

# CCFCU Secured Visa Credit Builder Visa Payment Options

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## 1. Setting up recurring payments (RECOMMENDED)

- a. If you have a checking (share draft) account with CCFCU that regularly has extra funds for bill payments,
  - Go to [www.coopfcu.org](http://www.coopfcu.org)
  - Select – On Line Banking and log-in using your member number and password
  - Select the Bill Payment tab
  - Select the Scheduled Payments tab
    - Select the From Account (available balance will be presented)
    - Select the To Account. Choose the L74 Credit Builder Visa (the account balance will be presented) from the list of your accounts at CCFCU.
    - Enter the amount of payment you want to make choosing: a fixed payment amount, the minimum due, a % of the outstanding balance, or the full balance on the account.
    - Set the starting date using the drop down calendar.
    - Select the frequency – one time, daily, weekly, bi-weekly, twice monthly, quarterly, last day of the month, every four weeks
    - Choose a number of transfers or click on Never Expire if you want this payment to continue until you remove this recurring payment.
- b. If you have an account with another Financial Institution you may set up a recurring payment using the Cooperative Center FCU Recurring Payment Agreement (attached). Once you have filled out this form you mail it to:

Cooperative Center FCU  
Attn: Loan Department  
2001 Ashby Ave  
Berkeley, CA 94703

You may also bring the FCU Recurring Payment Agreement into the Ashby Branch.

## 2. One Time Transfer from another CCFCU account

If you have an available balance in your savings account (an amount greater than the amount on hold to secure your credit card and minimum savings requirement) or your checking account, you can transfer funds from that account to make a payment on your secured credit card.

### a. Online

- Go to [www.coopfcu.org](http://www.coopfcu.org)
- Select On Line Banking and log-in using your member number and password
- Select the Transfer Tab
  - Select the From Account (available balance will be presented)
  - Select the To Account. Choose the L74 Credit Builder Visa (the account balance will be presented) from the list of your accounts at CCFCU
  - Enter the amount of Transfer (payment) you want to make
  - Set the starting date using the drop down calendar
  - Enter the frequency – one time,
  - Choose a number of transfers as “1”

### b. By Phone Payment: Call Member Services at (510) 647-2132 or (800) FIRST24 (347-7824).

- To use the this 24-hour a day services you must first request a PIN number from Member Services

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- Call Member Services at (510) 647-2132 and let them know that you would like a pin number so you will be able to use the (800) FIRST24 (347-7824) services that are available 24 hours a day.
  - The automated system will prompt you through the options
  - Verify your account balances and transfer funds to make a Secured Visa/Credit Builder payment.
3. **Mail-in Payment:** Use the payment coupon on the top of your statement and the return envelope for mailing a payment with a check or money order. It is also a good practice to write your account number (member # plus L74) on your check.
4. **In-Branch Payment:** Visit the CCFCU branch or any Shared Branching partner and present the payment coupon or a picture ID and your member # along with a check, money order or cash.
- Shared Branching Network: Once you have completed your on line membership application, received your member # and your initial deposit to your share savings is on your account - you will be able use a Shared Branch Credit Union Partner like the CCFCU branch.
  - Locate a Shared Branch Credit Union Partner at [www.allco-op.org](http://www.allco-op.org) . With your CCFCU member number and a photo ID you can:
    - Make deposits
    - Withdrawals
    - Payments
5. **ATM Payment:** The CCFCU ATM can be used to make a payment to your Secured Visa/Credit Builder. You may also make a payment at a Shared Branching Credit Union Partner ATM if it is an ATM that accepts deposits.
- To locate an ATM that is part of the CO-OP Network and accepts deposits
    - Go to [www.allco-op.org](http://www.allco-op.org)
    - Use a zip code or address close to where you would like to find an ATM
    - Click on the “more info” arrow to get specific details about the ATM listed
      - 24 hour
      - Walk up
      - Drive through
      - Deposit taking

### 6. One-time and/or Recurring Transfer/Payment from an account at another financial institution:

If you have a banking account at another financial institution, you may be able to transfer funds from that account to your CCFCU Secured Visa/Credit Builder Account. The Financial Institution will provide information to you on whether they offer this service free or there is a charge and they will also provide an estimate on the time it will take for the transfer/payment to get to your CCFCU account. In some cases this could take up to 1 week – check with your Financial Intuition.

- You may need some or all of the following elements:
  - Biller Full Name and Mailing Address
    - Cooperative Center Federal Credit Union, 2001 Ashby Avenue, Berkeley, CA 94703-2506
  - CCFCU routing number 321 171 621
  - Payment Account Number which is your CCFCU Member Number plus the Secured Card/Credit Builder Visa indicator L74

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- For example if your member number is 123456 your payment account number will be 123456L74. You add L74 to the end of your member number to identify your Secured Visa/Credit Builder account (this information can be found on your statement).

### 7. PopMoney: A money transfer service for a fee of .95 (95 cents) per transaction

If you have a checking, savings or debit card\* account, you can set up a transfer using Popmoney. Transfers take about 2 business days.

- Go to [www.popmoney.com](http://www.popmoney.com) and review the “How it works” information at the Popmoney website.
- When ready to pay your credit card bill, you will need the following information:
  - Your Name, Address, Date of Birth
  - Transfer from account information: ABA Routing and Transit Number and Account Number (step by step provided to pull this information from a check) OR Debit Card Number and security number on back of card (step by step directions are provided)
  - Your email address OR Your text receiving mobile number
  - Transfer to Account information – ABA Routing and Transit Number and Account Number
    - Use the CCFCU ABA: **321 171 621**
    - Your member # plus L74 to identify your Secured Visa/Credit Builder Account. For example if your member # is 123456 you would enter 123456L74
    - Recipients (you) email or text receiving mobile number
      - These will be used for ID confirmation
      - You will receive a text or email and you need follow the step by step instructions to complete the set up process for receiving funds

\* When you enter your debit card information it will be validated for process at Popmoney – some debit cards (stored value) are not eligible for use in this process.

# CCFCU Secured Visa Credit Builder Visa Payment Options



## AUTHORIZATION AGREEMENT DIRECT PAYMENTS (ACH DEBITS)

I (we) hereby authorize, hereinafter called Cooperative Center Federal Credit Union, to debit entries to my (our) account indicated below and the Financial Institution named below, hereinafter called FINANCIAL INSTITUTION, to debit same to such account. I (we) acknowledge the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law.

FINANCIAL INSTITUTION

NAME ON THE ACCOUNT

\_\_\_\_\_  
(Financial Institution Name)

\_\_\_\_\_  
(Account Holder's Name)

\_\_\_\_\_  
(Address)

\_\_\_\_\_  
(City-State)

\_\_\_\_\_  
(Zip)

ACCOUNT

Checking  Savings  
(Account Type)

\_\_\_\_\_  
(Routing/Transit Number)

\_\_\_\_\_  
(Account Number)

Recurring Amount: \$ \_\_\_\_\_ Final Amount: \$ \_\_\_\_\_

SELECT A SCHEDULE

Select One Recurrence Pattern	<b>Daily:</b> <input type="checkbox"/>	Recur Every: _____ days (1-31)
	<b>Weekly:</b> <input type="checkbox"/>	Recur Every: _____ weeks on _____ (1-5) (Monday, Tuesday, etc)
	<b>Semi-Monthly:</b> <input type="checkbox"/>	_____ Day and _____ day of every month. (1-15) (16-31)
	<b>Monthly:</b> <input type="checkbox"/>	_____ of every _____ month(s). (1-31) ("Day" or "Monday") (1-12)
	<b>Yearly:</b> <input type="checkbox"/>	_____ of _____ (1-31) ("Day" or "Monday") (January, February, etc)

Range +/- \_\_\_\_\_ Days

\* I (we) wish to have recurring transactions that fall on non-banking days to be processed on the closest banking day BEFORE the scheduled date.

DURATION

**Starting:** Date: \_\_\_\_\_

**Ending:** Date: \_\_\_\_\_ or After \_\_\_\_\_ Occurrences

This authority is to remain in full force and effect until CCFCU has received written notification from me (or either of us) of its termination in such time and manner as to afford CCFCU and FINANCIAL INSTITUTION a reasonable opportunity to act on it. This Agreement shall be governed by the laws of the State of Texas and the rules of the National Automated Clearing House Association.

\_\_\_\_\_  
(Member Signature)

\_\_\_\_\_  
(Member Number & Account Type)

\_\_\_\_\_  
(Date)

**For Office Use Only**

Issued Tracking Number:  
\_\_\_\_\_