

TEXT MESSAGING SERVICE (SMS)

Use to check balances, review recent account activity, and receive online alerts.

After enrollment via Virtual Branch, a text “help” message will be sent with the short commands and short code to use the text messaging service. A short code is a shortened version of a phone number, usually 5-6 digits. It is recommended you add this short code to your contacts list.



Text messages are limited to 160 characters so reference this guide for abbreviated text commands:

Account Balance: B, BAL, BALANCE, BALANCES
Transaction History: STMT, TRAN, HIST (account nickname).
Help: HELP, HLP
Stop Requests: STOP, END, CANCEL, UNSUBSCRIBE, STOP ALL.

Remember to specify which account (i.e. TRAN SAV1) or if other accounts from other financial institutions registered, be sure to include GKCU in front of keyword. If message ends with Reply Next, type NEXT or MORE to see more transactions.

E-ALERTS TEXT SERVICE

With GKCU E-Alerts, you can receive automatic alerts to your mobile phone or email to notify you when transactions have occurred. You can set up alerts specific to activity you want to know about (i.e. account balance reaches threshold amount). You decide what alerts you want when registering for E-alerts through Virtual Branch. If first time enrolling, you will receive an activation code to your mobile device; enter the activation code and click activate. *(standard text messaging rates will apply).*

KRAFT TALK ARU

With GKCU’s Automated Response Unit, Kraft Talk, you can check your accounts and transfer money between accounts from any telephone. Just call the ARU number and enter into your PIN *(first time users use the last four of SS#; can be changed after access).* If any questions, feel free to call our Contact Center.



Georgetown

1379 N. Fraser Street 843-546-8494

1530 Bourne Street 843-436-6323

Andrews 103 S. Morgan Ave. 264-3677

Kingstree 488 Nelson Blvd. 354-2219

Pawleys Island 49 Jetty Drive 979-1300

www.GKCU.org

ARU Kraft Talk: 843-546-5827



APPLE STORE



GOOGLE PLAY

Mobile GKCU

Texting, Web-Browser and
Smartphone applications
for your GKCU services

QUICK REFERENCE GUIDE



www.GKCU.org

MOBILE GKCU SERVICES ~ QUICK REFERENCE GUIDE

Thank you for choosing GKCU's mobile options to keep you connected to your accounts whenever and wherever you are. GKCU's mobile choices allow you to view accounts and conduct transactions while you are on the go, after hours, or even on vacation. It's like having your own GKCU branch at your fingertips no matter where you are. Best of all, these features are free to GKCU members.

Signing up is simple. To register, visit our website at www.GKCU.org and click the log-on to Online Teller button. From there you can set up an online account that can be used from any device to view accounts, transfer funds, make loan payments and pay bills. You can also request access in a branch or through our Contact Center.

Once you have enrolled for Virtual Branch, you can sign up for mobile services too. GKCU offers these options for your convenience:

- Text Messaging (SMS)
- Mobile phone website
- Smart Phone App— Mobile Money
- Text E-Alerts
- Kraft Talk ARU (telephone service)

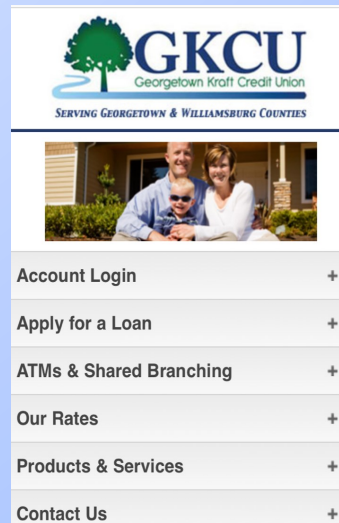
**Please note mobile options are only available to members with a mobile phone capable of sending/receiving texts. Some mobile carriers may assess an additional charge for sending/receiving texts. All major mobile carriers can support GKCU mobile options but check with your carrier to ensure your phone plan will be able to support the banking service you choose. GKCU is not responsible for additional charges incurred as result of using mobile phone services.*

TO REGISTER:

1. Enroll for Virtual Branch—GKCU's Online Teller by visiting www.GKCU.org.
2. Go to Mobile Setup and click the Set Up button. Choose one or all the services you want to use and the accounts you want to access.
3. A text message will be sent to your mobile phone containing a unique activation code used to verify your phone number.
4. In Virtual Branch, enter the activation code sent to your phone. (this will associate that phone with your account).

MOBILE GKCU WEBSITE

A mini-version of our website that allows you to check accounts, transfer money, apply for loans check ATM & Shared Branching locations, view rates and get contact information. Accounts that will be viewed are selected from list on Virtual Branch.



MOBILE MONEY APP:

GKCU's Mobile Money App is the perfect way to have quick access to your accounts when you're on the go. Great for checking account balances, transferring money between accounts, make loan payment or remotely depositing a check for deposit. The app can also be downloaded from appropriate App Stores by searching Mobile Money or scanning the QR code on the front of this brochure.



- *Log-in with ID (cannot be member number) and password.
 - *Select Transaction to conduct: **Transfer, Deposit or More.**
 - *Select Account you wish to transfer money from and to, and confirm transaction.
 - *To deposit a check, click on Deposit and take a photo of front and back of check.
- Remember to endorse the

check with your signature and **"REMOTE DEPOSIT ONLY AT GKCU"**. The MORE option allows you to switch users, update user identification and view the terms

Accounts	
Checking 1010	\$2,793.07 >
Savings 1020	\$12,520.72 >
Loan (L024) 1030	\$18,219.28 >
Credit Card (TC01) 1001	-\$10.00 >

Checking 1010		\$2,793.07
Feb 4, 2016		
TRANSFER WITHDRA ... TRANSFER WITHDRAWAL: NET BRANCH		-\$1,100.00
DEB CARD WITHDRA ... DEB CARD WITHDRAWAL: POS #604824 *POS*		-\$39.20
DIRECT DEPOSIT: ...		+\$1,124.08
TRANSFER WITHDRA ... TRANSFER WITHDRAWAL: 0000 L024		-\$175.24
TRANSFER WITHDRA ...		-\$200.00
TRANSFER WITHDRA ... TRANSFER WITHDRAWAL: 0000 8000		-\$200.00

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