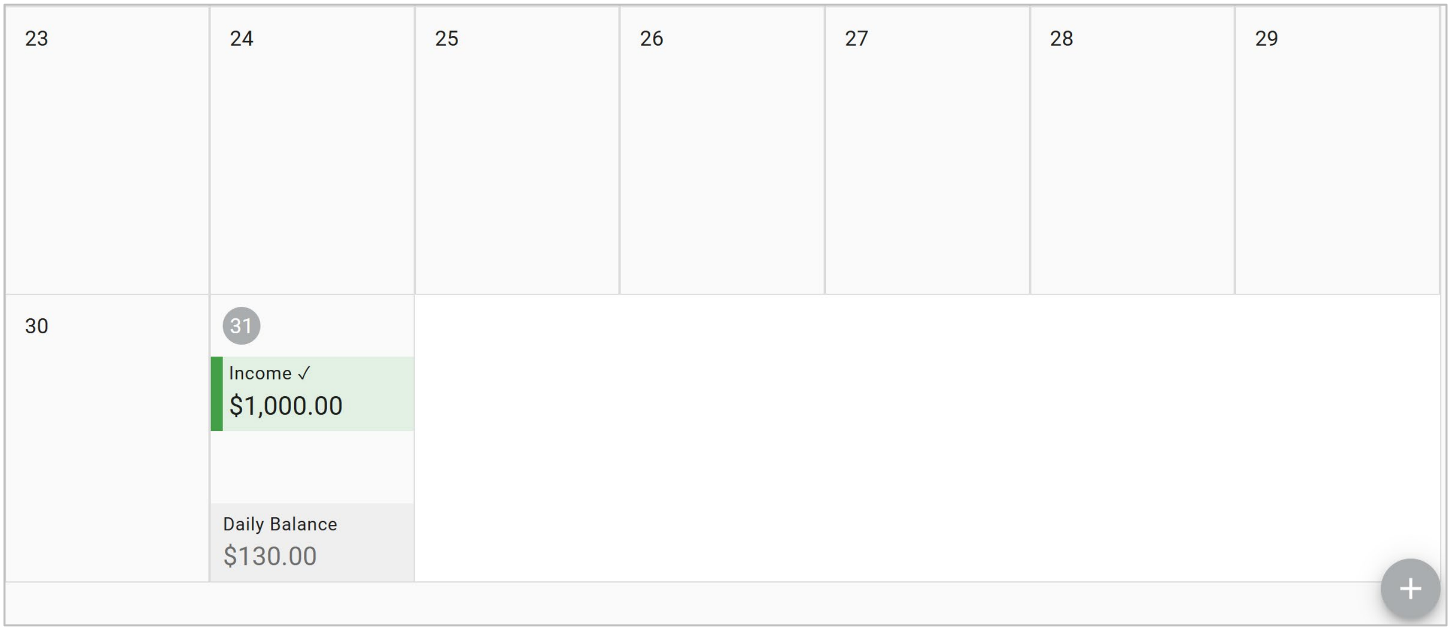


Step 3

Enter a name for the item and select whether it is a bill or income. Enter the amount, frequency, and the date. Click **SAVE.**



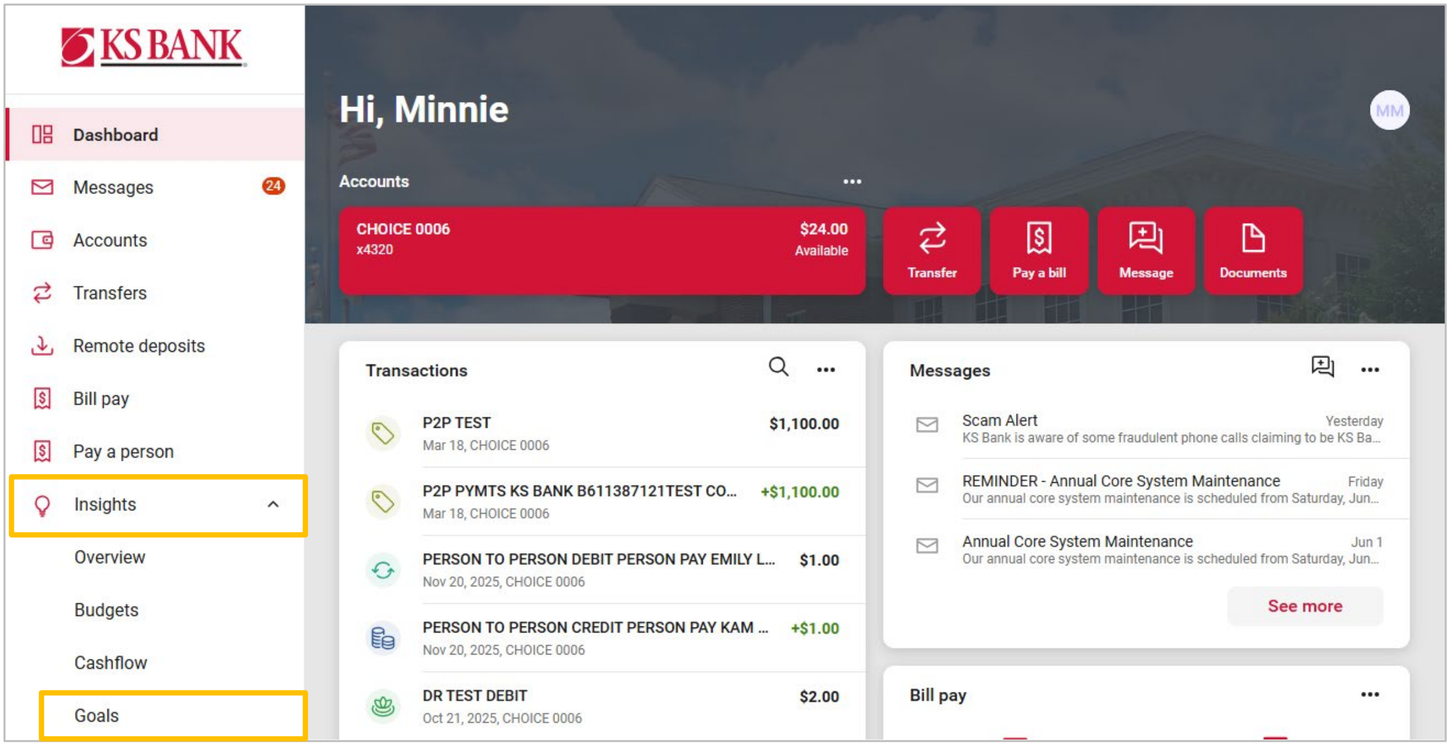
The item will appear on the calendar. Select the item to modify or delete at any time.



Create a goal

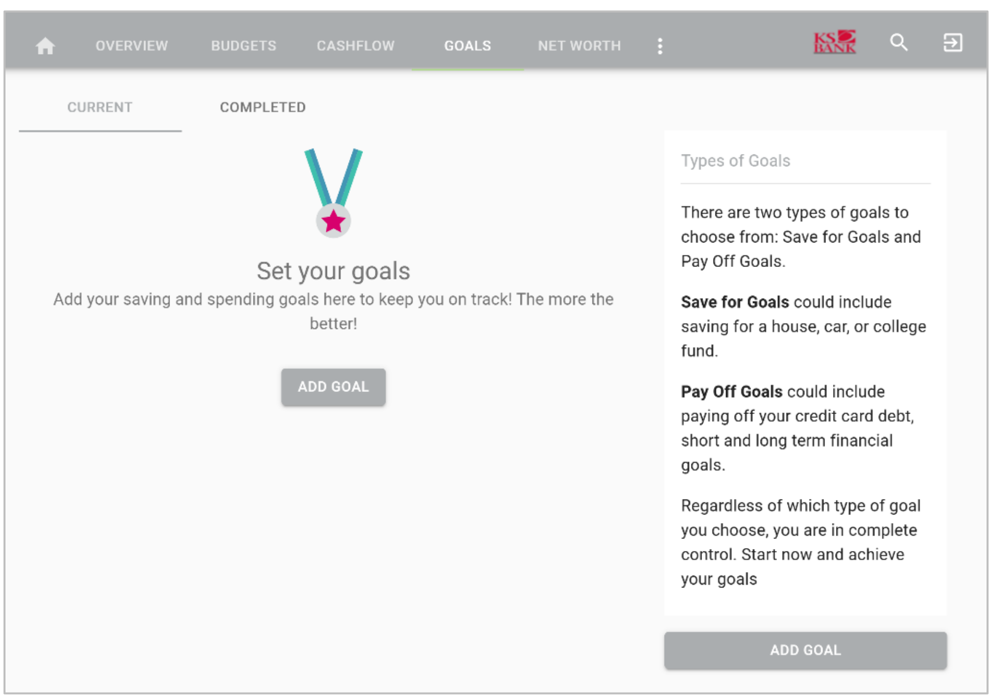
Step 1

Select **Insights** and click **Goals.**



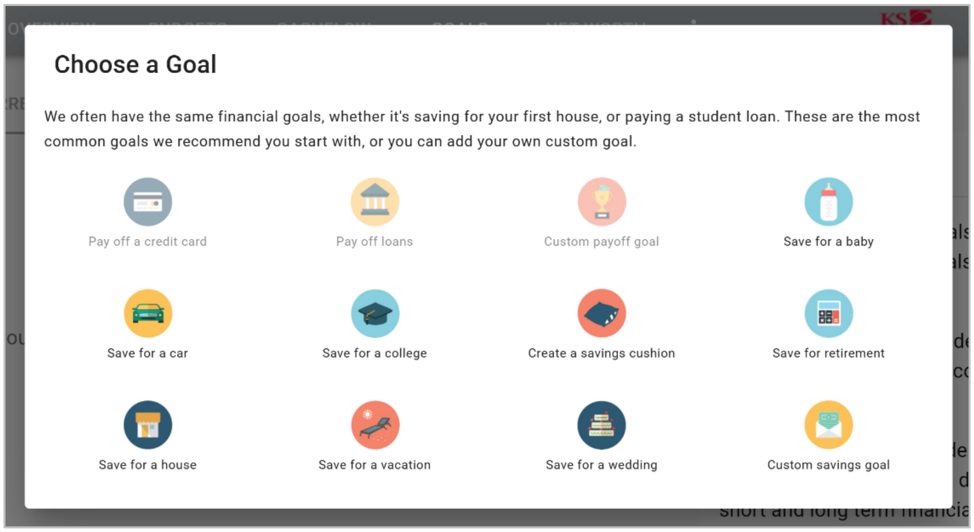
Step 2

Click **ADD GOAL.**



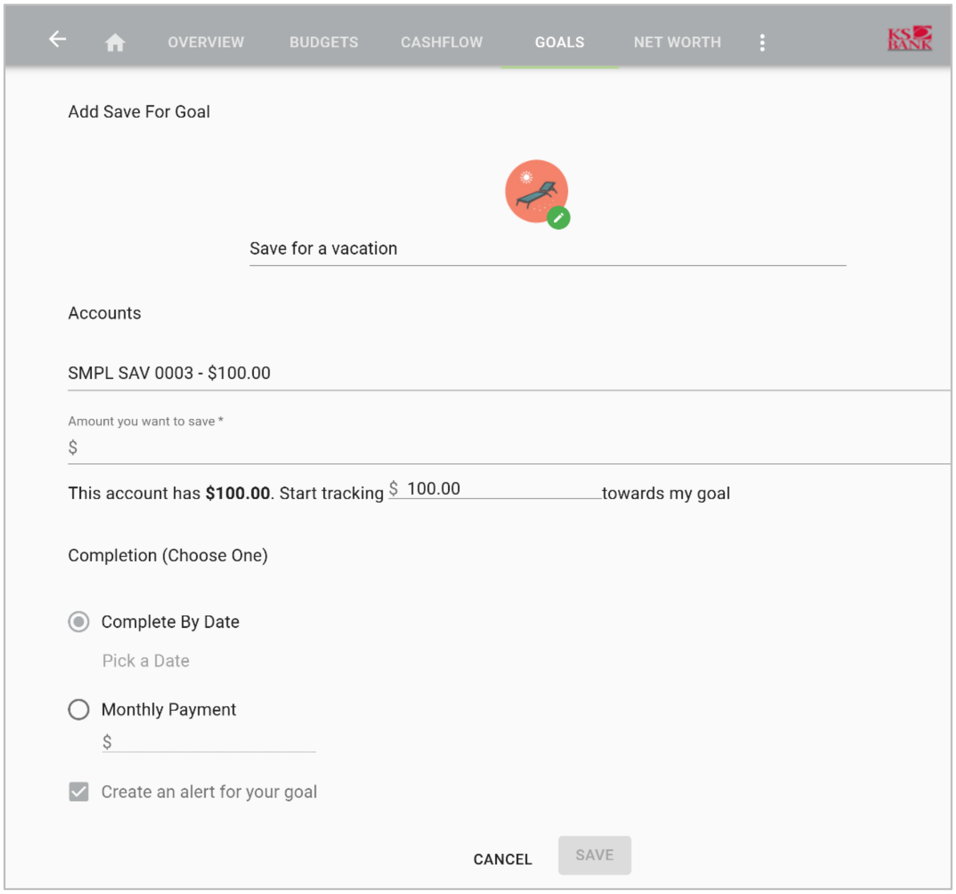
Step 3

Choose a popular type of goal or select **Custom savings goal.**

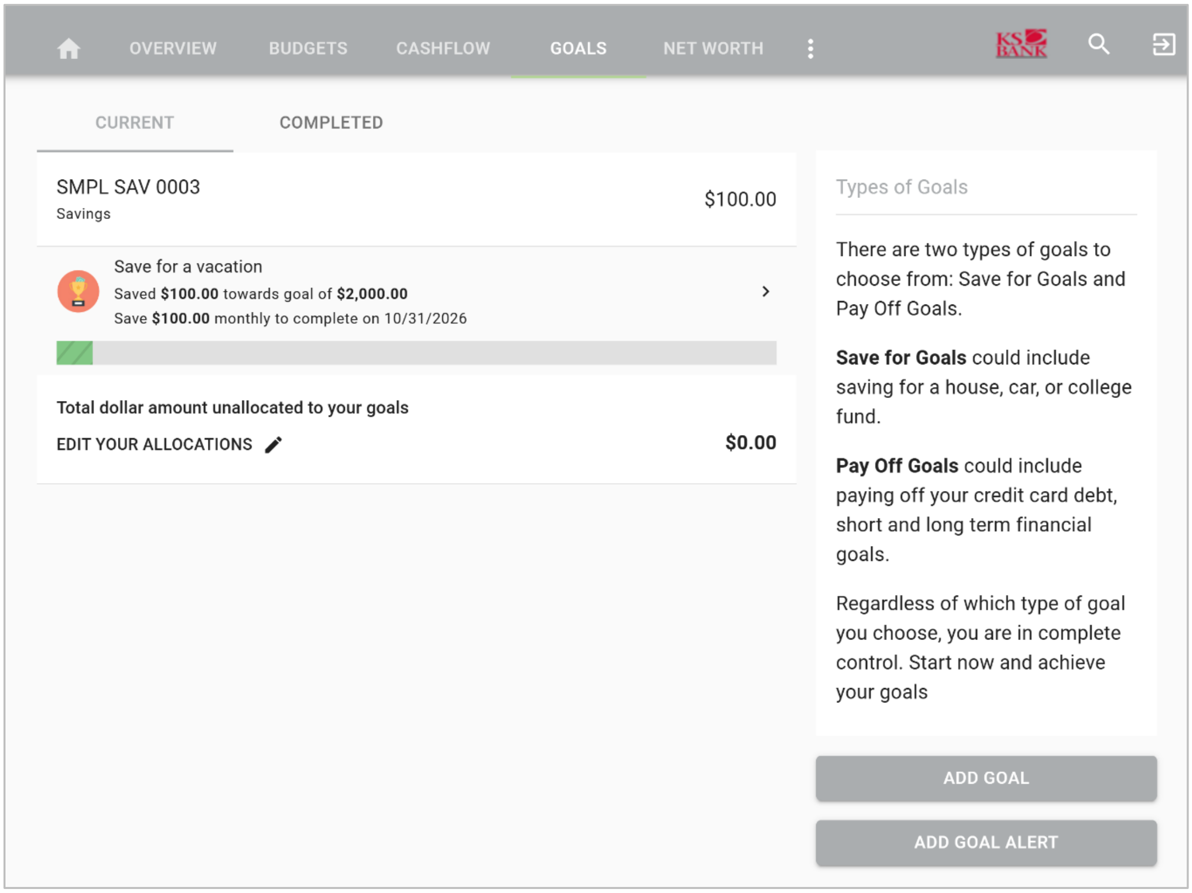


Step 4

Enter a name for the goal, select the account to track, and enter the amount you want to save. Choose to complete the goal by a particular date to have a monthly savings amount calculate for you or enter the amount you wish to save. Click **SAVE.**



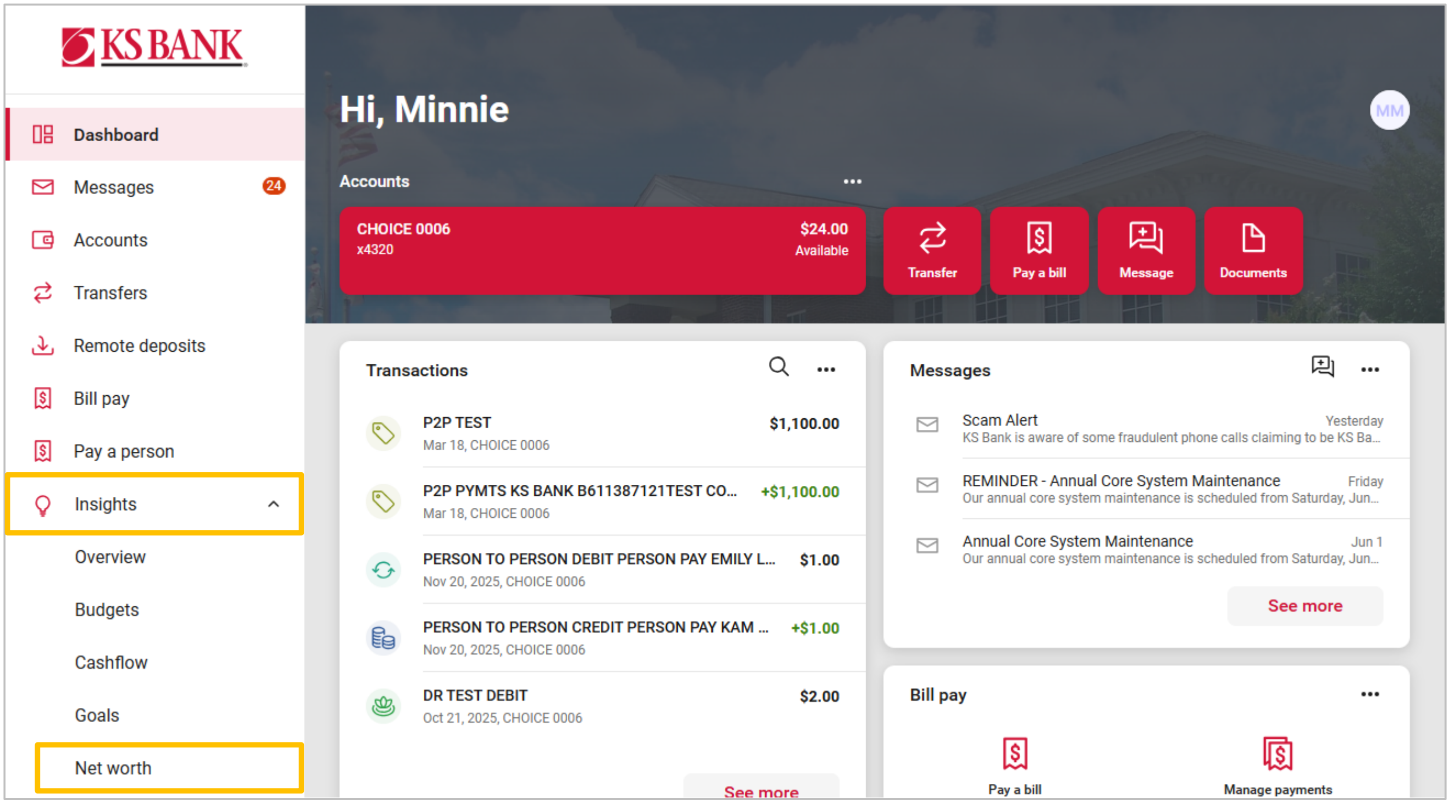
Your goal will appear on the GOALS page. Select the goal to modify or delete at any time.



Net worth

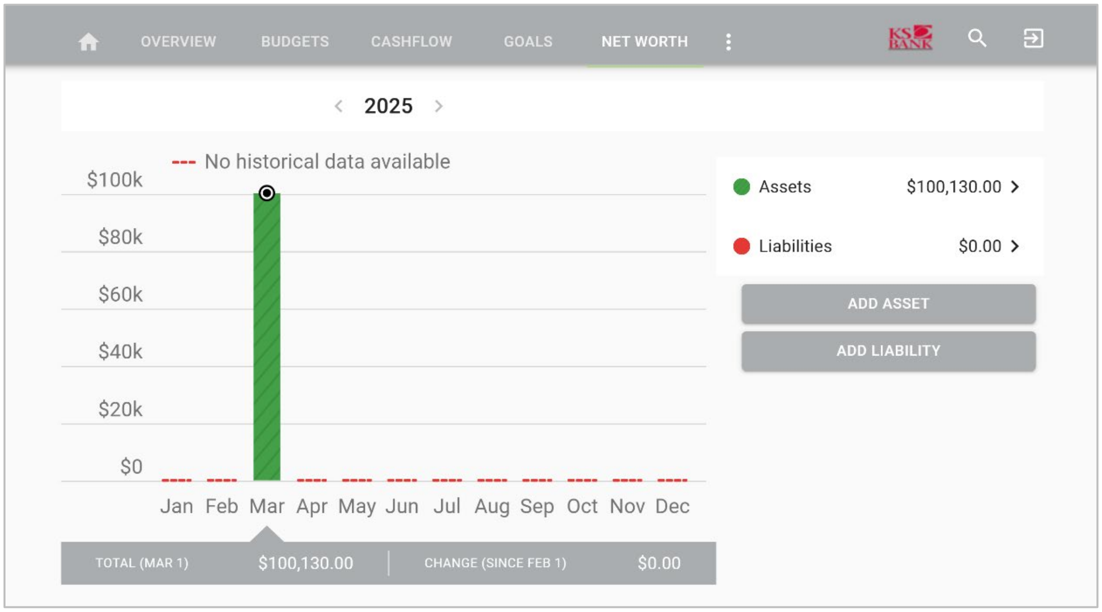
Step 1

Select **Insights** and click **Net worth.**



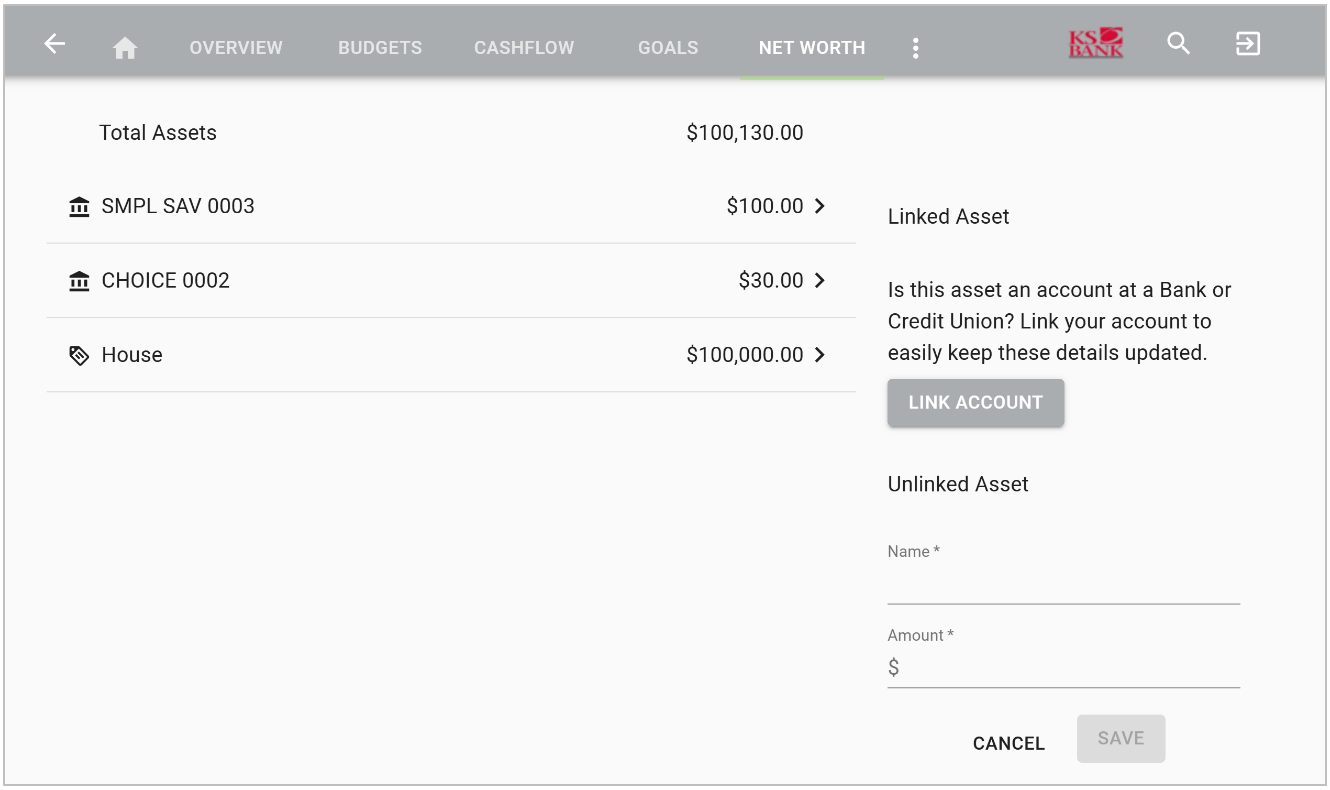
Step 2

Click **ADD ASSET** or **ADD LIABILITY** to link add an account from another institution.



Step 3

Click **LINK ACCOUNT** to securely link your accounts at other financial institutions or enter the information in the Unlinked Asset/Liability section.



Spending by category

A new enhanced *Spending Wheel* is now available within KS Bank Online Banking and provides you with a visual summary of spending activity based on automatically categorized transactions that show merchant logos, automatic spending categories, detailed payment information and clear merchant names instead of confusing transaction codes.

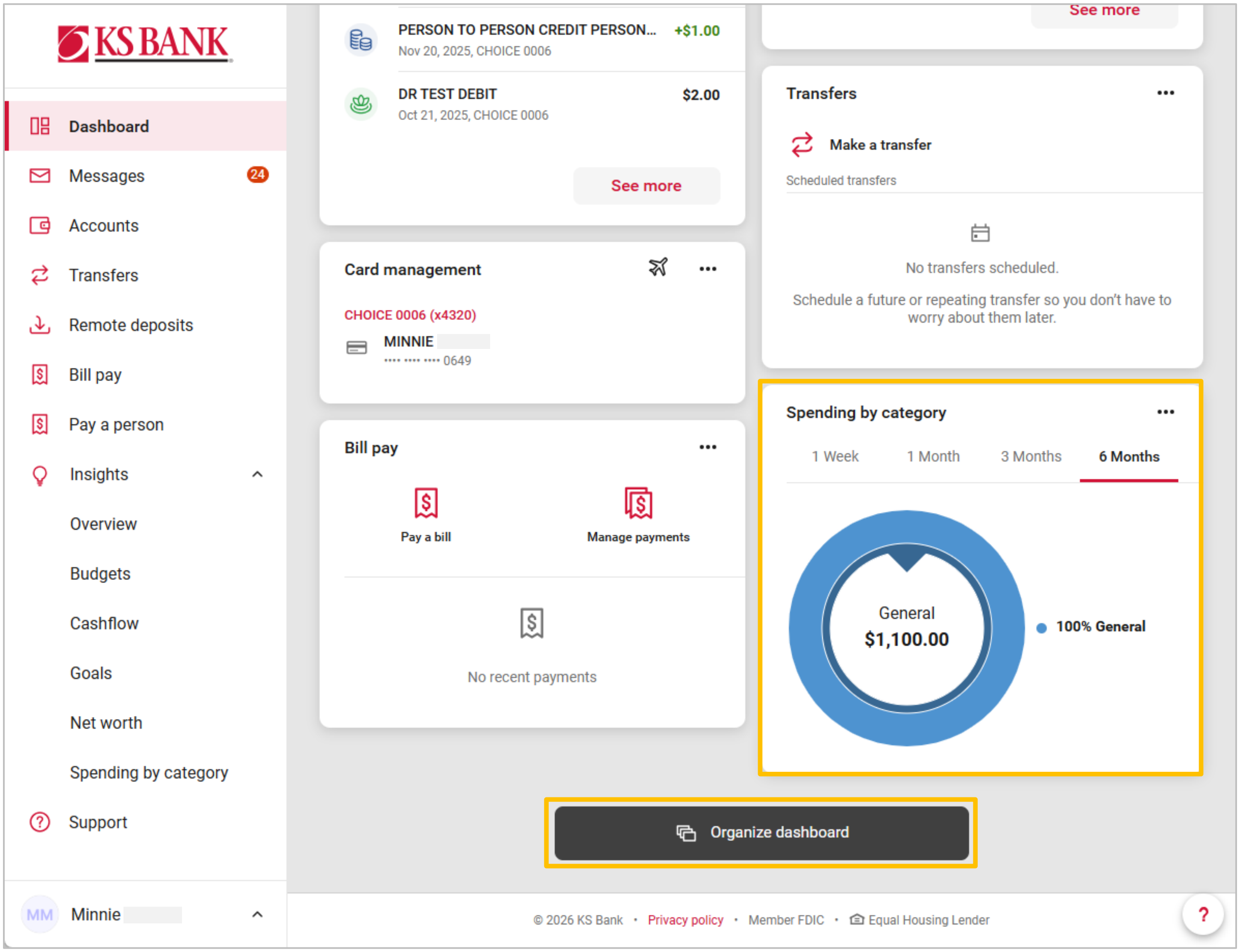
You may edit this information yourself if desired.

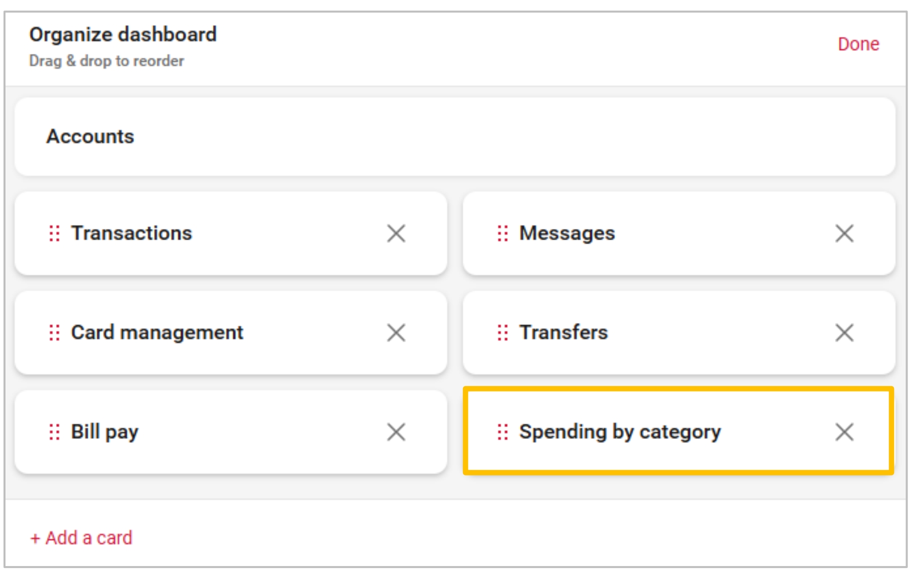
The enhanced information will show after posting. Pending transactions will display the original description.

This feature enhances your digital banking experience by helping you better understand spending habits and financial trends, thus more easily recognizing where your money was spent.

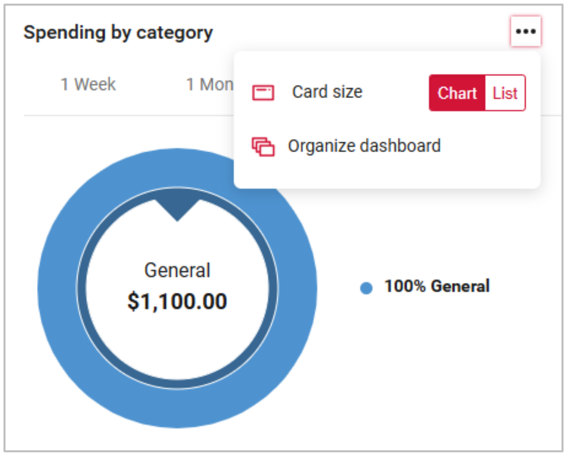
Access the Spending Wheel by adding the **Spending by Category** card to your dashboard if it does not show by default.

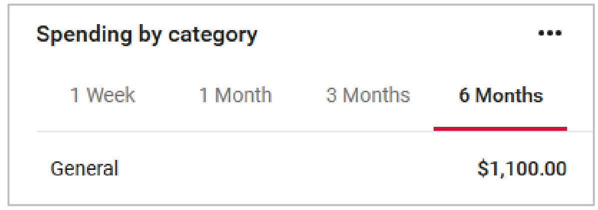
PLEASE NOTE: The Spending Wheel is not currently available on the mobile app.


KS BANK
Dashboard
Messages
24
Accounts
Transfers
Remote deposits
Bill pay
Pay a person
Insights
Overview
Budgets
Cashflow
Goals
Net worth
Spending by category
Support
MM
Minnie
PERSON TO PERSON CREDIT PERSON...
+$1.00
Nov 20, 2025, CHOICE 0006
DR TEST DEBIT
$2.00
Oct 21, 2025, CHOICE 0006
See more
Card management
CHOICE 0006 (x4320)
MINNIE
•••• •••• •••• 0649
Bill pay
Pay a bill
Manage payments
No recent payments
See more
Transfers
Make a transfer
Scheduled transfers
No transfers scheduled.
Schedule a future or repeating transfer so you don't have to worry about them later.
Spending by category
1 Week
1 Month
3 Months
6 Months
General
$1,100.00
100% General
Organize dashboard
© 2026 KS Bank • Privacy policy • Member FDIC • Equal Housing Lender
?


Organize dashboard
Drag & drop to reorder
Done
Accounts
Transactions
Messages
Card management
Transfers
Bill pay
Spending by category
+ Add a card

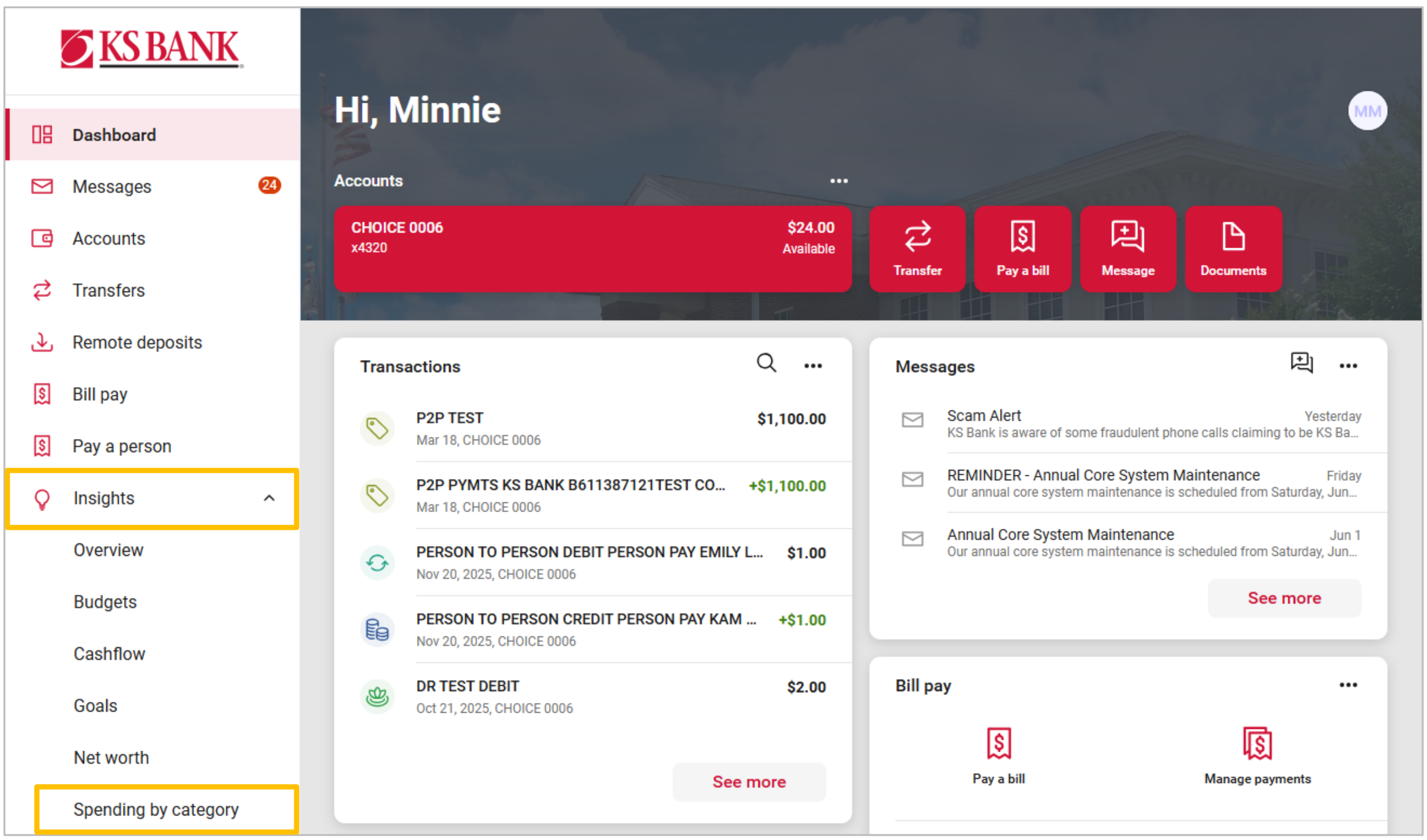
Click the **ellipses** to toggle between chart and list view in the card:



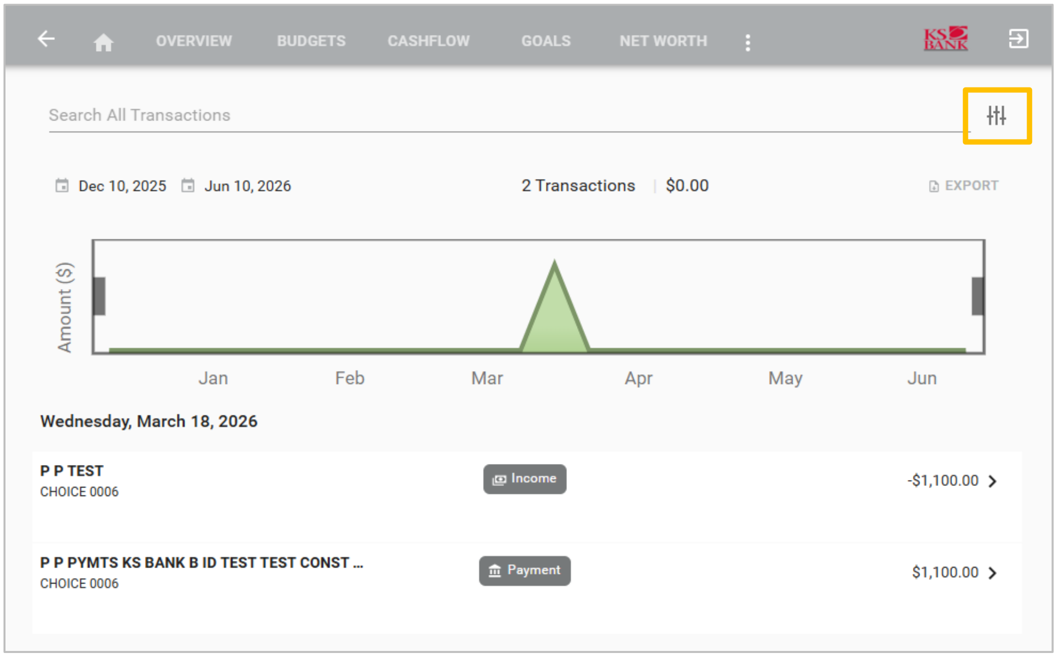


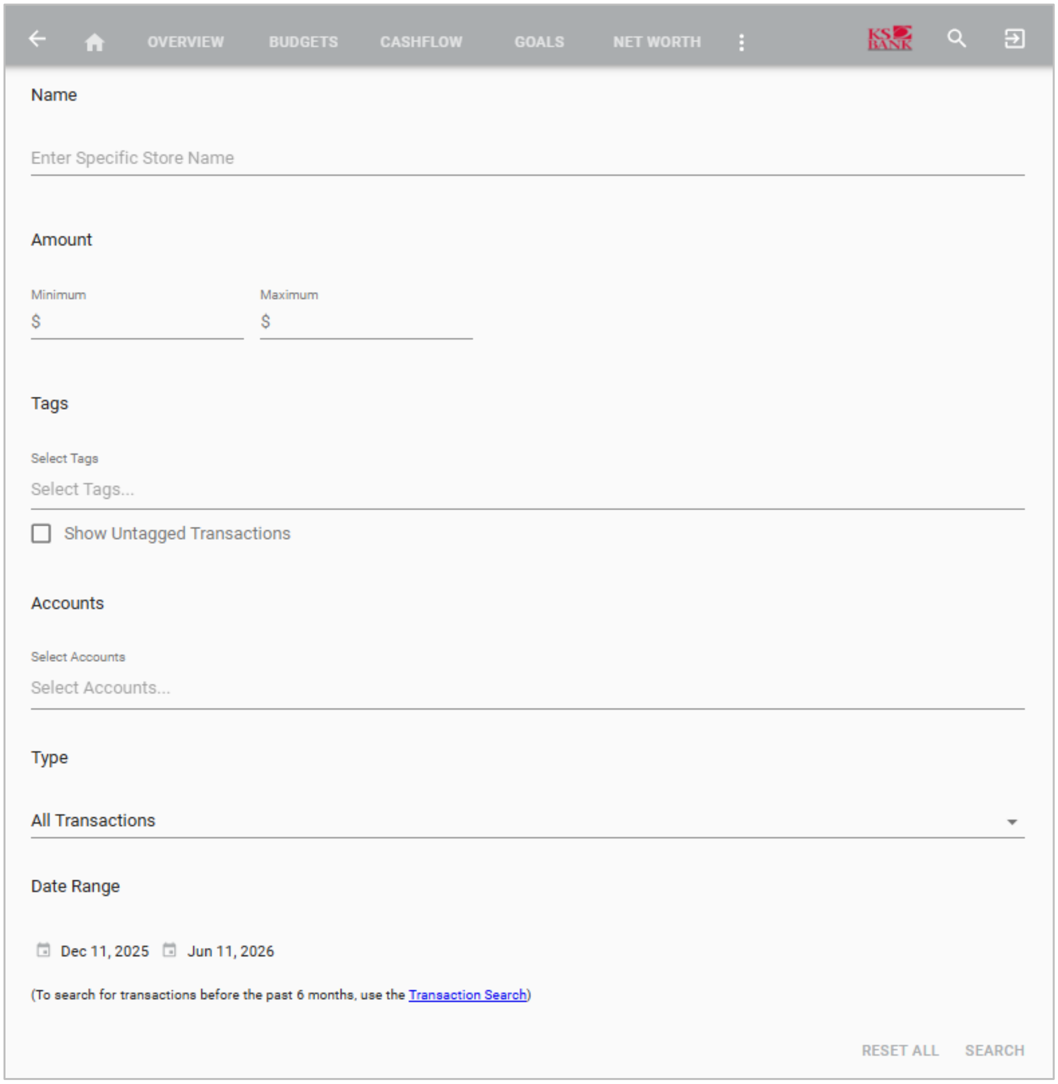
Select **Spending by category** under *Insights* to see a customizable chart organized by category that may be exported.

PLEASE NOTE: The Spending Wheel is not available in this view.



Click the **filter** icon to adjust name, amount, tags, accounts, transaction type and date range.

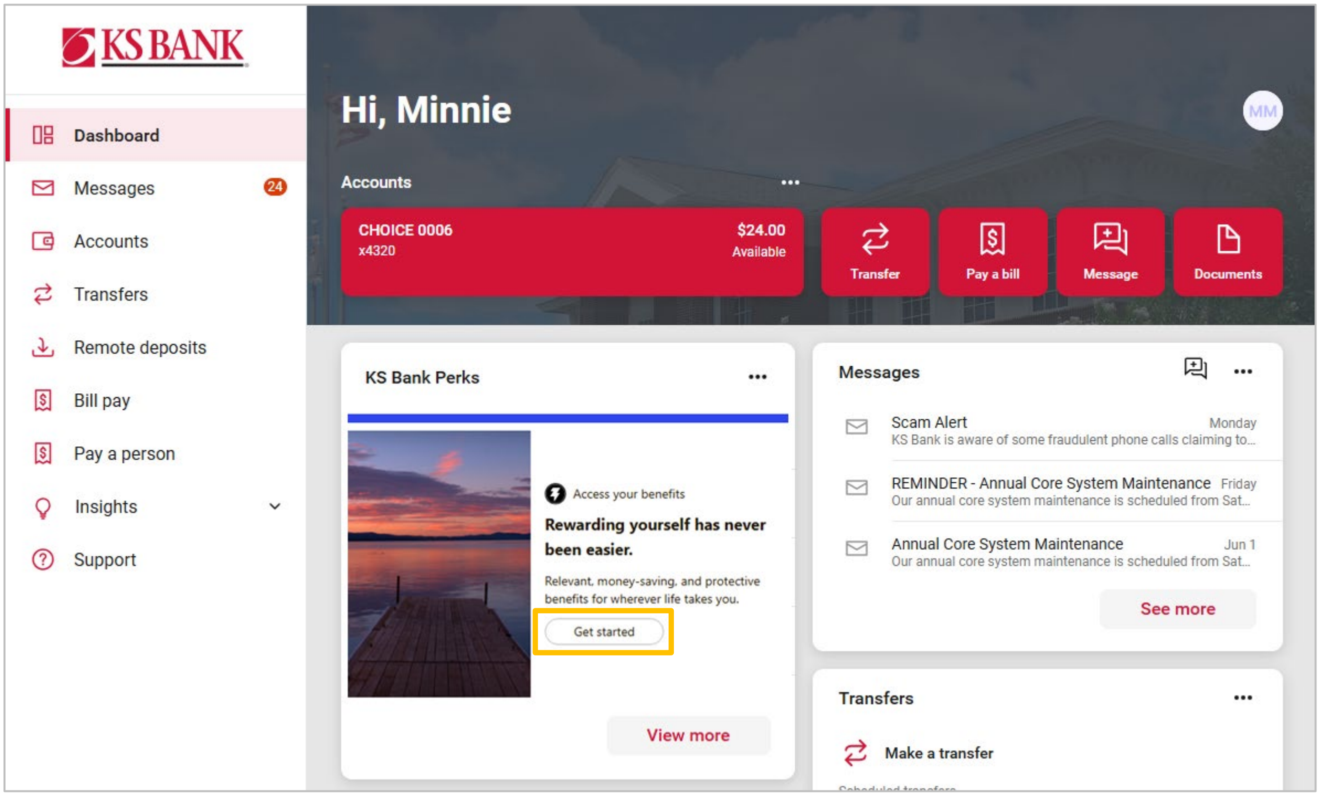

OVERVIEW
BUDGETS
CASHFLOW
GOALS
NET WORTH
Search All Transactions
Dec 10, 2025
Jun 10, 2026
2 Transactions
$0.00
EXPORT
Amount ($)
Jan
Feb
Mar
Apr
May
Jun
Wednesday, March 18, 2026
P P TEST
CHOICE 0006
Income
-$1,100.00
P P PYMTS KS BANK B ID TEST TEST CONST ...
CHOICE 0006
Payment
$1,100.00

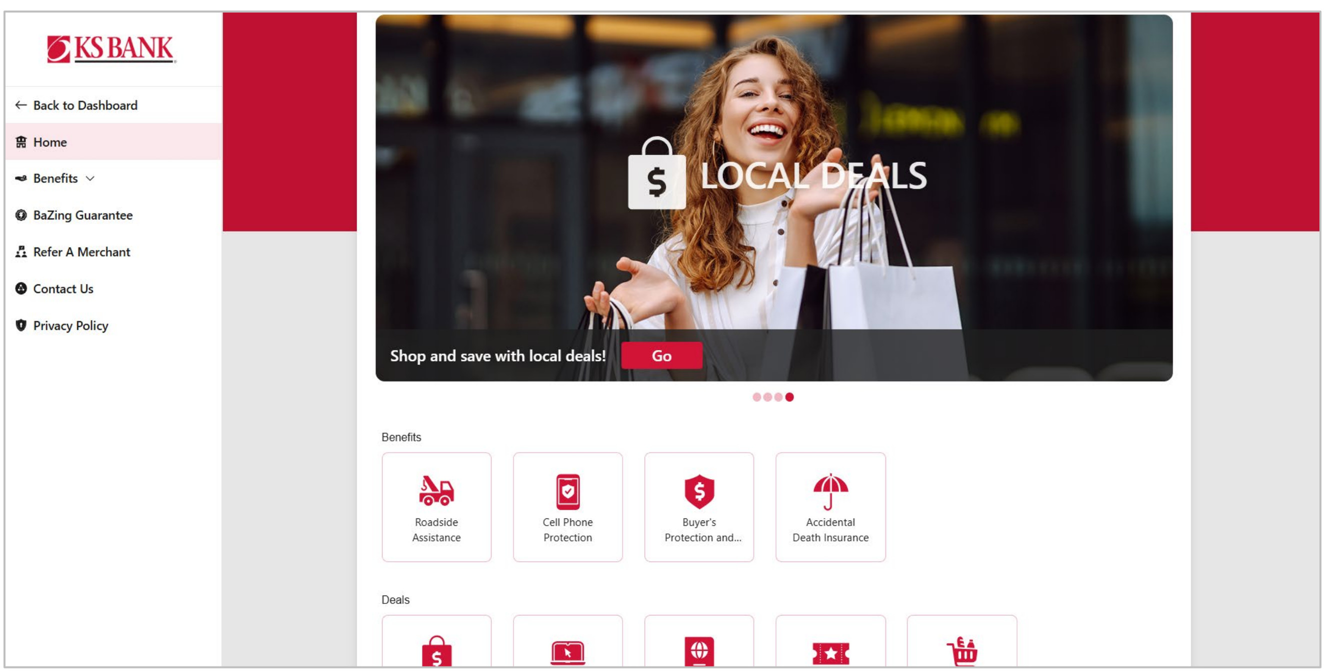

OVERVIEW
BUDGETS
CASHFLOW
GOALS
NET WORTH
Name
Enter Specific Store Name
Amount
Minimum
$
Maximum
$
Tags
Select Tags
Select Tags...
Show Untagged Transactions
Accounts
Select Accounts
Select Accounts...
Type
All Transactions
Date Range
Dec 11, 2025
Jun 11, 2026
(To search for transactions before the past 6 months, use the Transaction Search)
RESET ALL
SEARCH

KS Bank Perks

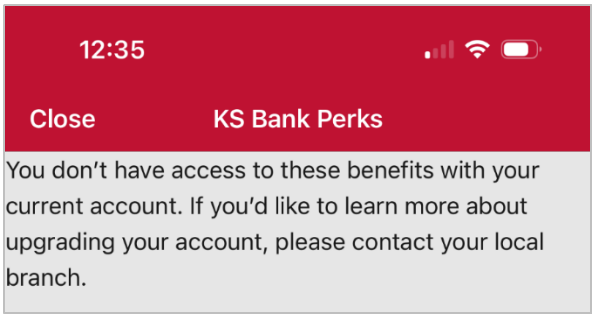
KS Bank Perks is now integrated within Online and Mobile Banking. Once you log into your Online or Mobile Banking account, you will have easy access to KS Bank Perks without having to log in to a separate app or site.

Click **Get Started** to access the KS Bank Perks benefits page.
PLEASE NOTE: Click the **View more** button to make the KS Bank Perks tile bigger.





If you see a "you don't have access" message, reasons for this might be:



1. **Not enrolled in a qualifying product** – You do not have KS Bank Perks because you are not enrolled in a qualifying product (Premier, Choice, or At Work).

   If you are not currently enrolled in KS Bank Perks, you will need to contact your local Branch to see if you qualify for a product that offers these benefits.

2. **Email address mismatch** – You are enrolled in KS Bank Perks, but the email address for their Perks account does not match your Online/Mobile Banking email address.

   In this case, you must contact the BaZing Customer Service to update the email address:

   1.855.UBAZING (1.855.822.9464)
   customer.service@bazing.com
   Hours: Monday - Friday, 8:00 a.m. - 5:00 p.m. Central Time

   PLEASE NOTE: You will have access to all KS Bank Perk benefits, with the exception of BaZing Fuel rewards. You will continue to access your fuel rewards through the standalone KS Bank Perks app.

Tap2Local

Tap2Local is a convenient and secure solution that allows business account holders and sole proprietors to accept card payments directly through the KS Bank mobile banking app, eliminating the need for extra hardware.

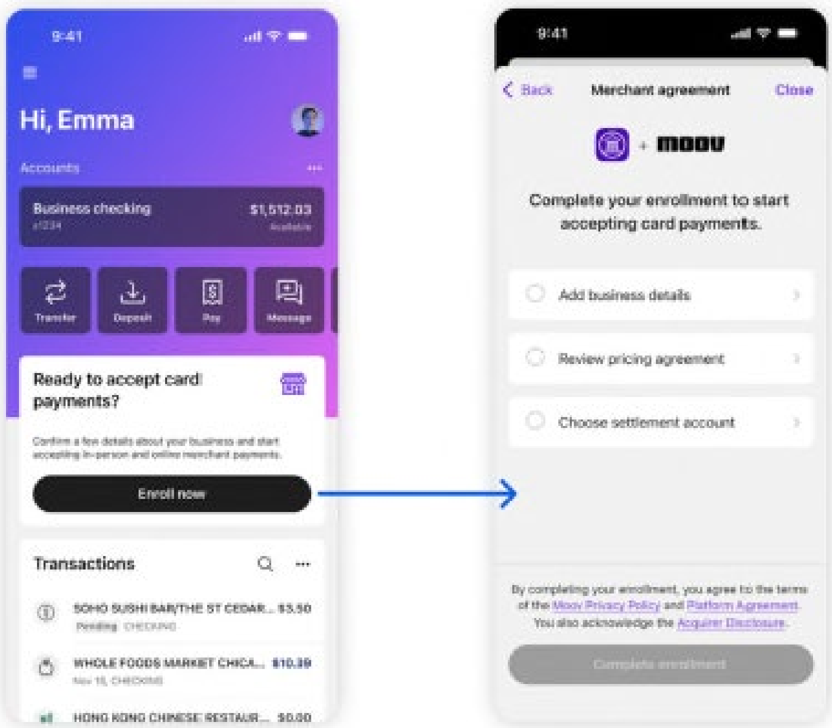
This service allows account holders to:

- Accept tap-to-pay from physical and virtual cards
- Generate secure payment links for remote transactions
- Display QR codes for quick, in-person customer payments

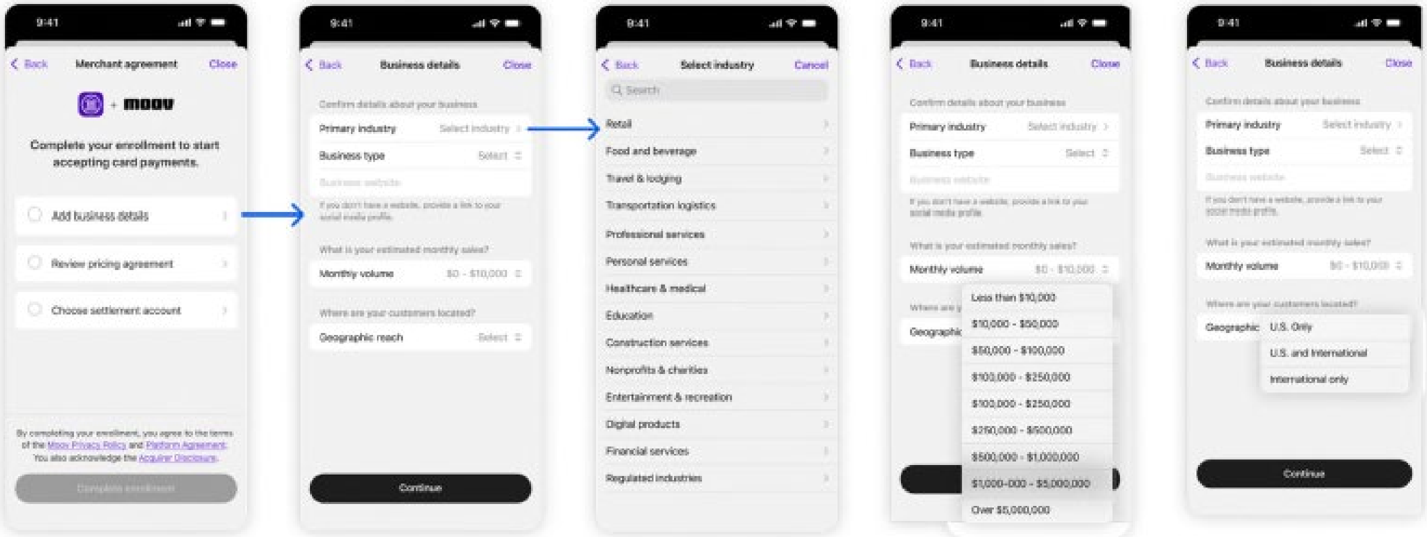
Enroll in Tap2Local

Account holders can enroll to accept card payments directly through the KS Bank mobile banking app, by following a few easy steps:

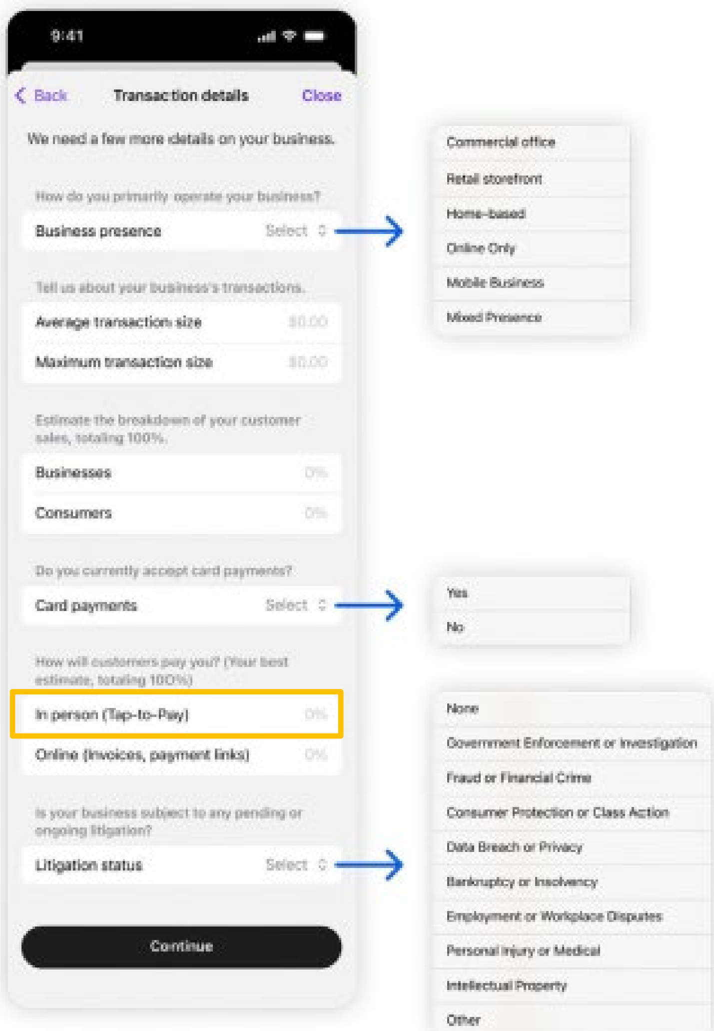
1. Locate the Tap2Local sign-up option within the app and tap **Enroll now**.



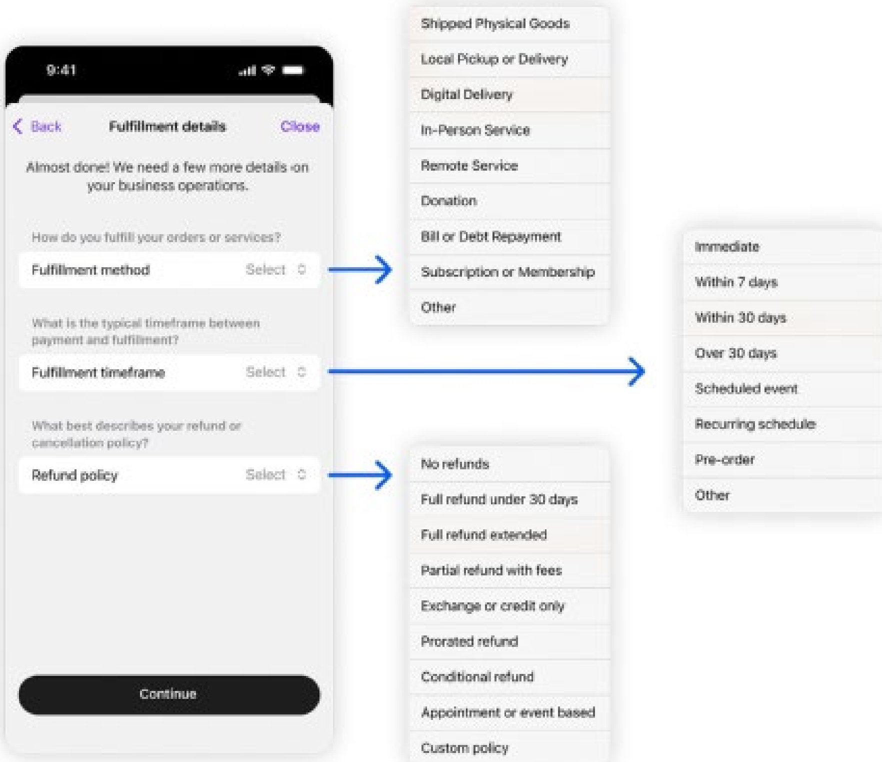
2. Read the disclosures provided by Moov, and if prepared to continue, tap **Get started**.
3. Add general details about your business.
    a. If any of the following are true for the business, extended underwriting information is required.
        i. Over $10k monthly volume
        ii. Pending litigation (any)
        iii. High-risk industry
        iv. Foreign geographic reach



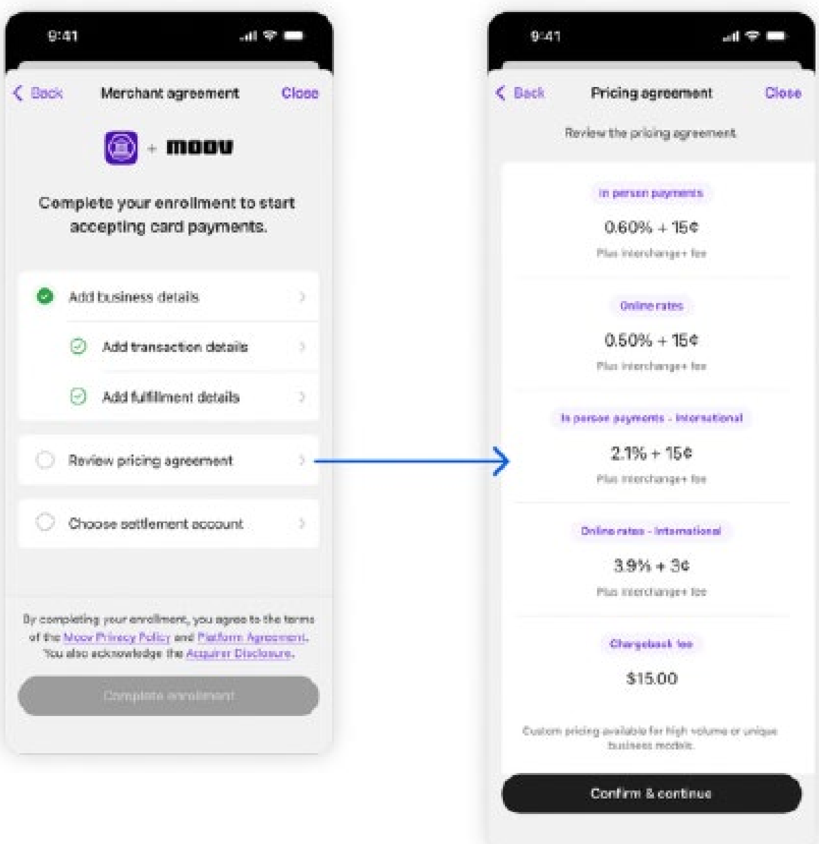
4. Fill out transaction details about your business and tap **Continue**.
    a. If **In person (Tap-to-Pay)** is less than 80% (0-79%), additional fulfillment information is required.



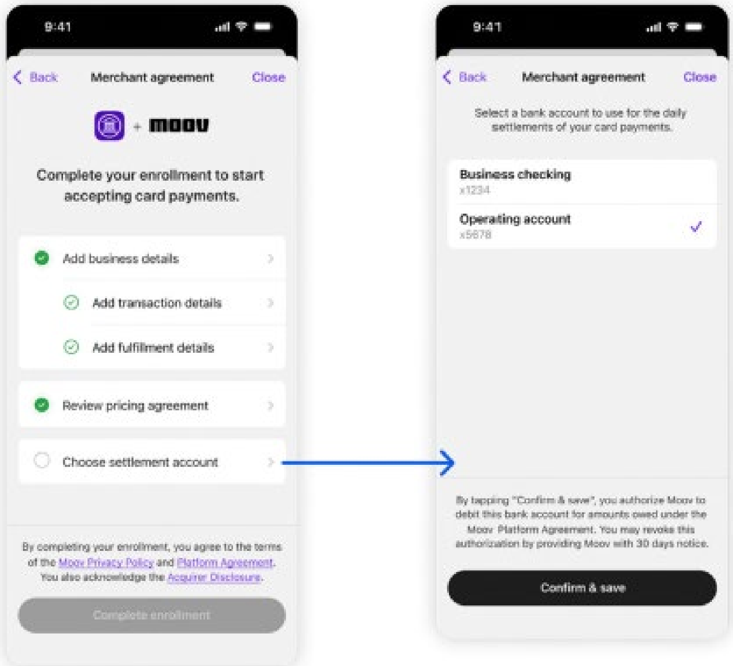
5. Enter the Fulfillment details and tap **Continue**.



6. Review the provided pricing agreement.



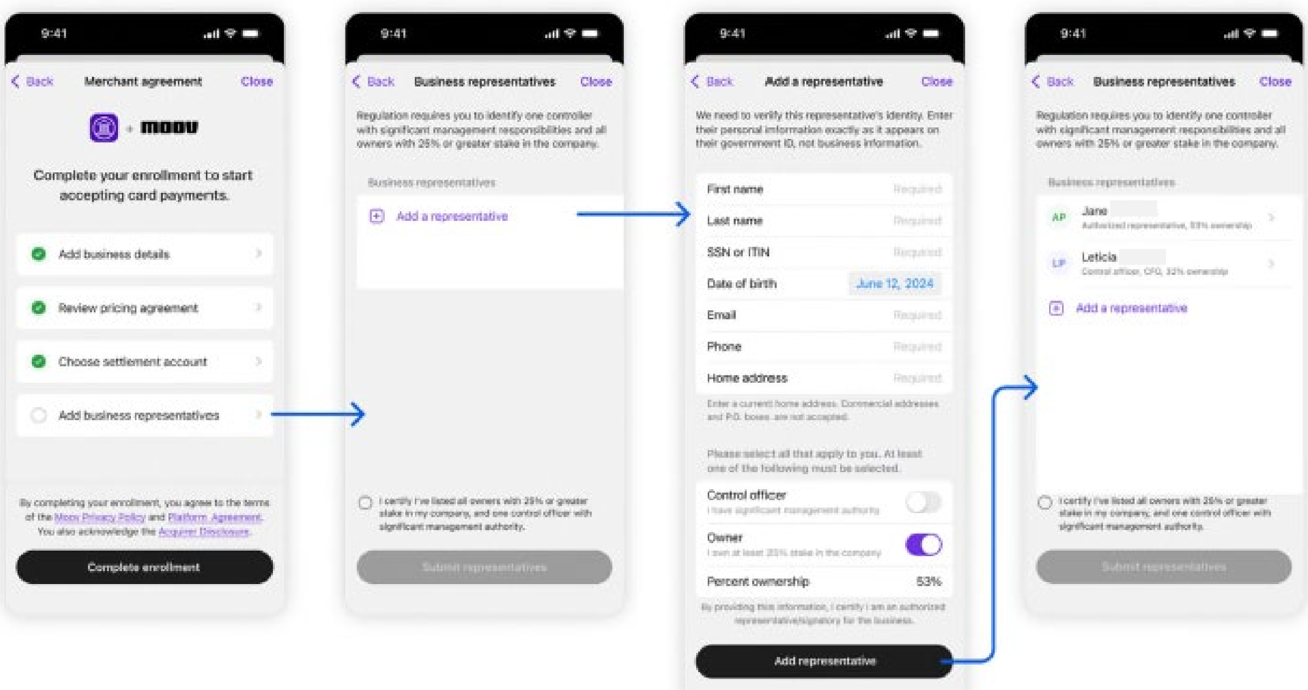
7. Select the account you wish to receive your daily settlements into, and tap **Continue & save**.



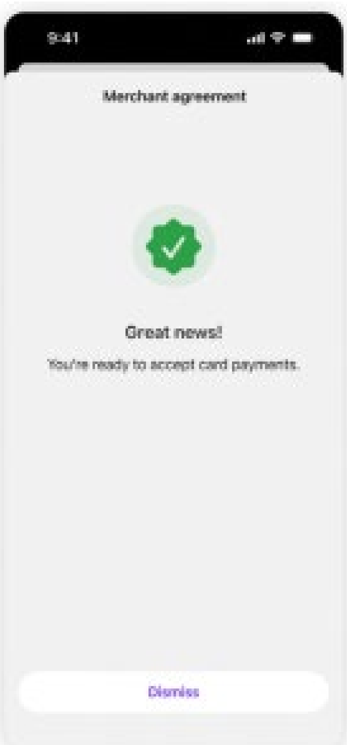
8. Once approved, you will be issued a unique merchant identifier, which enables you to begin accepting payments.

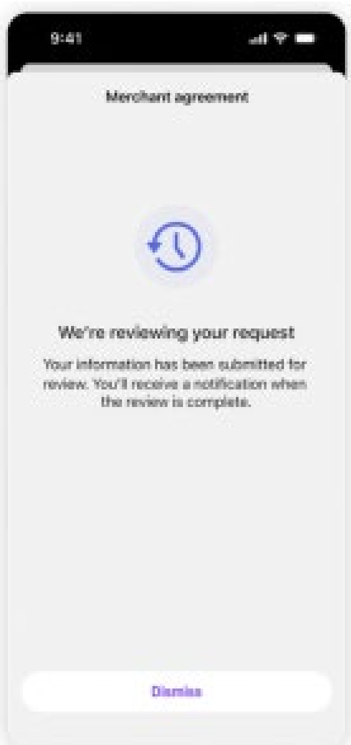
Approximately 65-70% of businesses will receive instant approval and can start taking payments immediately.

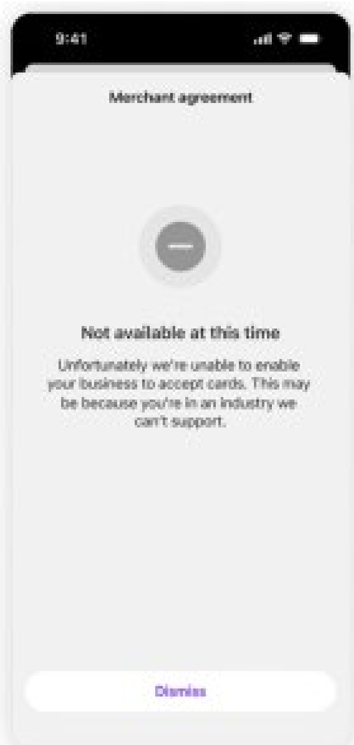
In the case that KS Bank does not have the company's owners on file, business representative information is required. This will be asked as the last possible step, after tapping **Complete Enrollment**. The user must add at least one controller in order to complete this step, and a way to loop in other members of the business to complete their own profiles will be provided.



Following these steps the enrollment is either accepted immediately, submitted for further review, or rejected. Once the enrollment is accepted, the business is enabled to start accepting payments.







Enrollment Status Notifications

Upon completion of the enrollment process, the business will receive an automated notification via In-App messaging indicating the outcome of the underwriting:

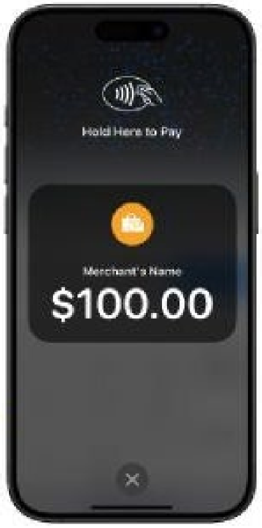
- **Accepted** - The business is notified immediately that they are ready to begin accepting card payments via tap-to-pay, QR codes, and payment links.
- **Pending Review** - If the application requires further investigation, the business is informed that their request is under review and they will receive a follow-up notification once a decision is reached.
- **Rejected** - If the business is ineligible—often due to operating in a restricted industry—they are notified that the service is not available to them at this time.

Accept Payments

Once enrolled, the mobile banking app transforms your smartphone into a contactless Point-of-Sale (POS) device, allowing you to accept payments from debit cards, credit cards, Apple Pay, Google Pay, and more.

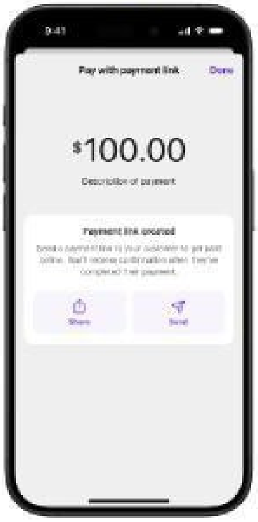
Accept a card-present payment:

1. Open the Tap2Local feature in the [your app name here] mobile banking app.
2. Enter the payment amount, add a description, and tap Continue.
3. Select Tap to Pay on iPhone/Tap to Pay on Android to receive payment in person.
4. Have the customer tap their physical or mobile card on your compatible smartphone device.
5. A payment complete screen appears once the payment has processed successfully. Tap Email receipt if the customer wishes to receive a receipt for the transaction.



Facilitate an online or remote payment:

1. Open the Tap2Local feature in the KS Bank mobile banking app.
2. Enter the payment amount, add a description, and tap Continue.
3. Select Payment link to share an online payment link the customer can use to make their payment online.
4. Send the link to your customer (via email, text, etc.) to complete the online payment.



Accept a payment using a QR code:

1. Open the Tap2Local feature in the KS Bank mobile banking app.
2. Enter the payment amount, add a description, and tap Continue.
3. Select QR code to generate a shareable QR code the customer can use to make their payment.
4. The customer can scan the code (either in-person or from an online display) to instantly complete their payment.

Merchant Overview

The merchant overview feature provides a real-time snapshot of your business activity. To review transactions:

1. Go to the KS Bank mobile banking app menu and tap **Merchant**.
2. The merchant overview allows you to view revenue, review a detailed history of all transactions processed, and initiate a new payment transaction.
3. To review a specific transaction, locate it in the history and tap it to open the Payment detail.

Create Refund

In the event that a partial or full refund is necessary:

1. Go to the KS Bank mobile banking app menu and tap **Merchant**.
2. Locate the transaction in the history and tap to review.
3. Tap **Create refund**.
4. Use the toggle to select **full refund** or **partial refund**, and tap **Submit**.
5. Once the refund has been processed, a notation will appear in the merchant overview and the payment detail for the transaction.

Disputes

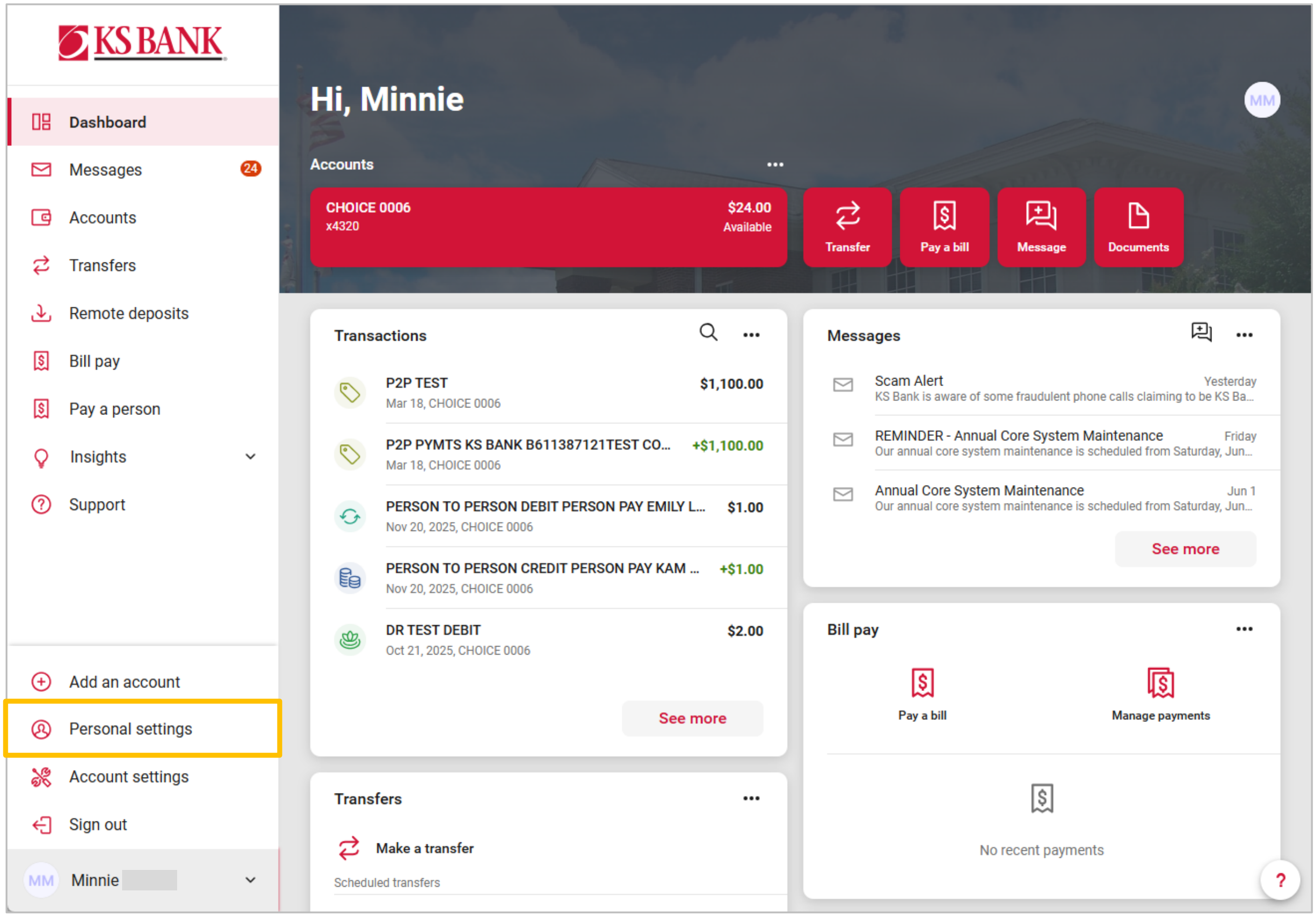
Merchants can manage customer disputes directly in the KS Bank mobile banking app by either accepting liability or submitting evidence against the dispute.

1. From the Merchant overview, tap the menu on the right side of the screen (the circle with three ellipses) and tap **Disputes**.
2. A list of active and completed disputes displays.
3. Tap on the transaction in question to view more details.
4. Based on your financial institutions policies and procedures, select either **Accept dispute** or **Submit evidence**.

Settings

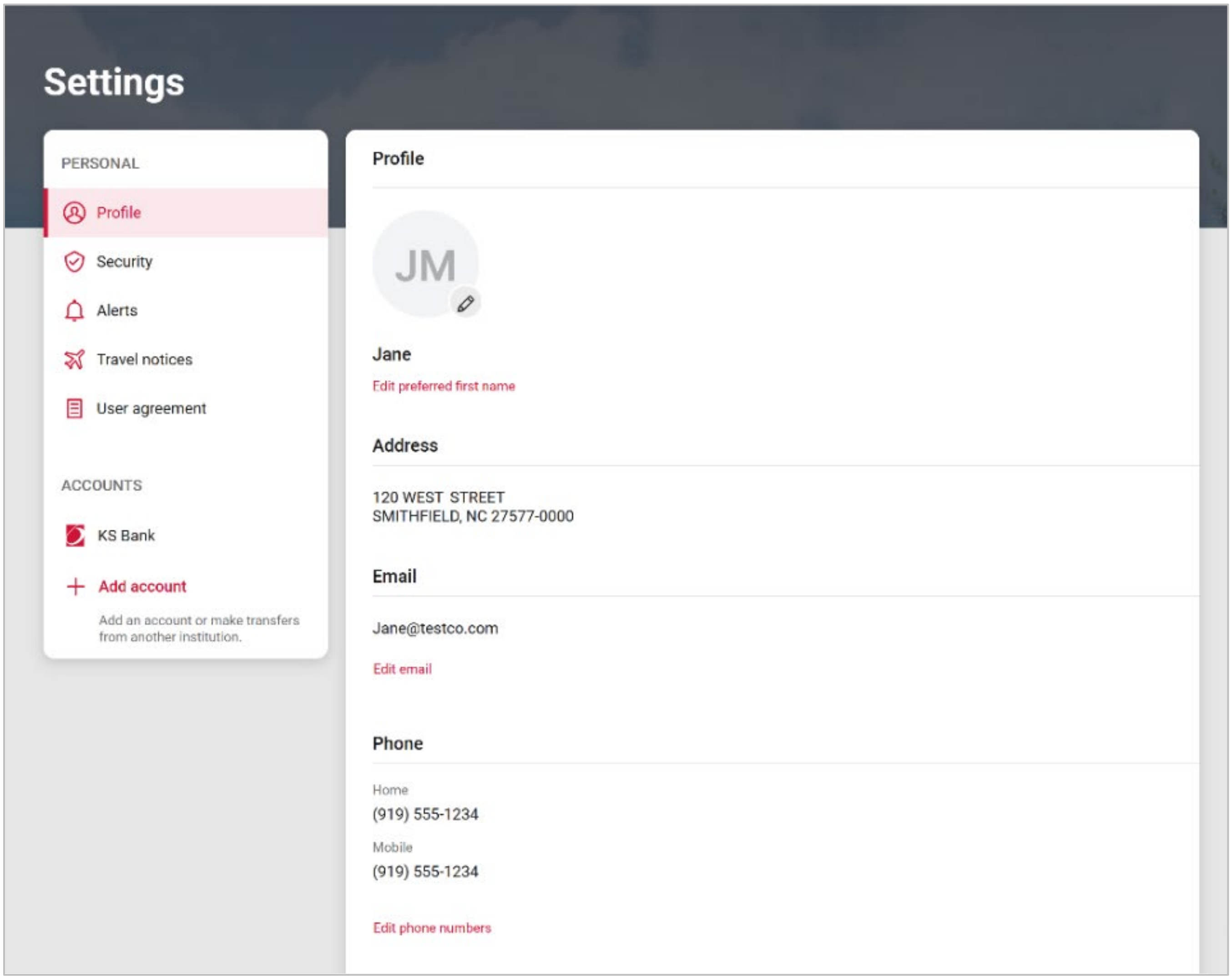
Manage your profile, security, and other features.

Click your name at the bottom left of the Dashboard and select **Personal Settings**.



Profile

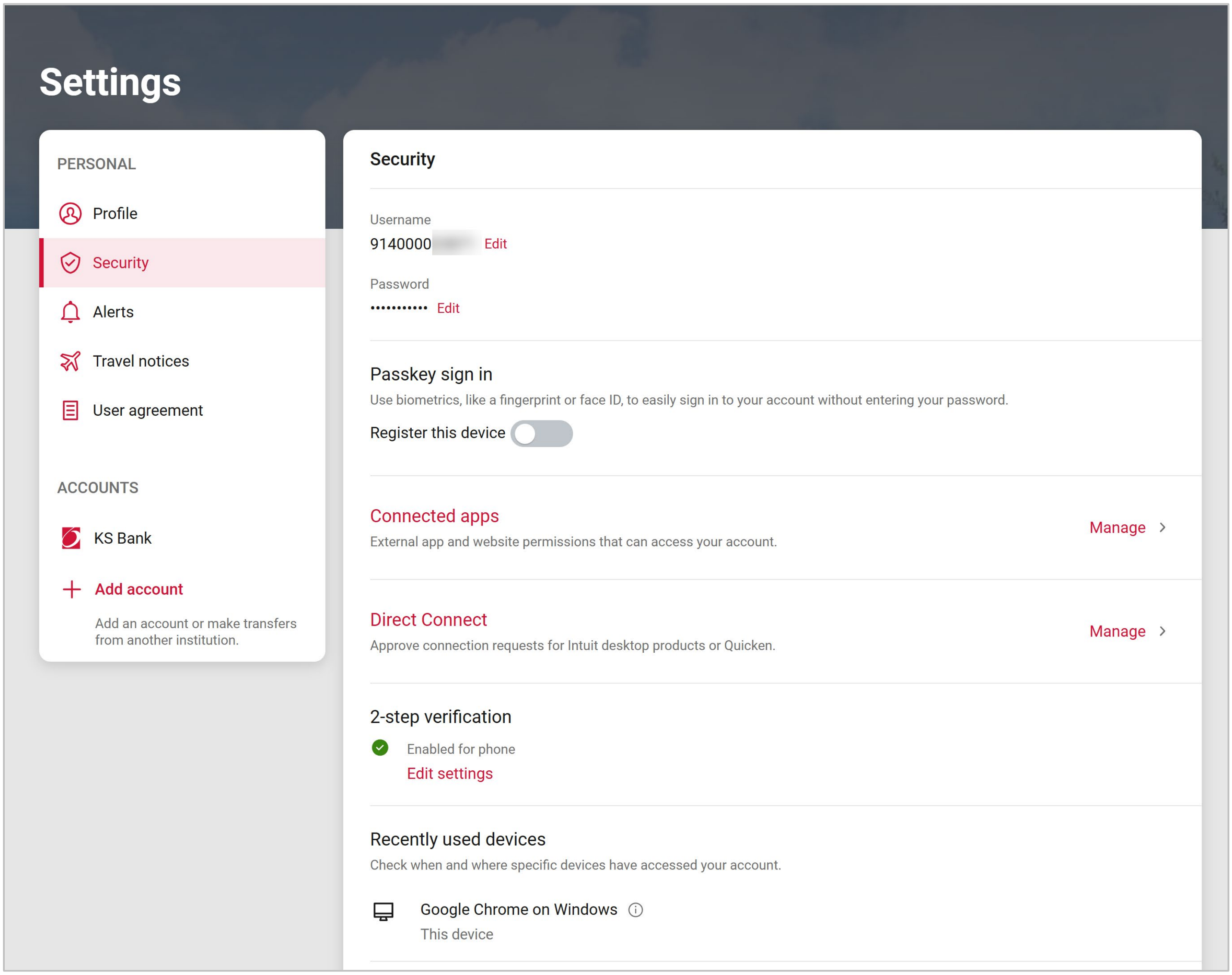
1. **Photo** - Click the **pencil icon** to upload a profile picture, if desired.
2. **First Name** - Click **Edit preferred first name** to change how your name is displayed in online banking.
3. **Email** - Click **Edit email** to change your email address.
4. **Phone** - Click **Edit phone numbers** to modify your phone number.



Security

1. **Credentials** - Click **Edit** to update your username and or change your password.
2. **Connected apps** - Manage external apps and websites that can access your account.
3. **Direct Connect** - Approve connection requests for Intuit desktop products or Quicken.
4. **Two-factor authentication** - Remove or add additional authentication methods.
5. **Recently used devices** - Review devices that have accessed your account. Click Remove to require that device to authenticate with two-factor authentication upon their next login.

You may be prompted to authenticate your identity.



Alerts

The following alerts will automatically be sent to your email if triggered.

User Security:

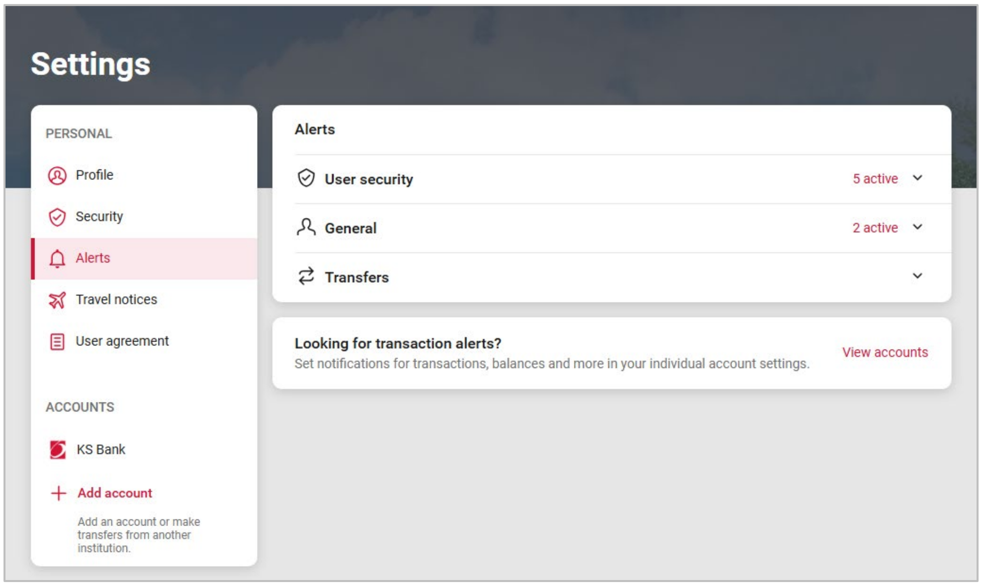
- Login from new device
- Email address change
- Password change
- Mobile phone change
- Username change

General:

- Incoming ACH credit
- Incoming ACH debit
- Certificate Matured
- Loan Matured
- Insufficient Funds
- Statement Available
- Incoming wire

Transfers:

- Scheduled transfer expiring
- Transfer failed



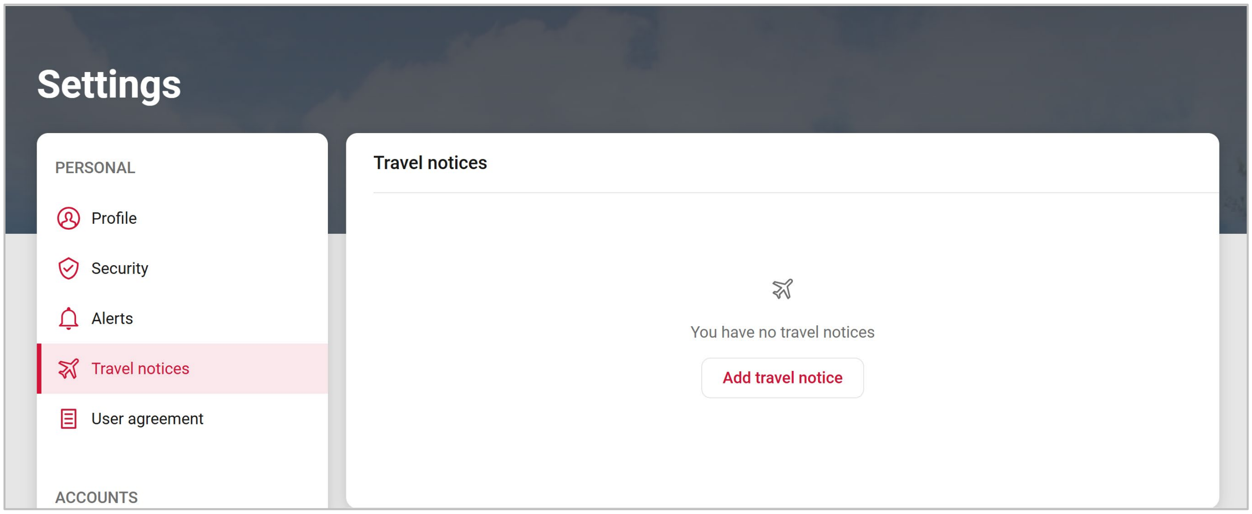
If desired, click an alert to toggle on text or in-app alerts as well.

Travel Notices

Going on a trip? Add a travel notice for uninterrupted debit card service.

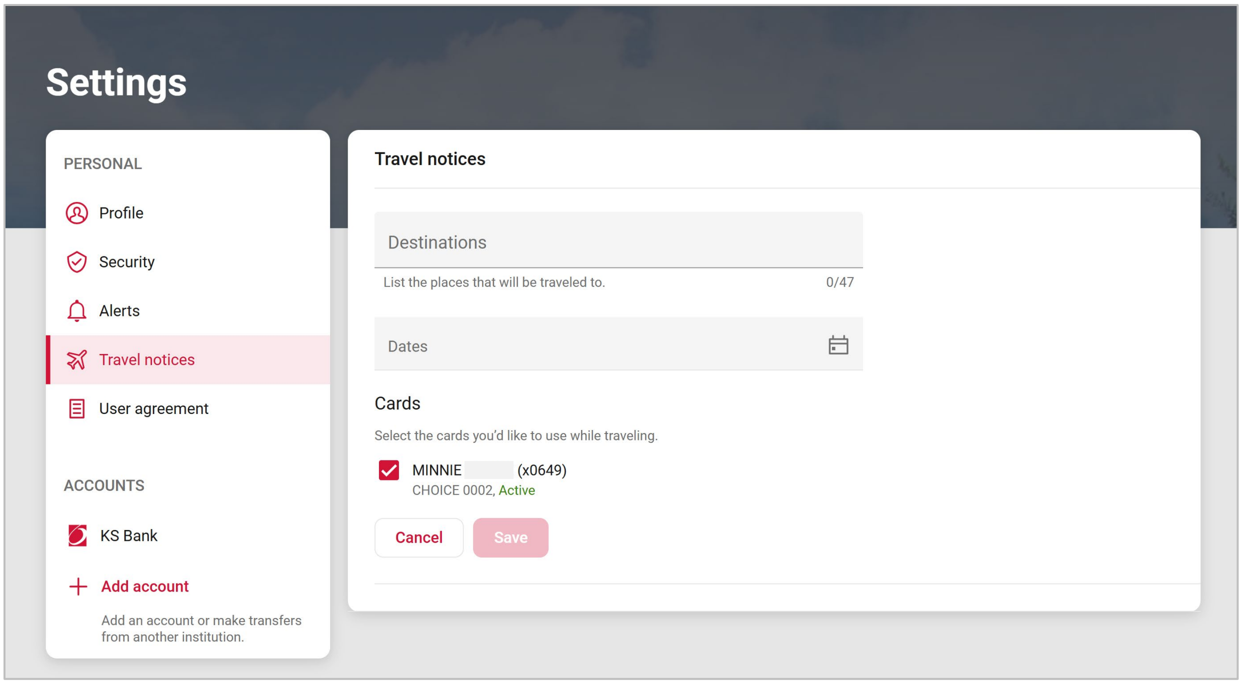
Step 1

Click **Add travel notice.**



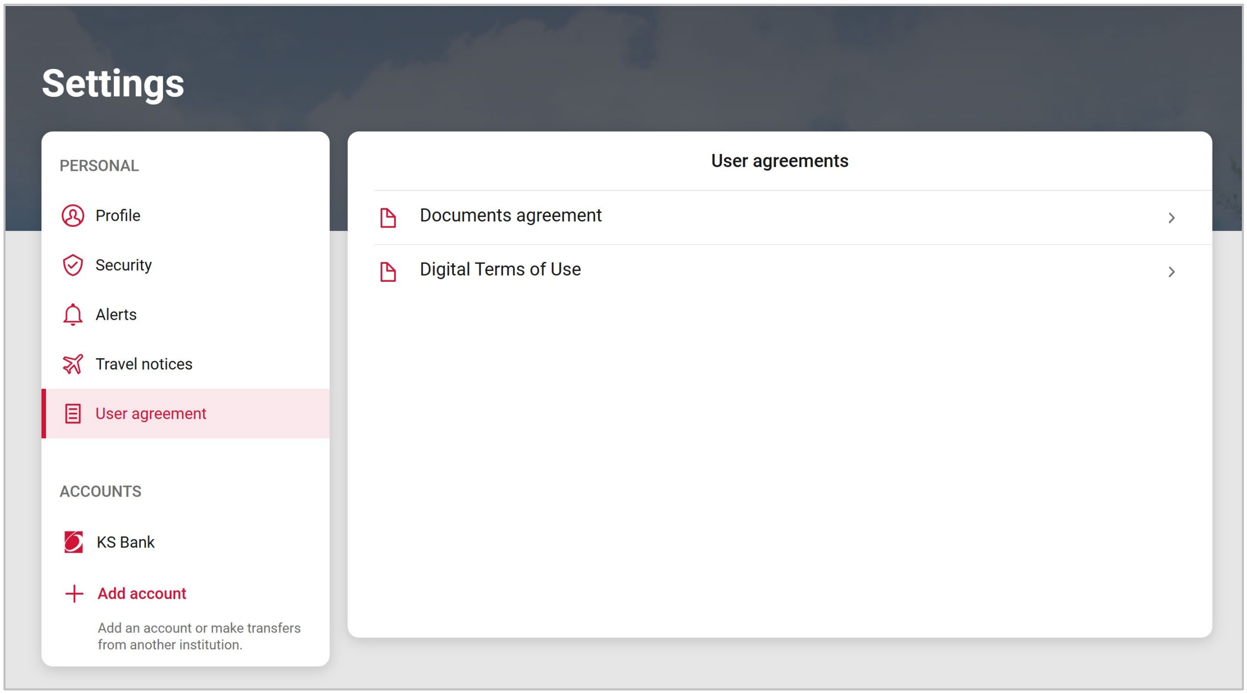
Step 2

Enter your destination(s), the dates, and select your card(s). Then click **Save.**



User Agreement

Click **User agreement** to review various documents you have accepted.



Support

Displays contact and information about our institution. A support card is also available on the **Dashboard**.