Getting Started with Premier Mobile Banking

Enroll in Online Banking

- 1. Contact the Product Support team at (651) 855-1162 or call your local branch to obtain an enrollment form.
- 2. Access Online Banking with your selected Username (User ID) and create your password. ***Your User ID and password will be the same for Online Banking and Mobile Banking.

Ways to Access Premier Mobile Banking

- 1. Downloadable Mobile App for phones and tablets
- 2. Text Banking

Activate Your Mobile App

- 1. Go to the app store on your phone or tablet
- 2. Search Premier Banks of MN
- 3. Choose <u>Premier Banks of MN-MW</u> if your branch location is listed under <u>Maplewood</u> Charter Locations below.
- 4. Choose <u>Premier Banks of MN-MN</u> if your branch location is listed under <u>Minnesota</u> Charter Locations below.
- 5. You must select the app that corresponds to the bank location at which your account is held. See our locations listed below.



- 6. Download the corresponding app and the icon will appear on your screen.
- 7. Open the App on your mobile device.
- 8. Type in your User ID and Password (this is the same as your Online Banking Username and Password).
- 9. The system will present a list of available phone numbers from your Online Banking profile.
- 10. Select a number and then select Continue. At this time, a text message is sent to the device.

Activate Your Mobile App (Continued)

- 11. A screen will appear asking for a Security Code. Enter the code obtained from the text message. Select Continue.
- 12. Read and agree to the Terms and Conditions.
- 13. Enter your phone number to enroll in Mobile Banking.
- 14. Access your mobile friendly account information. View account balances, search recent account activity, view pending transactions, pay bills, transfer between accounts inside your portfolio, make mobile deposits.

Activate Text Banking

Text banking gives access to your account information via SMS text messaging. It's a fast, easy way to look up account balances and recent history by sending a text command to the Premier Banking Center, Short Code **79680**

- 1. Log into Online Banking
- 2. Under Self-Service, click Account Maintenance
- 3. Go to the Mobile Banking tab and click Go to Mobile Banking
- 4. A new window will open, click Add Text Banking
- 5. Enter phone number and select carrier from list
- 6. Click View Terms and Conditions to Proceed, read through, check the box and click Accept
- 7. Click Enroll, the select Text Banking Activate Now and follow the prompts
- 8. Your phone will be sent an activation code from Premier Mobile Center at 79680
- 9. Reply to the text with the activation code you received
 - a. If you do not receive a text, text the code to 79680

Your phone will be activated and ready to receive bank information via secure text message.

Text Banking

- View account balances
- Search recent account activity
- Receive text balance alerts

Use the following Commands for Text Banking

Command	Function	Description
В	Balance	Summary of available balances for all accounts
н	History	Summary of recent transactions for all accounts
С	Command	List of available Text Banking commands
HE	Help	Help content for Text Banking
L	Login	Receive a URL for browser website
R	Recover	Receive a URL and new activation code for the browser website
S	Stop	Deactivate all Text Banking services

Deposit a Check with the Premier Mobile Banking App

- 1. Log into Mobile Banking
- 2. Tap the + button and then Deposit
- 3. Click Continue, review the Notice of terms of conditions, and click Continue again
- Endorse your check with *For Premier Bank Mobile Deposits Only* and *Your Signature*
 Include the *Business Name* in the endorsement if the check is payable to a business

 Please Note: Impoperly or partially endorsed checks may be declined
- 5. Place the check on a flat, clean, dark surface
- 6. Tap **Front** and take a photo of the front of your check as instructed, making sure to align the corners of the check by using the guides on the screen
- 7. Click the checkmark to the side of the image you have just taken or the red arrow to retry the picture
- 8. Flip the check, tap **Back** and take a picture of the back of the check
- 9. Click the checkmark to the side of the image you have just taken or the red arrow to retry the picture
- 10. Deposit To Select the account to which the funds should be deposited
- **11. Amount** Enter the amount of the check
- 12. Email Receipt To Enter your email address
- 13. Submit the Deposit by clicking Continue
- 14. Watch your email for two notices
 - a. The first will let you know Premier received your item
 - b. The second will let you know if the item was accepted for deposit or declined

Your Security is Important to Premier Banks

Premier Mobile Security Features

- No account data is stored on your phone
- SAccess will be locked after a limited number of unsuccessful log-in attempts
- Rout of Band Authentication A single-use security code will be sent to your phone via SMS text at the time of new device activation
- Device ID A behind the scenes process recognizes only those devices that you have previously enrolled
- Only partial account numbers are displayed
- Session will time out after inactivity

Need Help with Mobile Banking?

- Contact your local Premier Bank using the Locations link on <u>www.premierbanks.com</u>
- Contact the Product Support team at (651) 855-1162 or <u>mobile@premierbanks.com</u>
- Click Help from the login page or inside the app

Information Needed to Expedite Mobile Banking Questions

You will be asked to provide your name, Online Banking user ID, mobile device model (i.e. iPhone[®] 13), wireless carrier, time and date of the problem, and or a description of the error and if possible a screen shot of the error