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.