

eAlerts | Frequently Asked Questions (FAQ)

1. What are eAlerts?

eAlerts are emails sent to you to notify you of certain transactions or events happening on your account. Each eAlert can be sent to multiple email or cellular phone addresses within minutes of the actual transaction.

2. How do I set up an eAlert?

Click the "Add eAlert" image to begin (see below for image). Choose the type of eAlert you would like to set up from the dropdown.

Add New eAlert!

3. What are the Default eAlert Settings?

Email Addresses, Cellular Phone Addresses, Notification Times, Detail Level, and Nickname can all be assigned default values by defining your account's Default eAlert Settings. These default values will be pre-filled each time you add a new eAlert to your account, making the process even quicker and easier.

4. Will all eAlerts I set up use my Default eAlert Settings automatically?

Once you define your Default eAlert Settings, any future eAlerts you add will have the default values you specify pre-filled wherever they are appropriate. You can overwrite these defaults on any eAlert at the time of addition if you'd like.

5. How can I change my eAlerts?

Click the "Edit" image next to the eAlert you would like to change. This will bring up a form that will allow you to edit all of the details for this eAlert. Click the "Continue" button once you have completed your changes.

6. Can I change my Default eAlert Settings?

You can change your Default eAlert Settings at any time just like any other eAlert. Any changes made will not be automatically applied to eAlerts already defined on your account. You do have the option to overwrite all of your existing eAlerts with your new Default Settings - you just need to check the "*Please overwrite all my existing eAlerts with these Defaults*" box when editing your Default Settings.

7. Does changing my Default eAlert Settings affect any existing eAlerts?

The changes will not be applied to any of your existing eAlerts automatically. You do have the option to overwrite all of your existing eAlerts with your new Default Settings - you just need to check the "Please overwrite all my existing eAlerts with these Defaults" box when editing your Default Settings.

8. How can I stop receiving eAlerts?

Click the "Delete" image next to the eAlert you would like to stop receiving. This will remove this eAlert from your account. To stop receiving all eAlerts you can simply delete all eAlerts that you are signed up for.

9. Can an eAlert be sent to my mobile phone?

Yes. You must know the email address of your mobile phone and the standard text messaging charges from your service provider will apply. Due to message length, you may receive an abbreviated version of a "Moderate" or "Specific" detail level eAlert when it's being sent to a mobile phone.

10. How do I find the email address for my mobile phone?

The email address is made up of the mobile phone's [10-digit phone number]@[service provider's gateway] – no dashes (i.e. 5035551212). Some examples are listed below. Please check with your service provider if it's not listed.

- **AT&T/Cingular**
[10-digit phone number]@cingularme.com
- **Cellular One**
[10-digit phone number]@phone.cellone.net
- **Comcast**
[10-digit phone number]@comcastpcs.textmsg.com
- **Nextel**
[10-digit phone number]@messaging.nextel.com
- **Qwest**
[10-digit phone number]@qwestmp.com
- **Sprint**
[10-digit phone number]@messaging.sprintpcs.com
- **T-Mobile**
[10-digit phone number]@tmomail.net
- **Verizon**
[10-digit phone number]@vtext.com
- **Virgin**
[10-digit phone number]@vmobl.com

11. When will I receive an eAlert?

On most eAlert setup screens there are two fields called "Send eAlerts From" and "Send eAlerts Until". Enter the time range you would like your eAlerts to be sent. If an eAlert is triggered outside of your chosen time range, your eAlert will be sent the following day. The exception to this is the Daily Balance eAlert. For this eAlert type you need to choose a "Notify Me At" time to be notified once a day. If you would like to receive all of your eAlerts at a specific time every day, simply set "Send eAlerts From" and "Send eAlerts Until" to the same time, making sure to choose a time during normal business hours.

12. What does 'Notify Me At' mean?

In the case of the Daily Balance eAlert, you will need to choose a single time during normal business hours to be notified of your balance(s). If you would like to be notified of your balances multiple times a day, then you can set up multiple Daily Balance eAlerts.

13. How soon after I set up an eAlert will I begin receiving them?

Immediately. eAlerts are processed and sent in real time. You will not receive any eAlerts for transactions that occurred prior to when you set up the eAlert.

14. Can I see my past eAlerts?

Yes, all eAlerts sent for the last 90 days are kept. You can view them by using the "eAlerts Sent" section at the bottom of the Setup screen. Enter a date range in the "From" and "To" boxes, select an eAlert type, then click "Show" to see your past eAlerts.

15. What are the different eAlert types that I can sign up for?

- ***Default eAlert Settings***

This eAlert works at the account level and is used to define some default settings that will be pre-filled each time you add a new eAlert. These default settings include Email Addresses, Cellular Phone Addresses, Notification Times, Detail Level, and Nickname.

- ***Low Balance eAlert***

This eAlert works at the share level and can be set to monitor either one individual share, or all shares on the account. A minimum balance amount will be entered at the time of set up. You will be notified when a transaction causes the selected share balance to fall below that amount.

There are three options to choose from:

- Subtype 1 – Notify me only the first time.
- Subtype 2 – Notify me for each withdrawal.
- Subtype 3 – Notify me for any transaction.

- ***Low Available Balance eAlert***

This eAlert works at the share level and can be set to monitor either one individual share, or all shares on the account. A minimum available balance amount will be entered at the time of set up. You will be notified when a transaction causes the selected share's available balance to fall below that amount.

There are three options to choose from:

- Subtype 1 – Notify me only the first time.
- Subtype 2 – Notify me for each withdrawal.
- Subtype 3 – Notify me for any transaction.

- **Daily Balance eAlert**

This eAlert works at the share level and can be set to monitor one individual share, all draft/checking shares, all savings shares, or all shares on the account. You will be notified of the appropriate balance(s) once daily at a time you specify.

- **NSF eAlert**

This eAlert works at the share level and can be set to monitor either one individual share, or all shares on the account. You will be notified each time an NSF fee is assessed to the selected share(s).

- **Overdraw Transfer (ODT) eAlert**

This eAlert works at the share level and can be set to monitor either one individual share, or all shares on the account. You will be notified each time an Overdraw Transfer occurs on the selected share(s).

- **Insufficient Funds eAlert (combines NSF & ODT)**

This eAlert works at the share level and can be set to monitor either one individual share, or all shares on the account.

This mimics a situation in which each of the NSF and Overdraw Transfer eAlerts have been created on the account. When this type is chosen, all three will be checked for and sent individually according to their descriptions above so instead of individually setting up each of the NSF and Overdraw Transfer eAlerts you can set up one Insufficient Funds eAlert.

- **Direct Deposit Received eAlert**

This eAlert works at the share level and can be set to monitor either one individual share, or all shares on the account. You will be notified of each Direct Deposit made to the selected share(s).

- **Automatic Withdrawal eAlert**

This eAlert works at the share level and can be set to monitor either one individual share, or all shares on the account. You will be notified whenever an Automatic Withdrawal posts to the selected share(s).

- **Pending ACH Transaction eAlert**

This eAlert works at the account level. You will be notified whenever a new ACH Transaction (Automatic Withdrawal or Direct Deposit) is placed on your account as pending. Note that not all ACH transactions will be put in pending status prior to being posted. A transaction can be posted without ever triggering a Pending ACH Transaction eAlert. Transactions with an amount of \$0.00 (pre-note authorization transactions) will be ignored for the purposes of this eAlert.

- ***Large Withdrawal eAlert***

This eAlert works at the share level and can be set to monitor either one individual share, or all shares on the account.

A minimum withdrawal amount will be entered at the time of set up. You will be notified each time any withdrawal which equals or exceeds that amount is completed on the share(s).

- ***Draft Withdrawal eAlert***

This eAlert works at the share level and can be set to monitor either one individual draft share, or all draft shares on the account. You will be notified each time a draft withdrawal is completed on the share(s).

- ***Share Transfer eAlert***

This eAlert works at the share level and can be set to monitor either one individual share, or all shares on the account. You will be notified each time a transfer transaction is completed on the share(s).

- ***Specific Check # Cleared eAlert***

This eAlert works at the share level and must be set to monitor one individual draft share. A check number must be entered at the time of set up and you will then be notified when it clears. This is a one time only eAlert and will be deleted from the active list once it is sent.

- ***Dividend Rate Change eAlert***

This eAlert works at the share level and can be set to monitor either one individual share, or all shares on the account. You will be notified whenever the dividend rate is changed on the selected share(s)

- ***Maturing Certificate eAlert***

This eAlert works at the share level and must be set to monitor one individual Certificate share. You will select how many days in advance you want to be alerted to a Certificate maturing and will receive notification accordingly.

- ***Interest Rate Change eAlert***

This eAlert works at the loan level and can be set to monitor either one individual loan, or all loans on the account. You will be notified whenever the interest rate is changed on the selected loan(s).

- ***Loan Payment Due eAlert***

This eAlert works at the loan level and must be set to monitor one individual loan. You will select how many days in advance you want to be alerted to a loan payment being due and will receive notification accordingly.

- ***Loan Payment Made eAlert***

This eAlert works at the loan level and can be set to monitor either one individual loan, or all loans on the account. You will receive an eAlert each time a payment is made on the loan(s).

- ***Loan Payment Change eAlert***

This eAlert works at the loan level and can be set to monitor either one individual loan, or all loans on the account. You will receive an eAlert whenever the payment amount on the loan is changed.

- ***Loan Past Due eAlert***

This eAlert works at the loan level and must be set to monitor one individual loan. You will receive an eAlert if your loan's due date passes without a payment being made. You may receive this eAlert again if a payment is not made in a timely manner.

- ***Mortgage Payment Due eAlert***

This eAlert works at the account level. You will select how many days in advance you want to be alerted to a mortgage payment being due and will receive notification accordingly. Note that if your mortgage is treated as a Loan you can use the Loan Payment Due eAlert instead.

- ***Large Debit Card or ATM Transaction eAlert***

This eAlert works at the share level and must be set to monitor either one individual share, or all shares on the account.

A minimum purchase amount will be entered at the time of set up. You will be notified each time a transaction is completed (Credit/Debit Card, POS, or ATM) using that card which equals or exceeds that amount.

- ***Large Credit Card Purchase eAlert***

This eAlert works at the card level and can be set to monitor either one individual Credit Card, or all Credit Cards on the account.

A minimum purchase amount will be entered at the time of set up. You will be notified each time the credit card is used to make a purchase which equals or exceeds that amount.

- ***Low Available Credit (Credit Card) eAlert***

This eAlert works at the card level and can be set to monitor either one individual Credit Card, or all Credit Cards on the account.

A minimum available credit amount will be entered at the time of set up. You will be notified when a transaction causes the available credit to fall below that amount.

There are three options to choose from:

- Subtype 1 – Notify me only the first time.
- Subtype 2 – Notify me for each advance.
- Subtype 3 – Notify me for any transaction.

- ***Line of Credit Advance eAlert***

This eAlert works at the loan level and can be set to monitor either one individual Line of Credit loan, or all Line of Credit loans on the account. You will receive an eAlert each time an advance is taken against the loan(s).

- ***Low Available Line of Credit (Loan) eAlert***

This eAlert works at the loan level and can be set to monitor either one individual Line of Credit loan, or all Line of Credit loans on the account.

A minimum available credit amount will be entered at the time of set up. You will be notified when a transaction causes the available credit to fall below that amount.

There are three options to choose from:

- Subtype 1 – Notify me only the first time.
- Subtype 2 – Notify me for each advance.
- Subtype 3 – Notify me for any transaction.

- ***Online Banking Access eAlert***

This eAlert works on the account level. You will be notified any time your account is accessed via Online Banking.

- ***Online Banking Share Transaction eAlert***

This eAlert works at the share level and can be set to monitor either one individual share, or all shares on the account. You will be notified of transactions conducted via Online Banking.

There are three options to choose from:

- Subtype 1 – Notify me for any deposit via Online Banking.
- Subtype 2 – Notify me for any withdrawal via Online Banking.
- Subtype 3 – Notify me for any transaction via Online Banking.

- ***Mailing Address Change eAlert***

This eAlert works at the account level. You will be notified any time a change is made to the Street, City, State, Zip Code, or Extra Address fields on your account.

- ***E-mail Address Change eAlert***

This eAlert works at the account level. You will be notified any time a change is made to either the E-mail Address or Alternate E-mail Address fields on your account.

- ***Regulation D Transaction eAlert***

This eAlert works at the account level and monitors each share independently. Regulation D is a government regulation which, among other things, differentiates between transaction shares and non-transaction shares. Regulation D places monthly limitations on non-transaction shares, such as savings and money market shares. Transaction shares, such as checking or draft shares, are not subject to Regulation D limitations.

This eAlert will be sent each time a transaction that qualifies under Regulation D is performed on a non-transaction share. If you choose the "Specific" detail level the eAlert will also inform you of how many such transactions have been performed thus far during the current month. Contact the Credit Union for more details and limitations on Regulation D transactions.

- ***Scheduled Transfer eAlert***

This eAlert works at the account level. You will be notified each time a scheduled transfer

completes successfully on your account.

- ***Scheduled Transfer Failed eAlert***

This eAlert works at the account level. You will be notified each time a scheduled transfer fails to complete on your account.

16. How many eAlerts am I allowed to sign up for?

There is absolutely no limit to the number of eAlerts you can sign up for. You can sign up for multiple types of eAlerts as well as sign up multiple times for each type of eAlert.

For example, you can set up a low balance eAlert to be notified at home anytime your checking account balance drops below \$200.00. You can then sign up for another low balance eAlert and have it email your cellular phone anytime your account balance drops below \$50.00.

17. Are all eAlert types available to all people?

No. The types that are available to you depend on two things, the first being the types of products you have. For example, if you have no loans then the Loan Payment Due eAlert will not be offered to you. Second, the process that triggers some eAlerts will not always work correctly for everyone. If there are any that will not be sent properly 100% of the time then it will be disabled.

18. What is Minimum Balance?

On the set up screen for the Low Balance eAlert you need to enter a dollar amount here. You will be notified when your balance drops below this value.

19. What is Minimum Available Balance?

On the set up screen for the Low Available Balance eAlert you need to enter a dollar amount here. You will be notified when your available balance drops below this value.

20. What is Minimum Purchase Amount?

On the set up screen for several eAlerts you need to enter a dollar amount here. You will be notified when a purchase is made that matches or exceeds this value.

21. What is Minimum Available Credit?

On the set up screen for several eAlerts you need to enter a dollar amount here. You will be notified when your available credit drops below this value.

22. What is Minimum Withdrawal Amount?

On the setup screen for the Large Withdrawal eAlert you need to enter a dollar amount here. You will be notified when a withdrawal is made that matches or exceeds this value.

23. What is eAlert Detail Level?

If you would like your eAlert to contain the Transaction Time/Date, Amount, and New Balance, choose "Specific - Full Detail". You can also have limited information sent by choosing "Moderate - Some Detail" and "Generic - No Detail". Due to message length, you may receive an abbreviated version of a "Moderate" or "Specific" detail level eAlert when it is being sent to a cellular phone.

- **Generic - No Detail**

An eAlert has been triggered on your account. Log in to your account online to view details.

- **Moderate - Some Detail**

A Large Withdrawal eAlert has been triggered on your account. Please log in to your account online to view more detail.

- **Specific - Full Detail**

A Large Withdrawal eAlert has been triggered on your account.

You asked to be notified when a large withdrawal over \$100.00 was made on your account:

Share 01 - Withdrawal Amount: 750.00, Withdrawal Time: 10:31

Post Date: 04/13/2006, Effective Date: 04/13/2006

New Balance: 980.00, New Available Balance: 975.00

24. What is Account Nickname?

Entering an account nickname is optional. It is a way to identify an account in the eAlerts you receive. If you have the same eAlerts set up on multiple accounts, an account nickname will allow you to know which one triggered an eAlert without logging in to MCW immediately.

****IMPORTANT**** *We will not send any identifying information via email. You may **NOT** include your account number or user name in the account nickname!*