

New eBanking Platform FAQs



TRUE NORTH
FEDERAL CREDIT UNION

Why did you switch?

We have heard from members consistently that our current electronic banking platform was a pain point, and we agreed. The partner we were working with was acquired by a larger company, and we saw support levels drop drastically, which meant we couldn't keep improving our platform. The new platform is more modern and is highly integrated with our core operating system. This offers us a new and improved eBanking experience that comes with a tremendous amount of potential for the future.

Where do I email or call with questions?

You can email us at memberservice@truenorthfcu.org or call (907) 523-4700.

Will I have to re-enroll?

Yes, but it's simple and quick, just make sure your email and mobile number information is current in our system – you can do this through our current home banking platform. There's an enrollment video that will show you the simple steps. [Check it out here.](#)

WHAT IS NEW OR DIFFERENT

Credit Score by SavvyMoney – access to this great financial management tool is free to you, and available on desktop and mobile. There is a ton to explore here, including how to improve your credit! Credit Score can be found under the :: More menu as Credit Score

Customizable Dashboard

- Control how your accounts display with groups and see only the ones you want by hiding the ones you don't!
- Customize Account names for easy reference.
- Your settings will be consistent between desktop and mobile.

Transfer to third parties and your other accounts at other financial institutions using External Accounts.

Transfer to friends and family without that awkward account number conversation using Contacts.

- Whether they are True North members or not, safely and securely send money to friends and family without asking their account number by using the new Contact function. With only their email or cell phone number, they'll get an invite to provide their information confidentially, and then you can send them money whenever you want.

Block your debit and credit cards within eBanking

- To unblock cards, you'll need to contact us at (907) 523-4700 or memberservice@truenorthfcu.org.

The new Mobile App has a clean and intuitive design.

- All functions, including statements, bill pay and mobile check capture, can be accessed quickly and easily.
- Facial recognition or PIN authentication options are available through App Settings.

Account history reports

- Download account history reports with identifying account and owner information.

Loan Payment options enhanced

- You can now make payments on your True North loans from third party accounts using a debit card from within eBanking. There is a \$4.95 fee for Debit Card transactions, or you can do ACH transfers from another financial institution.

ENROLLMENT QUESTIONS

How do I register my Business Account?

Businesses will register from Desktop or Mobile and will need their TIN or EIN as well as the company start date, to be entered as Date of Birth. If you don't know that date, please contact us at (907) 523-4700 or email memberservice@truenorthfcu.org.

BusinessAccounts/Trusts/Organizations which use an individual's SSN, that individual will register their personal information and will be able to view the account when logged in.

Will anything change for joint owners?

Only for the better. Joint owners will continue to be able to log in with their own identifying information and see all accounts on which they are associated. Now, if they need to download a statement, joints can also print account activity on a branded report with identifying information by using the Print icon on the transaction history page.

Password Reset

If you forget your password or lock your account, you can reset it by clicking the Forgot Password button and walking through the process. Of course, the Member Contact Center is always here to support you at (907) 523-4700. We have a video on password reset for you [located here.](#)

What if I can't see an account I used to be able to see?

The Member Contact Center can take a look and help you. You can use the Secure Message service within online banking to send them a message, email memberservice@truenorthfcu.org or call them at (907) 523-4700.

ACCESS QUESTIONS

Which browsers are supported ?

IE 11, Microsoft Edge, Safari, Chrome and Firefox.

How do I update True North Mobile?

The app will be available as an update to your current True North Mobile app the morning of November 8th. If you do not have your app set to automatically update, you'll have to trigger that update before you can use True North Mobile app.

What kind of device must I have to use True North Mobile?

The True North Mobile App supports iPhone (IOS 11+) and Android (4.4 KitKat +) phones. Other models and devices may access the site by going to <https://ebank.truenorthfcu.org/>, but please note that the interface with your browser may vary by device.

Do I need to be enrolled in Online Banking to use True North Mobile?

Yes, you can enroll in eBanking from Desktop or Mobile, and your username and password will work on either platform. While there are some exceptions (Like Mobile Deposit on Mobile and File download on Desktop), the two platforms are largely identical in functionality.

ESTATEMENTS

How do I be sure all my accounts are enrolled for eStatements and eNotices?

When you first register, there's a prompt to enroll in eStatements and eNotices. If you select that option, you'll be enrolled for the account number you entered as part of the registration process. If you have other account numbers on which you are the primary member, you can manage those from the ☰ More Menu/EStatements option.

I can't open EStatements and other documents!

Check your pop-up settings! Several functions, such as accessing eStatements, do utilize pop ups.

As a joint, I cannot see eStatements on an account – what do I do?

If you print an account's activity, it will print with your name and account number information on it, providing you with documentation similar to an eStatement. Also, you can contact the Member Contact Center at memberservice@truenorthfcu.org or (907) 523-4700 for assistance.

MOVING MONEY

Will I need to set up scheduled transfers again?

No, your scheduled transfers will still be there. Transfers scheduled between True North FCU accounts will be visible and may be maintained in your Scheduled

Transfers list under My Finance.

NOTE: Scheduled transfers created before 11/8/2021 which involve an account outside of True North FCU will continue to process as scheduled. However, these pre-conversion transfers are not accessible for review or modification through the new eBanking platform. To review, cancel, or modify these, please reach out to your local branch or our Member Contact Center at (907) 523-4700.

Transfers scheduled to external accounts on or after 11/8/2021 will be included in your Scheduled Transfers list under My Finance.

If you had external accounts loaded but no transfers associated with them, you will have to re-add those accounts. For additional information, please go to <https://www.truenorthfcu.org/new-ebanking/transfers/>.

How do I get Loan Payoffs?

When transferring money to the Loan, select "Full Amount". This will calculate the payoff amount for the current date. Please note two things about loan payoffs:

- you cannot calculate future payoff amounts, please contact the Member Contact Center for a future payoff quote.
- for revolving loans like credit cards, HELOCs and the OD Line of Credit, the payoff that is quoted **will not** include interest since the last statement date.

Why can't I transfer to other True North members by entering their account information anymore?

Our prior process of having you obtain the other members account number information means that members are sharing their confidential account number information, which isn't a good practice to mandate these days – fraud is just too common. The new process of sending an invite to your Contact does require an extra step but avoids the awkward account number conversation and keeps their information secure. Just be sure to tell them that you are sending them the invite, so they know to expect it.

Why are there two options when setting up an external account, and what is the difference?

When you are setting up a new external account, you have two options. The first is for your accounts at other institutions – you have full access to the account and may want to move money back and forth. The second is for accounts from which you cannot withdraw money – you will only ever want to send money to it. This will probably only apply if you are sending money to a loan or a third party. The second option does not require the microdeposit verification process.

Can I cancel a transaction that I have scheduled to move money in or out of the credit union?

Yes. Click on the three dots to the right of the transfer in the My Finances/Scheduled Transfers screen and select delete.

Note: For transfers into the Credit Union, after the morning file is processed (around 9am), the transaction cannot be successfully deleted, although it may appear as if you can.

MANAGING YOUR INFORMATION

Can I add a new address online?

You can update an address but cannot add a new one. If you find yourself needing a mailing address separate from your residential address, contact the Member Contact Center to help you add the new address.

The Total balance by my profile picture doesn't include all my accounts – what's up?

The total balance in the upper left-hand corner is the total of the deposits on which you are the primary member. So, savings, certificates and checking accounts on which you are a primary (but not a joint) are included in that total.

The account number in my checking account details doesn't match what I see on my checks. Is it wrong?

No, this just means you have been with us a while and have an older MICR number in addition to the newer one. Our eBanking system can only reflect one, but both are correct!

I am attempting to update my email address and it is not changing.

There is a known system issue that impacts being able to manage business email addresses. Please contact us at (907) 523-4700 for assistance.

I do not see the email that I want to update.

Only one email address is accessible via OLB. To manage multiple addresses, please contact us for assistance at (907) 523-4700.

OTHER STUFF

Will I Have to set up new Alerts?

Yes. You can access alerts from the accounts on the dashboard or through the More or Plus menus. Alert options include account activity and security alerts, and can be sent by email or text. Take the opportunity to review your alert options in the new platform!

Can I order checks from the True North Mobile App?

No, unfortunately you cannot. You can order checks through the More Menu on Desktop. If you require assistance, please call (907) 523-4700.

Bill Pay looks different on the desktop – what happened?

On Desktop, you are accessing the full Bill Pay website, whereas in our prior model you were seeing only select functionality. Mobile has a trimmed down version of the bill pay service, which is more appropriate to the mobile format. However, while the appearance has changed, your payees and your scheduled payments have not.

Why can't I see Bill Pay like I could in the other system?

If you are a joint on the account we have learned of an issue that is preventing you from accessing bill pay. Our vendors are working on the issue and we expect to have it resolved soon. We apologize for any inconvenience. The

person who is primary on the account can still access bill pay, and scheduled payments will continue to be paid.

Will my transaction history be available?

Yes, in fact, more than ever before!

Can I continue to Interface with Quicken and Quickbooks?

Yes! In addition to standard live interface, OFA and QFX Web Connect files are available.

How is Remote Deposit of checks different in the new system?

The new system is simpler than in the prior system, and can be accessed from the account (through the ... Quick menu) or through the + menu. Your check may post immediately to your account, or be held in pending status until reviewed, at which point you will see it in your deposit account. You will see the check as pending in your Remote Deposit history screen until it is accepted for deposit.

How much money can I transfer into and out of the Credit Union?

When setting up electronic transfers in and out of your Credit Union accounts through eBanking, we have set the maximum transfer limits with recent fraud trends, nationally and here in Alaska in mind. If you need to do a transaction larger than these, we can set it for you through the Branch or Contact Center. EBanking limits which are subject to change are:

- Into a loan account: Daily \$1000, Monthly \$5000
- Into a Share account: Daily \$2500, Monthly \$5000
- Out from a Share Account: Daily \$2500, Monthly \$5000

What are some best practices for using an electronic banking app or site?

The widespread use of electronic banking means more convenience for members and better ways to monitor account activity. However, it also means there are more opportunities for fraud. The mobile service provided by True North provides a secure environment. Your data, login, passwords and PINs add further security.

There are additional steps you can take to significantly reduce the risk of fraud and identity theft while using our mobile banking services. Here are a few more suggestions:

1. Password protect your mobile device and lock it when you aren't using it.
2. Keep your device in a safe location.
3. Never use passwords that include birthdays, names, pet names, social security numbers or that repeat numbers or letters.
4. Never store your sign on, password, and answers to your challenge questions on your phone, and do not set your browser to remember the password.
5. Avoid loading your account access information into third party payment apps.
6. Never disclose personal information about your accounts via a text message. For example: account numbers, passwords, or any combination of personal information.
7. Ensure you kill the application or press the logout button in the upper right-hand corner to exit the app when you have completed your transactions.