

Accessing Online Banking

Password Free Migration

Logging in for the first time

Secure Access Code

When you use a SAC, we send a one-time code to an email address, text message number, or phone number that is on file for you.

Note: If you do not already have a login ID, contact your Association to obtain one.

To log in for the first time with a secure access code

1. On the Login page, do the following:
 1. Click or tap **I am a new user**.
 2. Enter your **Login ID**.
 3. Click or tap **Submit**.
2. On the Select Secure Access Code Target page, click or tap one of the contact methods to send a secure access code.
3. On the Enter Secure Access Code page, do the following:
 1. When the code arrives, enter the code.
 2. Click or tap **Submit**.
 3. If prompted to register the device, click or tap **Register Device**.
4. Enter a password, then re-enter it in the **Confirm Password** field.
5. Click or tap **Submit**.
6. Update your online profile and click or tap **Submit Profile**.
7. Read the agreement on the Disclaimers page and click or tap **I Accept**. When you accept the agreement, the Home page appears.

Registering Your Browser

When you log in, enter your login ID and password. If you use a browser or a device that is not registered, you must also enter a SAC code, depending on how your login ID is configured.


To log in after the first time

1. On the Login page, enter your **Login ID**.
2. (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in.
3. Enter your **Password**.
4. Click or tap **Sign In**. The Home page appears.

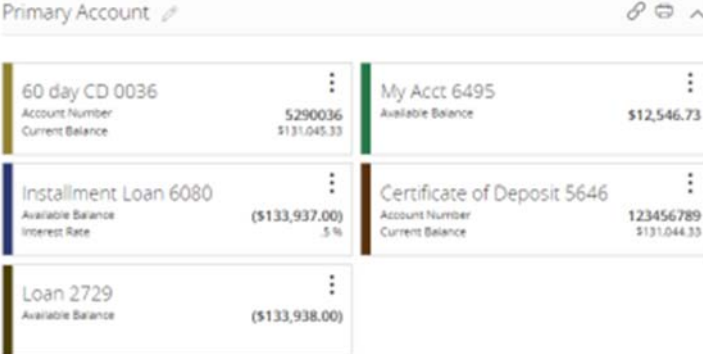
Home

Viewing accounts

On the Home page, the Accounts area lists every account whose history you can view. For each account, you can see the account name, the last few digits of the account number, and the balance.

Accounts that include a label () are serviced by a third-party vendor and will open a new window in order to display transaction information. If you configure nicknames for accounts in **Settings > Account Preferences**, the nicknames appear. You can drill down into any account with your FI to see account details, where 100 transactions are displayed per page.

Accounts overview



Primary Account	
60 day CD 0036 Account Number Current Balance	5290036 \$131,044.33
My Acct 6495 Available Balance	\$12,546.73
Installment Loan 6080 Available Balance Interest Rate	(\$133,937.00) 5%
Certificate of Deposit 5646 Account Number Current Balance	123456789 \$131,044.33
Loan 2729 Available Balance	(\$133,938.00)

When you click or tap an account with the External label, a new page linked to a third-party vendor opens in either a new browser tab or a window overlay on the Home page.

Viewing the Sidebar

The Sidebar includes some or all of the following:

- Quick Actions
- Social media feeds
- Rates
- Required approvals
- Other information from your FI

On a tablet or a smartphone, the Sidebar does not always appear.

To view the Sidebar in mobile banking


- Do one of the following:
 - Tap **More** on any page.
 - Swipe from the right edge of the screen.

To hide the Sidebar in mobile banking

- Do one of the following:
 - While the Sidebar is visible on any page, tap **More**.
 - Swipe to the right edge of the screen.

Organizing Accounts

You can organize accounts by dragging an account tile down to the file tray icon at

the bottom.  You can then name your groups using the Pencil (edit icon)

View PFM

Contextual Personal Financial Management (PFM) allows you to budget and manage finances by aggregating all of your accounts across multiple financial institutions so you can see balances and transactions all in one place, on any device.

Using PFM widgets

You can use PFM to view all of your accounts in one place so you can manage your spending and debts, calculate your net worth, and see spending trends over specific time periods. Several links appear at the top of the Home page, such as Spending and Budget. You can click those links to display visual representation of your financial data, known as "widgets."

Each widget is interactive and displays different information:

- **Spending** – Enables you to see a visual representation of how you are spending your money over a period of time.
- **Budget** – Helps you set budgets for each spending category and track progress towards those categories each month.
- **Trends** – Builds even further on your budgeting categories to help track spending over time as compared to income.
- **Net Worth** – Allows you to see the total value of all internally-held and linked accounts to view your net worth over time.
- **Debts** – Allows you to see all of your debt accounts in one place and to calculate how making additional payments, or paying off your debt completely, can impact your debt over time.

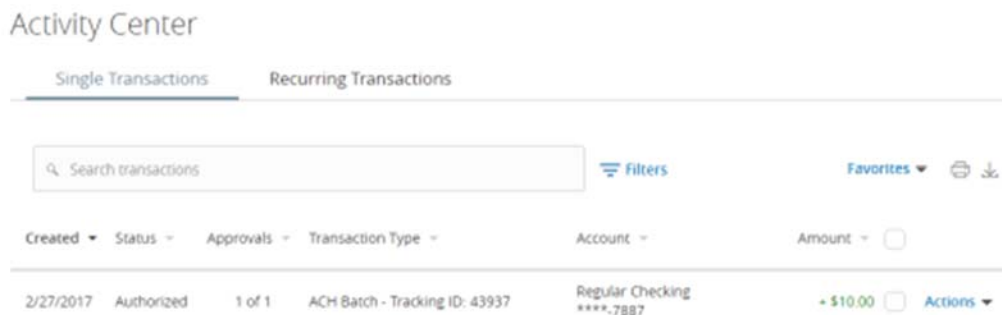
Options

View Activity

Using the Activity Center

The Activity Center displays details for recent transactions. You can sort, search, filter, and manage transactions on this page. In the Activity Center, all scheduled recurring transactions appear on the Recurring Transactions tab. You can use the Recurring Transactions tab to view or cancel the recurring series. You can also see checks that have been deposited on the Deposited Checks tab.

The Activity Center



You can customize the transaction details that appear in the Activity Center by selecting up to six fields. Options vary by transaction type, but may include:

• Amount	• Approvals	• Beneficiary FI
• Create Date	• Created By	• From Account
• Intermediary FI	• Message to Beneficiary	• Payment Template (name)
• Process Date	• Recipients	• Status
• To Account	• Transaction Type and ID	• ACH Class Code

You can utilize these fields to approve or cancel transactions, as well as export or print the filtered data.

The Single Transactions tab includes transactions that do not recur and any recurring transaction due in the next seven calendar days. You can use the Single Transactions tab to view or cancel a specific transaction in a recurring series.

When you have pending approvals waiting, the number of pending approvals appears on the tabs.

Tip: You can also view transaction details on the page where you created the transaction.

You can select individual check boxes to view the total debits and credits of the selected transactions. For international wires, the debit total displays the USD equivalent.

Furthermore, click or tap an individual transaction to expand the transaction details. Depending on your Association’s configurations and the transaction type, transaction details in the Activity Center may include the following:

• Tracking ID	• Batch ID	• Created date
• Created By	• Process date	• From Account
• To Account	• To Account Type	• Currency Code
• Exchange Rate	• Foreign Currency Amount	• USD Amount
• Recipient Wire Name	• Beneficiary FI Name	• Beneficiary FI Address

Nicknaming Accounts

If you configure nicknames for accounts in **Settings > Account Preferences**, the nicknames appear.

Account Details

The Account Details page includes information about the account and details of up to 100 transactions at a time.

Viewing transactions

Page	Includes
Account Details	All posted and pending transactions in an account, including: <ul style="list-style-type: none">• Checks and deposits• Transactions• Bill payments• Transfers

Activity Center	Transaction types will vary depending on your configuration. Transaction types that you create in online and mobile banking may include: <ul style="list-style-type: none">• Transfers• Stop payment requests• Address change requests• Deposited checks• Business payments• Wires• Commercial payments and collections
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To view account details

- On the Home page, click or tap the account card.

To view account details using enhanced Quick Actions

1. On the Home page, click or tap the three vertical dots (⋮) on the desired account.
2. Click or tap **View Activity**.

To view additional transactions

- On the Account Details page, do one of the following:
 - Click or tap the next icon (➤) at the bottom of the page to view the next set of transactions.
 - Click or tap the previous icon (➤) at the bottom of the page to view the previous set of transactions.

Note: You will only see the next and previous icons if there are more than 100 transactions related to the account you are viewing.

To view transaction details

- On the Account Details page, click or tap the transaction. Click or tap the transaction again to hide the details.

To filter transactions

1. On the Account Details page, click or tap **Filters**.
2. Do one or more of the following:
 - Select a date range from the **Time Period** drop-down list. If you select a custom date, specify dates in the **Start Date** and **End Date** calendars.
 - Select the type of transaction from the **Transaction Type** drop-down list.
 - Enter the minimum and maximum amounts for the transaction in the **Min Amount** and **Max Amount** fields.
 - Specify a check number range in the **Check#** fields.

- (Optional) If available, select a **Category**.
3. Click or tap **Apply Filters**.

To close the Account Details page

- On the Account Details page, do one of the following:
 - Click or tap the previous icon (◀) next to the account at the top of the page.
 - Click or tap **Home** or any other menu option.

Download and Export

You can export transactions from the Account Details page to a file format that you select. Export formats vary depending on the settings. Currently, you can export in online banking, but not mobile banking.

Note: Contact our financial institution for information about supported versions of Quicken and QuickBooks.

To export transactions from the Account Details view

1. (Optional) On the Account Details page, narrow the results by either searching transactions or using filters (≡) to select transactions with specific conditions.
2. Click the export icon (↓).
3. In the export drop-down list, click an export format. Depending on your configuration, formats may include:
 - **Spreadsheet (XLS)**
 - **Spreadsheet (CSV)**
 - **Microsoft (OFX)**
 - **Quicken (QFX)**
 - **QuickBooks (QBO)**
4. Depending on your browser settings, one of the following happens:
 - If your browser automatically saves files to a folder, the file is saved in that folder. Open the folder to view the exported file.
 - If your browser is configured to prompt for the folder for downloaded files, you are prompted to specify the location to save the exported file.
5. Click or tap the exported file. The transactions appear in the current sort order on the Account Details page.

View transactions

On the Account Details page, you can view the following information for each transaction in an account:

Transaction information on the Account Details page	
Name	Description
Date	The date of a completed transaction. If the transaction is not complete, Pending replaces the date to show the transaction has not posted.
Description	Information about the transaction, such as merchant name, location, or transaction type, that helps the user identify it.
Amount	The amount of the transaction.

Transaction information on the Account Details page


Name	Description
Balance	The account balance after the transaction.
Image	The images associated with the transaction, if applicable.
Category	The category and category icon of the transaction. This information only appears if you use PFM.

Options

Print

Click the print icon to print transactions

Ask A Question


On any transaction, click the vertical dot  beside the transaction to ask a question. The messages will go to your Q2 Central representative that have message monitoring roles.

Messages

Creating a secure message

You can create a secure message in online banking or mobile banking.

To create a secure message

1. In the navigation menu, click or tap **Conversations**.
2. Click or tap **New Conversation**.
3. From the **With** drop-down list, click or tap a Recipient.
4. In the **Subject** field, enter a subject.
5. In the **Message** field, enter the message.
6. (Optional) If you want to attach a file to the message, click or tap the attachment icon . In the Open dialog box, select a file to attach to the message, and click or tap **Open**.

Note: File attachments are currently only supported in the desktop application.

7. When your message is complete, click or tap **Send**. Your new message appears on the Conversations page.

Statement Retrieval

Verifying your ability to view a PDF

You may need to verify that you can view PDF files the first time that you want to view an online statement.

If you are not able to view PDF documents, Adobe Reader is available for most operating systems. You can download and install Adobe Reader or a similar program to view PDF documents. Adobe Reader is available from:

<http://get.adobe.com/reader>.

Note: In online banking, the Statements page may open in a new browser tab or window. You should disable any pop-up blockers for the online banking site.

To verify that you can view a PDF

1. In the navigation menu, click or tap **Transactions > Statements**. The PDF Verification page appears.

Click or tap **Get Code**. If your browser or device configuration permits it, a new tab or window appears

2. displaying the PDF.
3. Do one of the following:
 - o If the PDF appears, enter the verification code exactly as it appears in the PDF in the Verification Code field, and click or tap **Verify**. The PDF Verification Success page appears in a new tab or another window. Click or tap **Close** to return to the Statements page.
 - o If the PDF does not appear, click or tap **I can't see a PDF**. An error message appears. Click or tap **Close** to return to the Home page. If you cannot view the PDF, verify that you have the appropriate PDF viewing software installed.

Viewing e-statements

You can see electronic versions of your account statements called e-statements. Ways to view an e-statement may vary according to your settings. For example, in online banking, the Statements page may open in a new browser tab or window. You should disable any pop-up blockers for the online banking site.

To view e-statements

1. In the navigation menu, click or tap **Transactions > Statements**.
2. On the Statements page, do the following:
 1. Select an **Account**.
 2. Select a **Date**.
 3. Select a **Document Type**.
 4. Click or tap **Get Statement**.

Note: Depending on the settings on your device, you may be able to save or print the e-statements.

Settings

Account Preferences

You can use the Account Preferences page to configure the following:

- The display name for each account
- The order and organization of the accounts on the Home page
- (Optional) Text banking settings

To configure an account display name

1. In the navigation menu, click or tap **Settings > Account Preferences**. The Account Preferences page with a list of accounts grouped by type appears.
2. On the Account Preferences page, do the following:
 1. Click or tap the account you want to change.
 2. Click or tap **Online Display Name**.
 3. Enter a nickname for the account, then click the check mark button (✓). If the account already has a nickname you wish to delete or edit, click the pencil icon (✎) next to the nickname. Delete the nickname by clicking or tapping the X within the nickname field. Click or tap the cancel button (✕) to ignore changes.
 4. Click the **Visible** button to choose whether the account is displayed on the Home page.

Account Preferences

Click anywhere on the account row if you would like to add/edit an account nickname, enable SMS/Text banking or view account details. Group and sort accounts as they are displayed on the homepage.

Primary Account Group Testing ^ v

Certificate of Deposit XXXXX-85646 ^

60 day CD view

Primary Account Group Testing v

Details

Online Display Name

✕
✕
✓

Visibility

Visible

To configure the order that accounts appear in

- In the Account Preferences page, use the up and down arrows to determine the order of each account.

Security Preferences

You can change your account password for online and mobile banking. You use the same password for both.

To change your account password

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Change Password**.
3. Enter your existing password in the **Old Password** field.
4. Enter your new password in the **New Password** field.
5. Re-enter the new password in the **Confirm New Password** field.
6. Click or tap **Change Password** to submit the change.

Alerts

Managing alerts

Alerts remind you of important events, warn you about the status of each of your accounts, and notify you when transactions occur. Some alerts are automatically generated by the system, such as security alerts, but some alerts you can create and customize.

When you create an alert for an account, you specify the conditions that trigger the alert, as well as the way that you want to receive the alert. Alert conditions vary depending on the alert type. Available alert types may vary depending on your configuration.

Alert types	
Alert Type	Description
Date	Reminds you of a specific date or event.
Account	Notifies you when the balance in one of your accounts drops below or rises above a specified threshold.
History	Notifies you when: <ul style="list-style-type: none">• A specified check number posts.• A credit or debit transaction is greater than or less than an amount that you specify.• A transaction description matches text that you specify.
Insufficient Funds	Notifies you when a transaction is rejected due to insufficient funds.

Alert types

Alert Type

Description

Transaction

Notifies you when the following transactions are generated:

- ACH batch
- ACH collection
- ACH PassThru
- ACH payment
- ACH receipt
- Domestic wire
- Domestic wire (incoming)
- Domestic wire (outgoing)
- EFTPS
- Funds transfer
- International wire
- International wire (incoming)
- International wire (outgoing)
- Payroll

The alert can trigger when the transaction is:

- Drafted
- Authorized
- Processed
- Canceled
- Failed

You do not need to be logged in to receive the alert. Secure messages and email alerts are sent immediately when they are generated. You can receive alerts through:

- Secure message (in online and mobile banking)
- Email
- Telephone call
- Text (SMS) message

Tip: You can specify the time to receive alerts in a telephone call or a text message.

Address changes

You can use the Address Change page to ask us to change your address.

To request an address change

1. In the navigation menu, click or tap **Settings > Address Change**.
2. Do the following:
 1. Make any needed changes to your contact information.
 2. In the Select an Account list, click or tap one or more accounts to include, or click or tap **Select All**.
3. Click or tap **Submit**.
4. On the success message, click or tap **Close**.

Reports

Generating a report

Report formats and scheduling options may vary according to your Association's settings.

To generate a report


1. In the navigation menu, click or tap **Reports**.
2. In the Create New Reports column, click or tap the desired **Report**.
3. (Optional) Enter a **Report Name**.
4. Click or tap the desired **File Format**.
5. Click or tap the desired **Accounts**. You can also click or tap **Select All** or **Clear All** to select or clear all accounts. You can also select specific Account Labels.
6. (Optional) Click or tap **Date Range**, then do the following:
 1. In the **Dynamic Dates** tab, you can select one of the predetermined date ranges:
 - o **Last Business Day**
 - o **Last Week**
 - o **Last Month**
 - o **Last 30 Days**
 - o **Last 60 Days**
 - o **Last 90 Days**
 2. In the **Specific Dates** tab, you can select a custom date range.
7. Click or tap **Schedule** to edit the schedule:
 1. **None**: Report is not on a schedule.
 2. **Daily**: Report is on a daily schedule.
 3. **Weekly**: Report is on a weekly schedule.
 4. **Monthly**: Report is on a monthly schedule.
8. Click or tap **Privacy**:
 1. **Private**: Private reports are accessible only to the user who created the report.
 2. **Shared**: Shared reports are accessible to other company users who share the same User Role.
9. Click or tap **Save**. The Report Scheduled page appears confirming that the report was scheduled.
10. Click or tap **OK**. The Reports page appears with the newly scheduled report.
11. When the report appears, click or tap the **File Format**
12. icon to see the report. The report appears. For large reports, an "In Progress" message will appear while the report is being generated.

Tip: The report will automatically run at the end of the business day for a **Daily** report and at the end of the week or month for **Weekly** and **Monthly** reports, respectively.

Editing a report

Edit a report to change its name, schedule, accounts, and file format. Changes take effect the next time the report is scheduled to run.

To edit a report

1. In the navigation menu, click or tap **Reports**.
2. Click or tap the edit icon () of the desired **Report**.

3. (Optional) Enter a **Report Name**.
4. Click or tap the desired **File Format**.
5. Click or tap the desired **Accounts**. You can also click or tap **Select All** or **Clear All** to select or clear all accounts.
6. (Optional) Click or tap the desired **Date Range**. You can select specific dates or one of the following ranges:
 - **Last Business Day**
 - **Last Week**
 - **Last Month**
 - **Last 30 Days**
 - **Last 60 Days**
 - **Last 90 Days**
7. Click or tap **Schedule** to edit the schedule:
 - **None**: Report is not on a schedule.
 - **Daily**: Report is on a daily schedule.
 - **Weekly**: Report is on a weekly schedule.
 - **Monthly**: Report is on a monthly schedule.
8. Click or tap **Save**. The Report Scheduled page appears confirming that the report was scheduled.
9. Click or tap **OK**. The Reports page appears with the newly scheduled report.
10. When the report appears, click or tap the **File Format** icon to see the report. For large reports, an "In Progress" message will appear while the report is being generated.