



Frequently Asked Questions

Logging In/Navigating Online Banking

What if I can't remember my User ID?

If you cannot recall your User ID you will want to contact us at 319-393-9000 option 3 and we will be able to provide your User ID.

Is there anything that is not feeding over?

- Passwords—you will be required to pick a new password when logging for the first time after conversion. The requirements for new passwords will be indicated on the Change Password Page.
- Security Questions, Answers, Picture and Phrase—these will be re-established in the login process.
- Account to Account Transfers—these will need to be re-established under Transfer Now, and the accounts re-verified.

There are accounts showing in my Online Banking that I do not wish to see. How can I remove those?

In your Online Banking you can submit an Account Removal Form to have those accounts removed from your Online Banking. Please allow for up to 24-48 business hours for the removal of those accounts. To complete the form click on Profile>Secure Forms>Select Account Removal.

Can I still order checks in Online Banking?

Yes! From the Accounts Summary screen to the right of your checking account information will be a blue link that says 'Order Checks'. Clicking that will take you to the Deluxe ordering site.

Will my account activity show any pending ACH's too?

Yes, your account information will show all activity that is pending on your account. There is a pending section at the top of every screen on Account Activity.

If I change the arrangement of the modules in my Online Banking how do you get it back to where it was?

To move your modules back you can simply click and drag them back to their original positions or you can click on the Settings icon and select 'Reset Visibility' to restore the default layout.

What if I have a seasonal address?

If you spend part of the year away from your residential address, we would request you provide us your season address, as our mailing items will not be forwarded for security purposes. You can provide us with your season address on the Address Change Form. This can be found under Profile>Secure Forms>Address Changes Form.



Will I be able to see the full account number on the app?

Yes, you will be able to see your full account number through the app.

I clicked on a check image and I cannot see a picture of my check, why can't I see it?

There is a chance the check cleared electronically. You can determine if it was an electronic check, as it will show the name of the company in the transaction line.



For how long will I be able to mark my cards for travel?

You will be able to mark your cards for travel using a Secure Form in your Online Banking for up to 30 days. If you will be travelling for more than 30 days you will need to submit a new Secure Form for the additional time.

What are Authorized Apps?

Authorized apps are applications that you have authorized to link directly to your Online Banking information such as Quicken.

What are Accepted Disclosures?

Accepted Disclosures are information disclosures that you have accepted within your Online Banking such as the disclosure you agree to when submitting a wire request.

Can I set up alerts to be texted?

Yes, when setting up an alert you will have the option to have the alert sent to your mobile phone number.

Do we have an app? Will they need to download a new app?

Yes, we will have a brand new app to download. On or after May 1st, you will want to search for the app in your App Store or Play Store. It will now be named Collins Community CU Mobile.

Will I still use eStatus to access my mortgage information?

No, your mortgage information and payment options will be available in your Online Banking.



Transfers

When doing multiple transfers at once will it show me a running total?

Unfortunately at this time it does not provide a running total when doing multiple transfers at once. You may want to keep notes on how much you are transferring when utilizing this feature.

Can I do scheduled transfers from Make Multiple Transfers?

Yes, you can set up scheduled transfers from the Make Multiple Transfers module. When doing so all of the transfers you have set up will be scheduled the same way so if you need the schedules to be different you will want to use the Make a Transfer module to set them up individually.

What if I want to transfer to another member?

First you will want to go to the Transfers screen and select Member to Member Transfer. Enter the information for the Member you wish to transfer to and click Continue. This will add them as an option to transfer funds to.

When setting up a member to member transfer what happens if I choose the wrong type?

If you choose the wrong Account Type for the Account Number you will receive an error stating that the system was unable to retrieve account information and the member to member transfer will not be set

Will internal transfers show on the transfers screen?

No, only transfers established through Online Banking will show within Online Banking.

Will scheduled transfers that I set up prior to conversion still be there?

Yes, previously scheduled transfers will remain in place.

I'm trying to transfer to a loan, will it show the minimum payment due?

Yes, once selected if there is a payment due it will show.

Is there a limit on how much I can transfer?

No, there is no limit to how much you transfer between accounts within the credit union. The only limitation is that you must have the funds fully available in the account.

If I have a scheduled transfer set up what time will the transfer occur?

Our scheduled transfers run throughout the day, it will be completed during the day you selected.

up. You will want to make certain that you selecting the correct Account Type. If you are uncertain of what type of account you should be selected, please contact the owner of the account.



Loan/Credit Card/Mortgage Information

Will Credit Card Payments be immediate or is there a delay?

If the payment is completed using the Make a Transfer feature within Online Banking to pay from another account with the Credit Union the payment will be immediate. If using the Online Account Management (Credit Card site), Bill Pay or Transfer Now, there may be a delay in the payment.

For the quickest application, we always recommend using the Make a Transfer option.

Can I make interest only payments on my loans?

Yes, you can make interest only payments by selecting the option when making a transfer. You cannot pre-pay interest though, and can only pay the current interest that is due.

I made a payment on my Home Equity loan, and it is saying there is still a small balance due, for a minimum payment. I paid that as well, and it still is showing, what do I do?

This is likely a late fee. Please wait about 24-48 business hours for the system to update and it should no longer display that a minimum payment is due.

I am not able to pay down my loan to \$0. How can I pay this?

If you would like to pay off your loan with the credit union, please contact any of our employees to have it processed. You can call (319-393-9000), chat or e-mail.



Bill Pay

What is Bill Pay?

Bill Pay is a system accessed through your Online Banking where you can set up payments to merchants on a one time or recurring basis.

What will the date be on the bill payments scheduled for April 27 or April 30?

Bill Pay payments will go out at their scheduled times.

What will happen with already established bill pays? Will they still go out on time?

Yes, your previously established bill payments will go out as scheduled.



eStatements

Will eStatements feed over?

Yes, your eStatements information will remain intact. You will also now have access to 18 months of statements.

Am I going to have to re-sign up for eStatements?

No, you will not need to re-sign up for eStatements. We would recommend clicking on eStatements

How many statements can I see in eStatements?

You will be able to see up to the last 18 months' worth of statements. Please note though that eStatements will not display statements that were created prior to your enrollment in eStatements. Unfortunately, not all of your statement history may be available right away.



Domestic and International Wire Transfer Requests

Can I do a Domestic Wire transfer through my Online Banking?

Yes! From your Online Banking simply click on Wires to get started.

What is the process of submitting a domestic wire request?

To submit a domestic wire request through your Online Banking you will first want to create the payee by clicking Payees. We recommend this even if you are not sure if you will ever issue a wire to that person again as if it does come up it will make it much easier in the future. If you do not want to create a payee you can click One Time and it will not save the payee information. If you select Single or Multiple it will request that you select a Payee you have already created as well as the Funding Account, Amount, Date, and the Memo can include any other information such as a reference number. No matter what type of wire you want to send you will be prompted to agree the terms of the wire agreement show on the Disclosure screen. This must be accepted prior to submitting a wire. Once you have completed the information and submitted the wire it will begin the review process within the credit union. During this process you may be contacted to go over details of the payment. Once your request has been reviewed and approved it will be processed before 4:00PM (central) on the date that it was approved.

How will I complete an international wire?

For international wires you will want to select the international wire transfer Secure Form from the Secure Forms List. The Secure Forms can be found under Profile in your Online Banking.

What is the fee for a wire transfer?

The fee for a wire is not changing. It will remain \$20.00 for Domestic Wires and \$40.00 for International Wires.

Will I be able to cancel their wire before it gets sent?

Yes, you can cancel any wires that were scheduled to happen at a later date by selecting the trash can icon to the right of the wire information. For immediate wires you will want to contact us by phone at 319-393-9000 to speak to us about cancelling the request.



ARTS

What is the change from current ARTS to new ARTS?

The new ARTS will continue to use the previous telephone numbers but there are some changes you might notice. When first calling into ARTS your PIN (even if you have already established one) will be the last four digits of your SSN. Once you have entered that it will prompt you to establish a new PIN. There are some changes to the menu options so please listen carefully when using the system. The withdrawal by check option in ARTS has been removed.



Additional Verification

What is additional verification?

For security purposes, we may request you verify your identity with a text, phone call, or by answering questions.

Is there a limitation as to how many times any of the additional verification options can be used?

In general, no. However if you elect a verification option and make an error such as answering a question or entering a code incorrectly the option you selected will no longer be available for that transaction and you will need to select another one.

If I verify a change to my Online Banking and select the 'Call my phone' option will the call cancel after a certain amount of time?

Yes, if the call is not answered or if you do not follow the instructions in the call the call will automatically disconnect and you will need to choose a different verification option.

I am changing my phone number and don't have access to the old number anymore, what verification option should I use?

When updating you can choose the 'Ask me questions'.

Will it make me do the additional verification every time I transfer funds to another member even it is the same member?

Yes, every time a transfer is done to another member via your Online Banking it will prompt the additional verification options. This is a security precaution for our member's protection.

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When I do something in my Online Banking and want to receive the phone call option to verify the transaction what is that call like?

When choosing this option a code will appear on your screen and you will receive a phone call. After answering, the automated system will first ask you to confirm if you are expecting the call. You will need to confirm that yes you are expecting the call, by selecting the number or symbol it asks you to enter. Next, it will ask you to enter the code that appears on your screen. If the code entered matches what is displayed on your screen, the phone call will end. Within a few seconds you should see your Online Banking screen refresh to confirm that you entered the code and your update or transaction will be made.