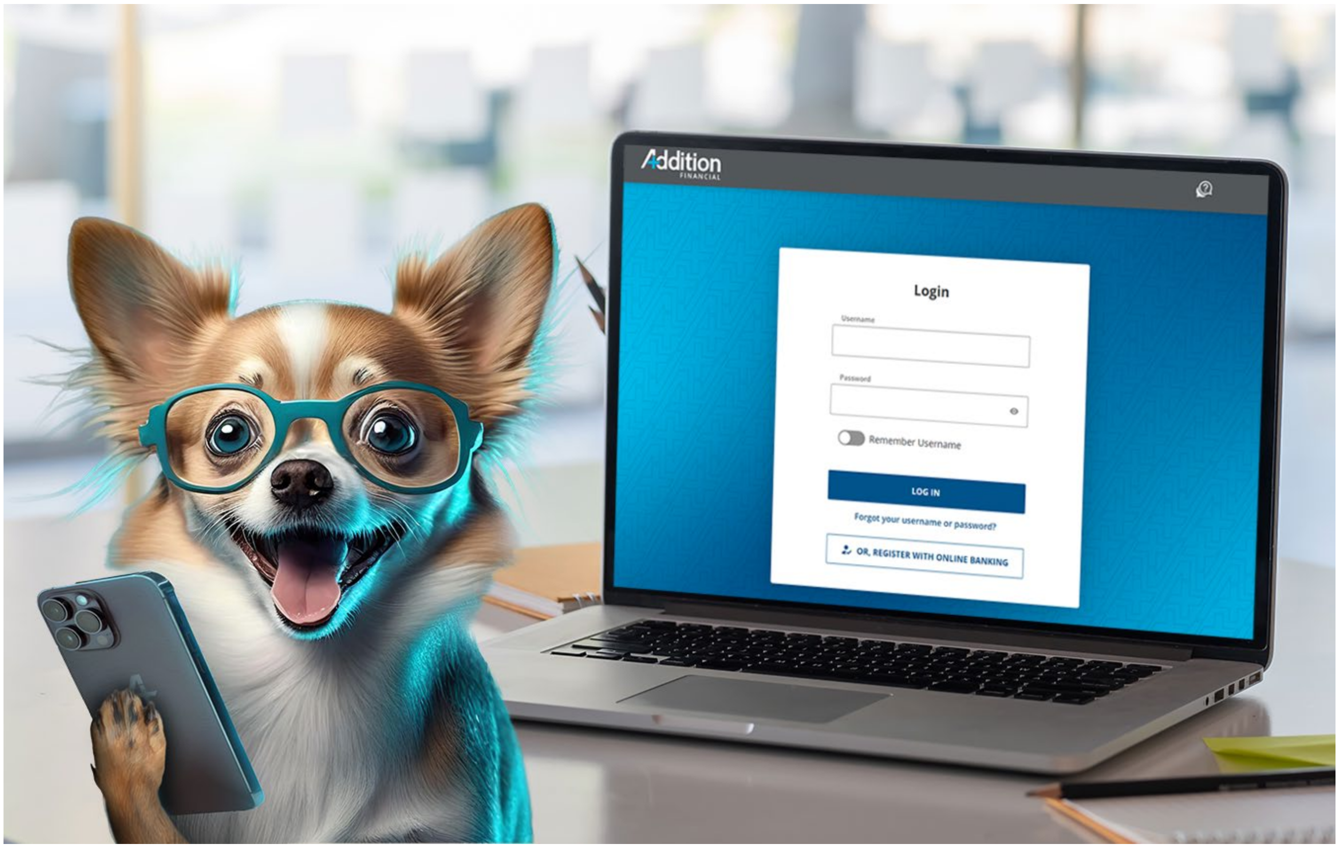


Digital Banking

Personal User Guide

TABLE OF CONTENTS

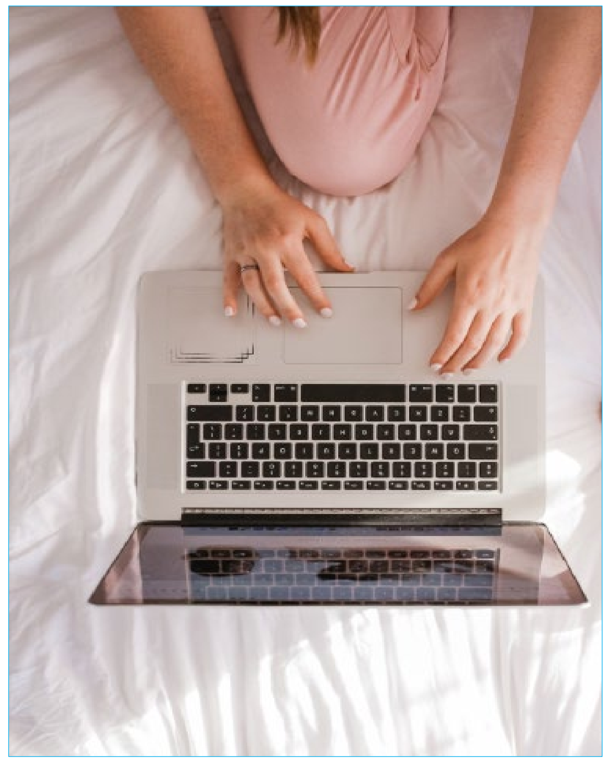
Introduction

Welcome to AFCU Digital Banking! This guide provides an overview of AFCU's Digital Banking system from a user-facing perspective. Please note that this guide includes all of the features available in the Digital Banking system.

Topics

The topics covered in this guide include:

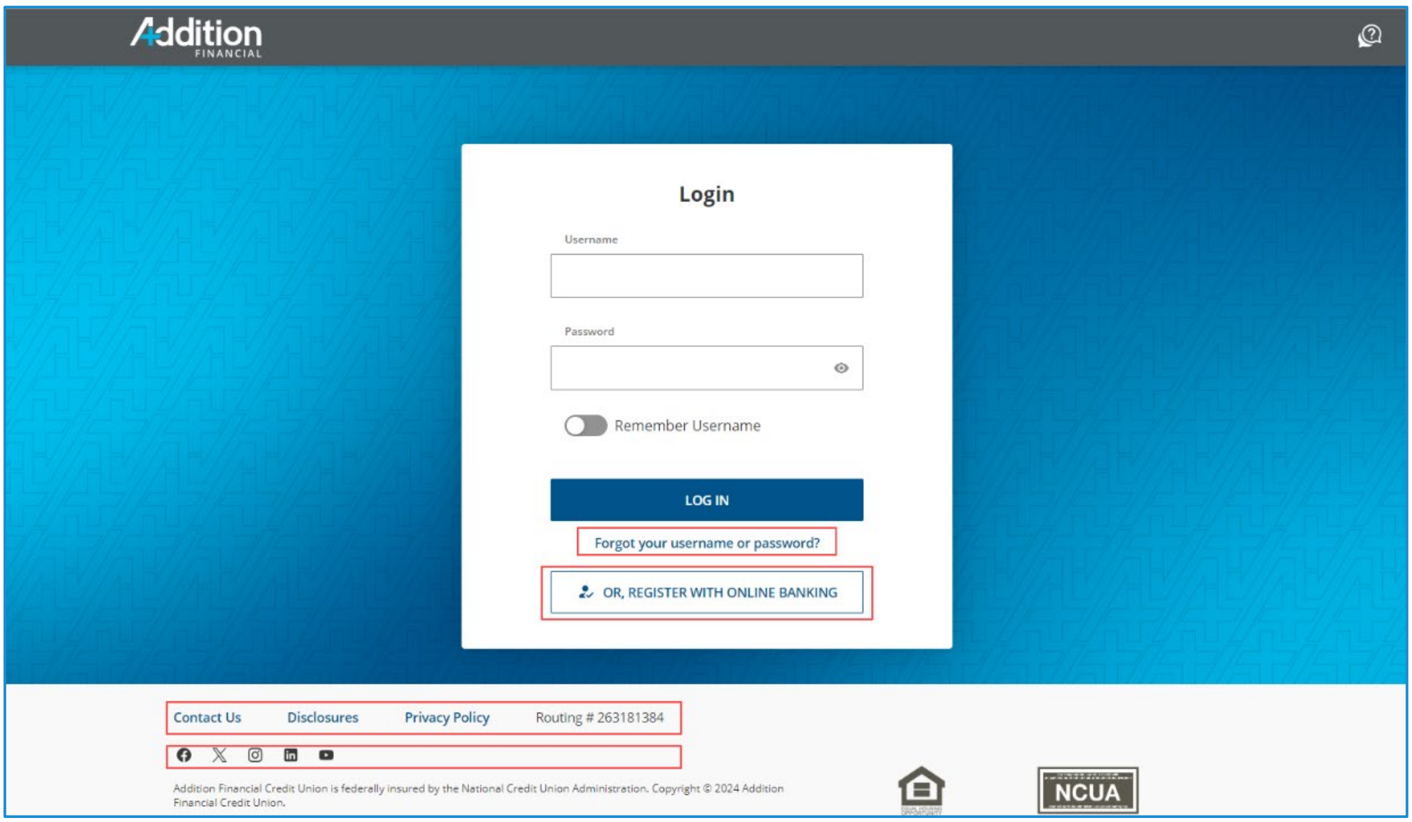
- Login Page
- Dashboard Features
- User Settings
- Transfers
- User Management
- Account Management Features
- Secure Messages



Login Page

From the **Login** page, you can:

1. **Register** for Digital Banking
2. **Login** to the Digital Banking system
3. **Reset** forgotten passwords
4. **Locate** AFCU's contact information, branch locations, disclosures, and routing#
5. **Access** links to AFCU's social media

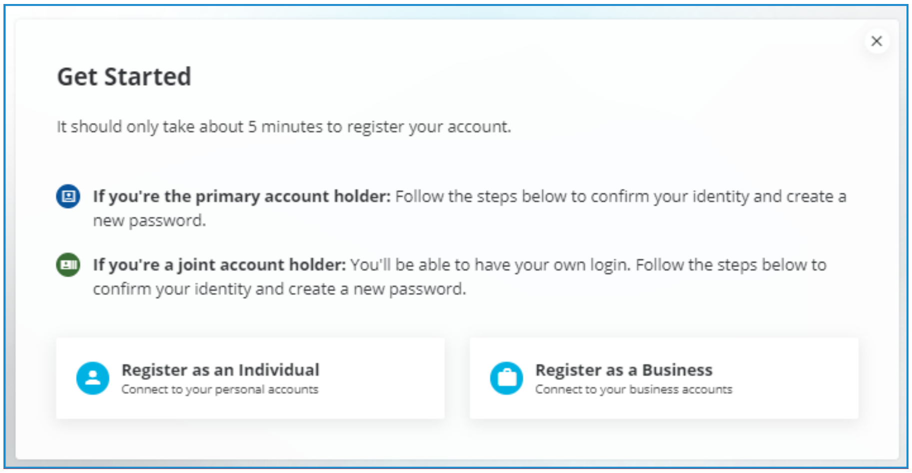


New User Registration

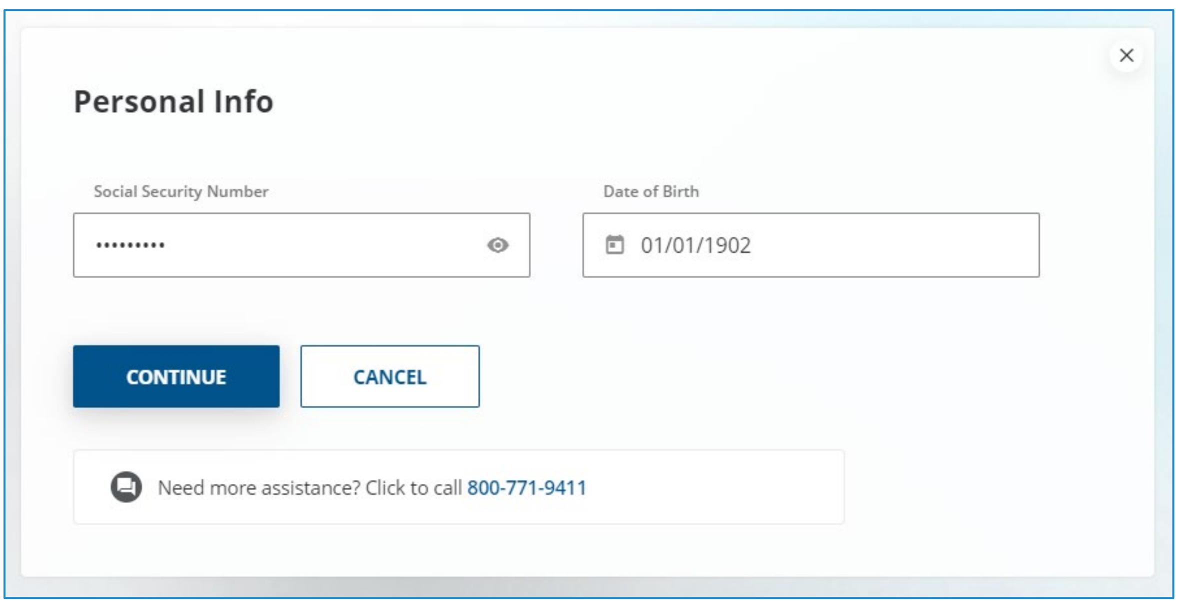
If you are not a current Digital Banking user and would like to register, complete the following steps:

1. Click the **Or, Register with Digital Banking** link on the **Login** page.

   Choose Individual or Business

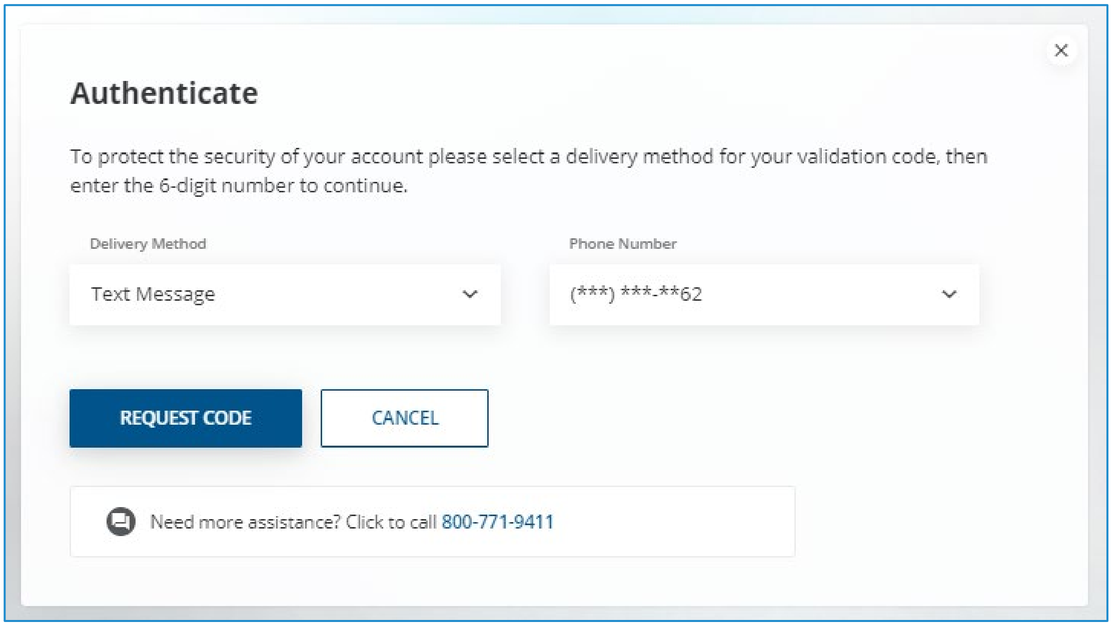


2. Enter your **Personal Info**, then click the **Continue** button.

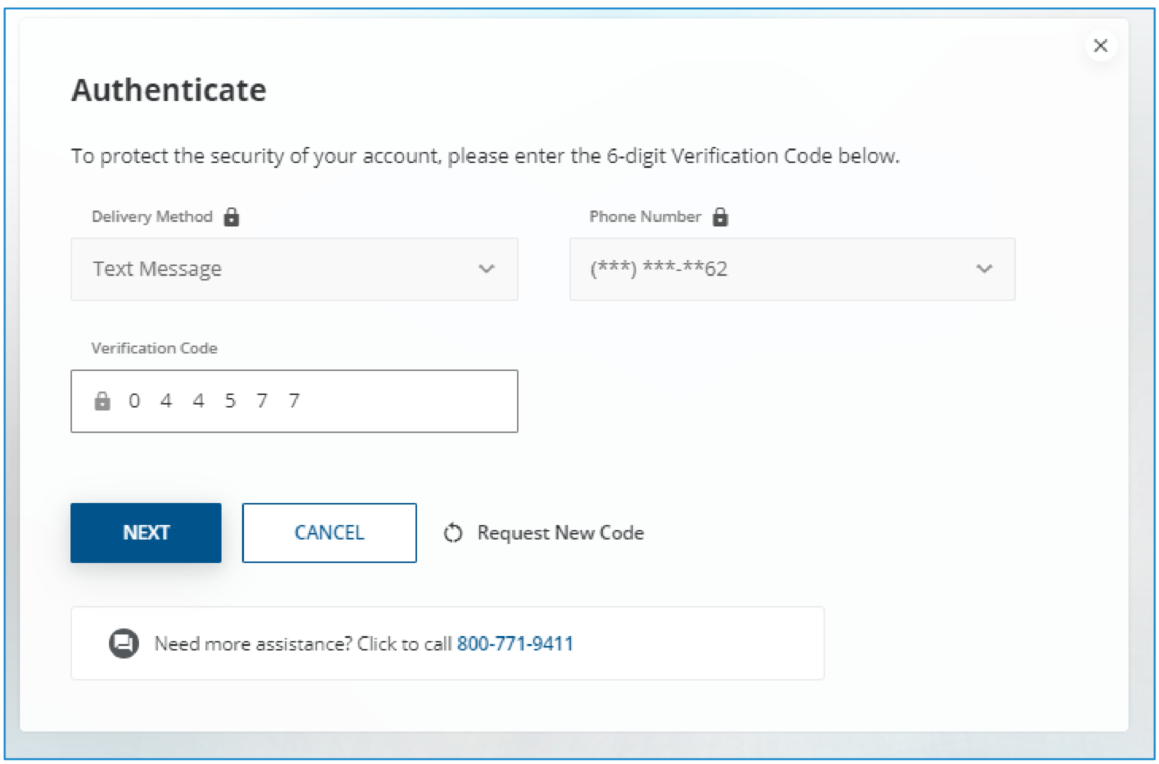


3. Select **Text Message** or **Email** under **Delivery Method** and select the **Phone Number** or **Email** address to receive an authentication code.

4. Click the **Request Code** button.



5. A new field will display to enter the Verification Code
6. Enter the code, then click the **NEXT** button.

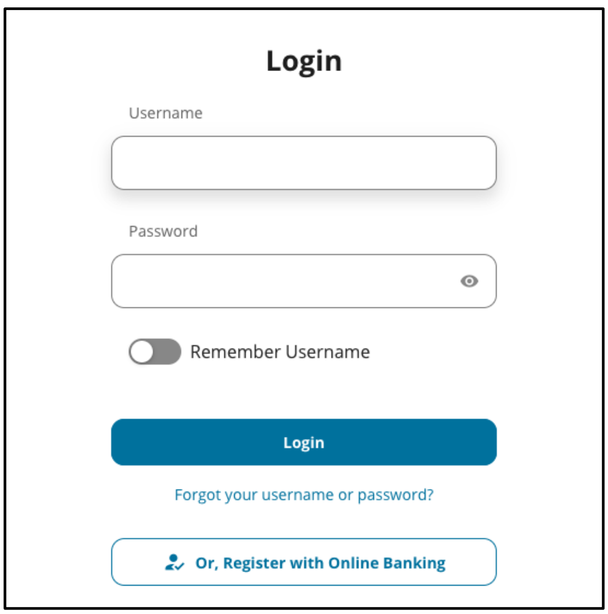


7. In the Username and Password screen, enter your preferred Username using the listed requirements.
    a. The system will provide feedback for any missing requirements.
8. Enter your preferred password using the listed requirements.
    a. The system will provide feedback for any missing requirements.
9. Click the Register button to confirm your Username and Password.
10. Click the Accept and Continue button to accept the presented Terms and Conditions.

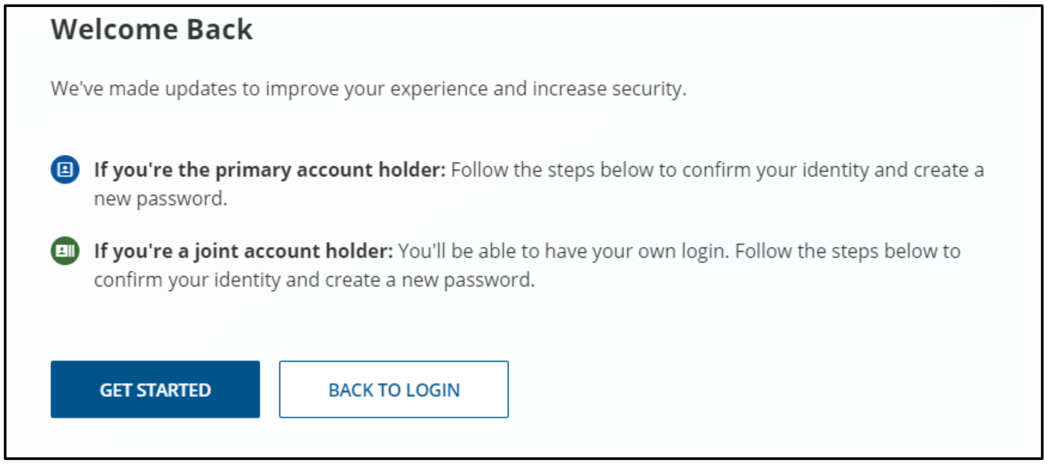
First Time Login for Existing Users to The New System

If you're a Primary member who has used AFCU Digital Banking in the past, enter your existing username and password. If you are the Primary Owner on multiple membership accounts, please use the username and password for the your lowest memebrship account number that is currently registered for Digital Banking.

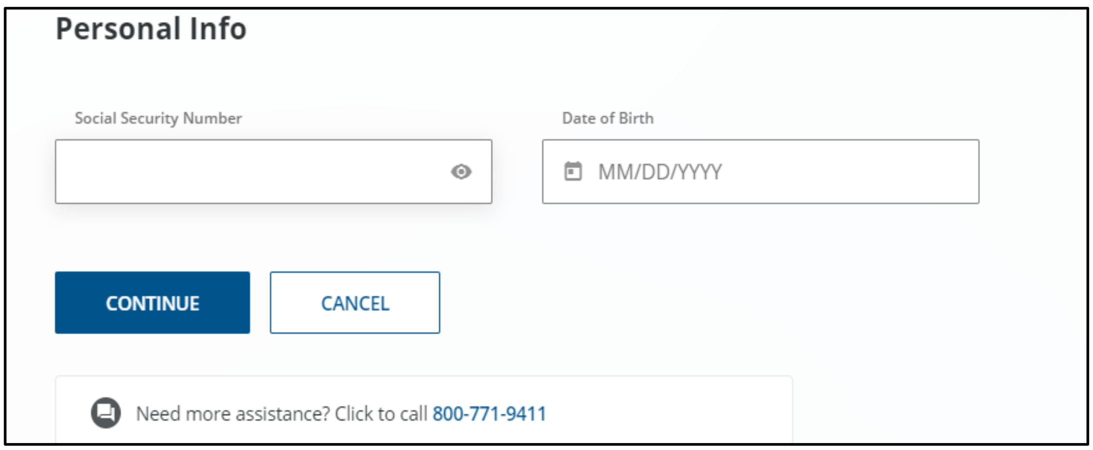
1. On the Login screen, enter your existing username and password.



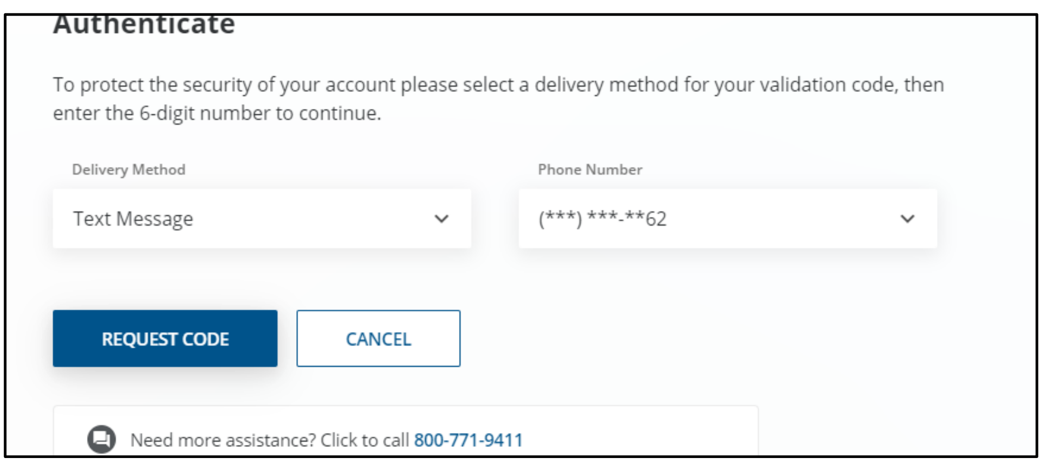
2. The system will recognize the username and display the Welcome Back screen. Click the Get Started button to continue.



3. On the Personal Information screen, enter the verifying information and click the Continue button.



4. In the Authenticate screen select the preferred Delivery Method. This can include Voice, Text, and Email.
    a. Note that only the last few digits of the phone number or last few letters of the email address will display.



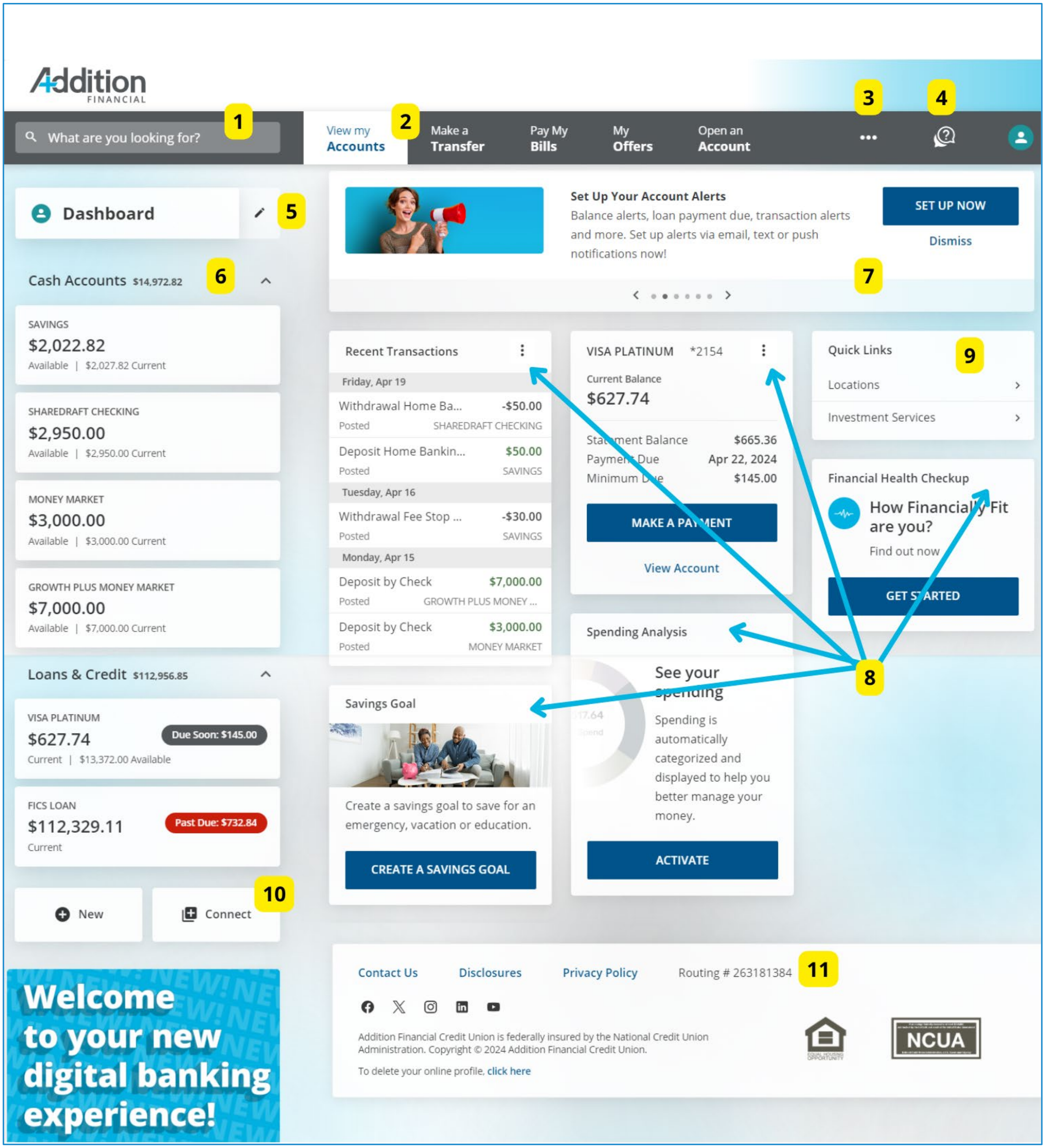
5. Click the Request Code button.

6. A new field will display to enter the Verification Code
7. Enter the code, then click the **Validate** button.
8. The Select New Password screen will display. Enter the preferred password using the listed requirements.
    a. The system will provide feedback for any missing requirements.
9. Click the Next button.
10. Click the Accept and Continue button

Dashboard Features

When you log in to the Digital Banking system, you land on the **Dashboard**. You can navigate anywhere in the Digital Banking system from the Dashboard. By default, the Dashboard opens on the **View my Accounts** tab, which consists of the following features:

1. **Search Bar**: Use keywords to search for the features you wish to access.
2. **Menu Bar**: The **Menu Bar** contains tabs that take you to your accounts, transfers, bill pay, and deposits. There are additional icons for profile settings and additional menu options.
3. **More Menu** [ellipses]: The More Menu houses features including Stop Payment, Documents and Statements, Travel Notice, Overdraft Protection, Alerts, Skip-a-Pay, Loan Payoff, and more.
4. **Support Hub** These features allow you to contact support staff through secure messaging.
5. **Customize Dashboard** [pencil]: Select the pencil icon to hide or change the order of accounts and widgets.
6. **Accounts Menu**: Click on individual accounts to view your balances, transaction history, and other details.
7. **Banner**: The top banner contains links to ‘Make a Transfer’, ‘Pay My Bills’, special offers with AFCU, smart functionality based on your usage, and important information from AFCU, and ‘Open an Account.’
8. **Widgets**: The dashboard's center contains various widgets that show recent transactions, card balances, and other helpful information.
9. **Quick Links:** Quick Access to frequently-searched information such as what’s new, alerts, documents and statements, etc.
10. **Connect a Financial Institution**: This feature allows you to add accounts from other financial institutions to active the Financial Wellness Tools for a snapshot view of your financial life.
11. **Routing Number:** Our routing number, Disclosures link, Contact Us link, Privacy Policy link and links to social media always appear at the very bottom of the screen.


Addition FINANCIAL
What are you looking for?
View my Accounts
Make a Transfer
Pay My Bills
My Offers
Open an Account
1
2
3
4
Dashboard
5
Cash Accounts $14,972.82
6
SAVINGS
$2,022.82
Available | $2,027.82 Current
SHAREDRAFT CHECKING
$2,950.00
Available | $2,950.00 Current
MONEY MARKET
$3,000.00
Available | $3,000.00 Current
GROWTH PLUS MONEY MARKET
$7,000.00
Available | $7,000.00 Current
Loans & Credit $112,956.85
VISA PLATINUM
$627.74
Due Soon: $145.00
Current | $13,372.00 Available
FICS LOAN
$112,329.11
Past Due: $732.84
Current
New
Connect
10
Welcome to your new digital banking experience!
Set Up Your Account Alerts
Balance alerts, loan payment due, transaction alerts and more. Set up alerts via email, text or push notifications now!
SET UP NOW
Dismiss
7
Recent Transactions
Friday, Apr 19
Withdrawal Home Ba... -$50.00
Posted SHAREDRAFT CHECKING
Deposit Home Bankin... $50.00
Posted SAVINGS
Tuesday, Apr 16
Withdrawal Fee Stop ... -$30.00
Posted SAVINGS
Monday, Apr 15
Deposit by Check $7,000.00
Posted GROWTH PLUS MONEY ...
Deposit by Check $3,000.00
Posted MONEY MARKET
VISA PLATINUM *2154
Current Balance
$627.74
Statement Balance $665.36
Payment Due Apr 22, 2024
Minimum Due $145.00
MAKE A PAYMENT
View Account
Quick Links
9
Locations
Investment Services
Financial Health Checkup
How Financially Fit are you?
Find out now
GET STARTED
Spending Analysis
8
See your spending
Spending is automatically categorized and displayed to help you better manage your money.
ACTIVATE
Savings Goal
Create a savings goal to save for an emergency, vacation or education.
CREATE A SAVINGS GOAL
Contact Us
Disclosures
Privacy Policy
Routing # 263181384
11
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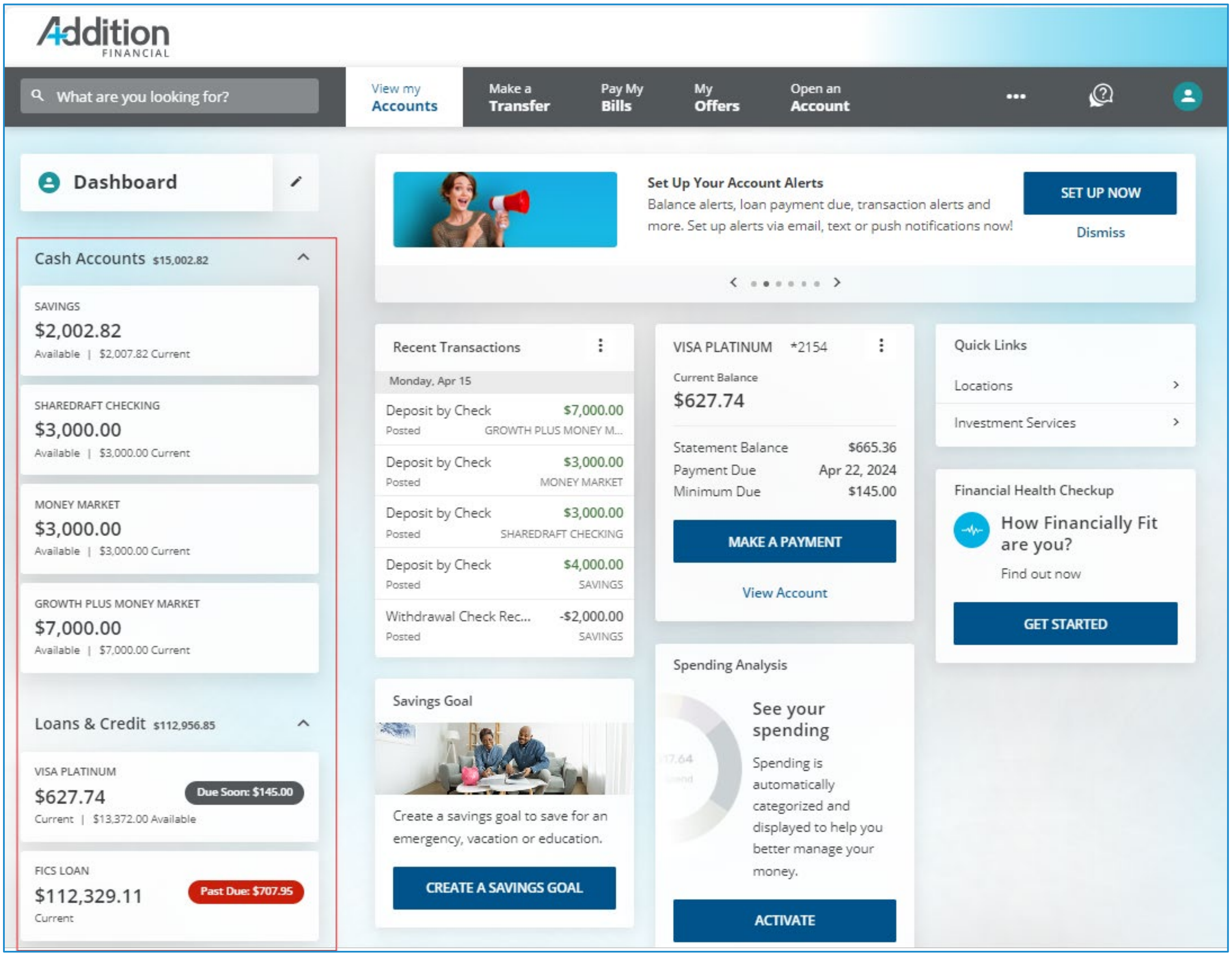
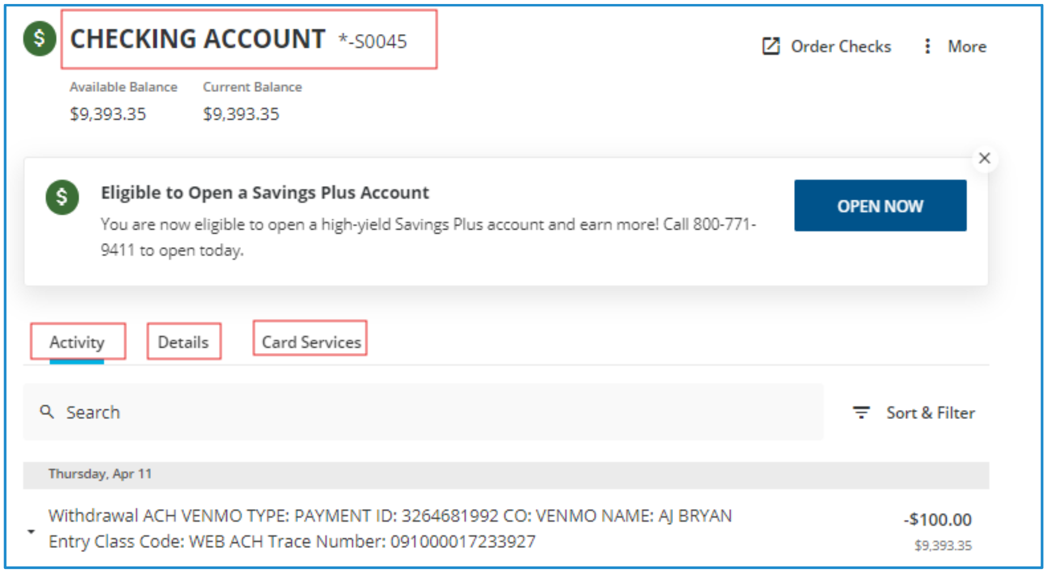
NCUA

View my Accounts

The **View my Accounts** tab sidebar displays a list of the accounts associated with the AFCU. The sidebar contains two sections: **Cash Accounts** and **Loans & Credit**.



To view an account's details, click on the account in the sidebar. This opens the **Account History**, which displays a 12-month history by default. There are two tabs on the **Account History**: The **Activity** tab and the **Details** tab.



When you click on an account, the functions you can perform will vary based on the type of account selected.

Checking Accounts

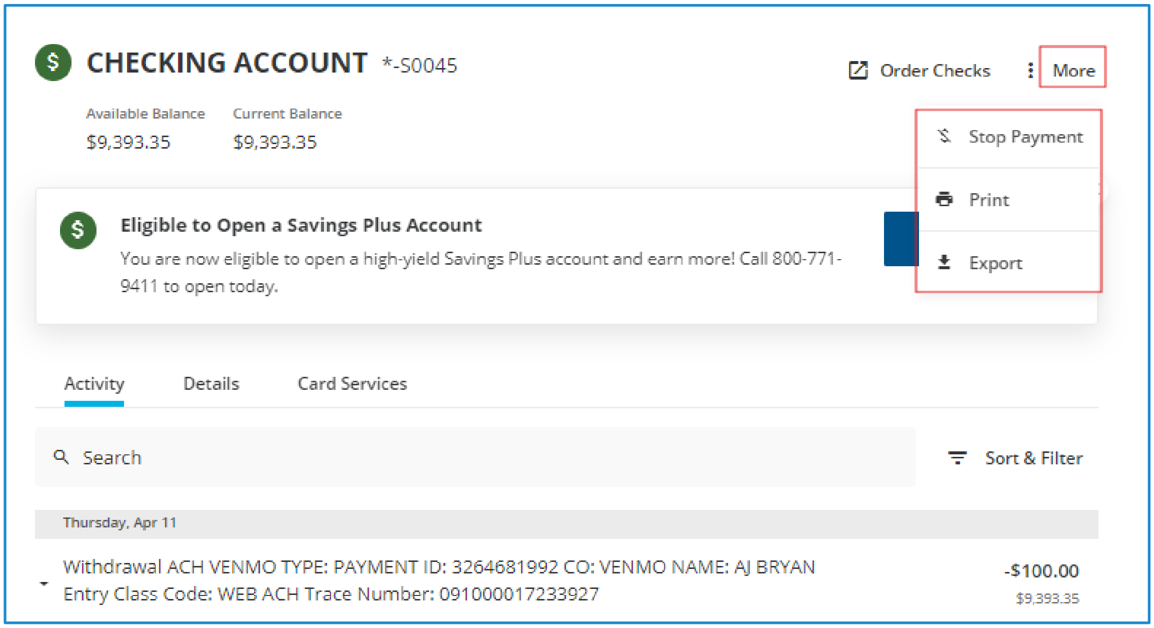
Activity Tab

The **Activity** tab displays the **Current Balance** and **Routing Number** and provides a searchable list of all account activity for Checking accounts. You can search by **Transaction date**, **Payee**, **Transaction Type**, and **Amount**. You can also **Sort & Filter** transactions by:

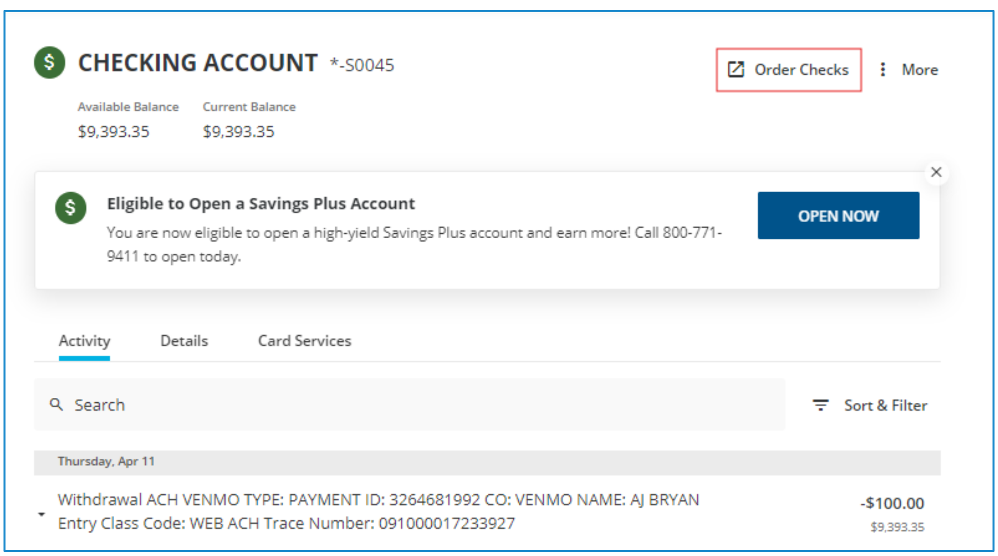
1. Credit/Debit
2. Time Span
3. Date (Ascending or Descending order)
4. Description (A-Z or Z-A)
5. Amount (High to Low or Low to High)

The **More** drop-down menu allows you to place a **Stop Payment**, **Print** transactions, and **Export** the transactions in the following formats:

1. Comma Separated (.csv)
2. Open Financial Exchange (.ofx)
3. Quicken (.qfx)
4. QuickBooks (.qbo)



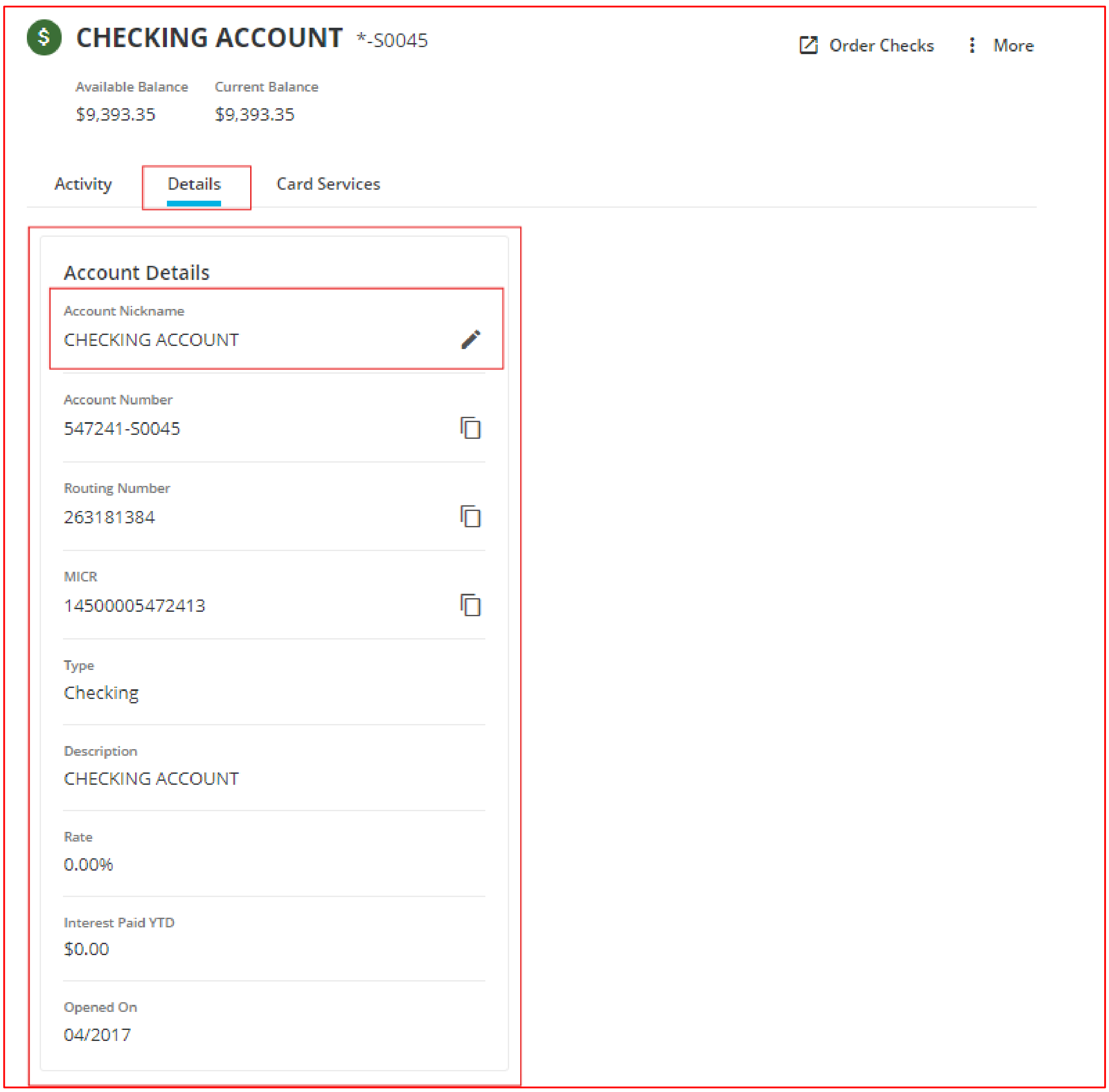
This screen also features the **Order Checks** link.



To view specific transaction details, click the transaction to open the **Transaction Details** panel, where you can view additional information. For example, on a check transaction, you can view the front and back of the check image or send an inquiry to AFCU about the transaction.

Details Tab

The **Details** tab displays the **Account** and **Routing Numbers**, the account opened date, the interest rate (if applicable), and the account's nickname. To edit the **Account Nickname**, click the **pencil** icon, type the new nickname, and click the **Save** button.

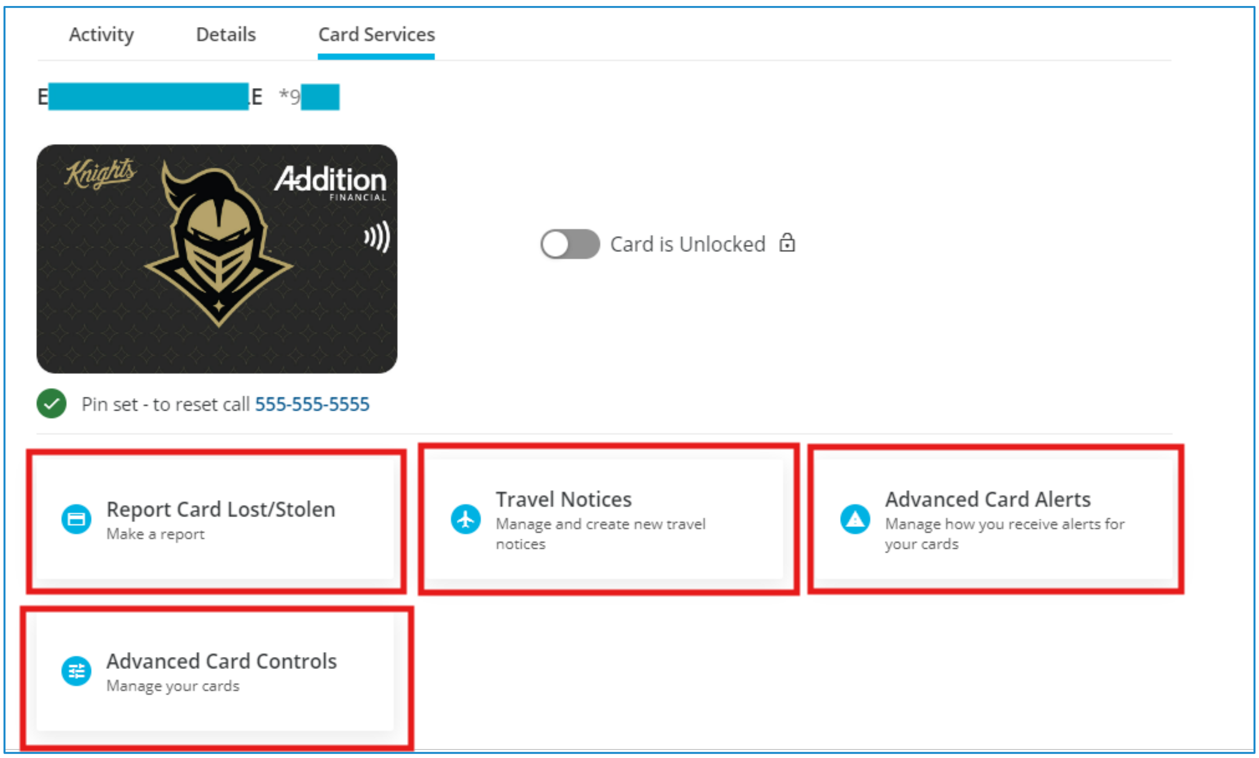


Card Services Tab

A **Card Controls** tab will display to the right of the Details tab in eligible checking accounts.

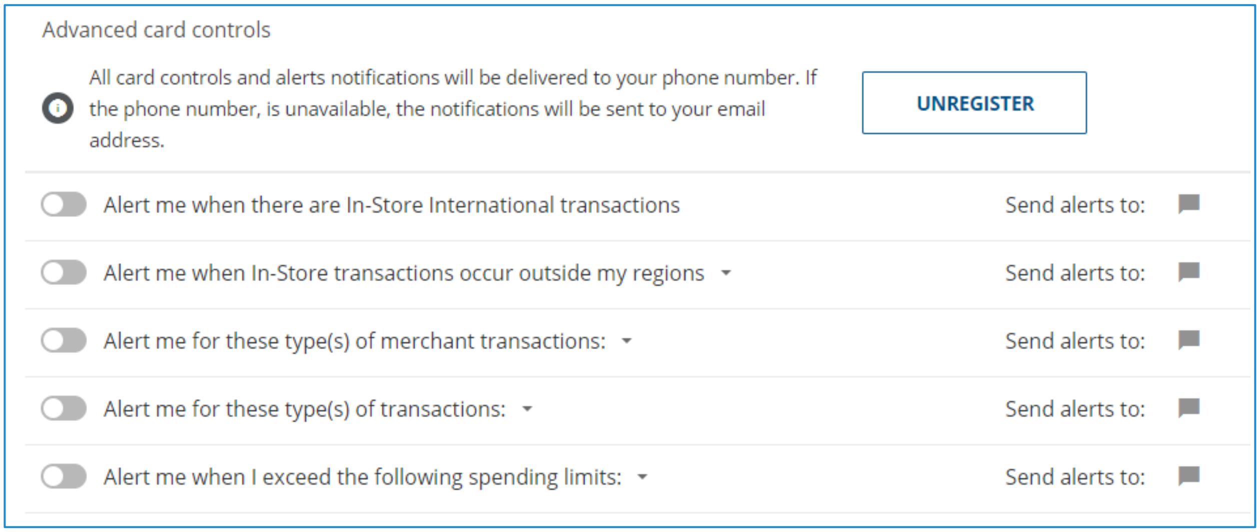
The Debit Card Controls enable you to

- **Lock/Unlock** cards
- **Report Card Lost/Stolen**
- Create a **Travel Notice**
- Set **Advanced Card Alerts**
- Access **Advanced Card Controls.**



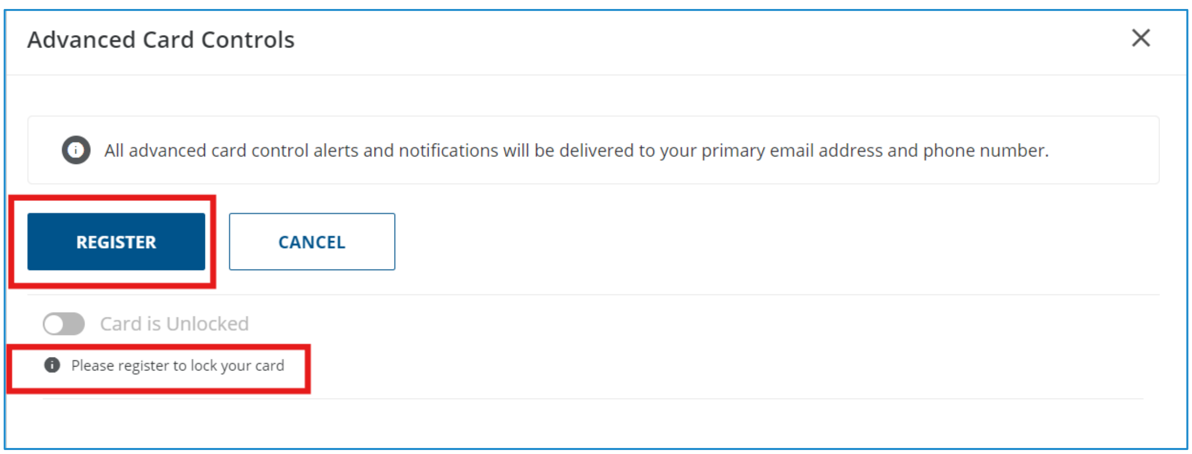
Advanced Card Alerts

All card controls and alerts notifications will be delivered to your phone number. If the phone number, is unavailable, the notifications will be sent to your email address.

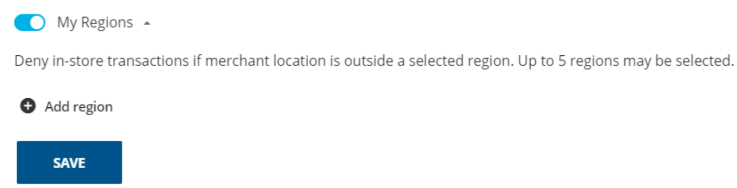
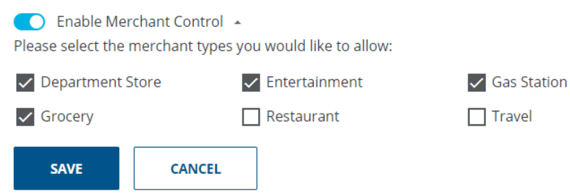
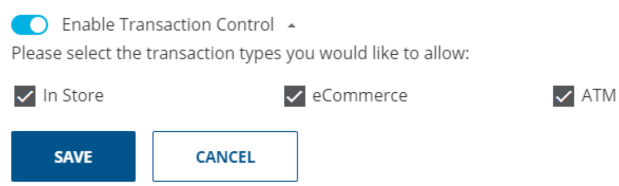
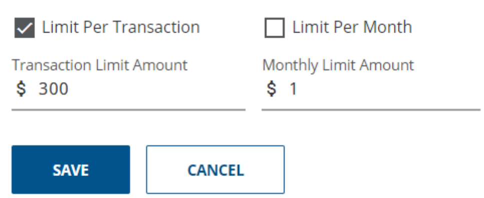


Advanced Card Controls

In order to use the card lock/unlock feature, you will need to first **register** with Advanced Card Controls:



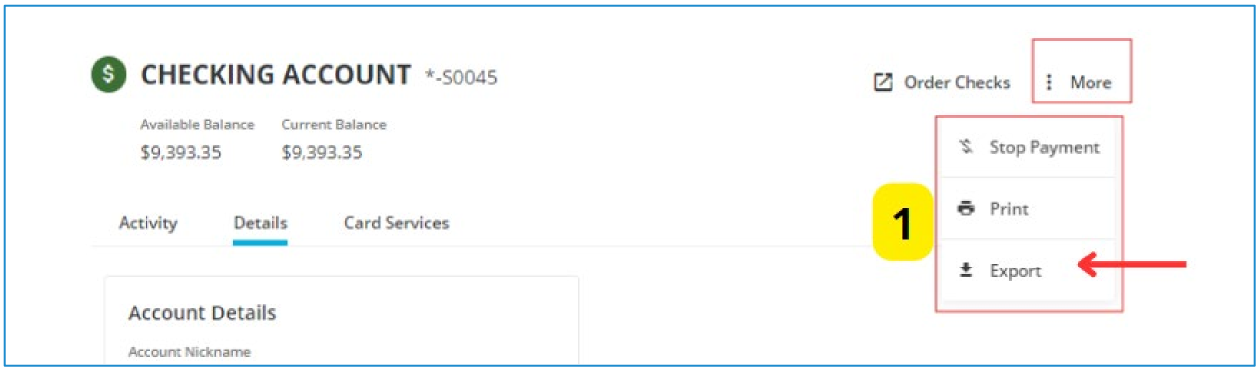
Review the table below for a brief explanation of each card control option.

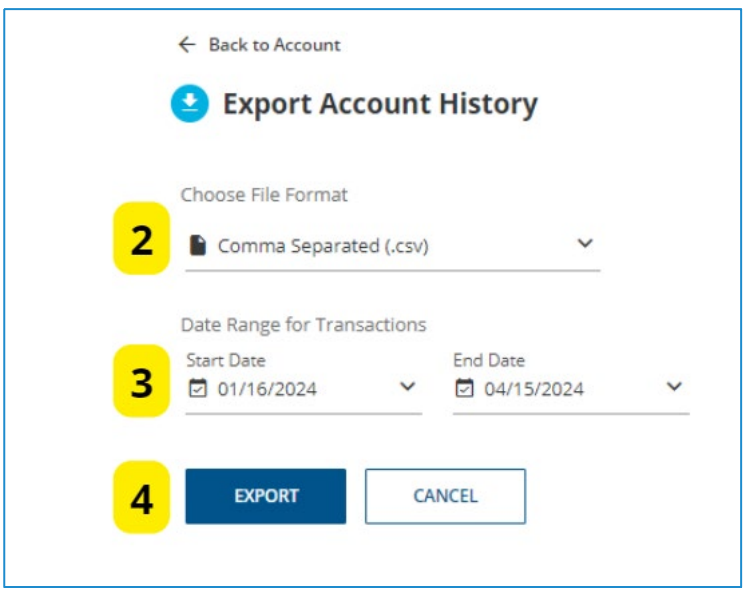
Control	Description
My Regions	This control blocks in-store transactions outside of the cardholder's selected regions. You can designate up to five regions as your home region. 
Enable Merchant Control	This control blocks card transactions at merchant types that the cardholder did not designate as allowable. 
Enable Transaction Control	This control blocks card transactions outside the allowable transactions the cardholder selects. 
Spending Limits	This control blocks card transactions that exceed the per-transaction and monthly limits established by the cardholder. 

Export Account History

To export the account history, complete the following steps:

1. Click the **More** drop-down menu and select **Export**.
2. Select an option from the **Choose File Format** drop-down menu.
    a. Comma Separate (.csv)
    b. Open Financial Exchange (.ofx)
    c. Quicken (.qfx)
    d. Quick Books (.qbo)
3. Enter a **Start Date** and **End Date** for the range of transactions you wish to export.
4. Click the **Export** button.



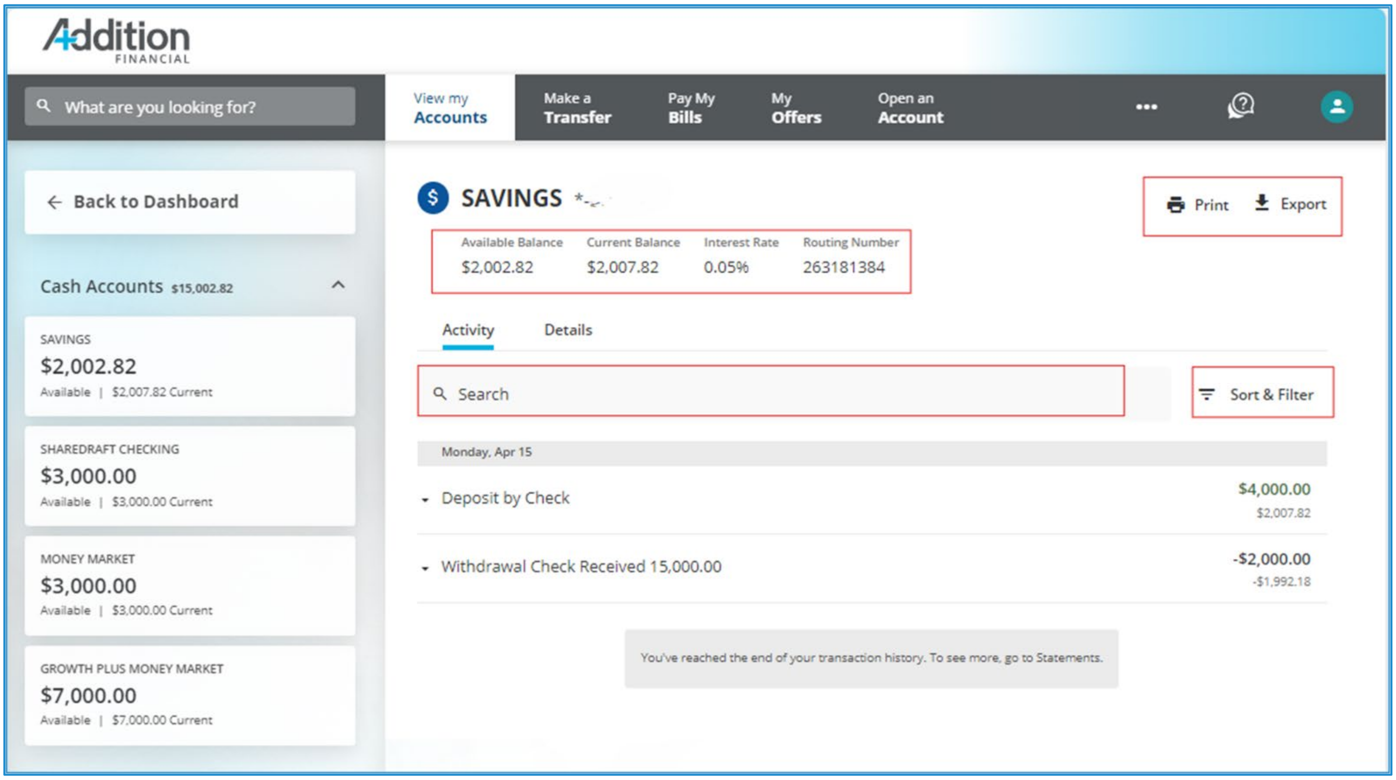


Savings and CD Accounts

Savings and CD accounts look very similar to checking accounts in Digital Banking, but a few differences exist. Savings accounts and CDs display the **Current** and **Available** balances and the **Routing Number**, offer a searchable list of transactions and the ability to **Sort & Filter** them, and provide the option to view additional details.

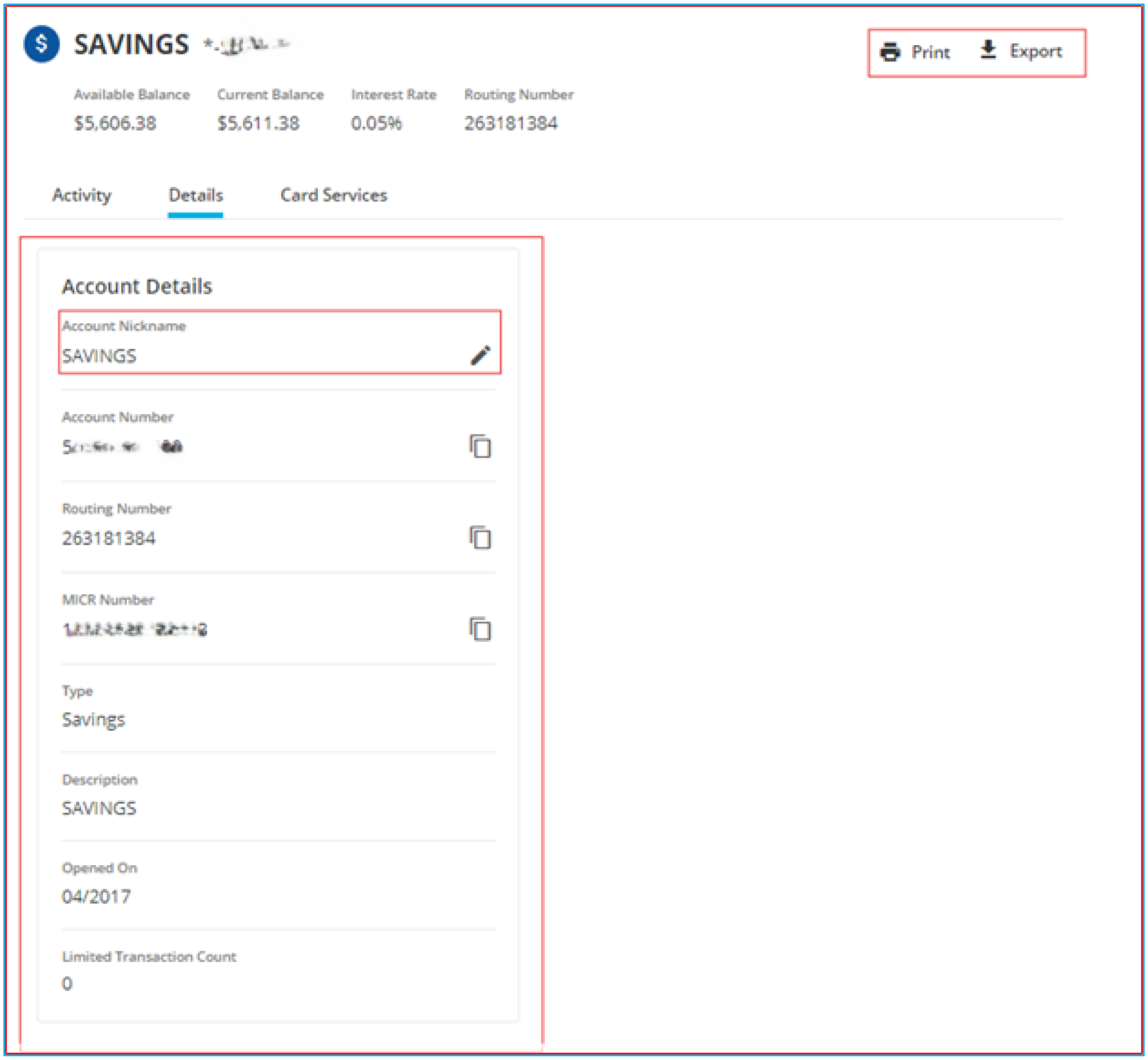
Activity Tab

The **Activity** tab displays deposits and debits; you can click on a transaction to view the details and send an **Inquiry** as needed. Additional options to **Print** transactions or **Export** transaction history are also available.



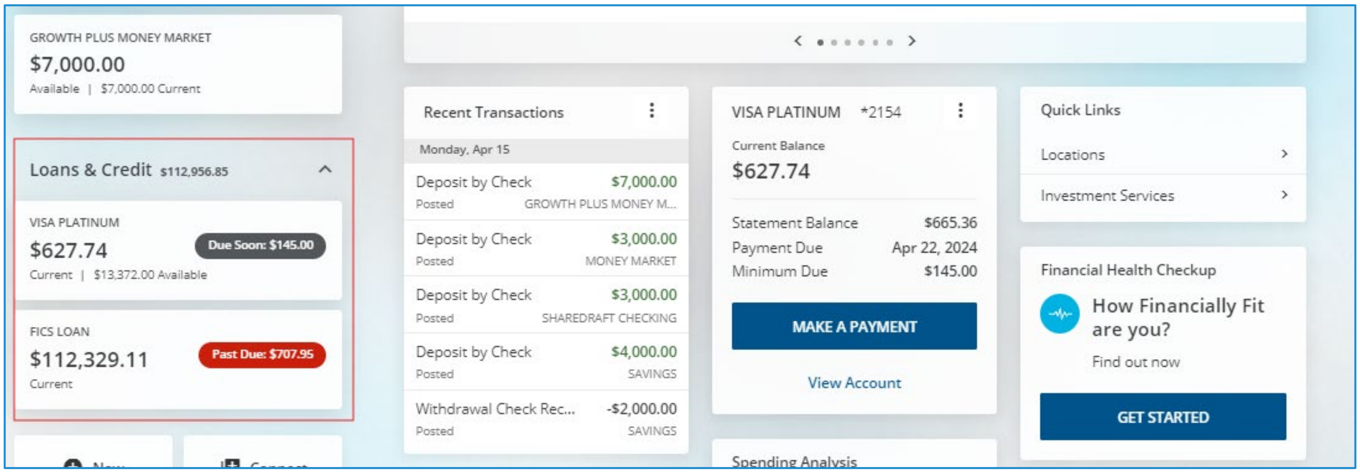
Details Tab

Like checking accounts, the **Details** tab displays the **Account** and **Routing** numbers, the date the you opened the account, the interest rate, and an editable **Account Nickname**.

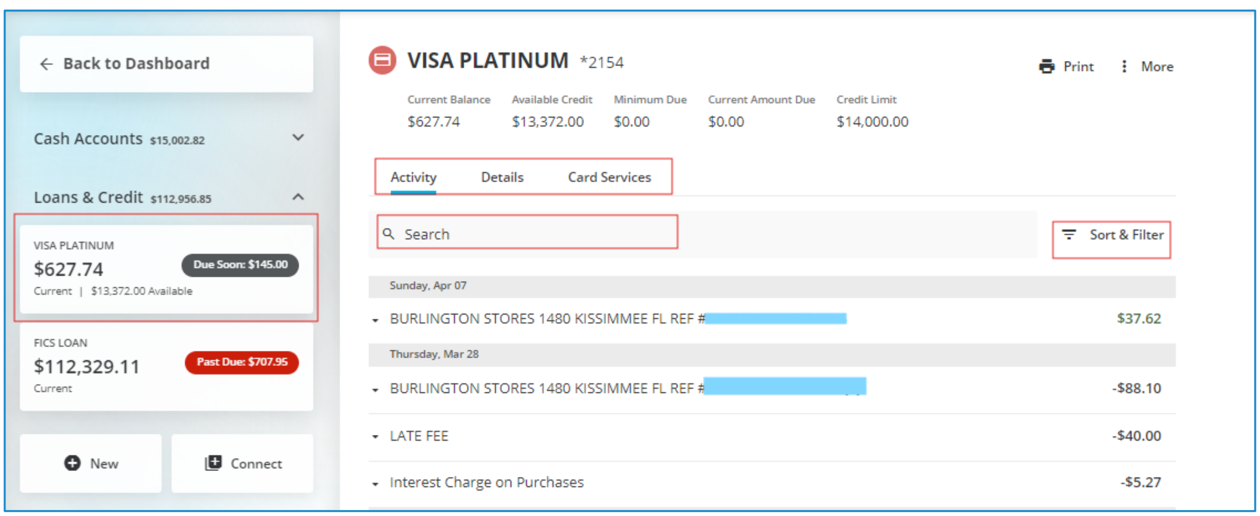


Loans and Credit

The **Loans & Credit** section displays your loans, credit lines, and credit card accounts.



Just like with **Cash Accounts**, when you click on an account, the **Activity** and **Details** tabs for the account appear. **Card Controls** tab will display here as well. The **Activity** tab opens by default and provides a searchable list of transactions that you can **Sort & Filter** by **Credit/Debit**, **TimeSpan**, **Date**, **Description**, and **Amount**.



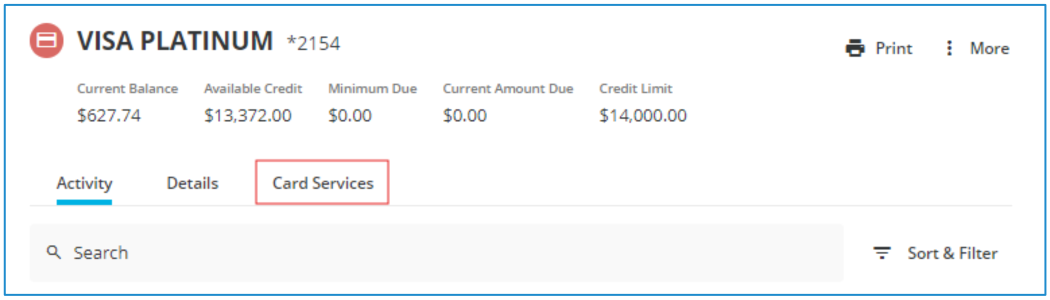
The information displayed in the header beneath the account number varies based on the type of credit account. Review the table below to learn the information displayed for each account type.

Credit Type	Display
Line of Credit	Line of Credit *23-L00 — $ Make a Payment — More Current Balance: $37,140.96 · Available Line Amount: $62,859.04 · Interest Rate: 8.00% · Payment Due: 01/24/18
Loan	Personal Loan *23-L06 — $ Make a Payment — More Current Balance: $12,387.70 · Interest Rate: 7.00% · Current Amount Due: $1,874.44 · Next Payment Date: 01/14/18 · Regular Payment: $874.44
Credit Card	Platinum Visa *0121 — $ Make a Payment — More Current Balance: $462.50 · Available Credit: $12,175.33 · Payment Due Date: 07/02/17 · Minimum Due: $100.00 · Redeem

The **Redeem Rewards** for credit cards sends the cardholder to the redemption site for your card rewards program.

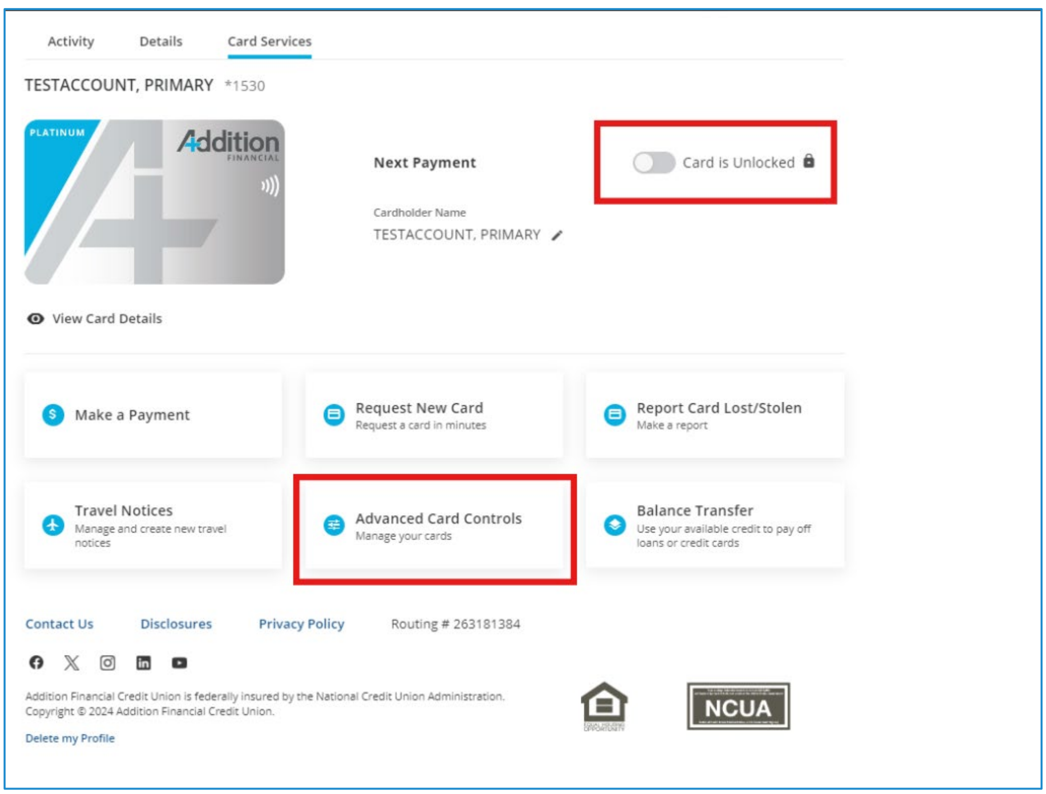
Card Services

In addition to the **Activity** and **Details** tab, credit card accounts contain a third tab, **Card Services**.



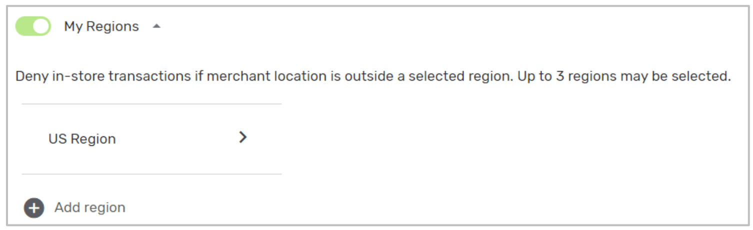
When you register for **Card Services,** you can choose to receive alerts and notifications via email and phone to inform them when selected transactions occur on your card. Card controls also allow you to lock and unlock your card, request a new card, make a payment, report card lost or stolen, set travel notices, and initiate a balance transfer to the card.

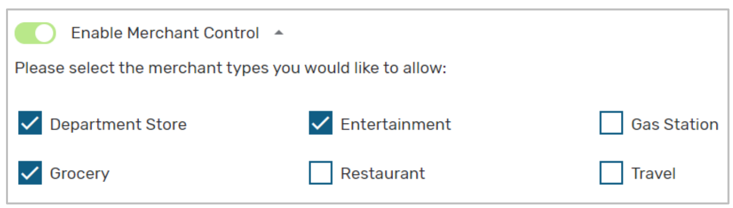
Advanced Card Controls allow you to lock/unlock the card and select many other features to enhance card use and security..

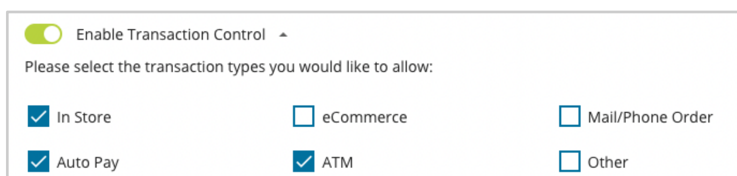


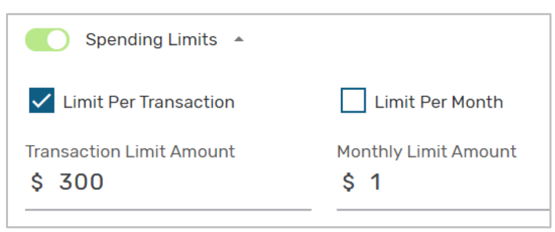
Review the table below for a brief explanation of each card control option.

<table>
<tr><th>Control</th><th>Description</th></tr>
<tr><td>Block International In-store Transactions</td><td>This control blocks in-store transactions outside of the cardholder’s country of origin.</td></tr>
<tr><td>My Regions</td><td>This control blocks in-store transactions outside ofyou’re your selected regions. You can designate up to three regions as your home region.

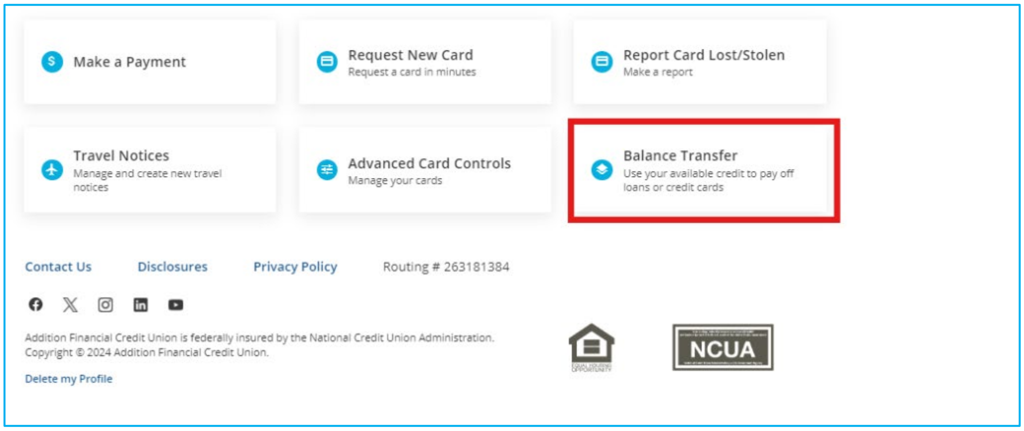

</td></tr>
<tr><td>Enable Merchant Control</td><td>This control blocks card transactions at merchant types that the cardholder did not designate as allowable.

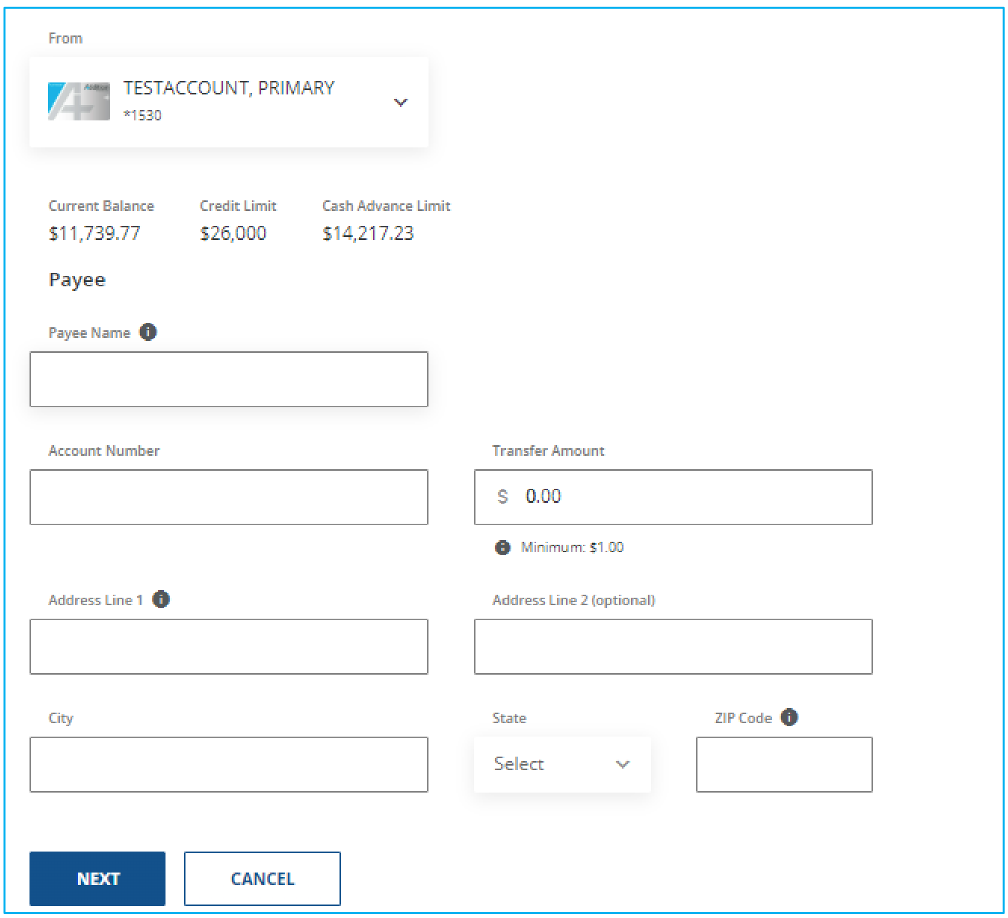

</td></tr>
<tr><td>Enable Transaction Control</td><td>This control blocks card transactions outside the allowable transactions the cardholder selects.


</td></tr>
<tr><td>Spending Limits</td><td>This control blocks card transactions that exceed the per-transaction and monthly limits established by the cardholder.


</td></tr>
</table>

Balance Transfer allows you to use available credit to pay off loans or credit cards with higher interest rates. Complete the form with the required account information as shown below. Electronic payees receive funds within 2 to 3 days; other payees will receive a mailed check within 10-14 days. Balance transfer amount cannot be more than the available credit on your AFCU account.

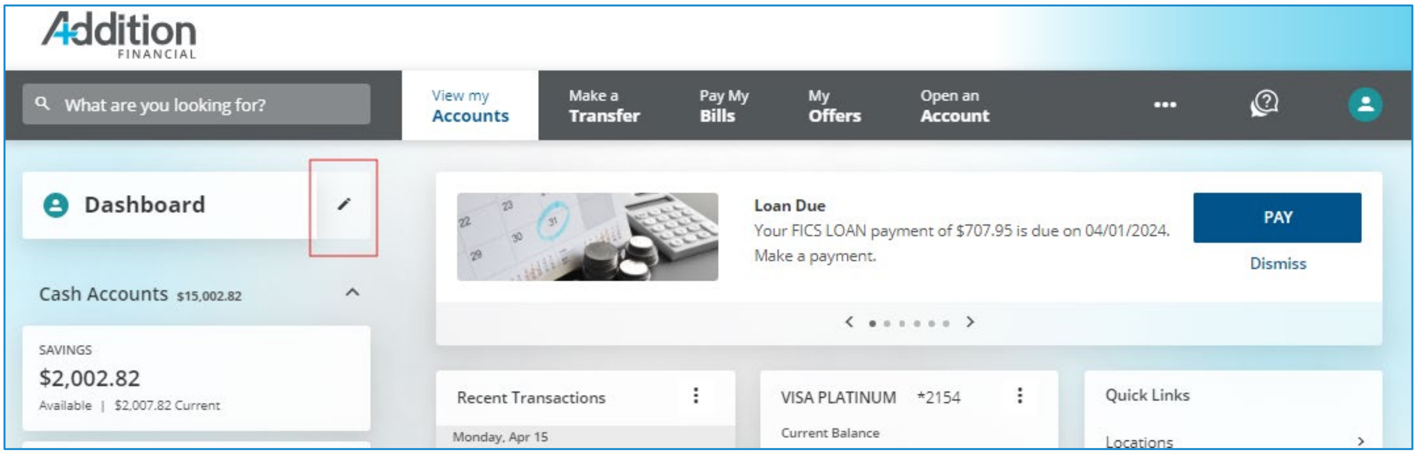




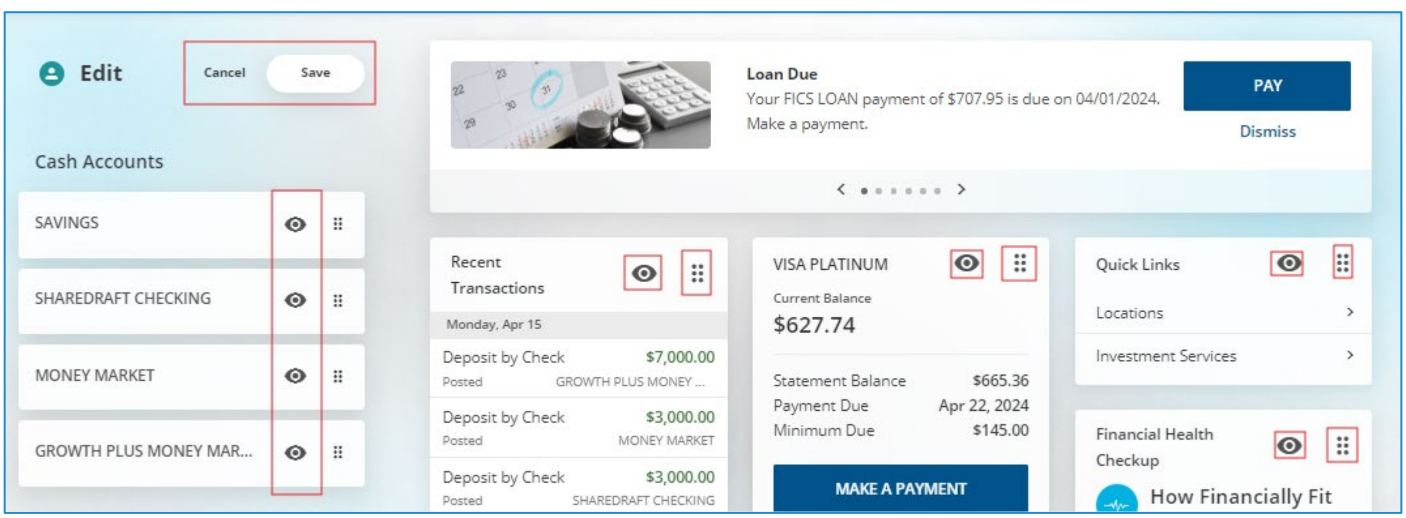
Widgets

The **Customize [pencil]** feature on the **View my Accounts** tab allows you to select the widgets and accounts to display on the page. To customize the view, complete the following steps:

1. Click the **Customize** [Pencil] icon.



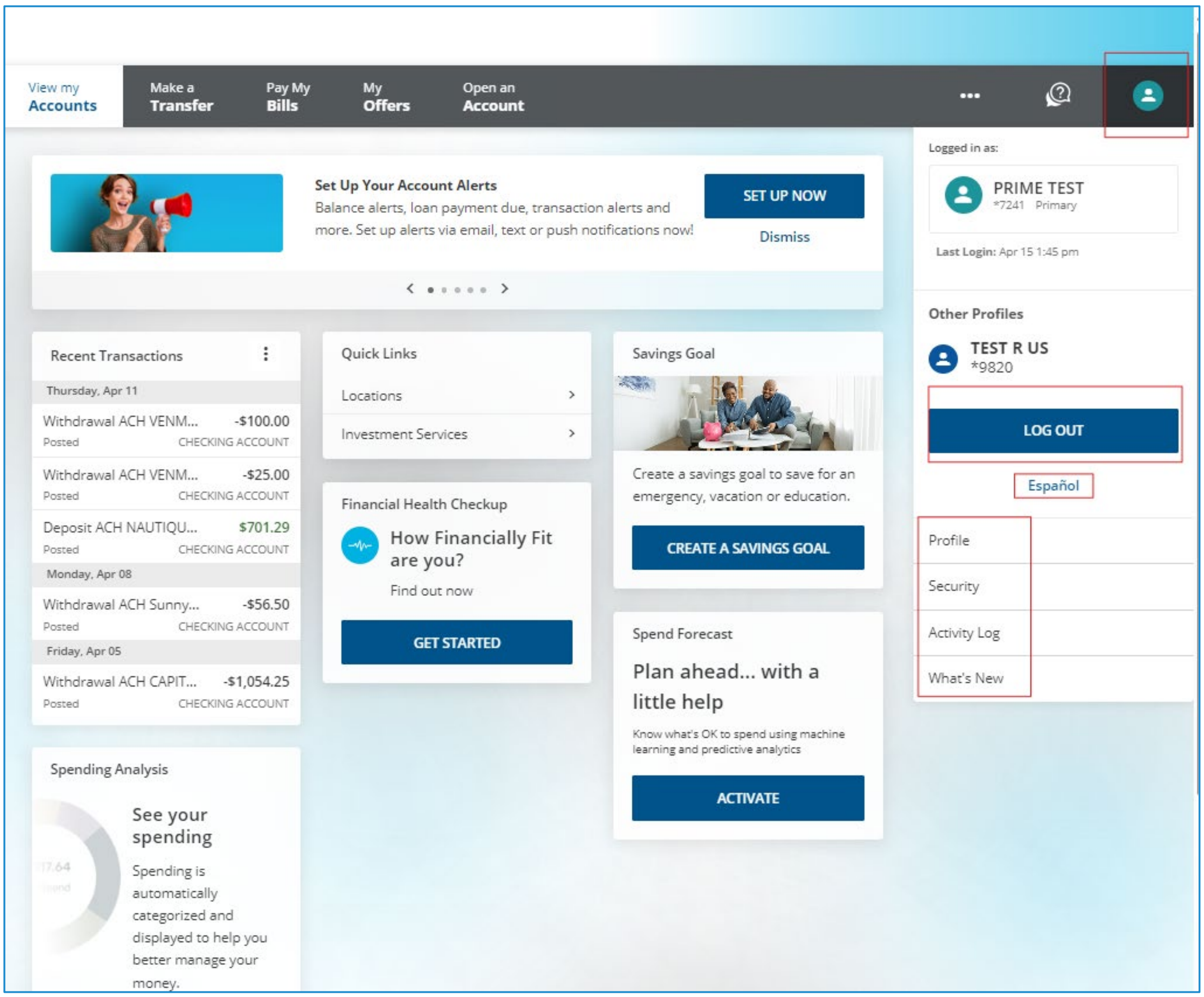
2. Click and drag the **six dots** on the upper right of each widget to re-arrange them on the screen. Click the **Eye** icon to hide them or make them visible.
3. Click the **Eye** icon next to any accounts you wish to hide from view.
   a. Click the **Eye** icon again to make the accounts visible again.
4. Click **Save** when you finish your changes.



User Settings

The **User Settings** menu contains the **Logout** and the **Español** buttons that toggle the Digital Banking system between Spanish and English. Additionally, the **User Settings** menu offers the following features:

- **Profile**: Add or change a profile photo and update Contact Information.
- **Security**: Change Username or Password and set up Two Factor Authentication.
- **Activity Log**: Search for and view digital banking activities such as logins and profile changes.



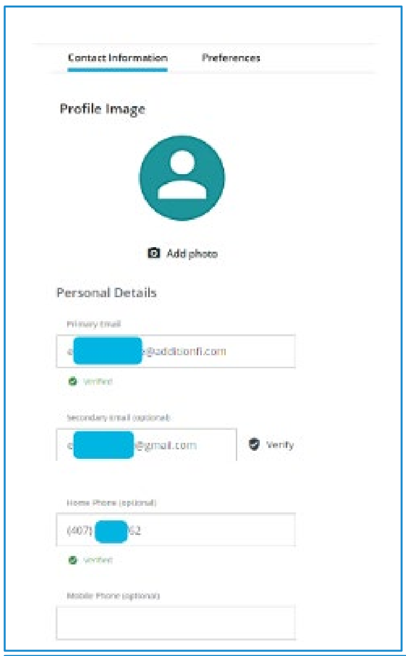
Profile

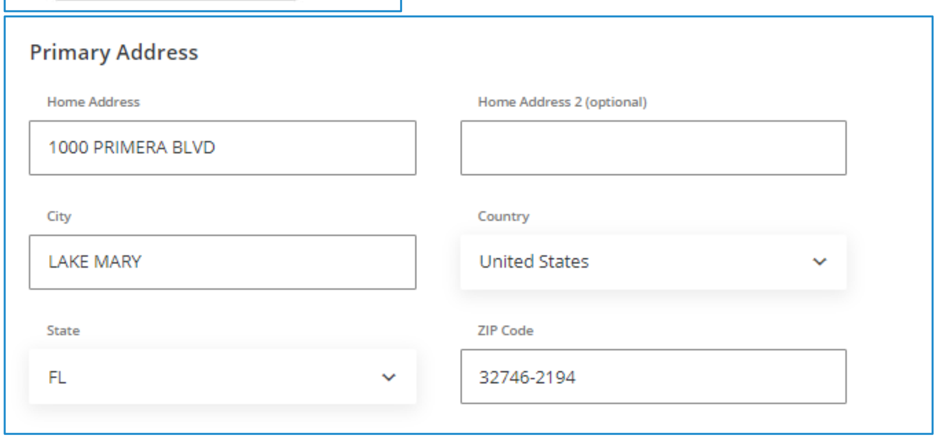
The **Profile** tab contains three sub-tabs.

1. **Contact Information:** allows you to change your **Primary/Secondary Email** addresses and your **Home**, **Mobile**, and **Work Phone** as well as update your **Primary Address** or **Add a Temporary Mailing Address.**
2. **Preferences:** allows you to opt into enhanced financial wellness tools.

Personal Details Tab

The **Personal Details** tab allows you to change your **Profile Image**, **Primary** and **Secondary Emails**, and **Home**, **Mobile**, and **Cell Phone** numbers.

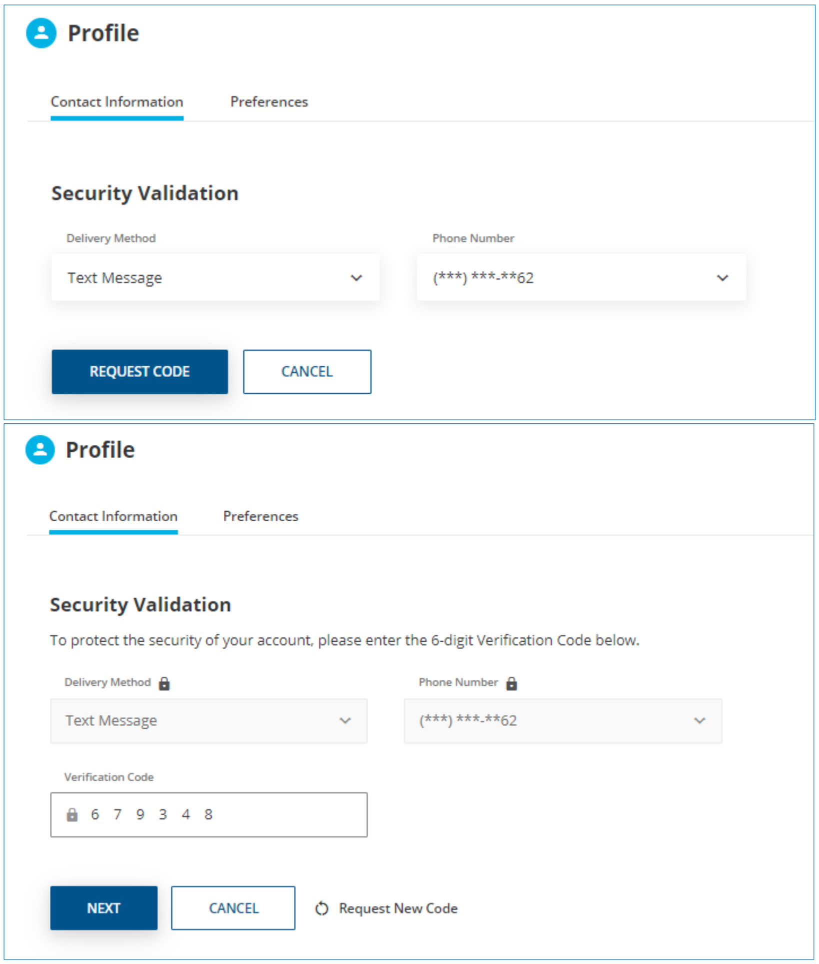




After changing your **Primary Email**, **Home Phone**, or **Mobile Phone**, click the **Verify** button, and the system prompts them to validate security.

To validate security:

1. Select the **Delivery Method**.
2. Click the **Request Code** button.
3. Enter the **Verification Code** and click the **Next** button.

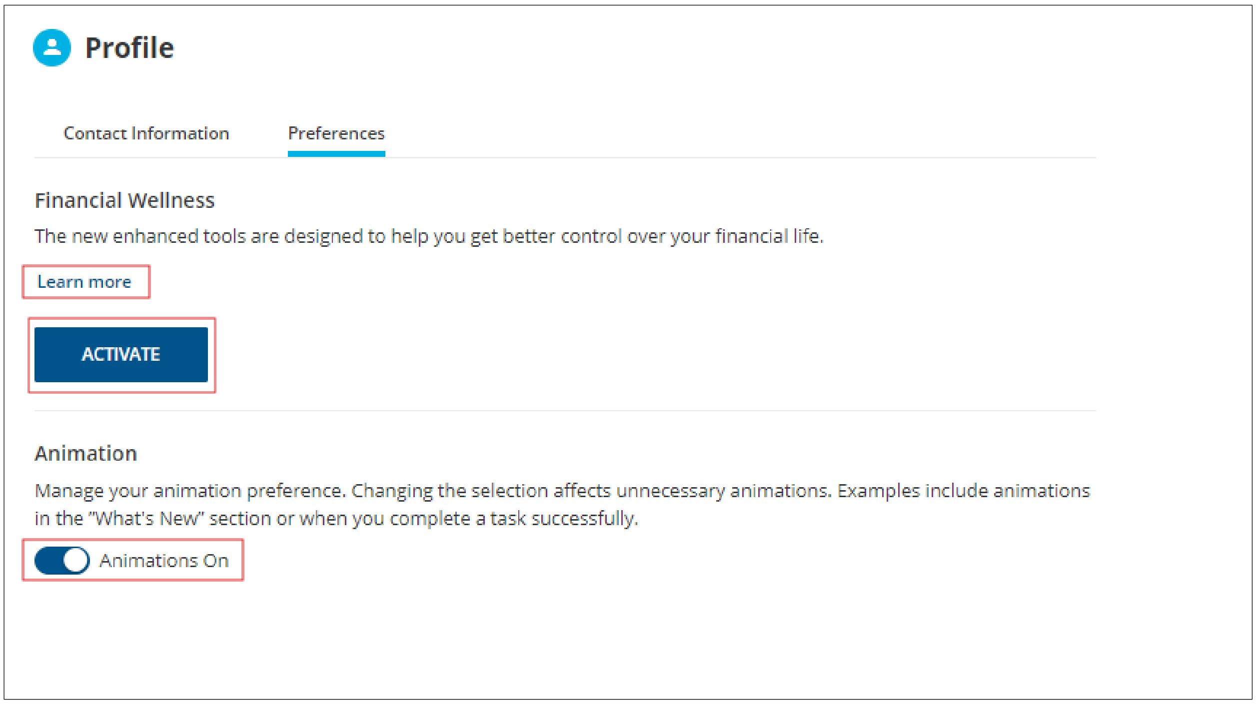


Verifying email addresses and phone numbers enables these contact methods to be used immediately for any multi factor authentication (MFA). If these contact methods are not verified, you will not be able to use them for MFA. Click the **Save Changes** button to save changes that do not require security validation, such as the profile photo, work phone, and address.

Preferences Tab

The **Preferences** tab allows you to enroll in Financial Wellness products. Refer to the **Feature List** in the appendix of this guide for information on available options. You can click the **Learn More** link to review these options.

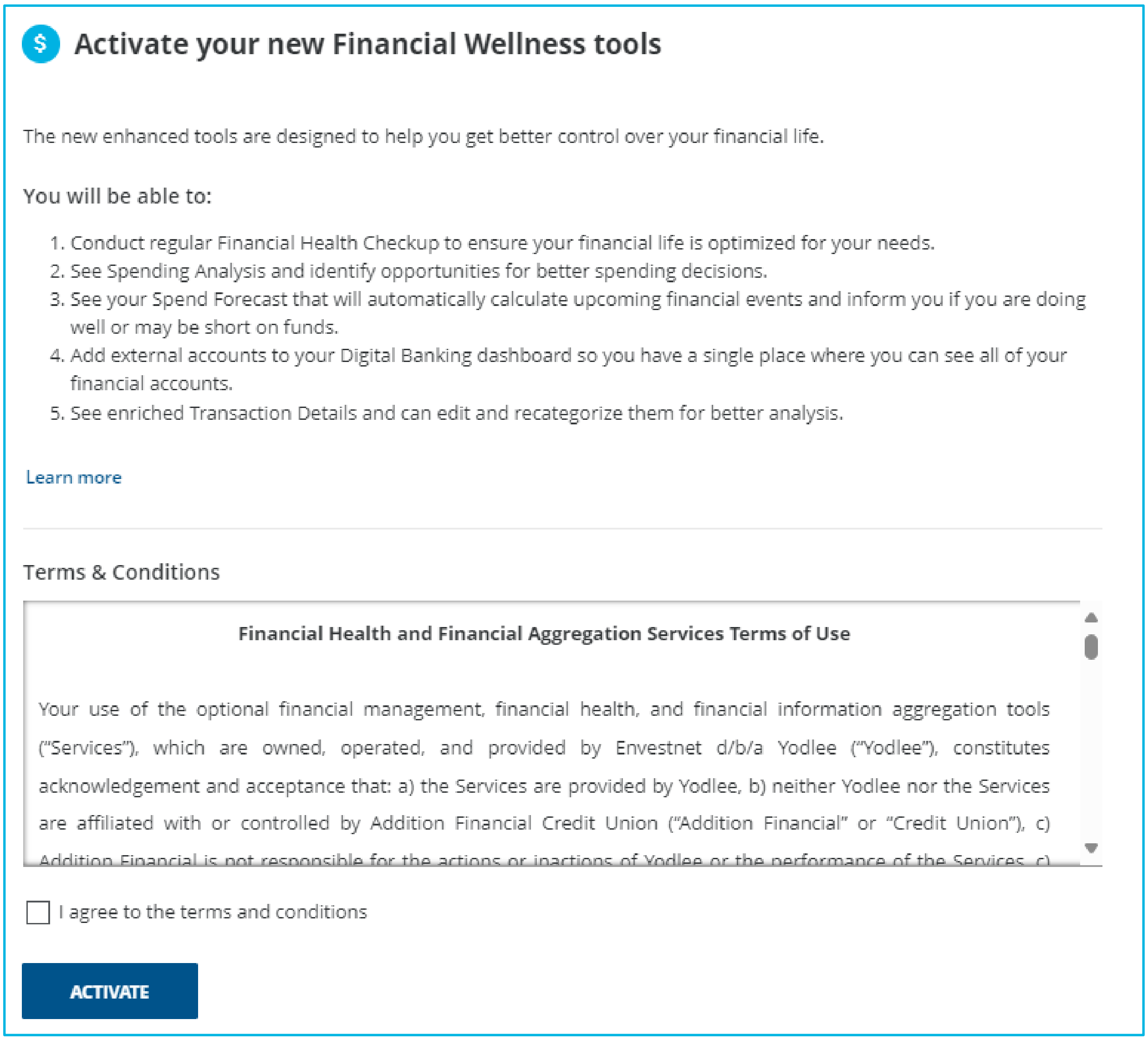
Additionally, you can turn off Animations. Animations appear when you submit a transfer, a travel notice, or view Onboarding cards in the What's New section. By default, Animations are turned on. If turned off, by selecting the slider button, then animations will display as a static picture.



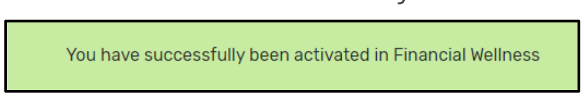
Activate Financial Wellness Tools

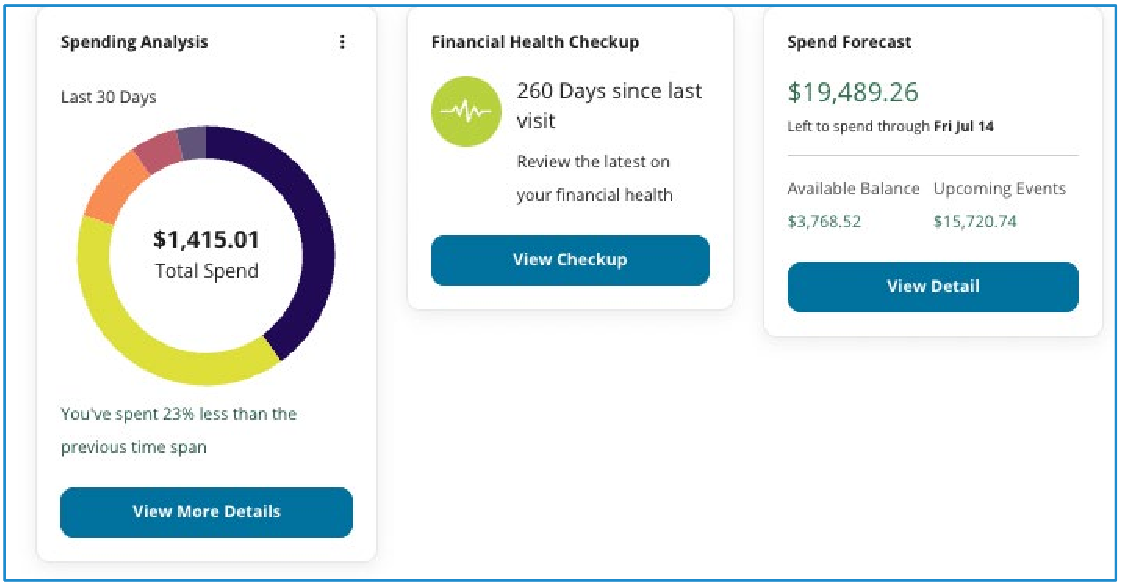
Complete the steps below to opt into the Financial Wellness tool.

1. Click **Activate**.
2. Read the disclosure and place a checkmark in the **I Agree** checkbox, which accepts the **Terms & Conditions**.
3. Click the **Activate** button.



After processing, the system returns to the **View my Accounts** dashboard, and a green banner appears at the bottom of the window to verify successful activation.



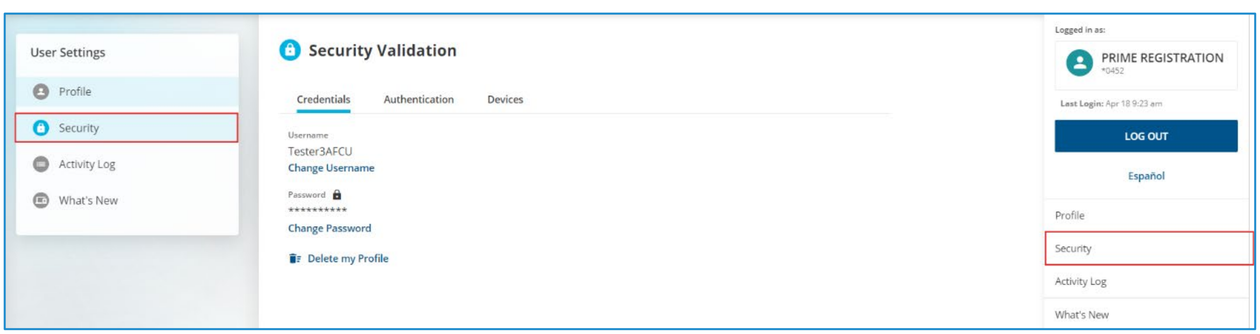


Notice when you return to the dashboard after activation, three additional widgets appear:

1. Spend Forecast
2. Spending Analysis
3. Financial Health Checkup

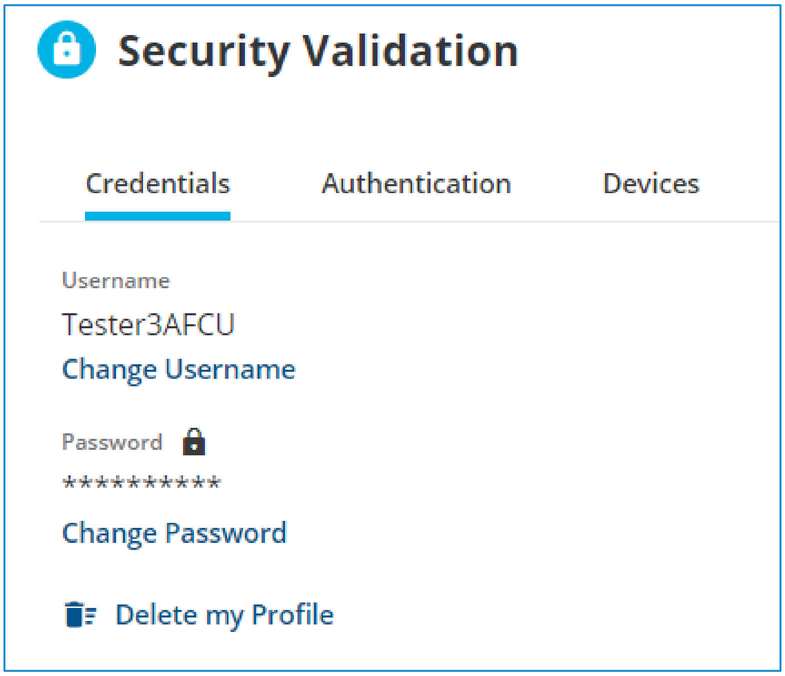
Security

The **Security Validation** page allows you to change your Username and Password, update your Authentication settings, and manage your allowable devices. Click the **User Settings** icon and select **Security** from the drop-down menu to access the **Security Validation** page. The **Credentials** tab opens by default.



Credentials

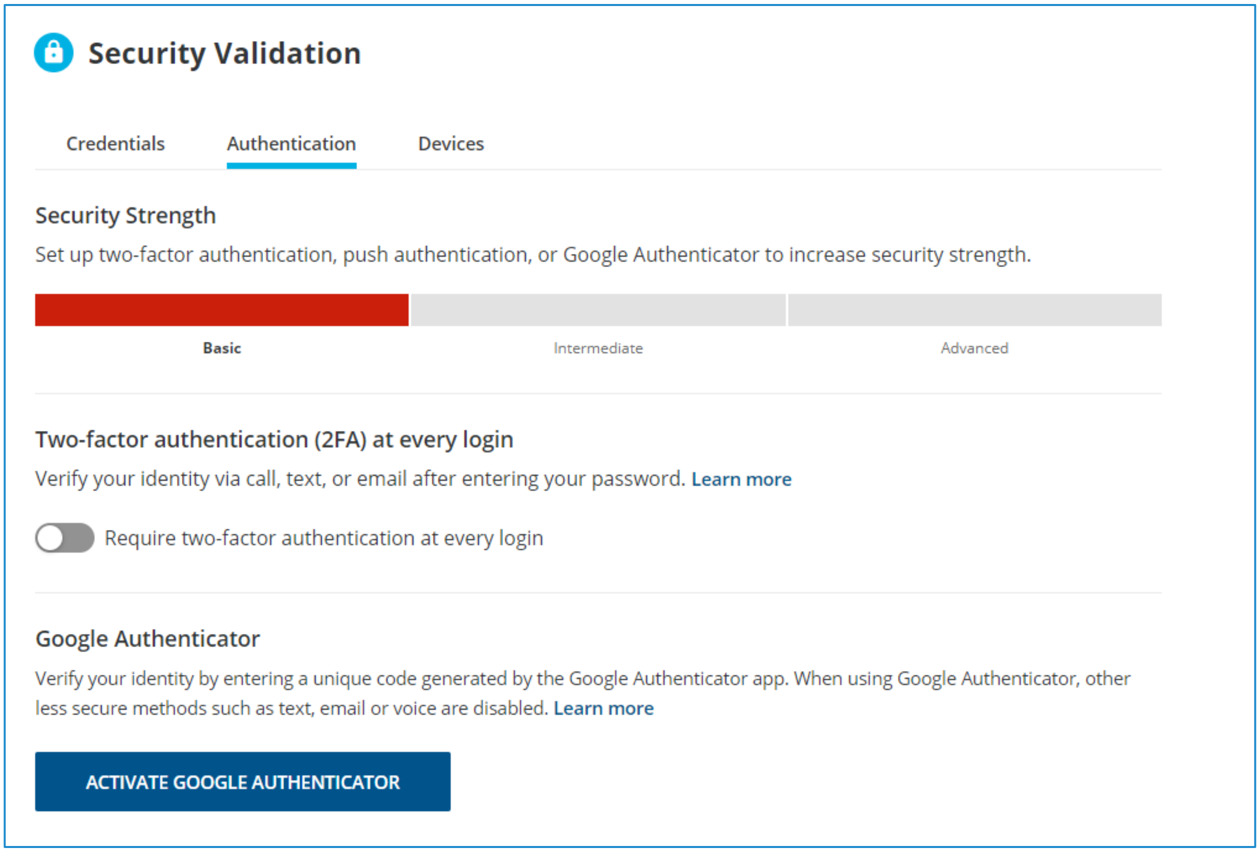
Click the **Change Username** button and follow the prompts to update the Digital Banking username. Click the **Change Password** button and follow the prompts to update the Digital Banking password.



Authentication

The **Authentication** tab offers additional security options you can enable to better protect your accounts. Additionally, the system displays a **Security Strength** indicator providing insights to better secure your accounts.

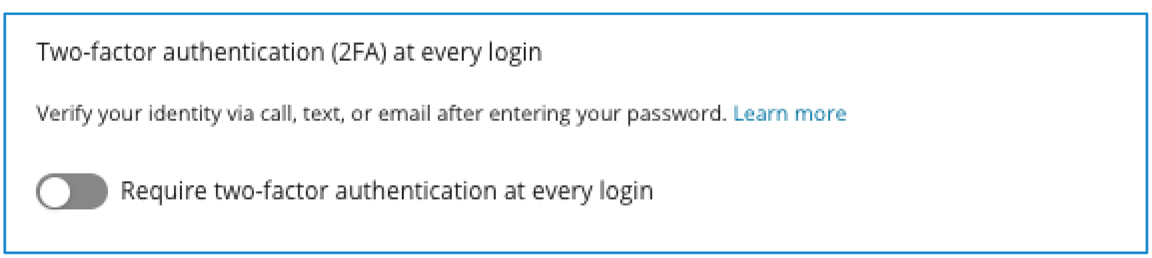
Digital Banking offers three security options; **Two-factor authentication at Every Login**, **Push Authenticator,** and **Google Authenticator**.

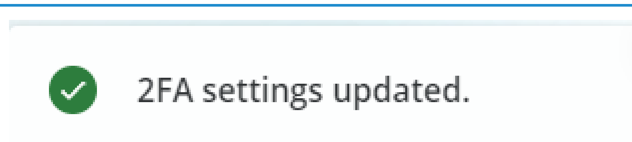


Two-Factor Authentication at Every Login

Two-factor authentication is a security feature that requires you to enter a validation code when you attempt to log in to Digital Banking. Digital Banking allows you to indicate if you wish to receive two-factor authentication at every login. To activate two-factor authentication at every login, click **Set Up** and complete the steps below.

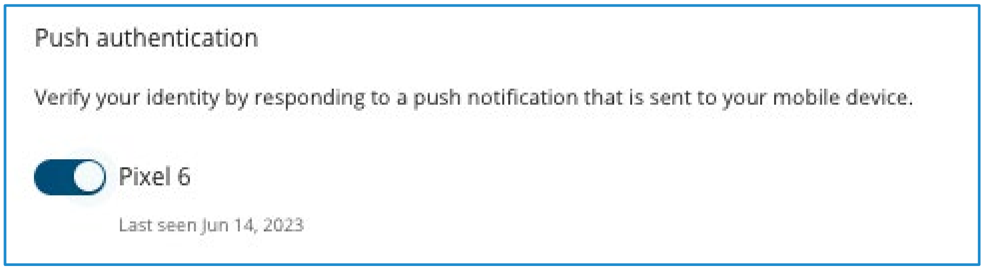
1. Click the **slider** next to **Require Two Factor Authentication at every login**.
2. The system will display a toaster message indicating the setting was changed.





Push Authenticator

With push authentication, AFCU sends an access code to your mobile device that you enter on the login page to verify your identity. To activate push authentication, click **the slider button** to the left of the device in which Push Authentication is being enabled.

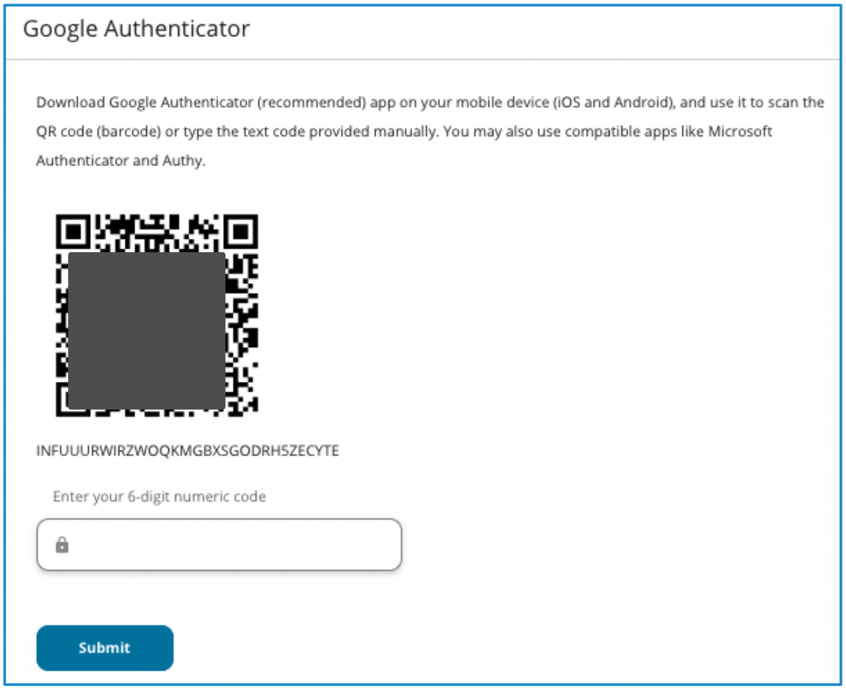


Google Authenticator

Google Authenticator enables you to verify your identity using a unique code generated by the Google Authenticator app. when using Google Authenticator, other less secure methods such as text, email, or voice are disabled.

To enable Google Authenticator:

1. Click the Activate Google Authenticator button.
2. The MFA security Validation screen will display. You must successfully authenticate MFA to proceed.
3. Once validated, additional instructions will display. A QR code to download the Google Authenticator app on either iOS or Android will display along with instructions on how to authenticate and begin to use.
    a. This step works with other authenticator apps such as Microsoft Authenticator and Authy.
4. You will need to download the Google Authenticator app and enter the 6-digit numeric code displayed on the app.
5. After entering the 6-digit code, click submit to save and enable.

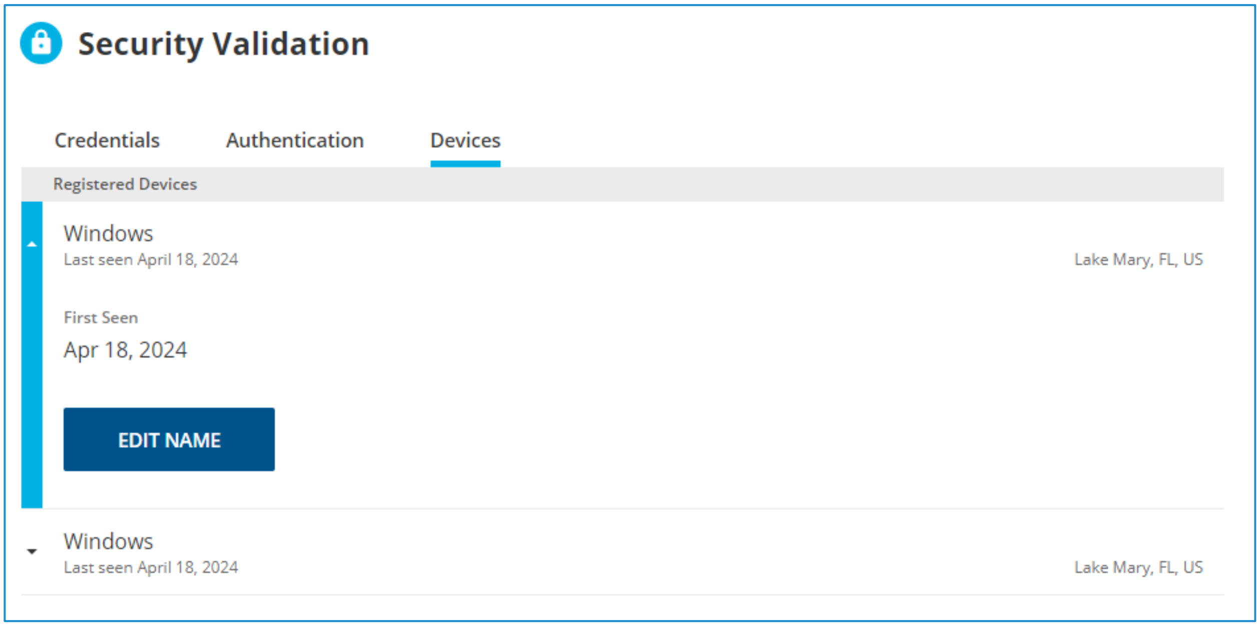


6. Once the Google Authenticator has been successfully validated, you will be asked to enter an authentication code from the app with each login from either the desktop or mobile app.

Devices

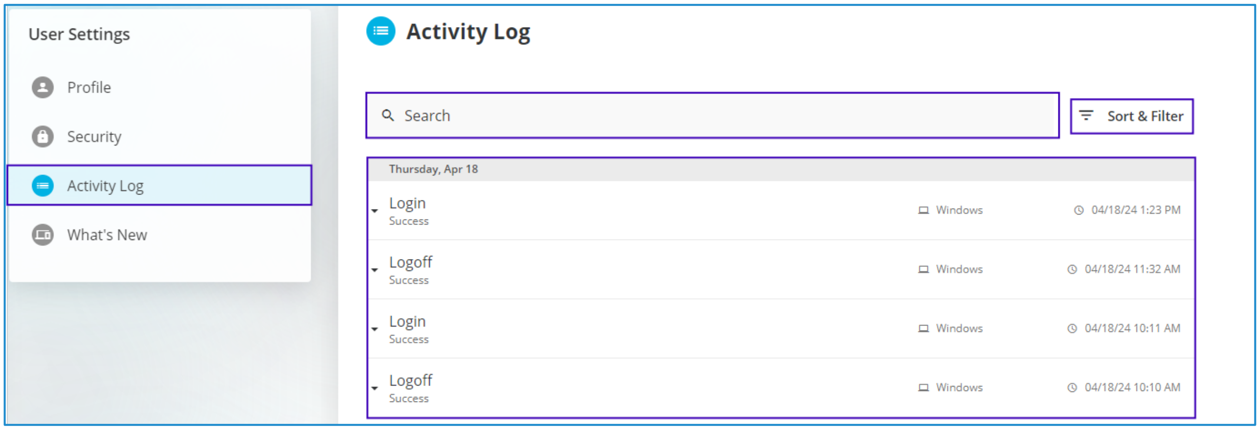
The **Devices** tab displays a list of the devices from which you accessed your Digital Banking account. Click **Edit Name** to rename the device. For example, if you access the account from your home desktop, you may want to rename the device “Home”.

Click **Delete** if you wish to remove it from this view.

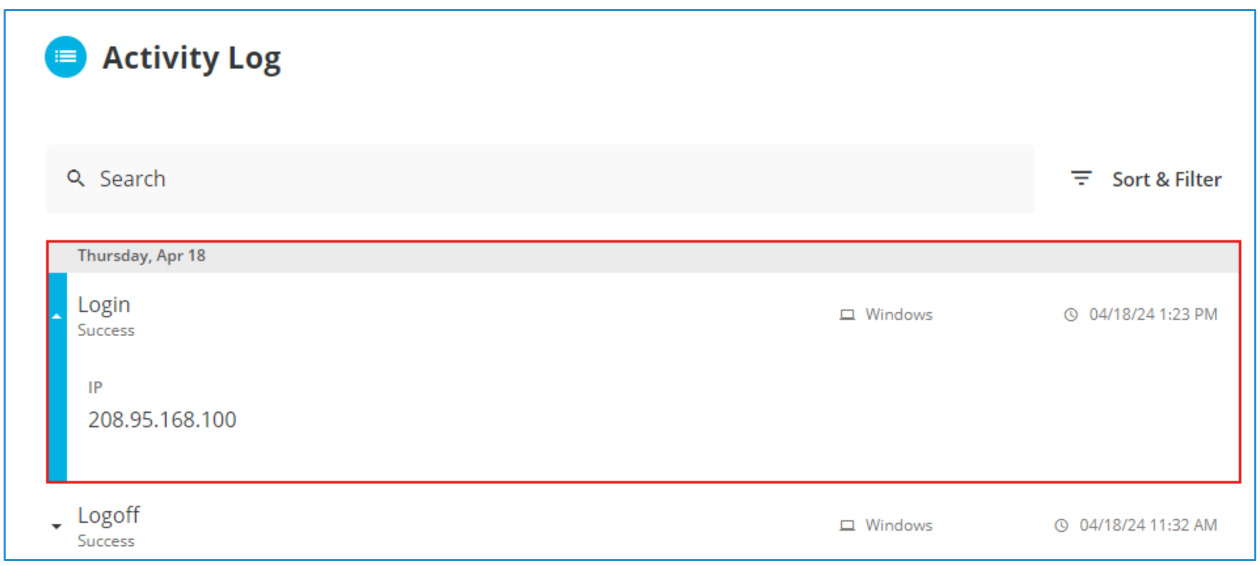


Activity Log

The **Activity Log** displays a list of all the logins, changes, logoffs, etc., that occur within the Digital Banking system. The log includes the activity date and time, the activity performed, the results, the IP Address from which the action occurred, and the system type (such as Windows). Please notify AFCU immediately if any activity looks unfamiliar.



Click an activity to expand it and review the activity's details.



Make A Transfer

The Digital Banking system allows you to set up one-time and recurring transfers from your AFCU accounts and make loan payments through the transfer feature.

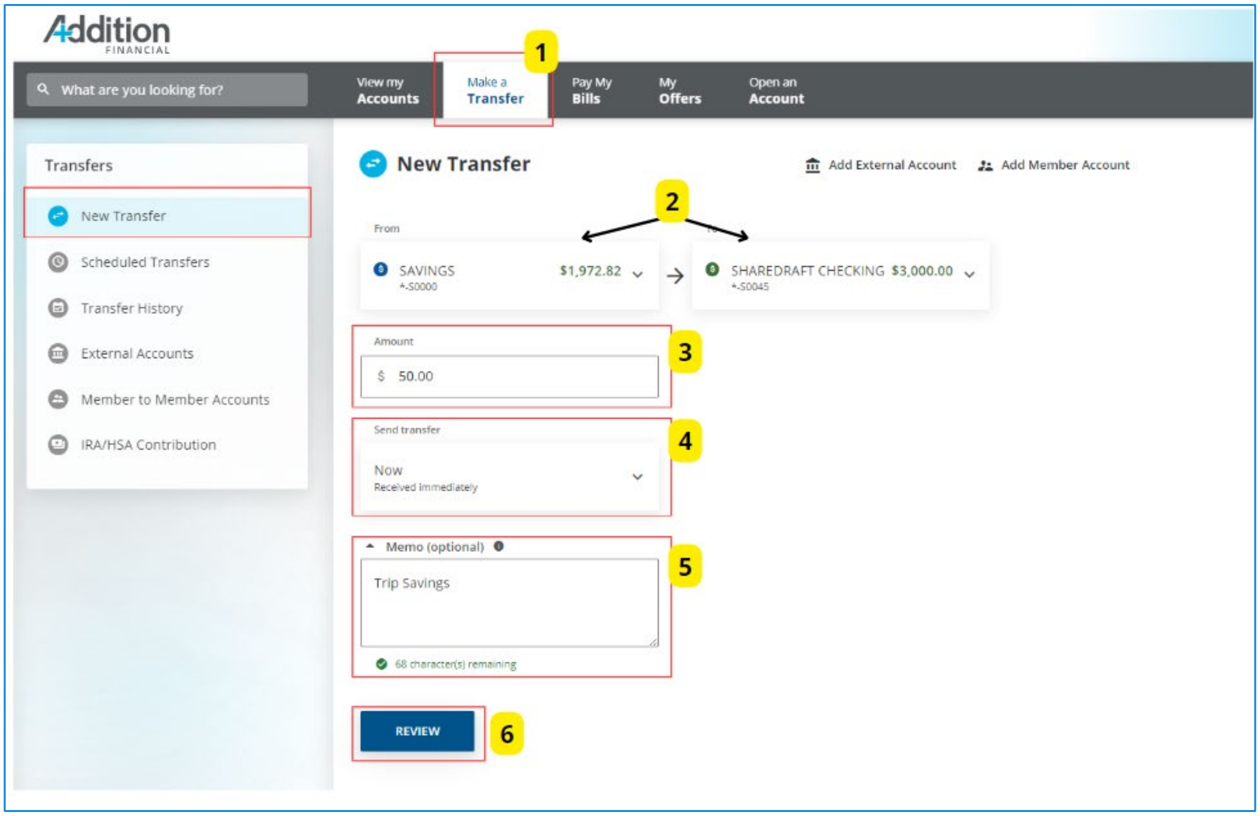
New Transfer

On the **New Transfer** page, you can transfer money to an internal account, external account, or another AFCU member. To schedule a new transfer, complete the following steps:

1. Click the **Make a Transfer** tab.
2. Click the **Select an Account** drop-down menu and select the transfer **From** and transfer **To** accounts. We cover adding external accounts later in this guide.
3. Enter the **Amount** to transfer. You must add the decimal point.
4. Click the **Occurs** drop-down menu and select the transfer timing from the options in the table below.

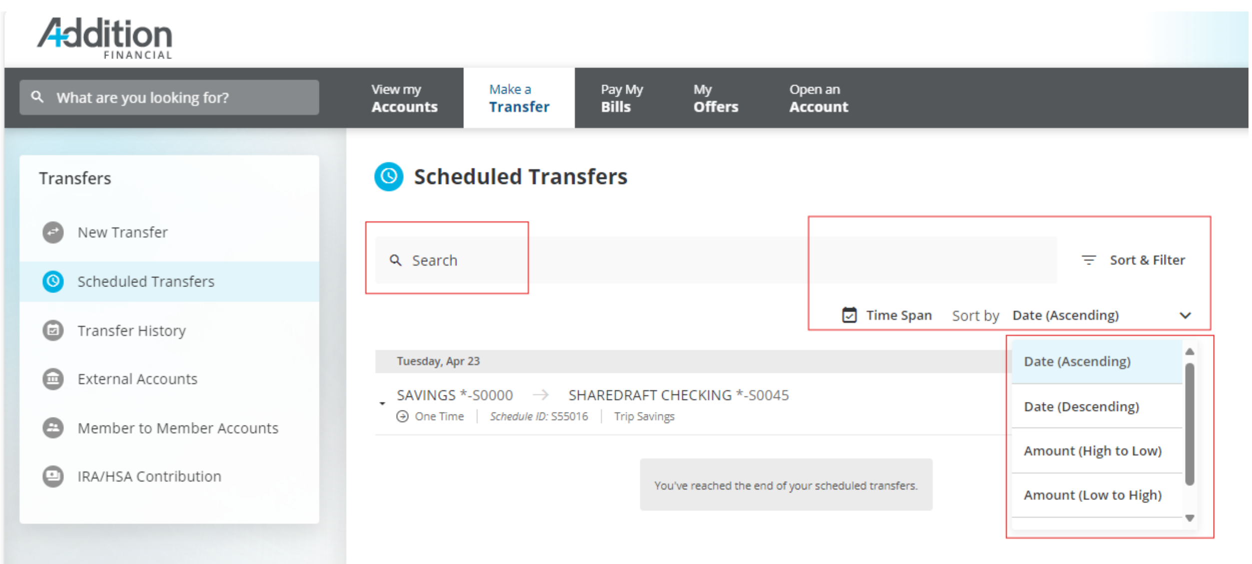
Transfer Timing Options	
a. Now b. One Time c. Weekly d. Every Two Weeks	e. Monthly f. Quarterly g. Annual

5. Enter a **Memo** to describe the transfer, up to 80 characters, if desired.
6. Click the **Review Transfer** button.
   a. If the transfer details are correct, click the **Confirm Transfer** button.
   b. If the transfer details are incorrect, click the **Edit** icon and correct the errors.



Scheduled Transfers

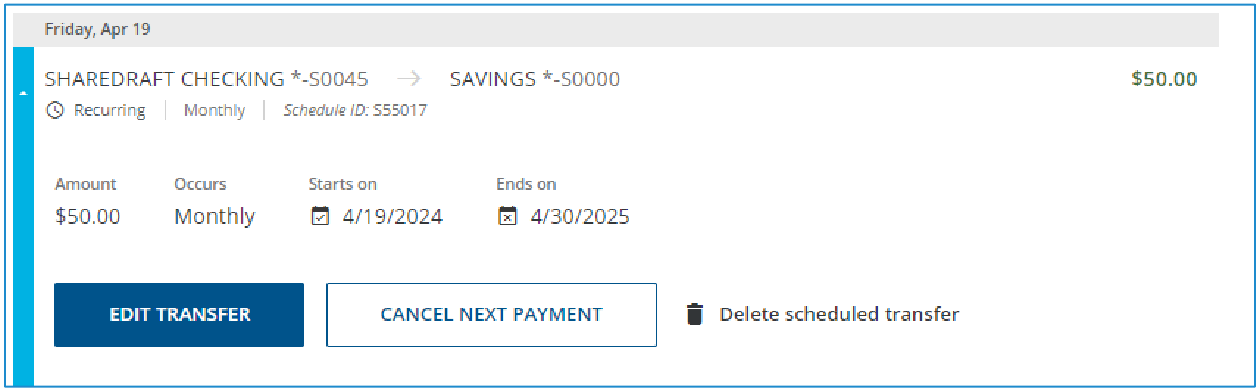
The **Scheduled Transfers** tab displays a list of pending transfers. The list shows both one-time and recurring transfers. Use the **Search** bar to locate specific transfers. You can filter the search results by **Date**, **Amount**, **Account**, and **Time Span**.



To edit a scheduled transfer, complete the following steps:

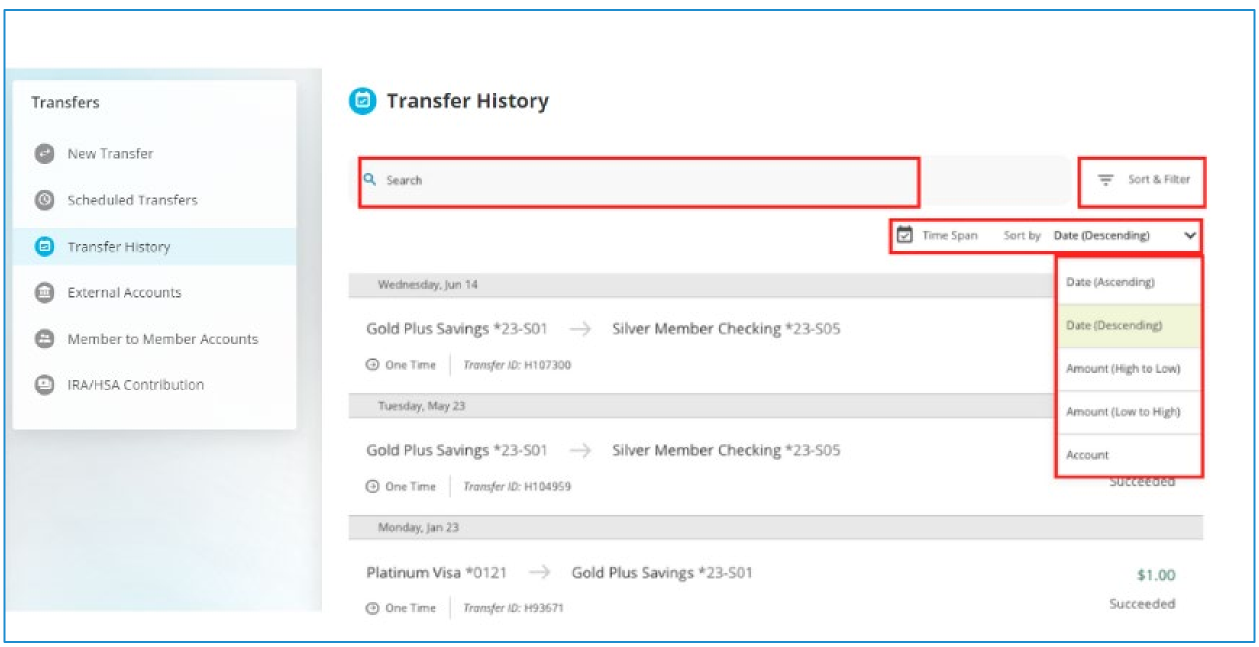
1. Click the transfer to open it.

2. Click the **Edit Transfer** button to edit the **Amount** or **Starts on** date.
   a. Click the **Save Changes** button to save any changes.
3. Or Click one of the buttons below:
   a. **Cancel Next Payment** to cancel the next transfer in a recurring series
   b. **Delete scheduled transfer** to cancel all upcoming transfers in a recurring series or delete a one-time future transfer.



Transfer History

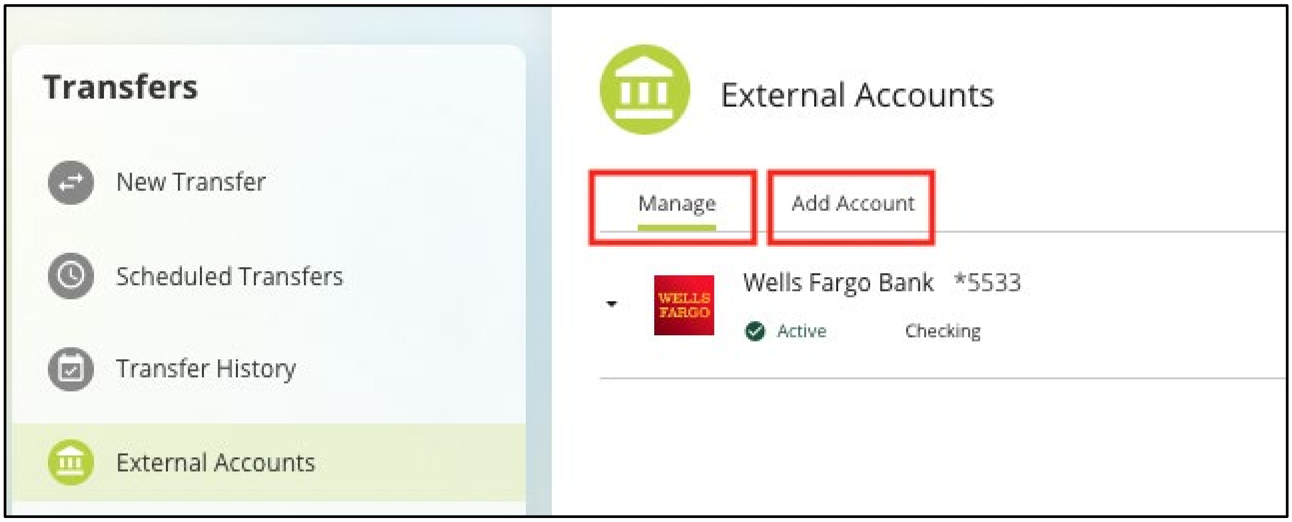
The **Transfer History** tab displays a list of completed transfers. You can narrow the display by using the **Search** bar to locate specific transactions, or the **Sort & Filter** feature to make it easier to find a transfer by date, amount, account, or time span.



External Accounts

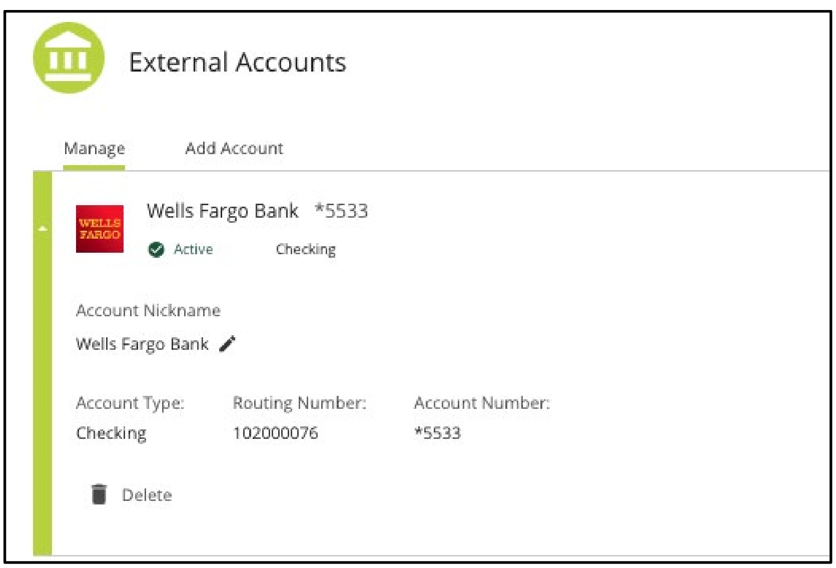
External Accounts enables you to add and manage external accounts used for transfers to and from AFCU.

The **External Accounts** tab consists of two tabs: **Manage** and **Add Account**.



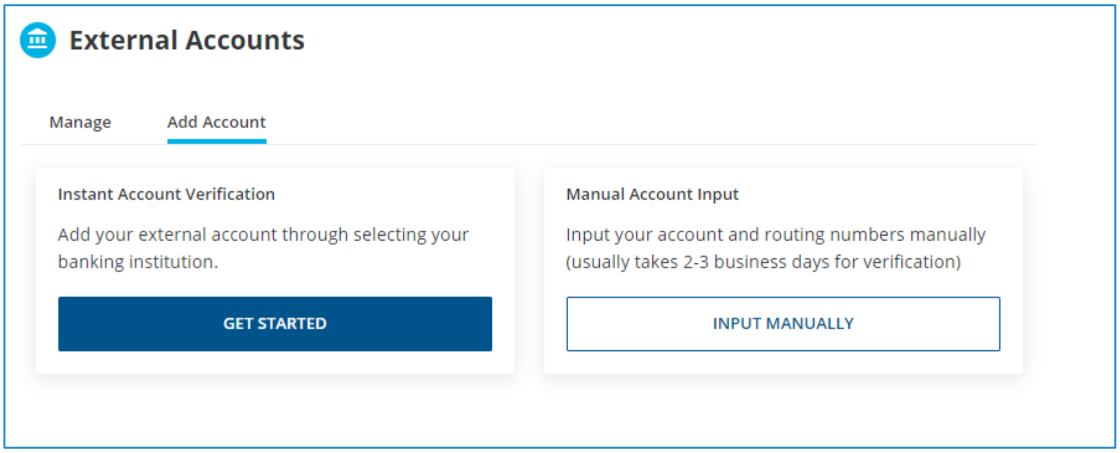
Manage

The **Manage** tab, which opens by default, displays all the external accounts you have added to AFCU Digital Banking. Click the drop-down arrow to the left of the account to view the account details, edit the Account Nickname, or delete the account.



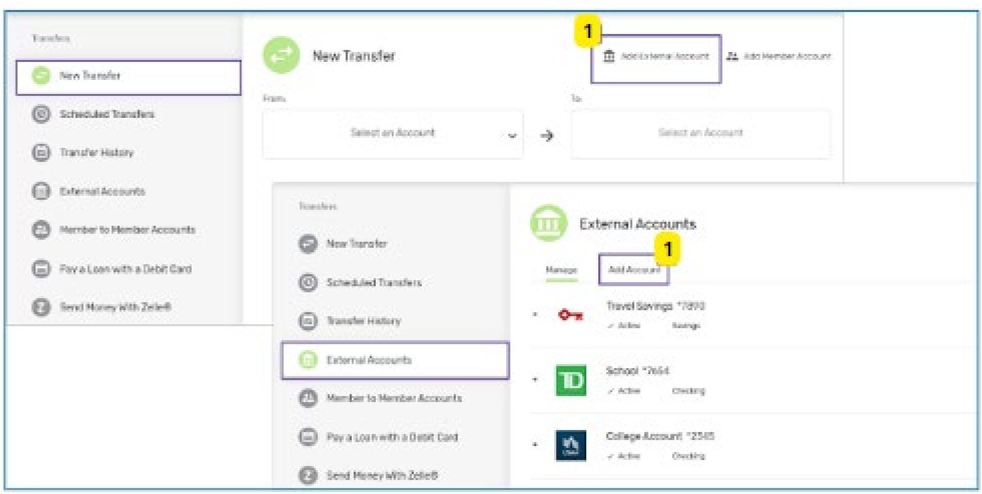
Add Account

The **Add Account** tab allows you to add external accounts used to transfer funds to or from your account with AFCU. Adding an account on this tab adds the external account as a selectable option in the **Select an Account** menu when you make a transfer.

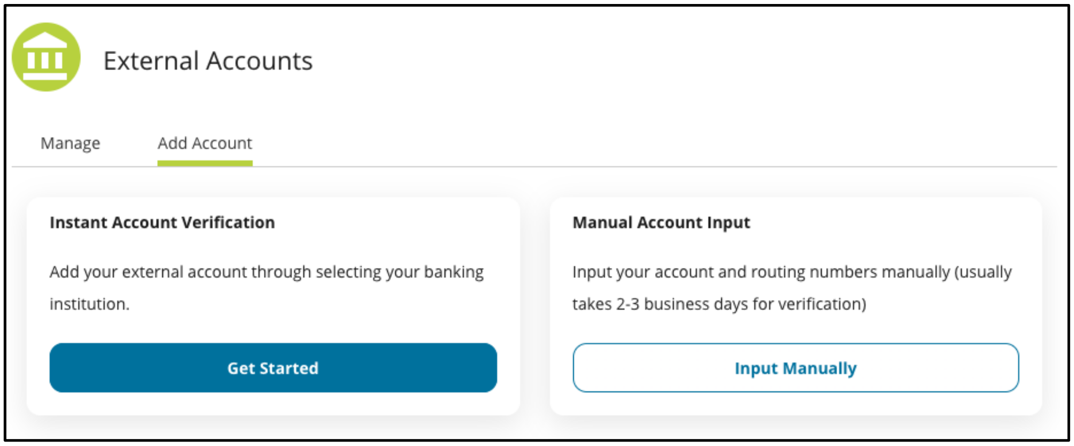


To add an external account using Instant Account Verification, complete the following steps:

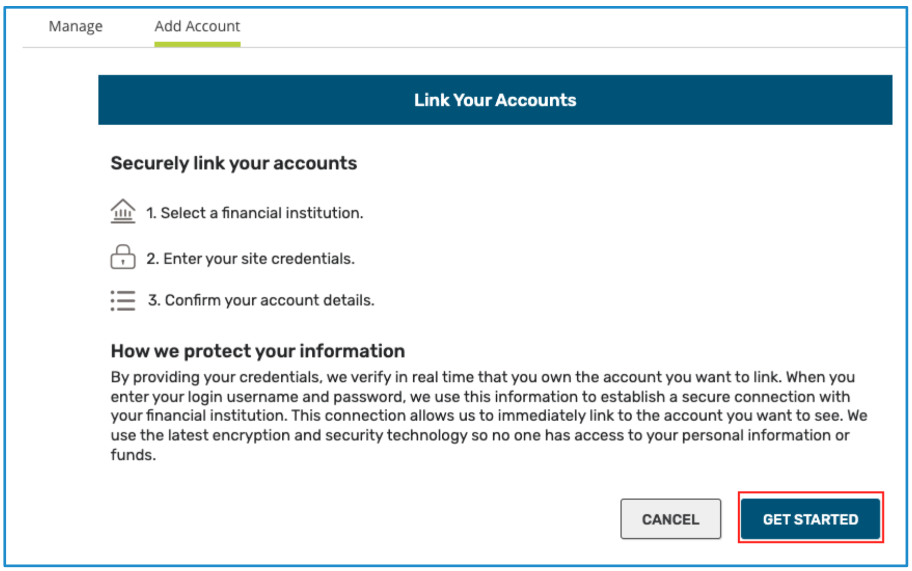
1. Click **Add External Account** from the **New Transfer** tab or **Add Account** from the **External Accounts** tab.



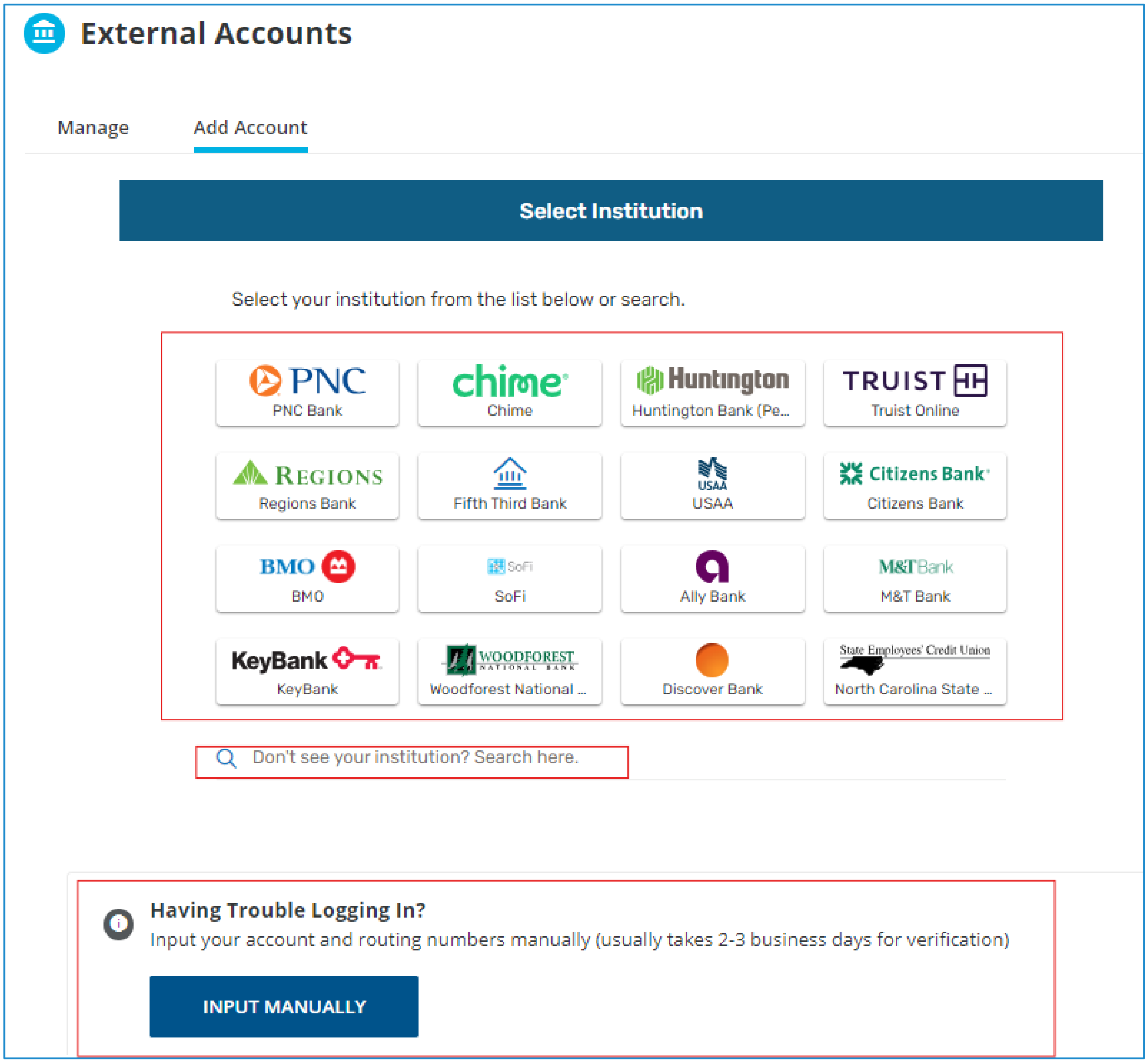
2. Read the disclosure and click the **Accept & Continue** button.
3. Click the **Get Started** button under the Instant Account Verification heading.



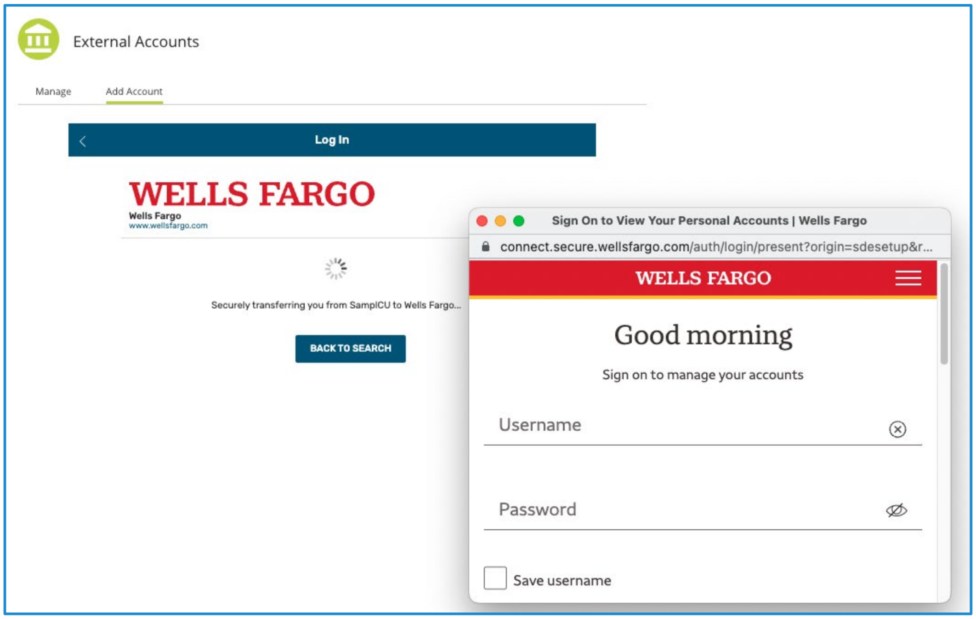
4. Read the information under **Link Your Accounts** and click the **GET STARTED** button.



5. Select an institution in one of three ways:
   a. Select one of the default options displayed on the page.
   b. Use the **Search** bar to locate the institution.
   c. Use the **Input Manually** button to manually connect an account. (This will exit the Instant Account Verification screen and proceed with manual connection)

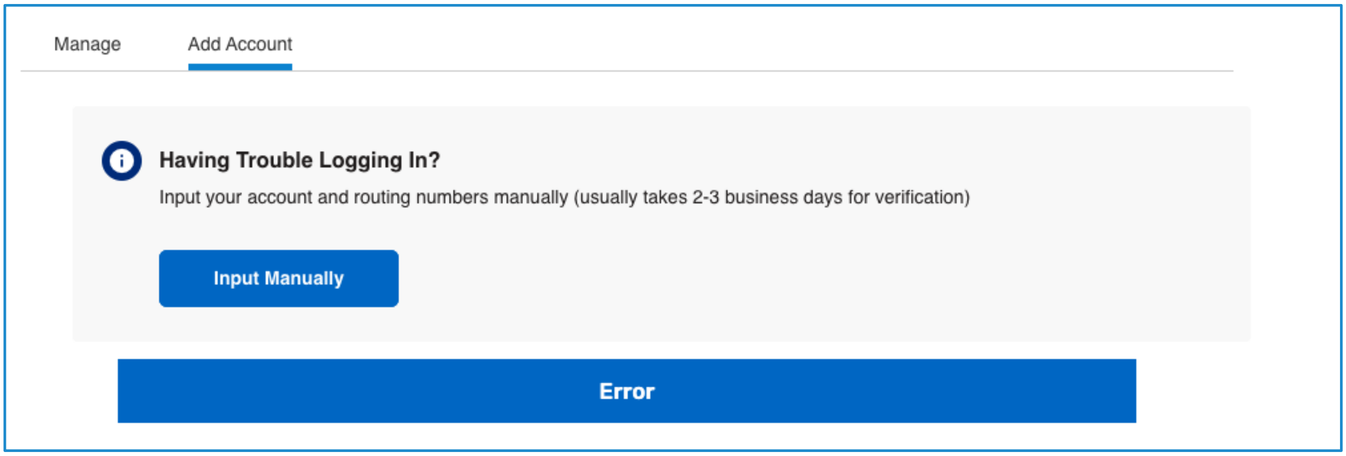

External Accounts
Manage
Add Account
Select Institution
Select your institution from the list below or search.
PNC Bank
Chime
Huntington Bank (Pe...
Truist Online
Regions Bank
Fifth Third Bank
USAA
Citizens Bank
BMO
SoFi
Ally Bank
M&T Bank
KeyBank
Woodforest National ...
Discover Bank
North Carolina State ...
Don't see your institution? Search here.
Having Trouble Logging In?
Input your account and routing numbers manually (usually takes 2-3 business days for verification)
INPUT MANUALLY

6. Select the financial institution from the initial list provided or use the search option.
7. Enter your Digital Banking credentials required for the external financial institution.
    - Depending on your financial institution, the system will either display a screen for your login credentials or an initial disclosure on the information needed to link the accounts. You may also be asked for MFA information required by the external financial institution.
    - An SSO pop up window may also display to enter the required information.



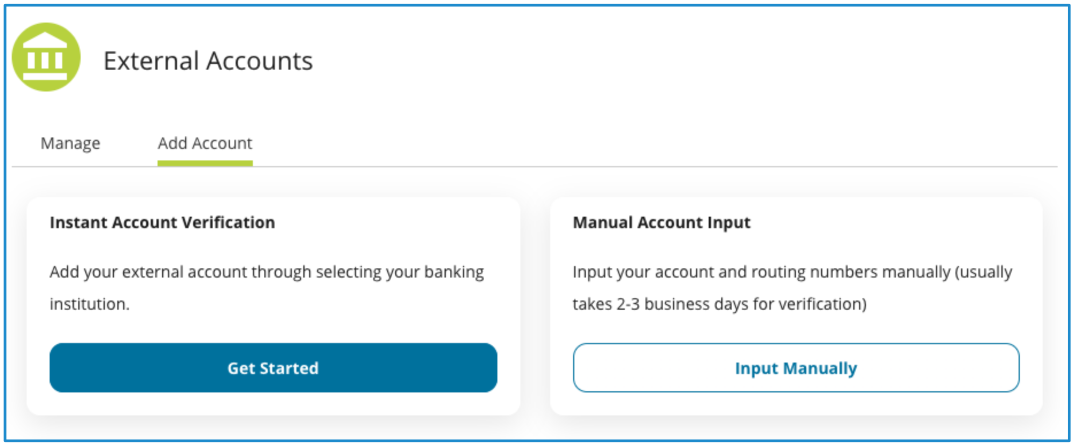
8. Enter the required information and click Submit.
9. If the credentials entered are verified, a list of accounts from the external financial institution available to use for external transfer will display.
10. Select the accounts to be used for external transfer and confirm.
11. External accounts will then be available for use immediately.

If a user is unable to validate an account using Instant Account Verification, a manual option will also be available.

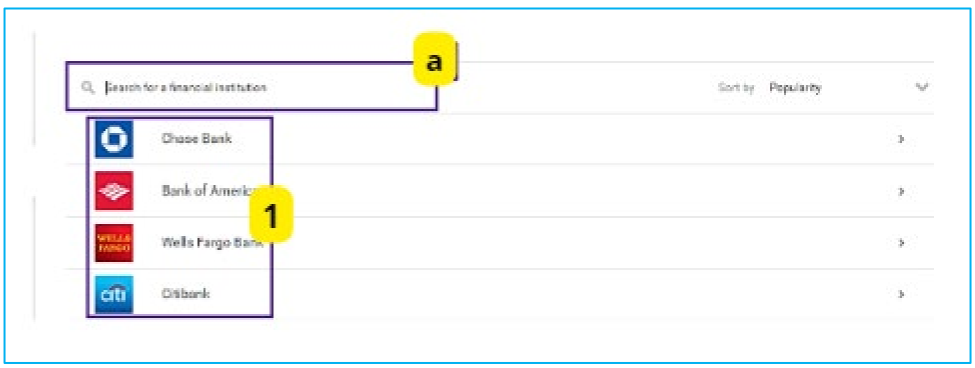

Manage
Add Account
Having Trouble Logging In?
Input your account and routing numbers manually (usually takes 2-3 business days for verification)
Input Manually
Error

To manually add an external account:

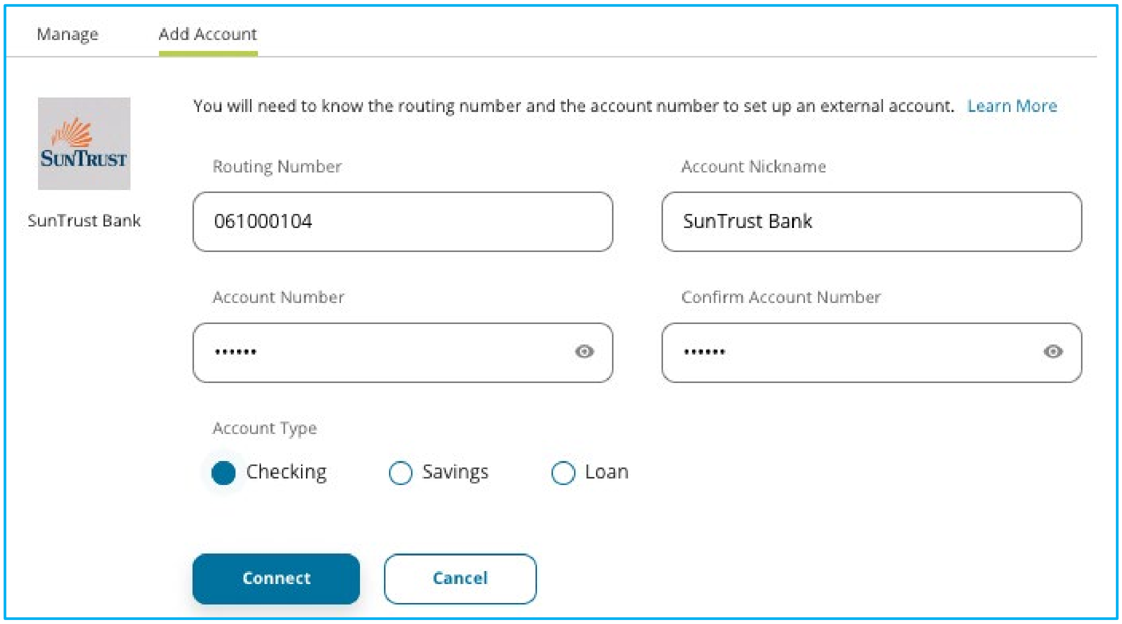
1. From the Add Account tab, select the **Input Manually** button:



2. Click the **icon** for the desired financial institution.
   a. To locate a financial institution quickly, type the name in the **Search for a financial institution** field.



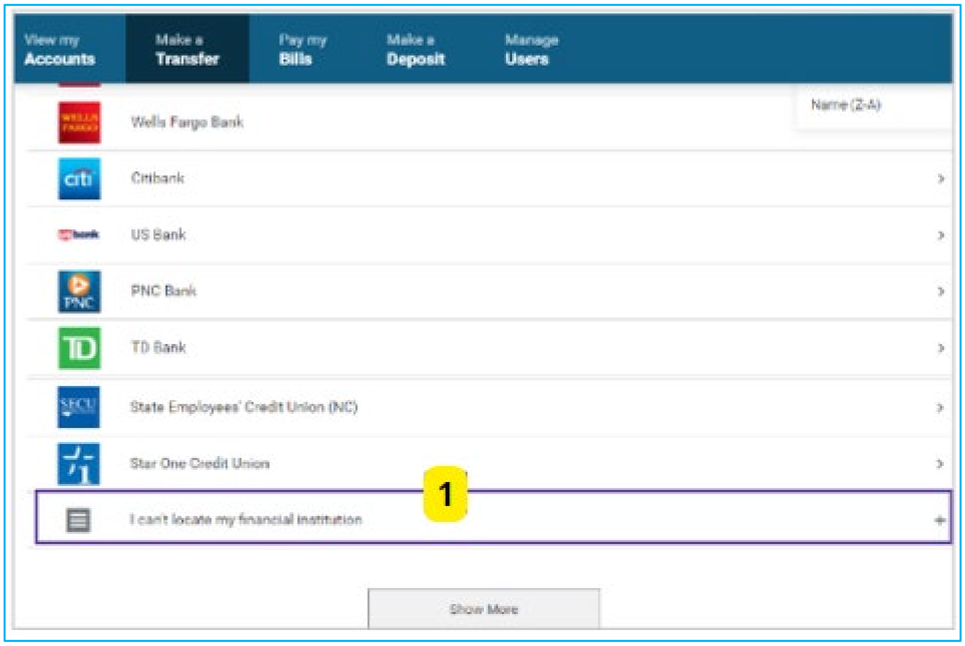
3. Enter the Routing Number.
4. Enter, then re-enter, the **Account Number**.
5. Select the **Account Type** (Checking, Savings, or Loan).
6. Click the **Connect** button.



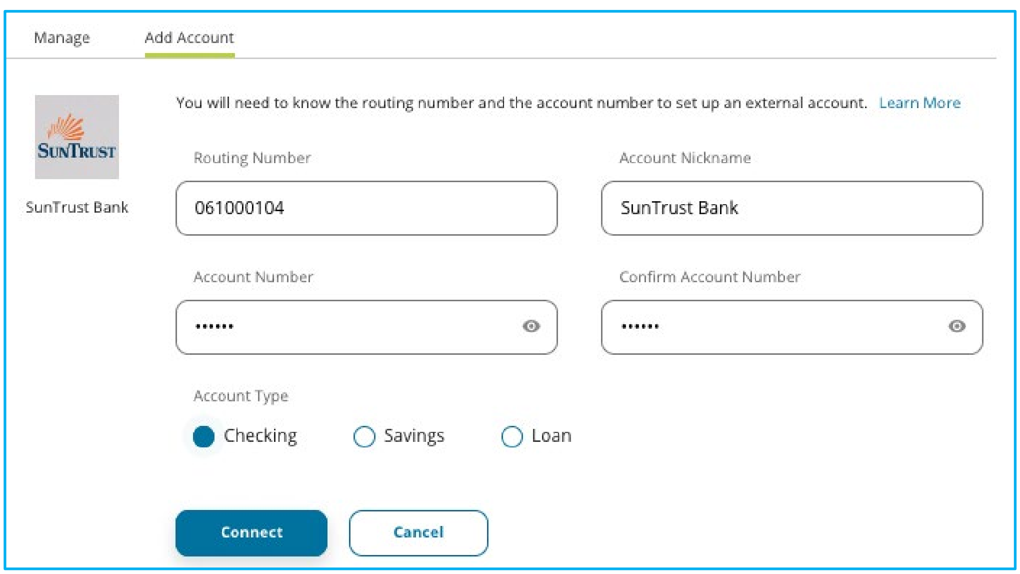
Financial Institutions Not on the Default List

If you cannot locate the financial institution that you need on the list, complete the following steps to add it:

1. Scroll down and click “**I can’t locate my financial institution**”.



2. Enter the Routing Number.
3. Enter an Account Nickname.
4. Enter, then re-enter, the **Account Number**.
5. Select the **Account Type** (Checking, Savings, or Loan).
6. Click the **Connect** button.

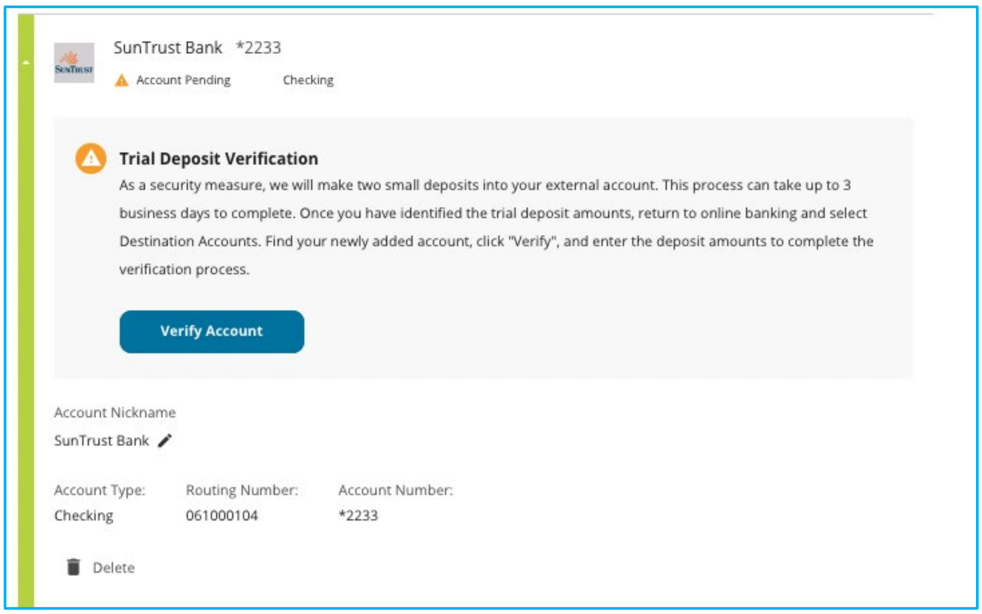


Trial Deposits

When you set up a new external account manually (not using Instant Account Verification), the system sends two small trial deposits (<$1.00) to the account. You will need to enter the two small trial deposit amounts from the external account to validate and use the external account.

To Validate the External Account:

1. After seeing the external account deposits, return to Digital Banking, select the **Move Money** tab, then click the **External Accounts** tab.
2. Select the external account with the Account Pending warning.
3. Click the Verify Account button.
4. Enter the deposit amounts received in the destination account for validation. After correctly entering the deposits, the system will display the account with a status of Active. The external account will now be available for transfers.

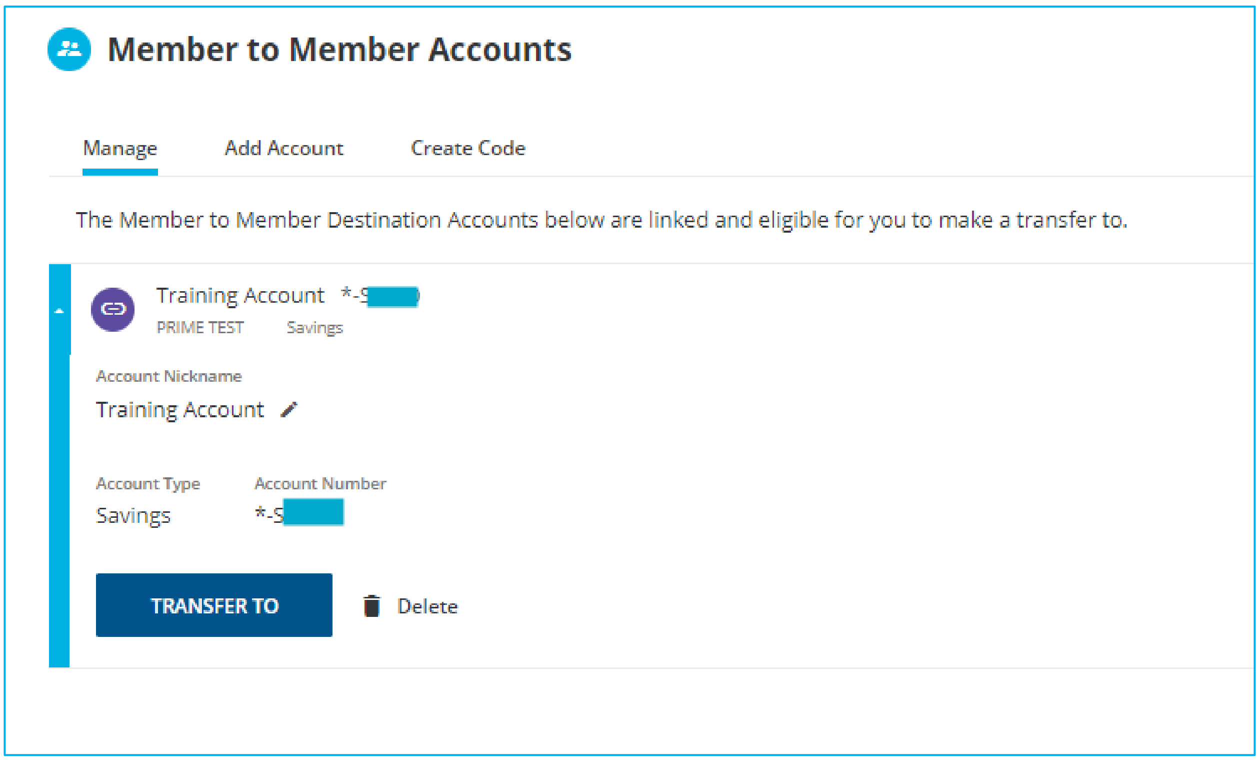


Member to Member Accounts

The **Member to Member Accounts** tab allows you to add another user of AFCU as a transfer payee. **Member to Member Accounts** contains three sub-tabs: **Manage**, **Add Account**, and **Create Code**.

Manage

The **Manage** tab displays a list of user accounts you have set up for transfers. When M2M accounts are added, you can update the account nickname, initiate a transfer to the account, or Delete the account.

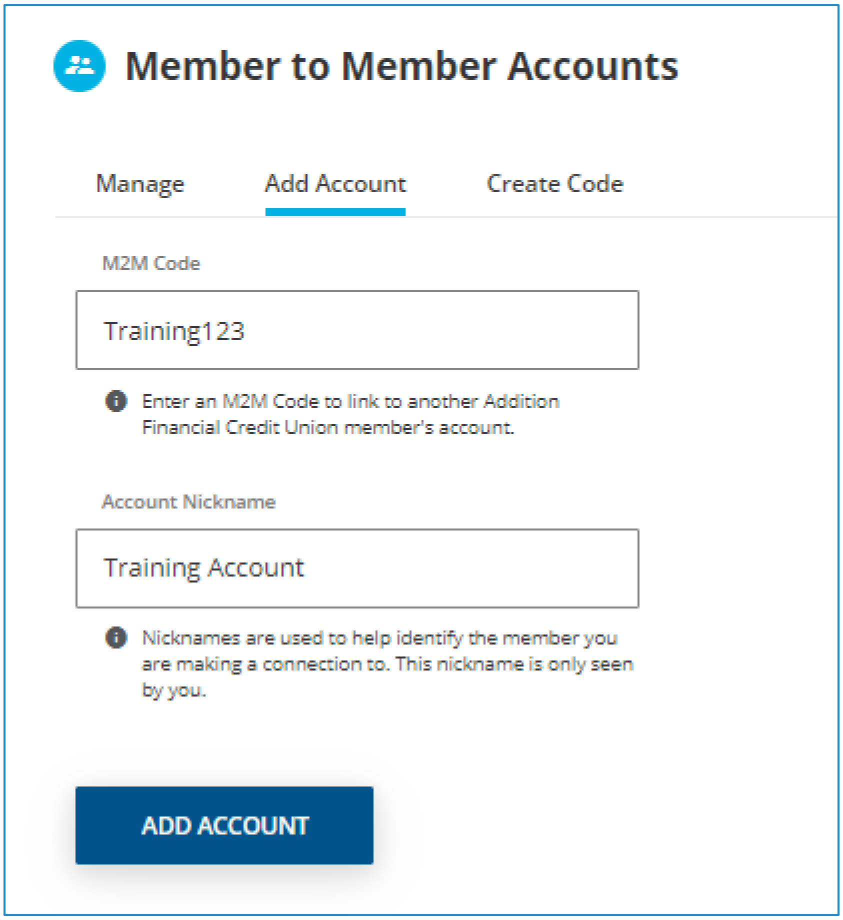


Add Account

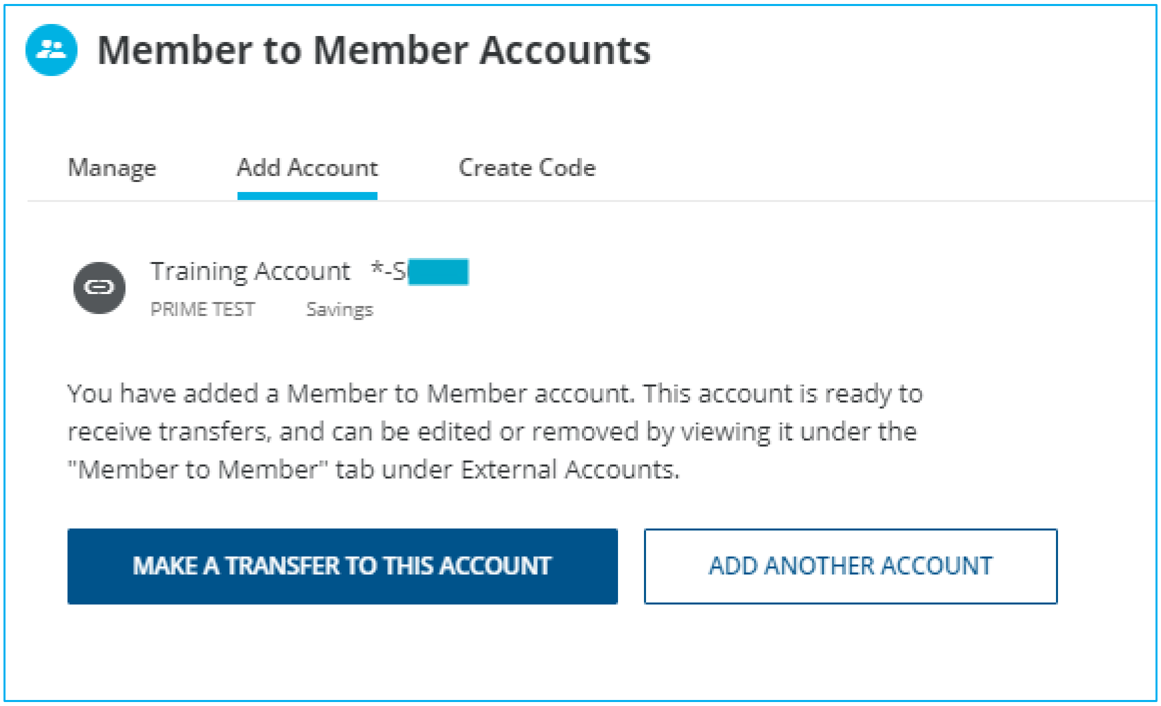
The **Add Account** tab allows you to enter account information for another account holder at AFCU so that you can transfer money to that individual. The account holder must use an **M2M Code**.

To Add a User to User Account Using a Code:

1. On the **Add Account** tab, select the **M2M Code** radio button.
2. Enter the M2M code provided by the other account holder.
3. Enter a nickname for the M2M account.



4. Click the **Add Account** button.
5. A success message will display. You can initiate a transfer immediately or add an additional account.

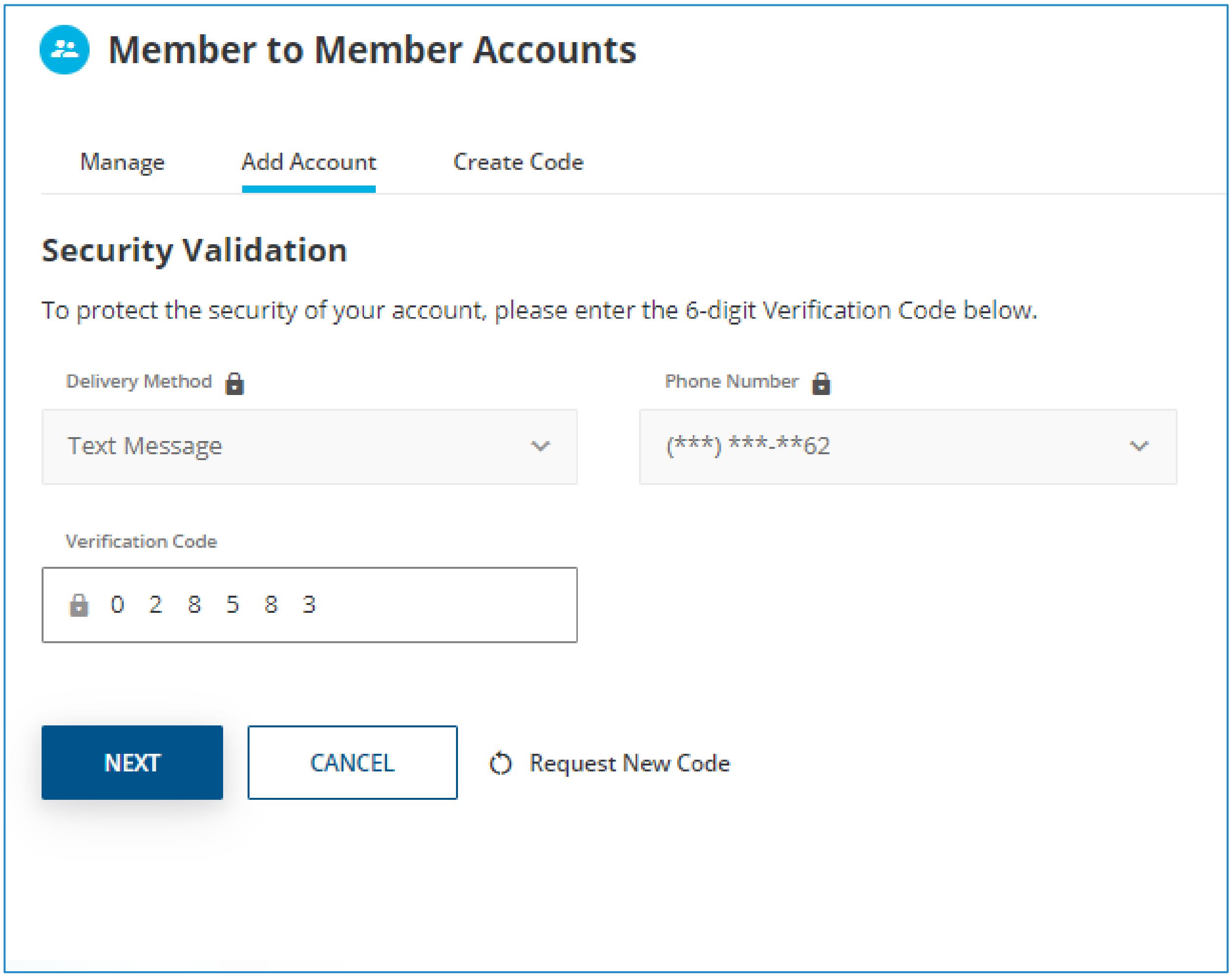

Member to Member Accounts
Manage
Add Account
Create Code
Training Account *-S
PRIME TEST
Savings
You have added a Member to Member account. This account is ready to receive transfers, and can be edited or removed by viewing it under the "Member to Member" tab under External Accounts.
MAKE A TRANSFER TO THIS ACCOUNT
ADD ANOTHER ACCOUNT

Security Validation

When you add a new external or user-to-user destination account, the system prompts you to complete Multi Factor Authentication (MFA).

To complete MFA:

1. Select a **Delivery Method**.
2. Click the **Send Code** button.
3. Enter the **Verification Code**, and then click the **Next** button.

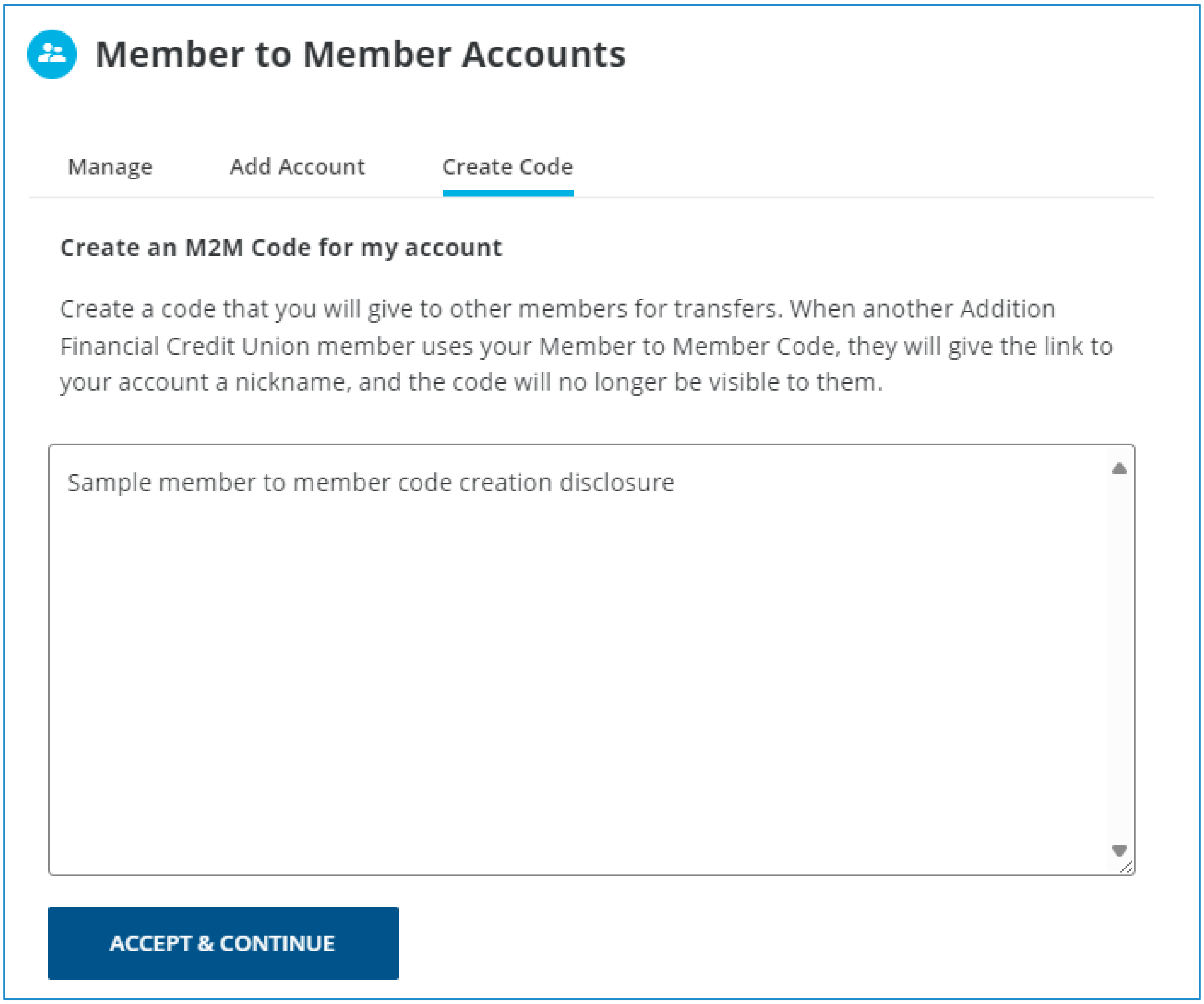


After Security Validation, complete the transfer as explained in the **New Transfers** section. The account you added should appear as an option in the **To:** account field. If you do not receive the code, click the **Resend Code** link to send it again.

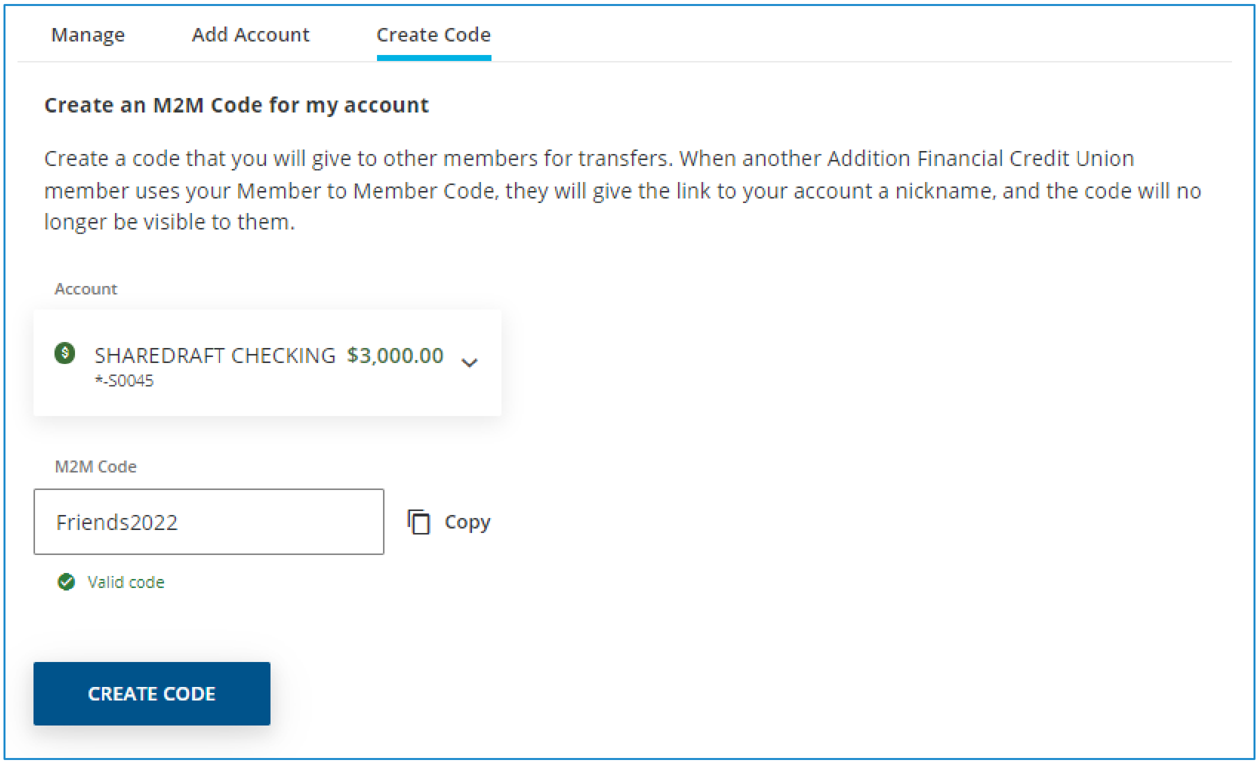
Create Code

Create code enables you to generate a code which can be given to a different user to set up user to user transfer from your account.

1. Select **Create Code**.
2. Click **Accept & Continue** to generate a code.

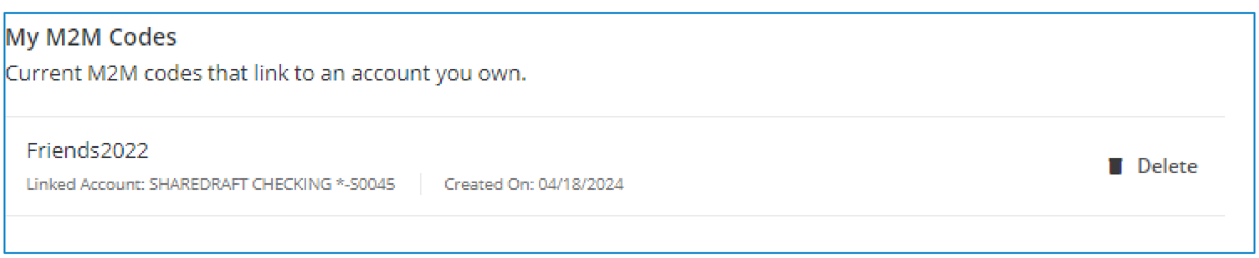


3. Using the account dropdown, select the account you want to use as the receiving account for incoming transfers.



4. Enter the code you would like the other user to use when initiating a transfer.
5. Click Create Code.
6. When the code is created, a green success message will display at the bottom of the page.

Codes can be deleted at any time by clicking the delete icon to the right of the code under the My M2M Codes section. When a code is deleted, you can no longer send funds to the target account used by the code.

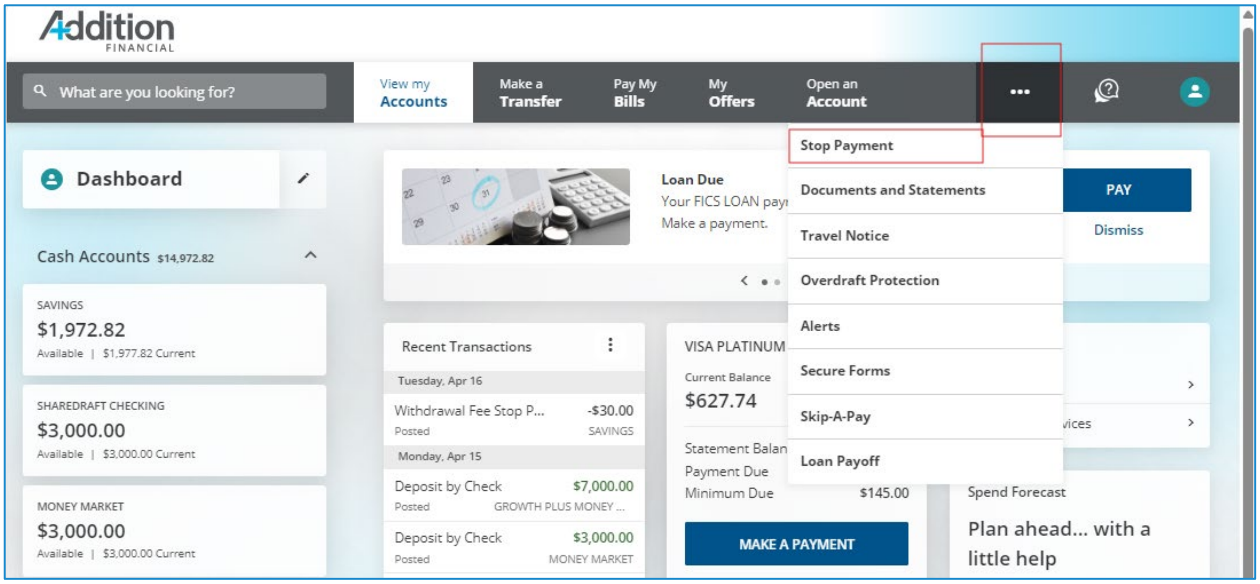


More Links

The **(...)** icon contains links to additional functionality in the Digital Banking system.

Stop Payments

You can easily place a stop payment on a single check, a series of checks. To access the stop payment feature, select **Stop Payment** from the **(...)** drop-down menu.



The **Stop Payment** page consists of three tabs:

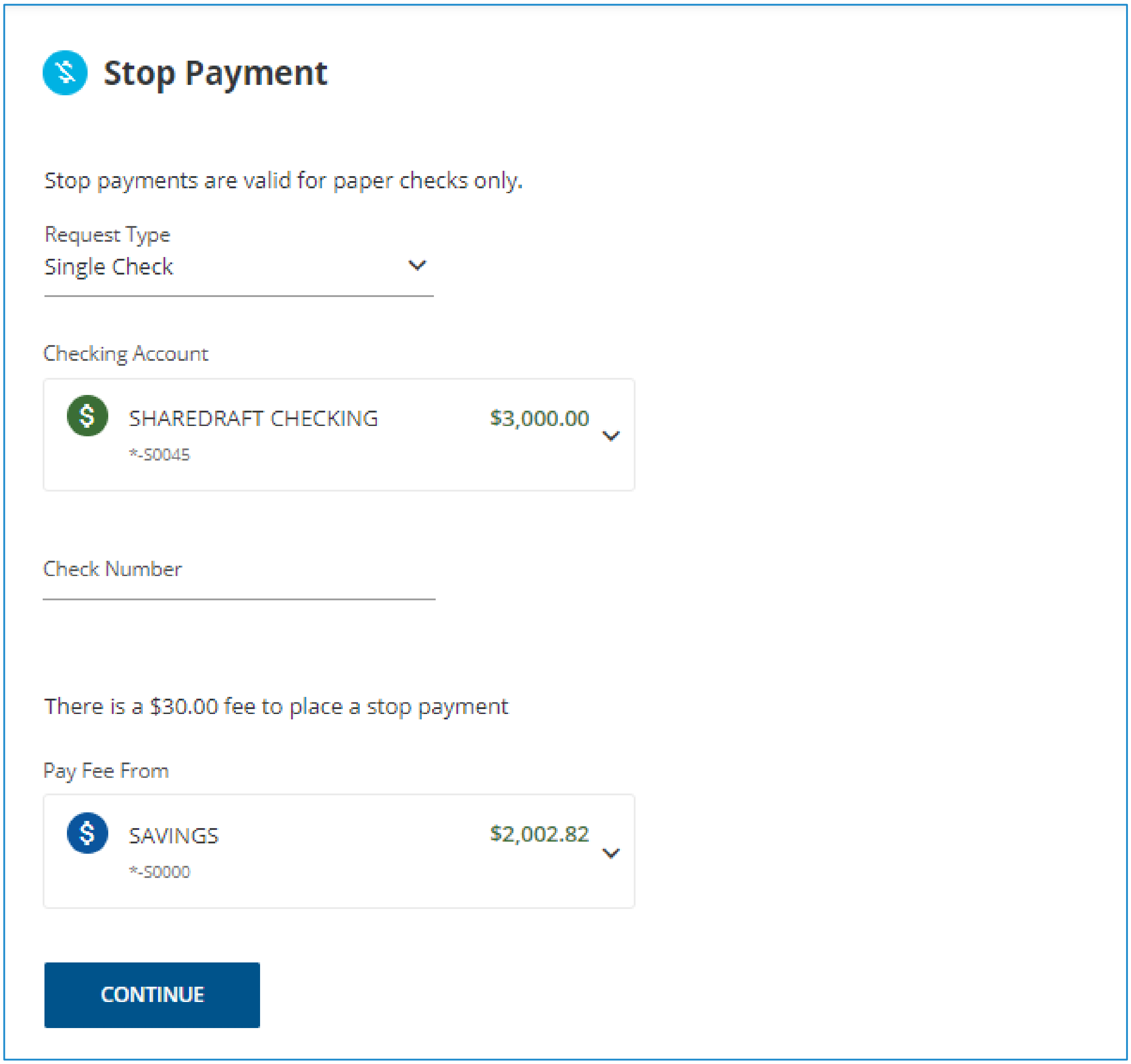
1. **Stop a Check** allows you to place a stop payment on a single check or a series of checks.
2. **History** allows you to view a list of all the stop payments you placed through Digital Banking.

Stop a Check

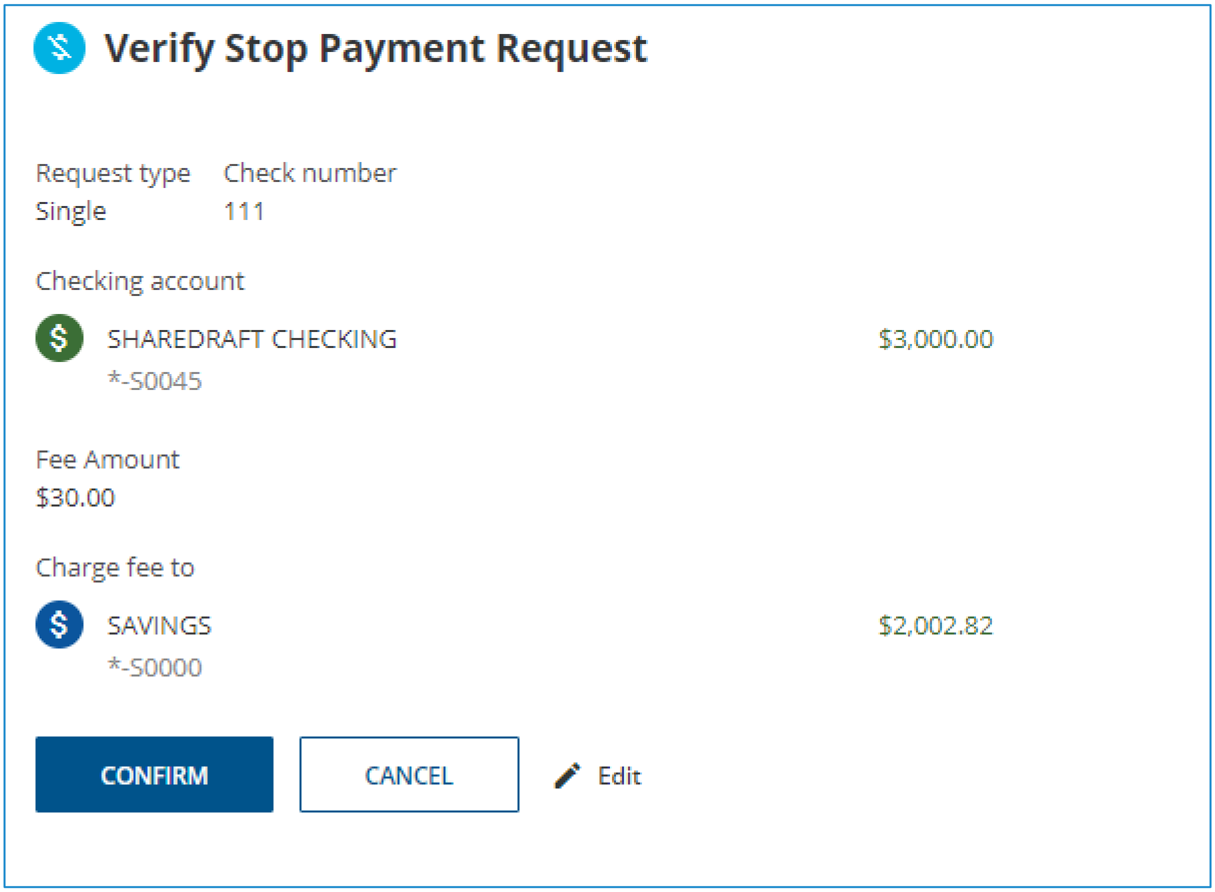
To place a stop payment on a check, or a series of checks, complete the following steps:

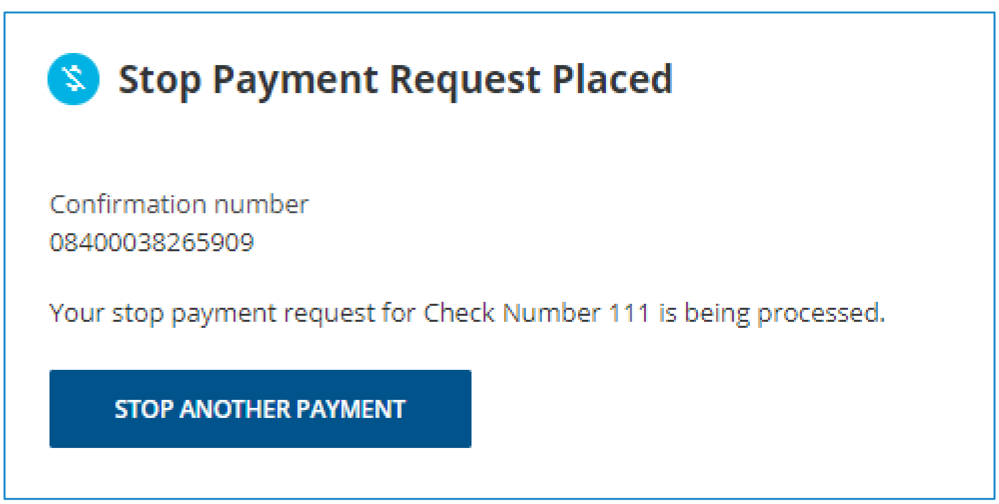
1. On the **Stop a Check** tab, select **Single Check** or **Check Range** from the **Request Type** menu.
2. Select a **Checking Account** from the drop-down menu.
3. Enter the single **Check Number** or **Starting** and **Ending Check Numbers** on which to place the stop payment.
4. Select the account from which to pay the fee in the **Pay Fee From** drop-down menu.

5. Click the **Continue** button.



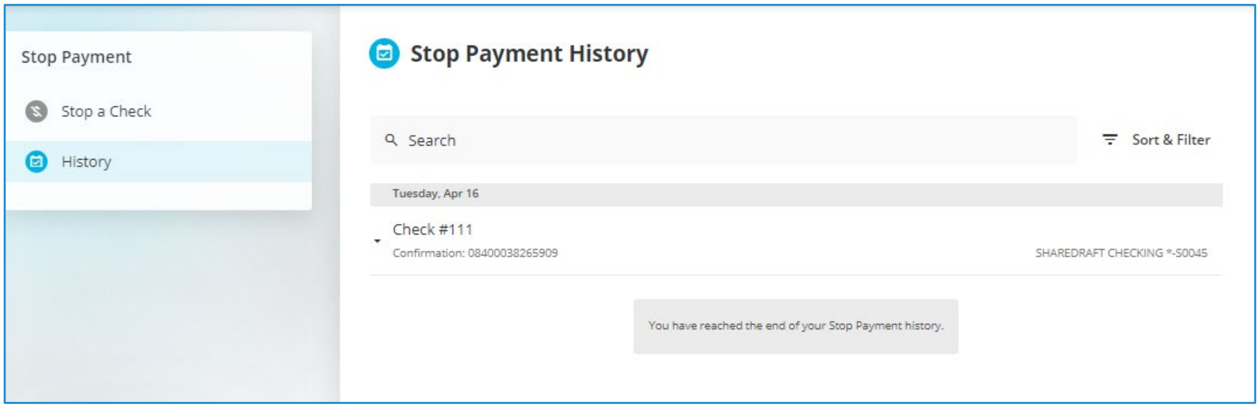
7. Verify that the stop payment information you entered is accurate.
    a. Click **Edit** and make corrections if needed.
8. Click the **Confirm** button to generate a **Confirmation number** indicating you successfully placed the stop payment.





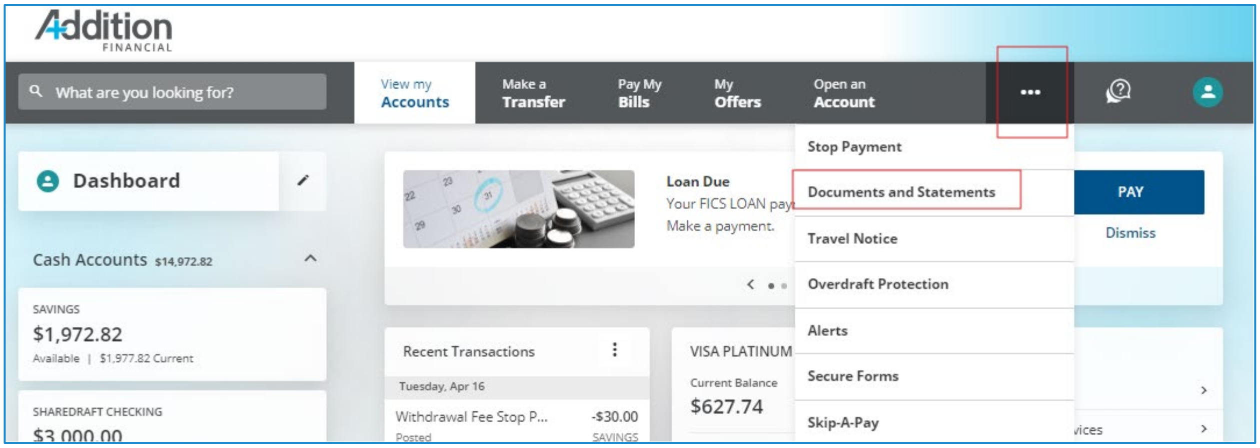
History

The **History** tab displays all the stop payments you have placed in AFCU Digital Banking. Click a stop payment to view the details.



Documents and Statements

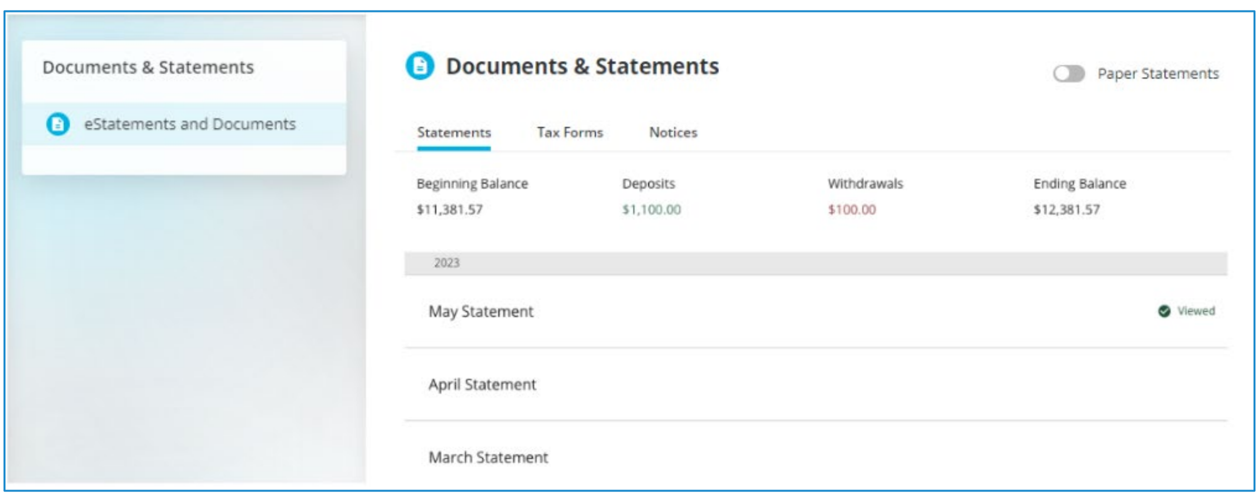
Your can view and download copies of your statements on the **Documents and Statements** page. Click the **(...)** icon and select **Documents and Statements** from the drop-down menu to access **Documents and Statements**.



The **Documents & Statements** page consists of two tabs:

1. **eStatements and Documents** allow you to view statements for your combined cash accounts and view tax forms and notices.
2. **Credit Card Statements** allow cardholders to view statements for selected credit cards.

The **Paper Statements** slider lets you indicate whether you want eStatements or paper statements. Move the slider to the right to activate paper statements.



eStatements and Documents

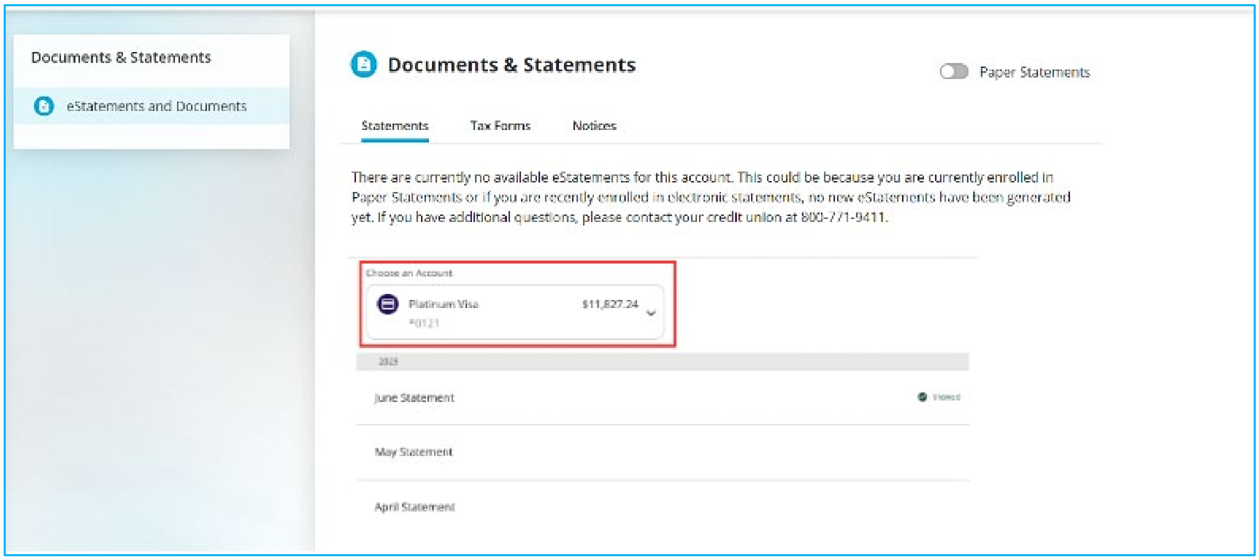
The eStatements and Documents tab contains two sub-tabs:

Statements: Click the statement to **Download** or view a PDF of the selected cash account statements.

Tax Forms & Notices: Click to **Download** or view a PDF of tax statements and notices.

Credit Card Statements

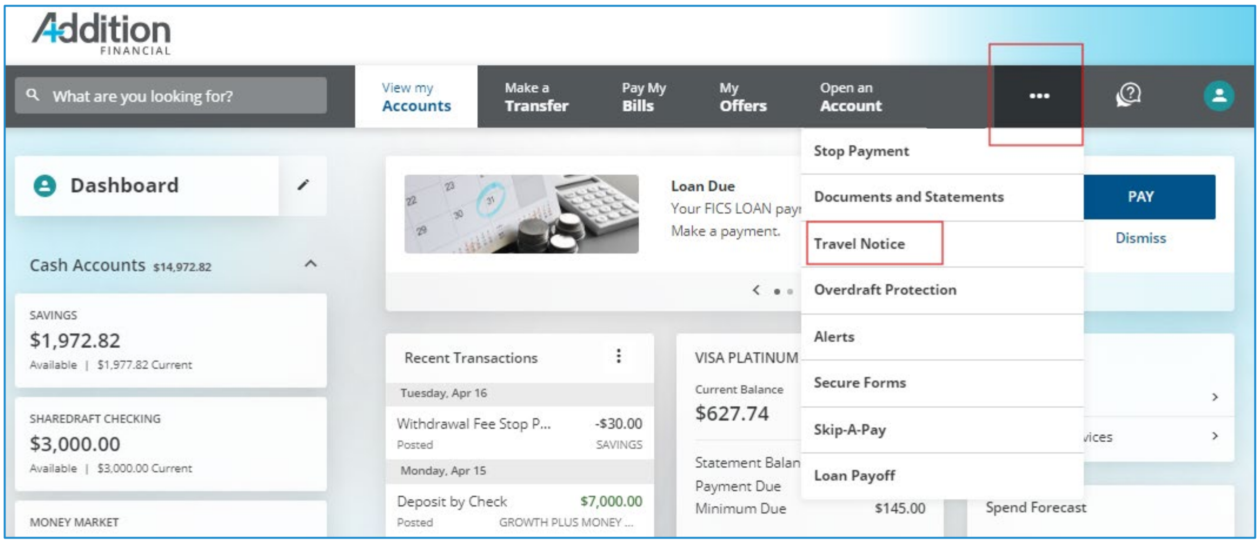
You can select a credit card account and download your monthly card statement on the **Credit Card Statements** tab.

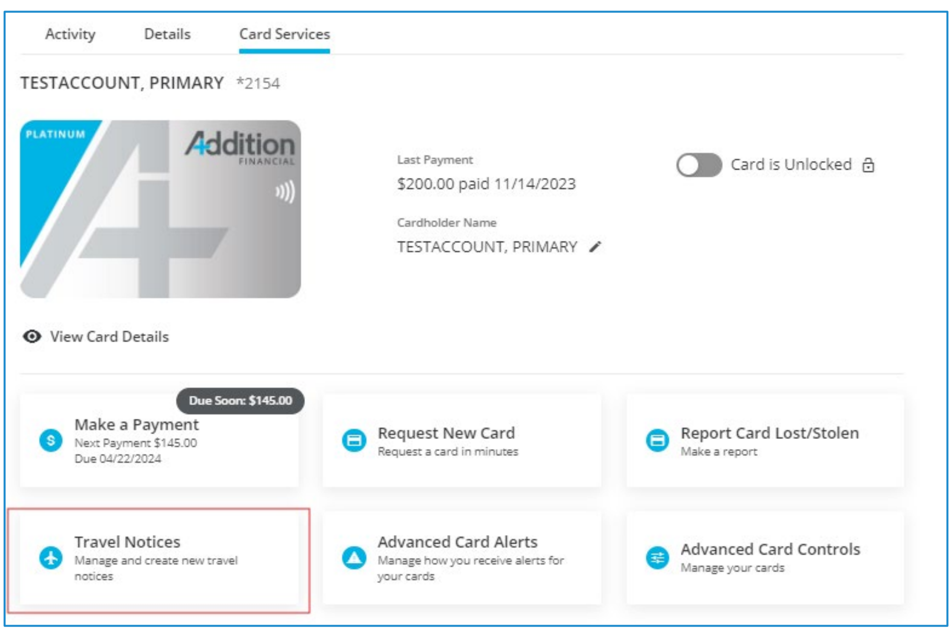


Travel Notice

You can place a travel notice on your accounts when you plan to travel outside your usual location, which prevents AFCU from flagging your transactions as potential fraud.

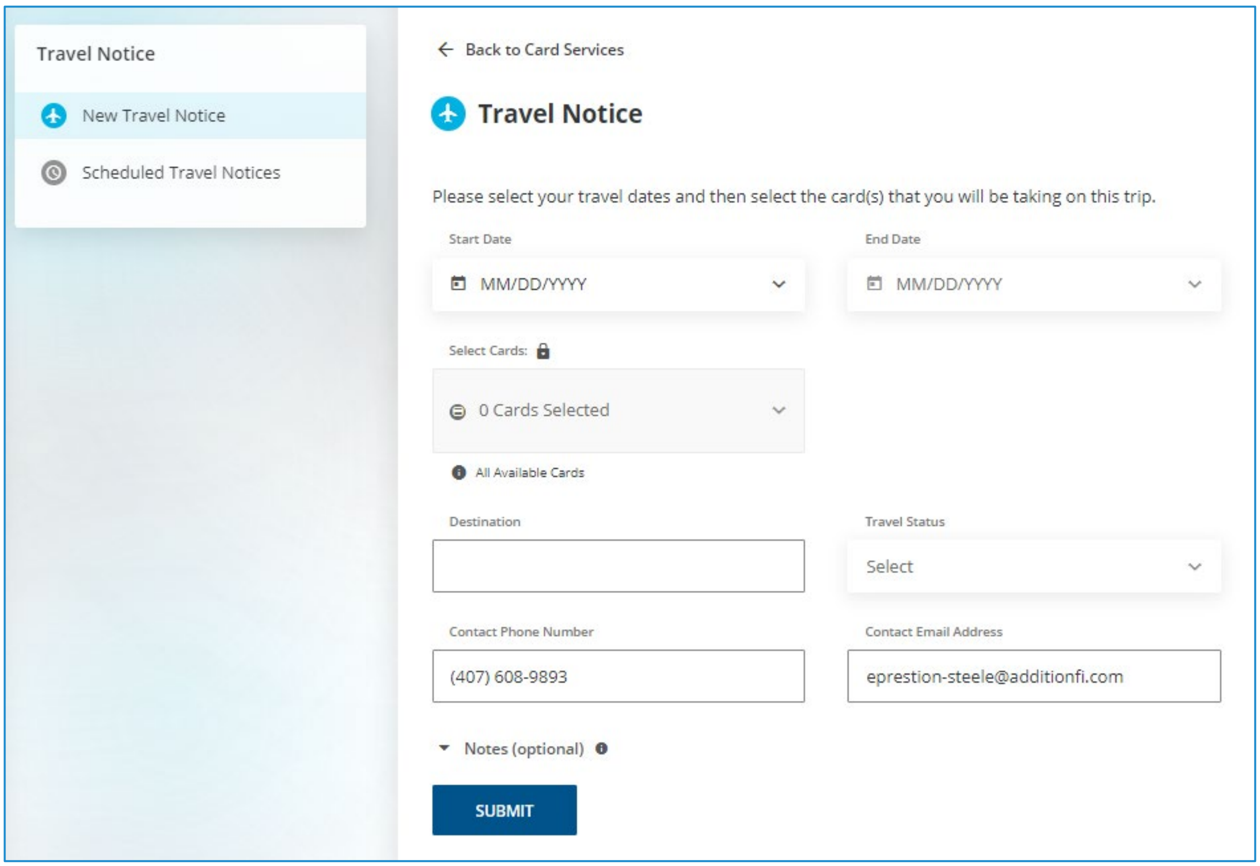
Travel Notices can be triggered from the **More menu or by selecting the card account from the account menu and selecting the Travel Notices tile**.





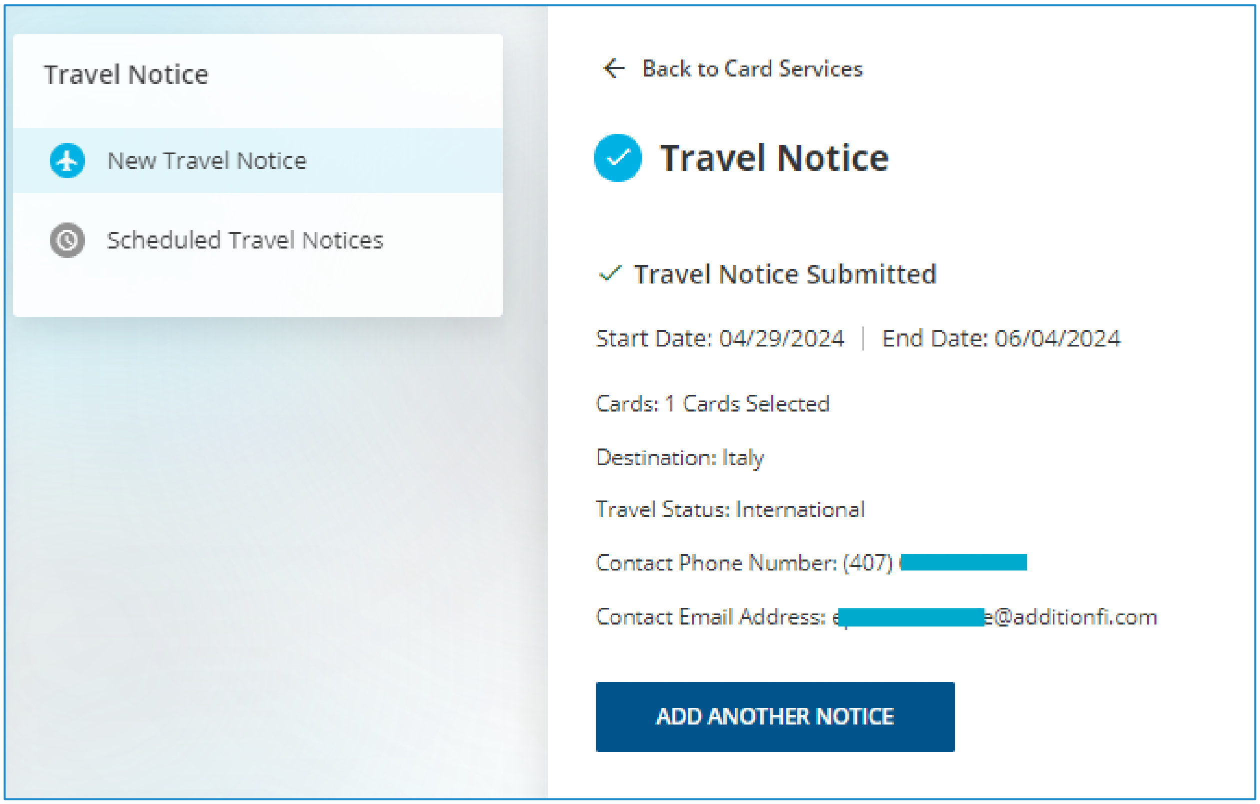
To place a travel notice on the **Travel Notice** page, complete the following steps:

1. Select a **Start Date** and **End Date**.
2. Select the **Card(s)** on which you wish to place the notice.
3. Enter the **Destination**.
4. Indicate whether your travel is **Domestic (Air Travel)**, **Domestic (Road Travel)**, or **International.**
5. Enter a **Contact Phone Number** and **Contact Email Address**.
    a. You current profile information will display. This can be updated for travel purposes if needed.
6. Enter additional information about the trip that may be helpful in the **Notes** field, such as layovers and waypoints.
7. Click the **Submit** button. You receive a confirmation when you submit the travel notice successfully.



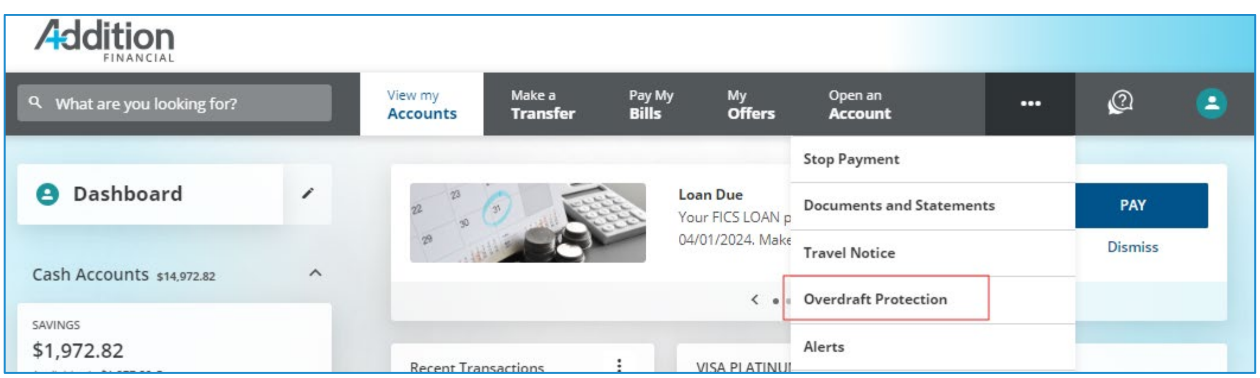
The confirmation page provides three options:

1. **Add Another Notice**: Add additional travel notices to the selected account or another account.

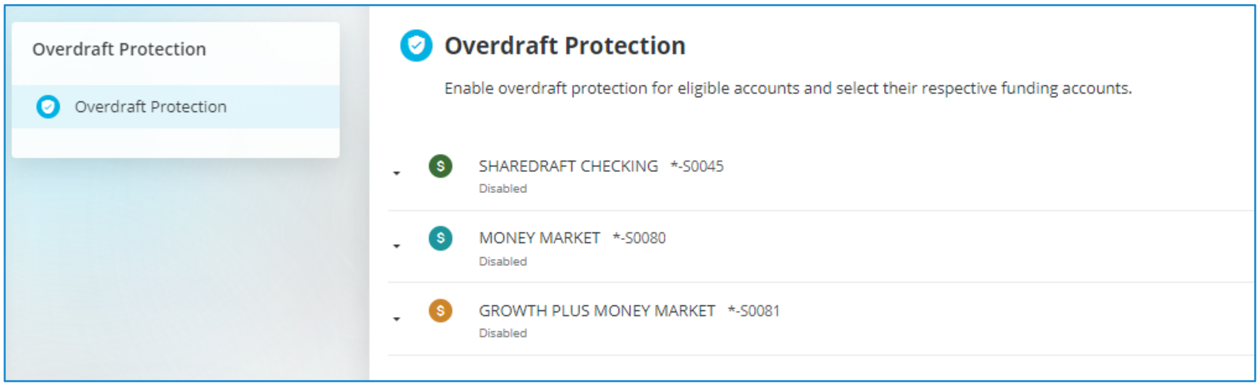


Overdraft Protection

The **Overdraft Protection** page lets you enable overdraft protection for your eligible accounts. Select **Overdraft Protection** from the **(...)** drop-down menu to access the **Overdraft Protection** page.



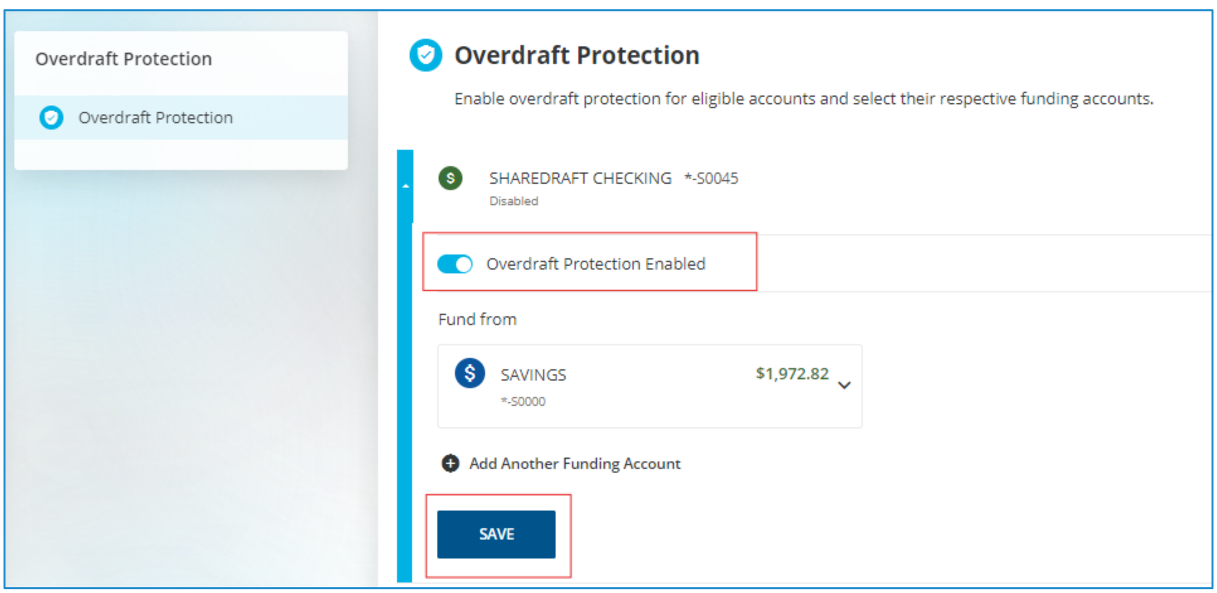
The **Overdraft Protection** page allows you to enable overdraft protection on your accounts.



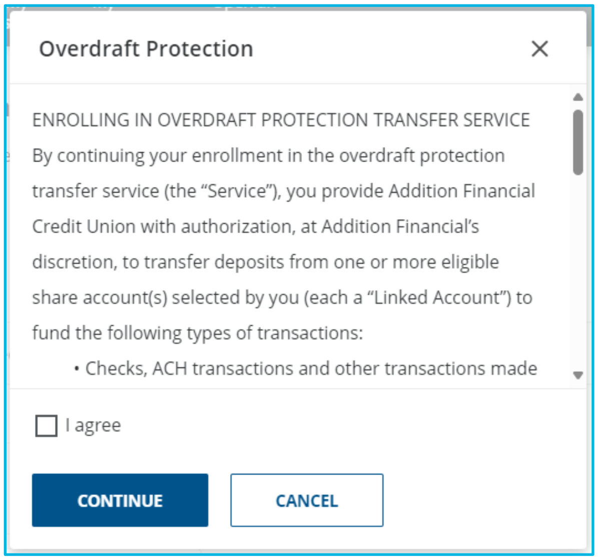
Overdraft Protection

To add overdraft protection to an account, complete the following steps:

1. Click to open the desired account.
2. Move the **Overdraft Protection Enabled** slider to the right.
3. Select a funding account from the **Fund from** drop-down menu.
4. Click the **Save** button



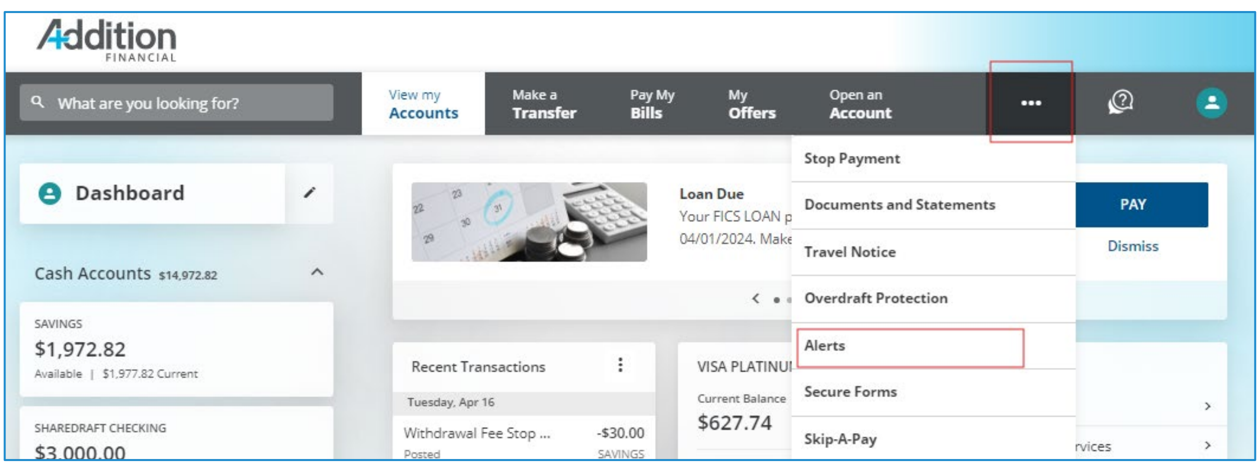
5. The Overdraft Disclosure will display. You must click the checkbox to the left of "I agree" to Continue and save.



6. Select the checkbox and select the **Continue** button.
7. A success message will display at the bottom of the screen.

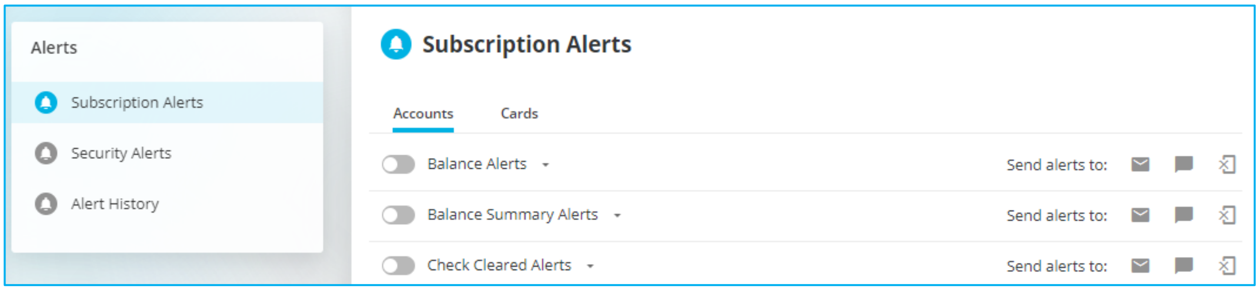
Alerts

The **Alerts** feature allows you to receive notifications when selected transactions occur. Click the **Alerts** link in the **More Links** menu to access the alert settings.



The **Alerts** page contains three tabs.

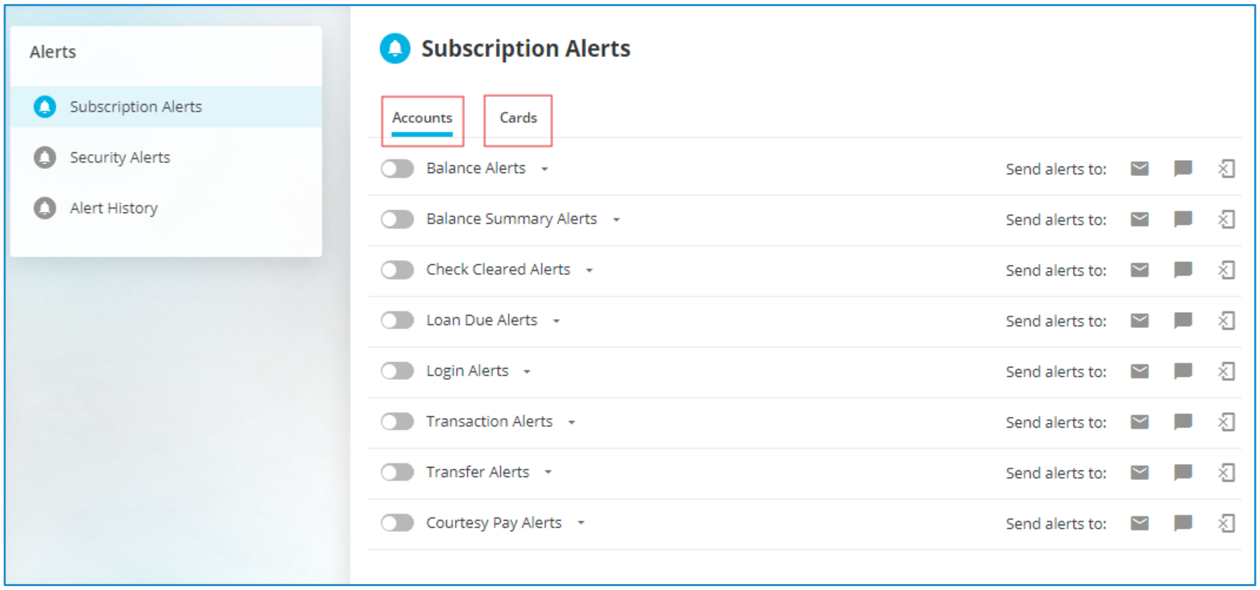
1. **Subscription Alerts** allow you to manage alerts on your accounts, cards, and bill pay.
2. **Security Alerts** allow you to indicate where AFCU should send suspicious activity alerts for your accounts.
3. **Alert History** displays a history of all the alerts that AFCU sent you.



Subscription Alerts

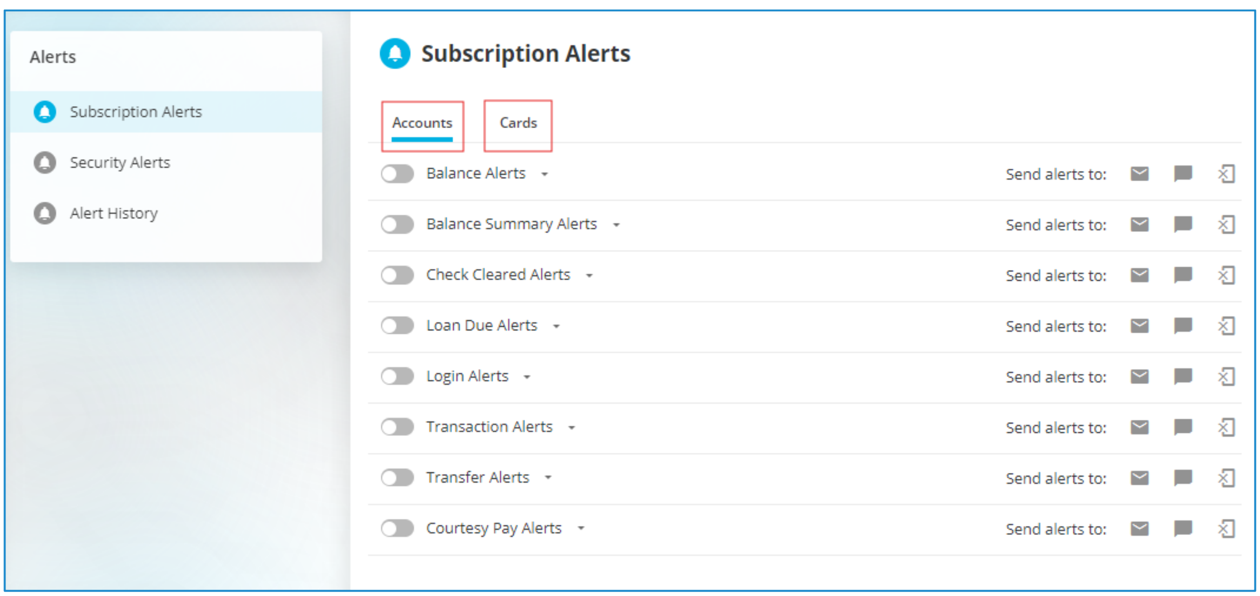
There are two types of subscription alerts:

1. Accounts
2. Cards



Accounts

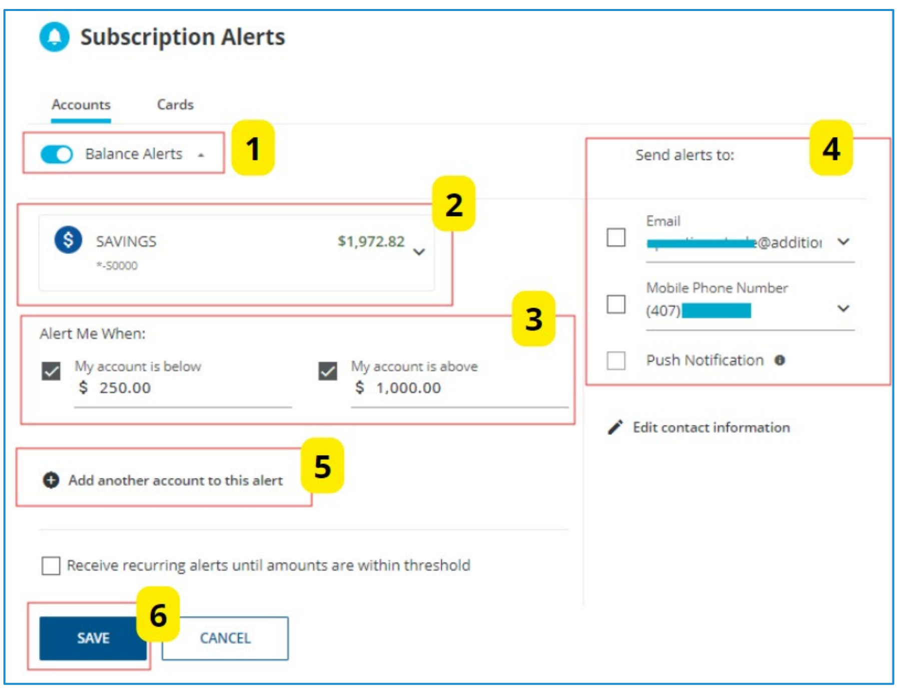
The **Accounts** page opens by default on the **Subscription Alerts** tab. This page allows you to select the alerts you wish to receive on your accounts.



Balance Alerts

Balance Alerts notify you when your selected account(s) balance falls below or exceeds a set limit. To create a Balance Alert, complete the following steps:

1. Click **Balance Alerts**, then move the slider to the right.
2. Select the account from which you wish to receive the alert.
3. Indicate when you want to receive an alert:
    a. Your balance falls below a designated limit.
    b. Your account balance exceeds a designated limit.
    c. Both a. and b.` `
4. Select whether you want the alerts sent via Email, Mobile Phone Number, or Push Notification.
    a. Push notifications require the Digital Banking mobile application.
5. If you wish to add the same alert to another account, click the **Add another account to this alert** icon.
6. Click the **Save Changes** button.

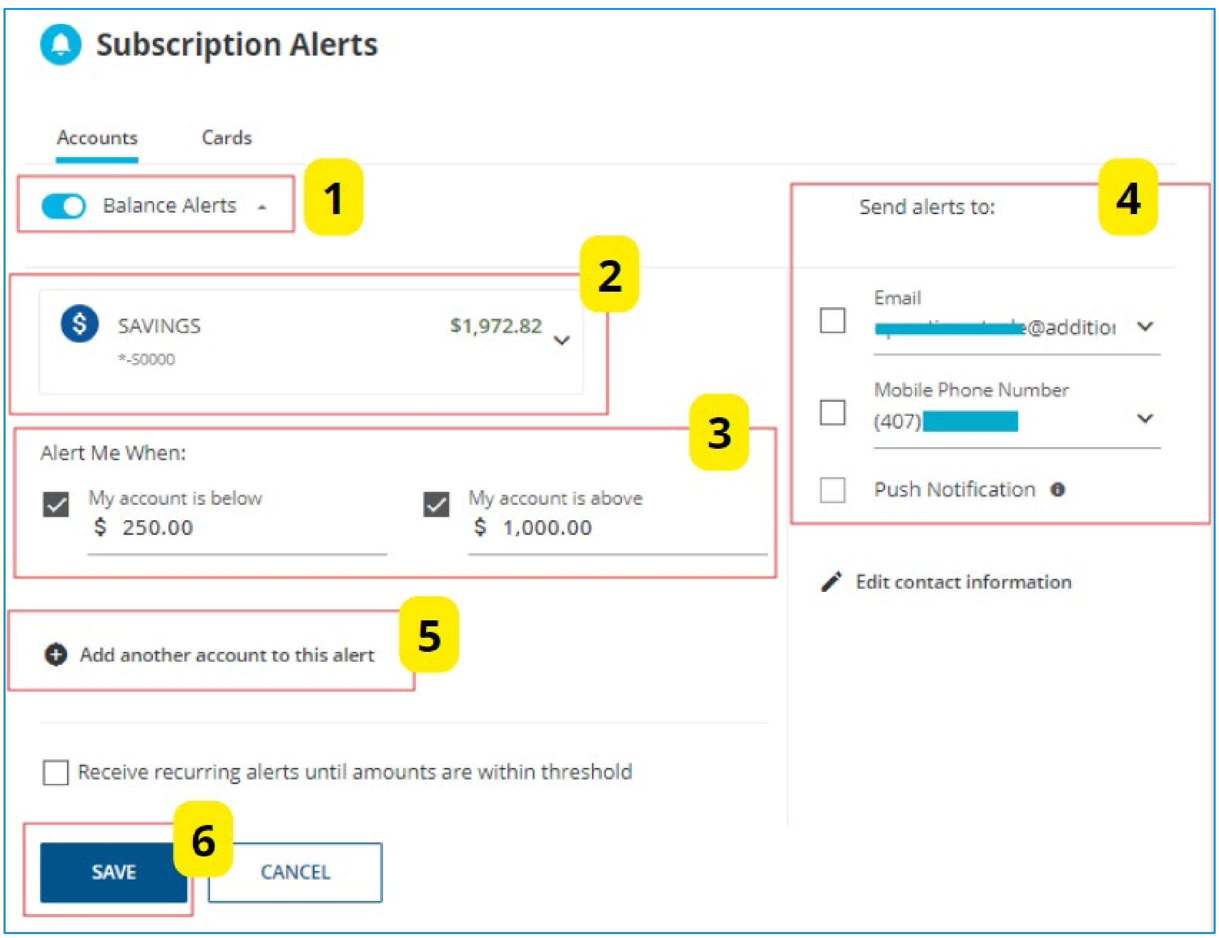


To deactivate an alert, move the slider to the left.

Balance Summary Alerts

Balance Summary Alerts notify you of the balance on your designated accounts. To set a Balance Summary Alert, complete the following steps:

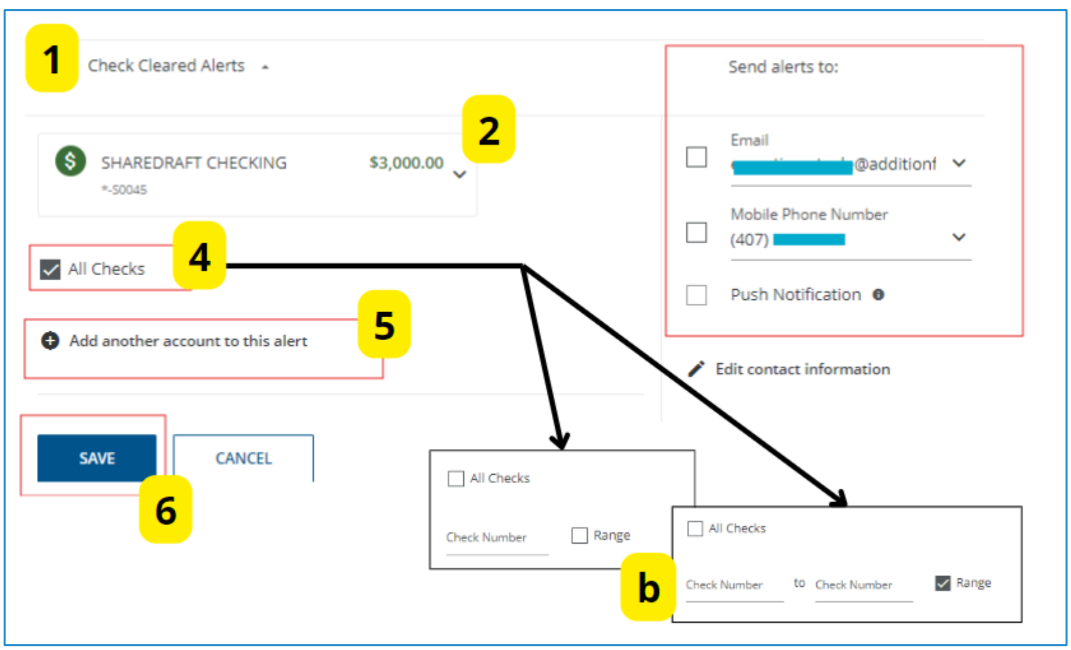
1. Click **Balance Summary Alerts**, then move the slider to the right.
2. Select the account from which you wish to receive the alert.
3. Select whether you want the alerts sent via Email, Mobile Phone Number, or Push Notification.
    a. Push notifications require the Digital Banking mobile application.
4. If you wish to add the same alert to another account, click the **Add another account to this alert** icon.
5. Select a **Frequency** (Daily or Weekly).
6. Select the **Time of Day** to receive the alert.
7. Click the **Save Changes** button.



Check Cleared Alerts

Check Cleared Alerts notify you when all, or designated, checks clear your account. To set a Check Cleared Alert:

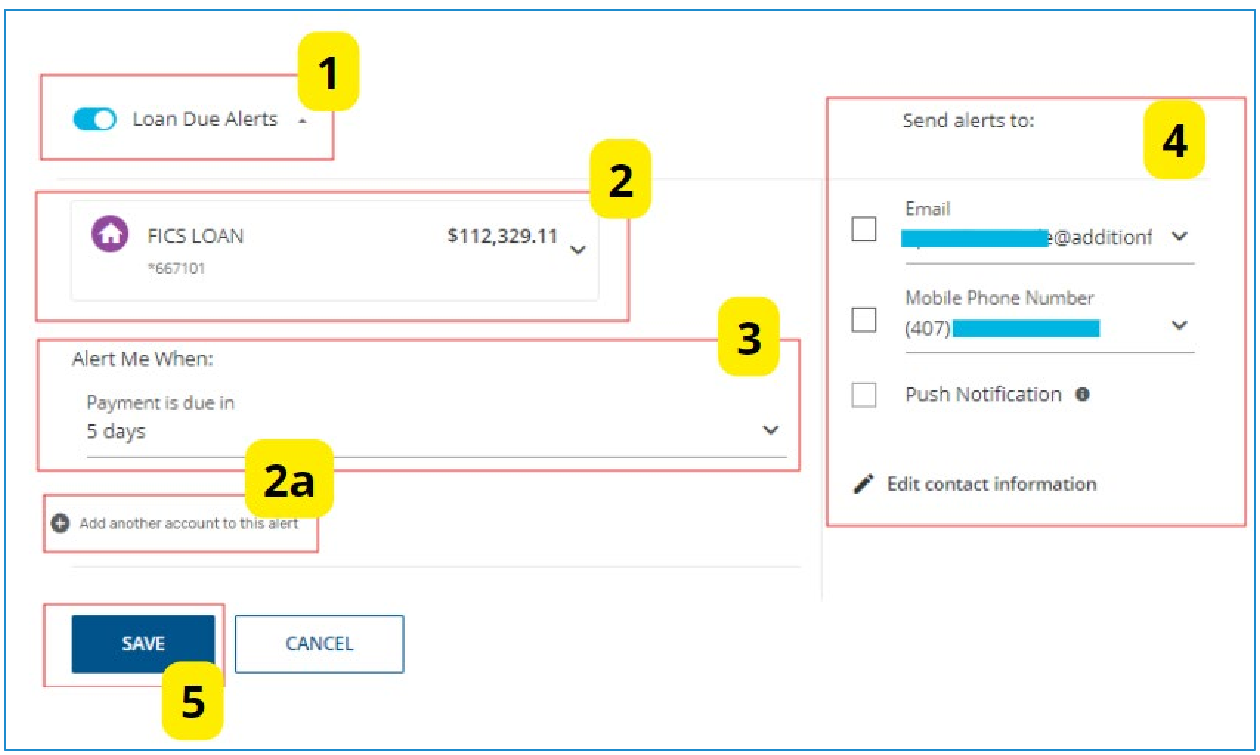
1. Click **Check Cleared Alerts**, then move the slider to the right.
2. Select the account from which you wish to receive the alert.
3. Select whether you want the alerts sent via Email, Mobile Phone Number, or Push Notification.
    a. Push notifications require the Digital Banking mobile application.
4. Determine which checks you want an alert for:
    a. Place a checkmark by **All Checks** to receive an alert for every check that clears.
    b. Leave the check box blank to specify the check(s) you wish to receive alerts for:
        i. For a single check, enter the **Check Number**.
        ii. For a range of checks, place a checkmark next to **Range** and enter the starting and ending check numbers.
5. If you wish to add the same alert to another account, click the **Add another account to this alert** icon.
6. Click the **Save Changes** button.



Loan Due Alerts

Loan Due Alerts notify you when a loan or card payment is due in a specified number of days. To activate Loan Due Alerts, complete the following steps:

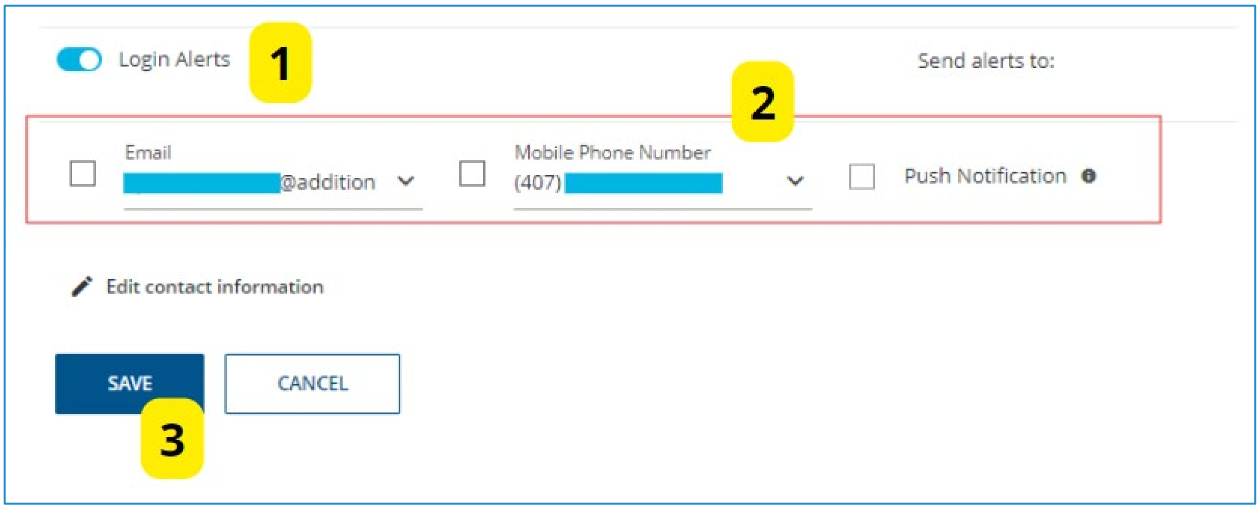
1. Click **Loan Due Alerts**, then move the slider to the right.
2. Select the account on which you wish to receive alerts.
   a. After setting up the current account's alert, click **Add another account to this alert** if you wish to receive the alert on additional accounts.
3. From the **Payment is due in** drop-down menu, select the number of days before the due date you wish to receive an alert.
   a. You can receive the alert one to five days before the due date.
4. Under **Send Alerts to**, indicate how you wish to receive the alerts:
   a. Options include **Email**, **Mobile Phone Number**, and **Push Notification**.
   b. Click **Edit contact information** to change your contact information if needed.
5. Click the **Save** button.



Login Alerts

Login Alerts notify you when someone logs into you digital banking account. To activate Login Alerts, complete the following steps:

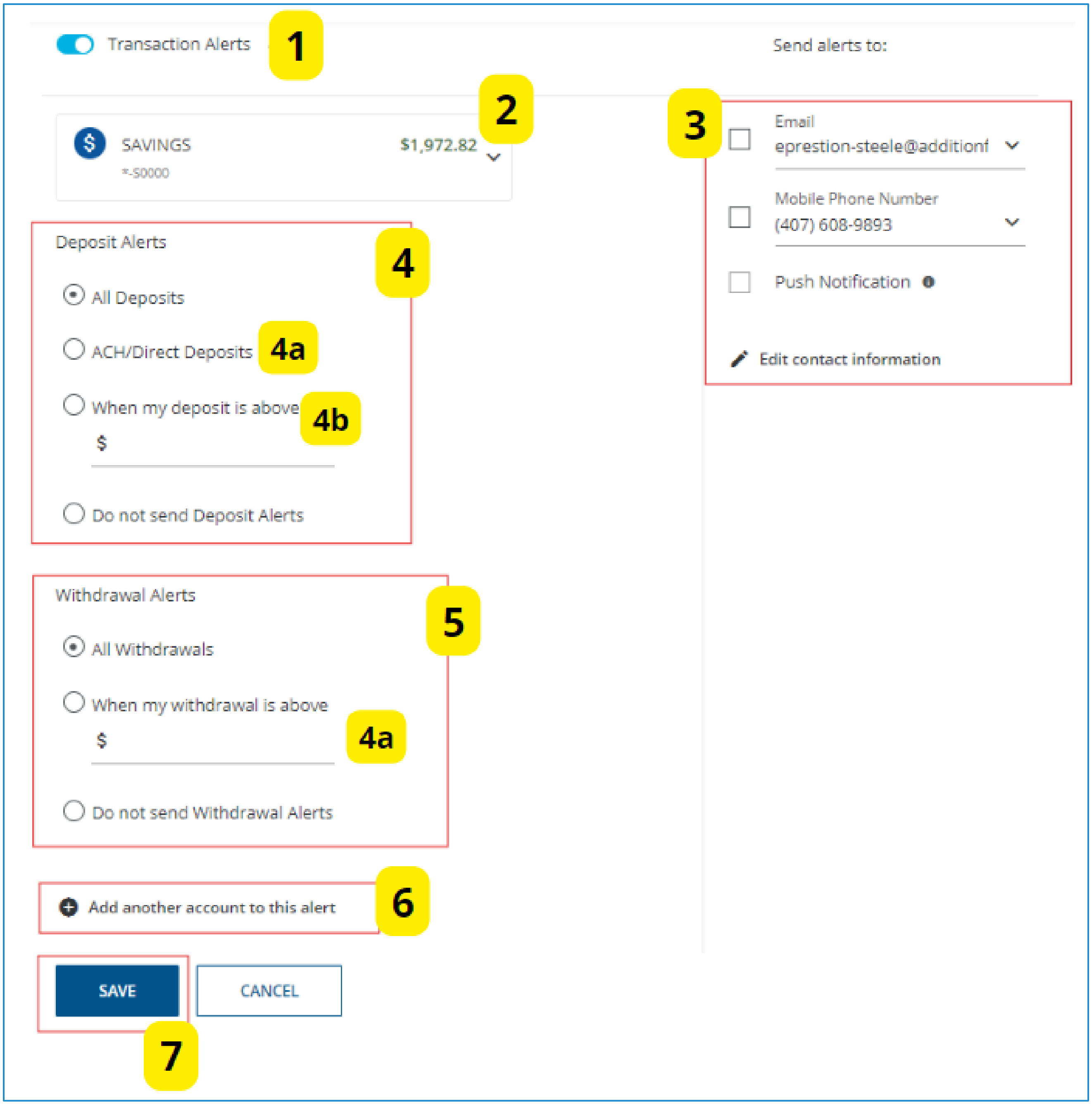
1. Click **Login Alerts**, then move the slider to the right.
2. Select whether you want the alerts sent via Email, Mobile Phone Number, or Push Notification.
    a. Push notifications require the Digital Banking mobile application.
3. Click the **Save Changes** button.



Transaction Alerts

Transaction Alerts notify you when designated transactions take place. To set a Transaction Alert, complete the following steps:

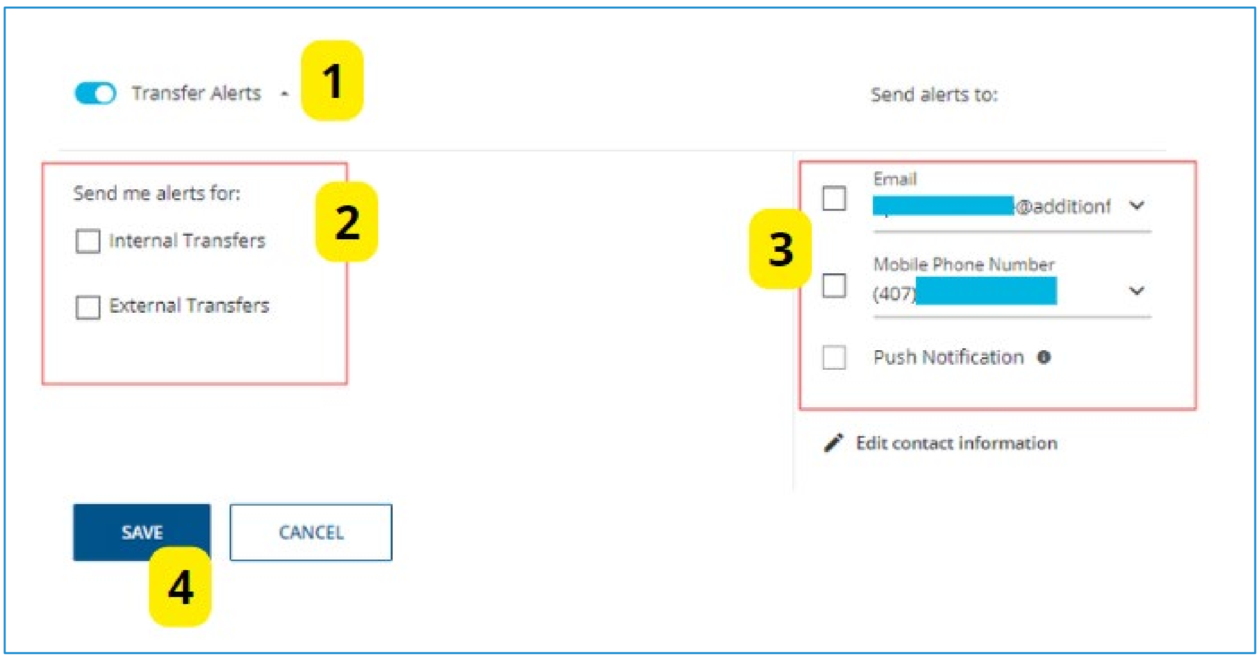
1. Click **Transaction Alerts**, then move the slider to the right.
2. Select the account from which you wish to receive the alert.
3. Select whether you want the alerts sent via Email, Mobile Phone Number, or Push Notification.
    a. Push notifications require the Digital Banking mobile application.
4. Select **All Deposits** to receive an alert for every deposit that posts to the account.
    a. To receive an alert only for ACH/Direct deposits, click select the appropriate button.
    b. To receive an alert only when a deposit exceeds a specified amount, select the appropriate button and enter an amount in the **When my deposit is above** field.
5. Select **All Withdrawals** to receive an alert for every withdrawal that clears the account.
    a. To receive an alert only when a withdrawal exceeds a specified amount, select the appropriate button and fill in the **When my withdrawal is above** field.
6. If you wish to add the same alert to another account, click the **Add another account to this alert** icon.
7. Click the **Save Changes** button.


Transaction Alerts
1
Send alerts to:
2
SAVINGS
*-S0000
$1,972.82
3
Email
eprestion-steele@additionf
Mobile Phone Number
(407) 608-9893
Push Notification
Edit contact information
Deposit Alerts
4
All Deposits
ACH/Direct Deposits
4a
When my deposit is above
4b
$
Do not send Deposit Alerts
Withdrawal Alerts
5
All Withdrawals
When my withdrawal is above
$
4a
Do not send Withdrawal Alerts
Add another account to this alert
6
SAVE
CANCEL
7

Transfer Alerts

Transfer Alerts notify you when a transfer takes place from your account. To set a Transfer Alert, complete the following steps:

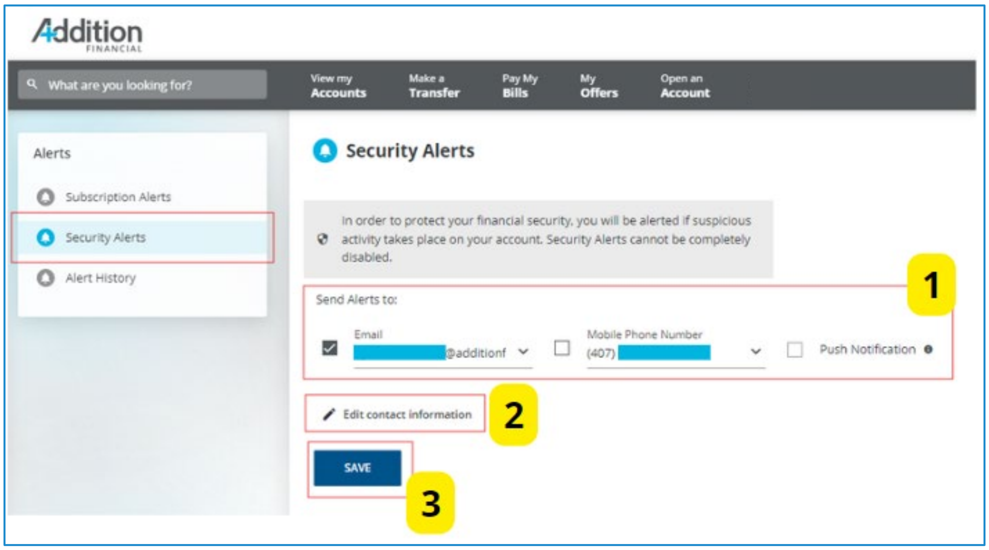
1. Click **Transfer Alerts**, then move the slider to the right.
2. Place a checkmark next to the type of transfers you wish to receive an alert on; Internal Transfers, External Transfers, or both.
3. Select whether you want the alerts sent via Email, Mobile Phone Number, or Push Notification.
    a. Push notifications require the Digital Banking mobile application.
4. Click the **Save Changes** button.



Security Alerts

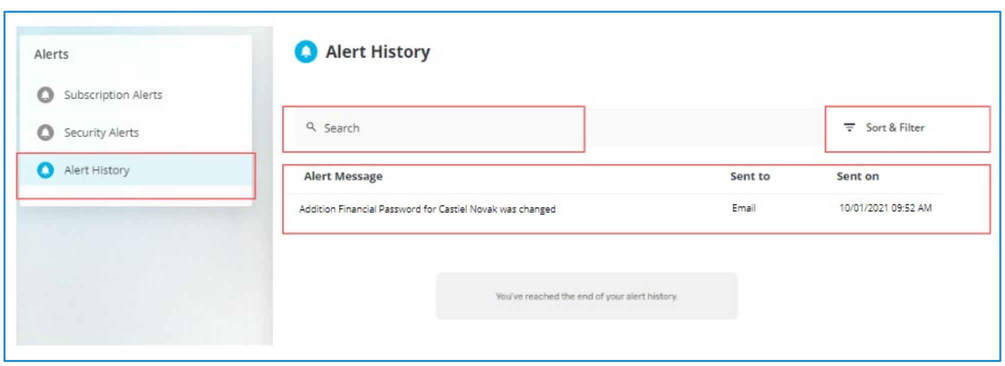
You receive alerts automatically if suspicious activity occurs on your accounts. On the **Security Alerts** tab:

1. Indicate your preferred method for receiving alerts; Email, Mobile Phone, or Push Notification.
    a. Push Notifications require the Digital Banking mobile application.
2. Click **Edit contact information** if you need to update your preferred Email or Mobile Phone number.
3. Click the **Save Changes** button to retain your changes.



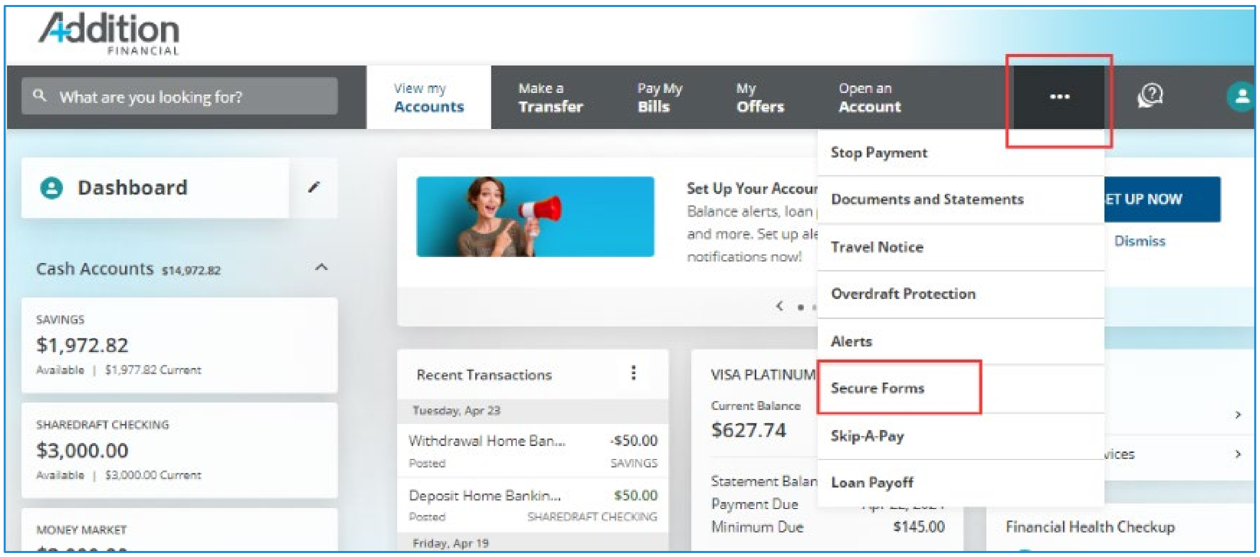
Alert History

The **Alert History** displays all the alerts sent to you. Use the **Search History** to search for specific transactions. You can also sort the alerts by **Date**, **Message**, and **Sent to**.



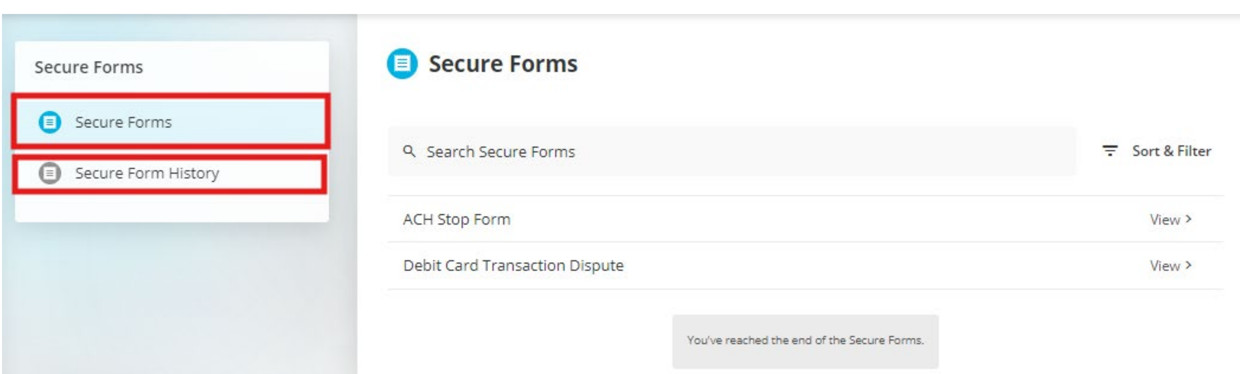
Secure Forms

The **Secure Forms** feature displays custom forms created by AFCU that allow you to submit requests, applications, information, etc., through the Digital Banking system. When you complete a secure form, the form transmits as a secure message. To access the Secure Forms page, select **Secure Forms** from the **(...)** drop-down menu.



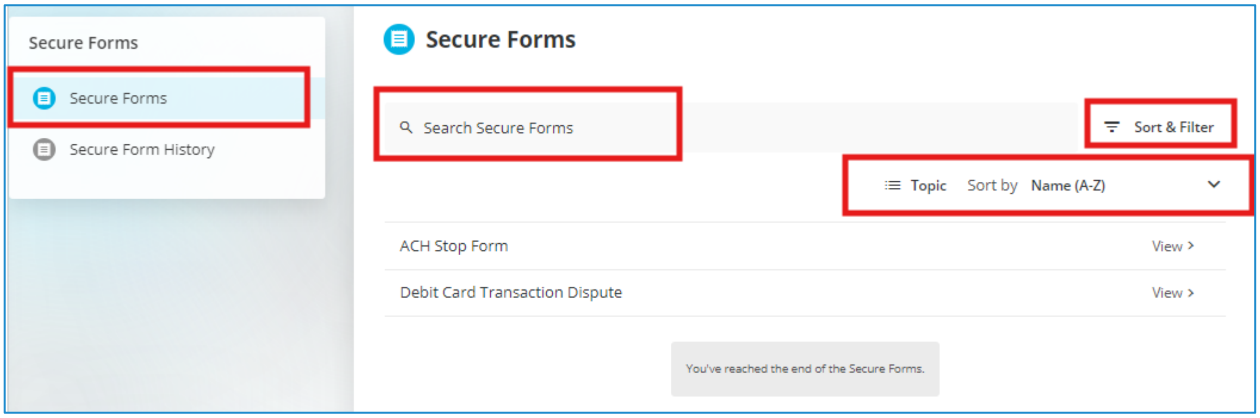
The **Secure Forms** page consists of two tabs:

1. **Secure Forms** display a searchable list of forms available to you.
2. **Secure Forms History** displays a list of the secure forms submitted by you.



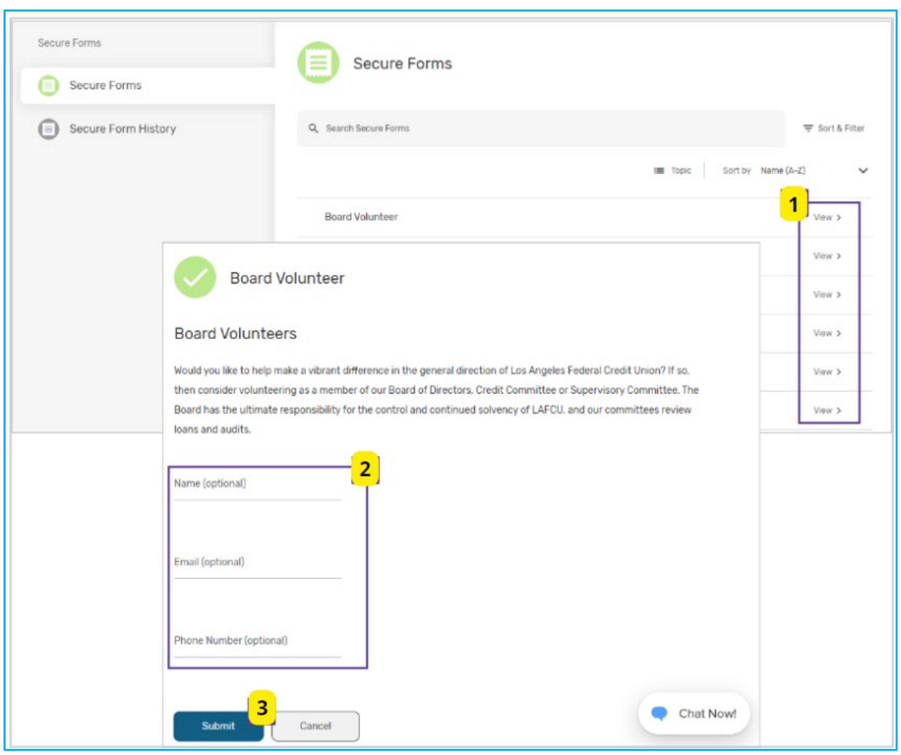
Secure Forms

The **Secure Forms** tab opens by default when you select **Secure Forms** from the **(...)** menu. Use the **Search Secure Form** field to look for a specific form. Use **Sort & Filter** to filter the search results by topic or alphabetical order.



To submit a form, complete the following steps:

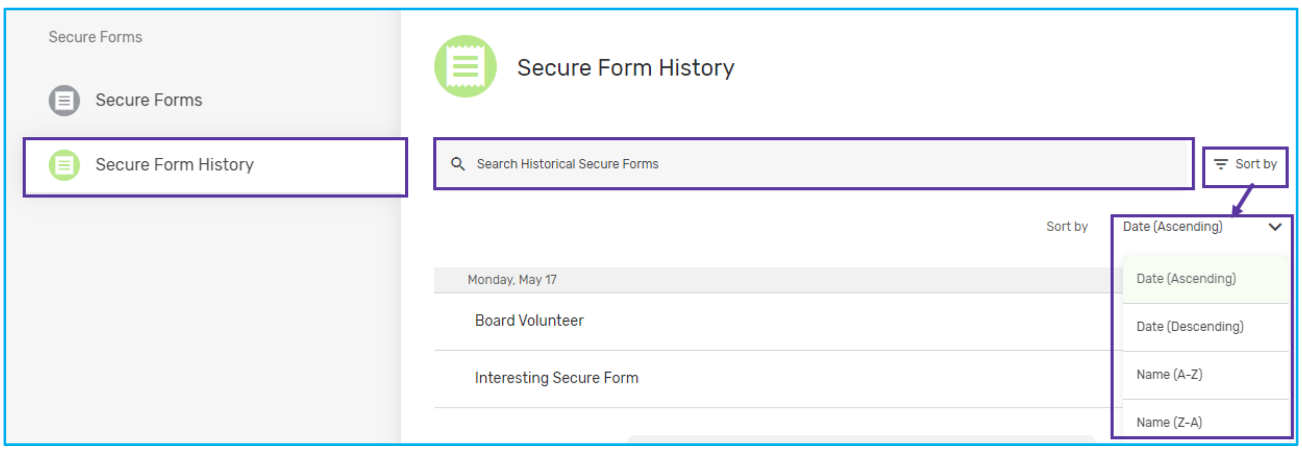
1. Click **View** next to the desired form.
2. Complete the requested information on the form.
3. Click the **Submit** button.



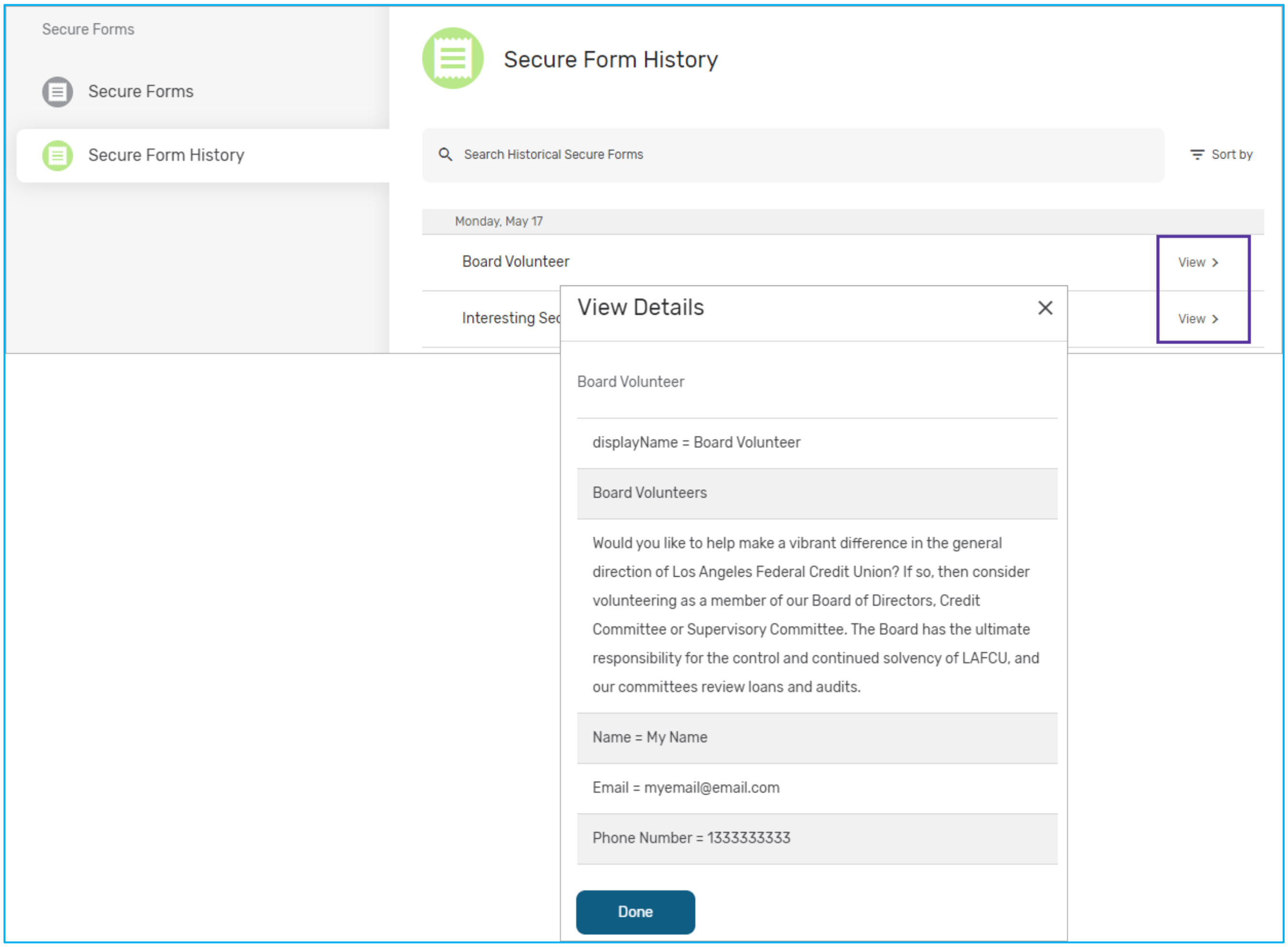
After submitting the form, click **Back to Secure Forms** if you wish to view another form or click **View Message** to see the information sent to the **Secure Messages** queue.

Secure Form History

Click the **Secure Form History** tab to view a list of all the forms you submitted via the Digital Banking system. Use the **Search Historical Secure Forms** field to locate a specific form in the history. Use the **Sort by** option to sort the search results alphabetically or by date.

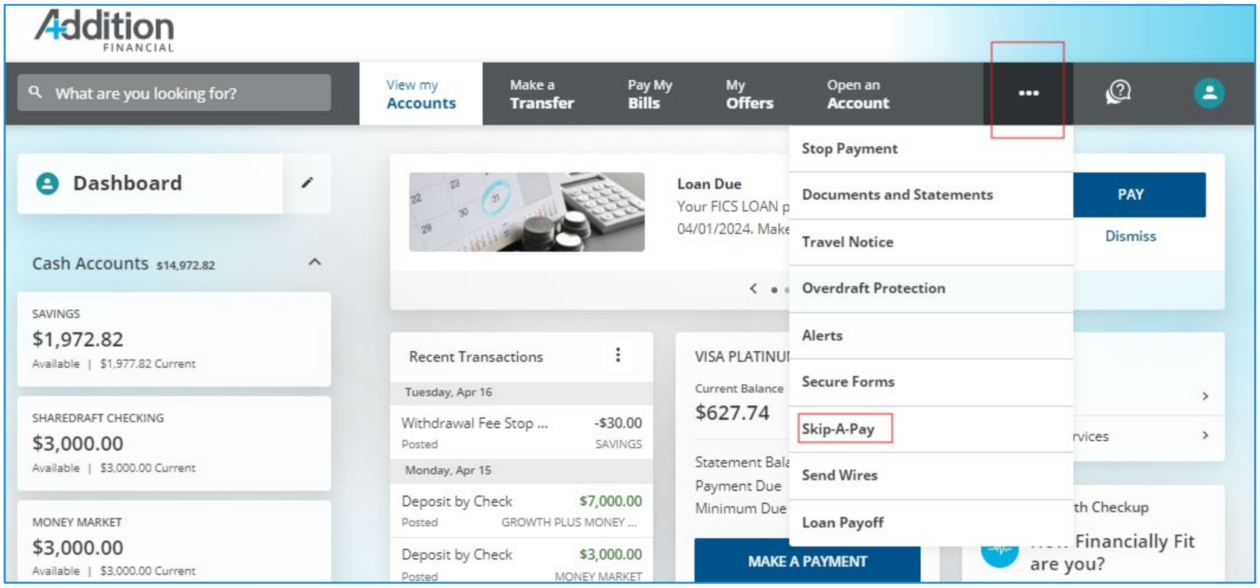


Click **View** next to a form to see the information transmitted to your financial institution's Secure Messages queue.



Skip-A-Pay

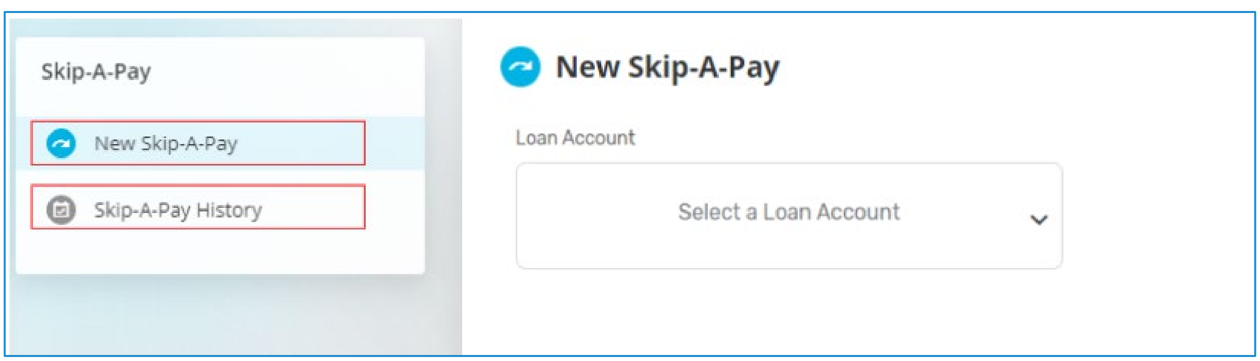
If you suffer a temporary financial setback and wish to skip a loan payment, the Skip-a-Pay feature allows you to ask AFCU for assistance. Select **Skip-A-Pay** from the **(...)** drop-down menu to access this feature.



The **Skip-A-Pay** page consists of two tabs:

New Skip-A-Pay: Used to request a skipped payment.

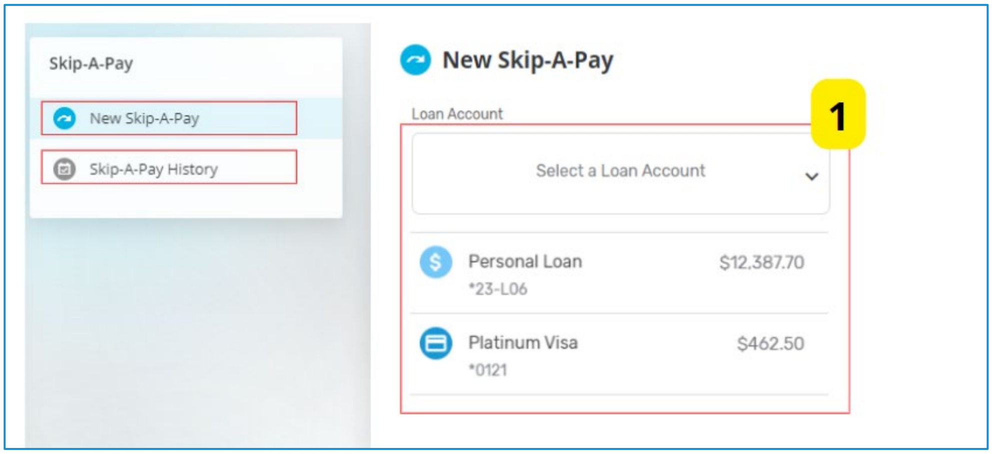
Skip-A-Pay History: Used to view previous Skip-A-Pay requests.



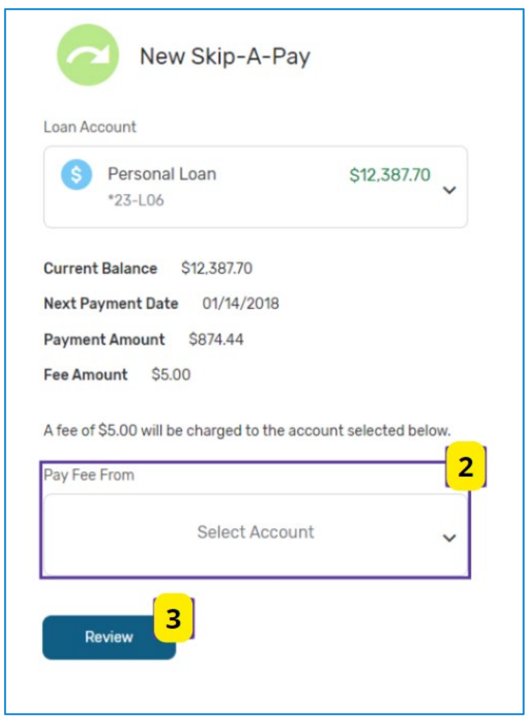
New Skip-A-Pay

To make a new Skip-A-Pay request, complete the following steps:

1. Select an account from the **Select a Loan Account** drop-down menu on the **Skip-A-Pay** tab.

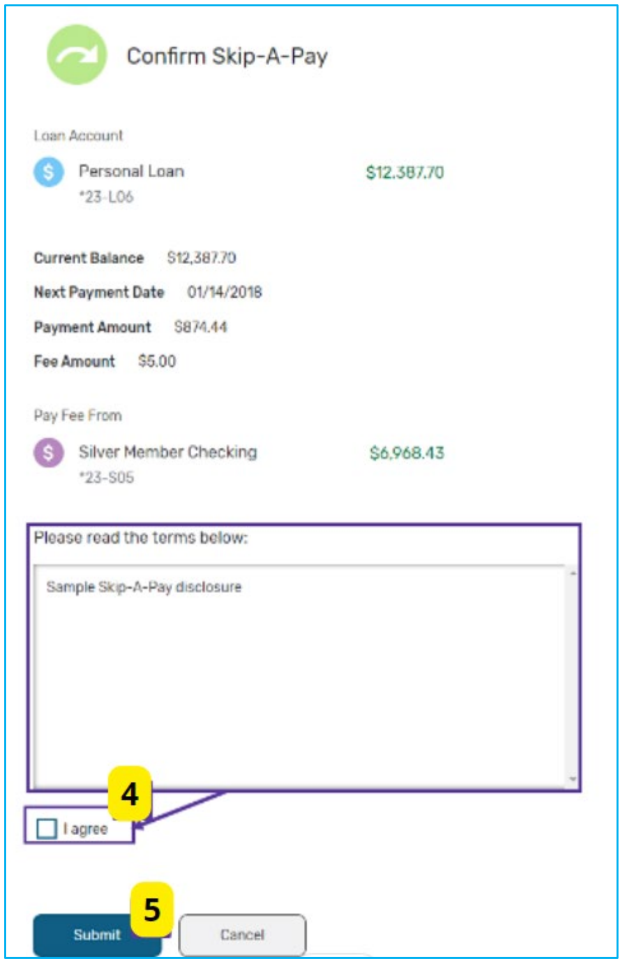


2. Select an account from the **Pay Fee From** drop-down menu.
3. Click the **Review** button.

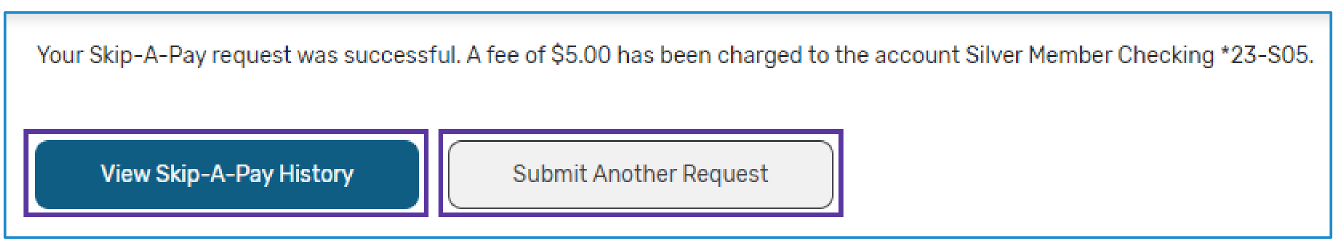


4. Review the terms and conditions in the **Please read the terms below** box and check **I agree**.

5. Click the **Submit** button.

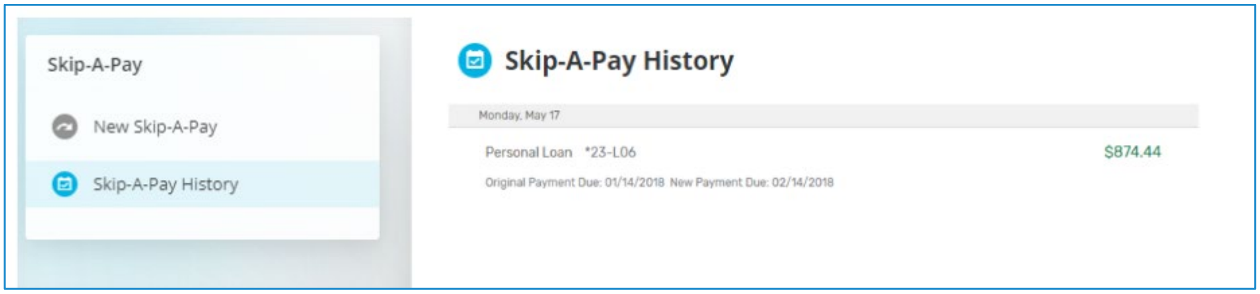


You can **View Skip-A-Pay History** or **Submit Another Request** on the confirmation page.



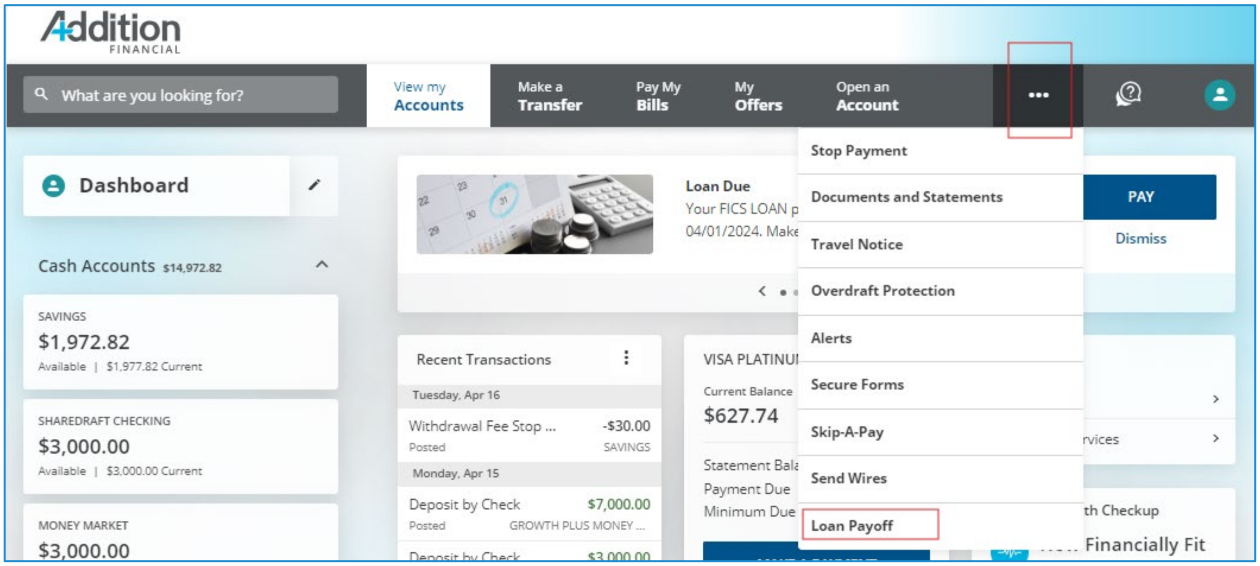
Skip-A-Pay History

Click the **Skip-A-Pay History** tab to view a list of your completed Skip-A-Pay requests.



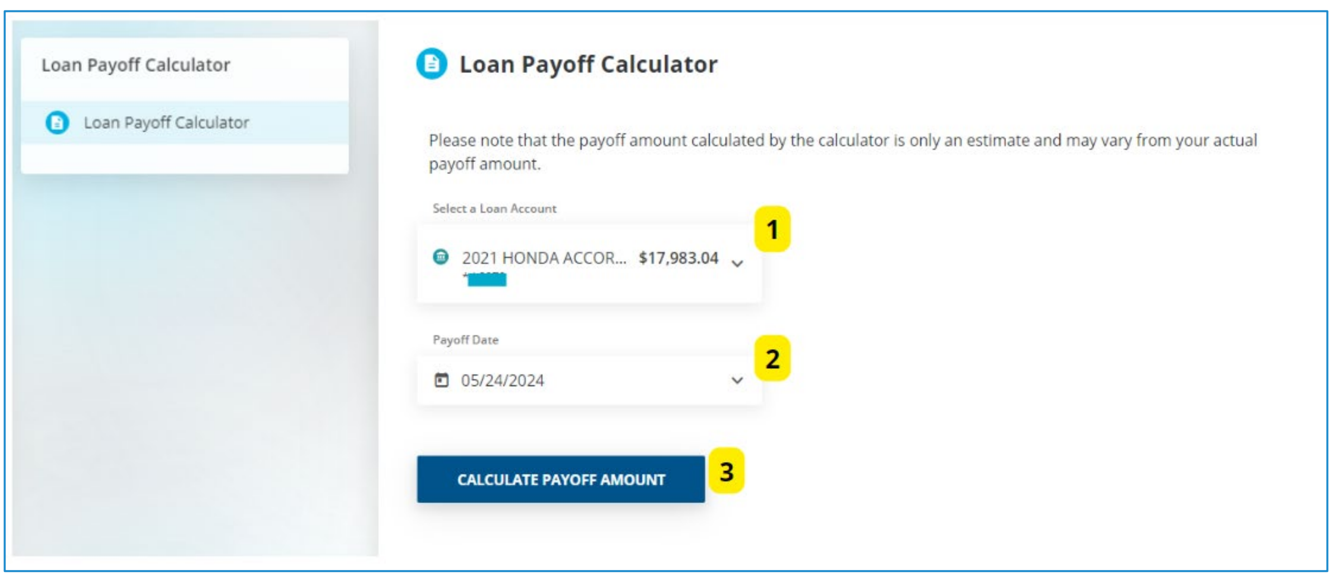
Loan Payoff

Use the **Loan Payoff Calculator** to receive an estimated payoff for a selected loan. Select **Loan Payoff** from the (**...**) drop-down menu to access the calculator.



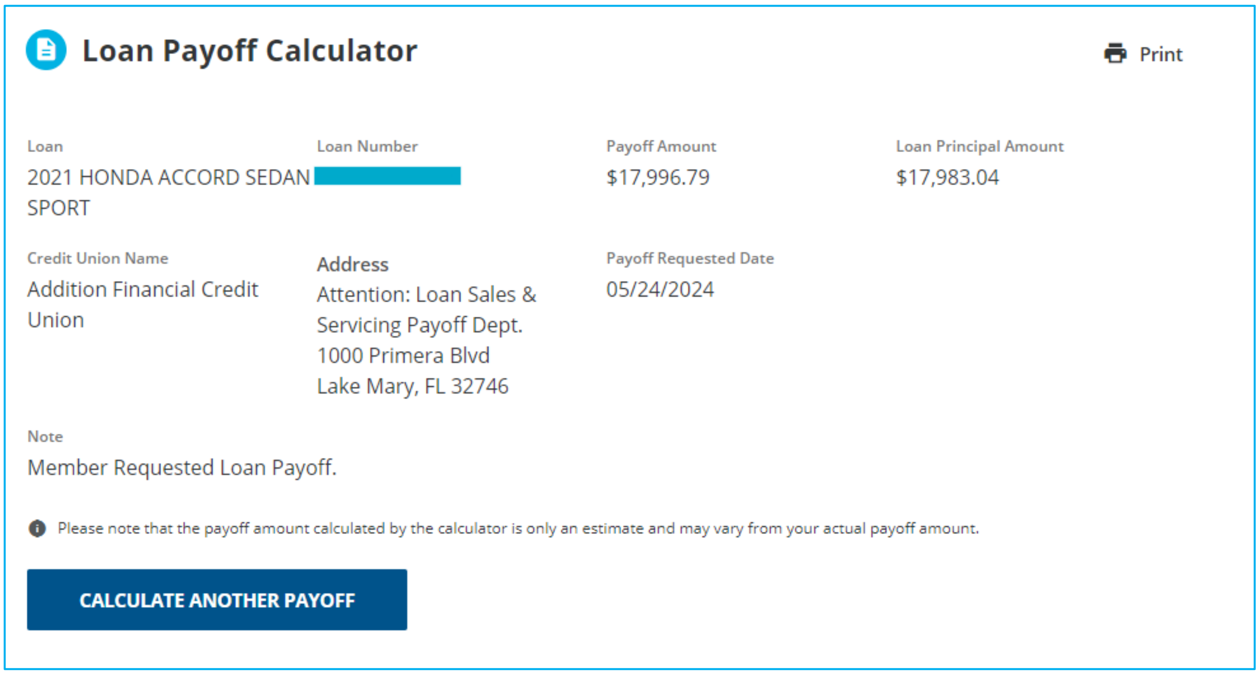
To calculate an estimated payoff using the **Loan Payoff Calculator**, complete the following steps:

1. Select an account from the **Select a Loan Account** drop-down menu.
2. Select a **Payoff Date**.
3. Click the **Calculate Payoff Amount** button.

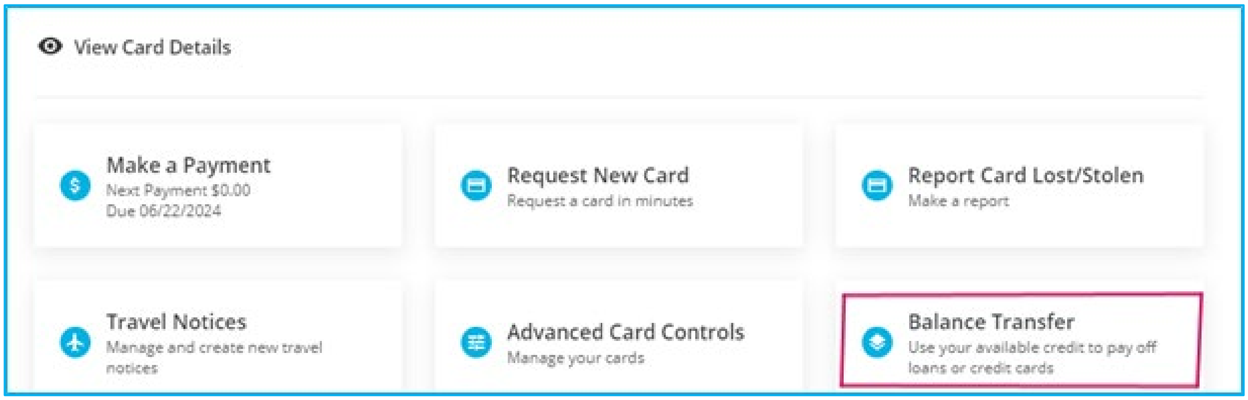


The **Loan Payoff Calculator** returns the results. After viewing the results, you have two options:

1. Print the results using the **Print** icon.
2. Click the **Calculate Another Payoff** button to calculate an estimated payoff for another loan.

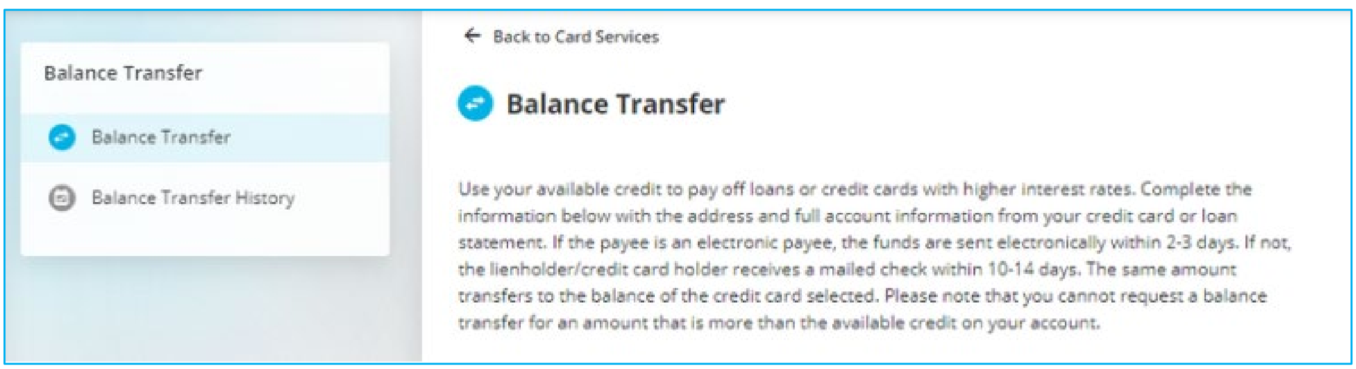


Balance Transfer



The **Balance Transfer** page on the **Card Services** page consists of two tabs:

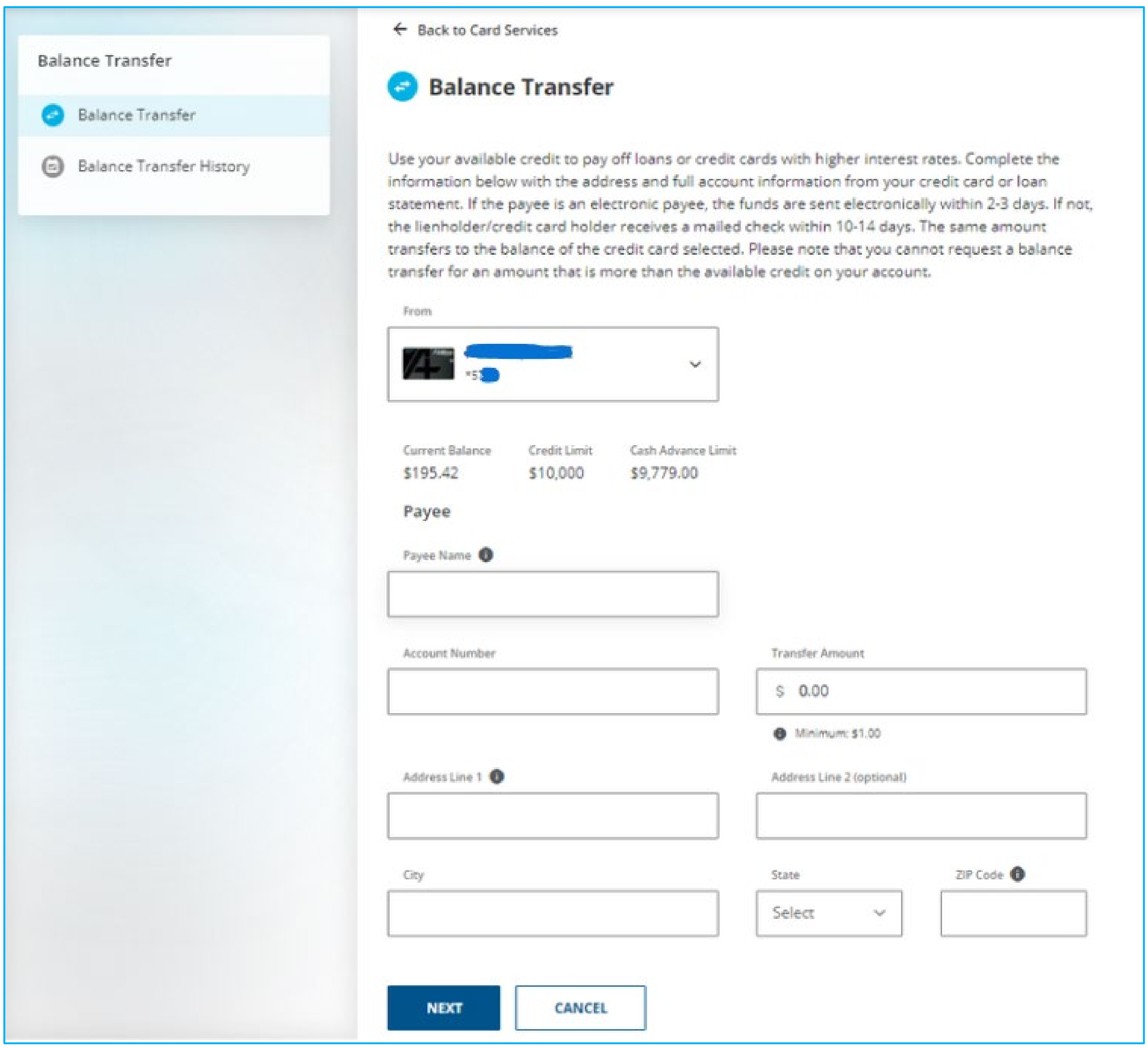
1. **Balance Transfer**: used to initiate a Balance Transfer request.
2. **Balance Transfer History**: used to view a list of balance transfers previously submitted in Digital Banking.



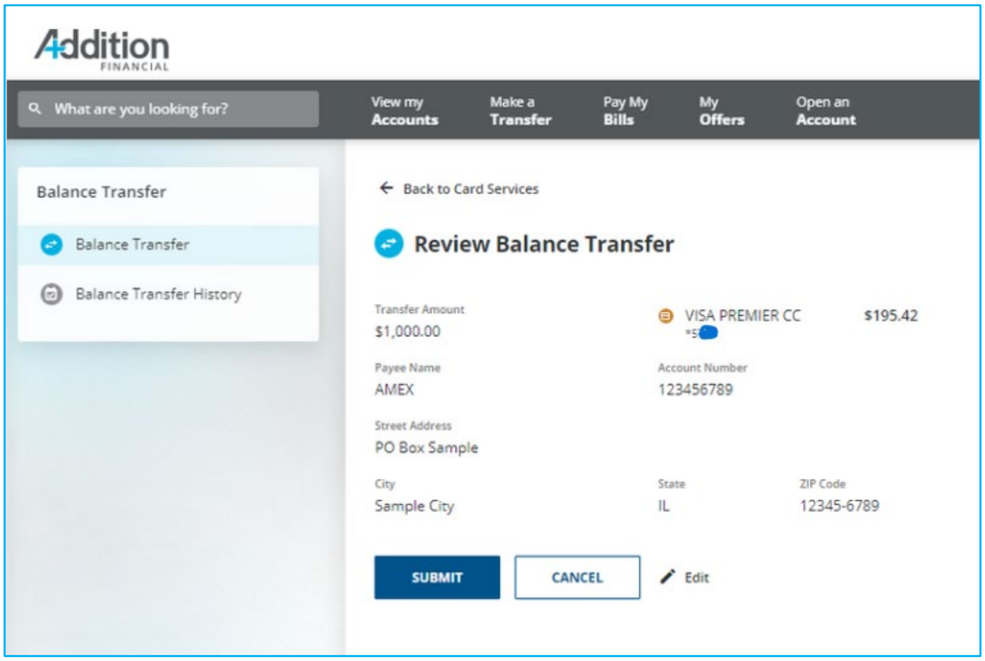
Balance Transfer

To submit a request on the **Balance Transfer** tab, complete the following steps:

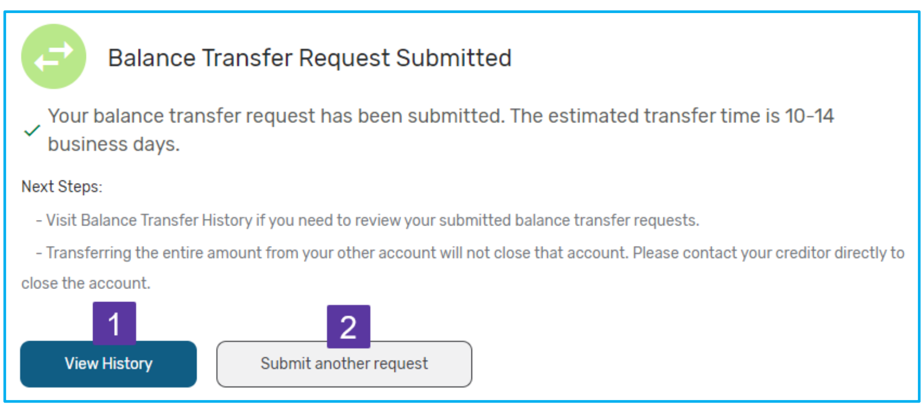
1. Select the account from which to pay off your high-interest account from the **Select an Account** drop-down menu.
2. Enter **Payee** information for the account you wish to pay off, including:
    a. Payee Name
    b. Street Address, City, State, and Zip Code
3. Account Number
4. Transfer Amount
5. Click the **Next** button.



6. Review the balance transfer information for accuracy, then click the **Submit** button. If you notice an error, click the **Edit** button instead to make your corrections before submitting the request.

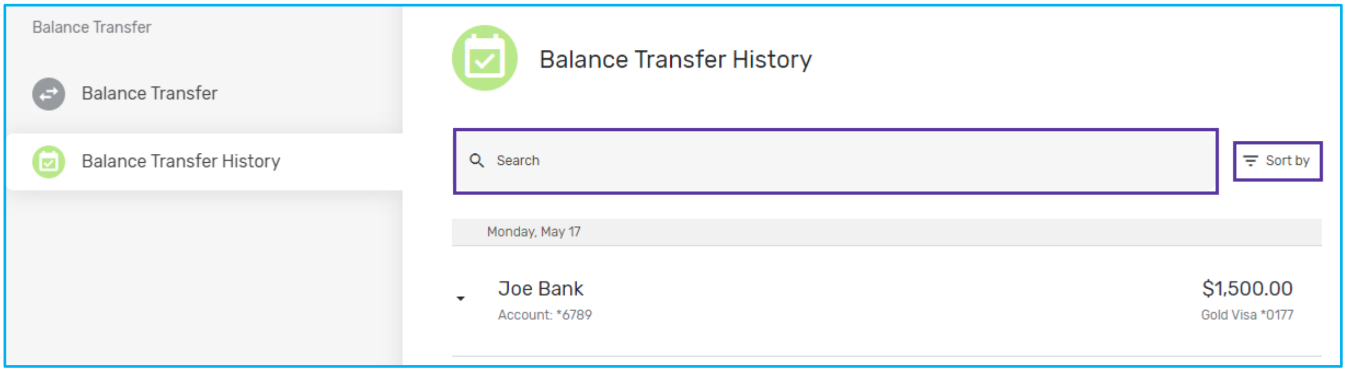


You have two options on the confirmation page; **View History** and **Submit Another Request**.



Balance Transfer History

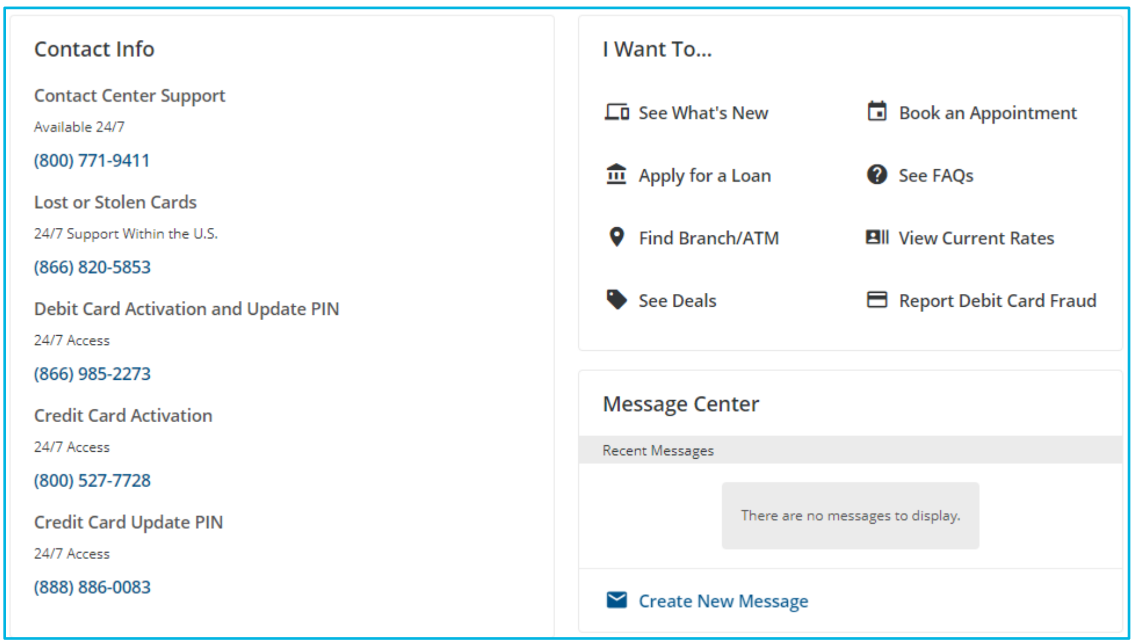
Click the **Balance Transfer History** tab to view a list of your previously submitted balance transfer requests. Use the **Search** bar to locate a specific request. Use **Sort by** to sort the search results by ascending or descending date.



Support Hub

The **Support Hub** feature provides contact information including:

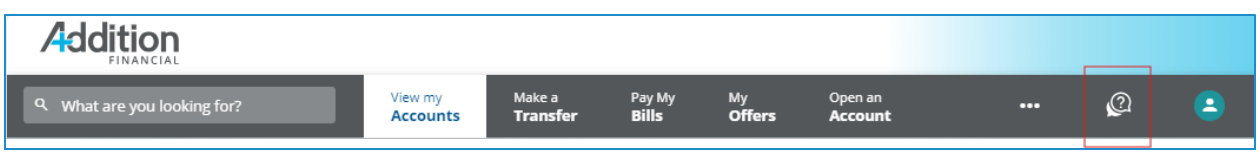
1. **Contact Center Support**
2. **Lost or Stolen Cards**
3. **Update Debit Card PIN**
4. **Credit Card Activation**
5. **Credit Card Update PIN**
6. **I Want To…**
7. **Message Center**



Messages

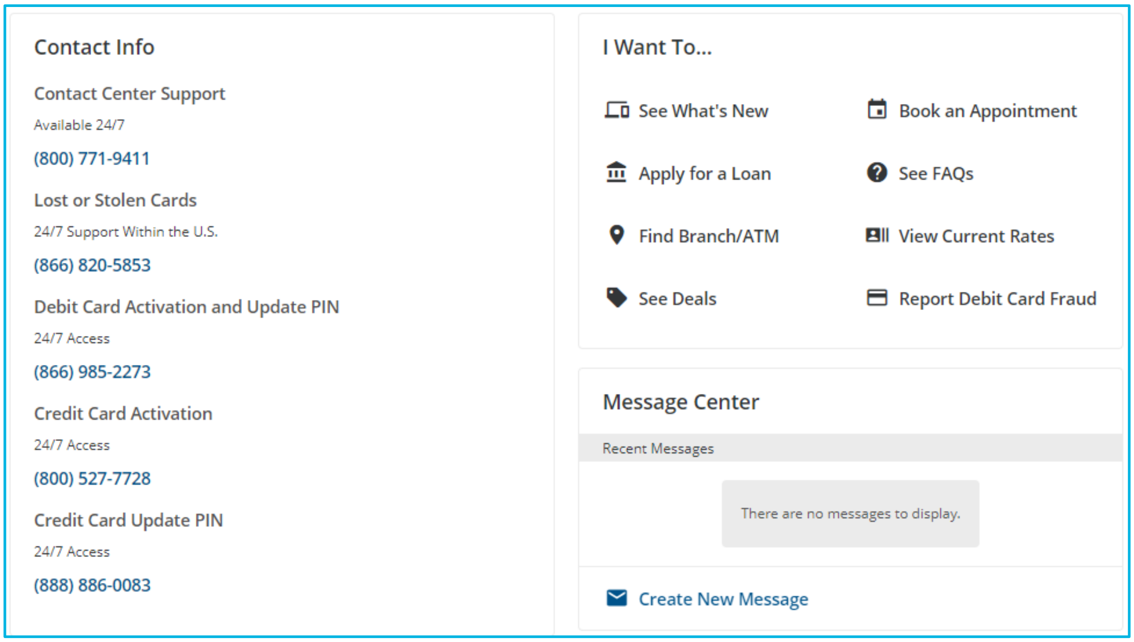
The **Messages** feature provides two-way communication between you and AFCU. You can send inquiries on transactions or direct messages to us and view your message history. When AFCU replies, the system notifies you via your contact email that you have received a new message to your Digital Banking account.

Click the **Support Hub** icon to view the messages.



Support Hub Box

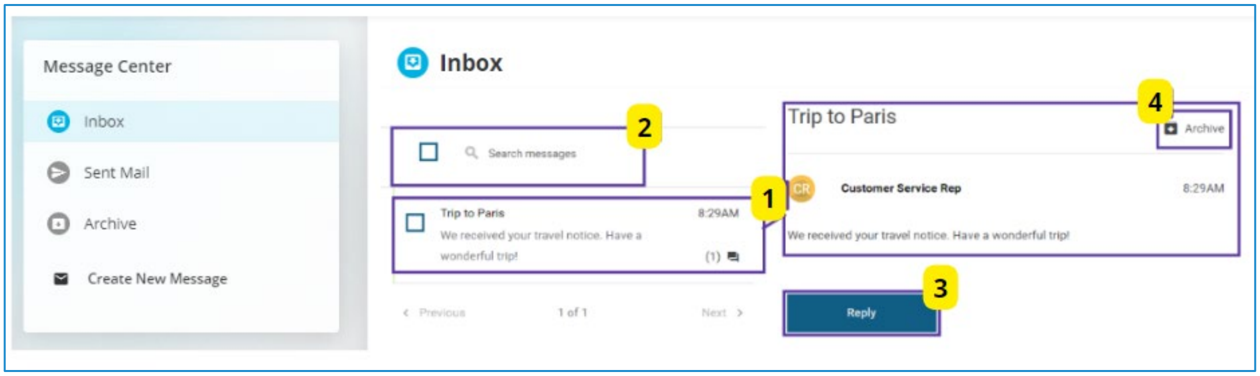
From the **Support Hub Box**, click on a recent message or click Create New Message to be taken to the **Inbox.**



Inbox

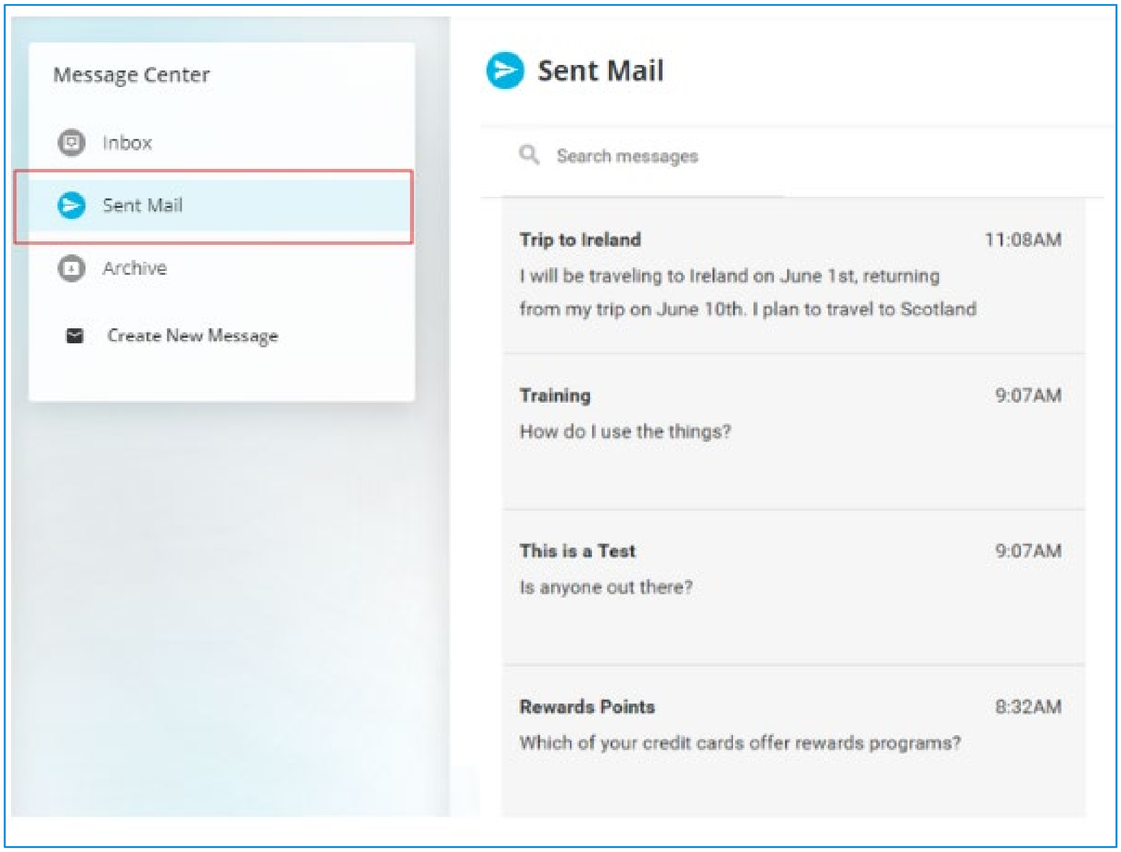
The **Inbox** displays a list of all the messages received from the credit union. From the **Inbox**, you can:

1. Click a message to open it and read the full text.
2. Use **Search Messages** to look for a specific message.
3. **Reply** to a message.
4. **Archive** a read message.


Message Center
Inbox
Sent Mail
Archive
Create New Message
Inbox
2
Search messages
1
Trip to Paris
8:29AM
We received your travel notice. Have a wonderful trip!
(1)
Previous
1 of 1
Next
Trip to Paris
4
Archive
CR
Customer Service Rep
8:29AM
We received your travel notice. Have a wonderful trip!
3
Reply

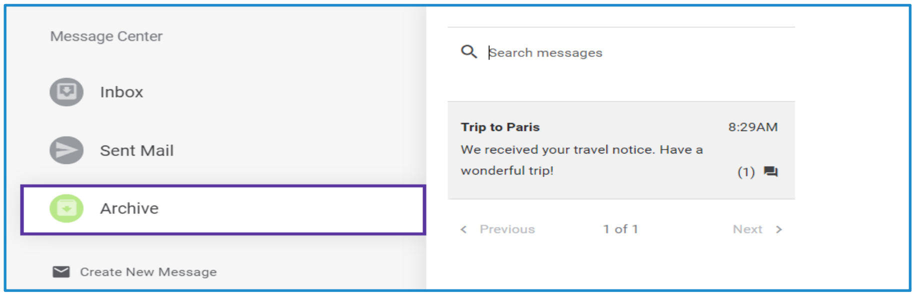
Sent Mail

Sent Mail displays a history of messages sent by you, including transaction inquiries, travel notices, and direct messages. Use **Search messages** to locate a specific message.



Archive

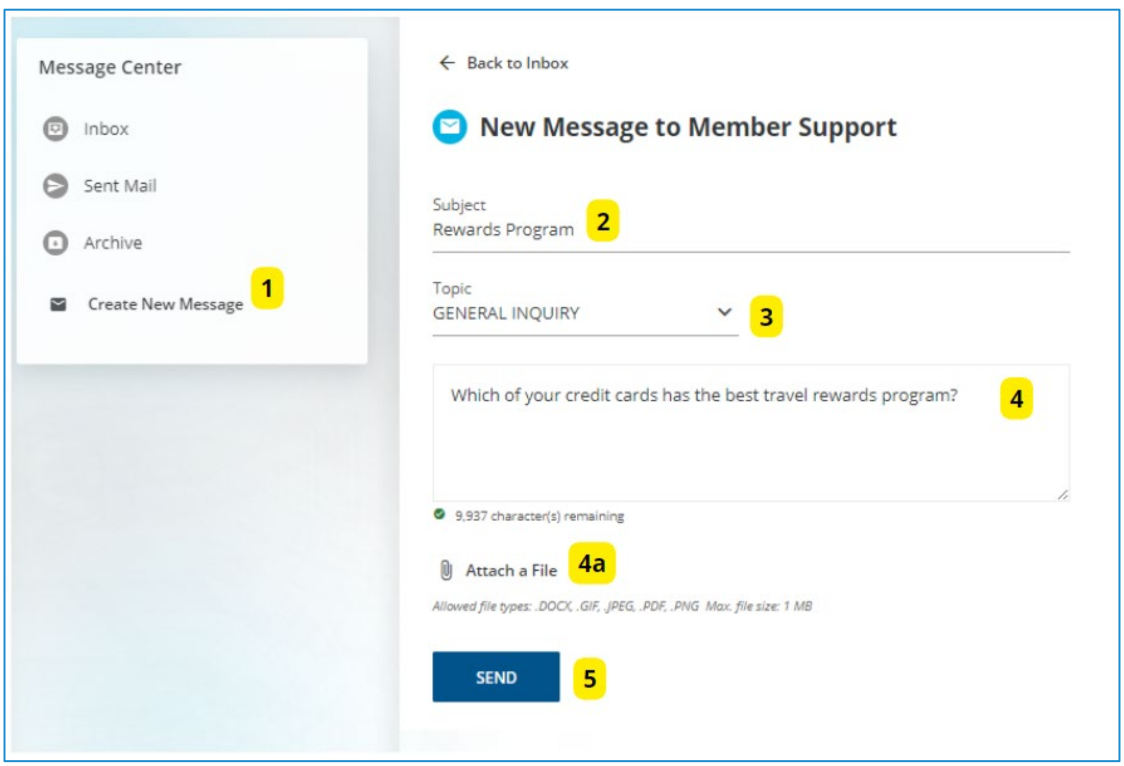
The **Archive** displays a list of all the messages archived by you.



Create New Message

To send a direct message to the credit union, complete the following steps:

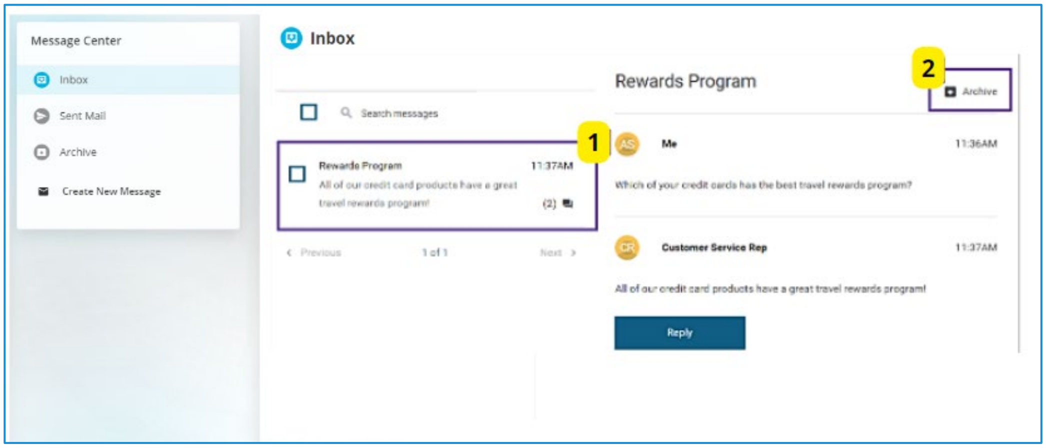
1. Click **Create New Message**.
2. Enter a title in the **Subject** field.
3. Select a **Topic** from the drop-down menu.
4. Type your message.
    a. Click the **paperclip** icon if you wish to attach a file.
5. Click the **Send** button.



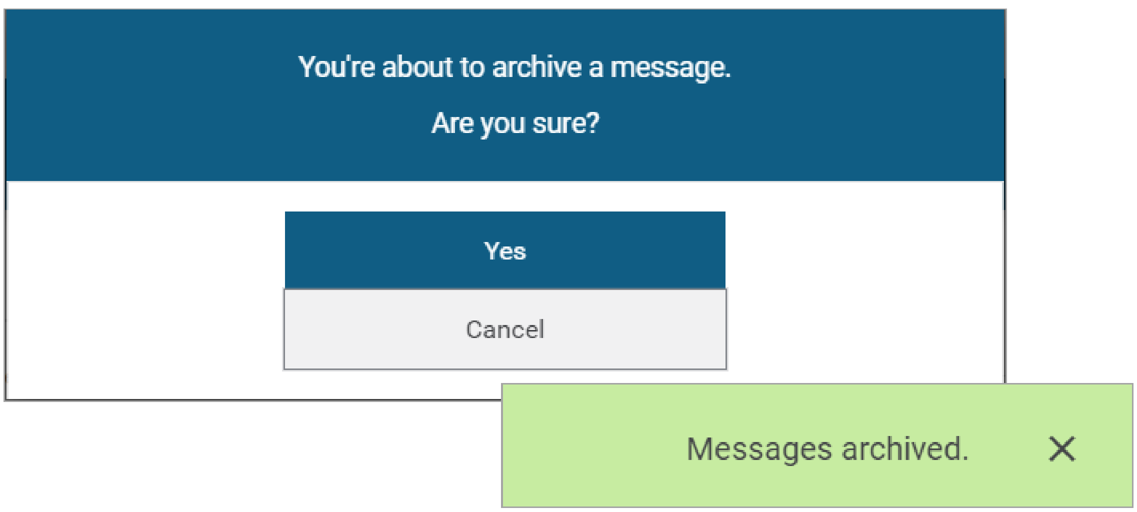
Archive a Message

To archive a message, complete the following steps:

1. Click a message to open it.
2. Click the **Archive** icon.



3. Select **Yes** to confirm that you wish to archive the message. A confirmation that you archived the message successfully appears across the bottom of the window.



Appendix

Financial Wellness Feature List

Financial Wellness

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With Enhanced Financial Wellness built into your Digital Banking experience, you will have access to exciting new features designed to help you manage your financial health. Enhanced Financial Wellness includes:

Financial Health CheckUp

You can conduct regular Financial Wellness CheckUp to ensure your financial life is optimized for your needs. Financial Health Checkup will assess your spending, debt, credit score, planning ahead and savings to establish a score for your financial wellbeing. As you learn from the tips and suggestions offered, and make decisions that improve your financial wellbeing your score is dynamically updated.

Spending Analysis

Your transactions will be automatically categorized using machine learning models to accurately organize your spending. You can further refine your Spending Analysis by adjusting categories and editing transaction names. The resulting analysis is displayed in a graphical format for easy consumption and the application will provide trending analysis comparing the displayed time span with the previous period.

Spending Forecast

A machine learning model will automatically calculate your forecasted spending and income obligations dynamically, and will provide ongoing projected balance so you know how much money you will have in the future. The application will provide updates directly to your dashboard so you can adjust your spending based on how much money you will have available.

Account Aggregation

Account Aggregation allows you to connect bank accounts at other financial institutions so you can see all of your accounts in a single consolidated dashboard. The external account transactions are then used in the financial health applications mentioned above so you can see a complete financial picture.

Transaction Detail Enrichment

Your transactions will be enriched with better merchant identification, categorization and improved human readable text. You will be able to edit these transactions by changing transaction names and categories.

Manage Your Preferences

You can always manage your Enhanced Financial Wellness in your Profile section.

Done