

Kirkwood Bank & Trust Mobile Banking FAQ

Q: What is Kirkwood Bank & Trust Mobile Banking?

A: 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.

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

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

Q: How can I get Kirkwood Bank & Trust Mobile Banking?

A: 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 www.kirkwoodbank.com. 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*

Q: Is my mobile device secure to use?

A: 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

Q: What if my phone gets lost or stolen?

A: 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.