

# **HOME BANKING FREQUENTLY ASKED QUESTIONS**

## **1. How do I enroll for Home Banking?**

To enroll for Home Banking you need to complete a one-time enrollment process. To register for Home Banking:

- Go to [www.stlawrfcu.com](http://www.stlawrfcu.com)
- On the Home Page, locate the Home Banking login and click "Register"
- Enter your member account number, the last four digits of your Social Security Number, and your date of birth
- Read the online disclosures and type "yes" to accept
- Click "Start"
- Set up your username and password, conform the password, enter and confirm your email address, click "Next"
- Set up your security phrases and choose a security picture, click "Next"
- A temporary 6-digit passcode will be sent to your email address; be sure to keep your registration screen open
- Retrieve the emailed passcode, enter it, and click "Next"
- You now have access to your accounts

For help with Home Banking enrollment, you may visit any of our branches or call us at (315) 393-3530.

## **2. What if I forget my user ID, Password?**

Call (315) 393-3530 or stop in to any branch and we will be happy to assist you.

## **3. What can I do in Home Banking?**

When you log into Home Banking you can view share information or complete various transactions, including:

- View share balance, check images and transaction information.
- Pay bills online to anyone, anywhere in the United States.
- Move funds easily between your shares.
- Enjoy the convenience of our free e-Statements
- Receive share and security alerts by email or mobile phone.
- Manage your personal information.
- Send and receive secure messages to credit union staff.
- Set up a stop payment.

#### **4. How do I set up share alerts?**

All Home Banking members can set up share alerts for their shares. The system will automatically email you per your instructions.

- To set up share alerts - log into Home Banking choose the Alerts link. Select the share alerts that will best help you manage your shares. These alerts will notify you of important share activity such as:
  - Low or negative checking share balances
  - Deposits or withdrawals
  - Payments that are posted or coming due

#### **5. Can I transfer money to other financial institutions?**

No. Transfers can only be performed between St. Lawrence FCU shares. However, by utilizing Bill Pay you can make payments to anyone, anywhere in the United States from your St. Lawrence FCU share draft account. Not enrolled in Bill Pay yet? Enroll today.

#### **6. Can I make my St. Lawrence FCU VISA® Platinum Credit Card payment with Home Banking?**

Yes. Log into Home Banking and click on the "Loans" tab. Then click "Credit Card Payments & Status" link. Select the credit card you wish to pay. This will take you directly to the ezcinfo site.