



FBOnTheGo Mobile Banking App

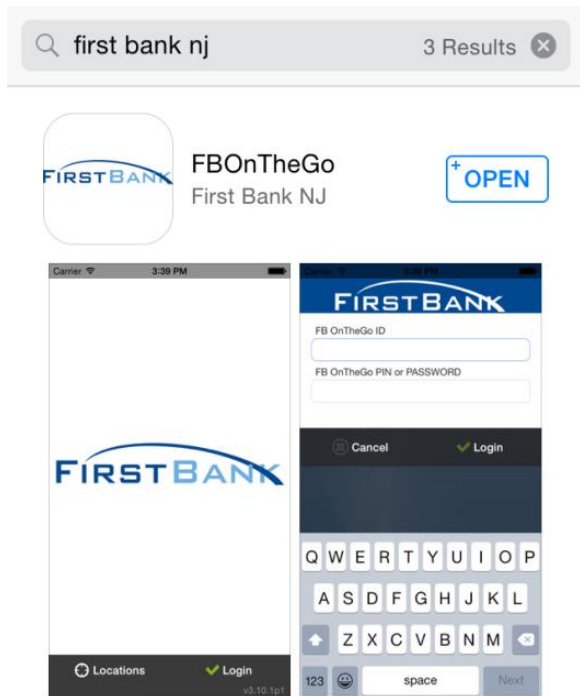
Mobile Banking allows users to access Online Banking via First Bank’s Online Banking App (“FBOnTheGo”). In addition to mobile access, users can now take advantage of our Mobile Deposit feature Remote Deposit Anywhere (“RDA”). Access to RDA allows you to use a mobile enabled device to capture images for deposits anywhere, at any time.

Approved Devices

- Apple iPhone
- Apple iPad
- Android

In order to use this app you must be enrolled in online banking and your account needs to be in active status. If you are not currently enrolled in Online Banking, please visit your local branch to enroll. Once enrolled, login to Online Banking to activate your online banking service.

To use **FBOnTheGo**, you must first download the app from the Google PlayStore for Android System phones or the App Store for Apple iPhone/iPad. Once you have successfully installed the app, you will need to login.



Screen images are not exact representations. Images will differ based on your mobile device

Logging In

Open the **FBOnTheGo** on your mobile device. Complete the **Username** and **Password** fields using your current Online Banking login credentials.

Select Login

FB OnTheGo ID

FB OnTheGo PASSWORD

Login

Locations

Please review the **Terms and Conditions** and select **I have read and agree to the terms of service** and click **Continue**.

Terms and Conditions

You may view and retain a copy of this Agreement through our website at: <http://www.firstbanknj.com/personal-banking/online-banking.html>

FIRST BANK MOBILE BANKING SERVICE AGREEMENT

The First Bank Mobile Banking Service ("Mobile Banking Service" or "Service") is provided to you by First Bank ("Bank," "we," and "us"). This Mobile Banking Service Agreement ("Agreement") sets forth the terms and conditions for use of the Mobile Banking Service. By checking the terms and conditions acceptance box or by clicking the "I Agree" button, you agree to all the terms, conditions, and notices contained or referenced in this Agreement. You must enroll in the Online Banking Service and execute the Online Banking Agreement before you can enroll in the Mobile Banking Service. The Online Banking Agreement is hereby incorporated by reference and is made a part of this Agreement. Access to and use of the Mobile Banking Service is subject to all applicable federal, state, and local laws and regulations.

1. Description of the mobile banking service.
Unless your cellular phone is limited to texting, Mobile Banking Service refers generally to any service allowing an existing First Bank customer to access and view accounts, including checking, certificates-of-deposit, money markets, loans, and lines-of-credit, selected by the customer ("Accounts") from a web-enabled mobile phone or device ("Mobile Device") whose network allows secure SSL traffic and supports WAP browsers.

a. The services available to the text-enabled cellular phone

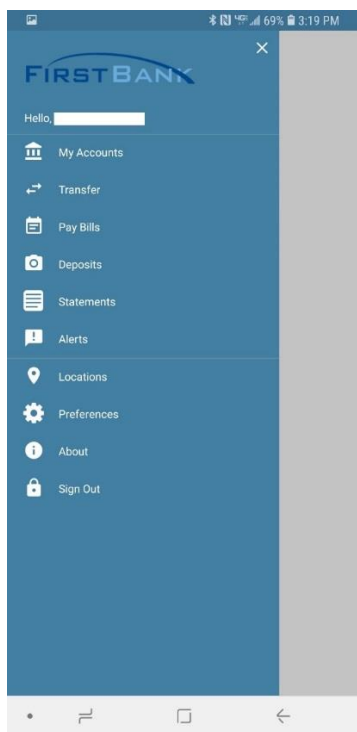
I have read and agree to the terms of service.

Cancel Continue

Navigation

Access available applications by tapping on the appropriate icon.

View account balances and transactions, transfer funds, mobile deposits, bill pay, view alerts and find First Bank locations.



Transfers

Schedule one-time, same day, and future dated transfers. Same day transfers made before 6pm are immediate and will be reflected in your available balance. Transfers made after the 6 pm cut-off will post on the next business day. All other transfers will post on the date selected.

Bill Pay

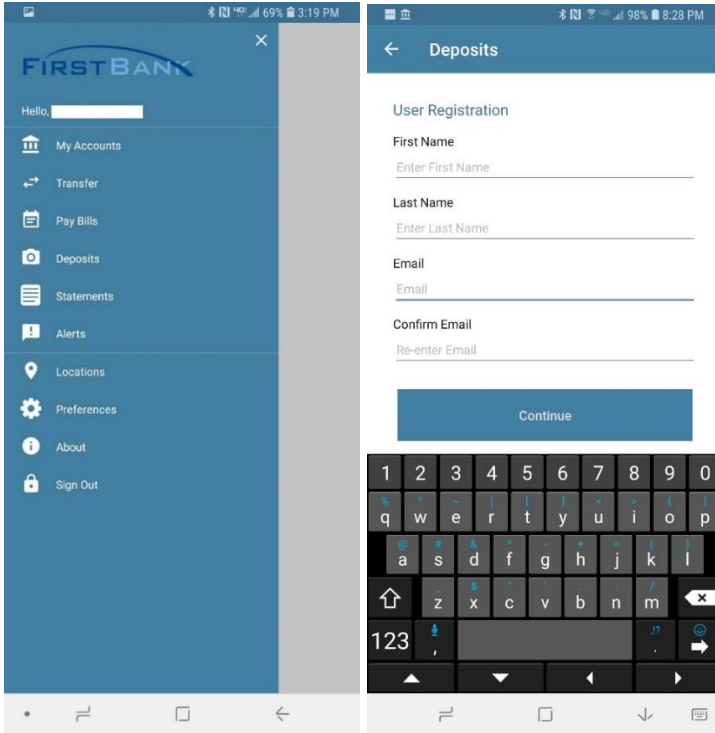
Schedule one-time and future dated payments by selecting the **Pay Bills** option from the home screen. Payments can only be initiated to established payees. Setup of a new payee is **not** available through Mobile Banking.

If you are not currently enrolled in Bill Pay, this icon will not be available. Enrollment will need to be completed via online banking. Once enrollment is completed online, bill pay will be available through the mobile app.

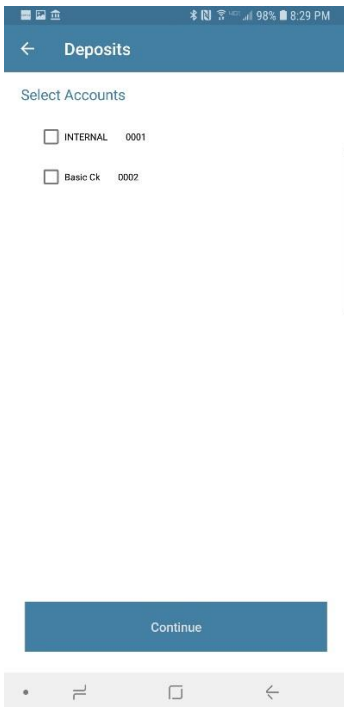
Mobile Deposit Self Enrollment

In order to self enroll the user must be registered in Online Banking and the service must be ACTIVE.

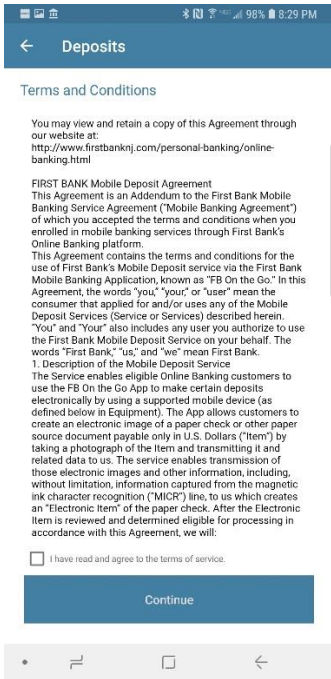
To begin self enrollment select **Deposits** from the navigation bar.



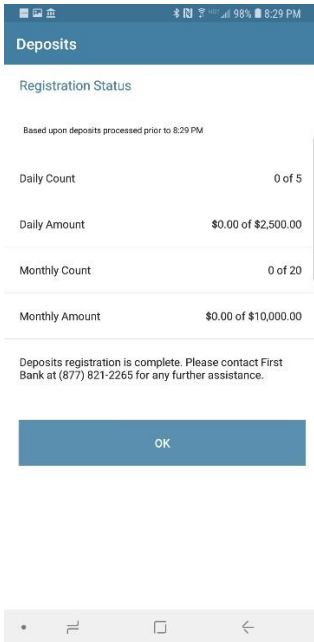
Select the accounts you want to enable for deposits



Please review the **Terms and Conditions** and select **I have read and agree to the terms of service** and click **Continue**.



Complete the User Registration by clicking **OK**



Check deposits can be made by selecting **Deposits** from the navigation bar. Check deposits are restricted by velocity settings, which include daily deposit limits and number of mobile check deposits.

Once the deposit icon has been selected, click on the **Plus symbol** to add a new deposit.



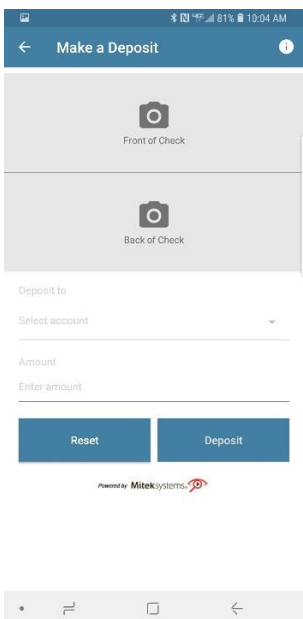
Select **Front of Check** – Take a clear picture of the entire check by lining it up within the brackets.

Select **Back of Check** – Flip the check over to capture a clear picture of the back of the check. Be sure to line the check image within the brackets.

Select **Deposit to** Account

Enter the **Amount** of the check for deposit.

Click **Deposit**.



Once the deposit has been accepted, you will receive a deposit confirmation.

Card Management

Manage ATM and Debit Cards via mobile banking by selecting the manage cards icon.

Once manage cards is selected, a listing of available cards will display along with the current status. From here, you will be able to activate your new card or report your card lost or stolen.

Alerts

To view alerts, select the **Alert** icon from the home screen.

Alerts will display **only** if the user has previously setup alerts through Online Banking. Alerts cannot be setup via Mobile Banking. To setup new alerts user must log in to our traditional Online Banking via the web.

Locations

Select the **Locations** icon.

Once selected the location of each of our branches will be displayed. Users can select an individual branch location to obtain information such as address, phone number and if the branch offers ATM access.

If the mobile device is GPS enabled, a map will display and guide you to the branch selected based on your current location.

