

Sign-up:

An application must be completed (signature required) to initiate access to PhoneStep. You may download a PECU e-Branch / PhoneStep Access Code application from our web site, or you may request an application to be mailed or faxed to you. After completing the application, you must mail it to PECU or deliver it to any branch office. Please do not email or fax the application. PECU will not process emailed or faxed applications. Please allow 5 business days for your application to be processed.

After your application is received and processed, your account will be set-up to accept your self-selected 4-digit access code. If your account is set-up for PECU e-Branch (online banking system), then the PhoneStep access code will be the same as it is for PECU e-Branch. The primary member has control of the access code and can change it at any time. Your PhoneStep and PECU e-Branch access code will always be the same. If you change your access code on either PhoneStep or PECU e-Branch, the other will honor the access code change. As with any other passwords or access codes you may have, please keep your PhoneStep access code confidential and protect it from others. Memorize your access code. Do not write it down where it is accessible to others.

Procedure:

During a login, you have three attempts at entering your access code. After three unsuccessful attempts your account will be frozen. Only the primary member of the account is authorized to take the proper steps to restore or unfreeze the account. The joint owner(s) or authorized signer(s) are not authorized to request to unfreeze the account. For security issues and concerns, PECU does not unfreeze accounts over the phone. The following procedures must be performed to restore or unfreeze your account:

1. The primary member must request in writing to restore or unfreeze the account.
2. The request must include the date, account number, social security number, callback phone number and the primary member's signature.
3. The primary member's signature is required on the written request for security verification.
4. The written request can be mailed to PECU, delivered to any branch office, or submitted by fax at (512) 474-2731 to the attention of Financial Services Department

This security verification measure is enforced and is effective if an unauthorized user or impostor is attempting deceit by impersonating the primary member to access the account.

If you have several accounts with PECU, you will be able to perform transactions from one account to another account where you are the primary owner. An access code is required for each account. Also, you may perform transfers from your account to another account in which you are a joint owner or authorized signer. To initiate this service, a PECU Access More Than One Account application must be completed with both your signature and the primary member's signature of the other account. You may download a PECU Access More Than One Account application from our web site, or you may request an application to be mailed or faxed to you.

After completing the application, you must mail it to PECU or deliver it to any branch office. Please do not email or fax the application. PECU will not process emailed or faxed applications. Please allow 5 business days for your application to be processed.

The primary member on the account that you are a joint owner or authorized signer must give the access code to you. It is the primary member's responsibility to give the joint owner(s) and/or authorized signer(s) the access code to the account. PECU does not issue the access code to joint owner(s) or authorized signer(s) for security reasons.

If the primary member has issued the access code to a joint owner(s) or authorized signer(s) and wishes not to have them access the account any longer, the primary member will have to change the access code by entering the transaction code 92# and following the instructions. It is the primary member's responsibility to change the access code and to notify those that the access code is no longer valid.

There are no fees charged on transactions and inquiries performed through PhoneStep except for check stop payment, check copy, and check reorder. Refer to the Service and Fee Schedule for the fee amount. Also, fees may be charged on transactions and inquiries requested over the phone to our Financial Services Department that can be performed through PhoneStep or PECU e-Branch.

PhoneStep is accessible 24 hours a day, 7 days a week unless the computer system is down, or is inaccessible for a short time due to daily, monthly, or quarterly processing. Occasionally, for a short time, the account may not be accessible if your account is in use by a posting program performing a transaction on the account.

When accessing your account, enter:

1. The base account number, leave off the suffix id number.
2. The two-digit id number when a "share id" is requested. Example: savings is "00", checking is "80", and money market is "40".
3. The "service code" from the list provided in the PhoneStep transaction code list.
4. Note: You must always enter the pound sign key "#" to complete each entry.

Transactions may not be completed due to the following:

1. Insufficient funds
2. Hold on the balance
3. Funds pledged as collateral on loan
4. Loan is not current
5. Number of electronic transfers limit has been reached on specific savings accounts for the month
6. If additional information is needed or you have a question concerning a transaction through PhoneStep, please call our office at (512) 474-1955 or email us at member@pecutx.org.