Online Banking

Online Banking is safe, secure, confidential, and gives you more convenient access to your accounts anytime, anywhere. Check your account and loan balances, review recent account activity, make transfers between accounts, pay bills (write fewer checks!) and more!

Access Online Banking
Online Banking is easy to access. Visit the online banking login page. Enter your User ID and password into the fields provided, then click login. First-time users will need to use their Call24 PIN as their password. If you need help logging on, please contact us and a member service representative will assist you.

Mobile Banking
View your account information and transfer funds from the convenience of your mobile phone anytime, anywhere. Visit our Mobile Banking website m.floridacentralcu.com from your mobile device, and then login to Mobile Banking to access your account. Read Mobile Banking FAQs.

You will be charged access rates depending on your carrier. Web access is needed to use Mobile Banking. Check with your service provider for details on specific fees and charges.

Mobile Apps
With floridacentral's Mobile Banking Apps, you can check balances, transfer funds between your accounts, pay bills and find nearby banking centers and ATMs anytime, anywhere on a Smartphone or other Mobile device. You can quickly download our Mobile Banking App directly from your device's app store: Apple iTunes, Apple App Store, or Google Play.

Wireless carriers fees may apply. Check your wireless carrier agreement for details. With Mobile Banking, you must first enroll in Internet Banking or Mobile Banking.

Online Banking Features

ID Check
The credit union's online banking security feature ID Check requires you to correctly answer a security question to confirm your identity before you logon to your account. Read Online Banking FAQs.

Accounts

Account Summary
Get up-to-the-minute account balances, loan balances and account histories on the account summary page. You can view previous and current year dividends earned and interest paid, account transaction history. Plus, you can view credit card account information including; current balance, available credit, three months of history, payment due, year to date interest and current month charges (from the last posting date).

Pending Transactions
View pending transactions on your checking account. A pending transaction is a type of "hold" on your account that affects your available balance. Your account balance can often differ from your available balance due to a pending transaction or "hold" on your account. For example, gas stations often "hold" up to $75 or more from your account when you fill up even though your final transaction amount may only be $30. That gas station transaction will eventually clear your account for $30 but they "hold" the funds from your available balance until the transaction clears. Regularly viewing your pending transactions may help you avoid unexpected overdraft fees.

Account Export
To help manage your finances, Online Banking offers the ability to download your account information. Easily export account information directly into your personal financial management software or export to a Comma Separated Value (CSV) file.

Bill Pay

Online Bill Pay
Tired of the hassle of writing checks to pay for recurring monthly bills? Looking for an easier and secure way to make payments? Then use Bill Pay, a convenient way to pay your bills through Online Banking. With Bill Pay, you can pay almost anyone using a computer or mobile device. You can schedule single payments as well as weekly, bi-weekly or monthly payments from a list of established vendors, or add your own. You can even send a check to an individual. And, it's as easy as ever to pay your bills while you are out of town or on vacation because all you need is internet access to login to Online Banking Bill Pay. So, set up your bills to be paid online today. You'll appreciate the convenience and security knowing your payments are made for you on time and without the hassle of checks, stamps or mailboxes.

Transfers

Account Transfer
It's easy to transfer money between your credit union accounts (savings, checking or loans). All your online banking transactions are secure and you receive a transfer confirmation number for your records.

External Transfer
The External Transfers service is a feature within floridacentral Credit Union's Internet Banking. This service is offered by floridacentral to allow members to transfer funds between their deposit accounts at floridacentral and deposit accounts at another financial institution.

floridacentral account types that are eligible for the External Transfers service include personal and business checking and savings. Other financial institutions may have restrictions regarding transfers into and out of various account types. floridacentral is not responsible for any costs or losses arising from transfers that are not permitted by another financial institution. Please refer to the other financial institution's terms and conditions related to incoming and outgoing external transfers.

Statements

E-Statements
Your monthly account statement can be viewed online! At the touch of your fingertips and in a secure environment, you have access to your monthly account statement including a 90 day history. Plus you save both time and money by receiving your statement electronically instead of by mail. By choosing to view your statement online, you help us save paper, postage and other natural resources.

To sign-up for E-Statements, simply logon to Online Banking, click on the Accounts tab then on click on E-Statements. You will be asked to read the disclosure and consent to accept statements electronically instead of by way of US mail.

Online Services

Account Services
Through Online Banking you can view your E-Statements, change your address, change your password, order a copy of a paid check, request a check withdrawal, reorder checks, request statement copies, apply for a loan and more. (Transaction fees may apply to some of these services.)

Online Settings
Online Banking can be customized to fit your needs. You can decide how long the system stays connected before it logs you out, create personalized account nicknames and set your account history date range.

Account Alerts
Sign-up for important alerts delivered directly to your mobile phone or e-mail. This free service lets you set up your own personalized alerts customized to your preference. Read more about account alerts.

Contact Us
Our Member Service Contact Center is open Monday through Thursday, 8:00 a.m. – 5:00 p.m. Friday, 8:00 a.m. - 6:00 p.m. and can assist you with Online Banking or credit union account questions. Contact Us and Secure Messages sent during closed hours will be answered on the next business day.

System Requirements

Minimum Browser Requirements for Online Banking
Online Banking is designed for the following browsers. Using other browsers may cause the web pages to appear misaligned and prevent access to Online Banking.

Operating System	Microsoft Internet Explorer®	Apple Inc. Safari®	Mozilla Firefox®	Google Chrome®
Windows® XP SP3	8.0	N/A	22.0 or above	27.0 – 28.0
Windows® Vista	8.0 – 9.0	N/A	22.0 or above	27.0 – 28.0
Windows® 7	8.0 – 10.0	N/A	22.0 or above	27.0 – 28.0
Windows® 8	10	N/A	22.0 or above	27.0 – 28.0
Mac OS X 10.7	N/A	6.0.4 – 6.0.5	22.0 or above	27.0 – 28.0
Mac OS X 10.8	N/A	6.0.4 – 6.0.5	22.0 or above	27.0 – 28.0

Other browsers and operating systems may be used; however, they are not supported by Online Banking and some features may not function properly. It is highly recommended that the most current browser version be used to access Online Banking. Beta versions of browsers and operating systems are not recommended or supported.

Additional Requirements:
Please ensure your browser:

* is cookie-enabled,
* is JavaScript-enabled,
* supports secured sites,
* has its Privacy settings at Medium or less,
* has at least a 128-bit encryption.

Determining Your Browser Version
On the toolbar at the top of your browser window, click on "Help". Then, depending on which browser you have, click on one of the following:

* "About Internet Explorer"
* "About Mozilla Firefox"
* "About Safari"

A screen will appear telling you what browser and version you are using.

About Security
We have taken all appropriate measures to ensure that our website and online banking product is secure, and that our members' account information remains private. Our members also play a role in protecting their information. Your online banking User ID and Password should be provided only when your browser shows a Secure Socket Layer (SSL) session is taking place. Secure Socket Layer (SSL) technology encrypts account information between computers, so that it is virtually impossible to be read by others. We recommend that our members use a current version of browser software so that they may benefit from the most up to date internet security available. After you

finish any website session that included viewing or sending private information you should close your browser window.

Security Tips

- Never reveal your PIN or password. This includes your Call 24 PIN or the password that you selected when you signed up for Online Banking.
- Use the Logout icon to end an online banking session. This will expire all the cookies that were set in your session.
- The amount of time you can remain inactive before being automatically logged out of online banking can be set under "Online Services." For your own security, keep this time setting as short as possible.
- It is recommended that you balance your account at least once a month so that any discrepancies can be reported to us in a timely manner.

Accepting Cookies
To disable the "Accept Cookies" warning in Firefox 22.0 and up:

1. From the Tools menu, select Options.
2. Click on the "CONTENT" tab.
3. To enable Java, verify that the "Enable JavaScript" box is selected.
4. Click on the "PRIVACY" tab.
5. Verify that "Accept cookies from sites" is selected.

To disable the "Accept Cookies" warning in Microsoft® Internet Explorer 8.0 and up:

1. Click on TOOLS.
2. Select INTERNET OPTIONS.
3. Click on the PRIVACY tab.
4. Click on the button "Advanced".
5. Put a check mark next to "Override Automatic Cookie Handling".
6. Under First-party Cookies make sure the radio button is set to ACCEPT.
7. Under Third-party Cookies make sure the radio button is set to ACCEPT.
8. Put a check mark next to "Always Allow Session Cookies".
9. Click OK button.

Unable to Login to Online Banking

Accessing the Login Page
If you can view the other areas of our website, but are unable to access Online Banking, it may indicate a problem accessing all secured websites.

If you are using one of the browsers we recommend and are still experiencing a problem, the problem may lie with your Internet Service Provider. This is particularly common with employer-based access to the internet. Your employer may have firewalls, proxy servers or other equipment that may prevent access to secured sites.

Contact your company's IT Department regarding the problem or try to access Online Banking from another location.

IMPORTANT:

When reporting problems to us, please have as much information ready as possible (e.g. when the problem occurred, browser version, etc.).

Forgot User ID and/or Password

I've forgotten my User ID, how can I access Online Banking?
Use your account number as your User ID. You may personalize your User ID within Online Banking by clicking on the 'Online Services' tab and then 'User ID.'

I've forgotten my password, how can I access Online Banking?
You may use our password reset tool, or contact us at (813) 879- 3333 or (800) 528-3330 us for assistance.

IMPORTANT:

We do not have access to your password. In the case of a forgotten password, please use our password reset tool or contact us to reset your password.

Common Error Messages

The following errors may occur when accessing Online Banking:

- **Account verification error.** Your password is incorrect. Verify the password and re-enter it. Check to make sure the Caps Lock is not on. Passwords are case-sensitive; the Caps Lock may alter the way your password is being entered.
- **The account has been locked.** You have had too many invalid login attempts. As a security measure, Online Banking will allow three invalid password attempts and will lock out the account on the fourth try. To reset your password, please use our password reset tool or contact us for assistance.
- **We're sorry, we are unable to process your request at this time.** Online Banking is temporarily down for system maintenance. Try again periodically. If the message is displayed repeatedly, contact us.

Troubleshooting

Error Messages – To show us the exact error message that you are receiving, display the error message on your screen then press Print Screen on your computer's keyboard. This will transfer the image to your clipboard which can then be pasted into a Word document or other application.

When experiencing an error message, try the following steps before contacting your financial institution:

1. Clear the cache, reload or refresh.
2. Close the browser.
3. Retry.

After trying this and you still continue to receive the error message, contact us.

IMPORTANT:

When reporting problems to us, please have as much information ready as possible (e.g. when the problem occurred, browser version, etc.).

Unsuccessful Transfer(s) – If a transfer is unsuccessful you will be given a reference number. You may email us and a Customer Service Representative will assist you in finding out why your transfer was not successful.

I've opened Quicken and tried to connect to you to download my files; it does not work. How can I do this?

To export your transactions, click on the Online Services tab, then click on Export "Account Information."

1. Choose the account and the dates you would like to export history for.
2. Select Quicken as your Export format, and click the Download Data button. Do this for each account you wish to export.
3. Open Quicken. The exported history items will be automatically uploaded.

It takes so long to download data, my session times-out and I have to start all over. How do I fix this?

We suggest that you increase the time limit on your connection with us. To increase the time limit click on "Online Services" in Online Banking and then select "Timeout."

Online Help: Accounts

Summary

The Accounts tab will show you a general overview of your account. At the top of the page, you will see your member number and the address we have on file. While under the Account tab and sub-tabs, you may click the Printer Friendly button in the upper right-hand corner. This creates a page formatted specifically for printing.

Insured Accounts Summary
The Insured Accounts Summary section displays a general overview of your insured accounts, including the account title, type, balance and available balance.

Insured accounts include:

- Savings
- Money markets
- Share certificates
- Checking
- Individual retirement accounts

To view the details of an insured account, click on the account title. Your current transaction activity will then be displayed.

You may also view up to three months of your account history by going to the Next History Date Range, selecting dates using the fields provided and clicking More History. If you are looking at the details of your checking account, you can view a copy of the check by clicking on the check number.

Your savings are federally insured for $250,000 by the National Credit Union Administration, a U.S. Government Agency.

Loan Summary
The Loan Summary section displays a general overview of your loans, including the loan title, type, balance, available balance, rate, payment and the due date.

To view the details of your loan, click on the loan title. Your current transaction activity will then be displayed.

You may also view up to three months of your account history by going to the Next History Date Range, selecting dates using the fields provided and clicking More History.

Credit Cards
The Credit Cards section displays an overview of your credit card accounts.

To view the details of your current credit card cycle, click on the credit card number, or the View Details button on the corresponding row. You will then be taken to a separate screen where you can view transaction history, view your statement, add or remove a card on your account, make a payment, and more.

Transfer Funds
This option allows you to transfer funds between your accounts. The completion of a transfer is subject to the availability of sufficient funds in the account you are transferring from. If you do not have sufficient funds, the transaction will not be completed. If you have a cross-account transfer set up, you may also transfer funds to another member number.

To transfer funds:

1. Click on Accounts tab.
2. Click on the Transfer Funds sub-tab.
3. Enter the amount you'd like to transfer in the field provided. Do not include dollar signs or commas.
4. Select the account you would like to transfer from (only eligible accounts will appear).
5. Select the account you would like to transfer to (only eligible accounts will appear). If you are transferring funds to a different member number, their eligible accounts will be displayed next to their member number.
6. Click on Transfer Funds.

Linked Accounts

Account to Account Transfers
You can add accounts to account transfers by linking your accounts. This will allow you to transfer or receive money to a different account at a different financial institution.

External Transfers
Transfer to and from an External account:

1. Click on Accounts tab.
2. Click on the External Accounts sub-tab.
3. Select Bank Account in the account type drop down.
4. Add the bank information in the text boxes below the drop down.
5. Click Add Account.
6. Confirm the bank information.

Please note: In order to complete the verification process, you will have 2 small transactions that will be transferred to the external account. The amount of the transactions will need to be verified. Once you identify these transactions, you will return to the external accounts page and press complete verification. If the amounts entered match the amounts of the transactions, then the account will be enabled for funds transfers.

The daily limits are $2,000 for incoming external transfers and $2000 for outgoing external transfers. There is a $2.00 transfer fee for each outgoing external transfer made through Online Banking. There is no charge for incoming external transfers.

Export
The Export option allows you to download your financial history to your computer for use with personal financial management software such as Quicken, Quick Books, and Microsoft Money. If you would like to download your account history but do not use financial management software, a CSV (Comma Separated Values) format of your history is also available.

To export your transaction history:

1. Click on the Accounts tab.
2. Click on the Export sub-tab.
3. Select the account you'd like to export history for.
4. Select the date range.
5. Select an export format.
6. Click on Download Data.

Online Help: Online Services

eStatements
eStatements allows you to access your monthly account statements instantly online instead of by mail. With eStatements, you can access your statements for the past twelve months, and view your previous year-end. You will receive an e-mail notification each month when your new statement is ready to view.

To sign up for eStatements:

1. Click on the Accounts tab.
2. Click on the eStatement sub-tab.
3. Click Sign Up for eStatements.
4. Enter your current e-mail address in the field provided.
5. Click 'I Consent'.

View Your eStatements

If you have already signed up for eStatements, you will be able to view your electronic statements here.

To view your eStatements:

1. Click on the Accounts tab.
2. Click on eStatements.
3. Click the eStatement date you wish to view and your electronic statement will open in a new window.

Check Withdrawal
This form allows you to request a check addressed to the primary owner of the account, sent to the address we have on file. The maximum amount you can request to have withdrawn is $6,000 per day. Please be sure to verify your address by going to "Online Services" and click on "Address/Phone Number."

To request a check withdrawal:

1. Click on the Online Services tab.
2. Click on Check Withdrawal.
3. Select the account you would like to have the check withdrawn from in the drop-down menu. Only eligible accounts will be displayed.
4. Enter the amount you wish to withdraw.
5. Click on Submit to request the check. You will receive an acknowledgement of the request within two business days. A check will be mailed to the address on the system the next business day following the day we receive the request.

Check Copy
You may request a copy of a paid check that the image does not appear on your Accounts history. Your check will be mailed within 10 business days to the address on the account. Please be sure to verify your address by going to Accounts, Summary or Dashboard and viewing your Address and Phone Number. Your account will be charged for any applicable fees. If your check cleared over 90 days ago, there will be an additional statement copy fee.

To request a copy of a paid check:

1. Click on the Online Services tab.
2. Click on Check Copy.
3. Enter the amount the check was written for. Do not include dollar signs or commas.
4. Enter the check number.
5. Enter the date the check cleared (month/day/year).
6. Click on Submit to request a copy of the check.

Check Reorder
You may place an order for a new check supply online so long as there are no changes to the address or check style that you've previously ordered through the credit union. If your address has changed since your last order of checks, you will need to visit a branch or mail your order form in with any corrections. If you proceed to order checks through this service, the checks will be printed with the same address as your last order. If any other personal information has changed, please contact the credit union directly.

To order a new check supply:

1. Click on the Online Services tab.
2. Click on Check Reorder and follow the onscreen instructions.

Stop Payment
You may place a stop payment on personal checks or electronic checks by visiting your nearest branch location or contacting the credit union. A stop payment fee of $32.00 will be deducted from your account for each stop payment request made. The request will be valid for 6 months after the date of the request. Please note: Stop payments on checks are not guaranteed until 48 hours after the date of request.

IRA Distributions

This informational page provides IRA distribution information.

Lost or Stolen Credit Card

If your ATM card is lost or stolen, you can deactivate it by calling Call 24 at (813) 874-2424 or (800) 444-1124 and selecting option six.

If your debit card with the MasterCard® logo is lost or stolen, you can deactivate it by calling (888) 918- 7847.

Add a Joint Owner

This informational page provides information on how to add a joint owner to your account.

Wire Transfer
You may set up a wire transfer to send money to another account or locations. If the recipient at another financial institution is not the owner of the account with your current credit union, you will need to print a form and fax it along with your driver's license to the credit union.

To request a wire transfer, please visit your nearest branch location or contact the credit union. There is a $25.00 fee for incoming and outgoing domestic wires. There is a $75.00 fee for outgoing international wires and $45.00 for incoming international wires. There is an additional $75.00 for research and error resolution for international wires.

CD Distribution
To request a CD Distribution and/or purchase a new CD, please visit your nearest branch location or contact the credit union.

Overdraft Protection
All members will automatically be set up for Overdraft Protection at account opening and Overdraft Privilege, if they qualify. You must opt-in to Overdraft Privilege Plus to take advantage of having all transactions approved and paid (up to the assigned limit), including ATM transactions and everyday (non- recurring) debit card transactions. Please visit your nearest branch location or contact the credit union to opt-in. You will receive a confirmation by mail of their enrollment in Overdraft Privilege Plus.

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. With Overdraft Privilege Plus, we will charge you a fee of $32 each time we pay an overdraft.

User Options

Address/Phone Number
This online form allows you to update your address and phone number(s) on file. If you have multiple accounts with us, you will need to update your contact information with each account separately. If you have a Visa® or MasterCard® account with us, your address and phone number(s) will be updated automatically. Please note: Foreign addresses and phone numbers cannot be updated online, please mail your request to change your address to: floridacentral Credit Union, P.O Box 18605 Tampa FL, 33679.

To update your address and/or phone number:

1. Click on the User Options link.
2. Click on the Address/Phone Number tab.
3. Enter your updated address and phone number(s) in the appropriate fields provided. Please do not use any symbols or special characters.
4. Click Submit and you will receive a confirmation that your information has been updated.

Change Password
This form allows you to change your home banking password. Passwords must be 8-25 characters in length and use a combination of numbers and letters. Passwords must not include any symbols, contain your social security number, your account number or be one of your three previous passwords.

Remember, passwords are case-sensitive!

To change your password:

1. Click on the User Options link.
2. Click on Password.
3. Enter your current password in the "Old Password" field.
4. Enter a new password in the "New Password" field.
5. Re-enter the new password in the "Re-enter password" field.
6. Click Submit and you will receive a confirmation that your password has been updated.

You may change your home banking password at any time. For security purposes, it is recommended you change your password every six months. If you have forgotten your password, you may use Password Help on the login page to reset it or contact the credit union for further assistance.

Change email Address
This online form allows you to view/update your email address. Your email address will be used for notifications and to provide you with product or service information that may be a potential benefit. Please refer to our Privacy Policy for more information.

To change your e-mail address:

1. Click on the User Options link.
2. Click on email Address.
3. Enter your updated email address in the field provided.
4. Click Submit and you will receive a confirmation that your email address has been updated.

Change History Date Range
The Change History Date Range allows you to select what account history dates you would like to have displayed. By default, only the current month's history is displayed.

To change your history date range:

1. Click on the User Options link.

2.   Click on History Date Range.
3.   Select a date range by selecting one of the date range descriptions.
4.   Click on Change Date Range to save your changes.

Change Your Timeout
The Change Your Timeout feature allows you to set the number of minutes of inactivity in your online banking session before the system automatically logs you out.

To change your timeout:

1.   Click on the User Options link.
2.   Click on Timeout.
3.   Select the number of minutes from the drop-down menu.
4.   Click on Change Timeout to save your changes.

Create Account Nickname
Personalize the account names that are displayed in home banking for easier recognition.

To create or update an account nickname:

1.   Click on the User Options link.
2.   Click on Account Nicknames.
3.   Modify your account nickname in the field provided to the right of the account name.
4.   Click on Submit to save your changes.
5.   To restore the system default name, delete the nickname from the provided field and click on Submit to save your changes.

Change User Security Key
Choose a word that displays on login for your user security key. This will help you know that the website is valid.

To create or update a security key:

1.   Click on User Options link.
2.   Click on Change User Security Key
3.   Modify your key
4.   Click on Submit to save your changes

Change Font Size
Change the size of the font that displays for you during your Online Banking session.

To change the font size:

1.   Click on User Options link.
2.   Click on Change Font Size
3.   Choose the size you prefer in the drop down box
4.   Click on Submit to save your changes

Or

Click on the Font Size letter for the size of the font you prefer in the top right corner of the page

Scheduled Transfers
You can schedule a transfer to occur at a certain date and time in the future. You can set up the transfer to happen once, or on a reoccurring basis. To view or modify the scheduled transfers that you have set up for your account, click on Scheduled Transfers.

To view the scheduled transfers for the current month:

1. Click on View Current Schedule
2. To view the next or previous months transfers, click the "Previous Month" or "Next Month" links
3. To edit the transfer, click the transfer you wish to modify

To view a list of all scheduled transfers ordered by the next transfer date:

1. Click on View by Next Transfer Date
2. To edit the transfer, click the transfer you wish to modify

To Add a new scheduled transfer:

Click the Add New Scheduled Transfer link

Or

Click Accounts and select Transfer

Then

Click the Schedule a Transfer Button

Contact Us

View Messages

View any messages you have sent us through our secure message system, or any responses to the messages you have sent.

Send a New Message

Send a message through our secure system to contact us with your specific questions.

moneycentral

moneycentral allows you to view and analyze all of your accounts from one convenient location. View account balance information from credit unions and banks. You can also keep an eye on bills and utilities, assess net worth, review your budget and see how you spend your money and determine the best way to pay down your loans and credit cards. You will use moneycentral in your own way – each specific to your current financial situation and personal financial goals.

To register for moneycentral:

1. Click on the moneycentral tab.
2. Enter your email address then agree to the Terms of Service.
3. On the next page, the 'Add Accounts' wizards allows you to add accounts by their types (Checking or Savings, Credit Card, Mortgage, Loan or Investment). Click on Change Timeout to save your changes.

Remote Deposit

Mobile/Remote Deposit is a convenient, secure, and free service offered by floridacentral Credit Union. Using your Smartphone or tablet, you can deposit your checks into your floridacentral accounts through our Mobile app. Likewise, with your desktop scanner and computer; you can scan and electronically deposit your checks into your floridacentral accounts through Internet Banking.

To register, simply login to your Internet Banking and Click on Remote Deposit tab or download the floridacentral's Mobile app and click on the Deposit icon. Read and accept the End User Agreement and allow three (3) business days for your registration to be reviewed and approved. You will receive an email notification with the status of your registration request.

Deposits received before 9:00 am Eastern Standard Time (EST) will be credited to your account on the same business day. Deposits received after 9:00 am EST will be credited to your account on the next business day.

Please note: Business days are Monday through Friday, excluding Saturdays, Sundays, and holidays.