Uwharrie BANK

Frequently Asked Questions
Text Message Banking

How secure is Text Message Banking?

Uwharrie Bank Text Message Banking is secure, and enrollment is completed once you are logged into online banking. Text messages will never contain confidential information about you or your accounts and will never contain full account numbers.

Will I be charged for Text Message Banking?

You will not be charged by the bank. However, standard carrier fees for text messaging may apply. Please contact your mobile phone carrier if you have questions about any text message rates that may apply.

Will Text Message Banking work on my phone?

Yes, as long as text messaging is enabled with your mobile carrier, it will work on your mobile phone. Please contact your mobile carrier if you are unsure.

Which carriers do you support?

Uwharrie Bank Text Message Banking works with all major mobile providers in the U.S., including, but not limited to:

- AT&T
- Cellular One Dobson
- Nextel
- Sprint
- T-Mobile
- Unicel
- US Cellular
- Verizon Wireless
- nTelos

How do I deactivate the Text Message Banking service?

You can text **STOP** to us on your activated mobile phone, or you can return to the mobile banking page and click the **Deactivate** link next to your mobile phone number. Your phone will no longer receive any text messages from us via Text Message Banking. You can add a new mobile phone at any time should you decide to use the service at a later date.

Why do I need to verify my phone?

Verifying your phone is a one-time step and is one way we ensure the security of mobile text messaging.

Where do I find my activation code?

During setup we will send you a text message with your activation code. If you have already submitted your mobile number during setup, please check your mobile device now.

Can I come back later to enter my activation code?

Yes. Should you experience difficulties, we recommend that you go through the setup process again to obtain a new code.

I still have not received my code, what do I do?

It might take several minutes to receive your code. If you feel you have waited long enough, you can click the **Resend It** link. Please check your mobile device shortly for a new text message. If you are still experiencing problems, verify the mobile number entered during setup.

What is a primary text banking account?

Your primary account is the default account that we will use when you text **BAL** to the short code. You should select which account you will check most often. You can get all account balances by texting **BAL ALL** to the short code. The primary account is also the account that funds can be transferred into when you use the **TRANS** (transfer) function.

Can I transfer funds into my primary account using my mobile phone?

Yes, if you have selected a "transfer source" account on the mobile banking page. Then, for example, texting **TRANS 400** to the short code will transfer $400 to your primary account from the transfer source account. You will then receive a confirmation message with updated account balances for both accounts. Please be aware that you can *only* transfer funds *into* your primary account.

Can I get the balances of my other accounts?

Yes. When you text **BAL ALL** to the short code, we will reply with a message containing the balances of all your checking, savings and any other accounts.

Can I change the primary account selection later?

Yes. Simply return to the mobile banking page within online banking and select another account from the primary text banking account drop-down list.

What commands or keywords can be used?

Use any of the following commands/keywords:

- **BAL** = Primary account balance
- **BAL ALL** = All account balances
- **BAL CHK** = Checking account balances
- **BAL SAV** = Savings account balances
- **LAST** = Last five transactions
- **TRANS $$$** = Transfer specified fund amount to primary account
- **STOP** = Deactivate service
- **HELP** = Help on keywords

Are keywords case sensitive?
No. Keywords are not case sensitive. For example, you can type "help" or "HELP."

What is the number I should use to send the keywords?
The short code is **454545.** This short code will only work if you have activated the Text Message Banking Service.

How long does it take to get a text message?
You should receive a text message response within a few minutes. Exact timing will depend on your mobile service carrier.

Is there any password needed for Text Message Banking?
No. You do not need a password to access your account information via text message.

I have a new mobile phone number. Can I change or add my number online?
Yes. You first need to deactivate your previous mobile phone number on the mobile banking page (within online banking), or text **STOP** to us. Then click **Activate** on the mobile banking page and set up the new mobile phone number.

Is it possible to stop the weekly account balance notifications?
Yes. Go to the mobile banking page (within online banking) and click the weekly account balance notifications check box to deselect it and save your changes.

Can I get a text alert when my primary account balance falls below a certain amount?
Yes. Go to the mobile banking page (within online banking), select the low balance alert checkbox and select a dollar amount from the drop-down field (e.g., $200). Thereafter, you will receive a low-balance alert text whenever your primary account balance falls below this specified dollar amount.

I share a joint account. Can I set up two mobile phones for the same primary account?
Yes. After you set up the first number, you can select the **Activate another phone** link on the mobile banking page and then complete the simple two-step process.

Data plan not required. Standard text messaging charges apply.