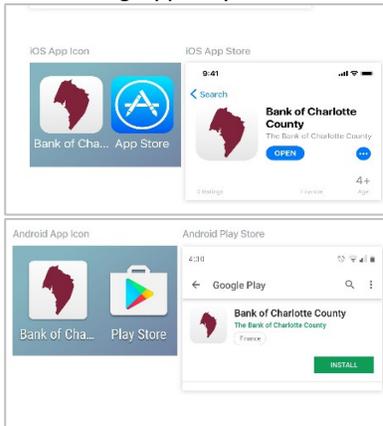


Mobile Banking Initial Login Guide

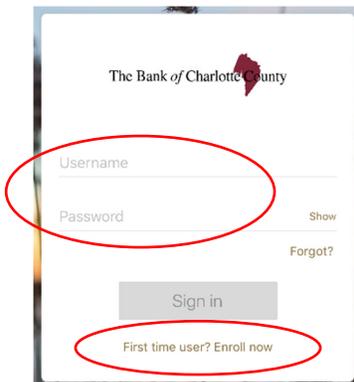
Step 1: Acquire the Bank of Charlotte Mobile app from the Apple App Store or Google Play Store

Open the Mobile Banking App on your mobile device.



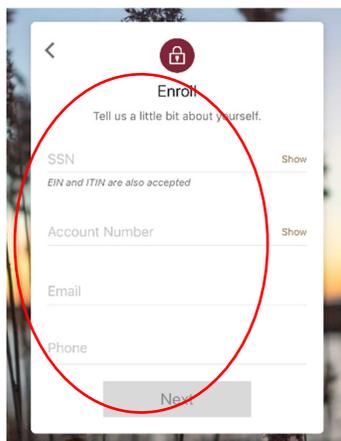
Step 2: Enter your Username and Password, or select Enroll Now

If already enrolled in Online Banking, enter your Username and Password and follow Steps 7-10. If not, select Enroll Now and follow Steps 3-6 first, and then Steps 7-10.



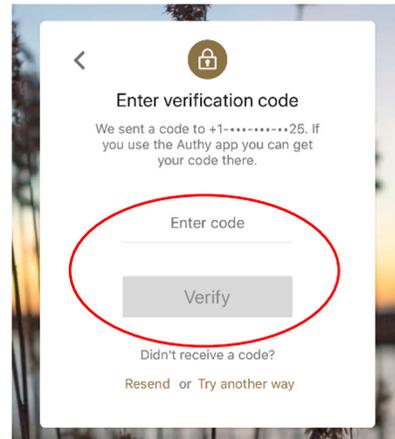
Step 3: To enroll as a first time user

Create a profile by entering your Social Security Number/Employer Identification Number, account number, phone number, and email address.



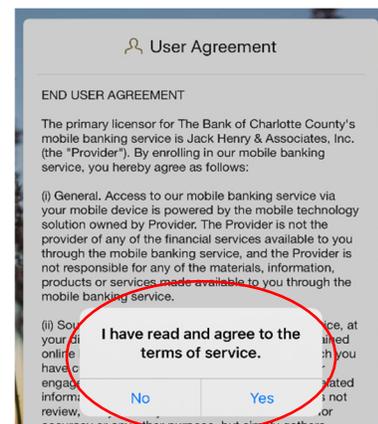
Step 4: Enter the verification code

Enter the verification code received via text to your mobile phone entered in Step 3, and select Verify.



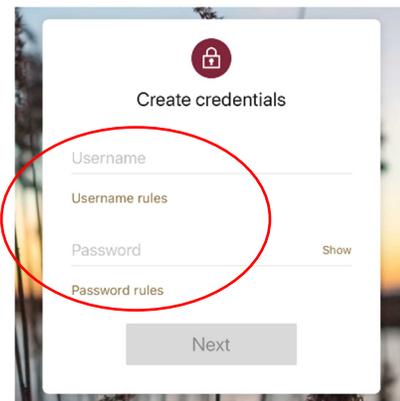
Step 5: Review and accept terms

Review the Online Banking and Mobile Banking Agreement. If the terms are agreeable to you, select "Accept." If you have questions, contact your local banking office. *Note: Mobile Banking access is only available once the agreement is accepted.*



Step 6: Create a Username and Password

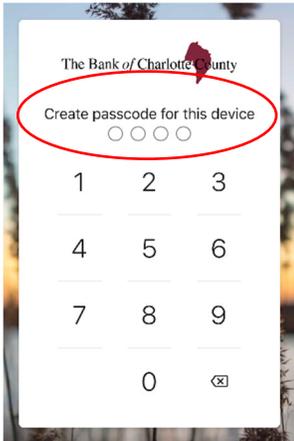
Complete your enrollment in Online Banking/Mobile Banking by creating a Username and Password.



Mobile Banking Initial Login Guide

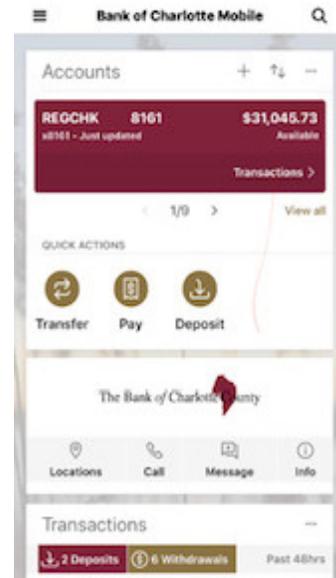
Step 7: Create a Passcode

The next step for a new or existing Online/Mobile Banking customer is to create and confirm a Passcode that will be used for future Mobile Banking log in.



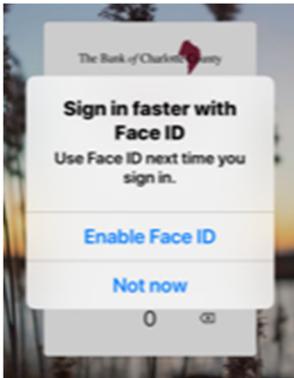
Step 10: Explore Mobile Banking

You have successfully completed the initial set up of Mobile Banking and may now view your accounts and transactions, transfer funds, pay bills, and enroll in other electronic services.



Step 8: Choose a biometric log in, if desired

If desired, you may choose a biometric log in by selecting Enable Face/Fingerprint ID. If not, select Not Now.



Step 9: View the Tutorial, if desired

You may view the tutorial for Mobile Banking, if desired. Otherwise, select Skip to go directly to the Dashboard.

