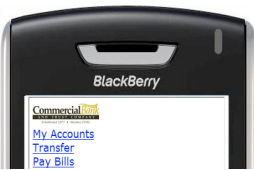
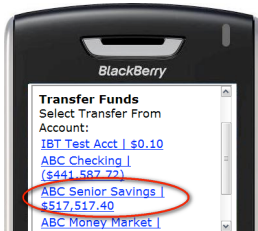


Transfer Funds

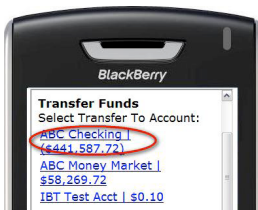
Select **Transfers** from the Main Menu.



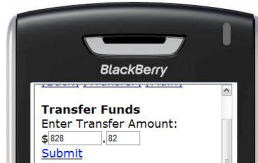
Choose a transfer FROM account.



Choose a transfer TO account.



Enter the amount in the dollars and cents field and select **Submit**.

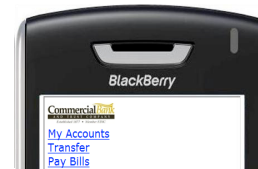


A confirmation message and number will display after the transfer is complete. You will also receive an SMS text message confirming the transfer.

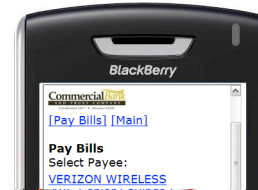
NOTE: You may only set up one-time non-recurring transfers via Mobile Banking.

Pay Bills

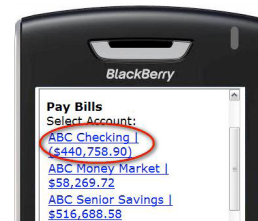
Select **Pay Bills** from the Main Menu.



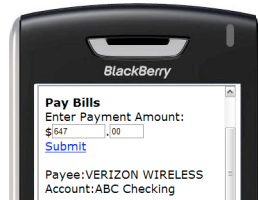
Select the Payee.



Select the account from which you want to pay bills.



Enter the amount in the dollars and cents field and select **Submit**.



A confirmation message and number will display after the bill payment is complete. You will also receive an SMS Text Message sent to confirm the payment.

NOTE: If you are not currently enrolled in Bill Pay, clicking on Pay Bills will display that there are no payees setup for your account. You must first go to Commercial Bank's NetTeller, enroll in Bill Payment, and setup your payees. Then you will be able to pay bills from your mobile device.

NOTE: You may only set up one-time non-recurring bill payments via Mobile Banking. Payments will process during the next bill pay processing time.

01/20/2011

MOBILE and TEXT Banking USER GUIDE



Commercial Bank
AND TRUST COMPANY

Established 1877 • Member FDIC

www.cbtcnet.com

1.888.518.7053

How To Enroll

MOBILE BANKING?

- Log into NetTeller.
- Select the **Options** tab and click **Mobile Settings** on the menu bar.
- Check the "Enable web access for your mobile device" and enter your cell phone number, cell phone service provider, and select the accounts you wish to have access to with mobile banking.
- Check the "I accept these full terms and conditions" after reviewing the Mobile Banking Agreement and press **Confirm**.

Note: If No is selected for Receive Text Message Alerts, you will not receive a text message for confirmation of enrollment, transfers or bill payments.

Note: At initial enrollment the first account will already be checked.

TEXT BANKING?

- Log into NetTeller.
- Select the **Options** tab and click **Mobile Settings** on the menu bar. Select the option for **Text Mobile Settings**.
- Select "Enable text access for your mobile device" and enter your cell phone number.
- Select the accounts you wish to be able to access by text and assign a Mobile Short Name to each account. The Mobile Short Name can be used to access information about that specific account.
- Check the "I accept these full terms and conditions" after reviewing the Mobile Banking Agreement and press **Confirm**.
- After you press Confirm, an Important Notice will appear at the top of your screen. This notice will ask you to text a validation code from your cell phone to Commercial Bank to confirm your enrollment. You will receive a text message confirming your enrollment.

Using your phone's text messaging function, text one of the following commands to Commercial Bank at **89549** to receive a response.

- **BAL** – Balance in All Enrolled Accounts
- **BAL** [Mobile Short Name] – Balance in Specified Account
- **HIST** – Recent Transaction History for All Enrolled Accounts
- **HIST** [Mobile Short Name] – Recent Transaction History for Specified Account
- **HELP** – Shows List of Available Mobile Commands
- **STOP** – Ends Text Banking Enrollment

Note: Mobile Short Name refers to the name that you give each of your accounts when you set up Text Banking.

Note: Your cell phone provider may charge additional fees for text messages. Consult your phone provider for details.

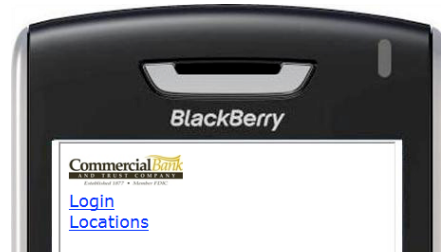
Login to Mobile Web

Access Commercial Bank's mobile site at

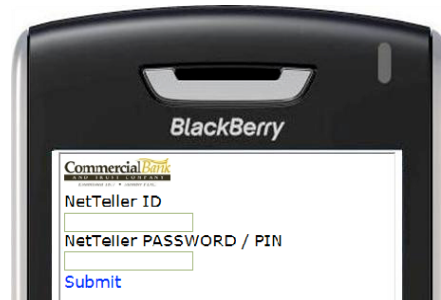
www.cbtcnet.mobi

Login directs you to the log-in screen for NetTeller Mobile.

Location lets you search for branch & ATM locations or view all branches & ATM's.

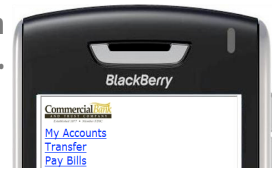


Enter your NetTeller ID and Password/PIN. Click **Submit** to login to NetTeller Mobile.

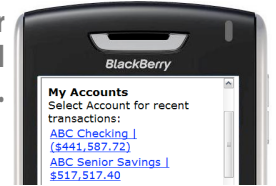


View Transactions

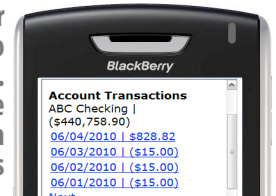
Select **My Accounts** from the Main Menu.



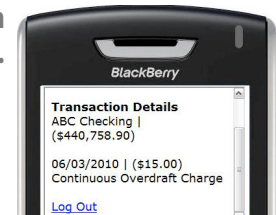
A summary screen with your Account Balances will display.



Select the account for which you want to view transactions. Transactions from the last 15 days display in groups of 4 transactions per page.



Select a specific transaction for more details.



Select **Back** to return to list of transactions.
Select **Accounts** to return to list of accounts.
Select **Main Menu** to return to the home menu.

IMPORTANT NOTE: Use ONLY the navigation buttons provided in mobile banking to return to the previous page or navigate to other pages during a session. Do not use the "back" or "clear" key on your cell phone to return to previous pages. Using the "back" or "clear" key on many phones may result in incorrect information provided to subsequent inquiries in that session.