

# Digital Self-Service Guide

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

## Digital Banking

Enjoy secure online access to your accounts from anywhere, anytime.

## Login to Get Started

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

or download Tower's Mobile App

Enter your Username and Password.

### First time logging in?

Visit [towerfcu.org](https://towerfcu.org), select Login and Sign Up then follow registration instructions.



# Account Services

## Account History

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

[Learn more about Tower's Digital Banking.](#)

## Update Contact Information

Change address, phone number or email.

Login to Online Banking > My Profile

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

## Open New Account

Login to Online Banking > Open New Accounts

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

## Electronic Statements

Enroll or view your Tower statements and tax statements.

Login to Online Banking > Additional Services > eStatements

Login to Mobile App > More > Account Services > eStatements

# Account Services Continued

## Club Account Name Change

Login to Online Banking > Account Services > Club Account Name Change

Login to Mobile App > More > Account Services > Club Account Name Change

## Deposit a Check \*

Login to Mobile App > Check Deposit

## Check Copies †

Login to Online Banking > Additional Services > Check Copies

Login to Mobile App > More > Account Services > Check Copies

## Check Orders †

Login to Online Banking > Additional Services

## Stop Payment

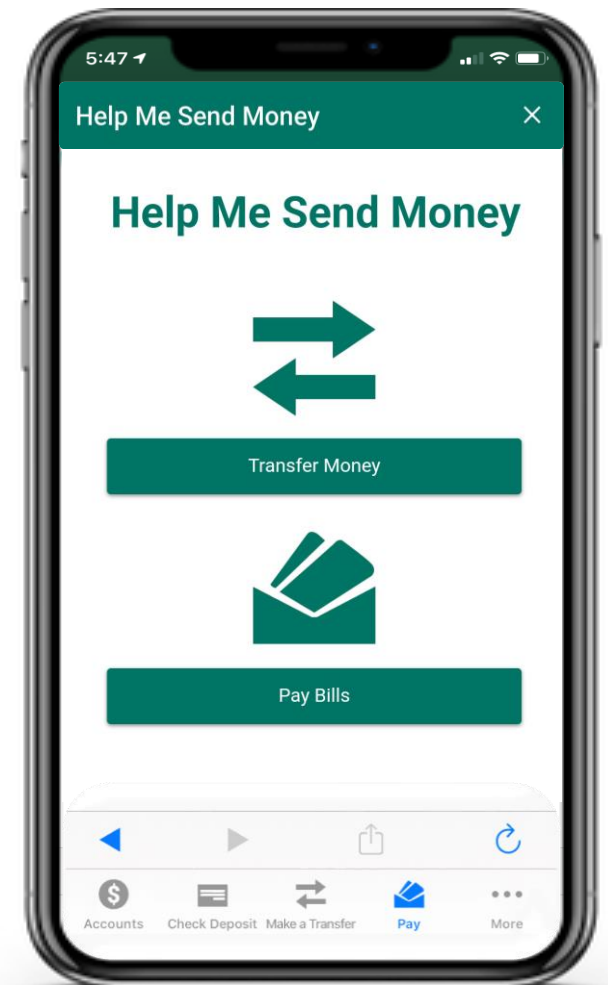
Login to Online Banking > Additional Services > Stop Payment

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

## Money Management

Login to Online Banking > Money Management

Login to Mobile App > More > Financial Management > Money Management



# Transfer & Pay

## Domestic or International Wire

Login to Online Banking > Transfer & Pay > Transfer Money > Domestic or International Wire

Login to Mobile App > More > Account Services > Domestic or International Wire

## 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

Login to Online Banking > Transfer & Pay

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

## Pay Tower Mastercard® from External Account

Login to Online Banking > Transfer & Pay > Tower Mastercard® from External Account

Login to Mobile App > Pay > Tower Mastercard® from External Account

# Card Services

## Mastercard® Account History, Payment, Electronic Statements, & Controls

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

Login to Mobile App > More > Card Services > Tower Mastercard®

## Balance Transfer †

Login to Online Banking > Additional Services

Login to Mobile App > More > Card Services

## Card Controls & Alerts

Login to Online Banking > Additional Services

Login to Mobile App > More > Card Services

## Credit Card & Debit Card Travel Notification

Login to Online Banking > Additional Services > Credit Card or Debit Card Travel Notification

Login to Mobile App > More > Card Services > Credit Card or Debit Card Travel Notification

## Debit Card Application

Login to Online Banking > Additional Services

Login to Mobile App > More > Card Services > Debit Card Application

## myTowerRewards

Login to Online Banking > myTowerRewards

Login to Mobile App > More > Card Services > myTowerRewards

## Compare All Cards

We have the right card for you. Choose from three Mastercard® credit cards, each with unique benefits.

[Learn More >](#)

# Loan Services

## Apply For a Loan or Credit Card

Login to Online Banking > Apply for a Loan

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

## Loan or Credit Card Application Status

Go to towerfcu.org > Contact Us > Check Application Status

Login to Online Banking > Information > Quick Links > Check Application Status

Login to Mobile App > More > Loan Services > Apply for a Loan > Check Application Status

## Tower Car Buying Service

Go to towerfcu.org > Loans > Auto Loan > Start Shopping or Tower Car Buying Service

Login to Mobile App > More > Loan Services > Tower Car Buying Service

## HomeAdvantage Program

Go to towerfcu.org > Loans > Mortgages > Buy a Home > HomeAdvantage Program

Login to Mobile App > More > Loan Services > HomeAdvantage Program

## Home Loan Application Status

Go to towerfcu.org > Loans > Mortgages > Buy a Home > View Pending Application

# Contact Center Support

## Secure Email and Chat

Login to Online Banking > Support

Login to Mobile App > More > Contact Us

## 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 Digital 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 Online Banking > Notifications

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



## Security

### Authenticator

Login to Online 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) > Banking > Digital Banking



\* 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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