

Answers to Most Common Online Banking Questions:

Will I need to re-enroll for Home/Mobile Online Banking?*

No. There will be no change to usernames and passwords for online accounts that were already created prior to the upgrade.

Will I still be able to see and do the same things with the upgrade as I did with the old system?

Yes, all of the same features remain in the home banking system. You can view account balances, transaction history, account details, make transfers, review pending transactions, pay loans, change password, pay bills, view e-statements, etc.

Does my Bill Pay change?

Not at all! Your Bill Pay information is retained in our latest upgrade.

What if I've forgotten my Password or if I need help changing my current Password?

Use the "Forgot Password" feature on the online banking or mobile banking log-in page. The system will send a validation code to your email once information for identity verification been entered. To change your password, use the "Change Password" feature found in your Profile settings.

How do I contact the Credit Union via Edwards FCU home banking?

You can send a secure message and/or question to the credit union via online banking and mobile banking. Questions will be answered within one business day.

Can I start to use Edwards FCU home banking if I'm a member, but I haven't used it in the past?

Absolutely! You can enroll through online banking or mobile banking by clicking the "Enroll" button. Members will need to input member number, SSN, DOB and a username and password that follows the rules shown on the enrollment form. After a successful enrollment, members can log in to both online banking and mobile banking with the same credentials.

Will my current home banking bookmark work?

Yes!

Are there any fees for using Edwards FCU mobile banking?

No. Members will continue to enjoy all online banking services free of charge.

How Do I Get the new Mobile App for my Device?

New Mobile Banking Apps will be available to download on December 6, 2022.

For iPhones, go to [Apple App Store](#).

For Android devices, go to [Google Play](#).

However, if you don't want to use mobile banking, you can always use the web browser on your phone to access online banking.

Can someone intercept my EFCU mobile banking transactions?

No. Our mobile banking uses state-of-the-art secure online technology to protect member information.

How can I be sure my account is secure if someone steals my mobile device?

We require either username/password, or PIN, or Fingerprint, or Face Recognition to log in to your mobile banking. So even if your mobile device has been stolen, no one else can access your account. However, in the event your phone is lost or stolen, we recommend contacting your mobile carrier to de-activate the phone.

What is Remote Deposit Capture (RDC) or Mobile Deposit?

RDC, or more simply Mobile Deposit, allows members to capture check images to make deposits via their phone or tablet camera. Our Mobile Deposit feature allows for deposits to savings and checking accounts, as well as loan accounts and joint accounts.

Can I deposit a check right away?

Yes. Place your paper check on a flat surface, under good light, to take a picture. Also make sure the check image is positioned fully within the camera frame, and in-focus.

Can I still bring check deposits into a branch?

You can, if they haven't already been deposited through mobile banking. Federal Regulation CC was updated on July 1st, 2018 to prevent duplicate check deposits. Therefore, if you deposit your check via mobile banking, you need to endorse the back of your check with "Mobile Deposit Only." Once endorsed this way, the check can no longer be accepted at a branch location.

What is the maximum amount I can deposit using Mobile Deposit?

You can deposit checks up to \$3,000 per item; \$10,000 per day.

Will holds be placed on checks submitted through RDC at mobile banking?

Yes, they may be. All deposits are subject to policies outlined in the Terms and Conditions applicable to all accounts.

What should I do with a check once it has been scanned successfully?

Store it in a secure location for at least 45 days, then destroy it.

Does my check require an endorsement?

Yes, please endorse the check with your signature and include "Mobile Deposit Only."



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Still Have Questions? Call 661-952-5945 or 877-256-3300

***New Registration Required – Credit Cards Only**

Although we made every effort to avoid any member inconvenience, you must re-enroll your credit card information by selecting "Cards" then "Manage Your Credit Card" to complete the registration process. You'll need to have your current credit card available to verify card details. We will be performing an upgrade at the end of January 2023, which will require you to re-enroll your credit card information as well.