

# eAlerts!

## What are eAlerts?

eAlerts are emails sent to you to notify you of certain transactions or events happening on your account. Each eAlert can be sent to multiple email or cellular phone addresses within minutes of the actual transaction.

## How do I set up an eAlert?

Click the "Add eAlert" image to begin. Choose the type of eAlert you would like to set up from the dropdown.



## How many eAlerts am I allowed to sign up for?

There is absolutely no limit to the number of eAlerts you can sign up for. You can sign up for multiple types of eAlerts as well as sign up multiple times for each type of eAlert. For example, you can set up a low balance eAlert to be notified at home anytime your checking account balance drops below \$200.00. You can then sign up for another low balance eAlert and have it email your cellular phone anytime your account balance drops below \$50.00.

## When will I receive an eAlert?

On most eAlert setup screens there are two fields called "Send eAlerts From" and "Send eAlerts Until". Enter the time range you would like your eAlerts to be sent. If an eAlert is triggered outside of your chosen time range, your eAlert will be sent the following day. The exception to this is the Daily Balance eAlert. For this eAlert type you need to choose a "Notify Me At" time to be notified once a day. If you would like to receive all of your eAlerts at a specific time every day, simply set "Send eAlerts From" and "Send eAlerts Until" to the same time, making sure to choose a time during normal business hours.

## What are the different eAlert types that I can sign up for?

- ***Default eAlert Settings***  
This eAlert works at the account level and is used to define some default settings that will be pre-filled each time you add a new eAlert. These default settings include Email Addresses, Cellular Phone Addresses, Notification Times, Detail Level, and Nickname.
- ***Low Balance eAlert***  
A minimum balance amount will be entered at the time of set up. You will be notified when a transaction causes the selected share balance to fall below that amount.
- ***Low Available Balance eAlert***

A minimum available balance amount will be entered at the time of set up. You will be notified when a transaction causes the selected share's available balance to fall below that amount.

- ***Daily Balance eAlert***  
You will be notified of the appropriate balance(s) once daily at a time you specify.
- ***NSF eAlert***  
You will be notified each time an NSF fee is assessed to the selected share(s).
- ***Courtesy Pay (CP) eAlert***  
You will be notified each time a Courtesy Pay fee is assessed on the selected share(s).
- ***Overdraw Transfer (ODT) eAlert***  
You will be notified each time an Overdraw Transfer occurs on the selected share(s).
- ***Insufficient Funds eAlert (combines NSF, CP, & ODT)***  
This mimics a situation in which each of the NSF, Courtesy Pay, and Overdraw Transfer eAlerts have been created on the account. When this type is chosen, all three will be checked for and sent individually according to their descriptions above, so instead of individually setting up each of the NSF, Courtesy Pay, and Overdraw Transfer eAlerts you can set up one Insufficient Funds eAlert.
- ***Overdraft Tolerance Changed eAlert***  
You will be notified of any change in the Overdraft Tolerance value on the selected share(s).
- ***Overdraft Tolerance Added eAlert***  
You will be notified if the Overdraft Tolerance is changed from \$0.00 to any value greater than \$0.00 on the selected share(s).
- ***Overdraft Tolerance Revoked eAlert***  
You will be notified if the Overdraft Tolerance is changed from any value greater than \$0.00 to \$0.00 on the selected share(s).
- ***Direct Deposit Received eAlert***  
You will be notified of each Direct Deposit made to the selected share(s).
- ***Automatic Withdrawal eAlert***  
You will be notified whenever an Automatic Withdrawal posts to the selected share(s).

- ***Pending ACH Transaction eAlert***  
 You will be notified whenever a new ACH Transaction (Automatic Withdrawal or Direct Deposit) is placed on your account as pending. Note that not all ACH transactions will be put in pending status prior to being posted. A transaction can be posted without ever triggering a Pending ACH Transaction eAlert. Transactions with an amount of \$0.00 (pre-note authorization transactions) will be ignored for the purposes of this eAlert.
- ***Large Withdrawal eAlert***  
 A minimum withdrawal amount will be entered at the time of set up. You will be notified each time any withdrawal which equals or exceeds that amount is completed on the share(s).
- ***Draft Withdrawal eAlert***  
 You will be notified each time a draft withdrawal is completed on the share(s).
- ***Share Transfer eAlert***  
 You will be notified each time a transfer transaction is completed on the share(s).
- ***Specific Check # Cleared eAlert***  
 A check number must be entered at the time of set up and you will then be notified when it clears. This is a one-time only eAlert and will be deleted from the active list once it is sent.
- ***Dividend Rate Change eAlert***  
 You will be notified whenever the dividend rate is changed on the selected share(s).
- ***Maturing Certificate eAlert***  
 You will select how many days in advance you want to be alerted to a Certificate maturing and will receive notification accordingly.
- ***Interest Rate Change eAlert***  
 You will be notified whenever the interest rate is changed on the selected loan(s).
- ***Loan Payment Due eAlert***  
 You will select how many days in advance you want to be alerted to a loan payment being due and will receive notification accordingly.
- ***Loan Payment Made eAlert***  
 You will receive an eAlert each time a payment is made on the loan(s).
- ***Loan Payment Change eAlert***  
 You will receive an eAlert whenever the payment amount on the loan is changed.

- ***Loan Past Due eAlert***  
 You will receive an eAlert if your loan's due date passes without a payment being made. You may receive this eAlert again if a payment is not made in a timely manner.
- ***Mortgage Payment Due eAlert***  
 You will select how many days in advance you want to be alerted to a mortgage payment being due and will receive notification accordingly. Note that if your mortgage is treated as a Loan you can use the Loan Payment Due eAlert instead.
- ***Large Debit Card or ATM Transaction eAlert***  
 A minimum purchase amount will be entered at the time of set up. You will be notified each time a transaction is completed (Credit/Debit Card, POS, or ATM) using that card which equals or exceeds that amount.
- ***Large Credit Card Purchase eAlert***  
 A minimum purchase amount will be entered at the time of set up. You will be notified each time the credit card is used to make a purchase which equals or exceeds that amount.
- ***Low Available Credit (Credit Card) eAlert***  
 A minimum available credit amount will be entered at the time of set up. You will be notified when a transaction causes the available credit to fall below that amount.
- ***Line of Credit Advance eAlert***  
 You will receive an eAlert each time an advance is taken against the loan(s).
- ***Low Available Line of Credit (Loan) eAlert***  
 A minimum available credit amount will be entered at the time of set up. You will be notified when a transaction causes the available credit to fall below that amount.
- ***Online Banking Access eAlert***  
 You will be notified any time your account is accessed via Online Banking.
- ***Online Banking Share Transaction eAlert***  
 You will be notified of transactions conducted via Online Banking.
- ***Mailing Address Change eAlert***  
 This eAlert works at the account level. You will be notified any time a change is made to the Street, City, State, Zip Code, or Extra Address fields on your account.
- ***E-mail Address Change eAlert***  
 You will be notified any time a change is made to either the E-mail Address or Alternate E-mail Address fields on your account.

- ***Regulation D Transaction eAlert***

This eAlert works at the account level and monitors each share independently.

Regulation D is a government regulation which, among other things, differentiates between transaction shares and non-transaction shares. Regulation D places monthly limitations on non-transaction shares, such as savings and money market shares.

Transaction shares, such as checking or draft shares, are not subject to Regulation D limitations. This eAlert will be sent each time a transaction that qualifies under Regulation D is performed on a non-transaction share. If you choose the "Specific" detail level, the eAlert will also inform you of how many such transactions have been performed thus far during the current month. Contact the Credit Union for more details and limitations on Regulation D transactions.

To view a full version of FAQ click [here](#).