

Mobile Banking FAQ

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1. What is *Mobile Banking*?

Mobile Banking is the ability to do your banking on the fly. Whether you're shopping at the mall, hanging out at a friend's place, or eating at your favorite restaurant, with *Mobile Banking* you have access to balances and transaction history right at your fingertips, using text messaging. Just register your mobile phone, and start *Mobile Banking* today!

2. Will *Mobile Banking* work on my mobile phone?

Mobile Banking will work on most mobile phones that are less than 5 years old and support text messaging. However, if you are experiencing problems, please check with your carrier (e.g. Telus, Rogers) for details on fees, accessibility, and delivery time.

3. What can I do using *Mobile Banking*?

With *Mobile Banking*, you can see the account balance and recent transaction history of any account you set up. Just register your mobile phone, and start *Mobile Banking* today!

4. What does it cost to use *Mobile Banking*?

There is no cost to use *Mobile Banking* at this time. Please check with your mobile carrier for information on any charges for sending and receiving text messages that are applicable to you.

5. I want to sign up now. How do I get started?

Getting started is easy. If you have a mobile phone that supports text messaging and an Online Banking account with Windsor Family Credit Union, registering is as simple as 1, 2, 3:

1. Log in to Online Banking; click on My Profile on the top menu, then click on Mobile Banking on the left menu.
2. Register your mobile phone
3. Select your accounts and confirm your Passcode.

Don't have an Online Banking account? Just call 519-974-3100 to get started today.

6. Is my personal information as secure in *Mobile Banking* as Online Banking?

Yes, your personal information is as secure in *Mobile Banking* as Online Banking. As a precaution, we recommend you delete your text messages after receiving balance or account activity to prevent unauthorized viewing.

7. What if I misplace my mobile phone or if it is lost or stolen?

If you have temporarily misplaced your mobile phone (e.g. you left it at work), you can Disable *Mobile Banking* by visiting the Mobile Banking Preferences page within Windsor Family Credit Union's Online Banking. Once you locate your mobile phone, simply go online and Enable the feature again.

If you have lost your mobile phone or if it was stolen, please follow your mobile carrier's recommended procedures for this scenario and contact your mobile carrier immediately. You can further delete your mobile phone completely from *Mobile Banking* by visiting the Mobile Banking Preferences page within Windsor Family Credit Union's Online Banking.

8. Will *Mobile Banking* work outside Canada?

This service is designed to work on mobile phones from a Canadian mobile carrier on a Canadian mobile network. However, if your Canadian mobile carrier has a roaming agreement with a foreign carrier, you can expect *Mobile Banking* to work. However, please note that the service is outside of Canada is on a best efforts basis only.

9. I have never used text messaging on my phone before, how do I send a text message on my mobile phone?

Please refer to you owner's manual for your mobile phone on how to send a text message or contact your carrier on to obtain an owner's manual.

10. I have changed carriers and/or have changed phone numbers, will *Mobile Banking* work?

As a security precaution, *Mobile Banking* is set to Disabled status. Please send a text keyword command and you will receive instructions that will guide you on how to Enable your mobile phone.

11. Are the keyword commands case sensitive?

No.

12. How fast will I receive a response to my text message on *Mobile Banking*?

Typically you should receive a text message response within seconds. As with all text messages, response times may vary depending on your mobile phone carrier and may be slower during peak usage periods.