

MVB Mobile Banking App FAQ

- WHAT CAN I DO with the app?
 - Securely make bill payments anywhere. View all your upcoming bills, make payments, add payees and access your payment history.
 - View transactions anytime. Check on your cash flow and finances in real time.
 - Make transfers anyplace. Securely move money where you need it, when you need it.

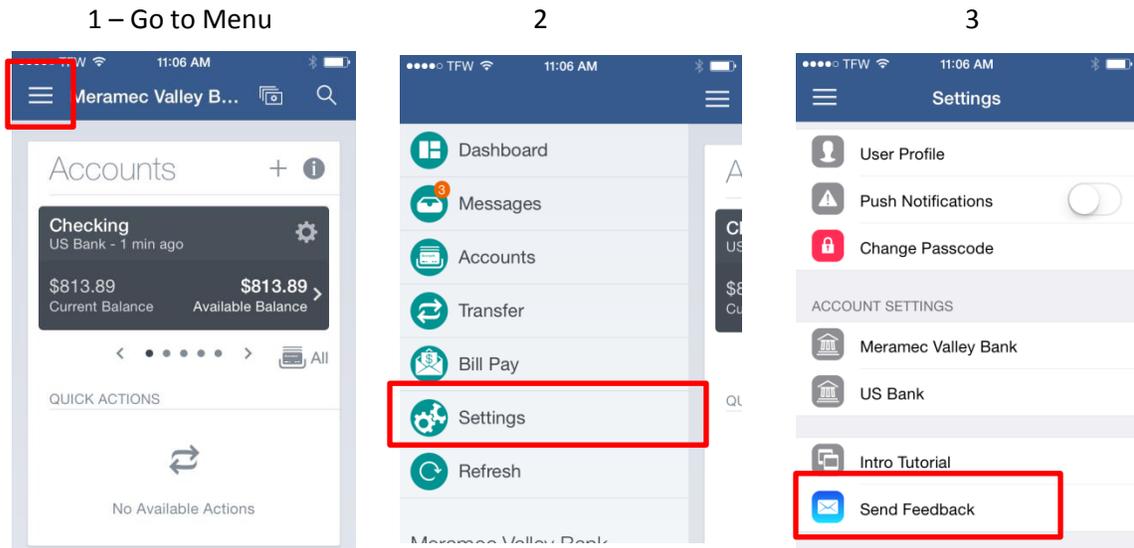
- WHERE Do I DOWNLOAD the app:
 - 1. Download Mobile Banking app on the [App Store](#)SM or [Google Play](#)TM.
 - Search for Meramec Valley Bank
 - We are not on the Windows App store because there is not enough demand

- What do I need to know or do before I download the app?
 - 1. You need to be signed up for and know your Internet Banking User Name, Password and answers to security questions.
 - How to check security questions
 - 1. Log into Internet Banking
 - 2. On the left side menu, under Services Click Security Maintenance
 - 3. This will tell you what your security questions are, if you don't know the answers you might want to reset them so you don't get locked out when setting up Mobile Banking

- I have multiple accounts. How do I know which is which because they both just say checking?
 - 1. You will have to log into Internet Banking directly from the website.
 - 2. Locate the menu on the left side.
 - 3. Under Accounts click on Selection
 - 4. You should get a list of all your accounts
 - 5. In the column titled Nickname you can call your accounts whatever you want, this is what will appear in the mobile app so you can better identify your accounts
 - 6. The change should occur immediately once updated through Internet Banking, refresh your mobile app and you should see the Nicknames you just added

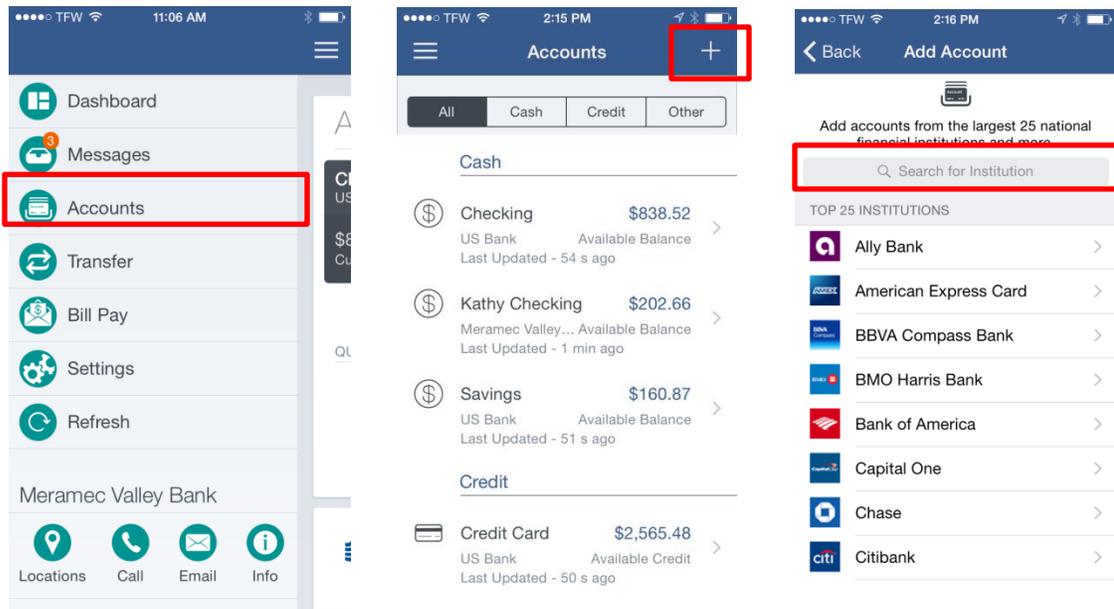
MVB Mobile Banking App FAQ

- How do I send feedback or report an issue directly to app developer?



- How do I see my MVB Master Card balance or a non MVB account?

1. From Menu Select Accounts



MVB Mobile Banking App FAQ

- Why can't I find my other bank to add my account from there?
 - Follow the above steps . . . still can't find
 - Sorry, but if a financial institution does not appear in our list of aggregated institution you may not add accounts form that institution. That institution is not set up within the app network and would have to be done so by that institution.
 - What type of accounts do you have there? Perhaps we could get you set up with something similar here and then you can have access through to app and easily process transactions from one account to another through the app. The process is pretty simple and we would love to help you out with that.

- Can I remove an account from the Mobile App? I don't want to see the info for this account.
 - No, an account cannot be completely removed from the app. But you can change the settings so you don't see the information on that account.
 - From the app menu select Settings
 - Under account settings select the institution that the account is at
 - There will be a button next to each account that you can turn off or on if you want to see the account or have it active.

- Do I have to enroll in Bill Pay online before it is available through Mobile Banking?
 - Yes, a user must already be enrolled in bill pay for bill pay to be available in the app. Each time a user opens the app, we do a check to see if they have bill pay. If we discover that they have bill pay, we then make their bill pay information available in the app. This allows a user to add bill pay at any time without having to do anything in the app.

- Why does the app show a negative daily balance?
 - The daily balance calculations are entirely on our side. We start with the most current balance for the account and then go backward in time day by day and apply the transactions for that day to the running balance. The math varies depending on whether it is a cash account or a credit account.