

PERSONAL ONLINE AND MOBILE BANKING GUIDE



 **Stockman Bank**
Montana's Brand of Banking

Member
FDIC



WELCOME TO STOCKMAN'S ONLINE AND MOBILE BANKING

Our innovative personal online and mobile banking system allows you to manage your money easily and safely, giving you the freedom to bank when, where and how you want.

- S** Check account balances instantly
- S** Track transactions to see exactly where your money is going
- S** Pay bills with a few clicks
- S** Transfer funds safely in seconds
- S** Deposit checks using your mobile phone
- S** Protect your information with powerful security safeguards
- S** Turn your debit card on or off with CardProtect
- S** Set budgets and track spending with Money Management

PERSONAL ONLINE BANKING

With Stockman Bank's personal online banking system, you will enjoy ultimate account access, control, and security. Access your accounts anytime, anywhere you are online.

It's easy to enroll and only takes a few minutes. Visit stockmanbank.com, click Login and choose Enroll from the menu.

The screenshot displays the Stockman Bank website's navigation and login interface. At the top, there are links for 'Contact' and 'Locations', a search bar, and a green 'Open An Account' button. Below these, a horizontal menu includes 'BUSINESS & AG', 'WEALTH MANAGEMENT', 'INSURANCE', and 'Login'. The 'Login' link is circled in red. A dropdown menu is open under 'Login', showing options for 'Personal Online Banking', 'Small Business Online Banking', 'eBiz Business Online Banking', and 'Wealth Stockman Wealth Management Clients'. The 'Personal Online Banking' option is highlighted. To the right of the dropdown is a login form with fields for 'USERNAME' and 'PASSWORD', a 'Forgot Password?' link, and a green 'Log Into Personal Banking' button. Below the login form, the 'Enroll' link is circled in red, followed by links for 'Test Browser' and 'System Requirements'.

MY ACCOUNTS

After logging in, you will see the **My Accounts** page. This serves as your homepage, with snapshots of your **Internal Accounts** and **External Accounts** and quick links to **CardProtect**, **Money Management**, **Zelle**, and to **Open an Account**. ①

You will also see customizable widgets such as **Budgets**, **Spending**, **Bill Pay**, and **Credit Score**. ②

These financial tools enable you to add accounts from other financial institutions, set budget goals, track your spending and manage all of your money in one convenient place.

Stockman Bank

Notifications | My Settings | Help | Support | Logout

Featured: StockmanBank.com | Routing # 092905249

My Accounts | Move Money | Financial Tools | Statements & Images | Additional Services | Access & Alerts

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

Customize Home Screen

Welcome back, JOHN

Internal Accounts

Total Loan Accounts \$xxx,xxx.xx

Total Deposit Accounts \$xx,xxx.xx

Checking *****8888

Available Balance ** \$15,587.82

Show more ③

Transfer

Health Savings Account *****3333

Available Balance ** \$8,582.28

Show more

Transfer

Mortgage *****7777

Due Date 11/01/2025

Balance \$127,485.54

Amount Due \$1,242.00

Show more

Pay from External

Pay from Internal

** This balance may include overdraft or line of credit funds

External Accounts

Add External Accounts

Messages for you

We will be closed on Monday, October 13th in observance of Indigenous People's Day.

Click here for more info

Introducing the next generation of Stockman Bank's Digital Banking!

Read More

CardProtect

Money Management

Zelle

Open an Account

Budgets ②

Spending

Bill Pay

Credit Score

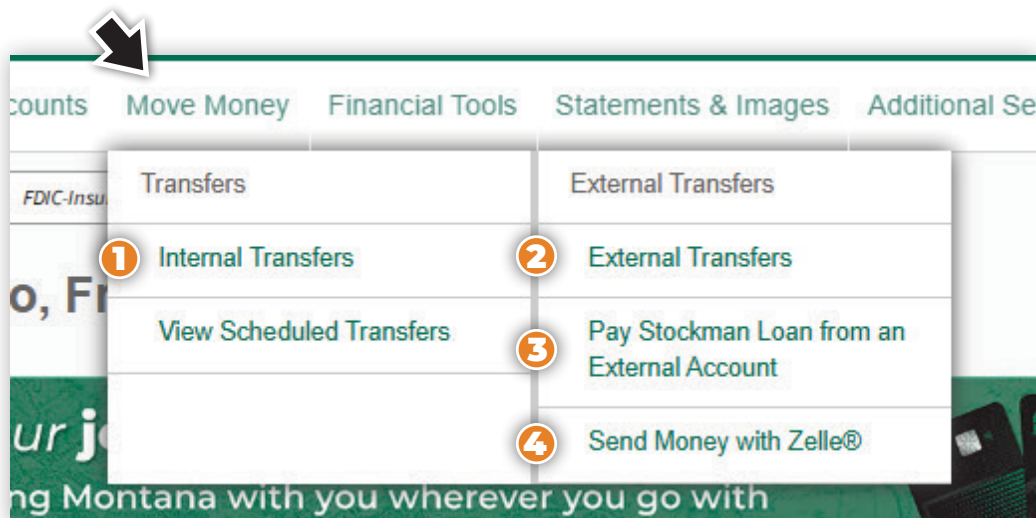
The **My Accounts** tab shows you all information for each of your Stockman Bank accounts. Simply click anywhere on the account box to access your transactions/account history.

③ The **Show more** link will slide open a quick overview of the account.

④ The **Favorite** (heart icon) button will place selected accounts at the top for easier access.

MOVE MONEY

The **Move Money** tab provides several options for moving your money between Stockman Bank accounts or to and from external accounts not at Stockman Bank. You can also make a loan payment from an external account.



1 INTERNAL TRANSFERS

To move money easily between your Stockman Bank accounts, or make payments on your Stockman Bank loans, click on **Internal Transfers** and follow the on-screen instructions. You can even schedule recurring transfers. Once scheduled, you can view those recurring transfers by clicking **View Scheduled Transfers**.



IMPORTANT NOTE

If your banker set up scheduled or recurring transfers for you to make loan payments, these transfers will continue to occur but WILL NOT show up in Online Banking. If you wish to see these transfers in Online Banking, please contact your local branch to cancel these transfers so you may set them up within Online Banking.

2 EXTERNAL TRANSFERS

Move money easily between your accounts at other financial institutions to and from your Stockman Bank accounts with External Transfers. To set up External Transfers, please visit your local Stockman Bank.

3 PAY STOCKMAN LOAN FROM AN EXTERNAL ACCOUNT

Now you can make payments on your Stockman Bank loan from an external account at another financial institution! Just click on **Pay Loan from External Account**.

4 SEND MONEY WITH ZELLE®

Need to send money to friends or family? You can pay other people electronically with Zelle®. It's a fast, safe and easy way to send and receive money. You can easily split a bill, request money for a group gift or pay back your roommate for your share of the rent. Simply click on **Send Money with Zelle®**.

FINANCIAL TOOLS

At Stockman Bank, we are proud to be your financial partner, offering services to help you manage your money and meet your financial goals. Our tools give you a one-stop view of your entire financial picture. You can easily manage all of your accounts, loans and investments, all in one place!

1 BILL PAY

Conveniently pay your bills online with Bill Pay. Clicking here will direct you to the bill payment portal homepage. Here you can:

- S** Set up and make payments to individuals or companies (e.g. utilities, credit cards, loan payments, friends, relatives, etc.)
- S** Set up recurring or one time payments
- S** Set up reminders for due dates and receive notifications when your payments have been sent
- S** Review your payment history

2 CARDPROTECT

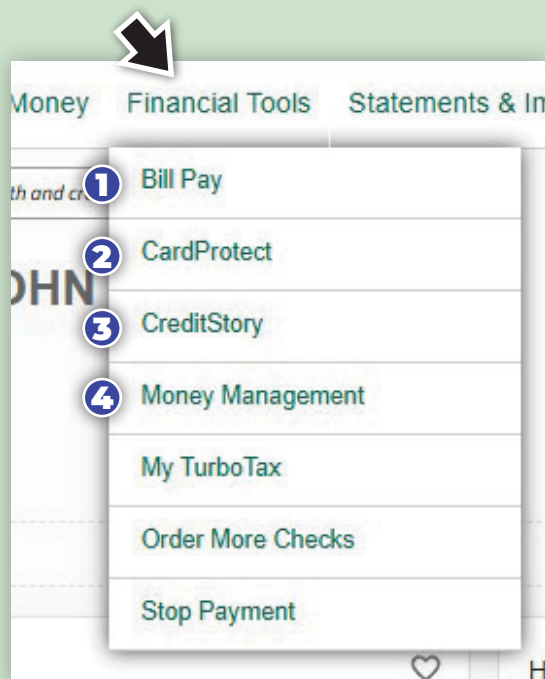
Control your personal debit cards and personal credit cards with one click! Enjoy the ability to turn your cards on or off as you wish. Activate your card and set your Personal Identification Number (PIN), notify the bank of your travel plans and more! You can also block your debit and credit card transactions outside of a specified region, outside the United States, at certain types of merchants, and over a transaction and/or ATM withdrawal amount you set.

3 CREDITSTORY

Enjoy free and instant access to everything you need to know about your credit, when you want it, all in one place. You can view your credit score which you can refresh daily, access your credit report, understand the factors that impact your score and more! The first time you click on CreditStory, you will be prompted to accept the terms and conditions.

4 MONEY MANAGEMENT

We're making it easier than ever to visualize and interact with your money. With Money Management, you'll gain powerful insights on when, where and how you spend. See all your accounts in one place (internal and external), view your spending trends, set and manage budgets, and visualize your financial goals.



- **TRANSACTIONS**
- **SPENDING**
- **BUDGETS**
- **TRENDS**
- **DEBTS**
- **NET WORTH**
- **GOALS**
- **ALERTS**

FINANCIAL TOOLS CONT.

5 MY TURBOTAX

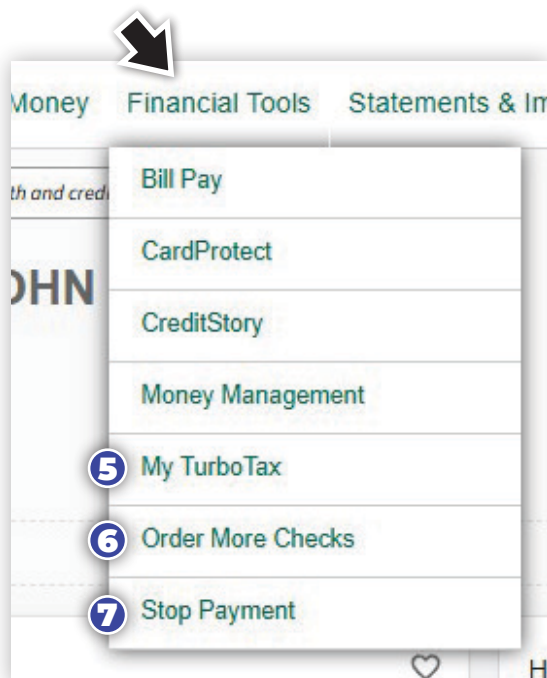
Stockman Bank has teamed up with TurboTax to offer you a discount on TurboTax federal products. File your taxes confidently, whether an expert files for you, helps you as you go, or you do your own!

6 ORDER MORE CHECKS

Running low on checks? Order quickly and easily by clicking on **Order More Checks**.

7 STOP PAYMENT

Need to stop a payment on a paper check? Simply click on **Stop Payment** and fill in the required information. Initiating a stop payment online rather than in the branch saves you money! The fee for this service online is \$20.00. The in-branch fee is \$30.00.



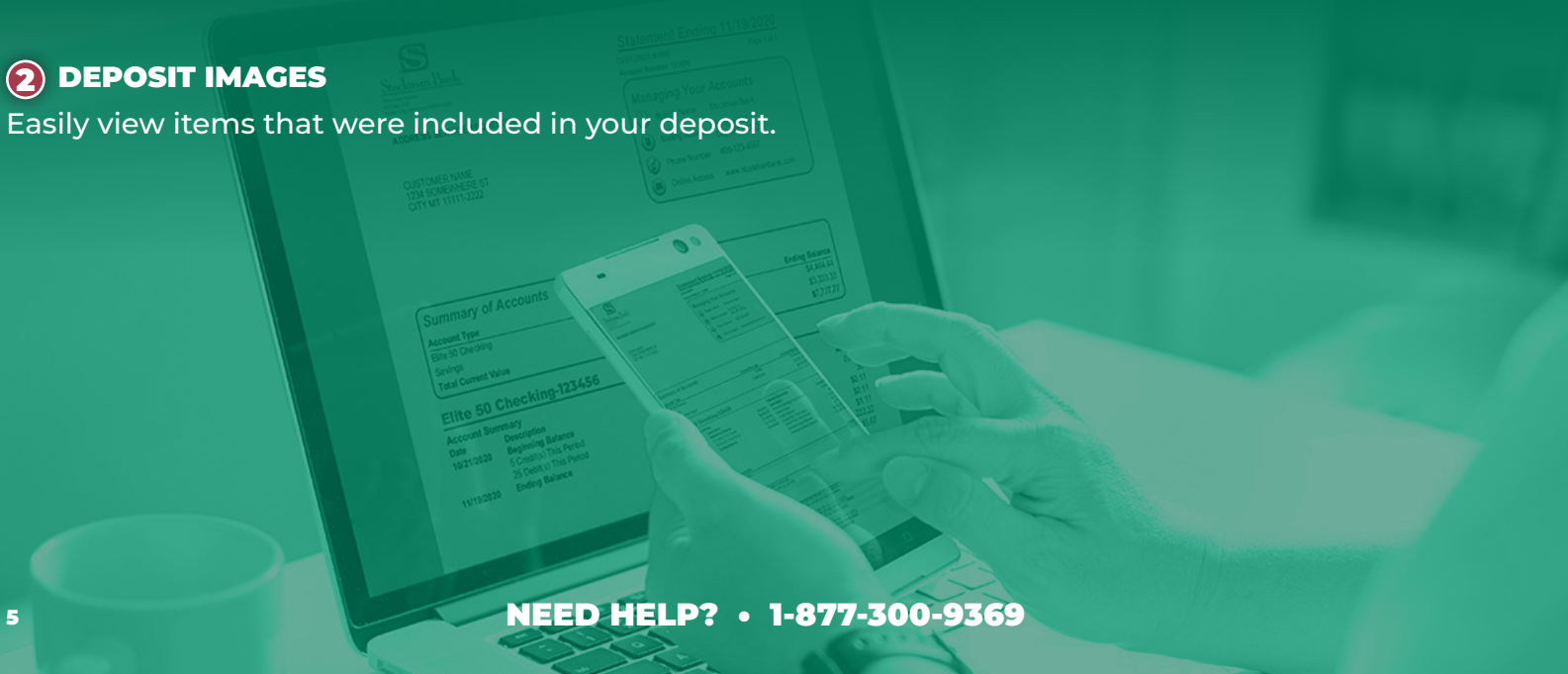
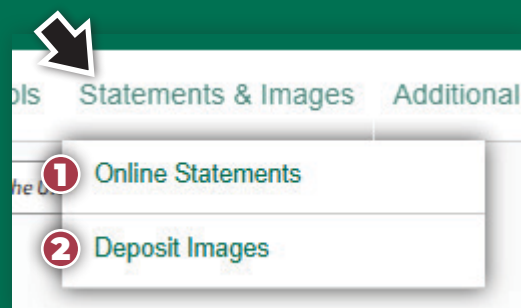
STATEMENTS & IMAGES

1 ONLINE STATEMENTS

View your statements, account notices and tax statements online. To enroll, click on "Online Statements" and follow the on-screen instructions. If you submit a new enrollment for online statements, you will be prompted to accept the terms and conditions.

2 DEPOSIT IMAGES

Easily view items that were included in your deposit.



ADDITIONAL SERVICES

1 APPLY FOR A STOCKMAN BANK CREDIT CARD

Clicking this will open an external link with information about our credit cards and how to apply.

2 OPEN AN ACCOUNT ONLINE

Need to open another account? Click here to be conveniently taken to our online product offerings.

3 ONLINE ACCOUNT APPLICATION STATUS

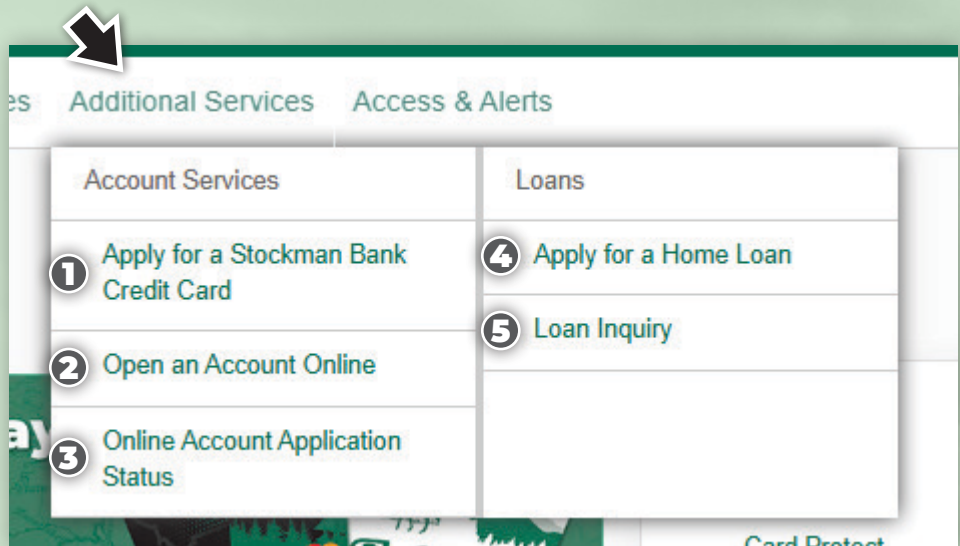
Track and monitor the progress of all of your existing applications here.

4 APPLY FOR A HOME LOAN

Your homeownership journey starts here! This link opens our portal to apply for a home loan online.

5 LOAN INQUIRY

Our team is always ready to assist you! If you have any loan related questions this link will send you to our loan inquiry form.



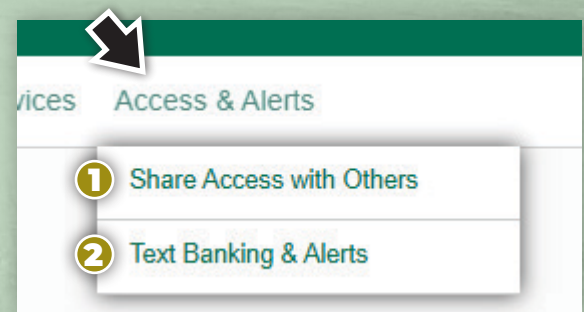
ACCESS & ALERTS

1 SHARE ACCESS WITH OTHERS

You can give account access to someone else without sharing your login credentials. Add a person to your account by logging in through stockmanbank.com, clicking **Share Access with Others**, then **Add Person**, and following the on-screen instructions. Shared access users may review transactions but will not have access to online statements. In addition, shared access users can only access the account online via the browser and not through the mobile app.

2 TEXT BANKING & ALERTS

Click on **Text Banking & Alerts** and follow the on-screen instructions to set up your alerts and/or text banking. Make sure you have your mobile phone when setting up these alerts. You can set up alerts that are automatically sent to you, or you can request information by sending simple text commands to our short code: 454545. Text Banking and Alerts are free; however, standard rates and fees from your wireless carrier may apply.



ACCESS & ALERTS CONT.

Email Alerts

Alerts will be emailed from:

ealerts@stockmanbank.com

Text Alerts

Alerts can be sent to and will come from Short Code:

454545

CUSTOMER SUPPORT

For questions or assistance with Online Banking, please contact our Customer Support Center at 1-877-300-9369. For your convenience, you may also access support features from the homepage.

- S** Select the **My Settings** link in the upper right hand corner to change your username, password or security options. You can also update your phone number, email address and your alerts and notifications from this page.
- S** Select the **Help** link in the upper right hand corner to access more detailed information on the features of Online Banking.
- S** Select the **Support** link in the upper right hand corner for the Customer Support Center phone number. Or, instead of calling the Center, you can send a secure email or secure chat message.

Notifications | My Settings | Help | Support | Logout

Featured: StockmanBank.com | Routing # 092905249

Customize Home Screen

PERSONAL MOBILE BANKING

In Montana, we live life to the fullest, sunup to sundown. Every minute counts. Stockman Bank's Mobile Banking app helps you manage your daily financial life, allowing you to bank anytime, anywhere it's convenient for you. Easily check account balances, track transactions, pay bills, turn your debit card on or off, deposit checks and transfer funds between Stockman Bank accounts and external accounts at other financial institutions, all from your mobile phone or tablet.

GETTING STARTED

We offer a free app for both iPhone and Android mobile devices.

Visit the appropriate app store to download the app; the icon is white with a green "S".



FIRST TIME LOGIN

Download the app and click on the **Sign Up** button on the bottom left of your screen to get started.



Mobile Banking comes with security features! When you login from a device we do not recognize, you will be prompted to receive a verification code via text message or phone call. You select the option that's best for you.



Hey, JOHN

 *FDIC-Insured - Backed by the full faith and credit of the U.S. Government*

Internal Accounts 

Checking *****1234

Available Balance**

\$15,457.96

Show more 

Transfer

Health Savings Account *****2345

Available Balance**

\$8,276.23

Show more 

Transfer

Mortgage *****3456

 Due Date 11/01/2025

Balance

\$129,397.20

Amount Due

\$1,258.00

 Accounts

 Move Money

 Financial Tools

 Deposit Check

 More

NAVIGATING MOBILE BANKING



Accounts



Move Money



Financial Tools



Deposit Check



More

With Mobile Banking, you can bank easily and securely from your mobile device. This section of our Guide walks you through the features and functionality of our new mobile banking program.

1 ACCOUNTS

After logging in, you will be directed to the Accounts screen. The menu bar at the bottom of your screen serves as your main portal to access additional features and services.

All of your accounts are prominently displayed. For your protection, only the last four digits of your account number are shown. For deposit accounts, both the current and available balances are displayed. For loan accounts, balances and payment due dates are displayed.

To see transactional details and history, simply click on the account and scroll to see pending and posted transactions.

2 MOVE MONEY

Move money easily between your Stockman Bank accounts. Choose the accounts you want to transfer money to/from, enter the amount, click **Transfer**, and you are done. It's that easy!

3 FINANCIAL TOOLS

Within Financial Tools you'll find Bill Pay, CardProtect, CreditStory, Money Management, and Stop Payment options.

You can view your account balances without logging into Mobile Banking.

Simply enable **Quick Balance**. Go to:

Settings

Quick Balance

and click on the button to turn it on!

Financial Tools



Bill Pay

Automate check and electronic payments to billers through Bill Pay. Set up recurring or one-time payments here.



Card Protect

Turn your debit card on/off, set spending limits, create travel plan notifications and more.



Credit Story

View your free credit score daily, access your credit report, work towards your financial goals and much more.



Money Management

Set budgets and track spending with Money Management.



Stop Payment

Request a payment be stopped for a check that's been issued.

4 DEPOSIT CHECKS

Don't have time to make it to the bank? Deposit your check using your mobile phone. Click on **Deposit Check** to get started. Select the account to deposit the money into and enter the amount of the check you are depositing. You will then be prompted to take a photo of the front and back of your check using the camera button. You will then see a summary of your deposit. Click **Deposit** to process your transaction. Deposits are not immediate but are processed throughout the day during normal business hours on business days.

To view approved deposited check images, click **History** and find the transaction you wish to view. Make sure to keep the physical check for 60 days after the mobile deposit is approved. To protect your financial information, check images are not stored on your mobile device outside of the app.

The screenshot shows the 'Deposit Check' screen with a green header. Below the header are two tabs: 'Deposit' (selected) and 'History'. The 'Deposit' section includes the FDIC logo and text: 'FDIC-Insured - Backed by the full faith and credit of the U.S. Government'. There is a 'To' dropdown menu set to 'Checking' with an available balance of \$15,457.96. Below that is an 'Amount' input field with a maximum amount of \$5,000.00. A large 'Deposit' button is at the bottom. The bottom navigation bar shows icons for Accounts, Move Money, Financial Tools, Deposit Check (active), and More.

5 MORE

Under **More**, you will find CardProtect (turn your personal debit and personal credit cards off and on), Money Management, Zelle, Statements & Images easily accessible along the top. For more details on these services, see page 4-5 of this Guide.

Below those you'll find options to Apply for a Stockman Bank Credit Card, Online Account Opening and Application Status, Loans, as well as a Learn More section for quick access to support options such as calling, starting a Secure Chat, finding branch locations, viewing our Privacy Policy, visiting our website, and checking our Security Center. At the very bottom you can find our routing number.

The screenshot shows the 'More' screen with a green header. Below the header are four circular icons: Card Protect, Money Mgmt, Zelle, and Statements & Images. The main content area has several sections: 'Stockman Bank Credit Card' with an 'Apply for a Credit Card' button; 'Online Account Opening' with 'Open an Account Online' and 'Application Status' buttons; 'Loans' with 'Apply for a Home Loan', 'Loan Inquiry', and 'Pay Loan from External Account' buttons; and 'Learn More' with 'Call' and 'Secure Chat' buttons. The bottom navigation bar is the same as the previous screen, with 'More' being the active tab.

