

Got a cell phone or a PDA? You've got MidSouth Federal Credit Union.

Now, with your web-enabled wireless device, you can access your accounts anytime, anywhere with MidSouth's Mobile Banking!

Simply point your device to **go.midsouthfcu.org**

- Check your balances
- View your transaction history
- Transfer funds within your account or any authorized cross account.
- Pay or schedule bills with Billpay
- Locate the nearest ATM or Shared Branch

The convenience of mobile banking...

- Standing in the checkout line? Check your account balance.
- Forget to pay a bill? Pay it right now from inside your car.
- Wish you didn't have to lug the laptop around? Maybe you don't.

With MidSouth's mobile banking, access to your accounts travels with you, 24 hours a day. Your information is simply reformatted to a smaller screen.

MidSouth's mobile banking is just as secure as computer access and it's FREE from MidSouth Federal Credit Union. (Note: some wireless carriers charge for web-enabled services, so please consult your carrier for any related costs.)

Don't have an internet capable phone or PDA then sign up Text Message Banking. Receive you balances and transaction history on your phone in a matter of minutes.

Mobile Banking & Text Message Banking FAQs

How do I know if my cell phone or PDA is "web-enabled"?

If you have a "minibrowser," "microbrowser," or "wireless web" on your device's main menu, and that feature has been activated, then it is web-enabled. If you don't find this option, you should contact your wireless carrier to have web-enabled service added to your device -- often at an additional cost.

What limitations does mobile banking have?

Unlike computer access at www.midsouthfcu.org, mobile banking cannot view check images, prior statements, or direct deposit and tax information. It also cannot issue a check to yourself, reorder checks, or place stop payments.

Is mobile banking secure?

YES! MobileBanking is brought to you in partnership with MShift, Inc (www.mshift.com), and allows access to your MidSouth account from any web-enabled mobile phone, Palm Handheld, Pocket PC Device, or RIM Blackberry Pager. MobileBanking requires the same secure login information that is used to login to your CU Online Banking. PIN numbers are never stored at any stage. Your data is encrypted using the Wireless Transport Layer Security (WTLS) protocol, which provides the highest level of security available today. Additionally, all data that passes between the wireless gateway, MShift's servers, and MidSouth's web servers is encrypted using the Secure Socket Layer (SSL) layer. MobileBanking has a built-in Session Time-Out after 5 minutes of user inactivity. This prevents someone from picking up a

MidSouth Federal Credit Union member's wireless device and accessing their accounts if they forget to logout from their previous session.

Can I register my mobile device to access my MidSouth accounts?

Yes, you can also register your mobile device. Registering your device is as simple as installing a digital certificate issued by MidSouth Federal Credit Union. After you have signed on for the first time, you will be asked to register this device. Doing this will avoid the hassle of having to answer the second security question each time you log in.

Is there a cost for mobile banking?

Not from MidSouth. Depending on the terms of your contract, your wireless carrier may charge you for using web-enabled features on your device.

What happens if I get locked out of go.midsouthfcu.org?

For your security, your account is locked if your login or answers to security questions are entered incorrectly too many times in a row. Should that happen, please contact MidSouth Federal Credit Union at one of these numbers for a remedy:

(478) 471-9946

(800) 736-8407 toll free

Text Message Banking Q&A

What Are Credit Union Text Messages?

Credit Union text messages are a part of MidSouth Federal Credit Union's mobile banking services. With text messages, you can have your account balance and the last three transactions of your accounts on Home Banking be sent to your cell phone via text message. An Internet-enabled device is not required! It's a fast and easy way to keep on top of your finances.

Text Message Banking "Registering My Cell Phone"

To use MidSouth's text messages, you must register your cell phone via a PC:

1. Go to [Sign Up Here](#)
2. Enter your MidSouth Home Banking User ID and Password in the Wireless Access screen and click "*Continue*."
3. Confirm your Secure Sign On Password. enter your Password (remember it is case sensitive) and click on "*Sign On*."
4. Click on "*ADD a new Device*."
5. Enter the phone number of the cell phone you wish to receive account information via text messaging and click on "*Next*."
6. Using the drop down menu, select the name of your wireless carrier (please read all selections) and click "*Next*."

7. Choose the message destination you prefer your account information be sent to: your cell phone via text message or e-mail. Click *"Next."*

8. On this screen, select what information you want sent to you via text message: account balance only, last three transactions only or both account balance and last three transactions. (NOTE: You will receive the selected information for all accounts you have on MidSouth's Home Banking.) Click *"Next."*

9. Select a 4 digit PIN Number and click *"Next."* You will use this PIN to request that your account information be sent to you via your preferred message destination.

10. The next screen will show the information you have entered during the registration process. To change any of the information, click on *"Back."* If all the information is correct, click on *"Confirm."*

11. The *"Your device has been registered"* screen will appear and advise you that your phone has been registered as well as provide you with the dial-in number. You should receive a TEXT Message shortly confirming your registration. The dial-in number is the number you call to request your account information be sent to you to your preferred message destination. Hint: Save this dial-in number to your cell phone.

12. Click on *"HOME"* then *"Add a new device"* to register other cell phones; otherwise, click on *"Close this window"* to end the registration process.

13. You will receive a confirmation message to your preferred message destination to confirm the registration process.

Hints:

1. Save the dial-in number to your cell phone for easy access.
2. You can create different PINs to request different types of information