

Mobile Branch Quick Reference

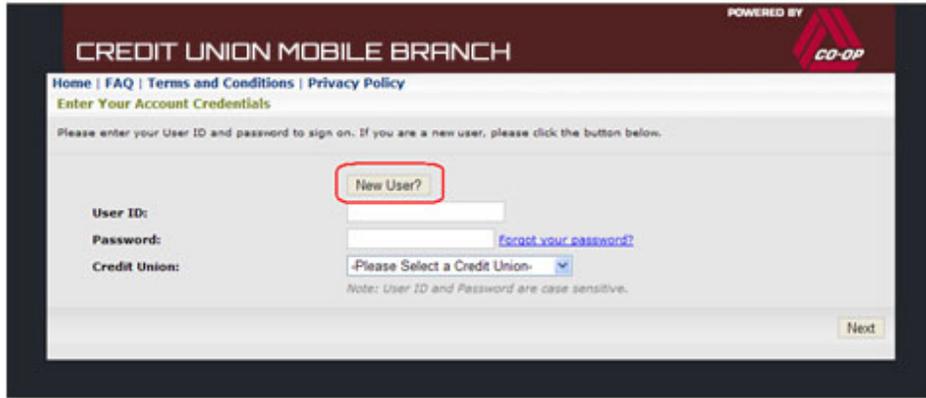
Participating members can use Mobile Banking to obtain account balances, view transaction history and make transfers between accounts. They can also find the nearest CO-OP ATM or shared branch (not available with text banking method).

Mobile banking has a website for enrollment and two methods of using the service on a phone: Text Banking and Mobile Browser.

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

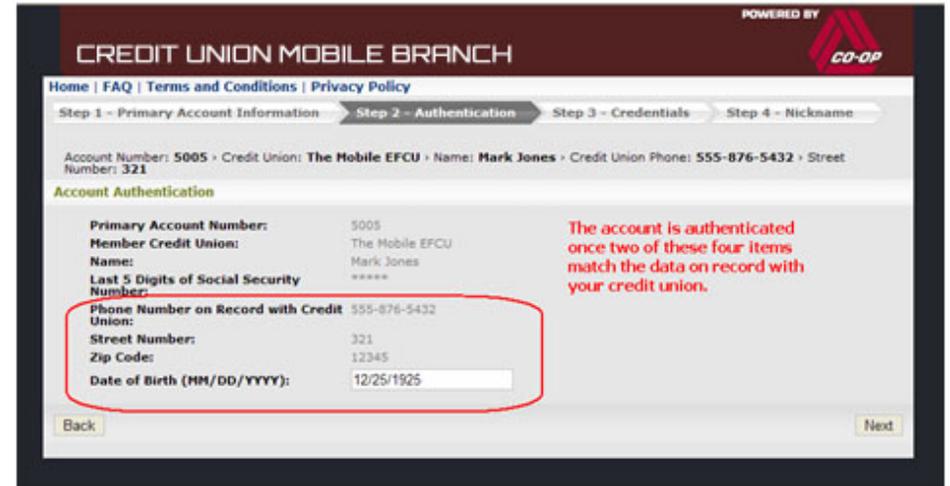
Enrolling

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



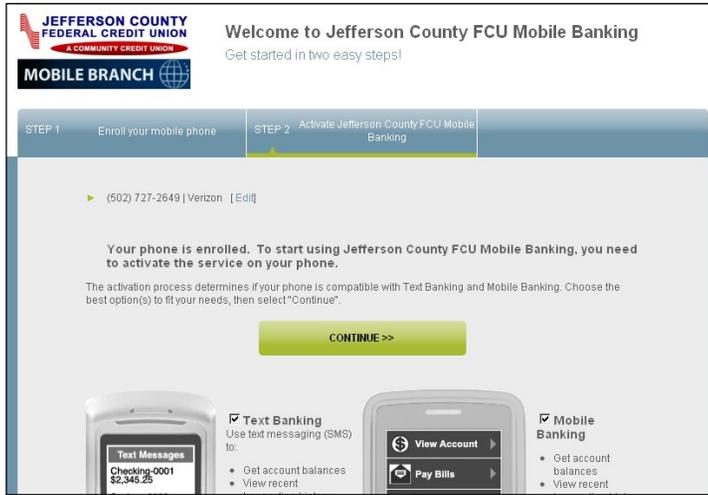
The NEW USER wizard walks you through the following steps to enroll:

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
 - 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 the browser¹.
 - Mobile Banking — for devices with internet capabilities.

¹ Enables you to receive an initial message with link to the browser URL.



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.



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.
3. To activate mobile browser, select the link in the text message to go to the mobile banking page.
4. Select SIGN IN and follow the prompts to activate.

NOTE: The activation code expires in 24 hours. If you need another one, return to the enrollment website, sign in, select

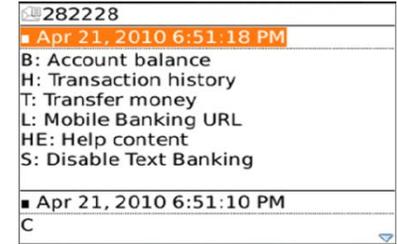


MANAGE DEVICES and then GET ACTIVATION CODE.

Once activated, you can begin using Mobile Branch.

Using Text Banking

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 in the following table for the common commands.

	<i>For</i>	<i>Account Balances</i>	<i>Transaction History</i>	<i>Transfer</i>
Send	B	Balances of all sub-accounts	H	T
Receive			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

Using Mobile Browser

For mobile browser, navigate to the mobile banking home page or the main menu.² 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).

Mobile browser has an easy-to-use interface with link-based navigation. Examples of the primary screens are shown.

² If you need the home page URL, return to the enrollment website, select MANAGE DEVICES, and then MOBILE BANKING URL.

Main Menu



View Accounts/Balances



Transaction History



Transfer Funds



Find a Location

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



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

Updating Information

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

Ready to sign up? - Click the link Below

<https://m.co-opmobile.org/co-op/enroll/enrollment/signOn>

If you have additional questions click the Mobile Branch FAQ on the credit unions main page in remote access box.

Need Help?

Enrollment website FAQs: On our website, www.jfcu.org, click on the Mobile Branch link. Or type <https://www.co-opmobile.org> in your browser address bar. Select FAQs at the top.

Call your credit union at: **(502)429-4955 or (800)288-5228**

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