

Mobile Banking

Stay Connected. Stay Informed.

A deposit of \$500
has been posted to
account XXXX6287



The RiverBank

Clearly Different



Take Your Bank with You 24/7.

On-Demand Banking When You Need it.

Mobile Banking is the essential on-demand banking service for individuals on the go. With it, you can receive alerts about your account activity and other account information—delivered right to your cell phone 24/7.

From a cell phone with Web browsing, * you can securely log on to:

- Check your account balances
- View transaction history
- View pending transactions
- Transfer funds
- Make loan payments
- Receive “eAlerts” on account activity

Safe and Secure

Mobile Banking delivers the highest level of security with multiple layers of authentication. This includes an Access ID, a Personal Identification Number (PIN), and a One Time Password (OTP).

Enroll Now

A free service** only available to Online Banking customers of The RiverBank. It's easy to enroll—simply log on to Online Banking, choose User Options, then Mobile Banking Enrollment.

*Web browsing and text message service from your cell phone provider are required.

** Your cell phone provider may charge additional fees for web browsing or text messages.

How to Log On:

1. Open the most recent text message containing your One-Time Password.
2. Select the link in the message.
3. Enter your Access ID and your 4-digit Mobile Banking PIN.
4. SUBMIT.

Message

retailbanker@theriverbank.com /OTP:573380
https://web4.secureinternetbank.com/pbi_pbi1151/mbi1151.aspx?RID=3000&rt=09180378&OTP=573380

From: 3753
3:01 pm 5/23/08

Dynamic Link with embedded One Time Password (573380)

The RiverBank

Log On:

Access ID:

Mobile PIN:

That's it. You're now logged on.

If your phone doesn't allow links:

Some cell phone providers, and some models of phones don't permit you to select a link inside a text message. If that's the case:

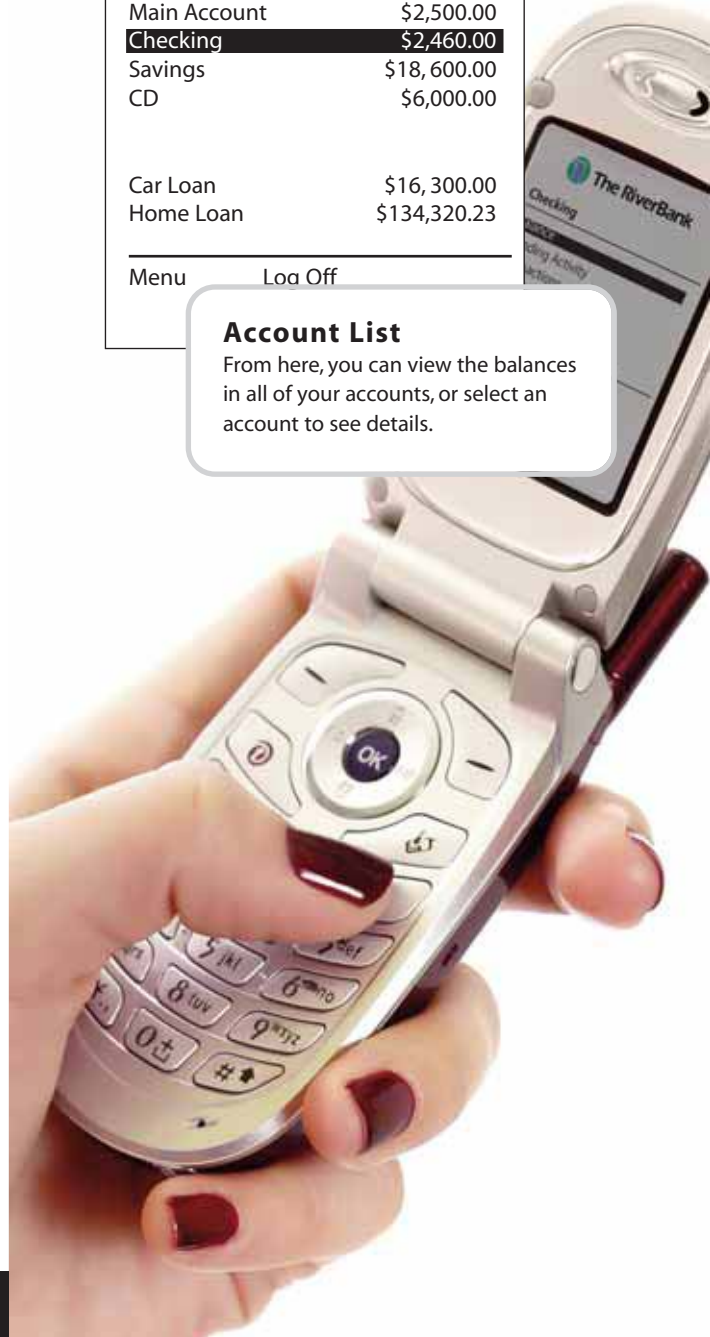
1. Open the most recent text message containing your One Time password and write it down.
2. Access the Web from your phone.
3. Go to www.theriverbank.com/mb.php (save this URL as a bookmark or favorite).
4. Enter your Access ID, your 6-digit One Time Password, and your 4-digit Mobile Banking PIN.
5. SUBMIT.

The RiverBank

Deposits	Balance
Main Account	\$2,500.00
Checking	\$2,460.00
Savings	\$18,600.00
CD	\$6,000.00
<hr/>	
Car Loan	\$16,300.00
Home Loan	\$134,320.23
<hr/>	
Menu	Loa Off

Account List

From here, you can view the balances in all of your accounts, or select an account to see details.

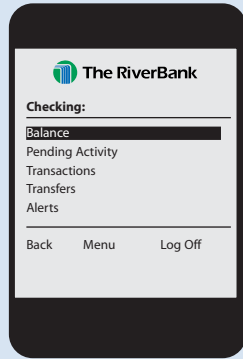


Mobile Banking delivers the information you need, when you need it.

Account Menu

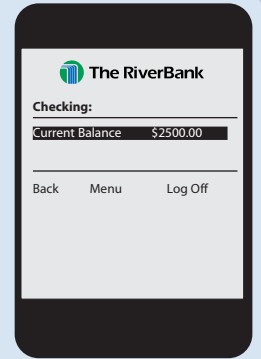
The Account Menu gives you access to the options available for the selected account, including:

- View Account Balance
- View Pending Activity
- View Transactions
- Issue Transfers
- View Alerts



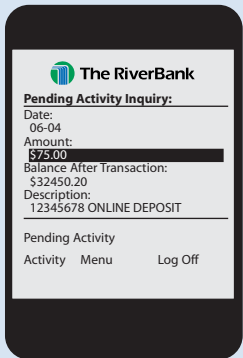
Balances

The Balance Screen provides real-time account balances.



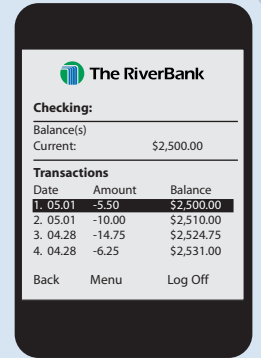
Pending Activity

Pending Activity shows all your pending transactions. Click on the Date to see a detailed description of any Pending Transaction, including the Date, Amount, and Balance After Transaction.



Transactions

Transactions shows a list of your account activity. Click on the Date to see a detailed description of any transaction.

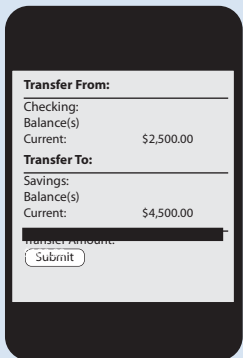


Transfer

To transfer funds:

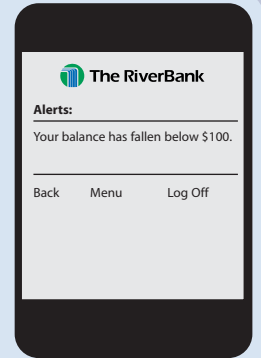
- Select the account the money goes to
- Enter the dollar amount
- Submit

You'll receive a confirmation number and text message.



Alerts

Set up alerts from your Online Banking Message Center. Alerts can be viewed through Mobile Banking, or you can have them delivered to your cell phone via Text Message.





During our 110-year history, The RiverBank has carefully developed a comprehensive family of financial products, services, and resources. Never resorting to a one size-fits-all attitude, our philosophy emphasizes creative and personalized solutions to match the individual needs of our customers.



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www.theriverbank.com

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St. Croix Falls
(715) 483-9800

Chisago City
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