<p style="text-align: center;">**Kinecta Direct Text Banking – Frequently Asked Questions**</p>

Q. What is Text Banking?

Text Banking is a free feature that allows you to bank via SMS (text) messages. Available commands include balance and transaction history retrieval, and transfers. You can even set Alerts to help you monitor balances, account activity and can be notified when your account dips below your pre-defined limit. You must register for mobile access before you are able to access Text Banking.

Q. How do I get started with Kinecta Direct Text Banking?

A. You can initiate the registration process via the Kinecta Mobile Banking application (app). To start the registration process on the mobile app, select "Text Banking" from the menu.

- You are allowed to register up to 3 unique phone numbers for the Text Banking feature. All numbers currently registered for text for that account number will be displayed under "Enrolled phones"
- To enroll a new number for Text Banking select "Add a mobile number"

  - You will then be presented with useful information regarding the text service as well as Privacy Policy and Terms and Conditions.
    - You will need to select "Agree" in order to continue the registration process.

Text Banking Enrollment

Step 1 of 3

You may enroll your mobile phone in a few steps. Please make sure your mobile phone is handy.

Text **STOP** to 86020 to deactivate Text Banking.
Text **HELP** to 86020 to fetch list of available commands.

Message and data rates may apply. Message frequency depends on account settings.

The following carriers are supported: Alltel, AT&T, Boost, Cincinnati Bell, Cricket, Metro PCS, Nextel, Sprint, T-Mobile, US Cellular, Verizon Wireless, Virgin Mobile

View **Terms and Conditions** and **Privacy**

View **Terms and Conditions** and **Privacy Policy**.

Agree   Cancel

- After selecting "Agree" you will be asked to enter your mobile phone number.
    - Select "Continue" to trigger a verification code to be sent to the mobile phone number provided

The following carriers are supported: Alltel, AT&T, Boost, Cincinnati Bell, Cricket, Metro PCS, Nextel, Sprint, T-Mobile, US Cellular, Verizon Wireless, Virgin Mobile

Text **STOP** to 546328 to deactivate Text Banking.
Text **HELP** to 546328 to fetch list of available commands.

Message and data rates may apply. Message frequency depends on account settings.

View **Terms and Conditions** and **Privacy Policy**.

Mobile Phone Number:
☐-☐-☐

Continue   Cancel

You have subscribed to KINECTA FCU text banking. Reply STOP to cancel, Msg&Data Rates May Apply
In the enrollment website, enter verification code: 868661

- If you do not receive the verification code you should select "Click here if you did not receive the verification code" to resend.
- The registration process is complete once the verification code has been entered into the appropriate field and validated.

Enrollment Complete

Congratulations! We have enabled phone number **1**   for Text Banking.

A welcome Text Banking has been sent to your phone.

To get started, respond to the welcome message with one of the following commands:

- **B** to fetch all account balances
- **H** to fetch the five most recent transactions for all accounts
- **H acct** to fetch the five most recent transactions for a specific account

Q. Who can use Kinecta Direct Text Banking?

A. Text Banking is available to any Kinecta Federal Credit Union member who uses Online Banking. Registering for the Mobile Banking app will grant you access to Text Banking.

Q. What services can Kinecta Direct Text Banking provide for me?

A. When using the Text Banking, text messaging feature on your mobile phone you can check account balances and transaction history, and transfer money from one Kinecta account to another Kinecta account. Text Banking will provide you with the last five transactions on all accounts. You may also sign up for the Text Banking Alerts feature.

Q. What features are available with Text Alerts?

A. Text Alerts help you monitor balances and account activity and can even notify you when your account dips below your pre-defined limit. Following are the options: Daily Summary, Balance Below, and Balance Changed.

All active alerts
Daily summary. Account: All
Daily summary. Account: S:01 PRIMARY SAVINGS
Balance below. Account: S:01 PRIMARY SAVINGS
Balance changed. Account: S:01 PRIMARY SAVINGS

1. Alert Home
2. Disable All Alerts
3. Help

Q. How secure is Kinecta Direct Text Banking?

A. Kinecta Direct Text Banking is secure. Because the content of text messages is generally accessible to anyone who may have access to your mobile device, the information in the text messages you receive from Kinecta does not include any confidential or personally identifiable information. Messages will never contain full account numbers. However, your text messages will store the balances and account history that you are requesting. For that reason, we recommend you delete your Text Banking messages after you have reviewed them.

Q. What is the cost associated with Text Banking?

A. We do not charge you for Text Banking. Your wireless carrier may charge for using the Text Banking message feature on your mobile device. Some carriers may charge additional fees to use their short code texting services.

Q. What accounts can I access with Text Banking?

A. All accounts you are able to access through Kinecta Online Banking are available using Text Banking *except* credit card and mortgage accounts. Through the Text Banking enrollment process, you will choose the accounts and assign a short name (nickname) for each one.
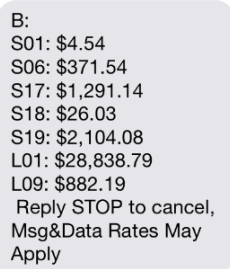
Q. I share a joint account. Can I set up more than one phone for the same primary account?

A. Yes, you are allowed to register up to 3 unique phone numbers for the Text Banking feature. All numbers currently registered for Text Banking for that account number will be displayed under "Enrolled phones." To enroll a new number for Text Banking select "Add a mobile number."

Q. What commands or keywords can be used?

A. Available commands for Text Banking include (not case sensitive):
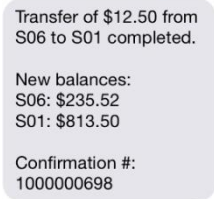
- **B** to fetch all account balances

> B

> B:
> S01: $4.54
> S06: $371.54
> S17: $1,291.14
> S18: $26.03
> S19: $2,104.08
> L01: $28,838.79
> L09: $882.19
> Reply STOP to cancel,
> Msg&Data Rates May
> Apply

- **H** to fetch the five most recent transactions for all accounts
- **H acct** to fetch the five most recent transactions for a specific account (e.g. H S01)
- **X source dest amount** to transfer dollar amount from source account to destination account (e.g. X S01 S05 50.00)
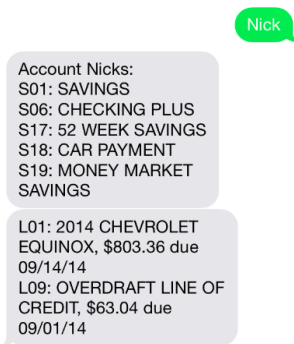
> X s06 s01 12.50

> Transfer of $12.50 from
> S06 to S01 completed.
>
> New balances:
> S06: $235.52
> S01: $813.50
>
> Confirmation #:
> 1000000698

- **NICK** to fetch list of share and loan nicknames

Nick

Account Nicks:
S01: SAVINGS
S06: CHECKING PLUS
S17: 52 WEEK SAVINGS
S18: CAR PAYMENT
S19: MONEY MARKET SAVINGS

L01: 2014 CHEVROLET EQUINOX, $803.36 due 09/14/14
L09: OVERDRAFT LINE OF CREDIT, $63.04 due 09/01/14

- **MENU** to fetch list of available commands
- **HELP** for help
- **STOP** to deactivate Text Banking

Q. Is there any password needed for Text Banking?

A. You don't need a password to access your account information via text message.

Q. What happens if I lose my mobile device?

A. The information sent to you from Kinecta's Text Banking feature is very limited; it does not identify you or your account numbers. However, if your mobile device is lost or stolen, you should call your mobile provider immediately to cancel service on the device. Once you replace your device, if you keep the same number, Text Banking will continue to work. If you change your number, you will need to login to the Mobile Banking app and go to "Text Mobile Settings" to update your phone number. Remember with any changes such as phone numbers, accounts or short names, you must Accept the Terms and Confirm the change, as well as text the validation code you receive to complete the change process.

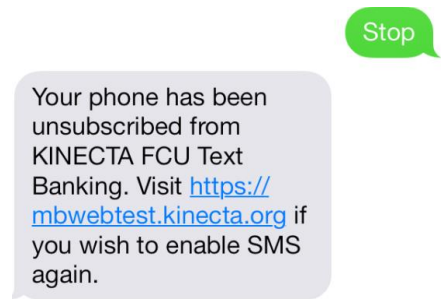**Q. What do I need to do if I get a new mobile device?**

A. If you are using the same phone number, no changes are needed. If you change the phone number, see above Q/A for instructions.

Q. What is the number I should send keywords to?

A. Kinecta's Text Banking short code is 546328. This short code will only work if you have activated the Text Banking feature. If you wish to add Kinecta's short code to your contact list, please use a generic label for security purposes.

Q. What if I no longer want to be a Text Banking user?

A. Text Kinecta's short code – 546328 with the word STOP. This will cancel your Text Banking service.

Stop

Your phone has been unsubscribed from KINECTA FCU Text Banking. Visit https://mbwebtest.kinecta.org if you wish to enable SMS again.

Q. What is SMiShing and why should I know what this is?

A. Hopefully you are aware of the risks of 'phishing.'

A derivation of phishing, SMiShing involves the use of Text Banking messages on mobile devices to collect personal information. A typical SMiShing message might advise you that your debit card has been compromised and you should call a number to ensure your account's security. In calling the number, you would likely be asked to provide your account number, date of birth or other personal information. Once you have done that, your information is in the hands of fraudsters and you are a potential victim of identity theft.

SMiShing is easy to avoid if you know what to look for. Any unsolicited text message asking you to reply with information about yourself or to call and provide information to a voicemail or live person is inherently suspect. Delete such messages without replying.

Q. Do I need a smart phone to sign up for Text Banking?

A. No, because virtually every mobile phone/device on the market today is capable of sending and receiving Text Banking messages. You must simply have text-messaging available through your mobile device. You may register for Text Banking using the Wireless Application Protocol (WAP) site. To initiate the registration process using the WAP site, go to https://mobile.kinecta.org/Login.aspx?js=y and select "Text Banking Settings" and follow the prompts.