



TOYOTA FCU FAQs

Q: Who is eligible to join Toyota FCU?

Full-time and part-time employees who are eligible for Toyota benefits and Toyota retirees are eligible to join.

Q: Are family members eligible to join Toyota FCU?

Yes, family members of active Toyota associates and retirees may join. This includes spouses, parents, step-parents, children, step-children, brothers, sisters, grandparents, and grandchildren.

Q: Do I have to close my credit union account if I change jobs?

No, once you become a member of the credit union, you are a member for life, even if you move, switch jobs, or careers.

Q: How do I join the Credit Union?

To become a member, a minimum \$5 balance is required in your Strategic Savings account (core account), plus a \$5 lifetime membership fee.

Q: How long do I have to be a member before I can apply for a loan?

Once you become a member, you may immediately apply for a loan (as long as your account is in good standing).

Q: Do I automatically qualify for a loan or MasterCard since I am a Toyota FCU member?

You are eligible to apply for a loan; however membership does not entitle or guarantee you a loan. You must meet underwriting requirements in relation to income and credit standards.

Q: Do you offer home loans?

Yes, we offer a variety of mortgage loans. Toyota FCU specializes in first deed, and relocation loans, and refinances. Home Equity Loans are also available.

Q: How long does it take before my transactions post to my account?

All transactions are completed live via our network interface. This means that all transactions, whether performed by person, ATM, ePower Online Services, or PAL, are posted immediately to your account.

Q: What is the difference between direct deposit and payroll deduction?

Direct deposit delivers your "net check" directly to your Toyota FCU checking or savings account. Payroll deduction delivers a specific dollar amount from your check to your Toyota FCU savings account(s).

Q: What is the difference between an ATM card and an ATM/VISA Check Card?

An ATM card allows you to perform transactions only at ATMs and a limited number of approved merchants who are authorized to accept ATM transactions (i.e., Wal-Mart and Kroger). The Visa Check Card allows you to perform ATM card transactions as well as acceptance for purchases anywhere you see the VISA logo.

Q: What ATM networks may I use off campus with my ATM or ATM/Visa Check Card?

You may use either of your cards at participating ATMs nationwide. Please see the reverse side of your card for participating networks. For "surcharge-free" transactions, please look for participating CO-OP or Alliance One network ATMs. For a location near you, please visit www.toyotafcu.org.

800.230.3306
www.toyotafcu.org