



MOBILE BANKING FREQUENTLY ASKED QUESTIONS

Q. Is there a monthly service fee for Mobile Banking?

A. Our Mobile Banking service has no fee. Message and data rates may apply. Check your mobile service provider plan for details.

Q. What if my cell phone number changes?

A. To update your mobile info, log into your Online Banking account. Click on 'Profile' then 'Edit Mobile Banking', where you can input your new phone number.

Q. Can I use more than one device for Mobile Banking?

A. Yes. Log into your Online Banking account, click 'Profile' and then 'Edit Mobile Banking'. Add any additional devices here.

Q. Which phones are compatible with Mobile Banking?

A. Mobile Banking is supported by most cell phone models and operating systems.

Q. Which mobile service carriers support Mobile Banking?

A. Virtually all major mobile service carriers support Mobile Banking, as well as a number of smaller service carriers. Mobile Banking will also work with many prepaid plans, but we cannot guarantee that those carriers support standard US short codes that are required when enrolling in Mobile Banking. Check with your service carrier for details.

Q. How do I download the app to my smartphone?

A. After enrolling you will be sent a link to the app store where you can download our app for free. Or, you can simply search for 'The Union Bank' in your app store.

Q. Is my mobile device secure to do my banking on?

A. Most major mobile devices have a controlled and secure operating system. Be sure to always update your mobile device when prompted to ensure the security features stay up to date.

Our Mobile Banking service uses 128 bit SSL encryption, the same as our Online Banking, which encrypts and protects transmission of data, including customer account information. Our service also uses strong Firewalls to protect from unauthorized or malicious intrusion. To access your Mobile Banking account you're required to use an Access ID and Password, as well as additional security questions to authenticate your initial account access from your device.

Q. What if my mobile device gets lost or stolen?

A. No personal information from your Mobile Banking account is ever stored on your phone and your password is never stored, so you can be assured that no one will be able to access your Mobile Banking account from your device. Also, your login session automatically times out after a 10 minute period of inactivity.

Q. If I decide to stop using Mobile Banking, how do I un-enroll?

A. To stop using Mobile Banking you'll need to log into your Online Banking account. Click on 'Profile' at the top, then complete the section titled 'Stop Using a Mobile Device'.