

Power Financial Credit Cards

Frequently Asked Questions

In what order should I initially access my credit card information electronically?

Members must first register on the Accesspoint Member Portal then Online Banking in order to use both channels.

Can I access my Credit Card information online?

Yes. Members can login to Online Banking and view their credit card information under the “Additional Services” tab. Additionally, members can log in to the Accesspoint Member Portal to access accounts, view credit card balances etc. for cards issued after June 1st, 2016 using this link. <https://apstp.pscu.com/AP/APCardholder/pages/dsologin?clientId=5705&siteFlag=true>

Can I manage my Credit Card account on my mobile app?

The Member Portal link will soon be an option on our mobile app under the “More” section so stay tuned.

How can I make a credit card payment?

Members can make payments through Access point (member portal), via a phone call to 855-633-0637 (\$10 charge) or via a loan payment transfer through Online banking/SIMON SAYS.

Can I use my credit card to make payments in SecureLink Bill Pay?

No, your Power Financial Credit Union Credit Card cannot be in used in SecureLink Bill Pay at this time.

How do I find out my credit limit and balance?

The static loan balance as of the last 24 hours can be seen under the loan balances in the Account Section of Online Banking. Your credit line limit can be seen on your statement, in online banking and the Accesspoint Member portal.

Will the credit cards be part of Apple Pay?

The credit cards will soon be part of Apple Pay, Android Pay, Google Pay and other digital wallets. Stay tuned for more information.

How do I request an increase in my credit line?

Call us at 1-800-548-5465 and our Sales Advisors will be happy to assist you.

Are there daily transaction limits on cards?

All Credit Cards have a limit of 15 transactions per day. We may, however, increase the daily transaction limits for holiday shopping.

What happens if there is fraud on my credit card?

If you suspect fraud on your account, please call to report the issue by calling 855-633-0637.

When will I receive my credit card?

Approved credit cards will arrive in the mail in ten (10) business days. If you do not receive your card during that time, please call us at 855-633-0637.

How do I request a second card or a replacement credit card?

You can request a second card or a replacement card by calling us at 1-800-548-5465 or via the Accesspoint Member Portal here:

<https://apstp.pscu.com/AP/APCardholder/pages/dsologin?clientId=5705&siteFlag=true>

How do I redeem my rewards points?

Once you log in into Accesspoint, click on the services tab and select "Rewards" from the drop down menu. This will take you to the rewards page where you can see your total number of accumulated points. Click on the "CU Rewards" logo on that page to visit the reward redemption site.