

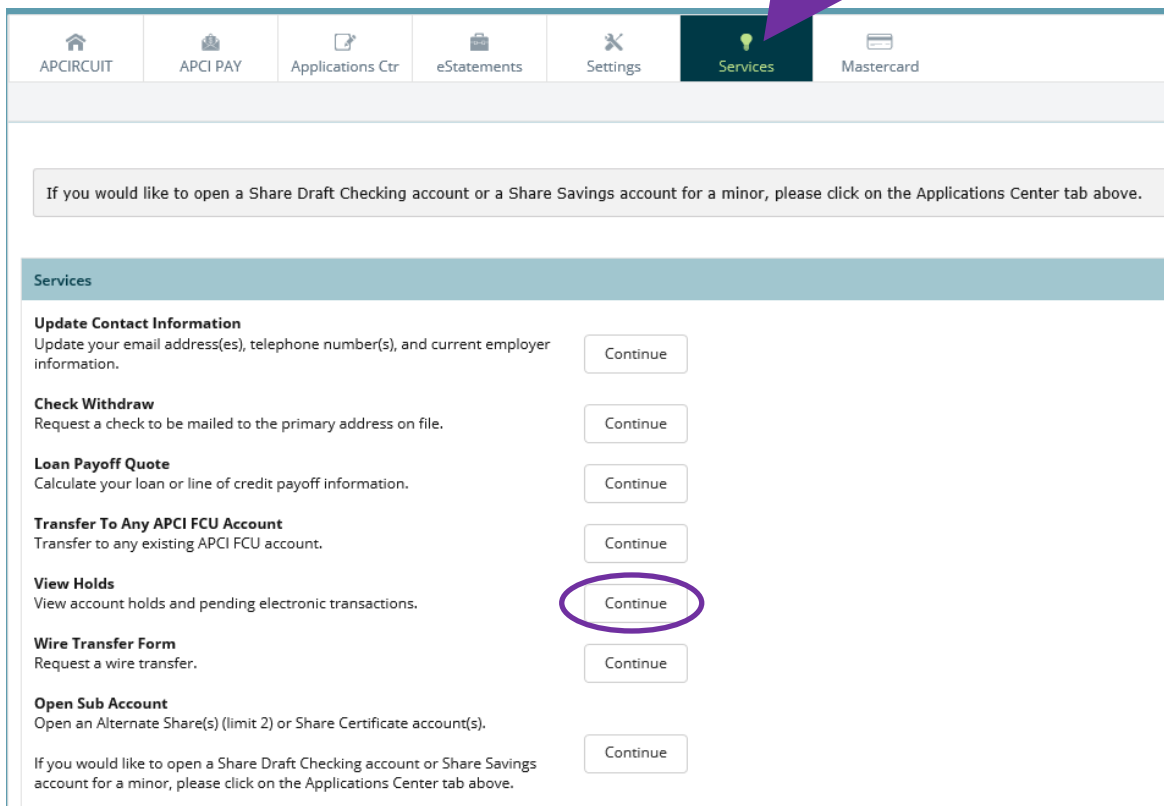
HOW TO – View holds against my accounts within APCIRCUIT®

APCIRCUIT® PCI Home Banking Service is the main system of our APCI eCU suite of electronic banking services.

1. Visit apcifcu.org and enter your APCIRCUIT ID and click “Continue.” Follow the prompts to complete the login process.



2. You can view holds against your account by clicking the “Services” tab and then “Continue” after the View Holds listing on the Services page.



3. Any Account Holds or Pending Transactions will be visible on the View Holds page.

APCIRCUIT
APCI PAY
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View Holds

Transactions are commonly pending when a merchant pre-authorizes a debit or credit card purchase. These holds will be released when the transaction clears your account or the expiration time is reached, whichever occurs first.

If a hold expires before the merchant completes the transaction, those funds will show as available in your account even though they will be deducted when the transaction is completed. The Credit Union does not control the time the merchant completes the transaction and the funds are withdrawn from your account.

Account Holds			
Hold Type / Info:	Hold Amount	Effective Date	Expiration Date:
<i>There are no Account Holds Pending</i>			

Pending Transactions		
Info:	Amount	Effective Date:
<i>There are no Electronic Transactions Pending</i>		