



PCU Banking Conversion

Frequently Asked Questions

Q: Why is PCU Banking changing?

A: To better serve you. We have updated our system to give you the latest tools for managing your money...pay bills and track your spending.

Q: Through this conversion, will Bill Payer and PCU Banking be available?

A: Bill Payer will be unavailable at 9PM on September 22, 2020 and PCU Banking will be unavailable at 9AM on September 23, 2020. Full service will resume on September 24, 2020 at 9AM.

Q: I am an existing PCU Banking user. Will I need to re-enroll in the new PCU Banking system?

A: No. Your User ID will transfer over to the new system. However, you will need to go through the login process to setup a new password and challenge questions. See next question.

Q: How do I login for the first time?

A: To access your new PCU Banking system:

1. Enter your current User ID
2. Enter the last 6 digits of your SSN for your Password
3. You will be prompted to change your password
4. Set up new security questions to protect your account
5. Set up phone for Identity Verification
6. Choose a Phone Nickname; select to request a text or phone call
7. Check mark you have read and agree with the terms and conditions
8. Enter the security code sent to the phone via text or phone call; click Verify
9. Check mark you have read and accept the terms and conditions; Click continue
10. You are logged into the new PCU Banking!

Q: What types of accounts can I view with PCU Banking?

The screenshot displays the First Choice Financial Federal Credit Union PCU Banking interface. At the top left is the logo with the text "You Belong Here!". To the right is the name "First Choice Financial Federal Credit Union". Further right are links for "mobile", "activity", "settings", and "log out". A dark blue navigation bar contains "Accounts", "Transfers", "Pay Bills", and "Trends". Below the navigation bar, a welcome message reads: "Welcome, John Smith. Your last login was 05/05/2020 4:05 PM Eastern Daylight Time." The "Accounts" section shows five account cards:

Account Name	Account ID	Available Balance	Current Balance	Notes
Checking	*9834	\$1,894.55	\$1,894.55	
Christmas	*34=0	\$852.19		
Money Market	*34=4	\$500.64		
Savings	*34=0	\$1,547.23	\$1,552.23	
Used Auto	*34=8	\$22,541.22		Minimum \$210.00 due Mar 02, 2020

A: With PCU Banking you can view all your First Choice Financial FCU accounts, as well as loans.

Q: Will my account transaction history be transferred during conversion?

A: Yes! All your account history you currently view will be transferred to the new PCU Banking.

Q: Why am I signed off sometimes and I must sign in again?

A: If PCU Banking has been inactive for a while, PCU Banking may automatically sign you off to prevent unauthorized use of your accounts, and to prevent others from viewing your information.

Q: Can I pay my bills using Bill Payer?

A: Yes. You can make payments to anyone in the United States from the utility company to the local babysitter. Recurring payments can be set up weekly, semi-monthly or monthly.

Q: I am an existing Bill Payer user. What happens to my payees, payments, etc., during the conversion?

A: All of your payees and payments will transfer over to the new PCU Banking.

Q: Will Bill Payer still process the same way?

A: Yes. You still pay your bills the same way, the process remains the same.

Q: I currently receive eStatements. What happens to my statements?

A: We will transfer all available eStatements you currently view plus previous years back to November 2007.

Q: What are the new features of PCU Banking?

A: Awesome budgeting tools! Instant credit score access and financial improvement tips. Prequalified offers and savings opportunities. Access to financial education tools. Credit report monitoring and alerts.

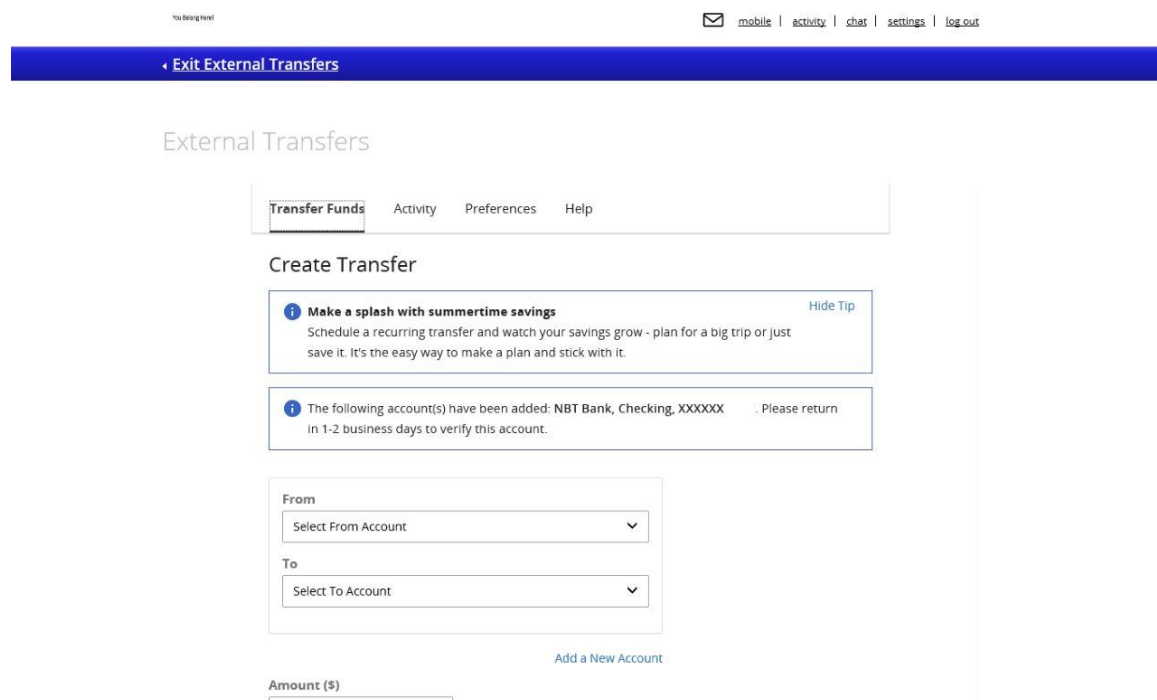
With Trends you can monitor your current spending patterns while analyzing transaction histories across accounts to set budgets, establish savings goals and track progress.

Receive and send secure email with sensitive information to the Credit Union for personalized online member service.

Communicate via Live Chat with a Member Service Representative.

Use Quick Transfer to move your money between your accounts. Or if you want to move money on a regular basis, set up a scheduled transfer. You can even transfer your money to or from your account at another financial institution with the new External Account Transfer. There is no cost to use External Account Transfer.

Q: I added my account from another financial institution to External Account Transfer. How do I verify this account in 1-2 business days?



A: Go to External Account Transfer and click on Preferences. Your account from the other financial institution will display requiring verification.

Q: Can I view multiple accounts under one User ID?

A: No. Each account will need a separate online enrollment.

Q: Can I transfer funds between accounts?

A: Contact the Member Service Department at 518-725-3191, Option 3 to set up cross accounts to easily transfer between accounts or complete a *custom recipient transfer* under Transfer Money.

Q: I am a joint owner on my account. Do I have access to Trends and to “My Credit Score”?

A: Yes, you have access to Trends and “My Credit Score”, but all the financial information displayed pertains to the primary owner of the account. To have your pertinent financial information displayed you would have to open another account as the primary owner.