



MEMBERDIRECT® Frequently Asked Questions

“How do I log into MemberDirect?”

1. From the www.advantagecu.com home page, click on the green “Go” button at the top left of your login screen.
2. Enter your 16 or 17 digit card number in the card number box (*MEMBER CARD®* Debit Card # or *MasterCard®* Global Payment card #).
3. Enter your PAC # (personal access code) in the access code box.
4. Click on the gray login button (or press enter).

If this is your first time logging in:

- a. You will be taken to an access agreement form; scroll down to the bottom and click “Continue”. Scroll down again and enter your PAC # and click “I agree”
 - b. You will be prompted to change your PAC number to a different one.
 - c. New Pac # has to be between 5 and 8 digits, numbers only (*do not use a zero at the start of the sequence*)
 - d. Confirm
5. You should now be at your Account Summary Page.

“I don’t want to enter my card number each time I log on. How do I setup a memorized account (memorize my card number)?”

1. From the www.advantagecu.com home page, click on the green “Go” button at the top left of your screen
2. Click on the “Manage Memorized Account” link
3. Click on “add an account”
4. Enter a name for the account (i.e. your first name)
5. Enter your 16 or 17 digit card number
6. Submit
7. Your account has now been memorized (you no longer will have to enter all the card number digits when you login)
8. On the login page, click the drop down bar in the account number box to show the accounts you have set up as memorized.
9. Click on the account # you want to access.

****NOTE: THIS ONLY MEMORIZES YOUR CARD NUMBER ON THE CURRENT COMPTUER.
IT WILL NOT FOLLOW YOU TO ANOTHER COMPTUER****

“I setup my memorized account, but it keeps disappearing – why?”

You must have cookies enabled in your browser to use this feature. If you delete the cookies from your browser, you will need to add your Memorized Accounts again as they will be deleted with the cookies. If you log on and find your Memorized Account missing, check to see that you do not have any firewall program or antivirus program set to delete your cookies. If you do, you will either have to disable that feature or input your card number each time.

“What can I use as a PAC (personal access code)?”

When creating/changing your PAC, please make sure to follow the following rules:

1. The PAC must be between 5 and 8 numbers long
2. The PAC can only be numeric (it cannot contain any symbols, spaces or letters)
3. The PAC cannot begin with a zero

“When Do I Transfer to My Own Account and when do I transfer to Another Account Number?”

When you want to transfer money to an account that appears in the drop down box labeled **Transfer From** (an account that you are linked to) then use the option **My Own Account**. If you want to transfer money to an account that doesn’t show up there (i.e. another members account to which you are not linked to, but have been granted access), then use the option **Another Account Number**.

“When paying a bill, why does my list of payees seem unusually long?”

With the implementation of the new PAN logon, your list of payees may now consist of yours and those of whoever else is attached to your card through joint accounts or loans. Please do not delete these payees from your list – this will also remove them from the individual’s list where they belong. Please contact your local Advantage Credit Union branch to have this issue resolved.

“With the AccountPlus™ Consolidated View feature, how do I link a partner account to MemberDirect?”

- Step 1. Login to *MemberDirect* and select “Manage *AccountPlus*” from the vertical menu on the left sidebar; or you can select “My Profile / Manage *AccountPlus*” from the horizontal menu on the top of the *MemberDirect* display.
- Step 2. Select the link associated with the Credential partner name (as displayed on your statement). You will then be taken to a “Link Investment Account” screen.
- Step 3. You will then be prompted to enter your Client ID or Investor number in the field provided. Each “Link Investment Account” screen has a linked image of a sample account statement to help guide you. Your last name, postal code and date of birth will default in place. If any defaulted information is incorrect, you will not be able to link your account until it is corrected.
- Step 4. “Account Link Successful” notification should be displayed on screen. Within the next 5 minutes, your partner account information, including any investments under that account, will be linked and accessible through the Account Summary screen.