

Mobility Credit Union

Business Banking FAQs

All Business Banking users must visit a Mobility Credit Union branch to have access enabled.

Funds can only be transferred internally in the Business Banking platform. All internal transfers can only be sent to other suffixes associated with your business account with Mobility Credit Union. Only authorized users can initiate a transfer. External transfers are not allowed.

No wires or ACHs can be initiated in the Business Banking platform. All wire requests must be initiated by calling the Mobility Credit Union Account Dept. at 214.574.2000. A \$25 fee applies for all outgoing domestic wires.

Outgoing Zelle transfers are not allowed in the MCU Business Banking platform.

Business accounts opened after October 26, 2022 will appear in the top left toggle box. This will allow you to toggle between your personal and business accounts.

To manage, edit access, or deactivate users, click the 'Manage Users' tab on the top of the browser.

Mobility Credit Union Business Banking has the following user roles:

Business Admin Role: Can access all standard business banking functions, including manage users, access to entity switcher, perform transfers and deposits, manage external accounts etc.

Transactor: Can perform transactions on accounts, perform remote deposits, and create loan applications.

View Only: Read only access to account information, transaction history and scheduled transfers.

RDC Only (Mobile Deposit User): Can only deposit checks in the Mobility Credit Union mobile app. A RDC user cannot access Home Banking via a browser.

Only the Business Admin and Transactor can initiate internal transfers, Bill Pay transactions, and manage cards.

Only the Business Admin, Transactor, and View Only users can view statements.

If Bill Pay will be used, the account owner must agree to the terms and conditions upon initial Home Banking enrollment.