

What caused my account to be dormant?

An account can go dormant when there's not any activity – such as deposits, transfers, payments or withdrawals – for 24 months. But to help you avoid a dormant account, we'll place a notice on your monthly statement and/or send you an email when you're approaching a year without activity.

Why do you make accounts dormant?

There are state and federal laws that require us to put accounts in a dormant status after a certain period of inactivity, but our primary reason is to protect our members' money and information – so we place certain restrictions on dormant accounts to help prevent unauthorized access. Once you reactivate your account, you'll have full access to your account just like before.

Did I lose or forfeit any money because my account was dormant?

No – all your money is still in your account. We didn't even charge you any dormant account fee.

If my account is dormant, what does that mean for me?

We place certain restrictions on dormant accounts to help prevent unauthorized access. While your account is dormant, you may not be able to access your account electronically, and your access to other services may also be restricted. Don't worry – we aren't charging a dormant fee, and it's easy to reactivate your account.

Additionally, California law requires us to turn over funds to the state government for accounts that have had no activity for 3 years – this is called escheatment, and you can avoid it by reactivating your account.

Was I charged fees because my account was dormant?

No, we don't charge fees because an account is dormant. All our products and services are designed with your financial wellness in mind, and you shouldn't have to pay a fee just because you haven't used an account. Please note that we do have some fees (just not dormant fees) – check out our Fee Schedule at patelco.org/FeeSchedule for more information.

How can I keep my account from going dormant again?

In order to avoid getting a notice from us that your account is dormant, you'll need to make regular transactions – such as a deposit, withdrawal, payment or transfer. When you're approaching a year of inactivity, we'll place a notice on your monthly statement and/or send you an email. You can do almost any transaction (except for cash transactions) using [Patelco Online™](#) and our [Mobile App](#).

How can I access Patelco Online™ for online banking?

Once you've reactivated your account, you have access to [Patelco Online™](#) and our [Mobile App](#) again. If you've forgotten your User ID or password, head to our homepage at patelco.org and select the appropriate link at the top of the page.

If you've forgotten **both** your User ID and your password, start out by recovering your User ID using the link at the top of our homepage. Then, once you know your User ID, select the link on our homepage for a forgotten password.

If you've never registered for online banking, select the **SIGN UP** button on our homepage. You'll need your Member Number and some personal information to complete the registration.

