# Online Banking and the MVSB Mobile App







#### Life is mobile. So is your bank.

Regular business hours are so yesterday. Bank the way that is most convenient for you, any time!

#### **Online and Mobile Banking**

With online banking and the MVSB app, you can conduct your banking from almost anywhere!

- View your account balances, transactions and statements
- Pay your bills
- Transfer funds
- Send and receive money with Zelle®1
- Set savings GOALS and automate your savings
- Link your accounts at other banks to view all of your finances in one place
- Set up and view alerts
- Download or sync your transactions to your accounting software
- Place stop payments and dispute unauthorized transactions
- Update your card information with online retailers
- ... and more!

<sup>1</sup>U.S. checking or savings account required. Zelle and Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

#### **Featured Services**

#### **Mobile Deposit**

With mobile deposit, depositing checks is as easy as taking a photo on your mobile device. Select Deposit Check in the Mobile App to get started.

#### **eStatements**

Choose to receive your statements electronically instead of through the mail. Click or tap Statements in the Services menu to get started.

#### **Zelle®**

A fast, safe and easy way to send money to friends, family and other people you trust.<sup>1</sup> Find Zelle in the Transactions Menu.

#### **Savings GOALS**

Keep your targeted savings separate from your regular spending and savings accounts with GOALS. Monitor your progress at a glance and automate transfers to stay on track. Find GOALS directly above your Accounts in online banking and the app.

#### **CardSwap**

Add or update your card with the top online retailers, subscriptions and streaming services all in one place. Find CardSwap in the Services menu.

#### **Manage Cards**

Use manage cards to set spending limits based on amount or location, receive real-time alerts for your debit card or temporarily freeze or unfreeze your card. Find Manage Cards in the main menu.

#### **Additional Business Services**

We also offer a suite of services to help meet the needs of your business, including: ACH and wire processing, direct deposit, accounts payable and receivable, EFTPS tax payments, payment collections, remote deposit and positive pay. And you can even give your employees access to perform some or all of these functions.

To learn more about these services or to sign up, please contact our Business Team.

#### **Keep Us Up to Date**

Our goal is to keep your accounts safe from fraud without inconveniencing you. In order to meet this goal, please:

- 1. Keep your contact information up to date so that we can reach you quickly to verify unusual activity. Verify and update your contact information within the Services menu on online and mobile banking, or call or visit a branch for assistance.
- 2. Let us know when you will be travelling out of the area. This helps ensure our fraud monitoring systems aren't surprised by sudden changes in your account use. Notify us of your travel plans using Manage Cards or the Secure Message feature in online banking, or call or visit a branch for assistance.

#### **Stay Safe While Banking Online**

We employ robust monitoring tools and security protocols to help keep your personal and financial information safe while you bank with us online and from your mobile device, but your cooperation is also imperative. Please:

- Choose a unique and complex password and change your password regularly
- Only log in from secure, private networks
- Always download the latest updates for your operating system, browser and any software you use
- Use a current and reputable anti-virus and firewall
- Don't visit sites or click on links or pop-ups unless you are confident they are legitimate
- Contact us right away if you may have fallen victim to a scam

## **Enrolling is Easy To enroll online:**

- 1. Visit mysb.com
- 2. Click or tap Sign Up for Online Banking
- 3. Follow the prompts to complete the enrollment form

#### To enroll from your mobile device:

- Download the MVSB mobile app from the app store
- 2. Tap Enroll Now
- Follow the prompts to complete the enrollment form

#### We're Here to Help

We want you to get the most out of banking with us. You'll find video tutorials and guides for our online banking services online at **mvsb.com/onlinebanking**. If you have any trouble getting started or if you'd like personal assistance, stop by or give us a call at **800.922.6872**.



### **Banking Services**

#### **PERSONAL**

- Checking
- Savings
- CDs and IRAs
- Health Savings Accounts
- Convenience Services:

   Online Banking, Mobile Banking,
   Mobile Deposit, eStatements, Telephone
   Banking, ATM and Debit Cards,
   Combined Statements
- Mutual Benefits
- Overdraft Protection Services: Transfer Account Protection, CheckReserve Line of Credit, Courtesy Pay
- Mortgages
- Construction Loans
- Personal Loans
- Home Equity Loans and Lines of Credit
- Credit Cards
- Safe Deposit Boxes

#### **BUSINESS**

- Business Loans
- Checking
- Savings
- CDs
- Sweep Accounts
- Convenience Services:
   Online Banking, Mobile Banking, Mobile
   Deposit, eStatements, Telephone Banking,
   ATM and Debit Cards, Combined Statements
- Cash Management Services
- Mutual Benefits Business Partner Program
- Debit Mastercard BusinessCard®
- Remote Deposit Capture
- Credit Card Processing
- Credit Cards
- Positive Pay



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MVSB-0101