



BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

Financial Inclusion

Key Findings in the Fed Survey

- **Mobile phones are in widespread use**
 - 87% of the U.S. adult population has a mobile phone
 - 71% of mobile phones are smartphones
- **The ubiquity of mobile phones is changing the way consumers access financial services**
 - **39%** of all mobile phone owners with a bank account have used mobile banking in the past 12 months
 - **52%** of smartphone owners with a bank account have used mobile banking in the past 12 months
- **The most common use of mobile banking is to:**
 1. Check account balances (94%)
 2. Transfer funds between accounts (61%)
 3. Receive text alerts (57%)
- **51% of mobile banking users have deposited a check using their mobile phone in the 12 months prior to the survey (up from 38 percent in 2013)**

Financial Inclusion

Key Findings in the Fed Survey

- **Mobile phones are prevalent among unbanked and underbanked consumers.**
 - The share of consumers who are unbanked is 13%, and the share who are underbanked is 14%.
 - 67% of the unbanked have access to a mobile phone, 65% of which are smartphones.
 - 90% of the underbanked have access to a mobile phone, 73% of which are smartphones.
 - 48% of underbanked consumers had used mobile banking in the 12 months prior to the survey.

Financial Inclusion

Key Findings in the Fed Survey

Challenges:

- Residents of more rural areas have a lower incidence of mobile banking use than residents of more urban areas
- Residents of more rural areas have a lower incidence of mobile payments use than residents of more urban areas
- 33% of residents in non-metropolitan (non-metro) areas reported using mobile banking services in the prior 12 months, compared with 39% of respondents in metropolitan (metro) areas.

Payroll Solutions

BankPlus realizes the vital impact that businesses have in our community. With this in mind, we welcome the opportunity to assist our business customers with a complete suite of products and services that will help you effectively and efficiently manage your payroll process. You may have employees that already have an established bank account, employees that desire to initiate a bank account, or employees who do not want or may not qualify for a bank account. With BankPlus Payroll Solutions you now have the opportunity to enjoy a complete direct deposit solution that meets the individual needs of every employee.

▶ **e-BankPlus for Business Direct Deposit**

You can offer Direct Deposit of Payroll to your employees who already have an established checking account. Direct Deposit through e-BankPlus for Business allows you to pay employees electronically by depositing payroll directly into their checking accounts — either at BankPlus or another bank. BankPlus is proud to offer this feature free to all business customers.

▶ **GroupPlus**

BankPlus would like to introduce you to GroupPlus, a personal banking program available to participating businesses. With GroupPlus, your employees can enjoy the convenience of payroll direct deposit. In addition, they will receive a totally free personal checking account featuring:

- ▶ Free personal online banking and bill pay
- ▶ BankPlus2GO mobile banking
- ▶ ATM fee rebates and their
- ▶ First order of standard checks FREE

Other advantages of banking with BankPlus include; 62 BankPlus offices in 34 Mississippi communities, most with extended drive-through hours of 7a.m.-7p.m. Monday – Friday, same day posting until 7 p.m., seventy 24-hour ATM's, plus the excellent customer service of BankPlus.

▶ **BankPlus PayrollPlus Card**

The BankPlus PayrollPlus Card allows you to offer employees who do not want or may not qualify for a checking account an option for direct deposit. The PayrollPlus Card offers your employees the convenience and security of receiving their pay on a VISA® Debit Card without undergoing a credit check. Employees may access funds 24/7 at any VISA ATM or anywhere VISA is accepted. They can also utilize the cash back feature at participating VISA merchants. They will no longer have to pay high check cashing fees and can enjoy the security of not carrying cash.



FOR MORE INFORMATION

Call today to find out more about our BankPlus Payroll Solutions and how this program can meet your company's payroll needs. Contact a BankPlus Account Representative or Cash Management Sales Specialist: (601) 607-4273 or CMRS@BankPlus.net.





Introducing The New BankPlus Visa PayrollPlus Card

EMPLOYEE BENEFITS

Rather than getting a paycheck, your pay is automatically deposited to the card and immediately available for you to access on payday—no matter where you are. You will no longer need to make a trip to your employer to pick up a paycheck and take it to a bank.

Easy Access to Your Money

Each pay period, your wages will be automatically deposited to your card. No more waiting on a payroll check and dealing with the costs and time to cash checks. You will have immediate access to your money - no matter where you are.

Saves Time and Money

You will have access to FREE and unlimited customer service. Once enrolled, you can call the number on the back of your card, 888-621-1397 to access your balance at any time. Speak to a live agent or access the automated agent. Online card management is FREE and gives you the ability to manage your account profile and PIN. Visit www.payment-card.com to learn more!

Convenience and Worldwide Acceptance

You can use the card to make purchases everywhere Visa® cards are accepted, and get cash when you need it at ATMs. You can also get Cash Advances at any Visa member bank or cash back when you make a purchase at Visa merchants with PIN terminals.

Safe and Secure

You will enjoy the safety of having your money on a Visa Prepaid Card. You will no longer have to carry large amounts of cash, and Visa's Zero Liability Policy protects you against unauthorized purchases.

Better Money Management

You'll be able to track your spending online at www.payment-card.com. You'll also have the option to receive text messages of your balance every time you use your card, or receive a printed personal monthly statement of your card activity.

CARDHOLDERS ENJOY PREMIUM BENEFITS:



FREE Visa Signature transactions worldwide



FREE Customer Service Calls 24/7



Load cash to your card at thousands of Visa ReadyLink location nationwide



Get text alerts on transaction activity and balance inquiries



Online bill pay



Add more Cards to your account for family



This card is issued by CenterState Bank of Florida, NA pursuant to a license from Visa USA. to be used wherever Visa debit cards are accepted.



Mobile Banking Solutions

With so many mobile banking solutions available to BankPlus customers, it has never been easier to keep up with your finances anytime, anywhere.

Our FREE* mobile banking solutions give you the power and security of your online banking account through the convenience of your smart phone or tablet device.

- **Smartphone Apps**

Get account access when and where you need it, in the palm of your hand (Available for Apple and Android devices)

[Learn More](#)

- **Tablet App**

Tap into the app that's designed for your tablet's screen size and touch technology

[Learn More](#)

- **Mobile Deposit**

Deposit checks on the go with our mobile app

[Learn More](#)

- **Text Message Banking**

Quickly check balances, view recent history and transfer funds through SMS messaging

[Learn More](#)

- **Mobile Web**

Access your account information, transfer funds and pay bills from any mobile device that has web browsing capabilities and a data plan.

[Learn More](#)

- **MobileAlerts**

Monitor your CheckCard activity with custom alerts received via text message or email.

Download your BankPlus Mobile App today!

Search for the BankPlus app in the App Store or GooglePlay!



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You may also be interested in:

-  **Online Statements**

Less paper, greater convenience, more security.

-  **Mobile Deposit**

FREE Mobile Deposit. It is as easy as Tap. Snap. Deposit.

-  **Mobile Banking**

It has never been easier to keep up with your finances anytime, anywhere.

-  **ValuePlus Free Checking**

Unlimited transactions and

no monthly service charges.

Only the best checking in town.



MobileAlerts

Help reduce fraud and monitor your CheckCard purchases anytime, anywhere with the MobileAlerts App, powered by Visa.

With the MobileAlerts App you have the ability to monitor your account for fraudulent activity as well as your own spending habits—all in near real-time. This

For added security and convenience, you can choose to receive your alerts via:

- Text message
- Email
- Push notification
- Or all three if you choose

Each alert contains important information, including:

- Purchase amount
- Merchant name and location (if available)
- Last four digits of the BankPlus Visa CheckCard used to make the purchase.

[Register for Mobile Alerts](#)

Or to monitor your purchases on the go, download the MobileAlerts App:



Terms and Conditions

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You may also be interested in:

Online Statements

Less paper, greater

Unlimited transactions and no monthly service charges. Only the best checking in town.