

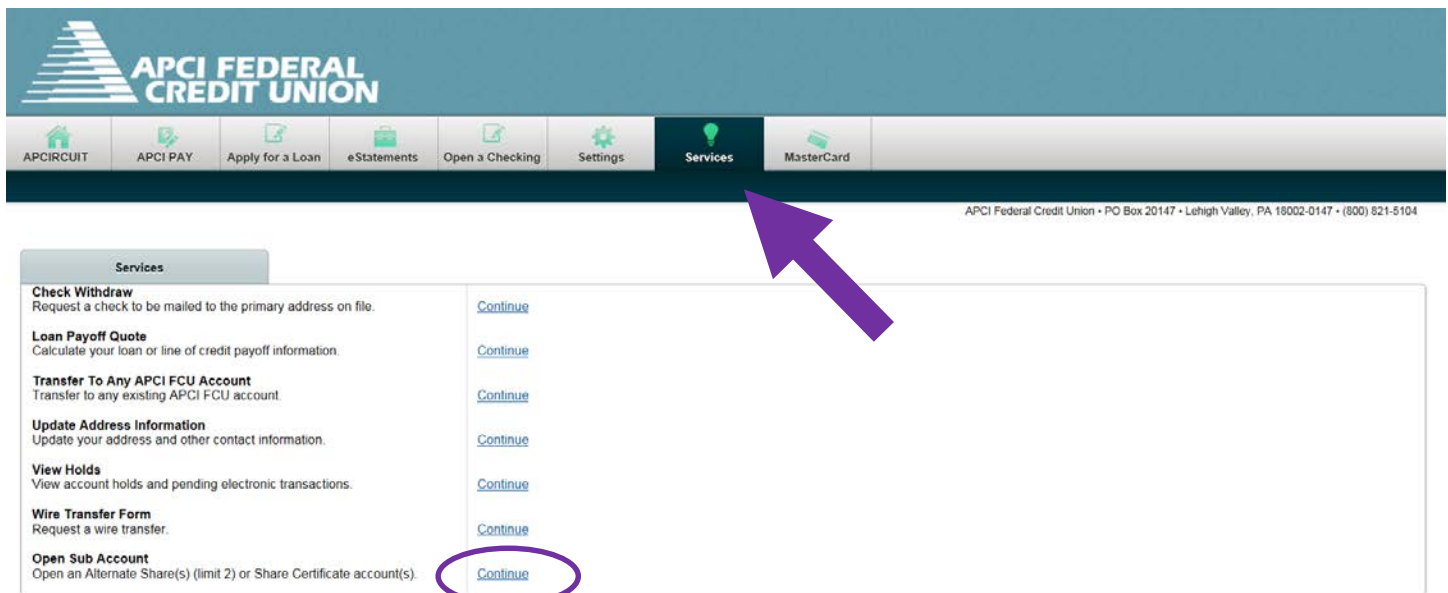
## HOW TO – Open an Alternate Share Savings Account (Sub Account) within APCIRCUIT®

APCIRCUIT 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 [apcfcu.com](http://apcfcu.com) 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.



APCI FEDERAL CREDIT UNION

APCIRCUIT APCI PAY Apply for a Loan eStatements Open a Checking Settings **Services** MasterCard

APCI Federal Credit Union • PO Box 20147 • Lehigh Valley, PA 18002-0147 • (800) 821-5104

Services	
<b>Check Withdraw</b> Request a check to be mailed to the primary address on file.	<a href="#">Continue</a>
<b>Loan Payoff Quote</b> Calculate your loan or line of credit payoff information.	<a href="#">Continue</a>
<b>Transfer To Any APCI FCU Account</b> Transfer to any existing APCI FCU account.	<a href="#">Continue</a>
<b>Update Address Information</b> Update your address and other contact information.	<a href="#">Continue</a>
<b>View Holds</b> View account holds and pending electronic transactions.	<a href="#">Continue</a>
<b>Wire Transfer Form</b> Request a wire transfer.	<a href="#">Continue</a>
<b>Open Sub Account</b> Open an Alternate Share(s) (limit 2) or Share Certificate account(s).	<a href="#">Continue</a>

- 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.

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Open Sub Account

Please Select a Category

Alternate Shares

Share Certificates

Submit Cancel

Start Select Options Confirm Done

- 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

Disclosure (Terms & Conditions)

Alternate Shares

- No minimum balance required
- Competitive dividend rates paid monthly on average daily balance
- Alternate Share accounts are subject to 6 regulated transfers per month

Account Balances	Dividend Rate	APY
\$5 - \$9,999.99	0.15%	0.15%
\$10,000 - \$49,999.99	0.20%	0.20%
\$50,000 and over	0.35%	0.35%

Please read the APCI Federal Credit Union [Important Account Information Brochure](#)

I Agree

Submit Cancel

Start Select Options Confirm Done

- From the drop down box, select if you want to open an Alternate Share 0002 or 0003 and then click **“Submit.”**
  - 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

Share Type Selection

Type List: 02: ALTERNATE SHARE 2

Details for Share Type 2 (ALTERNATE SHARE 2)

[Click Here for Rates and Terms](#)

Submit Cancel

Start Select Options Confirm Done

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

Open Sub Account

Funding Method Selection

Electronic Transfer

Submit Cancel

Start Select Options Confirm Done

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

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

Start Select Options Confirm Done

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®.