Mobile Banking FAQs

What is Mobile Banking?

Mobile Banking allows you to conveniently and securely access your account information, pay your bills, transfer funds, or find a nearby ATM or SharePoint branch from your smartphone or mobile device.

Is there a cost for Mobile Banking?

No, Mobile Banking is a **free** service for members enrolled in Internet Banking. However, check with your wireless provider as data rates may apply.

What devices are supported for SharePoint's Mobile Banking?

Any iPhone or Android web-enabled phone, tablet, or mobile device can access Mobile Banking by downloading the app from the Apple or Android store.

Does SharePoint offer any Mobile apps for my BlackBerry device?

At this time we only support the Mobile Banking app for iPhone and Android devices. However, you can access our mobile optimized site at m.sharepointcu.com.

How do I download the Mobile app?

Once enrolled in Internet Banking, download and install the App for your Apple or Android device by searching "SharePoint CU Mobile" in your app store. Or, use the links within SharePoint's website.

How do I Sign-On to Mobile Banking?

Sign-On to Mobile Banking with your Internet Banking credentials. If you are not enrolled in Internet Banking, you must enroll prior to utilizing Mobile Banking. Enroll online today!

How can I enroll in Internet Banking, so I can use Mobile Banking?

Enroll online at: https://secure-recu.com/EnrollOnline/ManualAndQuickEnroll.aspx

My Sign-On ID and password didn't work for Mobile Banking. What's wrong?

Confirm you are enrolled in Internet Banking. Once enrolled, Sign-On using your Internet Banking credentials. If you are still having difficulty contact us by phone: (800) 752-3494 or (952) 930-0700 or by email: mobilebanking@sharepointcu.com.

What happens if I get locked out of Mobile Banking?

Call SharePoint at (800) 752-3494 or (952) 930-0700 to reset your password. Once your password is reset, you must first set a new password through SharePoint's Internet Banking. You may not set your new password in Mobile Banking. Once you've set your new password in Internet Banking, you can Sign-on to Mobile Banking.

What types of accounts can I access through Mobile Banking?

You can access deposit and loan accounts, including savings, money market, IRA, checking, Credit Cards, and some loan accounts.

How do I view my account transaction history through Mobile Banking?

After signing on to Mobile Banking, select "Accounts," then select the account that you wish to view. The date posted, description, amount, and running balance are displayed for each transaction. To view a check that has posted, or for a detailed look at your account transaction history, access SharePoint's Internet Banking using your computer, which offers greater detail.

How do I transfer funds using Mobile Banking?

Sign-On to Mobile Banking and select "Transfer Funds." Select which account to transfer *from* and which account to transfer *to*, and then enter the amount of the transfer. Lastly, confirm the transfer information and choose an immediate, recurring or future-dated transfer.

What types of transfers are available?

Account transfer (transfer funds between your SharePoint Accounts) Cross Account transfer (transfer between your SharePoint account and another account you are not on at SharePoint. *This type of transfer must be set up in Internet Banking first.*) External Transfer (to or from your SharePoint Checking account and a checking account in your name at another financial institution—*This type of transfer must be set up in Internet Banking first.*)

How do I pay my bills through Mobile Banking?

Set up payees through SharePoint's Internet Banking. Next, Sign-On to Mobile Banking, select "Payments," then "Bill Pay," then "Pay Bills," and select the payee you want to pay. You will then select the account you would like to pay from. Next, enter the payment amount, memo, and date you would like to schedule the payment for. If you need to add additional payees or view more payee details, access SharePoint's Internet Banking.

How do I view my Bill Payment history through Mobile Banking?

While in Mobile Banking, select "Payments," then "Bill Pay," then "Payment History," and view payments. For a detailed look at your bill payment history, please Sign-On to SharePoint's Internet Banking, select "Payments," and then click "Bill History."

Can I request a stop payment on a check within Mobile Banking?

No, please contact SharePoint to process this request: (800) 752-3494 or (952) 930-0700.

Can I make a loan payment?

Yes, you can make loans payments in Mobile Banking by clicking on "Payments," then "Loan Payments," and then choosing the type of payment desired. You can then select which account the payment should come from, and which loan the payment should go to. Then simply choose the payment type (regular or principal) and the desired payment amount.

In Mobile Banking, can I access my line of credit?

At this time, you can't advance funds from your Reserve or Home Equity Line of Credit within Mobile Banking. However, you can advance funds from SharePoint's Internet Banking.

What should I do if I lose my mobile device?

If you lose your mobile device, we recommend changing your Internet Banking password immediately.

Where can I find more information about Mobile Banking?

For more information, visit our website: <u>https://sharepointcu.com/services_mobilebank.asp</u>