



Your cell phone is your constant link to friends and family... Now it's also your link to convenient banking!

How much does this service cost?

There is currently no charge associated with the service. However, there may be charges associated with text messaging and data usage on your phone. Check with your wireless phone carrier for more information.

Is it secure?

Yes, the mobile banking service utilizes best practices from online banking, such as HTTPS, 128-bit SSL encryption, PIN, or password access and application time-out when your phone is not in use. Only the phones that you personally enroll in the service can access your accounts. In addition, no account data is ever stored on your phone. And in the event your phone is lost or stolen, the service can be immediately disabled by either going online to the Mobile Banking enrollment website or calling us.

Which wireless carriers are supported?

We support all the popular US wireless phone carriers, including AT&T, Sprint, T-Mobile, and Verizon. If your carrier is not listed when you enroll, select 'Other' and try the Mobile Web option, or check back later, as new carriers will be added over time.

Oklahoma Locations

220 West Main
Durant, OK 74701
(580) 924-4242

420 West Main
Durant, OK 74701
(580) 924-4244
24 Hr ATM

1825 West University
Durant, OK 74701
(580) 924-4245
24 Hr ATM

615 Hunter Ave
Boswell, OK 74727
(580) 566-2226
24 Hr ATM

Texas Locations

2626 Loy Lake Road
Sherman, TX 75091
(903) 813-4898
24 Hr ATM

3425 Heritage Parkway
Sherman, TX 75092
(903) 957-9490
24 Hr ATM

26797 East Hwy 380
Aubrey, TX 76227
(972) 347-1007
24 Hr ATM

www.ftnb.net

Access your bank information wherever you are.

MOBILE BANKING

Enrollment & Activation



**First Texoma
National Bank**

The neighborhood bank you can count on.

www.ftnb.net

Member FDIC

Mobile Banking offers three ways to access your account information: **Mobile Text, Mobile Web** or **Mobile App**.

Mobile Banking is free of charge. However, you may incur data (internet) or text message charges from your wireless carrier.

To enroll in Mobile Banking you must login to Online Banking at www.ftnb.net.

To enroll, select the Mobile Enrollment in the User Services tab. You must have a supported device with text or a valid data plan to enroll in Mobile Banking.

Select your mobile carrier and enter your mobile phone number. We support all the popular US wireless phone carriers, including AT&T, Sprint, T-Mobile, and Verizon. If your carrier is not listed when you enroll, select 'Other' and try the Mobile Web option, or check back later, as new carriers will be added over time.

After reviewing and accepting the Terms and Conditions of Use you will be asked to activate to determine if your phone is compatible with Text Banking and/or Mobile Web. (Choose either or both depending upon your phone and data plan.)

Your phone is enrolled. To start using ftnb.net Mobile, you need to activate the service on your phone.

The activation process determines if your phone is compatible with Text Banking and Mobile Banking. Choose the best option(s) to fit your needs, then select "Continue".

CONTINUE >>

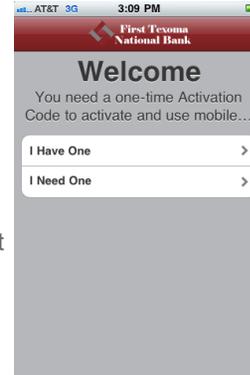


- Text Banking**
Use text messaging (SMS) to:
- Get account balances
 - View recent transaction history
 - Get Mobile Alerts



- Mobile Banking**
- Get account balances
 - View recent transaction history
 - Pay bills
 - Transfer funds between accounts
 - Find ATMs and branches

After you enroll a phone, you will receive an activation code which will be required to begin using Text and/or Mobile Web on your device. You must use your phone to complete the activation process within 24 hours by replying to 96865 with the activation code.



If you are also enrolling in Mobile Web you will receive a confirmation text message containing a Mobile Banking link (URL). Select the link to launch your phone browser and follow the mobile web site instructions to activate Mobile Banking. You also may be given the option to activate the Mobile App for your phone if your device is App enabled.

Upon successful sign on, the Main Menu is displayed with the following functions:

1– View Accounts: Selecting this option displays the account balance, and enables viewing or searching recent transactions.

2– Transfer Funds: Selecting this option lets the user transfer funds between two of their accounts.

3– Get Help: Selecting this option provides help information on the different functions offered by the service.

4– Sign Out: Selecting this option exits Mobile Web Banking.

Text banking allows users to enter one of the text commands below to 96865 and receive a text message response.

Text Banking Commands

FUNCTION	COMMAND	DESCRIPTION
Balance	B	Summary of available balances for all accounts
History	H	Summary of recent transactions per account
Command	C	List of available Text Banking commands
Help	HE	Help content for Text Banking
Login	L	Receive a URL for the First Texoma National Bank Mobile Browser website
Stop	S	De-activate all First Texoma National Bank text services

Mobile Banking Center

You can always access your phone settings online in the Mobile Banking Center through Online Banking at www.ftnb.net. Select Mobile Enrollment in the User Services Tab.

The Mobile Banking Center makes it easy to:

- Get an activation code for your enrolled phone.
- Update or change your phone's settings.
- Add ftnb.net Mobile services to your enrolled phone.
- Turn on or off ftnb.net Mobile access (Remember to do this if phone is lost or stolen)
- Add new/additional phones to ftnb.net Mobile.

