

\$500 has been transferred into your checking account

"Thanks Dad!"

Mobile Banking

Mobile banking is the ultimate on-demand service. With it, you can receive alerts about your account activity, delivered right to your cell phone. Imagine getting a message if your account falls below \$100. Or, receive an alert so you'll know as soon as a deposit has been made, or a check has cleared. Mobile banking delivers the information you need, when you need it.

From a cell phone with Internet access, you can securely log on to:

- View your current account balances
- View the most recent transactions
- Transfer funds between accounts

Safe and Secure

Mobile banking delivers the highest level of security, thanks to multiple layers of authentication. This includes a personal PIN number that only you know, and a ONE TIME PASSWORD that changes each time you log on. This helps to ensure your information is fully protected.


Enroll now

Mobile banking is a free service* for our Internet Banking customers. To enroll, simply log on to Internet Banking, click the OPTIONS menu, and choose MOBILE BANKING ENROLLMENT.

MOBILE BANKING DELIVERS.

*Most web-enabled phones can be used with our mobile banking system.
Your cell phone provider may charge additional fees for Web access or text messages.

Mobile Banking Delivers



A deposit over \$1,000 has been posted to account
******1234**



ADAMS BANK & TRUST

315 North Spruce Street • Ogallala, NE 69153

(308) 284-4071 • (800) 422-3488

Member FDIC

© 2010 Beavercreek Marketing a division of Beavercreek Inc. All rights reserved.



ADAMS BANK & TRUST

www.abtbank.com



Deposits	Balance
Main Account	\$3,500.23
Checking	\$2,960.50
Savings	\$24,500.00
CD	\$4,000.00
Car Loan	\$12,500.00
Home Loan	\$145,250.23

Account List

From here, you can view the balance in all your accounts, or select an account to see details

How to Log On

1. Open the most recent text message containing your ONE TIME PASSWORD.
2. Click on the link in the message.
3. Enter your Internet Banking User ID. Then enter your 4-digit Mobile Banking PIN.
4. Click SUBMIT.

To: 5553451234
 Sent: 1/30/10 13:02:23
 From: Adams Bank & Trust

Stanley J.Customer, Your one time password to access Mobile Banking is below.

123456

<http://www.abtbank.com>

ADAMS BANK & TRUST

Log On

User ID:

PIN:

That's it. You're now securely logged on.

If your phone doesn't allow links.

Some providers, and some models of phones, don't permit you to click on a link inside a text message. If that's the case:

1. Write down the 6-digit ONE TIME PASSWORD from the text message.
2. Access the Web from your phone.
3. Go to www.abtbank.com/am.asp
4. Enter your Internet Banking User ID, your 6-digit ONE TIME PASSWORD, and your 4-digit Mobile Banking PIN.
5. Click SUBMIT.

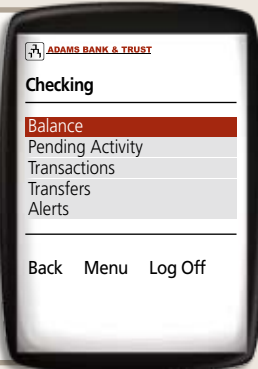


Powerful Features. Delivered.

Account Menu

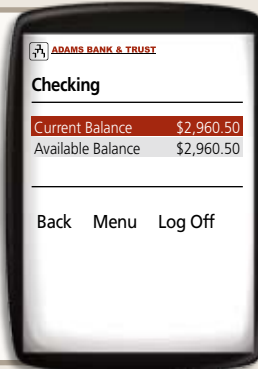
The Account Menu gives you access to the options available for the selected account, including:

- View ACCOUNT BALANCE
- View PENDING ACTIVITY
- View TRANSACTIONS
- Issue TRANSFERS
- View ALERTS



Balances

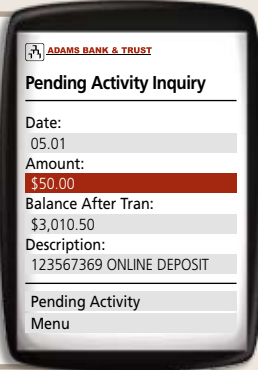
The Balance screen provides up-to-the-minute information about Current and Available Balances in the selected account.



Pending Activity

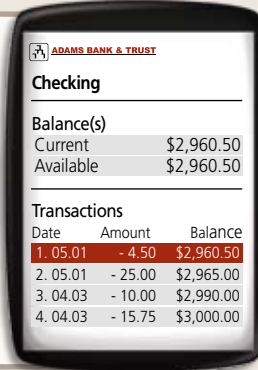
Pending Activity shows all your pending transactions.

Click on the Date to see a detailed description of any Pending Transaction, including the Date, Amount and Balance After Posting.



Transactions

Transactions shows a list of the most recent account activity. Click on the Date to see a detailed description of any transaction.

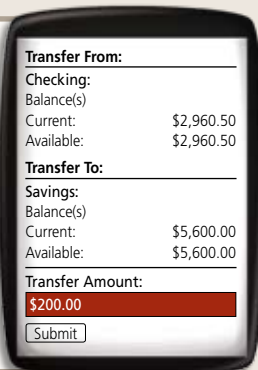


Transfer

To Transfer funds:

- Select the account the money goes TO
- Enter the dollar amount
- SUBMIT

You'll receive a confirmation number for a successful Transfer.



Alerts

Set up Alerts from your Internet Banking Message Center. Those Alerts can be viewed through Mobile banking. Or, you can have them delivered to your cell phone via Text Message.

