What is Mobile Banking?

Mobile Banking allows anyone with an online banking account to access their account information from a mobile phone. Mobile Banking offers three ways to access your accounts; subject to the access method offered by your financial institution.

- Send a text message.
- Use a mobile browser on your phone.
- Download an application to your phone.

You can choose any or all of these options, depending on the capabilities of your mobile phone and the access method offered by your financial institution. You can also receive text alerts on your phone.

Text Messaging Service

You can use the text messaging service to:

- Check your account balances.
- Review recent account activity.
- If offered by your financial institution; Find ATM and branch locations.

Requirements

To use the text messaging service, your phone must send and receive text messages to and from a short code. Most mobile phones are capable of sending and receiving text messages, so your phone is most likely compatible with Mobile Banking. Please note that some mobile service carriers charge for outgoing text messages or for each message sent and received.

A few service carriers are blocking the Mobile Banking service. If your carrier is not one of the major U.S. carriers (AT&T, Sprint, T Mobile®, U.S. Cellular®, and Verizon Wireless), you may want to check with your carrier to make sure you can use the service. All major U.S. carriers, and most secondary ones, support the Mobile Banking service.

Mobile Browser Service

You can use the mobile browser service to:

- Check your account balances.
- Review recent account activity.
- Transfer money between accounts.
- If offered by your financial institution; Find ATM and branch locations.

Requirements

To use the mobile browser service, your phone must have an Internet browser and may require a data services plan. You access the Mobile Banking website from a link that we send you during registration.

Downloadable Application

You can download the Mobile Banking application to your phone if offered by your financial institution. The application offers all the features of the mobile browser service.

Requirements

To download the Mobile Banking application, your phone must have an operating system that supports application downloads and may require a data services plan. You download the Mobile Banking application from a link that we send you during registration.

Alerts Service

You can receive automatic alerts with information about your accounts if your financial institution supports this functionality. For example, we can send you an alert when your account balance goes below a threshold amount. You can receive alerts on your mobile phone or at - mail address.

Is Mobile Banking secure?

To ensure the safety and privacy of your account information, we provide some key security features in Mobile Banking:

- Unique Activation Code—We send you a unique activation code to verify your phone number. This code associates your mobile phone with your account. This verification also lets you know your mobile phone number has been successfully registered in our system.

- Authentication—You are authenticated for every interaction with Mobile Banking.

- Encryption—We use 128-bit encryption for all transactions.

- Fraud Detection—We incorporate mechanisms such as transaction validation and transaction reconciliation processes to detect fraud.

- Auditability—We provide full audit capabilities through event logs and event-based reporting.

- No Identifiable Information—We don't return any personally identifiable information in a text message, such as your full account number, e-mail address, or personal address. We never ask for or include your user ID or password in any message we send.

Is my personal or financial information stored on my phone?

No. We don't save any files with your personal or financial information on your phone. That information stays strictly within online banking.

For some phones, such as a BlackBerry, we have logo and branding files that we copy to your phone. Those files do not contain any personally identifiable information.

Are there fees to use Mobile Banking?

You should contact your financial institution or mobile service carrier for information about fees associated with sending or receiving text messages or accessing the Internet from your mobile phone.

Which accounts can I access in Mobile Banking?

You can access any account you've set up in online banking. When you register for Mobile Banking, you can choose which accounts you want to access.

How current is the account and transaction information?

When you view your account balance, you see the current available balance. When you view transaction history, you see the most recently posted transactions. We don't show any pending transactions.

Can I add more than one mobile phone?

Yes. You can register several mobile phones for Mobile Banking.

To add a new phone, go to online banking and access the Mobile Banking pages. On the My Phones page, select **Add New Phone**.

What if my phone number changes?

If your mobile phone number changes, go to online banking and access the Mobile Banking pages. On the My Phones page, find the old phone number and select the option **Change my phone number**.

What if my phone is lost or stolen?

If your mobile phone is lost or stolen, no one can access your account without knowing your password, and, in some cases, your unique user name. To prevent unauthorized access to your account, you can deactivate your phone in Mobile Banking.

To deactivate Mobile Banking on your phone, go to online banking and access the Mobile Banking pages. On the My Phones page, find the phone number and select the option **Stop using this phone for Mobile Banking**.

Which phones can I use for Mobile Banking?

We support hundreds of models for these major brands: iPhone, BlackBerry, HTC, LG, Motorola, Nokia, Pantech, Samsung, Sanyo, and Sony Ericsson. We support phones on a number of different operating systems, including (but not limited to) Android, Blackberry, iOS, Symbian, Windows Mobile, Linux, Palm webOS, and Maemo.

Which mobile service carriers support Mobile Banking?

Mobile Banking works on all major mobile service carriers in the U.S.: AT&T, Sprint, T Mobile®, U.S. Cellular®, and Verizon Wireless. Mobile Banking also works on a number of the smaller service carriers, including (but not limited to) Boost Mobile, Cricket Wireless, Metro PCS, Pioneer Cellular, Union Wireless, and Virgin Mobile USA.

I have a prepaid plan. Can I use Mobile Banking?

Mobile Banking works with most prepaid plans, but we cannot guarantee that your carrier supports standard U.S. short codes. T-Mobile prepaid does not support short codes so you won't be able to use the SMS text message service of Mobile Banking with T-Mobile prepaid.

How do I stop using Mobile Banking on my phone?

To stop using Mobile Banking on your phone, go to online banking and access the Mobile Banking pages. On the My Phones page, find the phone number and select the option **Stop using this phone for Mobile Banking**.

Registration Questions

- How do I get started with Mobile Banking?
- Do I have to agree to the Terms and Conditions to use Mobile Banking?
- Can I register multiple users to the same phone?
- I received my activation code but never used it. What should I do?
- I haven't received the activation code on my mobile phone. What should I do?

How do I get started with Mobile Banking?

You can register for Mobile Banking through your online banking service. Be sure to turn on your mobile phone and make sure it's ready to receive text messages. When you register for Mobile Banking, you can choose which:

- Services you want to use.
- Accounts you want to access.

During registration, we send you a text message with a unique activation code to verify your phone number. This code associates your mobile phone with your account. To complete registration, enter the activation code that we send you. This verification lets you know your mobile phone number has been successfully registered in our system.

You can also call Member Services to assist you with the registration process.

Do I have to agree to the Terms and Conditions to use Mobile Banking?

Yes, you must read and accept our terms and conditions. If you have any questions about the points of our terms and conditions, call Member Services.

Can I register multiple users to the same phone?

For security reasons, only one user can register per phone. However, once you complete the registration process, you can add more phones to your account.

I received my activation code but never used it. What should I do?

Your activation code expires 24 hours after we send it to you. However, you can always request a new activation code. Go to online banking and access the Mobile Banking pages. On the My Phones page, find the phone number and select the option **Get new activation code**. We'll send you a text message with a new activation code.

I haven't received the activation code on my mobile phone. What should I do?

Check the mobile phone number you entered during registration. If it is correct, here are some other options for resolving the issue:

- Verify that your mobile phone is on and able to receive text messages. Check with your mobile service carrier if you're not sure you can receive text messages.

- Contact your mobile service carrier and make sure your phone can send and receive messages to and from a standard U.S. short code.

- Request a new activation code. Go to online banking and access the Mobile Banking pages. On the My Phones page, find the phone number and select the option **Get new activation code**. We'll send you a text message with a new activation code.

If you're still having problems with the activation code, call Member Services for assistance.

Alert Questions

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What are alerts?

You can set up alerts to notify you when select activity occurs on your accounts. For example, we can send you an alert when your account balance goes below a predetermined threshold amount, such as $50. You can receive alerts on your mobile phone or at an e-mail address if this feature is offered by your financial institution.

What is the difference between the text messaging service and the alerts service?

The text messaging service allows you to request account balances, transaction history, and ATM and branch location information any time from your mobile phone. We send text message responses to your phone.

The alerts service sends automatic notices to your mobile phone with information about your accounts. For example, we can send you an alert when your account balance goes below a threshold amount. You choose which alerts you want, and we'll send the alerts based on the time zone selected in your Mobile Banking profile.

If you've registered your phone to receive alerts, you automatically have access to the text messaging service. Alerts are only available if your financial institution offers this feature.

How do I stop receiving alerts?

To stop receiving alerts on your phone, text STOP to short code.

Text Messaging Service Questions (if applicable)

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What do I need to use the text messaging service?

To use Mobile Banking's text messaging service, you must:

- Have an online banking account.

- Have a mobile phone that supports SMS text messaging and short codes.
- Register for Mobile Banking and select the text messaging service.

Why are my Mobile Banking text messages coming from short code?

You receive all Mobile Banking text messages from short code. To make it easier to recognize our text messages, add us to your contact list with the short code short code.

What is a short code?

A short code is a shortened version of a phone number. A short code is generally five or six numbers in length. Five-digit short codes range from 20000 to 99999; six-digit short codes range from 222222 to 899999. You can send and receive text messages from a standard U.S. short code as well as a traditional phone number.

What do you mean when you say "standard messaging charges may apply"?

Every mobile service carrier has a different rate plan for text messaging and data services access. You may be charged per use, or pay a flat rate for unlimited usage each month. You may also have different fees for text messaging and data services access.

Please contact your mobile carrier directly if you aren't sure what fees you will be charged to use Mobile Banking.

Where do I send my text messages?

Send all text messages to short code.

What are the text messaging keywords and how do I use them?

Keywords are the text messages you send to request account information or ATM and branch locations.

Account Balance Requests

Keywords: B, BAL, BALANCE, BALANCES

Check the balances for all accounts you've registered in Mobile Banking. If you've registered accounts from more than one financial institution, enter the financial institution's identifier before the keyword. For example: ABCU BAL.

Transaction History Requests

Keywords: STMT, TRAN, HIST (account nickname)

Check the most recently posted transactions of the account you specify with the account nickname. For example, TRAN SAV1. If you've registered accounts from more than one financial institution, enter the financial institution's identifier before the keyword. For example: ABCU HIST SAV1.

Keywords: NEXT, MORE

If your transaction history response message ends with "Reply NEXT" text NEXT or MORE to view more transactions.

ATM and Branch Location Requests

Keywords: ATM, BRANCH, BOTH (address)

Find ATMs, branch locations, or both near an address that you specify if your financial institution offers this feature. You can enter:

- ZIP Code
- City and ZIP Code
- City and State
- Street, City, and State.

For example: ATM ANYWHERE OH. If you've registered accounts from more than one financial institution, enter the financial institution's identifier before the keyword. For example: ABCU BOTH 90210.

Keywords: NEXT, MORE

If your ATM and branch location response message ends with "Reply NEXT" text NEXT or MORE to view more locations.

Help Requests

Keywords: HELP, HLP

Provides information about the Mobile Banking keywords.

Stop Requests

Keywords: STOP, END, CANCEL, UNSUBSCRIBE, STOP ALL

Stop receiving Mobile Banking alerts. Text:

- STOP BNKG to cancel banking alerts.
- STOP MKTG to cancel marketing alerts.
- STOP ALL to stop all alerts.

If you've registered accounts from more than one financial institution, enter the financial institution's identifier before the keyword. For example: ABCU STOP ALL.

Are the keywords case-sensitive?

No. Whether you type "BAL" or "bal" we send a response with your account balance information.

What does a typical request and response look like?

Balance Request

Sample Request

```
bal
```

Sample Response

```
ABCU Mobile Banking
BAL @ 1207 14:59
*1254 CHK1 $3,849.27
*5764 CHK2 $2,555.02
*4254 SAV1 $14,116.00
Reply STOP to cancel.
```

Transaction History Request

Sample Request

```
TRAN CHK1
```

Sample Response

```
ABCU Mobile Banking
TRAN CHK1
1207 14:50
1207 PMT -$5.55
1205 WDL -$50.00
1201 DEP $100.00
Reply NEXT. Msg&Data rates may apply
```

What should I do if I don't get a response to a request?

Make sure you're sending text messages to short code. Check the keyword and any additional information required for the request, such as the financial institution's identifier, account nickname, or address.

Can I send a keyword via e-mail?

No, keywords and text messages are not supported using e-mail. The two-way feature of our text messages works only with mobile phones.

Why are my results sent as multiple messages?

Text messages are limited to 160 characters. Sometimes we can't send all your account information in one message because it exceeds the character limit. In this case, we send your account information in multiple messages—no more than five at a time.

I received my results in multiple messages. Some arrived quickly, but others didn't. Why did it take so much longer for the others to arrive?

If you receive one message, it means we've sent all the response messages to you, and you should receive them shortly. It may take a few minutes to receive them all, depending on your mobile service. If you haven't received all your messages after a few minutes, please let us know. If the problem persists, you may want to contact your mobile service carrier.

I have text messaging enabled on my mobile phone. Why can't I receive Mobile Banking text messages?

Your mobile service carrier may be blocking short codes, or you may have blocked short codes in your phone options. You must have short codes enabled to use Mobile Banking. (Short codes are abbreviated phone numbers, usually five digits, we use to send Mobile Banking messages.) Check your phone options and then contact your mobile service carrier to ensure they aren't blocking short codes.

Mobile Browser Service Questions (if applicable)

- o [What do I need to use the mobile browser service?](#)
- o [How do I access the Mobile Banking website?](#)
- o [I can't find my link to the Mobile Banking website. What should I do?](#)
- o [When I click the link for the Mobile Banking website nothing happens. What should I do?](#)

What do I need to use the mobile browser service?

To use Mobile Banking's browser service, you must:

- Have an online banking account.
- Have a mobile phone that supports web browsing.
- Have a wireless data plan with your mobile service carrier.
- Register for Mobile Banking and select the mobile browser service.

Mobile Banking is optimized for a wide range of phones—providing a rich and interactive interface on touch screen phones, such as the iPhone and Android, while maintaining a simple and clean interface for a wide range of phones from a diverse set of manufacturers such as BlackBerry, Motorola, Nokia, Samsung, and Sanyo.

How do I access the Mobile Banking website?

During registration we send you a unique website address (URL) that is intended only for you. The website URL will only work on the phones you've registered in Mobile Banking. Be sure to bookmark this address in your phone's web browser so you can easily return to it.

I can't find my link to the Mobile Banking website. What should I do?

If you can't find the message that we sent during registration with the unique URL for Mobile Banking, you can request another message. Go to the My Phones page in online banking, find the phone number, and select the option **Get a link to the Mobile Banking website**.

When I click the link for the Mobile Banking website nothing happens. What should I do?

Every mobile phone and mobile network is different, so you may not be able to click on a link in a text message.

Try these troubleshooting tips:

- Open the text message and click **Send** or **Go** on your phone to access the website URL. Then click the address to go directly to the website.
- Open the text message and write down your unique website URL. Type the URL in your phone's web browser to go directly to the website.

If you still can't access the Mobile Banking website, please contact your mobile service carrier.

Downloadable Application Service Questions (if applicable)

What do I need to download the Mobile Banking application?

To download the Mobile Banking application, you must:

- Have an online banking account.
- Have a mobile phone that supports downloaded applications.
- Have a wireless data plan with your mobile service carrier.
- Register for Mobile Banking and select the downloadable application service.

Mobile Banking is optimized for iPhones, BlackBerries, and many other types of phones. However, some carriers don't support application downloads to certain types of phones. If you have any problems downloading Mobile Banking, check with your carrier to make sure it is supported on your phone.

How do I download Mobile Banking to my phone?

For BlackBerries and most other phones, you can download Mobile Banking directly to your phone. During registration we send you a link to download the application. Click the link to initiate the download. When the download is complete, you'll go to the Login page. You'll also see Mobile Banking on your launch page.

How do I download Mobile Banking to my iPhone?

During registration, we send you a unique link to the App Store where you can download Touch Banking. If you find Touch Banking in the App Store without attempting to register, the download won't work.

Download Touch Banking as you would any other application from the App Store. After you download and install the application, we send you a text message with an activation link. Click the link to launch the application and go to the Login page.

I can't find my link to download Mobile Banking. What should I do?

If you can't find the message that we sent during registration with the download link for Mobile Banking, you can request another message. Go to the My Phones page in online banking, find the phone number, and select the option **Download the application**.

When I click the link to download Mobile Banking nothing happens. What should I do?

Every mobile phone and mobile network is different, so you may not be able to download Mobile Banking to your phone. If you're having trouble, contact your mobile service carrier to make sure your phone supports application downloads