

APCI eBanking

Guide to Enrollment and Features

APCI eBanking Guide to Enrollment and Features Table of Contents

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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.

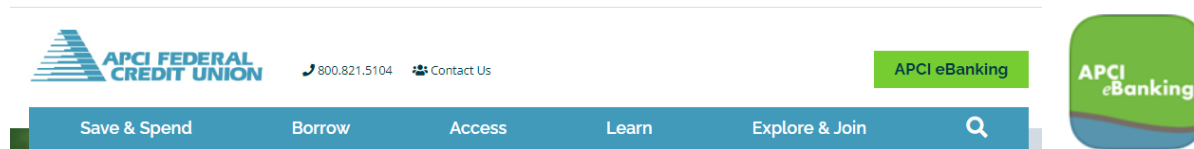
Welcome to APCI eBanking!

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

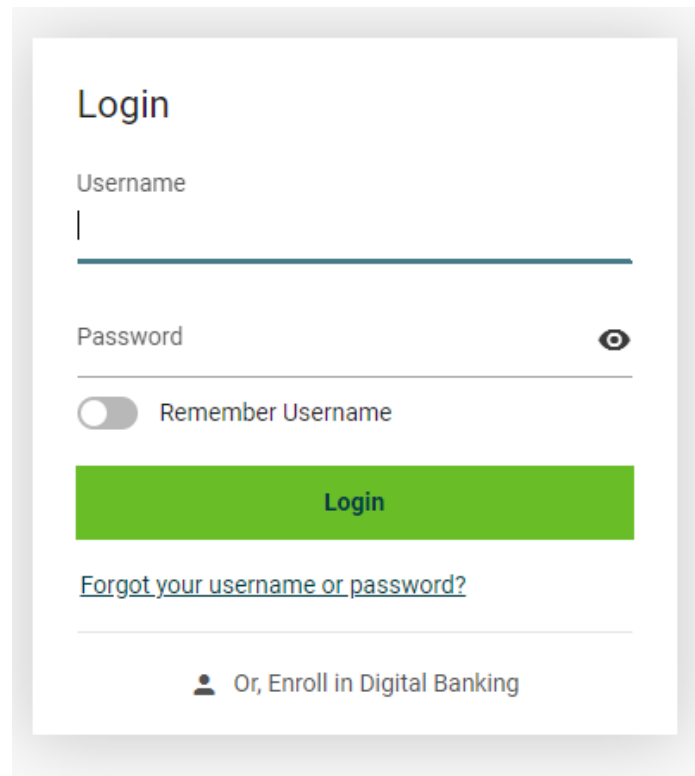
- View your Account(s)
- Make a Transfer between your Account(s) or to another Member Account(s)
- Pay bills using APCI ePay
- Access APCI eStatements
- Open a Subshare Account (Share, Share Certificate or Share Draft Checking)
- Apply for a Loan
- Stop a Check Payment
- Request a Check Withdrawal
- 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 apcfcu.org webpage or launch the APCI eBanking mobile app.



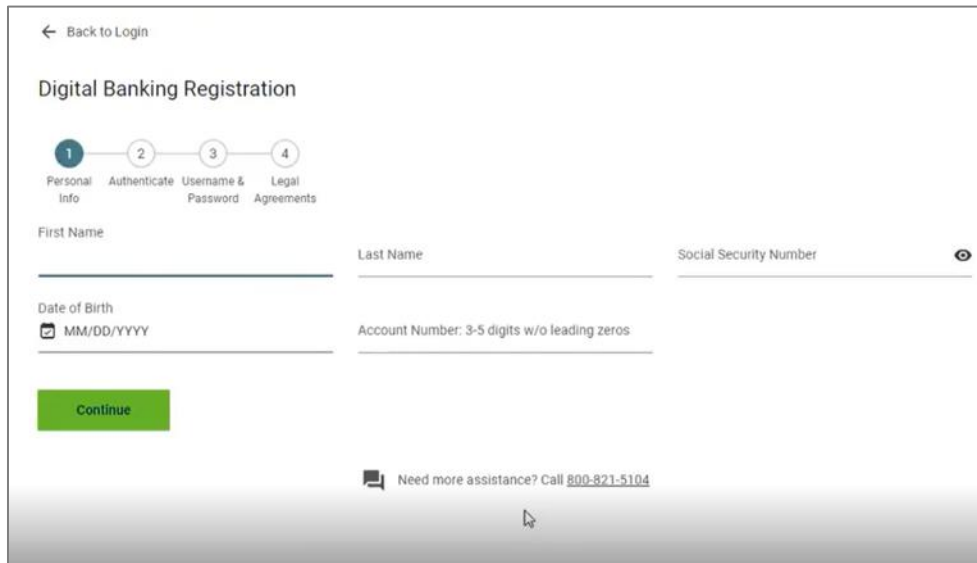
Select the “Enroll in Digital Banking” option to access the Online Banking Registration Page.



The image shows a login form with the following elements:

- Login** (Section Header)
- Username** (Label) with an input field containing a vertical bar.
- Password** (Label) with an input field and an eye icon for toggling visibility.
- Remember Username** (Toggle)
- Login** (Green Button)
- [Forgot your username or password?](#) (Link)
- Or, Enroll in Digital Banking** (Link with user icon)

1. Enter your Personal Information.




← Back to Login

Digital Banking Registration

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

First Name


Last Name

Social Security Number 

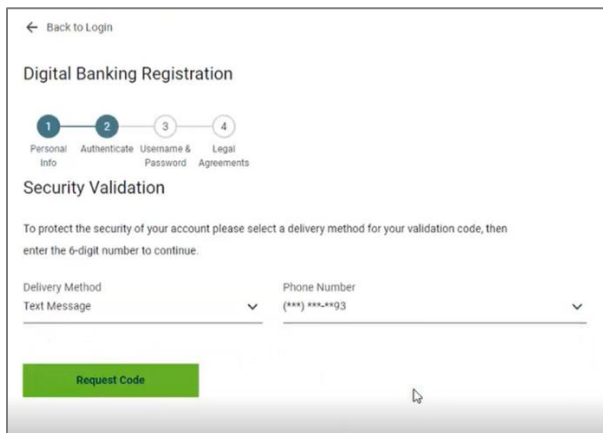
Date of Birth MM/DD/YYYY

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 2 3 4
Personal Authenticate Username & Legal
Info Password Agreements

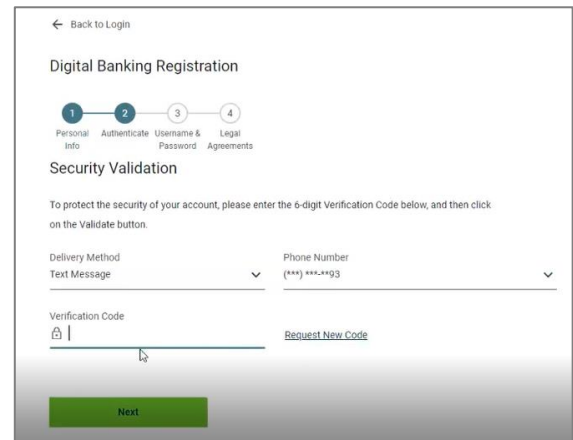
Security Validation

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 Text Message

Phone Number (***-***-****)

Request Code



← Back to Login

Digital Banking Registration

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

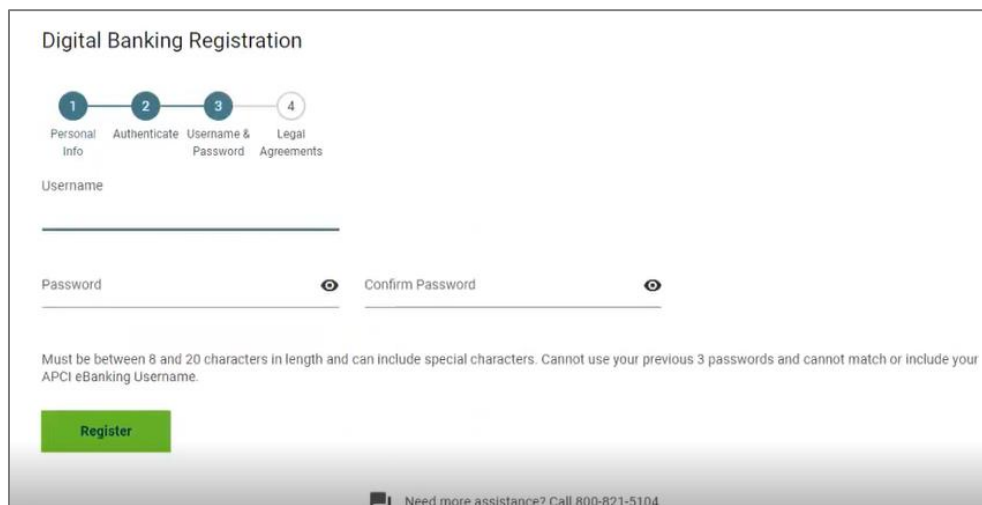
Delivery Method Text Message

Phone Number (***-***-****)

Verification Code [Request New Code](#)

Next


3. Create your Username and Password.




Digital Banking Registration

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


Username

Password 

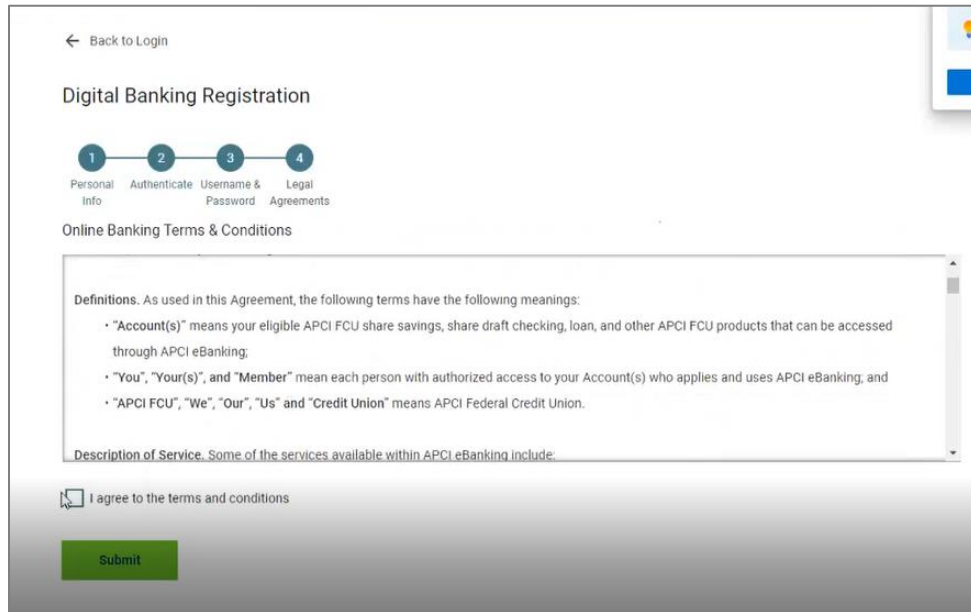
Confirm Password 

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

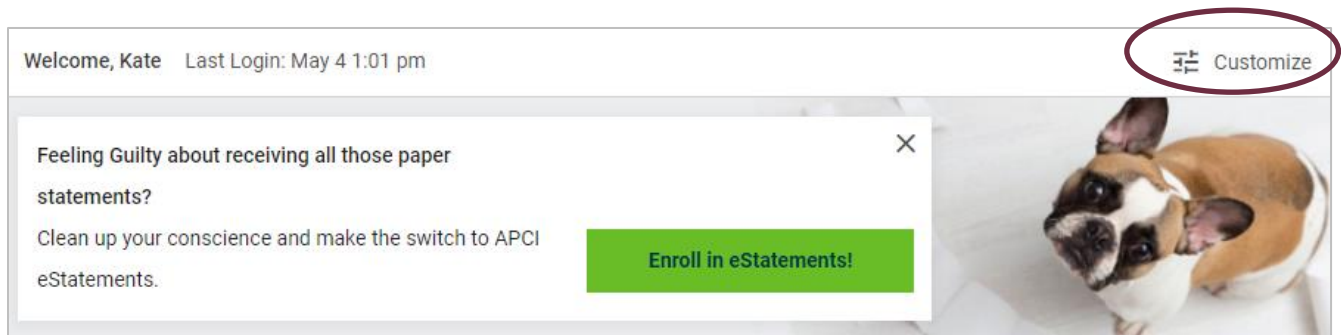
Submit

APCI eBanking Customizing Your Dashboard Tiles

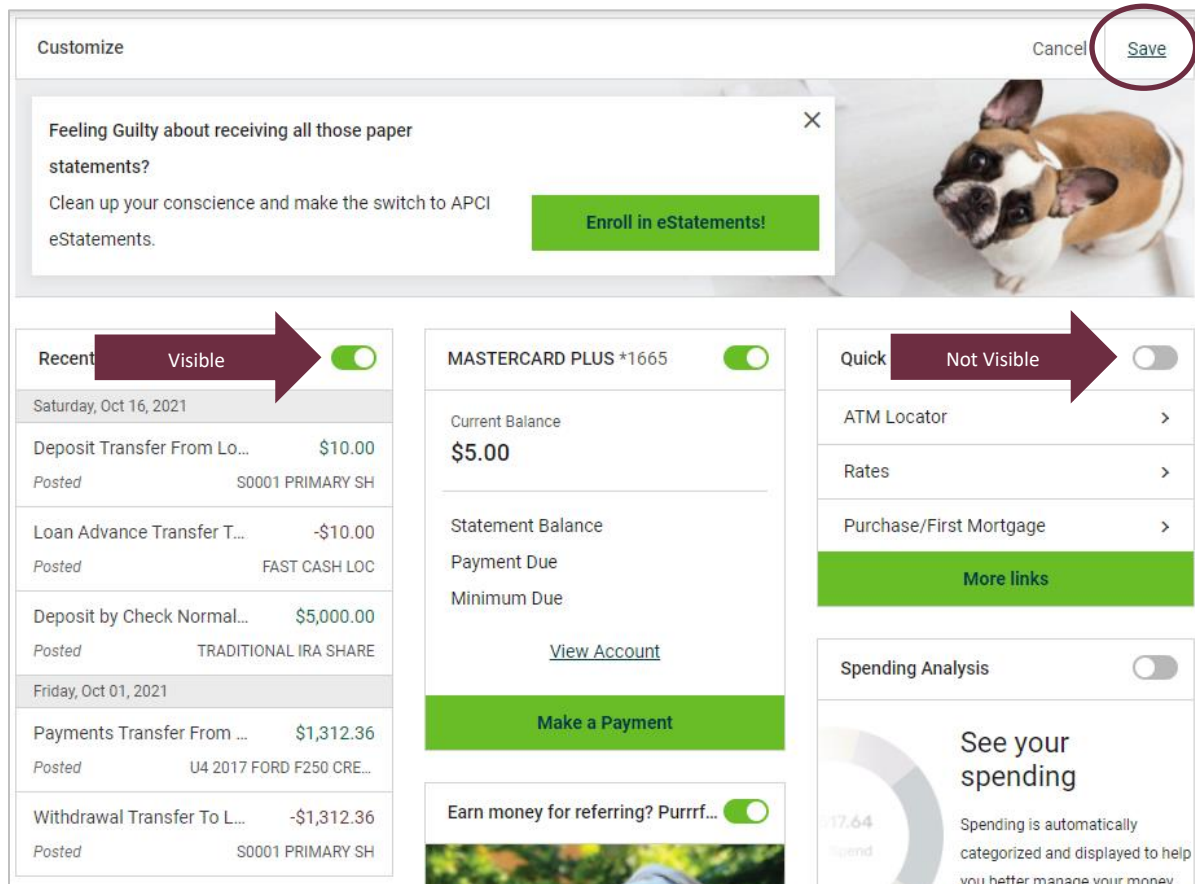
You can customize the tiles visible on your dashboard.

On a personal computer:

1. Select the “Customize” tool.

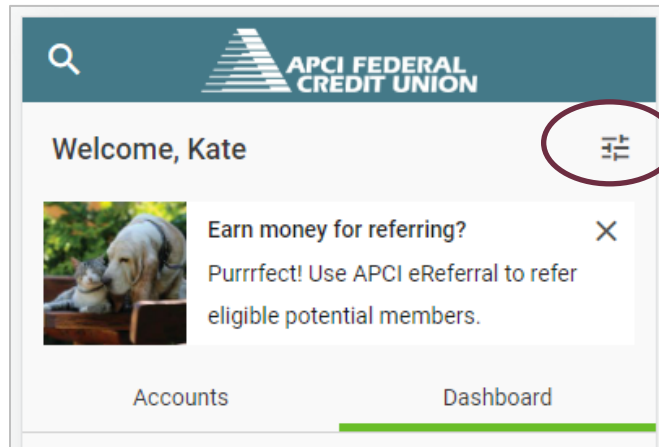


2. Use the slider tools to add or remove tiles from your dashboard view. Green means the tile is visible, gray means it is not. Click “Save” to return to your dashboard.

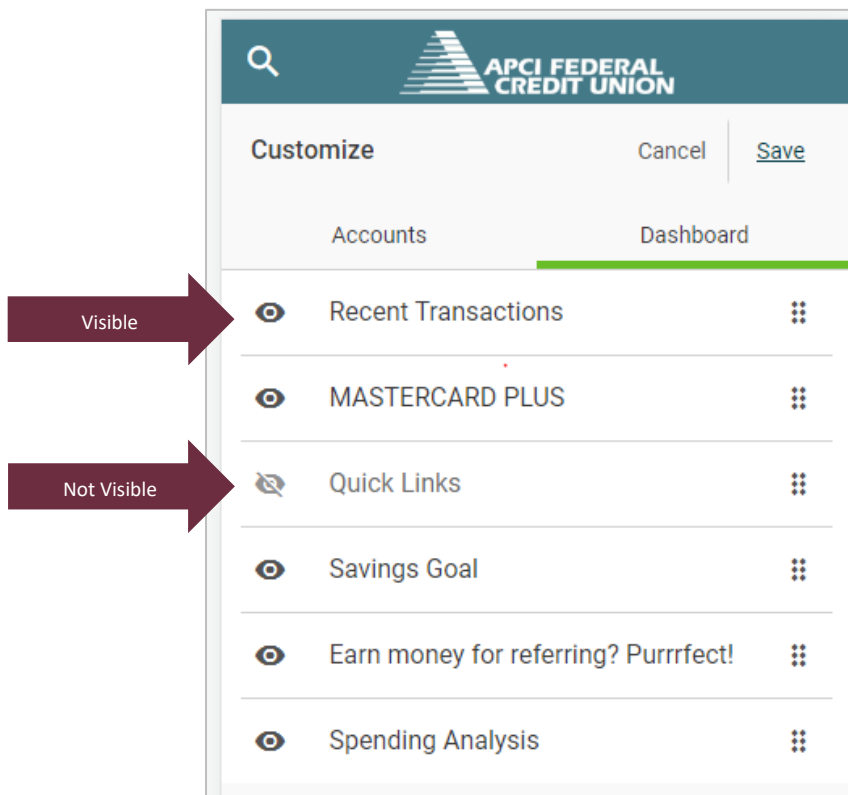


On a mobile device:

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.



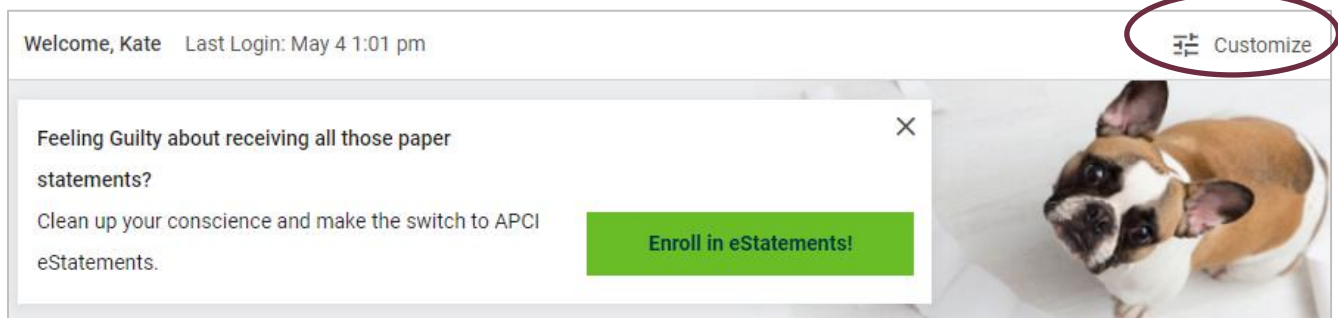
APCI eBanking

Adding or Removing Accounts from View

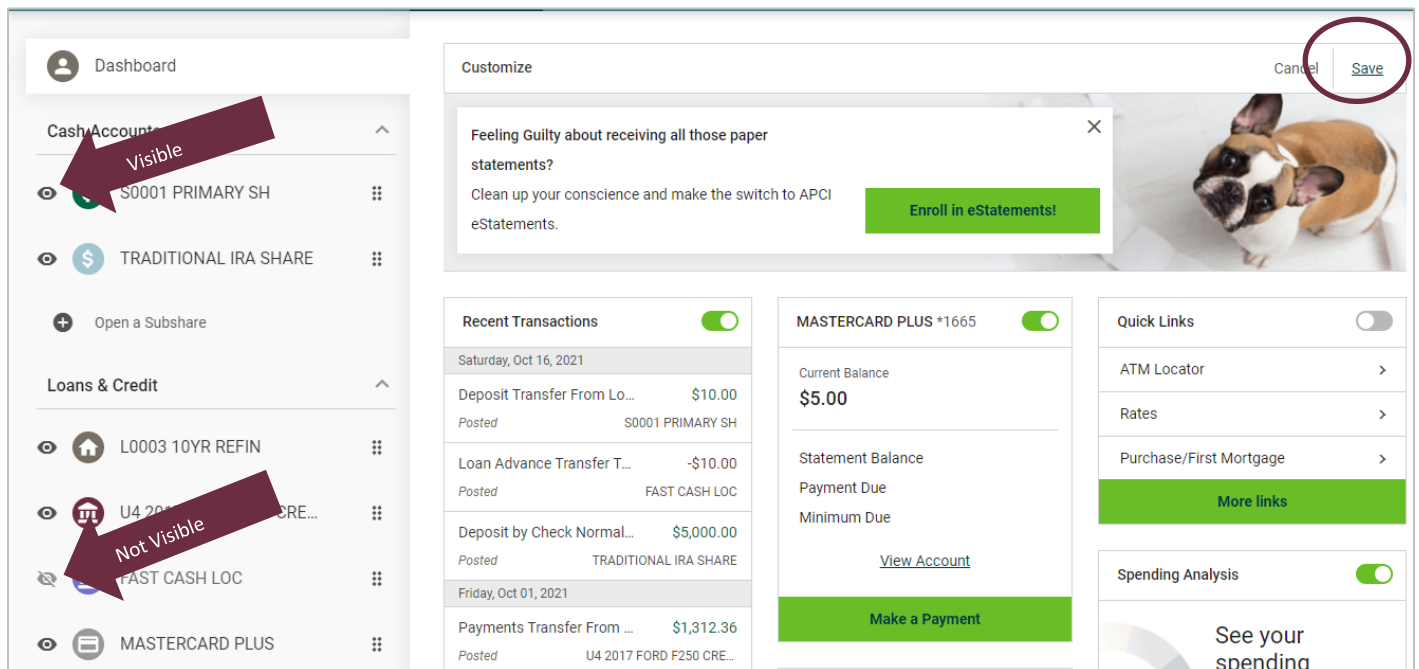
You can choose to add or remove specific accounts from your Account List view.

On a personal computer:

1. Select the “Customize” tool.

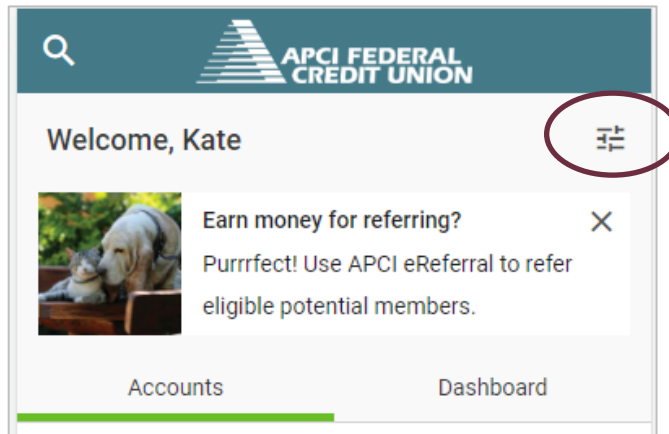


2. Click on the eye icon to add or remove an account from view. An eye icon that is gray with a diagonal line through it means the account is not visible. Click “Save” to return to your account listing.

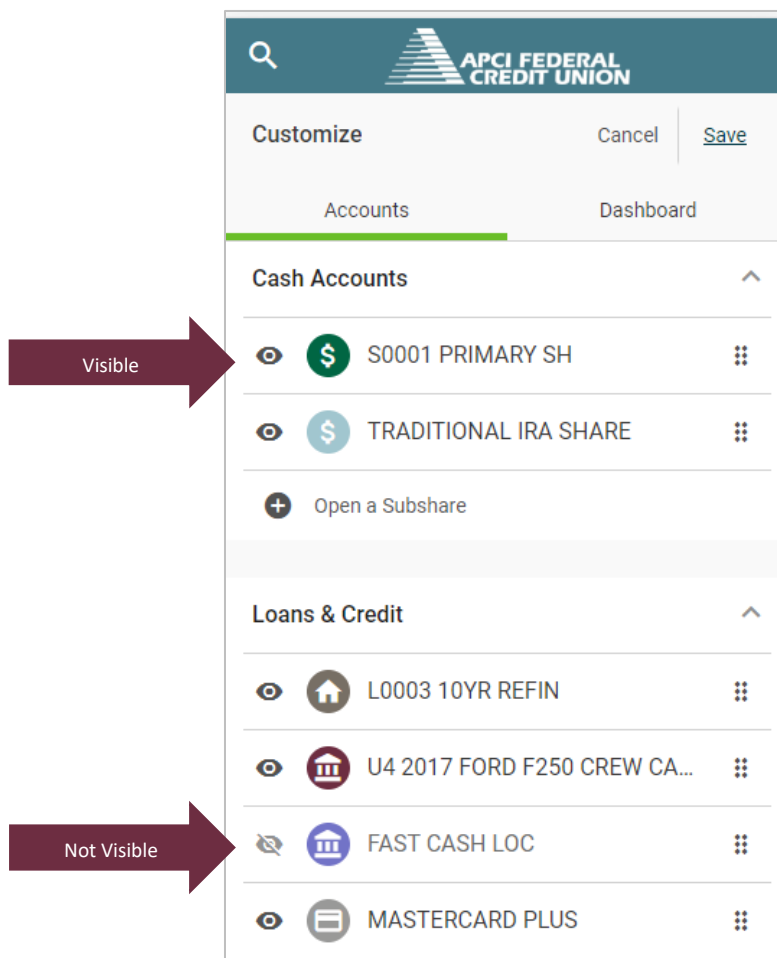


On a mobile device:

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



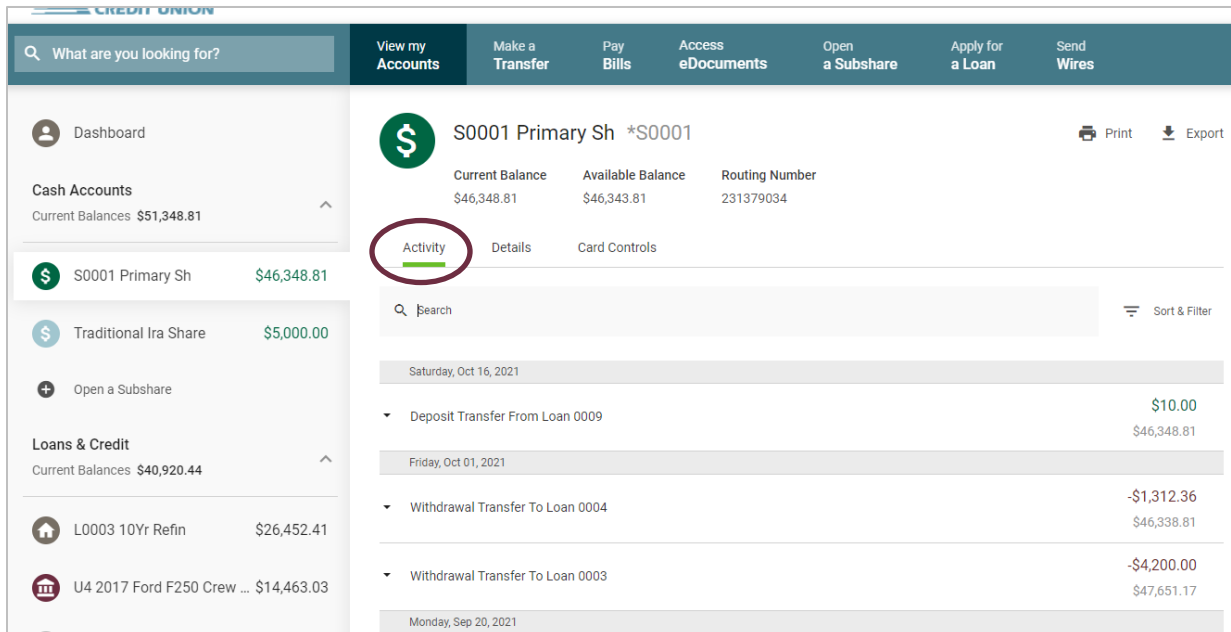
2. Tap on the eye icon to add or remove an account from view. An eye icon that is gray with a diagonal line through it means the account is not visible. Tap “Save” to return to your account listing.



APCI eBanking

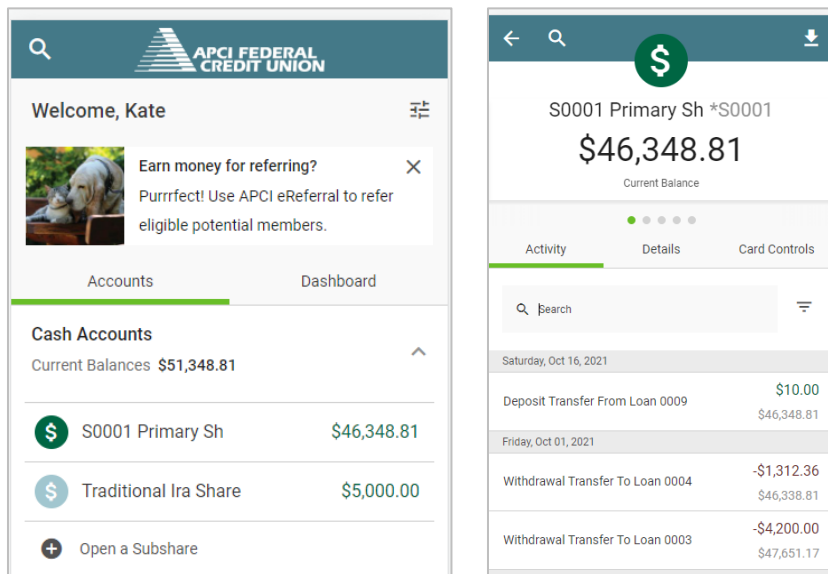
Viewing and Printing or Exporting Your Account Activity, Details and Card Controls

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.



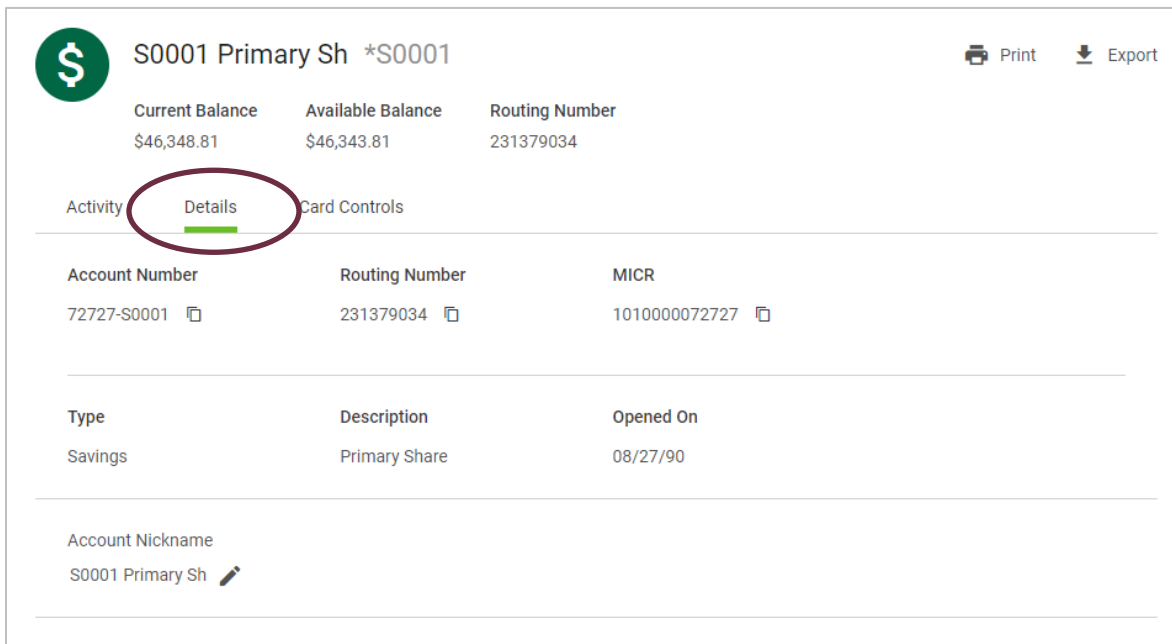
The screenshot shows the desktop eBanking interface. On the left, there is a navigation menu with sections for 'Cash Accounts' (Current Balances \$51,348.81), 'Loans & Credit' (Current Balances \$40,920.44), and 'Open a Subshare'. The 'Cash Accounts' section lists 'S0001 Primary Sh' with a balance of \$46,348.81 and 'Traditional Ira Share' with a balance of \$5,000.00. The 'Loans & Credit' section lists 'L0003 10Yr Refin' with a balance of \$26,452.41 and 'U4 2017 Ford F250 Crew ...' with a balance of \$14,463.03. The main content area displays the selected account 'S0001 Primary Sh *S0001' with a current balance of \$46,348.81, an available balance of \$46,343.81, and a routing number of 231379034. Below this, there are tabs for 'Activity', 'Details', and 'Card Controls', with 'Activity' selected. The activity list shows transactions for Saturday, Oct 16, 2021 (Deposit Transfer From Loan 0009, \$10.00) and Friday, Oct 01, 2021 (Withdrawal Transfer To Loan 0004, -\$1,312.36 and Withdrawal Transfer To Loan 0003, -\$4,200.00). A search bar and 'Sort & Filter' options are also visible.


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





The left screenshot shows the mobile eBanking interface. It features a 'Welcome, Kate' message and a promotional banner for 'Earn money for referring?'. Below this, there are tabs for 'Accounts' and 'Dashboard', with 'Accounts' selected. The 'Accounts' section lists 'S0001 Primary Sh' with a balance of \$46,348.81 and 'Traditional Ira Share' with a balance of \$5,000.00. The right screenshot shows the mobile eBanking interface for the selected account 'S0001 Primary Sh *S0001'. It displays the current balance of \$46,348.81 and has tabs for 'Activity', 'Details', and 'Card Controls', with 'Activity' selected. The activity list shows transactions for Saturday, Oct 16, 2021 (Deposit Transfer From Loan 0009, \$10.00) and Friday, Oct 01, 2021 (Withdrawal Transfer To Loan 0004, -\$1,312.36 and Withdrawal Transfer To Loan 0003, -\$4,200.00). A search bar and 'Sort & Filter' options are also visible.

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

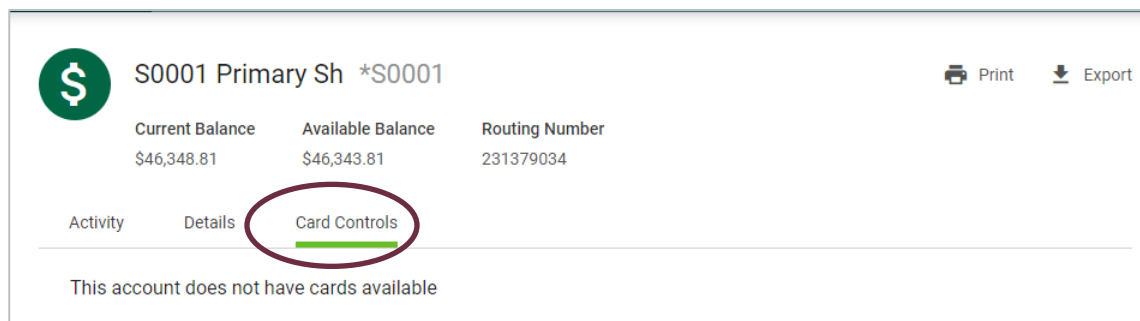
Activity **Details** Card Controls


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

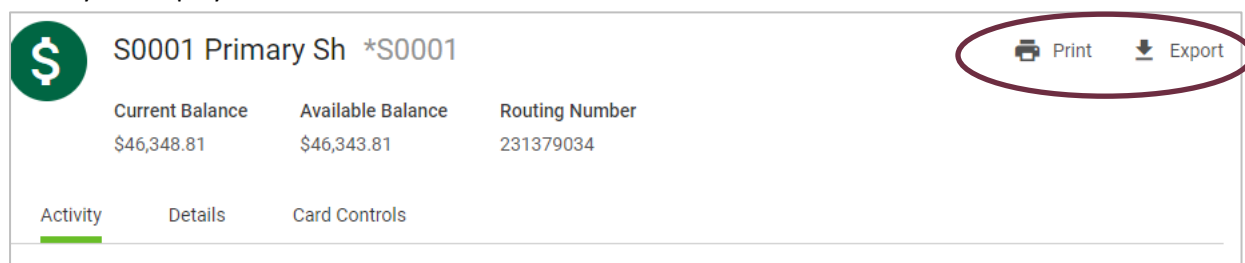
 Print
  Export


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.



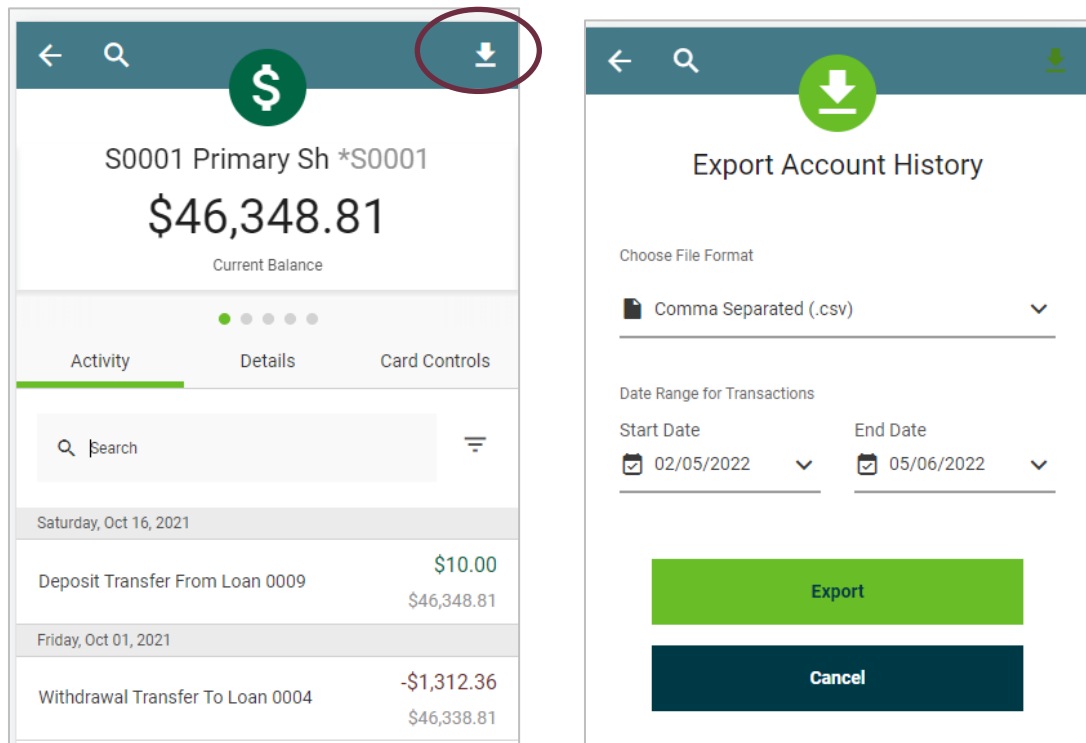

S0001 Primary Sh *S0001

 Print
  Export

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

Activity **Details** Card Controls

- 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.



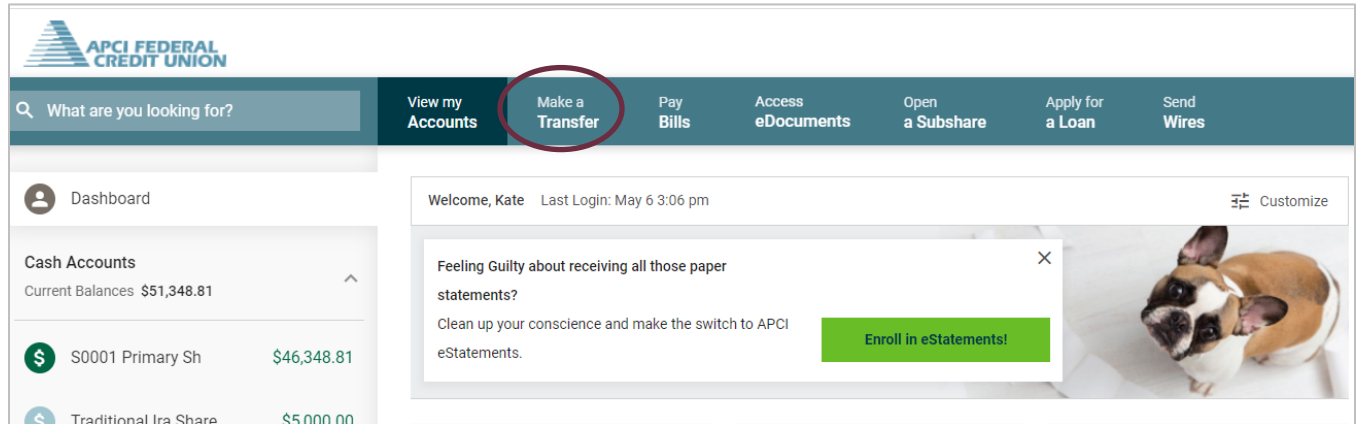
- You will also be able to view recent activity for all of your accounts if you have the Recent Transactions tile set to be visible.

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

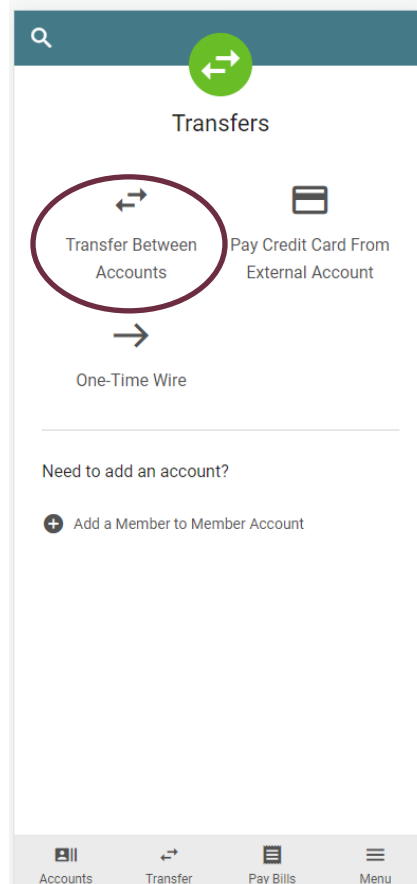
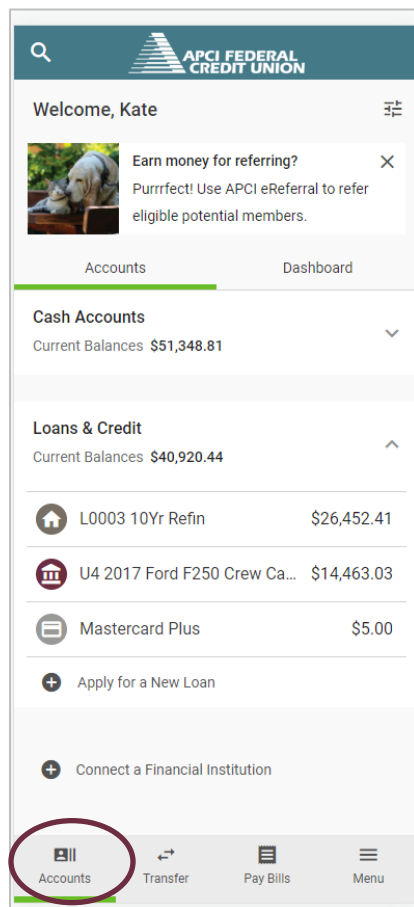
APCI eBanking

Transferring Funds Between Your Accounts

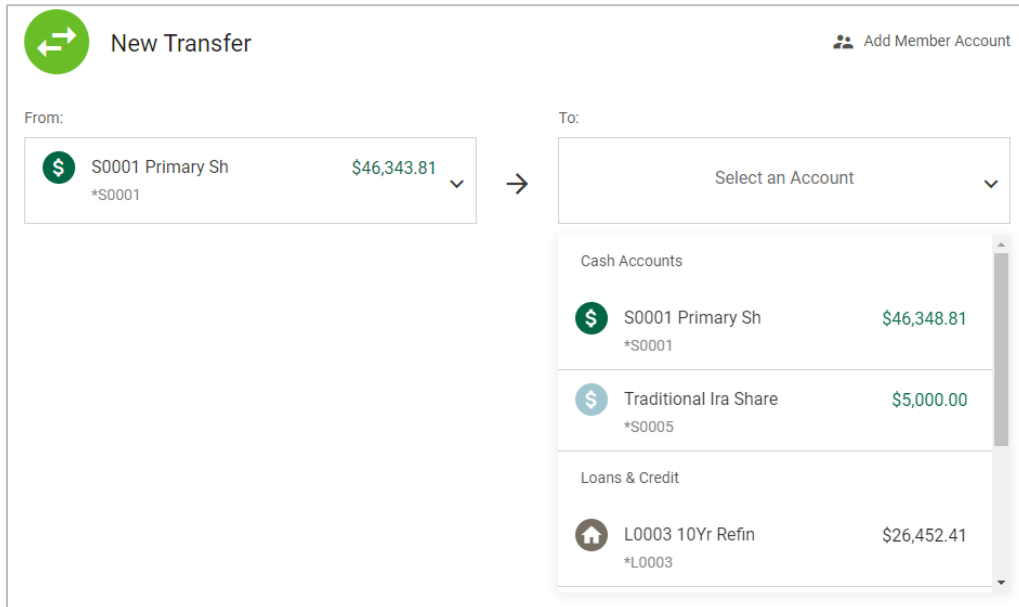
1. On a personal computer, choose the “Make a Transfer” tab.



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



- 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

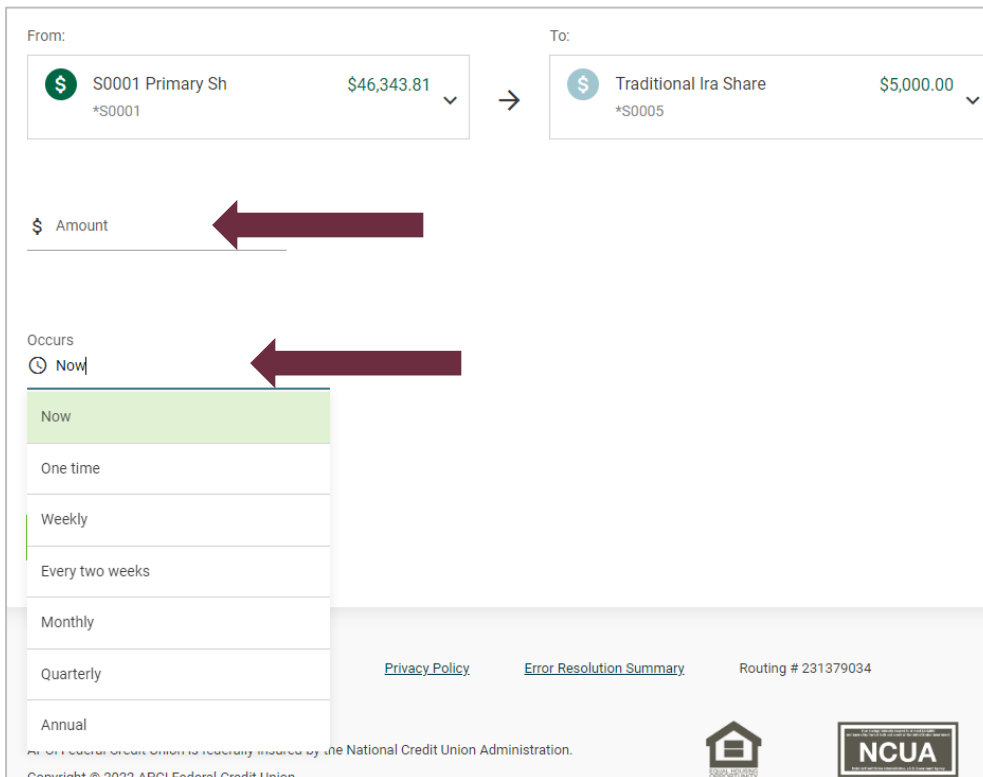
Cash Accounts

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

Loans & Credit

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

- 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

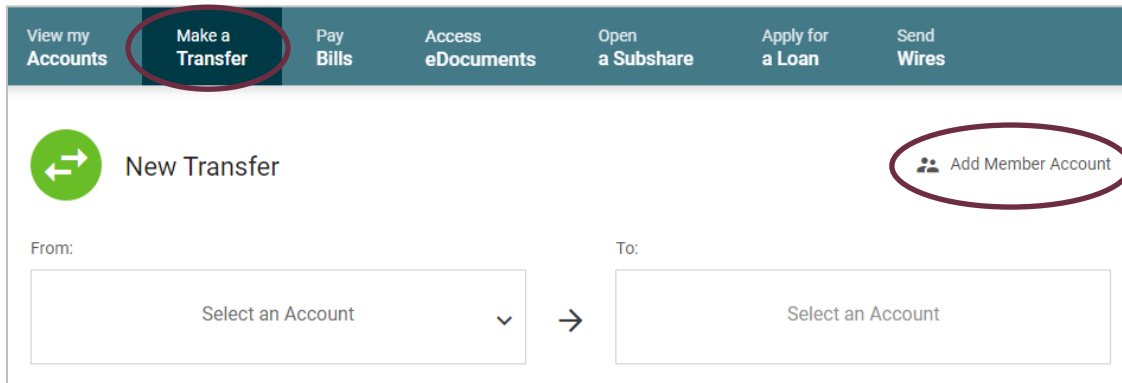
Member FDIC. Member of the National Credit Union Administration.
 Copyright © 2022 APCI Federal Credit Union.

- After confirming your details are correct, select "Confirm" to complete your transfer.

APCI eBanking

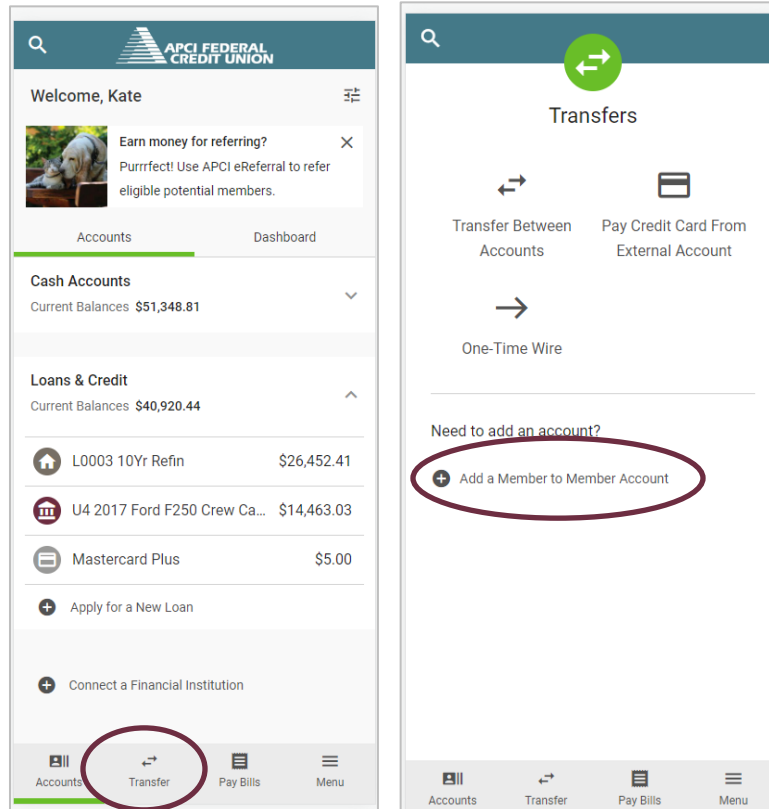
Transferring Funds to Another Member Account

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

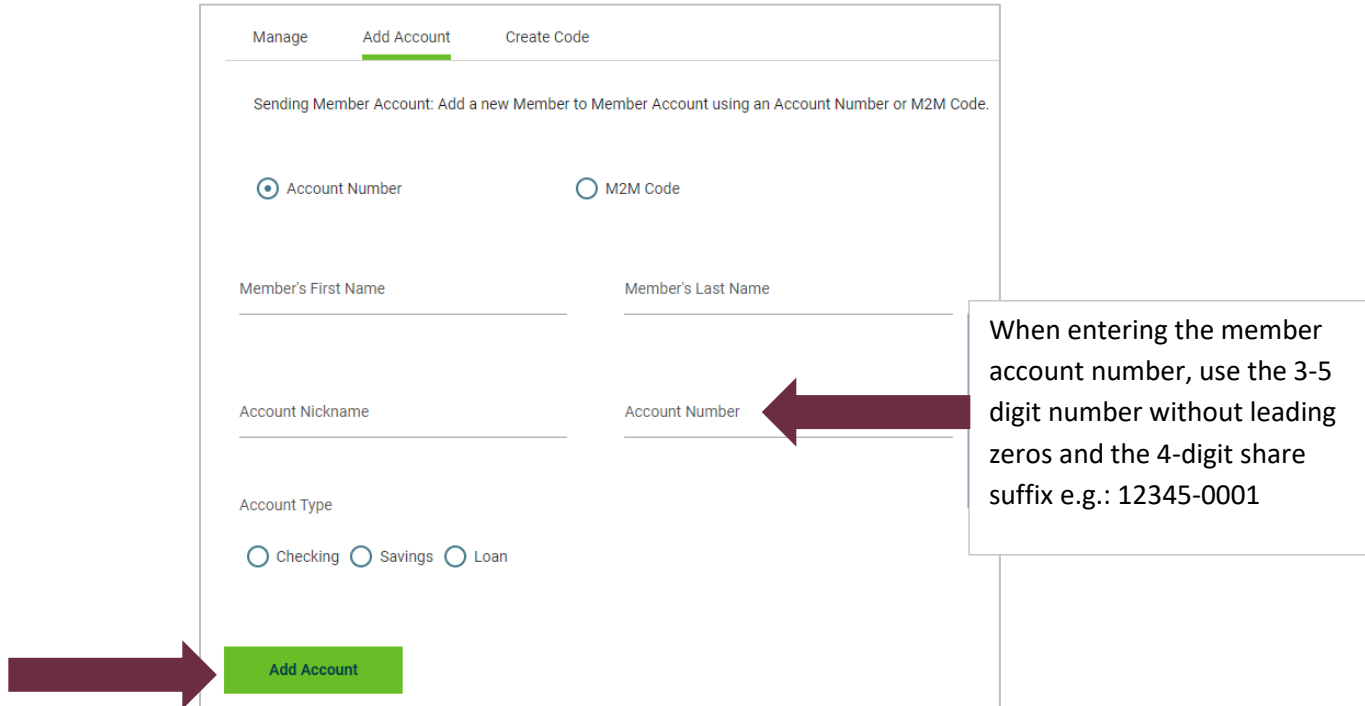


On a mobile device, select “Transfer” from the bottom of your screen, then select “Add a Member to Member Account.”

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 _____

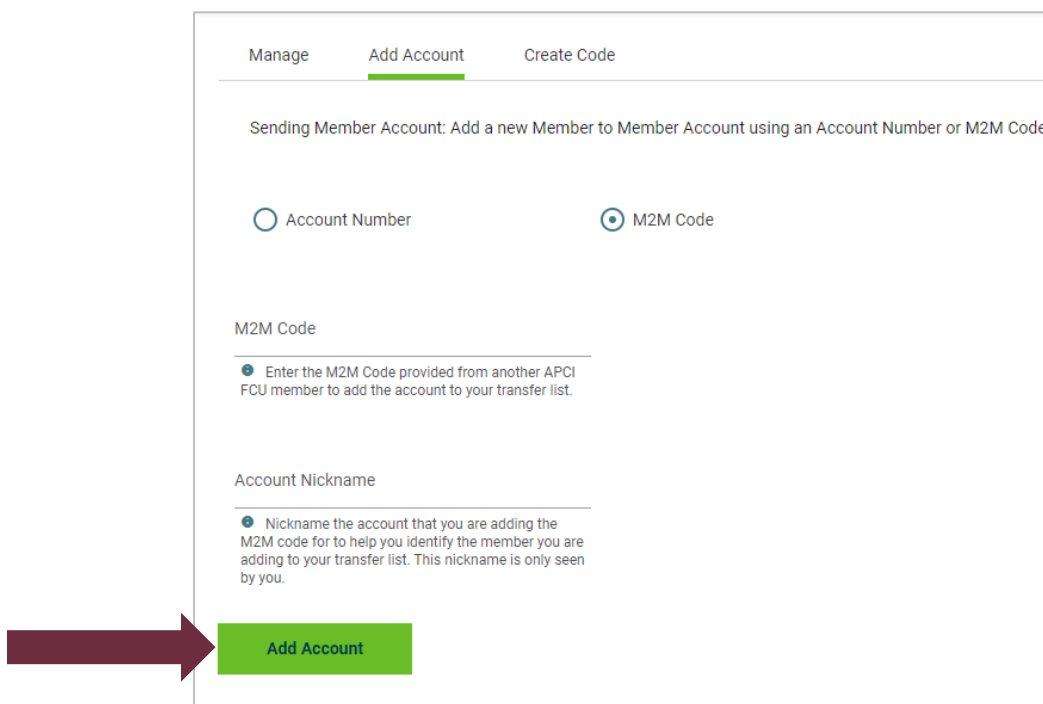
Account Type

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 _____

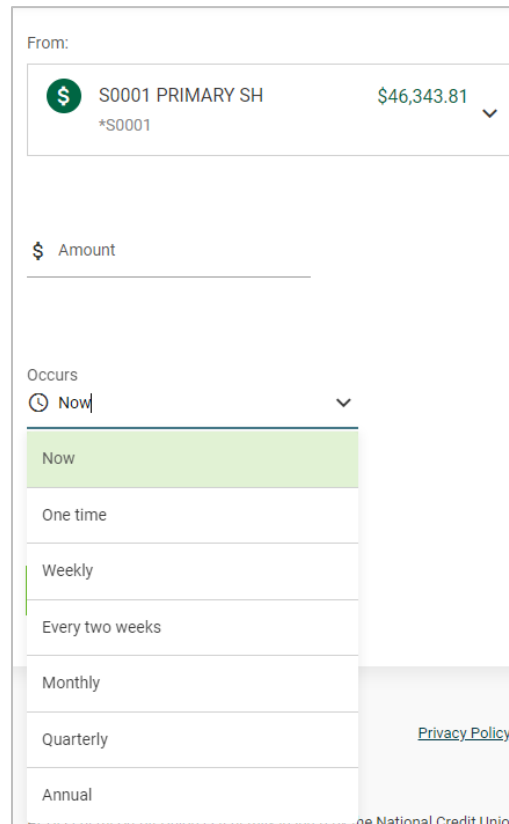
Enter the M2M Code provided from another APCI FCU member to add the account to your transfer list.

Account Nickname _____

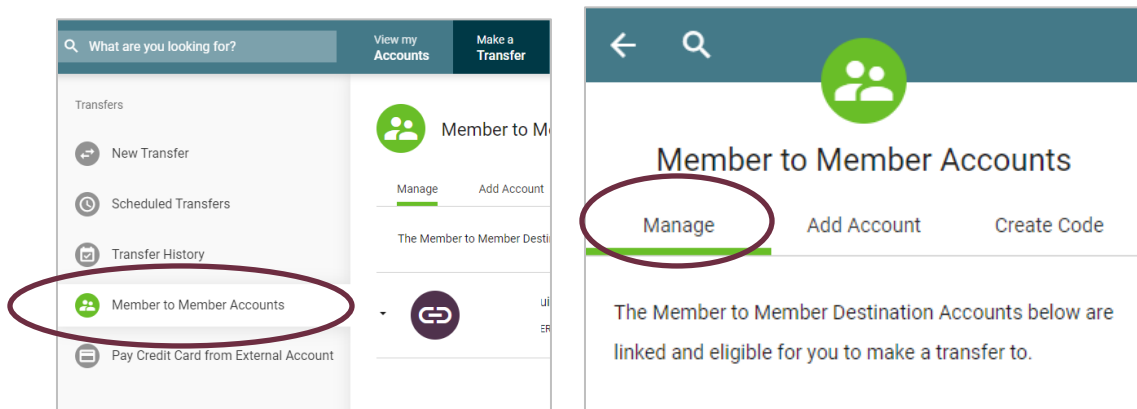
Nickname the account that you are adding the M2M code for to help you identify the member you are adding to your transfer list. This nickname is only seen by you.

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.



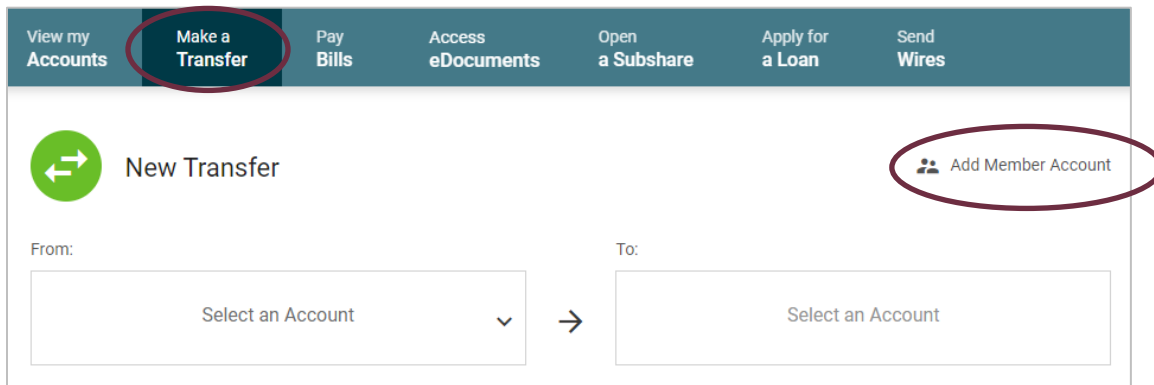
9. Select the member you wish to transfer to from your list of linked accounts.
10. Select "Transfer To."
11. Complete steps 6 and 7.

APCI eBanking

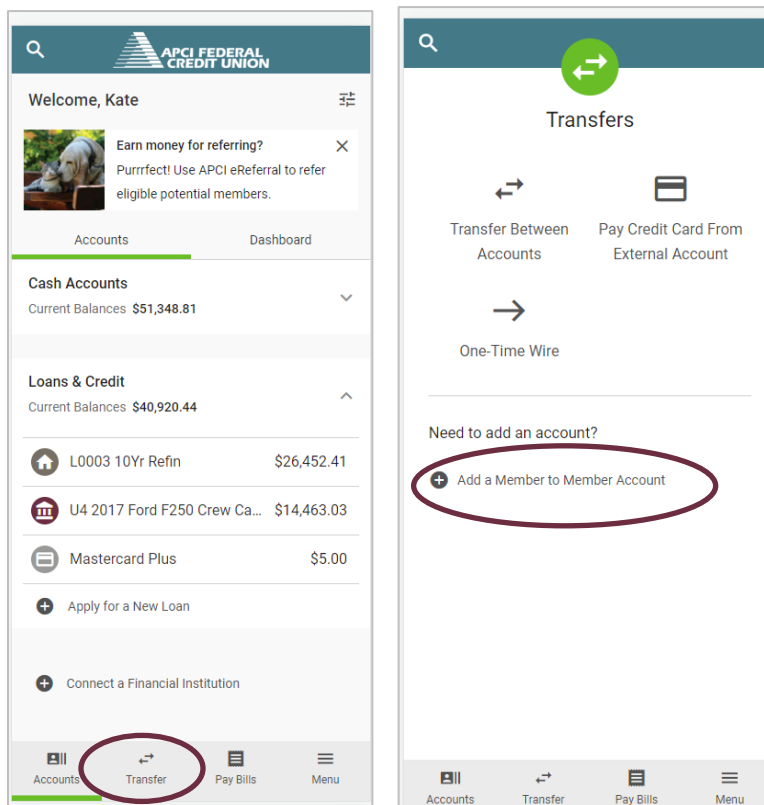
Creating an M2M Code

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.

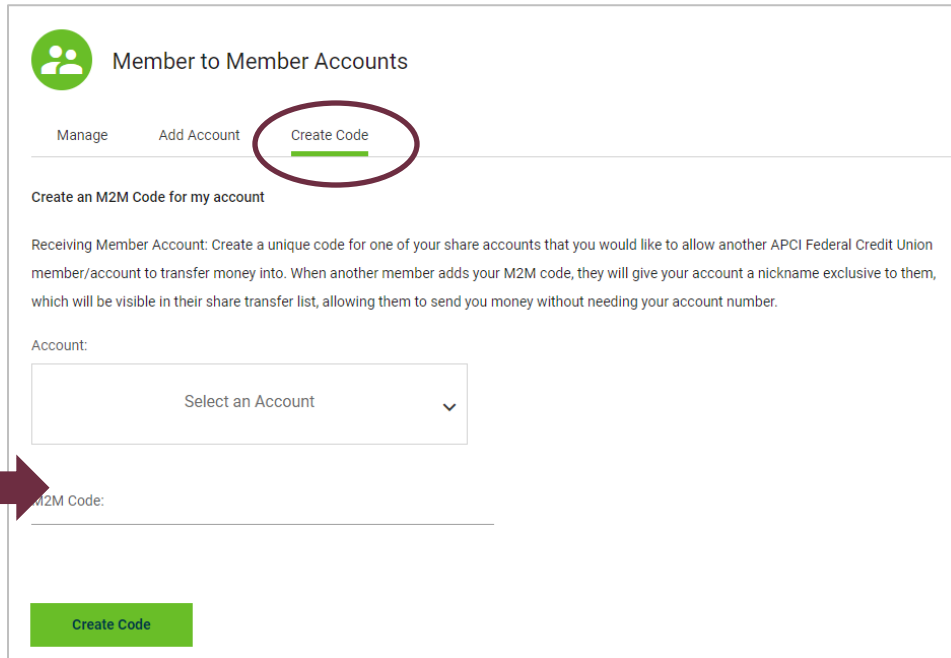
1. On a personal computer choose the “Make a Transfer” tab, then select “Add Member Account.”



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



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 ▾

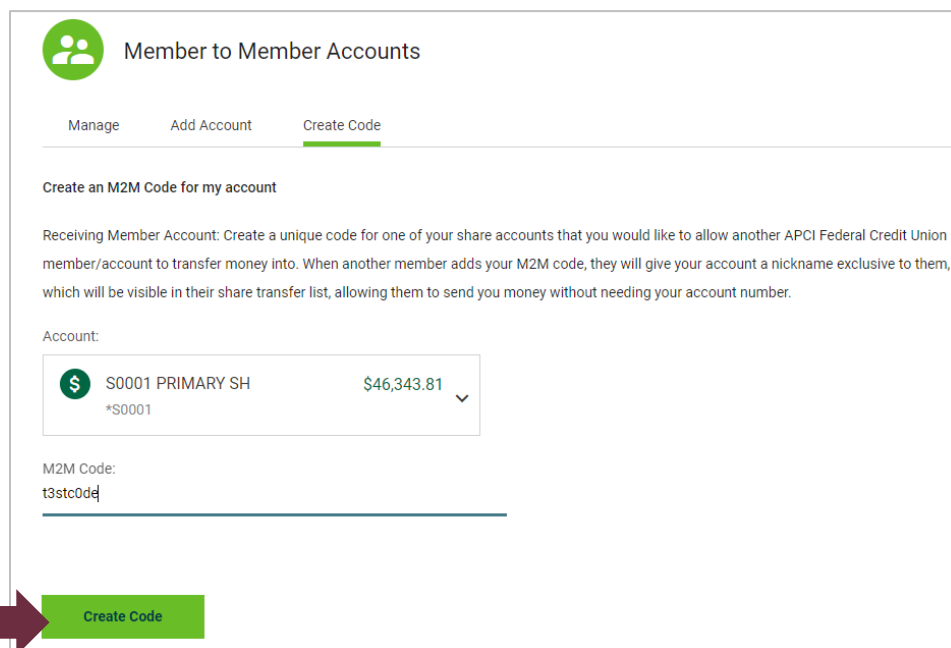
M2M Code:

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

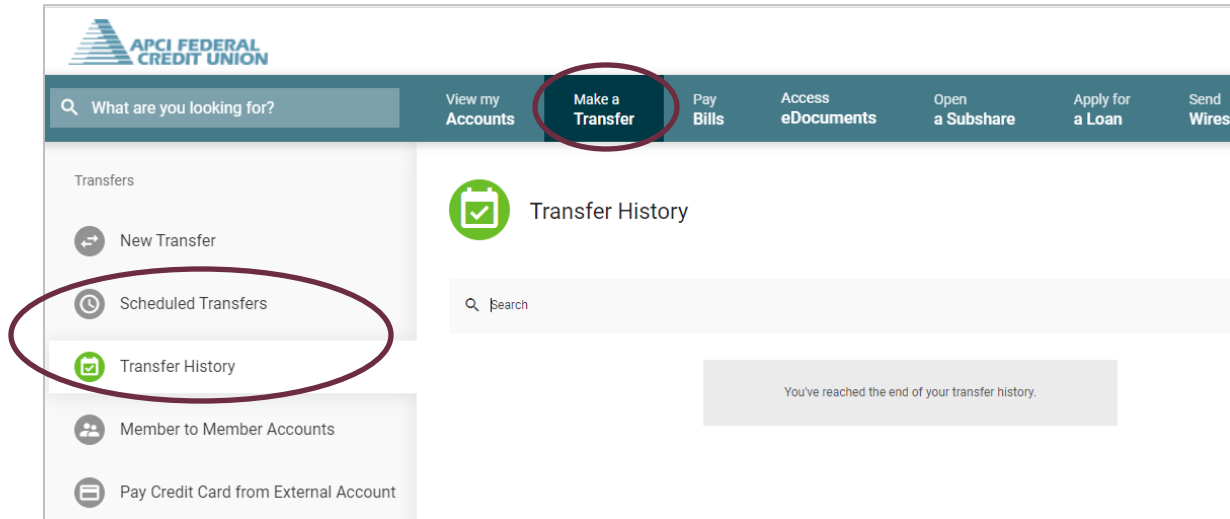
Create Code

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

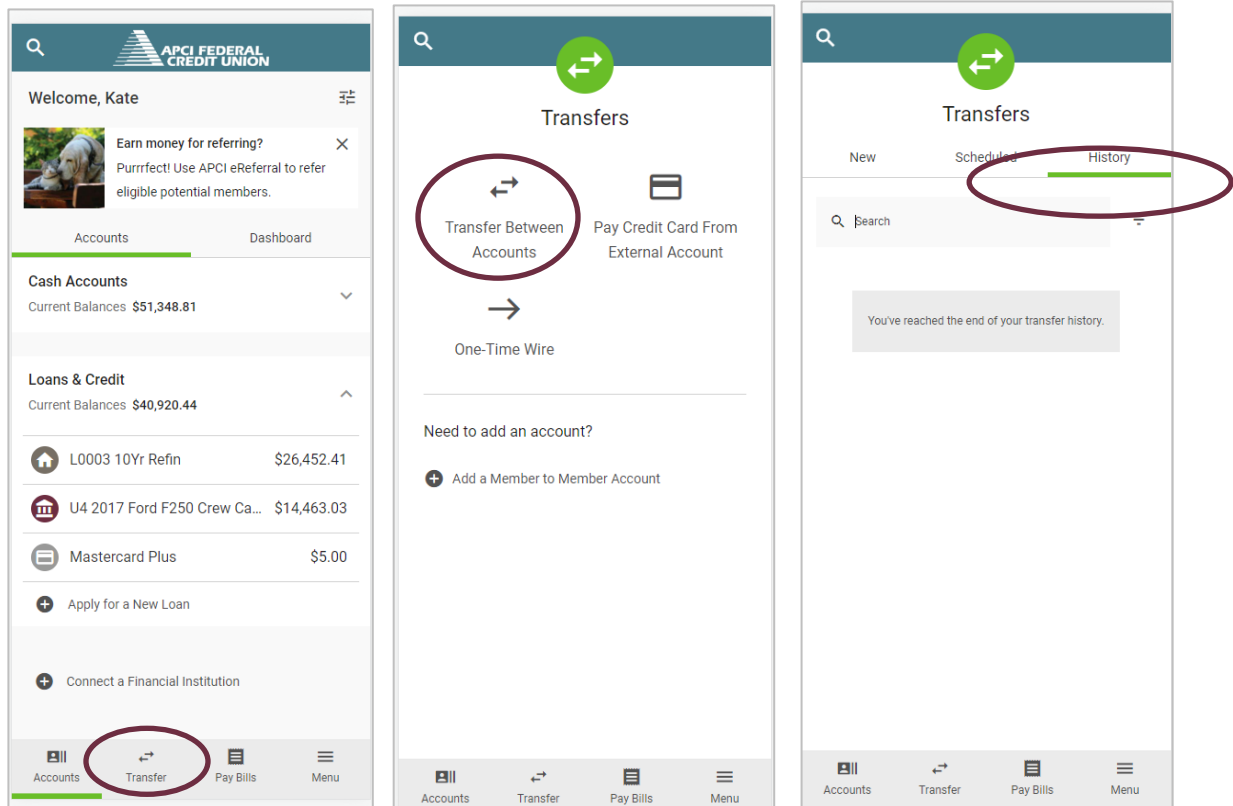
APCI eBanking

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.



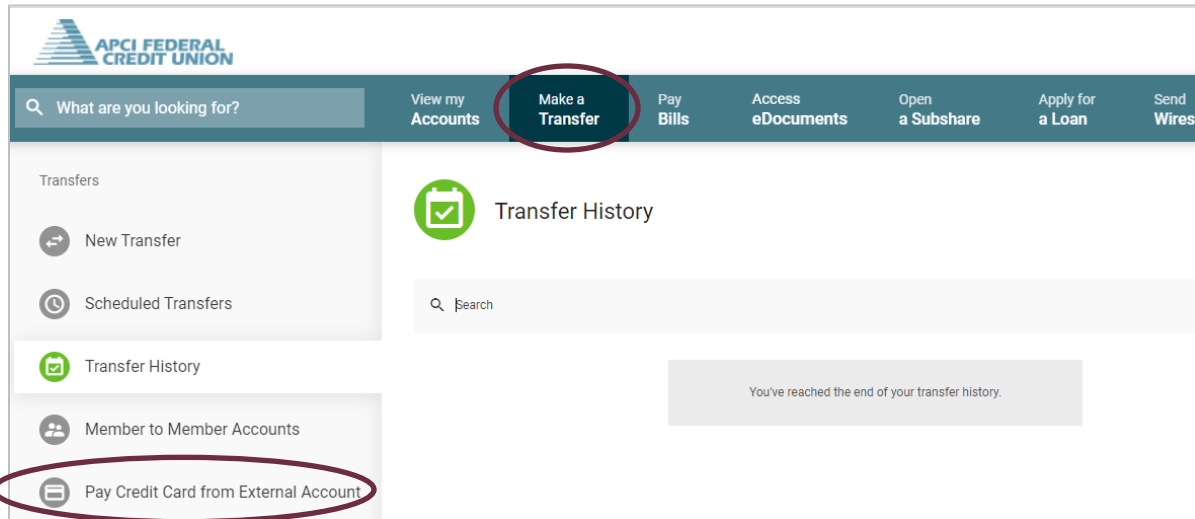
- On a mobile device select “Transfer” from the bottom of your screen, then select “Transfer Between Accounts” and choose “Scheduled” or “History” to display your activity.



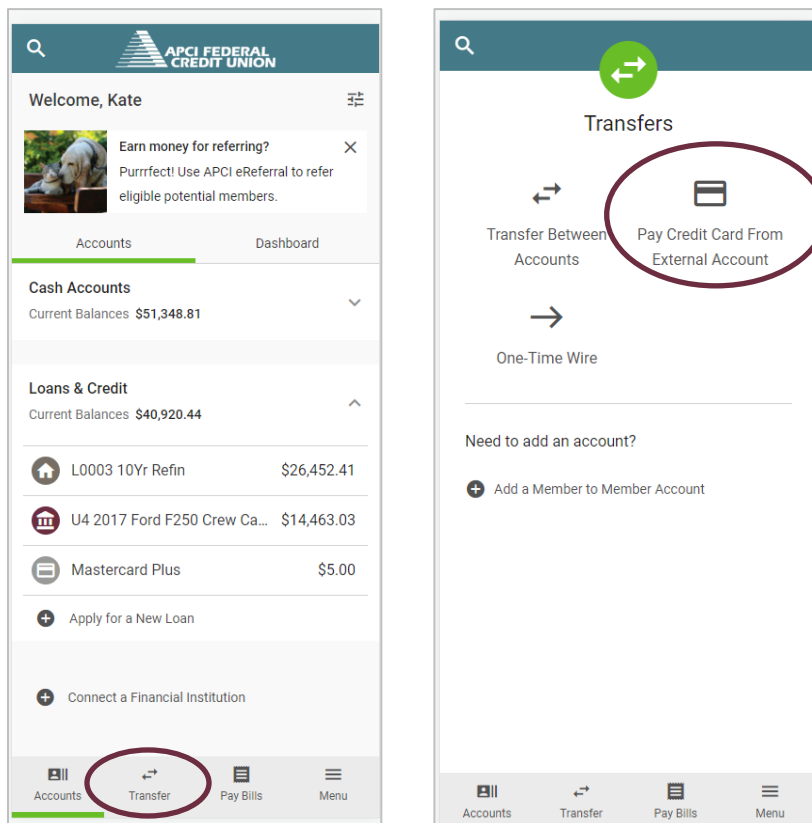
APCI eBanking

Paying Your APCI FCU Mastercard® Plus From an External Account

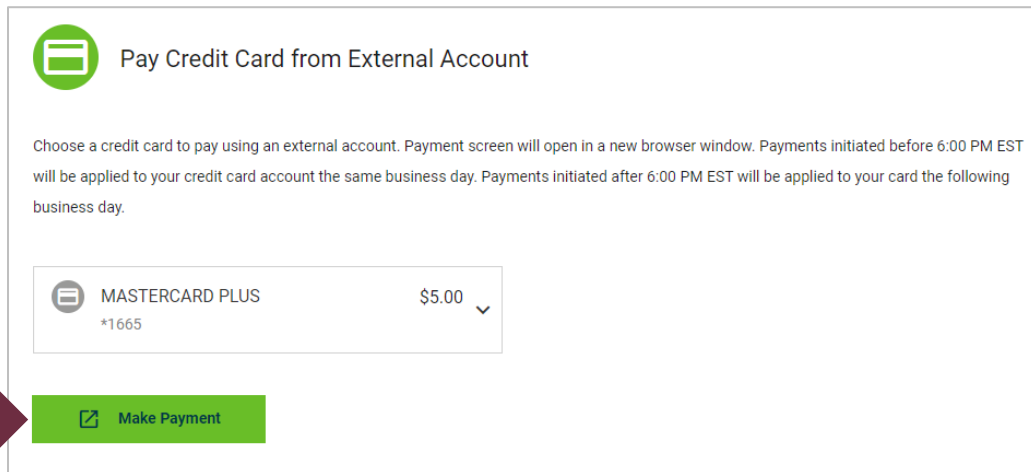
1. On a personal computer choose the “Make a Transfer” tab then select “Pay Credit Card from External Account.”



- 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.”



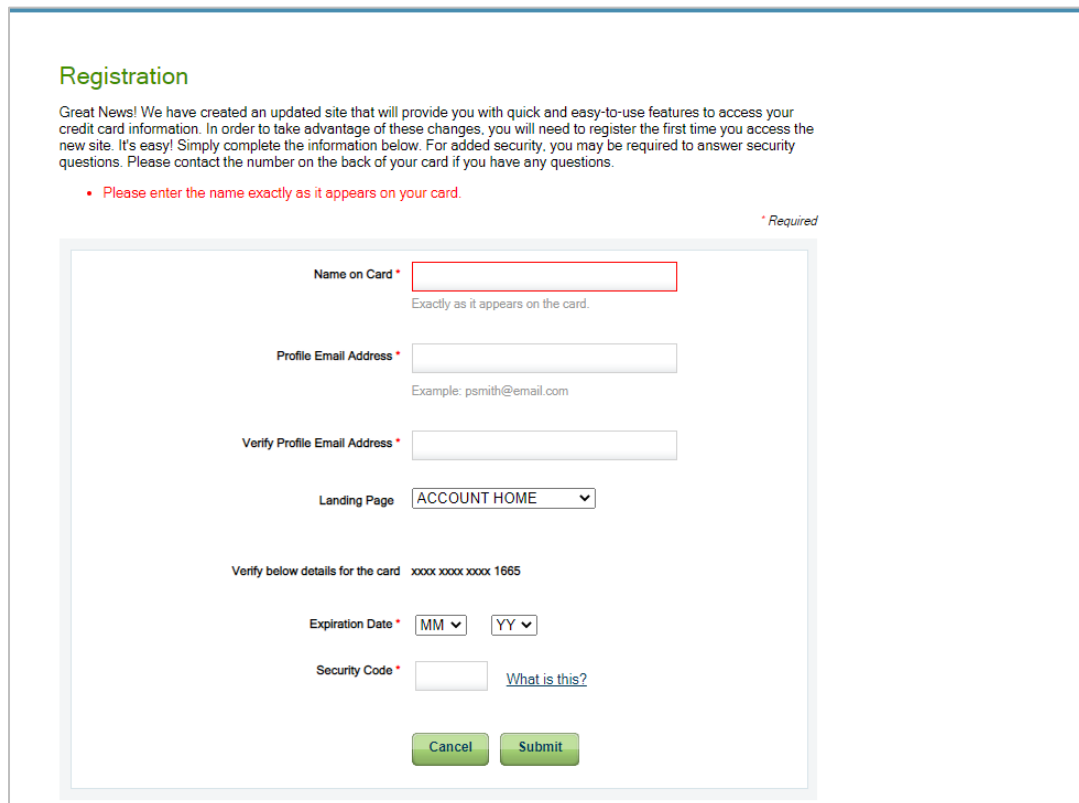
Pay Credit Card from External Account

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 ACCOUNT HOME

Verify below details for the card xxxx xxxx xxxx 1665

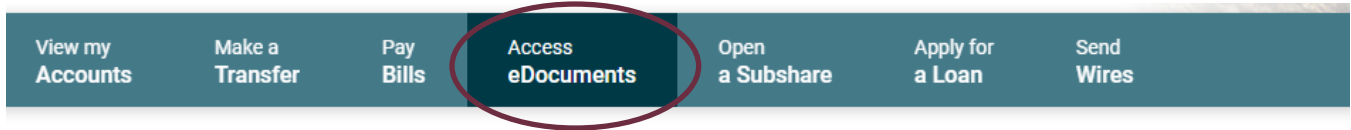
Expiration Date * MM YY

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

Cancel Submit

APCI eBanking Enrolling in APCI eStatements

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



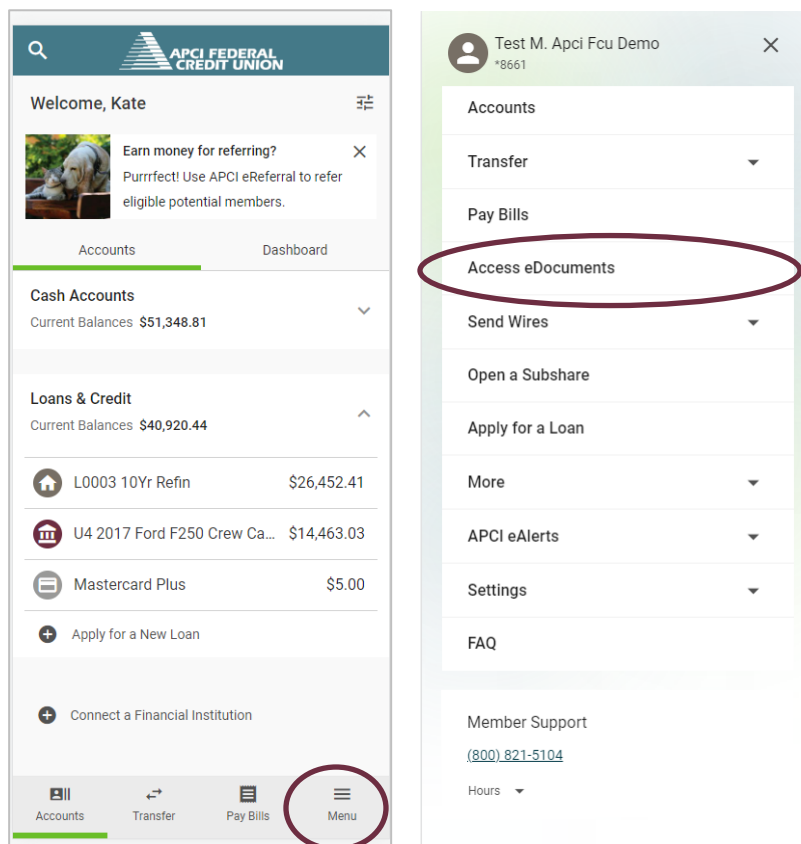
eDocuments

eDocuments Enabled 

eStatements

eNotices & Tax Forms

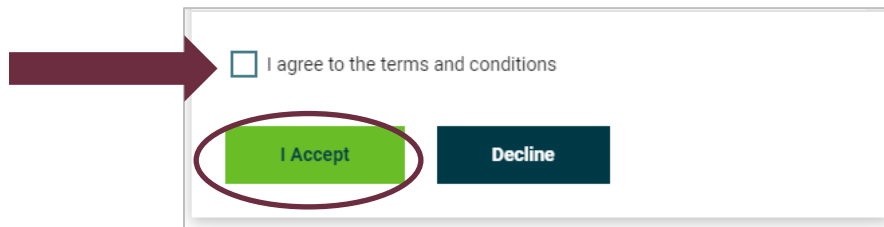
On a mobile device select “Menu” from the bottom of your screen, select “Access Documents.”



2. Select the button that states “Enroll in eDocuments.” You will see the eDocuments enabled message when enrollment is complete.



3. You will need to agree to and accept the Terms and Conditions of Enrollment.

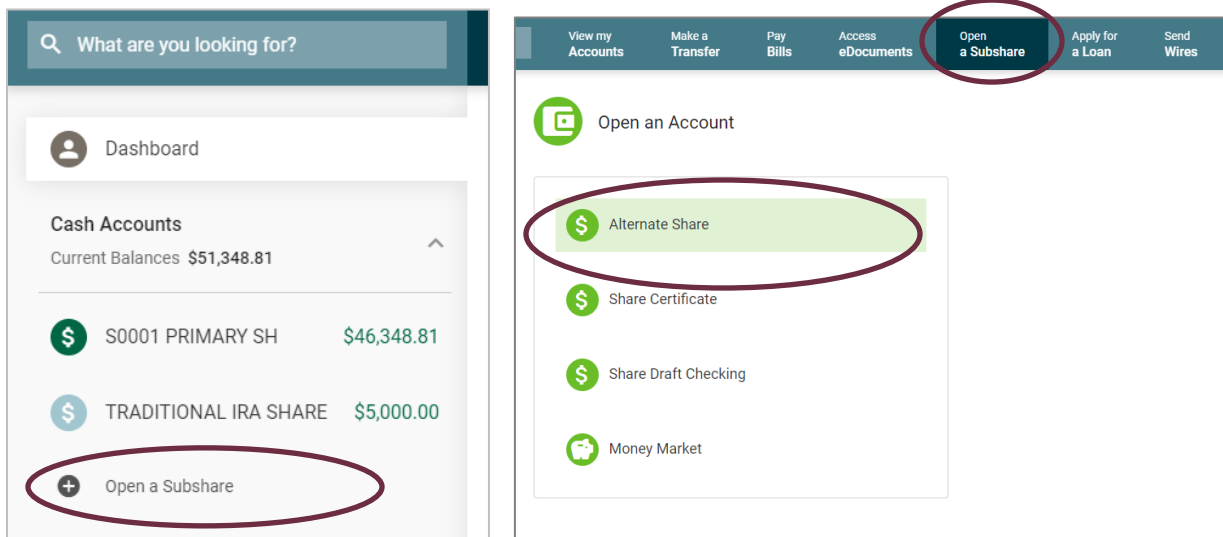


Please note that when you are enrolled in APCI eStatements you will also receive you tax forms electronically.

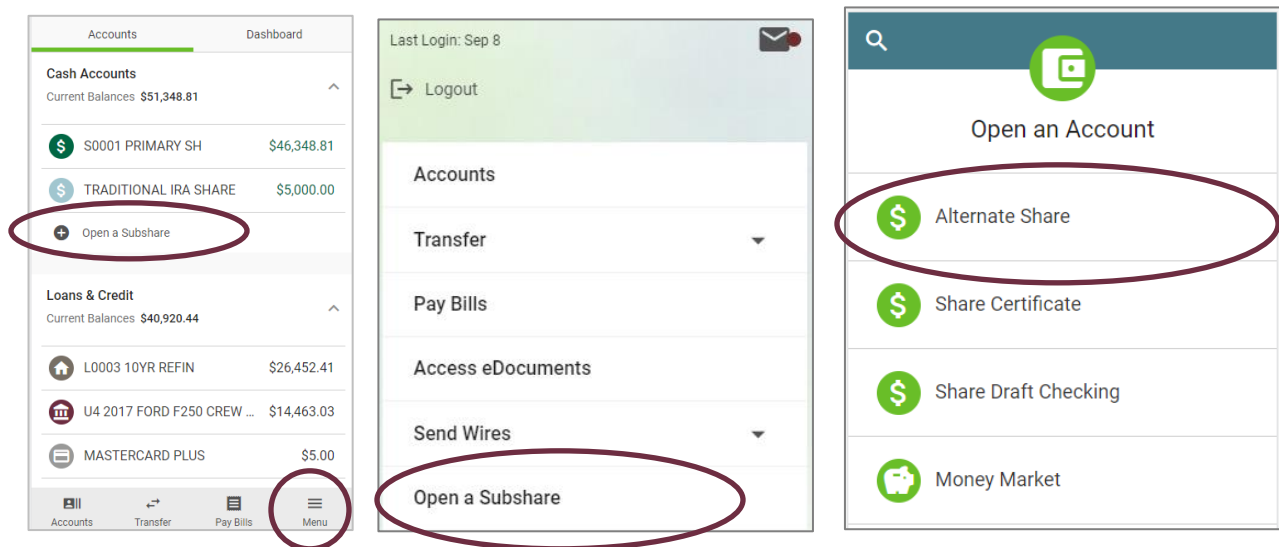
APCI eBanking

Opening an Alternate Share Account

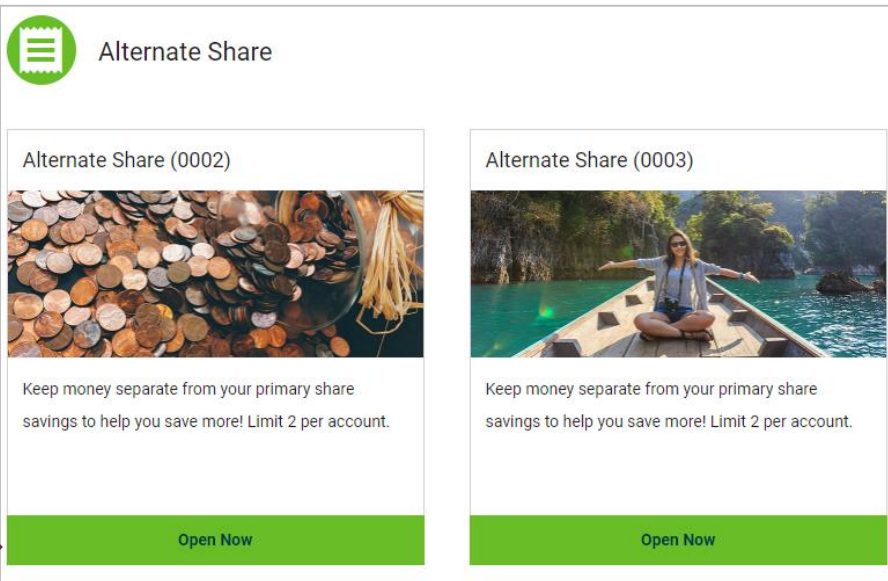
1. On a personal computer choose “Open a Subshare” from your Accounts list. You can also choose the “Open a Subshare” tab and select “Alternate Share.”



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)

Alternate Share (0003)

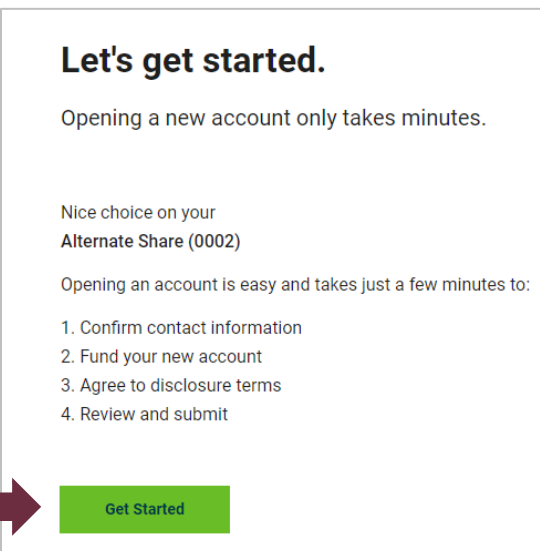
Keep money separate from your primary share savings to help you save more! Limit 2 per account.

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

Open Now

Open Now

3. Select "Get Started."



Let's get started.

Opening a new account only takes minutes.

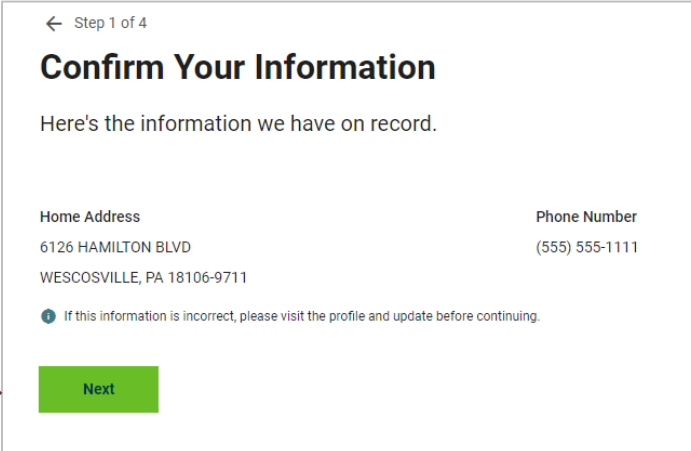
Nice choice on your
Alternate Share (0002)

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.

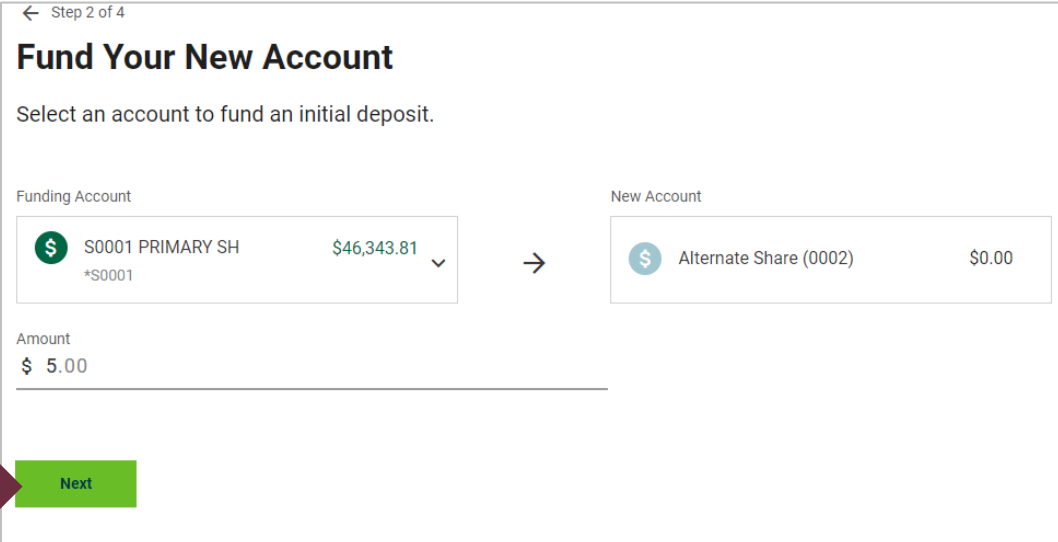
Home Address	Phone Number
6126 HAMILTON BLVD	(555) 555-1111
WESCOSVILLE, PA 18106-9711	

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.

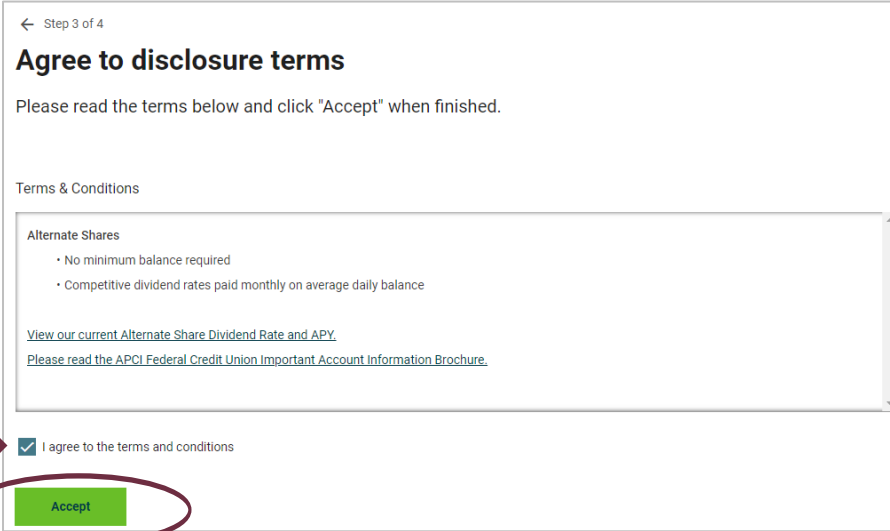
Funding Account	New Account
 S0001 PRIMARY SH \$46,343.81 *S0001	 Alternate Share (0002) \$0.00

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

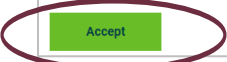

Alternate Shares

- 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

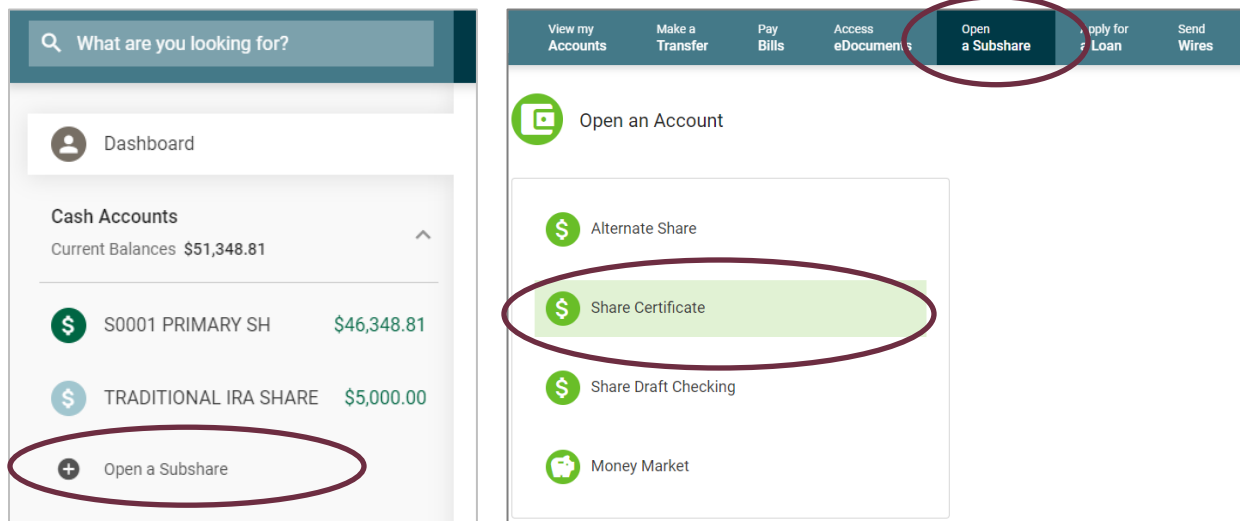
After clicking "Open Account", please wait 3-5 seconds. A confirmation page will appear when the account has been opened and funded.

 [Open Account](#)

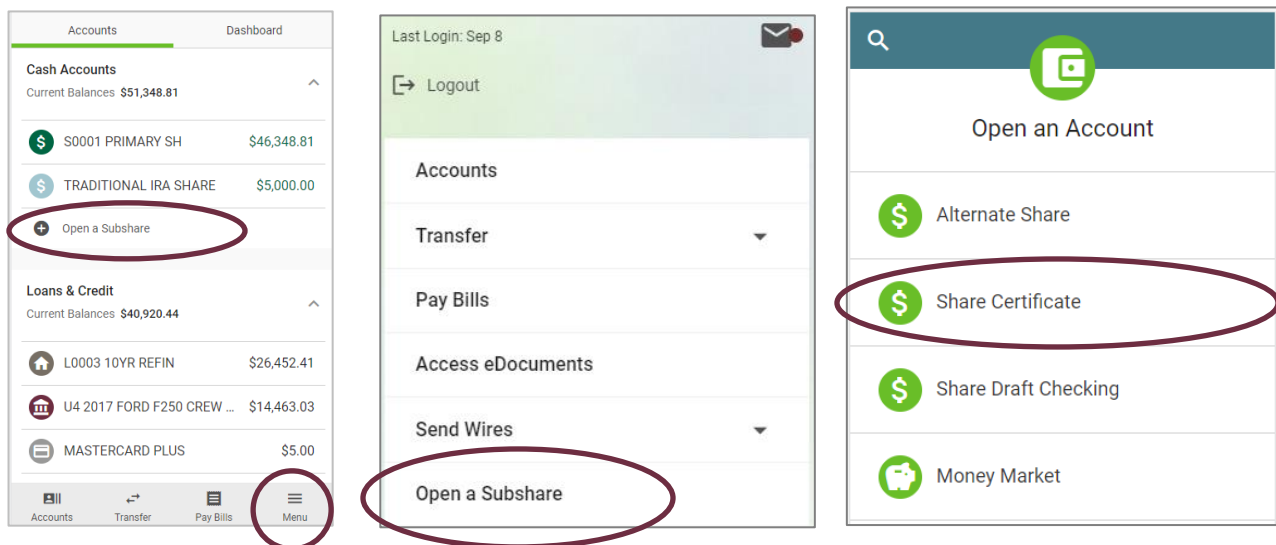
APCI eBanking

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


Share Certificate

<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p style="margin: 0;">Share Certificate (3 months)</p>  <p style="font-size: 8px; margin: 5px 0;">Dividends are paid or compounded monthly. There are various renewal options to meet your needs.</p> <table border="0" style="font-size: 8px; margin: 5px 0;"> <tr> <td style="width: 50%;">Min. Deposit Amount</td> <td style="width: 50%;">Rate</td> </tr> <tr> <td>\$500.00</td> <td>0.15% Percent</td> </tr> <tr> <td colspan="2">Term</td> </tr> <tr> <td colspan="2">3 Months</td> </tr> </table> <p style="text-align: center; margin: 5px 0; background-color: #4CAF50; color: white; padding: 2px;">Open Now</p> </div>	Min. Deposit Amount	Rate	\$500.00	0.15% Percent	Term		3 Months		<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p style="margin: 0;">Share Certificate (6 months)</p>  <p style="font-size: 8px; margin: 5px 0;">Dividends are paid or compounded monthly. There are various renewal options to meet your needs.</p> <table border="0" style="font-size: 8px; margin: 5px 0;"> <tr> <td style="width: 50%;">Min. Deposit Amount</td> <td style="width: 50%;">Rate</td> </tr> <tr> <td>\$500.00</td> <td>0.25% Percent</td> </tr> <tr> <td colspan="2">Term</td> </tr> <tr> <td colspan="2">6 Months</td> </tr> </table> <p style="text-align: center; margin: 5px 0; background-color: #4CAF50; color: white; padding: 2px;">Open Now</p> </div>	Min. Deposit Amount	Rate	\$500.00	0.25% Percent	Term		6 Months		<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p style="margin: 0;">Share Certificate (12 months)</p>  <p style="font-size: 8px; margin: 5px 0;">Dividends are paid or compounded monthly. There are various renewal options to meet your needs.</p> <table border="0" style="font-size: 8px; margin: 5px 0;"> <tr> <td style="width: 50%;">Min. Deposit Amount</td> <td style="width: 50%;">Rate</td> </tr> <tr> <td>\$500.00</td> <td>0.65% Percent</td> </tr> <tr> <td colspan="2">Term</td> </tr> <tr> <td colspan="2">12 Months</td> </tr> </table> <p style="text-align: center; margin: 5px 0; background-color: #4CAF50; color: white; padding: 2px;">Open Now</p> </div>	Min. Deposit Amount	Rate	\$500.00	0.65% Percent	Term		12 Months	
Min. Deposit Amount	Rate																									
\$500.00	0.15% Percent																									
Term																										
3 Months																										
Min. Deposit Amount	Rate																									
\$500.00	0.25% Percent																									
Term																										
6 Months																										
Min. Deposit Amount	Rate																									
\$500.00	0.65% Percent																									
Term																										
12 Months																										
<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p style="margin: 0;">Share Certificate (18 months)</p>  <p style="font-size: 8px; margin: 5px 0;">Dividends are paid or compounded monthly. There are various renewal options to meet your needs.</p> <table border="0" style="font-size: 8px; margin: 5px 0;"> <tr> <td style="width: 50%;">Min. Deposit Amount</td> <td style="width: 50%;">Rate</td> </tr> <tr> <td>\$500.00</td> <td>0.65% Percent</td> </tr> <tr> <td colspan="2">Term</td> </tr> <tr> <td colspan="2">18 Months</td> </tr> </table> <p style="text-align: center; margin: 5px 0; background-color: #4CAF50; color: white; padding: 2px;">Open Now</p> </div>	Min. Deposit Amount	Rate	\$500.00	0.65% Percent	Term		18 Months		<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p style="margin: 0;">Share Certificate (24 months)</p>  <p style="font-size: 8px; margin: 5px 0;">Dividends are paid or compounded monthly. There are various renewal options to meet your needs.</p> <table border="0" style="font-size: 8px; margin: 5px 0;"> <tr> <td style="width: 50%;">Min. Deposit Amount</td> <td style="width: 50%;">Rate</td> </tr> <tr> <td>\$500.00</td> <td>0.70% Percent</td> </tr> <tr> <td colspan="2">Term</td> </tr> <tr> <td colspan="2">24 Months</td> </tr> </table> <p style="text-align: center; margin: 5px 0; background-color: #4CAF50; color: white; padding: 2px;">Open Now</p> </div>	Min. Deposit Amount	Rate	\$500.00	0.70% Percent	Term		24 Months		<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p style="margin: 0;">Share Certificate (30 months)</p>  <p style="font-size: 8px; margin: 5px 0;">Dividends are paid or compounded monthly. There are various renewal options to meet your needs.</p> <table border="0" style="font-size: 8px; margin: 5px 0;"> <tr> <td style="width: 50%;">Min. Deposit Amount</td> <td style="width: 50%;">Rate</td> </tr> <tr> <td>\$500.00</td> <td>0.80% Percent</td> </tr> <tr> <td colspan="2">Term</td> </tr> <tr> <td colspan="2">30 Months</td> </tr> </table> <p style="text-align: center; margin: 5px 0; background-color: #4CAF50; color: white; padding: 2px;">Open Now</p> </div>	Min. Deposit Amount	Rate	\$500.00	0.80% Percent	Term		30 Months	
Min. Deposit Amount	Rate																									
\$500.00	0.65% Percent																									
Term																										
18 Months																										
Min. Deposit Amount	Rate																									
\$500.00	0.70% Percent																									
Term																										
24 Months																										
Min. Deposit Amount	Rate																									
\$500.00	0.80% Percent																									
Term																										
30 Months																										
<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p style="margin: 0;">Share Certificate (36 months)</p>  <p style="font-size: 8px; margin: 5px 0;">Dividends are paid or compounded monthly. There are various renewal options to meet your needs.</p> <table border="0" style="font-size: 8px; margin: 5px 0;"> <tr> <td style="width: 50%;">Min. Deposit Amount</td> <td style="width: 50%;">Rate</td> </tr> <tr> <td>\$500.00</td> <td>0.85% Percent</td> </tr> <tr> <td colspan="2">Term</td> </tr> <tr> <td colspan="2">36 Months</td> </tr> </table> <p style="text-align: center; margin: 5px 0; background-color: #4CAF50; color: white; padding: 2px;">Open Now</p> </div>	Min. Deposit Amount	Rate	\$500.00	0.85% Percent	Term		36 Months		<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p style="margin: 0;">Share Certificate (48 months)</p>  <p style="font-size: 8px; margin: 5px 0;">Dividends are paid or compounded monthly. There are various renewal options to meet your needs.</p> <table border="0" style="font-size: 8px; margin: 5px 0;"> <tr> <td style="width: 50%;">Min. Deposit Amount</td> <td style="width: 50%;">Rate</td> </tr> <tr> <td>\$500.00</td> <td>0.95% Percent</td> </tr> <tr> <td colspan="2">Term</td> </tr> <tr> <td colspan="2">48 Months</td> </tr> </table> <p style="text-align: center; margin: 5px 0; background-color: #4CAF50; color: white; padding: 2px;">Open Now</p> </div>	Min. Deposit Amount	Rate	\$500.00	0.95% Percent	Term		48 Months		<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p style="margin: 0;">Share Certificate (60 months)</p>  <p style="font-size: 8px; margin: 5px 0;">Dividends are paid or compounded monthly. There are various renewal options to meet your needs.</p> <table border="0" style="font-size: 8px; margin: 5px 0;"> <tr> <td style="width: 50%;">Min. Deposit Amount</td> <td style="width: 50%;">Rate</td> </tr> <tr> <td>\$500.00</td> <td>1.00% Percent</td> </tr> <tr> <td colspan="2">Term</td> </tr> <tr> <td colspan="2">60 Months</td> </tr> </table> <p style="text-align: center; margin: 5px 0; background-color: #4CAF50; color: white; padding: 2px;">Open Now</p> </div>	Min. Deposit Amount	Rate	\$500.00	1.00% Percent	Term		60 Months	
Min. Deposit Amount	Rate																									
\$500.00	0.85% Percent																									
Term																										
36 Months																										
Min. Deposit Amount	Rate																									
\$500.00	0.95% Percent																									
Term																										
48 Months																										
Min. Deposit Amount	Rate																									
\$500.00	1.00% Percent																									
Term																										
60 Months																										

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

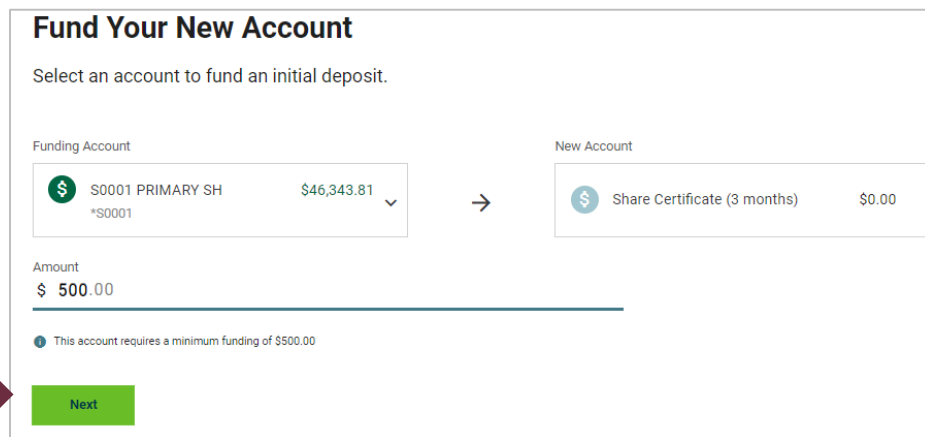
Here's the information we have on record.

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

 [Next](#)

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

5. 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

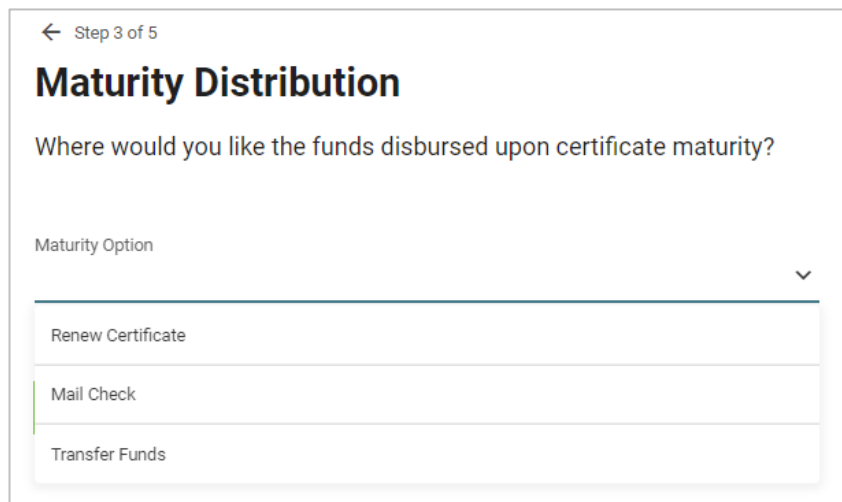
New Account: Share Certificate (3 months) \$0.00

Amount: \$ 500.00

This account requires a minimum funding of \$500.00

Next

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



← Step 3 of 5

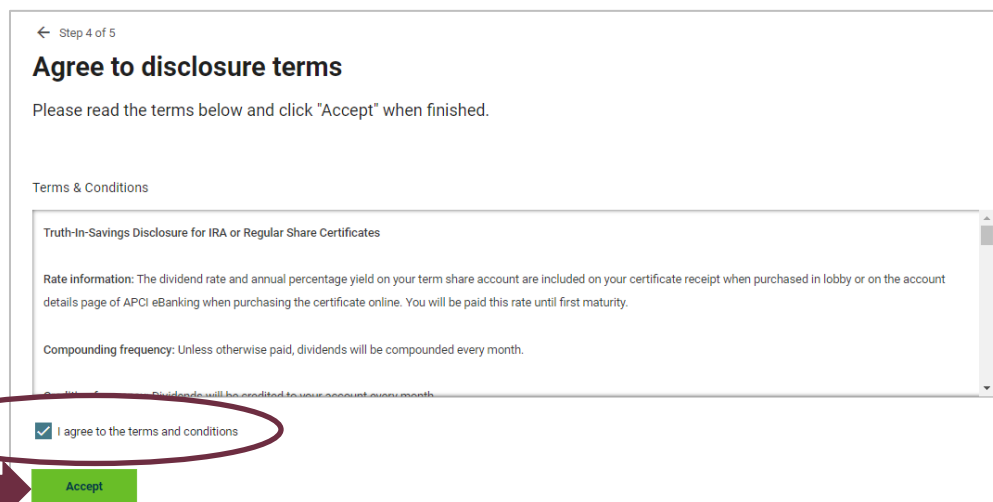
Maturity Distribution

Where would you like the funds disbursed upon certificate maturity?

Maturity Option

- Renew Certificate
- Mail Check
- Transfer Funds

7. 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

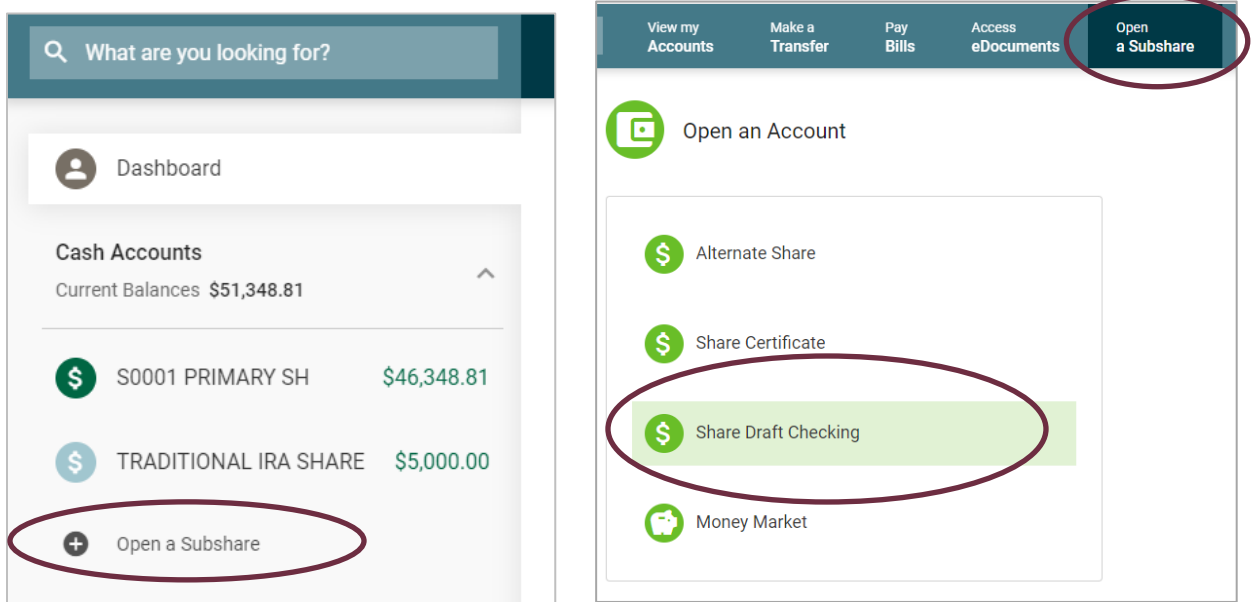
After clicking "Open Account", please wait 3-5 seconds. A confirmation page will appear when the account has been opened and funded.

 [Open Account](#)

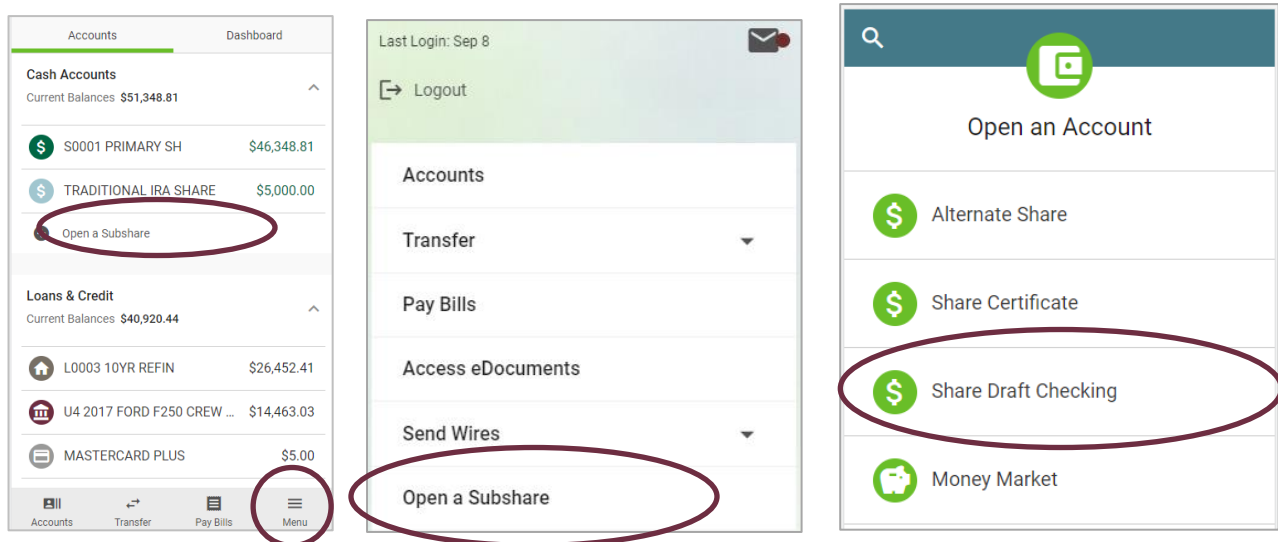
APCI eBanking

Opening a Share Draft Checking Account

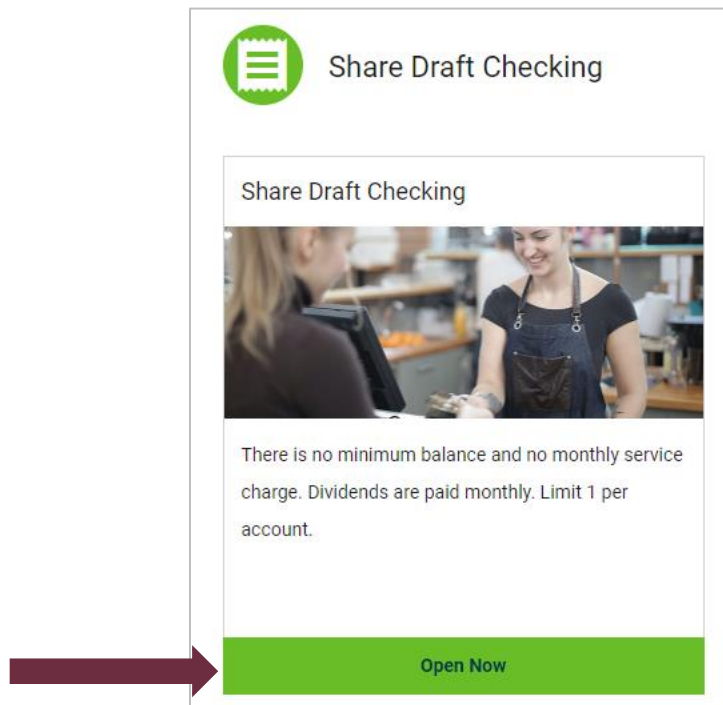
1. On a personal computer choose “Open a Subshare” from your Accounts list. You can also choose the “Open a Subshare” tab and select “Share Draft Checking.”



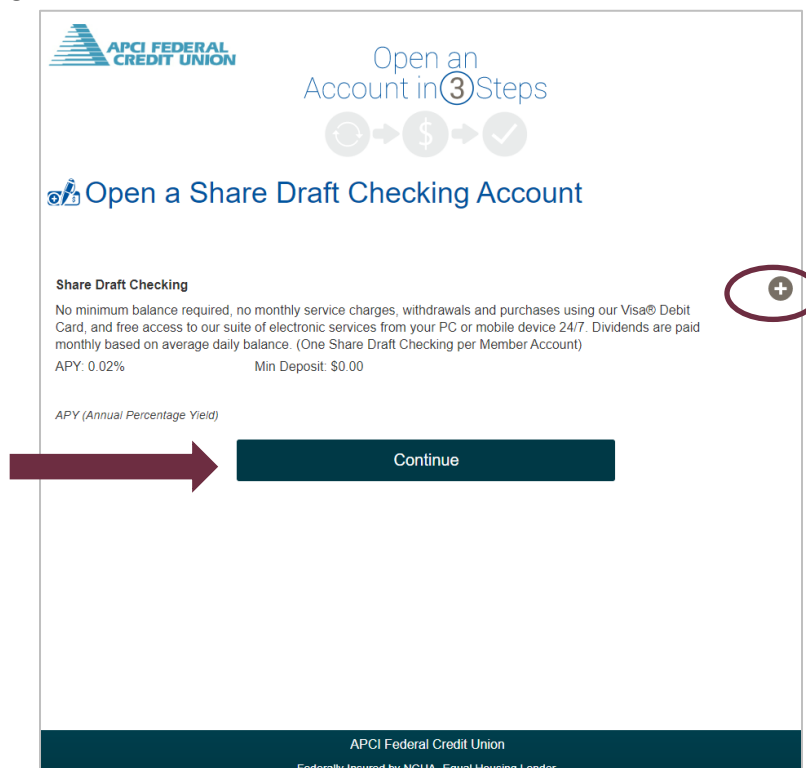
On a mobile device select “Open a Subshare” from your Accounts list. You can also open the Menu from the bottom of your screen, choose “Open a Subshare” and select “Share Draft Checking.”



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



3. Select the “+” sign and “Continue.”

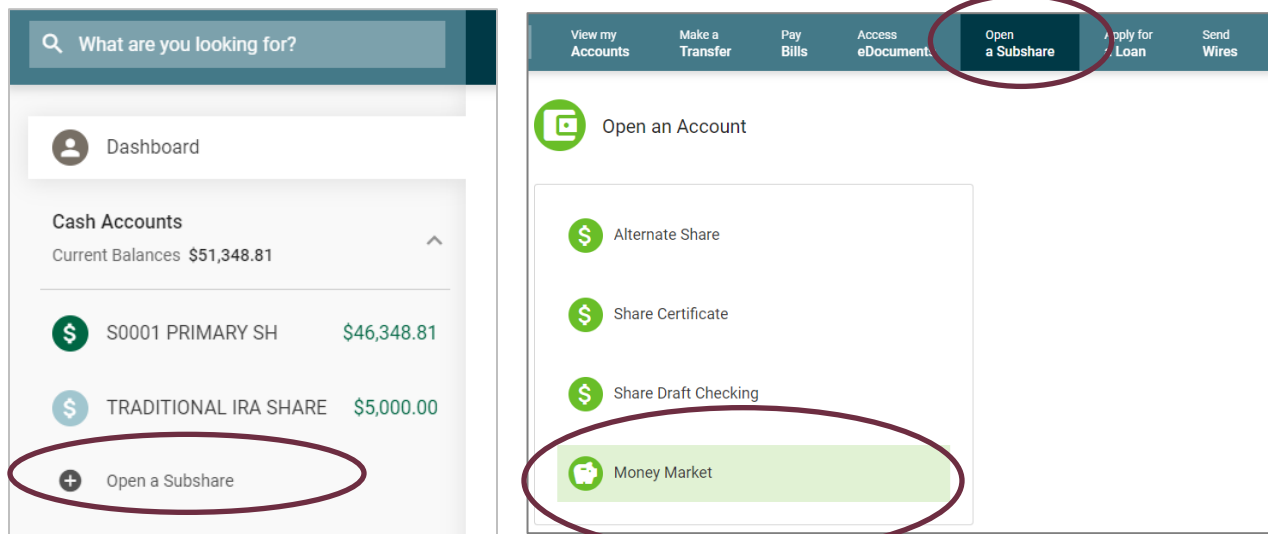


4. Follow the prompts to complete the required information and account funding options.

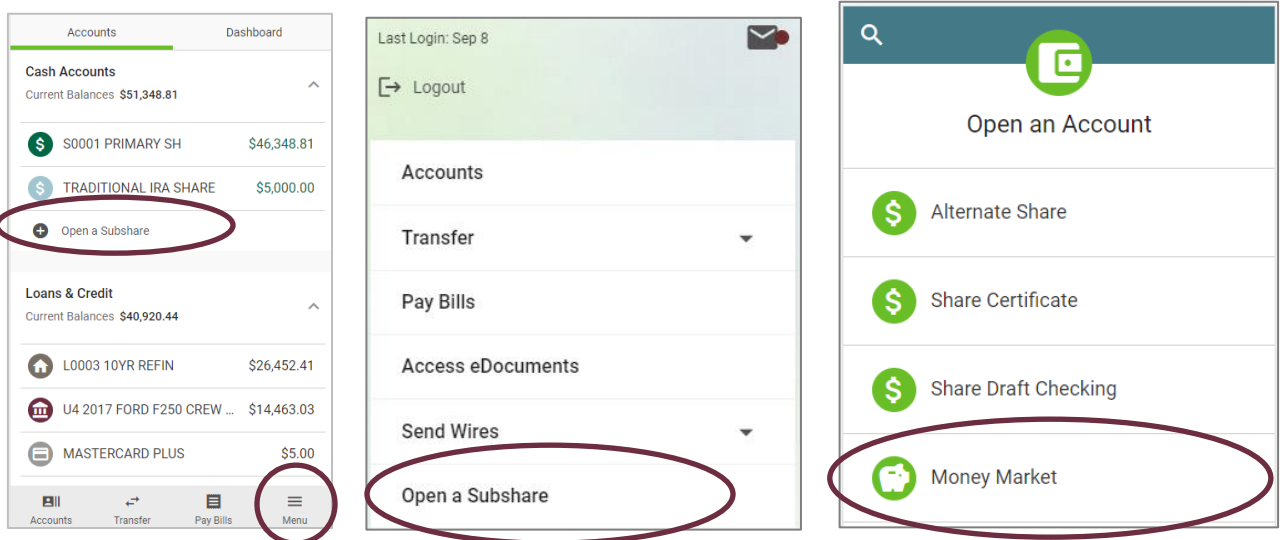
APCI eBanking

Opening a Money Market Account

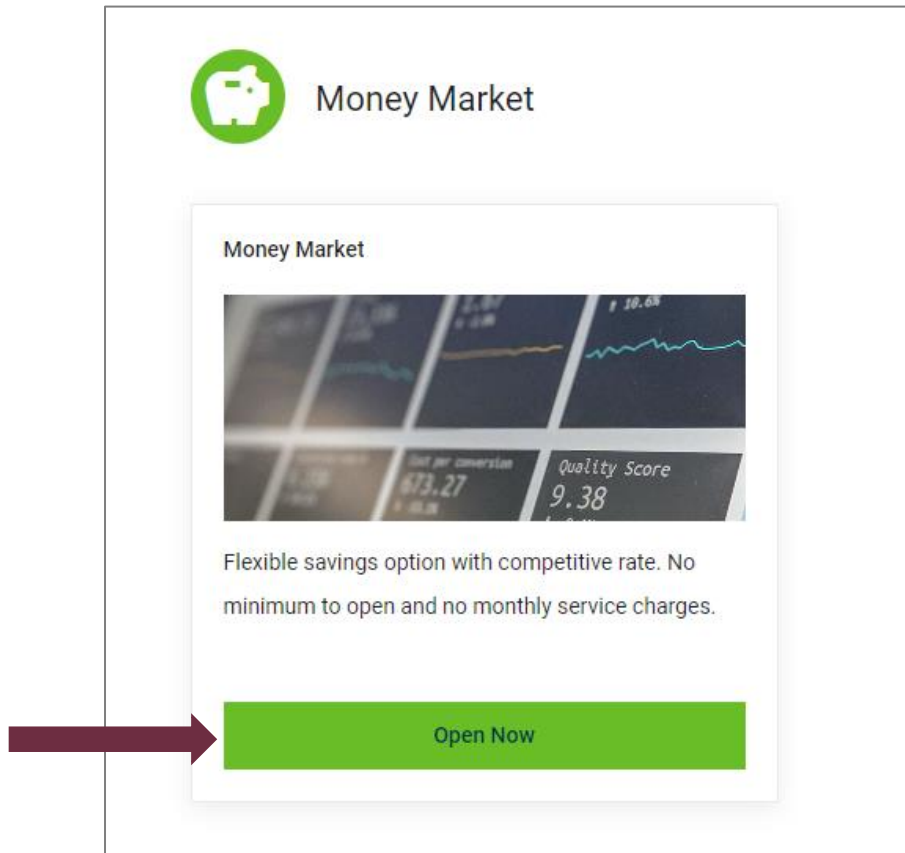
1. On a personal computer choose “Open a Subshare” from your Accounts list. You can also choose the “Open a Subshare” tab and select “Share Draft Checking.”



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.”

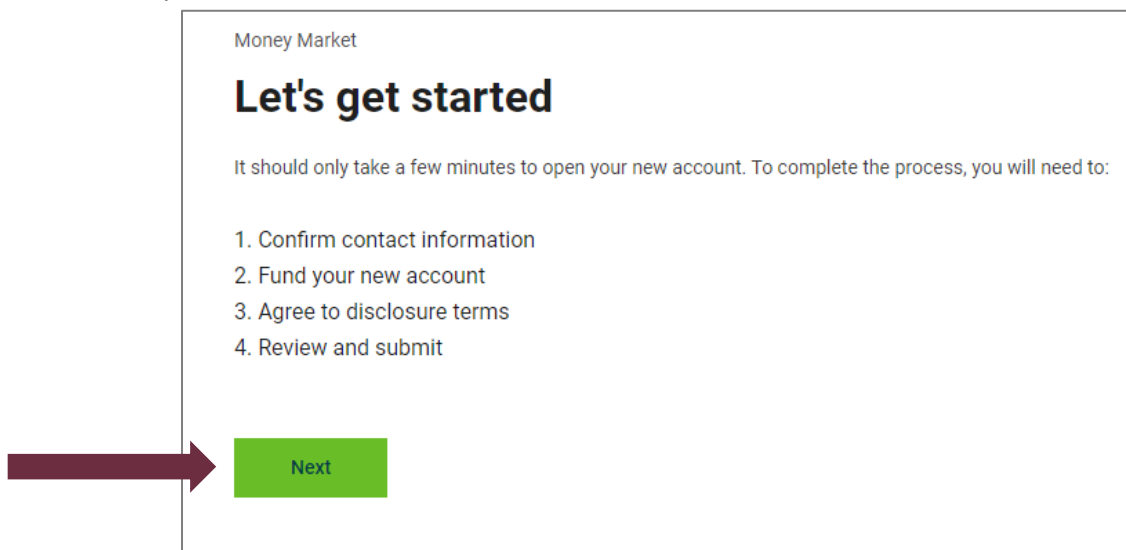


The screenshot shows a mobile app interface for a Money Market account. At the top left is a green piggy bank icon. To its right is the text "Money Market". Below this is a smaller card with the title "Money Market" and a background image of a financial dashboard. The dashboard includes a line graph and a table with the following data:

Category	Value
APY	4.00%
Rate per conversion	673.27
Quality Score	9.38

Below the dashboard, the text reads: "Flexible savings option with competitive rate. No minimum to open and no monthly service charges." At the bottom of the card is a green button labeled "Open Now". A dark red arrow points from the left towards this button.

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



The screenshot shows a mobile app interface for the "Let's get started" step of opening a Money Market account. At the top left is the text "Money Market". Below it is the heading "Let's get started" in a large, bold font. The text below reads: "It should only take a few minutes to open your new account. To complete the process, you will need to:" followed by a numbered list:

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

At the bottom of the screen is a green button labeled "Next". A dark red arrow points from the left towards this button.

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

Fund Your New Account

Select an account to fund an initial deposit.

From: → To:

\$ Amount

Next

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.

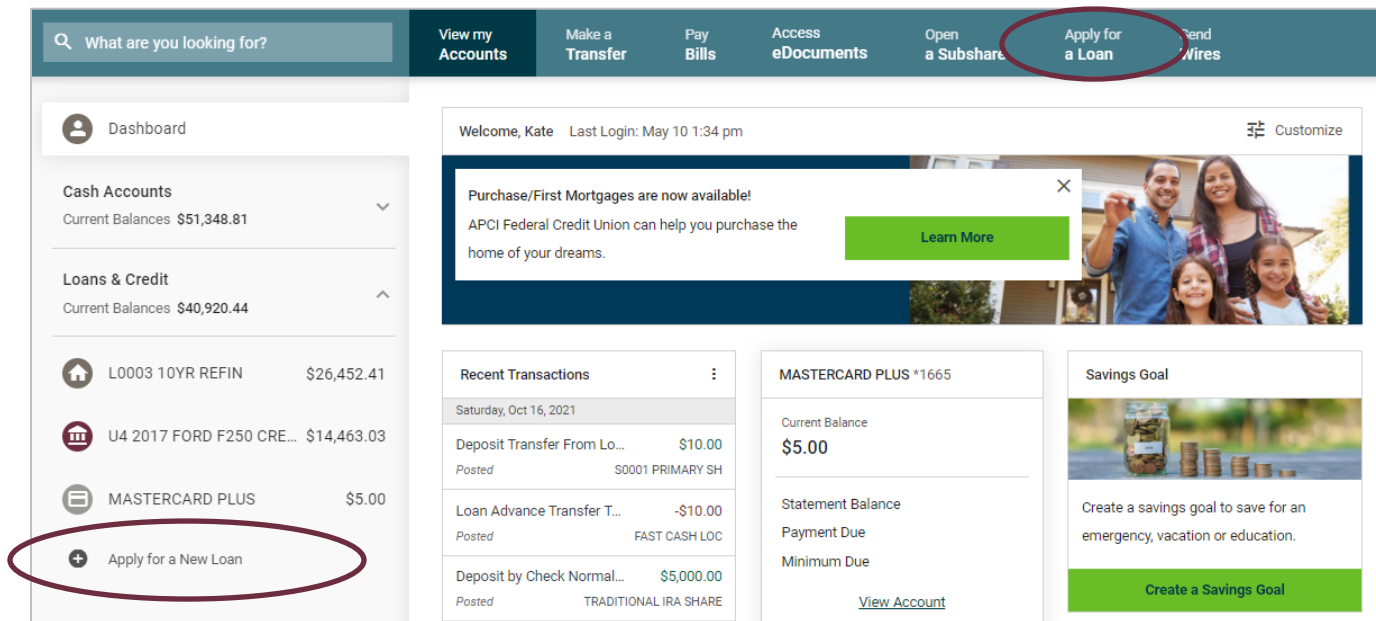
[Please read the APCI Federal Credit Union Important Account Information Brochure.](#)

Accept & Continue

APCI eBanking

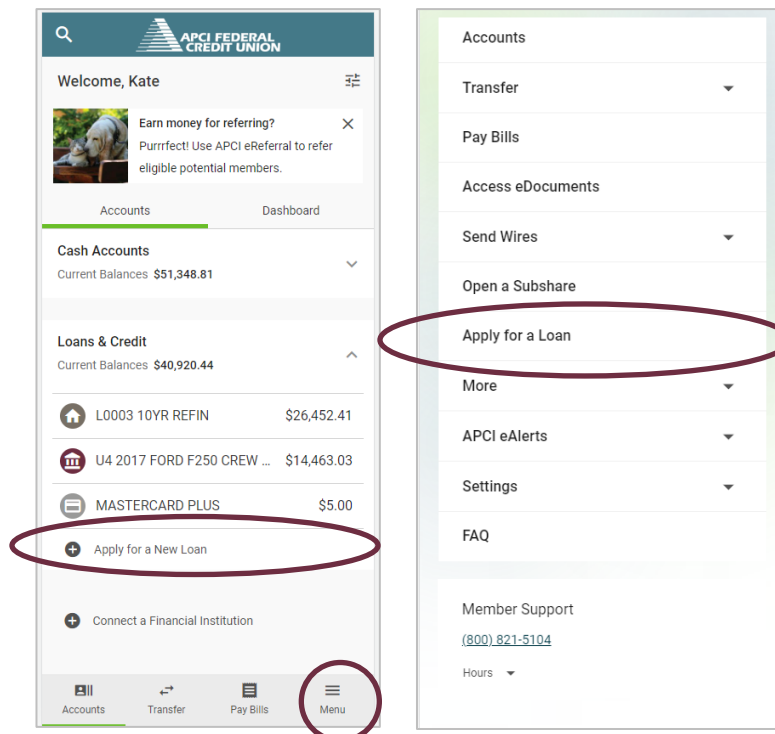
Applying for a Loan

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.





The screenshot shows the desktop eBanking interface. At the top, a navigation bar contains several tabs: 'View my Accounts', 'Make a Transfer', 'Pay Bills', 'Access eDocuments', 'Open a Subshare', 'Apply for a Loan' (circled in red), and 'Send Wires'. On the left side, there is a sidebar with account categories: 'Cash Accounts' (Current Balances \$51,348.81) and 'Loans & Credit' (Current Balances \$40,920.44). Under 'Loans & Credit', several accounts are listed: 'L0003 10YR REFIN' (\$26,452.41), 'U4 2017 FORD F250 CRE...' (\$14,463.03), and 'MASTERCARD PLUS' (\$5.00). At the bottom of this list, a '+ Apply for a New Loan' button is circled in red. The main content area displays a welcome message for 'Kate', a notification about mortgage availability, a 'Recent Transactions' table, a 'MASTERCARD PLUS *1665' summary, and a 'Savings Goal' section.

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.



The screenshot shows the mobile eBanking interface. At the top, there is a search bar and the APCI Federal Credit Union logo. Below that, a welcome message for 'Kate' is displayed. The main content area shows account categories: 'Cash Accounts' (Current Balances \$51,348.81) and 'Loans & Credit' (Current Balances \$40,920.44). Under 'Loans & Credit', several accounts are listed: 'L0003 10YR REFIN' (\$26,452.41), 'U4 2017 FORD F250 CREW ...' (\$14,463.03), and 'MASTERCARD PLUS' (\$5.00). At the bottom of this list, a '+ Apply for a New Loan' button is circled in red. On the right side, a side menu is open, showing various options: 'Accounts', 'Transfer', 'Pay Bills', 'Access eDocuments', 'Send Wires', 'Open a Subshare', 'Apply for a Loan' (circled in red), 'More', 'APCI eAlerts', 'Settings', 'FAQ', and 'Member Support'. At the bottom of the screen, there is a navigation bar with icons for 'Accounts', 'Transfer', 'Pay Bills', and 'Menu' (circled in red).

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](#)

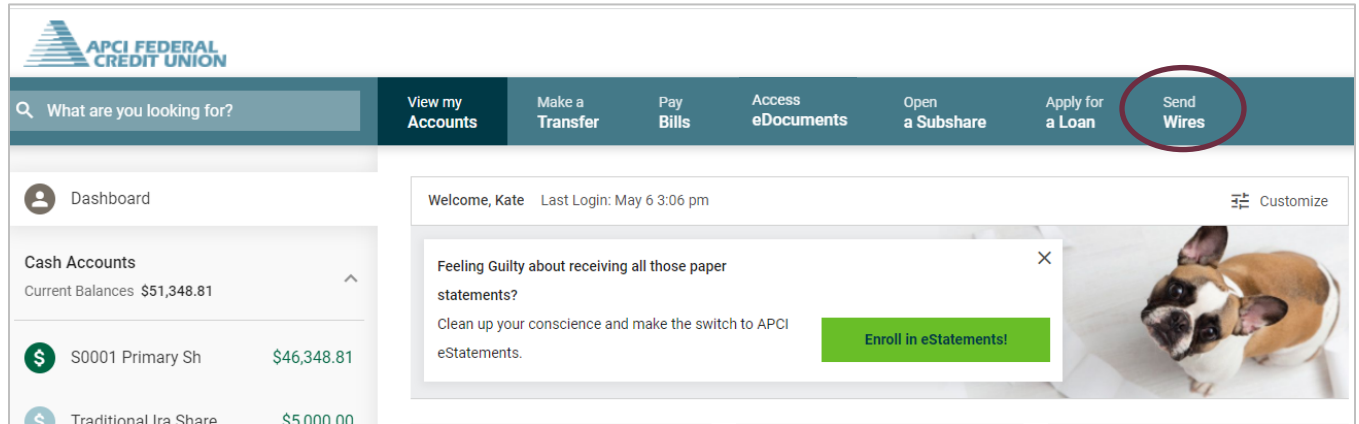
[Apply for a Real Estate Loan \(Non-Purchase\)](#)

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.

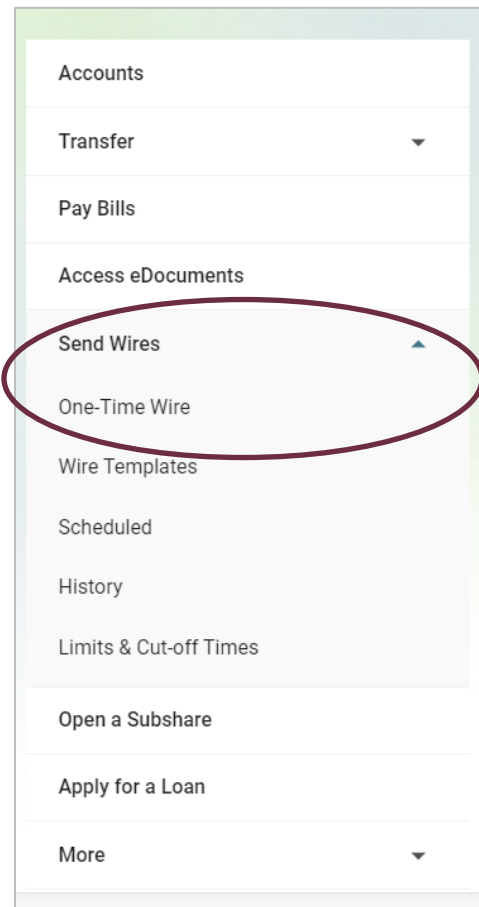
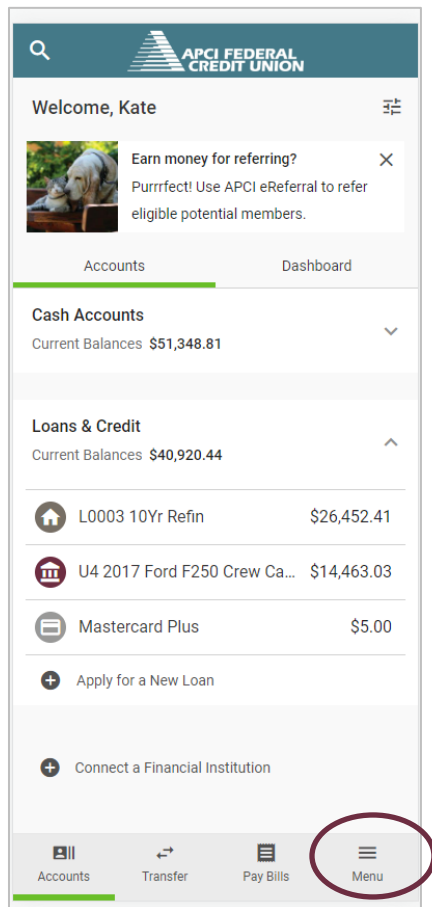
APCI eBanking Wire Transfers

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

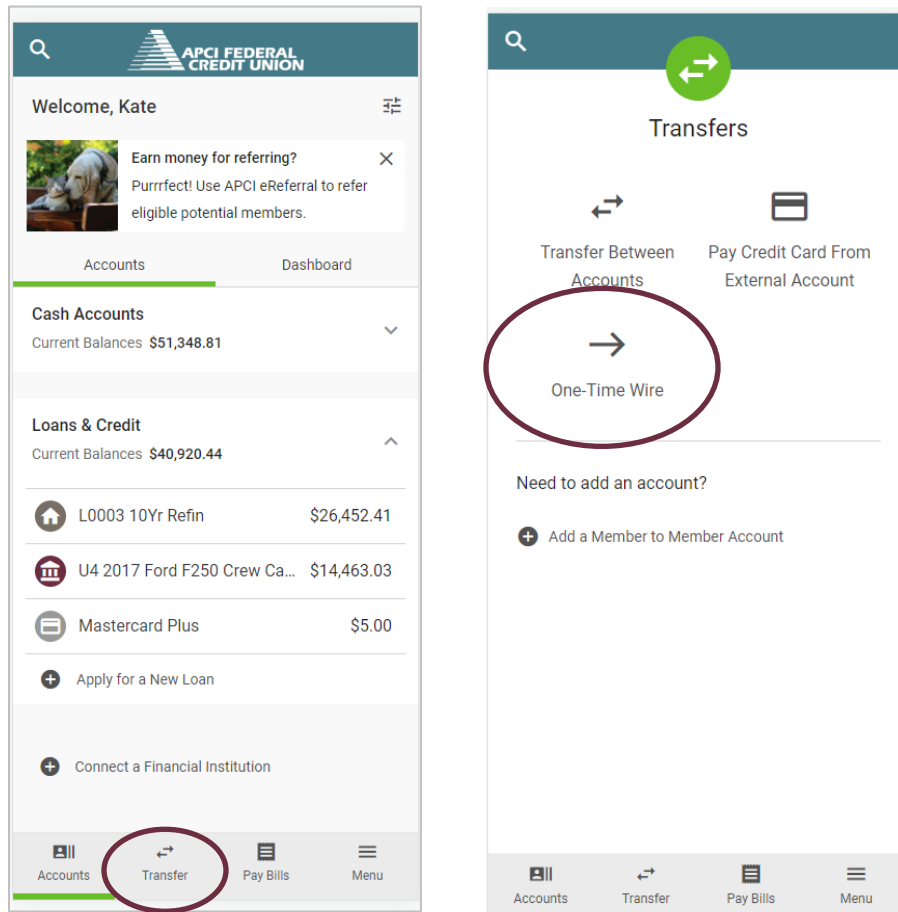


There are two options on a mobile device:

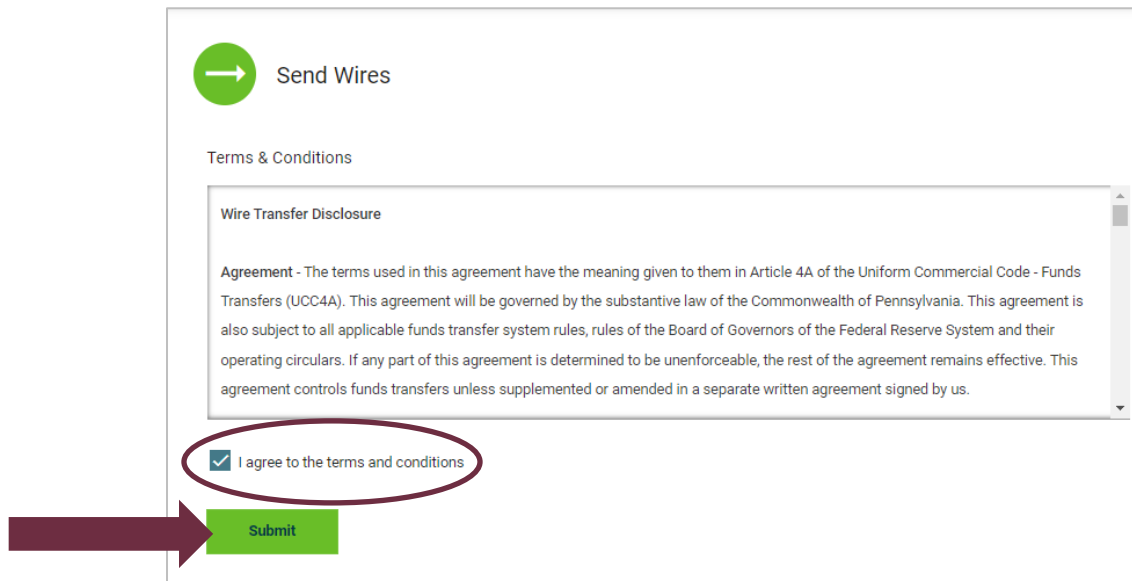
a. Select “Menu” from the bottom of your screen, then select “Send Wires,” and “One-Time Wire.”



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.

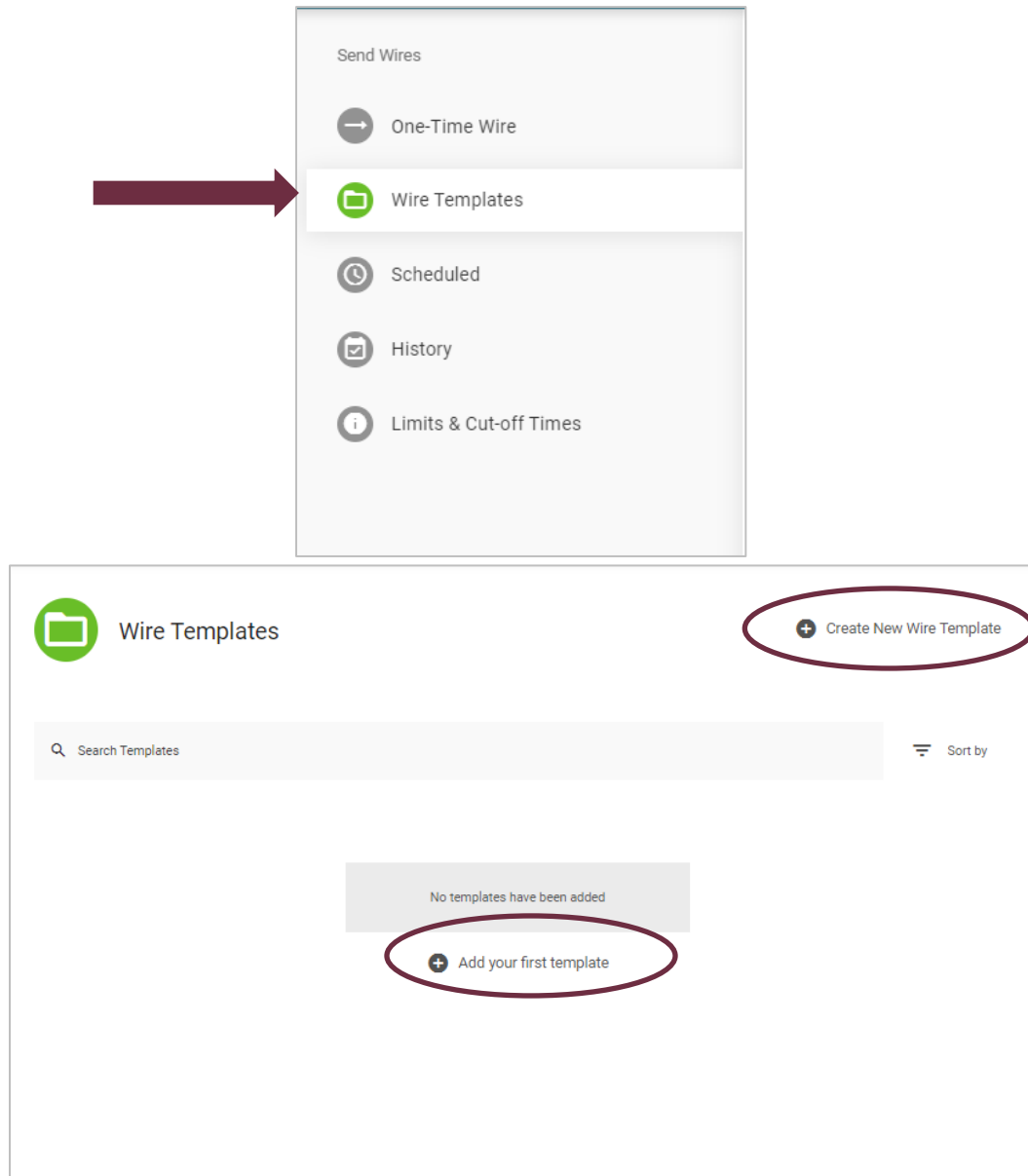
- Enter all of the required beneficiary information. Enter additional beneficiary and intermediate institution information if needed. Select "Review." Confirm all information is correct and "Submit."

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		

Review

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.”



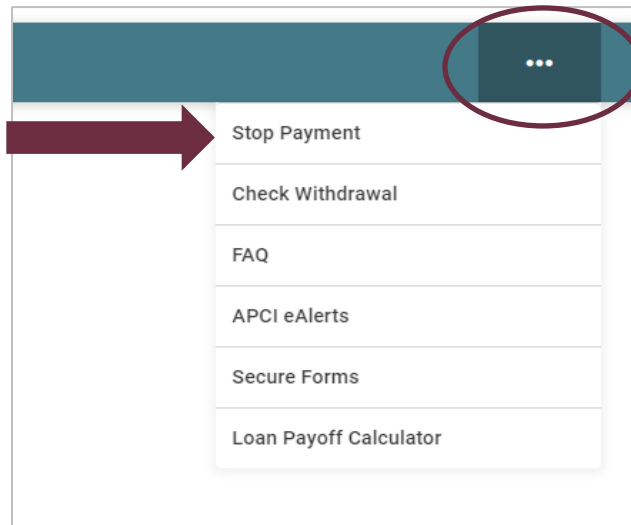
6. Other options found in the “Send Wires” tab allow you to view your scheduled wires, wire transfer history, and the limits and cut-off times for wire transfers.

APCI eBanking

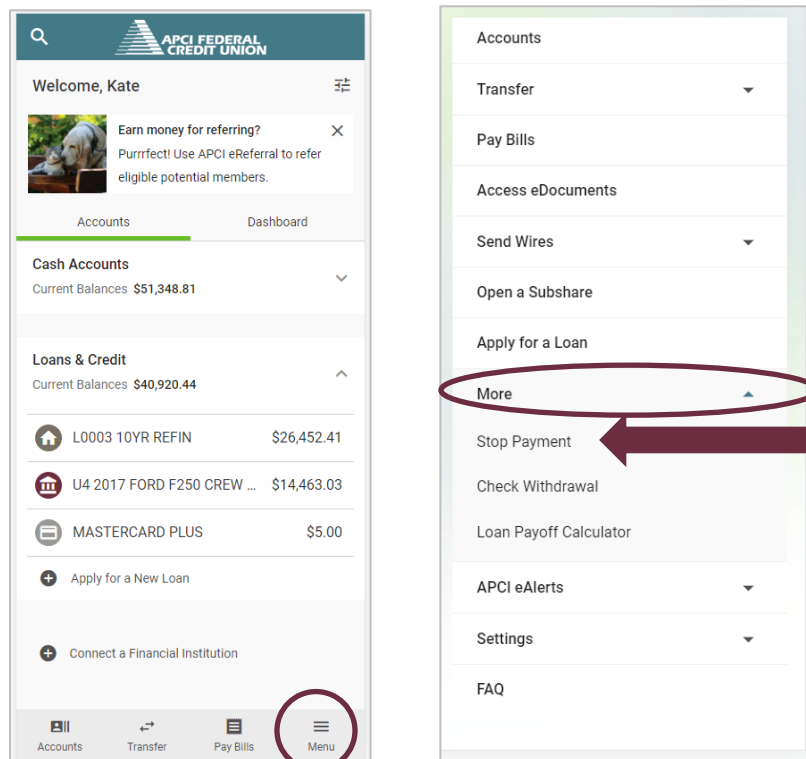
Stopping Payment on a Check

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

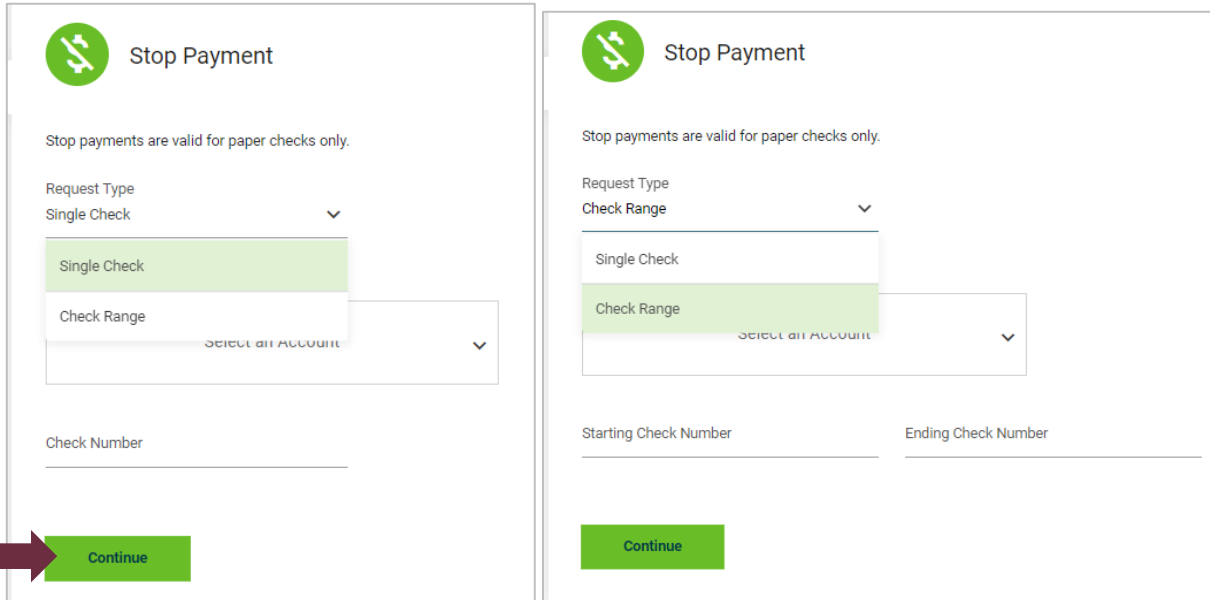
1. On a personal computer choose for the three dots across the top of your dashboard to bring up additional choices and select “Stop Payment.”



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

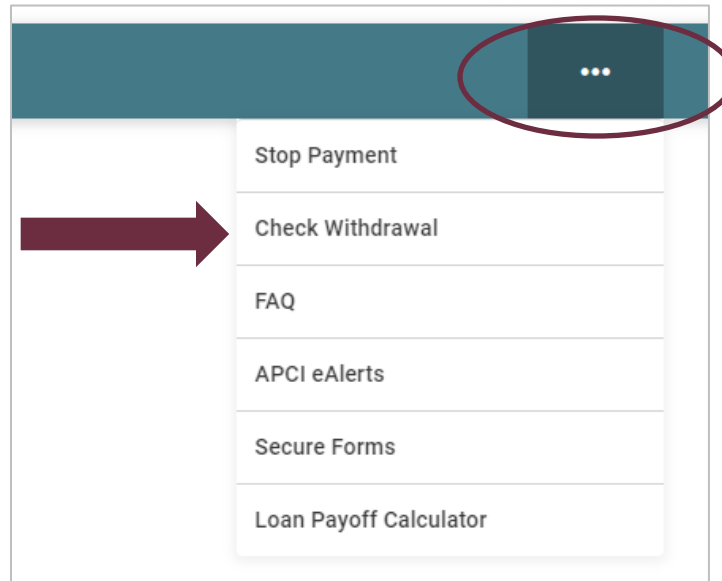
Starting Check Number Ending Check Number

Continue

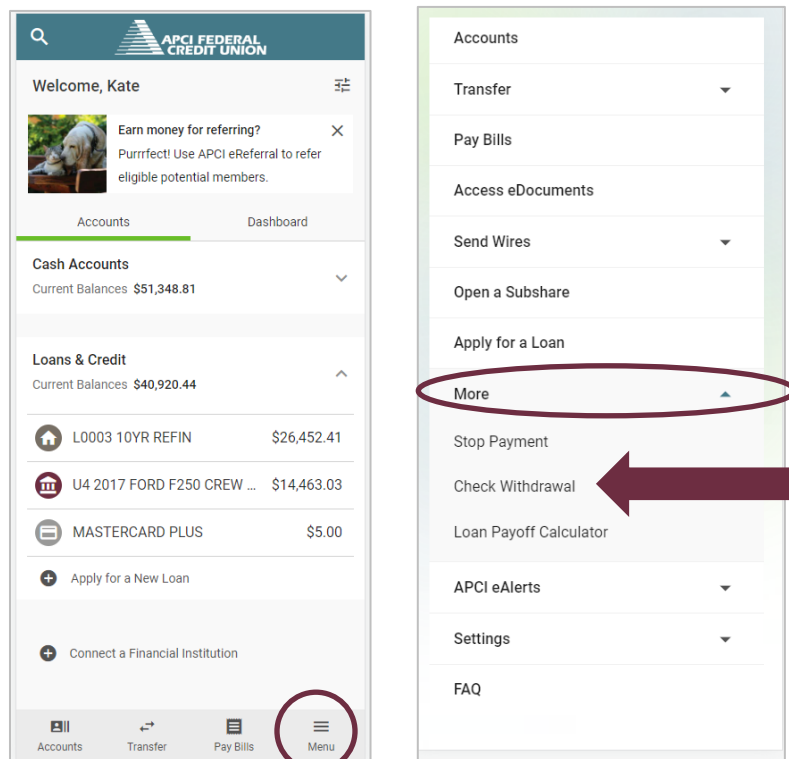
3. On the next screen verify all information entered is correct. Select "Confirm."

APCI eBanking Requesting a Check Withdrawal

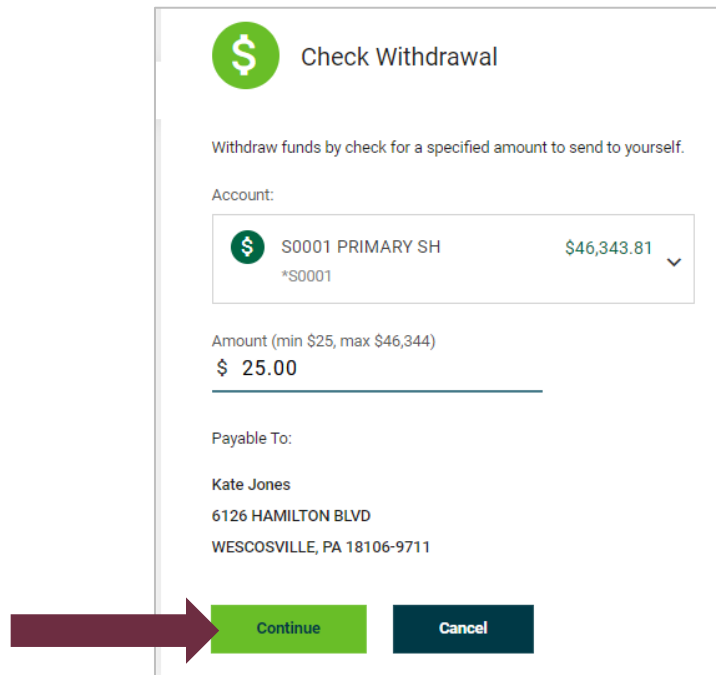
1. On a personal computer choose for the three dots across the top of your dashboard to bring up additional choices. Select “Check Withdrawal.”



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		

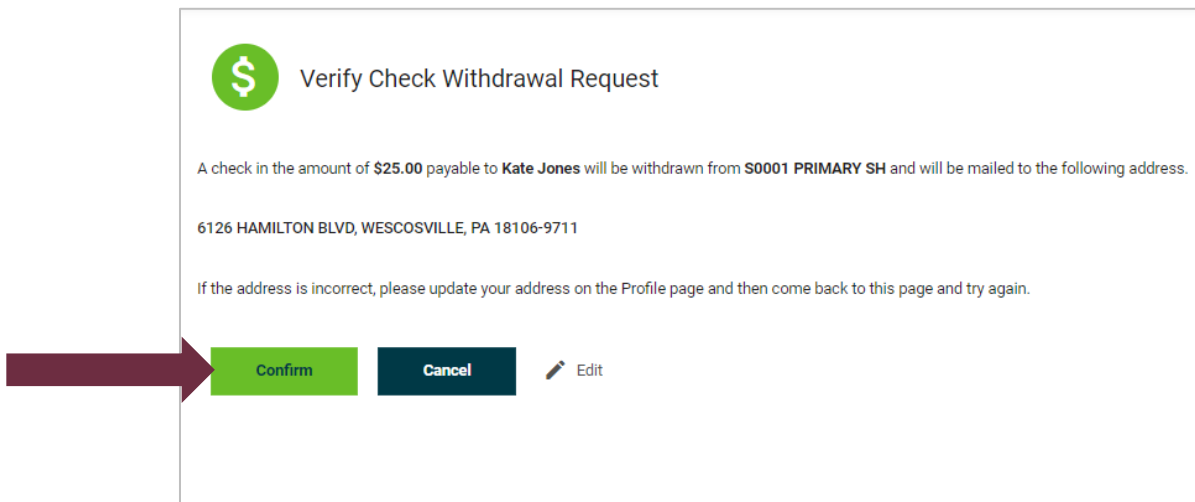
Amount (min \$25, max \$46,344)
\$ 25.00

Payable To:

Kate Jones
6126 HAMILTON BLVD
WESCOSVILLE, PA 18106-9711

Continue **Cancel**

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.

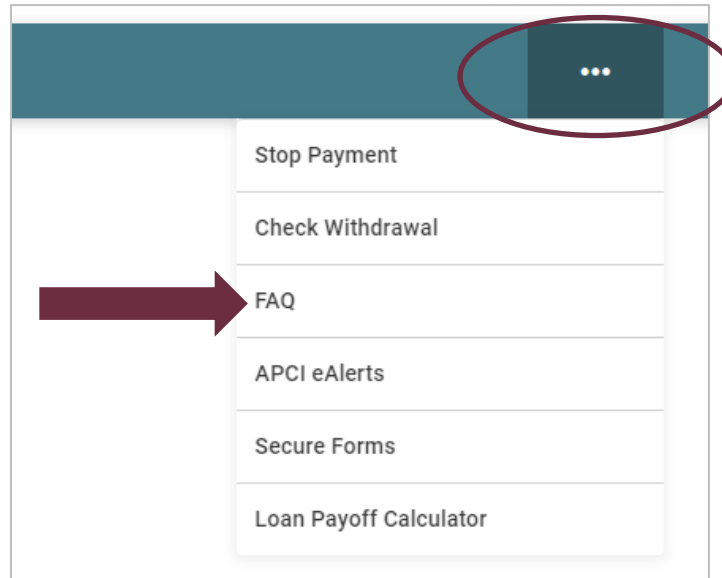
Confirm **Cancel**  Edit

APCI eBanking

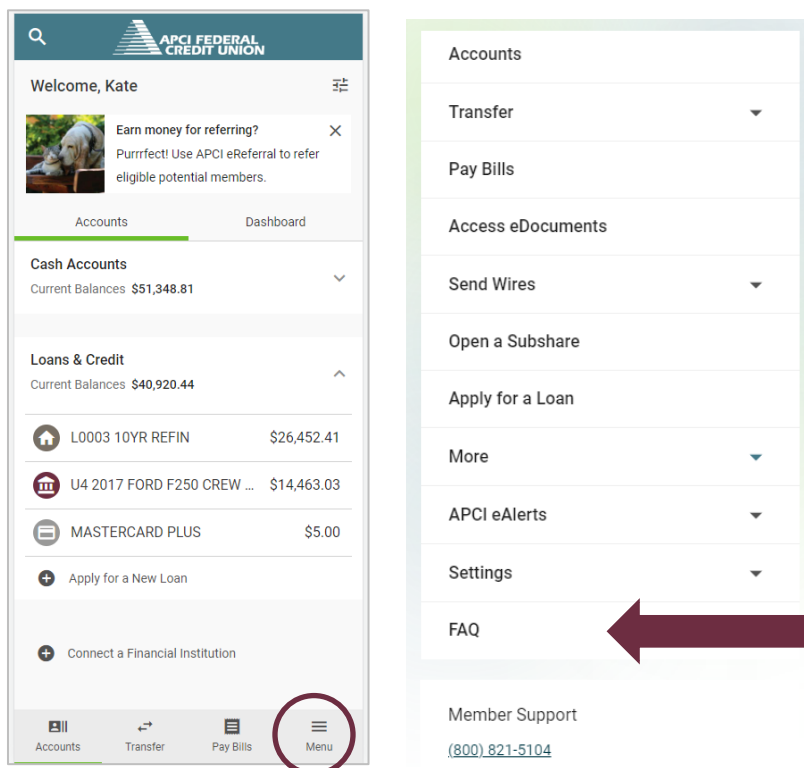
View FAQs Within APCI eBanking

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

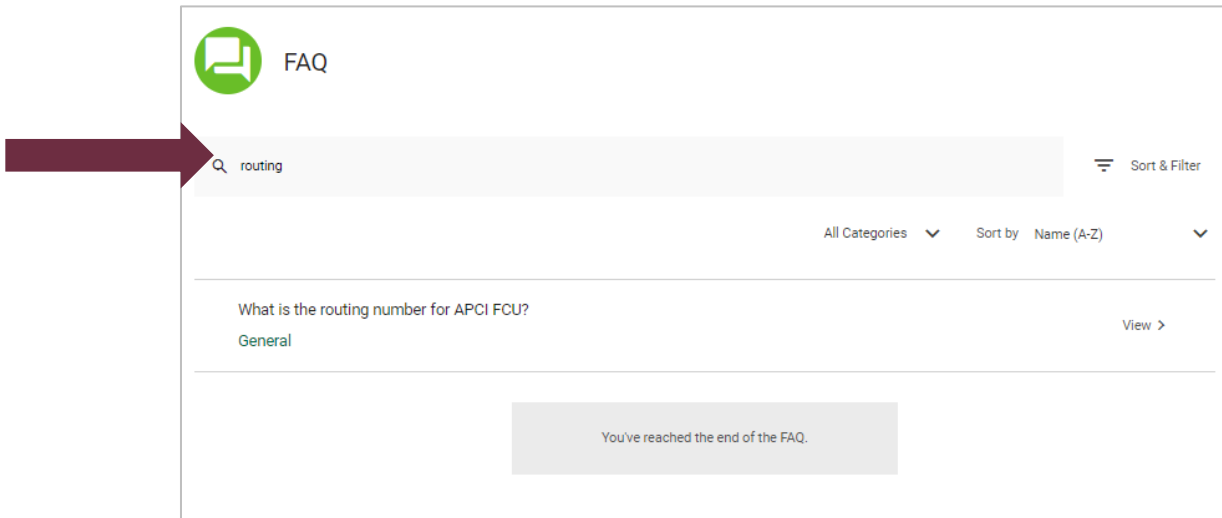
1. On a personal computer choose for the three dots across the top of your dashboard to bring up additional choices and select “FAQ.”



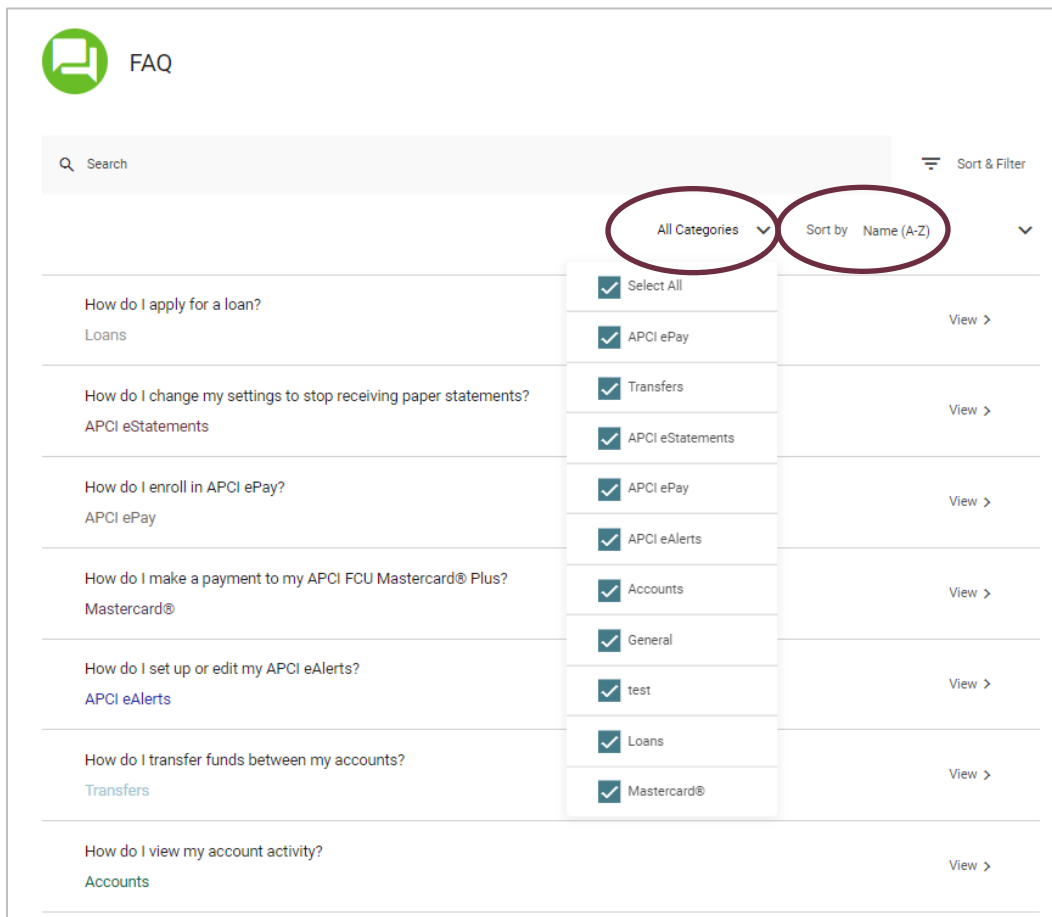
On a mobile device open the Menu from the bottom of your screen and select “FAQ.”



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



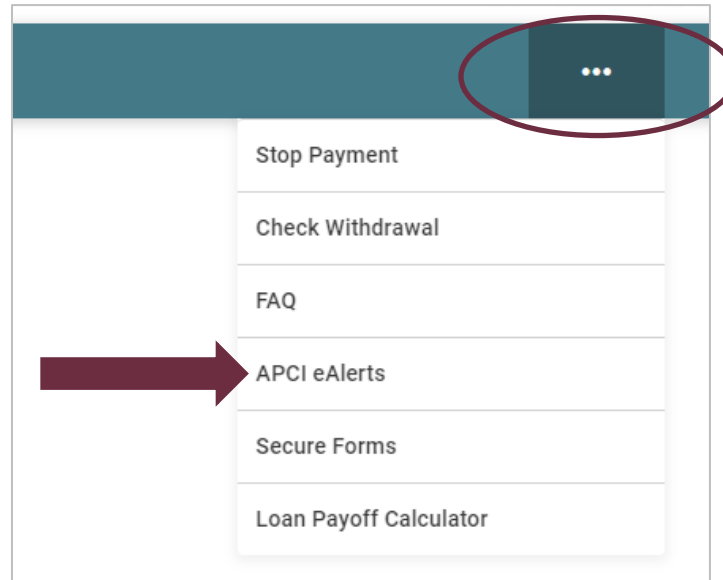
3. You may also choose to sort and filter alphabetically or by category.



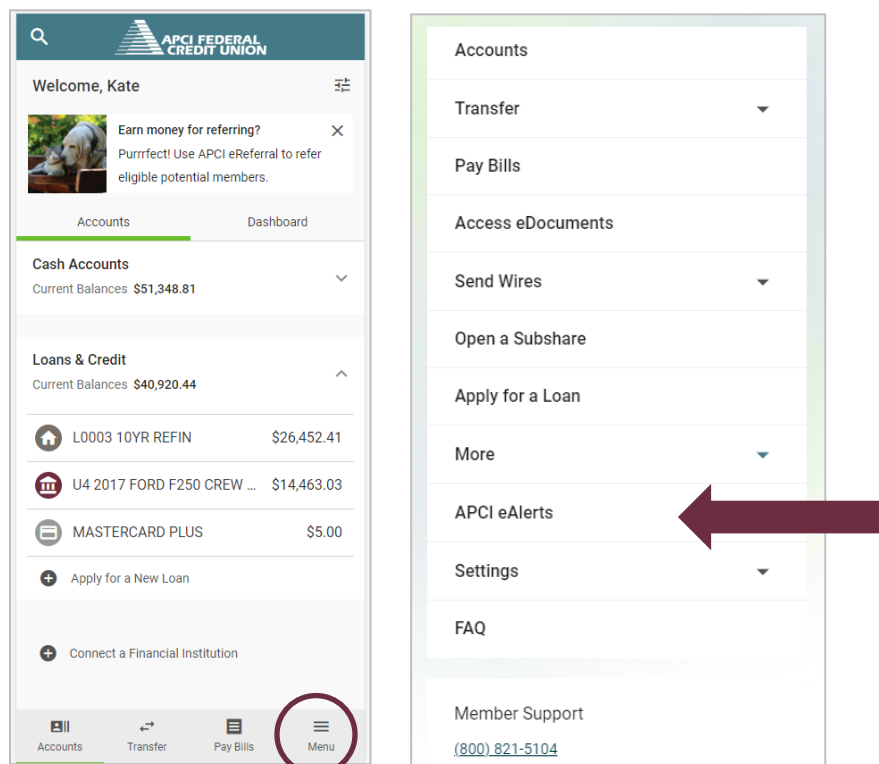
APCI eBanking Setting APCI eAlerts

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

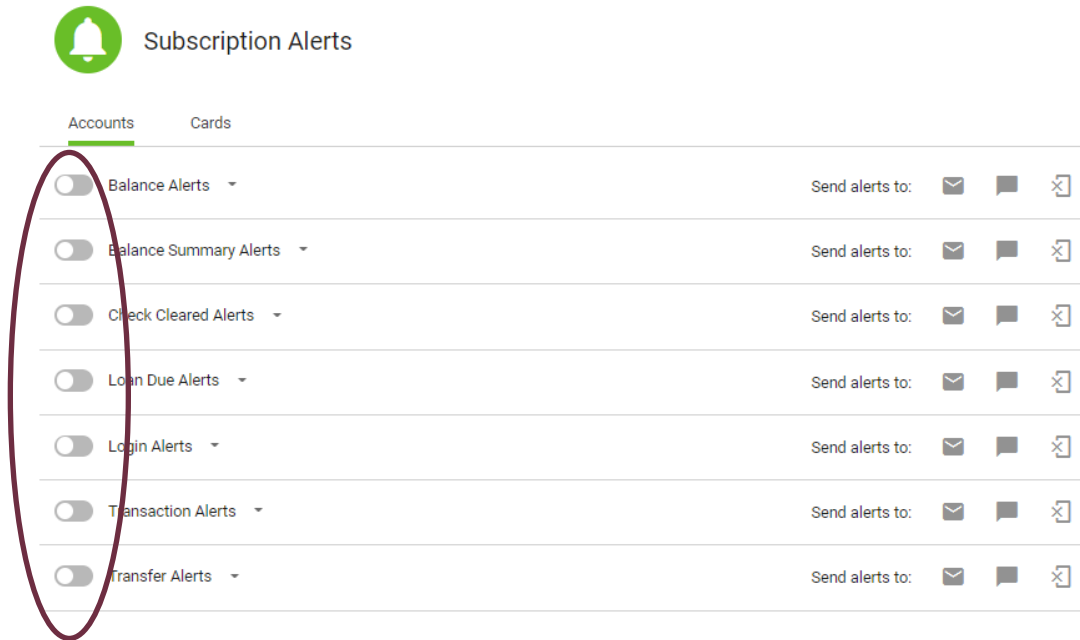
1. On a personal computer choose the three dots across the top of your dashboard to bring up additional choices. Select “APCI eAlerts.”



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.

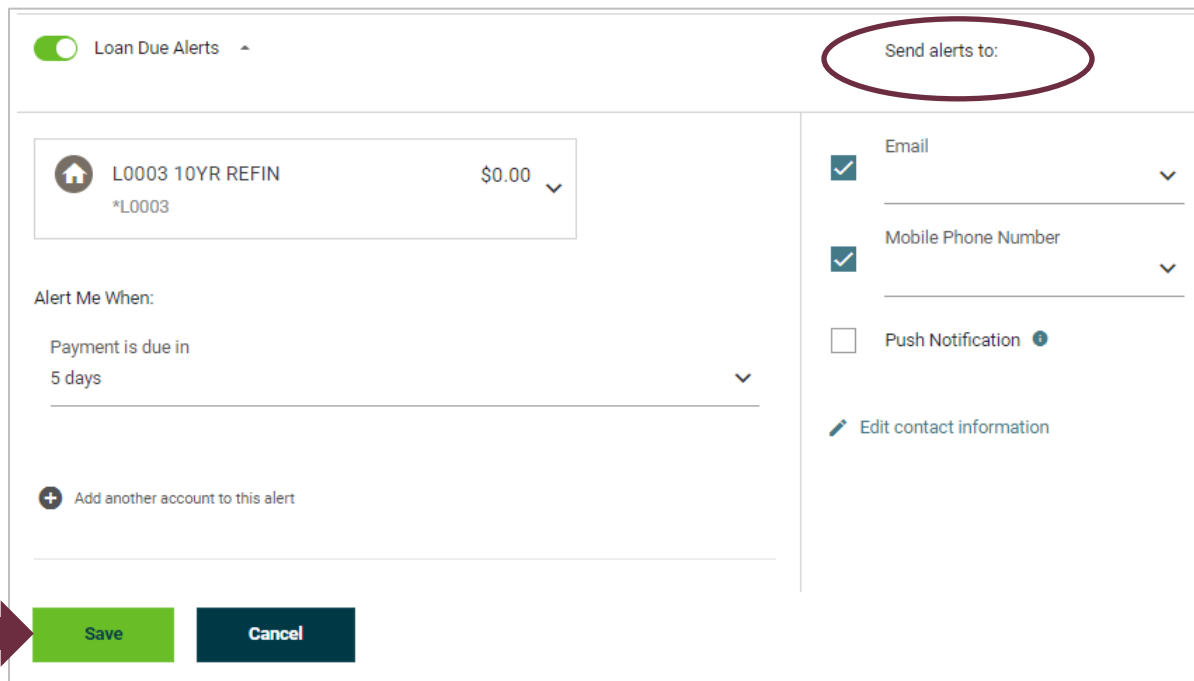


Subscription Alerts

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:

- 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.”



Loan Due Alerts Send alerts to:

L0003 10YR REFIN \$0.00 ▼
*L0003

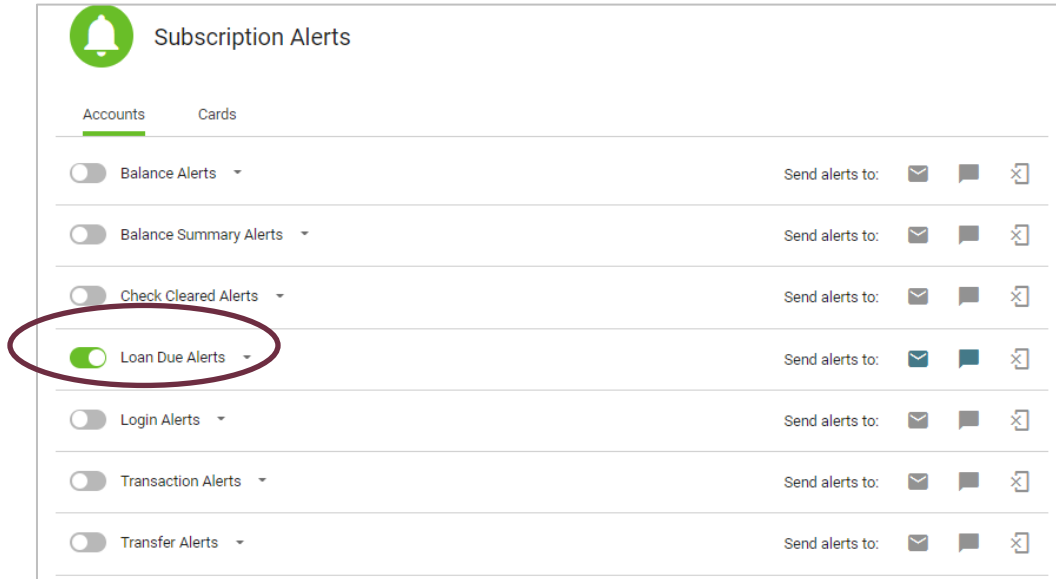
Alert Me When:
Payment is due in 5 days ▼

Add another account to this alert

Email ▼
 Mobile Phone Number ▼
 Push Notification






















Edit contact information

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

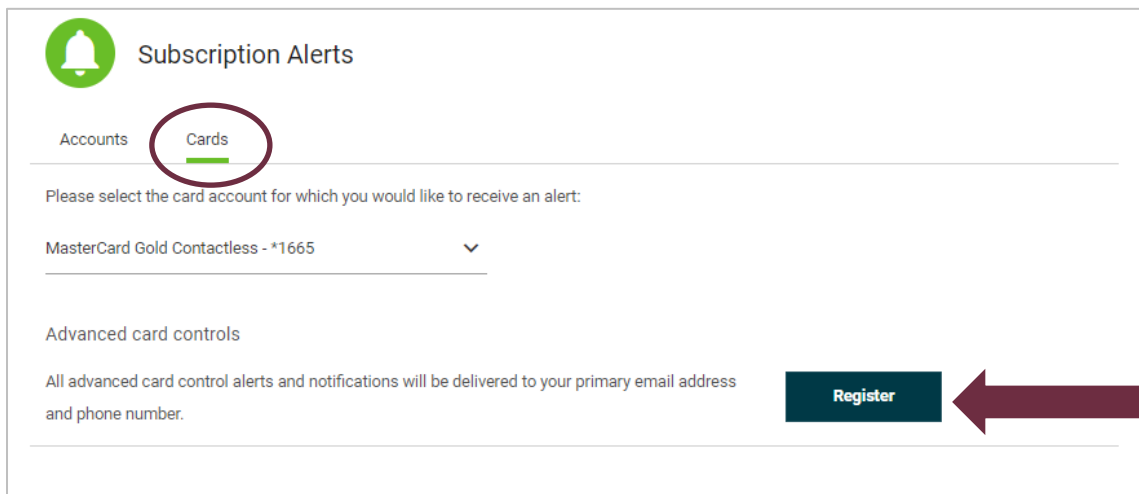


Subscription Alerts

Accounts **Cards**

<input type="checkbox"/> Balance Alerts	Send alerts to:   
<input type="checkbox"/> Balance Summary Alerts	Send alerts to:   
<input type="checkbox"/> Check Cleared Alerts	Send alerts to:   
<input checked="" type="checkbox"/> Loan Due Alerts	Send alerts to:   
<input type="checkbox"/> Login Alerts	Send alerts to:   
<input type="checkbox"/> Transaction Alerts	Send alerts to:   
<input type="checkbox"/> 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

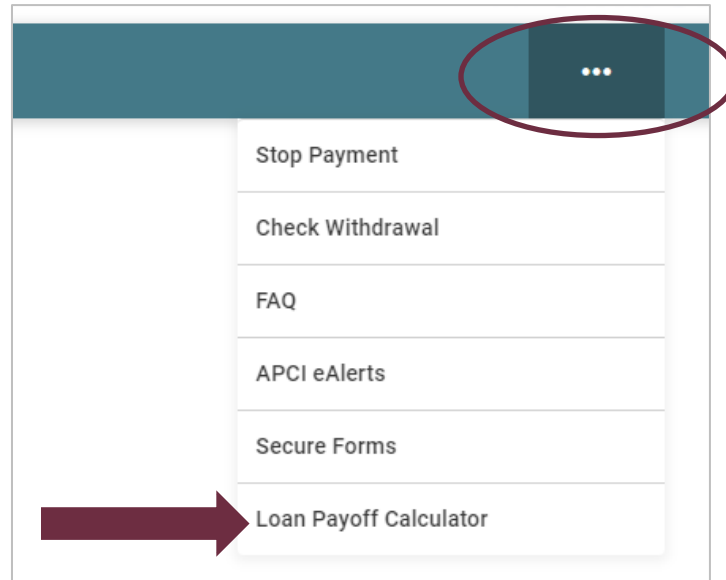
Alert Message	Sent to	Sent on
A new Member to Member account test for guide was added to your profile.	EMAIL	05/09/22 16:23
A new Member to Member account test for guide was added to your profile.	EMAIL	05/09/22 16:22

You've reached the end of your alert history.

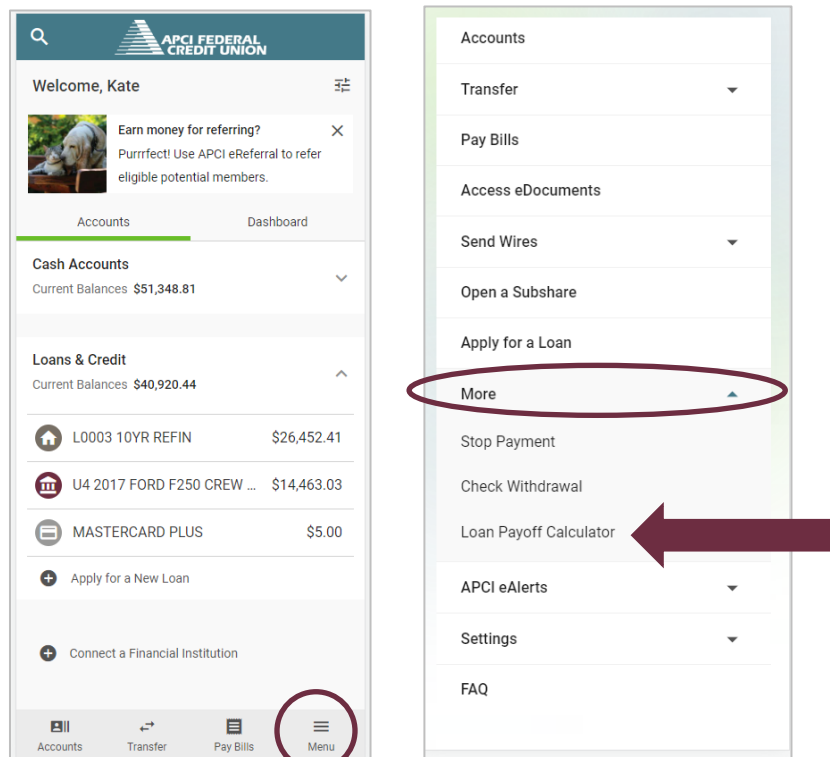
APCI eBanking Loan Payoff Calculator

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 \$26,452.41


*L0003

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

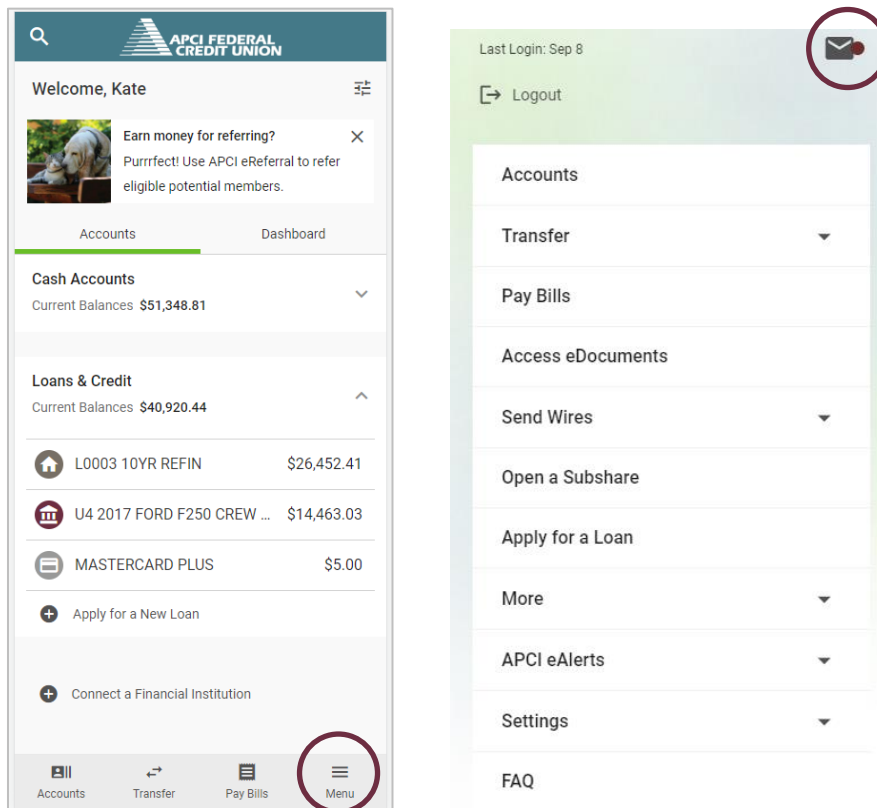
APCI eBanking Secure Message Center

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

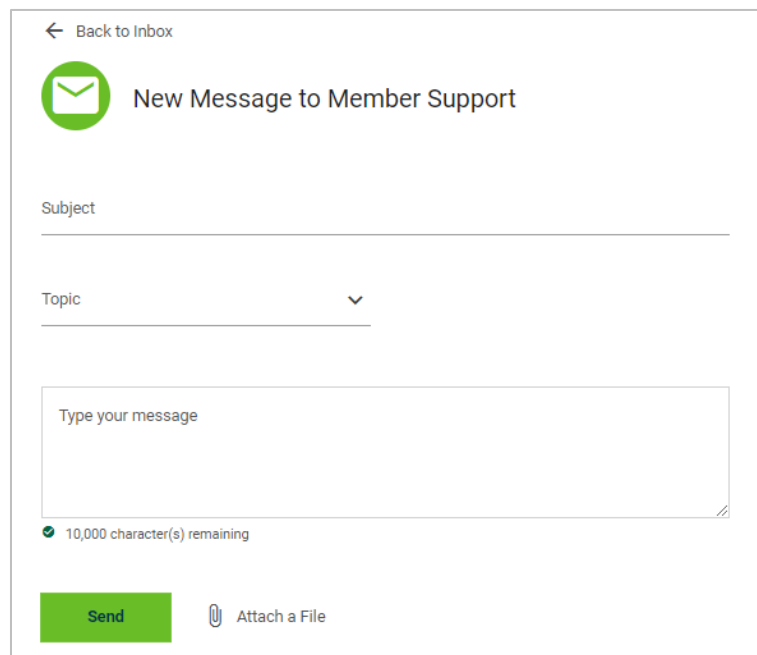
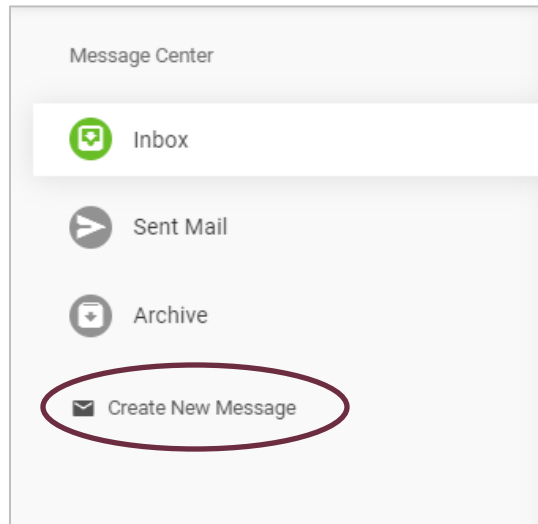
1. On a personal computer select the envelope icon.



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.



The screenshot shows the 'New Message to Member Support' composition screen. It includes a 'Back to Inbox' link, a subject line, a 'Topic' dropdown menu, a large text area for the message body, and a 'Send' button. A status indicator shows '10,000 character(s) remaining'. There is also an 'Attach a File' option.

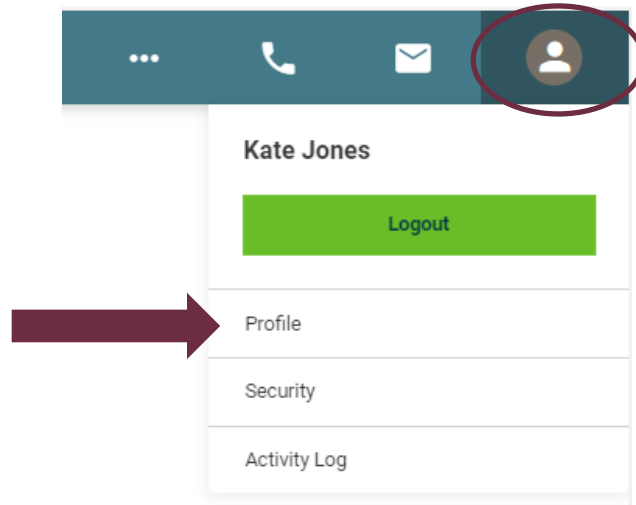
3. Secure messages from APCI FCU will appear in your Inbox. You can also review sent and archived messages.

APCI eBanking

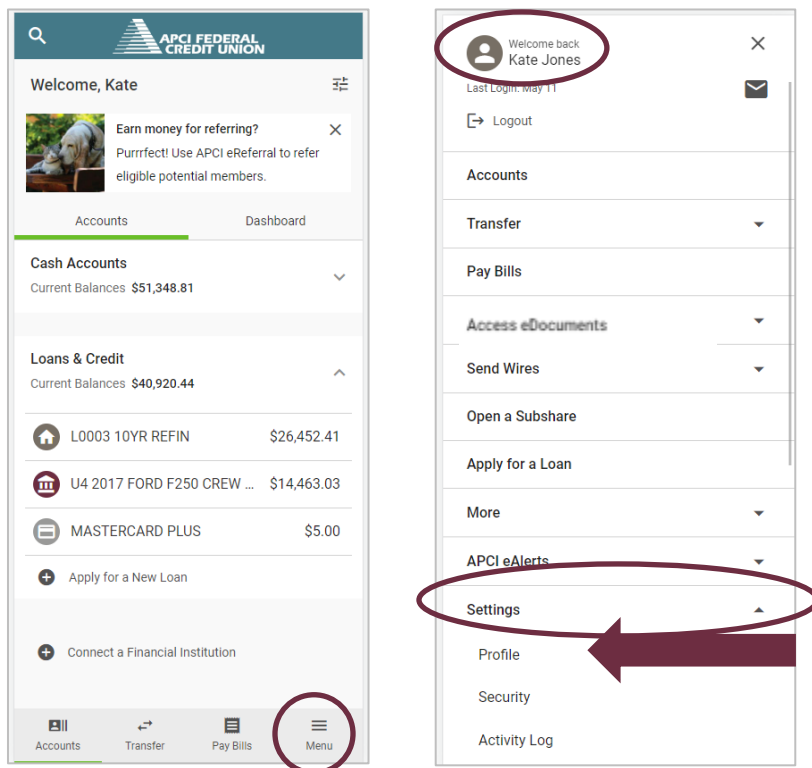
Updating Your Profile Information

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

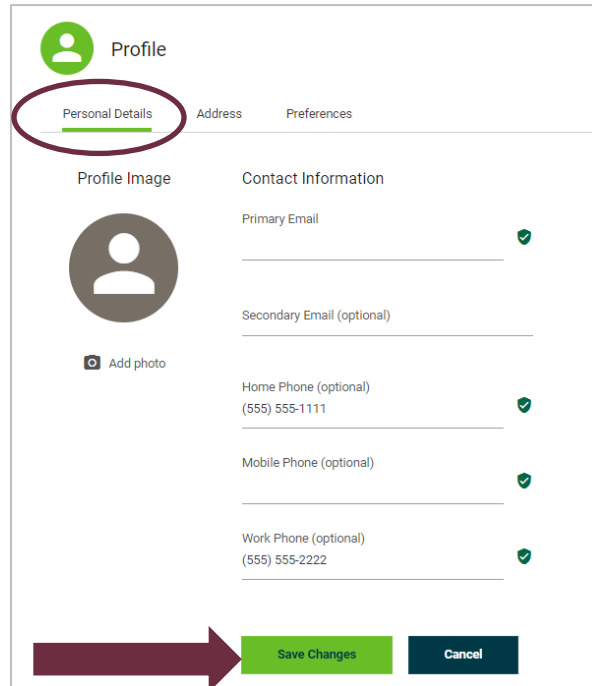
1. On a personal computer choose for the profile icon. This will be your profile image if you have already added one.



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 ✓

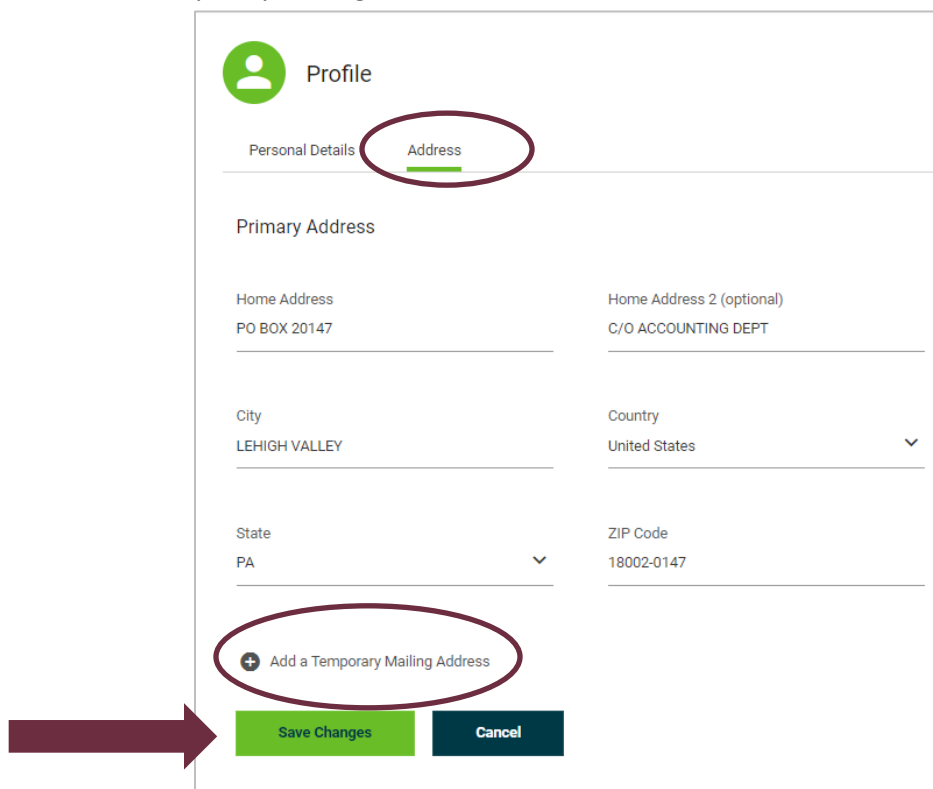
Secondary Email (optional)

Home Phone (optional) (555) 555-1111 ✓

Mobile Phone (optional) ✓

Work Phone (optional) (555) 555-2222 ✓

- 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

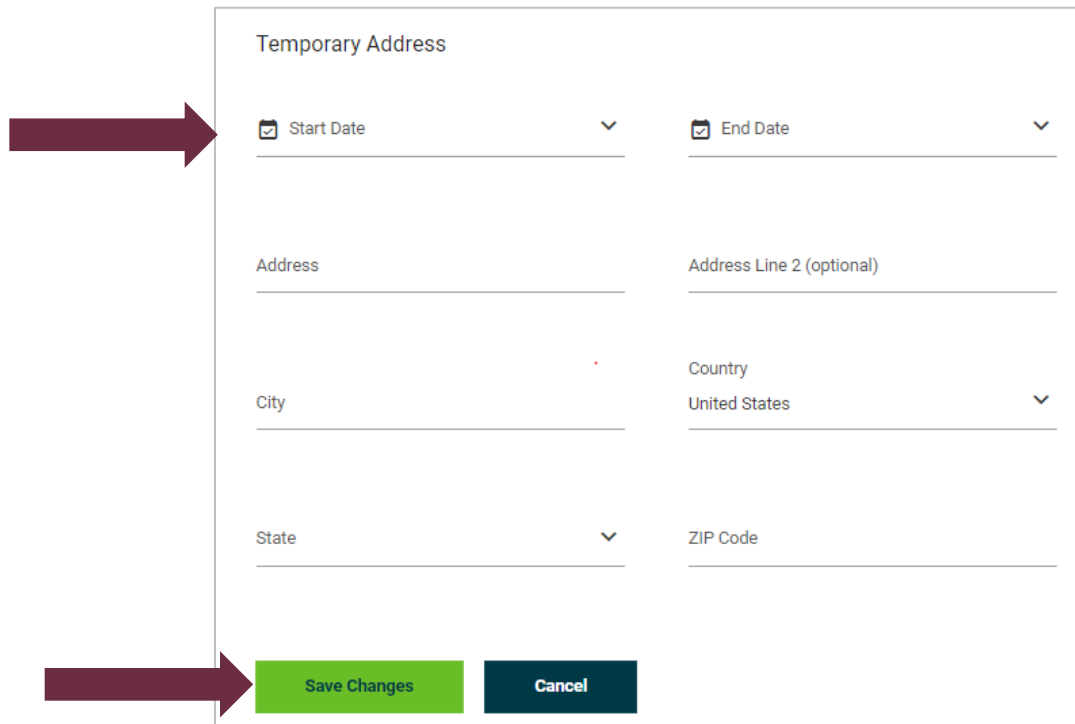
City LEHIGH VALLEY

Country United States

State PA

ZIP Code 18002-0147

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



The screenshot shows a 'Temporary Address' form with the following fields:

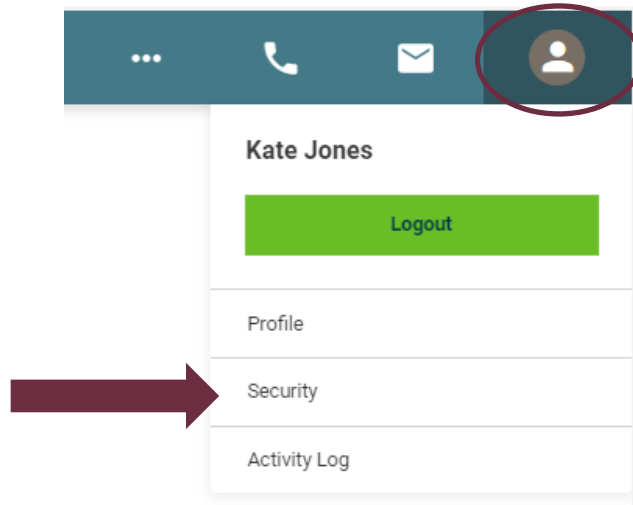
- Start Date (with a dropdown arrow)
- End Date (with a dropdown arrow)
- Address
- Address Line 2 (optional)
- City
- Country (United States with a dropdown arrow)
- State (with a dropdown arrow)
- ZIP Code

At the bottom of the form are two buttons: a green 'Save Changes' button and a dark blue 'Cancel' button. Two dark red arrows point to the 'Start Date' field and the 'Save Changes' button.

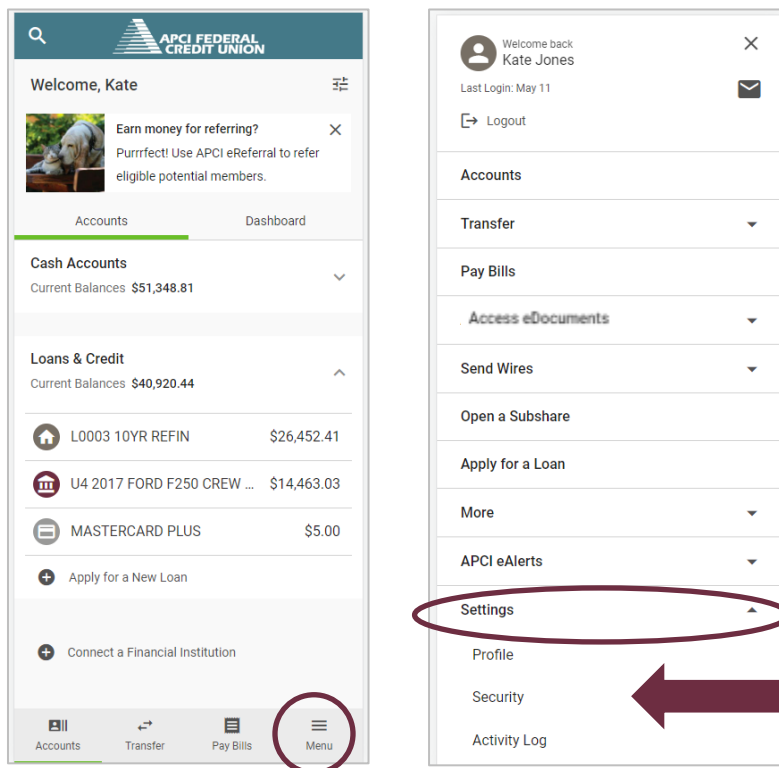
APCI eBanking Changing Your Username

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

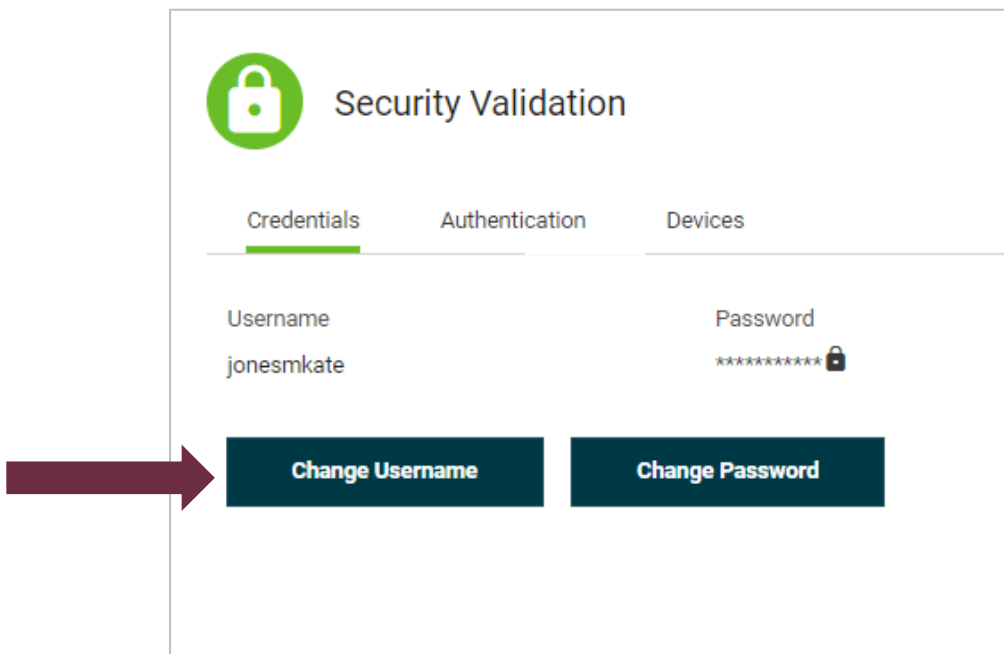
1. On a personal computer choose the profile icon, or your profile image if you have already added one, then select “Security.”



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

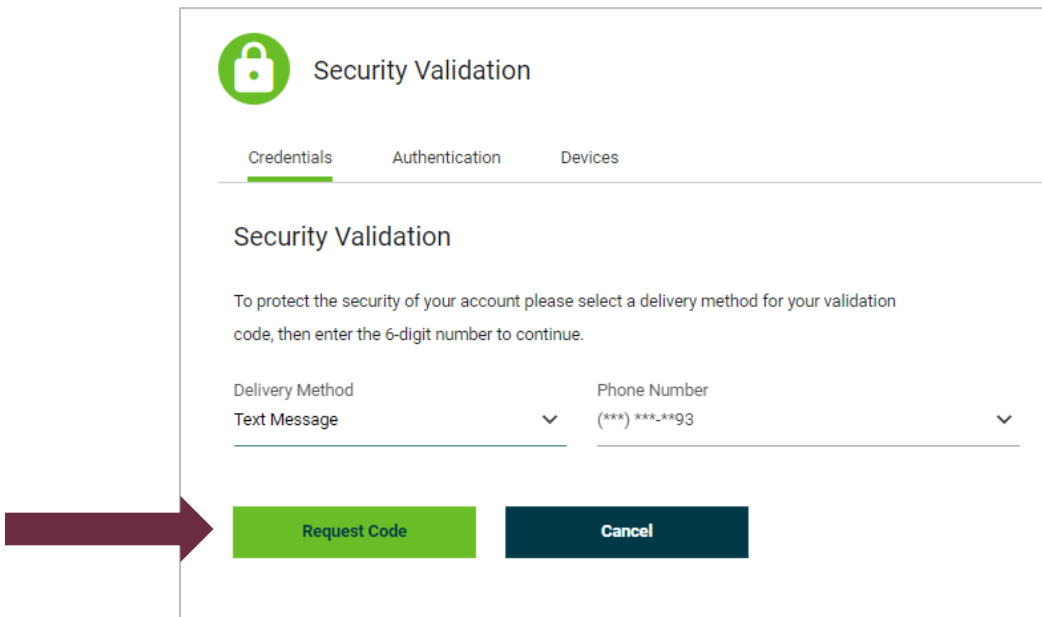


2. Select "Change Username."



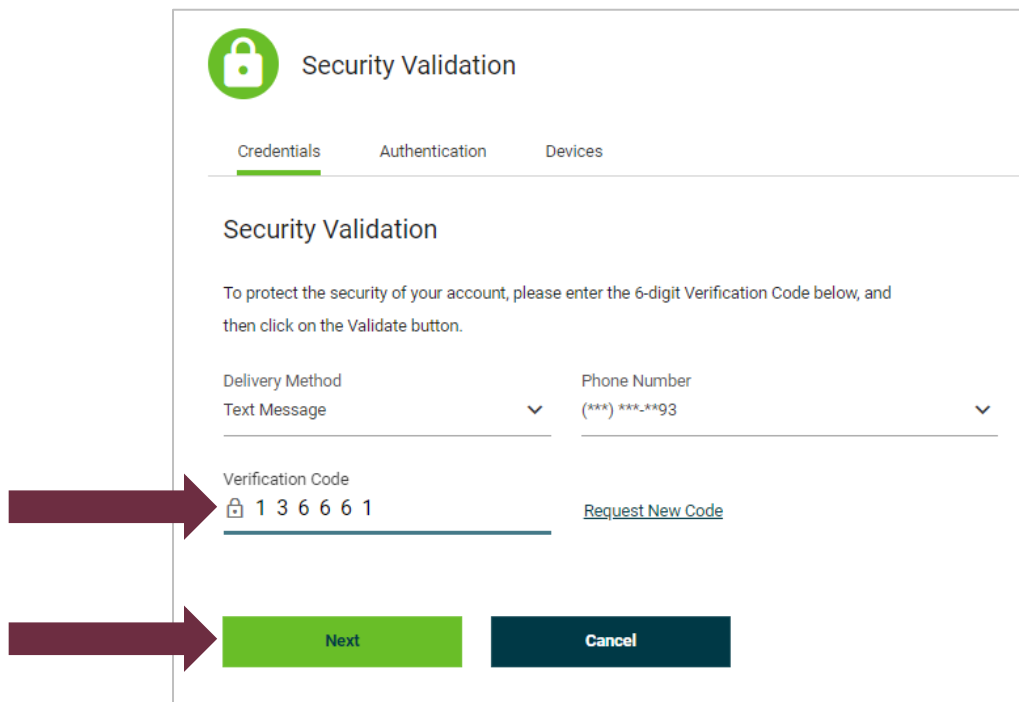
The screenshot shows the 'Security Validation' page with three tabs: 'Credentials', 'Authentication', and 'Devices'. The 'Credentials' tab is active. Below the tabs, there are two input fields: 'Username' with the value 'jonesmkate' and 'Password' with masked characters and a lock icon. At the bottom, there are two buttons: 'Change Username' and 'Change Password'. A red arrow points to the 'Change Username' button.

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

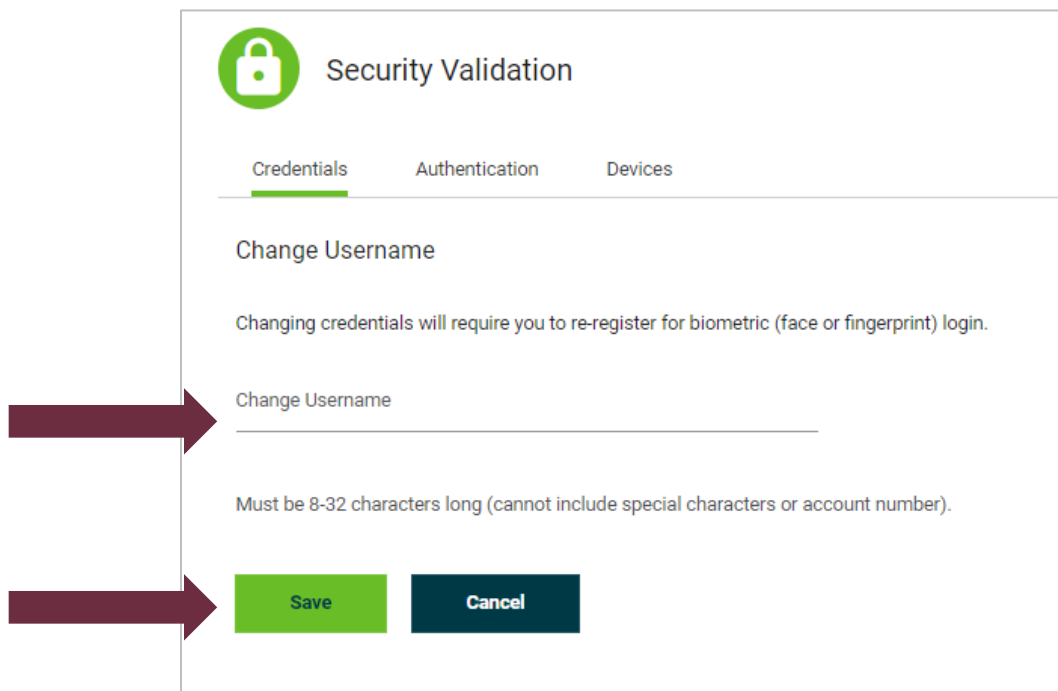


The screenshot shows the 'Security Validation' page with three tabs: 'Credentials', 'Authentication', and 'Devices'. The 'Authentication' tab is active. Below the tabs, there is a heading 'Security Validation' and a message: 'To protect the security of your account please select a delivery method for your validation code, then enter the 6-digit number to continue.' There are two dropdown menus: 'Delivery Method' with 'Text Message' selected and 'Phone Number' with '(*** ***)**93' selected. At the bottom, there are two buttons: 'Request Code' and 'Cancel'. A red arrow points to the 'Request Code' button.

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



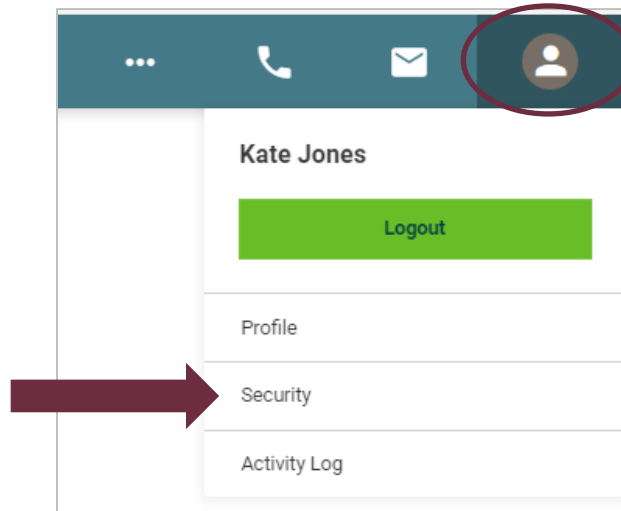
5. Change your Username by entering a new one in the space provided and select “Save.”



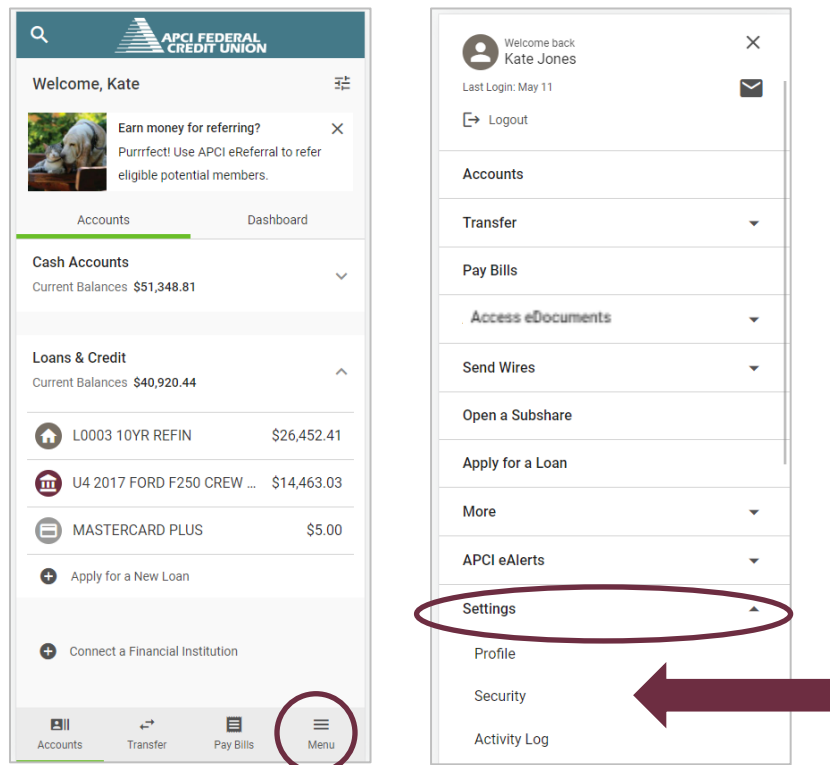
APCI eBanking Changing Your Password

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

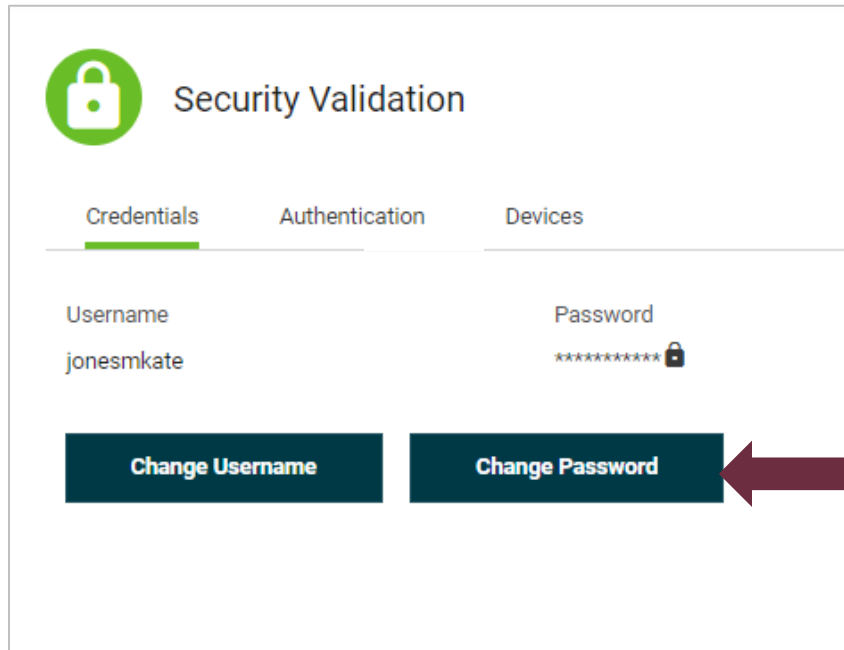
1. On a personal computer choose the profile icon, or your profile image if you have already added one, then select "Security."



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

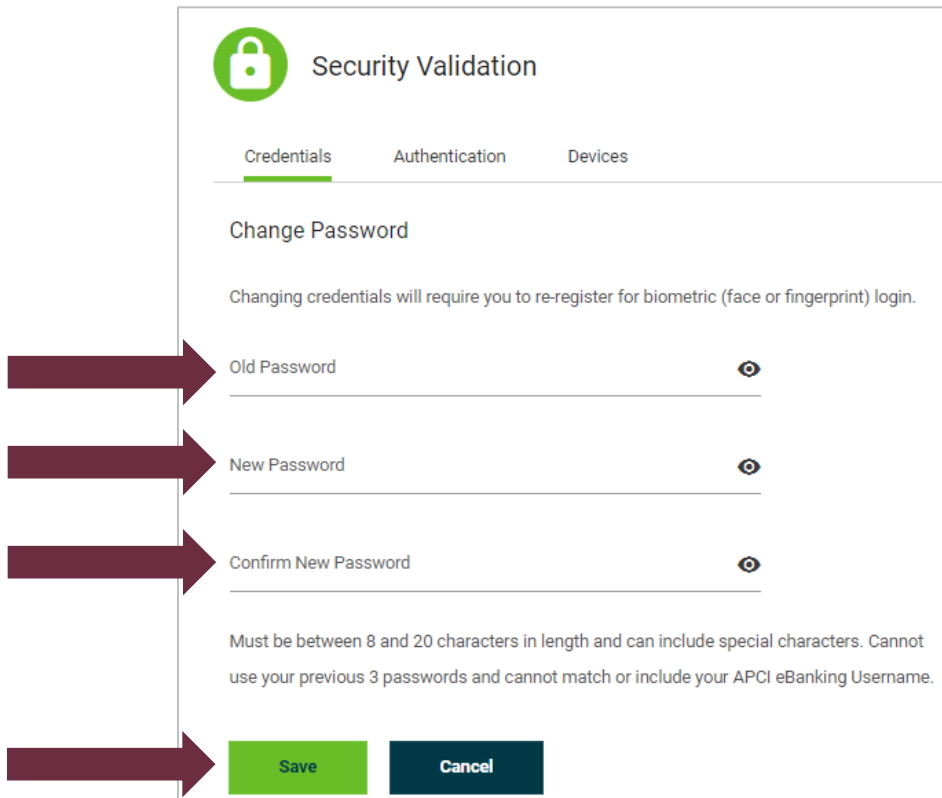


2. Select “Change Password.”



The screenshot shows the 'Security Validation' page with a green padlock icon. There are three tabs: 'Credentials', 'Authentication', and 'Devices'. The 'Credentials' tab is selected. Below the tabs, there are two input fields: 'Username' with the value 'jonesmkate' and 'Password' with masked characters '*****' and a lock icon. At the bottom, there 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.”

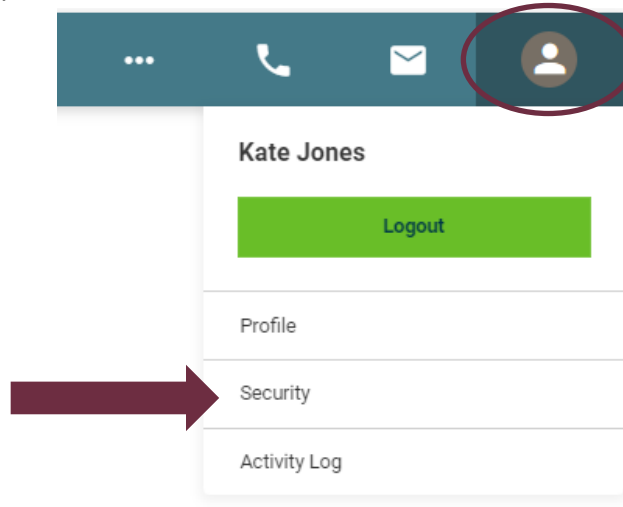


The screenshot shows the 'Security Validation' page with a green padlock icon. There are three tabs: 'Credentials', 'Authentication', and 'Devices'. The 'Credentials' tab is selected. Below the tabs, there is a section titled 'Change Password'. A note states: 'Changing credentials will require you to re-register for biometric (face or fingerprint) login.' There are three input fields: 'Old Password', 'New Password', and 'Confirm New Password'. Each field has a toggle icon to the right. Below the input fields, there 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, there are two buttons: 'Save' and 'Cancel'. A red arrow points to the 'Save' button.

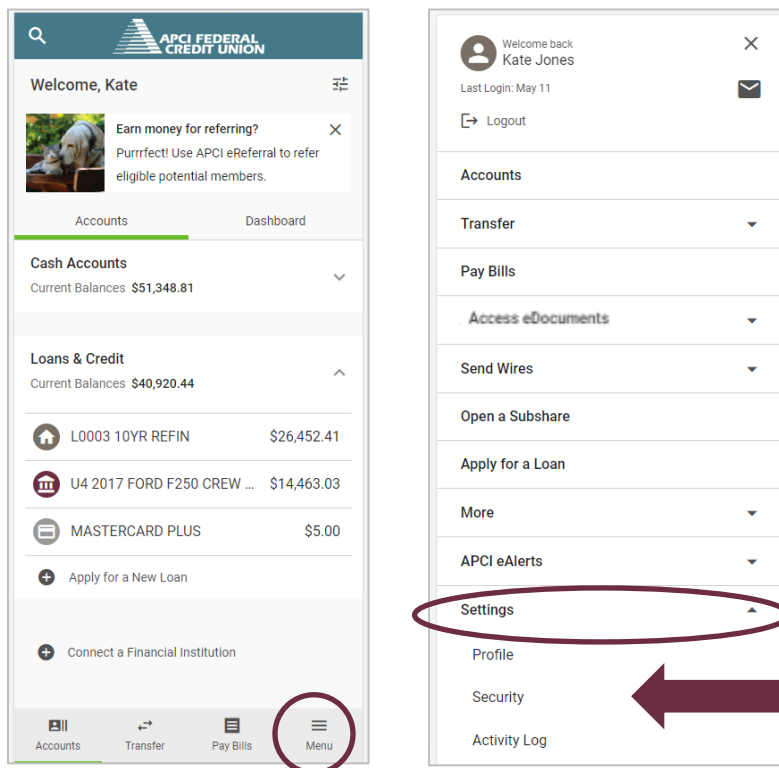
APCI eBanking Two Factor Authentication

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

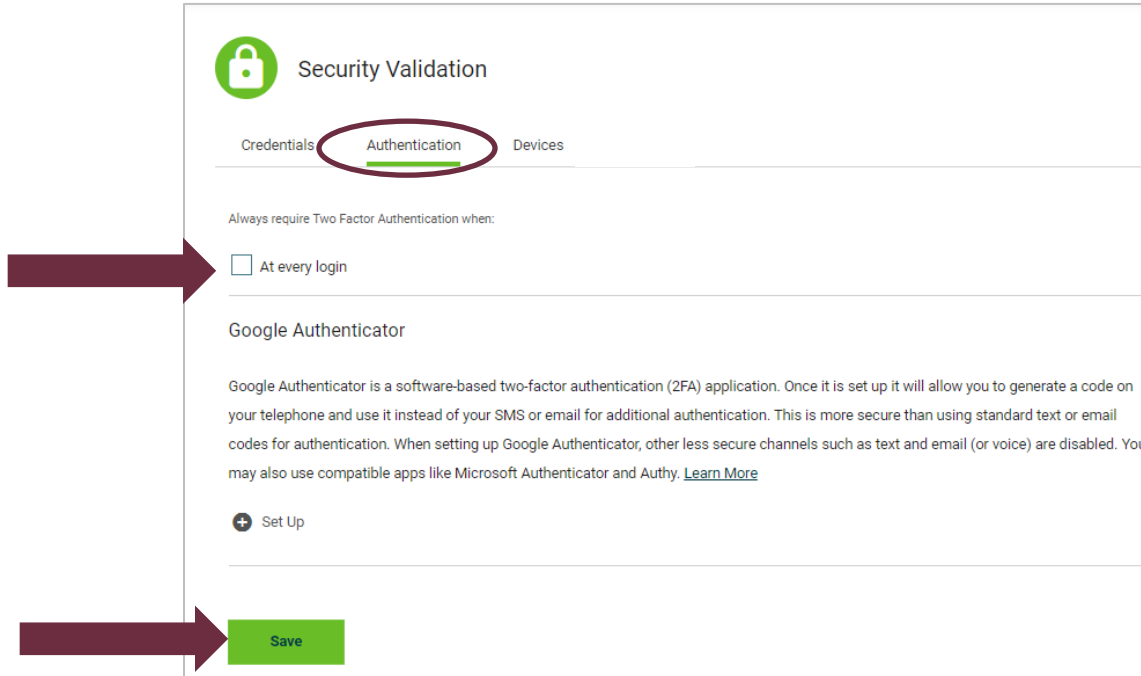
1. On a personal computer select the profile icon, or your profile image if you have already added one, then select “Security.”



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.”



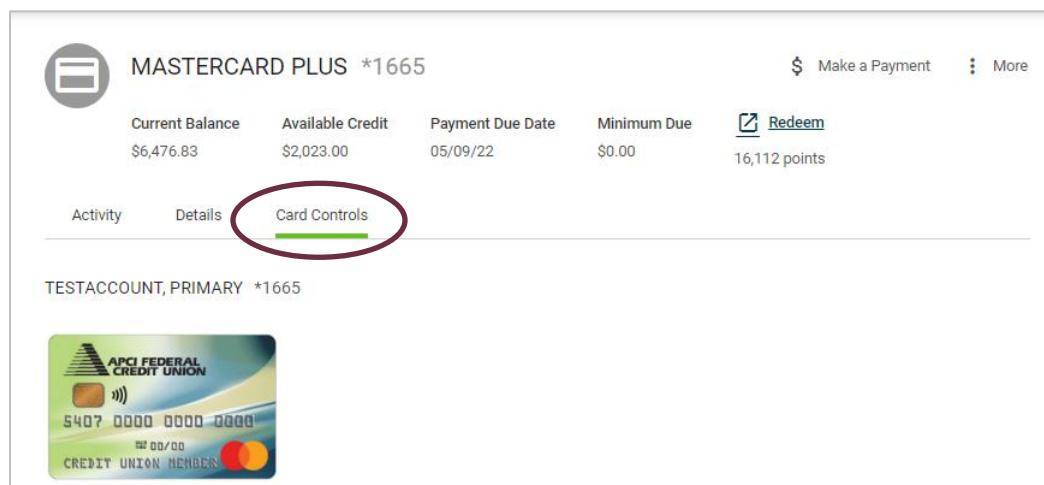
The screenshot shows the 'Security Validation' page with three tabs: 'Credentials', 'Authentication', and 'Devices'. The 'Authentication' tab is selected and circled in red. Below the tabs, there is a section titled 'Always require Two Factor Authentication when:' with a checkbox labeled 'At every login'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


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 Share Savings Account. For your Visa Debit card, choose your Share Draft Checking Account.
2. Select the “Card Controls” tab.





MASTERCARD PLUS *1665
\$ Make a Payment ⋮ More

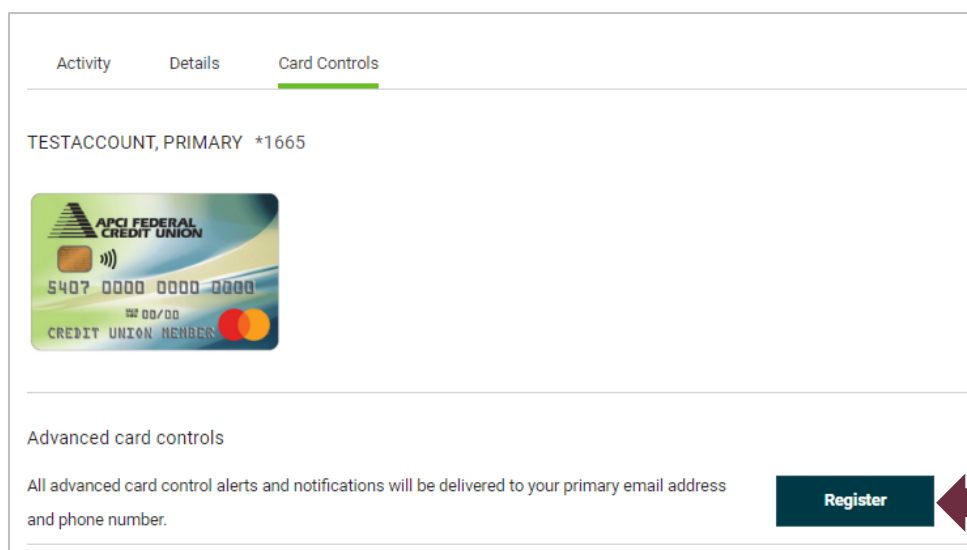
Current Balance	Available Credit	Payment Due Date	Minimum Due	Redeem
\$6,476.83	\$2,023.00	05/09/22	\$0.00	16,112 points

[Activity](#) [Details](#) **[Card Controls](#)**

TESTACCOUNT, PRIMARY *1665




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




[Activity](#) [Details](#) **[Card Controls](#)**

TESTACCOUNT, PRIMARY *1665



Advanced card controls

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

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. [Unregister](#)

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.

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. [Unregister](#)

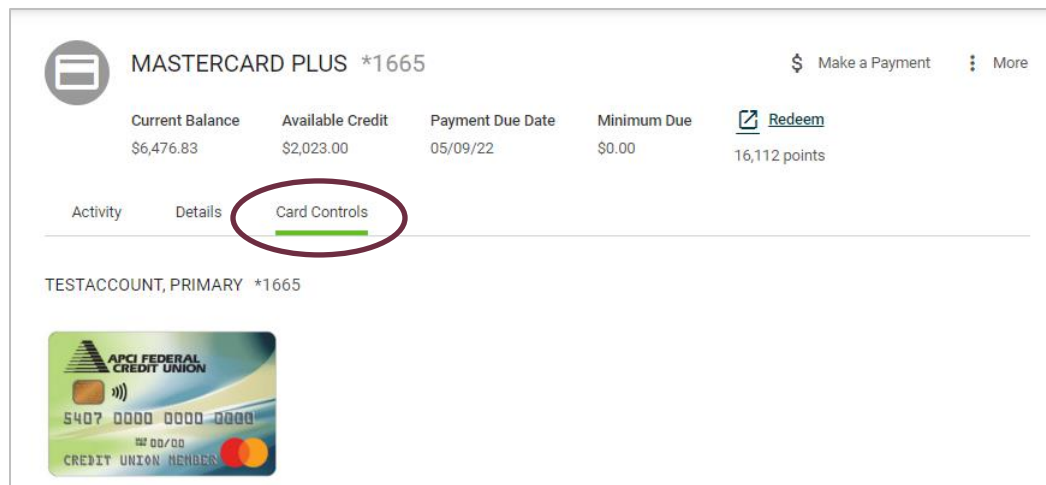
Card is Locked

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.

APCI eBanking

APCI FCU Mastercard® Plus Balance Transfers

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




MASTERCARD PLUS *1665 \$ Make a Payment ⋮ More

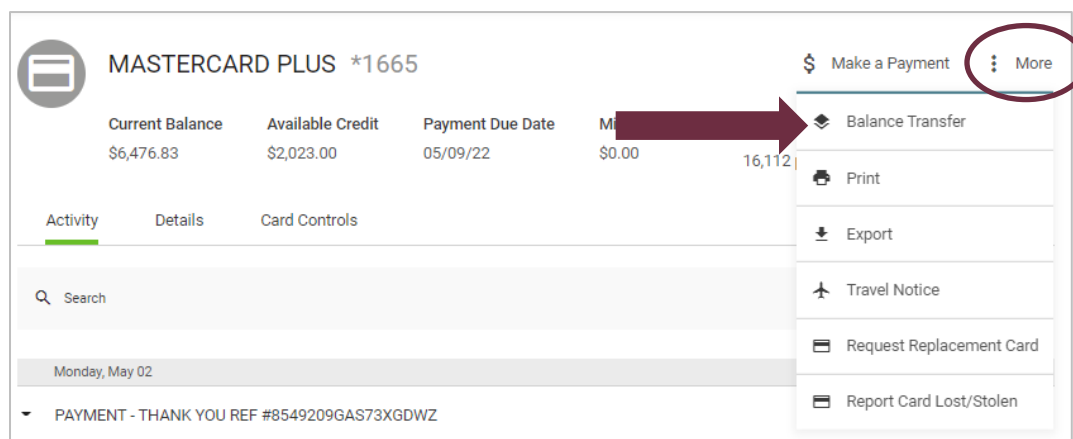
Current Balance	Available Credit	Payment Due Date	Minimum Due	Redeem
\$6,476.83	\$2,023.00	05/09/22	\$0.00	16,112 points

Activity Details **Card Controls**

TESTACCOUNT, PRIMARY *1665



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



MASTERCARD PLUS *1665 \$ Make a Payment ⋮ **More**

Current Balance	Available Credit	Payment Due Date	Minimum Due	
\$6,476.83	\$2,023.00	05/09/22	\$0.00	16,112

Activity Details Card Controls

Q Search

Monday, May 02

▾ PAYMENT - THANK YOU REF #8549209GAS73XGDWZ

Balance Transfer

Print


Export

Travel Notice

Request Replacement Card

Report Card Lost/Stolen


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 \$2,023.00 *1665	<table border="0"> <tr><td>Current Balance</td><td>\$6,476.83</td></tr> <tr><td>Credit Limit</td><td>\$8,500</td></tr> <tr><td>Cash Advance Limit</td><td>\$2,023.00</td></tr> </table>	Current Balance	\$6,476.83	Credit Limit	\$8,500	Cash Advance Limit	\$2,023.00
Current Balance	\$6,476.83						
Credit Limit	\$8,500						
Cash Advance Limit	\$2,023.00						


Payee

Payee Name i	Street Address i
City	State v ZIP Code i
Account Number	\$ Transfer Amount (min: \$1.00)


Next
Cancel




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



Review Balance Transfer

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

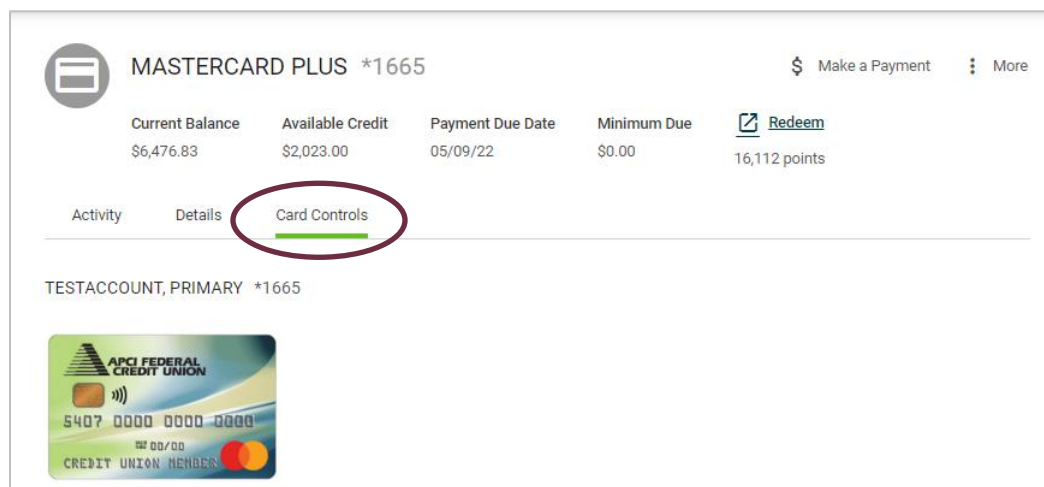
Submit
Cancel
 Edit



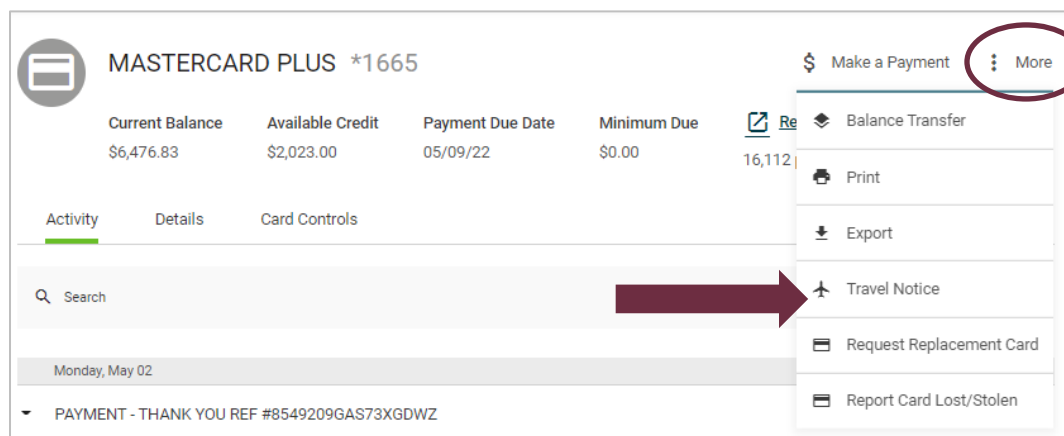
APCI eBanking

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 Share Savings Account. For your Visa Debit card, choose your Share Draft 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 _____

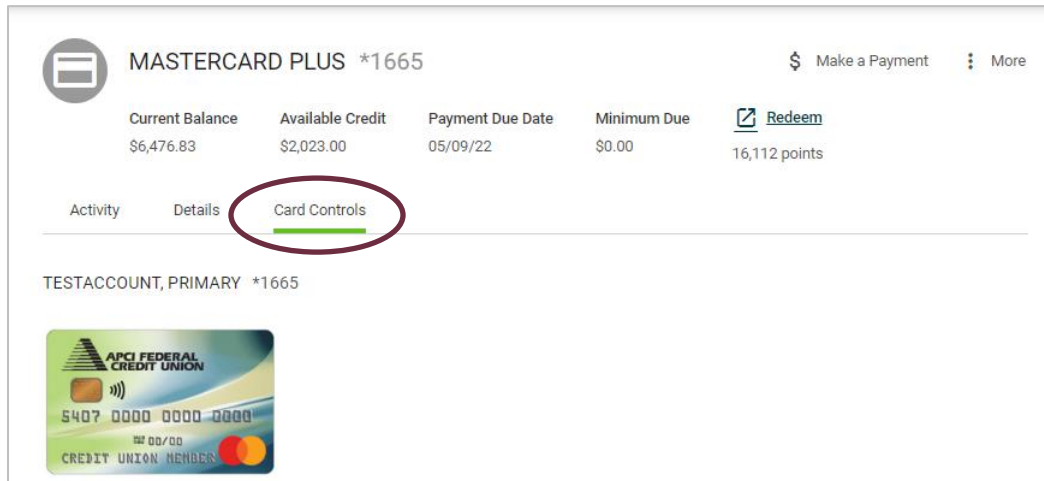
▲ Notes (optional)



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 Share Savings Account. For your Visa Debit card, choose your Share Draft Checking Account.
2. Select the “Card Controls” tab.




MASTERCARD PLUS *1665 \$ Make a Payment ⋮ More

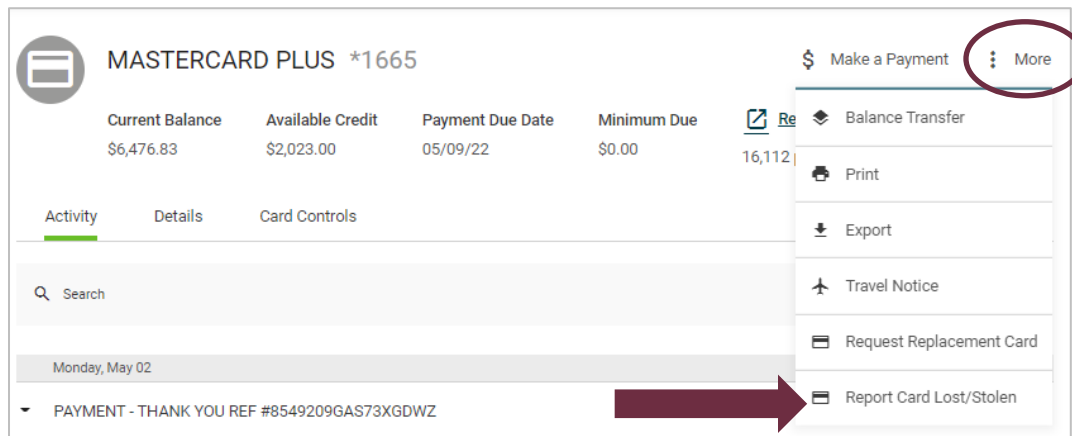
Current Balance	Available Credit	Payment Due Date	Minimum Due	Redeem
\$6,476.83	\$2,023.00	05/09/22	\$0.00	16,112 points

Activity Details **Card Controls**

TESTACCOUNT, PRIMARY *1665



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



MASTERCARD PLUS *1665 \$ Make a Payment ⋮ **More**

Current Balance	Available Credit	Payment Due Date	Minimum Due	Re	Balance Transfer
\$6,476.83	\$2,023.00	05/09/22	\$0.00	16,112	Print

Activity Details Card Controls

Search

Monday, May 02

PAYMENT - THANK YOU REF #8549209GAS73XGDWZ


- Report Card Lost/Stolen

4. Review your details and select “Continue.”

Reporting Card Lost/Stolen


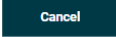
Select the card that you would like to report as lost or stolen (please note, a \$5.00 card replacement fee may be assessed):

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.

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.


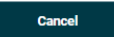
I lost my card
 My card was stolen
 Someone used my card without my knowledge
 I'm expecting a new card in the mail and it has not arrived, and it has been more than 2 weeks

When did the card go missing?


 Date

Do you have the PIN for the card?

Yes
 No

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

Next
Back

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

Submit
Back