



## **Text Banking**

### **Frequently Asked Questions**

**Q: What is text message banking?**

**A:** Text message banking makes it easy to access your credit union account right on your mobile phone. It's the fastest way to get your balances - anytime, anywhere.

**Q: What options do I have with text message banking?**

**A:** In addition to checking your balances, text message banking also allows members to make transfers within accounts under your member number, and get account transaction history and more!

**Q: Is text message banking secure?**

**A:** YES! Text message banking does not send personally identifying information to your mobile phone, just the balance or transaction information requested by the member. Text message banking can only be set up by a member through their secure home banking sign-on, where security features include multi-factor authentication. Text message banking cannot be spoofed, the PIN number you select must be used to receive any balance or transaction information, and transfers can only be made within the accounts under your own member number.

**Q: How do I sign up for text message banking?**

**A:** It is easy to sign up for text message banking. Simply log into your existing home banking account, click on the text message banking link from the left side menu and follow the easy directions to enable your text message banking access.

**Q: Is there a cost for text message banking?**

**A:** CORE Federal Credit Union text message banking services free of charge for our members. Please note that standard text message rates from your mobile phone service carrier will apply to the messages to and from the text message banking service, so refer to your phone contract for details.

**Q: What do I do if I lose my cell phone, forget my password, or get locked out of text banking?**

**A:** If you lose your phone, simply sign-on to home banking and you can instantly cancel access to text message banking. Once you find your phone, or get a new one with a new number, just sign back into home banking and reestablish text message banking – it's that simple! Forgotten passwords or lock outs are just as easy and don't require help from the credit union – merely sign into home banking and change your text message banking password, or delete your text access and reset it.