

Mobile Banking Frequently Asked Questions

April 2016

What is Mobile Banking? How is it different from the online banking service eBanking?

Community Financial's mobile banking service is a condensed version, of our online banking service eBanking that is formatted for mobile devices. Mobile Banking is a service that allows you to view your Community Financial account balances and recent account activity. You may also conduct certain transactions like deposits and transfers using you mobile phone and/or other wireless devices (collectively called, "Mobile Devices").

Mobile Banking provides information about your credit union account in a format that is easily viewed on mobile devices. There are three ways to use Mobile Banking:

- Mobile Application Banking (MAB) "Mobile App"- downloadable banking apps for iPhones and Android devices
- Short Message Service (SMS) "Text Banking" – a set of codes that you text the credit union's special number to receive back account information
- Wireless Application Protocol (WAP) Banking "Mobile Web" – a secure mobile friendly site at <https://mobile.cfcu.org>

Do I need to set up eBanking to use Mobile Banking?

Yes, Mobile Banking uses the same settings as eBanking so you will need to register your accounts in eBanking and set your ID, password, email and ePay settings.

What can I do on Community Financial's Mobile Banking Service?

- View credit union account balances
- Review transaction history by account or across all accounts
- Transfer within your accounts and across CFCU accounts
- Deposit checks using the camera on your mobile device (See Mobile Deposit FAQ)
- Pay bills via ePay – view history, make payments and more
- Set text alerts and access information via text messages
- Send & receive secure messages with our Member Service Center
- Access information like loan rates and ATM locations
- Updates to Mobile Banking will be added from time to time

Is there a cost for Mobile Banking?

No, Community Financial's Mobile Banking apps are free and there are no usage fees. *But please note standard text messaging & data rates apply from your communication service provider. Members should consult their service provider contract.*

Is it secure to use?

Yes, Mobile Banking is secured by 128-bit Secured Socket Layer encryption and uses Multi-Factor Authentication. If your mobile device has fingerprint ID you will be able to set up Touch ID and use your fingerprint to login.

If you do ever notice fraudulent mobile transactions, notify the credit union within 60 days of the transaction first appearing on your statement. You will not be liable if you follow the terms and conditions outlined in our Online Banking Service Agreement.

What is the set up process for Mobile Banking?

You will be asked to register all browsers and mobile devices before being able to access your accounts.

1. Download Community Financial's free Mobile Banking App.



2. **Open the app and enter your eBanking ID and password.** A one-time, 4 digit code will be emailed to the address you have on file within eBanking and you will have 48 hours to validate and register your device.
3. To complete the registration you will need to enter THE 4 DIGIT CODE when prompted. You only need to do this once; for subsequent logins you would only enter your ID and password.
4. After successfully login you can set up Touch ID if your device supports it.

Each browser and device will go through this process and you may register up to 15. If you need assistance contact our Member Service Center at (877) 937-2328.

I'm having trouble with the Registration Process, what do I do?

If you are experiencing an error with logging in for the first time at <https://mobile.cfcu.org>, it most likely is one of the following issues:

- You have cookies turned off on your computer – turn them on and try again
- You do not have a valid email address on file with Community Financial, this can be updated in eBanking or contact the credit union
- Your eBanking ID or password is invalid or expired, contact the credit union to re-set them
- Your one-time code has expired, contact the credit union to extend the expiration date
- You have registered more than 15 devices, contact the credit union to increase your limit

Our Member Service Center can help you identify the problem; they can be reached at (877) 937-2328.

My 4 digit code has expired. What do I need to do?

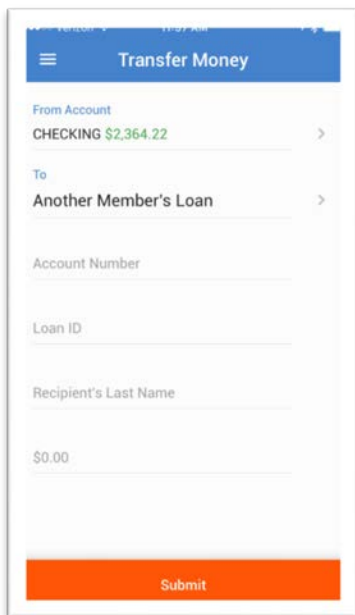
For security reasons the 4 digit code you need to register your mobile device will expire in 48 hours. Once expired, **it will LOCK the account access on the Mobile site & all mobile devices.** When a code expires a message is generated to the email address on file. To unlock & extend the expiration time, you must contact the Member Service Center.

Can I access ePay with Mobile Banking? How?

Yes, you will need to set up your account and payees in eBanking, but once established, you can pay bills & check status with your mobile device. **Once you establish ePay in eBanking you will need to RE-FRESH your Mobile App by clicking on the About Tab and then go back by clicking the Community Financial Tab; the Bill Pay will now appear as an option in Mobile Banking.**

Can I conduct Person to Person payments via PayPal?

No and yes. We are researching the security of allowing PayPal payments and may add it at a later date. But **you can transfer funds to another Community Financial account directly through our mobile apps.** See below:

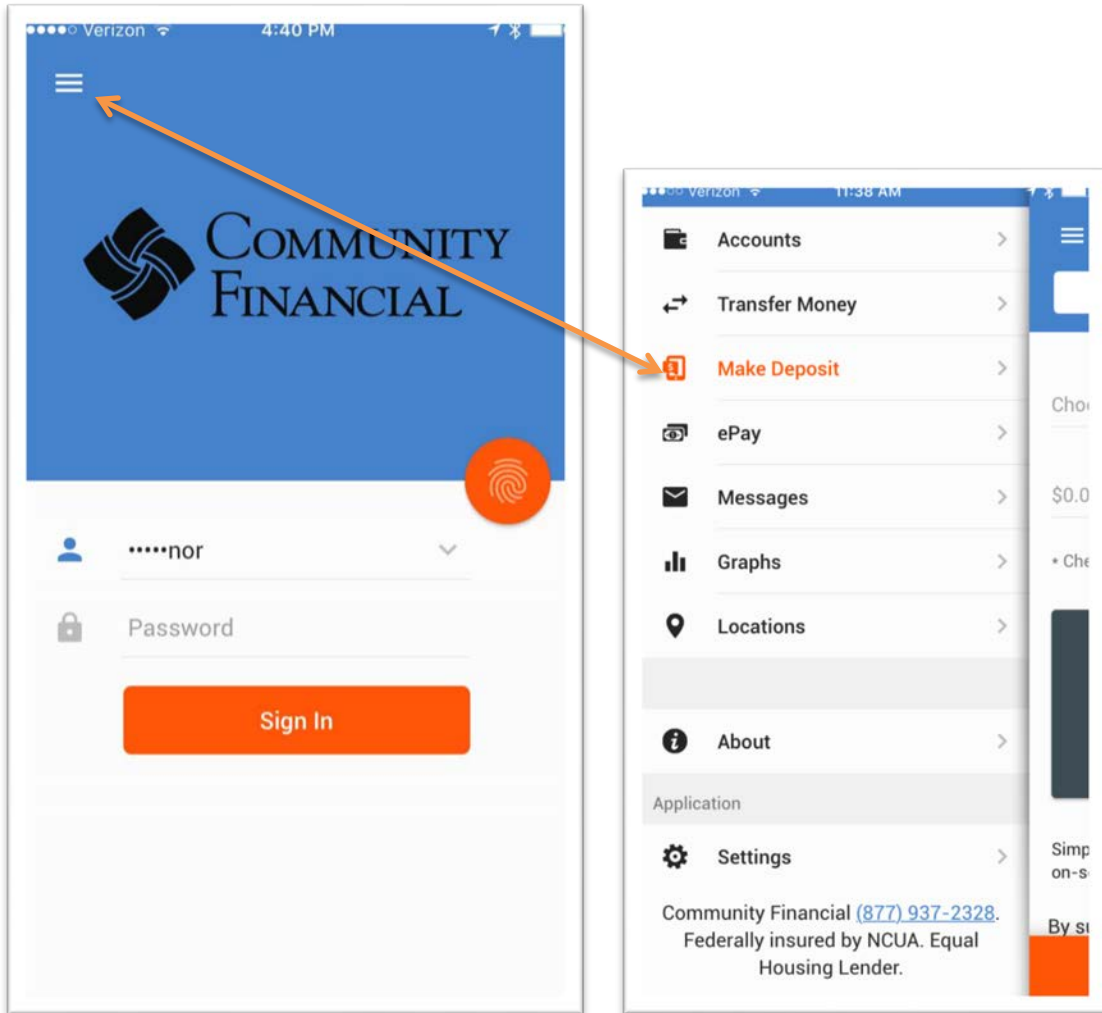


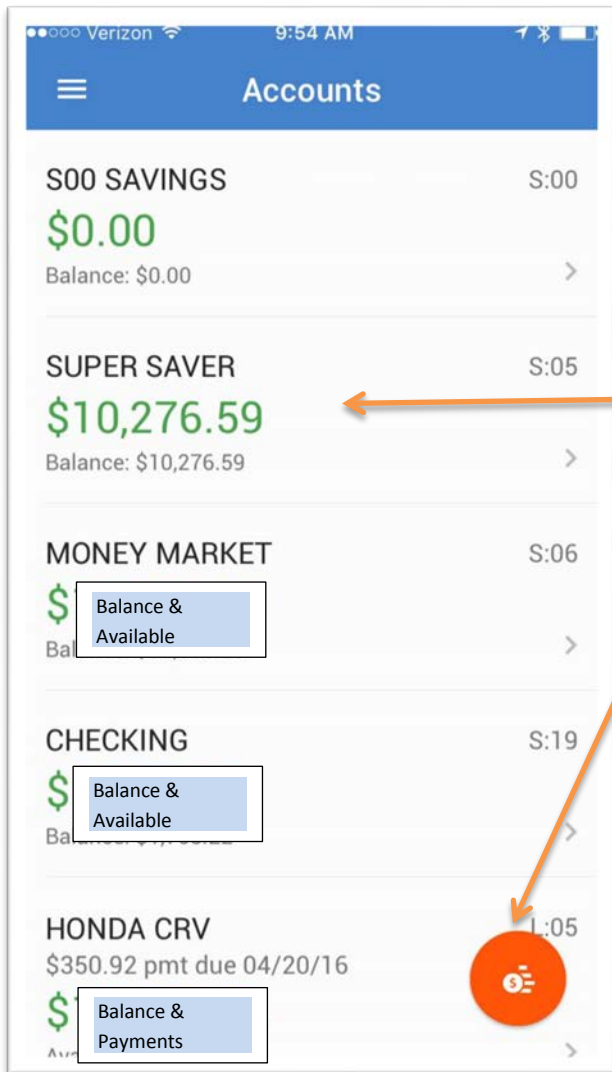
Can I conduct Financial Institution to Financial Institutions (FI to FI) Transfers in Mobile Banking?

Not at this time but we are working on adding this function to the service. These cross account transfers are considered riskier those within the credit union and can only be conducted with additional validation within eBanking.

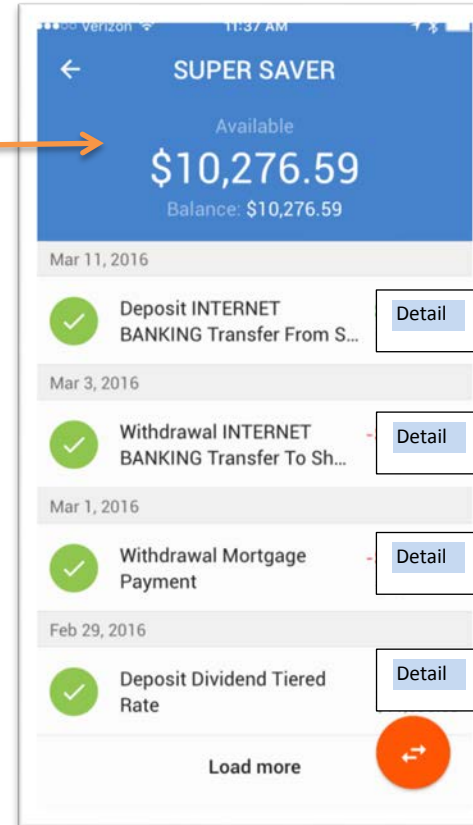
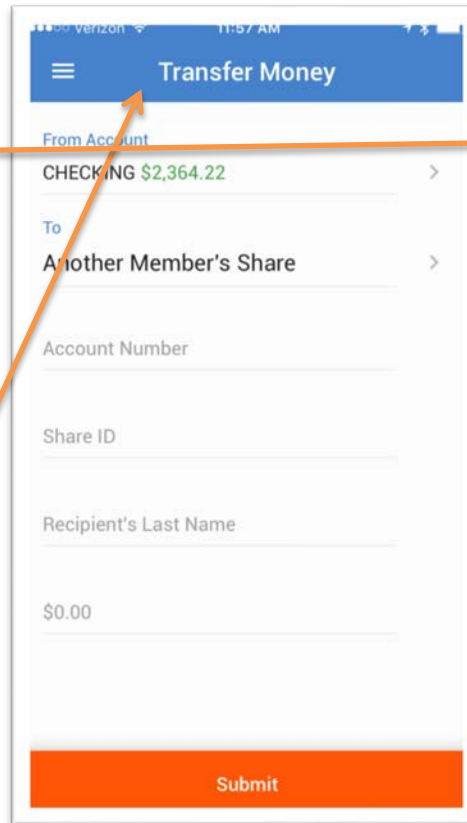
Community Financial Mobile App Sample Screens

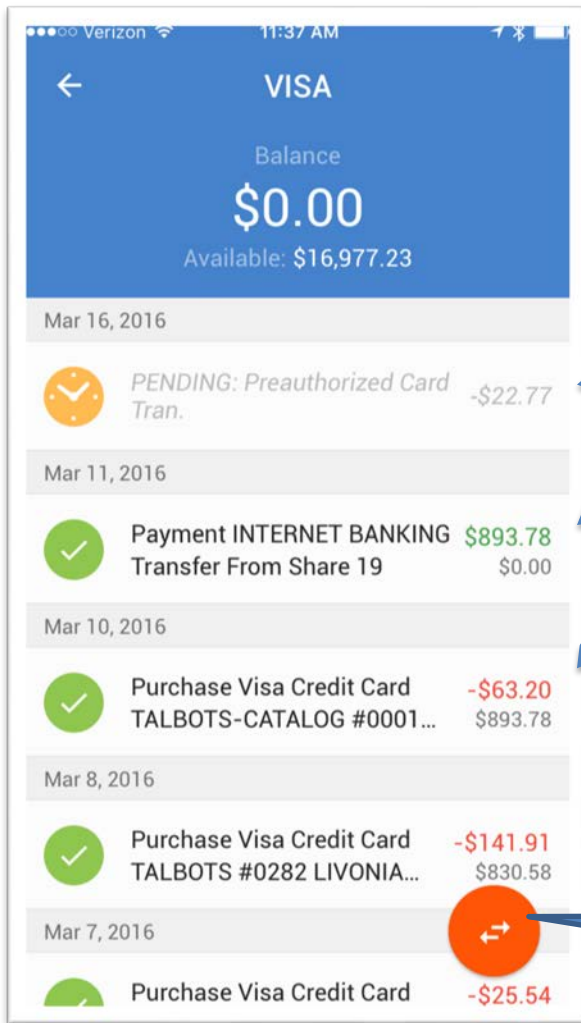
Our Mobile Banking Apps take advantage of phone features like **Touch ID & Hamburger Menus**. Our **Apple & Android** versions now have the same look.





Floating Menus give users access to logical tools like transfers & payments. **Members can slide any account right** to get history.





History Screens

Pending transactions appear "shaded" at the top in **Yellow**.

Payments/Deposits appear in **Green**.

Charges/Withdrawals appear in **Red**.

The running balance appears below each entry.

Making a transfer or payment is easy!

What if I need help setting up or downloading Mobile Banking?

Members can always visit our website at www.cfcu.org/eservices or call our Member Service Center at (877) 937-2328, or email us at cumail@cfcu.org to get help with any eService, including Mobile Banking.

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What is Wireless Application Protocol (WAP) “Mobile Web”? How does it work?

A WAP is a web site that is designed to optimally display on mobile devices. These sites are accessed via a unique URL. **Community Financial’s WAP is <https://mobile.cfcu.org>** and has scroll features that make navigating it easy with a touch screen device. Community Financial’s WAP site allows members who are using a non-smartphone or mobile device like a Blackberry to access their account.

Below are some screen shots of the credit union’s secure Mobile WAP site:

COMMUNITY FINANCIAL

Welcome to COMMUNITY FINANCIAL CU mobile banking!

eBankingID:

Password:

Login

Enter your eBanking ID & password

1. Locations
2. Help

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COMMUNITY FINANCIAL

Home | Logout

Accounts

	Available	Balance
00 BASIC SAVINGS	\$0.00	\$0.00
05 SUPER SAVER	\$8,777.38	\$8,777.38
19 BASIC CHECKING	\$1,969.82	\$1,969.82
02 2010 LACROSSE CXS, \$875.24 pmt due 10/20/12	\$0.00	\$18,116.28
03 2007 HONDA CIVIC, \$423.95 pmt due 10/20/12	\$0.00	\$7,301.85
13 VISA PLATINUM	\$12,445.11	\$2,554.89
21 9626 WINTERSET CIR	\$50,000.00	\$0.00
72 90004672 - Mortgage, \$1,072.32 pmt due 01/01/12	\$0.00	\$140,651.99

1 Refresh
2 All Transactions
3 Transfers
4 Bill Pay
5 Messages (2)
6 Locations
7 SMS Settings
8 Help

Home | Logout

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What is Short Message Service (SMS) “Text Banking”? How does it work?

SMS is a service that allows members to text a short code to the credit union’s designated number **860-20** and we will respond with information regarding their accounts. Standard text rates apply.

All smartphones will need to be registered on our mobile site <https://mobile.cfcu.org>, as indicated below.

COMMUNITY FINANCIAL

Home | Logout

SMS Profile

Mobile Numbers

You may register up to 3 different mobile numbers.

Enrolled phones:
17347485078, [Deactivate](#)

1. Add a mobile number
2. Help

Home | Logout

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Once successfully registered, this is the main menu. All your accounts are listed. You can also pay bills, send secure messages and set up SMS texting.

Below is an example of Community Financial’s SMS welcome screen, short codes that can be used and an example of the text that would be received if member texted “B” for balances to 860-20.

Verizon 12:17 PM

Messages 860-20 Edit

Text Message
Nov 2, 2012, 3:10 PM

You have subscribed to CFCU SMS mobile banking. Reply STOP to cancel, Msg&Data Rates May Apply
In the enrollment website, enter verification code: 066952

Welcome to CFCU
Reply with:
B = balances
H = recent history
H acct = recent history for acct
HELP = help
STOP = unsubscribe

(2 of 2) Or call [877-937-2328](tel:877-937-2328) for assistance. Reply STOP to cancel, Msg&Data Rates May Apply

Text Message Send

SMS Codes are quick easy to remember.

Verizon 12:14 PM

Messages 860-20 Edit

L13: \$2,554.89
L21: \$0.00

Reply STOP to cancel, Msg&Data Rates May Apply

Nov 7, 2012, 3:41 PM

Nov 8, 2012, 12:13 PM

BAL: S00: \$0.00
S05: \$8,777.38
S19: \$1,969.82
L02: \$18,116.28
L03: \$7,301.85
L13: \$2,554.89
L21: \$0.00

Reply STOP to cancel, Msg&Data Rates May Apply

Text Message Send