

FAQs for Mobile Banking

1. What is mobile banking?

Mobile banking is a service developed to allow members quick and easy access to their account information through their smart phones or tablets. It provides all the same functionality as online banking (including access to bill pay) in a platform specifically designed to work with the screen size and operating system of mobile devices.

2. Which devices will work with mobile banking?

While the specific list is quite extensive, here is a short list of the major types of devices that can use mobile banking:

Apple		BlackBerry	
High Tech Computer		HP	
LG		Motorola	
Nokia		Palm	
Pantech		Samsung	
Sanyo		SonyEricsson	

So as you can see just about any smart phone or tablet device will be able to use First South Financial's mobile banking. Members will either download an application or "app" from their phones app store, iTunes for Apple devices and Android Market for devices running the Android operating system.

For those devices that do not support apps, they will be able to access mobile banking through a specially designed mobile site. Members will point their browsers to firstsouth.com and they will be redirected to the mobile site.

3. What will members be able to do with mobile banking?

Any functions that are available through online banking will also be available through mobile banking. Members will be able to:

- Check balances
- Transfer funds among accounts
- Make payments to any kind of First South Financial loan (auto, mortgage, credit card, etc. . .)
- Access Bill Pay
- View transaction history
- View pending holds
- Mobile locator function
- Mobile deposit
- Paypal transfers (coming soon)

Users will be able to customize their settings for the amount of history that is initially downloaded and how much additional history to download.

4. How many devices can a member set up to access online banking?

Members can install the app on at least 10 mobile devices. If they need to install it on more devices than that, please have them contact Marketing or IT for assistance.

5. How much will mobile banking cost?

There is no charge for mobile banking but the member must enroll in statements.

6. What user ID and password do I use?

You will use the same User ID and password that you use for online banking.

7. Where can members go for more information?

Members can visit our mobile banking page firstsouth.com/mobile.htm for FAQs, download instructions and more.

