Online Banking FAQs

Q. Is there a fee for using Online Banking?
No. Online Banking, Bill Pay, Mobile Banking, and FinanceWorks are all free to use. (top)

Q. What are the features of Online Banking?
Town & Country's Online Banking allows you to view account balances and transaction history, transfer funds, download transactions, pay bills, and open sub accounts. Plus you can also take advantage of these convenient features:

- Mobile banking for Apple and Android devices
- Text banking to check balances and make transfers
- Account alerts to email or text alerts to phones
- Deposit checks with smart phones
- FinanceWorks™ personal financial management system
- View images of cleared checks
- One click access to T&C Visa credit card information
- Receive E-bills with Bill Pay
- Transfer funds to other Town & Country members
- Downloadable statements (top)

Q. How do I start using Online Banking?
To start using Online Banking click the *Enroll Now>>* link under the Log In button from the Online Banking section of the tcfcu.com homepage. Follow the instructions that will guide you through the enrollment process and you should be able to start using Online Banking right away. (top)

Q. Why am I prompted to receive a one-time access code each time I enter my User ID and Password?
Anytime you login to Online Banking from a computer that you have not indicated is Private, you will be prompted to select a method to receive a one-time access code. If you are logging in from a computer that you have already indicated is a Private computer, but you continue to be prompted for an access code, click here for instructions to change your browser settings so that this will not continue to happen. (top)

Q. What is Bill Pay?
Bill Pay allows you to pay any bill or anyone from your Town & Country Checking account. You can set up automatic payments, schedule reminders, and receive e-bills – all for free by logging into Online Banking. (top)

Online Banking FAQs

Q. Is there a fee for using Bill Pay?
No. Bill Pay is free to use and there is no limit to the number of bills you can pay. (top)

Q. How do I receive E-bills?
Electronic Billing (E-bill) is a service which enables you to receive your bills electronically from eligible billers (CMP, State Farm, etc…) by logging in to Online Banking instead of receiving a paper bill. When adding a new payee/bill, you are prompted to sign up for E-bills if that biller is eligible. To set up the E-bill you will be prompted for information such as your username and password for the biller's website. You may need to establish an online account with the biller in order to set up E-bills. (top)

Q. What kind of banking can I to do with my mobile device?
You will be able to use Town & Country's free mobile banking service to access your accounts wherever you may be. iPhone, iPad and Android users will be able to download a TCFCU app to make banking anywhere accessible and easy. You will be able to check balances, view account history, deposit checks with a smart phone, transfer funds, pay bills and find service locations, all on your mobile device. (top)

Q. Where do I find the TCFCU apps?
You can download the TCFCU online banking app for your iPhone or iPad by logging into your iTunes account or the Apple App Store. Android users can download the app from Google Play. Kindle users can download the app from Amazon.com. You'll find the app by simply searching for "Town & Country Federal Credit Union". (top)

Q. How do I deposit checks with my smart phone?
Our mobile apps for the iPhone and Android phones make it easy for you to take pictures of a check and deposit the funds to your account. This feature is not yet available for tablets and other mobile devices. (top)

Q. What kind of text banking services are available?
You'll be able to send short code text messages at any time and receive account information quickly and securely. Check balances, view recent transactions, make transfers, and receive account balance alerts to help you stay on top of your finances. (top)

Q. How do I sign up for text banking?
Once you've logged on to the new online banking system, your account will display on the home page. Under Account Access, click on the Mobile Banking & Alerts tab. Then follow the simple three step process to set up your text banking. (top)

Q. How do I transfer funds to another Town & Country member?
It is easy to set up a Member to Member Transfer. Just log in to online banking, select "Make a Transfer" and add the person's account you'd like to transfer money to. You only need to do this once because that person's information will be saved in your transfer list for future use. (top)

Q. What is FinanceWorks™?
FinanceWorks is a free personal money management service that is part of the Town & Country online banking system. With FinanceWorks, you can manage all of your account information in one place, even accounts at other financial institutions. FinanceWorks allows you to see where your money is going with easy-to-read charts, create and track budget goals, and gain greater control of your personal finances. (top)

Q. What is TurboTax Online?
TurboTax Online is a service that allows you to complete your tax return by logging into Online Banking. A special relationship with Intuit, creator of TurboTax, allows us to seamlessly offer access to TurboTax Online at a discounted rate through Online Banking for our members. (top)

If you have additional questions not answered here, please contact a member services representative or call us at 800-649-3495 or onlinebankingsupport@tcfcu.com.

Online Banking FAQs

Having your browser set to delete cookies each time you close the browser causes you to be prompted for an Enhanced Security access code each time you login to Online Banking, even if you mark your computer as Private. The instructions below show how to edit this browser feature (settings may differ by browser version).

In **Internet Explorer** you will need to select *Internet Options* from the Tools menu and uncheck *Delete browser history on exit* located in the Browsing history section of the General tab.
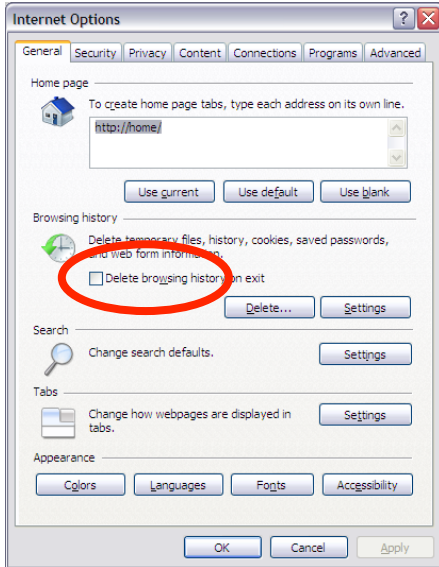
In **Firefox** you will need to open *Options* from the Tools menu. If the *Clear history when Firefox closes* box is checked, you will need to click *Settings…* and uncheck the *Cookies* box.
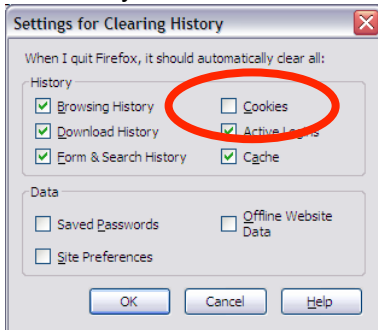
In **Chrome** you will need to open *Settings* or *Options* (depending on the version) from the Tools menu and select the *Content Settings* button on the *Privacy* or *Under the Hood* tab (depending on the version). The member should uncheck the *Clear cookies and other site data when I close my browser* box.
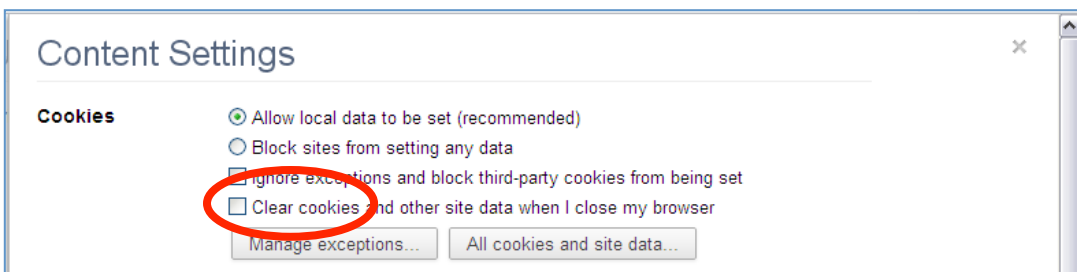
Safari does not have a similar feature. (top)