
Features

Q. Why is Saratoga's Credit Union offering new Mobile App, Online Banking and Bill Pay?

A. Saratoga's Credit Union is committed to offering new ways to help our customers manage their finances more easily. Our new Online Banking and Bill Payment system offers more features, more convenience, and more control to customers who wish to bank and pay bills online.

Q. What is different about the new Online Banking and Bill Pay system?

A. The new Online Banking and Bill Payment system offers new features to make banking and paying bills online easier and more convenient. These features include:

- **A new design.** A clean new look that makes it easy for you to easily access the services you need.
- **Quick links.** You can pay bills and make transfers in seconds.
- **Account alerts.** The ability to set account alerts to notify you when a specific account activity occurs, such as your balance reaches a pre-determined level you set.
- **Better communication with us.** If you have a question about a specific transaction, you can communicate securely with our Customer Service Center during normal banking hours to get it answered. If you need assistance, you can use our easily accessible Help pages.

Plus, if you utilize our Bill Pay service to make online bill payments, you can take advantage of these benefits:

- **Integration with online banking.** Now, you won't have to leave online banking to make an online bill payment. It's all right there in one comprehensive program.
- **Eliminate paper with new bill presentment.** Clear out bill clutter and completely automate bill paying by having your billers send electronic bills directly to Online Banking.
- **Hold on to your funds longer.** Your bill payments will be deducted from your account on the day they are paid, not on the day you schedule them, allowing you to hold on to your funds longer.

Q. Will there be a cost for the new features?

A. No, the Mobile App, Online Banking and Bill Pay will continue to be free to our customers. There are optional services within the system that are available for a nominal fee. For example: Rushing a payment within bill pay.

Q. When will the new Online Banking and Bill Pay be available?

A. The new Online Banking and Bill Pay system launches on October 22, 2018.

Remote Deposits & External Transfers

Q. Can I continue to use the Sprig Mobile App for remote deposits?

A. We are very excited to announce our new online and mobile banking program will feature mobile deposits. As a result the Sprig Mobile application will be discontinued effective January 1, 2019. Please download our new application and begin to use our mobile deposit feature. If you have any questions about your deposits please give us a call.

Q. Can I continue to use remote deposits through the computer?

A. The new online banking program will feature deposits through mobile devices. As a result, computer deposits will be discontinued effective October 19, 2018. If you have enjoyed using this program please download our new mobile application and continue depositing remotely with ease through your mobile device. If you are a business that would like a robust scanning system we have partners that can develop a proposal for a business remote check deposit program. Learn more at <https://www.saratogafcu.org/Banking/Business-Accounts/Payments-Billing-and-Payroll.aspx#ach>.

Q. When will my mobile deposit post to my account?

A. Deposits that are submitted by 2pm will post to your account at the end of the business day. Deposits submitted after 2pm will post to your account at the end of the next business day. Business days are considered Monday through Friday, not including holidays.

Q. When will my mobile deposit be available?

A. Mobile deposits follow a local hold and will begin on the date the transaction is posted to your account. Transactions submitted after the 2pm cut off time will post on the following business day. Please refer to the Funds Availability Policy for more information.

Q. Can I deposit or send money to an account at another financial institution?

A. Yes, our new online banking program will provide you with access to transfer funds in and out of the credit union to accounts that you own at other financial institutions.

Online Banking

Q. Will you convert my accounts to the new system?

A. Yes. Your accounts will be migrated to the new system automatically.

Q. Do I have to re-register for the new Online Banking?

A. No. Existing customers do not have to register. You will, however, have to set up your enhanced security (challenge) questions.

Q. Will I use the same User ID and Password to access my accounts?

A. You will not need a new User ID, but you will require a new password. When logging in for the first time, please use your current username and the last six (6) digits of your SSN. Once you have logged in to the new system, you will be asked to create a new password of your choosing and to select your security questions. Online banking authentication will send a code via text or over the phone with a password to validate.

Q. Will I have uninterrupted access to my accounts?

A. To allow us to complete the upgrade, Online Banking will be unavailable from Friday, October 19, 2018 to Monday, October 22, 2018. However, you can continue to access your accounts at our branches, by phone, or at an ATM.

Q. Is the new Online Banking system still secure?

A. Yes. Our new system uses the highest level of protection available, providing the assurance that your accounts are secure.

Q. Will transfers that I have established be made after the conversion date?

A. Scheduled and recurring transfers are not guaranteed to transfer to the new website. Please log in and confirm your transfers are scheduled as expected.

Q. How do I set up a recurring transfer on the new Online Banking system?

A. Under the Transfers tab, you can set up one time and recurring transfers in only a few clicks.

Q. Will my account nicknames come over to the new system?

A. Although all the accounts you have set up with Online Banking today will carry over, your account nicknames will have to be re-established.

Q. How do I add account nicknames to the new system?

A. At the top right of the screen, select 'settings'. When the setting page opens you will have a screen that shows Profiles, Security and Alerts and Accounts. Click 'Accounts'. Select the account you would like to add a nickname and a pop up window will open allowing you to enter a nickname and save. Please note this feature is not available on the mobile app.

Q. How much Online Banking transactional history is available?

A. Our customers can view 180 days (6 months) of transactional history from their credit union accounts. Check images are available for 90 days.

Q. Will my eStatement history be transferred to the new system?

A. Yes, eStatement history will transfer over to the new site. You will be asked to accept the terms and disclosures when logging in. The site will ask you to input a code that you will receive by selecting the eSign document link on the web page.

Q. How do I access my eStatement in Online Banking?

A. Login to Online Banking, Select an Account to View the Account Details. Select Online Statements from the Account Details page.

Q. Will closed accounts appear through Online Banking?

A. Yes, closed accounts may appear through online banking. If you would like to hide these accounts you can do so in the settings. At the top right of the screen, select 'settings'. When the setting page opens you will have a screen that shows Profiles, Security and Alerts and Accounts. Click 'Accounts'. Select the account you would like to hide and a pop up window will open. Select the 'hide' check box and save. Please note this feature is not available on the mobile app.

Bill Payment

Q. Who can I pay with the new system?

A. You can pay anyone in the United States who you would normally pay by check. This includes paying bills, but it also includes sending money to people.

Q. Will my bill payees carry over after the conversion?

A. Active payees are expected to transfer over to the new site. Any payees that are on your profile that are inactive will not be transferred over. In rare cases, payees may not be converted successfully.

We encourage you to make a list of payments/payees for your reference prior to October 18, 2018.

Q. Can I arrange to have my billing statements sent to me electronically?

A. One of the features of our new system is online bill presentment. This enables you to completely automate your billing by receiving your bills electronically, if your biller offers e-bills.

Q. Will my bill payment history be transferred over?

A. Unfortunately, your bill payment history will not be available on the new system. Paid bills will appear in your account history, but not in Online Bill Pay.

Q. Will the new system store bill payment history?

A. Yes. Beginning October 22, 2018, the new system will build up bill pay history going forward. On an ongoing basis, it will retain 18 months of history.

Q. Will the new system make any payments I have scheduled for after the conversion date?

A. Yes, provided that we are able to convert the appropriate payees. Please review all of your payees following the launch on October 22, 2018.

Q. What settings should I use for Safari Web Browser

A. Bill Pay is compatible with Safari web browsers when the following settings are selected:

- Safari Settings: Uncheck Enable Content Blockers
- Safari Preferences: Uncheck Prevent Cross-Site Tracking
- Safari Private Browsing: Turn Off Private Browsing

Q. How do I get assistance?

A. You can get assistance any number of ways. Online Banking offers secure communication option with our online Customer Service Center. This is ideal if you have a question about a particular transaction. You can also get assistance through easily accessible Help screens or by calling our Customer Service Center at FI Phone