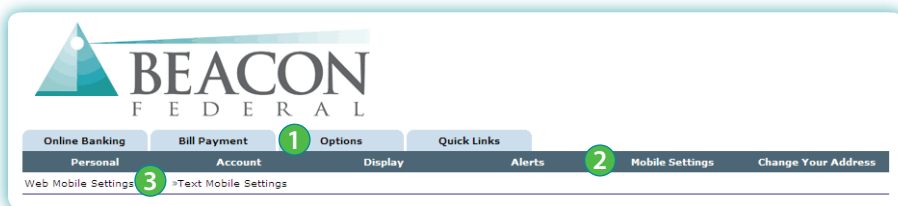


How to Set Up & Use MobileText

Non Web-Enabled Mobile Phones

Beacon's MobileText Banking has many great benefits — it's easy to use, it's convenient, and it's FREE! Read on to learn how to configure and start using MobileText Banking today! If you have any questions or problems using this service, please contact us at (888) 256.3800. Our Member Service Representatives are available Monday through Friday from 8 am - 6 pm EST.

Online Banking Menu



MobileText Set Up - To receive account balances and account history via text message, you must first set up your accounts & phone number using a computer and your Online Banking account.

- ◀ From the menu, select the ¹Options tab -->
- ²Mobile Settings --> ³Text Mobile Settings.

MobileText Set Up

- ◀ Enter the ⁴Mobile Phone Number from which you will be sending ⁵Text Commands to Beacon's short code (89549).
- ◀ Check the ⁶Account Name(s) you wish to access from your mobile device. Creating a ⁶Mobile Short Name for your account(s) is optional but recommended. They will be used to easily differentiate accounts when Beacon responds via text message to your request(s).
- ◀ Familiarize yourself with the ⁵Text Commands mentioned here. You will text these commands when requesting account information from Beacon. (Text Commands will also be texted to you upon enrollment completion).
- ◀ Make sure ⁷Enable text access for your mobile device is checked then press ⁸Submit. (To discontinue access to your accounts from your mobile device at anytime, uncheck the ⁶Account Name(s) to be deactivated and press ⁸Submit).

Confirm MobileText Settings

- ◀ Review your MobileText Settings. Press ⁹Edit if there are any errors or ⁹Cancel to discontinue enrollment.
- ◀ Read the ¹⁰Mobile Banking Terms & Conditions. Check ¹¹I accept these full terms and conditions and press ⁹Confirm to process the enrollment.

Need help? Contact Us at (800)256.3800
www.beaconfederal.com



How to Set Up & Use MobileText

Continued

Enrollment Completion

Information Message: **12** In order to validate your Mobile Text preferences, text the validation code **44444** to Beacon Federal's short code (89549). This will confirm the changes you've made for Text Mobile Banking. Please make sure to save Beacon Federal's short code under your mobile phone contacts for future reference.

Mobile Text Settings ?

Mobile Phone Number: (315)315-3153 ** Msg&Data rates may apply. Text STOP to 89549 to cancel. Text HELP to 89549 for more information. **

FI Text Number: 89549

Text Delivery	Account Name	Mobile Short Name
YES	S01	Liquid Savings
YES	S10	HSA Checking

5 **Text Commands**

Bal=All Acct Bal
 Bal Acct Name=Single Acct Bal
 Hist=All Accts Recent Activity
 Hist Acct Name=Single Acct Activity
 Help=Commands
 Stop=Cancel

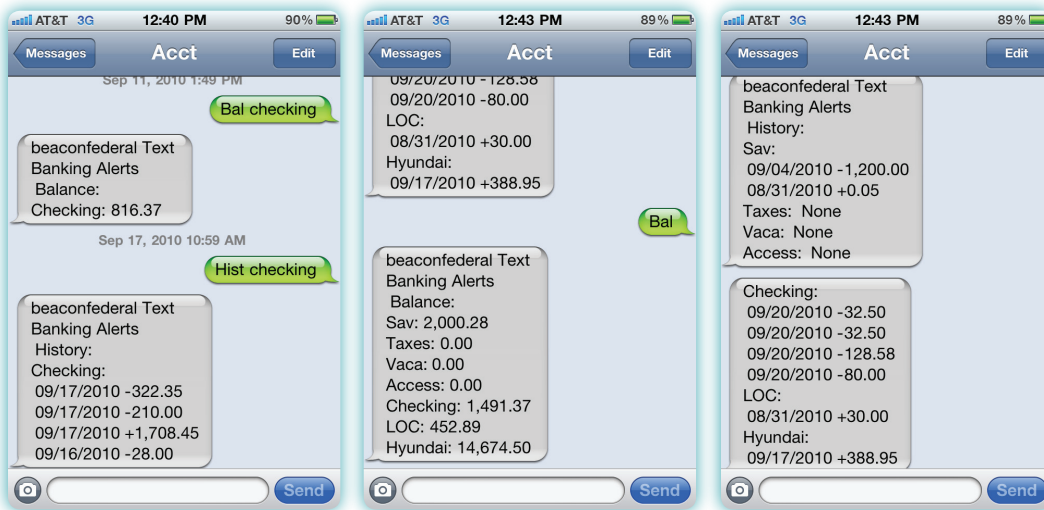
MOBILE BANKING AGREEMENT AND DISCLOSURE ONLINE BANKING ADDENDUM I. Introduction endeavors to provide you with the highest quality Mobile Banking (the "Service") available. By enrolling in the Service, you agree to all the terms and conditions contained in this Agreement and Disclosure (the "Agreement"). We may offer additional Mobile Banking services and features in the future. Any such added Mobile Banking services and features will be governed by this Agreement and by any terms and conditions provided to you at the time the new Mobile Banking service or feature is added and/or at the time of enrollment for the feature or service, if applicable. From time to time, we may amend these terms and modify or cancel the Mobile Banking services we offer without notice, except as may be

I accept these full terms and conditions

Edit Cancel

- Text the ¹²validation code provided in the ¹²Information Message to Beacon's short code (89549) to complete the enrollment. (Mobile Text Settings and the Terms & Conditions repeated on this page are for reference only. No further action is required from your Online Banking account).
- Add Beacon's short code to your mobile contacts. After texting Beacon the validation code and a confirmation text has been received you can begin accessing your account information using the ⁵Text Commands.

MobileText Example Screens



- Examples of how to use MobileText and the ⁵Text Commands.
- For example: Texting the word *Bal* will trigger a response containing balance information for the accounts you have activated for MobileText.

How to Set Up & Use MobileText

Continued