

## **Call 24 FAQs**

With our system upgrade, we are updating our Call 24 Automated Teller System. It will be much more user friendly and tailored to fit your specific account needs. Now, unlike the old system, if you don't have a certain account type it won't be offered to you. For instance, if you don't have a checking account, it won't be offered as a source or destination for transfers.

### **What Can I do on Call 24?**

Here is the main menu:

1. Account Balance
2. Account History
3. Transfer or Make a Payment
4. Merchant Check Verification
5. Interest Rates
6. Change Your PIN
7. Activate a Card
8. Deactivate a Card

As stated above, the sub-menus are adjusted to fit you. From the main menu, select your desired action and follow the prompts.

### **When do I enter my Account Number?**

After you select your desired function, you will be asked to enter your account number. This is your 6 or 7 digit account number. It is not your ATM, Debit or Credit Card number.

### **When do I enter my PIN?**

Immediately after your account number is accepted, you will be asked to enter your PIN. You must wait for the prompt.

### **How do I reach a real person?**

During regular business hours, you will be able to press 0 to reach an employee. In the event that you make too many errors entering information, you will be transferred to an employee during regular business hours.

### **What happens if I enter my PIN incorrectly too many times?**

In the event that you enter your PIN incorrectly 3 times, you will be locked out. You will need to contact the Credit Union at (360) 423-8750 or (800)205-7872 during regular business hours to have your Call 24 access unlocked.

**What are the PIN requirements when I change my own PIN?**

Your new PIN must be between 4 and 15 digits in length. It cannot start with more than one zero.

**What do I do if I forgot my PIN?**

If you forget your PIN, just call (360) 423-8750 or (800) 205-7872 during regular business hours and we will reset it for you. Or, if you are in the Credit Union, just ask any employee for assistance and they will take care of it. We reset it to a generic PIN and ask that you log in and change it to whatever PIN you will remember.

**How many transactions am I allowed?**

You are limited to six transfers and withdrawals from any of your non-transaction (savings, holiday club, or money market savings) accounts to another account of yours or another member in any month. Checking accounts do not have a limit on the number of transactions.

**Can I make a withdrawal from an IRA?**

At this time, you are not able to make withdrawals from an IRA over the Call 24 system. There are forms that need to be completed and signed by you. Please contact the credit union and our Member Services department will be happy to help you.

**Can I activate my card with the Call 24 System?**

Yes, Option 7 on the main menu will connect you with our card activation company.

**If I need to block my card, can I do that with Call 24?**

Yes, if you need to block your card after regular business hours, Option 8 on the main menu will connect you with our credit card provider to get your card blocked. During regular business hours, please contact us and we will assist you.

**Is it possible to have the options and information provided in Spanish?**

Yes, after the initial greeting is provided, the option to have the language changed to Spanish is offered.

**Can I verify funds through Call 24 on a members' check if I don't have an account at FFCU?**

With Call 24, anyone can verify the current availability of funds on an FFCU check that they have received. The system will also check to see if that particular item has previously cleared the account. There is a limit of 5 verifications per account, per day. Remember, just because the funds are available at the time of the verification, does not guarantee the funds will be available when the check attempts to clear the account.