Frequently Asked Questions – Online Banking

Why should I sign up for online banking?

Online banking gives you quick access to your Ocean Financial accounts and many other features such as the ability to pay bills, transfer money, and view your account history. Online banking is a secure, safe method of managing your finances all from the comfort of your own computer.

How do I enroll in Online Banking?

By going to our website and clicking enroll in Online Banking and following the quick and easy steps.

I was already enrolled in the old Online Banking; do I need to enroll again?

No – if you were enrolled in Online Banking before, you do not need to enroll again. Your initial username on the new system is your Member Number; your password is the last SIX (6) of your social security number. Members will be prompted to change their password and answer security questions.

I tried to sign in with my member number and SSN but it's still not working – but I would frequently use the Oceanside Christopher Mobile APP, what do I do?

Our new online banking and mobile banking systems are connected, you need to enroll in online banking in order to use mobile banking. If you were a frequent user of our old app and not online banking, you will need to re-enroll into our new online banking system and download our new app.

When can I use Online Banking?

Our online banking services are available for our members 24/7, however routine maintenance takes place on occasion and our services may be temporarily unavailable during that time.   This is generally scheduled overnight and members will be notified prior to this being done

Does my User ID need to be my member number?

No! The first time you login to the new system, you will use your Member Number as your User ID but you will be prompted to change it after you sign in. Your sign on ID can be anything you choose to make it, as long as it is between 6 – 32 characters in length with letters and numbers both being allowed.

Why do I need to answer security questions?

Answering security questions is very important and is another layer of protection against fraudulent activity. These questions and answers are unique to you, which let us verify you are the one going into your account!

Previously, we were able to view your security questions and answers and send them to you when forgotten. For increased security, we will no longer be able to do that. When a security question/answer is forgotten, they can be reset.

What if I forget my password?

If you forget your password, you have the ability to self-change it. Go to the online banking log in page, and click reset password. You will be prompted then to enter your user ID and answer a security question. An email will then be sent to the email address we have on file. Open the email, click on the link and reset your password.

You can also call out Call Center and ask a Member Contact Representative to reset you.

Members can try logging in three (3) times before being locked out. If you are locked out of Online Banking, you will also be locked out of Mobile Banking and vice versa.

I have so many accounts, can I rename them?

If you manage several accounts or just want to make it easier for you to understand what each one does, you will have the ability to name them whatever you would like in order for you to gain a greater understanding of your individual accounts. Changing the account name is easy!

- After logging in to Online Banking, go to Services in the top navigation.
- Click on Services and view the menu opening in a new window.
- Choose accounts from this menu. You will be able ro rename as well as hide accounts.

I see something on my account that isn't right, how can I contact Ocean Financial?

Online banking users can contact the credit union regarding any questions they have on their account in several ways:

- Log into online banking and send a secure message by clicking the envelope on top. You will be alerted once a response is sent back from Ocean Financial.
- Call the Call Center and speak with a Member Contact Representative during call center hours.

Can I pay bills with Online Banking?

Yes. And the process is even easier than before! If you were previously registered and using Bill Payer, your payments will transition over to the new system. If you want to use Online Bill Pay for the first time, and have an eligible checking account, your access to Bill Pay is immediate. Choose the Pay Bills option from the top navigation and follow the 3-step process to set up your payees.

Known payees, such as Verizon or National Grid, can easily be found in the system. Local payees may have to have all information put in for future reference.