
Mobile Text Banking



INTRODUCTION

Your members will appreciate the convenience of Mobile Text Banking. Enrolled members can text message requests and receive text message replies on the available balance on accounts of enrolled memberships at any time. They can also select to have their e-Alerts, such as balance alerts, sent to their mobile devices in the form of a text message, giving them timely feedback when their available funds drop below a desired level.

Credit unions will appreciate fewer calls by members, asking about their available balance.

Credit unions can activate Mobile Text Banking themselves, without the assistance of a Client Services Representative. Fee configurations and waivers can be customized to meet the needs of the credit union. Credit unions can select to charge a monthly fee, an introductory fee, and/or a fee for each text. Fees can be waived via standard fee waivers, as well as a waiver for active e-Statement enrollment.

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For an updated copy of this booklet, check out the Reference Materials page of our website:
http://www.cuanswers.com/client_reference.php
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AVAILABLE MOBILE BANKING PRODUCTS

Credit unions can select from two Mobile products: Mobile Web Banking and Mobile Text Banking.

MOBILE WEB BANKING



Mobile Web Banking is an automatic redirect from the standard **It's Me 247** website if a member is using a mobile device. Mobile Web Banking has a similar feature set as **It's Me 247**, but with views optimized for web browsers on mobile devices, and slightly more advanced styling for the iPhone and Android based devices.

This service is provided free of charge to all credit unions. To learn about Mobile Web Activation, refer to the booklet on the Reference Page under “M”

http://www.cuanswers.com/client_reference.php#M

NEW! MOBILE TEXT BANKING



Your members will appreciate the convenience of Mobile Text Banking.

- Enrolled members can text-message requests and receive text-message replies on the available balance on accounts of enrolled memberships at any time.
- They can also select to have their e-Alerts, such as balance alerts, sent to their mobile devices in the form of a text message, giving them timely feedback when their available funds drop below a desired level.

Credit unions will appreciate fewer calls by members, asking about their available balance.

Credit unions can activate Mobile Text Banking themselves, without the assistance of a Client Services Representative. Fee configurations and waivers can be customized to meet the needs of the credit union. Credit unions can select to charge a monthly fee, an introductory fee and/or a fee for each text. Fees can be waived via standard fee waivers, as well as a waiver for active e-Statement enrollment.

PRICING

Pricing for Mobile Text Banking follows an easy-to-understand structure.

Credit Union Charges

Free until March 1, 2012. Until March 1, 2012, there will be no charge to credit unions for their members using Mobile Text Banking. Both Two Way Balance Texts and One-Way Text Alerts are free until this date.

March 1st credit unions will be charged \$0.0325 for each out-going text. Incoming texts are free.

Credit unions will be charged \$0.0325 for each text that **It's Me 247** sends to a member. Incoming balance requests by a member are FREE. This means that a Two-Way Balance Request and a One-Way Text Alert both cost \$0.0325. Credit unions' bills will include two charges, one for Text Alerts and one for Two-Way Texts.

- Charges for these two services will first appear on the April 2012 statement for March activity.

Member Charges

Members are charged according to the credit union fee configuration. See Page 17. Credit unions can select from many options, including offering a monthly fee, an introductory fee, a number of free texts, as well as a per text fee. Members who are charged a fee are charged per individual text message, whether they send the text or if they receive the text. Their pricing does not exactly match the pricing that is charged to the credit unions.

Credit unions can immediately begin charging members for Mobile Text Banking.

Members receive one fee on their statement (one charge per month) and are charged for texts made in the previous month.

MEMBER FACING FREQUENTLY ASKED QUESTIONS

Below are some frequently asked questions about Mobile Text Banking and their answers that are designed to answer questions members might have. Members can view these FAQs via a link provided on the Text Banking page in online banking.

What are the benefits of text banking?

Enrolled members receive the following services from their credit union:

- Members can text message requests and receive text message replies on the available balance on accounts of enrolled memberships.
- Members can enroll in e-Alerts and select to have the alerts sent to them in the form of a text message.

How do I enroll in text banking?

You can enroll in Text Banking by clicking on the “Go Mobile” button at the top of the **It’s Me 247** toolbar. Then select Text Banking Home to access the enrollment screens.

How secure is text banking?

Our Text Banking service is secure. You can activate the service only when you are securely logged into your online banking account. Text messages will never contain confidential information about you or your accounts. Messages will never contain full account numbers.

Will I be charged for text banking?

Please see the Text Banking page in online banking for fee disclosures. In addition to any fees your credit union may charge, your mobile phone carrier may charge you standard text messaging fees. Please check with your mobile phone carrier if you aren’t sure what fees apply when you send and receive text messages.

Will text banking work on my phone?

Yes it will, as long as you have text messaging enabled with your mobile carrier and use a carrier that the service supports. Supported carriers include: Alltel, AT&T, Cincinnati Bell, Sprint, T-Mobile, US Cellular, Verizon Wireless, and Virgin Mobile. Message and data rates may apply.

Which phone carriers are supported?

Our Text Banking service works on all major mobile providers in the U.S. Please see the list below for carriers included:

- Alltel
- AT&T
- Cincinnati Bell
- Sprint
- T-Mobile
- US Cellular
- Verizon Wireless
- Virgin Mobile

How do I unenroll from text banking?

Simply text “STOP” to IM247 (46247) on your enrolled mobile phone, or you can return to the Text Banking page and click the **Unenroll** button. We will no longer send text messages to you from the Text Banking service. You can add a new phone at any time if you change your mind later.

Why do I need to verify my phone?

Verifying your phone is a one-time step and is one way we ensure the security of Text Banking.

Where do I find my verification code?

During enrollment we will send you a text message with your verification code. If you have already submitted your mobile number during enrollment, check your mobile device now. You should receive a text message with your verification code within a few minutes.

I still have not received my verification code, what do I do?

It might take several minutes to receive your code. If you feel you have waited long enough, you can click the **Send Code Now** button again. Please check your mobile device shortly for a new text message. If you still experience problems, be sure you entered your mobile device number correctly.

Can I come back later to enter my verification code?

Yes you can. If you experience difficulties, we recommend that you go through the enrollment process again and get a new code.

What commands or keywords can be used?

You can view a list of commands by clicking the **View Available Commands** link on the Text Banking page in online banking.

Are keywords case sensitive?

No, keywords are not case sensitive. You can type 'help' or 'HELP.'

What is the number I should send keywords to?

The short code is IM247 (46247). This short code will only work if you have enrolled in Text Banking.

How long does it take to get a text message?

You should receive a message within one or two minutes. Exact timing depends on your mobile service carrier.

Is there any password needed for Text Banking?

There is no password needed for sending and receiving text messages to IM247 (46247).

What should I do if I lose my phone?

You should go to the Text Banking page within online banking and delete the mobile device you have lost. That will terminate Text Banking service for that mobile device. You can always return later and enroll a new device.

I have a new mobile phone number. Can I change my number online?

Yes – you first need to delete your old phone number from within online banking or by texting STOP to IM247 (46247). Then enroll your new mobile device from within online banking.

Can I get an account balance or loan payment alert on my mobile device?

Yes, once you setup an e-Alert in online banking, there is an option to receive a notification via text message.

Can I transfer money using Text Banking?

No, for security reasons we do not allow transfers through Text Banking at this time. Consider using Mobile Banking if you need to transfer money between accounts on your mobile phone.

TEXT BANKING COMMANDS

Members text the Text Banking commands to number 46247. Members are instructed to use this number in several ways: their confirmation texts during enrollment come from 46247, the Terms and Conditions that they accept during enrollment lists this number, and they are also instructed in the FAQ listing (previous section in this booklet) to text commands to this number.

- Members nickname their membership when enrolling in Text Banking. If the member enrolls in Text Banking for more than one membership, the member can use this nickname (see commands below) to indicate for which membership he or she is requesting balance information.
- NOTE: Be sure to add the spaces between commands, such as BAL (space) 010.

MEMBER FACING COMMAND LISTING

Following are Text Banking command examples and their responses. Members can access a listing of these commands via a link in online banking during the Text Banking enrollment process.

- NOTE: The following messages are valid as of the time this booklet was written. The help topic the member sees notes that, “The following are examples. The exact messages may vary slightly.”

Are keywords case sensitive?

No, keywords are not case sensitive. You can type ‘help’ or ‘HELP.’

BAL

Reponses to BAL include the available balance on three savings accounts/and or checking accounts.

- Member: “BAL”
- ItsMe247: xxxxxxxxxxxxxxxx:\$-9,999,999.99, xxxxxxxxxxxxxxxx:\$-9,999,999.99, xxxxxxxxxxxxxxxx:\$-9,999,999.99. Reply HELP for help. Msg&Data Rates May Apply.

If multiple memberships are enrolled with the same phone, the response will ask you to specify the membership.

- ItsMe247: You have multiple memberships for this device, please reply BAL NICKNAME, for available balances. Reply HELP for help. Msg&Data Rates May Apply.

BAL BIZ BAL NICKNAME (where nickname is the 1-6 character nickname for your membership, in this example is BIZ)

Returns the available balance for up to three savings and/or checking accounts for the membership nickname specified. If you want information for a different account, you can append the 3-digit account suffix to the end of this command.

- Member: "BAL BIZ"
- ItsMe247: xxxxxxxxxxxxxxxxx:\$-9,999,999.99, xxxxxxxxxxxxxxxxx:\$-9,999,999.99, xxxxxxxxxxxxxxxxx:\$-9,999,999.99. Reply HELP for help. Msg&Data Rates May Apply.

BAL 010 *BAL + SUFFIX (where suffix is the 3 digit account suffix, in this example 010)*

If you text for the balance of a specific account, you will receive additional information. If you have more than one membership, you will be asked to supply the nickname for the membership to which your account belongs.

If a member texts for a suffix that is a savings, checking or certificate account:

- Member: "BAL 033" (savings/checking)
- ItsMe247: xxxxxxxxxxxxxxxxx available balance: \$-9,999,999.99, actual balance: \$-9,999,999.99. Reply HELP for help. Msg&Data Rates May Apply.
- Member: BAL 330 (certificate)
- ItsMe247 Text: actual balance:\$-9,999,999.99, rate: 99.999%, maturity date: 99/99/99. Reply HELP for help. Msg&Data Rates May Apply.

If a member texts for a suffix that is a loan:

- Member: "BAL 670" (loan – closed end)
- ItsMe247 Text: due: \$-9,999,999.99, next payment: 99/99/99, past due? yes, payoff: \$-9,999,999.99. Reply HELP for help. Msg&Data Rates May Apply.
- Member: "BAL 890" (loan – open end or credit card)
- ItsMe247 Text: available balance: \$-9,999,999.99, due: \$-9,999,999.99, next payment: 99/99/99, past due? yes. Reply HELP for help. Msg&Data Rates May Apply.
- Member: BAL 900 (credit card loan)
- ItsMe247 Text: available balance: \$-9,999,999.99, due: \$-9,999,999.99, next payment: 99/99/99, past due? yes. Reply HELP for help. Msg&Data Rates May Apply.

BAL BIZ 010 *BAL + NICKNAME + SUFFIX (where nickname is the 1-6 character nickname for your membership, in this example BIZ and where suffix is the 3 digit account suffix, in this example 010)*

Returns the available balance of the specific membership/account combination requested. See suffix and nicknames examples above.

STOP

Turns off all text banking and mobile alerts for which you have enrolled with this mobile phone number. This includes all memberships enrolled in text banking.

- Member: STOP
- ItsMe247: You have successfully unsubscribed & will receive no further text messages from ItsMe247. Visit Online Banking for info.

STOP BIZ *STOP +NICKNAME* (where nickname is the 1-6 character nickname for your membership)

Turns off all text banking and mobile alerts for the membership nickname indicated. Use this command if you have multiple memberships enrolled in text banking and wish to unenroll only one. See example for STOP above.

HELP

Provides you with help for unenrollment.

- Member: HELP
- ItsMe247 Text: Please call your Credit Union or visit Online Banking for more information. Reply STOP to unenroll. Msg&Data Rates May Apply.

MARKETING SERVICES

CU*Answers is pleased to make available the use of the names and logos for Mobile Text Banking for your marketing campaigns. This represents a significant savings for you since all of the artwork has already been created and you can take advantage of the many marketing materials that have already been developed.

AVAILABLE MARKETING MATERIALS

Tri-Fold Brochure	Four-color or two-color, 2-sided Unfolded size: 8 1/2" x 11"; "C" folded: 8 1/2" x 3 5/8"
Lobby Poster	Four-color or two-color, 1-sided 8 1/2" x 11"
Statement Inserts	Four-color or two-color, 2-sided 8 1/2" x 3 5/8"

For marketing materials, including posters, brochures and inserts go to <http://marketing.cuanswers.com/2011/12/05/its-me-247-text-banking-collateral/>

Examples of these publications are on the following page.

Poster

IT'S ME 247
MOBILE TEXT BANKING

receive quick text updates from your credit union on your phone - be in control!

MOBILE TEXT BANKING ALLOWS YOU TO...

Check account balances and other information for savings, checking, certificates, loans and credit cards.

ASK HOW TO ENROLL TODAY!

ABC CREDIT UNION | 12345 Main Street | Anytown, Anywhere 12345 | www.abccreditunion.com
© 2011 ABC Credit Union. All rights reserved. www.abccreditunion.com

Insert

INTRODUCING

IT'S ME 247
MOBILE TEXT BANKING

receive quick text updates from your credit union on your phone - be in control!

ABC CREDIT UNION | 12345 Main Street | Anytown, Anywhere 12345 | www.abccreditunion.com

It's Me 247
Text Banking

Receive banking information in a convenient way by texting your credit union at IM247 (46247)! Through this option your credit union can keep you informed with real-time alerts about account information.

HOW TO GET STARTED

You can enroll in Text Banking by clicking on the "Go Mobile" button on the It's Me 247 toolbar. Then select Text Banking Home to access the enrollment screens.

WITH TEXT BANKING YOU CAN...

- Send a text message command to receive text message replies regarding the balance of your checking, savings, loans, certificates, and credit card accounts.
- Enroll in e-Alerts and receive notices regarding account balances, deposits, withdrawals, or when a payment is due.

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ACTIVATING AND CONFIGURING FEES

The configuration for Mobile Text Banking is accessed via the Online Banking VMS Configuration (MNCNFE #1). Use this configuration to activate this feature and to configure fees for Mobile Text Banking (as well as to waive them). This configuration also allows you to compose introductory text a member sees when accepting the fee schedule during the enrollment process.

- You do not need to work with a Client Service Representative to activate this feature. This feature does not require OPER activation.

STEP BY STEP ACTIVATION AND CONFIGURATION

Following is a listing of the steps required to activate Mobile Text. Following these directions, the activation and configuration are covered in more detail.

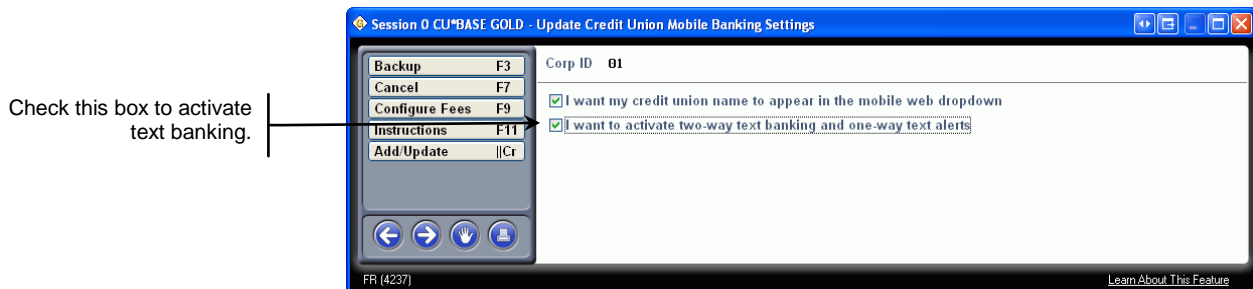
1. Use MNCNFE #1-Online Banking VMS Config.
2. Select Mobile Banking from the list.
3. Check “I want to activate two-way text banking and one-way alerts” to activate Mobile Text Banking at your credit union. (NOTE: Mobile Text Banking is not fully activated at this point in the process.)
4. Press Enter to move to a screen where you can compose an explanation of your Mobile Text Banking fee structure. This will appear above the fee listing when the member enrolls online.
5. Press Enter to move to the fee configuration screens.
6. At this point you have not configured your credit union-defined fees. Select the “01 Default Text Banking Fee Group” group (that is shown by default) and use Select. This way you can adjust the configuration of this group to meet the requirements of your credit union. Members will view these fees online when enrolling in Mobile Text Banking. **IMPORTANT: You must take this step to activate Mobile Text.**
7. Adjust the fees/fee waiver configuration to match those desired by your credit union. (The following discussion includes examples of how your credit union might set up your fee/fee waiver structure.)
8. Once you have configured your Default Fee Group, use F5-Save to complete the activation. **This step is required to complete the activation.**
9. Your members will now view the “Text Banking Home” page in the “Go Mobile!” section of online banking and can enroll in Mobile Text Banking.

MNCNFE #1 – Online Banking VMS Config



1. Select Mobile Banking from the list.

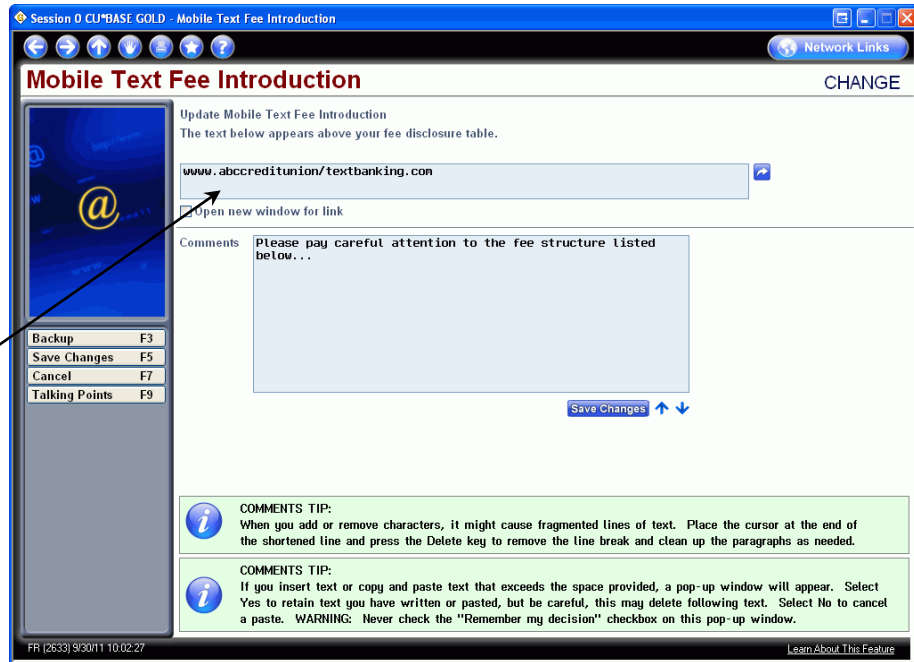
“Mobile” Selected from Previous



2. Check “I want to activate two-way text banking and one-way alerts” to activate Mobile Text Banking at your credit union. (NOTE: Mobile Text Banking is not fully activated at this point in the process.)

3. Press Enter to move to a screen where you can compose an explanation of your Mobile Text Banking fee structure. This will appear above the fee listing when the member enrolls online.

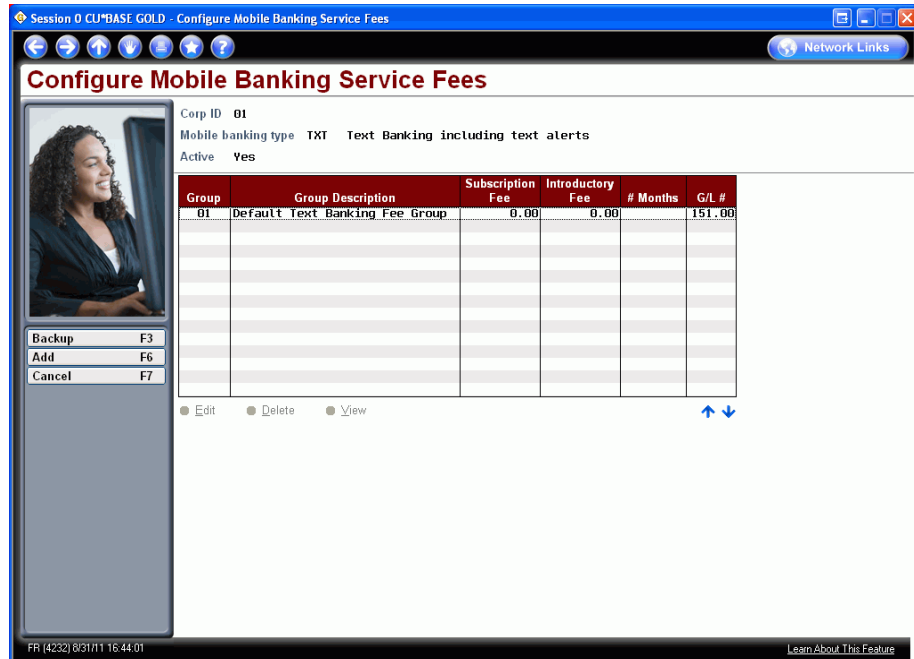
If you want to link to a webpage on your credit union web site, enter the URL here. The link will appear below the fee schedule.



See Page 23 for an example of where a member views this text online.

4. Press Enter to move to the fee configuration screens.

Mobile Text Banking Fee Configuration (1)



5. At this point you have not configured your credit union-defined fees. Select the “01 Default Text Banking Fee Group” group (that is shown by default) and use Select. This way you can adjust the configuration of this group to meet the requirements of your credit union.

Members will view these fees online when enrolling in Mobile Text Banking. **IMPORTANT: You must take this step to activate Mobile Text.**

You can also set up additional Fee Groups to charge different fees/fee waivers to members for the texts, but only your default group will be presented to the member when the member enrolls online. (You will need to use Member Personal Banker to enroll the member in any group other than the default one.) Additional fee groups can be created by selecting F6-Add.

Mobile Text Banking Fee Configuration (2)



6. Adjust the fees/fee waiver configuration to match those desired by your credit union. (Examples follow this section.)
7. Once you have configured your Default Fee Group, use F5-Save to complete the activation. **This step is required to complete the activation.**
8. Your members will now view the “Text Banking Home” page in the “Go Mobile!” section of online banking and can enroll in Mobile Text Banking.

CHARGING MEMBERS A FEE/FEE WAIVERS

- The top section of the screen (shown above) allows the credit union to charge a **monthly fee** and **introductory rate**, along with the **number of months at the introductory rate**. (If you don’t charge a monthly rate, you cannot charge an introductory rate.)
- This section also allows for the **entry of the fee** and **fee waivers**, including a **waiver for enrollment in e-Statements**.
- See the following Field Descriptions with a detailed review of these options (next page).

The bottom of the screen allows the credit union to define their non-use and per text fees, according to a tiered hierarchy if desired. Once the fees are configured, use F5-Update to return to the fee group listing.

- **NOTE: Members are charged per text by this configuration.**
When a member texts BAL and receives a balance text, that is counted as two texts (once for the incoming balance request and once for the outgoing response with the balance information). If a member signs up for and receives a text e-Alert, that is counted by the system as one text.

Following are examples of how you might configure the fee section at the bottom of the screen:

- Remember you can also include a monthly fee and introductory rate in addition to a per text fee.

Fee Configuration Examples

Fee Configuration with Non Use Configuration

Text From	Text To	Fee
		1.200
25	999,999	0.035

This credit union is charging \$1.20 for enrolled members who are inactive. Members receive their first 24 texts free of charge and then are charged \$0.035 for the remaining texts.

Fee Configuration with Fee for Text Messages

Text From	Text To	Fee
6	25	0.040
26	999,999	0.035

This credit union is giving their members five free texts, then charges 4 cents for texts #6-25, and \$0.035 for the remaining texts.

Fee Configuration Where All Texts Are Charged a Fee

Text From	Text To	Fee
1	999,999	0.032

Here the credit union charges \$0.032 for each text.

Field Descriptions

<i>Field Name</i>	<i>Description</i>
Group Description	Enter a description for this service charge code.
Monthly Member Subscription Fees	
Regular monthly rate	Enter an amount to be charged to members enrolled in Mobile Text Banking. <ul style="list-style-type: none"> NOTE: If charging a monthly rate, you can also charge an introductory rate for a configured number of months. In order to offer this introductory rate, you must charge a monthly rate.
Introductory rate/month	If you wish to grant members a special introductory rate for the first month or more after enrollment, enter the fee amount here (two decimal places). For example, if you wish to grant members two months free before the normal monthly amount kicks in, enter 00000 here, and enter 2 in the # of months at introductory rate field. <ul style="list-style-type: none"> NOTE: You must configure the number of months the member is charged this rate. In order to charge an introductory rate, you must also charge a monthly rate.
# of months at introductory rate	If you wish to grant members a special introductory rate, enter the number of months that the Introductory rate/mo. fee amount should apply. <ul style="list-style-type: none"> IMPORTANT: If you are not charging an introductory rate, this must be zero.
Fee transaction description	Enter a description for the fee transaction.
Fee G/L offset account	Enter the G/L account where the fee income should be posted.
Fee can take account negative	Check if the fee can take the account (selected by the member for the fees) negative.
Fee Waivers	
Use these fields if the monthly subscriber fees should be waived according to a member's age and/or account balances. CU*TIP: Fees that are waived because of these parameters will be recorded in the Fee Waiver Information file (FWHIST) and can be viewed using the Fee Waiver Information Report (on menu MNRPTC).	
Low age	Enter an age. Any member at or below this age will not incur fees. If the field is set to 0 (zero), all ages below the High Age will be charged. For example, if you want to waive the fee for children age 18 and under, enter 18 here. Anyone age 19 and older will be charged. <ul style="list-style-type: none"> NOTE: Age waivers apply ONLY to individual accounts (member type MI), not to

	organizations.
High age	<p>Enter an age. Any member at or above this age will not incur fees. If the field is set to 999, all ages above the Low Age will be charged.</p> <p>For example, if you want to waive the fee for seniors age 55 and older, enter 55 here. Anyone age 54 and younger will be charged.</p> <ul style="list-style-type: none"> NOTE: Age waivers apply ONLY to individual accounts (membership type MI), not to organizations.
Aggregate savings	<p>Enter a dollar amount. Any members whose aggregate end-of-month savings balance (for ALL savings and certificate accounts, including IRAs and tax escrow accounts) is above this amount will not incur fees. To charge fees regardless of the aggregate savings balance, enter 999999999.</p> <p>Use this field OR the Aggregate loans field, not both.</p>
Aggregate loans	<p>Enter the aggregate loan amount (for ALL loan accounts) needed to waive the fee. Any amount equal to or greater than this amount will incur fees, so it is not recommended that you enter 0.00 in this field. To charge this fee regardless of aggregate loan balance, enter all 9's in this field.</p> <p>Use this field OR the Aggregate Savings field, not both.</p>
Waive if OTB present	<p>If you wish to waive the fee for members who have certain types of OTB accounts (credit cards, OTB loans, OTB savings, ATM or debit cards), place a checkmark in one or more of these fields. If a member has any of the OTB account types selected, regardless of the status or balance, the fee will be waived.</p>
Waive if enrolled in e-statements	<p>Check this flag if you wish to waive the fee for members who are enrolled for e-statements (with an active enrollment record) at the time the fee is assessed.</p>

MOBILE TEXT BANKING ENROLLMENT

Once the feature is activated at their credit union, members can enroll in Mobile Text Banking by clicking the “Go Mobile!” button in the bar at the top of the online banking page.

Members will select the Go Mobile! button to enroll in Text Banking.



Then the member will select “Text Banking Home” in the left side panel.

To enroll in Text Banking members select Text Banking Home.



ENROLLMENT STEPS

The first Mobile Text Banking enrollment screen will appear. The enrollment in Mobile Text Banking is a three step process.

In **Step 1 – Assign a Membership Nickname**, the member enters a nickname for his or her membership. This will be helpful if the member has more than one membership enrolled in Mobile Text Banking. (Keep in mind that the member could be a member of another credit union that uses Mobile Text Banking and could use the same phone number for more than one membership).

Success Credit Union

Preferences Help Logout

It's Me 247
Online Banking

My Messages My Accounts New Accounts Pay My Bills E-Statements Certificates Contact Us Go Mobile!

Text Banking Enrollment

Getting set up for Text Banking is easy! You can enroll as many mobile phones as you wish. Enrolling a phone means you can send messages to **It's Me 247** Text Banking and receive information about the accounts under this membership. If you have more than one membership at the credit union, the nickname you define here will help you tell them apart.

Tip: Once you enroll for Text Banking, you can also set up your [e-Alert subscriptions](#) to be sent as text messages directly to your mobile phones (e-Alerts are automatically sent to all phones).

Step 1 - Assign a Membership Nickname

Please assign a nickname for Text Banking to use with this membership. This nickname will be used by Text Banking in place of your account number, and is especially important if you have more than one credit union membership. This nickname represents the entire membership, including all of the individual accounts. (Note: This nickname will be used only by Text Banking, and is different from the Username you use to log in or any account nicknames you've set up for your individual account suffixes.)

- The nickname cannot start with a number
- The nickname must be between 1 and 6 characters long
- The nickname cannot include special characters

Enter a membership nickname:

In **Step 2 – Accept Terms and Conditions**, the member checks to indicate that he or she accepts the Terms and Conditions. The member can read the Terms and Conditions by selecting the link within this section. See page 34 for a sample of the text the member will view.

In **Step 3 – Assign a Fee Account**, the member designates a sub account of this membership to be charged any fees related to Mobile Text Banking. The member can also click the link to read the credit union’s fee schedule.

The text of the Terms and Conditions, that the member accepts, is shown on page 34.

Mobile web
Text Banking Home

Tip: Once you enroll for Text Banking, you can also set up your [e-Alert subscriptions](#) to be sent as text messages directly to your mobile phones (e-Alerts are automatically sent to all phones).

Step 1 - Assign a Membership Nickname

Please assign a nickname for Text Banking to use with this membership. This nickname will be used by Text Banking in place of your account number, and is especially important if you have more than one credit union membership. This nickname represents the entire membership, including all of the individual accounts. (Note: This nickname will be used only by Text Banking, and is different from the Username you use to log in or any account nicknames you've set up for your individual account suffixes.)

The nickname cannot start with a number
The nickname must be between 1 and 6 characters long
The nickname cannot include special characters

Enter a membership nickname: Good

Step 2 - Accept the Terms and Conditions

I accept the [Terms and Conditions](#) of Text Banking:

Step 3 - Assign a Fee Account

I accept the Text Banking [Fees schedule](#):

Please select an account from which the fees will be withdrawn:

If the member clicks on “Fees schedule,” a pop up screen like the one following appears listing the credit union’s fee schedule.

Text Banking Fee Structure

Please pay careful attention to the fee disclosure table below. You may be charged a per text fee or a non-use fee in addition to your monthly text banking subscription fee. The monthly text banking subscription fee is \$1.00 for the first three months and \$5.00 for every month thereafter.

There is a monthly fee for using Text Banking services: \$1.00 for the first 3 month(s) and \$5.00 per month after that.

In addition, for each message you send and receive, you will be charged as described in the chart below. Fees will be taken out of the account listed in the Membership Information above:

Description	Message # From	Message # To	Fee Amount (each)
1 - 100 Per Text Fee	1	100	\$0.003
101 - 300 Per Text Fee	101	300	\$0.005
301 - 500 Per Text Fee	301	500	\$0.010
Over 500 Per Text Fee	501	999,999	\$0.015

The nickname cannot start with a number
The nickname must be between 1 and 6 characters long
The nickname cannot include special characters

Enter a membership nickname:

In the Next Step: **Currently Enrolled Phone Numbers**, the member enrolls his or her phone. The member clicks the Add New button to enroll a phone number.

Here, the member is presented links to the FAQ listing (shown on page 5) and the Text Banking Commands (shown on page 8).

Success Credit Union

Preferences Help Logout

It's Me 247 Online Banking

My Messages My Accounts New Accounts Pay My Bills E-Statements Apply Online Contact Us Go Mobile!

Text Banking Home

Thanks for enrolling for Text Banking services! Remember that you can enroll as many mobile phones as you wish. Enrolling a phone means you can send messages to It's Me 247 Text Banking and receive information about the accounts under this membership. If you have more than one membership at the credit union, the nickname you define here will help you tell them apart.

Don't forget that you can also set up your [e-Alert subscriptions](#) to be sent as text messages directly to your mobile phones (e-Alerts are automatically sent to all phones).

[What can I do with Text Banking?](#) [Text Banking FAQ](#)

Membership Information

Fee Account assigned to this membership: 000 - REGULAR SAVINGS
Nickname assigned to this membership: MYMON

Currently Enrolled Phone Numbers

The phone numbers listed below allow you to send and receive Text Banking messages from this membership, along with receiving e-Alerts to that phone number, if you wish.

The following screen appears allowing the member to enter the phone number to receive the text messages.

Enroll a new phone number

By enrolling a phone, you will be able to send and receive text messages from this membership. This includes e-Alert subscriptions, if you wish, along with Text Banking messages like requesting a balance.

You will be required to enter a verification code to verify the phone number you are enrolling is correct, so you'll need your phone handy. The code will be sent as a text message to the phone number you enter below.

Enter the phone number you are enrolling: () -

Once you receive your verification code on your phone, please enter it below to verify your phone number is correct.

Please type in your verification code:

You may now submit your phone for enrollment. Please click "Enroll Phone" below.

Click the Add New button above to add one.

The member enters his or her phone number and a text is sent to this number with a verification code. An example of this message follows:

- ItsMe247: Your verification code is 304998. Reply STOP to cancel. Reply HELP for help. Msg&Data Rates May Apply.

After entering the verification number, the member clicks the “Enroll Phone” button to complete the enrollment of the number and receives a confirmation text. An example of this message follows:

- ItsMe247: You have completed the enrollment phase. Welcome to ItsMe247 Text Banking! Reply STOP to cancel. Msg&Data Rates May Apply.

Below you can see that the phone is enrolled. The Fee Information the member accepted is listed below the enrolled phone. The member can now use the Text Banking commands shown on page 8.

Text Banking Home

Thanks for enrolling for Text Banking services! Remember that you can enroll as many mobile phones as you wish. Enrolling a phone means you can send messages to **It's Me 247** Text Banking and receive information about the accounts under this membership. If you have more than one membership at the credit union, the nickname you define here will help you tell them apart.

Don't forget that you can also set up your [e-Alert subscriptions](#) to be sent as text messages directly to your mobile phones (e-Alerts are automatically sent to all phones).

[What can I do with Text Banking?](#) [Text Banking FAQ](#)

Membership Information Edit

Fee Account assigned to this membership: 000 - REGULAR SAVINGS
 Nickname assigned to this membership: MYMON

Unenroll from Text Banking

Currently Enrolled Phone Numbers Add New

The phone numbers listed below allow you to send and receive Text Banking messages from this membership, along with receiving e-Alerts to that phone number, if you wish.

Phone Number	Delete
(616) 848- [REDACTED]	Delete

Fee Information

There is a monthly fee for using Text Banking services: \$1.00 for the first 6 month(s) and \$5.00 per month after that

The bottom of the page lists the fee schedule as in the example below.

Phone Number Delete

(269) 3[REDACTED] Delete

Fee Information

Please pay careful attention to the fee disclosure table below. You may be charged a per text fee or a non-use fee in addition to your monthly text banking subscription fee. The monthly text banking subscription fee is \$1.00 for the first three months and \$5.00 for every month thereafter.

There is a monthly fee for using Text Banking services: \$1.00 for the first 3 month(s) and \$5.00 per month after that.

In addition, for each message you send and receive, you will be charged as described in the chart below. Fees will be taken out of the account listed in the Membership Information above:

Description	Message # From	Message # To	Fee Amount (each)
1 - 100 Per Text Fee	1	100	\$0.003
101 - 300 Per Text Fee	101	300	\$0.005
301 - 500 Per Text Fee	301	500	\$0.010
Over 500 Per Text Fee	501	999,999	\$0.015

ENROLLING IN ONE-WAY TEXT ALERTS

Members enrolled in Mobile Text Banking can enroll to receive one-way e-Alerts sent to their enrolled mobile phone. This includes all e-Alerts (listed below), including balance e-Alerts.

Members set up one-way Text alerts in the same place they enroll in other e-Alerts, via the eAlert Subscriptions page.

Members can create the same type of alerts as standard e-Alerts:

- Account Balance (with low and high tolerances)
- Notification of an ACH Deposit or Withdrawal
- Notification that a Loan Payment is due
- E-Notice notification (e-Notice text is not sent to the member via a text message. Instead the member receives a text alert that requests that they log onto online banking to view the e-Notice in their secure online banking message center.)

TIMING: WHEN E-ALERTS ARE GENERATED

The timing for when e-Alerts will be generated depends on the alert type.

<i>Alert Type</i>	<i>Generated</i>
Account Balance	Accounts requesting a balance alert are evaluated on a 30 minute* cycle. <ul style="list-style-type: none">• This e-Alert is based on the member's available balance, not current balance. CU*BASE takes the current balance and subtracts any funds not available to the member, for example holds or secured funds, in order to determine the available balance.• Multiple e-Alerts may be sent within a 24 hour time period if the available balance changes and still exceeds the e-Alert threshold. If the available balance remains unchanged at that level, the system will wait 24 hours before sending another e-Alert.
Loan Payment Due	During end-of-day processing.
ACH Transaction	When ACH transactions are posted to member accounts.
e-Notice	(Considered an e-Alert by the system.) When notices are printed.

*NOTE: 30 minutes is the designated interval currently being uses for online clients. Self Processing credit unions and other data centers may choose a different interval depending on system resources. Refer to the eAlerts booklet for more details.

Your eAlert Subscriptions

The following are eAlert subscriptions currently setup for your account. Click on "Create new subscription" to setup a new eAlert. Click "Edit" to modify an existing subscription. Click "Delete" to unsubscribe from the eAlert. eAlerts will always appear in your Secure Message Center.

		Type	Account
Edit	Delete	Account Balance	000 - REGULAR SAVINGS
Edit	Delete	eNotices	All Accounts

The following are eAlert messages you may subscribe to, please select the type you wish to create:

- [Create new Account Balance eAlert subscription.](#)
- [Create new ACH Deposit or Withdrawal eAlert subscription.](#)
- [Create new Loan Due eAlert subscription.](#)

Page will timeout in 9:53

If the member is not enrolled in Mobile Text Banking, the member will see a link to take him or her to the Mobile Text Banking enrollment page as shown below.

This member's credit union has activated Text Banking. However, this member is not yet enrolled, so the member sees a link to the enrollment screen for Text Banking.

Create an eAlert Subscription

Account Balance eAlert

Send an eAlert message at the end of each business day when my account balance is above or below the threshold

Account:

Send an eAlert when my account balance is above:

Send an eAlert when my account balance is below:

Only to Secure Message Center

Secure Message Center with email reminder

Send the complete alert via email only

Send a message to my mobile device(s): [Sign up for Text Banking](#)

Need to update your email address?

Once the member is enrolled, the member can select to have the e-Alerts sent via text to the enrolled mobile device.

This member is enrolled in Text Banking, so the member can select to receive alerts in the form of a one-way text. Credit union configured charges apply for each text the member receives.

Online Banking

My Messages My Accounts New Accounts Pay My Bills E-Statements Certificates Contact Us Go Mobile!

Create an eAlert Subscription

Account Balance eAlert

Send an eAlert message at the end of each business day when my account balance is above or below the threshold

Account: 000 - REGULAR SAVINGS

Send an eAlert when my account balance is above: \$0.00

Send an eAlert when my account balance is below: \$0.00

Only to Secure Message Center

Secure Message Center with email reminder

Send the complete alert via email only

Send a message to my mobile device(s):

Need to update your email address? amember@cuanswers.com

Add or Cancel

SAMPLE ONE-WAY TEXT MESSAGE A MEMBER RECEIVES

Following is an example of the Text Messages Alerts a member would receive.

- ItsMe247 Text: The available balance in your XXXXXX 123456789012345 was below \$99,999.99 at 09:45 AM ET on mm/dd/yyyy.

MEMBER PERSONAL BANKER

Within CU*BASE, employees can view enrolled devices (and thus tell if a member is enrolled). Employees can also alter the fee group to which a member is enrolled or change the account to which the fee is charged.

Employees cannot enroll or unenroll a member from Mobile Text Banking. If a member wants to unenroll from Mobile Text Banking, the member can either text STOP to IM247 (46247) or delete their enrolled device via the **It's Me 247** website.

From Member Personal Banker, the employee can select Mobile Banking (view member access and mobile devices) to view enrolled devices.



From this screen, the employee can view the enrolled devices for the membership, and change the fee account or Fee Group code.

Session 0 CU*BASE GOLD - Display Member Mobile Banking Devices

Display Member Mobile Banking Devices

Member: SANDRA
Text account nickname: TESTFA
Fee account: 051 CHRISTMAS CLUB
Fee group code: 01 Default Text Banking Fee Group

Device	Text Banking Status	Enrolled Date
6165.....	Active	Aug 18, 2011

Backup F3
Update F5
Cancel F7

FR (4243) 9/22/11 14:06:25 [Learn About This Feature](#)

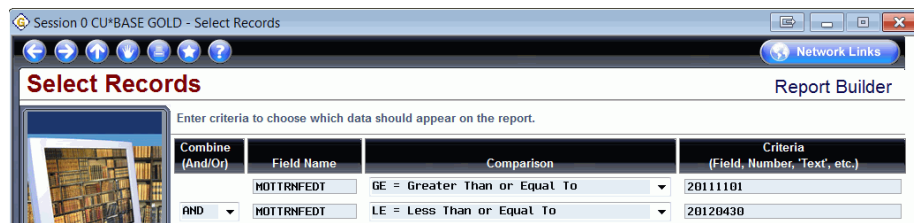
REPORTING

VIEW ENROLLED MEMBERS

To view a listing of members enrolled in Mobile Text, look for a status of 'A' in the MOBMBRCFH file.

VIEW USAGE STATISTICS

Interested in statistics on your members' Mobile Text Banking usage? Find information on specific accounts, times of service, and grand totals using the new "Text Banking Detail Stats" Query found on the Miscellaneous Processing menu (MNMISC #12). On the entry selection screen change the date range to your selected range and press Enter to view a listing of your member activity.



The Query results are broken down by "SMS" (two-way texts, for example, the member texts "BAL" and receives a response) and "TXT" (one-way text alerts, for example the member receives a balance e-Alert as a text). There are total count figures for the "SMS" and "TXT" sections, as well as a Grand Total count at the bottom of the results. This Query uses the "Mobile Member Statistics" file (MOBMBRSTS).

Billed Date	Account Base	Message Type	Message Status	Billed Time	Last Name	
		Sms = two way				
		Txt = one way				
000001	03/07/2012	1	SMS	000	16:44:00	WA
000002	03/07/2012	1	SMS	000	16:44:00	WJ
000003	03/07/2012	1	SMS	000	16:44:00	TR
000004	03/07/2012	1	SMS	000	16:44:00	TR

FEE AND WAIVER REPORTS

Look for the Mobile Text Fees reports (TMOBFEE) for a listing of fees and waivers for Mobile Text Banking. These two reports list the charges to members, as well as the waivers they receive. The reports are generated during End of Month processing.

Fee Report

The fee report lists the sub account charged, fees (per Tier if you are configured to support this feature), the associated Sales Tax if applicable, as well as Total fees per member.

1/12/12 14:59:38		ABC TEST CREDIT UNION					TMOBFEE	PAGE
RUN ON 1/26/12		MOBILE TEXT FEES						USER
BASE	ACCOUNT ITEMS	FEE AMOUNT	AGGREGATE SAVINGS	AGGREGATE LOANS	AGGREGATE AVERAGE	CURRENT BALANCE	PREVIOUS BALANCE	DESCRIPTION
2222-020	MEMBER TOTALS:	TOTAL COUNT:		39	TOTAL FEE:		TOTAL TAX:	
533333-001		1.00	16.08		12239.60	333.07	8.60	TEXT MESSAGE FEE
533333-001		.06					8.54	SALES TAX
533333-001	MEMBER TOTALS:	TOTAL COUNT:		14	TOTAL FEE:	1.00	TOTAL TAX:	.06
555555-001		1.00	9380.54		44088.69	9018.47	673.81	TEXT MESSAGE FEE
555555-001	6	.24 text @	00.040				673.57	15-30 PER TEXT FEE
555555-001		.07					673.50	SALES TAX
555555-001	MEMBER TOTALS:	TOTAL COUNT:		20	TOTAL FEE:	1.24	TOTAL TAX:	.07
577777-000		1.00	56213.95			58431.51	54003.00	TEXT MESSAGE FEE
577777-000		.06					54002.94	SALES TAX
577777-000	MEMBER TOTALS:	TOTAL COUNT:		9	TOTAL FEE:	1.00	TOTAL TAX:	.06
588888-001	MEMBER TOTALS:	TOTAL COUNT:		5	TOTAL FEE:	1.00	TOTAL TAX:	.06
588888-000	MEMBER TOTALS:	TOTAL COUNT:		1	TOTAL FEE:		TOTAL TAX:	
599999-000		1.00	27899.65			24223.79	1519.25	TEXT MESSAGE FEE
599999-000		.06					1519.19	SALES TAX
599999-000	MEMBER TOTALS:	TOTAL COUNT:		6	TOTAL FEE:	1.00	TOTAL TAX:	.06
TOTAL MOBILE TXT FEES:		FEE TOTAL:	11.92	ACCOUNTS FEED:		11		
TOTAL MOBILE TXT TAX:		TAX TOTAL:	.71	ACCOUNTS TAXED:		11		
END OF REPORT								

Waiver Report

The waiver report lists fees that were waived and the reason for these waivers.

1/12/12 14:59:38	ABC TEST CREDIT UNION	TMOBFEE	PAGE
RUN ON 1/26/12	MOBILE TXT FEES WAIVED		USER
ACCOUNT	MESSAGE		
55555-000	Fee would take account below available balance		
66666-000	Fee would take account below available balance		
TOTAL MOBILE TXT FEES WAIVED:	2		
	END OF REPORT		

MOBILE TEXT BANKING TERMS AND CONDITIONS

Following is a sample of the Mobile Text Banking Terms and Conditions that the member accepts when enrolling in Mobile Text Banking (Step 2).

This section was last updated in October 2011.

Text Banking Terms and Conditions

The **It's Me 247** Text Banking service (hereinafter called the SYSTEM) is provided as a service of the Cartoon City FCU (the CREDIT UNION). By using the **It's Me 247** Text Banking service, you agree to the following terms and conditions: You agree to provide a valid mobile phone number for this service. You agree that the SYSTEM may send you text messages through your mobile communication service provider that may include information about your applicable account. **It's Me 247** Text Banking allows you to receive alerts and view balances on your mobile phone. You agree to indemnify, defend, and hold the CREDIT UNION and any other companies or entities involved in the design, development or operation of the SYSTEM harmless from and against any and all claims, losses, liability, damages or costs arising from your use of the service. The CREDIT UNION and any other companies or entities involved in the design, development or operation of the SYSTEM will not be liable for any losses or damages caused by disclosure of account information to third parties resulting from your use of the service. Supported carriers include: Alltel, AT&T, Cincinnati Bell, Sprint, T-Mobile, US Cellular, Verizon Wireless, and Virgin Mobile. Message and data rates may apply. Text **STOP** to 46247 (IM247) to unenroll or text **HELP** to 46247 (IM247) for help.