



## Mobile Banking – Text Banking

Hiawatha National Bank makes it easy for you to check to see if you have enough money in your account for that cute purse you just saw, or that perfect gift for your brother. Just send Hiawatha National Bank a text at 226563 and we'll send you a text back with your balance and more.

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### Mobile Banking Texting Commands:

**Msg & Data rates may apply.** Text **HELP** to 226563 for help. Text **STOP** to 226563 to cancel. Receive 1 message per query

**XFER**<account nickname1> <account nickname2> <amount> - Transfer funds from one account to another.  
Enter full amount using dollar, decimal and cents.

**HELP**- Hiawatha National Bank website address and phone number

**BAL** - List of account balances.

**HIST** - Account history

**STOP**- Disable text banking for the enrolled mobile device (To reactivate, login to Online Banking.)

**LIST** - List of available commands

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### Mobile Banking Text Banking FAQs:

#### What do I need to use the text messaging service?

To use HNB's Mobile Banking's text messaging service, you must:

- Have an online banking account with Hiawatha National Bank.
- Have a mobile phone that supports SMS text messaging and short codes.
- Register for HNB's Mobile Banking and select the text enrollment.

#### Why are my Mobile Banking text messages coming from 226563?

Hiawatha National Bank's registered short code is 226563. You will receive all Mobile Banking text messages from this number. To make it easier to recognize our text messages, add us to your contact list with the short code 226563.

#### What is a short code?

A short code is a shortened version of a phone number. A short code is generally five or six numbers in length. Five-digit short codes range from 20000 to 99999; six-digit short codes range from 22222 to 899999. You can send and receive text messages from a standard U.S. short code as well as a traditional phone number.

### **What do you mean when you say "standard messaging charges may apply?"**

Every mobile service carrier has a different rate plan for text messaging and data services access. You may be charged per use or pay a flat rate for unlimited usage each month. You may also have different fees for text messaging and data services access.

Please contact your mobile carrier directly if you are not sure what fees you are charged for text messaging.

### **What is the difference between the text messaging service and the eAlerts service?**

The text messaging service allows you to request account balances, transaction history, and ATM and branch location information any time from your mobile phone. We send text message responses to your phone.

The eAlerts service sends automatic notices to your mobile phone with information about your accounts. For example, we can send you an alert when your account balance goes below a threshold amount. You choose which alerts you want, and we will send the alerts based on the time zone selected in your Mobile Banking profile.

### **How do I stop receiving alerts?**

To stop receiving alerts on your phone, text STOP to 226563.

### **Where do I send my text messages?**

Send all text messages to 226563.

### **What is the text messaging keywords and how do I use them?**

Keywords are the text messages you send to request account information

### **Are the keywords case-sensitive?**

No. Whether you type "BAL" or "bal" we send a response with your account balance information.

### **What should I do if I do not get a response to a request?**

Make sure you're sending text messages to 226563. Check the keyword and any additional information required for the request, such as our identifier, account nickname, or address.

### **Why are my results sent as multiple messages?**

Text messages are limited to a set number of characters, based on the type of phone. Sometimes we cannot send all your account information in one message because it exceeds the character limit. In this case, we send your account information in multiple messages—no more than five at a time.

### **I received my results in multiple messages. Some arrived quickly, but others did not. Why did it take so much longer for the others to arrive?**

If you receive one message, it means we have sent all the response messages to you, and you should receive them shortly. It may take a few minutes to receive them all, depending on your mobile service. If you have not received all your messages after a few minutes, please let us know. If the problem persists, you may want to contact your mobile service carrier.

### **I have text messaging enabled on my mobile phone. Why can't I receive Mobile Banking text messages?**

Your mobile service carrier may be blocking short codes, or you may have blocked short codes in your phone options. You must have short codes enabled to use Mobile Banking. (Short codes are abbreviated phone

numbers, usually five digits; we use to send Mobile Banking messages.) Check your phone options and then contact your mobile service carrier to ensure they are not blocking short codes.