

General

Q Are there any requirements for having Resolute Mobile?

A You need to be an active and enrolled User of Resolute Online. To register, please visit www.resolutefsb.com and click on **Enroll in Online Banking** in the Online Services box in the top right hand corner of the screen.

Q How do I find a copy of the Resolute Bank Mobile Banking Services Terms and Conditions Addendum?

A Please visit www.resolutefsb.com and go to Resource Center > Helpful Links and Forms for a current version of our Mobile Banking Services Terms and Conditions.

Q What mobile devices can I use?

A Resolute Mobile is available for all Apple® (iOS) and Android™ devices. The App is available for free download at the App Store and Google Play.

Q Will I be charged a fee for using Resolute Mobile?

A Consumer clients of Resolute Bank will not be charged for using Resolute Mobile. Resolute Bank will not be responsible for carrier charges that you may incur as a result of using the app on your mobile device.

Q Is Resolute Mobile safe to use?

A Resolute Mobile is simply an Internet banking experience optimized for your mobile device. All the security currently in place for Resolute Online is in place and in effect for Resolute Mobile. You are accessing your accounts on your Internet banking application via a mobile device browser. You use identical credentials as you would for Resolute Online. 128 bit encryption is utilized to protect your data.

Q My mobile device was lost or stolen, what should I do?

A Immediately log into Resolute Online > Options > Mobile Settings and disable your mobile access by unchecking the **Enable web access for your mobile device** box. You should also notify Resolute Bank's Client Experience Team at (419) 868-1750 so we may add the proper alerts on your account. If you find your device or when you have a new device (in the event of a theft) you can enable web access and re-register your device. In the event of theft, we also suggest changing your Online Banking Alias and Password.

My Accounts

Q Why can't I see my new account on Resolute Mobile even though I can see the account on Resolute Online?

A Once you enroll in Resolute Mobile, account additions must be done through Resolute Online > Options Tab > Mobile Settings > Web Mobile Settings screen. From this screen you are able to add or delete accounts from Resolute Mobile.

Q I would like to see more transaction history on Resolute Mobile, how do I request this?

A Transaction history is determined by your Resolute Online settings. To change your settings log into Resolute Online > Options > Display and then change your preferences to your liking. The changes will take effect the next time you log into Resolute Mobile and Resolute Online.

Q I would like to change my account nicknames on Resolute Mobile, how do I request this?

A Account Pseudo Names (nicknames) are determined by your Resolute Online settings. To change your account pseudo names log into Resolute Online > Options > Account and change the account pseudo names to your liking. The changes will take effect the next time you log into Resolute Mobile.

Transfer

Q How do I know if my transfer was entered successfully?

A A confirmation and number will appear on your screen once the transaction has been successfully submitted. In addition you will receive a confirmation text message on your mobile device.

Q Can I make payments to my loans using the Transfer function?

A Yes, if your loan is set up for transfers or payments on Resolute Online, you will be able to make payments on Resolute Mobile.

Pay Bills

Q How do I know if my bill payment was entered successfully?

A A confirmation and number will appear on your screen once the transaction has been successfully submitted. In addition you will receive a confirmation text message on your mobile device.

Q I need to cancel or change a bill payment I made on Resolute Mobile, how do I do this?

A You will need to log into Resolute Online and make the appropriate changes via the Bill Payment tab.

Q How are online payments delivered?

A Payments are sent one of two ways—electronically or by paper checks. The majority of payments are delivered electronically. Your payment information, such as your account number, is sent via secure transmission. All other payments are made by paper checks that are mailed via the U.S. Postal Service.

Q Is iPay secure?

A Paying bills online is one of the safest ways to pay your bills. iPay helps guard against identity theft from lost or stolen checkbooks, bills and statements. It also increases your privacy because only you can access your account information, account numbers and payment history. As a result, you maintain tighter control of your account with real-time access to your payments activity.

Q How long does it take before my payment is received?

A Generally, your payment is received within 2 to 7 days, depending on whether or not it is sent electronically or via paper check.

Q How are the scheduled payments processed with iPay?

A Most scheduled payments are sent electronically and funds are withdrawn from your account on the payment date.

Pay Bills

Q What is eBill?

A eBill is a feature that allows you to receive and pay electronic summary versions of paper bills directly from your iPay account.

Q How do eBills work?

A eBills are delivered directly to your iPay account. Once you set up an individual eBill for a company you do business with, an eBill comes directly from that payee to your account. Examples of businesses that offer eBills are cable service providers, phone service providers, utility providers and credit card companies.

Q Will I still receive paper statements when I have eBill?

A You will also continue to receive paper bill statements unless you contact the payee to stop sending those statements.

Q How will I know if eBill is available for a payee?

A If a payee offers eBill, there will be a "Set up eBill" link next to their listing on your iPay dashboard.

Q What are the primary benefits of eBill?

A With eBill, everything you need is in one convenient location. Using eBill allows you to streamline your Bill Pay routine and have online access to your bills. That means you won't have to keep track of paper bills. In addition, you can view past bill summaries at a glance.

Q What information is included in an eBill?

A Balance due, due date and minimum payment amount are included in your eBill. If you need additional details, there will be a link that lets you log in to your account on your payee's website, or you can check your paper statement.

Q How do I pay an eBill?

A To pay an eBill, simply choose the account you want to pay from, enter the amount you want to pay and schedule when you want the payment delivered.

Q How do I know when I have received an eBill?

A You can sign up to receive an electronic notice to alert you when an eBill has been delivered to your account. You can receive these notices in the form of emails or text alerts to provide an extra reminder when a payment is due.

Deposits

Q Am I automatically enrolled in Resolute Mobile Deposits?

A Clients, who are active Resolute Online Users and enrolled in Resolute Mobile can request enrollment for Mobile Deposits. For more information please consult the **Resolute Mobile User Guide** which can be found by visiting www.resolutefsb.com > Personal Solutions > Resolute Mobile. Once you have requested enrollment, a member of our Client Experience Team will review and complete your request. You will receive an email upon enrollment.

Q Can I choose which accounts to enroll in Resolute Mobile Deposits?

A Yes, during the enrollment process, you can choose which eligible accounts to enroll. If you open new accounts after enrollment, please ask a member of the Client Experience Team to add the account for you.

Q When can I make a deposit with Resolute Mobile Deposit?

A Resolute Mobile Deposit is available 24 hours a day, 7 days a week. Deposits received before 7:00 PM EST M – F will be posted the same business day. Deposits made on the weekend or on bank holidays will be posted the next business day.

Q When is my Resolute Mobile Deposit available for withdrawal or check writing?

A In most instances, deposits received and accepted prior to the cutoff (7 PM EST M – F) will be available the next business day. All checks are subject to verification. If you have a question regarding a particular item, please contact a member of the Client Experience Team.

Q Are there Deposit Limits?

A Yes, all Resolute Mobile Deposit clients are subject to daily and monthly item and dollar limits. To access **Deposit Limits**, tap **Deposits** from the main Navigation Menu. Then tap **Deposit a Check**, then tap the blue circled i next to **Check Amount**. Your **Deposit Limits** will appear. Please contact a member of the Client Experience Team if you have any questions regarding your Deposit Limits.

Q Am I required to endorse the back of the check?

A Yes, please have the Payee endorse the back of the check on the first line and write “For Deposit Only” on the second line.

Deposits

Q Are there certain kinds of checks that are unable to be deposited with Resolute Mobile Deposit?

A Please visit www.resolutefsb.com and go to Resource Center > Helpful Links and Forms for a current version of our Mobile Banking Services Terms and Conditions which contains a listing of items that cannot be deposited with Resolute Mobile Deposit:

Q What should I do with the original check once it is deposited with Resolute Mobile Deposit?

A Once you have confirmed the funds have been deposited to your account, you should mark the original item "VOID," retain for 14 days and properly destroy the item.

Q Will I receive notification of my deposit?

A You will receive an email confirmation of your deposit.