

PSFCU

Pacific Shield Federal Credit Union

Member Services Knowledge Base

Comprehensive Q&A Reference for AI / RAG Chatbot Training

12

Categories

53

Q&A Pairs

12

Topic Areas

DEMO DOCUMENT - This is a fictional knowledge base created for proof-of-concept and AI demonstration purposes only. Pacific Shield Federal Credit Union is a fictitious entity not affiliated with any real financial institution. All rates, fees, and policies are illustrative.

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01. ACCOUNT SERVICES

Q

PSFCU offers the following account types: Free Checking (no monthly fee, no minimum balance), Interest Checking (earns 0.10% APY, \$500 minimum balance), High-Yield Savings (4.20% APY), Money Market Account (tiered rates up to 4.00% APY, \$2,500 minimum), Certificates of Deposit / CDs (terms from 3 to 60 months), and Traditional & Roth IRAs.

Q

What is the minimum balance to open a savings account?

You can open a PSFCU savings account with a minimum deposit of just \$25. There is no ongoing minimum balance requirement to avoid fees, though balances above \$1,000 earn our highest published APY tier.

Q

Are there monthly maintenance fees?

PSFCU Free Checking has absolutely no monthly maintenance fees. Interest Checking has a \$5 monthly fee that is waived when you maintain a \$500 average daily balance. Savings accounts have no monthly fees. Money Market accounts have a \$10 fee waived with a \$2,500 balance.

Q

What is the overdraft policy?

PSFCU offers two overdraft options: (1) Overdraft Transfer - automatically transfers funds from a linked savings account for a \$0 fee per transfer. (2) Overdraft Privilege - covers transactions up to \$500 over your balance for a \$28 NSF fee per item. Members can opt out of Overdraft Privilege at any time.

Q

How do I open a new account?

You can open an account in three ways: (1) Online at our website in under 10 minutes, (2) Via the PSFCU mobile app, or (3) In person at any branch. You will need a valid government-issued photo ID, your Social Security Number, and a minimum opening deposit (\$25 for savings, \$0 for checking).

Q

How do I view my account statements?

Statements are available 24/7 in Online Banking under 'Accounts > Statements & Documents'. Up to 7 years of statements are stored. E-statements are free; paper statements are available for a \$2.00 per-cycle fee. To enroll in e-statements, log in and go to Settings > Statement Preferences.

02. LOANS

Q

Current PSFCU auto loan rates (effective June 2026): New vehicles (2022-present): as low as 5.49% APR for up to 72 months. Used vehicles (2019-2021): as low as 6.25% APR for up to 60 months. Used vehicles (2016-2018): as low as 7.49% APR for up to 48 months. Rates depend on credit score, loan-to-value ratio, and term. A 0.25% rate discount is available for automatic payment enrollment.

Q How do I apply for a personal loan?

Apply for a personal loan online at our website, via mobile app, or at any branch. You will need: proof of income (pay stubs or tax returns), government-issued ID, and your Social Security Number. Personal loans range from \$1,000 to \$50,000. Rates start at 8.99% APR. Decisions are typically made within 1 business day.

Q What credit score do I need for a mortgage?

PSFCU conventional mortgages require a minimum credit score of 620. FHA loans require a minimum score of 580. VA loans (available to eligible veterans) have no minimum score but require satisfactory credit history. For our best rates, a score of 740 or above is recommended.

Q How long does loan approval take?

Auto loans: decision in as little as 15 minutes online, same day at branch. Personal loans: 1 business day. Home equity loans: 3-5 business days. Mortgage loans: pre-approval in 1-2 business days; full approval in 21-30 days.

Q Can I pay off my loan early without a penalty?

Yes. PSFCU does not charge prepayment penalties on any loan products, including auto loans, personal loans, home equity loans, and mortgages. You can make extra payments or pay off your balance in full at any time with no fees.

Q What documents do I need for a home loan application?

For a mortgage application you will typically need: last 2 years of W-2s and tax returns, last 30 days of pay stubs, last 3 months of bank statements, government-issued photo ID, Social Security Number, and property information (address, purchase contract if applicable). Self-employed applicants also need 2 years of business tax returns and a year-to-date P&L statement.

03. RATES & FEES

Q

As of June 2026, PSFCU savings account rates are: Regular Savings: 0.50% APY. High-Yield Savings: 4.20% APY (minimum \$1,000 balance). Money Market: 3.50-4.00% APY (tiered by balance). Rates are subject to change; visit our Rates page for the most current information.

Q

What are your current CD rates?

Certificate of Deposit (CD) rates as of June 2026: 3-month: 3.75% APY | 6-month: 4.25% APY | 12-month: 4.85% APY | 18-month: 4.65% APY | 24-month: 4.50% APY | 36-month: 4.25% APY | 60-month: 4.00% APY. Minimum deposit is \$500. Early withdrawal penalties apply.

Q

What fees are charged for wire transfers?

Domestic wire transfers: \$20 outgoing, \$0 incoming. International wire transfers: \$35 outgoing, \$10 incoming. Wires must be initiated by 2:00 PM Pacific Time for same-day processing. Online Banking wire transfers receive a \$5 discount vs. branch-initiated wires.

Q

Is there an ATM fee for out-of-network ATMs?

PSFCU members have free access to over 30,000 CO-OP Network ATMs nationwide. For out-of-network ATMs: PSFCU charges \$1.50 per transaction. The ATM owner may also charge a surcharge fee. Premium Checking account holders receive 4 out-of-network ATM fee refunds per month.

Q

What is the NSF (insufficient funds) fee?

The Non-Sufficient Funds (NSF) fee is \$28 per returned item. The Overdraft Privilege fee is also \$28 per paid item. PSFCU limits NSF/overdraft fees to a maximum of 4 per day. Enrolling in Overdraft Transfer (linked savings) eliminates NSF fees entirely.

04. MEMBERSHIP ELIGIBILITY

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PSFCU membership is open to: active and retired law enforcement officers, firefighters, and other first responders in Southern California; immediate family members of current members (spouse, children, parents, siblings); employees of select partner organizations and government agencies; and residents of select Los Angeles County communities. If you are unsure of your eligibility, contact us and we will verify it at no charge.

Q

Can my spouse or children become members?

Yes. Immediate family members of any current PSFCU member are eligible for membership. This includes spouses, domestic partners, children, stepchildren, parents, stepparents, grandparents, grandchildren, and siblings. Family members can open their own individual accounts with full member benefits.

Q

What documents do I need to apply for membership?

To open a membership you will need: a valid, unexpired government-issued photo ID (driver's license, state ID, or passport), your Social Security Number or ITIN, proof of eligibility (e.g. department ID, employment verification, or existing member's account number), and a minimum \$25 deposit to fund your Share Savings account.

Q

Is there a membership fee?

There is no membership fee. Opening a PSFCU membership only requires a \$25 minimum deposit into a Share Savings account. This \$25 represents your ownership share in the credit union and remains in your account as long as you are a member.

Q

How long does it take to become a member?

Online applications are typically processed within 1-2 business days. In-branch applications are processed same day in most cases. Once approved, your account is immediately active and you can use online and mobile banking right away. Your debit card will arrive within 5-7 business days.

05. CARDS - DEBIT & CREDIT

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You can activate your debit card in three ways: (1) Call the activation number printed on the sticker on your card (available 24/7). (2) Log in to Online Banking, go to 'Cards' and select 'Activate Card'. (3) Use the PSFCU mobile app under 'Card Management > Activate'. You will be prompted to set your PIN during activation.

Q

How do I report a lost or stolen card?

Immediately report a lost or stolen card by: calling our 24/7 card hotline at (800) 555-0199, using the mobile app under 'Cards > Report Lost/Stolen' (instant card lock), or logging into Online Banking and selecting 'Lock Card' from the card menu. A replacement card will be issued and arrive within 5-7 business days. Expedited delivery is available for \$15.

Q

How do I dispute a transaction?

To dispute a transaction: log in to Online Banking, find the transaction, and select 'Dispute'. Alternatively, call us at (800) 555-0100 or visit a branch. For debit card disputes, provide the date, merchant name, and amount. Provisional credit is typically issued within 5 business days while the investigation proceeds. Investigations are completed within 45-90 days per Regulation E.

Q

What rewards do I earn on my Visa credit card?

The PSFCU Visa Platinum Rewards card earns: 3x points on gas and groceries, 2x points on dining and travel, 1x point on all other purchases. Points never expire and can be redeemed for cash back, travel, gift cards, or merchandise. 1,000 points = \$10 in value. There is no annual fee and no cap on points earned.

Q

Is there a foreign transaction fee on my card?

PSFCU Visa Platinum credit cards have no foreign transaction fees. PSFCU debit cards have a 1% foreign transaction fee on international purchases. ATM withdrawals outside the US are charged \$3.00 plus the 1% fee. We recommend notifying us before international travel to prevent fraud holds.

06. DIGITAL BANKING

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To enroll in Online Banking: visit our website and click 'Enroll in Online Banking'. You will need your member account number, Social Security Number (last 4 digits), and the email address on your account. Create a username and password, accept the terms, and verify your identity via a one-time code sent to your phone or email. Enrollment takes under 5 minutes.

Q

How do I reset my online banking password?

To reset your password: click 'Forgot Password' on the login screen, enter your username and the email or phone number on your account, and follow the instructions in the verification message. If you are locked out after 5 failed attempts, call (800) 555-0100 to unlock your account. For security, PSFCU will never ask for your full password by phone or email.

Q

Does PSFCU have a mobile app?

Yes. The PSFCU Mobile Banking app is available for free on the Apple App Store (iOS 15+) and Google Play Store (Android 10+). Features include: account balances and history, mobile check deposit, bill pay, person-to-person transfers, card management, ATM locator, and biometric login (Face ID / fingerprint).

Q

How do I set up mobile check deposit?

To use mobile check deposit: open the PSFCU app, tap 'Deposit Check', select the account, enter the check amount, and photograph the front and back of the endorsed check. Limits: \$2,500 per check, \$5,000 per day, \$10,000 per 30 days. Funds from checks under \$500 are typically available the next business day.

Q

Do you support Zelle?

Yes. PSFCU supports Zelle for instant person-to-person payments. Access Zelle directly in the PSFCU mobile app under 'Transfer > Send with Zelle'. Limits: \$500 per day, \$2,500 per week for new enrollees. Established members may qualify for higher limits. Transfers to other Zelle users are typically instant and free.

07. TRANSFERS & PAYMENTS

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To set up direct deposit, provide your employer or benefits provider with: PSFCU's routing number (322274479) and your full account number. You can find these in the mobile app under 'Account Details' or on your checks. A pre-filled direct deposit form is also available in Online Banking under 'Forms'. Direct deposits post the same day funds are received, often 1-2 days early.

Q

What are the daily transfer limits?

Standard transfer limits: Online Banking transfers between PSFCU accounts: no limit. Outgoing ACH transfers to external banks: \$5,000 per day, \$25,000 per month. Zelle: \$500 per day (new members), up to \$2,500 per day (established members). Wire transfers: \$50,000 per day (domestic). Limits may be temporarily raised by calling member services.

Q

How long does an ACH transfer take?

ACH transfers initiated before 3:00 PM Pacific Time on a business day are sent the same day and typically arrive at the receiving bank within 1-2 business days. Transfers initiated after 3:00 PM or on weekends/holidays are sent the next business day. Same-day ACH is available for \$5 per transfer for qualifying transactions.

Q

How do I set up automatic bill pay?

Bill Pay is available in Online Banking and the mobile app under 'Pay Bills'. Add a payee using their name and your account number with them. Schedule one-time or recurring payments. Payments sent electronically arrive in 1-2 business days. Payments by check (for payees not accepting electronic payments) arrive in 5-7 business days. Bill Pay is free for all PSFCU checking account holders.

08. SECURITY & FRAUD

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If you suspect unauthorized access: (1) Immediately call our 24/7 fraud hotline: (800) 555-0199. (2) In the mobile app, go to 'Security > Freeze Account' for an instant lock. (3) Change your online banking password immediately. We will review all recent transactions with you, reverse unauthorized charges, and issue new account numbers and cards if necessary. PSFCU offers \$0 liability for unauthorized debit and credit card transactions.

Q **How do I freeze my debit or credit card?**

You can instantly lock your card without closing the account: Mobile app: 'Cards > [Card Name] > Lock Card'. Online Banking: 'Cards > Manage Card > Lock'. The lock takes effect immediately. No transactions will be approved while locked. You can unlock the card just as easily when you find it. Locking does not affect scheduled payments or direct deposits.

Q **What should I do if I receive a suspicious email claiming to be from PSFCU?**

Do not click any links or download attachments. PSFCU will never ask for your full password, PIN, or Social Security Number via email. Forward the suspicious email to security@psfcu-demo.org, then delete it. If you clicked a link and entered credentials, call (800) 555-0100 immediately. You can also report phishing to the FTC at reportfraud.ftc.gov.

Q **What security features does PSFCU offer?**

PSFCU employs multiple layers of security: 256-bit SSL encryption on all web and app communications, multi-factor authentication (MFA) for online banking login, real-time fraud monitoring with automatic alerts, biometric login (fingerprint and Face ID) on the mobile app, card controls (lock/unlock, spending limits, travel notifications) in the app, and \$0 liability protection on all unauthorized card transactions.

09. BRANCHES, ATMS & HOURS

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Standard branch hours: Monday-Friday 9:00 AM - 5:30 PM, Saturday 9:00 AM - 2:00 PM, Sunday and federal holidays: Closed. The downtown Los Angeles flagship branch offers extended hours: Mon-Fri 8:00 AM - 6:00 PM. ATMs are available 24 hours a day, 7 days a week. Online Banking and mobile app are available 24/7.

Q

Where can I find a fee-free ATM?

PSFCU members have surcharge-free access to over 30,000 ATMs in the CO-OP Network. Use the ATM locator in the PSFCU mobile app or visit co-opfs.org/locator. CO-OP ATMs are found at most credit unions, select 7-Eleven stores, Costco, and many Walgreens and CVS pharmacy locations nationwide.

Q

Do you offer any services online to avoid branch visits?

Yes. Almost all transactions can be completed remotely: account opening, loan applications, mobile check deposit, wire transfers, bill pay, statement access, notary via video (for eligible documents), and new card requests. Member services via phone are available Mon-Fri 7:00 AM - 7:00 PM and Sat 9:00 AM - 2:00 PM.

10. MORTGAGES & HOME LOANS

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PSFCU offers: 30-year fixed-rate mortgage (6.75% APR), 15-year fixed-rate mortgage (6.10% APR), 5/1 and 7/1 adjustable-rate mortgages (ARM), FHA loans (low down payment, flexible credit), VA loans (zero down payment for eligible veterans), home equity loans, and home equity lines of credit (HELOCs). All rates as of June 2026 and subject to change.

Q **What is the minimum down payment required?**

Minimum down payments by loan type: Conventional: 3-5% (PMI required below 20%). FHA: 3.5% (with 580+ credit score). VA: 0% (for eligible veterans/service members). Jumbo loans (above \$726,200): 10-20%. PSFCU also offers a First-Time Homebuyer program with down payment assistance up to \$10,000.

Q **How do I get pre-approved for a mortgage?**

Apply for mortgage pre-approval online at our website, in the mobile app, or at a branch. The process takes 15-20 minutes. You will receive a pre-approval letter within 1-2 business days. Pre-approval is valid for 90 days. Having a pre-approval letter strengthens your offer when buying a home.

Q **What is the difference between a fixed and adjustable rate mortgage?**

A fixed-rate mortgage keeps the same interest rate and monthly payment for the entire loan term, offering predictability. An adjustable-rate mortgage (ARM) starts with a lower fixed rate for an initial period (e.g., 5 years on a 5/1 ARM), then adjusts annually based on a market index. ARMs can be beneficial if you plan to sell or refinance before the adjustment period begins.

11. INVESTMENTS & RETIREMENT

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PSFCU offers Traditional IRAs and Roth IRAs. Traditional IRA: contributions may be tax-deductible; taxes paid on withdrawal in retirement. Roth IRA: contributions are after-tax; qualified withdrawals are completely tax-free. Both are available as IRA Savings Accounts (0.50% APY) or IRA Certificates (up to 4.85% APY). Coverdell Education Savings Accounts (ESAs) are also available.

Q

What is the IRA contribution limit for 2026?

For 2026, the IRA contribution limit is \$7,000 per year (\$8,000 if you are age 50 or older). This limit applies to the combined total of Traditional and Roth IRA contributions. Roth IRA eligibility phases out for single filers with income above \$146,000 and married filing jointly above \$230,000.

Q

Do you have financial advisors?

Yes. PSFCU partners with CUNA Brokerage Services to offer licensed financial advisors at select branch locations. Services include: retirement planning, investment portfolio review, college savings planning (529 accounts), and insurance needs analysis. Initial consultations are free for PSFCU members. Call (800) 555-0100 to schedule an appointment.

12. INSURANCE

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Through our insurance partners, PSFCU members have access to: auto insurance (competitive group rates), home and renters insurance, life insurance (term and whole life), disability insurance, GAP insurance for auto loans, and accidental death & dismemberment (AD&D) insurance. Members typically save 10-20% compared to standard market rates.

Q

Do you offer GAP insurance on auto loans?

Yes. PSFCU offers GAP (Guaranteed Asset Protection) insurance on auto loans. If your vehicle is totaled or stolen and you owe more than its market value, GAP insurance covers the difference. Cost is a one-time premium of \$350-\$495 added to your loan. GAP coverage can be added at loan origination or within 30 days of the loan funding date.

Q

How do I get a quote for insurance?

For an insurance quote: call (800) 555-0155, visit any PSFCU branch, or complete the online quote request form on our website under 'Insurance Services'. A licensed insurance specialist will contact you within 1 business day. Quotes are free with no obligation to purchase.