

Mobile Banking Quick Reference

Members can use Mobile Banking to obtain account balances, view transaction history and make transfers between accounts. They can also find the nearest CO-OP ATM or shared branch (not available with text banking method).

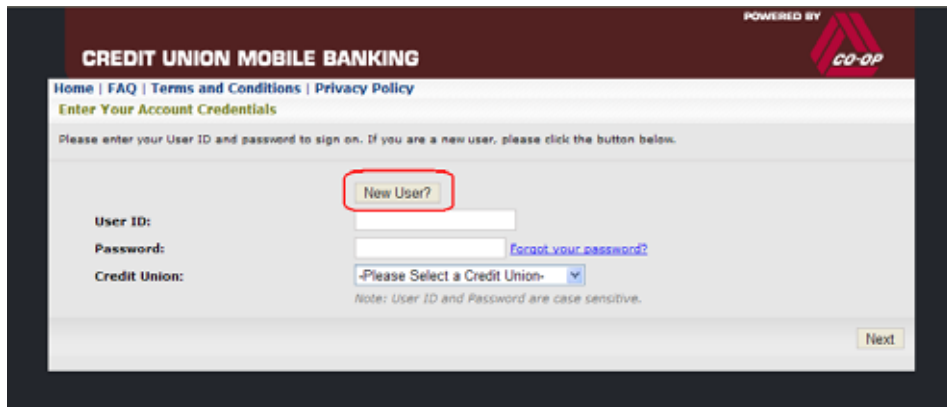
Mobile banking has a website for enrollment and three possible methods of using the service on a phone:

- Text Banking
- Mobile Browser
- Downloadable Application¹

Once enrolled, users need to activate the service on the enrolled phone(s) before they can use the service.

Enrolling

On a computer, go to <https://www.co-opmobile.org>. A link is provided on the credit union's website.

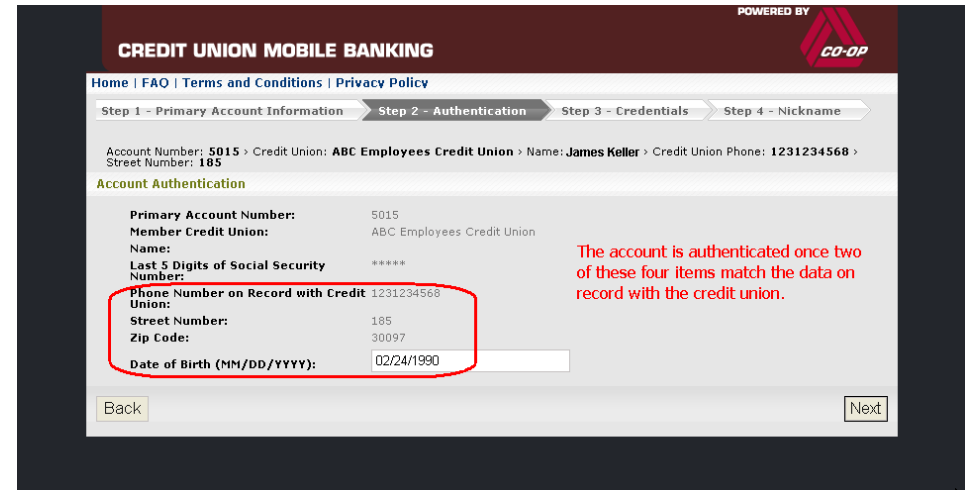


The NEW USER wizard walks you through the following steps to enroll:

1. Enter your primary account number and identify your credit union.
2. Enter your name and last 5 digits of your social security number.
3. Authenticate by providing at least two of the following pieces of information as on record with the credit union:
 - Telephone number
 - Street number

¹ A separate iPhone application is also available.

- ZIP Code
- Date of birth



4. Create a user ID, password, and nickname for your mobile account.
5. Register your supported mobile device by selecting your carrier, entering your mobile phone number, and accepting the terms and conditions of use.
6. Select your mobile service method(s):
 - Text Banking — select this option even if you plan to use another²
 - Mobile Banking — includes mobile browser and downloadable application (if you have a supported device).



When enrollment is complete, you are provided with an activation code and instructions for activating the service(s) on your phone. Take note of the activation code.

² Enables you to receive an initial message with links to browser and/or downloadable application.

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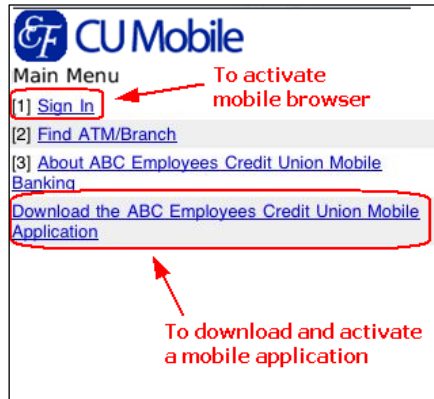


Activating Your Phone

1. On your phone, view the text message from the credit union (shortcode 282228).
2. To activate text banking, reply to the message with your activation code.

To activate mobile browser or downloadable application, select the link on your internet-enabled device to go to the mobile banking page.

- For mobile browser, select SIGN IN and follow the prompts to activate.
- If you have a supported device, there is a download link at the bottom. Select the link and follow the prompts to download the application. Launch the application and activate as directed.³



NOTE: The activation code expires in 24 hours. If you need another one, return to the enrollment website, sign in, select MANAGE DEVICES and then GET ACTIVATION CODE.

Using Mobile Banking

Once activated, you can begin using Mobile Banking.

For **mobile browser**, navigate to the mobile banking home page or the main menu.⁴

For a **downloadable application**, launch the application icon.

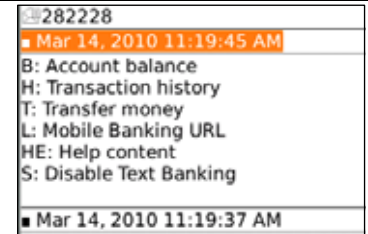
In the browser or application, begin at the main menu. Select SIGN IN for all functions except the locator. Sign-on is not required to search for ATM or Shared Branch locations (not available with text banking).

³ For iPhones, the link directs you to the App Store on iTunes.

⁴ If you need the home page URL, return to the enrollment website, select MANAGE DEVICES, and then MOBILE BANKING URL.

For all **text banking** functions, begin by sending a command to shortcode 282228 (cuacct). Some functions require additional replies. For a list of available commands, send C to the shortcode. (response shown right)

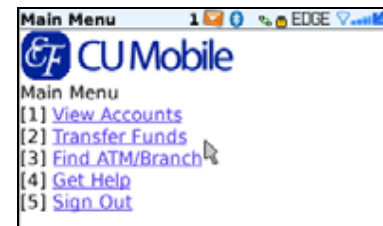
The sequence of text exchanges is summarized below for common commands.



	Account Balances	Transaction History	Transfer
Send	B	H	T
Receive	Balances of all sub-accounts	Which Account?	Reply with From account, To account, and amount
Send		Number representing desired account	Number of From account, number of To account, amount (Ex: 2 1 250.00)
Receive		Recent transactions	Details of transaction to approve.
Send		M for more (if prompted)	1 to confirm the transfer
Receive		More transaction history	Successfully transferred

Mobile browser and downloadable applications have easy-to-use interfaces. With browser, navigation is link-based while the application is menu-based. Examples of the primary screens are shown for both methods.

Main Menu

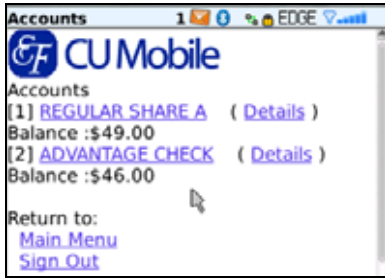


Browser

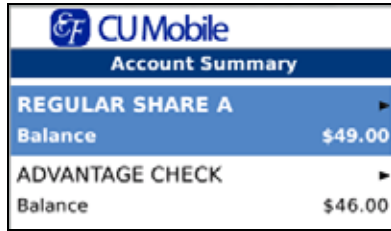


Downloadable Application

View Accounts/Account Balance



Browser

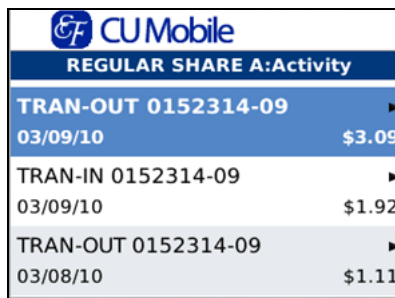


Downloadable Application

Transaction History



Browser



Downloadable Application

Transfer Funds



Browser



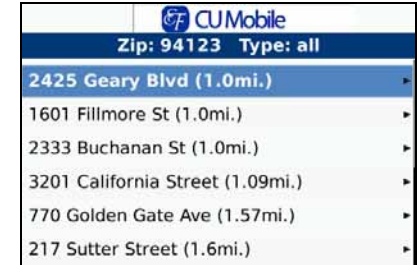
Downloadable Application

Find a Location

You can search for CO-OP Network ATMs and/or Shared Branch locations by ZIP Code or by address.



Browser



Downloadable Application

Select a specific location to see its detail or view a map.

Updating Information

You can return to the enrollment website (<https://www.co-opmobile.org>) at any time to perform the following functions.

- Change password
- Add a phone
- Change phone number and carrier
- Disable, re-enable, or permanently remove a phone
- Get another activation code
- Get the URL for mobile browser or downloadable application
- Delete your mobile account

Need Help?

Enrollment website FAQs:

Link from credit union website, or <https://www.co-opmobile.org>

Call your credit union at:

(216) 920-2000 or (800) 845-5446