

Mobile Banking

FREQUENTLY ASKED QUESTIONS

How secure is Mobile Banking?

Mobile banking is very secure. In fact, it offers the same level of protection as our Online Banking service.

- Multiple layers of authentication to prevent unauthorized access
- Account information is encrypted to safeguard your information
- We use industry best practices to continually monitor and protect your information
- No identifiable information - we don't return any personal 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 Mobile Banking free?

There is no charge for using our Mobile Banking service. Standard fees apply for bill payments and Popmoney® person-to-person payments made through Mobile Banking. Also be aware that message and data rates may apply from your mobile carrier.

Do I need to be enrolled for Online Banking to use Mobile Banking?

Yes. You must be enrolled for Online Banking before using any of the Mobile Banking options.

Do I need a new User ID and Password for Mobile Banking?

No, use the same User ID and Password you use to log on to Online Banking.

Do I need Internet access to use Mobile Banking?

- Internet access is required to use the Mobile app and Mobile Browser banking
- Text capability is required for Text Banking

What type of mobile devices work with the Mobile Banking App?

- The Mobile Banking app works on smartphones or tablets running either the Apple iOS or Google's Android operation system
- Your mobile device must be web-enabled
- Your mobile device should have the "browse secure/SSL sites" enabled, CSS turned on, and JavaScript enabled

Contact your mobile provider for support with any of these steps.

What type of mobile devices work with Text Banking?

Any mobile device that is capable of sending and receiving text messages.

Can I use multiple mobile devices to access Mobile Banking?

Yes. You can use any number of compatible mobile devices for our Mobile Banking service.

What types of accounts can I access with Mobile Banking?

You can access the same accounts that are viewable through online banking including checking, savings, CD's and loans.

Is there a wait period to use Mobile Banking?

There is no waiting period.

- Mobile Banking App - Once you've downloaded and installed the app, just log on using the same credentials you use for Online Banking
- Mobile Web Banking - From your mobile browser, log on to Online Banking at www.pinalcountyfcu.com using the same credentials you currently use
- Text Banking - Log on to Online Banking to sign-up for Text Banking, and follow the on-screen prompts to begin using our Text Banking service right away.

What if I lose my mobile device?

You can deactivate your device in Mobile Banking. Log on to Online Banking to access your Mobile Banking preferences. Locate the phone number and select the option "Stop using this device for Mobile Banking".

No personal or financial information is saved or stored on your mobile device. It's a good idea to lock access to your mobile device to prevent unauthorized access.

How do I setup Alerts for my accounts?

It's easy, just log on to Online Banking to set your Alert preferences.

Can I add new payees from Mobile Bill Pay?

No. To add a new payee to your list, just log on to Online Banking Bill Pay.

How should I endorse a Mobile Deposit check?

Be sure that the back of the check is endorsed, as usual, plus include the words "For Mobile Deposit" to identify the item as a Mobile Deposit.

When are the funds available from a Mobile Deposit?

Mobile Deposit funds are generally available on the next business day, just like any deposit.

What should I do with my paper check?

Securely store your check for 14 business days, then destroy the original paper check.

What types of checks can I deposit?

You can deposit any check drawn on a U.S. financial institution. The following items cannot be deposited using Mobile Deposit:

- International checks
- U.S. savings bonds
- Postal money orders

What dollar limits apply to Mobile Deposit?

You may make any number of Mobile Deposits with a limit per check of \$2,500 and a daily limit of \$5,000. Each Mobile Deposit includes one deposited check only.