

Frequently Asked Questions about Text Message Banking

How secure is Text Message Banking?

Our Text Message Banking service is secure. You can activate the service only after logging into your Online Banking from a PC. Text messages will never contain confidential information about you or your accounts. Messages will never contain full account numbers.

Will I be charged for Text Message Banking?

Highpoint Community Bank will not charge you, but standard carrier fees for text messaging may apply. Please check with your mobile phone carrier if you aren't sure what fees apply when you send and receive text messages.

Will Text Message Banking work on my phone?

Yes it will, as long as you have text messaging enabled with your mobile carrier and use a carrier that the service supports. Please check with your mobile carrier if you are unsure.

Which carriers do you support?

Our Text Message Banking service works on all major mobile providers in the U.S., including:

- AT&T
- Nextel
- Sprint
- T-Mobile
- US Cellular
- Verizon Wireless
- Virgin Mobile

How do I deactivate the Text Message Banking service?

You can text back "stop" to 454545 on your activated cell phone, or you can return to the Mobile Banking and Alerts page within Online Banking and click the deactivate link next to your mobile device number. Your phone will no longer receive any text messages from Mobile Banking. You can add a new phone at any time if you change your mind later.

Why do I need to verify my phone?

Verifying your phone is a one-time step and is one way we ensure the security of mobile text messaging.

Where do I find my activation code?

During setup we will send you a text message with your activation code. If you have already submitted your mobile number during setup, check your mobile device now. You should receive a text message with your activation code within a few minutes.

Can I come back later to enter my activation code?

Yes you can. If you experience difficulties we recommend that you go through the setup process again and get a new code.

I still have not received my code, what do I do?

It might take several minutes to receive your code. If you feel you have waited long enough you can click the "resend code" link. Please check your mobile device shortly for a new text message. If you are still experiencing problems be sure you entered in the correct mobile number during setup.

What is a primary text banking account?

Your primary account is the default account that we will use when you text BAL to 454545. You should select the one you will likely want to check the most often. You can get all account balances by texting BAL ALL to 454545.

Can I get the balances of all my other accounts?

Yes – when you text “BAL ALL” to 454545, we will reply with a message containing the balances of all your accounts that you have activated with your Online Banking.

Can I change the primary text banking account later?

Yes you can. Simply return here to the Mobile Banking and Alerts page and select the edit link next to your primary bank information.

Are there any shortcuts for the keywords?

Yes. The keywords are:

STOP = Deactivate service

HELP = Help on keywords

BAL = Primary account balance

BAL CHK = Checking account balances

BAL SAV = Saving account balances

BAL ALL = All account balances

LAST = Last 5 transactions

Are keywords case sensitive?

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

What is the number I should send keywords to?

The short code is 454545. This short code will only work if you have activated the Mobile Text Banking Service.

How long does it take to get a text message?

You'll receive a text message response within a minute. Exact timing will depend on your mobile service carrier.

Is there any password needed for Mobile Text Banking?

You don't need a password to access your account information via text message.

I have a new mobile phone number. Can I change or add my number online?

Yes, you first need to deactivate your cell phone and add your new cell phone number. You can do this within Online Banking in the Mobile Banking and Alerts tab.