

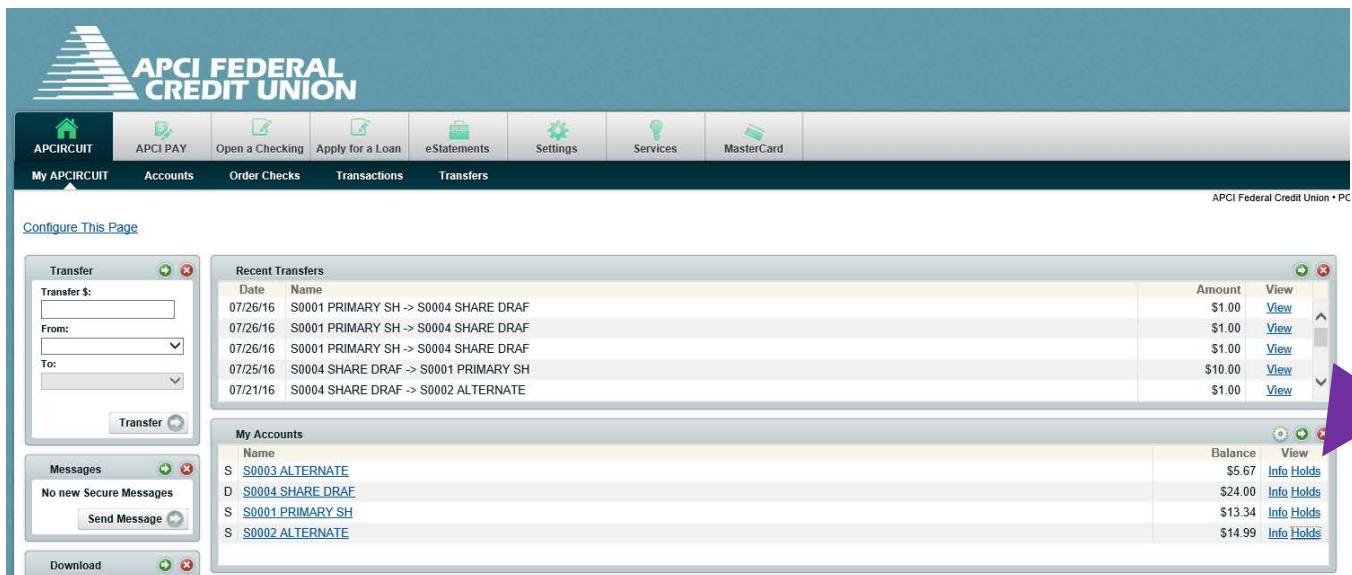
## HOW TO – View holds placed on my accounts within APCIRCUIT®

APCIRCUIT is the main system of our APCI eCU suite of electronic banking services.

1. Visit [apcfcu.com](http://apcfcu.com) and enter your APCIRCUIT ID and click “Continue.” Follow the prompts to complete the login process.



2. The View Holds option is available on the right side of the My Accounts Widget Box on the APCIRCUIT home page.



Configure This Page

Date	Name	Amount	View
07/26/16	S0001 PRIMARY SH -> S0004 SHARE DRAF	\$1.00	<a href="#">View</a>
07/26/16	S0001 PRIMARY SH -> S0004 SHARE DRAF	\$1.00	<a href="#">View</a>
07/26/16	S0001 PRIMARY SH -> S0004 SHARE DRAF	\$1.00	<a href="#">View</a>
07/25/16	S0004 SHARE DRAF -> S0001 PRIMARY SH	\$10.00	<a href="#">View</a>
07/21/16	S0004 SHARE DRAF -> S0002 ALTERNATE	\$1.00	<a href="#">View</a>

Name	Balance	View
S S0003 ALTERNATE	\$5.67	<a href="#">Info Holds</a>
D S0004 SHARE DRAF	\$24.00	<a href="#">Info Holds</a>
S S0001 PRIMARY SH	\$13.34	<a href="#">Info Holds</a>
S S0002 ALTERNATE	\$14.99	<a href="#">Info Holds</a>

3. Click the “Holds” option link to view any holds placed on your Credit Union accounts. Once selected, any holds placed on your account(s) will be visible. Click the OK button to close your Holds Information box.

The screenshot displays the APCI Federal Credit Union website interface. A 'Holds Information' dialog box is open, showing a table of holds. The table has the following data:

Description	Effective Date	Expiration Date	Expiration Time	Hold Amount
General	07/08/2016	01/08/2017	00:00	2.00

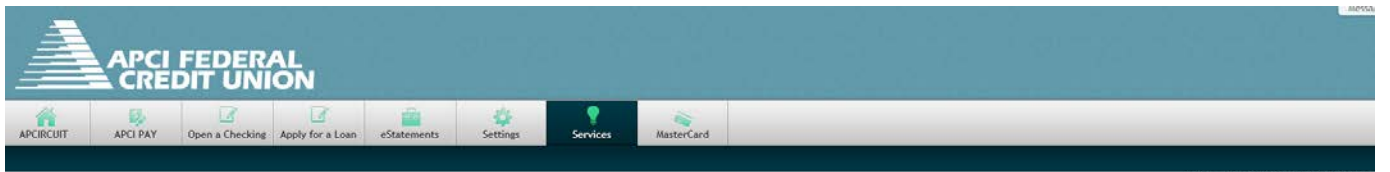
The background shows the website navigation menu with options like 'APCIRCUIT', 'APCI PAY', 'Open a Checking', 'Apply for a Loan', 'eStatements', 'Settings', 'Services', and 'MasterCard'. The 'Services' tab is highlighted in the background.

4. You can also view holds placed on your account by clicking the “Services” tab and then select “Continue” after the View Holds listing on the Services page.

The screenshot shows the APCI Federal Credit Union website with the 'Services' tab selected in the navigation menu. A purple arrow points to the 'Services' tab. Below the navigation menu, the 'Services' page is displayed with a list of services and their corresponding 'Continue' links. The 'View Holds' service and its 'Continue' link are circled in purple.

Service	Action
<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>

5. Any Account Holds or Pending Transactions will be visible on the View Holds page.



APCI Federal Credit Union • PO Box 20147 • L

**View Holds**

Transactions are commonly pending when a merchant pre-authorizes a debit or credit card purchase. These holds will be released when the transaction clears your account or the expiration time is reached, whichever occurs first.

If a hold expires before the merchant completes the transaction, those funds will show as available in your account even though they will be deducted when the transaction is completed. The Credit Union does not control the time the merchant completes the transaction and the funds are withdrawn from your account.

Account Holds			
Hold Type / Info:	Hold Amount	Effective Date	Expiration Date:
<i>There are no Account Holds Pending</i>			

Pending Transactions		
Info:	Amount	Effective Date:
<i>There are no Electronic Transactions Pending</i>		