

FAQs

I get an error message when I try to enroll.

Call your branch to set your account to allow online enrollment.

The system won't accept my security code.

Did you change your original code to an eight-digit alphanumeric code when you first enrolled? Call your branch.

I forgot my username. What do I do?

Call your local branch for assistance.

I forgot my security code!

Click on "Forgot your security code?" on the online banking homepage. Answer the verification questions when prompted and select a new security code.

Can I pay my ARFCU loan online?

Yes. Click on "Loan Payment" on the menu on the left side of the page. Select the accounts and frequency of the transaction.

How do I set automatic transfers?

Click "Transfer Funds" on the menu. Select how often to make the transfer.

Can I transfer funds from one ARFCU account to another ARFCU account?

You can transfer money between accounts ONLY if you are on both accounts. Due to privacy concerns, you can only transfer from an individual account to a joint account.

Can I transfer funds from my ARFCU account to an account at another bank?

You can do this only through Bill Pay.

I need more help with the program.

Test the system without altering your account with the Demo. For specific questions, click on "Help" after logging on.

LOCATIONS

TUPPER LAKE, NY

280 Park St. • Tupper Lake, NY 12986
Phone: (518) 359-2921 • Fax: (518) 359-7366

Lobby: Mon-Fri 9:00-5:00

Drive-Thru: Mon-Fri 8:30-5:00

POTSDAM, NY

166 Market St. • Potsdam, NY 13676
Phone: (315) 268-1440 • Fax: (315) 265-1322

Lobby: Mon-Wed 9:00-4:00,

Thurs-Fri 9:00-5:00,

Sat 9:00-12:00

Drive-Thru: Mon-Fri 8:30-5:00,

Sat 8:30-12:00

SARANAC LAKE, NY

33 Depot St. • Saranac Lake, NY 12983
Phone: (518) 891-9958 • Fax: (518) 891-4814

Lobby: Mon-Fri 9:00-5:00

Drive-Thru: Mon-Fri 8:30-5:00

WILMINGTON, NY

5794 State Route 86 • Wilmington, NY 12997
Phone: (518) 946-2056 • Fax: (518) 946-2057

Lobby: Mon-Thurs 9:00-11:00, 11:45-5:00

Fri 9:00-11:00, 11:45-6:00

PLATTSBURGH, NY

4 Seasons Plaza • 23 Smithfield Blvd.
Plattsburgh, NY 12901
Phone: (518) 562-0221 • Fax: (518) 562-0337

Lobby and Drive-Thru:

Mon-Wed 8:30-5:00

Thurs-Fri 8:30-6:00,

Sat 8:30-12:00

HOME BANKING



Enrollment

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ADIRONDACK REGIONAL FCU

With convenient locations across the North Country and many online services, you can take us wherever you go!



ENROLLMENT

To set up **Online Banking** at home:

- Call your branch and notify your teller that you want Online Banking. Your account must be set to allow online enrollment. *Note: You must have a checking account and Audio Response in order to use Home Banking.*



- Go to ARFCU's homepage at: www.adkcreditunion.com and click on "Online Banking" to enroll through the secure site. Click "Enroll Online" to begin.

- On the enrollment screen, enter your **full** member number. Your PIN for the set-up process is _____. Read the terms and conditions; click "I agree" at the bottom.

- The system will ask you to choose a new user ID. Pick a username you will remember. You also need to enter some identifying information to continue. Record your username, password, and passphrases for reference.

- On the next screen, you have the option to sign up for Bill Pay. If you decline, you will be taken to the online banking site.

- Login with your **new** username. Your security code is _____.

- Immediately after logging in the first time, you will be asked to change your security code. Choose an **eight-digit alphanumeric code** you will remember. Enter the code you had been assigned and the number you selected for the new security code. Enter the new code again for verification.

Congratulations! You are now enrolled in ARFCU's online banking system and can check balances, transfer funds, and apply for loans!

NAVIGATION

Once you are enrolled in online banking, you will be able to securely access your account, transfer funds, pay loans, and check balances from any computer with an Internet connection.

BANK IT

The **Account Summary** shows current and available balances for your shares. Data on your checking account includes cleared drafts, fees, and available balances. Transactions can be searched for by date or draft number. Loan information includes payoff amount, current balance, and next due date. Savings accounts show balances and recent transactions. Use this information to balance your checkbook or track your funds between statements.

Use the **Transfer Funds** function to move funds between shares on your account. Loan payments can NOT be made in this menu. Choose between making a one-time transfer and scheduling a recurring transaction.

Get an immediate **Loan Advance** through the online system. You choose the loan to be advanced and where to transfer the funds.

Loan Payments on your ARFCU loans can be made immediately, or you can schedule automatic transfers. You choose the frequency of payments. No more worries about late payments!

Users can review their **Scheduled Transfers** and make changes to the frequency or amount transferred. Automatic transfers can also be deleted in this menu.

Review your **Transfer History** and search by account, date or amount. Searches will reveal the details and status of your transactions.

MAIL IT

The *Mail IT* menu allows you to store and send email to ARFCU about your accounts.

New messages and responses from the credit union can be found in the **Inbox Messages**.

Outbox Messages stores the messages you sent to the credit union.

Saved Messages can be accessed and are stored for reference.

Users can email ARFCU under **Compose New Mail**. A representative will respond to inquiries on the next business day.

PERSONAL INFO

The **Personal and Account Information** screens allow you to customize your preferences.

Using these screens, you can keep your account information secure and change your username and password through **Change Security Code, Change Logon ID** and **Select Passphrase**.

You also have the option to set **Alerts**.

Account Information allows you to change nicknames for each account, and link to your other accounts.

EXPORT IT

ARFCU's Online Banking system allows you to export your account information to Quicken (releases 99 and later) and Microsoft Money.

You can export your **Scheduled Transfers, Transfer History, and Account History**.

You can also **Register Names** to be used in your Personal Financial Manager.

Use the Online Banking system to update your home software and keep track of your finances and home budget.

