

1. What is SMS Text Banking?

Mobile Banking is the ability to do your banking on the fly. Whether you're shopping at the mall, hanging out at a friend's place, or eating at your favorite restaurant, with SMS Text Banking you have access to balances and transaction history right at your fingertips. Just register your mobile phone, and start SMS Text Banking today!

2. Will SMS Text Banking work on my mobile phone?

SMS Text Banking will work on most mobile phones that are less than 5 years old and support text messaging. Please check with your carrier (e.g. MTS, Rogers, Telus) for details on fees, accessibility, and delivery time.

3. What can I do using SMS Text Banking?

With SMS Text Banking, you can see the account balance and recent transaction history of any account you set up. Just register your mobile phone, and start Text Banking today!

4. What does it cost to use SMS Text Banking?

There is no cost to use SMS Text Banking at this time. Please check with your mobile carrier for information on any charges for sending and receiving text messages that are applicable to you.

5. Is my personal information as secure in SMS Text Banking as Online Banking?

Yes, your personal information is as secure in SMS Text Banking as Online Banking.

6. What if I misplace my mobile phone or if it is lost or stolen?

If you have temporarily misplaced your mobile phone (e.g. you left it at work), you can disable SMS Text Banking by visiting the Preferences page within CU@home. Once you locate your mobile phone, simply go online and enable the feature again. If you have lost your mobile phone or if it was stolen, please follow your mobile carrier's recommended procedures for this scenario and contact your mobile carrier immediately. You can further delete your mobile phone completely from SMS Text Banking by visiting the preferences page within CU@home.

7. Will SMS Text Banking work outside Canada?

This service is designed to work on mobile phones from a Canadian mobile carrier on a Canadian mobile network. However, if your Canadian mobile carrier has a roaming agreement with a foreign carrier, you can expect SMS Text Banking to work. However, please note that service outside of Canada is on a best efforts basis only, and you should check with your carrier regarding roaming fees.

8. I have never used text messaging on my phone before, how do I send a text message on my mobile phone?

Please refer to your owner's manual for your mobile phone on how to send a text message or contact your carrier on how to obtain an owner's manual.

9. I have changed carriers and/or have changed phone numbers, will SMS Text Banking work?

As a security precaution, Mobile Banking is set to disabled status. Please send a text keyword command and you will receive instructions that will guide you on how to enable your mobile phone.

10. Do I need access to the internet to use SMS Text Banking?

No, you do not. SMS Text banking uses text messaging supported by your carrier.

11. I have been using SMS Text banking, but when I received my new MemberCard, I can no longer use SMS Text banking. Why?

You may only have one card registered at a time. When the MemberCard number you use for CU@home access changes, you must text STOP to 66639 and proceed to re-register for SMS Text banking with the new MemberCard #.