



CROSSFIRST
BANK®

Digital Banking User Guide

Consumer and Basic Business Clients

Version 1.1

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Getting Started

Welcome to digital banking with CrossFirst Bank! Whether you are using a mobile phone, tablet, or personal computer, we strive to make your online banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the online banking process. If you have additional questions, please contact our Client Care team at 844-261-2548.

System and Browser Requirements

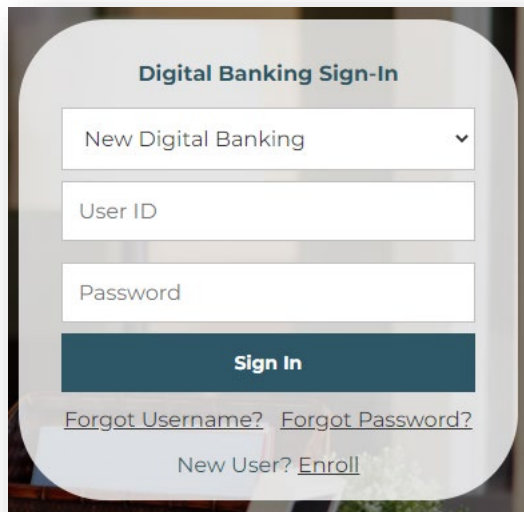
Digital banking is built to support a wide range of computers and mobile devices. Minimum requirements to use online banking include:

- For desktop computers, Microsoft Windows 10 or Mac OS X 10.10 with a supported PC or Mac.
- Supported browsers for desktop computers include the current and previous two versions of Google Chrome, Mozilla Firefox, Microsoft Edge and Safari.
- The mobile app requires Android 5.x and later or iOS 10.x and later.
- Fingerprint login is only supported on eligible Android devices. Touch Authentication is only available on eligible Apple iOS devices.
- Mobile deposit requires a mobile device with a rear-facing camera with a 5 megapixel or higher resolution.

First Time Log In

Logging in requires your user ID and password. The first time you log in you'll also need to register your device by requesting a Secure Access Code (SAC).

- Navigate to www.crossfirstbank.com and under Digital Banking Sign-In select: **NEW Digital Banking.**
- Enter your User ID and password. Click the **Sign In** button.



Digital Banking Sign-In

New Digital Banking ▾

User ID

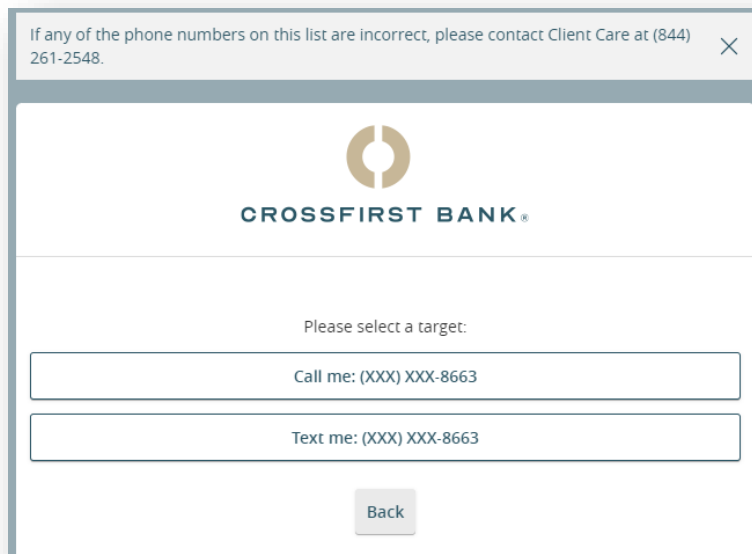
Password

Sign In


[Forgot Username?](#) [Forgot Password?](#)

New User? [Enroll](#)

- Select the method in which to receive your Secure Access Code (SAC).



If any of the phone numbers on this list are incorrect, please contact Client Care at (844) 261-2548. ✕


CROSSFIRST BANK®

Please select a target:

Call me: (XXX) XXX-8663

Text me: (XXX) XXX-8663

Back

- You will receive a call or text with a six-digit SAC. Enter the SAC into the box and select **Submit**.

CROSSFIRST BANK®

Enter your Secure Access Code

992150

Back Submit

- Review your personal details. Please note, the information on this page cannot be edited. Please contact Client Care if you need to make changes to any of these details.

CROSSFIRST BANK®

Please contact us if any information displayed here is incorrect.

Prefix (optional) First Name (optional)

▼ Jane

Middle Name (optional)

Last Name (optional) Suffix (optional)


Doe ▼

Email Address (optional)

jane.doe@crossfirstbank.com

- After reviewing, select **Submit Profile**.

[Back to Login](#) [Submit Profile](#)


CROSSFIRST BANK®

Please set your new password:

i Password Requirements:

- Must be between 8 and 99 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 lower case characters.
- Password must contain a minimum of 1 upper case characters.
- Password must contain a minimum of 1 special characters.
- Password may not be the same as last 10 passwords.
- May not be the same as current password

Current Password
.....

New Password
.....

Confirm New Password
.....|

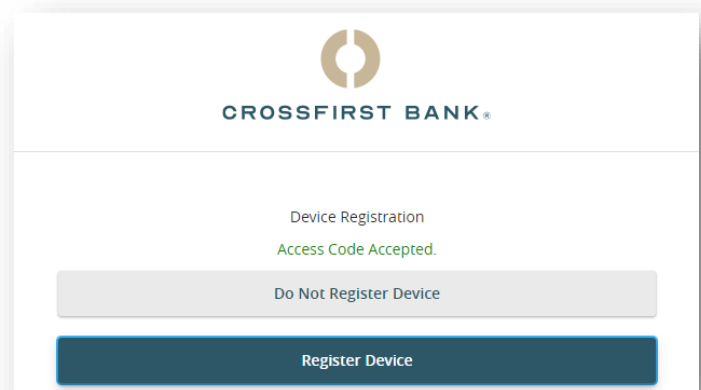
[Back](#) [Submit](#)

- You will be prompted to create a new password that you will use to log into digital banking going forward. In the **Current Password** field enter the current password you normally use to log into online banking. In the **New Password** and **Confirm New Password** fields enter a new password based on the requirements, and select **Submit**.

- Select **Register Device** if you are logging in from a personal device. You should not register the device if it's a shared or public browser.

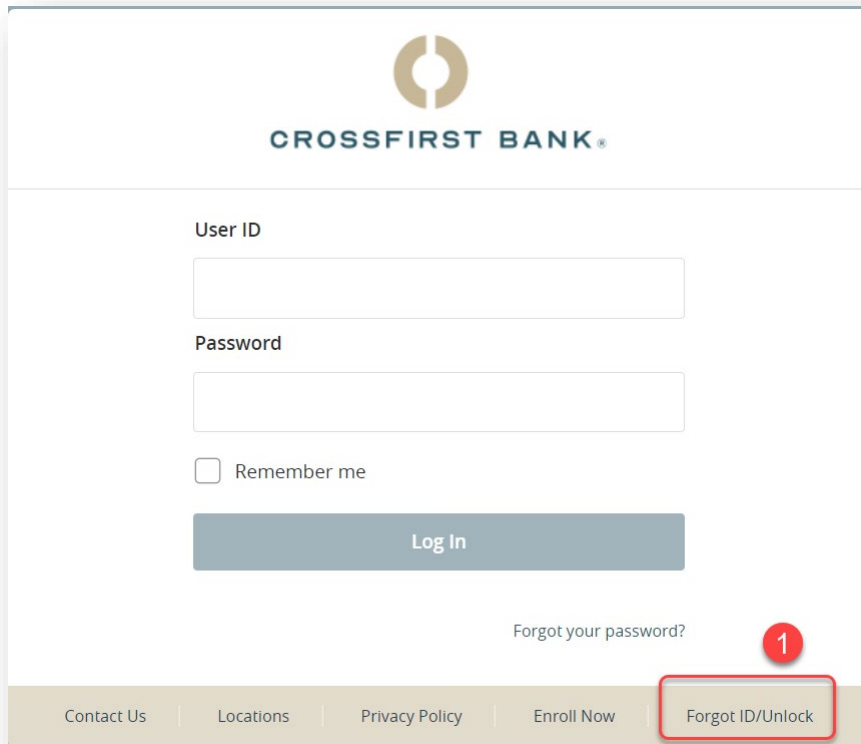
Self Service for Log In Issues

If you forgot your password, user ID or are locked out of digital banking, self-service features are available for you to conveniently and securely regain access.



Forgot User ID

Forgot your user ID? You can request the ID by completing the following steps.



The image shows a screenshot of the CrossFirst Bank login page. At the top center is the CrossFirst Bank logo, which consists of a stylized 'C' inside a circle, followed by the text 'CROSSFIRST BANK®'. Below the logo are two input fields: 'User ID' and 'Password'. Under the 'Password' field is a checkbox labeled 'Remember me'. A 'Log In' button is positioned below the 'Remember me' checkbox. To the right of the 'Log In' button is a link that says 'Forgot your password?'. A red circle with the number '1' is placed above the 'Forgot ID/Unlock' link in the footer. The footer is a horizontal bar with a light beige background, containing the following links from left to right: 'Contact Us', 'Locations', 'Privacy Policy', 'Enroll Now', and 'Forgot ID/Unlock'. The 'Forgot ID/Unlock' link is highlighted with a red rectangular border.

Account Recovery

[Unlock User ID](#)

Forgot User ID

2

Please Verify your identity and we will securely send you your User ID.

Mobile Phone Number:

3

Last Name:

Social Security Number:



Date of Birth:

Zip Code:

[Back to login](#)

Continue

4

✓ *Login Retrieval Success*

5

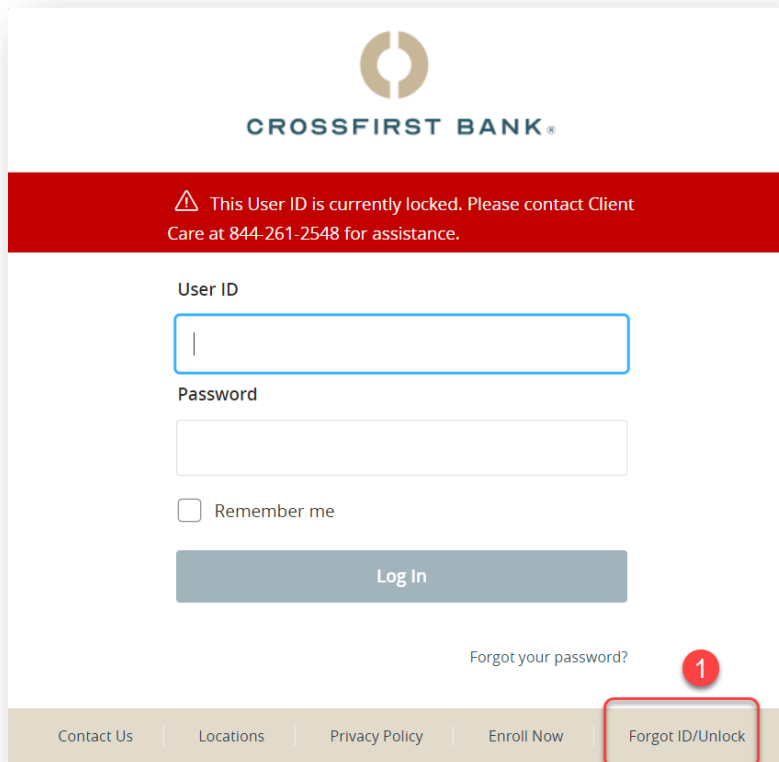
You have successfully requested your forgotten User ID. A message has been sent to the email address on file.

[Go to Login](#)

1. Select the **Forgot ID/Unlock** button on the login screen.
2. Click the **Forgot User ID** tab.
3. Enter your information in the fields provided.
4. Click **Continue**
5. You'll see a confirmation message that the user ID retrieval was successful and can click the **Go to Login** button. You'll receive an email to your email address on file with your user ID.

Unlock Your User ID

If you enter your password incorrectly your user ID will be locked out of digital banking on the fourth invalid attempt. If this occurs, you will see a message advising you that you have been locked out. You can unlock your user ID by following these steps.



The screenshot shows the CrossFirst Bank login interface. At the top center is the CrossFirst Bank logo, consisting of a stylized 'C' inside a circle above the text 'CROSSFIRST BANK®'. Below the logo is a red banner with a warning icon and the text: 'This User ID is currently locked. Please contact Client Care at 844-261-2548 for assistance.' Underneath the banner are two input fields: 'User ID' and 'Password'. Below the password field is a checkbox labeled 'Remember me'. A 'Log In' button is positioned below the checkbox. To the right of the 'Log In' button is a link that says 'Forgot your password?'. A red circle with the number '1' is placed over this link. At the bottom of the page is a navigation bar with several links: 'Contact Us', 'Locations', 'Privacy Policy', 'Enroll Now', and 'Forgot ID/Unlock'. The 'Forgot ID/Unlock' link is highlighted with a red rectangular box.

Account Recovery

2 [Unlock User ID](#) [Forgot User ID](#)

Please Verify your identity and we will securely send you your User ID.

3

Last Name:

Social Security Number:

Date of Birth:

Zip Code:

Locked Login ID:

4

[Back to login](#) [Continue](#)

✓ Account Recovery Unlock Success

Account Recovery Unlock Success

5

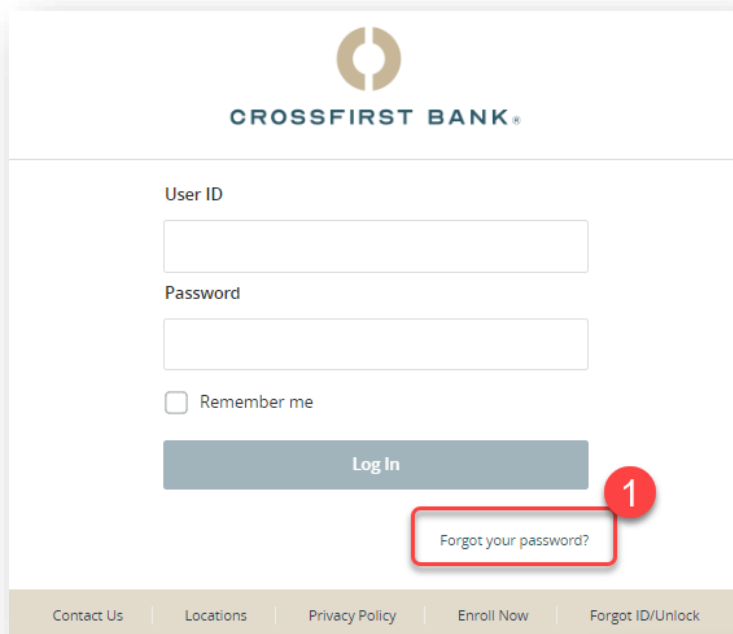
[Go to Login](#) [Reset Password](#)

1. Select the **Forgot ID/Unlock** button on the login screen.
2. Click the **Unlock User ID** tab.
3. Enter your information in the fields provided.
4. Click the **Continue** button.
5. You'll see a message that the unlock was successful. You can then either click the **Go to Login** button to attempt the login again. If you forgot your password, click the **Reset Password** button.

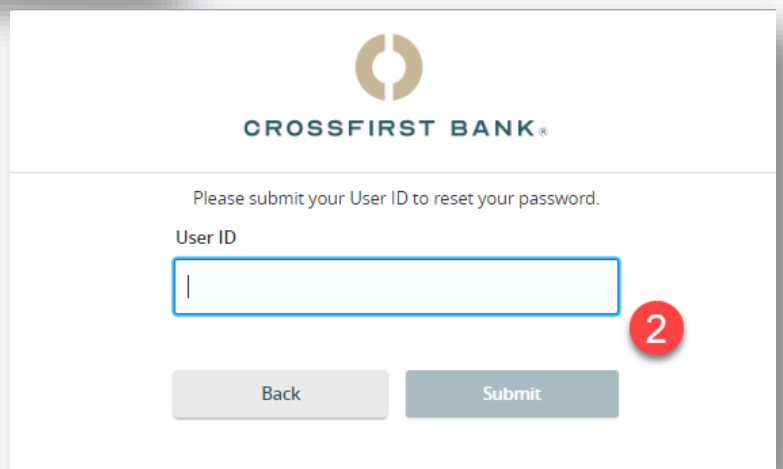
Password Reset

Forgot your password? You can conveniently reset your password from the login screen. Follow the steps listed below.


1. Select the **Forgot your password** button on the login screen.
2. Enter your user ID and click the **Submit** button.
3. Select the method in which you will receive your secure access code (SAC).
4. You'll receive a call or text with a six digit SAC. Enter it in the SAC field.
5. Create a new password that meets the listed password requirements and click the **Submit** button.
6. Select to register your device if you are logging in on a personal device. You will then be successfully logged in.



The screenshot shows the CrossFirst Bank login page. At the top is the CrossFirst Bank logo. Below it are two input fields for 'User ID' and 'Password'. There is a 'Remember me' checkbox and a 'Log In' button. A red box highlights the 'Forgot your password?' link, with a red circle containing the number '1' next to it. At the bottom, there are links for 'Contact Us', 'Locations', 'Privacy Policy', 'Enroll Now', and 'Forgot ID/Unlock'.



The screenshot shows the password reset page. At the top is the CrossFirst Bank logo. Below it is the text 'Please submit your User ID to reset your password.' followed by a 'User ID' input field. Below the input field are two buttons: 'Back' and 'Submit'. A red circle containing the number '2' is next to the 'Submit' button.



CROSSFIRST BANK®

Please select a target: 3

Call me : (XXX) XXX-8663

Text me : (XXX) XXX-8663


Back


CROSSFIRST BANK®


Enter your Secure Access Code 4

Secure Access Code

Back Submit


CROSSFIRST BANK®

Please set your new password:


 **Password Requirements:**

- Must be between 8 and 99 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 lower case characters.
- Password must contain a minimum of 1 upper case characters.
- Password must contain a minimum of 1 special characters.
- Password may not be the same as last 10 passwords.
- May not be the same as current password

New Password

Confirm New Password 5

Back Submit


CROSSFIRST BANK®

Device Registration 6


Access Code Accepted.

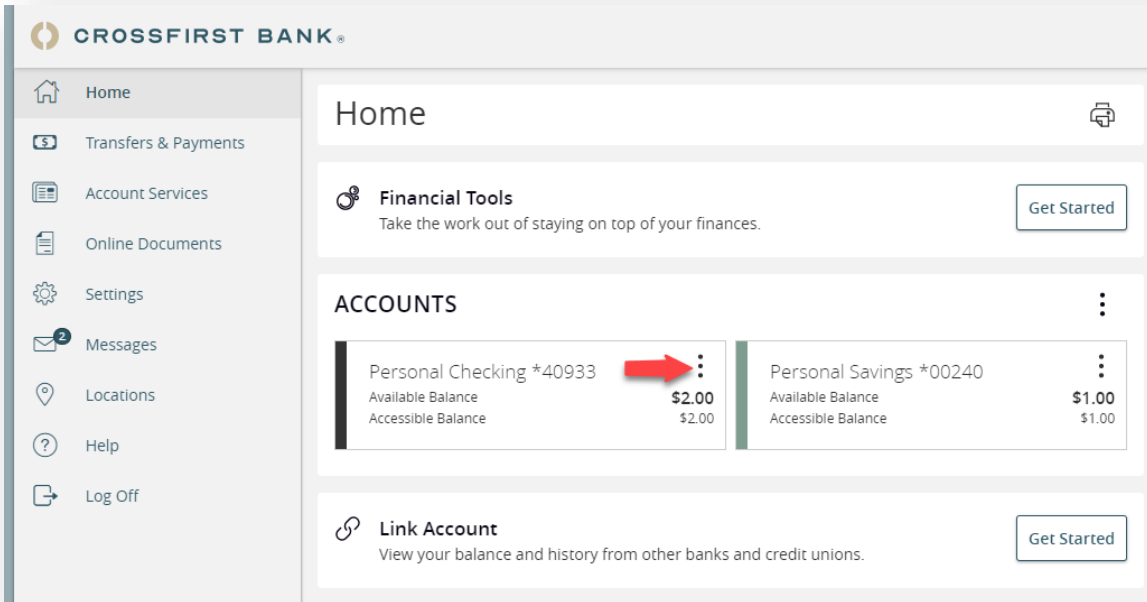
Do Not Register Device

Register Device

Home Page

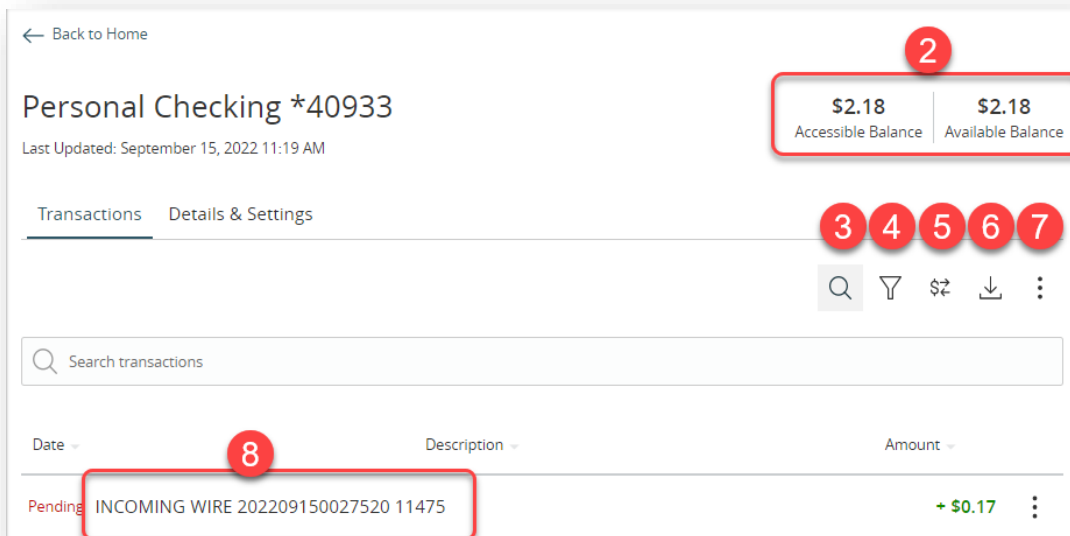
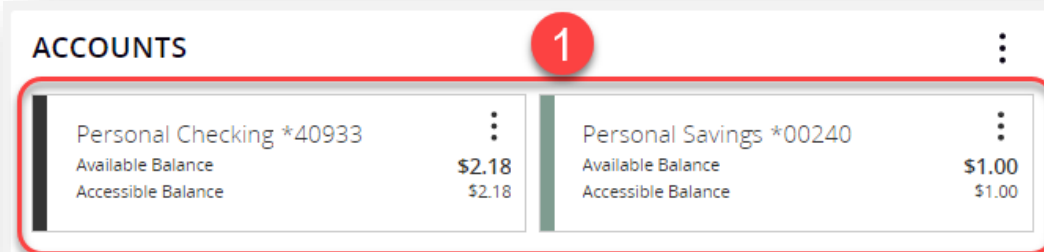
After logging in, you are taken directly to the Home Page. Here you can view the balances in your accounts, see your account summaries, and more.






- When you click an account name, you are taken to the **Account Details** page. You can also click the  icon on the right side of an account card, and select **View Activity** for more details.



Account Details Overview

Selecting an account on the Home Page takes you to the Account Details page, where you can view each transaction pertaining to that account. View details such as type of transaction, check images and account balances.




1. On the Home Page, click on an account name to view the Account Details screen.
2. The accessible and available balances of that account are displayed in the top right corner.
3. The  icon opens the search bar to find transactions associated with that account.
4. Transactions can be sorted by time, type, amount, or check number. Click the  icon for more options.
5. Make a quick transfer by clicking the  icon.
6. Download or export your transactions into a different format by clicking the  icon.
7. The  icon lets you send a secure message to Client Care or print a list of transactions.

8. View more details about a transaction by clicking on it.

Quick Transfer

You can make a quick transfer directly from your accounts displayed on the home page.

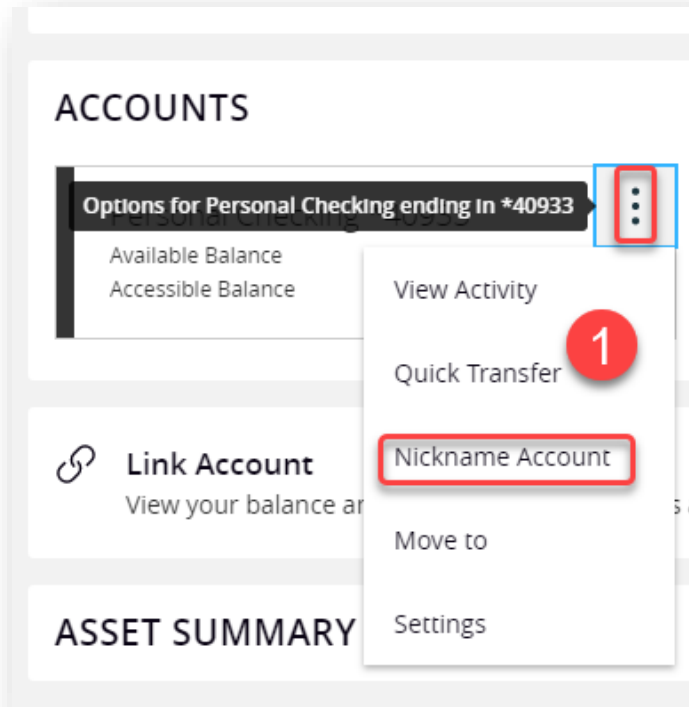
The image shows two screenshots from a banking application. The left screenshot, titled 'ACCOUNTS', displays a list of accounts. A menu is open for the 'Personal Checking ending In *40933' account, showing options like 'View Activity', 'Quick Transfer', 'Nickname Account', 'Move to', and 'Settings'. The 'Quick Transfer' option is highlighted with a red box and a red circle labeled '1'. The right screenshot, titled 'Quick Transfer', shows the transfer form. It includes a 'From Account' dropdown (Personal Checking *40933 \$2.01), a 'To Account' dropdown (Personal Savings *00240 \$1.00), an 'Amount' input field (\$ 1.00), and a 'Transfer Date' field (09/14/2022). The 'Transfer Funds' button is highlighted with a red box and a red circle labeled '6'. Other red circles indicate the 'To Account' dropdown (2), the amount input (3), and the transfer date (4). A red circle labeled '5' is positioned over the 'Advanced Options' button.

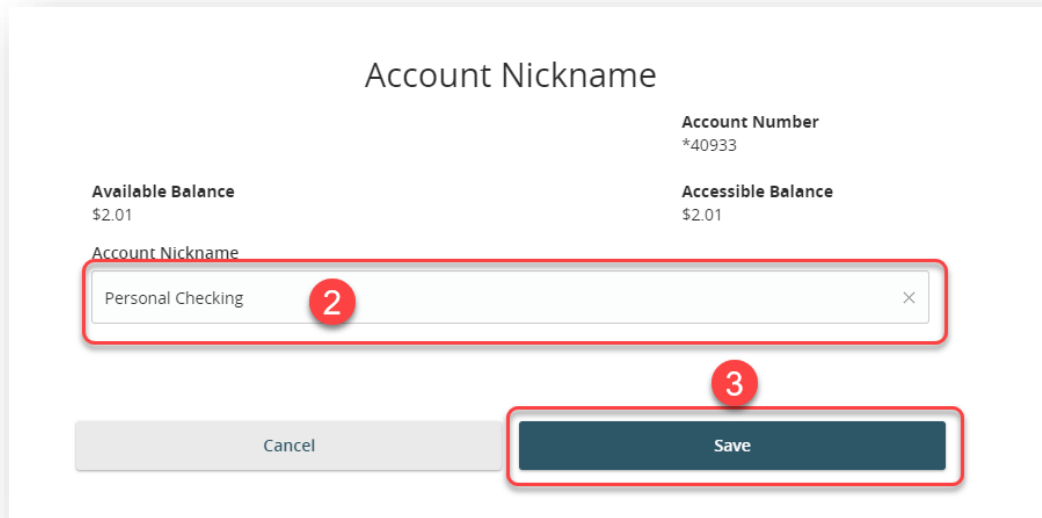
1. Click the  icon on the right side of an account card and select “Quick Transfer.”
2. Select the “To” drop-down and choose an account to receive the funds.
3. Enter an amount to transfer.


4. Select a transfer date.
5. (Optional) Click the **Advanced Options** button to have a Memo field displayed.
6. Click the **Transfer Funds** button when you are finished.

Account Nickname

You can change an account's nickname directly from the Home page.

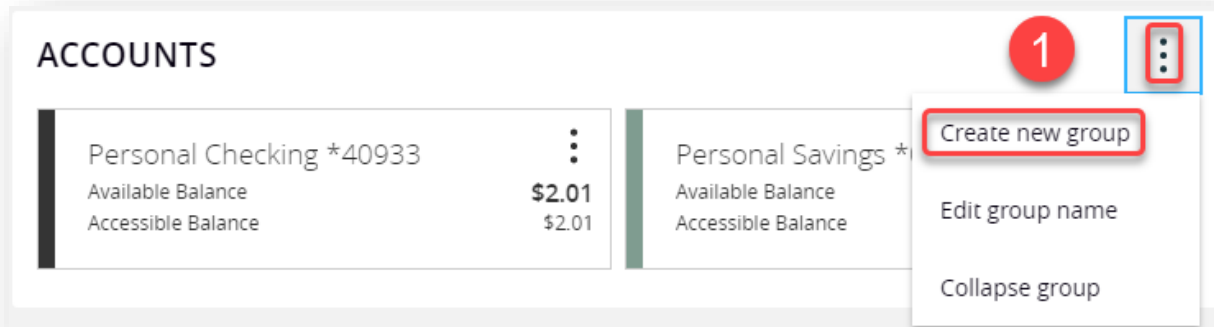




1. Click the  icon on the right side of an account card and select **Nickname Account**.
2. Enter a new account nickname.
3. Click the **Save** button when you are finished.

Account Grouping

Organize your internal and linked accounts into groups in order to customize the appearance of the Accounts page to meet your needs. Groups can be changed or deleted per your preferences.



Create new group

Select an account to add to this group.

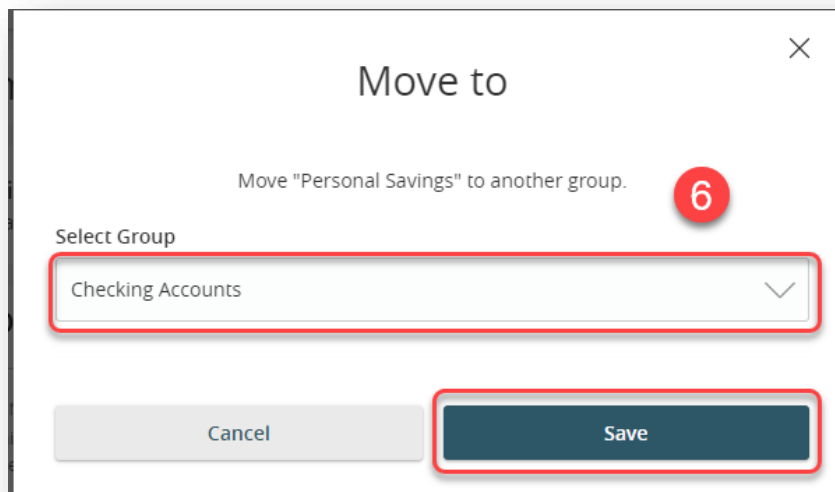
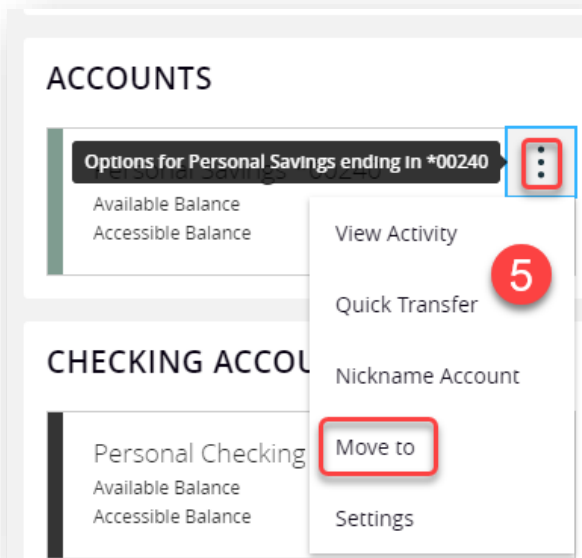
Select Account


Personal Checking 2


Group Name

Checking Accounts 3

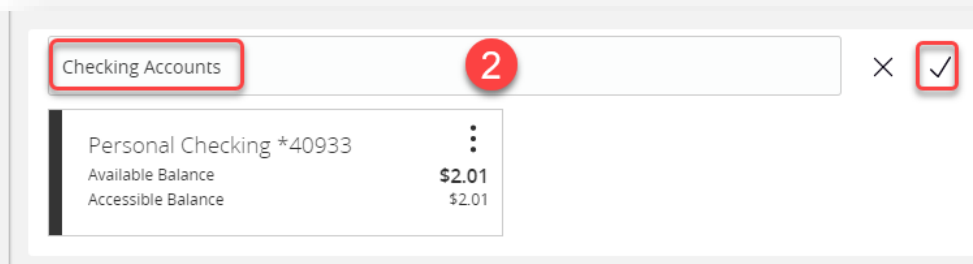
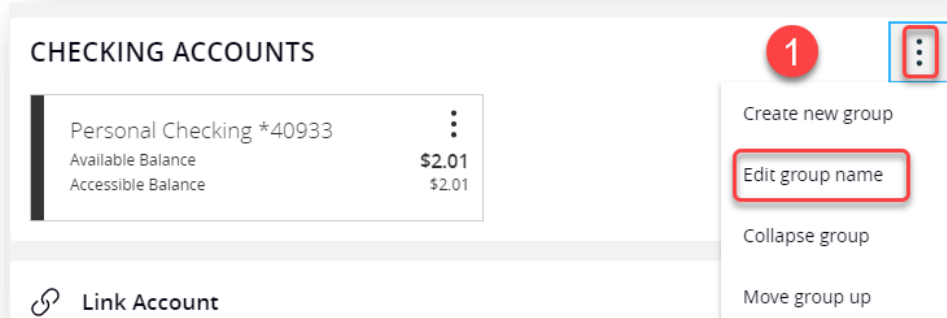
4





1. Create a new group by clicking the  icon and selecting "Create new group" from the drop-down.
2. Use the drop-

- down to select an account.
3. Create a group name.
4. Click the **Save** button.
5. (Optional) Continue adding accounts to your new group by clicking the  icon next to the account and selecting "Move to" from the drop-down.
6. Select the group from the drop-down and click the **Save** button.

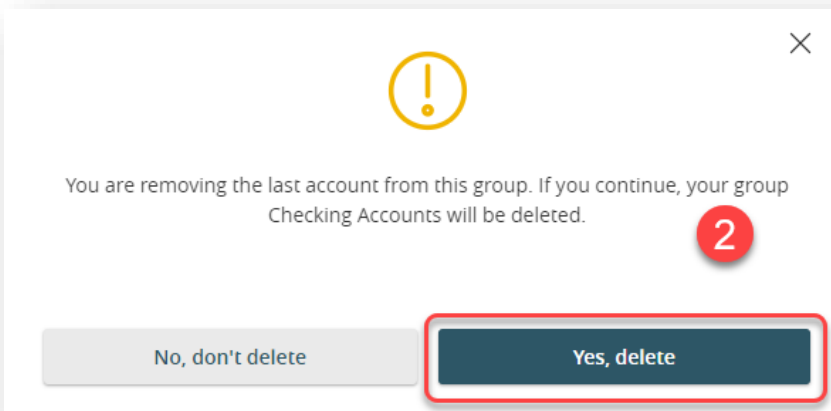
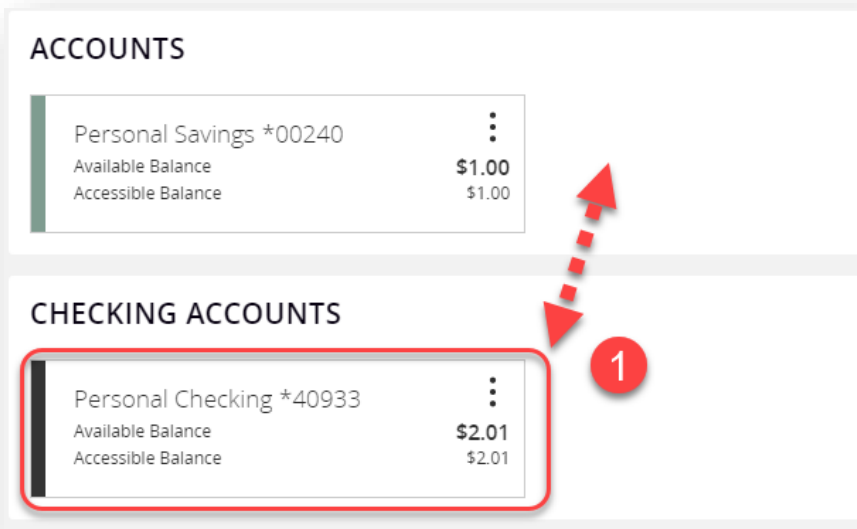
Editing a Group Name



1. Click the  icon next to the group name and select "Edit group name".
2. Enter the new group name and click the  icon to save the changes.

Deleting a Group

After a group is created, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.

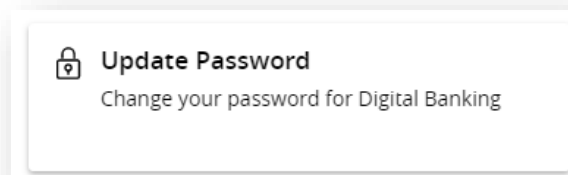


1. Remove all accounts from a group by clicking and holding an account tile and dragging it to another group and dropping it.
2. Click the **Yes, delete** button to delete the group.

Security

We take security very seriously at CrossFirst Bank and we've added various tools to help you better protect your account information. You can add and manage these features in the **Settings** Menu and under the **Security** section.

Update Password



When needed, you can update your password. We recommend that you update your password regularly and follow our guidelines for creating a strong password.

In the Settings menu under the Security section, click the **Update Password** button.

1. Enter your old password in the current password field.
2. Create a new password and enter that in the new password field.
3. Reenter your new password.
4. Click the **Change Password** button when you are finished making changes.

All items below are required

i Password Requirements:

- Must be between 8 and 99 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 lower case characters.
- Password must contain a minimum of 1 upper case characters.
- Password must contain a minimum of 1 special characters.
- Password may not be the same as last 10 passwords.
- May not be the same as current password

Current Password 1

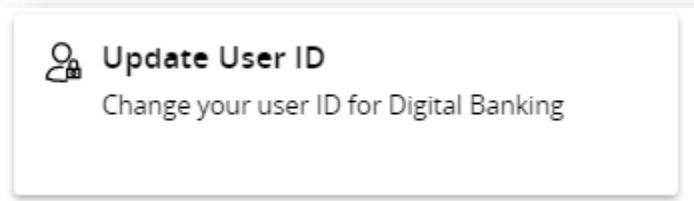
New Password 2

Confirm New Password 3


4

Update User ID

You can also update your user ID at any time. To create an effective user ID, create an ID that you will remember and that follows our required guidelines.



Type your desired new User ID in the field below.

 • User ID must be between 6 and 18 characters.

New User ID

The form contains a text input field and a "Save new User ID" button. A red box highlights the input field, with a red circle containing the number "1" positioned over it. Another red box highlights the "Save new User ID" button, with a red circle containing the number "2" positioned over it.

In the Settings menu under the Security section, click **Update User ID** button.

1. Enter your new user ID.
2. Click the **Save new User ID** button when you are finished making changes.

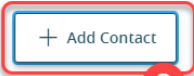
 **Secure Access Code**
Manage your Secure Access Code delivery

Secure Access Code Delivery

CrossFirst Bank verifies your identity using Secure Access Codes (SACs), which are numeric codes that are sent to you by phone call or text. Within the

Secure Access Code section under the **Settings** menu, you can make changes to your delivery preferences or add new delivery channels.



Secure Delivery Contact Information

 **2**

Enter your preferred contact information, which will be used for Secure Access Code delivery.



Voice Number

(913)222-3333 **1**

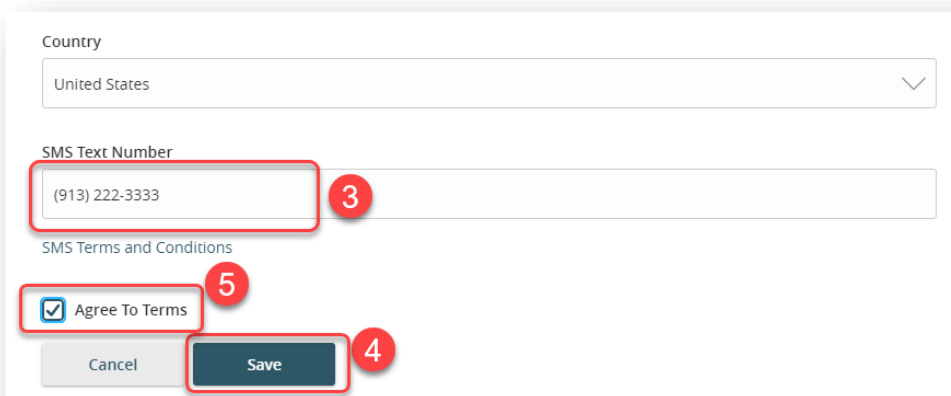
 

In the Settings menu, click **Secure Access Code** under the **Security** section.

1. Make changes to an existing phone number for your secure delivery method by

clicking the  icon to make changes or the  icon to delete a secure delivery method phone number.

2. Add a new secure delivery method by clicking the **Add Contact** button and selecting



The screenshot shows a settings form for SMS Text Number. It includes a 'Country' dropdown menu set to 'United States'. Below it is the 'SMS Text Number' input field containing '(913) 222-3333', with a red box and the number '3' indicating it should be edited. Underneath is the 'SMS Terms and Conditions' section with a checked 'Agree To Terms' checkbox, marked with a red box and the number '5'. At the bottom are 'Cancel' and 'Save' buttons, with the 'Save' button highlighted by a red box and the number '4'.

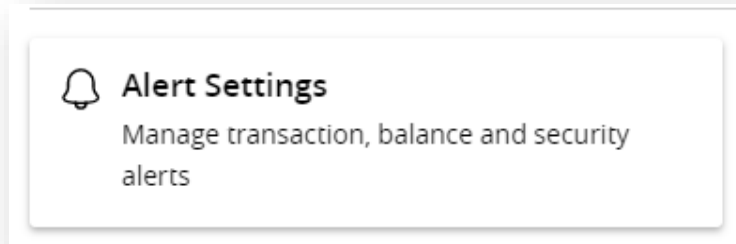
either **New Voice** or **New Text**.

3. Enter your phone number.
4. Click the **Save** button.


5. If adding a phone number for a text, you will need to check the box to Agree to the Terms.

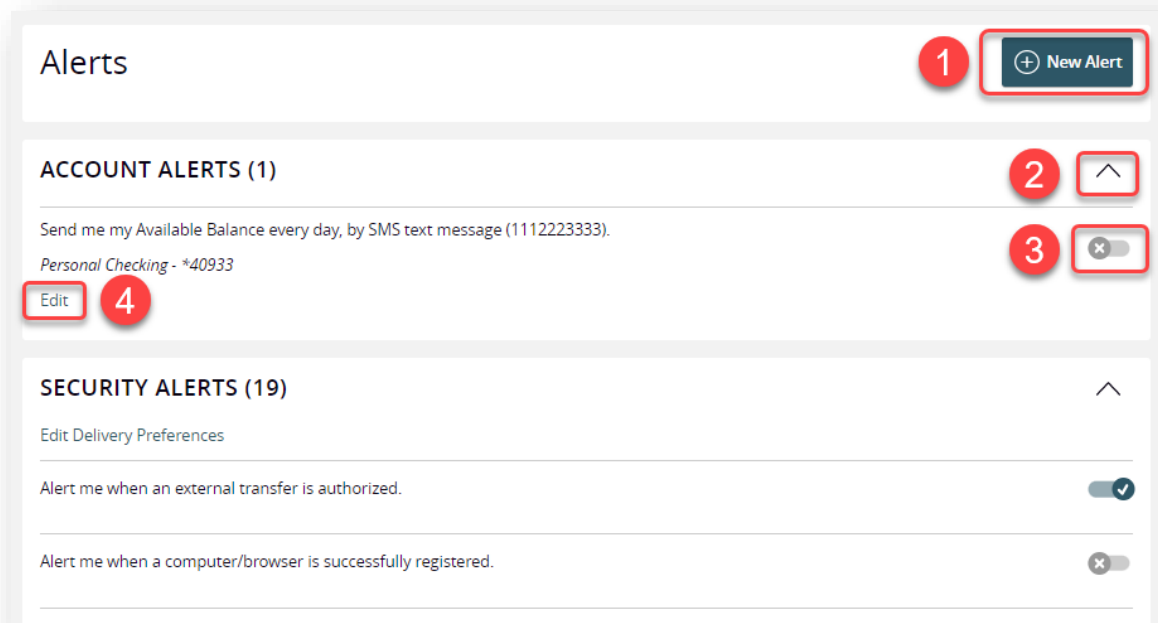
Alerts

When you create an alert through digital banking, you specify the conditions that trigger that alert, in order to stay on top of what's important to you.



Select the **Settings** menu and click on the **Alert Settings** tab.

1. The **New Alert** button lets you create an account, history, online transaction, reminder, or wire alert.
2. The  icon allows you to collapse or expand alert details for each category.

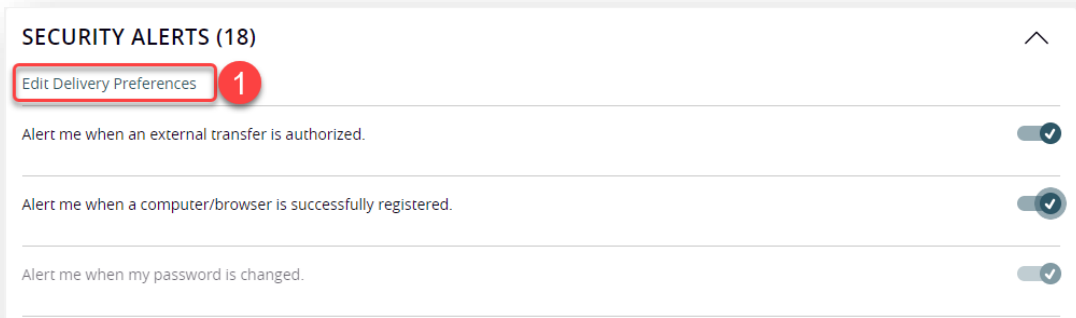
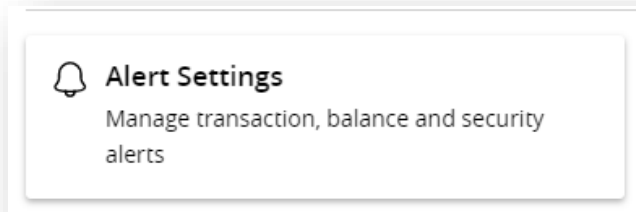


3. Toggling the switch turns an alert on or off without deleting it. Some alerts aren't able to be turned off for security reasons.

4. Use the "Edit" link to make changes to existing alerts.

Security Alerts

You can setup Security Alerts for notifications when certain security scenarios occur.



In the

Settings menu click **Alert Settings**. The Security Alerts show directly on this page.

When a trigger occurs, Security Alerts are sent through secure messages. You can add additional delivery methods so you don't miss a notification.

In the **Settings** menu click **Alert Settings**

Delivery Preferences

EMAIL ADDRESS

Email Address
jane.doe@gmail.com

PHONE NUMBER

Country
United States

Phone Number

SMS TEXT NUMBER

Message and data rates may apply. Expect 1 message/transaction.

Country
United States

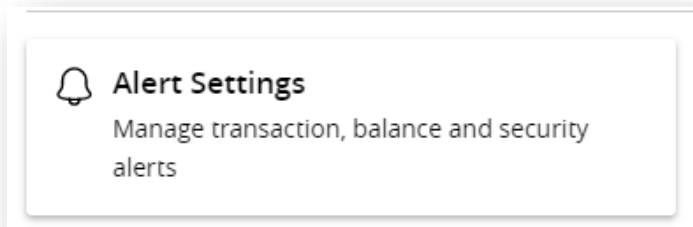
Phone Number
(111) 223-3333

Agree To Terms
Terms and Conditions

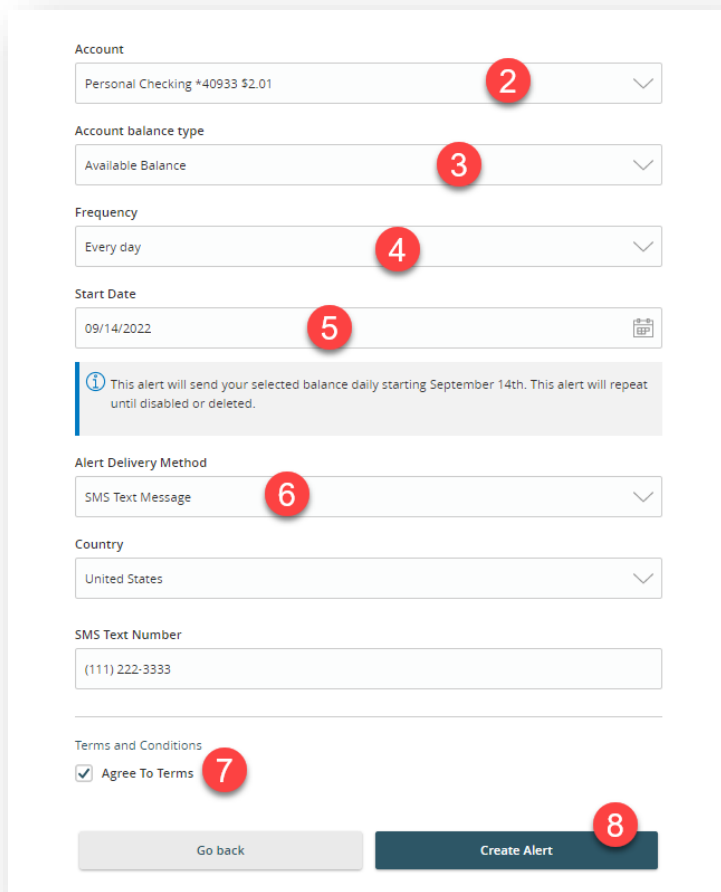
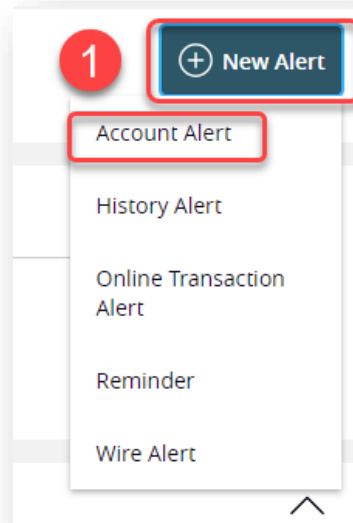
Cancel Save

1. Click the “Edit Delivery Preferences” link at the top of the listed Security Alerts. These changes will apply to all Security Alerts.
2. Enter the information for your preferred delivery method.
3. If you are opting to receive alerts via text message, you must check the box to agree to the terms and conditions.
4. Click the **Save** button when you are finished making changes.

Account Alerts



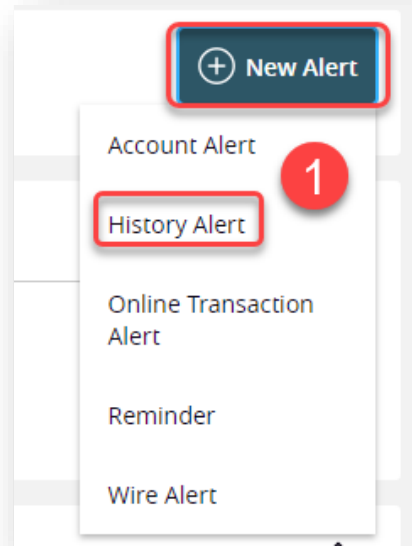
Account Alerts notify you when the balances in your accounts go above or below a number you specify.

A form for configuring an account alert. It includes fields for "Account" (Personal Checking #40933 \$2.01), "Account balance type" (Available Balance), "Frequency" (Every day), "Start Date" (09/14/2022), "Alert Delivery Method" (SMS Text Message), "Country" (United States), and "SMS Text Number" ((111) 222-3333). There is a "Terms and Conditions" section with a checked "Agree To Terms" box. At the bottom, there are "Go back" and "Create Alert" buttons. Red circles with numbers 2 through 8 highlight the account selection, balance type, frequency, start date, delivery method, terms, and create alert button respectively.

Select the **Settings** menu and click on the **Alert Settings** tab.

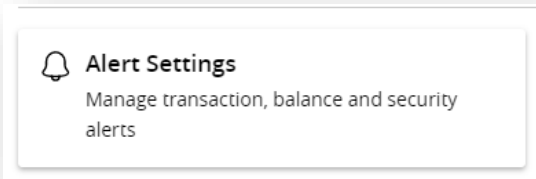
1. Use the "New Alert" button and select "Account Alert."
2. Use the drop-down to select an account.
3. Choose an account balance type.
4. Choose a frequency.

5. Enter a date.
6. Select an alert delivery method and enter the corresponding information.
7. You must check the box to agree to the terms and conditions if electing to receive your alert via text message.
8. Click the **Create Alert** button when you are finished.



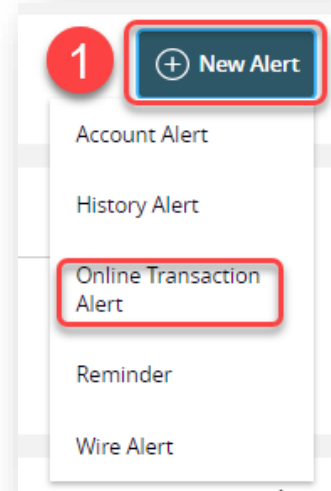
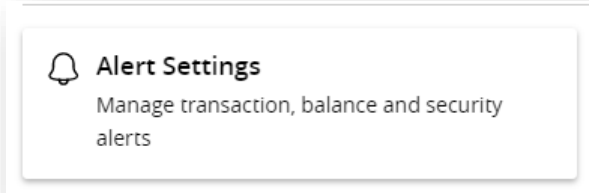
History Alerts

Create History Alerts for notification when a check number posts or transactions meet an amount you choose.



Select the **Settings** menu and click on the **Alert Settings** tab

1. Click the “New Alert” button and select “History Alert.”
2. Select a transaction type.
3. Select a comparison. The options vary depending on the chosen transaction type.



4. Enter an amount.
5. Use the drop-down to select an account.
6. Select a delivery method and enter the corresponding information.
7. You must check the box to agree to the terms and

and

conditions if you electing to receive your alert via text message.

8. Click the Create Alert button when you are finished.

A screenshot of the 'New History Alert' form. The form contains several fields: 'Transaction Type' with a dropdown menu (highlighted with a red circle and number 2), 'Amount' with a dropdown menu for comparison (highlighted with a red circle and number 3) and a text input field for the amount (highlighted with a red circle and number 4), 'Account' with a dropdown menu (highlighted with a red circle and number 5), 'Alert Delivery Method' with a dropdown menu (highlighted with a red circle and number 6), 'Country' with a dropdown menu, 'SMS Text Number' with a text input field, and 'Terms and Conditions' with a checked checkbox 'Agree To Terms' (highlighted with a red circle and number 7). At the bottom, there are two buttons: 'Go back' and 'Create Alert' (highlighted with a red circle and number 8).

Online Transaction Alerts

Different types of transactions can occur in your accounts. Creating Online Transaction Alerts, will provide notification when various transfers, payments, or debits post to your account.

Select the **Settings** menu and click on the **Alert Settings** tab

1. Click the “New Alert” button and select “Online Transaction Alert.”
2. Use the drop-down to select a transaction type.
3. Use the drop-down to select an account.
4. Use the drop-down to select a status.

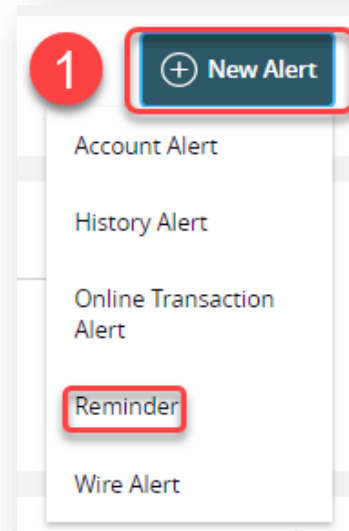
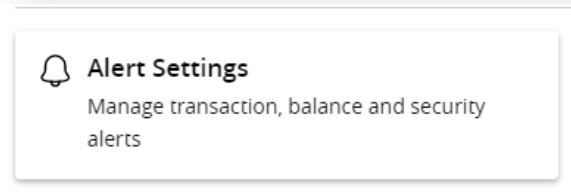
5. Select a delivery method and enter the corresponding information.
6. You must check the box to agree to the terms and conditions if electing to receive alerts via text message.
7. Click the Create Alert button when you are finished.

The screenshot shows a form titled "New Online Transaction Alert" with the following fields and callouts:

- Transaction:** A dropdown menu with "Funds Transfer" selected. Callout 2 is a red circle with the number 2.
- Account:** A dropdown menu with "Personal Checking *40933 \$2.01" selected. Callout 3 is a red circle with the number 3.
- Status:** A dropdown menu with "Processed" selected. Callout 4 is a red circle with the number 4.
- Alert Delivery Method:** A dropdown menu with "SMS Text Message" selected. Callout 5 is a red circle with the number 5.
- Country:** A dropdown menu with "United States" selected.
- SMS Text Number:** A text input field containing "(111) 222-3333".
- Terms and Conditions:** A checkbox labeled "Agree To Terms" which is checked. Callout 6 is a red circle with the number 6.
- Buttons:** At the bottom, there is a "Go back" button and a "Create Alert" button. Callout 7 is a red circle with the number 7 positioned over the "Create Alert" button.

Reminder

Just like marking a calendar, set up alerts as reminders of specific dates or events.



New Reminder

Event
Appointment 2

Select a date
09/15/2022 3

Recurs Every Year 4

Message (optional)
Doctor's appointment at 4pm 5

Alert Delivery Method
SMS Text Message 6

Country
United States

SMS Text Number
(111) 222-3333

Terms and Conditions
 Agree To Terms 7

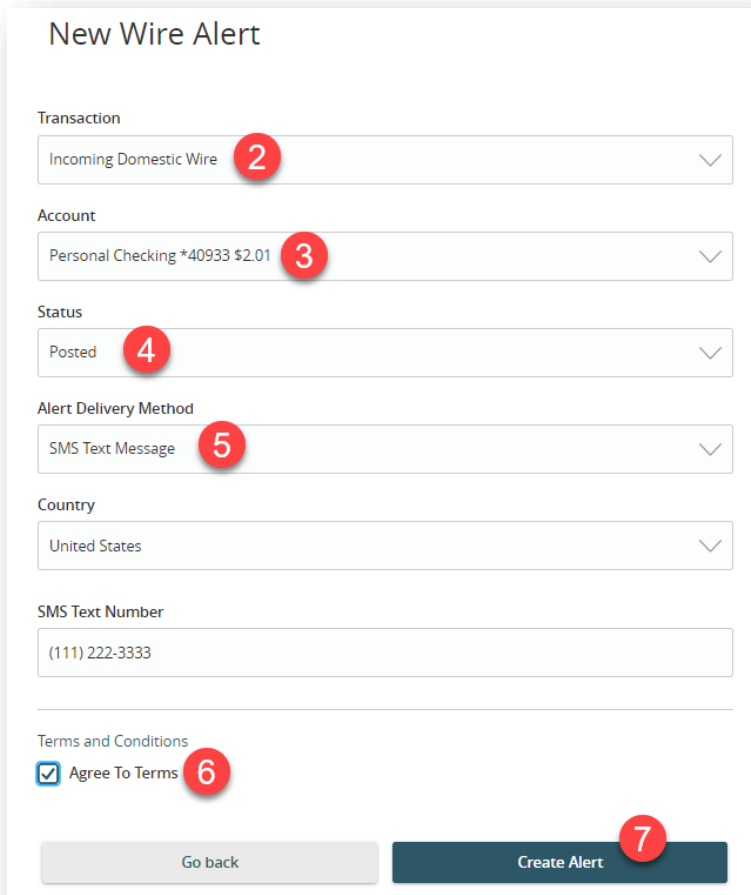
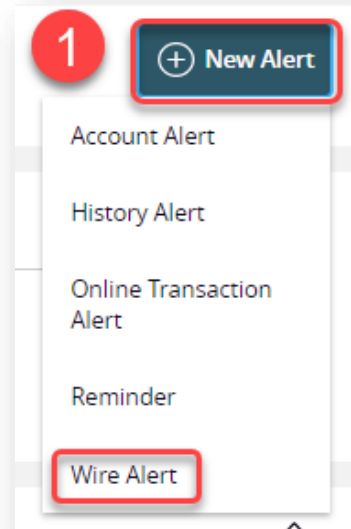
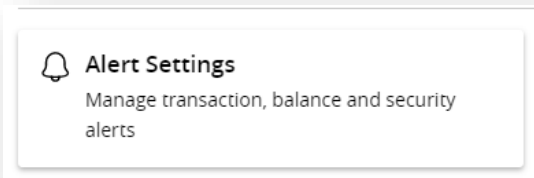
Go back Create Alert 8

Select the **Settings** menu and click on the **Alert Settings** tab

1. Use the "New Alert" button and select "Reminder."
2. Use the drop-down to select an event.
3. Enter the date for the alert to occur.
4. Check the box next to "Recurs Every Year" to have your alert repeat annually.
5. (Optional) Enter a message.
6. Select a delivery method and enter the corresponding information.
7. You must check the box to agree to the terms and conditions if electing to receive alerts via text message.
8. Click the Create Alert button when you are finished.

Wire Alert

You can create Wire Alerts for notification of incoming wires.

A screenshot of the 'New Wire Alert' form. It contains several fields with red numbered callouts: 1. Transaction: 'Incoming Domestic Wire' (2). 2. Account: 'Personal Checking *40933 \$2.01' (3). 3. Status: 'Posted' (4). 4. Alert Delivery Method: 'SMS Text Message' (5). 5. Country: 'United States'. 6. SMS Text Number: '(111) 222-3333'. 7. Terms and Conditions: 'Agree To Terms' checkbox (6). At the bottom are 'Go back' and 'Create Alert' buttons (7).

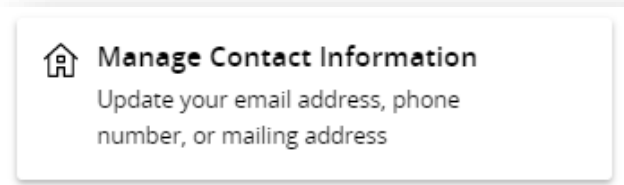
Select the **Settings** menu and click on the **Alert Settings** tab

1. Use the “New Alert” button and select “Wire Alert”.
2. Use the drop-down to select a transaction type.
3. Use the drop-down to select an account.
4. Use the drop-down to select a status.
5. Select a delivery method and enter the corresponding information.
6. You must check the box to agree to the terms and conditions if electing to receive alerts via text message.

7. Click the Create Alert button when you are finished.

Manage Contact Information

Update your email address, phone number, or mailing address from one convenient menu.



Update Account Information

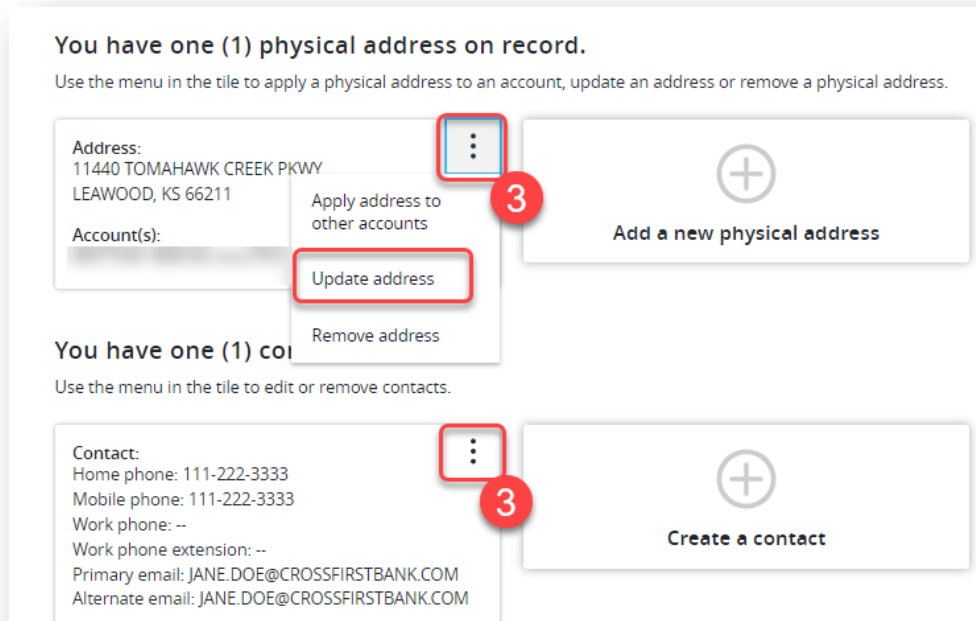
Here is a quick overview of your address records. For a full view, please select a record that you would like to edit.

2 [Manage addresses and contacts](#)


Filter Accounts By User: All [Redacted] Personal Checking

User/Account	Physical address	Mailing address
[Redacted] xxxx7957	11440 TOMAHAWK CREEK PKWY	
[Redacted] xxxx7035		11440 TOMAHAWK CREEK PKWY

1

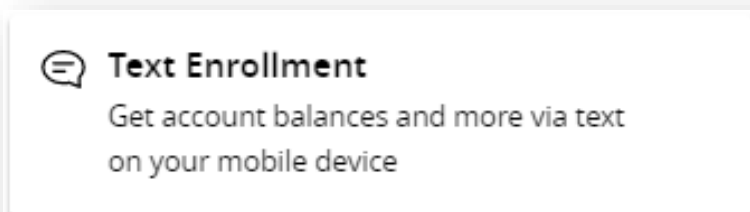


Select the **Settings** menu and click on the **Manage Contact Information** menu.

1. You'll see an immediate overview of your current listed addresses.
2. To see additional details or make changes, click on the **Manage address and contacts** button.
3. You'll see your existing addresses and contact records on the **Manage address and contacts** screen. To make edits click the  icon next to the tile to update or remove the address or contact.

Text Enrollment

Get account balances and more via text on your mobile device.



Text Enrollment

1
Click to opt out and disable text banking.

SMS Text Number
 2

Agree To Terms **3**

Msg & Data rates may apply. Text **HELP** to 226563 for help. Text **STOP** to 226563 to cancel. Receive 1 message per query.
[Privacy policy](#)

SUMMARY OF TERMS:
By entering your phone number you acknowledge that you agree to the terms of service and are subscribed until you send **STOP** to US Text Banking, provided by US. US Text Banking works with: AT&T, Boost Mobile, Sprint PCS, T-Mobile, U.S. Cellular, Verizon Wireless, Virgin Mobile and select regional carriers within ACG, Interop Technologies, and ClearSky Technologies, but is not compatible with all handsets. T-Mobile is not liable for delayed or undelivered messages. Receive banking account alerts. Receive 1 message per query. **Msg & Data** rates may apply. I confirm that I hold the account corresponding to the mobile phone number I have entered, or that I have the account holder's permission to use this service. For help, send **HELP** to 226563. To cancel, text **STOP** to 226563 at anytime. For support, please email or call US.

ENABLING ACCOUNTS FOR TEXT BANKING:
You will need to both enable and provide nicknames for your accounts to use Text Banking. These changes can be made on the 'Account Preferences' page.

TEXT BANKING PHONE NUMBER:
Send any of the commands below to **226563**. For easier access and added security, please add this code to your contacts.

TEXT BANKING COMMANDS:

BAL - provides balances for all accounts that are enabled for Text Banking **4**
BAL account nickname - provides the balance for the specified account. Example: BAL acct1
HIST account nickname - provides account history for the specified account. Example: HIST acct1
XFER account nickname1 account nickname2 amount - transfer the specified amount from account 1 to account 2. Example: XFER acct1 acct2 100.00
LIST - sends a list of text banking commands
HELP - sends a list of contact points for the credit union
STOP - stops all further text message communications

COST:
There are no premium charges for using Text Banking, however message and data rates may apply.

HOW TO OPT-OUT:
To opt-out of Text Banking, text STOP to 226563. An unsubscribe message will be sent to your number confirming the cancellation, but no more messages will be sent after that.

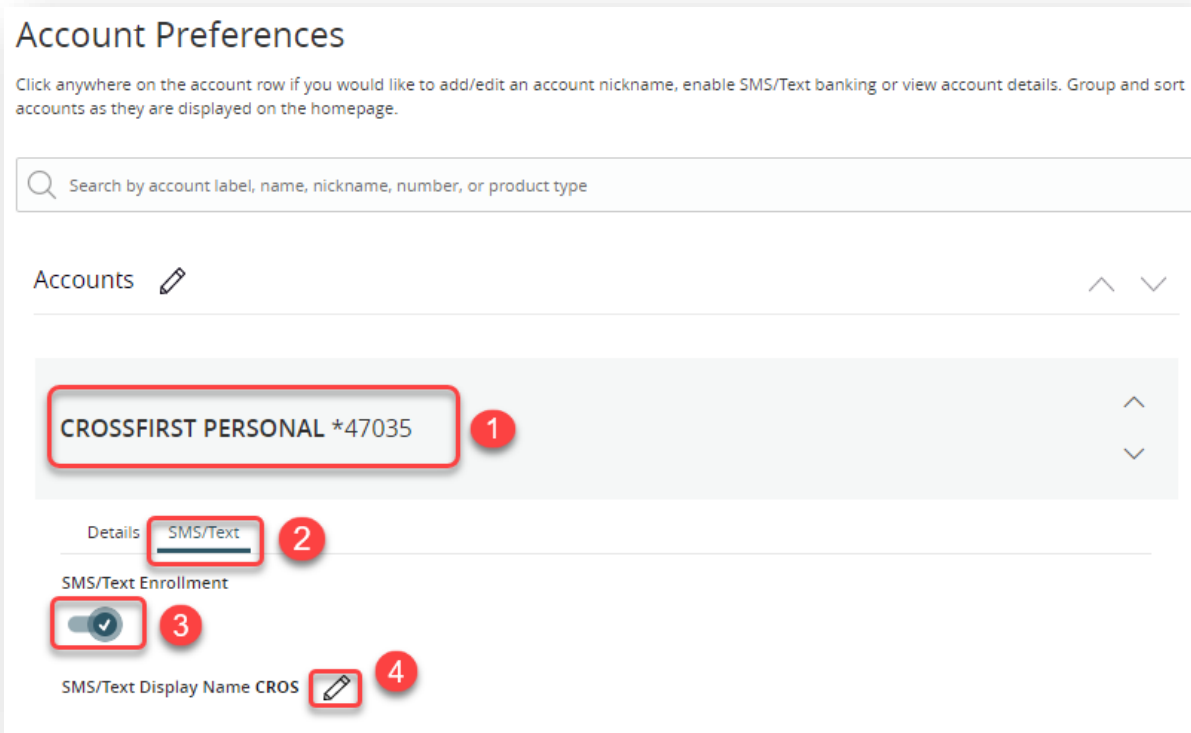
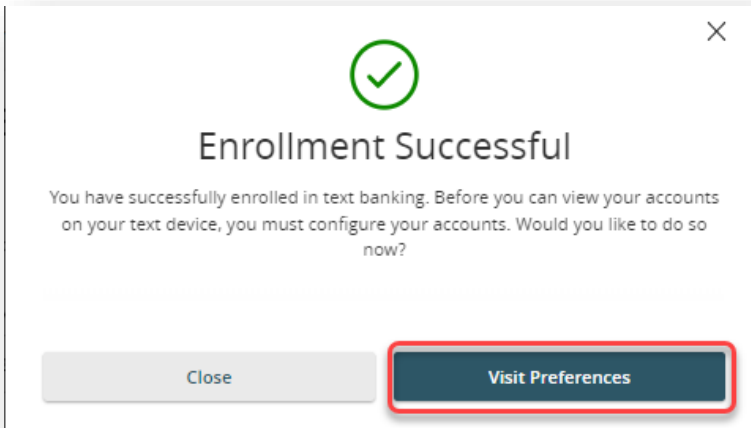
SUPPORTED CARRIERS:
Alltel, Appalachian Wireless, AT&T, Bluegrass Cellular, Boost Mobile, Cellcom, Cellular South, Centennial Wireless, Cincinnati Bell, GCI, Immix Wireless, Inland Cellular, IV Cellular, Nex-Tech Wireless, Nextel Communications, nTelos, Revol Wireless, Sprint PCS, T-Mobile, U.S. Cellular, United Wireless, Verizon Wireless, Virgin Mobile, and West Central Wireless.
For support, please contact us.

5

Select the **Settings** menu and click on **Text Enrollment**.

1. Click to enable and authorize text banking.
2. Enter the mobile number you wish to use for text alerts.
3. Check the box to agree to the terms and conditions which are listed below the check box for your review.
4. Review the **Text Banking Commands** for instructions on the different commands that can be used for balances, history, etc.
5. Click the **Save** button.

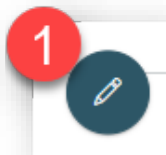
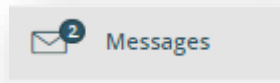
After clicking the **Save** button, the box below will appear. You must configure your accounts on your text device. Click the Visit Preferences button.




1. Click directly on the account to expand the preference options.
2. Click on the SMS/Text tab.
3. Click to enable SMS/Text Enrollment
4. (Optional) Click the pencil icon to change the display name for the messages you will receive. Maximum of three characters.

Messages

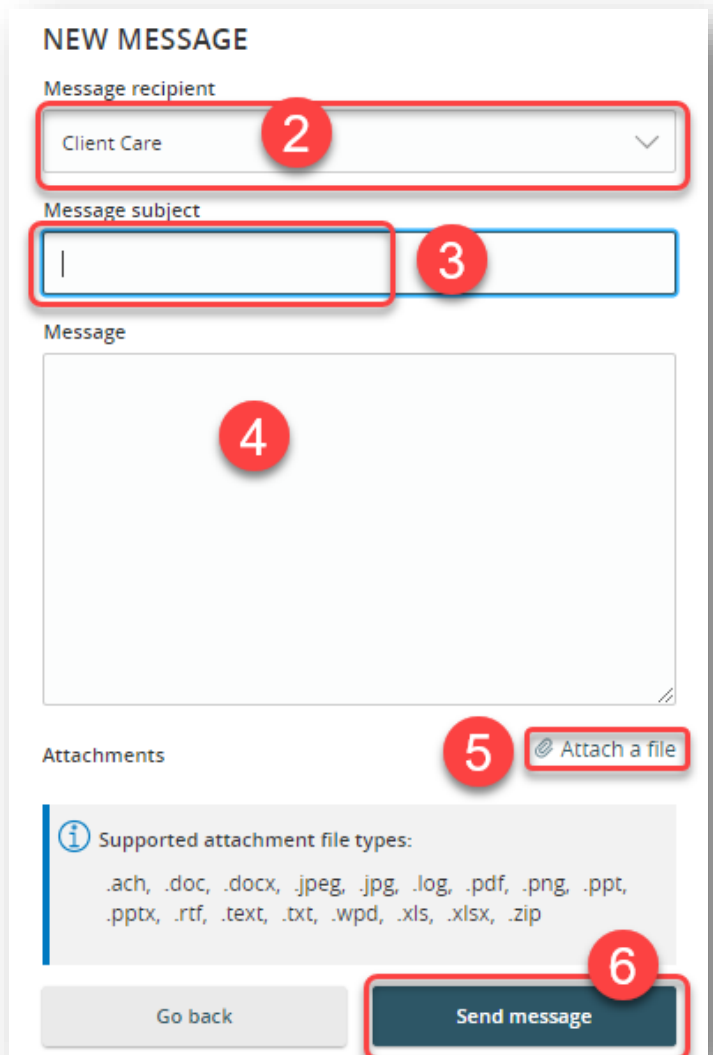
Have a question regarding your online banking or a specific transaction? Reach out to the Client Care team directly within digital banking. Please be aware that it may take up to 24 hours for someone to respond to your message. If your question or concern is of an urgent nature or you are reporting fraud, please give our Client Care team a call.



Select the **Messages** tab from the menus on the left side of the screen.

1. Click the  icon to compose a new message to be sent to the Client Care team.
2. Use the drop-down to select a message recipient.
3. Type your subject in the Message subject field.
4. Type your message in the body of the Message field.
5. (Optional) Click the Attach a File button if you have an attachment to include with your message.
6. Click the Send Message button to send your message.

Once Client Care responds to a message, that message will be visible to you in this same Messages menu.

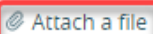


NEW MESSAGE

Message recipient
Client Care

Message subject
|

Message
|

Attachments 

Supported attachment file types:
.ach, .doc, .docx, .jpeg, .jpg, .log, .pdf, .png, .ppt, .pptx, .rtf, .text, .txt, .wpd, .xls, .xlsx, .zip

Go back **Send message**

Transfer Money

You can use the Transfer Money feature to transfer money between your CrossFirst Bank accounts. These transactions go through immediately.

\$↔ Transfer Money

Transfer money to one or multiple CrossFirst Bank accounts

From Account
Personal Checking *40933 \$2.01

To Account 1
Personal Savings *00240 \$1.00

Amount
\$ 2 1.00

Frequency 3
One time transfer

Transfer Date 4
09/14/2022

Memo (optional) 5

6
Transfer Funds

In the **Transfers & Payments** menu select **Transfer Money**.

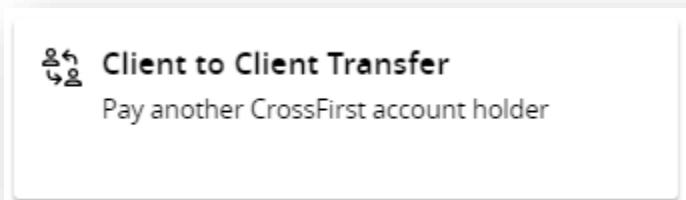
1. Select the accounts to transfer funds between using the “From Account” and “To Account” drop-downs.
2. Enter the amount to transfer.
3. Enter the frequency in the “Frequency” drop-down.
4. Enter the date to process the transaction.
5. (Optional) Enter a memo that will display along with the transaction in digital banking when viewing the transaction details.
6. Click “Transfer Funds” to complete the transfer.

The screenshot shows a form for setting up a recurring transfer. It includes a 'Frequency' dropdown menu set to '1st of the month' (callout A), a 'Start Date' field with '09/15/2022' and a calendar icon (callout B), an information box stating 'Transfers falling on a Sunday or banking holiday will be processed the following business day.', a 'Repeat Duration' section with radio buttons for 'Forever (Until I Cancel)' (selected, callout C) and 'Until Date (Set An End Date)', an optional 'Memo' text field, and a 'Transfer Funds' button at the bottom (callout D).

7. To setup a recurring transfer, follow the steps below:
 - a. Select your desired frequency for the transfer to occur under the “Frequency” drop-down.
 - b. Enter a start date for this transaction in the “Start Date” field using the calendar feature.
 - c. Decide if the transfer will repeat forever or have an end date under the “Repeat Duration” field.
 - d. Click “Transfer Funds” to complete the transfer and setup the recurring transfer series.

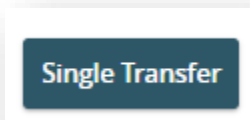
Client to Client Transfer

You can choose to make a single transfer to another client or link another client's account (for deposit purposes only) to your profile. If you plan to make more than one transfer or if you need to create a recurring or future-dated transfer, linking the other client's account is required. This will place the account number in the drop-down menu for the funds transfer option. Funds will be immediately available to the recipient.



In the **Transfers & Payments** menu select **Client to Client Transfer**.

1. Select the **Single Transfer** button to make a one-time transfer. You'll need the account holder's full account number, account type, and last name.



2. Select the **Link Account** button if you plan to make multiple transfers to this individual in the future. You'll need the account holder's full account number, account type, and last name. In linking the account this way, when you go to the **Funds Transfer** screen, the account will show in the "To Account" drop-down for transfers.

Link Account

Make one-time transfer to another client's account

Enter your account information

From Account

Amount Description

\$

Enter recipient member information

Account Number Account Type

Last Name (First 4 Characters)

Enter the information below to link the receiving client's account to your Digital Banking login.

Enter recipient member information

Account Number

Account Type

Last Name (First 4 Characters)

Linking External Accounts

Conveniently link your accounts at other financial institutions to transfer between external accounts and your CrossFirst bank accounts.

Select the **Account Services** menu and select **Manage External Accounts**.



Manage External Accounts

Connect accounts from other institutions to make transfers a breeze

Manage External Accounts

External transfers allow you to move funds to and from your account at other financial institutions. Once you've completed the steps to confirm your new external account, you may initiate an external funds transfer.

Add External account(s)

Routing Number

1

Account Number

[Need help finding?](#)

Account Type

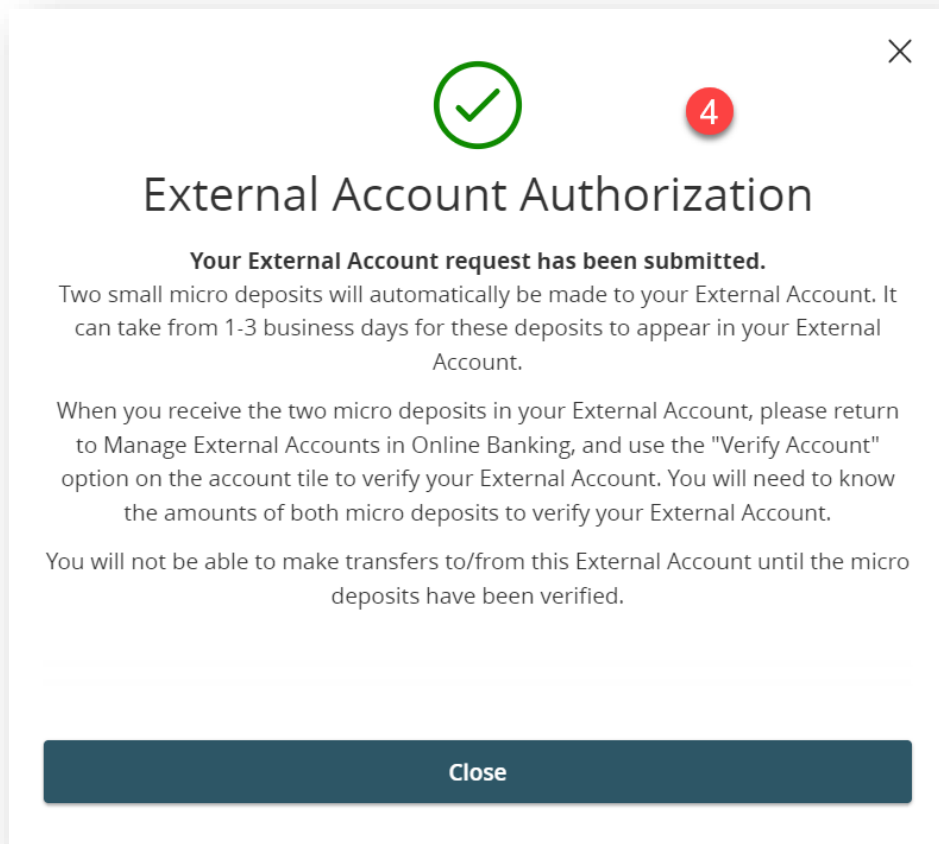
Checking

2

Savings

3

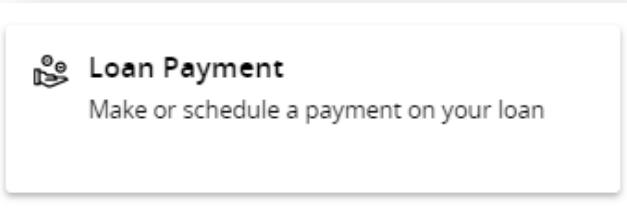
Submit



1. Enter your routing number and account number in the corresponding fields.
2. Select the account type.
3. Click the **Submit** button.
4. You'll see a message advising that your external account request has been submitted. Be sure to review the detailed instructions in that message for the final steps in linking your external account. This will include receiving two microdeposits in your external FI account that will need to be verified on our site within 10 days of the deposits being made.

Loan Payment

One-time and recurring CrossFirst Bank loan payments can be made using the Loan Payment feature.



Loan Payment
Use this form to submit loan payments.

From
*61595 - CROSSFIRST PERSONAL - \$12.37

To
*000-1 - HELOC - \$999,879.85

Next Payment Amount: \$0.05	Next Payment Date: 10/22/2022	Last Payment Amount: \$0.01
Last Payment Date: 10/13/2022	Year-to-date interest amount: \$0.01	Estimated Payoff Amount: \$120.41
Principal Balance: \$120.15	Maturity Date: 9/22/2032	Interest Rate: 6.00%
Commitment Type Code: Home Equity Line	Commitment Balance: \$120.15	Available Balance: \$999,879.85
Commitment Expiration Date: 9/22/2032		

Payment Type
Regular Payment

Payment Amount (read only)
\$ 0.00

Make this a recurring transaction

Regular payment amount due:	\$0.00
Total Payment Amount:	\$0.00

Date
10/13/2022

Memo (optional)

Clear Submit

In the **Transfers & Payments** menu select **Loan Payment**.

1. Using the “From” and “To” drop-downs, select the account the funds will be taken from and the account to apply the payment.
2. Select the payment type from the “Payment Type” drop-down. You can select from the following: Regular Payment, Unscheduled Interest Payment, Unscheduled Principal Payment and Paydown to \$0.
3. Enter the amount of the payment.
4. Enter the payment date.
5. Click “Submit” to process the payment.

The screenshot shows a web form for setting up a loan payment. It includes a checkbox for 'Make this a recurring transaction' (labeled A), a 'Select Payment Frequency' dropdown menu set to 'Monthly' (labeled B), 'Start Date' and 'End Date' fields with calendar icons (labeled C), and a 'Repeat forever' checkbox (labeled D). A summary table shows the payment frequency as 'Monthly', start date as '09/15/2022', and a total payment amount of '\$0.00'. There is also a 'Memo (optional)' text area and 'Clear' and 'Submit' buttons at the bottom.

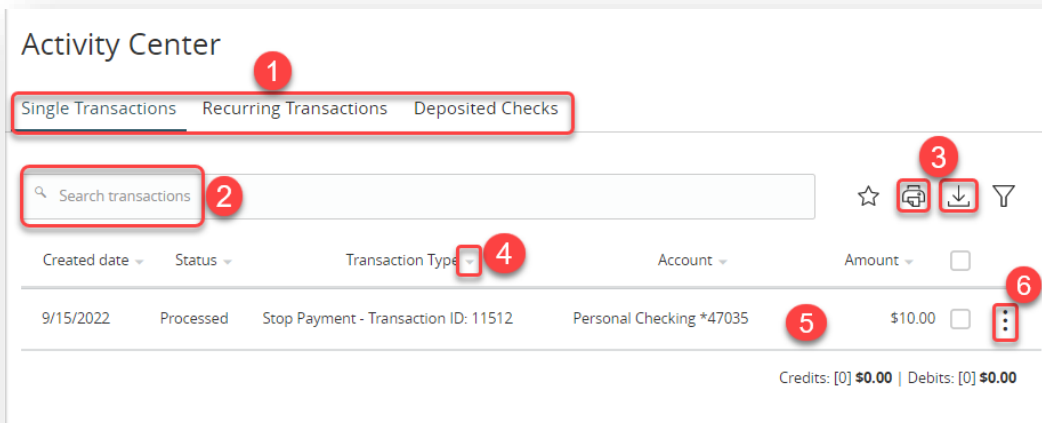
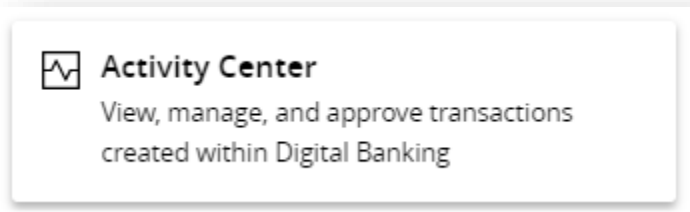
Payment Frequency:	Monthly
Start Date:	09/15/2022
End Date:	
Payment Amount Due:	\$0.00
Total Payment Amount:	\$0.00

6. If you would like to setup a recurring payment, follow the steps below.
 - a. Check the box next to “make this a recurring transaction”
 - b. Use the “Frequency” drop-down to specify how often the transfer should occur.
 - c. Enter a start and end date for this transaction using the calendar feature.
 - d. If your transaction doesn’t have an end date, check the box next to “Repeat forever”.




Activity Center


Activity Center Overview

Payments, transfers, and deposits initiated through digital banking or through our app appear in the **Activity Center**. Go to the Activity Center to view and manage these transactions.



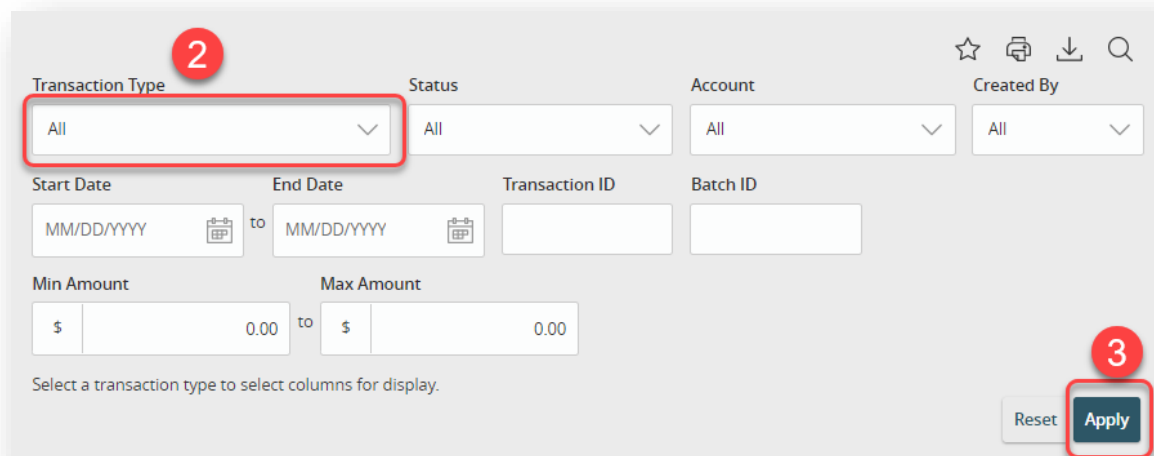
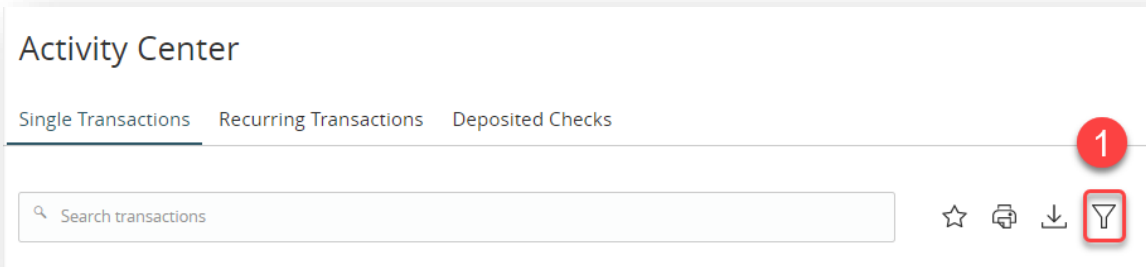
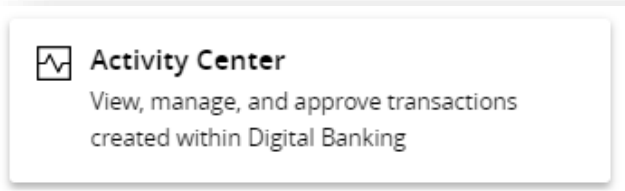
In the **Transfers & Payments** menu, click **Activity Center**.

1. Click an appropriate tab at the top to view Single Transactions, Recurring Transactions, or Deposited Checks.
2. Use the search bar to find transactions, click enter on your keyboard to search.
3. Print the Activity page by clicking the  icon. Export your transactions into a different format by clicking the  icon.
4. Click the  icon next to the Created, Status, Transaction Type, Account, or Amount columns to sort transactions.
5. Click on a payment, deposit, transfer, or stop payment to view more details.

6. Click the  icon to perform additional functions, including “Toggle Details” to see additional details on the transaction.

Using Filters

The Activity Center can be customized using various filters. You can also choose up to six columns to display in order to swiftly find what you’re looking for each time.



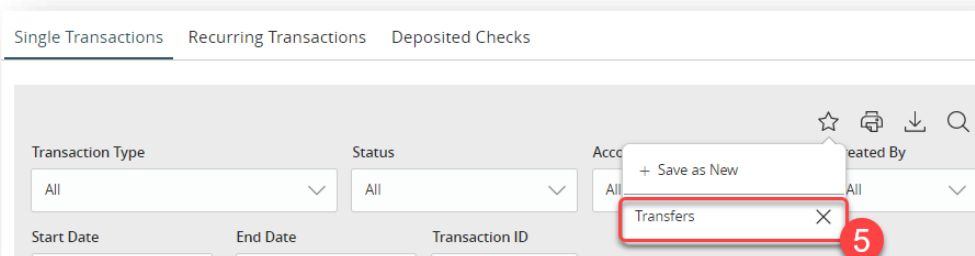
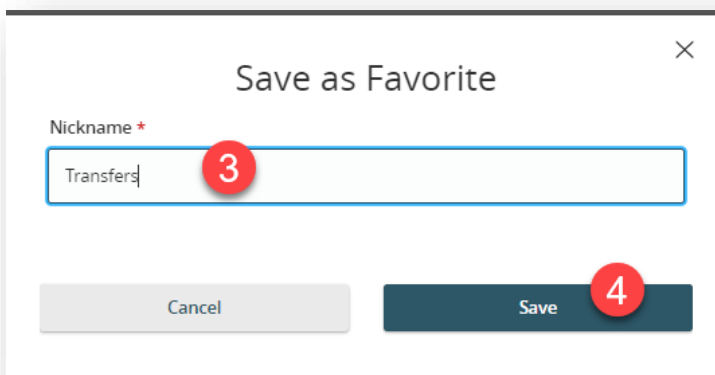
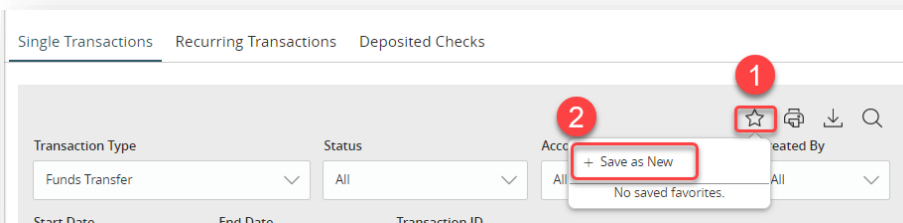
In the **Transfers & Payments** menu, click **Activity Center**.

1. Click the  icon to create a custom view of your transactions.

2. Filter the type of transaction using the “Transaction Type” drop-down. Column names with check boxes appear. Select up to six boxes. You can search using any of the fields displayed.
3. Click the Apply button when you are finished


Creating or Deleting Custom Views Using Favorites

After applying specific filters, you can save to Favorites, making it easier and faster to search, print, or export transactions. You can delete Favorites if they are no longer useful.



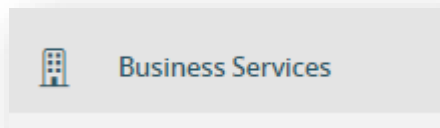
In the **Transfers & Payments** menu, click **Activity Center**.

1. Click the  icon.

2. Click “+ Save as New” to create a new favorite template.
3. Enter a name for your new custom view.
4. Click the Save button when you are finished.
5. Once saved the favorite filter will show under the  icon. Click the **X** icon to remove a custom view from your Favorites.

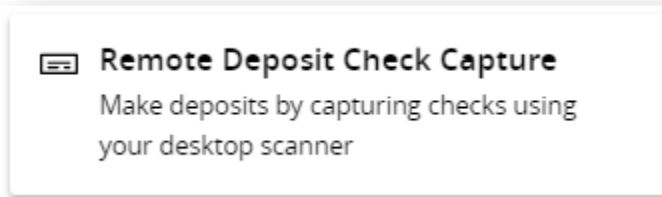
Business Services

If you are a business client, you’ll have access to a **Business Services** menu within Digital Banking. You’ll use this menu to access the following services.



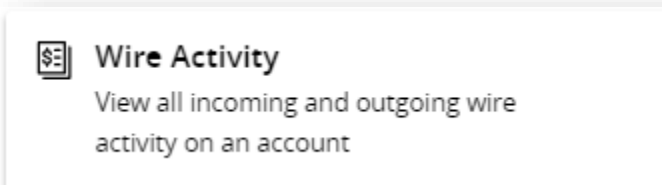
Remote Deposit Check Capture

The menu for Remote Deposit Capture is located under the **Business Services** menu. Click on the **Remote Deposit Check Capture** tile and the Direct Link Merchant website will load.



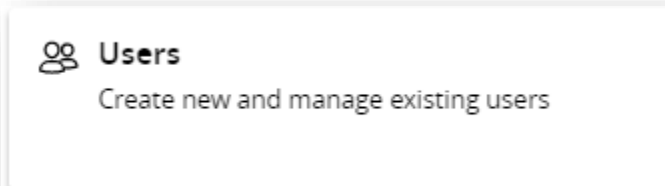
Wire Activity

To view incoming wire activity click on the **Wire Activity** tile.



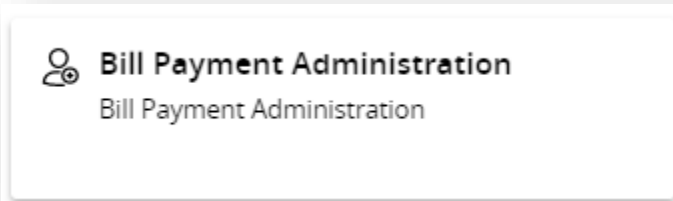
Administration: Users

If you are a system administrator, you'll have access to the **Users** tile under the **Business Services** menu. You will go here to create a new user, edit an existing user or deactivate and delete a user. For more information, please see the Digital Banking Basic Business Administrators Guide.



Administration: Bill Payment Administration

If you are a Bill Payment Administrator, you'll have access to the **Bill Payment Administration** tile under the **Business Services** menu. You will go here to add a new user to Bill Pay and edit their permissions. For more information, please see the Digital Banking Basic Business Administrators Guide.



Online Documents

You can access your eStatements and other online documents easily from the **Account Services** menu.

Account

Personal Checking *40933 \$2.18

Date

Document Type

pdf

Download document View and print document

Account

Personal Checking *40933 \$2.18

Date

Document Type

pdf


Download document View and print document

In the **Account Services** menu select the **Online Documents** menu.

1. Select the account to view online documents.
2. Select the document date for the specific document to view.
3. Select the **Download document** button to download and view the document.
Select the **View and print document** button to both view and print the document.

Manage your online document delivery preferences from the **Settings** menu.

In the **Settings** menu select **Online Document Preferences**.

 **Online Document Preferences**
Manage your document delivery preferences

Statement Delivery Preferences

Manage your document delivery preferences

Account Number	Delivery Preference
Personal Checking *47035	Online 1
Delivery Email Address	

To update your Email Address information, please visit [Settings > Update Contact Information](#), or [click here](#).

I accept the E-Statement Delivery Disclosure *
* Indicates a required field 2

Submit

1. You'll see each of your accounts listed. In the "Delivery Preferences" drop-down select "Paper Statements" or "Online".
2. If you are changing your preferences to "Online" you must check the box to agree to the **E-Statement Delivery Disclosure** and click the **Submit** button.

Stop Payment Overview

Place a stop payment on a check from the **Account Services** menu. Stop payments are for checks only and are effective for six months. Stop payment fees may apply. For more information on fees, to cancel a stop payment, or to place a stop payment on an ACH transaction, contact Client Care.

Stop Payment
Place a stop payment on a check

Request type

Single Check **1**

Multiple Checks

Account

Personal Checking *47035 \$10.00 **2**

Check number

1234 **3**

Check amount (optional) **4** \$10.00

Check date **5** 09/15/2022

Payee name (optional) **6**

Sarah Smith

Note (optional) **7**

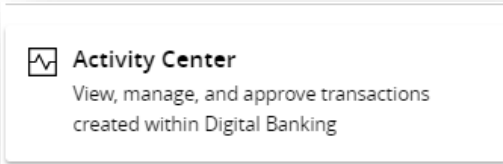
Lost

Request stop payment

In the **Account Services** menu select **Stop Payment**.

1. Select either "Single Checks" or "Multiple Checks" for the Request Type.
2. Select the account from the "Account" drop-down.
3. Enter the check number.
4. Enter the check amount.
5. Enter the check date.

6. Enter the Payee name
7. (Optional) Enter a Note. This note will be visible within online banking when viewing the stop payment details and can be a “reason” for the stop like “lost” or “re-issued”.



Viewing an Existing Stop Payment
View the details on any stop payments placed within digital banking from the Activity Center.

Transaction Type: Stop Payment (1) | Status: All | Account: All | Created By: All

Start Date: MM/DD/YYYY | End Date: MM/DD/YYYY | Transaction ID: []

Min Amount: \$ 0.00 | Max Amount: \$ 0.00

Columns to display (max 6):
 Created date | Process date | From account | Created by
 Status | Type / ID | Amount

Buttons: Reset, Apply (2)

Created date	Status	Transaction Type	Account	Amount
9/15/2022	Processed	Stop Payment - Transaction ID: 11512	Personal Checking *47035	\$10.00

(3) [More options icon]

In the **Transfers & Payments** menu select the **Activity Center** menu.

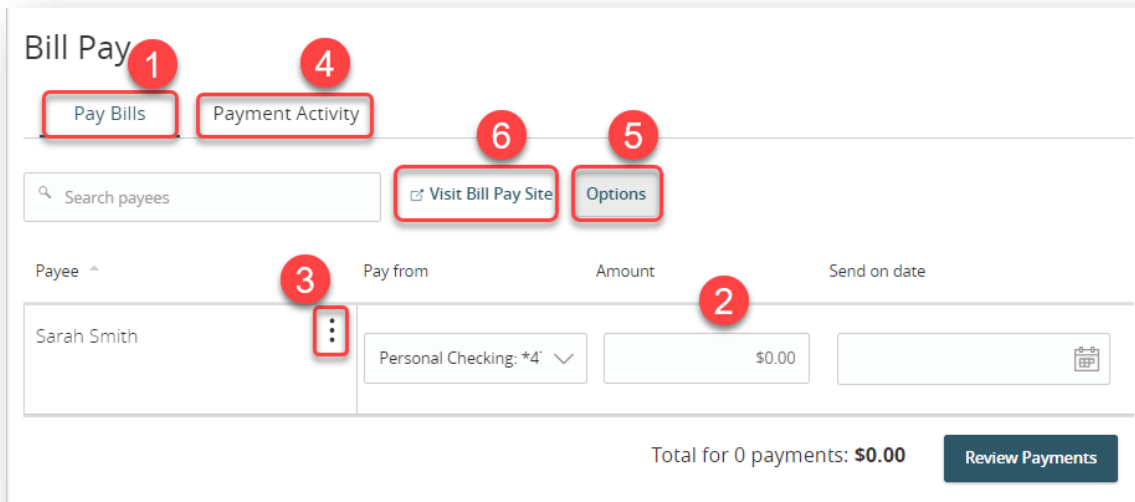
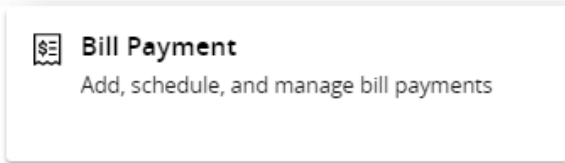
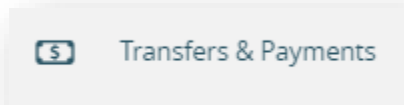
1. To search for stop payments, click the icon and under “Transaction Type” select “Stop Payment”. You can further narrow the search results by entering additional criteria such as amount or a date range.
2. Select the “Apply” button to search.
3. Applicable stop payments will display. To view stop payment details click the icon and click “Toggle Details” or click directly on the stop payment.

Additional Services


Depending on your company and user rights, you may have access to additional services like Bill Pay or the ezCard system. There are also helpful services available for you to manage your finances like Card Controls or Check Reorder. Review the following for steps on how to locate each service.

Bill Payment

Conveniently add, schedule, and manage bill payments.

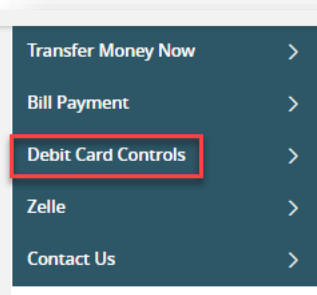


In the **Transfers & Payments** menu select **Bill Payment**.

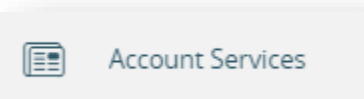
1. Quickly send payments to existing payees from the “Pay Bills” tab.
2. Select “from” account, enter an amount and date next to the payee, and click the **Review Payments** button to proceed with the payment.
3. You can also make a payment by clicking the  icon next to the payee and selecting “Pay Now”. This screen will allow you to select additional applicable delivery methods for your payment.
4. Review recent payments on the “Payment Activity” tab.
5. Select the Options button to edit the “pay from” account used to fund your bill payments.
6. To perform advanced Bill Pay functions, including editing or creating new payees, click **Visit Bill Pay Site** to launch the full Bill Pay website.

Card Controls

View and manage your debit card from the **Debit Card Controls** page conveniently displayed in a multiple locations for quick access. You can disable a card, place a travel notice, reorder a new pin, set alerts, and report a card lost or stolen.



Access the **Card Controls** page from the Quick Links on the right side of the home page.





Card Controls

Manage your Debit Cards

You can also access the **Card Controls** page from the **Account Services** menu.

Check Reorder

Order checks and deposit slips conveniently from the Check Reorder page.



Account Services



Check Reorder

Reorder checks or deposit slips for eligible accounts

Access the **Check Reorder** page from the **Account Services** menu.

Help

For assistance navigating digital banking, reach out to our Client Care team.

Phone Number: (844) 261-2548

Email: clientcare@crossfirstbank.com (Reminder: do not send personal or confidential information via email.)