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**.
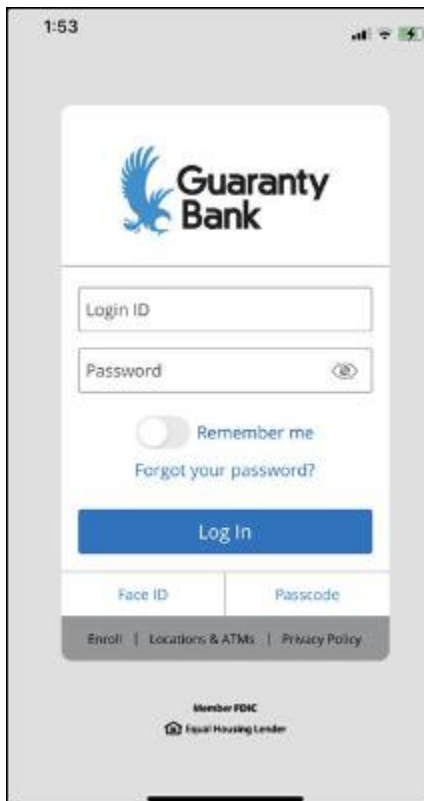
4. Choose a method to receive a secure access code. Possible methods may vary by what information you have on file with Guaranty:

    a. Call me – Voice call

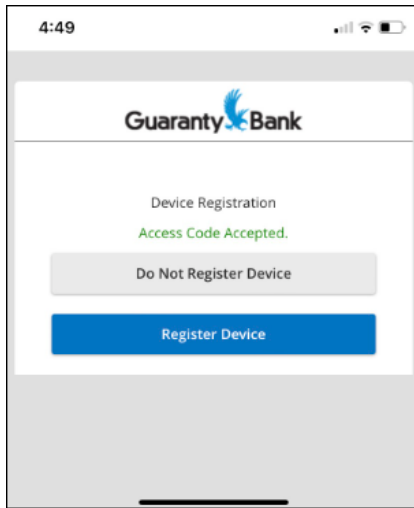   b. Text me – SMS text message

    c. Email me
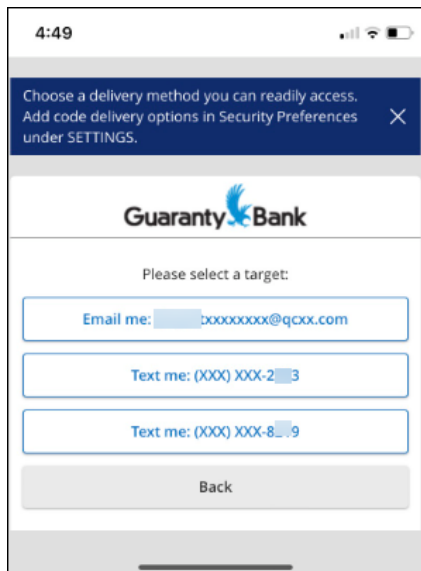
5. Enter the 6 digit code provided to you in the call, text or email and click **Submit**.
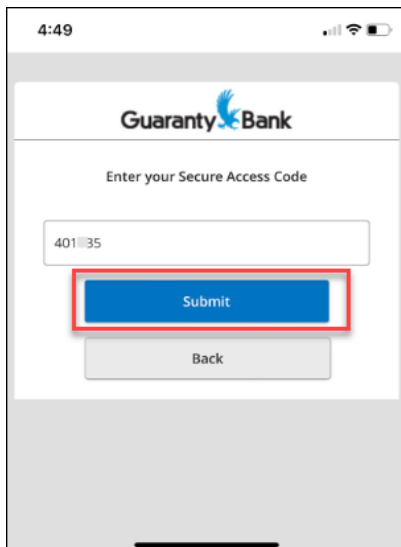
6. Create a new password following the password policy provided and enter the password again for confirmation.

7. Click Change Password.

8. 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.
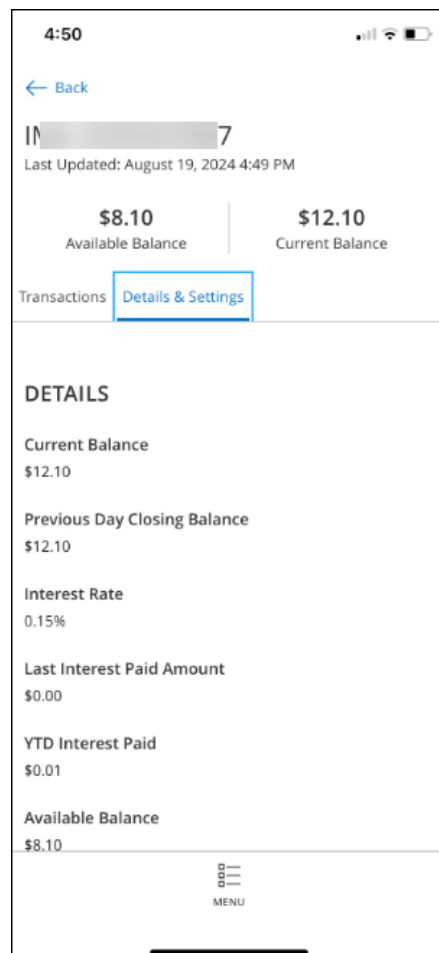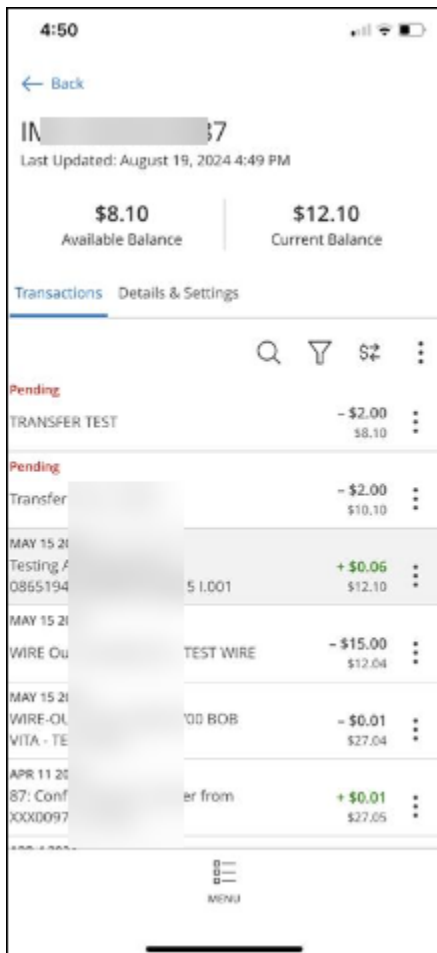
- Click on the **Menu** to access additional online banking features. Remember location of buttons such as the menu or the overall look and feel may vary slightly by device type.
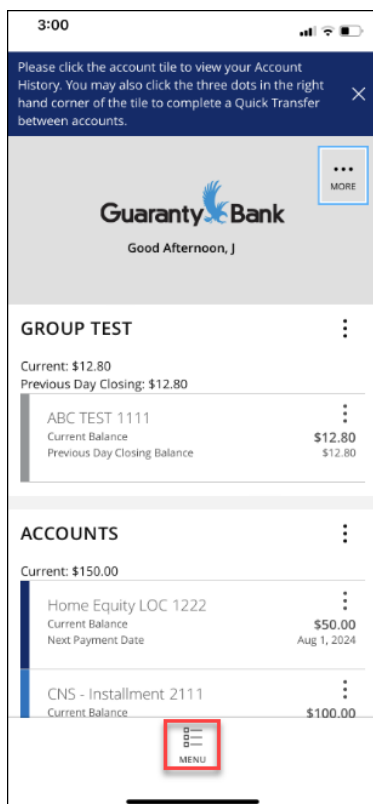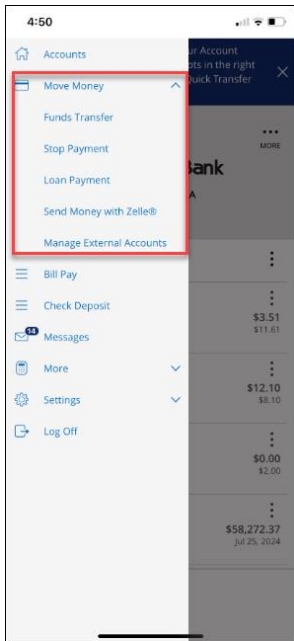

- Use the Menu to select Move Money, Bill Pay and more.
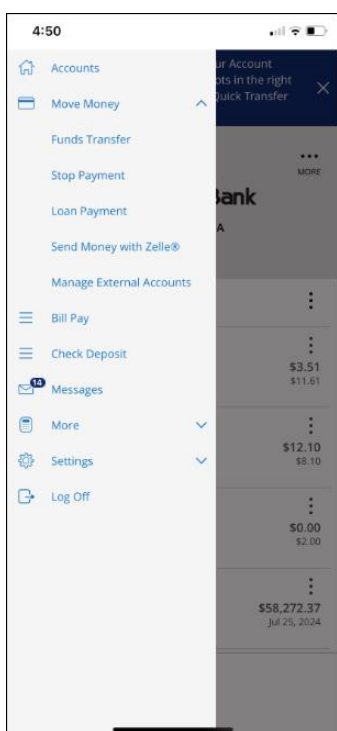
Move Money

- 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.
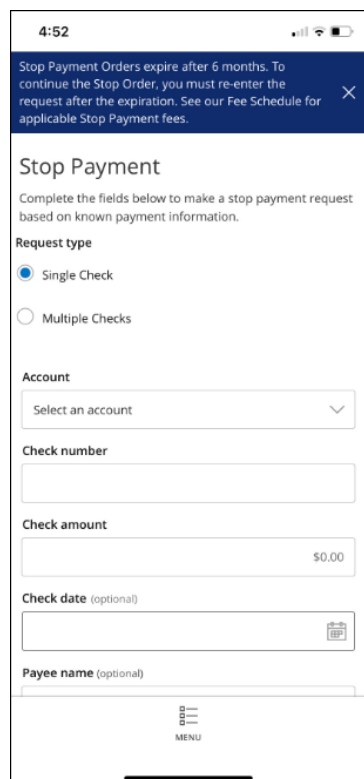
Move Money – Funds Transfer

- 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**.

Move Money – Stop Payment

- Request a Stop Payment on a **Single Check** or **Multiple Checks** by completing the form.
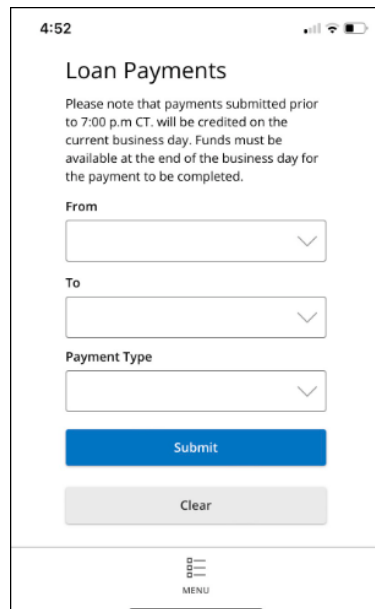
Move Money – Loan Payments

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

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.
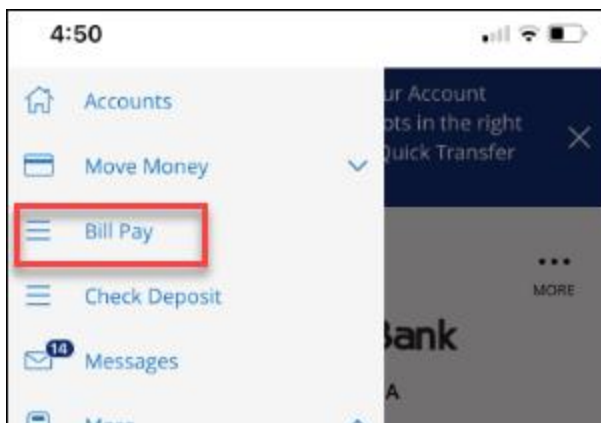
Bill Pay

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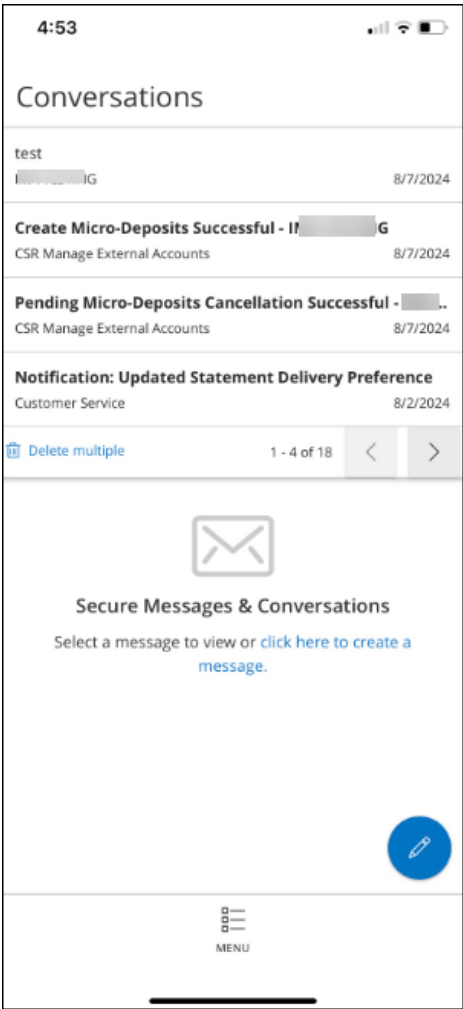

Mobile Deposit

When enrolled this feature is used to deposit checks by taking a picture using a mobile device. Certain limits or restrictions may apply.
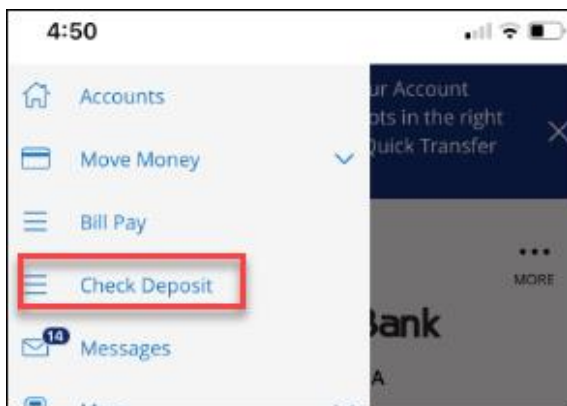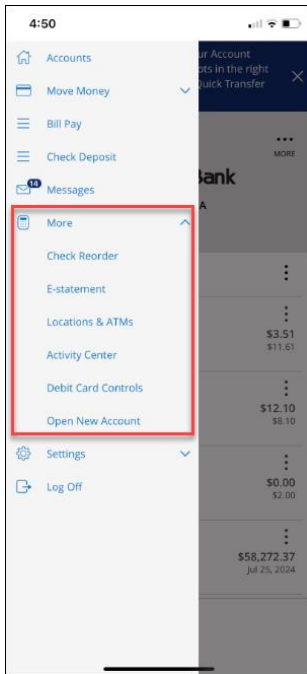
Messages
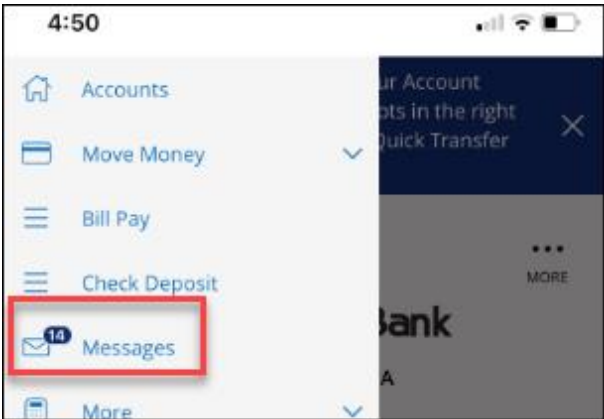
Messages allow you to communicate with Guaranty Bank from within your Mobile Banking App.

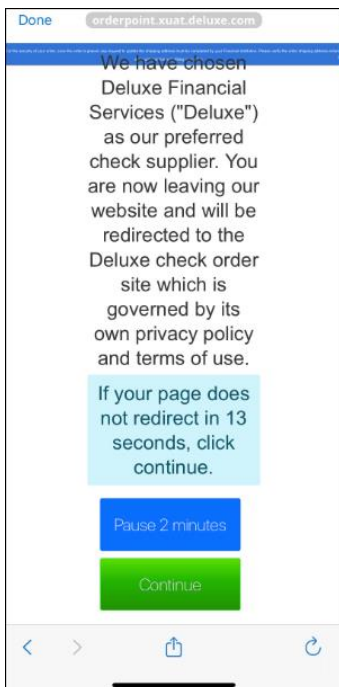# The More section of the Menu

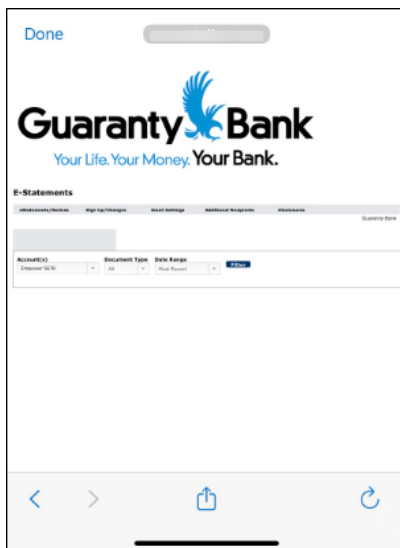This section is where you can find Location and ATM information, order Checks, enroll or access eStatements and more.

More Menu – Check Reorder
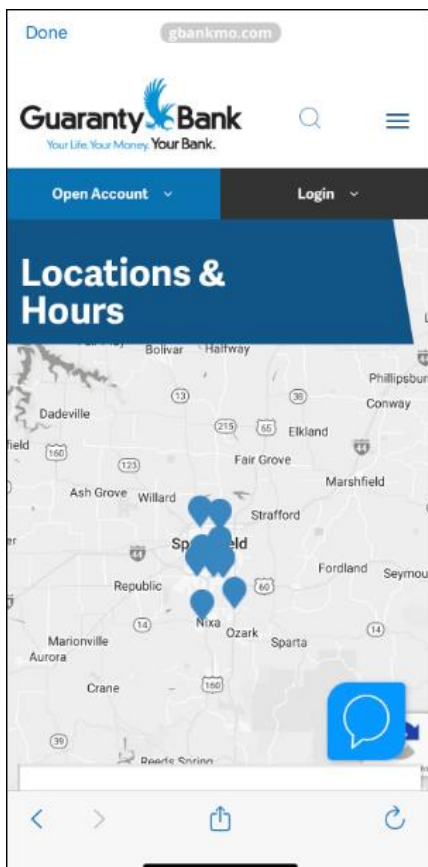
- Order Checks from *Deluxe*.

More Menu – eStatements

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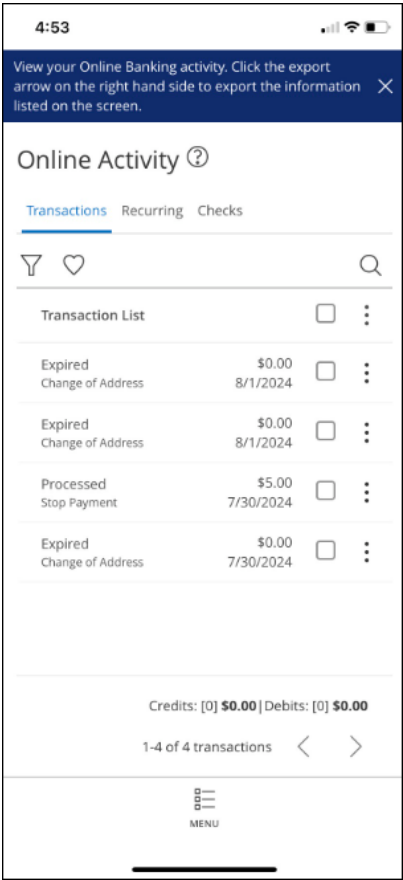

More Menu – Locations & ATMs

- 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.
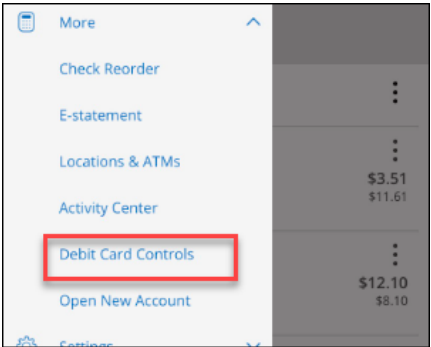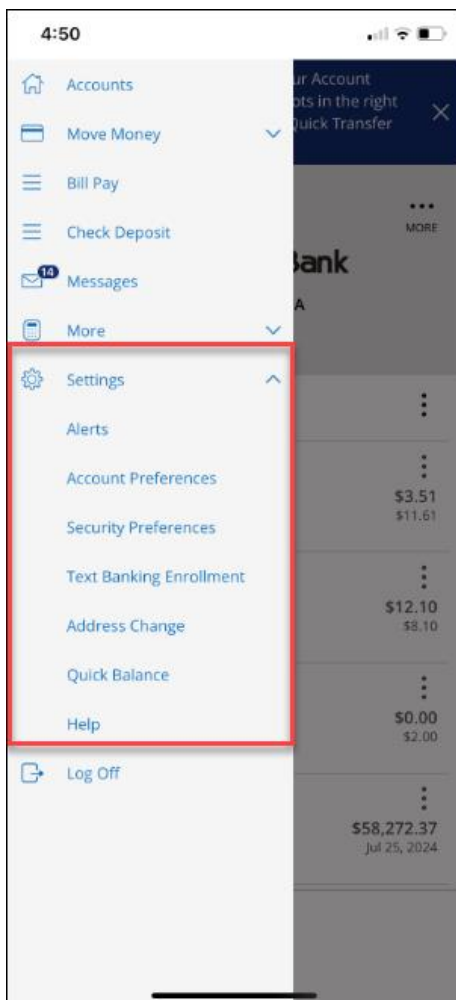
More Menu – Open New Account

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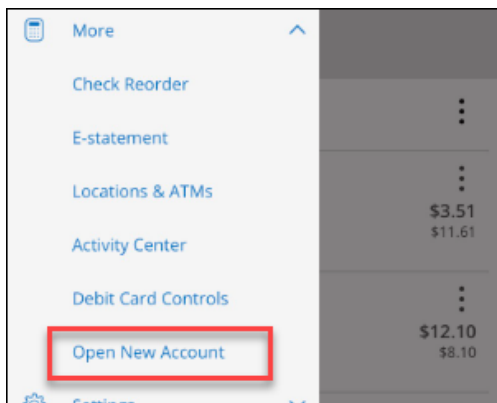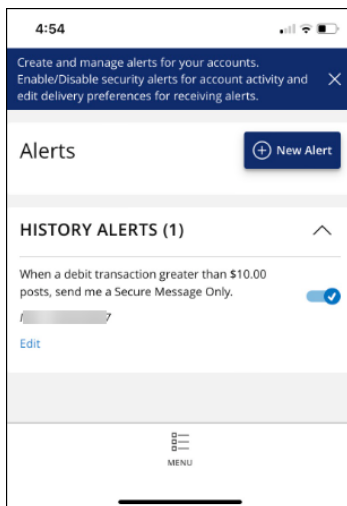

Settings

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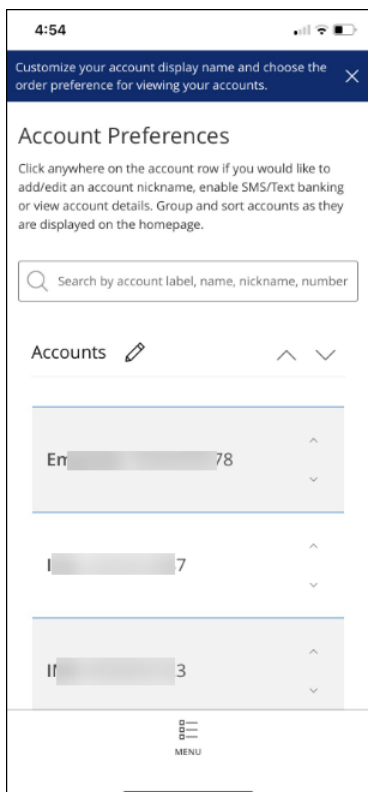
Settings – Alerts

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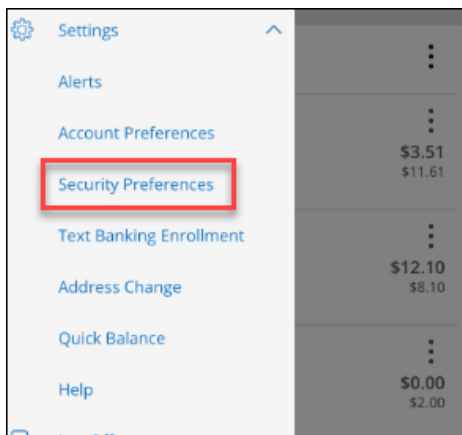

Settings – Account Preferences

- 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.

Settings – Address Change

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

Settings – Quick Balance

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

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.