

## **UBAY@HOME FAQ**

**Updated on 11/1/17**

### **How do I apply?**

To sign-up for Ubay@HOME Home Banking:

- Go to [www.ubcu.org](http://www.ubcu.org)
- Click on the eBanking icon to access the log-in page.
- Select "I Accept & Continue" to be taken to the log in page.
- On the blue bar, select "Not a user? Click here to apply!"
- Accept the terms and conditions.
- Enter your Social Security Number, Account Number and eMail address on file.

You will be taken through the steps to create your User Name, Password and set up your Personal Security Questions. Once you have finished the set-up process, you will be taken to your account information.

If you have any questions, or need help resetting your password, please contact UBCCU at (989) 892-4597.

### **Who can apply?**

What if I am a joint member on my spouse's account? Can I apply for Ubay@HOME?  
NO. The personal information required to sign up will belong to the primary account holder. They will need to be the one to sign-up for the account.

My children have their own accounts that I am joint on. Can I sign them up for Ubay@HOME?  
Yes, as long as they are under 18 years of age and you are their parent or guardian. You will need their personal information to sign-up for the account.

### **Is there a charge?**

This service is free of charge for United Bay Community Credit Union members.

### **What can I do with Ubay@HOME?**

Ubay@HOME is more than just a way to get an update on your balances, it's an opportunity to organize your budget with transfers, loan payments, check clearing inquiries, Debit Card and ATM history. You can also utilize our online MemberPay Bill Pay service and more.

Ubay@HOME also offers Quicken® and Microsoft® Money downloads that allow you to archive your account history.

### **When is it available?**

Ubay@HOME is available 24 hours a day, 7 days a week for your convenience.

### **Who should I contact if I have problems?**

UBCCU has set up both online and live phone support for Ubay@HOME. For online support, please go to our Contact Us portion of the website and send an eMail to our help desk. For live phone support, please call the Credit Union at (989) 892-4597 or (800) YOUR-OWN 24 hours a day, 7 days a week.

### **Can I eMail transaction requests not offered?**

No. Please call the Credit Union at (989) 892-4597 or (800) YOUR-OWN in this type of situation.

### **What is needed on my computer to access Ubay@HOME?**

UBCCU requires that you have a web browser that supports cookies, SSL protocol and 128-bit encryption. The most updated version of Internet Explorer®, Netscape® and Firefox® support SSL protocol and 128-bit encryption. If you have earlier versions of these browsers, you may need to upgrade the browser to 128-bit encryption. You may also need to enable pop-up windows for some services through Ubay@HOME.

### **How do I change my password?**

Once you have logged into your account, choose the Settings Tab at the top of the page. Under that tab, choose Personal. On this page, you may change your eMail Address, your Password Reset Question, your Ubay@HOME ID and your Password. Your new password must:

- be at least 8 characters long,
- include at least one uppercase letter and at least one lower case letter,
- include at least one numeral,
- include at least one special character (!#\$%^&),
- cannot be a previously used password.

### **What if I am not able to access the Ubay@HOME site?**

First, make sure that you can connect to another website, such as [www.google.com](http://www.google.com) or [www.yahoo.com](http://www.yahoo.com). If you are able to connect to them, try closing the browser window. Open a new instance of your browser and try again. If it is still not working, please contact the Credit Union at (989) 892-4597 or (800) YOUR-OWN for further assistance.