

- 1. What is Text Banking?**
Text Banking allows you to quickly request and receive your account balances and recent transaction history via your mobile device's SMS Text Message service using a short code and a set of commands.
- 2. What account types are supported?**
Deposit Accounts, such as Savings, Checking and Money Market Accounts are supported.
- 3. How do I sign up to use Text Banking?**
Sign into the Text Banking interface using your Online Banking Credentials, and register your phone. To do so, visit <https://my.mshift.com/sms/lnfcuinkpage.html>
- 4. Will Text Banking work on my phone?**
Yes, it will, as long as you have text messaging service (SMS) via your wireless carrier. Please check with your wireless carrier if you are unsure.
- 5. Will I be charged for Text Banking?**
We won't charge you, but standard carrier fees for text messaging may apply. Please check with your wireless carrier if you aren't sure what fees apply when you send and receive text messages.
- 6. Which carriers do you support?**
Our Text Banking service works on all major mobile providers in the U.S., including:
 - Alltel
 - AT&T
 - Nextel
 - Sprint
 - T-Mobile
 - US Cellular
 - Verizon Wireless
 - Virgin Mobile
- 7. How do I cancel?**
You can text LNFCU STOP to 21443, or you can log into the Text Banking interface and remove the registration information for your phone. You can add a new phone or reactivate your old phone by logging into the Text Banking interface at any time.
- 8. I have a new mobile phone number. Can I change or add my number online?**
Yes, you first need to deactivate your current phone number and add your new phone number, which can be done by logging in to the Text Banking interface.
- 9. What if I change my User ID, Password or Challenge questions?**
If you make any changes to your User ID, Password or Challenge Questions, you need to login to the Text Banking interface with your updated Online Banking Credentials before you can continue using the Text Banking service.
- 10. Can I have more than one phone registered for my account?**
Yes. Each phone does need to be individually registered.
- 11. Is Text Banking secure?**
Yes. Messages will contain no sensitive information about your accounts.
- 12. What is the short code?**
21443
- 13. What are the commands?**
 - LNFCU BAL – Account balances

- LNFCU HIST – Last three transactions on primary account
- LNFCU CMD – Show valid commands
- LNFCU HELP – Send information on commands and how to use
- LNFCU STOP – Cancel service

14. Are keywords case sensitive?

No, keywords are not case sensitive. You can type LNFCU help or LNFCU HELP.

15. What is the number I should send keywords to?

The short code is 21443. This short code will only work if you have registered your mobile device via the Text Banking interface.

16. What is the maximum number of characters?

A maximum of 140 characters are contained in each text message. That is due to limitations placed by wireless carriers.

17. What happens if I exceed 140 characters in the middle of a transaction?

The response will be broken into segments that are shorter than 140 characters. This means that you will receive multiple messages for a long response.

18. How many requests can I make?

An unlimited number of requests are allowed.

19. How quickly does the message go through?

Messages typically go through within seconds, although delays of several minutes or more may be experienced depending on your particular wireless carrier.

20. Is there any password needed for Text Banking?

No. Once your mobile phone is registered, your mobile device is used to authenticate your account access.

21. Does the message go through if I have no coverage?

No coverage on your cell phone means that nothing can get to your phone, and that includes text messages.

22. Who do I call if there's a problem?

Call the Contact Center at (502) 368-5858 or (800) 292-2905