

# Online Banking Upgrade FAQs



## Frequently Asked Questions

[Why is Town & Country changing to a new online banking system?](#)

[When will the change take place?](#)

[What is different about the new online banking system?](#)

[Do I have to re-register for online banking?](#)

[Will I still use my member number and PIN to login to my account?](#)

[Will I still need my Safe2Login pass code with the new system?](#)

[Will the bill payment system remain the same or will I have to re-enter all of my information?](#)

[Will the bill payment system work the same as it currently does?](#)

[What kind of banking will I be able to do with my mobile device?](#)

[Where do I find the TCFCU apps?](#)

[What is mobile remote deposit capture and how does it work?](#)

[What kind of text banking services will be available?](#)

[How do I sign up for text banking?](#)

[Will I still be able to set up scheduled transfers?](#)

[What is FinanceWorks?](#)

### **Q. Why is Town & Country changing to a new online banking system?**

We are upgrading to a new online banking system to ensure that we provide the most innovative financial solutions and a rich electronic banking experience to help you manage your money. [\(top\)](#)

### **Q. When will the change take place?**

The changeover to Town & Country's new online banking system will take place on Tuesday, October 16, 2012. The Town & Country online banking and bill payment systems will be unavailable throughout the day while we upgrade to the new system. Although you will not be able to schedule, modify or check the status of any bill payments during this time, rest assured that we have systems in place to ensure that any payments you have set in advance will be paid on schedule. [\(top\)](#)

### **Q. What is different about the new online banking system?**

There are many exciting changes with this upgrade. Town & Country's new online banking system will offer:

- Mobile banking for Apple and Android devices
- Text banking and account alerts to email or phone
- Deposit checks with smart phones
- FinanceWorks™ personal financial management system
- Images of cleared checks
- Enhanced bill payment service
- Downloadable statements
- Single sign on to view TCFCU Visa credit card statements [\(top\)](#)

### **Q. Do I have to re-register for online banking?**

You do not have to re-register for Town & Country's new online banking. However, when you first login, you must set up your enhanced security settings. Because the enhanced security settings are structured differently on the new system, they will not automatically convert with the upgrade. This process will also help to further safeguard your information within the new system. [\(top\)](#)

# Online Banking Upgrade FAQs



## **Q. Will I still use my member number and PIN to login to my account?**

When you login for the first time, you will use your member number and current online banking password (PIN). You will be asked to create a new username, which will be different than your member identification number, and a new password. You will use the new username and password to login to your account going forward. You will also be asked to update your contact information including email address, cell phone number and home phone number to help you conveniently access your account from unregistered computers or if you forget your password. [\(top\)](#)

## **Q. Will I still need my Safe2Login pass code with the new system?**

No. The Safe2Login multi-factor authentication login system will be discontinued. [\(top\)](#)

## **Q. Will the bill payment system remain the same or will I have to re-enter all of my information?**

All bill pay information, including payee information and scheduled payments, will remain the same and it will not be necessary for you to re-enter the information. However, we suggest that you schedule in advance any payments that will need to be paid on October 16th, since bill pay will not be available during the system upgrade process. [\(top\)](#)

## **Q. Will the bill payment system work the same as it currently does?**

The bill pay system's primary functions will be the same. We have added a new easy way to make payments from the online banking home page. Plus, you'll be able to pay bills from mobile devices. However, to eliminate confusion, funding accounts will be limited to checking accounts only. [\(top\)](#)

## **Q. What kind of banking will I be able 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 mobile remote deposit capture), transfer funds, pay bills and find 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. You'll find the app by simply searching for TCFCU. [\(top\)](#)

## **Q. What is mobile remote deposit capture and how does it work?**

Remote deposit capture allows you to make deposits to your account from anywhere by taking a picture of a paper check with your iPhone or Android phone using the TCFCU app. [\(top\)](#)

## **Q. What kind of text banking services will be 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. [\(top\)](#)

# Online Banking Upgrade FAQs



## **Q. Will I still be able to set up scheduled transfers?**

Yes, you will still be able to set up and edit scheduled and recurring transfers. Scheduled transfers created before Tuesday, October 16, 2012 will continue to transfer, however, you will not be able to view and edit them from within the new online banking system. In order to edit or delete transfers created before the upgrade, you will need to contact Town & Country member service department. ([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](#))

**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](mailto:onlinebankingsupport@tcfcu.com).**