

Online Banking Features

Additional information on Online Banking, Mobile Banking, Money Desktop, and Remote Check Deposit can be found at TampaBayFederal.com

Accounts

Summary

The Accounts tab will show you a general overview of your account. At the top of the page, you will see your member number and the address we have on file. While under the Account tab and sub-tabs, you may click the Printer Friendly button in the upper right-hand corner. This creates a page formatted specifically for printing.

You can also view previous and current year dividends earned and interest paid, Visa® Credit card account information and account transaction history. Plus, you can also view current balance, available credit, three months of history, payment due, year to date interest and current month charges (from the last posting date).

Insured Accounts Summary

The Insured Accounts Summary section displays a general overview of your insured accounts, including the account title, type, balance and available balance.

Insured accounts include:

- Savings
- Money markets
- Share certificates
- Checking
- Individual retirement accounts

To view the details of an insured account, click on the account title. Your current transaction activity will then be displayed.

You may also view up to three months of your account history by going to the Next History Date Range, selecting dates using the fields provided and clicking More History. If you are looking at the details of your checking account, you can view a copy of the check by clicking on the check number.

Loan Summary

The Loan Summary section displays a general overview of your loans, including the loan title, type, balance, available balance, rate, payment and the due date.

To view the details of your loan, click on the loan title. Your current transaction activity will then be displayed. You may also view up to three months of your account history by going to the Next History Date Range, selecting dates using the fields provided and clicking More History.

Credit Cards

The Credit Cards section displays an overview of your credit card accounts. You will then be taken to a separate screen where you can view transaction history, view your statement, add or remove a card on your account, design your own card design and more.

Transfer

It's easy to transfer money between your credit union accounts (savings, checking or loans). All your online banking transactions are secure and you receive a transfer reference number for your records.

This option allows you to transfer funds between your accounts. The completion of a transfer is subject to the availability of sufficient funds in the account you are transferring from. If you do not have sufficient funds, the transaction will not be completed. If you have a cross-account transfer or linked accounts set up, you may also transfer funds to another member number or accounts outside of Tampa Bay Federal.

To transfer funds:

1. Click on Accounts tab.
2. Click on the Transfer Funds sub-tab.
3. Enter the amount you'd like to transfer in the field provided. Do not include dollar signs or commas.
4. Select the account you would like to transfer from (only eligible accounts will appear).

5. Select the account you would like to transfer to (only eligible accounts will appear). If you are transferring funds to a different member number, their eligible accounts will be displayed next to their member number.
6. Click on Transfer Funds.

Export

The Export option allows you to download your financial history to your computer for use with personal financial management software such as Quicken. If you would like to download your account history but do not use financial management software, a CSV (Comma Separated Values) format of your history is also available.

To export your transaction history:

1. Click on the Accounts tab.
2. Click on the Export sub-tab.
3. Select the account you'd like to export history for.
4. Select the date range.
5. Select an export format.
6. Click on Download Data.

E-Statements

Your monthly account statement can be viewed online! At the touch of your fingertips and in a secure environment, you have access to your monthly account statement including a 12 month day history. Plus you save both time and money by receiving your statement electronically instead of by mail. By choosing to view your statement online, you help us save paper, postage and other natural resources.

To sign-up for E-Statements, simply logon to Online Banking, click on "Statements." You will be asked to read the disclosure and consent to accept statements electronically instead of by way of US mail.

If you have already signed up for E-Statements, you will be able to view your electronic statements here. Your electronic statement will open in a new window.

Scheduled Transfers

You can schedule a transfer to occur at a certain date and time in the future. You can set up the transfer to happen once, or on a reoccurring basis. To view or modify the scheduled transfers that you have set up for your account, click on Scheduled Transfers.

Add a new scheduled Transfer:

Click on Add new scheduled transfer link

Or

Click on Accounts and Select Transfer. Then click the Schedule a Transfer Button.

View the scheduled transfers for the current month:

1. Click on View Current Schedule
2. To view the next or previous months transfers, click the "Prev Month" or "Next Month" links
3. To edit the transfer, click the transfer you wish to modify

View a list of all scheduled transfers ordered by the next transfer date:

1. Click on View by Next Transfer Date
2. To edit the transfer, click the transfer you wish to modify

Linked Accounts

You can add account to account transfers using the linked accounts menu item. This will allow you to transfer or receive money to a different account at a different financial institution.

To link to another account:

1. Click on Accounts tab.
2. Click on the Linked Accounts sub-tab.
3. Select Bank Account in the account type drop down.
4. Add the bank information in the text boxes below the drop down.
5. Click Add Account.
6. Confirm the bank information.

Please note: In order to complete the verification process, you will have 2 small transactions that will be transferred to the external account. The amount of the transactions will need to be verified. Once you identify these transactions, you will return to the external accounts page and press complete verification. If the amounts entered match the amounts of the transactions, then the account will be enabled for funds transfers.

Dashboard

View a snapshot of your Account Activity; Messages & Alerts; Transfers & Payments: Scheduled Transaction; and MoneyDesktop access all on one page.

Bill Pay

Bill Pay

Tired of the hassle of writing checks to pay for recurring monthly bills? Looking for an easier and secure way to make payments? Bill Pay, your electronic checkbook is a convenient way to pay your bills through Online Banking. View details of recent payments, receive eBills and bill payment reminders automatically, and pay almost anyone at your convenience.

Same Day Bill Payment - Running late paying your bill and need to get it paid quickly and conveniently? The Same-Day Payments are available now through the calendar feature when you schedule a payment to that biller.

Popmoney - The Easy Way to Pay! Email it. Text it. Pay people with Popmoney. The Popmoney® personal payment service lets you send money to friends, family or almost anyone. All you need is their name and e-mail address or mobile telephone number to move money from your bank account to theirs. To use Pop Money, log into your Online Bill Pay account and choose the 'Popmoney' tab.

Online Services

E-Statements

Your monthly account statement can be viewed online! At the touch of your fingertips and in a secure environment, you have access to your monthly account statement including a 12 month history. Plus you save both time and money by receiving your statement electronically instead of by mail. By choosing to view your statement online, you help us save paper, postage and other natural resources.

Check Withdrawal

This form allows you to request a check addressed to the primary owner of the account, sent to the address we have on file. The maximum amount you can request to have withdrawn is \$6,000 per day. Please be sure to verify your address by going to "Online Services" and click on "Address/Phone Number."

To request a check withdrawal:

1. Click on the Online Services tab.
2. Click on Check Withdrawal.
3. Select the account you would like to have the check withdrawn from in the drop-down menu. Only eligible accounts will be displayed.
4. Enter the amount you wish to withdraw.
5. Click on Submit to request the check. You will receive an acknowledgement of the request within one business day.

Check Copy

You may request a copy of a paid check that does not appear in your itemized transactions. Your check will be mailed within 10 business days to the address on the account. Please be sure to verify your address by going to "Online Services" and clicking on "Address/Phone Number." Your account will be charged for any applicable fees. If your check cleared over 90 days ago, there will be an additional statement copy fee.

To request a copy of a paid check:

1. Click on the Online Services tab.
2. Click on Check Copy.
3. Enter the amount the check was written for. Do not include dollar signs or commas.
4. Enter the check number.
5. Enter the date the check cleared (month/day/year).
6. Click on Submit to request a copy of the check.

Check Reorder

You may place an order for a new check supply online so long as there are no changes to the address or check style that you've previously ordered through the Credit Union. If your address has changed since your last order of checks, you will need to visit a branch or mail your order form in with any corrections. If you proceed to order checks through this service, the checks will be printed with the same address as your last order. If any other personal information has changed, please contact the credit union directly.

To order a new check supply:

1. Click on the Online Services tab.
2. Click on Check Reorder and follow the onscreen instructions.

Stop Payment

You may place a stop payment on personal checks or transactions online. If you need to place a stop payment on an electronic check, please visit your nearest branch location or contact the credit union. A stop payment fee of \$32.00 will be deducted from your account for each stop payment request made. The request will be valid for 6 months after the date of the request. Please note: Stop payments on checks are not guaranteed until 48 hours after the date of request.

To request a stop payment on a single check:

1. Click on the Online Services tab.
2. Click on Stop Payment on a Check.
3. Select "Place stop payment on the following account."
4. Select the account you would like to stop a payment on.
5. Select the account you would like the stop payment fee to be taken from.
6. Click Continue.
7. Enter the number of the check.
8. Select a reason for the stop payment request from the drop-down menu.
9. Click Continue and you will receive a confirmation that your stop payment has been placed.

To request a stop payment on range of checks:

1. Click on the Online Services tab.
2. Click on Stop Payment on a Check.
3. Select "Place stop payment on the following account."
4. Select the account you would like to stop a payment on.
5. Select the account you would like the stop fee payment to be taken from.
6. Click Continue.
7. Enter the beginning check number and ending check number for the checks you would like to stop.
8. Select a reason for the stop payment request from the drop-down menu.
9. Click Continue and you will receive a confirmation that your stop payment has been placed.

If you would like to view existing stop payment requests:

1. Click on the Online Services tab.
2. Click on Stop Payment on a Check.
3. Select "Review existing stop payments from the following account."
4. Click Continue.
5. A table listing all of your stop payments will be displayed.

Alerts

Sign-up for important alerts delivered directly to your mobile phone or e-mail. This free service lets you set up your own personalized alerts customized to your preference. Read more about account alerts in the Alerts tab in Online Banking.

Cross Account Access

Cross accounts allow you to make transfers to Tampa Bay Federal accounts you are joint on. In order to become joint on an account, you must do so at a branch with a member representative. Once you are joint on the account, you can add the account to your Online Banking by completing the request in this tab. Cross accounts will be added within two business days.

Travel Notification

Traveling outside your normal area? We'll make sure your card is unencumbered with potential security restraints so you can enjoy your trip and build those memories.

Courtesy Pay

Sign up for a courtesy pay overdraft. An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Please refer to our [Fee Schedule](#) for fees associated with our Courtesy Pay Service.

MoneyDesktop

MoneyDesktop allows you to view and analyze all of your accounts from one convenient location. View account balance information from credit unions and banks. You can also keep an eye on bills and utilities, assess net worth, review your budget and see how you spend your money and determine the best way to pay down your loans and credit cards.

User Options

Online Banking can be customized to fit your needs. You can decide how long the system stays connected before it logs you out, create personalized account nicknames and set your account history date range.

Address/Phone Number

This online form allows you to update your address and phone number(s) on file. If you have multiple accounts with us, you will need to update your contact information with each account separately. If you have a Visa account with us, you will also need to update that account separately. To do so, click on your credit card under Summary. This will open a new browser. Choose My Profile and update your information.

Please note: Foreign addresses and phone numbers cannot be updated online, please mail your request to change your address to: Tamp Bay Federal Credit Union, P.O. Box 7492, Tampa, FL 33673-7492.

To update your address and/or phone number:

1. Click on the User Options link.
2. Click on the Address/Phone Number tab.
3. Enter your updated address and phone number(s) in the appropriate fields provided. Please do not use any symbols or special characters.
4. Click Submit and you will receive a confirmation that your information has been updated.

Change Password

This form allows you to change your home banking password. Passwords must be 8-25 characters in length and use a combination of numbers and letters. Passwords must not include any symbols, contain your social security number, your account number or be one of your three previous passwords. Remember, passwords are case-sensitive!

To change your password:

1. Click on the User Options link.
2. Click on Password.
3. Enter your current password in the "Old Password" field.
4. Enter a new password in the "New Password" field.
5. Re-enter the new password in the "Re-enter password" field.
6. Click Submit and you will receive a confirmation that your password has been updated.

You may change your home banking password at any time. For security purposes, it is recommended you change your password every six months. If you have forgotten your password, you may use Password Help on the login page to reset it or contact the credit union for further assistance.

Change E-mail Address

This online form allows you to view/update your e-mail address. Your e-mail address will be used for E-Statement and notifications and to provide you with product or service information that may be a potential benefit. Please refer to our Privacy Policy for more information.

To change your e-mail address:

1. Click on the User Options link.
2. Click on E-mail Address.
3. Enter your updated e-mail address in the field provided.
4. Click Submit and you will receive a confirmation that your e-mail address has been updated.

To remove your e-mail address from our mailing list:

1. Click on the User Options link.
2. Click on E-mail Address.
3. Check the box "Please remove my E-mail address from the mailing list."
4. Click Submit and you will receive a confirmation that your e-mail address has been updated.

Change History Date Range

The Change History Date Range allows you to select what account history dates you would like to have displayed. By default, only the current month's history is displayed.

To change your history date range:

1. Click on the User Options link.
2. Click on History Date Range.
3. Select a date range by selecting one of the date range descriptions.
4. Click on Change Date Range to save your changes.

Change Your Timeout

The Change Your Timeout feature allows you to set the number of minutes of inactivity in your online banking session before the system automatically logs you out.

To change your timeout:

1. Click on the User Options link.
2. Click on Timeout.
3. Select the number of minutes from the drop-down menu.
4. Click on Change Timeout to save your changes.

Create Account Nickname

Personalize the account names that are displayed in home banking for easier recognition.

To create or update an account nickname:

1. Click on the User Options link.
2. Click on Account Nicknames.
3. Modify your account nickname in the field provided to the right of the account name.
4. Click on Submit to save your changes.
5. To restore the system default name, delete the nickname from the provided field and click on Submit to save your changes.

Change User Security Key

Choose a word that displays on login for your user security key. This will help you know that the website is valid.

To create or update a security key:

1. Click on User Options link.
2. Click on Change User Security Key
3. Modify your key
4. Click on Submit to save your changes

Change Font Size

Change the size of the font that displays for you during your Online Banking session.

To change the font size:

1. Click on User Options link.
2. Click on Change Font Size
3. Choose the size you prefer in the drop down box
4. Click on Submit to save your changes

Or

Click on the Font Size letter for the size of the font you prefer in the top right corner of the page

Contact Us

View Messages

View any messages you have sent us through our secure message system, or any responses to the messages you have sent.

[Send a New Message](#)

Send a message through our secure system to contact us with your specific questions.

[Telephone Numbers](#)

Our Member Service Contact Center is open Monday 8am -6pm, Tuesday-Thursday, 9am-6pm, Friday 8am- 6pm, and Saturday, 9am-1pm and can assist you with Online Banking or credit union account questions. Contact us at 813-24704414. E-mails sent during closed hours will be answered on the next business day.

[Find a 24-Hour ATM](#)

Find a Credit Union ATM to access your accounts 24 hours a day at many locations around the world.

[Find a Branch](#)

Find the branches near you.

System Requirements

Minimum Browser Requirements for Online Banking

Online Banking is designed for the following browsers. Using other browsers may cause the web pages to appear misaligned and prevent access to Online Banking.

The most current version and the 2 previous versions for the following browsers are supported:

- Internet Explorer
- Google's Chrome
- Mozilla's Firefox
- Apple's Safari

Chrome is required to utilize the MoneyDesktop feature.

It is highly recommended that the most current browser version be used to access Online Banking.

Additional Requirements:

Please ensure your browser:

- is cookie-enabled,
- is JavaScript-enabled,
- supports secured sites,
- has its Privacy settings at Medium or less,
- has at least a 128-bit encryption.

Determining Your Browser Version

On the toolbar at the top of your browser window, click on "Help". Then, depending on which browser you have, click on one of the following:

- "About Internet Explorer"
- "About Mozilla Firefox"
- "About Safari"

A screen will appear telling you what browser and version you are using.

About Security

Is it safe to give out my account information over the internet?

We have taken all appropriate measures to ensure that our website and online banking product is secure, and that our members' account information remains private. Our members also play a role in protecting their information. Your online banking User ID and Password should be provided only when your browser shows a Secure Socket Layer (SSL) session is taking place. Secure Socket Layer (SSL) technology encrypts account information between computers, so that it is virtually impossible to be read by others. We recommend that our members use a current version of browser software so that they may benefit from the most up to date internet security available. After you finish any website session that included viewing or sending private information you should close your browser window.

Security Tips

- Never reveal your PIN or password. This includes your Phone Teller PIN or the password that you selected when you signed up for online banking.
- Use the Logout icon to end an online banking session. This expires all the cookies that were set in your session.
- The amount of time you can remain inactive before being automatically logged out of online banking can be set under “Online Services.” For your own security, keep this time setting as short as possible.
- It is recommended that you balance your account at least once a month so that any discrepancies can be reported to us in a timely manner.

Common Error Messages

The following errors may occur when accessing Online Banking:

- **Account verification error.** Your password is incorrect. Verify the password and re-enter it. Check to make sure the Caps Lock is not on. Passwords are case-sensitive; the Caps Lock may alter the way your password is being entered.
- **The account has been locked.** You have had too many invalid login attempts. As a security measure, Online Banking will allow three invalid password attempts and will lock out the account on the fourth try. To reset your password, please use our password reset tool or contact us for assistance.
- **We’re sorry, we are unable to process your request at this time.** Online Banking is temporarily down for system maintenance. Try again periodically. If the message is displayed repeatedly, contact us.

Troubleshooting

Error Messages – To show us the exact error message that you are receiving, display the error message on your screen then press Print Screen on your computer’s keyboard. This will transfer the image to your clipboard which can then be pasted into a Word document or other application.

When experiencing an error message, try the following steps before contacting your financial institution:

1. Clear the cache, reload, or refresh.
2. Close the browser.
3. Retry.

After trying this and you still continue to receive the error message, contact us.

IMPORTANT:

When reporting problems to us, please have as much information ready as possible (e.g. when the problem occurred, browser version, etc.).

Unsuccessful Transfer(s) – If a transfer is unsuccessful you will be given a reference number. You may email us and a Customer Service Representative will assist you in finding out why your transfer was not successful.

I’ve opened Quicken and tried to connect to you to download my files; it does not work. How can I do this?

To export your transactions, click on the Online Services tab, then click on Export “Account Information.”

1. Choose the account and the dates you would like to export history for.
2. Select Quicken as your Export format, and click the Download Data button. Do this for each account you wish to export.
3. Open Quicken. The exported history items will be automatically uploaded.

It takes so long to download data, my session times-out and I have to start all over. How do I fix this?

We suggest that you increase the time limit on your connection with us. To increase the time limit click on “Online Services” in Online Banking and then select “Timeout.”

