



Frequently Asked Questions Mobile Banking App

Q: Why are you making a change to your Mobile Banking App?

A: Our goal is to offer the best online banking product we can. That requires making improvements from time to time. We evaluate member feedback on a continual basis, then benchmark on leading online banking products and make changes if required.

To that end, we have added P-2-P (Person-to-Person Payments), replaced “drag and drop,” improved printing, further simplified the login process, better organized the Menu and Settings (Gear Icon), added functionality, and added a few more specialty features. We hope you find value in the changes, as our goal is to make your online banking experience highly productive, yet fast and easy.

Q: What are the changes?

A: There are nine primary changes to our Mobile Banking App:

Simplified Mobile Banking App Login In addition to Touch ID for login, Touch ID is now available for your second layer of fraud protection when you want to do more than view account data.

Person-to-Person (P-2-P) Payments P-2-P payments are becoming a more frequently used transaction type. Whether you’re splitting a restaurant bill or paying a friend, simply send money directly into the other person’s account via their mobile device number or email address.

Improved Statement Display and Expanded Print Capability We have improved the display of your monthly statement(s). Now, the statement image adjusts if you are viewing on a smart device that has a smaller screen size. And, the statement can be saved and printed. Plus, we have expanded print-capability throughout the product to make virtually everything printable (or saveable) in a PDF format.

Additional Alert Notification Options There are now three ways you can receive an alert on a smart device: Email, Text and Push Notification. Alerts are a very useful feature; here are just a few ways to use Alerts:

“Alert me when my available checking balance goes below \$300.00.”

“Alert me when my available checking balance goes below \$20.00.”

“Alert me when my payroll check (or Social Security check) is deposited into my account.”

Reorganized Menu & Settings Gear to Improve Usability We have cleaned up the menu bar to include only banking functions and added a Settings Gear for personalization, settings, alerts and location functions.

Replaced Drag and Drop We learned from research that the “Drag and Drop” function was sometimes difficult to use. We’ve replaced it with the more standard Select function.

Locate Us Function Links to Map Directions Now, once you select a branch location or ATM, one click launches your smart device map app to provide geo-positioned directions.

Place Your Purchase Receipt in an Electronic Vault For those who prefer to keep transaction information stored on their smart device, we have added a feature called Receipt Vault. Snap a picture of your paper receipt and attach it to the transaction. This is great for balancing your checking account or for expense report receipts.

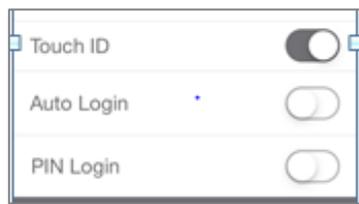
Apply for a Loan / Add an Account We have organized these two functions together on the Menu bar and the Apply for a Loan function is improved and streamlined. For those members who would like to add another checking or savings account, use the Add an Account function.

Q: I notice that the color scheme has changed. Why?

A: We are in the process of changing our corporate color scheme and Online Banking is your first peek at that change. Soon, we will launch our new website, which will complement these colors.

Q: What has changed with the Mobile Banking App **Login Process**?

A: In addition to Touch ID to log in, we now allow Touch ID for your second layer of fraud protection when you want to do more than view account data. To set up Touch ID login, click on the Gear in the top right-hand corner of your screen, then navigate to Settings. Please note that you must create a Touch ID profile on your smart device first before enabling this functionality. As a reminder, we also offer Auto Login and PIN login.



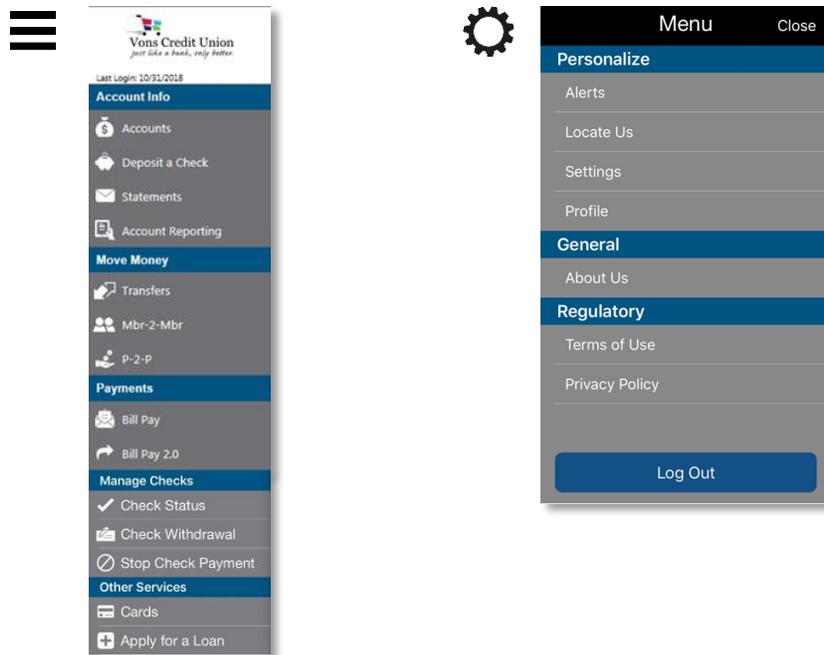
Q: What do **Auto Login** and **PIN Login** do?

A: Auto Login allows you to immediately see balances and recent history without signing in. It is the faster approach, but we recommend that you add a password to your mobile device if you use it. Otherwise, if you lose your device, unauthorized people can see your private balance information. PIN login avoids the User Name and Password Login approach with a unique 4-digit PIN that you set up.

Q: How do I find the functions within the Mobile Banking App?

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A: In the upper left-hand corner of the App are three horizontal lines known as the ‘hamburger’ menu (because it looks like a hamburger!). Clicking on the hamburger brings up the five major headings for the app. The gear on the other side has settings and **Alert** set-up.



Q: Why did you rearrange the **Menu Bar**?

A: We cleaned up the menu bar to include only banking functions and added a Settings Gear for the Personalization, Settings, Alerts and Location functions. Think of it this way: Functions are on the left and Settings and Alert set-up are on the right.

Q: How have **Alerts** changed?

A: Since setting up alerts is not a banking function, we moved it to the Settings area (Gear on right). There are now three ways you can receive an alert on a smart device: Email, Text and Push Notification. Also, each alert now has the capability to select how you want it displayed.



You may want to know about some alerts immediately via text or push notification, while others may only be informational and can be sent via email. Alerts are a very useful feature; here are just a few ways to use Alerts:

“Alert me when my available checking balance goes below \$300.00.”

“Alert me when my available checking balance goes below \$20.00.”

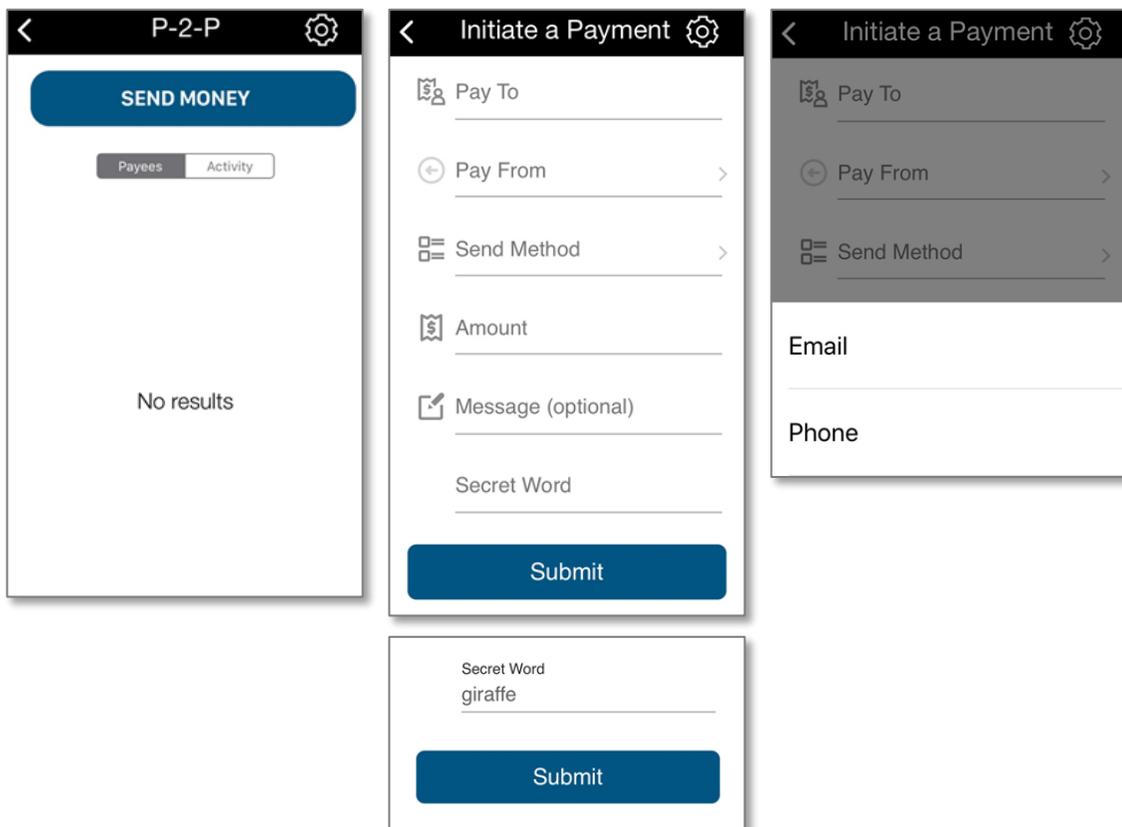
“Alert me when my payroll check (or Social Security check) is deposited into my account.”

Q: What is **P-2-P** and how is it different from Mbr-2-Mbr?

A: Mbr-2-Mbr moves funds between accounts within this credit union. P-2-P is short for person-to-person, and is becoming a popular way to send funds directly between people outside of a single financial institution. Whether you’re splitting a restaurant bill or paying a friend, simply send money directly to the other person’s account via the recipient’s mobile device number or email address.

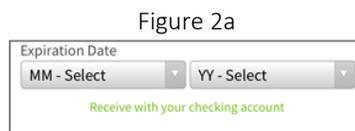
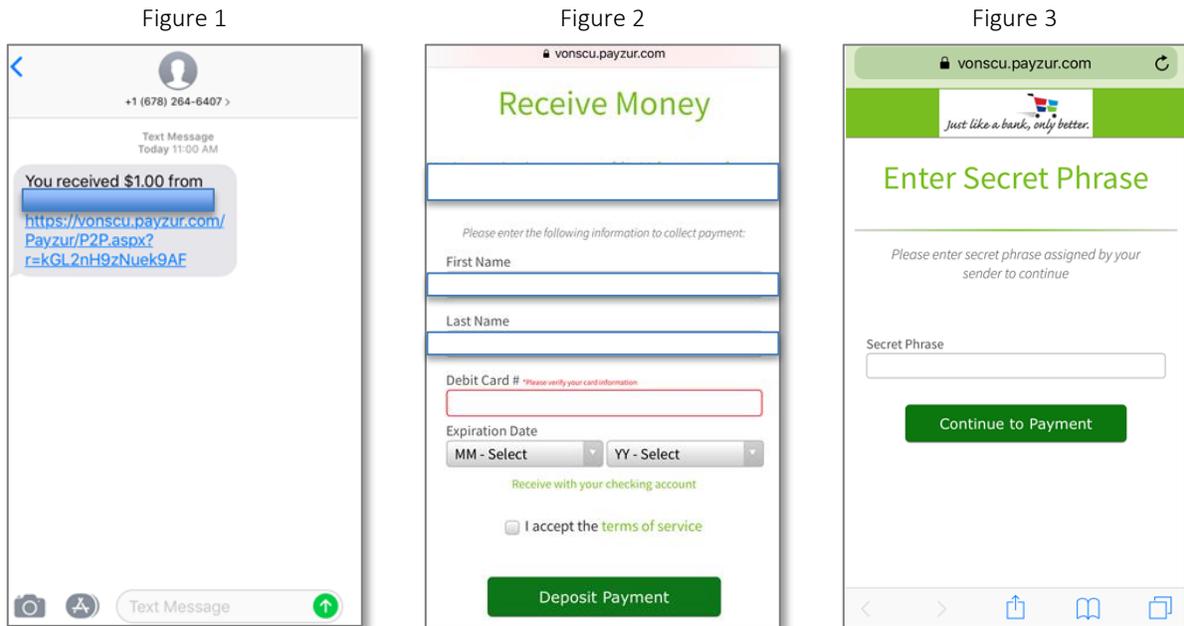
Click P-2-P, then select SEND MONEY. Choose between email address and cell phone number for your recipient. Enter the amount you want to send and write a memo if you like (e.g., Split Dinner Bill).

NOTE: You MUST communicate a case-sensitive Secret Word to the recipient separately each time you use P-2-P to ensure security of the transaction. In the example below, we chose ‘giraffe.’ Click Submit to send to recipient.

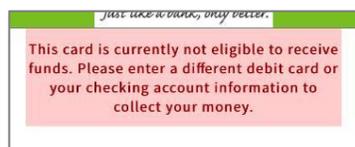


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The recipient will receive a message saying that they have received funds from a sender. The example shows the message coming in as a text (Figure 1) (the message can come in as an email also depending on what the sender chooses). The recipient can either enter a valid debit card number to receive the funds (Figure 2) or choose the alternate option that opens a box to enter account number and routing number (click on text shown at bottom of Figure 2a). Then the recipient enters the Secret Phrase (Figure 3) that the sender transmitted separately and clicks Continue to Payment.



Recipients may find a debit card that cannot accept our P-2-P payment. It's important to note that **not every debit card is eligible to accept these payments**. In order to receive payments, two conditions must be met on the recipient's card: 1) the card must be enabled for the A2A (account-to-account) transaction, and 2) the receiving debit account number must route through one of these six debit processing networks: Star, Pulse, Accel, Shazam, CULIANCE (formerly Cu24), and NYCE. If both conditions are not met, the message below will appear on your screen. This is an expected response when the card cannot receive the P2P payment.



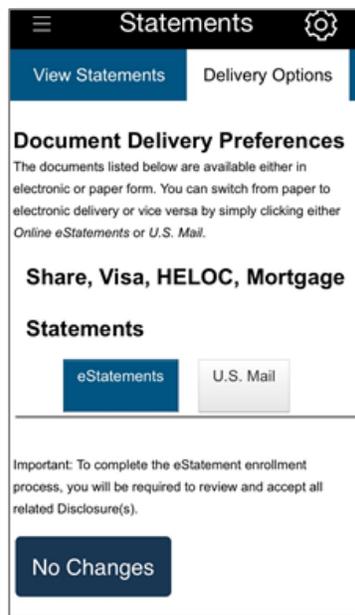
Q: Did **Locate Us** change?

A: Yes. Locate Us has been moved to the Settings Gear and geo-location functionality is improved. Now, once you select a branch location or ATM, one click launches your Map App to provide geo-positioned directions. You may now store locations in Favorites as well.

Q: How has **Statements** changed?

A: We have improved the display of your monthly statement(s). Now, the statement image adjusts if you are viewing on a smart device that has a smaller screen size. And, the statement can be saved and printed. Plus, we have expanded print-capability throughout the product to make virtually everything printable (or saveable) in a PDF format.

Additionally, the **Statement** screen now has two tabs: one allows you to select the statement that you would like to view and the other allows you to change your delivery options to eStatement, which we recommend. eStatements arrive earlier than paper statements, and you can save them as a PDF and even print straight from your device.



Q: How has **Apply for a Loan** Changed?

A: Now, when you select Apply for a Loan, many of the data fields auto-fill, saving you time!

Q: Why is the Mobile Banking App called **My CU Mobile**?

A: My CU Mobile is the internal name for our Mobile Banking App and it will appear occasionally within the App while you do transactions.