



Frequently Asked Questions

Why did TEG Federal Credit Union change online banking?

We are upgrading our online banking system as part of our ongoing effort to provide account holders with state-of-the-art banking functionality, convenience and security. Our new online banking system offers robust online banking functionality on all of your devices, and will enable you to bank anytime, anywhere like never before.

Are there minimum browser requirements for this new system?

The only browser requirement is that your browser must be HTML5 compatible. We recommend updating your browser to the latest version available—not just to ensure compatibility with the new online banking experience, but also to ensure that your online banking is as secure as possible. Browsers below the recommended requirements may not provide functionality.

Browser	Preferred Browser
Internet Explorer	Version 11 and above
Firefox	Version 24 and above
Chrome	Version 30 and above
Safari	Version 6 and above

I can't access your site in my Internet Explorer browser, even though the version is supposed to be compatible. Why isn't it working?

You may have your "Compatibility View" turned on. In the pull-down menu under "Tools," select "Compatibility View Settings." Make sure the box next to "Display all websites in Compatibility View" is unchecked. Refresh your browser and try to access the site again. If you're still having issues, call us at (845) 452-7232.

When will the upgrade take effect?

The online banking upgrade is scheduled for October 17, 2017. Please note that online bill pay may be unavailable in the days immediately preceding the upgrade, during which time your scheduled payments will still be processed, but new payments cannot be scheduled.

Is there any action required to start using the new experience?

Yes, it is important that you either update or validate your contact information before October 7 in order to enable you to log into the new system. You can update your contact information online, by phone, in-branch, or secure email.

What is a unified experience?

A unified experience simply means that the look and feel of your online banking is consistent on all of your devices. It does *not* mean that the exact same features and functions are available on every device. It is intended to improve your experience by making navigation simple and familiar regardless of device.

Can I use this on my phone/tablet?

Absolutely. Our new online banking system will provide you the ability to bank anytime, anywhere, from any device—conveniently and securely. You can download the app on any Android or Apple device, and it will provide a consistent experience with banking from your desktop. If you're on a platform that isn't Android or Apple, you can always access online banking via your HTML5-compatible mobile browser.

Will I have to re-register for online banking?

No, if you have logged in within the last 90 days, you will still have access. You will need to setup a new password. You may use your current or past password.

Will my scheduled transfers convert over to the new system?

Yes, your scheduled transfers will convert over to the new system.

Will my transaction history transfer over to the new system?

Yes, you'll have access transaction history dating back until 5/1/2016.

Will I have access to my eStatement history?

Yes, you will also have access to up to 24 months of eStatements, if you are an eStatement subscriber.

Is there an online resource for help?

Yes, there is a "help" button available in the menu, you can send and receive messages in our new Messages feature within online banking and we also have a Live Chat feature.

It says I'm locked out, what do I do now?

For security purposes, if you input your information inaccurately three times in a row, you will receive an error message reading, "This Log-In ID is currently locked out. Please contact your financial institution to reset your password." At this point, you will need to contact us at (845) 452-7323 and have someone unlock your account and reset your password.

How do I transfer funds between my TEG accounts?

Sign in to Online Banking. Go to Transfers and select Move Money. Complete the information (From, To, Amount, Date, Memo) and click Transfer Funds.

Note: If you would like to be a recurring transaction, check the Make this a recurring transaction box.

Can I transfer money between my TEG account and an account I have at another financial institution?

Yes. Sign in to Online Banking. Go to Transfers and select Move Money. Your External Account will be in the To dropdown.

Note: To add an External Account, select Add and External Account under Transfers. Follow the instructions. You will have to verify the External Account by selecting Verify External Account under Transfers.

Can I transfer money to another TEG member?

Yes. Sign in to Online Banking. Go to Transfers and select Member to Member. Follow the instructions.

Note: You will need to have the other member's account number, share id/loan id, account type and first three letters of their last name.

Can I transfer money to someone at another Financial Institution?

Yes. Sign in to Online Banking. Go to Transfers and Select Person to Person. Follow the instructions.

Note: You will need to have a TEG debit card to send money to someone. You will also need the receiver's name, mobile phone number or email to send the money. The receiver will need to have a debit card or checking account to receive the money.

I registered my computer during a previous login, but the system is asking me to register it again. Why?

There are several reasons this may happen, including:

- Your browser settings are set to delete cookies, or your browser cookie for online banking has been deleted since the last time you logged in.
- Your online profile is set to require a secure access code delivery each time you log in.
- You are logging in via a different browser on the same registered computer. Each browser (i.e. Chrome/Internet Explorer/Firefox/Safari) must be individually registered.
- We have reset all active registrations on the system for security purposes.

Is the code I received by phone, email or text message my new password?

No, it is only a temporary access code. Never enter a secure access code on the login page as a password or as an existing password when instructed to change your password or establish a new password.

The system has warned me that one more unsuccessful login will lock my account. What are my options?

If you have unsuccessfully tried to login and have been warned that one more unsuccessful entry will lock your account, you may choose the Forgotten Password process. That process will enable you to reset your password to something you can remember without the risk of locking your account. If you choose to try to login one more time and fail, you will be required to contact us to unlock your account.

I have been locked out of the system due to entering the wrong password too many times. How do I unlock my account?

If you have locked your account due to several unsuccessful login attempts, for your security you are required to contact us to unlock your account.

Do I need a separate user name and password from Online Banking to use the Mobile Banking app?

No, you do not need a separate user name and password to log into the Mobile Banking app. The same user name and password you use to access your Online Banking account can be used to access your account through desktop, tablet and mobile device.

I registered my computer during a previous login, but the system is asking me to register it again. Why?

There are several reasons this may happen, including:

- Your browser settings are set to delete cookies, or your browser cookie for online banking has been deleted since the last time you logged in.
- Your online profile is set to require a secure access code delivery each time you log in.
- You are logging in via a different browser on the same registered computer. Each browser (i.e. Chrome/Internet Explorer/Firefox/Safari) must be individually registered.
- We have reset all active registrations on the system for security purposes.

Is the code I received by phone, email or text message my new password?

No, it is only a temporary access code. Never enter a secure access code on the login page as a password or as an existing password when instructed to change your password or establish a new password.

The system has warned me that one more unsuccessful login will lock my account. What are my options?

If you have unsuccessfully tried to login and have been warned that one more unsuccessful entry will lock your account, you may choose the Forgotten Password process. That process will enable you to reset your password to something you can remember without the risk of locking your account. If you choose to try to login one more time and fail, you will be required to contact us to unlock your account.

I have been locked out of the system due to entering the wrong password too many times. How do I unlock my account?

If you have locked your account due to several unsuccessful login attempts, for your security you are required to contact us to unlock your account.

Do I need a separate user name and password from Online Banking to use the Mobile Banking app?

No, you do not need a separate user name and password to log into the Mobile Banking app. The same user name and password you use to access your Online Banking account can be used to access your account through desktop, tablet and mobile device.

How is Online Activity different from Account History?

The Online Activity page contains all transactions initiated via electronic banking, but does not include transactions made via other means, like ATM or debit/credit card transactions. This page also shows the status of each electronic transaction as it moves from a drafted status to approved, then processed.

In contrast, the transactions listed on the Account Details page is a record of pending and cleared transactions against your account from all sources, not just electronic banking. Additionally, account history does not include transactions that have been drafted/approved/canceled via electronic banking, but only those that have already cleared or will clear your account the next processing day.

I've forgotten my User ID, how can I access Online Banking?

If you've forgotten your User ID you should call a Member Service Representative for assistance at 845-452-7323.

I've forgotten my password, how can I access Online Banking?

You may use our password reset tool, or contact us for assistance. Click on Forgot Password underneath the Online Banking login at the top of the page.

How do I change my password?

Under Profile Options, select Security Preferences and click Change Password. Follow the instructions on the screen and then click Change Password.

Note:

- Password must be at least 8 characters long.
- Password can be no more than 25 characters long.
- Password must contain a minimum of 1 numbers.
- Password must contain a minimum of 1 lower case characters.
- Password must contain a minimum of 1 upper case characters.
- Password must contain a minimum of 1 special characters.

Are there any other browser settings I need to know about?

Please ensure your browser:

- is cookie-enabled
- is JavaScript - enabled
- supports secured sites
- has its privacy settings at Medium or less
- has at least a 128-bit encryption

Can I export my data to QuickBooks, Quicken or a CSV file?

Yes, beginning October 24, 2017. You have the option to export via Quick Books Web Connect®, Quicken Web Connect® or to a CSV file. To use this service log in to Online Banking and from the Accounts menu

choose Export. Follow the instructions on the screen. We recommend using QuickBooks or Quicken versions 2011 or newer.

How do I make a loan payment through Online Banking?

Sign in to Online Banking and select Move Money. In the From drop down, select the account you would like to transfer the funds from. Select the loan in the To drop down and then complete the Amount, Date, and Memo (optional). Click Transfer Funds to complete the loan payment.

Can I update my address, telephone information or email address online?

Yes. Sign in to Online Banking, select Online Services, and click Manage Contact Info. Click the address you would like to update (Physical Address or Mailing Address) and once you have updated the information, click Submit. To update your telephone number, click Other Information. Once you have updated the information, click Submit.

Can I change what my accounts are called to something I choose?

Yes. Sign in to Online Banking, select Profile Options, and click Account Preferences. Click the bold account that is in capital letters and then click Nickname Account under Details. Type in the Online Display Name that you would like your account to be called and then click the check mark.

As always, thank you for your membership. We value you and are thankful that you have chosen us. We thought you deserved a full functionality site that is packed with powerful features that makes it easy for you to securely and conveniently manage just about all of your financial business with us. Please do not hesitate to contact us by calling (845) 452-7323 with any other questions or concerns that you may have.