



## Frequently Asked Questions- New Features

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**Q. Why is PremierOne Credit Union offering new eBranch (Online Banking) and Bill Pay?**

A. PremierOne Credit Union is committed to delivering a better financial life to our members. Offering enhanced eBranch and Bill Pay features is just one of the ways we can help our Members manage their finances more easily. Our new systems offers more features, more convenience, and more control to members who wish to bank and pay bills online.

**Q. What's different about the new eBranch and Bill Pay system?**

A. eBranch and Bill Payment system offers new features to make banking and paying bills online easier and more convenient. These features include:

- A **clean look** that makes it easy for you to access the services you need.
- **Improved Mobile App** for banking on-the-go.
- **Zelle® personal payment service** – the fast, safe and easy way to send and receive money.
- **Personal Financial Management (PFM)** - a tool to help you manage your finances.
- **Enhanced Quick links** - pay bills and make transfers in seconds.
- **Enhanced Account alerts** - set account alerts to notify you when a specific account activity occurs.
- **Secure Communication option with our online Message Center** or [Contact Us](#)– ideal if you need assistance about a particular transaction.
- **Credit Sense** - a comprehensive program designed to help you stay on top of your credit.
- **Online Loan applications** – apply online 24/7, view your status and track the entire process.

In addition, if you use our Bill Pay service to make online bill payments, you can take advantage of these benefits:

- Go paperless! Eliminate paper with new bill presentment.
- Hold on to your funds longer. Your bill payments will be deducted from your account on the day they are paid, not on the day you schedule them, allowing you to hold on to your funds longer.

**Q. Will there be a cost for the new features?**

A. No, eBranch and Bill Pay will continue to be free for our members. Small fees may apply for various payment options, such as same day or next day, and will be listed in eBranch for your convenience.