

## New CU Online Banking FAQ

**Q Can I use the same Logon information as the old system?**

A Your logon/user ID will remain the same during conversion. However, for security purposes, **your password will be reset to the last six numbers of the primary account holder's social security number**. You may reset your password once you are logged in to the new system under "Settings". If you have trouble with your password, please contact our password support line at 800-658-9933.

**Q I have never used any CU Online banking service provided by the credit union. How do I enroll?**

A To enroll in CU Online, simply click the ***enroll in online banking*** link at [online.wsfcu.org](http://online.wsfcu.org) and then follow the prompts to set up your CU Online account.

**Q What are the password rules for CU Online?**

A To ensure the security of your online account information, White Sands FCU requires a complex password. The rules for setting this password are as follows:

- Minimum of 8 characters, maximum of 32.
- One or more upper case letters
- One or more lower case letters
- One or more numbers

**Q What if I'm having trouble logging into CU Online?**

A If you have forgotten your CU Online password, click the ***reset password*** link to reset your password. You can also call our support line at 800-658-9933, or visit one of our branches.

**Q How do I set up or change my security questions for CU Online?**

- Security questions are set up when you first enroll in CU Online. If you are a first time CU Online user, enroll in CU Online, and you will be prompted to set up security questions during the enrollment process.
- If you have already signed up for CU Online and would like to change your security questions, log in to CU Online and select the ***Self Service*** tab, and then click the ***Manage Security Questions*** link.

**Q Some of my accounts are not showing. How do I view them again?**

A Please contact us at 800-658-9933 so that we can verify your account settings. You must be listed as an account holder on the account in order to view it.

**Q I see a "Pay People" tab. What is this?**

A This service allows you to pay another individual directly from your White Sands FCU account. For a small fee, simply enter the person's information and they will receive an email or text with instructions on how to receive their funds. Once they accept the funds, your transfer will be processed.

**Q Can I pay my bills using Online Banking?**

A Just as before you may choose to enroll in our Bill Pay service for a monthly fee of \$3.75. This will allow you to schedule and process bill payments to merchants, utilities and creditors. You will also be able to process transfers to external accounts you own. You may choose to cancel Bill Pay at any time by contacting us at 800-658-9933.

**Q How do I send money to another account at a different financial institution?**

A You must accept the terms of conditions of Bill Pay to use this function. Go to the **Transfer** tab under Bill Pay and select the account you wish to transfer to/from.

**Q Can I still use “text banking”?**

A You can still text our short code and receive balances and account history. Login to CU Online through a computer and click on the **Mobile** link at the top right. To set up alerts, click on **Settings**, select **Security and Alerts**, and then click on **Alerts** to set up the text messaging. Once you've enrolled, we will send you a text message containing instructions.

**Q Why isn't my bookmark for Mobile Money working?**

A We now have a dedicated app for smartphones, tablets which offers more functionality than the mobile money site. You can download the app today from Google Play Store, iTunes, or Amazon and begin your mobile experience.

**Q Can I be notified of account activity with email or text message alerts?**

A Yes, you can. On the **Accounts** page, click on the account tile that you wanted to be alerted about. Click the **Set Alerts** link. Alternatively, click on the **Settings** link and then **Security and Alerts** to set up or edit alerts. To have alerts set by text message, you must first add your mobile phone. Click on the **Mobile** link at the top right to get started.

**Q What is Instant Balance?**

A Instant Balance allows you to authorize up to 3 accounts to immediately send balance information without logging into your mobile app.

**Q I'm not receiving text messages from CU Online even though I registered. What's going on?**

A If your service provider is T-Mobile, you must contact them to enable text messages originating from a short code.

**Q I'm a joint owner on an account and I can't register using my information.**

A All registration information for CU Online should be under the primary account holder's information only. Joint owners cannot use their information unless they have their own account.

**Q How can I rearrange the view of my “Accounts” page?**

A You can change your view to display either a “tile” view or a “list” view. If you want your accounts to be visible in a certain order you must rename or nickname them under **Settings**. You can also choose to hide accounts from your normal view.

**Q What is an “In process” transaction?**

A An “in process” transaction is any transaction that is pending on your account due to pre-authorizations. These will clear your account usually within 3 business days.

**Q How do I transfer funds between my White Sands FCU accounts?**

A There are several different ways to transfer in CU Online. The newest and easiest way is to drag the account tile from which you wish to transfer to the account tile you want to transfer to. This will bring up a transfer box in which you can enter your amounts. You may also click on the **Transfer** tab, or the **Account Details** and the **Transfer Money** link to complete your transfers.

**Q What are the operating system and browser requirements for CU Online?**

A The following operating systems and web browsers are supported by our new Online Banking system:

- Windows 7 or newer
- Mac OS 10.8 or newer
- Internet Explorer 10.0 or newer
- Mozilla Firefox (Current Version)
- Google Chrome (Current Version)
- Apple Safari 6 or newer

The following software and browsers will not be supported by our new Online Banking system:

- Microsoft Internet Explorer 7.0, 8.0, 9.0
- Windows XP
- Windows Vista
- Mac OS 10.7
- Opera

If you have an older version, please update your operating system or web browser to these minimum requirements.

Please Note: Windows XP is no longer supported by Microsoft. Microsoft stopped supporting and updating Windows XP in April 2014. This means that the potential for Windows XP to be hacked is very high as Microsoft does not issue patches to this operating system any longer. Windows XP is not a secure operating system for running Online Banking on the Internet. Also, Windows XP will only run up to Internet Explorer 8 and IE8 does not render CU Online correctly. It is possible to run Chrome or Firefox on Windows XP and that might look good, but again it is an unsupported, an unsecure operating system and we cannot guarantee a secure connection with CU Online. Microsoft's support of Windows Vista is scheduled to be discontinued in April 2017. If upgrading your system is not feasible at this time, we suggest using an Android™ or iOS device (iPhone® or iPad®) to access, as these devices are secure. For more details on supported Microsoft operating systems and browsers, please visit <http://windows.microsoft.com/en-us/windows/lifecycle>.