

# Text "HELLO" to 20228

## BCU Assist FAQs

### What is BCU Assist?

BCU Assist is your virtual financial assistant that quickly connects you to information about your accounts and the Credit Union's services in a secure SMS-based format.

### When can I access BCU Assist SMS?

You can access BCU Assist via SMS any time to get general Credit Union information. And, as long as you are enrolled in Digital Banking, you can also use BCU Assist to ask specific questions related to your Credit Union accounts. Simply sign in when prompted, and you're good to go.

### How do I get started using BCU Assist with SMS?

Text "Hello" to 20228 to start a conversation. You will then be guided through the process. Ask BCU Assist things like, "Where is my nearest Branch?" or, "What is my account balance?" If you're not sure where to start, you can text "Help" at any time for a list of things BCU Assist can help you with.

\*Message & Data Rates may apply. Message frequency will be dependent on the individual usage of the service.

## What are the benefits of using BCU Assist via SMS?

The greatest benefit of BCU Assist is that it's accessible via SMS texting whenever you need it. Quickly get your banking and account questions answered in just a few taps on your phone or through a voice command.

## What kinds of questions can I ask BCU Assist SMS?

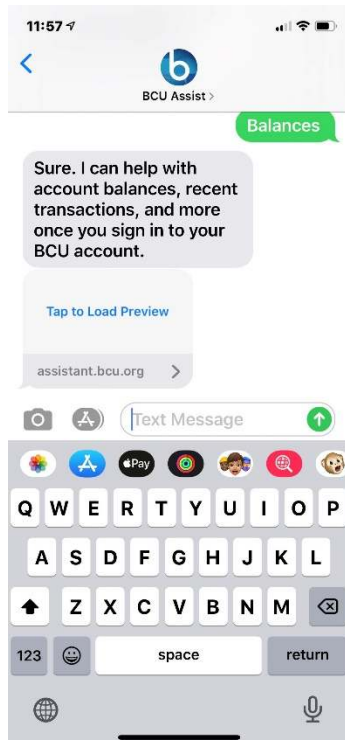
You can ask BCU Assist anything from general Credit Union information, to financial literacy questions, to specific transaction information. Here are some examples:

- The location of your nearest Branch / ATM
- BCU's routing number
- Questions related to COVID-19
  - Example: "My income has been impacted by the COVID-19 virus, can the Credit Union help?"
- General Banking information
  - Example: "What is an IRA?", "What is Escrow?"

## How do I link Digital Banking to get account specific information using BCU Assist SMS?

In order for BCU Assist to provide account specific information account-specific question, you will first be asked to link your accounts in Digital Banking using the following steps:

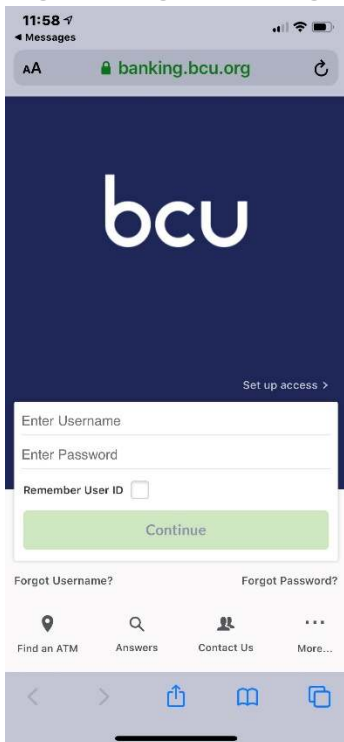
1. Click on the **Tap to Load Preview** box



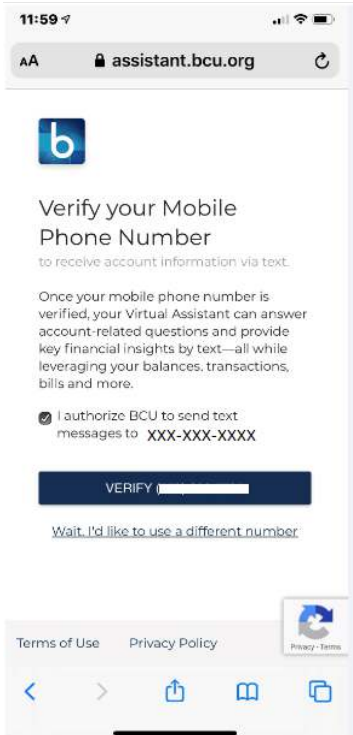
2. Click on **BCU log-in** message



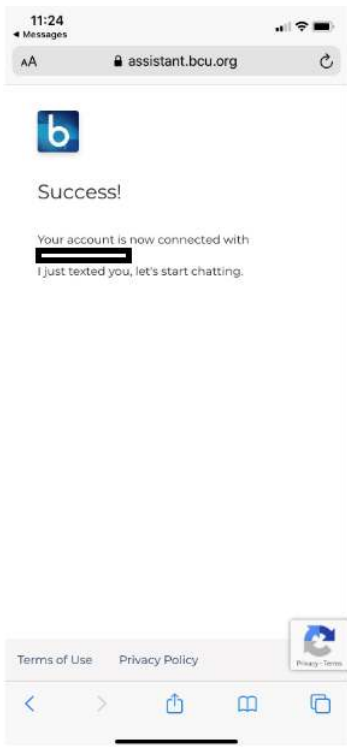
3. Log in to Digital Banking by entering your username and password



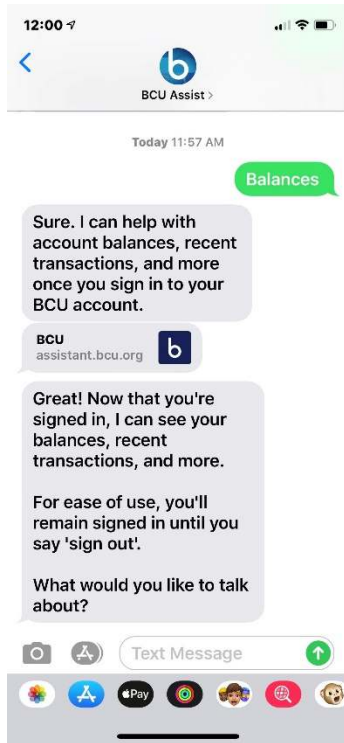
#### 4. Verify & Approve account access



#### 5. Success!



## 6. Your account is now linked



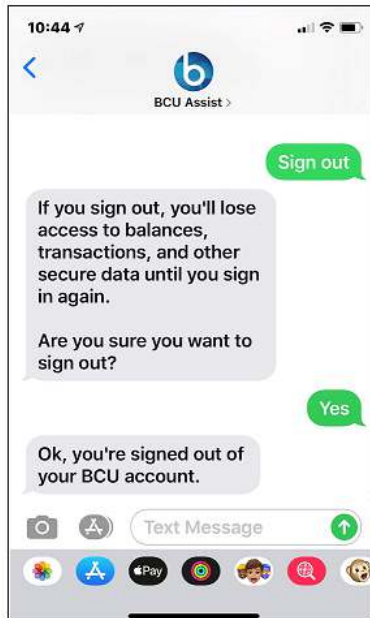
\*BCU Assist only works with valid BCU Digital Banking credentials. Not registered yet? Enroll in BCU's Online & Mobile Banking first, then come back here and sign in to use BCU Assist. [Learn more.](#)

You can now ask BCU Assist specific questions about your Credit Union accounts, such as:

- "Get my financial summary."
- "Get my account balance."
- "Get a list of my accounts."
- "Get credit card due date."
- "Get credit limit and spending power."
- "Get mortgage payment details."
- "Get last transaction."
- "Get my recent transactions."
- "Transfer money between my BCU accounts." (Includes BCU loans and mortgages.)

## How do I cancel, stop, or delete BCU Assist using SMS?

BCU Assist via SMS only engages with you when prompted. To delete the history of your interaction with BCU Assist, simply delete the conversation from your device's SMS application. To unlink your Digital Banking account, simply text "Sign Out."



## BCU Assist Security

### How secure is BCU Assist?

We take the security of your personal and financial information very seriously. Your accounts through BCU Assist are connected with your standard log-in credentials, and all your information is safely encrypted. Only *you* can connect your accounts through your secure BCU Assist login.

### How is my data protected?

All your information is safely encrypted with 256-bit SSL, mirroring the highest security standards utilized by world-leading organizations such as Amazon.

### How does BCU Assist know it is interacting with me and not someone else?

For your security, BCU Assist requires you to log in to your Digital Banking profile before answering any questions about your accounts. To help protect the security of your accounts, it is important to always use strong passwords or passphrases, and ensure that they are not stored online or any place where they could be accessed by others. If you suspect your accounts or account information has been accessed by someone other than you, please contact us immediately via secure Message Center in Online Banking.

**Can someone else take money out of my accounts using BCU Assist?**

Absolutely not. Rest assured, BCU Assist does not allow you or anyone else to transfer money into or out of accounts, or to make any kind of payments. Transfers can occur within your own accounts only.

**Do you store my bank account number or other financial account information?**

When you connect your bank or other financial account, we encrypt and store that information so your account stays connected. However, the data is stored anonymously and securely, and we do not have access to it.

**Do messaging apps see my financial data?**

In the same way that text banking works, your device's SMS application is able to see information that is communicated during the conversation. For example, if you ask how much you spent on groceries last week, the SMS application you are using will be able to see that number, but it will not have access to your financial accounts or any transaction details.