

## **1. What is Text Banking?**

Text Banking allows you to quickly

- Request and receive your account balances,
- Transfer funds between your checking and savings accounts,
- View recent transactions via your mobile device's SMS Text Message service using a short code and a set of commands.

## **2. What are the benefits of Text Banking?**

- Access to your account information is fast and secure. You do not need to login.
- Can be used on standard cell phones and smartphones if SMS text messaging is enabled.

## **3. What account types are supported?**

Deposit Accounts, such as Savings and Checking Accounts are supported.

## **4. How do I sign up to use Text Banking?**

Sign into Home Banking and select Text Banking under the Services tab, and register your phone.

## **5. Will Text Banking work on my phone?**

Yes, it will, as long as you have text messaging service (SMS) via your wireless carrier. Please check with your wireless carrier if you are unsure.

## **6. Will I be charged for Text Banking?**

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

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

Our Text Banking service works on all major mobile providers in the U.S., including:

- Alltel
- AT&T
- Nextel
- Sprint
- T-Mobile
- US Cellular
- Verizon Wireless
- Virgin Mobile

## **8. How do I cancel?**

You can text STOP through the Text Banking service, or you can log in to Home Banking choose Text Banking under the Services tab and deactivate your phone number. You can add a new phone or deactivate your old phone this way at any time.

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

Yes, you first need to deactivate your current phone number and add your new phone number.

## **10. Can I have more than one phone registered for my account?**

Yes. Each phone does need to be individually registered.

## **11. Is Text Banking secure?**

Yes. Messages will contain no sensitive information about your accounts.

## **12. What are the commands?**

- B – Account balance
- B acct – balance on specific account (ex. B S00)
- H – most recent transactions
- H acct – most recent transactions on a specific account (ex. H S00)
- T to transfer – from acct, to acct, amount (ex. T S00 S30 25.00)
- MENU – list of available commands
- STOP– to unsubscribe from text banking.

## **13. How quickly does the message go through?**

Messages typically go through within seconds, although delays of several minutes or more may be experienced depending on your particular wireless carrier.

## **14. Is there any password needed for Text Banking?**

No. Once your mobile phone is registered, your mobile device is used to authenticate your account access.

## **15. Does the message go through if I have no coverage?**

No coverage on your mobile phone means that nothing can get to your phone, and that includes text messages.

## **16. Who do I call if there's a problem?**

Call SWOFCU 5805-353-0490.