

# Members First of Maryland FCU

## Mobile Banking Frequently Asked Questions

- **Q: What is the mobile banking app?**

A: The mobile banking app lets you access and manage your bank, bill pay and credit card accounts at the speed of life. That means you can pay bills, view transactions and transfer money from anywhere at any time.

- **Q: Why should I use the mobile banking app?**

A: The app gives you the ultimate freedom and flexibility to keep up with your busy life. When you have the mobile banking app, you can:

- **Make bill payments anywhere.** Add bill payees, view all your upcoming bills, make payments and access your payment history.
- **View transactions anytime.** Get an up-to-the-minute view of your cash flow and finances in real time from your dashboard.
- **Make transfers anyplace.** Now you can securely move money between your accounts at Members First of MD FCU.

- **Q: How does it work?**

A: The mobile banking app converges your financial accounts into one simplified app that can be securely accessed at anytime, anywhere. This provides you with real time access to your bill pay account, bank accounts and credit card accounts.

- **Q: How does the app identify my upcoming bills?**

A: The mobile banking app uses something called "predictive modeling." This analyzes recurring transactions and payment patterns to identify upcoming bills. As a result, you get a holistic view of your past and future transactions.

- **Q: What else can I do with the mobile banking app beyond the basics?**

A: The app has several additional features that will keep you on top of your finances. With the mobile banking app you can:

- **Set up payment alerts** to let you know when a payment is due
- **Set up balance alerts** to let you know when your account balance hits a certain limit
- **See your balance history** in a graph that shows your transactions
- **Tag transactions** to make it easy to search and locate your purchases
- **Locate the closest** branch or ATM for MY CU

- **Q: How do I add a company or person as a payee?**

A: To add a payee, simply:

1. Select "**Menu**" on your app dashboard
2. Select "**Bills**"
3. Select  to add a new payee
4. Select "**Company**" or "**Person**" as the payee type
5. Enter the required information. For a company, this can be found on your bill statement.

**Q: How do I pay a bill?**

A: After you add a company or person as a payee, you can pay a bill. To pay a bill, simply:

6. Select "**Menu**" on your app dashboard
7. Select "**Bills**"
8. Select "**Payable**" to see a list of payees
9. Select the payee you wish to pay
10. Choose the pay-from account, enter payment amount and select payment date

**Q: How do I send money to a person?**

A: You must first add the person as a payee. To do this, simply:

11. Select "**Menu**" on your app dashboard
12. Select "**Bills**"
13. Select  to add a new payee
14. Select "**Person**" as the payee type

Next, choose your payment method:

- Provide the **recipient's email address** and a secure password of your choosing. The recipient then logs in to a secure site using that password and provides the required account information. A payment is deposited electronically from your account into their account.
- Provide the **recipient's bank routing number and deposit account information** and a payment is sent electronically.
- Provide the **recipient's mailing address** and a paper check will be mailed.

Once you add a person as a payee, follow these steps to send a payment:

18. Select "**Menu**" on your app dashboard
19. Select "**Bills**"
20. Select "**Payable**" to see a list of payees
21. Select the payee you wish to pay
22. Choose the pay-from account, enter payment amount and select payment date

**Q: How do I tag a transaction?**

A: Tagging transactions allows you to quickly locate your purchases. To tag a transaction, simply:

23. Select "**Menu**" on your app dashboard
24. Select "**Transactions**"
25. Select the transaction you wish to tag
26. Click "**Add a tag**"
27. Choose "**Local**" if the tag applies to a specific transaction. Choose "**Global**" if you want the tag to apply all transactions to your selected payee.
28. Enter your tag and select "**Save**"

**Q: How do I add my credit card account to my app?**

A: Mobile banking lets you view all your finances, including credit card accounts, in one place. To add an account:

29. Select "**Menu**" on your app dashboard
30. Select "**Accounts**"
31. Select the "+" icon
32. Type the credit card institution name in the "**Search**" box
33. Select your institution from the list
34. Enter your login credentials to add the account

**Q: How do I transfer money between accounts?**

A: You can move money where you need it when you need it with your mobile banking app. Simply:

35. Select "**Menu**" on your app dashboard
36. Select "**Transfer Money**"
37. Answer your security question
38. Choose transfer type. The app will then display eligible accounts.
39. Select "**From**" and "**To**" accounts and enter transfer amount
40. Input your amount
41. Select "**Continue**"
42. Review transfer details. If correct, select "**Confirm Transfer.**"

**Q: How can I use my app to find the nearest MY CU branch or ATM?**

A: To find a nearby branch or ATM, simply:

43. Select  on your app dashboard
44. Select "**Locations**" to find branch and ATM locations

**Q: How will I know when updated versions of the app are available?**

A: Once you downloaded the app, you will be automatically notified of new versions when they become available.

•

**Q: How secure is this app?**

A: The mobile banking app is extremely secure. We use a variety of methods to ensure that all data is stored securely in our U.S.-based, world-class Tier-3 data centers. In fact, you can rely on the same security measures that we use for online banking. All of our services are "N+1 redundant," which gives you a deeper layer of protection and continuous reliable service. This includes facilities, networking equipment and the servers that host our app. In addition, our data retention and business continuity plans are comprehensive and our employees maintain organization security measures designed to keep your data safe. You should also know that at no time do we share your information with a third party or another financial institution.

**Q: How can I prevent others from using the mobile banking app on my phone?**

A: Upon initial setup, you will be asked to create a four-digit passcode. This passcode will be required each time you launch the app and can be changed in the app's settings. Please keep your passcode private for your protection.

**Q: Who will see my bank information?**

A: Only you will see your bank information. Your information is never shared with a third party or another financial institution.

**Q: Is this app safe to use over Wi-Fi?**

A: Yes, the use of the mobile banking app over Wi-Fi is no different than using it on your phone's data connection. All data is sent over an encrypted Secure Socket Layer (SSL) connection.

**Q: What happens if I lose my phone?**

A: We can remotely wipe the mobile banking app to ensure your data is cleared from the phone. Please contact us for assistance if your phone is lost or stolen and you would like to initiate a remote wipe.

**Q: What happens if I change my password in online banking?**

A: If you update or change your online banking password, you will be asked to re-authenticate your identity within the mobile banking app. After successful re-authentication, you may continue app usage.