



## Our New Online Banking Experience Frequently Asked Questions

### ***Can I use my existing Username and Password?***

You may – it depends. Registering a Username is on a first-come first-serve basis. Regarding passwords, we enhanced the password requirements, so if your old password was a “strong” one, then you should be able to re-use it. With that, we do recommend that you take the opportunity to change it.

### ***What information is required to log into the new OTIS Online?***

You will need your account number, social security number, birth date and your mother’s maiden name. The Credit Union will also need to have a current email address on file as you will need to validate your registration by going to a link that is included in an authentication email. If you are unsure whether we have a current email and mother’s maiden name on file, please feel free to contact the Credit Union to verify this information.

### ***Will I still be able to use the Mobile App?***

You may need to download the **new OTIS Mobile App** either in the iTunes Store or in Google Play Store – depending on what phone you have. **It is important to note that you will first need to register in the new OTIS Online.** Once registered in OTIS Online, you will use your new Username and Password to log into the new OTIS Mobile App. You will receive a PIN in your email to authenticate your Account in the Mobile App.

### ***What if the Joint on my account wants to log in?***

Great question! With the new OTIS Online Joint owners and loan Co-Applicants can now create their own separate Username and Password. They will have the ability to see everything that corresponds with their financial relationship at the Credit Union. Meaning, if you are only a loan Co-Applicant on a loan, you will only see that loan.

### ***I’m logged into the new OTIS Online but I don’t see accounts that I used to see, how come?***

Another great question! With the new OTIS Online our members now have the control to do this themselves with the “Link Member Account” feature. If you have another account, are a Joint on another account or a Co-Applicant on a loan under a different account, you can now link them yourself to see them in the Overview or within the Transfers screen.

### ***What if I want to transfer money to another account, but I don’t want to or can’t link it?***

There is a new feature called Member-to-Member in the transfer option. If you select “Another Member” in the second column of the Transfer Screen, the third column will have you enter the Account Number, confirm it, and enter the last name on the account and the Share or Loan ID if you know it. For convenience, you have the option to save this information for future use.

### ***What if another member needs to deposit money into my account, but I don’t want to give them my account number?***

Easy enough! You can use the Family & Friends option that is located on the side menu. This feature allows you to authorize someone to deposit money into your account. The one thing that you will need to know is the other member’s email address. It is as simple as that!

### ***I don’t see the accounts I linked in OTIS Online when I make a transfer in the new OTIS Mobile App, how come?***

For the time being, you will not see these accounts in OTIS Mobile, but you can still transfer funds to another account. In the transfer screen, when you select the “To Account” option, at the bottom of the list of Shares and Loans, there are two new options – “Another Member’s Share” and “Another Member’s Loan”. If you select one of these options, you will be prompted to enter in the Account Number, the Share or Loan ID, and the member’s last name.

### ***Will I need to set up new Payees within Bill Pay?***

You will not need to set up your Payees again. These will convert over with the new OTIS Online.

### ***There are some areas that should open a drop down and I can’t figure out how to see the information.***

This is definitely new to the eyes, but there are navigation arrows ( > ▼ ) that will expand and collapse menu items.

### ***Will my existing eAlerts convert over with the new OTIS Online?***

Yes, they will! We are also excited to announce that there will be two new eAlerts offered to assist with monitoring your account for Debit and Credit Card Authorizations! We encourage you to check it out and set them up!

***Will the Automatic Transfers that I set up in the old OTIS Online convert over?***

Yes, they will! These will be listed under the Transfers menu item as “Scheduled Transfers”. Do you want to add new ones? It is easy to set these up under the “Make a Transfer” option.

***Will I still be able to view check images?***

Yes, you will still be able to view check images. Simply click on the transaction within the History and click on “check images”. Your image will appear and you will have the option to Print or Close the box.


***I currently use Quicken to download my transactions; will this be available in the new OTIS Online?***

This feature is temporarily unavailable and will be available sometime in the near future.

***Will I still be able to send secure message to the Credit Union?***

Yes, you can. There is a Messages menu option that you can use to create and view messages. In fact, if you lose your Debit or Credit Card, under the “To:” dropdown, there is an option for “Card Lost or Stolen” – feel free to send us a message letting us know which card has been lost or stolen and we will send you an immediate reply with the telephone number to call to report it lost or stolen.

**Below is a list of new features that we hope members enjoy!**

1. OTIS Online is now Mobile Optimized! What does this mean? This means that OTIS Online will reformat itself to optimize the user experience specific to the device (cell phone, tablet, etc) being used.
2. Is your Overview screen cluttered? You have the ability to hide Shares and Loans that you don't need to see each time you log into OTIS Online. Click on the “Edit hidden accounts” option on the right hand side of the Overview and you will be able to manage which ones you would like to see going forward.
3. Do you have a preference on the order in which you see your Shares and Loans? You now have the ability to drag and drop the Shares and Loans so you can see them in the order that you want. For example, maybe you always want to see your Share Draft first – put your cursor to the left of the box of the Share or Loan ID until you see the “move arrow icon”  – from here you can drag the box to the spot you would like to see it.
4. You can now add notes and images to specific transactions when looking at your History. You can even search for specific transactions or on the notes you add.
5. Use the Settings option on the menu bar to update your address, email and phone number. Navigate through the different submenus within Settings to see all of the options available to you.
6. Rename your Shares to better organize them for you. Is that All Purpose Club really for a special vacation that you are saving up for? Click on it in the Overview screen and then click on the pencil next to All Purpose Club and feel free to rename it to something unique to you.
7. You can even open a club within OTIS Online. There isn't a need to make a special trip to the Credit Union anymore to open that rainy day club or holiday club.
8. Click “Apply for a loan” to fill out a loan application for your next loan!