



## Mobile Txt Banking FAQ and Instructions

### FAQ

#### **Q: Who is eligible for Mobile Banking?**

A: Any member who has an active Home Banking account and is signed-up for E-Statements. (Not set up for home banking or signed-up for E-Statements? Contact (979) 846-7456 for information on how to get started)

#### **Q: How do I enroll in Mobile Banking?**

A: Log-in to your Home Banking account and click on TXT BANKING in the left hand menu of your home screen. Follow the directions online.

#### **Q: How much does Mobile Banking cost?**

A: FedStar Credit Union provides Mobile Banking as a free service; however the ability to receive SMS messages on your cell phone may carry additional charges from your service provider. Refer to your cell phone agreement to determine if additional charges apply.

#### **Q: What can I do in Mobile Banking?**

A: FedStar wants you to have account access on the go. So with a few quick actions you can view your account balances, transfer between any of your accounts, and make loan payments.

#### **Q: Will Mobile Banking work on my cell phone?**

A: Mobile Banking should work on any mobile device that has SMS text messaging capabilities.

#### **Q: What happens if my phone is lost or stolen?**

A: From a computer you can access your Home Banking account and delete your cell phone from your mobile banking account. Of course, anyone who found your phone would still need your member number and password to access your account.

#### **Q: What if I need help?**

A: If you need help, please contact FedStar at (979) 846-7456 or 1-800-690-7780, or read the step-by-step instructions found below.

### **Instructions**

To sign-up for Mobile Txt Banking, follow the instructions below. You must have your cell phone with you in order to activate the service.

(NOTE: You must be signed up for E-Statements to be eligible for the Mobile Txt Banking service. If you are not currently signed-up for E-Statements, please contact FedStar)

1. Log into your Home Banking Account through our website [www.fedstarcu.com](http://www.fedstarcu.com).
2. Click on TXT BANKING in the left hand menu of your home screen.
3. Click on Authorize New Number. You will be directed to a page that says SMS Text Home Banking Terms and Conditions – Disclosure.
4. Click “I Accept the terms” at the bottom of the page
5. Enter your cell number (no punctuation) and provider
6. Enter the activation code that was text messaged to your cell phone.
7. Follow the instructions in step 2B (online) to determine if you have an alias.
8. Follow the instructions in step 3 (online) to choose and set-up a PIN for your mobile banking account and choose your default account.
9. You are finished activating your account.