

**A+COMPUTE® ONLINE BANKING  
FREQUENTLY ASKED QUESTIONS (FAQ)**

**GENERAL INFORMATION**

**Q: What is A+COMPUTE®?**

A: It is a convenient, safe, and secure way to conduct banking transactions via an Internet connection. You can complete your banking online any time, 24 hours a day, from the privacy of your home, office or anywhere you have an Internet connection. You can use A+COMPUTE® to:

- View account balances
- Transfer funds
- Review account transactions and statements
- Download account information to Quicken or Excel
- Perform account to account transfers
- View and print cleared share drafts/checks (except share drafts/check issued by Lapeer County School Employees Credit Union)
- Receive monthly statements via e-Statements instead of by traditional mail
- Pay Bills Online with Bill Payment
- Receive e-Alerts
- Review VISA® Credit Card transactions and statements
- Place an order for boxes of share drafts/checks
- Change your address, telephone number or e-mail address

**Q: How do I sign up to use A+COMPUTE®?**

A: You may enroll for A+COMPUTE® online by visiting our website at [www.fasecu.org](http://www.fasecu.org) and clicking on the A+COMPUTE® icon at the top right hand corner of your screen. If you prefer you can visit one of our offices and we will enroll you for A+COMPUTE®.

**Q: What types of accounts can I access using A+COMPUTE®?**

A: You can access all of the accounts (regular share, share draft checking, club, certificate of deposit, VISA, and loans) connected to your regular share account number. To access detailed VISA® credit card account information, click on the Services tab at the top of any screen, and then click on 'Credit Card' or click on credit card on the main page listing your account balances.

**Q: After completing a transaction or researching information on A+COMPUTE®, how do I exit the program?**

A: Always click on the Logout button to exit A+COMPUTE®.

**Q: How current is the information I see on A+COMPUTE®?**

A: Your account balances are real-time and will change every time any transaction is posted to your account.

**Q: Is the system always available to use?**

A: In general, the system should be available 24 hours a day. However, technical difficulties may occur and the system may not be available at certain times. In addition, we try to conduct all of the system changes and maintenance each Sunday from 1:00 a.m. to 4:00 a.m. Eastern Standard Time.

**Q: If I sign up for A+COMPUTE®, will I still receive a monthly statement by mail?**

A: Yes. You will receive a statement every month by mail unless you elect to receive your statement electronically. If you choose to receive your statement electronically, you will receive email notification every month when your statement is available to view.

**Q: Is there a fee to use A+COMPUTE®?**

A: No.

**Q: Do I have to have an e-mail address to use A+COMPUTE®?**

A: Yes. You need to have a deliverable e-mail address on file to use A+COMPUTE®. Although we do not send you confidential account information via e-mail, you do need the address for verification purposes such as unlocking your account through the 'Forgot my Password' link and using Multi-Factor Authentication (MFA).

**LOGIN ID**

**Q: What is my Login ID?**

A: Your Login ID is your 3, 4 or 5 digit regular share account number. **Members from Lapeer County School ECU will use your new 6 digit regular share account number.** You may use the Login ID of your choice by setting it to something other than your regular account number by clicking on the 'User Profile' tab and then clicking on the 'User Preferences' tab. Next, in the "Personal Info" section click on 'Change' next to 'Login ID'. Your Login ID provides security and only you know the password to obtain your account information contained in this site.

Please note: To prevent unauthorized access, memorize your Login ID and do not write it anywhere. Once you change your Login ID you cannot change it back to your account number. Keep your Login ID and password confidential, secure and do not disclose them to anyone. Prevent other people from observing the entry of your Login ID and password.

## **PASSWORDS**

### **Q: What is my password?**

A: You will be given a temporary password to use with your Login ID at the time you enroll for A+COMPUTE®. **Members from Lapeer County School ECU have been given alternate login instructions. If you need assistance please contact a Member Services Representative at (800) 369-2786, (810) 720-8300 or (810) 664-5351.** You will be required to change the credit union assigned temporary password. You will need to choose a password that is at least eight (8) characters in length. The new password must contain at least one upper case letter, one lower case letter and a number. Your A+COMPUTE® password must be changed five (5) times before you can reuse any previous password. We apologize for any inconvenience this may cause you as we comply with the recommendations of our regulators and auditors.

Please Note: To prevent unauthorized access, keep your Login ID and password confidential, secure and do not disclose them to anyone. Prevent other people from observing the entry of your Login ID and password. Avoid using easily available information such as your mother's maiden name, your date of birth, the last four digits of your social security number, your phone number, etc. Selecting letters and numbers that do not create a common word but instead represent the first letter of each word in a favorite phrase, poem or song (referred to as mnemonics) can create a memorable but difficult to crack password.

### **Q: What is an "alphanumeric, case-sensitive" password?**

A: Alphanumeric means that both numbers and letters must be used. Case-sensitive means that both upper and lower case letters are used. Therefore, "a" is not the same as "A." For example, if your password is "123A+COMPUTe," you must type it exactly like that. "123A+COMPUTE" will not allow you to access the system.

### **Q: Can I change my password?**

A: Yes. You can change your password anytime by clicking on the User Profile tab at the top of any page and then click on the User Preferences link. In the 'Change Password' section enter your current password in the Old Password box at the bottom of the screen and then enter your new password in the New Password Box and Re-Type Password Box. You should always change your password if you suspect someone knows it or observed you entering it into your computer.

### **Q: What if I forget my password?**

A: Click on the 'Forget your password?' link on the Login screen. By correctly answering questions about your account, your password will be reset. You may also telephone or visit one of our offices and we will change your password for you. The next time you log into A+COMPUTE®, you will be required to change that password.

## **COMPUTER EQUIPMENT**

### **Q: What type of computer equipment do I need to connect to A+COMPUTE®?**

A: You need a properly configured Internet-capable computer system. Some of the operating systems that can be used are Windows XP, Vista or Win7 or Macintosh OS 10.x or higher. In addition, you will need to establish an Internet connection with an Internet Service Provider (ISP) and install an Internet browser such as Internet Explorer.

### **Q: What are the software requirements to use an Apple Macintosh computer?**

A: You need a Macintosh computer with a MAC OS 10.x or higher.

## **BROWSER**

### **Q: What browser should I use to access A+COMPUTE®?**

A: Minimum browser requirements are:

- Internet Explorer 8.0 or higher,
- Google Chrome 14.0 or higher,
- Firefox 3.6 or higher,
- Opera 10.0 or higher,
- Safari 5.0 or higher, or
- Adobe Reader 9 or higher.

### **Q: How can I confirm whether I am accessing a secure website?**

A: When you reach the A+COMPUTE® login page where you enter personal login information a lock should appear at the top of the screen next to the URL line where you entered the web address. Also, the beginning of the web address should start with "https://", not "http://". If you do not see these security features when you attempt to login to A+COMPUTE contact the credit union immediately before entering your login information.

### **Q: In order to use Online Banking, do I need to have cookies enabled on my browser?**

A: Yes. Online Banking requires that your browser have cookies enabled

### **Q: How do I enable cookies?**

A: This following link contains an article on the Google search website and explains how to enable cookies for many different browsers:

**<http://support.google.com/accounts/bin/answer.py?hl=en&answer=61416>**

**Q: Do I have to type in a long address each time to access A+COMPUTE®?**

A: No. Simply go to [www.fasecu.org](http://www.fasecu.org) and click on the A+COMPUTE® icon located at the top right hand of your screen and save the URL as a favorite website address in your browser.

**TRANSFERS**

**Q: When will my transfers be completed?**

A: For all transfers, the transaction will post immediately (assuming there are available funds). Please print the page or write it down to have a record that the transaction was completed.

**Q: Are there limits to the number of transfers I can make in a month?**

A: There is no limit to the number of transfers you can make from your share draft checking account. However, you are limited to six preauthorized, telephone, or electronic withdrawals or transfers per month from any other account at the credit union. The Federal Reserve Bank's Regulation D imposes this limitation.

**Q: Can I transfer funds to my spouse's or child's account?**

A: Yes. Visit any credit union office and we can set your account up to transfer into a spouse or child's (children's) account(s). A+CALL® can also be used to transfer funds into their account(s).

**Q: I have cross account transfers set up for several accounts at the credit union, how do I know which account number belongs to each member name?**

A: For security purposes, the account numbers associated with all cross account transfer accounts are masked, and do not appear in A+COMPUTE®. Each account is listed by the Primary Members name; however, you have the option to rename each account to fit your personal needs. If you have a cross account transfer set up for two or more account numbers who have the same primary member, contact our Member Services Department for help in determining which account number is associated with each cross account.

**Q: Can I schedule a future or recurring transfers?**

A: To schedule a future or recurring transfer, click on the 'Transactions' tab at the top of any screen, and select 'Scheduled' in the 'Transaction Occurrence' box. Complete the screen and click on 'Create Scheduled Transfer'.

**DOWNLOAD ACCOUNT INFORMATION**

**Q: How do I download account information?**

A: On the 'Home' page click on the name of the account in the 'Account' box and then click on the download option(s) you wish to use at the bottom of the screen.

**Q: What Personal Financial Software does A+COMPUTE® support?**

A: You can download your account history to Quicken 2009 or higher or to an Excel spreadsheet as a comma separated file.

**Q: What File Format do I use to transfer information to Quicken or Excel?**

A: Use Quicken File Exchange (.QFX) for Quicken or Comma Separated Values (.CSV) for Excel.

**VIEW CHECK/DRAFT IMAGES**

**Q: How do I view my check images?**

A: From the History screen, click on the 'Check #XXXXXX' text where XXXXXX is the number of the check you want to view and the image will be displayed. Checks/Drafts written to a merchant that are converted to electronic payment will not be available online. Checks/Drafts issued by Lapeer County School Employees Credit Union will not be available online.

**Q: Is there a charge for viewing check images online?**

A: No, there is no charge to view your check images online.

**Q: Can I view both the front and back of the check?**

A: Yes, both the front and back of the check will be displayed.

**Q: How do I print the check image?**

A: There is a printer icon to click on above the image to print the check.

**e-ALERTS**

**Q: What is an e-Alert?**

A: An e-Alert is an email message that is triggered by an event or condition that occurs to an enrolled members account. You can enroll for any available e-Alert and enter the specific details for each individual e-Alert request.

**Q: How often will I receive an e-Alert?**

A: You will only receive an e-Alert if the conditions you specify when selecting an e-Alert are met.

**Q: What e-Alerts are available?**

A: The following e-Alerts are available:

- Account Balance Equal to \$X or Greater or Less than \$X
- Account Deposit Equal to \$X or Greater or Less than \$X
- Account Withdrawal Equal \$X to or Greater or Less than \$X
- ATM Transaction Equal to \$X or Greater or Less than \$X
- Check Cleared
- Loan Payment Due

**Q: How do I enroll for e-Alerts?**

A: To enroll for e-Alerts, click on the 'Services' tab at the top of any screen, and then click on the 'e-Alerts' link. Click on 'Enroll for e-Alerts', review and accept the disclosure, and click on the 'Submit' button at the bottom of the screen. Then click on the 'Add New' link to display the list of current e-Alert options and enter an appropriate value for each of the variables on the screen and click on 'Add Alert'. The values will determine when an e-Alert is sent to you.

**BILL PAYMENT SERVICES****Q: What is Bill Payment?**

A: The bill payment system allows you to electronically make payments from one online location. It eliminates the need to write checks, purchase postage stamps and send your payments in the mail. With Bill Payment you can:

- Make a payment.
- Schedule a payment for a future date.
- Schedule reoccurring payments to be made each month.
- View previous payments made.

**Q: How do I enroll for Bill Payment services?**

A: You must sign up for A+COMPUTE® online banking. To enroll for Bill Payment service, click on the 'Services' tab at the top of any screen, and then click on the 'Bill Pay Services' link. Complete the enrollment application and then click submit.

**Q: Is there a fee for the Bill Payment Services?**

A: Yes. The fee for the Bill Payment Service is \$4.50 per month which may be waived based on your account relationship as defined by the credit union. Ask us for details.

**Q: Can I pay bills without using a bill pay service?**

A: We recommend that our members use ACH payments initiated by various companies for reoccurring bills. Companies such as telephone, electric, gas, cable television, and insurance firms will automatically withdraw the bill from your account each month.

**e-STATEMENTS****Q: How does the e-Statement service work?**

A: Within the first few days of each month you will receive an e-mail notice that your statement is ready to view. To review your statements, login to A+COMPUTE®, click on the Services tab and then click on the E-Statements button. You will be able to view, print and download your current statement. Eventually, you will have access to 14 months of statements.

**Q: How do I sign up for e-Statements?**

A: To enroll for e-Statements, click on the 'Services' tab at the top of any screen, and then click on the 'E-Statements' link. Click on 'Enroll for E-Mail Statements', review and accept the disclosure, and click on the 'Submit' button at the bottom of the screen.

**Q: Is there a fee for e-Statements?**

A: No

**Q: Is special software needed to view e-Statements?**

A: Adobe Acrobat Reader is needed to view your e-Statements. This free software program is available to download after you logon to A+COMPUTE®.

**Q: If I sign up for e-Statements, will I still receive a paper statement?**

A: No, activating e-Statements as your statement delivery method will stop your paper statement from being mailed via US Mail.

**Q: What if I select e-Statements as my statement delivery method, but then decide I no longer want to receive e-Statements, and want to change back to the US Mail delivery method?**

A: Contact us by telephone or visit an office. A representative can modify your account for you.

**CREDIT CARDS****Q: How do I access my credit card information?**

A: Your credit union VISA® credit card is attached to your regular share savings account. When you log into A+COMPUTE® you can access detailed VISA® credit card account information by clicking on the 'Services' tab at the top of any screen, and then clicking on 'Credit Card' or click on credit card on the main page listing your account balances.

**Q: Is there a fee for the credit card service?**

A: No.

**Q: How do I enroll for credit card service?**

A: When you are approved for a credit card and enrolled for A+COMPUTE® online banking you are automatically enrolled to view your VISA® credit card account information through the 'Credit Card' link.

**SECURITY**

**Q: Is A+COMPUTE® secure?**

A: A+COMPUTE® uses the latest technology, multiple layers of security tools, cryptography, firewalls, and trusted operating systems - to securely transmit the information over the Internet. Secure Socket Layer technology is utilized. The SSL protocol provides server authentication, data encryption, and message integrity. Before anyone can gain access to any account information, a person must be authenticated by a Login ID and valid password.

You also play a part in keeping your account information secure. Your password provides security and only you know the password to access your account information contained in this site. To prevent unauthorized access, keep your Login ID and password confidential, secure and do not disclose them to anyone. Prevent other people from observing the entry of your Login ID and password. Change your password frequently and especially when you suspect that someone else may know it. Do not leave your computer unattended while accessing your account information and be sure to log out of A+COMPUTE® (clicking on Logout) when you are finished.

**Q: What else can I do to keep my computer secure?**

A: Following basic online security rules will help to keep your computer secure. Use a current browser that supports secure and private transactions. Install personal firewall software. Install and regularly update virus detection software. Do not open email attachments that you are not expecting or are from unknown sources. Do not install software from an unknown source or if it has not been legally obtained (pirated).

**Q: How can I contact my Credit Union if I have a question about A+COMPUTE® that has not been addressed here?**

A: E-mail your questions to [memberservices@fasecu.org](mailto:memberservices@fasecu.org), compose a secure message through A+COMPUTE® by clicking on the 'Compose' link in the Messages box on the homepage or contact the Member Services Department at (810) 720-8300, (800) 369-2786 or (810) 664-5351.

**TECHNICAL SUPPORT**

**Q: When I tried to log into A+COMPUTE® I received "Error 429, Enterprise Server is Not Available." Why?**

A: This is a generic Internet error message. You may also see a message similar to "Server Too Busy or Not Responding," which implies that your browser located the server but was unable to connect because the site is busy or is temporarily down. You may need to log out of A+COMPUTE® and completely exit out of the Internet. Then, log into the Internet again and re-enter the A+COMPUTE® site.

**Q: When I tried 5 times to log in to A+COMPUTE®, I received the following message: "Your account is not accessible through A+COMPUTE at this time. Please contact our Member Services Department at (810) 720-8300, (800) 369-2786 or (810) 664-5351 for assistance." Why?**

A: For security purposes, we block access to any account that has 5 unsuccessful password attempts logging into A+COMPUTE®. If this happens, visit one of our offices and we will change your password. The next time you log into A+COMPUTE®, you will be required to change that password.

**CUSTOMIZING MY HOMEPAGE**

**Q: How do I change the columns on the homepage?**

A: A+COMPUTE® is set to show your information in two columns on the homepage. To optimize your view, click on the two column tab in the burgundy heading directly to the left of the 'Add Content' link after your first login. You may also choose to spread out your information to three columns by clicking on the three column tab located next to the two column tab.

**Q: I would like to change where the summary boxes are located on the homepage, can I move them?**

A: Yes. Using the mouse, click and hold down the right mouse button on the burgundy heading for each summary section and move them up, down or across your screen to a new location. The other summary boxes will move to make room for the change and then you can repeat this process for each summary box until they appear as you like.

**Q: Can I customize which boxes show on my homepage?**

A: Yes. Some of the summary boxes can be removed and redisplayed at your convenience. Click on the 'User Profile' tab at the top of any page and then click on the 'Web Content' link. The summary boxes are listed in the left hand column titled Content Name and can be removed by clicking on the checkmark in the right hand column or vice versa by clicking on the "x".

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