

## **First City's Website Q & A**

### **1. I need to reset my password/username**

If you know your current password, you can log into your account and reset your password or username under the 'My Settings' link located at the top right of the page. However if you are having trouble accessing your account with your current password, you can reset your password by using the "Forgot Password" link on our homepage. If you are unable to retrieve your password or the verification information available for reset is not your information, you may be using the incorrect username. To verify you are using the correct username, when you are on the error page stating 'The Username and/or Password you entered does not match our records. Try again.' select the "I forgot my username" link to have your username sent to your email address on file. If you are unable to retrieve your username, you may be unregistered for our new online access; therefore you must select the "Sign Up Today!" link to register for online access. You will be required to have your member number and Phone Teller Secret Code for the registration. However, if you continue to have problems accessing your account via the online resources or you need assistance in selecting a new Phone Teller Secret Code, please contact us at 1-800-944-2200 M-F 8am-6pm for assistance, as there may be another factor affecting your account access.

### **2. Unable to access Bill Pay and/or eStatements.**

If you are logged into your online banking account, but when accessing bill payment or eStatements you are being logged out and asked to sign back in, this normally occurs when your browser is not set to our recommended browser settings and you are being logged out of our site because the Bill Pay/eStatements page cannot load. Before signing back into your account, please select the More Info link on our homepage, and follow the directions to make sure you are using the recommended settings for your browser type. If your settings indeed match our recommended settings, then there could be another factor restricting your access. Please contact us at 1-800-944-2200 M-F 8am-6pm so that we can assist you with your access.

### **3. How to update your Security contacts. The phone number and/or email address where you receive your access code(s) and/or temporary password.**

To update where you receive your access code and/or temporary password, you must be logged into your online account. Once you are logged into your account, visit the [My Profile](#) link on your homepage and make your changes under "Security contacts" (we recommend having at least two contacts on file). If you are unable to log into your account with your current method(s) of security, please contact us at 1-800-944-2200 M-F 8am-6pm and a representative will be glad to assist you.

#### **4. Why do I have to save my PC as private again? /Why does the website not recognize my PC?**

You are required to set the computer you are using as a private or public computer for the security of your account. This will help with fraudulent access to your account and require additional security if your account is accessed from a computer that has not yet been verified as an approved computer to access your account. If you have previously setup this security and are being asked again to set it, this may be due to a recent update to your browser or PC that has changed or reset your settings to before the PC was verified, therefore removing our security. Please follow the prompted directions to validate your identity, but if you continue to have trouble accessing your account because of this security, please contact us at 800-944-2200 M-F 8am-6pm and we will be glad to assist you.

#### **5. How do I change my mailing address?**

For your convenience, you can log into your online banking account and complete the electronic Address Change Form found under 'Secured Forms'. However if you do not have access to online banking account, you can complete the Change of Address form located on our homepage under the 'Documents & Resource Center' of the 'Tools & Resources' tab. Please mail the form to: First City Credit Union, PO Box 86008 Los Angeles, CA 90086-008.

#### **6. How do I reorder checks online?**

To reorder checks online, please visit the "Services" section of our website. Select the link for "Online Check Order?" and you will then be directed to our partner site Harland Clarke where you can place your reorder. You will need our routing number "322078972" and your checking account number (located at the bottom of your checks, including the five leading zeros). If you should need any further assistance or would like a First City representative to personally place the check order for you, we will be glad to assist you at 1-800-944-2200 M-F 8am-6pm.

#### **7. How do I request a copy of my monthly statement?**

You can contact us at 1-800-944-2200 M-F 8am-6pm to request a copy of three statements be mailed to you. Or we can fax your statement to you with a fax request requesting the documents; Fax# 213-481-4623. Please include your name, member number, signature and copy of your ID and the fax number you would like the documents faxed to. However signing up for eStatements will offer you the convenience of your next available statements being sent to your online account, allow you access to the statements for a rolling 18 month period.

## **8. How do I change between receiving Paper Statements or eStatements?**

To change your statement preference, please visit the Additional Services tab and select on eStatements. Then select Delivery Options. Under Delivery Options, you can choose to have either Electronic or Paper statements, and then select submit changes to complete.

FYI-Online statements are available online for a rolling 18 month period, starting from the first statement generated after your online sign up date.

## **9. How do I close my account?**

We can take your request to close your account in person or writing with a signature authorization. You can send your request via mail to: First City Credit Union Member Services P O BOX 86008 Los Angeles, CA 90086-9937 or Fax to: (213) 481-4623. Please be sure to sign your request and include your name; member number; address; photo ID and phone number in case we need to contact you. However, to avoid any delays, please be sure to verify that any payroll, direct deposits, automatic deposits and/or debits are canceled prior to closing the account. We are sorry to lose you as a valued member.

## **10. You have registered for online banking but you received the following notification, 'Thank you! Your Internet Account Access Service Registration is now being processed'.**

You have received the above message because your registration could not be approved instantly; most likely due to some or part of the information used in the registration did not match your account records. A live representative will manually review your online registration request for approval; this process can take up to 24-48 hours. You will receive an email notification with a status update of your registration; noting if your registration was approved or declined.

## **11. Why is my ATM/CO-OP/Mobile deposit unavailable?**

Unfortunately ATM, CO-OP check and Mobile deposits are not available immediately. ATM deposits are automatically placed on a 2 business day hold for verification and processing. However if you made a cash deposit at a First City ATM, we will verify the contents of the envelope and release the hold by the end of the first business day.

## **12. How do I dispute a fraudulent charge on my debit/credit card or report the card as Lost or Stolen?**

If you believe your First City ATM Card, Visa Check Card, or Visa Credit Card has been lost, stolen, or that someone has obtained money from your account without your authorization,

please contact us Monday through Friday 8am-6pm at (800) 944-2200 or after business hours at (800) 682-6075.

### **13. How do I make an online loan payment?**

If you would like to transfer a payment to your loan account with First City from an attached savings or checking account, you can do so via the automated phone teller or your First City online account and make a transfer or schedule a transfer. You can also contact a live representative for assistance at 1-800-944-2200 M-F 8am-6pm. If you want to make a payment from another institution, it is recommend that you set up a Bill Payment option through that institution to pay us at your convenience (Please contact the other institution for their guidelines in setting up this payment option). Otherwise, we can process the payment from the institution on your behalf with our SpeedPay service via Western Union (Note: there is a \$5.00 fee for using this service and payments submitted after 3pm are considered received the following business day). SpeedPay payments can be made via phone with a live representative or via our website. The Loan Payment feature is located under the 'Services' link; you will be directed to the payment center.

### **14. I registered for Bill Payment, when will it be available to use?**

It can take up to 24 to 48 business hours to be approved and activated for Bill Payment. You will receive an email confirmation when your service is activated.

### **15. How do I apply for a new account, share or loan?**

You can apply for an account or loan online through our website under the "Become a Member" link or the "Instant Loan Application" link. You can also apply in your nearest branch. However for Loans you can apply over the phone at 1-800-944-2200 M-F 8am-5pm ext. # 5. Should you need any further assistance, please contact us at 1-800-944-2200 M-F 8am-6pm.

### **16. My registration for Online Banking was declined.**

If your application was declined, please verify you are registering with the correct information. If you are the joint account holder or authorized signer on the membership, you must register with the primary account holder's information or primary name of the account. Name, member number, date of birth, social security number/TIN and address are all information that must match in order for the registration to be approved. Please submit your registration again with the correct information.