



MIDLAND
CREDIT UNION

Invested in your success.

Mobile Banking FAQ

Find answers to the most frequently asked questions here.

❖ **What is Mobile Banking?**

Mobile banking gives you access to your accounts from your mobile web browser or a downloadable Mobile Banking application, depending on your preference and your phone capabilities. Both options allow you to view account balances, check history, transfer funds, and find the nearest ATM or branch location.

❖ **Is there a cost to use the Midland Credit Union mobile banking app?**

There is no cost from Midland Credit Union to download the mobile banking app. There may be data costs related to accessing the Midland Credit Union mobile app from your mobile device. Please check with your wireless plan or verify with your wireless carrier.

❖ **I am not enrolled in Home Banking. Can I still use Mobile Banking?**

You must be enrolled in Home Banking and have successfully signed in for the first time from a PC before attempting to use Mobile Banking.

❖ **How do I register for mobile banking?**

Once you download the free app from Google Play, Windows App Store, or iTunes App Store, and you're enrolled in Home Banking, simply enter your user name and password to log into your accounts. If you are not currently enrolled in Home Banking, visit www.midlandcu.org to register. You can also visit a branch to activate Home Banking.

❖ **Are my login credentials the same for the phone as they are for my PC?**

Yes. You will use the same credentials for Home Banking with a PC and Mobile Banking with your phone. If you are a new user, you will need to log in for the first time from a PC.

❖ **What devices are supported for use with Midland Credit Union Mobile Banking App?**

- iPhone's
- iPad's
- Phones and tablets with the Android operating system.
- Phones and tablets with the Windows operating system.

❖ **Where can I find the Midland Credit Union Mobile Banking App?**

Our app is FREE to download in the Google Play Store, Windows App Store, or iTunes App Store.

❖ **What activities can I perform in mobile banking?**

View account balance, transfer funds and deposit checks with the mobile deposit feature. This feature allows you to take a picture of your check and deposit it remotely into your account. You must have a share draft/checking account for the mobile deposit feature to work.

❖ **Do I have to endorse items I deposit remotely?**

Yes, endorse items as follows: (signature of payee(s)) – For Mobile Deposit Only, MIDLAND CREDIT UNION Member #

❖ **What should I do with my paper check after remotely depositing it?**

Upon your receipt of a confirmation from Midland Credit Union that we have received the image of an item mark on the front of the item "Mobile Deposit (DATE)" and properly dispose of the item after 10 days to ensure that it is not represented for payment.

❖ **What is the cut-off time for remote deposits?**

Checks deposited after 4:00 p.m. Monday through Friday will be available at the start of the next business day (excludes Saturdays, Sundays and holidays) at credit union opening.

❖ **What accounts are available in mobile banking?**

You will have to access to the same accounts you have through Home Banking. These can include both deposit and loan accounts.

❖ **Is Mobile Banking Secure?**

Yes. The Mobile Banking service uses the same best practices that Home Banking with your PC does. At no time is account data stored on your phone. In the event that your phone is lost or stolen, the service can be disabled by contacting Midland Credit Union.

❖ **How can I protect my security and privacy?**

Your security and privacy is of utmost importance to Midland Credit Union. For additional information regarding our privacy policy, visit

<https://www.midlandcu.org/privacy-policy/>

In addition to our security steps, you can also take these steps to protect your information:

- Always protect your passwords – they are key to accessing your home and mobile banking accounts. Do not share or write down passwords.
- Do not create passwords with general personal information such as address, birthday, social security number or information of a close friend or family member. Be original with your passwords.
- Never leave your mobile device unattended during sign-in to the Midland Credit Union mobile app.
- Apply password protection on your mobile device.

❖ **What do I do if I have forgotten my credentials for Home Banking?**

Your may follow the Forgot PIN steps on the home banking site or you may contact any of our Midland Credit Union offices for assistance.

❖ **Can I transfer money using Mobile Banking?**

Yes, you can do one time transfers with our Mobile Banking product.

❖ **I am enrolled in Bill Pay. Can I pay bills from Mobile Banking?**

Android and IOS(Apple) operating systems can pay bills using mobile banking as long as you have a share draft/checking account.