



Digital Banking

Retail User Guide



Table of Contents

Getting Started.....	3
Browser and Device Support.....	3
First Time, New Users*.....	3
Converted Users*.....	3
Dashboard Overview.....	4
Managing Your Profile.....	5
Categories Overview.....	6
Transfer & Payments.....	7
Quick, One-time Transfers.....	7
Standard One-time or Recurring Transfers.....	8
Memo for Transfers.....	9
Linking Accounts.....	9
Linking Accounts within Alpha Financial.....	9
Linking External Accounts for Transfers.....	9
Linking External Accounts for Account Aggregation.....	10
Bill Pay.....	11
Add a Payee – Business.....	11
Add a Payee – Person.....	11
Make a Payment.....	11
Manage Payee Information or Sender Information (Default Funding Account).....	12
Multiple Payments.....	12
eDocuments.....	12
Enroll in eStatements.....	12
Check Services.....	13
Stop Payment.....	13
Frequently Asked Questions.....	14

GETTING STARTED

Browser and Device Support

Access your accounts via desktop, tablet, or mobile devices anytime, anywhere. For an optimal experience, make sure your devices are using the most updated versions of software available.

- Browser Support – Make sure your browser is within the latest 2 versions (Safari, Chrome, Edge, Firefox). Please note, Internet Explorer 11 does not support online banking and standards that are implemented in newer browsers.
- Device Support –
 - Windows: Versions still supported by Microsoft & support a browser listed above
 - OS X: Versions still supported by Apple & support a browser listed above
 - Android: Version 9.0+
 - iOS: Last 2 major releases

First Time, New Users*

If you have an account with us, but are new to online banking, it is easy to get started.

First navigate to our website and click register. You will then be prompted to verify protected information that matches the information on your account. You will then be prompted to accept the disclosure for Online Banking Access and enter your social security number.

Then you will be required to create a username and password. To keep your username and password secure, we have specific requirements.

Username:

Password:

Requirement	Default	Requirement	Default
Minimum Length	8	Minimum Length	8
Maximum Length	15	Must include a Number	Yes
Allow Alpha Characters	Yes	Must include an Uppercase Letter	Yes
Allow Numeric Characters	Yes	Must include a Lowercase Letter	Yes
Allow Special Characters	Yes	Must include a Non-Alphanumeric	No

Ensure your contact information is correct and updated to finish your registration.

Converted Users*

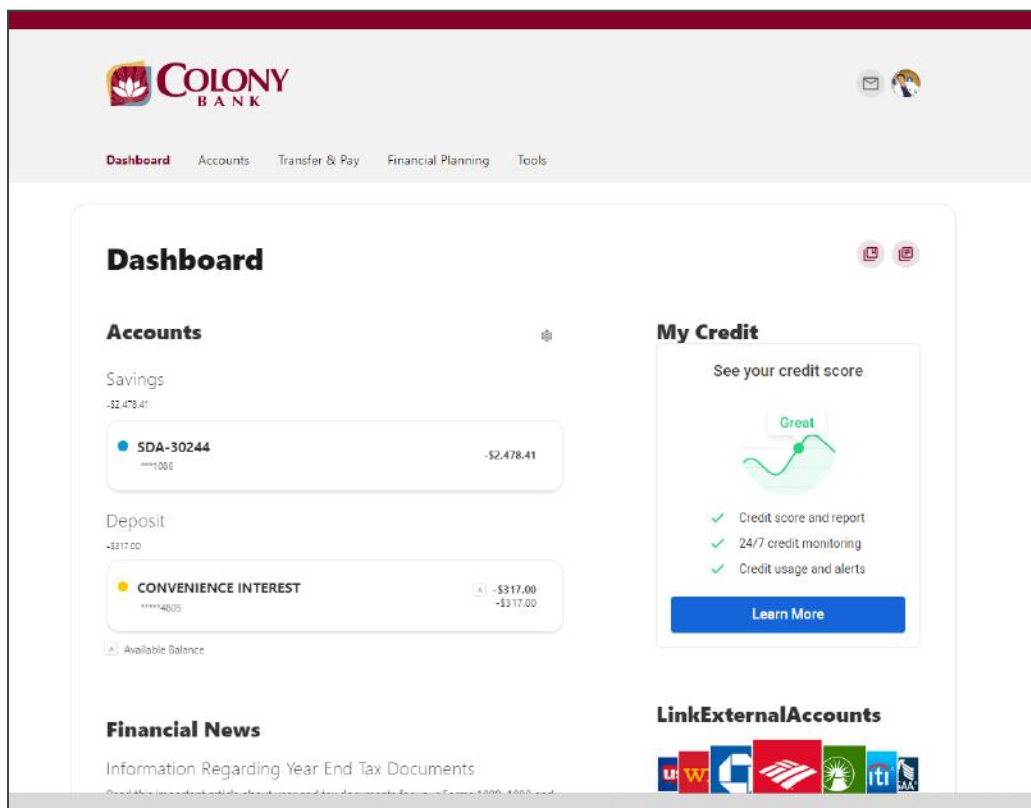
If you already have a username for online banking, your username will remain the same for the new platform. Simply enter your username and old password and click login. This will generate a one-time temporary password that you will receive via SMS, Voice, or email.

After you enter the one-time temporary passcode, you will receive a prompt to reset your password. Your new password must meet the minimum requirement listed above.

DASHBOARD OVERVIEW

Once you have successfully logged in, the dashboard will provide immediate access to the features you will likely use the most, requiring fewer clicks to perform financial tasks online. Here is a high-level overview of the summary dashboard from a desktop view.

1. **Actionable Alerts** that require action from you are displayed here towards the top of the page.
2. **Accounts** are grouped by Account Type Class (e.g., Checking, Savings, Loans)
3. **Linked External Accounts** from other Financial Institutions
4. **Activity Modules** provides a quick glance of recent and future activities
5. **Savvy Money** shows the primary account holder's credit score.



MANAGING YOUR PROFILE

Settings allows you to view, update and manage settings that are applicable to your account and overall online banking experience. You can navigate to **Settings** by clicking on the drop-down menu under your name or **Settings & Tools > Settings**.

- **Profile:** allows you to enter profile information, such as Nickname, Time Zone, profile picture, and view your recent login activity
- **Security:** allows you to view and edit security details, such as username, Password, and Two-Factor Authentication, and maintain your authenticated devices.
- **Themes:** allows you to personalize the look of you online banking experience
- **Widgets:** allows you to choose which widgets are displayed and the order they appear on your home dashboard.
- **Contact:** allows you to make modifications to contact info, including Address, Phone Numbers, and Email Addresses.
- **Accounts:** allows you to configure account color and nickname, display order, or hide accounts from display; you can also request access, confirm, or delete external (ACH) accounts.
- **Shared Access:** allows you to share one or many of your accounts with another user and determine their level of access and the actions they can perform.
- **Applications:** allows you to view and revoke access to authorized device

The screenshot shows the Colony Bank online banking interface. At the top, the Colony Bank logo is on the left, and a user profile icon with a dropdown arrow is on the right. Below the logo is a navigation menu with links for Dashboard, Accounts, Transfer & Pay, Financial Planning, and Tools. The main content area is titled "Settings" and has sub-tabs for Profile, Security, Contact, Accounts, and Applications. The "Profile" tab is active. It features a circular profile picture of a man with a blue "Edit" button below it. Under "Profile Information", there are three rows of settings: "FULL NAME" with the value "DERRICK S TRAINING", "NICKNAME" with the value "McDreamy" and an edit icon, and "TIME ZONE" with the value "(UTC-05:00) Eastern Time (US & Canada)" and an edit icon. Below this is a "Recent Login Activity" section with a table header showing "DATE AND TIME" and "BROWSER".

CATEGORIES OVERVIEW

We've organized information within five navigation menu categories located at the top of your dashboard to help you quickly and seamlessly navigate to the features and tools you'll use the most.

This guide will show the default layout for the dashboard navigation; however, your FI may have a different layout depending on how they have set it up through the navigation builder in the FI Admin platform.

Category	What's inside?
Account	<ul style="list-style-type: none"> ● Account: Gain a comprehensive view of your account details and transaction history ● Card Management: Easily view information on your debit and credit cards, control the use of these cards, and maintain their status without having to contact us ● eDocuments: View documentation related to your accounts (statements, tax documents, etc.).
Financial Planning	<ul style="list-style-type: none"> ● Spending: Create and manage income and expense thresholds ● Savings Goals: Create, manage, and track progress on your savings goals ● Financial Health: Take a survey to understand your financial health score and get offers on improving your score
Transfer & Pay	<ul style="list-style-type: none"> ● Transfers and Payments: Perform an immediate transfer of funds, pay loans, schedule future or recurring transfers, link internal or external accounts ● Bill Pay: Make a payment, manage the payee's information and details, add payees, and view the payment history or scheduled activity and manage eBills. ● Mortgage: View, manage and pay your mortgage ● Loan Payments: View, manage and pay your loans ● Send Money with Zelle: Send money real time to another user without needing their banking information

Tools	<ul style="list-style-type: none"> ● ATM Locations: Locate one of our branches and/or ATM locations ● Calculator & Calendar: ● Checking Services: Stop payment on a check ● Overdraft Protections: Protection against overdraft from a check, ATM withdrawal, wire transfer, or debit card transaction, to allow the transaction to clear if the account balance falls below zero ● Settings: Update and manage settings for your profile, security, and notifications.
-------	---

TRANSFER AND PAYMENTS

Quick, One-time Transfers

Quick transfers allow you to perform one-time transfers for configurable predetermined dollar amounts or for a single free form amount. You can make transfers to and from internal and previously configured external accounts.

- 1) Select the account you want to transfer From.
- 2) Enter the **Amount** to transfer or select from the list of convenient predetermined accounts.
- 3) Select the account you would like to transfer **To**.
- 4) You'll notice your selects have populated on the bottom of the screen. Then click the **Submit Transfer** button. An Identity Verification may be required to verify your identity, and then Click the Verify button. A successful message will display, to confirm your transfer has been completed.

The screenshot shows the 'Transfers' screen in a mobile application. At the top, there's a title 'Transfers' with two small icons on the right. Below the title are four tabs: 'Make a Transfer' (which is selected and underlined), 'Scheduled', 'Activity', and 'More Actions'. The main content area is divided into sections: 'Accounts' with 'From Account' and 'To Account' dropdown menus; 'How Much' with an 'Amount' input field; 'When' with a 'Frequency' dropdown set to 'One Time' and a 'Date' input field showing '05-23-2024'; and 'Memo' with a 'Description (Optional)' input field.

Standard One-time or Recurring Transfers

Standard transfers allow you to perform both one-time and recurring transfers, as well as loan payments (including payments to credit cards).

- 1) Select the source account from the **From** dropdown menu.
- 2) Select the destination account from the **To** dropdown menu.
- 3) Select the Amount you want to transfer.
- 4) Choose the **Date** (or **Start Date**) you want the transfer to take place.
- 5) Select the **Frequency** the transfer will repeat on. Select the **Ending** date of the recurring transfer, if prompted. (Depending on which frequency you chose.) Add memo (optional).
- 6) Click the **Submit Transfer** button.

The screenshot shows the 'Transfers' interface with the 'Standard' tab selected. The 'Make a Transfer' form includes the following elements:

- From Account:** A dropdown menu showing 'Primary Checking' with a balance of '\$589.98'. A circled '1' is next to it.
- To Account:** A dropdown menu showing 'Primary Savings' with a balance of '\$5,005.00'. A circled '2' is next to it.
- Amount:** A text input field with '\$ From Amount'. A circled '3' is next to it.
- Start Date:** A date picker showing '01/31/2022'. A circled '4' is next to it.
- Frequency:** A dropdown menu showing 'Monthly'. A circled '5' is next to it.
- Ending:** Radio buttons for 'Never', 'On MM/DD/YYYY', and 'After' with a date input and 'Occurrences' label.
- Submit Transfer:** An orange button at the bottom. A circled '6' is next to it.

Additional UI elements include a 'Next 30 Days Scheduled' section with a 'See all scheduled' link, an 'Add Memo' field, and a 'Transfer Policy' link.

You can set up transfers or payments to move funds between account types that you have ownership of (i.e. primary or joint ownership). Using Standard tab, you can create any of the following four transfer scenarios:

One-Time Immediate Transfer

Create a one-time, immediate transfer by selecting the To Account and the From Account and entering an amount for the transfer. When a transfer is executed, a confirmation screen will appear to confirm the details of the transfer.

One-Time Future-Dated Transfer

Create a one-time future-dated transfer by selecting the To Account and the From Account and entering an amount for the transfer. Then, specify a future date as to when that transfer should execute.

Immediate Recurring Transfer

Create an immediate recurring transfer by selecting the To Account and the From Account and entering an amount for the transfers. Then, specify the frequency and when the recurring transfer should end.

Future-Dated Recurring Transfer

Create a future-dated recurring transfer by selecting the To Account and the From Account and entering an amount for the transfer. Then, specify the frequency and when the recurring transfer should end.

Memo for Transfers

An optional memo can be added to any transfer. This can be used to enter specific information about the transfer that you may want to record for future reference. This information will be stored and displayed for reference purposes in the **Scheduled** and **History** tab (Activity list on mobile) under the transfer detail.

LINKING ACCOUNTS

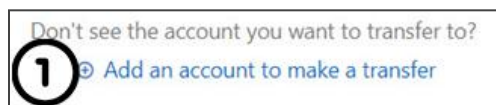
Linking Accounts within Alpha Financial

Create a one-time or permanent link to another user's account to make one-time and recurring transfers to that account. You have the option to link to another user's account using their account number (along with the credit union share or loan ID associated with that account number) or by using the user's email address or phone number.

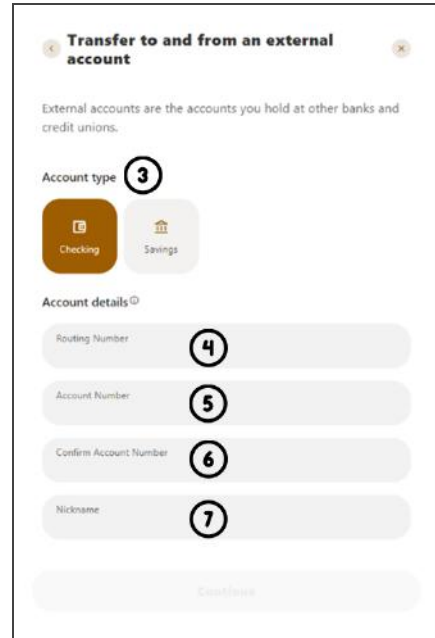
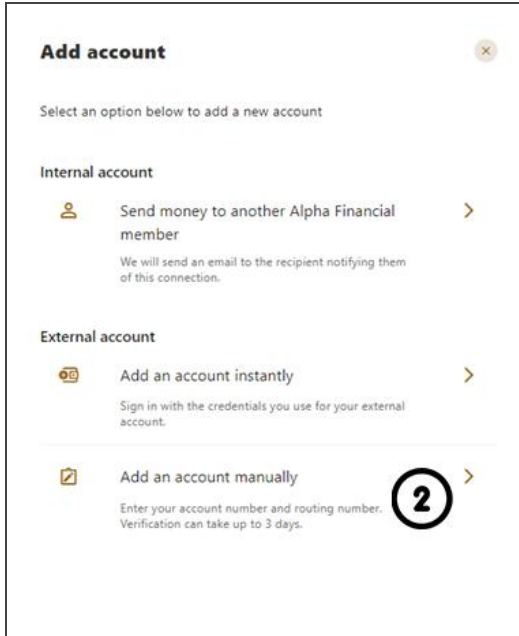
Linking External Accounts for Transfers

To add an external transfer account:

- 1) Select *Transfers* and click on the **Standard** transfers tab. Click **Add an account** located below the *To Account*.



- 2) Select **Add an Account Manually** from the dropdown menu. The *Add Account* window is displayed.
- 3) Enter an **Account Type**.
- 4) Enter a **Routing Number**.
- 5) Enter an **Account Number**.
- 6) **Confirm** the **Account Number**.
- 7) Enter a **Nickname**.
- 8) Click the **Continue** button to add the account or click the **Cancel** button to close the window.

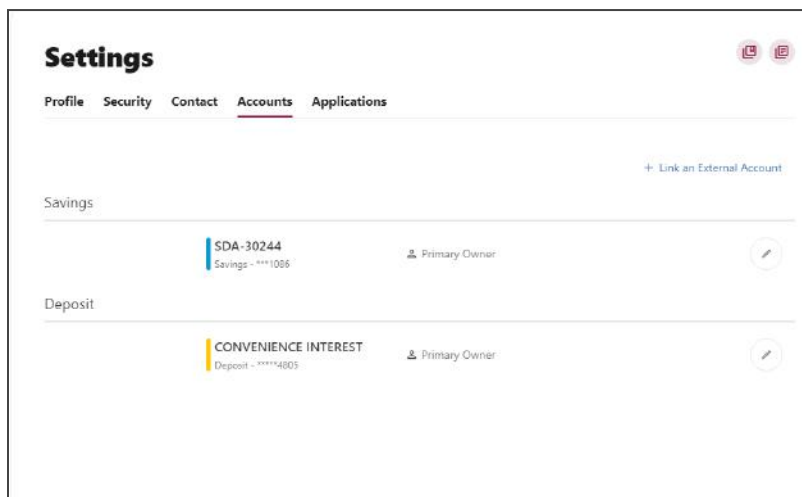


The system will send two trial deposits to the account. This process may take up to three business days to complete. Before the account can be added to your profile, you must confirm the value of the first and second trial deposit.

Linking External Accounts for Account Aggregation

Adding accounts from other FIs makes it convenient for end users to view their assets and liabilities in one place. Select the **Settings** under your profile drop down or under the **Tools** tab.

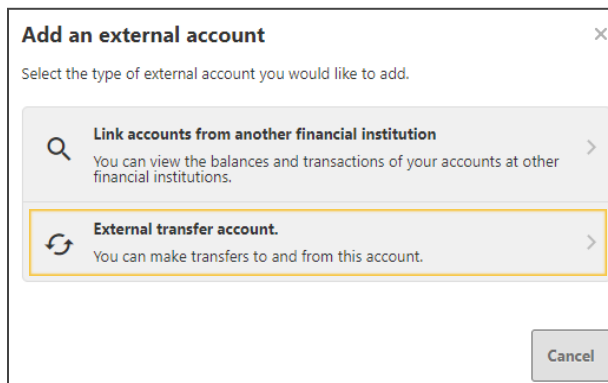
- 1) Select the **Accounts** tab from **Settings**.
- 2) Click the Link an **External Account** button.



Select the **External transfer account** option. If it is your first time, you will see an informational screen to guide you through the step-by-step process.

After the platform displays a success message to confirm the external institution was successfully added, it will begin the process of retrieving account details such as name, balance, or type and reading transactions.

You will see your account details and transactions in the Accounts or Dashboard widgets after sixty seconds or less.



BILL PAY

Add a Payee – Business

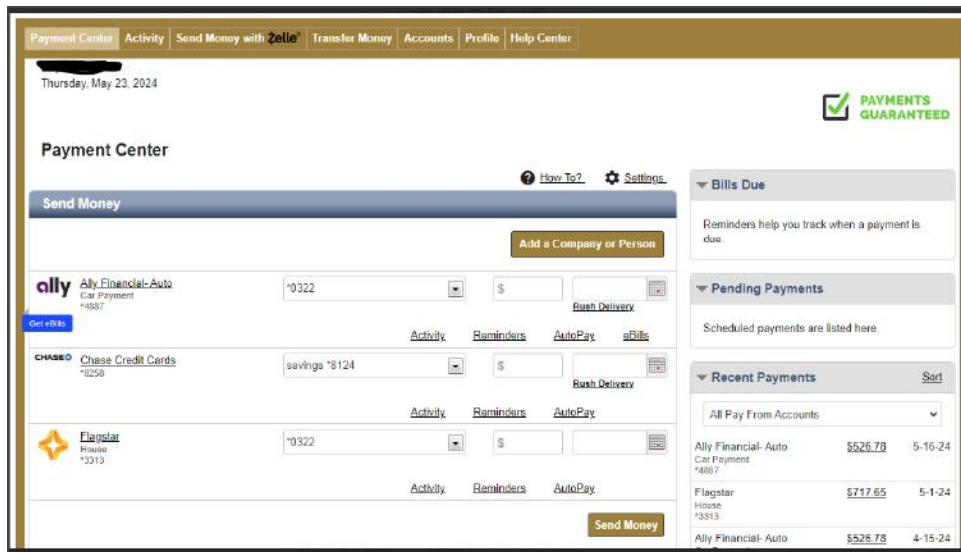
Within BillPay, click the **Add Payee** button. In the pop-up box, select **Business** and click **Next**. Enter the Name of Business, the Zip Code, select a Default Funding Account, and click the Next button.

Add a Payee – Person

Within BillPay, click the **Add Payee** button. In the pop-up box, select **Person** and click **Next**. Enter the payee's **Address, Phone Number, Nickname**, and click **Add Payee**. Please note, duplicate payees will only be rejected if the nickname, account number, and address are all the same.

Make a Payment

The **Make a Payment** tab allows you to schedule single and recurring payments to the selected payee. Once the payment is submitted, you will need to **Confirm** and **Submit Payment**.



Manage Payee Information or Sender Information (Default Funding Account)

In Bill Pay, utilize **Manage** by clicking the **Edit** (pencil) icon in the Payee Information or Sender Information and **Save** the changes. To Delete a Payee, click on the **Delete Payee** link and select the **Delete Payee** button.

Multiple Payments

Bill pay services also offer the ability to make multiple payments at one time.

EDOCUMENTS

Enroll in eStatements

On Desktop:

- 1) Log in to Online Banking through a web browser
- 2) Click on Accounts > eDocuments
- 3) Click Subscription Settings
- 4) Click the Settings Icon to the right of Statements
- 5) Select the accounts to enroll in eStatements

On Mobile:

- 1) Log in to Mobile Banking through the Colony Bank Mobile Banking App
- 2) Click on More
- 3) Accounts > eDocuments

- 4) Click Settings
- 5) Click Statements
- 6) Select the accounts to enroll in eStatements

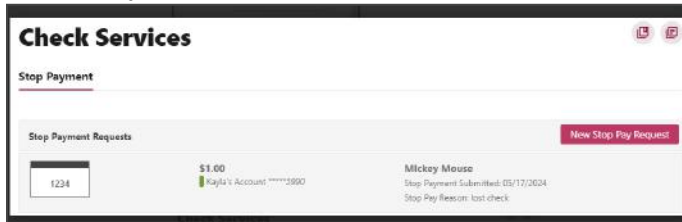
CHECK SERVICES

Check Services should allow you to stop a payment, reorder checks and withdrawal checks.

Stop Payment

To place a stop payment request:

- 1) Click the **New Stop Pay Request** button, and the *Add a Stop Payment Request* window will display



- 2) Click the **Account** dropdown menu and select the account to place the stop payment on.
- 3) Enter the **Check #** to place the stop payment on.
- 4) Enter the **Amount** the check was written for.
- 5) Click the **Search** button to search for transactions that have cleared the account selected and match the transaction details entered.
- 6) Enter the **Payee Name** the check was written to.
- 7) Check the **I Agree** checkbox to acknowledge the *Stop Payment Policy*.
- 8) Click the **Submit Request** button to submit the stop payment request or click the **Cancel** button to close the *Add Stop Payment Request* window without submitting the request. A message will display indicating the stop payment request was successful. Stop Payment requests that have been placed will display on the **Stop Payment** tab.

The screenshot shows the 'Add Stop Payment Request' dialog box. It has a title bar with a close button (X). The form contains the following fields:

- Account ***: A dropdown menu with 'Select Account' as the placeholder.
- Check Number ***: A text input field and a checkbox labeled 'Range'.
- Amount**: A text input field with a note: 'Amount must match check amount for stop payment to be applied.'
- Search for matching transactions before stopping payment.**: A section with a 'Search' button.
- Payee Name**: A text input field.
- Remarks**: A text input field.

 At the bottom, there is a disclaimer: 'By checking "I Agree" and clicking "Submit Request", I acknowledge that I have read and agree to the [Stop Payment Policy](#).' Below this are two buttons: 'Cancel' and 'Submit Request'.

FREQUENTLY ASKED QUESTIONS

Accounts

Will my accounts information from other financial institutions carry over to the new platform?

Yes. Any transfer accounts from other Financial Institutions that are currently established on your account will carry over to the new platform and be seen under the Accounts page. However, if you are utilizing the Personal Financial Management tools, you will need to re-enter the account information to gain a more holistic view of your finances (balances/transactions).

Will I have access to all of my accounts with a single login?

Upon request, we can establish access to any of your shared accounts with a single login. In order to request this functionality, please contact us directly.

Where can I find my loan payment amount?

Loan payment amounts will show in the Classic screen within the Transfers page or the Account Details tab within the Accounts page.

Where can I view my Reg D transfer account for savings shares?

Under the Accounts page, select a savings share and then click on the Account Details Tab.

Where will the MICR info display in Online Banking?

Under the Accounts page, within the Account Details tab.

Will setting a category for a certain transaction and merchant be applied to future purchases?

Yes, as long as there is not a change to the Merchant's information, the new platform will recognize the transition and categorize it as you have designated previously.

How far back can I search transactions on an account?

Up to 18 months of transactions will be available.

How far back will my check images written from my account be available?

Up to 18 months of check images will be available for checks written from your account.

Will I be able to download statements to Quicken or Excel?

Yes. Using the Accounts page, simply select the share and then the export icon.

If I hide my account, will I still be able to transfer funds to/from that account in online banking?

Yes, hiding an account from the Dashboard will not affect your ability to transfer to and from the account. You can gain visibility again by navigating to the Settings and making the appropriate modification under the Accounts tab.

What is my MICR number?

Your MICR number is the combination of the routing number, account number, and check number listed at the bottom of your checks.

Bill Pay

Will my bill pay information carry over to the new digital banking platform?

Yes. All your current payee/payment information will carry over. Please review your bill pay settings, just to be sure everything is correct.

If I am transferring to a new payee, do I need to verify with a temporary code?

Yes, any time money above a set threshold is being transferred out of your account, or a new account link (external or internal) is being established, a verification code will be sent via Voice, Email, or Text to verify your identity.

I had a recurring transfer set up in the old platform, does it need to reset in the new digital banking platform?

No, any recurring transfers will be converted to the new digital banking platform. Should you need to make modifications (edit or delete) to the recurring transfers after the conversion, navigate to Transfers and Payments, then select Scheduled. From there you can make modifications or cancel the recurring transfer.

Why is the option to edit and delete a transfer series greyed out in the Schedule tab?

If the option to edit or delete a transfer series is greyed out, this means the series was set up by an employee on your behalf outside of the online banking platform. Modifications to this series will require assistance from a representative.

I previously set up a transfer. Will I be able to edit or cancel it in the new system?

Converted transfers can be edited in the account or memo fields. You have the ability to cancel scheduled transfers.

Will I need to set up my payees again?

No, existing payees and scheduled payments will appear in the new platform.

What is the turnaround time for an electronic bill pay payment?

2-3 business days.

What are ebills vs Bill Pay and how is the Bill Pay widget view different?

An eBill (electronic bill) is an electronic version of a paper bill that you can view and pay via the Bill Pay widget. The eBills are only compatible with companies that have been designated as an eBill provider (ex: Verizon Wireless, Discover and Home Depot).

Why am I receiving the following error when attempting to submit a payment in the Bill Pay Widget? "Error: An unexpected error has occurred. Please try again later. Original Error Code: IPay.8040"

This error is occurring due to the entry in the memo field. You may be using too many characters (Max = 25), or you may be using special characters that are not allowed.

Card Management

Which cards are eligible to use the lock/unlock feature?

All of our debit and credit cards are eligible for this feature.

What happens when I lock my card?

Within minutes, you'll see the card appear locked. Locking your card will prevent new transactions, while still allowing recurring transactions, pre-authorized payments and refunds to post to your account.

What happens when I lock my card?

Once your card is unlocked, you may resume transactions and payments.

Should I lock my card if I see an unauthorized transaction?

No, please dispute the transaction in Online Banking or contact us, and then we will block the card and send you a new card. We recommend you lock your card for temporary misplacement. If you suspect fraudulent charges or you're certain you've lost your card, please contact us.

Will a locked card work in my mobile wallet?

No, the card will show up in the mobile wallet, but authorizations will be declined.

Will I receive card alerts?

Once you register your card and select your notification preference, all card transaction alerts will be sent to you in real time.

Check Services

When I Stop Payment via Check Services, will I get charged a stop payment fee?

Yes, the stop payment fee is \$30.

Dashboard

What is new?

Besides a new design and a friendly user experience, we hope you enjoy the new features of card controls, courtesy pay, financial wellness and mobile wallet.

Deposits

How does Mobile Deposit work?

Select Deposit Checks, the account you wish to deposit to enter the amount of your check and Sign the back of your check or if available, check the box that reads: "Check here if mobile deposit". You will then be prompted to take a photo of the front and back of your endorsed check with your mobile device. Be sure to capture a clear picture with all 4 corners of the check in your mobile device's camera screen. Then submit your deposit. After your deposit is submitted, you will receive a confirmation message on your mobile device along with an email confirmation.

When will my mobile deposit funds be available?

Usually within 10 minutes unless a hold is applied. Common reasons a hold is applied include: large deposit amounts, third party checks, deposited checks returned unpaid, etc.

When the funds are available, you will be able to see the amount in the available balance of the account you selected when you submitted the mobile deposit.

How can I find images of the checks that I have deposited?

By viewing your account transaction history and clicking on the filter button and selecting "Check Deposited Remotely"

E-Docs

Will I be able to download statements to Quicken or Excel?

Yes. Using Accounts, simply select the share and then the export icon.

Do I have to use my own computer or device to accept e-statements disclosures?

Yes, you must use your own computer or device to accept electronic disclosures. Banking regulations state that you must demonstrate the capability to receive electronic disclosures.

Linking External Accounts

Why won't the banking account from another Financial Institution sync?

Ensure the login information is correct for the bank that you are attempting to link. If your login information is correct, and you are still having an issue and/or if you notice a yellow alert icon or the "Balance as of..." date is old, you will need to manually refresh the data.

For mobile users, navigate to Settings and under Accounts, select the account that needs to be synced, and then "update login". For mobile users, navigate to Settings and under Accounts, select the account that needs to be synced, and then "update login". For desktop or tablet users, navigate to Settings and under Accounts, select the account that needs to be synced, and the refresh icon.

How often are my external accounts updated?

Daily. Please note, some accounts will not automatically refresh if the other financial institution requires multi factor authentication (for example security questions). If they use multifactor authentication, this will require you to refresh your credentials by navigating to Settings, under Accounts and clicking on the aggregate account you would like to be updated.

Can I receive my statements from other financial institutions on this application?

No, you will still have to access most features using your other financial institutions application.

What can I do with a linked external account?

Adding external accounts will give you a holistic view of your personal finances. Using the Financial Wellness widget will allow you to have a full view of your spending by category. You can use the filter option to look at specific categories or time frames across your accounts.

Savvy Money

How often will my FICO score be updated?

Quarterly.

Will the FICO Score widget show for all users of the account?

No. The FICO Score displayed is the current score of the primary user who holds the loan or credit card with our Financial Institution.

Logging In

How do I log into the new system?

- *Android mobile device* – Delete the old application from your phone and download the new version from the Google Play Store.
- *iOS mobile devices* – Ensure your application is the latest version
 - Log in using your current username
 - Enter your current password
 - A temporary passcode/password will be sent to your designated contact preference on record (voice, email, text)
 - Create your new personalized password. You will use your current username and this password to log in moving forward.

Can I use my same username?*

Yes. Your current username is still valid on the new system. If you've forgotten your username, click the "Forgot Username?" link on our home page.

Can I use my same password?*

Yes, as long as your current password meets the system requirements.

How will biometrics be affected?

If the biometric security (fingerprint scan) on your mobile device is currently activated, you'll be prompted with set up instructions.

Will my account look the same when I log in?

All of your current account information will transfer over securely to the new system. Once you log in, you'll immediately notice a change to a dashboard layout which gives you a convenient, snapshot view of your accounts. And you can easily rearrange the dashboard according to your preferences.

What's going to be different?

The biggest and best difference is that most everything you can do on the online platform can now be done on the mobile side, providing a seamless banking experience so you can easily manage your money from a single device. Even better, our new service offers a suite of user-friendly tools for doing everything from everyday banking to achieving long-term financial goals.

Can I change my username and password after my initial login?

Yes, you are able to change your username and password by navigating to Settings.

I have a Joint account; will I have a separate log in?*

Joints will not be registered with separate credentials.

*Note, the response to this question is dependent on your FI.

Message Center

What does the Message Center do?

The Message Center allows you to send secure messages to us. A designated representative will reply within three business days.

Miscellaneous

Will my device/browser work?

Online Banking supports the last two versions of the browsers listed below:

- Google Chrome: Latest two versions
- Firefox: Latest two versions
- Internet Explorer: v11*
- Microsoft Edge: Latest two versions
- Safari: Last two major versions
- IOS: Last two major versions
- Android: v9.0 and higher

*Limited Support: Some functionality may not work as expected. End users with IE 11 as their browser will still be able to access essential functionality of Online Banking.

To check your browser compatibility, click the link below:

Can I update my beneficiary online?

No.

Can I change the language of my online banking screen?*

Yes, to change languages you would need to access your profile and change your default Language. *Note, response is dependent on FI Configurations

Are notifications for my account in real time?

Most alerts will be sent out to members in batches, they will no longer be real time as they were in our previous online banking. Batches take place at 12AM, 6AM, 12PM and 6PM. Some alerts will be sent out in real-time (for example Mobile Deposit alerts).

What are the important links found in Quick Links?

The UAA, ATM Locator, Fee Schedules, HSA/IRA (Retirement Central) just to name a few.

How can I make a loan payment from an external account (not with this Financial Institution)?

If a user would like to make a payment to a consumer loan that is not a credit card, please use the Make a Payment feature. If you would like to make a payment to a credit card or prefer another option to make a payment, you can set up the external account, by navigating to transfers and using the Classic tab.

Will I be able to set up account alerts?

Yes, alerts can now be sent via mobile SMS, email or push notification to the application on a mobile device. Navigate to Settings and under Notification you will be able to set up your alert preferences.

Why don't I have the ability to receive notifications via SMS text?

To activate the ability to receive mobile alerts, you must first agree to terms and conditions that can be found by navigating to Setting and under Contact, there is an edit pencil next to mobile number where you will be able to request a temporary code, confirm that code, and opt that mobile device in to receive SMS alerts.

What day and time are ACH transactions processed?

ACH process days and time are from Monday to Friday before 3PM. If an ACH was requested on weekends, ACH will be processed on your account on the next business day.

I replied "STOP" to stop receiving text message alerts but is still receiving them. How can I stop?

You can turn off these alerts by navigating to Settings, choosing Notifications and clicking the gear next to the alert you are wanting to manage. Simply slide to turn the alert off and click save. Since your alerts are customizable based upon the alert type, you will need to manage or turn off each alert that you do not want to receive.

I'm logging in from a different device, but am not receiving a prompt for a multi-factor authentication code?

If you have previously logged in with another device and selected "remember this device", then it is likely you are logging in with the new device but on the same Wifi connection. Therefore, the device will still show up under registered devices that can be found by navigating to Settings > Security.

Mobile App

Will I need to download a new app?

That depends on your device:

- Android users will need to delete the old app and download a new version from the Google Play Store
- Apple users will only need to update their application

What are the limitations of the mobile platform?

Most of the functionality of the online platform is available on the mobile platform, with just a few minor exceptions.

Will the previous app stop working after go-live?

For Android users, yes. For Apple users the previous application will be updated with the new application.

Will I be able to see a copy of the check image in their history when making check deposits using Remote Deposit Capture?

No, only the check amount will be listed. You will only see images of ON US checks you have written from the account once they have cleared. This can vary depending on the Remote Deposit Capture provider.

What are some of the features not available on the mobile app?*

Multi Pay for Bill Pay is available on desktop only.

Overdraft Protection Widget

Is there an option to set up Overdraft Protection from another account?

No, for assistance with setting up Overdraft Protection from another account, please contact us directly for assistance.

Transfers and Payments

Are transfers in the transfer widget immediate?

Account to account, account to loan, and user to user are immediate. Setting up an external account for ACH transfers requires the micro deposit verification process and therefore is not immediate. Additionally, transfers set up for an existing external account would still take the 2-3 day window for the transfer to make it to its final destination.

Why am I seeing "CvtdTxfr" for scheduled transfers that were converted?

This is not an issue. This is just a way to track schedule transfers that were converted from the previous system. You are able to delete or change this memo if you prefer.

How do I transfer money to another user of this financial institution?

Using Transfer & Payments, under Standard, select "Transfer to another user of this bank". You will need to know the recipient's last name, member number and account number. If you would like to save the account to transfer in the future, you can check the box.

How is the person (another user of this financial institution) I am sending money to be notified?

An email notification will be sent.

How long does the transfer to another user of this financial institution take?

Up to 10 minutes.

How do I edit, delete or change a schedule transfer that was done in the previous online banking platform?

Unless it was part of the transfers converted to the new platform, you will be able to see the history, but cannot make any modifications.

Trust Accounts

Who can register for online banking for a trust account?*

Any trustee on the account. However, to keep things consistent you should always register the person that is the first TRUSTEE name record on the account tree.

Why is the screen blank when I login to view my trust account?*

Our online banking will allow Trustors to register, but you will still need to contact us for additional information prior to a screen appearing. Contact the financial institution to have them alter this behavior.