



Online Banking Frequently Asked Questions

If I am a new member, how do I enroll in Virtual Branch?

Enroll as a new user - enter your account number and use the last 4 digits of your SSN as your security code (password). It will then walk you through the new enrollment process.

Can I change my Virtual Branch logon ID & password?

Yes. Once you are logged into Virtual Branch, click on the Self Service tab. In the "Security Information" box, there are options to change the Logon ID and Security code (password).

How do I enroll in Bill Pay?

Log into Virtual Branch and click on the Bill Pay tab.

What is the fee for Bill Pay?

Bill Pay is free to our members!

What should I do if I'm having trouble accessing E-Statements?

Turn off your pop-up blockers. E-Statements will be available the month after enrollment.

How many electronic transfers from savings are allowed?

According to Regulation D, non-transaction accounts such as savings and 1500 club money market accounts, are allowed a maximum of 6 electronic withdrawals/transfers per month. A transfer at a teller window will not count towards the Reg D limit. A transfer done online in Virtual Branch will count towards the Reg D limit as will a transfer done at an ATM machine. Overdraft protection transfers to a checking account are also counted. Anything coming out of a savings account via ACH will count towards Reg D limits. Once the Reg D limit is reached, future electronic withdrawals/transfers could be rejected, resulting in return items.