



Tejas Bank WEB Mobile Banking Q&A

What is Tejas' WEB Mobile Banking?

Tejas Mobile WEB Banking is a free service that allows you to access your bank account information, transfer funds, pay bills, and perform routine banking functions with your web-enabled smartphone or wireless device. (Please note that mobile service provider rates, fees, communication charges, and wireless charges may apply. In addition, Tejas Account Service Charges and Fees still remain unchanged per your Tejas Account Agreements.)

What transactions can I perform with Tejas WEB Mobile Banking?

1. Check balances on deposit and loan accounts.
2. View transaction history.
3. Pay bills to existing payees.
4. View alerts.
5. Find Tejas Bank Branch and ATM Locations
6. Deposit checks using your Apple® or Google® App¹ (COMING SOON. Additional terms and conditions will apply for applicants who qualify and who have eligible accounts.)

How do I get started using Tejas WEB Mobile Banking?

First, you need to be enrolled in Tejas Online Banking. Once you are enrolled, sign on to Tejas Online Banking, go to the "Settings" Tab, select the "Mobile Settings" tab, and then select "WEB Mobile Settings."

Check "Enable Web access for your mobile device" and fill in the requested information about your device, your mobile service provider, and available accounts you want to view online. Select YES next to "Receive Text Message Alerts" if you want to be alerted of Mobile Account activities and receive confirmations. You will receive a confirmation email once your enrollment is complete and a link to the WEB address - www.mytejasbank.mobi (For additional help, please see *Tejas WEB Mobile Banking User Guide*.)

OR

For iPhone® and Android™ users, visit the Apple App StoreSM (for iPhone® or iPad® devices) or Google Play™ store (for Android™ devices) to download the appropriate Tejas Bank Mobile Banking App for your device. You will need to be enrolled in Tejas Online Banking, and enable the Mobile Web access as described above and in the *Tejas WEB Mobile Banking User Guide*.

Are there any fees for the WEB Mobile Banking service?

There are no fees for the service – Tejas Bank WEB Mobile Banking is free to use! However, your mobile service provider may charge for data transmission, wireless access fees and charges. As well, Tejas Account Service Charges and Fees may still incur based upon your Tejas Bank Account Agreement(s.)

¹ Tejas Mobile Deposit is currently not available but will be released soon. Additional information will be provided. RESTRICTIONS apply and require an application and bank approval. Please contact Tejas Bank for more information and details on Mobile Deposit.



Tejas Bank WEB Mobile Banking Q&A

What is the difference between Tejas Mobile WEB Banking and Tejas Mobile TEXT Banking?

Feature²	Tejas TEXT Mobile Banking	Tejas WEB Mobile Banking
Free (Your mobile carrier's text messaging and web access charges may apply)	✓	✓
View Account Balances & View Transaction History ³	✓	✓
Transfer Money Between Your Accounts	✓	✓
Pay Your Bills		✓
Account Alerts		✓
Deposit Checks With Tejas App (COMING SOON) ⁴		✓
Requires a smartphone with web-enabled browser that allows encrypted data to be sent & received		✓
Requires an authenticated ID & Password		✓

² Some features or services are available to qualifying accounts and customers only.

³ Tejas Text Mobile Banking limits HIST text information to the last four transactions on the account that have occurred within 15 days.

⁴ Tejas Mobile Deposit is coming soon. Terms and Restrictions apply to qualified customers with eligible accounts.



Tejas Bank WEB Mobile Banking Q&A

Can I perform transfers using Tejas WEB Mobile Banking?

Yes, one-time, immediate transfers can be done. However, you CAN NOT delete, edit, or set up recurring or scheduled transfers. Please note that Tejas Mobile Banking transfers are immediate. If you need to set up recurring or scheduled transfers, please go to Tejas Online Banking to perform this transfer.

Can I make payments using Tejas WEB Mobile Banking?

You can make one-time bill payments to current payees if you are a current Tejas Online Banking customer and have already set up Bill Pay through Online Banking. In order to perform mobile bill payments, you must have an existing Tejas Online Banking AND be an existing bill pay customer. You CAN NOT set up new payees through mobile banking. You can only do one-time, immediate payments to payees that you have set up through Tejas Online Banking Bill Payment in advance. You CAN NOT delete or modify a bill payment completed through the Tejas WEB Mobile Banking. Any scheduled, recurring payments, or edits or changes to any payments must be done through Tejas Online Banking.

NOTE: Scheduled and recurring bill payments can ONLY be done through Tejas Online Banking. WEB and APP Mobile Banking do not allow setting up new payees. Since Mobile Banking payments are immediate, please note that you may not be able to delete a mobile payment that you have set up and that has been processed.

How late in the day can I make transfers?

Transfers can be made anytime during the day. However, for transfers to be processed the same day, you will need to schedule your transfer before 5:00 pm. during regular banking days, which excludes weekends and holidays. Any transfer made after 5:00 pm will be processed on the next business day that Tejas Bank is open. Availability of funds remain as stated in your current account agreement and online banking agreement.

How do I know if my transfer or bill payment was entered successfully?

A confirmation message will appear on your screen with a confirmation number. In addition, if you have elected to receive Text Message Alerts in Mobile Banking, then you will also receive a confirmation text. IF YOU DO NOT RECEIVE a confirmation message on your screen, go to your account transaction history to verify the transfer processed or contact us immediately at (432) 943-4230 in order to confirm whether the transfer did or did not process.

How do I add a new bill payment payee?

New payees CAN NOT be added with Tejas Mobile Banking. New payees must be set up through Tejas Online Banking. Established payees can be used in Mobile Banking for one-time, bill payments.

How do I delete a bill payment that I set up through my mobile device?

You CAN NOT delete payments that you have set up in the Tejas WEB or WEB APP Mobile Banking. As long as the payment has not processed, you will need to log in to Tejas Online Banking, go to the Bill Pay tab, and select the menu for Scheduled Payments. If the payment has not yet been processed, you may edit or delete the payment.

How do I securely end my WEB Mobile Banking browser session?

Select the "Logout" icon to log out of the Mobile Banking app, then confirm your request. If you're using your phone's browser to access Mobile Banking, first choose the "Logout" icon, then close your browser through your mobile device browsing options. Closing your browser will securely end your mobile banking session.

What happens if I lose my connection/signal during a transaction?

If you do not receive a confirmation message or SMS Text Message due to a dropped call or lost signal,



Tejas Bank WEB Mobile Banking Q&A

immediately check your accounts and re-submit any transactions that did not process. If your connection has dropped, the account names will change to "undefined." Close the session and log in with your credentials to continue using your mobile banking.

What happens if I lose my mobile device?

Contact Tejas Bank immediately. Account data and login credentials are not stored automatically on your mobile device. Therefore, anyone who has access to your phone cannot login to your accounts. Do not add your login credentials to the memo / note pad or voice record them on your mobile device, as this information could then be obtained by others. Password-protect your mobile device. When setting up Account Nicknames, do not use the Account # as the name. Please refer to Tejas Internet and Mobile Banking Security Suggestions to help you protect you and your account information. Also, ALWAYS log off and close your Browser or App when you are done.

If I get a new phone, how do I continue to use Tejas' WEB Mobile Banking?

If you are using the same phone number and provider, no changes are needed. If you switch providers and/or phone numbers, log in to your Online Banking account via the Internet on your PC and update your information by selecting Settings, then the Mobile Settings tab, and then the WEB Mobile Banking Settings tab.

What if I no longer want to use Tejas' WEB Mobile Banking?

Log in to Online Banking, then the Settings tab, then the Mobile Settings tab, and then WEB Mobile Settings. Deselect "Enable Web access for your mobile device" and click Agree. If you are using the Tejas WEB APP, delete the Tejas Banking app from your smartphone or mobile device. You will receive a confirmation email that will let you know the service has been terminated. Otherwise, contact Tejas Bank at (432) 943-4230 to confirm that the termination process has been completed.

Is it safe to use Wi-Fi?

NOT ALWAYS. BE AWARE when doing something sensitive on your mobile device or PC, like checking a bank account balance or making a payment. To protect you and your account information, DO NOT use the free Wi-Fi in a coffee shop or other public places like restaurants. Only use password-protected Wi-Fi at home to safeguard your account.

What type of security measures does this service offer?

Mobile Banking provides the following security measures: Login and logout authorization, encryption of locally stored data, Secure Socket Layer (SSL) connection requirements, and multi-factor authentication, which include your personal picture on every page.

What can I do to protect my personal and financial information?

*Tejas Bank is committed to protecting your personal and financial information.
Tejas Bank encourages you to take steps to protect your information as well.*

1. Keep ID's, Passwords, and Account Numbers in secure locations.
2. When using Tejas Online or Mobile Banking, USE ONLY trusted Wi-Fi providers. We do not recommend accessing financial information accounts using public access such as coffee shops, fast food restaurants, etc.
3. Do not perform mobile banking on others' phones.
4. Only install apps from reputable sources - Do not install unknown or unfamiliar apps that can contain malicious viruses. Tejas recommends learning about apps prior to downloading them to your device to protect yourself and your confidential information.
5. Lock your phone or mobile device when not in use.



Tejas Bank WEB Mobile Banking Q&A

6. Do not hack your mobile device, as this exposes your device and system to malicious viruses and malware.
7. Keep your mobile device operating system updated.
8. DO NOT CLICK ON LINKS IN TEXT AND EMAILS MESSAGES. This can expose your device to the same threats as doing this through your PC.
9. Turn off Wi-Fi, Location Services, and Bluetooth when not in use to provide additional protection.
10. Do NOT share your phone or mobile device with others.
11. Always sign off of Tejas Web or App Mobile banking when you are done to remove any possibility of access to your accounts or account information.
12. NEVER use Account Numbers as Online or Mobile Banking nicknames or pseudo names.
13. Do not send emails or texts with personal information. Mobile Devices are easily lost or stolen.
14. Set up your device to lock after a period of time to help prevent unauthorized access.

TEJAS BANK

432-943-4230

mobilehelp@mytejasbank.com

Refer to Tejas' Online and Mobile Banking Online Security Suggestions to help protect you and your information.

If I need help with Tejas WEB Mobile Banking, what do I do?

For help or additional questions with Mobile Banking, please call us at (432) 943-4230 during normal business hours and request help specifically for Mobile Banking. We are available from 8 a.m. to 5 p.m. Monday through Friday, except for banking holidays. You can also send an email requesting help to mobilehelp@mytejasbank.com.

PLEASE REMEMBER THAT EMAILS ARE NOT USUALLY SECURE. We recommend that you do not include account numbers and personal, confidential information in your email.