ONLINE &
MOBILE BANKING

- EASY
- CONVENIENT
- SECURE

ONLINE & MOBILE
BANKING GUIDE

Century
Federal Credit Union

GETTING STARTED

Welcome to Century Federal Credit Union's Online and Mobile Banking! Whether you use a desktop, laptop, tablet, or smartphone, you can pay bills, transfer funds, check balances, and more. We have made your online banking experience secure, easy and convenient. With Online & Mobile Banking, all you need is a connected device and you can pay bills, transfer money, view accounts, and more. That's banking convenience at your fingertips any time of day.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the online banking process.

SAFE, SECURE ONLINE BANKING

Keeping your money and privacy safe is your top concern — and our top priority. Century Federal offers a variety of services to help protect your accounts, making it possible to manage your money easily and securely from nearly anywhere. With built-in features like Secure Access Codes, Multi-Factor Authentication, Account Alerts, Credit Card locks, and more - we ensure a secure banking experience.

QUESTIONS?

Contact our Member Service Center at 216-535-3200.

DISCLAIMER

Concepts, strategies and procedures outlined in this guide can and do change and may not be applicable to all readers. The content in this guide is not warranted to offer a particular result or benefit. Neither the author, publisher nor any other party associated with this product shall be liable for any damages arising out of the use of this guide, including but not limited to loss of profit, commercial, special, incidental or other damages. For complete product and service information, please refer to the terms, conditions and disclosures for each product and service.

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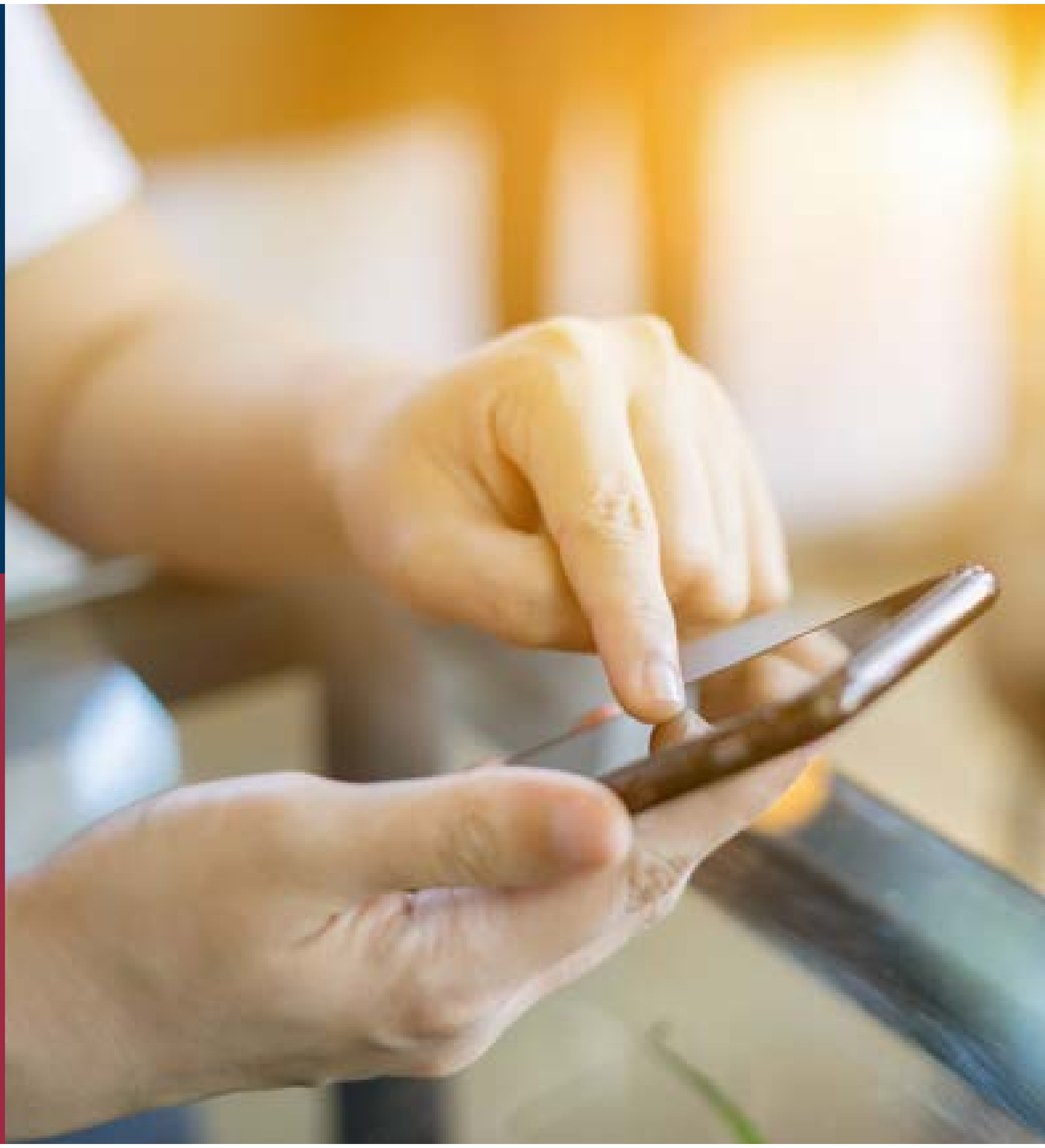

IN THIS SECTION

- New User Enrollment
- Log In
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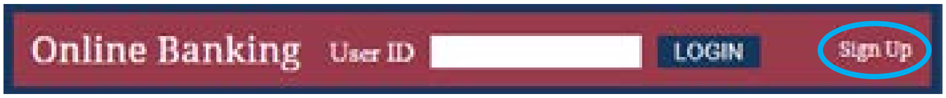
GETTING STARTED

Century Federal Credit Union

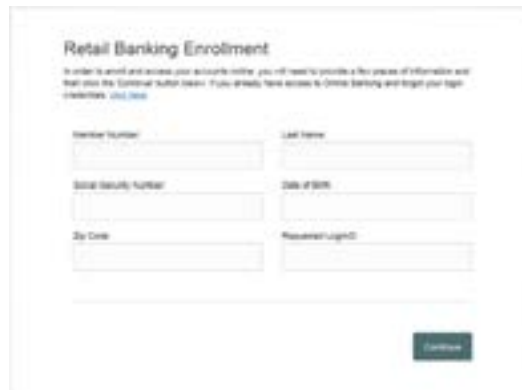
GETTING STARTED : NEW USER ENROLLMENT

Welcome to Online Banking with Century Federal Credit Union – the most secure way to conduct your banking transactions! To start, you need to complete the quick and easy enrollment process. Once you complete these steps, you'll have access to your accounts at any time, day or night!

1. Begin by visiting our home page at: www.CenFedCU.org from a computer or mobile device. Go to the Online Banking Login at the top of the Home Page and click on the Sign Up link shown below.



2. This will open the Retail Banking Enrollment screen. You will need to enter all the required information as shown to the right. It is then verified by comparing the information that we have for you in our system. Then click the **Continue** button to move on to the next step.



3. If your information is successfully verified, a new browser window will open stating that you have successfully enrolled in Online Banking. Click the **Continue** button to move on to the next step.

4. Next, you will be directed to a page where you can select how you choose to receive your Secure Access Code. This page will display the contact information that we have on file for your account. Select the Contact Method that will authorize Century Federal to immediately provide you with your one-time Secure Access Code to activate your Online Banking profile.

5. Once you receive your Secure Access Code, enter it in the access code field shown to the right and click **Submit**. *Please note that the Secure Access Code that you are provided with is only valid for 15 minutes. If it expires before you use it, you will need to request a new one. If you mistakenly close the login screen before you receive the code, click on the **I have a Secure Access Code** link shown in Step 4 above.*

6. Next, your online profile screen appears for your review. If there is any contact information that needs changed or updated, you will have to do this in the Address Change screen within Online Banking. Click **Submit Profile** to continue.

7. To protect your account, you will now need to create a secure password that meets the stated security criteria. Click **Submit**.

8. Review the First Time Login Disclaimer, which presents the Century Federal Credit Union Online Banking Agreement. Read and acknowledge that you agree to the conditions by clicking **I Accept**.

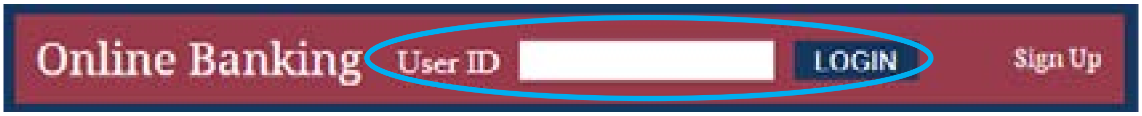
9. Once you agreed to the User Agreement and your Secure Access Code is accepted, you will be asked if you would like to register the device you are using. What this means is that, if you choose to **Register Device**, you will not have to request a new Secure Access Code each time you use that device in the future. If you choose **Do Not Register Device**, you will have to request a new Secure Access Code each time you use the device (computer, mobile device, etc.) *NOTE: It is not recommended to register shared or public devices, please use caution when registering devices.*

Congratulations! You are now a Century Federal Credit Union Online Banking Member.

GETTING STARTED : LOG IN

Once you have completed the enrollment process, logging in is easy and only requires your Login ID and password. However, if you are logging in using a device that you have not previously registered, you will need to request another Secure Access Code in order to use Online Banking on that device.

1. Visit our home page at: **www.cenfedcu.org**. At the top of our home page is where you will go each time you log in from a computer. Enter the User ID you set up when you enrolled and click LOGIN.



2. You will then be directed to the Password page. Enter your password and click **Submit**. *NOTE: If you enter an incorrect password too many times, your Online Banking account will become temporarily locked. You will need to contact our Member Service Center at 216-535-3200 for assistance.*

3. At this point, if you are logging in using a device that you have not previously registered, you will need to request another Secure Access Code. You will be directed to the page where you will select the delivery method of your Secure Access Code. This page displays the contact information that we have on file for your account. Select the email, text message, or phone option that authorizes Century Federal to immediately provide you with your one-time Secure Access Code. *NOTE: If the contact information we have on file is inaccurate or out-of-date, you will not be able to proceed to Online Banking. You will need to contact our Member Service Center at 216-535-3200 to update your contact information.*

4. Once you receive your Secure Access Code, enter it in the access code field shown below and click **Submit**. Please note that the Secure Access Code that you are provided with is only valid for 15 minutes. *If it expires before you use it, you will be required to request a new one. If you mistakenly close the login screen before you receive the code, click on the I have a Secure Access Code link shown in Step 3 above.*

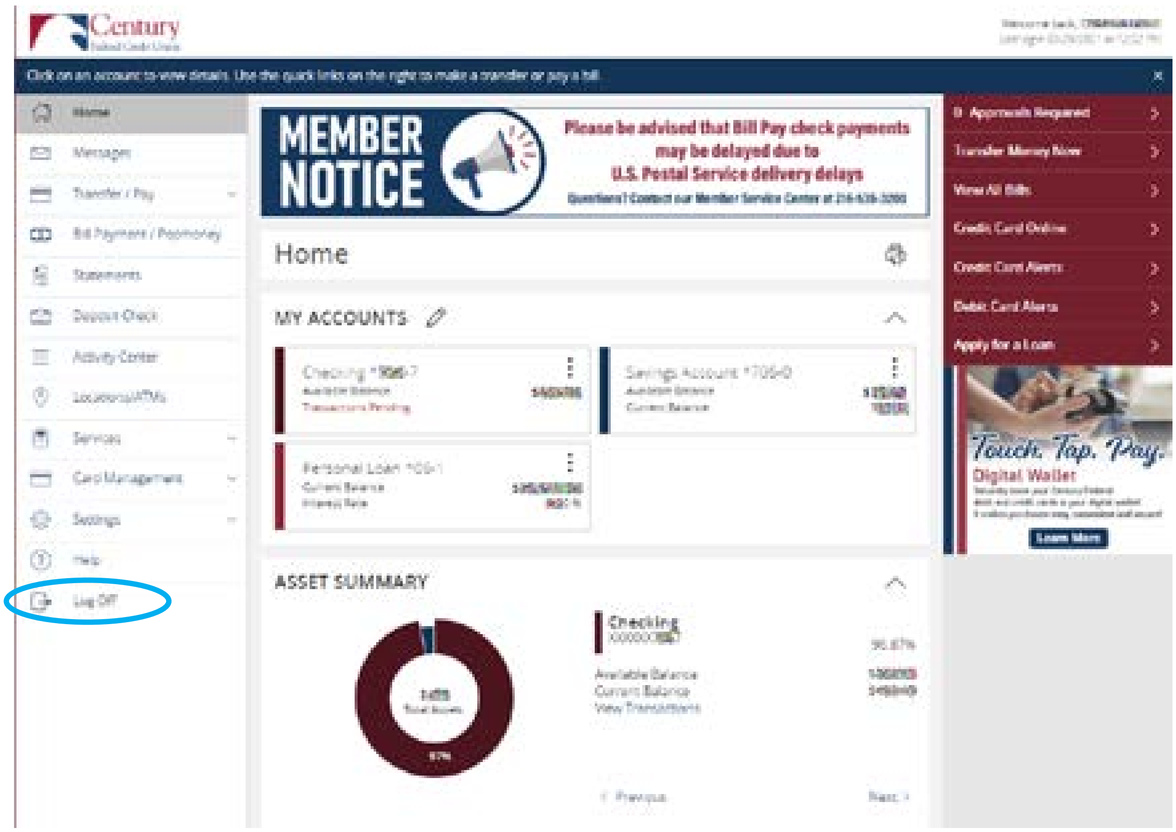
5. Once your Secure Access Code is accepted, you will be asked if you would like to register the device you are using. What this means is that, if you **Register Device**, you will not have to request a new Secure Access Code when you use that device in the future. If you choose **Do Not Register Device**, you will have to request a new Secure Access Code each time you use the device (computer, mobile device, etc.) *NOTE: It is not recommended to register shared or public devices, please use caution when registering devices.*

You should now be logged in to Century Federal Credit Union Online Banking!

GETTING STARTED : LOG OFF

For your security, we recommend that you always log off when you finish your online banking session. As an added security measure, the system will also log you off due to inactivity.

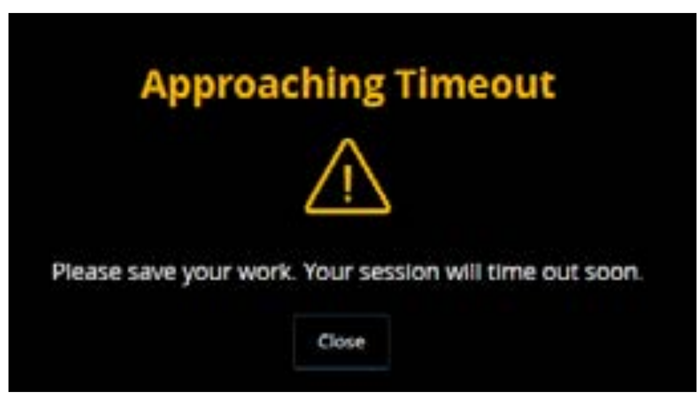
1. Click **Log Off** in the navigation menu on the left side of your screen. This will take you back to the Century Federal home page.
2. Close your internet browser or mobile app.



Approaching Timeout

As noted above, as an added security measure, Online Banking has an automatic timeout feature built in. If you have not performed an action in 20 minutes, the warning message shown will appear.

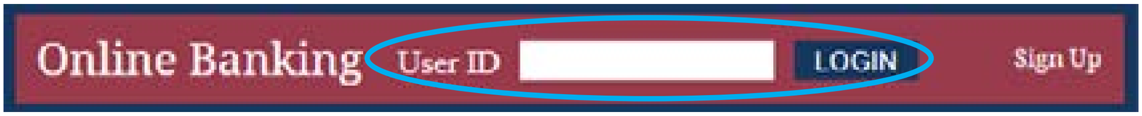
NOTE: Even if you are active in your account, the system will log you out after 35 minutes.



GETTING STARTED : RESETTING YOUR PASSWORD

If you happen to forget your password, you can easily reset it in Online Banking—no need to call us!

1. Enter your username and click **LOGIN** at the top of our home page: **www.cenfedcu.org**.



2. Click Forgot your password?

3. Enter your Login ID and click Submit.

4. Select the contact method that authorizes Century Federal to immediately provide you a Secure Access Code.

5. Once you receive your Secure Access Code, enter it on the access code field shown below and click **Submit**. Please note that the Secure Access Code that you are provided with is only valid for 15 minutes. If it expires before you use it, you will need to request a new one. If you mistakenly close the login screen before you receive the code, click on I have a **Secure Access Code** link shown in Step 4 above.

6. To protect your account, you will now need to create a new secure password that meets the stated security criteria and click **Submit**.

NOTE: You may not be able to change your password with this utility if your Login ID has been locked out. If that happens, contact our Member Service Center at 216-535-3200.

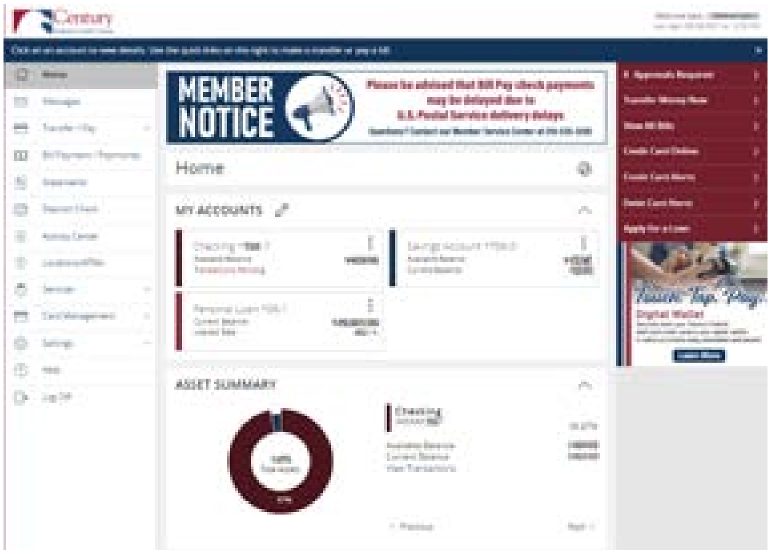
IN THIS SECTION

- Home Page Overview
- Asset Summary Overview
- Account Details Overview
- Quick Transfer
- Account Grouping

HOME PAGE

HOME PAGE : OVERVIEW

Once you have successfully logged in, you are taken to the Online Banking home page. This page is divided into sections to help you easily navigate every feature within Online Banking. Here is where you will view the balances in each of your Century Federal share accounts, check loan balances, view account transactions, pay bills, and more!



- All of your Century Federal accounts are displayed in the center Accounts section of the Online Banking home page. If you click an account name, you are taken to the Account Details page for that account. You can also click the icon on the right side of an account card and select View Activity for more details. This will also give you the ability to select Quick Transfer on accounts that allow transfers. The navigation menu appears on the left side of the screen on every page within Online Banking.

- From here, you can navigate to any of the Online Banking features by selecting the appropriate tab in the menu.

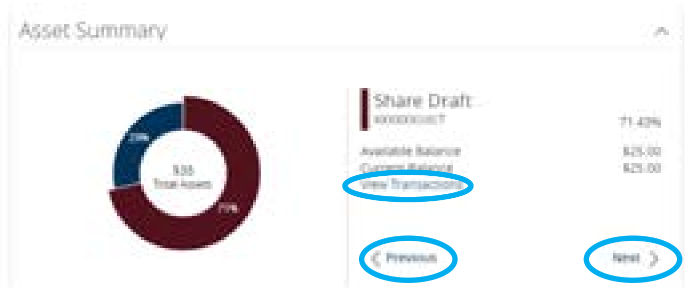
- Clicking the icon allows you to print a summary of current available funds in your accounts.

- You can view or hide account details by clicking the icon.

- If you click and hold an account card, you can drag and drop it to a new location to change the order in which your accounts appear.

- The links on the right side of the screen let you quickly access different Online Banking and Account features.

HOME PAGE : ASSET SUMMARY OVERVIEW

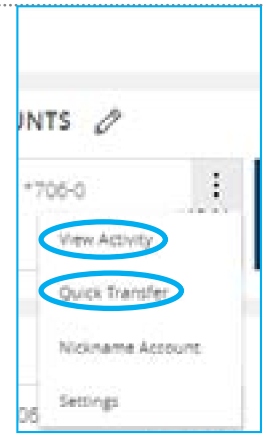


The Asset Summary Overview allows you get a quick look at how much money is in all of your Share accounts. If you scroll down to the interactive Account Summary pie chart, you can switch the account view. This chart represents your total assets, and each account is represented by different colors and percentages. Each piece represents one of your Century Federal accounts and displays its percentage of your total assets.

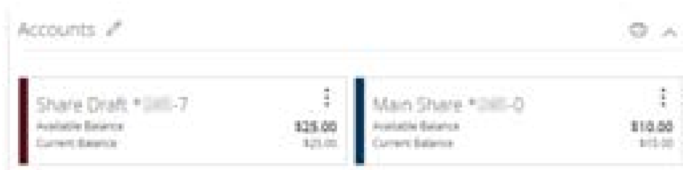
Clicking **Previous** or **Next** allows you to scroll through each account where you can view more details. You can click **View Transactions** for more detailed information on each account.

HOME PAGE : ACCOUNT DETAILS OVERVIEW

By clicking on a Century Federal account on the Home page, you will be able to view the Account Details page for that account. Here you can view every transaction made on that account. From here, you can also view details such as transaction types, check images, and account balances to help keep you more organized and in control of your finances. By clicking the 3-dot icon ⋮ and choosing **View Activity**, you can review account details, choose the **Quick Transfer** to easily transfer money from one account to another.



The available balance for each account is displayed on the right side of the account card on the home page.



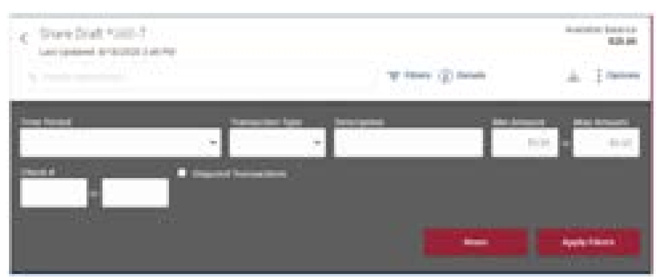
You can find transactions within that account using the search bar at the top of the page. You can also sort transactions by Date, Description, or Amount. The **Sort** icon indicates in what order the Date, Description and Amount columns are sorted.

Click the **Filters** icon to view transactions of a certain type.

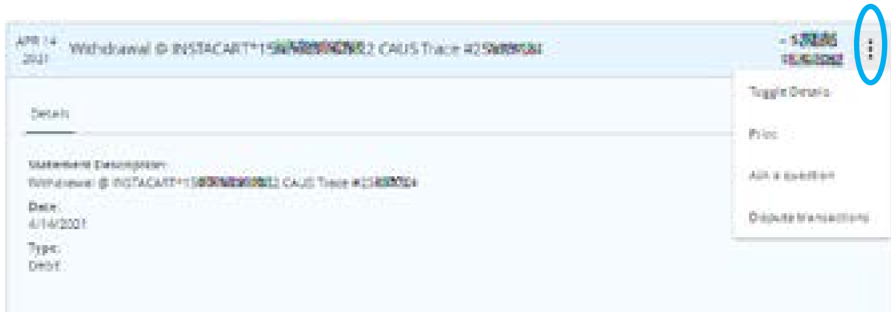
You can view or collapse the account details by clicking the ⓘ **Details** icon.

You can export transactions into a different format by clicking the **Download** icon. Available export types include: Spreadsheet (xls), Spreadsheet (csv), Microsoft OFX (ofx), Quicken (qfx), and Quickbooks (qbo). You can also print the transactions by clicking the ⋮ **Options** icon and selecting **Print** from that menu.

You can also dispute transactions in Online Banking within the ⋮ **Options** menu. This will bring up additional questions to allow you to provide details regarding the disputed transactions.



Once you are in the Account Details view, you can view more details about any transaction by clicking on it. Click on the **Options** icon to view ⋮ dditional options. *NOTE: options vary by account and transaction types.*



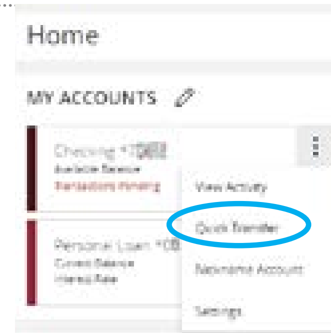
The **Toggle Details** option allows you to open and closed the transaction details.

The **Print** option allows you to print the details of the transaction.

The **Ask a Question** option allows you to send a Secure Message directly to Member Services from Online Banking. You can submit questions about a transaction's details or you can also add additional information or questions in the Message field, and you can also attach supporting documents and images to the issue(s) you are experiencing.

You can also **Dispute Transactions** using this menu, as well.

HOME PAGE : QUICK TRANSFER



If you need to transfer money from one account to the other, the **Quick Transfer** option provides you a fast and simple way to do complete this task. Click on the 3-dot options icon on the right side of the account card to access the Quick Transfer function.

This will bring up the Quick Transfer screen.

- The system automatically selects your "From" account for you but you can easily change this to whichever account you'd like the money to be transferred from by using clicking the down arrow next to that account.

- Next, click on the drop-down field to select the account that you will be moving money to.

- Then, enter the dollar amount you wish to transfer.

- Last, click **Transfer Funds** to complete the transfer.

Please note that if you would like to schedule the transfer for a later date, or set this as a recurring transfer, click the **Advanced Options** button.

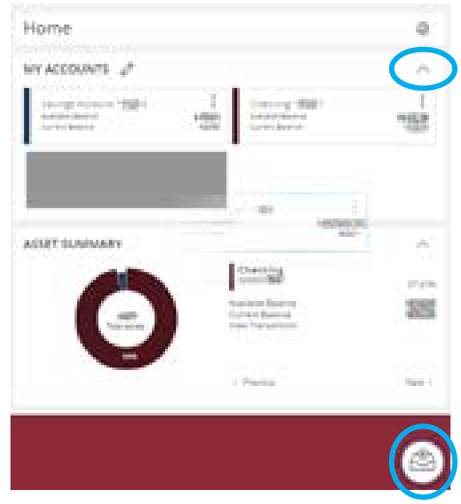
- In the Advanced Options menu, you can make this transfer a recurring funds transfer by changing the **Frequency**. Simply click on the down arrow to select the frequency for this task.

- Enter the date you would like the funds to transfer in the **Date** field.

- The **Memo** field is an optional field to make a note about the transfer.

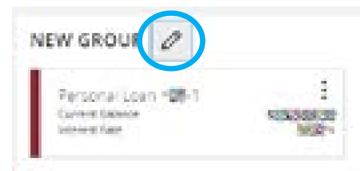
HOME PAGE : ACCOUNT GROUPING

You can view or hide the account cards from the Home Page, by clicking the arrow icon. You can also organize your accounts into groups, so your accounts are displayed in a way that makes sense to you. These groups can be changed or deleted at any time to meet your needs.

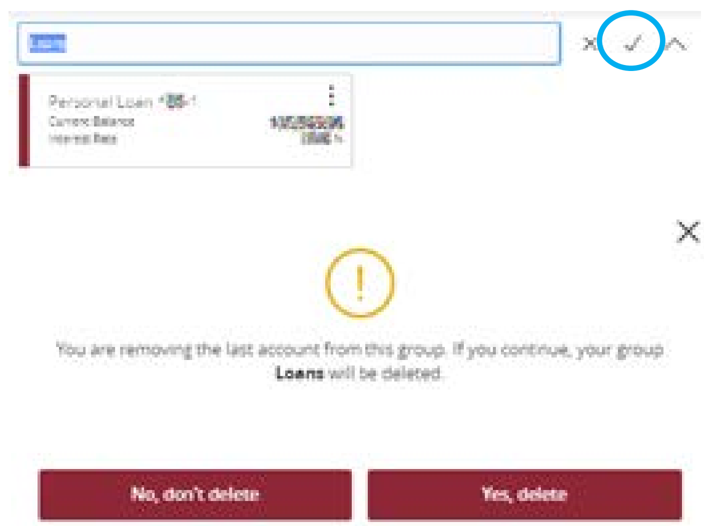


To group your accounts, click and hold the account card, and drag it down to the icon that pops up at the bottom of your screen.

This will create a New Group section under **MY ACCOUNTS**. You can change the title of the New Group by clicking on the pencil icon to edit.
Once you re-name the section, click the checkmark to save the change.



If you choose to move the account back to the Accounts section, simply click and hold on the account card, and drag it back up to the Accounts section. If that is the only account in the new section you created, the system will prompt you to confirm that you want to delete that grouping/section, as shown here. Click **No, Don't Delete** to keep that account in the new group, or click **Yes, Delete** to delete the new group and move the account card back up into the Accounts section above.



HOME PAGE : EDITING A GROUP NAME

Editing the name of an account grouping is quick and easy.
Simply click the pencil icon next to the group name, type in the desired title, and click the check mark when you are finished to save the change.

IN THIS SECTION

- Secure Message Overview

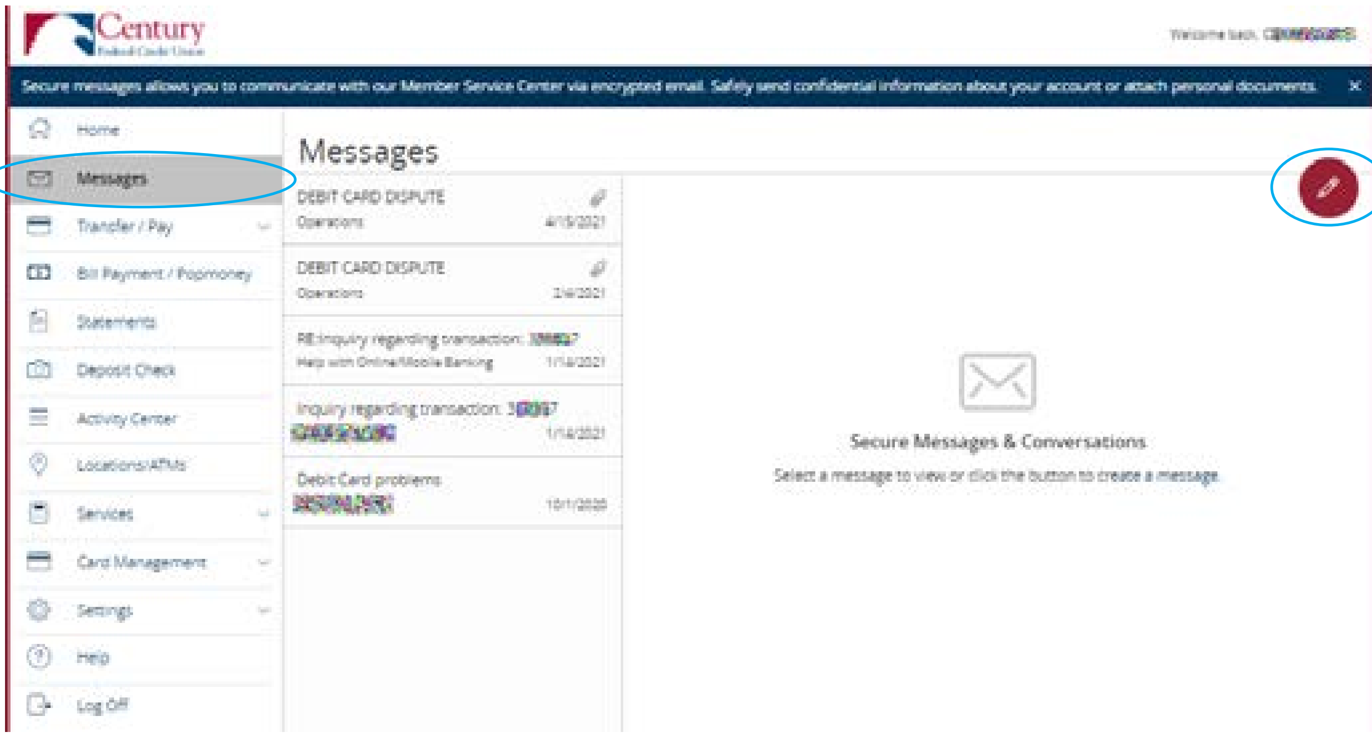
MESSAGES

Century Federal Credit Union

MESSAGES : SECURE MESSAGE OVERVIEW

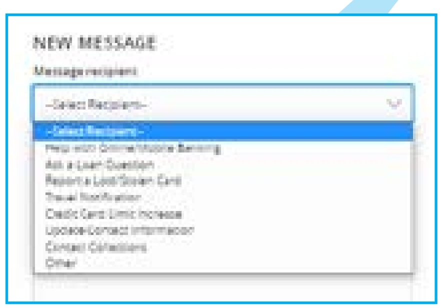
At times it's more convenient to communicate with Member Services via email, and you can use the Messages Center to send your inquiries directly to them. In the Messages menu, you will have access to the secure messages you have sent and received.

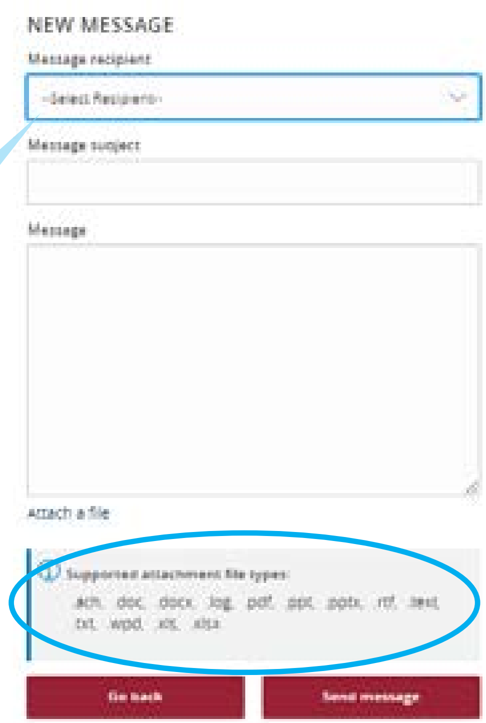
To send a new secure message, click the New Message icon on the right side of the screen.



You can select the recipient of your secure message by clicking the **Message Recipient** drop down menu and selecting from the list of items shown here. Then, type in your **Subject**, and type in your secure message in the **Message** field. You may choose to send an attachment with your message, all supported file types are noted in this section.

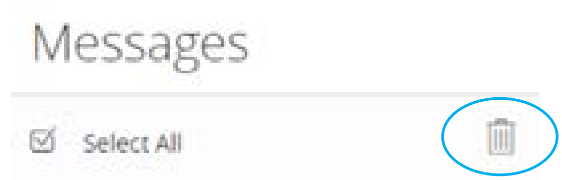
Once you have completed all the required fields, you have the opton to either **Send Message** or **Go Back** if you prefer not to send the message. Clicking Go Back will take you back to the main Secure Message screen.





By default, messages are set to expire and delete automatically after a certain time. To keep the message from expiring, simply click the box as shown here:

You can choose to delete a secure message by clicking on the icon at the top right of the message window. You can also choose to delete all of the messages in your inbox by clicking the box next to Select All at the top of your list of secure messages and click the icon, as shown here.



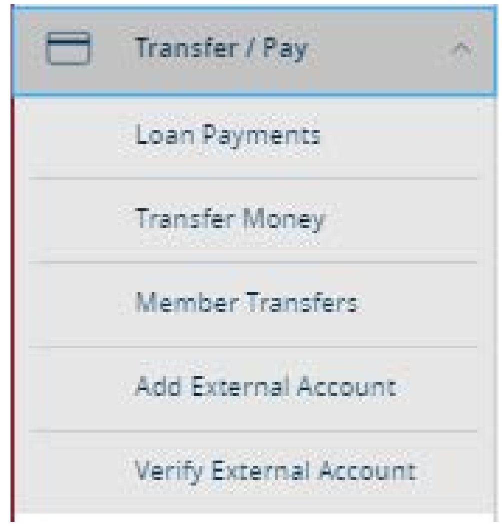
IN THIS SECTION

TRANSFER/PAY

Century Federal Credit Union

TRANSFER/PAY : TRANSFER/PAY OVERVIEW

Transferring money between accounts has never been easier with Online Banking. Under the Transfer / Pay menu, you have the ability to make Loan Payments, Transfer Money, Transfer Money to other members, or Add and Verify an External Account.



LOAN PAYMENTS

With this feature, you can make payments to your Century Federal loans in a few easy clicks. You can make one-time payments or set up a recurring automatic payment that will be made on the same date each month.

TRANSFER MONEY

This feature allows you to transfer from one account to another. This includes the ability to transfer money for payment purposes on a Visa with Century Federal. Please note that in order to transfer funds to an External Account, you have to verify the account before using the Transfer Money feature.

MEMBER TRANSFERS

You can choose to make a single transfer to another member or link another member's account (for deposit purposes only).

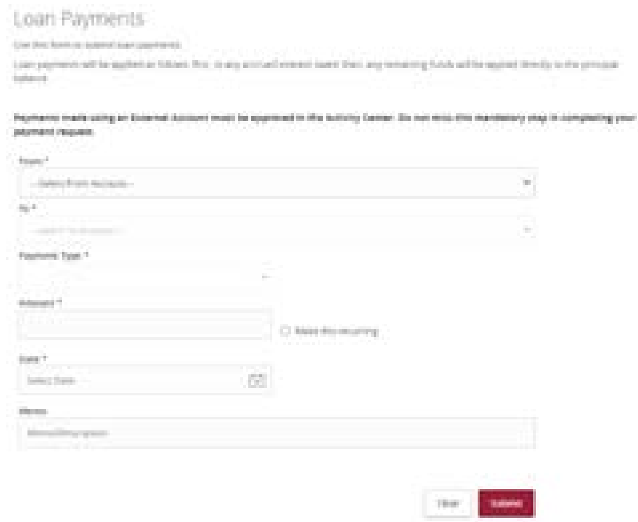
ADD EXTERNAL ACCOUNT

You can add an account from another financial institution that you may want to electronically transfer funds to by using this feature.

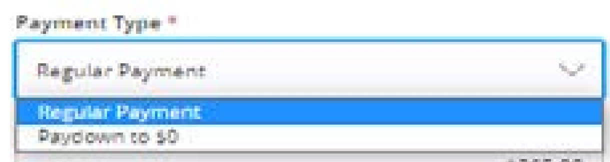
VERIFY EXTERNAL ACCOUNT

Once you add an External Account, you will need to verify the account before you can complete transfers.

This feature of Online Banking provides you a quick and easy way to make payments to your Century Federal loans.

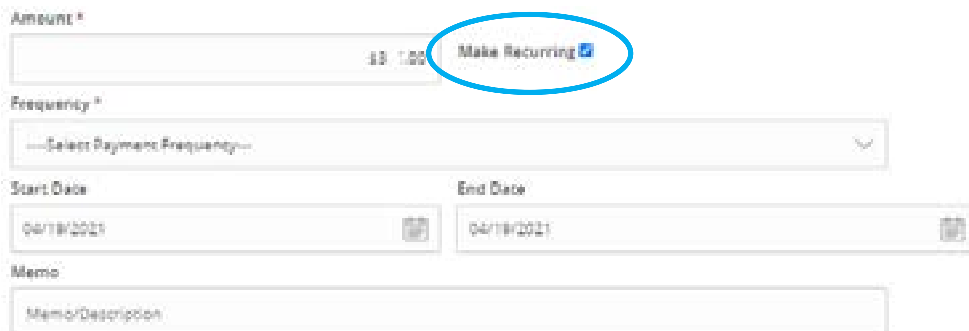


- Once you open the Loan Payments menu, select the account that you will pull funds from to make your loan payment. *Please note that if you are using an External account to make a loan payment, the transaction must show as Approved in the Activity Center before it will process.*
- Then, you will need to choose the loan account that you are making a payment on.
- Next, select your payment type by clicking on the **Payment Type** drop-down menu.

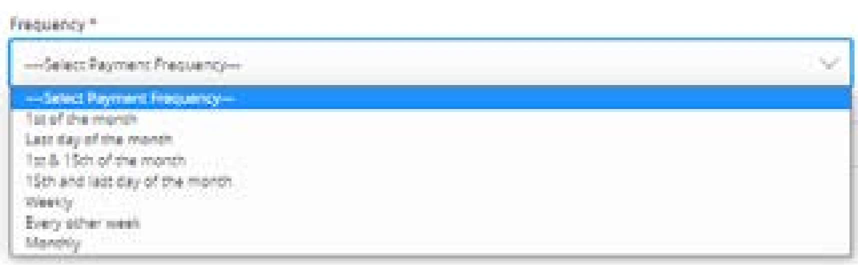


- Next, enter the dollar amount of the payment you are making
- Enter the date you would like the transaction to process.
- To set up a recurring loan payment:

1. Check the **Make Recurring** box to create a recurring payment on this loan.



2. Use the Frequency drop-down menu to specify how often the recurring transfer should occur.
3. Enter a start date and an end date for this recurring transfer using the calendar tool.



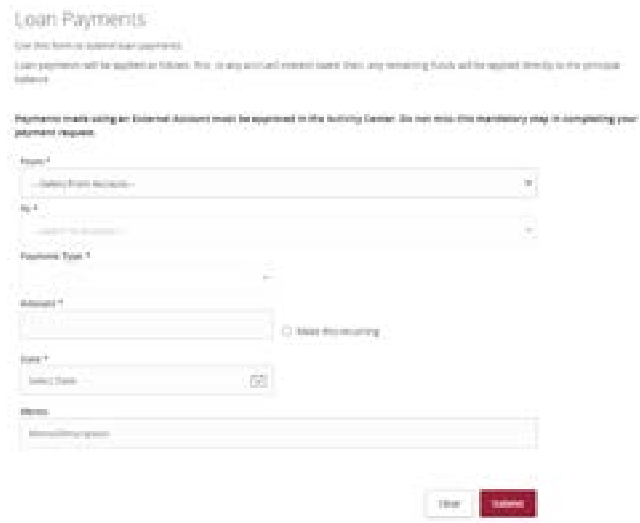
4. (Optional) You can enter a note in the Memo section if you choose to do so.

- Click **Submit** when you are finished.

If the payment transfer was successful, a screen with a summary of your transaction appears. All payment transfers will appear in the **Activity Center**, whether the loan payment transfer was immediate or scheduled for a future date.

TRANSFER/PAY : LOAN PAYMENTS WITH EXTERNAL ACCOUNT

With the Loan Payments feature, you can choose to make the payment from a Century Federal account or from an External Account that you hold with another financial institution. Please note that the External Account must have previously been set up by using the **Add External Account** and **Verify External Account** features in Online Banking.

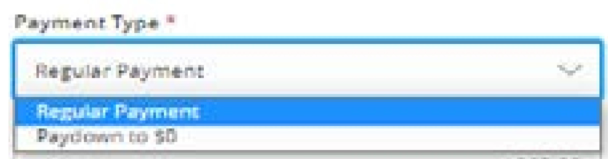


- First, choose the “From” drop-down field to select the account you will be paying from. *Please note again, that you will have had to complete the Add/Verify External Account steps before you can make a payment from an External Account with another financial institution.*

- Next, chose the “To” drop-down field to select the Century Federal loan that you will be making a payment to.

- You will then need to choose the **Payment Type**.

  o When you choose Regular Payment, the minimum payment due automatically populates in the Amount field. To make a higher payment, simply enter an amount higher than the minimum payment due.



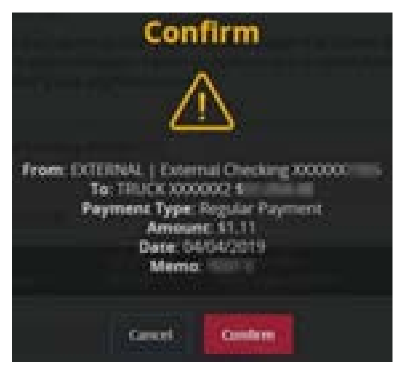
  o When you choose the Pay down to $0 option, the Amount field automatically populates with the payoff amount left on your loan.

- Choose the Payment Date when you would like the payment to process.

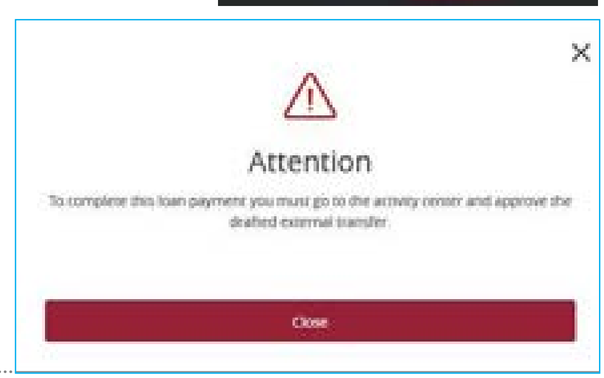
- (Optional) Type a note in the Memo field.

- Last, click **Clear** to start the process over, or **Submit** if the payment is now set up the way in which you would like.

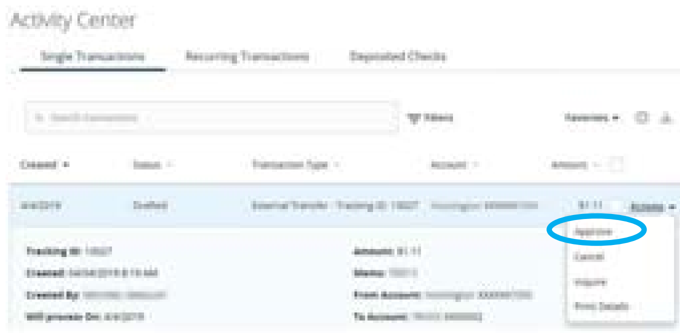
- When the confirmation screen appears, click **Confirm** to confirm the payment details.



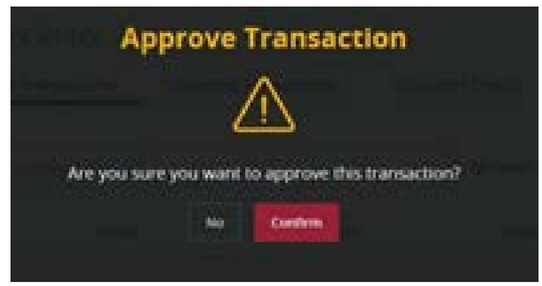
- After confirmation, you will need to view the scheduled loan payment in the Activity Center where you will see that the payment is in Drafted status. To do this, click on the Activity Center link in the Success message or in the main menu.



- Next, click on Actions on the same line as your scheduled loan payment. Scroll down to select Approve. *Please note that your loan payment will **NOT** be made unless you complete this step in the Activity Center.*



- Next, you will have to approve the transaction by clicking **Confirm**.

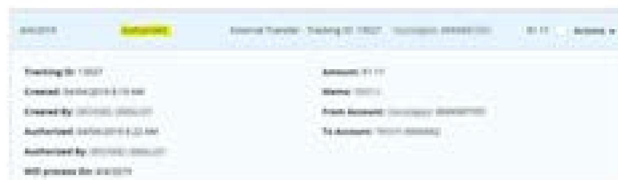


- This will lead you to the Secure Access Code page to ensure a secure transaction with the External Account. Select the method in which you prefer to receive the code by clicking on one of the options given.

- Once you receive the Secure Access Code, enter it in the provided space as shown here and click **Verify**.

- Once the Secure Access Code has been properly entered and verified, you will see an Approval Successful notification on your screen.

- At this time, you will receive a Secure Message in Online Banking notifying you that the loan payment was made successfully. In the Activity Center, the transaction will change from Drafted to Authorized. Once a transaction is in Authorized status, it is set to process according to the "Will process On" date.



TRANSFER/PAY : TRANSFER MONEY

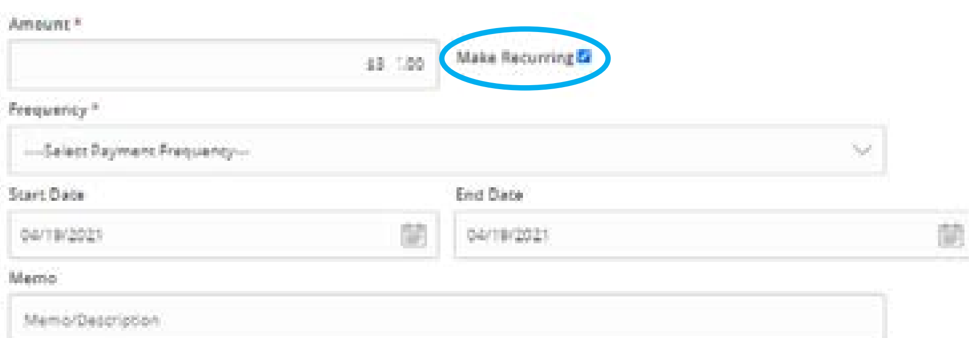
Whether you need to transfer money between your Century Federal accounts or sending money to someone with another financial institution, the Transfer Money feature is where you can complete this task.

BETWEEN YOUR CENTURY FEDERAL ACCOUNTS

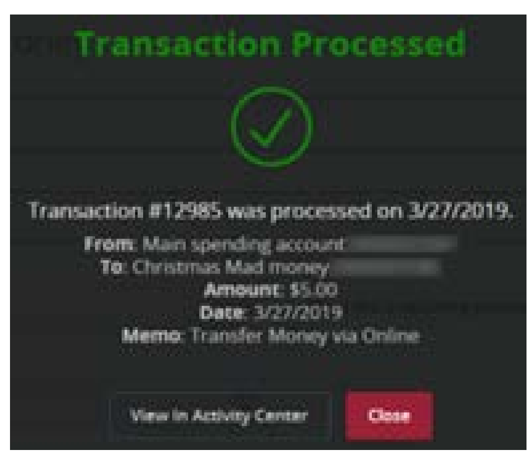
By using the Transfer Money feature in Online Banking, you can quickly and easily move funds from one Century Federal account to another.

- First, click the **From** field to choose where the funds will be pulled from.
- Next, click the **To** field to choose where the funds will transfer to.
- Enter the **Amount** that you would like to transfer.
- Enter the **Date** that you would like the transfer to take place.
- Optional: Type a note in the **Memo** field.

To make this a recurring transfer, select the Make Recurring box next to the Amount field. *Please refer back to Page 27 for instructions on making a recurring transfer.*



- Once you click the **Transfer Funds** button, the Transaction Processed screen will appear with a summary of the transfer details. You can choose to **View in Activity Center** or **Close** to end the task.



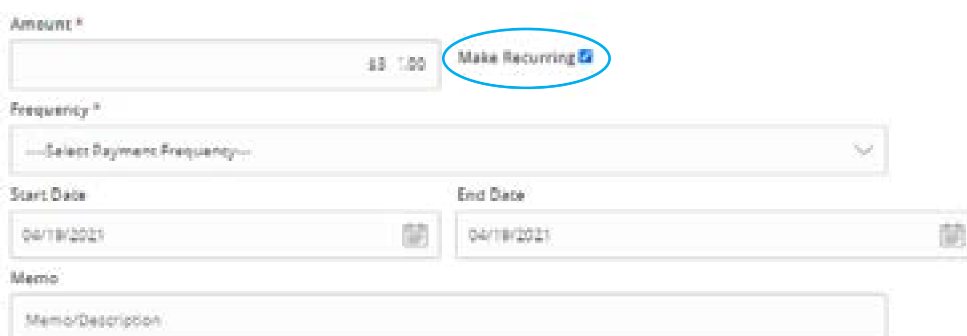
Whether you need to transfer money between your Century Federal accounts or sending money to someone with another financial institution, the Transfer Money feature is where you can complete this task.

TRANSFER MONEY FROM YOUR CENTURY FEDERAL ACCOUNT TO AN EXTERNAL ACCOUNT

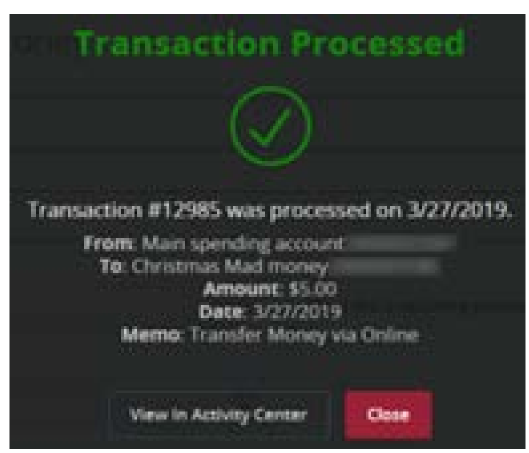
By using the **Transfer Money** feature in Online Banking, you can quickly and easily move funds from one account to another.

- First, click the **From** field to choose where the funds will be pulled from.
- Next, click the **To** field to choose where the funds will transfer to.
- Enter the **Amount** that you would like to transfer.
- Enter the **Date** that you would like the transfer to take place.
- Optional: Type a note in the **Memo** field.

To make this a recurring transfer, select the Make Recurring box next to the Amount field. *Please refer back to Page 27 for instructions on making a recurring transfer.*



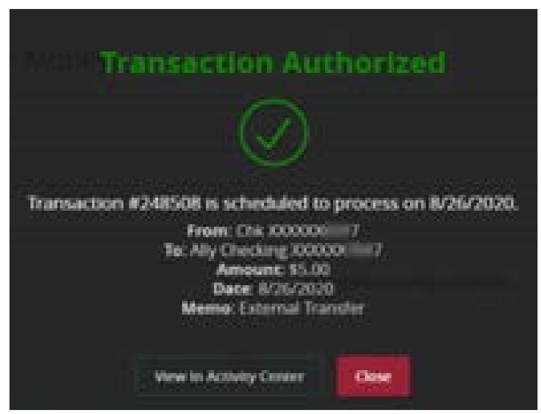
- Once you click the **Transfer Funds** button, the Transaction Processed screen will appear with a summary of the transfer details. You can choose to **View in Activity Center** or **Close** to end the task.



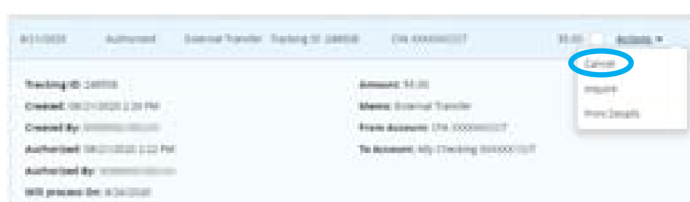
- At this point, you will need to receive a Secure Access Code in order to securely authorize the transaction. Click to select the method in which you would like to receive the code.

- Once you receive your Secure Access Code by your selected method, enter your code on the screen provided and click **Verify** to complete this step.

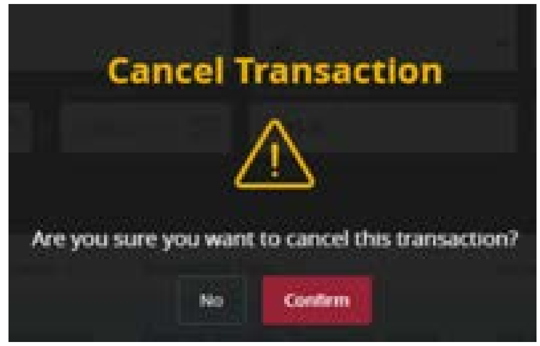
- If you correctly enter your Secure Access Code, the Transaction Authorized screen will appear with a summary of the transfer details. You can choose to **View in Activity Center** or **Close** to end the task.



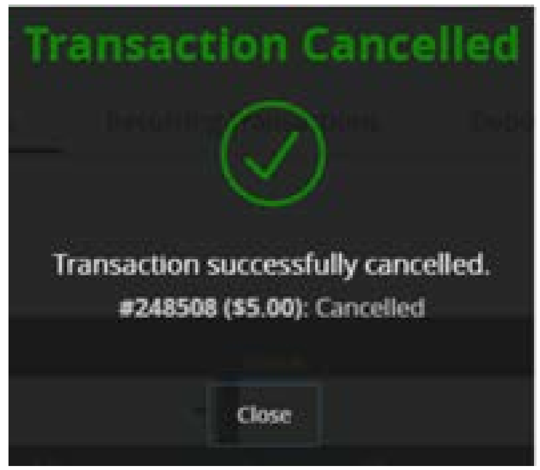
- If, for any reason, you need to cancel the transaction, you will need to go to the Activity Center, click Actions, and select **Cancel**.



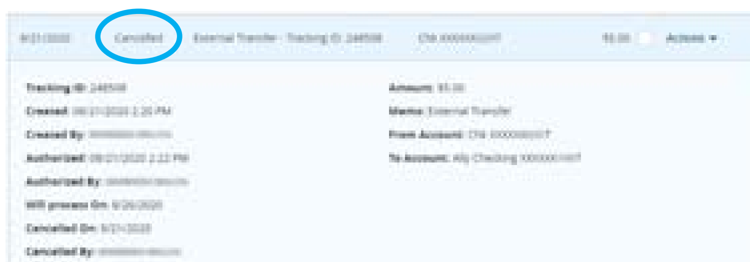
- Once you click Cancel, a confirmation screen will appear, if you would like to continue with canceling the transaction, click **Confirm**.



- Once confirmed, you should now see the Transaction Cancelled screen. Click **Close** to continue.



- If you choose to view the transaction in the Activity Center, it will now show as canceled, as shown here.



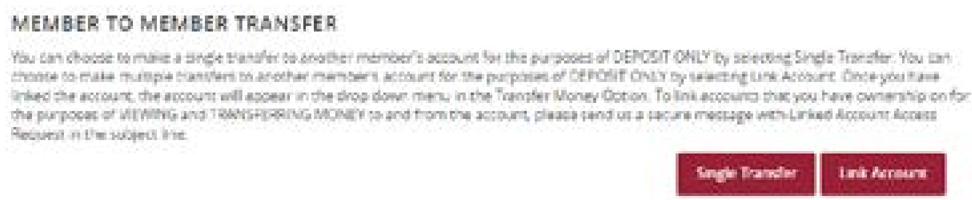
- Select the accounts to transfer funds between using the "From" and "To" drop-downs. *NOTE: The external account will have "External" in the description.*
- Enter the amount to transfer.
- Select the Frequency you would like this transfer to occur (One time transfer, 1st of the month, Last day of the month, 1st & 15th of the month, 15th & last day of the month, Weekly, Every other week, Monthly, Quarterly, Semi-annually, Yearly)
- Enter a date for this transfer to occur by clicking the calendar icon on the right.
- (Optional) Type in an optional memo if you choose.
- Click **Transfer Funds** when you are finished.
- Select the contact method to receive a new Secure Access Code (SAC).
- Enter the code received and click **Verify**.
- The confirmation message will appear. At this point, you can click on **Close** or if you prefer to review, click on the link **View in Activity Center**.
- The transaction will show as **Authorized** and the details regarding the transaction processing will appear.
- If you need to cancel the transaction ***before*** it is processed, click on the Actions menu, and select **Cancel**.
- Click **Confirm** to confirm the cancel request.

- The cancel confirmation screen will appear. Click **Close** to continue.
- The transaction status will now show **Canceled** in the Activity Center view.

TRANSFER/PAY : MEMBER TRANSFERS

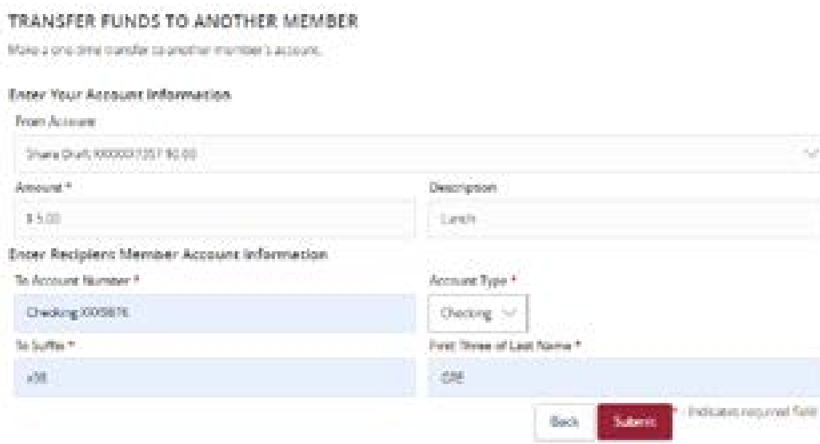
Using Online Banking, you can send money to another Century Federal Credit Union member as a one-time or recurring transfer.

To get started, click **Member Transfers** in the Main Menu and that will lead to the **Member to Member Transfer** message screen seen here.

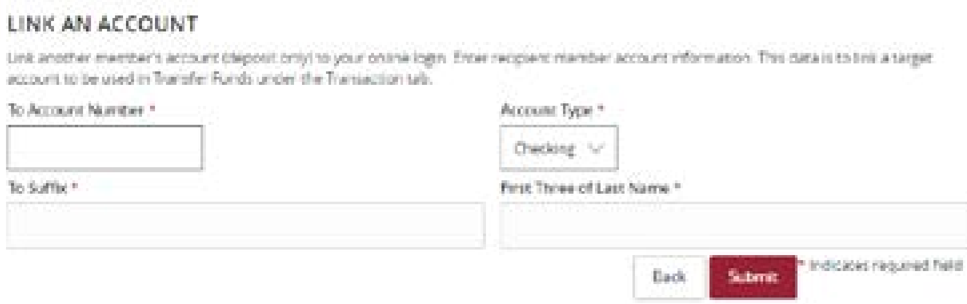


The first way to complete a Member Transfer is by clicking **Single Transfer**. Once you do that, you will see the screen shown here.

Select your account that the funds will come from, the amount, and Description or Reason for the Transfer. Then, enter the Century Federal recipient's Account Number, Account Type, Suffix, and first three letters of their last name for verification. Complete the information as indicated and select **Submit**.



The next way to complete a Member Transfer is to click **Link Account**. This option links another member's account to yours as a deposit only account. This allows for quick access to completing member transfers at a later date.



Enter the Century Federal Credit Union member number you wish to send money to.

Using the **Account** Type drop-down field, select the account type, i.e. Checking or Savings, that you will be transferring money to, enter the **To Suffix** and **First Three** (Letters) **of Last Name** for verification purposes.

Click **Back** to go back to the Main Menu, or click **Submit** when all fields are complete.

This feature will enable you to request that an external account (an account you have at another financial institution) be linked to your Century Federal Online Banking account for electronic money transfers.

There are two steps in this process:

Step 1: Add External Account
Step 2: Verify External Account
Important Note: Only external accounts from domestic (U.S.) banks are allowed.

Step 1: Add External Account

Please input the routing number and your account number located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number that they use for savings deposits. Also verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions. If you have issues with your trial deposit showing up in your account, verify the routing number with the other financial institution as not all financial institutions have one routing number for all account types.

Step 1: Add Your Account
To begin, you will need to input the following information about the account you would like to add:

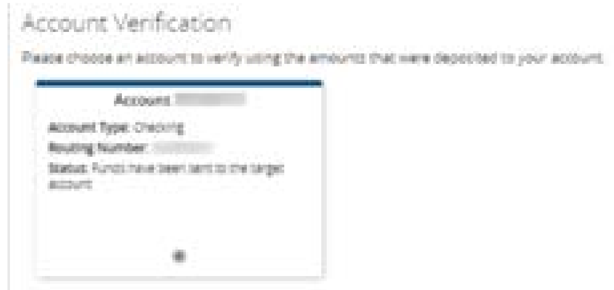
• Institution's Routing Number
• Your Account Number (Max length of 17 digits)
• Account Type (checking or savings)
• Once this information has been entered, click on the **Continue** button.

Once this has been completed, two trial deposits will be generated and sent to your external account (typically within 5 business days). Trial deposits are random deposits in amounts less than $1.00. Once you have received these two trial deposits in your external account, make note of both amounts as you will need them later in **Step 2: Verify External Account**. If the trial deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.
Verification must occur within 14 days of submitting the request.

Step 2: Verify External Account

Once you receive the amounts of your small trial deposits, go to **Verify External Account** to activate your external account for use in Online Banking.

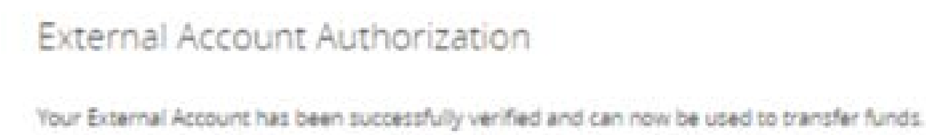
You will then be prompted to click on the account you verify the external account.



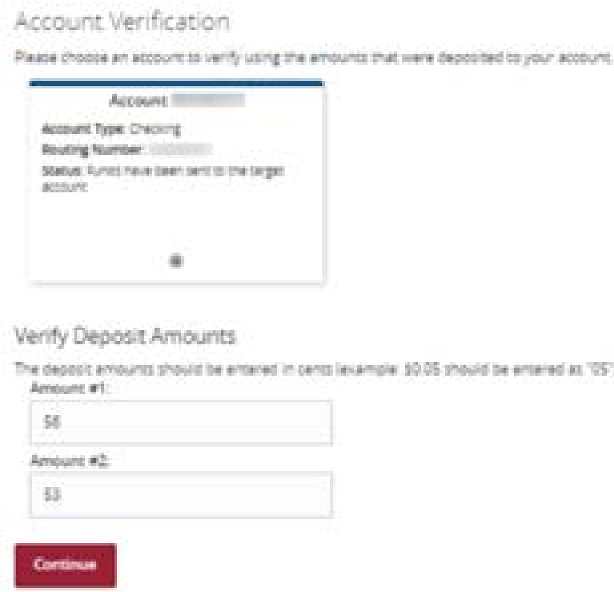
Next you will verify the deposit amounts as shown below. When entering the deposit amounts, do not include dollar symbols or decimals.

Click **Continue**.

If the amounts are correct, you will receive the authorization message shown below and your External Account has successfully been verified.



As soon as Century Federal makes two small deposits of less than one dollar into your external account, you are asked to verify those amounts within Online Banking. Once they are confirmed, you can begin transferring money to and from your external account.



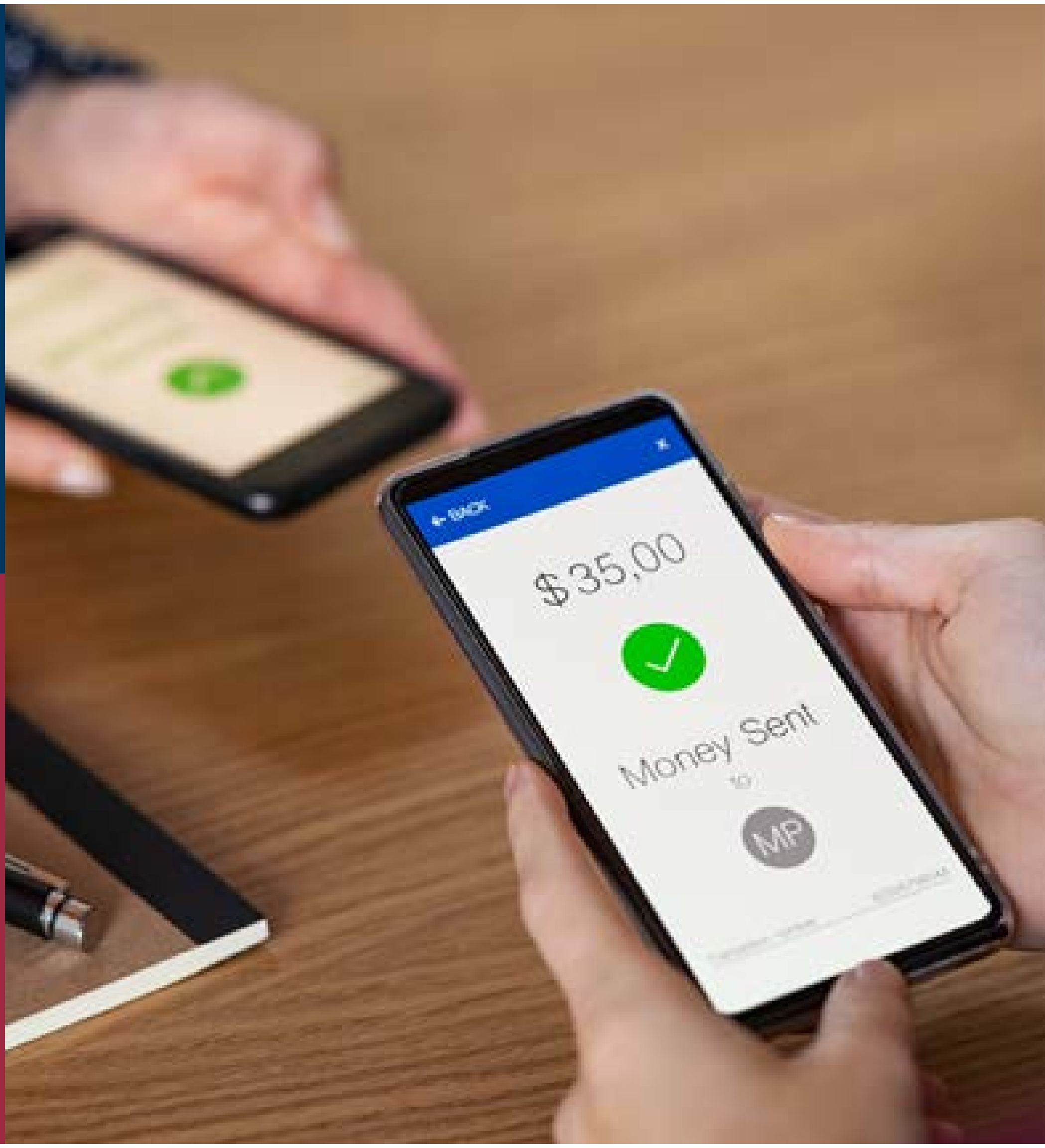
Choose **Verify External Account**.

- Select the account you would like to verify by clicking in the circle in the account tile.
- Enter the amounts of the 2 micro-deposits that have been made into your external account. Do not include decimals.
- Click SUBMIT when you are finished.

Confirmation after entering the correct amounts will be provided.

IN THIS SECTION

- New User Enrollment
- Log In
- Log Off
- Resetting a Forgotten Password



BILL PAYMENT/ POPMONEY

Century Federal Credit Union

BILL PAYMENT/POPMONEY : BILL PAY OVERVIEW

With Bill Pay, you can pay your bills safely and securely online – any time of day! Not only does this eliminate the need to buy stamps and mail paper bills through the mail, but it also helps reduce paper clutter in your home!

!! IMPORTANT NOTE: *You **MUST** have a Century Federal Share Draft Checking Account in order to use the Bill Pay system. You cannot pull funds from a Main Share Savings or other deposit account when using this system.*

First, you will need to enroll in Bill Pay and accept the Terms of Service, as shown in the image to the right.

Read through the Terms of Service, click the box next to **I Accept** and click **Continue**. Now you are ready to begin managing your bills online!

The first screen you will see is where you will search for, and add, your billers. Click in the Search Our Network field and search for the company you want to pay online. Then click the Search icon to search for that Biller.

Tip: Don't worry! If a company cannot be found, the Bill Pay system can mail a paper check to that company on your behalf. Just click on the <u>mail a check</u> link and you will be prompted to add your account details and payment address.

If you cannot locate the company in Step 1, type in the company name with your account number and payment address on Step 2. Click **Next Step**.

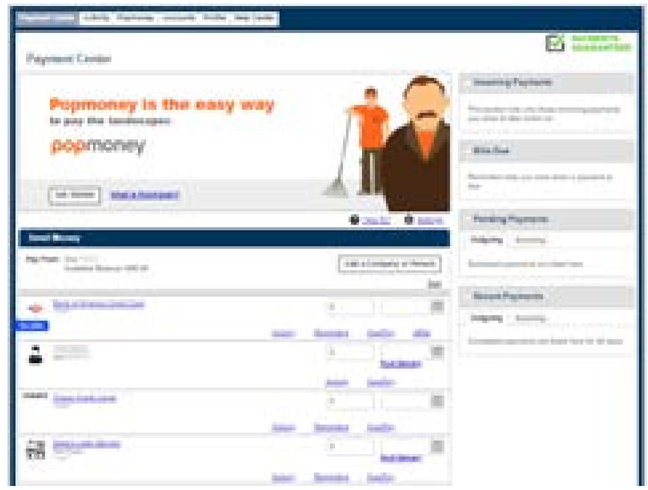
Next, enter the payment amount for this bill and the date that you would like it be paid. Click **Make Payment** and your bill is on its way to being paid!

Once you have enrolled in Bill Pay and have billers set up in your Bill Pay account, you will manage your payments and billers in the **Payment Center**, where you're in control!

BILL PAYMENT/POPMONEY : BILLER SET UP

Now that you are enrolled in Bill Pay, you will manage your billers and payments in the **Payment Center**. Billers are the people or companies that you send money to through the Bill Pay system. These are recipients who you would send a written check to, such as utility companies, credit card companies, and even friends or relatives! In this system, you can also set up automatic payments for stress-free bill paying – let Bill Pay send money to your billers automatically each month!

Once you are in the **Payment Center**, you will see your billers listed on the Payment Center tab as shown below.



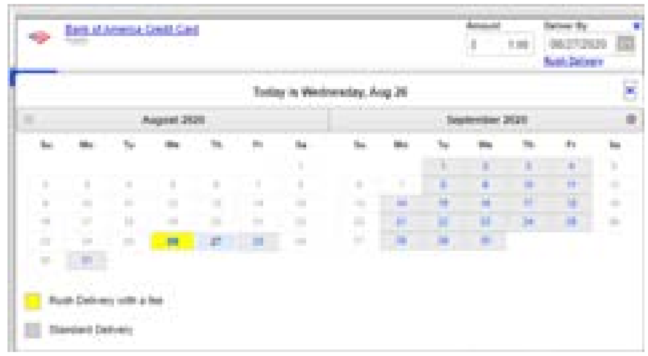
To add a new biller or person, click the [Add a Company or Person] button at the top of the page.

- Click the name of the person or biller to view or edit their information, including their address, telephone number, and recent payments made to them.

eBills are a fast and convenient way to receive your bills each month. If your biller offers an electronic version of your bill, the bills icon will be located next to the name within the Payment Center. After activating eBills, you will start receiving your bill directly within your Bill Pay account. No need to shuffle through biller information or access each individual biller's website to pay your bills—you can get it all right here and never miss a payment! icon or "eBills" link.

- Click on the Get eBills link.
- Click Add for each biller you would like to add to eBills.
- When completed, click Submit.
- A Confirmation message appears. Click Close.

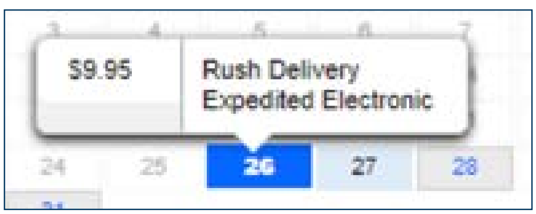
Once in the **Payment Center**, you will easily be able to schedule and make payments to your billers in just a few clicks!



1. Simply enter the amount that you are paying in the Amount field

2. Next, use the Calendar function to select a date for the biller or person to be paid. Please note that the calendar will automatically select the first available date that the payment will be made.

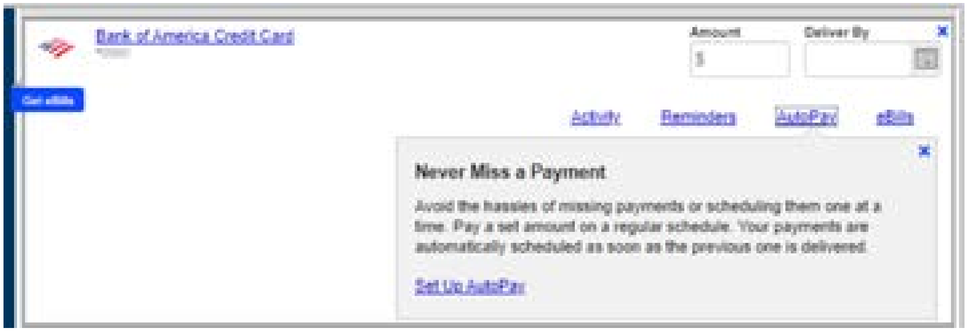
   a. If you would like to rush the payment, select the Expedited Electronic delivery option if the payment is urgent. If you hover your mouse pointer over the date, fees associated with rush payments will appear as shown below.



3. Last, click Send Money when you have completed all of the required fields.

BILL PAYMENT/POPMONEY : AUTOMATIC PAYMENTS

Would you like to set up stress-free automatic payments to your billers? With Bill Pay, it’s simple! In the **Payment Center**, simply click on the **AutoPay** link to start the process!



1. Once you have clicked the AutoPay link, click on **Set Up AutoPay**.
2. Fill in all required fields to complete the automatic payment setup.
3. Last, just click on **Start Sending Payments** when the form is complete!

BILL PAYMENT/POPMONEY : CHANGE/CANCEL PAYMENTS

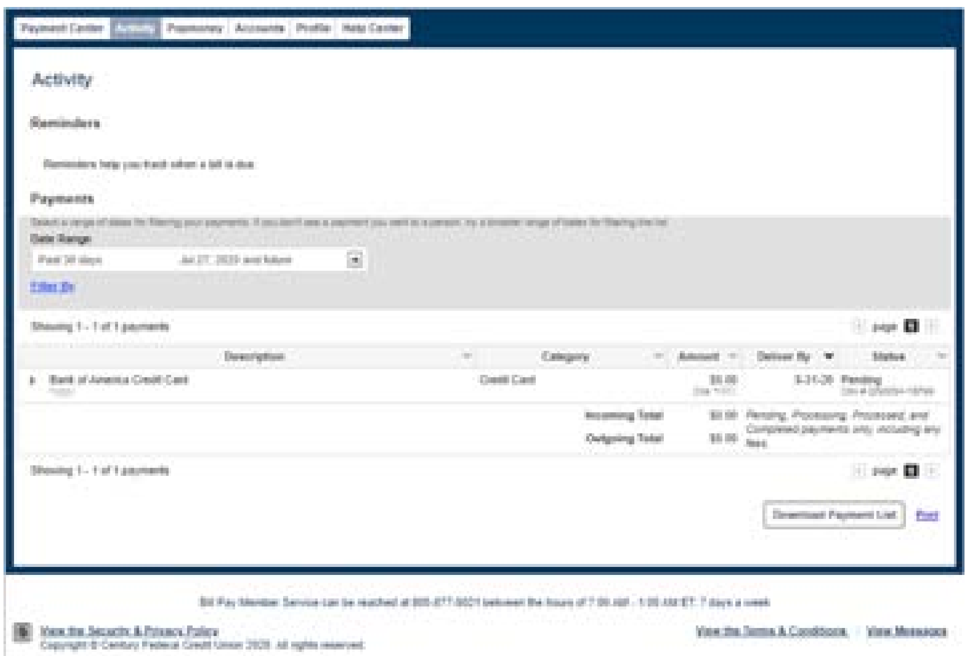
Once you have scheduled a payment in the Payment Center, you have the option to change or cancel the transaction.

1. Click on the Activity tab at the top of the page.

2. Next, select Pending Payments.

3. Click **Change** to edit the scheduled payment on a secondary screen. Here, you will be able to cancel the payment, or change the Pay From Account, Pay Date, or Pay Amount.

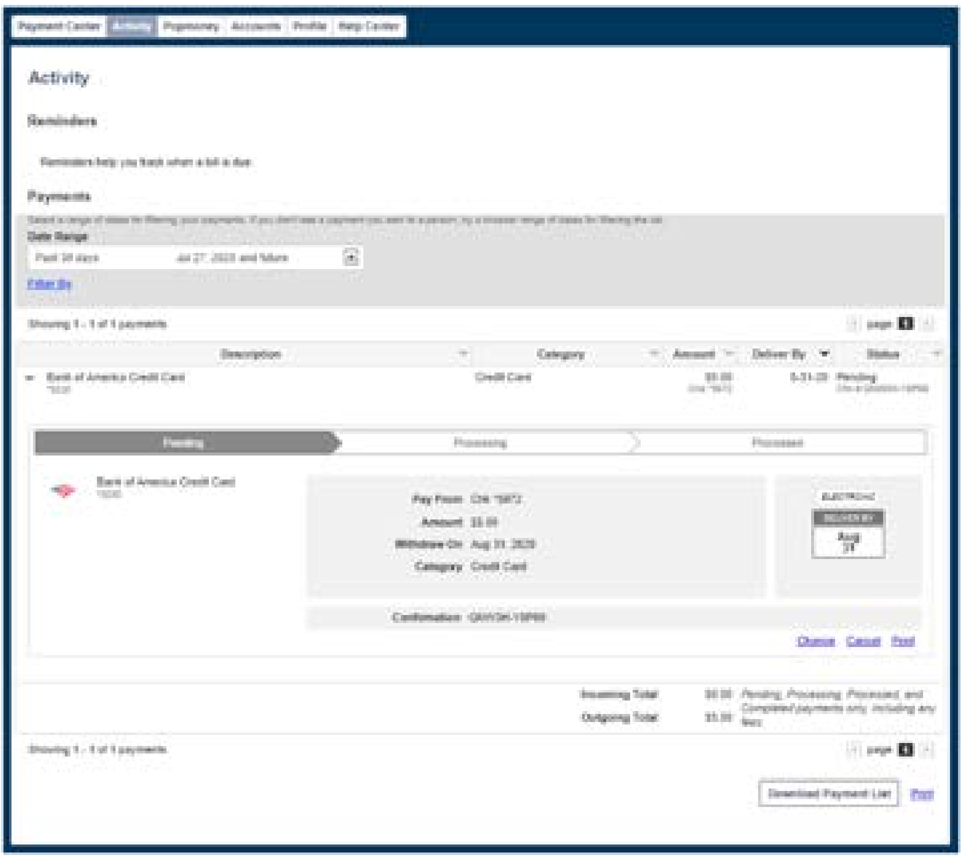
4. Simply click Cancel if you no longer wish to change or cancel the payment.



BILL PAYMENT/POPMONEY : VIEW BILL HISTORY

In this section, you can view your Bill Pay history, as well as inquire about transactions in your history.

- In the **Payment Center**, click the **Activity** tab in the top menu. From here you can review the Pay From account, Withdraw On date, Amount, and Confirmation number.
- Click **Payment Inquiry** to submit an inquiry about a specific payment.
- Click **Print** to print the payment details.



- Review the Pay From account, Withdraw On date, Amount, and Confirmation number.
- Click **Payment Inquiry** to inquire about a specific payment or click Print to print the payment details.
- Exit out of the window by clicking the **X** icon in the top right corner.
- Select the account you would like to view.
- Using the “For the period ending:” drop-down, select the date of the statement you would like to view.
- Download and/or print a statement by clicking **Download Printable Document**.

With Popmoney, you can settle last night's dinner bill with a friend or pay the babysitter. Sending and receiving payments is as easy as sending an email or text! Popmoney allows you to make Person-to-Person payments through Bill Pay. With this personal payment service, you can conveniently send, receive and request money with an email address, mobile number or account number. The first step is to enroll in Bill Pay, if you haven't already, because that's how you'll access Popmoney.

BILL PAYMENT/POPMONEY : SEND MONEY

Click on **Popmoney** in the menu at the top of the screen.

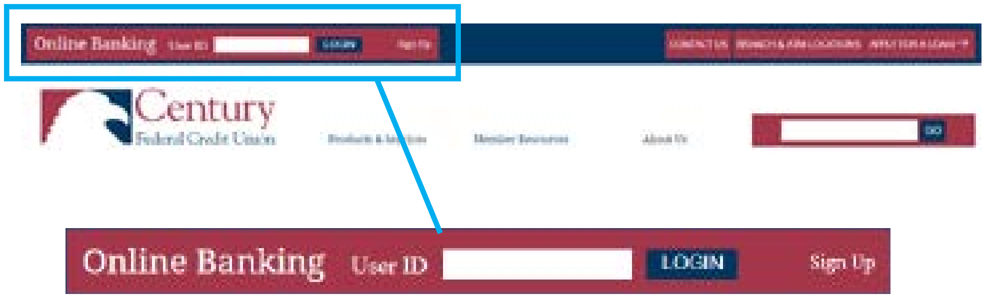
- Click **Send Money**.
- Enter the name of the person you are sending money to.
- Enter either their email address or mobile phone number. If this is the recipient's first time receiving funds through Popmoney, the recipient will be prompted to provide their bank account information.
- Enter the amount you would like to send.
- Enter the date you would like this payment to be posted. If this is a recurring payment, check the box next to "Make this a recurring payment."
- Choose which account you would like to pull the funds using the "Pay from" drop down.
- Click **Continue** to finish.

IN THIS SECTION

- How to Enroll in & View E-Statements

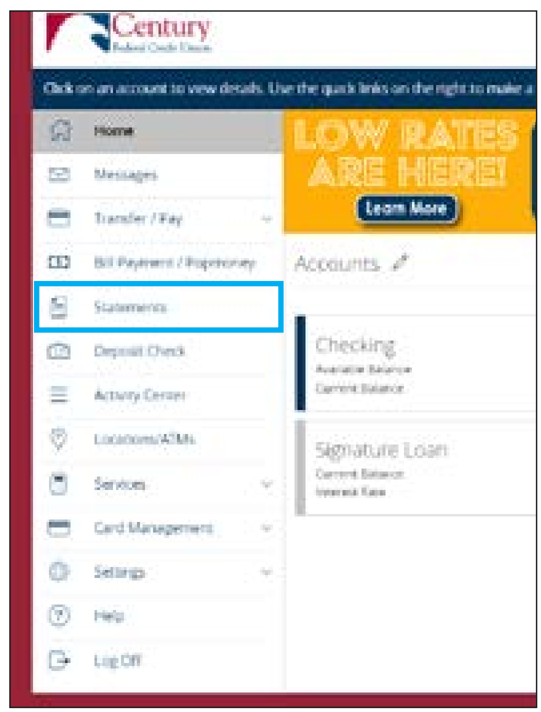
STATEMENTS

To begin, go to www.cenfedcu.org.
In the top left corner, type your **User ID** into the Online Banking box.
Then click **Log In**.

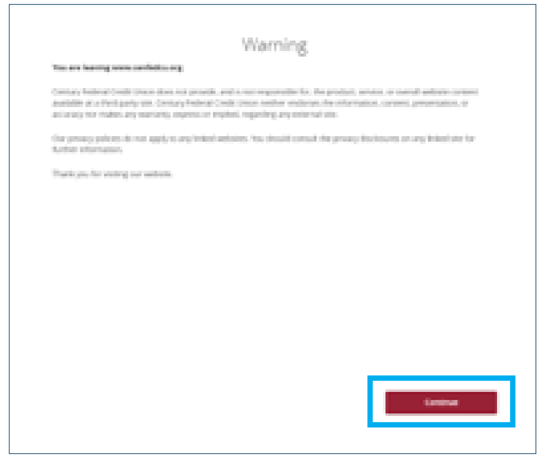


The next screen will ask you for your account password. Type in your password and click **Submit**.

Now you will see your Account(s) Summary page. On the left side menu, click on **Statements**.

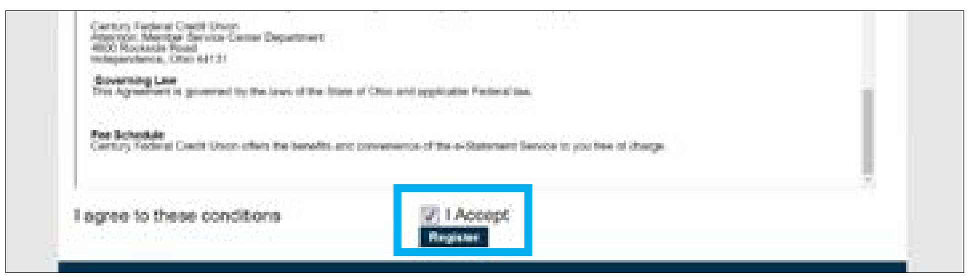


A 'Warning' will pop-up to inform you that you are leaving the Century Federal website. Click **Continue** at the bottom of the page.

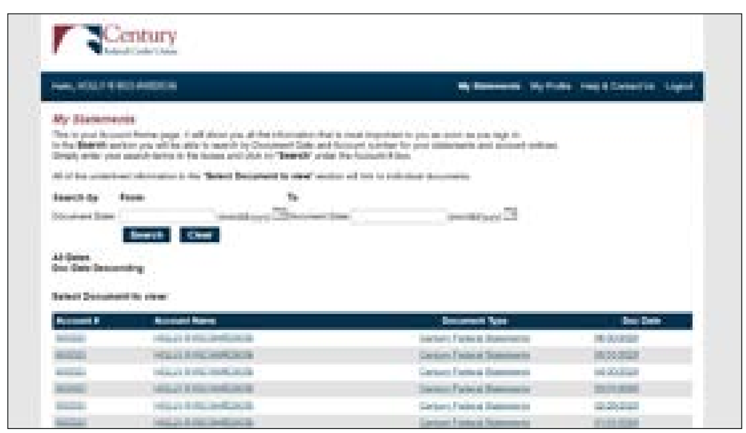


The next screen will be the e-Statement website. You will need to **read and accept the 'E-Statement Services Disclosure & Agreement'.**

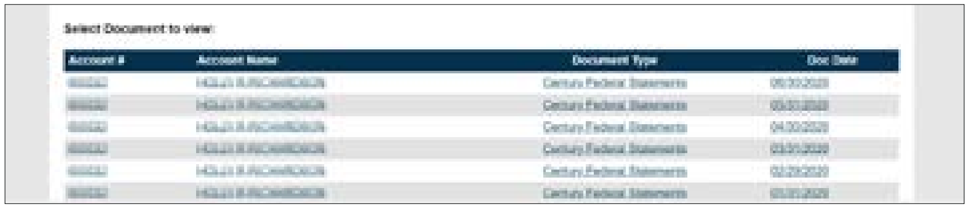
Check the **I Accept** box. Then click **Register**.



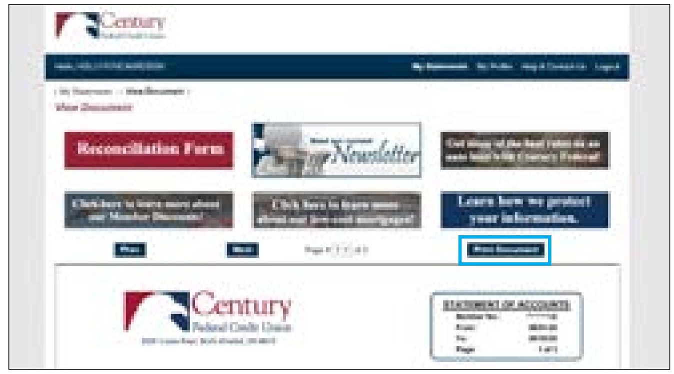
You are now officially enrolled in e-Statements! Now, whenever you want to view your statement(s), you can simply click on **Statements** located on the left side menu in Online Banking (see Step 3). You will then be brought to your **'My Statements'** page.



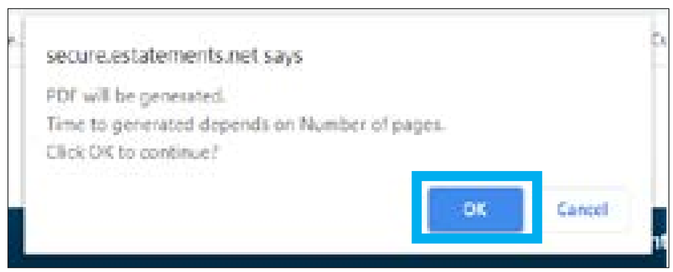
To view your statement(s), simply click on any of the underlined information listed under **‘Select Document to View’**.



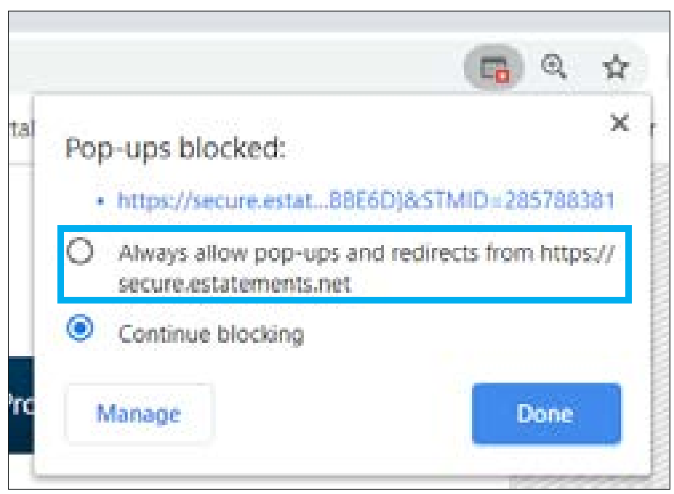
The next screen will show you your selected statement. If you want to **download a PDF or print your statement**, click on **Print Document**.



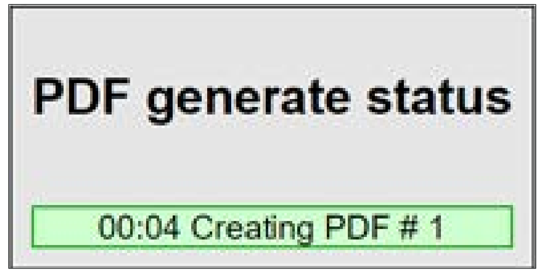
A pop-up window will then ask you to click OK to continue.



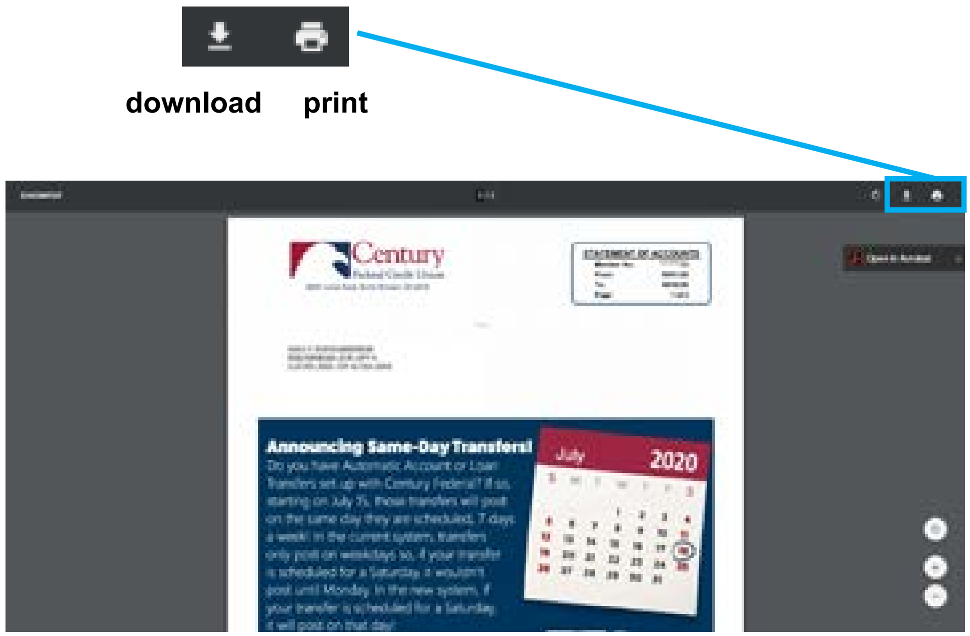
NOTE: *You may experience a pop-up blocker window. You will want to make sure you* ***always allow*** *pop-ups in order to view your statement PDF.*



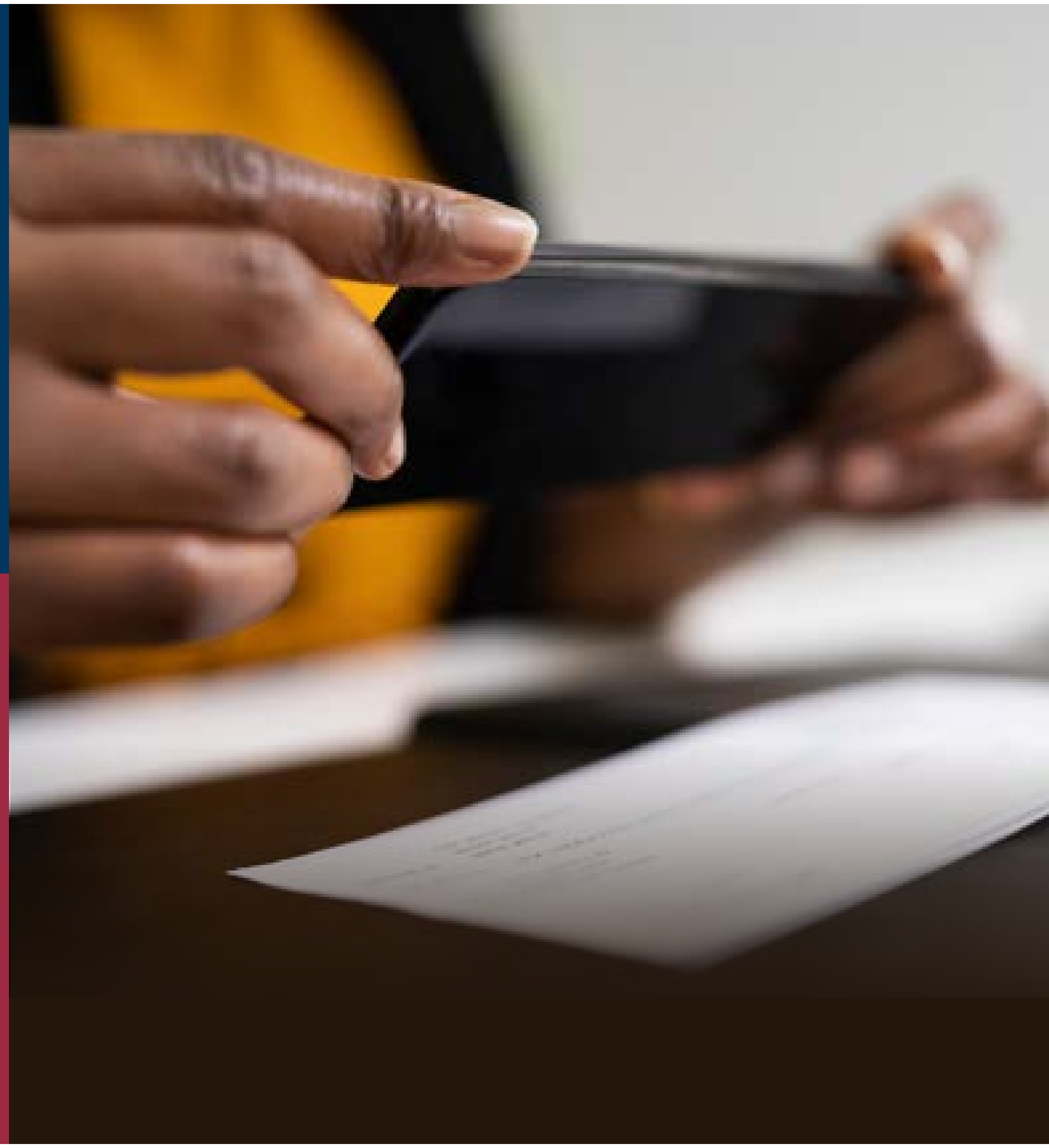
The next window will briefly show the amount of time left until your statement is fully generated.



Once your statement generates, you have the option to **download and save your statement or print it out**.



If you want to un-enroll, simply go to **My Profile**, check the **Printed Statements** box, and click **Save**.



IN THIS SECTION

- Remote Check Deposit Overview

REMOTE CHECK DEPOSIT

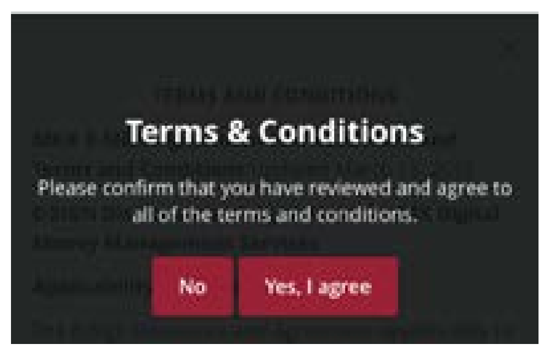
Century Federal Credit Union

REMOTE CHECK DEPOSIT : OVERVIEW

With Century Federal Credit Union Mobile Banking, you have the ability to deposit checks through our Mobile App.

- Open the app on your smartphone.
- Navigate to menu on the left by selecting the **Menu** icon at the top left of your screen.
- Select **Deposit Check**.
- A disclaimer will appear, select **Agree**.

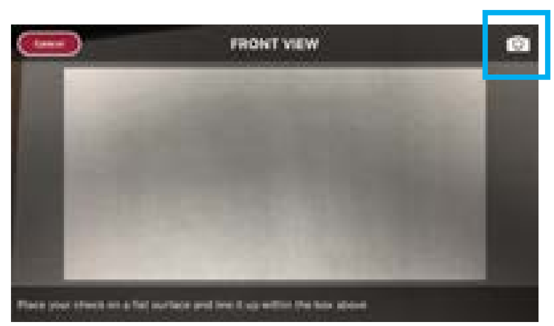
- Select **Yes, I agree** to agree to the Terms and Conditions to continue. Please note that if you select **No**, you will not be able to continue with Remote Check Deposit.



- Next, choose the account you wish to deposit the check to.

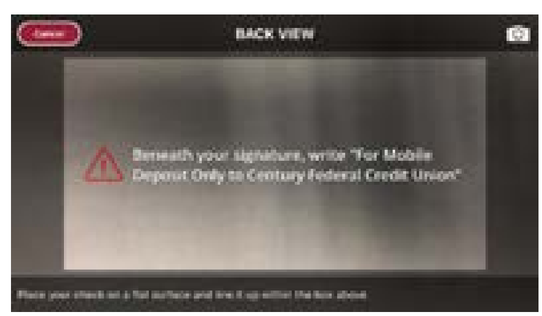
- Enter the amount of the check you are depositing.

- Select **Capture Image**. Please note that if this is your first time using Mobile Deposit, an alert will pop up on your screen asking for the app to use your mobile device's camera. Select **Allow**. The capture screen will appear on your phone to take a picture of the front of the check. Click the "take picture" button that appears on your mobile device.

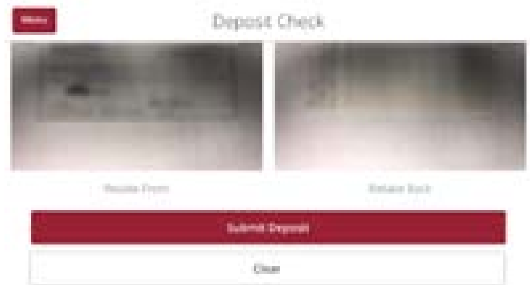


- Take a picture of the front of the check.

- The capture screen will again appear on your phone to take a picture of the back of the check, with an alert, "Beneath your signature, write 'For Mobile Deposit Only to Century Federal Credit Union'". Be sure to complete this step to ensure that your account is protected from fraud, which can occur when a check is accidentally, or intentionally, presented at a bank after it already has been deposited via mobile.

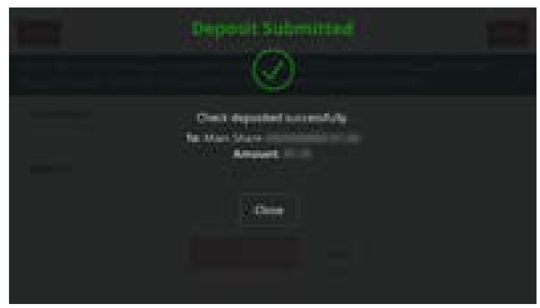


- After taking pictures of the front and back, you will be prompted to submit the deposit.



- Click **Submit Deposit** if the checks are ready to deposit, or select **Clear** if you wish to start the process over

- An alert will appear if the deposit was successful.



- You will also receive an email alert for the deposit to verify it was successful, similar to the sample shown here.

- When the deposit is approved, you will receive a second email notification, similar to the sample shown here.

IN THIS SECTION

CARD MANAGEMENT

CARD MANAGEMENT : OVERVIEW

The ability to perform multiple functions to your credit card accounts is available under the Card Management menu.

CREDIT CARD ONLINE

To access the full features available to members, select Credit Card online to view your full credit card account Clicking Credit Card Online will allow you to access your account without the need to login separately. This is available through the Card Management menu, or through the Quick Links on the right side of the screen.

CARD SERVICES

Card Services allows you access to many of the functions with your credit card account all within Online Banking. This is available through the Card Management menu.

VISA STATEMENTS

Once you have enrolled in eStatements through your credit card account online, you can view your monthly statements within Online Banking.

CREDIT CARD ALERTS

Help keep your account secure by signing up for Credit Card Alerts. Based on your preferences, you can select to receive a text message or e-mail when your Century Federal credit card is used.

DEBIT CARD ALERTS

Help keep your account secure by signing up for Debit Card Alerts. Based on your preferences, you can select to receive a text message or e-mail when your Century Federal debit card is used.

CARD MANAGEMENT : CREDIT CARD ONLINE

You can now link your credit card account online to your Online Banking without the need to sign in with a separate username and login. This will allow you to monitor your credit card activity, view statements and transactions, make a payment on your account and more.

NEW USERS

- From the **Card Management** option on the left side of your screen, click **Credit Card Online**.

- If this is your first time using the Credit Card Online feature, you will need to register. To do this, enter your Century Federal credit card information as shown below, then click **Submit**. Please note that once registered, clicking on Credit Card Online will take you directly to your Credit Card account online without the need to enter separate login credentials.

- After you have filled in your credit card information, you will be prompted to enter the expiration date and security code. Click **Submit**.

- Next you will then be taken to the authentication screen where you will be prompted to enter your 5-digit zip code and click **Submit**.

- To complete the registration, you must accept the registration disclosure. If you're in agreement with the disclosure, check the box next to "I Accept the Terms & Conditions" and click **Submit**.

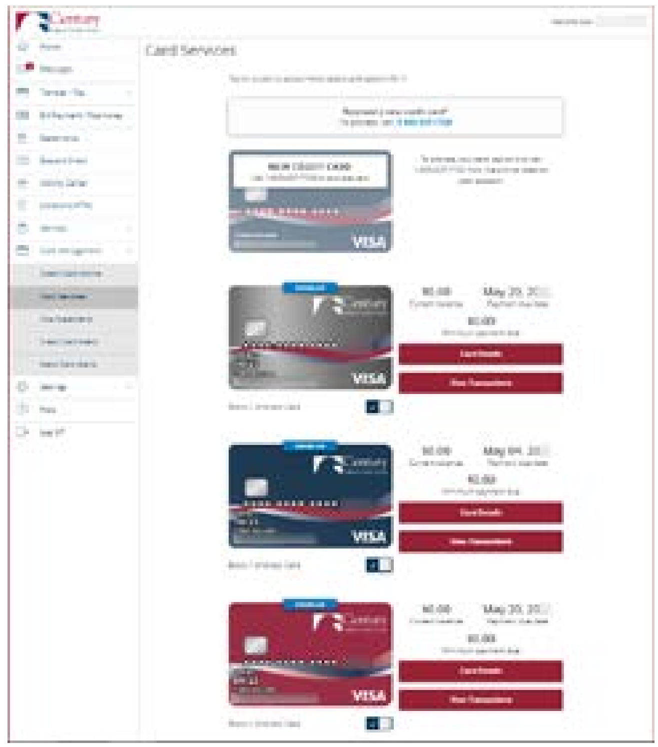
- After completing the steps listed above, you will have successfully logged in to your Credit Card account online and you should see a screen similar to what's shown below.

CARD MANAGEMENT : CARD SERVICES

In the Card Services menu, you can perform many of the functions that you would normally perform in your credit card account online.

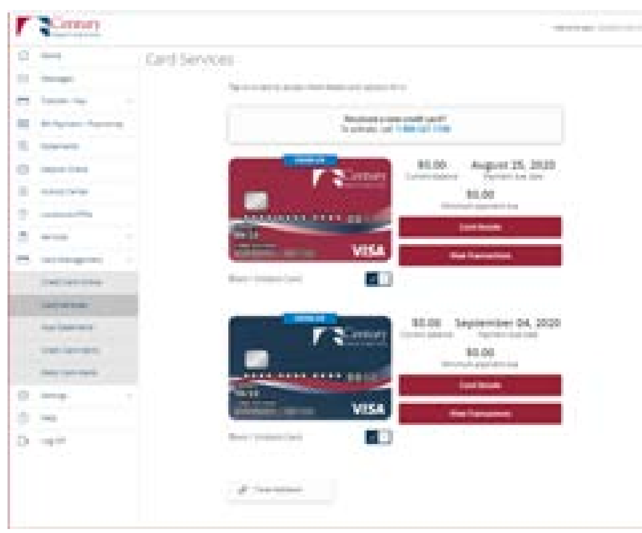
To begin, Select **Card Services** from the **Card Management** menu as shown here.

If you have a new card, and have not added it to your Online Banking profile, you will see the phone number to call to activate your new credit card in the Card Services section.



Once you have added your Century Federal credit card(s) to your Online Banking profile, many options will be available on the **Card Services** main screen, including:

- Current credit card balance
- Payment due date
- Minimum payment amount
- Block/Unblock your card(s)
- Card Details
- View Transactions
- Travel Notifications

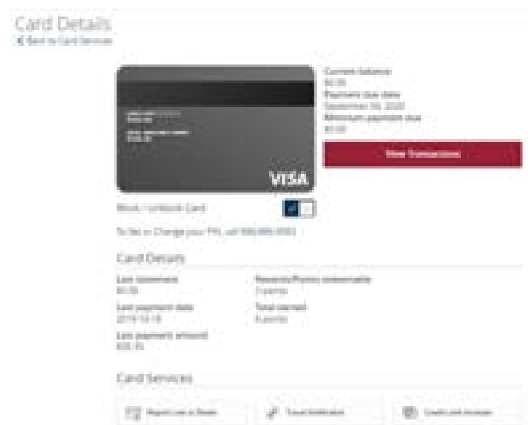


In order to view more detailed information about your credit card account(s), click on the **Card Details** button to the right of your card image.

Once you are in the **Card Details** screen, many options will be available, including:

- Block/Unblock Card
- View Transactions
- Set or Change PIN
- Last Statement Balance
- Last Payment Date
- Last Payment Amount
- Available Rewards/Points that are Redeemable
- Total Points Earned
- Report Lost or Stolen Credit Card
- Travel Notifications
- Credit Limit Increase Requests

To view the back of your card in Online Banking, simply click on the card image. Viewing the back of your card provides your **Card Limit** and the **Total Available Credit**.



Switch the **Block / Unblock Card** on or off when you need to temporarily suspend your card for any reason. If you switch your credit card to Blocked status, it will prevent transactions from going through until switched back to Unblock status.

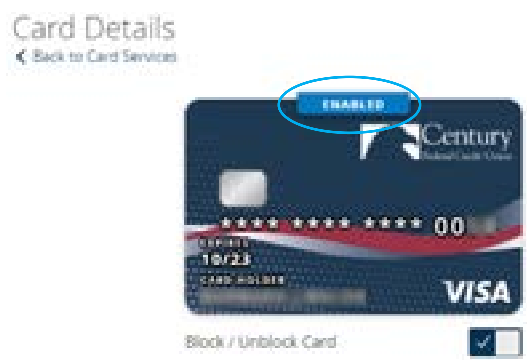
- Once the status is changed from **Block** to **Unblock**, a confirmation similar to what's shown below will appear. Select the reason for Blocking your card to continue.

- Select **Report Lost or Stolen** or **Temporarily Block**. Please note that report Lost or Stolen will take you to the Lost/Stolen screen.

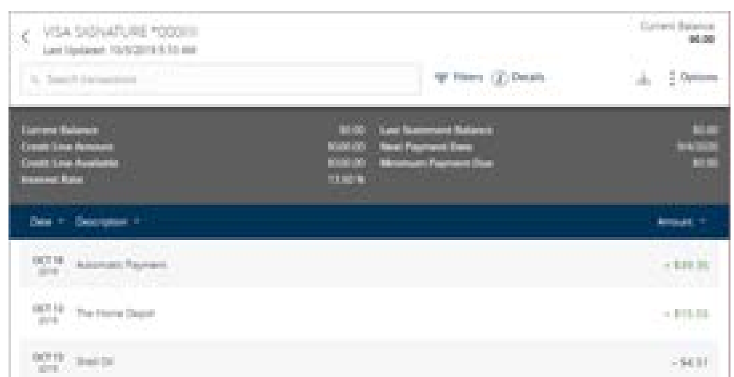
- Once your card is in temporary block status, a red DISABLED note will display above your card, and the Block/ Unblock switch will display with an **X** as shown here.

- Once you are ready to remove the temporary block, simply click the Block/Unblock switch.

- Once the block has been removed, the card will display as ENABLED.



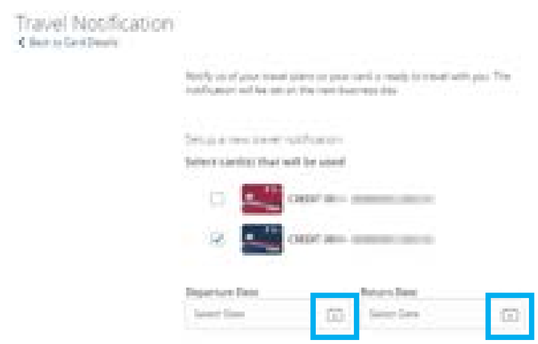
- Clicking on **View Transactions** will take you to the account details page to view the activity on your card.



To report your card as lost or stolen, use this screen to report the details and block your card. Simply answer each of the questions and then click **Submit** when finished.

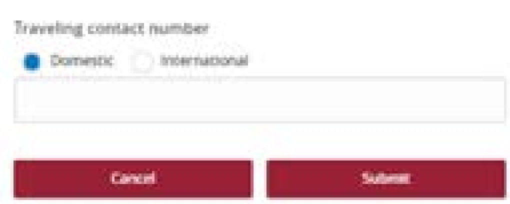
You can notify Century Federal if you are planning to travel. Use the **Travel Notification** screen to complete this task.

- Select the card you will be using.
- Place your departure and return dates using the calendar.



- Select the Domestic or Foreign option. This will provide a listing to select your travel desitination.

- Enter your preferred contact phone number while you will be traveling.

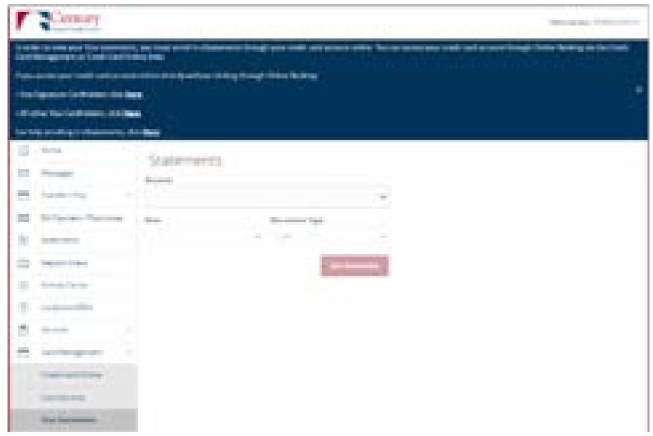


When you want to request a credit limit increase, you can use this form to submit the amount.

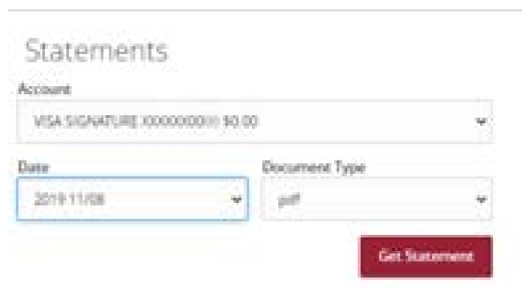
- Enter the desired limit amount requested and click **Submit**.
- The request will be sent to the Lending Department for consideration.

Once you have enrolled into eStatements through your credit card account online, you can view your monthly statement directly within Online Banking. Enrolling in eStatements will begin building your statement history online for up to 24 months after enrollment.

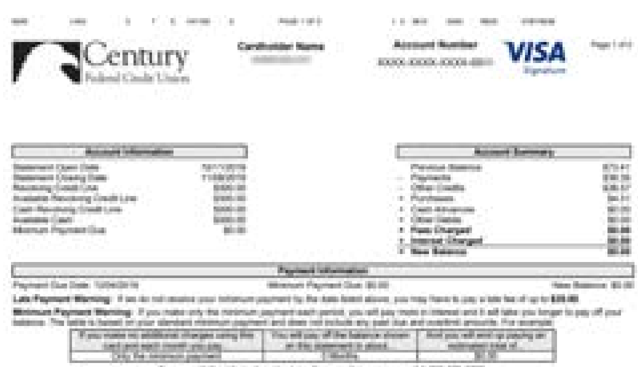
- Under Card Management, select **Visa Statements**.
- Select the account using the drop-down box under **Account**.
- Select the **Date** you wish to view using the drop-down box. *NOTE: this takes a few seconds to generate.*



- Click on **Get Statement**.

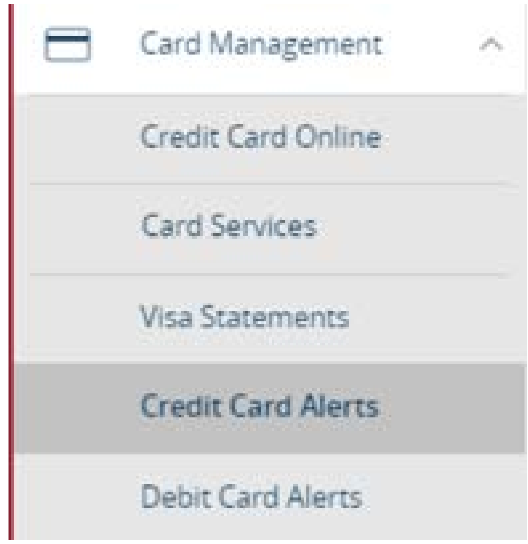


- This will bring up your Visa statement.
- You can choose to print or save your statement to your computer. Close the tab when finished.

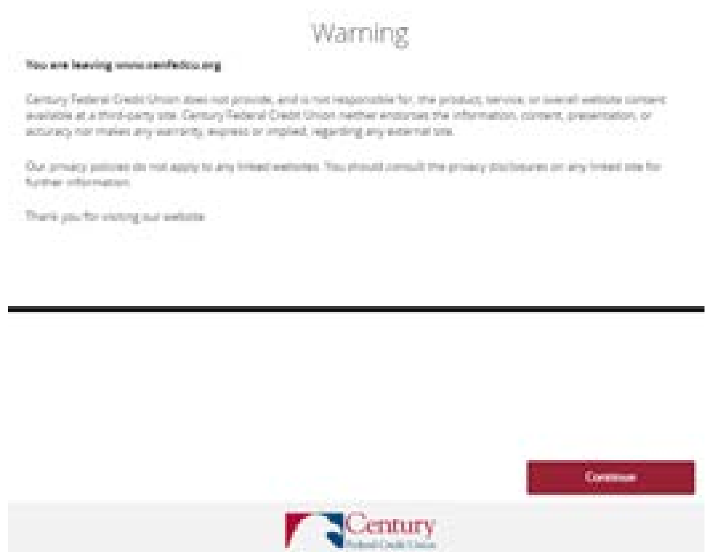


CARD MANAGEMENT : CREDIT CARD ALERTS

Help keep your account secure by signing up for Credit Card Alerts. Based on your preferences, you can select to receive a text message or e-mail when your card is used. These alerts can be customized for transaction types and dollar amounts for:



- Purchases over a selected amount
- International Purchases
- Online and phone purchase where the card is not physically present
- Declined transaction
- You may change your alert preferences at any time in Online Banking.
- To access the Credit Alerts site, click on **Credit Card Alerts**.



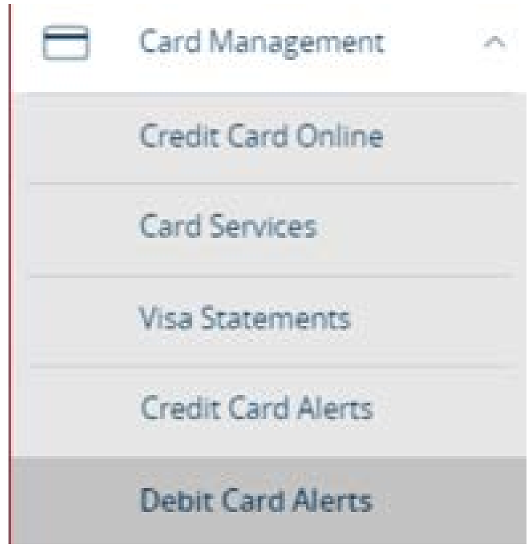
- A pop up will appear alerting you that you are leaving Online Banking.
- Read the notice and click Continue.

- You will be directed to the Credit Card Alerts website.
- Click on the **Register/Manage** link to begin.

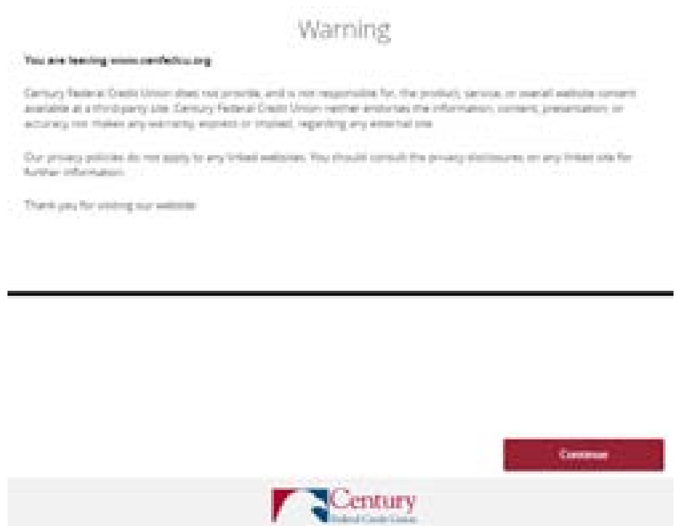
CARD MANAGEMENT : DEBIT CARD ALERTS

Help keep your account secure by signing up for Debit Card Alerts. Based on your preferences, you can select to receive a text message or e-mail when your card is used. These alerts can be customized for transaction types and dollar amounts for:

- Purchases over a selected amount
- International Purchases
- Online and phone purchase where the card is not physically present
- Declined transaction
- You may change your alert preferences at any time.
- To access the Debit Alerts site, click on **Debit Card Alerts**.



- A pop up will appear alerting you that you are leaving Online Banking.



- You will be redirected to the Debit Card Alerts site.

- Click on the **Register/Manage** link to begin.

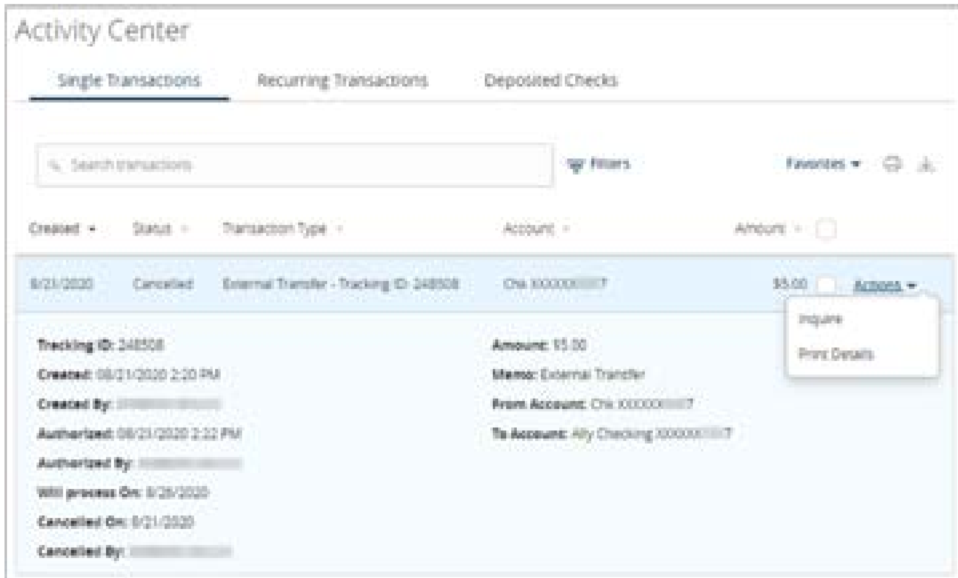
IN THIS SECTION

- Activity Center Overview
- Using Filters
- Custom Views Using Favor-ites
- Cancelling Transactions

ACTIVITY CENTER

All of the transactions conducted in Online Banking will appear in your Activity Center. This includes single transactions, transfers, automatic payments, remote deposits, and any other transactions that have been made on your account.

Choose **Activity Center** from the Online Banking menu.



- In the Activity Center, you can select **Single Transactions, Recurring Transactions, or Deposited Checks** at the top of the screen to view your transactions. In this view, you can see the type of transaction, as well as the status.

- You can search for specific transactions by using the search bar.

- To print the Activity Center page, click the icon. You can also choose to export your transactions to a file by clicking the download icon.

- You may choose to sort the transactions in the Activity Center by Date Created, Status, Transaction Type, Account or Amount. To do this, click the icon next to the column header that you would like to sort by.

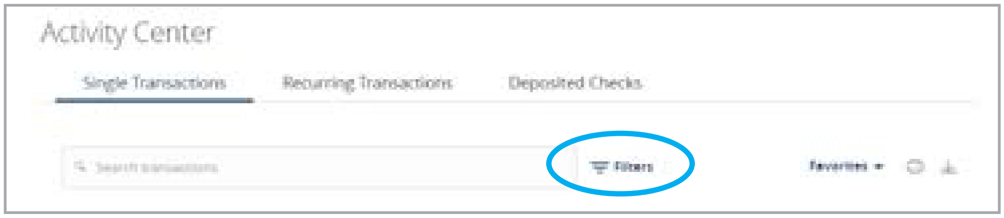
- By clicking the Actions link, you can choose to **Inquire** about a transaction or to **Print Details**.

- Click on a transaction to view more details.

- Select **Actions** to perform additional functions

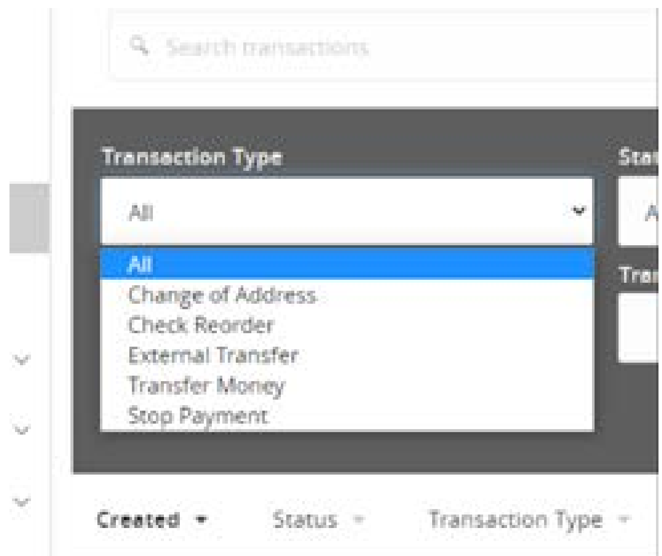
ACTIVITY CENTER : USING FILTERS

The information you view in the Activity Center is customizable by using Filters. To begin, click the **Filters** icon next to the Search transactions field.
As shown here, you can view Single Transactions, Recurring Transactions, and Deposited Checks.

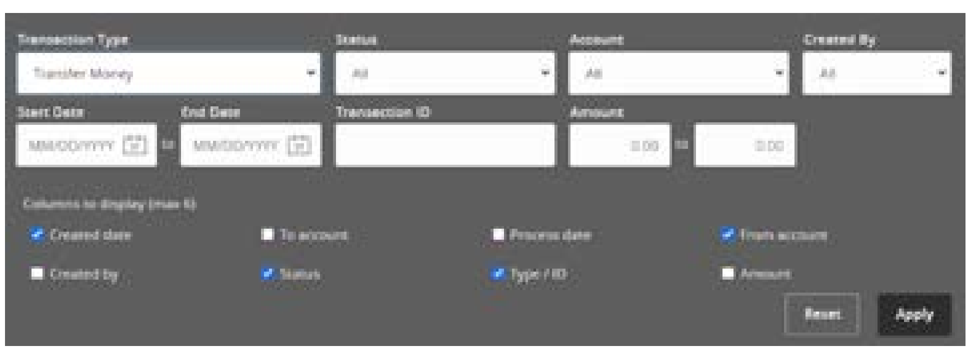


Once you click on the Filters icon, the options menu will appear. From here, you can select the Filters that you would like to apply to your account activity and transactions.

You can filter by the transaction types shown here:



Once you select a Transaction Type, you can now select which columns you would like to be included in your filtered view, up to 6 columns:



Choose **Activity Center**.

- Click the **Filters** icon to create a custom view of your transactions
- Create a custom list of transactions using these filters.

- Filter the type of transaction you are looking for using the “Transaction Type” drop-down. Column names with check boxes appear. Select up to six boxes.
- Click **Apply** when you are finished.

ACTIVITY CENTER : CUSTOM VIEWS USING FAVORITES

Once you have applied filters to your transactions, you can now save that filter as a Favorite in the Activity Center. Doing this will make it faster and easier to filter your transactions to view, print, or export them.

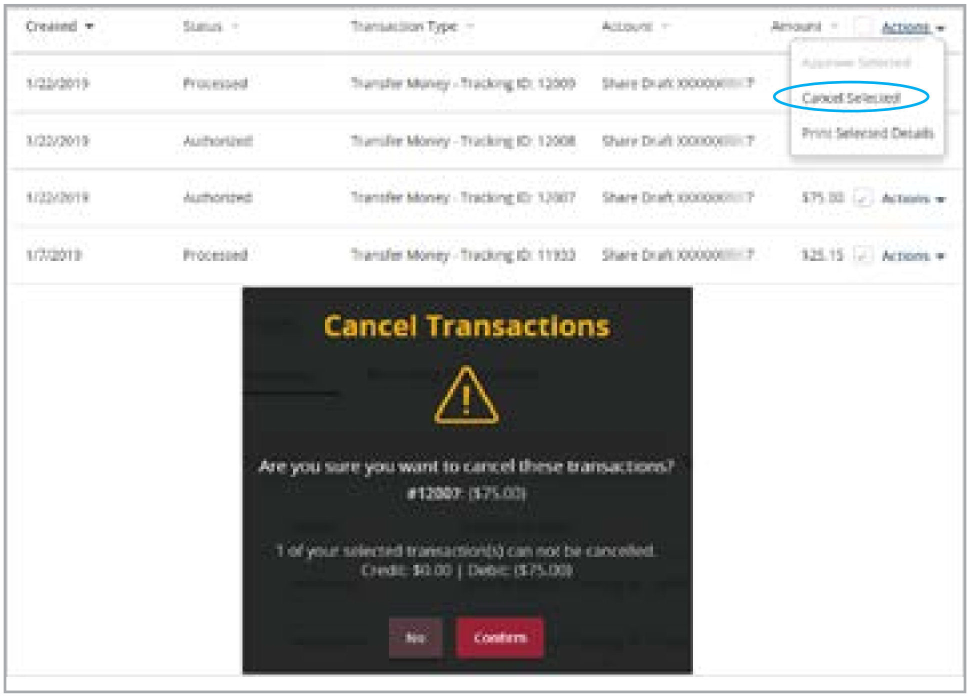
After you have applied a filter, click on the Favorites link on the right side of the page. Select **Save as New** give the filter a title. Click **Save** once you have named the filter. Moving forward, that filter will be visible in the Favorites ▾ menu.

If you decide that the filter is no longer useful, simply select the **X** next to the filter in the Favorites menu to delete it.

ACTIVITY CENTER : CANCELING TRANSACTIONS

In the Activity Center, you have the ability to cancel pending transactions before they are processed. To do this, simply click to check the box at the end of the row with the pending transaction.

At the top of the view, click the main Actions menu, and 3 options will appear: Approve Selected, Cancel Selected, and Print Selected Details. If you would like to cancel a pending transaction, simply click on **Cancel Selected** and a confirmation screen will appear. If you would like to confirm the cancelation, simply click **Confirm** to continue.



Please note that if you cancel a Recurring Transaction in the Single Transactions tab of the Activity Center, you are only canceling that one transaction. In order to cancel a recurring transaction, you will need to do so in the Recurring Transactions tab.

IN THIS SECTION

- Branches and ATMs

LOCATIONS/ATMs

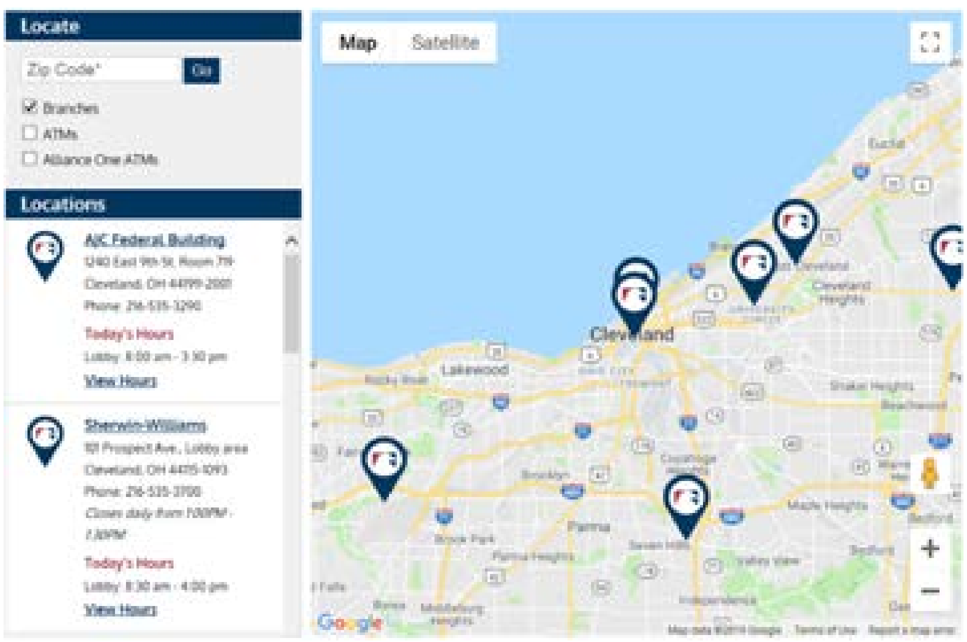
Century Federal Credit Union

LOCATIONS/ATMS : BRANCHES AND ATMs

Our website and Online Banking are your own personal branch – available 24/7 at www.cenfedcu.org. But when you need to visit a branch, you can find the location closest to you within Online Banking.

Click **Locations/ATMs**.

- This will take you back to our website: www.cenfedcu.org/locations
- Details about branches and ATMs are displayed on the screen.
- You can locate a Century Federal branch or ATM by clicking the appropriate box in the Locate section.
- You can also enter a zip code to find Century Federal branches in and around that zip code.
- Click a branch in the Locations List or by clicking a location marker on the map for additional details such as phone number, address, and lobby hours.



IN THIS SECTION

- Courtesy Pay
- Address Change
- Check Reorder
- Stop Payment
- Skip-a-Pay
- Text Banking
- Open a New Sub-Account

SERVICES

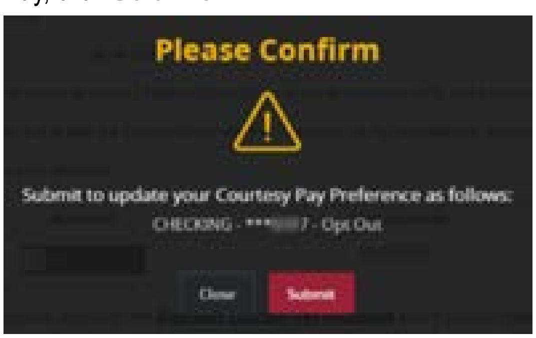
Century Federal Credit Union

Courtesy Pay is an enhancement to your account that allows the Credit Union to pay overdrafts on your behalf. Transaction types that qualify for Courtesy Pay include: checks, point of sale transactions (POS), automatic debits (ACH), ATM withdrawals, and Bill Pay transactions that are drawn against a share draft account that does not have sufficient funds available at the time the transaction is processed.

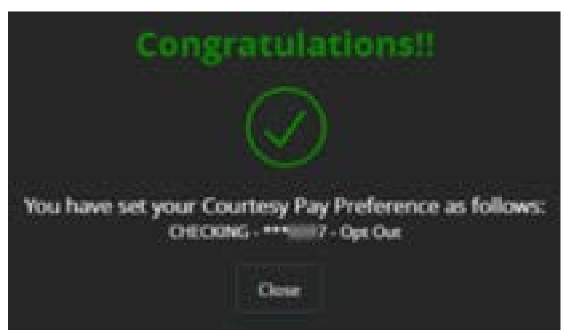
This service is provided at the credit union's discretion and can prevent you from incurring additional non-sufficient funds fees from other organizations and allows you to avoid the embarrassment of a denied transaction or a returned check.

In Online Banking, select **Courtesy Pay** from the Services menu. To authorize Century Federal to pay overdrafts, select **Yes** in the **Authorize** column. In order to submit this request, you must read and accept the disclosures. Once you have read the disclosures, click **I Accept** and **Submit**.

Once you select Yes to authorize overdraft payments, a confirmation screen will appear. If you would like to continue with Courtesy Pay, click **Submit**.



A confirmation screen will now appear notifying you that your Courtesy Pay has been set up correctly. Click **Close** to continue.

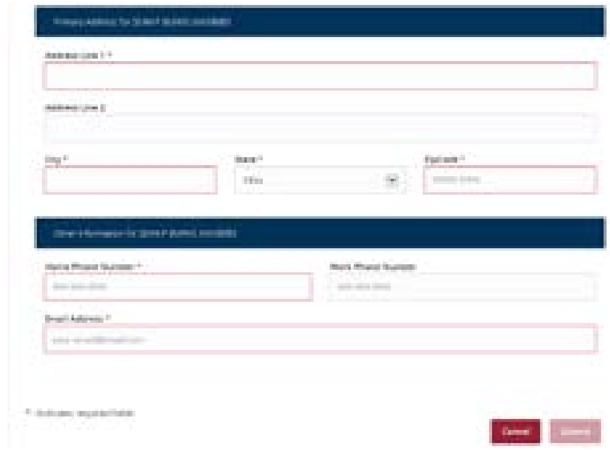


For a full list of Courtesy Pay rules and disclosures, visit our website at www.cenfedcu.org/disclosures and click on **CFCU Membership Disclosures**.

SERVICES : ADDRESS CHANGE

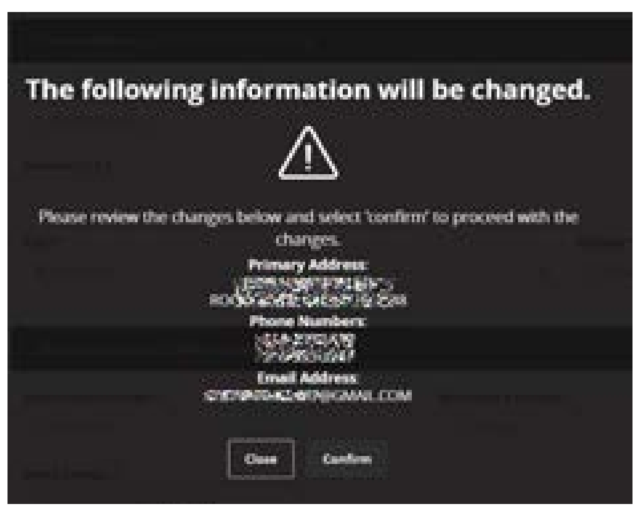
It is important to keep Century Federal updated with your most current personal contact information. For this reason, we've made it simple to edit your personal data!

In this menu, you can update your home mailing address, your phone number, your work phone number, and your email address. Once you have finished updating all necessary fields, click **Submit**.



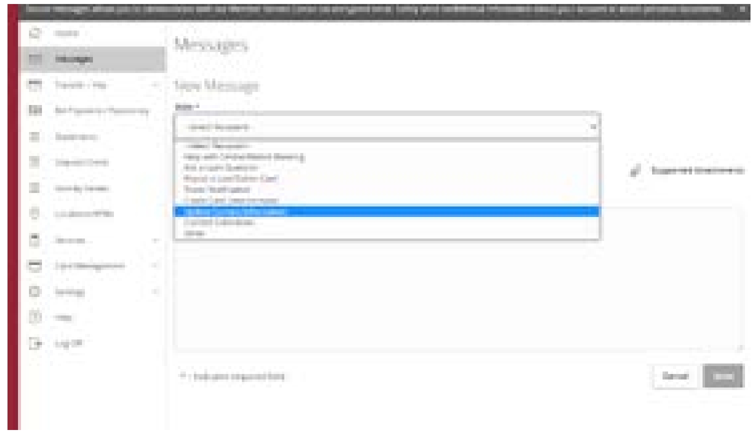
Next, you will be directed to a page where you can select how you choose to receive your Secure Access Code. This page will display the contact information that we have on file for your account. Select the Contact Method that will authorize Century Federal to immediately provide you with your one-time Secure Access Code to activate your Online Banking profile.

Once you complete the above step, you will see this confirmation screen. If all of the personal information looks correct, click **Confirm**.



Please note that in order to change your mobile phone information, you will need to go to your Messages in Online Banking.

Click the New Message button to send a secure message to Member Services. Then you will select **Update Contact Information** in the With* field as shown here. Add a subject to your message and in the Message field, send your updated mobile number to Member Services. Click **Send** when your secure message is complete.



If you write checks with your Century Federal Share Draft Account, you can use this online service to reorder new checks through our trusted vendor's website.

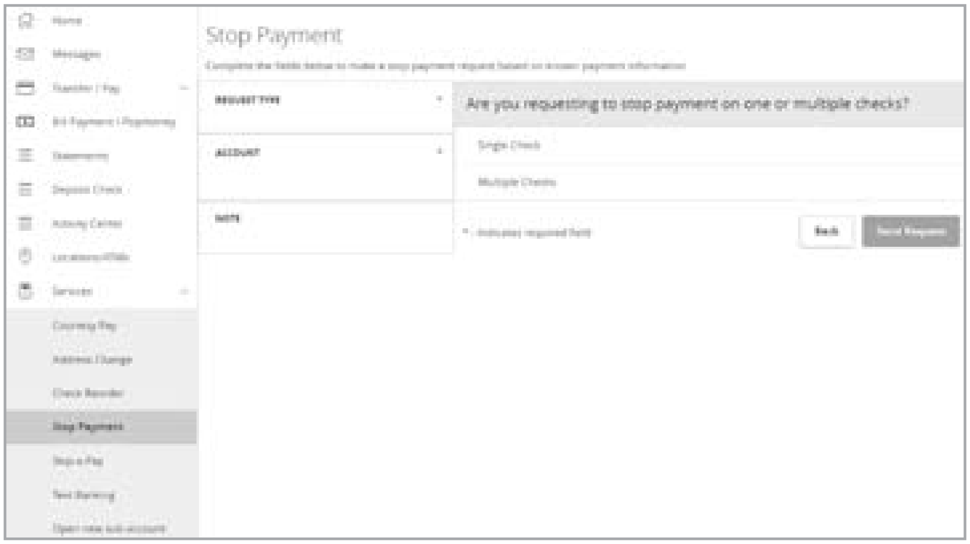
- In the **Services** tab, choose **Check Reorder**.

- Choose the Share Draft account that you would like to order checks for.
- You will be notified that you are leaving www.cenfedcu.org and are being transferred to our vendor's website (Harland Clarke). Click Continue.

- Complete the indicated steps on the Harland Clarke website to reorder your checks.

SERVICES : STOP PAYMENT

If you need to stop payment on a pending written check, you can initiate a **Stop Payment** request to prevent the check from being cashed. Once the request is approved, the Stop Payment remains in effect on that check number for 6 months. For the fees associated with the Stop Payment request, visit our website at www.cenfedcu.org/disclosures and click on **Fee Schedule**.



The first field is **Request Type**. In this field, you will be able to select Single Check or Multiple Checks, which are explained below.

SINGLE CHECK OPTION

In the Single Check menu, follow these steps:

- All fields marked with an asterisk (*) are mandatory fields.
- Select the appropriate Share Draft account.
- Enter the check number that you would like to stop payment on and click **Send Request**.
- Note: If you choose to complete the optional fields (Payee, Date, Amount, Note) fill in the information.
- Click **Send Request**.

MULTIPLE CHECKS OPTION

- All fields marked with an asterisk (*) are mandatory fields.
- Select the appropriate Share Draft account.
- Enter the starting check number and click **Save**.
- Enter the ending check number and click **Save**.
- Note: If you choose to complete the optional fields (Payee, Date, Amount, Note) fill in the information.
- Click **Send Request**.

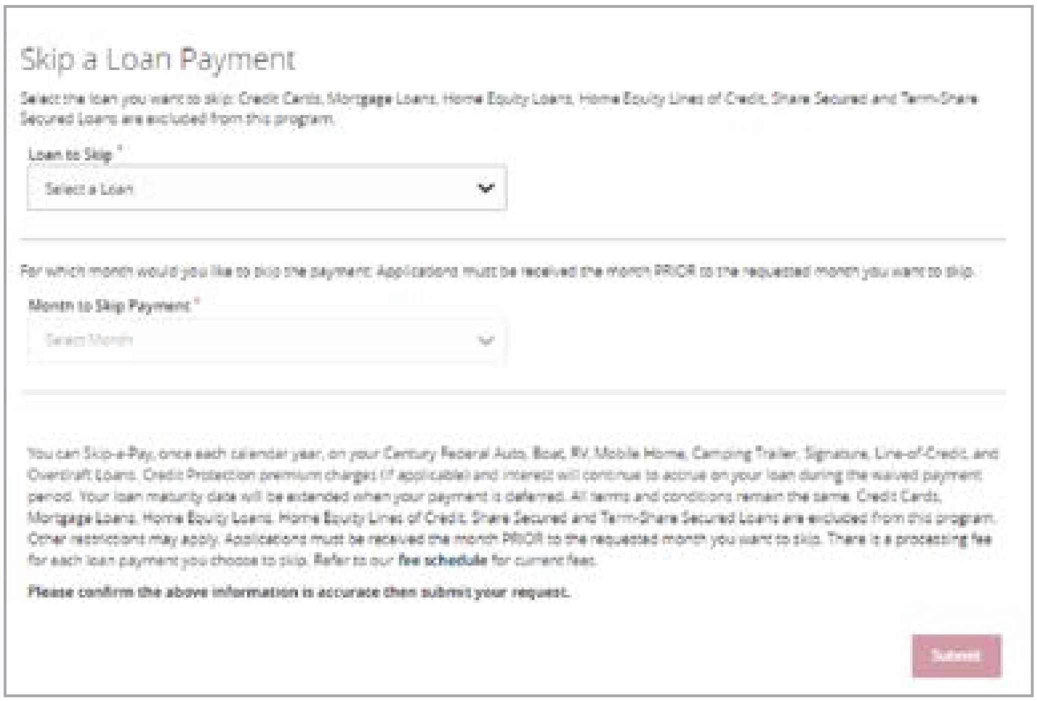
NOTE: *You can view the status of your stop payment requests in the Activity Center.*

SERVICES : SKIP-A-PAY

If you have a loan with Century Federal, you can use this feature to request a skip payment once per calendar year! This includes vehicle loans (Auto, Boat, RV, Mobile Home, Camping Trailers, Signature Loans, Overdraft Lines of Credit and Signature Lines of Credit. For full details on the Skip-a-Pay program, you can visit our website at www.cenfedcu.org/skip. *Please note that Credit Cards, Mortgage Loans, Home Equity Loans, Home Equity Lines of Credit, Share Secured and Term-Share Secured Loans are excluded from this program.*

In the Skip a Loan Payment screen, select the Century Federal loan that you would like to skip a payment. Then, select the month that you would like to skip, and click Submit.

NOTE: *You will receive an email notification from Skipapay@cenfedcu.org confirming your skip a pay request within 1-2 business days.*



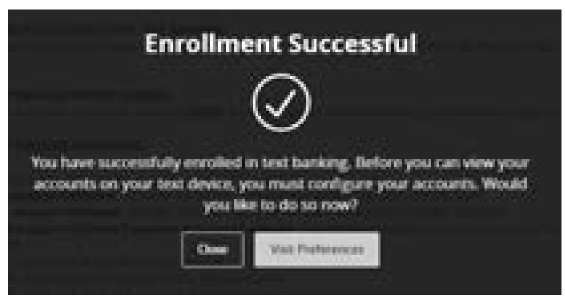
SERVICES : TEXT BANKING

Text Banking allows you to manage some of the features in your Century Federal accounts from your mobile device. Once enrolled, you can check balances, review account history and transfer funds from your Online Banking account using any text-enabled mobile device.

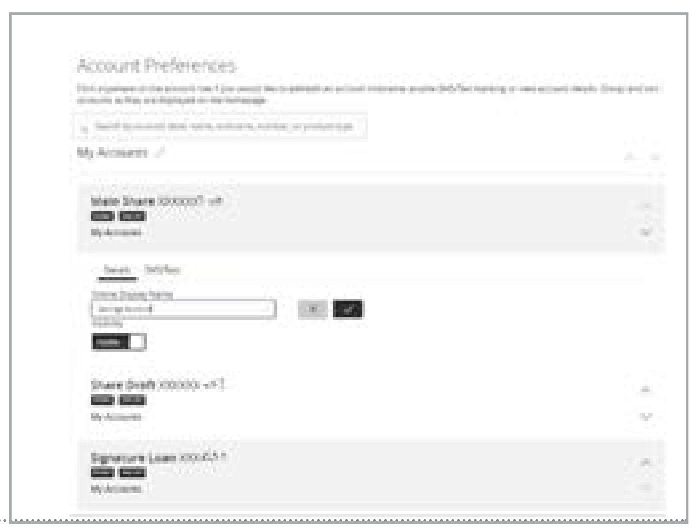
To enroll, switch the option from Off to **On**, enter your mobile number, and click to check the box next to **Agree to Terms**.

Scroll through the Summary of Terms and Text Banking features, and click **Save** at the bottom of the page to continue.

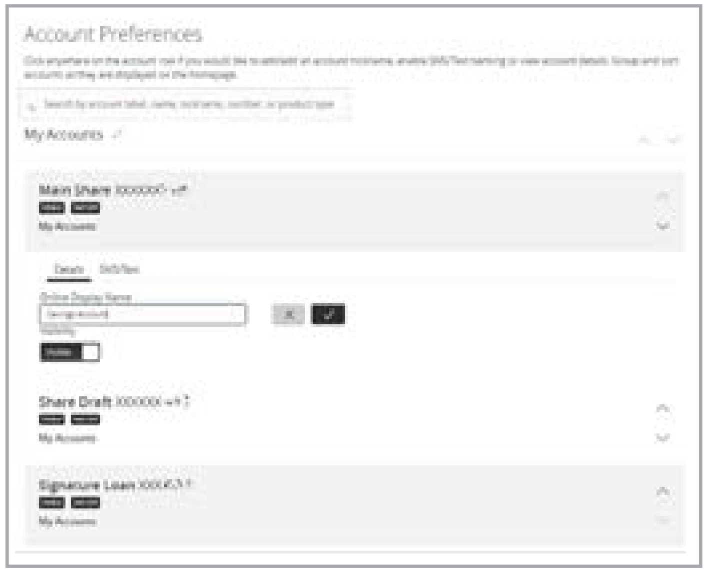
You will now see an Enrollment Successful screen. Click **Close** or **Visit Preferences** to continue.



Once you click **Close**, you will receive a confirmation text on your mobile device. *Please note that you will not receive account text messages until you complete the View Preferences step.*



If you choose to **View Preferences**, the system will move you into the **Settings > Account Preferences** menu within Online Banking. Here you will see all of our accounts and loans that you have open with Century Federal. 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. In the Details view, you can change the display name of your Account. For example, you can change Main Share to say Savings Account. Click when you have changed the Online Display Name.



Once you are in the SMS/Text menu, you can opt to turn on Text Banking for each of your deposit and loan accounts by switching from Off to On as shown in the sample below. You can also choose short nicknames for each of your accounts. This is how the accounts will be displayed in the SMS Texts that you will receive for each of these accounts.

IMPORTANT TEXT BANKING INFORMATION

TEXT BANKING COMMANDS:

BAL - provides balances for all accounts that are enabled for Text Banking
BAL account nickname - provides the balance for the specified account. Example: BAL acct1
HIST account nickname - provides account history for the specified account. Example: HIST acct1
XFER account nickname1 account nickname2 amount - transfer the specified amount from account 1 to account 2. Example: XFER acct1 acct2 100.00
LIST - sends a list of text banking commands
HELP - sends a list of contact points for the credit union
STOP - stops all further text message communications

COST:
There are no premium charges for using Text Banking, however message and data rates may apply.

HOW TO OPT-OUT:
To opt-out of Text Banking, text STOP to 226563. An unsubscribe message will be sent to your number confirming the cancellation, but no more messages will be sent after that.

In Online Banking go to Services > Text Banking for full details.

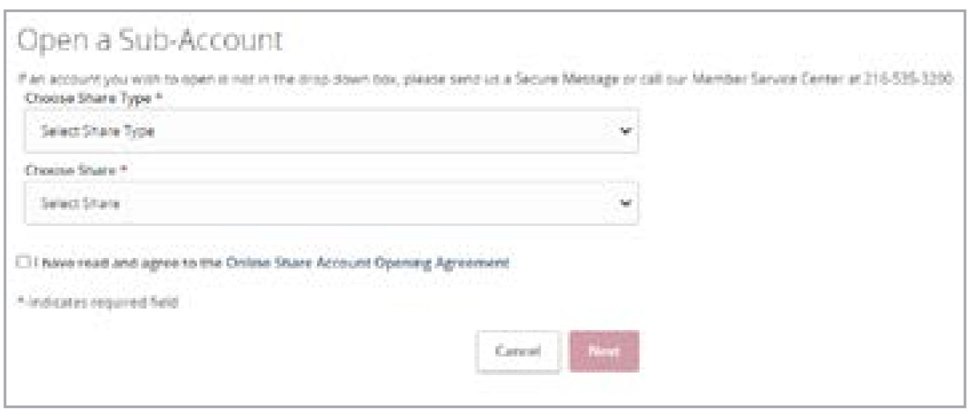
SERVICES : OPEN A NEW SUB-ACCOUNT

With Online Banking, it's easy to open up a new Special Share, Money Multiplier, Term Share Certificate of Deposit (CD). You can quickly transfer your funds to the new CD from your existing Share Draft or Main Share accounts and start earning!

To open a new Share account:

1. First, select **Share Accounts** in the Choose Share Type* drop down menu.
2. Then, you can choose from Money Multiplier, Christmas Club, or Special Savings accounts.
3. Choose the Funding Account* that you will draw funds from.
4. Enter the Funding Amount*.
5. Click the Online Share Account Opening Agreement link to review the terms.
6. Click to check the box next to I have read and agree to the Online Share Account Opening Agreement.
7. Click **Next**.

Please note that if you already have the sub-account type open, you will not be able to open another of the same type in Online Banking. If an account type that you wish to open is not in the drop-down box, please send us a Secure Message in Online Banking or call the Member Service Center at 216-535-3200.



After you click Next, a confirmation screen will appear. Click **Confirm** to continue.

IN THIS SECTION

- Account Preferences
- Mobile Security Preferences Overview
- Alerts Overview
- Accessibility

SETTINGS

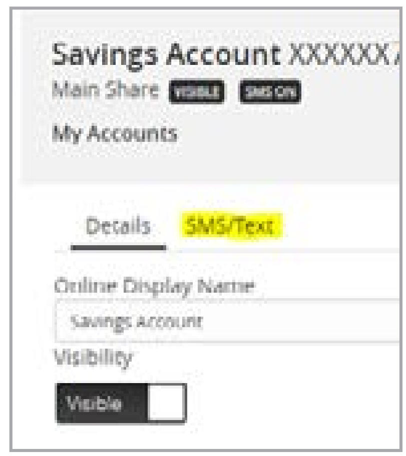
Century
Federal Credit Union

SETTINGS : ACCOUNT PREFERENCES

In this section, you may choose to change how your accounts are displayed on your Online Banking Home Page. You can also give each account a "nickname" and enable/disable SMS Text Banking.

To change the display details of an account, 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. In the Details view, you can change the display name of your Account. For example, you can change Main Share to say Savings Account. Click when you have changed the Online Display Name to your preference.

Next, you can select whether you would like to receive Text Banking notifications in this menu. (Please note that you will first need to go to **Services > Text Banking** to enroll in Text Banking before this feature is available. Click on the **SMS/Text** link to edit the Text Banking options for each of your accounts.



Once you are in the SMS/Text menu, you can opt to turn on Text Banking for each of your deposit and loan accounts by switching from Off to **On** as shown in the sample below. You can also choose short nicknames for each of your accounts. This is how the accounts will be displayed in the SMS Texts that you will receive for each of these accounts.

SETTINGS : MOBILE SECURITY PREFERENCES OVERVIEW

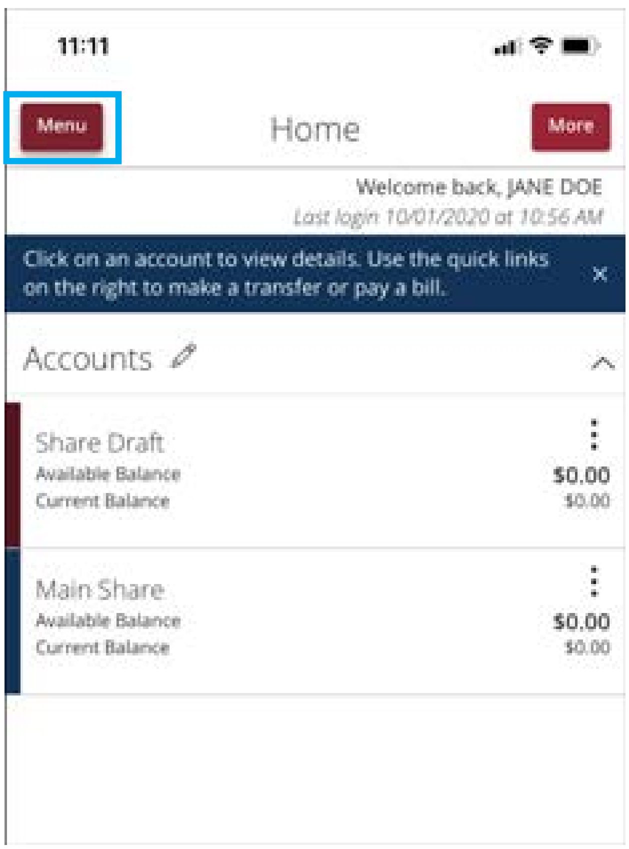
Century Federal's mobile banking app, CFCU Online, allows you to set up security preferences that make signing into your account quick and easy. These preferences also add an extra layer of security to keep your information safe.

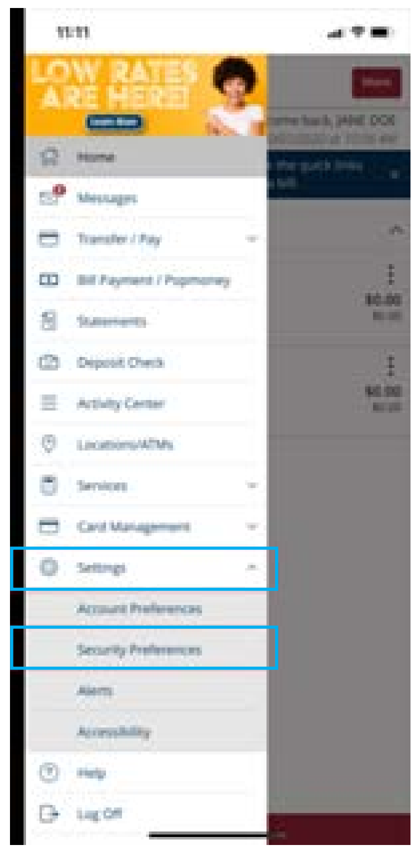
ENABLING TOUCH ID OR FINGERPRINT LOGIN

Login securely with Touch ID, Face ID, or Fingerprint Authentication. These features allow you to unlock your iOS or Android device by using biometric technology.

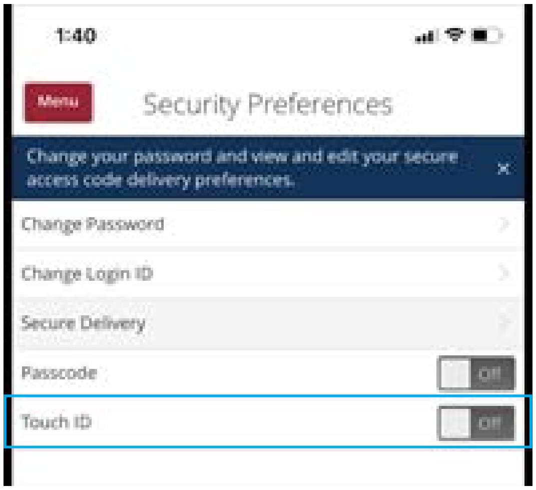
NOTE: *You must have Touch ID, Face ID or Fingerprint Authentication enabled on your mobile device before enabling it through our mobile banking app.*

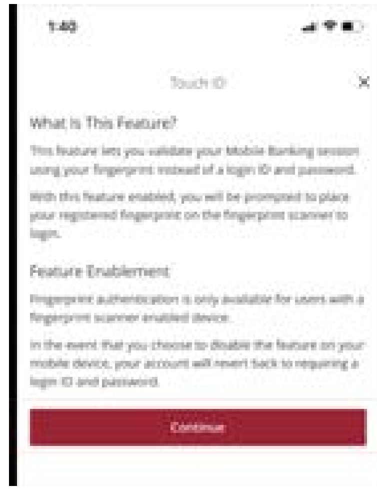
1. Login to the CFCU Online mobile banking app. Click on **Menu** in the top left corner of the screen. In the **Settings** tab, tap click on **Security Preferences**.



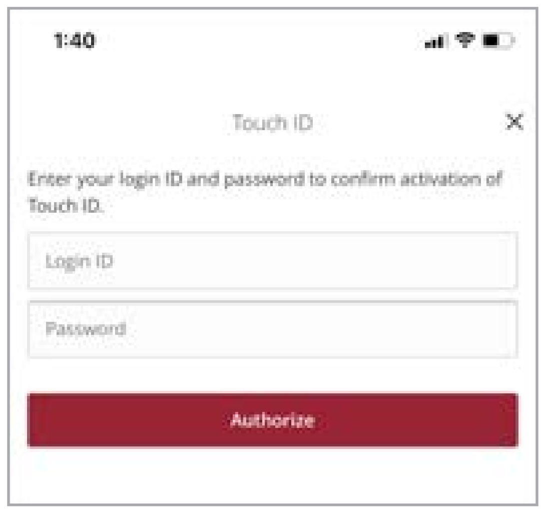


2. Toggle the **Touch ID** or **Fingerprint Authentication** switch from "Off" to "On". Review the information about using Fingerprint Authentication and tap **Continue**.





3. Enter your login ID and password and click **Authorize**.



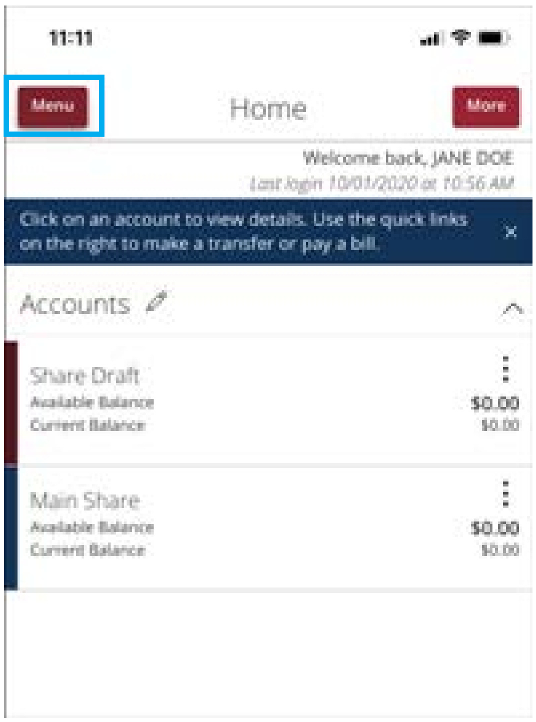
iOS Device: To enable Touch ID, place your finger on the **Home button**. If using Face ID, click on **Face ID** to enable.

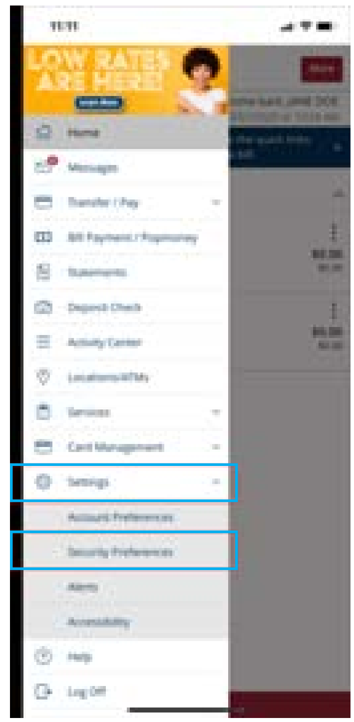
Android Device: To enable Fingerprint Authentication, place your finger on the fingerprint scanner. The location of the scanner varies per device.

ENABLING PASSCODE AUTHENTICATION

Sign into Century Federal's mobile banking app, CFCU Online, quickly and easily by creating a unique passcode.

1. Login to the CFCU Online mobile banking app. Click on **Menu** in the top left corner of the screen. In the **Settings** tab, tap click on **Security Preferences**.

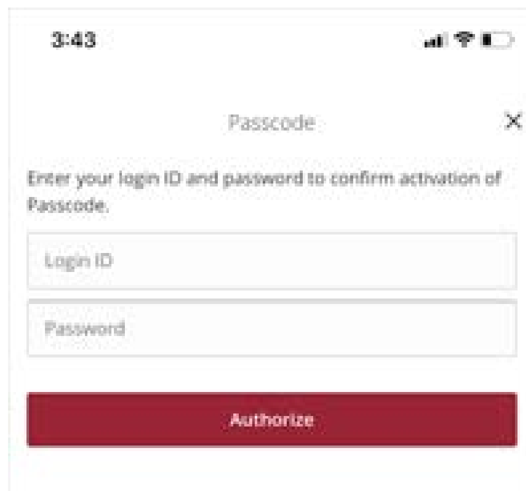




2. Toggle the **Passcode** switch from "Off" to "On". Review the information about using a passcode and click **Create Passcode**.

3. Using the keypad, create your 4-digit passcode and confirm.

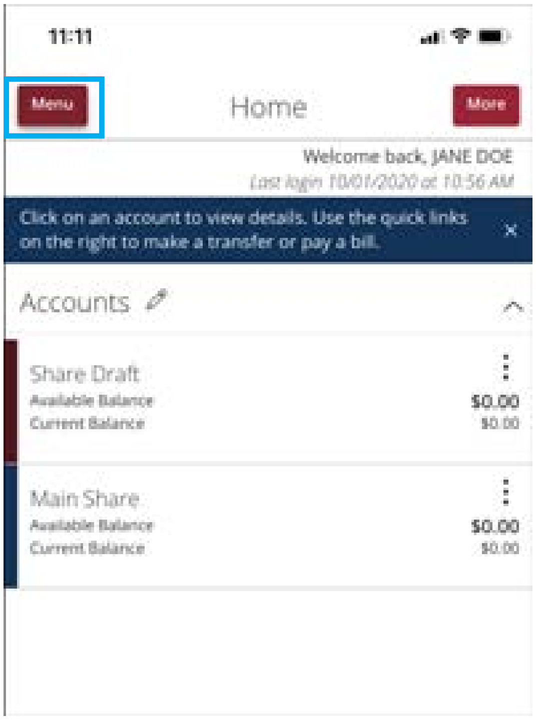
4. Enter your login ID and password and click **Authorize**.

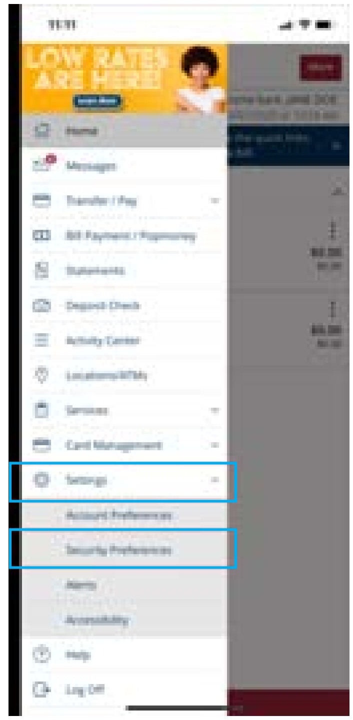


DISABLING PASSCODE AUTHENTICATION, TOUCH ID, OR FINGERPRINT LOGIN

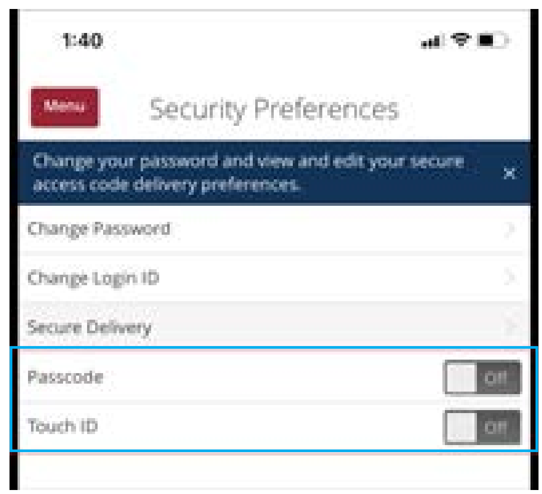
If you no longer wish to use Passcode Authentication, Touch ID, Face ID, or Fingerprint authentication, you can disable the feature. Once all features are disabled, you can sign in using your Login ID and password.

1. Login to the CFCU Online mobile banking app. Click on **Menu** in the top left corner of the screen. In the **Settings** tab, tap click on **Security Preferences**.
(see Page 95)



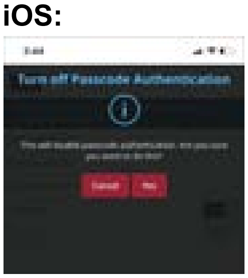


2. Toggle the **Passcode**, **Touch ID** or **Fingerprint Authentication** switch from "On" to "Off".



3. To disable the feature, click **Yes**.

iOS:



Android:

SETTINGS : SECURITY PREFERENCES

Our member's data security is very important to Century Federal. Therefore, we have built customizable Security Preferences into Online Banking for you to be in control of your accounts' security.

CHANGE PASSWORD

From time to time, it's best to change your Online Banking password. This helps to ensure the safety and security of your account. We recommend that you change your password regularly and follow our guidelines for creating a strong password.

To change your password, click **Change Password**.

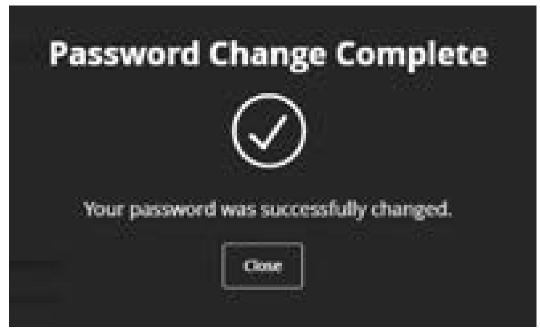
From there, you will be prompted to key in your current password, and then create & confirm your new password. Fields marked with an asterisk * are required to complete this task. Please follow the password guidelines that are listed on the bottom of the screen. In addition to the guidelines displayed in Online Banking, additional recommendations include:

- Use a unique password that you don't reuse anywhere else.
- Don't use something easily guessable or that could be deduced from social media like your dog's name, your birth year, or the year you graduated high school.
- If you need to document the password, use a password manager app or an encrypted format.

Once you have completed all the required fields, click **Change Password** to continue.

Next, you will be directed to a page where you can select how you choose to receive your Secure Access Code. This page will display the contact information that we have on file for your account. Select the Contact Method that will authorize Century Federal to immediately provide you with your one-time Secure Access Code to activate your Online Banking profile.

If you successfully followed the guidelines, you will see a Password Change Complete screen pop up. Click **Close** to continue.



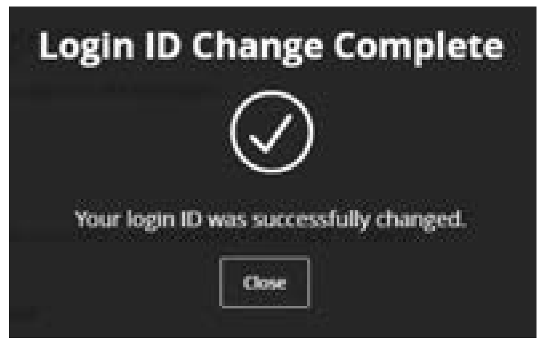
CHANGE LOGIN ID

If you would like to change your Login ID, which is your username in Online Banking, you can do this in the Security Preferences menu. Click **Change Login ID** to start. Be sure to create an ID that you will remember and that follows our required guidelines.

From there, you will be prompted to key in your **New Login ID**, and then create & confirm your new password. Please be sure to follow the password guidelines that are listed below the New Login ID field.

Next, you will be directed to a page where you can select how you choose to receive your Secure Access Code. This page will display the contact information that we have on file for your account. Select the Contact Method that will authorize Century Federal to immediately provide you with your one-time Secure Access Code to activate your Online Banking profile.

Once you entered your desired new login ID, click **Submit** to continue. If you successfully following the Login ID guidelines, a success screen will then pop up. Click **Close** to continue.

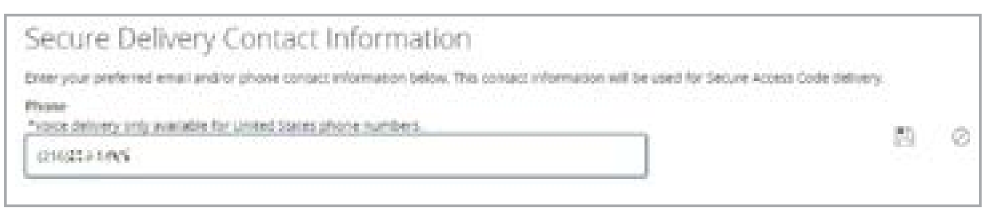


SECURE DELIVERY

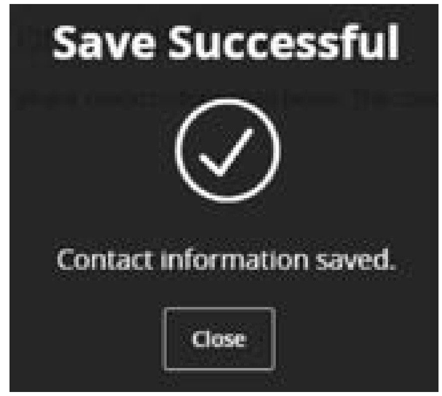
To provide our members with an added layer of security, we verify your identity with a Secure Access Code via email, text, or phone call. The Secure Delivery menu allows you to review, change or edit your authorized secure delivery methods in which you can receive your Secure Access Codes.

To edit any of the contact methods, simply click the icon to make the changes.

Once you have updated the selected contact method, you can click the icon to save, or the icon to cancel.



Once you save, a Save Successful screen will pop up. Click **Close** to continue.



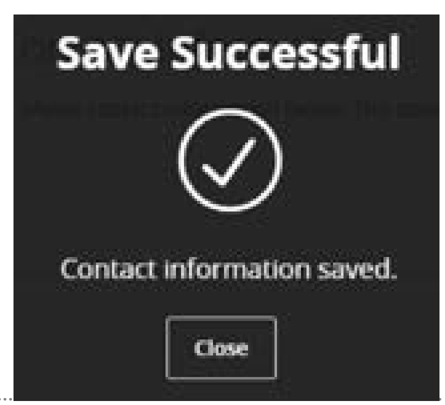
If you would like to delete the contact method completely, simply click the icon in that row.

To add a new contact method, click on the type of contact that you would like to add: **New Email Address**, **New Phone Number**, or **New Text Number** at the bottom right of the screen.

Now you will add the new contact method, you will click the icon to save, or the icon to cancel.

Next, you will be directed to a page where you can select how you choose to receive your Secure Access Code. This page will display the contact information that we have on file for your account. Select the Contact Method that will authorize Century Federal to immediately provide you with your one-time Secure Access Code to activate your Online Banking profile.

Once you save, a Save Successful screen will pop up. Click **Close** to continue.



SETTINGS : MOBILE SECURITY

Within Century Federal's Mobile Banking app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into Mobile Banking quick and easy but also adds an extra layer of security to your private information while you are on the go!

ENABLING TOUCH ID OR FINGERPRINT LOGIN

Touch ID, Face ID, and Fingerprint Login are features using biometric technology from your device that allows you to unlock your iOS or Android device. With this feature enabled, you can now easily and securely sign in to your Online Banking using Touch ID, Face ID, or Fingerprint Login on our mobile app!

In the **Settings** tab, tap **Security Preferences**.

- Toggle the **Touch ID** or **Fingerprint Login** switch from "Off" to "On."
- Review the information about using fingerprint authentication and tap **Continue**.
- Enter your login ID and password and tap **Authorize**.

NOTE: *You must have Touch ID, Face ID or Fingerprint enabled on your mobile device before enabling it through our Online Banking app.*

a. iOS Device: Place your finger on the Home button to enable Touch ID.

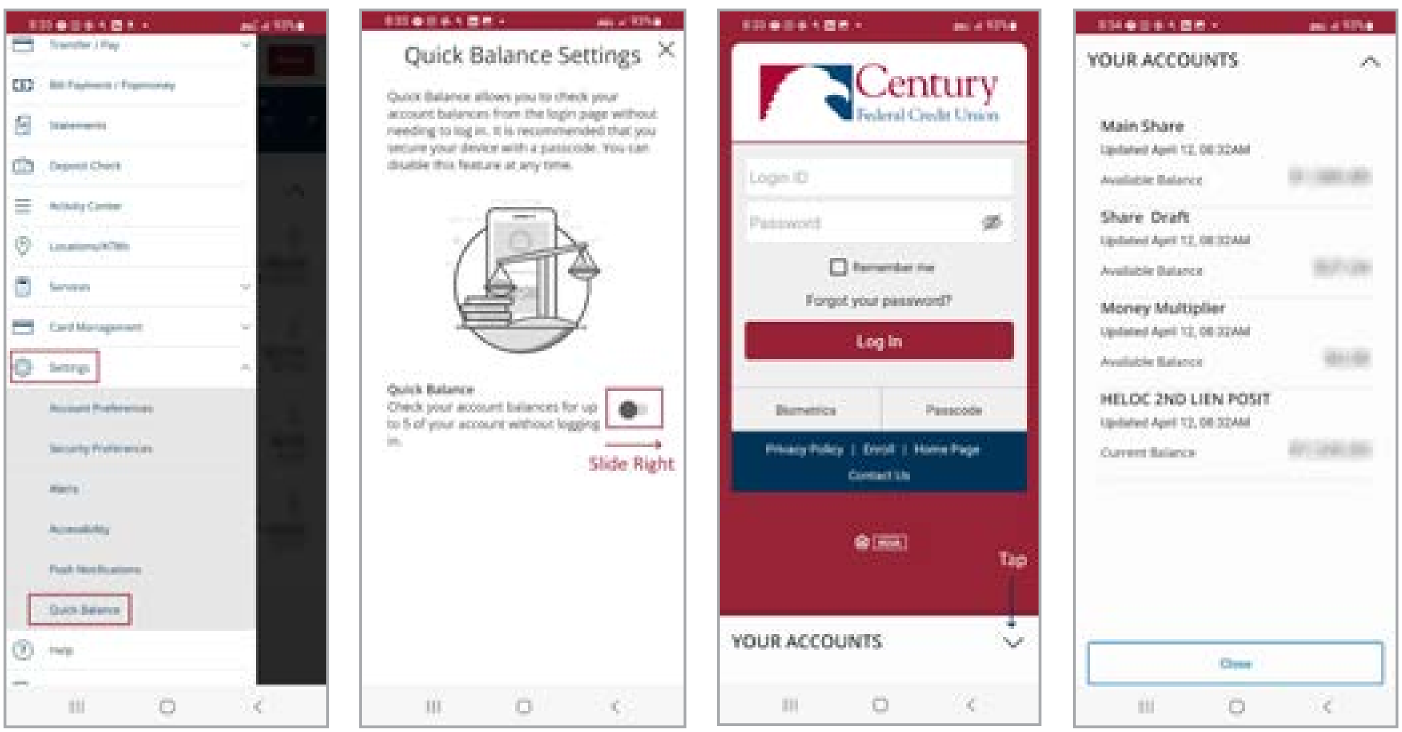
b. Android Device: Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

SETTINGS : QUICK BALANCE

When you want to quickly check account balances in Mobile Banking, we offer the Quick Balance option for up to five (5) accounts. To enable the Quick Balance option, follow the steps below and use the images at the bottom of the page for reference.

In the **Settings** tab, tap **Quick Balance**.

- To enable the **Quick Balance** feature, toggle the switch to the right.
- Then, at the bottom of the Mobile Banking login screen, tap ﹀ to pull up the Quick Balance screen.
- When you are finished viewing your balances, simply click **Close** at the bottom of the screen to return to the login screen.



Create a unique passcode within our Mobile Banking app to quickly and easily sign in to your Mobile Banking on the go!

In the **Settings** tab, tap **Security Preferences**.

- Toggle the **Passcode** switch from “Off” to “On.”
- Review the information about using a passcode and tap **Create Passcode**.
- Create your 4-digit passcode using the keypad.
- Confirm your passcode using the keypad.
- Enter your login ID and password and tap **Authorize**.

SETTINGS : DISABLING TOUCH ID-PASSCODE AUTHENTICATION

You can disable Passcode Authentication, Touch ID, or Fingerprint Login if you no longer prefer to utilize them. When all features are disabled, you can sign in to your Online Banking using your Login ID and password.

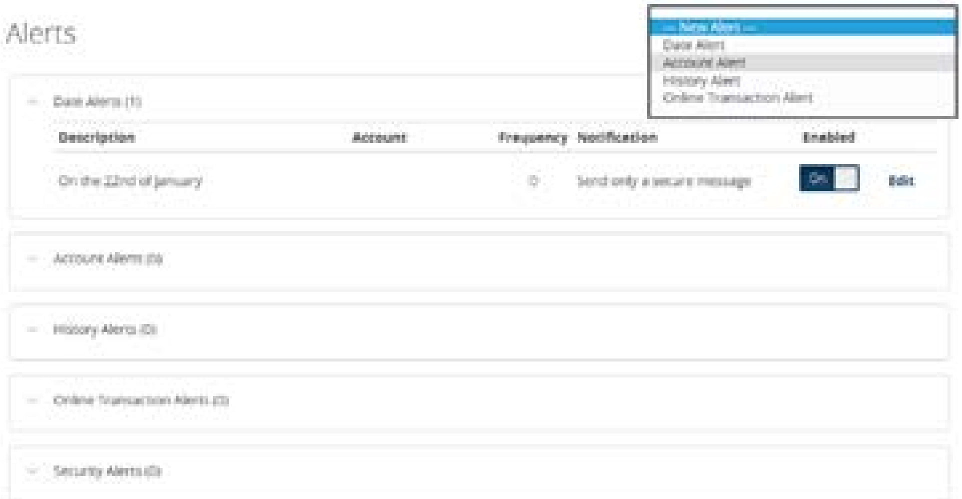
From the **Settings** tab, tap **Security Preferences**.

Toggle the **Passcode**, **Touch ID** or **Fingerprint Login** switch from “On” to “Off.”

Tap **Yes** to disable the feature.

SETTINGS : ALERTS OVERVIEW

Having peace of mind is critical when it comes to your online banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.



In the **Services** tab, click **Alerts**.

- The "New Alert" drop-down lets you create a Date, Account, History or Online Transaction alert.
- The icon allows you to collapse or expand alert details for each category.
- Toggling the "Enabled" switch turns an alert on or off without deleting it.
- The "Edit" link lets you make changes to existing alerts.

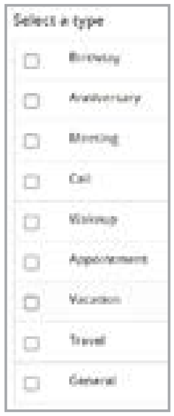
Next, you will be directed to a page where you can select how you choose to receive your Secure Access Code. This page will display the contact information that we have on file for your account. Select the Contact Method that will authorize Century Federal to immediately provide you with your one-time Secure Access Code to activate your Online Banking profile.

NOTE: *All alerts are automatically sent through secure messages, but you can also choose to receive them via email, phone, or text message.*

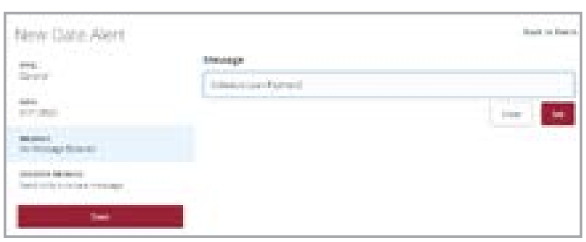
SETTINGS : DATE ALERTS

Just like marking a calendar, you can set up alerts to remind you of specific dates or events. Want to remind yourself to send that Loan Payment? Date Alerts can help you with that.

In the **Services** tab, click **Alerts**.



- Use the “New Alert” drop-down and select “Date Alert.”
- Check the box next to an alert type.
- Enter the date for the alert to occur.
- Check the box next to “Recurs Every Year” to have your alert repeat annually.
- (Optional) Enter a message and click **Set**.

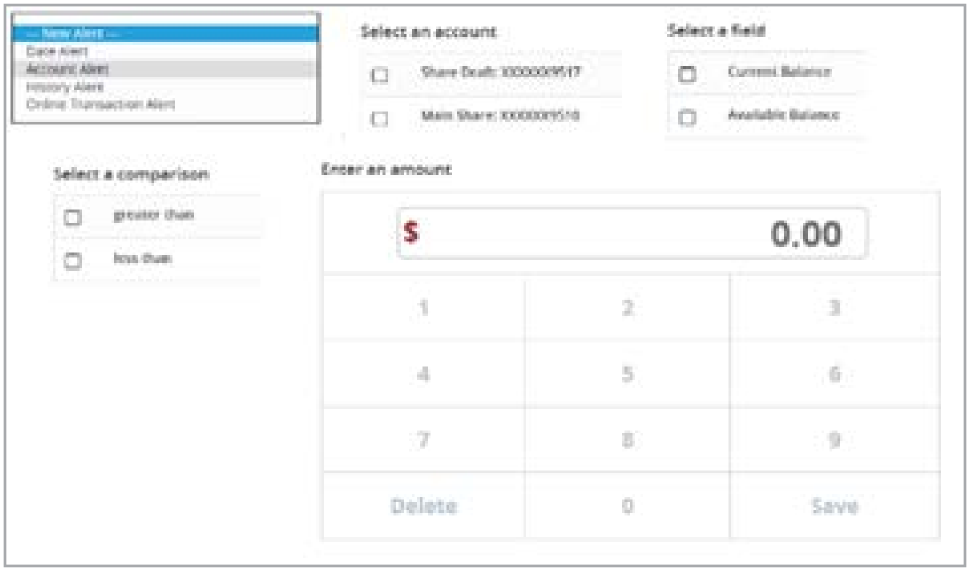


- Select a delivery method from the drop-down.

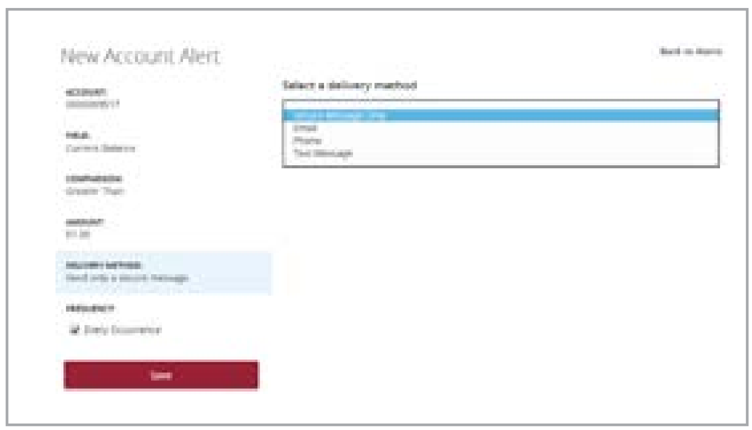
Click **Save** when you are finished.

SETTINGS : ACCOUNT ALERTS

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go above or below an amount you specify.



In the **Services** tab, click **Alerts**.



- Use the “New Alert” drop-down and select “Account Alert.”
- Check the box next to an account name.
- Check a box to select a field.
- Check a box to select a comparison.
- Enter an amount and click Save.
- Select a delivery method using the drop-down
- Choose a frequency by checking the box next to “Every Occurrence” to repeat the alert.

Click **Save** when you are finished.

Next, you will be directed to a page where you can select how you choose to receive your Secure Access Code. This page will display the contact information that we have on file for your account. Select the Contact Method that will authorize Century Federal to immediately provide you with your one-time Secure Access Code to activate your Online Banking profile.

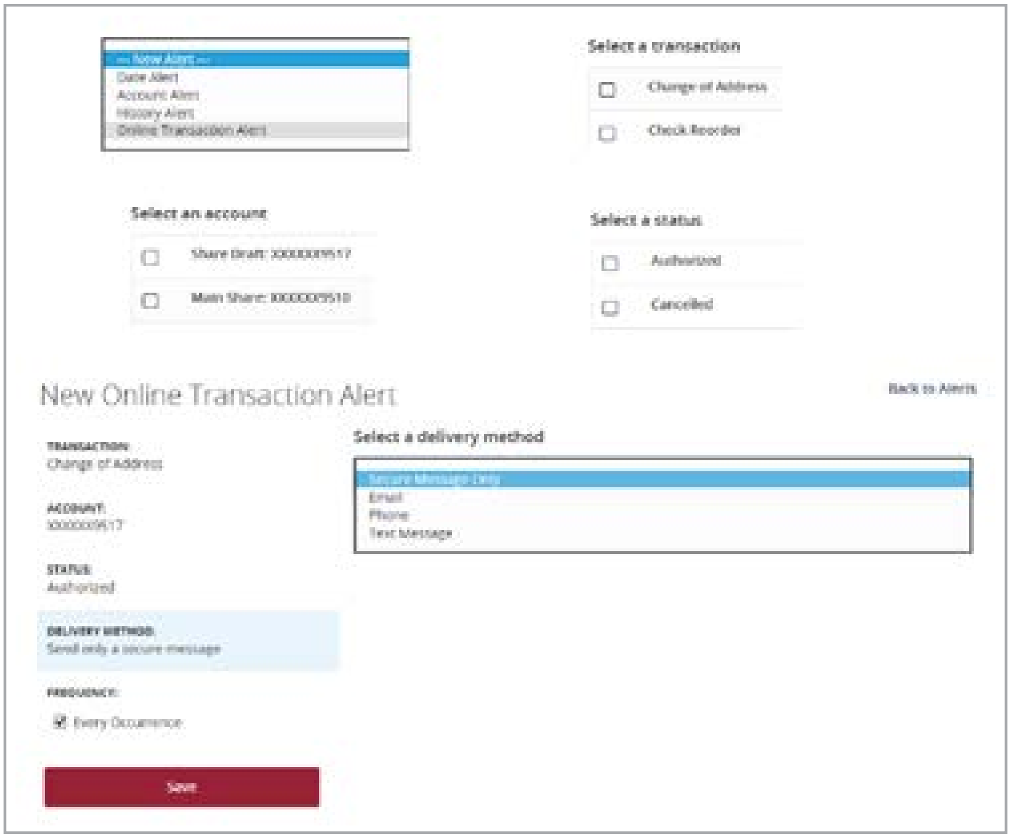
If you're ever concerned about amount limits or pending checks, you can create History Alerts to contact you when a check number posts or transactions meet an amount you choose.

In the **Services** tab, click **Alerts**.

- Click the "New Alert" drop-down and select "History Alert."
- Check the box next to an account name.
- Select a transaction type by checking a box.
- Check a box to select a comparison. These options vary depending on the chosen transaction type.
- Enter an amount or check number and click **Save**.
- Select a delivery method using the drop-down.
- Choose a frequency by checking the box next to "Every Occurrence" to repeat the alert. Click **Save** when you are finished.

Next, you will be directed to a page where you can select how you choose to receive your Secure Access Code. This page will display the contact information that we have on file for your account. Select the Contact Method that will authorize Century Federal to immediately provide you with your one-time Secure Access Code to activate your Online Banking profile.

Different types of transactions can occur in your accounts. By creating Online Transaction Alerts, you can be notified when various transfers, payments or debits post to your account.



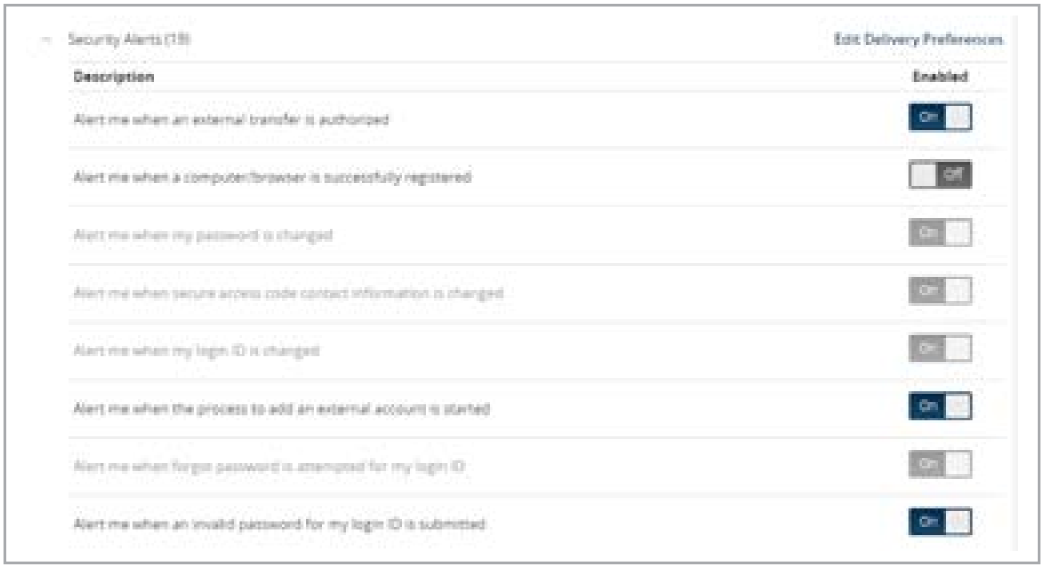
In the **Services** tab, click **Alerts**.

- Click the "New Alert" drop-down and select "Online Transaction Alert."
- Check the box next to a transaction type.
- Select a status by checking the appropriate box.
- Select a delivery method using the drop-down.
- Choose a frequency by checking the box next to "Every Occurrence" to repeat the alert.
- Click **Save** when you are finished.

SETTINGS : SECURITY ALERTS

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when specified scenarios occur.

IIn the **Services** tab, click **Alerts**, then **Security Alerts**.



- You can turn an alert on or off by toggling the **Enabled** switch.
- If an alert is grayed-out, you cannot edit or disable it.

EDIT DELIVERY PREFERENCES

When a trigger occurs, Security Alerts are always sent to you through secure messages. You can add additional delivery methods to notify you about your accounts wherever you are.

- In the **Services** tab, click **Alerts**, then **Security Alerts**.
- Click “Edit Delivery Preferences” at the top. These changes will apply to all Security Alerts.
- Enter the information for your preferred delivery method.
- Click **Save** when you are finished making changes.

Next, you will be directed to a page where you can select how you choose to receive your Secure Access Code. This page will display the contact information that we have on file for your account. Select the Contact Method that will authorize Century Federal to immediately provide you with your one-time Secure Access Code to activate your Online Banking profile.

SETTINGS : ACCESSIBILITY

To make Online Banking useable and accessible to all of our members, we have built-in Accessibility features that allow members with visual impairments to more easily navigate through the system. To enable high contrast mode, simply check the box next to the **Enable High Contrast** mode as shown below.