

## Mobile Service Menu

App Download.....\$0  
via Apple App Store or Android Google Play - it's FREE!

Monthly Service Charge.....\$0  
there is no monthly reoccurring fee associated with  
Chocolate Bayou Mobile

Deposit a Check.....\$0  
Use your device's camera to deposit a check

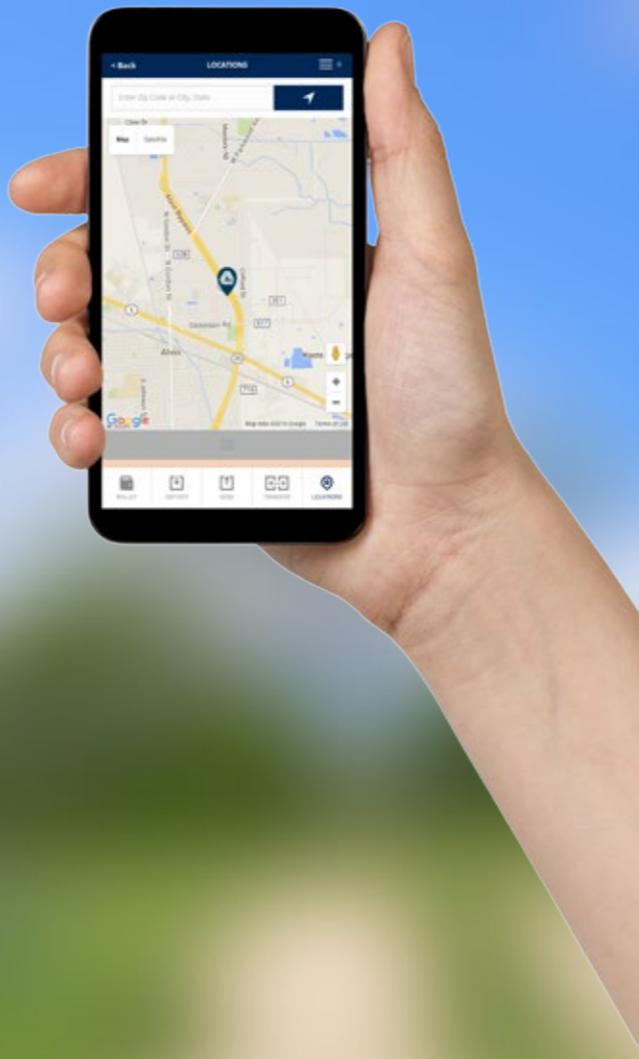
Transfer Money.....\$0  
Transfer money between your Chocolate Bayou accounts

Send Money.....\$1.50/ea  
Send money to any account inside or outside of the  
credit union via RealPay by Co-Op

Text Banking.....\$0  
Get your account history, balances, and more by text-  
message

## Text Banking Commands

<b>CMD</b>	Retrieve a list of commands for Text Banking
<b>BAL</b>	Get your balance for all available accounts
<b>LIST</b>	List of suffixes for all available accounts
<b>HIST</b> , space, account suffix	List of recent transactions for one account
<b>LOAN</b> , space, account suffix	Loan details, including balance, minimum payment due, and available credit
<b>HELP</b>	Text banking commands and their functions
<b>STOP</b>	Deactivate text-banking



Your Community • Your Credit Union



Take us with you

### Branches

#### Alvin, Texas

1301 N Highway 35 Bypass

##### Lobby Hours

M-F 9 a.m. to 6 p.m.  
Closed Saturday &  
Sunday

##### Drive Thru Hours

M-F 7:30 a.m. to 6 p.m.  
Saturday 8:00 a.m. - noon  
Closed Sunday

#### Pearland, Texas

10618 Crossroads Plaza Drive

##### Lobby Hours

M-F 9 a.m. to 6 p.m.  
Closed Saturday &  
Sunday

##### Drive Thru Hours

M-F 7:30 a.m. to 6 p.m.  
Saturday 9 a.m. - 1 p.m.  
Closed Sunday

#### Alvin and Manvel High Schools

(students and school personnel only)

##### Lobby Hours

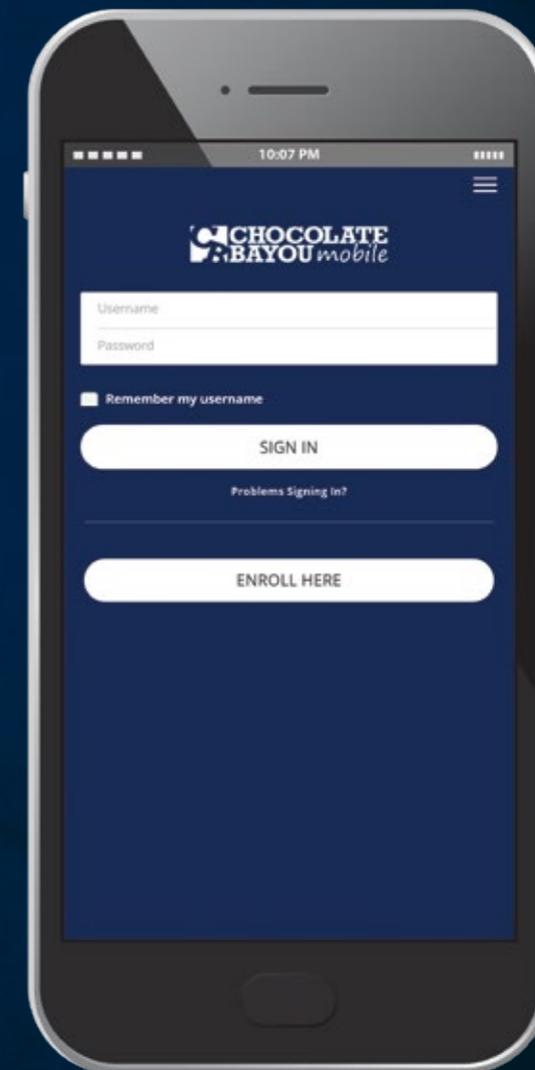
M-F 7:00 a.m. - 3:30 p.m.

### Mail To

Chocolate Bayou Community FCU  
P.O. Box 1694 • Alvin, TX 77512

### ChocolateBayou.org

(281) 331-2253



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Your deposits are federally insured by NCUA



## Wherever you're going, take Chocolate Bayou with you!



Manage multiple accounts with one login: make transfers, check balances, see transaction history and more!



Send money to accounts or to people inside or outside of the credit union



Send texts for balance and transaction history



Deposit a check with a photo



Find Shared Branching locations



More!



## QUICK START GUIDE

### Getting Started

1. **Download Chocolate Bayou Mobile from the App Store (Apple) or Google Play (Android)**
2. **Once downloaded, tap "Enroll Here" and follow the prompts to get started**
3. **During enrollment, you will select a username and password, enter your email address and mobile phone number, and select security questions.** Though we don't recommend writing down your password, you might want to record your other mobile set-up information for future reference:

USERNAME:

@

MOBILE #

4. **After enrollment, you will need to verify your account.** We will place 2 micro-deposits into your account. You will need to enter the amounts of the micro-deposits into the app to complete enrollment

### Text Banking

**Getting your balance and transaction history via text message is super convenient and FREE!** After you've enrolled in the mobile app, validate your mobile number following the instructions within the app. Once your mobile number is validated, you can send "commands" to short-code 4MYCU (46928) to get your account information

### Your Wallet

**Tap "Wallet" to manage all of your Chocolate Bayou accounts.** Whether you're a primary or joint owner, all of your accounts will appear here. "Wallet" allows you to view transaction history and check the balances of each account for up to 30 days

### Make a Deposit

**"Deposit" allows you to deposit a check with the snap of a picture for FREE.** Here's how:

1. **Tap "Deposit"**
2. **Enter the amount of the check**
3. **Select the account in which to make the deposit**
4. **Tap "Next"**
5. **Prepare your check:** endorse the back of the check, and be sure to write "Chocolate Bayou Mobile Deposit" along with your account number
6. **Snap a photo of the front and back of your check.** Tap "front" and "back" within the app and follow the on-screen instructions. Keep in mind there will be a 3-business day hold on funds deposited using the mobile app
7. **Confirm and approve your deposit** by following the prompts on the deposit screen
8. **Success!** You will see a summary of your deposit transaction when your deposit is complete

### Transfer Money Between Your Accounts

**"Transfer" funds from one of your accounts to another for FREE with these easy steps:**

1. **Tap "Transfer"**
2. **Enter the amount you want to transfer** in dollars and cents (without the decimal - it's automatically added)
3. **Tap "To Account" and "From Account"** to select which accounts to transfer to and from
4. **When all fields are complete, tap "Transfer."** A confirmation page should appear with details
5. **Tap "Confirm" to complete the transfer**

### Send Someone Money

**"Send" makes it possible for one-time payments to be sent to anyone with a valid account at a financial institution via RealPay by CO-OP (\$1.50 per "Send").** You will need to know the first and last name and email address or mobile number of the payee. If you know the name of the financial institution where the payee's account resides as well as his or her account number, the payment can be expedited. Here's how to send money:

1. **Tap "Send"**
2. **Enter the recipients information or select a payee you previously saved** (tap "Saved Payee")
3. **Tap "Next Step"**
4. **If you have the payee's account information,** check the box accordingly. Complete the payee's account information and choose "Next Step"

**If you DO NOT have the payee's account information,** choose "Next Step"

5. **Enter the amount you wish to send and select the account from which to send it.** Tap "Send It"
6. **Confirm "Send" details.** If you wish to save this payee, tap the appropriate box. Then tap "Confirm"
7. **Payment sent!** Your payee will receive a notification and instructions on how to pick up their money. You can optionally email yourself a receipt

### Questions?

Visit [ChocolateBayou.org/CBMobile](https://ChocolateBayou.org/CBMobile) or call (281) 331-2253