

SunEast@Net

Sun East's Internet Banking 2008

Frequently Asked Questions

Is SunEast@Net the address for the new Internet Banking?

No. SunEast@Net is the name we have given the new Internet Banking product. The actual web address for Sun East's new Internet Banking is <https://hb.suneast.org>.

What is my password?

All members will use the password SUNEAST (all caps) the first time they log in to the new Internet Banking system.

The first time I log in, do I have to change my PIN on the *Change PIN and Password* screen?

No. You will be automatically taken to the *PIN and Password* screen but you do not have to enter a PIN. However, you must select a password at that time.

Are there limitations on the password I select?

Passwords can be 4 to 10 characters, numbers and/or letters. A PIN must be four numbers.

My shortcut/Favorites to Sun East is not working anymore. What do I do?

After July 9, www.suneast.org will be housed at a different IP address. That means that any favorites or bookmarks that you currently use to get to our sites will need to be deleted and recreated.

What is the purpose of this conversion? Why can't you just leave everything alone?

On July 9 at 8 pm, Sun East Federal Credit Union will convert our website, Internet Banking, Bill Payment, and Email systems away from our current vendor to new vendors. There are several reasons for this conversion: increase security, decrease downtime, provide more control to the Credit Union of these various functions, and create a more user-friendly experience for our members.

Why isn't the log in on the home page anymore?

In order to use improved security features and to protect our members' financial assets, the login was moved from the home page to a more protected environment.

Why is there so much security on the new site?

As the incidents of phishing and identity theft increase across the country, more and more financial institutions are doing everything they can to protect their information. Much of these security features are required by our Federal regulatory agencies while others are extra precautions taken by your Credit Union for the safety of your personal financial information.

How much history will be available on Internet Banking?

Eventually, Internet Banking will hold up to three years of transaction history.

Will check images still be available and how far back can I view my checks?

Yes. Check images will continue to be available to our members and will initially include up to 12 months of history. Check image history will be expanded from 12 months over the next year or so.

When I buy a certificate, is it in real time or do I have to wait to be contacted by a Sun East representative?

It is in real time. Your account will be updated automatically.

What certificates are available for purchase?

Sun East's entire menu of regular certificates and certificate specials will be available for purchase within Internet Banking. IRA certificates will not be available online.

Can I specify what will happen when my certificate matures?

When you purchase a new certificate online, the certificate will be automatically set to renew upon maturity.

If I add a joint owner, do I have to include the Social Security Number?

Yes.

When will bank-to-bank transfers become available?

The ability to do bank-to-bank transfers is currently under development and should be available before the end of 2008.

What financial institutions will be included in the bank-to-bank transfer option?

The list of financial institutions to be included has yet to be determined, but will include the major credit unions, banks, etc. from the start with more being added as time goes along.

On the Compose Message screen, in the drop down menu there is an item that says REQUEST NEW MERCHANT. What does that mean?

The REQUEST NEW MERCHANT item in the drop down menu is not yet active. This will become active when the 'Bank-to-Bank' feature becomes active later this year.

Why won't the system accept my answer to my security questions? I know I'm entering the correct answer.

The answers to the security questions you select are character sensitive. That means that you have to remember how you typed it rather than the information that you typed.

I see that I can report a card lost or stolen within Internet Banking. Can I also order a new card?

No. Members will need to contact the Credit Union to order cards.

When I stop a payment, is it immediate?

Yes. All transactions on the new Internet Banking system are in real time.

Why can't I receive a balance notification anymore?

This function is going away temporarily. We do plan on implementing an enhanced version of this feature sometime during the next three to six months.

If I'm not receiving notifications, why do you need my email address?

Email tends to be the best way to communicate to our members about holiday hours, site maintenance or special offers. You can choose to not include your email address until the Notifications feature resumes later in 2008.

When I update my Primary mailing address online, it asks me to select Address Replacement or Address Correction. What is the difference?

Address Replacement should be selected after a move. When you select this option, your previous address will move to the Previous Address field on Sun East's system and help the Credit Union to maintain the most up-to-date records for verification purposes. Address Correction should be selected if there is an error of some kind in your address.

What happened to Stock Quotes?

The Stock Quotes feature will be discontinued with the new system. For members who prefer this feature, they can click on the *Investments* menu on the main site and then click on *My Financial Center*.

Will the time of Scheduled transfers change?

Yes, scheduled transfers will now take place shortly after mid night on the date scheduled. For example, if you schedule a transfer to take place on the 10th of August, shortly after midnight the morning of the 10th the transfer will post.

ONLINE BILL PAY**Why is the system going to be down for so long?**

The system will be unavailable beginning the evening of July 6 until July 10 to transfer all of the information and complete testing.

Will my payments still go out even though I can't see them?

Yes. All Pending Payments will go out as scheduled. The downtime will not affect your information in any way.

Will I have to reenter all of my payees and payments after the conversion?

No. All of the information currently stored in Sun East's online Bill Pay system will move to the new system.

Will there be a search option in the new Bill Pay system?

Yes. Members can search their transactions by Payee name.

What is Bill Presentment?

Bill Presentment or E-bills enables the member to instruct the biller to send paper bills to a scanning facility, where the paper bill is converted to an electronic format and delivered within the bill management service. This eliminates the paper in your household and makes your life that much more convenient.

What is the fee for Expedited Service?

In the new Bill Pay system, Sun East will offer expedited payments for a fee. Members can request overnight payments to be made for \$5.00 for electronic payments and \$19.00 for overnight check payments.

What do I need to Activate the Bill Pay Service?

To use the Bill Payer service you must have an open checking account (Share 4), a valid primary home phone number and e-mail address.