



Mobile Banking Frequently Asked Questions

Getting Started

Q: What is Mobile Banking?

A: Mobile Banking allows you to view account information, transfer money and pay bills from certain supported mobile devices.

Q: What functions can I perform with Mobile Banking from my mobile device?

A: You can view your account balance, view history, transfer between accounts, and find branch and ATM locations.

Q: How do I access Mobile Banking?

Mobile Browser

Uses the Internet browser installed on your mobile device (BlackBerry®, Windows Mobile™, Android™ and others).

SMS (Short Message Service)

Sends a text message and receives a balance response. (Best on phones without a browser and for users familiar with texting.)

iPhone® App

Fast account access using your iPhone, iPad, iPod Touch. Go to the App Store on your iPhone, iPod Touch or iPad and search for “First Northern Bank”.

Droid® App

Fast account access using your Android phone. Go to the Droid Market on your Droid phone and search for “First Northern Bank”.

Q: Do I have to be an Online Banking user to enroll in Mobile Banking?

A: Yes. Mobile Banking is an additional feature of our Online Banking channel.

Q: How do I enroll in Mobile Banking?

A: Log in to your Online Banking account.

1. Click the ‘Other Services’ button.
2. Click on the ‘Mobile Banking’ button on the submenu.
3. Read and Accept the Mobile Banking Agreement.
4. Complete the requested information. Preview and submit your request.
5. You will receive two text messages on your mobile phone:
 - One text will have the link to the mobile browser app (<http://thatsmybank.mobi>). Save this link as a bookmark on your phone’s browser, so you can get back to it easily.

- The other text will ask you to reply “yes.” This is a key component, so don’t skip. When you reply “yes,” your phone will be registered and enabled to receive SMS messages regarding your account.

Q: Can I enroll for Mobile Banking quickly?

A: Yes. It only takes a few minutes. Once the online enrollment is complete, you will receive a text including the link to your mobile banking site.

Q: Is Mobile Banking free?

A: Yes! Mobile Banking is free of charge*.

**Please note standard SMS Text Messaging and Web Browser application fees from your mobile phone provider may still apply.*

Q: What's special about the Mobile App for iPhone® and Droid®?

A: Our free iPhone and Droid apps enhances the Mobile Browser Banking experience by adding features like a location finder that integrates with the GPS on your mobile device and map software to provide turn-by-turn directions.

Q: How do I get the Mobile App for Apple® products?

A: On your iPhone, iPod Touch or iPad, go to the App Store and search for “First Northern Bank”. You may also purchase the app from iTunes on your computer and sync it to your Apple device.

Q: How do I get the Droid App for Android® products?

A: On your Droid phone, go to the Droid Market and search for “First Northern Bank”.

Q: How do I log in to Mobile Banking through the Apps?

A: Select "Mobile Banking" from the main menu, and log in using your Mobile Login ID and PIN you established during your Mobile Banking enrollment.

Account Access

Q: Can I view all my accounts through Mobile Banking?

A: Yes. You can view all accounts through Mobile Banking that you view through First Northern Bank’s Online Banking. We suggest you assign Nicknames to your accounts in Online Banking for easy viewing in the mobile application.

Q: How do I assign and change Nicknames in Online Banking?

A: Nicknames can be assigned and changed by selecting the ‘Nicknames’ button at the bottom of the “Balance” screen in Online Banking.

Q: Can I view transaction history on Mobile Banking?

A: You can access transaction history by selecting an individual account from the “Balance” screen. The account history screen is viewed by selecting the date/time of a transaction.

Q: How current is the Mobile Banking balance information?

A: Each time you connect to Mobile Banking, the most current balance will be displayed.

Q: Can my Online Banking and Mobile Banking Login ID's be the same?

A: Yes, but the Login ID's are not required to be the same and we suggest using different names for enhanced security.

Q: How do I change my Mobile Banking Personal Identification Number (PIN)?

A: From the Main Menu of Mobile Banking on your mobile device, select...

1. Change PIN
2. Enter old mobile PIN
3. Enter new mobile PIN
4. Re-enter new mobile PIN
5. Click Submit

Q: How many incorrect login attempts results a Mobile Banking "lockout?"

A: Three unsuccessful attempts will result in a Mobile Banking "lockout."

Q: How do I reset my Mobile Banking PIN?

A: Login to Online Banking, go to 'Other Services', select 'Mobile Banking', select 'Change Pin'. This will give you the option to reset your PIN. Enter your new PIN, confirm your entry and click submit.

Transfers between accounts

Q: How do I know that my Mobile Banking transfer was successful?

A: Upon successful completion of the transfer, a confirmation message displays on the screen. The confirmation message includes the transaction amount, the accounts in the transaction and the confirmation number.

Q: Are Mobile Banking transfers immediate?

A: Mobile Banking transfers are posted to your account(s) in the same manner as if they were made through First Northern Bank's Online Banking. Transfers made prior to 6 p.m. PST will process the same business day. If the transfer is made after 6 p.m. PST, it will be processed the next business day.

Q: Can I pay bills through Mobile Banking?

A: Not at this time. This feature will be available later this year.

Service & Security

Q: Can I use multiple mobile devices to access Mobile Banking?

A: SMS banking can only be performed from the registered phone. XHTML (Browser) can be performed from any phone with browser capability. You will simply need the link <http://thatsmybank.mobi>, your mobile login ID and mobile PIN. You will also be required to verify Passmark information during login. The iPhone app can be used on any iPhone, iPad or iPod Touch device. You will simply need to install the app and use you mobile login ID and Mobile PIN. You will also be required to verify Passmark information during the login.

Q: Is Mobile Banking safe?

A: Yes. Mobile Banking is safe and secure. Mobile Banking is protected with state-of-the-art security technology. It requires a 4-12 digit PIN to access account information and all data saved

on your mobile device is encrypted. This ensures that if the mobile device is lost or stolen, the data stored locally for the Mobile Banking application is unreadable.

Q: Will my account information reside on my mobile device?

A: No. Your account information is not stored on your mobile device.

Q: What if my mobile device is lost or stolen?

A: Even though account information is not stored on your device, there are a few steps you can take to remove any Mobile Banking information from your device. To remove any information from your mobile device, follow these steps:

1. Log into First Northern Bank's Online Banking and select 'Other Services'
2. Select the 'Mobile Banking'.
3. Select 'Disable Mobile Access'. If you find the device and want to enable Mobile Banking again, you may activate the device by selecting 'Enable Mobile Access' from the 'Mobile Banking' button within First Northern Bank's Online Banking.

Q: What is the difference between "Un-enroll" and "Disable mobile access"?

A: "Un-enroll" will delete your Mobile Banking information from the system and you will have to enroll again if you want Mobile Banking access. "Disable mobile access" simply disables the use of Mobile Banking but keeps your Mobile Banking information. After you disable your mobile access, the button will change to "Enable Mobile Access" in Online Banking.

Q: Can I safely recycle or dispose of my mobile device if it has Mobile Banking on it?

A: We recommend that you wipe your phone of any personal or sensitive information prior to recycling or disposing.

Q: Can I transfer Mobile Banking to my new mobile device with the same phone number?

A: Yes. Login to your First Northern Bank Online Banking account and select the Other Services tab to re-activate your Mobile Banking account.

Q: I have closed my accounts with First Northern Bank. Do I need to also remove the Mobile Banking application from my mobile device?

A: We recommend that you delete Mobile Banking from your mobile device if you have closed your First Northern Bank account(s).

Q: Who do I contact for Mobile Banking customer support?

A: You may contact the First Northern Bank Online Support Team at 1-877-FNB-6000 for assistance and guidance with Mobile Banking.

Text (SMS) Banking Commands

Text: 469228 (Store this number in your contacts folder for easy reference).

SMS texting requires each account in Internet Banking to have a nickname. When creating nicknames, use only alpha and numeric characters.

SMS texting format = COMMAND (space) Account Nickname (Example: BAL Main)

COMMAND = SMS message action identifier

COMMAND	RESULTS
BALANCE BAL B	List of all account nicknames & balances
BALANCE <nickname> BAL <nickname> B <nickname>	Balance on specified account
DETAILS <nickname>	Details for a specified account includes: Masked account number; nickname; balance; type
STATEMENT <nickname> HISTORY <nickname>	Last 4 account transactions
XFER <amount> FROM <nickname> TO <nickname>	Transfer funds FROM one account TO another account
STOP	Disable mobile access
STOP SMS	Disable SMS text messages only
HELP	Request help
HELP ALL	Request list of available actions
HELP BAL	Request detailed help for balance inquiry