

## Online Banking

### 1. What if I forget my Password?

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If you forget your Password, click on the Forgot Password link located on the User ID or Password screen. You will be asked to enter information to identify yourself and allowed to choose and confirm your new password.

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### 2. Why am I sometimes asked to verify my identity?

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In some situations, Polish National Credit Union may provide an additional level of security and ask you to verify your identity. This is for your protection.

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### 3. What is the difference between the current and available balance?

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The available balance displayed on your deposit accounts includes your current balance minus any holds. Your available balance displayed does not include savings overdraft, unused reserve credit or assigned overdraft privilege limits. The available balance displayed on your loan accounts is the amount of the funds available for your use.

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### 4. What is the question mark next to my transaction in my account activity?

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To the right of each transaction displayed on the Account Activity page is a question mark that serves as a link to send a secure inquiry to Polish National Credit Union regarding the transaction in question. A transaction inquiry box will open displaying the account, transaction, transaction date, amount, and a message box is included where you can detail your question. A PNCU member service representative will review and respond to your message accordingly. A response to a transaction inquiry will be seen in your secure messages when you login to online banking. When you initiate your inquiry, you can choose to be notified via the email address you provided when a response is received.

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### 5. How can I find the interest earned on my account?

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The Account Detail module located in the right side column of the Account Activity page displays information such as the Interest Rate, Previous Year Interest, Year to Date Interest and Last Interest Amount. Simply select the interest bearing account you wish to inquire upon from the drop down and press search.

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### 6. How do I change the nickname on an account?

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To change your account nickname, click on the Manage Account Nickname link under My Accounts or in the Service Center. Select the account you wish to change the nickname for from the Select an Account to Nickname menu and click submit. In the Account Nickname section, click Change. An account Nickname popup window will appear. Input your new nickname and press submit.

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### 7. What is the difference between person to person and bank to bank?

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Our PNCU Person to Person Account Transfer Service enables you to transfer funds to *other individuals with accounts at Polish National Credit Union*.

Our Bank to Bank Transfer service enables you to transfer funds to or from *your accounts at another financial institution*.

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### 8. How does PNCU person to person work?

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The PNCU Person to Person Account Transfer Service enables you to transfer funds to other individuals with accounts at Polish National Credit Union. Once you enter the information requested below for the individual and account that you are transferring funds to, the destination account will be added to your list of "To Accounts" on the "Make A Transfer" screen.

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### 9. How do I set up an Interbank (Bank to Bank) transfer & how long will it take?

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Transferring funds between your Polish National Credit Union accounts and your accounts at other financial institutions is convenient, quick and easy. To get started, you must enter your account information. Within a few days of submitting this information, two small deposits will be made to your external account. To complete the setup of your external account, return to the Manage External Accounts page and verify the amount of the deposits.

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### 10. How do I add, delete or edit a payee?

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Go to the Pay My Bills tab and select Payees from the submenu. To add a new payee, click the grey Add a Payee button and fill in the appropriate fields. To delete or edit a payee, click the associated link to the right of the payee.

*PNCU Online now allows users to edit a Payee's name, address AND account number, rather than having to set up a new payee.*

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### 11. How do I set up a recurring payment?

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PNCU loan payments can be scheduled under the Transfer Funds tab or the Pay My Bills tab. If you use Pay My Bills, simply click on Loan Payments from the submenu. By changing the Scheduling Option from immediate to recurring, you can determine the frequency and longevity of your recurring payment.

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### 12. How do I delete a scheduled payment?

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Recurring and future-dated transfers/payments display in a Scheduled Transfers module under the Transfer Funds tab. To delete, simply click Delete on the right on the row you wish to stop.

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**13. What is Manage my Money?**

Manage my Money allows you to monitor your PNCU accounts. It helps you with organizing and categorizing your spending so you can see where every dime goes and make money decisions you feel good about. It can also assist with establishing savings goals and following your progress so you can stay on track.

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**14. Can I update my Online User ID?**

Yes. Log into Online Banking, select the Service Center tab and in the "My Profile" area, select Change User ID.

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**15. Can I update my Password?**

Yes. Log into Online Banking, select the Service Center tab and in the "My Profile" area, select Change User ID.

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**16. Can my Online User ID and Password be the same?**

No. For security purposes, your Online User ID and Password must be different.

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**17. How do I update or change my security question?**

Log into Online Banking, select the Service Center tab and in the "Security Information" area, select Change Security Information.

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**18. How do I add an account to my online banking profile?**

Under the Service Center tab, locate Add or Remove Accounts under the Electronic Services section. Fill in the fields accordingly and press Submit. Your accounts will be added or removed by the next business day.

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**19. Why should I notify PNCU that I am travelling?**

PNCU is dedicated to your security and is partnered with a service called FraudWatch PLUS that monitors your account activity and reviews the activity for suspicious behavior. When leaving the area it is best to notify PNCU of your travel plans so a note can be made and your ATM/Debit card will remain active.

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**20. How do I place a Travel Notification?**

Enter your Debit or ATM card number of the card you wish to use, the dates you are traveling and your trip destination.

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**21. How do I deactivate / reactivate my ATM/Debit card?**

If you lose, misplace, or your Polish National Credit Union Debit/ATM is card stolen, or you believe that you have unauthorized card - based transactions posted to your account, you now have the ability to disable your card immediately by clicking on the "Deactivate" button for the corresponding card on the Activate/Deactivate my

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ATM/Debit card page. If you disable your card but subsequently find or retrieve your card, click the **“Reactivate”** button that appears below to instantly use your card again.

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**22. How do I set up alerts?**

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Alerts are located under the Account Services section of the Service Center tab. You can create, change or view you alert history all from this one location. To begin, click Create a New Alert. Select the alert you wish to active and press Add subscription. For explanation of what each alert is, select the link that reads ‘Click here for more detailed information about the Alerts we offer.’

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**23. How do I sign up for PNCU eStatements?**

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To gain access to your PNCU eStatements, go to the eDocuments tab. Click on View Statements to be presented with the Terms & Conditions and the field to confirm what email address you have connected to your statement communications. Once you accept the terms, your eStatements access should be enabled and you’ll receive a monthly e-mail letting you know when your eStatement is available for viewing.

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**24. What if I forgot my Online User ID?**

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Contact PNCU Operations Department toll free at (866) 592-7628 ext. 1600.

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**25. What if I don't recognize my Security Image or Phrase?**

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If you don't recognize your Image and/or Phrase that appears, please go back to the Login page and verify the correct Online User ID was entered. If after doing so, you still don't see the Image or Phrase you selected, DO NOT ENTER your Password, and call toll free at (866) 592-7628 ext. 1600.

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**26. What if I don't recognize my security questions?**

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If you do not recognize security questions or answers, DO NOT enter your Password and call toll free at (866) 592-7628 ext. 1600.

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**27. Why was online access to my account locked?**

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In order to protect your account information from unauthorized users, we allow only a certain number of failed attempts for entering your Password and Online User ID and security questions. If you exceed these attempts, your account access will be locked. If you have been locked out of your online banking call toll free at (866) 592-7628 ext. 1600.

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#### 28. Why did my transfer fail?

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There are several reasons a transfer might fail. Generally transfers will fail due to insufficient funds in the Account you are trying to transfer from. If funds are available call toll free at (866) 592-7628 ext.1600.

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#### 29. How do I place a stop payment on a check?

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To request that payment be stopped on a check that you have written, please complete the information located on the stop a check payment page (under Service Center Tab, then Account Services).

Submitting this request online represents authorization to Polish National Credit Union to place a stop payment on the selected account and item. An online request to stop payment on a check or series of checks does not guarantee that the check will be stopped, as the item may have already been processed and posted to your account. You will be notified if there is a problem in placing the stop payment you have requested.

When you approve the stop payment the fee will be automatically deducted from your account. [Click here](#) to view our fee schedule for the stop payment fee amount.

In requesting a stop payment, you agree 1) that you must notify us in writing to cancel this order if and when the reason for the stop payment ceases to exist; 2) that the closing of the account upon which this check is drawn will automatically cancel this order and 3) that this order expires and is no longer in effect six (6) months from the date that this order was placed unless you have already cancelled or renewed the stop payment order.

**Please note that you cannot use this function to stop payment on a payment processed through online "Bill Pay". To cancel or stop online "Bill Pay" call toll free at (866) 592-7628 ext. 1600.**

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## Mobile Banking

#### 1. What is Mobile Banking?

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Mobile Banking gives the ability to access account information using 2 different options depending on your preference and the capabilities of your mobile device:

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1. Via the browser on your mobile device
  2. Via the Mobile downloadable application (APP) for the iPhone and Android
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### 2. How much does this service cost?

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Polish National Credit Union Mobile Banking is Free, however, there may be charges associated with data usage on your mobile device. Check with your wireless device carrier for more information.

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### 3. What are some tips to keep my Mobile Banking experience safe?

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Here are some tips and general good practices for banking on your mobile device:

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- Download and apply security updates and patches to your mobile browser when they are made available by your wireless provider. These are designed to provide you with protection from known possible security problems
- To prevent viruses or other unwanted problems, do not open attachments from unknown or untrustworthy sources
- Do not install pirated software or software from unknown sources
- Limit unauthorized access to your mobile device. Do not leave your mobile device unattended during an open Mobile Banking session
- Never save your User ID and Password in the mobile device, in memos, or anywhere on your device
- Always remember to log off properly using the "Log Out" button when you have completed your Mobile Banking activities
- Be aware of the potential for fraudulent Mobile Banking apps

### 4. What if I forget the answer to my security question?

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If you forget the answers to your security questions contact our Operations Department at (866) 592-7628 ext. 1600.

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### 5. Why am I being asked to answer my challenge questions on my device?

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This may be due to your cookies. When you enroll your mobile device, a cookie is stored on its browser which allows the Mobile Banking system to remember that you activated. The cookie is only visible by PNCUMobile and does not contain any personal information. Some mobile devices may require you to enable cookies or periodically erase them. If you do not have cookies enabled or you have recently erased your cookies, you will be required to answer your security questions. Check your mobile device settings to ensure that cookies are enabled. If cookies are enabled and the issue persists, please contact your mobile provider for cookie support information on your mobile device. Additionally, for added protection, there may be cases where Mobile Banking will request you answer a security question again even though you selected to remember this device. This is for added protection in the case where other security policies trigger the system to request you answer the questions again. If you need assistance please contact our Operations Department at (866) 592-7628 ext. 1600.

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### 6. Which wireless carriers are supported?

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We support all the popular U.S. wireless device carriers, including Alltel, AT&T, Sprint, T-Mobile, U.S. Cellular, Verizon and Virgin Mobile.

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#### 7. Do I need a data plan with my wireless carrier?

A data plan is highly recommended, as data usage can become expensive without one. If you do not have a data plan, please check with your wireless carrier for more information regarding these services. Please note that you are responsible for any charges incurred from your wireless provider.

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#### 8. Do I need to have Online Banking to use Mobile Banking?

Yes, you do need to be an Online Banking customer to take advantage of the Mobile Banking services.

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#### 9. I'm enrolled for Online Banking. Can I use my Online Banking login credentials for Mobile Banking?

If you are already enrolled in PNCU Online Banking, you may log into the PNCU Mobile app with your PNCU Online User ID and Password.

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#### 10. What if I forget my password?

On your Mobile Sign In screen select Forgot Your Password.

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- Verify your identity by answering the initial registration questions.
  - Create a new password.
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#### 11. How do I change my PNCU Mobile Password, User ID or Challenge Questions?

Once you are signed into your mobile device, use the slide out menu located on the top right to access the menu.

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- Select the Mobile Services option.
  - Select My Profile.
  - Select the option you would like to change.
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#### 12. Is it secure?

Yes, the Mobile Banking service utilizes best practices from Online Banking, such as HTTPS, 256-bit SSL encryption, registration authentication questions, access with a User ID and Password, security authentication questions, and application time-out when your mobile device is not in use. Only the mobile devices that you personally enroll in the Mobile Banking service can access your accounts. In addition, no account data is ever stored on your mobile device. In the event your mobile device is lost or stolen, the service can be immediately disabled by contacting our Operations Department at (866) 592-7628 ext. 1600.

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**13. Can I use Mobile Banking at any time?**

Yes, Mobile Banking is available 24/7.

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**14. Is Mobile Banking supported on my mobile device?**

Mobile Banking is supported on all devices with a mobile web browser that supports cookies. In addition, the downloadable application is supported on most iPhone and Android devices.

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**15. How do I install the downloadable application?**

1. First, register for PNCU Online Banking, if you haven't already done so.
  2. Then visit the [iPhone](#) or [Android](#) app store to download the app, and begin the registration process.
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**16. What happens if I get a new mobile device?**

If you get a new device, for security purposes first delete the app from your old device then simply download the PNCU Mobile app on your new device.

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**17. How do I securely leave my Mobile Banking browser session?**

Select the Log Out icon in the slide out menu in the upper right hand corner to sign out of Mobile Banking and then close your browser or app.

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**18. Can someone intercept my Mobile Banking transactions?**

The 256-bit SSL encryption protects your information as it travels from your mobile device to Polish National Credit Union. The 256-bit SSL encryption technology is the same encryption that safeguards Internet traffic for secure web applications.

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**19. What if I forget my User ID?**

If you forget your User ID contact our Operations Department at (866) 592-7628 ext. 1600.

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## **eStatements**

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**1. What is an eStatement?**

An eStatement is a prompt and secure electronic version of your account statement viewable by you using PNCU Online banking. No more waiting for the mail or shredding paper statements. With eStatements you can view, save and print your statement at your own convenience.

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**2. How do I sign up to view eStatements?**

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eStatements is quick and easy to set up. Simply sign into your PNCU Online banking, click the accounts tab, and then click “view statements”. Read, print and accept the eStatement disclosure and you will immediately have access to eStatements! PNCU Online banking is a requirement to view eStatements. If you do not currently have PNCU Online banking please visit our website at [www.pncu.com](http://www.pncu.com) and sign up! Online banking is easy and free.

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**3. If I sign up for eStatements will it apply to all of my statement accounts?**

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Yes. It will apply to ALL of your statement accounts that are viewable in PNCU Online banking.

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**4. How many months of eStatements will I have access to?**

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With eStatements you will have access to 16 months of statements!

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**5. Will I still receive a paper statement with eStatements?**

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No. Once you sign up you will receive eStatements for all of the statement accounts that are viewable in your online banking. Your paper statement will be immediately discontinued.

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**6. Can I go back to paper statements?**

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Absolutely! If you decide eStatements are not for you simply send a secure email or call us during normal business hours to notify us you would like to receive paper statements. Remember **all** accounts listed in your online banking will convert back to paper.

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**7. Can I view my check images with eStatements?**

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It is easy to view a check image using eStatements. Simply click on “view check images” in your statement and all of your images from the statement will be available.

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**8. Can I print my check images with eStatements?**

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Yes. Simply click on the check number you would like to print in the eStatement. Both the front and back of the check will be viewable. Click file and print.

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**9. Is there a fee for eStatements?**

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There are no fees associated with this service. eStatements are FREE!

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**10. Will my statement cycle remain the same?**

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Yes, your statement will remain on the same cycle.

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#### 11. What are the system requirements to support eStatements?

Electronic Statements are produced in PDF format. In addition to the System Requirements for PNCU Online banking, you will need to have Adobe Acrobat Reader, which is available free of charge at [www.adobe.com](http://www.adobe.com).

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#### 12. How can I retain or store my statements with eStatements?

There are two ways to retain your statements using eStatements:

- Simply save your statement to your computer.
- Download or burn your statement onto a disk or CD.

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#### 13. Will I be notified when my monthly statement is available?

You will receive a monthly email notifying you that your statement is available.

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#### 14. Will my eStatement contain the same information as my paper statement?

Yes! Your eStatement will contain all of the same information as your paper statement including images of your cancelled checks and other documents, disclosures and important messages from Polish National Credit Union.

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#### 15. Will my statement information be secure?

16. At Polish National Credit Union, we are dedicated to keeping your information safe and secure. You may rest easy knowing that your financial information will be protected with state-of-the-art security every step of the way. For detailed information regarding our security practices simply sign into PNCU Online banking, click the "Services" tab and then click "Internet Security" under the For Your Protection section. **What happens if I change my email address?**

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If you change your email, we request that you update your email address in online banking using the "change email address" link in the services tab. This will ensure that you receive your monthly email notifying you that your eStatement is available.

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#### 17. What other information will I receive electronically if I sign up for eStatements?

Included your periodic statement you will receive marketing and important messages such as changes in terms, account notices, the annual privacy disclosure and any other required disclosures.

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#### 18. What paper notices will I receive if I sign up for eStatements?

You will continue to receive NSF notices, loan bills, CD maturity notices, 1099 forms, 1098 forms etc. through postal mail.

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**19. Will joint account holders be able to view statements online?**

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As long as the joint account holder has PNCU Online banking, they are on the account, and the account is viewable in online banking they will have access to eStatements.

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**20. Can I have my monthly notification sent to more than one email address?**

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No. You can only have your monthly notification sent to the email address listed in your PNCU Online banking.

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**21. How will I receive my last statement if my account is closed?**

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If your account is closed, your final statement will be mailed to you in paper form through the postal mail.

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**22. Who can I contact with further questions regarding eStatements?**

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If you have further questions regarding eStatements please contact us by secure email by going to the services tab in your PNCU Online banking or call (866) 592-7628 ext. 1600, during normal business hours.

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**23. Can my accounts be combined into one statement to view on eStatements?**

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Absolutely! Simply let us know you would like to combine your statements. Notify us by secure email in your PNCU Online banking or call (866) 592-7628 ext. 1600, during normal business hours.

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