Frequently Asked Questions

NOTE: The list below represents some commonly asked questions about Next Generation Online Banking. A complete User Guide with detailed information is also available in this Help section or on our Website by navigating to:

Products & Services → Next Gen Online Guide

Use the handy Table of Contents to find answers to a broad range of specific questions.

As always, if you need further assistance, we'd be glad to help you. Simply call 626.444.1972, Ext. 401, to speak to one of our friendly Member Services Representatives.

Q: What are the requirements for creating a password?

A: Your Password must be 8-15 characters **AND** at least one uppercase letter **AND** at least one number **AND** at least one special character (e.g., /, ?, @, ~, etc.) User Guide Reference: Page 5

Q: Where can I find my available balance?

A: At the top of your screen, above the Navigation Bar, you will see a list of your accounts. Your Available Balance for each account is found above the line. User Guide Reference: Page 7

Q: How do I transfer funds from one account to another?

A: Next Generation Online Banking introduces a feature called Drag & Drop. In the Transaction screen area, simply hold down your finger or mouse while dragging the image of the account into the transaction area. You may also select accounts from the drop-down menus in the 'Transfer From' and 'Transfer To' sections. User Guide Reference: Page 7

Q: I want the accounts listed at the top to be in a different order. How do I do that?

A: Choose 'Settings' from the Sidebar Menu, then click on Change Account Order to arrange the accounts as you wish. User Guide Reference: Page 8

Q: I prefer to do my Online Banking in Spanish. How do I do that?

A: Choose 'Settings' from the Sidebar Menu, then click on Language to choose between English and Español. User Guide Reference: Page 8

Q: How do I logout?

A: To logout, select the Logout button at the top right of the page. To confirm that you want to logout, click on 'Logout' when it appears. For your security, please close the browser tab completely. User Guide Reference: Page 8

Q: I need to see a list of all my transactions.

A: You may quickly view any transaction or a complete transaction history using the Transaction function. Select 'Transactions' from the Navigation Bar below the list of your accounts. Then, click on the account you want to review and scroll through your account activity. If a transaction has not yet cleared, you will see 'Pending' on the transaction line. User Guide Reference: Page 9

Q: How do I print transaction history?

A: Today the process involves using Excel. If you know Excel, then following the step-by-step process on page 20 of the User Guide. If you don't know Excel then, for a period of time, you will be limited to screen prints. A Print feature will be added to the product in the near future.

Q: I'm concerned about the security of my account. Is there a way for me to be warned if my account settings are changed?

A: Yes! Account security is important to us, too. You may set up a number of different alerts on your accounts. Select 'Alerts' from the sidebar menu and navigate to the Security Alerts section to choose the alerts you wish to enable.

Be sure to provide the information for where you wish to receive your Alerts (text, email or both). Set up as many or as few Alerts as you wish. User Guide Reference: Pages 13-16

Q: I want to know when my deposit is available. How do I do that?

A: You may set up a number of different alerts on your accounts. Select 'Alerts' from the sidebar menu. Be sure to provide the information for where you wish to receive your Alerts (text, email or both). Set up as many or as few Alerts as you wish. User Guide Reference: Pages 13-16

Q: How do I find out information about my loan (e.g., Due Date, Payment Amount and Minimum Payment)?

A: Just remember "Information" as in **i**. On the Navigation Bar for each loan account, there is an **i** icon. Click on it for more information on your loan.

Q: Does my mortgage statement appear in the Statements section of Next Generation Online Banking?

A: Yes. If you signed up for eStatements, then your Real Estate loan statements are available in the Statements section. The same is true for your MORE Rewards Visa statement.

Q: How do I sign up for eStatements from the New Online Banking product?

A: Sign up for eStatements using the button at the top of the Statements screen labeled 'Delivery Preference.'

Q: Does my Bill Pays still work once I register with the New Online Banking?

A: Yes. The Bill Pay feature in the New Online Banking is exactly the same as in the old Bill Pay. So, if you have already set up payees, the Bill Pay system in New Online Banking will still has that data. In other words, whether you are using the old Online Banking or the new one, Bill Pay is not affected.

Q: Do my periodic transfers (or periodic payments or scheduled transfers) still work when I register with the New Online Banking?

A: Any scheduled transfer/payment that was set up previously in the old Online Banking is still in place and is not impacted when you move to New Online Banking.

Q: I had several Scheduled Transfers set up in the old online banking system; are they still functioning on the New Online Banking system now that the old system is retired and shut down?

A: Yes. Any scheduled transfer/payment that was set up previously in the old Online Banking is still in place. In fact, any Scheduled Transfer that a member had in the old system will be visible in new online banking by choosing **Transfers** and clicking the tab **Scheduled**. Transfers can be cancelled by clicking the trash can and following the steps on the subsequent screens.

Q: I have a CD and want to know the maturity date. Where does the New Online Banking show the maturity date for investment accounts?

A: Currently, you will need to call our Contact Center at 626.444.1972, Ext. 231. In a future update of Next Generation Online Banking, that information will be available. In a future update, we will implement an Information (**i**) button for Share and Investment accounts.

Q: Does New Online Banking automatically log out? How long will I remain logged in? Will I get a warning before being logged out?

A: For your security, the Online Banking system is programmed to log out automatically after 15 minutes of inactivity. You will receive a warning and have the opportunity to continue your session if you wish.

Q: How many months of transaction history is available in New Online Banking?

A: Just like the old Online Banking product you will be able to access 12 months of transaction history.

Q: I am trying to use the New Online Banking on my Smartphone (or iPad). It doesn't work well, what should I do?

A: While it is technically possible to use a smartphone or tablet with the web-based New Online Banking, the better solution is to download the Mobile Banking App from either Google Play or the App Store. It is specifically designed for touchscreen while New Online Banking is best used on a laptop or standalone computer.

Q: I can't find some of my accounts in the New Online banking. Where did they go?

A: This can happen if you have inadvertently selected Hide Account using the Gear icon on an account shown at the top of the main screen. To unhide it, select Settings from the Sidebar Menu for a list of all accounts. Find the accounts that are not showing and choose Unhide.

Q: I have numerous accounts (or loans) and can't see all of them – but there is an odd figure in the upper left hand corner of my computer screen.

A: Computer monitors have an adjustment that enlarges screen images. By holding down the CTRL button and pushing the roller UP on the mouse, the screen gets larger. However, once the images get so big, a 'hamburger' appears optimizing the screen. If you want all of the accounts to appear and get the 'hamburger' to go away, make the images smaller by pulling the roller DOWN.

Q: I was doing my online banking late at night and was transferring funds from one account to another. When I entered the date, I received an error message. Why didn't the system allow my transfer?

A: Depending on where you live, the system may have changed to the next day. If that happens, then the date you put in was invalid because it was yesterday, according to the system. Simply enter the next day as the effective date of your transfer.

Q: When I went to my online banking today, I got a new screen. What's going on?

A: We are launching a Next Generation Online Banking system. It is possible that you bookmarked a link to the old system and haven't seen the numerous announcements about the change on our Website. The old product was retired on May 15, 2017, and anyone who bookmarked that page was moved directly into our new Online Banking system.

Please take a few minutes and register today (if you haven't already).