

ONLINE BANKING TOOLS & RESOURCES



Frequently Asked Questions

General

What happens if I get an incorrect image/phrase when I log in?

When you log in and experience an incorrect image/phrase click "Return to Login" at the bottom of the page. You will be redirected back to the login page. Please carefully enter your username. If you get an incorrect image/phrase, please contact us for member service assistance.

Enrollment

I have a primary membership and I'm joint on another membership. Which one should I use to enroll?

Use the account on which you are the primary owner when you re-enroll. This will ensure that you have the full range of features and functionality. You will still be able to access other accounts on which you are a joint owner.

I have multiple memberships. Do I have to enroll for each membership?

One of the benefits of Online Banking is that it displays all personal accounts to which your Social Security Number is linked. No multiple logins! Note that non-personal accounts (Business, Organization, Custodial, Representative Payee, Trust, and Estate) will need to be enrolled separately due to privacy requirements.

I have a joint owner on my membership. Can they enroll in Online Banking?

Yes! Another benefit of Online Banking is that joint owners can have their own login credentials. They will see only those personal accounts and loans to which their Social Security Number is linked. Joint owners will be able to view transaction history, perform transfers, etc. They currently will not have access to Bill Payer, check ordering, and eStatements and will not be able to view joint Visa Credit Cards and Patriot in-house mortgages – these functions are currently in development.

I am the responsible signer for a Custodial, Representative Payee, Trust, or Estate Account. Can I enroll in Online Banking?

Yes! As the responsible signer, you can enroll any of these non-personal accounts on behalf of the beneficiary. To enroll, you will need the Social Security or Tax ID Number and Account Number of the individual or entity. Be sure to click the toggle button at the start of enrollment to indicate that you are enrolling a non-personal account.

I have a business or non-personal account. Can I enroll in Online Banking?

Yes! Business accounts can enroll in Online Banking. Each business entity is eligible for one enrollment.

What information do I need to enroll?

To enroll for personal accounts, you'll need your Social Security or Tax ID Number, your Account Number, and your Date of Birth. For non-personal accounts (Business, Organization, Custodial, Representative Payee, Trust, and Estate), you will need the Social Security or Tax ID Number (TIN or EIN) for the individual or entity and the Account Number. For both enrollment types, you will need access to the email address on file for the account in order to receive a confirmation to complete the enrollment process. If you're not sure what email address you have on file for your account, contact us and we can confirm or update it for you prior to enrollment.

Where do I find my account number for enrollment?

Your account number can be found on the Membership ID Card issued to you when you opened your account. If you don't have your Membership ID Card, you can contact us to get your account number.

What are the format requirements for my username and password?

Your user name must be between 4 and 20 characters long and must contain at least one letter. Your user name cannot contain your birth date, account number, or Social Security number. Your password must be between 8 and 100 characters long and must contain at least one upper case letter, at least one lower case letter, and at least one number. Your password cannot contain your user name, birth date, account number, or Social Security or Tax ID Number. Usernames and passwords are case sensitive and cannot contain spaces.

What are the security image and phrase?

As an added layer of security, you will select a personalized image and phrase. Verifying these items at login helps to confirm that you have not been redirected to a scam website masquerading as Patriot's Online Banking. You will also have the option of electing to answer a challenge question each time you log in from a new device.

Why does it ask me about eStatements?

eStatements are a secure, convenient, and environmentally friendly option for receiving your account statements. If you haven't taken advantage of eStatements in the past, you can select to receive them at enrollment or at any future time. Note that new eStatement enrollees will be able to view their statements beginning with the first month's statement following enrollment. If you are already enrolled in eStatements, the toggle button will be green and no further action is needed.

I have a Power of Attorney (POA) for a Patriot member who uses Online Banking. How do I enroll them?

As a POA, you will enroll on behalf of the person who has named you as their agent. You will enter all of their information – Social Security Number, Date of Birth, and Account Number – to complete enrollment. Note that the verification email to finalize the enrollment process will be sent to the email address on file for the account owner, so be sure that we have the correct email prior to enrollment. If you're not sure what email address is on file, please contact us.

Navigation & Access

How far back can I view my account history?

Online Banking stores a minimum of eighteen months' worth of account history.

Can I set up alerts in Online Banking?

When you enroll in Online Banking, you can configure any desired Alerts. Going forward, all Alerts will need to be set in Online Banking. Mobile App users will need to access Online Banking to set up Alerts.

Can I set up recurring transfers in Online Banking?

Yes, you can set up recurring transfers in Online Banking using the "Transfers & Payments" tab.

Can I nickname accounts in Online Banking?

Online Banking gives you lots of options for nicknaming – you can now create your own name for all of your shares AND loans! Nicknames can be up to sixteen (16) characters long.

A loan I paid off recently is showing up in Online Banking. Why?

Closed loans will remain viewable in Online Banking for ninety (90) days following payoff.

A share I closed recently is showing up in Online Banking. Why?

Closed shares will remain viewable in Online Banking for ninety (90) days following closure.

Can I and the joint owner on my account each pick our own nicknames for our accounts?

Both primary and joint owners have the ability to nickname accounts and loans. Keep in mind that any changes made to a nickname will update any prior nicknames. For example, if you nickname your prime share "My Savings" and then the joint owner edits the nickname to be "Joint Savings", the most recent edit will be the one displayed – "Joint Savings".

Can I transfer to other Patriot members?

Yes, you can transfer to any Patriot member through the "Transfers & Payments" section – you only need their last name and Patriot account number.

Why does it ask me a Challenge Question when I try to transfer money to another member?

A Challenge Question is presented when transferring funds to another member's account as an added layer of security before the funds leave your account.

In the account details, why does it refer to my Money Market as a checking account?

Because we offer the convenience of checks on our Money Market accounts, Online Banking identifies them as checking accounts. No changes have been made to the structure of your Money Market account; you still have all of the same features and access you've always had.

I want to view a check image, so I clicked on a check transaction and nothing happens. How can I see my check images?

From the Overview screen, click on the share account in which you want to view the check image. A brief preview screen will open, displaying up to five recent and pending transactions – this may include a check transaction. To access the full detail, including any check image, click "View All Transactions"; this will take you to your full transaction history. Find the check you wish to view and click on it. Then click "check images" to view the front and back of the check. Note: an image will not be available for electronically converted checks.

I have an in-house Patriot mortgage but I can't see any history. Why not?

In-house Patriot mortgages are viewable in Online Banking and you can make payments to them. However, these loans are housed in a separate system that does not yet transmit history details. We hope to have this enhancement in the future.

I tried to filter my transaction history for a dollar amount within a certain range but no results came up?**How do I do this?**

When filtering for a dollar amount within a set range of values – for example, between \$20 and \$50 – Online Banking needs to know if you are searching for a withdrawal or a deposit. If you are searching for a deposit in that dollar range, you will select “Is greater than” from the first drop down menu in the balance filter and enter \$20.00; you will then select “Is less than or equal to” in the second drop down menu in the balance filter and enter \$50.00; then click “Filter”. If you are searching for a purchase or withdrawal in that dollar range, you must enter the dollar amounts as negative numbers by typing a “ - ” in front of the dollar amount in the filter. Note that the -\$50 would go in the “Is greater than” section and the -\$20 would go in the “Is less than or equal to” field.

Why does it tell me that I can only make 6 transfers until reaching a limit?

Federal Regulation D limits the number of transfers that can be made from non-transactional accounts without your physical presence. Transfers out of prime shares, secondary shares, club accounts, and money markets are each limited to 6 per share per calendar month. Transactions that count toward this limit include: automatic share to share transfers, Online Banking transfers, overdraft transfers, ACH withdrawals, money market account checks, and any share to share transfers, wire transfers, commercial money orders, or withdrawals conducted using Smartline, Online Banking, email, fax, the Mobile app, or by phone. Transactions not included in the limit are any of the following when completed in person at a branch, at an Interactive Teller, at an ATM, by mail or messenger: share to share transfers, wire transfers, withdrawals, purchase of negotiable instruments (such as money orders and gift cards), or commercial money orders.

I want to set up a biweekly recurring transfer but it only shows weekly as an option. How do I do this?

After selecting Recurring Transfer, choose a start date. In the ‘Repeat’ field, select ‘Weekly’; then select the radio button marked ‘Every 2 weeks on’ and the corresponding day of the week. Complete your desired Ending Option and click Save.

I want to request a check withdrawal but I want it to be payable to someone else. How can I do this?

The Check Withdrawal feature in Online Banking requires that the check be made payable to the primary owner of the account. In the event that you need a check payable to another party, you can process this through Bill Payer by adding a payee or we would be happy to assist you at any of our branch locations.

When do scheduled and recurring transfers occur?

Scheduled and recurring transfers will occur at approximately 10:30 p.m. on the date selected. Any transfers scheduled for a non-business day or a holiday, will show on your history as occurring the next business day but will be credited on the date selected.

How do I reset my password?

Click on Settings in the navigation bar. Under Login Settings, click on Password. Enter your current password, then your desired new password. Enter the new password a second time for confirmation and click to Save Changes. You can also update your username, challenge questions, and your security image and phrase on this screen.

I forgot my username. How do I log in?

Simply click the “I forgot my Username” link on the login page. You will be prompted to enter your information and answer a security question. The system will then send an email to the email address on file with your username.

I know my username but I forgot my password. What do I do?

When you get to the password screen during login, simply click the “I forgot it” link. You will be prompted to enter your information and answer a security question. The system will then send an email to the email address on file with a link to reset your password.

What is an Event Log?

Event Logs provide you with a record of access to your Online Banking account, such as successful or unsuccessful logins, access to an SSO (single sign on features such as check ordering or Bill Payer), or changes to your security and contact information. Should you notice any unauthorized activity, notify Patriot immediately.

When I add a note or image to a transaction, will it show on my statement?

The ability to add notes and images to transactions in Online Banking is an enhancement to help you to keep track of your finances. They are for your reference only and will not show on your monthly or quarterly statement.

I updated my email address and got an email telling me to click a link to verify. Is this legitimate?

Yes. This email is automatically generated and should direct you back to the login screen to enter and validate your information. The email will come from membersvc@patriotfcu.org.

I tried to transfer money to my Continuous Saver Certificate but it says "Share Min Deposit Warn".

What does this mean?

Continuous Saver Certificates require a minimum deposit of \$10.00. If your transfer amount was less than \$10.00, simply update the amount to \$10.00 or more.

I want to transfer money from my Line of Credit but there isn't a button to transfer or make a payment in the account detail screen. What do I do?

Select Transfers & Payments from the navigation menu. Select the desired Line of Credit from which you want to transfer funds. Select the share, loan, or other member to whom you want to transfer the funds. Then complete the remaining transfer information and submit the transfer request.

Business & Non-Personal Accounts

What information do I need to enroll my non-personal account (Business, Organization, Custodial, Representative Payee, Trust, or Estate)?

For a business or organizational account, you will need the business/organization account number and the Tax ID Number Patriot has on file for the business or organization – this could be a Social Security Number in the case of a Sole Proprietorship, or an EIN Number. For non-personal accounts, you will need the Social Security or Tax ID Number for the individual or entity and the Account Number. To complete the enrollment process, you will need access to the email address Patriot has on file for the business. If you're not sure what email address is on file, contact us to confirm or update it prior to beginning enrollment.

Will I be able to see both my personal and my business or non-personal account information with one login?

For privacy and security purposes, personal and business or non-personal accounts are not linked in Online Banking. You will not see personal and business or non-personal accounts altogether, but you will have the option of transferring funds between the accounts from the Transfers & Payments tab. All you need is the last name and Patriot account number. If you already had transfer access established amongst your accounts, this capability will automatically be available to you at enrollment and those accounts will be selectable in the Transfers & Payments tab.

Now that I have enrolled my business or non-personal account in Online Banking, can I also enroll in the Mobile App and use Remote Deposit Capture?

Once you have enrolled in Online Banking, you can download and begin using the Mobile App. The user name and password you selected when you enrolled in Online Banking will be the same for the Mobile App.

Mobile App

Why is the Mobile App now giving me a list of accounts at login?

Mobile App has also been upgraded and provides you access to any personal accounts linked to your Social Security Number with a single login. To identify which account you wish to access for your current Mobile App session, you will be given a list of all accounts at login and you simply tap on the one you want to select.

Do I have to log out of the Mobile App and log back in to access a different account?

No. You can select "Switch Member Account" from the navigation menu in your active session and then select the personal account you want to access next.

Troubleshooting & Support

I'm having trouble navigating this new system. Where can I get help?

We're here to help! Many questions are addressed in these FAQs. Didn't find an answer to your question? To assist you, please call our Contact Center at 717-263-4444 or toll free at 888-777-9982, or email us at membersvc@patriotfcu.org. For in-person assistance, stop into any branch during regular business hours.

I am getting an error about Cookies. What does this mean?

In order for Online Banking to function properly, Cookies must be enabled. The process to do this can vary by browser, so please contact us for assistance.

I am trying to access Bill Payer, Check Ordering, and eStatements and I am getting an error that pop-ups are blocked. What do I do?

Pop-up blocking is a setting within your device's browser. Because these three features open in a new window, it is considered a pop-up. For many browsers, you will have the option when the 'pop-up blocked' warning appears to allow pop-ups for this site. If you don't get this option, you can adjust the setting yourself by clicking on the Settings or Additional Options icon of your browser and following the prompts to allow pop-ups. If you need assistance, we're ready to help. Just stop into a branch or call during regular business hours.

What browser versions are supported? I'm having trouble logging in.

You can access Online Banking from any device that has Internet access and a Web browser with 128-bit encryption, such as IE Version 11 or higher, Chrome Version 22 or higher, Android Version 5.0 or higher, Firefox Version 27 or higher, Safari 7 or higher. For best results, use the most current version of the browser. If you have updated your browser and are still having difficulty logging in, please contact us for assistance.