

## Mobile Banking, Mobile Deposit and Text Banking - FAQs

### *Mobile Banking*

#### **Is Mobile Banking available to everyone?**

Yes. However, you must be signed up for Home Banking in order to access Mobile banking. Home Banking is a FREE service available to ALL MOBILITY CU members. If you aren't signed up for Home Banking, it's simple. Go to [mobilitycu.com](http://mobilitycu.com), click on Bank > 24/7 Access > Online Banking and choose New User: Enroll Here or contact us at [eServices@mobilitycu.com](mailto:eServices@mobilitycu.com) or call 800-388-7889 if you need further assistance.

#### **How do I access MOBILITY CU Mobile Banking?**

- iPhone users should access Apple's App Store.
- Android users can download their free app from the Google Play Store.

Once you've downloaded your App, you will be prompted to enter your Home Banking Login ID and password. When you log in for the first time, choose the best option from those listed for you to receive your access number needed to finalize the set up process. You are now connected to MOBILITY CU Mobile Banking.

#### **What information will I need to sign in?**

Use your MOBILITY CU Home Banking login ID and password to access MOBILITY CU Mobile Banking.

#### **How do I get past the Name My Device prompt after entering the Access Number in the registration process?**

Enter in a device name that does not include an apostrophe.

#### **What services are available with Mobile Banking?**

- View account balances
- View account history
- Qualified customers can deposit checks remotely by simply taking a picture of their check with their iPhone, iPod Touch with camera, iPad and Android phone.
- Transfer funds
- Bill Pay
- Send money instantly through Popmoney
- Access your credit card information
- Find ATM and Shared Branch locations
- More

#### **How do I pay bills through Mobile Banking?**

You must be signed up for Bill Pay in Home Banking. If you aren't signed up for Home Banking, it's simple. Go to [mobilitycu.com](http://mobilitycu.com), click on Bank > 24/7 Access > Online Banking and choose New User: Enroll Here or contact us at [eServices@mobilitycu.com](mailto:eServices@mobilitycu.com) or call 800-388-7889 if you need further assistance. Additionally, if you do not have Bill Pay set up, choose the Bill Pay prompt and choose the checking account from eligible accounts listed that you would like bills to be debited from. If you need further assistance, contact us at [eServices@mobilitycu.com](mailto:eServices@mobilitycu.com) or call 800-388-7889.

#### **What devices work with MOBILITY CU Mobile Banking?**

MOBILITY CU Mobile Banking is designed to work with web-enabled phones.

#### **How do I get back to Mobile Banking after clicking on a Promotions tab and choosing one of the ads?**

With smart phones, simply click on the home button and choose the MOBILITY CU App icon.

**Is MOBILITY CU Mobile Banking secure?**

Along with secured account access, requiring authentication, user ID, and a password each time you log in, your personal information in MOBILITY CU Mobile Banking is protected by the same advanced authentication technology as Home Banking. Additionally, the SSL (Secure Sockets Layer) ensures that your connection and information are secure from external inspection. A further safeguard automatically signs you out of your session after ten minutes of inactivity on your device. Remember, it's always best to sign out manually after you complete your session.

## Mobile Deposit

**How do I access MOBILITY CU Mobile Deposit service?**

iPhones, iPod Touch with camera, iPads, and Android phone users must access our free Google or Apple App in order to make a mobile deposit.

**Who is eligible for Mobile Deposit?**

MOBILITY CU members in good standing may deposit to their savings, checking or money market account. Business accounts are not eligible for mobile deposit.

**Why is the Mobile Deposit option not available on my additional accounts in the "Change Account" option on Mobile Banking?**

Mobile Deposit is available only on the primary account signed into Mobile Banking.

**How do I enroll in MOBILITY CU Mobile Deposit?**

For those customers that qualify, MOBILITY CU Mobile Deposit is available in Mobile Banking. Terms for Mobile Deposit must be accepted the first time you make a deposit.

**Is my financial information safe with MOBILITY CU Mobile Deposit?**

Along with secured account access, requiring authentication, user ID, and a password each time you log in, your personal information in MOBILITY CU Mobile Banking is protected by the same advanced authentication technology as Home Banking. Additionally, the SSL (Secure Sockets Layer) ensures that your connection and information are secure from external inspection.

**Why must check(s) be endorsed with the words "For mobile deposit only" along with my MOBILITY CU Account number?**

This specific endorsement ensures that checks deposited through Mobile Deposits will not be deposited again at a MOBILITY CU branch or any other financial institution. It is just one of the security measures we have in place to protect consumer accounts against theft and fraud. Checks that are not endorsed as specified will be rejected by MOBILITY CU. Proper endorsement must read:

"For mobile deposit only"

(signatures of all payees)

MOBILITY CU account #

**When will deposited funds be available in my account?**

If you receive a Deposit Approval Notification on Monday – Friday, between 8:00 a.m. and 5:00 p.m. CST except Holidays:

- Most deposited checks up to \$5000 will be available same day or within two business days from the day of approval.
- Deposits accepted after 5:00 p.m. CST, Saturday, Sunday or Holidays will be reviewed the next business day.

**What is considered a business day when depositing Mobile Deposits?**

Monday – Friday between 8:00 a.m. to 5:00 p.m. CST except Holidays

**What type of checks can be deposited through MOBILITY CU Mobile Deposit?**

MOBILITY CU accepts any check that is drawn on a U.S. financial institution in U.S. dollars. This includes:

- Personal checks
- Corporate/business checks
- Cashier's checks
- Government checks

**What type of checks CANNOT be deposited with Mobile Deposit?**

The following items are not eligible for Mobile Deposit:

- Check(s) or items payable to any person or entity other than you
- Check(s) endorsed to you by a third party
- Check(s) or items containing obvious alteration to any of the fields on the front of the check(s) or item, or which you know or suspect are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn;
- Check(s) written from any account of which you are a primary or joint owner at MOBILITY CU;
- Check(s) or items not payable in United States currency;
- Check(s) or items drawn on financial institutions located outside the United States;
- Check(s) or items previously converted to a substitute check;
- Check(s) or items dated more than 6 months prior to the date of deposit or post dated checks;
- Check(s) that are post dated;
- Check(s) or items prohibited by MOBILITY CU's current procedures relating to Mobile Deposit or which are otherwise not acceptable under the terms of your MOBILITY CU account;
- Any item that is marked with a "non-negotiable" watermark;
- Savings bonds and collection items.

**How long does the system retain my MOBILITY CU Mobile Deposits history?**

Mobile Deposit keeps a history of your Mobile Deposits and check images for 60 days.

**Is there a deposit limit through Mobile Deposit?**

MOBILITY CU may reject deposits that exceed any of the following:

- Daily Limit(calendar day):\$5,000
- Weekly Limit(7 calendar days): \$10,000
- Monthly Limit(calendar month): \$20,000

**How long should I retain my original check?**

For your protection, it is best to retain the original check for at least 60 days after receiving confirmation that it has posted to your account.

# Text Banking

## What is MOBILITY CU Text Banking and what is required to have text banking?

Text Banking allows you to access account information such as balances, your last three transactions, and more as text messages on your mobile phone. This service does not require web access like standard Mobile Banking and will work with any mobile device that has text send and receive capability. You will need to register your mobile device by accessing:

<https://mobility.mobilitycu.com/c2ht?msestks=mobilitycus.xml&stk=homebase&appno=mobilitycu&mode=txtmsg>

from a computer. You will be asked for your Home Banking ID and password during the enrollment process. If you aren't signed up for Home Banking, it's simple. Go to [mobilitycu.com](https://mobilitycu.com), click on Bank > 24/7 Access > Online Banking and choose New User: Enroll Now or contact us at [eServices@mobilitycu.com](mailto:eServices@mobilitycu.com) or call 800-388-7889 if you need further assistance.

## Text Banking Options

Text us:                      We'll text back:

mcu bal	Balance information for your accounts.
mcu hist	The last three transactions for your accounts. It may require multiple messages.
mcu cmd	A list of valid commands.
mcu help	Support information.
mcu stop	This will unregister the device from Text Banking. Once you send this command, you will need to go through the enrollment process to re-enable.

## How do I enroll in Text Banking?

Follow these steps to enroll your mobile device in Mobile Text Banking:

1. Go to <https://mobility.mobilitycu.com/c2ht?msestks=yccus.xml&stk=homebase&appno=yccu&mode=txtmsg> on a computer.
2. Enter in your Home Banking ID and password.
3. The short code for texting the commands is 21443

## How much does Text Banking cost?

MOBILITY CU provides Text Banking at no charge. Unless you are on a wireless plan that includes text messaging, your wireless provider may charge you for each text message you send or receive. Consult your wireless carrier or plan.

## How many accounts can I set up Text Banking for per phone/mobile device?

Text banking allows for one account per phone/device. However, you may access an account through text banking from multiple phones/devices.

## What information does the Text Banking service store on my mobile device?

The only information stored on your mobile device is old text messages which do not contain any confidential information. These messages may however, have old balances or transaction history. If you do not want to store these messages, you should delete your text banking messages regularly.

## Should I worry about Smishing, or fake text messages trying to access my account information?

To avoid texting scams, remember this:

- You will only receive text messages from MOBILITY CU that you setup or initiate.
- Make sure you know who sent the message – if in doubt, delete.
- Never click on a link if you are unsure of the sender.