



Frequently Asked Questions

Online Banking and Mobile App

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Passwords

How do I change my password?

In online banking using an Internet browser:

Click **My Profile** at the top right. Then click **Edit** beside **Password**.

The screenshot shows the Redstone Federal Credit Union online banking interface. At the top right, there are links for "Notifications", "My Profile" (highlighted with a red box), "Help", "Chat/Contact Us", and "Logout". Below this is a navigation bar with links for "Home", "Move Money", "Credit Cards", "Debit Cards", "Manage Accounts", "Borrow Money", "Rewards & More", and "Search". The main content area is titled "Personal information" and contains the following details:

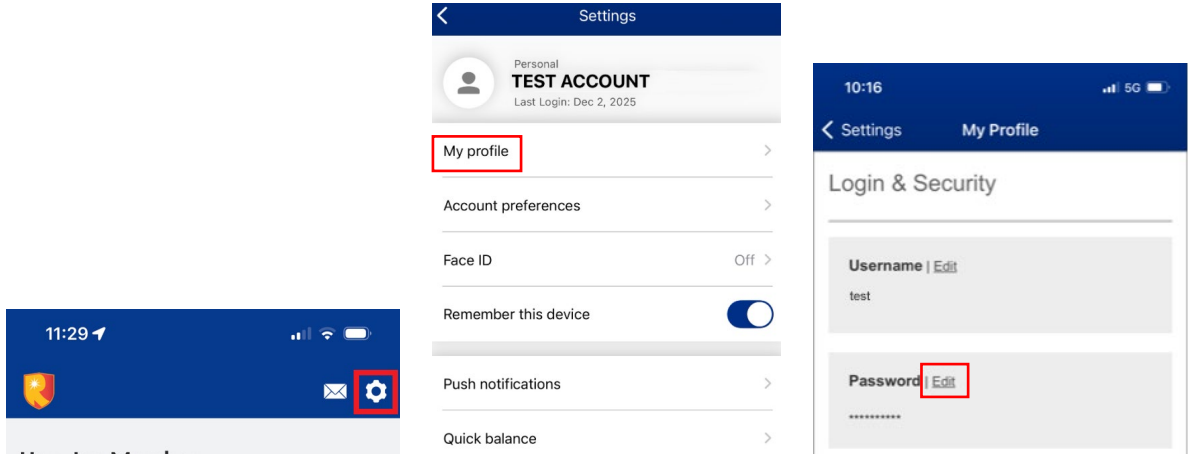
- Your Name**: Member Number: 12345
- Contact information | Edit**: 123 Street, City, State 123456, (555) 555-5555
- Primary email | Edit**: email@yourmailbox.com
- Login & Security**:
 - Username | Edit**: Your Username
 - Password | Edit** (highlighted with a red box):

At the bottom right of the page, it says "Last Visit Nov 28, 2025 9:32 AM".

You will be prompted to enter your **Current password** then choose a **New password** (requirements are listed) and **retype** the new password.

In the mobile app:

Tap the **gear icon** at the top right. Tap **My Profile** and tap **Edit** beside **Password**.

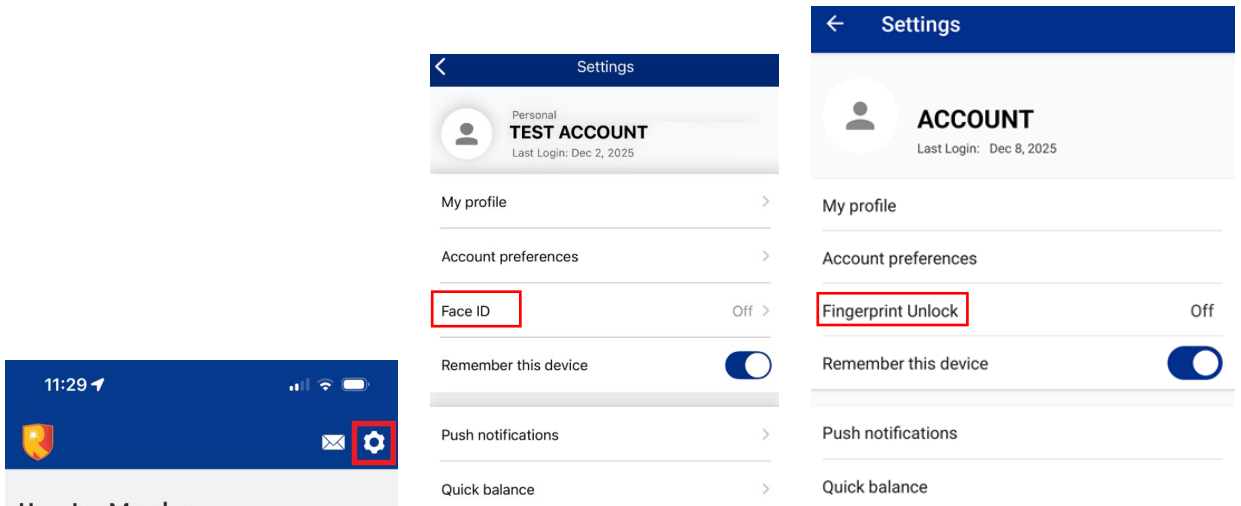


You will be prompted to enter your **Current password** then choose a **New password** (requirements are listed) and **retype** the new password.

How do I enable biometric login (face or fingerprint) after a password change?

In the mobile app:

Tap the **gear icon** at the top right. Depending on what your phone supports, tap **Face** or **Fingerprint** and toggle to **On**.



What if I forgot my password?


On an Internet browser:

Go to <https://www.redfcu.org> and click **Reset Password** beneath the username and password fields.

Login
YOUR PERSONAL ONLINE BANKING
Username or Member Number

Password

LOGIN **Reset Password**



REDSTONE
FEDERAL CREDIT UNION

Member#/Username Save

Password

Login

Reset Password


[Sign Up for Online Banking](#)

[Test your browser](#)

[Trouble testing your browser](#)

On the mobile app:

Tap **Reset Password** above the Login button.



REDSTONE
FEDERAL CREDIT UNION

Member#/Username Save

Password

Reset Password

Login

- Follow the prompts to enter a **Phone number** already associated to your online banking profile and your online banking **Username**. Then click **Send me a new password**.
- You will receive a temporary password by phone. The temporary password will expire (see screen for length of time).
- Enter the **Temporary password** on the screen and click **Confirm**.
- You may be asked to enter a one-time passcode.
- Change your password - Enter a **new password** and **retype** it.
- Click **Update password** in the internet browser or **Change** in the mobile app.

Success! You need to change your password.

New password

..... SHOW

- ✓ Minimum of 10 characters
- ✓ Maximum of 32 characters
- ✓ Minimum of 1 letter
- ✓ Minimum of 1 uppercase letter
- ✓ Minimum of 1 number
- ✓ Minimum of 1 special character

A special character is any one of the following:
!@#\$%^&* _+-=()[]{}|:;'. /? ~<>\"

Retype password

..... SHOW

✓ Passwords must match

Update password

Personal Information

Where can I find my entire account number?

In online banking using an Internet browser:

Click on the account and then click **Account Details**. (Note: "Show More" does not display full account #)

Account History

Checking *****12345	Available \$2,000.00	Current \$2,000.00
----------------------------	--------------------------------	------------------------------

Switch Account Account Details

Move Money Dispute Card Controls Stop Payment Card Order Add Owner/Beneficiary

In the mobile app:

Tap the account, then tap **Account Details**.

Account History

Christmas Club Account (*****)

Available
\$0.00

Current
\$0.00

Account Details

Move Money eStatements Open Account

Account History

Christmas Club Account (*****)

Available
\$0.00

Current
\$0.00

Account Details

Account details

Account Number
000000001

Routing Number
262275835

How/where do I change my address and phone number?

In online banking using an Internet browser:

Click **My Profile** at the top right. Then click **Edit** beside **Contact Information**.

The screenshot shows the 'My Profile' page in a web browser. At the top right, there are links for 'Notifications', 'My Profile' (highlighted with a red box), 'Help', 'Chat/Contact Us', and 'Logout'. Below these is the Redstone Federal Credit Union logo and a 'Featured' section with links for 'Skip Loan Payment' and 'Add Joint Owner'. A dark blue navigation bar contains links for 'Home', 'Move Money', 'Credit Cards', 'Debit Cards', 'Manage Accounts', 'Borrow Money', 'Rewards & More', and 'Search'. On the right side, it says 'Last Visit Nov 28, 2025 9:32 AM'. The main content area is titled 'Personal information' and includes sections for 'Your Name' (Member Number: 12345), 'Contact information' (with an 'Edit' link highlighted in a red box), and 'Primary email' (with an 'Edit' link). Below this is a 'Login & Security' section.

In the mobile app:

Tap the **gear icon** at the top right. Tap **My Profile** and tap **Edit** beside **Contact Information**.

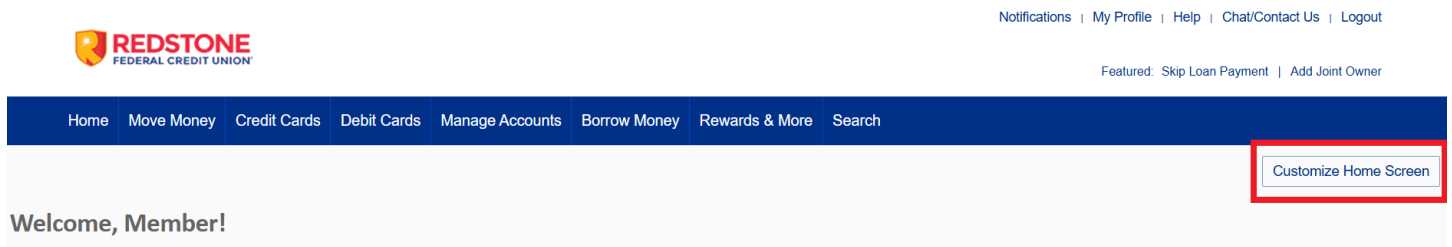
The screenshots show the mobile app interface. The first screenshot shows the 'Settings' screen with 'My profile' highlighted in a red box. The second screenshot shows the 'My Profile' screen with 'Contact information' and its 'Edit' link highlighted in a red box. The third screenshot shows the bottom navigation bar with the gear icon highlighted in a red box.

Reorder, Rename, Hide Accounts

How do I reorder, rename, or hide accounts?

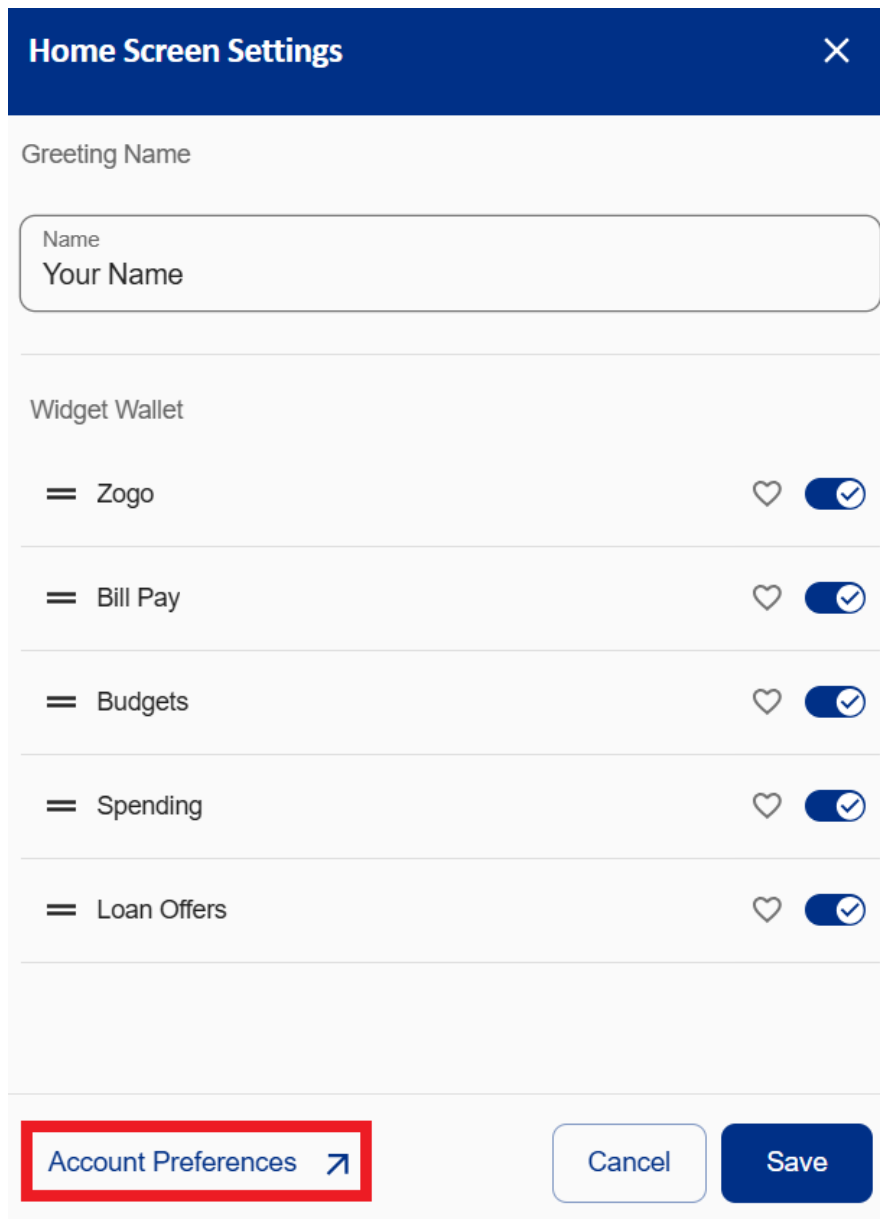
In online banking using an Internet browser:

Click **Customize Home Screen** at the top right of the home page.



At the bottom of the **Home Screen Settings** menu that opens:

Click **Account Preferences**.

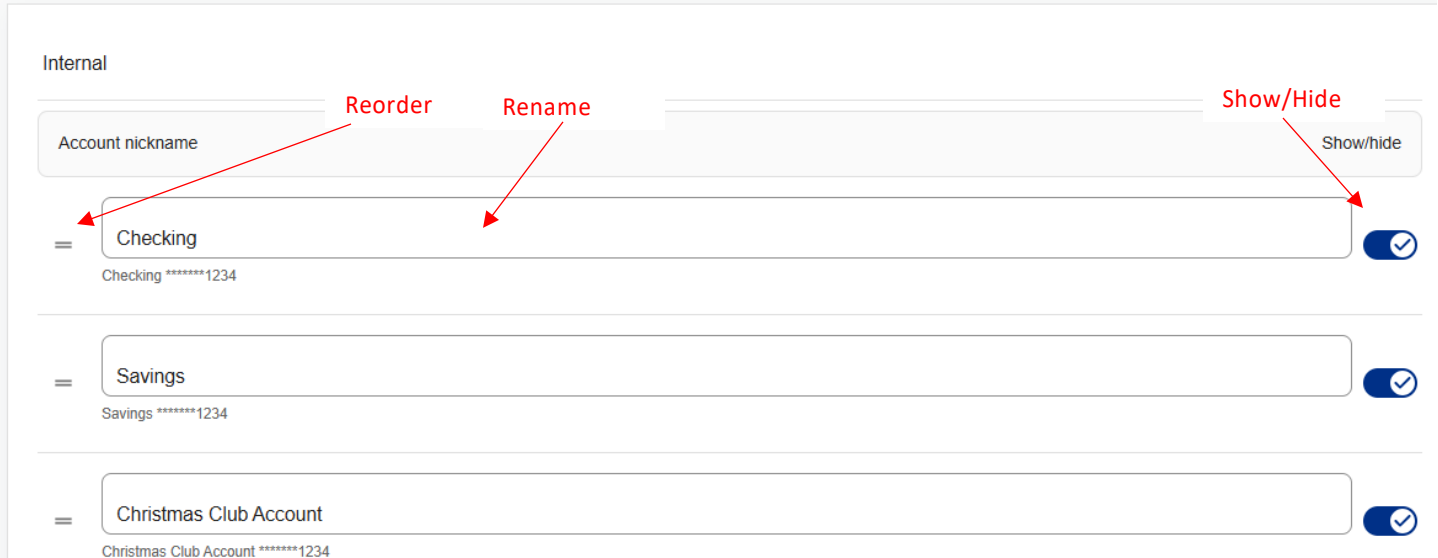


To reorder accounts, use the **reorder icons** on the left to drag and drop each account to the desired location.

To rename accounts, type the desired name in the **Account Nickname** field.

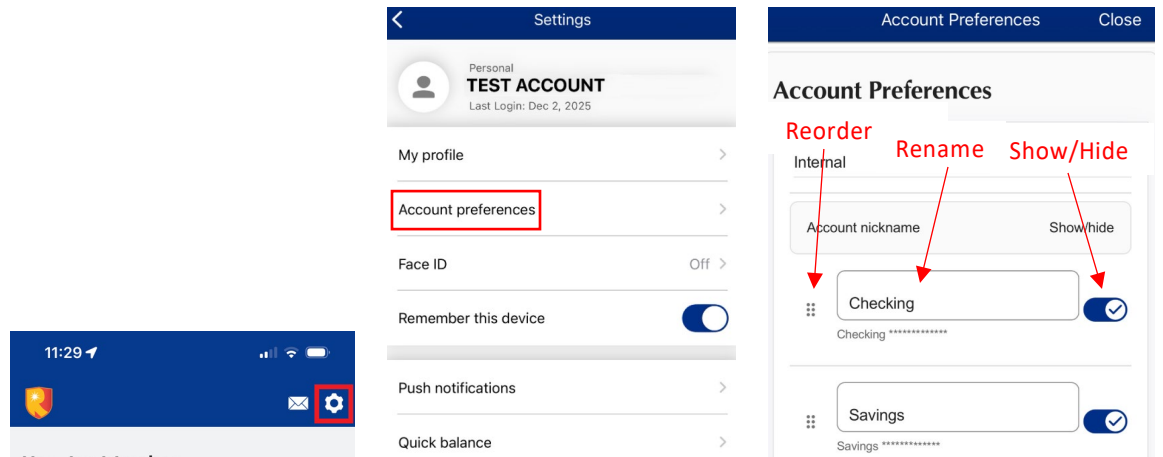
To show or hide accounts, click the **toggle icon** on the right.

Account Preferences



In the mobile app:

Tap the **gear icon** at the top right. Tap **Account Preferences**, then tap **Edit**.



To reorder accounts, use the **reorder icons** on the left to drag and drop each account to the desired location.

To rename accounts, type the desired name in the **Name** field.

To show or hide accounts, click the **toggle icon** on the right.

Login

Should I allow my internet browser to save my login credentials?

When you enter your online banking login credentials, your internet browser may prompt you to save them. Redstone recommends you not save them for online banking in case someone else uses your computer or your credentials change.

Why do I have to get a verification code when I log in from the same device/computer every time?

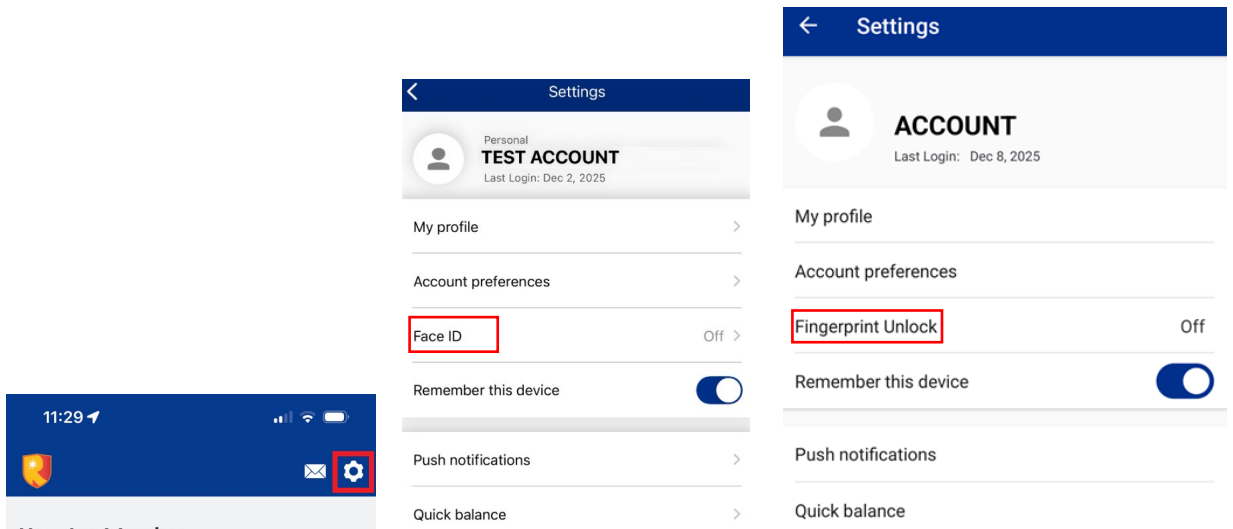
The setting to prompt you for a verification code is stored in a browser cookie. If you have your internet browser set to automatically delete cookies each time you close and/or you have security software that periodically deletes cookies, you will be prompted to enter a verification code the next time you login.

How do I enable biometric (face or fingerprint) login?

When accessing the mobile app with a mobile device that is capable of biometric login such as face ID or fingerprint ID, you may see a screen that requests you to enable the biometric login. You can follow the prompts from that screen to enable, or you can enable biometric login anytime inside the mobile app.

In the mobile app:

Tap the **gear icon** at the top right. Depending on what your phone supports, tap **Face** or **Fingerprint** and toggle to **On**.

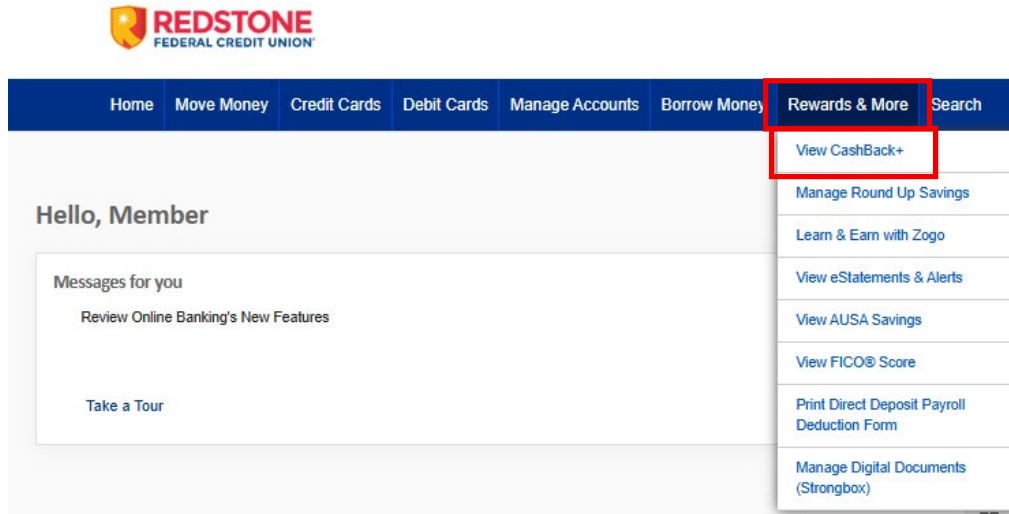


Redeem Debit/Credit Card Reward Points

How do I redeem my points?

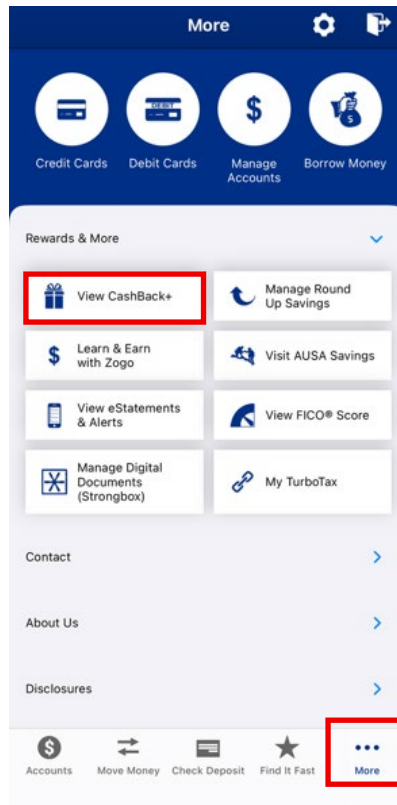
In online banking using an Internet browser:

Click the widget to the right of the account overview screen that says CashBack+. Alternatively, click **Rewards & More** in the navigation bar, and click **View CashBack+**. You will then be taken to the CashBack+ page to select how you want to redeem your rewards.



In the mobile app:

Tap **More** at the bottom right, under the **Rewards & More** section tap **View CashBack+**. You will then be taken to the CashBack+ page to select how you want to redeem your rewards.



eStatements

How many months of eStatements can I view?

eStatements are available for up to 36 months. If you need older statements, please [contact us](#).

How can I view older statements?

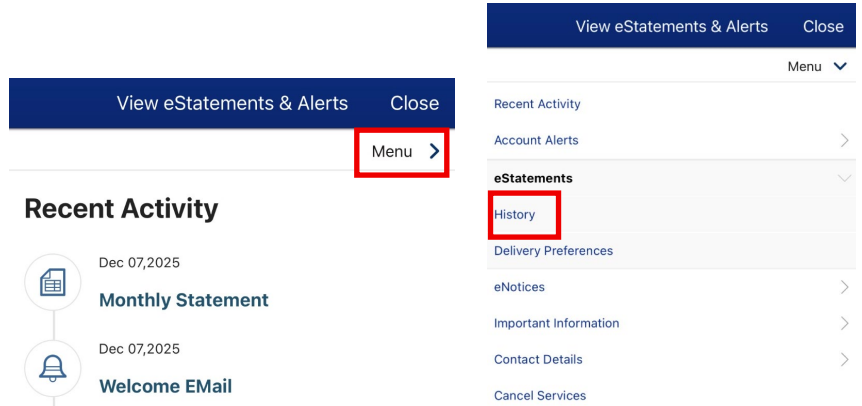
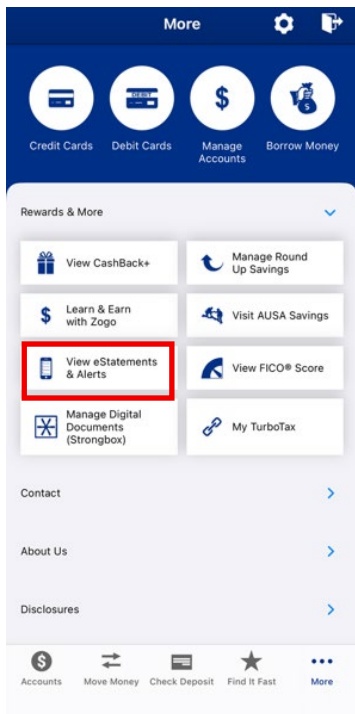
In online banking using an Internet browser:

Click **Rewards & More**, then click **View eStatements & Alerts**. To see your entire list of eStatements, click **eStatements** on the left of the screen. There is also an **eStatements** button on the Home page.

The screenshot displays the Redstone Federal Credit Union online banking interface. At the top, a dark blue navigation bar contains the following menu items: Home, Move Money, Credit Cards, Debit Cards, Manage Accounts, Borrow Money, Rewards & More, and Search. The 'Rewards & More' menu is expanded, showing a list of options: View CashBack+, Manage Round Up Savings, Learn & Earn with Zogo, View eStatements & Alerts, View AUSA Savings, View FICO® Score, Print Direct Deposit Payroll Deduction Form, and Manage Digital Documents (Strongbox). The 'View eStatements & Alerts' option is highlighted with a red box. On the left side of the main content area, a sidebar menu includes: Recent Activity, Account Alerts, eStatements (highlighted with a red box), History, Delivery Preferences, eNotices, and Important Information. The main content area is titled 'eStatements History' and contains a message: 'Please click the Magnifying Glass icon to open/view documents'. Below this message, there is a 'Show All' button and a 'Years' dropdown menu. The list of statements includes: '+ Monthly Statement - Jan 07, 2026' and '+ Monthly Statement - Jan 01, 2026'.

In the mobile app:

Tap **More** at the bottom right, then under the **Rewards & More** section tap **View eStatements & Alerts**. To see your entire list of eStatements, tap **Menu** at the top right, tap **eStatements**, then **History**.



Redstone Live – Video Banking

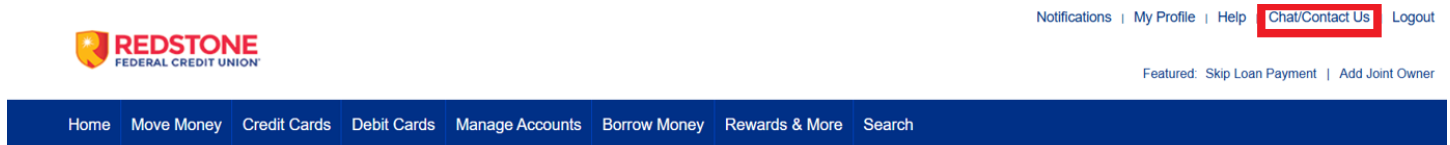
What is Redstone Live?

Redstone Live is on-demand video banking. Once you are in a session, you can ask questions about your account, apply for loans, open new accounts, and much more.

Where can I access Redstone Live?

In online banking using an Internet browser:

Click Chat/Contact Us at the top right, then choose Redstone Live – Video Banking.



Support



Call us at: -For Personal Online Banking: (256) 837-6110 or (800) 234-1234 -For Business Online Banking: (256) 327-1104, option 3

[Let us call you](#)

[Redstone Live - Video Banking](#)

[Schedule an Appointment](#)

[Chat with us](#)

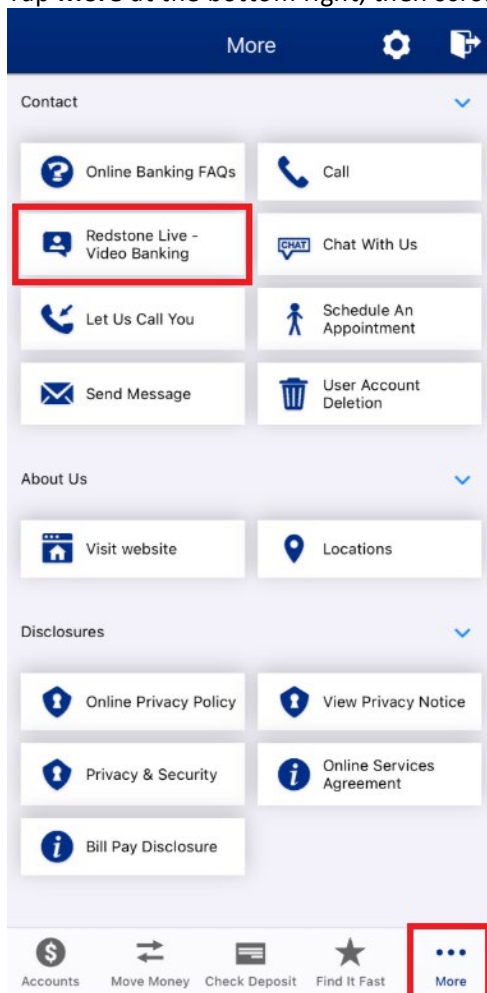
Email us at: info@redfcu.org

Business Hours

Telephone Hours	Mon-Sun 7am - 10pm Central
Chat Hours	M-F 8am-6pm / Sat 8am-2pm Central
Callback Hours	M-F 9am-5pm / Sat 9am-1pm Central

In the mobile app:

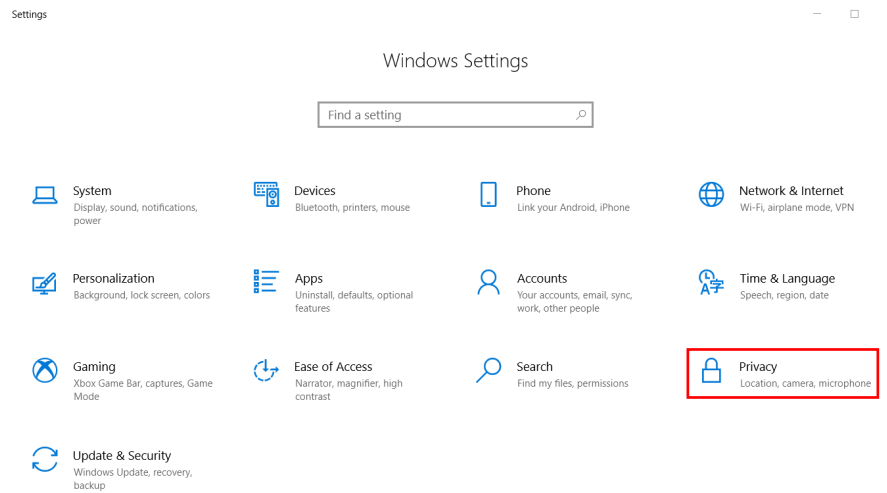
Tap **More** at the bottom right, then scroll down to Contact, and tap **Redstone Live – Video Banking**.



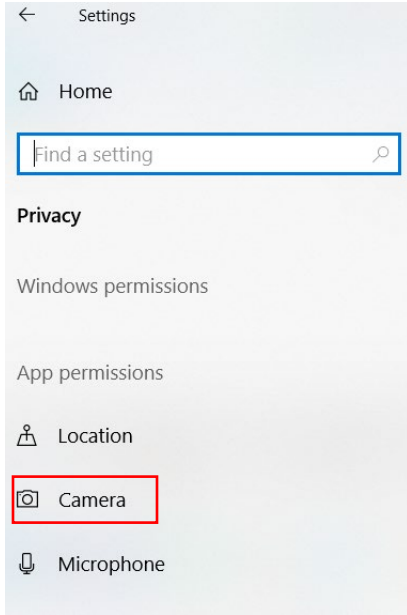
How do I set up my camera and audio when using Windows 10 or Windows 11?

On your computer:

1. Click the Start icon  and type Settings
2. Click Privacy



3. Under App Permissions, choose Camera on the left side and on the right side make sure the referenced setting are turned On:



- a. Allow apps to access your camera

Allow apps to access your camera

If you allow access, you can choose which apps can access your camera by using the settings on this page. Denying access blocks apps from accessing your camera. It does not block Windows Hello.



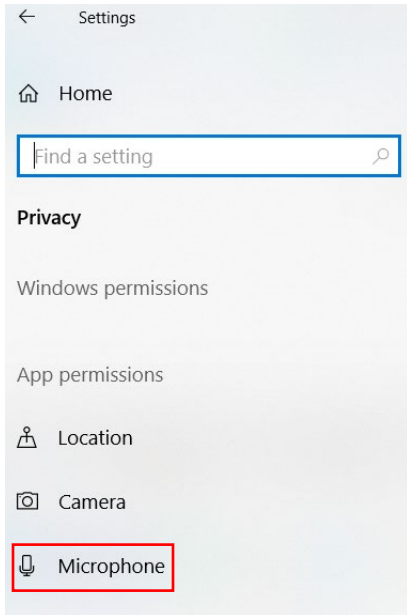
- b. Allow desktop apps to access your camera

Allow desktop apps to access your camera

Some apps and Windows features need to access your camera to work as intended. Turning off this setting here might limit what desktop apps and Windows can do.



4. Under App Permissions, choose Microphone on the left side and on the right side make sure the referenced setting are turned On:



- a. Allow apps to access your microphone

Allow apps to access your microphone

If you allow access, you can choose which apps can access your microphone by using the settings on this page. Denying access blocks apps from accessing your microphone.



- b. Allow desktop apps to access your microphone

Allow desktop apps to access your microphone

Some apps and Windows features need to access your microphone to work as intended. Turning off this setting here might limit what desktop apps and Windows can do.



Safari Browser Tips

Why do I see errors in some widgets or links?

By default, the Safari browser turns on the setting “Prevent Cross-Site Tracking” which may cause some features in online banking to not function correctly. If you see errors in widgets or links and you are using Safari, please change the setting:

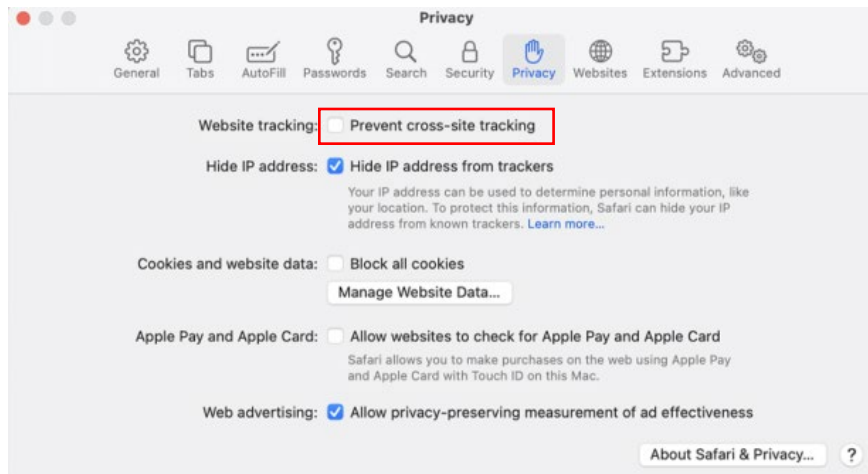
On a mobile device:

Tap **Settings**, then tap **Safari**. Toggle **Prevent Cross-Site Tracking** to **off**.



On a desktop or laptop device:

Click **Safari** then **Settings**. Uncheck the box beside **Prevent Cross-Site Tracking**.



Remote Deposit

What is Remote Deposit?

Remote deposit allows you to deposit your check(s) using Redstone's mobile app.

What are the qualifications for Remote Deposit?

- Must be 13 years old or older
- Must be a member for at least 60 days
- Must have an active savings account

How should I endorse the check?

The back of each check must include:

1. The payee's signature
2. The words "For Mobile Deposit at RFCU"

PLEASE NOTE: If the back of the check is not properly endorsed, we reserve the right to reject the check for deposit.

What should I do with the check once it has been submitted for remote deposit?

Upon receipt of a confirmation from Redstone that the image of the check has been received, prominently mark the check as “Electronically Presented” or “Void” to ensure it is not represented for payment. You will need to retain the check, or a sufficient copy of the front and back of it, in the event of a deposit dispute.

What types of checks can I deposit?

Only single-party domestic checks made payable to the owner(s) of the account may be deposited.

What types of checks cannot be accepted for deposit?

- Redstone Federal Credit Union check drawn on your personal account
- Third Party Checks – Checks payable to someone else, endorsed and signed over to you
- Incomplete Items – Checks that do not contain signatures of the maker
- Non-Negotiable Items – The online deposit of any item stamped with a “non-negotiable” watermark is PROHIBITED. Online deposits of this nature may subject you to criminal prosecution.
- Returned Checks – Any check that you deposited that is returned to us not payable as a result of insufficient funds, stop payment, or other related reasons.
- Altered Checks – Any check that contains evidence of a change (correction fluid, crossed out amounts, etc.) to information on the face of the check.
- Foreign Checks – Any check that is issued to you and drawn on a financial institution in another country (Canada, France, etc.)
- Savings Bonds
- Stale Dated Checks – Certain checks contain instructions such as: “Void 90 days after issue date.” If no instructions are contained, then the check is considered stale 6 months after the issue date.

When will the remote deposit be credited to my account?

The total amount of deposits made (less any holds that apply according to the Funds Availability Policy, up to your available deposit limit), will be immediately credited to your account. There could be times that the program may flag a deposit for manual review and release by credit union personnel (i.e., image is not clear when received at the Credit Union, etc.). The manual review process will occur on:

1. The same business day for manual review items submitted before 4:30 pm CST, or
2. The next business day for manual review items submitted after 4:30 pm CST on a normal business day (Monday through Friday, excluding holidays) or those submitted on a weekend or holiday.

How can I take the best picture of the check?

- Use a well-lit area, free of any clutter, to prevent shadows or poor image quality.
- Keep hands clear of the check while taking the images to avoid pictures of fingers/hands.
- Bright, but indirect light is best. Placing the check too close to lighting sources may cause shadows.
- Any surface of a solid color that contrasts with the check is best. Use a dark-color surface for light checks; a light color surface for dark checks.
- Make sure that the bottom of the check is aligned with the base guideline on the camera when taking the picture.
- Use the green guidelines to properly zoom and scale. Make sure the entire check appears in the guidelines and fills the guidelines as much as possible.