

COPFCU Mobile Banking FAQs

General Information & Usage

NOTE: If you receive the following errors on a newer Android device:

"Security warning: certificate not from a trusted authority" warning, followed by a "Data connectivity problem" and your mobile device then gives a "webpage cannot be displayed."

There is an issue with the default Android browser which is a mix of two things:

- 1) The default CA Certificates pre-loaded into the browser do not include some major known trusted issuers (COPFCU is not the only site where this may occur)
- 2) The Certificates of a certain encryption are not supported (i.e 2048bit SHA/RSA)

Until you receive the Android update that resolves the issues above (always check with your carrier for the latest updates), you can access both the mobile and full site through an alternate browser app available on the Android market for free. While not endorsing a particular browser or app, testing has confirmed the following browser does allow access to both sites:

Opera Mobile Browser.

Please check with your carrier for more details.

Are there fees to use COPFCU Mobile Banking?

COPFCU doesn't charge any fees to use our Mobile Banking service; however you may be charged web browsing access rates from your wireless service provider. You should contact your wireless service provider to see if any connectivity or usage rates may apply.

Do I have to be enrolled in COPFCU Home Banking to use Mobile Banking?

YES - For security purposes, you must be enrolled in COPFCU Home Banking to access account information and perform banking transactions through COPFCU Mobile Banking.

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Do I use the same Pin and Password for my COPFCU Mobile Banking that I use for COPFCU Home Banking?

YES - You must use your COPFCU Home Banking Pin and Password to access COPFCU Mobile Banking. If you're not enrolled in COPFCU Home Banking, you can enroll from a computer by visiting www.copfcu.com and clicking the "Access Your Home Banking Here!" button in the top left-hand corner of the page.

How do I start using COPFCU Mobile Banking?

To get started, simply go to <https://online.copfcu.com/mobile> using your mobile device's Internet browser and log on.

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After how many incorrect logon attempts will my COPFCU Mobile Banking be locked?

Your COPFCU Mobile Banking access will be locked after the **third** invalid Pin and Password entry. To reset your Pin and Password, you must call a COPFCU Branch.

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Can my COPFCU Mobile Banking session time out?

Yes, just like your session on COPFCU Home Banking using a computer, your Mobile Banking session will time out after **5 minutes**. Please ensure you are active on the site after you've logged on.

What should I do if I am receiving error messages or it seems to take too long to access to the COPFCU Mobile Banking site?

If you are experiencing error messages or it seems to take longer than normal to access COPFCU's Mobile Banking site, first clear all cache, cookies and history from your mobile device. For specific instructions on this, refer to the User's Manual for your mobile device. Once the cache, cookies and history has been deleted, navigate to the COPFCU Mobile Banking website at <https://online.copfcu.com/mobile> and attempt to log in once again. If the error persists, please contact the credit union at (513)352-3568 for further instructions and trouble-shooting.

Which accounts are available through my COPFCU Mobile Banking?

You can see your checking, savings, credit card, home equity, auto and mortgage accounts using COPFCU Mobile Banking.

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What can I do with COPFCU Mobile Banking?

Using your COPFCU Mobile Banking system, you can:

- **Check Account Balances** - Your Account Summary screen displays your balance information.
- **Transfer Money** - You can transfer funds between eligible accounts.
- **Search for Cleared Checks** (Drafts) - You can search to see if a specific check number has cleared from your account.
- **Review Transactions** - You can see the last ten transactions made on any account accessible from your mobile device.
- **Make Loan Payments** - You can transfer funds to make your loan payments.

Can I use my browser's "Back" button?

YES, you may use your "Back" button within the browser interface. However, if you're trying to complete an online transaction, like paying bills or transferring funds, we encourage you to avoid using the "Back" button and instead use the links and navigational buttons we display on our pages. This will help ensure your transactions follow the appropriate flow and are completed correctly.

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Security

Can someone intercept my COPFCU Mobile Banking transactions?

Rest assured that your COPFCU Mobile Banking transactions are secure. Our 128-bit SSL encryption technology safeguards Internet traffic for secure Web applications and protects your information as it travels from your mobile device to the credit union.

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Can my COPFCU Mobile Banking be accessed without a Pin and Password?

No. For your own safety, we'll ask you to use your COPFCU Home Banking Pin and Password to access your COPFCU Mobile Banking system.

How can I be sure my COPFCU Mobile Banking information is secure if someone steals my mobile device?

We require users to enter a valid Pin and Password to access the secure COPFCU Mobile Banking site. If your mobile device is stolen, the thieves won't be able to access the COPFCU Mobile Banking secure site without your Pin and Password, but you should also contact your wireless service provider to report your device as stolen and to have it deactivated.

**For additional information or questions on COPFCU Mobile Banking,
please call the credit union at (513)352-3568 or (800)810-0221.**