



**Beacon Mutual Federal Credit Union Member FAQs
Member / Account Number Information**

Your Beacon account history before March 1, 2018 is still available through Beacon's online banking. You can print or download your previous Beacon account statements and keep for your records.

All account history from March 1st until the present can be accessed through TopMark's online banking. You will need to enroll as a new user at www.topmarkfcu.com.

All automatic payments and share draft transactions that are currently setup using your Beacon account number and BMFCU's routing number will continue to work. These transactions will be routed to your new account with TopMark Federal Credit Union.

We will be converting your Beacon account number to a 6-digit number.

Your new account number will start with a six (6), followed by a zero (0) then your Beacon account number. For those who have less than a 4-digit account number a 6 will be followed by zeros. TopMark will take care of this on your behalf. Here is how your Beacon account numbers will be converted:

Former Beacon Account Number:	Former Beacon Account Number (example):	Converted TopMark Account Number is :
2 digits	23	600023
3 digits	123	600123
4 digits	1234	601234

Important: For members who currently have a Share Draft (Checking) Account, you may continue writing your Beacon checks until June 1, 2018. Please contact a Member Services when you need to order TopMark checks so we can order them free of charge.

What will my new routing number be

TopMark's routing number is 241279564.

Debit/ATM MasterCard®

All of TopMark's checking account types feature a Debit/ATM MasterCard® that you can use 24-hours a day, 7-days a week to make purchases, pay bills and shop online anywhere MasterCard® accepted. You must have a checking account to use as a debit card.

Your Credit Union debit card can be used anywhere MasterCard® is accepted—online and in stores. The MasterCard® Debit Card functions as an electronic check. To make purchases, simply present your MasterCard® Debit Card and the amount of the purchase will be deducted from your Share Draft Checking Account automatically. It's accepted at millions of locations WORLDWIDE! You can also use your Debit Card as an ATM Card. It's so simple!

MasterCard® Debit/ATM cards are on "real time" and when you make a purchase or perform PIN based transactions with your card, your checking account will hold the amount of the purchase until the transaction post to the account.

Some transactions will post immediately. When viewing your account online you will see a total balance and an available balance.

You can access the funds in your TopMark checking account with your MasterCard® ATM/Debit Card without the hassle of writing a check. You can use your card to make purchases, shop online, or withdraw cash from an ATM. You have surcharge-free access to over 35,000 ATMs nationwide through the CO-OP®, Alliance One, and CU Here Networks.

What About Returning Merchandise Purchased?

It works the same way as if you purchased merchandise with a check or credit card. Save your receipt, just in case you need to return an item purchased. You must resolve any issue/dispute directly with the merchant.

Choosing Credit versus Debit

There are additional security advantages to choosing "Credit". When you choose "Credit" your transaction is routed through the MasterCard® network. Only the MasterCard® network affords security features like Zero Liability and Fraud Protection.

What's the Difference?

By choosing "debit" the transaction is processed through the ATM Network and requires you to use your Personal Identification Number (PIN) which offers you the ability to obtain cash back as well.

By choosing "credit" the transaction is processed through the MasterCard® Network and you will be required to sign a receipt. You will NOT be able to obtain cash back through this option.

Additional Options

Contact any branch to customize your PIN so you won't forget your 4-digit number. Whether you're busy, traveling, or unable to visit a branch, you will be covered with an ATM or Debit Card...start enjoying safe, convenient access to your accounts today!

If ever you need to report your Debit MasterCard® lost or stolen, please call 1-888-918-7848 to report the loss and immediately block your card. We recommend you let us know when you plan to travel outside the U.S. so your card access isn't interrupted.

Due to rising fraud trends, we have put restrictions in place on certain transaction types in order to protect you and the Credit Union. If your transaction will not process as a credit, try processing it as a debit by using your PIN number. Call us at with any questions!

Online Banking

You will need to enroll in our Online Banking Platform as a new online banking user. There is a link on our homepage (www.topmarkfcu.com). When you sign into your TopMark online banking for the first time, you will use your account number for your username and you must complete the information in its entirety and the information provided must match what is on your member profile with the credit union. After you have successfully created your new Online Banking account, you will be sent an **email** with a temporary password. The system will also ask you security questions. You will then need to use the new username you created and temporary password that was emailed to you to login for the first time. If want to take advantage of our FREE eStatements, Online Bill Pay, and Money Desktop you will have to click on those tabs at the top of your online banking page.

Online Bill Pay

You do not have to enroll again for Online Bill Pay. Your Beacon bill-pay has been integrated with TopMark's bill pay. When you have online bill pay, you'll have more time to enjoy life. Here's how it gives you the freedom.

- Receive and pay your bills securely online, all in one place.
- Make payments anywhere, anytime directly from your checking account
- Track payment history and account balances at a glance
- Receive helpful email or text reminders when bills are due
- Save money every month on stamps and checks
- Guard against identity theft by receiving and paying bills online instead of by unsecured mail

To learn more about using your Online Bill Pay, visit www.topmarkfcu.com website for a demo



Pay a Person:

This convenient feature allows you to make person-to-person payments electronically to anyone you choose, such as a landlord, babysitter or relative.



Transfer Money:

This useful feature allows you to securely and easily transfer funds electronically from one deposit account to another.



GiftPay:

This helpful feature allows you to easily send a gift check or charitable donation from your online bill pay account.

We will regularly update our website – you can stay up-to-date by periodically visiting www.topmarkfcu.com/mergerupdates. TIP: Make sure your contact information is current on your account so we can stay connected with important updates.