



Online Banking User Guide

Updated 12/11/2020

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Introduction

Online Banking is an electronic product that Members use to manage, monitor, and move their money; it is an electronic representation of PMCU's commitment to service and quality.

Supported Browsers

- Google Chrome*
- Firefox*
- Microsoft Edge*
- Internet Explorer v11 (Not recommended)
- Safari*
- iOS*
- Android v5.0 and above

*Latest 2 versions

Login Tips

Clearing cookies and old passwords can assist in resolving issues logging into online banking. The following are general steps to clear your computer. These steps may change based on the version of the browser and computer used.

Important: If these steps do not help please try using a different browser as this often resolves login issues.

Chrome: how to delete cookies and passwords in Chrome on a Windows or Mac computer

1. Open Chrome.
2. In the top right corner of the browser you will see three dots, which indicates a settings menu.
3. Scroll down to the bottom of the page and click on "Advanced."
4. Click on the section "Clear browsing data." You can complete the deletion by clicking "Clear data." You can also clear your cache, which is where your computer stores previously viewed websites so they can be loaded faster on future visits.
5. In Autofill select "Passwords" and remove any saved passwords for the previous online banking

Firefox: how to delete cookies and passwords in Firefox on a Windows or Mac computer

1. Open Firefox on your computer.
2. In the upper right-hand corner of the browser, click the menu bars which look like three parallel lines, open up Preferences, and click the “Privacy and Security” tab.
3. In Cookies and Site Data select “Clear Data”
4. In Logins and Passwords “Remove” any saved Passwords for the previous online banking
5. Double check your selections to make sure that other items you want to keep are not selected, and then hit “Clear now.”

Safari: how to delete cookies and passwords in Safari on a Mac computer

1. Open Safari on your computer.
2. Open up Clear History and click Clear History button to clear cookies and other website data
3. In Passwords Remove any saved Passwords for the previous online banking

Internet Explorer: how to delete cookies and passwords in Internet Explorer for Windows 10, Windows 8.1, and Windows 7 on a Windows PC

Important: Internet Explorer is not compatible with PMCU Online Banking

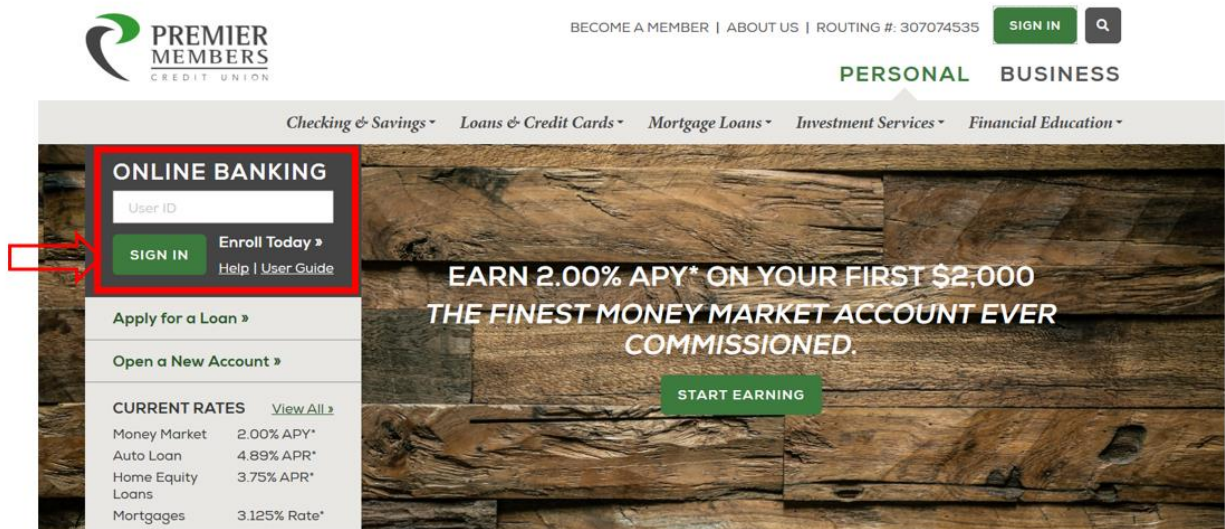
Edge: how to delete cookies and passwords in Microsoft Edge on a Windows PC

1. Open Edge.
2. In the top right corner of the browser you will see three dots, which indicates a settings menu.
3. Click on Privacy and Security
4. Click on Choose what to clear in the section “Clear browsing data.” You can complete the deletion by clicking “Clear”.
5. In Passwords and Autofill select “Manage Passwords” and remove any saved passwords for the previous online banking

Logging into Online Banking

With Online Banking, Members will enter their Login information on two pages:

- Main Website
 - Password Page
-
1. Enter your User Id in the login box on the PMCU website
 2. Click Sign In
 3. Members will be directed to the password page to enter their password
 4. A Member will enter their Password and then click "Log In"
 - a. The "Password" must contain letters, numbers, and symbols.
 5. Members may need be prompted to complete an authentication
 - a. Choose how to receive one-time passcode
 - i. Email
 - ii. SMS (Text)
 - iii. Phone
 - b. Click Send code
 6. Enter one-time passcode





Log In to Online Banking

Log In

Please enter your password below.

Password

[Reset Password](#)

Log In

Forgot Password

1. Click Rest Password option
2. Select how you want to receive your temporary password
 - Email
 - SMS (Text)
 - Other – Members will see this message when selecting Other

i For your security, we cannot send sensitive account information to an email or phone number that we do not already have on file.

Please contact us at **303-657-7000** to continue with the registration process.



Log In to Online Banking

Need help?

[Contact Us](#)

[Locations](#)

Password

We will generate a temporary password for you. Where should we send it?

EMAIL

SMS

☐ LAW***ES@HOTMAIL.COM

☐ (***).***.850

☐ (***).***.850

☐ (***).***.542

☐ (***).***.850

☐ (***).***.850

☐ (***).***.542

☐ Other

Cancel

Continue

3. Enter temporary password on temporary password page
4. Click Log In

Log In to Online Banking

Temporary Password

If you are an existing home banking user and you have NOT received an email containing a temporary password, please enter your current home banking password below.

If you are registering for the first time, it may take up to 5 minutes to receive your temporary password and it will expire 24 hours after it has been sent. If you received your temporary password, please enter it below.

Password

[Reset Password](#)

Log In

Need help?

[Contact Us](#)

[Locations](#)

5. Create new password


- Your password must be at least eight characters in length, contain at least one lowercase letter, at least one uppercase letter, and at least one number.

Note: If you should need assistance logging in please contact us at 303-657-7000


First Time Log On - New User Registration

The first time a new user logs onto Online Banking, they will create an Online Banking User ID and Password.

To register for Online Banking, click on the “Enroll” link that appears under the User ID Login box.



BECOME A MEMBER | ABOUT US | ROUTING #: 307074535

SIGN IN 

PERSONAL BUSINESS

[Checking & Savings](#) [Loans & Credit Cards](#) [Mortgage Loans](#) [Investment Services](#) [Financial Education](#)

ONLINE BANKING

SIGN IN **Enroll Today »**

[Help](#) | [User Guide](#)

Apply for a Loan »

Open a New Account »

CURRENT RATES [View All »](#)

Money Market	2.00% APY*
Auto Loan	4.89% APR*
Home Equity Loans	3.75% APR*
Mortgages	3.125% Rate*

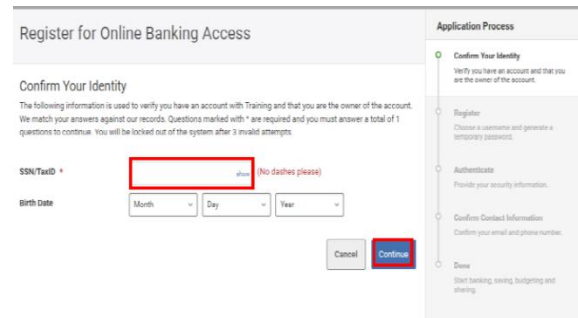
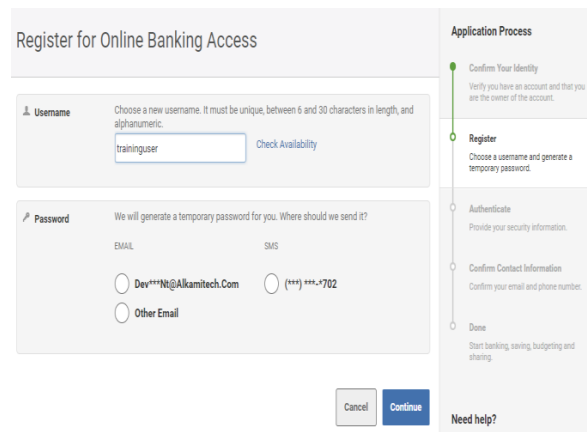
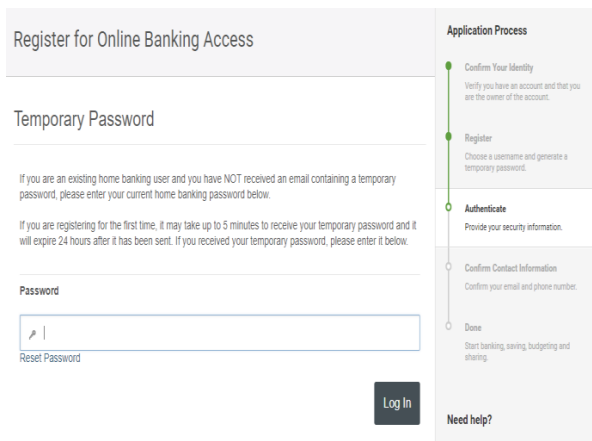
EARN 2.00% APY* ON YOUR FIRST \$2,000

THE FINEST MONEY MARKET ACCOUNT EVER COMMISSIONED.

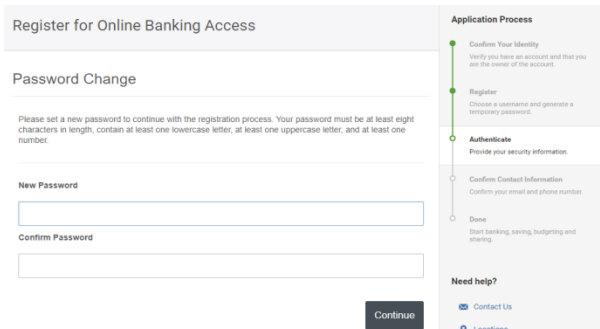
START EARNING

After the member has clicked “Enroll,” they will be presented with an Electronic Services Agreement Disclosure. To proceed with using the Online Banking system, the member must accept the agreement by clicking on the check box at the bottom of the page and clicking “I agree” and continue.

1. Next, enter the requested information in the appropriate fields and click Continue.
 - a. Account Number
 - b. SSN/TaxID
 - c. Birth Date
2. Create a Username (Min 6 characters and max 30 characters)
 - a. Usernames can be letters, numbers, special characters or a combination.
 - i. Only the following special characters can be used: ^[. _]{ }\$
 - b. Usernames cannot contain a member’s: Social Security Number/Tax ID, Member Number or Account Number
3. Click Check Availability
4. Select how temporary password will be delivered
 - a. Email
 - b. SMS (Text)
 - c. Other (Not available for SMS or emails not currently in the system)
5. Click Continue
6. Enter temporary password received

7. Create New Password (Min 8 characters and max 32 characters)
 - a. Your password must be at least eight characters in length, contain at least one lowercase letter, at least one uppercase letter, and at least one number.
 - b. Passwords are case sensitive



Register for Online Banking Access

Password Change

Please set a new password to continue with the registration process. Your password must be at least eight characters in length, contain at least one lowercase letter, at least one uppercase letter, and at least one number.

New Password

Confirm Password

Continue

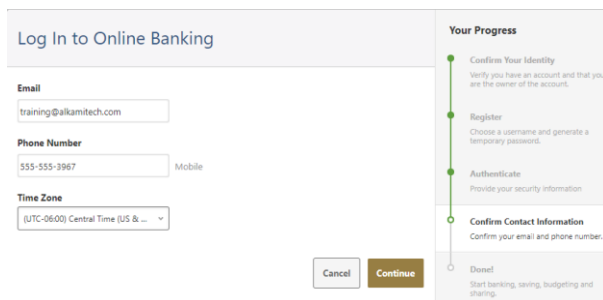
Application Process

- Confirm Your Identity
Verify you have an account and that you are the owner of the account.
- Register
Choose a username and generate a temporary password.
- Authenticate
Provide your security information.
- Confirm Contact Information
Confirm your email and phone number.
- Done
Start banking, saving, budgeting and sharing.

Need help?

- Contact Us
- Locations

- Click Continue
- Confirm Contact Information and click continue



Log In to Online Banking

Email

Phone Number

Mobile

Time Zone

Cancel **Continue**

Your Progress

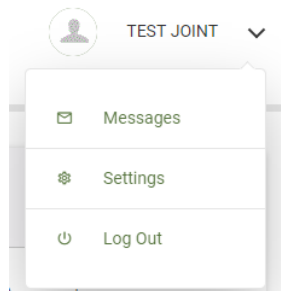
- Confirm Your Identity
Verify you have an account and that you are the owner of the account.
- Register
Choose a username and generate a temporary password.
- Authenticate
Provide your security information.
- Confirm Contact Information
Confirm your email and phone number.
- Done
Start banking, saving, budgeting and sharing.

- Select which accounts to display
- Click Finish Registration

Online Banking Header

The header will contain the members first and last name. Clicking on name in the profile will display three options for a member.

- Messages
- Settings
- Log Out



Messages

Messages will open the message center. Members can create messages to send to the credit union for help, or can view any message responses for any messages they have sent.

Settings

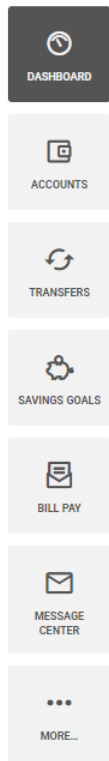
The Settings is where the member can configure their profile, security, theme, widgets, contact information, notifications, and accounts.

Log Out

The “Log Out” button should be used when the Member has completed their Online Banking session; by clicking on “Log Out” the Member signs out of Online Banking and securely ends their session.

Online Banking Menu (Site Navigation)

Within Online Banking a Member can select any widget option to navigate to the selected item. The widget bar can be customized in settings. Please review the settings section for more details.



Dashboard

The Dashboard is a required widget because it is the landing page in Online Banking. The dashboard will display any account alerts (Pending External Account Verification, Payment and Delinquent Loan Reminders) on all accounts the member has, such as deposit accounts, loans, mortgages, or retirement accounts (IRA). On the right side of the page recent and future activity will be displayed. Quick links for the following will be displayed as well:

- Apply for a loan
- Loan and Account Rates
- Financial Calculators
- Credit Card Reward Redemption
- Apply for a Mortgage
- Make My Loan Payment

Accounts

Members can click on any of the listed accounts showing in the dashboard. Clicking on an account will take the member to the accounts widget. If a member selects pay for a loan it will take them to the transfer widget to start the payment. Members can click on the gear icon to choose which accounts will display in the dashboard, at least one account must be selected.

Dashboard Settings

Accounts

Choose the accounts you'd like to appear on your dashboard. You must select at least one account.

Checking

- ☒ MOMS ACCOUNT [REDACTED]
- ☒ [REDACTED] CHECKING [REDACTED]

Savings

- ☒ MONEY MARKET [REDACTED]
- ☒ SINGLE HSA [REDACTED]
- ☒ [REDACTED] SAVINGS [REDACTED]

Retirement Accounts

- ☒ [REDACTED] SAVINGS [REDACTED]

Mortgages

- ☒ Mortgage Loan [REDACTED]
- ☒ Mortgage Loan [REDACTED]

Cancel Save

Dashboard

Accounts

Checking	\$955.09
MOMS ACCOUNT [REDACTED]	\$981.17
[REDACTED] CHECKING [REDACTED]	-\$26.08

Savings	\$13.03
MONEY MARKET [REDACTED]	\$3.69
SINGLE HSA [REDACTED]	\$1.26
[REDACTED] SAVINGS [REDACTED]	\$8.08

Retirement Accounts	\$1.95
[REDACTED] SAVINGS [REDACTED]	\$1.95

Mortgages	\$199,750.00
Mortgage Loan [REDACTED]	\$0.00
Mortgage Loan [REDACTED]	\$199,750.00

Joint Owner Pending Transaction Available Balance

Link External Accounts



Get Started

Financial Resources & Education

Shopping for a Used Car

Getting a good deal on a used car involves both negotiating a good price and taking steps to make sure the car is reliable. Although buying a used car is often a smart financial decision, it's also a transaction full of potential for disaster. Many of us know someone who paid too much for a used car that fell apart soon after. To better your chances of getting a reliable car at a good price, follow these pointers.

August 28, 2012

Laws That Affect Your Health Insurance Be...

The majority of Americans are covered by some form of health insurance. Health insurance is regulated by federal laws, many of which are foreign to the average American. They were passed to provide protections to Americans at all stages of their lives. In addition to knowing what health insurance covers, it's a good idea to know the major laws that address these protections. The results could favor you tremendously at some point. This tutorial discusses several of the most prominent laws. It does not cover the Patient Protection and Affordable Care Act passed in 2010 under President Obama due to the lack of full implementation of the plan.


August 28, 2012

Last 7 days

There has been no activity to report for the last 7 days.

News and Information

Important information or news will be displayed, simply by clicking on the news and information button.



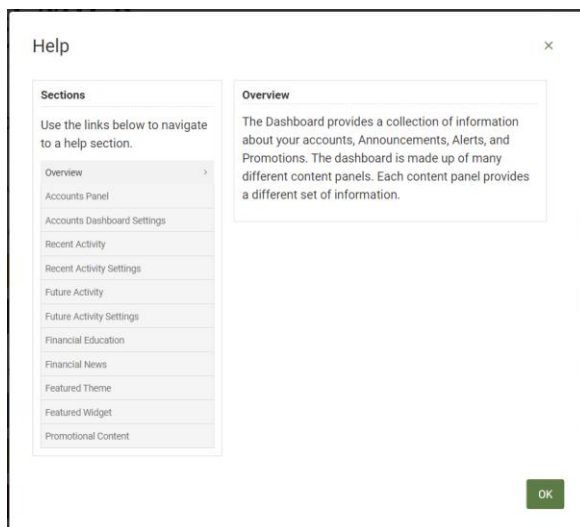
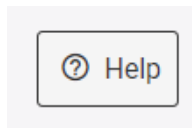
Information Regarding Year End Tax Documents
01/21/2014

Read this important article about year end tax documents for your Forms 1099, 1098 and 5498.
[\(read more\)](#)

View More

Help

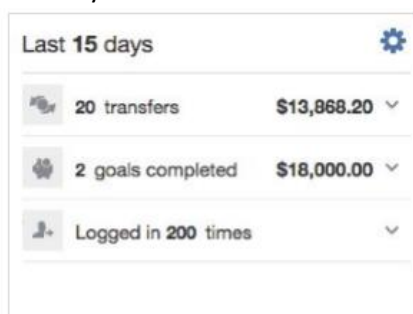
The help button be displayed on every page the member visits. Depending on the page the member is on, it will display different help options. The help button will be in upper right side of the page with a “?” and the word Help.



Recent Activity

The recent activity option automatically displays the last 7 days of recent account activity; however, this option can be customized based on the members preference.

- Transfers
- New Messages
- Account Alerts
- Login Activity
- Savings Goals Completed
- Bill Payments
- New Payees



Clicking on the gear icon, members can choose the amount of days for recent activity and which items to display.

Dashboard Settings

Recent Activity

You can choose how many days of recent activity, and what types of information you'd like displayed on your dashboard.

How many days?

What to Display

Choose which activities you'd like displayed.

- ☒ Transfers
- ☒ New Messages
- ☒ Account Alerts
- ☒ Login Activities
- ☒ Savings Goals Completed
- ☒ Bill Pay
- ☒ New Payees

Future Activity

The Future activity option automatically displays the last 7 days of future activity; however, this option can be customized based on the members preference.

- Transfers
- Pending Transactions
- Auto Draft Payments
- Bill Payments

Next 30 days

⚙

7 transfers

\$867.00

2 pending transactions

\$2,246.69

Clicking on the gear icon, members can choose the amount of days for future activity and which items to display.

Dashboard Settings

Upcoming Activity

You can choose how many days of upcoming activity, and what types of information you'd like displayed on your dashboard.

How many days?

What to display

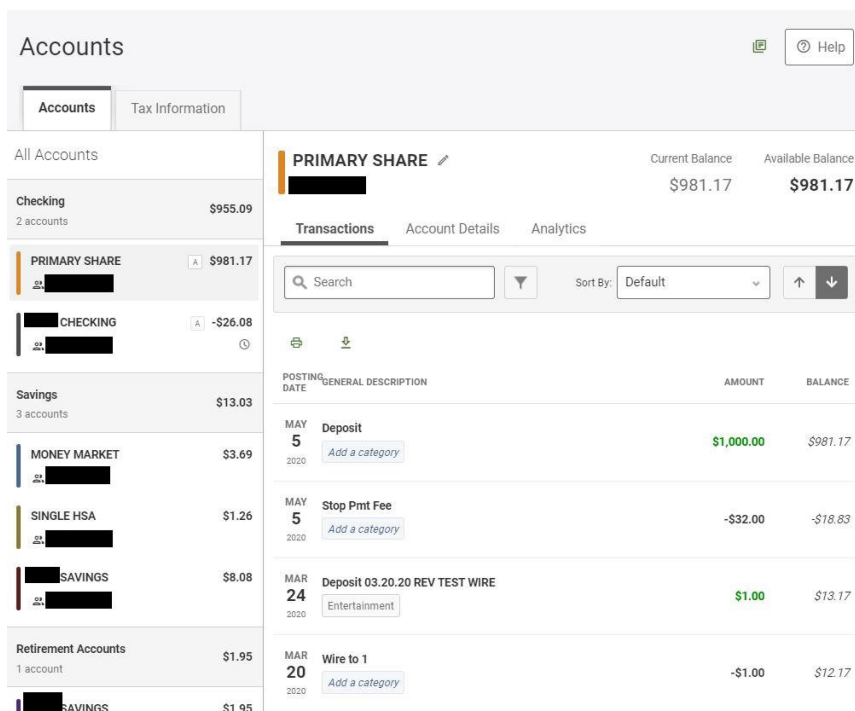
Choose which activities you'd like displayed.

- ☒ Transfers
- ☒ Pending Transactions
- ☒ Auto Draft Payments
- ☒ Bill Pay

Accounts Widget

The Accounts widget displays the member's accounts and provides the member the ability to:

- View current and available balances for all of their accounts
- View any recent alerts or pending transactions for those accounts
- View transaction history for their accounts
- Search and filter for specific transactions
- View account details
- View account analytics (account balance history, spending breakdown)
- View balance history for their accounts
- Print Transactions
- Download transactions



The screenshot shows the 'Accounts' widget with a sidebar on the left listing various account types and their balances. The main area displays the details for the 'PRIMARY SHARE' account, including its current and available balances, and a list of recent transactions.

Account Type	Balance
Checking (2 accounts)	\$955.09
PRIMARY SHARE	\$981.17
CHECKING	-\$26.08
Savings (3 accounts)	\$13.03
MONEY MARKET	\$3.69
SINGLE HSA	\$1.26
SAVINGS	\$8.08
Retirement Accounts (1 account)	\$1.95
SAVINGS	\$1.95

Posting Date	General Description	Amount	Balance
MAY 5 2020	Deposit Add a category	\$1,000.00	\$981.17
MAY 5 2020	Stop Pmt Fee Add a category	-\$32.00	-\$18.83
MAR 24 2020	Deposit 03.20.20 REV TEST WIRE Entertainment	\$1.00	\$13.17
MAR 20 2020	Wire to 1 Add a category	-\$1.00	\$12.17

Accounts displayed will be by the following:

- Checking
- Savings
- Retirement Accounts (IRA)
- Loans
- Mortgage

Account Transaction History

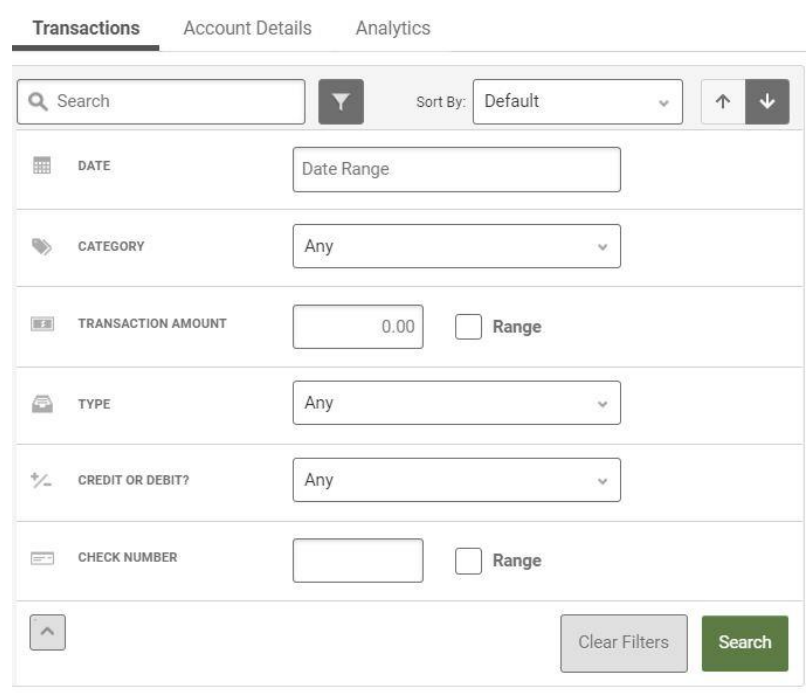
Transaction history allows the member to view their transaction history for a specific account. Selecting an account in the left pane displays account history (transactions) in the adjacent pane. Pending transactions are separated and displayed above posted transactions. Pending transactions are reflected in an account's available balance.

Transaction Searching

Use the search box to search for keywords in transaction history. Select the funnel icon next to the search box for more advanced search options.

Advanced Search Options available are:

- Keywords
- Date
- Category
- Transaction Amount
 - Range
- Type
 - ACH
 - ATM
 - Bill Pay
 - Card
 - Check
 - Dividends
 - Fees
 - Interest
 - Online Banking
 - Other
 - Payroll
 - POS
 - Retail ACH
 - Transfer
 - Wire
 - Withholding
- Credit or Debit
- Check Number
 - Range



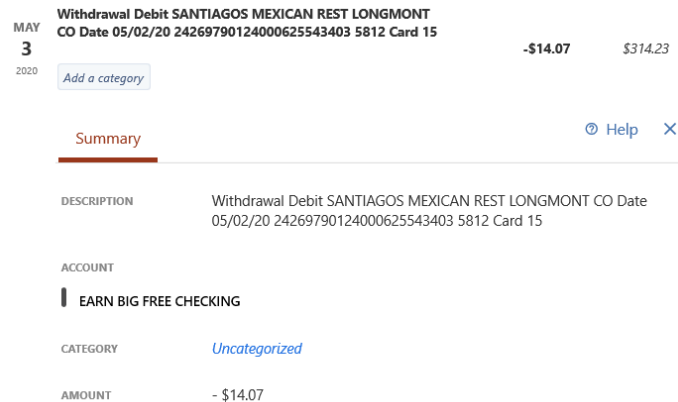
The screenshot shows the 'Transactions' tab selected in a navigation bar. Below the tab is a search interface with the following elements:

- A search bar with a magnifying glass icon and a placeholder 'Search'.
- A funnel icon to the right of the search bar.
- A 'Sort By:' dropdown menu set to 'Default'.
- Up and down arrow icons for sorting.
- Filter sections:
 - DATE:** A 'Date Range' input field.
 - CATEGORY:** A dropdown menu set to 'Any'.
 - TRANSACTION AMOUNT:** An input field with '0.00' and a 'Range' checkbox.
 - TYPE:** A dropdown menu set to 'Any'.
 - CREDIT OR DEBIT?:** A dropdown menu set to 'Any'.
 - CHECK NUMBER:** An input field and a 'Range' checkbox.
- At the bottom right, there are 'Clear Filters' and 'Search' buttons.

Transaction Details

Clicking on any transaction will show the transaction summary. The following will appear in the summary:

- Description
 - Can click and send a message to the Credit Union for assistance
- Amount
- Help
- Account
- Category



Transaction Summary for MAY 3 2020: Withdrawal Debit SANTIAGOS MEXICAN REST LONGMONT CO Date 05/02/20 24269790124000625543403 5812 Card 15. Amount: -\$14.07, Balance: \$314.23.

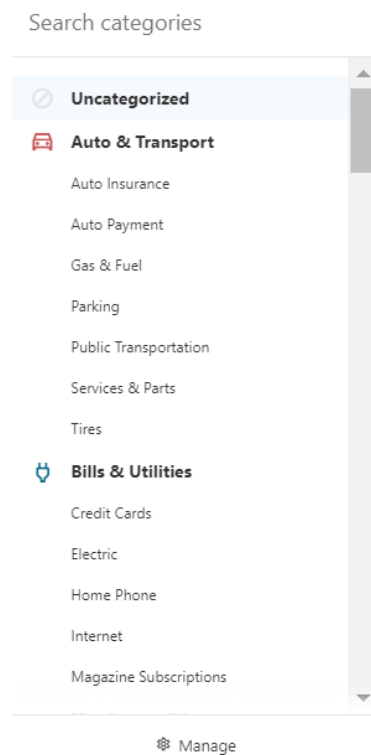
Summary

DESCRIPTION	Withdrawal Debit SANTIAGOS MEXICAN REST LONGMONT CO Date 05/02/20 24269790124000625543403 5812 Card 15
ACCOUNT	EARN BIG FREE CHECKING
CATEGORY	Uncategorized
AMOUNT	- \$14.07

Transaction Categories

Transactions can be categorized and edited per the preference of the member. This can be done by simply clicking add a category or if a transaction has been labeled, click on the name of the category. Once the category box appears choose the category you would like.

Note: Any transactions categorized or edited will only be visible to the member who customized the transaction.



Search categories

- Uncategorized
- Auto & Transport**
 - Auto Insurance
 - Auto Payment
 - Gas & Fuel
 - Parking
 - Public Transportation
 - Services & Parts
 - Tires
- Bills & Utilities**
 - Credit Cards
 - Electric
 - Home Phone
 - Internet
 - Magazine Subscriptions



Manage

Account Details (Deposit Accounts)

Members can view additional account details by selecting an account in the left pane and then choosing the Account Details tab at the top of the right pane. The following will be displayed:

- Nickname
- Available Balance
- Current Balance
- MICR Account Number
 - Used for Direct Deposits or Payments to Merchants
- Interest Paid Year to Date

Clicking the printer icon will print the page.

EARN BIG FREE CHECKING 		Current Balance	Available Balance
		\$1,128.40	\$1,128.40
<div> <div>☰ Transactions</div> <div>ⓘ Account Details</div> <div>📈 Analytics</div> </div>			
			
NICKNAME	EARN BIG FREE CHECKING		
AVAILABLE BALANCE	\$1,128.40		
CURRENT BALANCE	\$1,128.40		
MICR ACCOUNT NUMBER	100050000123456		
INTEREST PAID YEAR TO DATE	\$1.79		

Account Details (Loans)

Members can view additional loan details by selecting a loan in the left pane and then choosing the Account Details tab at the top of the right pane. Some or all of the following will be displayed:

- Nickname
- Ledger Balance
- Escrow Balance
- Available Balance
- Current Balance
- Past Due Amount
- Next Payment Amount
- Principal and Interest Amount
- Next Payment Date
- Interest Paid Last Year
- Interest Rate
- MICR Account Number
- Credit Limit Amount
- Current Loan Payoff Amount
- Last Statement Balance

Note: Some of the details listed above will not appear based on the type of loan.

Mortgage Loan

Available Balance

Current Balance

\$0.00

\$199,750.00

Transactions

Account Details

Analytics

NICKNAME

Mortgage Loan

LEDGER BALANCE

\$199,750.00

ESCROW BALANCE

\$0.00

PAST DUE AMOUNT

\$0.00

NEXT PAYMENT AMOUNT DUE

\$1,300.00

PRINCIPAL AND INTEREST AMOUNT

\$1,300.00

NEXT PAYMENT DATE

01/01/2014

INTEREST PAID YEAR TO DATE

\$1,550.00


INTEREST RATE

4.500 %

Editing Account Details

Members can create nicknames, color code, or hide an account. This can be done by clicking on the pencil icon next to the account name. Once you have completed any changes, click save.

Nicknaming an account within Online Banking and will not appear on Member Statements, Notices, or other Credit Union documentation.

EARN BIG FREE CHECKING 		Current Balance	Available Balance
		\$18.16	\$18.16
Transactions	Account Details	Analytics	

Edit Account Details

Account	EARN BIG FREE CHECKING –
Nickname	<input type="text" value="EARN BIG FREE CHECKING"/> <small>(Maximum characters allowed: 25)</small>
Account Color	<div><div></div></div>

Hide Account

You may hide this account from widgets, such as Dashboard, My Accounts, Transfers, etc. Don't worry, you will not lose any transaction data and it will all still be there should you decide to come back and un-hide this account.

Hide This Account ☐

Cancel

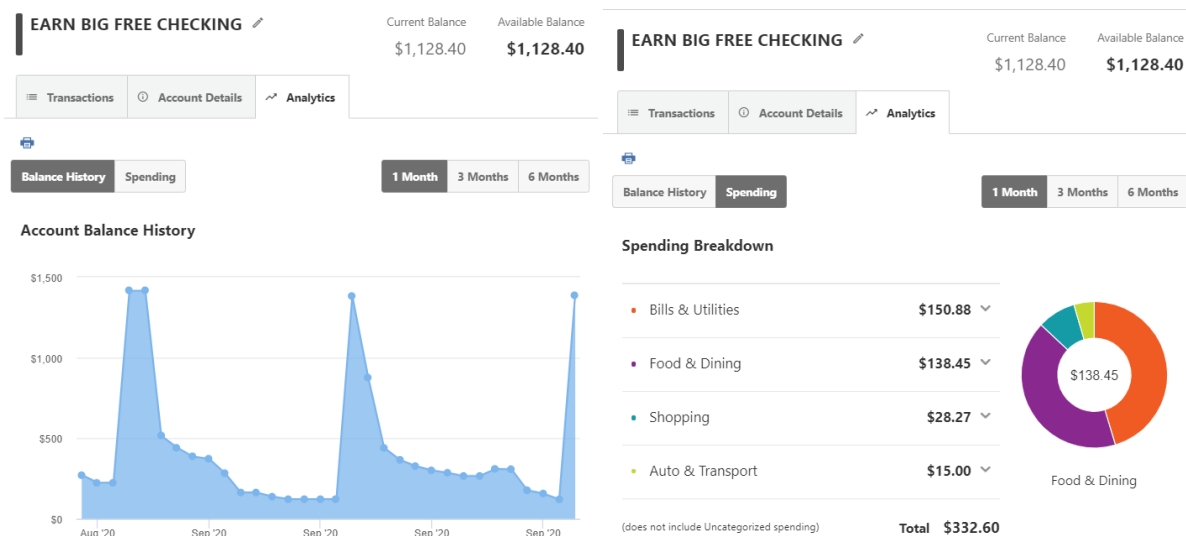
Save

Account Analytics


Members can view account analytic details by selecting an account in the left pane and then choosing the Account Analytics tab at the top of the right pane. Members will be able to view balance or spending analytics for the specific account.

- Balance
 - Displays a graph of the selected account's balance over the specified date range.
- Spending (Only for Deposit Accounts)
 - Displays a breakdown of categorized expenses over the specified date range
- Timeframe
 - 1 Month
 - 3 Months
 - 6 Months

Clicking on the printer icon will print the current page.



Export Transactions

You can export your transactions by clicking on the download icon  at the top of the list of transactions. You can download a comma-separated value file (CSV), a file formatted for Microsoft Money, a file formatted for QuickBooks, or a file formatted for Quicken. You can select the download version type in the Format dropdown box.

Exporting Transactions

1. Select Download Format
2. Select Start Date
3. Select End Date
4. Select Account(s)
5. Click Download

Download Transactions

Downloading to Quicken

This method allows you to update all of your accounts with one click. This service supports the latest version as well as the two previous versions of Quicken. This includes downloading financial data from financial institutions, and technical support.

Downloading to your desktop

You can download account information to your desktop as a comma-delimited file or comma-separated value (CSV) file and import it into Microsoft Excel and most other spreadsheet programs on Windows or Mac.

Download Format

Select

Select

CSV (Comma-Separated Val...

OFX (Open Financial Exchan...

QFX (Quicken WebConnect)

QBO (QuickBooks)

Download Transactions

Download Options

Download Format

CSV (Comma-Separated Values)

▼

Start Date

mm/dd/yyyy

📅

End Date






09/30/2020

📅

Select Accounts

🔍 Search

Unselect All

<input checked="" type="checkbox"/>	 MONEY MARKET	\$0.73	▲
<input type="checkbox"/>	 SINGLE HSA	\$1.26	
<input type="checkbox"/>	 EARN BIG FREE CHECK...	⌚ \$18.16	
<input type="checkbox"/>	 0003 SAVINGS	\$1.94	
<input type="checkbox"/>	 0002 CHECKING	⌚ \$10.45	▼

Download

Quicken and Quickbooks Tips

Important: Deactivating the old connection to Premier Members and re-establishing it is a critical step in the process. Also, ensure that your accounts are mapped to the existing accounts in Quicken or QuickBooks and new accounts are not created inadvertently.

Please refer to the Export Transactions section in this guide for manual file downloading to Quicken and QuickBooks. The QuickBooks desktop app does not support automated updates

Contact information for Quicken and QuickBooks for additional support:

QuickBooks: 1-800-446-8848, Quicken: 1-888-311-7276

Quicken Windows Express Web Connect

1. Deactivate online banking connection for accounts connected to the financial institution that is requesting this change.
 - a. Choose **Tools > Account List**.
 - b. Click **Edit** on the account to deactivate.
 - c. In Account Details, click **Online Services**.
 - d. Click **Deactivate**. Follow prompts to confirm deactivation.
 - e. Click the **General** tab.
 - f. Delete Financial Institution and Account Number information. Click **OK** to close window.
 - g. Repeat steps for any additional accounts that apply.
2. Reconnect the online banking connection for your accounts.
 - a. Choose **Tools > Account List**.
 - b. Click **Edit** on the account you want to activate.
 - c. In Account Details, click **Online Services** and then choose **Set up Now**.
 - d. Type your institution's name in the search field and click Next.
 - e. Enter your financial institution credentials.

Express Web Connect uses the same credentials you use for your institution's online banking login.

Important: If your credentials do not work, contact us.

Ensure you associate the accounts to the appropriate accounts already listed in Quicken. Select **Link to an existing account** and select the matching accounts in the drop-down menu.

Important: Do NOT choose "Create a new account" unless you intend to add a new account to Quicken. If you are presented with accounts you do not want to track in this data file, choose Ignore – Don't Download into Quicken or click Cancel.

After all accounts have been matched, click **Next** and then **Done**.

MacQuicken Connect

Activate the online banking connection for accounts connected to the financial institution that is requesting this change.

1. Click your account in the Accounts list on the left side.
2. Choose **Accounts > Settings**.
3. Select **Set up transaction download**.
4. Enter your financial institution name in the search field, select the correct option and click **Continue**.
5. Enter your financial institution credentials.
 - Express Web Connect uses the same credentials you use for your institution's online banking login.

Important: If your credentials do not work, contact us.

6. In the "Accounts Found" screen, ensure you associate each new account to the appropriate account already listed in Quicken. Under **Action**, choose **Link** to pick your existing account.

Important: Do NOT select "ADD" in the Action column unless you intend to add a new account to Quicken.

7. Click **Finish**.

Quicken Windows Web Connect

1. Deactivate online banking connection for accounts connected to financial institution that is requesting this change.
 - a. Choose **Tools > Account List**.
 - b. Click **Edit** on the account to deactivate.
 - c. In Account Details, click **Online Services**.
 - d. Click **Deactivate**. Follow prompts to confirm deactivation.
 - e. Click the **General** tab.
 - f. Delete Financial Institution and Account Number information.
 - g. Click **OK** to close window.
 - h. Repeat steps for any additional accounts.

2. Reconnect online banking connection for accounts that apply.
 - a. Download a Quicken Web Connect file from your financial institution's online banking site.
 - b. In Quicken, choose **File > File Import > Web Connect (.QFX) File**.
 - c. Use the import dialog to select the Web Connect file you downloaded. An "Import Downloaded Transactions" window opens.
 - d. Choose **Link to an existing account**. Select the matching account in the drop-down menu. Associate the imported transactions to the correct account listed in Quicken.
 - e. Repeat this step for each account you have connected to this institution.

Quicken Mac Web Connect

Activate online banking connection for accounts connected to financial institution that is requesting this change.

1. Select your account under the Accounts list on the left side.
2. Choose **Accounts > Settings**.
3. Select **Set up transaction download**.
4. Enter your financial institution name in the search field, select the correct option and click **Continue**.
5. Log into your financial institutions online banking site and download your transactions to your computer.

Important: Take note of the date you last had a successful connection. If you have overlapping dates in the web-connect process, you may end up with duplicate transactions.

6. Drag and drop the downloaded file into the box titled **Drop download file**. Choose **Web Connect** for the “Connection Type” if prompted
7. In the “Accounts Found” screen, ensure you associate each new account to the appropriate account already listed in Quicken. Under the Action column, click **Link** to pick your existing account.

Important: Do NOT select “ADD” in the Action column unless you intend to add a new account to Quicken.

8. Click **Finish**.

Tax Information

Members will be able to view dividends earned on deposit accounts, interest paid on loans, withholdings, fees, and penalties. This can be done by clicking on the tax information tab next to accounts.

Accounts

Tax Information

Year-to-Date Totals

ACCOUNT	2020 INTEREST / DIVIDEND	2020 WITHHOLDING	2020 PENALTY	2020 FEES / CAP INT
PRIMARY SHARE	\$0.00	\$0.00	\$0.00	-
0002 CHECKING	\$0.00	\$0.00	\$0.00	-
MONEY MARKET	\$0.00	\$0.00	\$0.00	-
SINGLE HSA	\$0.00	\$0.00	\$0.00	-
0000 SAVINGS	\$0.00	\$0.00	\$0.00	-
0003 SAVINGS	\$0.00	\$0.00	\$0.00	-
Mortgage Loan	\$0.00	-	-	-
Mortgage Loan	\$1,550.00	-	-	-
TOTAL	\$1,550.00	\$0.00	\$0.00	

Dividends Earned

Interest Paid

Dividends Earned						
ACCOUNT	2019 DIVIDEND	2019 WITHHOLDING	2019 PENALTY	2020 DIVIDEND	2020 WITHHOLDING	2020 PENALTY
MONEY MARKET	\$0.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
SINGLE HSA	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0000 SAVINGS	\$0.11	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL	\$0.17	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Interest Paid		
ACCOUNT	2019 INTEREST	2020 INTEREST
Mortgage Loan	\$0.00	\$0.00
Mortgage Loan	\$0.00	\$1,550.00
TOTAL	\$0.00	\$1,550.00

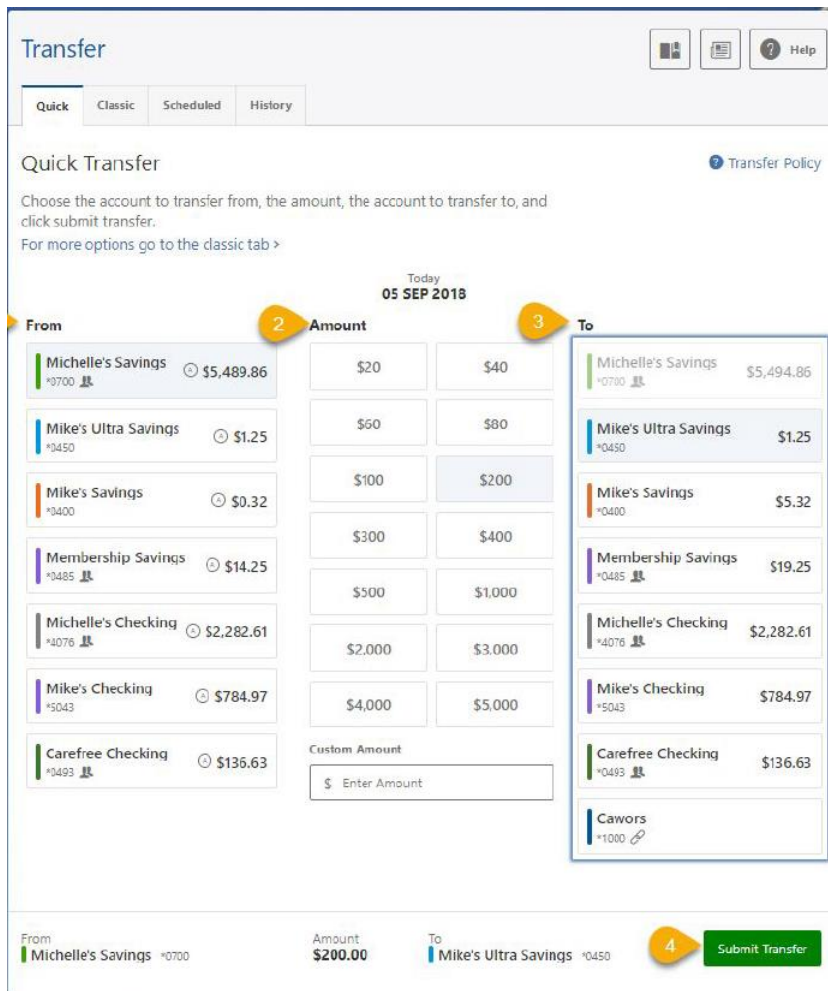
Transfer Widget

The Transfer widget provides the ability to perform an immediate transfer of funds, pay loans, and schedule future or recurring transfers. There are two options to start a transfer: Quick Transfer and Classic Transfer.

Quick Transfer

Quick Transfer offers a streamlined method for members to submit immediate one-time transfers.

1. Click the account you want to transfer from.
2. Click the amount to transfer from the list of convenient predetermined amounts, or by entering a specific amount in the custom amount section.
3. Click the account you want to transfer to.
 - a. Members can make transfers to and from internal and external accounts. Additionally, members can make cash advances and loan payments. However, they cannot select an external account as both the to and from source.
4. Click the Submit Transfer button.



Transfer

Quick Classic Scheduled History

Quick Transfer [Transfer Policy](#)

Choose the account to transfer from, the amount, the account to transfer to, and click submit transfer.
For more options go to the classic tab >

Today
05 SEP 2018

From	Amount	To
Michelle's Savings *3700 \$5,489.86	\$20	Michelle's Savings *0700 \$5,494.86
Mike's Ultra Savings *3450 \$1.25	\$50	Mike's Ultra Savings *0450 \$1.25
Mike's Savings *3400 \$0.32	\$100	Mike's Savings *0400 \$5.32
Membership Savings *3485 \$14.25	\$200	Membership Savings *0485 \$19.25
Michelle's Checking *4076 \$2,282.61	\$300	Michelle's Checking *4076 \$2,282.61
Mike's Checking *5043 \$784.97	\$400	Mike's Checking *5043 \$784.97
Carefree Checking *3493 \$136.63	\$500	Carefree Checking *0493 \$136.63
	\$1,000	Cawors *1000
	\$2,000	
	\$3,000	
	\$4,000	
	\$5,000	

Custom Amount
\$ Enter Amount


From: Michelle's Savings *0700 Amount: **\$200.00** To: Mike's Ultra Savings *0450 **Submit Transfer**

5. The *Confirm Transfer* window will display.
6. Review the transfer details.
7. Click the **Confirm Transfer** button.
8. A *Success* message will display, to confirm your transfer has been completed.
9. Click on the X icon at the top right of the screen to close the *Success* message screen (to exit out)

[OR]

10. Click on one of the option buttons at the bottom of the screen to either **Make Another Transfer** (which will bring you back to the Quick Transfers tab) or to **Go To Transfer Activity** (which will bring you to the **History** tab).

Confirm Transfer ✕

Transfer From Michelle's Savings *0700 


Transfer To Mike's Ultra Savings *0450

Transfer Amount \$200.00


Transfer Date 05 SEP 2018

Frequency One Time

Cancel
Confirm Transfer


Success

Your transfer of \$200.00 has been completed.

Transfer From Michelle's Savings *0700 

Transfer To Mike's Ultra Savings *0450

Transfer Date 05 SEP 2018

Frequency One Time

Make Another Transfer
Go to Transfer Activity

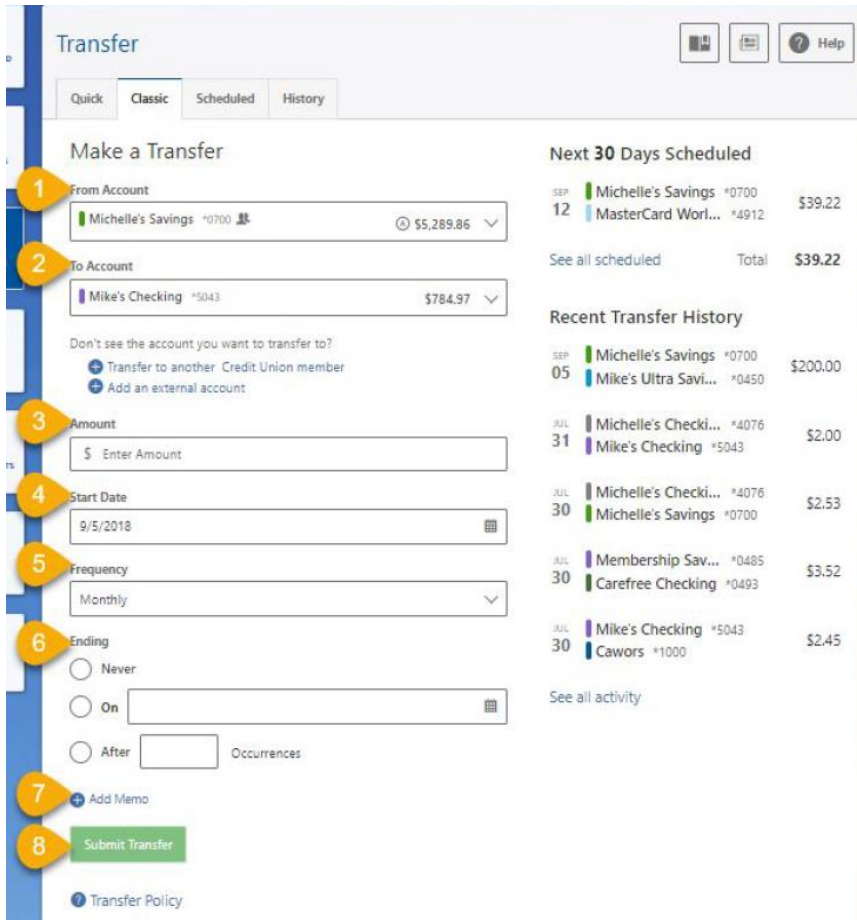
Classic Transfer

The Classic transfers tab allows members to perform both one-time and recurring transfers, as well as loan payments. Members can add external accounts from another financial institution, or Member to Member accounts for transfers. Scheduled and recent transfer activity up to the five most recent transfers, within the next 30 days. There are links that take the member to the Scheduled or History tabs to see full details.

Completing a Transfer

1. Click the account you want to transfer from.
2. Click the account you want to transfer to.
 - a. Members can make transfers to and from both internal and external accounts. Additionally, members can make cash advances and loan payments.
3. Select the Amount you want to transfer.
4. Choose the Date (or Start Date) you want the transfer to take place.
5. Select the Frequency the transfer will repeat on. (See Frequencies)

6. Select the Ending date of the recurring transfer, if prompted. (Depending on which frequency you chose.)
7. Add memo (optional).
8. Click the Submit Transfer button.



Transfer

Quick Classic Scheduled History

Make a Transfer

1 From Account
Michelle's Savings *0700 \$5,289.86

2 To Account
Mike's Checking *5043 \$784.97

Don't see the account you want to transfer to?
[Transfer to another Credit Union member](#)
[Add an external account](#)

3 Amount
\$ Enter Amount

4 Start Date
9/5/2018

5 Frequency
Monthly

6 Ending
☐ Never
☐ On
☐ After Occurrences

7 Add Memo

8 Submit Transfer

[Transfer Policy](#)

Next 30 Days Scheduled

Date	Account	Amount
SEP 12	Michelle's Savings *0700	\$39.22
SEP 12	MasterCard Worl... *4912	\$39.22
See all scheduled		Total \$39.22

Recent Transfer History

Date	Account	Amount
SEP 05	Michelle's Savings *0700	\$200.00
SEP 05	Mike's Ultra Savi... *0450	\$200.00
JUL 31	Michelle's Checki... *4076	\$2.00
JUL 31	Mike's Checking *5043	\$2.00
JUL 30	Michelle's Checki... *4076	\$2.53
JUL 30	Michelle's Savings *0700	\$2.53
JUL 30	Membership Sav... *0485	\$3.52
JUL 30	Carefree Checking *0493	\$3.52
JUL 30	Mike's Checking *5043	\$2.45
JUL 30	Cawors *1000	\$2.45
See all activity		

Members can set up transfers or payments based on any of the following four transfer scenarios:

- One-time immediate transfer
 - Creates a one-time, immediate transfer. When a transfer is executed, a confirmation screen will appear to confirm the details of the transfer
- One-time future-dated transfer
 - Specify a future date as to when that transfer should execute.
- Immediate recurring transfer
 - Create an immediate recurring transfer, specify the frequency and when the recurring transfer should end.
- Future-dated recurring transfer
 - Specify a future date as to when a transfer should execute and specify the frequency and when the recurring transfer should end.

Recurring Transfer Options

The following frequencies can be selected for a recurring transfer:

- Yearly
- Monthly
- Semi-Monthly
- Weekly
- Daily
- Biweekly
- End of Month
- Quarterly
- Every Other Month
- Every 4 Weeks
- Every 6 Months

The following recurrence end options can be selected:

- Never
- On Certain Date
- After X (number of) Occurrences

Loan Payments

Completing a Payment

1. Click the account you want to transfer from.
2. Click the loan you want to make a payment to.
 - a. Members can make payments from both internal and external accounts.
3. Select any of the following payment options:
 - Current Balance
 - The current balance of the loan will be paid
 - Last Statement Balance
 - The balance from the previous statement will be paid
 - Minimum Due
 - The minimum amount due on the loan will be paid
 - Past Due Amount
 - The past due amount will be paid
 - Pay Off
 - Will pay off the loan in full
 - "Other"
 - Any dollar amount can be entered to make a payment
4. Choose the Date (or Start Date) you want the payment to take place.
5. Select the Frequency the payment will repeat on. (See Frequencies)
6. Select the Ending date of the recurring payment, if prompted. (Depending on which frequency you chose.)

7. Add memo (optional).
8. Click the Submit Transfer button.

From Account
EARN BIG FREE CHECKING \$3000.00 ▼

To Account
HELOC \$12,000.00 ▼

Don't see the account you want to transfer to?
[Transfer to another Premier Members CU member](#)
[Add an external account](#)

Amount
☐ Current Balance \$12,000
☐ Last Statement Balance \$0.00
☒ Minimum Due \$200.00
☐ Past Due Amount \$100.00
☐ Pay Off – Please Call Us For Payoff Statement \$12,123.45
☐ Other \$ \$0.00

Total \$200.00

Date
11/02/2020

Frequency
One Time ▼

[Add Memo](#)

Submit Transfer

Mortgage Payments

Completing a Payment

1. Click the account you want to transfer from.
2. Click the mortgage you want to make a payment to.
3. Select the Regular Payment.
 - a. Enter additional principal amount (Optional).
 - i. External Accounts will not be able to select this option. Please see additional instructions on the next page.
4. Choose the Date (or Start Date) you want the payment to take place.
5. Select the Frequency the transfer will repeat on. (See Frequencies)
6. Select the Ending date of the recurring transfer, if prompted. (Depending on which frequency you chose.)

From Account
EARN BIG FREE CHECKING \$3,000.00 ▼

To Account
MORTGAGE LOAN \$200,000.00 ▼

Don't see the account you want to transfer to?
[Transfer to another Premier Members CU member](#)
[Add an external account](#)

Amount
☒ Regular Payment **Due 01 NOV 2020** \$1,000.00
☐ Additional Principal(Optional)
 \$

Total \$1,000.00

Date
11/02/2020

Frequency
One Time ▼

[Add Memo](#)

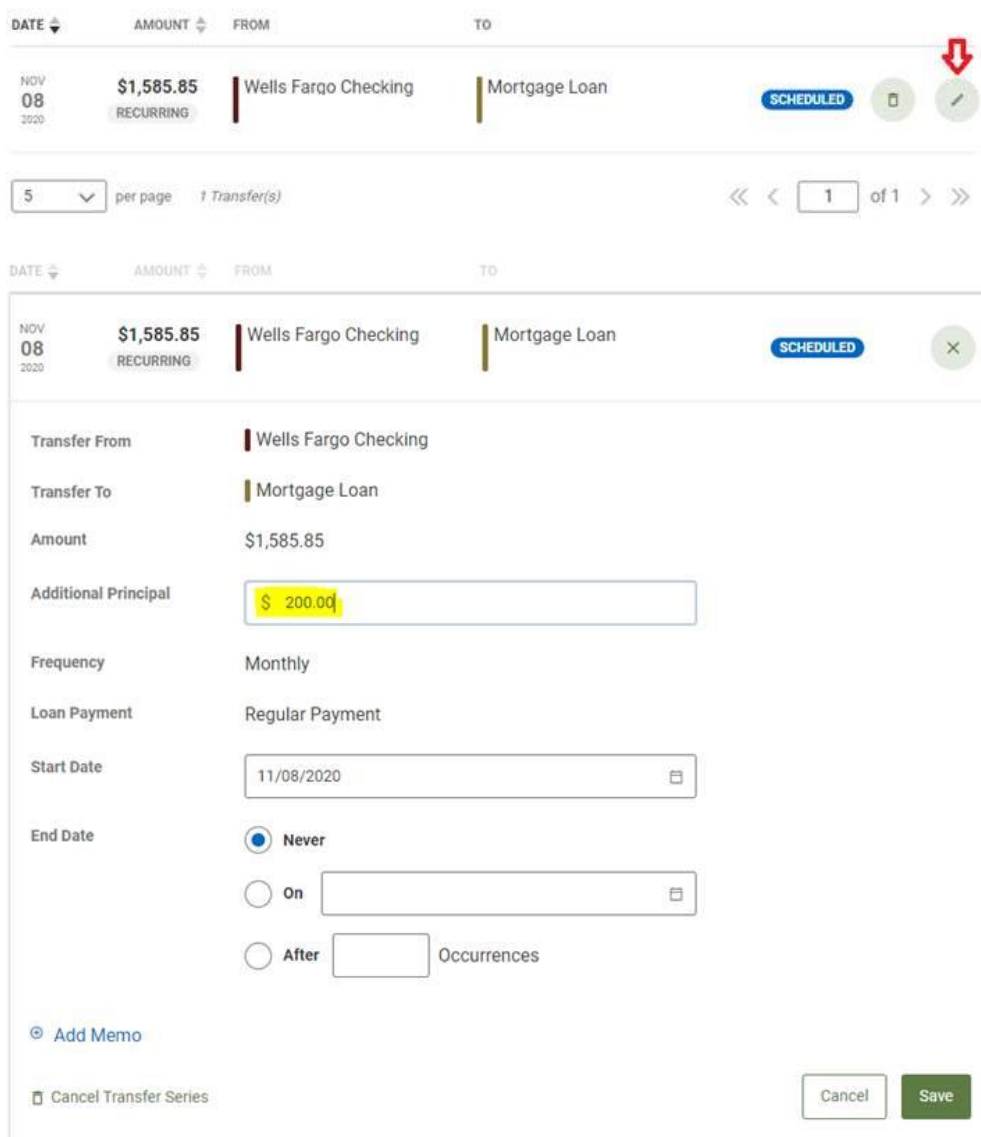
Submit Transfer

7. Add memo (optional).
8. Click the Submit Transfer button.

Adding Additional Principal to a Mortgage Payment (External Account)

The additional principal option will not display for mortgage payments made from an external account. Once you have created your mortgage payment, please follow the steps below to add additional principal to your mortgage payment.

1. Create Mortgage Payment
2. Click Scheduled
3. Click on pencil icon
4. Enter dollar amount in “Additional Principal”
5. Click Save



The screenshot displays the online banking interface for a mortgage payment. At the top, there is a header with columns for DATE, AMOUNT, FROM, and TO. Below this, a payment entry is shown for NOV 08 2020, with an amount of \$1,585.85, recurring, from Wells Fargo Checking to Mortgage Loan. A red arrow points to a pencil icon in the top right corner of the payment entry. Below the payment entry, there is a pagination bar showing 5 per page and 1 Transfer(s). The main form area shows the details of the mortgage payment, including Transfer From (Wells Fargo Checking), Transfer To (Mortgage Loan), Amount (\$1,585.85), and Frequency (Monthly). The Additional Principal field is highlighted in yellow and contains the value \$ 200.00. Other fields include Loan Payment (Regular Payment), Start Date (11/08/2020), and End Date (Never). At the bottom, there is a link to Add Memo, a checkbox for Cancel Transfer Series, and buttons for Cancel and Save.

Member-to-Member Transfers

Members have the ability to transfer funds to another members account at the Credit Union. *No account balances will be displayed once another member's account has been added.*

Members have the ability to set up member-to-member transfers to other members who also bank with the Credit Union. The member-to-member transfer allows the ability for an account to be transferred to *NOT* from. An email will be sent to the member notifying them of the connection

Note: No account balances will be displayed once another member's account has been added.

Adding an Account Number for Member-to-Member Transfer

1. Click Transfers
2. Click Classic tab
3. Click Transfer to another Premier Members CU member
4. Enter the following information:
 - a. Last Name or Business Name
 - b. Account number
 - c. Share or Loan ID Number
 - d. Click "Save Account for Future Uses"
 - i. At member's discretion
 - e. Enter Nickname for added account
5. Click Save

An email will be sent to both members notifying them of the connection.

External Accounts

Members can transfer money TO or FROM an Account they own at another financial institution using this option. Members requesting a relationship to an Account Outside of PMCU must be an owner on the Outside Account. Daily and monthly transfer limitations apply and transfers TO/FROM Accounts Outside of PMCU must be scheduled; immediate transfers are not available. Adding an external account be done within the classic transfer tab or in settings.

Note: There is a daily limit of \$5,000 dollars and a monthly limit of \$15,000.

Adding External Accounts for Transfer

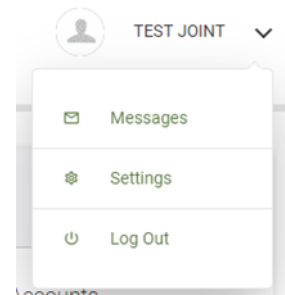
Classic Transfer Tab:

1. Click Transfers
2. Click Classic tab
3. Click Add an External Account
 - a. Member must read and agree to disclosures pop up

Don't see the account you want to transfer to?

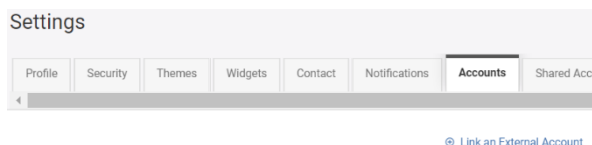
 - ⊕ Transfer to another Premier Members CU member
 - ⊕ Add an external account
4. The *Add Account at Another Bank* window is displayed.
 - a. Select an Account Type

- b. Valid Routing Number
 - c. Account Number
 - d. Nickname
 - e. Click Save
5. Once set up, 2 micro deposits and a withdrawal will be sent to the external account, and will need to verify that \$ amount.
 - a. The micro deposits take 2-3 business days to appear
 - i. This is how the system validates that this is your information/account at the external FI
6. Members can verify the micro deposit by doing the following:
 - a. Click on Name in upper right-hand corner
 - b. Click on settings
 - c. Accounts
 - d. Will be under ACH with a Pending status
 - e. Click confirm and enter amounts
 - i. Member will have 4 attempts to verify the micro deposits.
 1. If the member fails all four, they will need to start the process over again.
7. Once the account has been validated, the member can initiate a transfer.
8. The transfer is NOT immediate.
9. When the member sets up the transfer, the screen will tell them the date that the transfer is expected to occur on.
 - a. The transfer will occur via ACH



Settings:

1. Click on your name in the upper right side of the page
2. Click Settings
3. Click on Accounts tab



4. Click Link an External Account
5. Select External transfer account
6. The *Add Account at Another Bank* window is displayed.
 - a. Select an Account Type
 - b. Valid Routing Number
 - c. Account Number
 - d. Nickname
 - e. Click Save
7. Once set up, 2 micro deposits and a withdrawal will be sent to the external account, and members will need to verify that \$ amount.
 - a. The micro deposits take 2-3 business days to appear

- i. This is how the system validates that this is your information/account at the external FI
8. Members can verify the micro deposit by doing the following:
 - a. Click on Name in upper right-hand corner
 - b. Click on settings
 - c. Accounts
 - d. Will be under ACH with a Pending status
 - e. Click confirm and enter amounts
 - i. Member will have 4 attempts to verify the micro deposits.
 1. If the member fails all four, they will need to start the process over again.
9. Once the account has been validated, the member can initiate a transfer.
10. The transfer is NOT immediate.
11. When the member sets up the transfer, the screen will tell them the date that the transfer is expected to occur on.
 - a. The transfer will occur via ACH

Viewing/Editing an ACH Account

Settings Option:

1. Click on Name in upper right-hand corner
2. Click on settings
3. Go to Accounts
 - a. Will be under ACH
4. Click the pencil icon to view account details

More Widget Option:

1. Click the More widget
2. Select Widget Options
3. Click Accounts
 - a. Will be under ACH
4. Click the pencil icon to view account details

Deleting an ACH Account

Settings Option:

1. Click on Name in upper right-hand corner
2. Click on settings
3. Go to Accounts
 - a. Will be under ACH
4. Click the trash can icon to delete the account

More Widget Option:

1. Click the More widget
2. Select Widget Options
3. Click Accounts
 - a. Will be under ACH
4. Click the trash can icon to delete the account

Members will be able to link an external account to view balances, loans, and transactions. A member will not be able to conduct transactions with the linked external account.

Linking an External Account at Another Financial Institution

Dashboard Widget

1. Click Get Started in the Link External Accounts section of the dashboard widget
2. Search for your External Financial Institution
 - a. As you start typing a list will generate
3. Select your Financial Institution
4. Enter the online user name and password for that financial institution
5. Click Submit
6. Click close if you are done or you may link another financial institution

LinkExternalAccounts



Link Accounts

1. SELECT

2. VERIFY

3. VIEW

Wells

Wells Fargo

https://www.wellsfargo.com/

Wells Fargo HSA

https://www.wellsfargo.com/

Wells Fargo Advisors

https://www.wellsfargoadvisors.com/

Wells Fargo- The Private Bank

https://www.wellsfargo.com/the-private-bank/

Wells Fargo/Equiniti Shareowner Online

http://www.wellsfargo.com/

Wells Fargo (Your Retirement Plan)

https://www.wellsfargo.com/retirementplan/

Wells Fargo Asset Management

https://www.wellsfargoassetmanagement.com/

Wells Fargo (Commercial Electronic Office)

https://www.wellsfargo.com/com/

Wells Fargo Retirement Plan

https://www.wellsfargo.com/retirementplan/wrs/index

Link Accounts

1. SELECT

2. VERIFY

3. VIEW

Wells Fargo HSA

www.wellsfargo.com

Please enter your Wells Fargo HSA online account credentials.

User Name

User Name

Password

Password

SHOW

Re-enter Password

Re-enter Password

Visit your financial institution's site to retrieve or create your username and password. This will open a new window.

SUBMIT >

By providing your credentials, we verify in real time that you own the account you want to link. We then use this information to establish a secure connection with your financial institution.

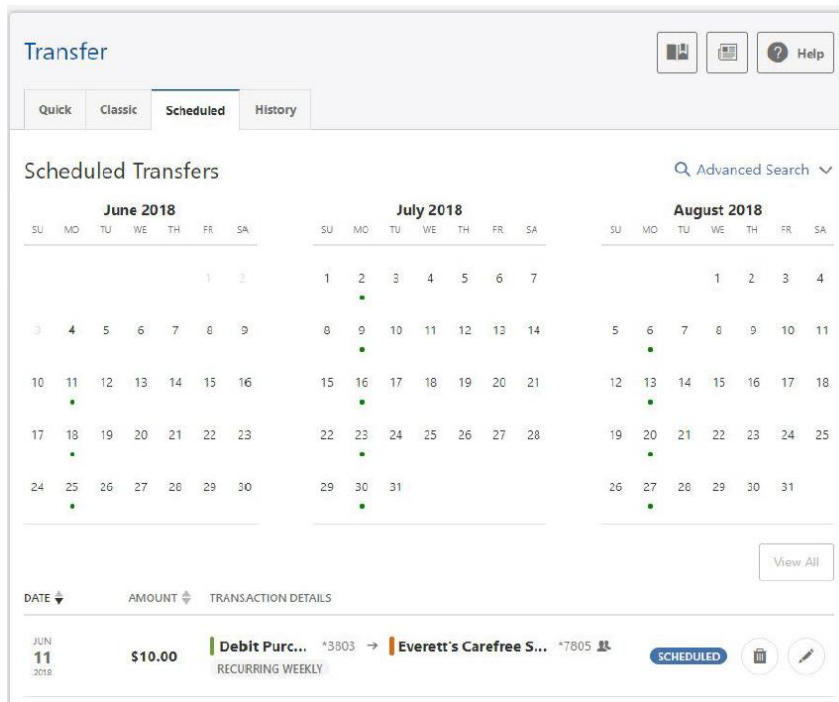
thawte

Settings Option:

1. Click on Name in upper right-hand corner
2. Click on settings
3. Go to Accounts
4. Click Link an External Account
5. Select Link Accounts from Another Financial Institution
6. Search for your External Financial Institution
 - a. As you start typing a list will generate
7. Select your Financial Institution
8. Enter the online user name and password for that financial institution
9. Click Submit
10. Click close if you are done or you may link another financial institution

Scheduled Tab

The scheduled tab allows members to view, edit, and delete all future-dated, one-time, and recurring transfers. Selecting a calendar date will filter the list of scheduled transfers specifically to the list of transfers scheduled for that day.



Transfer

Quick Classic **Scheduled** History

Scheduled Transfers

Advanced Search

June 2018 July 2018 August 2018

View All

DATE	AMOUNT	TRANSACTION DETAILS
JUN 11 2018	\$10.00	Debit Purc... *3803 → Everett's Carefree S... *7805

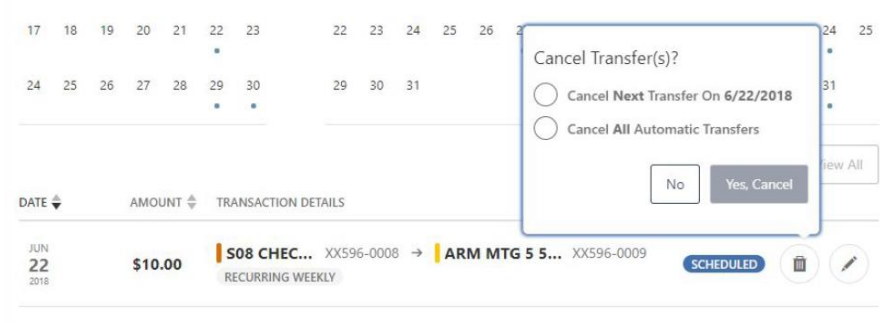
RECURRING WEEKLY

SCHEDULED

The scheduled tab defaults to display five transfers per page, however members can choose to display up to twenty transfers per page.

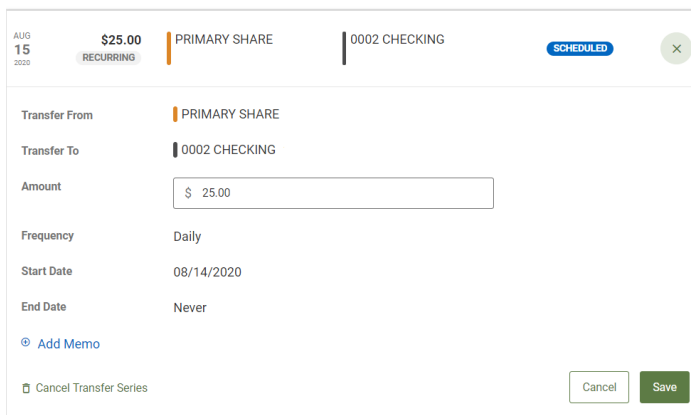
Members have the option to delete (cancel) one-time transfers, a single instance of recurring transfers, or the entire series. Clicking on the delete (trash can) icon a member can delete the transfer or cancel the next transfer in the series.

Note: In order to cancel the next transfer in a series the recurring transfer must have processed at least once.




Clicking on the pencil icon will allow members to edit the transfer based on the transfer type.

- One-time Future-dated
 - Amount
 - Start Date
 - Memo
 - Cancel Transfer Series
- Recurring Future-dated
 - Amount
 - Start Date
 - End Date
 - Never
 - On specific date
 - After (X) Occurrences
 - Memo
 - Cancel Transfer Series
- Recurring Series Started Amount
 - Amount
 - Memo
 - Cancel Transfer Series




History

Members can view transfer history, for both successful and failed transfers. The history tab defaults to display five transfers per page; however members can choose to display up to twenty transfers per page.

Members can view detailed information by clicking  next to the status of the transfer.

Transfers



Help

Quick

Classic

Scheduled

History

My Transfer History

Filter

DATE

AMOUNT

FROM

TO

AUG 14 2020

\$1.00

RECURRING

PRIMARY SHARE

0002 CHECKING

SUCCEEDED

Transfer From

PRIMARY SHARE

Transfer To

0002 CHECKING

Status Message

Success: (Confirmation # 08130011433096)

Frequency

Weekly

Start Date

08/14/2020

End Date

Never

AUG 14 2020

\$25.00

RECURRING

PRIMARY SHARE

0002 CHECKING

SUCCEEDED

5

per page

2 Transfer(s)

<<

<

1

>

>>

Members can filter transfers by clicking any of the following:

- Date
- Amount
- From Account
- To Account

My Transfer History

Filter

DATE AMOUNT FROM TO

Members can do an advance search by clicking Filter and enter any of the criteria:

- Date
- Status
- From Account
- To Account

My Transfer History

Filter ^

From Account	<input type="text" value="Select from account"/>	Search Dates	<input type="text" value="Select a date"/>
To Account	<input type="text" value="Select to account"/>	Status	<input type="text" value="Select"/>
		<input type="button" value="Clear All"/>	<input type="button" value="Apply Filter"/>

Savings Goal

Members are able to create savings goals and track their progress. Members can set up multiple goals per account and allocate funds to those goals in different ways. Each savings goal is associated with a savings account.

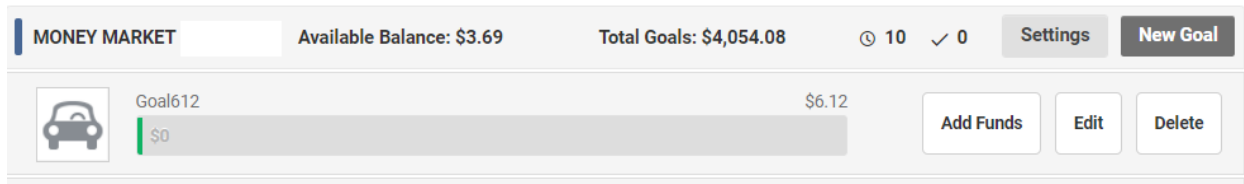
To add a new goal, select the account which you would like to create the goal. Your existing balance is automatically applied to the new goal.

1. Select the New Goal button to the right of your chosen account to create a new savings goal.
2. Name your goal.
3. The goal will be tied to the displayed account.
4. Select the category that best describes your goal.
5. Enter a dollar amount.
6. Upload an image that relates to your goal (optional).
7. Designate a date when you would like to reach your goal (optional).
8. Average Needed Monthly is the amount you will need to save each month to achieve your goal by the Target Date.
9. Select Save Goal

New Savings Goal

Name *	<input type="text" value="Goal"/>
Account	0000 SAVINGS
Category *	Auto Purchase
Amount *	<input type="text" value="3000"/>
Image	<input type="button" value="NO IMAGE"/> <input type="button" value="Browse ..."/>
Target Date	<input type="text" value="08/23/2021"/>
Average Needed Monthly	250
<input type="button" value="Cancel"/> <input type="button" value="Save Goal"/>	

Members can add funds, edit, or delete their goal by clicking on the appropriate button.

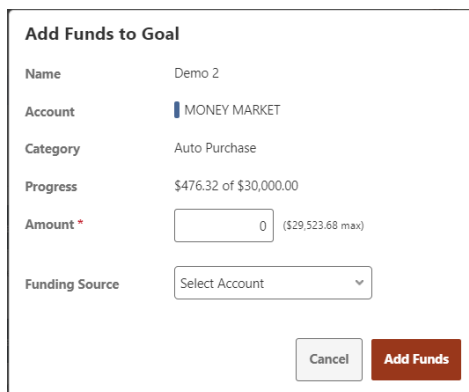


MONEY MARKET Available Balance: \$3.69 Total Goals: \$4,054.08 10 ✓ 0 Settings New Goal

Goal612 \$0 \$6.12 Add Funds Edit Delete

To add funds to a goal please do the following:

1. Click Add Funds
2. The “Add Funds to Goal” page will display
3. Enter a dollar amount
4. Select funding source
 - a. Transfer from an account
5. Add funds



Add Funds to Goal

Name Demo 2

Account MONEY MARKET

Category Auto Purchase

Progress \$476.32 of \$30,000.00

Amount * 0 (\$29,523.68 max)

Funding Source Select Account

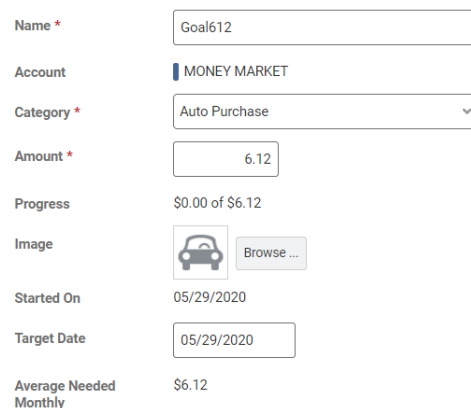
Cancel Add Funds

Clicking edit will allow a goal to be edited by any of the following:

- Goal Name
- Category
- Dollar amount
- Image
- Target Date

Once you have made your changes click Save Goal

Edit Savings Goal



Name * Goal612

Account MONEY MARKET

Category * Auto Purchase

Amount * 6.12

Progress \$0.00 of \$6.12


Image Browse ...

Started On 05/29/2020

Target Date 05/29/2020

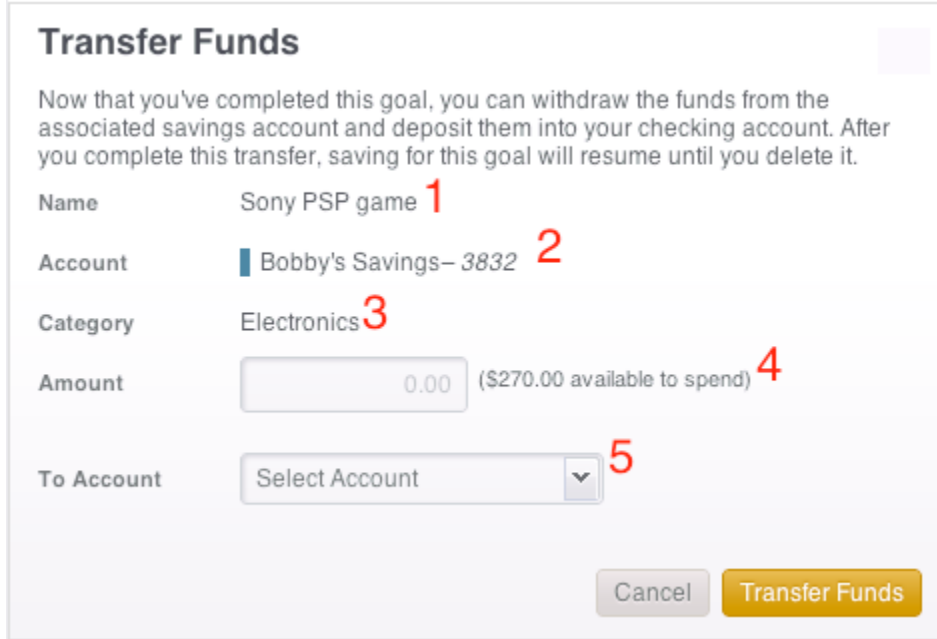
Average Needed Monthly \$6.12

Deleting a goal can be done by selecting delete and clicking yes.



Cancel Save Goal

Once you have met your goal, you can spend your savings by transferring your goal amount to your checking account(s). You can transfer all or part of your completed goal amount by selecting the Spend Funds button next to your completed goal.



Transfer Funds

Now that you've completed this goal, you can withdraw the funds from the associated savings account and deposit them into your checking account. After you complete this transfer, saving for this goal will resume until you delete it.

Name Sony PSP game **1**

Account Bobby's Savings– 3832 **2**

Category Electronics **3**

Amount (\$270.00 available to spend) **4**

To Account **5**

The following will be displayed on the transfer funds page:

1. Goal Name
2. Account
 - a. The account linked to your goal
3. Category
 - a. The category assigned to your goal
4. Amount
 - a. Enter an amount to transfer out of your completed savings goal. Be sure to delete the goal if you want to stop allocating funds to the goal.
5. To Account
 - a. The account to which your funds will be transferred to.

Bill Pay

The Bill Pay feature of Online Banking is a very useful online tool for organizing a Member's monthly bills. The feature can be used for paying bills electronically, tracking payments, and monitoring expenses in a safe and secure format. In order to use Bill Pay members must have a checking account, money market account, or savings account. Members will need to read and agree to disclosures the first time they access bill pay.

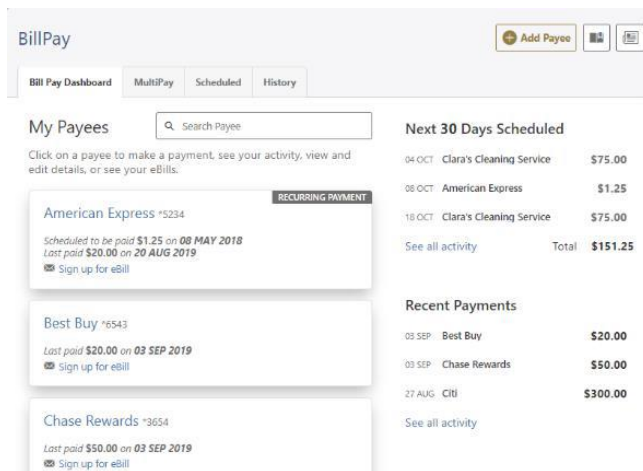
Bill Pay Dashboard

The Bill Pay dashboard will display all payees, the next 30 days of scheduled payments, and recent payments.

Clicking on a payee a member will be able to do the following:

- Make a payment
- Manage the payee's information and details
- View payment history or scheduled activity

- Manage eBills



BillPay Add Payee Help Feedback

Bill Pay Dashboard | MultiPay | Scheduled | History

My Payees

Click on a payee to make a payment, see your activity, view and edit details, or see your eBills.

American Express #5234 RECURRING PAYMENT

Scheduled to be paid \$1.25 on **08 MAY 2018**
Last paid \$20.00 on **20 AUG 2019**
[Sign up for eBill](#)

Best Buy #543

Last paid \$20.00 on **03 SEP 2019**
[Sign up for eBill](#)

Chase Rewards #3654

Last paid \$50.00 on **03 SEP 2019**
[Sign up for eBill](#)

Next 30 Days Scheduled

04 OCT	Clara's Cleaning Service	\$75.00
06 OCT	American Express	\$1.25
18 OCT	Clara's Cleaning Service	\$75.00
See all activity		Total \$151.25

Recent Payments

03 SEP	Best Buy	\$20.00
03 SEP	Chase Rewards	\$50.00
27 AUG	Citi	\$300.00
See all activity		

Adding a Payee

1. Click add payee button at the bottom of page or in the upper right corner of the page
2. Select business or person
 - a. Persons can only be paid by check
3. Enter required information based on payee type
 - a. Person
 - i. Name
 - ii. Payment Method
 - iii. Select Funding Account
 - iv. Click Next
 - v. Enter Address
 - vi. Click Add Payee
 - b. Business
 - i. Name
 - ii. Zip Code
 - iii. Select Funding Account
 - iv. Enter Account Number
 - v. Enter Address
 - vi. Click Add Payee

Clicking on a payee, members can make a payment, manage, or view activity for that specific payee.

[Make a Payment](#) [Manage](#) [Activity](#)

Making a Payment

1. Click on desired payee
2. Select Pay From account
3. Enter dollar amount

4. Select frequency
5. Select Start Date
6. Select Delivery Method
 - a. There is a fee for expedited payments
 - i. Check \$20.00
 - ii. ACH (Electronic) \$9.95
7. Add Memo
8. Submit Payment

Note: Funds will leave the members account on the due date. If a check payment is being sent, the check will be sent out in the mail next day to the payee after the due date.

Managing a Payee

1. Select Payee
2. Click Manage
3. Click on the pencil icon to make changes for the following:
 - a. Payee Information
 - i. Nickname
 - ii. Categories
 - iii. Account Numbers
 - iv. Address
 - v. Phone Number
 - b. Sender Information (Funding Account)

A payee's status can be changed to Inactive or Active. If a payee is changed to inactive the payee will no longer be displayed in the Bill Pay Dashboard.

Note: Payees can only be changed to inactive if there are no scheduled payments

Payees can be deleted by clicking "Delete Payee"

Activity

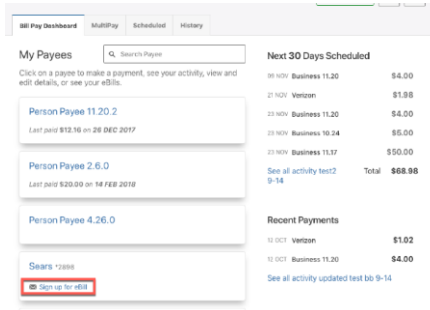
A graph, payment history, and scheduled payments will display for the payee selected.

eBills

Some payees will have an eBill relationship with the bill pay. Once these payees are added, members will have the option to register for eBills. Members will be asked to provide merchant-specific information to continue with the eBill registration process. Once the information is entered, members will typically wait a couple of days before the registration is complete.

Set up eBills

1. If eBill is available for the payee, click sign up for eBill.



Bill Pay Dashboard | MultiPay | Scheduled | History

My Payees

Click on a payee to make a payment, see your activity, view and edit details, or see your eBills.

- Person Payee 11.20.2**
Last paid \$12.16 on 28 DEC 2017
- Person Payee 2.6.0**
Last paid \$20.00 on 14 FEB 2018
- Person Payee 4.26.0**
- Search** *1888

Next 30 Days Scheduled

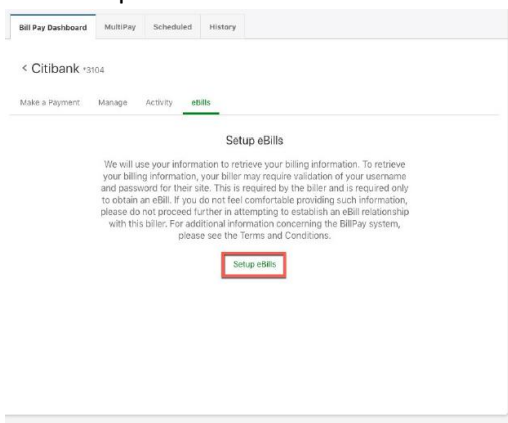
Date	Payee	Amount
30 NOV	Business 11.20	\$4.00
27 NOV	Verizon	\$1.98
23 NOV	Business 11.20	\$4.00
23 NOV	Business 10.24	\$5.00
23 NOV	Business 11.17	\$50.00
See all activity test2 9-14		Total \$68.98

Recent Payments

Date	Payee	Amount
10 OCT	Verizon	\$1.02
10 OCT	Business 11.20	\$4.00

Sign up for eBills

2. Click setup eBills.



Bill Pay Dashboard | MultiPay | Scheduled | History

< Citibank *1304

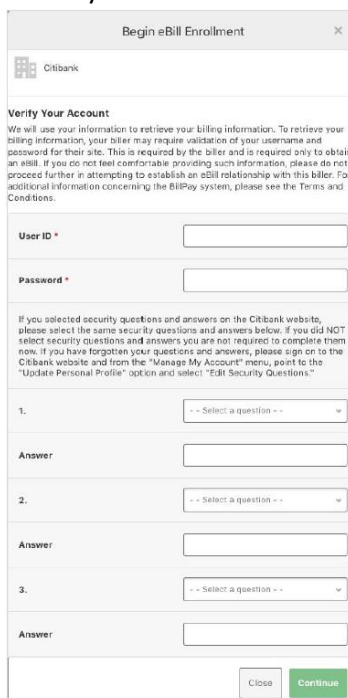
Make a Payment | Manage | Activity | **eBills**

Setup eBills

We will use your information to retrieve your billing information. To retrieve your billing information, your biller may require validation of your username and password for their site. This is required by the biller and is required only to obtain an eBill. If you do not feel comfortable providing such information, please do not proceed further in attempting to establish an eBill relationship with this biller. For additional information concerning the BillPay system, please see the Terms and Conditions.

Setup eBills

3. Verify your account information on the Begin eBill Enrollment pop-up box by entering your security and authentication credentials.



Begin eBill Enrollment [X]

Citibank

Verify Your Account

We will use your information to retrieve your billing information. To retrieve your billing information, your biller may require validation of your username and password for their site. This is required by the biller and is required only to obtain an eBill. If you do not feel comfortable providing such information, please do not proceed further in attempting to establish an eBill relationship with this biller. For additional information concerning the BillPay system, please see the Terms and Conditions.

User ID *

Password *

If you selected security questions and answers on the Citibank website, please select the same security questions and answers below. If you did NOT select security questions and answers you are not required to complete them now. If you have forgotten your questions and answers, please sign on to the Citibank website and from the "Manage My Account" menu, point to the "Update Personal Profile" option and select "Edit Security Questions."

1.

Answer

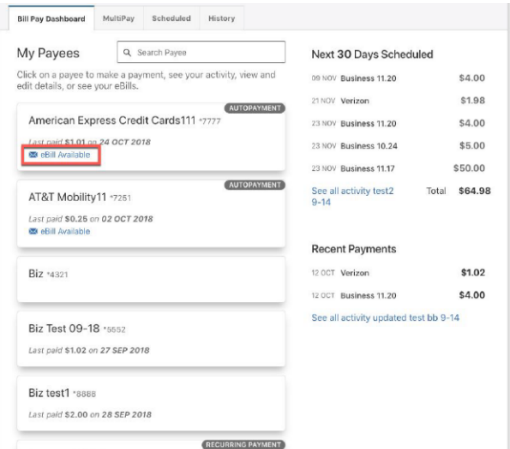
2.

Answer

3.

Answer

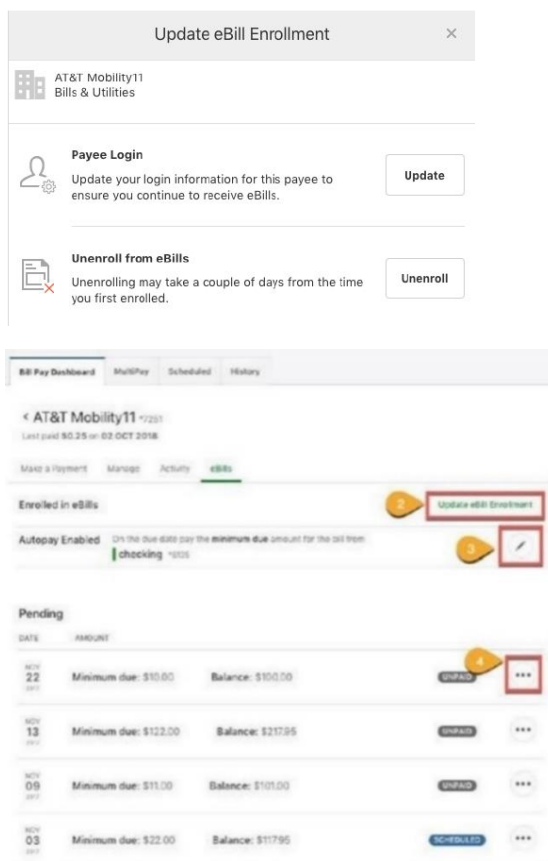
4. Click the Continue button and complete the registration process.



Note: Once eBill registration is complete, eBill available will display on the payee

Manage eBills

1. Click eBill Available or select payee, then eBills
2. To update your Payee Login information or Unenroll from eBills, click the Update eBill Enrollment button.

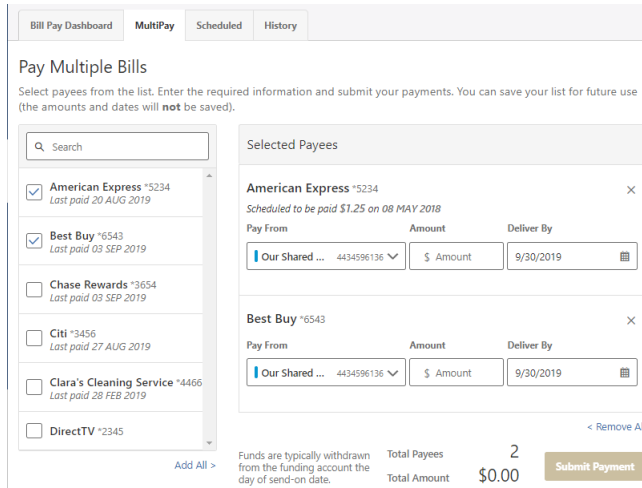


- To update Autopay Settings (enable or disable autopay, choose a payment amount, delivery options, or the account from which to pull funds) in the Autopay Enabled section, click the Edit (pencil) icon.
- For eBills with Pending payments, click the Ellipsis (...) dropdown menu to select View Bill, Pay Now, or Archive.

MultiPay

Members can make one-time payments to several payees in one transaction.

- Select Payees
- Select Pay from Account
- Enter Dollar Amount
- Select Deliver by Date
- Click Submit



The screenshot shows the 'MultiPay' tab in the online banking interface. It features a search bar and a list of payees with checkboxes. Two payees are selected: American Express and Best Buy. The interface shows the payment amount, delivery date, and a summary of the total payment.

Pay From	Amount	Deliver By
Our Shared ... 4434596136	\$ Amount	9/30/2019
Our Shared ... 4434596136	\$ Amount	9/30/2019

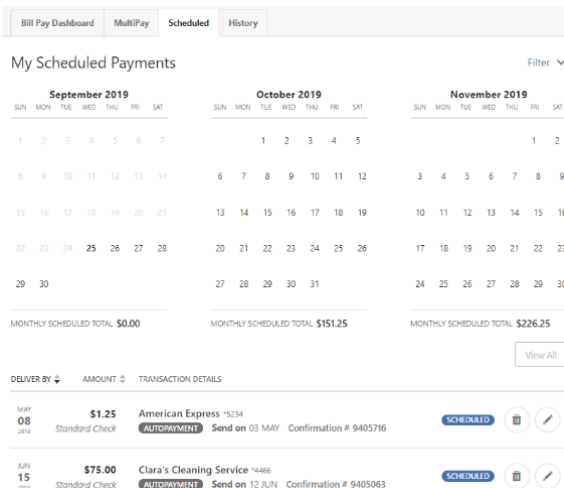
Summary:
 Total Payees: 2
 Total Amount: \$0.00
 Submit Payment

Scheduled

A calendar that displays a monthly total as well as a three-month outlook of scheduled payments.

Members can do the following:

- Edit single payments
- Manage recurring payments
- Edit recurring payments
- Cancel recurring payments



The screenshot shows the 'Scheduled' tab in the online banking interface. It displays a calendar view of scheduled payments for September, October, and November 2019. The interface includes a filter dropdown and a table of scheduled payments.

Month	SUN	MON	TUE	WED	THU	FRI	SAT
September 2019	1	2	3	4	5	6	7
October 2019	1	2	3	4	5	6	7
November 2019	1	2	3	4	5	6	7


Monthly Scheduled Totals:
 September: \$0.00
 October: \$151.25
 November: \$226.25

Transaction Details:

DATE	AMOUNT	DELIVER BY	TRANSACTION DETAILS
MAY 08 2019	\$1.25	Standard Check	American Express *5234 AUTOPAYMENT Send on 03 MAY Confirmation # 9405716
JUN 15 2019	\$75.00	Standard Check	Clara's Cleaning Service *4466 AUTOPAYMENT Send on 12 JUN Confirmation # 9405963

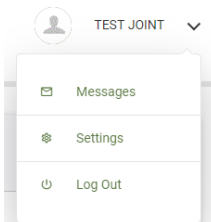
History

Members will be able to view their payment history for their payees.

Bill Pay Dashboard	MultiPay	Scheduled	History	
My Payment History Filter ▾				
DELIVER BY ▾	AMOUNT ▾	TRANSACTION DETAILS		
SEP 03 2019	\$20.00 Standard Check	Best Buy *6543 AUTOPAYMENT Confirmation # YBIBRZA8	SUCCEEDED ▾	
SEP 03 2019	\$50.00 Standard Check	Chase Rewards *3654 AUTOPAYMENT Confirmation # KBIBRZA8	SUCCEEDED ▾	
AUG 27 2019	\$300.00 Standard Check	Citi *3456 AUTOPAYMENT Confirmation # TB8BPZSI	SUCCEEDED ▾	
AUG 23 2019	\$25.00 Standard Check	Best Buy *6543 AUTOPAYMENT Confirmation # IBQBUZSI	SUCCEEDED ▾	

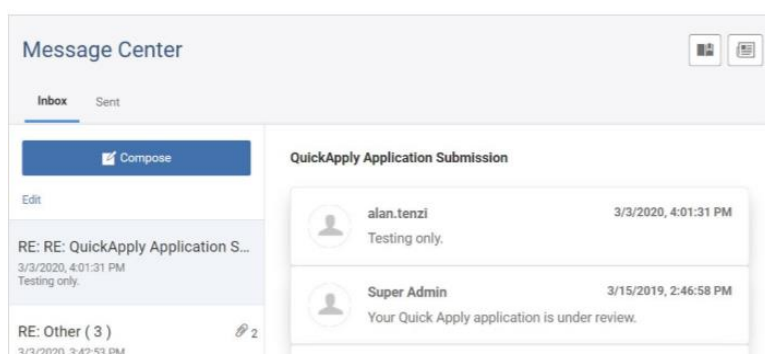
Message Center Widget

The Message Center provides members with the ability to compose (create), send, receive, and reply to secure messages to/from the Credit Union. The message center can be accessed by clicking on your name in the upper right corner and selecting messages. Notifications for unread message will be seen here. Once a response has been sent an email notification will be sent.



Inbox

Members can view messages and message threads, compose a new message, and respond to a message using the Inbox tab of Message Center. Message threads containing new messages will be highlighted.



Compose a New Message

To compose a new message:

1. Click the Compose button on the Inbox tab of Message Center.
2. Select the message Subject from the dropdown menu.
3. Select the Account the message refers to from the dropdown menu.
 - a. A Not Account Specific option is also available for general questions.
4. Type message in the message body section.
5. Optional: Click Attach Files link to attach files to the message.
 - a. Attachments cannot exceed three files totaling 15 MB.
6. Click the Send Message button to send the message, or click the Cancel button to close the New Message window without sending the message.
7. A Message Sent success message will display

New Message ×

Subject

Choose subject ▼

Account

Not Account Specific ▼

Message

Message

[Attach Files](#)
 You can attach up to 3 files (15 MB total)

Send Message

Cancel

Reply to a Message

To reply to a message:

1. Select the message thread you wish to respond to.
2. View the messages within the thread.
3. Type a response in the message.
4. Optional: Click the Attach Files link to attach files to the message.
 - a. Important: Attachments cannot exceed three files totaling 15 MB.
5. Click the Send button to send the response.
6. A Reply Sent success message will display.

Message Center Help

Inbox Sent

Compose

Edit

RE: Deposit Transactions (2)
7/21/2020, 2:38:28 PM
Test

Deposit Transactions

lawrence torres
Test
7/21/2020, 2:38:28 PM

lawrence torres
Test
7/21/2020, 2:31:21 PM

Jonny Testcase

This is a test response.

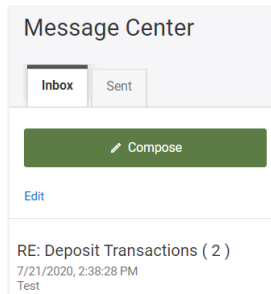
[Attach Files](#)
 You can attach up to 3 files (15 MB total)

Send

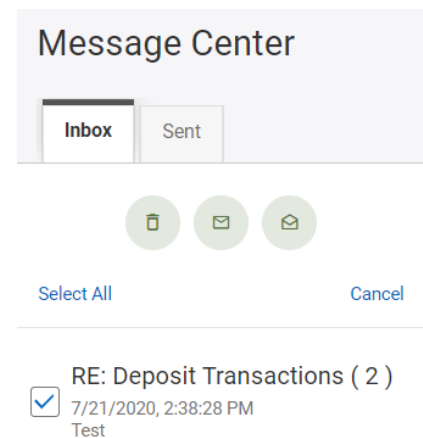
Message Actions

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

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

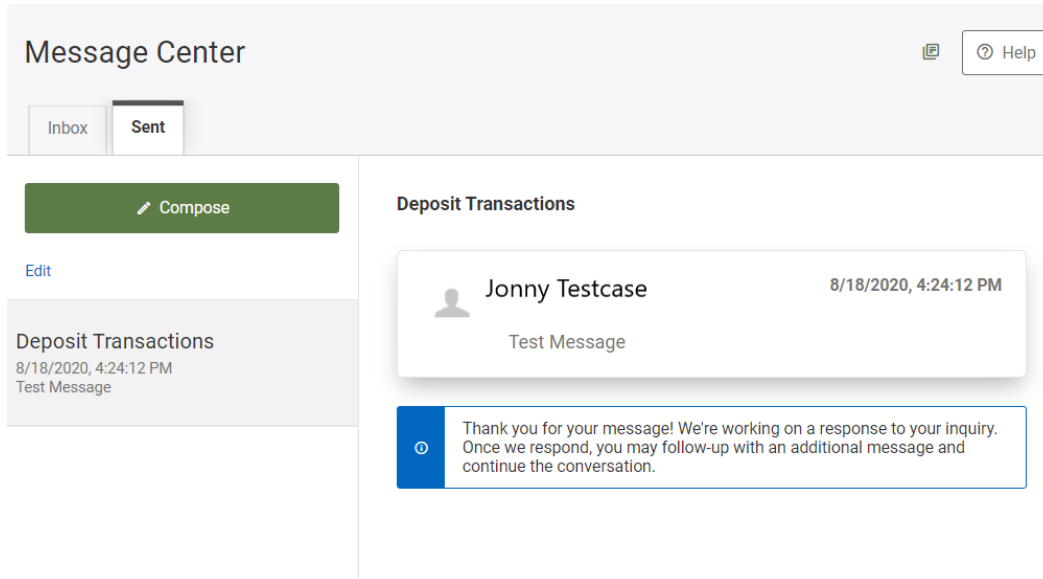


2. Click the checkbox next to the message you wish to take action on.
 - a. Note: Click the Select All link to select all messages in the inbox, or click the Cancel link to exit the message action options.
3. Select the desired action:
 - Click the delete (trash can) button to delete the message threads.
 - Click the unread (envelope) button to mark the message threads as unread.
 - Click the read (open envelope) button to mark the message threads as read.
4. A Message Updated success message will display.



Sent Tab

The Sent tab allows members to view and delete messages they have sent to the Credit Union.

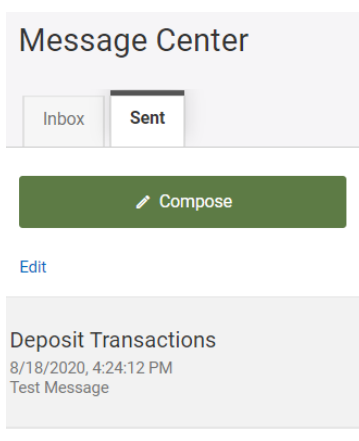


The screenshot shows the 'Message Center' interface with the 'Sent' tab selected. On the left, there is a 'Compose' button and an 'Edit' link. Below these, a message preview for 'Deposit Transactions' is shown with the date '8/18/2020, 4:24:12 PM' and the subject 'Test Message'. The main area displays the message details for 'Jonny Testcase', including the date and time. Below the message details, there is a blue box with a circular icon containing an 'i' and the text: 'Thank you for your message! We're working on a response to your inquiry. Once we respond, you may follow-up with an additional message and continue the conversation.'

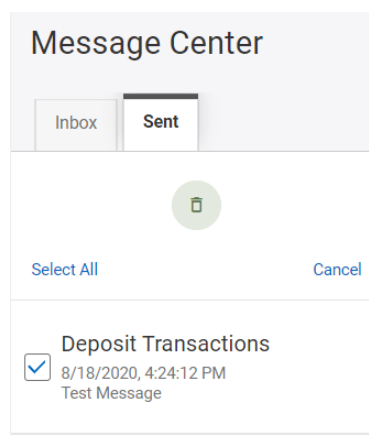
Deleting a Sent Message

To delete a sent message:

1. Click the Edit link
2. Click the checkbox next to the message(s) to delete.
 - a. Click the Select All link to select all messages in the sent box, or click the Cancel link to exit the message action options.
3. Click the delete (trash can) button to delete the selected sent messages.
4. A Message Deleted success message will display.



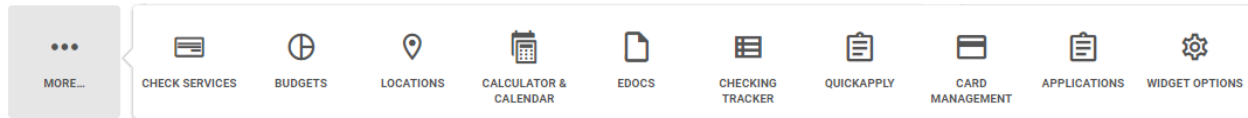
This screenshot shows the 'Message Center' interface with the 'Sent' tab selected. It displays the 'Compose' button, 'Edit' link, and a message preview for 'Deposit Transactions' with the date '8/18/2020, 4:24:12 PM' and the subject 'Test Message'.



This screenshot shows the 'Message Center' interface with the 'Sent' tab selected. It displays a selection bar with a trash can icon and 'Select All' and 'Cancel' links. Below the selection bar, the message list is shown with a checkbox selected next to the message 'Deposit Transactions' with the date '8/18/2020, 4:24:12 PM' and the subject 'Test Message'.

More Widget Options

Clicking on the More Widget will display hidden widgets. Members can click on any of the hidden widgets.



Check Services

Members have the ability to put a stop payment for a check or order new checks.



Stop Payment

Members can place a stop payment on a check if the specified check has not already cleared the account. Members must provide the account number, dollar amount, and the check number of the check. Stop payment requests performed in online banking can be seen here. If a stop payment is done in person at a branch or over the phone those stop payments will not be seen in online banking.

Placing a Stop Payment

1. Click New Stop Pay Request
2. The Add Stop Payment Request window will display
3. Select Account
4. Enter Check Number
 - a. Range can be selected if there are multiple checks in a series
5. Enter dollar Amount
6. Click Search for matching transaction
 - a. If there is a match a stop payment cannot be placed
7. Enter Payee NAME
8. Read and Agree to terms and conditions
9. Click Submit Request

Add Stop Payment Request

Account *

EARN BIG FREE CHECKING

Check Number *

101

☐ Range

Amount

125

Amount must match check amount for stop payment to be applied.

Search for matching transactions before stopping payment. Search

Payee Name

Johnny Testcase

By checking "I Agree" and clicking "Submit Request", I acknowledge that I have read and agree to the [Stop Payment Policy](#).

☒ I Agree

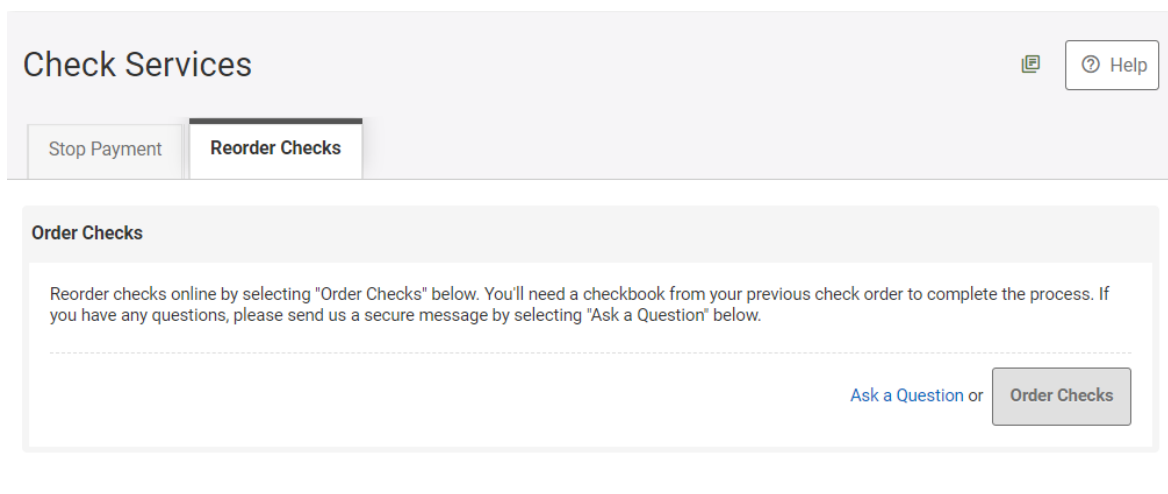
Cancel Submit Request

Reorder Checks

Members can reorder checks by clicking on the order checks button. Members will be redirected to a third-party website to complete their order.

Members will need the following information:

- Your 13- or 15-digit account number as it appears on your checks today.
 - Can be found in online banking, under the “Account Details” tab of your checking account.
- PMCU Routing Number (307074535)
- Your zip code



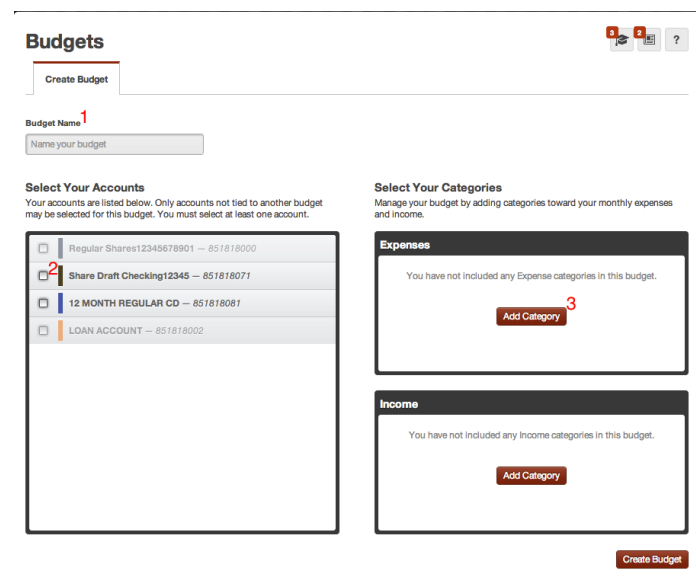
The interface shows a 'Check Services' header with a 'Help' button. Below are two tabs: 'Stop Payment' and 'Reorder Checks'. The 'Reorder Checks' tab is active, showing a section titled 'Order Checks'. Inside this section, there is a paragraph of text explaining the process: 'Reorder checks online by selecting "Order Checks" below. You'll need a checkbook from your previous check order to complete the process. If you have any questions, please send us a secure message by selecting "Ask a Question" below.' At the bottom right of this section are two buttons: 'Ask a Question or' (a link) and 'Order Checks' (a button).

Budgets Widget

Members have the ability create and monitor budgets. To create a budget, members will have to choose an account that will be associated with the budget. Members can assign income and expense transaction categories with the budget.

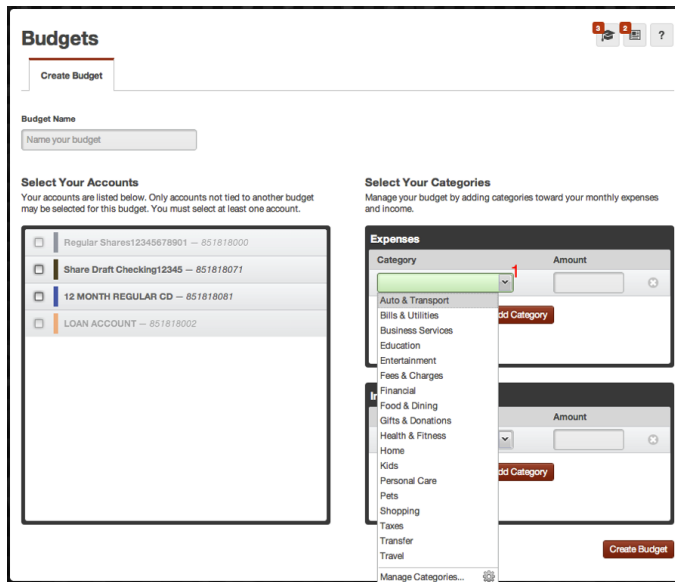
Creating a Budget

1. Name your budget
2. Select accounts for your budget.
 - a. At least one account must be selected.
3. Add categories and amounts to the Expenses and Income sections by selecting the Add Category button from either section.

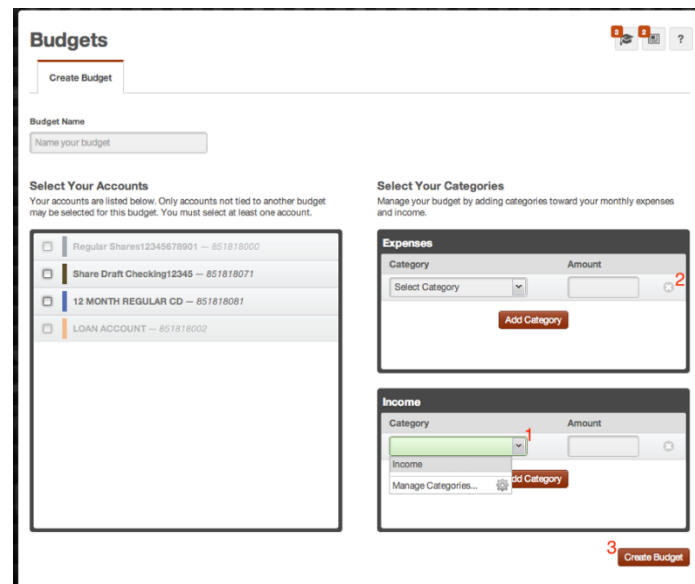


The 'Budgets' widget has a 'Create Budget' button at the top. Below it is a 'Budget Name' field with a red '1' indicating it's required. To the right of the name field is a 'Select Your Accounts' section with a list of accounts: 'Regular Shares12345678901 — 851818000', 'Share Draft Checking12345 — 851818071', '12 MONTH REGULAR CD — 851818081', and 'LOAN ACCOUNT — 851818002'. A red '2' is next to the first account. To the right of the accounts list is a 'Select Your Categories' section. It has two sub-sections: 'Expenses' and 'Income'. Each sub-section has a message 'You have not included any [category] categories in this budget.' and a red 'Add Category' button with a red '3' next to it. At the bottom right of the widget is a 'Create Budget' button.

1. Choose an item from the Expenses Category drop down list and enter an amount. Select Manage Categories to create your own category.



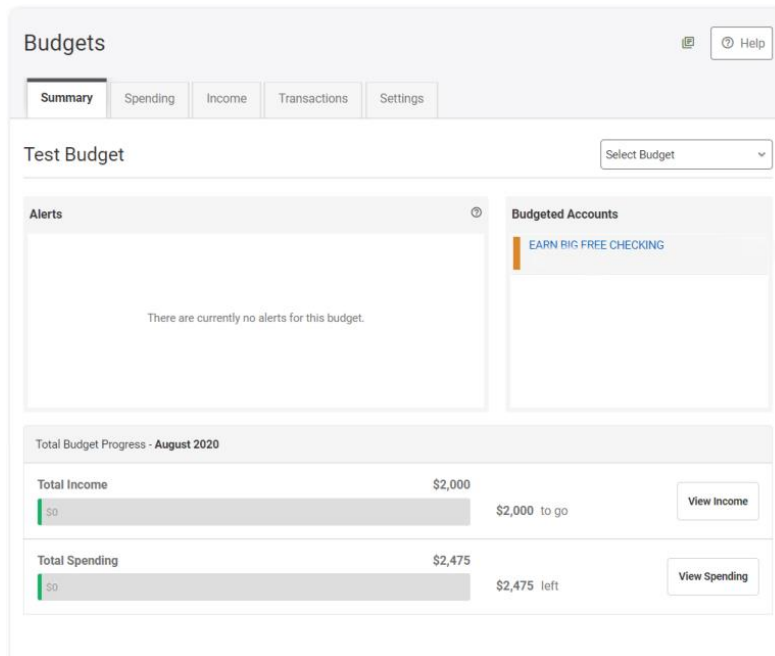
1. Choose an item from the Income Category drop down list and enter an amount. Select Manage Categories to create your own category.
2. Remove a category and amount by selecting the "X" icon located to the right of each category and amount for Expenses and Income.
3. Select the Create Budget button to complete the setup of your budget.



Budget Summary

The budget summary page provides information about the selected budget. Use this screen to review alerts, balances, recent transactions, total income for the month, and total spending for the month for the accounts that are part of the selected budget.

Alerts will be issued when your spending exceeds the amount budgeted for a given category, or if you current spending habits may exceed your budget for the category. Advice is provided when you have gone over a spending category budget for three consecutive months.



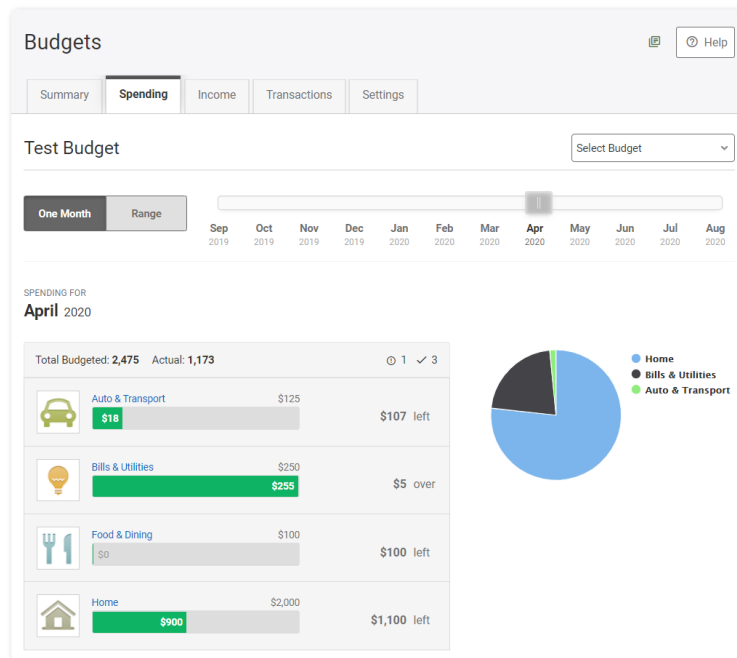
Budget Spending

The spending page provides a detailed look at your spending habits compared to your budget over a selected time period. The current month will be the default, but this can be changed by selecting range.

The spending section of the page will show the following:

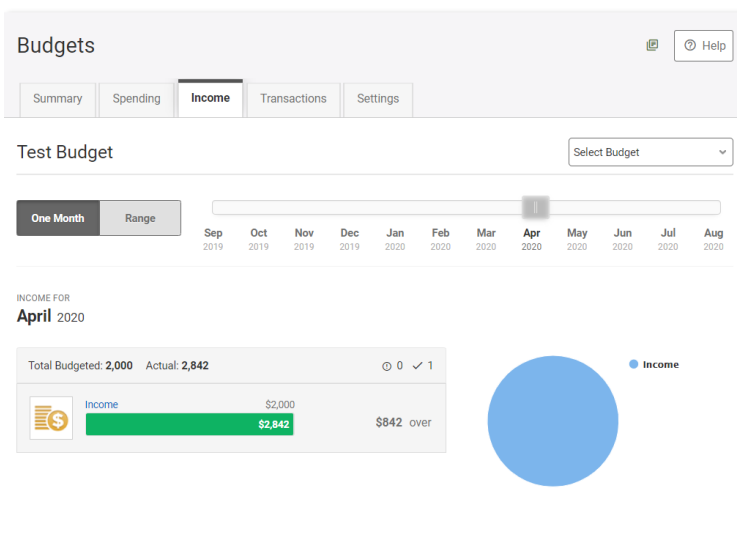
- Total Budgeted
 - Displays the sum of your categories for the selected time period
- Actual
 - Displays your total spending across all budgeted categories for the selected time period
- Categories for budget
 - Each category will have progress bar
- Over Budget
- Under Budget

A pie graph helps you determine where your money is going. Up to seven different spending categories are represented on the graph



Income

The income page provides a detailed look at your actual income compared to your expected income over a period of time. The default will be for the current month, clicking on range will show more months.



Transactions

The transactions page can be used to review transactions associated with a specific budget. Members can edit transactions and do an advance search for specific transactions.

Budgets Help

Summary Spending Income **Transactions** Settings

Test Budget Select Budget

Transactions Edit Selected Show Search

	DATE	TYPE	DESCRIPTION	CATEGORY	CREDITS	DEBITS	BALANCE

Settings

The settings section will allow members to adjust their current budget by any of the following:

- Rename Budget
- Add additional Accounts
- Add, Adjust, or delete Categories
 - Click add a category to add a new one
 - Enter a new dollar amount to adjust a current category
 - Click the “X” button to delete a category
- Add, Adjust, or delete Income
 - Click add a category to add a new one
 - Enter a new dollar amount to adjust a current income
 - Click the “X” button to delete income
- Delete Budget
- Create a New Budget

Any changes made a member must select “Update Budget” in order to save any changes.

Summary Spending Income Transactions **Settings**

Test Budget Select Budget

Budget Name
Test Budget

Select Your Accounts
Only accounts not tied to another budget may be selected for this budget. You must select at least one account.

<input checked="" type="checkbox"/>	EARN BIG FREE CHECKING
<input type="checkbox"/>	0022 SAVINGS
<input type="checkbox"/>	0021 SAVINGS
<input type="checkbox"/>	0020 SAVINGS
<input type="checkbox"/>	MONEY MARKET
<input type="checkbox"/>	0010 SINGLE HSA
<input type="checkbox"/>	PRIMARY SAVINGS

Select Your Categories
Manage your budget by adding categories toward your monthly expenses and income.

Expenses

Category	Amount	
Food & Dining	100	X
Bills & Utilities	250	X
Auto & Transport	125	X
Home	2,000	X

Add a Category

Income

Category	Amount	
Income	2,000	X

Add a Category

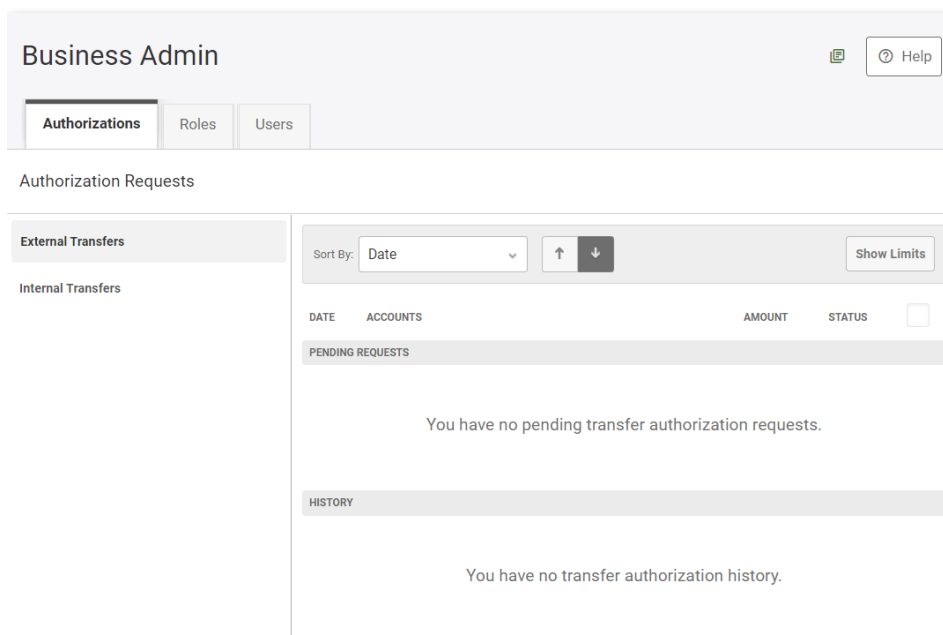
Delete Budget Update Budget

Business Admin Widget

The Business Admin widget provides business users with the tools to set up, maintain, and manage the various aspects of their business. The Business Admin widget also serves as the hub for Authorizations, Roles, and Users.

- Master user - This user type is the primary business user with permissions to access and manage sub users. There can only be one master user per business.
- Sub user – This type of user is may be assigned different roles with varying levels of permissions.

Note: A Sub User can have the same permissions as a master user.



The screenshot shows the 'Business Admin' interface with three tabs: 'Authorizations', 'Roles', and 'Users'. The 'Authorizations' tab is active. Below the tabs, there's a section for 'Authorization Requests'. On the left, there are two sub-sections: 'External Transfers' and 'Internal Transfers'. The main area displays a table with columns: DATE, ACCOUNTS, AMOUNT, and STATUS. Above the table, there's a 'Sort By: Date' dropdown, a filter icon, and a 'Show Limits' button. The table content shows two sections: 'PENDING REQUESTS' and 'HISTORY'. Both sections display the message: 'You have no pending transfer authorization requests.' and 'You have no transfer authorization history.' respectively.

Roles

Roles determine the set of features a sub user is allowed to use, the accounts they can work with while in online banking, transaction limits associated with specific transaction types, and whether or not sub users are able to approve transactions. A role may be applied to more than one sub user, allowing your business to create business-specific roles that cover the access requirements of multiple individuals at the business.

Important: A role must be created before a master user can add sub users in online banking.

Note: If the business is a single user entity, they are not required to create a role.

Creating a Role

1. Click the Roles tab in the Business Admin widget.
2. Click the Add a Role button
3. The Add a new role window will display
4. Enter a description for the role
5. Click create role

Business Admin ⊕ Add a Role 🔗 🔗 Help

Authorizations **Roles** Users

You have not created any roles.

Add a Role

Setting up new business users for business online banking is a simple three-step process. First, create a new role by clicking the "Add a Role" button. Create a tailored role by selecting the features and actions users assigned to the role can perform. Second, add accounts to the role and allocate permissions for each account. Finally, enter authorization and transaction limits for each transaction type permitted to the role.

Once you have created a role, you have the foundation for creating a new business user. From the "Users" tab, click "Add a User". Select a role to apply to the user from the drop down and click "Create User". The system will automatically send the user an email with a temporary password and login instructions.

Add a new role ×

Role Name *

Description *

200 character max limit

Cancel Create Role

Editing a Role

1. Click the Roles tab in the Business Admin widget.
2. Select a role from the role list.
3. Click the pencil icon next to the section name to edit
4. Click Save Changes once edits are complete

Delete a Role

1. Click the Roles tab in the Business Admin widget.
2. Select a role from the role list.
3. Click the Delete Role at the bottom of page
4. Click "Yes, delete role"

Note: If a role is currently assigned to a sub user, the role cannot be deleted until all sub users with the role are assigned another role.

🗑 Delete Role

Are you sure? ×

Clicking 'Yes' will permanently delete this role from the system. Do you wish to continue?

Cancel Yes, delete role

Permissions

There are two types of role permissions in the Business Admin widget:

- Role Level permissions - permissions that apply to the sub user and typically turn on or off specific functionality for that sub user.
- Account Level permissions - permissions that apply to the sub user's account and typically turn on or off specific functionality for a given account.

Assign Role Permissions

1. Click the Roles tab in the Business Admin widget.
2. Select the role to assign permissions to.
3. Click the pencil icon next to the Permissions section
4. Click the checkbox next to the permission to add to the role or the select all for all permissions.
 - a. Clicking on a checked checkbox next to a permission will remove the permission from the role.
5. Click the save changes

Note: To view a description of the permission, hover over the checkbox or click the list icon to view descriptions for all business banking permissions.



PERMISSIONS

ADMINISTRATION

Select All

☒ **Manage Users and Roles**
Add, edit and delete business users and create roles that allow users to access banking features and accounts. Users with this permission may also add and edit transaction limits for roles.

☒ **Manage Payees**
Add, edit and delete payees and payment methods including ACH and wires.

☒ **Manage Payment Companies**
Allows a business user to add, edit, or delete a payment company.

ALLOWED TO AUTHORIZE

Select All

☒ **Allowed to Authorize Transfers**
Authorize Internal and External Account Transfers for release to your financial institution.

BILL PAY

Select All

☒ **Allowed to Pay Bills**
Permits users to access bill pay services.

Single Payment Limit

☒ **View Restricted Payees**
Ability to view and manage restricted Bill Pay payees and their associated payments.

☒ **Manage Bill Pay Payees**
Allows the business master user to restrict sub users ability to add, edit, and delete a bill pay payee

TRANSFERS

Select All

☒ **Add External Transfer Account**
Ability to add external accounts.

☒ **Add Member To Member Transfer Account**
Allows users to add member accounts for transfers.

MISCELLANEOUS

Select All

☒ **View eDocuments**
View statements, notices, tax forms, and annual credit card summary.

☒ **Remote Deposit Capture**
Ability to access Remote Deposit Capture

☒ **Edit Business Contact Information**
Ability to edit business contact information

Save Changes

Cancel

Accounts and Limits

Adding Accounts to a Role

1. Click the Roles tab in the Business Admin widget
2. Click the Add Accounts button
3. Assign Account Permissions will display
4. Click the checkbox next to each account you wish to give permissions to or click select all to add all account permissions.
5. The Assign Accounts to this Role will display
6. Select which accounts you want to assign to the role.
7. Click Assign Accounts

Accounts & Limits

ACCOUNTS

This role has no assigned accounts.

Add Accounts

Assign Accounts to this Role

ACCOUNT PERMISSIONS Unselect All

- ☒ ACH
- ☒ BalancePeek
- ☒ Bill Pay From
- ☒ One-Time Payment
- ☒ PeoplePayFrom
- ☒ Stop Payment
- ☒ Transfer Funds Into
- ☒ Transfer Funds Out From
- ☒ View Account
- ☒ View Draft Images
- ☒ View Statements

Select accounts you want to assign to the **Owner** role.

Internal External Selected (4)

INTERNAL ACCOUNTS Unselect All

SMALL BUSINESS C...

MARKET LINKED 24 ...

BUSINESS MONEY ...

BUSINESS SHARE S...

Cancel

Assign 4 Accounts

Assign Account Permissions

ACCOUNT PERMISSIONS Unselect All

- ☒ ACH
- ☒ BalancePeek
- ☒ Bill Pay From
- ☒ One-Time Payment
- ☒ PeoplePayFrom
- ☒ Stop Payment
- ☒ Transfer Funds Into
- ☒ Transfer Funds Out From
- ☒ View Account
- ☒ View Draft Images
- ☒ View Statements

Cancel

Choose Accounts

Edit Account Permissions

1. Click the Roles tab in the Business Admin widget.
2. Click the pencil icon for the Accounts section
3. Click on the checkbox next to the permission you wish to add or remove.
4. Click Add Accounts to add any additional accounts (Optional)
 - a. Click on the checkbox next to the permission you wish to add
 - b. Click Assign Accounts
 - c. Select Accounts
 - d. Click Assign Accounts

5. Click Save Changes

Remove Accounts

1. Click the Roles tab in the Business Admin widget.
2. Click the pencil icon for the Accounts section.
3. Select the account you wish to remove in the accounts list.
4. Click Remove
5. Click Yes, remove account

SMALL BUSINESS CHECKING

Remove

Are you sure?

×

Clicking 'Yes' will permanently remove account from this role. Do you wish to continue?

Cancel

Yes, remove account

Limits

Limits allow master users or any authorized sub user to set thresholds for different transaction methods in different limit categories and set durations that apply to sub users' transactions. Each role supports three sets of cumulative limits (daily, weekly, and monthly).

Adding Limits to a Role

1. Click the Roles tab in the Business Admin widget.
2. Click the Edit pencil icon for the Limits section
3. Click on the check box next to method you wish to assign limits
4. Enter the limit amount for each category
5. Click Save

Note: Please review the following definitions

- **Authorized limit:** Max amount that can be submitted without additional authorization or approval
- **Max limit:** Max amount users with this role are able to submit
- **Can authorize:** Max amount users with this role can authorize for other users.

LIMITS

You have not configured limits for your accounts.

[Edit Limits](#)

LIMITS

Select and apply limits to the methods you want enabled for this role.

METHOD	DESCRIPTION	DAILY	WEEKLY	MONTHLY
<input checked="" type="checkbox"/> External Transfers	Authorized limit	3000	5000	10000
	Max limit	4000	6000	11000
	Can authorize	3000	5000	10000
<input checked="" type="checkbox"/> Internal Transfers	Authorized limit	3000	5000	10000
	Max limit	4000	6000	11000
	Can authorize	3000	6000	10000

Authorized limit: Max amount that can be submitted without additional authorization or approval.

Max limit: Max amount users with this role are able to submit.

Can authorize: Max amount users with this role can authorize for other users.

[Save Changes](#)

[Cancel](#)

Sub User Management

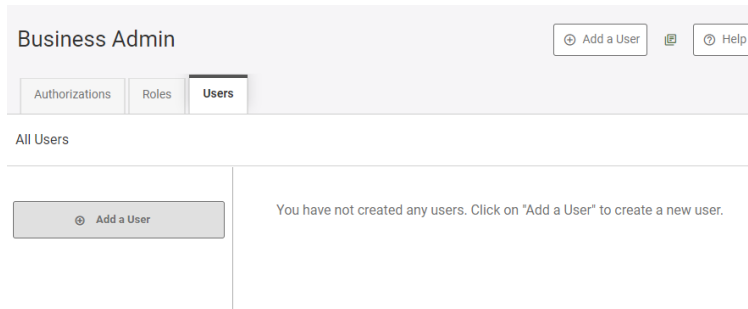
The Business Admin widget allows master users and sub users with the Manage Users and Roles role permission to add, edit, and delete sub user.

Note: A role must be created prior to creating a sub user

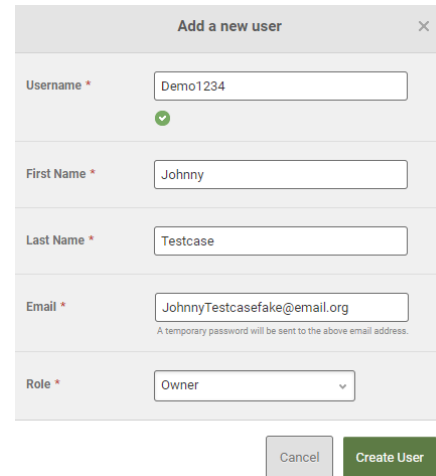
Create a New Sub User

1. Click the Users tab in the Business Admin widget.
2. Click the Add a User button.
3. The Add a new user window will display.
4. Enter a Username using a minimum of 6 characters.
5. Click the Check Availability button.
6. Enter the new sub user's First Name.
7. Enter the new sub user's Last Name.
8. Enter the new sub user's Email address.
9. Select the new sub user's Role from the dropdown menu.
10. Click the Create User button to create the new sub user.

Note: When creating a new sub user, a temporary password is sent to the sub user. The master user must communicate the username that was created for the sub user in order for the sub user to complete the registration process.



The screenshot shows the 'Business Admin' interface with the 'Users' tab selected. It includes a message: 'All Users' and 'You have not created any users. Click on "Add a User" to create a new user.' There is an 'Add a User' button.



The 'Add a new user' form contains the following fields:

- Username ***: Demo1234 (with a green checkmark)
- First Name ***: Johnny
- Last Name ***: Testcase
- Email ***: JohnnyTestcasefake@email.org (with a note: 'A temporary password will be sent to the above email address.')
- Role ***: Owner (dropdown menu)

Buttons: Cancel, Create User

Editing a Sub User

A master user can edit a sub user's contact information (name, email, phone, and address) and role. Additionally, a master user can reset a sub user's password or security questions.

Edit a Sub User's Contact Information

1. Click the Users tab in the Business Admin widget.
2. Select the sub user from the user list.
3. Click the pencil icon next to the section to name or contact info.
4. Make desired edits.
5. Click Save Changes.

Change a Sub User's Role

1. Click the Users tab in the Business Admin widget.
2. Select the sub user from the user list.
3. Click the Edit pencil icon next to the role section.
4. Click the radio button next to the role to assign to the sub user.
5. Click Save Changes.

Reset a Sub User's Password

1. Click the Users tab in the Business Admin widget.
2. Select the sub user from the user list.
3. Click the pencil icon next to the Reset Password section.
4. Select how to send the temporary password.
 - a. Email Address
 - b. Phone Number (SMS)
5. Enter reason for the password reset.
6. Click Save Changes.

Reset a Sub User's Security Questions

1. Click the Users tab in the Business Admin widget.

2. Select the sub user from the user list.
3. Click the pencil icon next to the Reset Security Questions section.
4. Enter a reason why the security questions are being reset.
5. Click Submit

Delete a Sub User

1. Click the Users tab in the Business Admin widget.
2. Select the sub user from the user list.
3. Click Delete User.
4. Click Yes, delete user

Transaction Authorizations

The authorizations feature enables business users to review and approve any transaction requests for release and processing. Only business users with the following role permissions are allowed to authorize transactions: Authorize Transfers Internal and External. Business users assigned to roles that do not include these permissions are not able to see the Authorizations tab in the Business Admin widget.

Transactions in a Needs Authorization status can be authorized or rejected using the Authorizations tab in the Business Admin widget.

Business users with the proper permissions can:

1. Sort pending authorizations by date, or amount.
2. Click the Show Limits button to view the authorization limits for your role
3. Click on the transaction to view details

Note: A number will display next to any transaction types indicating the number of transactions that are in a Needs Authorization status.

Authorize a Transaction

1. The Business Admin widget defaults to display the Authorizations tab.
2. Select the transaction type to view transactions within the transaction type that are in a Needs Authorization status.
3. Click the checkbox next to the transaction to authorize.
4. Click the Authorize button to approve and submit the transaction.

Reject a Transaction

1. The Business Admin widget defaults to display the Authorizations tab.
2. Select the transaction type to view transactions within the transaction type that are in a Needs Authorization status.
3. Click the checkbox next to the transaction to reject.
4. Click the Reject button.
5. The Reject window will display.
6. Enter a reason why the transaction was rejected.
7. Click Reject

Authorization Alerts

Notifications can be set up when an authorization is needed. Please review the notifications section to setup an alert.

Locations Widget

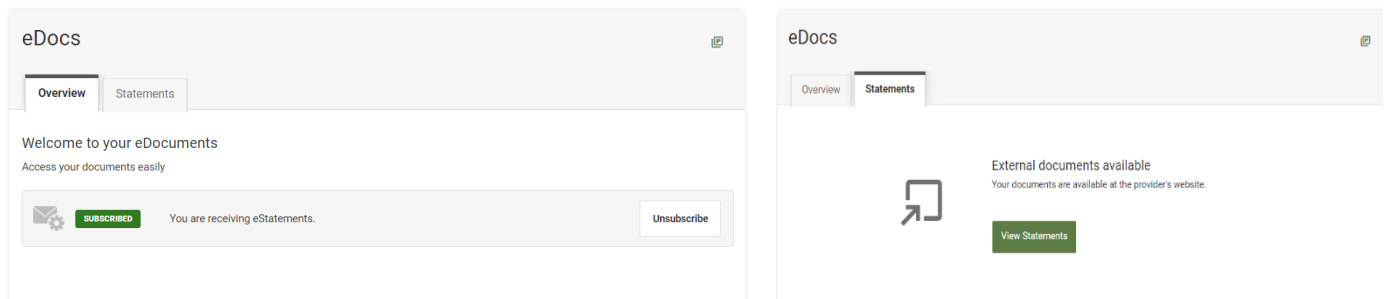
The locations widget will show you PMCU, Shared Branch (Service Centers), or ATM locations on the map. Members can type in an address to find locations near them.

Calculator and Calendar Widget

A calculator and calendar are available for members to use.

Statement & Notifications Widget

The statement & notifications widget can be used to subscribe or unsubscribe for electronic statements. Clicking on the statements tab will allow a member to view their statement.



Once a member clicks view statements, they can do the following:

- View eStatements or Tax Documents by clicking on the available links
- Change the email address associated with eStatement alerts/notifications
- Choose to Enroll or Discontinue in the eStatement service



In order to view your eStatements, you will need to have Adobe Acrobat installed on your computer. Download it by clicking here:



Account	Name	Date	Statement	Insert	Insert
---------	------	------	-----------	--------	--------

Checking Tracker Widget

Members will be able to track their current status for Earning Big on their checking account. Members must be enrolled statements, have a direct deposit of \$500 dollars, and use their debit card at least 25 times.

Note: ATM transactions do not count

Checking Tracker

The Benefits widget calculates counts and sums of certain transactions to determine if the user has met conditions to achieve benefits at the FI.

EARN BIG FREE CHECKING

REQUIREMENT	REQUIRED	ACTUAL	MET
E-statements	Yes	Yes	Yes

CURRENT CYCLE	10/1/2020 - 10/31/2020		
Direct Deposit	\$500.00	\$0.00	No
Qualifying Transactions	25	0	No

PREVIOUS CYCLE	9/1/2020 - 9/30/2020		
Direct Deposit	\$500.00	\$3,769.77	Yes
Qualifying Transactions	25	36	Yes


QUALIFYING PERIODS

2020	2021
1/1/2020 - 1/31/2020	JAN
2/1/2020 - 2/29/2020	FEB
3/1/2020 - 3/31/2020	MAR
4/1/2020 - 4/30/2020	APR
5/1/2020 - 5/31/2020	MAY
6/1/2020 - 6/30/2020	JUN
7/1/2020 - 7/31/2020	JUL
8/1/2020 - 8/31/2020	AUG
9/1/2020 - 9/30/2020	SEP
10/1/2020 - 10/31/2020	OCT
11/1/2020 - 11/30/2020	NOV
12/1/2020 - 12/31/2020	DEC

Quick Apply Widget


Members can apply for a new share account or mortgage. Members will need to read and agree to the disclosures before proceeding with the application.

Quick Apply




Help

Select a product below to begin the application process.



Shares

Apply Now

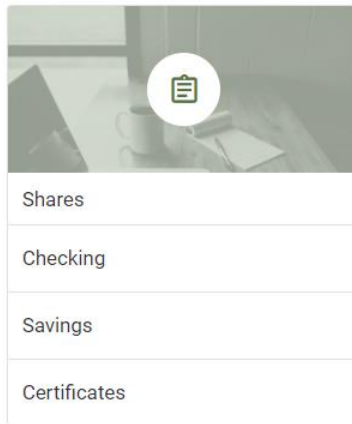


Mortgage

Apply Now

Applying for an Account

1. Click Apply Now in the Shares section
2. Choose the product you wish to apply for
 - a. Checking
 - b. Savings
 - c. Certificate



3. Once you have clicked on the product, you will be taken to products page to select the desired product.
4. Click apply on the desired product.
 - a. If you do not qualify for a product you will see the following message:
 - i. Ineligible Account Type

Savings				
ACCOUNT	APY	MIN BALANCE	TERM	DESCRIPTION
Money Market		\$0.00		Money Market Apply
Alternate Share Savings	0.100%	\$0.00		Want to save for a new car, a vacation or rainy day purchases? This is the account for you! Apply
Holiday Club Account	0.050%	\$0.00	12 Months	Apply

5. Verify your contact information is correct and select continue

QuickApply Help

Alternate Share Savings
Min Balance \$5.00

Step 1 Step 2 Disclosure

FIRST NAME Johnny

LAST NAME Testcase

MEMBER ID 123456

DATE OF BIRTH 01/01/2000

SOCIAL SECURITY NUMBER ***-**-0000

GENDER ☐ Female ☒ Male

HOME PHONE (303) 657-7000

CELL PHONE (303) 657-7000

WORK PHONE (303) 657-7000

EMAIL Test@Test.org

PREFERRED CONTACT METHOD Cell Phone - Call

Previous Continue

6. Enter opening deposit amount
7. Select the funding source
8. Select continue

Applying for a Mortgage

1. Click Apply Now in the Mortgage section
2. A new window will open
3. Complete the application

Card Management Widget

The Card Management widget allows members to view information about their debit and credit cards, control the use of these cards, and maintain their status without having to contact the Credit Union directly.

Card Management Help

**** * 6310

Consumer Debit

**** * 8901

Visa Platinum Rewards

**** * 0052

Consumer Debit

Clicking on a card will allow a member to view do the following:

- Freeze/Unfreeze Card
- Add Travel Notices
- Replacement Options

Card Management

< Back

•••• •••• •••• 1234

Consumer Debit

Freeze/Unfreeze Card

UNFROZEN

Travel Notices

NONE SCHEDULED

Replacement Options

Freezing or Unfreezing a Card

1. Click on debit or credit card
2. Click on the gear icon
3. Click Freeze this card
 - a. Click unfreeze to unblock

Freeze/Unfreeze Card

You can place a temporary freeze on your card. It will remain visible in your "Manage Cards" section, but can not be used. You can unfreeze your card at any time by hovering over the frozen card.

Freeze this card

Cancel

Add Travel Notices

1. Click on debit or credit card
2. Click the down arrow icon
3. Enter a start date and end date
4. Select Domestic or International
 - a. Select State if Domestic
 - b. Select Country if International
5. Select Additional Card (Optional)
6. Click Save

Travel Notices

NONE SCHEDULED

Add New Travel Notice

While traveling, provide us with your plans to prevent potential card interruptions

Start Date

End Date

10/29/2020

10/31/2020

Destination

State

Domestic

Alaska

Add Another Destination >

Additional Cards

Select Cards

Save

Cancel

Ordering Replacement Card

1. Click on debit or credit card
2. Click the down arrow icon
3. Select any of the following:
 - a. Lost
 - b. Stolen
 - c. Damaged
4. Click Report as based on the reason you selected

Replacement Options

- ☐ **Lost** (Replacement Card Will Have A New Number)
I have lost my card and I need a new card.
- ☐ **Stolen** (Replacement Card Will Have A New Number)
My card was stolen and I need a new card
- ☒ **Damaged** (Card Number Remains Active)
My card is damaged and I need a replacement card.

Report Card as **Damaged**

PLEASE CONSIDER

- Your card will remain active until the replacement card arrives in the mail and is activated.
- The card number will not change on your replacement card; however the expiration date will be extended.
- Please make sure to update any recurring payments with your updated information.
- Your replacement card will be available in "Card Management" when it arrives.

Report as damaged

Cancel

Courtesy Pay Widget

Members will be able to opt in or out of courtesy pay for eligible checking accounts. Members must read and agree to the disclosure before an election can be saved.

Overdraft Protection Widget

Members will be able to set up overdraft protection for their accounts in the event an item is presented and there are not enough funds to cover the transaction. An example would be adding a money market account to cover the checking account.

Setting up Overdraft Protection

1. Click "Select backup accounts" for desired account
2. Click "Add as backup" in the Available Accounts section
 - a. The added account will appear in the overdraft protection accounts section
 - i. Clicking on the trashcan icon will remove the account
3. Read and Accept Disclosure
4. Click Save Changes

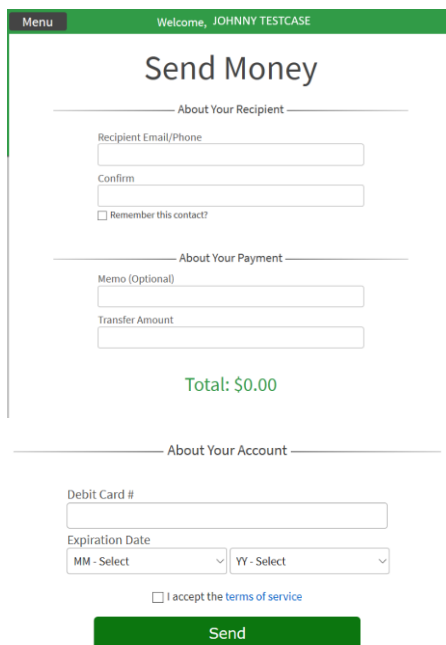
P2P (Person to Person) Payments

The P2P widget option allows you to pay any person or business directly with only their email address or mobile number without ever exchanging financial information. This feature allows you to send payments electronically and allows the recipient to receive payment using their debit card or account. You must have a debit card in order to use the feature.

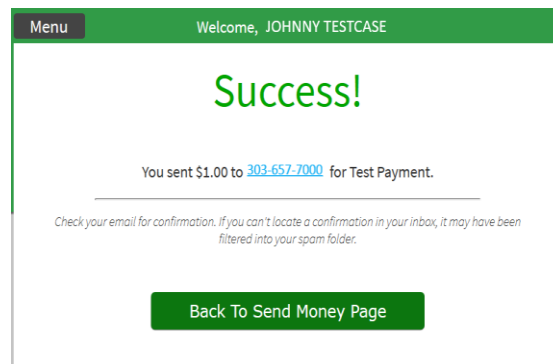
Making a Person-to-Person Payment

1. Click P2P Widget
2. Click Launch Acculynk P2P Payment
3. Enter Email or Phone Number
 - a. Click Remember this contact? (Optional)
4. Add a memo for the transaction (optional)
5. Amount of money being transferred
6. Enter debit card number
 - a. Can use previous debit card used
7. Enter expiration date
8. Read and agree to terms of service
9. Click Send
10. When the transaction has been completed a final pop-up window will appear indicating a successful payment.

Note: You only have to enter an email address OR a phone number. You do not have to enter both in order to make a P2P payment.



The screenshot shows the 'Send Money' form. At the top, there's a green header with 'Menu' and 'Welcome, JOHNNY TESTCASE'. The main heading is 'Send Money'. Below it, there's a section 'About Your Recipient' with fields for 'Recipient Email/Phone', 'Confirm', and a checkbox for 'Remember this contact?'. Another section 'About Your Payment' has fields for 'Memo (Optional)' and 'Transfer Amount'. At the bottom, there's a 'Total: \$0.00' and a section 'About Your Account' with fields for 'Debit Card #', 'Expiration Date' (MM - Select and YY - Select), and a checkbox for 'I accept the terms of service'. A green 'Send' button is at the bottom.



The screenshot shows the 'Success!' confirmation page. It has a green header with 'Menu' and 'Welcome, JOHNNY TESTCASE'. The main heading is 'Success!'. Below it, there's a message: 'You sent \$1.00 to 303-657-7000 for Test Payment.' and a note: 'Check your email for confirmation. If you can't locate a confirmation in your inbox, it may have been filtered into your spam folder.' A green button labeled 'Back To Send Money Page' is at the bottom.

P2P Recipient Instructions:

Upon receipt of transferred funds, the recipient will receive an email providing information about the transaction. Included in this information is a link for our online system to retrieve funds. The recipient will be asked to fill in information including:

- First Name
- Last Name
- Debit Card Information/Checking Account Information

Note: Some financial institutions may have restrictions on the type of transactions they will allow on external transfers. If the Debit Card option is not accepted, choose to “use checking account” and try again.

After selecting the “Deposit Payment” button a Payment Details screen will provide information on the payment just processed.

Funds will be removed from the sender’s account immediately and will be available to the recipient in accordance with their institutions processing and availability guidelines.

P2P Menu Options

Clicking menu in P2P will display the following:

- Send Money
 - Can send money using a phone number or email address
- Receive Money
 - Can receive money if a P2P payment has been sent to a member
- Transaction History
 - View status of payments sent or cancel payments
- Account Settings
 - Can remove or add debit cards to send payments
- Manage Contacts
 - Can add or remove contacts

Canceling a Payment

1. Click Menu
2. Click Transaction History
3. Click Cancel under Action
 - a. Only payments with a sent status can be canceled
4. Click Cancel Payment on confirmation page
5. Will receive a Success message once cancelled

Date	Amount	S/R	To/From	Status	Action
10/29/2020 3:16:04 PM MST	\$1.00	Send	303-657-7000	SENT	Cancel

Cancel Payment

You recently scheduled the following payment...

Attribute	Detail
Send Account Last 4:	1111
Recipient:	303-657-7000
Amount:	\$1.00
Date:	10/29/2020 9:16:04 PM
Memo:	Test Payment

[Return to Transaction History](#)

Cancel Payment

Success!

You cancelled your payment of \$1.00 to [303-657-7000](#)

Check your email for confirmation. If you can't locate a confirmation in your inbox, it may have been filtered into your spam folder.

Return to Transaction History Page

Adding Additional Payment Options

1. Click Account Settings
2. Click Payment Accounts
3. Click Add Debit Card
4. Enter Debit Card Number
5. Enter Expiration Date
6. Click Save Account

Deleting a Payment Option

1. Click Menu
2. Click Account Settings
3. Click Delete next to debit card
4. Click OK

Removing a Contact

1. Click Menu
2. Click Manage Contacts
3. Click Delete
4. Click Ok

Adding a Contact

1. Click Menu
2. Click Manage Contacts
3. Click Add New Recipient Contact
4. Enter the following:
 - a. Nickname
 - b. First Name
 - c. Last Name
 - d. Email or Phone number
5. Click Add Contact

Settings

Members are able to view and update settings throughout their online banking environment. Members can access the settings area by clicking on their name in the upper right corner and click settings or click the more widget and click on widget settings. There are several different tabs within the settings widget:

- Profile
- Security
- Themes
- Widgets
- Contact
- Notifications
- Accounts

- Shared Access
- Applications

Profile

Members can configure profile information for the following:

- Nickname
- Time Zone
- Profile Picture
- View Recent Login activity

Note: Clicking on the pencil icon allows a member to make changes



Security

Members can configure security details for the following:

- Username
- Password
- Turn Off/On Two-Factor Authentication
- Manage Remembered Devices

Note: Clicking on the pencil icon allows a member to make changes

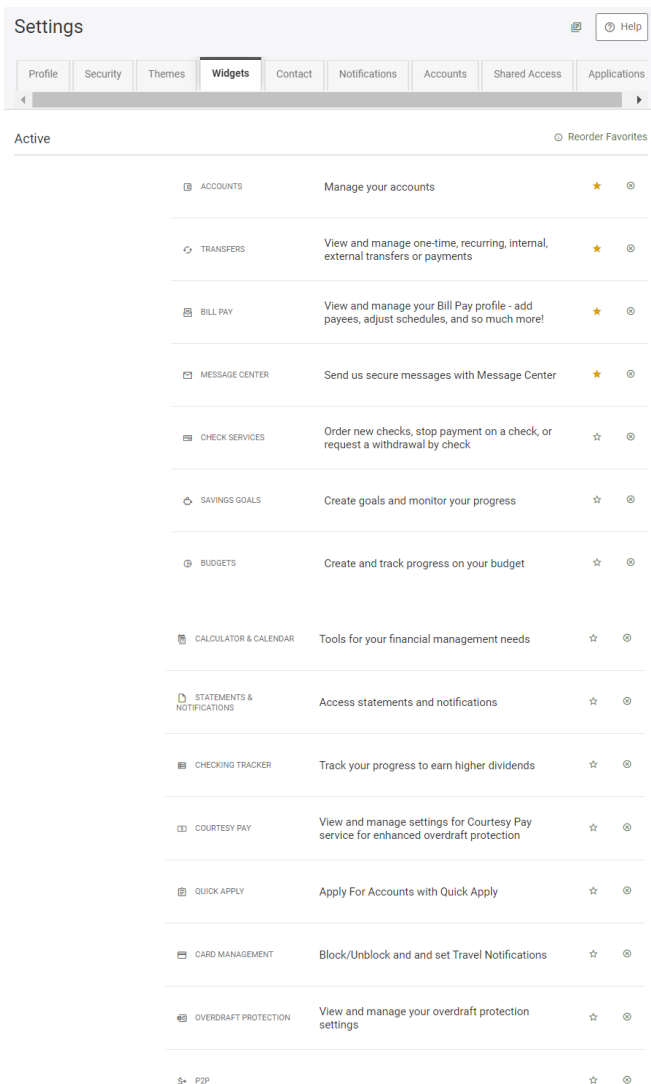


Themes

Members can personalize the look of their online banking. Clicking preview on a theme will show the member how the theme will look without committing to the change. Clicking activate on a theme will change the theme permanently.

Widget

Within the Widget settings tab, members can specify which widgets are to appear in their favorites list and the order they appear. Only five widget options can be selected as a favorite. Clicking on the star icon will add or remove a widget as an option. Clicking on the reorder favorites button members can drag and drop widgets in the preferred order. Members can also hide widgets by clicking the (X) button. Hidden widgets will be displayed in the available section at the bottom of the screen. Clicking add on a hidden widget will move it to the active widgets.



Contact

Members can edit their contact info for the following:

- Address
- Phone Number(s)
 - Can opt in to SMS text messages. This must be done to receive text alerts and messages
 - Can designate preferred phone number
- Email Address(es)
 - Can designate preferred email if there are multiple
 - Clicking add email will add an additional email address
 - Can delete emails if there are multiple
 - Can create a nickname


Note: Clicking on the pencil icon allows a member to make changes



Notifications

Members can configure alerts for their account. Some alerts must first be enabled in the desktop version of the app to be accessed in the mobile app. The following alerts can be set up:

- General Alerts
- Remote Deposit
- Accounts
 - Automatic Deposit
 - Automatic Withdraw
 - Balance
 - Balance Summary
 - Check Cleared
 - Insufficient Funds
 - Transaction
 - Transaction Alert
- Transfers
 - External Transfer Account Blocked
 - External Transfer Canceled
 - External Transfer Submitted
 - Transfer Fails
 - Transfer Succeeds
- Savings Goals
 - Goal Completed
 - Goal Endangered
- Budgets
 - Budget Category Exceeded
 - Budget Exceeded
 - Budget Summary
- Authentication
 - Online Banking Access

Clicking on the gear icon  allows members to choose how alerts are delivered.

Accounts

Members can create nicknames, color code, or hide an account. This can be done by clicking on the pencil icon next to the account name. Once you have completed any changes, click save.

Note: Nicknaming an account within Online Banking and will not appear on Member Statements, Notices, or other Credit Union documentation.

Members will be able to add external accounts by clicking on “Link an External Account” Please review the external accounts section for steps to add an external account.

Shared Access

Members can share their accounts with another user.

Adding a Shared User

1. Click on Settings
2. Click the Shared Access tab, click add a user.
3. Enter the recipient’s first name and last name in the corresponding fields.
4. Enter the email address
5. Check the box(s) next to the permission(s) you want to allow.
6. Click Save; a confirmation is displayed.
7. Confirm the information and check the box to acknowledge sharing the account(s).
8. Click Confirm.

The invitation will show as “Invitation Pending” until confirmed. Once the shared user clicks on the link in the invitation, they will need to choose how to access the account by one of the following:

- Already an online user log in
- Register
- Sign in as a guest

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No shared access users

Shared Access allows users certain access to your Premier Members CU accounts. Based off the permissions you set, users you add can: view, transfer to, transfer from, or pay bills. Click below to add users and set permissions for your Premier Members CU accounts. You may only invite users that are members with us. .

Add a user

Add a new user

First Name

Johnny

Last Name

Testcase

Email Address

JohnnyTestcase@Fake.com

Confirm Email Address

JohnnyTestcase@Fake.com

Choose permissions

	All permissions	View account	View Transactions	Transfer into	Transfer from	Pay bills
Checking - 2 accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EARN BIG FREE CHEC...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
0002 CHECKING	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Savings - 3 accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
MONEY MARKET	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SINGLE HSA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
0000 SAVINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Retirement Accounts - 1 account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
0003 SAVINGS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mortgages - 2 accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage Loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage Loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Save
Cancel

Applications

Members are able to view and revoke access to authorized applications. An example of an authorized application is your Premier Members CU mobile banking application. An example of when you may want to revoke token(s) is if you have a device that is lost or stolen.

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Themes
Widgets
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Shared Access
Applications

Authorized Applications

Mobile Native Application
10 TOKENS

ACCESS TYPE	LOCATION (IP ADDRESS)	LAST ACCESS DATE/TIME	
Samsung SM-G973U Android 10 okhttp 10.12		9/29/2020 4:44:11 PM	Revoke

Frequently Asked Questions

1. What are the benefits of logging on to Online Banking with a Username over an Account Number?
 - a. A Username can be customized, to be easy for the Member to remember.
 - b. The Username can be letters, numbers, special characters, or a combination.
Usernames can be letters, numbers, special characters or a combination. Usernames cannot contain a member's: Social Security Number/Tax ID, Member Number or Account Number. *Note: Only the following special characters can be used: ^[_]{}\$*
 - c. A Username is more secure - in that when using the internet in public locations, a Member is not required to expose their PMCU Account Number.
2. Do Members have to change their Username from being their PMCU Account Number?
 - a. No, Members do not have to change their Username to be something different from their PMCU Account Number; however a Username must be at least 6 characters in length. They can continue using their Account Number as their Username as long as they adjust it to have at least 6 characters. At any point, they can customize their Username in Settings>Security>Edit Username.
3. Why is the Password on a separate page?
 - a. Having the Password on a separate page allows PMCU to display the Member's Username back to them for visual confirmation – before they provide the second piece of their Online Banking Log On credentials.
4. Why does my Account Nickname not show up on my statement?
 - a. Account Nicknames are only within Online Banking and are not used by the Credit Union.
5. Can a PMCU Member Service Representative see my Account Nickname?
 - a. Your Account Nickname will be stored with your Share or Loan; however, it is not easily accessible by PMCU staff.
6. Can I create more than one Budget for an account?
 - a. The Spending Report function associates one account with one Budget and does not differentiate between funds that are assigned to Budget 1 and Budget 2; therefore, you can have only one Budget linked to one Account.
7. How do I see all of my Budgets when I have more than two?
 - a. Only one Budget can be viewed at a time. Click the drop-down box called "Select Budget" to view any additional budgets you have.
8. Will my Bill Pay transactions carry over into my Budget?
 - a. You may need to manually assign a category to your Bill Pay transaction. Go to the transactions screen while in your budget to do this. Once you have assigned a category the Bill Pay transaction will count towards your spending budget.
9. Will my Categories download in a file so that I can upload them into personal financial management software like Quicken?
 - a. Members can download transactions; they cannot at this time download Categories or categorized transactions.

10. Within Budget under transactions, can I set up my own rules for how transactions are categorized?
 - a. Transactions are automatically categorized based on the description of the transaction or the Merchant Code of the transactions. Members can re-categorize a transaction by selecting a new category in the Category list.
11. Within Spending Reports, can I split a transaction across multiple spending categories?
 - a. Yes, you can. There is a split option once you have clicked on category.
12. Can I have more than one Savings Goal to an Account?
 - a. Yes, you can have multiple Savings Goals for an account.
13. What is a micro transfer?
 - a. It is an amount less than \$1 that is used to validate an Account at another Financial Institution.
14. Can I use the External Accounts Transfers option to transfer to my brother in another state?
 - a. This option is set up to transfer between two Accounts, which you own. The PMCU Account and an Account at another financial institution. If you would like to transfer money to another individual, to an Account that you are not an owner of, we suggest that you use PMCU's Bill Pay system.
15. Are there any fees associated with transferring Outside of PMCU?
 - a. There is no fee.
16. Are there any fees for using PMCU's Bill Pay service?
 - a. PMCU does not charge a fee for this service.
17. Can I make payments (transfers) to people through Bill Pay, not just businesses?
 - a. Yes, you can make payments to people, businesses, charitable organizations, etc. through Bill Pay.
18. What are P2P Payments?
 - a. This module allows you to pay any person or business directly with only their email address or mobile phone number without exchanging financial information.
19. How long does it take for my transferred funds to become available to the recipient after they have received their money?
 - a. Funds are available to the recipient in accordance with their institutions processing and availability guidelines.
20. What are the limits of usage for Person-to-Person Payments?
 - a. There is a \$2,500 per day/transaction limit and \$10,000/month. If your needs exceed these limits please visit one of our branches or contact us at 303-657-0000 for options.
21. What if the recipient never receives notification of a payment sent?
 - a. If your payment appears in the "P2P Transaction History" but the recipient has not received their notification:
 - i. Verify that your payment isn't showing as "Failed." If this is the case your payment has failed, and you will need to submit your payment again;
 - ii. Verify that the recipient's email address/phone number are correct in the transaction you submitted;

- iii. Have the recipient check their Spam/Junk Folder within the email address used during the transaction. If the notification still cannot be found, contact 303.657.7000 for further assistance.
- 22. How do I see where my payment is?
 - a. If the payment appears in the “P2P Transaction History” you can use the following terminology to determine what stage it is in currently:
 - i. Funded = A successful transaction that has not been picked up by the recipient
 - ii. Received = A successful transaction that has been picked up by the recipient
 - iii. Failed = Transactions that have NOT gone through or that have failed
- 23. What if the Payment Retrieval System won’t accept the Recipient’s valid Debit Card information?
 - a. Some financial institutions may have restrictions on the types of transactions they will allow on external transfers. If the Debit Card option is not accepted, the Recipient should choose the “Use Checking Account” option and try again by entering their routing number and checking account number.