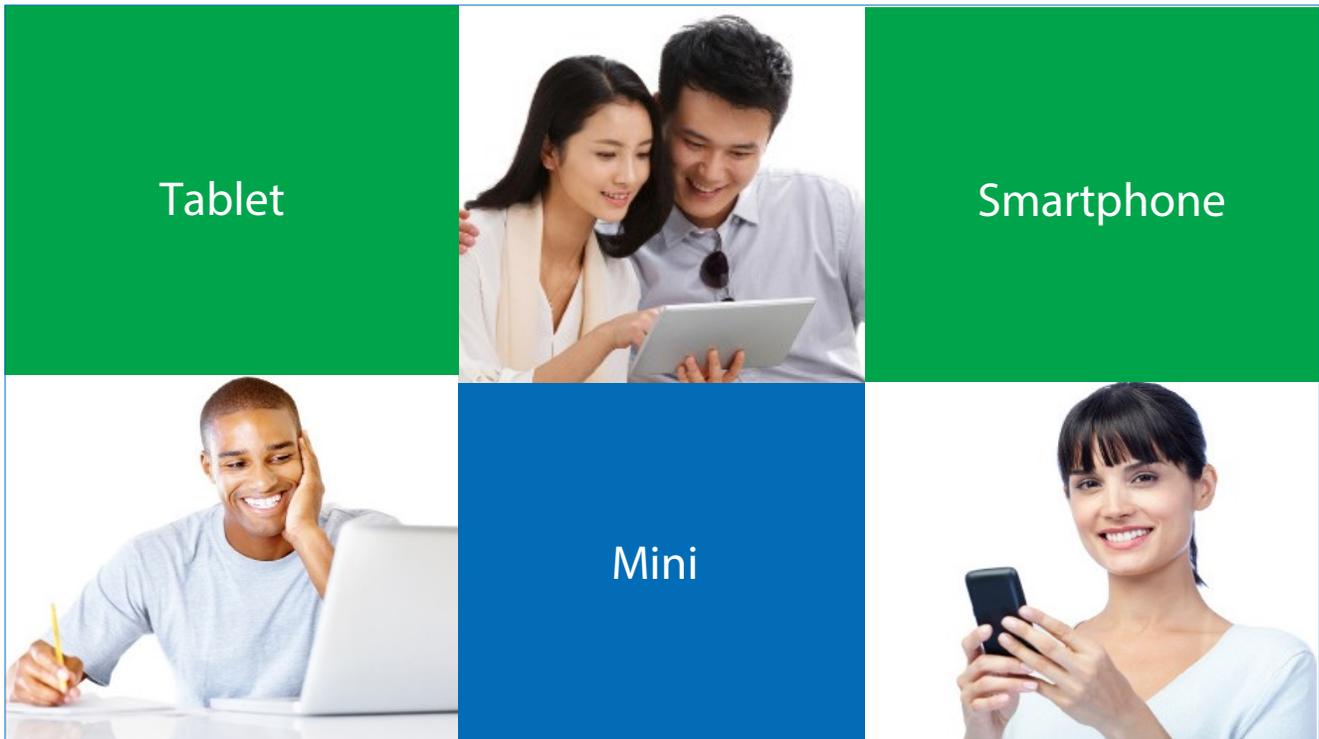


# Apple Bank's Personal Mobile Banking App

## First-Time Login Guide



Apple Bank 

Established 1863 • Member FDIC

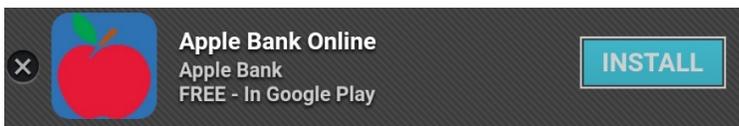
## Follow these easy steps to get started!

### Download our Mobile App

Our mobile app has all of the features that are available on your computer, right from your phone. The app is available on Google Play\* and the Apple App Store\*. Search “Apple Bank” on your phone’s app store to download.



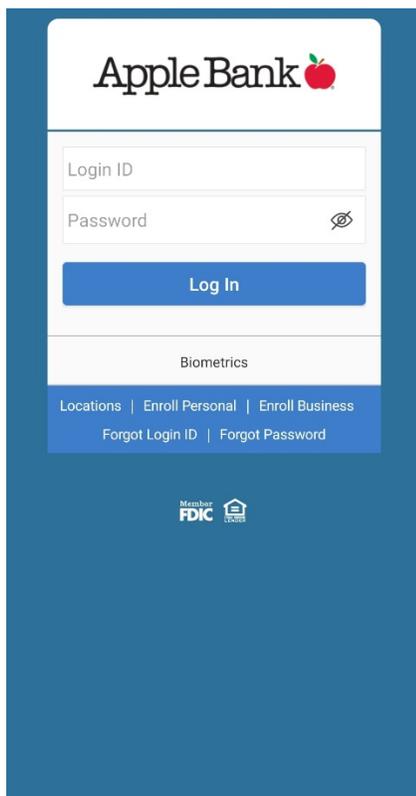
Or if you visit our website from your mobile device, you will be prompted as follows:



To determine if your device is compatible, visit our [Browser Compatibility Guide](#) to see our full list of devices and browsers that are supported.

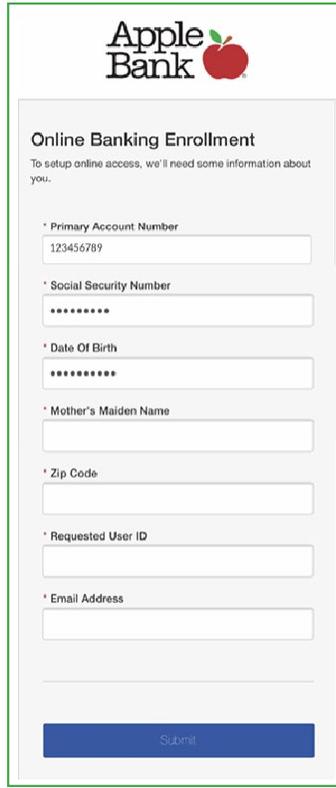
### Enroll

After downloading the Apple Bank mobile app, launch and tap “Enroll Personal”.



\*App Store® is a registered trademark of Apple Inc. Google Play™ is a trademark of Google LLC.

## Enter your information



The screenshot shows the Apple Bank Online Banking Enrollment form. At the top is the Apple Bank logo. Below it, the title "Online Banking Enrollment" is followed by a sub-header: "To setup online access, we'll need some information about you." The form contains several input fields, each with an asterisk indicating it is required:

- Primary Account Number: 123456789
- Social Security Number: masked with seven dots
- Date Of Birth: masked with seven dots
- Mother's Maiden Name: empty
- Zip Code: empty
- Requested User ID: empty
- Email Address: empty

A blue "Submit" button is located at the bottom of the form.

1. **Apple Bank Account Number**
2. **Social Security Number**
3. **Date of Birth** - Enter in MMDDYYYY format.
4. **Mother's Maiden Name**
5. **Zip Code** Enter your home address zip code.
6. **Requested User ID** - you'll use each time you login to Online Banking.
7. **Email Address**

Once all required information has been entered, click Submit.

## Verification

To secure your account, you'll be asked to answer some questions to verify your identity. These questions are unique to you and are based on non-credit information contained in your credit file.

## Secure Code

Select where you want your secure code sent. Do **not** share this code with anyone.

Note: the options available are based on the information we have on file at the bank.

Where do you want us to send your secure code? This extra step is required to continue. X



Please select a delivery method:

**I have a Secure Access Code**

Phone to : (XXX) XXX- 2954

SMS : (XXX) XXX-2954

E-mail : jaxxx@anywxxxxx.com

Back

- 1. Phone:** Apple Bank will call you with a secure code.
- 2. SMS – Text Message:** Apple Bank will text a secure code to your mobile device. Your phone carrier may impose message and data rates for an SMS Text.
- 3. Email:** Apple Bank will email you with a secure code. Check your spam/junk folder if you don't receive your code.

### Enter the Secure Code you received

Enter the code and click Submit.



Please enter the secure code we sent you.

Secure Access Code

Back Submit

## Review your personal information

If you find any discrepancies with your information, please call us at 914-902-2775.

**Apple Bank** 

Need to update this information? Call us at 1-914-902-2775

**Prefix** (optional)

**First Name**

**Middle Name** (optional)

**Last Name** (optional)

**Suffix** (optional)

**Email Address**

## Set your new password

Please ensure your password meets the requirements.



Now, let's create a password.

**i Password Requirements:**

- Must be between 8 and 32 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 lower case characters.
- Password must contain a minimum of 1 special characters.
- May not be the same as current password

New Password

Confirm New Password

[Back](#) [Submit](#)

## Review and Accept the Online Banking Services Agreement

Please read and accept the Online Banking Services Agreement, and click "I Accept".

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### ONLINE BANKING SERVICES AGREEMENT

This Online Banking Services Agreement ("Agreement") governs your rights and obligations as a User of Online Banking ("Online Banking" or "OB"), Bill Payment, Personal Financial Management Tools (PFM), internal transfer, external funds transfer, Mobile Banking, mobile remote deposit capture ("mRDC"), Text Banking, and other Services within Online Banking (collectively, "Services"). It also describes the rights and obligations of Apple Bank for Savings (Apple Bank or Bank), a New York state-chartered savings bank. Please read this Agreement and keep a copy for your records. Definitions and abbreviations appear in Section XVIII. This Agreement incorporates by reference the Bank's deposit account rules and regulations contained in About Your Apple Account and other documents received at account opening.

By requesting access to, or using the Services, you agree to comply with, and be bound by, this Agreement, any Addenda thereto, applicable law and regulations, the Operating Rules and Guidelines of NACHA, The Electronic Payments Association (NACHA) and the Bank's rules, regulations, policies and procedures, including amendments made from time to time (Rules). In addition, by establishing an Online Profile, and/or by enrolling or using the Services, you affirmatively consent to receive this Agreement and any other disclosures, records, notices and other communications related to the Services in digital or electronic form. Your right to withdraw such consent, the process for withdrawal, and its

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### VII. DEFINITIONS

institution that holds your External Account;

14. "Sent" means a Transfer has successfully left our delivery system en route to the institution holding your External Account. This is not a confirmation that the institution holding your account has received it;
15. "Transaction Number" means the unique identifier that we send in response to your Instructions to confirm that your Instructions have been received by us;
16. "Transfer" includes any Instruction to move funds electronically (using an EFT) from one account to another (e.g., External Transfer) via the External Transfer Service and/or Instructions that have been processed through the Service, as the context requires;
17. "Transfer From account" means the account from which a Transfer is being requested by you via this Service. It includes both your Apple Bank and External Accounts, unless the context indicates otherwise;
18. "Transfer To account" means the account to which a Transfer is being requested by you via this Service. It includes both your Apple Bank and your External Accounts, unless the context indicates otherwise.

Apple Bank for Savings  
MEMBER FDIC  
March 2022



## Review and Accept the Terms and Conditions

Please read and accept the Terms and Conditions by clicking "Agree" and "Yes, I agree".

Note: These Terms and Conditions are for the Personal Financial Management (PFM) tool, a digital banking tool that allows you to view all of your bank accounts (both Apple Bank accounts and accounts you have at other financial institutions) through your Apple Bank Online Banking account. Not agreeing to these terms will not impact your ability to use Online Banking.

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**TERMS AND CONDITIONS**

**MX® E-SIGN Agreement and Disclosure and Terms and Conditions** Updated March 15, 2016

**E-SIGN Disclosure and Agreement for MX Digital Money Management Services**

**Applicability of Consent**

The E-Sign Disclosure and Agreement applies only to digital money management services provided through MX Technologies, Inc. ("MX").

**Electronic Delivery of Disclosures and Notices**

By agreeing to the terms of this E-SIGN Disclosure and Agreement, you are consenting to receive electronic communication, including, but not limited to, disclosures, notices and Terms and Conditions related to the opening and use of and access to your accounts via the MX Digital Money Management Services.

Following the E-SIGN Disclosure and Agreement and demonstration of your ability to access the disclosures electronically, you will see eligible disclosures provided electronically.

The digital money management services provided by MX provide a customized and fast experience designed specifically for smartphones and mobile devices.

**Hardware and Software**

### Bottom of Page

agree that any claim or dispute of any sort that might arise between you and MX, its officers, directors, employees, agents or affiliates must be brought in Salt Lake County or Utah County, Utah, subject to applicable jurisdictional requirements in any such action or proceeding. You irrevocably waive any objection to such venue. You understand that, in return for your agreement to this provision, MX is able to offer the Services as these Terms designate and that your assent to this provision is an indispensable consideration to these Terms.

You also acknowledge and agree that, with respect to any dispute with MX, its officers, directors, employees, agents or affiliates, arising out of or relating to your use of the Services or these Terms: (i) YOU ARE GIVING UP YOUR RIGHT TO HAVE A TRIAL BY JURY; and (ii) YOU ARE GIVING UP YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT INVOLVING SUCH DISPUTE.

**Contact Information:**

MX Technologies, Inc.  
3401 North Thanksgiving Way, Suite 500  
Lehi, Utah 84043  
[tech.support@mx.com](mailto:tech.support@mx.com)

**Agree**

**Later**



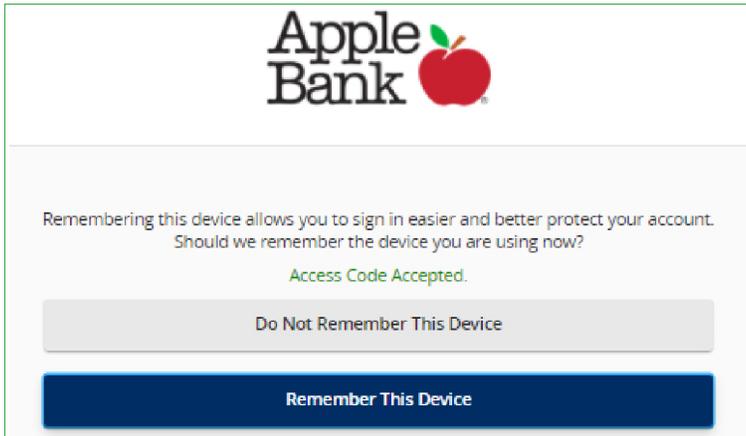
**Terms & Conditions**

Please confirm that you have reviewed and agree to all of the terms and conditions.

**Yes, I agree**

**No**

## Register/Remember Your Device



Selecting to remember your device will allow you to sign in easier and better protect your account.

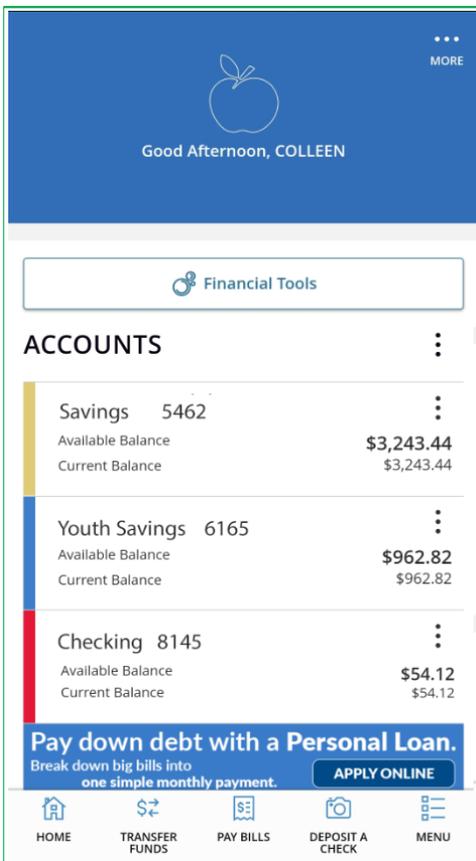
Note: If you clear your browsing data (cookies), you'll be required to enter a new secure code.

If you choose Do Not Remember This Device, you'll need to enter a secure code every time you log in.

## Success!

You're now enrolled in Mobile & Online banking. Now you can see your real time balances and transactions, deposit checks, make transfers, pay your bills and send us secure messages.

Note: screen may differ slightly based on the user.



## Have Questions?

Please call CustomerLine at 914-902-2775 to speak to a customer service representative for assistance. For those customers using TDD equipment, please call 800-824-0710. Visit [Online Banking Guides](#) for additional information.

