



Bank On Memphis Mobile App Training

Bank On Memphis

- As a Bank On Memphis Financial Partner, your institution has agreed to offer a low cost account for the unbanked or underbanked in Memphis.
- As a Bank On Memphis Financial Partner your institution has agreed to open second chance accounts for Bank On Memphis participants who complete financial education, verified by the Bank On Memphis certificate.

Bank On Memphis Mobile App

To ease the process for second chance account seekers, Bank On Memphis developed a Mobile App that allows the user to:

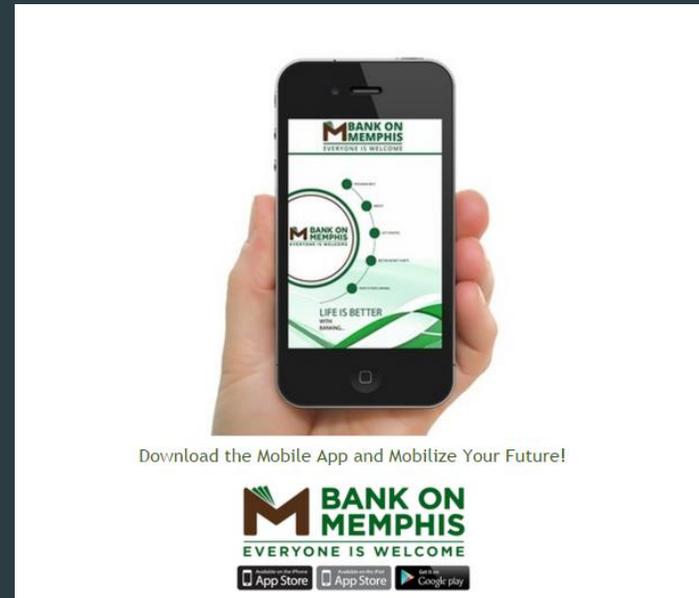
- Watch the online financial education videos
- Complete a few questions related to the videos
- Receive their certificate of completion
- Find an account product that suits their needs
- Locate the nearest financial institution

...All from their smartphone!

**A Walk-Through
of the
Bank On Memphis
Mobile App**

Download The App

1. Go to the Bank On Memphis Website: www.bankonmemphis.org
2. Click on the linked image that is on the Home Page



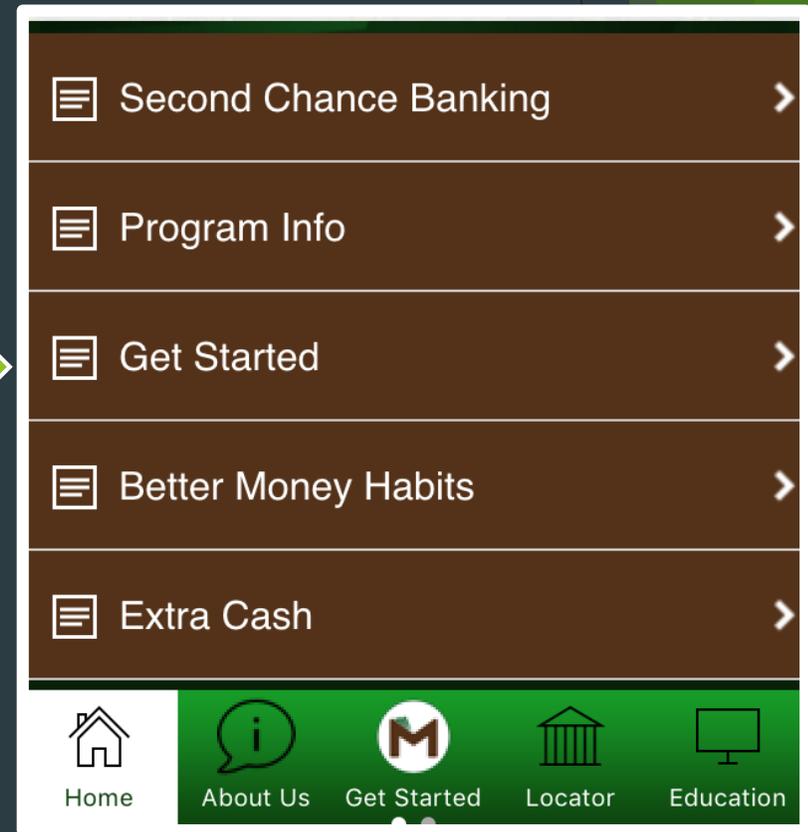
3. Choose the app store for your phone and download the app

The app can also found in your app store by searching "Bank On Memphis"

Homepage

Here you can navigate the app from both the home screen tabs and the bottom navigation tabs

Tap the "Get Started" Tab

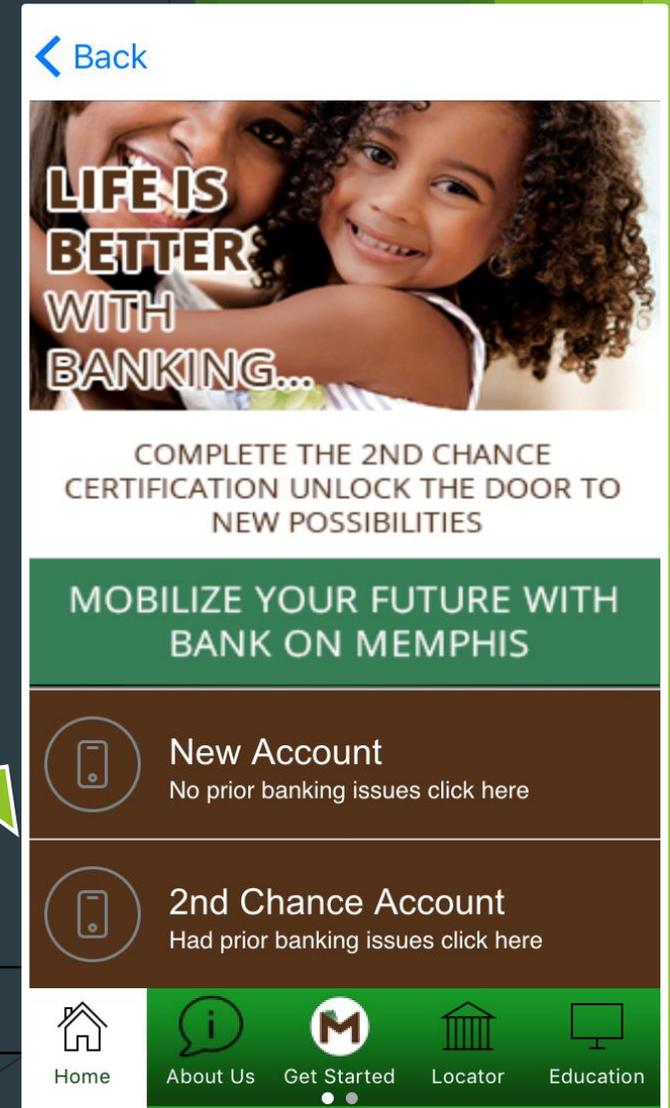


Get Started

Here is where you will select which type of account you need to open depending on your past and present financial banking situation

- New Accounts are for those who do not have any past or present banking issues.
- 2nd Chance Accounts are for those who do have past or present banking issues.

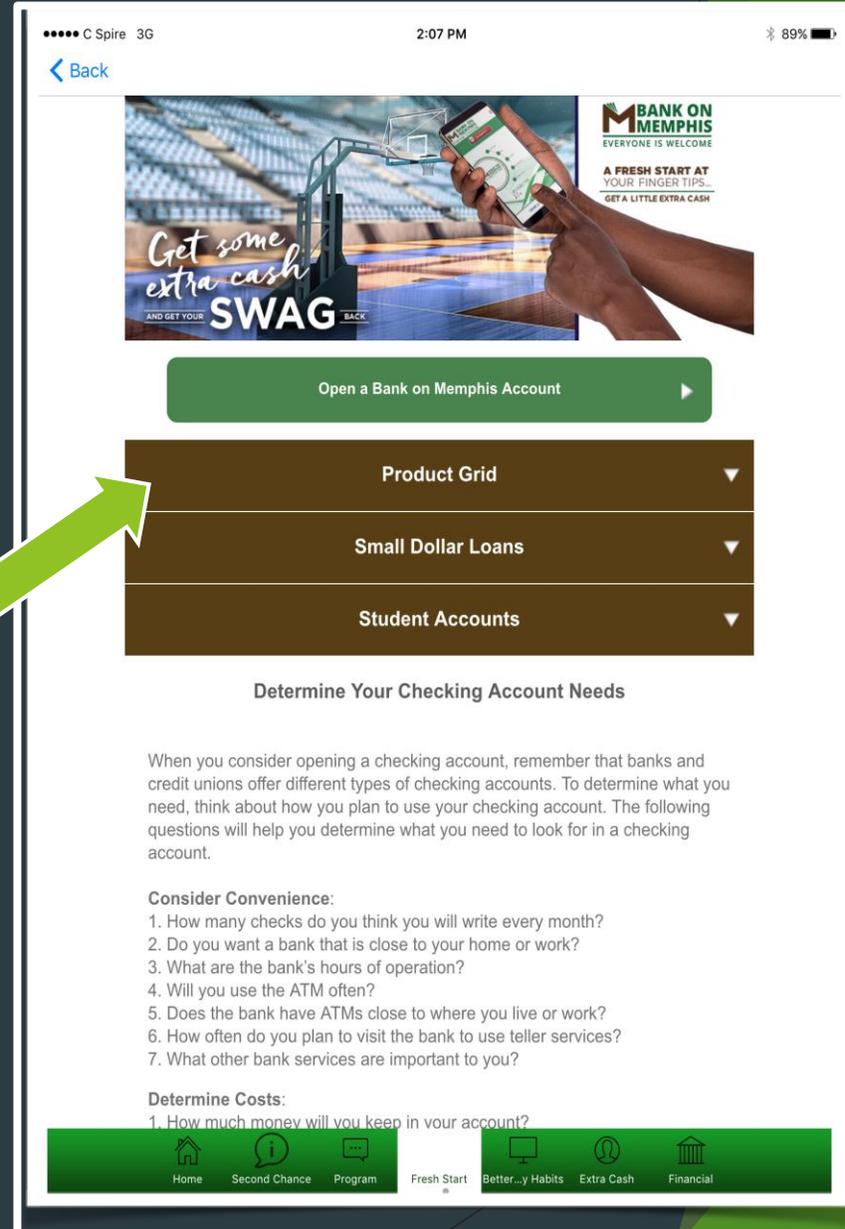
Tap on “New Account”



New Account

This section gives users the info on various types of Bank On Memphis accounts to help them determine the right account for them.

Tap on “Product Grid”



Product Grid

This section gives users the comparison of various types of Bank On Memphis accounts from the financial institutions.

Tap on "Product Grid" to close

..... C Spire 3G 2:08 PM 89%

< Back

Open a Bank on Memphis Account

Product Grid

	Monthly fee e-statement p-paper statement	Minimum Opening Deposit (\$)	Minimum Balance needed	Branches	ATMs	Out of Network ATM Fees	Minimum Balance needed	Mobile Banking
Bank of America "My Access Checking"	\$12.00	\$25.00		17	28	\$0.00	\$35.00	YES
First Tennessee "FTB Companion Visa Card"	\$3e/\$6p	\$25.00	\$0.00	47	62	\$0 (1 free monthly & \$2 after)	n/a	YES
First Tennessee "Access Checking"	\$3.00	\$25.00	\$0.00	47	62	\$2.00	n/a	YES
Fort Sill National Bank "Basic Checking"	\$5.50 e \$8.50 p	\$5.00	\$0.00	10	10	\$1.50	\$19.75	YES
Hope Credit Union "Easy Checking"	9.95*	\$25.00	\$25.00	3	3	\$1.50	\$30.00	YES
Iberia	\$8e/\$10p	\$50.00	\$500**	6	15	\$2.00	\$35.00	YES
Magna Bank "Free Checking "	\$0.00	\$25.00	none	5	67	\$1.00	\$32.00	YES
Orion Federal Credit Union "Orion Checking 2.0"	\$5.00	\$25.00	none	9	10	\$1.00	\$35.00	YES
Regions "LifeGreen Simple Checking"	\$5e/\$7p	50	none	45	86	\$2.00	\$36.00	YES
SunTrust "Everyday Checking"	\$7, \$0e/\$3p	\$100.00	\$500***	29	46	\$2.00	\$36.00	YES
Tri-State Bank "Direct Deposit Transaction"	\$8.00	\$10.00	none	3	47	\$2.00	\$35.00	YES
Wells Fargo "Value Checking"	\$7e/\$9p*	\$50.00		8	9	\$2.50	\$35.00	YES

*\$200 minimum balance waives this
**Direct Deposit Waives this
***\$500 Direct Deposit OR 10 Debit Card Transactions/month waives this
****\$500 Direct Deposit OR \$1500 minimum balance waives this
Updated September 2015

Home Second Chance Program Fresh Start Better...y Habits Extra Cash Financial

Small Dollar Loans

This section gives users the comparison of various types of small loans offered by the financial institutions.

Tap on "Small Dollar Loan" to Close

Tap on "Student Accounts"

Open a Bank on Memphis Account

Product Grid

Small Dollar Loans

Bank On Memphis Approved Small Dollar & Credit Rebuilding Loans

	FORT SILL NATIONAL BANK	HOPE CREDIT UNION	IBERIA BANK	REGIONS BANK	SUN TRUST	
TYPE OF LOAN	Small Dollar Loan	Small Dollar & Credit Rebuilding Loan	Credit Rebuilding Loan	Small Dollar & Credit Rebuilding Loan	Small Dollar Loan	Credit Rebuilding Loan
Product Name		Borrow and Save Loan	Credit Builder CD Secured Installment Loan	Deposit Secured Loan	Savings Secured Line of Credit	Affordable Home Improvement /CRA Secured Credit Card
Amount	As low as \$300	\$500-\$1000	\$2,000.00 - \$5,000.00	\$250+	\$250 - \$10,000	\$1000 to \$10,000 \$300
Term	6-24 months	6 months \$500 12 months \$1000	Maximum 36 months	6 mo - 5 yr	Revolving	48 credit card
Annual Percentage Rate (APR)	Varies	6.00% or greater	CD Rate plus 2%	4.00%-\$3,000; 6.00%-\$3,000	5.25%-\$3,000; 6.25%-\$3,000	5.99% or greater Varies
Fees	Application Fee \$5.00; Processing Fee \$25.00 (if approved)	Application Fee \$10	\$55.00 Origination Fee	\$8-\$2,000; \$150-\$2,000	Annual fee of \$50	\$0 \$32 Annual Fee
Underwriting	Pending credit approval		Maximum DTI of 40%			
Other Features		50% Required Savings	CD secures the loan. No money available to customer until paid			a SunTrust Secured Savings Account

Student Accounts

Determine Your Checking Account Needs

Home Second Chance Program Fresh Start Better...y Habits Extra Cash Financial

Student Accounts

This section gives users the comparison of various types of accounts for students.

Tap on "Student Accounts" to close

Open a Bank on Memphis Account

Product Grid

Small Dollar Loans

Student Accounts

Bank On Memphis Approved Student Accounts

	Name of account	Qualifying Age	Monthly Fee (e-statement; paper statement)	Minimum Opening Deposit (\$)	Minimum Balance needed	Branches	ATMs	Out of Network ATM Fees	Overdraft Fees (\$)	Parent/Guardian signer on the account?
FIRST TENNESSEE	FIRST TENNESSEE FAST FUNDS CARD	14	\$3.00	\$25.00	0	47	62	\$0.00	N/A	YES (PARENT IS ACCOUNT OWNER & YOUTH IS "CARDHOLDER")
IBERIA	IBERIA ON CHECKING	< 25	\$8e/\$10p	\$50.00	\$500*	6	15	\$2.00	\$35.00	YES UNDER 18
MAGNA BANK										
ORION FEDERAL CREDIT UNION	ORION CHECKING	18	\$0.00	\$25.00	None	9	10	\$1.00	\$35.00	NO
REGIONS	LIFE GREEN CHECKING FOR STUDENTS	Under 25	\$0e/\$2p	\$50	No minimum	45	86	\$2.00	\$36.00	YES IF UNDER 18
SUNTRUST	ESSENTIAL CHECKING	18	\$7, \$0e/\$3p	\$100.00	CURRENTLY ENROLLED STUDENT HAS 5 YEAR MONTHLY FEE WAIVER	29	46	\$2.00	\$36.00	YES
TRI-STATE BANK	YOUTH SAVINGS	0 - 18	None	\$25.00	None	3	47	\$2.00	N/A	YES

* Waived with Direct Deposit

Determine Your Checking Account Needs

When you consider opening a checking account, remember that banks and

Home Second Chance Program Fresh Start Better...y Habits Extra Cash Financial

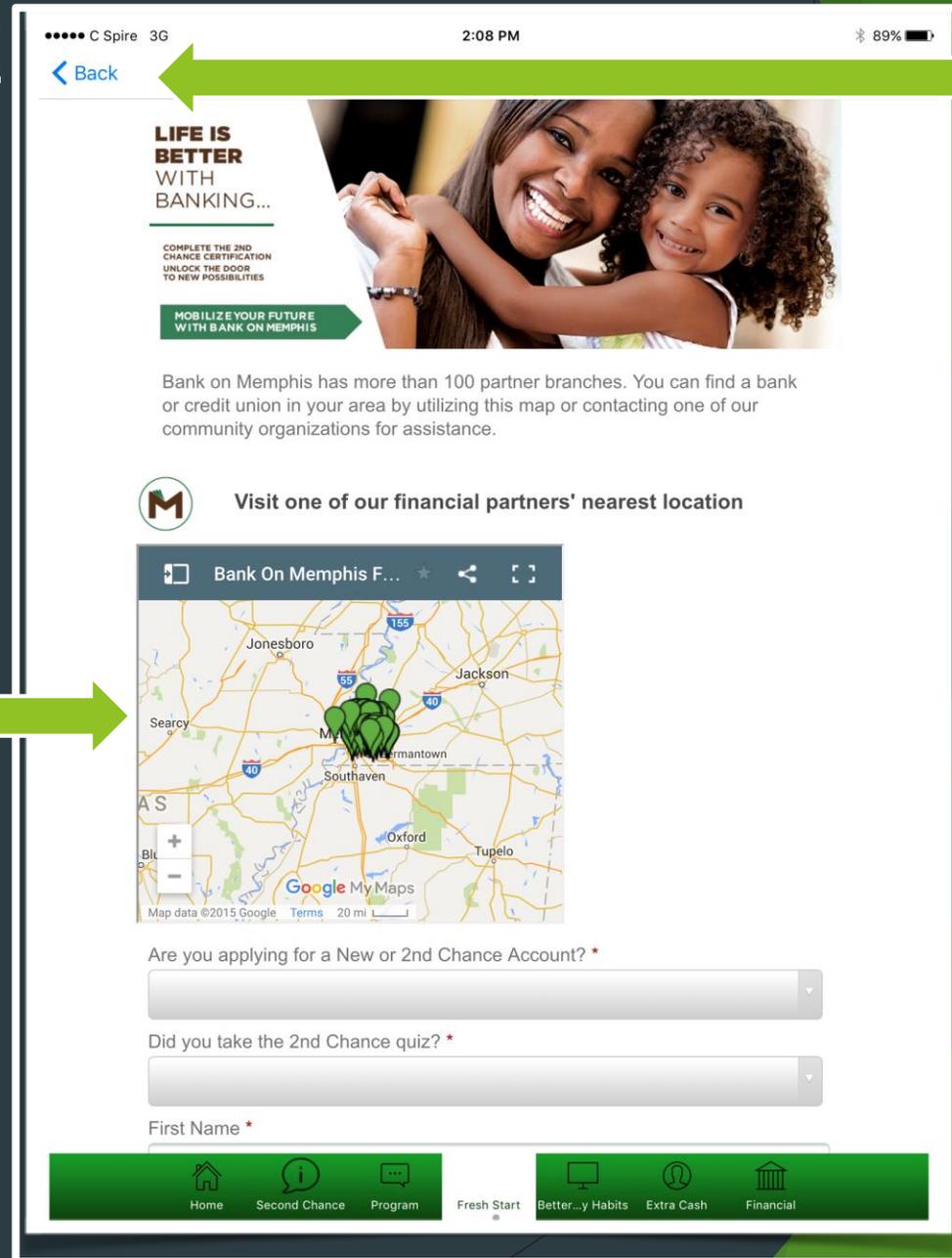
Tap on "Open a Bank On Memphis account"

Open a New Account

This section allows users to submit their information to Bank On Memphis if they are interested in opening an account.

The map shows all the different branch locations that offer Bank On Memphis accounts

Users can fill in the application and submit that they are interested in applying for a Bank On Memphis account with a particular financial institution.

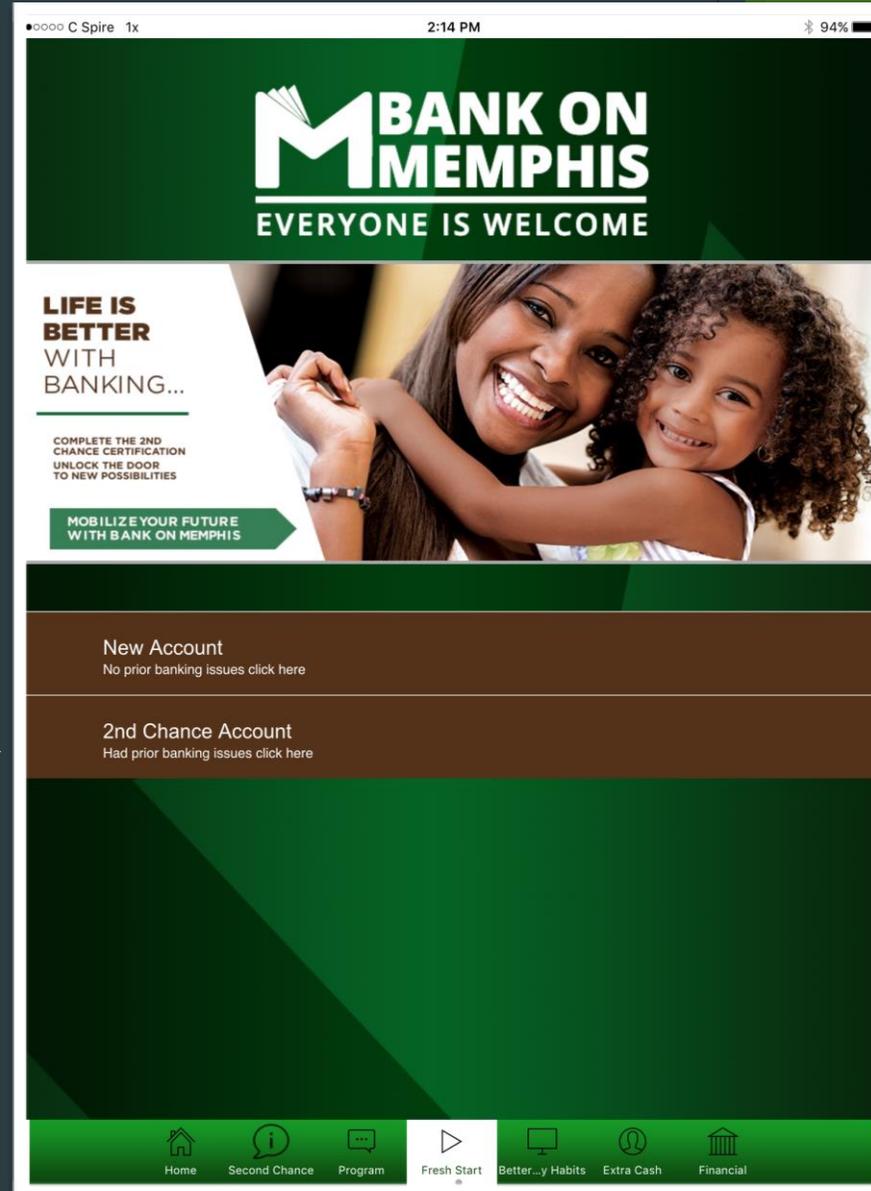


Tap the "Back" tab at the top

2nd Chance Account

2nd Chance Accounts are for those who have past or present banking issues.

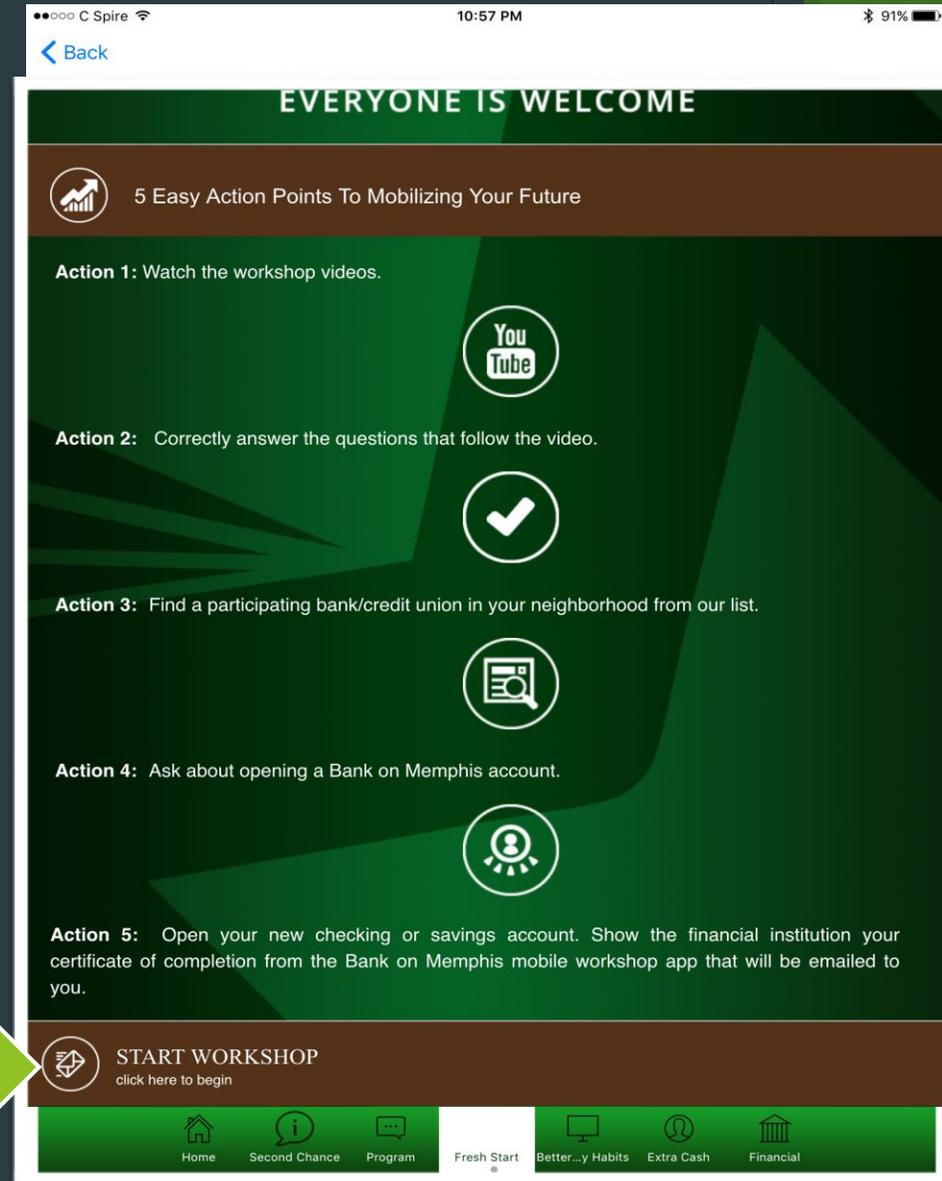
Tap on "2nd Chance Account" →



5 Easy Action Points

This page explains to the user the 5 Step Process for obtaining a second chance account, starting with the mobile Bank On Memphis workshop.

Tap on “Start Workshop”



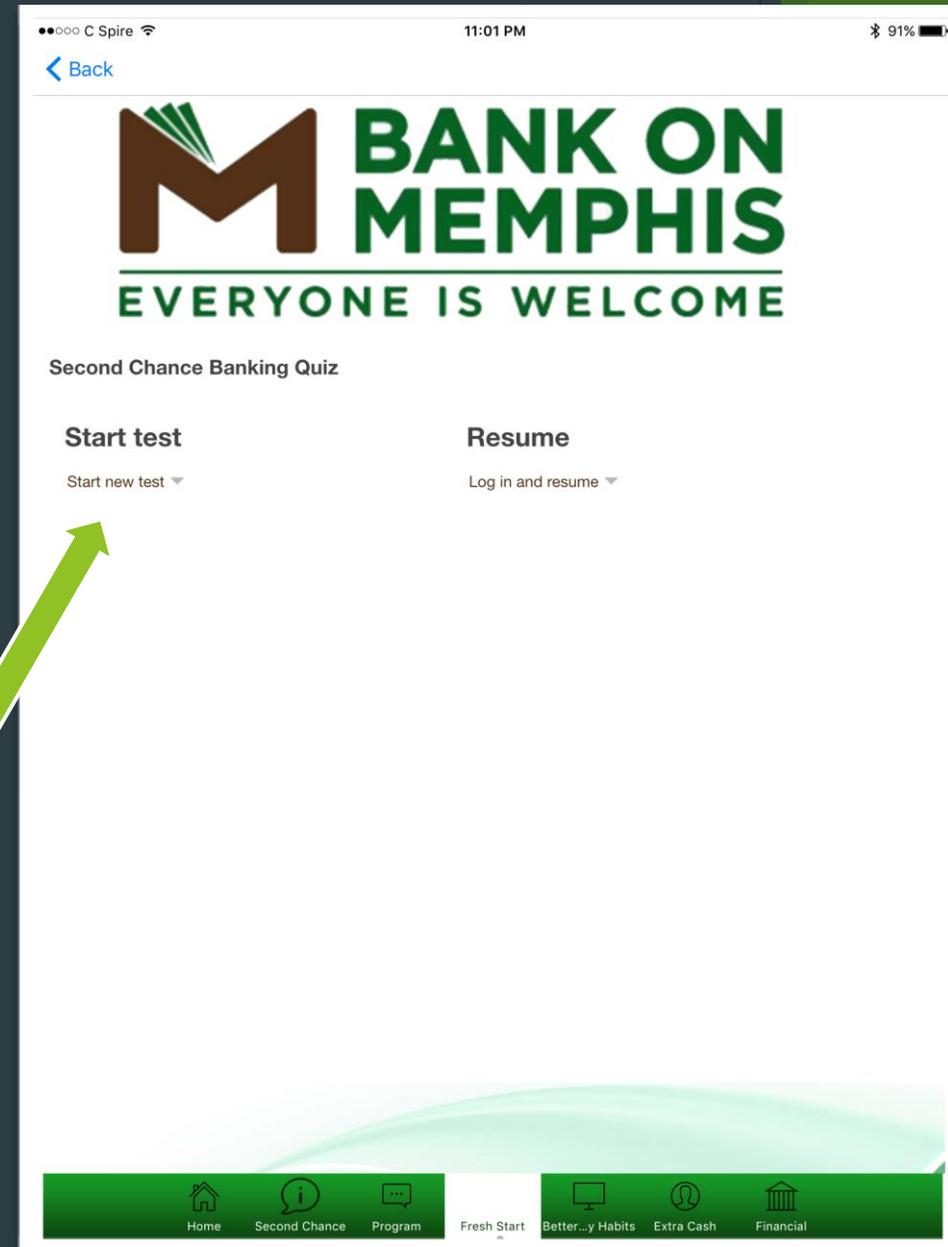
2nd Chance Banking Quiz

Here is where a user will begin to go through the process of completing the mobile workshop.

Resume:

Users can pick up where they left off if they get interrupted while taking the quiz.

Tap on "Start Test"



Login

This is where users type in their email address and create a password

Tap on "Start New Test"



C Spire 11:02 PM 90%

[Back](#)

M BANK ON MEMPHIS
EVERYONE IS WELCOME

Second Chance Banking Quiz

Start test **Resume**

Start new test [Log in and resume](#)

Create login details to start test

Register your details to ensure you can come back and log in and finish this test later if you wish.

Email address:

Create password:

ReType password:

Start new test

1 2 3 4 5 6 7 8 9 0 [Go](#)

#+= undo . , ? ! ' " #+=

ABC ABC

Login

Confirm your name
and email address

Tap on "Start Test"



C Spire 11:03 PM 90%

< Back

M BANK ON
MEMPHIS
EVERYONE IS WELCOME

Second Chance Banking Quiz

First name

Last name

Email address
twilliams2k@hotmail.com

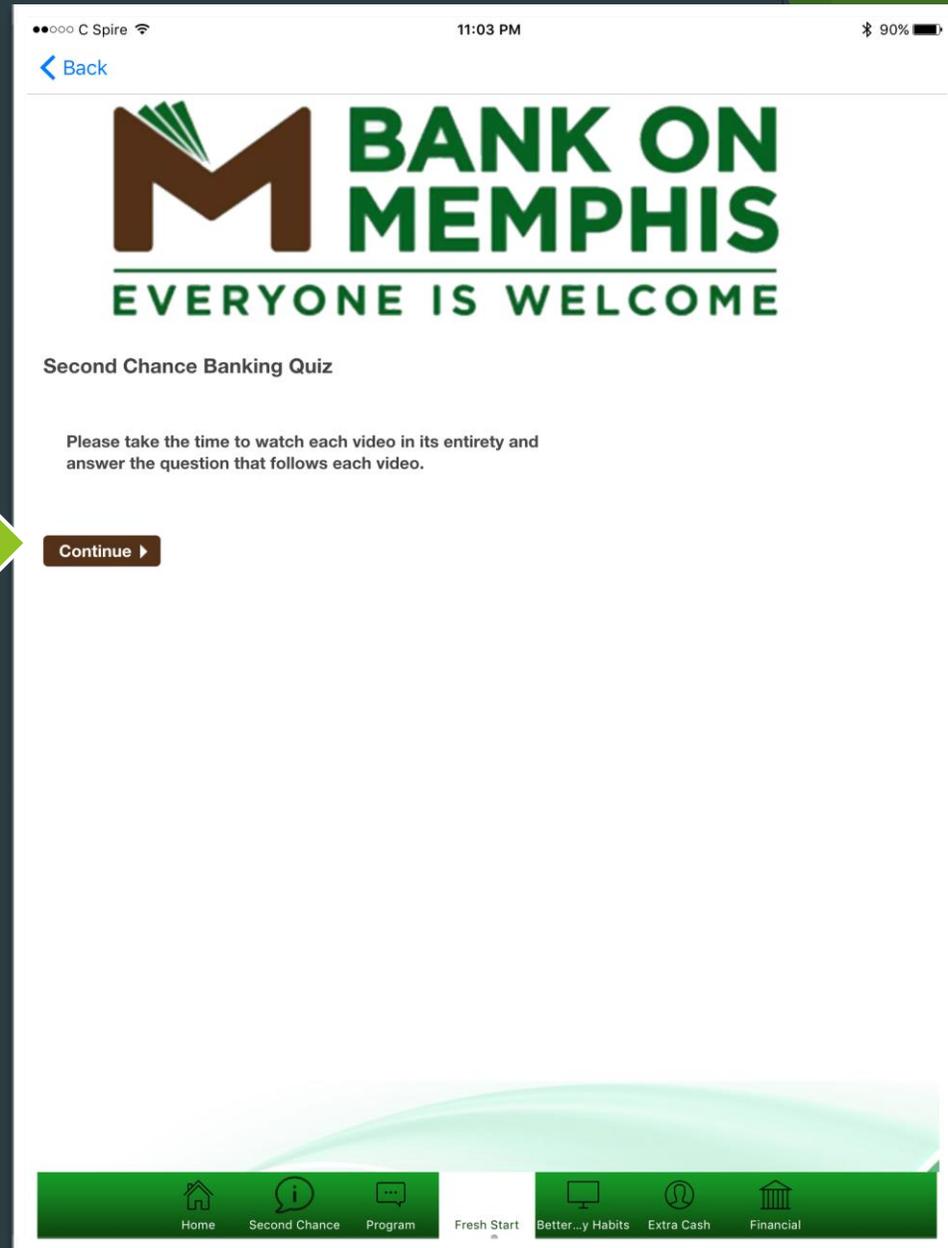
Start Test ▶

Q W E R T Y U I O P
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Take The Quiz

This explains to the user what to do next

Tap on "Continue"



Watch the Videos

The user will watch the video and answer the question below that relates to the video

Tap on "Next"



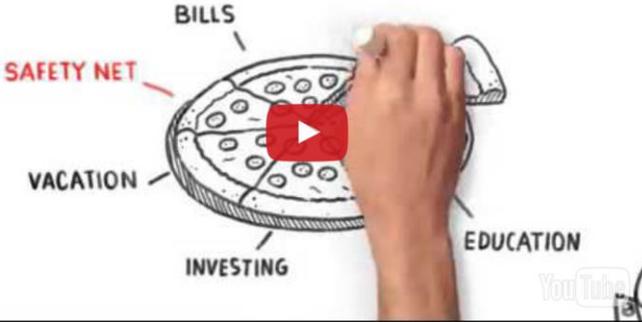
●●○○ C Spire 11:04 PM 90%

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Second Chance Banking Quiz

Question 1 of 5

Watch the video below and answer the question that follows:



According to the video, what is the suggested initial safety net goal?

3x your annual salary

5x your annual salary

2x your weekly expenses

3x your monthly expenses

Next ▶

Home Second Chance Program Fresh Start Better...y Habits Extra Cash Financial

Watch the Videos

Once a user completes the quiz it will show them their results

Tap on “Download Certificate”

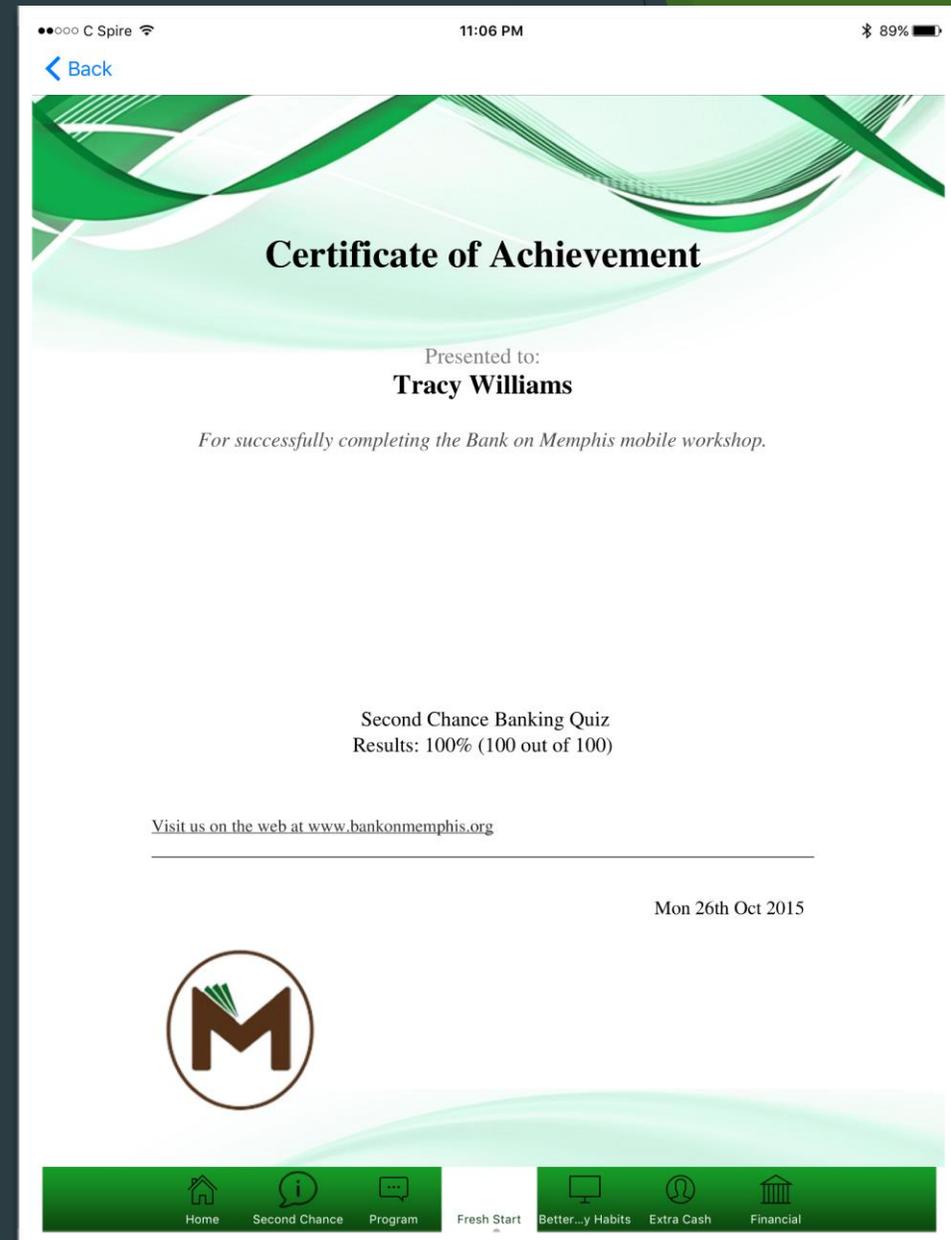


The screenshot shows the Bank On Memphis app interface. At the top, the status bar displays 'C Spire', '11:06 PM', and '89%' battery. Below the status bar is a blue 'Back' button. The main header features the Bank On Memphis logo, which consists of a stylized 'M' with green rays, followed by the text 'BANK ON MEMPHIS' in green and 'EVERYONE IS WELCOME' in green below it. The results section is titled 'Results for: Tracy Williams' and lists the following details: Title: Second Chance Banking Quiz, Points: 100 out of 100, Percentage: 100%, Duration: 00:02:06, Date started: Sun 25th Oct 2015 11:03pm, and Date finished: Sun 25th Oct 2015 11:06pm. Below the results is a 'Feedback' section with the text: 'CONGRATULATIONS YOU PASSED! Your Certificate has been emailed to you. You will need take it to one of our banking partners to open your new account.' A brown button with a certificate icon and the text 'Download Certificate' is positioned below the feedback. Below this is a 'Continue here.' section with a brown button containing a link icon and the text: 'Congratulations! Your certificate has been emailed to you and available to download'. At the bottom is a green navigation bar with icons for Home, Second Chance, Program, Fresh Start, Better...y Habits, Extra Cash, and Financial.

Certificate of Achievement

Once completed this certificate can be downloaded to the device so that it can be presented at an approved Bank On Memphis lending institution partner.

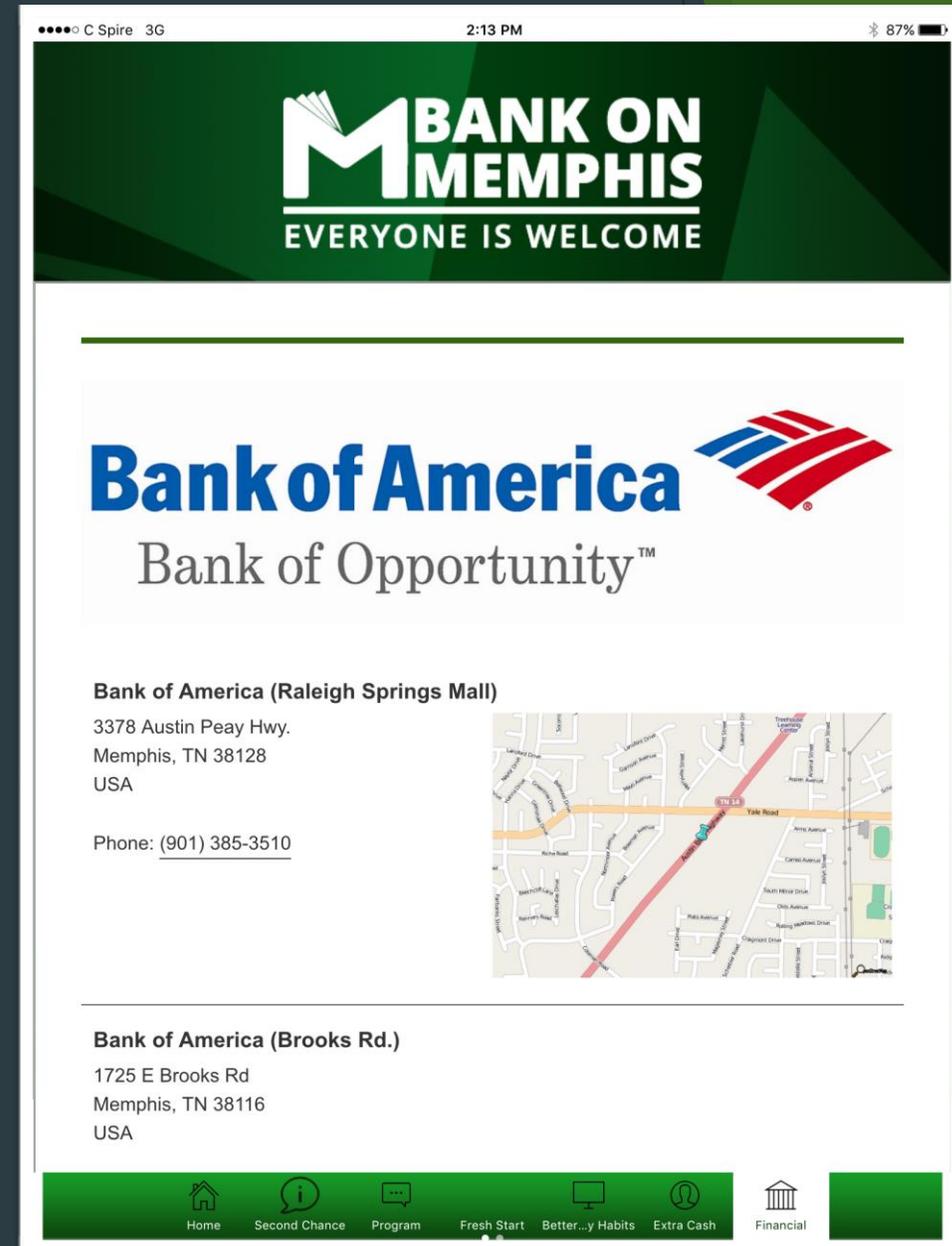
In order to receive a certificate of completion, user's results must be 80% or greater



Financial Institutions

On this page, users can locate the Financial Institutions that are in close proximity to the user

Tip: Make sure the user location services are active in their phone settings to approximate users location



Better Money Habits®

We have incorporated the Better Money Habits website into the app so that users can access additional educational videos and materials.

The screenshot shows the mobile app interface for Better Money Habits. At the top, the status bar displays 'C Spire 3G' and '2:12 PM' with an 88% battery level. Below the status bar is a 'Back' button. The app header features the 'Better Money Habits' logo, powered by Bank of America in partnership with Khan Academy. A red navigation bar contains a back arrow, the text 'SAVING & BUDGETING', and 'Saving for what's ahead'. The main content area is split into two columns. The left column lists several educational topics with video icons: '5 steps to get started with saving', 'Create a safety net for life's unexpected events' (highlighted in red), 'Saving for a large purchase', '6 simple steps to jump-start your emergency fund', 'How to build an emergency fund in a year', 'The time value of money', and 'Earning compound interest'. The right column features a video player for 'Create a safety net for life's unexpected events' with a play button overlay. Below the video is a 5-star rating and a 'Next item' button. A vertical 'POINTS' bar is on the right side. The bottom navigation bar includes icons for Home, Second Chance, Program, Fresh Start, Better...y Habits, Extra Cash, and Financial. The footer contains links for 'About our partners', 'Bank of America', 'View All', 'Privacy Policy', 'Terms of Use', and social media icons for Facebook, Pinterest, YouTube, Twitter, Google+, and LinkedIn.

Questions?

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