SECU Mobile Banking FAQs

1. Is there a fee for using the mobile website, text/SMS banking, or the mobile app?
   There is no SECU fee for using any of our mobile banking services. However, mobile phone carriers may charge for wireless web access, for text messages received, or for the volume of data exchanged.

2. What can I do through Mobile Banking?
   With free* Mobile Banking from SECU you can bank anywhere you have your mobile device!
   - Check account balances, view recent transactions, transfer money between accounts and much more:
   - Schedule and receive customized account Alerts by push notification, email, or text
   - Manage and pay your bills via Bill Pay
   - Find the nearest SECU branches or surcharge free ATMs nationwide
   - Conduct safe, secure and fast transactions on your account
   - You can even deposit checks using Mobile Deposit

   *SECU does not charge a fee for Mobile Banking, however many mobile phone carriers may charge for wireless web access, for text messages received, or for the volume of data exchanged.

3. What differences are there between the mobile website, text/SMS banking, and the mobile app?
   Our Mobile Banking capabilities are robust for all three channels. Which one you use depends on your preference and your mobile device.

	Text Banking All you need is a mobile phone that allows text messages.	Mobile Website Use any internet-enabled phone and browser.	Mobile App with Mobile Deposit
Free*	Yes!	Yes!	Yes!
Secure	Yes!	Yes!	Yes!
View balances	Yes!	Yes!	Yes!
Transfer funds between accounts	Yes!	Yes!	Yes!
View 90 days of account history	Yes!	Yes!	Yes!
Bill Pay	Yes!	Yes!	Yes!
Locate SECU branches and surcharge free ATMs	Yes!	Yes!	Yes!
Receive text alerts	Yes!	Yes!	Yes!
Receive email alerts		Yes!	Yes!
Receive push alerts		Yes!	Yes!
Mobile Deposit			Yes!

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4. What is needed to use Mobile Banking?

Text Banking	Mobile Website	Mobile App
Any mobile phone with text capabilities.	You will need to be registered for Online Banking and have a mobile device that can access the internet. That's it!	An iPhone with iOS versions 3.1 and above or an iPad. Android phones with an OS of 2.1 and higher. *

   *Note: At the present time, our app does not work on the HTC Evo Model and certain Samsung Galaxy models with the exception of the following models which do work: Galaxy S 4G, Galaxy S I9000 8GB, Galaxy Indulge, Galaxy Prevail, Galaxy S Showcase.

5. How do I get started?
   First, you will need to be enrolled in Online Banking. Once you are enrolled, getting started with Mobile Banking is easy! Just follow the steps below:

Text Banking	Mobile Website	Mobile App
Go to Online Banking and select the link to register your phone for Mobile Banking. You will then receive a text from SECU1 (73281) with a verification code. Enter this code on the SECU website (you will be prompted) and you are ready to go!	Simply go to secumd.org using your mobile device's web browser. Then enter your Online Banking user ID and password. You will need to accept the terms and conditions, and you're ready to begin mobile banking!	Visit the iPhone App store or the Android App Marketplace and download the app.

6. What account alerts are available through Mobile Banking?
   Through Mobile Banking, you can receive any of the following alerts through text message, email, or push notification:
   - Low balance
   - Deposit Confirmation
   - Withdrawal Threshold Exceeded
   - Check Cleared
   - Withdrawal confirmation
   - Overdraft Posted
   - Statement Available

   You may also schedule "quiet time" when you put your alerts on hold (such as overnight or during a concert, etc.) or suspend them for a period of time.

7. Is Mobile Banking secure?
   Yes. Mobile Banking uses encryption similar to Online Banking to keep your information secure and confidential. Our Mobile Banking applications do not store any confidential information on your phone

8. Do I have to worry about phishing with Mobile Banking?
   You may receive a phishing message through email or text message whether or not you use Mobile Banking. Here are a few tips to help recognize fraudulent messages:

   - For text banking, save SECU's short code, SECU1 (73281), in your phone's address book so that when you get a text message from SECU, you will see your phone's entry for that number. For greater security, save the short code in your contacts list as something only you would know, such as "See Q Mobile." That way even if your phone is compromised, no one would think to text a balance inquiry to that name! Similarly, if you get a text message from See Q Mobile, you know for sure that it is coming from our short code, 73281, and can be certain it is not a phishing message.
   - It's a good idea to never click on any unexpected links if you are not sure of the sender.
   - We recommend that you never send any confidential information to anyone – SECU will never request personal information via email or text message. If you are in doubt about a message you receive, contact us at 1-800-879-7328 to verify its validity.

9. Can I access Mobile Banking from more than one mobile device?
   Yes. You can login to our mobile website from any mobile device with internet capabilities.

10. <u>Can I use one mobile device for accounts with different registrations (e.g. I have both business and personal accounts or both personal and custodial accounts)?</u>

You may use the **mobile web site** on one mobile device for multiple different account registrations. So you will be able to use one mobile device to conduct mobile banking through the mobile web site for all your business, personal, custodial, etc. accounts.

However, for the **mobile app** and **text banking**, you can tie only one account registration to each device. If you would like to use one mobile device to access accounts with different registrations, consider the following:
   ● Use text banking or the mobile app for the account you use most
   ● Use the mobile web for all other accounts

Please note: This applies <u>only to accounts with different registrations</u> such as a personal and custodial account or a personal and business account. For multiple accounts with the same registration, you will be able to see them all with one mobile login the way you do currently in mobile or online banking.

11. <u>What are the text banking commands?</u>

Balance	b, bal, balance *Example:* *BAL CHK1* *Returns balance in account with nickname "CHK1"*
Account History (up to 90 days)	a, act, activity, l, las, last, h, hist, history
Transfer	t, tra, transfer, trans, tran, xfer *Example:* *TRANS MMKT1 CHK1 500* *Transfers $150 from account with nickname "MMKT1" to account with nickname* *MMKT1*
View Recent Transfer	r, rtra, rtransfer, rtrans, rtran, rxfer
View Scheduled Transfer	s, stra, stransfer, strans, stran, sxfer
Cancel Scheduled Transfer	c, ctra, ctransfer, ctran, ctreans, cxfer
Pay Bill	p, pay *Example:* *PAY CHK1 LOAN1 150* *Pays $150 from account with nickname "CHK1" to payee with nickname "LOAN1"*
View Recent Payments	rp, rpay
View Scheduled Payments	sp, spay
Cancel Scheduled Payments	cp, capy
View Payees	payees
GO Command	g, go
Locate ATM	atm *Example:* *ATM 21090* *Returns ATMs in/near zip 21090*
Locate Branch	branch, bra *Example:* *BRANCH 21090* *Returns branches in/near zip 21090*
Time Zone	timezone, tz
Menu	menu, m, cmd, command, cmds, commands
Help	help

12. How do I set up Mobile Banking Alerts?
    To set up Alerts, log into Online Banking and select Mobile Banking from the menu in the left nav bar.

    Once in the Mobile Banking area, select the "Alerts" tab. From there, you can select alerts, delivery methods, and even set up "quiet time" and alert suspensions.

13. Which carriers support Mobile Banking?
    The following carriers support Mobile Banking and represent over 97% of all US mobile phone users:

Alltel	Cellular One of East Central	Sprint
Appalachian Wireless	Illinois	Tier 2/3 Carrier Group
Associated Carrier Group	Cellular South	T-Mobile
AT&T	Centennial Wireless	Unicel
Bluegrass Cellular	Cincinnati Bell	US Cellular
Boost	Cricket	Verizon
Cellcom	Immix Wireless	Virgin Mobile
Cellular One	Nextel	West Central Wireless
	Revol Wireless	

14. I have a prepaid phone plan, can I use Mobile Banking?
    Yes, as long as you are able to use text messaging or a mobile browser you can use this service. Text and data rates may apply, so please check with your mobile provider. Additionally, please remember that use of Mobile Banking will cost you pre-paid minutes under these types of plans

15. Can I advance funds on a Personal or Home Equity Line of Credit through Mobile Banking?
    Yes.

16. Which SECU accounts can I access through Mobile Banking?
    All accounts that you can access through Online Banking can be accessed through Mobile Banking. You can choose to view certain accounts or view them all. Listed below are the types of accounts available through Mobile and Online Banking:
    - Checking, Savings & Money Market Accounts
    - SECU Visa
    - SECU Personal and Home Equity Lines of Credit
    - Individual Retirement Accounts (IRAs)
    - Certificate of Deposit Accounts
    - Auto and other installment loans
    - Mortgage

17. Does SECU have plans for a Blackberry Mobile Banking app?
    SECU has deferred (for at least 6 months) the development of a Blackberry Mobile Banking app because of uncertainty around our vendor's commitment to supporting future releases of Blackberry operating systems. We don't want to release an app to our members only to have to pull it when the next Blackberry OS is released. We plan to reevaluate this decision every six months.

18. I recently added new payees in Bill Pay, but what should I do if I don't see my new payees when I access Bill Pay in Mobile Banking?
    Whenever you add new payees to your Bill Pay account, you will also need to enable your payees for Mobile Banking. Simply go to secumd.org via your PC and select Mobile Banking on the left hand side. Once you have logged into your mobile account, click on the Accounts Tab. You can then select which accounts you'd like to appear in Mobile Banking by clicking on the box next to that account name.

19. <u>I recently opened new accounts that are not showing up on Mobile Banking. How can I get them to appear?</u>
You can make new accounts viewable through Online Banking. Simply go to secumd.org via your PC and select Mobile Banking on the left hand side. Once you have logged into your mobile account, you can then enable your new accounts to show in Mobile Banking.

20. <u>Is there a time out for Mobile Banking?</u>
Yes, there is a 5-minute time out for our Mobile Banking.

21. <u>Am I able to pay off my SECU loan through Mobile Banking?</u>
Paying off your SECU loan can be completed via Online Banking or by calling 1-800-879-7328, but a loan *pay off* cannot be completed via Mobile Banking at this time.

22. <u>How do I set up nicknames for my accounts in Mobile Banking?</u>
You may edit account nicknames through Online Banking on secumd.org and then going to Mobile Banking. Select the Accounts tab and enter your chosen nickname in the boxes provided.

23. <u>Can someone pick up my phone and check my balance if I am enrolled in Text Banking?</u>
If you have SECU's short code in your address book or if someone with your phone knows SECU's short code, they could check your balance or transfer money from one of your accounts to another.

For greater security, save the short code in your contacts list as something only you would know, such as "See Q. Mobile." That way even if your phone is compromised, no one would think to text a balance inquiry to that name!

NOTE: Someone with your phone can NOT take money out of your account. In many ways it is like your friend seeing your balance on an ATM receipt in your wallet or left on a desk.

24. <u>How do I know if my mobile phone supports text messaging?</u>
The majority of mobile phones sold in the US support text messaging so chances are good that your phone is capable of sending and receiving messages. To learn more about whether or not your mobile phone can send or receive text messages please contact your mobile service provider.