



Feb. 27, 2015

Online Banking - FAQs

Is there a fee for using Evergreen's Online Banking?

No, Online Banking is free for all members.

What do I need in order to use Evergreen's Online Banking Services?

In order to use Evergreen Online, you must have a connection to the Internet. This requires an Internet Service Provider (ISP), such as Internet Explorer, Google Chrome, Safari, etc.

You will also need to have an account with Evergreen. In order to use Online Banking, you must first register at www.egcu.org. You will need to answer a few questions, set-up a unique username, password, and a few other security settings.

If I make a transfer, how soon are the funds transferred within my account?

Evergreen Online is in real-time which means you can easily move money between your accounts. The results can be seen immediately. Please note that share withdrawals are not offered through Online Banking.

What is the maximum amount that I can transfer at one time?

The maximum amount that can be transferred from any account is the Available Balance.

What information do I need to have ready when I contact Evergreen with a problem or question?

In order for Evergreen to assist you as efficiently as possible, try to have the following information available when contacting us:

- Date and time of problem.
- Operating system of the computer (ex: Windows 7, Mac iOS, etc.) and browser (Internet Explorer, Chrome, Safari, among others).
- If an error message occurred, try to write down the exact error message.

Is there a time limit for an Online banking session?

If you are inactive for 20 minutes or more, the system will automatically log you out. At that point, you can simply log back in.

Bill Payment - FAQs

Is there a fee for using Evergreen's Online Bill-Pay?

No, Bill Payer is free to all members, regardless of the number of transactions per month.

When will an authorized payment be debited from my account?

If the payee is being paid with either a paper check or an electronic payment, the amount of the payment will be deducted from your account on the day the payment is processed (process date).

What constitutes an eligible payee?

You can pay anyone in the United States (including Alaska and Hawaii) for both personal and business reasons. You can pay your babysitter, doctor, Cable Company, your VISA bill, or even yourself! You cannot, however, pay businesses outside of the United States.

What is an ACH payment?

An ACH (Automated Clearing House) payment is a payment that is made electronically. Instead of a conventional paper check being cut and sent, ACH payments are made in an electronic file format, in bulk. Common payments that are converted to ACH include credit card and utility companies.

When will my payment be made?

The Bill Pay system will automatically determine the number of days necessary for the payment to be received on-time. For payees who accept Electronic Funds Transfers (ACH), the time frame is shorter than if a paper check is sent. Typically, paper checks can take 2-3 days longer than ACH payments. Again, the Bill Pay system itself will alert you of the minimum number of days needed to pay the payee on time no matter if it's an ACH payment or paper check payment.

What is an automatic (Recurring) payment, and how do I set one up?

The system will automatically generate payments for a payee based on the option chosen at set up. The options for scheduling recurring payments are weekly, every other week, twice a month, monthly, every 2 months, every 3 months and every 6 months. Identify the payee for which you would like to set up a recurring payment. Click the "Make it Recurring" link, make the required changes, and click Save.