



MOBILE BANKING

1. Q: What is Pacific Premier Bank Mobile Banking?

A: Mobile Banking is the service we offer that allows you to do many of your banking transactions using your iPhone, iPad, Blackberry, or Android phone or any cell phone with web browsing or texting (SMS) capability. You can view account balances, pay bills, transfer funds between your deposit accounts, search recent account activity, find nearby bank and ATM locations, and receive text alerts.

2. Q: What type of mobile banking should I use?

A: The type of Mobile Banking you should use depends upon the type of phone you have and what you want to do with Mobile Banking.

- The **mobile app** is a free, downloadable smartphone application that lets you access your account balances and activity, transfer money, pay bills and find the locations of nearby branches and ATMs.
- The **mobile web** gives you a mobilized version of features that lets you access your account balances and activity, transfer money, pay bills and find the locations of nearby branches and ATMs.
- **Text banking** is designed for any phone with SMS capability. Just text us for account balances and transaction history.

3. Q: What can I do with Mobile Banking?

A: With our mobile app, you can:

- Check your account balances and account history
- Pay bills
- Transfer money between your deposit accounts
- Find the nearest branch or ATM.
- Receive alerts

Mobile web lets you:

- Check your account balances and account history
- Pay bills
- Transfer money between your deposit accounts
- Find the nearest branch or ATM
- Receive alerts

Use text banking to:

- Check your account balance
- See recent transactions
- Receive alerts

4. Q: Is there a fee to use Mobile Banking?

A: Pacific Premier Bank does not charge you to use this 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.

5. Q: Is Mobile Banking safe?

A: Yes. The mobile banking service safeguards your information utilizing online banking best practices including 128-bit SSL encryption, password access, firewalls, timed log off and virus protection.

6. Q: Which wireless carriers are supported?

A: We support the major 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.

7. Q: Do I need a data plan?

A: Yes, a data plan is typically needed as data usage can become expensive without it. Check with your wireless carrier for more information.



8. Q: Must I be enrolled in Online Banking in order to enroll in Mobile Banking?

A: Yes, you must be enrolled in Pacific Premier's online banking prior to enrolling in Mobile Banking.

9. Q: Must I be enrolled in Online Banking Bill Pay in order to access Bill Pay on my mobile device?

A: Yes, you must be enrolled for Bill Pay through your online banking account to use the bill pay feature in Mobile Banking.

10. Q: Can I manage my Bill Pay payees on my mobile device?

A: Managing payees, including adding new ones and deactivating current ones, can only be done through Online Banking.

11. Q: How do I start using Mobile Banking?

A: Signing up is easy. Follow these simple steps to go mobile today:

1. From your personal computer, sign on to Online Banking.
2. Select the Administration tab from the top menu.
3. Click on Mobile Banking.
4. Select Enroll a Mobile Device.
5. Enter the phone number for your mobile device.
6. Select the mobile carrier for your device.
7. Review and accept the Terms & Conditions.
8. Select the Mobile Banking option of your choice.

Once you receive the activation code along with the Mobile Banking URL, you will be ready to access Mobile Banking from your mobile device.

12. Q: I received an activation code but never used it. What do I do now?

A: Activation codes expire after a specific period of time, usually 24 hours. If you need a new one, return to the Mobile Banking enrollment site located in your Online Banking service and request a new activation code.

13. Q: What happens if I get a new phone or change phone numbers?

A: If you get a new phone or change phone numbers, be sure to update your phone profile in the Mobile Banking Center located in your Online Banking service. We recommend removing your old phone and re-enrolling your new phone.

14. Q: What should I do if my mobile device is lost or stolen?

A: If your mobile device is lost or stolen, contact your mobile service provider immediately to stop all wireless service. Additionally, sign on to online banking and disable or remove your phone.

15. Q: Can I use Mobile Banking or Text Banking on more than one phone?

A: Yes. Visit the Mobile Banking Center located in your Online Banking service and simply add another phone number.



MOBILE DEPOSIT

1. Q: What is Mobile Deposit?

A: With Pacific Premier Bank's Mobile Deposit service, you are able to make deposits into your checking, savings, or money market accounts by downloading our Mobile Banking app to your iPhone, iPad, or Android mobile device. To make a deposit, simply use the camera from your mobile phone or tablet to take a picture of the front and back of the endorsed check, enter the dollar amount of the item, select the deposit account, and then submit to the Bank for processing.

2. Q: Who is eligible for Mobile Deposit?

A: Pacific Premier clients who are at least 18 years of age, who have an open account which has been active for at least 30 days, have maintained their account in good standing, and have accepted the Online Banking/Mobile Banking Terms and Conditions are eligible for Mobile Deposit.

3. Q: How do I sign up for Mobile Deposit?

A: In order to enroll in Mobile Deposit, you must be enrolled in Pacific Premier's Online Banking and Mobile Banking service. First, log in to Mobile Banking, then accept the Online Banking/Mobile Banking Terms and Conditions.

4. Q: Can I access Mobile Deposit through my Business Mobile App?

A: Yes, in order to access the Mobile Deposit feature, you will need to complete a Treasury Management Services Application and have the Mobile Banking and Mobile Deposit service turned on through Business eBanking (BeB) by one of our Treasury Management Services Officers.

5. Q: What types of checks can I deposit?

A: You may deposit checks payable in U.S. dollars drawn from any United States bank that are properly endorsed and payable to you.

6. Q: Is there a limit on the amount that I may deposit per day?

A: Yes, Pacific Premier has established the following daily limits.

For Individuals:

- Daily Deposit/per item limit: \$2,500
- Rolling 30 Days limit: \$15,000
- Max number of items per day: 5

For Businesses:

- Daily Deposit/per item limit: \$10,000
- Rolling 30 Days limit: \$25,000
- Max number of items per day: 5

7. Q: What should I do with the original item?

A: Upon your receipt of a confirmation from Pacific Premier that we have received and processed your deposit, you must securely store the original item for at least fourteen (14) calendar days, but no longer than thirty (30) calendar days after your deposit. This will allow sufficient time, in case the original item is required, for any reason. Promptly after the fourteen (14) calendar days, mark the item "VOID" before destroying the item.

8. Q: What are the cut-off times for deposits made with Mobile Deposit?

A: The cut-off time is 4:00 p.m. PT (Monday – Friday, except holidays.) Deposits received after 4:00 p.m. PT will be processed on the following business day.



9. Q: Are there fees associated with Mobile Deposit?

A: Pacific Premier does not charge a fee for this service. There may be fees associated with text messaging and data usage on your mobile phone or tablet device. Check with your wireless carrier for more information.

10. Q: What happens if I forget to endorse the checks?

A: Checks that are not endorsed, or are missing any of the required endorsement information shown below, may be reversed or rejected by the Bank due to an incomplete or missing endorsement. Endorsing the checks is a mandatory requirement.

11. Q: How do I endorse the checks?

A: Checks should be endorsed with the following information:

"For Mobile Deposit at Pacific Premier Bank"
Account Number

12. Q: What if the check image I photographed is bad?

A: You have the option to retake an image of the check before submitting or you may cancel the deposit. If you are unable to photograph a clear image, please take the check to your nearest branch for deposit.

13. Q: What if I submitted a deposit for the wrong amount? Do I need to resubmit the deposit?

A: No, you do not need to resubmit your deposit. If you entered the wrong amount for deposit, our Operations Department will correct the deposit amount.

14. Q: What if I submit the same deposit twice in error?

A: If the same deposit is submitted twice, it will be identified and stopped by our processing center. Should this occur, you will receive a decline notification for the second deposit received through the Mobile Deposit service.

15. Q: What if an account is not listed for deposit in my profile?

A: In most cases, eligible accounts will automatically be signed up for Mobile Deposit. If you have an eligible account that has not been enabled, please call us at 855.343.4070 for assistance. Please note, accounts are pre-qualified prior to being authorized for use with the Mobile Deposit service.

16. Q: How will I know the Bank received my deposit?

A: You will receive an email notification when your deposit has been received.

17. Q: How will I know when my deposit has been processed?

A: When your deposit is processed you will receive a second email notification on the status of your deposit. The email will indicate if the deposit was approved, approved with a hold, or declined for processing. If declined, a reason will be provided.

18. Q: When will funds be available in my account?

A: All deposits are subject to review and approval by the Bank. Deposits approved prior to the cut-off time will generally be available on the following business day unless a hold is applied. If a hold is applied to any portion of your deposit, those funds will not be included in your available balance. Funds held will be available within five (5) business days after you submit your deposit. You may verify when the funds are available by checking your account online. For additional information, you may contact our Client Service team at 855.343.4070.

19. Q: If I need additional information on Mobile Deposits, who can I call?

A: For additional assistance, please contact your local Pacific Premier branch, or you may contact our Client Service team at **855.343.4070**.