

# Naugatuck Valley Mobile Banking



## Your Community Bank at Your finger tips.

Naugatuck Valley Saving and Loan is pleased to announce a mobile banking solution for community banking from your smartphone. With Naugatuck Valley Mobile Banking, your community bank is as close as your phone, allowing you to:

- » Check Balances
- » Review Transactions
- » Make Transfers
- » Pay Bills
- » View Payment History
- » Text Inquiries

### There are 3 easy options to access Naugatuck Valley Mobile Banking without any bank fees:\*



- 1.) TXT Banking
- 2.) Mobile Browser
- 3.) The TouchBanking App for your iPhone or Blackberry

\*Message and Data rates may apply.

## TXT BANKING

Text Naugatuck Valley at 48179 with simple short code commands to have your account information like balance or history sent to you. You can use the text messaging service to:

- » Check your account balances.
- » Review recent account activity.
- » Find ATM and branch locations.

If at anytime you would like help with Naugatuck Valley Mobile Banking, text **"Help"** for help or if at anytime you would like to stop your Mobile Banking Service, text **"Stop"** to 25215 to **Cancel**. Message and Data rates may apply.

### What are the text messaging keywords and how do I use them?

Keywords are the text messages you send to request account information or ATM and branch locations. Here are examples of commands you can make:

TEXT US	TO FIND OUT
B, BAL, BALANCE, BALANCES	<b>Account Balance Requests</b> - Check the balances for all accounts you've registered in Mobile Banking.
STMT, TRAN, HIST (account nickname)  If your transaction history response message ends with "Reply NEXT" text NEXT or MORE to view more transactions.	<b>Transaction History Requests</b> - Check the most recently posted transactions of the account you specify with the account nickname. For example, TRAN S1.
ATM, BRANCH, BOTH (address)  If your ATM and branch location response message ends with "Reply NEXT" text NEXT or MORE to view more locations.	<b>ATM and Branch Location Requests</b> - Find ATMs, branch locations, or both near an address that you specify.  You can enter: ZIP Code, City and ZIP Code, City and State, Street, City, and State. For example: ATM 06033.
HELP, HLP	<b>Help Requests</b> - Provides information about the Mobile Banking keywords.
STOP, END, CANCEL, UNSUBSCRIBE, STOP ALL to 25215	<b>Stop Requests</b> - Stop receiving Mobile Banking alerts. Text: STOP BNKG to cancel banking alerts. STOP MKTG to cancel marketing alerts. STOP ALL to stop all alerts.

### Are the keywords case-sensitive?

No. Whether you type "BAL" or "bal," we send a response with your account balance information.

**REQUIREMENTS**- To use the text messaging service, your phone must send and receive text messages to and from a short code. Most mobile phones are capable of sending and receiving text messages, so your phone is most likely compatible with Mobile Banking. Please note that some mobile service carriers charge for outgoing text messages or for each message sent and received.



## MOBILE BROWSER

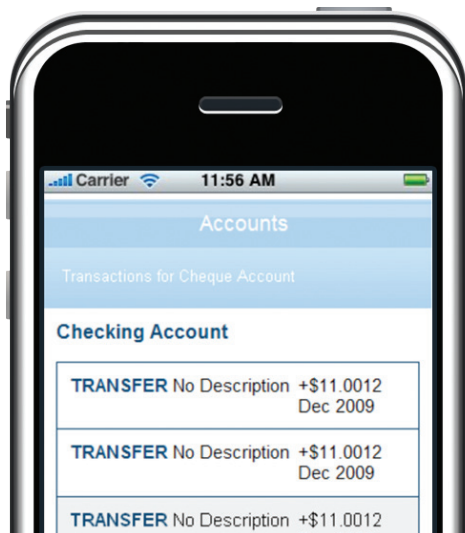
Use the browser built into your phone to access [www.nvsl.com](http://www.nvsl.com) and log in like you would from your desktop or laptop computer. The online banking will scale to your phone screen, allowing you to bank from your phone, like you would from your computer.

### *You can use the mobile browser service to:*

- » Check your account balances.
- » Review recent account activity.
- » Transfer money between accounts.
- » Pay bills.
- » Change and cancel pending payments.
- » Find ATM and branch locations.

### **Requirements**

To use the mobile browser service, your phone must have an Internet browser and may require a data services plan.



## TOUCHBANKING APP FOR IPHONE OR BLACKBERRY

Download the app for your iPhone or Blackberry to access your account and perform functions from within the app setting for fast and easy banking transactions.

### *You can use the TouchBanking app to:*

- » Check your account balances.
- » Review recent account activity.
- » Transfer money between accounts.
- » Pay bills.
- » Change and cancel pending payments.
- » Find ATM and branch locations.

## READY TO SIGN UP FOR NAUGATUCK VALLEY MOBILE BANKING?

You'll need online banking to start. Log on to eValley Online Banking and select Options from the upper right hand navigation menu. Find the section labeled Mobile Banking and click SIGN UP. You will be walked through the sign up process including accepting terms and conditions, selecting the accounts you want to make available along with assigning account nicknames for easier information access, and registering your phone number. Make sure you have your phone handy. We will send you an activation code in a text message that you will need to enter to complete registration.



### **Need Assistance?**

You can also call 203-720-5000 and speak with our internet branch manager who can assist you with the registration process.

## FREQUENTLY ASKED QUESTIONS

### Is Mobile Banking secure?

To ensure the safety and privacy of your account information, we provide some key security features in Mobile Banking:

- » **Unique Activation Code** — We send you a unique activation code to verify your phone number. This code associates your mobile phone with your account. This verification also lets you know your mobile phone number has been successfully registered in our system.
- » **Authentication** — You are authenticated for every interaction with Mobile Banking.
- » **Encryption** — We use 128-bit encryption for all transactions.
- » **Fraud Detection** — We incorporate mechanisms such as transaction validation and transaction reconciliation processes to detect fraud.
- » **Auditability** — We provide full audit capabilities through event logs and event-based reporting.
- » **No Identifiable Information** — We don't return any personally identifiable information in a text message, such as your full account number, e-mail address, or personal address. We never ask for or include your user ID or password in any message we send. We don't save any files with your personal or financial information on your phone. That information stays strictly within online banking.

### Are there fees to use Mobile Banking?

We don't charge fees to access or use Mobile Banking. You should contact your mobile service carrier for information about fees associated with sending or receiving text messages or accessing the Internet from your mobile phone.

### What if my phone number changes?

If your mobile phone number changes, go to online banking and access the Mobile Banking pages. On the My Phones page, find the old phone number and select the option "Change my phone number."

### What if my phone is lost or stolen?

If your mobile phone is lost or stolen, no one can access your account without knowing your password, and, in some cases, your unique user name. To prevent unauthorized access to your account, you can deactivate your phone in Mobile Banking. Go to online banking and access the Mobile Banking pages. On the My Phones page, find the phone number and select the option "Stop using this phone for Mobile Banking."

### Which phones can I use for Mobile Banking?

We support hundreds of models for these major brands: iPhone, BlackBerry, HTC, LG, Motorola, Nokia, Pantech, Samsung, Sanyo, and Sony Ericsson. We support phones on a number of different operating systems, including (but not limited to) Android, Blackberry, iOS, Symbian, Windows Mobile, Linux, Palm webOS, and Maemo.



## Have more questions?

There's more information and a complete user guide on our Web site at [www.nvsl.com](http://www.nvsl.com)

