



## **Online Banking & Bill Pay Frequently Asked Questions**

Revised April 2015

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### **Online Banking**

#### **Is my account information available 24-hours a day?**

You may access your account 24/7 via Online Banking, Mobile Banking and the Audio Response systems. You may also speak to a live representative by calling 281.398.9900 / 800.753.2428. Please be advised that representatives have limited access outside of regular business hours of 7:30 a.m. – 6:00 p.m.

#### **Do I need to reset my security/challenge questions in the new Online Banking?**

Yes. The enhanced security feature of our new Online Banking will require you to re-establish your security/challenge questions. The watermark image is also a new security feature and can be setup at your first login.

#### **What are eAlerts?**

EAlerts inform you when transfers, payments and other transactions have taken place. They can tell you when a payment is due or if an account balance reaches a certain level via email or text message. Simply log into your Online Banking, click Settings/Alerts to get started.

#### **Did my eAlerts transfer to the new Online Banking?**

No. eAlerts will need to be re-established.

#### **How do I change my Online Banking Username or Password?**

Log in to Online Banking from mccu.com. Go to Settings/Personal to enter your new password.

#### **How do I change my Username or Password for Online Banking?**

Log in to Online Banking from mccu.com. Go to Settings/Personal to enter your new password.

#### **Why is my Auto Enrollment being rejected?**

There may be a couple of reasons why your Auto Enrollment is being rejected, 1) You may already be enrolled in Online Banking so a new enrollment is not needed. The enrollment process sends an email link with a one hour time limit to access the link to complete the enrollment process, 2) The information entered doesn't match to the credit union's system, 3) You must begin enrollment and access the email link in the same browser and via the same computer (i.e., If began enrollment via Internet Explorer but email defaults to Firefox Internet the enrollment application will not be completed.).

#### **What types of accounts can be viewed in Online Banking?**

You can view Savings, Checking, Money Market, Certificates of Deposit (CDs), Auto Loans, Signature Loans, and Home Equity Loans. Credit Cards and Mortgage accounts can be viewed through the main website through their respective pages.

#### **How do I determine if a check has cleared my account?**

Within Online Banking, you can view a cleared check or image of the check under Accounts/View Transactions/View Image.

**Can I transfer between my accounts via Online Banking?**

You may transfer between all Savings, Checking and Money Market accounts and to loans within the membership profile. Should you have more than one MCCU membership profile, you may transfer between these as well; however this service must be activated by an MCCU representative. Transfers from or to your MCCU account from other financial institutions are also available via Online Banking; this service requires a set-up process that may take 3-5 business days to establish)

**Can I transfer money from one MCCU member account to another?**

You may transfer from one member to another via Online Banking; however this service must be activated by an MCCU representative. Transfers from one member to another are not available via Mobile Banking at this time. Please contact us at 281.398.9900 to activate member-to-member transfers for your Online Banking.

**How do I transfer funds to/from other institutions?**

To set up transfers to and from other institutions, please contact our Call Center for activation at 281.398.9900. Turnaround time for set-up is approximately 24 hours.

**How much history is available in Online Banking?**

You are able to download up to 500 transactions from your history.

**How do I cancel pending transfers?**

To view, edit or delete pending transfers, choose Home/Transfers/Pending within Online Banking, select the appropriate item to delete, and select Delete Selected.

**How do I change my address?**

To change your address, login into your online banking, click on Services/Physical Address Change.

**Why can't I access Online Banking on my iPad or iPhone device?**

Try turning off your Pop-Up Blocker in your Settings. If you are using an Apple device, go to Settings/Turn off Block Pop-ups.

**Why am I unable to login after resetting my password?**

If there are three failed attempts with your login before you reset your password you will need to call Member Services at 281.398.9900 / 800.753.2428 to unlock your account.

**Who should I contact if I have trouble logging into Online Banking?**

We'd be glad to help troubleshoot your problem. Please contact Member Services at 291.398.9900 / 800.753.2428, or email us at [memberservices@mccu.com](mailto:memberservices@mccu.com).

**How does the Nickname feature work?**

You can create account nickname by going to Settings/Account Options. This may help to distinguish between your accounts. When nicknaming accounts, we recommend that you begin your nickname with the Account Type number first. For example: 10 John's Checking. If you do not enter the Account Type number first, the Account Type number will no longer display when you nickname your account.

**Can I change the order of my account listing?**

You can change the order in which your accounts are displayed through Settings/Account Options, and simply clicking on their name and using the arrows to change their position in the list.

**Will I be required to change security questions?**

As part of Multi-Factor Authentication, users will be asked to reset their security questions for Online Banking every 180 days/6 months.

**Bill Pay****What are the types of payments and how are they processed through the Bill Payment service?**

The payments can be sent either by check or by ACH (Automated Clearing House) also known as electronic payment. This is determined by Bill Pay once the merchant verifies how they want the payment processed.

**What is the monthly fee for Business Bill Pay?**

Personal and Business Bill Pay is a free service offered to Members Choice members.

**Where do I login to my Business Bill Pay?**

The Business Bill Pay login/enroll link is located under the Small Business Accounts tab on our website. Select Business Bill Pay from the drop down navigation then login to Business Bill Pay.

**Who do I contact with questions or issues regarding Bill Payment processing?**

Please contact Bill Pay at 888.918.7501.