



Frequently Asked Questions About Mobile Banking/Deposit App

1. What is the myOneAZcu Mobile App?

The myOneAZcu Mobile App is a service that enables members to access their account information, make deposits, transfer funds, and pays bills (for eligible users) from a smartphone with WiFi internet access or connection to 4G/3G/EDGE networks (currently available for the iPhone, iPod Touch, or any Android-enabled phone).

2. How does the myOneAZcu Mobile App work?

First, you must download our free Mobile App from the iTunes App Store or Android Marketplace. You can do this either from your mobile phone or computer. If you access the App from your computer, it will install on the mobile phone the next time the phone is connected to the computer.

Once you download the App, you log in with the same user ID and password that you use for Online Banking. No separate or different registration is required. Please note that you must have already registered for Online Banking through a personal computer (PC) or Mac, and accept the Terms and Conditions before you can use the myOneAZcu Mobile App. Once logged in, you can:

- Access Your Accounts – you can view account balances and account history.
- Make Deposits – you can photograph the front and back of endorsed checks and deposit them into your account.
- Pay Bills (for eligible users) – You can set up payment to pay bills which will be sent electronically or by check.
- Make Transfers – Make transfers between your accounts or use Pay People to transfer funds to other accounts.
- Find an ATM or Branch – you can use the App to locate the ATM or branch nearest to your location.
- Contact Us – you can contact us quickly, from within the App, by phone or email.

3. Is myOneAZcu Mobile App currently available to all users?

The myOneAZcu Mobile App is currently available to all users who have registered for Online Banking (via PC or Mac) and own an iPhone, iPod Touch, or Android-enabled phone with connection to 4G/3G/EDGE networks or Internet through WiFi.

4. Is it safe to bank online using the myOneAZcu Mobile App?

Yes. To protect your privacy, you are required to authenticate yourself on each individual mobile device using your Online Banking login. All communication between your mobile device and the mobile server is encrypted. In addition, your password and account information are never stored on the mobile device.

Five Ways to Protect Yourself:

- If your settings permit, password-protect your phone so that a password is required to turn it on or awake it from sleep mode.
- Don't let your phone automatically log you into your bank account. If your phone is lost or stolen, someone will have open access to your money.
- Avoid sharing your password, account, PIN, answers to security questions or other such information. Don't save this information anywhere on your handset.
- Immediately tell OneAZ Credit Union or mobile operator if you lose your phone.



- Review account statements. If you notice any unusual transactions, call your OneAZ Credit Union immediately.

5. How many transactions can I see on my phone at a time?

When you select an account name on the Accounts tab, the last 30 days of transactions will be displayed. Scroll down to see all of your transactions. Select the View More Transactions button to view additional transactions.

6. What different kinds of funds transfers are available?

To do a funds transfer, you must have more than one account enrolled in Online Banking. On the Transfers tab, you can enter an immediate transfer between your accounts. At this time, you are not able to see scheduled transfers on your phone nor can you change or remove a scheduled transfer this way.

7. Why can't I access the Pay Bills tab?

The Pay Bills tab is only enabled for users who have signed up for the bill payment feature within Online Banking (PC or Mac) and have set up one or more payees (people or companies you want to pay). When you are ready to make payments on your phone, select the Pay Bills tab to view scheduled payments and make a new payment.

8. Can I register for the bill payment feature on my phone?

Sorry, not at this time. Simply access your accounts using a PC or Mac, click the Bill Pay button within Online Banking and enroll there. You may have automatically registered for the bill payment feature when you signed up for Online Banking. If so, all you need to do is set up one or more payees (people or companies you want to pay) to get started.

9. How do I make a payment using my phone?

First, select "Make a New Payment" from the Pay Bills tab. Next, select a payee name link from the list and enter the amount of the payment and date to send/deliver the payment. Select the Schedule Payment button. A confirmation message will display; select OK to continue.

10. Can I see pending payments?

Yes. Simply select the Pay Bills tab to see a list of pending payments.

11. Can I remove a pending payment?

Yes. You can remove a pending payment but you cannot change it. To remove a pending payment, go to the Pay Bills tab, select the payment you want to remove and select the Cancel Payment button. Then, confirm that you want to cancel the payment.

12. Can I see completed payments on my phone?

Yes. From the payee list, you can see the last payment associated with each payee.

13. Can I view payment history for my Credit Union Visa® Credit Card or Home Loan?

No. Your Visa or Home Loan payment history is not available within the myOneAZcu mobile banking app. However, you can log in to Online Banking to view your account history, or you can call us at 1.844.OneAZcu (1.844.663.2928).

14. How do I find branches and ATMs near me?

For iPhone or iPod Touch, select the Locator tab from within app. If GPS is enabled, the myOneAZcu Mobile App will automatically locate branches and ATMs near you. If GPS is not enabled, or to locate



branches that are not nearby, enter the city name into the search bar.

Note: ATM locations (red map pins) will display as branch locations (purple map pins) when they're located at a branch. All branches have ATMs.

For Android, select the Locations tab from within app. If GPS is enabled, the myOneAZcu Mobile App will automatically locate branches and ATMs near you. If GPS is not enabled, or to locate branches that are not nearby, enter the city name or zip code into the search bar.

Note: ATM locations (red map pins) will display as branch locations (blue map pins) when they're located at a branch. All branches have ATMs.

15. Can I make a deposit with the myOneAZcu Mobile App?

Yes, just snap a picture of the front and back of your endorsed check, which includes the words, "for mobile deposit at OneAZ CU" with your smartphone and deposit it into your credit union account using the myOneAZcu Mobile App. It's fast, secure and free for eligible OneAZ Credit Union members.

16. Can anyone use the app to make deposits?

Yes, OneAZ Credit Union members can use the myOneAZcu Mobile App to deposit checks into their accounts.

17. What kind of checks can I deposit through the app?

Checks payable in U.S. dollars and drawn on any U.S. bank including, but not limited to, the following: - Personal checks - Business checks - US Treasury checks - Traveler's Checks - Money Orders (depending on specific type)

18. Can foreign currency checks be processed through the app?

No. The myOneAZcu Mobile app is for checks payable in U.S. dollars and drawn on banks in the U.S. only.

19. How do I know that the deposit was accepted?

The mobile app will produce a success message and will offer you the option to email a receipt that includes the deposit details.

20. When is a deposit finalized?

Deposits are subject to review before they are considered final. You might see your deposit in your account immediately. However, funds may not be available for use until a later date. Please refer to Funds Availability, pages 11 – 12, from the Membership Account Agreement.

21. What happens if the final deposit amount is different than the submitted amount?

Should you receive confirmation that the deposited amount was accepted and it is different than the submitted amount, please call us at 1.844.OneAZcu (1.844.663.2928) and we will be able to review the transaction.

22. Do I need to hold onto my check after it is deposited?

After your check has been accepted and posted to your account, you should mark the check as having been deposited. Please retain your check for 60 days before you void and destroy it. Your check is no longer valid for use.



23. What types of accounts can I make deposits into using the app?

Deposits can be made into all savings and checking accounts. Loan payments and deposit into other accounts, such as IRA's and share certificates, are not eligible.

24. When am I able to submit my deposits using the app?

Deposits can be submitted 24 hours a day, seven days a week.

25. By what time does a deposit need to be submitted for same day processing?

Deposits received by OneAZ Credit Union before 5:00 PM MT are processed on the same business day and are subject to the funds availability schedules provided by your designated account type. Deposits made after 5:00 PM MT will be processed the next business day.

26. Can multiple deposits be submitted each day?

There is no limit to the number of deposits that can be made in a day. However there will be a limit to the dollar amount submitted each day which will be determined during the enrollment process.

27. How do I log out?

When you are ready to log out, select the Log Out button at the top right of the page and you will exit the myOneAZcu Mobile App. This will return you to the login screen.

28. Is a password needed for the myOneAZcu Mobile App?

Yes. From your mobile device, you will need to login to the myOneAZcu Mobile App. This is the same as you would for Online Banking, using the same login information. No separate Mobile App sign-up is required. I have disconnected my mobile phone.

29. Will my service continue to work?

For the myOneAZcu Mobile App to work, you must have a mobile device with access to the 4G/3G/EDGE networks or Internet through a WiFi connection.

30. Is help available through my mobile device?

Click the Contact Us tab to call OneAZ Credit Union Member Information Center 1.844.OneAZcu (1.844.663.2928) or email (questions@oneazcu.com). For help regarding your mobile device and/or wireless internet connectivity, contact your wireless provider.

31. What does the 'Remember Me' checkbox do?

Selecting the Remember Me checkbox gives the application permission to save your Username so that you do not have to enter it each time you attempt to log in. This information is masked and stored securely to keep your information safe. You will still need to enter your password each time you attempt to log in.

32. My session timed out, can I change the timeout value?

Ten minutes is the only timeout option. For your security and protection, when there has been no account activity for at least 10 minutes, the session times out and the myOneAZcu Mobile App login page displays with a Session Expired message. Remember to keep your mobile phone secure at all times by locking it when it is left unattended.