

DIGITAL TOOLS

For Self-Service Banking

Springs Valley offers a range of digital tools to make banking easy and accessible 24/7. With **Springs Valley's Online Banking**¹ and **Mobile App**¹, you can, check balances, make deposits² and payments, view transactions, transfer funds, and more – all at your convenience. You can also sign up for **eStatements** to enhance security, speed up delivery, and reduce paper handling.

A **Springs Valley Virtual Personal Banker** can assist you with banking transactions right from your vehicle through our **Interactive Teller Machines (ITM)** at all Springs Valley Banking Centers. Operating hours are: 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 Eastern Time.

TAKE YOUR DIGITAL BANKING TO A NEW LEVEL!

Mobile Deposit²

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

Notifi^{SM 3}

Receive Real-Time account alerts³ with Notifi.

Card Management⁴

Take control of your cards with the touch of a button, using Springs Valley's Mobile App¹. Lock and unlock your cards, set up transaction controls, view spending insight and so much more.

Zelle^{® 5}

A convenient way to send money using your mobile banking app or online banking account.

Mobile Wallet⁶

With a quick tap of your phone or smartwatch, you can easily and securely make purchases on the go.

TransferNow^{® 7}

You can enjoy an easy and secure way to make account-to-account transfers.

Online Bill Pay

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

eStatements

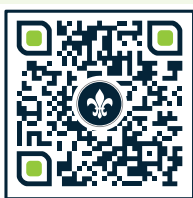
The quickest, most convenient way to receive your bank statements.

Text Banking⁸

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

Scan this QR code to explore
Springs Valley's eServices!

Third party fees for internet, messaging,
or data plans may apply.



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

springsvalley

BANK & TRUST COMPANY

svbt.bank

800.843.4947 | Since 1902



¹Subject to additional terms and conditions. Mobile Banking available for Apple iOS and Google Android devices. Message and data rates may apply. ²Download the Springs Valley Mobile App. Message and data rates may apply. Subject to eligibility and further review. Deposits are subject to verification and not available for immediate withdrawal. Deposit limits and other restrictions apply. ³Message and data rates may apply. NotifiSM is a Service Mark of Fiserv, Inc., or its affiliates. ⁴Message and data rates may apply. Check with your mobile phone carrier for details. App Store is a service mark of Apple Inc. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Android, Google Play, and the Google Play logo are trademarks of Google LLC. CardVale[®] is a registered trademark of Fiserv, Inc. or its affiliates. ⁵Transactions 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. ⁶The Apple logo, Apple Pay, and iPhone are registered trademarks of Apple, Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android, Google Pay, Google Play, and the Google Logo are trademarks of Google Inc. Only compatible with select cards and Android devices. Samsung Pay trademark of Samsung Electronics Co., Ltd. Use only in accordance with law. Samsung Pay is available on select Samsung devices. ⁷There 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. ⁸Message and data rates may apply. To stop the program, text "STOP" to 99588. You'll receive a one-time opt-out text message, after that, you will not receive any future messages.

DIGITAL SERVICES INSTRUCTIONS

ONLINE BANKING¹

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 WALLET⁶

Get the great features and benefits of your Springs Valley Visa® card with Apple Pay®, Google Pay™, and Samsung Pay®.⁶

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

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® DEVICES



ANDROID™ DEVICES



- ## MOBILE BANKING¹
1. Visit your mobile device's app or play store.
 2. Download the Springs Valley Mobile App.
 3. To log in: use your Online Banking credentials or select Enroll Now to set up mobile banking.

Scan a QR code to download Springs Valley's Mobile App!

Third party fees for internet, messaging, or data plans may apply.

CARD MANAGEMENT⁴

1. Log into Mobile Banking app¹
2. Choose "Cards" tab at the bottom
3. Select card(s) to be managed or "Add Card"
5. Set limits, turn on/off, view spending insights, etc.

ONLINE BILL PAY

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 3

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"

MOBILE DEPOSIT²

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 \$"

eSTATEMENTS

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"

TRANSFERNOW®⁷

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"

ZELLE®⁵

Online Banking

1. Log Into Online Banking
2. Select "Bill Pay"
3. Scroll down and select "What else can I do?"
4. Select "Send Money with Zelle®"
5. Add New Contact
6. First Name, Last Name, Nickname (Optional)
7. Enter eMail, Mobile Number or Account #
8. Enter eMail
9. 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

TEXT BANKING⁸

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.