GENERAL TECHNOLOGY UPGRADE QUESTIONS

Q: **Can I use my existing APCI FCU checks after the upgrade?**

A: Yes, you may continue to use any remaining checks. However, future check orders will change slightly to include a new MICR number (pre-printed encoding along the bottom of your check). We will automatically make this change for you when you submit a check re-order.

ELECTRONIC BANKING SERVICES - APCI eCU

Q: **What is APCI eCU?**

A: APCI eCU is the name of our suite of electronic banking services and includes a variety of electronic products.

Q: **What electronic banking services does the Credit Union offer?**

A: **APCIRCUIT® PC Home Banking Service** – A secure way to view your account activity

using your personal computer or mobile device, 24 hours a day, 7 days a week, 365 days a year.

APCI PAY Online Bill Paying Service® - A safe and secure way to pay your bills online.

APCI eStatements – An electronic version of our traditional monthly paper statement.

APCI eMobile – Our mobile banking app and mobile banking website for use on mobile devices.

APCI eDeposit – Our mobile check deposit service.

APCI eAlerts - Account notifications which are available electronically.

APCI eTalk – An alternative option to access your account using a touch tone phone.

ONLINE BANKING - APCIRCUIT® PC Home Banking Service

Q: **How do I enroll in APCIRCUIT®?**

A: You can self-enroll by going to apcifcu.com. Locate APCIRCUIT® in the top right corner of the screen. Select "Not a User? Enroll Now!" which is located above the APCIRCUIT ID field. You will then be asked to provide your six-digit member number, your Social Security Number (SSN) and email address. This information must be an exact match to what we have on file in your account record. If you do not know the email address we have on file or if you need to update the email address, you can access our Address Change Form by visiting apcifcu.com and selecting "Membership & Forms", followed by "Forms."

Q: What should I do if my APCIRCUIT® self-enrollment is rejected?

A: Contact the Credit Union at (800) 821-5104 to confirm that your existing information is accurate before trying to self-enroll again.

Q: What is the web address (URL) that I should use to log in to APCIRCUIT®?

A: You can log in to APCIRCUIT® through our website homepage at https://www.apcifcu.com.

Q: What username and password do I use on my first APCIRCUIT® login and what steps do I take?

A: If you are an existing APCIRCUIT® user, you will be able to log in using your six-digit member number as your APCIRCUIT® User ID (include the leading zeros). The last four digits of the primary member's Social Security Number should be used as your APCIRCUIT® password. The system will prompt you to create a new User ID and password after your first successful login. If you do not know your member number or are unable to log in, please contact us at (800) 821-5104.

Q: Will I need my existing APCIRCUIT® PIN (Personal Identification Number) to login?

A: No. Your PIN will not be used in the new APCIRCUIT®.

Q: What are the password requirements of the new APCIRCUIT® system?

A: Must be between 8 and 20 characters in length.

Must not repeat the same characters more than two times.

May contain: ! ” # $ % & (*) + , - / ; < = > ? [\ ] ^ _ ‘ { | } ”

Cannot use your previous 3 passwords.

Must contain 2 non-alpha characters.

Cannot match or include your APCIRCUIT® ID

Q: Can I change my APCIRCUIT® Username and Password with this new system?

A: Yes. There is an option in the Settings menu where you can modify and/or change your APCIRCUIT® ID and APCIRCUIT® password at any time. Requirements for both your ID and password are displayed in the system.

Q: Will I be prompted to change my password and challenge questions in APCIRCUIT®?

A: Yes. One of the security features within APCIRCUIT® will prompt you to change your password and security challenge questions every 180 calendar days.

Q: **How do I give my account a nickname?**

A: After logging in to APCIRCUIT®, select "Settings" followed by "Account." You will then be able to enter pseudo (nickname) names that are up to 16 characters long. Click "Submit" to save your changes.

Q: **Can I download my account information to a personal financial management tool?**

A: We have partnered with Quicken and you will be able to download account activity to this software. You can also download account activity into Quick Books, Mint and MS Money Manager however; APCI FCU will not support these download options.

MOBILE BANKING – APCI eMobile

Q: **What is APCI eMobile?**

A: APCI eMobile allows Credit Union members to access their APCIRCUIT® accounts using their mobile devices. Members can check balances, view account transactions, transfer funds and make loan payments within your APCI FCU accounts, and receive account alerts (APCI eAlerts) via their mobile devices.

Q: **How do I access the Mobile APP and how do I log in?**

A: Our mobile app (eMobile) is available for download in both the Apple Store and the Google Play Store. Search for APCI eMobile to find and download our mobile app. Before using APCI eMobile, log in to APCIRCUIT® and select the "Settings" tab followed by "eMobile Settings" to select the accounts you wish to access and complete the eMobile enrollment.

Q: **What are the requirements for my eMobile User ID and Password?**

A: Your log on information will be the same as your APCIRCUIT® User ID and Password.

Q: **Am I able to view all of my accounts via APCI eMobile?**

A: Yes. You can view the same accounts on your mobile app as you can in APCIRCUIT®.

Q: **Can I access my APCI FCU account without downloading the APCI eMobile App?**

A: Yes, you can access the browser based version at apcifcu.com/APCIeMobile. A mobile device with internet access is required.

MOBILE CHECK DEPOSIT – APCI eDeposit

Q: What is APCI eDeposit?

A: APCI eDeposit is a secure online service that allows you to deposit checks into your APCI FCU account from a remote location and is integrated into our APCI eMobile service. Your check can be photographed with the camera feature on your smartphone and delivered to APCI FCU electronically through APCI eMobile. This convenient 24/7 service helps save time by eliminating the need to mail a check or travel to the Credit Union or ATM.

Q: How secure is APCI eDeposit?

A: APCI eDeposit integrates completely with APCI FCU's security system. The password and multifactor authentication used for APCIRCUIT® also protects your APCI eDeposit transactions. To prevent unauthorized access to your account, be sure to log out of APCI eMobile once your online activities have been completed.

Q: How does APCI eDeposit identify and prevent fraud?

A: We require each item to be endorsed with the signature of the payee and/or "For Mobile Deposit Only." Checks that are not properly endorsed will be rejected by APCI FCU.
APCI eDeposit can also detect and reject duplicate deposits.

Q: Who is eligible to use APCI eDeposit?

A: APCI FCU members who are at least 18 years old and have a Share or Share Draft Account. Members must be in good standing as defined by our Bylaws (e.g., have not caused APCI FCU a financial loss).

Q: Are there fees associated with APCI eDeposit?

A: APCI eDeposit is free to members who deposit to their Share or Share Draft Accounts. Charges for returned deposit items are outlined in our Fee Schedule.

Q: What accounts are eligible to receive APCI eDeposit?

A: Any Share Savings or Share Draft Checking account.

Q: What type of checks can and cannot be deposited using APCI eDeposit?

A: Properly endorsed personal and business checks, government/treasury checks or cashier checks that are issued in US dollars can be deposited using APCI eDeposit. Checks from Canada and other foreign countries, food stamps, savings bonds, money orders, traveler's checks, and poor quality checks must be deposited traditionally.

Q: How do I access APCI eDeposit?

A: APCI eDeposit is accessed through APCI eMobile. In order to use APCI eDeposit, you will be required to download the APCI eMobile App to your smartphone or tablet. Once downloaded and logged in, select APCI eDeposit from the left navigation bar to begin. Please note, first time users will have to complete the User Registration Process to begin making mobile check deposits.

Q: What should I do with the original paper check after I have submitted it via APCI eDeposit?

A: We recommend that you securely store the original check for a minimum of 90 calendar days. After the storage period has expired, all paper checks can be destroyed using a secure method such as a paper shredder.

Q: Are there deposit limits when using APCI eDeposit?

A: APCI FCU reserves the right to impose, at our sole discretion, limits on the number of deposits you transmit and/or the amount of any one or combined deposits you transmit and may modify such limits from time to time. If you have the need to increase your daily or monthly limits, please contact us at (800) 821-5104.

Q: When can checks be submitted to APCI FCU using APCI eDeposit?

A: You can submit checks using APCI eDeposit 24 hours a day, 7 days a week including holidays.

Q: After submitting a check via APCI eDeposit, how long will it take for the money to be deposited into my account?
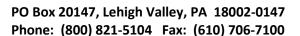
A: The funds should be available within one business day. In some cases, longer delays may apply.

Q: Are there daily cutoff times for depositing a check using APCI eDeposit?

A: Yes. Deposits made prior to 8:00 pm ET should be available on the next business day. Deposit availability may be delayed if you submit your deposit after 8:00 pm ET.

Q: What steps should I take if my mobile deposit is declined?

A: If your deposit item is declined, you should call our Member Services Representatives during normal business hours at (800) 821-5104. Reasons that deposit items may be declined include ineligible or non-negotiable checks, missing signature or missing endorsement, a stale or post-dated check, poor image quality, daily or monthly deposit dollar amount exceeded, or an unacceptable item.

TELEPHONE BANKING SERVICE – APCI eTALK

Q: What is APCI eTalk?

A: APCI eTalk is our bank by phone system that replaces our old TellerPhone system. Call (800) 707-2724 from any touch-tone phone or mobile device and follow the prompts to obtain account information and initiate transactions.

Q: How do I enroll in APCI eTalk?

A: If you have never used TellerPhone or APCIRCUIT®, you can self-enroll by dialing (800) 707-2724. You will be asked to enter the six-digit member number (include leading zeros) and social security number of the primary account owner to authenticate your access.

Q: What information will I need to access eTalk?

A: You will need your six-digit member number (include leading zeros) and four-digit PIN.

Q: Will my PIN expire?

A: Yes. You will be required to change your APCI eTalk PIN every 180 calendar days.

Q: Is there a charge to use APCI eTalk?

A: No. It's free.

Q: What is the phone number for APCI eTalk?

A: (800) 707-2724. This is the same number that was used to access TellerPhone.

Q: What account types can I access via APCI eTalk?

A: Share Savings, Share Draft Checking, Share Certificates, IRAs and Loans.

Q: **What transaction types can I perform in APCI eTalk?**

A: Balance inquiries, stop payments, request immediate and scheduled fund transfers (within same account and to another APCI FCU account), request loan payments and request a withdrawal from a share or loan account.

ONLINE BILL PAY - APCI PAY Online Bill Paying Service®

Q: Is there a fee to use APCI PAY®?

A: No. APCI PAY® is free.

Q: Will I be able to access APCI PAY® in APCI eMobile?

A: No. Not at this time.

CREDIT CARD - MasterCard® Plus

Q: **As a current MasterCard® Plus cardholder, do I have online access to view my account activity and make payments online?**

A: Yes. To view your account activity and make payments online, you will need to enroll your MasterCard® Plus card in APCIRCUIT® by clicking on the MasterCard® tab and completing the registration process.

ELECTRONIC STATEMENTS - APCI eStatements

Q: **If I receive paper statements, how do I convert to APCI eStatements?**

A: Log in to APCIRCUIT® and select the eStatements tab. Review the agreement and click on "Agree" to indicate you accept the terms of the eStatement Access Agreement. Once enrolled, you will stop receiving your paper statement.

ELECTRONIC NOTIFICATIONS - APCI eAlerts

Q: **What are APCI eAlerts?**

A: APCI eAlerts are account notifications which are available electronically when certain events occur within your account. They are quick, free and convenient.

Q: **What type of eAlerts can I receive?**

A: APCI eAlert options include Event Alerts, Balance Alerts, Transaction Alerts, Item Alerts, Security Alerts and Personal Alerts. You can choose to receive eAlerts by email, text or upon APCIRCUIT® log in.

Q: **How do I enroll in eAlerts?**

A: Log in to APCIRCUIT® and select the "Settings" tab followed by the eAlerts option. You can then select your desired notifications under eAlerts, then complete your desired notification preferences by adding your email address and/or mobile phone number. Select "Submit" to activate your eAlerts.

Q: **Once I'm enrolled in eAlerts, will I continue to receive paper notifications?**

A: Yes. eAlerts are sent to you as a courtesy and paper alerts will still be sent for items such as a Delinquent Loan notices, NSF notices and Share Certificate maturity and renewal notices.

ONLINE MEMBERSHIP APPLICATION - APCI eJoin

Q: Can I join APCI Federal Credit Union online?

A: Yes, to apply for membership online, please visit apcifcu.com followed Membership & Forms. Then select "APCI eJoin." This will direct you to our secure APCI eJoin Online Applications Center.

Q: I started a membership application. How do I log in and complete the request?

A: Visit apcifcu.com followed Membership & Forms. Then select "APCI eJoin." This will direct you to our secure APCI eJoin Online Applications Center. On the homepage go to the Returning User Login. Enter the email address that you used to establish your account. Enter your password and select "Sign In." On the My Account Homepage select the "Finish a previous deposit account application" hyperlink. On the Check Application Status page, under the Actions column click on the Edit Application icon for the application that you wish to complete.

ONLINE LOAN APPLICATION – APCI eLoan

Q: Can I apply for a loan online?

A: Yes, to apply for a loan online, please visit apcifcu.com followed by Loans & MasterCard® and Loan Application. Then select "APCI eLoan." This will direct you to our secure APCI eLoan Online Applications Center.

APCIRCUIT® users can apply for a loan by logging in to APCIRCUIT® and clicking on the "Apply for a Loan" tab. This will redirect you to our secure Online Applications Center.

QUICKEN – Data Conversion

Q: Will I be able to access my Quicken data in APCIRCUIT® after the Technology Upgrade?

A: Yes, however you will need to complete a Data Conversion Process.

Q: How do I complete the Data Conversion Process for Quicken?

A: To ensure a smooth transition of your data, you will need to follow the steps outlined in one of these Quicken Instruction Guides: Data Conversion Instructions - Quicken for Windows & Data Conversion Instructions - Quicken for Mac.

Q: I've completed the Data Conversion process and now have duplicate transactions visible. How can I correct this?

A: Please follow the steps in this Data Conversion Issue Help Guide.

Q: I've completed the Data Conversion process and now have a duplicate account visible. How can I correct this?

A: Please follow the steps in this <u>Data Conversion Issue Help Guide</u>.

Q: I've completed the Data Conversion process and noticed my transactions have downloaded into the incorrect account. How can I correct this?

A: Please follow the steps in this <u>Data Conversion Issue Help Guide</u>.

Q: Will transaction history be available for me to download once I complete the Data Conversion process?

A: Yes, at least 12 months of transaction history prior to August 1, 2016 will be available for download.

Q: Will Intuit aggregation service be interrupted after the Technology Upgrade?

A: Yes, Intuit aggregation services will be interrupted for up to five business days after the conversion is complete on August 1, 2016. Intuit product users are encouraged to download a QFX/QBO file prior to this service interruption. The following services will not work during the service interruption: Quicken Express Web Connect (Win & Mac), QuickBooks Online (QBO) & Mint.

Q: Can I contact Intuit directly for assistance?

A: Yes, please contact Intuit Customer Support at (800) 446-8848.

Q: Can I download Quick Books, Mint & MS Money after the Technology Upgrade?

A: No updates are required. APCIRCUIT® users can continue to download transactions into Quick Books, Mint & MS Money however; APCI FCU will not support these download options after the Technology Upgrade.