

How do I transfer money to/from an other account number within our credit union?

The other account must be registered for "CU-At-Home" and must have had at least one login; then:

1. Log into the account that you are taking the funds away from. Click on the **Transfer** link at the top. Click on the **Make a Transfer** page.
2. On the **Make a Transfer** page, click the link labeled **Add an Internal Transfer Account**.
3. On the **Add an Internal Transfer Account** page, select the type of account and type in the account holder's last name. 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-L19, etc. Finally, enter a description that you will recognize as this account (Joe's savings, Mary's checking, etc.). Click "Continue" to add the account for future transfers. Then, to confirm the account creation, click "Submit."
4. 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.

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-, quarter-, or year-end. We will try to give notice of these times. But generally, it's "OPEN 24 HOURS!"



CHECK THIS OUT:

You can receive an e~mail 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 **Manage Communications**, then **Alerts**. 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.

**By the way, don't worry!
You will never receive spam messages from us!**



**On-line ACCOUNT ACCESS
is at your fingertips!**

Once we've given you your username and initial password, go to our web page at

<http://www.creducomp.com/wcsefcu>

Once you see our home page, click on the yellow box for "CU-At-Home," and you're on your way!

If you are a **first-time user**, or as a returning user on a **different (or public) computer**, you will be challenged and you'll be required to enter a **one-time code**. This code will be furnished to you by a voice message to your land line or cell phone--or by a text message if you prefer.

To successfully obtain the code, you will have to select one of two phone numbers on the challenge screen. Be sure that you have one or two numbers in our system that can be used wherever you are.

Be advised that, if the computer you use wipes out "cookies" from your last browsing session, you'll be challenged every time you visit "CU-at-Home."



If you forget your password or have other difficulties or questions not answered here, please contact us at (570) 836-4809.

What Options Do I Have on the "CU-At-Home" Site?

Here are the drop-down menu items you'll see:

Accounts ~ choose an

Overview, of your account; see the

Detail, within it;

Download account transactions (in any of 7 formats, incl. Excel and *.txt); or see a

Summary of each account

Account Transfers ~ where you can

Make a Transfer, (move money between accounts) or

Schedule a Transfer, for the future; view

Transfer History. You can also

Manage Transfer Accounts, make a

Transfer Template for future entries, and

Manage Transfer Templates.

Administration ~ is where you can

Administer User

Change Password

Maintain Account

Change Account Name — (so they're more recognizable *to you* than the account numbers, say), or

Hide or Show Accounts

Manage Communications

Alerts — This is really a neat function that you use to have an e~mail sent to you when certain conditions exist in your accounts!

Customer Service (We loathe this word—our people are *members*; not customers!) ~ This is where you can leave

Request & Messages, or use one of the **Calculators** that are available:

Cash Flow Analyzer

Retirement Calculator

Loan Calculator

Mortgage Calculator

Savings Calculator

Questions You Might Have . . .

Why is my available balance different than my current balance?

Five dollars (\$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.

A difference may also exist because posting of some direct deposits may bear an effective date as opposed to the posting date.

What 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 \$258.15, 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 our routing (ABA) number, which is **231386386**, and the 10-digit account number from the bottom of your checks.

IT'S IMPORTANT you use the proper numbering system for ACH activity! In our 10-digit number, the first two are always **15**; then your 5-digit **account number**; then a 2-digit account **suffix** (**10** for savings, **98** or **99** for checking) then a single **check digit**. Because of the check digit, 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 business-day morning.

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 4:30 p.m. 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, select the blue "Search" hyperlink. From there, you can change the options to view transactions from "Current" to as many as 90 days of history. Any discrepancies should be reported as soon as possible, preferably within 30 days.

By the way . . .
If you do not see money in your account
DO NOT WRITE THE CHECK!
Please don't confuse "good service"
with our granting an illegal
one- or two-day loan "until payday"!
All NSF checks will be returned.