NEW DIGITAL BANKING FAQ'S

NuMark CREDIT UNION

New Mobile App

How do I download the new app?

- **Apple/iOS users:** For some iPhone users, simply update your already install NuMark mobile app in the Apple App Store which will appear under your account. If an error appears, uninstall the app, then go to the App Store, search for the NuMark mobile app and reinstall the app to your device.
- **Android users:** If you have the legacy NuMark mobile app already downloaded on your mobile phone or tablet, you will need to uninstall it. Once uninstalled, you can then head to the Google Play store, search for the NuMark mobile app and reinstall it onto your device.

Registration

I have a username and password for the legacy online and mobile banking platform. How do I log in for the first time on the new platform?

Choose to log in the first time through the mobile app or the desktop version of online banking. Once you have successfully logged in through one method, the username and password will be the same whether you log in through the app or the desktop.

- **Desktop:** Go to numarkcu.org. Under Member Login, enter the username you used for the legacy platform and choose "Forgot Password". The system will prompt you through the process. You will need your username and your member number to successfully log in.
- **Mobile:** Update or download the app, depending on your device. A link to the app can be found here. Enter your username and tap forgot password to get started.

How do I register if I have never used online or mobile banking before?

- **Desktop**: Go to numarkcu.org. Go to Member Login. Click "Register Now". Follow the prompts.
- **Mobile:** Download the NuMark Credit Union app, depending on your device. Tap "Register Now". Follow the prompts.

I used online or mobile banking in the past, but I don't know my username. How can I log in?

Choose the "Forgot Username" option and follow the prompts.

I have more than one account. Which member number do I use?

If you are a Bill Pay user, enter the member number Bill Pay is linked to. Our new digital banking system is SSN based instead of account number based and will link all accounts that you are an owner of to your digital banking profile. If you are not a Bill Pay user, but have used digital banking the past, use the username your digital banking is tied to. If you have multiple logins and no Bill Pay, choose any of your accounts to get started.

I am the joint owner of an account. How do I log in? Do I have to share credentials with the primary owner?
Each account owner can have their own credentials. Joint owner credentials from the legacy platform will not carry over, so the joint owner will register as a new user.

Multi-Factor Authentication (MFA)

How do I set up Multi-Factor Authentication?
Members can choose to receive a one-time passcode via text message, voice, or using an authenticator. To update your contact information, go to Settings → Contact. To update your MFA choices, go to Settings → Security.

Alerts

How do I set up my NuMark debit card alerts?

- **Desktop:** Go to Accounts → Manage my Debit Card. Click on the pictured card you want to set up alerts for. Choose "Alerts" and then Controls → Manage Card Alerts. Toggle the switch to be alerted to all debit card transactions (highly recommended) or choose alerts for particular transaction types.
- **Mobile:** Log into the app. Tap More → Accounts → Manage my Debit Card. Scroll to "Accounts" and then tap "Controls". Tap "Manage Card Alerts". To set alerts for all debit card transactions (highly recommended), toggle the switch on. Instead, you can choose to receive alerts based on transaction amount or type.

Are debit card alerts sent in real-time?
Debit card alerts are near real time.

How do I set up alerts not related to my debit card (low balance, deposit, payment reminders, etc.)?

- **Desktop:** Click Tools → Alerts. Choose "Accounts" to set alerts such as balances, transaction alerts, loan payment reminders, etc. Choose "Authentication" to receive an alert each time online banking is accessed. Choose "Transfer" to receive alerts when an external transfer account is added, for example. Set as many or as few alerts as you'd like and know that you can change your preferences at any time.
- **Mobile:** Log into the app. Tap More → Tools → Alerts. Choose "Accounts" to set alerts such as balances, transaction alerts, loan payment reminders, etc. Choose "Authentication" to receive an alert each time online banking is accessed. Choose "Transfer" to receive alerts when an external transfer account is added, for example. Set as many or as few alerts as you'd like and know that you can change your preferences at any time.

Bill Pay

If I used Bill Pay on the legacy platform, will my Bill Pay account carry over?
Yes! NuMark is not changing Bill Pay vendors, so your payees and scheduled payments will carry over.

I used Bill Pay in the past, but it did not connect to my new digital banking account. What should I do?
If your Bill Pay account does not connect automatically, our team can help resolve this. The most efficient way to get help is through "Secure Messages".

- Desktop: Click Tools → Secure Messages → Compose. Enter a message stating you are a Bill Pay user, but you cannot view your Bill Pay account. Any additional information such as your member number and contact information will be helpful. We will work through these tickets as quickly as possible in the order received to get you back up and running as fast as possible.
- Mobile: Log in to your mobile app. Tap More → Tools → Secure Messages → View Submitted Forms. Tap the "Compose" tab and enter a message stating you are a Bill Pay user, but you cannot view your Bill Pay account. Any additional information such as your member number and contact information will be helpful. We will work through these tickets as quickly as possible in the order received to get you back up and running as fast as possible.

Card Management

How do I temporarily block my card if it is lost or stolen?

- **Desktop:** Click Accounts → Manage my Debit Card. Toggle on the switch next to "Block this Card".
- **Mobile:** Go to More → Accounts → Management my Debit Card. Toggle on the switch next to "Block this Card".

I blocked my card, but I found it shortly thereafter. Can I remove the block?
Yes!

- **Desktop:** Go to Accounts → Manage my Debit Card. Toggle off the switch next to "Block this Card".
- **Mobile:** Go to More → Accounts → Management my Debit Card. Toggle off the switch next to "Block this Card".

How do I set up my card controls?

- **Desktop:** Click Accounts → Manage my Debit Card to get started.
- **Mobile:** Go to More → Accounts → Management my Debit Card to get started.

How do I set up real-time alerts for all debit card transactions?

- **Desktop:** Click Accounts → Manage my Debit Card, choose the card, then choose "Alerts and Controls".
- **Mobile:** Go to More → Accounts → Manage my Debit Card. Tap "Alerts and Controls". Tap "Manage Card Alerts". Toggle on Alerts for all transactions.

How do I set Travel Notes?

- Desktop: Click Accounts → Manage my Debit Card, choose the card, then click "Travel Notices". Enter the details of your travel to help prevent card interruptions.
- Mobile: Go to More → Accounts → Manage my Debit Card. Scroll to "Travel Notices". Enter the details of your travel to help prevent card interruptions.

Biometrics

How do I enable biometrics for the mobile app?

You will be prompted to enable biometrics when logging in the first time. If you missed that step or want to change your choice, log into the app, then go to More → Settings → Biometrics.

Transfers

How do I schedule transfers between my NuMark accounts?

- **Desktop:** Go to Transfer & Pay → Transfers & Loan Payments, enter the details, review and submit.
- **Mobile:** Log into the app and tap "Transfers" at the bottom of the screen. Choose "Make a Transfer". Enter the details of the transfer, review and submit.

How do I edit a scheduled recurring transfer?

- **Desktop**: Go to Transfer & Pay → Transfers & Loan Payments → Scheduled, then click the transfer to view, edit and/or cancel the scheduled transfer.
- **Mobile:** Log into the app and tap "Transfers" at the bottom of the screen. Choose "Scheduled Transfers" to view, edit and/or cancel a scheduled transfer.

How do I transfer to another NuMark member? (Member to Member Transfer

- **Desktop:** Go to Transfer & Pay → More Actions → Add Account → Link to another NuMark member's account to send them money. Enter the recipient's last name, Verification Method = Account, Account Type, Account Number (member number), Share or Loan ID (example: 0001), and a nickname for future reference.
- **Mobile:** Log into the app and tap "Transfers" at the bottom of the screen. Choose Transfers → Add Account. Choose Link to another NuMark Credit Union Member's account to send them money. Enter the recipient's last name, Verification Method = Account, Account Type, Account Number (member number), Share or Loan ID (example: 0001) and a nickname for future reference.

Once you have added the account, you can go to "Make a Transfer" and the account will appear in the list of accounts to transfer to.

Linking Outside Accounts

How do I schedule transfers between my NuMark accounts?

You can see your whole financial picture by linking your outside accounts to your profile.

- **Desktop:** Dashboard → Link External Accounts.
    - Add an External Account – This is the fastest and easiest method to link an outside account if your financial institution supports this method.
    - Manually Add an External Account - Enter your external account number and routing number. Verification includes microdeposits and withdrawals, which can take up to three days.
    - Add an External Account to View its Balance – Choose this option if you only want to view the balance of the account, rather than transact on the account

- **Mobile:** Log into the app. Go Transfers → Add Account.
  - Add an External Account – This is the fastest and easiest method to link an outside account if your financial institution supports this method.
  - Manually Add an External Account - Enter your external account number and routing number. Verification includes microdeposits and withdrawals, which can take up to three days.
  - Add an External Account to View its Balance – Choose this option if you only want to view the balance of the account, rather than transact on the account.

Can I transact on outside accounts?
Some outside accounts only allow you to view the account, such as a loan or credit card. Other outside accounts allow you to transact, such as a checking account or savings account that you own at another financial institution.

- **Desktop:** Go to Transfer & Pay → Transfers & Loan Payments, enter the details, review and submit.
- **Mobile:** Log into the app and tap "Transfers" at the bottom of the screen. Choose "Make a Transfer". Enter the details of the transfer, review and submit.

Loan Payments

How do I pay my NuMark loan from my NuMark account?
If you want to make a one-time payment or recurring payment, free of charge, use the "Transfer" feature in digital banking.

- **Desktop:** Choose Transfer & Pay → Transfers & Loan Payments. Enter the details, review the transfer, and submit.
- **Mobile:** Log into the app. Choose Transfers → Make a Transfer. Enter the details, review the transfer, and submit.

How do I pay my NuMark loan from my account at another financial institution?
First, link your non-NuMark account to your profile. See "How do I link my non-NuMark accounts to my profile?" Once the account has been approved, you can schedule a one-time or recurring payment, free of charge.

- **Desktop:** Transfer & Pay → Transfers & Loan Payments → Make a Transfer. For the "From" account, choose the account you would like to transfer from, enter the transfer details, review the transfer, and submit.
- **Mobile:** Log into the app. Choose Transfers → Make a Transfer. For the "From" account, choose the outside account you would like to transfer from, enter the transfer details, review the transfer, and submit.

How do I pay my NuMark loan using my debit card from another financial institution?
There is a fee for this service.

- **Desktop:** Go to Transfer & Pay → Loan Payment via Debit Card and follow the prompts.
- **Mobile:** Go to More → Transfer & Pay → Loan Payment via Debit Card and follow the prompts.

My loan payment is due and if I don't make the payment today, I will incur a late fee (or my loan will be 30 days past due and report negatively to the credit bureau). Is there a way to make my payment from an outside account and have it credit today?

There is a fee for this service since it credits your account the same day if your payment is made before the cutoff time.

- **Desktop:** Go to Transfer & Pay → Loan Payment via Debit Card, and choose "Manual Bank".
- **Mobile:** Go to More → Transfer & Pay → Loan Payment via Debit Card and choose "Manual Bank".

How do I make my NuMark mortgage payment from my NuMark account?

Making a NuMark or Midwest Loan Services loan payment is simply a transfer, which can be scheduled as one-time transfer or a recurring transfer.

- **Desktop:** Transfer & Pay → Transfers & Loan Payments, then enter the details, review and submit.
- **Mobile:** Log into the app. Tap "Transfers" at the bottom of the screen, then "Make a Transfer". Enter the details of the transfer, review, and submit.

How do I make my NuMark credit card payment?

NuMark Credit Cards are serviced by a third-party.

- **Desktop:** Go to Accounts → Access my Credit Card. From here you can log into your NuMark credit card account and make a payment. Instead, you could use NuMark's online Bill Pay service and pay all your bills in one place. Just click "Transfer & Pay" and choose "Bill Pay" to schedule a payment.
- **Mobile:** Log into the app. Go to More → My Accounts → Access my Credit Card. From here you can log into your NuMark credit card account and make a payment. Instead, you could use NuMark's online Bill Pay service and pay all your bills in one place. Just tap "Bill Pay" to schedule a payment.

General

I am able to log in but need more help. What do I do?

Please use the "Secure Message" feature to send our team a secure message. We will handle each case in the order received and can distribute these throughout our organization to respond as quickly as possible. This saves you time waiting for a representative on the phone, and gets your issue resolved in a more efficient manner.

- **Desktop:** Chose Tools → Secure Messages.
- **Mobile:** Log into the app. Choose More → Tools → Secure Messages.

I cannot log in. I have read the FAQ and still need more help. What do I do?

Please call or chat with us! We have nearly tripled the size of our contact center to help answer calls. Please know that call volumes will be very high and we will make every effort to help as quickly as possible. Many staff members volunteered to step away from their normal assignments to support our members on the phone and through chat. If we are unable to help on the phone, we will have representatives from our vendor on site to help us resolve issues and answer questions as quickly as possible. We want to help and so greatly appreciate your patience as we give each member our full attention.

I can see accounts I never saw before!

Our legacy digital banking platform was member number based, meaning without staff intervention, you could only see the shares and loans under the member number you used to log in. Some members had multiple digital banking profiles as a result. The new system is SSN based. This means that a member should see all accounts their SSN is tied to as an account owner.

Here's an example. Mel is the primary owner of a joint account with her spouse. Mel and her spouse are joint owners of her child's account. Mel is the joint owner of her mom's account. When Mel logs into digital banking, Mel will see all of those accounts. When Mel's spouse logs in using his credentials, he will only see the joint account with Mel and the joint account with her child, not the account with Mel's mom, because he isn't an owner of that account.

I want to share access with my parent, child, bookkeeper, etc.

It is important to understand that when you give another person access to your account through online and mobile banking, you are responsible for the actions they take. That said, there are times you may want to share access.

- **Desktop:** Go to Tools → Settings → Shared Access. Add the user, then set their permissions. The user will receive an email inviting them to create credentials for the account. You can remove their access at any time through the same path.
- **Mobile:** This feature is not available through mobile.

How do I change my password?

- **Desktop:** Go to Tools → Settings → Security.
- **Mobile:** Log into the app. Go to More → Settings → Security.

How do I add nicknames to my accounts?

- **Desktop:** Go to Tools → Settings → Accounts. Click the pencil next to the account to edit it.
- **Mobile:** This feature is available on the desktop version of digital banking.

How do I hide accounts?

- **Desktop:** Go to Tools → Settings → Accounts. Click the pencil next to the account to edit it.
- **Mobile:** This feature is available on the desktop version of digital banking.

Mobile ONLY Features

How do I deposit a check?

Log into the mobile app. Click Deposit at the bottom of the screen and follow the prompts. Be sure to endorse your check with your name followed by "via mobile deposit at NuMark Credit Union."

What is Digital ID?

Digital ID allows you to verify your identity with NuMark Credit Union. You will receive a push notification for quick and easy verification. To set this up, go to More → Settings → Digital ID.

Business Accounts
Coming soon is a robust platform offering the tools a business needs to transact quickly, easily, and securely. Watch for more details!

COMING SOON
Several features are coming soon, including:
- Zelle
- Person to Person (P2P) payments leveraging Venmo, PayPal and debit cards
- Business services including Positive Pay, AutoBooks, Desktop Check Deposit, and more!