

MOBILE BANKING

Do your banking through your smart phone. With Mobile Banking you can see your account balance, do transfers, pay bills, and so much more. You can also find branch and ATM locations.

Once you're set up for "Online Banking", just download our free app on your mobile device and you're ready to go!

24-HOUR TELEPHONE BANKING

With 24-hour banking by phone, you can check balances, transfer funds, check on transactions and loan information. The automated system will prompt you with instructions for easy access to your account information.

Local calling area: 361-293-7886

Toll-free: 1-888-372-9121

Call our Main Office, **361-293-3572**, and we will be glad to help you with any of your electronic banking questions.



CROSSROADS
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Rev. 12/18

ELECTRONIC BANKING

Made Easy



CROSSROADS
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ONLINE BANKING

Online Banking allows you to check your account balance, transfer funds, see which payments and deposits have cleared, etc. It is also the portal for Bill Pay and eStatements.

TO SIGN UP:

1. Go to www.crbanktx.com.
2. In the top right-hand corner of the opening screen, click on "Enroll Now".
3. Follow the easy instructions to add your personal information and accounts. Click to "Complete Enrollment".
4. Crossroads Bank will send you an email with your "Temporary Password".

FOR FIRST TIME ACCESS:

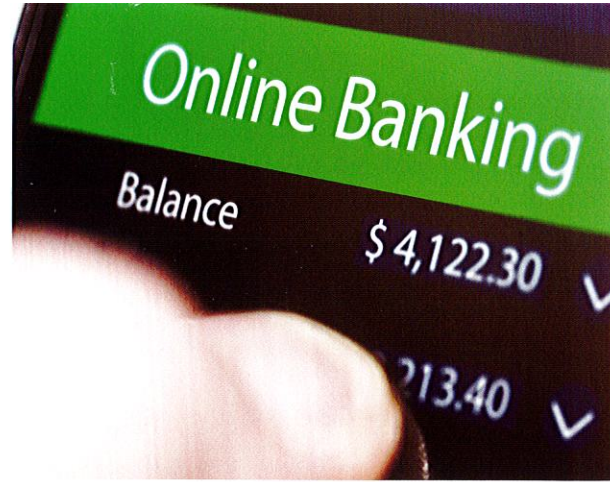
1. Go to www.crbanktx.com.
2. "Online Banking" access is at top right-hand corner of the opening screen. Enter your "User ID" and "Temporary Password" (assigned by Crossroads Bank).
3. Follow instructions to create your new "Confidential" password.
4. On the left of your screen, click "Bank Services" and then "Security Questions" to answer at least three security questions.

ESTATEMENTS

eStatements allow you to receive your monthly bank statements through our secure online banking site. You will receive an email notice every month, notifying you that the statements are available through a secure login to the bank website.

TO SIGN UP:

1. You must first be signed up for Online Banking. If you have not done this already, follow the steps to sign up for Online Banking.
2. Go to Online Banking.
3. Enter your Online Banking Username and Password.
4. In the "Account Overview" page, click the "Statement" icon to the right of your account(s).



5. Read the disclosure and click that you have accepted the eStatements.
6. "Key Code" will pop-up in "red". Enter "Key Code" in blank box and click to "Verify".
7. Repeat step for each account that you want eStatements.
8. You will now receive email notices that your statements are available and will no longer receive paper statements through the mail.

BILL PAY

Bill Pay allows you to pay bills, review payment history and pending bill payments as well as receive electronic bills through the Internet.

TO SIGN UP:

1. You must first be signed up for Online Banking. If you have not done this already, follow the steps to sign up for Online Banking.
2. Go to Online Banking.
3. Enter your Online Banking Username and Password.
4. In the "Account Services" menu, click on "Bill Payment".
5. Enter your email address and account number you wish to use to pay your bills.
6. Review and accept terms and conditions.
7. Click "Get Started" to enter your payees and schedule payments.
8. You will receive an email from "Crossroads Bank BillPay-EPlus" after you have registered.