

## Touch Tone Teller

### How to get started.

1. Have your account number and PIN ready. Contact Account Services at 219.392.3900 if you do not have a PIN.
2. Call 219.322.0600 locally or 800.888.0959 toll-free.
3. Follow the easy step-by-step instructions and reference guide below to complete your transaction(s).

**Note:** Do not enter decimal points for dollar and cent amounts. For example, \$125.00 should be entered as 12500#.

### INQUIRIES (Specific Account Information) — Option 1

#### Press 1 for Checking, then select:

1. Balance/Available Amount
2. Last 5 Checks to Clear
3. Find a Specific Check Number
4. Last 5 Deposits
5. Last 5 Withdrawals
6. YTD Dividend Info
7. Prior Year Dividend Info
8. Transfers/Payments

#### Transfers

1. Payments
2. Transfer from Savings/Checking to Savings/Checking
3. Transfer to Another Savings/Checking Account Number
4. Transfer from Another Savings/Checking Account Number

#### Payments

1. Transfer from Savings/Checking to Loan
2. Transfer from Savings/Checking to Loan on Another Account
3. Transfer from Another Savings/Checking Account to Loan

#### Press 2 for Savings, then select:

1. Balance/Available Amount
2. Last 5 Deposits
3. Last 5 Withdrawals
4. YTD Dividend Info
5. Prior Year Dividend Info
6. Transfer/Payments

#### Transfers

1. Payments
2. Transfer from Savings/Checking to Savings/Checking
3. Transfer to Another Savings/Checking Account Number
4. Transfer from Another Savings/Checking Account Number

#### Payments

1. Transfer from Savings/Checking to Loan
2. Transfer from Savings/Checking to Loan on Another Account
3. Transfer from Another Savings/Checking Account to Loan

#### 7. Withdrawals

1. Withdrawal by Check from Savings Account

#### Press 3 for Loans, then select:

1. Balance/Available Amount
2. Payoff Amount
3. Payment Information

## Touch Tone Teller Quick Reference Guide (cont.)

4. Finance Charge
5. Last 5 Transactions
6. Payments
  1. Transfer from Savings/Checking to Loan
  2. Transfer from Savings/Checking to Loan on Another Account
  3. Transfer from Another Savings/Checking Account to Loan

#### Press 4 for Share Certificates/IRAs, then select:

1. Balance
2. Dividend Rate/Maturity Date
3. Last 5 Deposits
4. YTD Dividend Info
5. Prior Year Dividend Info

### CHANGE PIN — Option 2

Press 1 to change your PIN

### ADDITIONAL OPTIONS

Press 0 for the main menu (or operator during office hours)  
Press \* for previous menu  
Press # to end the call

## eStatements

### How to enroll.

#### Online Banking User

1. Log into Online Banking.
2. Click on the eStatements tab.
3. Follow the step-by-step enrollment instructions.

#### Not an Online Banking User?

1. Have your account number ready.
2. Go to [www.advancefcu.org](http://www.advancefcu.org) and click on the 'Access' menu located at the top of the screen.
3. Click on "eStatements".
4. Click on the "Sign In" button.
5. Follow the step-by-step enrollment instructions.

## Offices

### EAST CHICAGO

4035 Alder Street, East Chicago, IN 46312  
219.392.3900 • 800.888.0959

### SCHERERVILLE

31 W US Highway 30, Schererville, IN 46375  
219.392.3900 • 800.888.0959

### WEBSITE

[www.advancefcu.org](http://www.advancefcu.org)



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# ELECTRONIC SERVICES



 **Advance Financial**  
Federal Credit Union

always ahead

# Advance Financial Electronic Services Quick Reference Guide

## Online Banking

### How to enroll.

1. Go to [www.advancefcu.org](http://www.advancefcu.org) and click on “Enroll” located below the Online Banking Login box.
2. Enter your Member ID (Account Number).
3. Enter the primary account holder’s Social Security Number (no dashes).
4. Enter the text shown in the box and click on “Enroll.”
5. Create and enter a User ID. Your User ID must be at least 6 characters and at least one (1) number.
6. Create and confirm your New Password. Your password must contain at least 9 characters and include a combination of uppercase letters, lowercase letters and numbers.
7. Select and answer five (5) security questions.
8. Type or select a phone number that can accept calls or text messages so that we can send you verification codes as an additional security feature.
9. Assign a nickname for the phone number (required).
10. Select text message or call to receive your verification code.
11. Review and agree to the Terms & Conditions.
12. Enter in the verification code that was sent to your phone either via text message or phone call—depending on what you selected on the previous screen.
13. Review and agree to the Online Banking Terms & Conditions.

## Mobile Banking

### How to enroll.

1. Go to either the iPhone Store or Google Play Store and download the free AFFCU Mobile App.



## Bill Pay

### How to enroll.

1. Log into Online Banking, click on the Pay Bills tab and follow the step-by-step instructions.

**Note:** Must have an AFFCU Checking Account to use Bill Pay.

## External Account Transfer

### How to enroll.

Members do not have to have an AFFCU Checking Account to use TransferNow (External Account Transfer). Account types eligible for external transfers include checking, savings, money market checking, money market savings, and brokerage accounts.

1. Log into Online Banking, click on the “Transfers” tab.
2. Click on the “External Account Transfer” link located under Services.
3. A pop-up message will appear explaining the next steps – click Continue.

4. Email address must be validated via a one-time passcode before accounts can be added and/or funds transferred.
5. Click on “Add a New Account”.
6. Select the account type you want to add from the drop-down box and fill in the required fields marked by an asterisk.

**Note:** For Brokerage Accounts, select the company where your account is held and fill in the required fields marked by an asterisk.

### Verify External Accounts.

7. Once the account is successfully added, it must be verified before transfer services are available. There are two different methods for account verification:

**Real Time Verification**— Click on the “Verify Instantly” button and enter the online banking credentials for your account at the other financial institution. This information is used only once to validate that you own the account. Once the account is verified, it will be immediately available for transfers.

**Note:** Not all financial institutions offer Real-Time Account Verification. If it does not appear as an option you must verify the account using the Trial-Deposit Verification method.

**Trial-Deposit Account Verification**— Click on the “Verify with Bank Deposits” button. Once you click on “Send Me Two Deposits”, the system will automatically send two small deposits to the other financial institution within 2 to 3 business days.

1. Once the transactions have posted to the account at the other institution, go to “External Account Transfers” and click on “Manage Accounts”. On this screen, select the “Verify” link next to the account you want to verify.
2. Enter the two deposit amounts posted to your external account and click “Verify”. Once the correct deposits are entered, your account will be immediately available for transfers.

**Note:** You will have up to 3 attempts to enter the correct deposit amounts. If all 3 attempts fail the account will need to be deleted and added again to start the process over.

### Making External Transfers.

1. Within External Transfers the “Transfer Money” tab will be the first screen to appear.
2. Enter the amount you want to transfer (minimum of \$10).
3. Select the account you want to transfer from and the account you want to transfer to.
4. Select the date you would like to send the transfer.
5. As an optional feature a memo may be added.
6. Click the “Continue” button.
7. Review the transfer for accuracy. At this point you have the option to cancel, edit, or confirm the transfer. The system will generate a reference number once the transfer is confirmed. This transfer is now available to view under the History tab.
8. Click on the History tab to view all of your past transfers, check the status of a transfer and cancel pending transfers.

### Cancel Pending External Transfers.

1. Click on the blue arrow next to the pending transfer to display the transfer information. Verify that this is the transfer you want to cancel and click on the “Cancel” button.
2. The next screen will give you the option to accept or cancel the request. If they click Yes, Cancel a confirmation will appear with a reference number.

## Cards

You can now control your debit card directly through the Mobile Banking App or through Online Banking.



### How to Access through Online Banking:

1. Sign into Online Banking and click on ‘Manage Cards’ on the homepage.

### How to Access through Mobile App:

1. Open the Mobile Banking app and click on ‘Cards’ on the homepage.

### How to Add Card:

1. Enter your AFFCU Visa Debit Card number and hit ‘Done’.
2. Enter your Security Code.
3. Enter your street address and zip code (must be the same information we have on file for your account).
4. Enter the Expiration Date on your card and hit ‘Done’.
5. Enter the last 4 digits of your SSN and hit ‘Done’.
6. Read and accept the terms and agreements (twice).
7. It will show that your card has been added.

### Features

You can control these features on your AFFCU Visa Debit Card.

1. Turn debit card on or off at any time
2. Controls and Alerts:
  - Limit transaction amounts and ATM withdrawals
  - Limit transaction locations (block transactions outside a selected area)
  - Limit merchant transactions (block transactions at certain types of merchants)
  - Set up alerts for transactions based on amount, location, merchant, or transaction type
3. View recent transactions and balance
4. Card on File– View and track which merchants have your debit card saved (Ex. Subscriptions, recurring payments and installment plans)

**Note:** Although there is a feature to enable or disable International transactions, you will still need to contact our Electronic Services department to unblock your card for any international transactions.

## AFFCU Mobile Wallet

You can use your AFFCU Visa Debit Card with Apply Pay®, Google Pay™ or Samsung Pay® to pay quickly and conveniently at checkout in stores, online and for in-app purchases.

### How to enroll.

1. Go to your App Store and download your preferred Pay app either Apply Pay®, Google Pay™ or Samsung Pay®.
2. Follow the app’s instructions to add your AFFCU Visa Debit Card to your mobile wallet.

**For assistance with any of these services, please contact Electronic Services at 219.392.3900, option 4.**