

Members Exchange Mobile Banking

General Information

What is Mobile Banking?

Mobile Banking allows you to view account information, pay bills, and transfer funds from a cell phone or mobile device. MECU Anywhere Mobile Banking offers three ways to access your account information: Mobile Text and Alerts, Mobile Web or Mobile App.

What is required to enroll in Mobile Banking?

1. An Online ID and Password for Home Banking.
2. An active Membership with Members Exchange / account must be in good standing.

How do I enroll in Mobile Banking?

You enroll in Mobile Banking through Home Banking and your mobile device. You must have a supported device with text or a valid data plan to enroll in Mobile Banking. Mobile Browser: **m.mecuanywhere.com**

Is Online Banking required to enroll in Mobile Banking?

Yes. To enroll in Mobile Banking you must be an existing user of Home Banking.

Is Mobile Banking free?

Yes! Mobile Banking is free of charge. You may incur data (internet) or text message charges from your wireless carrier.

Is Mobile Banking safe?

Yes. Mobile Banking is safe and secure. Mobile Banking is protected with state-of-the-art security technology. No identifiable personal information, such as your account number, will be sent or stored on your device.

What type of mobile device is required for Mobile Banking?

- Mobile Text and Alerts requires a device that is capable of sending and receiving text messages. You may incur text message charges from your wireless carrier.
- Mobile Web requires a device that supports mobile web browsing. You may incur text message charges from your wireless carrier.
- Mobile App requires an iPhone. You may incur text message charges from your wireless carrier.

Does my wireless carrier support Mobile Banking?

Mobile Banking works on all major mobile providers in the US.

What accounts will I be able to access through Mobile Banking?

You will be able to get balances, transfer funds and pay bills on any account for which you are an owner.

How much transaction history is available through Mobile Banking?

You will be able to access up to the last 30 days of transaction history.

What if my device is lost or stolen?

You should contact Members Exchange at 800-748-9459 to reset your online banking password.

Will my account information reside on my phone?

Your phone will store the information provided via text message. You can delete the text messages when they are no longer needed. Information provided in text messages includes, but is not limited to the account nickname, balance and transaction history.

Can someone intercept my Mobile Banking transactions?

No. 128-bit SSL encryption protects your information as it travels from your mobile device to Members Exchange. The 128-bit SSL encryption technology is the same encryption that safeguards Internet traffic for secure Web applications.

Can I safely recycle or dispose of my device if it has Mobile Banking on it?

Although your information is not stored on your mobile device, we recommend you delete any text messages, delete the Mobile Banking application and clear any browser history from the device before recycling or disposing.

How do I transfer Mobile Banking to my new mobile device with the same phone number?

- Mobile Text and Alerts – You do not have to do anything. However, we do suggest that you delete any text messages from your current device.
- Mobile Web – You do not have to do anything. You will be able to access your accounts through www.mecuanywhere.com with your Online ID and password. However, we do suggest that you delete any browser history from your current device.
- Mobile App – Remove Mobile Banking from your current device and download the application to your new device.

Who do I contact for assistance in setting up Mobile Banking?

Visit www.mecuanywhere.com or call 1-800-748-9459.

Mobile Text and Alerts

SMS Texting allows you to fetch your account balances and recent account history by sending an SMS Text to Members Exchange.

To enroll in SMS Texting, log into the mobile banking web site and then select the "SMS Texting" menu and follow the directions.

Once your mobile phone is enrolled, you may send the following commands:

- **MECU B** to fetch all account balances
- **MECU H** to fetch the five most recent transactions for all accounts
- **MECU H acct** to fetch the five most recent transactions for a specific account (e.g. MECU H S0001)
- **MECU X source dest amount** to transfer dollar amount from source account to destination account (e.g. MECU X S0000 L0001 50.00)
- **MECU HELP** to fetch list of available commands
- **MECU QUIT** to deactivate SMS Texting mobile banking

The commands are not case sensitive. For example, you can use '**mecu b**' as well as '**MECU B**' to fetch balances.

Note, standard text messaging fees from your phone carrier will apply.

Examples of requests and responses:

Fetch all balances request:

To: 41411

Message: "MECU B"

Response:

04/13 01:50pm

BAL:

S0001: \$6,371.04

S0005: \$3,160.48

S0006: \$4,939.52

L0001: \$5,002.99

L0002: \$129,994.05

Fetch recent transactions request:

To: 41411

Message: "MECU H"

Response:

history:

04/20 S0005 \$9.95 Deposit KIOS

04/19 S0001 (\$20.76) Withdrawal

04/19 S0005 \$2.91 Deposit INTE

03/15 L0002 \$100.00 Deposit KI

03/02 S0006 \$5.00 Deposit KIOS

Fetch recent transactions for share S0001 request:

To: 41411

Message: "MECU H S0001"

Response:

S0001 history:

04/19 (\$20.76) Withdrawal

02/20 \$5.76 Deposit INTE

01/19 \$5.91 Deposit INTE

01/25 \$9.99 Deposit KIOS

01/24 \$2.07 Deposit KIOS

Transfer \$100 from share S0000 to loan L0001:

To: 41411

Message: "MECU X S0000 L0001 100"

Response:

Transfer of \$100.00 from S0000 to L0001 completed.

New balances:

S00: \$100,283.79

L01: \$100.00

Confirmation #: 1000000116

Troubleshooting:

- **Error 15500: Could not access your account due to a password issue.**
This error message means your account could not be accessed to answer your SMS Texting request. If you HAVE NOT recently changed your online banking password, please contact Members Exchange at 601-922-3350. If you HAVE recently changed your online banking password, please log into the Mobile Web site with your new password to re-enable SMS Texting mobile banking.
- **Error 15502: Could not access account due to USERPASS LOCKOUT.**
If you receive this error message, it means your Members Exchange account has been disabled after too many invalid access attempts. Please contact Members Exchange at 601-922-3350 to unlock your account.

What is the PIN during enrollment?

The PIN is provided during Mobile Text & Alerts enrollment through MECU Anywhere Online Banking. Please, be sure to have your mobile device with you when you complete the online enrollment as the PIN will expire after 24 hours.

Mobile Web – m.mecuanywhere.com

What is Mobile Web Banking?

Mobile Web Banking is a secure way to access your account information through a mobile web browser. With Mobile Web you can check balances, view transaction history, establish alerts, transfer funds and pay bills by logging into **m.mecuanywhere.com** on your mobile device.

What is the cost for Mobile Web Banking?

Free. There is no cost for using MECU Anywhere Mobile Web. You may incur data (internet) charges from your wireless carrier.

Can I pay bills through Mobile Web Banking?

Yes, bill payment is available through Mobile Web Banking. You will be able to pay any bills you have set up through MECU's online bill pay through MECU Anywhere's Online Banking.

Can I create Payees through Mobile Web Banking?

No. The creation of Payees must be completed within Online Banking.

Can I transfer funds through Mobile Web Banking?

Yes, funds transfer is available through Mobile Web. You will be able to transfer funds between accounts for which you are an owner.

Mobile App

What is Mobile App?

Mobile App is a secure mobile banking application available for the iPhone. With Mobile App you can check balances, view transaction history, establish alerts, transfer funds and pay bills.

What is the cost for the Mobile App?

Free. There is no cost to download the MECU Mobile Banking App. You may incur data (internet) charges from your wireless carrier.

Can I use my BlackBerry, Android, or other mobile device to access Mobile App?

Yes! BlackBerry and Android are compatible with Mobile App. You can enjoy all the features and benefits of MECU Anywhere's Mobile Banking by simply visiting **www.mecuanywhere.com** from your mobile browser.

How do I download the Mobile App to my iPhone?

Search for "MECU Anywhere Mobile Banking" from the App Store on your device or from iTunes on your computer.

Can I pay bills through Mobile App?

Yes, bill payment is available through Mobile App. You will be able to pay any bills you have set up through MECU's Online Banking.

Can I create Payees through Mobile App?

No. The creation of Payees must be completed within Online Banking

Can I transfer funds through Mobile App?

Yes, funds transfer is available through Mobile App. You will be able to transfer funds between accounts for which you are an owner.