



METRO Federal Credit Union
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Online Banking and Bill Payment – Frequently Asked Questions

1. **Why are you changing?**
In an effort to provide you with the highest level of service and convenience in Internet banking, we are adding new features and enhancements to our Internet website.
2. **How will I benefit from the changes you are making?**
Several new features will help to improve your Internet banking experience, including:
 - **The Power of Personalization:** Added user options mean you can more easily customize your online experience. Decide when your online session should time out, choose nicknames for your accounts, schedule fund transfers, categorize your transactions and keep up-to-date with your stock portfolio.
 - **Quick Jump:** Jump directly between accounts through a drop-down menu on the Account Detail page.
 - **Easy Transfers:** Move your funds effortlessly from one account to another on the Account Summary page.
 - **Effortless Printing:** Speed up printer response time by changing your viewing option from graphics to text mode.
 - **Help Where You Need It:** New page-specific help brings up the Help facility that is relevant to the page being viewed.
 - **Improved Look and Feel!** New graphics and navigation tools make it easier than ever to navigate our site.
3. **Will my account numbers change?**
No, the website improvements will in no way affect your account numbers or any other personal information.
4. **Whom do I call in case of problems or questions?**
If you have questions or if you encounter a problem with one of your accounts, call **Salvatore Fragale** at **847-670-0456** or email us at **sfragale@mcu.org**
5. **Will my scheduled transfer history be available to me online?**
No, your scheduled transfer transaction history will not be available online. However, as these transactions clear your account, they will appear under Account History within the Account Access page.
6. **Will my bill payment history be available to me online?**
Yes, just as before, this information will be available to you online. You will not have to make any changes to your online account.
7. **Do I have to re-register for online banking?**
No, your current login ID and password information will continue to work.
8. **Do I have to re-register for bill payment?**
No, your current login and password information will continue to work.

9. **When will my bill payments be debited from my account?**
Your bill payments will be debited on the *processing dates* you specify. The processing date is the date on which you'd like your payments to be processed/sent out to ensure your bills are paid by their due dates. We recommend that you schedule payments [\[5\]](#) days prior to your payment due dates.
10. **Why are you changing the Online Banking Website?**
The changes to the website will allow us to take advantage of the latest Internet banking technology. We are certain that the changes made will provide you with a better online banking experience.
11. **Are any of your security features changing?**
Yes, to ensure you receive the highest level of account security, we have enhanced our security measures. With our new Internet banking technology, we are informed of failed logins and are able to track these unsuccessful login attempts in order to safeguard you and your account.
12. **Will there be a difference in how I access my account information?**
No, you will access your account information in the same manner as before. However, you will now have a more personalized view of your information. You'll be able to determine when you want your online session to time out. You'll also be able to nickname your accounts so they are easier for you to recognize. These and other features are designed to make your Internet banking experience more enjoyable.
13. **What will I notice when the change occurs?**
The only noticeable change you should experience is the look of the screens on the website. This improved user interface includes a similar "look and feel" and some additional features we are certain will improve your Internet banking experience.
14. **How long will the actual change take—will access to my account information be interrupted?**
There should be no disruption to your account information. We expect the actual transition to take about three hours to complete. We will conduct the actual changeover during the late evening to minimize the impact to our members. For a period of 24-48 hours, bill payment will be unavailable. Nevertheless, rest assured that your same-day, real-time transfers will not be affected, and all data associated with scheduled and recurring transfers will remain in the system.
15. **How will I know exactly when this change to the website will take place?**
For more information on when these changes will be complete, look for upcoming emails from us, and check our website periodically for more information.
16. **Are these the final changes or are there more to follow?**
Because we are committed to offering the latest and best technology into your Internet banking experience, we will continue to make enhancements to our site.