



ePhone is 24-hour phone access to your Empower accounts. It allows you to obtain account information and perform transactions anytime and anywhere you can access a touch-tone phone, 7 days a week, including holidays. ePhone is quick, easy, and free!

How to Use ePhone

1. Call 315.477.2200 or 800.462.5000
2. Select the ePhone option from our main menu. Select 2 for the Spanish version of ePhone
3. Then, select:
 1. option 1 to sign into your account
 2. option 2 to report a lost or stolen Mastercard
 3. option 3 to verify funds for a credit union check
4. You will be prompted to enter one of the following to access your account:

Your Account Number or Social Security Number (SSN)

- To access all accounts associated with the individual assigned to the Account Number or SSN and the Personal Access Code entered
- Do not use either of these two options if you need to access loan information

Your Member Number

- To access all accounts associated with the individual assigned to the Member Number and Personal Access Code entered
- Only Member Number may be used to access loan or Credit Card information at this time

5. Once you have entered your Member, Account or Social Security Number, you will be prompted to enter your 4 digit Personal Access Code.

Transaction options include, but are not limited to:

- Quick Balance
- Payments History
- Check Clearing
- And MORE

Reminder: use Member Number to access ePhone if you are looking for anything regarding a loan.



ePhone Tips:

- ePhone will guide you through the system to assist you in completing your transaction. It is important to know what account number(s) you need to access.
- It is important to listen carefully to the prompts and know your account number(s).
- The maximum withdrawal or transfer amount is \$10,000 per transaction.
- No decimal or dollar sign is needed when entering dollar amount (Example: \$25.00 would be entered as 2500#).
- If you enter the Access code incorrectly 3 times, you will be locked out and will need to contact us.

Other Options...

Online Banking

Manage your Empower accounts whenever you wish with Online Banking, featuring all of the technology and easy-to-use tools you need to finish tasks quickly.

Save more time, simplify your life, and move on to more important things by using our easy-to-navigate Online Banking.

Our Online Banking brings the latest of technology, customization, features and security. Some of those benefits are:

- Enhanced Security - Login with a Username and Password. Utilize Touch ID to access Empower's smartphone or tablet app. Multi-Factor Authentication offers further protection.
- Account History - view up to 2 years of account history.
- Account View - access all accounts that our records reflect you are primary and joint on.
- Cross Platform View - Have the same user experience when viewing on a computer, tablet, or smartphone.
- Full Customization - use of themes, notifications, and settings.
- External Transfer - transfer funds to and from accounts that are held at other financial institutions.

Mobile App

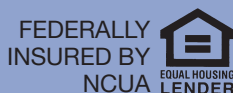
Our online banking app puts managing your accounts at your fingertips 24/7.

- View account balances and history
- Transfer funds between accounts
- Pay bills
- Find an ATM or branch location

Download our mobile app



www.empowerfcu.com



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