



## MOBILE BANKING FAQ

### What are the key features of SHCU mobile banking?

SHCU mobile banking includes the following features:

- **Mobile Bill Pay.** Make payments using the bill payment function of the mobile banking app.
- **Mobile Deposit.** Deposit checks using the check deposit function of the mobile banking app and the camera function of your smart device.
- **Transfers.** Transfer funds between your SHCU accounts (including loans).
- **Check History.** View checks that have cleared your SHCU accounts.
- **Basic Account Information.** Monitor account transaction activity and review balances.
- **ATM and Branch Locator.** Find surcharge-free ATM locations, locate SHCU branches throughout North Carolina and find thousands of shared branch outlets where SHCU members can make deposits and withdrawals.

### What fees and charges can I expect to pay?

View an online version of the SHCU Schedule of Fees located at the bottom of the rates page of the SHCU website at <http://www.self-help.org/rates.html> to see all applicable fees and charges (and possibly how to avoid them). There is no charge to download the SHCU mobile banking app. Additionally, contact your wireless provider regarding any messaging and data charges that may apply.

### Do I need a username and password to log into SHCU's mobile banking?

A username and password is required to access account information and to conduct account transactions via the mobile banking service. However, the ATM and branch locator feature can be accessed without a secure login.

### How do I enroll in SHCU Mobile Deposit?

Using a smartphone or other smart device, you must (1) click on the Mobile Deposit panel, and (2) follow the steps to complete the enrollment process. Enrollment approval or denial will follow. If approved, you must accept the End User Agreement before being granted access to the check depositing service.

### How do I enroll in SHCU Mobile Bill Pay?

You must have a Self-Help Credit Union checking account and you must be enrolled in Bill Pay through SHCU online banking. No additional enrollment is required. If necessary, go to the SHCU online banking site to self-enroll in Bill Pay.

### What security protocols are used to protect account information?

All SHCU mobile banking activity is encrypted using state-of-the-art SSL encryption technology. SSL encryption is used by Self-Help Credit Union for all of its online services. Self-Help Credit Union always uses state-of-the-art security measures to protect your data no matter how you choose to access your accounts.

### What can I do to get additional answers to questions about SHCU mobile banking?

Use the following information to contact Self-Help Credit Union:

- Contact a branch: <http://www.self-help.org/locations-hours.html>
- Call SHCU Member Services: 1-800-966-7353 (toll-free)