Fremont Federal Credit Union will be switching to a new Online Banking system on October 15, 2014. This will allow us to provide new features and benefits to your online banking experience, along with having a sleek new user interface. The two Online Banking products will run simultaneously for 1 month allowing you to switch over at your own pace. However, the old Online Banking will have limited functionality such as no Bill Pay and no Alerts.

Enrollment Information
All members will be required to re-enroll for Online Banking after the upgrade. Members will be able to enroll themselves without visiting or contacting a branch, effective with the upgrade. In order to enroll in Online Banking after the upgrade, you MUST have an updated email address and/or phone number on file with us. Please contact us if you are unsure whether we have an updated email address or phone number on file for your account.

For those that are enrolled in Online Bill Pay
In order to continue using Bill Pay after **October 15, 2014**, you must first enroll in the new Online Banking system. Online Bill Pay will NOT be available through the old Online Banking. There will be a 1-day "blackout" period beginning on **October 14, 2014** while Bill Pay is being transferred over to the new Online Banking system. You will **NOT** be able to access Bill Pay during this "blackout" period. However, any scheduled payments that you have set up to go out **WILL BE** sent out as scheduled.

For those that are enrolled in Email/Text Alerts
The new Online Banking system has a new email/text alerts service. You will need to set up new alerts on the new system by clicking the Alerts tab once you are logged in. The current email/text alerts system will stop on **October 15, 2014**

For those of that use the Mobile Banking App
In order to continue using the Mobile Banking app, you must first enroll in the new Online Banking system and set up a username. The user name that you set up for Online Banking will also become the username that you use for mobile banking. Members **will no longer have the abliity to log in using their account number in either Online Banking or Mobile Banking.** Once you have enrolled in the new Online Banking make sure you have the latest app downloaded from your app store. Once you have the latest app then you can log in using the username that you created in the Online Banking setup procedure.

If you have any further questions please give us a call or stop into one of our branches.

Frequently Asked Questions

Q: *Why are you switching to a new Online Banking System?*

A: We have been using our current Online Banking System for nearly 12 years and it has remained relatively unchanged. We wanted to bring a new, more user-friendly and visually pleasing site to you.

Our new Online Banking system has new features and functionality that our old system could not provide. Some new features include:

- ✓ Schedule funds transfers to automatically occur in the future
- ✓ Perform Google-like searches on your transactions. For example you can perform a search for "about $5" or even something like "Starbucks this month over 10" and you will get a listing of all transactions that meet that criteria.
- ✓ Financial management reports/analysis of your Fremont Federal Credit Union accounts.
- ✓ Custom page layouts through Dashboards.

Q: *Can I use my member account number for my username?*

A: No. During enrollment, you must create a username to use when logging in to the new Online Banking system. For your privacy and security, you will no longer be able to use your member account number. Usernames must be between 6 and 20 characters long.

Q: *When I go to enroll it is showing an outdated phone number/email address when I get to the "Send Access Code" section.*

A: As part of the enrollment process in the new Online Banking system, you will be sent a temporary access code that must be entered in the new Online Banking system to complete your enrollment. This is a new security measure to help prevent fraudulent enrollments.

You will be asked to have the access code to be sent to you either by a phone call, email, or via a text message. This code usually takes 15- 30 seconds to arrive to you, and should arrive no later than 10 minutes after you request it. The email address and home/cell phone number are pulled automatically off of our banking system's records, so **please make sure that you have your current email address and home/cell phone number updated with the credit union prior to enrolling in the new Online Banking system.** If you need to make changes, you can update your contact information with the credit union by stopping in to one of our branches.

Q: *I did not receive my access code during enrollment. Why?*

A: Be sure to check your Spam or Junk folder and make sure that your email provider did not send it to that folder. If you sent the code to a phone number make sure it is a current number.

Q: *Why do I get an access code each time I log in to the new Online Banking system?*

A: Just like the enrollment process, you will be sent a temporary access code that must be entered in the new Online Banking system during the login process. This new method of user authentication meets current federal regulations on Internet Banking security.

If you register the computer you are logging in from (Clicking "Yes" to "Remember this computer"), you will bypass the access code requirement with all subsequent logins. Registering the computer creates a cookie for the website thereby bypassing the need for the security code. However, if your browser is set to delete cookies upon close or you manually delete cookies, you will be presented with the code upon your next login. If you **DO NOT** register the computer, you **WILL** have to have the access code sent to you. **Please Note: for your security, you should NOT register a public computer (i.e. library, Internet café, etc.)**

Q: Should I register my computer?
A: Yes. If you are using a computer that you use frequently to log into Online Banking (i.e. home or work), you should select "**Yes**" at the "**Remember Computer**" question when prompted during the login process. Registered computer will bypass the access code on future login attempts.

For EACH computer that you DO NOT register when logging in, you WILL have to use the access code. We suggest registering all computers that you use so long as they are not public computers.

Q: I did register my computer, but I still have to have an access code sent to me when I log in. Why?
A: This may be an issue with your computer's web browser and/or settings regarding the handling of third-party cookies. Make sure that you web browser accepts third-party cookies. If you do choose to manually delete files/settings from your web browser, make sure that you do not allow cookies to be deleted. Deleting cookies WILL require the access code to be entered in at your next login attempt. Listed below are steps for commonly-used web browsers to help assure that your computer stays registered.

Internet Explorer

- ✓ Follow the path: Start -> Control Panel -> Internet Options
- ✓ On the "General" tab, make sure the "Delete browsing history upon exit" option is NOT checked – shown below.
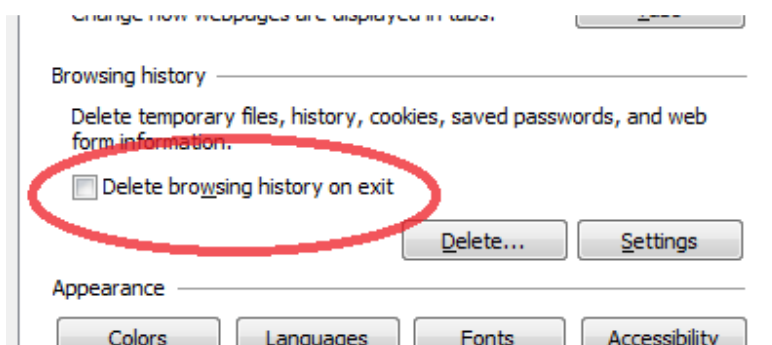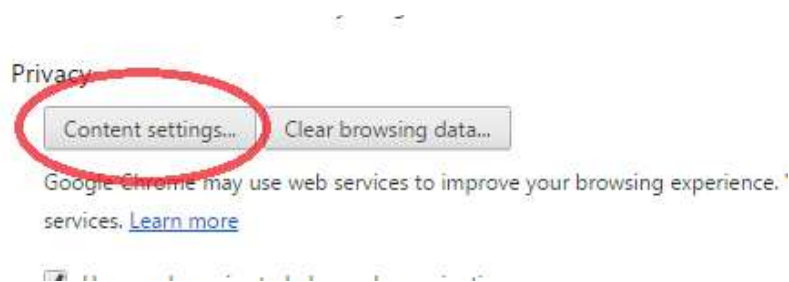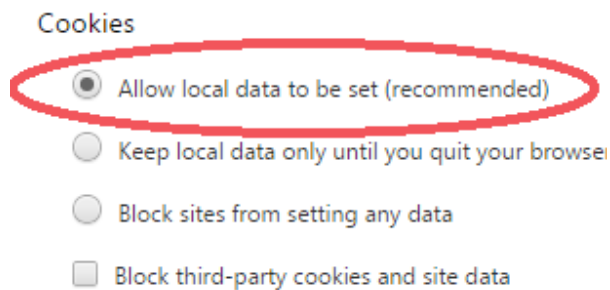
Google Chrome

- ✓ Click the icon in the upper right corner of the browser window that has three lines on it – shown below.

- ✓ Select Settings from the menu. On the page that appears, click the "show advanced settings" link so that you can see all of the available settings.
- ✓ In the Privacy section, click the Content Settings button – shown below

- ✓ In the Cookies section, make sure the "Allow local data to be set" option is selected.
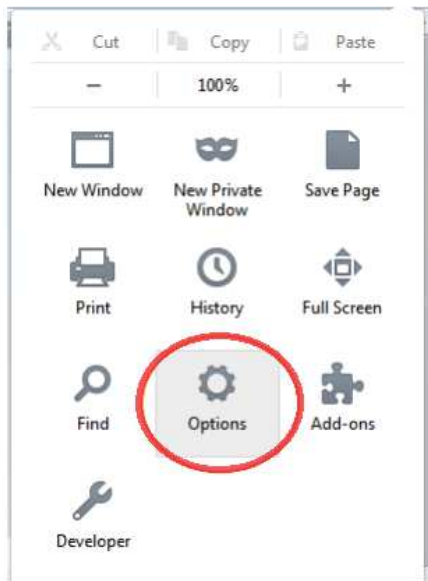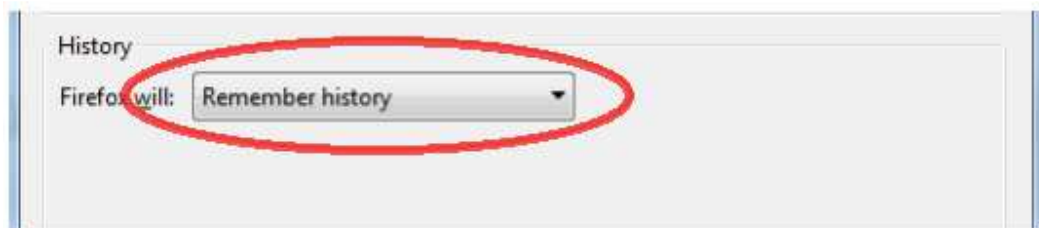

Mozilla Firefox

- ✓ Click the icon in the upper right corner of the browser window that has three lines on it – shown below.

✓ Click on Options.

✓ On the Options window that appears, click the Privacy tab.
✓ Make sure the dropbox in the History section is set to "Remember history" – shown below.

Other Notes

✓ Make sure that your web browser accepts third-party cookies. If you do choose to manually delete files/settings from your web browser, make sure that you do not allow cookies to be deleted. Deleting cookies WILL require the passcode to be entered during your next login to the Online Banking system.
✓ Make sure that your computer is running he most recent version of the Adobe Flash Player software. This is a free download form Adobe's website.