



## Online Banking FAQ

### **What is Online Banking?**

Online Banking is an Internet-based service that provides a safe and convenient way to access your Volt Credit Union accounts. With Online Banking, you can view your accounts, transfer funds, retrieve bank statements, view transaction history, initiate stop payments, pay bills (optional), mobile deposit, card management, and communicate with the bank in a secure environment. Online Banking is a free service to members.

### **Do I have to register to use Online Banking?**

Yes, if you are a new member or new to online banking.

Current members can use their current eAccess ID and password.

### **Is Online Banking safe?**

Online Banking is very safe. We've taken every step possible to ensure our system meets the latest security standards, including using the most up-to-date encryption methods, software and firewalls. In addition, your account number is not sent across the Internet.

### **How can you guarantee the security of my banking information?**

We have extremely high criteria to guarantee the security of your banking information online. A few of these are listed below:

- Your banking information never travels the Internet without encryption protection.
- Log-in sessions have a time-out limit and after the limit is reached you are required to login again.
- PIN (Personal Identification Number) guessing is deterred and reported.
- Multi-factor authentication enhances security to allow safe and secure online banking from anywhere.

We are constantly developing and implementing security enhancements to ensure the integrity of our Online Banking system. Our continued success as a financial institution relies on both our ability to offer banking services to you in a secure manner as well as your responsibility in keeping any access codes, passwords or PINs secure.

### **What do I need to access Online Banking with Volt Credit Union?**

You will need an active Online ID and Password, a connection to the Internet and a Web Browser that supports 128-bit SSL encryption. If you do not have an Online ID and Password yet, click here to [www.my.voltcu.org](http://www.my.voltcu.org)

We support the current and prior major releases of Internet Explorer, Firefox, Safari, and Chrome.

### **How much does Online Banking cost?**

Online Banking is FREE to Volt Credit Union members.

### **How frequently will my account information be updated?**

You will see transactions updated to your account in real time. The available balance of your checking and savings accounts will change during the day based on your activity. Any activity through Online Banking will be reflected immediately. All account activity processed within the bank will periodically be updated. All transactions will appear once these items are posted after the evening system update.



### **Can I change my ID?**

Yes, you can. To change your 12-digit Online Banking ID to a name or number that's easier to remember, log on to Online Banking, from login screen click on your name on the bottom lefthand side, choose Settings, then choose Security, choose Change username.

### **Can I change my Online Banking password at any time?**

You can change your password as often as you feel necessary and at any time. For your security, we strongly encourage you to change your password regularly. Log on to Online Banking, from login screen click on your name on the bottom lefthand side, choose Settings, then choose Security, choose Change password.

### **Password Rules**

- Must contain a minimum of 1 letter
- Must contain a minimum of 1 number
- Must contain a minimum of 1 special character: !"#\$%&\*()+<\_<;>? [ ] ^ \_ '
- A given character cannot appear more than 3 times in a password
- Must be between 8 and 20 characters in length
- Must not match or contain your ID
- Must not match the previous Password

### **What do I do if I forget my Online Banking ID or password?**

If you lose/forget your password, you can do a self-reset from the login screen. You can call Member Service and with proper verification, your ID will be given to you. The Member Service Center number is 417-862-0471.

### **After how many invalid login attempts will I be locked out of Online Banking?**

Six attempts can be made to access Online Banking. After six, the user will be locked out.

### **How much history can I see online?**

You will be able to access up to 90 days of transaction history. In addition, if you enroll your account in eStatements you will be able to access up to 24 months of statement history.

### **What happens if I don't log off the system?**

The system has a 10-minute time-out feature. If you are logged in for 10 consecutive minutes without using the system, you will have to login to resume banking.

### **What are Online Banking Alerts?**

Online Banking Alerts are notifications that you can set up to receive either by email or when you login to Online Banking. Online Banking clients must have a valid email address to receive email alerts automatically.

### **What Online Banking Alerts can I set up for my accounts?**

There are two types of alerts you can receive: Transaction Alerts and, Balance Alerts.



### **How do I add an Alert?**

Once you have logged into Online Banking, select the following:

- Accounts
- Click on share or loan type
- Alerts preferences
- Select the alert you would like to create.

You can choose how you will be alerted during setup or by selecting Alert and changing Notify by email, text message or in-app message.

Click on the add alert button to complete the setup. (Only one can be selected, but multiple alerts can be set up on each account.)

### **How do I verify or update my email address/contact information?**

Login >Click on initials on dashboard>Update email address (prompted to verify current password before change)