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Local Bank Apps

Huntington, KeyBank, PNC, Chase and your credit union: deposits, alerts, card locks and staying safe — in plain English

A plain-English guide to the bank apps Ohio uses

Deposit a check, lock a card, and never fall for a fake "bank" call

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For Huntington, KeyBank, PNC, Chase & credit union apps · facts current November 2026

What's Inside

This is your guide to the **bank apps** most of us in Northeast Ohio use: **Huntington**, **KeyBank**, **PNC** and **Chase**, plus the apps from local credit unions. They all do the same handful of everyday jobs: check your balance, deposit a check with your camera, send an alert when money moves, and lock your card in seconds if it goes missing. This guide shows each one, bank by bank, and how to recognize the fake "bank" calls and texts built around them. Read it in any order; there's no test.

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PART 1

Getting Started

Finding your bank's real app, signing in safely, and the banking words you'll see on the screen.

CHAPTER 1

A Note from Bill

Hello, and welcome. Maybe the branch near you cut its hours, or a teller suggested you "just use the app." Maybe your grandson deposited a check with his phone and you wondered how. Or maybe a text that claimed to be from your bank made you nervous, and you want to know what's real. This guide is for **you**.

I'm Bill. Helping folks feel at home with their technology is what I do every day, here in Portage County, and I wrote this guide the way I'd explain it sitting beside you: slowly, in plain English, one tap at a time.

The one thing to remember

Your bank's app is one of the safest ways to bank, **as long as you're the one who opens it**. Real banks don't call, text or email asking you to move money, read back a code, or log in through a link. When something about your account worries you, close the message, open your bank's app yourself, or call the number on the back of your card. Everything else in these pages builds on that.

WHAT THIS DOES FOR YOU

What this does for you

Deposit a birthday check without leaving the house. Know within seconds when money leaves your account. Lock a missing card from your recliner, then unlock it when it turns up in your coat pocket. That's the everyday good a bank app does.

You can't break your account by looking

Checking your balance, reading transactions and exploring the menus changes nothing. The only screens that need extra care are the ones where money moves, and I'll point those out.

And I'm a phone call away

If you're ever unsure, stop, and call me at **(330) 200-8042**. I'll never ask for your bank password or codes. Now, let's get comfortable.

— Bill

CHAPTER 2

Finding Your Bank's Real App

Each bank has one official app. It's free, and it comes from the App Store on an iPhone or iPad, or Google Play on an Android phone or tablet. Search for your bank's exact name and check who made the app before you tap **Get** or **Install**.

Your bank	What its app is called	What to check
Huntington	Huntington Mobile Banking app	The bank's own name as the developer
KeyBank	KeyBank mobile app	The bank's own name as the developer
PNC	PNC Mobile app	The bank's own name as the developer
Chase	Chase Mobile app	The bank's own name as the developer
Credit union	Usually the credit union's name	Linked from the credit union's own website

Checked against Huntington, KeyBank, PNC and Chase mobile banking pages on November 13, 2026.

Download it safely

1. On your bank's own website (type the address yourself, such as **huntington.com**, **key.com**, **pnc.com** or **chase.com**), look for a **Mobile banking** or **Download the app** link.
2. Or open the **App Store** or **Google Play** and search for the bank's exact name.
3. Check the developer name under the app's title and how many reviews it has.
4. Tap **Get** or **Install**, then **Open**.

SCAM ALERT

Never install an app someone sends you a link to

A caller or text that says "download this app so we can fix your account" is a scam. Real banks don't ask you to install other apps, and they never need to see or control your screen.

TIP

Already bank online on a computer?

Your app uses the same username and password as your bank's website. If you don't have online banking yet, the app has an **Enroll** or **Sign up** button; have your card and account number handy.

CHAPTER 3

Signing In Safely

The first time you open the app, you'll sign in with your online banking username and password. After that, most phones let you sign in with your face or fingerprint, which is both easier and safer than typing a password where someone might see it.

Turning on face or fingerprint sign-in

1. Sign in to the app with your username and password.
2. When the app offers to use **Face ID**, **Touch ID** or your **fingerprint**, tap **Yes** or **Turn on**.
3. If you skipped it, look in the app's **Profile**, **Settings** or **Security** menu for a sign-in option with your face or fingerprint.

The texted code

Banks often send a short **one-time code** by text when you sign in on a new phone or make a change. That code is only for you to type into the app. KeyBank, for example, says plainly that it always sends security alerts, and banks will never call you to ask for a code they sent.

Checked against KeyBank's online and mobile banking pages (key.com) on November 13, 2026.

SCAM ALERT

The code is the key to your account

If anyone, on the phone, in a text or in person, asks you to read back a code your bank just sent, it's a scammer trying to get into your account. Hang up. See Chapter 23, *Never Share the Code*.

An extra lock at Chase

Chase lets you add a second step when signing in to the Chase Mobile app, asking for your phone's own passcode or screen lock. It's covered in the Ways Local Bank Apps Can Make Life Easier topic.

Checked against Chase's mobile banking pages (chase.com) on November 13, 2026.

TIP

Forgot your password or locked out?

Use the app's **Forgot username or password** link on the sign-in screen. If you're locked out after too many tries, call the number on the back of your card. Never search for a "bank support number"; scammers buy ads.

CHAPTER 4

The Words You'll See

A short glossary. Come back to it whenever a word on the screen puzzles you.

Word	What it means
Available balance	What you can spend right now, after pending transactions and holds.
Current / ledger balance	Your balance counting only transactions that have finished posting.
Pending	A purchase or deposit that's on its way but hasn't finished. It can still change.
Posted	A transaction that's final on your account.
Hold	Money the bank sets aside, often part of a new check deposit, until it clears.
Mobile deposit	Depositing a paper check by taking pictures of it with the app.
Endorse	Signing the back of a check before you deposit it.
Overdraft	When your balance goes below zero.
Alert	A text, email or app notification the bank sends you about your account.
Card lock	Temporarily turning your card off so new purchases are declined.
Zelle	A way to send money to another person's bank account from inside your bank's app.
Credit union	A member-owned financial cooperative. It works much like a bank.

PART 2

Everyday Banking in the App

Your balance, alerts, depositing a check with your camera, moving money, Zelle, and statements.

CHAPTER 5

Checking Your Balance and Activity

The first screen after you sign in shows your accounts and balances. Tap any account to see its **activity**: deposits, purchases, checks and transfers, newest first.

1. Open your bank's app and sign in.
2. Tap your **checking** account.
3. Scroll through the list. **Pending** items are usually at the top, sometimes in gray or marked "Pending".
4. Tap any transaction to see more, such as the date, the merchant and sometimes a picture of a check.

TIP

Make it a habit

A one-minute look at your activity a couple of times a week is the single best way to catch a wrong charge early. Many people do it with morning coffee.

GOOD TO KNOW

Why the available balance is lower

If you just deposited a check or bought gas, the available balance may be lower than you expect. Gas stations and hotels often place a temporary hold that drops off in a few days.

Searching your transactions

Most bank apps have a magnifying glass or **Search** button on the activity screen. Type a store name or an amount to find a transaction, such as last month's electric bill.

CHAPTER 6

Alerts: Know When Money Moves

Alerts are short messages the bank sends you by text, email or app notification. Set them up once and your bank will tell you about a large purchase, a deposit, or a low balance, often within seconds. It's the best early warning against fraud there is.

Good alerts to turn on

- **Purchases or withdrawals over** an amount you choose, such as $100.
- **Low balance** below an amount you choose.
- **Deposits** posted, so you know Social Security or a pension arrived.
- **Card used online** or without the card present, if your bank offers it.
- **Security alerts** such as a password change or new device. Most banks send these automatically.

Where to find alerts in each app

Bank	Where alerts live
Huntington	Huntington's app lists **Alerts** among its main features, with real-time updates on balances and activity. Look in the menu for **Alerts**.
KeyBank	Alert settings are in the app's **settings**. Transaction alerts tell you when deposits and credits post.
PNC	Tap your **profile**, then the **Alerts** tile, then **Security Alerts** or **Account Alerts**. Pick an alert, choose Push Notifications, Email and/or Text, and tap **Save**.
Chase	Tap the **person icon**, then **Alerts & messages**, then **Manage alerts**. Alerts are set per account, so repeat for each one.

Checked against Huntington, KeyBank, PNC and Chase alert help pages on November 13, 2026.

TIP

Text or app notification?

App notifications are quick and free. Texts work even if you rarely open the app; your carrier's message rates may apply. Many people choose both for large purchases.

SCAM ALERT

A real alert never asks you to call a new number

The FTC says fake bank "fraud alert" texts are the most-reported text scam. A real alert tells you what happened. If a text asks you to call a number or tap a link to "stop" a charge, ignore it and open your app yourself.

Checked against FTC consumer alerts (consumer.ftc.gov) on November 13, 2026.

CHAPTER 7

Depositing a Check With Your Phone

Mobile deposit lets you deposit a paper check by taking two pictures of it, front and back. No trip to the bank, no ATM. A standard mobile deposit is free; PNC, for example, says it doesn't charge for the service.

Step by step

1. **Endorse the check:** sign the back, and write the words your bank asks for under your signature (see the table below).
2. Open your bank's app and tap **Deposit** (Chase calls it **QuickDeposit**; some apps tuck it under **Pay & Transfer** or a **+** button).
3. Choose the account to deposit into and type the check amount exactly.
4. Place the check on a dark, flat surface in good light. Hold the phone straight above it.
5. Take a picture of the **front**, then the **back**. Many apps snap the picture automatically when the check fits the frame.
6. Review and tap **Submit** or **Deposit**. You'll see a confirmation; save it.

What to write on the back

Bank	Endorsement
Huntington	Your signature and "For Mobile Deposit Only" with Huntington's name, as the app shows. Huntington's own documents word it slightly differently, so follow the app's instructions.
PNC	Your signature, with "For PNC Mobile Deposit Only" written below it.
KeyBank, Chase, credit unions	Your signature, and the restrictive wording the app shows on the deposit screen, usually "For Mobile Deposit Only" plus the bank's name.

Checked against Huntington's Mobile Banking FAQ and PNC's mobile deposit help on November 13, 2026.

GOOD TO KNOW

Limits and timing

Every bank sets a mobile deposit limit and a daily cutoff time. In the Huntington app, go to **Deposits**, then **Mobile Deposit Limits & Cut-Off Times**. Chase says funds from QuickDeposit are generally available the next business day. Big checks may be held longer.

Checked against Huntington's Mobile Banking FAQ and Chase's mobile banking page on November 13, 2026.

HEADS UP

Paying for faster money

KeyBank offers optional **Immediate Funds** on eligible mobile deposits for a fee of 2% of the deposit, with a $2.00 minimum. The standard deposit is always free. For most checks, waiting a day is the better deal.

Checked against KeyBank's online and mobile banking pages (key.com) on November 13, 2026.

CHAPTER 8

Afterward: Hold On to the Paper

Don't throw the paper check away the minute the app says "submitted." Keep it until the money is safely in your account, in case the bank needs another picture.

Bank	What to do with the paper check
Huntington	Mark the check with the date and "Huntington Mobile Deposit" and destroy it within 14 days after the deposit is credited.
PNC	Keep the original check for 14 days after sending the pictures. Once the money has been added to your balance, mark it "VOID" and dispose of it.
Others	Your app's deposit agreement says how long; 14 days is a common rule.

Checked against Huntington's online access agreement and PNC's Digital Services Agreement on November 13, 2026.

TIP

A simple system

Write "Mobile deposit" and the date on the front, clip it in a kitchen drawer envelope, and shred everything older than a month.

SCAM ALERT

The overpayment check

A stranger sends you a check for more than you're owed, perhaps for something you're selling, and asks you to send back the difference. The check later bounces, and you lose what you sent. Never send money back from a check you weren't expecting, even if the app shows it as deposited.

CHAPTER 9

Moving Money Between Your Accounts

Moving money from savings to checking, or the reverse, is one of the easiest things in the app, and it's free.

1. Open your bank's app and look for **Transfer** or **Pay & Transfer**.
2. Choose the **From** account and the **To** account.
3. Type the amount and choose the date (today, or later).
4. Review and confirm.

GOOD TO KNOW

PNC Virtual Wallet

If you have PNC's **Virtual Wallet**, you'll see a **Spend** account for everyday money, a **Reserve** account for short-term savings, and often a **Growth** account for longer-term savings. Transfers between them work the same way. See Chapter 18, *PNC*.

Checked against PNC's online and mobile banking pages (pnc.com) on November 13, 2026.

HEADS UP

Only you move your money

Moving money between **your own** accounts is safe. Moving money because someone on the phone told you to, even to an account they say is "yours" or "safe", is the most expensive scam there is. See Chapter 22, *When "Your Bank" Calls*.

CHAPTER 10

Zelle Inside Your Bank's App

Huntington, KeyBank, PNC and Chase all build **Zelle** into their apps, so you can send money to family and friends who have a U.S. bank account using just their mobile number or email. There's no separate Zelle app to download. Our Zelle guide covers it in depth; here are the essentials.

Bank	Zelle
Huntington	Built into the Huntington Mobile Banking app. Enroll with your U.S. mobile number or email.
KeyBank	Sign on and select **Zelle** to enroll. New KeyBank clients may be unable to use Zelle for the first 10 days, as a security measure.
PNC	Zelle is built into the PNC Mobile app.
Chase	Zelle is in the Chase Mobile app.

Checked against Huntington, KeyBank, PNC and Chase Zelle pages on November 13, 2026.

SCAM ALERT

Zelle is like handing someone cash

Once money reaches an enrolled person, it usually can't be canceled. Huntington recommends sending only to people you know and trust. And KeyBank warns it will never ask you to send money to yourself through Zelle; anyone who does is a scammer.

Checked against KeyBank's online and mobile banking pages (key.com) on November 13, 2026.

CHAPTER 11

Statements, Paperless and Bill Pay

Your app keeps your monthly **statements**, usually for several years, and can pay your bills for you.

Find a statement

1. Open your bank's app and tap the account.
2. Look for **Statements** or **Statements & documents** (sometimes under **More** or the account's menu).
3. Choose the month. It opens as a PDF you can save or print.

Paperless or paper?

Banks encourage paperless statements, and they're convenient. But paper statements are a perfectly good choice, especially if a family member helps watch your finances. Whichever you pick, read each statement.

Bill pay

Every bank app has **Bill Pay** for sending payments to your utilities, credit cards and others, including mailing a check for you. Our Online Bill Pay & Autopay guide walks through it.

> TIP
>
> **Tax time**
>
> Year-end tax forms, such as interest you earned, also appear under statements or documents. Download them in late January and February.

PART 3

Your Debit Card

Locking a missing card in seconds, reporting a lost or stolen one, questioning a charge, and adding your card to your phone.

CHAPTER 12

Locking Your Card in Seconds

Can't find your debit card? Before you panic, **lock it in the app**. A locked card declines new purchases and withdrawals, but your account keeps working: direct deposits arrive, bills you've set up keep paying, and you can still move money in the app. If the card turns up, unlock it with the same switch.

Where the lock is

Bank	How to lock your card
Huntington	Tap **More**, then **Manage Card**, choose the card, and under **Card Security** tap **Lock Card** (or **Unlock Card**). Huntington calls its card tools **Control Your Card**.
KeyBank	Open **Manage Card** and use the lock switch. You can also ask **MyKey**, KeyBank's virtual assistant, to lock or unlock a card.
PNC	Tap **More**, then **Cards**, choose the card, open **View Card Details**, and choose **Lock Card**. PNC calls this **Easy Lock**.
Chase	Choose the account the card belongs to, open **Manage account**, then **Lock & unlock card**, and use the switch.

Checked against Huntington, KeyBank, PNC and Chase card-lock help pages on November 13, 2026.

GOOD TO KNOW

What a lock doesn't stop

Transactions already in process when you lock, and some recurring charges, may still go through. KeyBank and PNC both say so. A lock is a pause button, not a cancellation.

Checked against KeyBank's checking FAQ and PNC's Easy Lock page on November 13, 2026.

TIP

Lock first, look second

It takes ten seconds, costs nothing, and buys you time to check the car, the coat pockets and the restaurant. If the card is truly gone, report it, as in Chapter 13, *Lost or Stolen Card*.

CHAPTER 13

Lost or Stolen Card

If your card is really lost or you think it was stolen, a lock isn't enough. Report it so the bank can cancel it and send you a new one with a new number.

1. **Lock the card** in the app right away (Chapter 12, *Locking Your Card in Seconds*).
2. In the same card menu, look for **Report lost or stolen** or **Replace card**, and follow the steps.
3. Or call your bank. If your wallet is gone, the number is on your bank's website and on your statements. PNC's lost or stolen card line, for example, is **1-888-762-2265**.
4. Look through your recent activity together with the bank for anything you didn't do.
5. When the new card arrives, update it anywhere it's saved: streaming services, utilities, online stores, and your phone's wallet.

Checked against PNC's help pages (pnc.com) on November 13, 2026.

HEADS UP

PNC says it plainly

Easy Lock is not a replacement for reporting your card lost or stolen. That's true at every bank.

TIP

Write down your bank's number now

Put your bank's card services number in your phone's contacts and on the cheat-sheet at the end of this guide, so you have it even when your wallet is missing.

CHAPTER 14

A Charge You Don't Recognize

A strange name on your statement isn't always fraud. Companies often bill under a different name than their store. But if you didn't make the charge, act quickly.

First, look closer

- Tap the transaction. Many apps show the merchant's full name, location and sometimes a logo.
- Ask family members who share the account or card.
- Think about subscriptions and free trials that may have started charging.

If it isn't yours

1. **Lock the card** so no more charges can go through.
2. In the app, tap the transaction and look for **Dispute**, **Report a problem** or **I don't recognize this**. Or call the number on the back of your card.
3. Follow the bank's steps. It will usually cancel the card and send a new one.
4. Watch your account for the next few weeks.

GOOD TO KNOW

Speed matters

Federal rules limit how much you can lose to unauthorized debit card charges, and your protection is strongest when you report quickly, ideally within two business days of noticing. Alerts (Chapter 6, *Alerts: Know When Money Moves*) help you notice fast.

SCAM ALERT

"Did you make this purchase?"

Banks do send fraud texts asking you to reply YES or NO about a charge. A real one never asks for your PIN, password or a code, and never asks you to call an unfamiliar number. When in doubt, open the app or call the number on your card.

Checked against FTC consumer alerts on bank fraud texts on November 13, 2026.

CHAPTER 15

Adding Your Card to Your Phone

You can add your debit card to **Apple Pay** on an iPhone or **Google Wallet** on an Android phone, then pay at the checkout by holding your phone near the card reader. The store never sees your real card number, which makes it safer than swiping.

1. Open your bank's app and go to your card's menu (the same place as the lock).
2. Look for **Add to Apple Wallet** or **Add to Google Pay** / **Google Wallet**.
3. Follow the prompts. The bank may text you a code to confirm. Type it in yourself; don't share it.
4. Your card now appears in your phone's wallet.

TIP

If you lock your card

Your phone's wallet uses the same card behind the scenes, so locking or replacing the card can affect phone payments too. After a replacement, you may need to add the new card to your phone.

GOOD TO KNOW

More on phone wallets

Our Apple Pay & Apple Wallet guide covers paying with your phone in detail.

PART 4

Bank by Bank

What's special in the Huntington, KeyBank, PNC and Chase apps, local credit unions, and how each bank's overdraft safety net works.

CHAPTER 16

Huntington

Huntington is headquartered in Columbus and has branches across Ohio. Its app is called the **Huntington Mobile Banking app**. Here are the features worth knowing.

24-Hour Grace

If your account is overdrawn by more than $50, **24-Hour Grace** gives you until midnight Central Time on the next business day to make a deposit or transfer that brings your balance back to positive, and avoid the overdraft fee. The deposit has to cover the negative balance plus that day's new transactions. It isn't a way to spend money you don't have; it's extra time to fix a mistake.

Checked against Huntington's help pages (huntington.com) on November 13, 2026.

Standby Cash

Standby Cash is a small line of credit for Huntington checking customers, from $100 to $750, based mostly on your checking and deposit activity rather than a credit score. Huntington lists a 5% cash advance fee, and a 1% monthly interest charge (12% APR) if you don't set up automatic repayment. It's a loan, so treat it as one.

Checked against Huntington's help pages (huntington.com) on November 13, 2026.

HEADS UP

Read the terms first

Huntington's qualifying rules include recent monthly deposits and an average balance, and the line is suspended if any of your Huntington deposit accounts stays overdrawn for more than a day. Read the details in the app before using it.

Control Your Card and mobile deposit

- **Lock your card: More** > **Manage Card** > your card > **Lock Card** (Chapter 12, *Locking Your Card in Seconds*).
- **Deposit a check:** tap **Deposit**. Your limits are under **Deposits** > **Mobile Deposit Limits & Cut-Off Times**.
- **Zelle:** built into the app; Huntington's pages place it under the **Payments** (or **Pay & Transfer**) tab.
- **Alerts** and **Huntington Heads Up**, which sends insights about your spending and balances.

Checked against Huntington's help pages (huntington.com) on November 13, 2026.

CHAPTER 17

KeyBank

KeyBank, based in Cleveland, has branches throughout Northeast Ohio. Its app does all the everyday jobs, with a couple of extras.

Feature	How it works at KeyBank
Card lock	**Manage Card**, then the lock switch. A temporary lock stops new activity; transactions already processing aren't affected. You can also lock by phone.
MyKey	KeyBank's virtual assistant inside the app. You can type a request, such as locking or unlocking your card.
Alerts	In the app's settings. Transaction alerts tell you when deposits and credits post; security alerts are always sent.
Mobile deposit	Free standard deposit, or optional **Immediate Funds** for eligible checks at 2% of the amount ($2.00 minimum).
Zelle	Select **Zelle** to enroll. New clients may wait up to 10 days before using it.

Checked against KeyBank's help pages (key.com) on November 13, 2026.

SCAM ALERT

KeyBank's own warning

KeyBank says it will never ask you to send money to yourself through Zelle or similar methods. That request is a hallmark of the "bank impostor" scam in Chapter 22, *When "Your Bank" Calls*.

Checked against KeyBank's help pages (key.com) on November 13, 2026.

TIP

Typing instead of tapping

If menus feel like a maze, MyKey is a good shortcut: type "lock my card" or "show my balance" in plain words. More in the Ways Local Bank Apps Can Make Life Easier topic.

CHAPTER 18

PNC

PNC's app is the **PNC Mobile app**. Many PNC customers have **Virtual Wallet**, which bundles a **Spend** checking account with a **Reserve** account and often a **Growth** savings account.

Low Cash Mode

Low Cash Mode is a set of tools in the PNC Mobile app for a Virtual Wallet Spend account, designed to help you avoid overdraft fees:

- **Alerts** by email, text or push notification when your balance drops below an amount you choose.
- **Extra Time:** at least 24 hours to bring your available Spend balance back to at least zero before overdraft fees are charged, with a clock in the app showing how much time is left.
- **Payment Control:** when your balance is negative, you can choose whether to pay or return certain checks and ACH payments.
- Low Cash Mode works only in the PNC Mobile app, and not on the Reserve or Growth accounts.

Checked against PNC's help pages (pnc.com) on November 13, 2026.

Everyday PNC moves

- **Easy Lock: More** > **Cards** > your card > **View Card Details** > **Lock Card**.
- **Alerts:** profile > **Alerts** > Security Alerts or Account Alerts.
- **Mobile deposit:** endorse with "For PNC Mobile Deposit Only"; keep the check 14 days.
- **Zelle:** built into the app.

Checked against PNC's help pages (pnc.com) on November 13, 2026.

GOOD TO KNOW

Fees change

PNC's fee amounts are in the Virtual Wallet fine print, which PNC updates from time to time. Check the current version in the app or at pnc.com rather than relying on an old brochure.

CHAPTER 19

Chase

Chase has many branches across Ohio. Its app is the **Chase Mobile app**.

Feature	How it works at Chase
QuickDeposit	Chase's name for mobile check deposit. Photograph the check, confirm the details, submit. Funds are generally available the next business day.
Lock & unlock card	Choose the account > **Manage account** > **Lock & unlock card**.
Alerts	Person icon > **Alerts & messages** > **Manage alerts**. Chase may also send a push notification if it suspects unusual activity.
Zelle	Built into the app.
Extra sign-in step	Optionally require your phone's passcode or screen lock when signing in to the app.

Checked against Chase's help pages (chase.com) on November 13, 2026.

Overdraft Assist

With **Chase Overdraft Assist**, there's no overdraft fee if you're overdrawn by $50 or less at the end of the business day, or if you bring your balance back to overdrawn by $50 or less by 11 p.m. Eastern Time the next business day. It needs no enrollment and applies to most Chase personal checking accounts. Otherwise, Chase lists an overdraft fee of $34, up to three a day.

Checked against Chase's Overdraft Services page and FAQs on November 13, 2026.

TIP

Use the app's own help

The Chase Mobile app includes the **Chase Digital Assistant** for questions. It's inside the app, so you know it's real.

CHAPTER 20

Your Local Credit Union

Portage County and the surrounding area have a number of credit unions. Their apps usually look and work much like the bank apps in this guide: balance, mobile deposit, transfers, alerts, card controls and often Zelle.

Getting started with a credit union app

1. Go to your credit union's website (type the address from your statement or card) and find its **Mobile app** link.
2. Install the app it points you to, and check that the developer name matches your credit union.
3. Sign in with your online banking username and password, or enroll if you're new.
4. Turn on alerts and find the card controls, using the chapters in Parts 2 and 3 as your guide.

Is my money insured?

Banks are insured by the FDIC. Credit unions are insured by the **NCUA**, the federal agency for credit unions: at a federally insured credit union, each member's accounts are covered up to $250,000, and joint accounts separately up to the same limit. Look for the NCUA sign at the branch or on the website.

Checked against the NCUA's Share Insurance Coverage pages (ncua.gov) on November 13, 2026.

TIP

Ask about what's local

Credit unions often offer things the big banks don't, such as in-person help with setting up the app. Ask whether yours offers app help at the branch and whether it belongs to a shared-branch network for deposits away from home.

CHAPTER 21

Overdraft Safety Nets, Side by Side

Each of the big banks now has a way to give you breathing room if you accidentally overdraw. Knowing yours means a mistake doesn't have to cost a fee.

Bank	Safety net	In a nutshell
Huntington	24-Hour Grace	Overdrawn by more than $50? Until midnight Central Time the next business day to bring the balance back to positive.
PNC	Low Cash Mode	Virtual Wallet Spend accounts: at least 24 hours of Extra Time, plus alerts and Payment Control.
Chase	Overdraft Assist	No fee if overdrawn by $50 or less at day's end, or brought back to that by 11 p.m. ET the next business day.
KeyBank, credit unions	Varies	Ask about overdraft options and alerts; turn on low-balance alerts.

Checked against Huntington, PNC and Chase overdraft pages on November 13, 2026.

TIP

The best safety net is an alert

Set a low-balance alert (Chapter 6, *Alerts: Know When Money Moves*) a little above zero. It warns you before you overdraw, at every bank.

GOOD TO KNOW

Opting out

You can usually ask your bank to decline debit card purchases that would overdraw your account instead of covering them for a fee. Call the number on your card and ask about overdraft coverage settings.

PART 5

Staying Safe

The fake "bank" call, the texted code, look-alike apps and links, helping a parent, and what to do if something went wrong.

CHAPTER 22

When "Your Bank" Calls

The most costly scam aimed at bank customers starts with a call, or a text asking you to call. The caller ID may even show your bank's real name and number; that can be faked. The caller sounds professional and says there's fraud on your account. Then comes the hook.

How the script goes

1. "This is the fraud department. Did you just spend $900 at a store in Texas?"
2. "To stop it, I need to verify you. Please read me the code we just texted." (That code lets them into your account.)
3. "Your account is compromised. Move your money to this new safe account," or "Send it to yourself with Zelle," or "Withdraw cash and we'll send a courier."
4. "Don't tell the branch staff. They may be involved."

SCAM ALERT

Every one of those is a lie

The FTC says anyone who tells you to move money to protect it is a scammer. Your money is fine where it is. No real bank asks you to read back a code, move money to a "safe" account, send money to yourself, or keep secrets from the branch.

Checked against FTC consumer alerts (consumer.ftc.gov) on November 13, 2026.

What to do instead

1. Say "I'll call the bank myself," and **hang up**. You won't hurt a real bank's feelings.
2. Open your bank's app and look at your activity, or call the number **on the back of your card**.
3. If there really is a problem, the bank will tell you, and fix it without asking you to move money.

FROM BILL

Hanging up is always safe

If it's truly your bank, they'll be glad you called back. If it isn't, hanging up just saved your savings.

CHAPTER 23

Never Share the Code

Banks text you a short **verification code** when you sign in on a new device, reset a password, or add a Zelle contact. The code proves it's really you. That's why scammers want it.

- The code is **only** for you to type into your own bank's app or website.
- Anyone who asks you for it, by phone, text, email or in person, is a scammer, even if they say they're from the bank, the police or tech support.
- If you get a code you didn't ask for, someone may be trying to sign in as you. Don't share it, and consider changing your password.

Checked against FTC consumer alerts (consumer.ftc.gov) on November 13, 2026.

If you already shared a code

1. Call your bank right away using the number on your card.
2. Change your online banking password from the app or website.
3. Check your activity, alerts and Zelle contacts for anything new.

> **TIP**
>
> **Read the whole text**
>
> Many bank code texts say right in the message: "We will never call you for this code." Believe it.

CHAPTER 24

Fake Apps, Links and Look-Alike Sites

Scammers build web pages that look exactly like a bank's sign-in screen, then send links by text or email. Type your username and password there, and they have them.

Simple habits that beat them

- **Use the app.** Opening your bank's app from your home screen can't take you to a fake site.
- **Don't tap links** in texts or emails about your account. Open the app instead.
- **On a computer,** type your bank's address yourself (huntington.com, key.com, pnc.com, chase.com) and bookmark it.
- **Skip search ads** when looking for a bank's phone number. Use the number on your card or statement.
- **Install apps only** from the App Store or Google Play, by the bank's exact name.

Checked against FTC consumer alerts (consumer.ftc.gov) on November 13, 2026.

SCAM ALERT

"Your account has been suspended"

A text or email saying your account is locked and you must sign in through a link is a classic phishing trick. Your bank will show any real problem inside the app.

TIP

Report the fakes

Forward scam texts to **7726** (it spells SPAM) to alert your phone carrier, then delete them.

CHAPTER 25

Helping a Parent With Their Bank App

Many families help an older parent keep an eye on their accounts. A few safe ways to do it, without sharing passwords:

- **Alerts to more than one person:** some banks let alerts go to an extra email address or phone number. Ask the bank, or set up the parent's alerts so they're easy to forward.
- **A regular look together:** a weekly ten-minute check of activity, side by side, catches problems early.
- **Talk to the bank about formal options,** such as a joint account, a power of attorney on file, or a trusted contact, with the parent present.
- **Agree on a family rule:** "We never move money because of a phone call. We call each other first."

HEADS UP

Don't share passwords

Signing in as someone else can break the bank's account agreement and may weaken fraud protections. Ask the bank about the right kind of access instead.

GOOD TO KNOW

More help

Our Helping a Parent From Afar and Protecting an Aging Parent guides cover this in more depth.

CHAPTER 26

If Something Already Went Wrong

If you sent money to a scammer, shared a code, or see charges you didn't make, act now. Speed matters more than anything else.

1. **Call your bank** using the number on the back of your card. Say "I think I've been scammed" or "I see fraud on my account."
2. **Lock your card** in the app (Chapter 12, *Locking Your Card in Seconds*) and change your online banking password.
3. If you sent money by Zelle, wire or transfer, ask the bank to try to stop or recall it.
4. **Report it** to the FTC at **ReportFraud.ftc.gov**.
5. If you shared your Social Security number, consider a **credit freeze** with the three credit bureaus.
6. **Write down** what happened: dates, amounts, phone numbers and names used.
7. **Tell someone you trust.** Scammers are professionals; it can happen to anyone.

Checked against FTC consumer alerts (consumer.ftc.gov) on November 13, 2026.

HEADS UP

Watch for the second scam

After a loss, "recovery" scammers may call offering to get your money back for a fee, sometimes pretending to be the FTC. The FTC says a real FTC employee won't ask you to pay them, move money, or give financial information to recover a loss.

Checked against the FTC's June 2026 consumer alert on FTC impersonators on November 13, 2026.

FROM BILL

Call me, too

If you've been scammed, I can help check your phone and computer for anything the scammer set up, change passwords, and get your banking back on a safe footing. And I'll never make you feel foolish about it.

PART 6

When to Call Bill & Your Cheat-Sheet

When a hand saves worry, and the everyday bank-app moves for all four banks on one page.

CHAPTER 27

When to Call Bill

This guide covers what you need to use your bank's app safely on your own. But part of being helpful is being honest about when a hand saves time and worry. Here's when I'd pick up the phone.

Good reasons to call

- You'd like help **installing the real app** and turning on face or fingerprint sign-in.
- You want **alerts** set up for large purchases, deposits and low balances.
- You'd like to practice a **mobile deposit** with someone beside you.
- You want to know where the **card lock** is before you ever need it.
- A call, text or email about your bank gives you a **"this doesn't feel right"** feeling.
- You think you may have **shared a code** or let someone into your account.

Things you can handle yourself

Checking your balance, reading your activity, moving money between your own accounts, and locking and unlocking your card. These are yours now.

FROM BILL

How to reach me

I'm Bill, and I bring 30+ years of professional experience to helping folks feel at home with their technology, right here in Portage County, Ohio. In a Device Training session I can set up your bank's app with you, step by step, on your own phone or tablet. I'll never ask for your bank password or codes; you type those yourself and stay in control the whole time. $49 remote · $99 in your home. Call or text **(330) 200-8042** or book at **billshometech.com/book**. If you reach my assistant Sophie on the main line, she can answer simple questions and get you on my schedule.

Thank you for taking the time to learn this. Your bank's app can save you trips and catch trouble early, and now you know how to use it safely.

— Bill

CHAPTER 28

Your Bank App Cheat-Sheet

Keep this handy. The everyday moves, bank by bank.

Lock your card

Bank	Tap this
Huntington	More > Manage Card > your card > Lock Card
KeyBank	Manage Card > lock switch (or ask MyKey)
PNC	More > Cards > your card > View Card Details > Lock Card
Chase	Your account > Manage account > Lock & unlock card

Set up alerts

Bank	Tap this
Huntington	Menu > Alerts
KeyBank	Settings > Alerts
PNC	Profile > Alerts > Security Alerts or Account Alerts
Chase	Person icon > Alerts & messages > Manage alerts

Overdraft safety nets

Bank	Safety net
Huntington	24-Hour Grace: until midnight CT next business day
PNC	Low Cash Mode: at least 24 hours of Extra Time (Virtual Wallet Spend)
Chase	Overdraft Assist: no fee at $50 or less overdrawn; fix by 11 p.m. ET next business day

The safety rules

- Open the app yourself. Don't tap links in texts or emails.
- Your bank will **never** ask you to move money to a "safe" account or send money to yourself.
- **Never** read a texted code to anyone.
- Caller ID can be faked. Hang up and call the number on your card.
- Lost card? Lock it in the app, then report it.
- Scammed? Call your bank now, then report at **ReportFraud.ftc.gov**.

Keep these handy

My bank details	
My bank and its app name	_____
Card services number (back of card)	_____
My mobile deposit limit	_____
Bill's Home Tech	(330) 200-8042 · billshometech.com/book

WHAT THIS DOES FOR YOU

Confident and in control

You can deposit a check at the kitchen table, know the moment money moves, and lock a missing card in seconds. And you know the scam scripts by heart. Keep this guide close.