Finger Lakes Federal Credit Union

QUICK TIPS FOR
First-Time Users



1 ENROLLMENT

- Use your **legal name** and **home address** (not nickname or P.O. Box). It's for ID verification under the Patriot Act.
- Using a P.O. Box? Enroll with a home address, then **contact support through the app** to update.
- Get an error? You may need to securely upload an **ID or SSN** to update.

2 INVESTMENT ACCOUNT SETUP (APEX)

Before applying:

- **Remove any credit freeze or fraud alert temporarily** (reapply after approval).
- Use the **parent's legal info** (account is in their name until the child turns 18).
- Issues? **Contact Support through the app**

3 TEST IT OUT!

Once verified and your bank is connected, give your child a small **bonus** to test the system.

- Funds go into **Save/Invest, Share, and Spend** based on your chosen allocation.
- Set up chores and an allowance, or an automatic allowance that pays kids without chores.

4 HIGHLIGHTED FEATURES

- **Activity Feed:** Track all transactions for both parent and child key during setup. If anything seems off, reach out to support.
- **Parent Settings** (Bottom of App Screen): Parents can manage nearly everything from here:

1. Manage Profiles	2. Funding Source	3. Notifications
Allocate allowance, enable/disable BusyPay, set PINs, and lock transfers	Update your connected bank info	Must be enabled to receive important alerts (no marketing here)
4. Chore Reminders	**5. Card Load Limits**	**6. Documents**
Auto-remind kids about upcoming tasks	Check daily/monthly funding caps	Access statements

5 APP FEATURES TO KNOW

01| **Auto-Allowance** – Pay automatically on the 1st & 15th (chores or not)

02| **BusyPay** – Family/friends can send money to your child's account via QR code

03| **Savings Match** – Parents can match or partially match savings – like a kid's 401(k)

04| **Help Center** – In-app FAQs & live chat support

CHAT OR EMAIL THROUGH THE "HELP" AREA IN "SETTINGS" OF THE APP.

CUSTOMER SUPPORT

Centre Info:
Monday–Friday: 7 AM – 6 PM (AZ)
Weekends: 4 PM – 6 PM (AZ)