

## Mobile Web Banking vs. Mobile Text Banking Comparison

| Available Functions  | Mobile Web   | Mobile Text  |
|--|--|--|
| - When would a Member use each service?                                | Member wants to see a mobile optimized version of the Online Banking to perform various transactions. They will access the site using the internet capabilities on their mobile phone. | Member wants to quickly check their balance or recent activity without connecting to the internet. Their mobile phone may not have internet capabilities or the member does not want to use their data plan. |
| - View Account Balances  | Yes  | Yes  |
| - View Account Activity  | Yes  | Yes (Up to past 5 transactions)  |
| - Pay Bills (Immediate)  | Yes  | -  |
| - Pay Bills (Future-Dated)   | Yes  | -  |
| - Transfers Funds (Immediate)  | Yes  | -  |
| - Transfer Funds (Future Dated)  | Yes  | -  |
| - View and delete scheduled bill payments and transfers                | Yes  | -  |
| - Find a Branch or ATM   | Yes  | -  |
| - Find nearest Branch or ATM to current position                       | Yes  | -  |
| - Rates information  | Yes  | -  |
| - Memorized Accounts   | Yes  | -  |
| - Contact your Credit Union  | Yes  | Yes  |
| - Help   | Yes  | Yes  |
| - Privacy and Legal terms  | Yes  | -  |
| User Input Method  | Graphical User Interface:<br>Click and/or Touch  | Word Commands sent through Short Messages Service (SMS) (a.k.a. Text Messages)   |
| Compatible Phones  | Smartphones including iPhone, Android, Blackberry, Windows Mobile, and Symbian   | Any mobile phone with Text messaging capabilities  |
| Access Point   | Built in Mobile Web Browser  | Text messaging service   |
| Service required by cellular network provider to access mobile banking | Data plan  | Text Messaging   |
| Setup required   | None. Visit the mobile web site and log in using your online banking account and PAC credentials.  | Mobile Phone must be assigned to your account through Online Banking prior to use. This is done by registering your mobile phone number to your account under the mobile banking section of online banking.  |

|  |                            |                       |                  |  |                            |                  |
|--|----------------------------|-----------------------|------------------|--|----------------------------|------------------|
| Number of Owner accounts a phone can access                | Unlimited                  |                       |                  | One  |                            |                  |
| Maximum Number of Assigned Mobile Phones per Owner account | N/A                        |                       |                  | Two Mobile Phones (by phone number)  |                            |                  |
| Access Maintenance   | Performed online via phone |                       |                  | Performed online via computer, certain functions can be performed from the phone via text messages |                            |                  |
|  | <b>Mobile Web Banking</b>  |                       |                  |  | <b>Mobile Text Banking</b> |                  |
| <b>Action</b>  | <b>Data Used (KB)</b>      | <b>Data Sent (Kb)</b> | <b>Cost (\$)</b> |  | <b>Text Use</b>            | <b>Cost (\$)</b> |
| Login  | 50.78                      | 51                    | 0.002539         | 0.00255  | -                          | -                |
| View Accounts  | 50.78                      | 51                    | 0.002539         | 0.00255  | 2                          | 0.3              |
| View Specific Account                                      | 101.45                     | 51                    | 0.005073         | 0.00255  | 2                          | 0.3              |
| Transfer   | 204.15                     | 115.09                | 0.010208         | 0.005755   |                            |                  |
| Back to Menu   | 216.15                     | 115.09                | 0.010808         | 0.005755   |                            |                  |
| Find Branch or ATM   | 254.85                     | 115.09                | 0.012743         | 0.005755   |                            |                  |
| Click on a Branch  | 254.85                     | 153.75                | 0.012743         | 0.007688   |                            |                  |
| Click on Map   | 305.44                     | 153.75                | 0.015272         | 0.007688   |                            |                  |