



## Mobile Banking FAQ's

**1. What is Mobile Banking?**

Mobile Banking allows you to connect to your credit union accounts through a web-enabled device such as a cell phone, i-Pad, etc. You can access balances, transfer funds, view current rates, pay bills online, and locate free ATM's.

**2. What accounts can I access with Mobile Banking?**

Mobile Banking provides access to the same accounts as Internet Banking. Credit card and mortgage balance information is currently unavailable. You can also pay bills online once you set up your payee(s) through Online Bill Pay using your personal computer.

**3. How much does it cost?**

**It's FREE.** However, message and data rates from your wireless provider may apply.

**4. What do I need to use Mobile Banking?**

Any mobile device that has access to the Internet. You may sign up for Internet Banking online at [www.communityalliancecu.org](http://www.communityalliancecu.org), or call the Credit Union.

**5. Is Mobile Banking Secure?**

**Yes.** Mobile Banking is covered by the same security as Internet Banking.

**6. What should I do if I lose my phone?**

Call the Credit Union immediately. This is the best way to minimize your loss. Change your Internet Banking password immediately. Report your lost/stolen phone to your carrier and ask them to disable the phone. Examine your account on a regular basis and if you discover any unauthorized activity, notify us promptly. If you fail to do either of these, you may share in the loss, or bear the loss entirely yourself.

**7. How do I change my Mobile Banking Password?**

Login to Internet Banking using your personal computer to change your password. Mobile Banking uses the same login and password as Internet Banking. Remember to use your newly defined password the next time you login to Mobile Banking.

**8. What if I get locked out?**

Call the Credit Union at 800.287.0046 and ask us to unlock your account. Our Livonia Branch is open 7 days a week, by calling 734.464.8079.