

SMS Text Banking

SMS mobile banking allows you to fetch your account balances and recent account history by sending an SMS to FinancialEdge Credit Union.

To enroll in SMS mobile banking, log into the mobile banking web site and then select the "SMS Settings" menu and follow the directions.

Once your mobile phone is enrolled, you may send text messages to 86020 with the following commands:

- **B** to fetch all account balances
- **B acct** to fetch the balance for a specific account
- **H** to fetch the five most recent transactions for all accounts
- **H acct** to fetch the five most recent transactions for a specific account (e.g. H S01)
- **X source dest amount** to transfer dollar amount from source account to destination account (e.g. X S01 S05 10.00)
- **NICK** to fetch list of share and loans with nicknames
- **MENU** to fetch list of available commands options
- **HELP** to receive support information
- **STOP** to deactivate SMS mobile banking

The commands are not case sensitive. For example, you can use 'b' as well as 'B' to fetch balances.

Note, standard text message and data rates from your phone carrier will apply. Message frequency depends on account settings.

View [Terms and Conditions](#) and [Privacy Policy](#).

Examples of requests and responses:

Fetch all balances request:

To: 86020

Message: "B"

Response:

BAL:

S01: \$6,371.04

S05: \$3,160.48

S20: \$4,939.52

L01: \$5,002.99

L30: \$129,994.05

Fetch recent transactions request:

To: 86020

Message: "H"

Response:

history:

04/20 S01 \$9.95 Deposit KIOS

04/19 S05 (\$20.76) Withdrawal

04/19 S20 \$2.91 Deposit INTE

03/15 S20 \$100.00 Deposit KI

03/02 L01 \$5.00 Deposit KIOS

Fetch recent transactions for share S01 request:

To: 86020

Message: "H S01"

Response:

S01 history:

04/19 (\$20.76) Withdrawal

02/20 \$5.76 Deposit INTE

01/19 \$5.91 Deposit INTE

01/25 \$9.99 Deposit KIOS

01/24 \$2.07 Deposit KIOS

Transfer \$10 from S01 to S05 request:

To: 86020

Message: "X S01 S05 10.00"

Response:

Transfer \$10 from S01 to S05 completed.

New balances:

S01 \$100.20

S05 \$10.80

Confirmation #: 100000115

Troubleshooting:

- **Error 15500: Could not access your account due to a password issue.**
This error message means your account could not be accessed to answer your SMS request. If you HAVE NOT recently changed your online banking password, please contact FinancialEdge Credit Union at 989-892-6088. If you HAVE recently changed your online banking password, please log into the Mobile Web site with your new password to re-enable SMS mobile banking.
- **Error 15502: Could not access account due to USERPASS LOCKOUT.**
If you receive this error message, it means your FinancialEdge Credit Union account has been disabled after too many invalid access attempts. Please contact FinancialEdge Credit Union at 989-892-6088 to unlock your account.