



FREQUENTLY ASKED QUESTIONS

Where can I change my PAC?

- PACs can be changed in MemberDirect via desktop or mobile app. PACs cannot be changed via mobile web.

What are the requirements for a new Strong PAC?

- A Strong PAC must be a combination of 8-30 alpha – numeric characters. They must contain at least one UPPER case, one lower case and one number. Special characters are optional.

What special characters can be used in a Strong PAC?

- The only acceptable characters between the banking system and MemberDirect are:
- @ # \$ - | !

Will a Strong PAC expire?

- Yes. The default frequency is 365 days.

Will I receive a warning message in MemberDirect prior to my PAC expiring?

- No. Upon PAC expiry, you will be prompted to change your PAC.

What does Reset Login reset?

- The banking system will track a failed login attempt. You will have 3 attempts in total to login before you are locked out.

Can I use a previously used MemberDirect Password?

- No. The last 10 passwords cannot be reused.

Why am I locked out of Mobile App after updating my PAC to a Strong PAC via desktop?

- It is likely that Quickview is enabled on your Mobile App. This feature stores the PAC on the device, allowing the app to retrieve balances without you having to login. Each time the App is opened and balances displayed, it's logging in with a previously stored PAC, which is incorrect. This will eventually lock you out. To correct this issue, login to desktop, navigate to Account Services>Mobile Banking App and remove all registered devices. If you are locked out, you will need to contact the credit union to reset the lock out.

Why am I locked out in desktop after updating my PAC to a Strong PAC via desktop?

- One reason may be the password has been saved within the browser. If a password has been saved, the password will auto-populate on the login screen. If you do not re-enter your password prior to logging in, it will inadvertently be logging in with the old saved password. To correct this you will need to clear the saved passwords by deleting the cache/cookies in your browser settings. Next, the credit union will need to reset the lock out.