



Live Chat FAQs

What is Live Chat?

Live Chat is a service where you can chat online with one of our Contact Center Representatives through instant message. Live Chat is only accessible when a Chat Representative is available.

How does a member start a chat session?

Click on the “Chat with us” blue banner at the bottom-right side of our online banking homepage to open a secure chat window.

What time is Live Chat available?

A live representative will be available to chat Monday-Wednesday, 8am-5pm, Thursday-Friday 8am-7pm and Saturday 8am-2pm.

How secure is First Citizens' Federal Credit Union Chat?


First Citizens' Live Chat is as safe as using standard email to communicate with a First Citizens' representative; however, please refrain from sending account numbers or requesting changes to your account record when corresponding through this service. For these purposes, please use our secure messaging via our Online Banking website or call our Contact Center at 1-800-642-7515.

To Whom am I communicating with through First Citizens' Federal Credit Union Chat?

First Citizens' representatives in our Contact Center are responsible for communications made through Live Chat. These individuals have been trained to offer assistance on First Citizens' products and services, as well as technical issues and concerns.

How do I know that I am actually communicating with a First Citizens' representative?

You can ensure that you are chatting securely with a FCFCU representative in a variety of ways:

- You should see a lock  in the chat window that indicates a secure connection.
- Be sure that the SSL (Secure Socket Layer) certificate is registered to First Citizens' or Live Person. To check the certificate, place your mouse over the chat area, right click the mouse, and select **Properties**. You will see the certificate name listed.
- Our representatives will always identify themselves to you, stating their name and their area of specialty such as enrollment, service or sales.

What type of questions can I ask through First Citizens' Federal Credit Union Chat?

FCFCU Chat is your personal connection to your credit union. Unlike email, which can take hours, even days before receiving an answer to an inquiry, chat allows you to ask questions and receive answers in real time. The following is a sample of questions currently being asked through chat:

- What are your current auto rates?
- How do I enroll in Direct Deposit?
- How does Bill Pay and Popmoney® personal payment service work?
- How late is my branch open?
- Will you help me log in to Online Banking?

Can I print the dialogue of my chat session?

All information typed in the chat window is printable by clicking the **Print** button. You can also highlight the dialogue using your mouse to copy and paste the text in a separate document. This document can then be saved and/or printed.

How do I prevent a chat invitation from appearing?

You cannot prevent a chat invitation from appearing, but you do not have to chat. The chat invitation is sent when we think we can be of assistance, but if you'd rather not chat, just click the **No Thanks** button on the invitation, and the invitation will close. However, if you change your mind, you can start chat later using the chat buttons located on the screen.