

### **TRUSTAR BANK**

# MOBILE BANKING TUTORIAL





# TRUSTAR MOBILE BANKING

USING BUDGET STAR MAKING A TRANSFER DEPOSITING CHECKS BILL PAY SERVICE FREEZING YOUR DEBIT CARD ENROLLING IN E-STATEMENTS SETTING ALERT PREFERENCES ORDERING CHECKS SUPPORT AND MESSAGES

3

4

15

16

23

26

30

32

33

35

37

- MORE THAN JUST MOBILE BANKING
- CONSOLIDATE YOUR BANK ACCOUNTS
- TRADITIONAL MOBILE BANKING CAPABILITIES
- HOME SCREEN ACCOUNT SETTINGS



# YOUR TRUSTAR APP CAN DO SO MUCH MORE!

### Tired of logging into multiple applications in order to see your account balances?

With your Trustar mobile banking app, you can:

- K Consolidate all of your bank accounts and credit cards into one convenient location
- X A variety of banks and account types can be linked to your Trustar Bank profile
- Create spending and savings goals that will be automatically tracked based on the bank accounts you granted consolidated access to

- 401A
- 401K
- 403B
- 529
- Annuity
- Auto Loan Line of Credit
- Loan
- Mortgage

The Type of accounts can include the following:

- Brokerage Product
- CD
- Checking & Saving
- Credit Card
- Traditional/Roth IRA
- Keogh
- Money Market
- Student Loan
- Variable Annuity

## **CONSOLIDATING YOUR BANKS**





Jan 7, Direct De

### Step 1

✗ On the home page, click the icon on the top left of your screen to open the side menu.



ŝ	Settings	
<u></u> ሉ	Add profile	
÷	Sign out	

JM

JM John McDonald ~





lessages	
Accounts	
ransfers	
Deposit checks	
Payments	
Budget Star	
Support	
Settings	
Add profile	
Sign out	
John McDonald 🛛 🗡	

Hi, Joh
Accounts
FREECKNG x2848
<b>Ç</b> Transfer
Transactio
<b>Transaction</b> <b>BILL PAID-A</b> Jan 18, FREEC
Transaction BILL PAID-A Jan 18, FREECI EPAY CHASE Jan 18, FREECI
Transaction BILL PAID-A Jan 18, FREECI EPAY CHASE Jan 18, FREECI DIRECT DEP Jan 14, FREECI
Transaction BILL PAID-A Jan 18, FREECI EPAY CHASE Jan 18, FREECI DIRECT DEP Jan 14, FREECI TRUSTAR BA Jan 7, FREECK

### Step 2

× Select "Accounts" Click the (+) in the upper right hand corner.



### **CONSOLIDATING BANKS** Continued

10:	37 •11 5G 🗖	<b>₁1</b>    5G 🔲	
🗸 Back	Add account		
俞	Link an account View balances and transactions for accounts	>	

View balances and transactions for accounts from another financial institution.



#### Switch profiles

Sign in as a different Trustar Bank user while making it easy to switch between profiles.

### Step 3



"Link an Account"





## CONSOLIDATING BANKS

Conveniently view all of your bank accounts on one app!



) p!

evil only be

By linking accounts, you can view account balances, review transactions, and better manage your finances - all from your convenient Trustar Bank app.



## **CONSOLIDATING BANKS**





✗Once accounts are linked, they display in alphabetical order at the top of your dashboard, following your Trustar Bank accounts.



Budget Star is Trustar Bank's budgeting tool that allows you to track your spending, save towards a goal, and more.



🔒 Istarbank.mybankhq.com 🗚 👌 🗡 A pop-up will appear with the Budget Star tool. On your dashboard, you will find a series of widgets to help manage your finances.

> The first is the "Spending by Category" feature. This breaks your spending down into categories to see where you are spending most of your funds,



## **USING BUDGET STAR** Continued

📃 Budget Star	Ļ
E Budget Progress	
<\$>	
Monitor and track your spending Setting budgets helps keep your spending and saving on track	
ADD BUDGET	

K Next you will find the Budget Progress section. Here you can add budgets for different categories to keep tabs on your spending.

> Start by clicking "Add Budget".

← New Budget
1 Choose which tags to tra
Select the tags for the trans track. Below each of the tag amount.
Clothing
$\square \begin{array}{c} Education \\ \$0 \end{array}$
C Entertainment
✓ SHOW MORE
NEXT
2 Choose the name & amo
3 Alert Setup
4 Choose accounts All data is updated

# to track

X

e transactions you want to the tags is the average monthly

> Diningout

amount

Here you can select which category you would like to track, set the budget amount you'd like to stay within, and set up alerts for when you're reaching the limit!

VIEW NOW



## **USING BUDGET STAR** Continued

😑 Budget Star 🔶
FREECKNG 0001
VIEW TRANSACTIONS >
🞯 Goals Progress
Set your goals
Add your saving and spending goals here to keep you on track! The more the better!
ADD GOAL

🗡 If you're saving for a big purchase, you can choose to "Set A Goal" with Budget Star.

> Start by selecting "Add Goal" under the "Goals Progress" section.



#### We often have the same financial goals, whether it's saving for your first house, or paying a student loan. These are the most common goals we recommend you start with, or you can add your Custom payoff Save for a baby Save for Create a savings cushion retirement Save for a Custom savings wedding noal ADD GOAL

#### Choose a Goal category you want to save towards such as a car, vacation, or loan payoff.



### Continued

← Add Save For Goal
Add Save For Goal
Save for a vacation
Accounts
FREECKNG 0001
Amount you want to save *
This account has <b>\$1,000.00</b> . Start tracking
\$ 500.00 towards my goal
Completion (Choose One)
Complete By Date
Pick a Date

Select the account you want to save in, the amount you need to save, and how much you currently have to put towards your goal.

♠	Home
	Overview
≘	Accounts
От	Link Account
Q	Transaction
	Cashflow
	Budgets
Ċ	Goals
\$	Net Worth
!	Alerts
?	Help



There are a variety of other features you can utilize with Budget Star, such as monitoring incoming cash flow, viewing net worth stats, and keeping an eye on your account activity.



### Continued



📂 Budget Star also provides the opportunity to link accounts at other banks, allowing you to consolidate your transactions, managing all of your spending tendencies in one convenient application.







K Users will need to accept the Terms and Conditions and Privacy Policy before continuing.



### Continued

😑 Link Account		
<	×	
Find your bank		
Search for your bank		
CHASE O	ANK OF AMERICA	
WELLS FARGO	citi	
<b>us</b> bank	TRUIST 🕀	
Capital One	AMERICAN EXPRESS	
Secured by		

★While there are eight default financial institutions on the option screen, simply use the search field to locate the full directory of available banks.

<b>≡</b> •	Link Account	
	<	



★ After selecting the financial institution to link, the user will be alerted to the need to log into their profile. The user will then be automatically directed to the financial institution's login screen.



### Continued



Once the user is able to access their financial institution, they will select which accounts they would like to aggregate by clicking the box next to each account.



# TRADITIONAL MOBILE BANKING CAPABILITIES

Your bank is open 24/7 with our convenient mobile banking app.

Discover that you have misplaced your Trustar debit card? Not to worry. You can place a hold on your card, blocking all transactions with the swipe of your finger.

Deposit checks, schedule an internal transfer, even order new checks - all from your phone at a time that works best for you.



## ACCOUNT SETTINGS

Change various settings of your mobile app.



^

**ABC RESTAU** 

BILL PAID- C Jan 3, FREECK

### Step 1

★ On the home page, click the icon on the top left of your screen to open the side menu.

#### 

- Dashboard ☑ Messages Accounts  $\overrightarrow{}$ Transfers → Deposit checks \$ Payments
- Budget Star
- (?)Support

- **Settings** 오 Add profile
- ÷ Sign out

JM John McDonald





 $\equiv$ 

### Step 2

✗ Then, click the arrow on the bottom right of the menu, next to your name.

> This will expand another menu with a few more options. Click "Settings".



≡	Settings	
JN	John McDonald johnmcdonald	>
f	Security	>
Û	User alerts	>
Acco	ounts	
*	Trustar Bank	>
$\square$	Send feedback	>
Ξ	User agreements	>
(j	Version info	>
÷	Remove profile Signs out and removes your data	>

 On this page, you have several options.
 Let's start with clicking your name on the first line.

<b>〈</b> Settings	Profile		
E Address	John McDonald dit preferred first name		
1234 Anywher Great Falls, V	e Street A 22066		
Contact info			
Email johnmcdonale	d@email.com		
Mobile 703-123-4567	7	Edit	>
Unable to up	odate your information? We Contact us to get started.	can help!	

Here you can view various pieces of information about yourself, such as your profile photo, preferred first name, address, and contact info.



≡	Settings	
JN	John McDonald johnmcdonald	>
f	Security	>
Û	User alerts	>
Ассо	ounts	
*	Trustar Bank	>
$\square$	Send feedback	>
Ξ	User agreements	>
í	Version info	>
÷	Remove profile Signs out and removes your data	>

Back on the Settings menu page, let's click on "Security".

	ungs Se
Login	options
ጺ	Change usernam
÷	Change passwor
•••	Change passcoc
رئ	Face ID
Verific	ation options
$\oslash$	2-step verificat Enabled for Authy v
	Recently used de

ecurity	
ne	>
rd	
de	>
t <b>ion</b> verification	>
evices	>

 Here you can change your username, password, passcode, or enable or disable Face ID.

> You can also enable 2step verification here or check any devices that were recently used to sign into your account.



≡	Settings	
JN	John McDonald johnmcdonald	>
f	Security	>
Û	User alerts	>
Acco	ounts	
*	Trustar Bank	>
$\square$	Send feedback	>
Ξ	User agreements	>
í	Version info	>
÷	Remove profile Signs out and removes your data	>

Back on the Settings menu page, let's click on "User alerts".

Login from new device Email
Username changed Email
Email address change Email
Mobile phone change Email
Password change Email

Settings

ser alerts	
	>
	>
	>
	>
	>

Here you can choose how you want to be alerted about certain events, such as when your password or phone number is changed.

Click on any field to change how you would like to be notified.



≡	Settings	
JN	John McDonald johnmcdonald	>
f	Security	>
Û	User alerts	>
Acco	ounts	
*	Trustar Bank	>
$\square$	Send feedback	>
Ξ	User agreements	>
í	Version info	>
÷	Remove profile Signs out and removes your data	>

Back on the Settings menu page, let's click on "Trustar Bank".

Settings	Tru
All accounts	
Show running Display a baland	<b>g bala</b> ce afte
FREECKNG x1234	
Show in app	
Show balance	e and
Alert preferer	nces



Here you can choose certain things about how your accounts are displayed.

> You can also nickname your accounts here by clicking "Rename" next to any account.



≡	Settings	
JN	John McDonald johnmcdonald	>
0		
Ţ	Security	>
Û	User alerts	>
Acco	ounts	
*	Trustar Bank	>
$\square$	Send feedback	>
Ξ	User agreements	>
í	Version info	>
÷	Remove profile Signs out and removes your data	>

✗ Back on the Settings menu page, let's click on "Send Feedback".

Cancel

Ter

#### Send Feedback

10.	
	johr
Cc/Bcc, From:	nata

Subject: Send Feedback

Please detail your feedback here

Please be aware that email is not a secure method of communication. Do not use mail to send us confidential or sensitive information such as passwords, account numbers, or social security numbers.

feedback.

#### User Metadata

Phone Model: OS Version:

nmcdonald@email.com Isna i Um@gmail.com

The following information is non-identifying and is used solely to make better use of your 🗡 An e-mail pop-up will appear where you can send a message to our team about any questions or issues you may be experiencing while using the app.

Please use this feature solely for technical issues, and not any banking related questions.



iPhone13,2 15.2.1 iPhone

## MAKING A TRANSFER

Learn how to easily transfer funds from one Trustar Bank account to another.



### Step 1

✗ Once signed into Trustar Bank's Online Banking mobile app, select the Transfer icon.

From CHECKING \$2,000.00 To SAVINGS \$3,500.00 Amount \$ 0.00 Frequency Once > Date Once > Hide options	Cancel	Transfer	
To SAVINGS > \$3,500.00 Amount \$ 0.00 Frequency Once > Date Soonest available > Hide options	From	<u>ተ</u> ጊ	CHECKING \$2,000.00
Amount\$0.00FrequencyOnce >DateSoonest available >Hide optionsSubmit	То		\$3,500.00
Frequency Once > Date Soonest available > Hide options Submit	Amount		\$ 0.00
Date Soonest available > Hide options Submit	Frequency		Once >
Hide options Submit	Date	S	oonest available >
Submit	Hide options		
		Submit	

### Step 2

✗ Here you can choose which Trustar accounts you would like to transfer to and from, the amount, the frequency, and the date of the transfer.

Click "Submit" when complete. You can always edit or cancel scheduled transfers from the transfers view.



## DEPOSITING CHECKS

Deposit a check quickly, right from your phone!



#### Step 1

Once signed into
 Trustar Bank's Online
 Banking mobile app,
 select the Deposit
 icon.

Cancel	Deposit cł
Check amou	unt
	Continu
1	2 ABC
4 вні	5 јкі
7	8

PQRS



#### Step 2

Enter the dollar amount of the check you are depositing. Select "Continue".





# DEPOSITING CHECKS

### Continued

Cancel	Check front	<b>4</b> ∕₄ (i)
Capture Place cl tap the	capture button to take the p	ice and photo.
	Robert W. Andrews     SAMPLE IMAGE     131       Robert W. Andrews     SAMPLE IMAGE     131       Ray outs     Pay tothe     Date January     131       Pay tothe     January     Date January     131       Order of     January     January     131       Oute     January     January     131	



signature, "for mobile deposit only" and your deposit account number.



### Step 3

4 ①

the screen.

On the back, make sure to endorse the check, add "for mobile deposit only" and your deposit account number.

Capture images of the front and back of your check by centering the check in the middle of the frame and tapping



### DEPOSITING CHECKS Continued

Cancel	Review			
Check amount	\$		150.25	
То	FREECKN	G 0001	(1234)	>
ි Front		A DESCRIPTION OF A DESC		>
ි Back				>
	Submit			

### Step 4

 Review all information, such as amount and account number and hit "submit".
 Deposited checks will be made available in accordance with our standard funds availability disclosure.



JM John McDonald



#### Special Note:

 On the home page, click the icon on the top left of your screen to open the side menu.
 By selecting "Deposit Checks" you can view recent deposit status and history of electronically deposited items.



## **USING BILL PAY SERVICE**

Learn how to send money to businesses or other people.



### Step 1

Once signed into Trustar Bank's Online Banking mobile app, select "Pay".

<	Back	se Se
	9	Search payees
	$\sim$	
	(L)	Paid: Jan 18, \$31
	$(\underline{R})$	Cell Phone
		Falu. Salt 03, \$12



### Step 2

🗡 To add a new payee, select the + sign in the top right corner.



## USING BILL PAY SERVICE Continued

K Choose to pay

person.

a company or

You can use our

pay individuals,

both as a one-

payment.

time or recurring

bill pay service to

Step 3

<b>〈</b> Select payee	Add a payee	Cancel
Select payee type		
Company		>
Person		>

	Cancel	
e to use?		
d into you	r >	
	>	
ge to	>	
	>	

Add a payee

Which payment method would you like

Payments are electronically deposite

Your payee will receive an email to

Your payee will receive a text messa

Sent by mail to the payee's address.

Add a pavee

🖂 Email

Direct deposit

payee's account.

accept payments.

accept payments.

Check

-=

Text message (SMS)

### Step 4

✗ Choose how you wish to pay.

Direct deposit will electronically deposit the funds into your payee's account.

Email or text message will send a communication to your payee with information on how to receive the payment.

Check will send a paper check by mail to your payee.



## **USING BILL PAY SERVICE** Continued

🗸 Back	Add a payee Company	Cancel	<b>く</b> Back	Add a payee Person	Cancel
Company			Direct deposit		
Payee name			First name		
Payee nicknan	ne (optional)		Last name		
Phone numbe	r		Nickname (optio	onal)	
Account numb	ber		Phone number		
Name on bill (	optional)		Account inform	ation	
Payee addres	s		Account type	Checkin	g Savings
Street line 1			Routing number		
Street line 2 (d	optional)		Account numbe	r	
City			Need help finding	routing and account number	?
State					
Zip code					
	Submit				

### Step 5

🗡 For this example, we will set up a Direct Deposit payee.

> Fill out the information for the company or person you wish to pay.

Add the new payee by selecting "Submit" at the bottom of the screen.

### Step 6

🗡 After adding your payee, go back to the main account screen and select "Pay" again.



## **USING BILL PAY SERVICE** Continued

🗸 Back	Select payee	+
		~
Q Se	earch payees	¥
8	<b>Utilities</b> Paid: Jan 18, \$310.00	
8	<b>Cell Phone</b> Paid: Jan 03, \$120.00	

### Step 7

🗡 Now, your new payee will be listed on your screen. Select the payee you wish to send funds to.

Cancel	Payment	
Pay Utilities		
From	FREECKNG	0001 x1234
Amount	\$	200.00
More options		
	Submit	
De	elivers electronically	

### Step 8

**\*** Enter the amount you wish to pay and select "Submit". Your payment has now been sent!



## FREEZING YOUR DEBIT CARD Card lost or stolen? Learn how to freeze your debit card directly in the app.



### Step 1

✗ Once signed into Trustar Bank's Online Banking mobile app, click on the account information section.



🗸 Back	C
JOHN A MC	DO

EECKNG	0001
<b>0001</b>	<b>\$1,500.00</b> Available (i)
s	>
	>
	>
ering	>
gement	>
ences	>
	>

#### ard management

NALD (x1234) 0001, Active

### Step 2

✗ Select "Card management".

> On the next screen, select the debit card that you would like to freeze.



# FREEZING YOUR DEBIT CARD

<b>〈</b> Back <b>Card management</b>
JOHN A MCDONALD (x1234) FREECKNG 0001, Active
Card services
Report lost/stolen

### Step 3

From here you can use the toggle switch to lock and unlock your debit card.

This will deny any upcoming transactions. Credits and deposits will still continue.

You can also report your card lost or stolen on this screen, which will block any one-time or recurring transactions.

≡	Trustar Bank	
Card ma	anagement	
JOHN A MCDONALD 1234 Direct Deposit, Active		
	哈 Organize dashbo	bard
		_

You can also access this toggle by scrolling to the bottom of the account home screen.



# **ENROLLING IN E-STATEMENTS**

Prefer receiving your statements electronically? Learn how to enroll in e-statements.



#### Step 1

✗ Once signed into Trustar Bank's Online Banking mobile app, select the Documents icon. You may have to scroll to the left to the find this option.

Close <b>A</b> my.tr	us
Documents	
eStatements/Notices	S

Instructions: Below is a list of accounts and document types that are available for enrollment in electronic delivery. You may place a check next to any document you wish to enroll or place a check next to any account(s) in which you wish to enroll all documents. If you uncheck any document or account, you will be unenrolled in electronic delivery for those applicable documents and/or accounts. No selections will be saved until you select the "Save Settings" button.

Enroll All Available Accounts and Document Types Shown



Refresh



Save Settings

### Step 2

🗡 The website www.my.trustarbank.com will appear in a pop-up.

Select the "Sign Up/Changes" tab.

Here you can enroll in e-statements by placing a checkmark next to any account you wish to enroll.

Select "Save Settings" to save your preferences.



## SETTING ALERT PREFERENCES

Want to stay updated on your account? Learn how to set your alert preferences.



### Step 1

 Once signed into Trustar Bank's Online Banking mobile app, click on the account information section.



ECKNG	0001
0001	<b>\$1,500.00</b> Available (i)
	>
	>
	>
ng	>
ment	>
nces	>
	>

### Step 2

Select "Alert Preferences".



### SETTING ALERT PREFERENCES Continued

🗸 Back	Alert preferences FREECKNG 0001 (x 1234)
Balance ale	rts
+ Add alert	
Transaction	alerts
+ Add alert	

### Step 3

 From here you can set different alerts to keep you up to date on your account, such as when your account goes below a certain balance or when a large transaction takes place.

> Select "+Add Alert" to start.

Notify by		
Email	@email.com	
O Text messa (703)123-4567	age	
🕑 In-app mes	ssage	
	Add ale	rt

### Step 4

Choose the details of your alert notification and how you would like to be notified.

Select "Add alert" to save your new alert.



## ORDERING CHECKS

Out of checks? Learn how to order more!



### Step 1

Once signed into
 Trustar Bank's Online
 Banking mobile app,
 click on the account
 information section.

<b>く</b> В	ack FREECKNG	0001
<b>FRE</b> x 123	ECKNG 0001 34 - Just updated	<b>\$1,500.00</b> Available (i)
≣	Transactions	>
♪	Deposit	>
ß	Documents	>
	Check Ordering	>
	Card management	>
A	Alert preferences	>
錢	Settings	>
Deta	ails	
Acco	unt numbers	

#### Step 2

Select "Check ordering". This will take you to an external website, www.ordermychecks.com.



### ORDERING CHECKS Continued

Close	checks.com 🗚 🖒
	ERMYCHECKS.COM ARLAND CLARKE®
OrderMyChec The fastes easiest wa	ks.com® t and y to order !
Use your checking a be	ccount information to gin.
9 digits	SHOW
ACCOUNT NUMBER	
4 - 20 digits	SHOW
ACCOUNT ZIP CODE	
5 digits	
ACCOUNT O Personal	O Business
CONT	TINUE

### Step 3

Go through the form and fill out the requested information and click submit. Your checks will be mailed to you in about two weeks.



### SUPPORT AND MESSAGES Need help using our app? Have a question about your account? You can reach one

of representatives quickly and easily.



K On the home page, click the icon on the top left of your screen to open the side menu.

Select "Support".

≡	Sup
S	Call us We're here to help. ( support you need.
	Send us an email No time to talk now? email and we'll get b
0	Locations Looking for a branch location nearby.
	TRUS

Trustar Bank ("Bank") is a community bank in organization conceived to meet the banking needs of businesses and individuals in the greater metropolitan Washington DC area. The Organizers of the Bank are experienced bankers, bank investors, and business professionals in the Bank's target market area. Rapid consolidation in the Bank's target market has created an opportunity for a community-based commercial bank.

A viable market, sufficient capital, engaged leadership, and strong management are critical

#### oport

Give us a call to get the

That's okay, send us an ack to you shortly.

or ATM? Find a



#### Step 2

🗡 Here you call call us, send us an email, or view all of our locations to visit us in person.



### SUPPORT AND MESSAGES Continued



You can also send us a message by selecting the "Message" button on your home screen.

> This will open an email, where you can submit your inquiry.

