



Frequently Asked Questions for Parents

How do we become a member of UFirst FCU?

To open an account, you must have a valid New York State Driver's License or Identification card, U.S. Social Security number, Acceptance Letter and \$5.00 to start the account.

You and your family can join the credit union exclusively because your child is a student of SUNY Plattsburgh. Once they graduate, they can remain a member of UFirst FCU because once a member, always a member!

Here's how to join:

- **In person** – Stop in to any one of our branches and we will assist you personally.
- **Create account online** – To open an account online, you need to be 18 years of age or older and have a valid U.S. issued driver's license. Once the account is opened online, the student can either visit our campus location to sign the documents or conveniently sign with our eSign feature.

If you do not have a US Social Security number, you will need to fill out and submit a Certificate of Foreign Status (W8) form along with your application.



Our staff is
AWESOME

Should I be a joint owner on my student's account?

Yes. Here are some things to consider.....

Being a joint owner on the account gives you easy access to make deposits or withdrawals. With features like **Pop Money**, **Transfer Now** and **Shared Branching**, you can easily transfer funds to your student or vice versa. You'll also have easy account access via online or mobile banking.

Is there online or mobile account access?

Yes! Members can access their account 24/7 with any of our convenient electronic services.

- **UFirst FCU Mobile APP** – Check account balances and transaction history, pay bills, transfer funds and deposit checks, all from your iPhone, iPad, Android mobile phone or tablet, anytime, anywhere.
- **Online Banking** – Access your account safely and securely with our online banking system which includes bill pay, eStatements, account alerts, Pop Money and more.

Do you have branches and ATMs on campus?

Yes! We have a branch and an ATM conveniently located inside the Angell College Center.

Please visit www.UFirstFCU.net for a full list of our locations and hours of operation. You can also call us at **518.324.5700** option 1.

FOR TODAY. FOR TOMORROW. FOR YOU.

Do you have off-campus ATMs & branches?

Yes! The Plattsburgh Main Branch is located about a mile up the road from the SUNY Campus on Rugar Street with a 24-Hour ATM and full-service branch. For a complete list of locations and hours, visit our website.

Do you offer student loans?

UFirst FCU does not finance student loans, however, we do partner with Sallie Mae to offer our members the choice of borrowing smarter. With competitive rates, several repayment options, rewards for paying on time, Sallie Mae is the smart way to pay for college! To learn more, visit our website.

Does UFirst FCU offer credit cards?

Yes! We offer a VISA credit card with low rates, no annual or hidden fees, simple terms and conditions and a minimum credit card limit of \$250.00. We also offer student's the ability to secure their VISA with funds in their savings account to ensure they don't get in over their heads while building their credit history.

Have the Talk!

...The money talk

We know your college "to do" list is already pretty overwhelming, but before you send your child off to college, be sure to sit them down and help prepare them for financial success. It's important that they understand the importance of managing their money and how it affects their future. Here are some tips:

- **Enroll them in online/mobile banking** to help them keep tabs on their account so they can develop good money habits.
- **Set up balance alerts** to help them know when account balances are getting low.
- **Teach your child** how to avoid ATM fees by using surcharge free ATMs with the CO-OP Network.
- **Your student can easily pay a friend** (for pizza, shared bills, etc.) via email or text using Popmoney.
- **Educate your student** on the importance of keeping their account information and debit card secure by using services like CardValet.
- **We've got their back!** We know you're nervous, but you can breathe a little easier knowing that we are here to offer them a helping hand should they need it!

If I am not a joint owner, how can I make deposits into my student's account?

- **Mail** – deposits can be mailed directly to our office at 274 Rugar Street, Plattsburgh, NY 12901. Please be sure to include the member's name, account number and if the money should be deposited into the checking or savings account.
 - **Domestic & International Wires** – Funds can be wired from your financial institution to your student's account; we do not charge for an incoming wire.
 - **Pop Money** – Send, request and receive money with just about anyone online or through your mobile device via email, text or using your account information.
 - **Shared Branching** – *UFirst FCU is part of a CO-OP Shared Branching Network!* **What does that mean?** It means that if you and your student belong to a credit union that is part of the shared branching CO-OP, then your student can make deposits to or withdrawals from that account, here at UFirst FCU. It also means that your student can access their UFirst account at any Shared Branching location in the U.S.
-