



ACCOUNT MANAGER FAQs

Q: What are the hardware and software requirements to use ePower Online Services?

Gaining access to our ePower Online Services is as simple as surfing the web. You will need a personal computer (486 processor or higher), a modem (28.8 kbps or higher), an Internet Service Provider (i.e., AOL, Earthlink, etc.), and a browser (Netscape Navigator 4.7, Microsoft Internet Explorer 5.0, or AOL 5.0 or above is recommended).

Q: When I key a transaction through Account Manager, when is it processed?

Toyota FCU operates on a live, real-time network interface. This means any transaction such as a withdrawal or transfer is processed immediately. Our real-time network interface allows you to return immediately to the Account Summary section and verify the transaction. In the event a transaction does not occur or is unable to be processed per your request, an error message will be displayed.

Q: What is the maximum amount I may withdraw or transfer through Account Manager?

For your protection, withdrawals and transfers are limited to \$99,999.99 per transaction. Higher limits may be authorized if requested in writing.

Q: May I transfer funds or make loan payments to other Toyota FCU accounts?

Yes, as long as the account has the same ownership and is "linked" to the account in which you choose to make the transaction. If a link has been established, a "transfer to" option will appear on the pull down menu after you click the "Transfer Funds" icon.

Q: May I make Toyota FCU loan payments through Account Manager?

Yes, you may complete regular payments, or make additional payments on all consumer loans except MasterCard.

For real estate loans, only regular payments are allowed. Additional payments or principal payments may only be made through our branch locations.

Q: May I request an advance from my line of credit through the Account Manager?

Yes, Quick Cash or Home Equity lines of credit advances are available through the Account Manager. The minimum advance from a Quick Cash Line of Credit is \$250.00. The minimum advance from a Home Equity Line of Credit is \$500.00.

Q: If I have a problem or question with the Account Manager, what information should I have ready to supply to Toyota FCU?

In order to assist you in the most efficient manner, the following information would be most helpful:

- Date, time, and type of transaction/problem
- Computer operating system (i.e., MAC or IBM compatible, etc..)
- Browser type and version (i.e., Microsoft Internet Explorer, version 4.0)
- If you received an "error" message during your transaction, please record as completely as possible.



800.230.3306

www.toyotafcu.org