Bank Better with Market USA's New Online Banking & Mobile App!

Our new Online Banking & Mobile App offers a more user-friendly experience and additional options. We are continually working on enhanced functionality and look forward to offering you even more features as they become available.

What's New

- Real-time posting of *approved** Mobile Deposits.
- View all joint accounts with a single login.
- Enhanced user-friendly experience
- Quickly send money to anyone, anywhere, using our integrated PayPal feature! You don't have to have a PayPal Account or Bill Pay to use this service!
- Transfer funds to other Market USA members.
- Change your user ID based on your preferences.
- Easily access our new Mobile App with your fingerprint or eye scan!
- Enable *Quick Balance* to quickly see your balances without logging into our Mobile App!

Coming Soon

- Enhanced features for transferring funds to and from other financial institutions.
- Friends and family tools, allowing you to set up limited access for designated family members.
- Tools for viewing and assessing your credit score.
- Debit card controls for disabling access with the click of a button.

Frequently Asked Questions

General

Why does the Online Banking login box look different?
During the initial launch, existing users of our Classic Internet Banking have the option of using either the new or Classic version of the system.

How do I access the new Online Banking?
Visit www.marketusafcu.com and look for the link on our home page.

Will my existing user ID and password work with the new version?
If you were enrolled in our Classic Internet Banking, you can use your existing user ID and password to log into the new Online Banking system. If you change your password within the Classic Internet Banking system, your new password will not be converted to the new Online Banking system.

Will I have to create new Challenge Questions?
The Challenge Questions you created in our Classic Internet Banking will also be used for the new Online and Mobile Banking. Whether or not you can see your established challenge questions in the settings menu, will depend on whether or not you are a new user. If you were previously using Classic Internet Banking, the questions you see displayed in the settings menu of the new Online Banking are simply a list of available questions; not the actual questions that you have chosen. If you are brand new user, or if you make changes to your questions, you will see the questions that you actually selected; however, you will not see the answers.

Do I have to download a new app?
If you wish to access our new Mobile Banking, you will need to download the new Mobile App from your App Store. The new Mobile App is called "Market USA Mobile".

My session keeps timing out. How do I manage these settings?
The maximum time out period is 15 minutes. This is managed using the "automatic log-off" tool within the settings menu.

During enrollment, I received an email to verify my email address; but nothing happened when I clicked on the link within the email. How do I know it worked?
Unfortunately, this function is not set up to display any type of confirmation. We are working to enhance this in the future.

Account Information

How do I change my user ID or password?
You can change your user ID or password by accessing the settings menu within Online Banking. From there, select login settings to make changes as you wish. Please note that changing your display name is not the same as changing your user ID.

How do I change my display name?
Your display name is the name used to welcome you and can be changed by accessing the settings menu within Online Banking, then clicking on contact information.

What if I've forgotten my user ID or password?
Click on the "I forgot my user ID" or "I forgot my password" links within Online Banking, and follow the prompts for resetting your password or user ID. In the Mobile App, you can select "Forgot Password" to reset your password. You cannot reset your user ID in the Mobile App.

What if I've forgotten the answers to my Challenge Questions?
Click on the "I've forgotten my questions and answers" link and follow the prompts.

How do I update my contact information?
You can update contact information in Online or Mobile Banking after logging in. In Online Banking, click on "Contact Information" within the settings menu. From there, you can make changes to your information by clicking on the pencil icon or the green text. In the Mobile App, select "Contact Information," then select the field you want to change. Complete your update and press "Save Changes."

Why don't I see all of my joint accounts listed?
In Online Banking, click on the "show hidden accounts" button in the upper left corner of the accounts overview screen. You can manage which accounts you see by using the "edit hidden accounts" tab in the upper right hand corner of the page. In the Mobile App, all of your accounts are seen after selecting "Accounts." For member number specific functions, you will need to select "Switch Member Account" to select the member number you want to utilize for that function. This is needed for: Credit Card, Flex Pay, and VIP Rewards.

Can I open a new account?
Yes! Once your membership is established, you can log into Online Banking or the Mobile App and select the option to add a new Checking, Money Market, Savings, or Club Account. We will continue to add options for additional opening new accounts (such as certificates) as they become available.

How do I change the name of my account?
Want to change your "Vacation Club Account" to "Venice Dream Vacation?" In the Accounts Overview page in Online Banking, just click on the name of the account, and then click on the pencil to change the name as you choose.

Will my existing security word be displayed when I log into new Online Banking for the first time?
Yes, if you are currently enrolled in Classic Internet Banking, your security word will be displayed when you log into our new Online Banking. If you are not currently enrolled, you will establish a security word as part of your enrollment.

Transfers

How do I transfer funds to another Market USA account?
Access the *Transfers & Payments* menu from the side bar. In the first column, select the account from which you are taking the funds. In the second column, select the account to which you will transfer the funds. In the third column, enter the amount and indicate whether you would like to send the funds now (immediate); schedule the transfer for a future date; or set up a repeating transfer.

When will my transfer post?
If you choose the "send now" option, your transfer will post immediately. If you choose the "future date" option, your transfer will post on the date indicated. Repeating transfers will post in accordance with the frequency you indicate (i.e. monthly; biweekly; etc.).

Why aren't all of my accounts listed in the transfer options in Online Banking?
Hidden accounts will not be displayed among your transfer options. Try going back to the main page and clicking on "show hidden accounts". From there, you should see all of your accounts listed.

How do I transfer funds to another member in Online Banking?
Choose the option for "Another Member" in the second column. In the third column (transfer details), indicate the account number and last name of the Market USA member to which you are transferring the funds. If you know which account type should be credited, enter the S type using a colon (i.e. if you are transferring funds to another member's S1, you would enter S:1). If you do not know the account type, select "I don't know the share/loan ID" option, and the funds will post to either: (1) the other member's checking account; or (2) the other member's savings account (if there is no checking available).

Can I transfer to another member in the Mobile App?
Yes. You can use the steps outlined above to transfer from your Market USA account to another member's Market USA account using the new Mobile App.

How do I send money to another person?
Use our new PayPal feature to send money to anyone, anywhere, using only an email address or phone number. To do this, choose "Any Person or Email using PayPal" as the option of where you would like to send the funds. If you've already sent money to this person, they will appear in the drop down box. If you haven't, enter their details in the transfer details section of the third column. You do not have to have a PayPal account or bill pay to use this feature! However, you must have a Market USA Checking.
I don't see my PayPal transactions in my External Transfer history?
Previous PayPal transaction will only display within the system where the transfer was made. In other words, if you made the transfer within the Mobile App, the transaction will only display in the PayPal history within the Mobile App. If you made the transaction within Online Banking, it will only display in the PayPal history within Online Banking.

How can I tell if a PayPal transfer was made within Online Banking vs. the Mobile App?
In your account transaction history, Mobile PayPal transfers will have a description of "PayPal transfer Transfer from XX###S#" whereas Online PayPal transfers will have a description of "Online Transfer from XX##."

If I send money to a person using the PayPal feature, how do they retrieve their money?
The individual will receive an email or text message advising them of the transfer and providing instructions on how to retrieve the funds.

How much money can I send using the PayPal feature?
You can send up to $2,000 per month. Of note, individual transaction limitations may vary, based on the recipient.

What if I enter the wrong phone number or email address when making a PayPal transfer?
Funds used for a PayPal transfer cannot be retrieved once sent. Be sure to double check that you have entered the correct phone number or email address, prior to finalizing your transfer. Of note, you are responsible for the accuracy of the information that you enter when completing the transaction; Market USA is unable to refund transfers sent to unintended recipients.

Can I cancel my PayPal transaction?
If you are sending the money to an individual that does not have a PayPal account and that individual has not yet taken steps to claim the money, then you can cancel your PayPal transaction using the same platform used to complete the transfer (for example, if you completed the transfer in Online Banking, then the cancellation must also be performed in Online Banking).

How do I send money to another financial institution?
We will soon be offering transfers to and from other institutions within our standard transfer menu. In the meantime, if you are looking to send money to one of your accounts with another financial institution, you could send it to yourself via PayPal – and then login into your PayPal account and set up a link to your other financial institution. From there, you could transfer the funds from PayPal to your other financial institution. We realize that this is not the most convenient way to transfer money and we look forward to bringing you enhanced external transfer options in the coming months.

Can I set up a recurring transfer in Online Banking?
Yes! Select Scheduled Transfers from the main Transfers & Payments menu. From there, click on the option to schedule a new transfer, in the upper right hand corner of the screen. Follow the prompts to indicate transfer details. Select "repeating transfer" in the details section and select your frequency, start date and end date. Be sure to save your changes. This feature is currently not available in the Mobile App.

How do I edit or cancel a recurring transfer in Online Banking?
Select Scheduled Transfers from the main Transfers & Payments menu. From there, double click on the transfer you wish to edit or remove. Of note, you may only edit and/or remove transfers that you have set up yourself. If you attempt to remove a loan transfer that was set up by Market USA, the system will allow you to go through the steps but will not actually remove the scheduled loan transfer. This feature is currently not available in the Mobile App.

Can I skip just one transfer in a recurring transfer series?
You can edit the details of your transfer so that it occurs on a different date or you can remove the transfer altogether.

Can I still use the Classic PopMoney service?
We encourage members to utilize our PayPal transfer feature to send money to another person.
PopMoney will be phased out as we roll out our new Online Banking and Mobile App.

Loans

Where can I view my loan payoff?
The current day's payoff is available through the transfer tool, by clicking on the "payoff" option within
the transfer details section of the transfer screen. We are working to enhance this feature in the future,
so that you can calculate payoffs as of a certain date.

e-Alerts & e-Statements

Will I continue to receive the alerts that I set up under the Classic Internet Banking system?
You will continue to receive alerts that you previously set up under the Classic Internet Banking system.
You can manage these alerts by clicking on the e-Statements tab in Online Banking. Our new alerts
feature can be accessed in the Messages & Alerts tab in Online Banking. We will continue to add new
alerts as they become available. Of note, some Apple users have reported issues receiving the new
Alerts; we are working to resolve these issues.

How do I set up an alert that will notify me when my direct deposit posts?
If you know the estimated amount of your direct deposit, you can use the *Transaction Size Alert* to
notify you anytime a transaction posts for the amount designated.

When I click on the link to view my statement in Online Banking, my statement does not display?
In order to launch the actual statement, you must click on the file icon.

How do I view my statement in the Mobile App?
Choose e-Statements from the main menu. Then open the secondary e-statements menu by selecting
the three menu bars below the main App menu bars. From there, select e-statements and click on the
icon next to the statement you wish to view.

When I set up an alert in Online Banking, I don't see the option for text messaging.
There are two components to setting up a text alert. First, you must have a mobile phone number listed
in the Contact Information section of the Settings Menu; you must also click on the option to "use this
number for text messaging." Once that is done, you must also go into the alert itself and check the box
to receive the alert via text message.

Credit Cards

How do I access my credit card?
To view your credit card information and activity, please click on the Credit Card menu on the left hand
side.

Why can't I see my credit card?
If you have recently reported your card lost or stolen, your new card may not be immediately visible
within Online Banking. If it has been more than 48 hours since you ordered your replacement card,
please contact Member Service for additional assistance.

If I am accessing my joint account, can I enroll the account in Bill Pay?
Yes, you can enroll the account in Bill Pay even if you are joint owner.

When I am setting up an e-Bill Payment in the Mobile App, it does not default to the correct date.
The payment date for e-Bills will automatically default to the next business day; not the due date of the e-Bill. You can update the date to reflect the due date or any date you choose.

Online Banking vs. the Mobile App

Are all features available within the Mobile App?
Certain features are available only within Online Banking. These features include but are not limited to:
 • check withdrawals; and
 • recurring transfer creation/maintenance.
We will continue to add features to the Mobile App as they become available.
Of note, Mobile Deposit is available only within the Mobile App.

Technical Support & Security

Why do certain features open in a new tab?
To ensure the best member experience, it is necessary that certain functions operate within a separate window. You will need to disable pop up blockers to ensure that you can access these features. Of note, the main overview page within Online Banking will remain open while accessing the additional windows. To log out, close all tabs and log out of the main Online Banking page.

What is the Security Word?
The Security Word is a word or phrase that you set up. You will see this word or phrase each time you log into Online or Mobile Banking to verify that you are in fact logging into Market USA's site or App. If you are already enrolled into Classic Internet Banking, your existing Security Word will be shown when you log into the new system.

What is a Security Image and why is it listed as 'disabled' within the settings menu?
Our new Online Banking will have enhanced security features; that said, this particular feature is no longer in use. Eventually, the item will be removed from the menu altogether.

What browsers are compatible with Online Banking?
You can use Chrome, Safari, Internet Explorer, Microsoft Edge, or Firefox to access Online Banking. Of note, the alert and messages notifications will not display properly in Firefox.