APCI FEDERAL CREDIT UNION

PO Box 20147, Lehigh Valley, PA 18002-0147
Phone: (800) 821-5104 Fax: (610) 706-7100

# APCI Federal Credit Union Membership – FAQs

**Q. Can I keep my accounts at the Credit Union even though I no longer work at Air Products?**

A. Once a member, always a member! Your membership remains active and you may continue to use all of our products and services.

**Q. Can I still extend membership to my family members?**

A. As long as you are an active member, you can extend membership to your immediate family. Immediate family is defined as spouse, child, sibling, parent, grandparent, or grandchild. This includes stepparents, stepchildren, stepsiblings and adoptive relationships. Domestic partners are also eligible for membership.

**Q. What happens if my Air Products paycheck is directly deposited to my Credit Union Account and I am no longer employed?**

A. The direct deposit will cease when you receive your last Air Products paycheck, however, we can provide you with the information necessary if you wish to set-up a new direct deposit.

**Q. How will I make my loan payment if I am no longer an active employee?**

A. If you are currently on Auto Pay through a transfer from either your credit union savings or checking account, there is no need to make any changes as we will continue to debit your account as scheduled.

**Q. Can I access my accounts electronically using my personal computer or mobile device?**

A. Yes. Visit our website at apcifcu.com. The Electronic Banking tab will take you to our **APCI eCU** suite of electronic banking services, which are accessible from your personal computer or mobile device. APCI eCU services include:

- **APCIRCUIT®PC Home Banking Service** offers you access to your accounts 24/7. You can get up to the minute balance information, transfer funds, view/print copies of your transactions, request a withdrawal check, view cleared checks, update your address information, and more!

- **APCI PAY Online Bill Paying Service®** makes bill paying fast, easy and convenient. You can pay anyone from the telephone company to the babysitter. Pay your bills anytime, from anywhere, day or night with this free service.

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- **APCI eStatements** are quick, secure and convenient. eStatements help stop fraud and identity theft by minimizing the chances of criminals getting their hands on your printed statement. You will get fast, reliable statements through your secure APCIRCUIT® connection and we store up to 24 months of statement history.

- **APCI eAlerts** are account notifications that are available electronically when certain events, which you specify, occur within your account. These notices also allow you to manage your accounts faster and avoid possible fees. You can select to receive APCI eAlerts by email, text or upon APCIRCUIT® log in.

- **APCI eMobile** is our mobile banking app and mobile banking website for use on mobile devices. eMobile allows you to access your accounts securely and is easy to use. You can check balances, view transactions, transfer funds and deposit checks all from your mobile device.

- **APCI eDeposit** is our mobile check deposit service. You can deposit a check remotely using our APCI eMobile app. You simply take a picture of your check using your mobile device and submit it to the Credit Union. This eliminates the need to mail your check or travel to the Credit Union or ATM to make a deposit.

- **APCI eTalk** is an alternative option to access your account using a touch-tone phone or mobile device. You can request balance information, transfer funds within the same account and to another APCI FCU account, and much more.

If you have any further questions, please contact us at (800) 821-5104, email us securely using our online contact form at apcifcu.com or visit apcifcu.com/FAQ.

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