

Important Frequently Asked Questions

How can I view my account online?

First Credit Union NetTeller online banking is safe, secure, convenient, and best of all, FREE. Access and manage your accounts online anytime with online banking.

Enjoy the freedom to:

- Check balances
- Transfer funds and pay bills
- Review transaction history and view cleared checks
- Apply for a loan and make loan payments
- Access account statements and other documents
- Download account transactions for Quicken or Money
- Manage budgets and track expenses with My Budget

Request access to enroll in Online Banking. Click the enroll button [here](#) or call 480-756-5500 (800-732-6986 if outside Phoenix area) to enroll in online banking now!

How can I do a Remote Deposit?

Before you make your deposit, you will need to have the [Mobile Banking](#) app downloaded on your device and ensure that the check you wish to deposit is completely filled out and properly endorsed. Don't have the Mobile Banking app yet? Select one of the buttons below to download the Mobile Banking app today!



Please note: To use the mobile banking app you must be enrolled in [Online Banking](#).

Never endorsed a check before? It's easy!

- To properly endorse a check you will need to flip the check over so that the back is facing upwards. This side, if not already endorsed, will be blank.
- Find the grey lines on the right-hand side of the check and adjust the check so that they are perpendicular to you. You should see the words "Endorse Here" at the top.
- On the grey lines write your full name in print, and add "For Mobile Deposit Only" on the line below your name.

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Ready to make a deposit?

It's as simple as making a phone call or sending a picture to a friend. Just open the app and select "Remote Deposit" from the menu. Each step in the process is described right on the screen and a dynamic online help system is just a tap away.

For further instructions go to our [Mobile Banking page](#) to learn more!

How do I Skip-A-Payment on my loan?

We can help, please contact our 24/7 Phone Center.

480-756-5500

Toll Free Outside the Phoenix Area: **800-732-6986**

What is First Credit Union offering for members that are affected by COVID-19 having difficulty making their loan payments?

If you need loan assistance with your current debt obligations, don't hesitate to give us a call at (480) 756-5500.

How do I set up external transfers?

Transfers from other institutions to First Credit Union or First Credit Union to another institution can be accomplished several different ways.

- FI to FI Transfer online service
- Bill Pay online service
- Wire Transfer in branch service*

*Fees may apply

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How do I make a loan payment?

Learn more about payment options [HERE](#)

- Mail
- Branch options – including drive thru or night drop
- Digital banking options – including online banking, mobile app and text
- Direct deduction or card payment online*
- Direct deduction or card payment by phone*

*Fees may apply

What can be done through the drive thru?

Drive thru is designed for expedited services such deposits, withdrawals, transfers, loan payments, loan advances, member check cashing and account information inquiries.

COVID 19 Update: Expanded drive thru services include official checks, money orders, credit card advances, replacement cards, card disputes, and shared branching.

Are notaries available at the branch?

COVID 19 Update: Please contact the branch you wish to visit for notary services to set up an in-branch appointment. Find branch phone numbers [HERE](#)

There is no charge for members to use this service. Please bring along a photo ID.

Note: First Credit Union does not offer Medallion Signature Guarantee.

During the state issued stay at home order, is the credit union staff onsite or working from home?

Our staff that has direct contact with you are still onsite in our branches. While some changes like making our lobby services available by appointment only help us all stay healthy, we are here for you.

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Are my funds insured and up to what amount?

Deposits are insured by the National Credit Union Association, NCUA. Deposits are insured for up to \$250,000 for each membership account.

NCUA insurance differs from traditional deposit insurance because it is funded by the credit unions themselves and is believed to be a much healthier and safer insurance fund. Visit [NCUA.gov](https://www.ncua.gov) to learn more!

How can I dispute a transaction on my account?

You can dispute a transaction made with your card or directly deducted from your account where fraud is suspected or a billing dispute has occurred. We can help, please contact our 24/7 Phone Center.

480-756-5500

Toll Free Outside the Phoenix Area: **800-732-6986**

How can I check on my account balance, my direct deposit and transactions?

Keep up to date with the activity in your account by logging in online, through the app or text. Online service allows you to get your balances, transaction history and direct deposit activity.

How can I stop a payment?

Have a check or automatic withdrawal that you need to stop? We can help, please contact our 24/7 Phone Center.

480-756-5500

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Is First Credit Union participating in SBA debt relief loan or Paychex Protection Program?

These programs are available for current SBA lenders. First Credit Union is not a current SBA lender.