



South Georgia Banking Company

sgbconline.com

MEMBER FDIC  EQUAL HOUSING LENDER

Digital Services

South Georgia Banking Company's (SGBC) suite of online and mobile banking services makes it easy to monitor your accounts, transfer funds, check balances, prevent fraud, pay your bills and more - all with just a few clicks!



ONLINE BANKING

Conveniently check balances, transfer funds between SGBC accounts, review recent activity, see your dashboard for all online options such as eStatements, Bill Pay and more when you login to your online banking account.



MOBILE BANKING

SGBC's mobile banking app gives access to your accounts from your phone or tablet. Our Mobile Banking app allows you to view account balances, search recent account activity, transfer funds, pay bills, deposit personal checks remotely, and find the nearest branch location. Mobile Banking is available to all SGBC customers who have an Online Banking account. Mobile phone messages and data rates, internet service provider fees, and wireless carrier fees may apply. Must download the app to get started.



ONLINE BILL PAY

Online Bill Pay is the easiest and most convenient way to pay bills anytime - day or night - from your laptop, desktop, tablet or smart phone. Designed to make your life a little easier, SGBC's Online Bill Pay allows you to create a list of vendors and set up automatic drafts. \$6.95/month bill payment-online fee for unlimited monthly payments. Refer to our Online Banking and Bill Payment agreement for additional information.



eSTATEMENT

Sign up for SGBC's eStatements service to cut down on paper clutter and streamline your monthly bank statement review. eStatements are free and sent to you via your Online Banking account; these statements replace the monthly statement you receive in the mail. Learn more at [SGBCOnline.com](http://sgbconline.com)!



ZELLE®

Need to send money in the moment? Zelle makes it easy! Just login to your SGBC mobile banking app, select the "Zelle®" option, enroll your U.S. mobile number or email address, and then send money electronically direct to family and friends with U.S. Accounts. The convenient service is free and easy to use - making personal money transfers incredibly simple. Person to Person payments only. No international payments.



SecurLOCK®

Prevent fraud and manage spending with SGBC's SecurLOCK Equip mobile app. We put the power to protect your SGBC debit cards in YOUR hands. Simply use the app to turn your card(s) on or off in real time as needed from your phone, customize your card(s) by setting permissions and more.



MOBILE DEPOSIT

Snap a photo, make a deposit! With our Mobile Deposit app you can use your smart phone to deposit checks to your personal checking account - no trips to the bank necessary! Find out how to download the app at [SGBCOnline.com](http://sgbconline.com). Account must be open for at least 30 days to qualify. Not all checks are eligible for this service. Learn more at sgbconline.com/personal/ebanking. Daily limit of \$2,000 per qualified account.

Please note, depending on how you access Online Banking or outside transfers, you may incur charges for:

- Payments or transfers made through Online Banking services from a savings or money market account may result in an excess activity fee. Refer to your savings or money market account disclosures for details.
- Fees may be assessed for added self-service features available through Online Banking, such as stop payment requests, check copy orders and account statement copy orders. For additional information, please see the applicable disclosures provided to you at account opening or service enrollment.
- An overdraft fee, returned item fee, or similar fee may also apply if you schedule payments or transfers and your available balance is not sufficient to process the transaction on the date scheduled or, in the case of a personal check, on the date when the check is presented to us for payment.