

# Online Banking FAQ

## **Why is my password not working anymore?**

If you've used RCFCU online banking in the past, but have not logged on since November 1, 2015, you'll need to use a temporary password. Your User ID is your account number and your temporary password is (in all caps) RCFCU and then the last 4 digits of the primary's social security number. Example: RCFCU1234

## **How safe is Internet Banking?**

Russell Country FCU has contracted with a third-party provider for online banking services. That company uses security provided by robust authentication software and enterprise firewalls along with Secure Socket Layer (SSL) encryption. These security features, including multi-factor authentication, protect your identity while making it easy and safe for you to access your account information.

## **What is the charge for online banking?**

There is no charge for the basic services of online banking including transaction history, image viewing, transfers between accounts and bill pay services. Expedited payments are offered at a fee, as are external transfers (see fee schedule).

## **How far back can I have statement information?**

Statements are available for 3 years.

## **How do I cancel online banking service?**

Provide us with a signed letter stating your desire to terminate your service. The letter may be delivered in person, in the mail, or by fax provided the signature can be verified. The credit union cannot accept notification of cancellation, lost or stolen IDs, passwords or unauthorized transfers via e-mail.

## **How do I report errors?**

Please contact us immediately if you notice an error either on the statement or on the online transaction history. The best way is to call 800-772-4343 or 406-761-2880

## **Do I have to change my password?**

You are required to change your password.

## **How do I nickname my accounts?**

Once logged into your account, you can go to "Settings", select "Account" and choose which account you wish to change the name on. Type in the new name and click submit.

## **What if I forgot my password?**

Enter your user id and at the password prompt, click the "I forgot my password link" and answer the prompts.

**Can I change my User ID?**

Yes, go to the "Settings" tab and scroll down until you see PC Banking ID. Type in your new ID and click submit.

**Do I need any special software or hardware to use *online banking*?**

To use the online banking & bill pay service, you must have the following: a PC with an Internet browser that has "cookies" enabled and supports 128 bit encryption, an Internet connection for the PC, an e-mail address, and either a printer or sufficient electronic space to store the Internet banking/bill pay and e-services disclosure.

**How do I change where my alerts are sent?**

Go to the "Services" tab, find "E-Alerts" and click continue. Click on "Add Alert". If you are setting a member alert, you can click our pre-loaded alerts. To set up a share alert, click "Add Share Alert", then select which share account you want the alerts for, set the alert and save.

**My available account balance does not change after I have scheduled a payment. Why not?**

The funds are not withdrawn from your account until the "payment" date.

**What should I do when my address changes?**

Go to "Settings", click on "Change of Address", and fill in the asteriked (\*) boxes. Be sure not to put your street address in the PO Box address line.

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**How can I remove an e-Bill from the bill reminder section when the bill has either been paid outside of *RCFCU Bill Pay*, the bill contains a credit or the bill has a zero balance?**

You will have to file the e-Bill in order to remove it from Bill Reminders. To file an e-Bill, Go to "File E-Bill" and select a reason, then submit.