



New Certificate Maintenance Feature in Digital Banking - FAQs

How do I update my Certificate when it matures?

Certificate Maintenance is a new feature in Digital Banking that allows you to manage your non-IRA Certificate of Deposit (CD) when it reaches maturity. You can review your options, make changes, and submit your instructions through Online Banking or the AEFCU Mobile App.

How do I access Certificate Maintenance?

Log in to Online Banking or the AEFCU Mobile App and navigate to **Accounts > Certificate Maintenance**.

What can I do with my CD at maturity?

Depending on your eligibility, you may be able to:

- Renew your CD for a new term
- Add funds from an internal account to your CD
- Transfer funds from an internal account to your CD
- Close your CD and transfer the funds to an internal account

Are all Certificates eligible to be maintained through Digital Banking?

No. Eligibility may vary based on account type. For IRA Certificates, please contact our Member Contact Center or visit a branch for assistance.

Can I still mail in my non-IRA CD maturity instructions?

No. The mail-in option for non-IRA CDs is no longer available. You can manage your CD through Online Banking or the AEFCU Mobile App. If you need assistance, you can also contact the Member Contact Center or visit a branch.

What if I don't have access to Digital Banking?

You can enroll in Digital Banking through our website or by downloading the AEFCU Mobile App. If you prefer, you may also contact the Member Contact Center or visit a branch for assistance.

Can I still call or visit a branch for help?

Yes. While Digital Banking offers a convenient self-service option for non-IRA CDs, our team is available to assist you by phone or in person.

I already selected a new term for my CD at maturity. Can I make changes?

Yes. You can modify your maturity instructions through Digital Banking during your CD's grace period.

I already requested that my CD be closed at maturity. Can I still make changes through Certificate Maintenance in Digital Banking?

No. Once a CD closure request has been submitted, changes cannot be made through Digital Banking. If the CD has not yet been closed, please contact the Member Contact Center or visit a branch for assistance.

Can I add money to my CD during the Certificate Maintenance process?

Yes. You can add funds from an eligible internal account to your CD when completing your maturity instructions.

Will I see my updated CD balance after adding funds from an internal account?

Yes. Your updated balance will be displayed during the process and on the confirmation page before you submit your request.

Is there a minimum balance required to keep my CD open?

Yes. Your CD must maintain a minimum balance of \$500. If a requested transfer would reduce the balance below \$500, the transaction will not be permitted.

Why don't I see one of my accounts as a funding option?

Only eligible accounts with sufficient available funds will appear as funding options during the Certificate Maintenance process.

Can my joint owner manage my Certificate?

No. Only the Tax Reported Owner may manage the Certificate through Digital Banking during the grace period.