Tomahawk Community Bank

15 East Wisconsin Avenue, P.O. Box 159
Tomahawk, WI 54487
Phone: 715-453-2144

Lobby Hours:

Monday - Thursday	9:00 AM - 4:00 PM
Friday	9:00 AM - 5:00 PM

Drive-Up & Walk-Up Hours:

Monday - Friday	7:30 AM - 5:30 PM
Saturday*	7:30 AM - 12:00 PM

*Personal Banking Services are available including checking, savings, certificates of deposit, and consumer loan applications. Real Estate Mortgage services available by appointment.
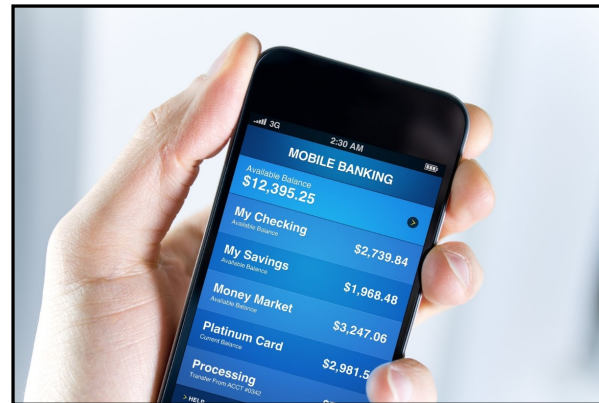
Merrill Community Bank

907 East Main Street
Merrill, WI 54452
Phone: 715-536-7133

Lobby and Drive-up Hours:

Monday - Thursday	8:30AM - 4:30PM
Friday	8:30AM - 6:00PM
Saturday	9:00AM - 12:00PM

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ACCESS

Our way to make your Smart Phone a "Genius" Phone!

www.tomahawkcommunitybank.com

ACCESS, our new Mobile Banking product, offers great new features right in the palm of your hand! With three options to work on a wide range of mobile devices, there should be something for EVERYONE!

Smart Phone App -

From mobile phones with Web access, users can:

- Deposit checks using your mobile phone
- Pay bills using your mobile phone with *ePay+*
- App must be downloaded and installed onto compatible mobile devices
- Currently available for most popular smart phone operating systems
- View account balances
- View pending and recent transactions
- Transfer funds between TCB/MCB accounts
- Make regular TCB/MCB loan payments from TCB/MCB accounts
- Make advances on your already established TCB/MCB lines of credit
- Locate a nearby branch or ATM

MOBILE WEB SERVICE IS REQUIRED FOR THIS LEVEL OF SERVICE. MESSAGE AND DATA RATES MAY APPLY.

Mobile Web Banking -

Same functions as the Smart Phone App, with the **exception** of depositing checks using your mobile phone AND paying bills using your mobile phone with *ePay+*.

MOBILE WEB SERVICE IS REQUIRED FOR THIS LEVEL OF SERVICE. MESSAGE AND DATA RATES MAY APPLY.

Text Banking -

From mobile phones with text capabilities, users can:

- View account balances
- View recent transaction history

MESSAGE AND DATA RATES MAY APPLY.

Current Features

Mobile Remote Deposit (MRD) -

Now users can deposit checks using the Smart Phone App and their smart phone's camera.

- Consumers do not need to enroll for mobile deposit
- The user selects the account and then enters the deposit amount
- The user is prompted to take a picture of the front and back of the check
- After each image is taken, the user selects "use" to send the image (or "retake" to take new pictures)
- The user is provided with detailed information should there be a problem with the deposit and given an option to try the deposit again

Branch and ATM Locator -

Within Mobile Web Banking and the Smart Phone App, users can:

- Quickly locate a nearby branch or ATM
- Clearly displayed on map with GPS positioning
- Available for all mobile phone types, except Text Banking

Bill Pay - *ePay+*

Now users can pay bills right from your Smart Phone App

- Make or schedule payments for existing billers/payees
- View and modify scheduled payments
- View recent history
- Users must be enrolled for our online bill pay service
- Pay friends and family via text message or email with PopMoney®

I want to enroll in ACCESS...Now What?

To enroll in ACCESS, you MUST first be an eBanc (our online banking) user. Once you are enrolled in eBanc, you have two options to enroll in ACCESS.

Option 1 - Enroll using eBanc

- You MUST use this option if you want to use Text Banking or Mobile Web Banking.
- You can enroll in one, two or all three of the options via eBanc.
- From the "My Profile" button, scroll down to "Mobile Banking Profile" and click "Enroll Now".
- Continue to follow the prompts to complete your enrollment.
- A text message will be delivered to your mobile phone with easy instructions to activate your service.

Option 2 - Enroll using your Online App Store

- Follow the prompts to enroll provided by the App Store. This will ONLY enroll you in the App function.

What do I use for my ACCESS Password?

- Your ACCESS password is the same as the password you use for eBanc. When you change your eBanc password, your ACCESS password will also change.

Tips for using ACCESS Mobile Banking

- Transfers initiated before 6:00 PM will post the same business day. Transfers after 6:00 PM will post the next business day.
- After a period of inactivity, your ACCESS record will automatically be deleted. You must re-enroll to resume these services.
- Both eBanc and ACCESS transaction descriptions on your accounts will say "eBanc".

Tips for using ACCESS Mobile Check Deposit

- Close all other apps running in the background on your mobile phone before logging into the ACCESS app.
- Sign/Endorse the back of your check and mark it "For Deposit Only."
- Carefully enter the check amount when prompted; be sure it matches the amount written on your check.
- Flatten folded or crumpled checks before taking your photos.
- Place the check on a solid dark background.
- Take the photos in a well-lit area with no shadows across the check.
- Keep your phone flat and steady above the check.
- Hold the camera as square to the check as possible to reduce corner to corner skew.
- Try not to get too much of the areas surrounding the check.
- Make sure that the entire check, including all four corners, is visible
- Make sure the MICR line (the numbers on the bottom of your check) is included and easily readable.
- Make sure the check is in focus and not blurry prior to clicking "Use" after taking the picture.
- Deposits submitted prior to the 3pm (CST) cutoff will process within 2-3 business days.
- Daily deposit limits do apply.

Security

General Security for Mobile Banking -

- When using your cell phone to access your banking information, you should use the same cautions used for your PC or laptop.
- Choose your ACCESS ID and Password carefully. Make it unpredictable - don't use common numbers such as your telephone number, birth date or street address and use letters and numbers in combination if possible.
- Never provide your ACCESS ID or Password to anyone.
- Do not store your ACCESS ID , Password or any account numbers on your cell phone.
- If you have antivirus software available for your mobile device, use it and keep it updated.
- Keep your cell phone in a physically secure place at all times.
- If your cell phone is lost or stolen, contact your carrier to shut down your cell phone services and contact TCB at 715-453-2144 to have a Personal Banker disable your mobile banking connection.

Text Banking Security -

- View accounts by nicknames you set up, not account numbers
- No detailed personal information is sent

Mobile Web & App Security -

- 128-bit encryption masks your sensitive information
- Password, 15 characters or less, is required each time you log on
- Challenge question asked for each transaction requested

Frequently Asked Questions

How much does ACCESS cost?

We DO NOT charge for ACCESS. However, message and data rates may apply.

Do I need Mobile Web connectivity to use ACCESS?

Not if you use the ACCESS Text Banking option (for those customers without mobile web access). Any mobile phone with text capabilities can instantly view balances and recent transactions. However, message and data rates may apply.

What types of mobile devices can I use?

Text Banking - Any text compatible mobile device
Mobile Web Banking - Mobile phones with Internet access
Smartphone App - Selected smart phones can install the ACCESS app from eBanc or the appropriate app Store

What types of accounts can I access?

You can access the same accounts that are viewable through eBanc including checking, savings, certificates and loans.

Is there a waiting period after enrolling?

No, once you've enrolled and activated the service, ACCESS is ready to use.