

# Mobile Banking

## App Updates



### New features are coming soon to the KS StateBank Mobile Banking app!

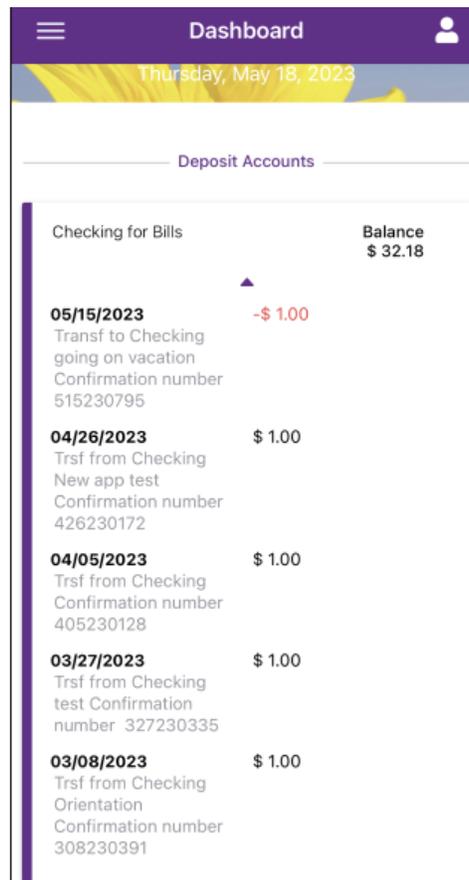
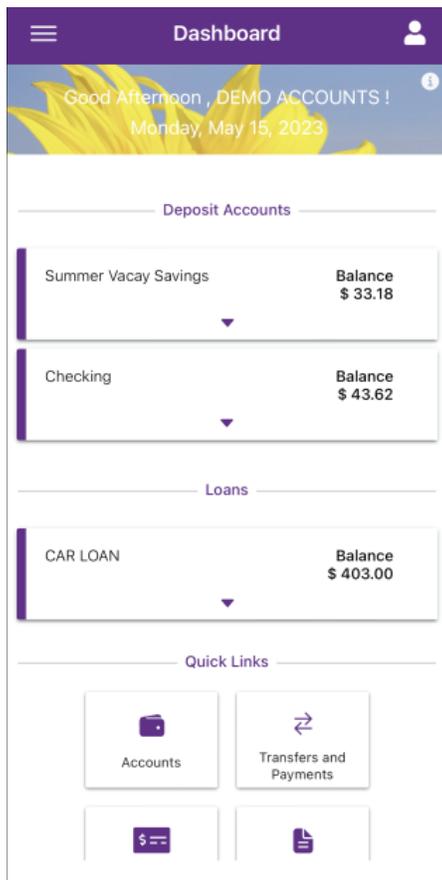
Below are items to note with the new Mobile Banking V5 release:

- Once the V5 app has been released and you have updated your app, you may be required to log in for the first time using your username and password instead of biometrics. After you log in, you will be able to setup your FaceID or Fingerprint again.
- The 4-digit passcode will no longer be available, but you can enable FaceID or Fingerprint. If either of those options fail, you should be prompted to enter your device passcode.

### Dashboard Screen

The account app display is a dashboard that operates like a customizable “home page.” New features to the dashboard include:

- **Create Quick Links.** The Quick Links will automatically include the five most popular menu options: Accounts, Transfers and Payments, Bill Payment, E-Statements, and New Message.
- **View the last five transactions.** Click on the downward pointing arrow and the last five transactions will display. Once expanded, click the upward pointing arrow to collapse the view.



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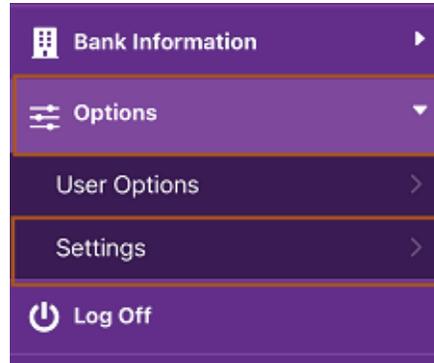
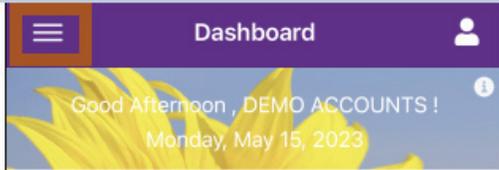
## App Updates



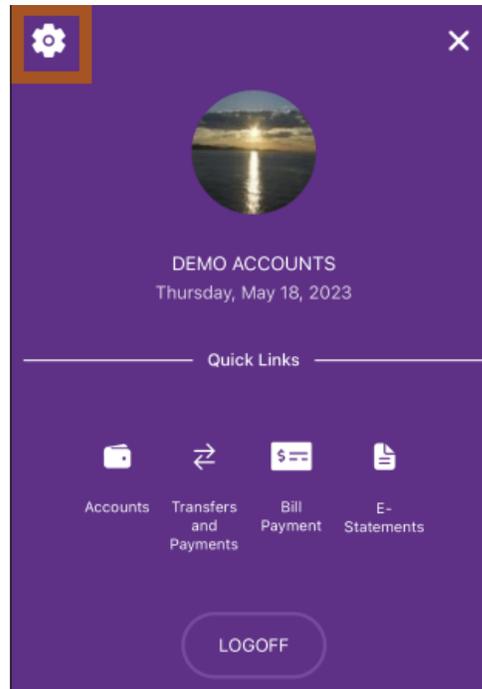
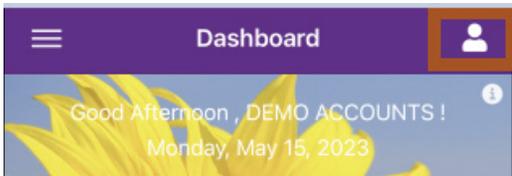
Preferences for Biometrics, Quick Access, and App Theme can all be set within the Settings menu.

There are two ways to access settings:

1. Click on the app menu, Options, Setting



2. Anytime while in the app there is access to the User Icon in the upper right hand corner. The watermark security image is located in this section along with the current quick links. Once the User Icon is selected, to get to Settings click on the Settings Gear in the upper left hand corner.



Once Settings is selected, all the setting options will display to chose preferences.

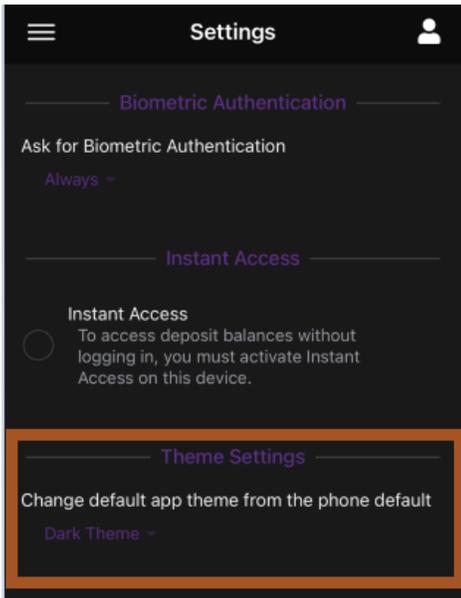
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### Theme Settings

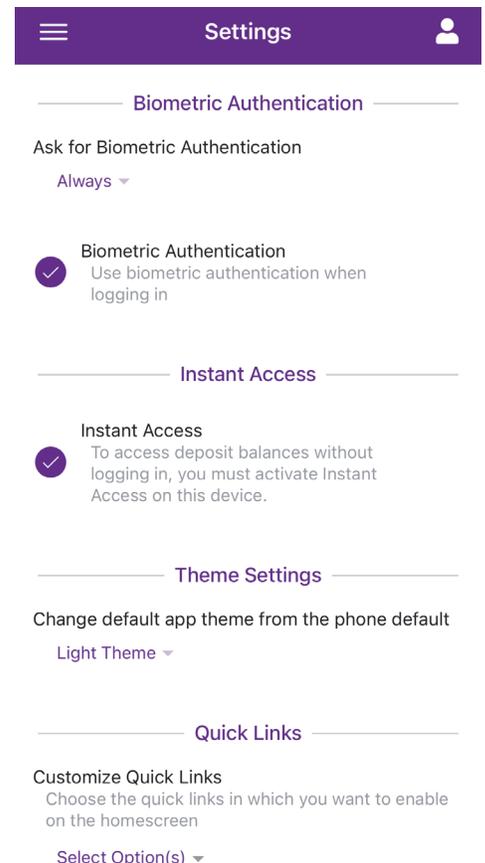
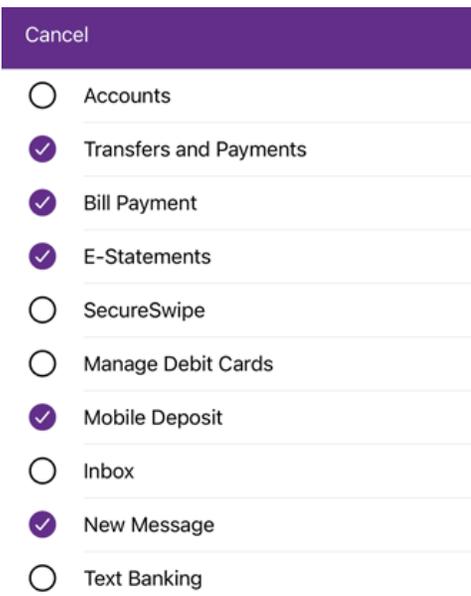
Within Settings, use the dropdown to select Dark Theme and change the color of the text and background to a darker look.



### Quick Links

You can customize the service you have access to on the dashboard.

- Choose the Settings menu and click on the drop down to “Select Options.”
- Click on the circles in front of the services that are listed in the drop down to enable the Quick Link buttons that you want to appear in the Dashboard



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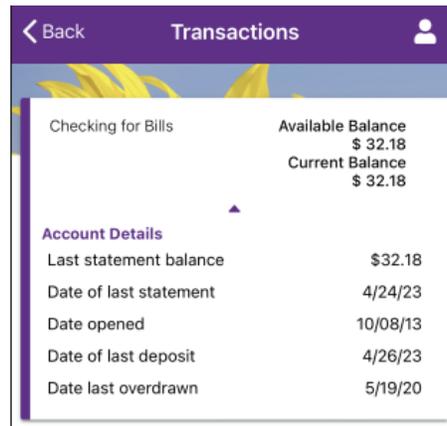
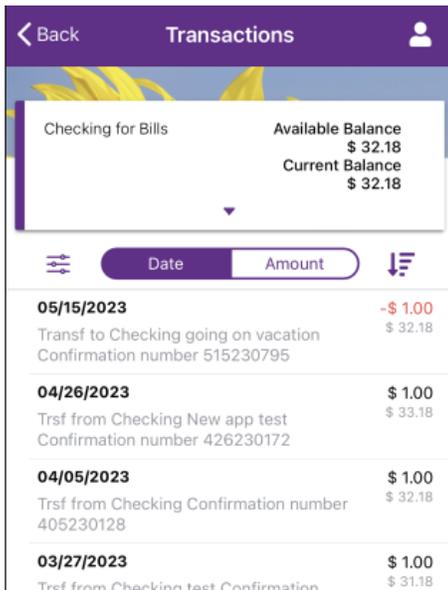
## App Updates



### Transactions

All the accounts you have enabled from Online Banking will appear in Mobile Banking both on the Dashboard and in Accounts page of the app. Click on an account to view the transactions for that specific account.

The name of the account will show at the top along with the Available and Current Balance. Click on the downward pointing arrow to expand to show the account details such as: first co-owner on account (if there is more than one co-owner, only the first will show), Last statement balance, Date of last statement, Date opened, and Date of last deposit. The details that display will vary depending on the type of account. Click on the upward facing arrow above the Account Details to collapse the additional information.



Several options are available to select in order to filter your transactions.

The app will be able to display your current activity, along with three statement cycles. For this reason, it is best to load all the transactions by scrolling all the way to the bottom and allowing the app to load more data, before sorting or filtering. Otherwise, it may only sort or filter the information that has been loaded.

Click on the Transaction Filter button (☰) to display all the ways transactions can be filtered:

- Keywords – such as the name of a store or a type of transaction
- Dates – select the date range by entering in the minimum and maximum date for transactions
- Amount – enter the minimum and maximum dollar amount range
- Transaction Type – select only debits, only credits, or select none to have no filter for the type of transaction
- Check Images – select to only look through transactions that clear the account as a paper check (*Keep in mind that if you have written a check that has been converted to an electronic transaction, it may not show in check images.*)

Once all filters have been selected, click Filter Transactions to display the results.

Click Reset Filter to remove all filters

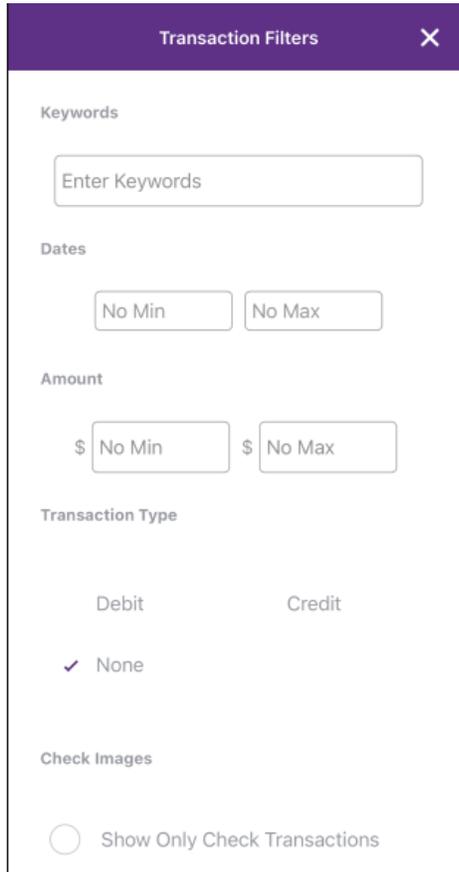
Click on the Date Filter (Date) for transactions to show newest to oldest

Click on the Amount Filter (Amount) for transactions to show largest to smallest in dollar amount

Click on the Arrow with the ascending/descending Filter (↕) to sort transactions largest to smallest in dollar amount and by credits and debits

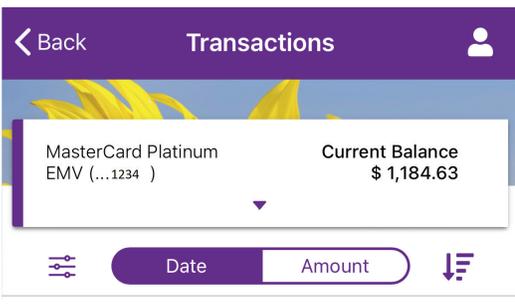
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### Consumer Credit Card Transactions

Click on the credit card to view the most recent consumer credit card transactions for your current statement. You can sort by date and amount, and filter transactions to search for specific charges



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Click on the down triangle arrow to see the account details such as: Current Balance, Available Credit, APR, Last statement date, Last pay amount, Interest paid YTD, Last statement balance, Payment due, and Minimum payment.

MasterCard Platinum  
EMV (... 1234) **Current Balance**  
-\$ 18.00

**Account Details**

Current Balance is	(\$18.00)
Available Credit is	\$8,992.00
APR is	17.500%
Last statement date is	Oct 02, 2023
Last pay date is	Sep 27, 2023
Last pay amount is	\$18.00
Interest paid YTD is	\$5.91
Last statement balance is	(\$18.00)
Payment due is	Oct 27, 2023
Minimum payment is	\$0.00

Credit Card Payment >  
Credit Card E-Statements >

10/03/2023 \$ 1,008.44  
Merchandise authorization approved

## Consumer Credit Card Payments

From the transaction page, within the Account Details, click on the right pointing arrow next to “Credit Card Payment” to conveniently make a payment to your consumer credit card.

Credit Card Payment >  
Credit Card E-Statements >

Back Credit Card Payment

**Pay From**  
Select a Value

**Pay**  
Select a Value

Submit

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You can select the account to pay from and how you would like to pay (Minimum Payment, Last Statement Balance, Current Balance, or a Specific Amount)

Cancel Pay From

- KSSB House Checking
- Spending Account
- Vacation Account
- ONLINE SAVINGS
- Bill Account

Cancel Pay

- Minimum Payment (\$0.00)
- Last Statement Balance (\$0.00)
- Current Balance (\$0.00)
- Specific Amount

### Consumer Credit Card E-Statements

From the transaction page, within the Account Details, click on the arrow pointing to the right of “Credit Card E-Statements” to enroll in and then see your statements.

*NOTE: Statements are only available from the time you enroll in E-Statements going forward.*

Credit Card Payment >  
Credit Card E-Statements >

< Back Credit Card E-Statem...

Credit Card Accounts

MasterCard Platinum EMV (...1234 )

Account Type: CreditCard  
Balance: \$905.22  
Available Balance: N/A

Once enrolled and receiving E-Statements, click on the credit card that you would like to view documents for.

< Back Credit Card E-Statem...

Statements

- 09/15/2023 >
- 08/17/2023 >
- 07/17/2023 >
- 06/16/2023 >

Then click on the month you would like to view from the list provided.

# Mobile Banking App Updates



You'll then see your credit card E-Statement.

1146 LVG 3 7 10 230915 0 PAGE 1 OF 1 1 0 2744 0190 GFB3 01AA1146



**Cardholder Name and Account Number**  
KS GOLD  
ATTN: ERIN MOOMAW  
XXXX-XXXX-XXXX-0142



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### Account Information

Statement Closing Date 09/15/2023  
Credit Limit \$25,000.00  
Available Credit \$25,000.00  
Cash Credit Limit \$0.00  
Available Cash \$0.00

### Account Summary

Previous Balance \$0.00  
- Payments and Credits \$0.00  
**+/- Finance Charge(net) \$0.00**  
+ Purchases \$0.00  
+ Cash Advances \$0.00  
+ Other Charges \$0.00  
**= New Balance \$0.00**

### Payment Information

Payment Due Date: 10/11/2023 Minimum Payment Due: \$0.00 New Balance: \$0.00

Post Date	Trans Date	Reference	Transactions	Description	Amount
				TOTAL FEES FOR THIS PERIOD	
				TOTAL INTEREST FOR THIS PERIOD	

### Finance Charge Calculation

Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	APR %	Average Daily Balance	Finance Charge	Remaining Balance
Purchases	19.50% (V)	\$0.00	\$0.00	\$0.00
Cash Advances	19.50% (V)	\$0.00	\$0.00	\$0.00

Days in Billing Cycle: 0 (V) = Variable Rate  
See reverse side of page one for explanation of Finance Charge calculation. Credit Purchases calculated using Method G. Cash Advance Charges calculated using Method A.

### KS STATEBANK REBATE REWARDS ACTIVITY

REBATE EARNED	\$0.00
FOR REBATE PROGRAM QUESTIONS, CALL (855) 854-5493	

Remit Payment to:  
KS STATEBANK  
PO BOX 1968 MANHATTAN KS 66505-1968

Mail Inquiries To:  
DISPUTE CENTER 10740 N GESSNER RD STE 250,  
HOUSTON, TX 77064

Questions?  
Call Customer Service: 800-588-6805  
Lost or Stolen Card: 855-293-2458

Thank you for choosing KS StateBank!

KS STATEBANK  
PO BOX 1968  
MANHATTAN KS 66505-1968

Account Number XXXX-XXXX-XXXX-0142  
New Balance \$0.00  
Minimum Payment Due NONE

Payment Due Date						
October						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Please include your account number on your check.

New address, phone number or e-mail?  
Check the box to the left and print changes on back.

Amount Enclosed \$

KS STATEBANK  
PO BOX 1968  
MANHATTAN KS 66505-1968

KS GOLD  
ATTN: ERIN MOOMAW  
1010 WEST LOOP PL  
MANHATTAN KS 66502-2836