It's Me 247 TEXT Banking
It's as simple as texting your friends! Whether you’re at work, school, or standing in line at the store, staying on top of your finances has never been easier.

Whenever you want real-time account information, you will text 46247 (IM247). Within seconds, we will send you back real-time account information...the same information we have when you call us or visit us. We recommend you add our text number 46247 to your address book. (The number is short, only 5 digits instead of 10).

With Text Banking You Can...
• Send a text message command to receive text message replies regarding the balance of your savings, checking, certificates, loans, and credit card accounts.
• Enroll in e-Alerts and receive notices regarding account balances, electronic deposits, direct deposit, withdrawals, or when a payment is due.

One-Way Text Alerts
You can set up one-way Text alerts via the e-Alert Subscriptions page, and create alerts similar to your standard e-Alerts:
• Account Balance
• Notification of an ACH Deposit or Withdrawal
• Notification that a Loan Payment is due
• E-Notice notification

How Much Will This Cost?
We think it’s important for you to stay connected and so our text banking service is FREE of change. Your mobile phone carrier may charge you standard text messaging fees. Please check with your mobile phone carrier if you aren’t sure what fees apply when you send and receive text messages.

How to Get Started
You can enroll in Text Banking by clicking on the “Go Mobile” button on the It’s Me 247 toolbar. Then select Text Banking Home to access the enrollment screens. After enrollment, the service is available immediately. Text commands to IM247 (46247).

Quick Commands
Send command message to IM247 (46247)

For Account Balances: BAL
This is the quickest way to get all your account balances. If you have more than one membership, you will be asked to supply the nickname for the membership to which your account belongs.

For Balance on Specific Suffix (sub-account):
BAL [suffix]
Suffix is the 3 digit account suffix, in this example 100 for regular checking.

If you text for a suffix that is a savings or checking account:
• Member: “BAL 033” (In this example, the 033 is a checking account.)ItsMe247: xxxxxxxxxxxxxx available balance: $-9,999,999.99, actual balance: $-9,999,999.99. Reply HELP for help. Msg&Data Rates May Apply.

If you text for a suffix that is a loan:
• Member: “BAL 670” (In this example, the 670 is a loan account.)ItsMe247: due: $-9,999,999.99, next payment: 99/99/99, past due? yes, payoff: $-9,999,999.99. Reply HELP for help. Msg&Data Rates May Apply.

Other Commands are Available
BAL [nickname] [suffix] STOP HELP STOP [nickname] [suffix]

How to Qualify or Participate in It’s Me 247 Text Banking
You will need a South Bay Credit Union account and It’s Me 247 Online Banking log in to set up text banking. If you don’t have an online banking account, please contact us and we’ll activate the secured online banking account for you.

Contact or Visit us! We think this is a great tool to help you manage your account and we’d love to show you just how easy it is.

Terms and Conditions
When you enroll in text banking, we will send account information to the phone number that you have provided. You can activate the service only when you are securely logged into your It’s Me 247 Online Banking account. You will need to complete a one-time verification to ensure the phone number is correct. During enrollment, we will send you a text message with your verification code. You will need to input that verification code online to complete the enrollment process. Text banking is secure because we do not send account numbers or personal information. Accounts are differentiated by the nicknames you have set. Text banking will not send unsolicited text messages. Text banking will work as long as your carrier supports text messaging. Check with your carrier for details about text messaging charges. Our text banking service works on all major mobile providers in the U.S. You can enroll as many mobile phones as you wish. Enrolling a phone means you can send a message to It’s Me 247 Text Banking (IM247) and receive information about the accounts under this membership. If you have more than one membership at South Bay Credit Union, the nickname you define will help set them apart. If you have other questions, please contact us at (310) 374-3436 or check our Text Banking FAQ at https://www.itsme247.com/922/Help/HomeBankHelp.htm#Mobile_Text_FAQ.htm