

Enroll in Mobile Banking

Option 1 - Enroll using eBanc

- You MUST use this option if you want to use Text Banking or Mobile Web Banking.
- You can enroll in one, two or all three of the options via eBanc.
- From the "My Profile" button, scroll down to "Mobile Banking Profile" and click "Enroll Now". You can also click "Enroll Now" when prompted upon First-Time User enrollment process.
- Continue to follow the prompts to complete your enrollment.
- A text message will be delivered to your mobile phone with easy instructions to activate your service.

Option 2 - Enroll using your Online App Store

Search for Crossbridge Community Bank and download.

- Follow the prompts as a First-Time User to enroll or enter your login credentials you already established.
- This will ONLY enroll you in the App function.

What do I use for my mobile password?

- Your mobile password is the same as the password you use for eBanc. When you change your eBanc password, your mobile password will also change.

Tips for using Mobile Banking

- Transfers initiated before 6:00 PM CST will post the same business day.
- Transfers after 6:00 PM CST will post the next business day.
- After a period of inactivity, you will need to re-enroll to resume this service.
- Both eBanc and mobile transaction descriptions on your accounts will say "eBanc".

Tips for using Mobile Check Deposit

- **The user is REQUIRED to have the following endorsement verbiage on each check: 'For Mobile Deposit at Crossbridge Community Bank Only' and their signature.**
- Carefully enter the check amount; be sure it matches the amount written on your check.
- Flatten folded or crumpled checks before taking your photos.
- Place the check on a solid dark background.
- Take the photos in a well-lit area with no shadows across the check.
- Keep your phone flat and steady above the check.
- Hold the camera as square to the check as possible to reduce corner to corner skew.
- Try not to get too much of the areas surrounding the check.
- Make sure that the entire check, including all four corners, is visible
- Make sure the MICR line (the numbers on the bottom of your check) is included and easily readable.
- Make sure the check is in focus and not blurry prior to clicking "Use" after taking the picture.
- Deposits submitted prior to the 3:00pm CST cutoff will process within 1-3 business days.
- Daily deposit limits do apply.
- Close all other apps running in the background on your mobile phone before logging in.

Security for Mobile Banking -

When using your cell phone to access your banking information, you should use the same caution used for your PC or laptop.

Choose your mobile ID and Password carefully. Make it unpredictable - don't use common numbers such as your telephone number, birth date or street address and use letters and numbers in combination if possible.

- Never provide your mobile ID or Password to anyone.
- Do not store your mobile ID , Password or any account numbers on your cell phone.
- If you have antivirus software available for your mobile device, use it and keep it updated.
- Keep your cell phone in a physically secure place at all times.
- If your cell phone is lost or stolen, contact your carrier to shut down your cell phone services and contact Crossbridge Community Bank at 877.822.7552 to have a Universal Banker disable your mobile banking connection.

Security for Text Banking -

- View accounts by nicknames you set up, not account numbers
- No detailed personal information is sent

Mobile Web & App Security -

- 128-bit encryption masks your sensitive information
- Password, 15 characters or less, is required each time you log on
- Challenge question asked for each transaction requested

Frequently Asked Questions

How much does it cost?

We **DO NOT** charge for mobile banking or our mobile app. However, message and data rates may apply.

Do I need mobile web connectivity?

Not if you use the text banking option (for those customers without mobile web access).

Any mobile phone with text capabilities can instantly view balances and recent transactions.

However, message and data rates may apply.

What types of mobile devices can I use?

Text Banking - Any text compatible mobile device

Mobile Web Banking - Mobile phones with Internet access

Smartphone App - Selected smart phones can install the app from eBanc or the appropriate app Store

What types of accounts can I access?

You can access the same accounts that are viewable through eBanc including checking, savings, certificates and loans.

Is there a waiting period after enrolling?

No, once you've enrolled and activated the service, is ready to use.

