



Access Account Information

FROM ANY MOBILE DEVICE — 454545

Text in your requests to get the latest balance and history information, transfer funds between pre-designated accounts, receive weekly balance text, and more!

NOTE: You will need to be registered for Online Banking in order to enroll in Text Message Banking. See the “GET STARTED GUIDE: Online Banking” for details on registering for Online Banking in just a few steps.

To enroll in Text Message Banking

1. Visit USACU.org and log into Online Banking using your username and password.
2. Once logged in, navigate to “Account Information” in the main menu and click on “Text Banking & Alerts”, then select “Start text banking now”
3. Enter your mobile phone number and click “Activate” to continue.
4. You will receive 6-digit code via text message. Enter the code on the screen.
5. Once you enter the information, text message banking is activated.
6. Select a primary text banking account used for balances (BAL), last 5 transactions (LAST), and the Transfer source account (TRANS amount). Then select your text message alerts preference.

You’re ready to use Text Message Banking!

Text your requests to USACU’s short code **454545**, here are some common commands for Text Message Banking:

BAL for primary account balance

BAL ALL for all account balances

LAST for the last 5 transactions on primary account

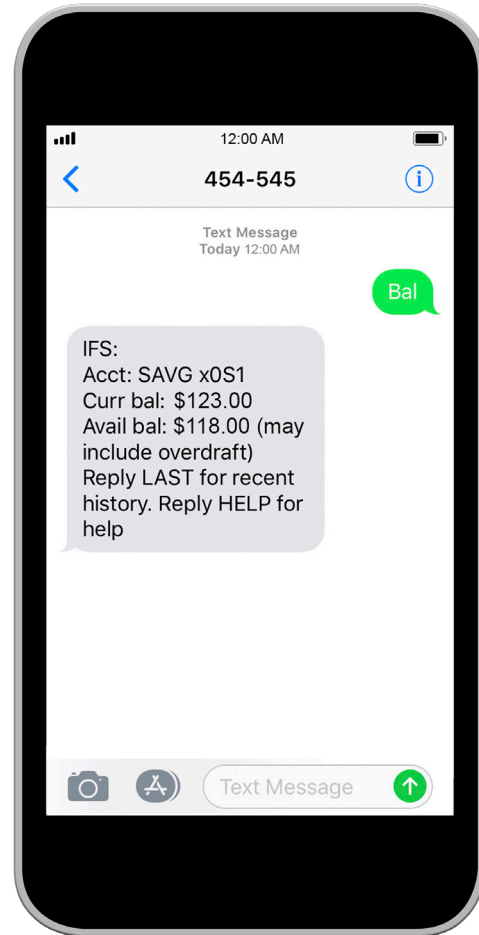
BAL CHK for balances on all checking accounts

BAL SAV for balances on all savings accounts

STOP, END, CANCEL, UNSUBSCRIBE, or QUIT to unenroll from the service

HELP to receive information on the commands, e.g. how to use, and help contact number

TRANS (amount) to transfer funds to the primary account



Example of checking balance.

**QUESTIONS? CONNECT WITH US:
INFO@USACU.ORG OR 800-452-0915**

Mobile App

CONNECTED NO MATTER WHAT

Connect with us via our Mobile Banking App, available for your iPhone, iPad, and Android devices - we are available anywhere you are.





FAQ

WHAT IS TEXT MESSAGE BANKING?

Text Message Banking is a service that allows you to retrieve information about your accounts from a mobile phone through text messaging (sometimes called SMS).

HOW DOES TEXT MESSAGE BANKING WORK?

When you send a text message using the short code 454545, you will receive a text message with the requested information. For example, if you want to check all account balances, simple text BAL ALL to 454545.

I HAVE A NEW MOBILE PHONE NUMBER. CAN I ADD OR CHANGE MY NUMBER ONLINE?

Yes. Log in to online banking to add your new mobile number in the Text Message Banking window.

WHICH MOBILE SERVICE PROVIDERS SUPPORT THIS SERVICE?

The service works on all major mobile providers in the U.S., including, but not limited to:

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

IS HELP AVAILABLE THROUGH MY MOBILE PHONE?

Yes, registered users should send the text command HELP to the USACU's shortcode – 454545.

IS THERE ANY PASSWORD NEEDED FOR TEXT MESSAGE BANKING?

You don't need a password to access your account information via text message, but you do need a username and password for online banking to enroll in the service and activate Text Message Banking.

IS TEXT MESSAGE BANKING CURRENTLY AVAILABLE TO ALL MEMBERS?

Yes. Text Message Banking is available to all members who enroll in the service through Online Banking.

I HAVE DISCONNECTED MY MOBILE PHONE OR CHANGED CARRIERS. WILL MY SERVICE CONTINUE TO WORK?

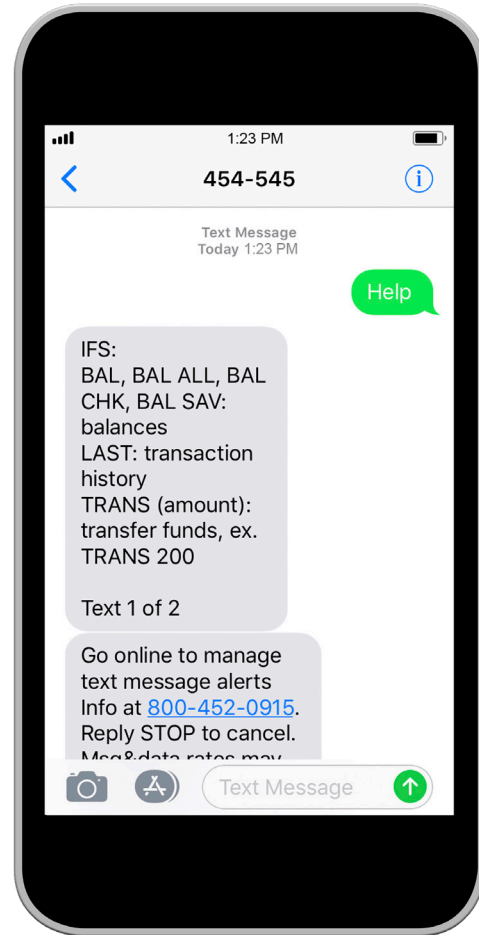
As a security precaution, you will not be able to use Text Banking until you sign on to online banking and re-verify your mobile phone.

IS IT SAFE TO BANK USING THE TEXT MESSAGE BANKING SERVICE?

Yes. This service only provides information that is requested by your commands. For example, account numbers are truncated in the text message.

IS TEXT MESSAGE BANKING FREE TO USE?

Yes, while the service is free, please note that your mobile carrier's text messaging and web access charges may apply.



Example of help function.

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Money Management

EASY MONEY MANAGEMENT

Found within Online Banking and the Mobile App, you can: aggregate your accounts, track your spending and savings habits, manage your budget with the cashflow tool, and set goals.

