

FREQUENTLY ASKED QUESTIONS

Q. Is Mobile Banking Free?

- A. Yes, our Mobile Banking service is free.
Message and data rates may apply.

Q. Do I need to be enrolled in Online Banking to use Mobile Banking?

- A. Yes

Q. Do I need to sign up for Mobile Banking?

- A. No, enrollment of Mobile Banking, is not required, unless you plan to use the Text Banking Feature. To enroll for Text Banking, log in to Online Banking, select the options tab, scroll down and choose Mobile Banking, clicking “enroll now” and simply follow the prompts as indicated.

Q. How Do I install the Smartphone App?

- A. The app can be found by searching for “**Touchbanking**” within your smartphone application store; either the Apple App Store or Google Play. Once downloaded and installed, enter the Merchants and Farmers Bank **App code 2053723311**, and follow prompts as indicated.

Q. Do I need a new username or password?

- A. No, Use the same Online Banking user ID and password. If you change your Online Banking password, the Mobile Banking password will automatically change as well.

Q. Is there a waiting period to use Mobile Banking?

- A. There is no waiting period.

For the Mobile Banking App: Once you have downloaded and installed the app, simply log in using the same user ID and password used for Online Banking.

For Mobile Browser Banking: From your mobile browser, log in to Online Banking at www.mfb.usa.com using the same credentials.

For Text Banking: Users will initially log in to Online Banking to enroll for Text Banking, then follow the on-screen prompts to begin using our Text Banking service right away. **(SHORT CODE IS 99588).** *Message and data rates may apply.*

Q. How Do I enroll in Mobile Banking?

- A. First you must be enrolled in Online Banking. After logging into online banking, click on the “OPTIONS” tab, next click Mobile and follow prompts; clicking the boxes of the desired additional services “Text” SMS Banking and/or Browser. From your mobile device, access the respective APP store to download the TouchBanking APP (the app code is 2053723311).