

How do I transfer money to/from another account number within U.F.C.W. Local #72 FCU?

Well, first of all, the other account must be registered for CU-At-Home and must have had at least 1 login.

1. Log into the account that you are taking the funds away from. Click on the Transfer link on the left. Click on the Enter Transfer page.
2. On the Enter Transfer page, click the link labeled Manage External Accounts.
3. Click the link labeled Create a New Transfer Account.
4. On the Create Transfer Account page, enter the account number including the sub account that the funds are going into. For example, 100-S10 is savings for account 100; 100-S99 is checking for account 100. Loan payments would be 100-L1, 100-L3, 100-L9, etc. Select the type of account and type in the account holder's last name. Finally, enter a description that you will recognize as this account (Joe's savings, Mary's checking, etc.). Click Submit to save the account for future transfers.
5. If you get an error that says "account number cannot be found," re-check the data. Call our office if you still cannot save it.

CHECK THIS OUT:

You can receive an email or text message if your balance goes below a certain amount or hits zero!
Cut down on overdrafts!

You can also choose to be notified when transfers are processed on your account.

Click on Administration, then click on Notifications. Just fill out the form with your information. You can establish more than one notification rule, and you can edit or delete them in the future.

Don't worry— you will never receive spam messages from us!

Is CU-At-Home available at all times?

The website may be unavailable due to circumstances beyond our control related to our service provider. Additionally, we may have to block website usage for a few hours during the evenings or weekends of month-end, quarter-end, or year-end. We will try to give notice of unavailability on our website if possible.

**U.F.C.W. Local #72
Federal Credit Union**

**CU-At-Home
User Guide**

We would like to make sure you are getting the most out of your online account access. Check out this brochure for instructions, frequently asked questions, and features you may have missed.

<http://www.creducomp.com>

Highlights of the online service:

- Account history
- Transfers
- Balance and transfer notifications by email or cell phone
- Check reorders

If you forget your password or have other difficulties or questions not answered here, please contact us at (570) 693-4072 or 1-888-697-2847.



How do I explore the CU-At-Home site?

After you sign on, you will see a bar on the left with various headings. Each of these headings is a link which can be expanded into further links for you to explore. Just click on the link for what you wish to do.

Why is my available balance different than my current balance?

\$5 is always considered unavailable because that is the minimum required to maintain your membership. Other funds may be unavailable if you have a loan with the Credit Union or if you have deposited a check that we are holding until the funds clear (10 business days).

What the heck is a transfer template, and what do I do with it?

Transfer templates are an easy way for you to save transfers that you make frequently but don't want to establish as automatically recurring transfers. For example, if your loan payment is \$203.12, you can save this amount in a template so that you don't have to remember the figure. Then when you decide to transfer the payment, you can select the template to load the data. You do not have to have a template saved in order to do a transfer or recurring transfer.

Can I pay my bills online and/or electronically?

Yes, but not through our website. Many bills may be paid safely and reliably through the Automated Clearing House (ACH). Frequently a voided check is required for bills that are traditionally paid through the mail. Check with the individual company for details.

Some bills (credit cards, for example) may be paid online by ACH by entering the Credit Union routing (ABA) number, which is **231381585**, and the account number from the bottom of your checks, which is 10 digits beginning in 18. Your savings account has a different 10 digit number than your checking account. Contact us to get this number if you wish to pay a bill from your savings. Also, please note that ACH transactions do not affect your account balance immediately. They are processed each morning on regular business days.

I tried to transfer money out of my Christmas Club and now it appears as pending. What happened?

Withdrawals (including transfers) from Christmas Clubs are limited to once per Club year without penalty. If you wish to take money out of your Club, please call or come into our office.

Any online transfers out of a Christmas Club will not be processed.

Are transferred funds available immediately in my checking account?

For share drafts (checks) or ACH (electronic) transactions, the answer is yes, funds are immediately available as long as you did not change the effective date when you entered the transfer. The effective date will default to our current system date. Check your account history after submitting the transfer, and you will see the transfer reflected in your balance. If the transfer does not show up, it was not processed.

For debit cards, balances are still reported to MasterCard once per business day (Monday through Friday) after the close of business. Submit your transfer before 4:30PM on business days in order to ensure that you can use your debit card. If you transfer funds online over the weekend, they will not be available for debit card use until Monday evening.

It's the beginning of the month, and I can't find my account history from last month. How do I check my account?

On the Account Detail page, change the Time Period menu from Current to 30 Day view and press Go. You can see up to 90 days of history online. Any discrepancies should be reported as soon as possible, preferably within 30 days.