



Have a Question?

Answers to the top 10 most asked Member questions

1. What is Relationship Rewards?

Partners Relationship Rewards program provides benefits for being a Partners Member. Such benefits include expanded ATM options, rate increases on certificates, free exclusive Disney themed checks and more. This is one way we reward you for banking with us. Click [here](http://www.partnersfcu.org/default.asp?content=rewards) (<http://www.partnersfcu.org/default.asp?content=rewards>) to view the Relationship Rewards chart, which shows the benefits you can enjoy based on your banking relationship with Partners. Relationship Rewards are updated monthly. All account relationships will go against this balance except for certificates as we provide you with rate increases.

Below are the relationship reward levels and balances you must maintain for each level:

- Standard Level: Less than \$2,500.00
- Bronze Level: \$2,500 to \$10,000
- Silver Level: \$10,000 to \$25,000
- Gold Level: \$25,000 to \$100,000
- Platinum Level: More than \$100,000

2. Why was I charged a courtesy pay fee?

Partners checking accounts will charge a courtesy pay fee when a share withdrawal exceeds your checking account balance and the following criteria apply to your account: You do not have enough funds available in your overdraft line of credit, and/or you do not have enough funds available in your savings account.

Partners may cover up to three electronic system transfers per month when there are no available funds in your checking account from savings in order to preserve your good payment record and possibly avoid costly merchant returned check or late fees. The system will only transfer from your savings account for overdraft protection up to three times per month if you have not exceeded the six pre-authorized automatic, telephone or electronic system transfer limit and you have the sufficient funds in your savings to cover.

If the system automatically transfers funds from your savings to checking for overdraft protection, you will be charged a \$1.00 transfer fee. If there are no funds available in your other accounts you will incur a courtesy pay fee as well. If the overdraft amount is less than \$100.00, a \$15.00 fee will be

charged to your account. If the overdraft amount is \$100.00 or greater, a \$25.00 fee will be charged to your account.

If you go over your limit, your courtesy pay and card access can be revoked and will only be reinstated when the account has been brought back to a positive balance and you will need to contact us to have the services reinstated. Members must bring their account to a positive balance within 30 days.

3. Why was I charged an overdraft fee?

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4. I tried transferring funds from my savings to checking but it states that I have reached my limit, why?

You can make a maximum of six electronic transfers within a calendar month from your primary savings, three of which can be done by the credit union for overdraft protection. Once you have reached your monthly limit of six transfers per month per government regulation, you have two transfer options. You can transfer funds through an ATM machine or in person at a Partners branch.

5. Why is there a check hold on funds from a check that I deposited into my account?

All checks that are deposited into your account (excluding Disney payroll checks) are placed on a check hold with \$300.00 available to you immediately. For local checks, a two day business hold is placed on the funds, five business days for non-local checks. If the check deposited is over \$5000.00, the check hold could extend up to seven business days for local checks and eleven business days for non-local checks. If you deposit funds (check or cash) through an ATM, a two business day hold will be placed until

Partners can verify the deposit. If you deposit funds through a shared branch location and/or co-op ATM, a five business day hold will be placed. For checks, additional holds may occur. Once the deposit has been verified, normal check hold policy will apply.

6. Why am I being charged a \$5 monthly fee on my classic checking account?

A \$5.00 service fee is charged to your classic checking account when your combined account balance is less than \$1000.00 in your Partners checking account, and/or you do not utilize direct deposit with your Partners Checking account.

The fee will not be charged if you maintain at least one direct deposit into your checking account per month, or maintain a balance of \$1000.00 in your checking account at all times. If you have direct deposit, this will also waive both the classic \$5 checking fee and savings monthly \$3.00 fee.

7. Why am I being charged a \$3 monthly fee on my savings account?

A \$3.00 service fee is charged to your savings account when your combined account balance is less than \$500.00, and you do not utilize direct deposit with your Partners Checking account.

The fee will not be charged if you maintain a combined balance of \$500.00 at all times between deposits and loans and/or utilize direct deposit with your Partners Checking account.

8. I am not able to access bill pay, eStatements or Visa balance online, why?

Do you have pop-up blocker on your computer? If so, you will need to disable all pop-up blockers in order to access bill pay, eStatements or your Visa balance. If this does not please contact a Partners representative and notify them of the exact message you are receiving.

🚩 I click on Check/Free Bill Pay but it says I need to download Adobe Reader. But I already downloaded Adobe Reader and I still can't access Bill Pay?

You may have one or more Pop-Up Blocker programs running. In order to view Bill Pay all Pop-Up Blockers must be disabled.

- Common Pop-Up Blocker Applications – Google, Yahoo, Earthlink, Verizon toolbars. These can be disabled by finding the Pop-Up Blocker Icon and clicking on it to disable.
- Built in Pop-Up Blockers in the browser – Internet Explorer 6.0 and greater, FireFox, Netscape, and Safari for Mac. These can all be disabled by clicking on Preferences or Internet Options, then uncheck the Pop-Up Blocker box.

🚩 I click on Check/Free Bill Pay and a window opens up stating that System Response time may vary, but nothing happens?


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 **I click on Visa Balance but it says I need to download Adobe Reader. But I already downloaded Adobe Reader and I still can't access my Visa online?**

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 **I click on Visa Inquiry but it says I need to download Adobe Reader. But I already downloaded Adobe Reader and I still can't access my Visa online?**

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🚩 I click on eStatements but it says I need to download Adobe Reader. But I already downloaded Adobe Reader and I still can't access my eStatements?

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9. Why can I not view my check images online anymore?

The checks used had your old check reference number on them. Due to the new 13-digit check numbers, you will not be able to view any previous checks with the old accounting information. You will only be able to view checks with the new account information referenced. If checks are being processed electronically by the merchants, you will not be able to view the

check images and will need to contact one of our Partners representatives at 800.948.6677.

10. Can I download my account information into Quicken?

Yes, you can download your account transactions into Quicken using the download option on PartnersLink.

Here's how:

- Log into PartnersLink
- On the left side of the PartnersLink screen, scroll down until you see the download link. Click on the link and select which account you wish to download.
- Click on the "Quicken WebConnect" option, and then hit the "Continue" button.
- You will then be asked to save the file. Save the file to the appropriate place on your computer so you can access the file later.

Note: Quicken's "One Step Update" function does not currently work with PartnersLink. Partners is currently working with Quicken to make the "One Step Update" function available to Partners Members. If you would like to get an email notification when this has been corrected please send your name and email address to ryan.whalin@partnersfcu.org.

Your question wasn't addressed? Please feel free to contact a Partners representative at **800.948.6677** or stop by a branch so we may better serve your financial needs.