

Member Services

Authentication is the process of verifying your identity so we know it's you trying to access our server and you know you're at our real website.

We've chosen image selection and challenge questions for authentication process because we know using your account number and password isn't secure enough.

What is the cost for Home Banking?

The Home Banking is offered free of charge to our members.



Savings:

- Share Savings
- Share Draft/Checking
- Club Accounts ó Holiday & Vacation
- Term Share Certificates
- IRA Certificates
- Traditional & Roth IRA Accumulators

Loans:

- Personal & Home Improvement
- New & Used Vehicles
- Second Mortgages/ Home Equity
- HELOC
- First Mortgage Refinance
- Student Loans

Services:

- ATM & Visa Check Card
- Audio Response
- Direct Deposit
- Payroll Deduction
- Wire Transfer
- Notary Service
- Loan Protection & Disability Insurance (Loan)
- Website
- Home Banking

Credit Union Hours

Monday-Tuesday-Thursday-Friday
8:00 am ó 4:30 pm
Wednesday
9:00 am ó 4:30 pm



Connecticut Labor Department
FCU

Home Banking

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Wethersfield, CT 06109

Phone: 860-263-6500

Fax: 860-263-6508

Audio Line: 860-263-6456

www.ctlaborfcu.com

You'll love the convenience

Home Banking

Welcome. CT Labor Department FCU is pleased to offer a new and exciting Home Banking product to our membership. Guaranteed safe (*encrypted for security*), 100% confidential and FREE, this new service is like having your own credit union branch in your home, office or wherever you have access to the Internet.

What is Home Banking?

Home Banking provides you with access to your accounts 24 hours a day, 7 days a week via your computer.

What can I do with Home Banking?

You can:

- Check account balances on shares, clubs, checking and loans;
- Transfer between accounts;
- Check to see what checks have cleared;
- Get up-to-date account history
- Request a check;
- Make a loan payment

What accounts can I access through the Home Banking System?

You can access all suffixes under your main account number with certain limitations. You will not be able to transfer out or request a check withdrawal from the Term Share Certificates, IRA Term Share Certificates, or IRA Accumulator Accounts.

If you are a joint owner on another account we require the joint owner to complete a separate application in order for you to have access to that account.

How I get access to Home Banking?

In order to access Home Banking you need to complete an Internet Home Banking Application.

Once the application is completed, you will be provided with a temporary PIN (personal identification number) in order to access your account via home banking. The first time you log-n you will be required to change your PIN.

Please select a unique PIN between 7 and 10 characters in length. You cannot use your social security number, date of birth, account number, phone number, address, zip code or your name as your PIN. Safeguard your PIN.

What happens if I forget my PIN or get locked out?

If you forget your PIN or are locked out of the system, contact the credit union during normal business hours. We will reset access to your account.

Reminder: Home Banking gives you three attempts to log onto the system. After that it locks you out for security reasons.

Is Home Banking safe?

Yes. Home Banking is safe and 100% confidential.

You need either Netscape Navigator 7.0 (or higher) or Microsoft Explorer (Internet Explorer) 5.0 (or high to access Home Banking. These browsers use data encryption for security. CT Labor Dept FCU Home Banking supports both 40-bit and 128-bit strong encryption ó the strongest protection available. Both Navigator and Explorer offer these levels.

Plus we've added another layer of protection with mutual factor authentication.