

## How to Take Full Advantage of Mobile Banking



These days, referring to your relationship with your bank as “mobile banking” is like talking about “sports” bars and “smart” phones – redundant and unnecessary. Banking is mobile, and every day more people access their bank through their phones. The number of people using mobile banking quadrupled to 45 million from 2012 to 2014, according to [Bankrate](#). It is estimated at more than 100 million users today.

Consequently, banks are making more services available through mobile banking. At [Opportunity Bank of Montana](#), you can do just about everything on your phone that you can do on your computer or in the bank branch – make deposits, pay bills, transfer funds between accounts, check balances, make automatic loan payments and more.

Consider these eight ways to improve your banking experience and simplify your life:

**1. Get the free app.** It’s available wherever you choose to get apps for your phone and it works on just about any kind of phone.

**2. Use your camera.** You can deposit checks simply by taking a photo of the checks and signing them inside the app. Since the camera is already a part of your phone, it's as simple as "aim, capture and send."

**3. Text a command.** You can text message the most common functions. For example, text BAL to your bank's short code to see your balance at any moment.

**4. Pay bills.** More banks are adding Bill Pay to their mobile banking services through Popmoney® and other providers.\*

**5. Bank on the road.** You don't have to be home to conduct your banking. If you have your phone and you have established an online banking account, you're good to go.

**6. Pay bills in the airport.** Waiting for a plane? Use that time to pay your bills so you don't have to worry about them during your vacation or business trip.

**7. Check your balance in the supermarket checkout line.** Hate waiting in line? Make it productive by checking your balance while you wait.

**8. Move money while taking Uber to your Airbnb.** You'll need some money in your checking account for this, but you forgot to make arrangements in advance. No problem! With mobile banking, you can transfer a few Benjamins from savings to checking at the last minute.

Mobile banking is revolutionizing the banking experience and all you need is a smart phone.

Check out [Opportunity Bank of Montana's](#) mobile offerings to find out the details. They even have videos to help with [online banking](#), [bill paying](#) and other online banking features. Already have an established Opportunity Bank of Montana bank account? Download the app from your Apple App Store, Google Play store or Amazon app store.

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### **Suggested Social Posts**

**Facebook:** Stop waiting in line at the bank. Bring it wherever you go with mobile banking [LINK]

**Twitter:** Stop waiting in line at the bank. Bring it wherever you go with #mobile banking [LINK] #banking

**Facebook:** Do you know how to take fully advantage of mobile banking? [LINK]

**Twitter:** Do you know how to take fully advantage of #mobile banking? [LINK] #bank #finances

**Facebook:** Love to travel? Bring your bank on the road with mobile banking [LINK]

**Twitter:** Love to travel? Bring your #bank on the road with #mobile banking [LINK] #travel

**Facebook:** Check going to the bank off your to-do list without leaving the house with mobile banking [LINK]

**Twitter:** Check going to the #bank off your to-do list without leaving the house with #mobile banking [LINK]