

APCI eBanking

Guide to Enrollment and Features

APCI eBanking Guide to Enrollment and Features

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APCI eBanking Overview

APCI eBanking, our digital banking platform, is a secure way to access and manage your account activity from your personal computer or mobile device.

APCI eBanking offers our members:

Agility: Looking ahead, we see the importance of building our digital banking technology to be agile. Technology, similar to member expectations, is constantly changing. This inspires our drive forward.

Enhanced Security: The confidence in providing our members with the best security advancements available and increasing our already high levels of account and data protection.

Greater Integration: Expanding our ability to serve all members equally without having to use multiple apps or even visit the branch location.

More Access: With greater convenience that's easy to use from any device, anytime.

New Functionality: Adds more power to the types of transactions members can do.

Ongoing Improvements: Exploring new features and enhancements for a better member experience.

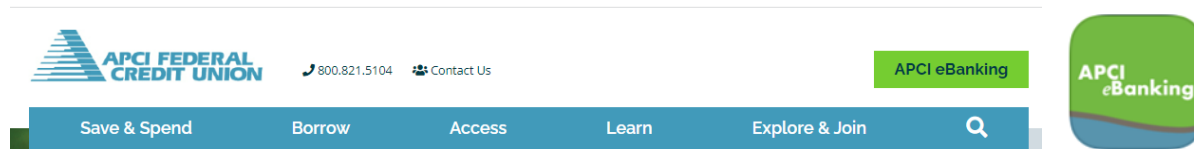
Welcome to APCI eBanking!

Using the APCI eBanking system, you can easily choose from these options:

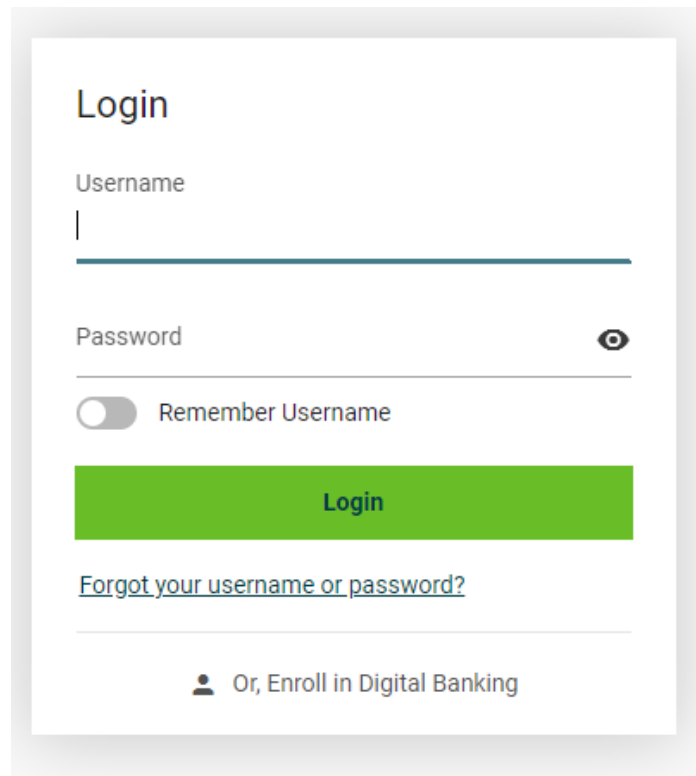
- View your Account(s)
- Make a Transfer between your Account(s) or to another Member Account(s)
- Pay bills using APCI ePay
- Access APCI eStatements
- Open a Subshare Account (Share, Share Certificate or Share Draft Checking)
- Apply for a Loan
- Stop a Check Payment
- Request a Check Withdrawal
- Review Frequently Asked Questions (FAQs)
- Set up APCI eAlerts for your Accounts or Cards
- Access Secure Messaging
- Send Outgoing Wire Transfers
- Calculate your Loan Payoff Amount
- And more!

APCI eBanking Enrollment

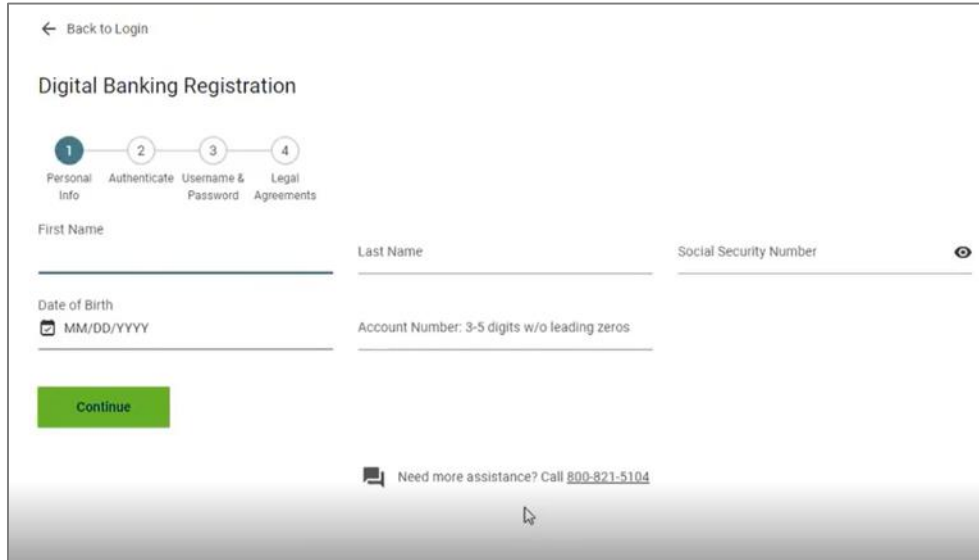
To begin the enrollment process, click the green APCI eBanking button that can be found on any apcifu.org webpage or launch the APCI eBanking mobile app.



Select the “Enroll in Digital Banking” option to access the Online Banking Registration Page.

A screenshot of the APCI eBanking Login page. The page has a white background with a light gray border. At the top, the word 'Login' is displayed in a large, bold, black font. Below it, there is a 'Username' label followed by a text input field with a vertical cursor. Underneath the username field is a 'Password' label followed by a text input field. To the right of the password field is an eye icon. Below the password field is a toggle switch labeled 'Remember Username'. At the bottom of the login section is a large green button with the word 'Login' in white. Below the button is a link that says 'Forgot your username or password?'. At the very bottom of the page is a link that says 'Or, Enroll in Digital Banking' with a person icon to its left.

1. Enter your Personal Information.



← Back to Login

Digital Banking Registration

1 Personal Info 2 Authenticate 3 Username & Password 4 Legal Agreements

First Name _____ Last Name _____ Social Security Number _____

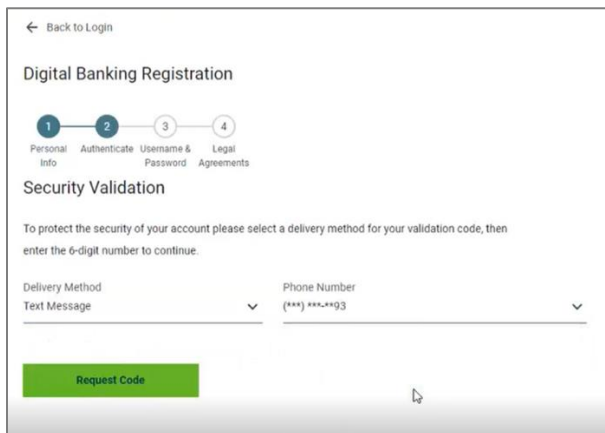
Date of Birth _____
MM/DD/YYYY

Account Number: 3-5 digits w/o leading zeros _____

[Continue](#)

Need more assistance? Call [800-821-5104](tel:800-821-5104)

2. Select your Authentication Method and enter the verification code.



← Back to Login

Digital Banking Registration

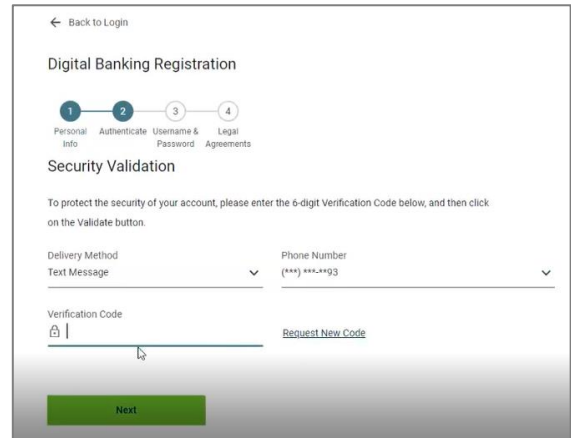
1 Personal Info 2 Authenticate 3 Username & Password 4 Legal Agreements

Security Validation

To protect the security of your account please select a delivery method for your validation code, then enter the 6-digit number to continue.

Delivery Method _____ Phone Number _____
Text Message (***-***-****)

[Request Code](#)



← Back to Login

Digital Banking Registration

1 Personal Info 2 Authenticate 3 Username & Password 4 Legal Agreements

Security Validation

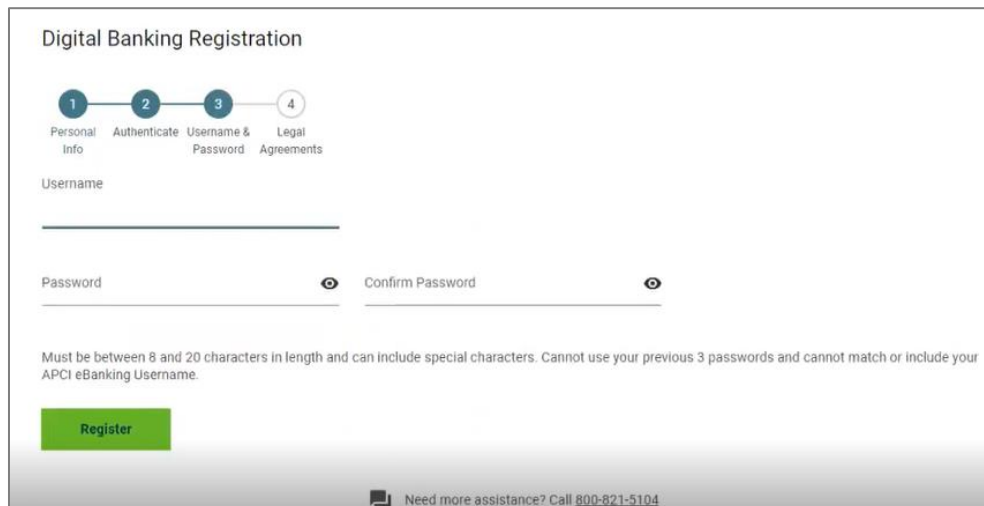
To protect the security of your account, please enter the 6-digit Verification Code below, and then click on the Validate button.

Delivery Method _____ Phone Number _____
Text Message (***-***-****)

Verification Code _____ [Request New Code](#)

[Next](#)

3. Create your Username and Password.



Digital Banking Registration

1 Personal Info 2 Authenticate 3 Username & Password 4 Legal Agreements

Username _____

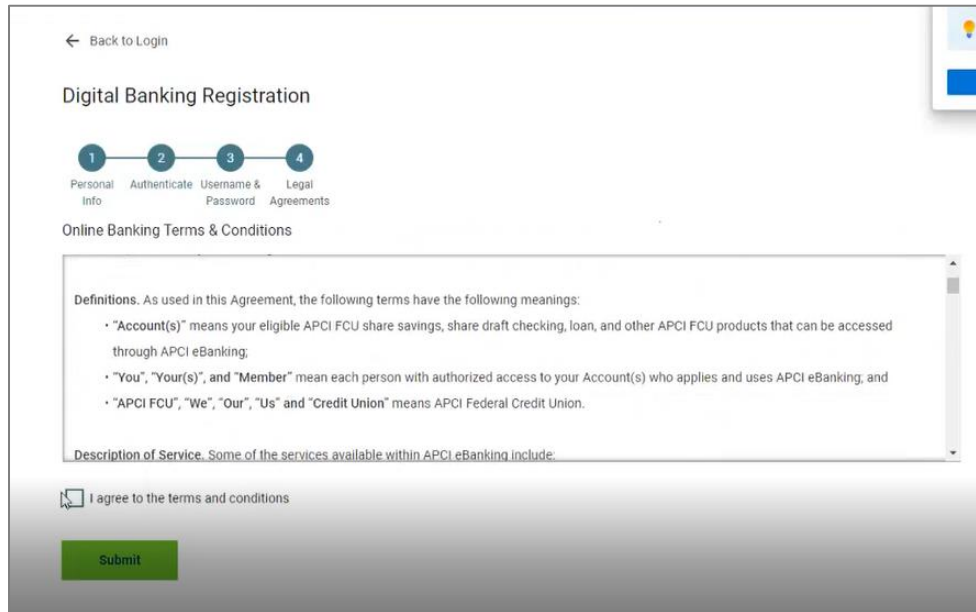
Password _____ Confirm Password _____

Must be between 8 and 20 characters in length and can include special characters. Cannot use your previous 3 passwords and cannot match or include your APCI eBanking Username.

[Register](#)

Need more assistance? Call [800-821-5104](tel:800-821-5104)

4. Read and accept the User Agreement and Submit.



← Back to Login

Digital Banking Registration

1 2 3 4
Personal Authenticate Username & Legal
Info Password Agreements

Online Banking Terms & Conditions

Definitions. As used in this Agreement, the following terms have the following meanings:

- "Account(s)" means your eligible APCI FCU share savings, share draft checking, loan, and other APCI FCU products that can be accessed through APCI eBanking;
- "You", "Your(s)", and "Member" mean each person with authorized access to your Account(s) who applies and uses APCI eBanking, and
- "APCI FCU", "We", "Our", "Us" and "Credit Union" means APCI Federal Credit Union.

Description of Service. Some of the services available within APCI eBanking include:

☐ I agree to the terms and conditions

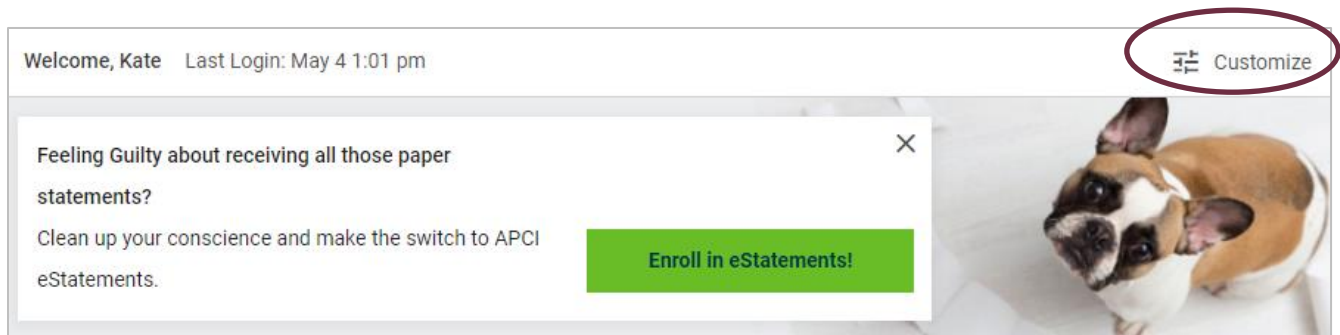
Submit

APCI eBanking Customizing Your Dashboard Tiles

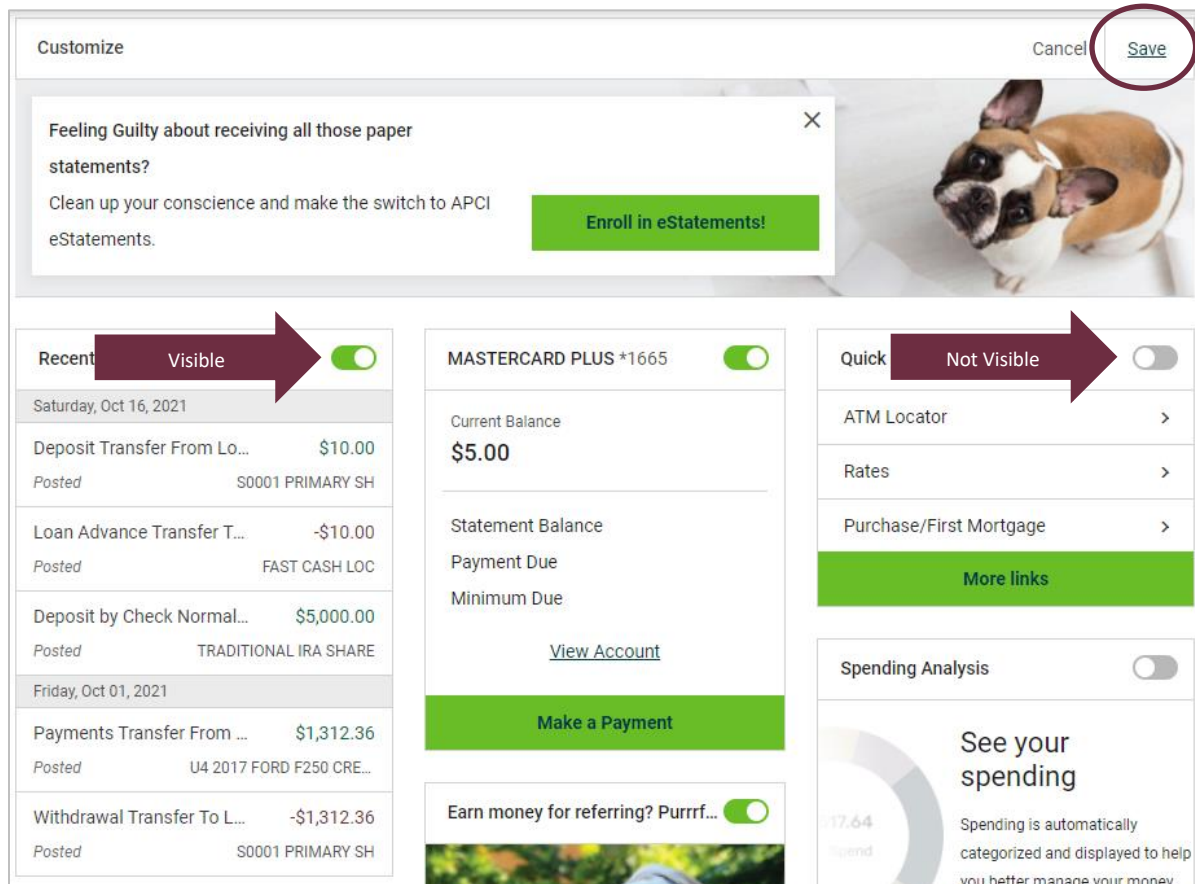
You can customize the tiles visible on your dashboard.

On a personal computer:

1. Select the “Customize” tool.

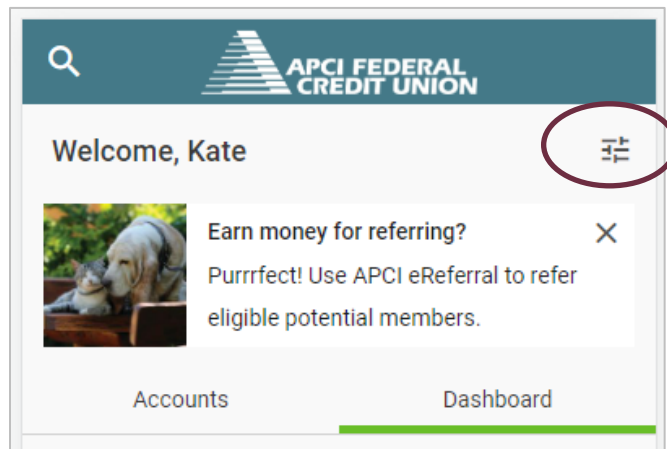


2. Use the slider tools to add or remove tiles from your dashboard view. Green means the tile is visible, gray means it is not. Click “Save” to return to your dashboard.

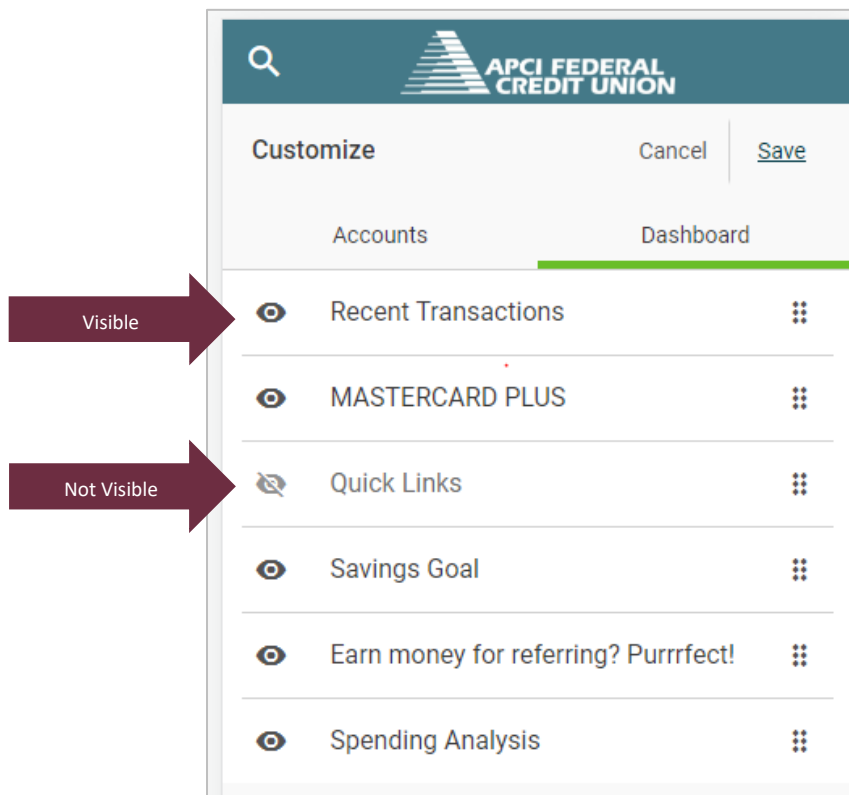


On a mobile device:

1. Select the customize tool



2. Tap on the eye icon to add or remove tiles from your dashboard view. An eye icon that is gray with a diagonal line through it means the tile is not visible. Tap "Save" to return to your dashboard.



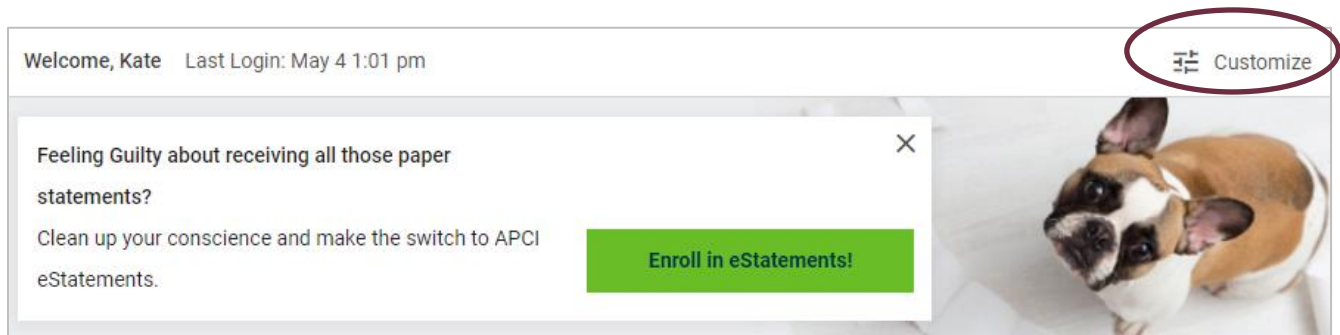
APCI eBanking

Adding or Removing Accounts from View

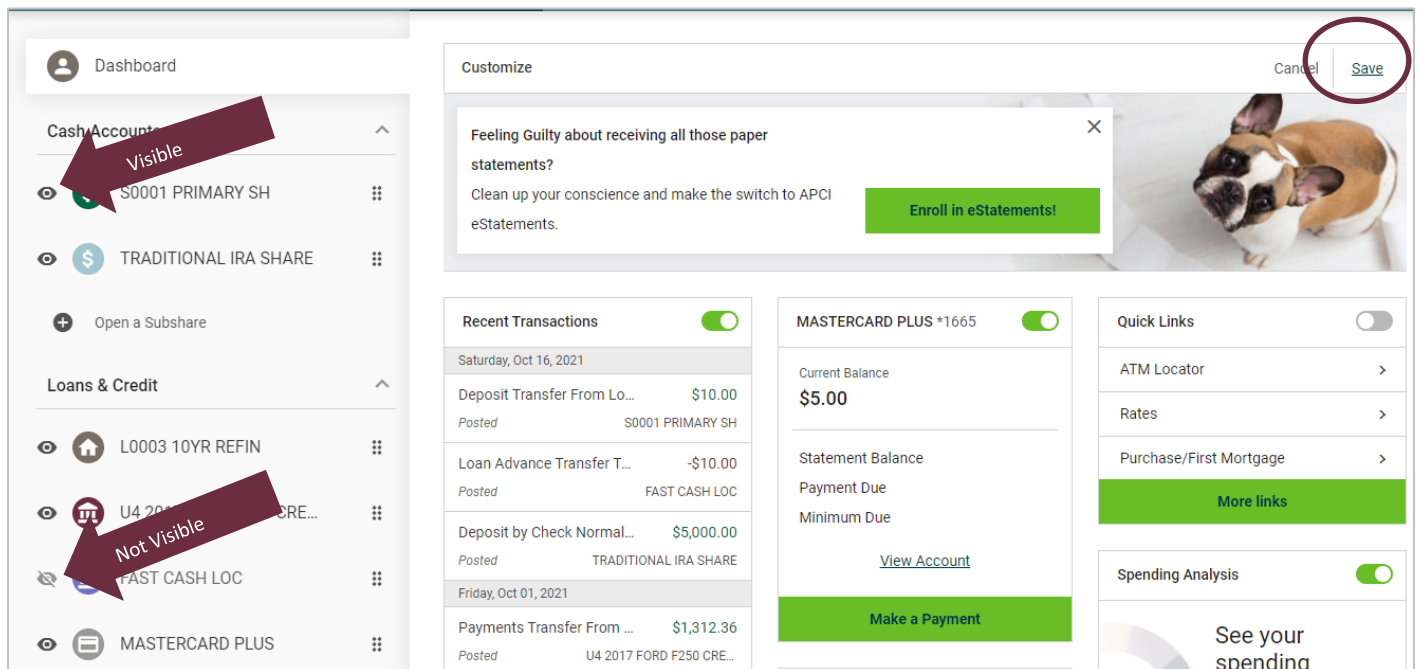
You can choose to add or remove specific accounts from your Account List view.

On a personal computer:

1. Select the “Customize” tool.

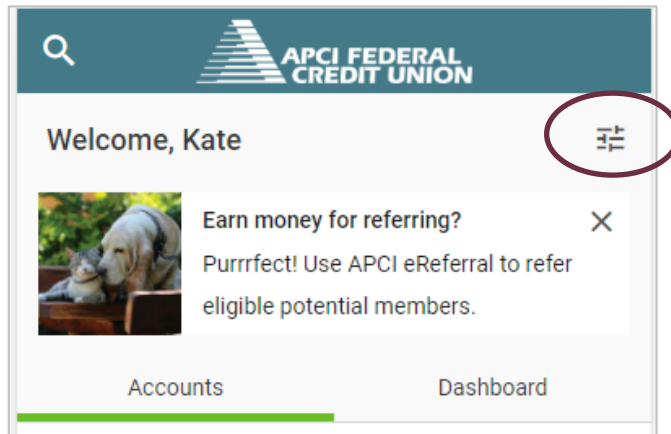


2. Click on the eye icon to add or remove an account from view. An eye icon that is gray with a diagonal line through it means the account is not visible. Click “Save” to return to your account listing.

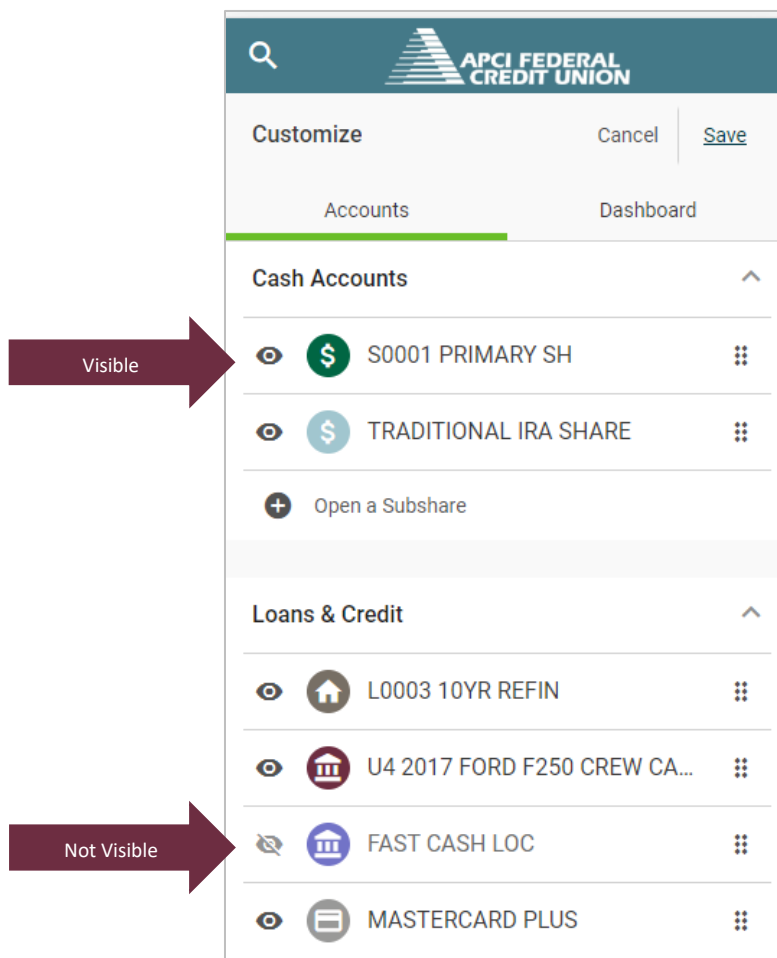


On a mobile device:

1. Select the customize tool while on the “Accounts” tab.



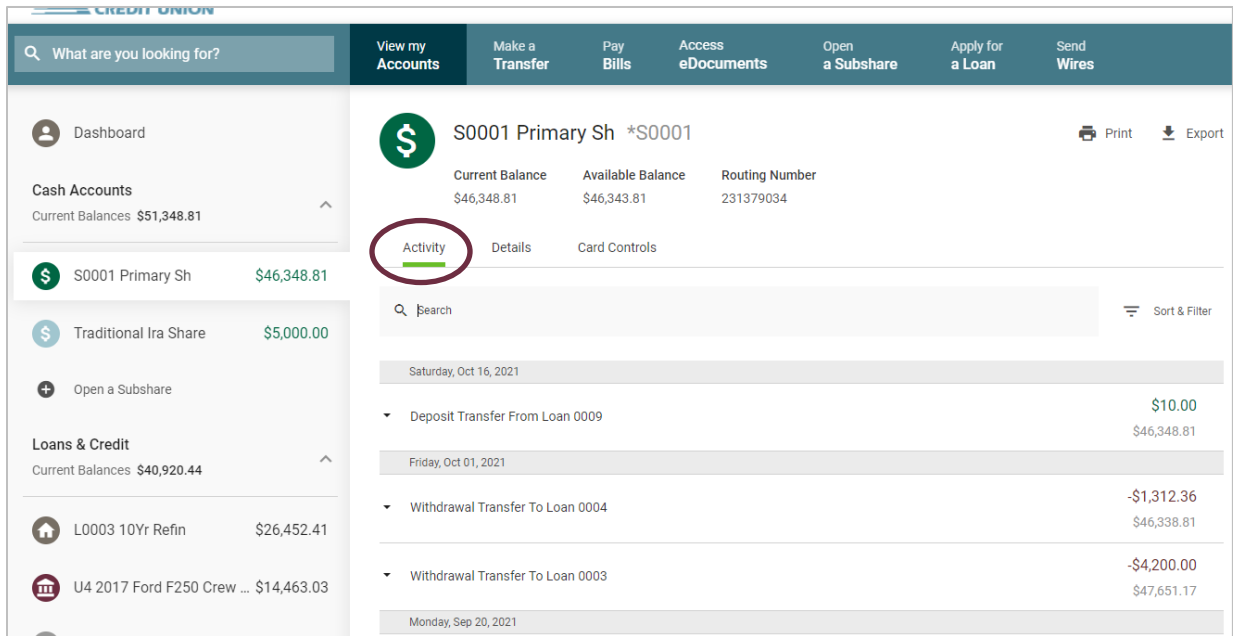
2. Tap on the eye icon to add or remove an account from view. An eye icon that is gray with a diagonal line through it means the account is not visible. Tap “Save” to return to your account listing.



APCI eBanking

Viewing and Printing or Exporting Your Account Activity, Details and Card Controls

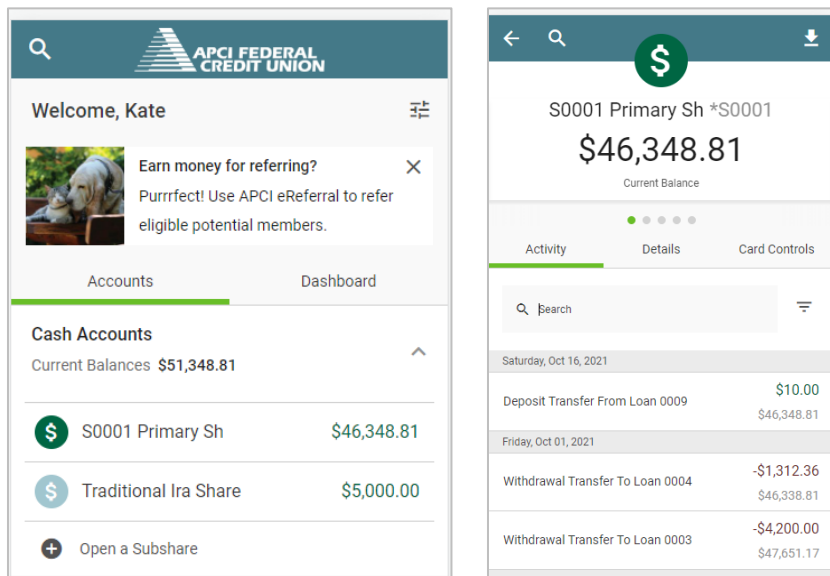
1. On a personal computer, all of your available accounts will be listed in the left column. Select the account you wish to view, and the account activity for that account will be displayed in the dashboard area.



The screenshot shows the APCI eBanking desktop interface. On the left, there's a sidebar with a search bar and navigation links: Dashboard, Cash Accounts (Current Balances \$51,348.81), Loans & Credit (Current Balances \$40,920.44), and Open a Subshare. The main area displays the selected account, S0001 Primary Sh, with a current balance of \$46,348.81. Below the account name, there are tabs for Activity (selected), Details, and Card Controls. The Activity tab shows a list of transactions with dates, descriptions, and amounts. A red circle highlights the 'Activity' tab in the original image.

Date	Description	Amount
Saturday, Oct 16, 2021		
	Deposit Transfer From Loan 0009	\$10.00
		\$46,348.81
Friday, Oct 01, 2021		
	Withdrawal Transfer To Loan 0004	-\$1,312.36
		\$46,338.81
	Withdrawal Transfer To Loan 0003	-\$4,200.00
		\$47,651.17
Monday, Sep 20, 2021		

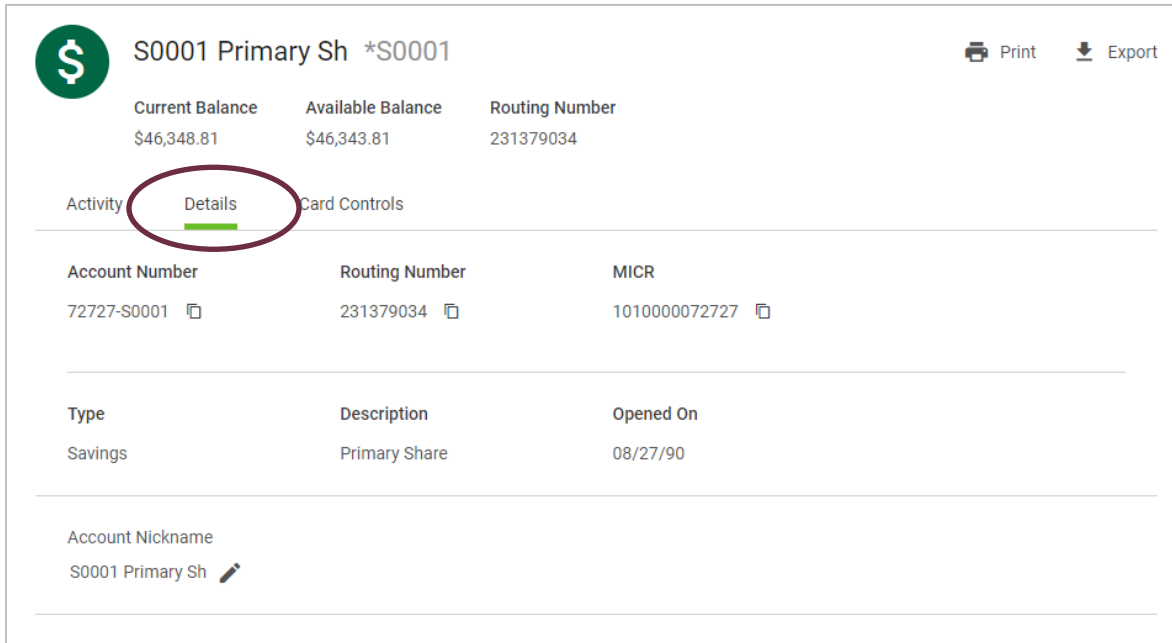
On a mobile device, select the desired account from the accounts tab and the activity for the account will populate on your screen.



The two screenshots show the APCI eBanking mobile app interface. The left screenshot shows the 'Accounts' tab selected, displaying a list of accounts: S0001 Primary Sh (\$46,348.81) and Traditional Ira Share (\$5,000.00). The right screenshot shows the 'Activity' tab selected for the S0001 Primary Sh account, displaying the same transaction list as the desktop version.

Date	Description	Amount
Saturday, Oct 16, 2021		
	Deposit Transfer From Loan 0009	\$10.00
		\$46,348.81
Friday, Oct 01, 2021		
	Withdrawal Transfer To Loan 0004	-\$1,312.36
		\$46,338.81
	Withdrawal Transfer To Loan 0003	-\$4,200.00
		\$47,651.17

2. Choosing the Details tab will show you:
 - a. Current and available balances
 - b. The account, routing and MICR numbers
 - c. The account type, description and date opened
 - d. The account nickname, if applicable



\$ S0001 Primary Sh *S0001 Print Export

Current Balance	Available Balance	Routing Number
\$46,348.81	\$46,343.81	231379034

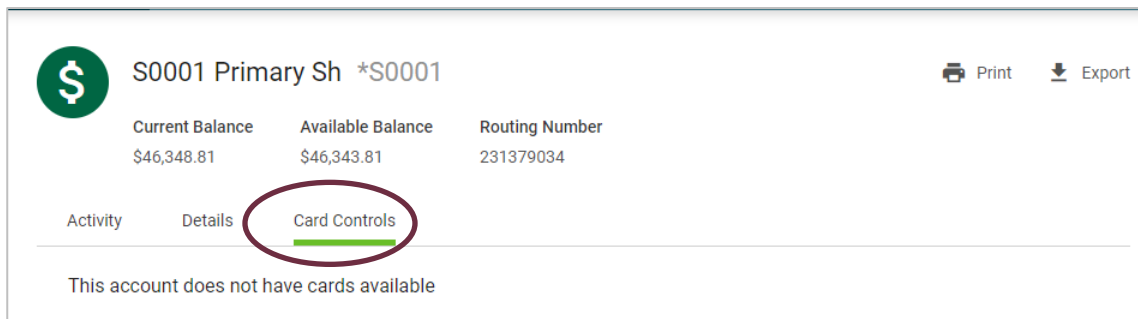
Activity **Details** Card Controls

Account Number	Routing Number	MICR
72727-S0001	231379034	1010000072727

Type	Description	Opened On
Savings	Primary Share	08/27/90

Account Nickname
S0001 Primary Sh

3. Choosing the Card Controls tab will bring up an image of the card associated with the account, the ability to lock and unlock the card, and register for alerts, if applicable.



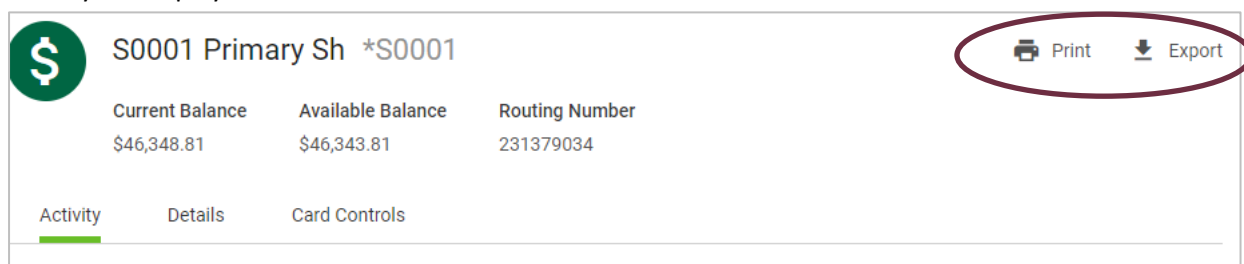
\$ S0001 Primary Sh *S0001 Print Export

Current Balance	Available Balance	Routing Number
\$46,348.81	\$46,343.81	231379034

Activity Details **Card Controls**

This account does not have cards available

4. If you wish to print or export account details from a personal computer, use the tools in the upper right of your display.

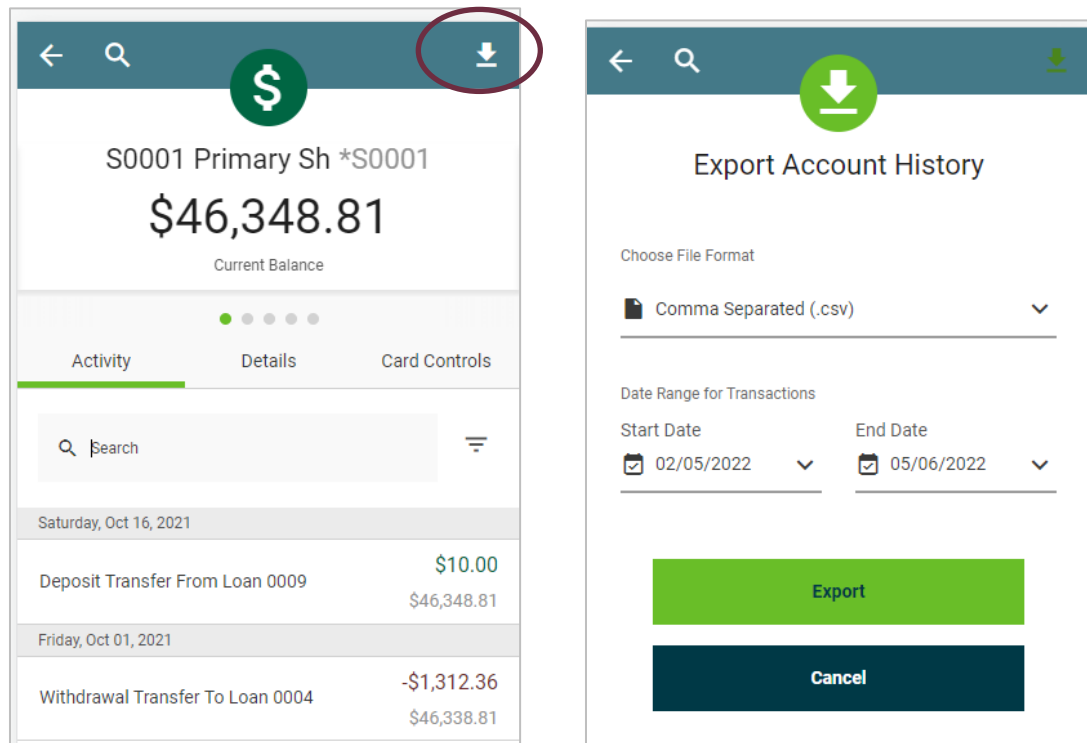


\$ S0001 Primary Sh *S0001 Print Export

Current Balance	Available Balance	Routing Number
\$46,348.81	\$46,343.81	231379034

Activity **Details** Card Controls

5. If you wish to export account details from a mobile device, tap the arrow in upper right of your display. Printing options will vary based on your device.



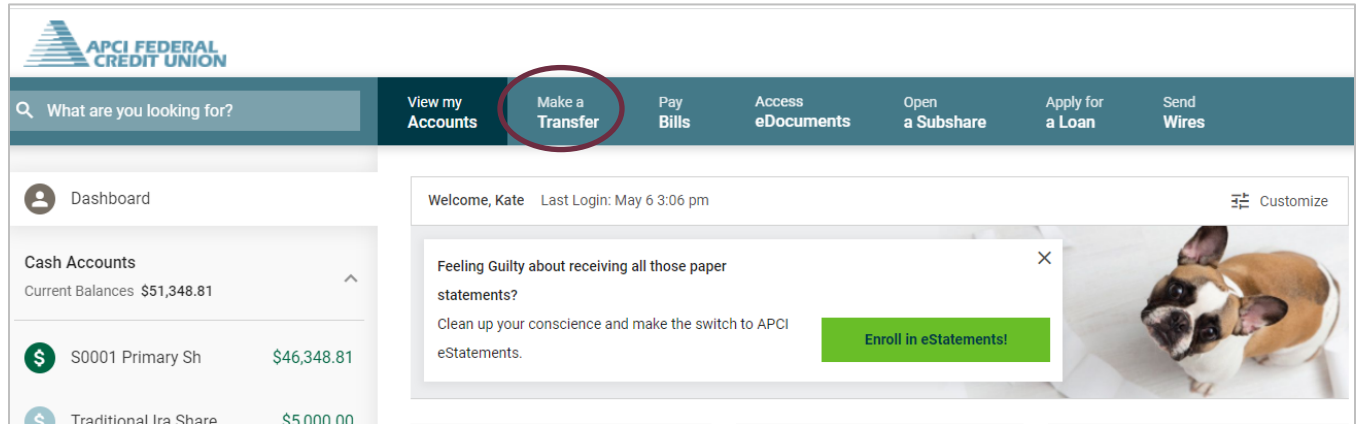
6. You will also be able to view recent activity for all of your accounts if you have the Recent Transactions tile set to be visible.

Recent Transactions		
Saturday, Oct 16, 2021		
Deposit Transfer From Lo...	\$10.00	
Posted		S0001 Primary Sh
Loan Advance Transfer T...	-\$10.00	
Posted		Fast Cash Loc
Deposit by Check Normal...	\$5,000.00	
Posted		Traditional Ira Share
Friday, Oct 01, 2021		
Payments Transfer From ...	\$1,312.36	
Posted		U4 2017 Ford F250 Crew ...
Withdrawal Transfer To L...	-\$1,312.36	
Posted		S0001 Primary Sh

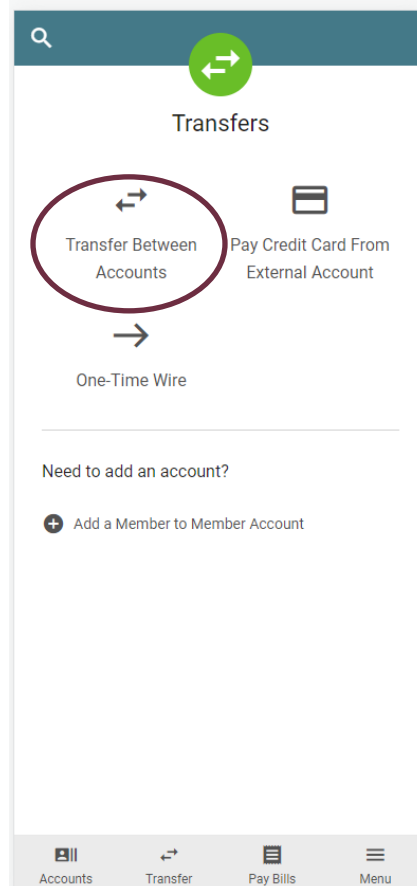
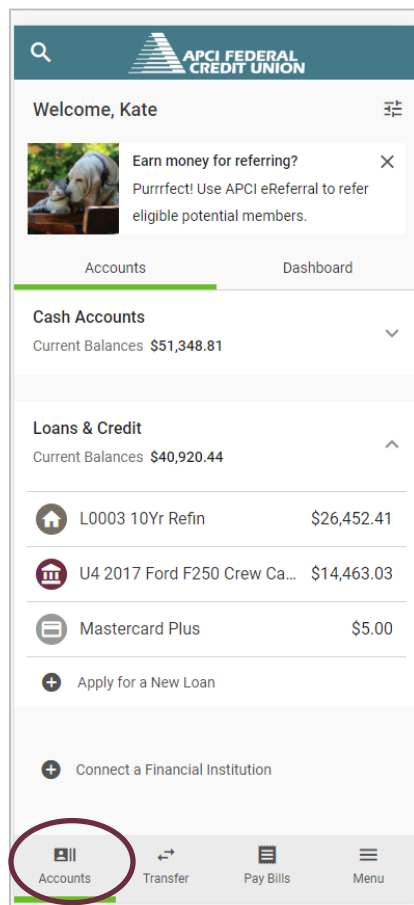
APCI eBanking

Transferring Funds Between Your Accounts

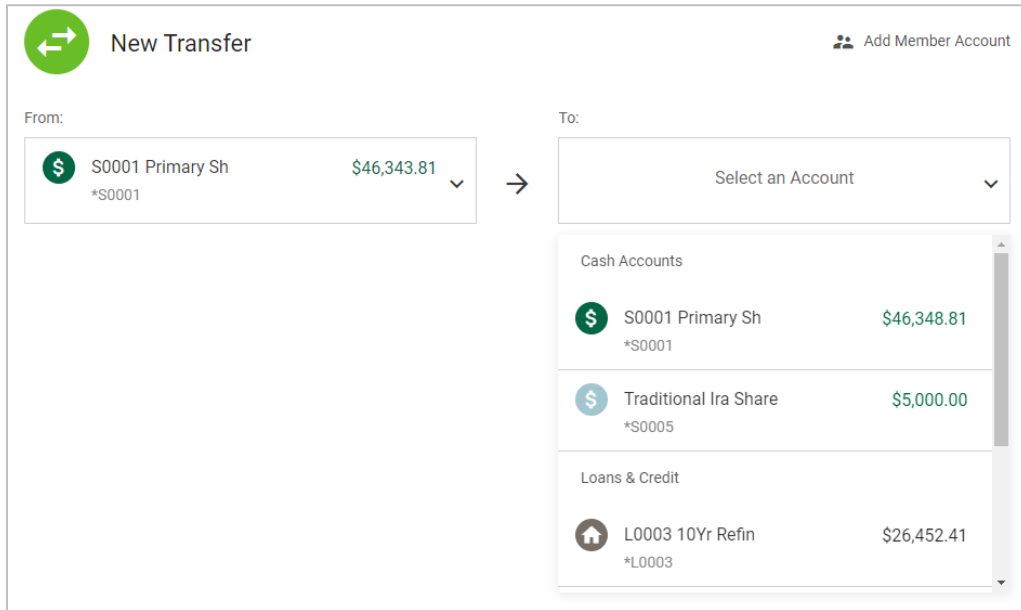
1. On a personal computer, choose the “Make a Transfer” tab.



On a mobile device, select “Transfer” from the bottom of your screen, then select “Transfer Between Accounts.”



2. Select the accounts you would like to transfer from and to.



New Transfer Add Member Account

From: \$ S0001 Primary Sh \$46,343.81 *S0001 →

To: Select an Account

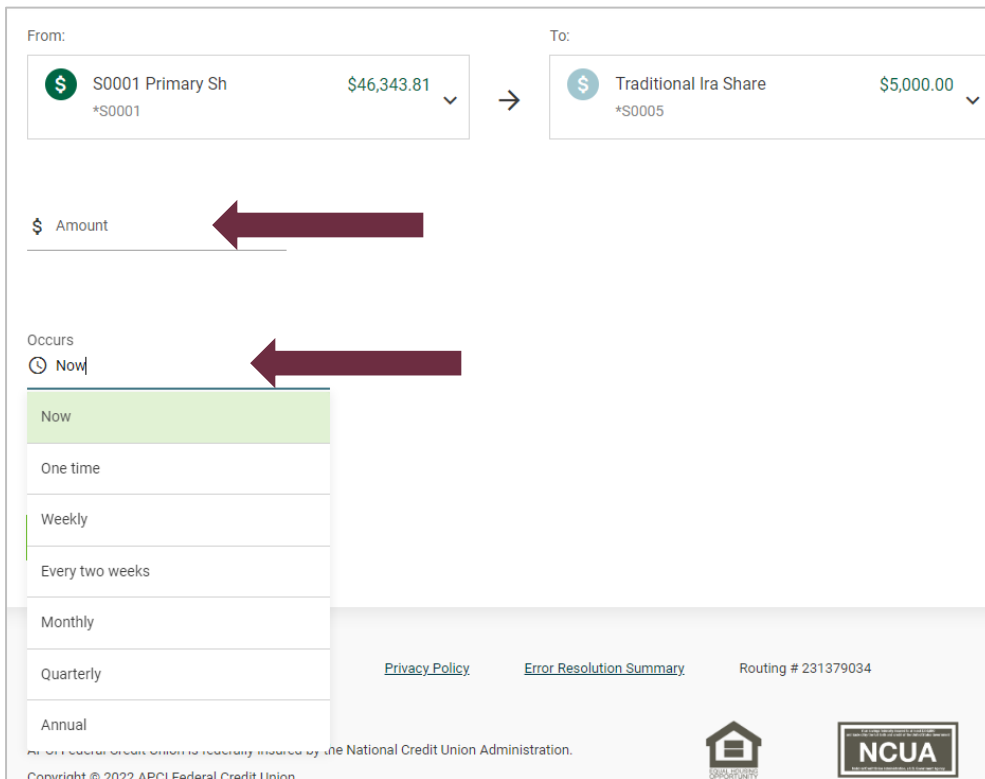
Cash Accounts

- \$ S0001 Primary Sh \$46,348.81 *S0001
- \$ Traditional Ira Share \$5,000.00 *S0005

Loans & Credit

- L0003 10Yr Refin \$26,452.41 *L0003

3. Enter the amount of the transfer and select when you want the transfer to take place or recur, then select “Review”



From: \$ S0001 Primary Sh \$46,343.81 *S0001 →

To: \$ Traditional Ira Share \$5,000.00 *S0005

\$ Amount

Occurs

Now

One time

Weekly

Every two weeks

Monthly

Quarterly

Annual

[Privacy Policy](#) [Error Resolution Summary](#) Routing # 231379034

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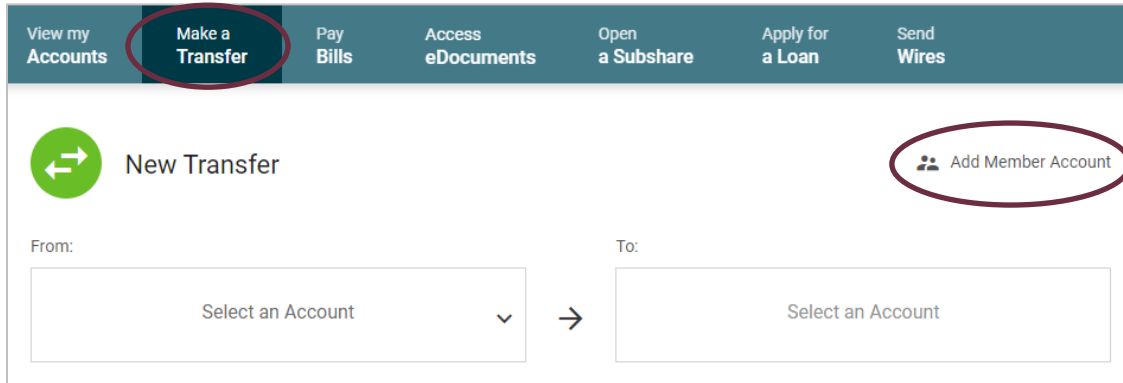
 

4. After confirming your details are correct, select “Confirm” to complete your transfer.

APCI eBanking

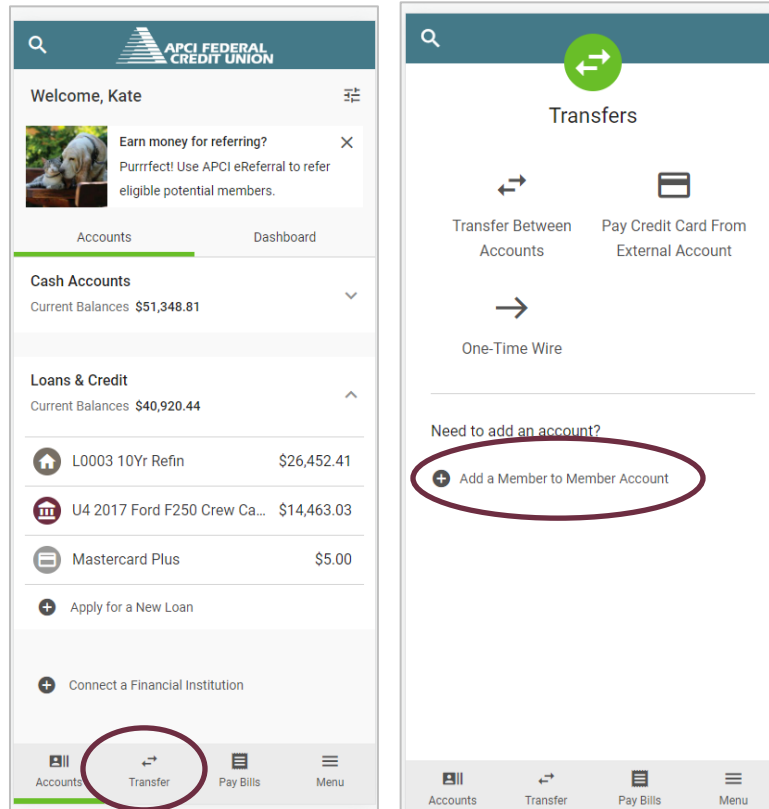
Transferring Funds to Another Member Account

1. On a personal computer, choose the “Make a Transfer” tab, then select “Add Member Account.”

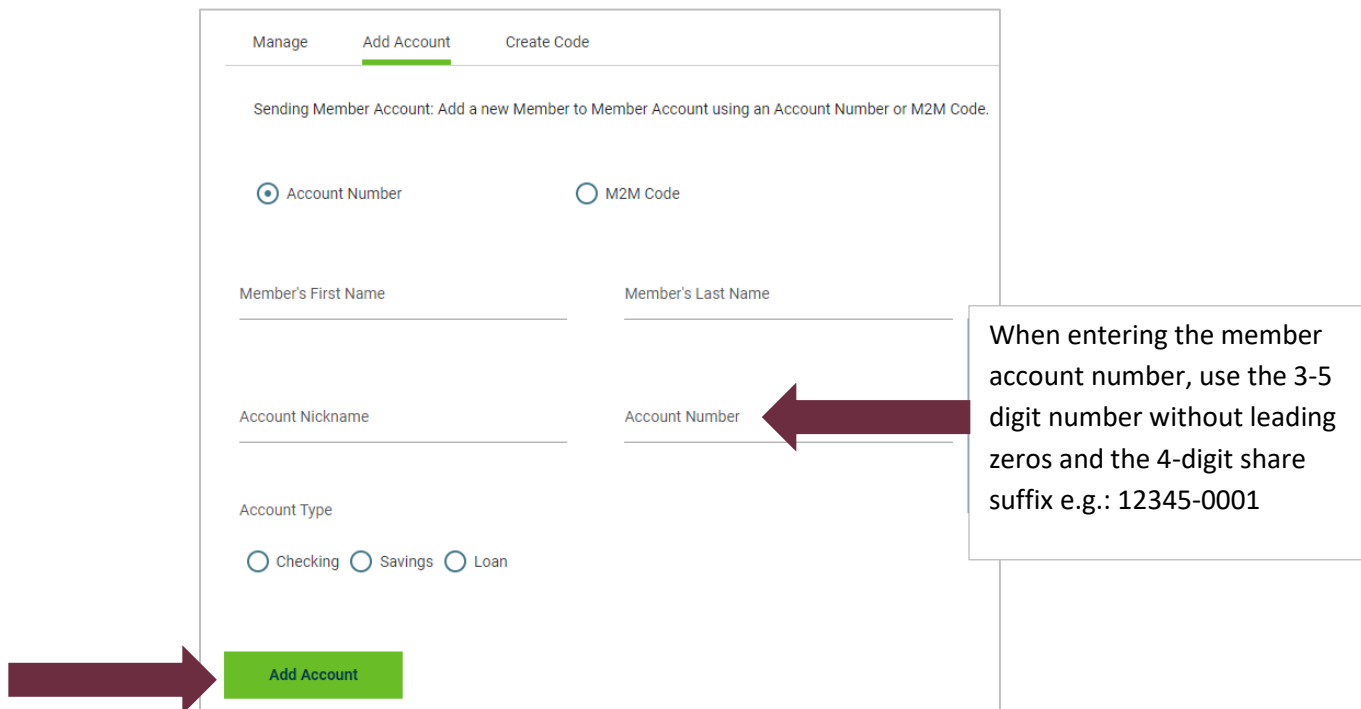


On a mobile device, select “Transfer” from the bottom of your screen, then select “Add a Member to Member Account.”

Note: If you have previously added the member to whom you are making a transfer, go to step 8.



2. Select if you are transferring using the other member Account Number or M2M(Member to Member) Code.
3. If transferring by Account Number, enter the member name, create a nickname for the account for future use, enter the member account number, then select “Add Account.”



Manage **Add Account** Create Code

Sending Member Account: Add a new Member to Member Account using an Account Number or M2M Code.

☒ Account Number ☐ M2M Code

Member's First Name _____ Member's Last Name _____

Account Nickname _____ Account Number _____

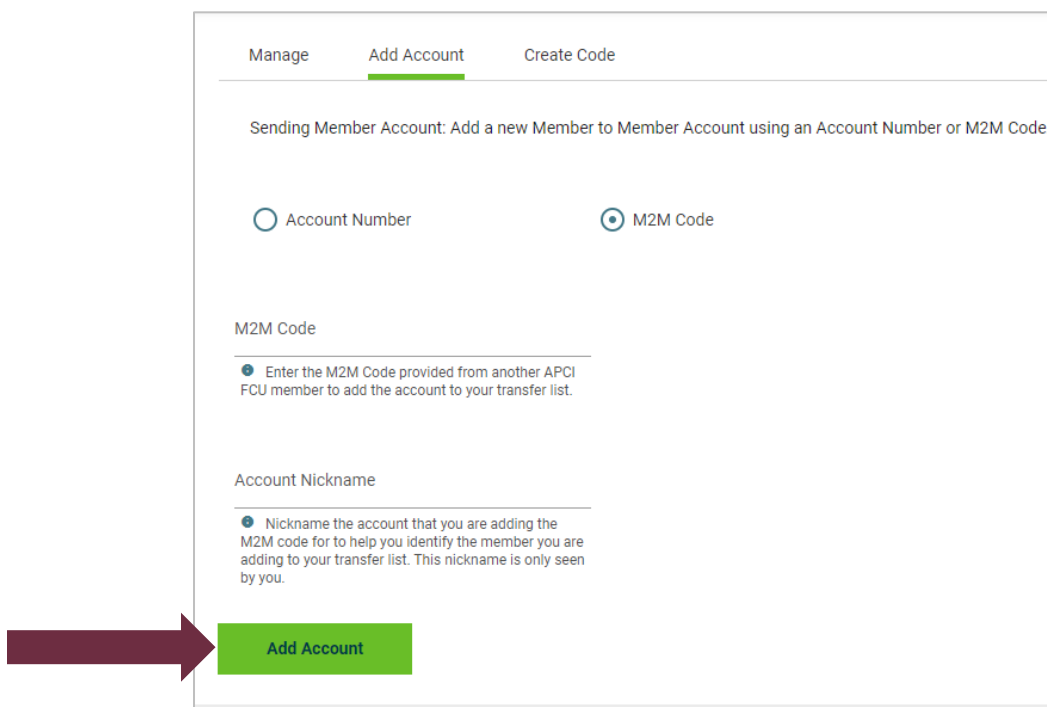
Account Type

☐ Checking ☐ Savings ☐ Loan

Add Account

When entering the member account number, use the 3-5 digit number without leading zeros and the 4-digit share suffix e.g.: 12345-0001

4. If transferring by M2M code, enter the code number (which will be created and provided by the member receiving the transfer), create a nickname for the account for future use, then select “Add Account.”



Manage **Add Account** Create Code

Sending Member Account: Add a new Member to Member Account using an Account Number or M2M Code.

☐ Account Number ☒ M2M Code

M2M Code _____

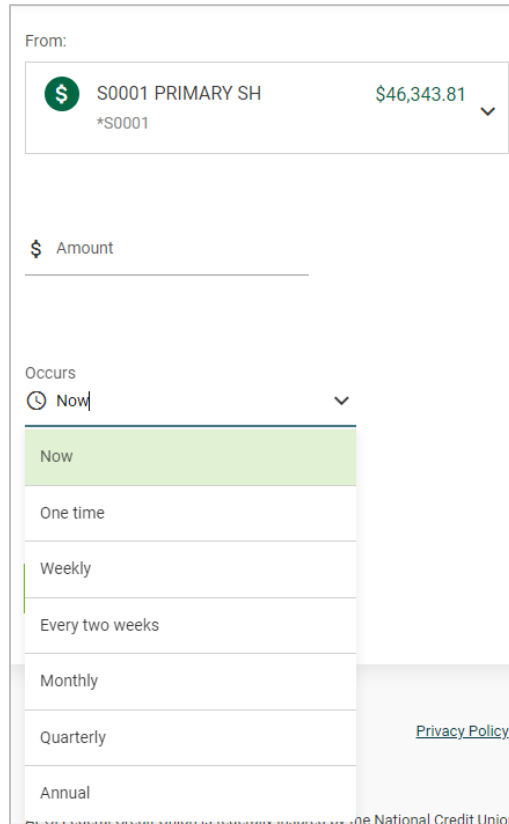
Enter the M2M Code provided from another APCI FCU member to add the account to your transfer list.

Account Nickname _____

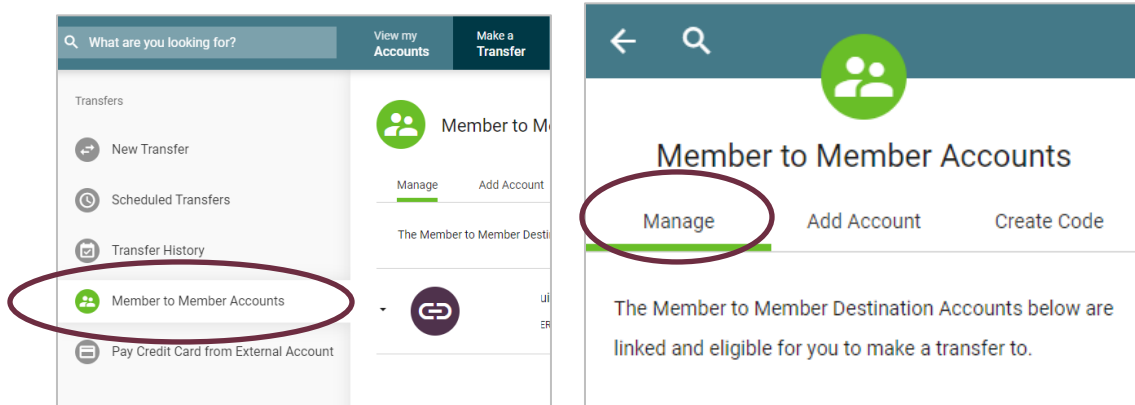
Nickname the account that you are adding the M2M code for to help you identify the member you are adding to your transfer list. This nickname is only seen by you.

Add Account

5. Select “Make a Transfer to This Account.”
6. Select the account you are transferring from, the amount you wish to transfer, and when you want the transfer to occur or recur.



7. Select “Review” and then “Confirm” to complete your transfer.
8. If you have previously added the member to whom you are making a transfer select either “Member to Member Accounts” on a personal computer or “Manage” on a mobile device after accessing the transfer options.



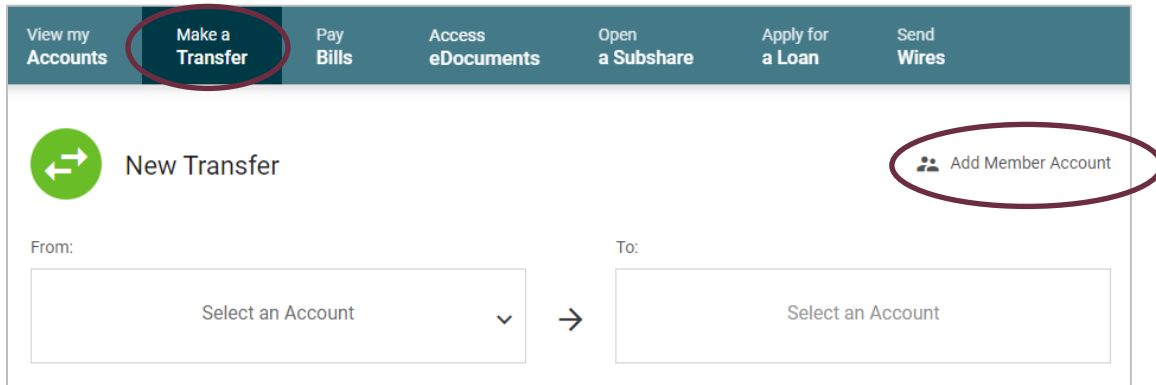
9. Select the member you wish to transfer to from your list of linked accounts.
10. Select "Transfer To."
11. Complete steps 6 and 7.

APCI eBanking

Creating an M2M Code

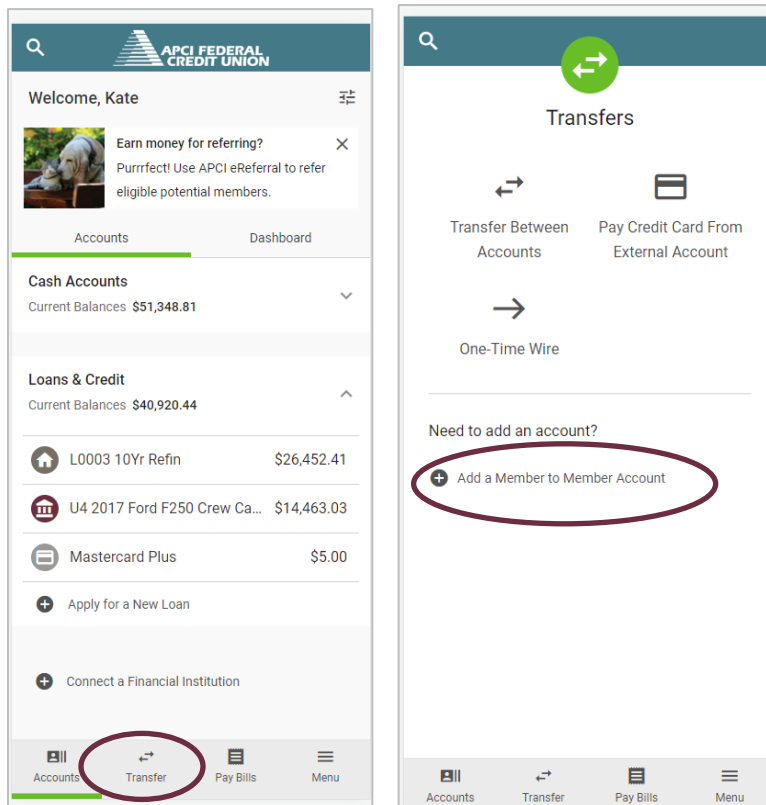
An M2M code is a code that you create to provide other members in order to make transfers to your account. This is an alternate option to providing your account number. When another APCI Federal Credit Union member uses your M2M Code, they will give the link to your account a nickname, and the code will no longer be visible to them.

1. On a personal computer choose the “Make a Transfer” tab, then select “Add Member Account.”



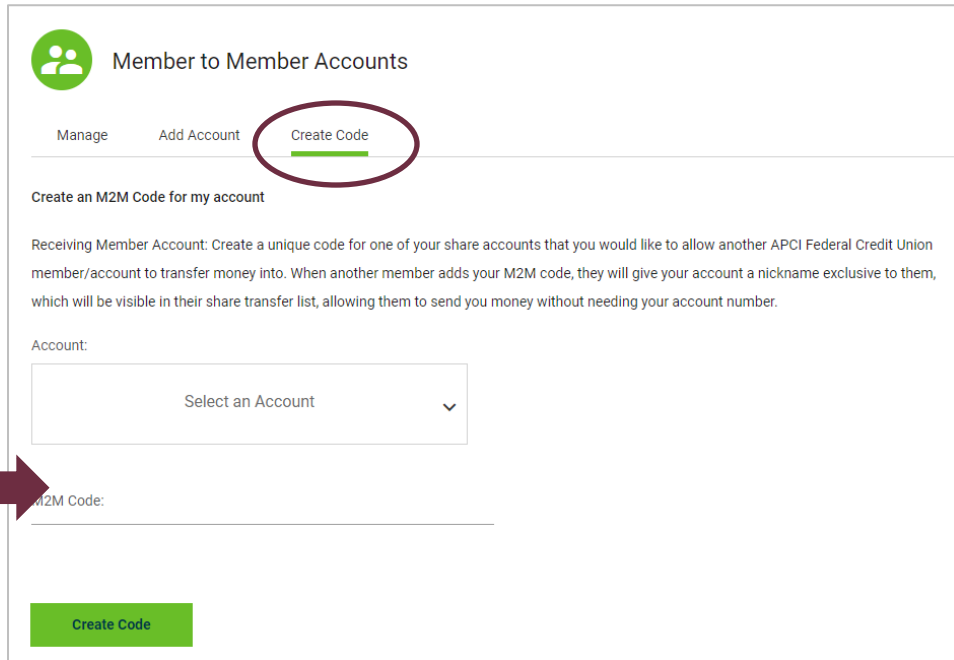
The screenshot shows the APCI eBanking web interface. The top navigation bar includes links: View my Accounts, **Make a Transfer** (circled in red), Pay Bills, Access eDocuments, Open a Subshare, Apply for a Loan, and Send Wires. Below the navigation bar, the 'New Transfer' section is visible. On the right side of this section, the 'Add Member Account' link is circled in red. Below this link, there are two dropdown menus labeled 'From:' and 'To:', each with the text 'Select an Account' and a downward arrow. An arrow points from the 'From:' dropdown to the 'To:' dropdown.

On a mobile device select “Transfer” from the bottom of your screen, then select “Add a Member to Member Account.”



The left screenshot shows the APCI eBanking mobile app home screen. The bottom navigation bar has four icons: Accounts, **Transfer** (circled in red), Pay Bills, and Menu. The main screen displays a welcome message for 'Kate' and a list of accounts and loans. The right screenshot shows the 'Transfers' screen. It has a green double-headed arrow icon at the top. Below it, there are three options: 'Transfer Between Accounts', 'Pay Credit Card From External Account', and 'One-Time Wire'. At the bottom, there is a section titled 'Need to add an account?' with a circled red button labeled 'Add a Member to Member Account'. The bottom navigation bar is also visible on this screen.

2. Select "Create Code."



Member to Member Accounts

Manage Add Account **Create Code**

Create an M2M Code for my account

Receiving Member Account: Create a unique code for one of your share accounts that you would like to allow another APCI Federal Credit Union member/account to transfer money into. When another member adds your M2M code, they will give your account a nickname exclusive to them, which will be visible in their share transfer list, allowing them to send you money without needing your account number.

Account:

Select an Account ▼

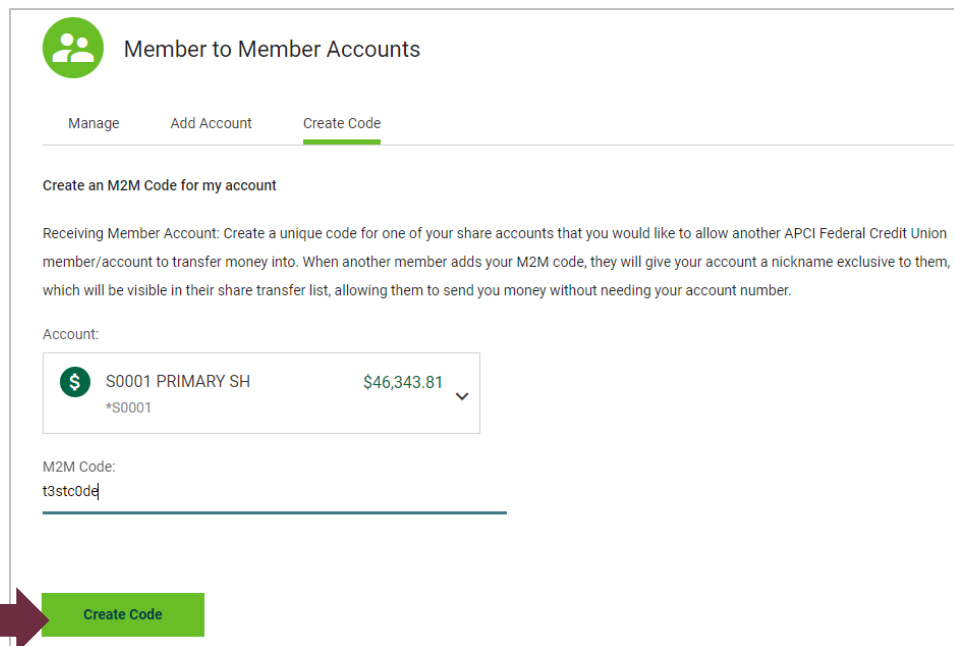
M2M Code:

Create Code

3. Select the Account you wish to give another member access to transfer to.

4. Create a unique 6-24 character code with a combination of letters and numbers in the M2M Code field.

5. Select "Create Code"



Member to Member Accounts

Manage Add Account **Create Code**

Create an M2M Code for my account

Receiving Member Account: Create a unique code for one of your share accounts that you would like to allow another APCI Federal Credit Union member/account to transfer money into. When another member adds your M2M code, they will give your account a nickname exclusive to them, which will be visible in their share transfer list, allowing them to send you money without needing your account number.

Account:

\$ S0001 PRIMARY SH \$46,343.81 ▼
*S0001

M2M Code:
t3stc0de

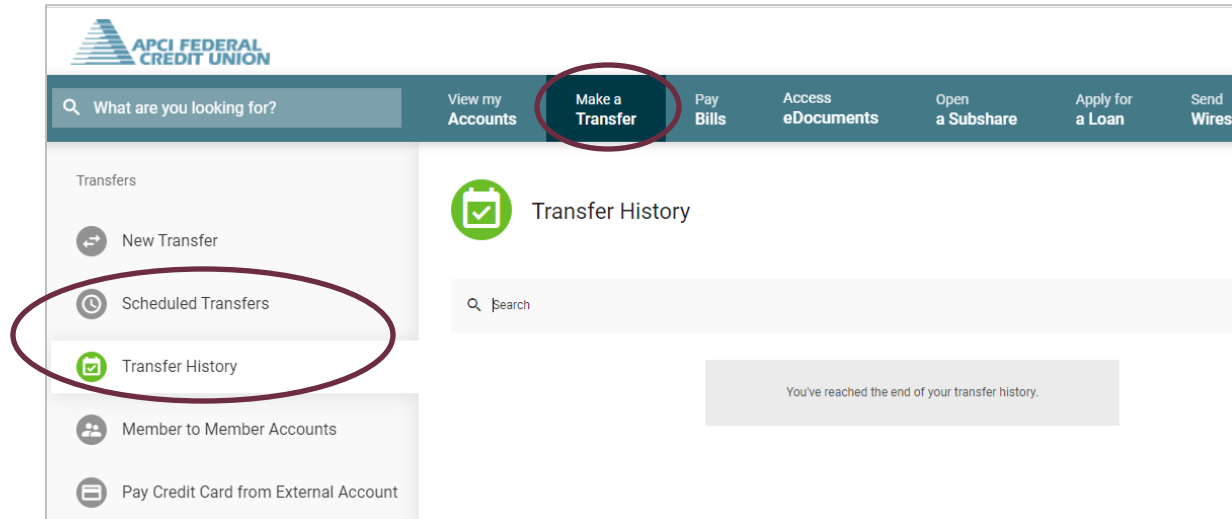
Create Code

6. The following notice will appear: "You have successfully created a member to member code and can share it with another member."

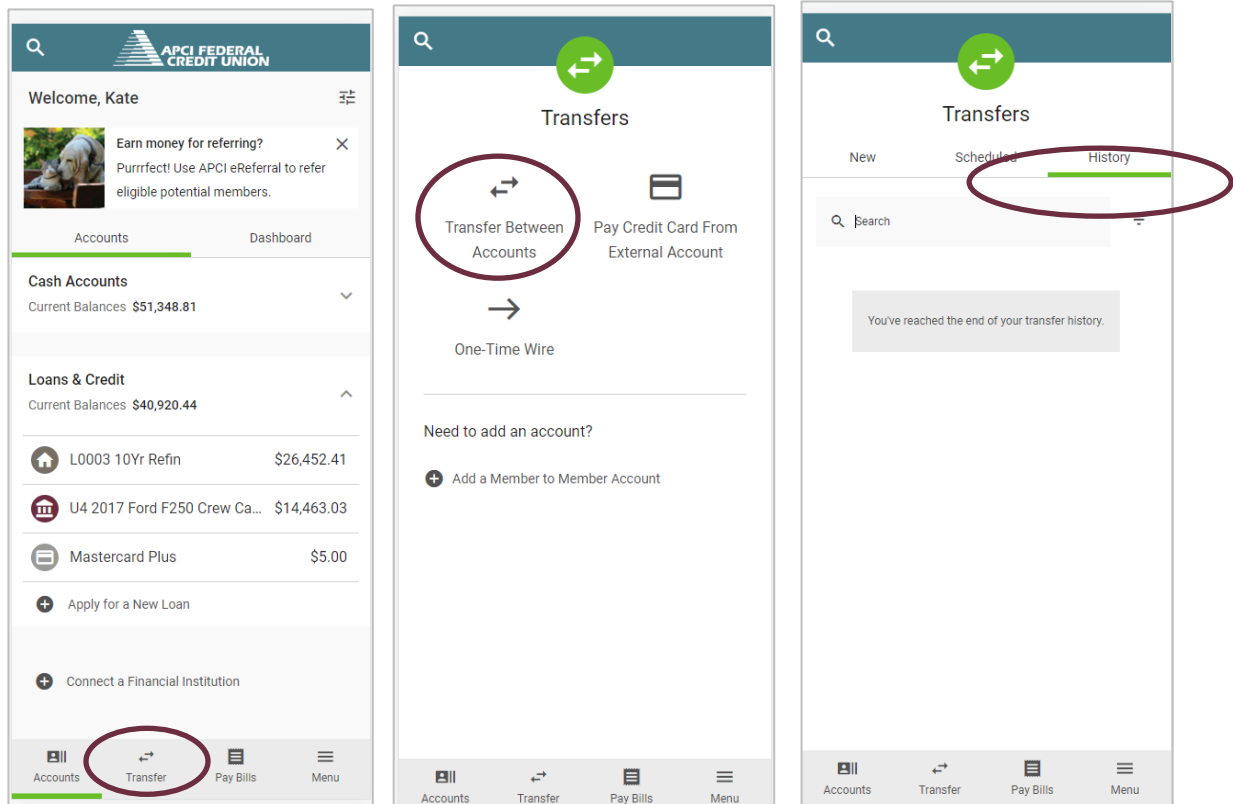
APCI eBanking

Viewing Scheduled Transfers or Transfer History

1. On a personal computer choose the “Make a Transfer” tab and select “Scheduled Transfers” or “Transfer History” to display your activity.



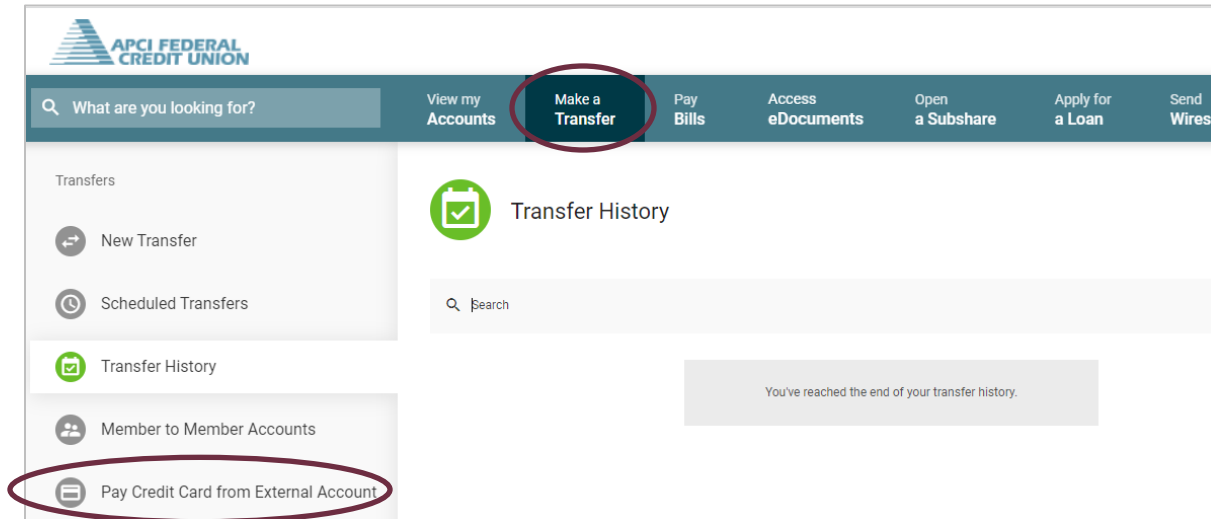
On a mobile device select “Transfer” from the bottom of your screen, then select “Transfer Between Accounts” and choose “Scheduled” or “History” to display your activity.



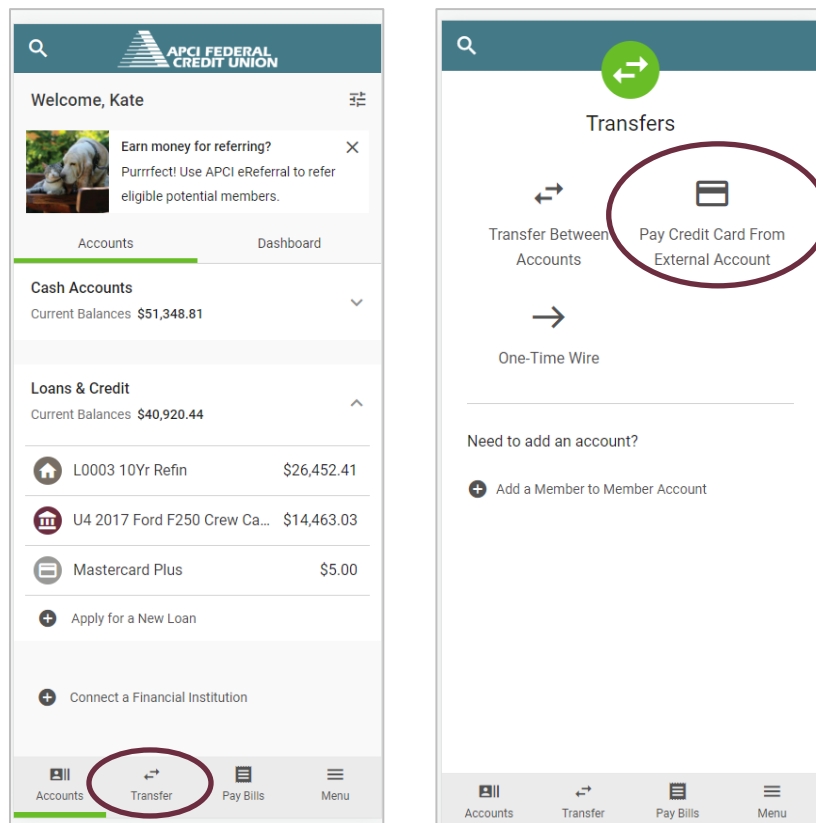
APCI eBanking

Paying Your APCI FCU Mastercard® Plus From an External Account

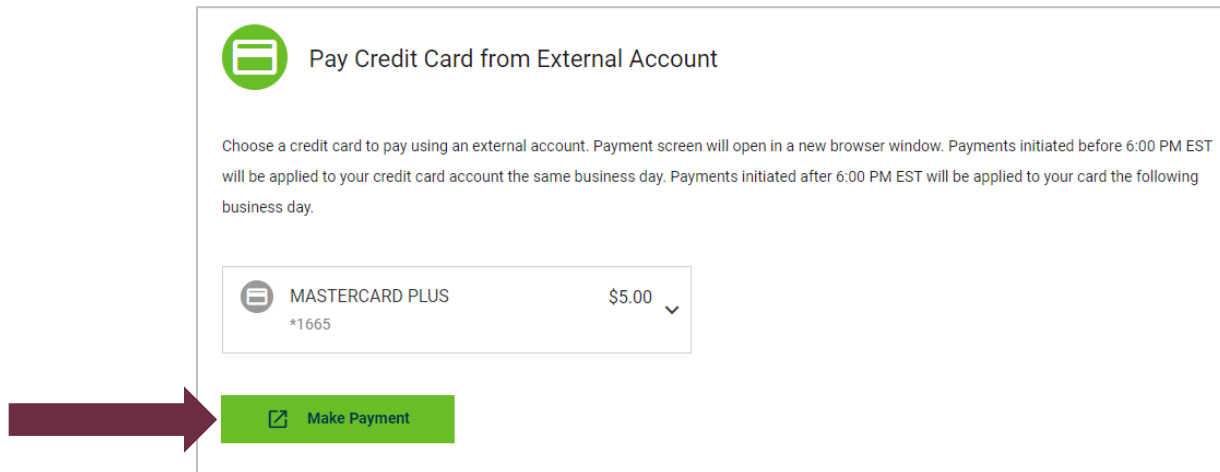
1. On a personal computer choose the “Make a Transfer” tab then select “Pay Credit Card from External Account.”



On a mobile device select “Transfer” from the bottom of your screen, then select “Pay Credit Card from External Account.”



2. Choose your Mastercard Plus account and select “Make Payment.”



 **Pay Credit Card from External Account**

Choose a credit card to pay using an external account. Payment screen will open in a new browser window. Payments initiated before 6:00 PM EST will be applied to your credit card account the same business day. Payments initiated after 6:00 PM EST will be applied to your card the following business day.

 **MASTERCARD PLUS** \$5.00 ▼
*1665

 **Make Payment**

3. If this is your first time using the “Pay Credit Card from External Account” option you will be presented with a registration page. Submit your details and follow the prompts to add your external account.

Registration

Great News! We have created an updated site that will provide you with quick and easy-to-use features to access your credit card information. In order to take advantage of these changes, you will need to register the first time you access the new site. It's easy! Simply complete the information below. For added security, you may be required to answer security questions. Please contact the number on the back of your card if you have any questions.

- Please enter the name exactly as it appears on your card.

* Required

Name on Card *
Exactly as it appears on the card.

Profile Email Address *
Example: psmith@email.com

Verify Profile Email Address *

Landing Page

Verify below details for the card xxxx xxxx xxxx 1665

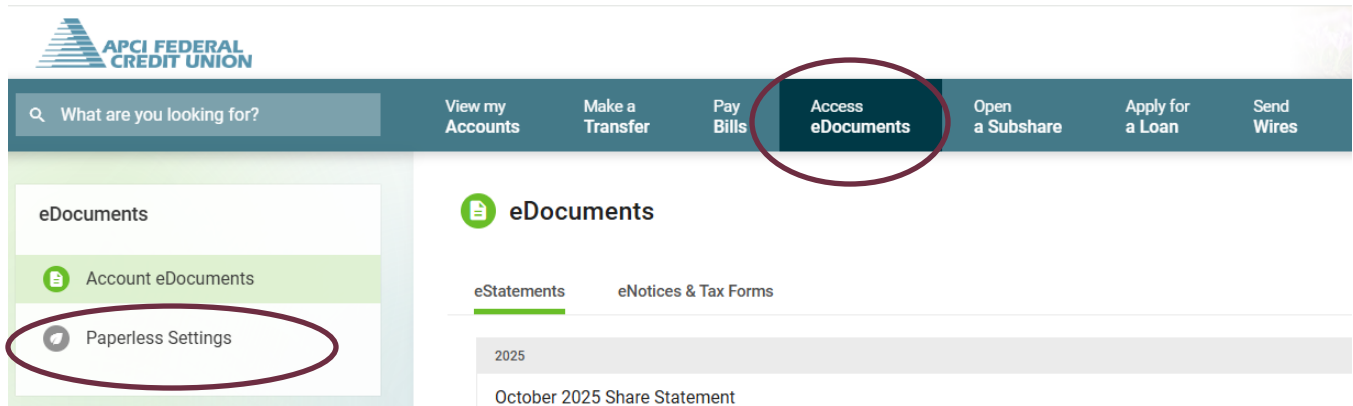
Expiration Date *

Security Code * [What is this?](#)

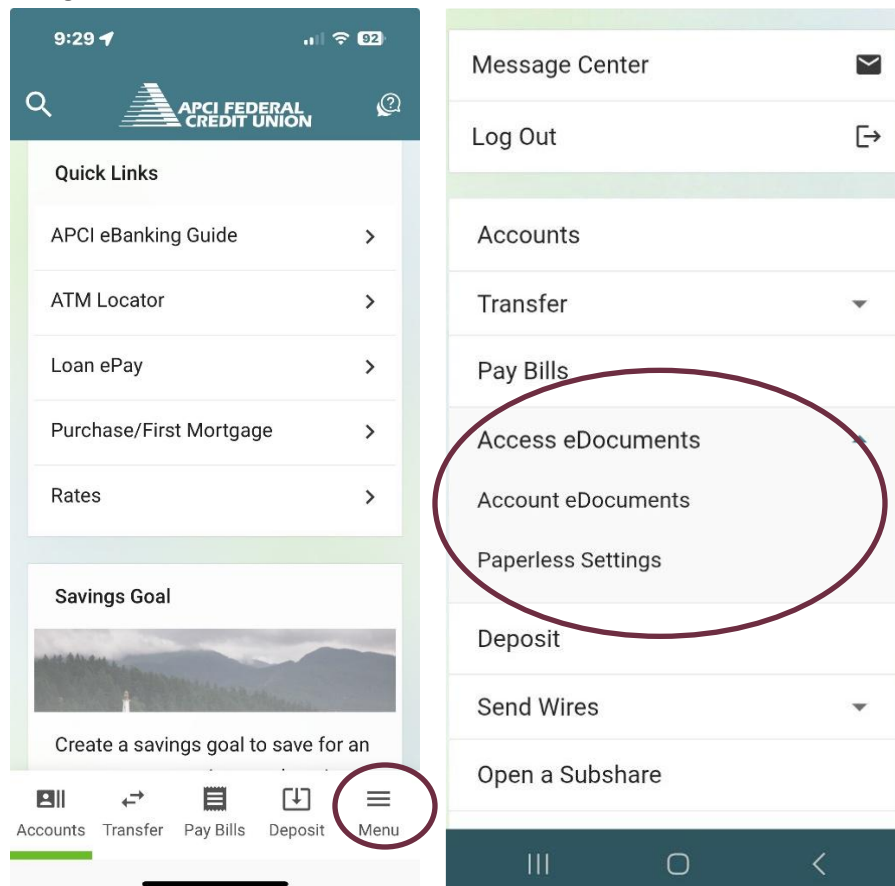
APCI eBanking

Enrolling in APCI eStatements

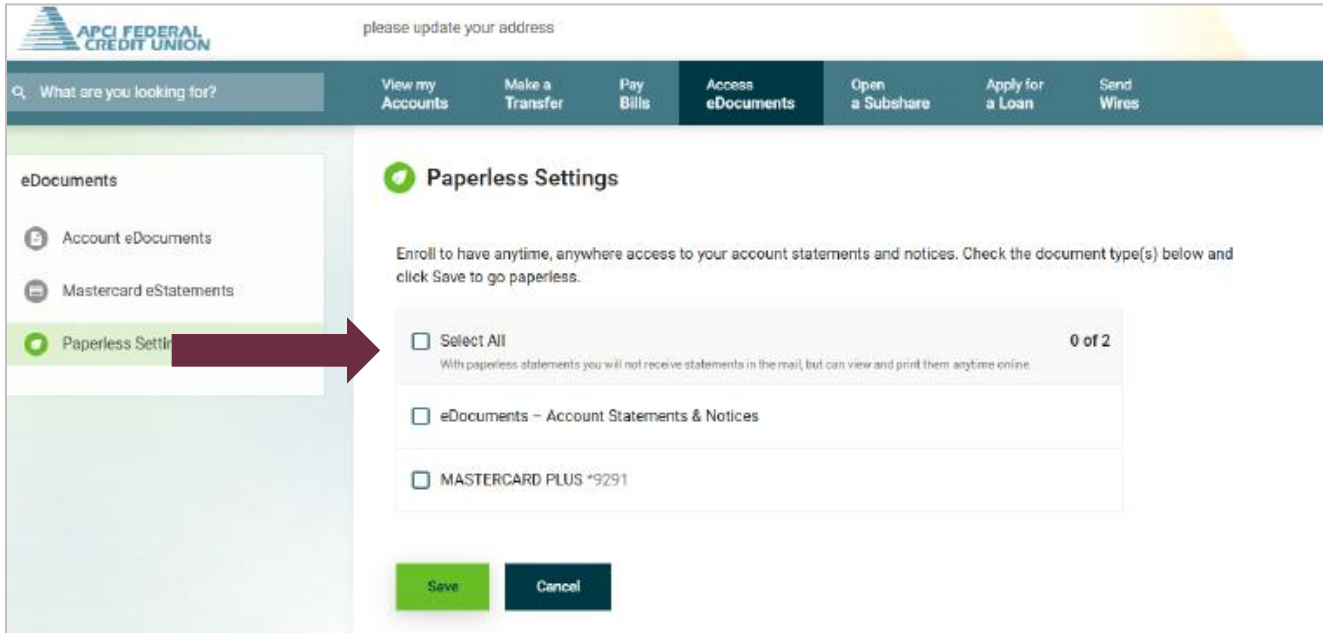
1. On a personal computer choose the “Access eDocuments” tab and “Paperless Settings.”



On a mobile device select “Menu” from the bottom of your screen, to select “Access Documents” and “Paperless Settings.”



2. Check the boxes that correspond to the paperless statement(s) you wish to enroll in. The Mastercard® Plus option will only appear for current Mastercard Plus card holders.



please update your address

What are you looking for?

View my Accounts Make a Transfer Pay Bills Access eDocuments Open a Subshare Apply for a Loan Send Wires

eDocuments

- Account eDocuments
- Mastercard eStatements
- Paperless Settings**

Paperless Settings

Enroll to have anytime, anywhere access to your account statements and notices. Check the document type(s) below and click Save to go paperless.

☐ Select All
With paperless statements you will not receive statements in the mail, but can view and print them anytime online. 0 of 2

☐ eDocuments – Account Statements & Notices

☐ MASTERCARD PLUS *9291

Save Cancel

3. Accept the Terms and Conditions of enrollment to continue.

electronically, you:

- Acknowledge you have read and understand the APCI FCU ("Credit Union") Online

Accept & Continue

4. Once enrolled, the following message will appear under your paperless settings.

Paperless Settings

Enroll to have anytime, anywhere access to your account statements and notices. Check the document type(s) below and click Save to go paperless.

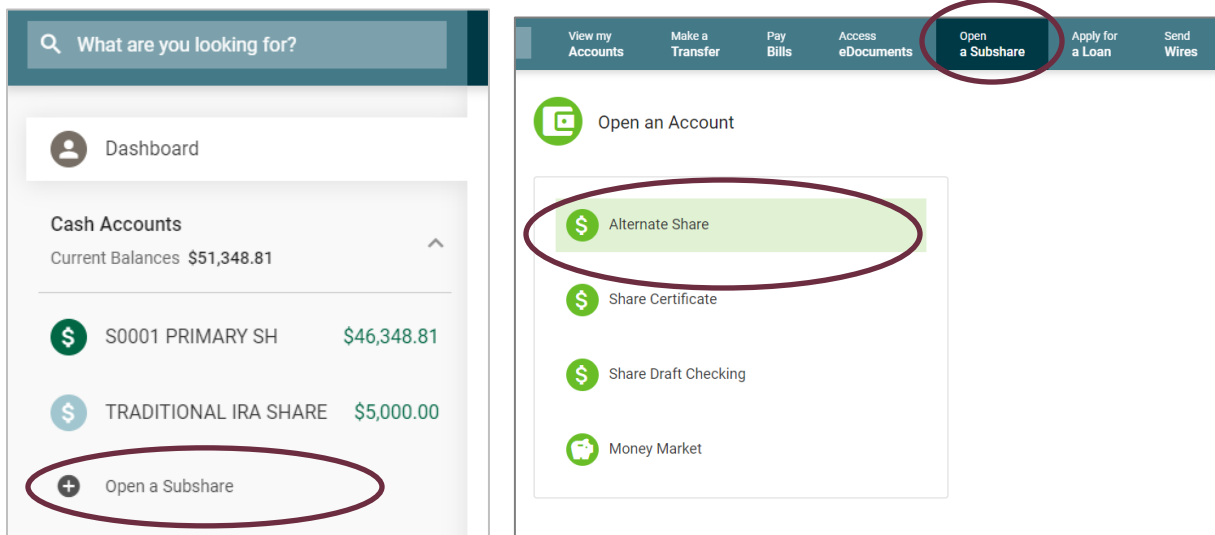
Paperless Documents are turned on for:
Account statements and notices. Please contact the Credit Union at 800-821-5104 to make changes.

Please note that when you are enrolled in APCI eStatements you will also receive your tax forms electronically.

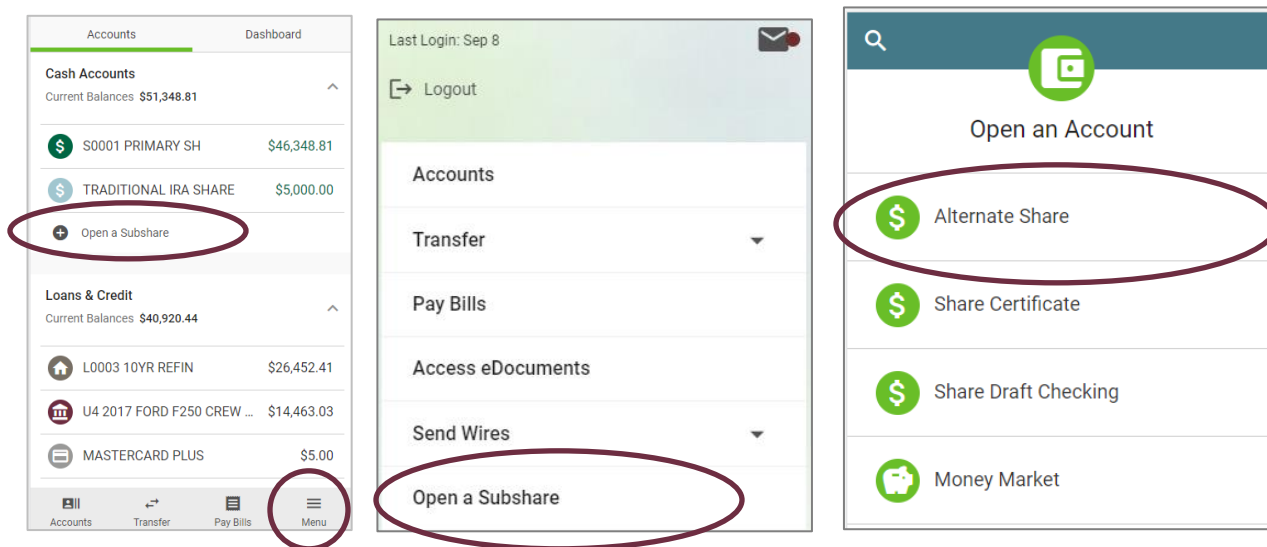
APCI eBanking

Opening an Alternate Savings Account

1. On a personal computer choose “Open a Subshare” from your Accounts list. You can also choose the “Open a Subshare” tab and select “Alternate Share.”



On a mobile device select “Open a Subshare” from your Accounts list. You can also open the Menu from the bottom of your screen, choose “Open a Subshare” and select “Alternate Share.”



2. Select if you are opening Alternate Share 002 or 003. There is a limit of two Alternate Shares per Member account number. Only available Alternate Share options will appear.

 Alternate Share

Alternate Share (0002)



Keep money separate from your primary share savings to help you save more! Limit 2 per account.

Open Now

Alternate Share (0003)



Keep money separate from your primary share savings to help you save more! Limit 2 per account.

Open Now

3. Select "Get Started."

Let's get started.

Opening a new account only takes minutes.

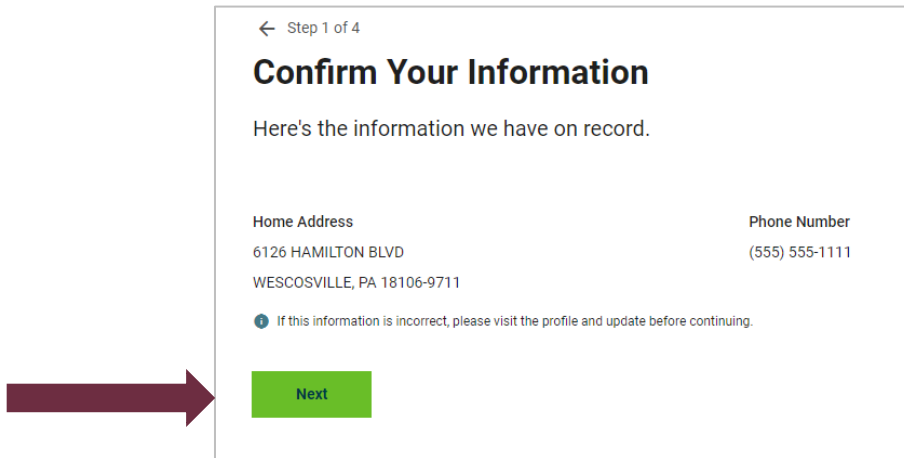
Nice choice on your
Alternate Share (0002)

Opening an account is easy and takes just a few minutes to:

1. Confirm contact information
2. Fund your new account
3. Agree to disclosure terms
4. Review and submit

Get Started

4. Confirm your information is correct and choose "Next."



← Step 1 of 4

Confirm Your Information

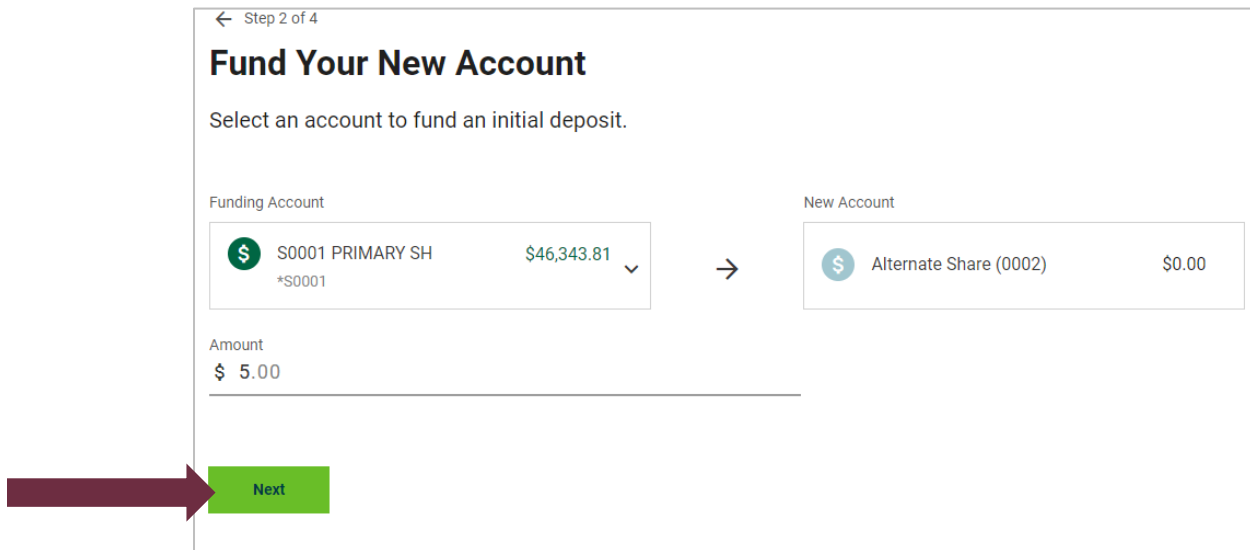
Here's the information we have on record.

Home Address	Phone Number
6126 HAMILTON BLVD	(555) 555-1111
WESCOSVILLE, PA 18106-9711	

ⓘ If this information is incorrect, please visit the profile and update before continuing.

Next

5. Choose the account and amount you would like to fund your Alternate Share with and select "Next."



← Step 2 of 4

Fund Your New Account

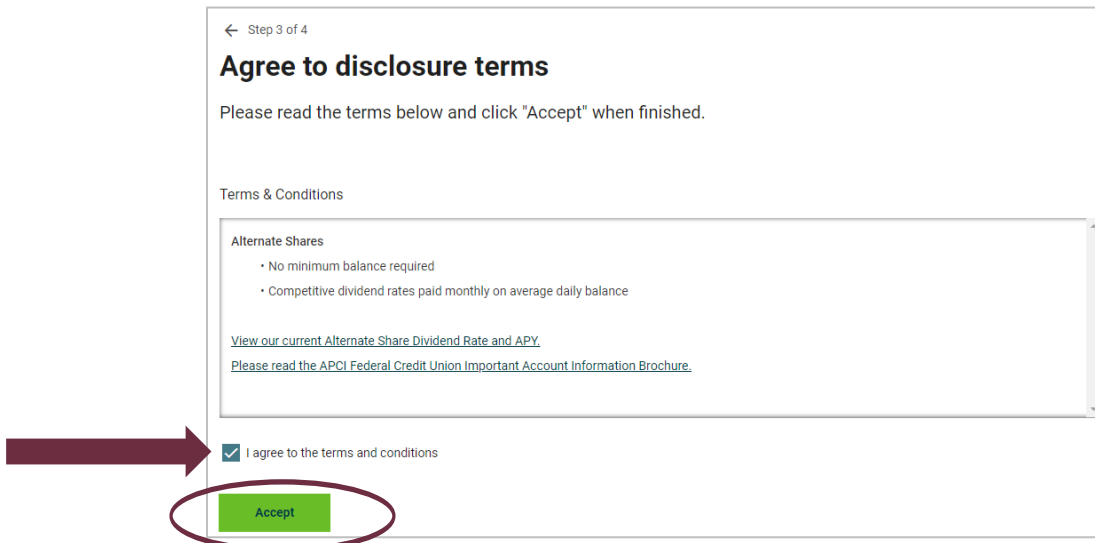
Select an account to fund an initial deposit.

Funding Account		New Account
 S0001 PRIMARY SH \$46,343.81 *S0001	→	 Alternate Share (0002) \$0.00

Amount
\$ 5.00

Next

6. Agree to and accept the Terms and Conditions.



← Step 3 of 4

Agree to disclosure terms

Please read the terms below and click "Accept" when finished.

Terms & Conditions

Alternate Shares

- No minimum balance required
- Competitive dividend rates paid monthly on average daily balance

[View our current Alternate Share Dividend Rate and APY.](#)
[Please read the APCI Federal Credit Union Important Account Information Brochure.](#)

☒ I agree to the terms and conditions

Accept

7. Confirm the information is current and select “Open Account.”

← Step 4 of 4

You're almost there

Please confirm all the information is correct.

Account Type
Alternate Share (0002)

Funding  Edit

Funding Source
S0001 PRIMARY SH

Funding Amount
\$5.00

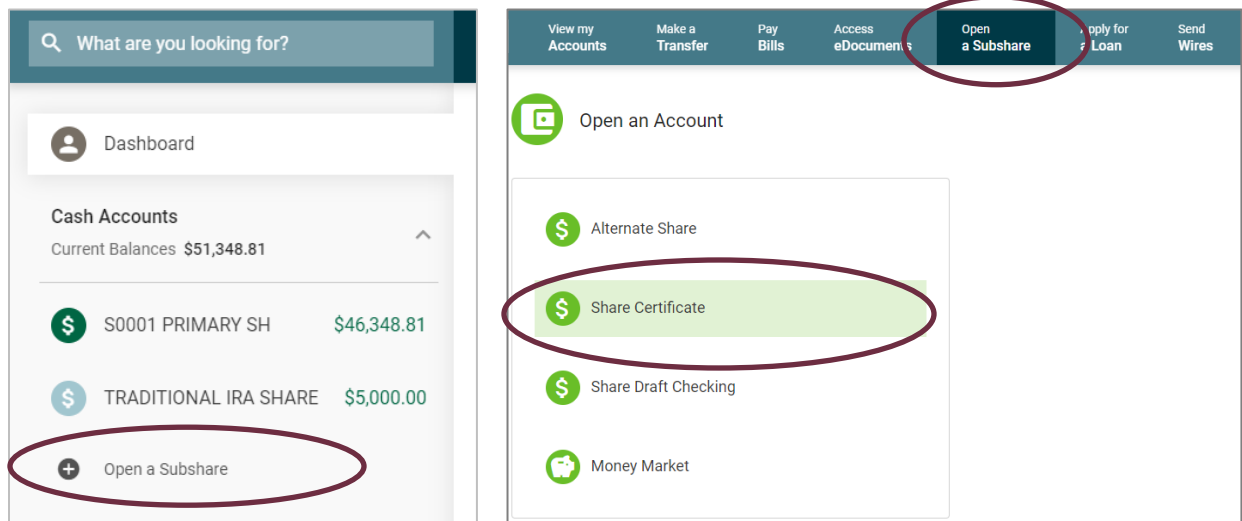
After clicking "Open Account", please wait 3-5 seconds. A confirmation page will appear when the account has been opened and funded.

 **Open Account**

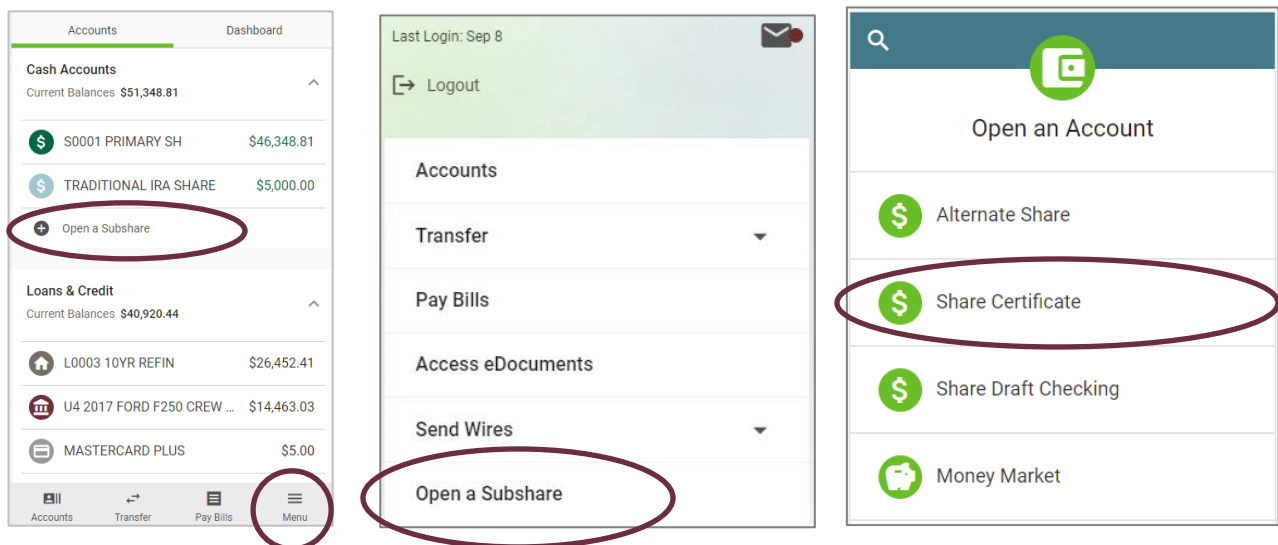
APCI eBanking

Purchasing a Share Certificate

1. On a personal computer choose “Open a Subshare” from your Accounts list. You can also choose the “Open a Subshare” tab and select “Share Certificate.”



On a mobile device select “Open a Subshare” from your Accounts list. You can also open the Menu from the bottom of your screen, choose “Open a Subshare” and select “Share Certificate.”

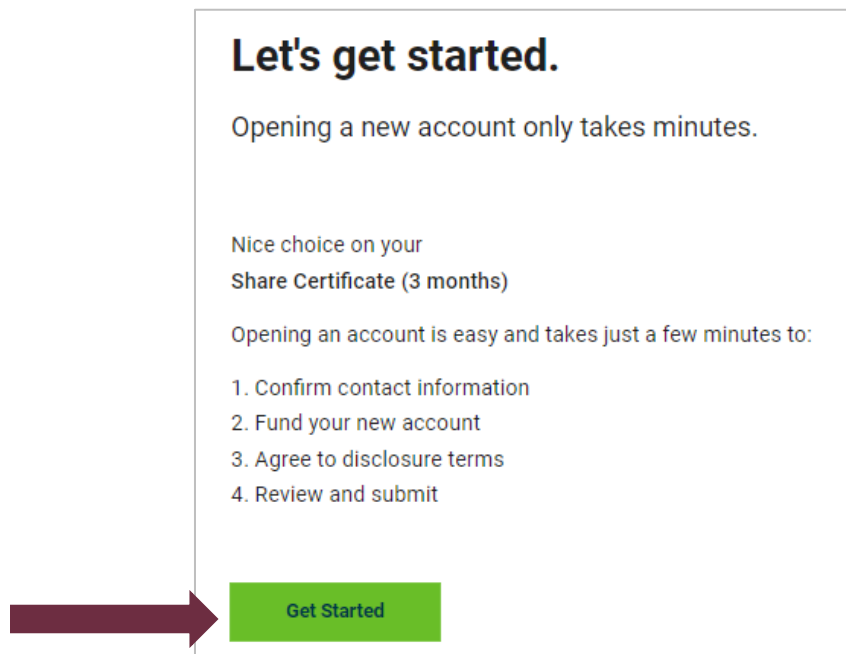


2. Determine the term you would like and select “Open Now.”


Share Certificate

Share Certificate (3 months)  Dividends are paid or compounded monthly. There are various renewal options to meet your needs. <table border="1"> <thead> <tr> <th>Min. Deposit Amount</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>\$500.00</td> <td>0.15% Percent</td> </tr> </tbody> </table> Term: 3 Months Open Now	Min. Deposit Amount	Rate	\$500.00	0.15% Percent	Share Certificate (6 months)  Dividends are paid or compounded monthly. There are various renewal options to meet your needs. <table border="1"> <thead> <tr> <th>Min. Deposit Amount</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>\$500.00</td> <td>0.25% Percent</td> </tr> </tbody> </table> Term: 6 Months Open Now	Min. Deposit Amount	Rate	\$500.00	0.25% Percent	Share Certificate (12 months)  Dividends are paid or compounded monthly. There are various renewal options to meet your needs. <table border="1"> <thead> <tr> <th>Min. Deposit Amount</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>\$500.00</td> <td>0.65% Percent</td> </tr> </tbody> </table> Term: 12 Months Open Now	Min. Deposit Amount	Rate	\$500.00	0.65% Percent
Min. Deposit Amount	Rate													
\$500.00	0.15% Percent													
Min. Deposit Amount	Rate													
\$500.00	0.25% Percent													
Min. Deposit Amount	Rate													
\$500.00	0.65% Percent													
Share Certificate (18 months)  Dividends are paid or compounded monthly. There are various renewal options to meet your needs. <table border="1"> <thead> <tr> <th>Min. Deposit Amount</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>\$500.00</td> <td>0.65% Percent</td> </tr> </tbody> </table> Term: 18 Months Open Now	Min. Deposit Amount	Rate	\$500.00	0.65% Percent	Share Certificate (24 months)  Dividends are paid or compounded monthly. There are various renewal options to meet your needs. <table border="1"> <thead> <tr> <th>Min. Deposit Amount</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>\$500.00</td> <td>0.70% Percent</td> </tr> </tbody> </table> Term: 24 Months Open Now	Min. Deposit Amount	Rate	\$500.00	0.70% Percent	Share Certificate (30 months)  Dividends are paid or compounded monthly. There are various renewal options to meet your needs. <table border="1"> <thead> <tr> <th>Min. Deposit Amount</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>\$500.00</td> <td>0.80% Percent</td> </tr> </tbody> </table> Term: 30 Months Open Now	Min. Deposit Amount	Rate	\$500.00	0.80% Percent
Min. Deposit Amount	Rate													
\$500.00	0.65% Percent													
Min. Deposit Amount	Rate													
\$500.00	0.70% Percent													
Min. Deposit Amount	Rate													
\$500.00	0.80% Percent													
Share Certificate (36 months)  Dividends are paid or compounded monthly. There are various renewal options to meet your needs. <table border="1"> <thead> <tr> <th>Min. Deposit Amount</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>\$500.00</td> <td>0.85% Percent</td> </tr> </tbody> </table> Term: 36 Months Open Now	Min. Deposit Amount	Rate	\$500.00	0.85% Percent	Share Certificate (48 months)  Dividends are paid or compounded monthly. There are various renewal options to meet your needs. <table border="1"> <thead> <tr> <th>Min. Deposit Amount</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>\$500.00</td> <td>0.95% Percent</td> </tr> </tbody> </table> Term: 48 Months Open Now	Min. Deposit Amount	Rate	\$500.00	0.95% Percent	Share Certificate (60 months)  Dividends are paid or compounded monthly. There are various renewal options to meet your needs. <table border="1"> <thead> <tr> <th>Min. Deposit Amount</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>\$500.00</td> <td>1.00% Percent</td> </tr> </tbody> </table> Term: 60 Months Open Now	Min. Deposit Amount	Rate	\$500.00	1.00% Percent
Min. Deposit Amount	Rate													
\$500.00	0.85% Percent													
Min. Deposit Amount	Rate													
\$500.00	0.95% Percent													
Min. Deposit Amount	Rate													
\$500.00	1.00% Percent													

3. Select “Get Started.”



Let's get started.

Opening a new account only takes minutes.

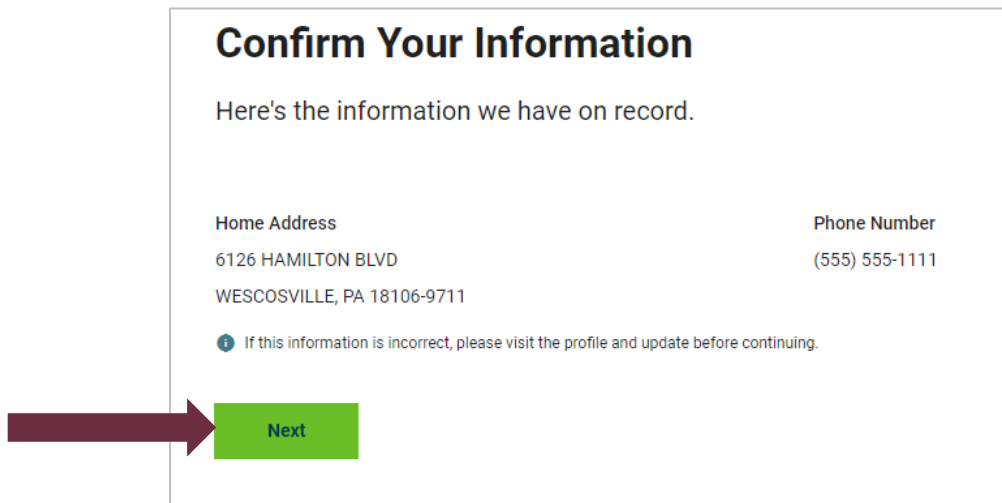
Nice choice on your
Share Certificate (3 months)

Opening an account is easy and takes just a few minutes to:

1. Confirm contact information
2. Fund your new account
3. Agree to disclosure terms
4. Review and submit

Get Started

4. Confirm your information is correct. Select “Next.”



Confirm Your Information

Here's the information we have on record.

Home Address	Phone Number
6126 HAMILTON BLVD	(555) 555-1111
WESCOSVILLE, PA 18106-9711	

 If this information is incorrect, please visit the profile and update before continuing.

Next

- Choose the account and amount (minimum \$500.00) you would like to fund your Share Certificate with. Select "Next."

Fund Your New Account

Select an account to fund an initial deposit.

Funding Account

\$

S0001 PRIMARY SH
*S0001

\$46,343.81

▼

New Account

\$

Share Certificate (3 months)

\$0.00

Amount

\$ 500.00

This account requires a minimum funding of \$500.00

Next

- Choose your Maturity Distribution option. Select "Next."

← Step 3 of 5

Maturity Distribution

Where would you like the funds disbursed upon certificate maturity?

Maturity Option

Renew Certificate

Mail Check

Transfer Funds

- Agree to and accept the Terms and Conditions.

← Step 4 of 5

Agree to disclosure terms

Please read the terms below and click "Accept" when finished.

Terms & Conditions

Truth-In-Savings Disclosure for IRA or Regular Share Certificates

Rate information: The dividend rate and annual percentage yield on your term share account are included on your certificate receipt when purchased in lobby or on the account details page of APCI eBanking when purchasing the certificate online. You will be paid this rate until first maturity.

Compounding frequency: Unless otherwise paid, dividends will be compounded every month.

Dividends will be credited to your account every month.

☒ I agree to the terms and conditions

Accept

8. Confirm the information is correct. Select “Open Account.”

← Step 5 of 5

You're almost there

Please confirm all the information is correct.

Account Type
Share Certificate (3 months)

Funding  Edit

Funding Source
S0001 PRIMARY SH

Funding Amount
\$500.00

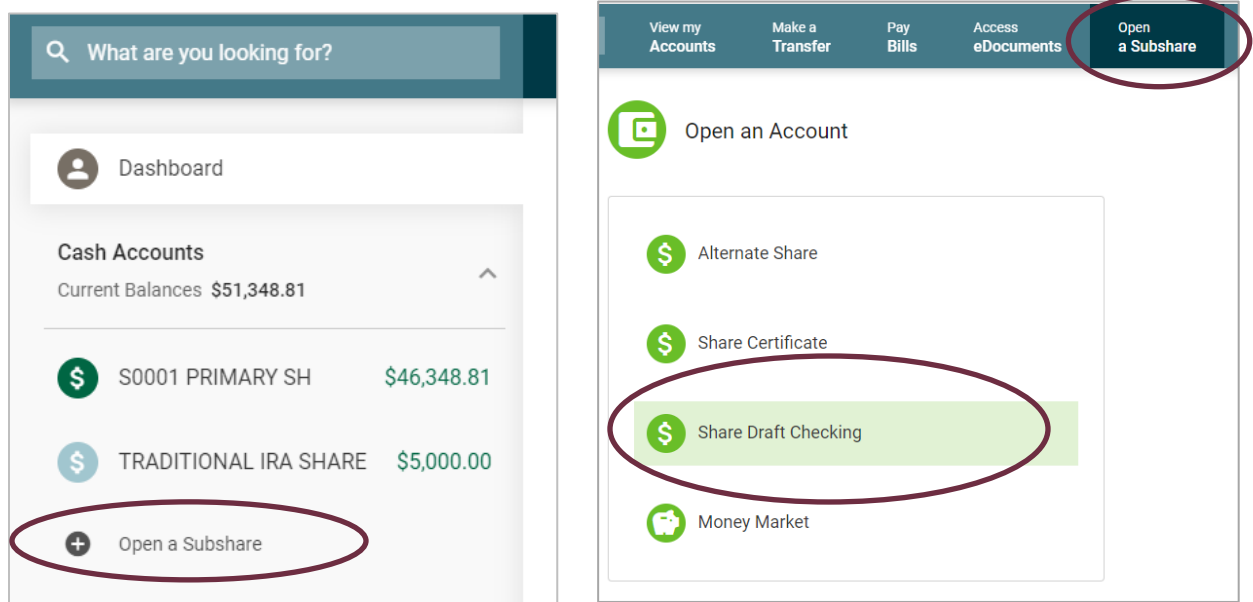
After clicking "Open Account", please wait 3-5 seconds. A confirmation page will appear when the account has been opened and funded.

 **Open Account**

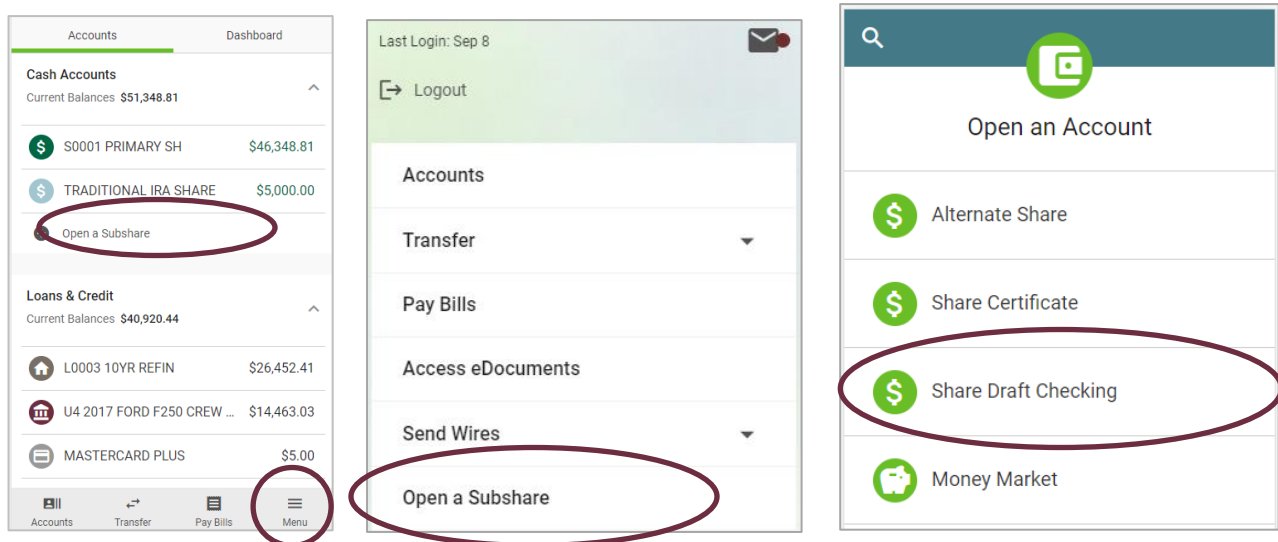
APCI eBanking

Opening a Checking Account

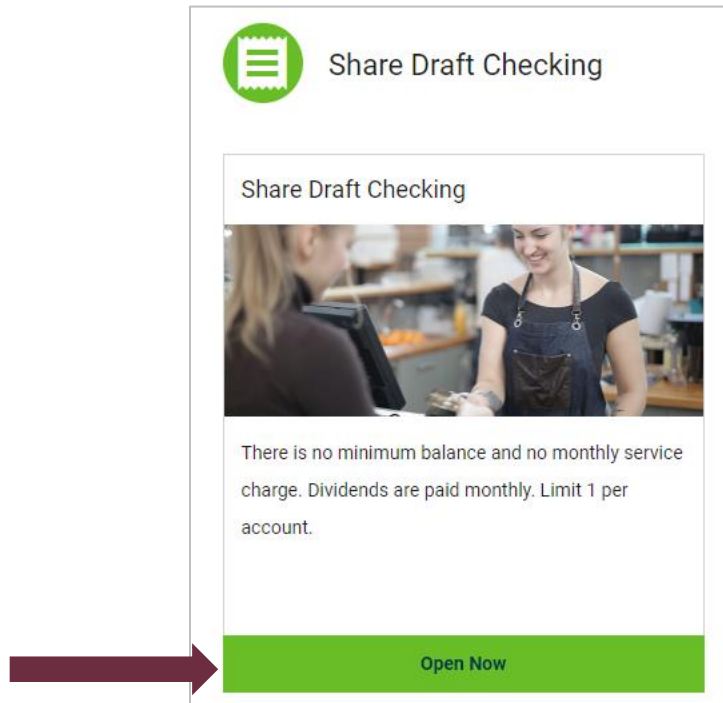
1. On a personal computer choose “Open a Subshare” from your Accounts list. You can also choose the “Open a Subshare” tab and select “Share Draft Checking.”



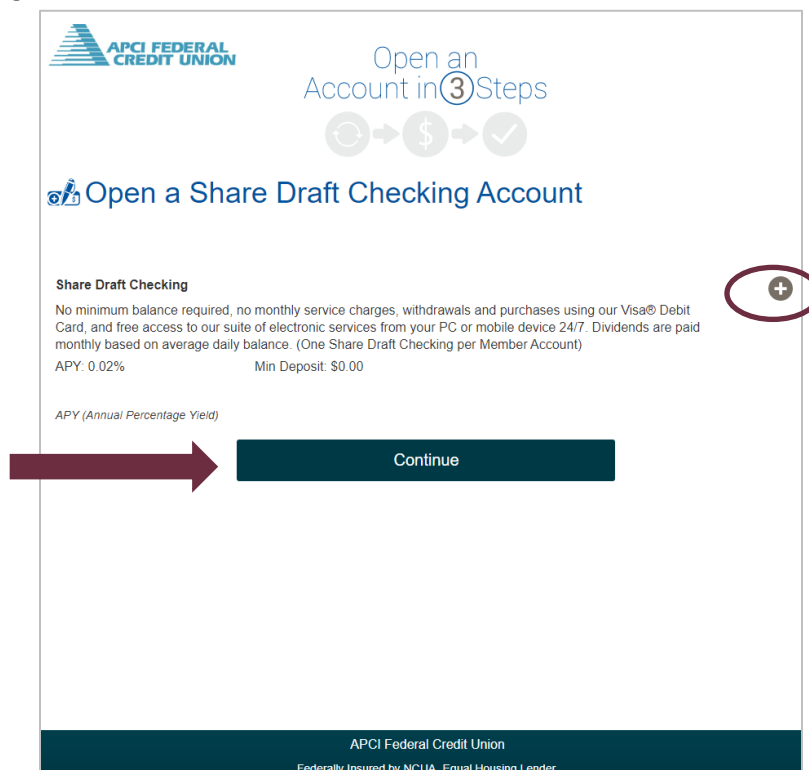
On a mobile device select “Open a Subshare” from your Accounts list. You can also open the Menu from the bottom of your screen, choose “Open a Subshare” and select “Share Draft Checking.”



2. Select "Open Now." You will be directed to the online application center.



3. Select the "+" sign and "Continue."

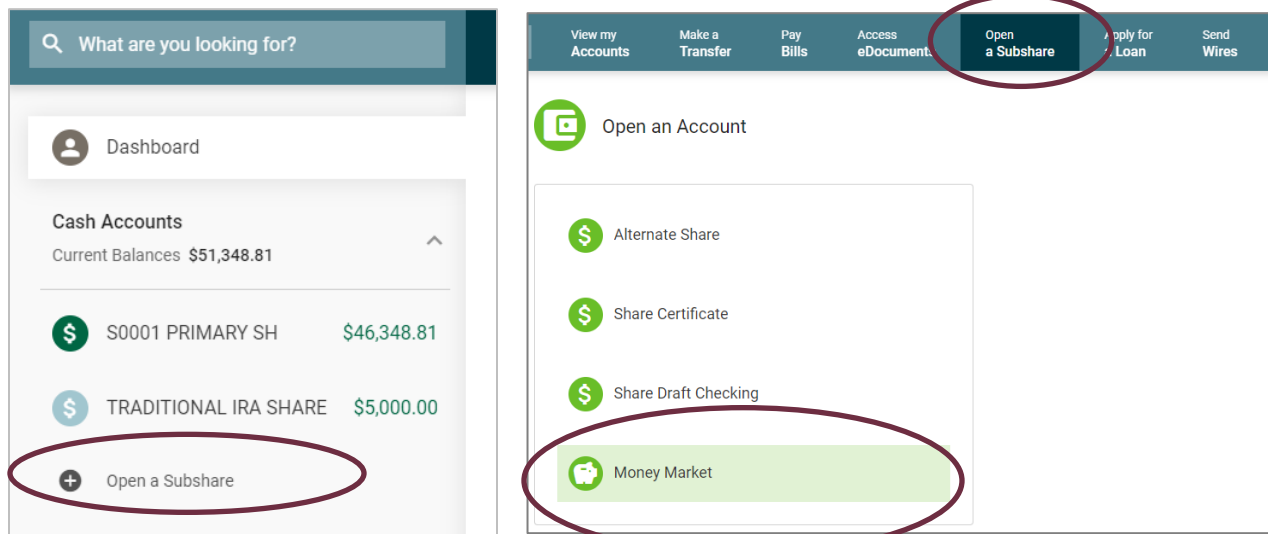


4. Follow the prompts to complete the required information and account funding options.

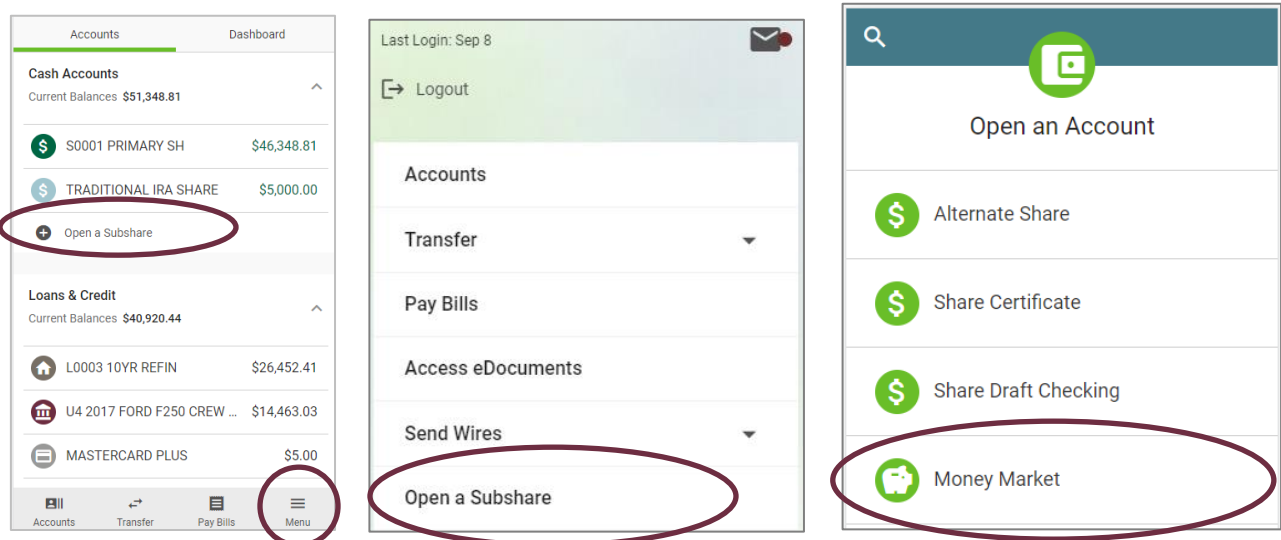
APCI eBanking

Opening a Money Market Account

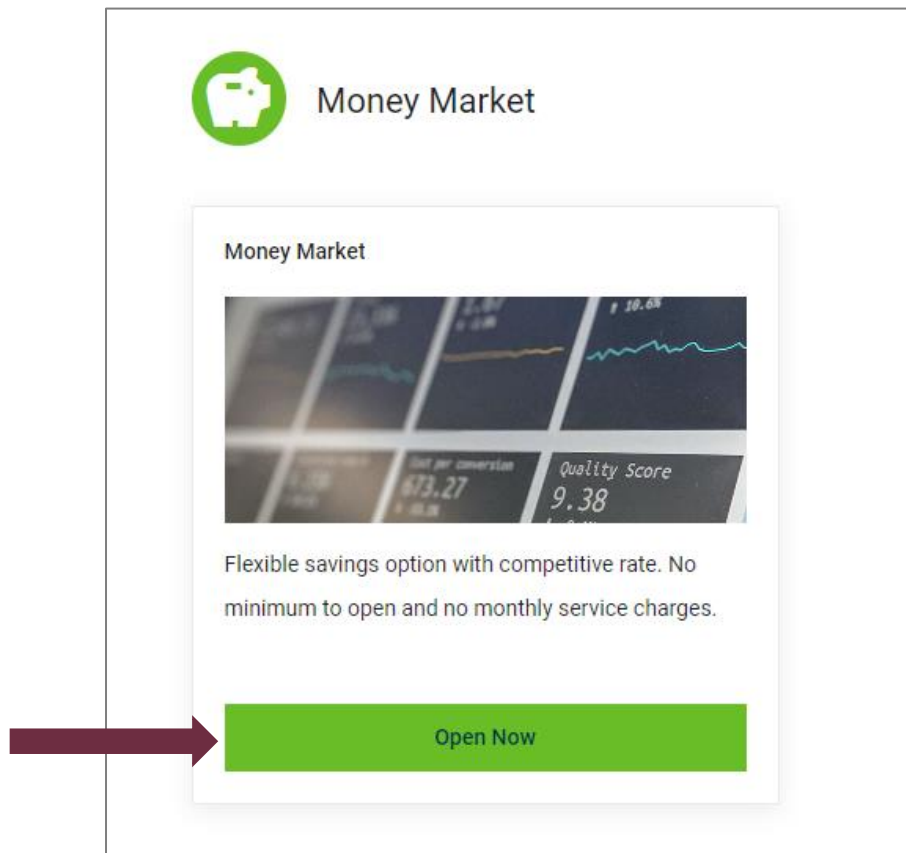
1. On a personal computer choose “Open a Subshare” from your Accounts list. You can also choose the “Open a Subshare” tab and select “Money Market”



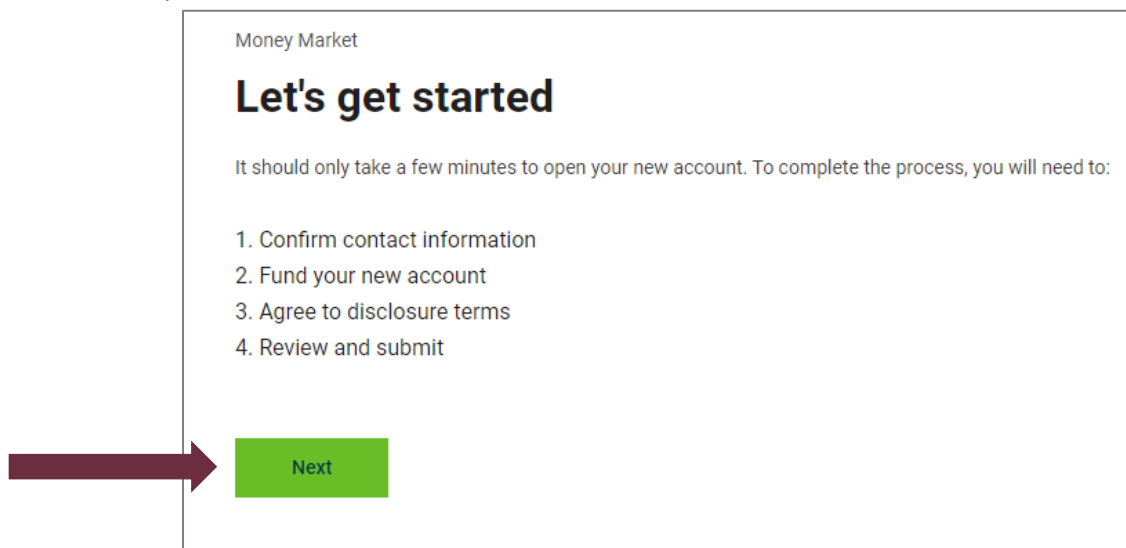
On a mobile device select “Open a Subshare” from your Accounts list. You can also open the Menu from the bottom of your screen, choose “Open a Subshare” and select “Money Market.”



2. Select "Open Now."



3. Confirm your information is correct and choose "Next."



4. Choose the account and amount you would like to fund your Money Market with and select “Next.”

Fund Your New Account

Select an account to fund an initial deposit.

From: → To:

\$ Amount



5. “Accept & Continue” after reading the disclosures, then submit your application.

Disclosures

Account Opening Checking

- APY: 2.25%
- \$100,000.00 or more
 - Rate: 2.47%
 - APY: 2.50%

*Dividends will be compounded daily and credited to the account monthly. Daily dividends are based on the end of day balance in the account each day. The dividend declaration period is the last day of the dividend period (monthly basis). No penalty for balances below Minimum Balance to Earn Dividends. Rates are subject to change without prior notice.

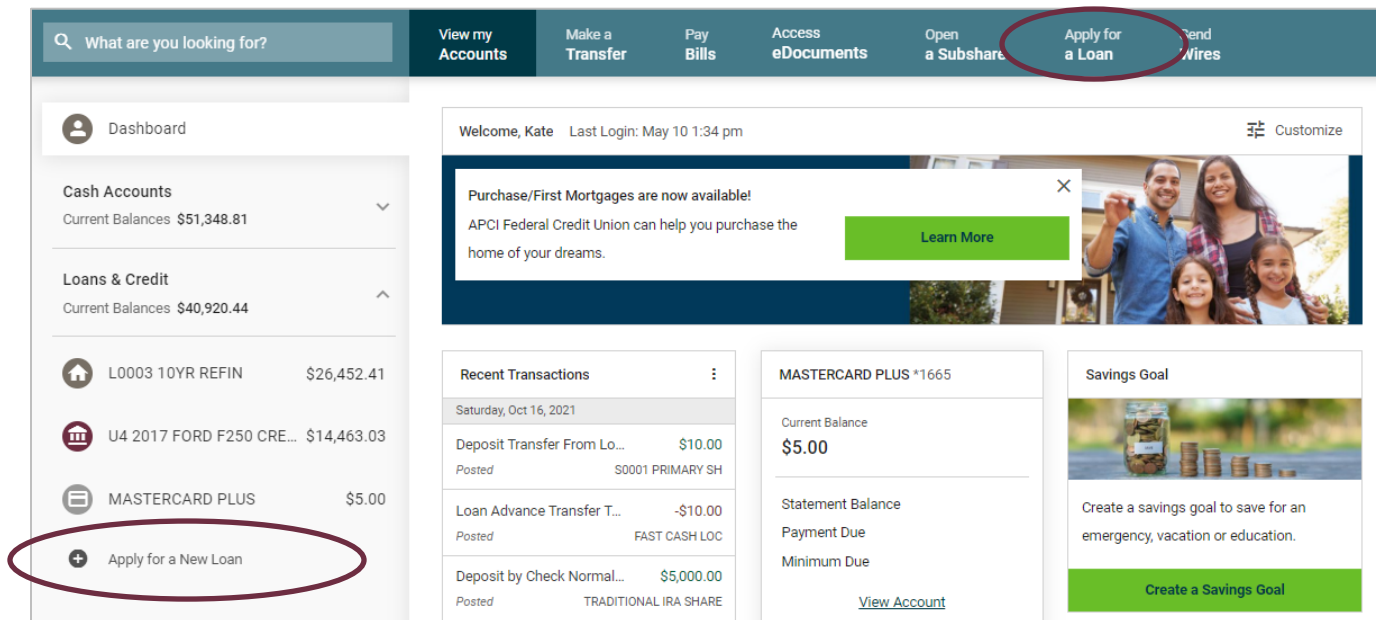
[Please read the APCI Federal Credit Union Important Account Information Brochure.](#)



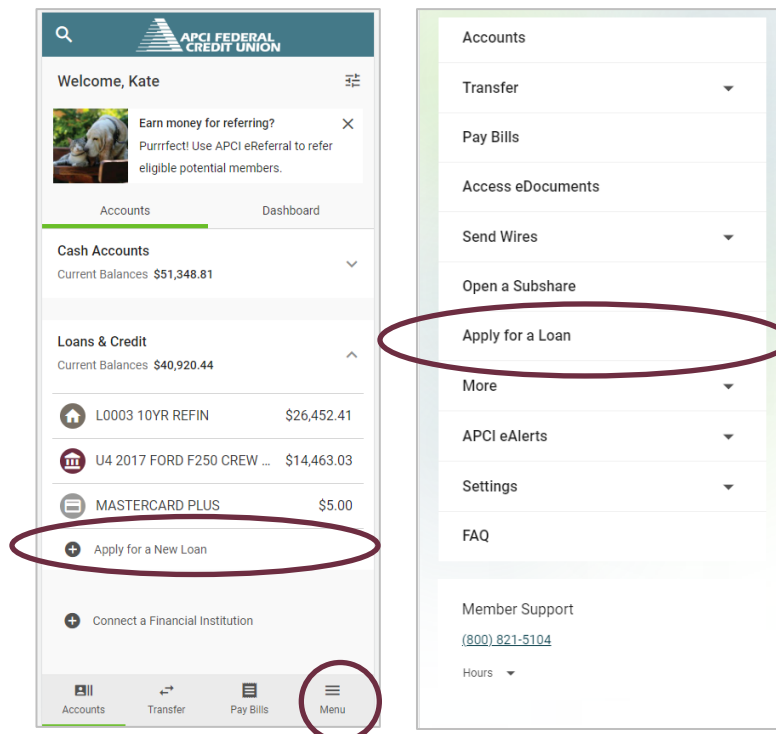
APCI eBanking

Applying for a Loan

- On a personal computer, choose for the “Apply for a Loan” tab or “Apply for a New Loan” from your Account List. The “Apply for a Loan” option will only appear in your Account List if you have an existing loan.



On a mobile device, open the Menu from the bottom of your screen and choose “Apply for a Loan.” If you have an existing loan you can also choose “Apply for New Loan” from your Accounts list.



2. You will be taken to the Online Applications Center where you will choose the loan type you are interested in. Follow the step by step instructions to complete your application.


 **Online Application Center**

[Apply for a Credit Card](#)

[Apply for a Personal Loan](#)

[Apply for a Vehicle Loan](#)

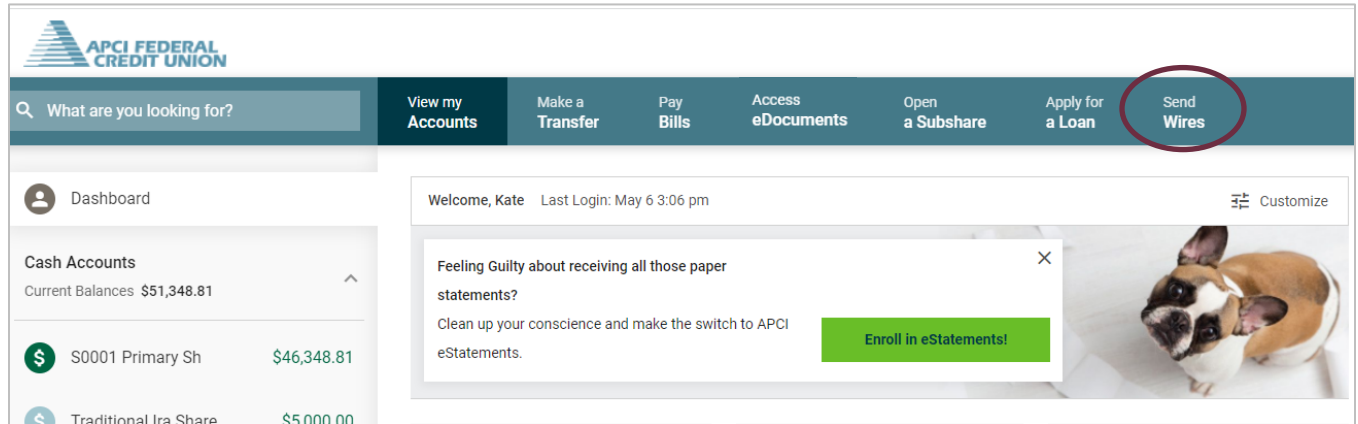
[Apply for a Real Estate Loan \(Non-Purchase\)](#)

Please Note: You will not be able to save and finish later.

In an effort to keep your personal information confidential, we will not be storing any information entered into any of the above applications after the application has been inactive for more than 15 minutes. Because you will have to start the application from the beginning after the 15 minutes of inactivity, please plan accordingly when you are completing an application.

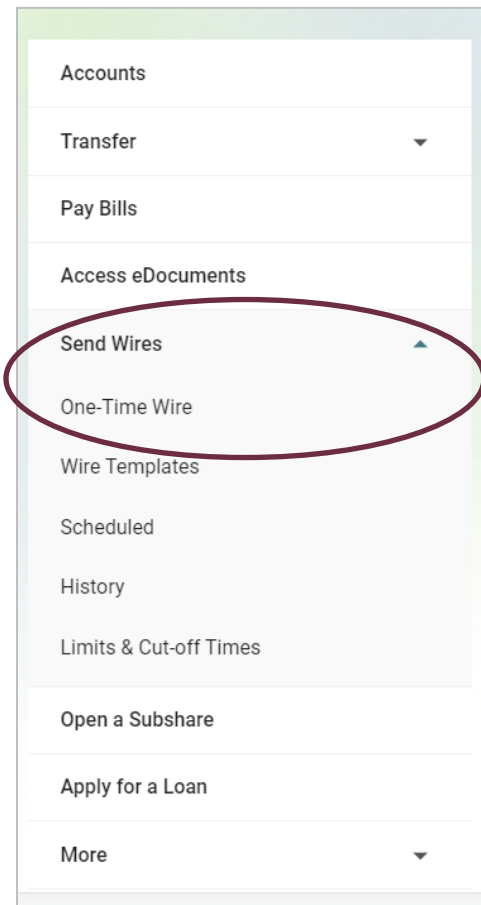
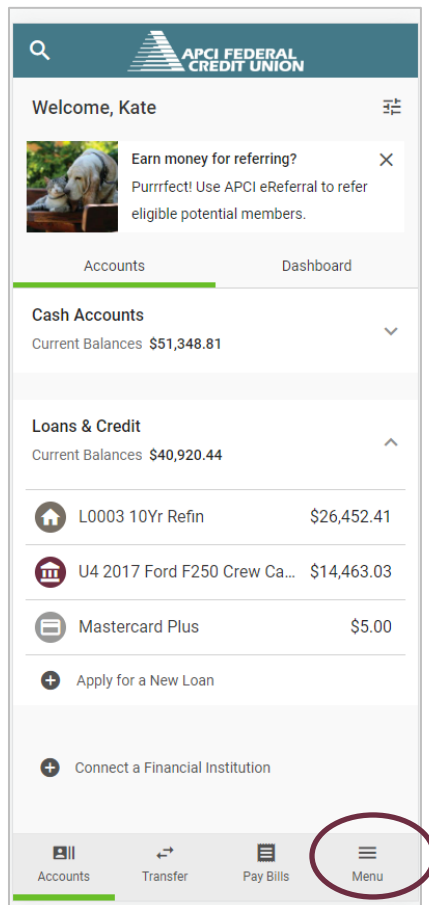
APCI eBanking Wire Transfers

1. On a personal computer, choose the “Send Wires” tab.

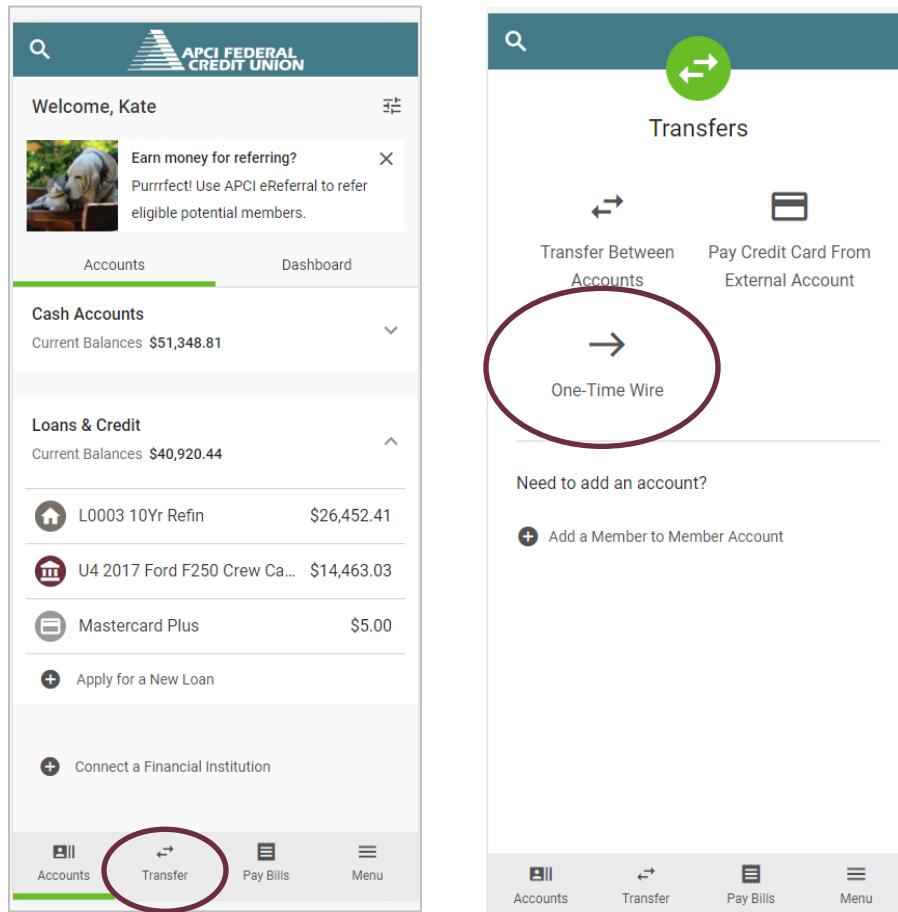


There are two options on a mobile device:

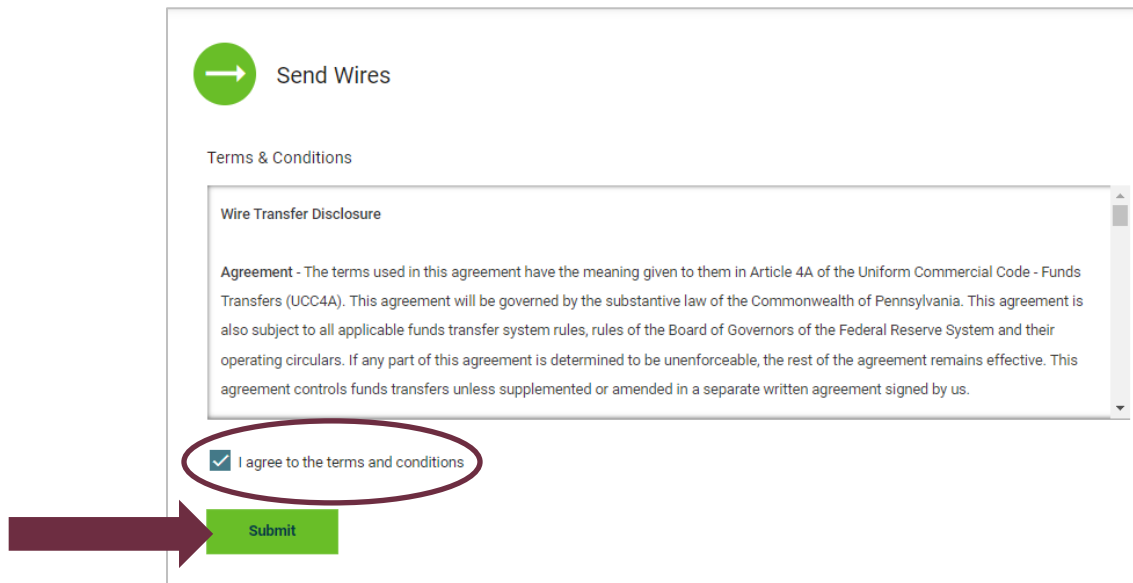
- a. Select “Menu” from the bottom of your screen, then select “Send Wires,” and “One-Time Wire.”



- b. Select “Transfer” from the bottom of your screen, then select “One-Time Wire.”



2. Agree to the Terms and Conditions. Select “Submit.”



- Choose the account you wish to wire funds from. Enter the amount of the wire and the date you would like it sent.

 One-Time Wire

Funding Account

 S0001 PRIMARY SH \$46,343.81
*S0001

Type
Domestic

Amount
\$ 25.00

Occurs
☒ One Time

 Deliver By

Wire Fee
 There is a \$25.00 fee to send a domestic outgoing wire. The fee will be withdrawn from the wire funding account selected above.

- Enter all of the required beneficiary information. Enter additional beneficiary and intermediate institution information if needed. Select "Review." Confirm all information is correct and "Submit."

Beneficiary Information

Beneficiary Name
 Account Number
 Confirm Account Number

Beneficiary FI Routing Number

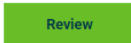
Additional Beneficiary Information

Intermediary Institution

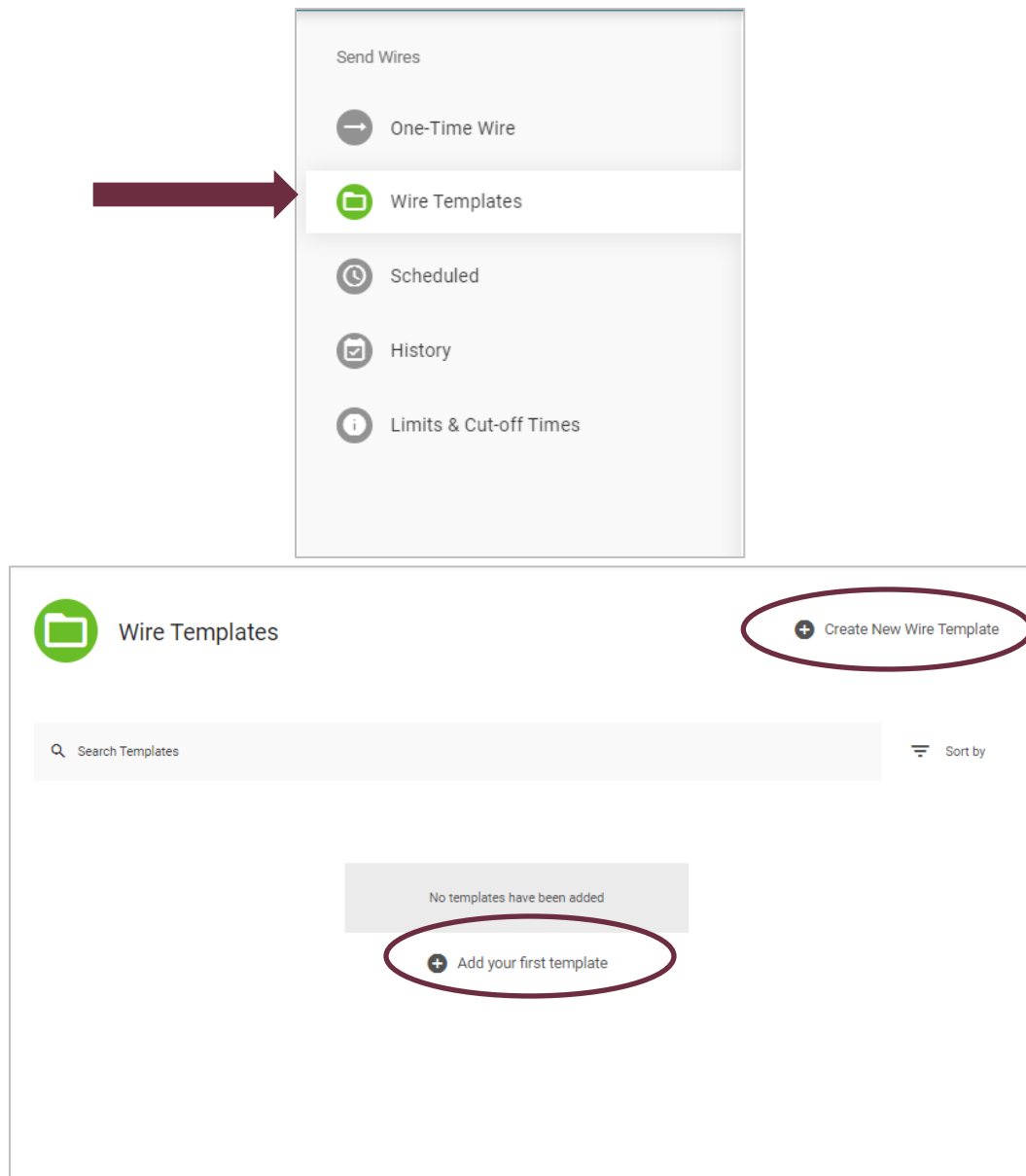
An Intermediary may be required for international wire transfers.

Routing Number (optional)

Additional Intermediary Institution Info



5. If you will be sending a wire transfer from the same account to the same beneficiary on a regular basis, you have the option to set up a template to save for future use by selecting “Wire Templates” from the “Send Wires” tab and either “Add your first template” or “Create New Wire Template.”



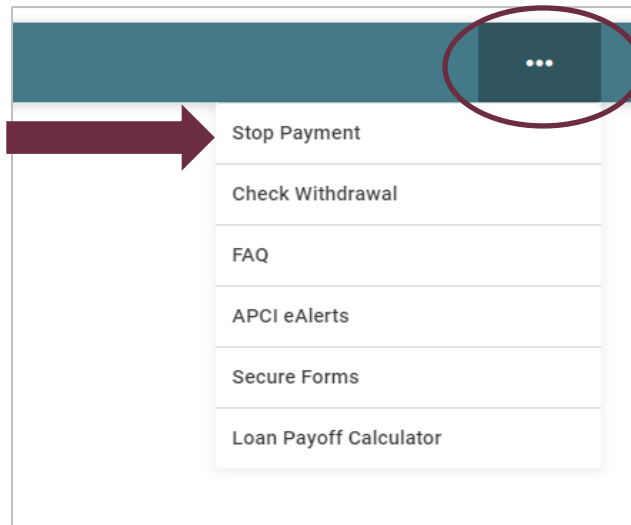
6. Other options found in the “Send Wires” tab allow you to view your scheduled wires, wire transfer history, and the limits and cut-off times for wire transfers.

APCI eBanking

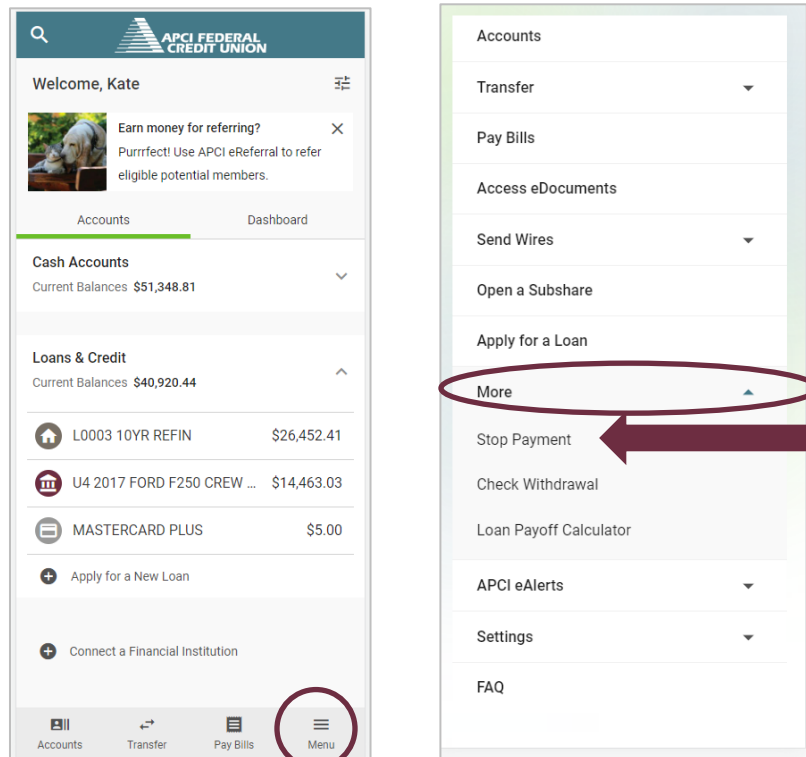
Stopping Payment on a Check

There is no fee to stop payment on a check when done through APCI eBanking.

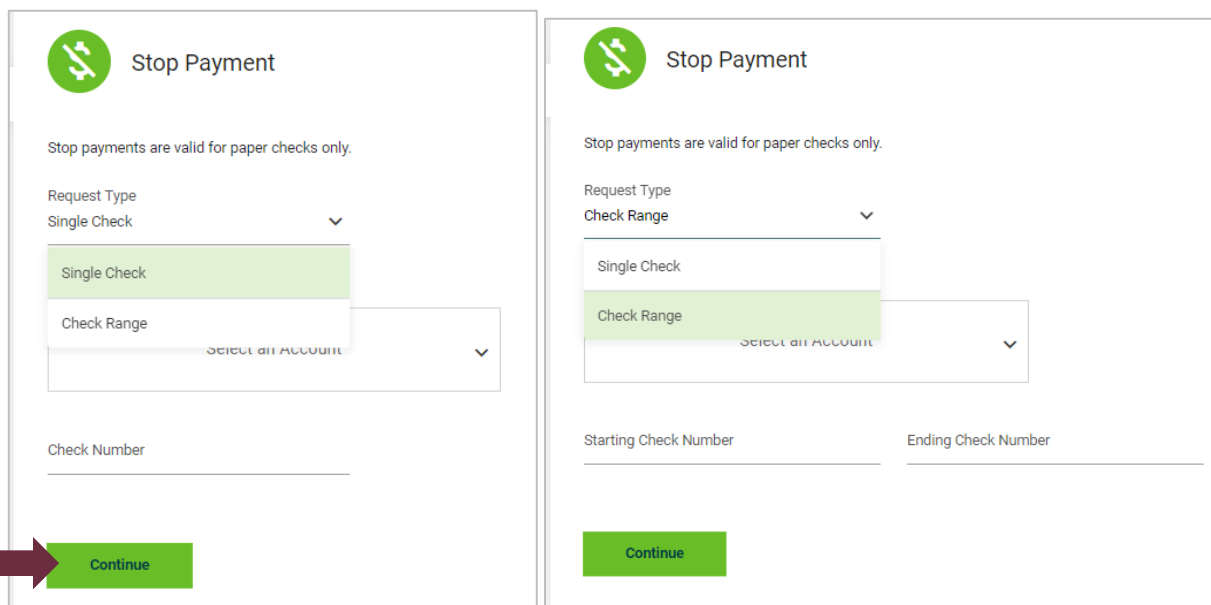
1. On a personal computer choose for the three dots across the top of your dashboard to bring up additional choices and select “Stop Payment.”



On a mobile device open the Menu from the bottom of your screen, choose “More,” and select “Stop Payment.”



2. You can choose to stop payment on a single check or a range of consecutive check numbers. After making your selection, enter the single check number or the starting and ending numbers of the check range. Select "Continue."



Stop Payment

Stop payments are valid for paper checks only.

Request Type
Single Check

Single Check
Check Range

Select an Account

Check Number

Continue

Stop Payment

Stop payments are valid for paper checks only.

Request Type
Check Range

Single Check
Check Range

Select an Account

Starting Check Number Ending Check Number

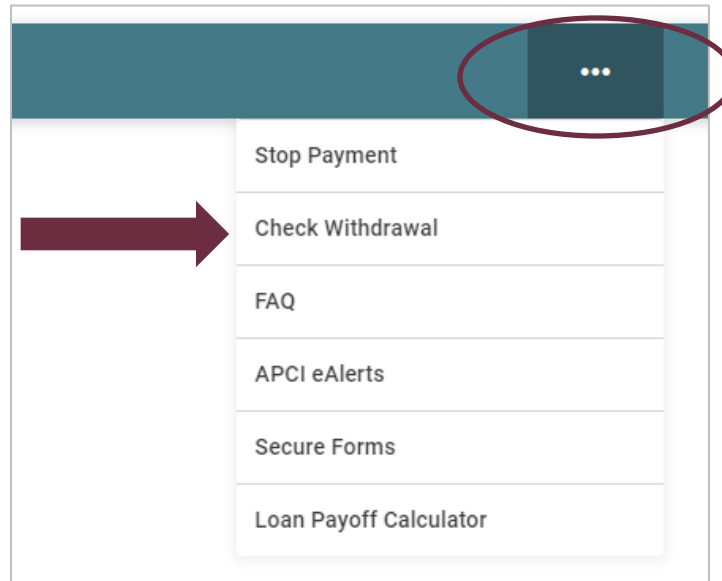
Continue

3. On the next screen verify all information entered is correct. Select "Confirm."

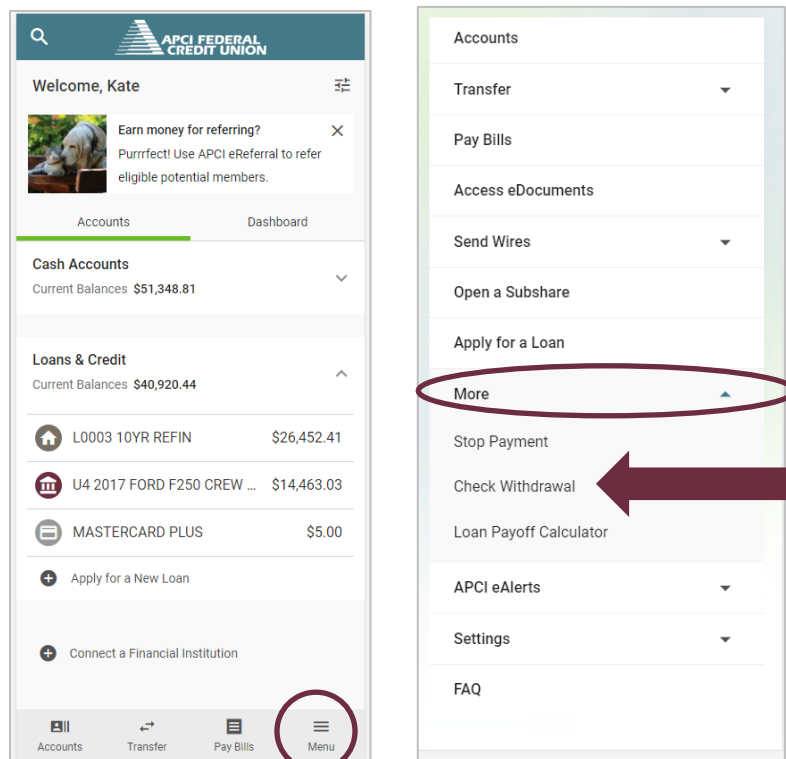
APCI eBanking

Requesting a Check Withdrawal

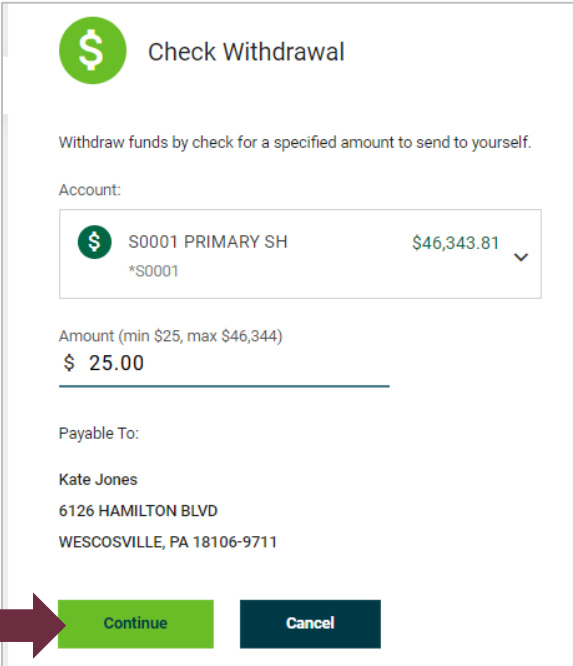
1. On a personal computer choose for the three dots across the top of your dashboard to bring up additional choices. Select “Check Withdrawal.”



On a mobile device open the Menu from the bottom of your screen and choose “More.” Select “Check Withdrawal.”



2. Select the account from which you want the funds drawn. Enter the amount and verify your information. Select "Continue."



Check Withdrawal

Withdraw funds by check for a specified amount to send to yourself.

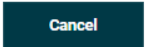
Account:

 S0001 PRIMARY SH \$46,343.81	▼
*S0001	

Amount (min \$25, max \$46,344)
\$ 25.00

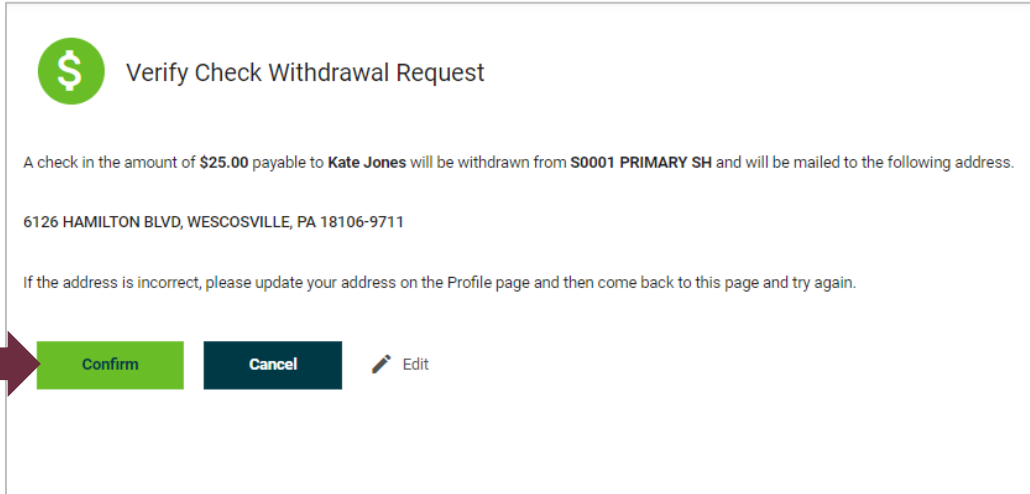
Payable To:

Kate Jones
6126 HAMILTON BLVD
WESCOSVILLE, PA 18106-9711

A red arrow points to the "Continue" button.

3. Verify all information is correct. Select "Confirm."

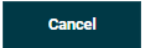


Verify Check Withdrawal Request

A check in the amount of **\$25.00** payable to **Kate Jones** will be withdrawn from **S0001 PRIMARY SH** and will be mailed to the following address.

6126 HAMILTON BLVD, WESCOSVILLE, PA 18106-9711

If the address is incorrect, please update your address on the Profile page and then come back to this page and try again.

   Edit

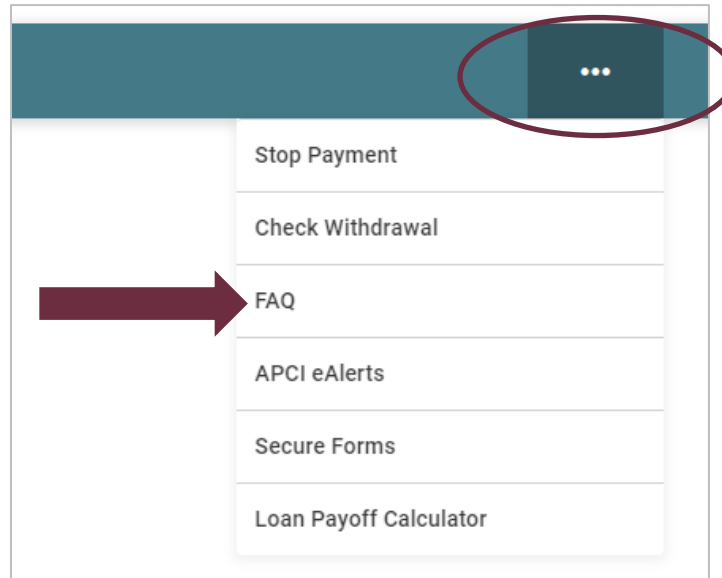
A red arrow points to the "Confirm" button.

APCI eBanking

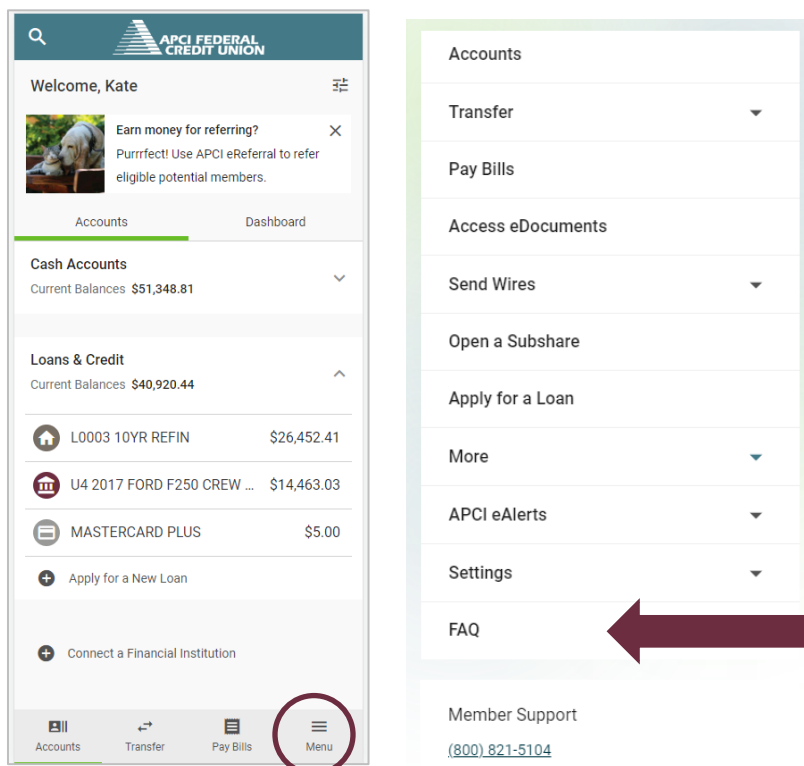
View FAQs Within APCI eBanking

You can view Frequently Asked Questions while navigating functions within APCI eBanking.

1. On a personal computer choose for the three dots across the top of your dashboard to bring up additional choices and select “FAQ.”



On a mobile device open the Menu from the bottom of your screen and select “FAQ.”



2. The list of FAQs will appear. Enter key words into the search bar to populate matching FAQs.

FAQ

Q routing

Sort & Filter

All Categories Sort by Name (A-Z)

What is the routing number for APCI FCU?
General View >

You've reached the end of the FAQ.

3. You may also choose to sort and filter alphabetically or by category.

FAQ

Q Search

Sort & Filter

All Categories Sort by Name (A-Z)

How do I apply for a loan?
Loans View >

How do I change my settings to stop receiving paper statements?
APCI eStatements View >

How do I enroll in APCI ePay?
APCI ePay View >

How do I make a payment to my APCI FCU Mastercard® Plus?
Mastercard® View >

How do I set up or edit my APCI eAlerts?
APCI eAlerts View >

How do I transfer funds between my accounts?
Transfers View >

How do I view my account activity?
Accounts View >

Select All

APCI ePay

Transfers

APCI eStatements

APCI ePay

APCI eAlerts

Accounts

General

test

Loans

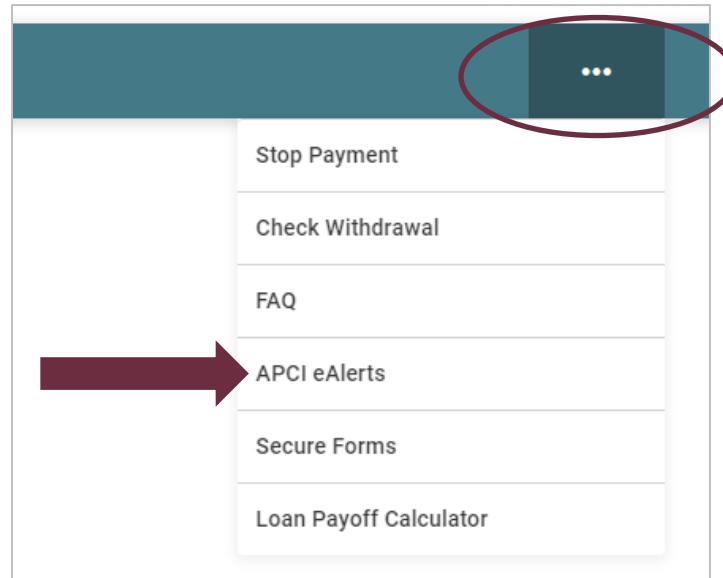
Mastercard®

APCI eBanking

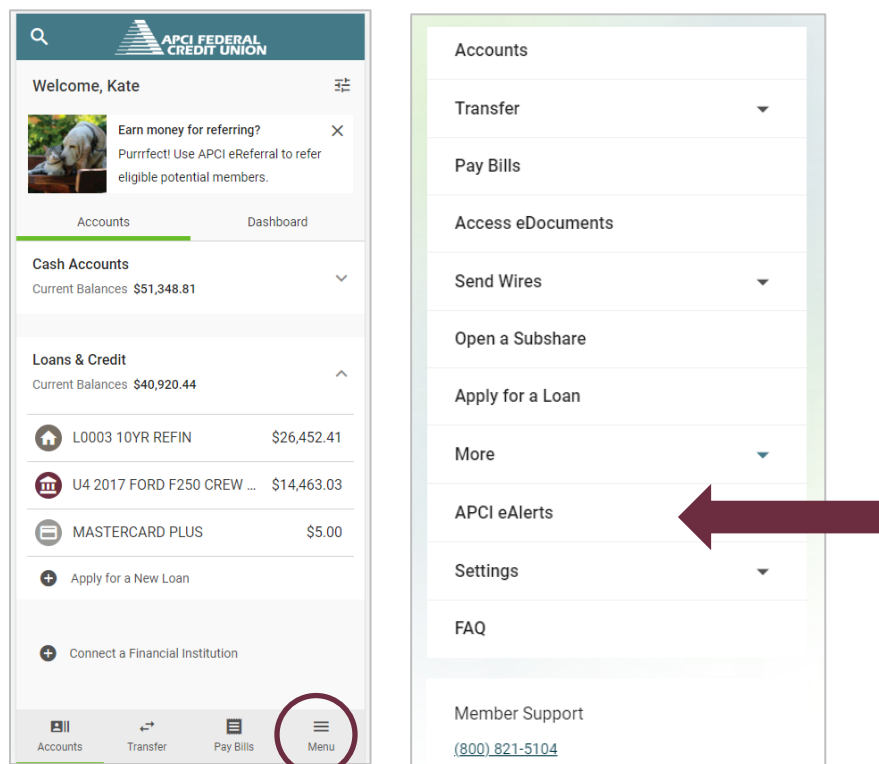
Setting APCI eAlerts

APCI eAlerts are customizable notifications you can set to protect your accounts and cards.

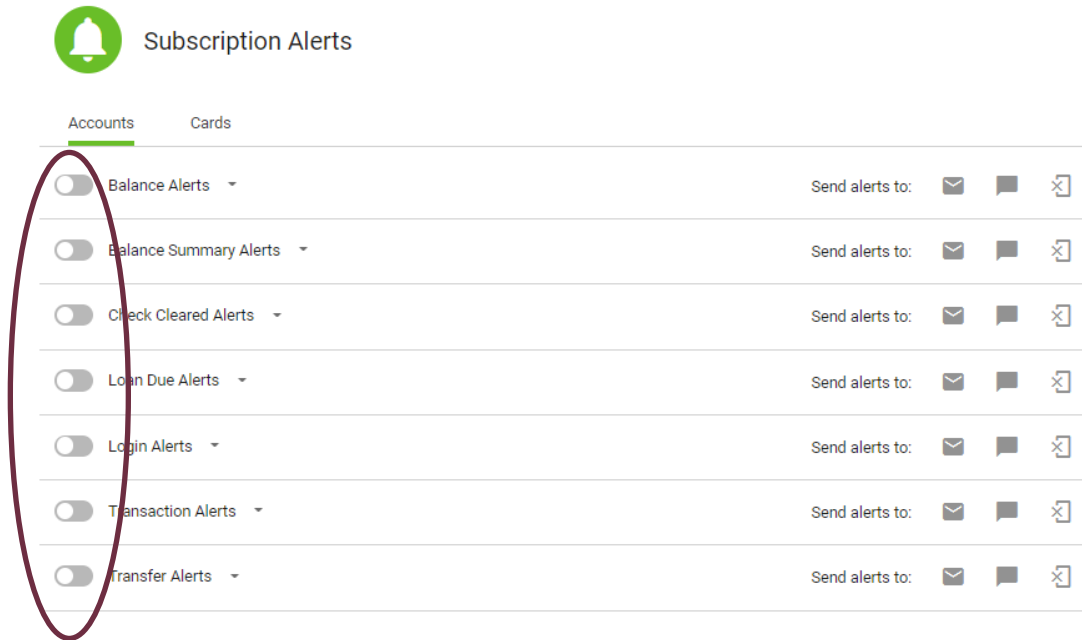
1. On a personal computer choose the three dots across the top of your dashboard to bring up additional choices. Select “APCI eAlerts.”



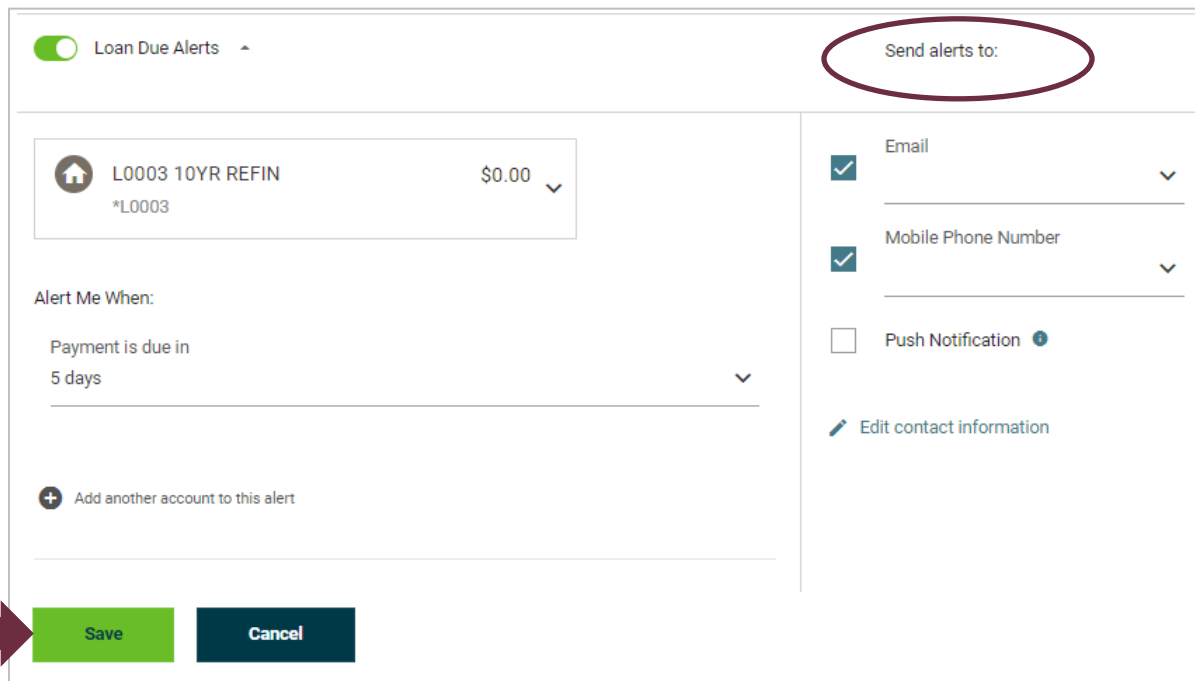
On a mobile device open the Menu from the bottom of your screen and choose “APCI eAlerts.”



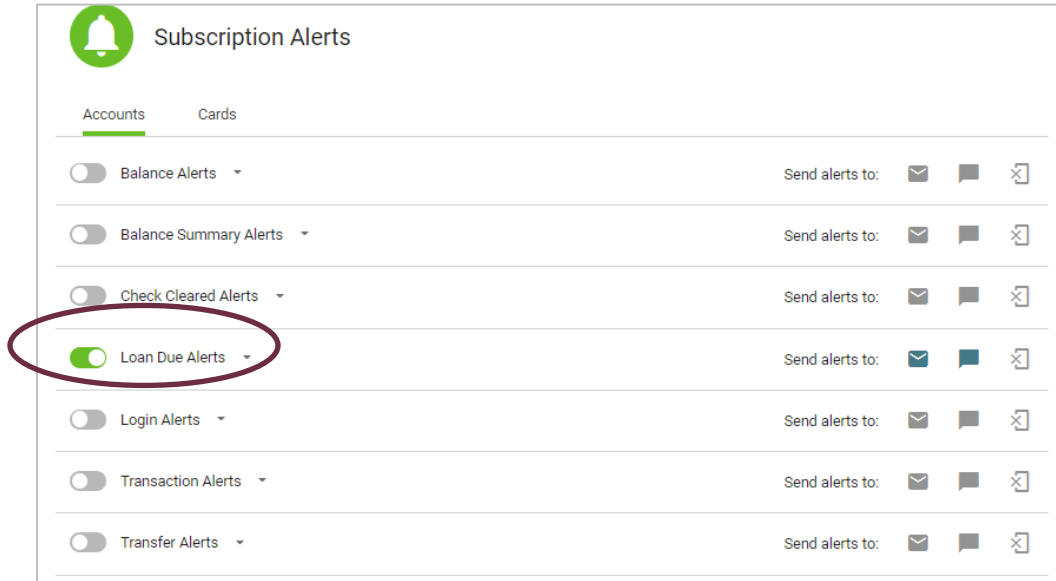
- Subscription alerts are optional. Choose the alerts you are interested in receiving by selecting the corresponding buttons.



- When you select an alert, you will be provided with various options including how you wish to be alerted. Set your preferences, then choose “Save.”



- The buttons corresponding to your chosen alerts will turn green. Repeat step three for each alert you wish to set.

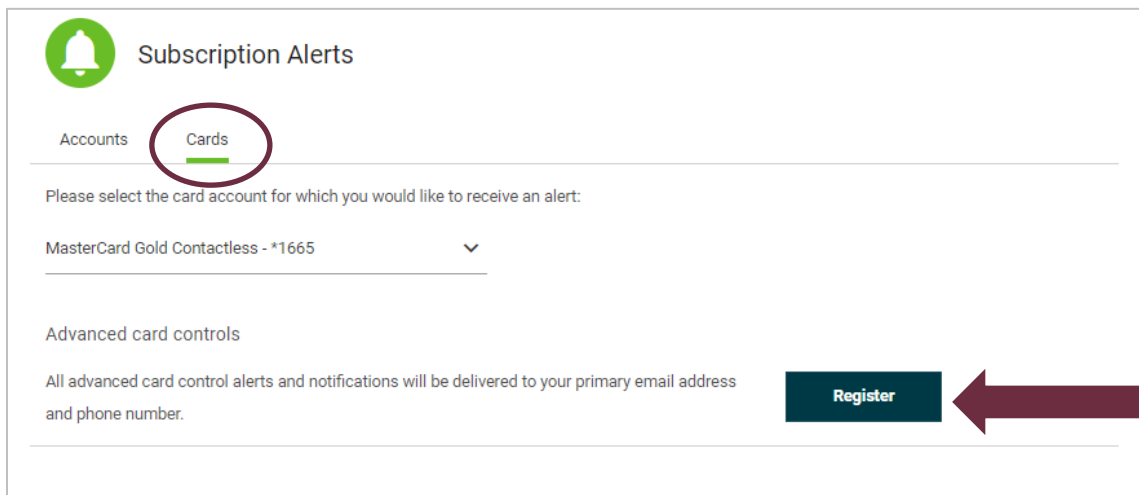


Subscription Alerts

Accounts Cards

☐ Balance Alerts	Send alerts to:
☐ Balance Summary Alerts	Send alerts to:
☐ Check Cleared Alerts	Send alerts to:
☒ Loan Due Alerts	Send alerts to:
☐ Login Alerts	Send alerts to:
☐ Transaction Alerts	Send alerts to:
☐ Transfer Alerts	Send alerts to:

- Select the Cards tab to register to receive alerts for your APCI FCU Mastercard® Plus or Visa® Debit cards.



Subscription Alerts

Accounts Cards

Please select the card account for which you would like to receive an alert:

MasterCard Gold Contactless - *1665

Advanced card controls

All advanced card control alerts and notifications will be delivered to your primary email address and phone number.

Register

6. For your protection, Security Alerts cannot be disabled, but you can choose how you would like to receive them.


Security Alerts



In order to protect your financial security, you will be alerted if suspicious activity takes place on your account. Security Alerts cannot be completely disabled.

Send Alerts to:

☒ Email ▼
☐ Mobile Phone Number ▼
☐ Push Notification ⓘ

 [Edit contact information](#)

Save

7. You may also choose to view your APCI eAlert history.


Alert History

Sort & Filter

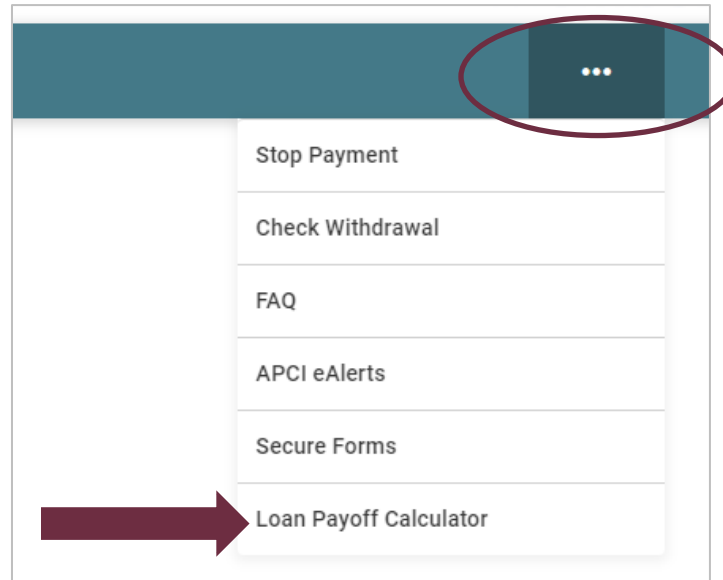
Alert Message	Sent to	Sent on
A new Member to Member account test for guide was added to your profile.	EMAIL	05/09/22 16:23
A new Member to Member account test for guide was added to your profile.	EMAIL	05/09/22 16:22

You've reached the end of your alert history.

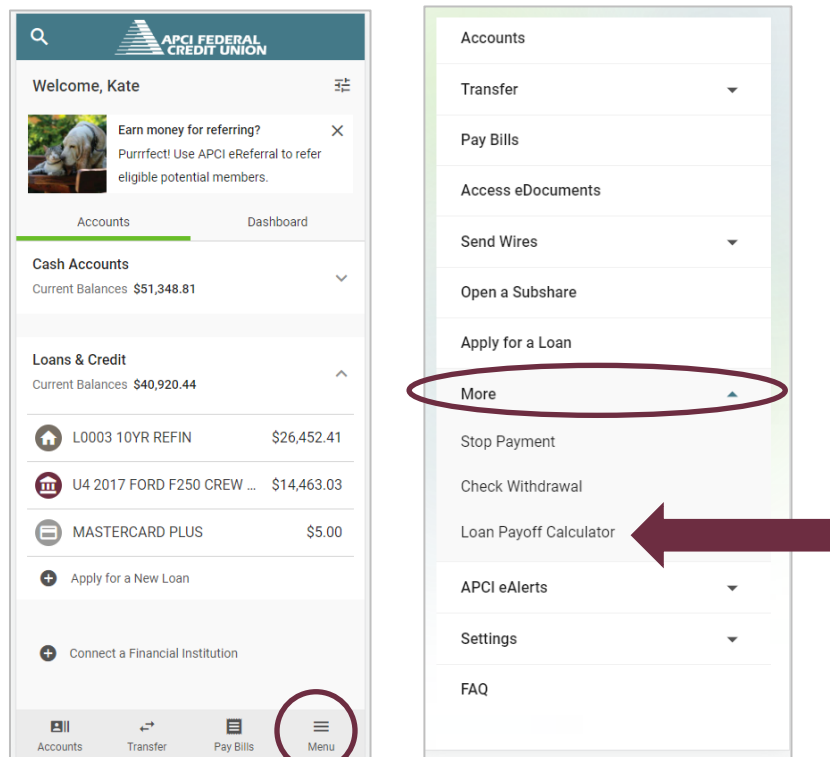
APCI eBanking Loan Payoff Calculator

A Loan Payoff Calculator is available within APCI eBanking.

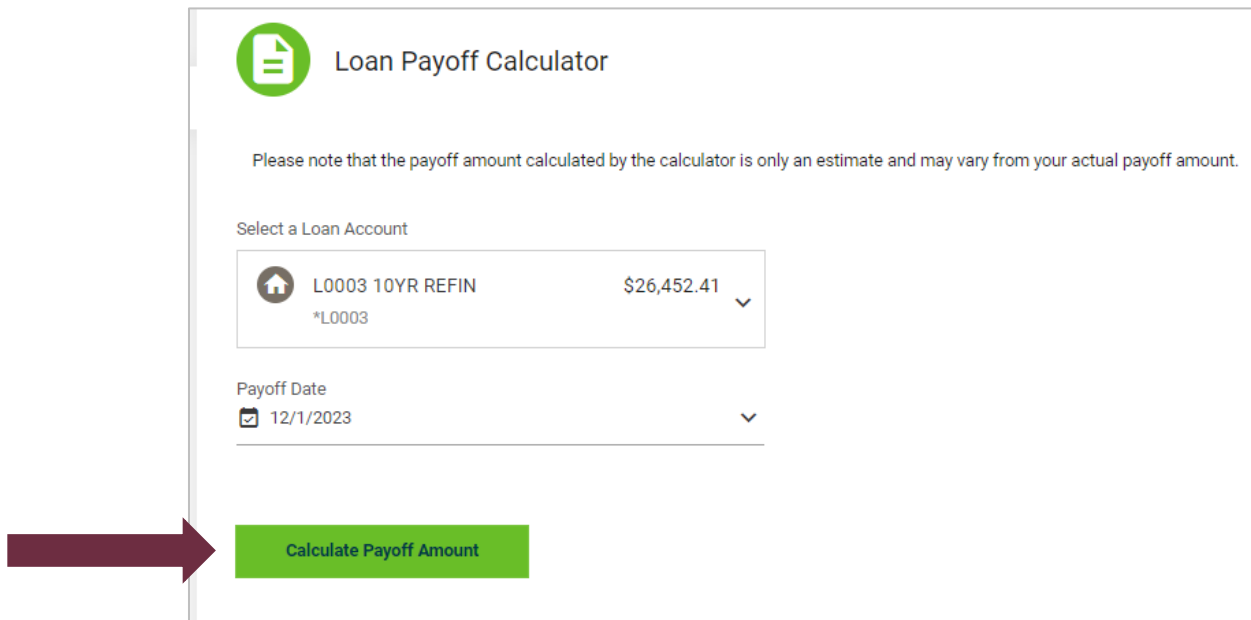
1. On a personal computer choose for the three dots across the top of your dashboard to bring up additional choices and select “Loan Payoff Calculator.”



On a mobile device open the Menu from the bottom of your screen and choose “More,” then “Loan Payoff Calculator.”



- Choose the loan you would like a payoff estimate for. Enter a date in the future for the estimated payoff. Select "Calculate Payoff Amount."



Loan Payoff Calculator

Please note that the payoff amount calculated by the calculator is only an estimate and may vary from your actual payoff amount.

Select a Loan Account

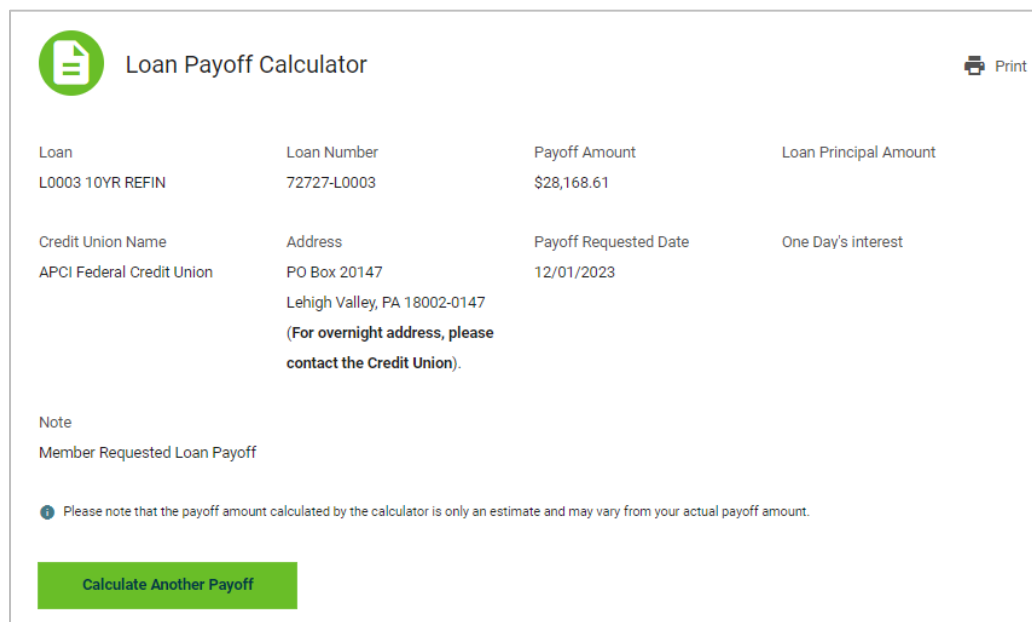
	L0003 10YR REFIN *L0003	\$26,452.41	▼
---	----------------------------	-------------	---

Payoff Date

☒ 12/1/2023 ▼

Calculate Payoff Amount

- You will be presented with an estimated payoff amount based on the loan and date chosen. Please note that this is an estimate and may vary from the actual payoff amount.



Loan Payoff Calculator  Print

Loan	Loan Number	Payoff Amount	Loan Principal Amount
L0003 10YR REFIN	72727-L0003	\$28,168.61	

Credit Union Name	Address	Payoff Requested Date	One Day's interest
APCI Federal Credit Union	PO Box 20147 Lehigh Valley, PA 18002-0147 (For overnight address, please contact the Credit Union).	12/01/2023	

Note

Member Requested Loan Payoff

 Please note that the payoff amount calculated by the calculator is only an estimate and may vary from your actual payoff amount.

Calculate Another Payoff

APCI eBanking

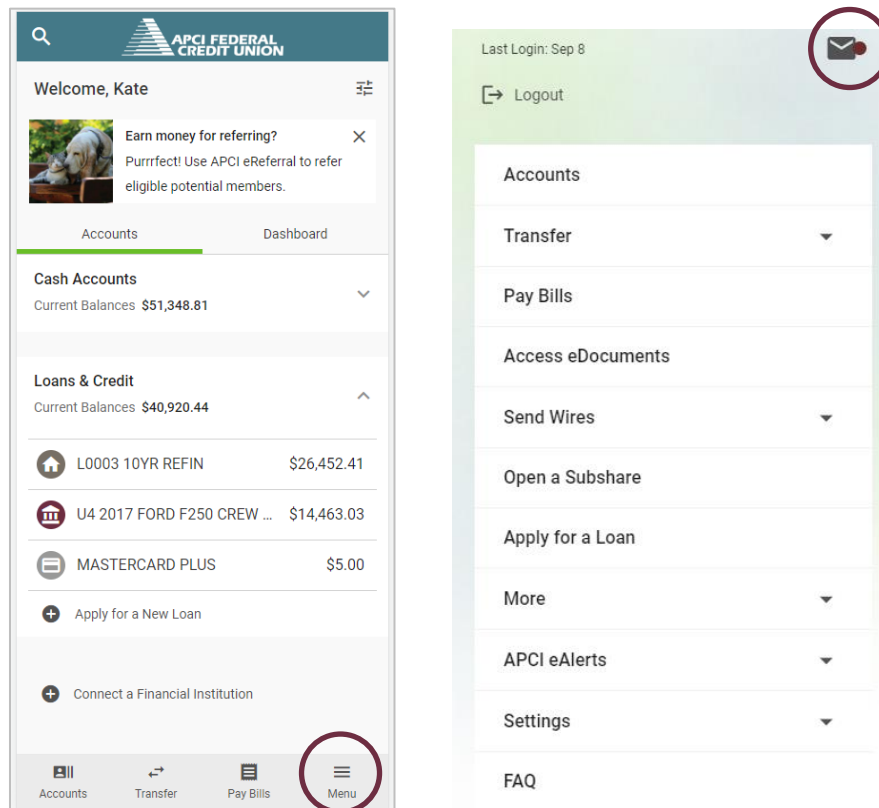
Secure Message Center

APCI eBanking gives you the ability to send and receive secure messages with APCI FCU.

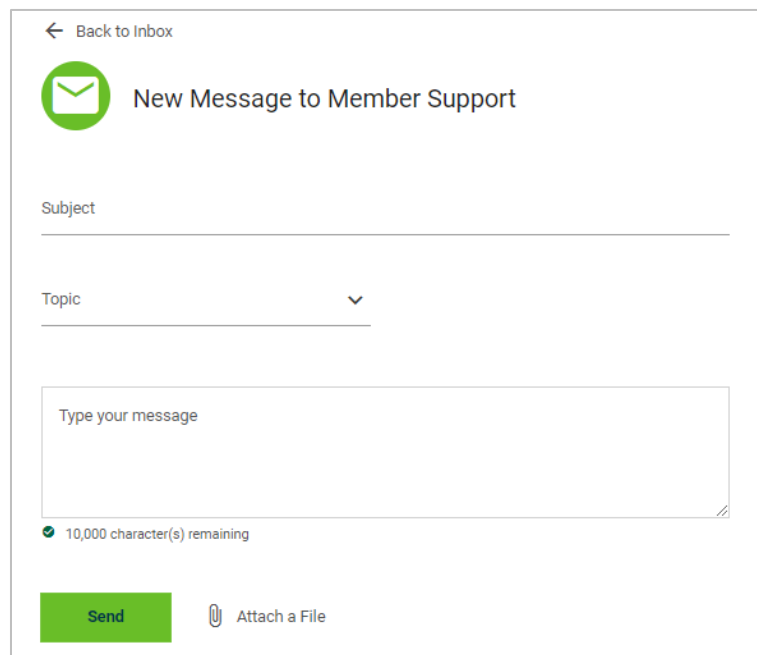
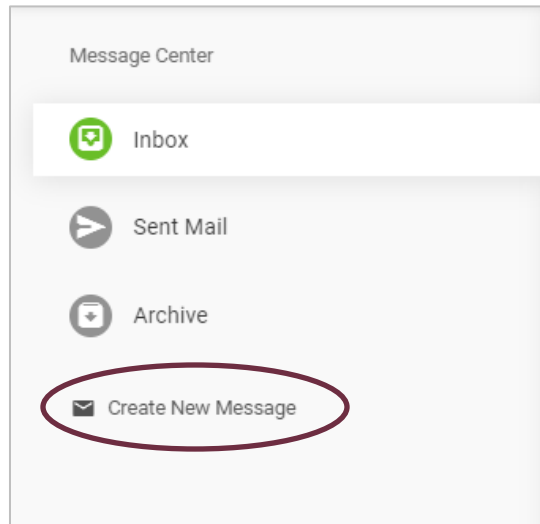
1. On a personal computer select the envelope icon.



On a mobile device open the Menu from the bottom of your screen then the envelope icon.



2. Choose “Create New Message” to compose and send a secure message to APCI FCU.

A screenshot of the 'New Message to Member Support' form. At the top, there is a 'Back to Inbox' link with a left arrow. Below it is a green envelope icon and the title 'New Message to Member Support'. The form includes a 'Subject' text field, a 'Topic' dropdown menu, and a large text area for the message body with the placeholder text 'Type your message'. Below the text area, a status bar shows '10,000 character(s) remaining'. At the bottom, there is a green 'Send' button and an 'Attach a File' link with a paperclip icon.

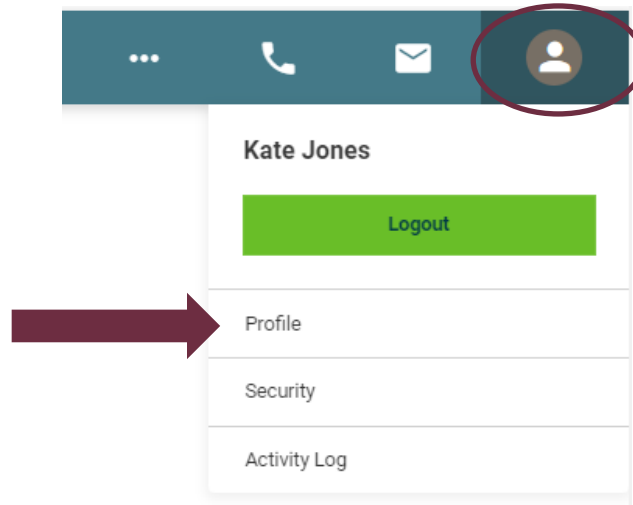
3. Secure messages from APCI FCU will appear in your Inbox. You can also review sent and archived messages.

APCI eBanking

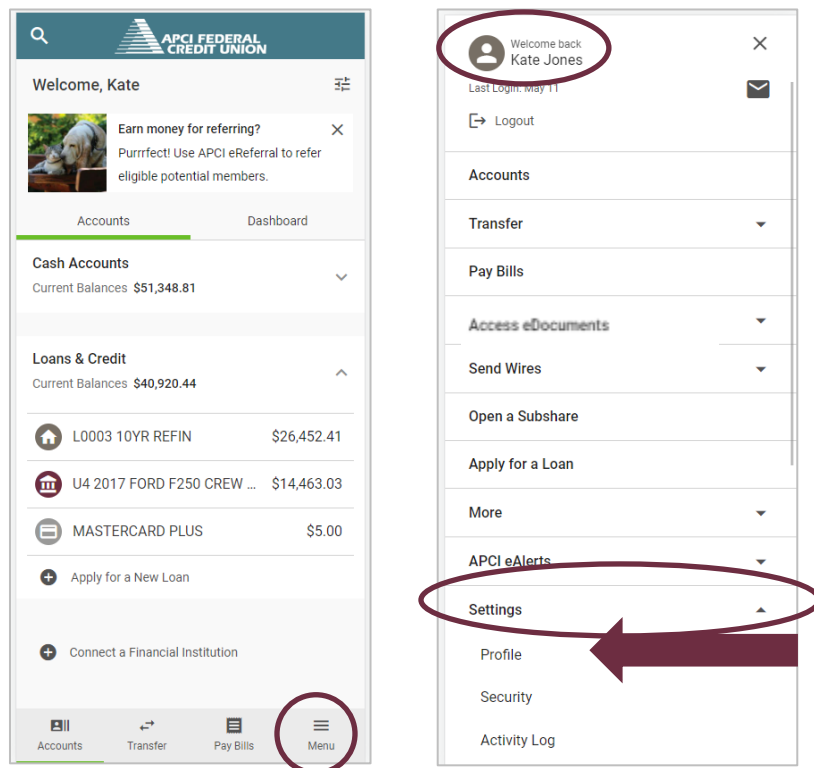
Updating Your Profile Information

You can easily update your personal profile information within APCI eBanking and even add a profile image.

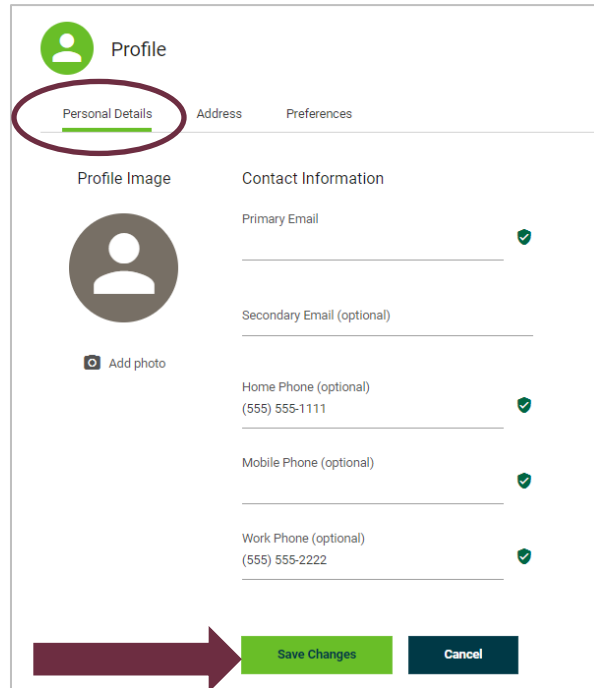
1. On a personal computer choose for the profile icon. This will be your profile image if you have already added one.



On a mobile device open the Menu from the bottom of your screen and select the profile icon or image. You may also select “Settings” then “Profile.”



- The “Personal Details” tab allows you to view and update your email address and phone numbers. After making the needed edits select “Save Changes.” You may also opt to add a profile image by selecting “Add photo” and choosing an image from your personal computer or mobile device camera roll. On a mobile device you may also take a photo to add.



Profile

Personal Details | Address | Preferences

Profile Image

Contact Information

Primary Email

Secondary Email (optional)

Home Phone (optional)
(555) 555-1111

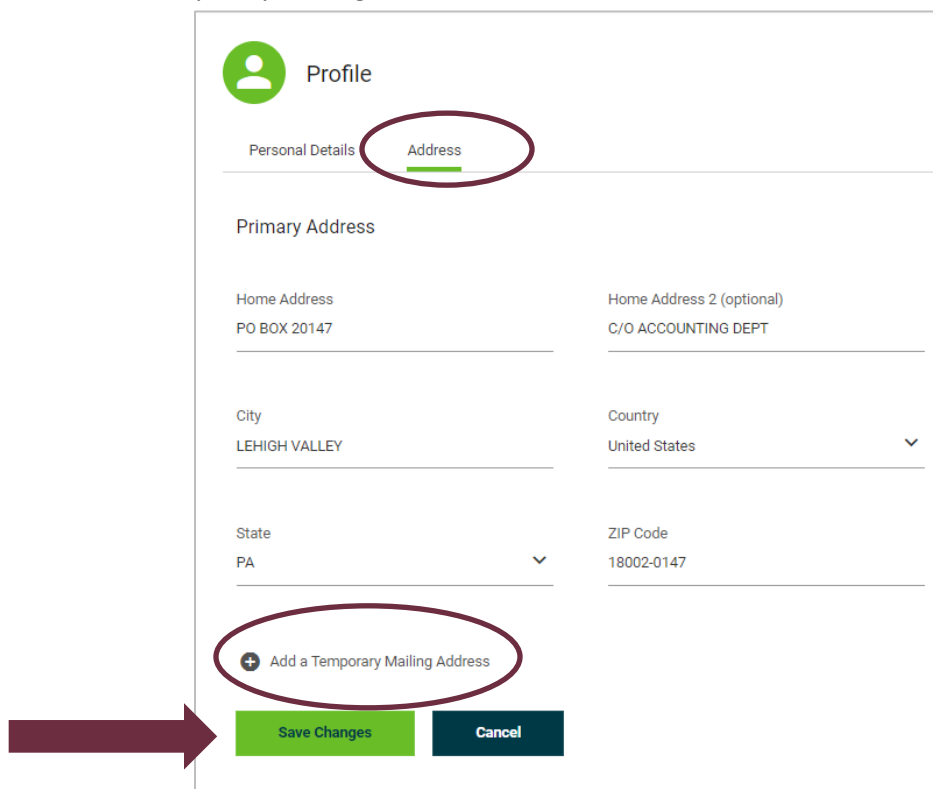
Mobile Phone (optional)

Work Phone (optional)
(555) 555-2222

Add photo

Save Changes Cancel

- Changes to your primary physical address can be made and saved by choosing the “Address” tab. You can also add a temporary mailing address.



Profile

Personal Details | Address

Primary Address

Home Address
PO BOX 20147

Home Address 2 (optional)
C/O ACCOUNTING DEPT

City
LEHIGH VALLEY

Country
United States

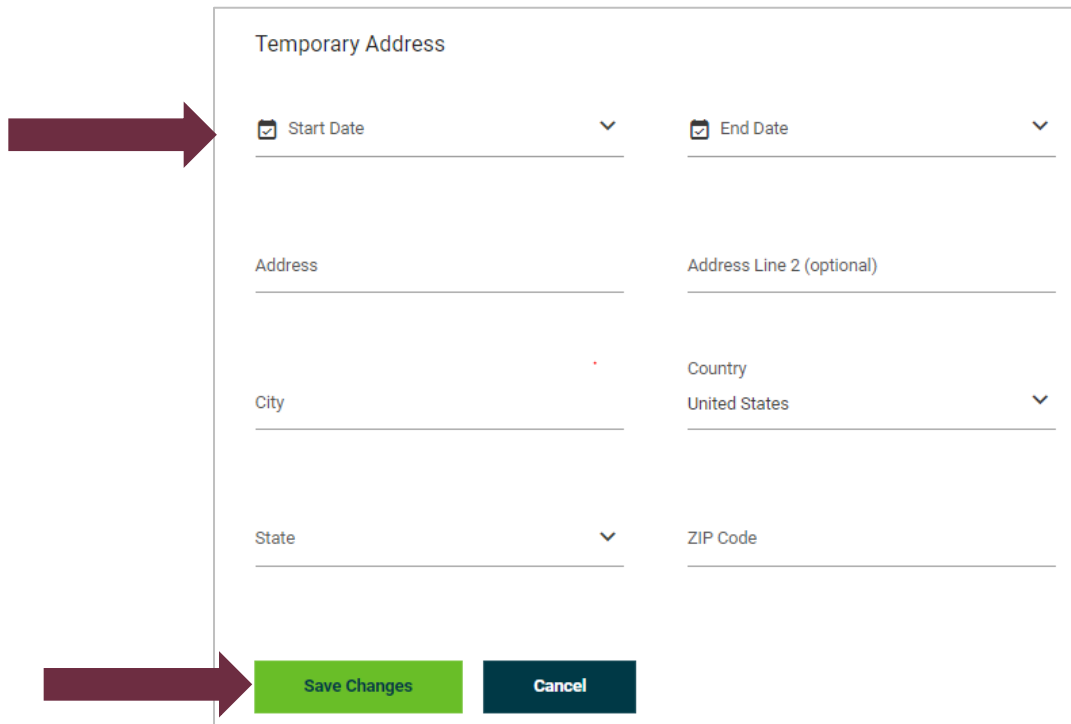
State
PA

ZIP Code
18002-0147

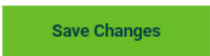
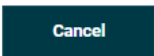
Add a Temporary Mailing Address

Save Changes Cancel

4. When adding a temporary mailing address, a start and end date are required.



Temporary Address

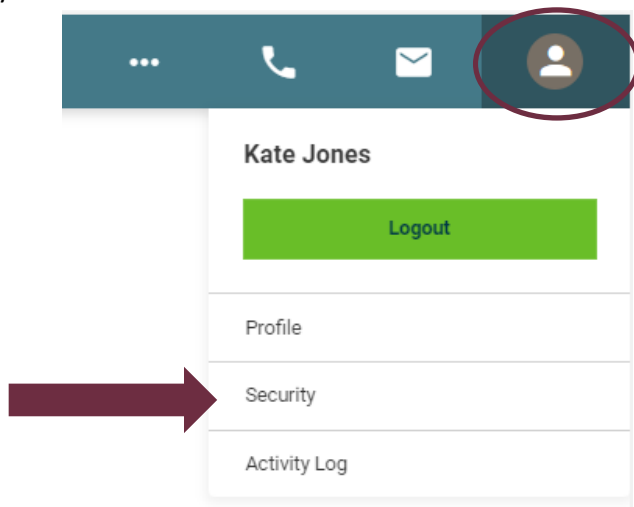
☒ Start Date	▼	☒ End Date	▼
Address		Address Line 2 (optional)	
City		Country	
		United States ▼	
State		ZIP Code	
			

APCI eBanking

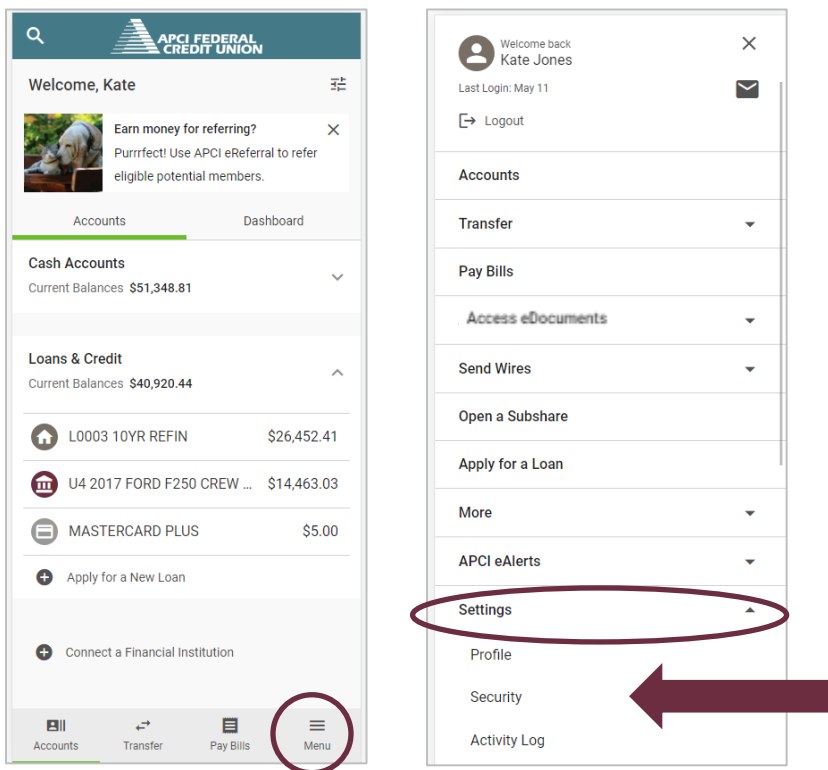
Changing Your Username

If you wish to change your username after your initial enrollment is complete, please follow these simple steps.

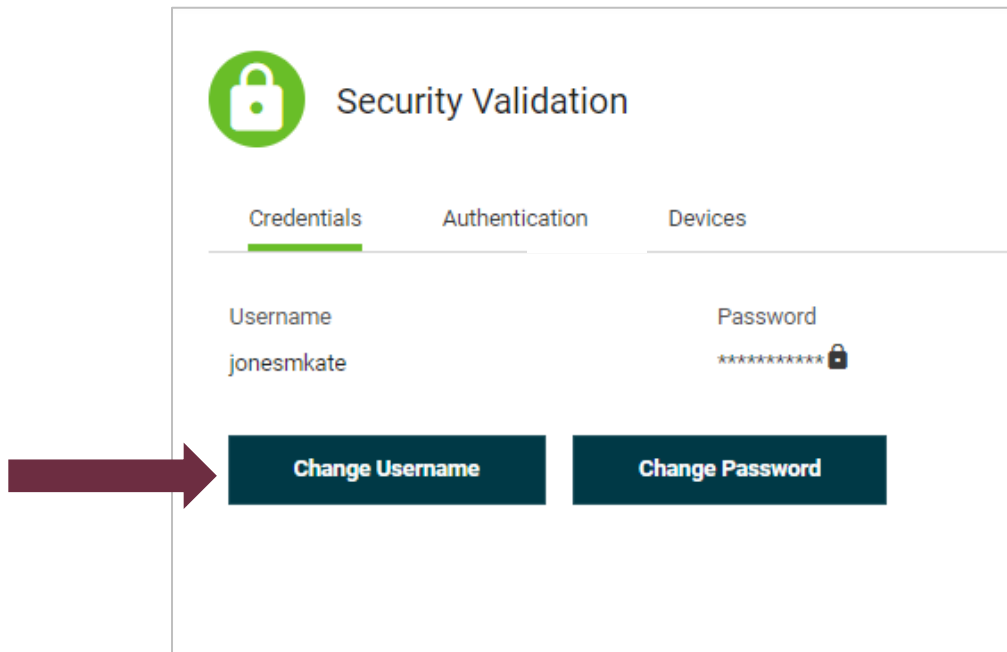
1. On a personal computer choose the profile icon, or your profile image if you have already added one, then select "Security."



On a mobile device open the Menu from the bottom of your screen and choose "Settings," then "Security."



2. Select "Change Username."



Security Validation

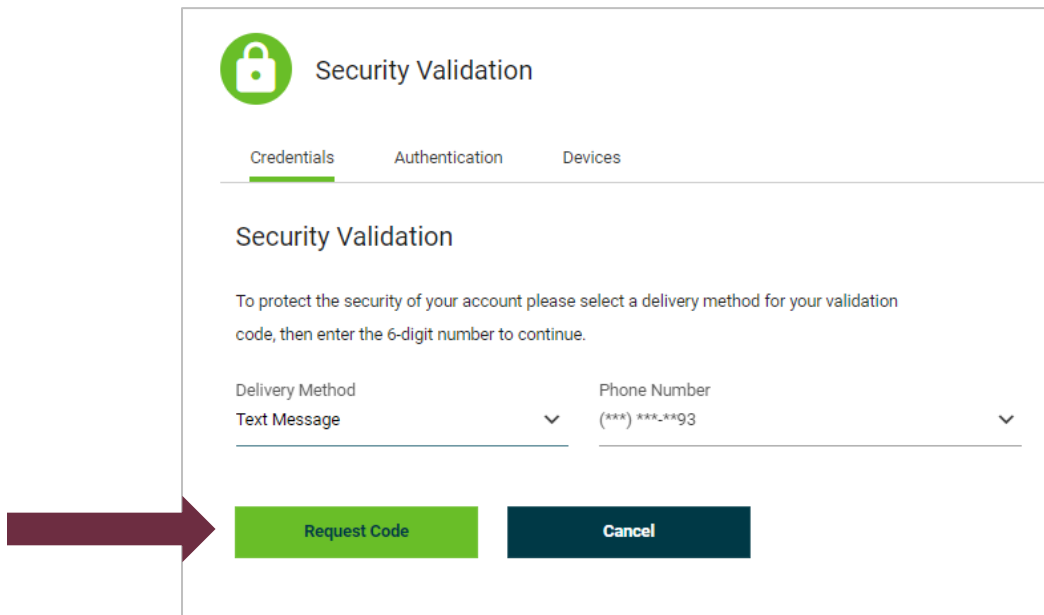
Credentials Authentication Devices

Username
jonesmkate

Password

Change Username **Change Password**

3. Choose your security validation method and select "Request Code."



Security Validation

Credentials Authentication Devices

Security Validation

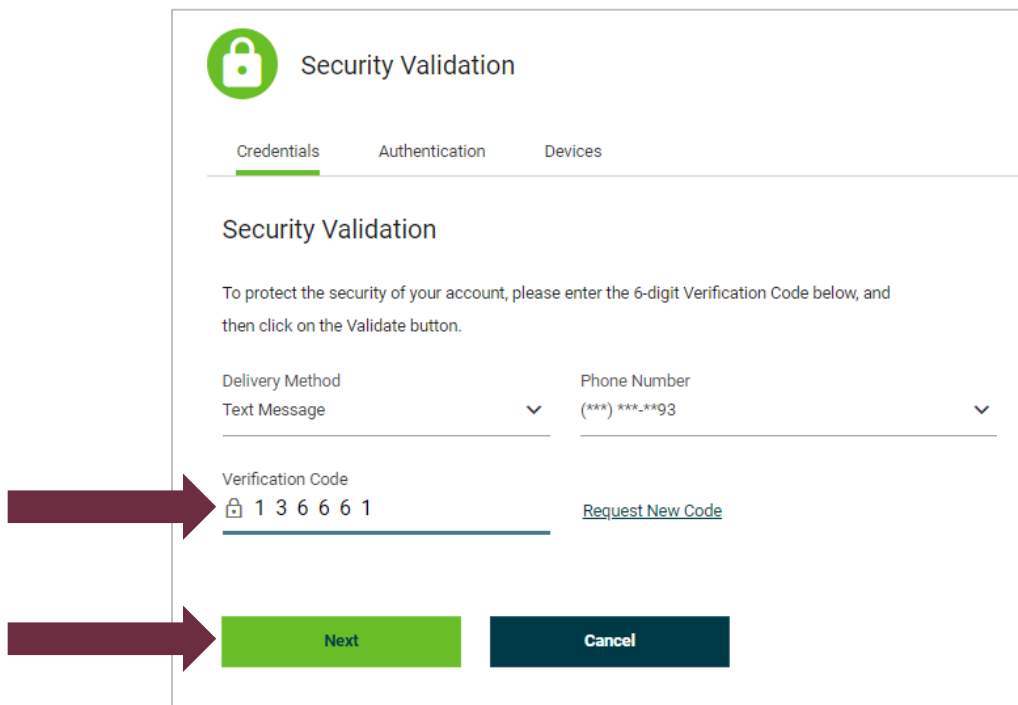
To protect the security of your account please select a delivery method for your validation code, then enter the 6-digit number to continue.

Delivery Method
Text Message

Phone Number
(*)** *93

Request Code **Cancel**

4. Enter the six-digit security code you received via your chosen validation method. Select “Next.”



Security Validation

Credentials Authentication Devices

Security Validation

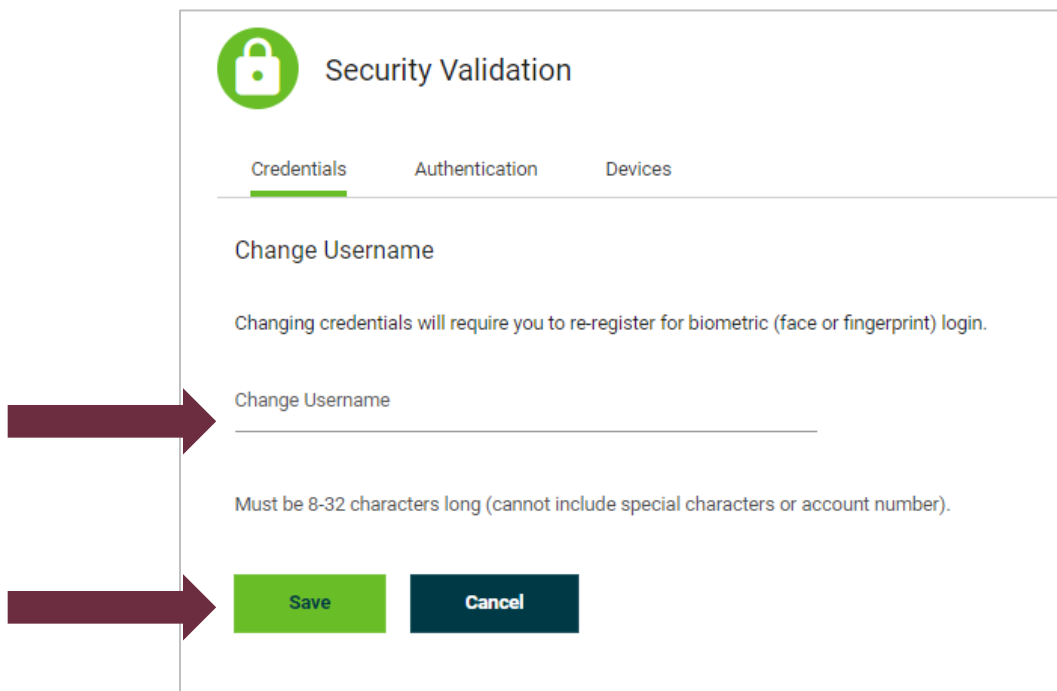
To protect the security of your account, please enter the 6-digit Verification Code below, and then click on the Validate button.

Delivery Method: Text Message Phone Number: (***-***-93

Verification Code: 1 3 6 6 6 1 [Request New Code](#)

Next **Cancel**

5. Change your Username by entering a new one in the space provided and select “Save.”



Security Validation

Credentials Authentication Devices

Change Username

Changing credentials will require you to re-register for biometric (face or fingerprint) login.

Change Username

Must be 8-32 characters long (cannot include special characters or account number).

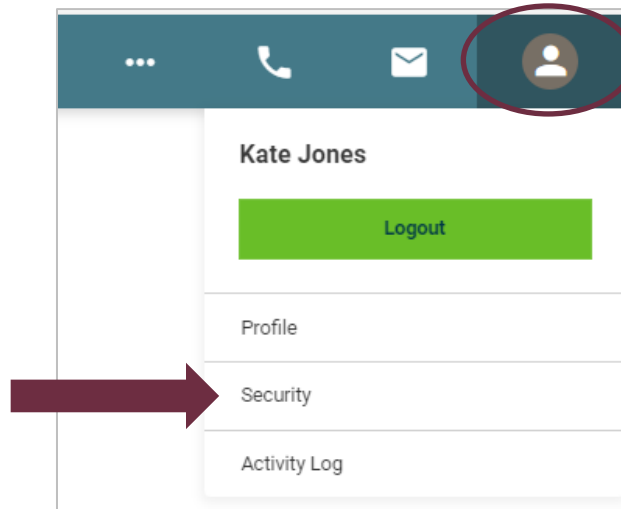
Save **Cancel**

APCI eBanking

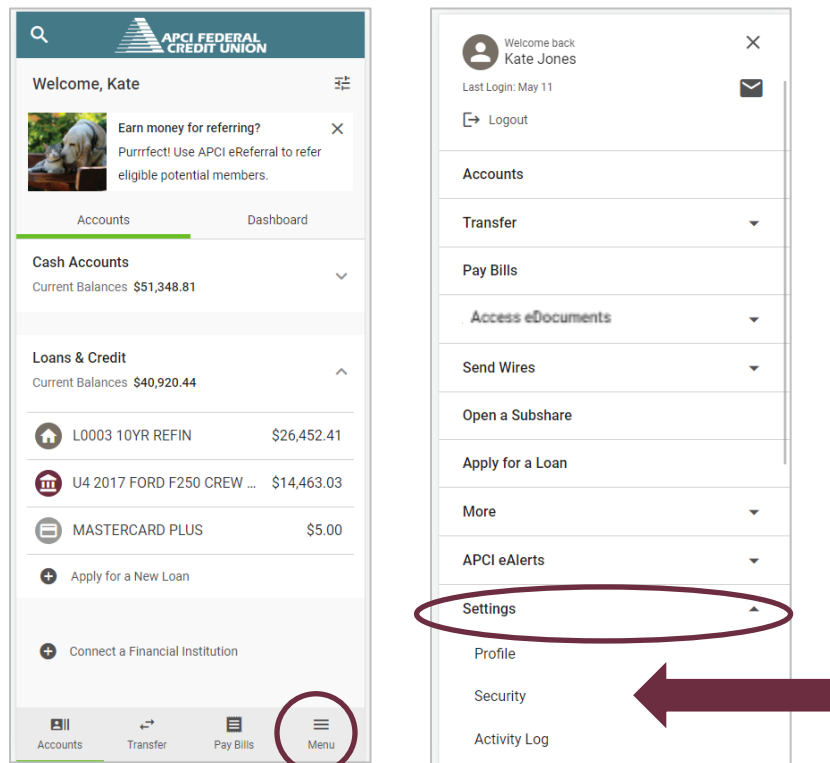
Changing Your Password

If you wish to change your password after your initial enrollment is complete, please follow these simple steps.

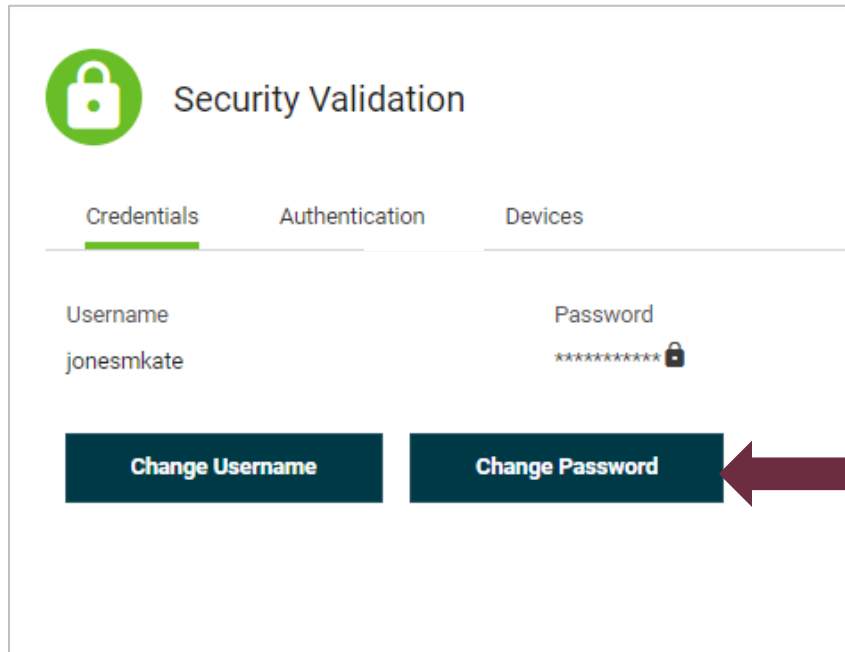
1. On a personal computer choose the profile icon, or your profile image if you have already added one, then select "Security."



On a mobile device open the Menu from the bottom of your screen and choose "Settings," then "Security."

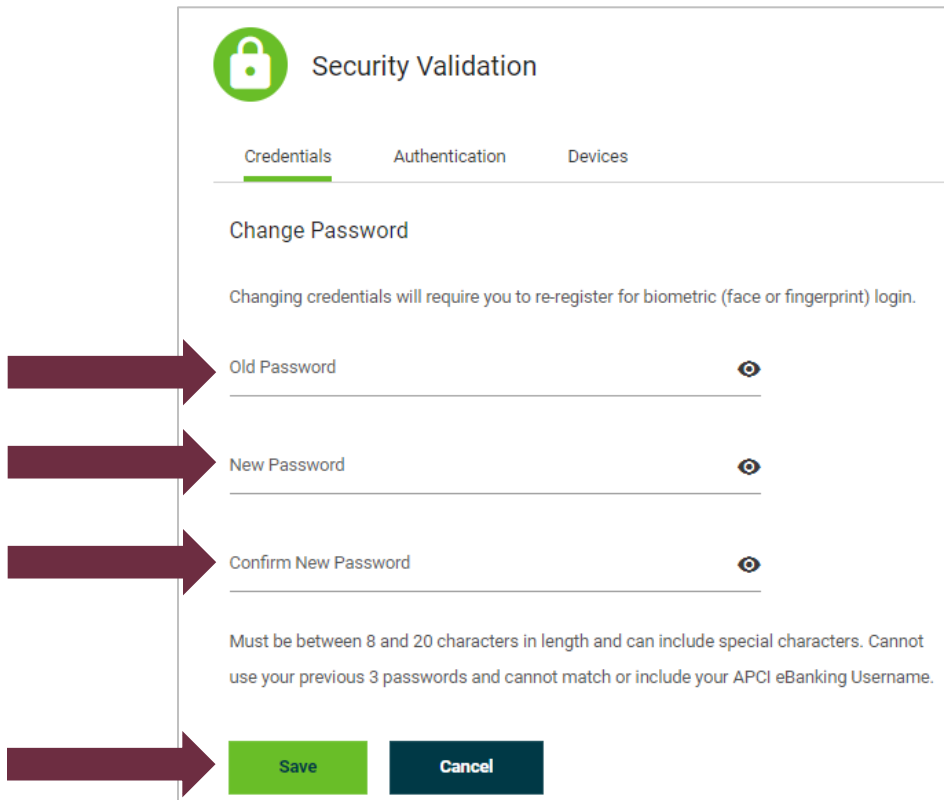


2. Select "Change Password."



The screenshot shows the 'Security Validation' screen with three tabs: 'Credentials', 'Authentication', and 'Devices'. The 'Credentials' tab is active. It displays the username 'jonesmkate' and a masked password '*****'. Below these are two buttons: 'Change Username' and 'Change Password'. A red arrow points to the 'Change Password' button.

3. Enter your current/old password, enter the new password you are creating, re-enter the new password for confirmation, and select "Save."



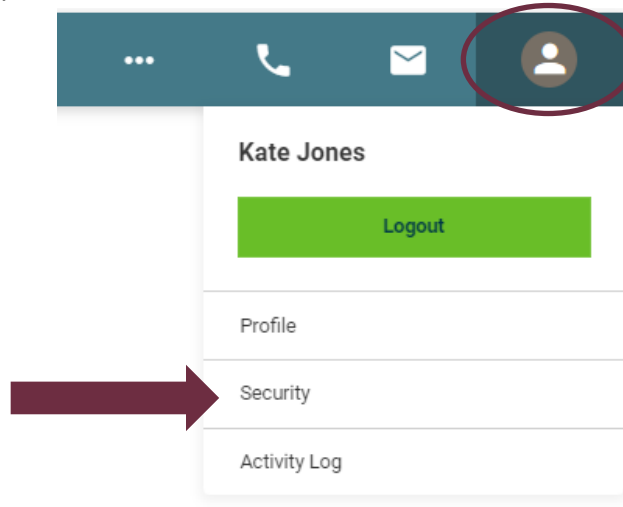
The screenshot shows the 'Change Password' form within the 'Security Validation' screen. It includes a warning: 'Changing credentials will require you to re-register for biometric (face or fingerprint) login.' There are three input fields: 'Old Password', 'New Password', and 'Confirm New Password', each with a red arrow pointing to it. Below the fields is a note: 'Must be between 8 and 20 characters in length and can include special characters. Cannot use your previous 3 passwords and cannot match or include your APCI eBanking Username.' At the bottom are 'Save' and 'Cancel' buttons, with a red arrow pointing to the 'Save' button.

APCI eBanking

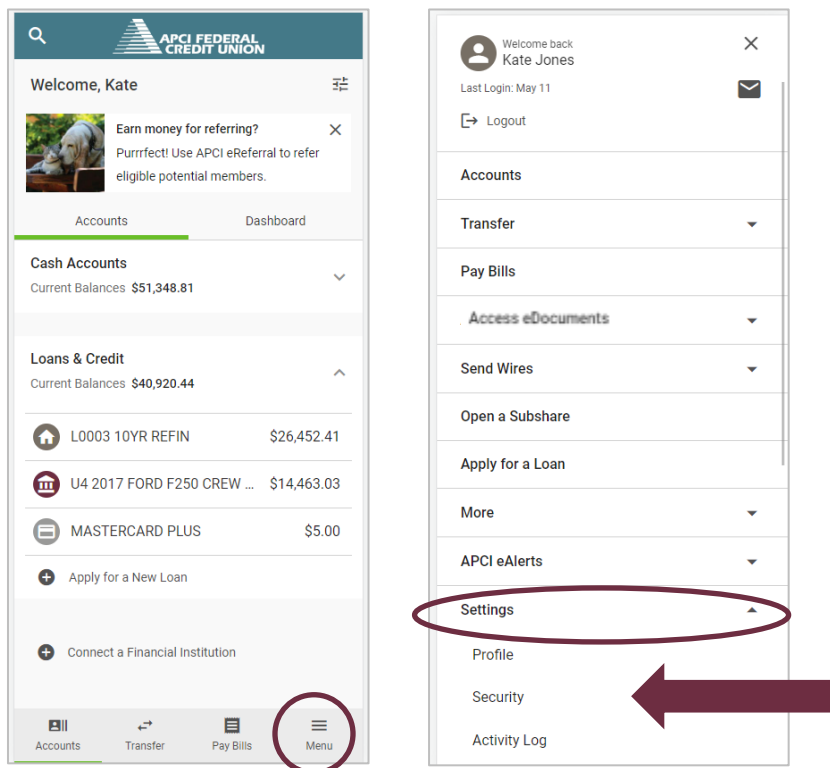
Two Factor Authentication

APCI eBanking gives you the option to require two factor authentication at every login.

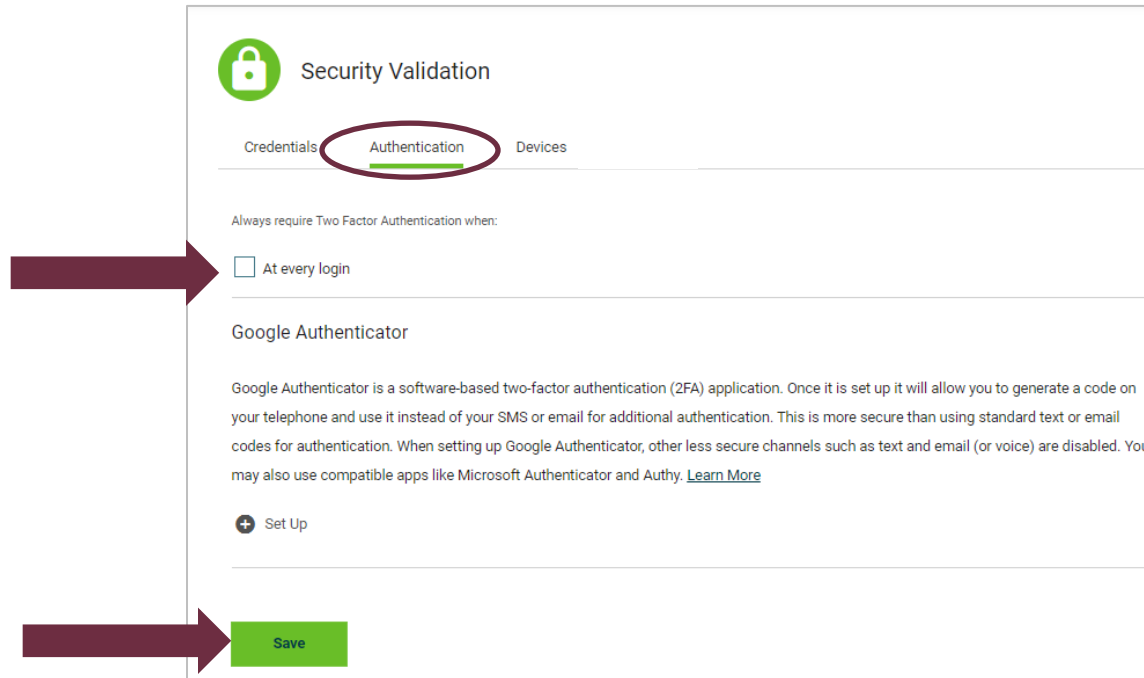
1. On a personal computer select the profile icon, or your profile image if you have already added one, then select “Security.”



On a mobile device open the Menu from the bottom of your screen and select “Settings,” then “Security.”



2. Select the “Authentication” tab and check the box to require two-factor authentication at every login. Select “Save.”



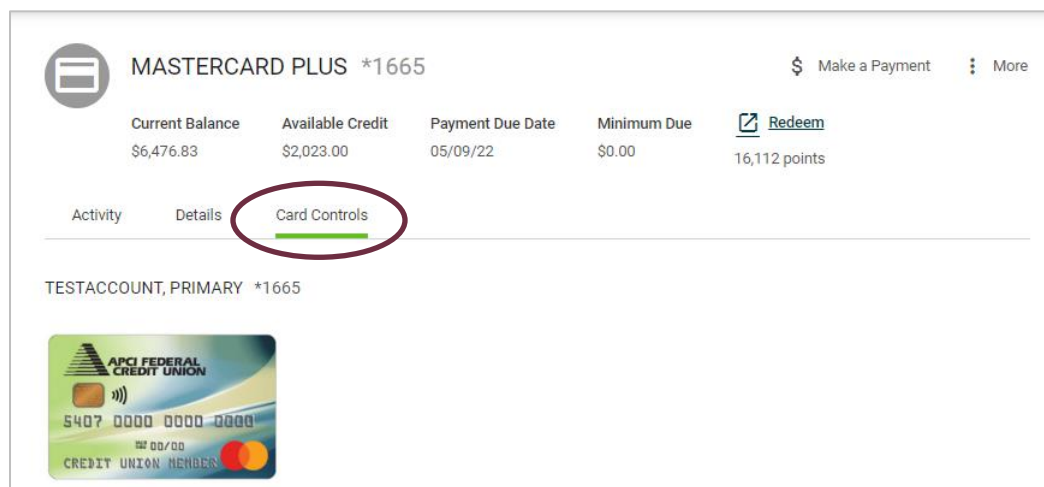
The screenshot shows the 'Security Validation' page with three tabs: 'Credentials', 'Authentication', and 'Devices'. The 'Authentication' tab is selected and circled in red. Below the tabs, there is a section titled 'Always require Two Factor Authentication when:' with a checkbox labeled 'At every login'. A red arrow points to this checkbox. Below this is a section for 'Google Authenticator' with descriptive text and a 'Set Up' link. At the bottom of the page, there is a green 'Save' button, which is also pointed to by a red arrow.

After this box is checked and saved you will be required to enter a six-digit code, in addition to your username and password, every time you login to APCI eBanking. Options for two factor authentication are: text message, voice message, email and the Google Authenticator app.

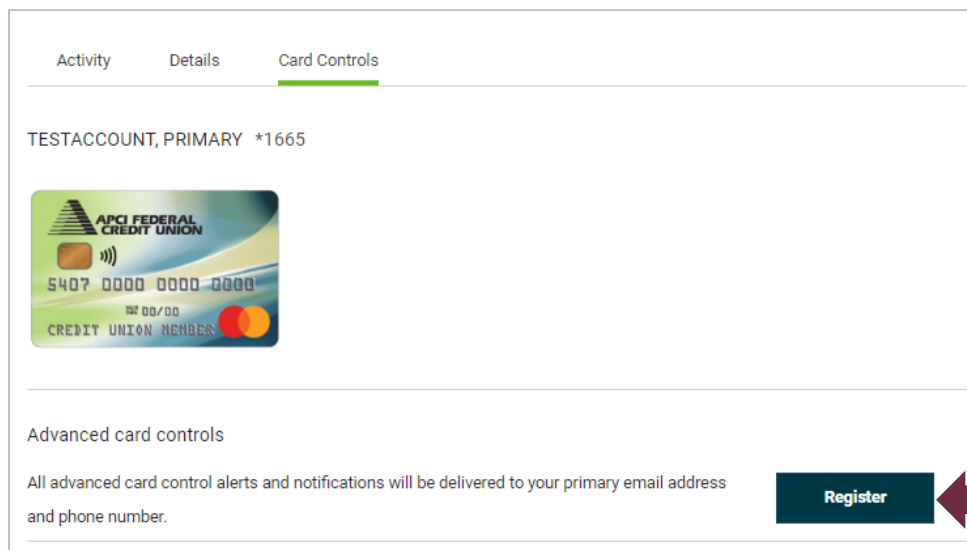
APCI eBanking

Temporarily Lock or Unlock APCI FCU ATM, Visa® Debit and Mastercard® Plus Cards

1. Choose the card(s) you would like to temporarily lock or unlock from your Account List. For ATM cards choose your Primary Savings Account. For your Visa Debit card, choose your Checking Account.
2. Select the “Card Controls” tab.



3. If you have not already registered for Advanced Card Controls, select “Register.”



4. Select the “Card is Unlocked” button.

Advanced card controls

All advanced card control alerts and notifications will be delivered to your primary email address and phone number.

☐ Card is Unlocked

This is a reversible process. Misplaced it? Lock it. Instantly block new purchases and cash advances—while allowing recurring transactions, payments, balance transfers and credits to continue without disruption.

Unregister

5. The button will turn green and display “Card is Locked.” Simply select the button again to unlock your card.

Advanced card controls

All advanced card control alerts and notifications will be delivered to your primary email address and phone number.

☒ Card is Locked

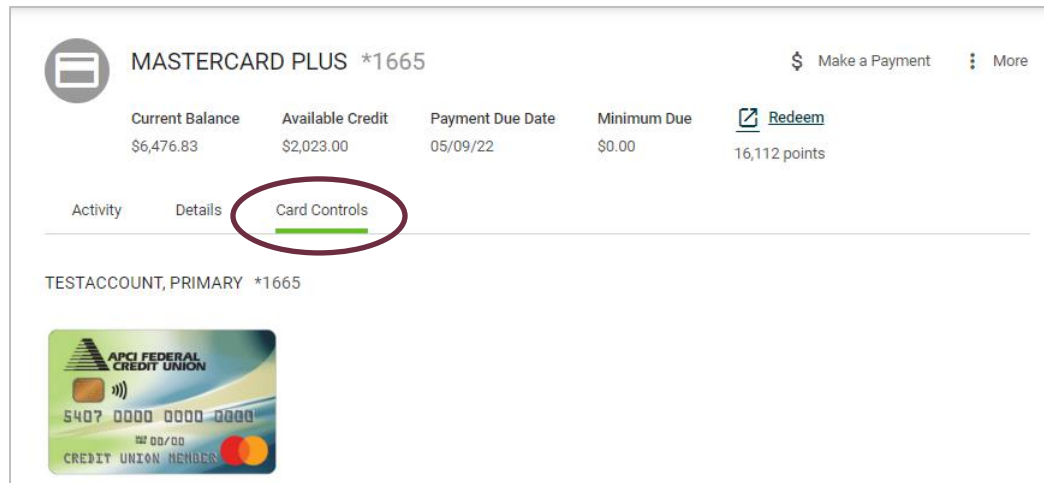
This is a reversible process. Misplaced it? Lock it. Instantly block new purchases and cash advances—while allowing recurring transactions, payments, balance transfers and credits to continue without disruption.

Unregister

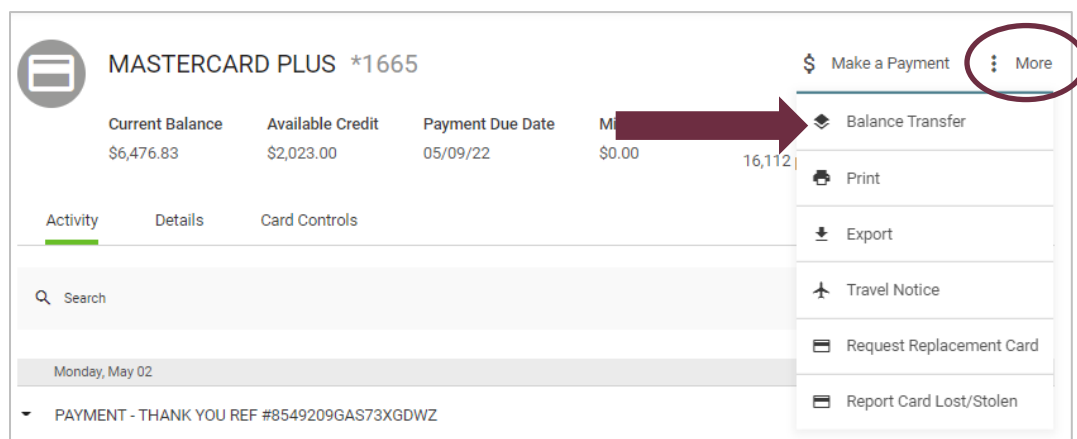
APCI eBanking

APCI FCU Mastercard® Plus Balance Transfers

1. Choose your Mastercard Plus from your Account List.
2. Select the “Card Controls” tab.



3. Select “More” and then “Balance Transfer.”



4. Enter the Payee information. Select “Next.”



Balance Transfer

Use your available credit to pay off loans or credit cards with higher interest rates. Complete the information below with the address and full account information from your credit card or loan statement. If the payee is an electronic payee, the funds are sent electronically within 2-3 days. If not, the lienholder/credit card holder receives a mailed check within 10-14 days. The same amount transfers to the balance of the credit card selected. Please note that you cannot request a balance transfer for an amount that is more than the available credit on your account.

From

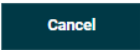
 MASTERCARD PLUS *1665	\$2,023.00	Current Balance \$6,476.83
		Credit Limit \$8,500
		Cash Advance Limit \$2,023.00

Payee

Payee Name ⓘ Street Address ⓘ

City State ▼ ZIP Code ⓘ

Account Number \$ Transfer Amount (min: \$1.00)

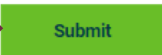
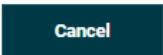



5. Review the information to confirm it is correct. Select “Submit.”



Review Balance Transfer

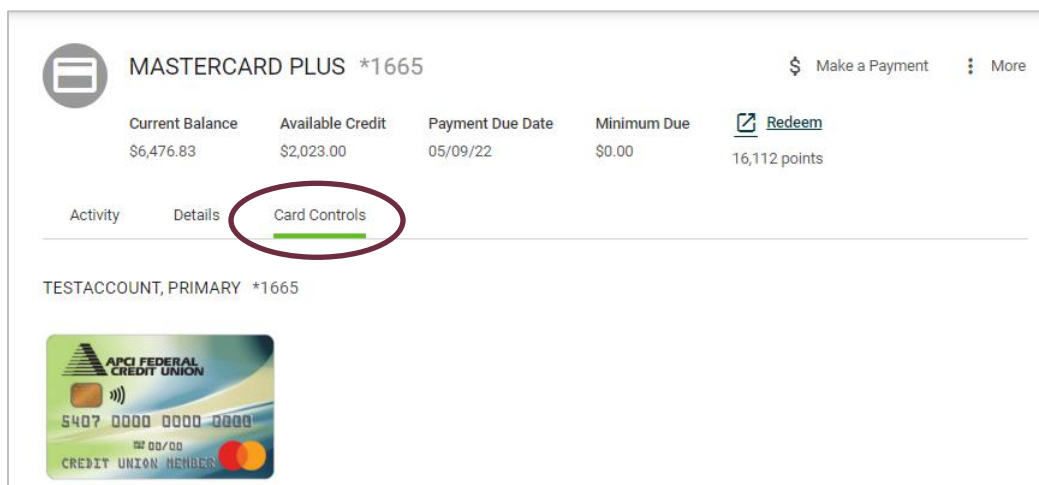
Transfer Amount \$1.00	 MASTERCARD PLUS *1665	\$2,023.00
Payee Name ABC CORP	Account Number 0000000000	
Street Address 111 MAIN ST		
City ANYTOWN	State PA	ZIP Code 11111

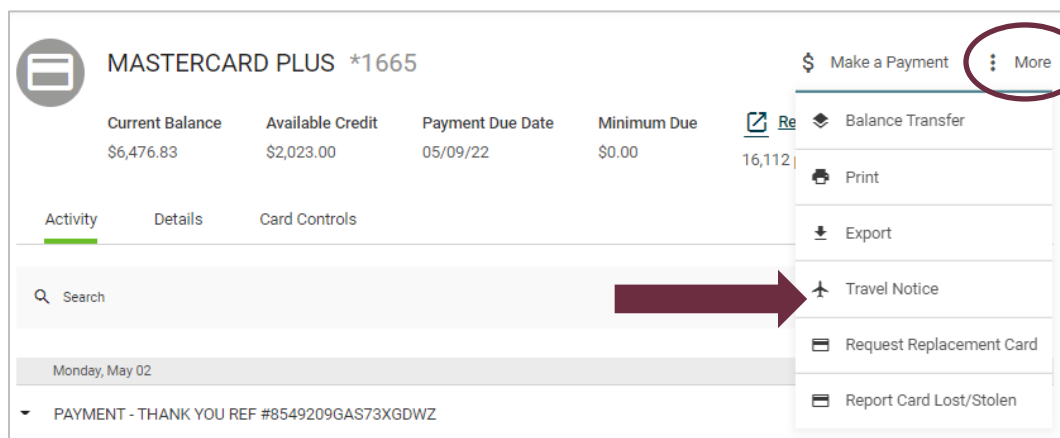

APCI eBanking

Setting Travel Notices for APCI FCU ATM, Visa® Debit and Mastercard® Plus Cards

1. Choose card(s) for which you would like to set a travel notice from you Account List. For ATM cards choose your Primary Savings Account. For your Visa Debit card, choose your Checking Account.
2. Select the “Card Controls” tab, and then select “More.”



3. Select “More” and then “Travel Notice.”



4. Enter the following information, and then select “Submit”:
- a. Destination
 - b. Travel Status: Domestic (Air Travel), Domestic (Road Travel) or International
 - c. The start and end dates of your trip
 - d. Your phone number and email address (must match the information on file)
 - e. Notes (optional)

 **Travel Notice**

You may submit only one travel notice at a time for your card. Additional travel notice submissions will overwrite existing travel notices.

Account
MasterCard Gold Contactless - *1665 ▼

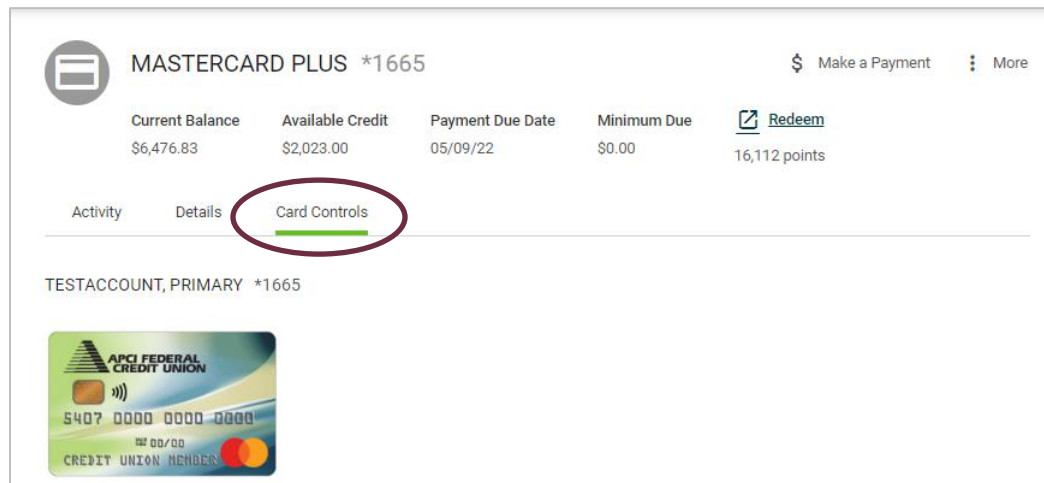
Destination	Travel Status Domestic (Air Travel) ▼
 Start Date ▼	 End Date ▼
Contact Phone Number	Contact Email Address
▲ Notes (optional) 	

 **Submit**

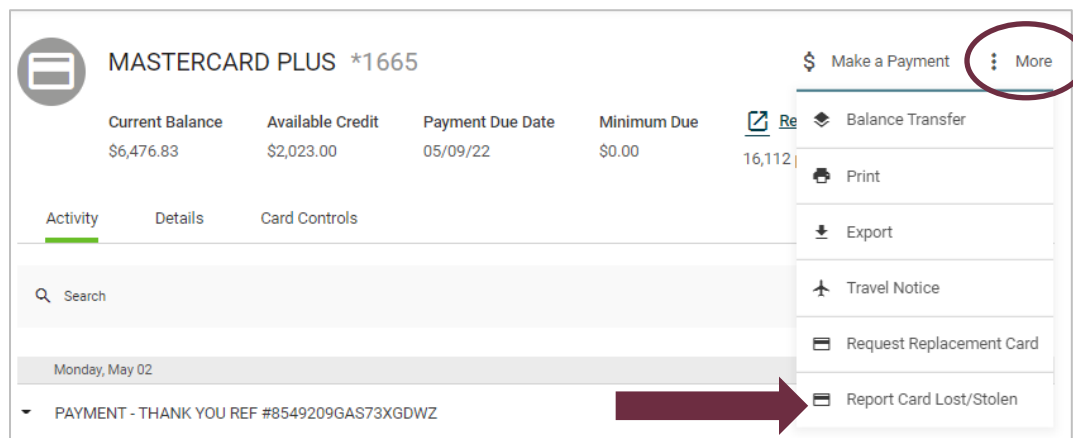
APCI eBanking

Reporting Your APCI FCU ATM, Visa® Debit and Mastercard® Plus Cards Lost/Stolen

1. Choose the card(s) you would like lock or unlock from your Account List. For ATM cards choose your Primary Savings Account. For your Visa Debit card, choose your Checking Account.
2. Select the “Card Controls” tab.



3. Select “More” and then “Report Card Lost/Stolen.”



4. Review your details and select “Continue.”

Reporting Card Lost/Stolen

Select the card that you would like to report as lost or stolen (please note, a \$5.00 card replacement fee may be assessed):

Select a card

MasterCard Gold Contactless - *1665



Shipping Address

6855 PACIFIC STREET

MARBLE, NC 28905-8775

Please note that the address listed reflects the primary accountholder's address. If this card is for another cardholder on the account with a different mailing address, it will be shipped to that address on file. If you wish to confirm the shipping address, please contact the Credit Union at 800-821-5104.

Continue

Cancel

5. Choose the description that best describes your situation, enter the date of the occurrence and answer the PIN question. Select “Next.”

Reporting Card Lost/Stolen

1

2

3

Reason

Transactions

Review

Select the description that best describes what happened. If there are transactions that you did not authorize, please contact the Credit Union at 800-821-5104 to submit a dispute.

☒ I lost my card
 ☐ My card was stolen
 ☐ Someone used my card without my knowledge
 ☐ I'm expecting a new card in the mail and it has not arrived, and it has been more than 2 weeks

When did the card go missing?

Date

Do you have the PIN for the card?

☐ Yes
 ☐ No

Next

Cancel

6. Choose if any of the recent transactions on your account are suspicious. Select “Next.”


Reporting Card Lost/Stolen

1

2

3

Reason

Transactions

Review

Do any of these transactions look suspicious?

☐ Yes
☐ No

MAY 02	PAYMENT - THANK YOU REF #8549209GAS73XGDWZ	\$201.00
APR 14	Interest Charge on Purchases	-\$58.19
APR 06	PAYMENT - THANK YOU REF #8549209FGS73XGDY3	\$892.00

Show More Transactions




7. Review your details and select “Submit.”


Reporting Card Lost/Stolen

1

2

3

Reason

Transactions

Review

Please review the following information before submitting.

Card Number: *1665 Card Missing Since: 05/01/2022

Were there any suspicious transactions?
No

Do you have the PIN for the card?
Yes

Is the card in your possession?
No