Getting Started With Premier Mobile Banking

Enroll in Online Banking

1. Complete and submit the Online Banking Enrollment form at www.premierbanks.com under printable forms
You may also apply at the nearest Premier Banks branch if that is more convenient
2. Access Online Banking with your newly identified personal ID and password
***Your mobile ID and password are the same as your Online Banking ID and password

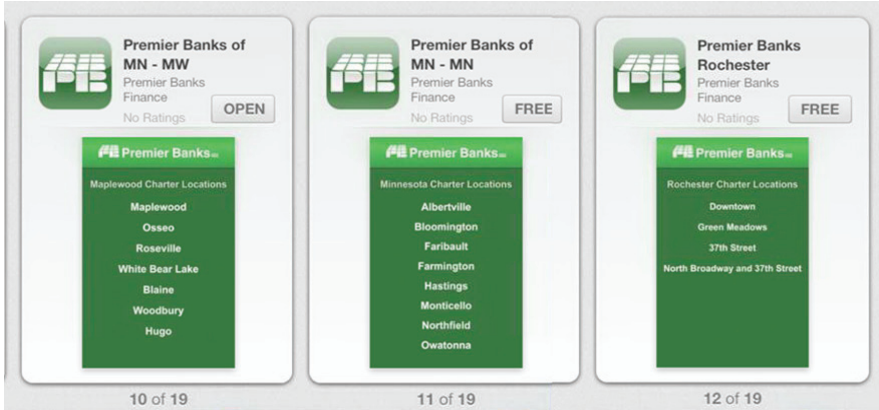
Three Ways to Access Premier Mobile Banking

1. Downloadable Mobile App- via iPhone® and Android™ web enabled phones and tablets
2. Mobile Web Browser- via iPhone® and Android™ web enabled phones and tablets
3. Text Banking –any mobile phone with text capability

Activation is a One-Time Process that Enhances Security

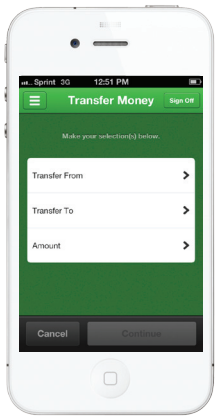
Activate Your Downloadable Mobile App

Step 1: Go to the app store on your personal hand held device (phone or tablet)
Step 2: Search Premier Banks
*****Important*** You must select the app that corresponds to the bank location at which your account is held**



Step 3: Download the corresponding app and the icon will appear on your phone/tablet screen
Step 4: Open the App on your mobile device
Step 5: Type in your Online Banking name and user ID
Step 6: Answer the personal questions
Step 7: Answer the challenge questions
Step 8: Two out of three questions must be answered correctly
Step 9: Read and agree to the Terms and Conditions
Step 10: Enter your phone number to enroll in Mobile Banking
Step 11: Access your mobile friendly account information

Mobile App



- View account balances
- Search recent account activity
- View pending transactions
- Pay bills with registered payees
- Transfer between accounts
- Make mobile deposits via phone or web enabled phone or tablet

Activate Your Mobile Web Browser

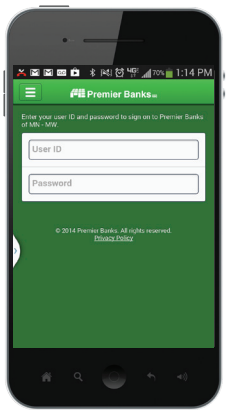
You can also access your accounts via a secure mobile web address on your smart phone or tablet
***Note you will not be able to make mobile deposits through this channel

Step 1: Register your phone in Online Banking under Mobile Banking from your computer
Step 2: Follow the prompts
Step 3: Type the corresponding address in your web browser address bar, NOT the search bar
***See screen shot above to find the correct browser address

Maplewood	**mmw.premierbanks.com**
Rochester	**mrc.premierbanks.com**
Minnesota	**mmn.premierbanks.com**

Step 4: Input your Online Banking ID number and your Online Banking password
Step 5: Access your Mobile friendly account information via the mobile web browser

Mobile Web Browser



- View account balances
- Search recent account activity
- View pending transactions
- Pay bills with registered payees
- Transfer between accounts

Activate Text Banking

Text banking gives access to your account information via SMS text messaging
It is a fast easy way to look up account balances and recent history by sending a text command to the Premier Banking Center, Short Code **79680**

Step 1: Log into Online Banking
Step 2: Under the Administration Tab click Mobile Banking/ Enroll a Mobile Device
Step 3: Enter phone number and select carrier from list
Step 4: Read and agree to terms and conditions if you have not previously done so
Step 5: Select Text Banking Activate Now and follow the prompts
Step 6: Your phone will be sent an activation code from Premier Mobile Center at **79680**
Step 7: Reply to the text with the activation code you received
Your phone will be activated and ready to receive bank information via secure text message

Text Banking

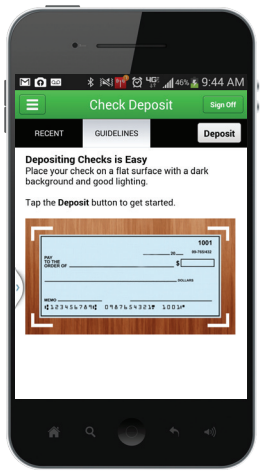
- View account balances
- Search recent account activity
- Receive text balance alerts

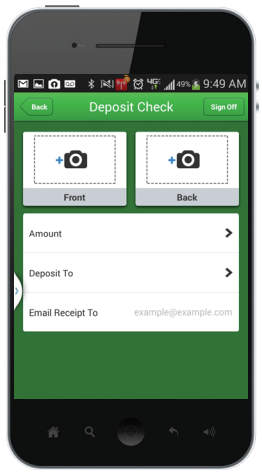
Use the following Commands for Text Banking

Command	Function	Description
B	**Balance**	Summary of available balances for all accounts
H	**History**	Summary of recent transactions for all accounts
C	**Command**	List of available Text Banking commands
HE	**Help**	Help content for Text Banking
L	**Login**	Receive a URL for browser website
R	**Recover**	Receive a URL and new activation code for the browser website
S	**Stop**	De-Activate all Text Banking services

Deposit a Check with the Premier Mobile Banking App

Step 1: Log into Mobile Banking
Step 2: Select Check Deposit in the menu in the left hand corner of the screen
Step 3: Tap the Deposit button
Step 4: Agree to the Terms and Conditions
Step 5: Place the check on a flat, clean, dark surface
Step 6: Tap Front and take a photo of the front of your check as instructed, making sure to align the corners of the check by using the guides on the screen
Step 7: Click the blue check mark to the side of the image you have just taken
Step 8: Flip the check, tap Back and take a picture of the back of the check
Step 9: Make sure the check is properly endorsed before you take the photo (*For Premier Bank Mobile Deposit Only*)
Step 10: Tap the blue check mark to the side of the image of the back of the check
Step 11: Add the check amount in the field provided
Step 12: Select the account where the check is to be deposited
Step 13: Enter your email address - required for your deposit notification receipt and press Continue
Step 14: Approve the deposit





*****Important***Premier Mobile checks must include the following endorsement:**

For Premier Bank Mobile Deposit Only

Signature

Please note: Improperly endorsed checks will be refused, reducing the risk of checks being re-deposited

Your Security is Important to Premier Banks

Premier Mobile Security Features

- No account data is stored on your phone
- Online Banking ID and password access
- Allows for a limited number of unsuccessful log-in attempts
- Personalized challenge questions are drawn from public databases
- Limits on the number of unsuccessful attempts to correctly answer personal challenge questions
- Alternative questions will be used in the case that not enough public data is available (i.e. minors and individuals lacking an address or personal credit history, businesses)
- Device ID- A behind the scenes process recognizes only those devices that you have previously enrolled
- Out of Band Authentication- a one time security code will be sent to your phone via SMS at the time of new device activation
- HTTPS, 128-bit SSL encryption
- Premier Mobile Banking App times-out when phone is not in use

Premier Mobile Banking Support

Call the Premier Bank branch nearest you
Call the Product Support Group at 651.777.7700
Click on the top screen on any page of Premier Mobile Banking App to access the Help Menu

Information Needed to Expedite Mobile Banking Questions

You will be asked to provide your name, Online Banking user ID, mobile device model (i.e. iPhone® 4s), wireless carrier, time and date of the problem, and or a description of the error and if possible a screen shot of the error