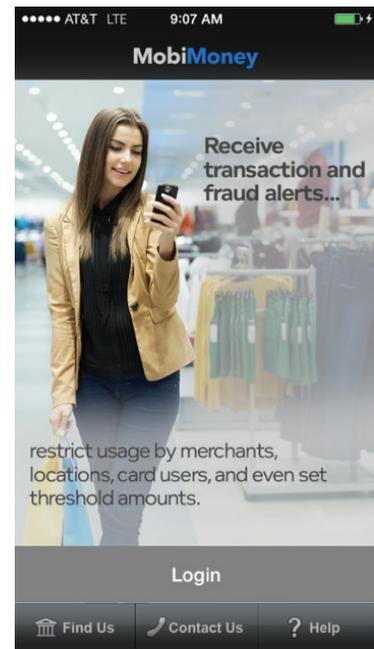


Downloading Your MobiMoney Application

Download ISU Credit Union's MobiMoney smartphone app from the iTunes® App Store™ or Google Play.™ Search "MobiMoney" and find a screen similar to the following example:



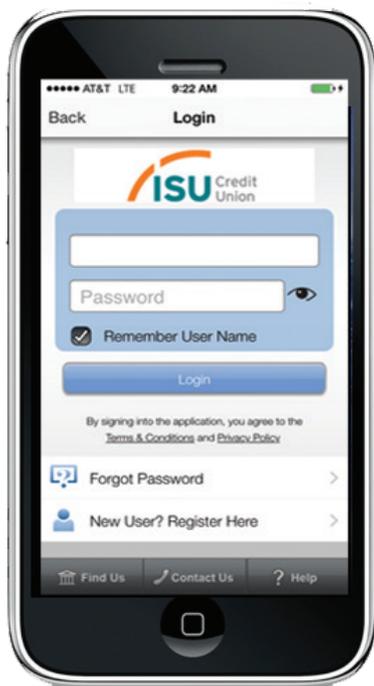
Once downloaded, an icon similar to the one shown here will appear.

User Login/Registration

Upon opening the application, the user has the option to:

- Login to the application
- Retrieve lost password, or
- Register for application usage

The bottom menu options allow the user to find financial ATMs, contact information or offers help and FAQ application usage. Once logged in the user will need their 16-digit card number, security code, address, zip code, expiration date, and the last four of social security number.



Accounts & Card Landing Page

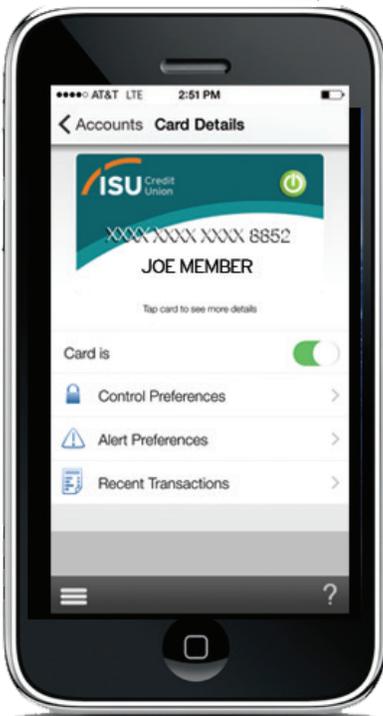


The accounts page is the landing page once a user logs in in the application. It shows the card summary of all the cards added to the MobiMoney application.

Card Summary:

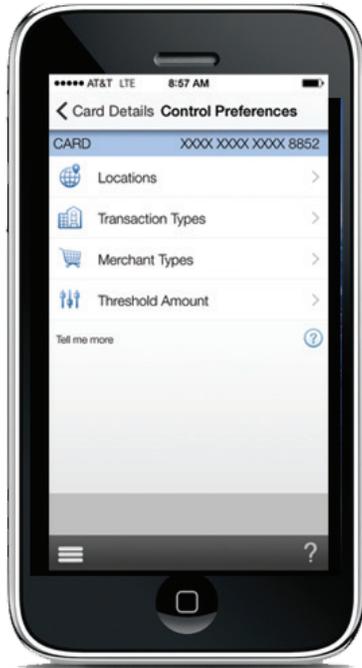
- Last 4 digits of card number
- Card holder name
- Card status (On/Off)

Card Details Screen



Upon choosing a card listed in the above accounts list, the user is taken to the Card Details screen.

- Clicking on the card image shows additional card details
- Touching the card On/Off slide will activate & deactivate the card from use
- From this screen the user can control additional card preferences, alerts and recent transactions linked to the card



Control Preferences - Authorization Controls

The user can specify card authorization controls on this screen.

- Selecting **locations** prompts the user to choose one of several location features for transaction authorization purposes
- Selecting **transaction types** prompts the user to specify transactions types for which should be authorized
- Selecting **merchant types** prompts the user to specify merchant types for which transactions should be authorized
- Selecting **threshold amounts** prompts the user to specify dollar amounts for which transactions should be authorized



Controls - Location-Based Controls

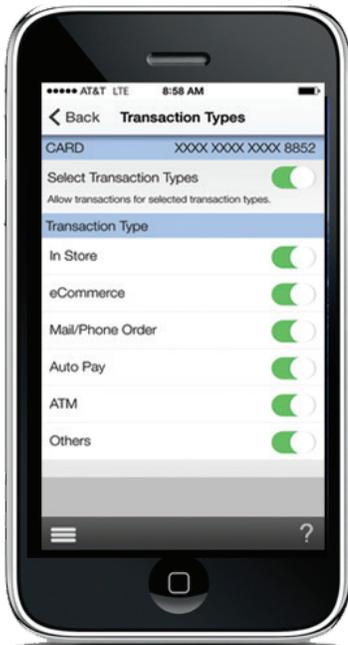
The user can specify location controls policy by selecting the locations option. The locations policies only cover In-Store transactions as “card-not-present” transactions bypass the location-based preferences.

Upon selecting location, the default page will show “None” as selected. The user can select the following:

- None - location policy is not enabled

Selecting “My Location” will show the location controls page with “My Location” in the drop-down box. This will allow the system to match the user’s location. If there is no match, the transaction will be declined. The device location settings should be turned On and tracking enabled for this feature to function properly.

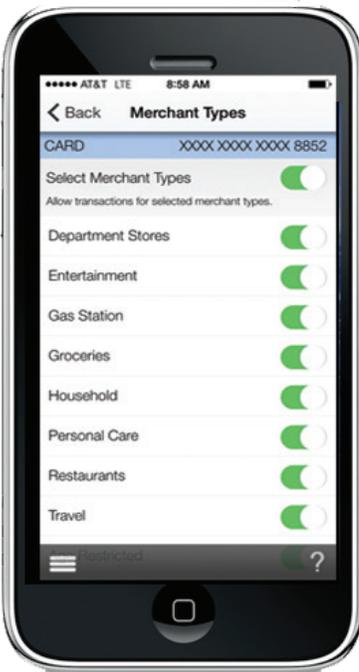
Controls - Transaction Type Controls



The user can specify "Transaction Types" for which transactions are to be allowed or denied:

- When Transaction Types is selected as On, the individual types are shown. The first time a user selects On, all of the transaction types will be enabled. Individual transaction types can be turned Off by selecting the slide next to each transaction type.
- Selecting **On** for a specific Transaction Type will allow a transaction to be permitted at that type of merchant.
- Selecting **Off** for a specific Transaction Type will deny any transaction to be permitted at that type of merchant.

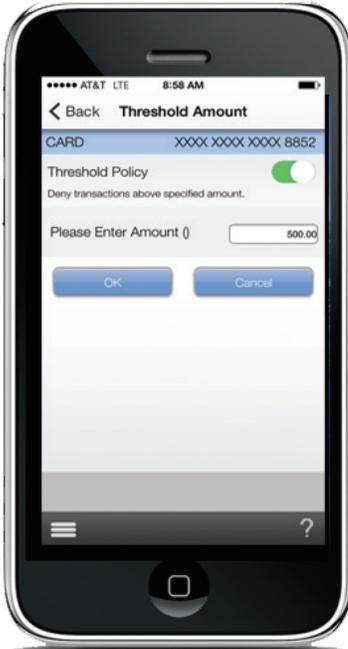
Controls - Merchant Type Controls



The user can specify Merchant Types for which transactions are to be allowed or denied:

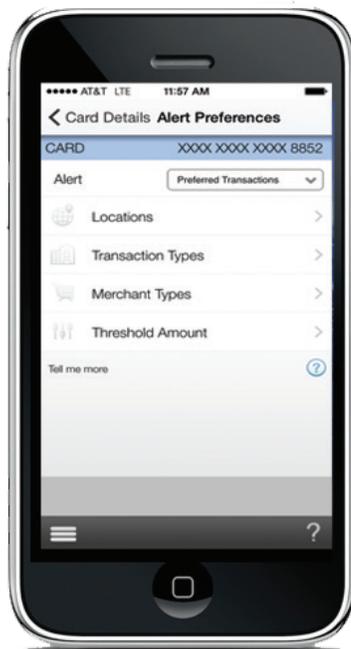
- When Merchant Types is selected as On, the individual types are shown. The first time a user selects On, all of the merchant types will be enabled. Individual Merchant Types can be turned Off by selecting the slide next to each merchant type.
- Selecting **On** for a specific Merchant Type will allow a transaction to be permitted at that type of merchant.
- Selecting **Off** for a specific Merchant Type will deny any transaction to be permitted at that type of merchant.

Controls - Threshold Amount



The user can specify Threshold Amounts above which transactions should NOT be authorized:

- Selecting threshold policy as On enables the user to provide threshold amount
- Selecting the menu icon in the lower left side of the application will bring up the menu which contains: Accounts, Transactions, Messages, Contact Us, Find Us, Settings and Logout.



Alert Settings

By selecting Preferred Transactions on the Alert Settings page, the user will be shown the full set of available alerts. The screen currently shows enabled alerts in green and not enabled alerts in light grey.

- If the card is turned off, the user will be alerted for all transactions