

Northeast Bank Mobile Banking FAQ

We are pleased to introduce Northeast Bank Mobile Banking to give our customers the convenience of transacting their banking whenever and wherever they are. Now you can check your balances before making a purchase at the store, schedule a bill payment from the cabin, deposit a check from the comfort of your kitchen, and more from your mobile device.

- **What is Northeast Bank Mobile Banking?**

Northeast Bank Mobile Banking is a service that lets you use a native app or mobile browser in order to view your Northeast Bank account information and conduct many banking transactions from your Internet-enabled mobile device. You have three options to access Northeast Bank Mobile Banking:

- iOS app for use on an iPhone, iPod Touch or iPad with Internet access
- Android app for Android smartphones and Internet-enabled tablets
- Mobile browser version for use with any smartphone (e.g., Blackberry, Windows Phone)

- **Who can use Northeast Bank Mobile Banking?**

Northeast Bank Mobile Banking is available to existing Northeast Bank Business and Consumer customers with an active NetTeller account and a smartphone or Internet-enabled tablet. If you don't have NetTeller already, contact us at 612-379-8811 or stop by any Northeast Bank location today.

- **What functionality is available through Northeast Bank Mobile Banking?**

- Check Balances
- View Account History, Transaction Details and Check Images
- Transfer Funds between your Northeast Bank Accounts
- Pay your Loan
- View eStatements
- Bill Pay: Add a Payment to an Existing Payee or Delete a Scheduled Payment
- Mobile Deposit – only available through iPhone and Android app to qualified customers. For additional information, please see the **Mobile Deposit FAQ**.

- **What are the Northeast Bank Mobile Banking requirements?**

- Existing Northeast Bank Business or Consumer customer with a NetTeller account
- Smartphone or Internet-enabled tablet
- Internet access

- **How do I get the Northeast Bank Mobile Banking apps?**

- To access the iOS (Apple) app, go to your App Store app or iTunes Store and search for “Northeast Bank MN” and download our app.
- To access the Android app, go to the Google Play Store app and search for “Northeast Bank MN” and download our app.

- **How do I access the mobile browser version of Northeast Bank Mobile Banking?**

Go to: www.nebankmn.com from your mobile browser.

- **Are Mobile Banking and Mobile Deposit secure?**

Yes, our mobile banking and mobile deposit services utilize best practices from online banking, such as HyperText Transfer Protocol Secure (HTTPS), 128-bit multi-layer encryption, password or multi-factor authentication access, and application time-out when your phone is not in use. In addition, no account data is ever stored on your phone and if your phone is lost or stolen, access to your accounts can be disabled by calling us at 612-379-8811.

We also recommend that you follow these mobile banking security tips:

- Lock your device with a password or PIN when it is not in use.
- Use strong account passwords with at least one number and capitalized letter. Do not use your name, birth date or other easily identifiable personal information.
- Do not store personal information including your User IDs and passwords on your phone or send them via email or text messages which could be intercepted.
- Only download applications from trusted sources. Make sure to download updates regularly, as updates often fix security flaws.
- Do not enter personal information unless there is an “s” after http, which indicates the site is secure. Also look for security symbols like the lock icon.
- Do not bank or shop online when using unsecured, public Wi-Fi access.
- Do not click on any links in emails claiming to be from Northeast Bank. Instead go to the Bank website directly and log in.
- Always log off completely after using Mobile Banking.

- **What credentials do I use to access Northeast Bank Mobile Banking?**

Northeast Bank Mobile Banking leverages all of the security features of NetTeller online banking. Use the same credentials (User ID/short name, password, image verification, and/or token) that you use to access your Northeast Bank NetTeller online banking.

- **Is there a charge for Northeast Bank Mobile Banking?**

Northeast Bank does not charge customers for the mobile banking service; however, it does require Internet access and your mobile carrier may charge you access or data rates. Please check with your carrier to confirm costs. In addition, if you choose to use the optional Mobile Deposit service there is a \$1 fee per deposit.

- **Why can't I access Northeast Bank Mobile Banking?**

- Northeast Bank Mobile Banking requires Internet access so access problems are typically related to poor or no Internet connectivity, or a weak cellular network signal. Please try to access the service again when you have a better network connection.
- Northeast Bank Mobile Banking also uses our NetTeller online banking infrastructure so if NetTeller is not available, Mobile Banking cannot be used either.
 - If there is a known NetTeller issues, we will post a message on www.nebankmn.com and work to restore access as soon as possible.