

# Plinqit FAQs. Plinqit Overview.



## How does Plinqit work?

Plinqit is a smart little savings tool, made for you. It enables you to:

1. Securely link your Plinqit account to your financial institution (bank or credit union) checking account.
2. Set up to 5 savings goal in Plinqit.
3. Have Plinqit help you set aside a small amount of money regularly, on a schedule you choose.
4. Earn money using Plinqit by:
  - a. Reaching your savings goal.
  - b. Referring friends and family to use Plinqit.
  - c. Watching videos and reading articles to learn more about money and saving- learn and earn!

## Is my financial information secure?

Absolutely. Data security is our top priority at Plinqit. We work tirelessly with our partners in the financial security field so that you can focus on your savings goals. All Plinqit apps and web pages use industry leading RSA 256-bit encryption technologies. So your stuff is as safe as can be. These bank-level security protocols ensure that your data is safe.

## What do I need to use Plinqit?

A checking account at a U.S. financial institution.

## Are there any fees for using Plinqit?

Using Plinqit is absolutely free. There are no service or usage fees with Plinqit.\* Just use, and enjoy. You may choose to elect a 'break the safe' penalty to discourage early withdrawal, however this is optional and not required to use Plinqit. *\*Normal data and usage rates may apply.*

## Where are my Plinqit funds (money) held?

Your funds are held with West Community Credit Union that makes Plinqit available to you.

## Are my Plinqit funds (money) NCUA insured?

Absolutely. Your funds are held with West Community Credit Union that is NCUA insured.

# Plinqit FAQs. Funding Options.



## What can I use to fund my Plinqit savings?

A U.S. Checking Account owned by you.

## Can I use more than one checking account to fund my Plinqit savings?

Not at this time. Only one checking account may be used to fund your Plinqit savings.

## Can I use my credit card to fund Plinqit?

No, we do not believe in using credit to fund savings.

## Can I use my debit card to fund Plinqit?

Not at this time. Right now you can transfer to Plinqit from your U.S. checking account.

## Why can't I use a savings account to fund Plinqit?

Savings accounts have a maximum of 6 or less transactions per month. Plinqit may make up to 20 transfers per month which means you would be out of compliance with your savings account and may incur a penalty from the holding financial institution.

## Can I change my funding account during a goal?

No, because we do the minimal identity verification possible to get you started quickly, we cannot allow you to change your funding account in the midst of a goal program for compliance reasons.

However, if your checking account has been compromised due to fraudulent activity or if you have to change checking accounts due to a life event (separation, divorce, death in the family, etc.), please contact us via the secure message center within Plinqit or email us at [support@plinqit.com](mailto:support@plinqit.com).

# Plinqit FAQs. Account Maintenance.



## What if I have forgotten my password?

Utilize the “Forgot Password?” function. There is link located below the account login boxes.

## How do I change my password?

Within your Plinqit account use the slide out menu bar and select Account Settings. Select the pencil icon by password and fill in the current and new password fields.

## Can I change my login information?

Yes, with verification you can change your login information. You can do this under the Account Settings section found on the slide out menu within your account.

## How do I access my account if I have forgotten the email I used to open my account?

Please email us at [support@plinqit.com](mailto:support@plinqit.com) and we will help you regain access to your account.

## How long does it take to get money back into my checking account from Plinqit?

Depending on your financial institution (bank or credit union), money is typically deposited back into your checking account within 4 business days of the date of your withdrawal from Plinqit.

## How do I cancel my Plinqit account?

The first thing we recommend doing is pausing any and all of your Plinqit savings goals. Once all pending transactions have settled in your Plinqit account and all funds are available for withdrawal, you may ‘break the safe’ and cancel your account at that time. You can pause your goal and start the ‘break the safe’ process by selecting Withdraw found on the slide out menu within your account. Should you need help or have questions, please contact us via the secure message center within Plinqit or email us at [support@plinqit.com](mailto:support@plinqit.com).

## Can I make a one-time deposit into my Plinqit account?

Yes! Simply log into your Plinqit and select Deposit from the slide menu within the app.

## Can I have more than one savings goal?

Yes! With your Plinqit account you may create up to 5 individual savings goals.

## Is there a downloadable Plinqit App for my mobile phone or other devices?

Yes! A downloadable Plinqit application is available for Apple (iOS), Android devices, and Amazon kindles.