

DIGITAL TOOLS

For Self-Service Banking

Springs Valley strongly encourages you to use our digital tools and other resources for self-service banking and 24/7 account access. You can access your accounts **online** or by using the **Springs Valley Mobile App** at your convenience. Online and/or via our mobile app, you can make deposits¹, make payments, view transactions, check balances, find an ATM, turn on/off your debit card (mobile app only)², and more. You can also receive eStatements on your online platform to help with increased security, quicker delivery, and less handling of paper.

If you haven't enrolled in online or mobile access, it only takes a few minutes. **Visit svbt.bank for more information.** For mobile banking, visit your mobile device's app store to enroll in mobile banking.

A **Springs Valley Virtual Personal Banker** can assist you with your banking transactions right from your vehicle at our **Interactive Teller Machine (ITM)** located at our Washington Banking Center, Third Avenue Banking Center, and our Jasper Main Street Banking Center. A Virtual Personal Banker is available Monday through Thursday from 7:30 a.m. to 6:00 p.m.; Friday from 7:30 a.m. to 6:30 p.m.; and on Saturday from 7:30 a.m. to 1:00 p.m. – all EST.

Springs Valley's Online Chat is another great example of our convenient, **eZBanking**. Plus, you'll get the online safety and security you expect from Springs Valley. No need to drive to a banking center. You don't even have to pick up a phone. Just go to svbt.bank and click on the green chat button in the upper right-hand corner.

TAKE YOUR ONLINE BANKING TO A NEW LEVEL!

- If you find yourself needing a mortgage or consumer loan, visit our **Online Mortgage Center** or **Online Consumer Loan Center** to get preapproved.
- Open a new **checking** or **savings** account at **svbt.bank**.
- **Zelle**^{®3} is a fast, safe and easy way to send or request money person-to-person by using a recipient's cell phone number or eMail address.
- Use your **Debit Card** whenever possible to pay for items rather than using cash.
- **Fee-free ATMs**⁴ that offer an easy way to get cash, and deposit bills and checks.
- **TransferNow**^{®5} through online and mobile banking, you can use TransferNow to transfer funds between your account(s).
- With **Notifi**^{SM5}, alerts are published and processed in real time. Receive alerts directly via eMail, text, Online Banking or Mobile Banking.

***Loyal to you, your family,
and your future.***



springsvalley
BANK & TRUST COMPANY

svbt.bank | **800.843.4947** | *Since 1902*



Member FDIC 

¹Mobile deposits captured during a business day (M-F between 8:00 am to 5:00 pm EST), will be available same business day. Once the mobile deposit is received, our team will review and either approve or deny the transaction. If approved, your money will be available instantly. Subject to eligibility and further review. Deposits are subject to verification and not available for immediate withdrawal. Deposit limits and other restrictions apply. Springs Valley Mobile Deposit is available for select mobile devices. Download the Springs Valley Mobile App. Message and data rates may apply. See <https://svbt.bank/Mobile-Banking.aspx#Mobile-Deposit> for details and eligible mobile devices. ²Available for Apple iOS and Google Android devices. ³Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle. Must have a bank account in the U.S. to use Zelle. In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle. ⁴There are no Foreign ATM fees when using an ATM that is a member of the Alliance One Network or the Allpoint Network. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used. ⁵There is a \$5.00 fee per every TransferNow next business day inbound transfer and a \$5.00 fee per every TransferNow next business day outbound transfer. Message and data rates may apply. TransferNow is a Registered Trademark of Fiserv, Inc., or its affiliates. Notifi is a Service Mark of Fiserv, Inc., or its affiliates.

DIGITAL SERVICES INSTRUCTIONS

These great services are available to you when you sign up for Springs Valley's Online Banking – plus they are all **FREE!** Just sign up for online banking to get started!

ONLINE BANKING

1. Go to svbt.bank.
2. Select New User Enrollment on top right-hand side of home page.
3. Enter required information, click Enroll.
4. Review Terms and Conditions. If you agree, select I Agree.
5. Establish credentials: create a username and password.

6. Set up your challenge questions.
7. Select your delivery method for account statements.
8. Read the electronic statements terms and conditions.
9. Once read, enter the confirmation code located at the bottom of the electronic terms and conditions.
10. Make your selection for mobile banking enrollment.

MOBILE BANKING - View account balances, transactions, transfer funds, and pay bills all from your mobile device. 1. Visit your mobile device's app or play store. 2. Download the Springs Valley Bank & Trust Company app. 3. To log in: use your Online Banking credentials or select Enroll Now to set up mobile banking.

MOBILE DEPOSIT

Take photos of the front and back of your check and submit. It's that easy.

1. Please sign your name and write "For SVBT Mobile Deposit Only" within the endorsement area on the back of the check.
2. Log into Mobile Banking
3. Choose "Deposit"
4. Select "Deposit A Check"
5. Select Account to "Deposit Into"
6. Enter "Check Amount"
7. Take a photo of the front of the check and select "Use" or "Retake"
8. Take a photo of the back of the check and select "Use" or "Retake"
9. Select "Edit" or "Make Deposit"
10. If "Make Deposit" is selected, you will get a message, "You have successfully submitted a check deposit of \$"

ONLINE BILL PAY

Say goodbye to check writing hassles and postage with Springs Valley Bank's online bill payment system.

1. Log into Online Banking
2. Select "Bill Pay"
3. Click on "Enroll"
4. Accept "Terms & Conditions"
5. Bill Pay will open, and you can add bills

NOTIFISM

Receive Real-Time Alerts with Notifi.

Online Banking

1. Log into Online Banking
2. Choose "Alerts" from home page
3. Choose "Alert Options" and "Contact Options"

Mobile Banking

1. Log into Mobile Banking
2. Choose "Manage Alerts"
3. Choose "Account Alerts" and "Security Alerts"

TRANSFER NOW

Enjoy an easy and secure way to make account-to-account transfers.

Online Banking

1. Log into Online Banking
2. Select "Transfer"
3. Select "From account"
4. Select "To account"
5. Select "Date"
6. Enter Amount
7. Enter Description
8. Select "Preview Transfer"
9. Select "Complete Transfer"

Mobile Banking

1. Log into Mobile Banking
2. Select "Transfer & Pay"
3. Select "Make an internal transfer"
4. Select "From account"
5. Select "To account"
6. Enter amount
7. Enter Date
8. Select "Continue"
9. Select "Make transfer"

eSTATEMENTS

The quickest, most convenient way to receive your bank statements!

1. Log onto Online Banking
2. Click on "Profile"
3. Scroll down to Electronic Statements
4. Click "Edit"
5. Select which account(s) you want eStatements for
6. Confirm eMail address
7. Change delivery method to "eStatements"
8. Read and review "Electronic Statements Terms and Conditions"
9. Select check box and enter confirmation code (from terms and conditions)
10. Select "Save"

CARDVALET

Manage risk by allowing you to define when, where and how your cards can be used.

1. Log into Mobile Banking
2. Choose "Manage My Cards"
3. Enter Mobile Banking Password
4. Select card(s) to be managed
5. Set Limits, Block Card, etc.

ZELLE[®]

Zelle is a convenient way to send money using your mobile banking app or online banking account.

Online Banking

1. Log Into Online Banking
2. Select "Bill Pay"
3. Select "Send Money with Zelle[®]"
4. Add New Contact
5. First Name, Last Name, Nickname (Optional)
6. Enter eMail, Mobile Number or Account #
7. Enter eMail
8. Click Save

Mobile Banking

1. Log Into Mobile Banking
2. Choose "Send Money with Zelle[®]"
3. Enter Password
4. You can Send, Request, Split
5. Add New Contact
6. Enter First Name, Last Name, Nickname (Optional)
7. Enter eMail, Mobile Number or Account #
8. Enter eMail
9. Click Save

MOBILE WALLET

Get the great features and benefits of your Springs Valley Visa[®] card with Apple Pay[®], Google Pay[™], and Samsung Pay[®].

Samsung Pay[®]

1. Make sure your Samsung device is updated with Samsung Pay
2. Take a picture of your Springs Valley VISA[®] Card with your device's camera
3. Secure it with your fingerprint and backup PIN and you'll be ready to go

Apple Pay[®] On Your iPhone

1. Go to Wallet and tap +
2. Follow the steps to add a new card. Watch the demo to see how it works. If you're asked to add the card that you use with iTunes, cards on other devices, or cards that you've recently removed, choose them, then enter the card security codes.
3. Tap Next. Your bank or card issuer will verify your information and decide if you can use your card with Apple Pay. If your bank or issuer needs more information to verify your card, they'll ask for it. When you have the information, go back to Wallet and tap your card
4. After your bank or card issuer verifies your card, tap Next. Then start using Apple Pay

Apple Pay[®] On Your Apple Watch

1. Open the Apple Watch app on your iPhone, and go to the My Watch tab. If you have multiple watches, choose one
2. Tap Wallet & Apple Pay
3. Follow the steps to add a new card. Watch the demo to see how it works. If you're asked to add the card that you use with iTunes, cards on other devices, or cards that you've recently removed, choose them, then enter the card security codes
4. Tap Next. Your bank or card issuer will verify your information and decide if you can use your card with Apple Pay. If your bank or issuer needs more information to verify your card, they'll ask for it. When you have the information, go back to Wallet and tap your card
5. After your bank or card issuer verifies your card, tap Next. Then start using Apple Pay

Google Pay[™]

1. Look for the Google Pay app on your phone. If you don't find it, download it from the Google Play Store
2. Open the Google Pay app
3. To add your card, click on the + sign in the lower right corner
4. Follow along with the onscreen instructions. You'll have the option to scan your card using the phone's camera or manually enter your card information
5. Enter the three-digit security code located on back of your card

TEXT BANKING

Your account balances, recent transaction history, and location information are just a text away!

SPRINGS VALLEY'S TEXT SHORT CODE— 99588

TEXT COMMANDS

BAL – Summary of available balances for all account(s)

HIST + ACCOUNT NICKNAME (ex. HIST 1) – Summary of recent transactions for specified account

BRANCH + ZIP – Shows list of banking center location(s) by zip code

ATM + ZIP – Shows list of ATM location(s) by zip code

HELP – Help content for text message banking service

STOP – Cancel text message banking service

If your response message ends with "Reply NEXT or MORE", text NEXT or MORE to view more information.