



COMMUNITY
FINANCIAL

www.cfcu.org
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eBanking Frequently Asked Questions

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What is eBanking?

eBanking is Community Financial's online banking service that lets you access your account via the internet. You can check account balances, transfer funds, make loan payments and much more.

How do I set up eBanking?

Go to www.cfcu.org and enter "cf" and your account number: **cf1234567** in the eBanking Login area. You will be asked to enter your eBanking Password – this password was established when you opened your account. If you do not know your password contact our office at (877) 937-2328 or any branch and we can help you set up your online account access.

Is there a charge for eBanking?

No, eBanking is free for all members. If you place a stop payment or overdraft your account in eBanking the standard fees will apply.

So what can I do in eBanking? Below are just a few options in eBanking.

- **Clearer, Intuitive Transaction Viewing**

With eBanking your transaction history is easy to review. You can configure **My Homepage** to view the accounts and information that are most important to you. You can add customizable display options for balances, transfers, messages and more.

- **Customized eAlerts to Email or Text**

With eAlerts, you will be able to have eBanking send you an email or text when certain conditions occur. For instance, you can set up an eAlert text message when your balance has gone below a certain amount or your loan payment is due. The possibilities are endless.

For added security, you can also have eBanking send you an email when someone attempts to login to your account.

- **More Transfers Options**

You can schedule one-time or recurring transfers based on criteria you specify. The system will show you all pending transfers and your transfer history. You can set transfers within one account number or to another Community Financial account.

- **Institution To Institution (FI to FI) Transfers**

This new FI to FI feature will allow you to move funds from and to external financial institutions from within eBanking. It allows you the flexibility to make mortgage or student loan payments to accounts outside the credit union. (FI to FI transfers available 1/2012)

- **View Holds**

Our new **View Holds** option allows you to view and pending transactions on both your Visa Debit Card and Platinum Visa Credit Card. This will give you a clearer picture of your available balance and help you monitor your card usage.

- **Stop Payments**

The self service stop payment feature lets you request a stop payment on a check or group of checks at your own convenience. Standard fees apply.

- **Account Nicknames (Aliases)**

Managing several accounts can be difficult when you only look at the account number and type. eBanking lets you set “nickname” on your deposit and loan accounts. You will be able to name them whatever you like so you can identify them at a glance.

- **Faster Bill Pay Service**

In eBanking click on the ePay Tab for our new, robust bill pay service that is faster and provides more options than our old service. Please go to www.cfcu.org/ePay for details and a demonstration.

- **eBanking ID and Password Reset**

In eBanking you will be forced to set an eBanking ID and 6-10 character password. Unlike the past service, if you get locked out you can to change your password yourself from the eBanking login page under Rest Password. Also, for added security, you will be asked to change your eBanking Password every 180 days.

- **Improved Secure Messaging**

When you need to communicate with us regarding your accounts you can do it within eBanking’s secure Message Center, the new contact system allowing you to upload attachments to your message and alerts you via email when a response has been posted.

- **Download Functionality**

With eBanking you can download transactions into a number of programs including Microsoft Money and Quicken. You can also select common file formats like QIF, CSV and TXT formats.

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How many eBanking Transactions am I allowed per month?

The limits spelled out in our EFT brochure apply too eBanking transactions. That is, you are allowed 6 EFT transfers per month from "Non-Transactional" accounts such as savings and money market accounts. You are allowed unlimited transfers from your checking accounts.

How do I transfer funds to or from another institution?

Financial institution to financial institution (FI to FI) Transfers must go through an enrollment and validation process. First you will need to contact the credit union to activate this option. Then you will need to enter the institutions' information including unique routing and transit number and account information. Transfers are made through the ACH system and you will need to verify a test transaction before the link is activated.

Does eBanking offer a mobile application?

Community Financial is rolling out eBanking and ePay first and plan to add mobile applications for Apple® and other mobile devices in the near future. In the meantime, you can access eBanking through any internet connection.

How do I use Quicken with eBanking?

You can use Quicken, Microsoft Money or any number of money management programs. eBanking offers several options in the Services area under "Download". You can select the date range and format you'd like and click "Submit".

How do I sign up for and use eStatements?

You can enroll in eStatements by calling our Member Service Center or visiting any branch. Once you enroll you will be able to view your account statements in eBanking. Your account, loan and Visa statements are stored as PDFs and you can review them at any time. When you enroll in eStatements you will also receive account notices in eBanking. Community Financial will send you an email when new eStatements or eNotices are ready for viewing.

How do I sign up for ePay?

Select the **ePay Tab in eBanking**. ePay will have you verify your contact information and establish challenge questions that will be used to set up payees and issue authorization codes. For information on ePay go to www.cfcu.org/ePay.

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