

Virtual Branch

Your on-line Credit Union Solution

Back in 2003, Toledo Police Federal Credit Union was one of the first to bring you an online platform to conduct your credit union transactions. Since then, the world has changed, cyber security is a constant threat and technology has grown in the last 15-20 years. In 2021, we enabled an upgrade to Virtual Branch. Virtual Branch is capable of providing the following services:

- On-line home banking
 - View your account
 - Make transfers
 - Request stop payments
- Integrated bill payment
- Online statements
- Secure message center
- An integrated mobile app available through your app store.
 - Remote capture check deposit through the mobile app

How to Access Virtual Branch:

To access Virtual Branch, navigate to our website www.tpolcu.com and locate the blue tabs near the top of the screen. Click on the "Electronic Services" tab. You will be directed to our Virtual Branch tab and you will see the Login Button.

For First time users, you will need to be enrolled, but once you are, your first time logging in will gather essential security information so we always know it is you and you alone accessing your account.

At the Login page- a first time user who was not on our previous C.O.P.S. online banking platform will want to look to the right side and select the link "enroll in online banking".

If you previously had a C.O.P.S. online banking account, we took the liberty of completing this step for you are already enrolled.

For previous C.O.P.S. users, simply login with your account number and the default password. That password is "securityXXXX" with the X's being the last four digits of your social security number. IMPORTANT NOTE ABOUT YOUR ACCOUNT NUMBER.

Next you must provide your account number. **This gets a bit tricky however, if your account number is 4 digits, say "1234", you must make the account number 6 digits in length. You would**

need to enter "001234". If your account number is 5 digits, for example "12345", you would need to add one zero to make it "012345". THESE LEADING ZEROS ARE ESSENTIAL!

You will also need to provide your last four digits of your social security number, and the **house number of the address we would have on file**. For example, the Safety building is located at 525 N. Erie Street, you would simply enter "525" if this were your address.

Once you are verified, you will be asked to select your own unique **Logon ID**. There are requirements that you can read by selecting the question mark. We would ask that you NOT select your account number or use your account number in any way in your username. This is for your security.

Next you will select your password or **Security Code**. Again, there are requirements that you can read about at the question mark beside the answer box.

Finally **confirm** your security code and select "Enroll".

The next phase will be the selection of personal and unique **Security Questions**. Please select 3 questions and provide your answers. Answers MUST be 4 characters in length. Answers must also be unique; you cannot select the same answer for multiple questions. Select "Continue"

Please read and accept the Terms and Conditions.

Next, you will be adding information to your profile. Please enter and confirm your email address and mobile phone number. These items will be used for verifying it is you logging in and that it is you we are messaging with. Please remember Toledo Police Federal Credit Union does not sell or share any member personal information with anyone outside of our credit union. This information is for verification purposes only.

Congratulations! You have reached the Virtual Branch Main Page.

Toledo Police Federal Credit Union Mobile App

For easy to use, on-the-go access to your credit union account, and remote capture check deposits, we recommend you download our mobile application through your phone provider's App Store. Once you have downloaded the app you will need to **authorize** your mobile device through your virtual branch account. To do this, login to Virtual Branch using the previous instructions and locate the "mobile" link in the top right-hand corner of your screen.

You will be directed to the **Services and Devices Page**. Once here, select "Add Mobile Device". Enter in your phone number and select "Save".

You will receive a message that your device has been successfully added.

You will need to select the box for **SMS Banking** to access your account and if you want to set up an account alert (low balance alert, deposit alert, daily balance text, etc.) you will also need to select **SMS Alerts**. Data and provider text rates and charges may apply.

Once these are linked, you can request the security code to be sent to your mobile device and complete the App registration on your phone.

Important Information about the mobile application:

Only your **AVAILABLE BALANCE** will display on the mobile app's main page. To view the FULL ACCOUNT BALANCE, you must drill down into the account. These two balances could differ for any number of reasons, but most likely these would include any pending transactions, any minimum required balances, or any in-process check holds.

You will see the following tabs in the mobile app:

Accounts: This is a display of all accounts you are linked to in our credit union.

Transfer and Pay: Here you can move money between your accounts, pay bills, set up regularly scheduled transfers, and set up pop money to send money to other people.

Deposit: Here is where you can take a picture of your check and send that for deposit once you are approved and activated for use.

More: This is a catch-all tab for all the other miscellaneous services.

- Instant Balances
- Finger Print login
- Alerts
- Contact Us
- All the necessary legal information.



A few helpful hints and tips:

Virtual Branch

To accommodate individual user preferences, you are able to toggle between the standard cube view of your accounts on the main page and also a list view.

On the main page you will find the following links:

- **Transfer Money**
- **Create Alert**
- **Online Statements**

In the top right corner, you will find links for the following:

- **Mail**- Send us a secure message- This is the envelope icon
- **Mobile**- Here is where you confirm authorize mobile devices to view your account through the mobile app
- **Settings**- Adjust the website to suit your preferences
- **Log-off**- Close out your session securely.

In your accounts you will be able to view check images by clicking the blue hyperlinks.

Click the plus and minus symbols to expand and contract the list of all your accounts.

To make loan payments you may access the "Transfer Money" option, either in the page header, on the main page, or in the Scheduled Transfer box.

Bill Pay

Access the bill payment center by clicking "Pay Bills" in the blue header bar on the main page.

Follow the prompts to enroll and begin paying your bills in one secure site today! Many major companies are listed here. You can search by the company name of who you would like to pay, or by the category of the bill (utilities, phone, insurance, credit cards, etc.).

If the company you are trying to pay is not listed, simply skip the search and enter the information in manually. Locate a statement and add the following information: Company Name, Account Number, the company address, city, state, zip, phone. Choose how much you want to pay and when and send the payment on its way!

Online Statements

Select the Online Statements link

Select a Member ID from the dropdown box. PLEASE NOTE: The number(s) in this box **will not in any way match** your account number here at Toledo Police Federal Credit Union. This is intentional and we are utilizing a secure and unique identifier *other than* your account number. This is to eliminate the need to transmit your account number across various channels unnecessarily. Select "Continue"

You will be redirected to our options tab. At the bottom of the list is "eStatements". Choose the radio button next to this option and choose "Select".

You will be brought to a list of your available eStatements. Please note, Adobe Acrobat Reader is required to view your statements. We have provided a link to download Adobe if you do not have it.

Transfer Money

Select "Transfer Money" either in the menu bar, on the main page, or in the scheduled transfers box on Virtual branch.

A pop up will appear.

Select the account you are transferring from, select the account (or loan) you are transferring to, select the amount, select the date you want this to happen, and hit the "Review" button.

Please note, if you want to save yourself doing this every month, you can also select the "Make Recurring" link to have this happen automatically.

Create Alerts

On the main page locate the little bell icon and immediately next to that is a "Create Alert" Link. By clicking this you will be directed to our Alerts tab. Simply select the type of alert you wish to create, and select if you want to receive these via email or via text. Select the frequency you wish to receive that alert and a start date and hit "Review".

You can also change, edit, amend and remove any alerts you may setup in this tab as well. There are also some suggested security alerts that you can enable recommended at the bottom. (Logon ID Change alerts, email change alerts, etc.)

On-line Banking Rules and Legal

By logging in and accessing your accounts through Virtual Branch, you are agreeing to the following conditions:

- Authorization to Virtual Branch access is given to you and to any authorized joint users or signers only.
- You should not disclose your Password, Logon ID, or Security Code to anyone who is not authorized to make transactions on your account.
- You understand that your password or security code is nontransferable and that you should disclose or permit unauthorized use thereof.
- You agree to not use your online Virtual Branch account for illegal purposes, to transmit threatening, harassing, or obscene materials or messages.
- You will not transmit any material or information which may cause disruption of the network or inconvenience other Credit Union members.
- You waive all present and future claims against Toledo Police Federal Credit Union and release TPFCU from all responsibility for loss and damage not caused by the credit union's negligence, which might incur through unauthorized transactions on your account through the custody and use of your password.
- Toledo Police Federal Credit Union may terminate this agreement when:
 - You or any joint owner of your account breaches this or any other agreement you may have with TPFCU.
 - TPFCU has reason to believe that there has been unauthorized use of your password.
 - You or any joint owner notifies TPFCU in writing that this agreement is canceled.

Contact Us

We may be reached at any of the following contacts:

Email: Members@tpolcu.com

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