

Wings Mobile Banking FAQs and Help

Q: How do I access Wings Financial Mobile Banking?

A: In order to access Mobile Banking, you need CU Online Access (Wings ID# and Password) and a mobile device with an Internet connection. Simply enter the Wings Financial Wireless Home Banking URL - mobile.wingsfinancial.com - into the browser of your Internet-enabled wireless device and then log in using your CU Online login information. Note: You will also need to answer your Challenge Questions for Enhanced Login Security on your mobile device.

Q: The display of my account information in Wings Mobile Banking doesn't look right on my screen. How can I correct this?

A: Please try adjusting the text size and display settings to achieve the proper display. Consult your phone/browser operating guide. Here are links to some of the most-used services providers' FAQs & Tutorials:

- AT&T Wireless: [AT&T Wireless Internet Common Questions](#)
- Sprint PCS: [Sprint PCS Phone User Guides & Tutorials](#)
- Verizon Wireless: [Verizon Wireless Mobile Web Information](#)
- T-Mobile: [T-Mobile Wireless Product Support](#)

Q: What happens if I get locked out of Wings Mobile Banking?

As with CU Online, you may use your challenge question answers or call Support Services at 1 800 692-2274, option 5 to have your password reset. If your password is changed by Support Services, you must first specify your new password in CU Online on your PC. Once your password is set up on your PC, you may use your Wings ID# and Password to immediately log in to Mobile Banking.

Q: Which mobile devices are supported for Wings Financial Mobile Banking?

A: You can access Mobile Banking from any Internet-enabled mobile phone (such as WAP phones), PalmOne OS device, Pocket PC, Apple iPhone or RIM Blackberry device. Note: The devices must be Internet enabled.

Q: How does Wings Financial Mobile Banking handle Security?

A: Wings Financial Mobile Banking is encrypted using the Wireless Transport Layer Security (WTLS) protocol, which provides the highest level of security available today. Additionally, all data that passes between the wireless gateway, MShift's Servers and Wings Financial web servers is encrypted using the Secure Socket Layer (SSL) layer.

Q: Is there a fee to use Wings Financial Mobile Banking?

A: No. Wings Financial Mobile Banking is free of charge.

Q: What CU Online services does Wings Mobile Banking include?

A: Wings Mobile Banking includes the following CU Online services:

- View Account Summaries
- View Account Transaction History, including credit card transactions
- View Cleared Checks
- Transfer Funds (except external transfers)
- View and Pay Bills
- View and Cancel Pending Bill Payments
- View Bill Payment Histories
- Find Branch and Surcharge-Free ATM Locations
- View Current Rates

Q: Can I use Wings Mobile Banking if I don't have a Wings account?

A: While you can access some information pages without a Wings account, you must have a Wings Account to access most functions of Mobile Banking.

Q: Who is Wings Financial's Mobile Banking provider?

A: MShift powers Wings Financial Mobile Banking. For more information on MShift, visit their web site at www.mshift.com .

Pocket PC Device Help

Q: Why am I able to view the home page of Wings Mobile Banking on my Pocket PC, but when I attempt to log in I get an error message?

A: When you attempt to gain access to a secure Web site from Windows CE, you may receive the following error message: "Unable to establish secure connection". Microsoft Pocket Internet Explorer may issue either of the following error messages: "The page you are looking for cannot be found" or "Unable to establish secure connection".

To resolve this issue, update to the Microsoft High Encryption Pack for Pocket PC. This add-on supports MD% certificates with the new hashing algorithm. For information about how to update to the Microsoft High Encryption Pack for Pocket PC, view the following Microsoft Web site:

www.microsoft.com/windowsmobile/downloads/highencryption.mspx

Download the needed file, then synchronize your pocket PC.

PalmOne Handhelds Help

Q: How do I access Wings Mobile Banking on my Palm?

A: First, please ensure that your PalmOne Handheld has an Internet connection via a wireless Internet service provider (Wireless ISP). Once you verify that you can connect to the Internet,

you can access Wings Mobile Banking by entering the following URL in your browser:
mobile.wingsfinancial.com

RIM Blackberry Phones

Q: How do I access Wings Mobile Banking on my RIM Blackberry Pager?

A: You must ensure that you have a browser, such as the Go.web browser, installed on your RIM Blackberry. If you are not sure if your RIM Blackberry has a browser installed, please check with your service provider. Once you verify that you have a browser, you may simply enter our URL in your browser: mobile.wingsfinancial.com

Q: Why am I unable to log in using my Blackberry phone?

A: Please check the settings on your Blackberry phone to ensure it is enabled to browse Secure/SSL sites.

Q. When I attempt to go to mobile.wingsfinancial.com, why do I get an error message?

A: You may get the message "Access Denied: Insecure SSL Request", or when clicking on More Info, you may also receive the following message: "Your MDS has been configured to deny SSL requests to servers that have certificates which are untrusted or expired. Try using Device Side SSL which can be modified in your TLS Options. Contact your system administrator with any questions."

If you receive these messages, change your Blackberry Options settings as follows: Select Options, then TLS; under the TLS Default, select Change Option to "Handheld," not "Proxy."

Mobile Phone Help

Q: I keep getting locked out of my account when I try and log in on my mobile phone. Why doesn't it accept my log-in information?

A: Using your mobile phone to enter data takes a little practice. Passwords are case sensitive; make sure you are entering your password exactly as it is set up. If your password begins with a lower-case letter, you may need to use your phone's shift key to change the default from upper case. In addition, some phones require extra shift key presses to enter numbers instead of letters.

Q: Why can't I see the first few transactions of my account history?

A: Due to the screen size on the mobile phone, only a limited amount of information can be displayed. Some mobile phones take you to the middle or bottom of a new page instead of the top. To make sure you are at the top of the page, use the up arrow key on the phone to scroll all the way to the top of the page. If you want to view more information below, use the down arrow key to scroll down until you come to a "More" link. When you click on "More," it will take you to the next page of information.

Q: How do I know if my phone is web-enabled?

A: If you have a MiniBrowser, MicroBrowser or Wireless Web on your phone's main menu, then it is web-enabled. Contact your mobile phone carrier to confirm that your phone is web-enabled and that the service is activated.