

Your account balances are a text away!

Text Message Banking makes it easy to access account balances and transactions, as well as transfer funds, right on your mobile phone. It's the fastest and easiest way to get your account balances— anytime, anywhere.

As simple as texting your friends!

Just text a short command to **454545** and you will quickly receive the information you want. Here are the requests you can make with Text Message Banking:

- **BAL** (or BALANCE) – System returns the current and available balance on the primary account.
 - **BAL CHK** (or BAL CHECK, BAL CHECKING ACCOUNT) – System returns the current account balances of all active checking accounts.
 - **BAL SAV** (or BAL SAVE, BAL SAVING, BAL SAVINGS ACCOUNT) – System returns the current balances all active savings accounts⁴.
 - **BAL ALL** (or ALL BAL, BALANCE ALL, ALL BALANCE) – System returns the current balances for all of the user's active accounts⁵.
 - **LAST** (or LAST5, LAST 5, LAST FIVE, LAST TRANS) – System returns the most recent five transactions on the user's primary account.
 - **TRANS** (or TRANSFER, TRAN, T) + \$amount – System returns updated balances for the transfer account and the primary account. Note: dollar sign is not necessary
 - **HELP** (or HLP) – System returns information related to using text message banking.
 - **STOP** (or END, CANCEL, UNSUBSCRIBE, QUIT) – System terminates text message banking for that phone.
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Secure access to your balances and transactions

Not only is Text Message Banking fast and free*, it's secure. You must first log into our secure internet banking site and have your phone in your possession in order to complete enrollment. We text an activation code to your phone that you must enter into the internet banking site in order to activate Text Message Banking. Also, we never send confidential information such as user IDs, passwords or complete account numbers via Text Message Banking.

Setup is as simple as 1-2-3

- **Step 1 - Log in and Activate**

Log into Online Banking and go to the **Mobile Banking & Alerts** page. Then find and click on the **Activate** button.

- **Step 2 - Verify your phone**

First make sure that you have your cell phone with you. Then enter your cell phone number, and we'll send you a text message with a unique activation code that you'll need to enter to complete the process (this ensures that it's your phone number and it's in your possession). Once verified, select your preferences, and you're done!

- **Step 3 - Start texting**

Now with your phone set up, just send a text message to 454545 whenever you want, and we'll send the response right back to your phone.