



What is Mobile Access?

Mobile Account Access allows you to access your account information and conduct most of your financial business from a web capable mobile device.

What ways can I access TFCU's Mobile Access?

You can connect to TFCU's Mobile Access through SMS texting (MobileText), your internet browser (MobileWeb) or download apps available through the App Store and Google Play.

Where do I go to download the Transportation FCU Mobile App?

You can download the Transportation FCU app from the App stores that correspond to your device.

On your mobile device, click on your App Store link (Apple Store or Google Play) and search for TRANSPORTATION FCU. Once you have downloaded the Transportation FCU App, you are ready to go. Simply log on using your Account Access ID and Password.

I'm not enrolled in Account Access. Can I still use Mobile Access?

To enroll in Transportation FCU's Mobile Access you must first be enrolled in Account Access. If you are not currently enrolled for Account Access go to transfcu.org and click on "New User" under the Account Access login in the upper right hand corner.

What is my log in User ID and Password for Mobile Access?

You will use the same log in credentials that you use to log into Account Access.

What can I do with Mobile Account Access?

- [Accounts](#) - You can view account history, make balance inquiries, and transfer funds.
- [Transfer Funds](#) - Make a share-to-share or share-to-loan transfer. You can also make a transfer to your credit card or mortgage.
- [Bill Payer](#) - Schedule payments for existing payees, view and edit bill payments, or view payment history.
- [Mobile Deposit](#) - Snap a photo of your check with your device and deposit it to your Transportation FCU accounts (restrictions may apply).
- [Touch ID™](#) - Access your account easily and securely without entering your login credentials.
- [Quick View \(optional\)](#) - Allows you to view your balances at a glance without the need to logging in.
- [Find ATM/Branch](#) - Locate the closest Co-Op Shared branching ATM or Branch location.

Are there things I will not be able to do with Mobile Access that I can with Account Access?

Account Access is a more robust program that allows you to conduct almost all of your banking needs while you are logged into your accounts. With Mobile Access, there are some features you will not be able to use that you can with Account Access such as:

- Disburse a check from your account
- View eStatements
- Transfer to another institution
- Apply for a loan
- Manage your TFCU credit card with Credit Card Access

If I transfer money via Mobile Access, will the funds be available immediately?

Yes, the funds that you transferred will be available immediately.

I am a joint owner on other accounts. Am I able to transfer money between the accounts I have linked through Account Access?

Yes.

Will I be able to do transfers to another institution through Mobile Access?

FI to FI transfers are not currently available on the Mobile Access Platform. You can conduct transfers to other institutions through Online Account Access.

I do not have a smart phone. Can I still use Transportation FCU’s Mobile Access?

Yes! If you have a SMS text plan with your wireless carrier, MobileText will work on your mobile device. MobileText is intended for those phones that do not have an Internet browser or application installation feature.

What number do I send the MobileText commands to?

Send your MobileText commands to **90703**.

Why am I getting an “unknown handset” error message?

Remember to send your text messages to **90703** and always use the prefix **TRNS** in front of all commands. (Example: **TRNS BAL** for a balance inquiry)

What are the MobileText commands?

HELP- Returns a list of available MobileText commands

- **BAL**- Returns the balance for a specified share or loan account
- **HIST**- Returns a transaction history (the last five transactions) for a specific share or loan
- **NEXT**- Returns the next five transactions from history (after an initial HIST command request)
- **TRAN**- Transfers funds between shares (within the same membership)
- **LOCK**- Locks access to Online Account Access, preventing online login access. This command works in tandem with the UNLOCK command.
- **UNLOCK**- Unlocks access to Online Account Access, allowing online login access. This command works in tandem with the LOCK command.
- **STOP**- Disables MobileText SMS message delivery to the mobile device (the device will remain registered within MobileText). This command works in tandem with the START command.

- **START**- Enables MobileText SMS message delivery to the mobile device. This command works in tandem with the STOP command.
- **HOURS**- Returns branch and Member Contact Center hours
- **CONTACT**- Returns the toll-free and local phone numbers for the Credit Union.

Is Transportation FCU's Mobile Access secure?

Yes. TFCU uses SSL encryption to communicate securely with all services. TFCU always uses state-of- the-art security measures to protect your data, no matter how you choose to access your account.

What does Mobile Access cost?

Mobile Access is a FREE service from Transportation Federal Credit Union that is available to all users who own a smartphone or tablet with web browsing capabilities. However, you are required to subscribe to a data plan through your wireless provider. Please check with your wireless provider if you are unsure whether additional fees may apply.

Which mobile service providers support this service?

Mobile Access works on all the major mobile providers in the US including but not limited to AT&T, Sprint, TMobile, and Verizon.

What devices are compatible with Mobile Access?

Our mobile app will support the current version operating system plus the last 2 versions when possible. However you may find that some new features will not be available in the older versions.

Are there a maximum number of devices that I can have registered for Transportation FCU's mobile access?

Our default allows you to set up to 5 devices per account. However, if you require more, you can contact the Credit Union to inquire about allowing additional devices.

Is Mobile Access secure?

Yes, our number one priority is the security of your information. You can assist us in our efforts by keeping your account numbers, PINs and passwords in a secure place and not giving them out to anyone.

Is my personal or financial information stored on my phone?

No. Mobile Access does not save any files with personal or financial information on your mobile device.

What if my phone is lost or stolen?

If your phone is lost or stolen, contact us at 202-366-9400 or 800-368-8432 to prevent unauthorized access to your account.