Frequently Asked Questions about the Mobile App

What is the mobile banking app?
The mobile banking app is a banking application for your iOS (iPhone, iPod, or iPad) and Android™ device that gives you convenient access to the most sought-after features in online banking.

How is the mobile banking app different from mobile web access?
Mobile web means a website that is adapted to be more user-friendly when accessed from a mobile device, but it doesn't always work perfectly because there are so many different types of phones, tablets, and other devices. A mobile app on the other hand, is designed for specific Apple and Android™ devices.

How do I find the mobile banking app?
You can find the app simply by searching the App Store for Coastal Financial Credit Union. You can find it in the Apple store and Google Play store. You can also access the appropriate app store based on your device by using our Smart URL: http://coastalfinancial.cuapp.ca/

What does it cost for me to use mobile banking app?
It's free. There is no charge for you to download the app. However, since the mobile app uses data, your carrier may charge your usual data usage rate, as per your plan. If you use the mobile app while on a WiFi connection, then you're not charged for data usage. We recommend that you only use secured or trusted WiFi connections.

Is my personal information as secure in mobile banking as it is in online banking?
Yes, personal information is just as secure in mobile banking as online banking. The login is password protected and Increased Authentication is supported.

What if I lose my device?
Since your mobile app has the same security as online banking, it is unlikely someone can access your account information. To be safe, you can log into our online banking to change your password and disable the QuickView feature if you have enabled it. You can also contact your mobile service provider and notify your branch.

Is my password saved on my device?
No, for your security, our mobile app does not save your password. However, branch, account numbers, or any card numbers that you save using the "Remember Me" function (for quicker and easier login) are saved on the device. We take the precaution of encrypting all such data for your security. In addition, "remembered" numbers are hidden to further protect your information.

Will my mobile app work in a foreign country?
Yes, it will work in a foreign country. We recommend you check with your mobile service provider to learn about any roaming fees that may be applied to your data plan. Alternatively, you can also use WiFi for your mobile banking. We recommend that you only use secured or trusted WiFi connections.

Is my banking information accessible 24/7?
Mobile banking is available around the clock 24/7/365. It is easy, convenient, and an ideal choice for accessing financial services especially for on the go credit union members.

What information do I use to log in to the mobile banking app?
Log in using the same account details and password as you use for online banking. You can access all the same accounts that you have through your online banking access. **If you are not yet signed up for online banking, <u>contact us</u> today and we'll get you set up in minutes.**

How up-to-date is the account and transaction information?
Just like with online banking, when you view your account balance using the mobile banking app, you see the current available balance. Likewise, when you view transaction history, you see the most recently posted transactions.

Is there any difference between the smartphone or tablet mobile banking app?
You can download one or the other and the functionality will be the same. Both apps will work on either device and the app can be installed on multiple devices to allow for increased accessibility.

How do I remove the app from my iOS or Android™ device?
Removing the app is as easy as tapping and holding your finger down on the mobile app icon, then tapping the "X" in the top right corner.