

guide

online banking
our mobile app



guiding you through online banking & mobile app

With Online Banking & our Mobile App you can check balances, pay bills, deposit checks, transfer funds, review history, make loan payments, manage all of your accounts and so much more from any device with Internet access. For your tablet or smartphone, simply download our mobile app to your Android or Apple device. It's banking at your fingertips with all of the convenience, security, and services you expect and more from Circle Federal Credit Union.

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With Online Banking & our Mobile App, convenience is key!

Mobile Check Deposit

Mobile Banking

1. Click on 'Deposit'
2. Enroll, if necessary. Enrollments may take up to the next business day for approval.
3. Click on 'New Deposit'
4. Follow the prompts. Don't forget to write 'For RDC Only' on the back of the check.

This feature is only available through our Mobile App due to the necessity of the camera. Checks are reviewed throughout the day and posted to your account after review. Checks deposited on the weekend will be reviewed on the next business day.

Applying for a Loan

Online Banking

1. Click on 'New Accounts' at the top
2. Select 'Apply for a Loan'
3. Select the loan of your choice

Mobile App

1. Click on 'More'
2. Click on 'New Loans'
3. Select the loan of your choice

Once you complete the loan application a member service representative will process the application and pull a credit report to determine the interest rate. You will be contacted by a member service representative when the application has been processed.

Find your account summaries, open a savings sub account, checking account, or certificate of deposit, and more.

View Transaction History

Online Banking

1. Click on the 3 dots next to the account
2. Click on 'Account Details'
3. Search transactions by merchant name, keyword, min amount, and max amount

Mobile App

1. Click on 'Accounts' at the bottom
2. Click the arrow next to the account
3. Click on 'Account Details'
4. Search transactions

Open Sub Savings, Checking Account, or Certificate of Deposit

Online Banking

1. Click on 'New Accounts' at the top
2. Select 'View Available Certificates' or 'Share Rate Board'
3. Select the account of your choice and follow the prompts

Mobile App

1. Click on 'Home'
2. Select 'Buy a Certificate' or 'Open a New Account'
3. Select the account of your choice and follow the prompts

Edit 'Favorite Account's

Online Banking

1. Click on the gear icon above the currently listed 'Favorite Accounts'
2. Check and uncheck from the available accounts.
3. Tier them from first to last by clicking on the 3 bars on the right side
4. Click 'Save'

Mobile App

1. Click on 'Accounts'
2. Click on the gear icon
3. Check and uncheck from the available accounts
4. Tier them from first to last by clicking on the 3 bars on the right side
5. Click 'Save'

Transfer

Transfer between Circle FCU accounts, including other members. Set up, remove, and edit Automatic Funds Transfers.

Set Up, Edit, and Remove Automatic Funds Transfer(s)

Online Banking

1. Click on 'Pay & Transfer'
2. For setting up a new AFT, select 'Schedule a Transfer', for editing or removing a current AFT, select 'View/Edit Scheduled Transfers'
3. Follow the prompts

Mobile App

1. Click on 'Move Money'
2. For setting up a new AFT, select 'Schedule a Transfer', for editing or removing a current AFT, select 'View/Edit Scheduled Transfers'
3. Follow the prompts

Transfer to/from Accounts

Online Banking

1. Click on 'Pay & Transfer'
2. Click on 'Quick Transfer'
3. Follow the prompts

Mobile App

1. Click on 'Move Money'
2. Click on 'Quick Transfer'
3. Follow the prompts

Transfer to Another Member at Circle FCU

Online Banking

1. Click on 'Pay & Transfer'
2. Click on 'Quick Transfer'
3. Select the 'From' Account
4. In the 'To' Account, select 'Another Member'
5. Fill in the Account number, suffix, and first 3 letters of the last name
6. Fill in the amount
7. Click on 'Continue'
8. Review the info, then click 'Transfer Now'

Mobile App

1. Click on 'Move Money'
2. Click on 'Quick Transfer'
3. Select the 'From' Account
4. In the 'To' Account, select 'Another Member'
5. Fill in the Account number, suffix, and first 3 letters of the last name
6. Fill in the amount
7. Click on 'Continue'
8. Review the info, then click 'Transfer Now'

payments

You can make your loan payments, skip your next loan payment (once per calendar year, per qualifying consumer loan), and enroll in Bill Payment with just a few clicks.

Make a Loan Payment

Online Banking

1. Click on 'View Full Account Summary'
2. Under 'Loans', click the 3 dots on the side
3. Click on 'Make a Payment'
4. Choose from the payoff balance, minimum payment due, or custom amount
5. Select the 'Pay From' account, continue
6. Review info, click 'Pay Now'

Mobile App

1. Click on 'See Full Account Summary'
2. Under 'Loans', click on the loan
3. Click on 'Make a Payment'
4. Choose from the payoff balance, minimum payment due, or custom amount
5. Select the 'Pay From' account, continue
6. Review info, click 'Pay Now'

Skip a Qualifying Consumer Loan Payment

Online Banking

1. Under the 'Member Offers' tab on the left side, click on 'Want to Skip a Loan Payment'
2. A listing of accounts that may qualify will pop up
3. Click on the loan you wish to skip
4. Follow the prompts

Mobile App

1. Click on 'Home'
2. Click on 'Skip a Payment'
3. A listing of accounts that may qualify will pop up
4. Click on the loan you wish to skip
5. Follow the prompts

Bill Pay

Online Banking

1. Click on 'Pay & Transfer'
2. Click on 'Bill Pay'
3. Enroll, if needed
4. Integrated Bill Pay is available through Online Banking for features such as 'Paying a Bill' or 'Viewing Pending Payments'
5. If you're looking to set up or maintain payees, turn on payment alerts, view PDFs of your bills, and more, click on the 'Full Featured Bill Pay' button

Mobile App

1. Click on 'Move Money'
2. Click on 'Bill Pay'
3. Enroll, if needed
4. Integrated Bill Pay is available through Online Banking for features such as 'Paying a Bill' or 'Viewing Pending Payments'
5. If you're looking to set up or maintain payees, turn on payment alerts, view PDFs of your bills, and more, click on the 'Full Featured Bill Pay' button

Manage your Circle Federal Credit Union MasterCard® Debit Cards and Visa® Credit Cards right in digital banking. Freeze a card, set a travel notice, report a problem and more.

Lock & Unlock Debit and/or Credit Cards

Online Banking

1. On the sidebar menu, you will see a dropdown menu of available cards linked to your account
2. To toggle between cards (if applicable), click on the dropdown arrow
3. To temporarily lock a card, click the switch
4. Your card will show 'Locked' or 'Unlocked'

Mobile App

1. Click on 'More'
2. Click on 'Manage My Cards'
3. View the available list of cards linked to your account
4. Select the card you wish to lock or unlock
5. Your card will show 'Active' or 'Locked' depending on the action taken

FYI: Temporarily locking your card prevents new purchases but does NOT cancel your card. If your card has been lost or stolen outside of regular business hours, call the following: Debit Card - 800.383.8000, Credit Card - 800.543.5073

Set a Travel Notice

Online Banking

1. On the sidebar menu, you will see a dropdown menu of available cards linked to your account
2. To toggle between cards (if applicable), click on the dropdown arrow
3. To temporarily lock a card, click the switch
4. Your card will show 'Locked' or 'Unlocked'

Mobile App

1. Click on 'More'
2. Click on 'Manage My Cards'
3. View the available list of cards linked to your account
4. Select the card you wish to lock or unlock
5. Your card will show 'Active' or 'Locked' depending on the action taken

A Travel Notice should be placed on your account whenever you are traveling outside of your normal travel area. This notice will allow your debit or credit card to work without interruption. Without a travel notification, you may find your debit or credit card blocked by our anti-fraud system.

Update your personal information such as your address, phone number, email, and code word through digital banking.

Edit Personal Information & Add a Code Word

Online Banking

1. In the upper right hand corner, click on your profile icon
2. Click on 'Personal Info & Settings'
3. To update your address, phone number, email, and code word, click on 'Personal Information'

Mobile App

1. In the upper right hand corner, click on your profile icon
2. Click on 'Personal Info & Settings'
3. To update your address, phone number, email, and code word, click on 'Personal Information'

Sign Up for eStatements

Online Banking

1. Click on 'Member Services'
2. Click on 'eStatements & Documents'
3. Click on 'Enrollment Preference' and follow the prompts

Mobile App

1. Click on 'More'
2. Click on 'eStatements & Documents'
3. If you are already enrolled, you will not be able to unenroll through the Mobile App

Enrolling in eStatements eliminates the \$1 paper statement fee that you will receive for each month you are set to receive a statement (monthly or quarterly).

Sign Up for eAlerts

Online Banking

1. In the upper right hand corner, click on your profile icon
2. Click on 'Personal Info & Settings'
3. Click on 'eAlert Subscriptions'
4. Click on 'Create New eAlert' and follow the prompts

Mobile App

1. In the upper right hand corner, click on your profile icon
2. Click on 'Personal Info & Settings'
3. Click on 'eAlert Subscriptions'
4. Click on 'Create New eAlert' and follow the prompts

eAlerts are notifications for account activity you want to be notified about. You can configure them to alert you about account balances, transaction amounts, loan payment reminders, and more. You can also configure them to be delivered only to the message center, or via an email or text message notification (or both).

other

From posting your payroll early to requesting a Visa Credit Card limit increase, we offer other services when you log in.

ACH On Demand

Online Banking

1. Click on 'Member Services'
2. Click on 'ACH Transactions'
3. Any ACH Credits available to be posted early will toggle at the top of the screen
4. To post, click on the amount and follow the prompts

Mobile App

1. Click on 'More'
2. Click on 'ACH Transactions'
3. Any ACH Credits available to be posted early will toggle at the top of the screen
4. To post, click on the amount and follow the prompts

ACH On Demand can be done with any pending deposit. Use of the feature is subject to a \$10 ACH On Demand fee. At that time the pending ACH deposit is posted, the funds are immediately available. If there are any distributions tied directly to this deposit, those will post early as well.

Visa Credit Card Limit Increase Request

Online Banking

1. Click on 'Member Services'
2. Click on 'Credit Limit Increase Request'
3. Fill out the form, click 'Continue'

Mobile App

1. Click on 'More'
2. Click on 'Credit Limit Increase Request'
3. Fill out the form, click 'Continue'

If you need assistance requesting a Visa Credit Card Limit Increase, contact us.



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Niles, MI 49120
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