



BankAnnapolis Mobile Text Banking FAQs

General

What is Text Banking from BankAnnapolis?

Text Banking is an easy way to receive up-to-date information on your accounts from your mobile phone.

What accounts can I access with Text Banking?

This service works in conjunction with your debit card. Your debit card must be active in order for the service to work. An active status on your debit card is maintained by using the card at least once every 18 months. The card cannot have a restricted status i.e. reported lost, stolen, closed or restricted by the bank due to activity and/or overdrafts. You can receive information from your primary checking and primary savings accounts that are attached to your debit card. Any secondary or tertiary checking or savings accounts can not be accessed.

Can I change my primary account on my debit card?

Yes. Simply contact your local branch to change your primary account on your debit card.

What information can I get through Text Banking?

You can receive up-to-date balance information and a mini statement of your last 5 posted transactions on your primary checking and savings accounts attached to your debit card.

Do I need a certain mobile carrier or phone to receive my account information via text message?

No. If you have text messaging enabled on your phone, you can text for your balance regardless of what carrier or phone you have.

Is receiving your balance and account information via text message secure?

Yes, the security of your financial information is at the heart of our service. Text Banking Services do not send text messages with any confidential information about you or your accounts. For example, account numbers are never displayed via text banking and instead are represented by the mobile account nickname that you specify during enrollment

How much does it cost?

There is no fee to receive account information via Text Banking. Your mobile phone carrier may charge a fee for text messages. For details about these charges, please check with your mobile carrier.

Registration/Activation

How do I get started using Text Banking from BankAnnapolis?

It's simple. Just visit our web site at www.bankannapolis.com and click on any of the Text Banking links or images found throughout the page to get started.

How does the Web site registration work?

Web site registration is a simple process that requires you to provide identifying information about your mobile phone and debit card using a Web-based form. The site will guide you through the process of registering your phone and creating your first text message to phone number 42265. To register now, visit www.bankannapolis.com and make sure you have your debit card and mobile phone handy.

Usage

How do I receive my account balance?

To receive your primary checking account balance just text the word BAL to phone number 42265. To receive your primary savings account balance, text SAV BAL.

How do I receive transaction history?

To receive your transaction history, simply text the word MINI to phone number 42265 to see your checking history. Text MINI SAV to see your savings transactions.

Are text commands case-sensitive?

No, text commands are not case sensitive. You can type 'bal' or 'BAL'.

What happens if I change my cell phone?

Text messaging should continue working if you change cell phones or cell phone carriers provided you keep the same cell phone number that you registered. If you have problems using Text Banking with your new cell phone, text 'STOP ALL' to 42265 to disable all services for all cards registered and register again as a new customer.

What happens if I change my SIM card?

If your cell phone number remains the same then no action is necessary. If your cell phone number changes, you will need to re-register for the service as if you were a new customer.

What happens if I change my cell phone number?

You will need to re-register for the service as if you were a new customer.

What if I change wireless carriers?

If your new wireless carrier is participating in the service and your cell phone and number remain the same then you will be able to use Text Banking without interruption. If you receive a new number then you will need to re-register for the service as if you were a new customer.

What if I lose my cell phone?

Report the loss to your wireless carrier who will bar the phone and stop it from functioning. In most cases, you will receive a replacement cell phone but retain your original number, but in some circumstances, you may receive a new number entirely. If you retain the original number then you will be able to use Text Banking without interruption. If your phone number changes then you will need to re-register for the service as if you were a new customer.

What if I lose my debit card?

Contact BankAnnapolis and report your card as lost. You will need to delete the lost card from the service and add the details for the replacement card. If a transaction is performed using your old card number, BankAnnapolis will decline the transaction, and the stolen card will automatically be removed from the service.

Can significant others access a joint account from two different mobile phones?

Yes. Two people can have access to the same joint account number via their individual mobile phones. Both people will have to have a debit card with that account as their primary account on the card.

Can I stop this service if I no longer want to receive account information?

Yes. Text the word 'STOP' to phone number 42265 and you will be removed from the service.