

PAL Plus Online Account Access FAQs

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Answers:

What is PAL Plus Online Account Access?

PAL Plus is WEPCO's Internet online banking product. It is a service that provides convenient access to account information and account transactions using the Internet. WEPCO's members will have the convenience of conducting their account transactions 24 hours a day, 7 days a week, from virtually anywhere. Here is a list of things you can do using PAL Plus:

- View account information
- View current transactions
- Transfer funds between accounts
- View checking statements
- Enter Stop Payments
- Pay Bills
- Download account information into Microsoft® Money(.OFX), Spreadsheet (.CSV), Word Processing (.TXT), Personal Finance (.QIF)
- Change Password, phone numbers, email address and home address
- And more

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How do I get started?

To begin using PAL Plus, you must complete an application by visiting our website, www.wepcofcu.com and clicking the PAL Plus logo. You will be asked to enter a PAL Plus ID between 6-12 characters and WEPCO will assign you a password via email to use when signing on to the system for the first time. Once you sign on to PAL Plus, you will be prompted to create your own unique password. The password must consist of 6-10 characters and you must use alpha, numeric and supported special characters. **!"#\$%&()+, - / ; = < > ? [\] ^ _ ' { | } * `**

The first time you log onto the system, will need to choose a personal image, choose and answer three (3) security questions for added protection and enter your current email address. You are also encouraged to create a question and answer for the Self Password Reset option, which is available located in the "Settings" Tab. By doing this you will be able to reset your password at any time without having to call the credit union-**you must have a valid email address.**

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How do I apply?

Visit WEPCOs website at www.wepcofcu.com and click the link to PAL Plus. From there, click the link “Not a user of PAL Plus” and follow the instructions for auto enrollment. If you have questions, please feel free to contact a Member Service Representative at:

Bloomington	301-359-3081
Oakland Lobby	301-334-1431
Keyser	304-788-5305
LaVale	301-729-0146

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What computer equipment and configuration will I need to have PAL Plus Online Account access?

You will need the following:

1. A computer capable of Internet connectivity
2. Internet Access
3. Internet Service Provider (ISP)
4. Internet/Web browser Supported Browsers
 - o Your browser must support the Secure Sockets Layer (SSL) of 128-bits, capable of, and configured to accept “cookies.”
 - o PAL Plus supports Microsoft Internet Explorer Version 7 (and Higher), Firefox Version 3 (and Higher) or Safari Version 1.0 (and Higher).

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Is there a monthly fee for using PAL Plus?

WEPCO offers PAL Plus at no charge however your Internet Service Provider may charge a fee for your Internet access.

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Are there any fees associated with the text messages alerts set up by the member?

WEPCO does not charge any fees; however, the member may receive a fee from their cell phone provider.

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Do I have to download programs to make my PAL Plus work?

No. PAL Plus has been designed to work with browsers. When enhancements to the programs are made, your next access should update automatically without the inconvenience of additional downloading. You may be required to download a more current version of a browser, but those steps are provided online with good on-screen instructions.

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How do I access PAL Plus?

Just click the PAL Plus logo on our right side of our home page at www.wepcofcu.com. You will be directed to our PAL Plus log on screen. You will need to enter your PAL Plus ID and Password. If you have not signed up yet, click [here](#) for instructions.

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Should I take special steps to ensure security of my personal information?

Since browsers cache (store) information that was just displayed, we recommend closing your browser after viewing or performing financial transactions, especially if someone else may use the same PC. It is also important to note that some browsers cache pages that are viewed during secured connections to the PC's hard drive. This can make it possible to view account information after you have closed the session. WEPCO has set our PAL Plus to not allow this. Various browsers, browser versions, and browser platform implementations handle and configure this differently (this is a function of the Web Browser and will occur on any Internet site that you access with secured connections. It is not unique to PAL Plus Online Banking). We recommend that you clear disk and memory cache. For more information, please consult your browser's documentation or the browser's creator's web site. We recommend you use caution when accessing secured sites like Internet banking over the Internet and recommend you avoid using public computers in places such as libraries and universities to access secured information. We discourage the usage of the "saved password" option on various browsers. Remember to logoff after using PAL Plus, clear disk/memory cache, and close/exit your browser when leaving your computer.

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Is the information on PAL Plus timely and accurate?

Yes. All information and transactions conducted during normal business hours are handled on a real time, online basis.

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How far can I review my account history?

Approximately 18 months on checking accounts, and savings accounts.

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Can I access my IRA accounts with PAL Plus?

You can view your account information, but cannot process transactions using PAL Plus.

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How do I add another account to my PAL Plus Access?

You would need to come in to one of our branch locations to make this change. We currently do not have the option to add new shares online.

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Are there limits to the number of PAL Plus transactions I can conduct in a month?

There are no limitations to transactions done through PAL Plus. However, some products and services have limitations and terms. For example, Regulation D applies to the number of transactions you can perform on a savings account and money market account. For specific details please consult your individual product disclosures you previously received upon opening your account(s) with the credit union.

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Will PAL Plus automatically close my session if I forget to exit?

Yes. After 10 minutes of inactivity, PAL Plus will automatically close out your access.

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May I paste and copy my access information (ID & Password) into my PAL Plus Log-in?

No. The codes must be keyed initially, but the ID may be changed.

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How do I change my PAL Plus ID it to something I can remember?

To change your ID from the original ID that was assigned when your online account was first setup please follow the instructions below:

1. Login to PAL Plus with your Current ID and Password.
2. Choose the "Settings" menu at the top of your screen.
3. In the space below your current Personal ID, type your new ID, retype for verification, then select the submit button.
4. You will then receive a message: "Your new Personal ID has been activated."
5. Please keep your original PAL Plus ID in a safe place for future reference.

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I would like to change my PASSWORD, how do I do that?

The first time a new user logs into PAL Plus it will require them to change their password. A user may change their password any time or as frequently as they like. The password has to be 6 to 10 characters, passwords can consist of numbers, letters and the following set of special characters: **!"#\$%&()+, - / ; = < > ? [\] ^ _ ' { | } * `**

1. Login to PAL Plus with your Current ID and Password.
2. Choose the "Settings" menu at the top of your screen.
3. In the first space enter your current password, in the second space type your new password, then reenter your new password again in the next space. Select the submit button.
4. You will then receive a message: "Your new Password has been activated."

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What happens if I lose or forget my PAL Plus ID and password?

If you lose or forget your ID or password, you may contact a Member Service Representative between the hours of 9:00 a.m. and 5:00 p.m. EST, Monday through Friday, excluding holidays at:

Bloomington	301-359-3081
Oakland Lobby	301-334-1431
Keyser	304-788-5305
LaVale	301-729-0146

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Is my PAL Plus ID or password case sensitive?

NO. Your PAL Plus ID is NOT case sensitive.

Passwords ARE case sensitive and special characters can be used.

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What are the minimum PAL Plus ID requirements?

- minimum length: 6 characters
- maximum length: 12 characters

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What are the minimum password requirements?

- minimum length: 6 characters
- maximum length: 10 characters
- expire every 180 days
- cannot reuse last 2 passwords
- these special characters are fine: !"#\$%&()+, - / ; = < > ? [\] ^ _ ' { | } * `

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When I attempt to log-in using my PAL Plus ID and Password, it states that my account is currently locked. Why?

This occurs when a PAL Plus ID or password is entered incorrectly three consecutive times, which causes your account to be locked. If you have forgotten your PAL Plus ID or PASSWORD, send us a secure message through the Message Center located at the top right corner within PAL Plus. You may also call us at [any branch location](#).

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I'm having trouble signing on. What am I doing wrong?

More than likely you forgot your Password or you entered an invalid Password. Each member is allowed three invalid sign-on attempts before the system locks him or her out. You must then contact the credit union to unlock your PAL Plus ID.

If you have forgotten your Password and have set up your Password reset question and answer, you may request a temporary password by clicking the "Forgot Your Password" link located next to the log in. If you haven't, you must call the WEPCO at [any branch location](#) between the hours of 8:00 a.m. and 5:00 p.m. EST, Monday through Fridays, excluding holidays. After proper ID verification, will be requested.

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Where can I get additional help?

If your question was not answered in these Frequently Asked Questions, please e-mail your question to: ehelpdesk@wepcofcu.com

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How can I prevent getting locked out of PAL Plus?

"Password Self Reset" is available for your convenience!

After you have successfully logged on to PAL Plus for the first time, go to the "Setting" menu to select your secret question and answer.

Once set, if you are ever forget your password, you can select the "Reset Password" link at the right of your screen password screen. Follow the instructions and answer the questions.

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How secure is my personal information?

The PAL Plus web site utilizes 128-bit encryption. This ensures that unauthorized individuals cannot view your personal information. Access to PAL Plus is also protected by only you knowing your PAL Plus ID (identification) and PAL Plus password. It is important that you **do not** share ID's & passwords.

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How do I change the names displayed for my accounts?

Click "Settings" menu at the top of your screen and select the Account tab. You may then change the names of the accounts to how you wish to identify them. This will only affect how you see the accounts within PAL Plus and will not change on WEPCO's core system.

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How can you guarantee the security of my account information?

We follow strict standards to allow for a secure online account access experience. A few of these standards are listed below:

- Your account information never travels the Internet without encrypted protection.
- Login sessions have a time-out limit requiring you to log in again once the limit is reached. (You will be warned 1 minute before the timeout takes affect)
- Password guessing is deterred and reported.
- Internet security is not a once and for all task. Security enhancements are constantly being developed and implemented for PAL Plus to ensure the integrity of our Internet Banking System.
- Multi-factor Authentication practices are use to identify the user access, which requires security question set up as well as a personal image.

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What can I do to protect my account and personal information while I'm accessing my account online?

- Memorize your password.
- Your PAL Plus ID and Password verifies you when you begin an online account session with WEPCO.
- Do not use the save password option on your computer.
- Do not write down your password or reveal it to anyone.
- Change your password regularly.
- It is recommended that you do not use the feature on your browser to "Save Your Password". This would allow someone else to log in if they knew the beginning of your ID.
- Remember to sign off. You may not always be at your own computer when you account online. Therefore, it's important to log-off when you're finished banking or leave the room for a few minutes while in an open account session. For your protection, WEPCO automatically logs you off after 10 minutes of inactivity.
- Use built-in security features of your browser. WEPCO recommends that you use the built-in security features that some browsers provide. Choosing certain security settings and options will help protect the privacy of your accounts and personal information. The Help Option or Properties on your browser should provide you with the security options available on your system.
- If you feel your PAL Plus ID or Password has been stolen and compromised, notify WEPCO immediately at (800) 292-8139 or any branch location but also know that you have the ability to change your password yourself, immediately by going to your Set up Options within your ID login.

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Which accounts can I access through PAL Plus?

- Checking accounts
- Savings accounts
- Money Market accounts
- Share Certificates accounts
- Individual Retirement Accounts (IRAs)
- Special Savings, Special Purpose, Christmas Club
- Loans

You may transfer funds to and from a savings, checking, special savings and money market account. You may only view Share Certificates, Special Purpose, Christmas Club and IRAs.

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Can I make a loan payment through the Online Access?

Yes. You would simply start with the account you would like to transfer from and then select the loan account where the payment is going.

*****REMEMBER, WHEN THE LAST PAYMENT IS DUE, YOU MUST CALL THE CREDIT UNION AND GET THE FINAL PAYMENT AMOUNT. FINAL LOAN PAYMENTS MAY BE DIFFERENT THAN THE NORMAL PAYMENT AMOUNT*****

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How do I transfer funds between my accounts?

To transfer funds follow the instructions below:

1. Once logged onto PAL Plus, click the "Transfers" tab.
2. Using the down arrow and select the "from" and "to" account or loan, amount, frequency, transfer date, and optional memo.
3. The "New Transfer" screen will appear. Click on the down arrow beside the "Transfer funds to" menu, and click on the account you wish to transfer funds to.
4. Review your entry prior to posting for accuracy.
5. Select "Submit." After the transfer processes you will receive a confirmation number that you should keep until you balance your statement.

Important: For immediate transfers, check the date to be sure that it is the current date BEFORE submitting.

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How do I transfer funds between my accounts for a future date?

To transfer funds follow the instructions below:

1. Once logged onto PAL Plus, click the "Transfers" tab.
2. Using the down arrow and select the "from" and "to" account or loan, amount, and frequency.
3. For transfer date, enter the date you want the transfer to take place.
4. The "New Transfer" screen will appear. Click on the down arrow beside the "Transfer funds to" menu, and click on the account you wish to transfer funds to.
5. Review your entry prior to posting for accuracy.
6. Select "Submit." After the transfer processes you will receive a confirmation number that you should keep until you balance your statement.

Important: For immediate transfers, check the date to be sure that it is the current date BEFORE submitting.

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How do I set up recurring transfers funds between my accounts?

To transfer funds follow the instructions below:

1. Once logged onto PAL Plus, click the "Transfers" tab. Using the down arrow and select the "from" and "to" account or loan, amount, and transfer date..
2. For frequency, enter Weekly, Bi-Weekly, Semi-Monthly or Monthly, whichever applies.
3. Choose the "Day" of the week for the transfer to take place.
4. Choose a stop date. The stop date can be several years into the future.
5. The "New Transfer" screen will appear. Click on the down arrow beside the "Transfer funds to" menu, and click on the account you wish to transfer funds to.
6. Review your entry prior to posting for accuracy.
7. Select "Submit." After the transfer processes you will receive a confirmation number that you should keep until you balance your statement.

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How late in the day can I make transfers through PAL Plus?

Transfers can be made at any time; WEPCO post transactions in real-time.

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If the system shows an error during a transfer, what do I do?

Do not immediately "re-enter" the transfer. The transfer may have already been posted, and the confirmation number was lost in transit. First, check the account the transfer was drawn on, and then check the account status of the account transferred to. If no debits or credits appear on your accounts, then the transfer was incomplete. Only then should you "re-enter" the transfer.

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I received this message "The system is currently not available. Please try again later. We apologize for the inconvenience", what could be wrong?

The system could be unavailable for daily backs ups, or routine maintenance. You may need to simply try back later. If this problem does not resolve itself, call a branch location to report the problem.

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What online products are available through PAL Plus?

Basic PAL Plus, Bill Payer, My Finance Online Financial Management Tool, Services, Mobile Banking, for iPhone and Android as well as eStatements.

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Can I download my account information to my financial management software?

Yes, you can Download account information to your money management software, such as the Intuit products Quicken® and QuickBooks®. WEPCO is registered as an online institution with Intuit. The current version, plus two prior years, is supported. You may also download to spreadsheet or text programs, such as Excel and Microsoft Word.

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Can I communicate with someone at the credit union online?

Yes. You may use the Message Center to send a secure e-mail inside the PAL Plus site and your message will be directed to the appropriate department, or you may send an email to ehelpdesk@wepcofcu.com. We strive to reply to all messages within a 24 hours period.

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Where are alerts, notification message and secure email from PAL Plus sent from?

Alert and notification messages from PAL Plus will be coming from memberservices@wepcofcu.com. For text messages, messages will be coming from **89549**.

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Can a member still link different accounts with the new PAL Plus?

Yes. This will not change.

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Will members be given the option within PAL Plus to link accounts, or will this still be the responsibility of WEPCO staff?

Members will have to apply at one of our branch locations to cross-reference (link) accounts. All owners on the account(s) are required to sign the authorization form.

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Will there be an app for the mobile version of PAL Plus?

Yes, WEPCO will be offering an app for android and iphones available through the playstore in the near future.

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What are nicknames used for in PAL Plus for shares and loans?

Just like in Qwik Draft/Bill Payer, nicknames are a simpler way for members to identify their accounts. Nicknames are only visible on PAL Plus and will not change the account name on WEPCO's Core system. Within PAL Plus the nicknames are referred to as "New Account Pseudo Names" and can be up to 16 characters long.

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What is mobile short name used for in PAL Plus for shares and loans?

They are short name that you create to use with the below text commands through the text mobile option to receive quick text balances and history. You cannot complete a transfer with this feature.

Text Commands

Bal=All Acct Bal
Bal Acct Name=Single Acct Bal
Hist=All Accts Recent Activity
Hist Acct Name=Single Acct Activity
Help=Commands
Stop=Cancel

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What alerts can members set up for Log in, text or email?

There are a vast amount of alerts types, but here are a few: High/Low Balance, Delinquent/Overdrawn, Check #/Amount. Members can receive them at the time of log in, by email and/or by text. Charges may apply. WEPCO does not charge a fee for this service. Please check with your internet/cell phone provider to verify if service fees that may apply.

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Can I change my email address online?

YES, you can change your email from inside PAL Plus by going to the “Settings” menu at the top of the page. When you change your email address, you will receive a notification to both the old and the new email addresses.

If you receive a notification about an email address change you **did not** initiate, call the WEPCO immediately at [any branch location](#).

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Can I change my mailing address and contact information online?

YES, you can change your address and contact information from inside PAL Plus by going to the “Additional Services” menu at the top of the page and selecting “Change Personal Information”. When you change your address and contact information, you will receive a notification to both the old and the new email addresses.

If you receive a notification about an email address change you **did not** initiate, call the WEPCO immediately at [any branch location](#).

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I clicked on eStatements and nothing happened. Why?

eStatements open in a new window. Turn off your popup blocker in order for eStatements to open in a new window.

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How can I do a Stop Pay through PAL Plus?

With the new PAL Plus online banking platform, there are a couple of different ways to initiate the Stop Payment process.

1. From the **Accounts** menu, use the 'Select Option' dropdown menu to select 'Stop Payments' from the list. You will be taken to the New Stop Payment screen.
2. If you are on the “View Account Transaction” history page of a draft account, the 'Stop Payments' submenu will appear next to 'Transfers' below the main menu buttons.

* Stop Payments may be made ONLY on draft (checking) accounts through PAL Plus. If for some reason you need a Stop Payment on a savings account, this must be done through contacting a [branch](#) or by visiting a credit union branch to sign the form.

** Your account will be accessed a \$30 fee for each stop payment.

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Why doesn't PAL Plus work very well on my mobile phone?

PAL Plus works best on a mobile phone with our mobile version. To sign up, click the "Settings" menu. Then select "Mobile Settings." From this screen you have two versions: account access through "Web Mobile Settings" or "Text Mobile Settings."

Web Mobile Settings will activate your PAL Plus mobile. You will need to provide your cell phone number, wireless provider and select which accounts that you would like mobile access. This service will allow you to view recent history, make a transfer, and read alerts on the go. You can also get contact information for our branches at the log in screen.

Text Mobile Settings will activate your PAL Plus quick text commands. You will need to provide your cell phone number, wireless provider and select which accounts that you would like to have mobile access to. This service will allow you to view recent history and get balances via a text message by using [text commands](#) and [Mobile Short Name](#) for each account.

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Can I connect to PAL Plus directly using mint.com?

Direct connection using any 3rd party software application or online aggregator, like mint.com, is not officially supported.

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