

Mobile 24 Agreement



Welcome to Mobile 24. This Agreement and Disclosure (“Agreement”) covers your use of Summit Credit Union’s Mobile 24 service.

In this Agreement, the words “you” and “your” mean members, joint account owners, and authorized users of Home Banking 24. The words “we,” “us,” and “our” mean Summit Credit Union. The word “account” means any accounts you have with the Credit Union. Your use of our Mobile 24 app service constitutes your acceptance of the agreement outlined in *Section (1)(e) of the Electronic Fund Transfers Agreement and Disclosure* found in the *Membership and Account Agreements and Disclosure (Access Book)*. If you would like a copy of this agreement, please contact our Member Service Call Center at 336-662-6200 or 800-632-0210.

Types of Transactions and Services

In addition to traditional home banking services, here are a few extra perks available through Mobile 24:

- **Mobile Deposit** – Deposit checks conveniently using your Smartphone. It’s as easy as taking a picture! (Minimum credit score of 550 required). Federally insured by the NCUA
- **Account-to-Account Transfer** – If you have accounts at other financial institutions, you can use Account-to-Account Transfer to move funds between accounts electronically, and at no charge!
- **Bill Payer** – It just doesn’t get any easier than paying your bills Bill Payer. Set up recurring payments, pay one bill, or all your bills, from just one site!
- **eStatements** – Switch to eStatements and save a tree. When you sign up for eStatements, you get Bill Payer free of charge!
- **Locations** – Find branches, over 55,000 no surcharge ATMs, and 7,000 shared CO-OP branches anywhere in the US, then let your GPS get you there!
- **Debit Deals** – Earn cash rewards for using your Credit Union Debit Card to make purchases at participating merchants.

You can immediately start using Mobile Deposit, it may take up to one (1) business day to setup your deposit limit. Until then, your initial Mobile Deposit limit is set at \$500. Approved checks are generally deposited the same day unless sent after 3:00 p.m. Eastern time Monday - Friday.

Additional services are available using Home Banking 24, available at www.summitcu.org.

- **Secure Messaging** – Send us secure messages for specific account questions or authorize services.
- **Scheduled Transfers** – Set up reoccurring loan payments or transfers between your Summit accounts.
- **E-Alerts** – We have several E-Alerts to choose from designed to help you better manage your finances.
- **Apply for a Loan** – Save time and apply for a loan in Home Banking where all your information is pre-filled.

- **On Budget** – On Budget helps you track expenses and set goals even using account data from other financial institutions, all within Home Banking 24.
- **Visa ScoreCard** – View your Visa Platinum Rewards Credit Card point balances and shop for personalized rewards, including a wide selection of merchandise, gift cards and travel options.
- **Mortgage Loan** – Find all your mortgage information and make payments using your account or an account at another financial institution.

Security

You will be required to enter your User ID and a password to access your accounts. The first time you use Mobile 24, you will be asked to enter a PIN emailed to your email address on file. If you do not have an email address on file, you will have to contact our Member Service Call Center or register for Home Banking 24 prior to accessing Mobile 24.

This dual level of security helps protect you against identity theft or other online fraud. Once you’ve enrolled in Mobile 24, you may also use the same login information for Home Banking 24; however, you will be asked to establish Challenge Questions.

You will be prompted for your Username and Password at each login. You should always log out of Mobile 24 before closing the application. Never access your account over an unsecured wireless network such as public Wi-Fi or a home network that isn’t password protected. Avoid using Home Banking on public computers.

To send personal or account information to the Credit Union, only use secure email after logging in to Home Banking 24.

Password Security

For optimal security, we recommend that you change your password periodically. You are responsible for safeguarding your password. You agree not to disclose or otherwise make your password available to anyone who is not an authorized user on your accounts. You are responsible for all transfers you authorize under this Agreement. If you permit other persons to use Mobile 24 or your password, you are responsible for any transactions they authorize or conduct on any of your accounts.

Unauthorized Access

Notify us at once if you believe your password has been lost or stolen, or an unauthorized person has obtained access to your accounts without your permission. Telephoning is the best way of keeping your possible losses down. If you believe anyone has used your Password or accessed your accounts through Online Banking without your authorization, please contact us immediately. During business hours, call 336-662-6200 or 800-632-0210.

IMPORTANT: No financial institution, including Summit Credit Union, will ever ask you to provide or confirm account or other confidential or personal information via email, text, social media or automated phone calls.

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Member Services 336-662-6200 • 800-632-0210
Mortgage Call Center 336-662-6206 • 877-223-956324
Hour Loan Call Center 336-662-6202 • 800-288-5252

Join for the Perks.