

MemberPay FAQ

Updated on 11/1/17

What is MemberPay?

MemberPay is United Bay Community Credit Union's online bill payment service.

How do I apply for MemberPay?

To activate and access your MemberPay account you will need a Share Draft (Checking) Account and an active Ubay@HOME account and password. Once in Ubay@HOME, you can sign up for MemberPay.

If you do not have a password or need to reset it, please contact the Credit Union at (989) 892-3597 or (800) YOUR-OWN and navigate with option 3.

Who can apply for MemberPay?

What if I'm a joint member on my spouse's account? Can I apply for MemberPay?
No. The same stipulations apply for MemberPay as Ubay@HOME, you must be the primary account holder to sign an account up.

My children have their own accounts that I am joint on. Can I sign them up for MemberPay?
Yes, as long as they are under 18 years of age and you are their parent or guardian.

Is there a charge?

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

What can I do with MemberPay?

MemberPay is more than just a way to pay your bills online, it allows you to set up one time and reoccurring bill payment features. You can also send money to individuals.

When is MemberPay available?

MemberPay is available 24 hours a day, 7 days a week for your convenience. Please note that there may be times when the system is taken off-line for maintenance. These times are kept to a minimum and usually occur during off-peak hours.

Can I make payments from any of my UBCCU accounts?

No, all payments must come out of your UBCCU Share Draft (Checking) Account.

Who can I pay with MemberPay?

You can make payments to anyone in the U.S., with the exclusion of government, tax and court ordered payments.

Can I make recurring payments?

Yes, you can make single or recurring payments.

Is there a transaction limit?

Yes, any single payment cannot exceed \$1,100.00. There is also a daily transaction limit of \$2,200.00.

How do I access MemberPay?

Log into Ubay@HOME and select the Bill Payment Tab at the top of the page. If this is your first time accessing MemberPay, you may have to read and accept the enrollment agreement and go through various steps required to set up the account.

I have tried everything in the FAQ and I still can't get Ubay@HOME to work. What do I do next?

Please contact the Credit Union at (989) 892-4597 or (800) YOUR-OWN if your problems are not resolved or you need further assistance.