

# IMPORTANT: PLEASE REVIEW THE INTERNET TERMS AND CONDITIONS AT GULFBANK.COM BEFORE BEGINNING MOBILE BANKING OR ALERTS.

## REQUIREMENTS - MOBILE BANKING

To use Mobile Banking you must have the following:

1. Gulf Coast Bank Account
2. Enrolled in Online Banking with a valid login and password
3. Cell phone with Internet access

## HOW TO REGISTER FOR MOBILE BANKING

You must sign up for Mobile Banking using a computer NOT your cell phone.

1. [Log](#) on to Online Banking at [www.Gulfbank.com](http://www.Gulfbank.com)
2. [Enter](#) your **login** and **password**.
3. [Click](#) on User Options button at the Online Banking main screen (top of screen underneath Gulf Coast Bank logo).
4. [Select](#) the method in which you would like to receive your one-time user password. Each time you [log into](#) Mobile Banking a one time user password will be sent to you to be used for your next log in.

You can [choose](#) to have your one time user password sent to you via text or via e-mail.

### PASSWORD THROUGH TEXT

- a. [Enter](#) your **Mobile Phone Number**.
- b. [Select](#) your Carrier. If you do not know which one to select, [contact](#) your cell phone provider.

### PASSWORD THROUGH E-MAIL

- a. [Enter](#) your **email address** instead of your Mobile Phone Number.
  - b. [Select](#) No Carrier from the Carrier list.
5. [Enter](#) your desired **Mobile Banking PIN** (this must be 4 numerals).
  6. [Click](#) the Submit button. You will receive confirmation your changes succeeded. A text (or email) message will be sent to your phone with a link to Mobile Banking after a few seconds. This text (or email) will be needed for the next time you log in. The link within the message is your one time password.

## ACCESSING MOBILE BANKING

1. Using your cell phone, which needs internet access, [retrieve](#) the Mobile Banking Link by [opening](#) your text (or email) messages and view the most recent message from

mobilebank@gulfbank.com.

2. *Select* the link in the phone (looks like <https://fiserva93.com/265070435.asp?OTP=...>)
3. *Log into* Mobile Banking. *Enter* your **Access ID** (this is your Online Banking Login). *Enter* your **Mobile PIN** (the one you just configured in Online Banking above).
4. *Click* Submit.

## NAVAGATING THROUGH MOBILE BANKING

Through Mobile Banking you can:

1. Check the balance on your accounts
2. View transaction history
3. Make a transfer between your Gulf Coast Bank Accounts
4. Locate a Gulf Coast Bank Branch or ATM
5. Receive Alerts

## SETTING UP ALERTS

1. Alerts **MUST** be set up from your Online Banking account. You do not need to be enrolled in Mobile Banking to receive alerts.
2. You can *select* to have your alert sent through e-mail, the online message box in Bank Online or through text. *Select* the method in the Message box on the Account Summary page. It is important to use the selection that corresponds with your desired deliver method for the alert.
3. On the account summary page, *click* New in the box labeled "Messages" to *select* an event to activate an alert. For example: If you would like the alert sent through text for your Interest checking account, click New next to Text Checking Alert.
4. Each time a new alert is initiated, a delivery method will need to be chosen.
5. *Select* an event. *Click* Next.
6. The set up screen will appear.
  - a. FOR ALERTS THROUGH E-MAIL / ONLINE MESSAGE - The Send To field automatically defaults to E-mail. The e-mail address that appears in the E-mail Address box is the e-mail from your customer information file at the bank. You can *change* the e-mail address if you chose.
  - b. FOR ALERTS THROUGH TEXT MESSAGE - The delivery method will show e-mail; however by *entering* your **cell phone number** followed by your **SMS extension** in the e-mail address field you will receive the alert through text. For example, enter 5048675309@vtext.com to text your alert to 504-867-5309 on a Verizon cell phone

c. FOR ALERTS THROUGH ONLINE MESSAGE BOX IN ONLINE BANKING - To receive alerts to your Bank Online Message box, [select](#) Online Message Box from the drop down menu on the set up page.. Delivery through the Online Message Box can be retrieved through Messages on the Online Banking Summary page.

5. When you have completed the above, [click](#) Submit. The system will display a confirmation verifying the successful creation of the alert.

Gulf Coast Bank does not charge a fee for Mobile Banking and Alerts; you may be subject to rate and internet-access fees charged by your service provider. Please check with your service provider for specifics on any fees and service charges.

As of May 2010