



Century Federal Credit Union

DIGITAL BANKING

DESKTOP USER GUIDE

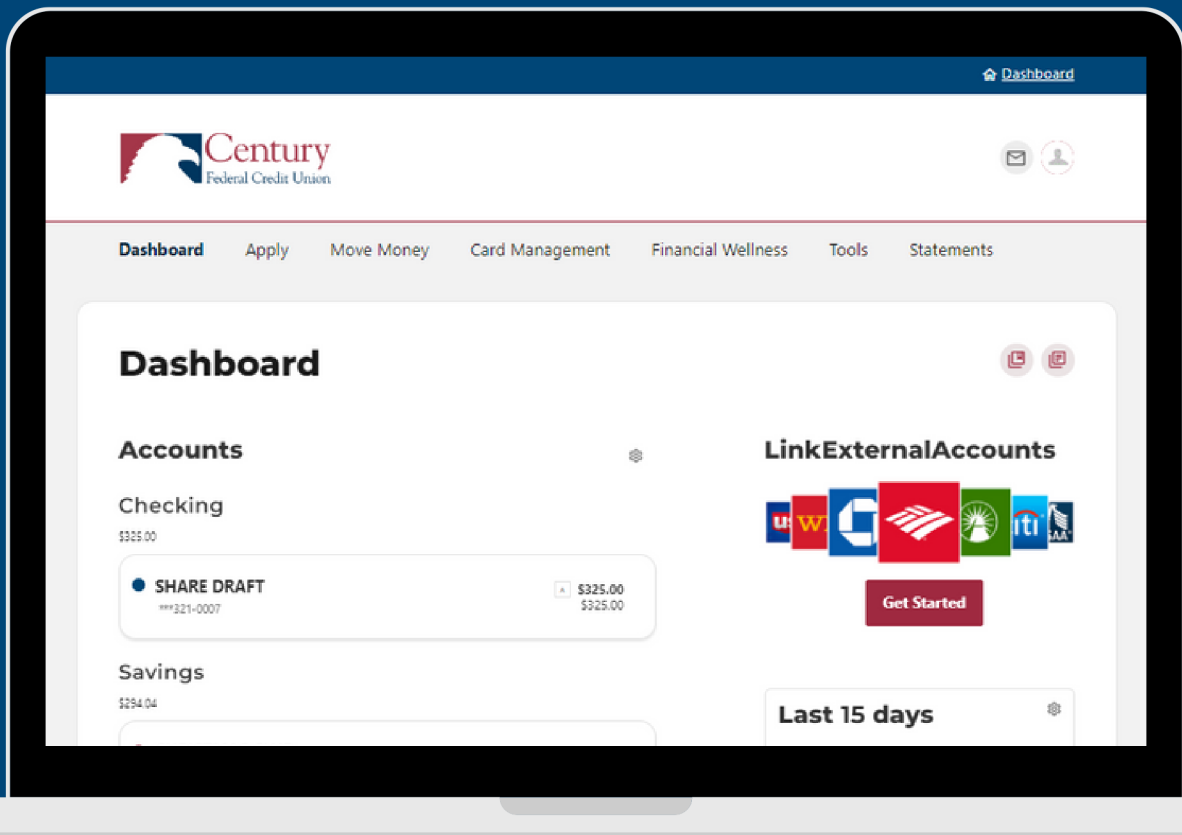


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About This Guide

A comprehensive document or resource that provides step-by-step instructions and information on how to effectively navigate and utilize the features and functionalities of the digital banking application. This guide aims to simplify the user's experience with the digital banking application, enabling them to confidently navigate the interface and carry out financial transactions efficiently and securely.

Getting Started

Browser and Device Support

Access your accounts via desktop anytime. For an optimal experience, ensure your devices are using the most updated versions of software available.

To find out the version of your browser, follow these steps:

- Open your browser.
- Click on the browser's menu button (usually represented by three dots or lines) in the top-right corner.
- From the dropdown menu, select "Help" or "About [Browser Name]." This option might also be listed under "Settings" or "About [Browser Name]."
- A new tab or window will open, displaying information about your browser, including its version number.

This process may vary slightly depending on the browser you're using.

- Browser Support – Ensure your browser is within the latest 2 versions (Safari, Chrome, Edge, Firefox). Please note that Internet Explorer 11 does not support online banking and standards implemented in newer browsers.
- Device Support –
 - Windows: There is not a provided phone app for Windows.

- OS X: Versions still supported by Apple & support a browser listed above.
- Android: Version 6.0+
- iOS: Last 2 major releases

First Time, New Users

Getting Started with Online Banking: A Quick Guide for Account Holders


[Products & Services](#)
[Member Resources](#)
[About Us](#)


You are leaving www.cenfedcu.org

Century Federal Credit Union does not provide, and is not responsible for, the product, service, or overall website content available at a third-party site. Century Federal Credit Union neither endorses the information, content, presentation, or accuracy nor makes any warranty, express or implied, regarding any external site.

Our privacy policies do not apply to linked websites. You should consult the privacy disclosures on any linked site for further information.

Thank you for visiting our website.

By clicking **Continue**, you will be directed to:
<https://secure.cenfedcu.org>

To access online banking on our website, log in with your designated User ID or select "Sign Up." You will be redirected to a new page and informed that you are leaving cenfedcu.org. Click "Continue" to proceed to the online banking login page.



The first step in the login process requires you to click "Register New Account."

Home Apply Move Money Card Management Financial Wellness Services Statements

Terms and Conditions

Please accept the terms and conditions below to continue logging in.

Online Banking Disclosure & Agreement

This agreement states the terms and conditions that apply to your use of Online Banking services ("OBS") offered by Century Federal Credit Union. Please read this agreement carefully. Continued use of the Online Banking services constitutes your acceptance of the agreement.

Agreement

"You" means the member or user of the Services. "Century" means Century Federal Credit Union. "Online Banking" or "Services" means all the various services provided through the Web site, or through any device or system ("OBS") which is part of Online Banking. The Services provided through Online Banking may change from time to time, and Services may be added or removed. Your use of Online Banking is conditioned on your acceptance of the terms and conditions of the Online Banking Disclosure & Agreement. Continued use of the Online Banking services constitutes your acceptance of the terms and conditions of the Online Banking Disclosure & Agreement, and that you agree to be legally bound by it.

Use

Each time you use Online Banking, you also constitute your continuing agreement to use Online Banking according to this agreement and to be legally bound by all the terms, conditions, and notices that may change in the future from time to time. You agree:

- To use Online Banking only for those accounts for which you have authorized access and use.
- To use Online Banking only in accordance with the agreement and applicable laws.
- To comply with any other requirements as they may be imposed from time to time.
- To remain responsible for the security and confidentiality of all user name and password information, which may not be changed by any Online Banking transaction or without the express written consent of Century Federal Credit Union.

This agreement is not intended to modify any of the terms of any loan that you may have with Century Federal Credit Union. Your rights and obligations with respect to any such loan will continue to be governed by the applicable contract with Century Federal Credit Union.

Certain special or custom loan products or services may not be available through Online Banking.

Banking: If any transaction requiring prompt consideration cannot be made or concluded through Online Banking or by Century Federal Credit Union, you should contact the nearest Century Federal Credit Union branch directly by telephone or in person during business hours.

Online Banking is provided as a privilege and convenience to Century members. Century Federal Credit Union reserves the right to terminate the online banking program or access to any account at any time and without prior notice. Century also reserves the right to suspend online banking access privileges for an account responsible for a customer number that is associated with the member number. Member number suspension is determined by the member's credit history and other factors.

☐ I Agree

Answer the security questions for verification.

Select your preferred method for two-factor identification.

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:

Read the disclosure agreement, click "I agree," and "Continue."

For security purposes, we have specific guidelines to safeguard your login credentials.

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

Converted Users

The first step in the login process requires you to provide your online banking username.

Enter the username and password you selected when you registered for online banking.

Answer your security questions for verification.

Select your preferred method for two-factor identification.

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:

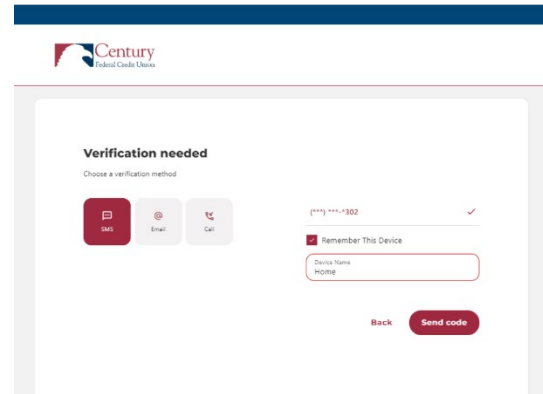
Read the disclosure agreement, click "I agree," and "Continue."

For security purposes, we have specific guidelines to safeguard your login credentials.

Identity Verification:

Verify your identity using the required information.

- Enter your username.
- Provide your Social Security Number (SSN).
- Input the zip code associated with your Account.

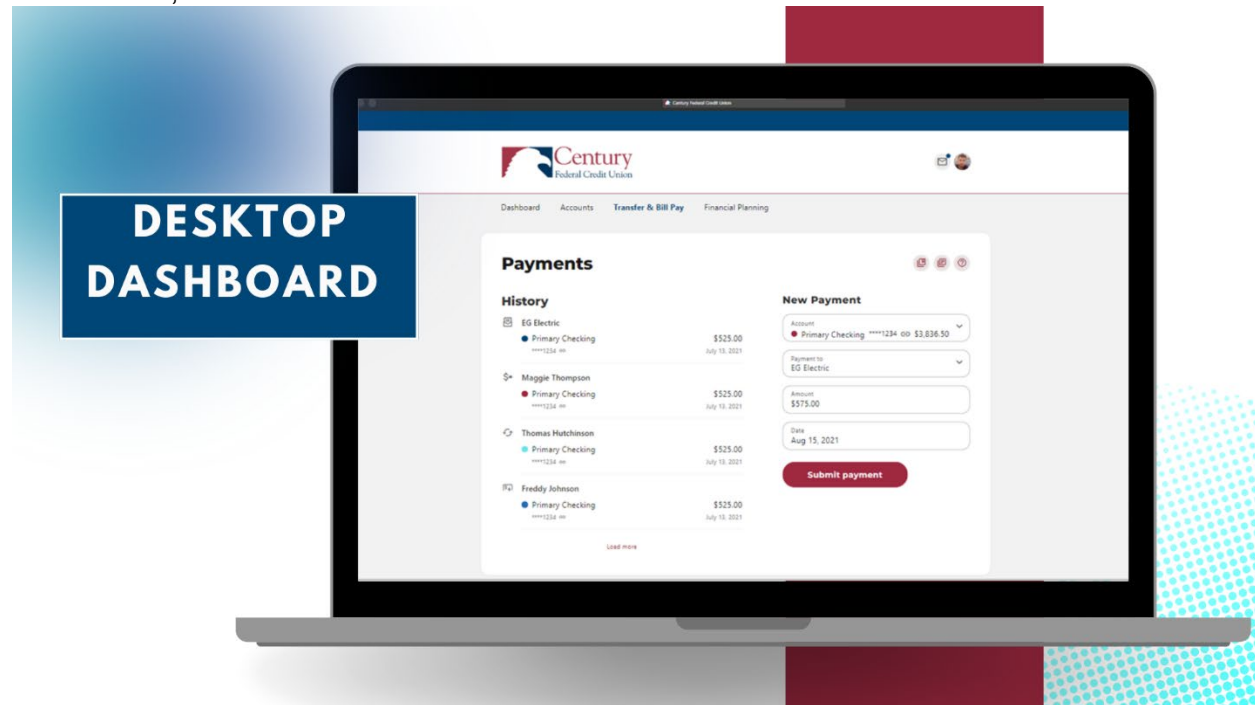


If you already have a username for online banking, your username will remain the same for the new platform. Enter your username and old password and click login—a 6-digit passcode via SMS, Voice, or email. After you enter the one-time temporary passcode, you will receive a prompt to reset your password. Your new password must meet the minimum requirement:

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

You'll now have access to your online banking dashboard to manage your accounts, transactions, and more.



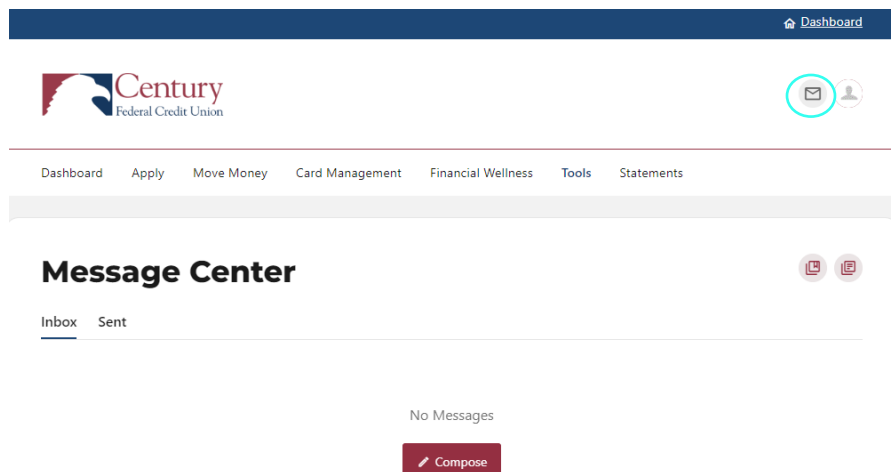
Message Center



Your privacy is our top concern. Using the Secure Message Center, you can securely send sensitive information such as your member number and other personal information.

Navigating the Message Center

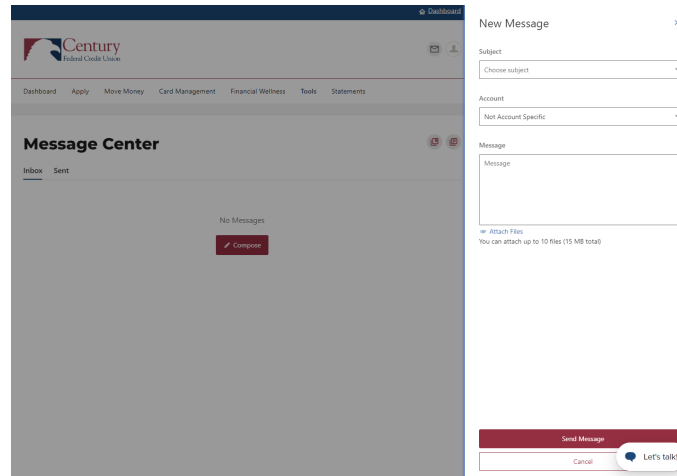
You can access the Message Center by clicking the envelope icon on the top right of your desktop.



Compose a Message

To compose a new message:

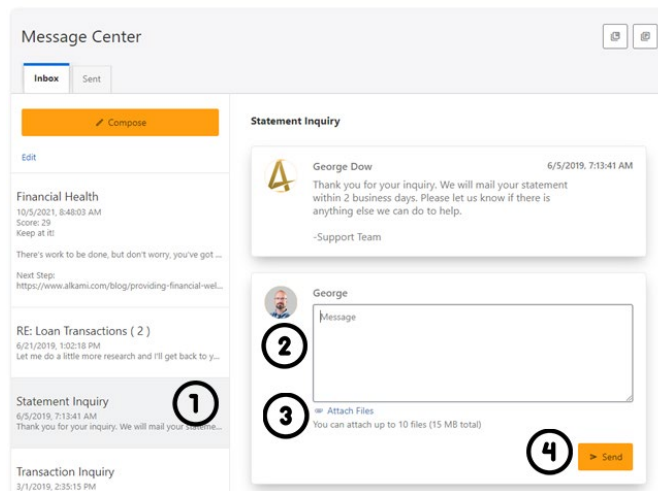
- 1) Click the **Compose** button on the **Inbox** tab of Message Center.
- 2) Select the message **Subject** from the dropdown menu.
- 3) Select the **Account** the message refers to from the dropdown menu.
- 4) Enter the **Message** body and select the **Attach Files** link to attach files to the message.
- 5) Click the **Send Message** button to send the message or click the **Cancel** button to close the New Message window without sending the message.



Respond to a Message

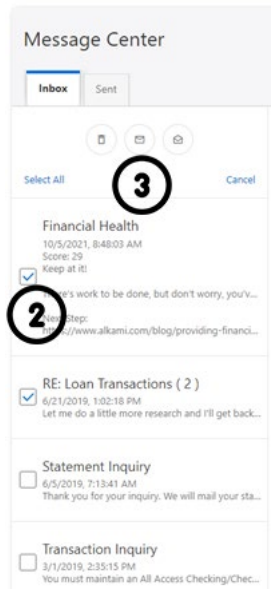
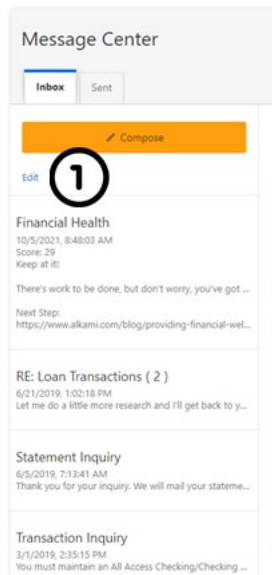
To reply to a message:

- 1) Select the message thread to respond to. View the messages within the thread.
- 2) Enter a **Message** response.
- 3) Select the **Attach Files** link to attach files to the message.
- 4) Click the **Send** button to send the response.



Message Actions

You have the ability to mark a message thread as unread, read, or delete a message thread.



1) Click the **Edit** link to view the message actions.

2) Click the checkbox next to the message threads to act on.

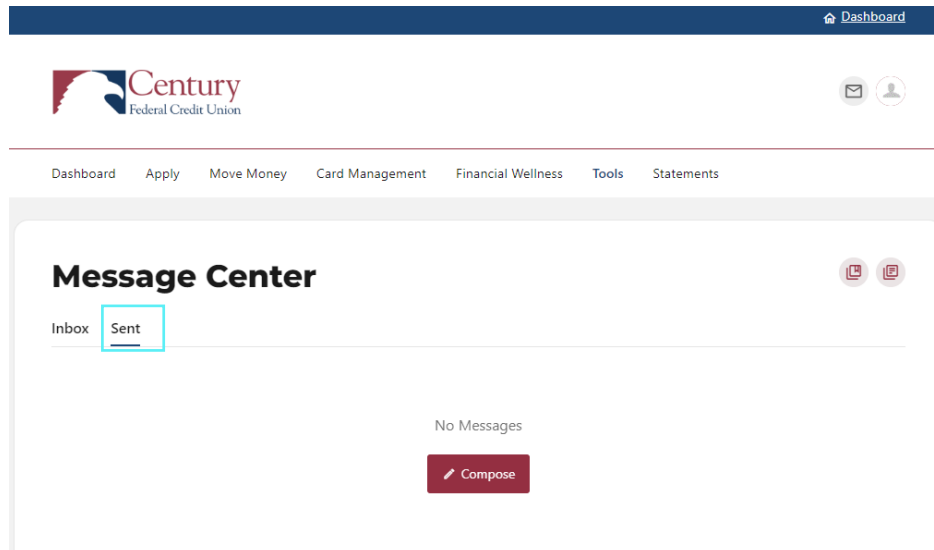
3) Click the **delete** (trash can) button to delete the message threads.

Click the **unread** (envelope) button to mark the message threads as unread.

Click the **read** (open envelope) button to mark the message threads as read.

Sent Messages

The **Sent** tab allows you to view and delete messages that have been sent.



Managing Your Profile

Settings allow you to view, update, and manage settings that apply to your Account and overall online banking experience. You can navigate to **Settings** by clicking the image icon on the top-right of the desktop.

Settings

Profile Security Contact Accounts Applications

 Edit

Profile Information

FULL NAME		
NICKNAME		
TIME ZONE	(UTC-05:00) Eastern Time (US & Canada)	

Recent Login Activity

DATE AND TIME	BROWSER

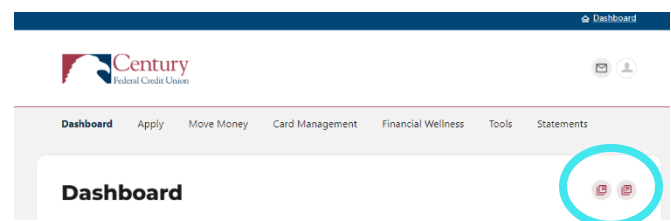
- **Profile:** allows you to enter profile information, such as Nickname, Time Zone, and profile picture, and view your recent login activity
- **Security:** You can view and edit security details, such as username, Password, and Two-Factor Authentication, and maintain and remember your authenticated devices.

- **Contact:** allows you to modify contact info, including Address, Phone Numbers, and Email Addresses.
- **Accounts:** allows you to configure account color and nickname, display order, or hide accounts from the display; you can also request access, confirm, or delete external (ACH) accounts.
- **Applications:** allows you to view and revoke access to authorized device

Education, News, and Information

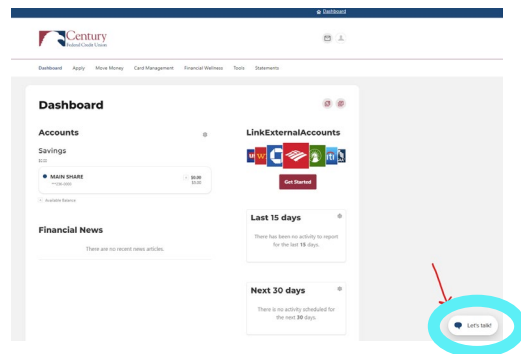
Educational Articles, News & Information: Stay in the know with the CFCU Educational Articles and News & Information Icon.

-  Educational Articles
-  News and Information

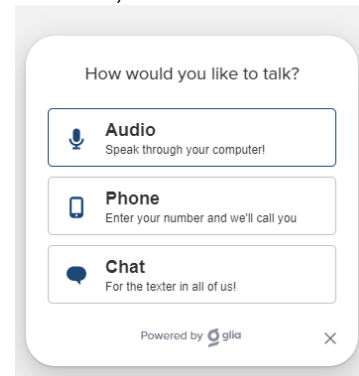


Live Chat

The Live Chat Bubble is a powerful tool that enables users to communicate with the member service team in various ways and enhance their experience. Here's a brief description of its features and how to use them:

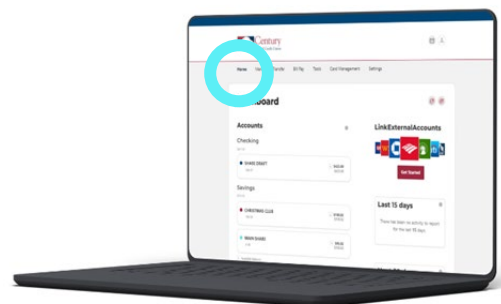


- **Live Chat:** With the Live Chat feature, you can engage in real-time text-based conversations with our member support team. Tap on the Live Chat Bubble, and a chat window will open, allowing them to ask questions, seek assistance, or share information.
- **Co-browsing:** The Co-browsing feature enables our member service team to view their screen and guide them through various processes or troubleshoot any issues they may encounter. This collaborative feature ensures a more efficient and effective support experience.
- **Audio and Video Chat:** Members can utilize the Audio and Video Chat options for more personalized assistance. These features allow them to have a live conversation with our member support team, giving them a more interactive and engaging support experience.



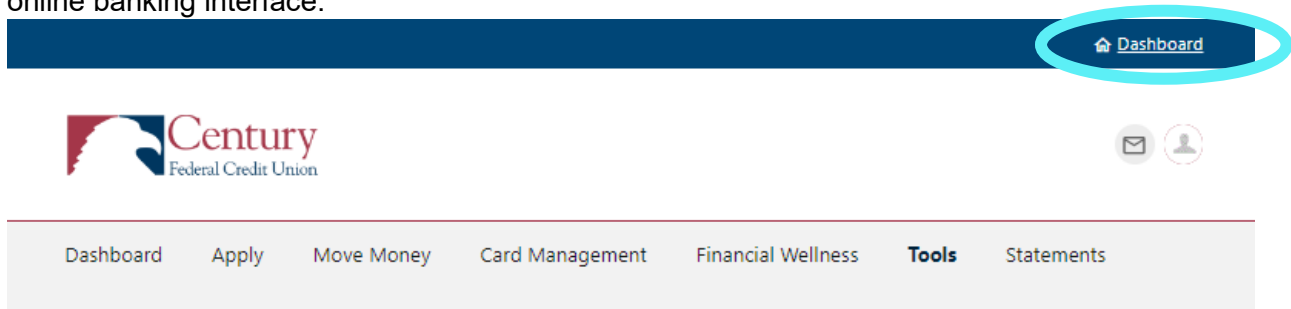
Dashboard Overview

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.



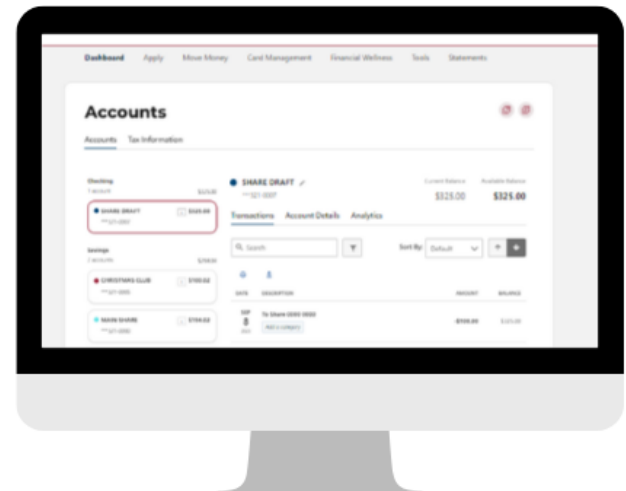
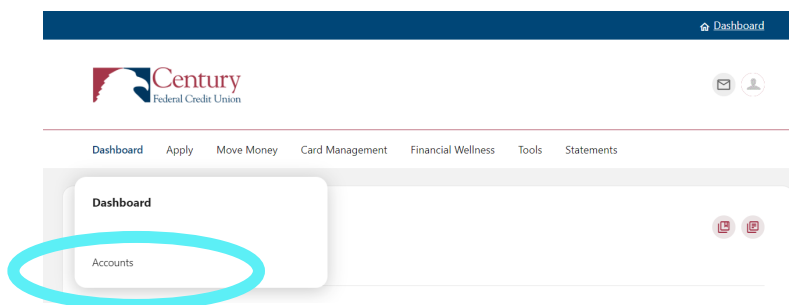
The dashboard will provide a view of all accounts and a clickable option for linking external accounts.

You can access the dashboard by clicking on the button located at the top-right corner of the online banking interface.



Accounts Overview

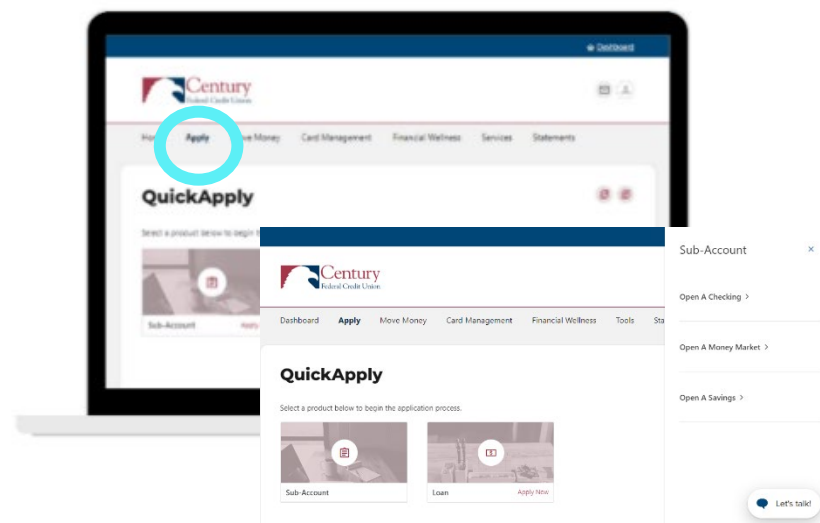
Account: Gain a comprehensive view of your account details, tax information, and transaction history



Apply

Quickly apply for a sub-account or loan.

- **Quick Apply:** The ability to apply for a sub-account or loan via mobile App.
- **Sub Account:** Open a checking, money market, or savings Account.
 - Click Apply
 - Click “Apply Now” Sub Account
 - Choose
 - Open A Checking
 - Open A Money Market
 - Open A Savings



- Verify the Account Type and Click “Apply”

QuickApply



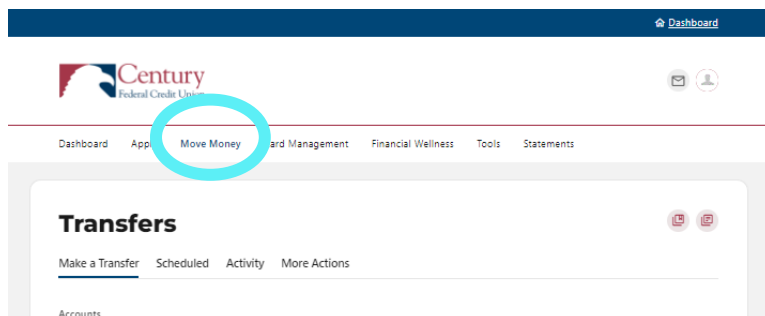
< Back

ACCOUNT	MIN BALANCE	DESCRIPTION
Share Draft Checking	\$0.00	Apply

- Follow the steps to complete the process and accept the disclosure to complete applying for a Sub-Account.
- **Loan:** Apply for a personal, vehicle, credit card, home equity, or mortgage loan.
 - Click Apply
 - Click Loan
 - Choose the option you wish to apply for:
 - Personal Loan
 - Vehicle Loan
 - Credit Card Loan
 - Home Equity Loan
 - Mortgage Loan
 - You will be directed to the loan application site.
 - Apply in 3 steps, by answering all the required questions.

Move Money: Transfer & Payments

The move money tab is a feature that allows users to initiate and complete fund transfers between their accounts or to other Accounts. It provides a convenient and secure way for users to move money and manage their finances.



Quick, One-time Transfers

Quick transfers allow you to perform one-time transfers for configurable predetermined dollar amounts or 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 at 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 be displayed to confirm your transfer has been completed.

Standard One-time or Recurring Transfers

Standard transfers allow you to perform both one-time and recurring transfers and 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 occur.
- 5) Select the **Frequency** the transfer will repeat. 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.

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.

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

- 1**: From Account dropdown menu.
- 2**: To Account dropdown menu.
- 3**: Amount input field.
- 4**: Start Date input field.
- 5**: Frequency dropdown menu.
- 6**: Submit Transfer button.

Additional details visible in the form include a 'Next 30 Days Scheduled' section at the top right, a 'Don't see the account you want to transfer to?' link, an 'Add Memo' link, and a 'Transfer Policy' link at the bottom.

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 within CFCU 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** 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.

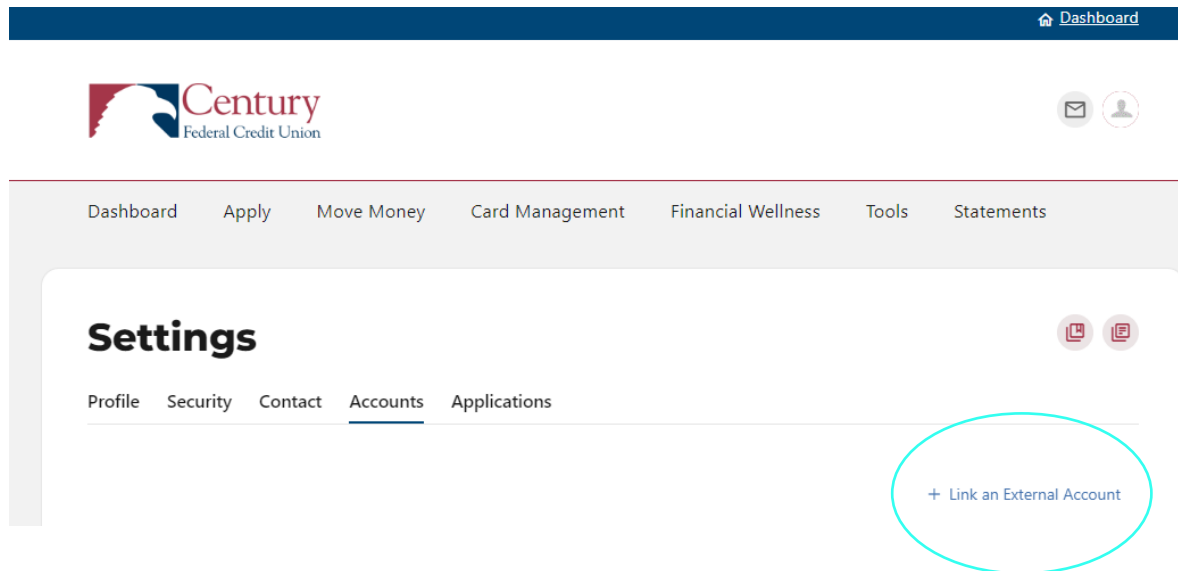
The image shows two screenshots from the Century Federal Credit Union digital banking interface. The left screenshot is the 'Add account' window, which has a title bar with a close button. It contains a message 'Don't see the account you want to transfer to?' and a link 'Add an account to make a transfer'. Below this, it says 'Select an option below to add a new account'. There are two main sections: 'Internal account' with an option to 'Send money to another Alpha Financial member' (with a note about email notifications) and 'External account' with two options: 'Add an account instantly' (with a note about signing in with external credentials) and 'Add an account manually' (with a note about entering account and routing numbers and a 3-day verification period). A circled '1' points to the 'Add an account to make a transfer' link, and a circled '2' points to the 'Add an account manually' option. The right screenshot is the 'Account Manually' window, also with a title bar and close button. It says 'Transfer to and from an external account' and 'External accounts are the accounts you hold at other banks and credit unions.' It has an 'Account type' section with 'Checking' (selected) and 'Savings' options, with a circled '3' next to the 'Account type' label. Below is the 'Account details' section with four input fields: 'Routing Number' (with a circled '4'), 'Account Number' (with a circled '5'), 'Confirm Account Number' (with a circled '6'), and 'Nickname' (with a circled '7'). At the bottom is a 'Continue' button.

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 dropdown or under the **Tools** tab.

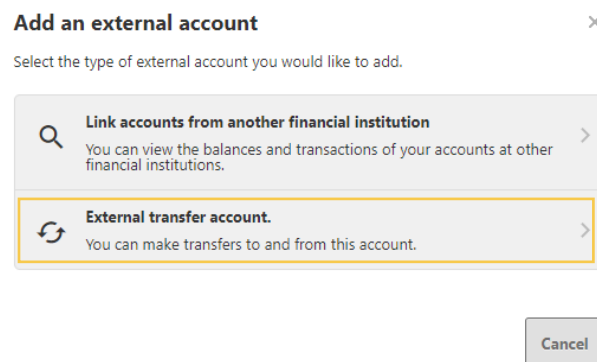
- 1) Select the **Accounts** tab from **Settings**.
 - a. Or on the **Dashboard** page click **Link External Accounts**
- 2) Click the Link an **External Account** button.



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 retrieving account details such as name, balance, or type and reading transactions.

After sixty seconds or less, you will see your account details and transactions in the Accounts or Dashboard widgets.



Card Management

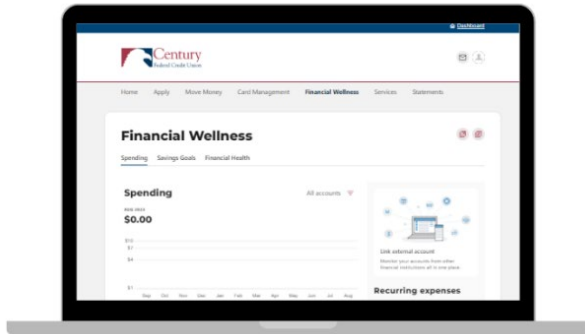
Credit and ATM Card Management, Debit Card Management (Card Hub), PSCU Rewards, Card Updater.

- **Credit and ATM Card Management:**

What is Card Management?

- Card Management allows Users to set authorization alerts and disable or enable cards, if there is suspected fraud or if the User may have lost/misplaced their card. This is available on both debit and credit cards. Features on debit and credit cards include: How do Users set up Card Controls?
 - Block/Unblock card use
 - Authenticate purchases
- How do Users set up Card Controls?

- After a User has set up their cards, they will select Card Management → Select the alert method preference → Register. Once completed, all transactions will be sent in real time.
- **Debit Card Management (Card Hub):**
- **PSCU Rewards:** Update and manage settings for your profile, security, and notifications.
- **Card Updater:** Access to making your CFCU Credit or Debit Card the primary payment method.



Financial Wellness

Spending, Savings Goals, and Financial Health. Create, manage, and track progress on your savings goals.

Spending

Create and manage income and expense thresholds

Savings Goals. Savings goals help you set aside money for the things you want. We can help you stay on track and achieve your goals.

- Click Create a Savings Goal
- Select the savings account you would like to use for the Goal
- Click Next
- Choose a Category
- Add Details
 - Title, Goal Amount, and Target Date
- Click Create Goal to complete

Financial Health

How's Your Financial Health?

The first step to improving your financial situation is understanding your financial health. Take this quick assessment to get your FinHealth Score®.

- Click Start Here
- Take the Financial Assessment

Financial Wellness

Spending Savings Goals Financial Health



Savings goals

Savings goals help you set aside money for the things you want. We can help you stay on track and achieve your goals.

Financial Wellness

Spending Savings Goals Financial Health



How's Your Financial Health?

The first step to improving your financial situation is understanding your financial health. Take this quick assessment to get your FinHealth Score®.

[Start Here](#)

This feature leverages the Financial Health Network FinHealth Score® Toolset.

Tools

Courtesy Pay

Courtesy Pay is an enhancement to your Account that allows for a check, Point of Sale (POS), automatic debits (ACH), ATM withdrawals, and Bill Payer withdrawals drawn against a share draft account that does not have sufficient funds available at the time of the presentment. This discretionary service prevents you from incurring additional non-sufficient funds fees from other organizations and allows you to avoid the embarrassment of a denied transaction or returned check. Courtesy Pay is not a line of credit. However, if you overdraw your Account, CFCU will have the discretion to pay the overdraft, subject to the Courtesy Pay limit and the amount of the Courtesy Pay fee (per item). If multiple items are presented against your Account on the same day, each item will be assessed a Courtesy Pay fee. ELIGIBILITY Courtesy pay is made automatically available to all share draft account holders who meet the following specific criteria.

Overdraft Protection

Overdraft protection, such as an automatic transfer from a share account, may be less expensive than our standard overdraft plan because no fees are assessed.

Skip-A-Pay

You can Skip-A-Pay your CFCU Auto, Boat, Recreational Vehicle, Mobile Home, Camping Trailer, Signature, Line-of-Credit, Overdraft, and Education/Tuition Loans! Credit Protection premium charges (if applicable) and interest will continue to accrue on your loan during the waived payment period. Your loan maturity date will be extended when your payment is deferred. All terms and conditions remain the same.

Stop Payment/Check Reorder

Tools should allow you to stop payment, reorder, and withdraw checks.

Stop Payment

To place a stop payment request:

- 1) Click the **Stop a Payment/Check Reorders** 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.

Reorder Checks

Reorder Checks is used to submit requests for checks.

- 1) Select **Stop Payment/Check Reorders** button within **Tools**.
- 2) You will be prompted to select an appropriate **account** if multiple qualifying accounts are found.
- 3) Enter the **check address**.
- 4) Enter the **shipping address**.
- 5) If you have not previously used this feature to reorder checks, you will be prompted to enter the next starting check number for your order.
- 6) Enter the number of boxes.
- 7) Once the information is filled in, select **Reorder Checks**.

Check Services ①

Stop Payment Reorder Checks Check Withdrawal

Reorder Checks

Account * Select Account ②

Check Address * Select Address ③

Shipping Address * Select Address ④

Starting Check Number * 0 ⑤

Number Of Boxes 1 ⑥

Change your current check design or place custom check orders by visiting . ⑦ Reorder Checks

Let's talk!

Check Withdrawals- ONLY Available on desktop

Check Withdrawal of *Draft Services* allows you to submit check withdrawal requests on your accounts.

Checks are made payable to you, using the name and address in your profile.

To submit a check withdrawal request:

- 1) Select Check Withdrawal.
- 2) Select the **Account** to withdraw funds from using the dropdown menu.
- 3) Enter the **Amount** of the check withdrawal request.
- 4) Click the **Submit** button.

Check Services ①

Stop Payment Reorder Checks Check Withdrawal

Check Withdrawal

From Account * Select Account ②

Amount * Min \$5.00 Max \$100.00 ③

Payable To: George Dow

Submit ④

- 5) Click the **Yes** button in the *Are you sure?* Window to confirm the check withdrawal request or click the **No** button to cancel the check withdrawal request.

Are you sure?

Are you sure you want to issue a check for \$100? The check will arrive within 2 to 5 business days.

⑤

No Yes

Alerts

- General: Default security alerts and other notifications triggered by important events such as changes to your personal information.
 - Accounts: turn on alerts for an automatic deposit, automatic withdrawal, balance, balance summary, check cleared, debit card purchases, insufficient funds, loan payment date, returned check, transactions, and transaction description.
 - Authentication: Online banking access
 - Card:
 - Savings Goals: Goal completed and Goal endangered.
 - Transfers: External transfer account added, external transfer account blocked, external transfer submitted, multi-account transfer submitted, transfer funds, and transfer success.
 - Transfers: External transfer account added, external transfer account blocked, external transfer submitted, multi-account transfer submitted, transfer funds, and transfer success.
- Receive an alert when an external transfer account that you added has been added/confirmed via email or push delivery method.
 - Click Save to change an alert setting.
 - To change an alert, push the red toggle button.
 - Red fill is On

Alerts

General Alerts

Accounts

Authentication

Card

Mobile Deposit

Savings Goals

Transfers

Accounts

Selected Account
SHARE DRAFT

Automatic Deposit	⊕ ⊖	☒
Automatic Withdrawal	⊕ ⊖	☒
Balance	⊕ ⊖	☒
Balance Summary	⊕ ⊖	☒
Check Cleared	⊕ ⊖	☒
Debit Card Purchase	⊕ ⊖	☒
Insufficient Funds	⊕ ⊖	☒
Loan Payment Due	⊕ ⊖	☒
Returned Check	⊕ ⊖	☒
Transactions	⊕ ⊖	☒
Transaction Description	⊕ ⊖	☒

Receive an alert when an external transfer account that you added has been added/confirmed.

Choose delivery method

☒ Email
 ☐ Push

Save

Let's talk

External Transfer Account Blocked



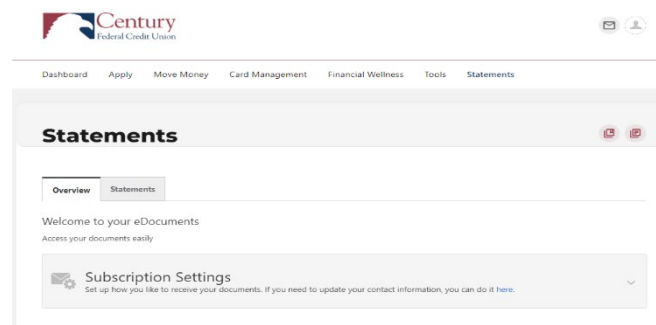
- Unfilled is Off

External Transfer Account Added



Statements

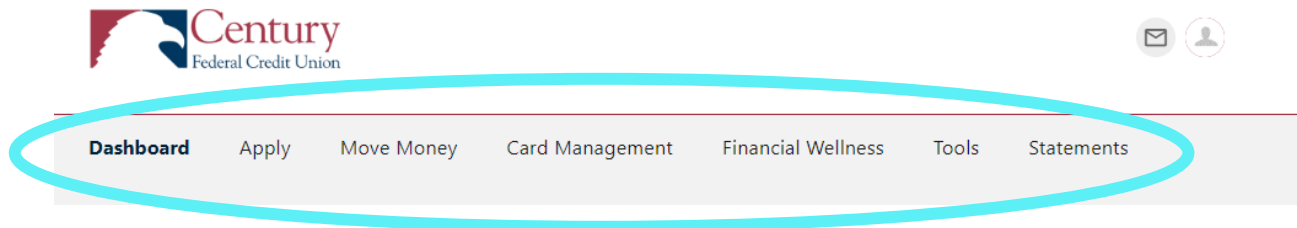
Access your documents easily, view statements, and apply for e-statements.



Categories Overview

We've organized information within seven navigation menu categories at the top of your dashboard to help you quickly and seamlessly navigate to the most features and tools you'll use. Dashboard, Apply, Move Money, Card Management, Financial Wellness, Tools and Statements.

This guide will show the default layout for the dashboard navigation.



Category	What's inside?
Dashboard/Accounts	• Dashboard: Gain a comprehensive view of your account details and transaction history • Link and View External Accounts: The ability to connect and access accounts held at other financial institutions. It gives users a comprehensive view of your financial information in one place, making tracking and managing their finances more manageable. • Last 15 Days: Activity within your Account over the last 15 days. Including transfers, new messages, new payees, and login activities. Settings can be edited by clicking the  in the top right of the display box. Last 15 days  There has been no activity to report for the last 15 days. • Next 30 Days: View and edit upcoming activity displayed on your dashboard. You can display activity from transfers and pending transactions. Settings can be edited by clicking the  in the top right of the display box. Next 30 days  There is no activity scheduled for the next 30 days. • Quick Links: Availability to add "Quick Links"

	• View Financial News: Recent news articles will be displayed within the dashboard on the bottom left.
Apply	• Quick Apply: The ability to apply for a sub-account or loan via mobile App. ○ Sub Account: Open a checking, money market, or savings Account. ○ Loan: Apply for a personal, vehicle, credit card, home equity, or mortgage loan.
Move Money	• Transfer Money 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, 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 • Zelle / PSP: Send money in real-time to another user without needing their banking information.
Card Management	• Credit and ATM Card Management: Locate one of our branches and/or ATM locations • Debit Card Management (Card Hub): Debit card management. Allowing you to take control of how, when, and where your card is used. • PSCU Rewards: Update and manage settings for your profile, security, and notifications. • Card Updater: Access to making your CFCU Credit or Debit Card the primary payment method.
Financial Wellness	• 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.
Tools	• Courtesy Pay: An enhancement to your Account that allows for a check, Point of Sale (POS), automatic debits (ACH), ATM withdrawals, and Bill Payer withdrawals drawn against a share draft account that does not have sufficient funds available at the time of the presentment. This discretionary service prevents you from incurring additional non-sufficient funds fees from other organizations and

allows you to avoid the embarrassment of a denied transaction or returned check.

- **Overdraft Protection:** 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
- **Skip-A-Pay:** Update and manage settings for your profile, security, and notifications.
- **Stop Payment/Check Reorder:**
- **Alerts:** This can be an alert via email or push.
 - General: Default security alerts and other notifications triggered by important events such as changes to your personal information.
 - Accounts: turn on alerts for an automatic deposit, automatic withdrawal, balance, balance summary, check cleared, debit card purchases, insufficient funds, loan payment date, returned check, transactions, and transaction description.
 - Authentication: Online banking access
 - Card:
 - Mobile Deposit: Mobile deposit capture
 - Savings Goals: Goal completed, and Goal endangered.
 - Transfers: External transfer account added, external transfer account blocked, external transfer submitted, multi-account transfer submitted, transfer funds, and transfer success.

Statements

- Access your documents easily, view statements, and apply for e-statements.