



Mobile Banking Frequently Asked Questions

Q. How do I access Kirtland Federal Credit Union's Mobile Banking?

A. You need KFCU Online access (a valid User ID and Password) and a mobile device with an Internet connection. Enter KFCU's Wireless Home Banking URL — www.kirtlandfcu.org — into the browser of your Internet-enabled wireless device and then log in using your KFCU Online User ID and Password. If a particular mobile device is not automatically redirected, you may manually enter m.kirtlandfcu.org into your browser address bar to access our mobile site.

Q. What services does KFCU's Mobile Banking include?

A. KFCU's Mobile Banking includes the following online services:

- Search KFCU ATM and Branch locations
- Google Maps Integration (for viewing ATM and Branch locations)
- View loan and deposit rates
- Transfer funds between accounts
- View account summaries (balance and history)
- View account hold details
- Pay bills using Bill Payment
- Place a Stop Payment
- View images of cleared checks
- Contact KFCU

Q. Is there a fee to use KFCU's Mobile Home Banking?

A. No, KFCU's Mobile Banking is at no cost to our members. *Note: Data charges by your mobile device provider may apply and are the responsibility of the device owner.*

Q. Which mobile devices are supported for KFCU's Mobile Home Banking?

A. You can access KFCU's Mobile Banking from any Internet-enabled mobile phone. *Note: The devices must be Internet enabled. Data charges by your mobile device provider may apply and are the responsibility of the device owner.*

Q. What happens if I get locked out of KFCU's Mobile Banking?

A. As with KFCU's Home Banking, you must contact one of KFCU's Telephone Service Representatives to reset your password. Once your password is reset, you must first specify your new password on www.kirtlandfcu.org via your PC. For security reasons, you may not specify your new password on KFCU's Mobile Banking.

Q. Can I use KFCU's Mobile Banking if I don't have a KFCU account?

A. No, you must have a KFCU Online User ID and Password in order to use Mobile Home Banking. Contact KFCU to open an account today!

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Q. How does KFCU's Mobile Home Banking handle security?

A. KFCU's Mobile Banking is encrypted using the Wireless Transport Layer Security (WTLS) protocol, which provides the highest level of security available today. Additionally, all data that passes between the wireless gateway, MShift's Servers and KFCU's web servers is encrypted using the Secure Socket Layer (SSL) layer.

Q. Must I have mobile banking in order to use the text message banking function?

A. No, you do not need to have mobile banking setup to use text message banking. You do need to have KFCU accounts!

Q. How can I bookmark or set the KFCU Mobile Banking site as a favorite on my mobile device?

A. Access the KFCU mobile banking site from your mobile device. Add the site to your favorites or home screen.

Q. What is the session timeout period?

A. Five minutes.

Q. Is there a way to make the font size larger?

A. Yes! If you have a Blackberry, you may change the font size in your Settings menu. If you have an iPhone, you are able to alternate between portrait or landscape view—rotate your screen. You are unable to make the screen larger.

Q. Can I get to KFCU's mobile banking site through a search engine like Google or Bing?

A. Yes. You can search Kirtland Federal Credit Union in any search engine and it will bring you to our website, www.kirtlandfcu.org. Click on the link from your mobile device and you'll be automatically redirected to KFCU's mobile banking site.

Q. The email address in "Contact Us" isn't a link. How can I email you my member service concern?

A. If the email address is not a link, and if you have the ability to copy-and-paste on your mobile device, copy the email address and paste it into your email's "To" address bar. Or, you may type the email address -- membersvc@kirtlandfcu.org --into your email. You can always call KFCU's Telephone Service Center at 1-800-880-5328 or locally at 505-254-4369.

Mobile Phones

Q. I keep getting locked out of my account when I try and log in on my mobile phone. Why doesn't it accept my log-in information?

A. Using your mobile phone to enter data takes a little practice. Passwords are case sensitive; make sure you are entering your password exactly as it is set up. If your password begins with a lower-case letter, you may need to use your phone's shift key to change the default from upper case. In addition, some phones require extra shift key presses to enter numbers instead of letters.

Q. Why can't I see the first few transactions of my account history?

Due to the screen size on the mobile phone, only a limited amount of information can be displayed. Some mobile phones take you to the middle or bottom of a new page instead of the top. To make sure you are at the top of the page, use the up arrow key on the phone to scroll (or move the screen up using the touch screen) all the way to the

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top of the page. If you want to view more information below, use the down arrow key to scroll (or move the screen down using the touch screen) until you come to a "More" link. When you click on "More," it will take you to the next page of information.

Q. How do I know if my phone is web-enabled?

If you have a MiniBrowser, MicroBrowser or Wireless Web on your phone's main menu, then it is web-enabled. Contact your mobile phone carrier to confirm that your phone is web-enabled and that the service is activated.

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RIM Blackberry Phones

Note: Some Blackberry devices automatically add "www" before KFCU's mobile banking address: m.kirtlandfcu.org. The "www" needs to be removed as the address does not have www before it.

Q. How do I access KFCU's Mobile Banking on my RIM Blackberry Payer?

A. You must ensure that you have a browser, such as the Go.web browser, installed on your RIM Blackberry. If you are not sure if your RIM Blackberry has a browser installed, please check with your service provider. Once you verify that you have a browser, you may simply enter our URL in your browser: <https://m.kirtlandfcu.org>

Q. Why am I unable to log in using my Blackberry phone?

A. Please check the settings on your Blackberry phone to ensure it is enabled to browse Secure/SSL sites.

Q. When I attempt to go to <https://m.kirtlandfcu.org> I get an error message.

A. You may get the message "Access Denied: Insecure SSL Request." When clicking on More Info, you may also receive the following message: "Your MDS has been configured to deny SSL requests to servers that have certificates which are untrusted or expired. Try using Device Side SSL which can be modified in your TLS Options. Contact your system administrator with any questions." If you receive these messages, change your Blackberry Options settings as follows: Select Options, then TLS; under the TLS Default, select Change Option to "Handheld," not "Proxy."

Pocket PC Devices

Q. I am able to view the home page of KFCU's Mobile Banking on my Pocket PC, but when I attempt to log in I get an error message.

A. When you attempt to gain access to a secure Web site from Windows CE, you may receive the following error message: "Unable to establish secure connection." Microsoft Pocket Internet Explorer may issue either of the following error messages: "The page you are looking for cannot be found." or "Unable to establish secure connection." To resolve this issue, update to the Microsoft High Encryption Pack for Pocket PC. This add-on supports MD% certificates with the new hashing algorithm. For information about how to update to the Microsoft High Encryption Pack for Pocket PC, view the following Microsoft Web site: <http://www.microsoft.com/windowsmobile/downloads/highencryption.mspx>. Download the needed file, and then synchronize your pocket PC.

PalmOne Handhelds

Q. How do I access KFCU's Mobile Banking on my Palm?

A. First, please ensure that your PalmOne Handheld has an Internet connection via a wireless Internet service

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provider (Wireless ISP). Once you verify that you can connect to the Internet, you can access KFCU's Mobile Banking by simply entering the following URL in your browser: <https://m.kirtlandfcu.org>

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