



Mobile Banking Q & A

Directions Credit Union is now offering Mobile Banking for your Smart Phone! This is a secure and convenient way to access your accounts from your mobile device. Available Smart Phones are – Iphone/iTouch, Blackberry, Android.

With mobile banking, you will be able to:

- * View your account balances
- * Transfer funds between your accounts, or your account to another member's account
- * Make loan payments
- * Find Directions Credit Union locations
- * Find Shared Branching and ATM's close to you

Q. What is Mobile Banking?

A. Mobile Banking is a service that allows you to perform banking transactions from your mobile device.

Q. Is there a charge to use Mobile Banking?

A. No, Directions Credit Union Mobile Banking is FREE and available to all Directions' members.

Q. What mobile devices can be used with Mobile Banking?

A. Currently Directions Credit Union offers Mobile Banking ONLY on Smart Phones which includes: Blackberry, iPhone/iTouch, and Android phones.

Q. How will I sign up for Mobile Banking?

A. You will need to be a current registered CUOnline Home Banking user. There are specific instructions located on our website and also within CUOnline for your assistance.

Q. How do I log into Mobile Banking once the application is on my device?

A. You will need to enter your member number and CUOnline password to view your balances and perform transfers. CUOnline has the capability to allow a "username" instead of the member number to login but with Mobile Banking you will need to enter the Member Number.

Q. If I have two membership accounts with Directions Credit Union, can I register both accounts with one device?

A. Yes. You will need to be a registered CUOnline Banking user for each membership account first. You will then be able to register your device within the Mobile Banking portion of CUOnline.

Q. Can I use multiple mobile phones to access Mobile Banking?

A. Yes. If you own more than one mobile device, you will be able to register each device that you own to access your accounts.

Q. Are my mobile transactions secure?

A. Yes. Directions Credit Union ensures the protection of our members' accounts. Our mobile banking service requires an account login and password from your mobile device. In addition, the service requires account log in and authentications to ensure that unauthorized devices are not connected and to safeguard our member's accounts from fraudulent activities.

Q. Does any of my account information reside on my phone?

A. No, Directions Credit Union Mobile Banking service only allows you to access your account through a safe and secure wireless transmission using the application that was downloaded to your device. Your account information is not stored on your mobile phone.

Q. What if my phone is Lost or Stolen?

A. If your mobile phone has been lost or stolen; you can "unregister" your device by logging into CUOnline and going to the registration page.

Q. What is the difference between Mobile Applications and Mobile Web?

A. Mobile Web allows the mobile user to access the Internet from the browser on their phone. Mobile applications do not use the phone's web browser to function.