

HOW TO – Open an Alternate Share Savings Account (Sub Account) within APCIRCUIT®

APCIRCUIT[®] PC Home Banking Service is the main system of our APCI eCU suite of electronic banking services. What was previously known as a Christmas Club and/or Vacation Club are now known as an Alternate Share 0002 or Alternate Share 0003. If you do not currently have an Alternate Share 0002 or 0003 Account, you have the option to open one yourself in APCIRCUIT.

1. Visit apcifcu.org and enter your APCIRCUIT ID and click "Continue." Follow the prompts to complete the login process.



2. Click the "Services" tab and then select "Continue" after the Open Sub Account listing on the Services page.

		FEDER/ DIT UNI	AL ON			
APCIRCUIT	Ø APCI PAY	Applications Ctr	X Settings	e Services	MasterCard	
If you would	like to open a Shar	re Draft Checking a	account or a Share	e Savings account i	for a minor, please click on the Applications Center tab at	oove.
Services						
Check Withdraw Request a check to be mailed to primary address on file.				Continue		
Loan Payoff Quote Calculate your loan or line of credit payoff information.				Continue]	
Transfer To Any APCI FCU Account Transfer to any existing APCI FCU account.				Continue		
Update Contact Information Update your email address(es), telephone number(s), and current employer information.			nd current employer	Continue		
View Holds View account holds and pending electronic transactions.				Continue		
Wire Transfer F Request a wire t	Wire Transfer Form Request a wire transfer.					
Open Sub Acco Open an Alterna If you would like account for a mi	unt te Share (limit of 2) to open a Share Dra nor, please click on t	or Share Certificate aft Checking accoun the Applications Cer	account(s). t or Share Savings iter tab above.	Continue	\triangleright	



3. Under Open Sub Account select "Alternate Shares" and then click "Submit." There is a limit of two Alternate Shares per account number. If you already have two Alternate Shares you will not see this option.

4. The next screen provides the Disclosure (Terms & Conditions). Read the Important Account Information Disclosure and check the "I Agree" box and then click "Submit."

	Open Sub Account										
							Start	Select	Options	Confirm	Done
Disclosu	ure (Terms & Conditions)										
	Alternate Shares										
	No minimum balance r	required									
	Competitive dividend r	rates paid monthly	on average daily balar	nce							
	 Alternate Share accourt 	nts are subject to 6	5 regulated transfers p	er month							
	Account Balances					Dividend Rate			(PY		
	\$5 - \$9,999.99					0.15%		(0.15%		
	\$10,000 - \$49,999.99)				0.20%		(0.20%		
	\$50,000 and over					0.35%		(1.35%		
	Please read the APCI F	Federal Credit Unio	n Important Account Ir	nformation Brochure							
🗆 I Agre	ee										
					Submit 🔘	Cancel 💭					

- 5. From the drop-down box, select if you want to open an Alternate Share 0002 or 0003 and then click "Submit."
 - a. If you already have an Alternate Share 0002, you will only be able to choose to open an Alternate Share 0003 and vice versa.

Open Sub Account								
				Start	Select	Options	Confirm	Done
Share Type Selection								
Type List: 02: ALTERNATE SHARE 2 🗸								
Details for Share Type 2 (ALTERNATE S	HARE 2)							
Click Here for Rates and Terms								
		Submit 🔘	Cancel 🔘					



6. Select "Electronic Transfer" as the funding method to transfer money in to this new Alternate Share. Then click "Submit."

Open Sub Account						
		Start	Select	Options	Confirm	Done
Funding Method Selection						
O Electronic Transfer						
	Submit 🔘 Cancel 🔘					

7. Select the Share or Loan (Fast Cash or Home Equity Line of Credit) that you want to transfer from and enter the dollar amount you want to transfer to the new account. Click "Submit."

Open Sub Account							
			Start	Select	Options	Confirm	Done
Electronic Transfer Details							
Select the share or loan to transfer from: S0004 SHARE DRAF (Avail: 714.21)							
Enter the amount you want to transfer to the new account: 0.00							
	Submit 🔘	Cancel 🔘					

8. You will receive two confirmation screens that you will click through. Once you click through these screens, your Alternate Share Account will be active upon your next log in to APCIRCUIT.