

## Mobile Banking and Mobile Deposit FAQs

### Getting Started

#### **Q: What is Mobile Banking?**

A: Mobile Banking is an app for Apple® and Android® smartphones and iPad® that allows you to check balances, transfer money between accounts, pay bills through Bill Pay, make check deposits through Mobile Deposit Capture (using compatible devices) and find branch and ATM locations.

#### **Q: Why should I use Centra Mobile Banking?**

A: The real-time convenience of Centra Mobile Banking just cannot be matched by anything else. Think about all your situational scenarios where it can really come in handy:

- When you're at the electronics store, and you see that big screen HDTV you absolutely just have to buy - play it safe & make a quick **check on your account balance** and make sure you have enough money before you purchase
- How many times do you find yourself simply waiting around? If you're waiting at the DMV, or waiting at the airport for your flight – this would be a great time to get in tune with your spending habits by **checking and reviewing your transaction history**
- When you're out on vacation, out traveling, or simply have no computer access, you might have a bill you forgot to pay from home or a bill that is due very soon. Don't cut it close. Ensure that you're never late on any of your bills by making a quick and easy **bill payment** from your phone.
- Going out this Friday night and realize you'll need some cash? Find your bank's nearest **ATM** from wherever you are, which just might be at a convenient store a block away.

#### **Q: Is there any cost for Centra Mobile Banking?**

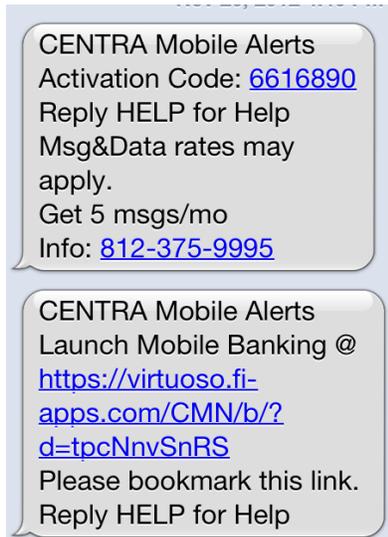
A: Our mobile banking is absolutely free – even more reason to use Centra Mobile Banking.

#### **Q: How can I get Centra Mobile Banking?**

A: It's really easy to get Centra Mobile Banking. You can simply find our app from your device app store or learn how to register from [Centra.org/mobile](http://Centra.org/mobile). Here is what you will need:

- An eligible Centra Online Banking account
- A smartphone (iOS, Android, BlackBerry), a web-enabled device (mobile browser) or standard mobile device with text capabilities\*

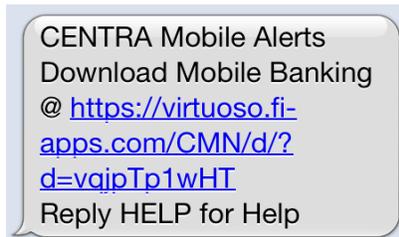
The text that is delivered for **Mobile Browser Banking** reads:



The text that is delivered when you sign up for **Text Messaging** reads:



The text that is delivered when you sign up for the **App** reads:



No text is delivered when you sign up for **Alerts**. To complete the alert process, log in to Centralink Online Banking and click on, "Access Accounts" then "eLerts" to set-up selected eLerts and the delivery method, either email or text or both.

**Q: Can I register a phone to more than one account?**

A: At this time you can only register a phone to one account. If you attempt to register the phone to another account it will delete the original phone registration. If you have multiple accounts with Centra you will want to use our Multiple Account Access within Centralink Online Banking. Simply click on the Your Preferences tab and select Multiple Accounts, then, add an account. You will need to know User ID and Password of any account you are linking.

**Q: Can I do transfers to and from my accounts which I have set up under multiple accounts?**

A: At this time you can only transfer from the account where the phone is registered.

**Q: Is the Mobile Banking app the same for both Apple and Android devices?**

A: While the functionality of the app is identical for both devices, the Menu Bar (navigation) is on the lower part of the screen for Apple and on the top of the screen for Android.

## **Compatibility**

**Q: Which devices are compatible?**

A: Apple iPhones running iOS 5.0 or later and Android smartphones running version 2.2 or later are compatible with Mobile Banking with Mobile Deposit. Apple iPod Touch and iPad devices running iOS 5.0 or later, and Android tablets running version 2.2 or later are compatible with Mobile Banking but not compatible with Mobile Deposit.

**Q: Is there a Blackberry or Windows app?**

A: The app is not available for BlackBerry® or Windows® smartphones and tablets. If you have one of these devices, you can login to Online Banking using your phone's standard browser.

## Download the App

### **Q: How do I download and install the app?**

A: Download the app from your smartphone or tablet's app store. In your store's search, type in "Centra Credit Union", and you'll find the free app.

## Login & Security

### **Q: Do I need to sign up for Online Banking to use Mobile Banking?**

A: Yes. Mobile Banking is an extension of Online Banking. You'll need to establish your Online Banking User ID and Password before you can login to the Mobile Banking app.

### **Q: How do I login to Mobile Banking?**

A: You can access Mobile Banking using your Online Banking User ID and Password:

**Mobile Banking Username = Online Banking User ID**

**Mobile Banking Password = Online Banking Password**

When logging into Mobile Banking, you'll be asked to answer a pre-established security question, verify your Passmark Image and Phrase and provide your Password. If you don't have an Online Banking login, you can sign up for Online Banking at [centra.org](http://centra.org).

### **Q: Does the Mobile Banking app remember my Username?**

A: Yes. After your initial login to Mobile Banking, the app will remember your Username, but not your Password.

### **Q: Can I login the Mobile Banking app using a different Username to view a different account?**

A: Mobile Banking is designed to work with one login at a time. However, you can delete the app and re-install it to login using a different Username (account).

### **Q: Is Mobile Banking safe?**

A: Yes. Mobile Banking uses multi-factor authentication just like Online Banking. This includes your security question, your personal Image and Phrase, your Username and Password.

## Accounts

### **Q: What accounts can be viewed in Mobile Banking?**

A: Any accounts that can be viewed in Online Banking can be viewed in Mobile Banking.

### **Q: Can I change account names in Mobile Banking?**

A: No. If you want to nickname an account, you need to do that in Online Banking. Once an account name is changed, the updated name will appear in Mobile Banking.

Helpful Tip: You can nickname your accounts to make managing your money easier. For example, you might have accounts named "Mom's Auto Loan" or "Vacation Savings," depending on your needs. Once you establish the nickname in Online Banking, it displays in Mobile Banking.

## Transfers

### **Q: Are transfers completed real-time in Mobile Banking?**

A: Yes. Similar to Online Banking, transfers completed in Mobile Banking are done instantly.

### **Q: Can I make a loan payment in Mobile Banking?**

A: Yes. You can transfer funds from an account to a loan to make a payment under the same login.

## Payments

### **Q: Can I pay bills using Mobile Banking?**

A: Yes. If you already have Payees (Billers) established in Bill Pay using Online Banking, the "Payments" option will be available on your Mobile Banking menu bar. Selecting the "Payments" option allows you to make payments in Mobile Banking.

### **Q: Can I pay other people using Mobile Banking?**

A: Yes. You can send money to other people using the Popmoney feature in the payment tab of Mobile Banking.

### **Q: Will the Payments option on the Mobile Banking menu bar appear automatically once Bill Pay is set up using Online Banking?**

A: The "Payments" option will appear on the menu bar once you have established a Payee (Biller) in Bill Pay using Online Banking. If it does not appear immediately, restart the app on your mobile device and login again. You should not need to reinstall the app to begin using the "Payments" option.

### **Q: Can I set up new Payees (Billers) in Mobile Banking?**

A: New Payees (Billers) need to be established in Bill Pay using Online Banking.

### **Q: Can I set up recurring payments in Mobile Banking?**

A: Recurring payments must be set up in Bill Pay using Online Banking. One-time payments can be made through Mobile Banking once the Payees (Billers) are established in Bill Pay using Online Banking.

### **Q: Can a payment be canceled or changed once it's submitted through Mobile Banking?**

A: Yes. The payment can be canceled or changed by selecting "Payments" on the menu bar and clicking on "Cancel/Change."

## Deposits

### **Q: What is Mobile Deposit?**

A: Mobile Deposit is a feature of the Centra Mobile Banking app that allows you to make check deposits using your camera enabled smartphone or iPad.

### **Q: What accounts can deposits be made to through Mobile Deposit?**

A: Members can make deposits to their checking accounts.

### **Q: Can I make deposits to a loan account to make a payment?**

A: No. You cannot make deposits to loan accounts. Deposits can be made to a checking account. Once the deposited funds become available, you can then transfer the money to a loan account to make a payment.

### **Q: How do I deposit a check using Mobile Banking?**

A: With Mobile Deposit Capture, you can deposit a check using an Apple iPhone running iOS 5.0 or later, and a Android smartphone running version 2.2 or later. In addition, you'll need a wireless internet connection. Please see the Mobile Deposit Step-by-Step Instructions.

### **Q: Do Mobile Deposited checks need to be signed?**

A: Yes, endorse or sign the check with your signature and "Mobile Deposit Only".

### **Q: What's the maximum amount I can deposit using Mobile Deposit Capture?**

A: For accounts in good standing that have been opened for at least 60 days, with a Free Checking or Student Checking account, a per item limit of \$1,000 and a daily limit of \$1,000 is in effect. For accounts in good standing that have been opened for at least 60 days, with a High Interest Checking, Rewards Checking, Advantage Checking, or Money Market Checking, a daily limit of \$2,000 is in effect.

### **Q: When does a Mobile Deposit Post and funds become available?**

A: On weekdays (excluding holidays), the cutoff time for same business day posting is 3:00pm EST. Deposits made after the 3:00pm EST cutoff will be posted the next business day. Deposits received after 3:00pm EST on Friday or on Saturday or on Sunday or on any holiday will be posted the next business day. Posting usually occurs before 6pm EST. time. Up to \$200 of your deposit will be available the following business day. The remainder will be placed on hold for up to 2 business days. Longer holds may apply in certain situations.

### **Q: How can I be sure the deposit image is accepted?**

A: For best results, ensure the image of your check is inside the four corners of the box, the information on the back is legible, and it is properly zoomed in or out as necessary.

### **Q: Can I deposit more than one check at a time?**

A: Each check is deposited individually and requires its own photo. There is no limit to the number of deposits you can make per day. However, the daily aggregate deposit limit applies.

**Q: What is the daily deposit cut off time to be considered deposited on the same day?**

A: The Mobile Deposits need to be submitted before 3:00 pm, Monday through Friday, to be considered deposited on the same day, excluding holidays. Deposits are not posted on holidays, Saturdays or Sundays.

**Q: How do I know if my Mobile Deposit was accepted?**

A: Check your Deposits tab to review Deposit History. You will be able to see Pending, Failed and Accepted deposits.

**Q: Where do I find my deposit history?**

A: The deposit history can be found under "Deposits" on the Mobile Banking menu bar.

**Q: Can a deposit be canceled once it's submitted through Mobile Banking?**

A: No. Once a deposit is submitted, it will begin going through the deposit process.

**Q: What do I do if a check failed to deposit?**

A: If you can't get a check to deposit by the mobile application after multiple attempts present the item to any of our convenient locations. An additional hold on funds may be applicable

**Q: Can minors use Mobile Banking?**

A: Yes. If a child, teen or student has a compatible device and an Online Banking login, he or she can use Mobile Banking.

**Q: Are all members eligible for Mobile Banking?**

A: Yes. All members who have accounts in good standing with a checking account that has been open at least 60 days are eligible.

**Q: Is there a fee for Mobile Banking?**

A: There is no fee for Mobile Banking. However, wireless service provider charges may apply.

**Mobile Deposit Step-By\_Step Instructions**

- Make sure that the name or names on the check are listed on the account
- Endorse the check with your signature and "Mobile Deposit Only".
- Open the Centra Credit Union Mobile Banking App.
- Select Deposit and the Checking account you want to deposit the check into.
- Enter the Amount of the check you wish to deposit.
- Take a picture of the front and back of the check.
- Confirm and submit the deposit.

## Tips for Using Mobile Deposit Capture

- Before logging into the Centra Mobile app, close all other apps running in the background on your mobile phone or iPad.
- Flatten folded or crumpled checks before taking your photos.
- Keep the check within the view finder on the camera screen when capturing your photos.
- Try not to get too much of the area surrounding the check.
- Take the photos of your check in a well-lit area.
- Place the check on solid dark background before taking the photo of it.
- Keep your phone or iPad flat and steady above the check when taking your photos.
- Hold the camera as square to the check as possible to reduce corner to corner skew.
- Make sure that the entire check image is visible and in focus before submitting your deposit.
- Make sure there are no shadows across the check.
- Make sure that all four corners of the check are visible.
- Make sure the check is not blurry.
- Make sure that the MICR line (the numbers on the bottom of your check) are readable.
- Securely store the original copy of the check. After you confirm the deposit is noted on your account statement or by viewing the deposit in the account transaction history within Online or Mobile Banking, you will destroy the check.

## Rules and Deposit Timing

- Deposits received via the Service are processed on our mobile deposit business days, which are Monday through Friday, excluding holidays, until 3:00PM EST and approved will usually be deposited into your Account by 6:00PM EST. Deposit items that we receive after 3:00PM EST or on non business days will be processed on the next business day that we are open.
- The first \$200 of your deposit will be made available to you on the first (1st) business day following the day we post your deposit into your Account. The remainder of your deposit will be available the second (2nd) business day after the business day on which we receive the deposit.
- Most checks are eligible to be Mobile Deposited. However, the following types of checks are not eligible for mobile deposit:
  - Checks payable to any person other than you.
  - Checks payable to you jointly with one or more other persons, unless deposited into an account in the name of all payees.
  - Checks that have been previously negotiated (including checks that may have been returned), remotely created, Sight Drafts, or checks more than 6 months old (stale dated).
  - Checks drawn on a financial institution located outside the United States or not in United States currency or issued by the U.S. Treasury Department.
  - Insurance Claim Checks, Money Orders (Postal and Money Gram), Traveler's Checks, Credit Card Cash Advance Checks