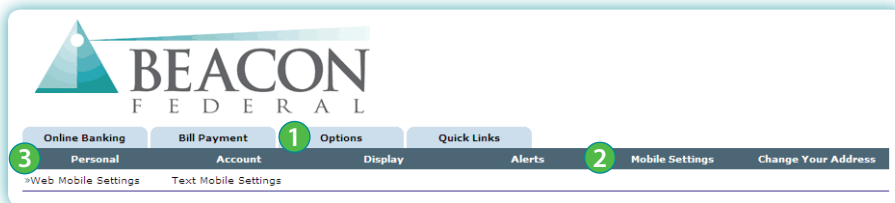


How to Set Up & Use MobileWeb

Web-Enabled Mobile Phones & Devices

Beacon's MobileWeb 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 MobileWeb 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



MobileWeb Set Up - To access your accounts via your web-enabled mobile phone or device, 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 --> ³ Web Mobile Settings.

MobileWeb Set Up

- ◀ Enter the ⁴Mobile Phone Number from which you will be receiving select text messages from MobileWeb.
- ◀ Select your ⁵Wireless Provider. (If you are a Cingular user that merged into AT&T, please select Cingular as your carrier).
- ◀ ⁶Select the accounts you wish to have access to using MobileWeb.
- ◀ Make sure ⁷Enable web access for your mobile device is checked then press ⁸Submit. (If at any time you wish to discontinue MobileWeb, revisit the Mobile Web Settings page and uncheck the ⁶Account Name(s) to be deactivated then press ⁸Submit).

Confirm MobileWeb Settings

- ◀ Review your MobileWeb 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. (This agreement is also available in the Resource Center of our website under the Disclosure tab).
- ◀ You can use the ¹²Mobile Web Address in the future to access Beacon's MobileWeb banking. We recommend you bookmark it on your mobile phone or device's web browser.



Need help? Contact Us at (888) 256.3800
www.beaconfederal.com

How to Set Up & Use MobileWeb Continued

Enrollment Completion

Information Message: A confirmation text message has been sent to your mobile device number (315)315-3153. Successfully saved Mobile Web Settings. **13**

Mobile Web Settings ?

Mobile Phone Number: (315)315-3153 ** This number will receive select text messages from mobile banking **

Receive Text Message Alerts: Yes ** Standard wireless carrier charges apply **

Mobile Web Address: mobile.beaconfederal.com

You have elected to view the following accounts through your mobile device through your provider, Verizon.
S01 | S10

[Edit](#) [Cancel](#)

◀ A **13** *Confirmation text message* will be sent to your mobile phone. (Mobile Web Settings repeated on this page are for reference only. No further action is required from your Online Banking Account).

You may now access your activated Beacon Federal accounts from the web browser on your mobile device by going to mobile.beaconfederal.com.

MobileWeb

BEACON FEDERAL **14**

[Login](#)

[Locations](#)

Using MobileWeb - To access MobileWeb, visit mobile.beaconfederal.com from the web browser on your mobile device.

◀ From the menu, select **14** *Login* to access your Online Banking via MobileWeb or **14** *Locations* to find a Beacon Federal Branch or ATM nearest you.

BEACON FEDERAL **15**

Online Banking ID
x123456

Online Banking Password
●●●●●●

[Submit](#)

SSL Encrypted

◀ Use your **15** *Online Banking ID & Password* to login to MobileWeb. Press **15** *Submit* to continue.

BEACON FEDERAL **16**

[Alerts](#)

[My Accounts](#)

[Transfer](#)

[Pay Bills](#)

[Log Out](#)

MobileWeb Main Menu

◀ There are a variety of options available from the **16** *Main menu*; Alerts, My Accounts, Transfer, Pay Bills, & Log Out.

Alerts

BEACON FEDERAL

[\[Main\]](#)

17

Direct Deposit has been made

[Log Out](#)

BEACON FEDERAL

[\[Alerts\]](#) [\[Main\]](#)

Direct Deposit has been made.

[Log Out](#)

Alerts - The Alerts option will only display if you have set up Alerts through your Online Banking AND if there are NEW Alert(s) to view.

- ◀ Select the Alerts option from the **16** *Main menu* if it is present.
- ◀ If more details about the Alert(s) listed are available, you can **17** *Select the Alert(s)* to view more information.
- ◀ Select *Main* under the Beacon logo to return to the **16** *Main menu*.

My Accounts

BEACON FEDERAL

[\[Main\]](#)

My Accounts **18**

Select Account for recent transactions:

[S01 | \\$35.08](#)

[S10 | \\$4.79](#)

[Log Out](#)

My Accounts - View your accounts and their current balances and recent transactions.

- ◀ Select the **16** *My Accounts* option from the **16** *Main menu*.
- ◀ **18** *Selecting an account* shown will display its most recent transaction(s).

BEACON FEDERAL

[\[My Accounts\]](#) [\[Main\]](#)

Account Transactions

S01 | \$35.08 **19**

08/06/2010 | \$10.00

[Log Out](#)

- ◀ **19** *Selecting a transaction* from the **19** *Account Transaction* screen will display details about that specific transaction.
- ◀ Select *Main* under the Beacon logo to return to the **16** *Main menu*.

How to Set Up & Use MobileWeb Continued

Transfer

BEACON FEDERAL 16
Alerts
My Accounts
Transfer
Pay Bills
Log Out

Transfer Funds - This feature is for one-time only transfers. Log in to your Online Banking to schedule recurring transfers.

◀ Select the ¹⁶Transfer option from the ¹⁶Main menu to transfer money amongst your Beacon accounts.

BEACON FEDERAL
[Transfer] [Main]

◀ Select the account you wish to ²⁰Transfer funds from. (Account balance(s) are reflected to the right of the account name).

Transfer Funds 20
Select Transfer From Account:
S01 | \$35.08
Log Out

◀ Select the account you wish to ²¹Transfer funds to.

BEACON FEDERAL
[Back] [Transfer] [Main]

◀ Enter the ²²Amount you wish to transfer and press ²²Submit to complete the transaction. You will receive a confirmation message on-screen (see below) and via text message.

Transfer Funds 21
Select Transfer To Account:
S10 | \$4.79
Log Out

BEACON FEDERAL
[Back] [Transfer] [Main]

Transfer Funds
Enter Transfer Amount:
\$1.00 22
Submit

◀ Select **Main** under the Beacon logo to return to the ¹⁶Main menu.

From Account: S01
To Account: S10
Log Out

BEACON FEDERAL
[Transfer] [Main]

Transfer Funds
Confirmation Details:
A transfer of \$1.00 from S01 to S10 has been made.
Confirmation number: 08080000001001

Log Out

Pay Bills

BEACON FEDERAL 16
Alerts
My Accounts
Transfer
Pay Bills
Log Out

Bill Pay - Account(s) must be enrolled in Bill Pay through your Online Banking account to use this feature.

◀ Select the ¹⁶Pay Bills option from the ¹⁶Main menu to begin a Bill Pay transaction.

BEACON FEDERAL
[Back] [Pay Bills] [Main]

◀ ²³Select the account you would like the funds to be drawn from.

Pay Bills 23
Select Account:
S10 ALL IN ONE C | \$6,439.74
Log Out

◀ ²⁴Select the payee that will be receiving the funds.

BEACON FEDERAL
[Pay Bills] [Main]

Pay Bills
Select Payee: 24
CHASE BANK - MASTERCARD DEB
CHASE CREDIT CARD
NATL GRID/NIAGARA MOHAWK
TIME WARNER
Log Out

BEACON FEDERAL
[Back] [Pay Bills] [Main]

Pay Bills 25
Enter Payment Amount:
\$100.00
Submit

◀ Enter the ²⁵Amount you wish to send the payee and press ²⁵Submit to process the payment. You will receive an on-screen confirmation message (see below).

Payee: TIME WARNER
Account: S10 ALL IN ONE C
Log Out

BEACON FEDERAL
[Pay Bills] [Main]

Pay Bills
Confirmation Details:
Payment Saved
A payment of \$100.00 to TIME WARNER has been made.
Confirmation Number
1000000000

Log Out

*Bill Pay continued on next page.

How to Set Up & Use MobileWeb Continued

Bill Pay Quick Edit - If an adjustment needs to be made to the payment you just submitted using MobileWeb's Pay Bills option, it can be altered through your Online Banking account. You can also set up scheduled Bill Payments from this page.

The screenshot shows the 'Bill Payment - Quick Edit' page in an online banking interface. At the top, there are navigation tabs: 'Online Banking', 'Bill Payment' (highlighted with a green circle 26), 'Options', and 'Quick Links'. Below these are sub-tabs: '»Main' (highlighted with a green circle 27), 'New Payment', 'Payees', and 'Add Payee'. The page title is 'Beacon Federal-PO Box 186-East Syracuse, NY-(315) 433-0111'. The main content area is titled 'Bill Payment - Quick Edit' with a help icon. It contains a table with the following data:

Payee:	Type:	Amount:	Frequency:	Account:	Payment Date:	Memo:
TIME WARNER	E	100.00	One-Time	S10 ALL IN ONE	9/16/2010	Mobile Device Payment

At the bottom of the form, there are two buttons: 'Submit' (highlighted with a green circle 28) and 'Cancel'.

- ◀ From the Online Banking menu, select the ²⁶Bill Payment tab --> ²⁷Main.
- ◀ Adjustments that can be made from this page are the amount, the account the funds are being drawn from, the payment date, and the payment memo.
- ◀ Press ²⁸Submit to proceed with the adjusted payment.