



Pay A Friend FAQ's

How do I make my first Pay A Friend payment?

- Make sure you have downloaded the Town and Country Credit Union Mobile App for your device.
- Log in to the Town and Country Credit Union Mobile App using your TCCU Online Banking username and password.
- Choose "Pay a Friend" from the menu.
- As part of enrollment in the service, you'll be asked to read and accept the Pay A Friend Agreement.
- Select "Send Some Money".
- Enter the name of the person you want to send money to.
- Select the method choice (email or phone).
- Enter the appropriate email or phone number.
- Enter the amount you want to send
- Enter a personal message if you chose to
- Enter a question and answer only the recipient can answer. They will not be able to receive the money unless they know the correct answer.
- Select "Done" to send the payment. The recipient will then receive an email (if email method was selected) or a text message (if phone method was selected)
- Deposits may take up to one business day to appear in your account.

Does the person I'm sending money to need to have a Town and Credit Union account?

- No, the person receiving money does not need to be a member of Town and Country Credit Union.

How do recipients actually get the money?

- Pay A Friend payments are processed through the Automatic Clearing House (ACH) system. Once the money is debited from your account, it is sent to the recipient's account.

Can anyone use Pay A Friend from Town and Country Credit Union?

- You must have a Town and Country Credit Union account to send money with this service.

Will recipients be able to see my Town and Country Credit Union account information?

- No, recipients only see that you have sent money to them. Your financial information is secure.

Does it have daily dollar limits?

- The average daily dollar limit is \$500.

What happens if I send money, but the recipient doesn't get it?

- You are responsible for entering the correct email address or mobile phone number for the recipient. If you type in an incorrect email address or mobile phone number, the payment can be canceled as long as the payment is still in the "pending" process. Once the payment is processed, it cannot be canceled.

How long does it take the recipient to get the money?

- The recipient will receive a confirmation once they enter in all of their information. It can take up to three business days for the funds to post to the recipient's account.

How much does it cost to use Pay A Friend with Town and Country Credit Union?

- This service is free to Town and Country Credit Union members. The amount you send is debited from your Town and Country Credit Union account. If you send money to family or friends, they do not pay anything to Town and Country Credit Union to accept the money.

What happens to unclaimed payments?

- If the recipient's email address or mobile phone number is not correctly entered or the recipient does not access the Pay A Friend within 10 days, the unclaimed payment will be returned to Town and Country Credit Union. Town and Country Credit Union will process a payment return and return the money to your account.