Frequently Asked Questions

1. **Why did we convert?**
   Atomic is constantly trying to improve its products and services to its members. Once we were informed that we could no longer use our online banking, we made the switch to the same company that provides our mobile banking. Mobile banking has been very popular with our membership and has become our #1 choice for our members. We are confident that the new digital banking will provide better features and enhanced security for years to come.

2. **If it's not broken, why try to fix it?**
   The other system was not broken, but the company that provided it chose to retire it. Atomic would have been forced off of it within the near future, so we were proactive and converted to the company that currently provides our mobile banking.

3. **Can we please go back to the other system?**
   Although we loved the simplicity of use for the other online banking system, that system was being retired by the company that owns it. We do feel like members will appreciate the new system as they have our mobile banking app. With such features as external transfers and pay a person, the new system will provide more features and opportunities for enhanced functionality.

4. **When trying to login, I am getting an error message "Unable to validate the information provided."**
   Please contact us to verify your account information is complete and up to date.

5. **How do I log out?**
   Select the small gear icon located in the top right hand corner of the page. Log Out will be at the bottom of the list.

6. **How do I view all of my accounts?**
   The right and left arrows located on each side of the account tiles or blocks will move additional accounts in view.

7. **How do I change the order my accounts are in?**
   Select the gear icon in the top right hand corner of the page then select Settings and Change Account Order.

8. **How do I add a nickname to an account?**
   Click on the account you are wanting to modify and select the small gear icon in the top right hand corner. Then click the pencil to edit the account nickname.

9. **Where do I find my account details? Including Loan payment amount, due date, interest rates etc.**
    Click on the account you are wanting to view and select the small I icon in the top left hand corner.

10. **How do I make a loan payment?**
    Use the Transfer tab. You may make a regular or principal only payment.

11. **How do I view my pending Bill Pay transactions?**
    Select the Activity tab to view all pending and processed Bill Pay transactions.

12. **How long does it take to complete an External transfer?**
    External transfers are generally completed within 2-3 business days.

13. **What all information do I need to know to use Pay a Person?**
    To send money using pay a person you only need to know the email address or cell phone number for the person you are sending money to. They take care of add their banking information.