

New Online Banking FAQs

Features

Why is the credit union changing the Online Banking system?

Community Credit Union's current online banking platform is being discontinued at the end of 2017. In addition, we are committed to offering new ways to help our members manage their finances more easily. Our new Online Banking system offers enhanced security, more features, more conveniences, and more control for members who wish to bank online.

When will the new Online Banking be available?

The new Online Banking system is scheduled to launch in June 2017. We will keep you updated on the exact date as we get closer.

What is different about the new Online Banking system?

The new Online Banking system offers new features to make banking online easier and more convenient. These features include:

- New Design - a clean new look that makes it easy for you to easily access the services you need.
- Enhanced Security – In addition to using your User ID and Password, you will also still have additional security questions, security phrase and security picture to be answered prior to accessing your account. In addition, users will be required to enter a one-time PIN for registration and to set up a complex password.
- Greater Flexibility – You will have access to update your information, such as your address.
- Quick Links - You can pay bills and make transfers in seconds.
- Better communication with us. If you have a question about a specific transaction, you can communicate securely with Member Services during normal operating hours to get it answered by simply clicking on the "inquiry" envelope next to the transaction in question.
- View Only Assistance – Our Financial Service Representatives will be able to log into our Admin site and see what you are seeing; this will allow us to better assist you with your questions.

Online Banking

Will you convert my accounts to the new system?

Yes, your accounts will be migrated to the new system automatically. However, your login information will change. You will need to set up a new User ID, password and security questions for authenticating your account. Download this helpful User Guide to help with your initial login.

Will I use the same User ID and Password to access my accounts?

Once your new login is created, you will use this to access your accounts for online and mobile banking.

What happens to my current eAlerts?

eAlerts are still available on the new system. They are located on the top menu bar under Alerts. Any current alerts that you have will no longer be set up. You can, however, set up all the same alerts that you had under the old system.

Will joint owners and signers be able to access accounts on the new system?

Yes, joint owners and signers can have access to accounts in the new system. Joint owners have full access to see and perform transactions on any accounts they own jointly with the primary member. However, please note that each account only has one log in. Therefore, primary and joint owners will share log in information. If you do not want a joint owner on your membership having access to accounts they own jointly, they need to remove themselves from the account prior to your initial logon on June 20, 2017.

Is the new Online Banking system still secure?

Yes, we have added additional security with our new system. At your initial log in, you will be required to set up a new password, challenge questions, a security phrase and select a security picture. These security features will help us confirm your identity and keep your accounts secure.

Will there be a cost for the new features?

All of our online banking features will continue to be free. Please keep in mind that if Bill payer is not used for 60 days you may incur a fee, however, this services can be discontinued at any time.

Will I have uninterrupted access to my accounts?

During the upgrade, most features of the current system will remain available. There will be a short window when you will not have access to online or mobile banking in the morning hours on the date of the conversion. We will keep you updated on when the upgrade will take place. You will be able to log in shortly after the conversion to view your balances, transfer funds and make payments to accounts. Prior to doing so you will be required to register and go through the quick registration process.

How do I access Estatements in the new Online Banking system?

Once you sign in simply click on the Estatements tile at the top of the page.

How do I change how my accounts display?

In our new system, accounts are displayed in a default order. You can change the account description by giving it a nickname in the Edit link under the Account Summary. Click on the account title you wish to update, enter the nickname and click save. The nickname is for your use only.

If I have automatic deposits from my employer/social security/an external financial institution to my CCU account. Will these be affected by the change?

No, these will not be impacted. This change is only to our online and mobile systems, so anything from a 3rd party will not be impacted.

I have automatic withdrawals set up for things such as my house payments, utility bills and insurance. These were set up through the 3rd party. Will they be impacted?

No, payments originated by a 3rd party will not be impacted by this transition.

Online Bill Pay

Will my bill payees carry over after the conversion?

All of your payees should transfer over. However, in rare cases, payees may not be converted successfully. We encourage you to make a list of payees for your reference prior to June 20, 2017.

Will my bill payment history carry over after the conversion?

Yes, your bill payment history will carry over after the conversion.

Will the new system store bill payment history?

Yes - Beginning June 20, 2017, the new system will continue to retain bill pay history going forward.

Will the new system make any payments I have scheduled for after the conversion date?

Yes - Provided that we are able to convert the appropriate payees. We encourage you to review all of your payees and pending payments on June 20, 2017.

How do I get assistance?

You can get assistance any number of ways. Online Banking offers secure communication with our Financial Service Representatives. This is ideal if you have a question about a particular transaction. You can also get assistance through easily accessible Help screens, or by calling a Financial Service Representative at 207.783.2096, M-F 9am-5pm.