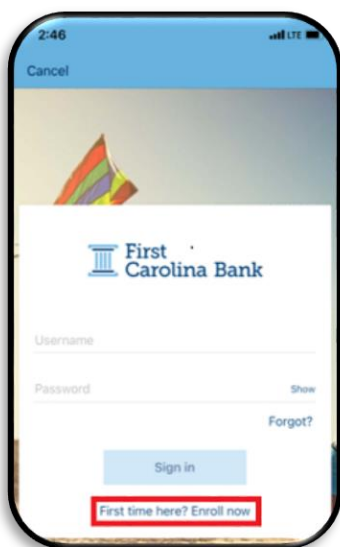


Mobile Banking Guide

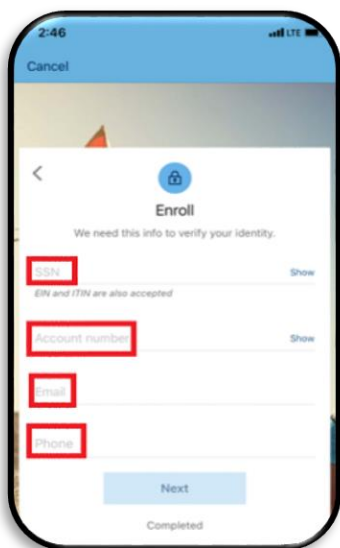
You can access the First Carolina Mobile Banking App by visiting the Apple App Store or the Google Play Store on your mobile device.

1. Once you are logged into the appropriate store, do a search for First Carolina Bank.
2. From there, you will be directed to the appropriate mobile app where you can download and install the app to your device



To Enroll:

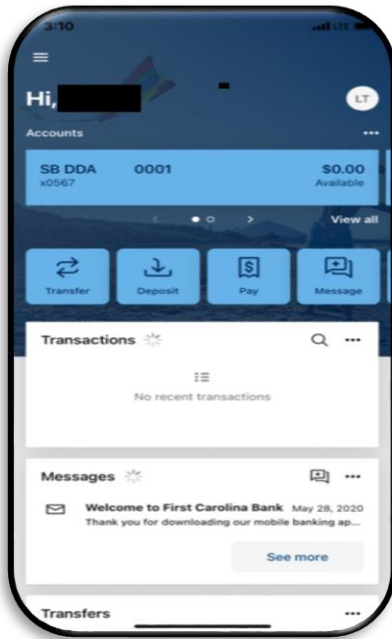
You will open the app and on the home screen you will click on “First time here? Enroll now”



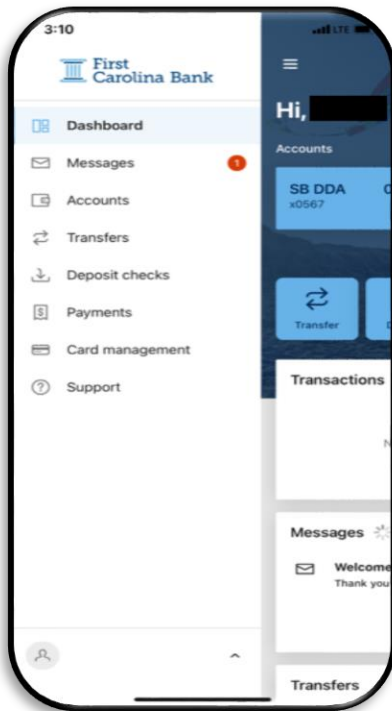
You will need to put in the following information to complete the enrollment:

- Social Security Number
- Account Number
- Email
- Phone Number

Then follow the prompts to complete the enrollment.

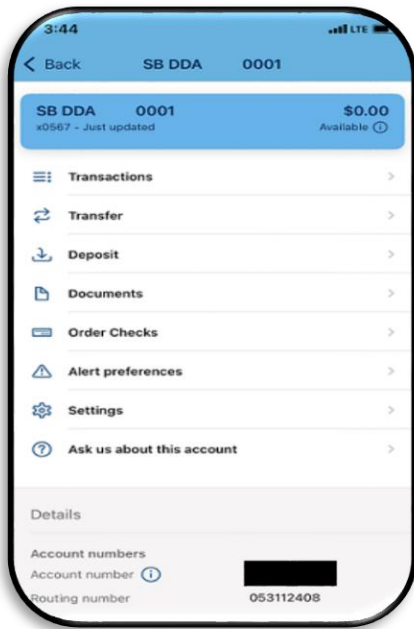


The main screen, also known as your Dashboard, allows you to see your account balances, recent transactions performed on all FCB accounts, as well as any messages you might have, and transfers that you have.

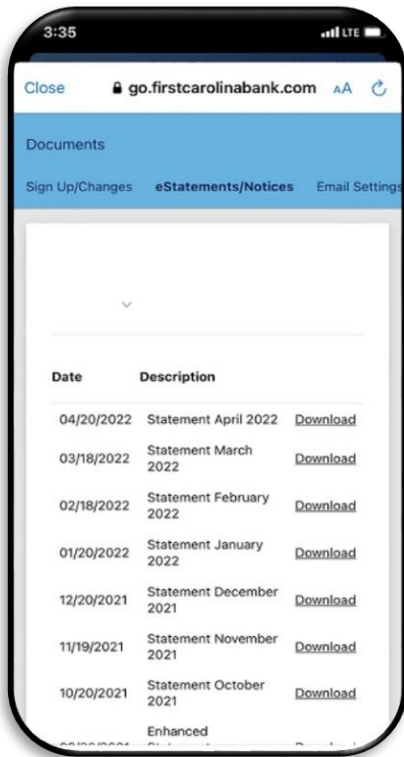


You can access the full menu by clicking the 3-bar icon in the upper left corner. This menu will allow you to select:

- Dashboard** –This takes you to your main screen of your mobile banking.
- Messages**-Allows you to communicate with the bank by sending secure messages to a bank employee with any questions on an account.
- Accounts**- Allows you to see all of your accounts listed in one spot as well as allows you to organize your accounts in whatever order you wish to see them.
- **Transfers** – allows you to transfer funds between accounts at First Carolina as well as other Financial Institutions.
- **Deposit Checks** – Allows you to deposit checks directly into your account through mobile banking app.
- Payments** – Allows you to pay your bills as well as other individuals.
- **Card Management**- Allows you to manage your First Carolina Bank Credit Card.
- Support** – Allows you to contact First Carolina as well as locate a local branch.

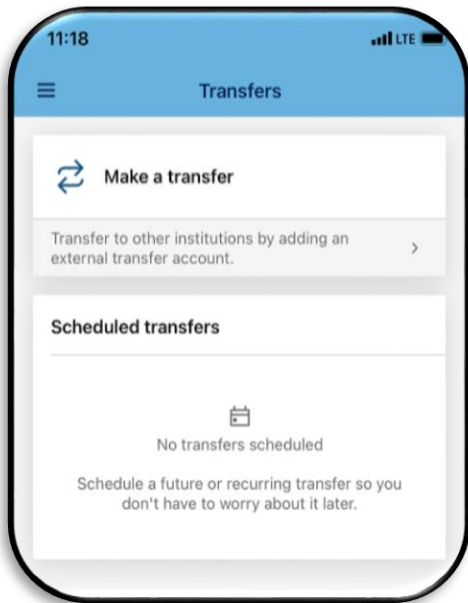


Under the Accounts tab, you can select one of your accounts and access information specific to that account. You can view transactions, initiate transfers, deposit checks, see past monthly statements, and set up alerts for that account. You are also able to see your full account number and routing number.



Under the Documents tab on the main screen, you are able to sign-up for E-statements on your accounts.

****Please note that this process will take a full statement cycle to complete and statements will only be available from next month going forward. If you need previous statements, please reach out to your local branch.**



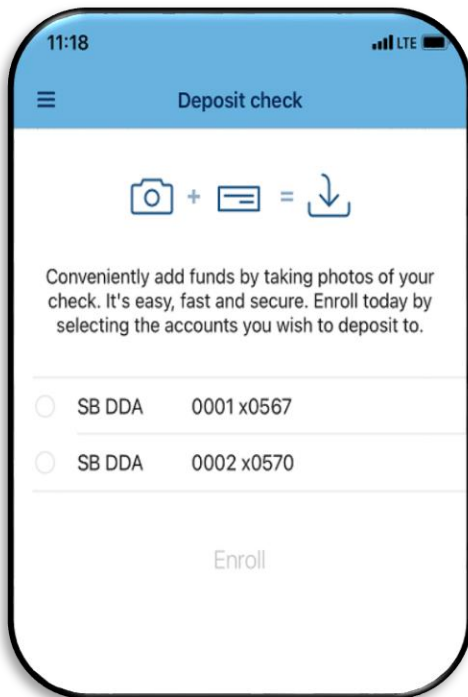
Under the Transfer tab you can schedule a transfer between your First Carolina accounts as well as set up the option to transfer money to accounts at other Financial Institutions. You can schedule a future or recurring transfer, so you don't have to worry about it later.

For transfers to your external accounts, we do have default limits. These limits can be adjusted by contacting your local branch. Here are the default limits:

Inbound & Outbound Number of Daily Transfers – 2

Inbound & Outbound Daily Amount - \$100.00

****Please Note that all inbound deposits will have a 3-day hold placed automatically regardless of the amount.**



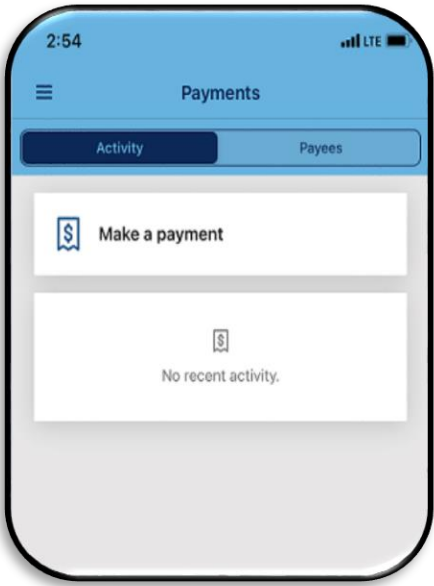
Under the Deposit Checks tab, you are able to enroll in Mobile Deposit. Once you are enrolled for Mobile Deposit you may start depositing checks into your account from your camera-enabled iPhone, iPad, or Android device.

How it Works – 5 Easy Steps

1. Open and log in to your FCB Mobile Banking App.
2. Select "Remote Deposits".
3. Sign the back of your check and endorse with "For Mobile Deposit Only FCB".
4. Snap photos of both sides of your check.
5. Submit the check for deposit.

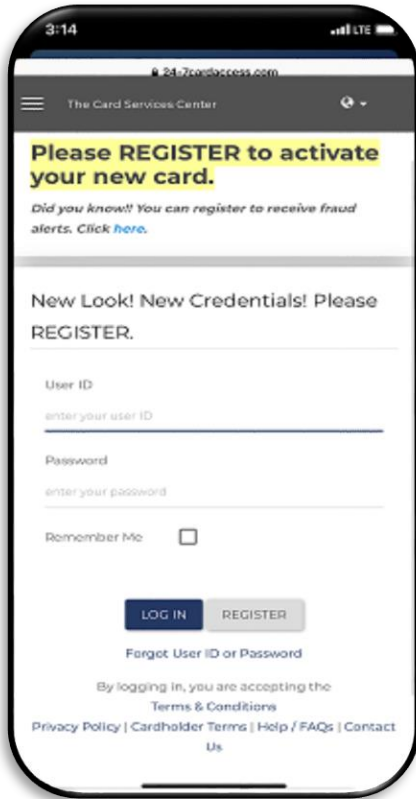
Mobile Deposit Limits			
Consumer Accounts		Businesss Accounts	
Single Amount	\$1,000	Single Amount	\$5,000
Daily Total	\$2,500	Daily Total	\$5,000
Monthly Amount	\$10,000	Monthly Amount	\$20,000
Daily Items	5	Daily Items	10
Monthly Items	20	Monthly Items	20

We do have limits in place for Mobile Deposits based on the type of account you have. If these limits need to be adjusted, you can do so by contacting your local branch.

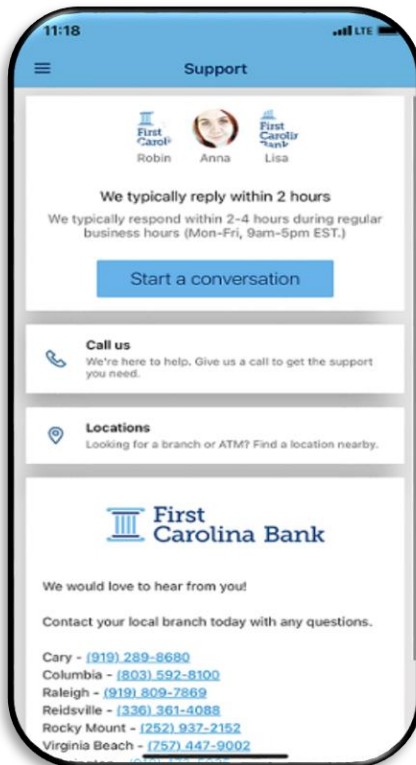


If you have set up Bill Pay on Online Banking, you will be able to access your bill pay here and schedule payments as well as set up new payees.

****Note – The first time you access Bill Pay you will need to enroll and that must be done on your Online Banking on a Desktop.**



Under the Card Management Tab, you can access your First Carolina Bank Credit Card. You can see activity as well as past statements. You can also schedule a payment to your credit card.



Under the Support tab you can start a conversation with one of our knowledgeable staff members. This is also where you can find the contact information for our branches. It also allows you to locate your local branch. We would love to hear from you!