

CU Online & Bill Payer FAQ

CU Online Conversion-Related Questions

Will my log-in for CU Online Internet Banking remain the same?

Yes, you will use the same method for logging on to CU Online that you do now. Your same User/Wings ID # and PIN will allow you to access the new system.

I have multiple accounts signed up for CU Online. Will I still log in to each separate account?

All of your current accounts/member ID numbers will be combined under your lowest current number that you are primary on. If you are using CU Online on that account, you will log in under that one and you will be able to see all of your other accounts in the same place.

What if I want a joint owner to access my accounts via CU Online?

Joint owners may obtain their own Wings ID # to access joint accounts online even if they are not primary members. Please contact the credit union to have this access set up.

What if I forget my PIN?

CU Online offers a feature that allows you to set up security questions and allows you to reset your PIN yourself should you become locked out. This feature is located in the "Preferences" section. Otherwise, you may call Member Services at 1-800-692-2274.

When do transactions post to my account?

Your transactions post immediately with some exceptions. If you overdraw your account and have overdraft protection from a line of credit loan or other account, your checking account will show a negative balance until that night. The overdraft transfers, and some other transactions will occur that night.

I had a scheduled transfer setup on the old CU Online and now it has disappeared! How do I cancel it?

Any scheduled transfer you had setup on the old system are still in effect. If you would like to cancel a scheduled transfer you had setup on the old system, please call the credit union.

I've changed my email address, do I need to let the Credit Union know?

Yes, this is very important, especially if you receive eStatements. You may change your email address under the "Preferences" section of CU Online.

How do I see current activity on my account?

From the Account Summary Page, simply click on the link of the account you would like to view. There are a number of options of ways you can view your account activity.

Why does my Line of Credit show a debit for interest charges?

This is a difference in the way the payment is credited to the loan. In the past, the payment transaction combined the principal and interest amount in the same transaction. Now, a single credit will appear showing the total payment, then a separate transaction will show the amount of interest that was paid to the loan from that transaction.

Why does my checking account show a negative balance?

This means that you have overdrawn your account, and overdraft protection has covered the overdraft. This is a difference in the way overdraft transfers occur on the new system, which will reduce the number of Reg D. transactions occurring on your account. Instead of overdraft transfers being made each time you overdraw your account, a single transfer covering all overdraft transactions (provided funds are available) will occur that night.

What is a Reg. D transaction?

Federal Regulation D (Reg. D) requires the Credit Union to limit the number of automatic transactions from all accounts, excluding regular or business checking accounts. The World Class Money Market account is considered a savings account for Reg. D. These accounts are limited to a total of six (6) automatic transfers each per calendar month and no more than three of the six such transfers may be made by check, draft, debit card, or similar order made by the depositor and payable to third parties. Transactions that are governed by Reg. D include transfers completed by telephone, CU PAL, CU Online, ACH, recurring transfers (excluding transfers to Credit Union loans), electronic payments/transfers and automatic transfers to a checking account to cover overdrafts.

Is download available to Quicken®, Microsoft Money®, or CSV?

Yes, direct connect to Microsoft Money and Quicken are currently available as well as CSV.

Why is my Direct Connect for Quicken/Money not working?

You will need to establish a new account with Direct Connect on a go-forward basis because of differences between the old and new system. Maintain anything you have downloaded prior to the conversion, then use the new account for anything from now forward.

How do I reorder checks?

Under "Account Services" click the "Reorder Checks" link at the top of the page. This will link directly to Liberty's online check ordering site. If you have ordered checks through Liberty in the past, you may simply make any changes to the order and resubmit.

Can I place a stop payment on checks in CU Online?

Yes. Please be aware there is a fee for this service.

Why can't I change all of the Recurring Transfer that show on my account?

You are only able to change Recurring Transfers that you set up online. Any scheduled transfers set up by the credit union must be changed by calling the credit union at 1 (800) 692-2274.

How do I access my credit card information?

The account number under Credit Card Account becomes a link to the Credit Card information. If you had credit card access set up on the previous version of CU Online, you should not have to set up your cards again. Simply click the link. However, if you have never used this feature, you will need to set up the card by following the on-screen instructions.

How do I make a payment to my credit card?

The easiest way to make a credit card payment is to use the Transfer Funds option on the CU Online left side navigation bar. If you would like to make a payment from a financial institution other than the credit union you can use the Pay-My-Bill option in the upper right hand corner on the credit card link.

CU Online Genera/Access Questions**I have never used CU Online, how do I sign up?**

You can stop by any branch or contact Member Services at 1 (800) 692-2274.

When is CU Online available?

CU Online is available 24 hours a day, 7 days a week. Rarely, CU Online and Bill Payer are unavailable due to system maintenance. In most instances, we are able to provide ample notice when the system will be unavailable.

Is there a fee to use CU Online?

CU Online Internet account access is free to members. Bill Payer is also free as long as you make a minimum of 3 bill payments per month. Otherwise, a \$5.95 fee will be charged for that month.

Can anyone else access my account information?

No. Your online account information is available only through access methods that have been rigorously tested for their secure access. The information is not public. Unless you share your Wings ID # and PIN, no one else can access your account information online. Notify Member Services immediately if you notice any unusual account activity by calling 1 (800) 692-2274.

Why won't the login page retain my login information?

This was done as a security enhancement. It is a security risk to have your login information retained on the login page.

What transactions are available via CU Online?

With CU Online, you are able to perform virtually any transaction you would be able to perform in a branch office or over the phone. You can even transfer funds between accounts if you have a cross-account transfer authorization on file in advance.

What are "cookies" and do I need them to be "enabled"?

Yes, you must have cookies enabled to access CU Online. Please refer to your browser's respective documentation for help in enabling cookies. The type of cookie used by the credit union is not harmful and is temporary. The cookie is deleted when you exit CU Online.

What if I have questions or problems?

If your questions are account related, please contact a Member Services Representative at any of our branches or call 1 (800) 692-2274. If you believe the trouble you are experiencing is due to a connection problem, please contact your Internet Service Provider.

Bill Payer – Conversion-Related Questions**Will Bill Payer change as a result of the data system upgrade?**

No, Bill Payer will remain unchanged. All payments and payees set up in the previous Bill Payer will not be affected by the conversion.

I logged on to CU Online and bill payer is not longer setup on my account. It is asking me to reregister! What happened?

Due to the merging of account numbers, your Wings ID # may no longer be linked to your bill pay account. Please call the credit union to have bill pay re-linked to your Wings ID #.

Bill Payer – General/Access Questions**Do I need CU Online to use Bill Payer?**

Yes, you must log in to CU Online and have a checking account with the credit union in order to use Bill Payer. To sign up, click the Bill Payer link in CU Online and follow the instructions.

How do I sign up for Bill Payer?

You can sign up through CU Online by clicking on the Bill Payer link on the left hand menu bar and following the instructions.

Is there a charge for online bill payment?

Bill Payer is free when you make three or more bill payments each billing period (billing period is from the 28th of the previous month through the 27th of the current month). If you do not make three payments during a billing period, a fee of \$5.95 will be assessed for that billing period and will automatically be deducted from your checking account on the 28th of the following month.

What happens if I sign up right before the billing date and don't have time to make three payments?

The first billing period is excluded from incurring a fee, no matter what time during the billing period you sign up for Bill Payer or how many payments you make.

How are my bills paid?

The due date you select is the day that the funds will be received by the Biller, and it is also the day that the funds will be deducted from your account. Important: If sufficient funds are not available in your account when the payment is scheduled to go out, your account will be overdrawn, and you will be charged an insufficient funds fee of \$20 per overdraft item. Most bills are paid same or next day via ACH. An online calendar tool will help you schedule your payments based on the earliest available payment date.

When should I set up a Biller without using an account number? Is this a privacy feature?

This option is not a privacy feature and should only be used when you need to pay a company which has not issued you an account number. If you have an account number with the company you should always choose the first option (Company with an account number). This will ensure your payment is posted properly and in a timely manner with the company. Any Billers set up without an account number require the payment to be sent as a check. Also, the company receiving the payment will have to research to which account the payment should be applied. This could cause a major delay in the payment being applied to your account.

How do I find a Biller's address?

To view the address of a Biller, click on the "Manage My Bills" tab, select the Biller you wish to view, then click on the "Update Biller Information" radio button.

I am unable to access Bill Payer using Internet Explorer XP. What is the problem?

Make sure the Content Advisor is disabled. To check this, open Internet Explorer and click on Tools (from the top bar), Internet options (from the drop down list), Content tab. Make sure the Content Advisor section is not enabled.

Why are some of the Bill Payer functions not working correctly?

JavaScript is required for optimal functionality. If JavaScript is disabled, certain features or functions will not work properly.

Note: Due to the JavaScript requirement Microsoft Internet Explorer version 5.1.7 can not be used.

How can I get help?

There are two ways to get help:

Click on the help button at the top right hand corner of the main Bill Payer screen and identify your question on the FAQ.

For general Bill Payer questions, call the credit union at 1-800- 692-2274, option 5.