



ABT Gold Banking

- Welcome to text messaging for mobile banking!
- This service will allow you to retrieve information about your accounts using the text messaging services on your mobile device. It is important to note that message and data rates may apply from your wireless carrier. **Note: the verbiage and terms used varies by carrier (e.g. "Message and Data rates may apply" – T-Mobile, etc.)*
- The frequency of the messages you receive will depend on your account settings.
- To begin using this service, you must first register your phone number with this user account. This phone number can only be used with this user ID and associated accounts (shares or loans).
- In the event your mobile phone number changes, is discontinued, lost, or stolen you are responsible for updating your enrollment status and/or disabling text messaging. To disable text messaging you must delete the discontinued phone number in the user settings section within Internet Banking.
- In order to change your mobile phone number utilized for Text Messaging, you must delete the previous phone number which automatically disables text messaging for that number. You must then add the new phone number in the User Options section of Internet Banking and register your new phone number for text messaging.
- Text messaging is not a guaranteed delivery system. It is possible that a text message will not reach its intended recipient. In this case, please wait at least ten minutes prior to resending the request. No error message will be sent if a transaction is not processed.

The typical response times for a text message request varies anywhere between ten seconds and ten minutes based on several factors, such as wireless carrier communications, cell phone signal strength, and cell phone signal availability. If you do not receive a response within the ten minute time frame please follow the steps below.

1. Check your sent folder of your mobile device to verify that the message has not been sent.
 2. Verify that you have the proper cellular signal strength for sending text messages
 3. Retry the request *NOTE: Message and Data rates may apply.*
- Text messages you receive from AB&T include your personal security code. Before you respond to any messages from AB&T please ensure your security code is accurate.
 - Once enrolled, you can opt out by selecting the "Click here to edit settings" link in the mobile phone preference section within the options page. You will be presented with an option to opt out on the subsequent page. Select false in this page and then press submit to opt out. A text message will be sent to your mobile device informing you that an opt out request has been processed.
 - To opt out (discontinue service), text "**STOP**" to 86498 from your mobile device. You will not receive any additional messages unless you opt in again. You may also opt out by texting "QUIT", "END", "CANCEL", "UNSUBSCRIBE", or "STOP ALL" to any text message you receive or to 86498.
 - **HELP**
To get help text messaged to you, text "**HELP**" to 86498.
 - To view our Privacy Policy, please click [here](#).
 - For help from a real human, please contact [the helpdesk](#).
 - Supported carriers include:
 1. ATT
 2. Sprint
 3. Verizon Wireless
 4. U.S. Cellular®
 5. T-Mobile®
 6. Cellular One Dobson
 7. Cincinnati Bell
 8. Alltel
 9. Virgin Mobile USA
 10. Cellular South
 11. Unicef
 12. Centennial
 13. Ntelos
 14. Metro PCS