

INOVA Mobile Banking Quick Reference

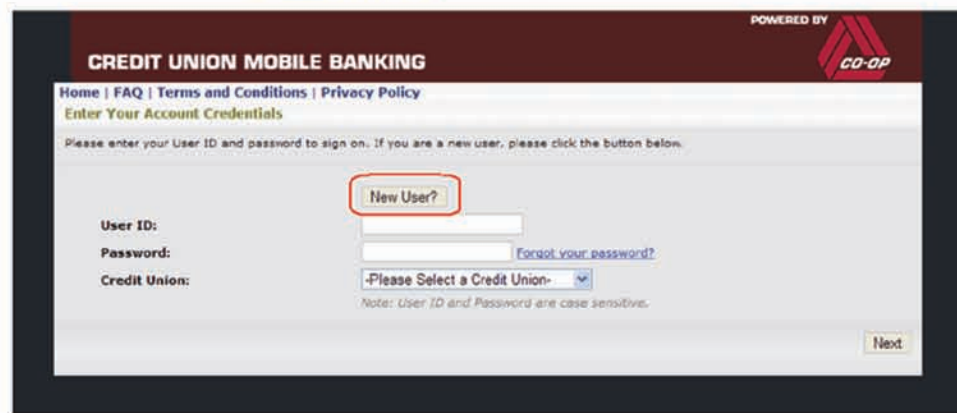
Participating members can use Mobile Banking to obtain account balances, view transaction history and make transfers between accounts. They can also find the nearest CO-OP ATM or shared branch (not available with text banking method).

Mobile banking has a website for enrollment and two methods of using the service on a phone: Text Banking and Mobile Browser.

Once enrolled, users need to activate the service on the enrolled phone(s) before they can use the service.

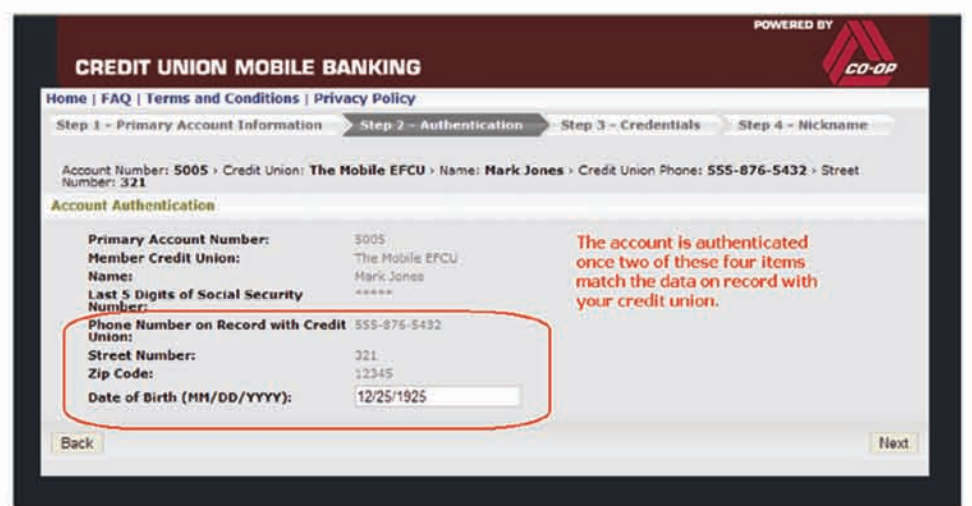
Enrolling

On a computer, go to www.inovafcu.org. A link is provided on the INOVA website.

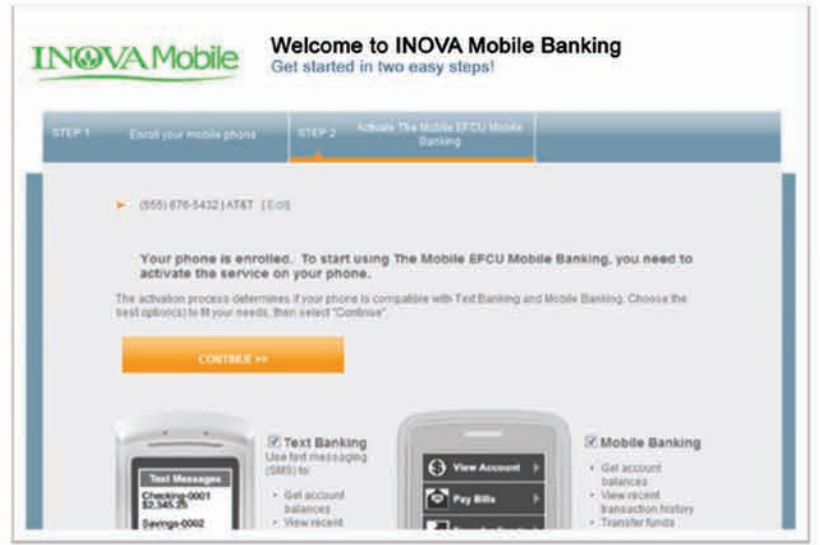


The New User wizard walks you through the following steps to enroll:

1. Enter your primary account number and identify your credit union.
2. Enter your name and last 5 digits of your social security number.
3. Authenticate by providing at least two of the following pieces of information as on record with the credit union:
 - Telephone number
 - Street number
 - ZIP Code
 - Date of birth



4. Create a user ID, password, and nickname for your mobile account.
5. Register your supported mobile device by selecting your carrier, entering your mobile phone number, and accepting the terms and conditions of use.



6. Select your mobile service method(s):
 - Text Banking — select this option even if you plan to use the browser¹.
 - Mobile Banking — for devices with internet capabilities.

¹ Enables you to receive an initial message with link to the browser URL.

Mobile Banking Quick Reference

When enrollment is complete, you are provided with an activation code and instructions for activating the service(s) on your phone. Take note of the activation code.



Activating Your Phone

1. On your phone, view the text message from INOVA FCU (shortcode 282228).
2. To activate text banking, reply to the message with your activation code.
3. To activate mobile browser, select the link in the text message to go to the mobile banking page.
4. Select SIGN IN and follow the prompts to activate.

NOTE: The activation code expires in 24 hours. If you need another one, return to the enrollment website, sign in, select MANAGE DEVICES and then GET ACTIVATION CODE.

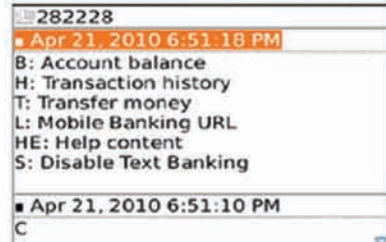


Once activated, you can begin using INOVA Mobile Banking.

Using Text Banking

For all text banking functions, begin by sending a command to shortcode 282228 (cuacct). Some functions require additional replies. For a list of available commands, send C to the shortcode. (response shown right)

The sequence of text exchanges is summarized in the following table for the common commands.



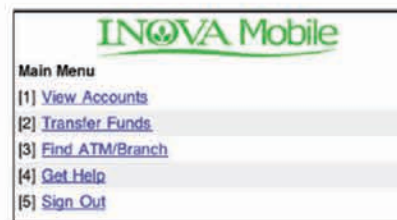
	For	Account Balances	Transaction History	Transfer
Send	B	Balances of all sub-accounts	H	T
Receive			Which Account?	Reply with From account, To account, and amount
Send			Number representing desired account	Number of From account, number of To account, amount (Ex: 2 1 250.00)
Receive			Recent transactions	Details of transaction to approve.
Send			M for more (if prompted)	1 to confirm the transfer
Receive			More transaction history	Successfully transferred

Using Mobile Browser

For mobile browser, navigate to the mobile banking home page or the main menu.² Begin at the main menu. Select SIGN IN for all functions except the locator. Sign-on is not required to search for ATM or Shared Branch locations (not available with text banking).

Mobile browser has an easy-to-use interface with link-based navigation. Examples of the primary screens are shown.

Main Menu



View Accounts/Balances



² If you need the home page URL, return to the enrollment website, select MANAGE DEVICES, and then MOBILE BANKING URL.

Mobile Banking Quick Reference

Transaction History

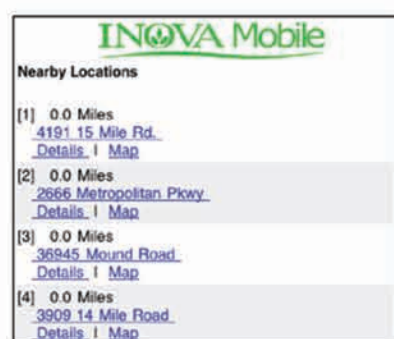


Transfer Funds



Find a Location

You can search for CO-OP Network ATMs and/or Shared Branch locations by ZIP Code or by address.



Select a specific location to see its detail or view a map.

Updating Information

Return to the enrollment website (<https://www.co-opmobile.org>) at any time to perform the following functions.

- Change password
- Add a phone
- Change phone number and carrier
- Disable, re-enable, or permanently remove a phone
- Get another activation code
- Get the URL for mobile browser or downloadable application

- Delete your mobile account

Need Help?

Enrollment website FAQs: On our website, www.inovafcu.org, click on the Mobile Banking link. Or type www.inovafcu.org in your browser address bar. Select FAQs at the top.

Call your credit union at: **800-826-5465**

© 2010 CO-OP Financial Services

www.co-opfs.org

INOVA Mobile Banking Quick Reference

Participating members can use Mobile Banking to obtain account balances, view transaction history and make transfers between accounts. They can also find the nearest CO-OP ATM or shared branch (not available with text banking method).

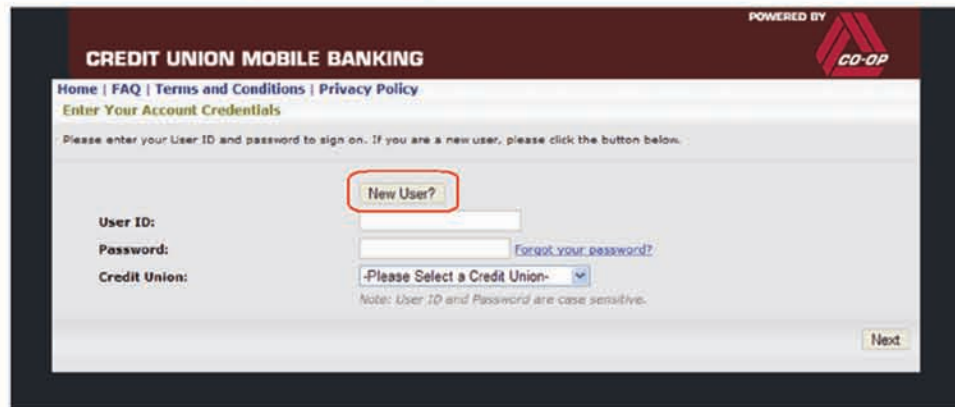
Mobile banking has a website for enrollment and three possible methods of using the service on a phone:

- Text Banking
- Mobile Browser
- Downloadable Application¹

Once enrolled, users need to activate the service on the enrolled phone(s) before they can use the service.

Enrolling

On a computer, go to www.inovafcu.org. A link is provided on the INOVA website.

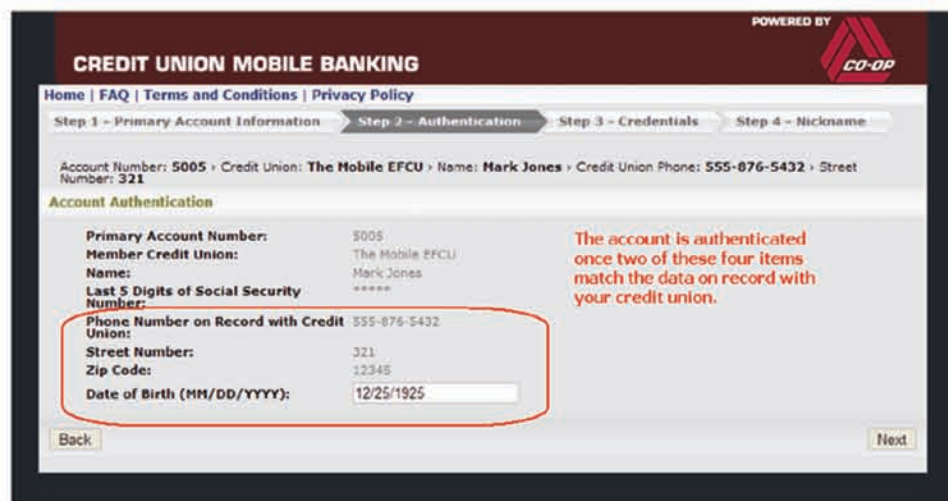


The NEW USER wizard walks you through the following steps to enroll:

1. Enter your primary account number and identify your credit union.
2. Enter your name and last 5 digits of your social security number.
3. Authenticate by providing at least two of the following pieces of information as on record with the credit union:
 - Telephone number
 - Street number
 - ZIP Code

¹ A separate iPhone application is also available.

- Date of birth



4. Create a user ID, password, and nickname for your mobile account.
5. Register your supported mobile device by selecting your carrier, entering your mobile phone number, and accepting the terms and conditions of use.
6. Select your mobile service method(s):
 - Text Banking — select this option even if you plan to use another².
 - Mobile Banking — includes mobile browser and downloadable application (if you have a supported device).



² Enables you to receive an initial message with links to browser and/or downloadable application.

Mobile Banking Quick Reference

When enrollment is complete, you are provided with an activation code and instructions for activating the service(s) on your phone. Take note of the activation code.



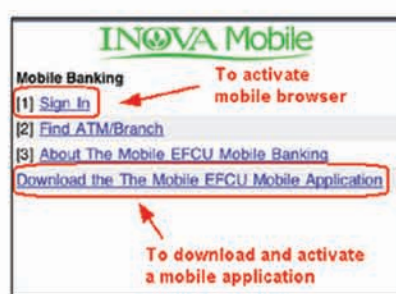
Activating Your Phone

1. On your phone, view the text message from INOVA (shortcode 282228).
2. To activate text banking, reply to the message with your activation code.

To activate mobile browser or downloadable application, select the link on your internet-enabled device to go to the mobile banking page.

- For mobile browser, select SIGN IN and follow the prompts to activate.
- If you have a supported device, there is a download link at the bottom. Select the link and follow the prompts to download the application. Launch the application and activate as directed.³

NOTE: The activation code expires in 24 hours. If you need another one, return to the enrollment website, sign in, select MANAGE DEVICES and then GET ACTIVATION CODE.



Once activated, you can begin using INOVA Mobile Banking.

Using Text Banking

For all **text banking** functions, begin by sending a command to shortcode 282228 (cuacct). Some functions require additional replies. For a list of available commands, send C to the shortcode. (response shown right)

The sequence of text exchanges is summarized in the following table for the common commands.

³ For iPhones, the link directs you to the App Store on iTunes.

	Account Balances	Transaction History	Transfer
For Send	B	H	T
Receive	Balances of all sub-accounts	Which Account?	Reply with From account, To account, and amount
Send		Number representing desired account	Number of From account, number of To account, amount (Ex: 2 1 250.00)
Receive		Recent transactions	Details of transaction to approve.
Send		M for more (if prompted)	1 to confirm the transfer
Receive		More transaction history	Successfully transferred

Using Mobile Banking

For **mobile browser**, navigate to the mobile banking home page or the main menu.⁴

For a **downloadable application**, launch the application icon.

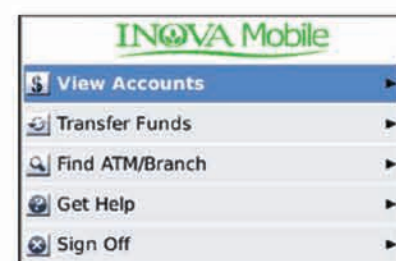
In the browser or application, begin at the main menu. Select SIGN IN for all functions except the locator. Sign-on is not required to search for ATM or Shared Branch locations (not available with text banking).

Mobile browser and downloadable applications have easy-to-use interfaces. With browser, navigation is link-based while applications are menu-based. Examples of the primary screens are shown for both methods.

Main Menu



Browser



Downloadable Application

⁴ If you need the home page URL, return to the enrollment website, select MANAGE DEVICES, and then MOBILE BANKING URL.

Mobile Banking Quick Reference

View Accounts/ Balances



Browser

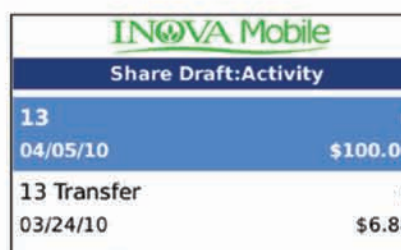


Downloadable Application

Transaction History



Browser

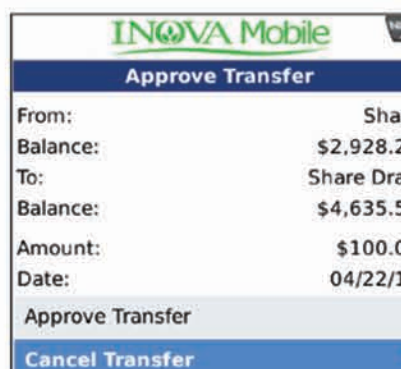


Downloadable Application

Transfer Funds



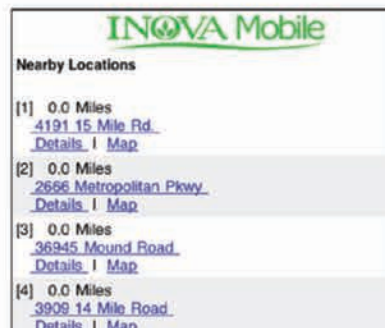
Browser



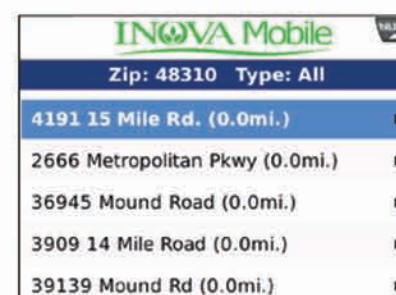
Downloadable Application

Find a Location

You can search for CO-OP Network ATMs and/or Shared Branch locations by ZIP Code or by address.



Browser



Downloadable Application

Select a specific location to see its detail or view a map.

Updating Information

Return to the enrollment website (<https://www.co-opmobile.org>) at any time to perform the following functions.

- Change password
- Add a phone
- Change phone number and carrier
- Disable, re-enable, or permanently remove a phone
- Get another activation code
- Get the URL for mobile browser or downloadable application
- Delete your mobile account

Need Help?

Enrollment website FAQs: On our website, www.inovafcu.org click on the Mobile Banking link. Or type <https://www.co-opmobile.org> in your browser address bar. Select FAQs at the top.

Call your credit union at: **800-826-5465**

© 2010 CO-OP Financial Services

www.co-opfs.org