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## Mobile Banking FAQs

### **Do I have to have Online Banking to enroll in Mobile Banking?**

Yes. Mobile Banking is an additional feature of our Online Banking function and you will need your online banking username to enroll in mobile banking.

### **Is there a fee for Mobile Banking?**

No. Mobile Banking is free for all Online Banking customers. Please note standard SMS text messaging fees and data charges from your mobile phone provider still apply. We recommend that you reference your account /plan fee details before downloading the app.

### **What options do I have for Mobile Banking?**

During enrollment, you can choose to use any or all of the options presented to you including Mobile Browser banking, and SMS text banking.

### **Do I need a special phone or provider?**

No. Our Mobile Banking platform is designed to work with virtually all mobile phones and mobile service providers.

If you have an Android, BlackBerry, iPhone, iPod Touch mobile device, etc, or if your phone allows you to send and receive text messaging and/or browse the Internet you can use this service. The Mobile Check Deposit feature within mobile banking is not compatible with BlackBerry or Windows Phone.

### **Which providers are currently supported?**

AT&T/Cingular, Sprint, Verizon, T-Mobile, Virgin Mobile USA, US Cellular, CellSouth, nTelos, Nextel/Boost (part of Sprint), Alltel (part of Verizon), RCC (part of Verizon), Centennial and SunCom (part of T-Mobile).

### **What if I can't access my account?**

If you are unable to access your account, please call 855.999.BANK (2265). Once your account has been verified, your password will be reset for immediate access.

### **Why did I receive multiple text messages during enrollment?**

Text messages are limited to 160 characters and some of the information sent to you during enrollment have exceeded this limitation with one text message.

### **I get text messages from friends. Why can't I get your messages?**

Text messages can be sent to a telephone number or to a short code. A short code is a shortcut for a word. When you text BAL, for example, to (96924), you are texting to a short code. Some mobile service providers may block the use of this type of code. To enable short code: first confirm that we work with your carrier. If so, contact your carrier to enable short codes within your service plan.

### **What if I forget my password?**

Since your Mobile Banking user ID is the same as your Online Banking username, go to the Online Banking login page from your computer and click on the *forgot password* link. It will walk you through the process needed to reset your password.

### **Where can I find all text commands?**

Simply text HELP to (96924) and you'll receive a text message with a full list of text commands (BAL, HIST, etc.).

### **How current is the account and transaction information?**

This information is current, just like it is in Online Banking. You see the current available balance and most recent transactions.

### **Can I enroll more than one phone?**

Yes. To enroll more than one phone, log into your Online Banking account, choose the *Profile* tab and select the *Manage Devices* button under Mobile Banking. From the *My Devices* tab, click the *Add New Device* button. Enter the new mobile phone number. You will receive a text message with an activation code. The phone number you provide will not change any other phone numbers you have on file. Otherwise, to install app directly to the phone download TouchBanking from the app store on the phone. After the app installs use the app code *GoMobile0947* and login with your online banking username and password.

### **Can I select my own username?**

Your Mobile Banking user ID will be the same as your Online Banking username.

### **Is my phone compatible with your Mobile Banking application?**

To use our Mobile Banking service, we recommend that you use the latest operating system available for your device. Every mobile device and mobile network is different so we recommend that you contact customer care at 855.999.BANK if you experience difficulty using Mobile Banking.

### **What accounts can I access with Mobile Banking?**

You can access all the same bank accounts that you have access to through your Online Banking. You choose which of those accounts you want to use with Mobile Banking during enrollment.

### **What services are available through Mobile Banking?**

With Mobile Banking you can view account balances, view transaction history, transfer funds between accounts, make bill payments (this must be setup in online banking first) and find ATM and branch locations.

### **What should I do if I lose my mobile device?**

If your mobile device is lost or stolen, immediately contact your mobile device carrier. You can disable mobile banking any time from within online banking. To disable your device, log into online banking, choose the *Profile* tab and select the *Manage Devices* button under Mobile Banking. Find the mobile device name under Device Details and in the *I want to:* section choose the *Stop using this phone for mobile banking* and select *Go*. You can also call us at 855-999-BANK during business hours. We can either un-enroll your device or suspend the service until you determine the location of the device. Consult the Online Banking Terms and Conditions for more information as to your responsibilities.

**How do I end my Mobile Banking session securely?**

Select the log out option to end your Mobile Banking session securely. The location of the log out option will depend on your device and whether you are logged in through your browser or through the downloaded application on your phone.

**Can I access Mobile Banking through the browser on my phone or tablet?**

Yes. You can access the AAA Banking mobile website using the unique link sent to you by SMS text message during the mobile banking enrollment process or by visiting [aaa.com/banking](http://aaa.com/banking). We recommend that you bookmark or save this link for future use on your device.

**Is my personal or financial information stored on my phone?**

No. Mobile Banking does not save any files with personal or financial information on your mobile device.

**Why does External Transfers or BillPay not load from my phone or tablet?**

Verify *Block Pop-Ups* is turned off and *Cookies* are set to *Always Allow* in your phone or tablet settings. Close all browsers and log into Online Banking again.

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**Mobile Check Deposit****When are funds available in my account?**

Our current policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$200 of your deposit will be available on the first business day after the day we receive your deposit.

**How much can I deposit daily within Mobile Banking?**

Up to \$5,000 a day.

**What are the Mobile Check Deposit eligibility requirements?**

- \* 2 or less non-sufficient funds transactions or returned items
- \* Account in good standing

**Do I need to endorse the back of a check to deposit with Mobile Check Deposit?**

Yes. The endorsement should read: For deposit only to AAA Banking account # \_\_\_\_\_ (last four numbers of your account number), followed by your signature.

**Can I transfer funds from an account at another financial institution to an account with AAA Banking?**

Yes. Make your check payable to Auto Club Trust. Endorse the check "For deposit only to AAA Banking account # \_\_\_\_\_ (last four numbers of your account number)".

**Can I download the Mobile Banking app directly from the App store on my phone?**

Yes. Search for TouchBanking in the App store.

**What is the app code for Mobile Banking?**

GoMobile0947

**How is my personal, financial, or check information safeguarded?**

We safeguard your personal, financial, and check information as detailed in our Privacy Policy.

**Will I receive a notification when my Mobile Check Deposit has been posted?**

Yes, if you setup a mobile check deposit alert within Online Banking to be notified when your deposit has been posted.

**How do I set up alerts within Online Banking to be notified of balance limits when checks have been cleared and posted?**

Setup an alert in *Alerts & Messages* within Online Banking. For deposit accounts complete alerts under DDA. For savings accounts complete alerts under SAV.

**What should I do if the Mobile Check Deposit icon is not available within TouchBanking after my account has been enrolled?**

The Mobile Check Deposit icon is available with the most recent version of TouchBanking. Review the Mobile Banking section of our website for instruction on how to download the newest version of TouchBanking from the APP store.

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**Enrollment of Accounts****How do I enroll in Online Banking when my only account is an IRA Savings or IRA CD?**

Choose *Savings* under *Type of Account* on the enrollment page. Complete all required fields.