



Mobile Consumer Online Banking Experience

Using the Mobile Banking App

Access your online banking on the go by using the Guaranty Consumer Mobile Banking App. The new consumer online banking experience on a mobile device is intuitively designed to make banking convenient and flexible.

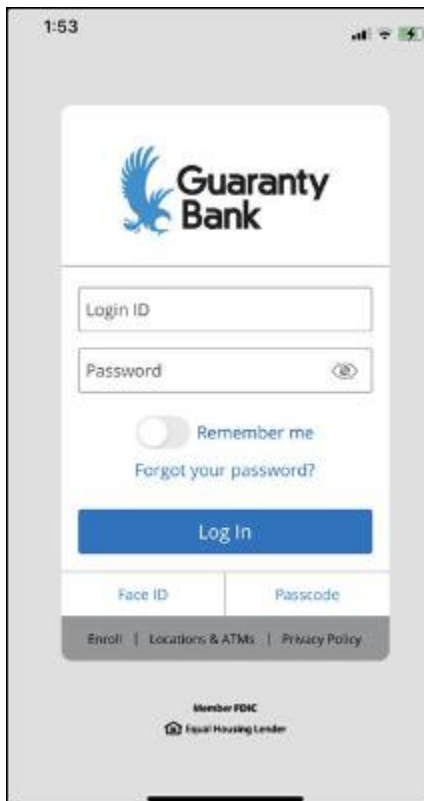
Apple users: After conversion, please apply the upgrade for your existing app if automatic updates are enabled on your device or manually upgrade your App.

Android or Google device users: After conversion, please delete the existing app and reinstall the new Guaranty Bank Personal App.

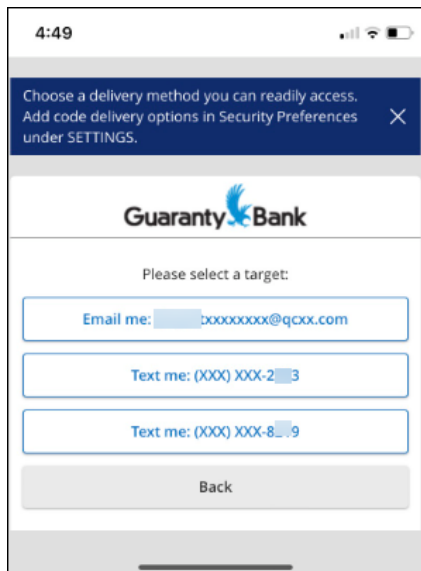
Important Note: The look and feel of the mobile app may vary by device type. Once you have started the first time login after conversion please do not navigate away from the session. Open a new window or minimize the app screen to easily go back to. If you have any issues during login please contact us at 833.875.2492.

First time Login after Conversion

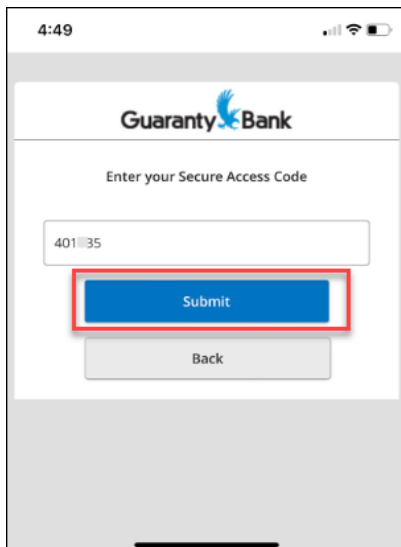
1. **Open** the updated or newly installed personal App.
2. Enter the username and password that you used for online banking prior to the conversion.
3. Click **Log In**.



4. Choose a method to receive a secure access code. Possible methods may vary by what information you have on file with Guaranty:
 - a. Call me – Voice call
 - b. Text me – SMS text message
 - c. Email me

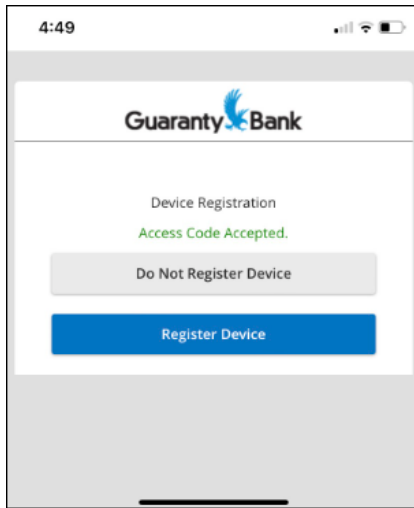


5. Enter the 6 digit code provided to you in the call, text or email and click **Submit**.



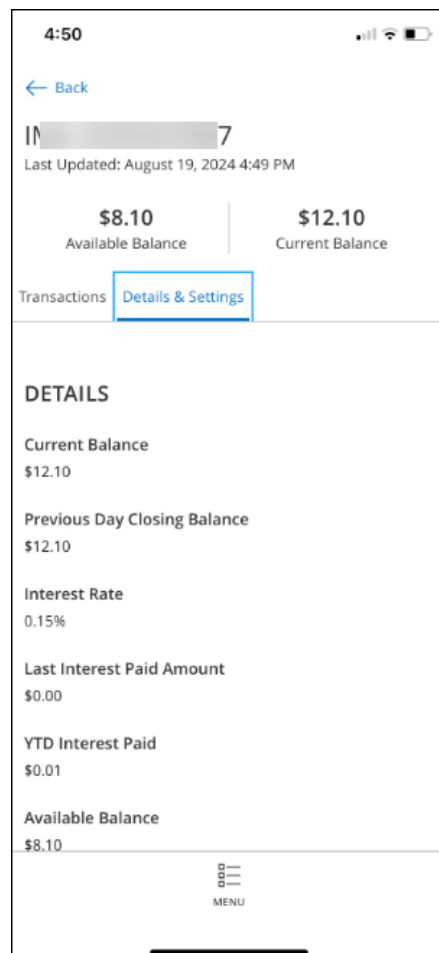
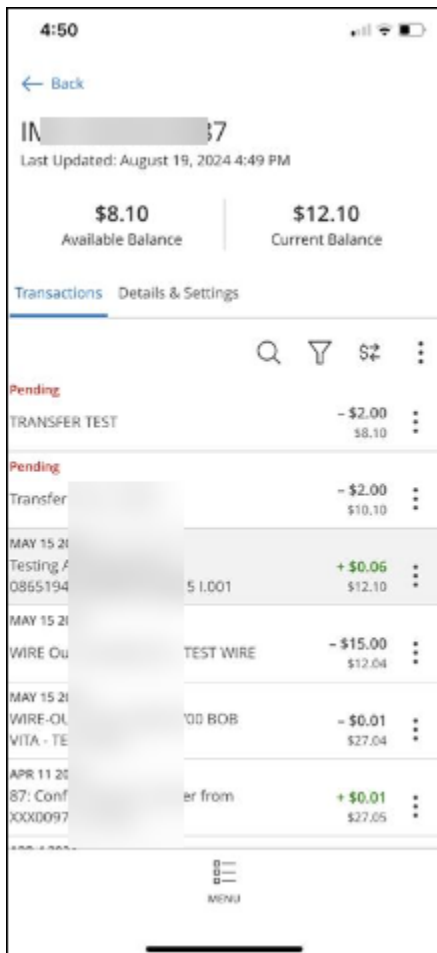
6. Create a new password following the password policy provided and enter the password again for confirmation.
7. Click Change Password.

- Choose whether to register your device for future logins.

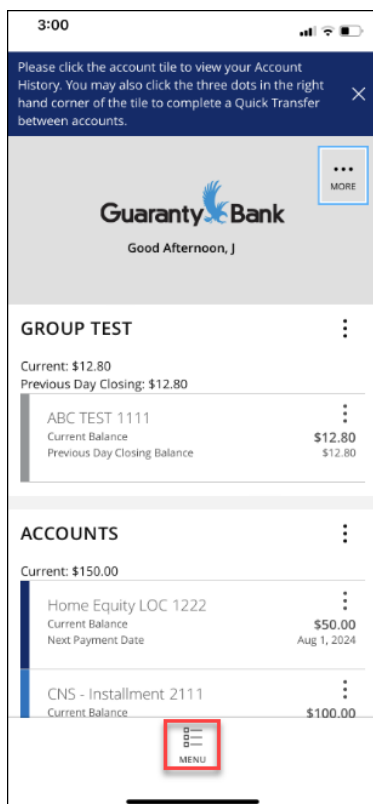


Congratulations you have logged into your updated Mobile Banking App!

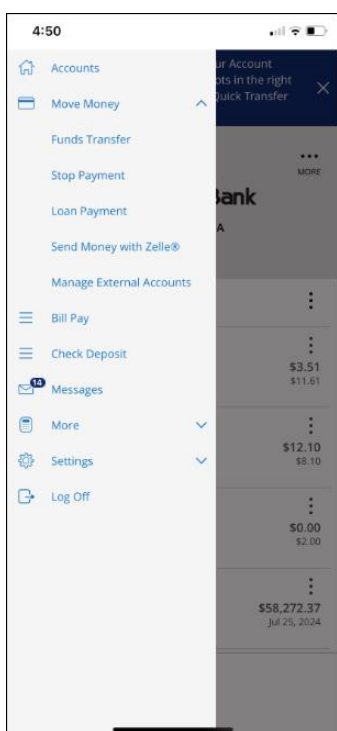
- Click on any **Account tile** for more details about that account.



- Click on the **Menu** to access additional online banking features. Remember location of buttons such as the menu or the overall look and feel may vary slightly by device type.

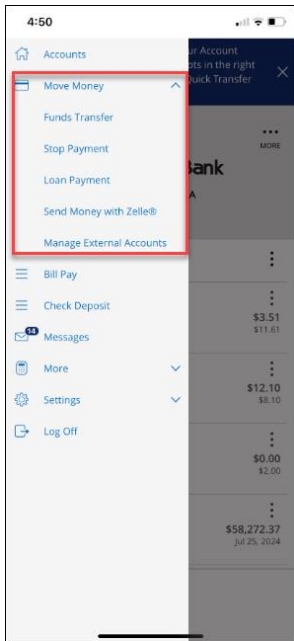


- Use the Menu to select Move Money, Bill Pay and more.



Move Money

- Use the **Move Money** section to complete a Funds Transfer, request a Stop Payment, complete a Loan Payment, send money with *Zelle* or make and manage an External Transfer.



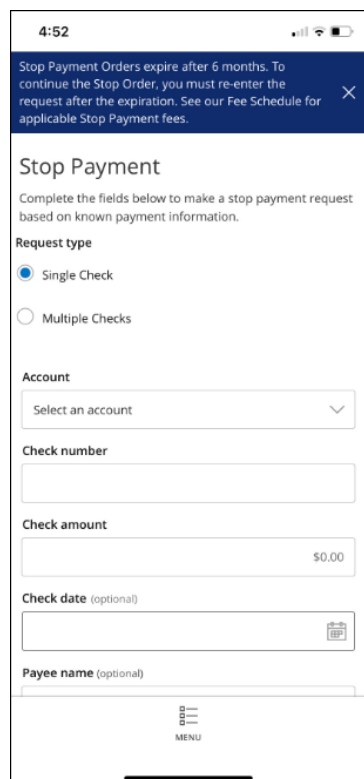
Move Money – Funds Transfer

- Select the **To** and **From Account**, set an **Amount**, select **One time** or **Recurring**, choose a **Date/Date Range**, add an optional **Note** and **Transfer**.

A screenshot of the 'Funds Transfer' form in the mobile banking app. The form is titled 'Funds Transfer' with a 'Transfer activity' link. It contains the following fields: 'From Account' (dropdown menu with '---Select An Account---'), 'To Account' (dropdown menu with '---Select An Account---'), 'Amount' (input field with '\$' and '0.00'), 'Frequency' (dropdown menu with 'One time transfer'), 'Transfer Date' (calendar icon and date '08/19/2024'), and 'Memo (optional)' (text input field). A blue 'Transfer Funds' button is at the bottom. The bottom of the screen shows a 'MENU' icon.

Move Money – Stop Payment

- Request a Stop Payment on a **Single Check** or **Multiple Checks** by completing the form.



4:52

Stop Payment Orders expire after 6 months. To continue the Stop Order, you must re-enter the request after the expiration. See our Fee Schedule for applicable Stop Payment fees. X

Stop Payment

Complete the fields below to make a stop payment request based on known payment information.

Request type

☒ Single Check

☐ Multiple Checks

Account

Select an account ▼

Check number

Input field

Check amount

Input field \$0.00

Check date (optional)

Input field with calendar icon

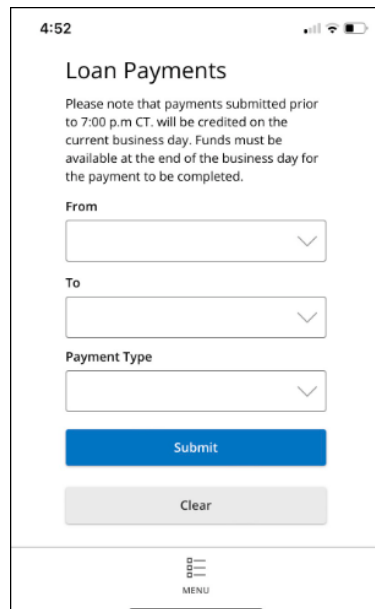
Payee name (optional)

Input field

MENU

Move Money – Loan Payments

- Make Regular Payments and Principal Payments on your Guaranty Bank loans.



4:52

Loan Payments

Please note that payments submitted prior to 7:00 p.m CT. will be credited on the current business day. Funds must be available at the end of the business day for the payment to be completed.

From

Input field ▼

To

Input field ▼

Payment Type

Input field ▼

Submit

Clear

MENU

Move Money – Manage External Accounts

- You can complete a transfer between an External Account you own at another financial institution by setting up the routing and account number. **Micro deposits** will be deposited at the other institutions that you will verify to complete set up. Timing can take two to three days to process between institutions.

4:52

Manage External Accounts

Link accounts with another financial institution and use electronic transfers to move money to and from these accounts.

ADD EXTERNAL ACCOUNT

Routing Number

Account Number

Need help finding?

Account Type

☒ Checking ☐ Savings

Submit

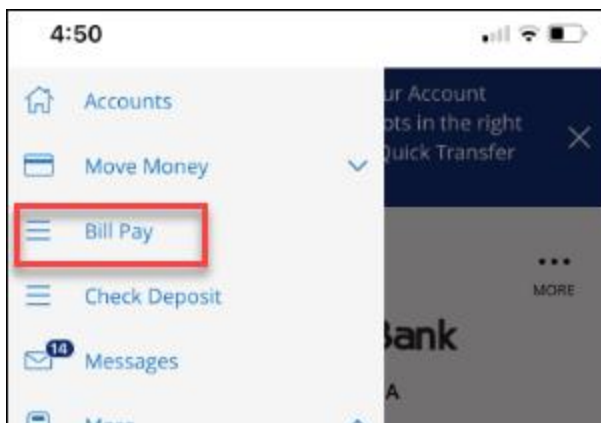
MANAGE EXTERNAL ACCOUNT(S)

If you are unable to locate your micro-deposits, it may have expired. Please resubmit the external account for verification.

There is an external account that can be verified

MENU

Bill Pay

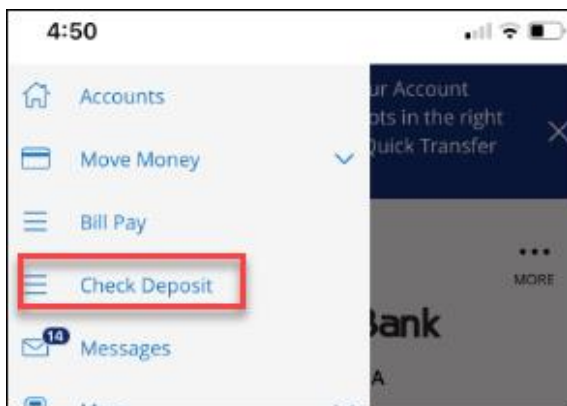


- Pay and manage bills or use other convenient Bill Pay features with this option.

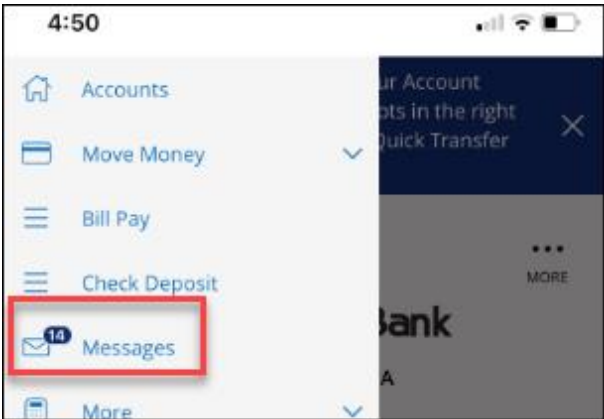
The screenshot shows a mobile app interface for Guaranty Bank's Online Bill Pay. At the top, there's a 'Done' button and a URL 'moc.billpaysite.com'. Below the bank name, the heading 'Get started with Online Bill Pay' is displayed. A section titled '* Required field' contains a 'Create an account' form. This form includes a 'Challenge phrase' dropdown menu with the option 'Choose a challenge phrase' and a 'Challenge response' text input field. An 'Accept & Submit' button is located below the form. At the bottom of the form, there is a VeriSign Trusted logo and a security notice: 'You're protected by SSL secure technology'. Below the form, a blue bar asks 'Need help getting started?' with links for 'Chat Now' and a phone number '833-875-2492'. The bottom of the screen shows a mobile navigation bar with back, forward, share, and refresh icons.

Mobile Deposit

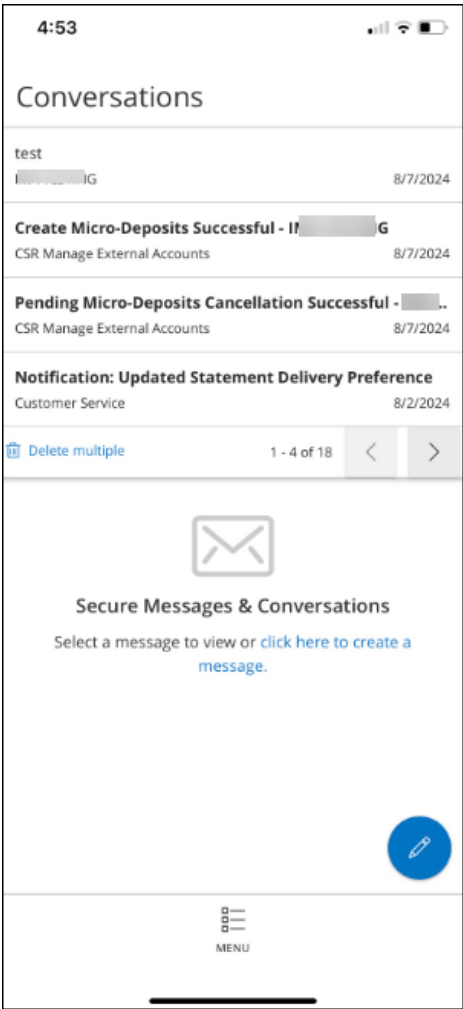
When enrolled this feature is used to deposit checks by taking a picture using a mobile device. Certain limits or restrictions may apply.



Messages

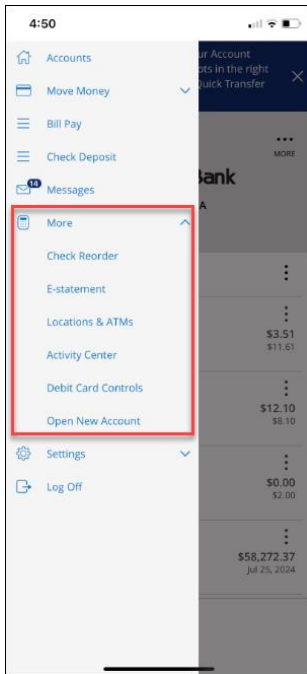


Messages allow you to communicate with Guaranty Bank from within your Mobile Banking App.



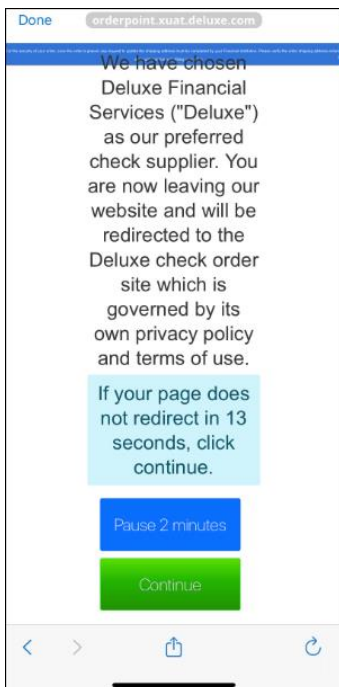
The More section of the Menu

This section is where you can find Location and ATM information, order Checks, enroll or access eStatements and more.



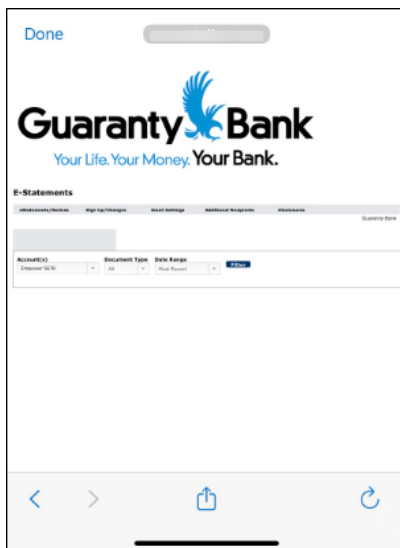
More Menu – Check Reorder

- Order Checks from *Deluxe*.



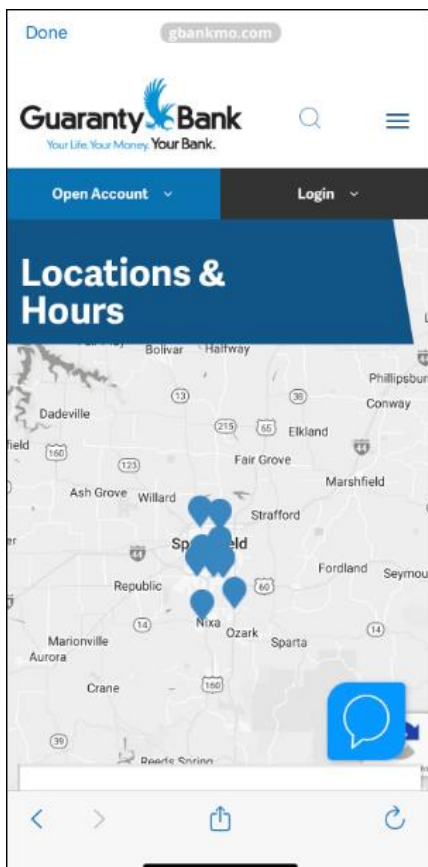
More Menu – eStatements

- Enroll for paperless statements or access you eStatements if you are already enrolled.



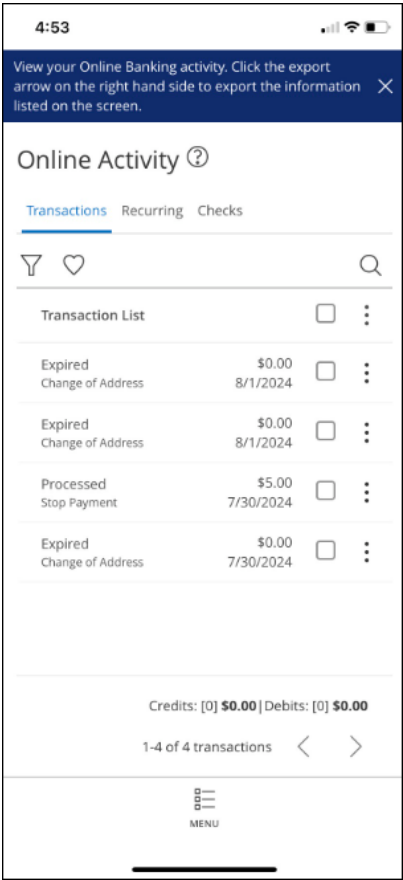
More Menu – Locations & ATMs

- Use the map to help you locate Guaranty Bank branches and ATMs close to you.



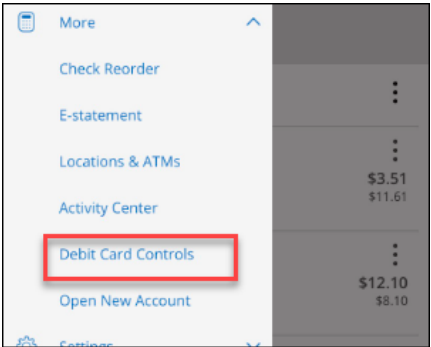
More Menu – Activity Center

The Activity Center displays recent transactions that were completed within online banking. To view your completed transaction history, click into the desired account tile on the main screen.



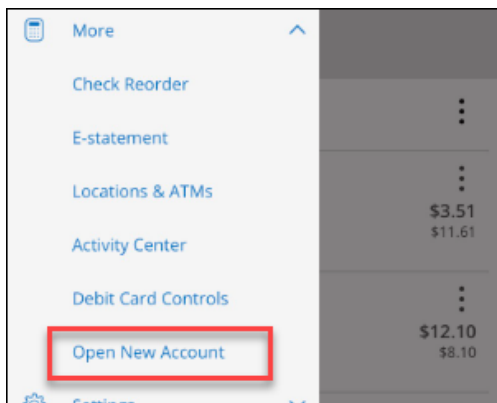
More Menu – Debit Card Controls

Debit Card Controls is where you can access *MyCardRules* to set up card alerts and controls. Note: The updated *MyCardRules* is anticipated to be available after Labor Day. Please work with your banker if you have questions.



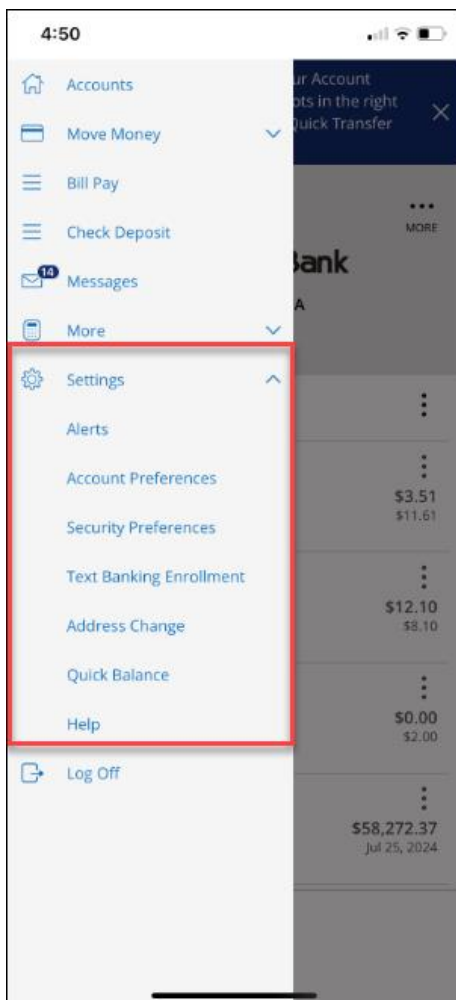
More Menu – Open New Account

Open an account online. This takes you to the Guaranty Bank online account opening on our website.



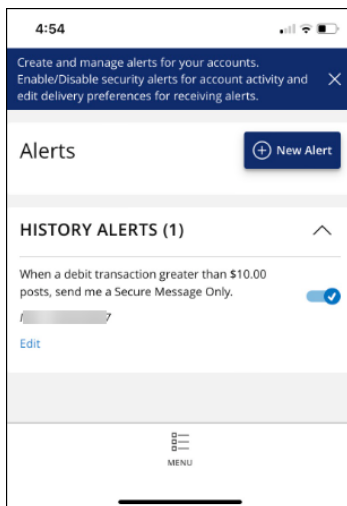
Settings

Settings is where you can perform additional configuration to your mobile banking experience.



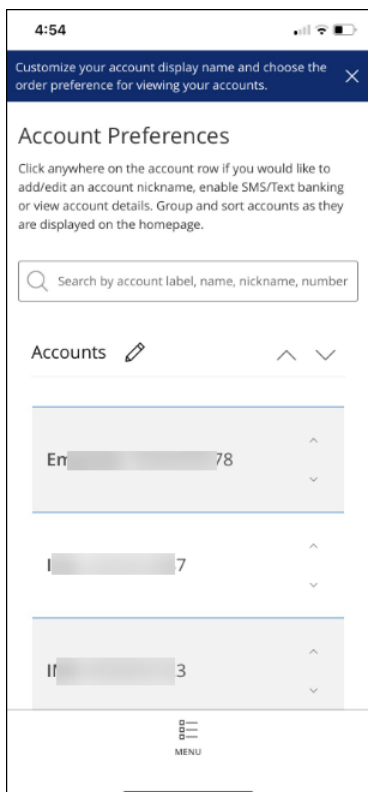
Settings – Alerts

- Set up online banking alerts and reminders to let you know when certain activities take place on your accounts or within online banking.



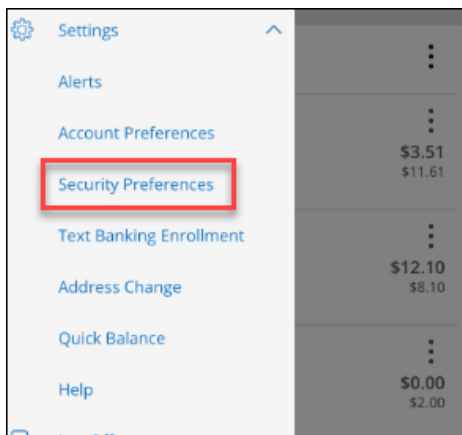
Settings – Account Preferences

- Update or create Nicknames, change home screen display preferences and more account configurations.



Settings – Security Preferences

- Change your Password, Login ID or Secure Delivery method for your Secure Access Codes.



Settings – Text Banking Enrollment

Sign up for text bank where you can receive information about transactions and balances via any text enabled device.

A screenshot of a mobile application's 'Text Enrollment' screen. At the top, there is a status bar showing the time '4:54' and signal strength. Below the status bar is a dark blue header with white text: 'To enroll, click the ON button, complete the required fields and Save. Visit Account Preferences under the SETTINGS menu to enable Text account viewing.' and a close button 'X'. The main content area is white. It starts with the title 'Text Enrollment' and a toggle switch that is turned on (blue with a white checkmark). Below the toggle is the text '*Opt out and disable text banking.' followed by a section titled 'SMS Text Number' with a text input field containing '(4' and '9'. Below this is a checkbox labeled 'Agree To Terms'. Further down is a section titled 'Msg & Data rates may apply.' with text: 'Text HELP to 226563 for help. Text STOP to 226563 to cancel. Receive 1 message per query.' and a link 'Privacy policy'. Below that is a section titled 'SUMMARY OF TERMS:' followed by a paragraph of text: 'By entering your phone number you acknowledge that you agree to the terms of service and are subscribed until you send STOP to our Text Banking. Our Text Banking works with: Alltel, AT&T, Boost Mobile, Cincinnati Bell, Sprint PCS, T-Mobile, U.S. Cellular, Virgin Mobile USA, and Verizon Wireless but is not compatible with all handsets. Receive account alerts. Receive a minimum of 1 message per query. Message and data'. At the bottom, there is a 'MENU' button with three horizontal lines above it.

Settings – Address Change

- Update the address for some or all of your accounts.

4:54

Address Change

Complete and submit this form to change your address information for one or more of your accounts. All fields are required unless indicated.

Select one or more accounts to change address. Please select at least one account.

Select All

Clear All

☐ IN 187

☐ IN 23

☐ IN 38

☐ IN 56

☐ E 78

Address 1

123 E FAKE ST

Address 2 (optional)

Address 2

LOG OUT

MENU


Settings – Quick Balance

When enabled, Quick Balance Settings allow you to check your account balances from the login page without needing to login.

4:51

Quick Balance Settings

Quick Balance allows you to check your account balances from the login page without needing to log in. It is recommended that you secure your device with a passcode. You can disable this feature at any time.



Quick Balance

Check your account balances for up to 5 of your accounts without logging in.

☐

Settings – Help

The Guaranty Bank Online Banking App has an easy-to-use help feature with detailed instructions on how to use all of the online banking features.

