

Online Banking FAQs

Why is my password not working anymore? It's possible your password has expired. You are required to change your password every 6 months. If you are unable to log-in after you've updated your password, please contact us at 406.761.2880 (GF) or 1.406.467.2541 (Fairfield).

At the present time, you cannot update your password in the Mobile Banking app. Your password will need to be updated in Online Banking and it will automatically update in Mobile Banking.

How safe is Internet Banking? Our third-party provider 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 for details).

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, by 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 your statement or on your online transaction history.

Do I have to change my password? For security purposes, you are required to change your password every 6 months.

How do I nickname my accounts? Once logged into your account, go to "Settings" and select "Account". Choose which account you wish to change the name on. Type in the new name and click submit.

What if I forget my password? Enter your User ID, where indicated, and then click the "I forgot my password link" at the password prompt, and answer the questions.

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 the pre-loaded alerts.

To set up a share alert, click "Add Share Alert", then select which share account you want the alert for, set the alert and save.

My available account balance does not change after I have scheduled a payment in Bill Pay.

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 complete the asterisked (*) boxes. Ensure you have the correct information in the corresponding box.

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 need 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.