



Mobile Banking FAQs

What is Mobile Banking?

Mobile Banking allows anyone with an online banking account to access their account information from a mobile phone. Mobile Banking offers three ways to access your accounts; subject to the access method offered by your financial institution:

- Send a text message
- Use a mobile browser on your phone
- Download a mobile app to your phone

You can choose any or all of these options, depending on the capabilities of your mobile phone and the access method offered by your financial institution. You can also receive text alerts on your phone.

Text Messaging Service

You can use the text messaging service to:

- Check your account balances
- Review recent account activity
- If offered by your financial institution; Find ATM and branch locations

Requirements

To use the text messaging service, your phone must send and receive text messages to and from a short code. Most mobile phones are capable of sending and receiving text messages, so your phone is most likely compatible with Mobile Banking. Please note that some mobile service carriers charge for outgoing text messages or for each message sent and received.

A few service carriers are blocking the Mobile Banking service. If your carrier is not one of the major U.S. carriers (AT&T, Sprint, T Mobile®, U.S. Cellular®, and Verizon Wireless), you may want to check with your carrier to make sure you can use the service. All major U.S. carriers, and most secondary ones, support Mobile Banking service.

Mobile Browser Service

You can use the mobile browser service to:

- Check your account balances
- Review recent account activity
- Transfer money between accounts
- If offered by your financial institution; Find ATM and branch locations

Requirements

To use the mobile browser service, your phone must have an Internet browser and may require a data services plan. You access the Mobile Banking website from a link that we send you during registration.

Downloadable App

You can download the Mobile Banking app to your phone if offered by your financial institution. The app offers all the features of the mobile browser service.

Requirements

To download the Mobile Banking app, your phone must have an operating system that supports app downloads and may require a data services plan. You may download the Mobile Banking app from the app store for your mobile device.

Alerts Service

You can receive automatic alerts with information about your accounts if your financial institution supports this functionality. For example, we can send you an alert when your account balance goes below a threshold amount. You can receive alerts on your mobile phone or at an email address.

Is Mobile Banking secure?

To ensure the safety and privacy of your account information, some key security features are included in Mobile Banking:

- **Unique Activation Code**— A unique activation code is sent to verify your phone number. This code associates your mobile phone with your account. This verification also lets you know your mobile phone number has been successfully registered in our system.
- **Authentication**—You are authenticated for every interaction with Mobile Banking
- **Encryption**—We use 128-bit encryption for all transactions
- **Fraud Detection**—We incorporate mechanisms such as transaction validation and transaction reconciliation processes to detect fraud
- **Auditability**—We provide full audit capabilities through event logs and event-based reporting
- **No Identifiable Information**—We don't return any personally identifiable information in a text message, such as your full account number, email address, or personal address. We never ask for or include your user ID or password in any message we send.

Is my personal or financial information stored on my phone?

No. We don't save any files with your personal or financial information on your phone. That information stays strictly within online banking.

For some phones, logo and branding files may be copied to your phone. Those files do not contain any personally identifiable information.

Are there fees to use Mobile Banking?

There are no fees at this time associated with sending or receiving text messages or accessing the Internet from your mobile phone. However, this is based upon wireless network availability. **“Message and data rates may apply.”**

Which accounts can I access in Mobile Banking?

You can access any account you've set up in online banking. When you register for Mobile Banking, you can choose which accounts you want to access.

Can I apply for a loan in Mobile Banking?

Yes. You can apply for a loan and also access any Coca-Cola Credit Union loan accounts you've set up in online banking.

How current is the account and transaction information?

When you view your account balance, you see the current available balance. When you view transaction history, you see the most recently posted transactions. We don't show any pending transactions.

Can I add more than one mobile phone?

Yes. You can register several mobile phones for Mobile Banking.

To add a new phone, go to online banking and access the Mobile Banking pages. On the My Phones page, select **Add New Phone**.

What if my phone number changes?

If your mobile phone number changes, just go to the mobile app store for your device and download the latest Coca-Cola CU mobile app.

What if my phone is lost or stolen?

If your mobile phone is lost or stolen, no one can access your account without knowing your password, and, in some cases, your unique user name. To prevent unauthorized access to your account, you can deactivate your phone in Mobile Banking.

To deactivate Mobile Banking on your phone, go to online banking and access the Mobile Banking pages. On the My Phones page, find the phone number and select the option **Stop using this phone for Mobile Banking**.

Which phones can I use for Mobile Banking?

We support hundreds of models for these major brands: iPhone, BlackBerry, HTC, LG, Motorola, Nokia, Pantech, Samsung, Sanyo, and Sony Ericsson. We support phones on a number of different operating systems, including (but not limited to) Android, Blackberry, iOS, Symbian, Windows Mobile, Linux, Palm webOS, and Maemo.

Which mobile service carriers support Mobile Banking?

Mobile Banking works on all major mobile service carriers in the U.S.: AT&T, Sprint, T Mobile®, U.S. Cellular®, and Verizon Wireless. Mobile Banking also works on a number of the smaller service carriers, including (but not limited to) Boost Mobile, Cricket Wireless, Metro PCS, Pioneer Cellular, Union Wireless, and Virgin Mobile USA.

I have a prepaid phone plan. Can I use Mobile Banking?

Mobile Banking works with most prepaid plans, but we cannot guarantee that your carrier supports standard U.S. short codes. T-Mobile prepaid does not support short codes so you won't be able to use the SMS text message service of Mobile Banking with T-Mobile prepaid.

How do I stop using Mobile Banking on my phone?

To stop using Mobile Banking on your phone, go to online banking and access the Mobile Banking pages. On the My Phones page, find the phone number and select the option **Stop using this phone for Mobile Banking**.

** Use of mobile service based upon wireless network availability. "Message and Data Rates May Apply."*

*** All loans subject to credit approval; rates may vary depending on credit history and underwriting factors; programs, rates, terms and conditions are subject to change at any time without notice.*

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