APCI FEDERAL CREDIT UNION

PO Box 20147 · Lehigh Valley, PA 18002-0147
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APCI eBanking

Guide to Enrollment and Features

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency
Federally Insured by NCUA

EQUAL HOUSING LENDER
Equal Housing Lender

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APCI eBanking Guide to Enrollment & 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!

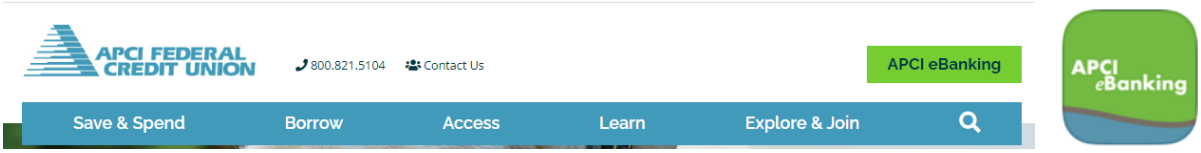
Using the APCI eBanking system, you can easily choose from these options:

- 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!

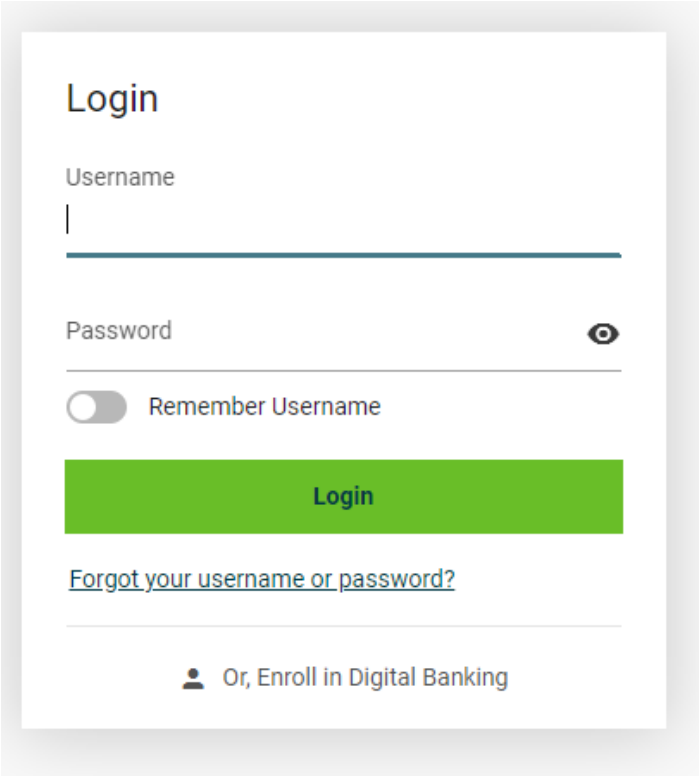
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APCI eBanking Enrollment

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

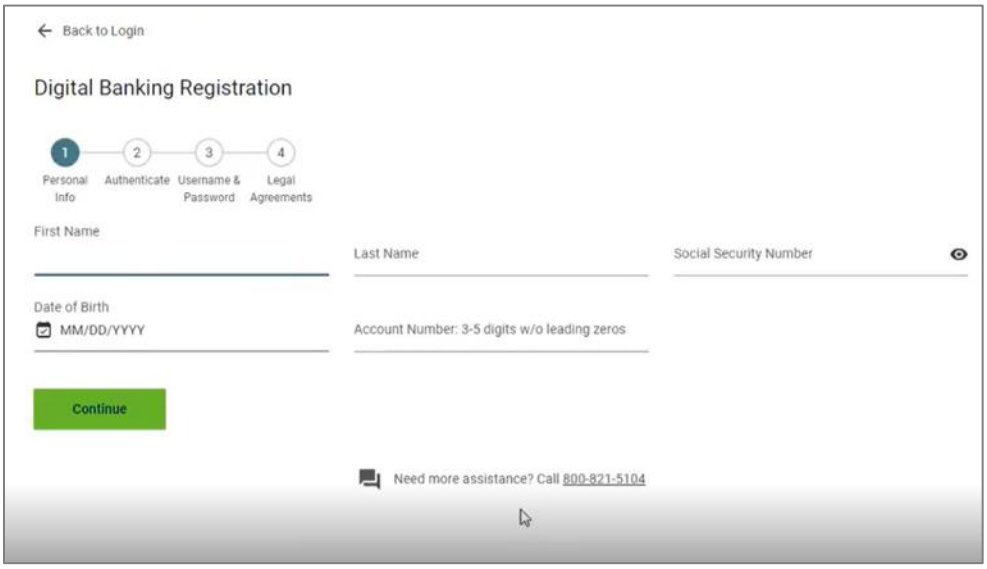


Select the “Enroll in Digital Banking” option to access the Online Banking Registration Page.

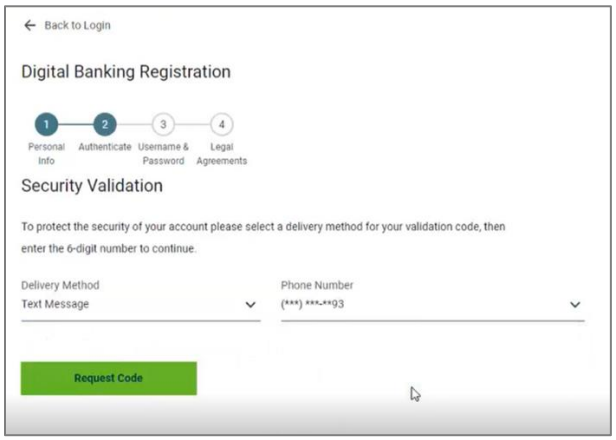


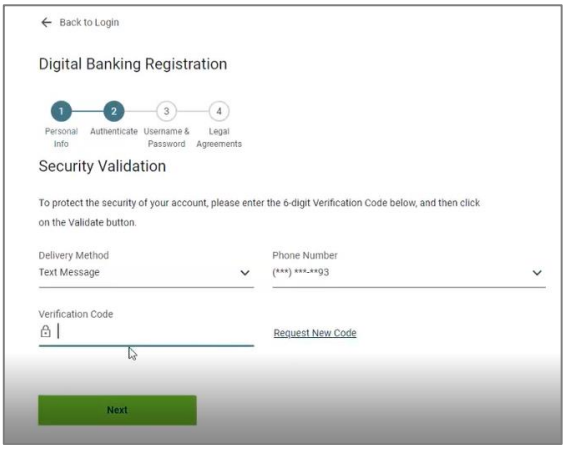
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1. Enter your Personal Information.

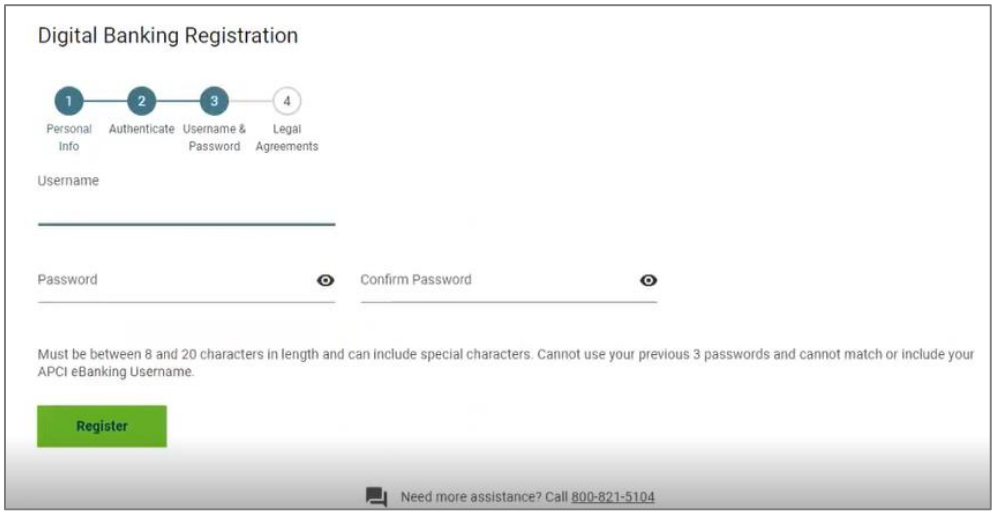


2. Select your Authentication Method and enter the verification code.





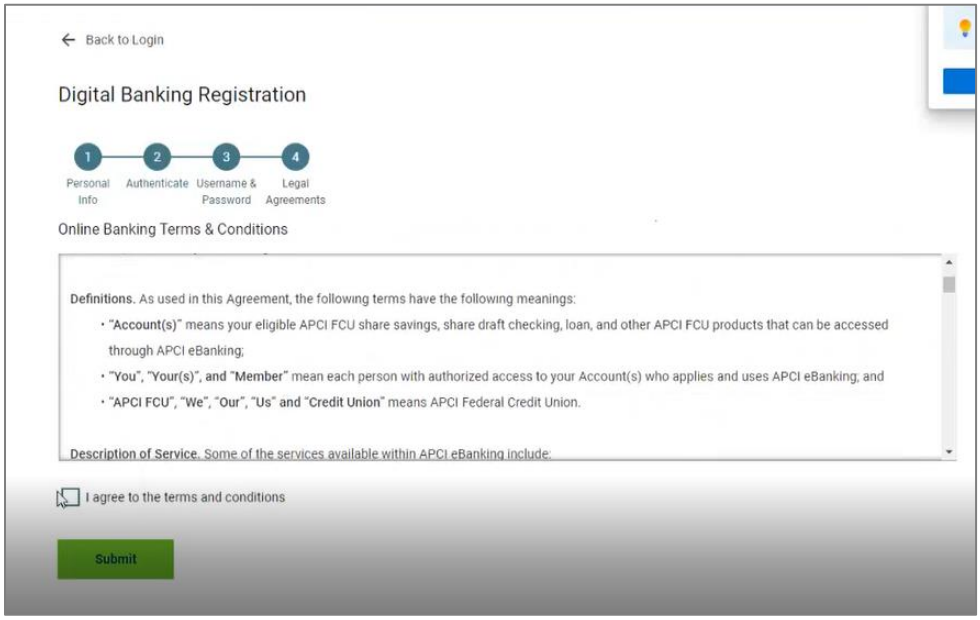
3. Create your Username and Password.



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4. Read and accept the User Agreement and Submit.



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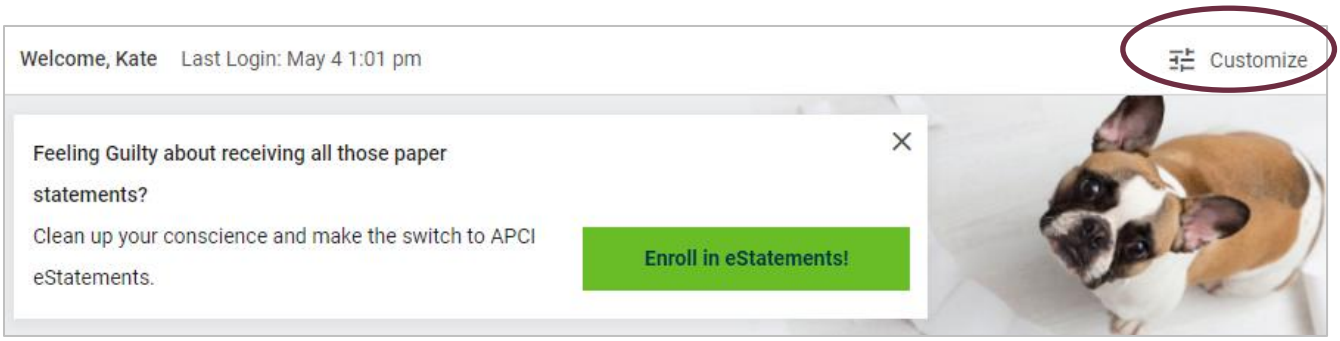
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APCI eBanking
Customizing Your Dashboard Tiles

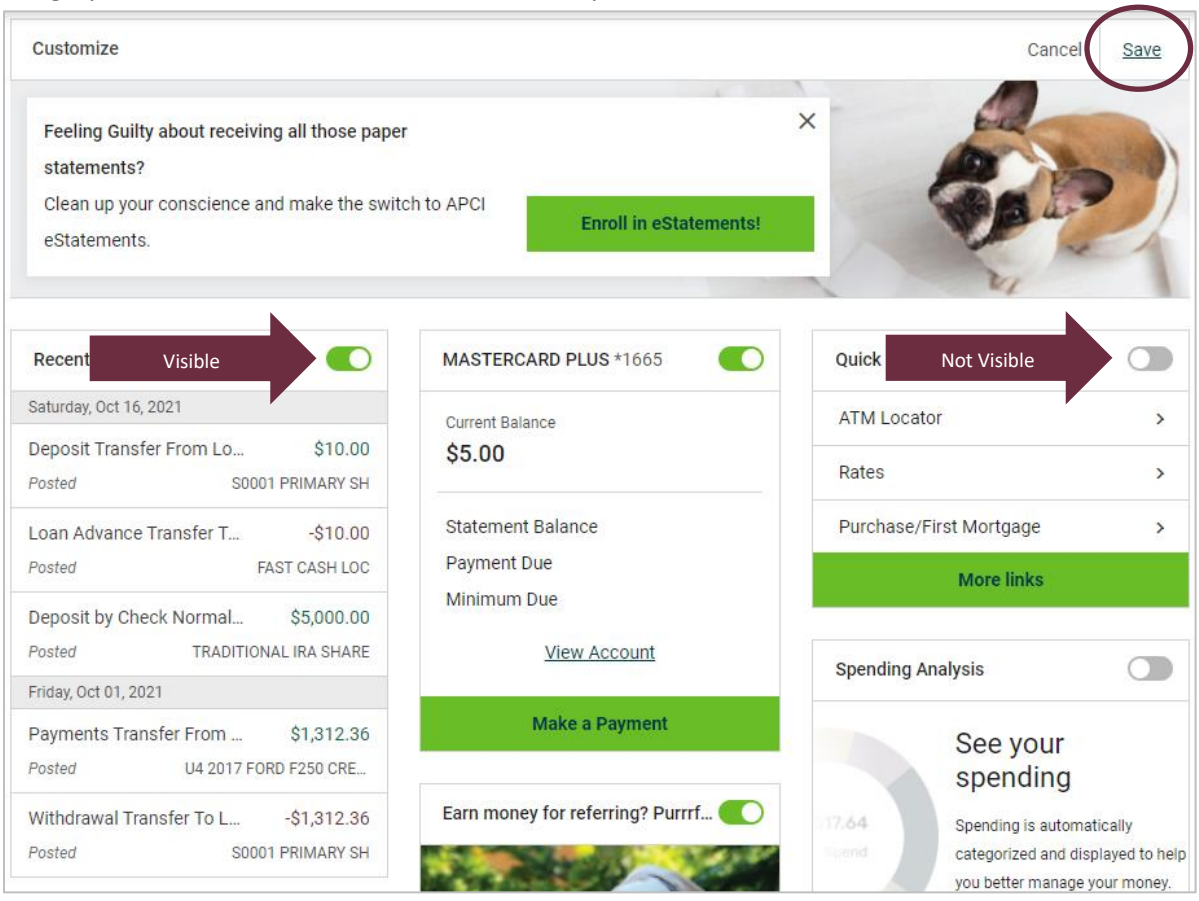
You can customize the tiles visible on your dashboard.

On a personal computer:

1. Select the "Customize" tool.



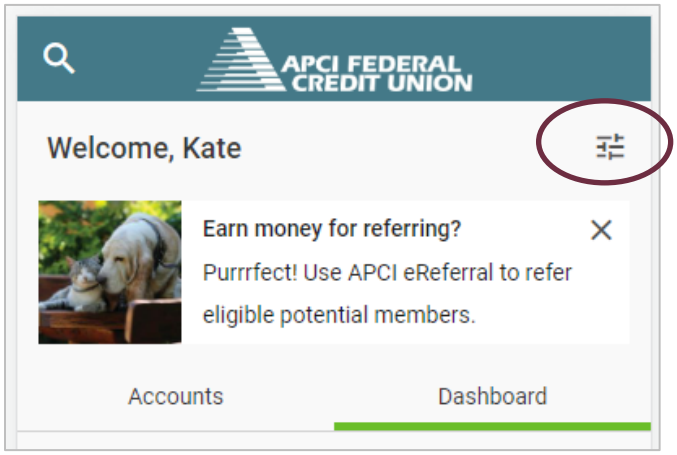
2. Use the slider tools to add or remove tiles from your dashboard view. Green means the tile is visible, gray means it is not. Click "Save" to return to your dashboard.



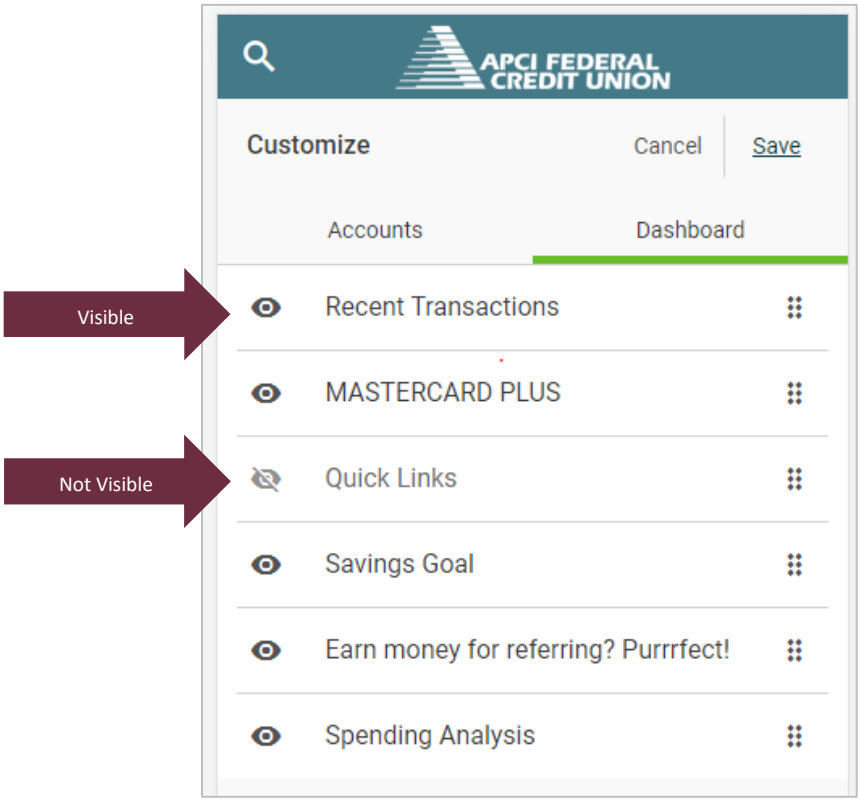
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On a mobile device:

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.



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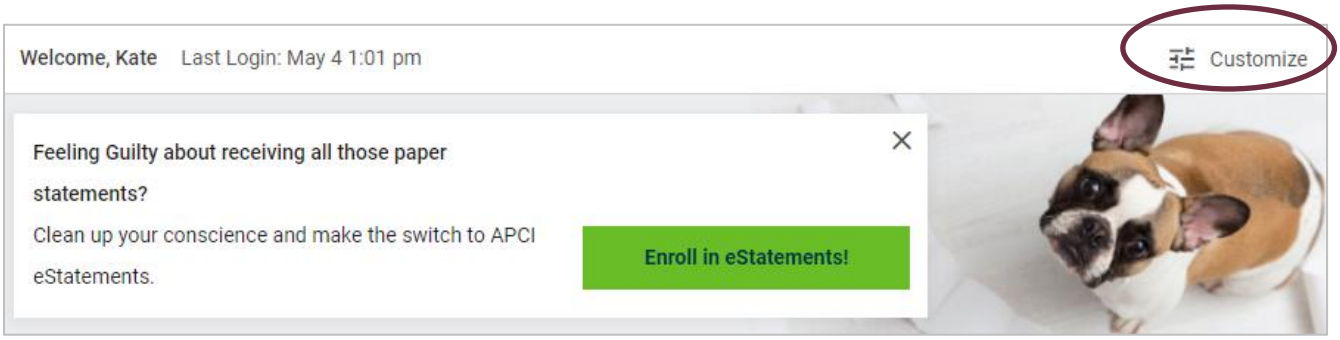
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APCI eBanking
Adding or Removing Accounts from View

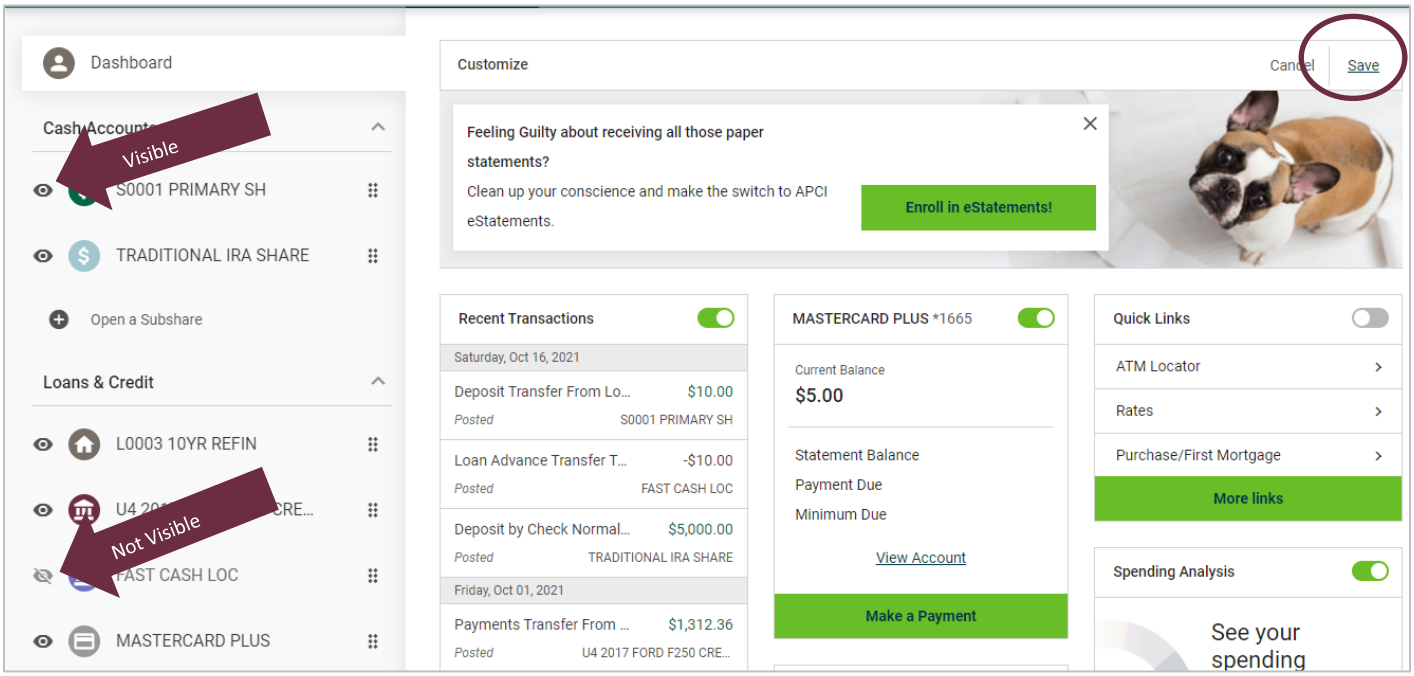
You can choose to add or remove specific accounts from your Account List view.

On a personal computer:

1. Select the "Customize" tool.



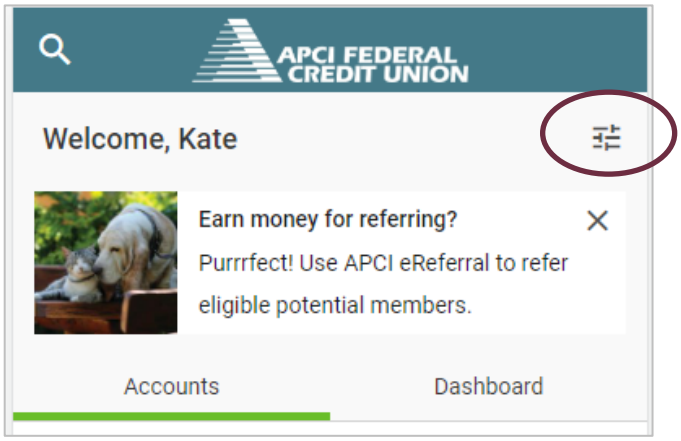
2. Click on the eye icon to add or remove an account from view. An eye icon that is gray with a diagonal line through it means the account is not visible. Click "Save" to return to your account listing.



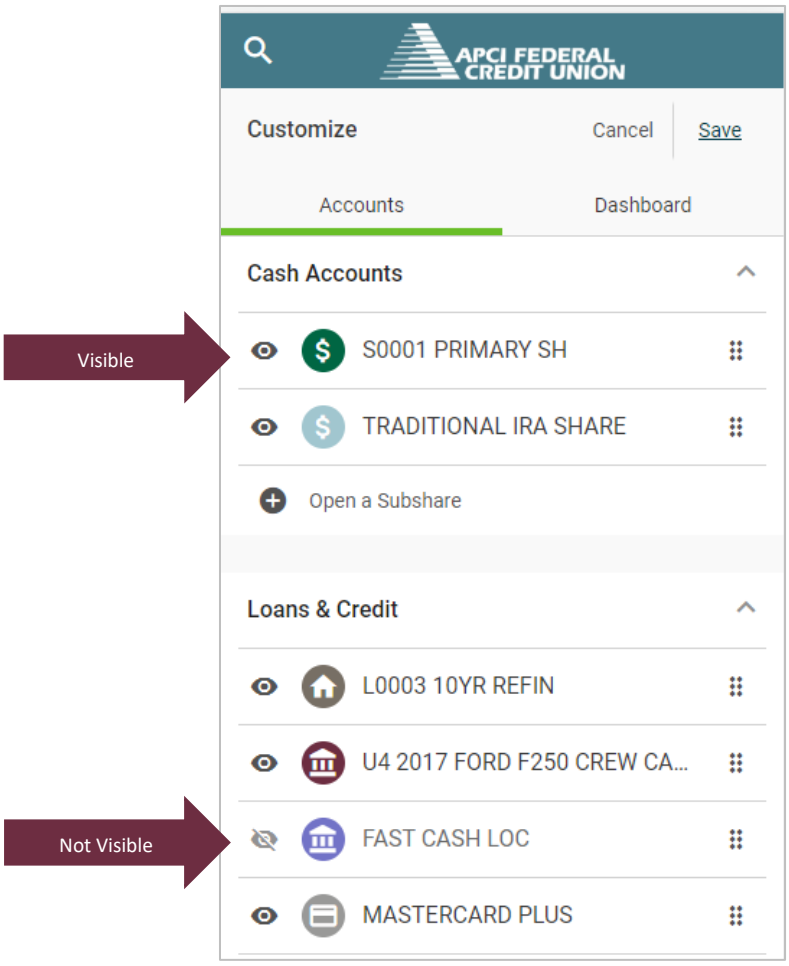
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On a mobile device:

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.

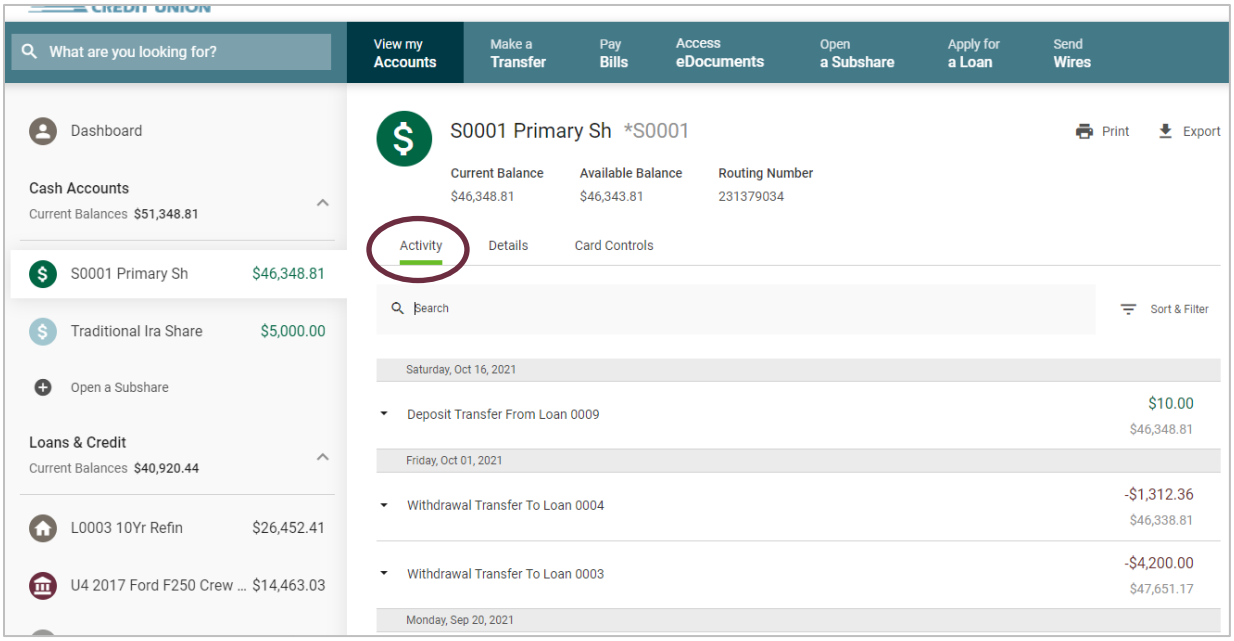


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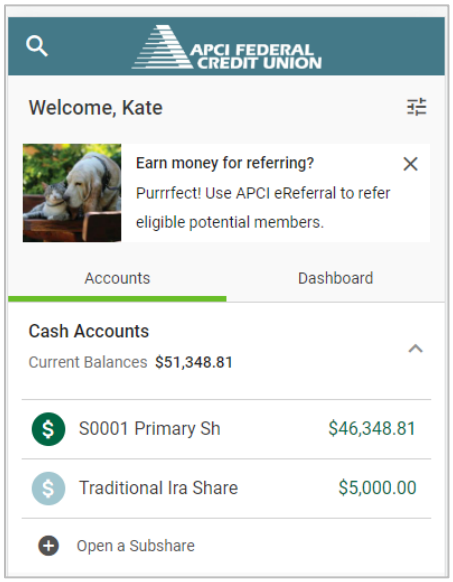
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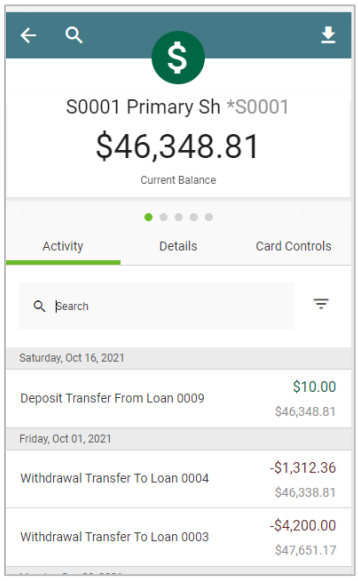
APCI eBanking
Viewing and Printing or Exporting Your Account Activity, Details and Card Controls

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.

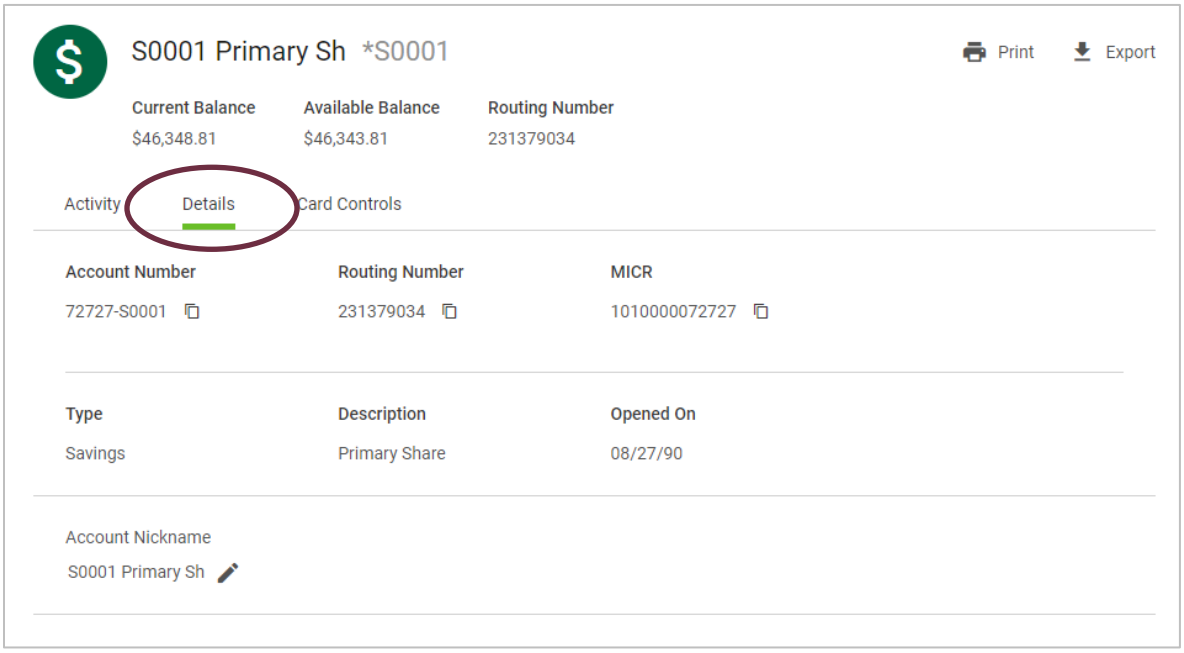


On a mobile device, select the desired account from the accounts tab and the activity for the account will populate on your screen.

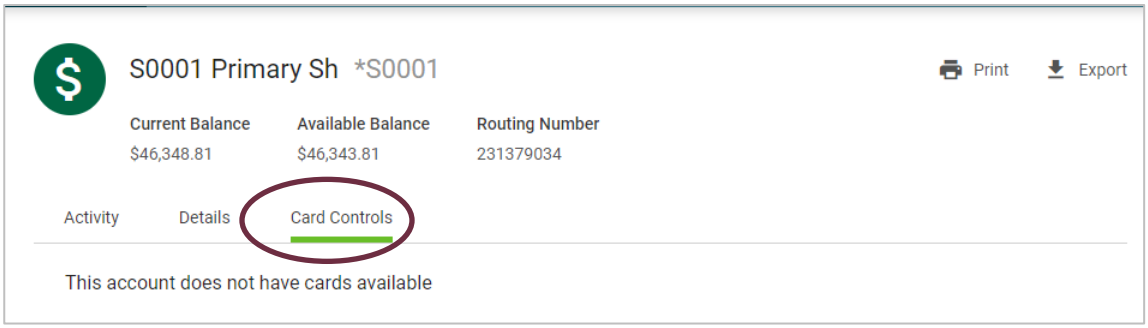




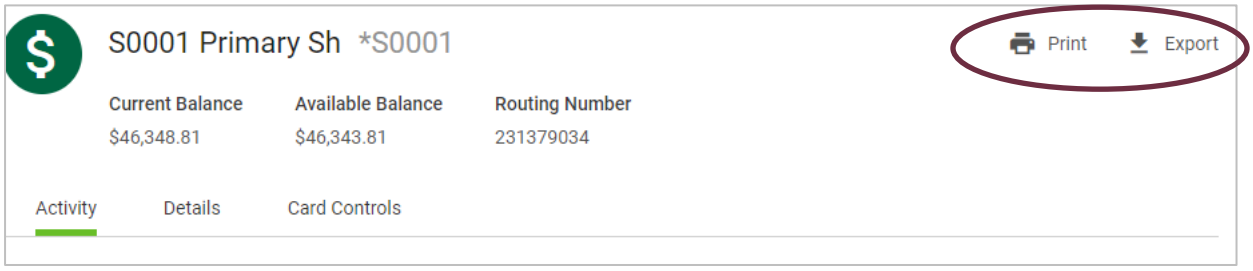
2. Choosing the Details tab will show you:
    a. Current and available balances
    b. The account, routing and MICR numbers
    c. The account type, description and date opened
    d. The account nickname, if applicable



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.

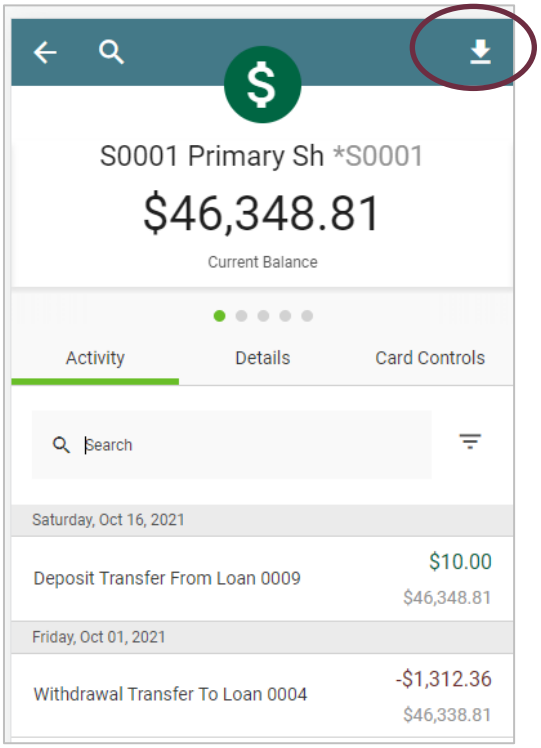


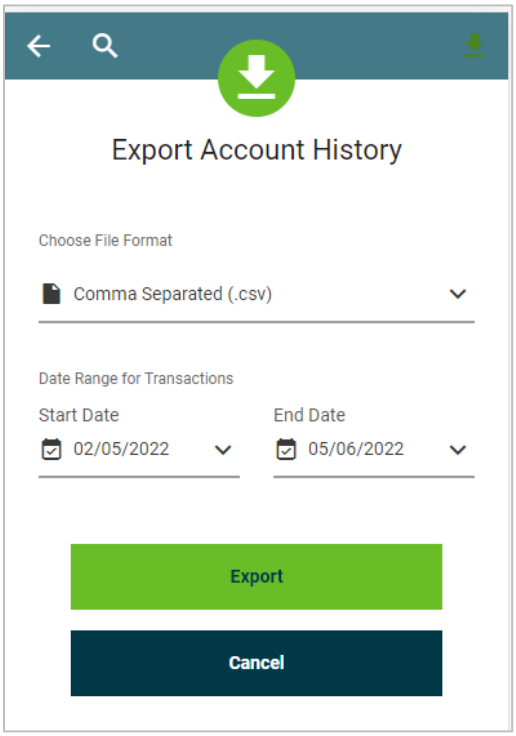
4. If you wish to print or export account details from a personal computer, use the tools in the upper right of your display.



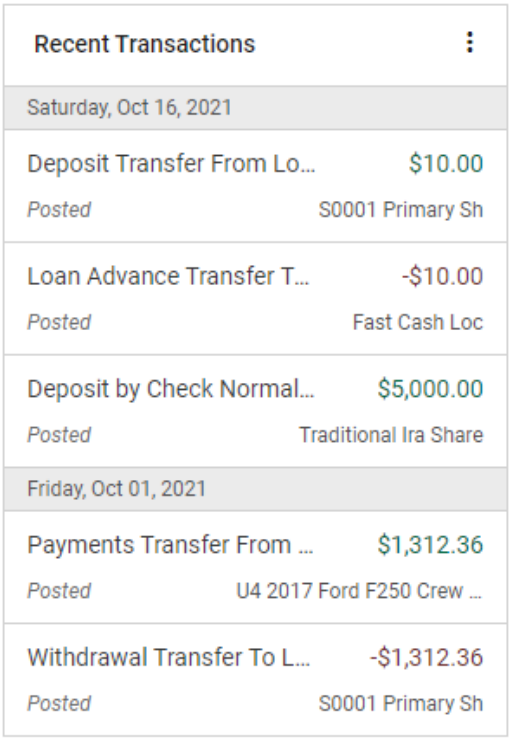
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5. If you wish to export account details from a mobile device, tap the arrow in upper right of your display. Printing options will vary based on your device.





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.

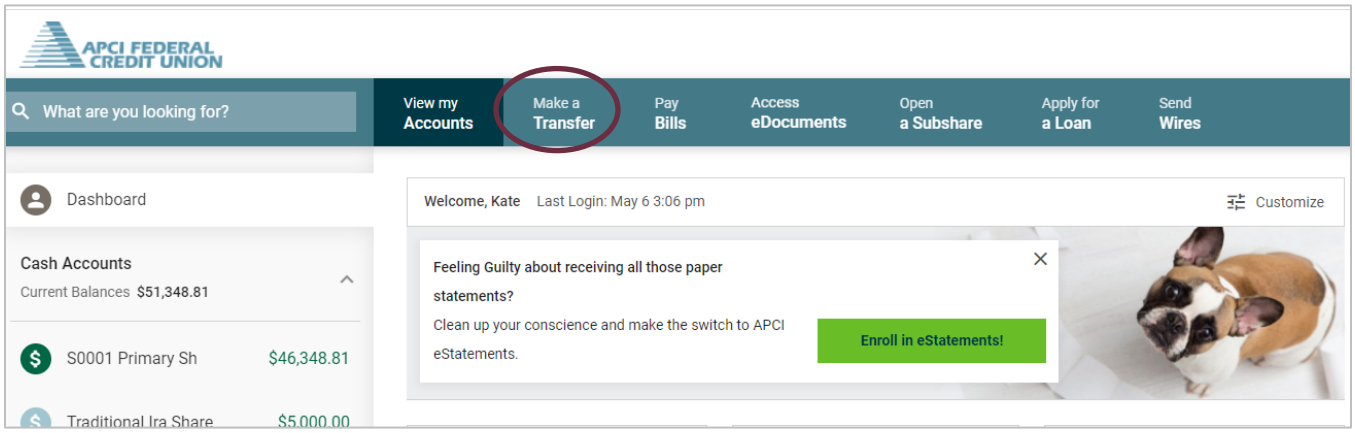


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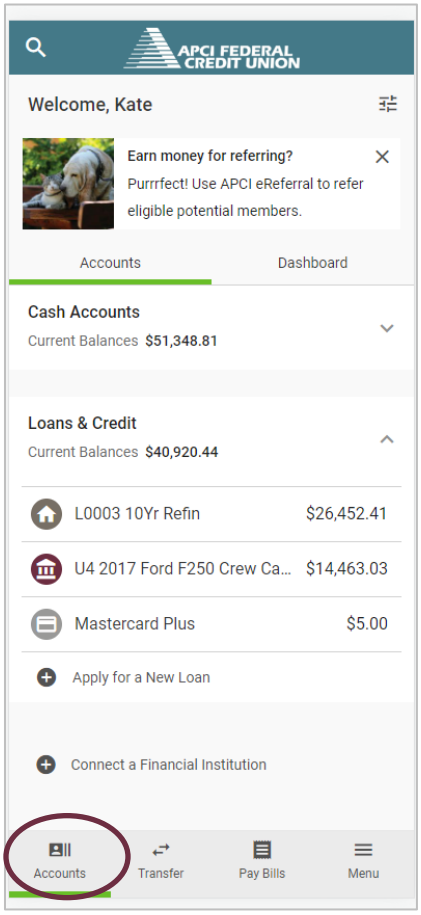
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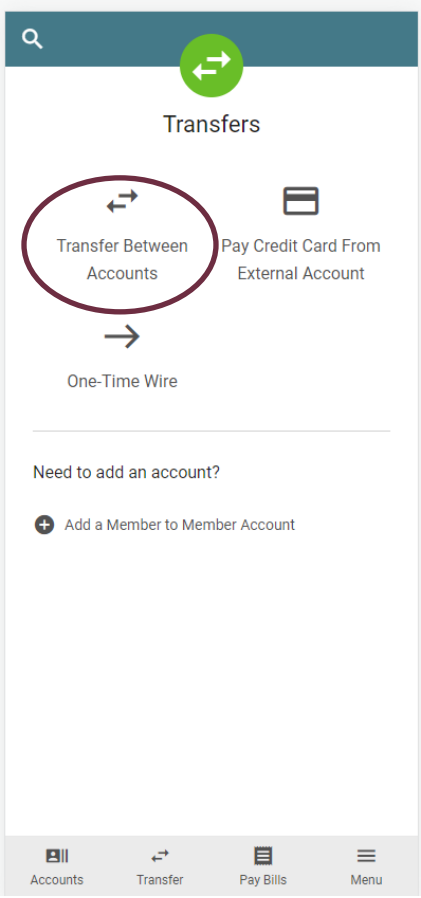
APCI eBanking
Transferring Funds Between Your Accounts

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

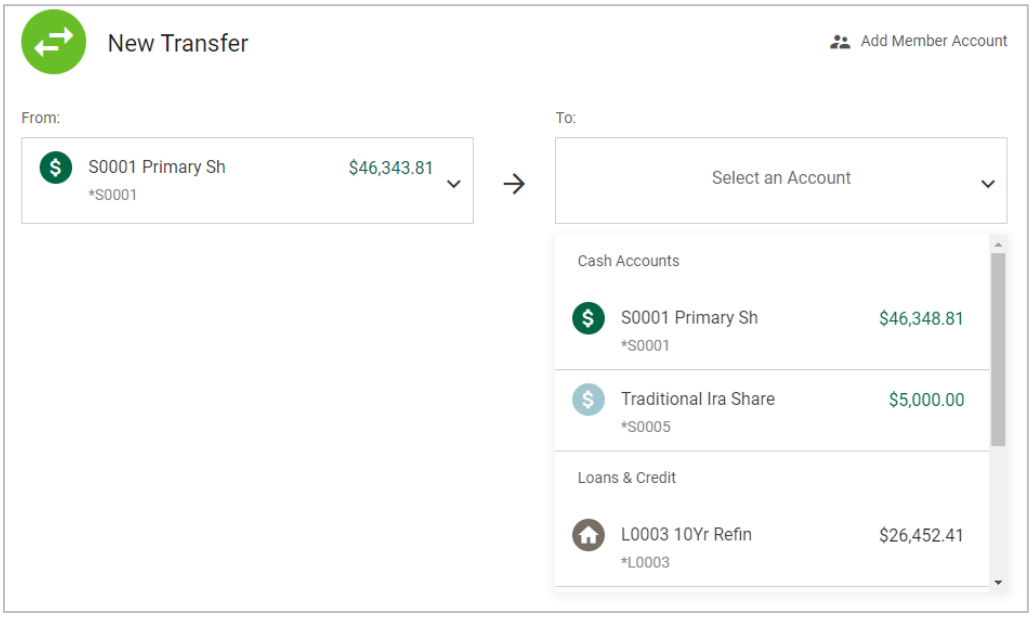


On a mobile device, select "Transfer" from the bottom of your screen, then select "Transfer Between Accounts."

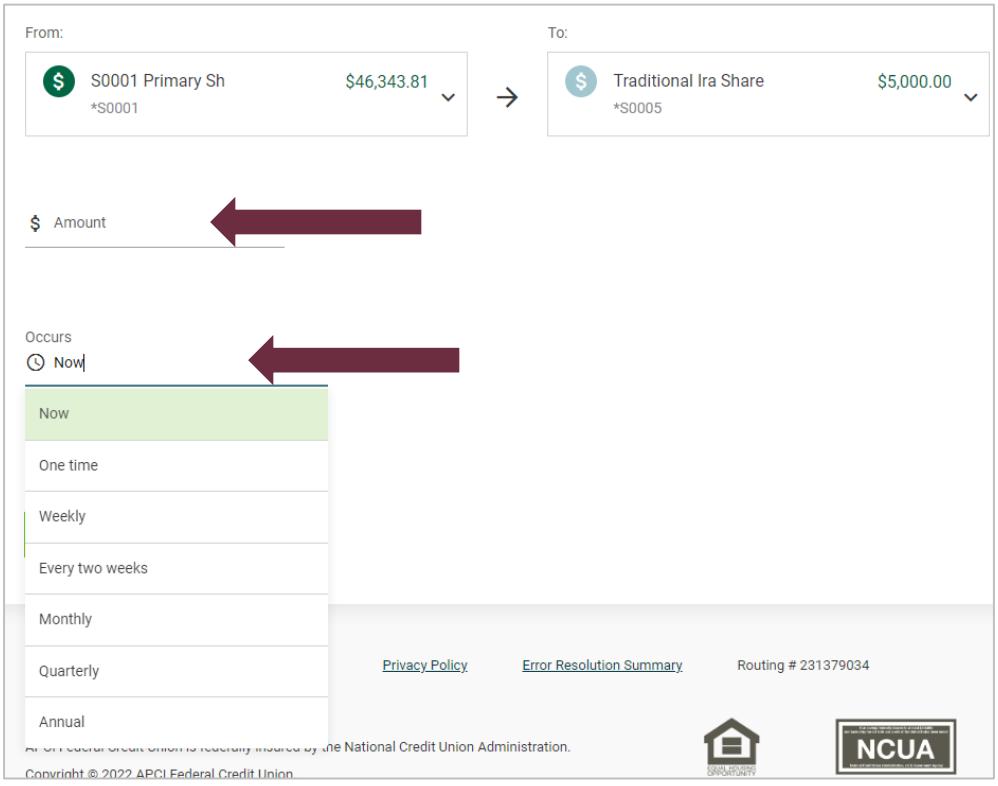




2. Select the accounts you would like to transfer from and to.



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



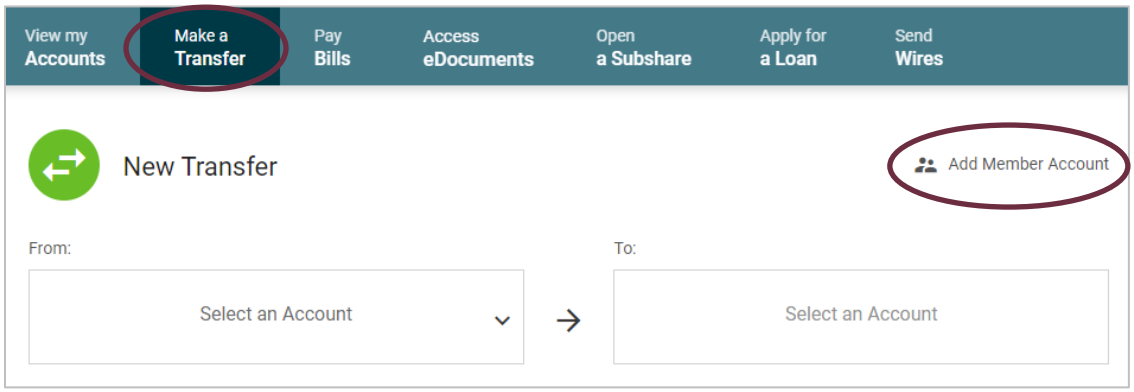
4. After confirming your details are correct, select “Confirm” to complete your transfer.

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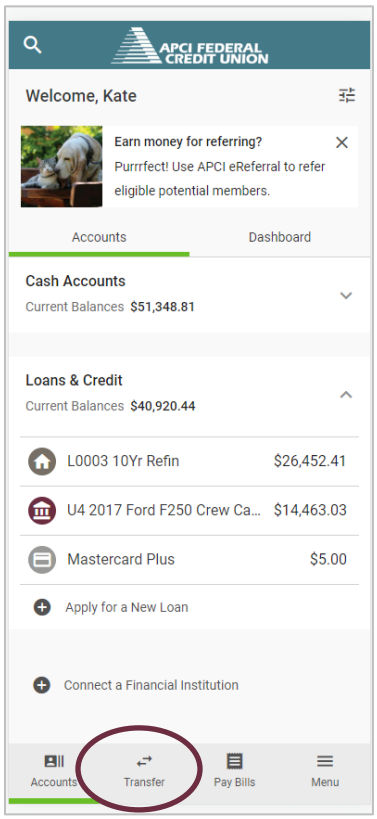
APCI eBanking
Transferring Funds to Another Member Account

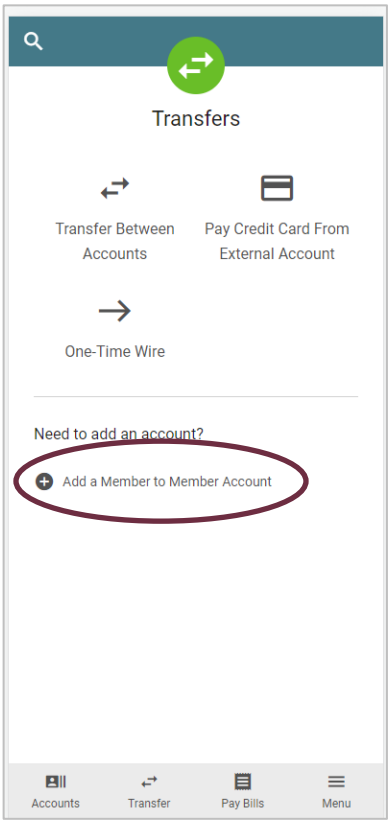
1. On a personal computer, choose the "Make a Transfer" tab, then select "Add Member Account."



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.



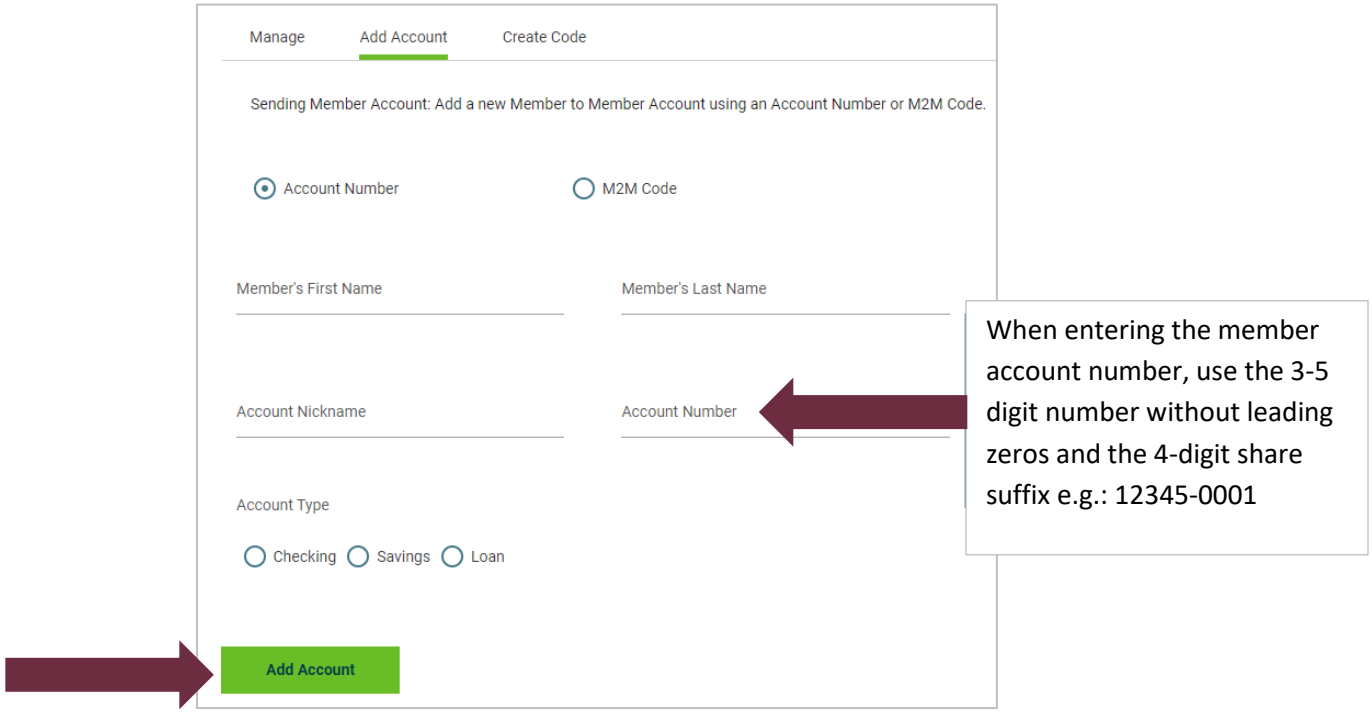


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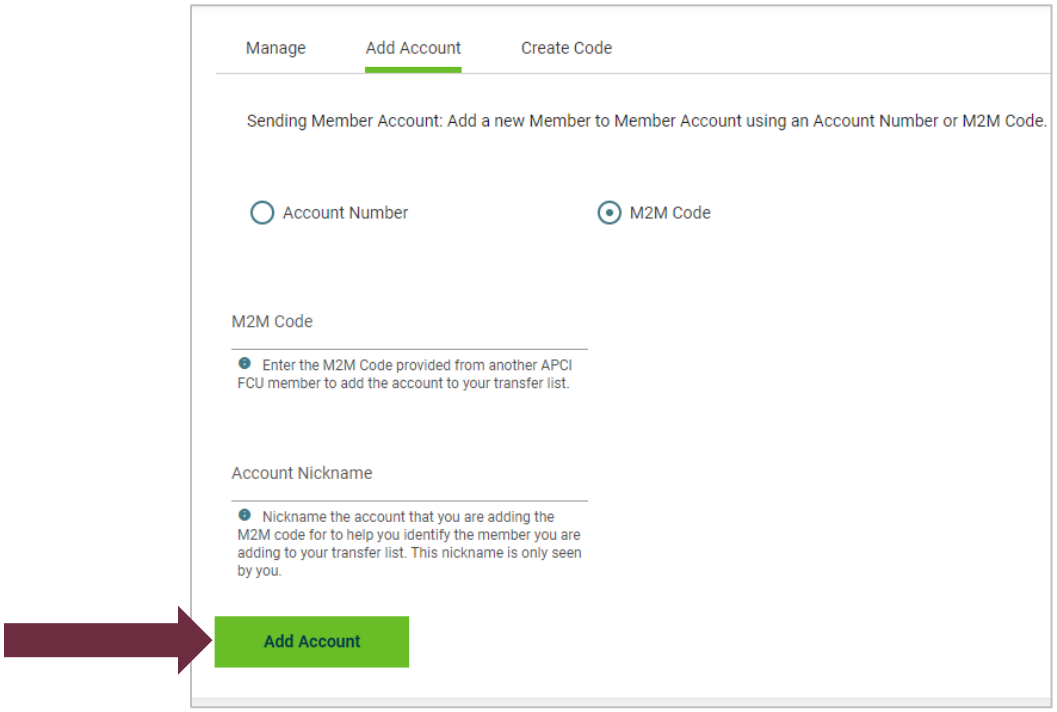
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2. Select if you are transferring using the other member Account Number or M2M(Member to Member) Code.

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.”



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.”

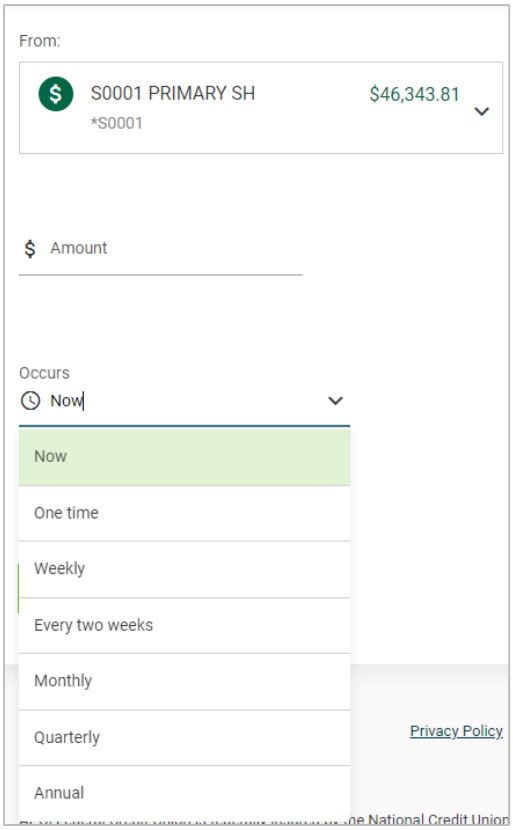


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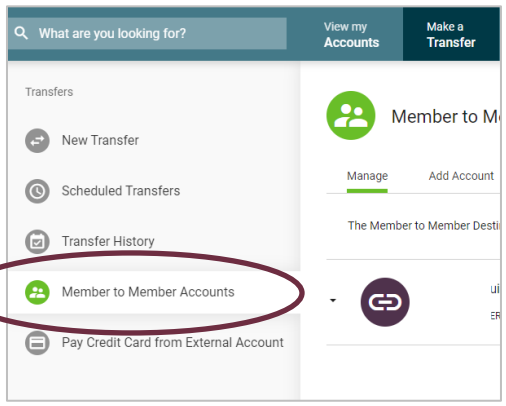
5. Select “Make a Transfer to This Account.”

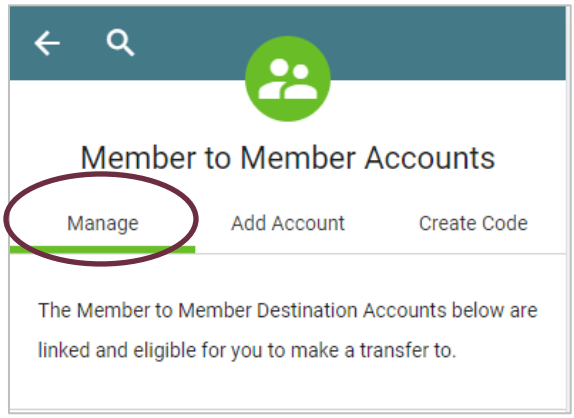
6. Select the account you are transferring from, the amount you wish to transfer, and when you want the transfer to occur or recur.



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.





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9. Select the member you wish to transfer to from your list of linked accounts.

10. Select “Transfer To.”

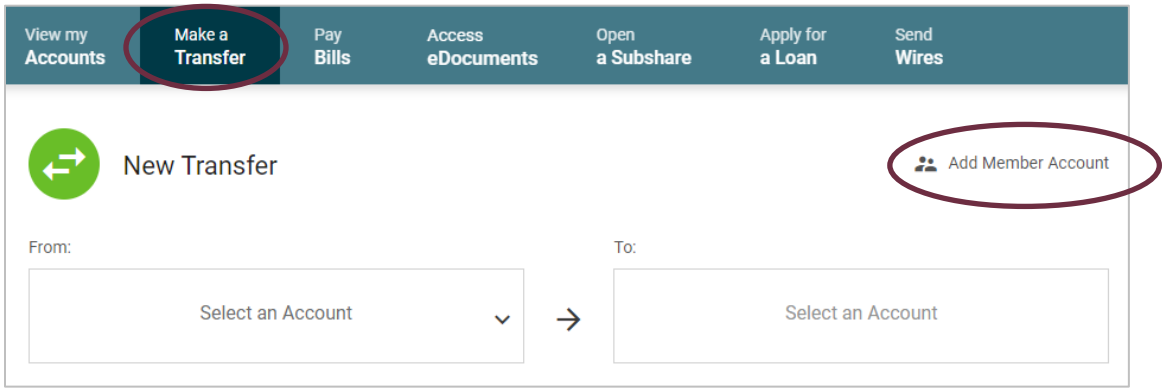
11. Complete steps 6 and 7.

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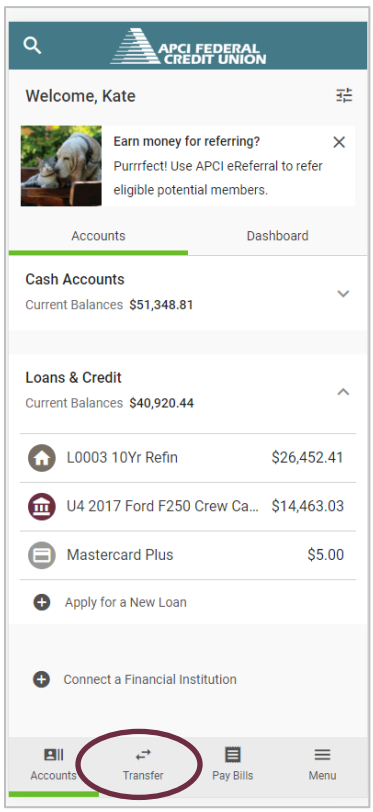
APCI eBanking
Creating an M2M Code

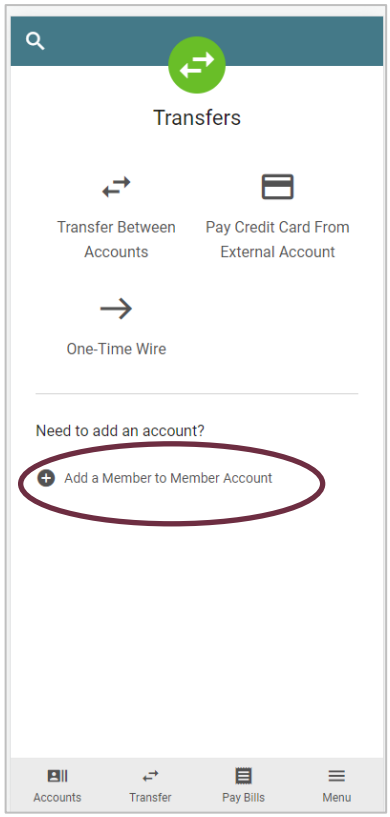
An M2M code is a code that you create to provide other members in order to make transfers to your account. This is an alternate option to providing your account number. When another APCI Federal Credit Union member uses your M2M Code, they will give the link to your account a nickname, and the code will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

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



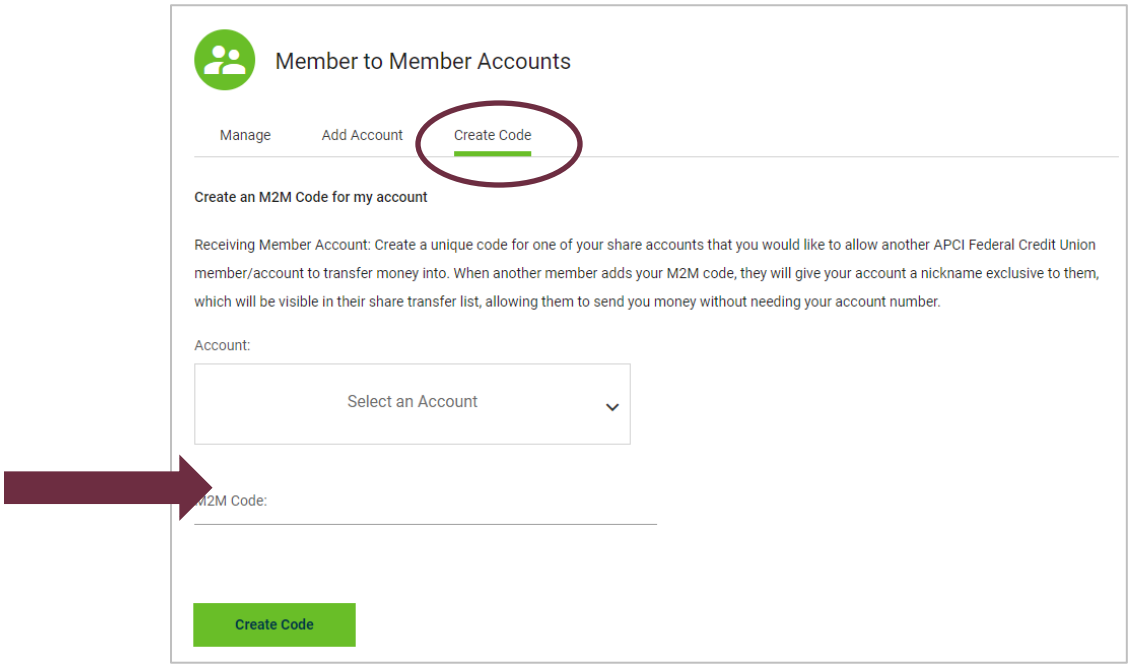
On a mobile device select "Transfer" from the bottom of your screen, then select "Add a Member to Member Account."





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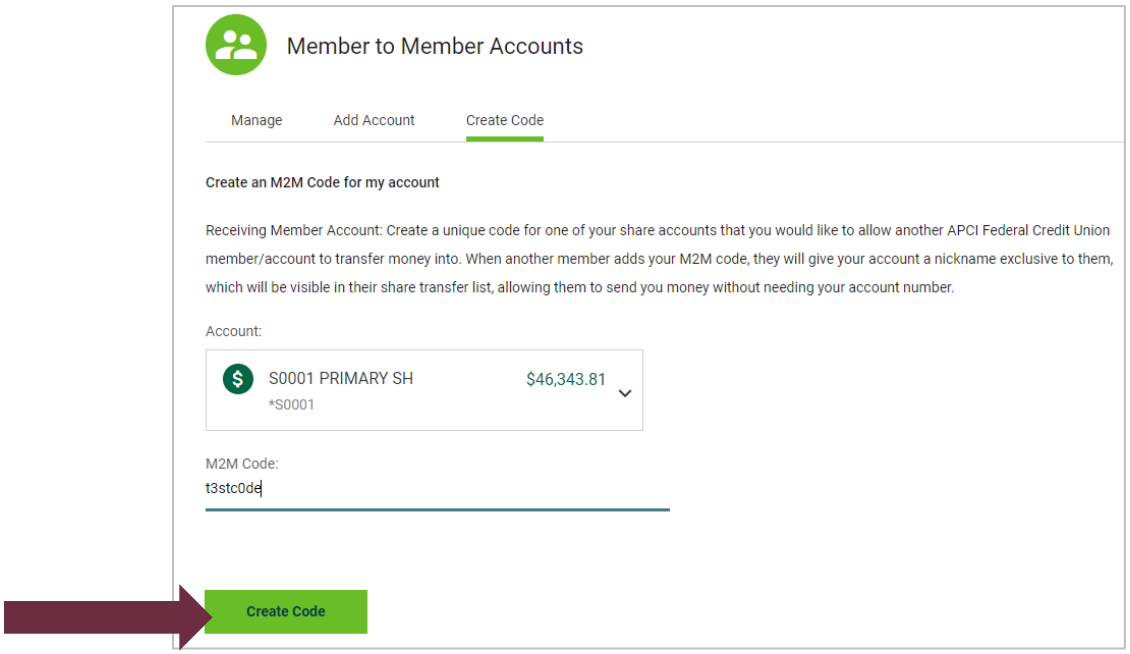
2. Select “Create Code.”



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”

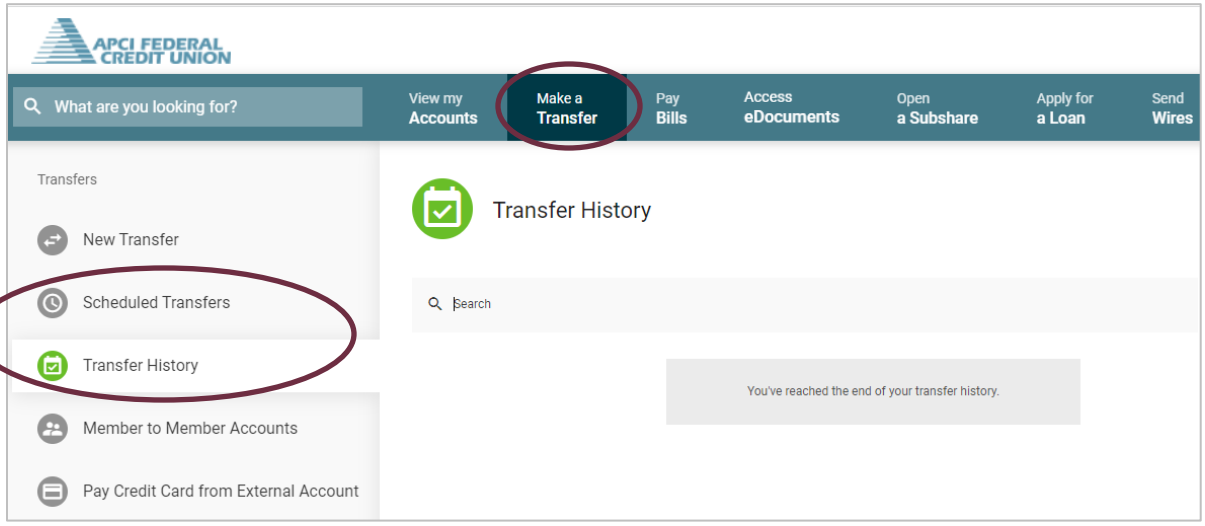


6. The following notice will appear: “You have successfully created a member to member code and can share it with another member.”

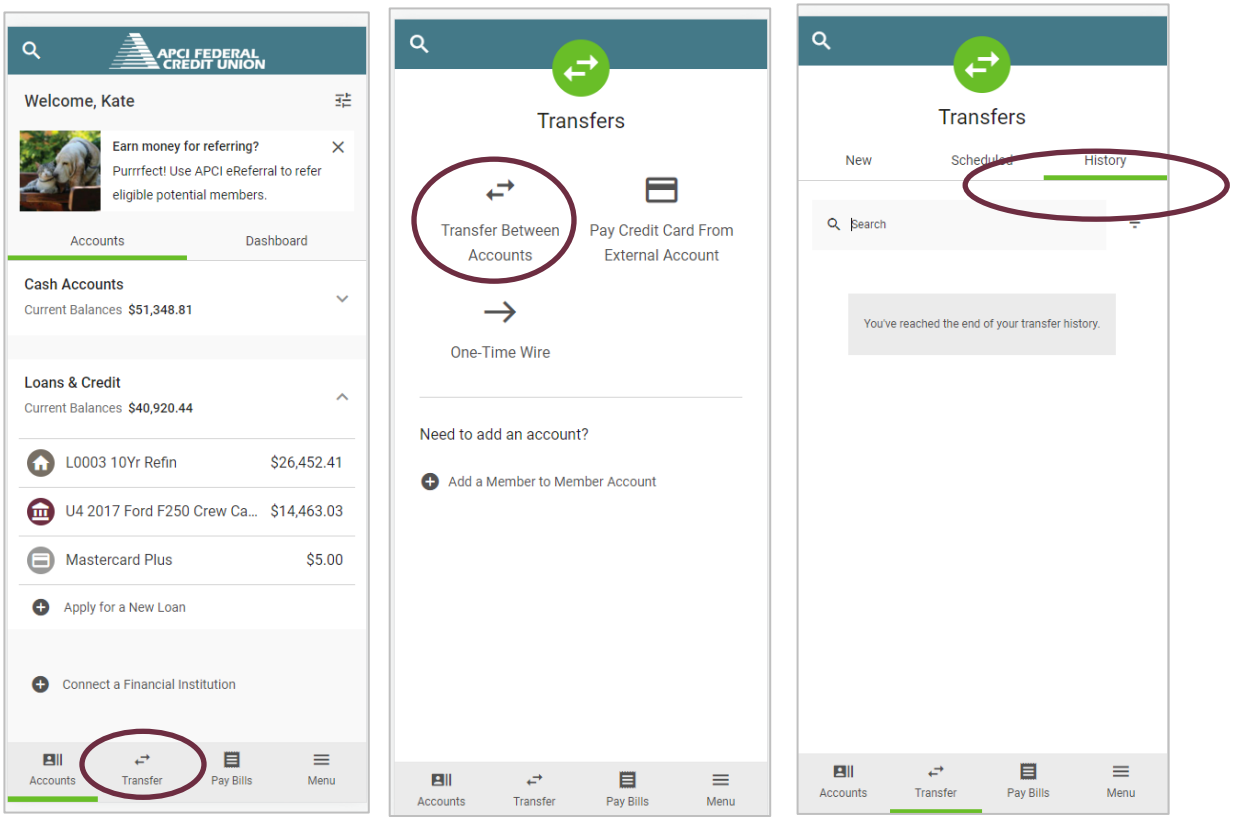
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APCI eBanking
Viewing Scheduled Transfers or Transfer History

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.

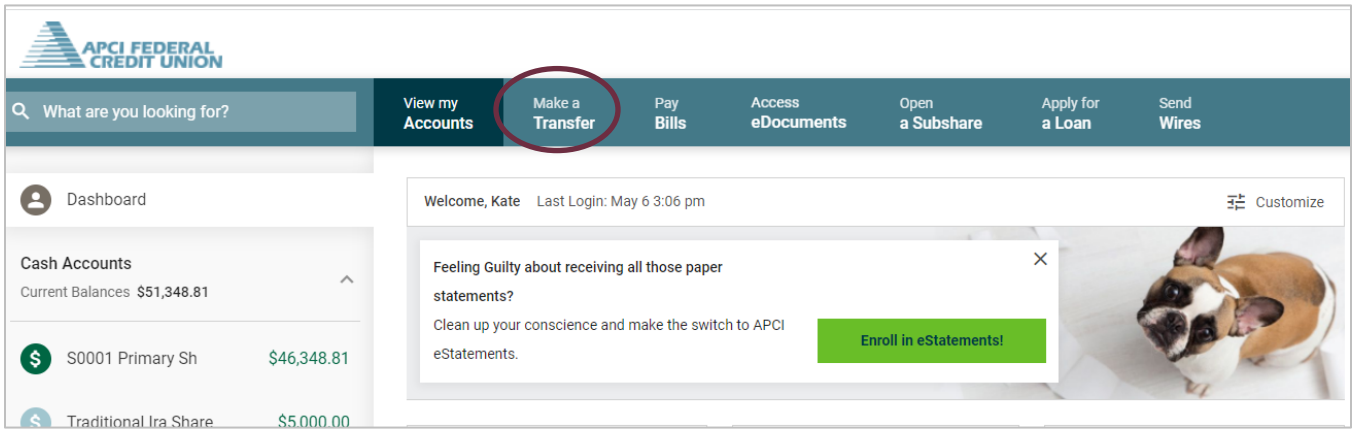


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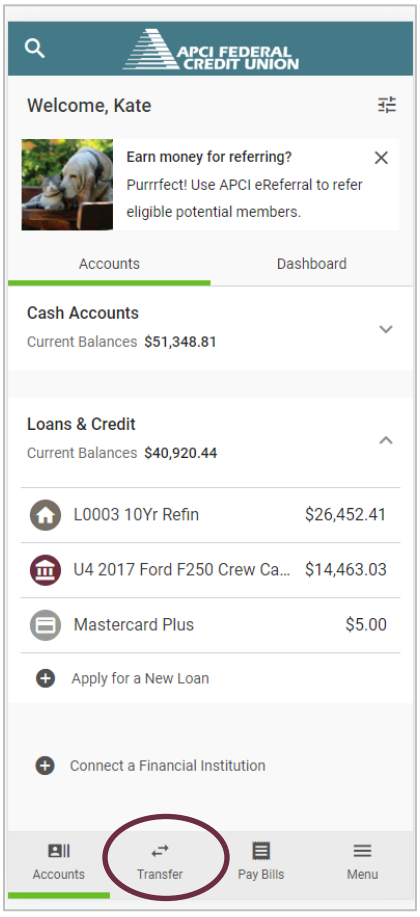
APCI eBanking

Making Transfers Between Your Accounts at External Financial Institutions (A2A)

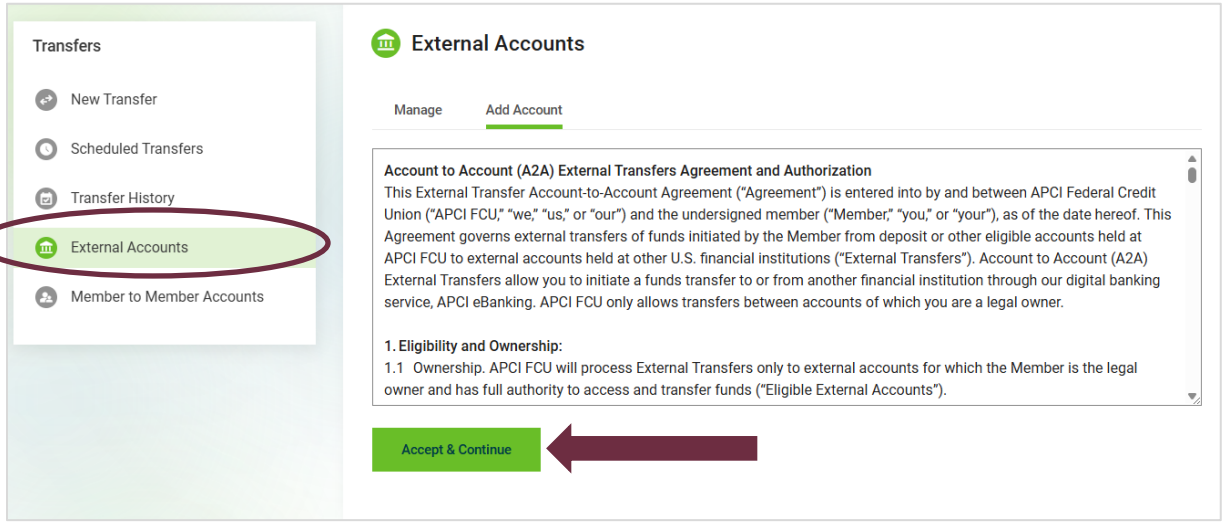
1. On a personal computer, choose the "Make a Transfer" tab.



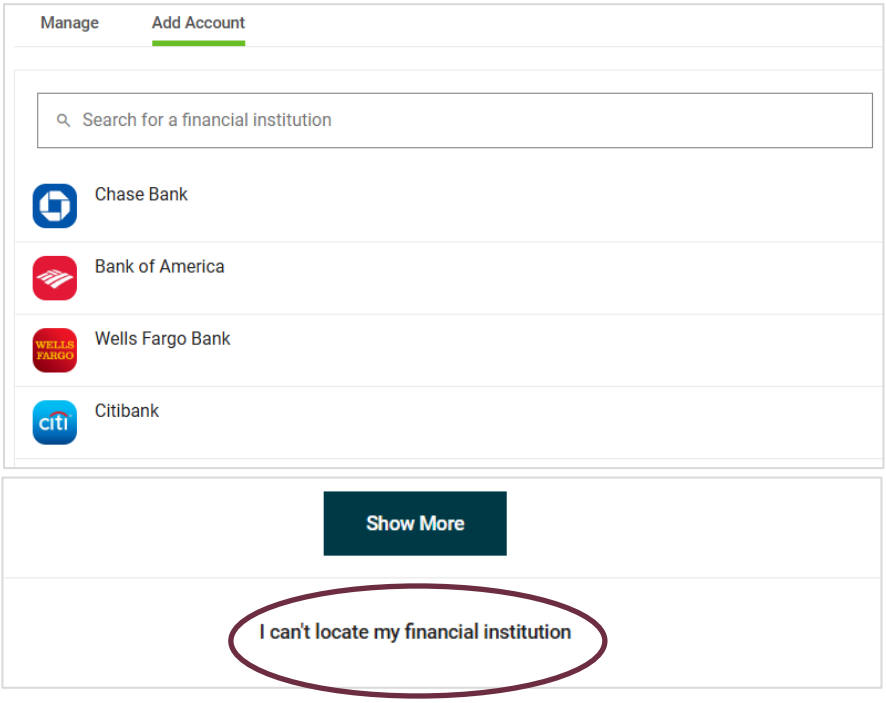
On a mobile device, select "Transfer" from the bottom of your screen.



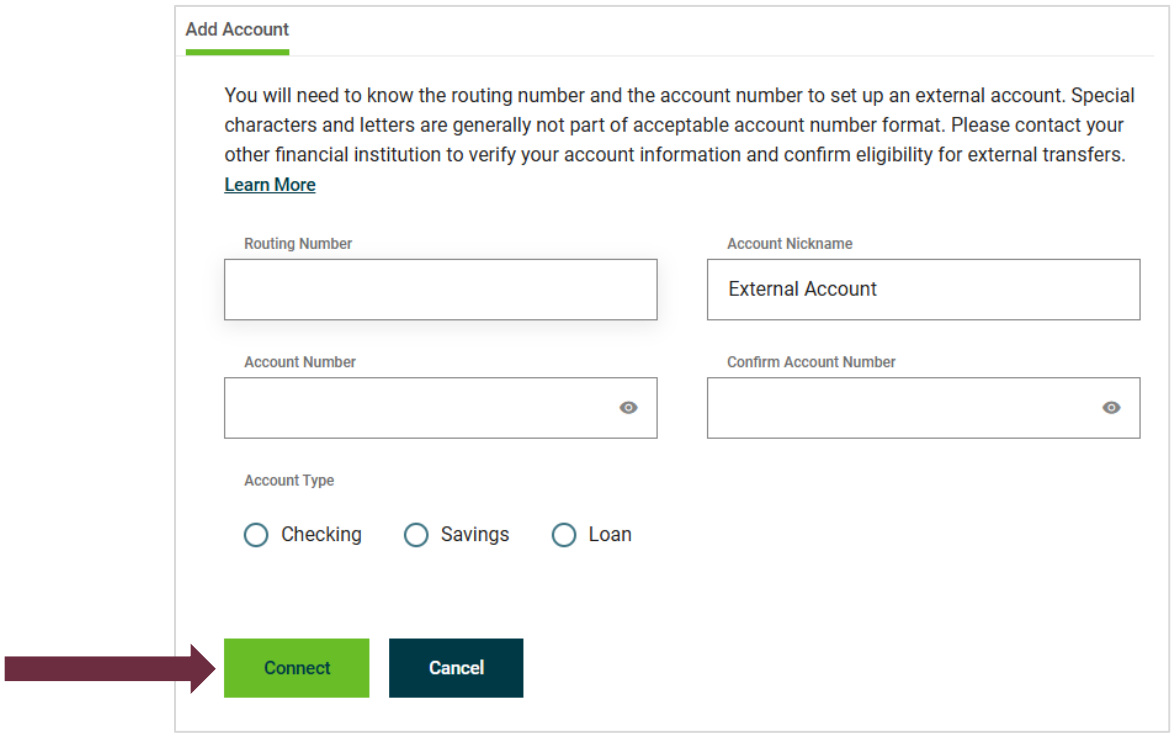
2. Select “External Accounts,” “Add Account,” and “Accept & Continue.” You will be asked to authenticate your account with your current MFA method.



3. Choose or search for your external financial institution. If your financial institution does not appear, select “I can't locate my financial institution” to add it manually.



4. Enter your external financial institution information and select “Connect.”



Please note: For external checking or savings accounts you will receive two small deposits and one withdrawal into your account you are adding. You will need to enter the deposit amounts in APCI eBanking. You will be prompted to do this at your next APCI eBanking log in after these deposits and withdrawal have posted. Allow 1 - 3 business days for them to appear.

For external loan accounts there are no trial deposits, but after entering account information there is a 4-business day waiting period that applies before transfers can begin.

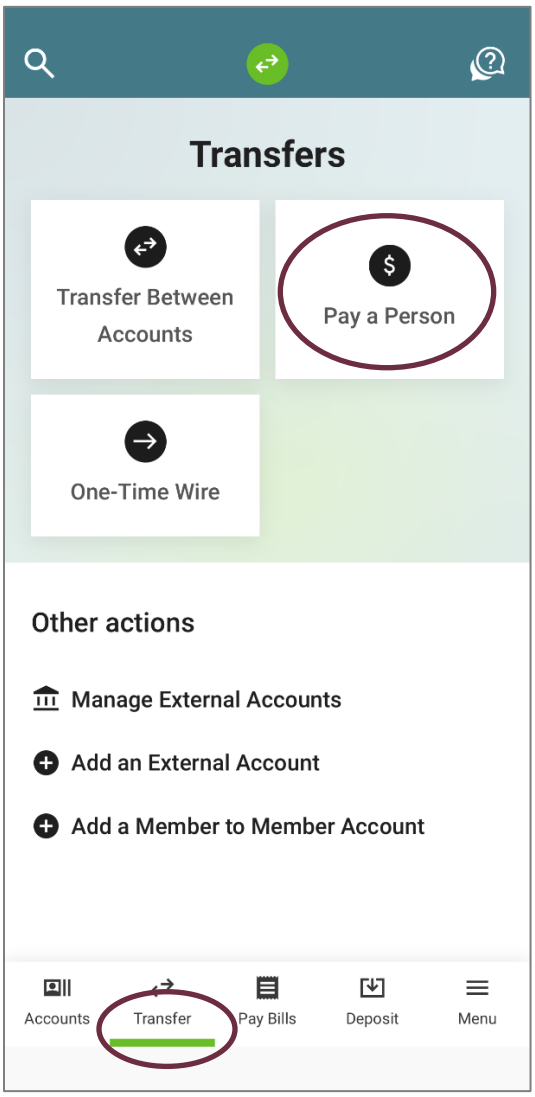
5. After this process is complete, the external financial institution account(s) you have added will appear in your account transfer options.

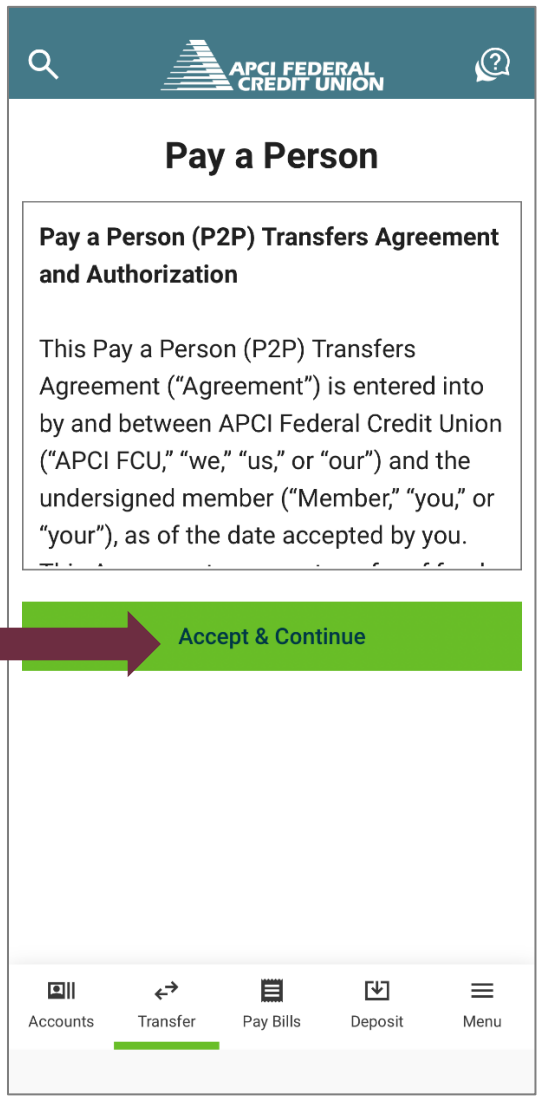
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APCI eBanking
Making Pay a Person (P2P) Transfers

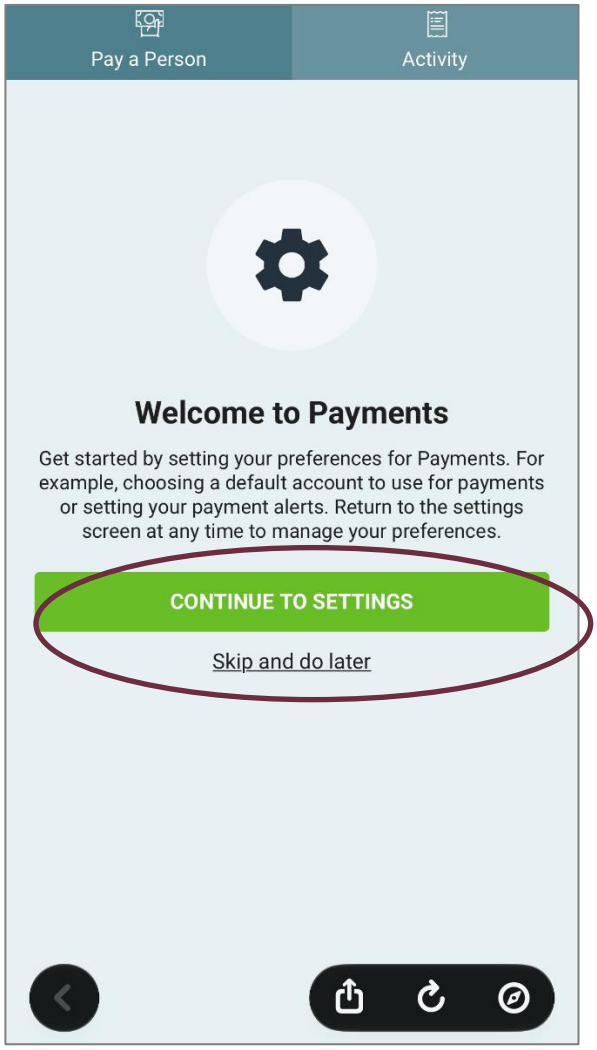
Pay a Person transfers allow members to quickly and securely send money to friends and family, without both parties having to be on the same platform. **Please note:** This service is only available through the APCI eBanking mobile app.

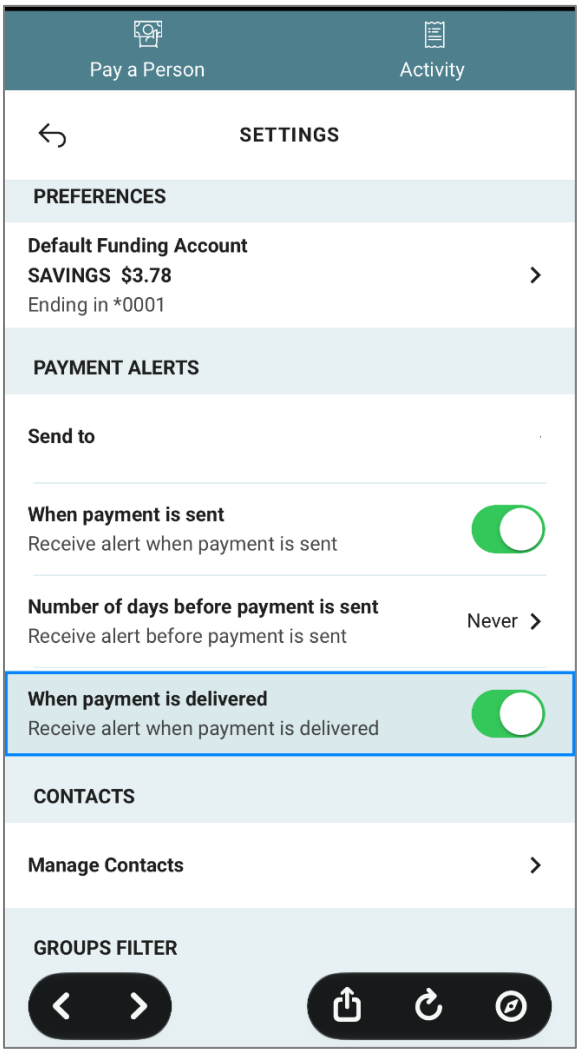
1. Select "Transfer" from the bottom of your screen, and the select "Pay a Person." Review the Agreement and Authorization. Select "Accept & Continue."





2. The next screen provides the option to set your notification preferences. Select "Continue to Settings" or "Skip and do later" to continue.



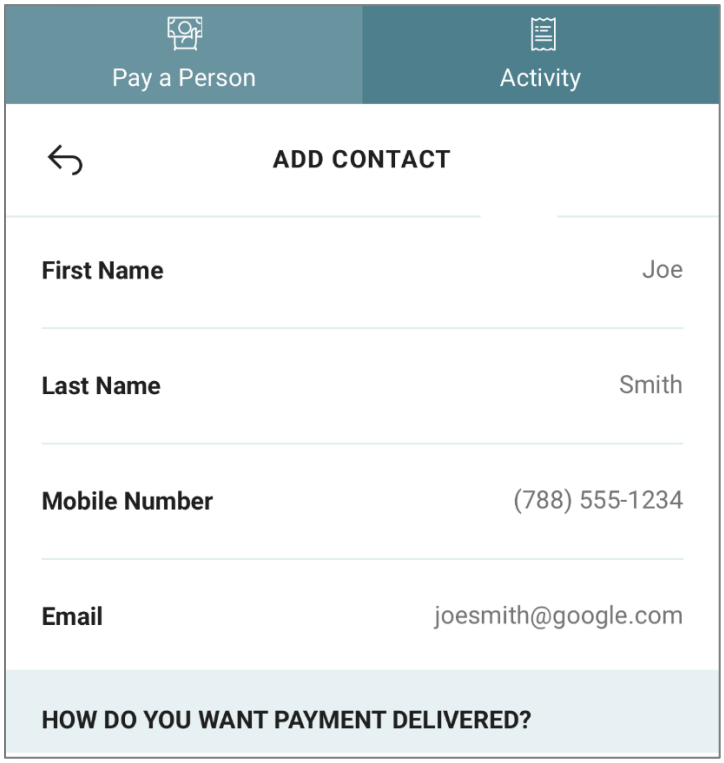


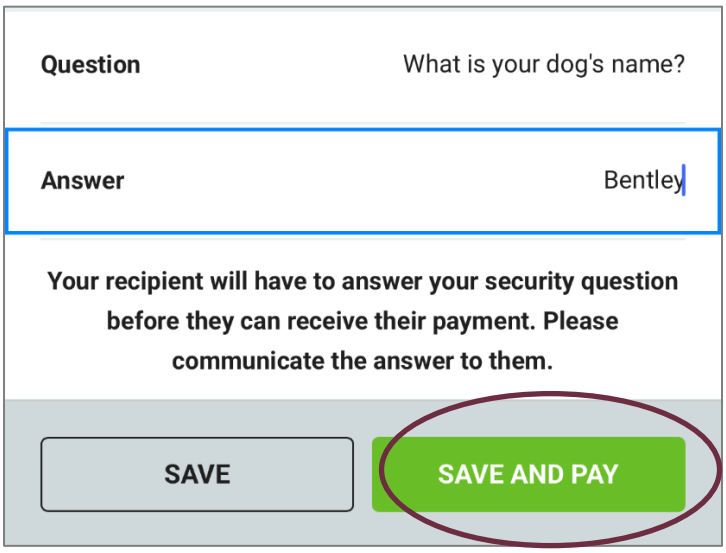
3. Select "Pay a Person" and the "+" symbol to add a new contact.



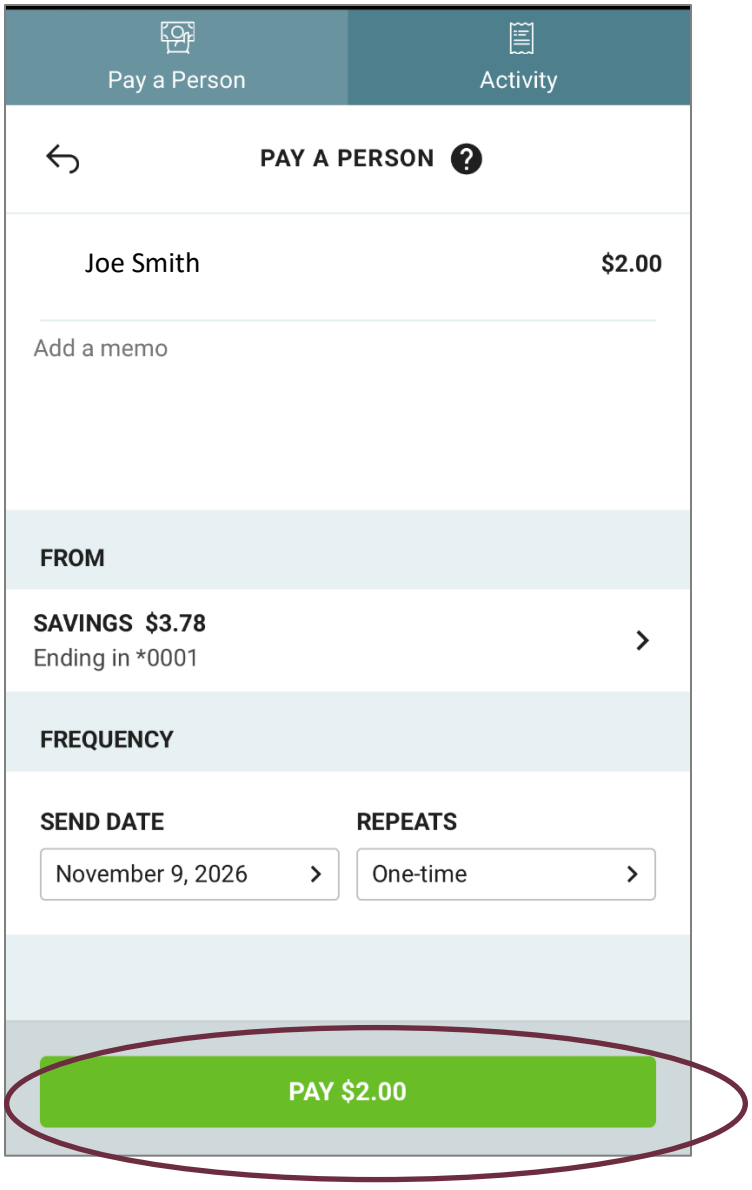
Please note: Adding a new contact requires a 2-step verification to be completed. You will be prompted to choose a method, send your code, and enter and verify it once received.

4. Add the contact's first name, last name, mobile number and/or email address. You will be required to add a security question and answer to ensure that your payment is reaching your intended recipient. The question must have an answer that the recipient will know. When complete, select "Save and Pay."

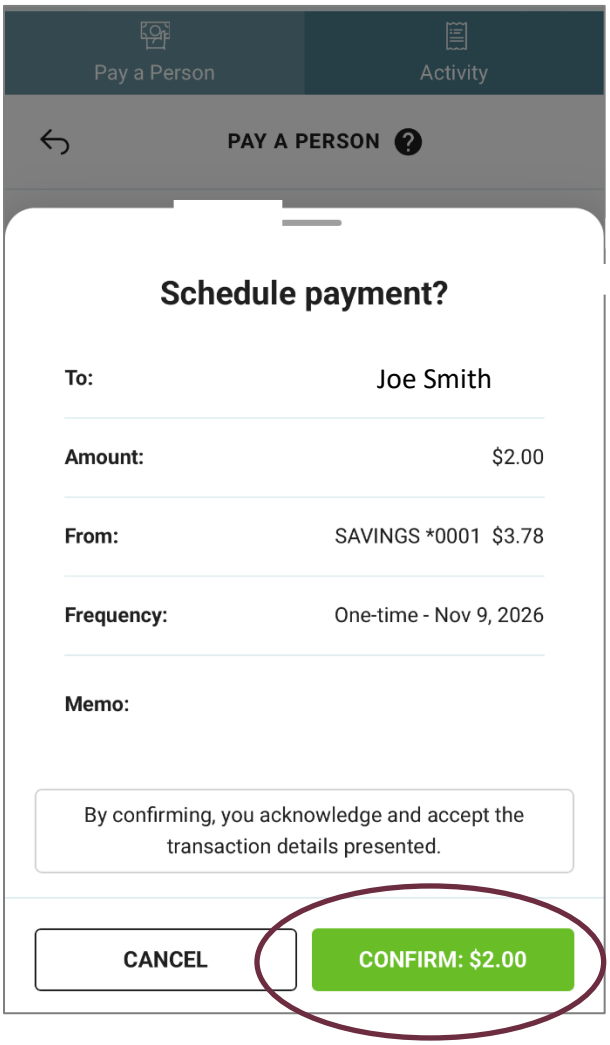




5. To send a payment:
    a. Select the intended contact(s) from those you added. A check mark will appear to the left of their name.
    b. Select "Next."
    c. Enter the payment amount ($2.00 -$500.00). Payments of $100.00 and greater will require 2-step verification as an additional security measure
    d. Add a memo (optional).
    e. Select the account that you want the funds debited from.
    f. Select the Send Date and under Repeats pick the frequency of the transaction. Select one-time for Repeats if a single payment
    g. Select "PAY $X.XX" (amount being sent populates).



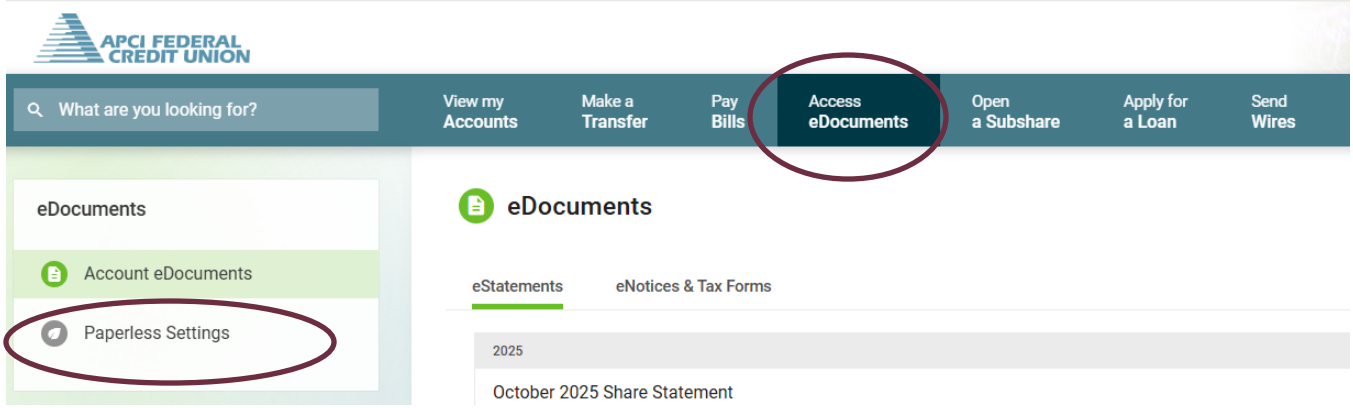
6. After reviewing the payment details select “Confirm $X.XX” (amount being sent populates). A Payment scheduled confirmation screen will appear.



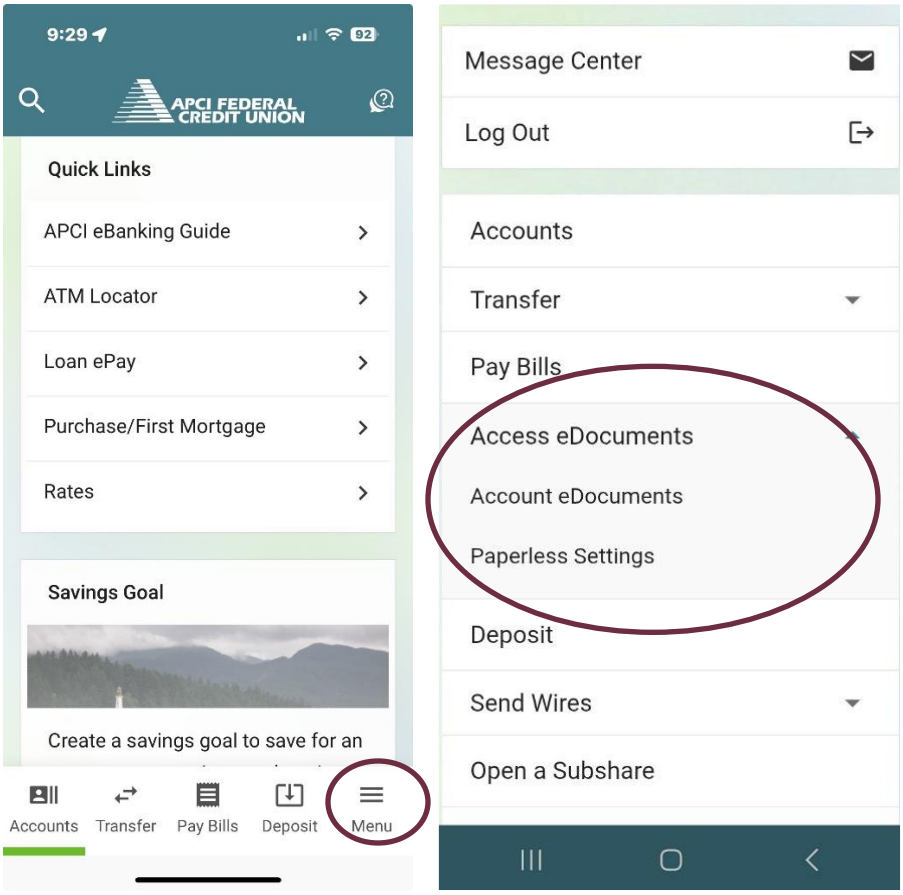
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APCI eBanking
Enrolling in APCI eStatements

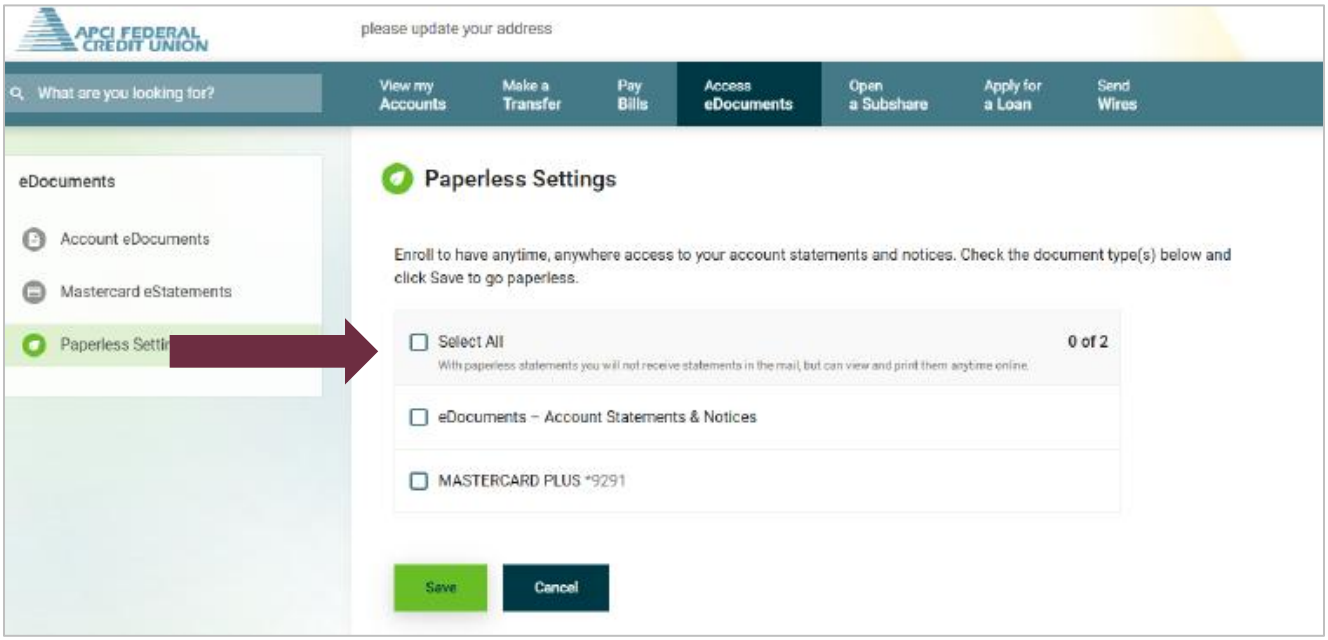
1. On a personal computer choose the “Access eDocuments” tab and “Paperless Settings.”



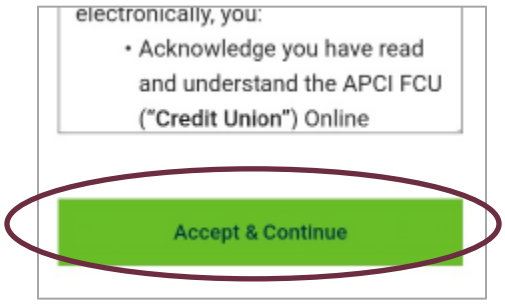
On a mobile device select “Menu” from the bottom of your screen, to select “Access Documents” and “Paperless Settings.”



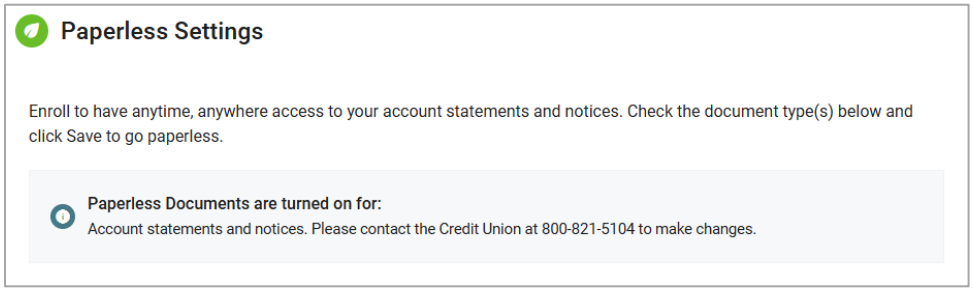
2. Check the boxes that correspond to the paperless statement(s) you wish to enroll in. The Mastercard® Plus option will only appear for current Mastercard Plus card holders.



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



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



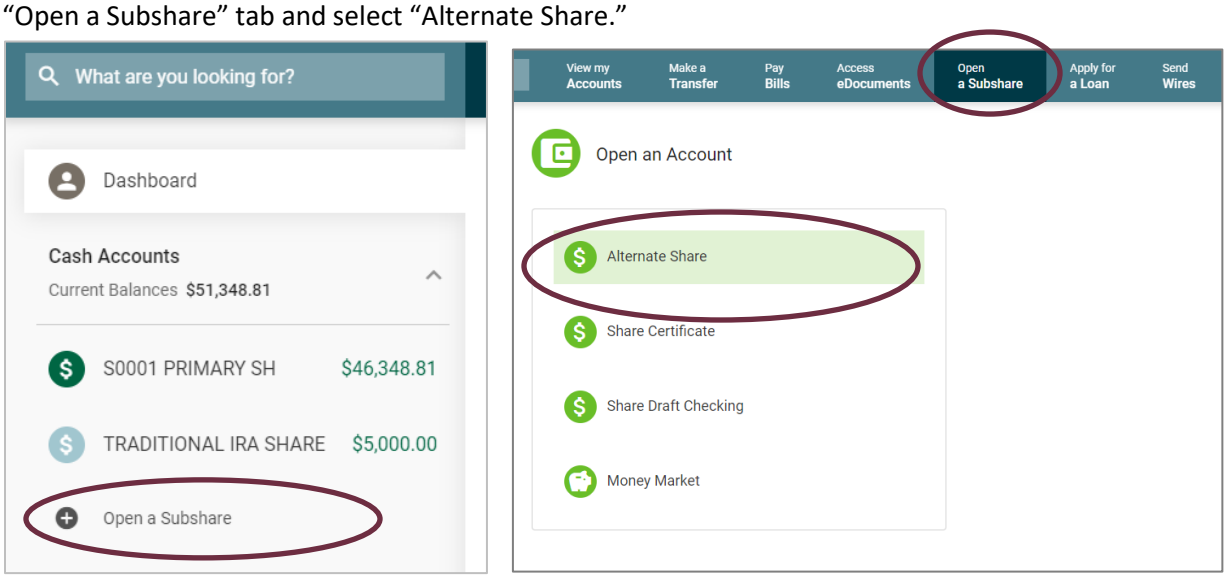
Please note that when you are enrolled in APCI eStatements you will also receive your tax forms electonically.

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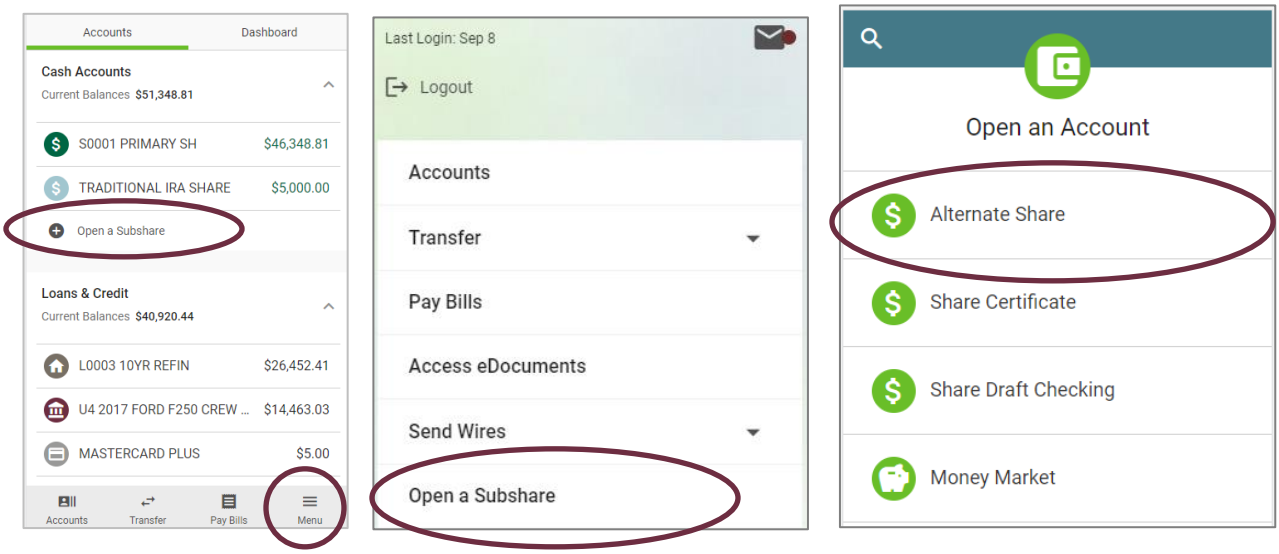
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APCI eBanking
Opening an Alternate Savings Account

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.”



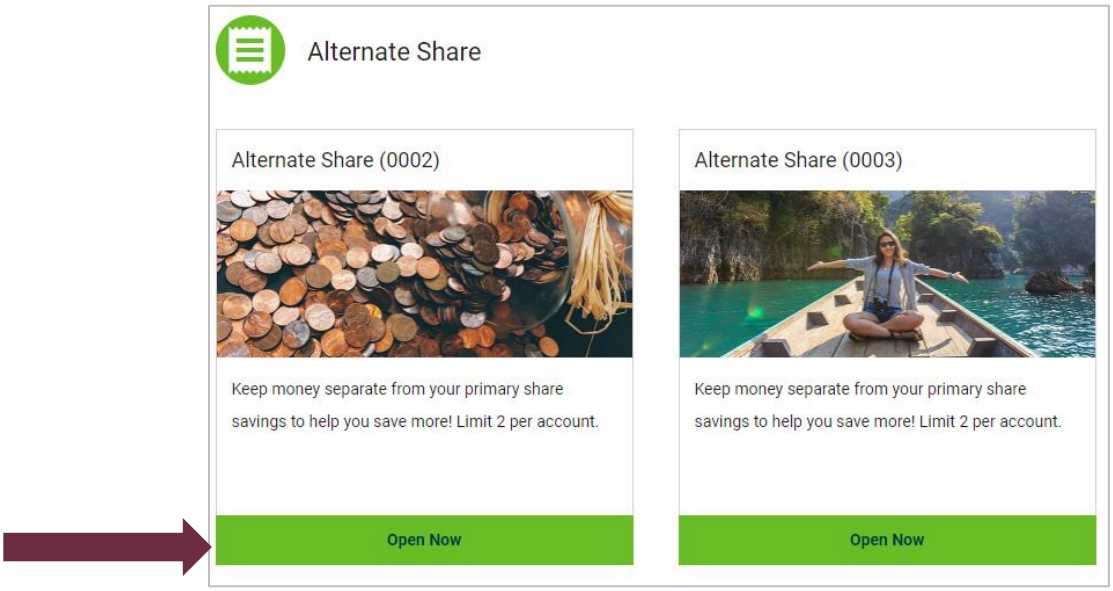
On a mobile device select “Open a Subshare” from your Accounts list. You can also open the Menu from the bottom of your screen, choose “Open a Subshare” and select “Alternate Share.”



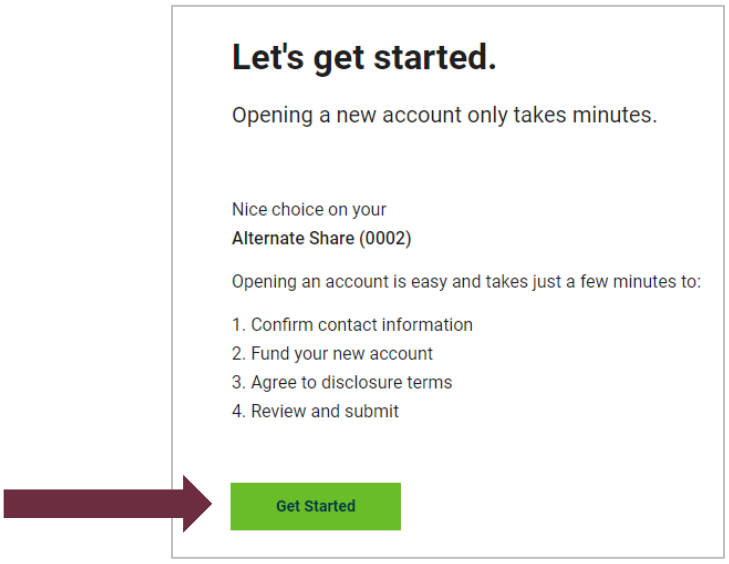
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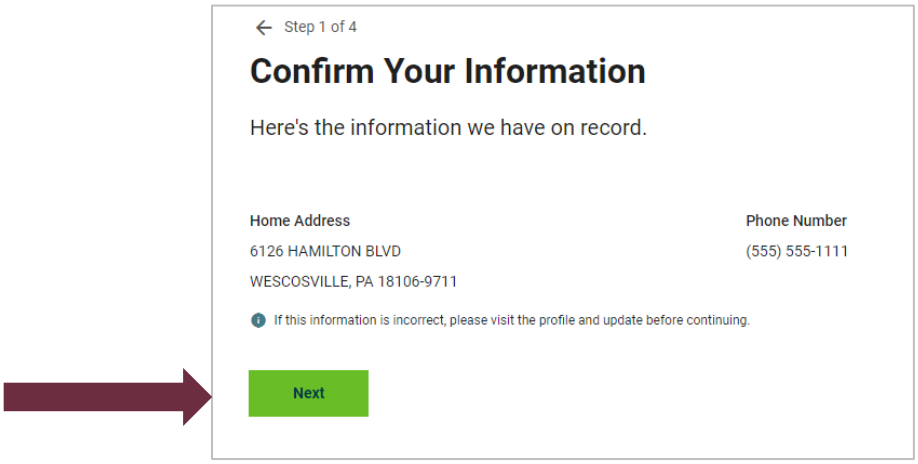
2. Select if you are opening Alternate Share 002 or 003. There is a limit of two Alternate Shares per Member account number. Only available Alternate Share options will appear.



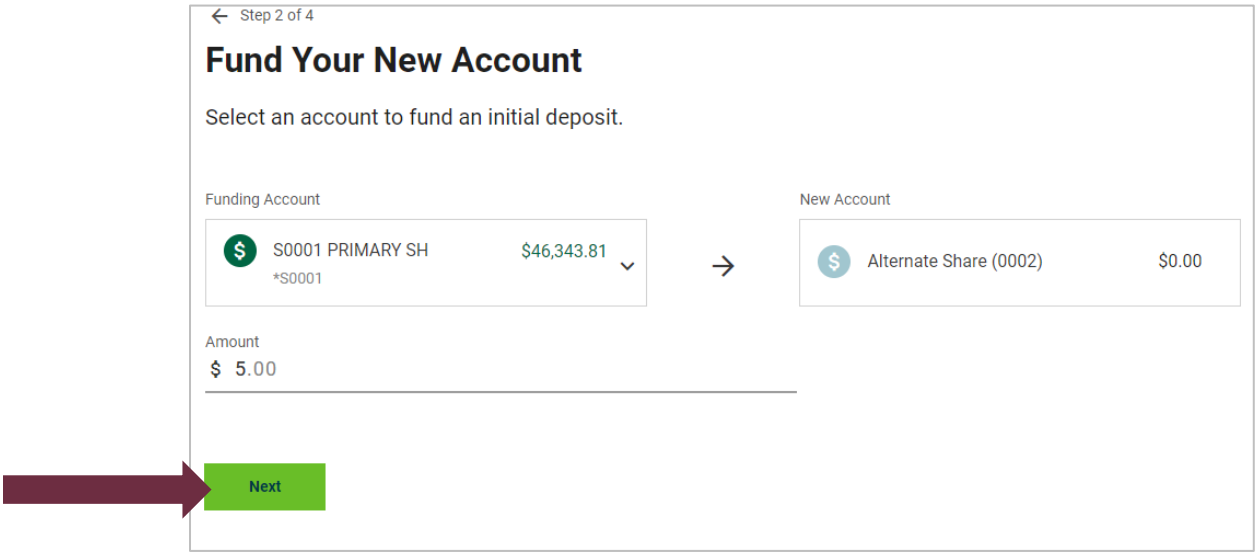
3. Select "Get Started."



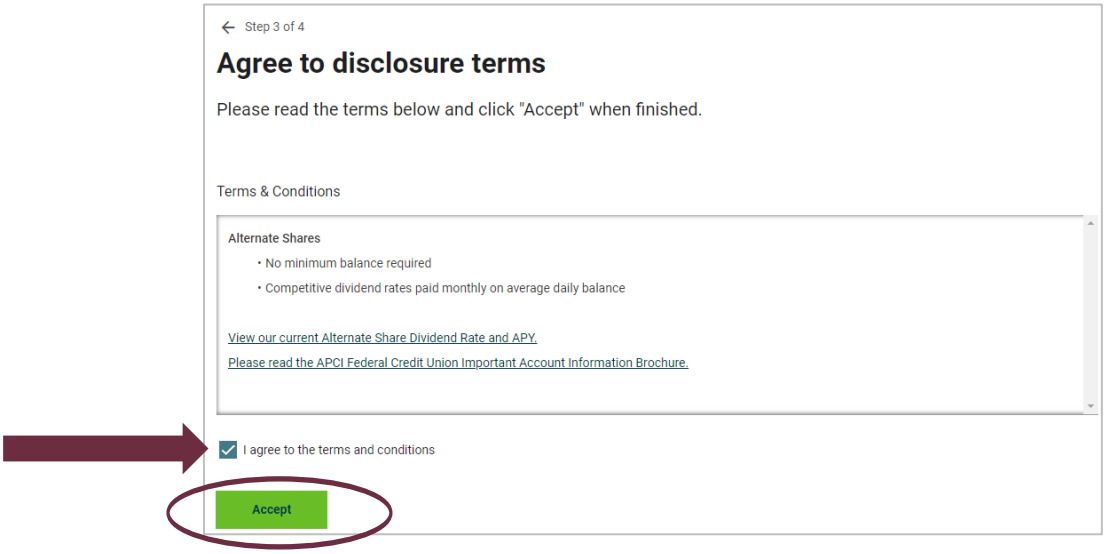
4. Confirm your information is correct and choose “Next.”



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

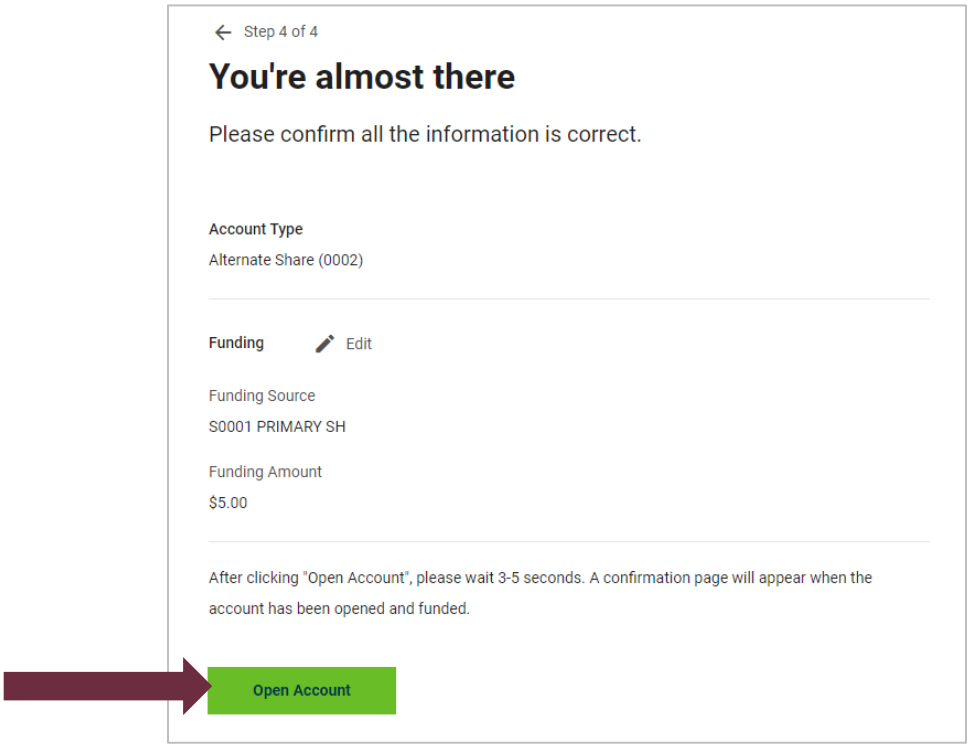


6. Agree to and accept the Terms and Conditions.



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

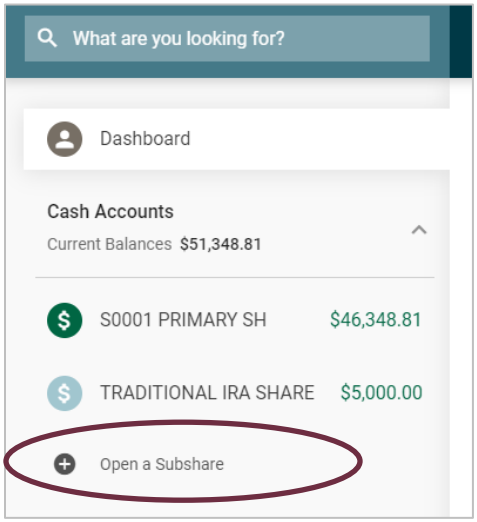


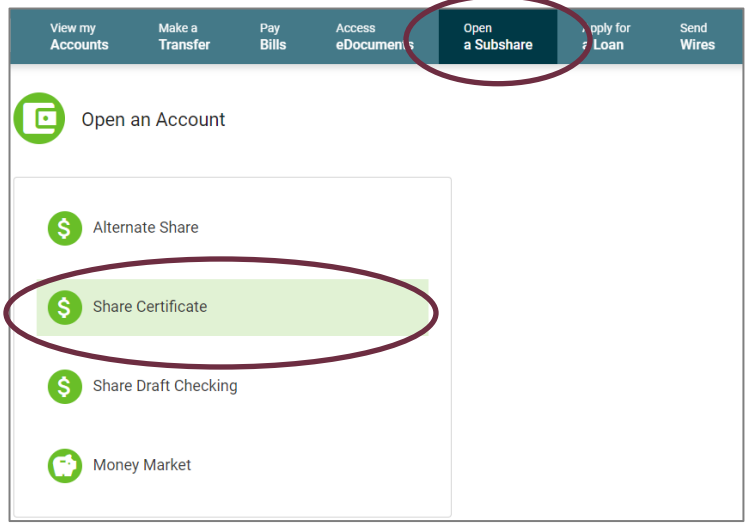
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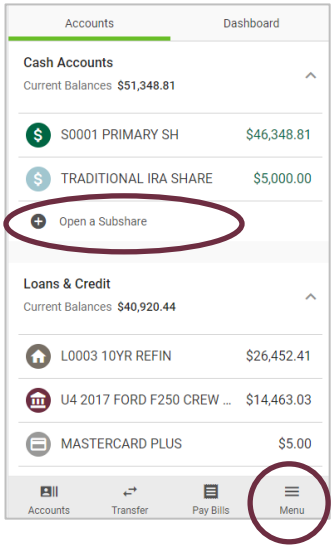
APCI eBanking
Purchasing a Certificate

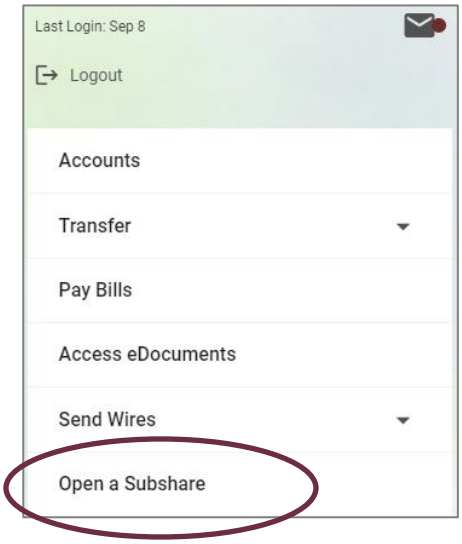
1. On a personal computer choose “Open a Subshare” from your Accounts list. You can also choose the “Open a Subshare” tab and select “Share Certificate.”

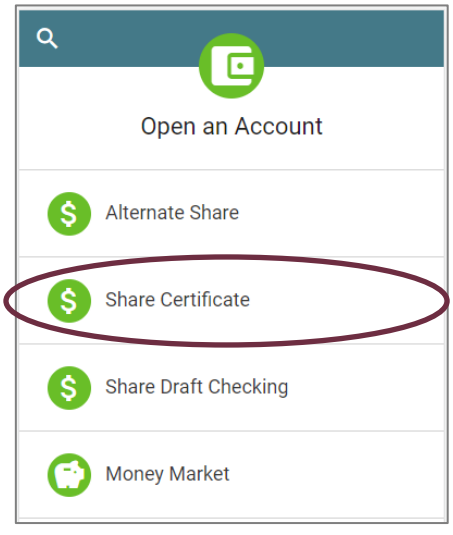




On a mobile device select “Open a Subshare” from your Accounts list. You can also open the Menu from the bottom of your screen, choose “Open a Subshare” and select “Share Certificate.”



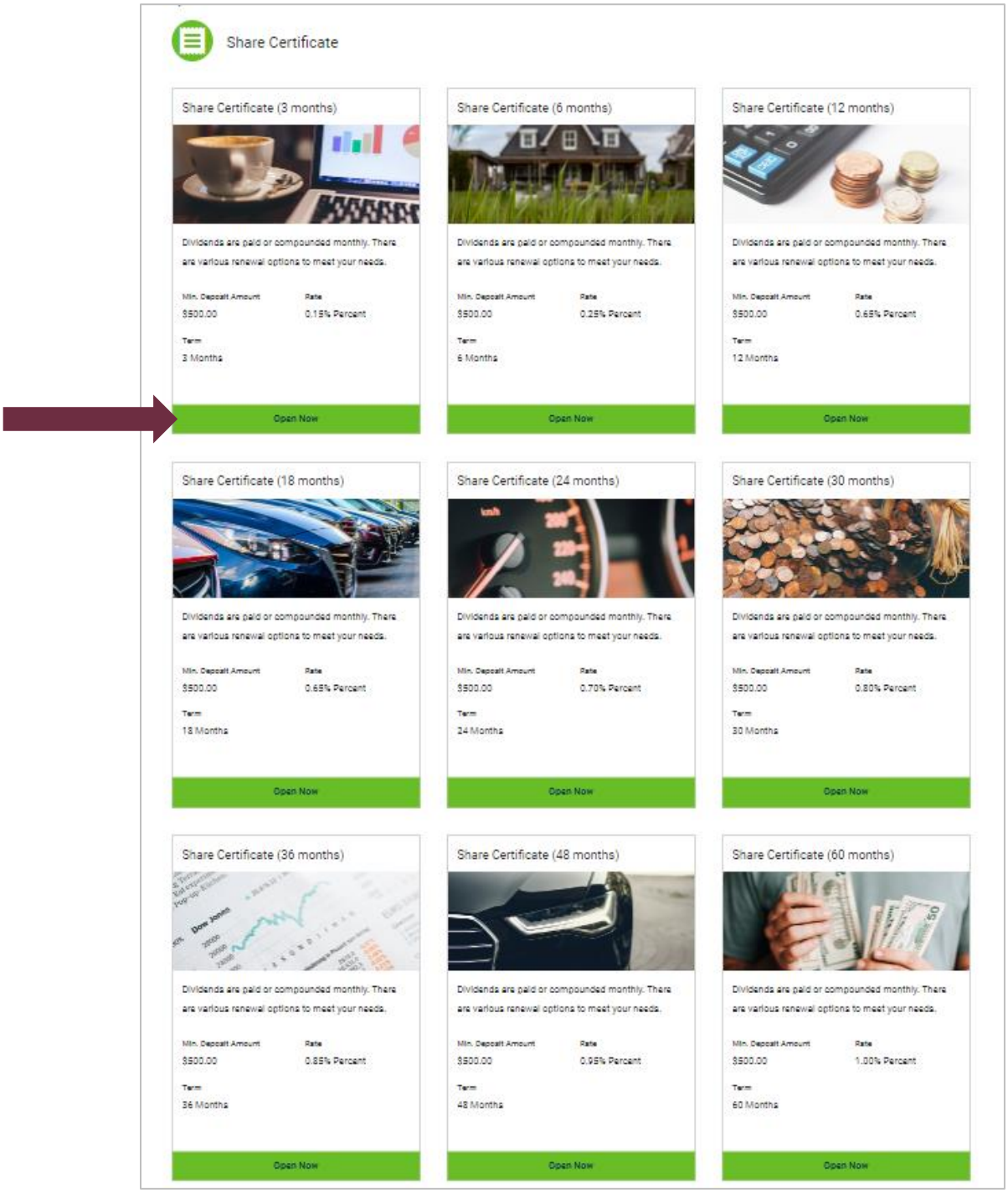




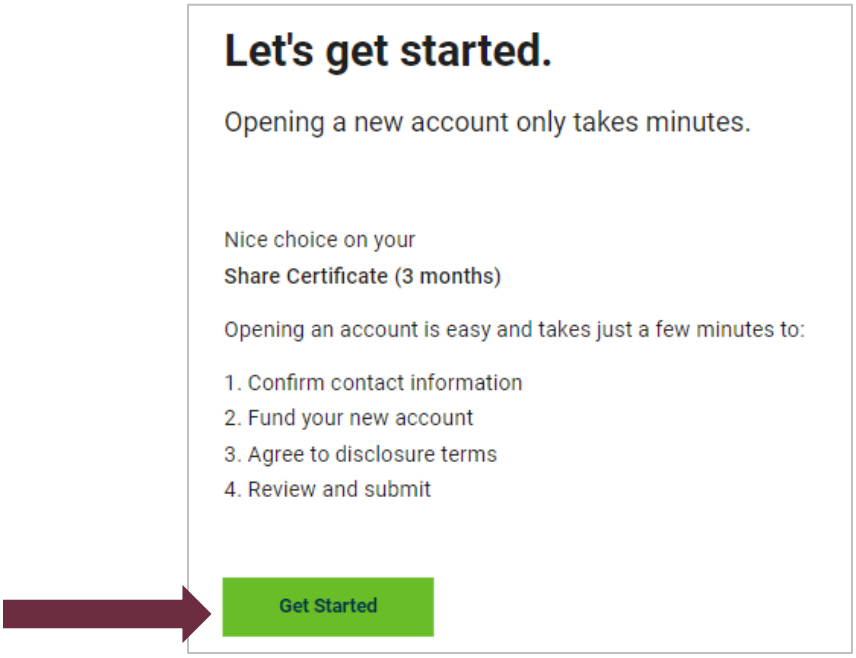
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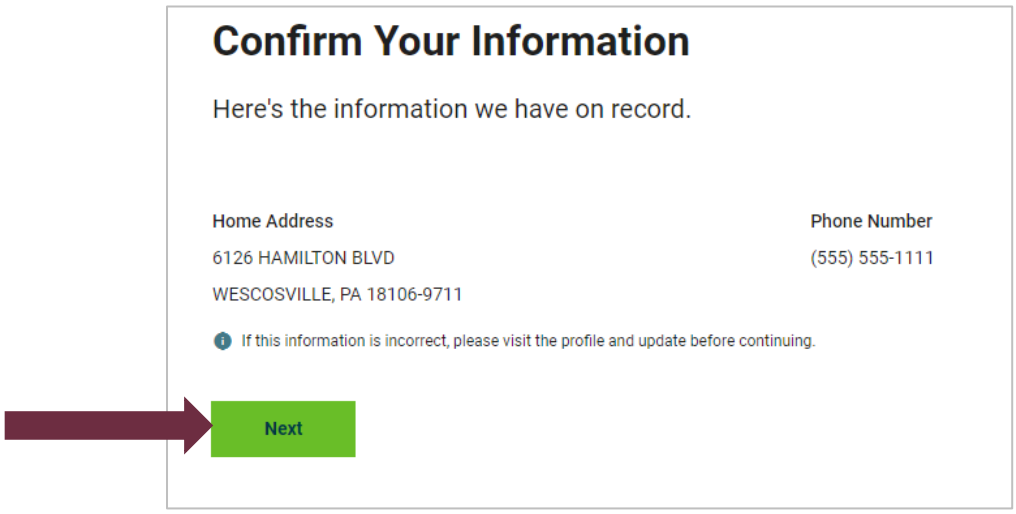
2. Determine the term you would like and select “Open Now.”



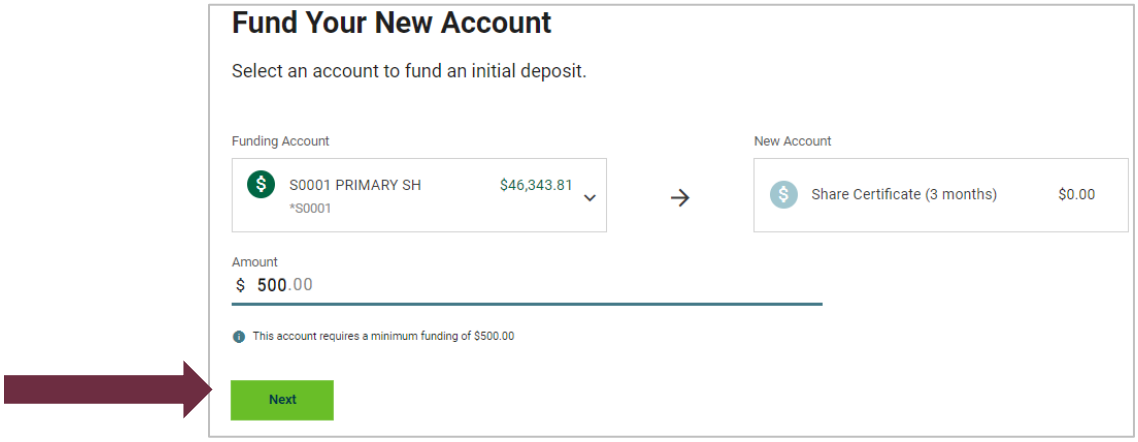
3. Select “Get Started.”



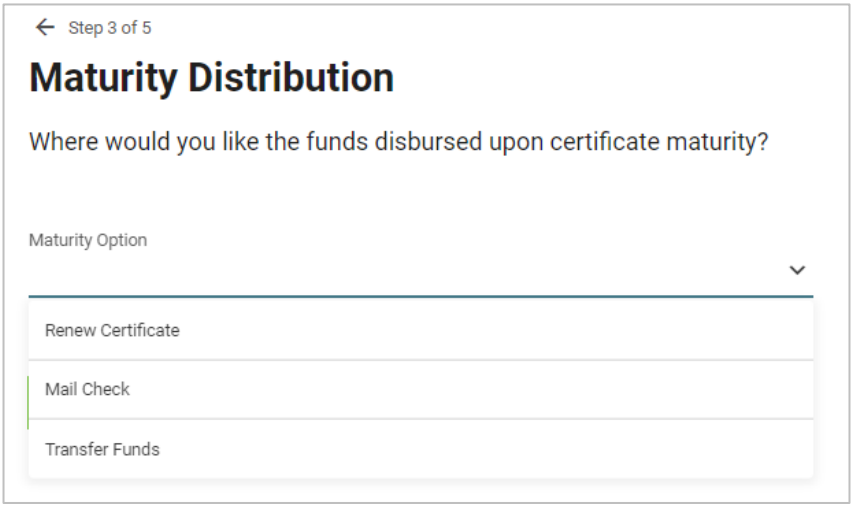
4. Confirm your information is correct. Select “Next.”



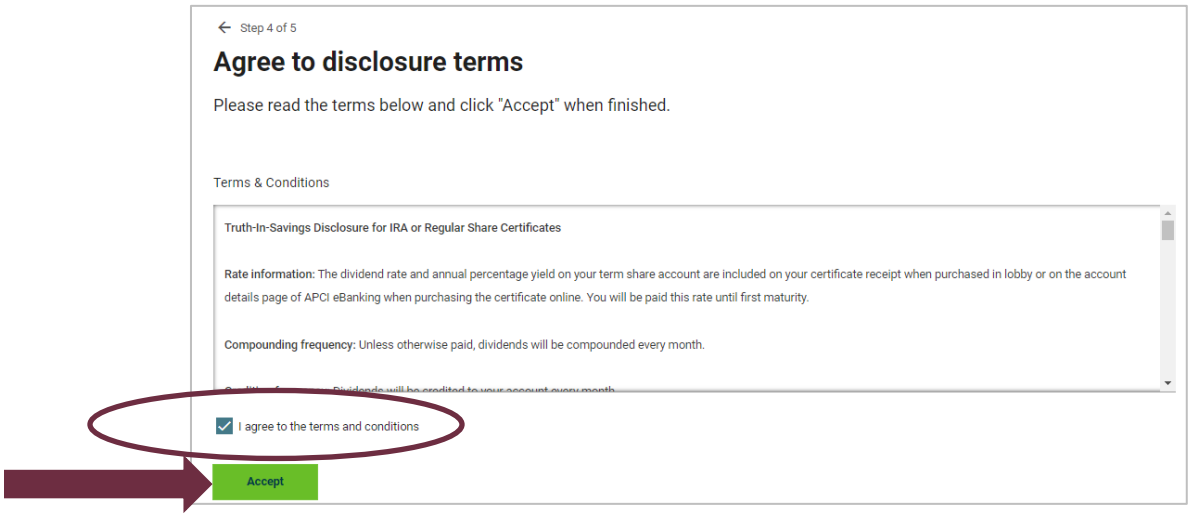
5. Choose the account and amount (minimum $500.00) you would like to fund your Share Certificate with. Select "Next."



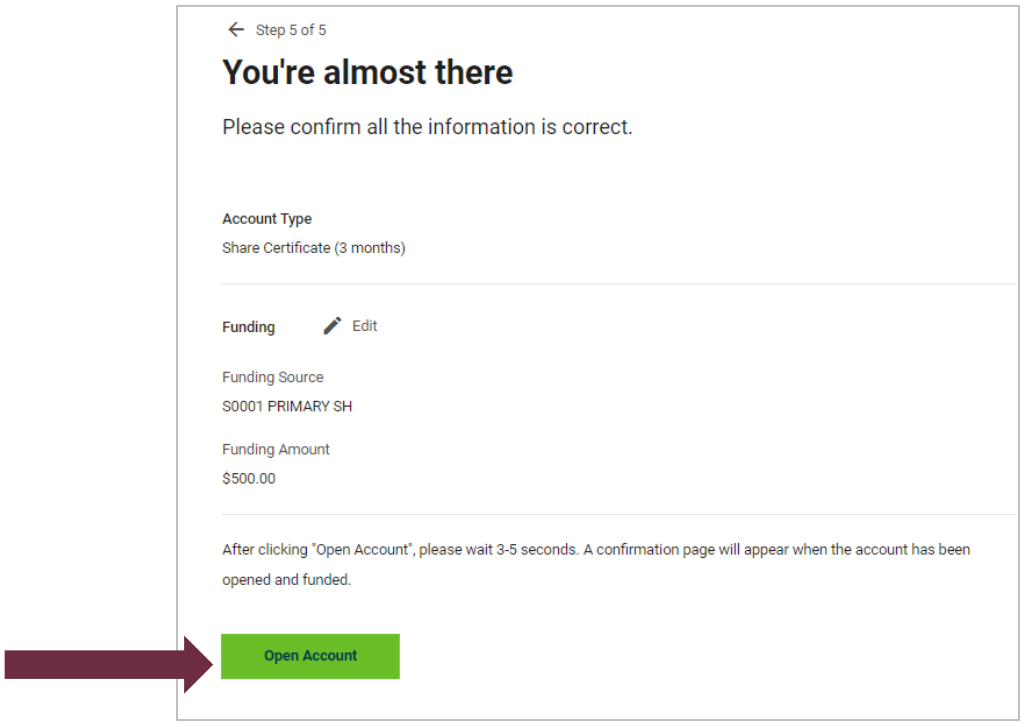
6. Choose your Maturity Distribution option. Select "Next."



7. Agree to and accept the Terms and Conditions.



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

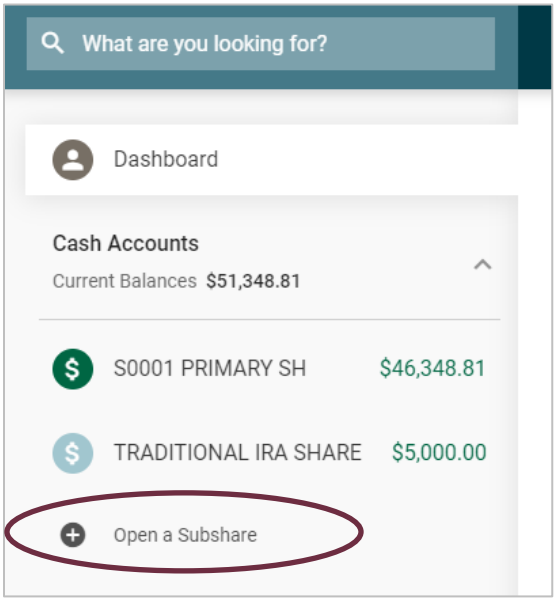


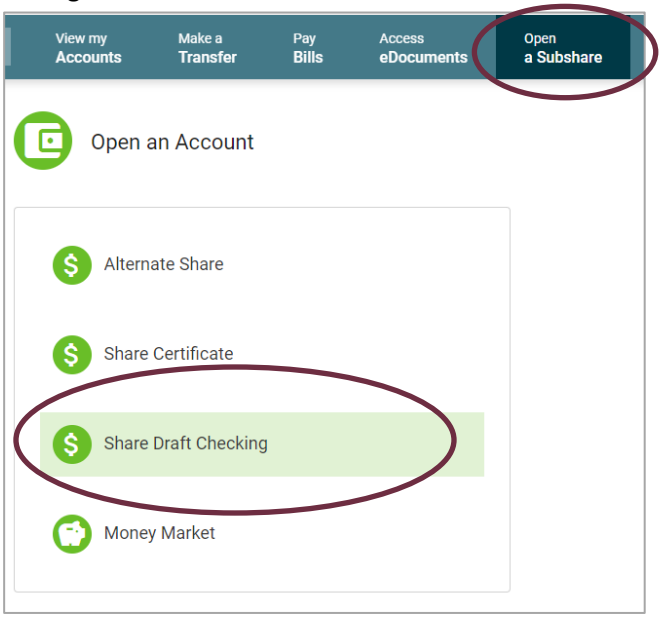
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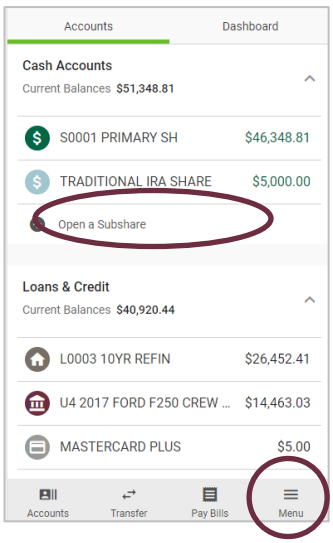
APCI eBanking
Opening a Checking Account

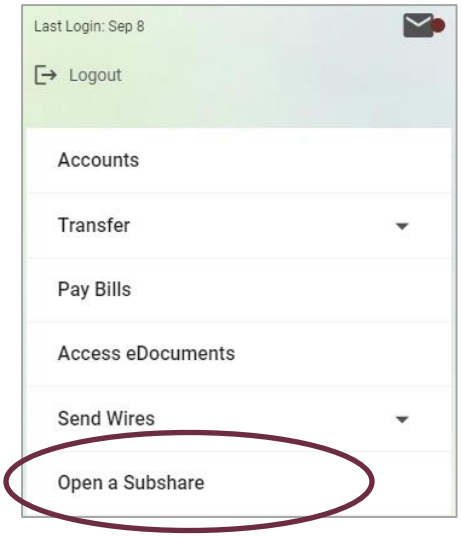
1. On a personal computer choose “Open a Subshare” from your Accounts list. You can also choose the “Open a Subshare” tab and select “Share Draft Checking.”

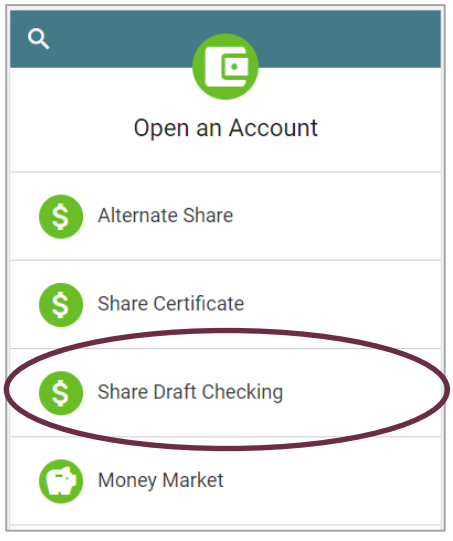




On a mobile device select “Open a Subshare” from your Accounts list. You can also open the Menu from the bottom of your screen, choose “Open a Subshare” and select “Share Draft Checking.”

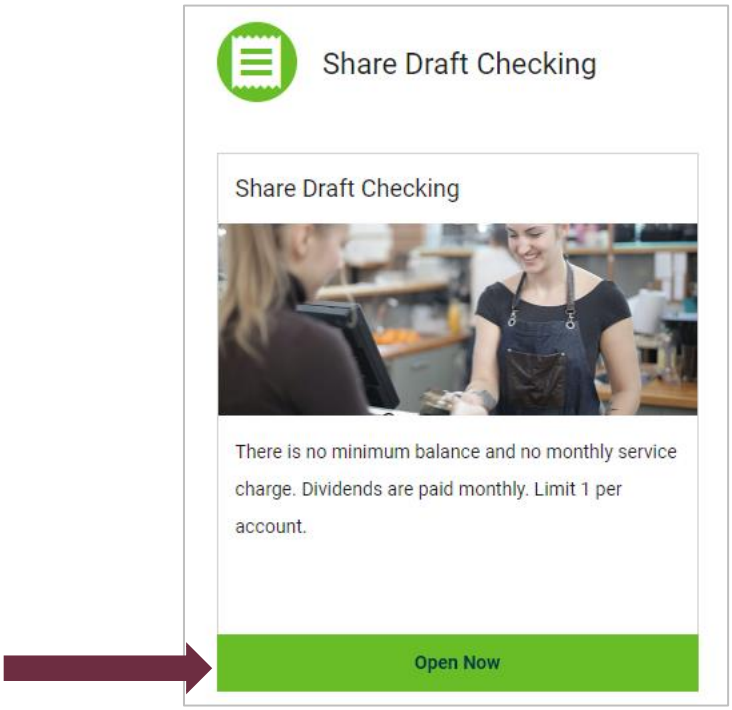




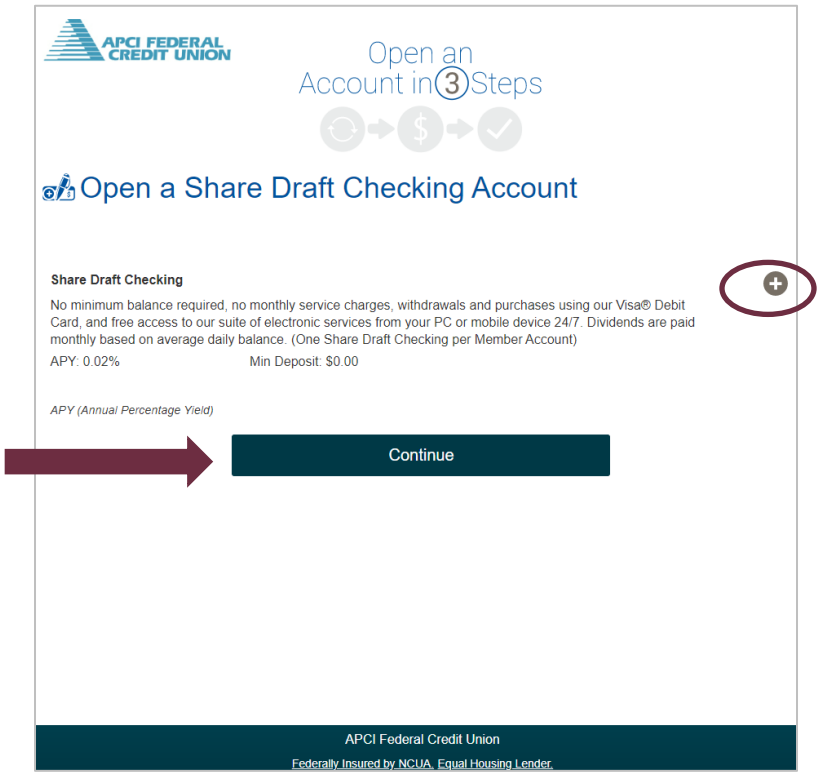


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2. Select "Open Now." You will be directed to the online application center.



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



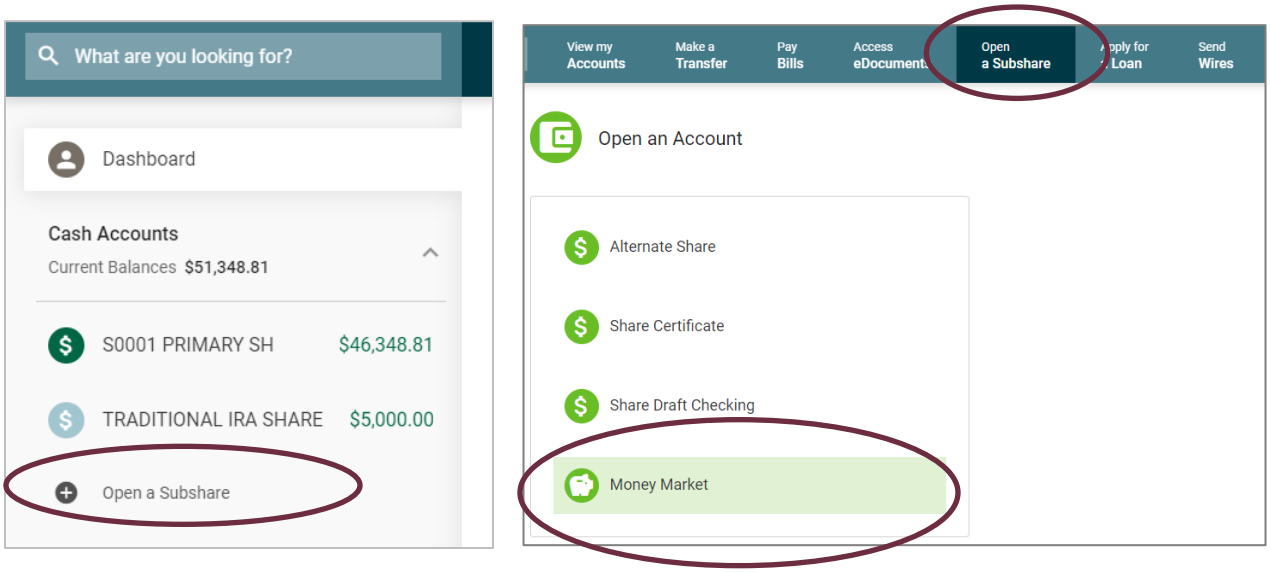
4. Follow the prompts to complete the required information and account funding options.

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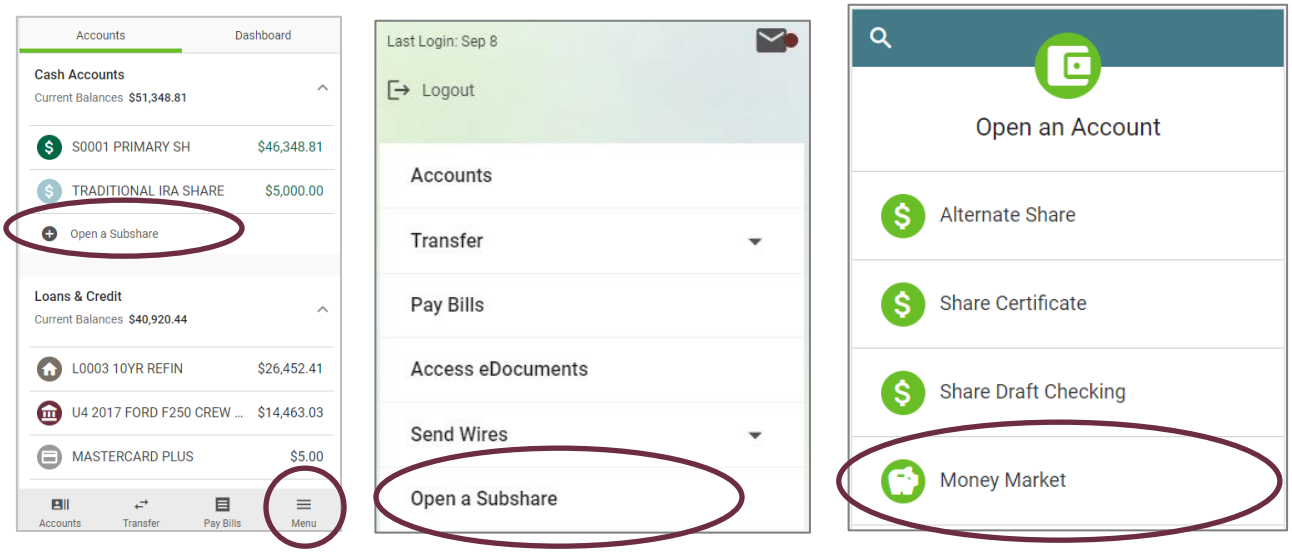
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APCI eBanking
Opening a Money Market Account

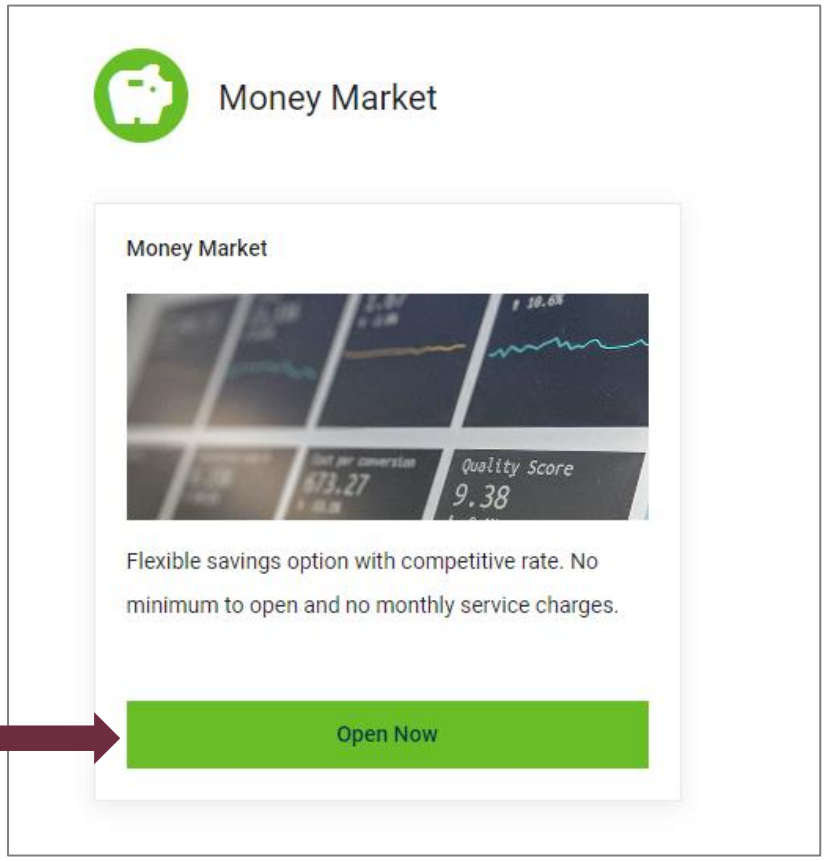
1. On a personal computer choose “Open a Subshare” from your Accounts list. You can also choose the “Open a Subshare” tab and select “Money Market”



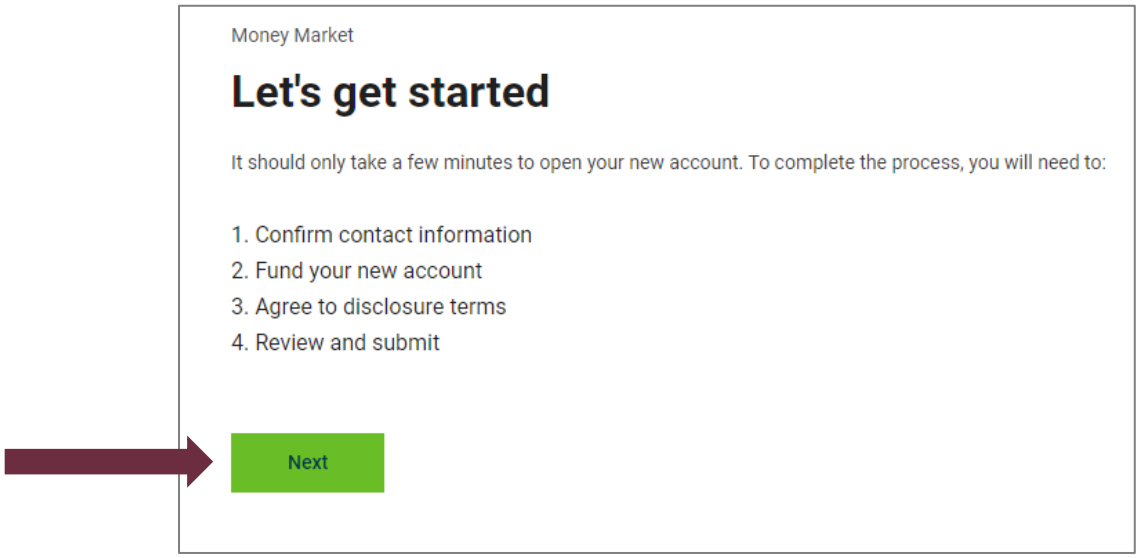
On a mobile device select “Open a Subshare” from your Accounts list. You can also open the Menu from the bottom of your screen, choose “Open a Subshare” and select “Money Market.”



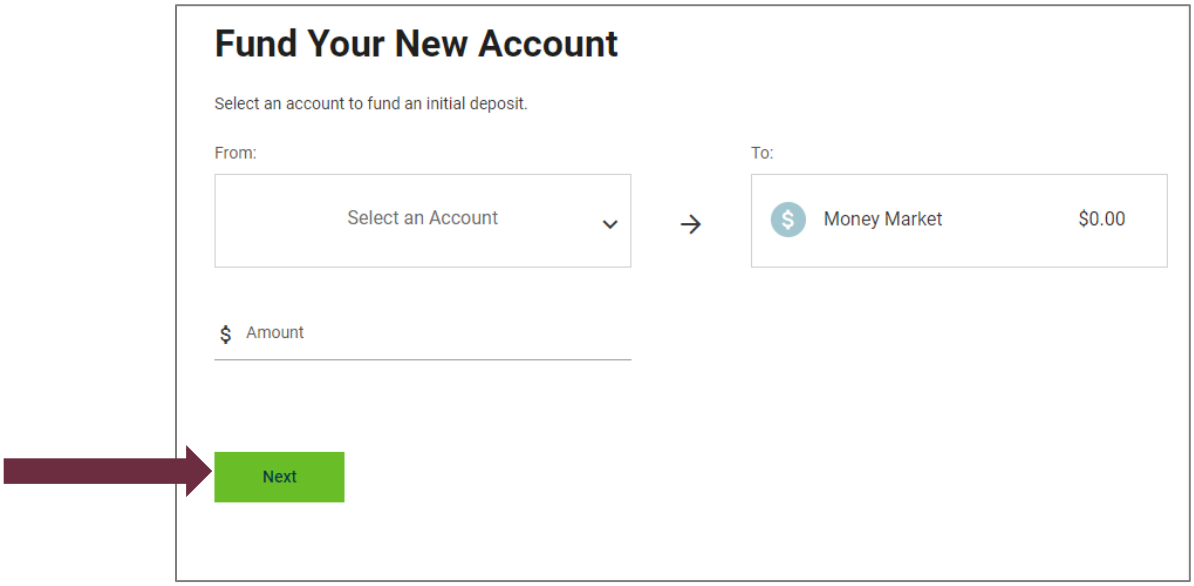
2. Select “Open Now.”



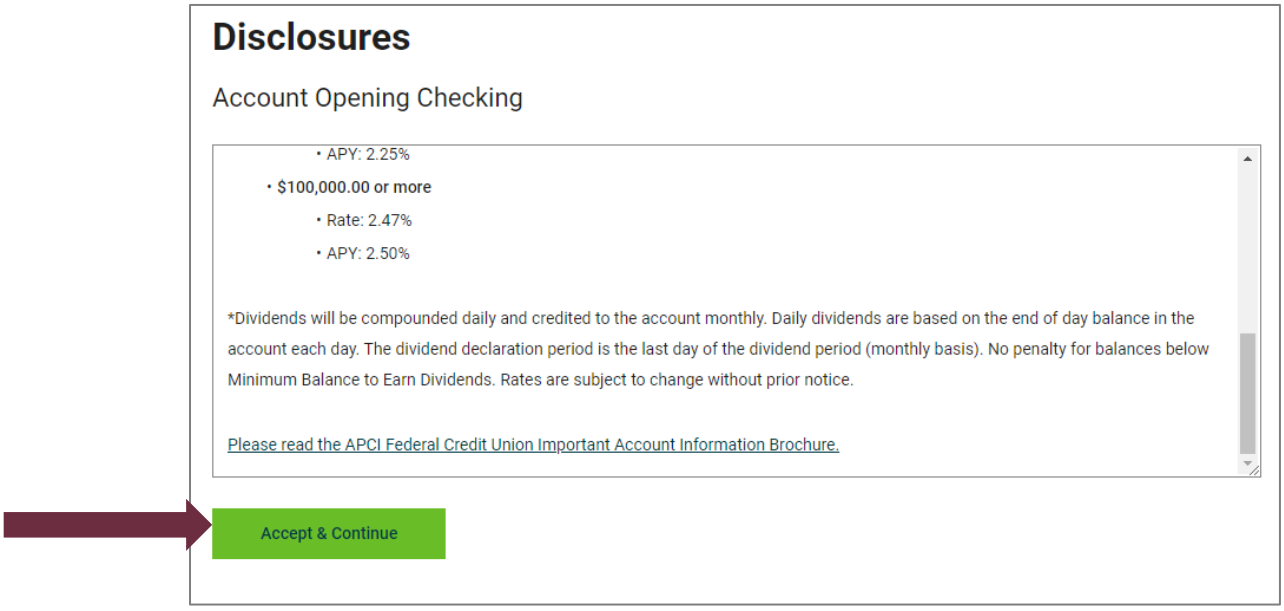
3. Confirm your information is correct and choose “Next.”



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



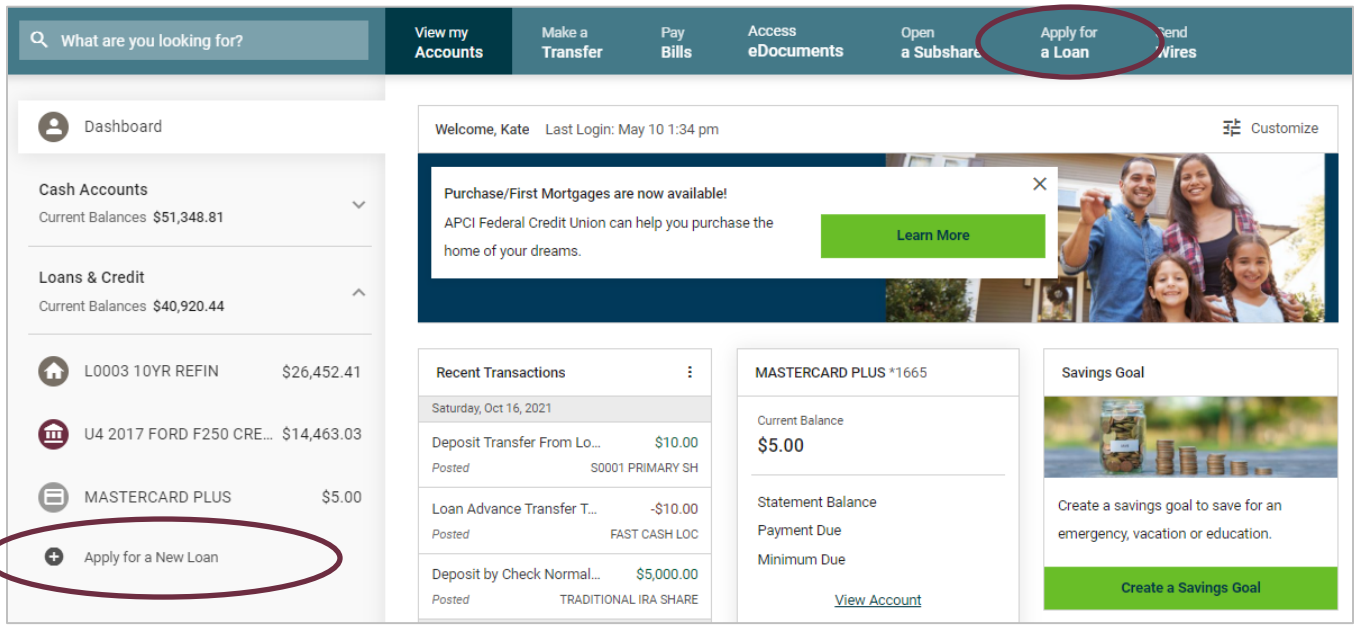
5. "Accept & Continue" after reading the disclosures, then submit your application.



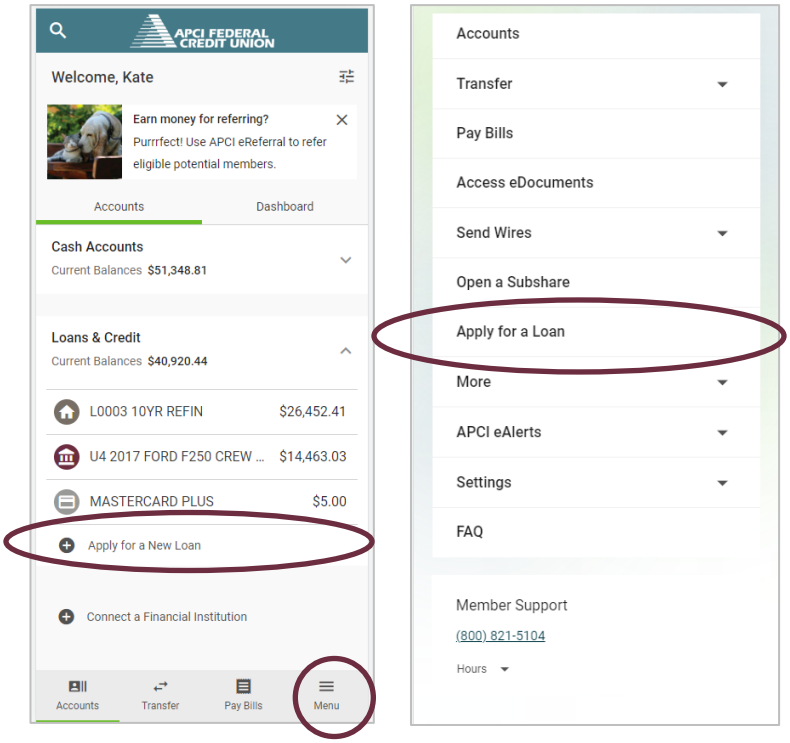
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APCI eBanking
Applying for a Loan

1. 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.



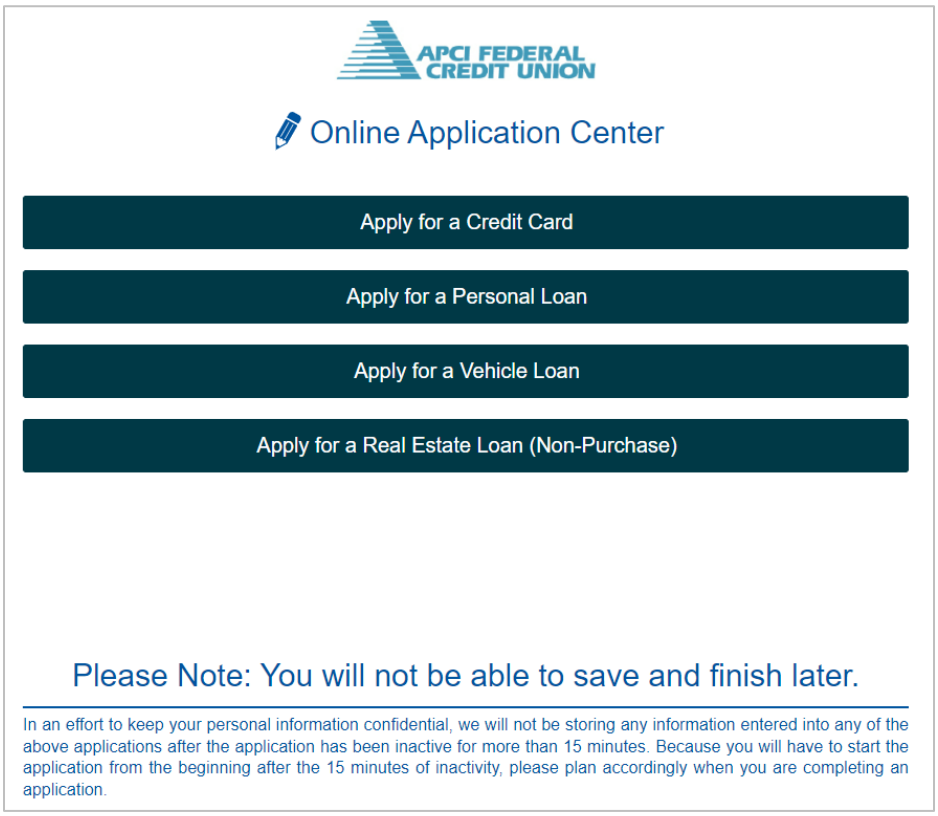
On a mobile device, open the Menu from the bottom of your screen and choose "Apply for a Loan." If you have an existing loan you can also choose "Apply for New Loan" from your Accounts list.



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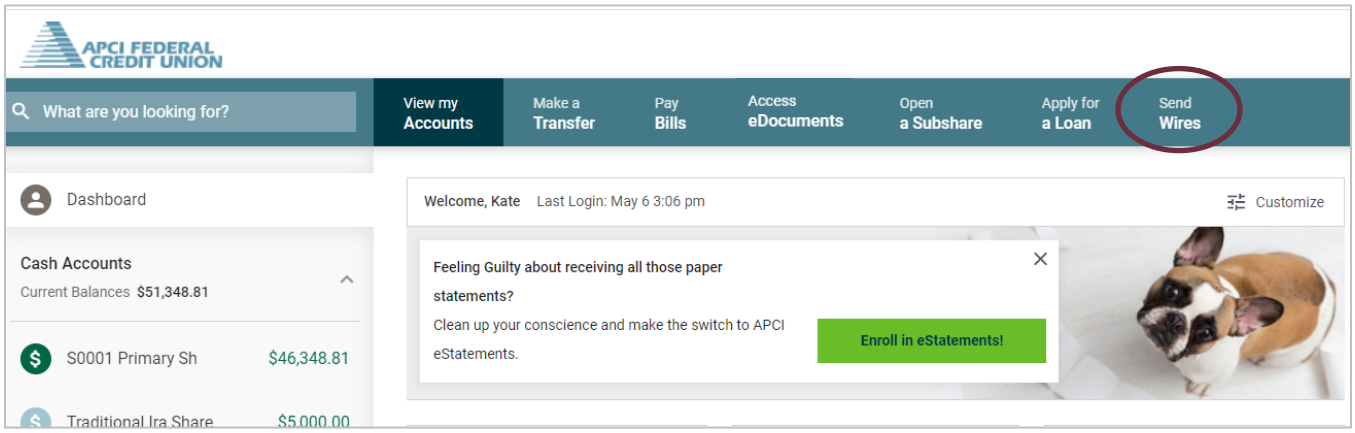
2. You will be taken to the Online Applications Center where you will choose the loan type you are interested in. Follow the step by step instructions to complete your application.



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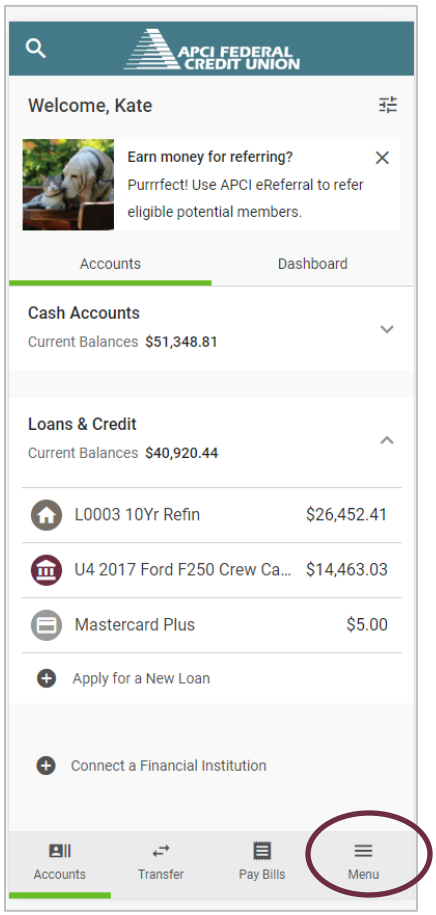
APCI eBanking
Wire Transfers

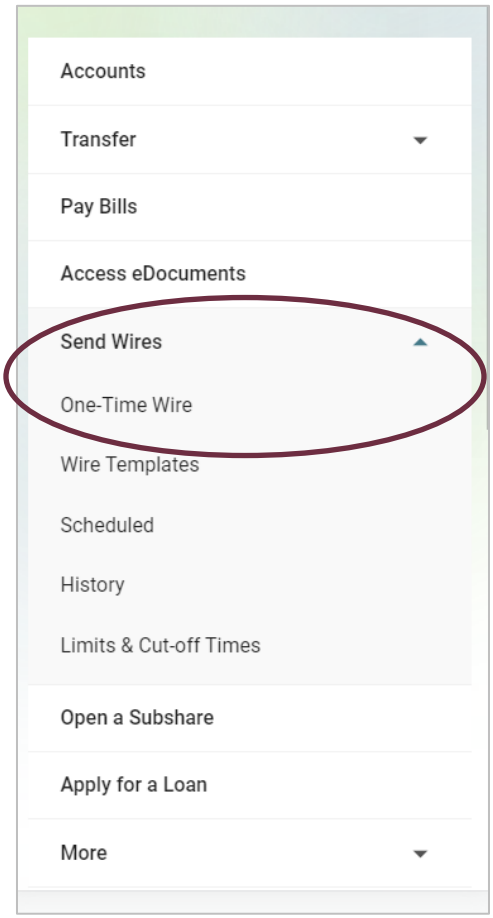
1. On a personal computer, choose the "Send Wires" tab.



There are two options on a mobile device:

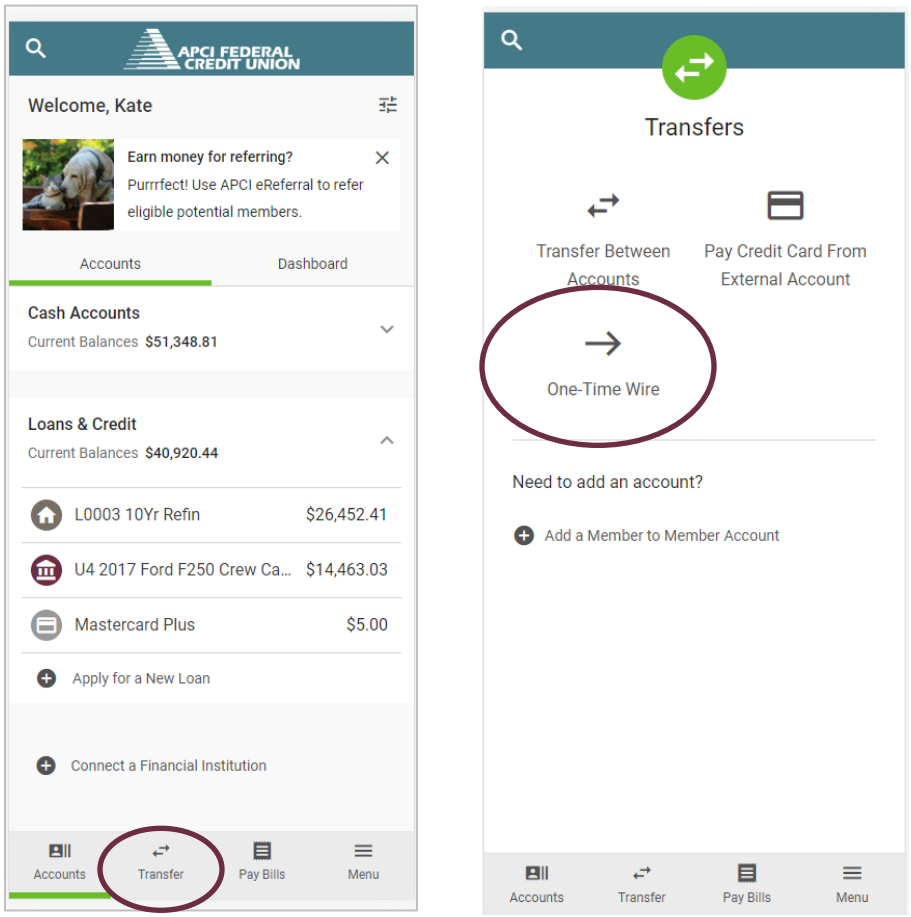
a. Select "Menu" from the bottom of your screen, then select "Send Wires," and "One-Time Wire."





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

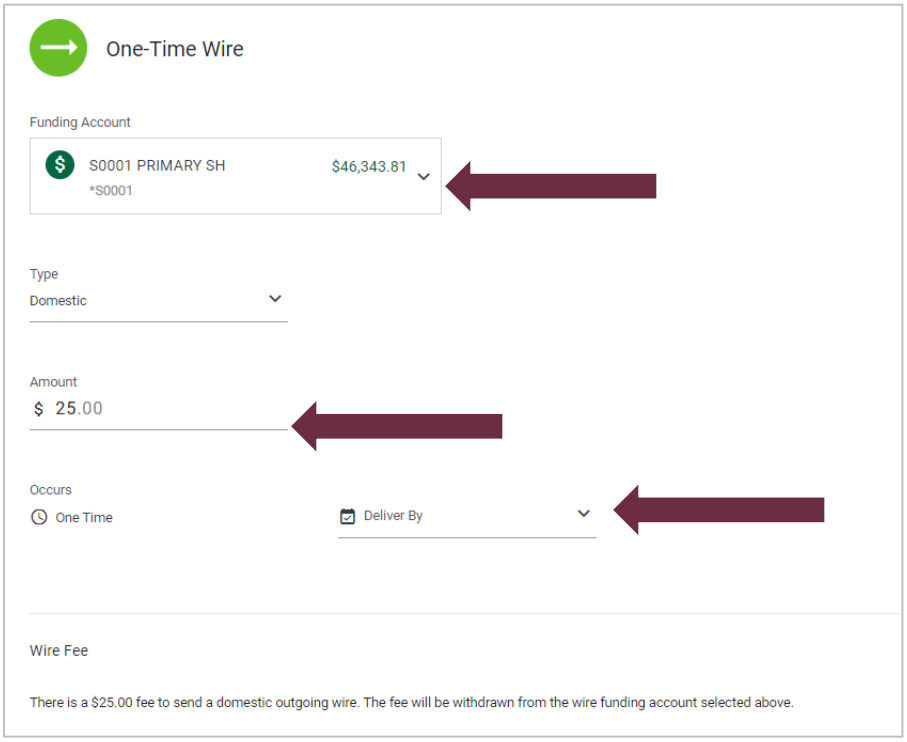


2. Agree to the Terms and Conditions. Select “Submit.”

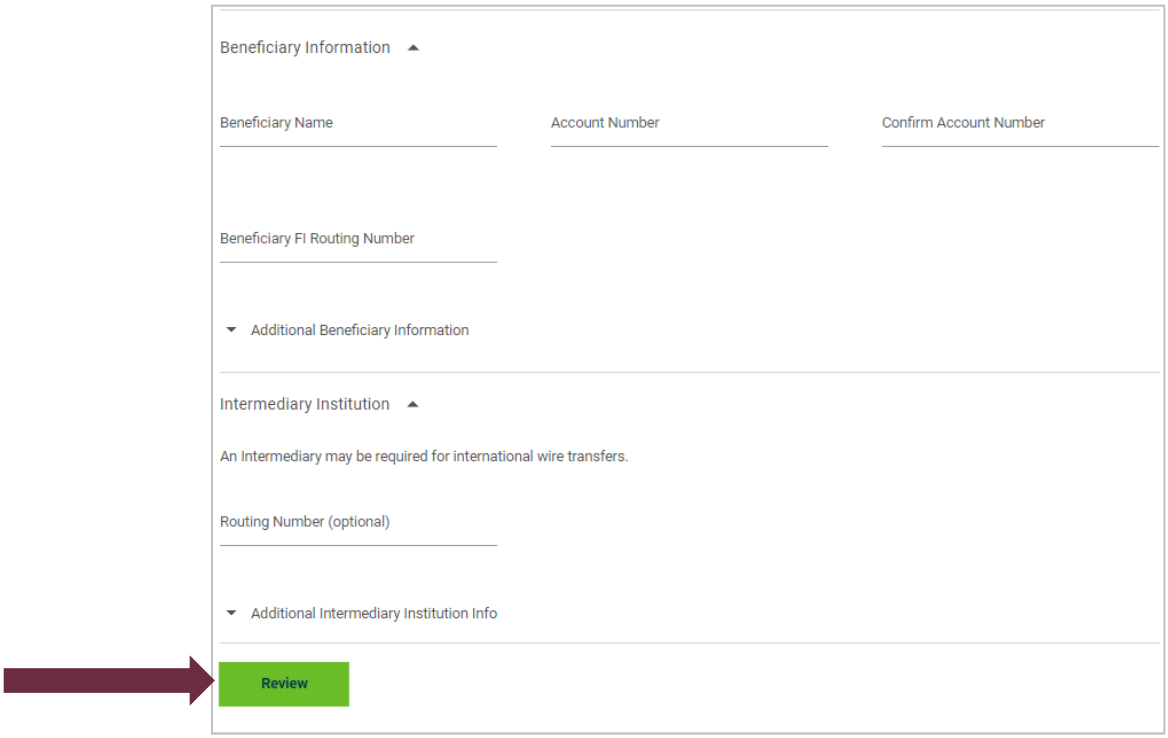


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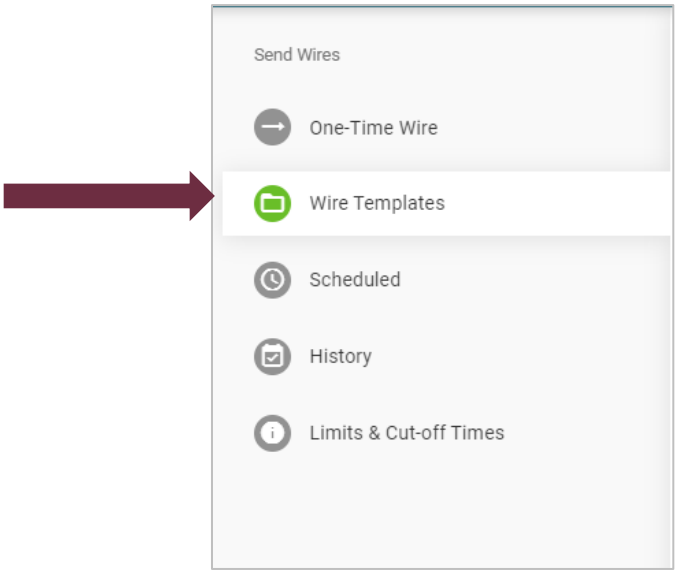
3. Choose the account you wish to wire funds from. Enter the amount of the wire and the date you would like it sent.

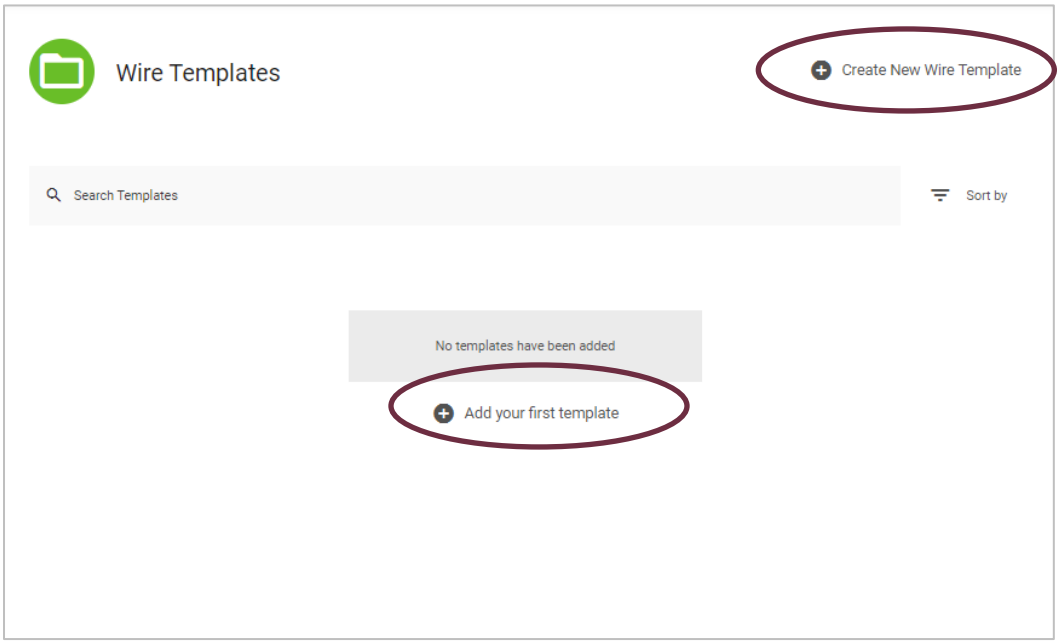


4. Enter all of the required beneficiary information. Enter additional beneficiary and intermediate institution information if needed. Select "Review." Confirm all information is correct and "Submit."



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."





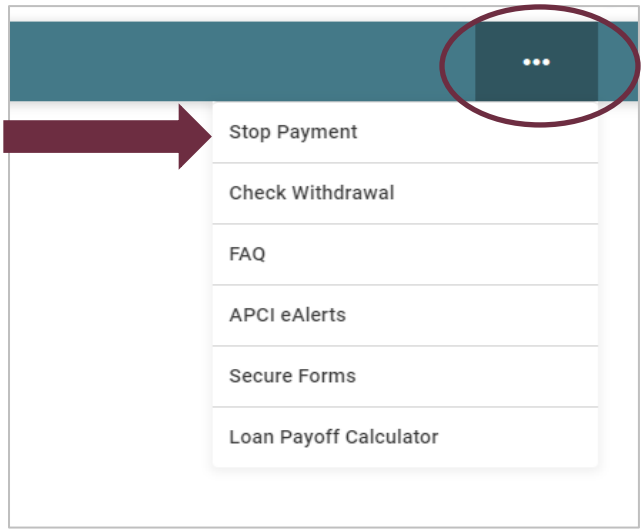
6. Other options found in the "Send Wires" tab allow you to view your scheduled wires, wire transfer history, and the limits and cut-off times for wire transfers.

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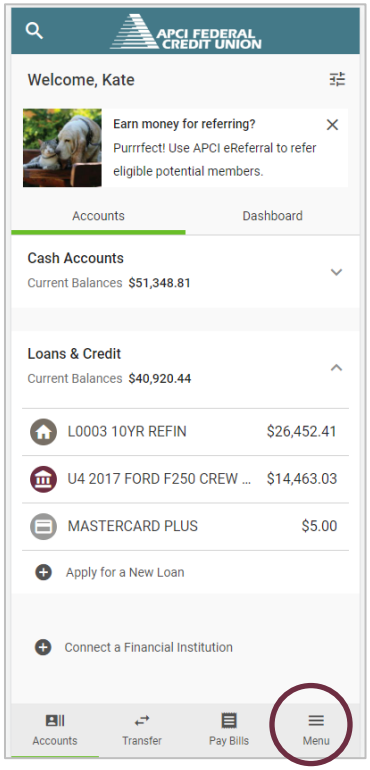
APCI eBanking
Stopping Payment on a Check

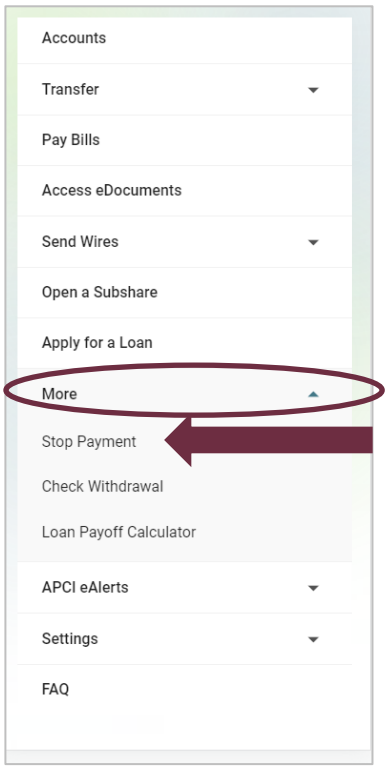
There is no fee to stop payment on a check when done through APCI eBanking.

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."

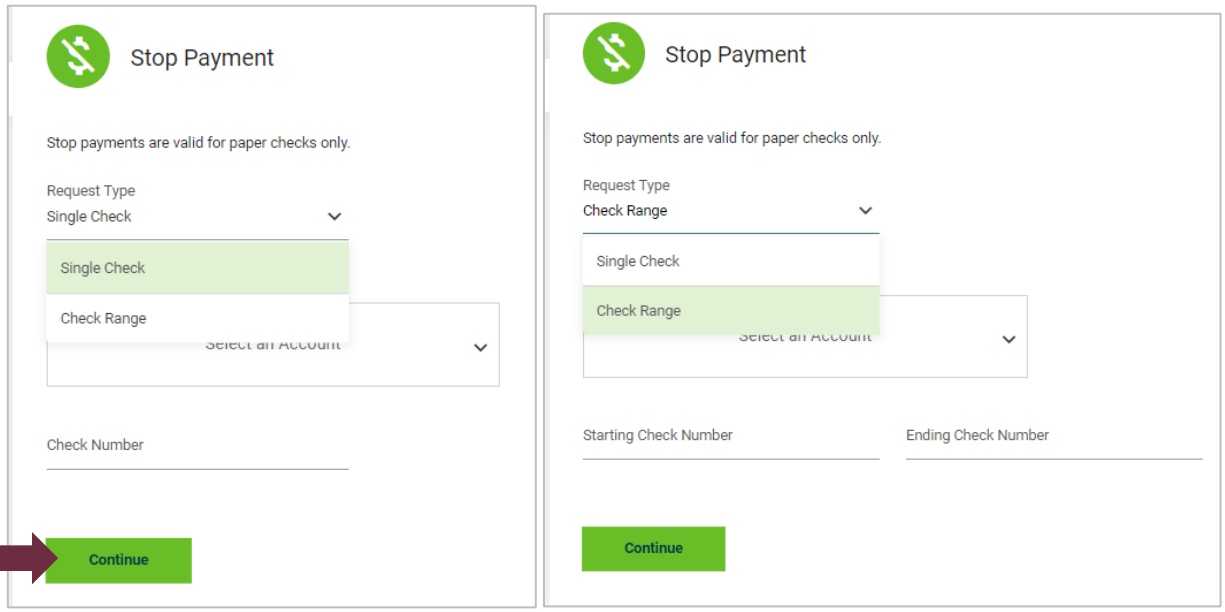


On a mobile device open the Menu from the bottom of your screen, choose "More," and select "Stop Payment."





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.”

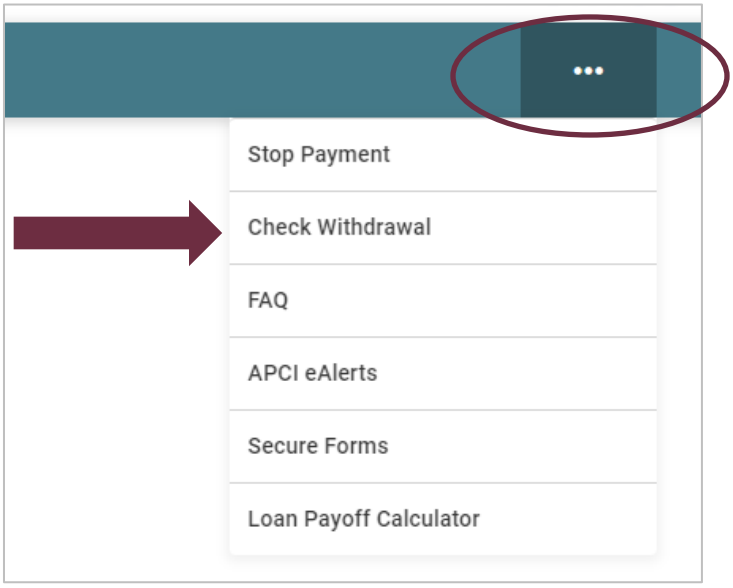


3. On the next screen verify all information entered is correct. Select “Confirm.”

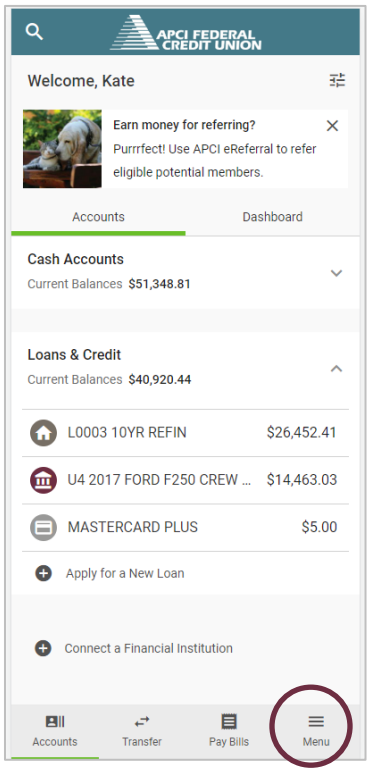
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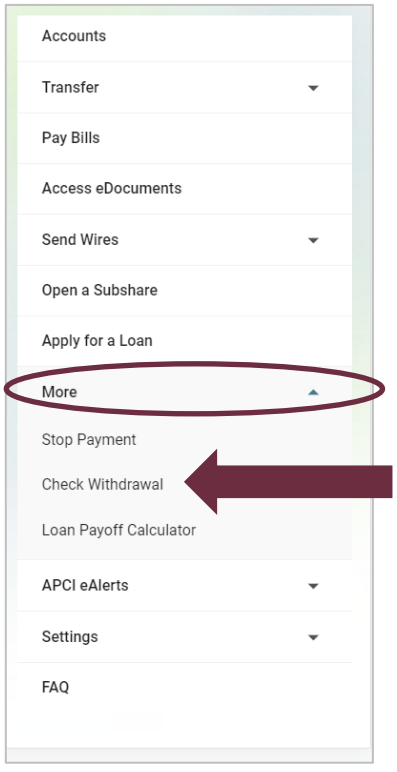
APCI eBanking
Requesting a Check Withdrawal

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



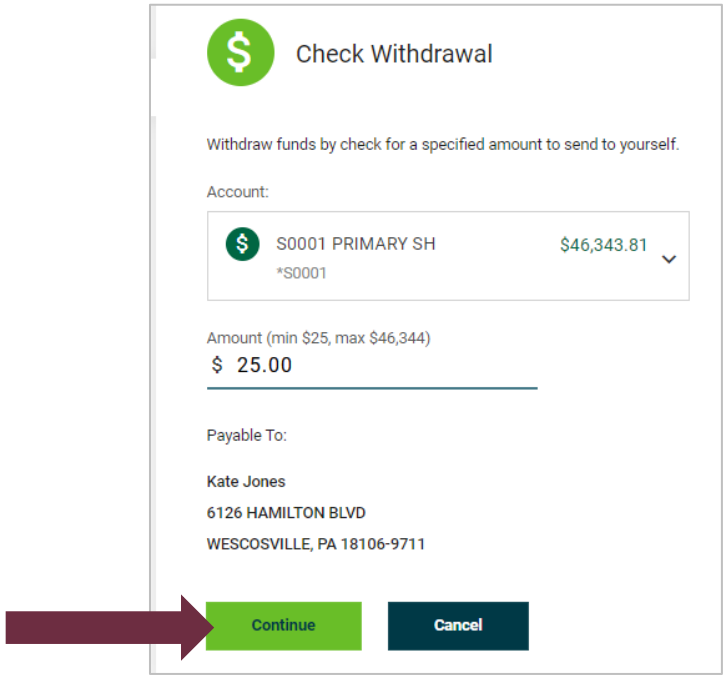
On a mobile device open the Menu from the bottom of your screen and choose “More.” Select “Check Withdrawal.”



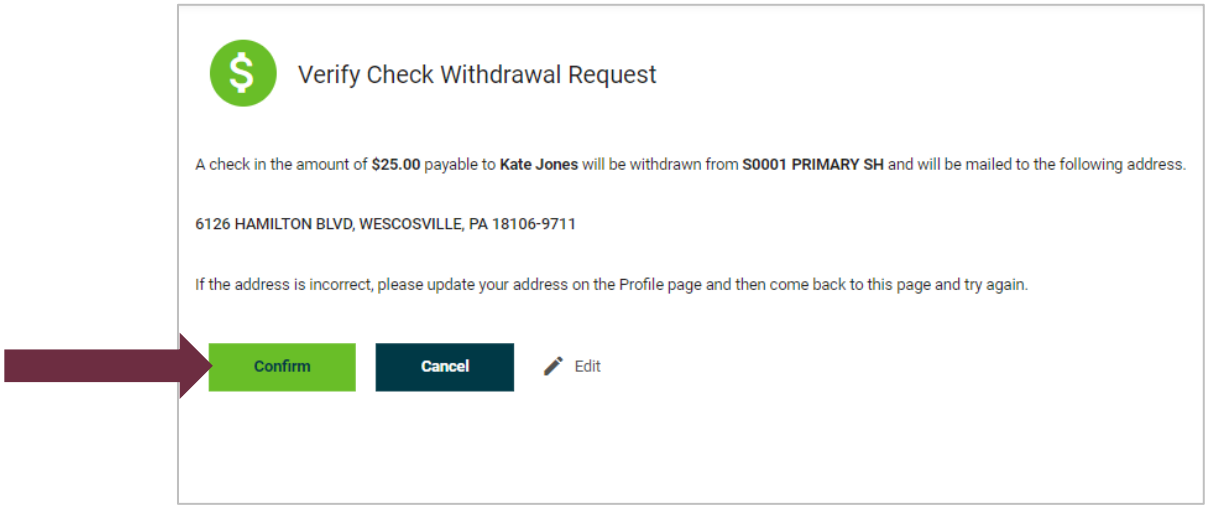


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2. Select the account from which you want the funds drawn. Enter the amount and verify your information. Select “Continue.”



3. Verify all information is correct. Select “Confirm.”

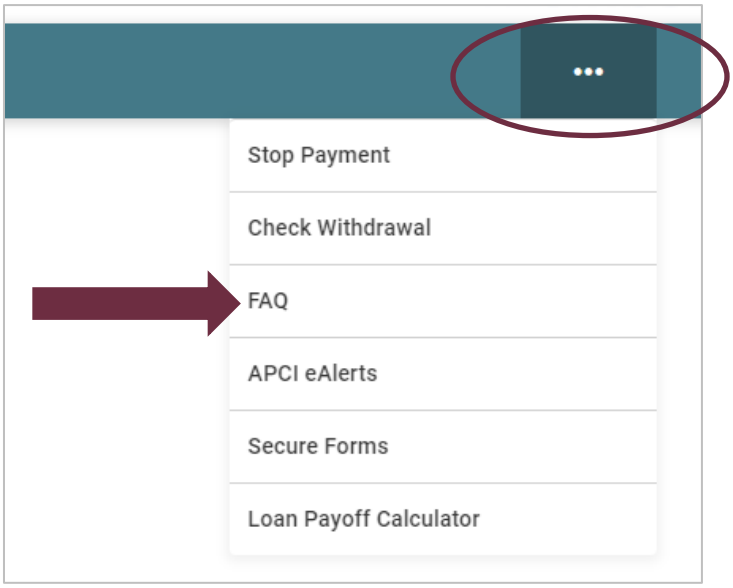


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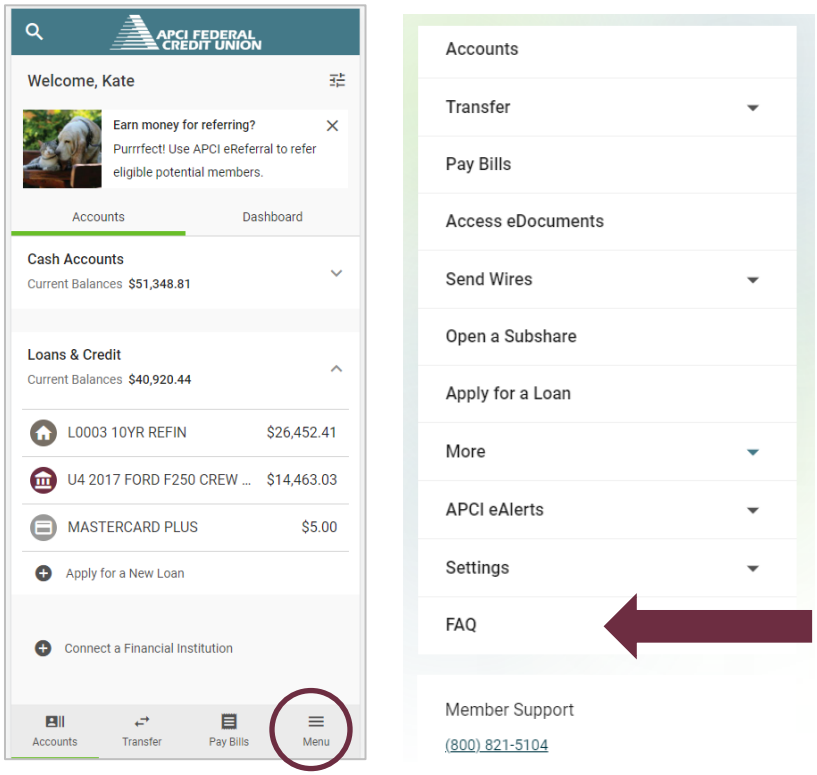
APCI eBanking
View FAQs Within APCI eBanking

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

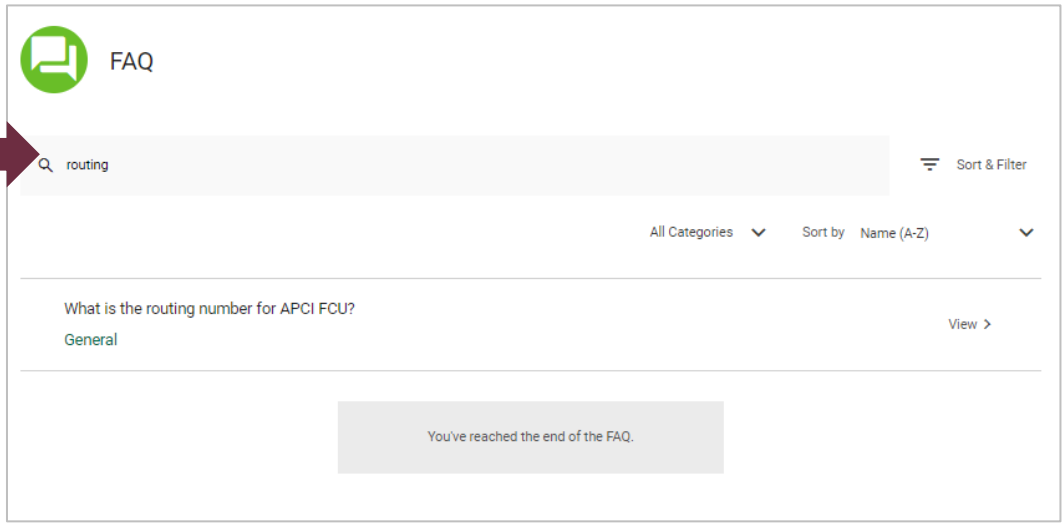
1. On a personal computer choose for the three dots across the top of your dashboard to bring up additional choices and select "FAQ."



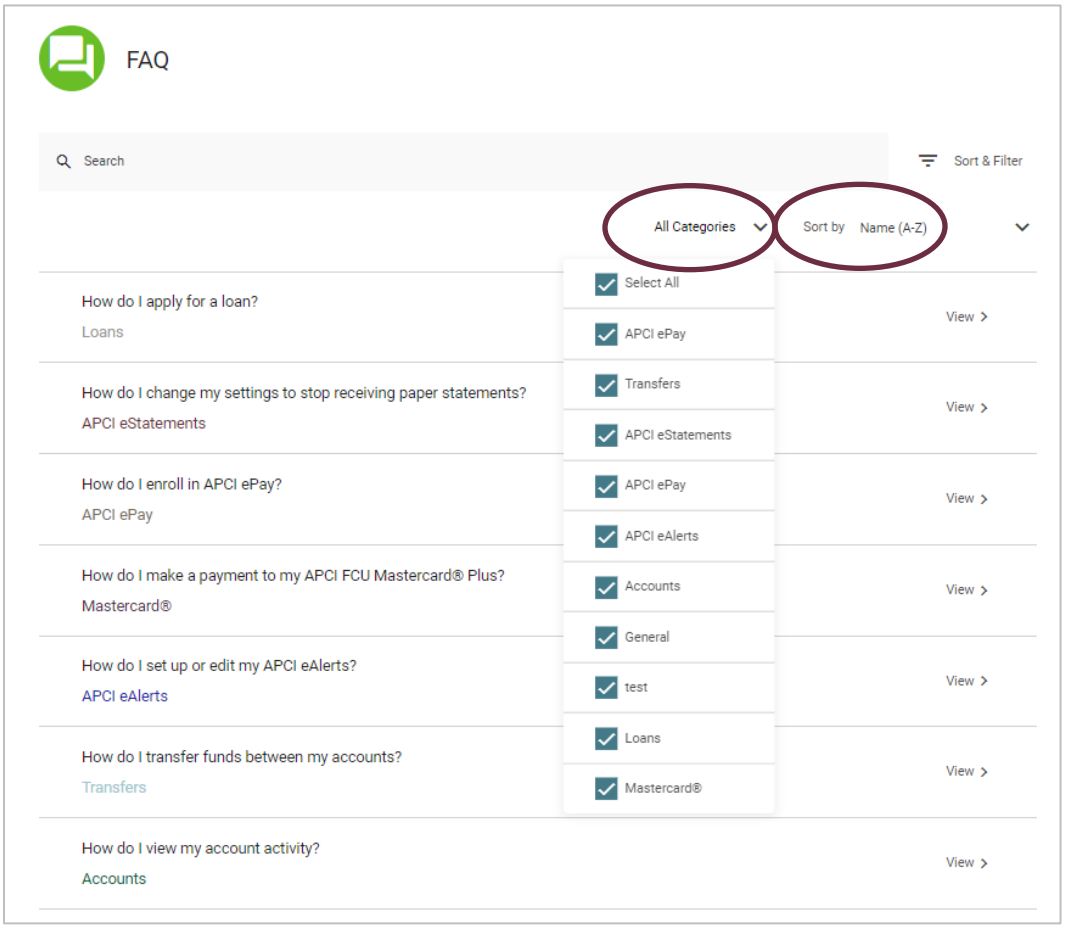
On a mobile device open the Menu from the bottom of your screen and select "FAQ."



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



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



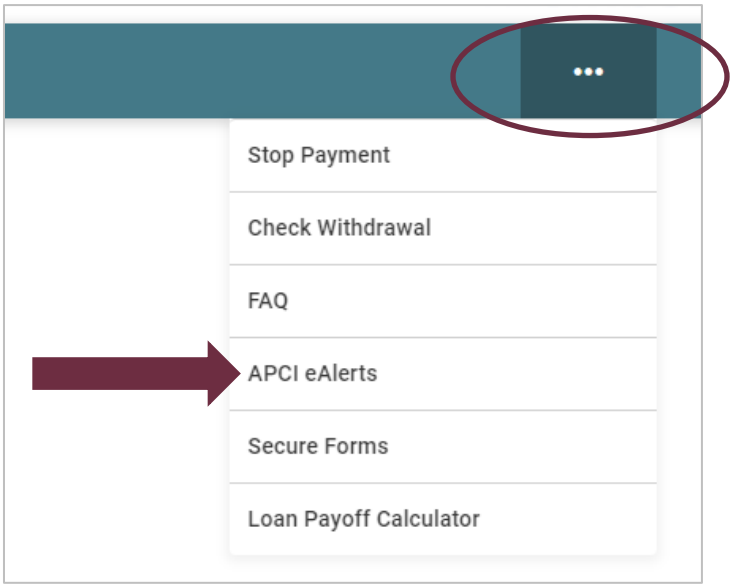
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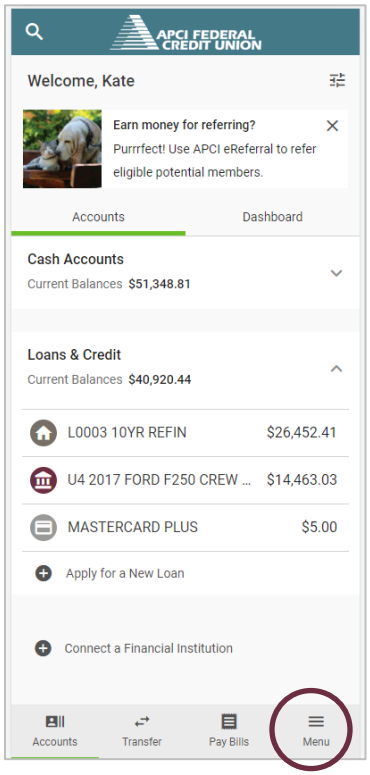
APCI eBanking
Setting APCI eAlerts

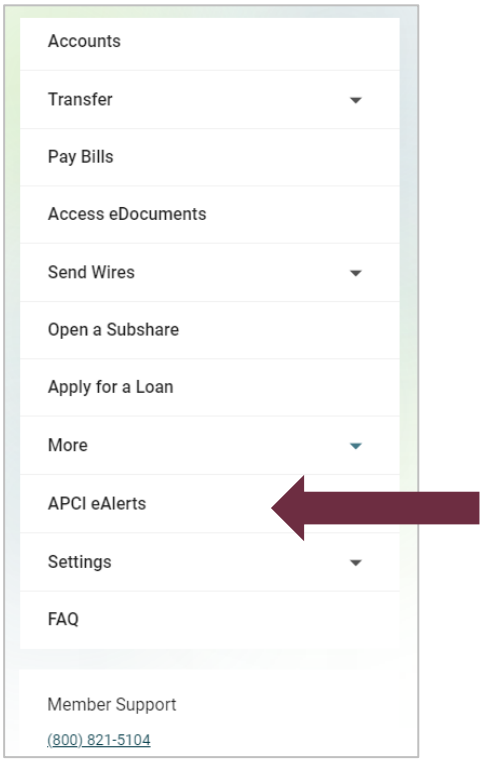
APCI eAlerts are customizable notifications you can set to protect your accounts and cards.

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

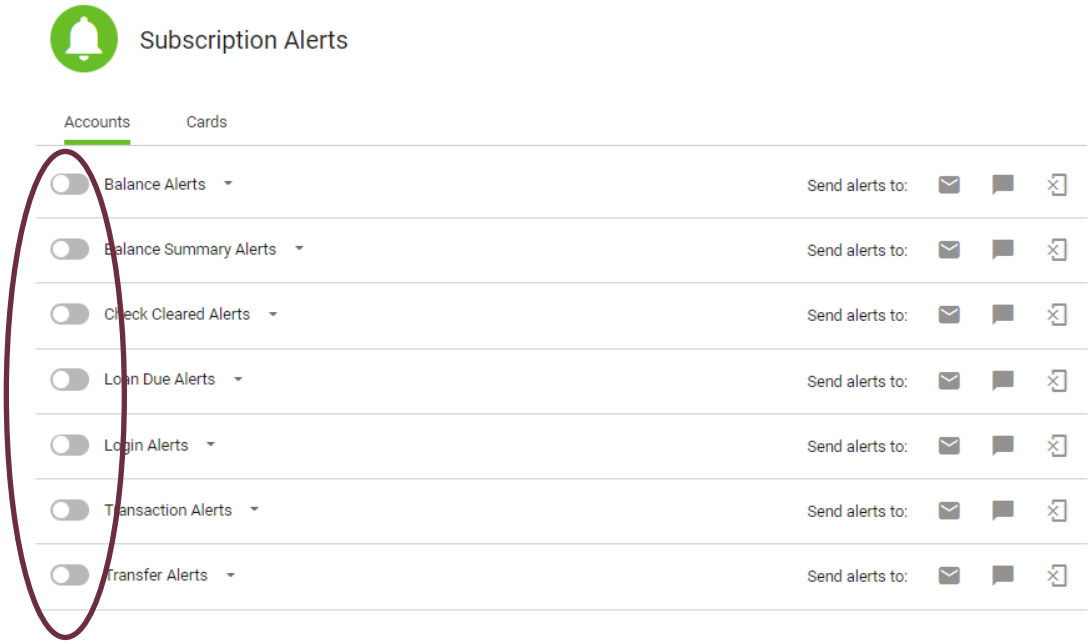


On a mobile device open the Menu from the bottom of your screen and choose "APCI eAlerts."

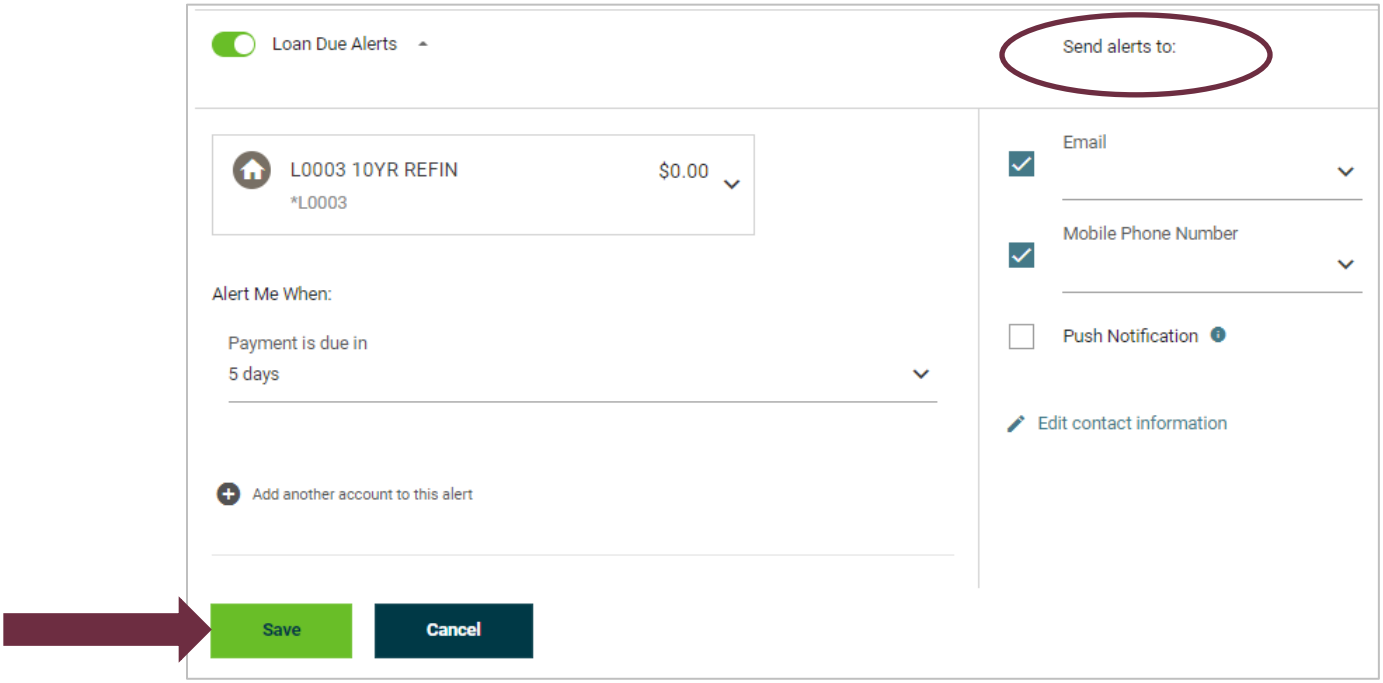




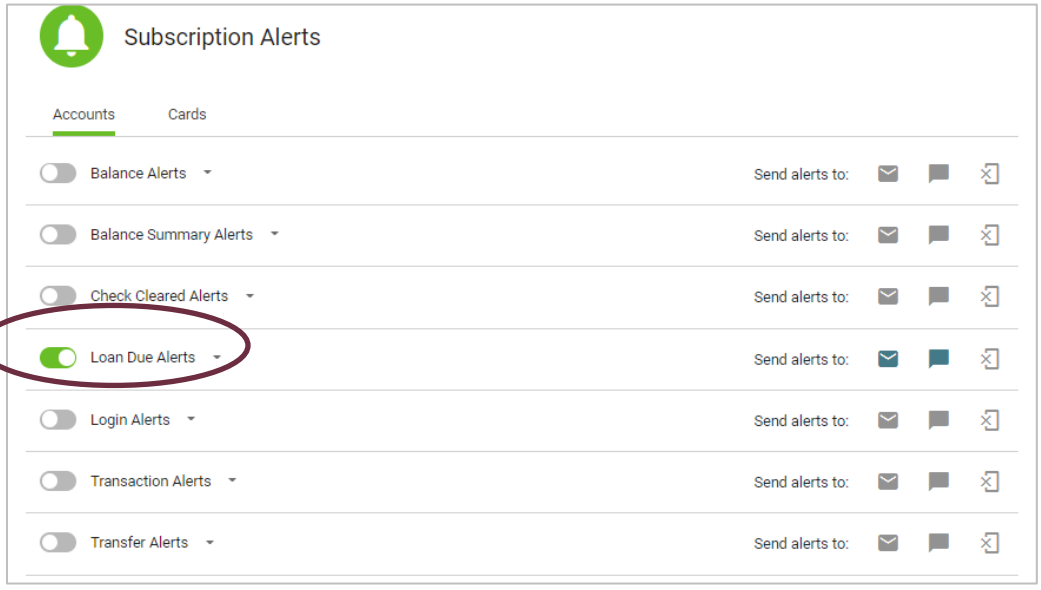
2. Subscription alerts are optional. Choose the alerts you are interested in receiving by selecting the corresponding buttons.



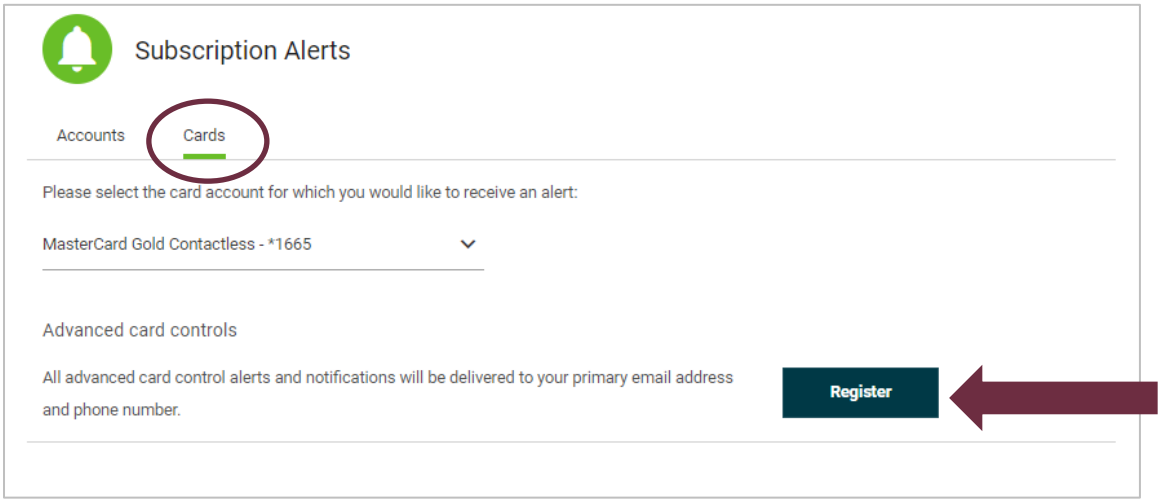
3. When you select an alert, you will be provided with various options including how you wish to be alerted. Set your preferences, then choose "Save."



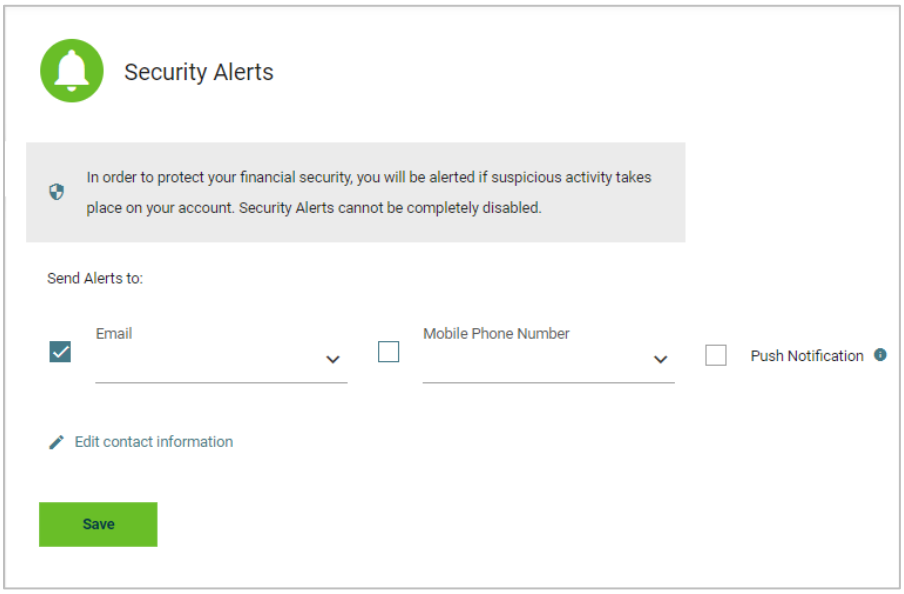
4. The buttons corresponding to your chosen alerts will turn green. Repeat step three for each alert you with to set.



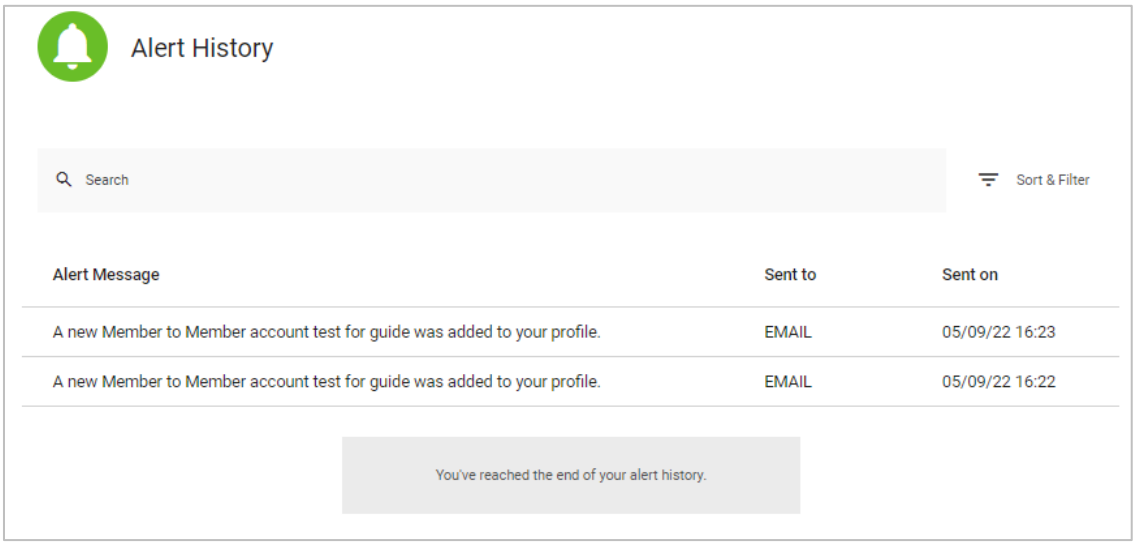
5. Select the Cards tab to register to receive alerts for your APCI FCU Mastercard® Plus or Visa® Debit cards.



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



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

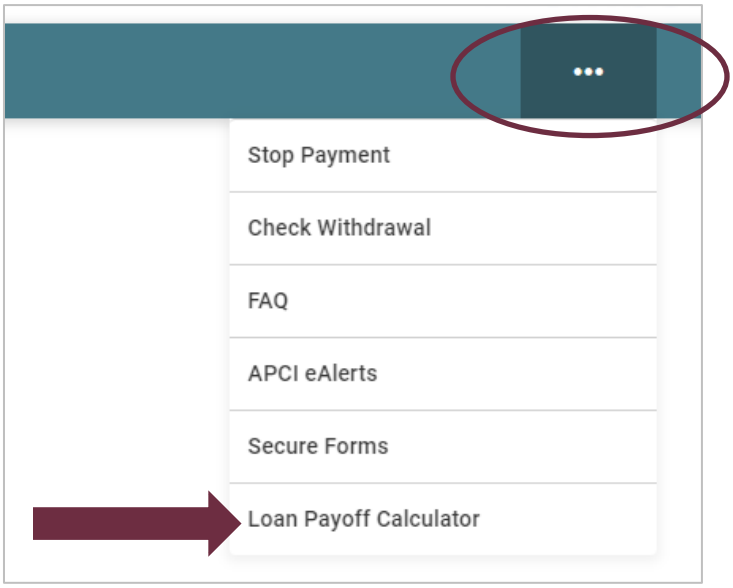


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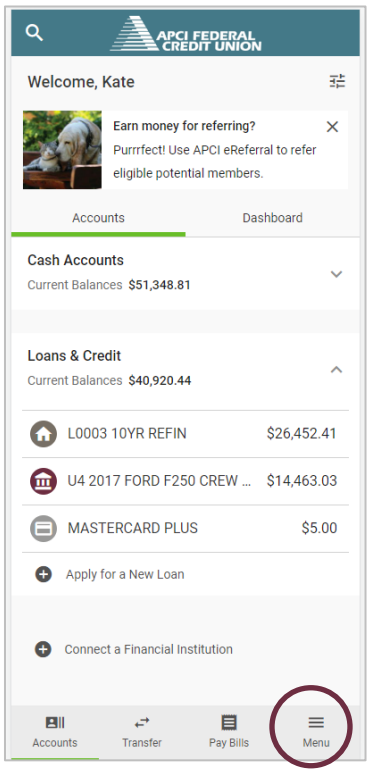
APCI eBanking
Loan Payoff Calculator

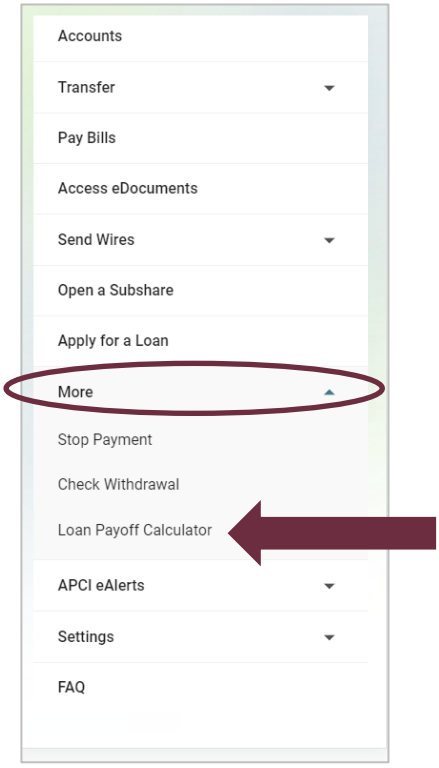
A Loan Payoff Calculator is available within APCI eBanking.

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."

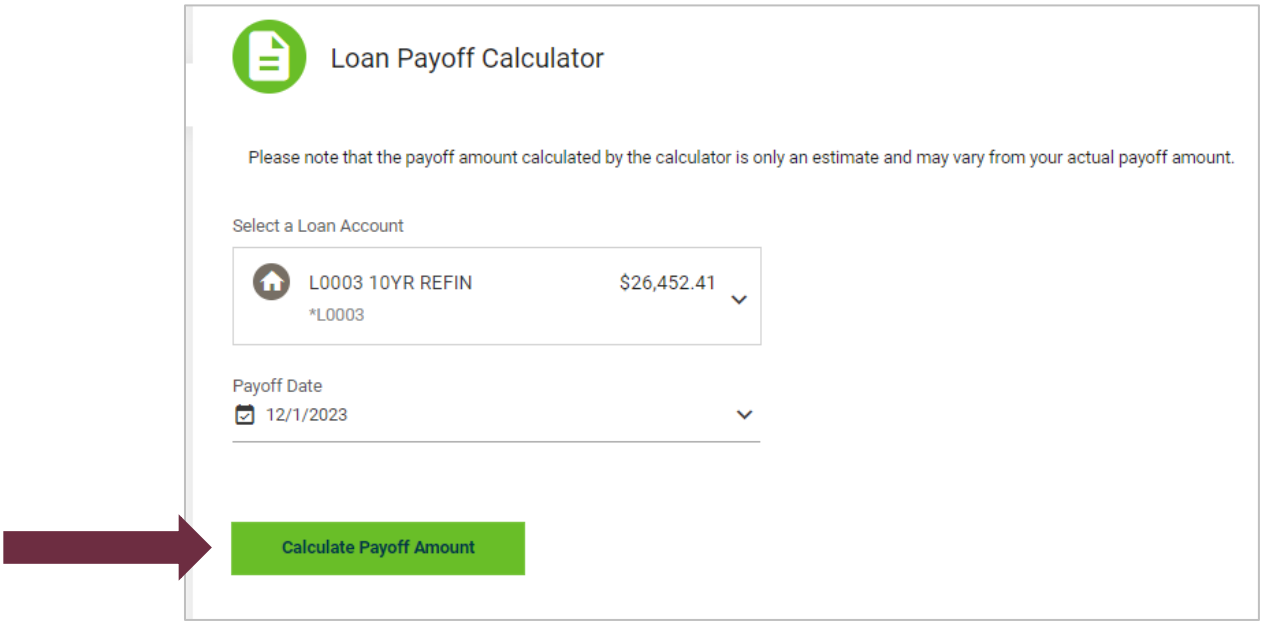


On a mobile device open the Menu from the bottom of your screen and choose "More," then "Loan Payoff Calculator."

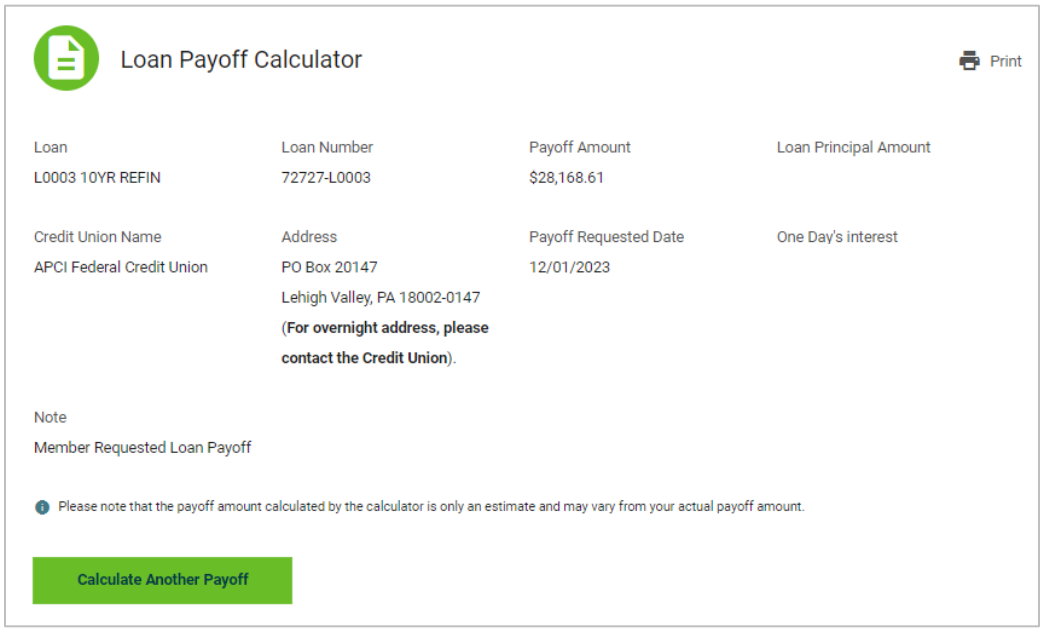




2. Choose the loan you would like a payoff estimate for. Enter a date in the future for the estimated payoff. Select "Calculate Payoff Amount."



3. 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.

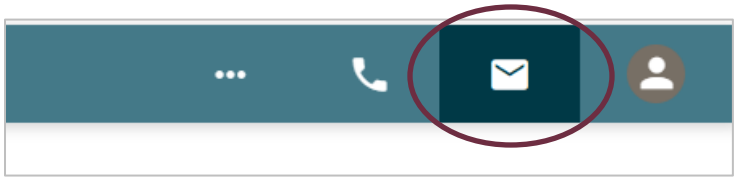


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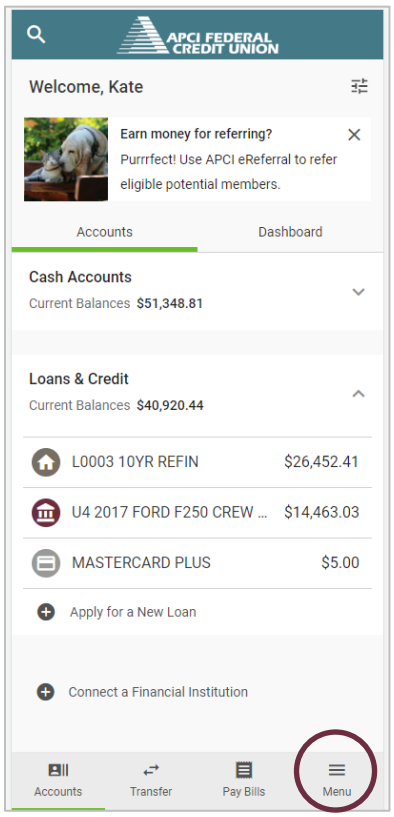
APCI eBanking
Secure Message Center

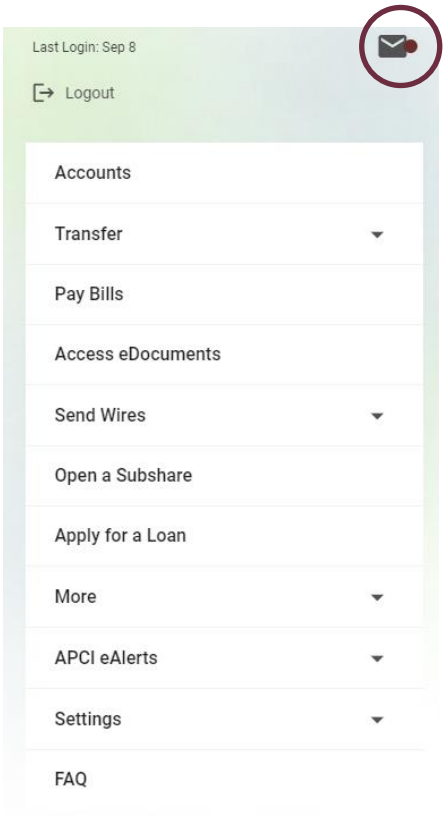
APCI eBanking gives you the ability to send and receive secure messages with APCI FCU.

1. On a personal computer select the envelope icon.

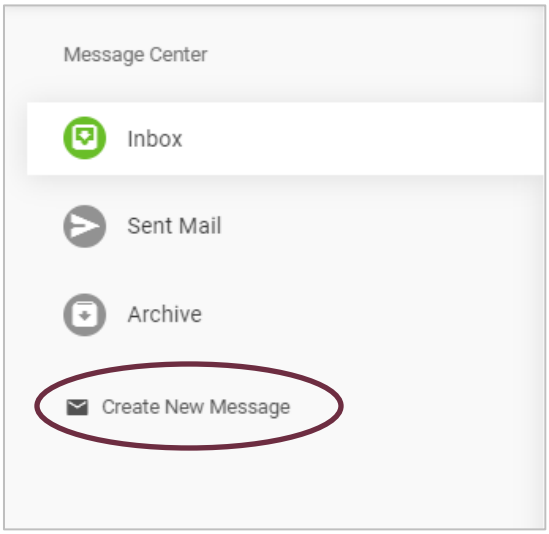


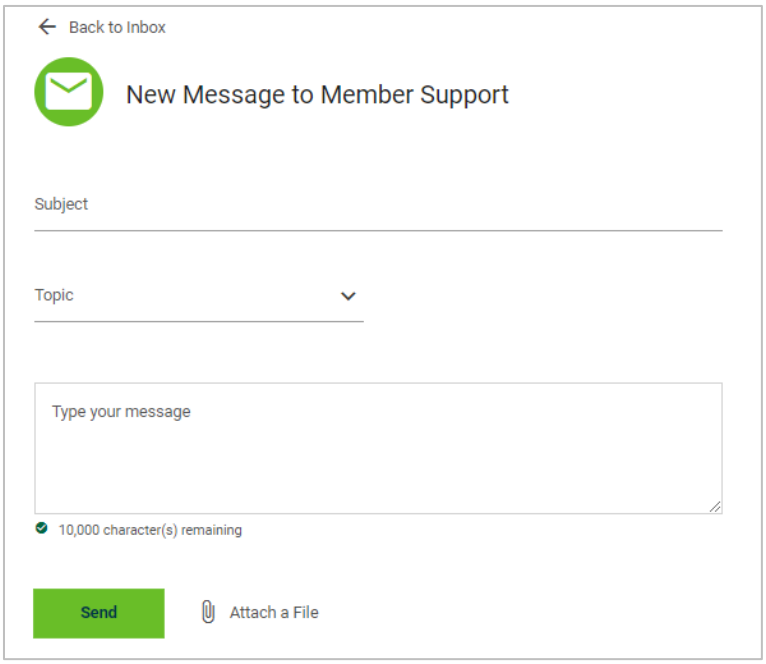
On a mobile device open the Menu from the bottom of your screen then the envelope icon.





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





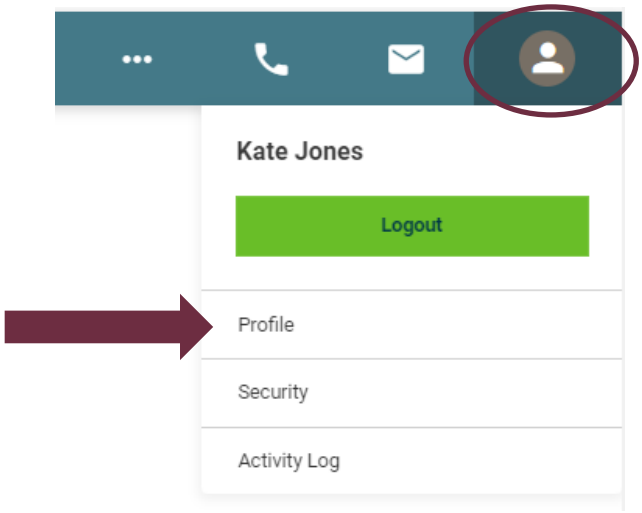
3. Secure messages from APCI FCU will appear in your Inbox. You can also review sent and archived messages.

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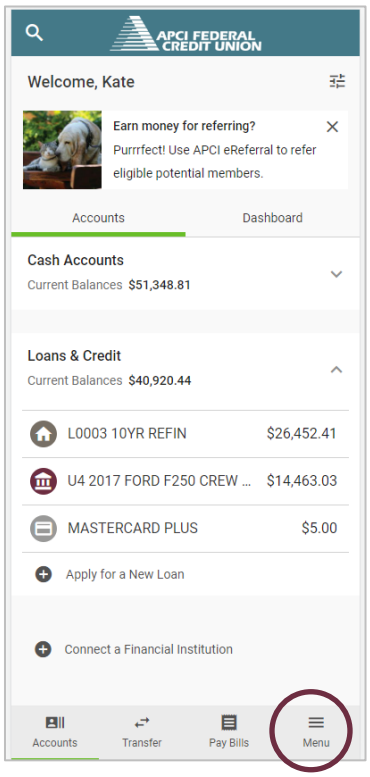
APCI eBanking
Updating Your Profile Information

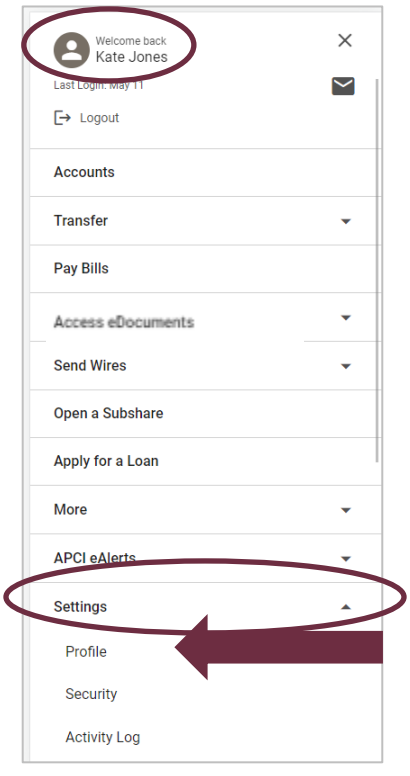
You can easily update your personal profile information within APCI eBanking and even add a profile image.

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

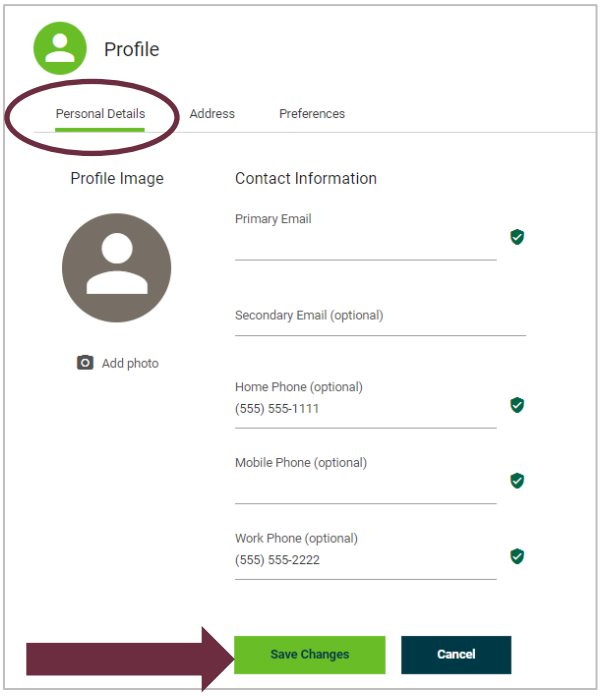


On a mobile device open the Menu from the bottom of your screen and select the profile icon or image. You may also select “Settings” then “Profile.”

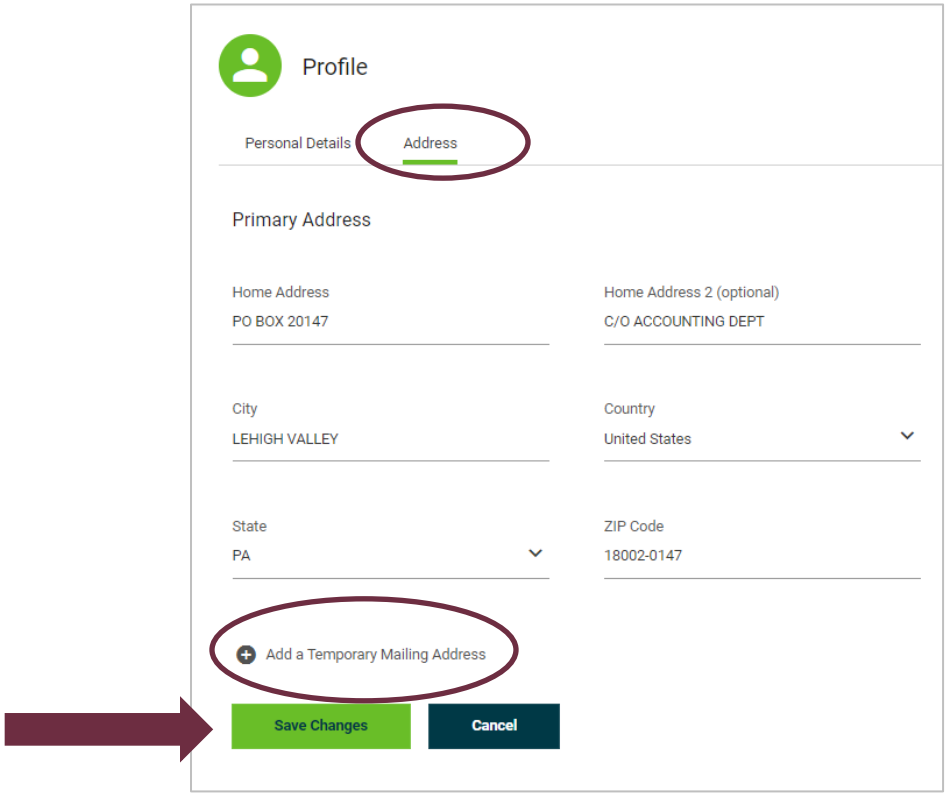




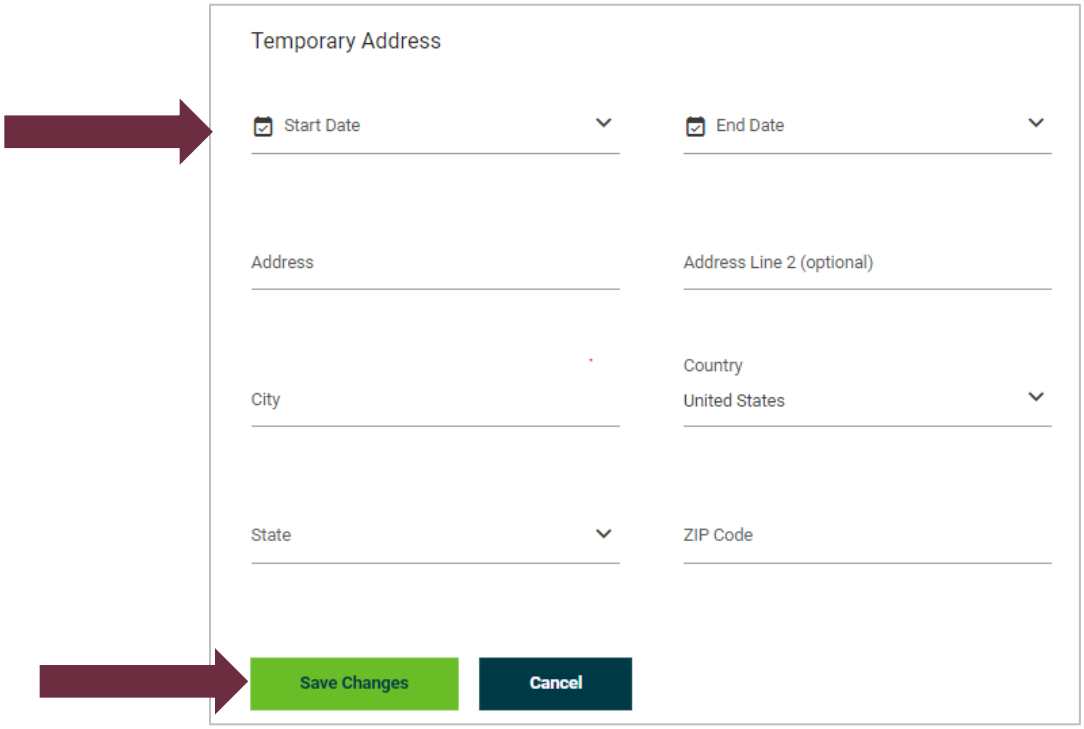
2. The “Personal Details” tab allows you to view and update your email address and phone numbers. After making the needed edits select “Save Changes.” You may also opt to add a profile image by selecting “Add photo” and choosing an image from your personal computer or mobile device camera roll. On a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



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



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



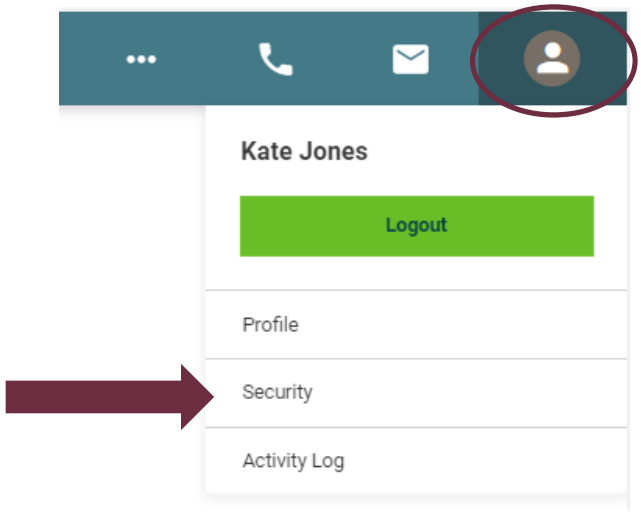
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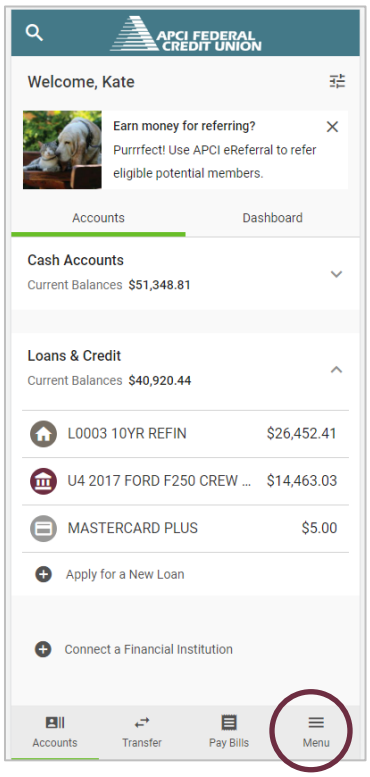
APCI eBanking
Changing Your Username

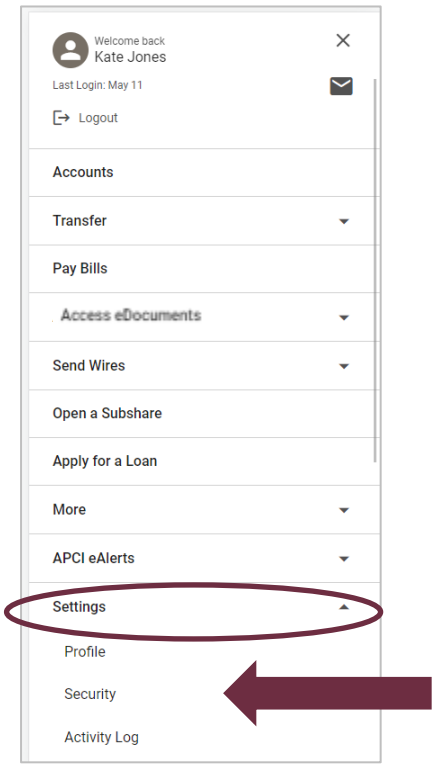
If you wish to change your username after your initial enrollment is complete, please follow these simple steps.

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

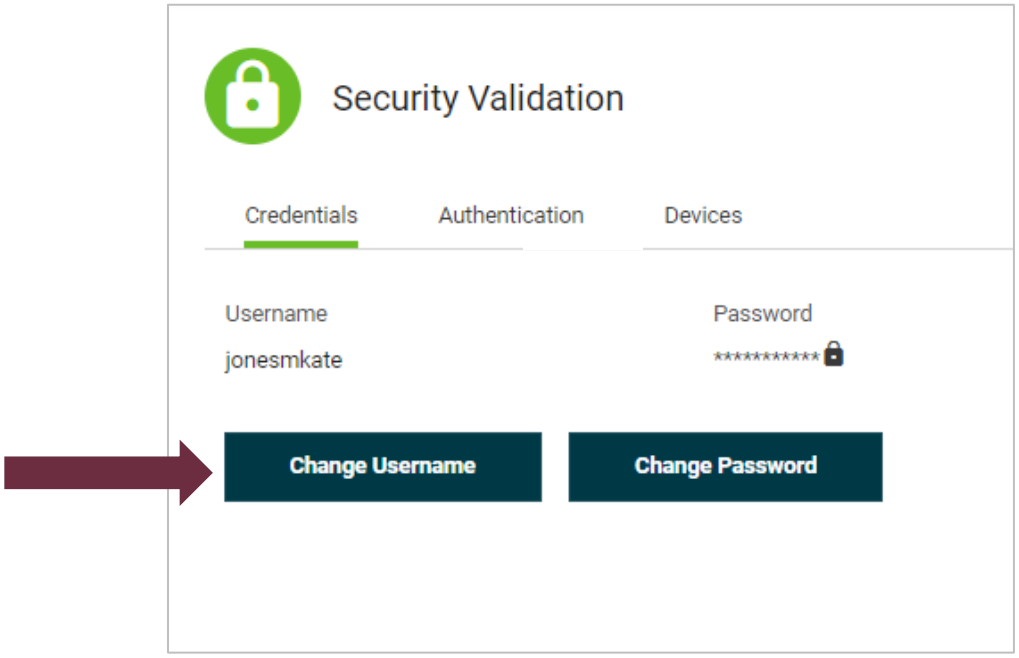


On a mobile device open the Menu from the bottom of your screen and choose "Settings," then "Security."

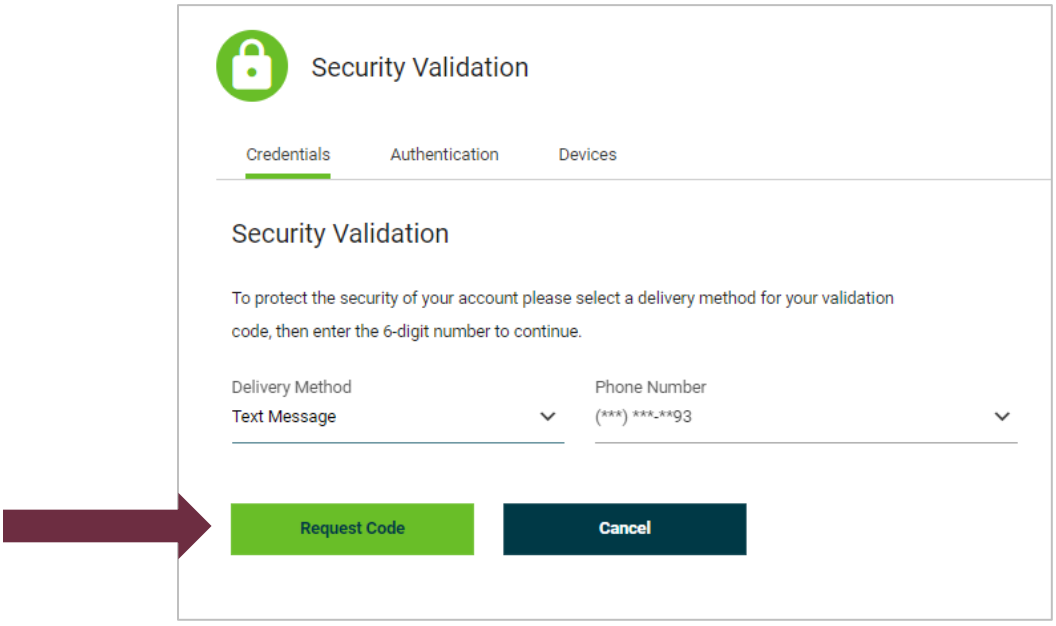




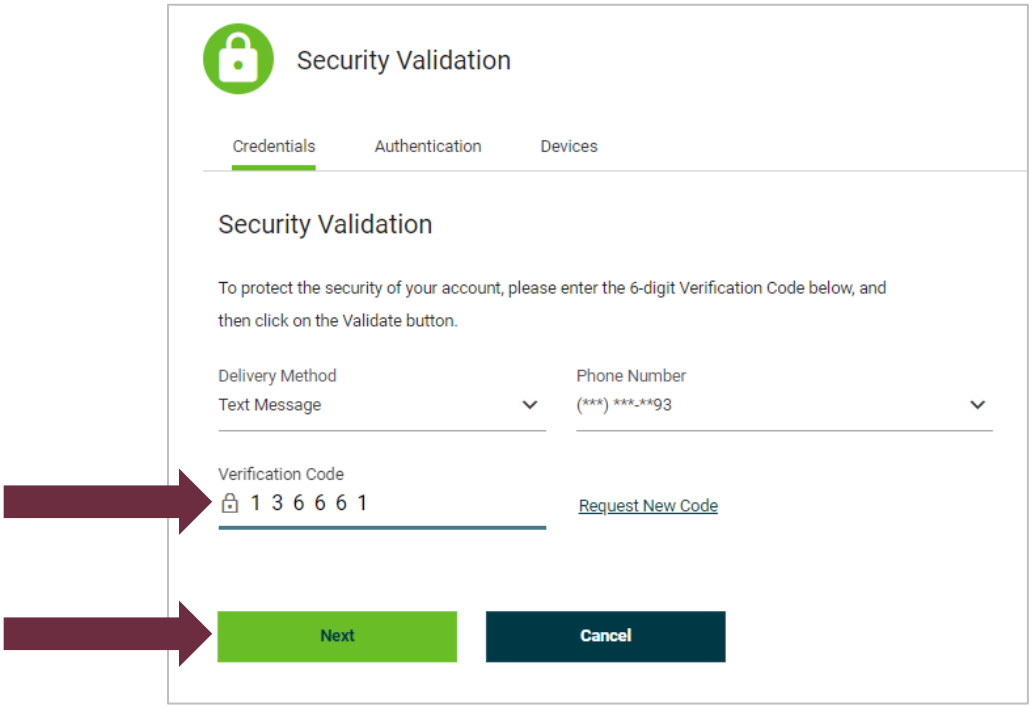
2. Select “Change Username.”



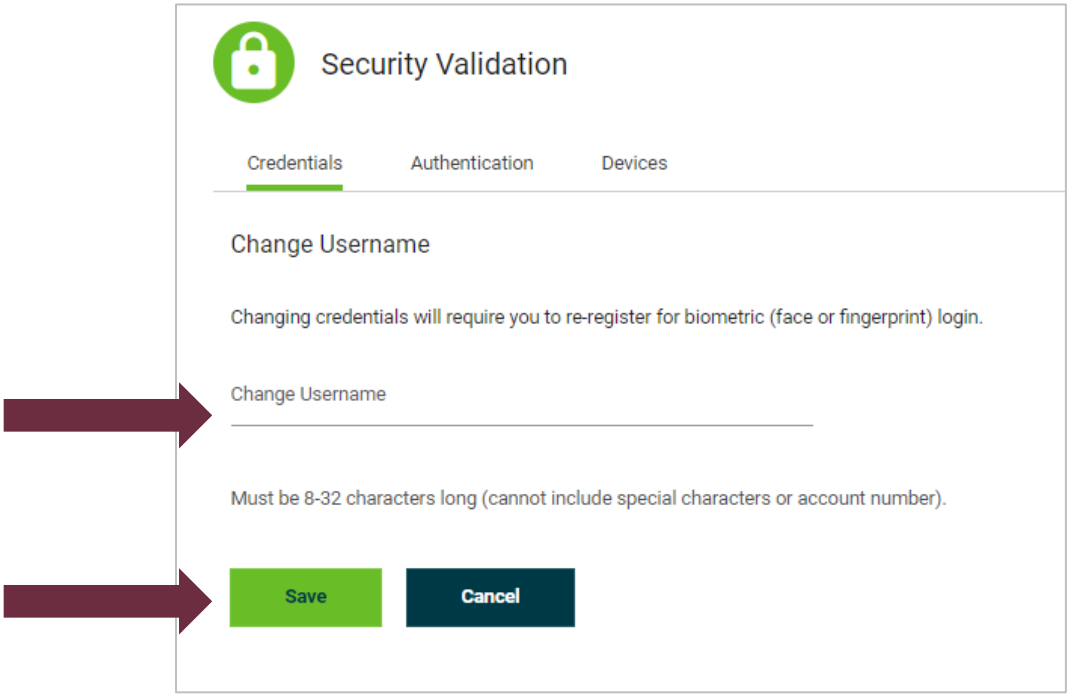
3. Choose your security validation method and select “Request Code.”



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



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

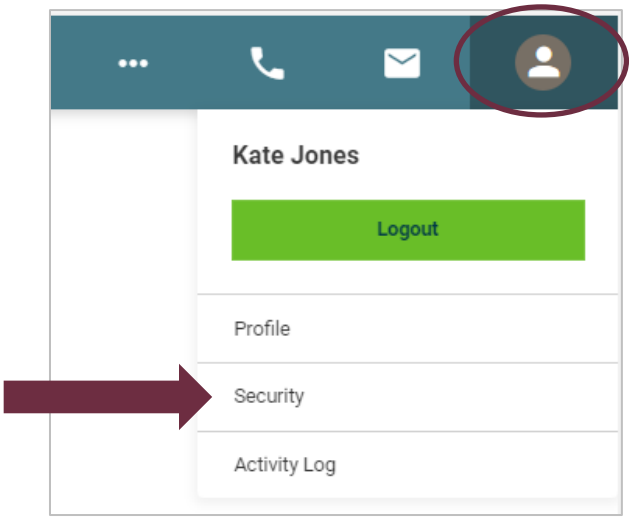


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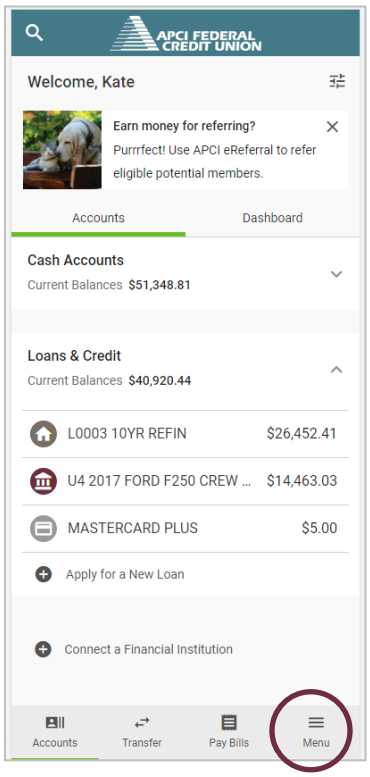
APCI eBanking
Changing Your Password

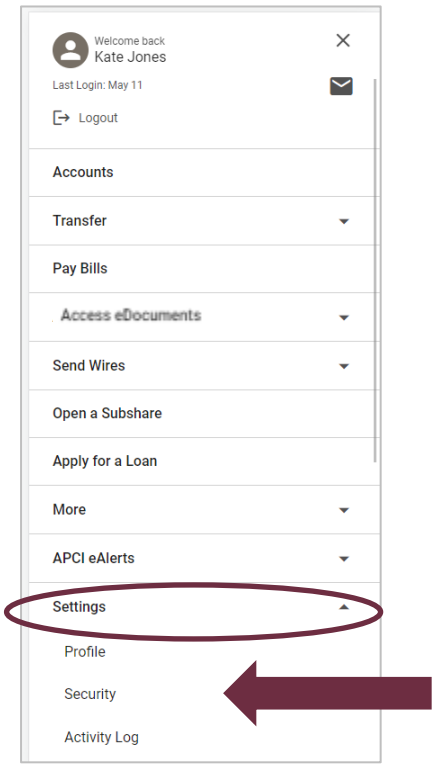
If you wish to change your password after your initial enrollment is complete, please follow these simple steps.

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

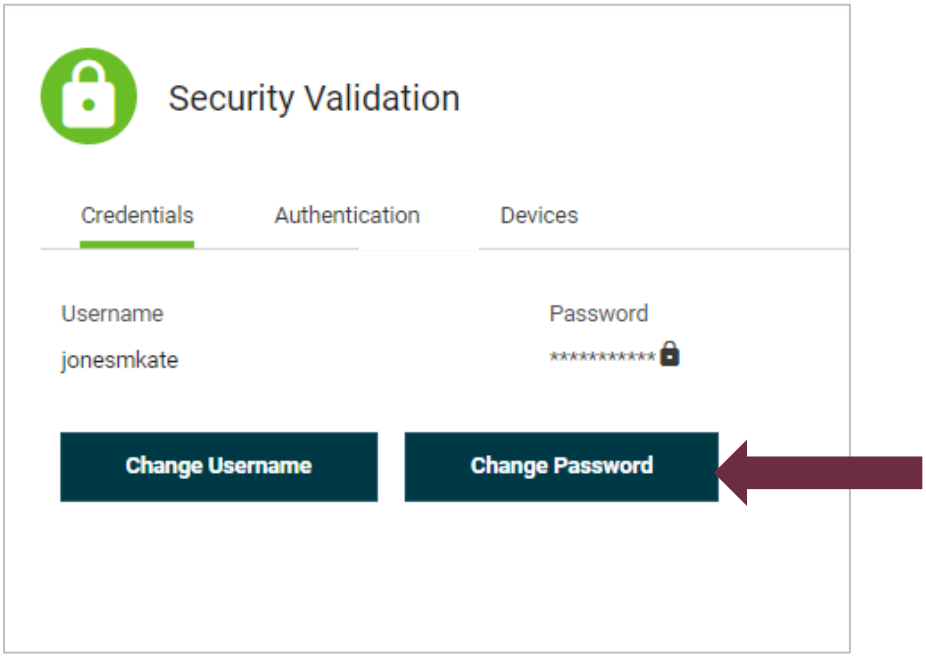


On a mobile device open the Menu from the bottom of your screen and choose "Settings," then "Security."

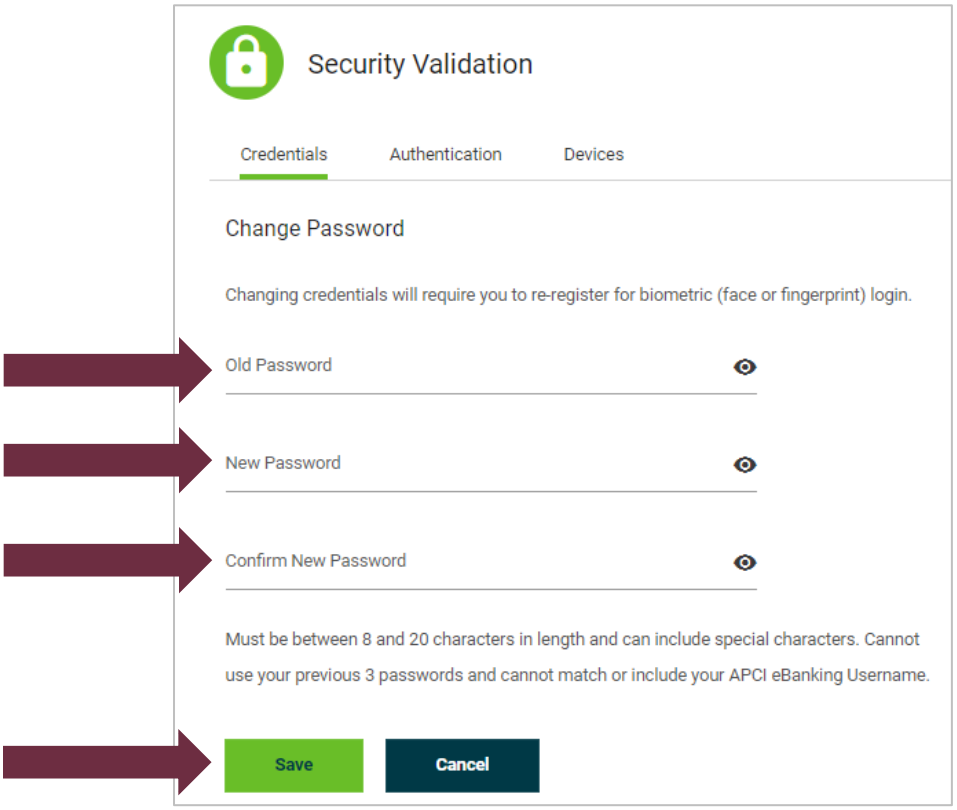




2. Select “Change Password.”



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



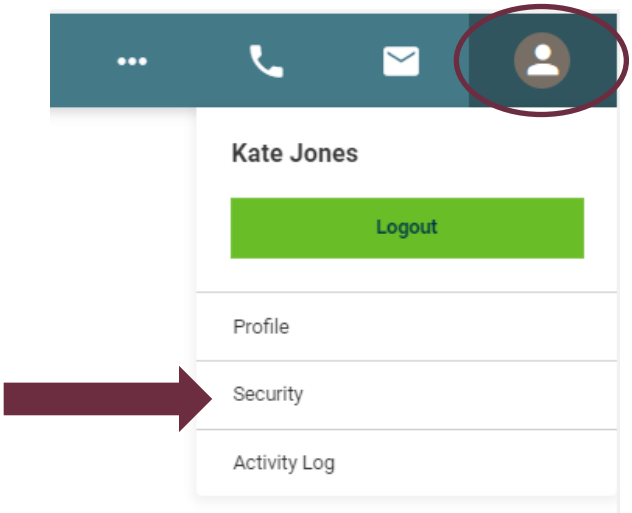
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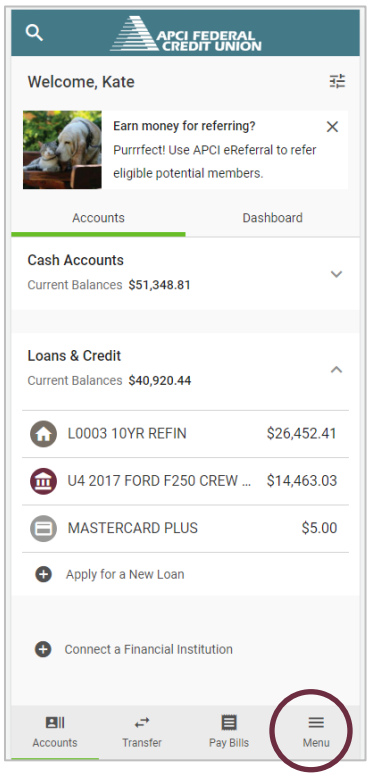
APCI eBanking
Two Factor Authentication

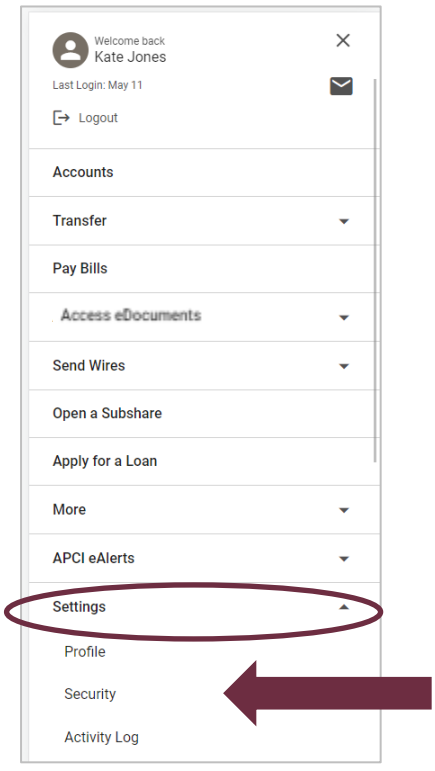
APCI eBanking gives you the option to require two factor authentication at every login.

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

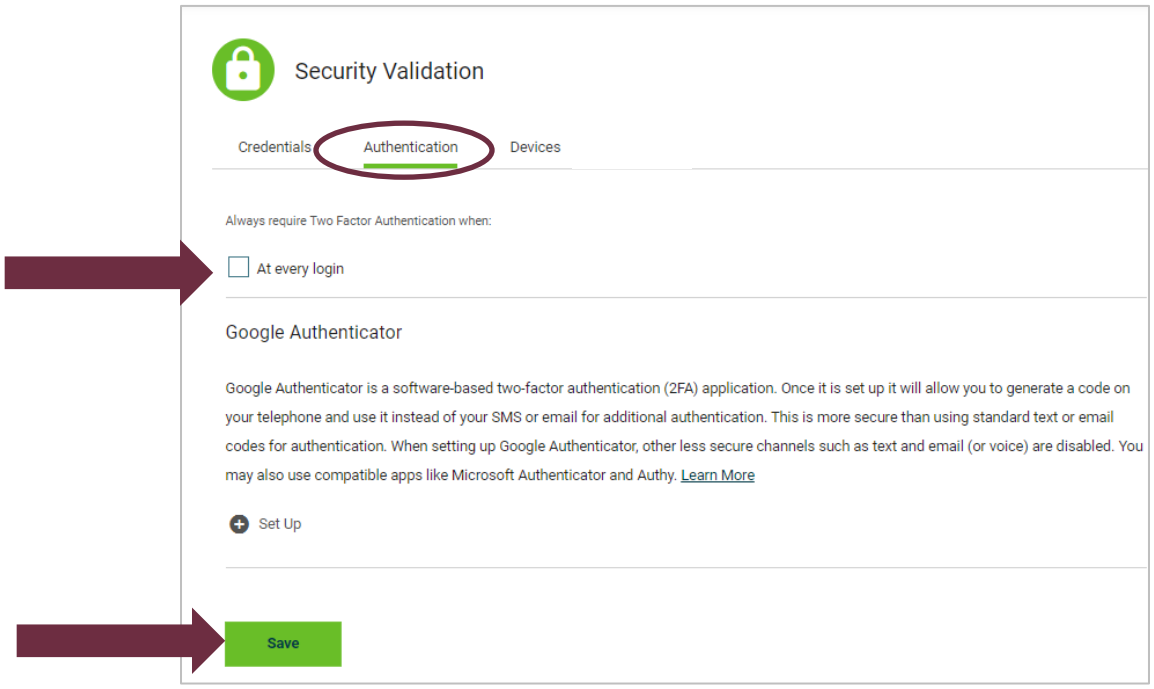


On a mobile device open the Menu from the bottom of your screen and select "Settings," then "Security."





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



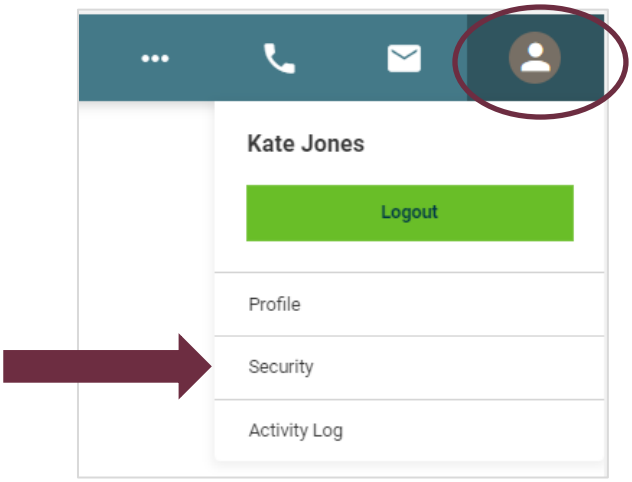
After this box is checked and saved you will be required to enter a six-digit code, in addition to your username and password, every time you login to APCI eBanking. Options for two factor authentication are: text message, voice message, email and the Google Authenticator app.

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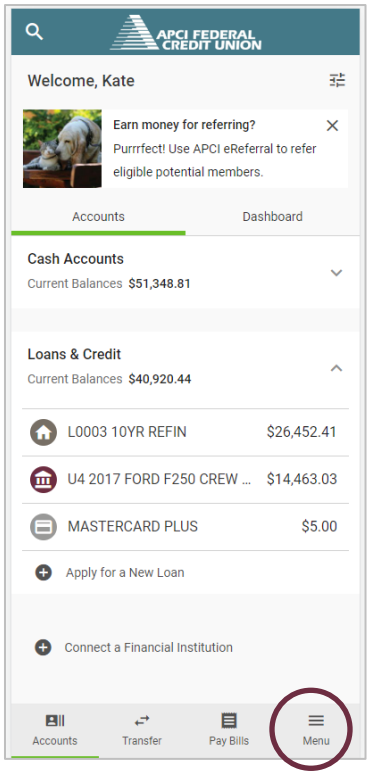
APCI eBanking
Passkeys

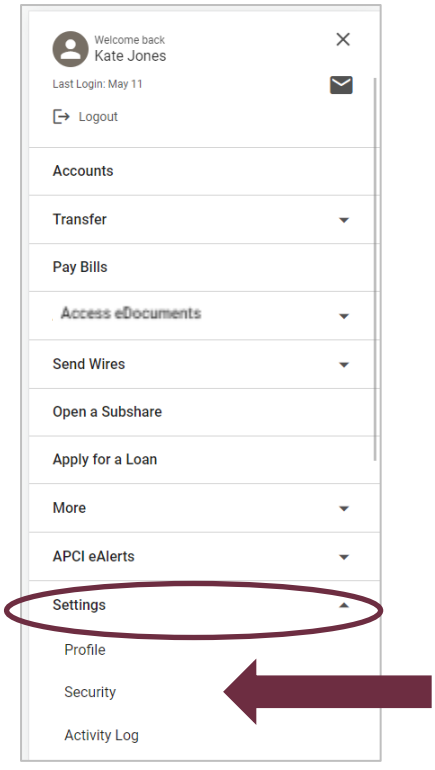
Passkeys provides a more secure alternative to using passwords for accessing online accounts. Once enabled, rather than providing a one-time passcode response for an MFA request, users will be able to utilize their passkey to approve the MFA. For example, if using TouchID on an Apple device the user would need to provide a fingerprint to approve the MFA.

1. On a personal computer select the profile icon, then select "Security.

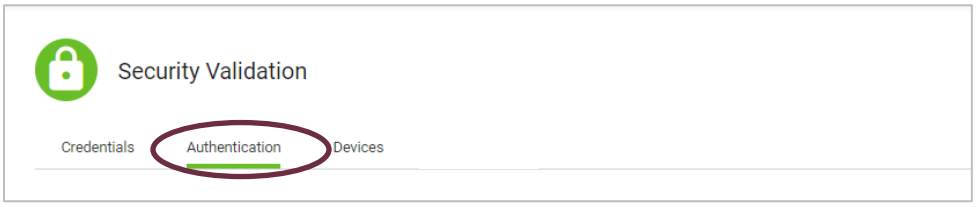


On a mobile device open the Menu from the bottom of your screen and select "Settings," then "Security."

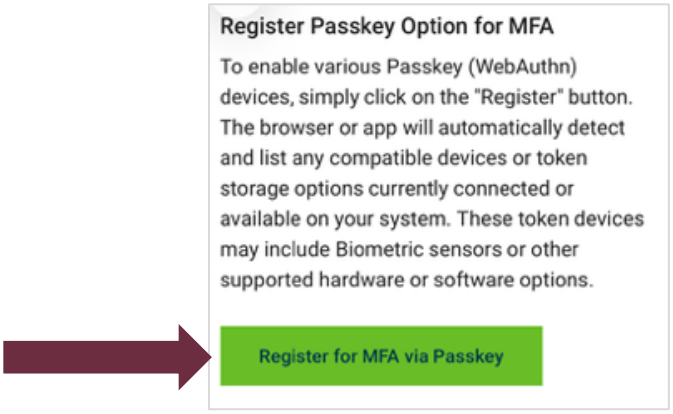




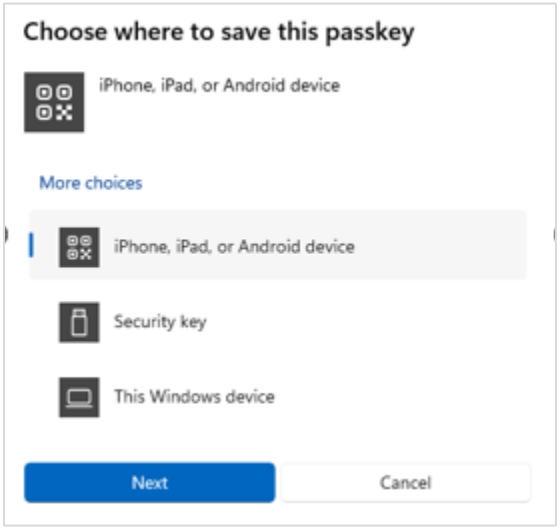
2. Select the “Authentication” tab.



3. Select “Register for MFA via Passkey” near the bottom of the Authentication page.



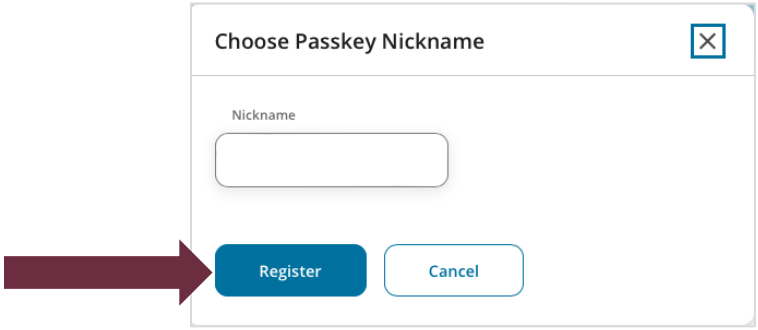
4. You will be presented with a standard MFA method to authenticate in order to continue.
5. Next, the system will prompt you to confirm where to save the passkey. Options may vary depending on the device being used.

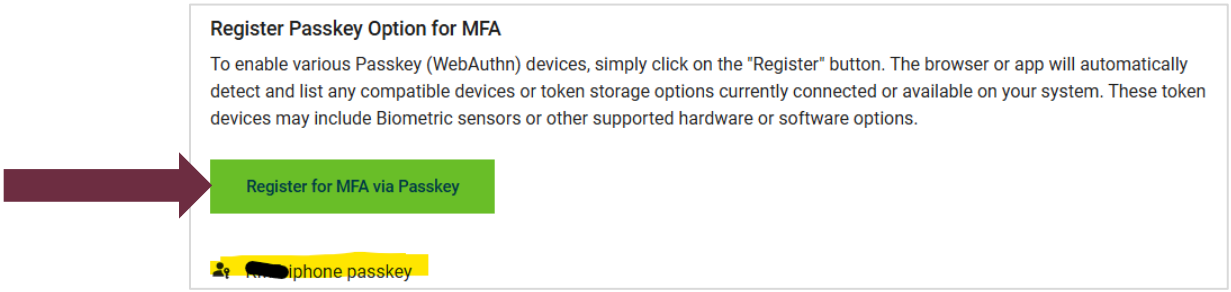


6. If a device with a camera is chosen, the system will display a QR code to be scanned with the device used as the passkey device. The device will then walk the user through the steps to set up the passkey on the device. These steps will vary depending on device's operating system (Android vs Apple).

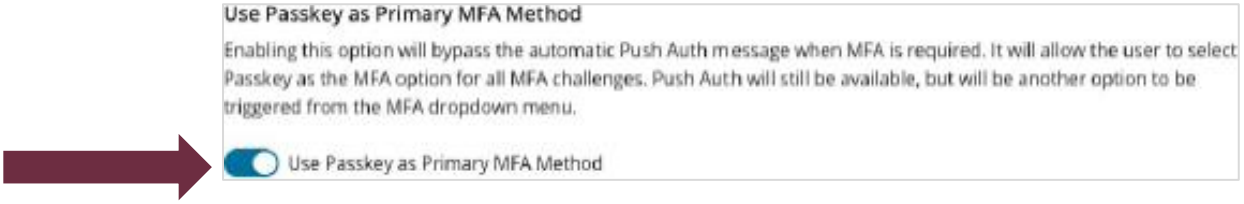


7. After the device has been set up and verified, you can create and register a nickname. A message will appear stating "Passkey Successfully Registered," and the Passkey Nickname will display under Register Passkey Option for MFA.

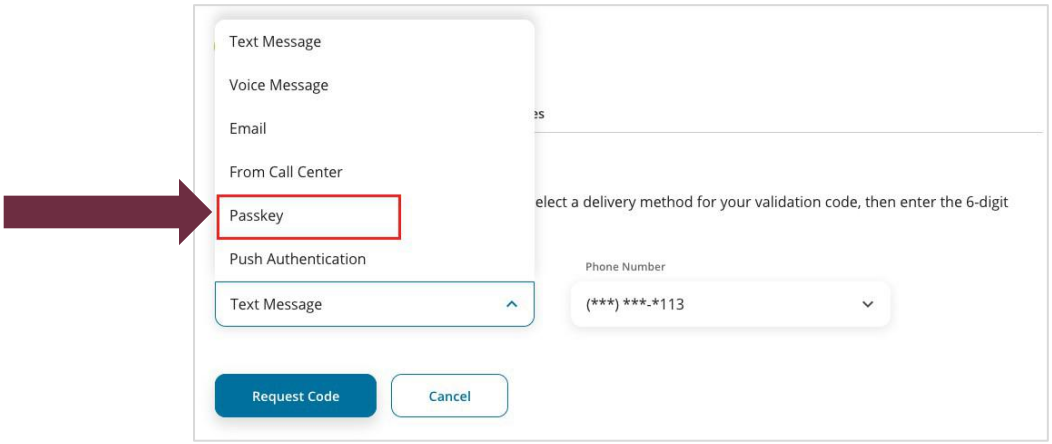




8. After registering at least one Passkey, select the slider button under “Use Passkey as primary MFA Method.” A message will appear that “Preferred MFA method updated successfully.”



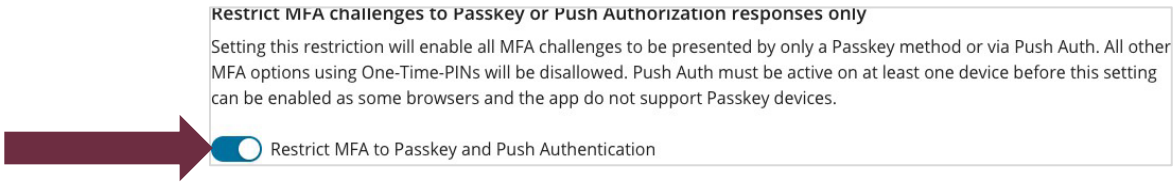
9. When MFA is triggered during APCI eBanking log in, select the dropdown and choose “Passkey.”



10. Click “Next.” The system will show available passkeys.

11. Select the Passkey being used to verify your identity and follow the prompts on the device.

12. You can choose to restrict your MFA methods to Push Authentication and Passkeys in the Authentication screen. When restricted, Push Authentication and Passkey will be the only options available for MFA.

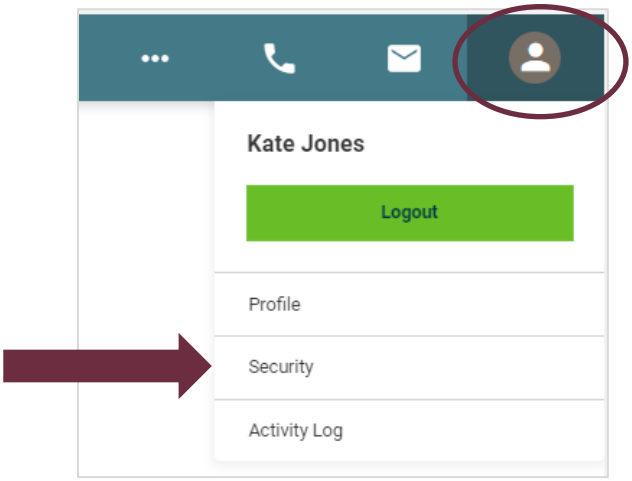


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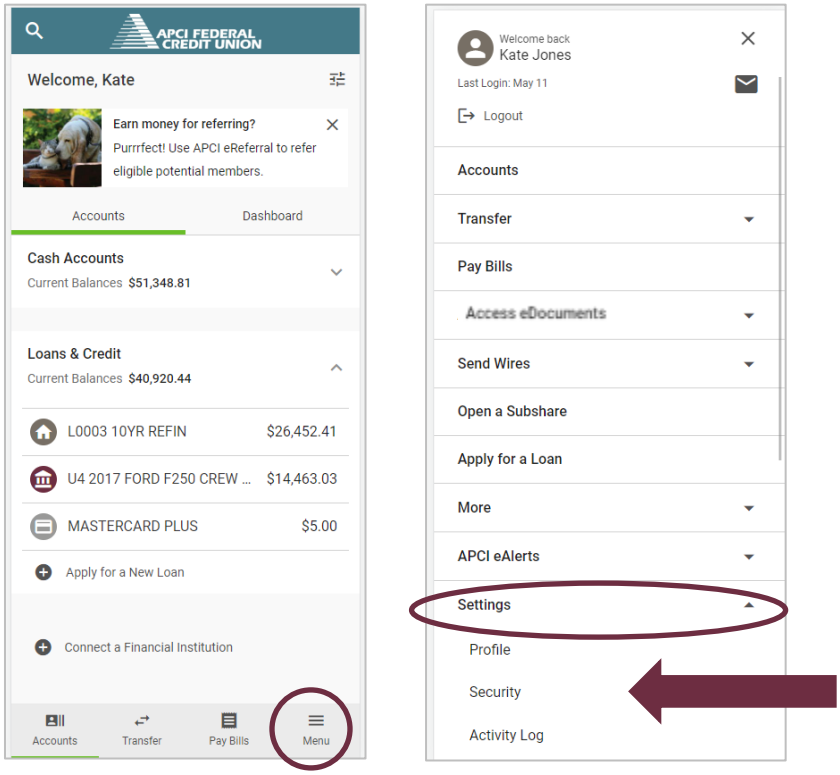
APCI eBanking
Locking Your APCI eBanking Account

If you feel your account has been compromised you can use the "Lock My Account" feature which immediately places the account into a locked state, terminates all active sessions, and prevents re-entry until a Credit Union Representative unlocks the primary user.

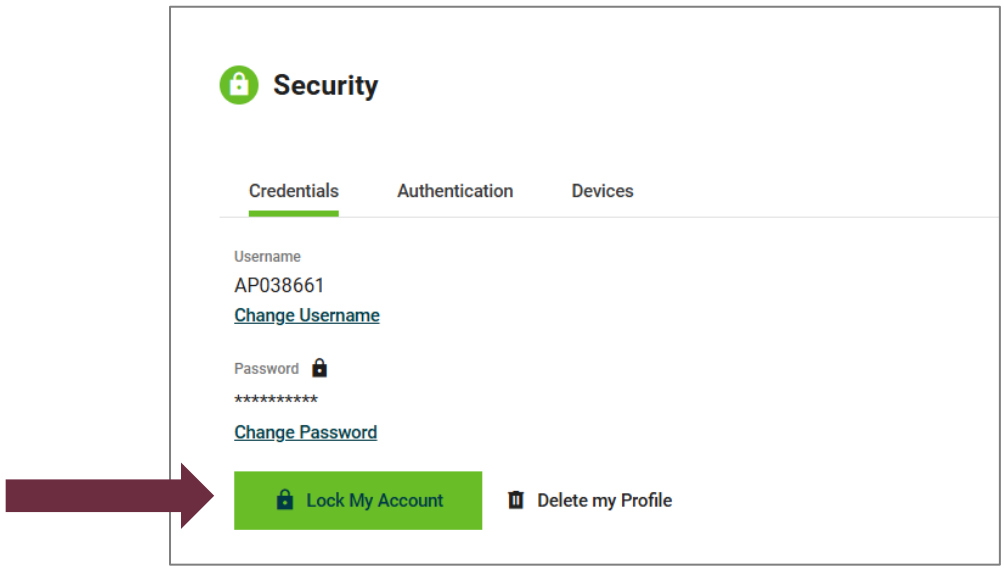
1. On a personal computer select the profile icon, then select "Security.



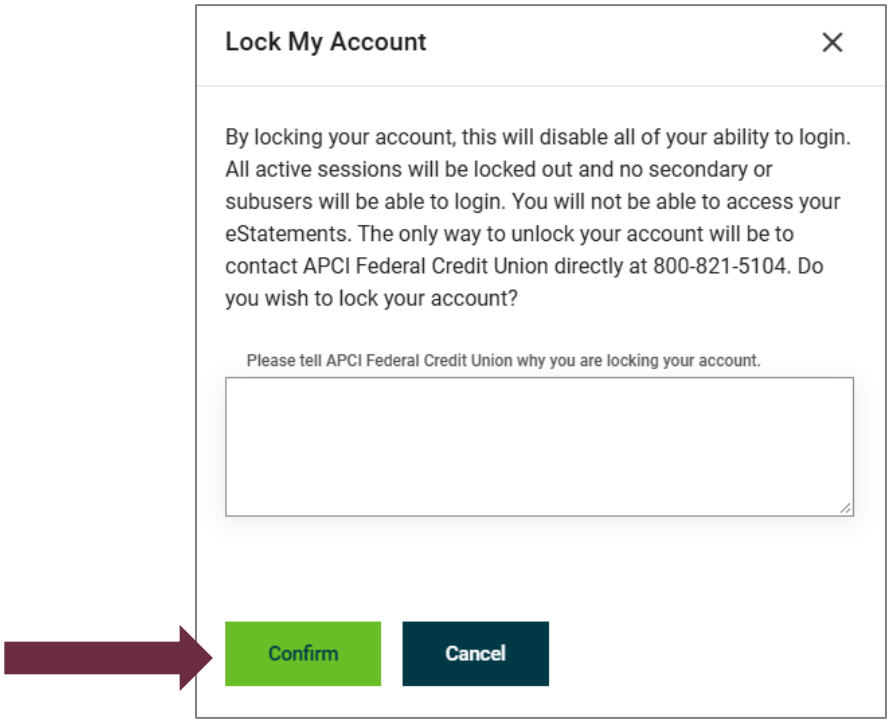
On a mobile device open the Menu from the bottom of your screen and select "Settings," then "Security."



2. Select the “Lock My Account” button.



3. Enter a reason for wanting to log your account and select “Confirm.”



4. After confirming, the account is logged out and locked. Future log in attempts will fail until the primary account user contacts APCI FCU.

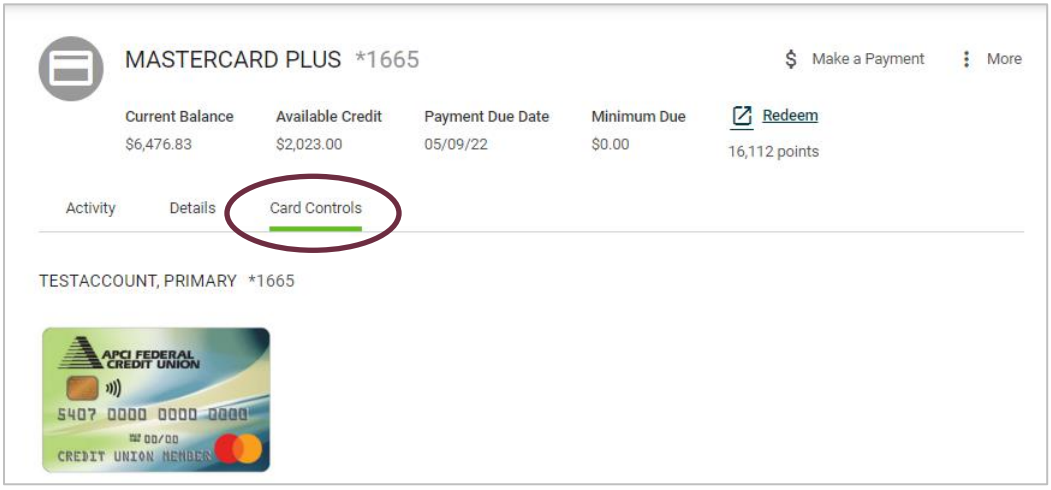
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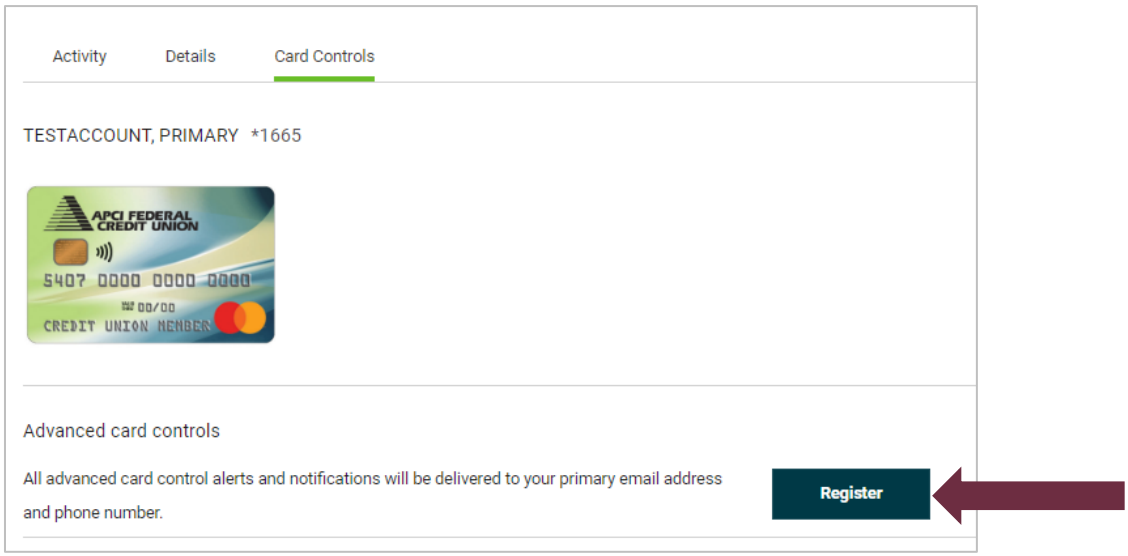
APCI eBanking
Temporarily Lock or Unlock APCI FCU ATM, Visa® Debit and Mastercard® Plus Cards

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.

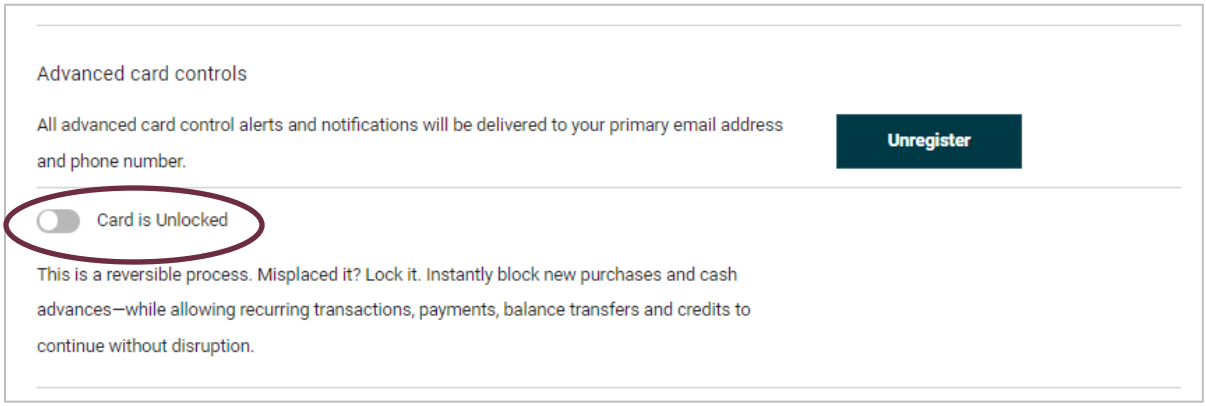
2. Select the "Card Controls" tab.



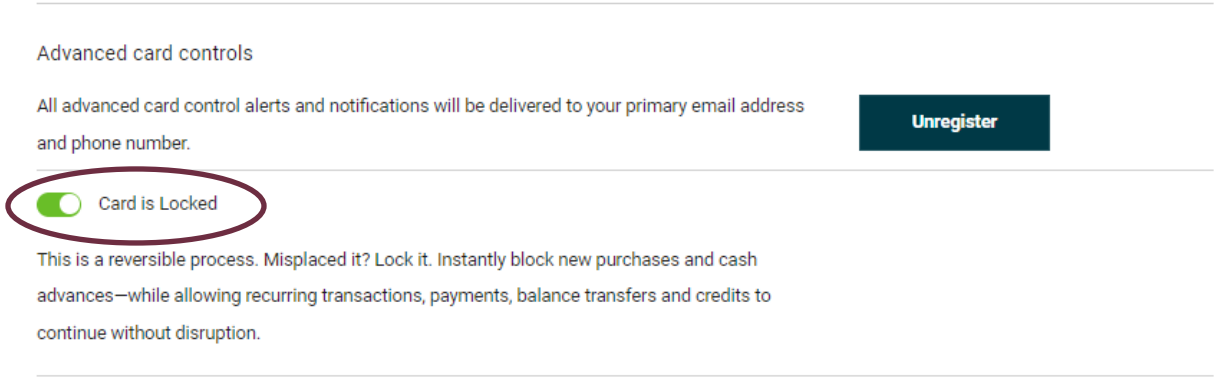
3. If you have not already registered for Advanced Card Controls, select "Register."



4. Select the “Card is Unlocked” button.



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



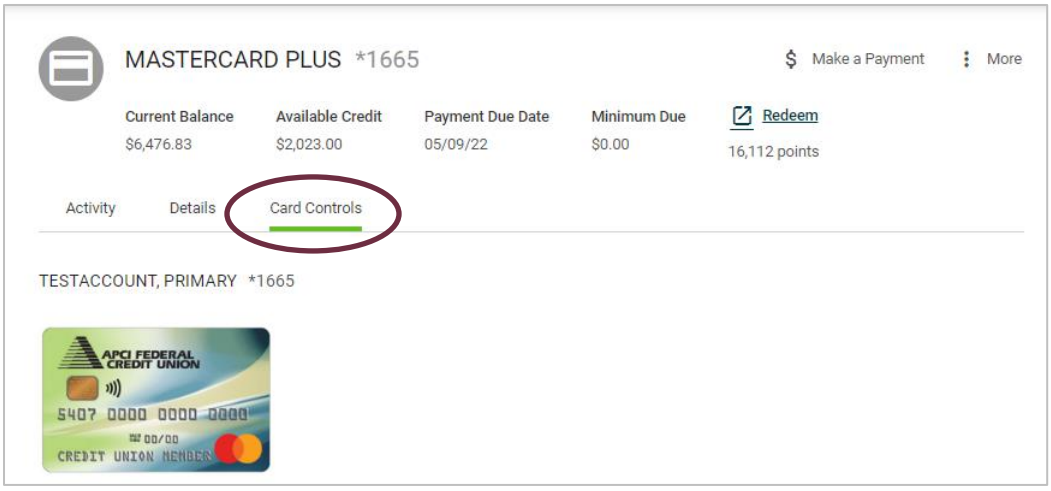
APCI FEDERAL CREDIT UNION

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800-821-5104 · Fax: 610-841-2589 · apcifcu.org

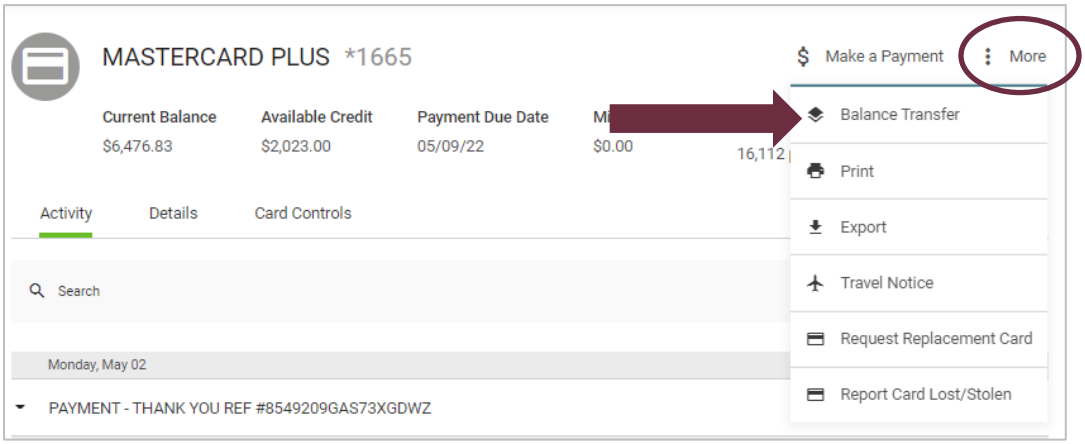
APCI eBanking
APCI FCU Mastercard® Plus Balance Transfers

1. Choose your Mastercard Plus from your Account List.

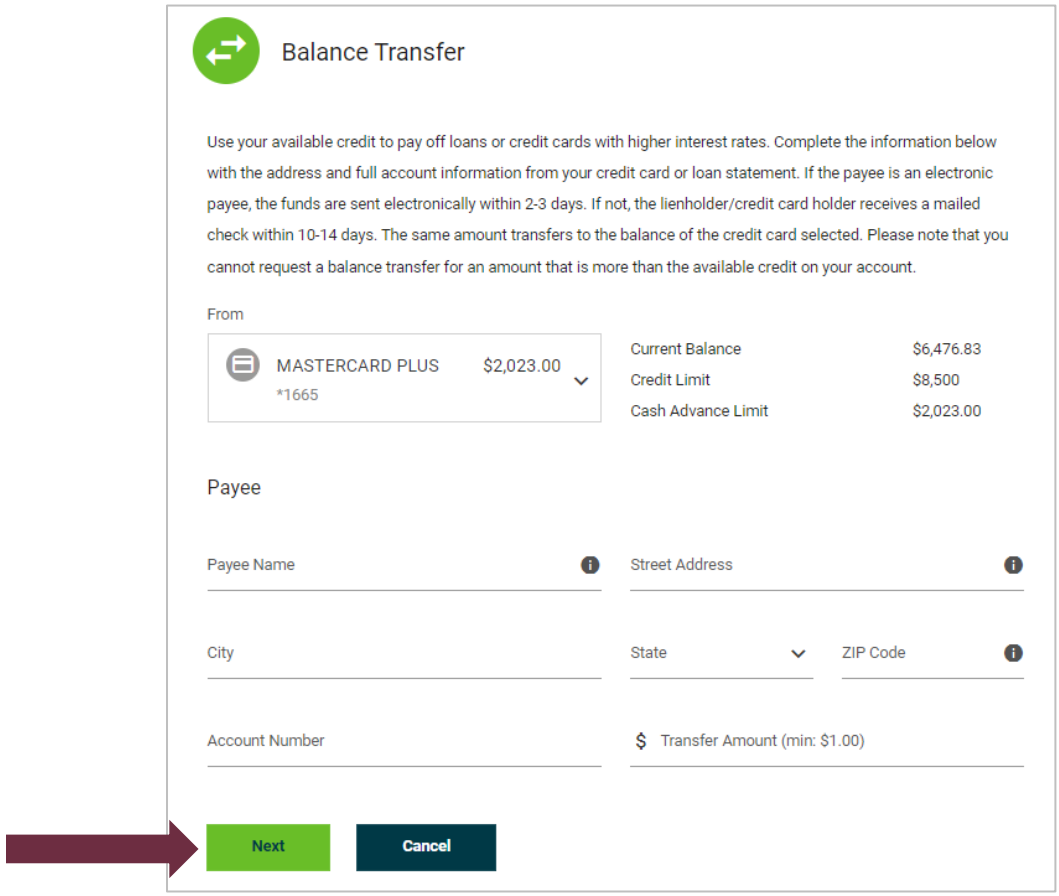
2. Select the “Card Controls” tab.



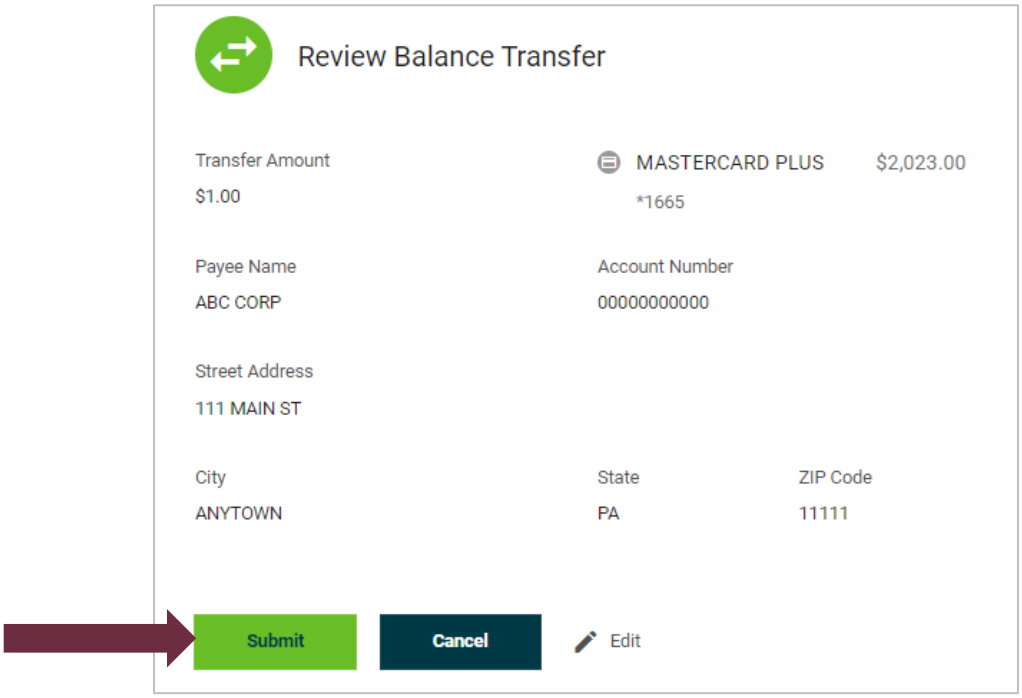
3. Select “More” and then “Balance Transfer.”



4. Enter the Payee information. Select "Next."



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

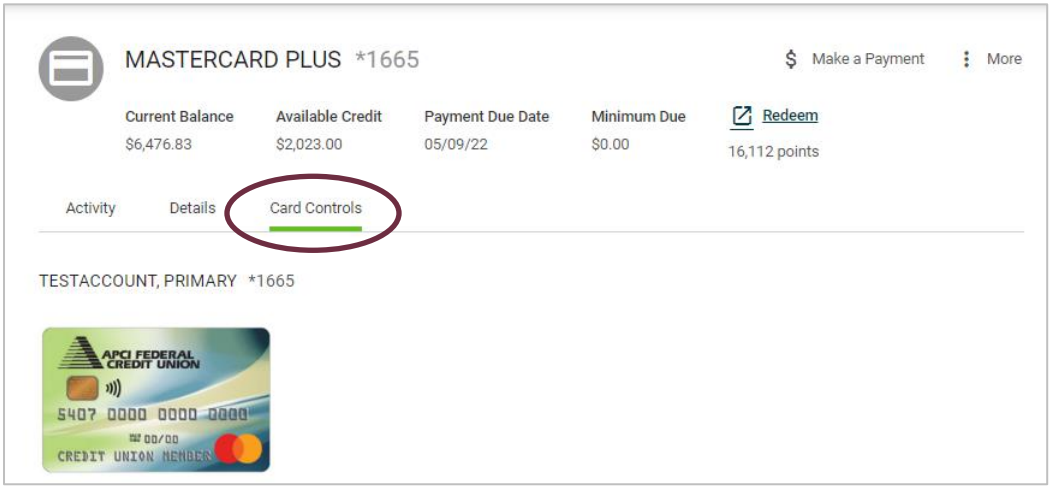


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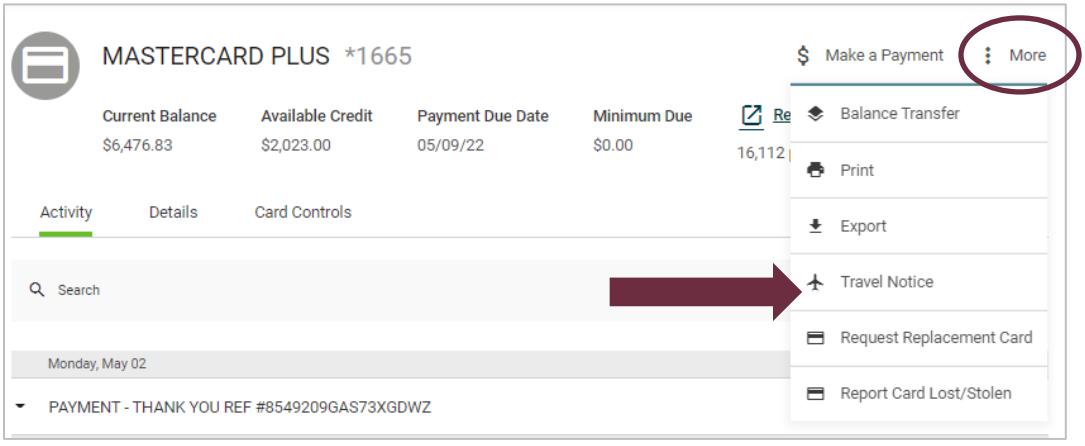
APCI eBanking
Setting Travel Notices for APCI FCU ATM, Visa® Debit and Mastercard® Plus Cards

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.

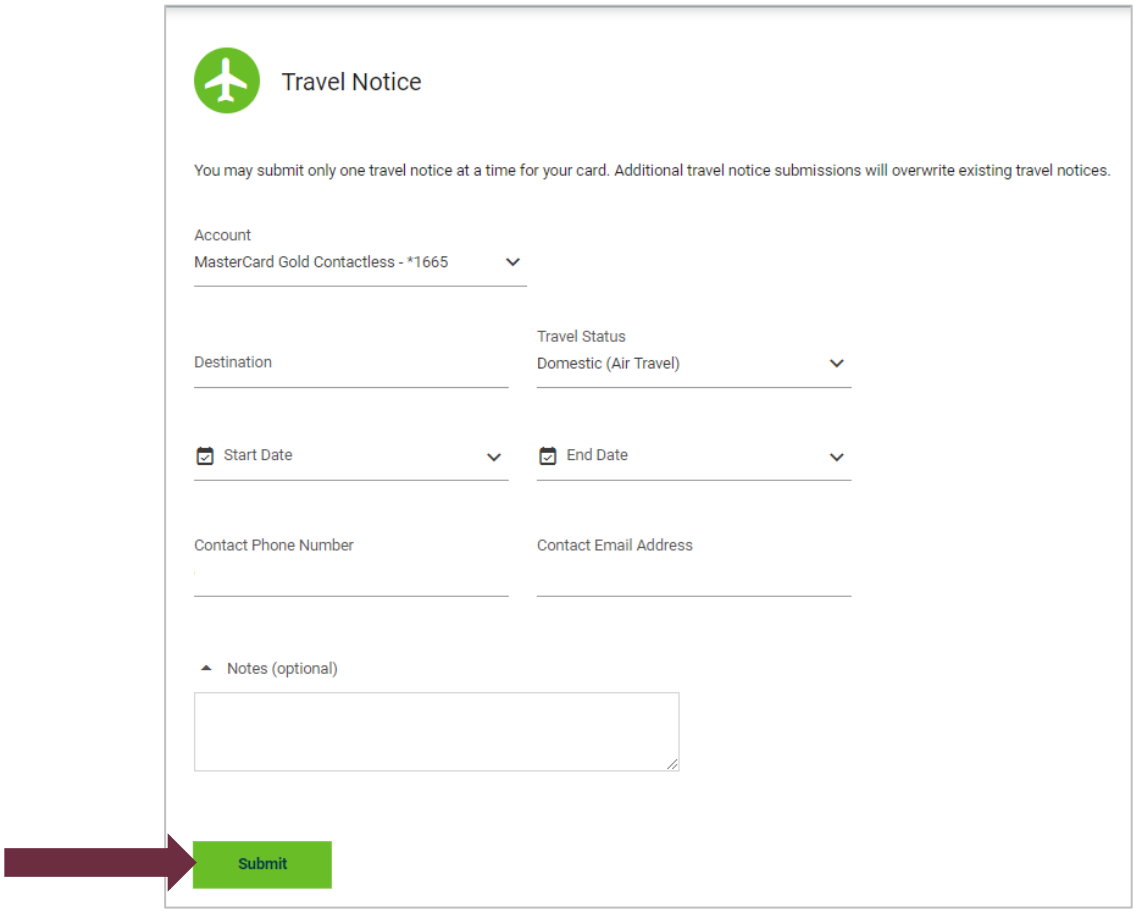
2. Select the "Card Controls" tab, and then select "More."



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)



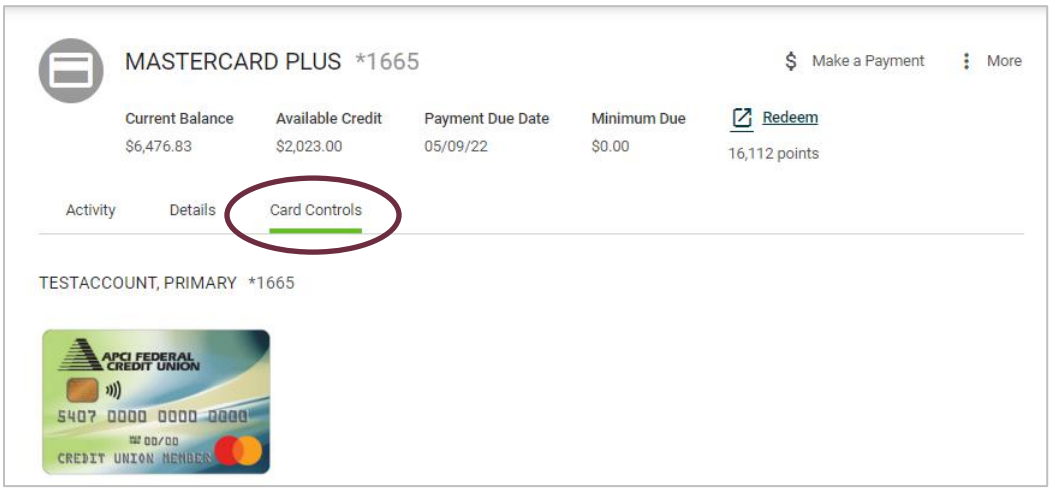
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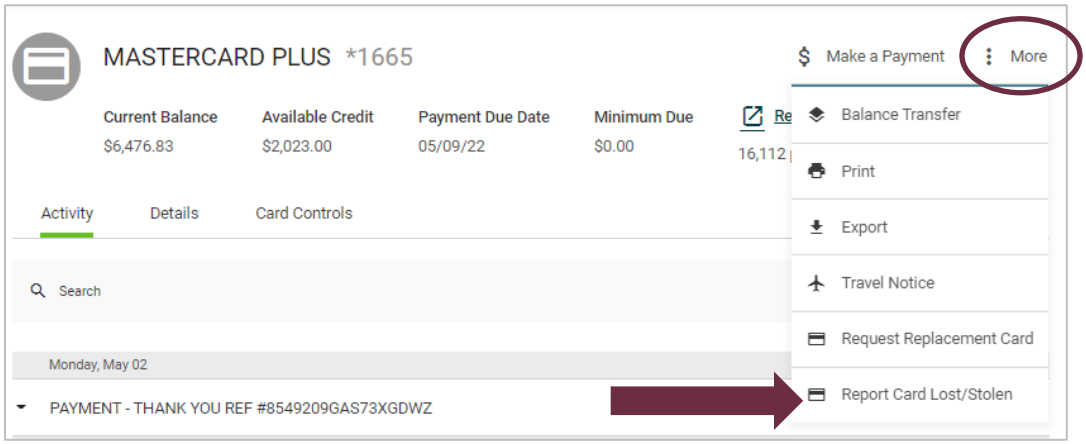
APCI eBanking
Reporting Your APCI FCU ATM, Visa® Debit and Mastercard® Plus Cards Lost/Stolen

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.

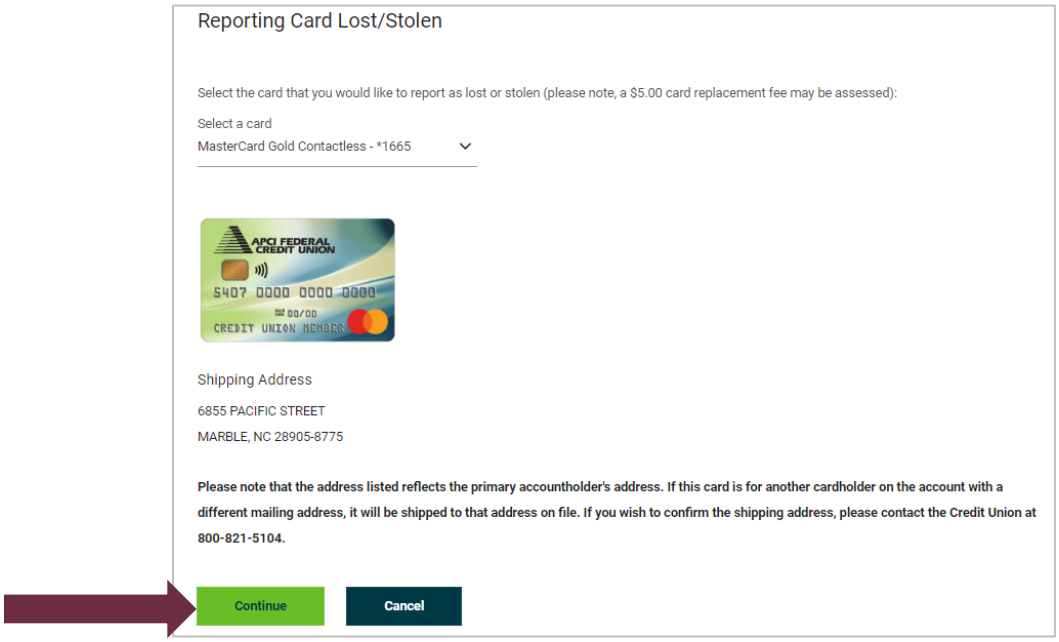
2. Select the "Card Controls" tab.



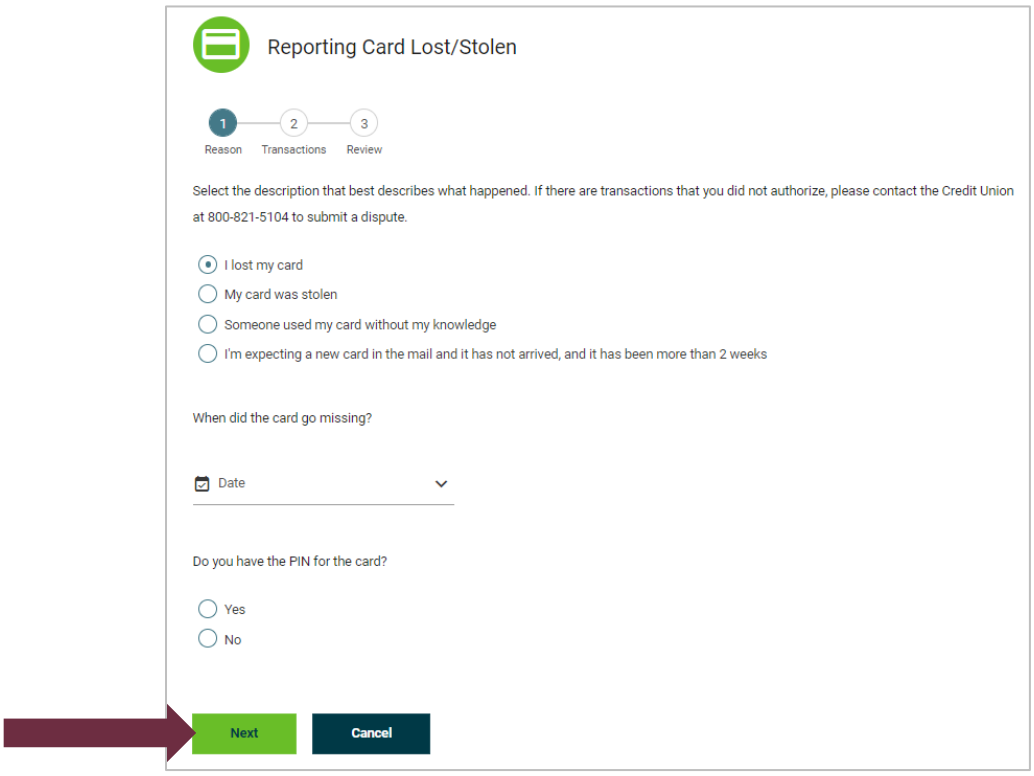
3. Select "More" and then "Report Card Lost/Stolen."



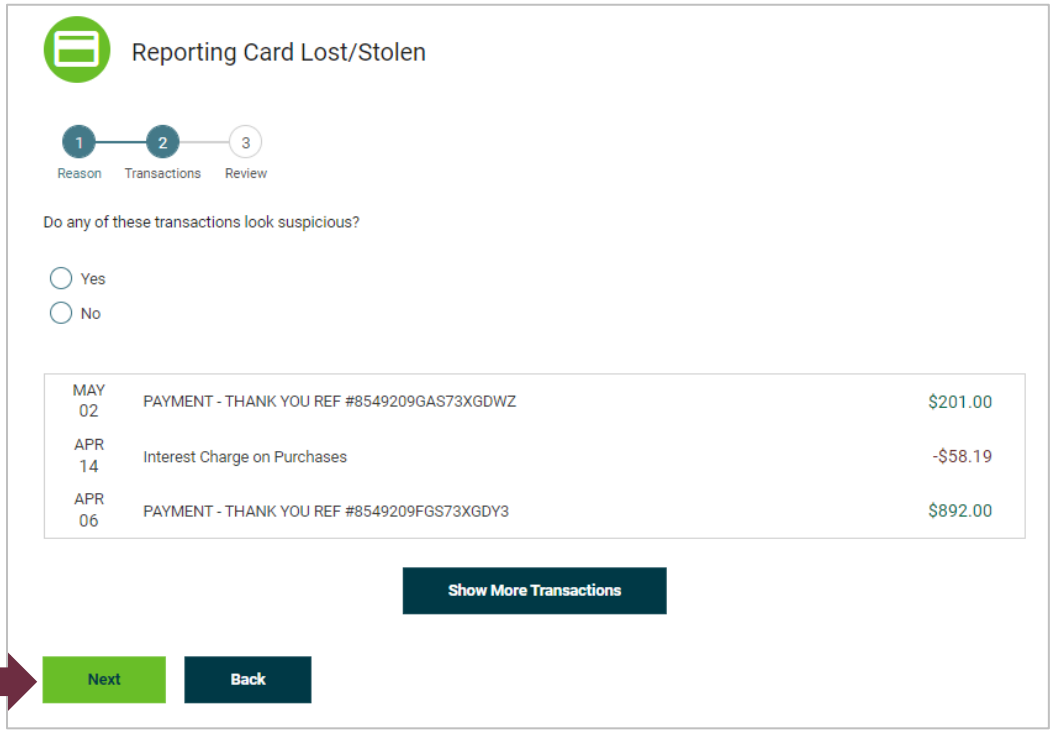
4. Review your details and select “Continue.”



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



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



7. Review your details and select “Submit.”

