1. **Q: How secure is Text Banking?**  
   A: Our text banking service is secure. You can use the service only after logging into online banking. Text messages will never include confidential information about you or your accounts and will never contain full account numbers.

2. **Q: Will I be charged for Text Banking?**  
   A: We won’t charge you, but standard carrier fees for text messaging may apply. Please check with your mobile phone carrier if you aren’t sure what fees apply when sending and receiving text messages.

3. **Q: Will Text Banking work on my phone?**  
   A: Yes it will, as long as you have text messaging enabled with your mobile carrier and use a carrier that the service supports. It is not required that you have a smart phone to use Text Banking. Please check with your mobile carrier if you are unsure.

4. **Q: Which carriers do you support?**  
   A: Our Text Banking service works on all major mobile providers in the US including:  
   - AT&T  
   - Verizon  
   - T-Mobile  
   - Sprint  
   - ACG (C-Spire, Carolina West, Ntelos, Cellcom)  
   - ClearSky  
   - U.S. Cellular  
   - Google Voice  
   - Interop

5. **Q: How do I enable my accounts for text banking?**  
   A: Below are 4 easy steps to enable your accounts:  
   1. Login to your online/mobile banking  
   2. Click Settings > Text Enrollment to enable your phone for Text Banking  
   3. Add your phone # and click ‘Agree to Terms’.  
   4. You will be prompted to visit Account Preferences to select and nickname your Text Banking Accounts for SMS.

6. **Q: How do I configure my accounts for Text Banking?**  
   A: Under Settings >Account Preferences, click on the account name, select SMS/Text, toggle enrollment to On and use the pencil to select a short nickname to use as your <account nickname> when sending a command.
7. **Q: How do I deactivate Text Banking?**
   A: You can text STOP to 226563 on your activated mobile device. Your device will no longer receive any text messages from Text Banking. You can add a new phone at any time.

8. **Q: What are the commands for Text Banking?**
   A: Below are the commands for Text Banking:

   - **BAL** or **BAL account nickname** = Receive account balance(s)
   - **HIST** or **HIST account nickname** = Receive account history
   - **XFER** account nickname account nickname amount = Transfer funds between accounts
   - **HELP** = Receive help on text banking and list of commands
   - **STOP** = Disable text banking for this mobile device

9. **Q: Are the commands case sensitive?**
   A: No, the commands are not case sensitive. You can type help or HELP.

10. **Q: What is the number I should send commands to?**
    A: You need to send commands to 226563 (BANKME). This number will only work if you enable your account for Text Banking. Add this number to your phone contacts for ease of use.

11. **Q: How long does it take to get a text message?**
    A: You’ll receive a text message response within a minute. Exact timing will depend on your mobile service carrier.

12. **Q: Is there a password needed for Text Banking?**
    A: No, you don’t need a password to access your account information via text message.

13. **Q: I have a new mobile phone number. Can I change or add my number online?**
    A: Yes, you will need to login to online/mobile banking and click Settings > Text Enrollment and edit your SMS Text Number and click save.