



Electronic Services FAQs/ General Questions

What are the new features in online banking and the Finex Mobile App?

- **Card Controls – Activate** your Finex debit card, turn it off/on or replace your card. All through our new self-service tools in Card Control.
- **Travel Notes** – Notify us when you are traveling so, we can update our records including location fraud alerts.
- **Added Security** through a layered multi-factor approach in both online banking and our mobile app.
- **A uniform look, feel and functionality** – Most features are available in both online banking and the mobile app. You can log into both platforms and get the same seamless experience.

Not available yet, but coming soon...

- **Zelle:** Send money securely through our partnership with Zelle. This money transfer service will allow you to send and receive money securely.
- **Mortgage Single Sign On-** at the end of the year we will offer an easy way to pay your Finex mortgages. Connected right in your account, you can schedule and transfer your mortgage payments.
- **Email and Text Data Alerts:** Keep track of your balances, get notified of loan payment due dates, deposits and more.

Electronic Services FAQs

Q: How can I make a payment and check history on my mortgage account?

A: Log into [Midwest Mortgages site](#). Coming soon, you will be able to pay your mortgage directly from our mobile app and online banking.

Q: Why can't I see my external accounts?

A: Unfortunately, we could not bring over external accounts from our prior online banking platform. You will need to set them up again in online banking or mobile banking.

Q: Where can I view my Finex credit card balance and pay my bill?

A: The best access is via download of the "Elan Credit Card" app , however you can also log into the Finex [Card Member Services site](#) from our partner Elan Financial Services.

Q: How can I reset my password?

A: You can choose the "Forgot Password" prompt in the home page of online banking and the mobile app. Answer the secure question to gain access, or you may contact us at help@finexcu.org.

Q: Why can't I see my credit score in Credit Trends?

A: Credit Trends is only available to Finex Members with a Cashback Plus or Harvest Giving Checking account. With our Credit Trends app, Finex tracks your quarterly score from TransUnion and updates the trend of your personal credit score history on the chart. Contact help@finexcu.org if you would like to open a Cashback Plus account today.

Q: How can I deposit a check using the mobile app?

A: With our **SnapDeposit**, you can remotely deposit checks to your account. Snap a photo of your check and deposit it to your Finex accounts 24/7 wherever you are

Q: When will my check clear when I use SnapDeposit

A: Check Holds will apply when using SnapDeposit. We will hold check amounts over \$200 for up to 4 days when using SnapDeposit. For more information, email snapdeposit@finexcu.org for more specific account information.

Q: Can I access Bill Pay?

A: Yes, you must sign up for Bill Pay by contacting our Member Services department at help@finexcu.org or through the secure message link in online banking or the mobile app. Once enrolled you can pay your bills using the Finex App.

Q: Can I apply for a loan?

A: Yes, apply for a personal and/or auto loan on the mobile app or online banking. Home Equity Loan inquiries are available at <https://www.finexcu.org/loans/home-equity>. A member of our lending team will contact you within 24-48 hours of receiving the application.

Q: How can I report my card lost or stolen?

A: Block your card immediately by using Card Control in the Finex mobile app or online banking. Or call us at 866-546-8273 and use our 24/7 automated card blocking system. We will get notified when you block your card and will contact you with next steps.

Q: I cannot view my Quicken account.

A: If you are an existing Quicken user, you will need to reenable your Quicken Account by deactivating and reactivating it. Visit the following for more instructions <https://www.quicken.com/support/reactivating-deactivated-account> and <https://www.quicken.com/support/deactivate-online-banking-services-quicken-account>

General FAQ's

Q: What ATMs can I use surcharge free? What branches can I visit? How much can I withdraw?

A: Access to funds is accessible through 50,000 Allpoint ATMs, 5,000 COOP Shared Branches and our own local branch ATMs. Use our locator search button in the footer of the app to find the closest ones. You can withdraw up to \$500 per day at ATMs, provided the funds are available in your account. AllPoint ATMs each have individual maximum limits typically in the \$300 - \$500 range.

Q: What are Finex operating hours for conducting transactions?

A: Via video tellers, Finex is open at all three locations 7 days a week and until 7pm weekdays. In person hours of operation and shared branch locations are listed on our website.

Q: What is the Finex routing and transit #?

A: Finex routing and transit number is 211176901