

Text Banking FAQ

How do I sign up?

- Go to www.BlueEagleCreditUnion.com
- Log into MyCU online banking
- Click on the **Text Banking** tab at the top
- Follow the screen instructions

It just takes a couple minutes. You will need access to your cell phone when you register the phone as you'll receive an activation code in a text on your phone, which has to be entered in MyCU in order to complete the registration process.

The screenshot shows the MyCU online banking interface. At the top, there is a navigation bar with links: Accounts Summary, Funds Transfer, Bill Pay, Loan Application, E-Statements (New), Text Banking (New!), Quick Links, My Account, and Logout. Below this is a header area with "Welcome" and "Last Login: 3/13/2012 4:33:00 PM". The main content area is titled "Text Message Banking" and includes a sub-header "Text Message Banking". The text explains that registering for text message banking is quick and easy, and provides instructions on how to register and retrieve account information. A note states that if using MYCU X or MYCU XB keywords, the mobile phone must also be registered on the trusted account. There are links for "Register Phone" and "Account Setup". Below this is a section for "Registered Phones for Text Message Banking" which shows "You have not registered any phones for your account." A "Printer Friendly" link is also present. At the bottom, there is a table of "Text Message Banking Commands" with a note that these commands won't be recognized if there is a signature at the end of the text.

Text Message Banking Commands (Please note, these commands won't be recognized if you have a signature at the end of your text)	
MYCU B	Retrieve all account balances.
MYCU B S88	Retrieve a balance for a specific share account.
MYCU B L20	Retrieve a balance for a specific loan account.
MYCU H	Retrieve account history.
MYCU H S88	Retrieve account history for a specific share account.
MYCU H L20	Retrieve account history for a specific loan account.
MYCU X 1.00 S88 L20	Do a funds transfer.
MYCU X 1.00 S88 L22 678682	Do a funds transfer on a non-primary account if you have multiple accounts linked to the phone.
MYCU XB 1.00 S88 6004356 L22 67862	Do a funds transfer between two different accounts (your phone must be registered to both accounts).

Enter Wireless Phone Number

(NOTE: After registering this phone, you may register additional phones to this account by selecting Register Phone again from the previous page.)

Please enter: 1) the 10 digit wireless phone number (with no dashes), 2) the last 4 digits of the Social Security Number of the primary owner of this account.

Then click Continue.

Wireless Phone:	<input type="text"/>	Ex: 8653971234
Last 4 Digits of SSN:	<input type="text"/>	
<input type="button" value="Continue"/>		<input type="button" value="Cancel"/>

I don't want ALL my account balances to come in my text messages. How do I select which account balance information I want to receive in my text banking messages?

- Go to www.BlueEagleCreditUnion.com
- Log into MyCU online banking
- Click on the **Text Banking** tab at the top
- Click on the link to **Account Setup**
- Select which accounts you want to include in text messages

Text Message Banking   

Text Message Banking Account Setup

Please select the accounts whose available balance you want to be displayed on a balance inquiry. You may also enter a short Text Description for the account like SAV for Savings, CHK for Checking, or MMA for Money Market Account.

[Back to Text Message Banking](#)

Account Id	Description	Text Description	Include Account
S-1	Member Savings	<input type="text"/>	<input type="checkbox"/>
S-10	Christmas Club	<input type="text"/>	<input type="checkbox"/>
S-20	Other Club Account	CLUB	<input checked="" type="checkbox"/>
S-90	Member Checking	CK	<input checked="" type="checkbox"/>

Can I receive text messages for balance and history information on multiple account numbers?

Yes. You will need to register your phone number on each account individually within MyCU **Text Banking** first. Once you've registered all accounts, you can begin receiving account information via text. If you would like account information for an account other than your default account, you will need to add the desired account number at the end of the command.

For example, MYCU B 12345, if account 12345 is not your designated default primary account in Text Banking.

How do I set an account as primary?

If you are registering your phone for the first time on an account (and have already registered it on another account number), you'll have the option to select a primary account as a part of the registration process.

Text Message Banking  

Select Primary Account

You have already registered 123456789 to another account. Before registering this phone to this account, you must select a primary account number for this phone number. Please select a primary account number below and select Continue.

Select Primary Account:

If you would like to change your primary account selection after registration, simply follow these steps:

- Log into MyCU, and go to **Text Banking**
- Click **View Linked Accounts** link next to the phone number
- Next to the account number you wish to make primary for that phone number, select **Set as Primary**

Text Message Banking   

Text Message Banking

Registering for text message banking is quick and easy. Simply click on the Register Phone link below and once that is complete, click the Account Setup link. After registering, you will be able to retrieve your account information by sending text message commands to short code number 57682 from your wireless phone. The available message commands are listed below. (Sprint Users: Please be aware that Sprint sometimes disables all short code messaging on your mobile service. Please contact Sprint to make sure short code service is enabled for your mobile device.)

NOTE: If using the "MYCU X" or "MYCU XB" keywords to transfer funds to a trusted account, your mobile phone must also be registered on the trusted account.

[Register Phone](#) [Account Setup](#)

Registered Phones for Text Message Banking			
1230456789	Delete	View Usage	View Linked Accounts

Text Message Banking (X) i X

Accounts Linked to Phone

Listed below are the accounts linked to this phone number. The primary account is the one that will be used if no account number is entered in a request like MYCU B. To access an additional account the request must include that account number like MYCU B 1234567. To change the primary account, click Set as Primary.

[Back to Text Message Banking](#)

Phone Number	Account Number	Primary	
1230456789	11111	Yes	Set as Primary
1230456789	22222	No	Set as Primary

Why do I text 57682 and the reply comes from a different number?

The **57682** number is exclusive to Blue Eagle Credit Union, and is how the system knows to retrieve information from your Blue Eagle Credit Union account. The reply number is associated with our online banking service provider, and is the number information is filtered back through to you. It could vary. However, know that your information is safe and encrypted while being sent and received.

Why does my message activity not show?

If you have registered a phone to multiple accounts, make sure you are viewing your messages on the designated default account. The text message activity shows on the account you send the text message request 'from', not both. You may be trying to view the message from the 'wrong' account within MyCU online banking.

For example, you have a phone linked to account #11111 and account #22222. You have designated account #11111 as your default account. When you send the command **MYCU B 22222**, it sends "from" your default account and you receive a reply with the balances on account#22222. You can **View Usage** and **View Messages** under account #11111. They won't show under account #22222.

I sent a text request, but haven't gotten a reply back, why?

It could be a variety of reasons, but here are some of the common ones. If you go through these options and are still having trouble, please contact the credit union at 540-342-3429 or 800-342-3429 or BlueEagle@BlueEagleCreditUnion.com - we'll be happy to help any way we can.

- Could be an invalid command, however you should get an error message reply if this is the case.
- Command sent to an account not registered for text banking.
- If you have a signature set on your text messaging, it will prevent your message from being received and getting a response. Remove your signature and try again.
- Some wireless providers automatically block short codes when you first sign up for wireless service. Check with your wireless provider to see if short codes are blocked. If so, they will need to unblock short codes in order for you to use text banking.

Is text banking case sensitive?

No. You can text in uppercase or lowercase – either way you'll get a response.

Where can I find a list of text banking commands?

The easiest reference point is in MyCU on the main Text Banking screen. We've also included them here.

Text Message Banking Commands (Please note, these commands won't be recognized if you have a signature at the end of your text)	
MYCU B	Retrieve all account balances.
MYCU B 12345	Retrieve all account balances for another account (your phone must be registered to this other account).
MYCU B S88	Retrieve a balance for a specific share.
MYCU B L20	Retrieve a balance for a specific loan.
MYCU H	Retrieve account history.
MYCU H 12345	Retrieve account history for another account (your phone must be registered to this other account).
MYCU H S88	Retrieve account history for a specific share.
MYCU H L20	Retrieve account history for a specific loan.
MYCU X 1.00 S88 L20	Do a funds transfer.
MYCU X 1.00 S88 L22 12345	Do a funds transfer on another account (your phone must be registered to this other account).
MYCU XB 1.00 S88 12345 L22 56789	Do a funds transfer between two different accounts (your phone must be registered to both accounts).

Can I add the short code as a “contact” in my phone?

Most phones should allow you to add this as a contact. Simply add a contact with Blue Eagle (or something similar) in the name field, and the short code in the mobile number field. Then when you send and receive texts, you'll know they're from your credit union. Please note, the short code you text a command to is 57682. The number you receive a text from will be different. In order for both to show with Blue Eagle Credit Union, you will need to set both numbers up in your contacts. You can either set both numbers under the same name, Blue Eagle, or you may choose to set up each number as a separate contact.

Example 1:

You may choose to set up a contact as Blue Eagle with 57682 as mobile phone #1 and 81593 as mobile phone #2 – all within the same contact.

Example 2:

You may choose to set up a contact as Blue Eagle Send with 57682 as the mobile #, and Blue Eagle Receive with the number you're receiving from as the mobile #.

If you are having trouble with adding the short codes as a contact, please contact your wireless provider for further instructions or assistance.

Is text banking secure? I don't feel comfortable sending my account number.

Yes. The security and privacy of your personal information is a top priority for Blue Eagle Credit Union. When sending and receiving your text banking requests, the information is encrypted.

Will I be charged to use text banking?

Not by Blue Eagle Credit Union, however your wireless provider (Verizon, US Cellular, Sprint, etc.) may charge you depending on your wireless plan contract with them. We are providing the text banking service as yet another financial tool to make your life easier. It's our desire to find new and improved ways you can transact business with your credit union and access your CU account, when and how it's convenient for you!

What if I don't currently use MyCU online banking, can I still use text banking?

You will need to contact the credit union to set up your accounts for MyCU online banking. Once logged into MyCU you will see a tab titled “Text Banking”. This is where you will sign up for text banking. It is done through MyCU to insure proper validation and authentication – keeping your money and personal information safe is top priority for us.

Can I register my phone number to multiple accounts?

Yes. You will need to log into each account through MyCU online banking to register your phone to each account you'd like to link to text banking. Once you've registered your phone on each account, you may start receiving account information via text.

Can I register multiple phone numbers to one account?

Yes. From the main screen in text banking, you will select **Register Phone**. Once you've registered the first phone, simply select **Register Phone** again from the main screen and register the next phone.

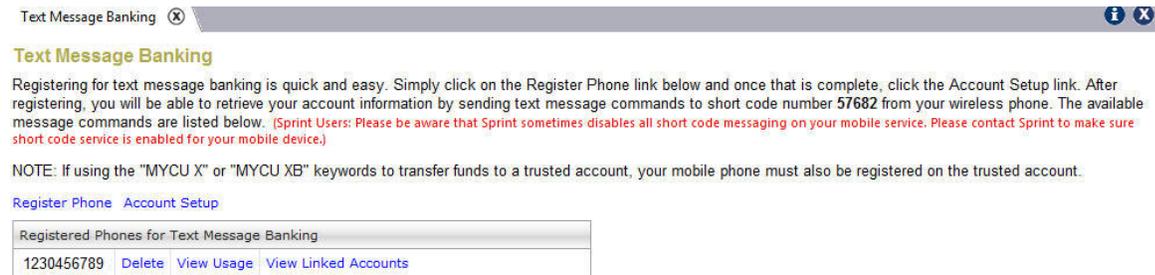
If I have registered multiple phone numbers to one account, will all those phone numbers receive a response when I send a text command?

No. Only the phone sending the text command will receive the response.

How do I delete an account from text banking?

- Log into MyCU and go to **Text Banking**
- Select **Delete** next to the phone number you wish to “deactivate” or “delete” from that account
- A confirmation screen will ask ‘are you sure’, simply click **Delete**, and the phone is deleted from that account

Note: If you have the phone registered with other account numbers and wish to delete the phone number from all accounts, you will need to log into those accounts individually and go through the same steps to delete the phone from each account. If you want to only delete the phone from one account number, and wish to keep it on the other(s), then you’ll want to be sure one of those accounts is designated at the primary account.



Will deleting (deactivating) a phone number from one account automatically delete it from all registered accounts?

No. In order to delete a phone number from all accounts it is associated with, you will need to log into each account within MyCU online banking and delete the phone number associated with that account.

What happens if I delete the phone from the default or primary account?

You will need to log in to another account you have registered and set another account as primary. You can re-register the phone to the same account at a later date if you wish.

