

MOBILE – PAY | TRANSFER | DEPOSIT

OVERDRAFT PROTECTION | FRAUD

OPEN OR APPLY FOR NEW ACCOUNTS

MANAGE & MONITOR YOUR ACCOUNTS

OTHER WAYS TO BANK OUTSIDE THE BANK

QUICK START GUIDE – TAKE THE FIRST STEP

MAKE THE MOST OF YOUR
START WITH US.



Bank from anywhere, anytime.

Phone, computer, tablet... secure, easy-to-use and saves you time. Banking wherever you need to be.



Quick Start via Mobile App

Establish access to your account.

- ENROLL IN ONLINE BANKING**
at www.dacotahbank.com

Click on Account Login > Enroll Now



- DOWNLOAD THE MOBILE APP**

Download for free by scanning one of the codes



Explore your mobile banking tools in the app.

- MOBILE DEPOSIT** Log In > Menu > Accounts > Mobile Deposit > Enroll
- BILL PAY** Log In > Menu > Pay & Transfer > Bill Pay > Enroll
- ZELLE®** Log In > Menu > Pay & Transfer > Send Money with Zelle®
- OVERDRAFT PROTECTION**
Log In > Menu > Accounts > Apply for a Consumer Loan
- eSTATEMENTS** Log In > Menu > Accounts > eStatements
- PERSONAL FINANCIAL MANAGEMENT**
Log In > Menu > Accounts > Personal Financial Management > Link Account
- QUICK BALANCE** Log In > Menu > Settings > Enable Quick Balance
- ENABLE ALERTS** Log In > Menu > Settings > Account Alerts
- APPLE WATCH** Log In > Menu > Settings > Enable Apple Watch

Terms & conditions may apply.



Bank from your web browser

Accessing the internet via your computer or tablet, you can visit www.dacotahbank.com and get started banking online today.



Quick Start via www.dacotahbank.com

Establish access to your account.

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- PERSONAL FINANCIAL MANAGEMENT**
Log In > Accounts > Personal Financial Management > Link Account
- ACCOUNT ALERTS**
Log In > Accounts > Alerts



Time-Saving Tip

Log in to online banking before applying or opening a new account.
Many application fields will conveniently fill in for you.

Terms & conditions may apply.



CARD CONTROL CENTER

Card Control Center

Add insight, control, and management features to your Dacotah Bank credit and debit cards. Card Control Center is built for a smoother user experience, provides uncompromising fraud protection, while giving you deeper insights and understanding into your card usage. Control your cards on your terms.

How to begin

www.dacotahbank.com

Log In > Accounts > Card Control Center

Dacotah Bank Mobile App

Log In > Menu > Accounts > Card Control Center



- Gain total transparency into every transaction with clear merchant names.
- Keep track of spending with a glance.
- Turn cards on/off at their discretion.
- Know where every card is stored online.
- Access your cards via the mobile app anytime, anywhere.
- Easily add cards to digital wallets.
- Access full card number & expiration date.
- Report lost or stolen cards in a couple of clicks.
- Immediately turn off a lost or stolen card from your phone.

HIGHLIGHTS



ITM / ATM & SERVICE CENTER

ITM

All the convenience of an ATM and more! An Interactive Teller Machine is an ATM with connection to a live Dacotah Bank banker.

The video banker can guide you through every step of your transaction and answer questions about your account.

To learn more, visit dacotahbank.com/ATM-ITM.

- Live Dacotah Banker
- Cash checks
- Deposit checks or cash
- Withdraw cash
- Select withdrawal bill mix
- Transfer between DB accounts
- Account & debit card questions
- Make DB loan payments
- Make Credit Card payments
- Update address and phone

How to
find an
ATM
& ITM

www.dacotahbank.com

Free ATM locator

Features location details, ITM hours and directions.

Find an ITM/ATM.

Scan code for ITM / ATM locations

[ITM/ATM Map](#)

**AVAILABLE WHEN YOU ARE ON THE MOVE**

We have numerous ways for you to get the help, guidance and support you need.

Call.

Our Service Center is here to answer any questions you may have regarding your financial needs.

Service Center (800) 881-5611

Monday - Friday 7:30 AM - 7:00 PM CT

Saturday 9:00 AM - 1:00 PM CT

**Hours subject to change.*

Click.

Visit dacotahbank.com/contact-us for an email form.

This email will not be sent securely, so please do not include any personal account information.

After Hours Support

Lost/Stolen Debit Card: (800) 554-8969

Credit Cards: (888) 999-3362

Prepaid Cards: (866) 496-6183

Come In.

Stop in to one of our over 30 Dacotah Bank branch locations. Visit dacotahbank.com/locations.

Contact us.

Scan code for contact page

[Contact Us](#)



Staying on top of your finances.

Personal Financial Management

MANAGING YOUR ACCOUNTS

Dacotah Bank's Personal Financial Management tool (PFM) allows you to budget and manage your finances across most of your accounts from multiple financial institutions. You are able to see balances and transactions all in one place, on any device. With PFM, you no longer need to leave the safety and familiarity of your online banking system to monitor all your accounts.

How to add external accounts

www.dacotahbank.com

Log In > Accounts > Personal Financial Management > Link Account

Click Continue. Read the terms and conditions, click Accept.

Dacotah Bank Mobile App

Log In > Menu > Accounts > Personal Financial Management > Link Account.

Click Continue. Read the terms and conditions, click Accept.

HIGHLIGHTS

- Easily add most external accounts
- View external accounts together with Dacotah Bank accounts
- Simplified transaction descriptions
- Automated categorization
- View personal data including budgets, spending, net worth, debts and trends
- Encourages better financial habits



Explore & Enroll.

Scan code to learn about PFM
[Personal Financial Management](#)



Simplify your life.

Online Banking Dashboard

Giving you more control of your digital banking customer experience. It begins with a highly personalized digital banking homepage that showcases which account information to include and the priority for it to be displayed.

- View recent transactions from all accounts or filter your account choices.
- View budget and spending at a glance.

How to begin

www.dacotahbank.com (online) or
Dacotah Bank Mobile App

1. In the account tile, select "Get Started".
2. Select up to 8 Favorite Accounts to display on dashboard.



eStatements

GO PAPERLESS! Switch to eStatements and start experiencing all of the advantages... convenience, increased security and the knowledge you are doing something good for the environment. Account, mortgage and tax statements can be accessed online. Sign up today!

How to enroll

www.dacotahbank.com
Log In > Accounts > eStatements

Dacotah Bank Mobile App
Log In > Menu > Accounts > eStatements

Getting started:

Follow the on-screen instructions and choose which accounts you wish to set to paper or paperless.



Spend now or save for later.

Credit Cards

Unlimited cash back? New lower rate? Build your credit? You deserve to get the most out of your banking relationship.

Apply for the Dacotah Bank Rewards Card, Low-Rate Card or Secured Card. Manage it right from the mobile app that you use for your other bank accounts.

- Local Service
- Touchless Technology
- Manage with DB App
- Add to Digital Wallets

HIGHLIGHTS

How to apply

www.dacotahbank.com

Log In > Accounts > Apply for Credit Card

Dacotah Bank Mobile App

Log In > Menu > Accounts > Apply for Credit Card

Explore & Apply.

Scan code for [Credit Cards](#)



Deposit Account Options

Everyone is looking for something different, something that fits you. Whether you are looking to avoid fees or a great interest rate, we will connect you with the account that is right for you.

- **[Checking Accounts](#)** - Dacotah Bank offers various checking accounts with different features tailored to meet your needs, at whatever stage in life.
- **[Money Market Savings Accounts](#)** - Tailored for those who maintain a higher account balance and want to earn interest.
- **[Certificates of Deposit \(CD\)](#)** - Seeking out another way to save? Maximize your return and set specific savings goals by investing in a Dacotah Bank CD. Check with your local branch for rates.

Explore & Apply.

Scan code for [Money Market Savings Account](#)



Apply for a loan, on your time.

Personal / Auto Loans

Whether it's driving a new car, securing money for a special purchase, or consolidating debt, Dacotah Bank has what you need. Apply right from the mobile app or at dacotahbank.com.

How to
apply

www.dacotahbank.com

Log In > Accounts > Apply for a Consumer Loan

Dacotah Bank Mobile App

Log In > Menu > Accounts > Apply for a Consumer Loan

Explore &
Apply.

Scan code for
[personal/auto loans](#)



Mortgage Loans

Get the process and communication started by applying online at dacotahbank.com, on your time.

If you are thinking about a different home, refinancing an existing home loan, using the equity in your home, or becoming a landlord, let us take the worry out of the financing.

How to
apply

www.dacotahbank.com/mortgage - apply now button

Conventional Loans

Fixed-Rate & Adjustable Rate Mortgages

First-Time Homebuyer Loans

Home Equity Loans & Lines of Credit

Construction Loans

Explore &
Apply.

Scan code for
[mortgage loans](#)



BE PREPARED

Grow and maintain good credit.

Dacotah Bank offers a credit plan that eliminates embarrassment caused by an overdraft or returned check. Understanding your overdraft options will help you avoid unexpected fees.

Overdraft Protection

Overdraft Protection is an approved line of credit that automatically keeps your checking account funded up to a pre-approved limit. Advances, payments and the current status of the overdraft protection plan prints on your monthly statement.

The minimum advance is \$200.00. The minimum payment amount (depending on the loan balance) will be automatically deducted from the checking account 22 days after the checking account statement has been generated. The customer may also make additional payments at any time.

For less than ten cents a day, you can be protected for one full year. You can access your line of credit any time, pay interest only on the amount used, and as you repay the loan balance, continue to have access to the available balance.

**How to
apply**

www.dacotahbank.com

Log in > Accounts > Apply for a Consumer Loan

Dacotah Bank Mobile App

Log In > Menu > Accounts > Apply for a Consumer Loan

**Explore &
Apply.**

Scan code for

[Consumer loans.](#)



Account Alerts

BE INSTANTLY NOTIFIED TO A CHANGE IN YOUR ACCOUNT.

Available alerts include online transaction activity, insufficient funds, account balance alerts, and security alerts, including password changes. Alerts delivered via text, email or secure message. A simple and safe notification!

**How to
enroll**

www.dacotahbank.com

Log In > Accounts > Account Alerts

Dacotah Bank Mobile App

Log In > Menu > Accounts > Account Alerts



IDENTITY THEFT • ELDER ABUSE • LOST CARDS

Protecting against Identity Theft.

Dacotah Bank has a multitude of security measures to protect your confidential, personal, and financial information to include Debit Card Fraud Text Alerts, Card Control Center, EMV Chip Card, Duplicate Detection, Risk and Fraud Analytics for online banking and Positive Pay for business customers. Together, we can protect your confidential information so you can bank with peace of mind.

Fraud Defender

Dacotah Bank offers a Fraud Defender subscription service where customers are eligible for recovery services for any suspected or confirmed identity fraud, including:

Government Benefits, Employment, State & Federal IRS Tax Returns, Medical Benefits, Utility and Telecommunications and all other types of identity fraud.

To learn about Fraud Defender, visit dacotahbank.com/fraud-and-security-center.

Alerts

When fraudulent activity is suspected on your Dacotah Bank Debit Card, a text alert is sent to you. The short code, **37268**, will display as “the sender”, with Dacotah Bank identified in the body of the text. For customers with US Cellular as a wireless provider, the short code is **20733**.

Risk Management

Dacotah Bank has a dedicated department to answer your fraud-related questions.

How to report

(800) 881-5611 Suspicious phone calls, emails, text messages, suspicious activity, or financial elder abuse.

(800) 881-5611 or (800) 554-8969 After Hours
Lost or stolen DB Debit Card

(800) 558-3424 Lost or stolen DB Credit Card

- Fully-managed identity recovery
- Member education
- Identity theft newsletter
- Credit monitoring
- Lost document replacement
- Expense reimbursement
- Dark web monitoring
- Low monthly cost
- Individual and family plans

HIGHLIGHTS

Explore.
Scan code to learn about [fraud solutions](#)



Banking wherever you find yourself.

Mobile Deposit

CONVENIENT, SAFE and SIMPLE. Deposit a check 24/7, directly into your eligible account.

**How to
enroll**

www.dacotahbank.com

Log In > Accounts > Mobile Deposit > Enroll

Dacotah Bank Mobile App

Log In > Menu > Accounts > Mobile Deposit > Enroll *Read the terms and conditions, click Accept.*

Make your first deposit:

Mobile Phone: Click on Deposit a Check in the lower thumb bar.

1. Allow Dacotah Bank to take pictures and record video.
2. Select the appropriate account and enter the amount.
3. Endorse as instructed, take photos of the front and back of your check using the app & click submit.

Explore.



Scan code to learn about [mobile deposit](#)

Bill Pay

Make a time-consuming job easy. No writing checks, or recalling user names and passwords at multiple sites. Bill Pay sends payment via electronic transfer or mails a paper check.

**How to
enroll**

www.dacotahbank.com

Log In > Pay & Transfer > Bill Pay > Enroll

Dacotah Bank Mobile App

Log In > Menu > Pay & Transfer > Bill Pay > Enroll

- Manage and pay your bills from one secure site
- Set up payees once
- Schedule bill payment in just minutes
- View payment history for each payee

HIGHLIGHTS

Make your first payment:

1. Log in
2. Add a payee
3. Enter the payment amount
4. Set the payment date
5. Submit, review
6. Confirm

Explore.



Scan code to learn about [bill pay](#)

Send money to friends and family.

Zelle®

FAST, SAFE and FREE

Send and receive money with friends, family and other people you trust. Either online or using the Dacotah Bank App, send money directly from your bank account to another person's bank account anytime, typically in minutes with Zelle®.

Zelle® is available in online and mobile banking so you don't need to download anything new to start sending and receiving money.

How to enroll

www.dacotahbank.com

Log In > Pay & Transfer > Send Money with Zelle®

Dacotah Bank App

Log In > Menu > Pay & Transfer > Send Money with Zelle®

1. Select Send Money with Zelle®.
2. Click Get Started and accept Terms and Conditions.
3. Select your U.S. mobile number or email and deposit account.

- Send money directly from your account to other's quickly
- No fees for instant transfers
- Simple steps to enroll and get started

HIGHLIGHTS

Getting started with Zelle®:

1. Log into the Dacotah Bank online/mobile banking app.
2. Select Send Money with Zelle®, and choose Send, Request or Split.
3. Choose recipient, enter the payment amount and add/confirm the account it is coming from.
4. Review the transaction and add an optional note for the recipient.
5. Click send to complete transaction.



Explore & Apply.

Scan code to learn about [Zelle®](#)



