



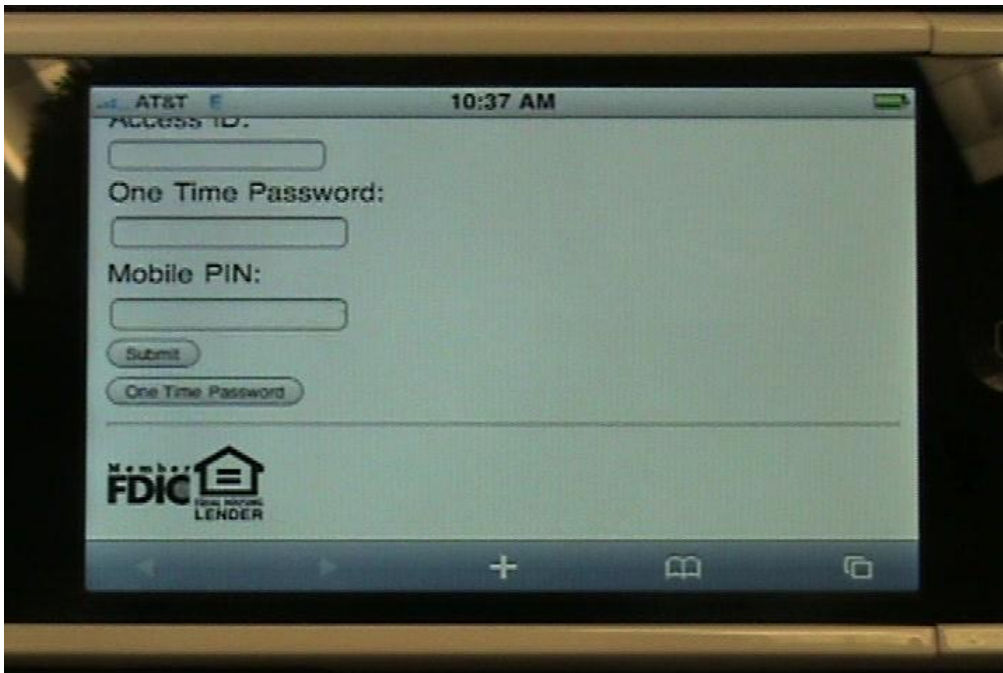
Mobile Banking

User Guide

1. Open the web browser on your web-enabled Smartphone, iPhone or BlackBerry.
2. Navigate to <https://www.firstcitizensww.com/mobile>

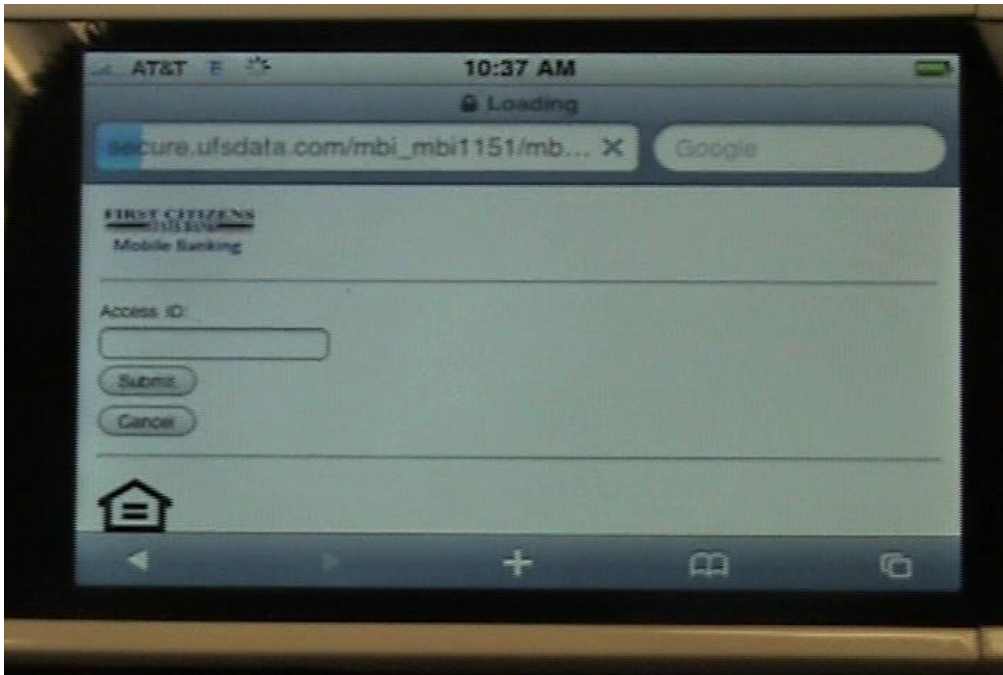


3. The first screen you will see is shown below:



4. Click the **One Time Password** button.

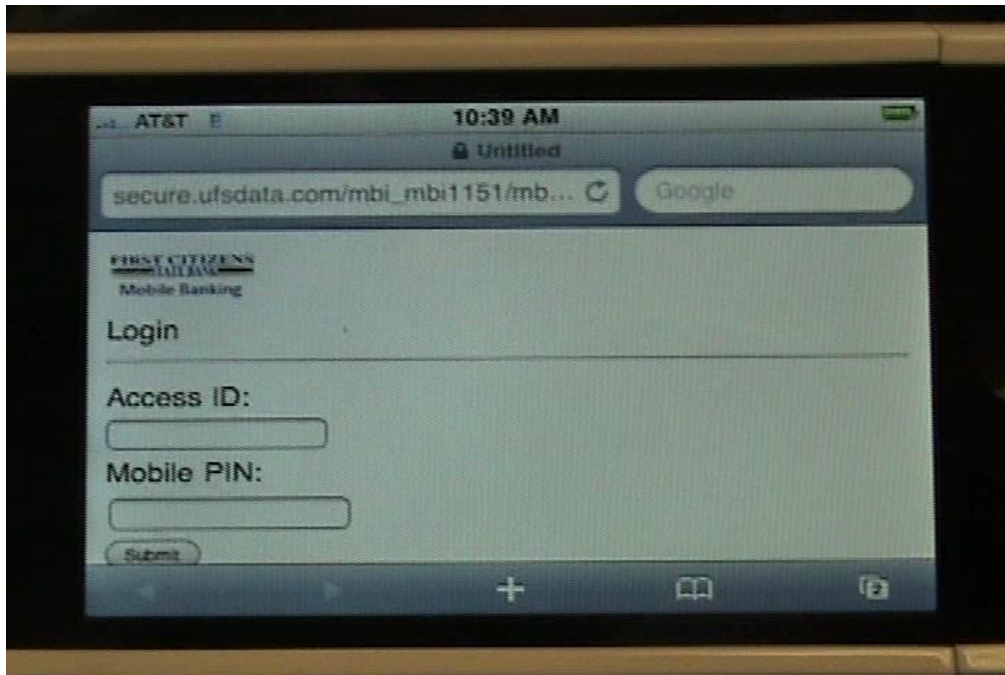
6. You will be prompted for your *Access ID*, enter your Access ID and click **Submit**.



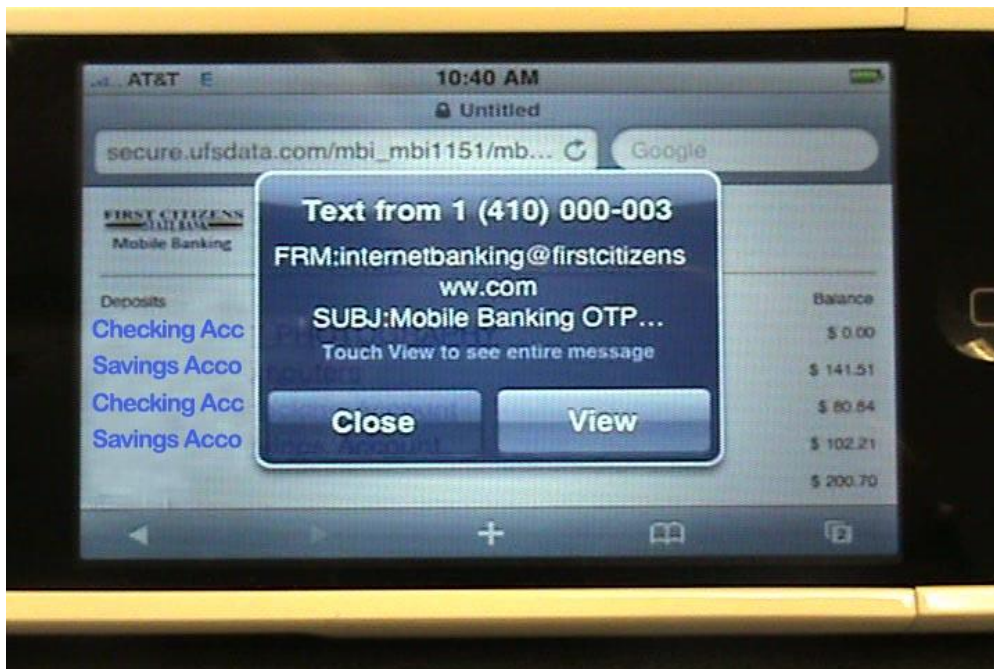
7. You will receive a text message including the link and *One Time Password* for access to Mobile Banking. Following the link, you will not be prompted for the *One Time Password*.



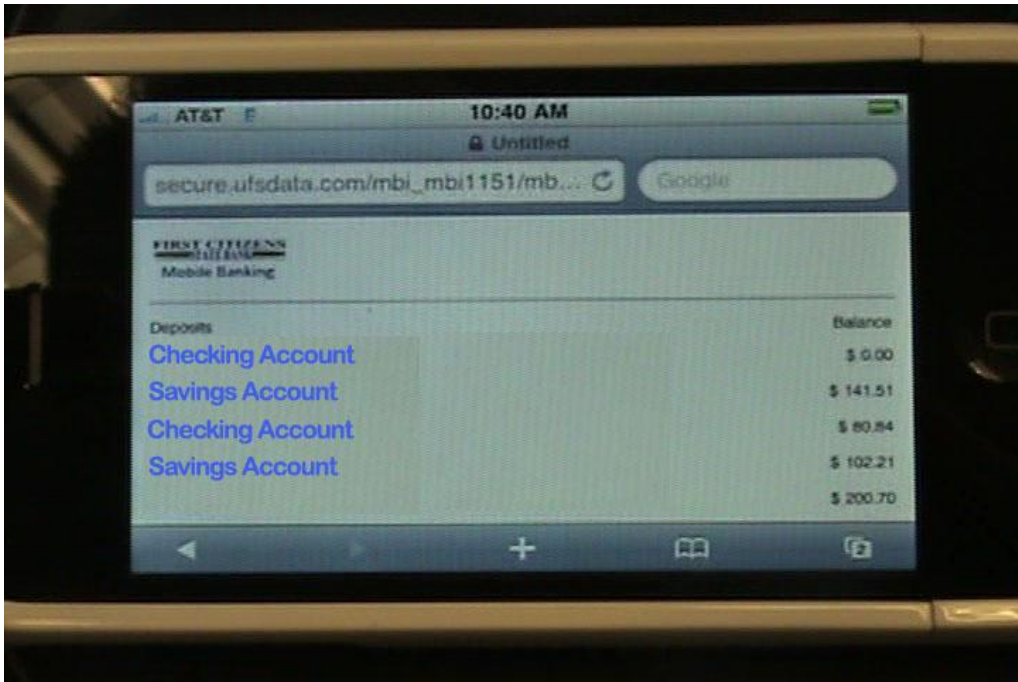
9. After you follow the link that includes the *One Time Password*, you will be at the login screen, being prompted for your *Access ID* and *Mobile Pin*.



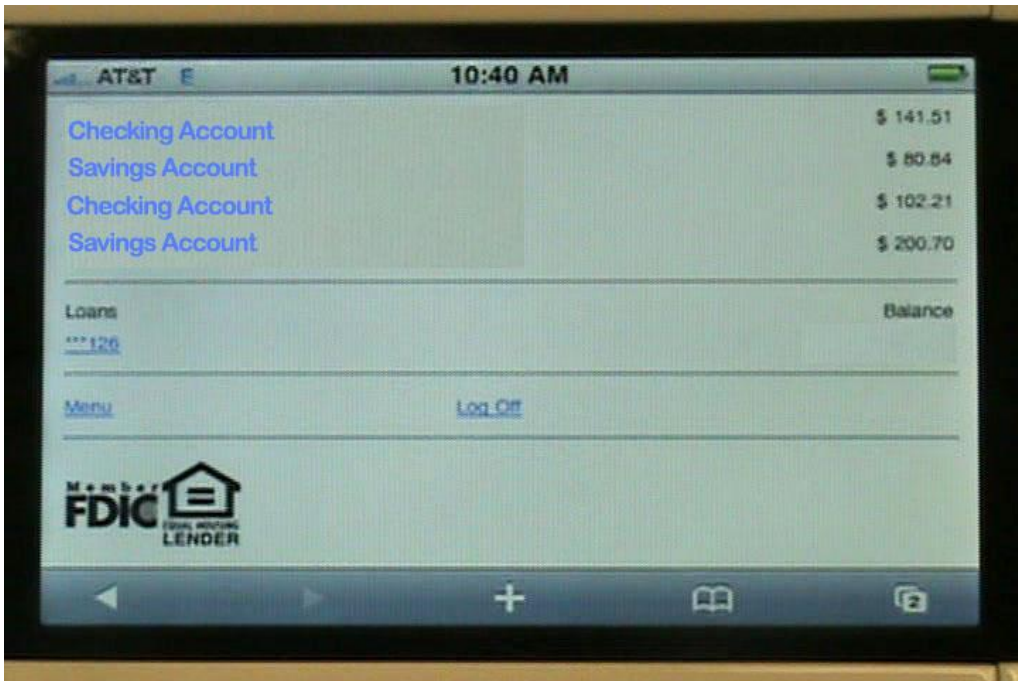
10. Enter your *Access ID* and *Mobile Pin* that you initially setup when enrolling in First Citizens State Bank's Mobile Banking. Click Submit.
11. After successful login, First Citizen's Mobile Banking will send you another text message with a new link and *One Time Password*. You can save it to log in the next time, simply closing the message for the time being is sufficient.



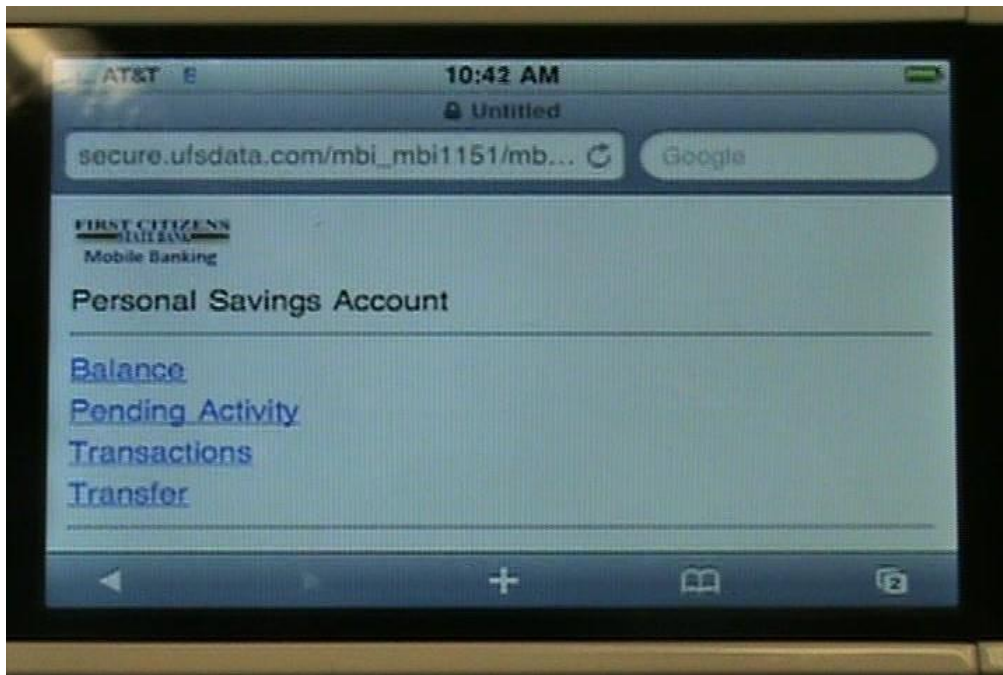
13. Your account summary screen will display as shown below:



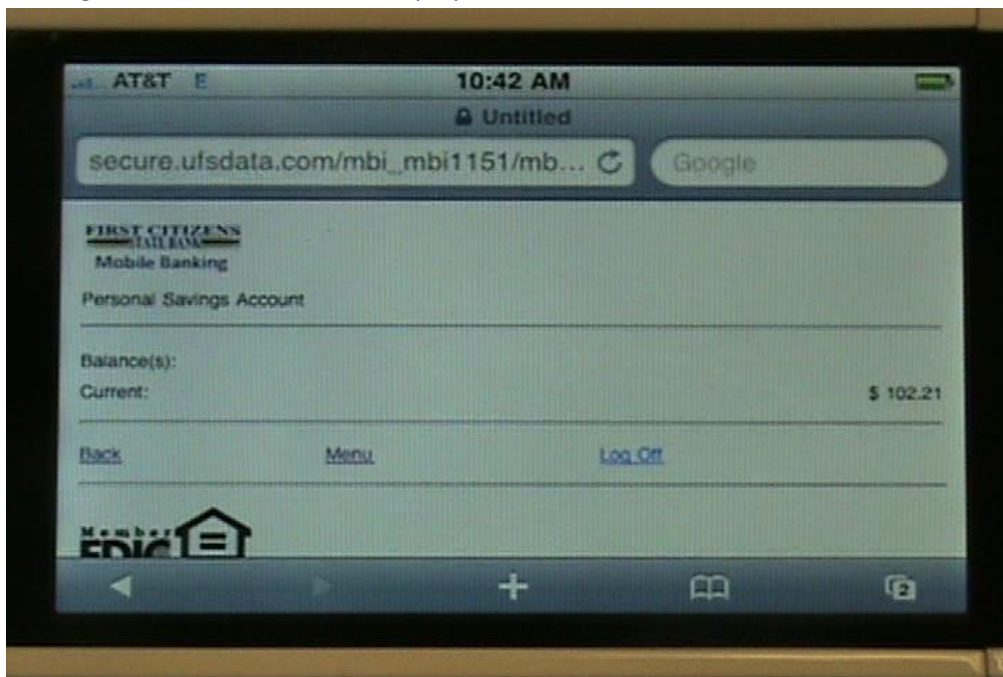
14. Scrolling down will display more accounts that you have within your portfolio as well as other Mobile Banking options:



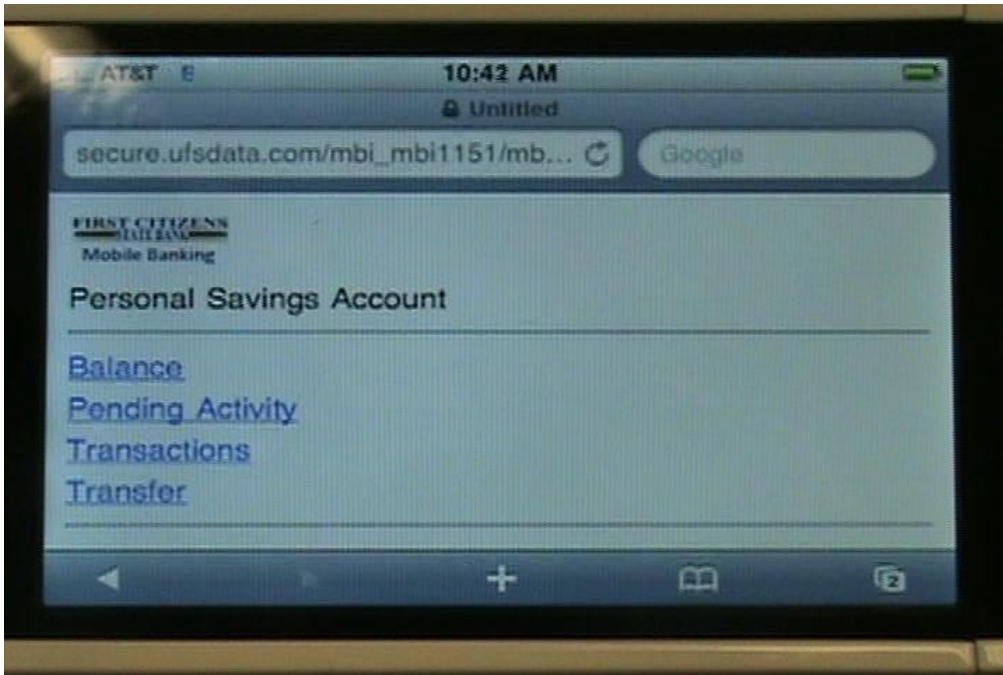
16. Clicking on one of the accounts will display that particular account's options:



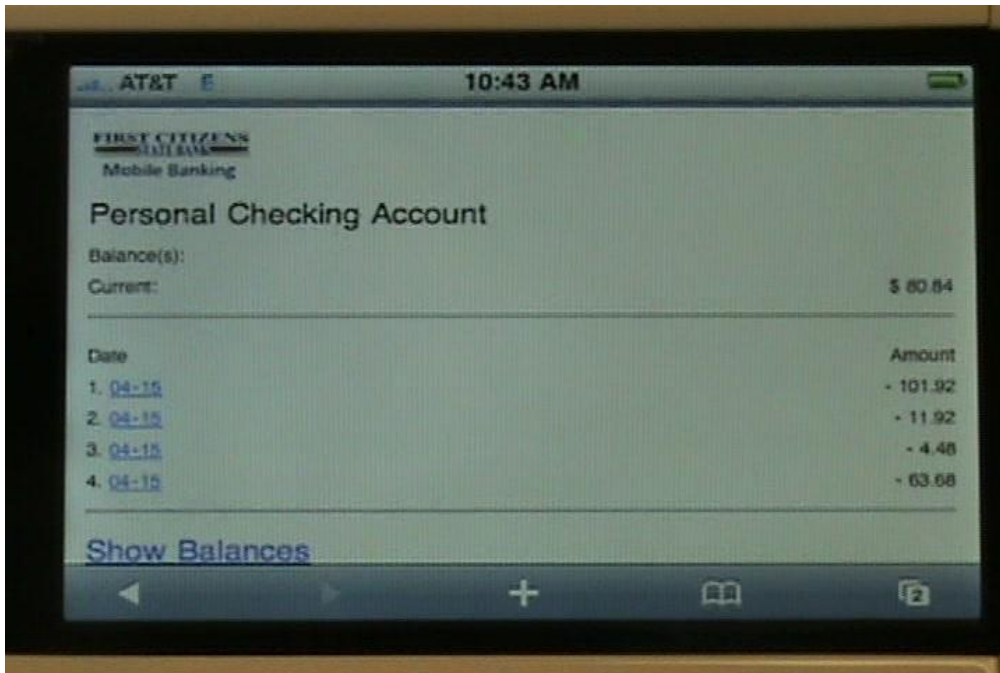
17. Clicking on the *Balance* link will display the account's current balance:



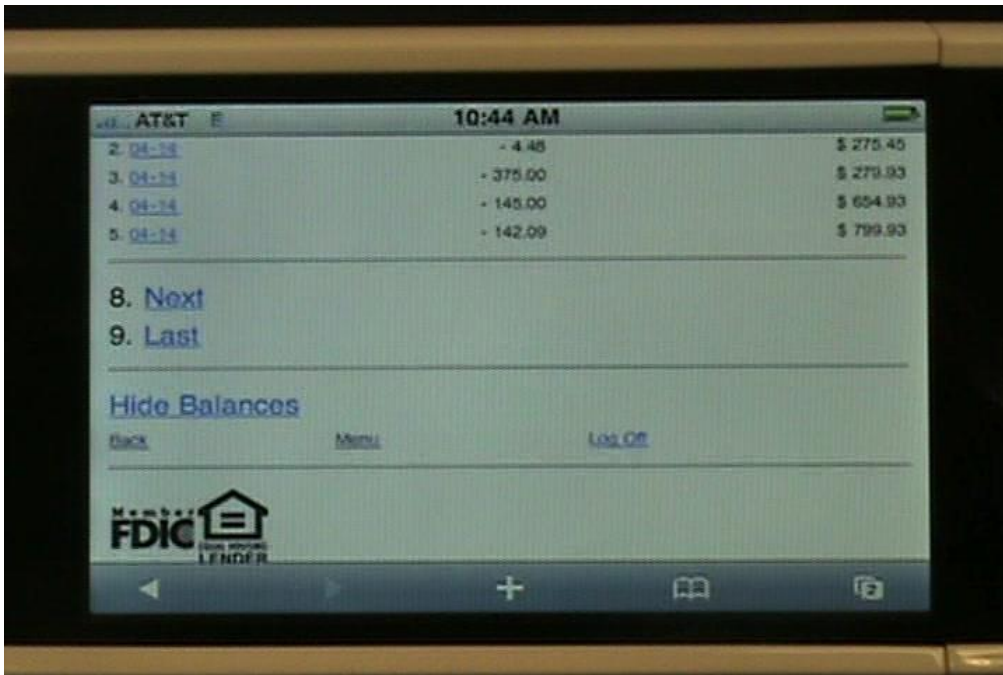
19. Clicking the *Back* link will return you to the account options menu:



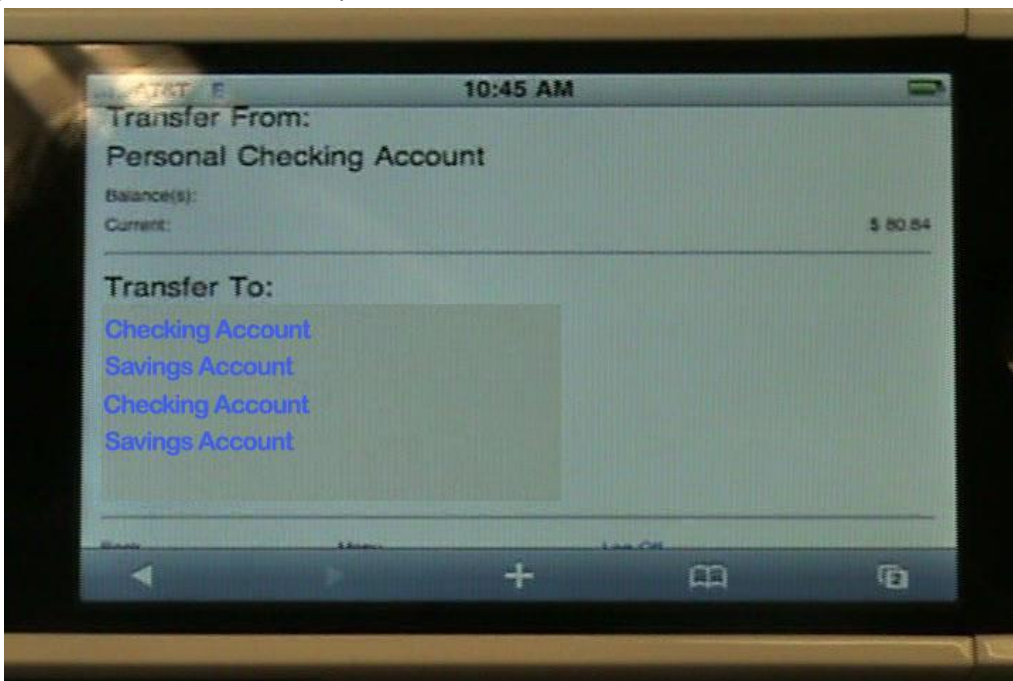
20. Clicking on the *Pending Activity* link will display activity that is pending, but not yet posted, to your account: (Clicking the *Transactions* link will display activity that has posted to your account already.)



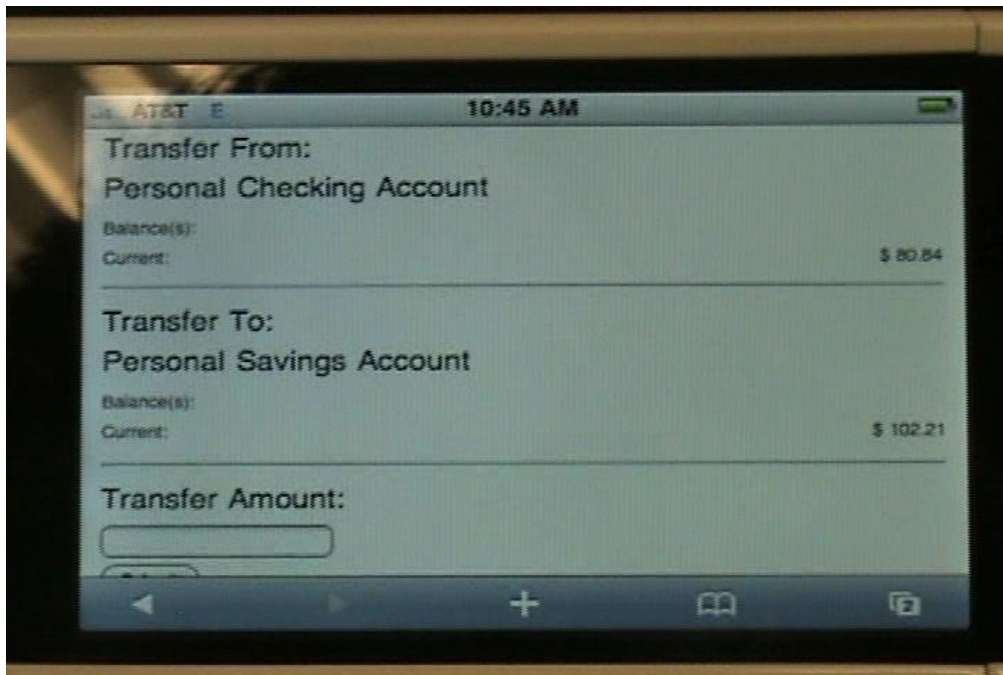
22. Clicking the *Show Balances* link will include a *Balances* column to the right of the *Amount* column as shown below: (Clicking the *Hide Balances* link will again hide the balances column)



23. Five pending transactions are displayed per screen, notice in the screenshot above, you have the *Next* and *Last* links to move forward or backward in reviewing pending transactions.
24. Clicking the *Back* link will again return you to the account's options menu. Click the *Transfer* link.
25. To make a funds transfer, you must first be in the account to which you are going to transfer *from*. Click the account link you wish to transfer *To*:



26. You will be prompted to enter a *Transfer Amount* in the *Transfer Amount* box:



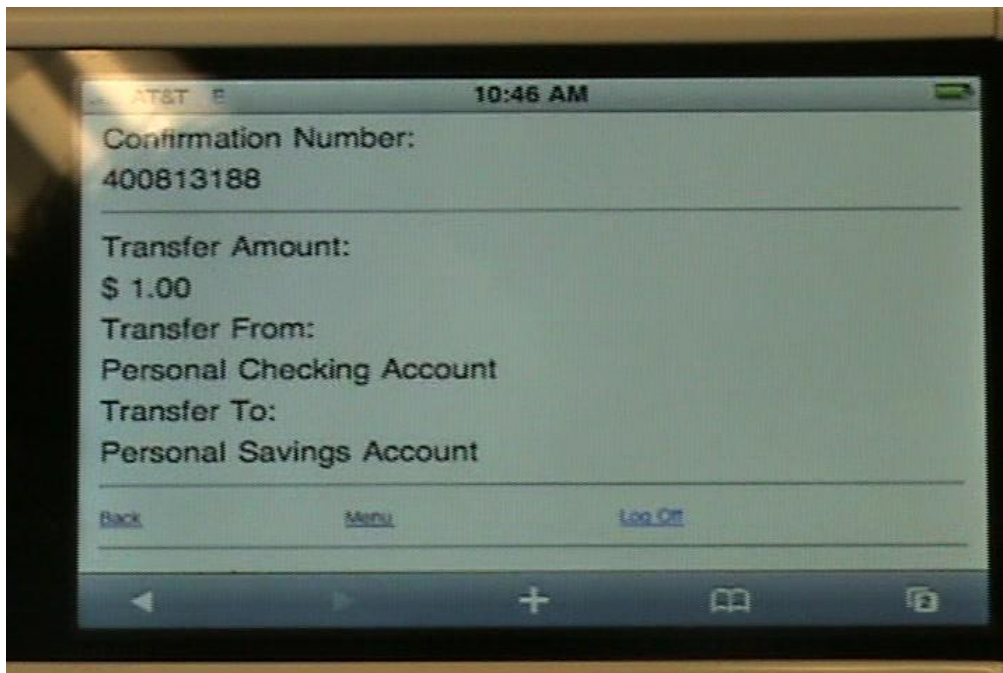
27. Enter the desired *Transfer Amount* and click the *Submit* button.



28. You will then be displayed a *Confirmation Number* and *Transfer Summary* screen. As a secondary precaution, you will also be sent a text message with the confirmation and transfer summary as you can see being displayed below:



29. If you *Close* the text message confirmation, you will see the confirmation screen:



30. When you have finished your *Mobile Banking* session, click the *Log Off* link in the lower right hand side of your screen.