



FAQ

Member Forgot PAC/Password or Security Answer(s) to access Online Banking

Can I use the 'Forgot PAC' feature if I am already locked out from online banking?	Yes, 'Forgot PAC' can be used to reset your login and immediately restore access to online banking.
Can I use the 'Forgot Answer(s)' feature if I am already locked out from online banking?	Yes, 'Forgot Answer(s)' can be used to unlock and immediately restore access. You are given the option of resetting your Security questions and/or answers.
How many questions will I be asked to reset my PAC or Security Answer(s)?	You are expected to answer 3 questions correctly to successfully reset your PAC or Security Answers.
What is the source of these questions? How do you know this information?	The questions are based on information within the credit bureau that TransUnion has on file for you.
Can I reset my password or questions from the Mobile App?	No. These features are only available from the full website. www.yncu.com · www.communityfirst-yncu.com
Can I reset my password or questions from the mobile web banking?	No. These features are not available from the mobile version of the site. However, you can if you switch to the full site from your device.
Why did I get asked more than three questions?	You were asked an additional question(s) because you answered one of the first three incorrectly, or took too long to provide your answer.
My attempt to reset my password failed? What do I do now?	You can use the 'Forgot PAC' feature up to 3 times before being locked out from this service. You may also choose to contact your branch for assistance.
My attempt to reset my questions failed? What do I do now?	You can try use the 'Forgot Answer(s)' feature up to 3 times before being locked out from using this service. You may also choose to contact your branch for assistance.

<p>Can I reset my password or questions for the login credentials I use to access a non-personal membership? ex. A business or organization membership</p>	<p>No, 'Forgot PAC' and 'Forgot Answer(s)' are only available for personal membership logins.</p>
<p>Why am I receiving an error that states 'Those details do not match what we have on record for that account.'?</p>	<p>This error message is received if the contact information you entered does not match your profile in our system. In this case: Ensure that the Given Name(s) you entered states your full legal first name(s), not your middle name. Review the format of your birth-date and address values ex. Birth date should be dd/mm/yyyy; Address should be street number, street, direction, apt. number is not required Otherwise contact the branch to update your details. Your profile could be outdated or we could have incorrect information on file.</p>
<p>Why am I receiving an error that states 'Sorry, but your details could not be verified at this time.'?</p>	<p>This error message is received if you do not have a credit bureau record on file with TransUnion or if TransUnion is unable to identify your details. If you receive this message you will need to contact the branch to regain online banking access.</p>
<p>I am locked out from my attempts to answer the Credit Bureau questions. What do I do now?</p>	<p>You can try again tomorrow or contact your branch for assistance sooner.</p>
<p>Do I have to change my password to something I have not used in the past, once I verify my identity?</p>	<p>The last 5 passwords you've used cannot be used again. The Extended PAC will impact all devices currently used to access online banking (desktop/laptop computer, mobile platform and YNCU app). Extended PAC will not impact telephone banking, which will retain your existing PIN.</p> <p>When you set your Extended PAC, you must comply within the following parameters: Minimum of 10 characters Maximum of 30 characters Must contain 1 upper case character Must contain 1 lower case character Must contain 1 numeric character Must contain 1 special character.</p>
<p>Do I have to change my security questions once I verify my identity?</p>	<p>No. You have the ability to change your answers, pick new question(s) or leave them as they were.</p>