

# Welcome to the Arlington Community Federal Credit Union family!

FCU #00000000000000000000



When you choose to bank with Arlington Community Federal Credit Union, you didn't just choose a financial institution, you joined a community. Whether you're managing your personal or business finances (or both), we're here to make it as easy as possible. That's why we've created this resource to answer any questions you may have, from how to sign up for online banking to how to earn your Choice Checking rewards.

Let's get started. Go to [Sign Up for Personal Account](#) or [Sign Up for Business Account](#) to find the information you need. Still undecided? If you have any questions or need help, email just a [call\\_email\\_at icon](#) that away!

## Manage My Personal Account

### Enroll in Mobile and Online Banking

Enjoy the freedom and convenience of anytime, anywhere banking, at home or on the go.

**You'll need:**

- Your ACFU member number
- Your social security number
- At least **Two** of the following:
  - Date of birth
  - Email address on file with ACFU
  - Zip code

1. Click the **Login** box on the top menu of the ACFU website

2. Select **Register**, then select **Individual**

3. Read carefully and check the **I Agree** box

4. Enter requested information carefully

5. Follow the rest of the prompts to complete the process

### Setting Up Notifications

You can use online or mobile banking to set up alerts for information such as security, account updates, transfer information, and budget and savings goals.

**Online Banking**

- In the left-side navigation bar, click "More..." and select "Manage Options"
- Click on the "Notifications" tab and browse the alert options. Select the options that you would like to enable
- Click the settings icon to turn on or off the alert and select how you would like to receive the alerts
- If text messages are not included as an option, you'll need to go to the "Contact" tab at the top of the page and click the pop icon to the right of your mobile number. Check the box for "I would like to receive SMS text messages to this number" and complete the steps to verify your mobile phone.

**Mobile Banking**

- For **iPhone** in the navigation menu, select "More" and then open the drop-down option "Others." Under "Others" select "Settings"
- For **Android** in the navigation menu, select "Settings"
- Select "Notifications" to browse the alert options. Select the options that you would like to enable
- If text messages are not included as an option, you'll need to go to "Settings" and select the "Contact" option. Click your "Mobile" phone number option and select "Enable SMS text messages"

**Note:** You will receive account notifications after transactions are posted to your account. Transactions that are pending will not trigger a notification. At this time, we do not provide the option for notifications on credit cards.

### Enroll in e-Statements

Ready to reduce your carbon footprint and have the power to access your current or previous statements whenever, and wherever you want? It's made it simpler.

1. Log in to your online banking account from your computer

2. Select the **eDocs** widget (If you don't see eDocs, select **More** on the bottom of the left-hand side menu)

3. Subscribe

4. Read carefully, check the **Agree** box and enter the five-digit code located in the PDF

5. You're now enrolled in e-statements

### Transfer Money

**Transfer money between ACFU accounts**

1. Log in to your ACFU online banking account

2. Navigate to the **Transfers** widget and select the **Classic Transfer** tab

3. For first-time transfers, select the transfer to another Arlington Community Federal Credit Union Member (checking or internal transfer (voidable))

4. Enter the last name of the member or the business name

5. Enter either the account number, phone number, or email the member has on file with ACFU

6. Select **Share** or **Loan**

7. Enter the share or loan ID

8. Name the account and save

9. Now you're ready to move that money

### Transfer money from your ACFU account(s) to an external account

You can transfer between Arlington and/or external accounts for free (subject to a fee for insufficient funds) by following these easy steps:

**You'll need:**

- The routing number of the other financial institution
- Your account type and number
- Access to your ACFU online and/or mobile banking

2. Follow the instructions on our step-by-step [ACFU Online Transfer Guide](#).

- Same-day transfers before 2 PM, EST or next business days, otherwise it will appear on the next business day
- Cash transfers to or from your savings account will count toward monthly transfer limits
- Partial pending transfers under the scheduled transfer feature

### Sign Up for Direct Deposit

For both Arlington County, Virginia Hospital Center and Arlington Public Schools employees receive their pay a day early with direct deposit!

**You'll need:**

- ACFU's Routing Number: 268055044
- The 16-digit number of the account you want the money deposited in (a not checking accounts, this number is located on the bottom of your ACFU checks. For all accounts, you can locate this number in your online banking account under account details.

3. Complete the **Direct Deposit form** you received when you opened your membership. If you no longer have the form, simply [contact us](#) or visit your [local branch](#) for a replacement.

### Receive Automatic Fraud Alerts

ACFU has an enhanced fraud prevention system for Visa® Debit and Credit Card accounts. Cardholders are automatically enrolled and are alerted when suspicious transactions occur.

### Earn Rewards with Your Choice Checking Account

- Qualifying for [Cash Back](#)® and [High Roll Checking Rewards](#) is easy, simply:
  - Make 10 sweep-and-sign debit card transactions every month (ATM transactions do not count)
  - Enroll in e-statements
  - Enroll in direct deposit or complete a purchase online or via phone
- If you don't meet the requirements some months, don't worry! There are no penalties. You'll still receive 0.5% APY\*\* on the average daily balance in your Choice Checking account!
- When you meet the requirements, you'll receive your reward on the last day of the month! and we'll refund any ATM surcharge fees charged during that month up to \$200!
- Change your mind about your reward? No problem! Just give us a call 1-800-658-6998 x3 to make the switch.

**The Fine Print:**  
Cash back is calculated based on the total dollar amount of qualifying debit card transactions. Maximum cash back is \$50.  
High Roll Rewards (cash back) are available on or after June 1, 2021, and are subject to change without notice. If qualifications are not met calendar month, cash back will be paid on average daily balance from \$0.00 to \$10,000 and cash back will be paid on all amounts above \$10,000. Maximum requirements to be met, verification must be performed and must be applied to the account during the qualification period. Transactions may take one or more banking days from the date the transaction was made to post and settle against your account. Different sign transactions must have cleared account by the end of the month. Non-qualifying transactions do not qualify. If you do not meet the requirements per calendar month, your account will still function as a free checking account and will earn the benefits of both our business credit and rewards after rewards for that period. For Personal Accounts only. Rewards fees will apply to future orders on the account such as overdraft, courtesy pay, and account freezing for longer than 12 months. Fees may reduce earnings on the account. This rule applies to debit card transactions. ACFU transactions should have the \$20 limit before a fee is charged. Call us if you qualify.  
1. For minimum requirements to be met, activity must be performed and must be applied to the account during the qualification period. Transactions may take one or more banking days from the date the transaction was made to post and settle against your account. Sweep-and-sign transactions must have cleared account by the end of the month. Non-qualifying transactions do not qualify.

### Activate Your Visa® Debit Card

- Your Visa® debit card should arrive within five to seven business days from when your checking account was opened.
- Call 1-800-658-6998 to activate your card and set or change your PIN.

### Set Up Apple Pay and Other Digital Wallets

- [Apple Pay®](#) [see activation](#)
- [Google Pay™](#) [see activation](#)
- [Samsung®](#) [see activation](#)

**The Fine Print:**  
Apple, the Apple logo, iPhone and the Apple trademarks of Apple Inc., registered in the U.S. and other countries. Apple Store is a trademark of Apple Inc. Android is a trademark of Google Inc. Make charges may apply.

## Manage My Business Account

### Enroll in Mobile and Online Banking

Streamline your business banking process and bank when, and where, you want, from the office, home, or on the go.

**You'll need:**

- Your ACFU business member number
- The business' tax identification number
- At least **Two** of the following:
  - The business' sign date
  - The email address on file with ACFU
  - The business' zip code

1. Click the **Login** box on the top menu of the ACFU website

2. Select **Register**, then select **Business**

3. Read carefully and check the **I Agree** box

4. Enter requested information carefully

5. Follow the rest of the prompts to complete the process

### Enroll in e-Statements

Reduce your business' carbon footprint and easily access current and previous statements in one place.

1. Log in to your online banking account from your computer

2. Select the **eDocs** widget (If you don't see eDocs, select **More** on the bottom of the left-hand side menu)

3. Subscribe

4. Read carefully, check the **Agree** box and enter the five-digit code located in the PDF

5. You're now enrolled in e-statements

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4. Enter the last name of the member or the business name

5. Enter either the account number, phone number, or email the member has on file with ACFU

6. Select **Share** or **Loan**

7. Enter the share or loan ID

8. Name the account and save

9. You're now approved to transfer funds

### Transfer Money from Your ACFU Account(s) to an External Account

You can transfer between Arlington and/or external accounts for free (subject to a fee for insufficient funds) by following these easy steps:

**You'll need:**

- The routing number of the other financial institution
- Your account type and number
- Access to your ACFU online and/or mobile banking

**The Fine Print:**  
Transfers initiated before 2 PM or next business days will be processed that business day. Each transfer from your savings account will count toward your monthly transfer limits. Pending transfers can be canceled under the business transfer feature in online banking.

### Receive Automatic Fraud Alerts

ACFU has an enhanced fraud prevention system for Visa® Debit and Credit Card accounts. Cardholders are automatically enrolled and are alerted when suspicious transactions occur.

### Earn Rewards with Your Free Business Rewards Checking Account

Your **Free Business Rewards Checking Account** rewards your everyday banking with your choice of 1% cash back on qualified sweep-and-sign debit purchases\* or 0.5% APY\*\* on average daily balance up to \$10,000. Qualifying is easy, simply:

- Enroll in e-statements
- Enroll for direct deposit
- Make 10 sweep-and-sign debit card transactions

**The Fine Print:**  
1 cash back is calculated based on the total dollar amount of qualifying debit card transactions. Maximum cash back is \$50. Sweep-and-sign transactions must have cleared account by the end of the month. Non-qualifying transactions do not qualify.  
High Roll Rewards (cash back) are available on or after June 1, 2021, and are subject to change without notice. If qualifications are not met calendar month, cash back will be paid on average daily balance from \$0.00 to \$10,000 and cash back will be paid on all amounts above \$10,000. Maximum requirements to be met, verification must be performed and must be applied to the account during the qualification period. Transactions may take one or more banking days from the date the transaction was made to post and settle against your account. Sweep-and-sign transactions must have cleared account by the end of the month. Non-qualifying transactions do not qualify.

### Activate Your Visa® Business Debit Card

- Your Visa® debit card should arrive within five to seven business days from when your checking account was opened.
- Call 1-800-658-6998 to activate your card and set or change your PIN.

### Set Up Apple Pay and Other Digital Wallets

- [Apple Pay®](#) [see activation](#)
- [Google Pay™](#) [see activation](#)
- [Samsung®](#) [see activation](#)

**The Fine Print:**  
Apple, the Apple logo, iPhone and the Apple trademarks of Apple Inc., registered in the U.S. and other countries. Apple Store is a trademark of Apple Inc. Android is a trademark of Google Inc. Make charges may apply.

### Order Checks

- Your first check order (and any subsequent orders after a business name or address change) must be placed by ACFU for security purposes. [Email us at \*\*business@arlingtonfcu.com\*\*](#).
- To reorder checks, call 1-800-658-6998 or visit your local branch, or place an order via online banking.
- Costs vary depending on the kind of checks you choose and the shipping costs.

## Why Choose Arlington

As a full-service credit union, we're a cooperative of members like you who know that by coming together, we can all benefit in our financial journey.

### Financial Empowerment

We're here to help our members and neighbors... meet their financial goals and live their best lives.

### Rewarding Experience

We think there's nothing more rewarding than serving our members... and helping one good turn deserve another.

### Utmost Integrity

We not only meet your financial needs, we commit to being a good neighbor and serving with integrity.

LEARN MORE

**Member Note**  
Make us your primary institution or designate activity and/or practically contact you about this activity, we will never sell and use for confidential information, such as your entire account number or PIN. Contact us at 1-800-658-6998 x3 to learn more about your privacy and confidential information.

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