FAQs

Mobile Text Banking

Q How secure is Text Message Banking?
A Our Text Message Banking service is secure. You can activate the service only after logging into our internet banking site. Text messages will never contain confidential information about you or your accounts. Messages will never contain full account numbers.

Q Will I be charged for Text Message Banking?
A There are no bank charges for Text Message Banking, but standard carrier fees for text messaging may apply. Check with your mobile phone carrier if you aren't sure what fees apply when you send and receive text messages.

Q Will Text Message Banking work on my phone?
A Yes it will, as long as you have text messaging enabled with your mobile carrier and use a carrier that the service supports. Check with your mobile carrier if you are unsure.

Q How do I deactivate the Text Message Banking service?
A You can text STOP to 454545 on your activated cell phone, or you can return to the mobile banking page and click the deactivate link next to your mobile device number. Your phone will no longer receive any text messages from Mobile Banking. You can add a new phone at any time if you change your mind.

Q Why do I need to verify my phone?
A Verifying your phone is a one-time step and is one way to ensure the security of mobile text messaging.

Q Where do I find my activation code?
A During setup we will send you a text message with your activation code. If you have already submitted your mobile number during setup, check your mobile device now. You should receive a text message with your activation code within a few minutes.

Q Can I come back later to enter my activation code?
A Yes. If you experience difficulties we recommend that you go through the setup process again and get a new code.

Q I have not received my code, what do I do?
A It might take several minutes to receive your code. If you feel you have waited long enough, you can click the "resend code" link. Please check your mobile device shortly for a new text message. If you are still experiencing problems, verify you entered the correct mobile number during setup.

Q What is a primary banking account?
A Your primary account is the default account that will be used when you text BAL to 454545. You should select the one you will likely want to check the most often. You can get all account balances by texting BAL ALL to 454545.

What if I have other questions about Mobile Banking?

Call 877.280.1852