



Mobile Banking User Guide

Updated 9/2/2022

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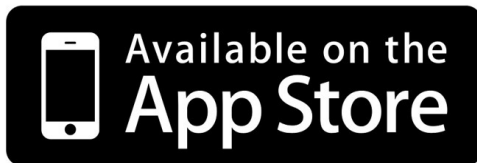
Mobile Basics

Premier Members CU offers advanced mobile banking technology for your Apple or Android smartphone or tablet. You can register on the app for online banking or at www.pmcu.org. Your login credentials will be the same.

The mobile app allows you to:

- See Account Balance quickly without logging in with Snapshot
- Review Balances and Transaction History
- Transfer Between Accounts
- Make Mobile Check Deposits Up To \$5,000
- Make Person-to-Person Payments via Email or Phone Number Up To \$2,500
- Pay bills via Bill Pay
- Block and Unblock Debit and Credit Cards
- Locate the nearest ATM, Branch or Service Center
- Set Account Notifications and Alerts

Members can download the Application for an iPhone or iPad from the Apple App Store and for any Android phone or tablet from Google Play by searching ***Premier Members Credit Union***



Supported Browsers

In general, PMCU online banking operates on the last two versions of supported browsers. This ensures PMCU online banking is up to date with the latest browser releases and also ensures browsers are as secure as possible.

- Google Chrome: Latest 2 versions (87.x, 88.x)
- Firefox: Latest 2 versions (83.x, 84.x)
- Microsoft Edge: Latest 2 versions (87.x, 88.x)
- Safari: Last 2 major versions or 1 major version if over 1 year old (El Capitan 11.x, Sierra 12.x, High Sierra 13.x, Mojave/Big Sur 14.x)
- Chrome for Android: Last 2 major versions (87.x, 88.x)
- Mobile Safari for IOS: Last 2 major versions (13.x, 14.x)

Browser Support Alert

The browser support alert (popup that automatically displays if the end user is not using a known supported browser) has been configured to accommodate a broader browser version spectrum. It does not popup and alert end users based on the official supported browsers list above.

Device Support

PMCU online banking operates on Windows and Apple OS X computing platforms as well as Android and IOS mobile platforms.

- Windows: versions that are still supported by Microsoft and support a browser listed above
- OSX: versions that are still supported by Apple and support a browser listed above
- Android: v6.0 and above
- IOS: the last 2 major releases (13.x, 14.x)

Mobile Registration

Members can download The Premier Members Credit Union App for iOS or Android from the app store, and register for online banking via the mobile app. Once the app has been downloaded click sign up now to begin the enrollment process.

1. Download Premier Members Credit Union
2. Click Sign Up
3. Read and Agree to disclosures
4. Enter the following:
 - a. Account number
 - b. SSN/Tax ID
 - c. Date of Birth
5. Click Continue
6. Create a Username (Min 6 characters and max 30 characters)
 - a. Usernames can be letters, numbers, special characters or a combination.
 - i. Only the following special characters can be used: ^[. _]{,}\$
 - b. Usernames cannot contain a member's Social Security Number/Tax ID, Member Number or Account Number
7. Click Check Availability
8. Select how temporary password will be delivered
 - a. Email
 - b. SMS (Text)
9. Click Continue
10. Enter temporary password received
11. Create New Password (Min 8 characters and max 32 characters)
 - a. Your password must be at least eight characters in length, contain at least one lowercase letter, at least one uppercase letter, and at least one number.
 - b. Passwords are case sensitive
12. Click Continue
13. Confirm Contact Information and click continue
14. Select which accounts to display
15. Click Finish Registration

Mobile Biometrics

Biometrics allows users to login to the mobile banking app using their fingerprint or facial recognition. The Biometric enrollment screen will appear when logging into the banking app the first time.

Note: Biometric authentication must be enabled on the device before biometric login is available.

Login Screen

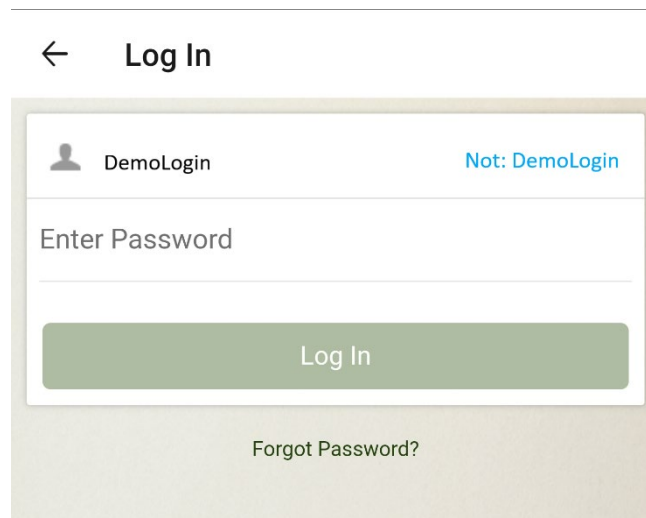
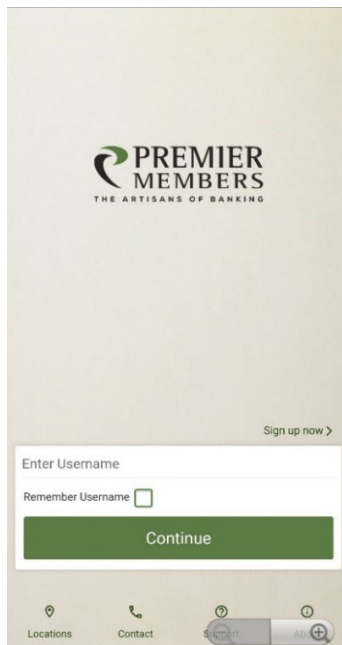
Once you have registered for online banking, members can enter their login credentials to access their account.

Members can click on the following:

- Locations
 - View branch locations
- Contact
 - View contact information such as phone number, email, mailing address, and hours
- Support
 - Contact the Premier Members for support via email or phone
- About

Logging In:

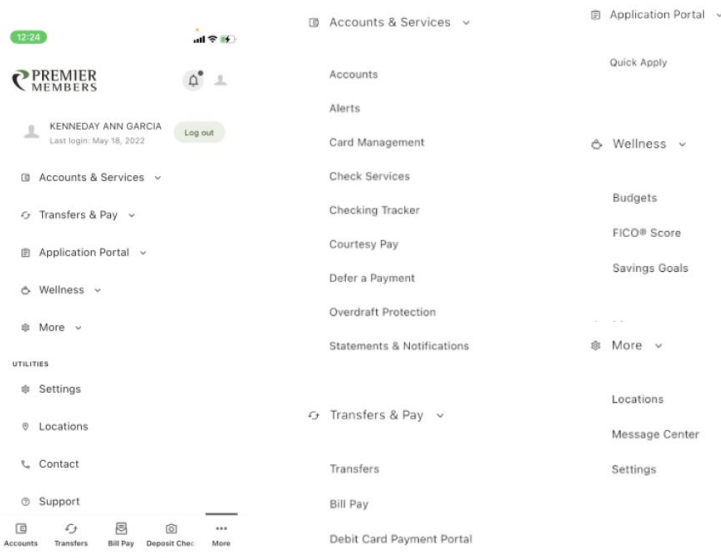
1. Enter Username
2. Click “Remember Username” if desired
3. Click Continue
4. Complete Authentication if Prompted
 - a. Choose how to receive one-time passcode
 - i. Email
 - ii. SMS (Text)
 - iii. Phone
 - b. Click Send code
5. Enter Password
6. Click Continue
7. Optional enable biometrics



Password Reset

1. Enter Username
2. Click Rest Password option
3. Read and Agree to disclosure
4. Enter the following:
 - a. Username
 - b. SSN/Tax ID
 - c. Date of Birth
5. Select how you want to receive your temporary password
 - Email
 - SMS (Text)
6. Enter temporary password on temporary password page
7. Click Log In
8. Create new password
 - a. Your password must be at least eight characters in length, contain at least one lowercase letter, at least one uppercase letter, and at least one number.

Once a member has logged in, they will be directed to the accounts page by default. Clicking on the options button a member can select the widget they wish to go to.



Mobile Accounts

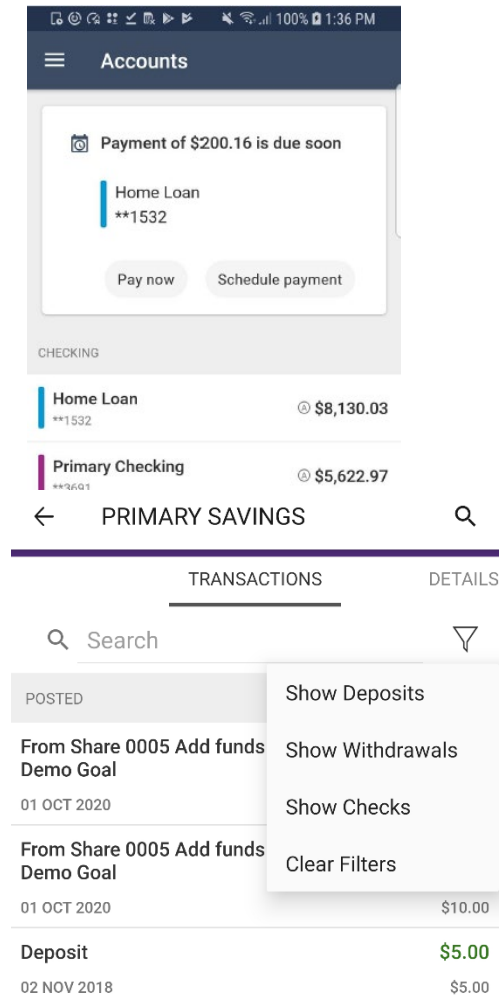
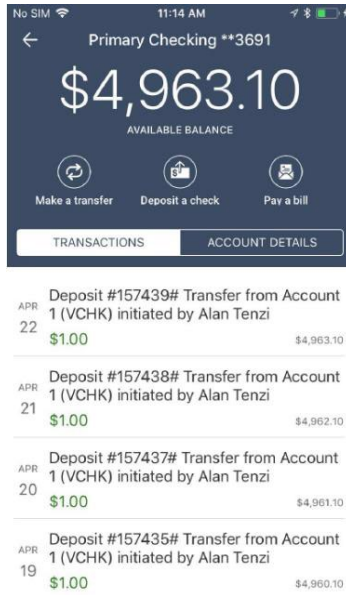
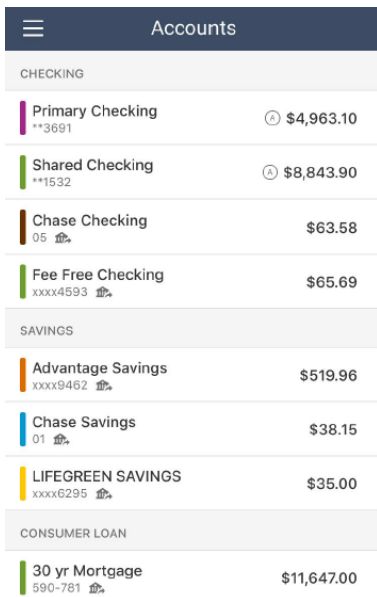
All accounts available in online banking will be displayed in the mobile app. Any actionable alerts will be displayed as well. The following are actionable alerts:

- Payment Due Soon

- Payment Past Due
- Confirm Trial Deposits

Account Detail Screen

After selecting an account from the accounts list, members will be taken to the account’s details screen to view posted and pending transactions. Members can search for transactions, view transaction details, make a transfer, deposit a check, or pay a bill.



Completing a Search:

1. Click the magnifying glass at the top of the screen
2. Enter keywords
3. Click search on phone
4. Results will display based on keywords used

Advance Search

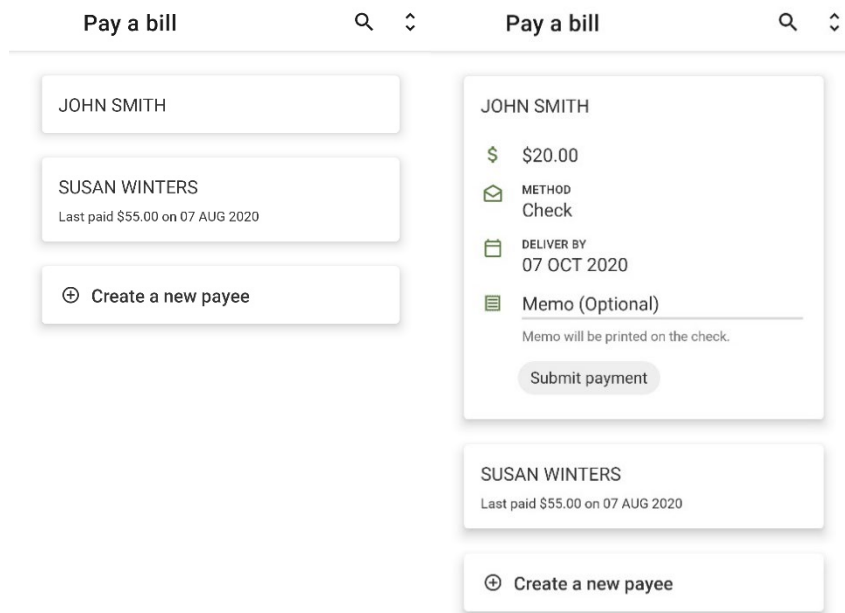
1. Click the magnifying glass at the top of the screen
2. Click the filter icon next to the search box
3. Choose from the following:
 - a. Show Deposits
 - b. Show Withdrawals
 - c. Show Checks

- Make a Transfer
 - Will be taken to the transfer widget to complete. Please go to the transfer section for steps to complete a transfer.

- Deposit a check
 - Will be taken to mobile deposit widget. Please review the mobile deposit section of the guide.
- Pay a Bill (Only for Checking Accounts)
 - Must be enrolled in Bill Pay
- Details
 - Will show MICR number, balances, nickname, and interest paid year to date

Paying A bill

1. Click Pay a Bill
2. Select Payee or create new a payee
3. Enter Dollar amount
4. Select Method
 - a. Standard or Expedited
5. Select Deliver By
6. Enter Memo (Optional)
7. Click Submit



Mobile Transfers

Transfers can also be completed on the mobile app by clicking transfers. Once the transfer screen displays the member will need to following:

1. Select the account they want to transfer from
2. Select the account they want to transfer to
3. Enter the dollar amount
4. Select the date
5. Frequency
6. Add a memo (Optional)
7. Click Transfer

Clicking on the Activity tab will display any scheduled transfers as well as transfer history.

Member-to-Member Transfers

Members have the ability to transfer funds to another members account at the Credit Union. *No account balances will be displayed once another member's account has been added.*

Members have the ability to set up member-to-member transfers to other members who also bank with the Credit Union. The member-to-member transfer allows the ability for an account to be transferred to *NOT* from. An email will be sent to the member notifying them of the connection

Note: No account balances will be displayed once another member's account has been added.

Adding an Account Number for Member-to-Member Transfer

1. Click Transfers
2. Click Add Account
3. Click Add an Account to make a transfer
4. Click Send Money to another Premier Members CU member
5. Enter the Last Name or Business Name
6. Click Account
 - a. Select Account Type
 - i. Share Account or Loan Account
7. Enter the following information:
 - a. Account number
 - b. Share or Loan ID number
 - c. Click "Save Account for Future Uses"
 - i. At member's discretion
 - d. Enter Nickname for added account
8. Click Save

An email will be sent to both members notifying them of the connection.

External Accounts

Members can transfer money TO or FROM an Account they own at another financial institution using this option. Members requesting a relationship to an Account Outside of PMCU must be an owner on the Outside Account. Daily and monthly transfer limitations apply and transfers TO/FROM Accounts Outside of PMCU must be scheduled; immediate transfers are not available.

Note: There is a daily limit of \$10,000 dollars, weekly limit of \$20,000 dollars and a monthly limit of \$30,000. A wire transfer may be used to transfer larger amounts.

Adding External Accounts

1. Click Transfers
2. Click Add Account
3. Select Add an account manually
 - a. Member must read and agree to disclosures pop up
4. Enter the following:
 - a. Select an Account Type
 - b. Valid Routing Number
 - c. Account Number

- d. Nickname
- e. Click Continue
5. Once set up, 2 micro deposits and a withdrawal will be sent to the external account, and will need to verify that \$ amount.
 - a. The micro deposits take 2-3 business days to appear
 - i. This is how the system validates that this is your information/account at the external FI
6. Members can verify the micro deposit by doing the following:
 - a. Click on options
 - b. Click on settings
 - c. Accounts
 - d. Click confirm and enter amounts
 - i. Member will have 4 attempts to verify the micro deposits.
 1. If the member fails all four, they will need to start the process over again.
7. Once the account has been validated, the member can initiate a transfer.
8. The transfer is NOT immediate.
9. When the member sets up the transfer, the screen will tell them the date that the transfer is expected to occur on.
 - a. The transfer will occur via ACH

Wiring Funds Into Your Account

For transfers that exceed the daily, weekly, or monthly limits, a wire transfer may be done. In order to wire funds into the account, use the following instructions:

WIRE DOMESTIC WIRES TO:

Premier Members Credit Union
360 Interlocken Blvd
Suite 200
Broomfield, CO 80021
ABA Routing Transit Number: 307074535

Final Credit:

Account Holder's Name
Account Address (Street Address, No P.O. Boxes)

Account Number-4-digit Share ID (ex. 123456-0005)

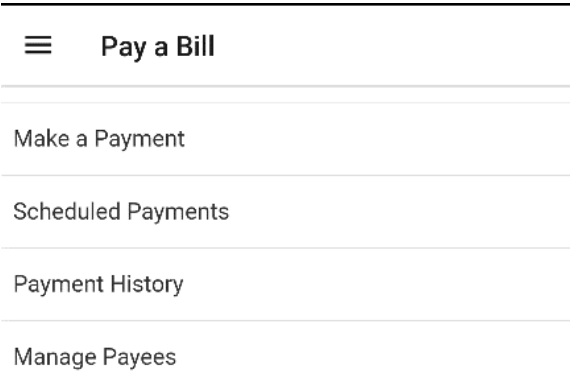
Any other information you may wish to send

Mobile Bill Pay

The Bill Pay feature of Online Banking is a very useful online tool for organizing a Member's monthly bills. The feature can be used for paying bills electronically, tracking payments, and monitoring expenses in a safe and secure format. In order to use Bill Pay members must have a checking account or a money market account. Members will need to read and agree to disclosures the first time they access bill pay.

Members can do the following:

- Make a Payment
- Schedule Payments



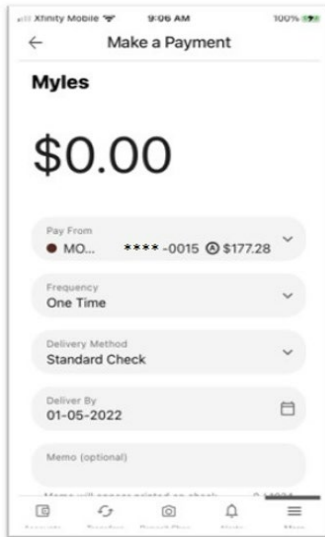
- View Payment History
- Manage Payees

Making a payment

6. Select Deliver by Date
7. Select Frequency
8. Confirm Payment
9. Review payment on confirmation page
10. Submit Payment

1. Click Make a Payment
2. Select Payee
3. Select Pay from Account
4. Enter Dollar Amount
5. Select Delivery Method
 - a. There is a fee for expedited payments
 - i. Check \$20.00
 - ii. ACH (Electronic) \$9.95

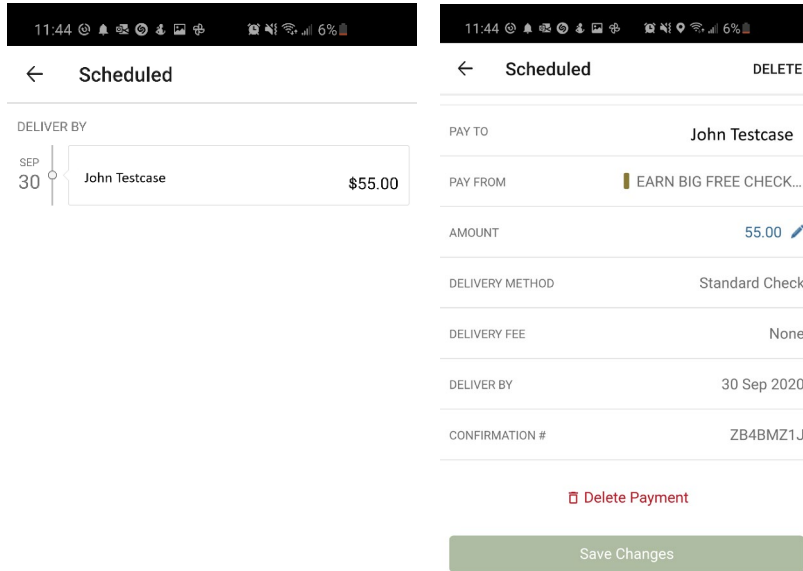
Note: Funds will leave the members account on the due date if the payment is electronic or when a payee cashes a check payment. If a check payment is being sent, the check will be sent out in the mail to the payee 5 days prior to the due date.



Editing a Scheduled Payment

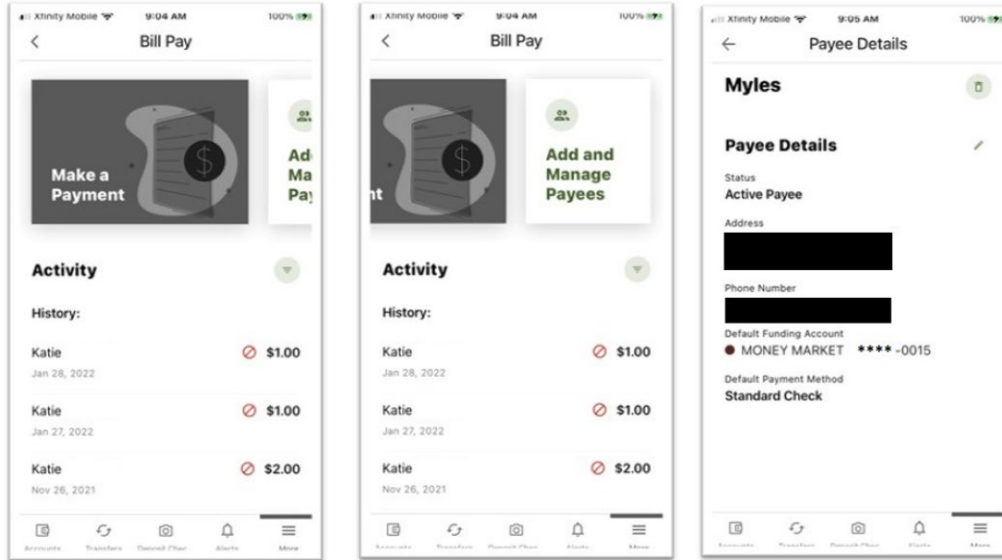
1. Click Scheduled Payments
2. Select Payment
3. Edit Payment or delete payment
 - a. If deleting payment, click confirm delete.

4. Save Changes



Viewing Payment History

Members can view their Bill Pay payment history, by clicking on payment history. The most recent payment will display. Clicking on any the payments will show details about the payment.



Manage Payees

Payees can be added, deleted, or suspended via the mobile app.

Adding a Payee

1. Click Manage Payees
2. Click Add
3. Select business or people

- a. People can only be paid by check
4. Enter required information based on payee type
 - a. People
 - i. Name
 - ii. Select Payee Image
 - iii. Select Funding Account
 - iv. Select Payment Method
 - v. Click Continue
 - vi. Enter Payee Details
 1. Address
 2. Phone Number
 - vii. Click Save
 - b. Business
 - i. Name
 - ii. Account Number
 - iii. Zip Code
 - iv. Select Payee Image
 - v. Select Funding Account
 - vi. Enter Payee Details
 1. Address
 2. Phone Number
 - vii. Click Save

Note: eBill registration is not supported in the app. Please go to www.pmcu.org to setup eBill registration. Not all payees are eligible for eBill.

Deleting or Deactivating a Payee

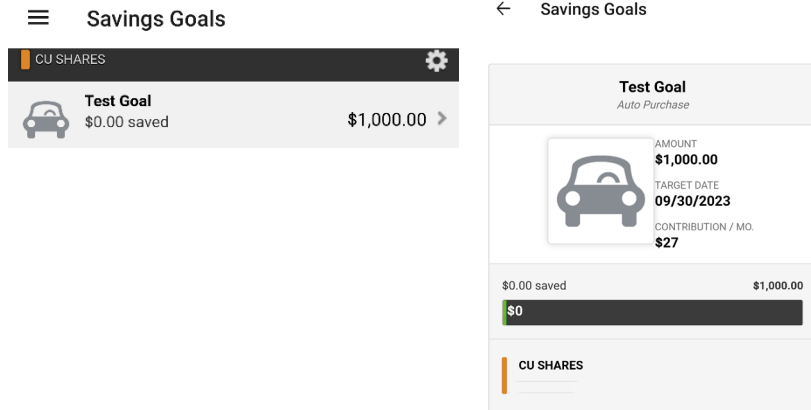
1. Click Manage Payees
2. Select Payee
3. Click Edit
4. Select Deactivate or Delete
 - a. Click Deactivate
 - i. Will be taken back to Manage Payees page
 - b. Click Delete
 - i. Confirm Delete

Re-Activating a Payee

1. Click Manage Payees
2. Select Inactive Payee
3. Click Edit
4. Select Re-Activate
 - i. Will be taken back to Manage Payees page

Savings Goal

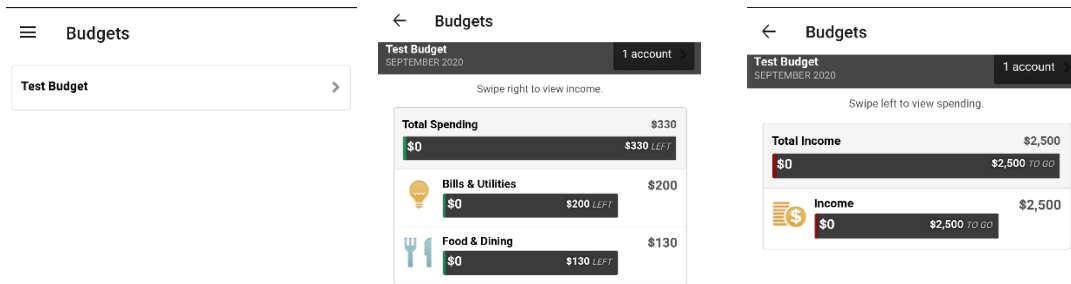
Members will be able to view their savings goals, but cannot create any savings goals. Please go to www.pmcu.org to login in to your online account and create/edit savings goals.



Note: Only the current month can be viewed

Budgets Goal

Members will be able to view their budget goals, but cannot create any new goals. Please go to www.pmcu.org to login in to your online account and create/edit savings goals.



Note: Only the current month can be viewed

Message Center

The Message Center provides members with the ability to compose (create), send, receive, and reply to secure messages to/from the Credit Union. The message center can be accessed by clicking on options in the upper left corner and selecting messages. Notifications for unread message will be seen here. Once a response has been sent an email notification will be sent.

The inbox will show messages received. Clicking on a message a member can read or respond back to the message.

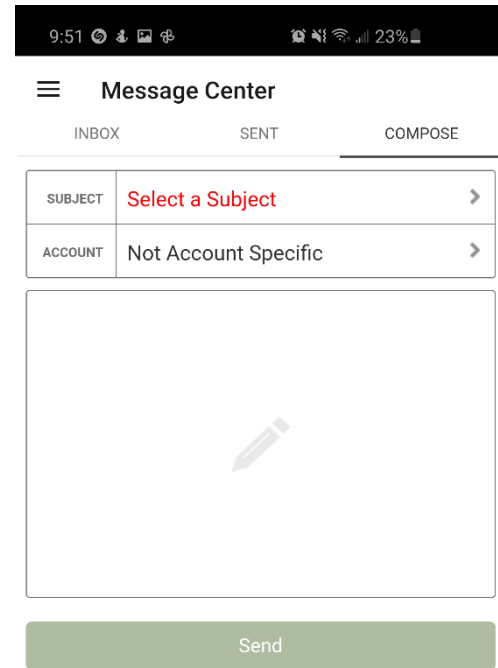
The Sent tab will show messages the member has sent to the credit union.

The compose tab will allow a member to send a message to the credit union.

Sending a Message:

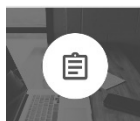
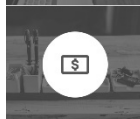
1. Click the Compose tab
2. Select the message Subject from the dropdown menu.
3. Select the Account the message refers to from the dropdown menu.
 - a. A Not Account Specific option is also available for general questions.
4. Type message in the message body section.
5. Optional: Click Attach Files link to attach files to the message.
 - a. Attachments cannot exceed three files totaling 15 MB.
6. Click the Send to send the message.

A Message Sent success message will display



Mobile Quick Apply

Members can apply for a new share account or mortgage. Members will need to read and agree to the disclosures before proceeding with the application.

 <p>Shares Apply Now</p>	Certificates
	Checking
 <p>Mortgage Apply Now</p>	Savings
	Money Market

Mobile Card Management

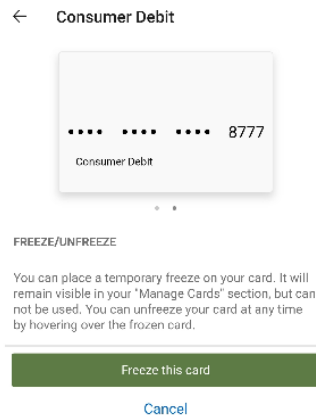
Members are able to view information about their debit and credit cards, control the use of these cards, and maintain their status without having to contact the Credit Union directly.

Clicking on a card will allow a member to do the following:

- Freeze/Unfreeze Card
- Add Travel Notices
- Order Replacement Card

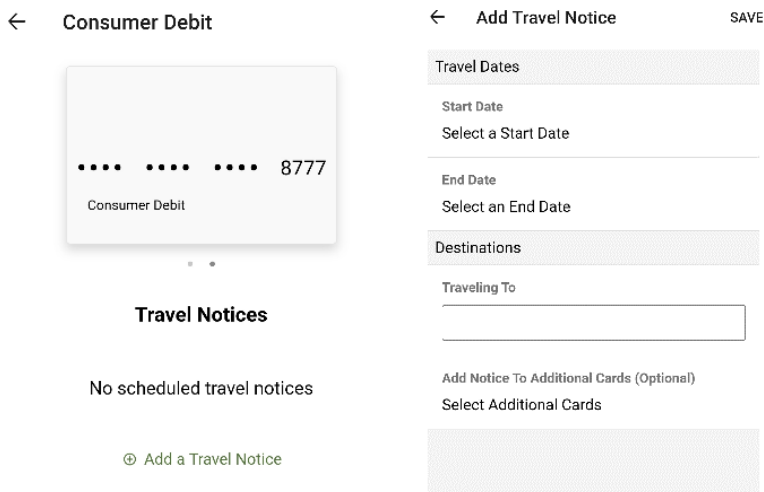
Freezing or Unfreezing a Card

1. Click on debit or credit card
2. Click Freeze/Unfreeze
3. Click Freeze this card
 - a. Click unfreeze to unblock



Add Travel Notices

1. Click on debit or credit card
2. Click Travel Notice
 - a. Will be able to view any scheduled travel notices
3. Click Add a Travel Notice
4. Enter the following:
 - a. Start Date
 - b. End Date
 - c. Destination
 - d. Add notice for any additional cards (Optional)
5. Click Save



Ordering Replacement Card

1. Click on debit or credit card
2. Click Card Replacement
3. Select any of the following:
 - a. Lost
 - b. Stolen
 - c. Damaged
4. Click Report as based on the reason you selected

REPLACEMENT

Select reason you would like a replacement card

Lost (replacement card will have a new number)

I have lost my card and I need a new card.

Stolen (replacement card will have a new number)

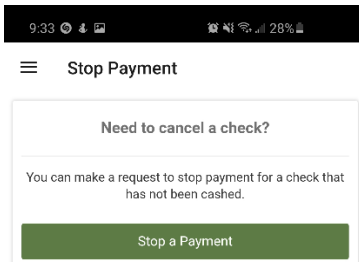
My card was stolen and I need a new card

Damaged (card number remains active)

My card is damaged and I need a replacement card.

Check Services – Stop Payment

Members can place a stop payment on a check if the specified check has not already cleared the account. Members must provide the account number, dollar amount, and the check number of the check (located in the upper right hand corner of the check). If the account number is 15 digits long, only use the last 3 digits of this number. If the request is for a range of checks, dollar amount and payee name are not required. Stop payment requests performed in the mobile app can be seen here. If a stop payment is done in person at a branch or over the phone those stop payments will not be seen in online banking.



Placing a Stop Payment

1. Click Check Services
2. Click Stop Payment
3. Select Account
4. Enter Check Number
 - a. Range can be selected if there are multiple checks in a series
5. Enter dollar Amount
6. Enter Payee NAME
7. Read and Agree to terms and conditions
8. Click Submit Request

✕ Payment Details

ACCOUNT	Select an account	>
CHECK #	ex. 1234	Range <input type="checkbox"/>
AMOUNT	ex. 20.00	
PAYEE NAME	Optional	

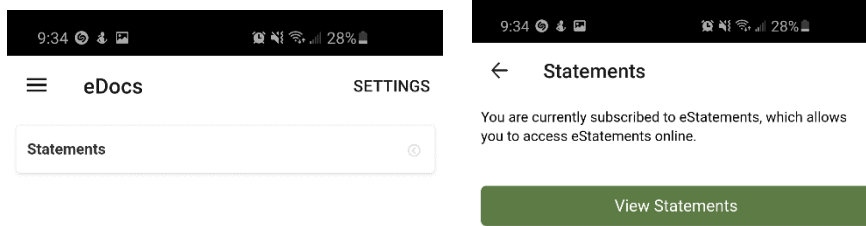
By checking "I agree" and submitting this request, I acknowledge that I have read and agreed to the Stop Payment Policy

I agree

Submit Request

Statements & Notifications

Members can access their estatements by clicking on Statements & Notifications.

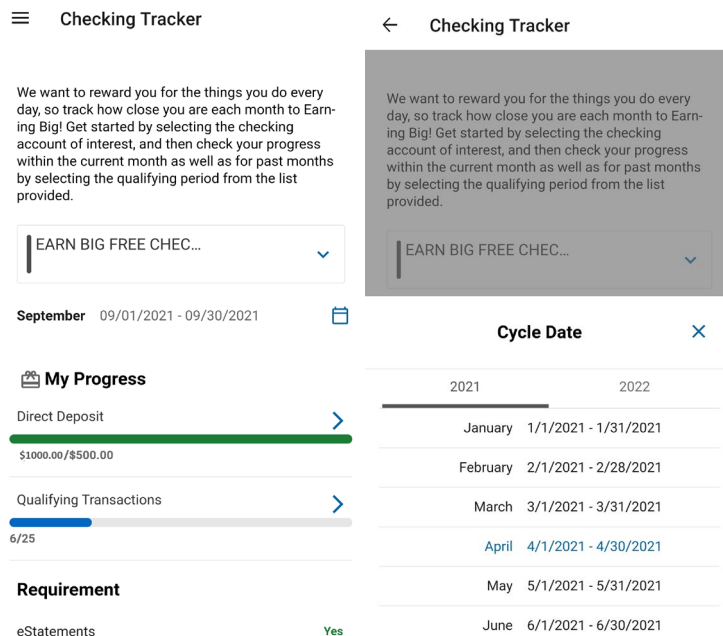


Checking Tracker

Members will be able to track their current and prior month status for Earning Big on their checking account(s). Members must be enrolled estatements, have a direct deposit of \$500 dollars, and use their debit card at least 25 times. *Note: ATM transactions do not count*

To access the data for a prior month, follow the instructions below:

1. Select the account from the drop-down field at the top.
2. By default, you will be presented with the current qualifying period.
3. Click on the qualifying period in question.
4. Review the data presented.



Mobile Deposit

Members who are eligible for mobile deposit can deposit checks via the mobile app. Deposits done via the mobile app are subject to be placed on hold for 2 business days. Immediate availability on deposits is \$225 day any remaining amount will be placed on hold for 2 business days.

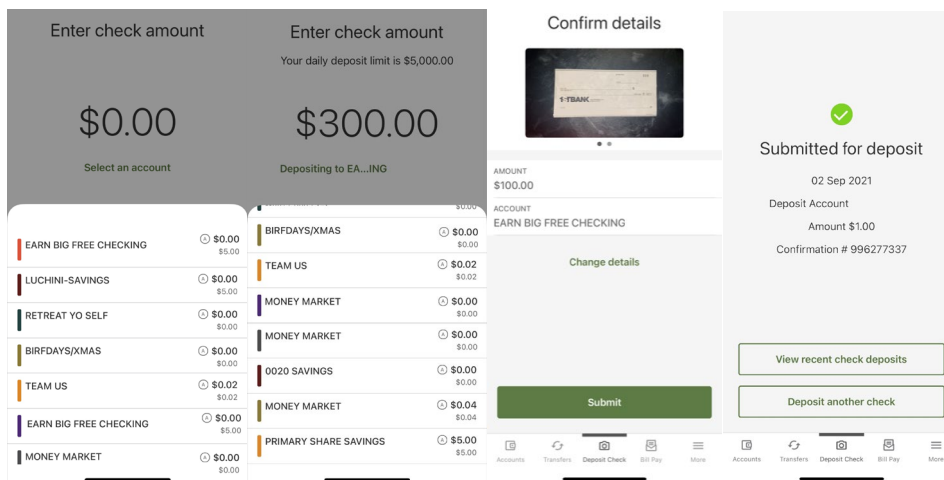
Mobile Deposit Limit

- Daily - \$5,000
- Monthly \$30,000

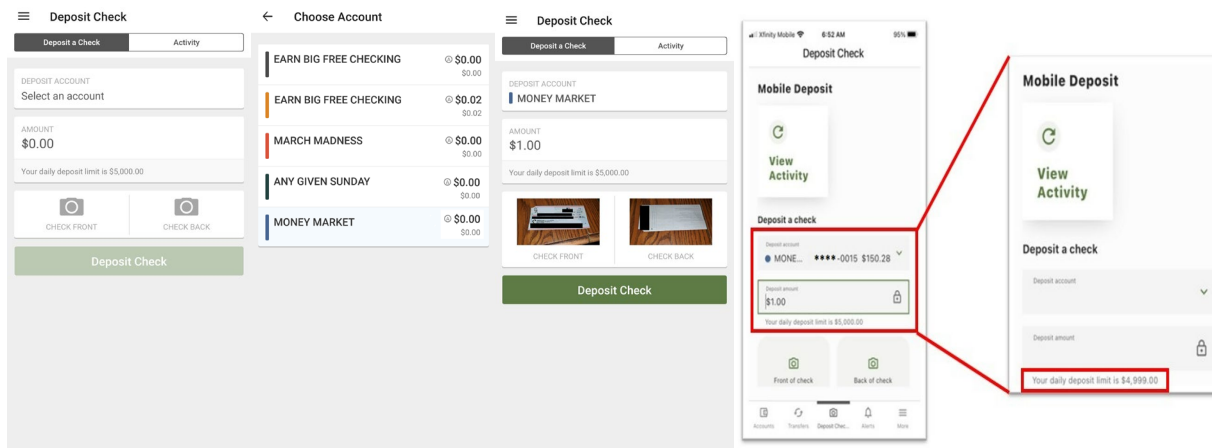
To begin a mobile deposit:

1. Select an account you wish to deposit the check into
2. Enter the amount of the check
3. Take a picture of the front and back of the check
4. Click Submit/Deposit Check

IOS



Android



Reviewing Deposit History

Members can view their mobile deposit history. Depending on which operating system they are using will determine how they access the history. Members must be in the mobile deposit section of the app in order to view history

- IOS - Click History
- Android – Click Activity

Courtesy Pay Widget

Members will be able to opt in or out of courtesy pay for eligible checking accounts. Members must read and agree to the disclosure before an election can be saved.

FICO Score

Members are able to access their FICO Score via the FICO widget. A disclosure will need to be accepted before a member can view their FICO score. A member can opt-out of receiving their FICO score at any time. Entity and joints will have their own score. FICO scores will be updated quarterly.

Note: This will not affect your credit score.

Alerts

Members can configure alerts for their account. SMS must be enabled in the Contact section using the desktop app to allow text alerts. The following alerts can be set up:

- General Alerts
- Account
 - Automatic Deposit
 - Automatic Withdrawal
 - Balance
 - Balance Summary
 - Check Cleared
 - Insufficient Funds
 - Transaction
 - Transaction Description
- Authentication
 - Online Banking Access
- Budgets
 - Budget Category Exceeded
 - Budget Exceeded
 - Budget Summary
- Mobile Deposit
- Savings Goals
 - Goal Endangered
 - Goal Completed

- Transfers
 - External Transfer Account Blocked
 - External Transfer Canceled
 - External Transfer Submitted
 - Transfer Fails
 - Transfer Succeeds

Clicking on the alert the member wants to change, will take the member to the delivery method page. Clicking change will allow the member to choose how the alert will be delivered. Once changes have been made click save.

☰ Alerts

▼ **Transfer Succeeds**

Receive an alert whenever a successful transfer occurs involving your account(s).

Choose delivery method

- SMS**
(**) **-*850 ✓
- Email**
DEM***O@FAKEEMAIL.ORG ✓
- Push**
SM-G973U ✓

Save

Settings

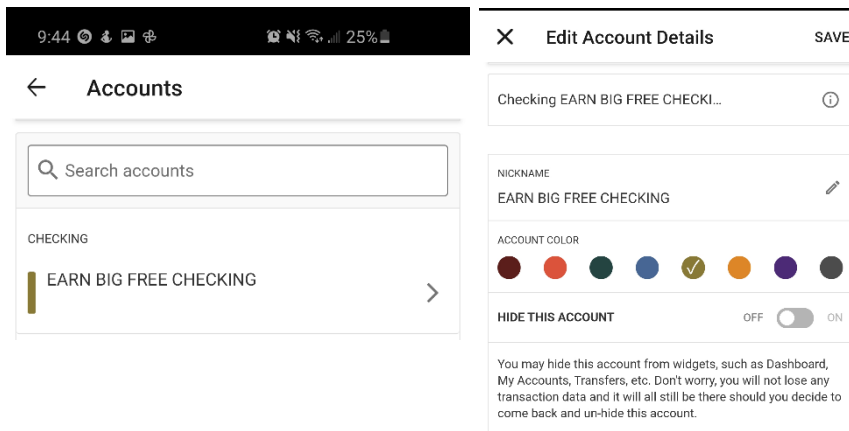
Members are able to view and update settings throughout the mobile app. Members can access the settings area by clicking on the options button in the upper left corner, and click on settings. There are several different options within the settings widget:

- ☰ Settings
- 👤 John Testcase
- 🏠 Accounts
- 🔔 Notifications
- 🗑️ Widgets
- 🛡️ Security
- 👤 Contact
- 👉 Fingerprint
- 📄 Snapshot

Accounts

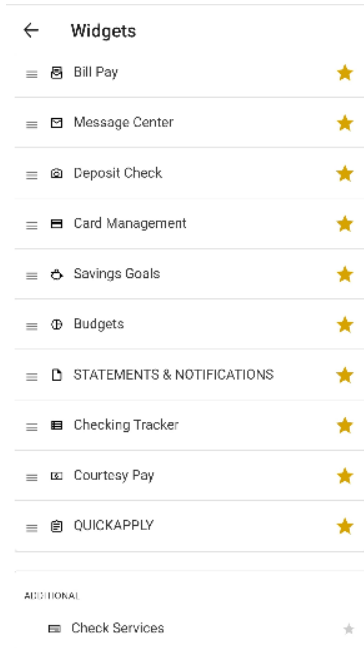
Members can create nicknames, color code, or hide an account. This can be done by clicking on the account the member wants to edit. Once you have completed any changes, click save.

Note: Nicknaming an account within Online Banking and will not appear on Member Statements, Notices, or other Credit Union documentation.



Widgets

Within the Widget settings tab, members can specify which widgets are to appear in their favorites list and the order they appear. Clicking on the star icon will add or remove a widget as a favorite. Any non-favorite widgets will be listed in the additional section.



← Widgets

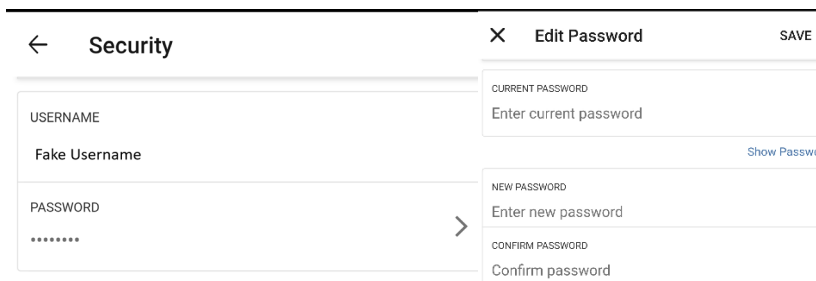
- Bill Pay ★
- Message Center ★
- Deposit Check ★
- Card Management ★
- Savings Goals ★
- Budgets ★
- STATEMENTS & NOTIFICATIONS ★
- Checking Tracker ★
- Courtesy Pay ★
- QUICKAPPLY ★

ADDITIONAL

- Check Services ☆

Security

The security tab will show the members username and allows the member to change their password. Clicking on password will take the member to the change password page. The member will need to enter their current password then create a new password. Once the new password has been typed in click save to complete the change.



← Security

USERNAME
Fake Username

PASSWORD

✕ Edit Password

CURRENT PASSWORD
Enter current password

NEW PASSWORD
Enter new password

CONFIRM PASSWORD
Confirm password

SAVE

Show Password

Contact

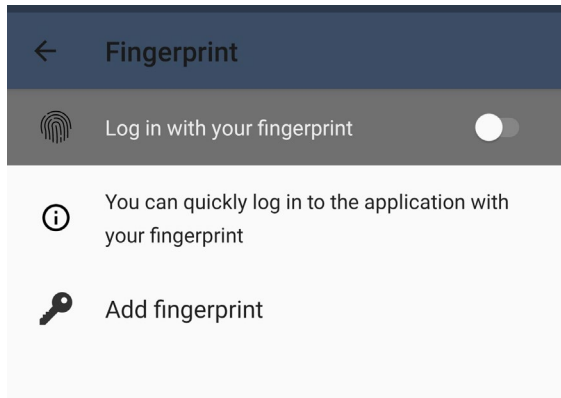
Members can edit their contact info for the following:

- Address
- Phone Number(s)
 - Can opt in to SMS text messages
 - Can designate preferred phone number

- Email Address(es)
 - Can designate preferred email if there are multiple
 - Clicking add email will add an additional email address
 - Can delete emails if there are multiple
 - Can create a nickname

Fingerprint

Members can enable or disable fingerprint login for the mobile app.

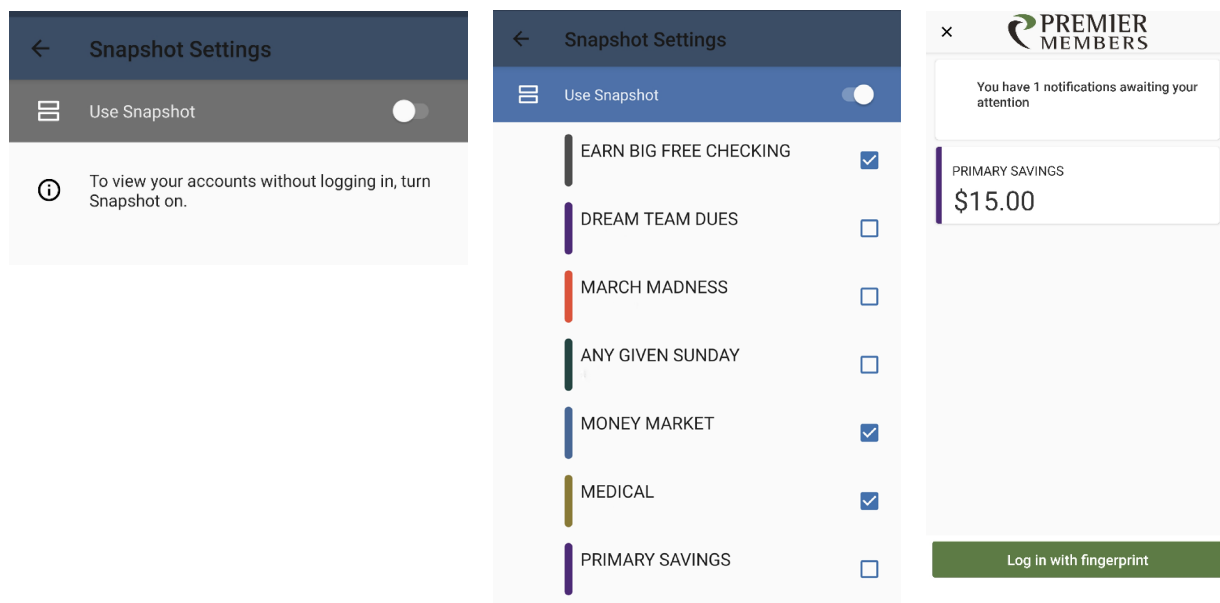


Mobile Snapshot

Snapshot allows a member to view their accounts without logging into the mobile app. Members can select which accounts will be viewed with snapshot. The selected accounts and any notifications will display once a member clicks on the app.

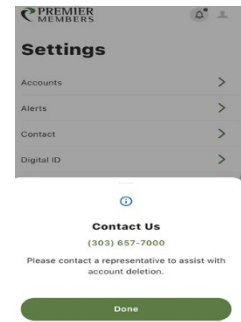
For the Snapshot to work, the minimum versions of the mobile operating system (OS) are as follows:

- Apple iOS version 10.x and up
- Android OS version 5.x and up



Delete Account

For Apple iOS users, a Delete Account option will appear in Settings. At this time, members will still need to visit a branch location or call the contact center to delete their mobile account.



Locations

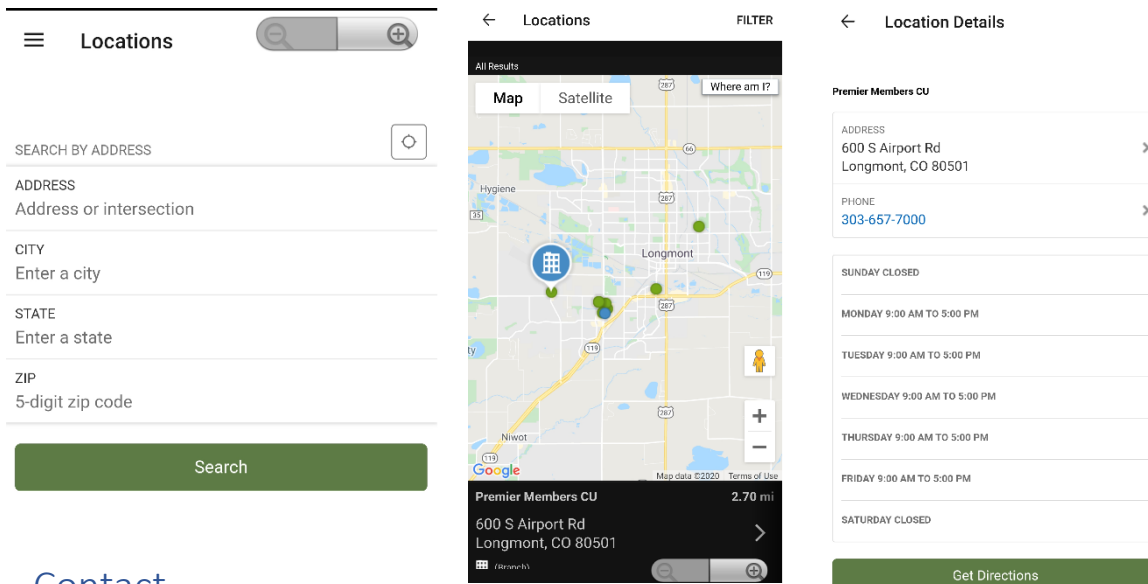
Members can look for a Branch, Atm, or Service Center near them.

Searches can be done by any of the following:

- GPS (Use Device Location)
- Address
- City
- State
- Zip Code

Once search criteria has been entered a map will display with locations. A member can click on any of the search results or swipe at the bottom of the screen for a location.

Clicking on the location will bring up the locations detail screen. The name of the location will be displayed, address, hours, services, and directions.



Contact

Members will be able to view contact information such as phone number, email, mailing address, and hours for the credit union.

Support

Members will be able to contact Premier Members CU for support via email or phone.

Log Out

Once a member has completed their mobile banking session, they can click on log out to exit the mobile app.

FREQUENTLY ASKED QUESTIONS

General Questions

1. What is Mobile Banking?
 - a. The Premier Members Credit Union app allows members to access their accounts (checking, savings, certificates, loans, credit cards, mortgages) from their mobile devices via downloaded apps from the Apple or Google Play stores.
2. Do I have to have Online Banking in order to use Mobile Banking?
 - a. The Mobile App and online banking are the same platform. The Mobile App does not have all the features as online banking, but you do not need to access online banking in order to use the mobile app. The username and password will be the same for online banking and the mobile app.
3. How do I download and access Mobile Banking?
 - a. The Premier Members Credit Union App is available for download in the Google Play market for all Android based smartphones and tablets, and in the App Store for all iPhone smartphones and iPad tablets.
4. Is Mobile Banking secure?
 - a. Yes, all transactions and data exchanges are encrypted using the latest technology and protected by multi-factor authentication such as challenge questions and encryption technology that verifies both the IP of the device and device credentials. No user authentication or account information is permanently stored in the mobile device. It is deleted when you quit the application. **If you lose your phone, your account information is secure.**
5. Is there a fee for using Mobile Banking?
 - a. No, there is no charge for Mobile Banking. However, mobile carriers may charge for Internet access and/or text messages.
6. What other features are available in the mobile app?
 - a. In addition to being able to review all deposit and loan account information as well as make transfers between your accounts, other features include: Mobile Check Deposit, Bill Pay, Block/Unblock Debit and Credit Cards, ATM/Branch Locator, Account Alerts/Notifications, and much more.
7. Can I access multiple account numbers under one login?
 - a. Yes, a mobile user will be able to view all the accounts they are an owner on.
8. What should I do if I forget my Username?
 - a. Please contact member support at 303.657.7000 for assistance.
9. What should I do if I forget my Password?
 - a. You can reset your password by clicking reset password. You will be need to select how you wish to receive your temporary password. Once you receive your temporary

password you will be able to create a new one. You may contact member support at 303.657.7000.

10. What do I do if I get a new phone or tablet?
 - a. Simply download the Premier Members Credit Union app to your new phone or tablet. All of your information and previous settings will be available. You will need to register the new device the first time you login.
11. What do I do if I lose my phone/tablet?
 - a. As you would normally do, contact your mobile carrier if your phone is lost or stolen and they will suspend your service. A valid Username and Password is required to access account information via Premier Members Credit Union App. If your mobile device is stolen, no one can access your account information without your credentials.

Note: You should not store confidential information on your mobile device at any time. Do not store passwords, account numbers or usernames on your mobile device. With the Premier Members Credit Union App your private data and account information is NEVER stored on your phone, so you can rest assured that your account information is not at risk if your device is lost or stolen.

Enrollment

1. Can I enroll for Mobile Banking on the App?
 - a. Yes, you can. Please click sign up now to begin the enrollment process.

Banking & Transfers

1. What do I do if I am missing one of my share or loan types on an account?
 - a. Ensure the share/loan is not hidden (this can be viewed via Settings>Accounts>Select Share/Loan>Hide/Unhide) If you continue to experience difficulty, please contact us immediately so that we can correct this issue.
2. How much history is displayed on any share or loan account?
 - a. Transaction history can be displayed or requested by the mobile user by selecting an account. You can scroll down to view transactions or filter your transactions by completing a search.
3. How do I get additional detail on any transaction that is displayed in my account history?
 - a. Simply click on the line containing the transaction and a pop-up will open providing additional detail on that transaction item such as date, time, and a more detailed description.
4. What is Snapshot?
 - a. This feature lets you see your most recent balance quickly without having to enter your username and password, simply open the mobile app and a snapshot will can be viewed. You must have enabled the snapshot first. To enable Snapshot, go to Settings>Snapshot>Click Enable and select accounts you want to see in Snapshot.
5. Should I be able to see my Mortgage in my account list screen?
 - a. Yes, mortgages on an account will be displayed and you will be able to see the balance, payment amount, and make payments via the Transfers module.

Bill Pay

1. How do I enroll for Bill Pay if I have not previously used it on Online Banking?

- a. Click Bill Pay in the mobile app. You will need to read and agree to disclosures before you can access Bill Pay for the first time.
2. If I previously setup Bill Pay in Online Banking will all my Payees be available in Mobile Banking?
 - a. Yes. Mobile and Online Banking sync with each other in regards to Bill Pay, so any change on one affects the other and will be displayed in the scheduled and processed payments history.
3. How do I access my payment history on Mobile Banking?
 - a. The history of processed payments will be listed under “Payment History”.
4. How do I access my scheduled payments on Mobile Banking?
 - a. Scheduled payments will be listed under “Scheduled Payments”.
5. How do I edit/cancel a payment I have already setup?
 - a. You may edit or cancel a payment by accessing “Scheduled Payments”. Clicking on the payment you want to edit/cancel. On the screen that is displayed, you simply click on the pencil icon to edit the payment details (date, amount, etc.) or “Delete Payment” to cancel the payment entirely.

Mobile Check Deposit

1. What is Mobile Check Deposit?
 - a. Mobile Deposit allows you to deposit a check by taking a picture of both the front and the back of the check. You must still endorse the check and write your account number on the back beneath their signature.
2. How do I qualify to use Mobile Deposit?
 - a. You must not have any charged off shares/loans or be 60 days or more delinquent on a loan.
3. How long does it take for my deposited funds to become available to me in my account?
 - a. Immediate availability on deposits is \$225/day. Amounts over \$225 will be held for 2 business days.
4. How do I verify that a check deposited successfully?
 - a. The check will appear in the “Deposit History” option of the Mobile Deposit widget in Mobile Banking.
5. What are the limits for Mobile Check Deposits?
 - a. There is a \$5,000 per day/transaction limit and \$30,000 per month. If your needs exceed these limits, please visit one of our branches or contact us at 303-657-7000 for options.

Other Services

1. What type of account alerts or notifications can I set on my account?
 - a. There is a wide array of alerts that can be set up. These notifications can be managed in online banking or on the mobile app. The notifications include: Balance Notifications, Periodic Balance Notifications, and Deposit Notification.
2. How do I change my Account Nicknames?
 - a. Account Nicknames may be changed by accessing “Accounts” in the “Settings”. Please note that at this time account nicknames are limited to 16 characters.