

Carolina Trust Federal Credit Union

Mobile App

User Guide



December 2012

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Carolina Trust Mobile App User Guide

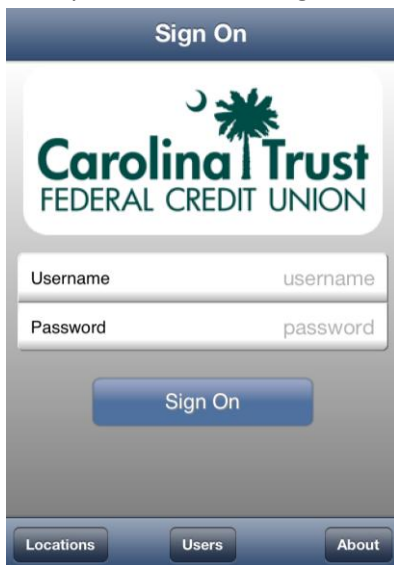
To download Carolina Trust's **Mobile App**, visit your device's app store: [Apple iTunes® App Store™](#), [Android™ Market](#), [Windows® Marketplace](#), [BlackBerry® App World™](#), or [Palm® App Catalog](#). Or, visit our [Mobile Site](#), select Mobile Banking and choose to download the Mobile App to your phone.

Carolina Trust's Mobile Banking service requires participation in our Online Banking service. If you are not currently enrolled in Online Banking, you may enroll [here](#).

How to Check Your Messages

Occasionally, Carolina Trust Mobile Banking may experience temporary maintenance or site issues. If this happens, we may send you a message making you aware of the interruption in service. In addition, we may also send promotional messages to you regarding our low loan rates or contests.

1. Enter your Online Banking username and password. Click **Sign On**.



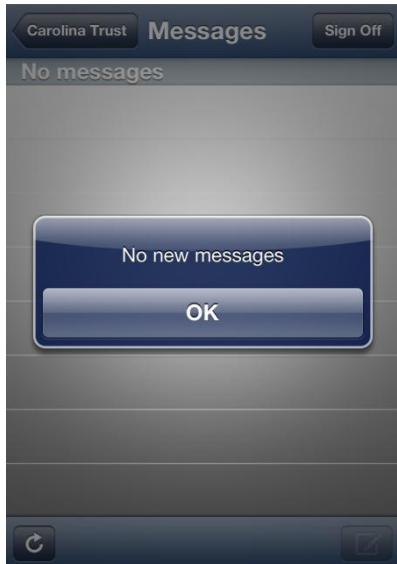
The screenshot shows the 'Sign On' screen of the Carolina Trust Mobile App. At the top is a dark blue header with the text 'Sign On'. Below the header is the Carolina Trust logo, which includes a palm tree and a crescent moon, with the text 'Carolina Trust' and 'FEDERAL CREDIT UNION' underneath. There are two input fields: 'Username' with the placeholder text 'username' and 'Password' with the placeholder text 'password'. Below the input fields is a blue button labeled 'Sign On'. At the bottom of the screen is a dark blue footer with three buttons: 'Locations', 'Users', and 'About'.

2. The **Main Menu** page is displayed with options to check messages, accounts, graphs, make transfers, access BillPay, or find Carolina Trust locations.

3. Click **Messages**.

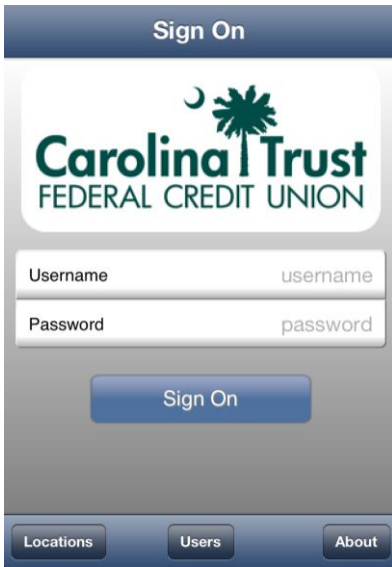


4. If you have any new messages, they will appear in the Message page. If you do not have any messages, you will see this message:



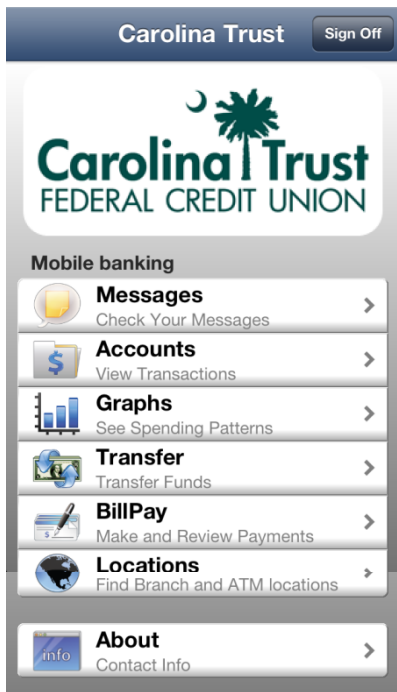
How to View Your Accounts and Recent Transactions

1. Enter your Online Banking username and password. Click **Sign On**.



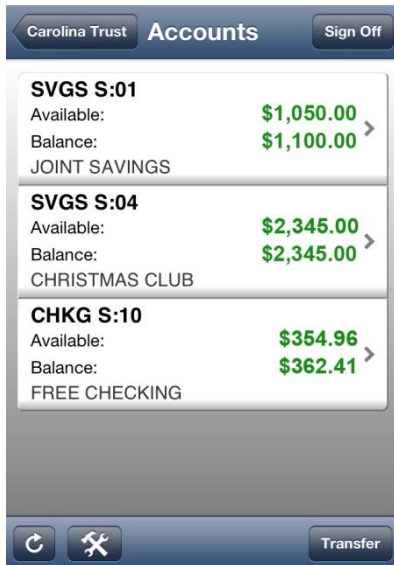
The image shows the 'Sign On' screen of the Carolina Trust mobile app. At the top, there is a dark blue header with the text 'Sign On'. Below the header is the Carolina Trust logo, which includes a palm tree and a crescent moon. Underneath the logo are two input fields: 'Username' with the placeholder text 'username' and 'Password' with the placeholder text 'password'. A blue 'Sign On' button is centered below the input fields. At the bottom of the screen, there are three smaller buttons: 'Locations', 'Users', and 'About'.

2. The **Main Menu** page is displayed with options to check messages, accounts, graphs, make transfers, access BillPay, or find Carolina Trust locations.



3. To view a list of your accounts and recent transactions, click **Accounts**.

4. All accounts with their current and available balances will be displayed.



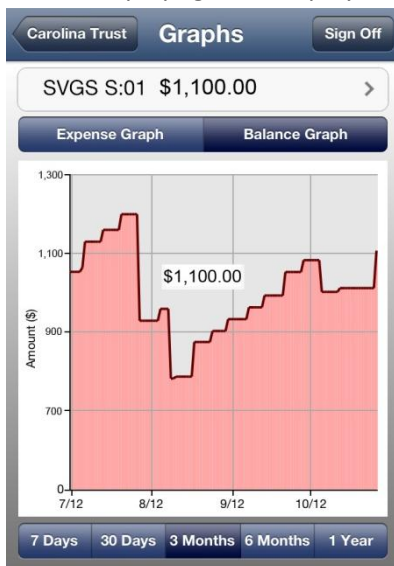
5. To view a list of transactions for a specific account, select the account.

How to View Graphs

1. Complete steps 1 and 2 above.

2. Select **Graphs**.

3. The Graph page will display.



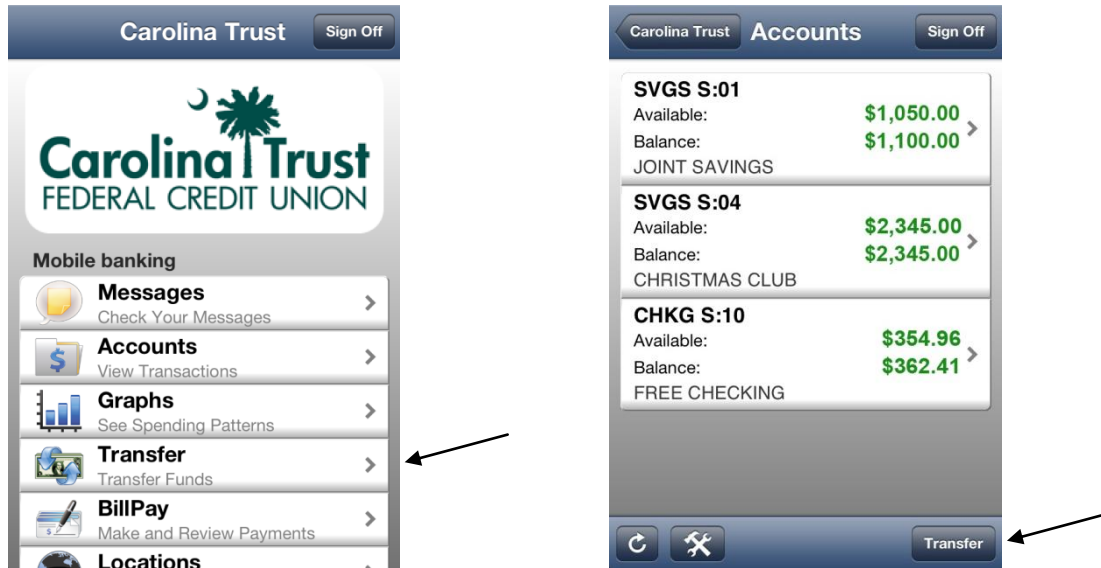
You can choose which account's spending patterns you would prefer to view.

You can choose which type of graph you prefer to view: Expense Graph or Balance Graph.

Select the timeframe you would prefer to view: 7 days, 30 days, 3 months, 6 months, or 1 year.

How to Transfer Funds

1. Complete Steps 1 and 2 under “How to View Your Accounts and Recent Transactions.”
2. To Transfer funds, click **Transfer** from the Main Page or select the **Transfer** button at the bottom of the **Accounts** screen.



3. The **Transfer Money** page is displayed.

The screenshot shows the 'Transfer Money' page with the following fields and buttons: 'From:' dropdown menu with 'Choose Account' selected, 'To:' dropdown menu with 'Choose Account' selected, 'Amount:' input field with a '\$' symbol, and a 'Submit' button at the bottom.

On this page, you must establish the following:

- Transfer **From**: Select the account to debit for the transfer.
- Transfer **To**: Select the account to credit for the transfer.
- **Amount**: Enter the amount of the transfer.
- Select **Submit**.

4. The Confirm Transfer page is displayed. Select **Yes**.
5. The Transfer Confirmation page is displayed.

How to Access BillPay

1. Complete Steps 1 and 2 under “How to View Your Accounts and Recent Transactions.”
2. Click BillPay from the Main Page.



3. The **Payments** page will display with a list of processed and pending BillPay transactions.

The screenshot shows the Carolina Trust mobile banking 'Payments' page. The page displays a list of transactions with columns for Payee, Date, and Amount. The transactions are as follows:

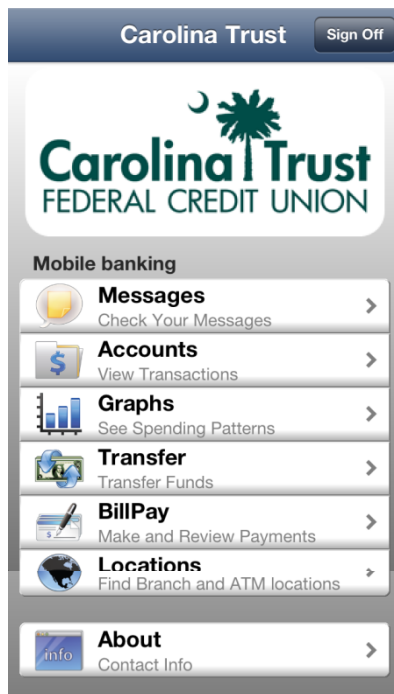
Payee	Date	Amount
Home Owner's Assoc. <i>Will process on 12/21/12</i>	12/21/12	\$86.00
Home Mortgage Co. <i>Will process on 12/07/12</i>	12/07/12	\$1,129.96
Home Owner's Assoc. <i>Will process on 11/23/12</i>	11/23/12	\$86.00
Home Mortgage Co. <i>Will process on 11/02/12</i>	11/02/12	\$1,129.96
Vehicle Insurance <i>Will process on 10/29/12</i>	10/29/12	\$119.00
Main St. Water, LLC. <i>Processed on 10/22/12</i>	10/22/12	\$98.34
Home Owner's Assoc. <i>Processed on 10/19/12</i>	10/19/12	\$86.00
Carolina Cable Co. <i>Processed on 10/12/12</i>	10/12/12	\$17.01
Main St. Water, LLC. <i>Processed on 10/12/12</i>	10/12/12	\$47.31
Wireless Provider <i>Processed on 10/12/12</i>	10/12/12	\$181.10

At the bottom of the screen, there are three buttons: 'Payees', 'Monthly Payments', and 'New'.

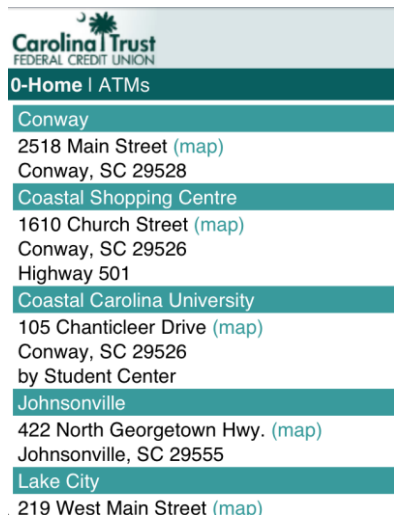
4. If you wish to create a new payment to a current biller, simply select **New** at the bottom of the screen. New billers cannot be added within Mobile Banking. You must login to Online Banking to add new billers.

How to Locate Carolina Trust ATM or Branch Locations

1. Complete Steps 1 and 2 under “How to View Your Accounts and Recent Transactions.”
2. Select **Locations** from the list of options.



3. For a list of Carolina Trust ATMs, click on **ATM Locations** from the Main Menu.



4. For a list of Carolina Trust Branch Locations, click on **Branch Locations** from the Main Menu.



Lobby Hours: Monday-Friday 8:30am-5pm
Drive Thru Hours: Monday-Thursday 8am-5pm, Friday 8am-6pm

Conway
2518 Main Street ([map](#))
Conway, SC 29528
beside Horry County Police Department

Johnsonville
422 North Georgetown Hwy. ([map](#))
Johnsonville, SC 29555
across from Post Office

Lake City
219 West Main Street ([map](#))
Lake City, SC 29560
across from Post Office

How to Locate CO-OP ATMs or CU Service Centers

1. Complete Steps 1 and 2 under “How to View Your Accounts and Recent Transactions.”
2. Select **Locations** from the list of options.
3. To locate CO-OP ATMs, click on **Search for CO-OP ATMs** from the Main Menu.



Find an ATM

ZIP Code:


--- OR ---

Address/Intersection (optional)

City:

State:

4. To locate CU Service Centers, click on **Search for CU Service Centers** from the Main Menu.



0-Home | 1-Branches | Search

Find a branch

Use current location

ZIP Code:

Search

--- OR ---

Address/Intersection (optional)

City:

State:

Search
