

MOBILE BANKING FREQUENTLY ASKED QUESTIONS

1. What is Mobile Banking?

Mobile banking refers to the use of a smartphone or other cellular device to perform online banking tasks while away from your home computer, such as monitoring account balances, transferring funds between accounts, bill payment and locating an ATM.

2. Is there a cost to use St. Lawrence Federal Credit Union's mobile app?

There is no cost for the mobile banking app. Regular transaction fees associated with your St. Lawrence Federal Credit Union (STLAWFCU) account (s) will apply. There may be additional data costs related to accessing the mobile app from your mobile device. Please check your wireless plan or verify with your wireless carrier.

3. What accounts are available in mobile banking?

You can view account balances for the accounts that are currently available to you through Online Banking.

4. What equipment do I need in order to get the STLAWFCU mobile app?

iPhone and iPod Touch users will need an Apple ID user account.

Android device users can download the app via Google Play for Android.

5. How do I register for mobile banking at STLAWFCU?

If you are enrolled in Online Banking, simply use your user name and password to log in to your accounts through the STLAWFCU mobile app.

6. How secure is the STLAWFCU mobile app?

STLAWFCU offers extensive security features to ensure that you can conduct your banking in a safe and private online environment. The same industry standards we have always employed to keep Online Banking secure extend to our Mobile Banking application as well.

7. What happens if I lose my smartphone or mobile device?

If your phone is lost or stolen, it is unlikely that someone could access your account information unless they also know your Online Banking user name and password. However, to be safe, you should contact STLAWFCU as soon as possible by calling (315) 393-3530.

8. What can I do to protect my security and privacy?

There are some simple steps you should take to ensure the security of your information and protect your privacy when you use STLAWFCU mobile app.

Protect your Online Banking password. It is your key to accessing your accounts. Do not reveal it to anyone.

Memorize your Online Banking password. Never store it on your mobile device, or write it on a paper that you keep near your phone or carry with you.

Do not choose passwords that incorporate your name, telephone number, address or birthday or those of any close friend or relative. Never leave your mobile device unattended while using the STLAWFCU mobile app.

Use your phone's built-in lock function - set a password-protect for start-up or time-out.

9. Does STLAWFCU have Mobile Deposit Service?

Yes, Mobile Deposit Capture is available. You must be registered for Mobile Banking through the STLAWFCU mobile app.

10. Who do I contact for assistance with my STLAWFCU Mobile app?

You can call us at (315) 393-3530 or contact us through our St. Lawrence Federal Credit Union website at: **www.stlawrfcu.com**.