

Online Banking

1. Can I use Internet Explorer to login to my account?
 - a. Internet Explorer is not recommended, as functionality may not work properly.
2. What web browser should I use?
 - a. Google Chrome, Firefox, Microsoft Edge, Safari, iOS, Android v 5.0 and above. Please use the latest 2 versions.
3. What are some of the new features of Online Banking?
 - a. Add accounts from participating financial institutions to view balances and payment due dates
 - b. Schedule payments in Bill Pay or External Transfers to manage your accounts in one system
 - c. Create and manage a budget of all your accounts
 - d. Add additional accounts as overdraft sources
 - e. Request Replacement Cards, Manage Travel Notifications, block a lost/stolen card
 - f. Order new checks and stop payments
 - g. Set your desktop background from a variety of templates
 - h. Enhanced security with one-time passcodes via text, email and phone
 - i. Person to Person Payments (P2P)
4. Do I have to create a new username?
 - a. No, your current username will be the same.
5. What are the requirements for a username?
 - a. Usernames must be at least 6 characters in length and no longer than 30 characters. The username can be letters, numbers, or a combination of both. Usernames are not case sensitive.
6. What are the requirements for a password?
 - a. Passwords must be at least eight characters in length, contain at least one lowercase letter, at least one uppercase letter, and at least one number.
7. What if I forgot my password?
 - a. You can use the forgot password option on the website or on the mobile app.
8. Are there any changes for my mortgage?
 - a. You will have a new view for your PMCU Mortgage Payment history and payment options.
 - b. Scheduled payments have been converted to the primary members profile. Please review the Scheduled and History tabs in Transfers to verify the payment status.
 - c. Your mortgage payments can be viewed and managed in the Scheduled Transfers area in the new app.
 - d. You will no longer use the View Statement link.
 - e. Centennial Lending mortgages will continue to be managed on the Centennial Lending website.
9. What if I had a scheduled payment prior to conversion?
 - a. All scheduled payments were converted over. Please review all of your scheduled payments in the Transfer Widget>Scheduled prior to creating a new payment.

10. Why do I see different payment options at different times?
- a. When paying loans directly from external accounts, there are limited Loan Payment Options.

For example: This transfer is set up to pay a HELOC from a PMCU checking

Amount

Current Balance
\$25,000.00

Last Statement Balance
\$0.00

Minimum Due
\$0.00

Past Due Amount
\$0.00

Pay Off – Please Call Us For Payoff Statement
\$25,024.94

Other
\$

Total \$0.00

If you switch the source of your payment to your Linked External account, several of the specific calculated options drop off

Amount

Other
\$

Total \$0.00

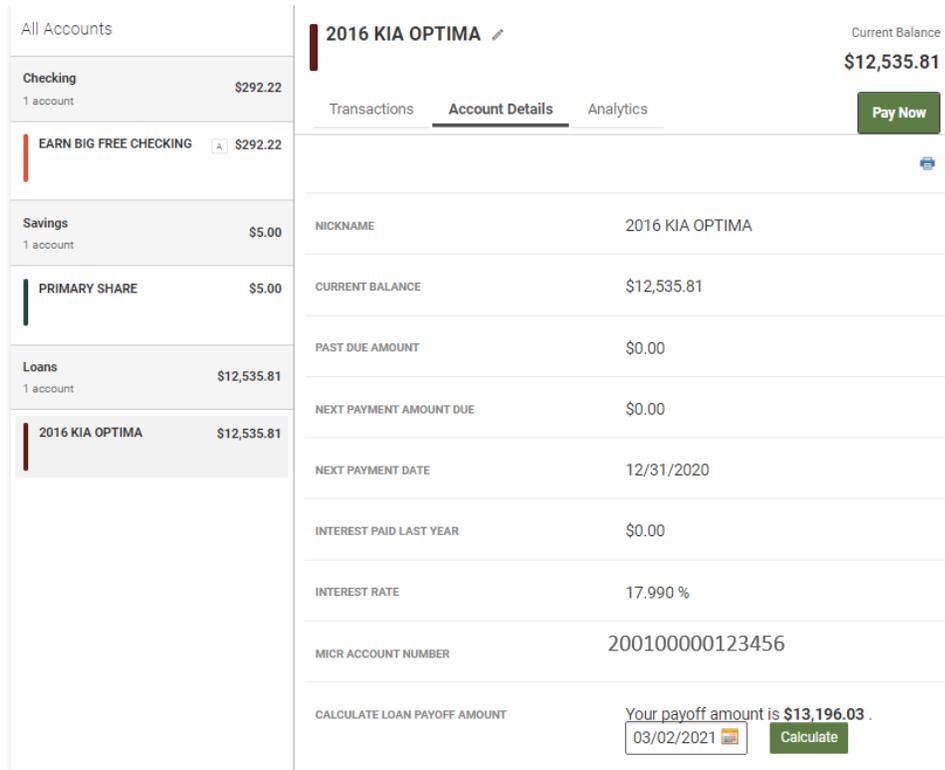
External Transfer Limits

11. Can I add additional principal to my mortgage payment, if I am making the payment from my external account?
- a. Yes, once you have submitted your mortgage payment please click on scheduled within the transfer widget, click on the pencil icon to edit your payment, enter a dollar amount in the “Additional Principal” section, and click save.
12. Can I transfer to another member’s account in online banking?
- a. Yes, this can be done by clicking Transfers>Classic>Transfer to another Premier Members CU member. You will have need to enter a member number, name or business name, and share/loan ID in order to set up the member-to-member transfer. An email will be sent to both members once the connection has been established.
13. Can I delete a member to member transfer once created?
- a. No, but you can hide it from view in Settings>Accounts>Hide
14. Will hiding an account in the desktop version of online banking hide the account in the mobile app as well?
- a. Yes
15. Will pending transactions display differently vs a posted transaction?
- a. Yes, the pending item will be at the top of the transaction list and state pending.

16. How many online banking profiles can a member have?
 - a. If applicable, you can have multiple profiles if registered to a unique SSN or TIN. If you had two logins prior to conversion, you can only have one with our new system. The profile with the most recently used login or with scheduled/recurring transfers was the one converted.
17. What is Shared Access?
 - a. Shared Access allows you to give permission to another member of the credit union to view, manage, pay bills, etc. for all or some of your accounts or loans. Shared Access can be located by clicking Settings>Shared Access.
18. Anyone granted shared access, will they have a special log in to view the accounts?
 - a. The individual granted access via shared access will be able to use their own login credentials or register for online banking.
19. Why can't I see some of my accounts as options for Overdraft Protection, Transfers, etc.?
 - a. This may be because you've hidden them from view in your Settings. Please navigate to Settings – Accounts. Select the Share or Loan you're looking for, and un-select "Hide from User".
20. Will I be able to view check images? If so, how far back?
 - a. Yes, you will be able to view check images for the past two years.
21. Why am I unable to view a check image in online banking?
 - a. Only routing number 307074535 check images will display in online banking. If the check is using an older routing number, please contact the Credit Union so we may order you a new box of checks.
22. Can I order checks online?
 - a. Yes, you can order checks by clicking on the check services widget.
23. Where can I locate my full account number in online banking?
 - a. You can find the full account number in the Account Details section of your account labeled as "MICR Account Number".
24. What if I have never ordered checks before?
 - a. Please contact the Credit Union to place an order.
25. Why are there so many disclosures populating?
 - a. You will need to read and agree to various disclosures at enrollment, forgot password, bill pay, estatements, etc. Disclosures will populate for you again if a disclosure has been updated.
26. Can I change my Courtesy Pay election online?
 - a. Yes
27. How far back can I view my transaction history?
 - a. Two years
28. Can minors 12 and under access online banking?
 - a. No, minors 12 years of age and under will no longer be able to log into online banking.
29. How can I apply for a loan payment deferral or mortgage assistance due to COVID-19?
 - a. There is a link in dashboard called "Impacted by COVID-19?" for any members who have been impacted by COVID-19.

30. Do I need to reestablish my external account to transfer?
 - a. No, any established external accounts will convert over.
31. How do you add an external account?
 - a. External accounts can be added in the Transfer Widget>Classic Transfers>Add an External Account or in Settings>Accounts>Link an External Account.
32. How long does it take for contact changes to update?
 - a. Contact changes are updated within minutes.
33. Can I add a mailing address online?
 - a. If you have a mailing address established, you will be able to update the mailing address online. If a mailing address is not established you will need to send in a secured message, contact our call center, or visit a branch.
34. Can I place a stop payment on a check online?
 - a. Yes, you will need to click on the Check Services Widget. You will need to read and agree to the disclosure before a stop payment can be placed.
35. Will I be charged a fee for a stop payment in online banking?
 - a. No
36. Can I cancel stop payment request online?
 - a. No, please contact the credit union if you would like cancel the stop payment.
37. What language preferences are available for online banking?
 - a. Currently only English is available.
38. Do I need to enroll in eStatements with the new system?
 - a. You will need to enroll for eStatements and eNotices to view them during your first login to the new system. You can do this any time by clicking on the Statement and Notifications widget.
39. Why can't I see all of my statements?
 - a. We are working diligently to provide access to all of your statements. You can send us a message requesting a statement.
40. Will I be charged for a replacement card if I request a new one in online banking?
 - a. No
41. Did any of my alerts convert over?
 - a. Alerts will not be converted and will need to be re-established in the new system. Please go to Settings>Notifications to set up new alerts.
42. Why do I have recent login activity when I have not logged into my account?
 - a. Using a 3rd party aggregator such as Mint, Quicken, etc. will show as recent login activity via Chrome.
43. How can I enable SMS (Text) alerts?
 - a. You will need to go to Settings>Contact>Click the pencil icon for any phone number listed (The phone number listed must be a mobile phone number)> Click "I Would Like To Receive SMS Text Messages To This Number">Click Send Code via text>Enter Code>Click Save Changes. Once this has been completed you can go to Notifications in Settings and select SMS as an option for the desired notification.
44. Can a I create a payoff for my loan in online banking?
 - a. Only installment loans can have a payoff calculated in online banking?

45. Where can I calculate a payoff for my loan?
- a. You will need to do the following:
 - i. Click Accounts Widget
 - ii. Select your loan
 - iii. Click Account Details
 - iv. Enter date in “Calculate Loan Payoff Amount” section
 - v. Click Calculate



Account Type	Account Name	Balance
Checking	EARN BIG FREE CHECKING	\$292.22
Savings	PRIMARY SHARE	\$5.00
Loans	2016 KIA OPTIMA	\$12,535.81

Field	Value
NICKNAME	2016 KIA OPTIMA
CURRENT BALANCE	\$12,535.81
PAST DUE AMOUNT	\$0.00
NEXT PAYMENT AMOUNT DUE	\$0.00
NEXT PAYMENT DATE	12/31/2020
INTEREST PAID LAST YEAR	\$0.00
INTEREST RATE	17.990 %
MICR ACCOUNT NUMBER	200100000123456

Field	Value
CALCULATE LOAN PAYOFF AMOUNT	03/02/2021
Payoff Amount	\$13,196.03

Bill Pay

1. Did any of my established payees and scheduled payments convert over?
 - a. Your Payees will be converted. Make sure all payee information, including address and account numbers (13 or 15-digit MICR) are updated. Please removed any unused payees. All bill payments scheduled will continue to be sent to your payees.
2. Did my eBills convert over?
 - a. eBills have not been converted and will need to be re-established.
3. What accounts can I use for Bill Pay?
 - a. A checking, money market, or savings account can be used.
4. What kind of payments are offered in Bill Pay?
 - a. Check and Electronic
5. What happens if the check gets lost?
 - a. Please contact the Credit Union for further assistance.

6. When will the payment arrive for an expedited payment in bill pay?
 - a. Next day ACH (Electronic) and overnight for a check, depending on if the payment is submitted by the cutoff time, which is 3:00 pm CST. A \$9.95 fee will be assessed for an electronic rush and \$20.00 for paper.
7. Will scheduled ebill payments convert over and process as normal?
 - a. No. They will need to be added again as payees.
8. How far in advance can I cancel a scheduled payment?
 - a. The day before the due date before the cutoff time which is 3 pm CST.
9. How does a check payment process in bill pay?
 - a. A check will be created on the due date and will be mailed to the payee the next day. The check should be delivered within 5-7 days.

Mobile App

1. Do I need to redownload the mobile app?
 - a. Android users will need to uninstall the old app and download the new app.
2. What are some new features on the Mobile App?
 - a. Access your statements
 - b. Add new products and apply for loans
 - c. Manage and view recurring bill payments
 - d. Pending payments and deposits will be available
 - e. View all accounts in one view
 - f. Request Replacement Cards, Manage Travel Notifications, block a lost/stolen card
 - g. View your check images
 - h. Schedule payments in Bill Pay or External Transfers to manage your accounts all in one system
3. My accounts and balances display without logging in on my mobile phone.
 - a. This is called Snapshot and can be managed in Settings>Snapshot
4. How far can I view transaction history on the mobile app?
 - a. Two years
5. Does the mobile app support fingerprint login?
 - a. Yes, you can enable fingerprint in settings. You will be prompted to enable fingerprint when you login to the mobile app the first time.
6. Does the mobile app have facial recognition?
 - a. Only iOS
7. Will my mortgage show in the mobile app?
 - a. Yes
8. Will external accounts display on the mobile app?
 - a. Yes, external accounts can be added or confirmed on the mobile app.