

Express PC Home and Mobile Banking FAQs



TRUE NORTH
FEDERAL CREDIT UNION

I liked the old Express PC and True North Mobile! Why did you switch?

We are migrating to a new core operating system, as the system the credit union has been utilizing over the past 20+ years is aging and has not kept up with current day features and functionality. As a result of change in core platforms, we must switch to a new Home and Mobile Banking provider. We recognize we recently changed home banking providers (2015); however, while the platform offered improved appearance and features, it did not deliver on reliability. Too many times access has been inconsistent or features, such as Bill Pay and Account Alerts, have not worked reliably. We recognize this is a lot of change for the membership. We want to ensure you can count on our Home and Mobile Banking platforms to deliver a high level of consistent and hassle free account access our members deserve.

Will I have to register again?

Yes. Registration is simpler and we have eliminated the Security Questions that caused many people trouble in the prior platform. We now have enhanced identity verification through the use of a OneTime Passcode emailed or texted to you — and it is critical that you make sure your information on your account is up to date.

What is different with the new platform?

This platform offers the following new or different services:

Different customization options. Pick the screen you land on, and pick what data you want to have displayed on the Dashboard. It's all in your control.

Enhanced access to Bill Pay. Now, some of the functionality you enjoyed with the old Bill Pay platform is back. You again have access to around the clock bill pay support by calling (866) 395-5336. You can also take advantage of Person to Person and Gift payments, as well as schedule Bill Pay Alerts. **Will I be able to continue to use Bill Pay?** Absolutely! After you accept the disclosure, you'll find your payees and payments under the bill pay menu prompt.

New, more convenient access. True North Mobile now allows you to configure your account so that you can login through traditional passwords, in addition to a 6 digit PIN or your fingerprint! If you are accessing the system from a device it doesn't recognize, you will be asked to verify with a OneTime Passcode sent to an email or cell phone number

on the system. Our goal is to provide you with the most convenience, while maintaining a high level of security.

Improved Statement Access. For the first time, you can access your member statements through your mobile device. Also, your Electronic Statements are in a new, dynamic layout. If you want to view as a traditional PDF, just access the download functionality and you'll see the traditional statement layout.

Improved Online Loan Application. Your online loan application is simpler and integrated with home banking, minimizing data entry and making the process far quicker and easier. Additionally, more products than ever are available for online application.

Improved Mobile Deposit Functionality. In most cases, Mobile Deposit checks are visible in your account immediately. No need to wait for confirmation emails!

A few features from our prior platform that are no longer available are:

- The ability customize your background.
- Savings goals are tied to accounts, and progress tracking is lacking.

What if I forget my password?

As with the prior platform, you can manage User Name and Password resets online. However, to unlock a Locked Account, you must call the Member Service at (907) 523-4700.

Will joint account owners each be able to log in?

Yes! When an individual logs in to Express PC, every account they are associated with will be at their fingertips. If you'd prefer not to see each account, you can set your options to view only your Favorite accounts. Customize your view to suit your needs!

With the exception of business accounts, any account for which you are either a primary or joint member will be displayed for you when you log in. In addition, each owner on the account will have the ability to create their own unique log in.

How do I register my business account?

Business account holders must register for Express PC Home and Mobile Banking from their desktop computer.

Will my transaction history be available?

Yes! The new Express PC online access will contain two years of your transaction history.

Can I continue to interface with Quicken and Quickbooks?

Yes! Visit the website <http://www.truenorthfcu.org/tech-resource-center/quicken/> for critical information about the Express PC conversion and the changes you will need to make to interface Quicken and Quickbooks.

There may be a disruption in service for a brief period of time after the conversion as Intuit implements the change on their side.

Will I need to setup my scheduled transfers again?

Nope! Your scheduled transfers will all carry over. Look for them under the "Transfers" tab!

Which internet browsers are supported?

To accommodate your favorite browser, Express PC supports Google Chrome, Firefox, Internet Explorer, Safari, iOS and Android. The two most current versions of each browser are supported and you will receive an on-screen notice if a browser update is necessary.

Will the new Express PC Platform be secure?

Absolutely! Express PC adheres to strict industry standards of security, which protect your account safety and privacy.

How do I update True North Mobile?

You will be prompted to update your existing app from the App Store or Google Play Store.

What kind of device must I have to use True North Mobile?

True North Mobile App supports iPhone, iPad, iTouch and Android phones. Other models may access the service by going to m.truenorthfcu.org, but please note that the interface with your browser may vary by device.

Where do I get the True North Mobile App?

Visit the Apple App Store or the Google Play Store and search for True North FCU.

Is there a fee for True North Mobile?

True North does not charge a fee for this service. However, depending on your mobile device data plan, you may incur data charges. Please check with your provider to get more information.

Do I need to be enrolled for Express PC to use True North Mobile?

True North Mobile uses the same login and password you use for Express PC Home Banking, but with this new platform you can register for both services through your mobile device.

Where do I email or call with questions?

Email us at memberservice@truenorthfcu.org or call the Member Contact Center at (907) 523-4700.

What are the best practices for using an electronic banking app or site?

The widespread use of mobile phones and mobile banking means more convenience for members and better ways to monitor account activity.

It also means there are more opportunities for fraud. The mobile service provided by True North provides a secure environment. Your data, login, passwords and PINs add further security.

There are additional steps you can take to significantly reduce the risk of fraud and identity theft while using our mobile banking services. Here are a few more suggestions:

1. Password protect your mobile device and lock it when you aren't using it.
2. Keep your device in a safe location.
3. Never use passwords that include birthdays, names, pet names, social security numbers or that repeat numbers or letters.
4. Never store your sign on, password, and answers to your challenge questions on your phone, and do not set your browser to remember the password.
5. Never disclose personal information about your accounts via a text message. For example: account numbers, passwords or any combination of personal information.
6. Ensure you kill the application or press the logout button in the upper right hand corner to exit the app when you have completed your transactions.

Please visit www.TrueNorthFCU.org for our Internet Security training for further information about internet risks and best practices.