

Please note that this set of instructions is for customers who are ONLY registered in Carolina Trust Mobile Banking.

The United Mobile Banking App 'Bank With United' will be available on the Monday after transition weekend. Carolina Trust Mobile Banking will become unavailable will become unavailable on the Monday after transition weekend.

You are registered in Mobile Banking

You are NOT registered in Online Banking



In order to resume using United Bank's Mobile Banking, you will need to first sign-in through United's Online Banking at **BankWithUnited.com** and then download the Bank With United mobile app.

Since you are only registered in Mobile Banking, your Mobile Banking User ID will be converted, but you will need to re-establish all other features. **You must log into Online Banking prior to accessing the Mobile Banking app.**

How To Access United Online Banking

1. Beginning the Monday post-transition, visit the United Bank website at **BankWithUnited.com**.
2. Enter your User ID. This will be the same as your Carolina Trust Bank Mobile Banking **User ID, but in all lower case.**
3. When prompted, click **Continue**. A one-time security code will be sent to you via text message or phone call. Security questions are not an option for authentication.
4. Once you have entered the security code, enter your **temporary** password, **which is the last 6 digits of your Social Security number. Note:** This temporary password will expire in 60 days.
5. The **Reset Password** screen will be presented to change your password. Passwords are case sensitive, must be alphanumeric and between 8-32 characters.
6. eSign Prompt will be presented to accept the Terms and Conditions.
7. Once logged in, you will be routed to the Financial Center Dashboard.
8. Go to the Apple App Store or Google Play Store to download the Bank With United app
9. Use your new United Bank credentials to access United Mobile Banking

Features

Feature	Description
Bill Pay	Initiate single or recurring bill payments via paper check or electronically to participating merchants. Please note that you must enroll into Bill Pay through Online Banking before it becomes available in Mobile Banking.
Internal Funds Transfer	Transfer funds between accounts that you have access to in Online/Mobile Banking. Funds that you transfer will typically become available immediately.
External Funds Transfer	Transfer funds between your United accounts and accounts you own at other financial institutions

Mobile Deposit	Our Mobile Deposit service allows you to deposit checks remotely using our mobile app 'Bank With United' to accounts that you have access to in Mobile Banking.
Personal Finance	Our Personal Finance tool allows you to view account balances and transactions from all your financial institutions. Get a complete picture of your finances anywhere any time. Transactions, balances, and your budget are together in one place.
Zelle (Mobile Banking only)	Zelle is a fast, safe and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes.

Alerts

Any alerts that you've established within Carolina Trust Online or Mobile Banking will not be converted to United Bank. There are various categories of alerts that can be established as United Online Banking customer. United includes required Service alerts, such as when your contact information is changed. United also includes optional alerts that fall under three different categories: Account Alerts, ATM/Debit Card Alerts, and Bill Payment Alerts. Please note that United Bank does not currently offer Debit Card Controls.

1. Go to www.BankWithUnited.com
2. Sign into United Online Banking using the instructions in the section above
3. Once you have signed-in, go to the Customer Service tab
4. Click Manage Alerts
5. Review the four different categories of alerts and enable any of the alerts displayed

The screenshot shows the United Bank Customer Service portal. The navigation bar includes Financial Center, Accounts, Pay and Transfer, Personal Finance, and Customer Service. The Customer Service section is active, displaying a menu with Account Maintenance, Account Services, and Disclosures. Under Account Services, the 'Manage alerts' option is highlighted with an arrow. Below this, the 'Manage Alerts' section is shown, featuring a 'Contact information' section with a 'Change' link. A row of buttons includes 'Account Alerts', 'ATM/Debit Card Alerts', 'Bill Payment Alerts', and 'Service Alerts'. A 'Go' button is present next to a dropdown menu. The 'Send Alert When' section lists various alert types such as 'Account Balance, Every', 'Deposit at or Above \$ ___ Processed', 'Deposit of \$ ___ Processed', 'External Transfer Pending', 'Recurring External Transfer Expired', 'Starting Balance is at or Above \$ ___', 'Starting Balance is at or Below Minimum', and 'Transfer Processed'.