

Frequently Asked Questions	Home Banking	Access-24	Mobile Banking
Is there any fee for this service?	FREE	FREE	FREE
Can I check my account balance?	Yes	Yes	Yes
Can I find out what checks have cleared?	Yes	Yes	Yes
Is check imaging available?	Yes, you can view front and back copies of paid checks.	No	No
Can I check my deposits?	Yes	Yes	Yes
Can I transfer funds between my accounts and others at America's Credit Union?	Yes. To transfer to someone else's account fill out a cross member transfer form.	Yes. To transfer to someone else's account fill out a cross member transfer form.	Yes. To transfer to someone else's account fill out a cross member transfer form.
If I transfer funds between accounts will it be available immediately?	Yes	Yes	Yes
Can I withdraw a check from my account and have it sent to my home?	Yes	Yes	Yes
How do I set up my accounts for transfers or to make payments on a loan?	Select the account transfer button for a one time transfer, or the scheduled transfer button for recurring transfers.	To view a list of Service Codes, click on the Internet Home Banking / Bill Pay page.	Select the transfer button for a one time transfer
What type of account information is available?	You can view all account balances including deposits, withdrawals and loans.	You can check all account balances including deposits, withdrawals and loans	You can view all account balances including deposits, withdrawals and loans
Is this service always available?	Yes, log on to <a href="http://www.americascu.org">www.americascu.org</a>	Yes, call (972) 487-1234 or (800) 543-2827	Yes, log on to <a href="http://www.americascu.org">www.americascu.org</a>
How do I sign up?	After signing up for Access-24, proceed to the ACU home banking located at <a href="http://www.americascu.org">www.americascu.org</a> . At that time you will need to enter your member number and Access-24 password. You will need to accept a disclosure and change your password to continue.	Fill out an Access-24 application. This can be obtained at one of our branches or online at <a href="http://www.americascu.org">www.americascu.org</a>	There is no sign up if you are already signed up for Home Banking. If not signed up for home banking, complete an Access-24 application. After signing up for Access-24, proceed to the ACU home banking located at <a href="http://www.americascu.org">www.americascu.org</a> . At that time you will need to enter your member number and Access-24 password. You will need to accept a disclosure and change your password to continue.

What is my password?	You will use your Access-24 password in the initial sign up for Home Banking. You will then create a new password after accepting the Home Banking disclosure.	Your password will consist of four characters that can be a combination of numbers or letters, except Q and Z. You will choose this password upon application completion.	Your password is the same as your Home Banking password.
Can I set up a notification for low balances or certain checks that have cleared?	Yes. Click on the Notifications button in Home Banking. You will receive an email.	No	No
<b><u>BILL PAY</u></b>			
Can I use this service to pay my bills?	Yes	No	Yes
Is bill pay free?	Yes	N/A	Yes
How do I sign up for bill pay?	First you need to sign up for Home Banking, then you will complete the Bill Pay registration form for approval.	N/A	First you need to sign up for Home Banking, then you will complete the Bill Pay registration form for approval.