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UNFCU Digital Banking

A better way to bank online.

Secure. Simple. Global.

serving the people who serve the world®

Table of Contents

- Managing Your Accounts..... 3**
 - Mobile App..... 3
 - Account Summary..... 3
 - Transactions and Payments..... 4

- Secure Access 5**
 - Secure Login 5
 - Bypassing the Security Code on Your Frequently Used Computer 5
 - Additional Security Code Requirements 6
 - Google Authenticator 6

- Better Experience..... 8**
 - Online Statements 8
 - Travel Notice..... 8
 - Account Alerts..... 8
 - Setting the Alert..... 9
 - Downloading and Printing Transactions..... 10
 - Login Settings 11

- Have Questions..... 12**

Managing Your Accounts

Mobile App

With Digital Banking, you can securely manage your UNFCU accounts anywhere, at any time across all of your devices.

For the best experience on your mobile device, visit www.unfcu.org/mobile to learn how you can download and log in to our Digital Banking mobile app.

Account Summary

The intuitive design of the new Digital Banking allows you to quickly and easily access your account information. The *'My Accounts'* tab will automatically display when you sign in, providing you with a consolidated view of your UNFCU deposit, loan, and credit card accounts.

Click on an account to open an expanded view with full account details (as shown below).

The screenshot shows the UNFCU digital banking interface. At the top, there is a navigation bar with the UNFCU logo and several menu items: 'My Accounts', 'Transfers & Payments', 'Account Services', and 'Profile'. On the right side of the navigation bar, it says 'Welcome NAME' and 'Sign Out'. Below the navigation bar, there is a list of accounts with their respective balances:

Account Name	Account Number	Balance
Membership Savings Account	00000000000000	\$380.11
Money Market Account	00000000000000	\$0.00
Share Certificate	00000000000000	\$99.31
Premium Checking Account	00000000000000	\$34.30

Below the list, there is a section for 'Deposit Accounts' with a balance of \$750.30. The 'Premium Checking Account' is expanded to show 'Account Details' and 'Recent Transactions'. Callout A points to the 'Edit' button in the account details section, and callout B points to the 'View All' button in the recent transactions section.

Account Details

Actual Balance	\$34.30
Available Balance	\$34.30
Account Number	00000000000000
Account Name	Premium Checking Account
Interest Rate	0.010%

Recent Transactions

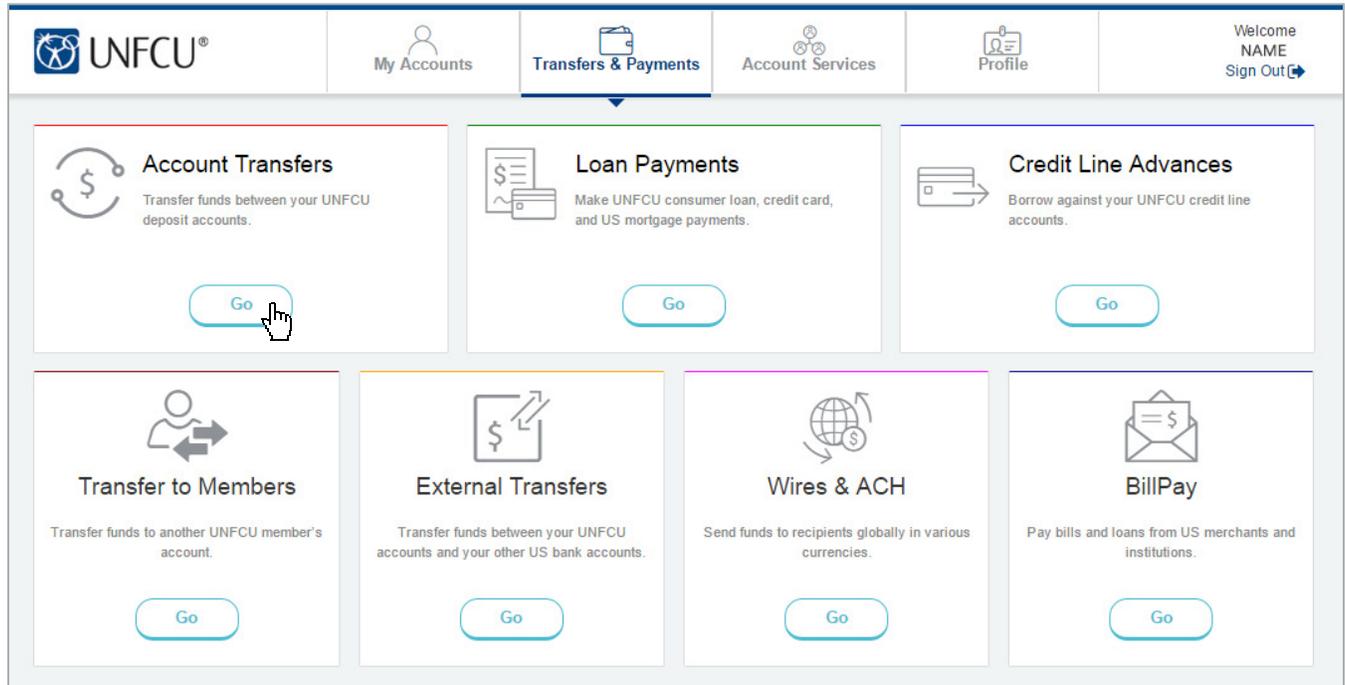
IB Account To Account Transfer on Oct 05, 2016 000000, XXXXXXXXXXXX	\$1.56
IB Account To Account Transfer on Oct 05, 2016 000000, XXXXXXXXXXXX	\$1.50
IB Account To Account Transfer on Oct 05, 2016 000000, XXXXXXXXXXXX Right Now	\$25.00

- A** By clicking *'Edit'* within the expanded account view, you can personalize your accounts with color-coding and account nicknames.
- B** Clicking *'View All'* will take you to the *'Transaction History'* page. For each of your accounts, you are able to view past transactions for the last 12 months. If you wish to print your transaction records, please see the *'Downloading and printing transactions'* section of this guide. Printing directly from the web page may not retain the desired formatting.

Transactions and Payments

The *'Transfers & Payments'* tab will take you to a page where you can easily schedule transfers and make payments to your UNFCU loan and credit card accounts.

Click on the *'Go'* button for the transaction you would like to perform and the system will guide you through the steps.



Example

Here is what you will see if you click on the *'Go'* button on the *'Account Transfers'* box.

This easy-to-follow form will prompt you for the information you need to enter to transfer funds between your UNFCU deposit accounts.

Transfer Funds

Transfer money between UNFCU deposit accounts.

→ Step 1 of 3 – Enter Transfer Details

When :

From Deposit Account :

To Deposit Account :

Transfer Amount :

Comment :

- Will appear in transaction history

Secure Access

Secure Login

A two-step verification process increases the security of your personal information while removing the need for security questions every time you sign in.

In addition to your username, this two-step security process uses the following information for validation:

- 1 The password you created when you enrolled (you can update your password at any time, but always keep this information confidential).
- 2 A security code that is generated for each session by UNFCU or by Google Authenticator. If you do not set up Google Authenticator, you will be prompted during your sign in to choose how you want UNFCU to send you the security code. You will have the option to receive the code from UNFCU via a phone call, text, or email. Please note that email is not an option during the enrollment process.

Bypassing the Security Code on Your Frequently Used Computer or Mobile Device

If you frequently access Digital Banking from the same trusted computer or mobile device, you can save it as a frequently used device after your first sign in:

- A Check the *'Use this Computer Often?'* box.
- B You also have the option to name your device.

Once saved, you will not need to enter a security code to sign in from that computer. You will only need your username and password.

The screenshot shows the UNFCU Digital Banking login interface. At the top left is the UNFCU logo. Below it is a header for 'Sign in to Digital Banking' with the subtitle 'Quick and easy access to your accounts and services.' The form contains the following elements: a 'Username' field with the value 'Member1234'; an 'Enter security code' field with the value '630345' and a note: 'Enter the 6 digit security code you have received. Security code may take a few minutes to arrive. Did not receive code?'; a checkbox labeled 'Use this Computer Often?' which is checked, with a callout 'A' pointing to it and a note: 'Save Time ! When you remember your device, you will not have to go thru this security code and easier for you. Please note, DO NOT select this option if you are on a public computer.'; and a text input field labeled 'Name this Device:' with the value 'Home Computer' and a callout 'B' pointing to it, with a note: 'Choose a descriptive device name. For example: Home Computer Office Laptop My Tablet.' At the bottom are three buttons: 'Next' (highlighted in blue), 'Back', and 'Back to UNFCU Home'.

For iOS Users

If you are an iOS user, you can set up Touch ID on the Digital Banking mobile app after the first time you log in to the app from your device. To set up this feature, go to *'Login Settings'* within the *'Profile'* menu and follow the instructions on the screen to allow fingerprint login.

Additional Security Code Requirements

In addition to logging in on an unsaved device, you will also need to enter a security code for the following activities:

- 1 Setting up an external account for transfers
- 2 Accessing and/or updating your contact details
- 3 Updating your username and/or password
- 4 Setting up Google Authenticator for your account

You will have the option to receive your security code via text message, voice call, or through Google Authenticator.

(Note: If you are attempting to perform more than one of the above activities during a single session, a security code will only be required for the first attempted transaction. Any additional transactions will not require a security code to be entered.)

Google Authenticator

Google Authenticator is an app for your smartphone or tablet that will provide you with a unique temporary code when you sign in to Digital Banking. You will be asked to enter this code as well as your password and username to successfully access your accounts. This process replaces the need to have a code sent via text, phone call, or email.

You can save your frequently used computers and mobile devices so that you can bypass entering the security code.

For extra security, Digital Banking will ask you to verify your login password before proceeding. This password is the same one that you use to log in to Digital Banking.

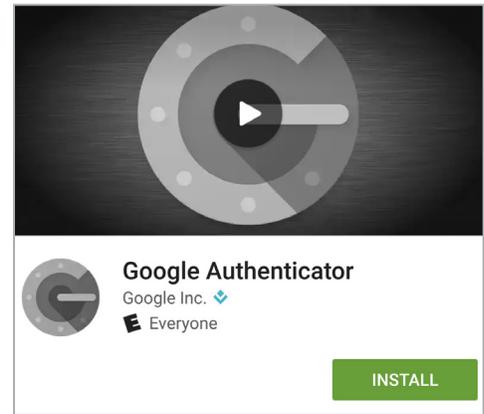
To get started with Google Authenticator:

- 1 Install Google Authenticator from your mobile device's app store.
- 2 Within Digital Banking, access the Google Authenticator set up screen by selecting '*Login Settings*' located within the '*Profile*' dropdown menu.
- 3 For extra security, Digital Banking will ask you to verify your login password before proceeding. This password is the same one that you use to log in to Digital Banking.
- 4 When prompted to scan a barcode on the Digital Banking screen, select the barcode option within Google Authenticator and use your mobile device's camera to scan. If you don't currently have a barcode scanning app installed, your phone should automatically prompt you to download one.
- 5 Once scanned, a six digit code along with your UNFCU Digital Banking username will appear on the Google Authenticator app.
- 6 Enter the passcode into Digital Banking when prompted.

Google Authenticator is now activated! You can now access your code without the need for Internet service.

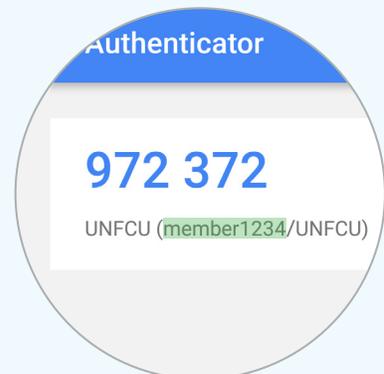
How Google Authenticator works:

- 1 On your next Digital Banking sign in, you will be asked to enter a Google Authenticator code.
- 2 Launch the app on your mobile device and enter the code as shown.



Your Username

As highlighted in the screenshot below, the Google Authenticator screen also displays your username in case you forget it. You need your username in order to reset your password.



Better Experience

The screenshot displays the UNFCU digital banking interface. At the top, there are navigation tabs: 'My Accounts', 'Transfers & Payments', 'Account Services', and 'Profile'. The 'Account Services' menu is open, showing options: 'Online Forms', 'Apply for Loan', 'Order Checks', 'Statements & Notices', 'Statement Options', 'Travel Notice', 'Alerts', and 'Transaction Download'. Below the navigation, there are two main sections. The first section, 'Deposit Accounts', shows a balance of \$750.30 and lists four account types: 'Membership Savings Account', 'Money Market Account', 'Share Certificate', and 'Premium Checking Account'. The second section, 'Loans & Credit Cards', shows a balance of \$130,493.16 and lists four loan types: 'Home Improvement Loan', 'Home Equity Loan', 'Auto Loan', and 'Signature Loan Direct'. A 'Show All' link is present at the bottom of each section.

Account Type	Balance
Deposit Accounts	\$750.30
Home Improvement Loan	\$36,491.76
Home Equity Loan	\$4,499.38
Auto Loan	\$23,695.81
Signature Loan Direct	\$27,346.87

A Online Statements

Once you are enrolled in Digital Banking, you will automatically have access to eStatements. To view your statements, select **'Statements & Notices'** from the **'Account Services'** menu.

You can update your statement delivery preferences by selecting **'Statement Options'** from the **'Account Services'** tab.

B Travel Notice

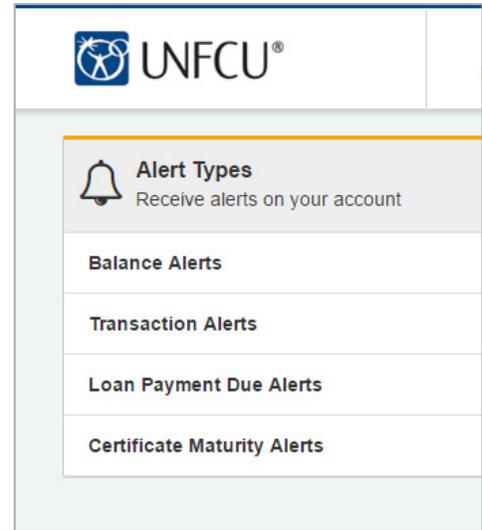
The Travel Notice form is now available within the **'Account Services'** menu. Submit this form to help ensure uninterrupted service with your UNFCU debit and/or credit card while you are traveling away from your home area.

C Account Alerts

To get started on setting up your account alerts, select **'Alerts'** within the **'Account Services'** menu. The screen will display all available alert options as shown on the next page.

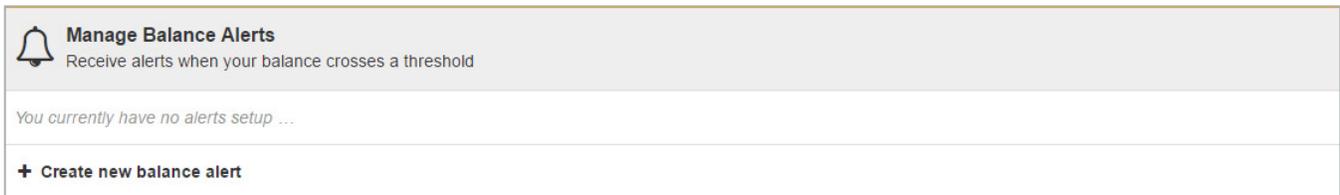
These alert options include:

- **Balance alerts** that will send you a notification if the balance in your account(s) drops below or exceeds a set amount.
- **Transaction alerts** letting you know when a transaction occurs on your account(s) that is above or below a specified amount.
- **Loan payment alerts** that will alert you of an upcoming payment due on your UNFCU mortgage, loans, and/or credit cards.
- **Certificate maturity alerts** that will let you know that your UNFCU share certificate term is about to expire.



Setting the Alert

Once you select the alert option that you would like to set, you will be taken to an alert management page. For this example, we selected the *'Balance Alerts'*.



Entering Alert Details

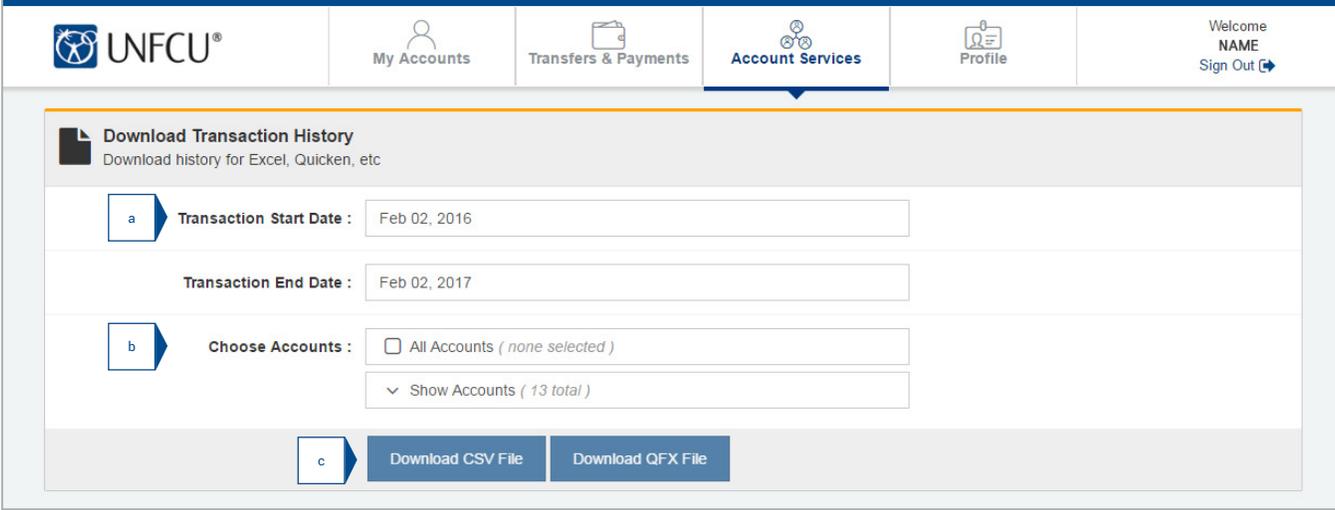
Click on *'Create new balance alert'* which will take you to the screen on the right where you will be able to set your alert parameters.

Once you hit *'Save'*, you can start to receive alerts immediately if applicable.

A screenshot of the "Add New Balance Alert" form. The title is "Add New Balance Alert" with a bell icon and the subtitle "Details and notes for this alert ...". Below the title is a button labeled "Enter Alert Details". The form contains several fields: "Alert Type" is set to "Balance (#0000000000)", "Alert When" is set to "balance is below", "This Amount" is set to "\$500.00", "For Accounts" has a checked box for "All Accounts (all 18 selected)" and a dropdown for "Show Accounts (18 total)", and "Send Email To" has a checked box for "name@email.com". At the bottom are "Save" and "Cancel" buttons.

D Downloading and Printing Transactions (this feature is not available on the mobile app)

To download your transaction history for use with other programs that you may be using for financial planning, click *'Transaction Download'* on the *'Account Services'* tab. This will take you to the *'Download Transaction History'* page.



From the *'Download Transaction History'* page shown on the image above:

- a Choose a start date and end date for the transaction timeframe that you would like to download.
- b Choose the account(s) that you would like to download information for. You can select individual accounts, or download all accounts at once into a single spreadsheet.
- c Once the timeframe and accounts are selected, click on either *'Download CSV file'* or *'Download QFX file'* to download the data in your applicable format. You can then print the spreadsheet file to retain all formatting.

If you have a pop-up blocker enabled on your browser, you may need to disable it before you download the file.

[View our videos](#) to see how you can disable your pop-up blocker.

All transaction history for the accounts and date range that you selected will be downloaded to an easy-to-read spreadsheet as shown.

You can view the spreadsheet online or print it.

AccountName	AccountNumber	TransactionDate	TransactionAmount	TransactionCheckNumber	TransactionDesc
Membership Savings Account	XXXXXXXXXXXX	09/29/2016	1000		Account To Account Transfer
Membership Savings Account	XXXXXXXXXXXX	09/29/2016	1000		IB Account Transfer from XXXXXXXXXXXX to XXXXXXXXXXXX
Membership Savings Account	XXXXXXXXXXXX	09/30/2016	-0.01		Backup Withholding
Membership Savings Account	XXXXXXXXXXXX	09/30/2016	0.05		Dividend
Membership Savings Account	XXXXXXXXXXXX	10/05/2016	1.56		IB Account To Account Transfer
Membership Savings Account	XXXXXXXXXXXX	10/05/2016	1.5		IB Account To Account Transfer
Membership Savings Account	XXXXXXXXXXXX	10/05/2016	25		IB Account To Account Transfer
Membership Savings Account	XXXXXXXXXXXX	10/05/2016	-1000		IB Account To Account Transfer
Money Market Account	XXXXXXXXXXXX	09/06/2016	-1030		International Wire Transfer
Money Market Account	XXXXXXXXXXXX	09/06/2016	-10		International Wire Trans Fee
Money Market Account	XXXXXXXXXXXX	09/06/2016	-181.82		ATM Cash Withdrawal
Money Market Account	XXXXXXXXXXXX	09/06/2016	253.97		ATM Cash Withdrawal
Money Market Account	XXXXXXXXXXXX	09/06/2016	-66.11		Loan Payment
Money Market Account	XXXXXXXXXXXX	09/06/2016	-272.28		Loan Payment
Money Market Account	XXXXXXXXXXXX	09/06/2016	480.71		Loan Payment
Money Market Account	XXXXXXXXXXXX	09/06/2016	-532.2		Loan Payment
Money Market Account	XXXXXXXXXXXX	09/06/2016	-200		Loan Payment
Money Market Account	XXXXXXXXXXXX	09/06/2016	-1000		IB Account Transfer from XXXXXXXXXXXX to XXXXXXXXXXXX
Money Market Account	XXXXXXXXXXXX	09/06/2016	18000		IB Account To Account Transfer
Money Market Account	XXXXXXXXXXXX	09/07/2016	-7.71		ACH Transaction
Money Market Account	XXXXXXXXXXXX	09/07/2016	-770.89		Currency Conversion Fee
Money Market Account	XXXXXXXXXXXX	09/07/2016	-1000		IB Account To Account Transfer
Money Market Account	XXXXXXXXXXXX	09/07/2016	-356.04		IB Account To Account Transfer
Money Market Account	XXXXXXXXXXXX	09/07/2016	-603		ATM Cash Withdrawal
Money Market Account	XXXXXXXXXXXX	09/08/2016	-76.03		ATM Cash Withdrawal
Money Market Account	XXXXXXXXXXXX	09/08/2016	-6.36		Currency Conversion Fee
Money Market Account	XXXXXXXXXXXX	09/08/2016	-172.79		Debit Card Purchase
Money Market Account	XXXXXXXXXXXX	09/08/2016	-1.73		Currency Conversion Fee
Money Market Account	XXXXXXXXXXXX	09/08/2016	-35.85		Debit Card Purchase
Money Market Account	XXXXXXXXXXXX	09/08/2016	-126.18		Debit Card Purchase
Money Market Account	XXXXXXXXXXXX	09/08/2016	-12.26		Currency Conversion Fee
Money Market Account	XXXXXXXXXXXX	09/08/2016	-6.12		Currency Conversion Fee
Money Market Account	XXXXXXXXXXXX	09/08/2016	-6.22		Currency Conversion Fee
Money Market Account	XXXXXXXXXXXX	09/08/2016	12.19		Debit Card Purchase
Money Market Account	XXXXXXXXXXXX	09/08/2016	-71.51		Debit Card Purchase
Money Market Account	XXXXXXXXXXXX	09/08/2016	-1.87		Currency Conversion Fee
Money Market Account	XXXXXXXXXXXX	09/08/2016	166.87		Debit Card Purchase
Money Market Account	XXXXXXXXXXXX	09/09/2016	-1.74		Currency Conversion Fee

Login Settings

Digital Banking allows you to edit your login preferences. Select *'Login Settings'* located within the *'Profile'* dropdown menu.

The screenshot shows the UNFCU digital banking interface. At the top, there is a navigation bar with the UNFCU logo and several menu items: 'My Accounts', 'Transfers & Payments', 'Account Services', and 'Profile'. The 'Profile' menu is open, showing options: 'Contact Details', 'Login Settings' (highlighted), 'Sign In History', 'Saved Devices', and 'Security Enhancements'. Below the navigation bar, there are two main sections. The first section is titled 'Deposit Accounts' with a balance of \$750.30. It lists four accounts: 'Membership Savings Account' (\$380.11), 'Money Market Account' (\$0.00), 'Share Certificate' (\$99.31), and 'Premium Checking Account' (\$34.30). The second section is titled 'Loans & Credit Cards' with a balance of \$130,493.16. It lists four loans: 'Home Improvement Loan' (\$36,491.76), 'Home Equity Loan' (\$4,499.38), 'Auto Loan' (\$23,695.81), and 'Signature Loan Direct' (\$27,346.87). A 'Show All' link is present at the end of each list.

From the *'Login Settings'* screen shown below, you are able to:

- A Change your username and/or password.
- B Select the maximum length of time that your session can remain idle before you are automatically signed out.
- C Set up Google Authenticator for additional account security.

The screenshot shows the 'Manage your login settings' screen in the UNFCU digital banking interface. The navigation bar is the same as in the previous screenshot, but the 'Profile' menu is closed. The main content area is titled 'Manage your login settings' and includes a sub-header 'Click on a field below to update or change your information.' Below this, there are four rows of settings, each with a lettered icon (A, B, or C) on the left and a right-pointing arrow on the right. The settings are: 'Username : Member1234', 'Password : xxxxxxxx', 'Idle session timeout : 20 Minutes', and 'Google Authenticator: Not setup' (with a sub-note: 'Set up this service to generate your security code.').

Have Questions?

- Telephone:** +1 347-686-6000 (toll-free numbers listed on www.unfcu.org)
- Email:** email@unfcu.com
- Skype:** unfcu.Skype
- WebChat:** Please click on the '*Begin a WebChat session*' button on www.unfcu.org
- Visit us:** Addresses and hours of operation posted on www.unfcu.org