

## Frequently Asked Questions – Text Message (SMS) Banking

### **How secure is Text Message Banking?**

Our Text Message Banking service is secure. Enrollment is completed within online banking and activated using a one-time activation code. Text messages will never contain confidential information about you or your accounts. Messages will never contain full account numbers.

### **How do I enroll for Text Banking?**

Log into online banking and navigate to the Notifications link. You will need your device to complete enrollment process.

### **Will I be charged for Text Message Banking?**

We won't charge you, but standard carrier fees for text messaging may apply. Please check with your mobile phone carrier if you aren't sure what fees apply when you send and receive text messages.

### **Will Text Message Banking work on my phone?**

Yes, as long as you have text messaging enabled with your mobile carrier it will. Please check with your mobile carrier if you are unsure.

### **Which carriers do you support?**

Our Text Message Banking service works on all major mobile providers in the U.S.

### **How do I deactivate the Text Message Banking service?**

You can text back STOP to 454545 on your activated cell phone, or you can return to the mobile banking page and click the **Deactivate** link next to your mobile device number. Your phone will no longer receive any text messages from Text Message Banking. You can add a new phone at any time if you change your mind later.

### **Why do I need to verify my phone?**

Verifying your phone is one way we ensure the security of mobile text messaging.

### **Where do I find my activation code?**

During setup we will send you a text message with your activation code. If you have already submitted your mobile number during setup, please check your mobile device now. You should receive a text message with your activation code within a few minutes.

### **Can I come back later to enter my activation code?**

Yes you can. If you experience difficulties, we recommend that you go through the setup process again and get a new code.

### **I still have not received my code, what do I do?**

It might take several minutes to receive your code. If you feel you have waited long enough, you can click the **Resend it** link. Please check your mobile device shortly for a new text message. If you are still experiencing problems, be sure you entered in the correct mobile number during setup.

### **What is a primary text banking account?**

Your primary account is the default account that we will use when you text BAL to 454545. You should select the one you will likely want to check most often. You can get all account balances by texting BAL ALL to 454545.

### **Can I get the balances of my other accounts?**

Yes. When you text "BAL ALL" to 454545, we will reply with a message containing the balances of all your checking, savings and any other accounts.

### **Can I change the primary account selection later?**

Yes you can. Simply return here to the Notifications page and select another account from the primary text banking account drop-down list.

### **What commands or keywords can be used?**

Use any of the following commands/keywords:

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- **BAL** = Primary account balance
- **BAL ALL** = All account balances
- **BAL CHK** = Checking account balances
- **BAL SAV** = Saving account balances
- **LAST** = Last 5 transactions
- **TRANS** = Transfer funds to primary account\*
- **STOP** = Deactivate service
- **HELP** = Help on keywords

## Are keywords case sensitive?

No. Keywords are not case sensitive. You can type "help" or "HELP."

## What is the number I should use to send the keywords?

The short code is 454545. This short code will only work if you have activated the Text Message Banking Service.

## Can I set up automatic alerts?

Yes. Simply log into online banking and select **Alerts & Notifications** from the **Additional Services** menu. Alerts can be created for email, text SMS or both.

## How long does it take to get a text message?

You'll receive a text message response within a minute. Exact timing will depend on your mobile service carrier.

## Is there any password needed for Text Message Banking?

You don't need a password to access your account information via text message.

## I have a new mobile phone number. Can I change or add my number online?

Yes. You first need to deactivate your cell phone from within the Notifications page or by texting STOP to 454545. Then click **Activate** on the Notifications page and set up the new cell phone number.

## Is it possible to stop the weekly account balance notifications?

Yes. Just go to the Notifications page and click the weekly account balance notifications check box to deselect it then save your changes.

## Can I get a text when my primary account balance falls below a certain amount?

Yes. First you'll need to go to the Notifications page, select the low balance alert checkbox and select a dollar amount from the drop-down field (e.g., \$200). Thereafter, you'll get a low balance alert text whenever your primary account balance falls below that dollar amount.

## Can I transfer funds into my primary account using my phone?\*

Yes, if you have selected a "transfer source" account on the Notifications page. Then, for example, texting TRANS 400 to 454545 will transfer \$400 to your primary account from the transfer source account and return a message with updated account balances for both accounts. Please be aware that you can transfer funds your primary account.

## I share a joint account. Can I set up two phones for the same primary account?

Yes. After you set up the first number, you can select the **Activate another phone** link on the Notifications page and then complete the simple two-step process.

\*Limited transactions apply. During any calendar month you may not make more than 6 withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer or debit card or similar order to a third party.