

# Digital Self-Service Guide

Access your accounts quickly, easily, and securely with our online and mobile banking services.



## Login to Get Started

Visit [towerfcu.org](https://towerfcu.org)

or download Tower's Mobile App

Enter your Member Number/Username and Password.

### First time logging in?

Use the last four digits of your

Social Security Number as your initial password.



# Account Services

## Account History

Login to Home Banking or Tower's Mobile App to view your account history to include deposits, withdrawals, purchases and loan payments.

[Learn more about Tower's Online and Mobile Banking.](#)

## Debit Card Controls

Login to Home Banking > Additional Services

Login to Mobile App > More > Debit Card Controls

## Electronic Statements

Enroll or view your Tower statements and tax statements.

Login to Home Banking > Additional Services > eStatements

Login to Mobile App > More > Account Services > eStatements

## Stop Payment

Login to Home Banking > Additional Services > Stop Payment

Login to Mobile App > More > Account Services > Stop Payment

## Update Contact Information

Change address, phone number or email.

Login to Home Banking > My Profile

Login to Mobile App > More > Navigation Gear > My Profile

## Deposit a Check \*

Enroll and deposit checks using your mobile device.

Login to Mobile App > Check Deposit

## Check Copies † or Check Orders †

Login to Home Banking > Additional Services

## Debit Card Application or Travel Notification

Login to Home Banking > Additional Services



## Transfer & Pay

Make transfers to: Tower accounts • other members • accounts at other institutions—including domestic and international wires • to your loans at other institutions or creditors. Make payments to: your loans at other institutions or creditors • pay friends and family.

Login to Home Banking > Transfer & Pay > Help Me Send Money

Login to Mobile App > Pay > Help Me Send Money

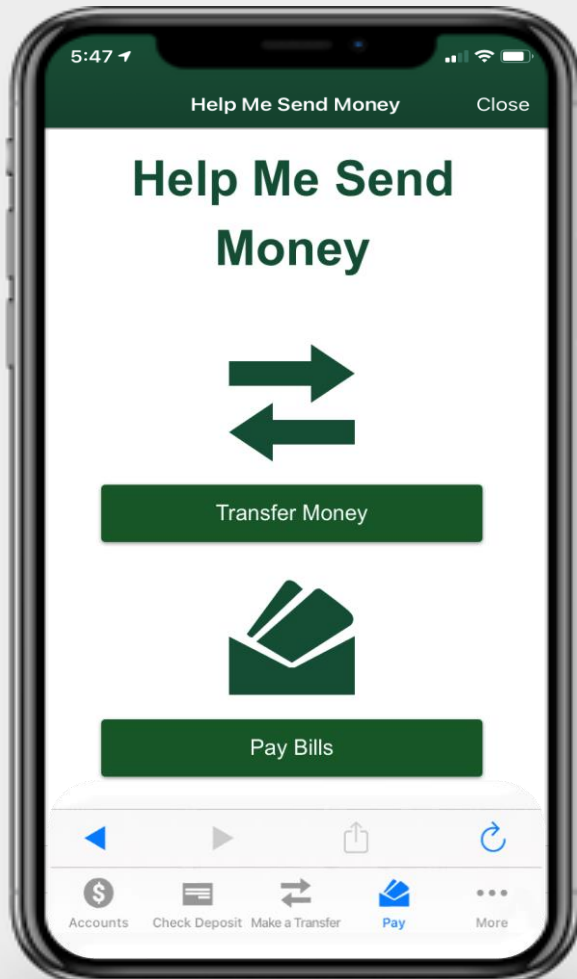
## Pay Tower Loans From External Accounts

Pay your Tower loans using funds from another account.

Login to Home Banking > Transfer & Pay

Login to Mobile App > Pay > Pay Tower Loan from External Account

Or visit [Tower Web Payments Center](#).



# Credit Card Services

## Account History, Payment, Electronic Statements, and Controls

Login to Home Banking or Mobile App > select your Mastercard®

## Balance Transfer †

Login to Home Banking > Additional Services

## Travel Notification

Login to Home Banking > Additional Services



## Apply For a Loan or Credit Card

Login to Home Banking > Apply for a Loan

Login to Mobile App > More > Loan Services > Apply for a Loan

## Club Account Name Change

Login to Home Banking > Additional Services

## Open New Account

Login to Home Banking > Open New Accounts

Login to Mobile App > More > Account Services > Open New Accounts

# Products and Services

# Contact Center Support

## Secure Email and Chat

Login to Home Banking > Support

Login to Mobile App > More > Help & Support

## Member Service Center

866-56-TOWER

# Account Disputes

## Collections Support

240-459-1763

## Debit Card Dispute

1-877-554-0885

## Mastercard or Account Dispute

Visit a branch or call the Member Service Center.

# Notifications

## Text, Mobile and Email Alerts in Home Banking

You can set up alerts for when:

- Your balance goes above or below a certain amount you've set.
  - A check clears your account.
  - Your Tower loan payment is due or overdue.
  - Receive a weekly text or e-mail with your balance every Friday.
  - Your Tower Share Certificate is nearing its maturity date.
  - A large deposit or withdrawal posts to your account.
- Alerts can be customized.

Login to Home Banking > Notifications

Login to Mobile App > More > Navigation Gear >  
Push Notifications

## Security



## Authenticator

Login to Home Banking > My Profile > Security Options > Authenticator

Login to Mobile App > More > Navigation Gear > My Profile > Security Options > Authenticator

# Additional Support

	Branch	Call Center	Chat	Secure Email
Bonds	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Certificate Maintenance	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Check or Record Copies †	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Coin Counter	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Debit Card PIN	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fraud Reporting	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Instant Issue Debit Card	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IRA Request	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Notary	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Official Check	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Password Reset	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# Digital Wallets

## Digital Wallets

For more information, please visit [towerfcu.org](http://towerfcu.org) > 24/7 Access > Transfer & Payments



\* Mobile Banking services are free to all Tower members. Your carrier's message and data rates may apply. Other Mobile Deposit restrictions may apply. Mobile Deposit available in the Mobile App only. Apple, iPad®, iPhone®, and iPod® touch are trademarks of Apple, Inc. registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android, Google Play and the Google Play logo are trademarks of Google Inc.

[Funds Availability](#)

† [Fee Schedule](#)

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