



BankPlus[®]

June 7, 2018

CDBA Peer Forum
Beyond the Branch: Innovations in
Customer Facing Technology

David E. Johnson, Sr.
Senior Vice President &
Director of Community Development

BankPlus

- Founded in 1909 as Citizens Bank & Trust Company in Belzoni, Mississippi.
- With \$2.7 billion in total assets, BankPlus is the largest CDFI bank in the nation.
- We currently have fifty-seven (57) offices located in thirty-three (33) Mississippi communities.
- We're proud of our community banking roots and strive daily to maintain and build upon that dedication.

Online and Mobile Banking

- BankPlus offers a full suite of internet-based banking that is responsive to different types of devices from smart-phones and tablets, to full-size computers
 - Offered free-of-charge to retail customers.
 - The BankPlus mobile banking app offers Mobile Bill Pay, CashRewards and Mobile Deposit, as well as traditional services like balance inquiries.
 - Mobile Alerts allow users to set parameters that will alert them to debit card usage.
 - The BankPlus Financial Literacy App features tips and techniques for improving credit scores, financial calculators, financial trivia and more. The App is a companion tool to the bank's award-winning CreditPlus program.



Online and Mobile Banking

- Online Banking
 - 24-Hour Account Access
 - Bill Pay
 - Online Statements
 - CashRewards
 - Earn rewards using BankPlus Visa CheckCard.
 - Activate offers online with rewards credited to BankPlus account
 - Money Management
 - All accounts, including those from other financial institutions viewable in a single location
 - Interactive budgeting tools including automatically categorized spending



Online and Mobile Banking

- Mobile Banking
 - Mobile Banking App
 - Available for iPhone, iPad and Android devices
 - Bill pay
 - Transfer money between BankPlus accounts
 - Branch/ATM locator with GPS functionality, and more.
 - Mobile Check Deposit
 - Mobile CheckCard Alerts
 - User-managed parameters alert to BankPlus Visa CheckCard usage via text message, e-mail, push notification or all three.
- Text Message Banking
 - Access account by texting short commands to receive requested account information.



Interactive Teller Machines

- BankPlus launched Interactive Teller Machines (ITMs) in 2017.
 - Stand-alone machines that operate in Interactive Teller mode or ATM mode.
 - Interactive Teller mode is operated from the bank's Customer Service Center by a team of ITM Agents.
 - Agents are available in Interactive Teller mode Monday through Friday from 7:00am to 7:00pm and Saturdays 9:00am to 1:00pm.
 - Users can cash checks, deposit cash or checks, pay loans, resolve issues and more.
 - Machines operate in ATM mode when an ITM Agent is unavailable.

