

Mobile App FAQ's

How do I download the app on my apple device?

Open the App Store; click the magnifying glass to search; enter AlaTrust Credit Union; click +Get and the download process will begin

How do I download the app on my android device?

Open the Google Play Store; in the search box enter AlaTrust Credit Union; once the app appears click free; then click install and the download process will begin

How do I access the main menu?

The main menu is located at the bottom of the app.

Did my login information change?

No. You will continue to login using your 6 digit account number or username (if you've changed it) and password

I am not signed up for online banking, how do I sign up?

When you log into the app for the first time, your username will be your 6 digit account # and your password will be the last 4 digits of the primary account holders social security number. You will then be prompted to create a new password and set up a series of security questions. Once you have completed this process you will be able to use the same credentials on your computer.

How do I transfer from one suffix to another?

From the main menu (at the bottom) click transfer button. Choose the from and to account by swiping right. Enter the amount you would like to transfer then press the left and right transfer arrows to confirm the transfer.

Can I transfer funds from my account to another member's account?

Yes. From the main menu click the transfer tab; click add transfer; select the from account; then swipe right on the to account until you reach new account. Check other member of this Credit Union, enter member's account number; account type; suffix number; first 2 letters of members last name and the amount. *S or L must be in front of the suffix number* (ex. S100 to transfer to a members savings or L1 to transfer to a members loan)

What is the comment box used for?

It allows you to document transfers for your records.

Can I schedule a weekly, semi-monthly or monthly transfers without contacting the Credit Union?

Yes. From the main menu click the transfer tab; click add transfer; enter required information, select recurring and click the transfer arrows to submit. You may also set a member as a favorite if you transfer to them often.

Can I make external transfers using the mobile app?

Yes. You are able to transfer funds to your external accounts. To set up external accounts, click the transfer tab at the bottom of the app; click add transfer; select the from account option then "add new account"; choose the to account that you want the money to be deposited into, click continue; enter all required information; confirm information is correct. You will receive a success message and must follow the on screen instructions to complete set up.

Can I see if a payment is pending on my account?

Yes. To view pending payments from the main menu click the transfer tab. Any pending payment(s) will appear in the scheduled section.

How do I view e-statements?

To view e-statements, click the more button at the bottom of the app; choose e-documents then e-statements. You may download each month dated back to August 2015. If you need any prior statements please contact your local branch.

Did bill pay change?

No. Bill pay remained the same.

What are member alerts?

Alerts are used to notify you regarding transactions on your account. You can set up alerts for various reasons. (ex. checking balance is below \$100, loan payment is due, check 105 cleared, dividend posted, etc.)

How do I request a check to be mailed to me?

From the home screen, click on the desired account you wish to withdraw funds from; click the settings icon in the top right corner; then select request check by mail; enter the amount and click the box with the check to confirm. You will receive a success message. Click done. Please make sure your mailing address is up-to-date before requesting a mailed check. You should receive the check within 2-3 business days. Any check requested over the weekend can take up to 3-5 business days to arrive.

Can I update my information (phone number, address or email) on the app?

Yes. To update your information, click on the person icon in the top right corner and make any necessary changes.

How do I send money via PayPal?

From the main menu click the services button at the bottom of the app; click the PayPal icon then click create your PayPal.me link (this will take you to the PayPal login screen) You will send/ request money as you would in PayPal normally.

Do I need to have a PayPal account to send money?

Yes. You will need a PayPal account and the information of the person you are sending money to.

Who can I send money to via PayPal?

You can send money to anyone who has a PayPal account. You can add up to 5 favorites but you are not limited to how many people you can send money to.

What information will I need from someone to send them money via PayPal?

You will need their PayPal link. (ex. PayPal.me/johndoe)

When will the PayPal payment be deducted from my account balance?

It takes 24-48 hours for the transaction to clear.

If I click the arrow in the box next to a branch location will the GPS route me to that branch?

Yes. It will open your most used GPS app and route you to the desired branch.

Where can I find co-op shared branch locations?

Locations can be found at www.co-opcreditunions.org or by downloading their mobile app (check your app store)

After viewing quick balances, how do I get back to the login screen?

Once you have reviewed your quick balances, click on the black quick balances banner and it will return to the login screen.

How do I select between to and from accounts when doing a transfer?

To select the "to" and "from" accounts you will slide the right (+ symbol appears) until the desired account appears. All external accounts will be at the very end of the list.

When I do a transfer the from account is white and the to account is black, why is that?

The color options are to keep from selecting the same account.

Will my pending ACH transfers appear on my account?

Yes, any pending transfer will appear in the transfer tab.

How can I view the routing number?

The routing number (262084916) can be found on the login screen right below the app version information and in the information section of each suffix account.

What's my cross-reference number and what do I need it for?

You will need your cross-reference number if you set up any automatic payments. The cross-reference number tells the merchant which account to draft the money from. (example: If you pay AT&T monthly and you want them to draft the money from your S23 account then you will provide them with the cross-reference number for that desired account) To find your cross-reference for a suffix, you will expand the desired account (ex. your checking account) and click on the "information" button located next to edocuments.

I want to change the way I view my transfer screen, how do I do that?

To change the way you view transfers, click the Transfers tab at the bottom, click "add transfer" and then click on the menu option located in the top right corner. Once you click that the view will automatically change to the drop-down view.

Can I make a loan payment using my debit or credit card from another financial institution or an external account?

Yes, to make a loan payment using an external account or a debit or credit card, click the services tab (at the bottom) and click the "make payment" option. From there you will enter required information and select which loan(s) you would like to pay.

Why does it prompt me to answer a security question randomly?

For your protection the app will randomly ask a security question to ensure the rightful owner of the account is using it. Having this added security factor in place helps cut down on potential fraud.