

Sun Federal Credit Union

SunTouch 24 Overview

Convenience

Connect to the Internet and you're just a click away. Whether you're at home or at work, access all of your SFCU accounts 24 hours-a-day, 7 days-a-week using Sun Touch 24.

Do It All...Online

- Transfer Funds Between Accounts
- Make Loan Payments
- View Account Histories & Current Balances
- Withdraw Funds (check mailed to your home)
- Download Account Information Into Quicken or Microsoft Money (supports Active Statement technology)

Plus...Receive & Pay All Your Bills Online for FREE*!

- Pay ANY Bill Online Using Your Checking Account
- Schedule one-time or recurring payments
- View Bill Payment History
- Receive bills at one location via an e-bill
- Set-up email announcements for e-bill arrival, due date or notification when a payment is made

*Member will receive free Bill Payment by having an active checking account (one transaction/month), AND use the ATM Visa Check Card (three times/month) OR the Visa Platinum Credit Card (once/month). All members age 65 or better with an active checking account and SunTouch 24 will also enjoy free Bill Payment. If you don't have this relationship, the first two months are free. After that, Bill Payment is \$5.50 Per Month and includes 20 transactions each month.

Security

Your account's security is important to us. Firewalls exist both before SunTouch 24's banking server and before SFCU's private database. Secure Socket Layering (SSL) utilizes authentication and encryption technology. Plainly said, it's secure.

System Requirements:

- Internet Browser (Microsoft Internet Explorer 4.0+ or Netscape Navigator 4.0+)
- Internet Connection (at least 28.8 Kbps modem preferred) through an Internet Service Provider (ISP) like AOL, Feist, Southwind, etc.
- An access PIN (Personal Identification Number.) If you already have an Audio Response PIN, you are automatically set-up for SunTouch 24, just use the same PIN.

Get ready for SunTouch 24 - ultimate online access.

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General

What is SunTouch 24?

SunTouch 24 provides on-line account access via the Internet to your Sun Federal Credit Union accounts. Designed to provide you with the very best in modern, secure remote access, SunTouch 24 allows you access to your account information and funds, 24 hours-a-day from your personal computer.

What types of accounts can I view with SunTouch 24?

With SunTouch 24, view all of your Credit Union accounts including checking, savings, loans, VISA, Certificates and IRA's.

What can I do on-line?

- Check real-time account balances
- Review account information and history
- Transfer funds between accounts
- Request a withdrawal by check
- View your account history for the past 90 days
- Reconcile transactions cleared by the Credit Union
- View cleared check images
- Make loan payments
- View and print account information and history
- Stop payment on bill pay checks
- Download your posted transaction information to personal financial management software such as MS Money or Quicken
- Apply for a loan
- Receive and pay your bills using Bill Payment

How much does SunTouch 24 cost?

There is no charge to members for this service. However, members must have an active checking account. Enjoy the savings and convenience of no more writing checks, addressing envelopes, or buying stamps.

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Enrollment

How do I enroll for SunTouch 24?

SFCU pre-enrolled members who use the Audio Response service. Your Audio Response PIN number gives you immediate access to SunTouch 24, one PIN for telephone and PC access to your accounts. Members not using Audio Response may enroll on-line using the simple enrollment form.

Once I've enrolled, can I use SunTouch 24?

Processing an enrollment usually takes about five business days.

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Security

What type of security is used by SunTouch 24? SunTouch 24 uses an integrated security system protecting your account data from exposure to unauthorized persons. This system is a three-tiered security policy that governs all aspects of the SunTouch 24 service. Each tier governs a unique aspect of your SunTouch 24 session and transactions with the Credit Union. These policies form a rigid security implementation that enables members to conduct business with the Credit Union via the Internet with an extremely high degree of security.

Can anyone from the "outside" access the Credit Union's database?

Any and all requests for data must pass through two distinct validation and control centers. SunTouch 24 logs each request and answer at each stop through the firewall. Additionally, we log any suspicious activity. Suspicious activity causes an alarm.

What is encryption?

Encryption takes meaningful text and numbers and scrambles them into numerical nonsense before transmitting them across the Internet. Complex mathematical formulas create a key that translates the nonsense back into meaningful data. Billions of potential keys exist. We use a different key for each on-line session with SunTouch 24. We establish the key when your computer makes the on-line connection to SunTouch 24. Your next on-line session uses a completely different key!

What about my personal account?

Two-layers of additional security surround your personal account: your User ID (account #), and your 4 digit password or PIN. Both specific, individual codes access your account only. Additionally, the SunTouch 24 system automatically locks account access after three consecutive, unsuccessful attempts

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Hardware, Software & Internet Service Requirements

What type of personal computer do I need to access SunTouch 24?

You do not need a special computer configuration to access SunTouch 24. Generally, faster processors will give you a better/faster experience. We recommend the user have at least a 486 processor (Pentium preferred).

Can I use my Mac?

You can use any system that supports current browser, Internet, and security standards, including current Macintosh computers.

Are there any requirements for my modem?

For optimal graphics and data transmission, you should have the fastest modem your connection supports. However, SunTouch 24 transmits information and loads graphics quickly using a 28.8 Kbps modem.

And, what about my Internet browser?

To access SunTouch 24, you need to use an Internet browser that supports security encryption. SunTouch 24 supports both Netscape Navigator 4.0 (or higher) and Microsoft Internet Explorer 4.0 (or higher.) Unix and Macintosh versions of these browsers will also work with SunTouch 24. We recommend that you use 4.01 or greater versions of both browsers.

Does it matter who my Internet Service Provider is?

Having Internet access is the key to SunTouch 24. It is important to note, you must use a browser that supports SunTouch 24. If you subscribe to America Online, the current standard browser version offered is Microsoft Internet Explorer 4.0. These meet our security standards.

What should I do if my browser level is not supported by SunTouch 24?

For your protection, SunTouch 24 will not allow connections from browsers that do not support high level security encryption. If your browser level is not acceptable to meet our specific security protocol, you can go to the Sun Federal Credit Union homepage and download the acceptable version of Netscape or Internet Explore.

Can I connect to SunTouch 24 from within another network?

You may experience difficulty connecting to SunTouch 24 if you use a PC that is part of a network, such as a LAN or WAN that is connected to the Internet. Frequently, security barriers on many networks can prevent connection with secure, encrypted Web sites. If you experience difficulties in connecting from a networked PC, ask your network administrator about possible interference caused by security barriers.

Do I need any specific Credit Union accounts to access SunTouch 24?

To receive SunTouch 24 FREE of charge, you must have an active Sun Federal Credit Union checking account. Your SunTouch 24 password (or PIN) also gives you FREE access to our toll-free Audio Response service (account access by phone.)

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Member Support

What type of member support does SunTouch 24 have?

SunTouch 24 has an on-line help feature that can help answer many questions you may have when you are using SunTouch 24. Members may also direct questions to Sun Federal Credit Union at 1-800-786-0945, extension 236, Monday – Thursday from 8:00 a.m. – 4:30 p.m. and Fridays from 8:00 a.m. – 5:30 p.m.

What if I have questions regarding my Bill Payment Service?

Member support is available at (800) 823-7555.

Who do I contact if I forget my password?

If you forget your password, you need to call Sun Federal Credit Union, 1-800-786-0945, extension 236, Monday – Thursday from 8:00 a.m. – 4:30 p.m. and Fridays from 8:00 a.m. – 5:30 p.m. After verifying you are the accountholder, we'll issue you a new password. If you prefer you can also visit one of our offices.

How do I change my password?

To change your password, simply click on the "Change Pin" button. Your password change will be effective immediately.

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Troubleshooting

Why can't I login successfully and/or why did the system lock me out?

The system locks you out after three unsuccessful login attempts. This security feature prevents someone from trying to guess at your PIN. This may be happening for the following reasons:

1. You typed in your account number incorrectly.
2. You changed your PIN to include letters of the alphabet. The PIN must be numeric and only four digits long.
3. You have mistyped your PIN.

If this has happened to you, please contact Sun Federal Credit Union at 1-800-786-0945, extension 236, Monday – Thursday from 8:00 a.m. – 4:30 p.m. and Fridays from 8:00 a.m. – 5:30 p.m. Only Sun Federal Credit Union can unlock your account.

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Account Information

What type of account information is available with SunTouch 24?

With SunTouch 24, you can view the balance and transaction history of all of your Credit Union accounts, including checking, savings, certificates, IRAs, VISA and loans.

How can I see if a check has cleared?

Using the "Account History" function, you view all your account's cleared checks. For example, to find out if a check you wrote last week has cleared, simply click on "Account History" and select the checking account from which you wrote the check. Enter the 5 to 10 days you want to view and click on "Retrieve History". All the transactions that have cleared your account for the past number of days selected will display. If the check is there, you can click on the check number to see the check image and verify the payee.

How many months of Account History does SunTouch 24 have available?

Account History allows you to view all transactions on a particular account, beginning with the date you select. History is available for the current month in addition to the previous 90 days.

How do I download account information to import to Quicken or MS Money?

If you wish to download your account history into your personal financial management software (Quicken or MS Money), you may do so from the "Account History" screen. Simply select the appropriate format for your software. You may save this file or open your software immediately. To enter the download information into your personal records, follow your software's directions.

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Transferring Funds

How can I transfer funds between my accounts with SunTouch 24?

Transferring funds between your accounts is easy with SunTouch 24. A list of your accounts to which you may transfer funds to or from displays after selecting the "Transfer Funds" function from the left vertical tool bar. Simply select the appropriate account, enter the amount you would like to transfer and click on "Transfer Funds". It's that easy.

Do I receive a confirmation that my transfer is complete?

After verifying your transfer information, you will receive a confirmation of your transaction. This screen will display a confirmation number. This number will appear in your account's transaction history as well as on your account statement.

Is there a limit to the number of transfers I can make in a month?

Yes, U.S. Government Regulation E limits you to six (6) electronic or telephonic transfers per share account per month. For further information on Regulation E, please view our disclosures at our web site, www.sunfcu.org

Can I withdraw funds with SunTouch 24?

Withdraw funds from your Credit Union account by check. For security purposes, all check withdrawals are payable to the primary owner of the account and mailed to the address on record.



Bill Payment

What is Bill Payment?

Bill Payment is an easy way to pay your bills online through SunTouch 24. Save time, stamps and checks through one simple-to-use site, plus never worry if you're on vacation because payments can be scheduled in advance.

What is Bill Presentment?

Bill Presentment is the electronic delivery of a bill from a company to their customer. If this option is available for a bill, it will be displayed on the payee list. Once an e-bill is set-up, users receive bills in the "Payments" section. This eliminates the need for printed or email bills.

What are the features of Bill Payment & Presentment?

- Set-up any payee, even the babysitter!
- Schedule one-time or recurring payments
- Manage bills
- View the last payment amount and date of the payment by payee
- Receive bills at one location via an e-bill
- Set-up email announcements for e-bill arrival, due date and notification when a payment is made

What Do I Need to Get Started?

- Checking Account
- SunTouch 24
- Email Address

How do I sign up for Bill Payment & Presentment?

To sign up, click on the Bill Payment button within SunTouch 24. Complete the online form and submit. New enrollments take a 1-3 business days to process and members will be notified by email when bill payment is accessible.

How are bills paid?

Select a payee from the bill pay screen, enter the payment amount and pick the "Send On" date. Bill payment will automatically tell you the "Deliver By" date the payment will be received by the payee. Please verify that the "Deliver By" date is before the bill due date to avoid late fees. Funds withdraw from your checking account 1-2 days after the "Send On" date.

Make certain you have enough money in your checking account to cover all scheduled payments. If there are no available funds, your payment will still process; however you will be charged a non-sufficient funds fee (NSF). Your account will also be blocked until payment is collected. To set up overdraft protection using your savings account, personal line of credit or Visa Credit Card, simply contact the Credit Union.

Why can't I pay bills from my savings account?

Federal regulations classify your savings as a non-transactional account.

Can I change or delete a payment that is already entered?

Yes, if the edit is completed before the "Send On" date. Click on the "payments" button to make any changes.

What if I have questions regarding my Bill Payment Service?

Member support is available through 1-800-786-0945, extension 236, Monday – Thursday from 8:00 a.m. – 4:30 p.m. and Fridays from 8:00 a.m. – 5:30 p.m. You may also e-mail sunsupport@sunfcu.org, however, email is NOT a secure form of communication. **Do not** include sensitive information such as account numbers, credit card number, etc.