

HEMIBANKING HELP

HELPFUL TIPS / FAQ

WHY ARE THERE “(PENDING)” TRANSACTIONS IN MY HISTORY?

“(Pending)” will show up in your account history when you make debit card purchases or make transfers in homebanking after business hours. In most cases this will define the difference between you’re “available” funds and “balance”.

WHY DO SOME “(PENDING)” TRANSACTIONS APPEAR FOR THE WRONG AMOUNT?

This is generally seen from using a debit card at a restaurant. This all depends on how the business processes your debit card transaction. Restaurants generally send the transaction through before you add the tip to the bill; the restaurant however does not add the tip to the hold until the transaction clears your account.

WHY WAS I CHARGED TWICE?

If one of the transactions reads “(Pending)” it will not clear your account twice. This is often seen on gas station transactions. When you choose “credit” with your debit card, the business places a hold on your account for the transaction amount. Most businesses release the hold once the transaction clears; however, when you “pay at the pump” the hold is left on a few days after the transaction clears. If a transaction were to clear twice, contact the credit union at 800-732-1921.

CAN I RENAME / NICKNAME MY ACCOUNTS?

Yes, after logging into homebanking, go to the option tab, and click “Account Nickname.” This can come in helpful to differentiate joint accounts or your bills account from a vacation account.

WHY AM I BEING ASKED SECURITY QUESTIONS THAT ARE NOT MINE?

Your account may be locked out, to have your account reset call the credit union at 800-732-1921.

CAN I ADD THE HEMIBANKING LOG IN PAGE TO MY FAVORITES / BOOKMARKS?

You can, but we do not suggest it. If there are any changes or updates it could cause log in issue. We suggest that you add our homepage (www.edpluscu.com) to your favorites / bookmarks and click “Login Now” to access your homebanking.

WHY AM I GETTING AN ERROR MESSAGE WHEN I TRY TO PAY MY VISA?

Most likely you are trying to transfer funds to the “CRCD” account. To make a Visa payment you must transfer the funds to your S70 or S71 account. The funds will then stay in that account until the end of the business day, and then get transferred to your credit card. When you make a payment on a weekend the funds will stay in the S70/S71 account until the next business day, however, it will be show on the Visa that you paid it the day you initially transferred funds.

IS THERE A WAY TO VIEW YOUR VISA HISTORY ONLINE?

Using our homebanking you can’t view your Visa history. You can view it by going to www.ezCardInfo.com and registering your card.

HOME BANKING HELP

FIRST TIME LOGIN / SETUP QUESTIONS, SECURITY KEY, AND PASSWORD



You must first sign a signature card before you can complete the following steps. If you have yet to sign a card, you can do so by visiting one of our branches. If you continue to have an issue with the setup process or have questions, please contact the credit union at 1-800-732-1921.

LOGIN NOW

Visit www.EdPlusCU.com and click "Login Now" on the right side of our website.



NEW HOME BANKING USER

One of the two screens will show: If the first screen – click "Setup Your Info" If the second screen – click "Go Back"



STEP 1 OF 1

Enter your account number / member number: ____ Enter the password provided by EPCU without dashes or spaces. Enter the random code. Click "Next"



STEP 2 OF 2

Read and accept the EPCU Agreement and Federal Disclosure. Choose or create three questions and answer them. *They will be asked these questions when you log in; be sure you know how you answered them.*



STEP 3 OF 3

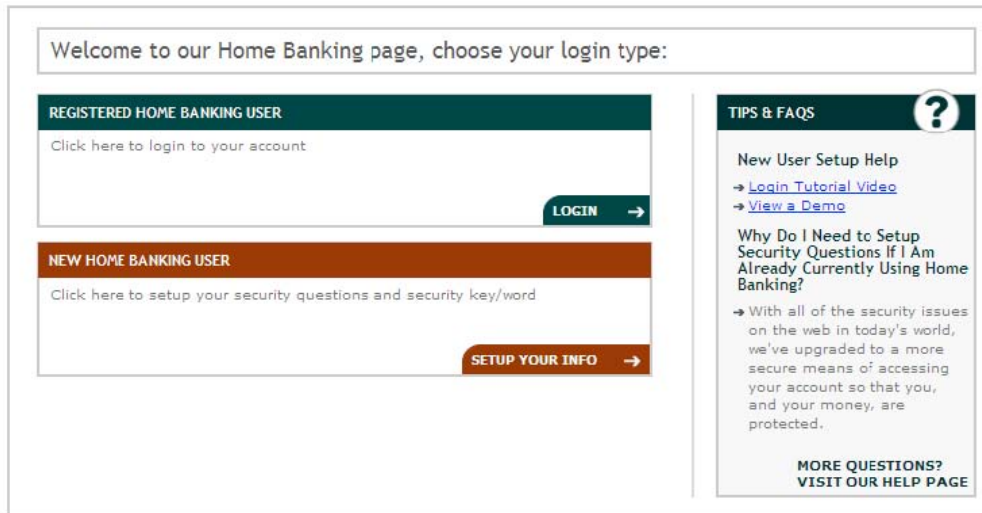
Create a Security Key and enter your email address. The security key will display on the final page when logging in. Do NOT make it your password. This will let you know you're entering your password on the correct website. *When logging in if you don't see your Security Key on your password page, do NOT enter your password.* Click "Finished"



PASSWORD CHANGE

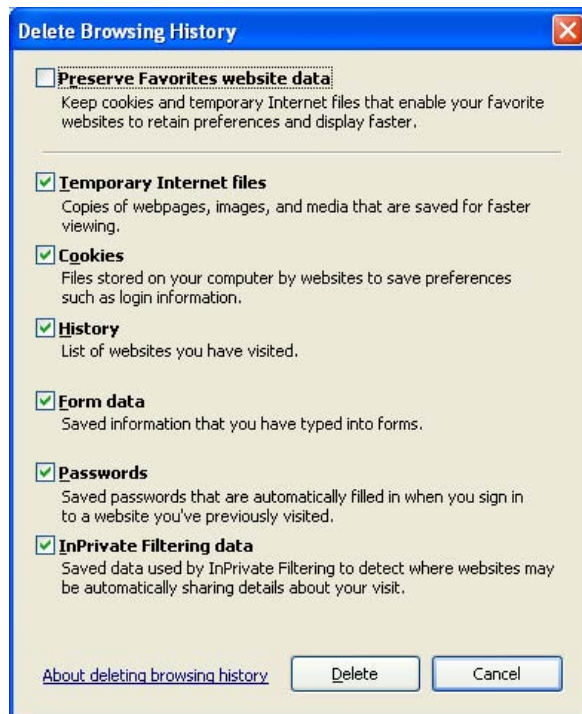
Choose a new password to login to your account.

- After clicking Login Now, if your screen does not look like the one above, you are probably using a bookmarked site. To rectify this, go to www.edpluscu.com and click on Login Now. If you still do not have the page shown above, do the following:
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- If your screen does NOT look like the one above, you are probably using a bookmarked site. To rectify this, go to www.edpluscu.com and click on Login Now. If you still do not have the page shown above, do the following:

1. In Internet Explorer, click Tools
2. Click Internet Options
3. Click Delete
4. Make sure Preserve Favorites website data is NOT checked – check all other boxes.



5. Click Delete
6. When history deletion is complete, close out browser completely.
7. Reopen browser
8. Go to www.edpluscu.com
9. Click on Login Now
10. You should have the correct website shown above.
 - If all else fails, click the following link:

<https://online.edpluscu.com/servlet/SLogin?template=/c/login/sloginsc.vm>

If you are still unable to access the new homebanking, contact us at:

734-242-3765 or CUHelp@edpluscu.com