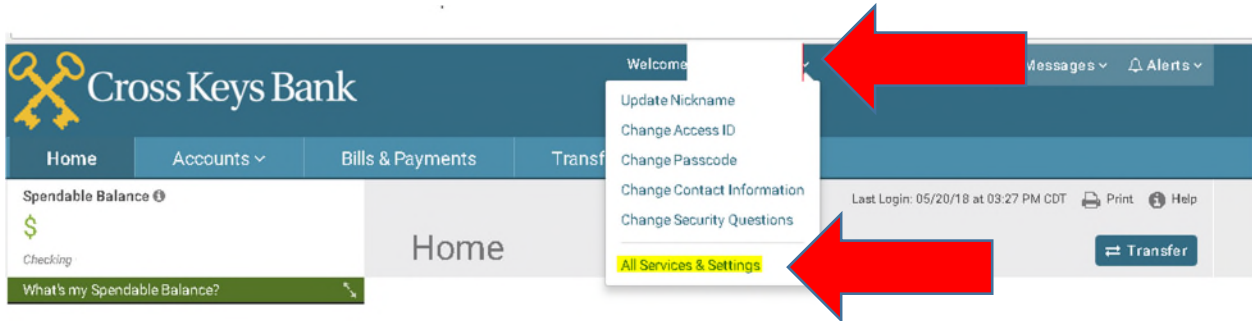


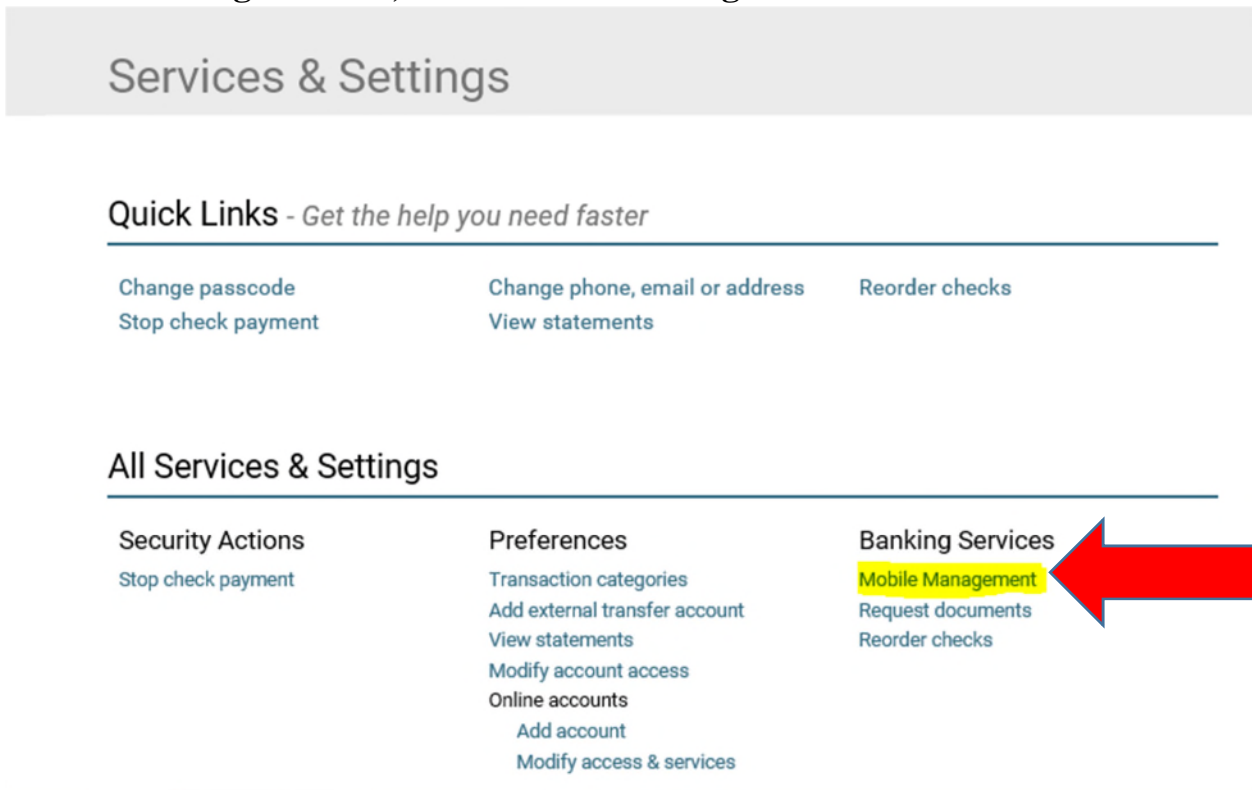
How to Activate Text Banking

Login to your Online Banking Account

Click on the v after “Welcome (your name)” and select All Services & Settings from the menu.



Under Banking Services, select Mobile Management.



The Mobile Management Menu should pop up on your screen. You should see the phone numbers of the mobile devices you have enrolled in Mobile Banking. Click on the Add Text Banking button.

Mobile Management

Welcome to Cross Keys Mobile Banking

[Frequently Asked Questions](#) | [Close Window](#)

My enrolled mobile devices:

ADD TEXT BANKING

(318) 3411

Last Updated: Sun. May 20, 2018 06:46 PM UTC

Text Banking: [Activate Now](#)

[Change my phone number or carrier](#)

[Disable mobile device](#)

[Remove mobile device](#)

[Get Activation Code for text banking](#)



From the drop down menu select your mobile carrier and enter your mobile phone number. Click on the View Terms and Conditions to Proceed button.

Welcome to Cross Keys Mobile Banking

STEP 1

Enroll your mobile device for text banking

STEP 2

Activate Text Banking

Mobile Carrier:

Select ▼

To receive more information, text **HELP** to 96865. **Message and Rates May Apply.** Account holder authorized charges to appear on wireless bill or be deducted from prepaid balance.

To opt-out at any time, text **STOP** to 96865.

Enter your mobile phone number:

Supported Carriers: AT&T, T-Mobile, Verizon, Sprint/Nextel/Boost, Alltel (Now includes Midwest), Virgin Mobile, C Spire, nTelos, Cellcom, U.S. Cellular, ACS Wireless, Bluegrass, Cellone Nation, Cellular One of East Central Illinois, Centennial, Cox Wireles, East Kentucky Network, Element Mobile, GCI Communications, Golden State Cellular, Immix, Inland Cellular, iWireless, Nex-Tech Wireless, Plateau, South Canaan, Thumb Cellular, United, Viaero, West Central, Cincinnati Bell, Cricket.

Getting help or support. To get help, email us at postmaster@ckbonline.com, or call us at 888-766-3246. From your mobile phone, you may request our contact information at anytime by texting **HELP** into shortcode 96865.

CANCEL

VIEW TERMS AND CONDITIONS TO PROCEED

Accept the Terms and Conditions.

Cross Keys Bank Terms and Conditions

This Service is designed to allow you to present an image or a digital representation of a check to be deposited into your institution's checking or savings account electronically.

Service Definitions "Service" refers to Mobile Check Deposit Service of the Financial Institution. "You" refers to the Financial Institution. "I", "me", and "mine" shall refer to each Member/Customer who is eligible for and uses Mobile Check Deposit. "Business Day" is every Monday through Friday, excluding Federal Reserve holidays.

As part of this Service, I must only use official and up to date Financial Institution applications. I am responsible for all the data that I, submit to you which must accurately represent the information on the original check(s). I agree that the electronic image of the item submitted to the Financial Institution, as defined by federal law, is a legal representation of the check for all purposes, including return check processing.

When using this Service, I may experience technical or other difficulties. You do not assume liability for any technical or other difficulties that I may incur. You reserve the right to change, suspend or revoke services, immediately and at any time without prior notice to me. In the event this Service is not available to me, I acknowledge that I can attempt to deposit my check at a branch office location, through a participating ATM, or by mail.

Eligible Accounts Only Checking and Savings accounts are eligible for this Service

Charges or Fees

The Financial Institution does not charge a usage fee for this Service. You reserve the right to start charging for this Service at any time. If an item I transmit for deposit is dishonored, rejected or otherwise returned unpaid, I agree that you may charge back the amount of the return to the account the check was originally deposited to and I will be assessed a fee in the amount shown on the Financial Institutions current Schedule of Fees and Charges for a returned check. If there are not sufficient funds in my account to cover the amount of the returned check, the account will be overdrawn and I will be responsible for payment. I agree the Financial Institution may debit any account maintained by me in order to obtain payment of my obligations under this Agreement. I acknowledge that wireless providers may assess fees, limitations, or restrictions. I agree that I am solely responsible for all such fees, limitations, and restrictions, and that you may contact me via my wireless device for any purpose concerning my accounts at the Financial Institution, including but not limited to account servicing and collection purposes.

Eligible Items I agree to scan and deposit only "checks" as that term is defined in Federal Reserve Regulation CC, Availability of Funds and Collection of Checks.

Ineligible Items I agree that I will not use this Service to scan and deposit any ineligible items including but not limited to the following:

Endorsement Requirements I agree to endorse all items with (1) "my signature" (2) "last 4 digits of my account number" (3) "date" and (4) print "Cross Keys Mobile Deposit Only" on all items. The Financial Institution reserves the right to reject all items that are not endorsed as specified.

Deposit Limits When using the Service to deposit funds, such deposits are limited to \$25,000 per check.

Receipt of Items You reserve the right to reject any item transmitted through this Service, at your discretion. You are not liable for items you do not receive or for images that are not transmitted completely. An image is considered received when I receive a confirmation screen after submitting my Mobile Check Deposit. However, such notification does not mean that the transmission was without error. Once an item is reviewed and approved, my account will be credited at the end of the business day.

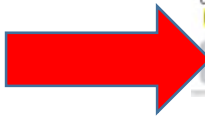
Retention and Disposal of Items I agree to retain each Mobile Check Deposit item for seven business days after my funds have been posted to my account. After seven business days, I agree to dispose of the item(s) in a way that prevents representing for payment (i.e. shredding). Upon receipt of these funds I agree to mark the item prominently as "Void", and I agree to store each retained item in a secured locked container until such proper disposal is performed. I will promptly provide any retained item to the Financial Institution as requested to aid in the clearing and collection process or to resolve claims by third parties with respect to any item.

I have read, understood and agreed on the Terms and Conditions of Use for Cross Keys Mobile Banking and so signify by clicking "I accept the Terms and Conditions of Use" and proceeding to use the product.

I accept the Terms and Conditions of Use

ACCEPT

REJECT



Click the Enroll button.

Welcome to Cross Keys Mobile Banking

STEP 1

Enroll your mobile device for text banking

STEP 2

Activate Text Banking

Mobile Carrier:

AT&T

Message & data rates may apply.

Enter your mobile phone number:

(318

)341

Supported Carriers: AT&T, T-Mobile, Verizon, Sprint/Nextel/Boost, Alltel (Now includes Midwest), Virgin Mobile, C Spire, nTelos, Cellcom, U.S. Cellular, ACS Wireless, Bluegrass, Cellone Nation, Cellular One of East Central Illinois, Centennial, Cox Wireles, East Kentucky Network, Element Mobile, GCI Communications, Golden State Cellular, Immix, Inland Cellular, iWireless, Nex-Tech Wireless, Plateau, South Canaan, Thumb Cellular, United, Viaero, West Central, Cincinnati Bell, Cricket.

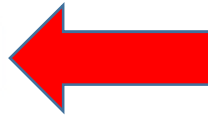
Getting help or support. To get help, email us at postmaster@ckbonline.com, or call us at 888-766-3246. From your mobile phone, you may request our contact information at anytime by texting **HELP** into shortcode 96865.

I have read, understood and agreed on the Terms and Conditions of Use for Cross Keys Mobile Banking and so signify by clicking "I accept the Terms and Conditions of Use" and proceeding to use the product.

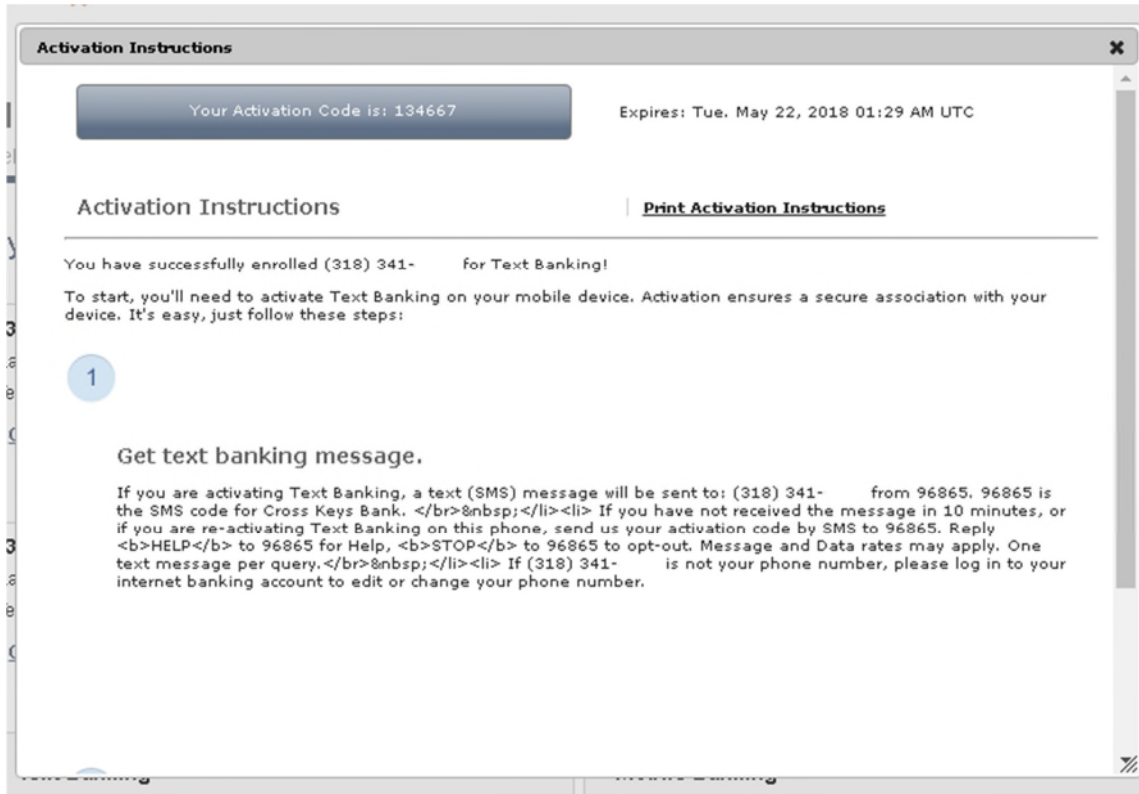
I accept the Terms and Conditions of Use

CANCEL

ENROLL



Your Activation Instructions appear.



Activation Instructions

Your Activation Code is: 134667 Expires: Tue, May 22, 2018 01:29 AM UTC

Activation Instructions [Print Activation Instructions](#)

You have successfully enrolled (318) 341- [redacted] for Text Banking!

To start, you'll need to activate Text Banking on your mobile device. Activation ensures a secure association with your device. It's easy, just follow these steps:

1. **Get text banking message.**

If you are activating Text Banking, a text (SMS) message will be sent to: (318) 341- [redacted] from 96865. 96865 is the SMS code for Cross Keys Bank. If you have not received the message in 10 minutes, or if you are re-activating Text Banking on this phone, send us your activation code by SMS to 96865. Reply **HELP** to 96865 for Help, **STOP** to 96865 to opt-out. Message and Data rates may apply. One text message per query. If (318) 341- [redacted] is not your phone number, please log in to your internet banking account to edit or change your phone number.

Begin using your Text Banking Commands

What are the Text Banking commands?

FUNCTION	COMMAND	DESCRIPTION
Balance	B	Summary of available balances for all accounts
History	H	Summary of recent transactions per account
Command	C	List of available Text Banking commands
Help	HE	Help content for Text Banking
Login	L	Receive a URL for the Cross Keys Bank Mobile Browser website (user must first enroll their mobile web browser)
Stop	S	De-activate all Cross Keys Bank text services

NOTE: You can check for additional available commands by activating your phone and sending C to 96865.