

## Debit Cards

### **How long will it take for me to receive my debit card?**

It normally takes 7–10 business days for your card to be delivered.

### **If I travel out of state will my Debit/Credit card work?**

Some transactions will work, but we suggest putting a travel advisory on your card. All you need to do is give us the State or Country you are visiting and the days you will be there, and we will put the advisory on your Debit/Credit card. Call our Card Services Department at 864.941.8900, option 6 before your travels.

### **Why doesn't my card work when I do an online order?**

There may be several reasons why your debit card is not working for an online purchase. Depending on where the online merchant is located, it could be denied due to our international block on all Debit Card purchases. The merchant could also be a high-risk merchant and that could cause the transaction to be denied. If you ship an online order to an address other than your billing address, this may also cause a decline.

### **What are the limits on my Debit Card?**

The limit for most accounts is \$500 at the ATM, \$1,000 Card Not Present (online or over the phone) and \$1,500 for Point of Sale (any purchase where the card is physically used). The maximum daily limit is \$2,000. Our Fresh Start accounts have a maximum of \$500 per day total limit (\$500 ATM, \$500 POS, \$500 total daily use).

### **If I dispute a transaction on my card, when will I receive the refund?**

The Dispute process for Debit and Credit cards normally take anywhere from 30 to 90 days. There are many variables to when you will receive your credit, but it is always considered a 'Provisional' credit until the case is officially closed. For Fraudulent transactions you normally receive a provisional credit within 10 business days. For merchant disputes, it can take up to 30 days.

### **How can I reset the PIN on my Debit Card?**

You can call 800.992.3808 from the phone number we have on file and reset your PIN at any time.

## Loans

### **Does the Credit Union offer Mortgage Loans?**

Yes, Neighbors United has several mortgage options. Alex Clayton is our Mortgage loan officer. You can contact him at 864.941.8904, [aclayton@mynucu.org](mailto:aclayton@mynucu.org) or go to our website ([mynucu.org](http://mynucu.org)) and click on Loans, Home Loans for information and to apply for a Mortgage Loan. You may also visit our web page to make an appointment with Alex in person.

### **What is the current interest rate on Auto Loans?**

Current Auto Loan rates can be found on our website under loans, loan rates. If you have financed your current vehicle with someone other than the credit union, we may be able to cut the rate you received with our Rate Saver Program. Email us at [loans@mynucu.org](mailto:loans@mynucu.org) to get more information.

### **How can I get an increase to my credit limit on my Visa® Credit Card?**

There are several ways you can apply for a limit increase on your credit card. You can go to our website [mynucu.org](http://mynucu.org) and click on Apply for a Loan. You can also call one of our loan officers at 864.941.8900, option 4, email us at [loans@mynucu.org](mailto:loans@mynucu.org) for more information, or request an appointment with a loan officer online.

### **Can the Credit Union help me with my Credit Score?**

NUCU has various ways to help you reach your financial goals. Our staff is dedicated to helping our members with establishing and improving their credit history and score. Call us at 864.941.8900 or go to [mynucu.org](http://mynucu.org) to schedule a Financial Checkup with one of our Account Managers.

# Neighbors United Federal Credit Union — FAQs

## Self Service

### **I'm locked out of Virtual Branch, how can I reset my online banking account?**

Visit [mynucu.org](https://mynucu.org) and click on "Forgot Security Code" at the top of the page. Enter your Login ID and click submit. A temporary security code (password) will be sent to your email on file. This security code (password) is only good for 15 minutes.

### **Why is the Temporary Security Code (Password) not working?**

The Temporary Security Code is case sensitive. The temporary password received via the "Forgot Security Code" link is good for 15 minutes. If it's been more than 15 minutes, you must go through the Forgot Security Code process again to receive a new temporary password. Also verify that you are first entering your Login ID and not the security code in the first box. If you are still having difficulties, please call 864.941.8900, option 2.

### **How do I access my account through CU Voice?**

Call our number 864.941.8900 and choose option 3, Then enter your Member Number (this begins with a 57). It will then ask for your PIN number. If you have never logged in before it should be the last four digits of your SSN. Call 864.941.8900, option 2 to have your PIN reset if you do not have your PIN number and the last four of your SSN does not work.

### **How can I make a transfer from person to person online?**

Log into your account and go to the Account Access tab in Virtual Branch. From there, click Transfer Funds. You will need the Member Number of the account you are transferring to. The Credit Union does not charge a fee for this service.

We also offer Pop Money and Person 2 Person payments via our Bill Pay. This is also available in Virtual Branch and Mobility (NUCU Mobile App).

### **Can I see pending ACH and Debit Cards transactions online, and are these reflected in my available balance?**

Yes, both pending ACH and Debit Card transactions are available to view on your online banking account. However; these transactions are not always reflected in your available balance. To verify your available balance, make sure you take your balance and subtract/add any pending transactions and that will equal your available balance. (Remember if you have any drafts or checks outstanding the available balance will not reflect those items).

### **I deposited a check via Remote Deposit Capture and it is not showing up on my account, why?**

You need to sign, date and write For Mobile Deposit at NUCU on the back of the check you are depositing. If not, the check will be rejected due to this endorsement missing. It may take 1 to 3 business days for a check to be processed. The cut off time for Mobile Deposits is 3PM. Anything after 3PM is not processed until the next business day.

# Neighbors United Federal Credit Union — FAQs

## Member Services

### **Where can I find my Member Number or Checking Account Number?**

Your checking account number can be found at the bottom of your checks. The number will start with a 7 and will contain a total of 13 digits. If you do not have checks, please visit either of our branches and we will print a Direct Deposit Letter and/or give you an Account Card with your Routing Number and Account Number(s) on them.

Your Member number can be found on the Account Card given to you at the time your account was opened. If you do not have an account card, please visit either of our branches or call us at 864.941.8900 option 8 to speak with a member service representative.

### **Why was I charged a \$10 Negative Balance Fee?**

The negative balance fee is charged monthly on any account that had a negative balance at close of any business day during that month.

### **How long will my check be held?**

Depending on the hold reason, a check can be held up to 30 days. For Checking Accounts, the normal hold period is 2 to 7 business days with the exception of new accounts. New account (less than 30 days) hold period is 9 business days.

### **Can I get Notary services through the drive thru?**

Yes, we have a Notary available at each branch office and we will either notarize at the drive thru with proper ID or have you come into the branch. To set up an appointment, you can go to our website at [mynucu.org](http://mynucu.org) and click on “Schedule an In-Branch Appointment”.

### **How much does Notary services cost?**

Notary Services are free to our Members.

### **Does Neighbors United offer IRA accounts?**

Yes, we offer both Traditional IRA and Roth IRA accounts.