Digital Banking Online and Mobile User Guide



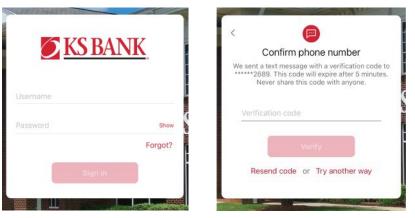
Contents

KS Bank Mobile App - Logging In	
Existing Customers First-Time Login to KS Bank Mobile	
Switching Profiles	
KS Bank Mobile App - Customize the Dashboard	5
Change Card Size	
Add or Rearrange Dashboard Cards	
Remove Dashboard Cards	5
KS Bank Mobile - Features	
Accounts	6
Transactions	6
Transfers	7
Mobile Deposit	
Manage Cards	
Payments	
Messages	
KS Bank Mobile - Settings Quick Reference	
Add/Remove Accounts from Dashboard	
Rename Accounts	
Alerts	
Change Photo, Email, Phone Number	
Change User Name, Password, Passcode, Face/Touch ID	15
Change Phone Number for Two-Factor Authentication (Security Code)	
Remove Device Access	
KS Bank Online - Logging In	
KS Bank Online - Features	
Accounts	17
eStatements	
Transactions	
Card Management	
Transfers	
Payments	
Messages	
KS Bank Online - Settings Quick Reference	
Add/Remove Accounts from Dashboard/Show in App	
Rename Accounts	
Alerts	
Change Photo, Email, Phone Number	
Change User Name or Password	
Change Phone Number for Two-Factor Authentication (Security Code)	
Remove Device Access	

Existing Customers First-Time Login

Download the KS Bank Mobile app from the Apple App Store or Google Play Store.

- Enter your existing Username and Password and tap Sign In
- Enter your email address and then a phone number where you can receive a call or a texted code to further secure your account, then tap *Next*
- Enter the 7-digit verification code sent to the phone number you provided*
- Click Verify



*If you cannot receive a text at this number, click "Try Another Way." If you "Try Another Way," you can receive a phone call with your code or to install the Authenticator app.

KS BANK

Confirm your passcode

Sign in faster with Face ID

Use Face ID next time you sign in.

Enable Face ID

Not now

8

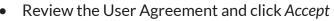
0

9

7

- Create a 4-digit passcode for future logins
- Enable Face ID / Touch ID if desired



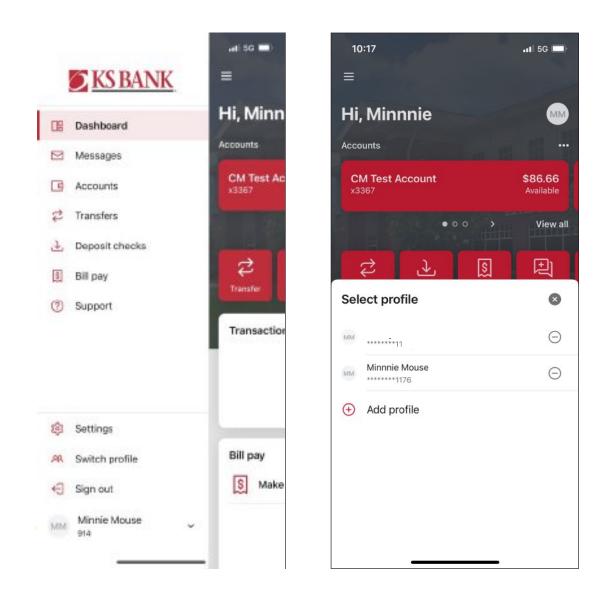


- View a brief tutorial
- You are now ready to use KS Bank Mobile!

Switching Profiles

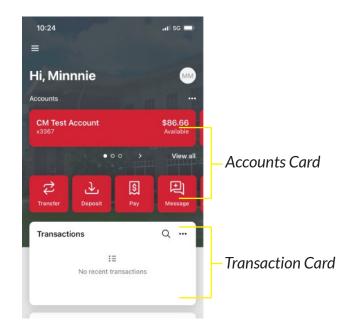
Multiple profiles can be set up if you have more than one login ID or if more than one user shares a device.

- Tap the Menu button (located in the upper left corner of most screens of the app)
- Tap your name/profile picture located at the bottom of the menu and then the Switch Profile button
- Add or select a profile



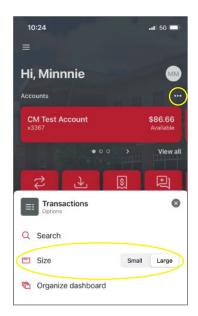
KS Bank Mobile - Customize the Dashboard

The KS Bank Mobile Dashboard is organized into "cards." Cards are elements that group information, features, and functionality into "boxes" that will resize or move around based on the screen size.



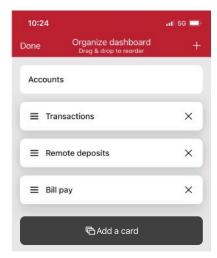
Change Card Size

- Tap the "..." in the upper right corner of any Dashboard card
- From the bottom of the screen, select a size to choose how much content is displayed in each card: small or large



Add or Rearrange Dashboard Cards

- Tap the "..." in the upper right corner of any Dashboard card, or from the bottom of the screen, tap *Organize Dashboard*
- Click and drag the card titles to rearrange them
- Tap the "+" icon in the upper right to add more cards, or choose "Add a Card" from the bottom of the page

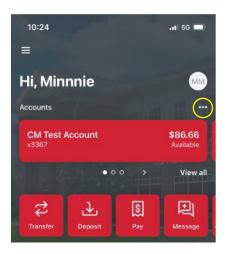


Remove Dashboard Cards

From the Organize Dashboard screen (above), click the "X" next to the card you want to remove.

Accounts

View and manage your accounts, transactions, and available balances from the Accounts card. Flip through your accounts by swiping the balance card left or right.



Change Account Display Order

Change the order in which accounts are listed by pressing the "..." in the upper right of the Accounts card.

Account Options

Press the account name for additional options such as depositing checks and viewing account transactions.

eStatements

Press the account name and tap *eStatements* to enroll or view your eStatements.

10:30		. 11 56 🗖	3
< Back	Deta	ils	
CM Test Accou x3367 - Just update		\$86.66 Available ()	
∃ Transactions			2
🔁 Transfer			2
🕹 Deposit chee	:ks		2
P eStatements	$\mathbf{\mathbf{\mathcal{O}}}$		2
Alert prefere	nces		2
Settings			2
Attach to a c	onversati	on	2
Details			
Account numbers			
Account number		18	
Routing number		253170758	
Account information	on		
Owner		KS BANK, INC	
Other names on ac	count	REMOTE DEPOSIT CAPT	u

Quick Actions

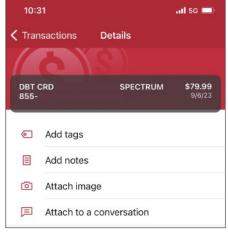
Under the accounts card, use the *Quick Actions* to make transfers, pay bills, deposit checks, or send a message to our eBanking team.

Transactions (View, Search, Tag)

From the Accounts card, tap the *transactions* link underneath the account's name to view transactions for that specific account.

10:31		aal LTE 💻
Details	Transactions	c C
REGULAR x3367 - Just upd		\$1,548.80 Available ()
/ednesday, Sep	6	
DBT CRD	SPEC	TRUM \$79.99
1136	MURPHY EXPRI	ESS M \$36.14
uesday, Sep 5		

When viewing Transactions, click the magnifying glass in the upper right to search.



Tap any posted transaction to add a tag, note, or attach an image.

Transactions

View combined transactions across all your accounts from the dashboard transactions card.

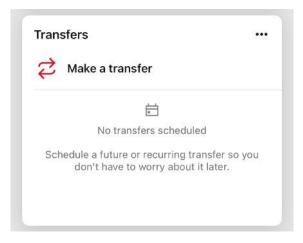
	Q
	\$10.00
0001	
	\$25.84
0001	
oc	\$12.90
0001	
21	\$10.94
0001	
	\$9.47
0001	
ZWRLSSA	\$77.11
See mo	
	0001 0C 0001 21 0001 0001 ZWRLSSA

- If you prefer to view transactions one account at a time, go to the accounts card and click the *transactions* link.
- Some customers may prefer to remove this card from the dashboard. See *Remove Dashboard Cards* on page 5.

Transfers

Move money between KS Bank accounts or accounts at other institutions using the Transfer card on the dashboard.*

• Tap Make a Transfer



- Select the "From" account and "To" account (eligible internal and external accounts will be listed)
- Enter the amount
- For an immediate one-time transfer, simply tap Submit**

10:10		.11 5G 🔲
Cancel	Transfer	
From	Reg Svgs	0002 \$2,225.00
	t↓	
То	REGULAR	0001 > \$1,485.78
Amount	\$	0.00
More options		
	Submit	
	mpleted after 7:00 PM ed the next business	

- To set a recurring frequency or a future date, tap *More options*
 - Choose weekly, every two weeks, twice a month, or monthly
 - Choose the start date
- Tap submit

Frequency	Once	>		
Date	Soonest available	>		
More Options				

*Transfer functionality can also be accessed from the quick actions link below the accounts card, or by tapping the account name on the accounts card.

**Internal transfers will memo post at any time; however, only funds transferred before 7:00 PM Eastern Time can be applied toward previous transactions.

Add an External Account for Bank to Bank Transfers

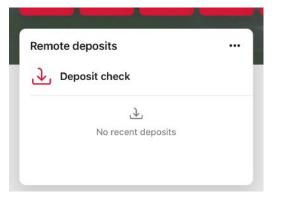
- From the menu select your name in the bottom left, then *Settings*, then *External Transfers*. Tap the "+" button in the upper right.
- Enter your password for additional authentication
- Enter the details of the external bank (Account name, routing number, account number, account type) and click *submit*
- Two small credits (less than \$1.00) will be sent to the external account, as well as one debit for the total of the two amounts
- Once the deposits are received in the external account, tap the *Menu*, your name, *Settings*, *External Transfers*. (You may also receive an in-app message reminding you to Verify Amounts.)
- Select the recently added account.
- Enter the amounts of the deposits and click Confirm
- Once confirmed, the account will be available in the Transfer option

Cancel	Transfer setup		Transfers
Account name		Select	🔁 Make a transfer
Routing # 🕕		Enter	÷.
ccount # 🕕		Enter	No transfers scheduled
ccount type		Select >	Schedule a future or recurring transfer so you don't have to worry about it later.

Mobile Deposit

Deposit a check right from your phone or tablet using the Remote Deposits card on the Dashboard.*

• Tap Deposit Check



• Enter the check amount

10:56		atl LTE (==)·
Cancel	Deposit check	
Check amount	\$	0.00
	Continue	

- Tap to take a picture of the front of the check, tap continue
- Tap to take a picture of the back of the check, tap continue
- Choose the deposit account

10:57		aal lite 🗩
Cancel	Review	
Check amount	\$	10.00
То	REGULAR	0001 >

• Click submit

*Mobile deposit functionality can also be accessed from the quick actions link on the accounts card or by tapping the account name on the accounts card.

Manage Cards

Turn your debit card on or off, report it lost or stolen, or activate a new card from the Card Management card.

• From the Card Management card, tap the debit card that you would like to manage



- Travel Notice: Tap the airplane icon in the right corner to alert KS Bank of your travel plans and dates
- To temporarily lock the debit card, slide the green button to the off position
- To unlock the debit card, slide the button back to green/active.

11:05		"II 5G 🔲	11:	05	.11 5
🕻 Back	Manage card Test Account (x4320)		< Bad		je card int (x4320)
	NOUSE			NIE MOUSE ······ 9614, Active	
	• 9614, Active		Card	services	
Card serv	vices		۲	Alerts and protectio	ns
🚷 Aler	ts and protections	>		Report card lost/sto	len
\land Rep	ort card lost/stolen				ou want to lock card?
🚍 Reo	rder card		¢	Transactions wi recurring payments credits or deposits	Il be denied, but s may continue. Any to the card will still owed.
Activ	vate new card			Cancel	Lock card

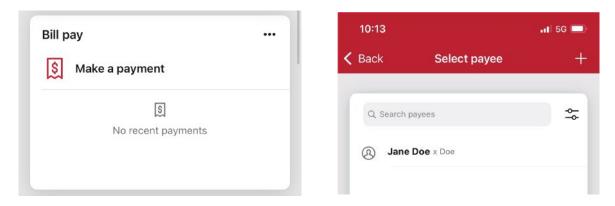
- To report the card lost or stolen, tap *Report Lost/Stolen* (Note: This action cannot be undone)
- To activate a new card, tap Activate a New Card

Payments

Schedule and edit bills, add payees, and get an overview of recently made payments from the Payments card.*

Pay a Bill

- From the Bill Pay card, tap Make a Payment
- Select your payee



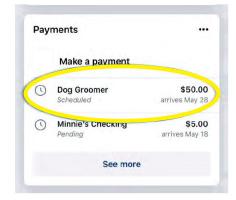
- If you have more than one payment account, select the "Pay From" account
- Enter the amount and, optionally, a memo to display to the payee
- Select the payment delivery date
- Tap submit

10:12		5G 🔲
Cancel	Payment	
Pay Jane Doe		
From	Test Ac	x4320
Amount	\$	0.00
Frequency		Once >
Sends	Arrives /	today >
Notes	Add memo or com	ment >
Hide options		
	Submit	
	Delivers by check	

*Bill Pay functionality can also be accessed from the quick actions link under the accounts card.

Edit a Bill Payment

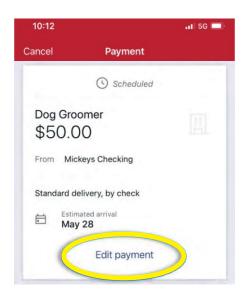
- From the Bill Pay card, select the payment you wish to edit
- Tap Delete to delete the payment; or
- Tap Edit Payment to change the amount or date
- Confirm your changes



Add a Payee*

- From the Bill Pay card, tap Make a Payment
- Tap the "+" symbol in the upper right of the screen
- Enter your password for additional authentication
- Enter the payee information and tap Continue
- Confirm payee information and address and tap Submit

10:13		•11 5G 💷)
🗸 Back	Select payee	+
Q Search	payees	44
(A) Jane	e Doe x Doe	

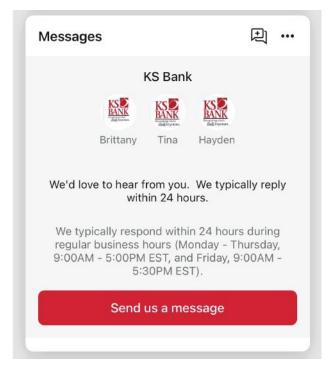


10:13		📶 5G 🔲
🗸 Back	Add a payee Company	Cancel
Company		
Payee name		
Payee nickname	(optional)	
Phone number		
Account numbe	r	
Name as appear	rs on bill (optional)	
Payee address		
Street line 1		
Street line 2 (op	tional)	
City		
State		
Zip code		
	Submit	

*Currently, payees can be added but cannot be edited through the KS Bank Mobile app. This can be done through KS Bank Online under "Manage Payments."

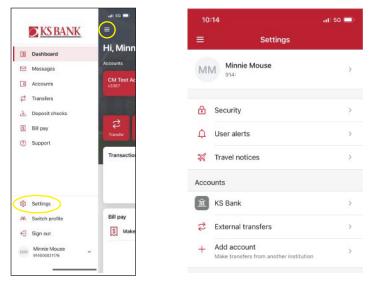
Messages

Display messages and alerts from KS Bank right on your dashboard on the messages card.



KS Bank Mobile - Settings Quick Reference

The Menu button is located in the upper left corner of most screens. The menu will slide out from the left and provides access to profile switching, settings, and many of the same features accessed from the dashboard cards.



Add/Remove Accounts from Dashboard

Select the menu, then your name, Settings, KS Bank, select an account, toggle on/off *Display in Online and Mobile/Display Activity and Transactions*

Rename Accounts

Select the menu, your name, settings, KS Bank, rename

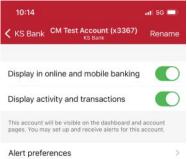
Alerts

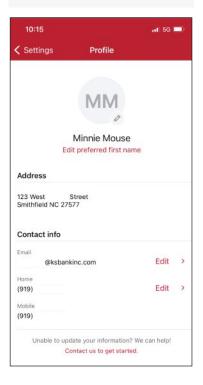
Select the menu, your name, settings ,KS Bank, Alert Preferences^{*} *Users can set balance and transaction alerts based on low/high thresholds and can be alerted with a push notification and/or email.

Change Photo, Email, Phone Number

Select the menu, your name, settings, KS Bank, tap your name, tap the pencil next to the image to add a photo, or tap edit to update your email, address, or phone number with KS Bank.

10:14		📲 5G 🔲
≡	Settings	
MM	Minnie Mouse	>





Change Username, Password, Passcode, Face/Touch ID

Select the menu, then your name, settings, security

Change Phone Number for Two-Factor Authentication (Security Code)

Select the menu, your name, settings, security, two-factor authentication

Remove Device Access

Select the menu, your name, settings, security, recently used devices, remove

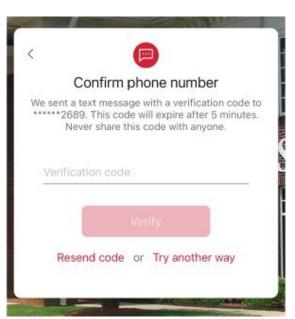
10	15	📲 5G 🔲
< Set	tings Security	
Login	options	
R	Change username	>
₽	Change password	>
•••	Change passcode	>
(J.)	Face ID	\bigcirc
Verific	cation options	
\oslash	2-step verification Enabled for Phone verification	>
	Recently used devices	>

Existing Customers First-Time Login

- Navigate to https://my.ksbankinc.com/login
- Enter your existing Username and Password and click Sign In

91 6	Switch
Enter your password	<u></u>
	Forg
	Forg
Sign in with a passkey	Signi

- Enter your email address and then a phone number where you can receive a call or a texted code to further secure your account, then click *Next*
- Enter the 7-digit verification code sent to the phone number you provided* (If you are logging in from a personal, secure device and would like Online Banking to skip this step next time, select *Remember this Computer*.)
- Click Verify

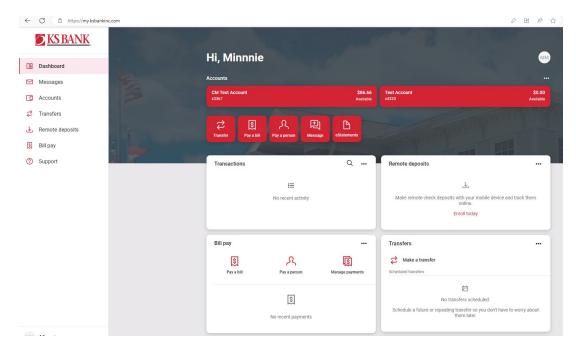


*If you cannot receive a text at this number, click "Try Another way." If you "Try Another Way," you have the option to receive a phone call with your code or to install the Authenticator app.

- Review the User Agreement and Click Accept
- You are now ready to use KS Bank Online Banking!

KS Bank Online - Features

The KS Bank Online Dashboard is organized into "cards." Cards are elements that group information, features, and functionality into "boxes" that will resize or move around based on the screen size.

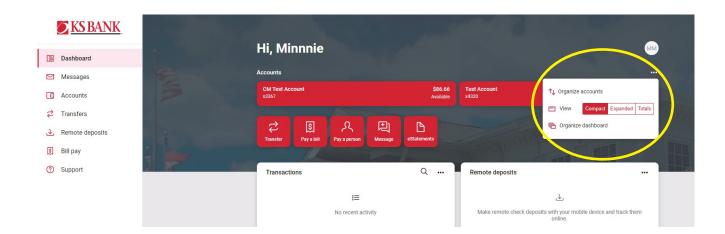


Accounts

View and manage your accounts, transactions, and available balances from the Accounts card on the dashboard. If you have more than four accounts, use the arrows at the bottom of the card to view more.

Change Account Display Order

Change the order in which accounts are listed by pressing the "..." in the upper right of the Accounts card and choose *Organize Accounts*.



Account Details

- From the accounts card, choose any account
- See additional deposit or loan details on the Details card

Account numbers		
Account number 🛈	15 0	
Routing number	253170758	
Account information		
Owner	MINNNIE MOUSE	
Other names on account	TEST ACCOUNT	
Date opened	3/28/2018	
Activity		
Last statement balance	\$0.00	
Date of last statement	8/31/2023	
Date of last deposit	3/17/2023	
Interest		
Paid last year	\$0.01	

eStatements

- From the accounts card, choose any account
- Select eStatements to enroll or view eStatements

CM Test Account -	\$86.66
x3367	Available ()
Transactions	Image: Constraint of a conversation Image: Conversation

Transactions (View, Search, Download, Tag)

- From the accounts card, choose any account to see it's Transaction activity
- Search for transactions by clicking the magnifying glass in the upper right of the activity card
- Download transactions by clicking the down arrow in the upper right of the activity card
 - Choose a date range
 - Choose a file type (CSV, TXT, OFX, QBO, QFX)
 - Click Download
- Select any posted transaction from the transactions card to add a tag, note, or attach an image.

	Transaction details	×
DBT CRD 9/11/2023	VZWRLSSAPOCC VISE	
\$77.11 • Add tags		
Add notes		
Add images		
Attach to a co	nversation	

REGULAR 0001 -

Transactions	(<u>↓</u> @ Q
PRI MURPHY EXPRESS Pending Sep 12	\$36.15
PRE CHICK-FIL-A #01	\$12.47

<	Download activity REGULAR 0001 (x8)
Date range	Last month Aug 1, 2023 - Aug 31, 2023
File type	Spreadsheet , csv
	Download

View combined transactions across all your accounts from the Dashboard Transactions card.

Transactions		Q
DBT CRD 1136 NETFLIX.CO		\$10.00
Sep 12, REGULAI	₹ 0001	
DBT CRD MURPHY EXPRES	s	\$25.84
Sep 12, REGULAI	₹ 0001	
PRE CHICK-FIL-A #01022	LOC	\$12.90
Sep 11, REGULAR	0001	
DBT CRD 1136 WALMART #	1321	\$10.94
Sep 11, REGULAR	0001	
DBT CRD 1136 APPLE.COM		\$9.47
Sep 11, REGULAF	0001	
DBT CRD 031	VZWRLSSA	\$77.11
Sep 11, REGULAR 0001		
Sep 11, REGULAR 0001	See m	ore

If you prefer to view transactions one account at a time, select an account from the accounts card.

Card Management

- On the Dashboard, locate the Card Management Card
- To submit a travel notice, click on the "..." or the airplane in the upper right corner
- Click on the card you want to manage
 - To temporarily lock the debit card, slide the green button to the off position
 - To unlock the debit card, slide the button back to green/active
 - To report the card lost or stolen, click *Report Lost/Stolen* (NOTE: this action cannot be undone)
 - To activate a new card, click Activate New Card

		C Test Account (x 0)	
Card management	× …	MINNIE MOUSE 	
Test Account (x 0)	_	Card services	
MINNNIE MOUSE 4		Alerts and protection	>
		▲ Report lost/stolen	>
		Re-order card	>
		Activate new card	

Transfers

- From the transfers card, select Make a Transfer
- Select the "From" account and "To" account (NOTE: Eligible internal and external accounts will be listed.)
- Enter the amount
- For an immediate one-time transfer, simply click Submit*

From	CM Test Account \$86.66	>
	τ ι	
То	Test Account \$0.00	>
Amount	\$ 0.00	
More options		
	Submit	

*Internal transfers will memo-post at any time; however, only funds transferred before 7:00 PM Eastern time can be applied toward previous transactions.

- To set a recurring frequency or a future date, click More Options
 - Choose weekly, every two weeks, twice a month, or monthly
 - Choose the start date
- Click Submit

From	CM Test Accou	
	t)	
То	Test Accou \$0	.00
Amount	\$	0.00
Frequency	Or	nce
Date	Soonest availa	ble
Memo For immediate, internal transfers only	Memo	
		0/20
Hide options		
s	ıbmit	
S	ıbmit	

Add an External Account for Bank to Bank Transfer

- From the Transfers card, select Make a Transfer
 - Choose Add Account under "Make external transfers with another financial institution"
 - Enter the details of the external bank (Account name, routing number, account number, account type) and click *Submit*.

Transfers		< Add	external account
The second second second		Account name	Enter
Transfers	+ External account	Routing no. 🧿	Enter
Scheduled External accounts		Account no. ①	Enter
		Account type	Select >
No external transfer accounts found + Add external account			Salmit

- Two small credits (less than \$1.00) will be sent to the external account, as well as one debit for the total of the two amounts.
- Once the deposits are received in the external account, select your name in the upper right of the screen to access *Settings -> External Transfers*.
- Select the recently added account (You may also receive an online banking message reminding you to Verify Amounts.)
- Enter the amounts of the deposits and click Confirm
- Once confirmed, the account will be available in the Transfer card

Payments

Pay a Bill

- From the Bill Pay card, click Pay a Bill*
- Select your payee
- To make a payment to more than one payee, select the "Multiple" tab
- Enter the amount and payment date, and optionally, a memo to display to the payee
- Click Submit

<	Pay a bill		<	Payment Dog Groomer
	Single Multiple		From	
Q Search payees		\$- - \$-	Amount	s
Cable Company x8765 Check, Last paid: Never		>	Frequency	
Dog Groomer xluto Check, Last paid: Never			Arrives by Notes	
Electric Bill x1234 Check, Last paid: Never		5		
+				Submit Payment will be made by check

*The Pay a Bill option can currently be used to make a quick one-time payment and to add a payee. All other bill pay functionality can be accessed from "Manage Payments" on the Bill Pay card.

Add a Payee

- From the Payments card, click See More
- Select + New Payee, then Add a Bill or Add a Person
- Enter and confirm payee information and click *Submit*

Payee name			
Payee nickname (optional)			
Phone number			
Account number			
Name on bill (optional)			
ayee address			
Street line 1			
Street line 2 (optional)			
City	 State	Zip	

Minnnies Checking XXX7833 250.00 Once > May 27 >

Add memo or comment >

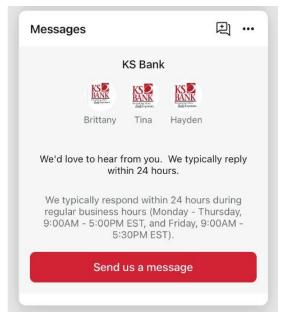
Manage Payments

- From the payments card, click Manage Payments
- Access comprehensive bill pay options, including editing or deleting payees and scheduled payments, managing recurring payments, and viewing payment history.

	KS BANK	Payments Payees Pay a per	rson Calendar My account F	ĀQ					
	NO DAINK	•					Welcome Minnie Mouse	@ksbankinc.com Las	st login: 11:28 AM on 08/16/2023
DB	Dashboard	Payments							🖀 Messages (0) 🗨
	Messages	Schedule					Dest		
	Messages	Schedule					Pending		
	Accounts	Our goal is to deliver your pays	ment securely and quickly.			×	Processing in next 45 days		
2	Transfers	Some payments will process using a communications you receive.	single-use, pre-paid card, which mean	s you will not recognize care	d numbers within payment con	firmation	Payee	Amount	
Ł	Remote deposits						Total	\$0.00	
5	Bill pay	+ Payee			F	Pay all Review all			View more
0	Support	Display - Category -			Payee name or nickname	Search	History		-
		Pay to				Actions	Processed in last 45 days		
		Jane Doe *eDoe		Pay from		C Make it recurring	Payee	Amount	
				Test Account*4	~			\$0.00	
		JANE DOE	\$ 0.00	09/12/2023	1	\$Pay ····	lotal	30.00	
		Check		Deliver by: 09/18/2023					View more
				Totals					
			Test Account	\$0.00					
			CM Test Account	\$0.00					
			Payment total	\$0.00					
					Pay	all Review all			
		Xview pending transactions ØVie	w history						
MM	Minnnie ^			© 2023 KS Bank · Pr	ivacy policy · Member FDIC · 숩	Equal Housing Lender			?

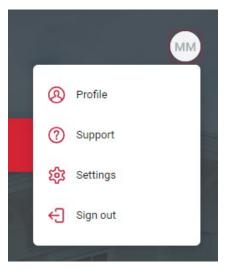
Messages

Display messages and alerts from KS Bank right on your Dashboard on the Messages Card.



KS Bank Online - Settings Quick Reference

Click your profile picture in the upper right of the screen to access Online Banking settings.



Add/Remove Accounts from Dashboard/Show in App

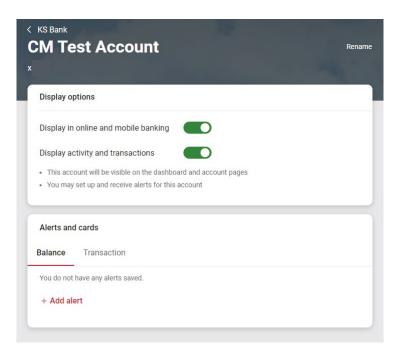
Click your picture, then settings, KS Bank, Show in App/Show Balance and Activity

Rename Accounts

Click your picture, then settings, KS Bank, rename

Alerts

Click your picture, then settings, KS Bank, select an account, add alerts under Alerts and Cards



*Users can set balance and transaction alerts based on low/high thresholds and can be alerted with a push notification and/or email.

Change Photo, Email, Phone Number

Click your picture, then settings, profile, tap the pencil next to the image to add a photo, or tap edit to update your email, address, or phone number with KS Bank.

Settings	
GENERAL	Profile
Profile	
Security	MM
🛕 User alerts	Ø
Travel notices	Minnnie Mouse Edit preferred first name
User agreement	Address
ACCOUNTS	124 WEST MARKET STREET SMITHFIELD, NC 27577-0000 Email
+ Add account Make transfers from another institution.	ebanking@ksbankinc.com Edit email
	Phone
	Home (919) 222-3333
	Mobile (919) 111-2222
	Edit phone numbers
	Unable to update your information? We can help! Contact us to get started.

Change Username or Password

Click your picture, then settings, security.

ettings		
GENERAL	Security	
Profile	Username	
Security	914000021176 Edit	
🗘 User alerts	Password Edit	
🛪 Travel notices	Connected apps	
User agreement	External app and website permissions that can access your account.	Manage >
ACCOUNTS	Direct Connect Approve connection requests for intuit desktop products or Quicken.	Manage >
🚺 KS Bank	ника асактор росского санска.	
+ Add account	Two-factor authentication Enabled for phone Edit settings	

Change Phone Number for Two Factor Authentication (Security Code)

Click your picture, then settings, security, two-factor authentication

Remove Device Access

Click your picture, then settings, security, recently used devices, remove