

I-banking FAQ

Q1: Do I have to re-enroll in MFA?

A1: No, if you are a current home banking and Online bill pay user you will log in using your online bill pay MFA information. If you are only a home banking user you will log in using your home banking MFA information. If you are only a Online bill pay user you will log in using your online bill pay MFA information.

Q2: What is Account A-lerets?

A2: The Account Alerts product offers an account holder the ability to create notifications in the event that he/she would like to be reminded of a specific transaction or banking event. The alerts can be set up to be either one-time or recurring. Account Alerts can be sent to the account holder via email, secure message, or mobile device.

Q3: What is Account Nicknames?

A3: Account Nicknames allows the account holder to add a description of any type of account for ease of reference. The defaults will be set to the account type as seen in the Default Description, but the account holder can utilize this feature to create his/her own names.

Q4: What Color Settings?

A4: This security feature allows the account holder to set specific colors to their Internet Banking so he/she can recognize whether they are on the proper website.

Q5: What is Integrated Bill Pay

A5: Bill Pay allows an account holder to pay different payees outside of the financial institution at set dates. Bill Pay may be used to set either single or recurring payments. Some common usages for this feature include:

- Paying recurring bills with constant payment amounts (such as gym memberships or cable bills).
- Paying recurring bills which have changing totals (such as to the electric company).
- Making single payments to different companies

Q6: What is Secure Messaging?

A6: Secure Messaging allows the account holder the ability to send a secure note to Midland Credit Union staff after logging into Internet Banking. MCU staff also has the ability to send secure notes which can be picked up by the account holder within Internet Banking.