

Mobile Banking – FAQ's

Is there a cost for using Mobile Banking?

There is no fee to access or use Home State Bank's Mobile Banking, but message and data rates may apply. Please check with your mobile service carrier for details.

What accounts can I access from Mobile Banking?

You will have access to any account you set up in Online Banking. Once you have completed the enrollment process you can select which accounts you would like to access while using Home State Bank's Mobile Banking.

Will I have the same functionality with Mobile Banking as I do with Online Banking?

While using Mobile Banking you will have the same functions as Online Banking, including viewing accounts, transactions, and transferring funds. If an image is available, you can view the front & back of your checks as well.

What personal information is collected from my mobile phone?

The only personal information we collect is your phone number and device information such as phone model and carrier. This information helps us to ensure that you are the person accessing your account.

Is account information retained in my phone?

No record of your account information will be held on your phone unless you save it to your phone yourself. Please remember, you will need to log out after each Home State Bank Mobile Banking session. You will only see partial account numbers while using your mobile device. It is recommended that you do not store your password on your mobile device.

What is the cut off time for transfers through Mobile Banking?

The daily cut off time for Mobile Banking transfers is 6 pm CST.

How many incorrect login attempts will result in my Mobile Banking account being locked?

You be locked out of Mobile Banking after the third invalid attempt. If you are locked out, please click on the Forgot Password tab to reset password. If you need further assistance, please contact one of our customer service representatives at (815) 459-2000.

Is Mobile Banking available for my Business Online Banking account?

Yes.

