

# Frequently Asked Questions for Mobile Banking

## What is Kirkwood Bank & Trust Mobile Banking?

With Kirkwood Bank & Trust Mobile Banking, you can be sure that your banking activities are with you at all times. You can securely access your Kirkwood Bank & Trust accounts from your mobile device to check account balances, pay bills, transfer funds, and find branches and ATMs and more.

## Is there any cost for Kirkwood Bank & Trust Mobile Banking?

Our mobile banking is absolutely free – even more reason to use Kirkwood Bank & Trust Mobile Banking.\*

## How can I get Kirkwood Bank & Trust Mobile Banking?

It's really easy to get Kirkwood Bank & Trust Mobile Banking. You can simply find our app from your device app store or learn how to register from <https://www.kirkwoodbank.com/content/mobile-banking>. Here is what you will need:

- An eligible Kirkwood Bank & Trust Online Banking account
- A smartphone (iOS or Android), a web-enabled device (mobile browser) or standard mobile device with text capabilities\*

## Is my mobile device secure to use?

Kirkwood Bank & Trust's Mobile Banking offers the same security and encryption as our Online Banking service. This helps ensure that your Mobile Banking experience with us will be safe and secure

- Smartphones such as iPhones and Androids have a very controlled and secure operating system
- Mobile Banking uses **128 bit SSL encryption** just like Online Banking – which basically encrypts and protects any transmission of data including customer account information
- Mobile Banking uses strong **Firewalls** just like Online Banking – which protects from unauthorized or malicious intrusion
- Mobile Banking uses your **Username & Password** for access, just like Online Banking. And just like with Online Banking, your account will lock down after **3** incorrect attempts from your mobile device
- Mobile banking uses additional **Security Q&A authentication** for initial access to your account

## What if my phone gets lost or stolen?

Nobody wants their phone lost or stolen. But in the rare case that it does, you should know that your mobile banking access is secured.

- No personal information from your Mobile Banking account is ever stored on the phone. Your password is **never** stored.
- Your login session automatically times out after **5 minutes** of inactivity. (check with your bank)

\*Message and data rates may apply. Check your mobile service provider plan for details.