



## Customer FAQs for Text Message Banking

### General

#### **What is PNA Bank Mobile Text Message Banking?**

PNA Bank Mobile Banking is an easy way for you to access your primary PNA Bank account balance from anywhere, at any time, using your mobile phone.

#### **What accounts can I access with PNA Bank Mobile Text Message Banking?**

You can access balance information from your PNA Bank primary account.

#### **Is my mobile carrier participating?**

Text message banking works with all carriers.

#### **Will my phone work with PNA Bank Mobile Banking?**

Most cellular phones indicate whether they are text messaging-compatible or not. Typically, most carriers and phones support texting. Please contact your carrier for more information on whether your phone and your service plan support text messaging.

#### **Are BlackBerry™ devices currently supported?**

BlackBerry devices are supported.

#### **Will this service work on my prepaid phone?**

Prepaid phones that are able to send and receive text messages will work with the service.

#### **Is the service secure?**

Yes. The service has been developed with protections to provide security.

- We offer a secure online registration site.
- To confirm your identity during setup, we'll send two small deposits to your account and ask that you verify them. (These two deposits will later be removed from your account.)
- No personal or sensitive information, such as account numbers or passcodes, are ever stored on your mobile phone.

#### **• How much does it cost?**

{At this time, there is no fee to use PNA Bank Mobile Text Message Banking}. Your mobile phone carrier may charge a fee for text messages, which is required to use the service. For details about applicable charges, please check with your mobile carrier.

## **Registration**

### **How do I get started using PNA Bank Mobile Text Message Banking?**

You can register for the service via our Web site or by going to [www.nyce.net](http://www.nyce.net).

### **What does “activating” the service mean?**

During the registration process, you will receive two small deposits in your account. These deposits are part of a security feature that is used to verify your access to the deposit account. After you verify the amount of the two small deposits, you will be able to use PNA Bank Mobile Text Message Banking service. (The two deposits will then be reversed.) This is how we activate your mobile service. The time limit for entering the two small deposit amounts before the activation process expires is 40 days.

## **Usage**

### **How do I check my balance using PNA Bank Mobile Text Message Banking on my phone?**

Send the text message “BAL” to 42265.

### **How do I discontinue the balance inquiry service?**

Send the text message “STOP” to 42265. We will send you a confirmation that you will not be able to use the text message service until you reactivate the service.

### **How do I reactivate my PNA Bank Text Message Banking service?**

If you have cancelled your service by texting “STOP,” you will need to register for the service again.

### **How long does it take to get a response message via text messaging?**

You’ll usually receive a text message response within a minute. Exact timing will depend on your mobile service provider.

### **Are text commands case-sensitive?**

No, text commands are not case-sensitive. You can type “bal” or “BAL” to 42265.

### **I have changed my mobile phone but have the same mobile phone number. Will my Text Message Banking service continue to work?**

We tie your mobile phone number to your text message service. Since you still have the same mobile phone number, your Text Message Banking service will continue to work.

### **I have changed my mobile phone number. Will my Text Message Banking service continue to work?**

We tie your mobile phone number to your text message service so it will not. It is recommended that you terminate your service on the old phone number before you disconnect your phone. You can terminate your service by texting “STOP” to 42265. In order to begin the service using your new phone number, you will need to register for the service again.

**Is it safe to bank using the PNA Bank Text Message Banking service?**

Yes. PNA Bank Text Message Banking service does not send text messages with any confidential information about you or your accounts. For example, account numbers are never displayed via text messages and instead are represented by the mobile account nickname that you specify during enrollment.

**How often can I access my primary account balance?**

You may access your balance as often as needed. Standard carrier rates apply.

**What will I see once I text BAL to 42265 to get my balance?**

You will see something like the following:

*Your PNA Bank: chk1 bal: \$3400.45 at 1:10am EST Jan-01. More info at [monitise.com](http://monitise.com) Carrier rates apply*

**Can I take other action once I've received my balance?**

Currently the service allows you to receive your primary account balance only.

**How do I safely exit once I've looked at my balance (text)?**

You simply exit. If desired, you can first delete this text message from your phone.

**How often is PNA Bank Text Message Banking available?**

24 hours a day, 7 days a week

**Is there a fee to use PNA Bank Text Message Banking?**

{PNA Bank does not charge fees to use Text Message Banking; however your wireless service provider may charge additional fees for text messaging services. Contact your wireless service provider to get additional information on their applicable fees.}

## **Support**

**Do I need to notify PNA Bank if I lost my mobile phone?**

No. You should report the loss to your mobile carrier who will stop service to your phone.

**I have disconnected my mobile phone. Will Text Message Banking service continue to work?**

It is recommended that you terminate your service before you disconnect your phone. You can terminate your service by texting "STOP" to 42265.

**Will my spouse and I be able to access our joint account from two different mobile phones?**

Yes. Two people can have access to the same joint account number via their individual mobile phones.

**Whom do I contact if I need help?**

To get help in person, find a PNA Bank location near you. To get help by phone, call {xxx-xxx-xxxx}. {Insert hours of operation}.