



MOBILE BANKING FAQ

Q - How much does this service cost?

A – Sabattus Regional Credit Union Mobile Banking is a free service offered to our Online Banking members. However, there may be charges associated with text messaging and data usage on your phone. Check with your wireless phone carrier for more information.

Q - Is it secure?

A - Yes, Sabattus Regional Credit Union Mobile Banking service utilizes best practices from online banking, such as HTTPS, 128-bit SSL encryption, PIN or password access and application timeout when your phone is not in use. Only the phones that you personally enroll in the service can access your accounts. In addition, no account data is ever stored on your phone.

Q - I'm not enrolled for Online Banking. Can I still use this?

A - You must first enable your bank account(s) for Online Banking before using Sabattus Regional Credit Union Mobile Banking.

Q - What is Activation?

A - Activation is a one-time process that helps ensure your security. After you enroll a phone, you will receive an activation code via email which will be required to begin using Mobile Banking on your device. Your activation code is good for 48 hours. If you are unable to activate your phone during that time, you will need to contact Sabattus Regional to complete your mobile banking enrollment.

Q - With three options to choose from, how do I know what's right for me?

With three mobile banking options to choose from, Sabattus Regional Credit Union Mobile Banking provides you with the flexibility to manage your finances in a way that fits your lifestyle and your personal preferences.

1. Smartphone: If you have a Smartphone (iPhone™, Droid™, BlackBerry™ or Windows™), you may want to download the Sabattus Regional Credit Union Mobile Application and integrate your mobile banking activities into your Smartphone.



- If you prefer to utilize the browser integrated into your phone, or you have a Smartphone other than those listed above, Sabattus Regional Credit Union offers you the ability to access your accounts through our secure mobile website.

2. SMS Text: If you prefer the convenience of text messaging, our Text Banking solution will allow you to access your accounts and transfer funds in just seconds.

- Access Sabattus Regional Mobile Banking App
- Select Option: Text Banking
- Select Option: Add a mobile number

Q - Can I use both Text Banking and Mobile Banking on my phone?

A - Yes, you can use both options from the same phone. To do so you will need to activate each option on your phone prior to use.

Q - What is Sabattus Regional Credit Union Mobile Banking?

A – Sabattus Regional Mobile Banking gives you access to your accounts from your mobile web browser or a downloadable mobile banking application, depending on your preference and your phone capabilities. Both options allow you to: view account balances, search recent account activity, transfer funds and find the nearest ATM or branch locations.

Q - Is Sabattus Regional Credit Union Mobile Banking supported on my phone?

A – Sabattus Regional Mobile Banking is supported on all phones with a mobile web browser that supports cookies.

Q - How do I install the downloadable application?

A - Depending on how you have connected to the Sabattus Regional Credit Union website and the type of phone you have, there are different ways to download the Sabattus Regional Credit Union Mobile Application. Below are the most common methods:

1. Apple iPhone: You may search for the Sabattus Regional Credit Union Mobile app in the iTunes Store and download the app directly using that service at no charge.



2. Droid: You may search for the Sabattus Regional Credit Union Mobile app in the Google Play Store and download the app directly using that service at no charge.

3. Select the URL link provided (<http://m.srcu4u.com.com>) and from the Sabattus Regional Credit Union mobile site; select the link to download the Sabattus Regional Credit Union Mobile Application.

4. After launching the application for the first time, you may be asked to reenter your credentials along with an activation code to access the mobile platform.

Q – SMS Text banking only. I enrolled my phone number but did not receive a text message. What should I do?

A - Typically you should receive a text message within a few minutes after enrolling, however sometimes mobile carriers experience delays which slow down text message delivery. While waiting, make sure your phone has wireless signal. In addition, be sure you entered the correct phone number on the enrollment site. If you still do not receive it, contact your wireless carrier to be sure text messaging is enabled on your phone.

Q - I received an activation code but never used it. What do I do now?

A - Activation codes expire after 48 hours. If you need a new activation code, please email info@srcu4u.com or call 207-375-6538.

Q - What if my device is lost or stolen?

A - If your phone is lost or stolen, contact your mobile service provider immediately to stop all wireless service. In addition, return to the Mobile Banking website and disable or remove your phone.