

Digital Banking

Personal User Guide

TABLE OF CONTENTS

TABLE OF CONTENTS	2
Introduction	5
Topics	5
Login Page	6
New User Registration	7
First Time Login for Existing Users to The New System	9
Dashboard Features	12
View my Accounts	14
Checking Accounts	15
Activity Tab	15
Details Tab	17
Card Services Tab	18
Advanced Card Alerts	19
Advanced Card Controls	19
Export Account History	21
Savings and CD Accounts	21
Activity Tab	22
Details Tab	23
Loans and Credit	24
Card Services	26
Advanced Card Controls	26
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.	28
Widgets	29
User Settings	30
Profile	31
Personal Details Tab	31
Preferences Tab	33
Activate Financial Wellness Tools	34

Security	35
Credentials	36
Authentication	36
Two-Factor Authentication at Every Login	37
Push Authenticator	38
Google Authenticator	38
Devices	39
Activity Log	41
Make A Transfer	42
New Transfer	42
Scheduled Transfers	43
Transfer History	44
External Accounts	45
Manage	45
Add Account	46
To manually add an external account:	51
Financial Institutions Not on the Default List	53
Member to Member Accounts	55
Manage	55
Add Account	56
Security Validation	58
Create Code	59
More Links	61
Stop Payments	61
Stop a Check	61
History	64
Documents and Statements	65
eStatements and Documents	66
Credit Card Statements	66
Travel Notice	67
Overdraft Protection	69
Overdraft Protection	70

Alerts	71
Subscription Alerts	73
Accounts	73
Balance Alerts	74
Balance Summary Alerts	75
Check Cleared Alerts	76
Loan Due Alerts	77
Login Alerts	78
Transaction Alerts	79
Transfer Alerts	81
Security Alerts	82
Alert History	82
Secure Forms	83
Secure Forms	84
Secure Form History	85
Skip-A-Pay	87
New Skip-A-Pay	88
Skip-A-Pay History	90
Loan Payoff	91
Balance Transfer	93
Balance Transfer	94
Balance Transfer History	96
Support Hub	97
Messages	97
Support Hub Box	98
Inbox	98
Sent Mail	100
Archive	101
Create New Message	101
Archive a Message	102
Appendix	103
Financial Wellness Feature List	103

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:

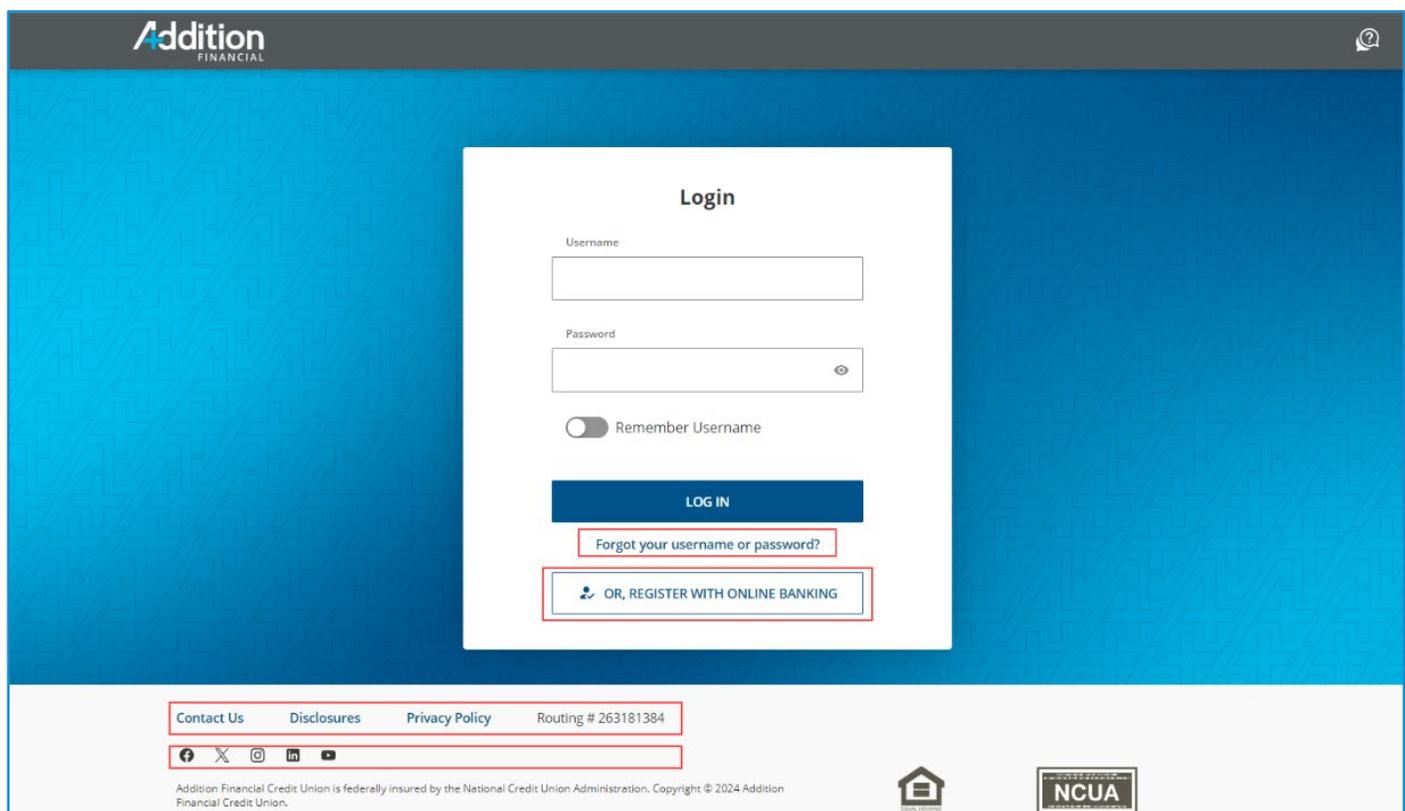
- [Login Page](#)
- [Dashboard Features](#)
- [User Settings](#)
- [Transfers](#)
- [User Management](#)
- [Account Management Features](#)
- [Secure Messages](#)



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

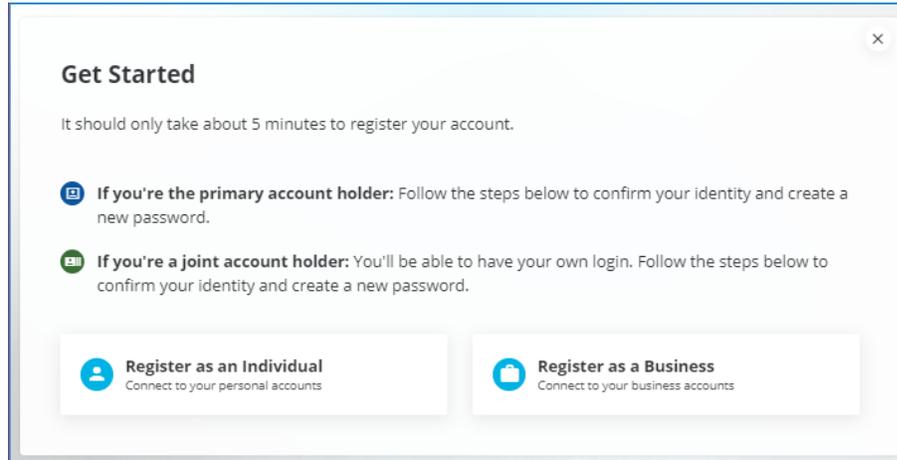


New User Registration

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

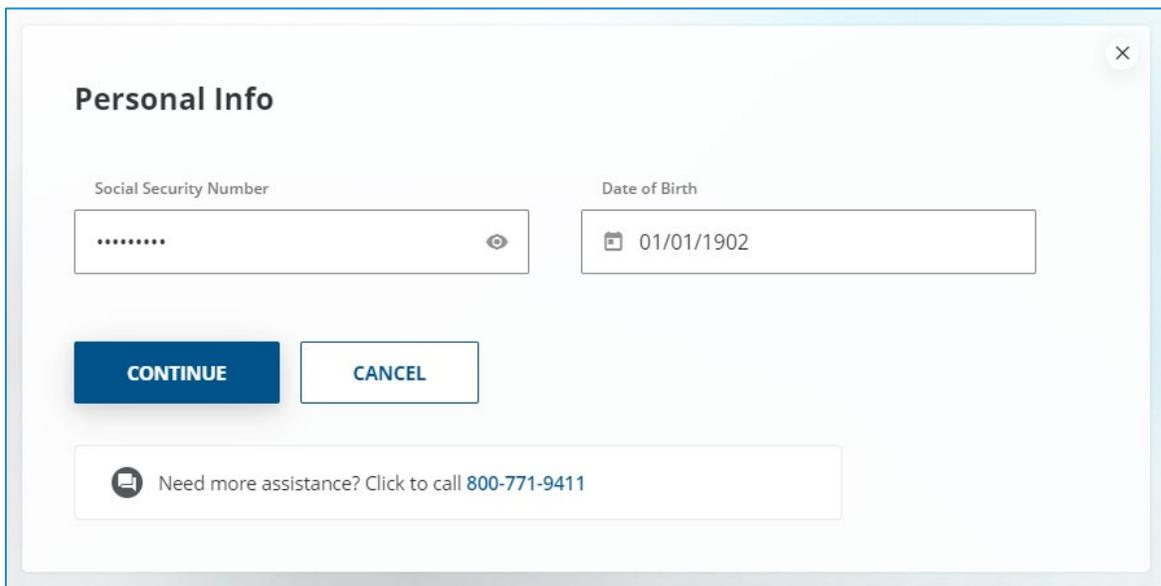
1. Click the **Or, Register with Digital Banking** link on the **Login** page.

Choose Individual or Business



The screenshot shows a 'Get Started' dialog box with a close button (X) in the top right corner. The text inside reads: 'It should only take about 5 minutes to register your account.' Below this, there are two instructions: 'If you're the primary account holder: Follow the steps below to confirm your identity and create a new password.' and 'If you're a joint account holder: You'll be able to have your own login. Follow the steps below to confirm your identity and create a new password.' At the bottom, there are two buttons: 'Register as an Individual' with the subtext 'Connect to your personal accounts' and 'Register as a Business' with the subtext 'Connect to your business accounts'.

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



The screenshot shows a 'Personal Info' dialog box with a close button (X) in the top right corner. It contains two input fields: 'Social Security Number' with a masked input (.....) and a visibility toggle (eye icon), and 'Date of Birth' with a calendar icon and the value '01/01/1902'. Below the fields are two buttons: a blue 'CONTINUE' button and a white 'CANCEL' button. At the bottom, there is a text box with a speech bubble icon and the text 'Need more assistance? Click to call 800-771-9411'.

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.

The screenshot shows a dialog box titled "Authenticate" with a close button (X) in the top right corner. Below the title is the instruction: "To protect the security of your account please select a delivery method for your validation code, then enter the 6-digit number to continue." There are two dropdown menus: "Delivery Method" with "Text Message" selected, and "Phone Number" with "(***).***.***62" selected. Below these are two buttons: "REQUEST CODE" (highlighted in blue) and "CANCEL". At the bottom, there is a text box containing a speech bubble icon and the text "Need more assistance? Click to call 800-771-9411".

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

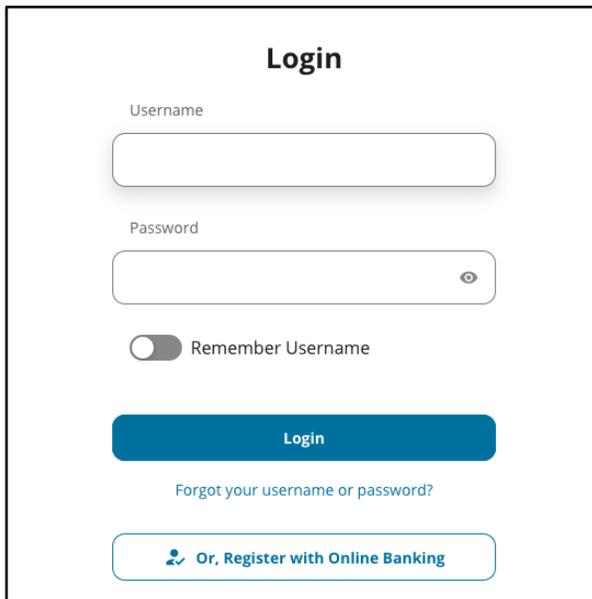
The screenshot shows the same "Authenticate" dialog box, but now with a "Verification Code" input field. The instruction reads: "To protect the security of your account, please enter the 6-digit Verification Code below." The "Delivery Method" and "Phone Number" dropdowns remain the same. The "Verification Code" field contains the digits "0 4 4 5 7 7". Below the input field are three buttons: "NEXT" (highlighted in blue), "CANCEL", and "Request New Code" (with a refresh icon). At the bottom, the same text box with the phone number "800-771-9411" is present.

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 membership account number that is currently registered for Digital Banking.

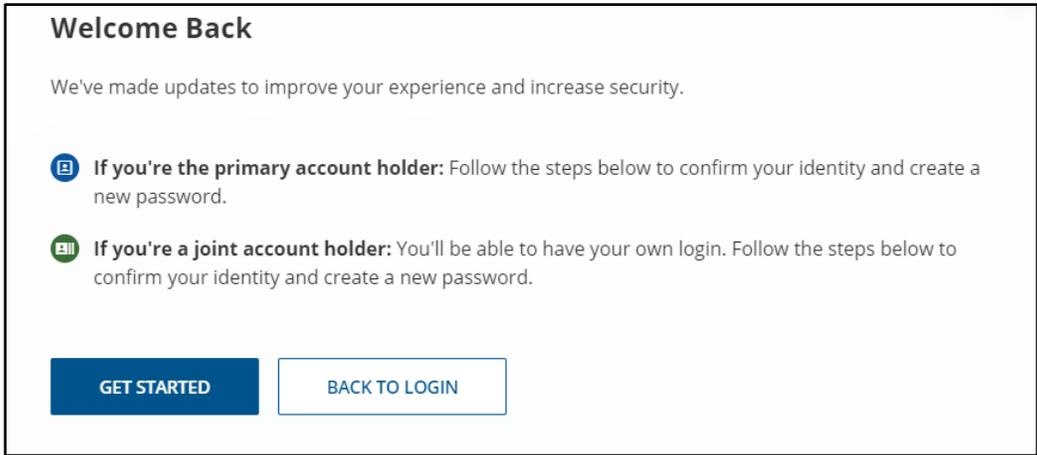
1. On the Login screen, enter your existing username and password.



The screenshot shows a login interface with the following elements:

- Username:** A text input field.
- Password:** A text input field with a toggle icon for visibility.
- Remember Username:** A toggle switch.
- Login:** A blue button.
- Forgot your username or password?:** A link.
- Or, Register with Online Banking:** A button with a person icon.

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



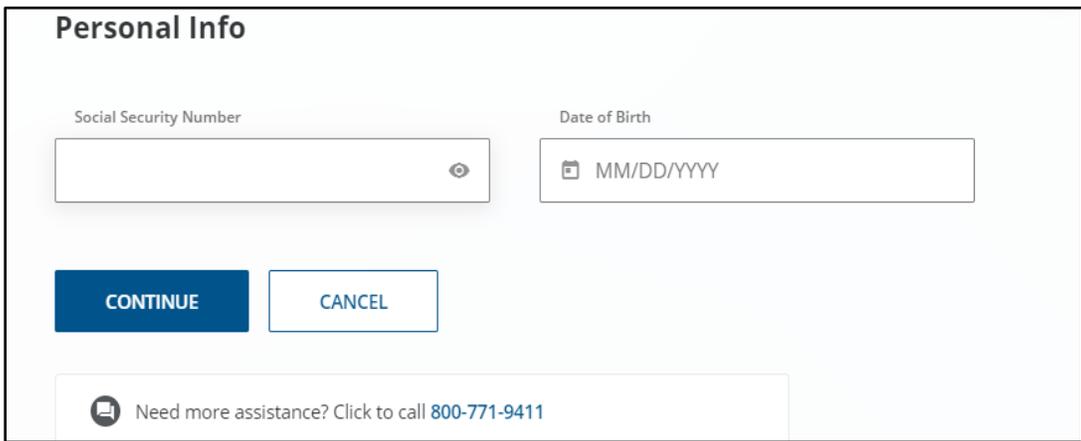
Welcome Back

We've made updates to improve your experience and increase security.

- If you're the primary account holder:** Follow the steps below to confirm your identity and create a new password.
- If you're a joint account holder:** You'll be able to have your own login. Follow the steps below to confirm your identity and create a new password.

GET STARTED **BACK TO LOGIN**

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



Personal Info

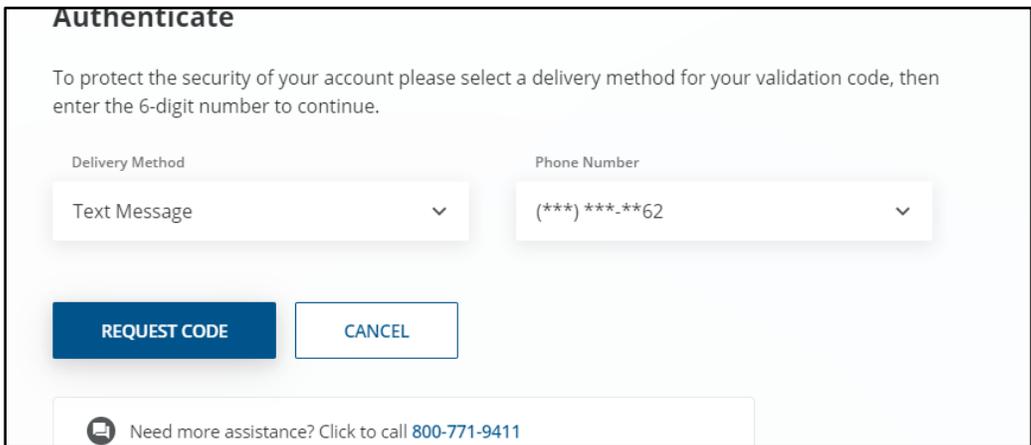
Social Security Number

Date of Birth

CONTINUE **CANCEL**

Need more assistance? Click to call [800-771-9411](tel:800-771-9411)

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.



Authenticate

To protect the security of your account please select a delivery method for your validation code, then enter the 6-digit number to continue.

Delivery Method

Phone Number

REQUEST CODE **CANCEL**

Need more assistance? Click to call [800-771-9411](tel:800-771-9411)

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.

1 Search bar: "What are you looking for?"

2 Navigation menu: View my Accounts, Make a Transfer, Pay My Bills, My Offers, Open an Account

3 Menu icon (three dots)

4 Help icon (question mark)

5 Dashboard button

6 Cash Accounts section: \$14,972.82

- 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)

7 Set Up Your Account Alerts: Balance alerts, loan payment due, transaction alerts and more. Set up alerts via email, text or push notifications now!

8 Spending Analysis: See your Spending. Spending is automatically categorized and displayed to help you better manage your money.

9 Quick Links: Locations, Investment Services

10 New/Connect buttons

11 Footer: Contact Us, Disclosures, Privacy Policy, Routing # 263181384

Bottom Left: Welcome to your new digital banking experience!

Bottom Right: Addition Financial Credit Union is federally insured by the National Credit Union Administration. Copyright © 2024 Addition Financial Credit Union. To delete your online profile, click here.

View my Accounts

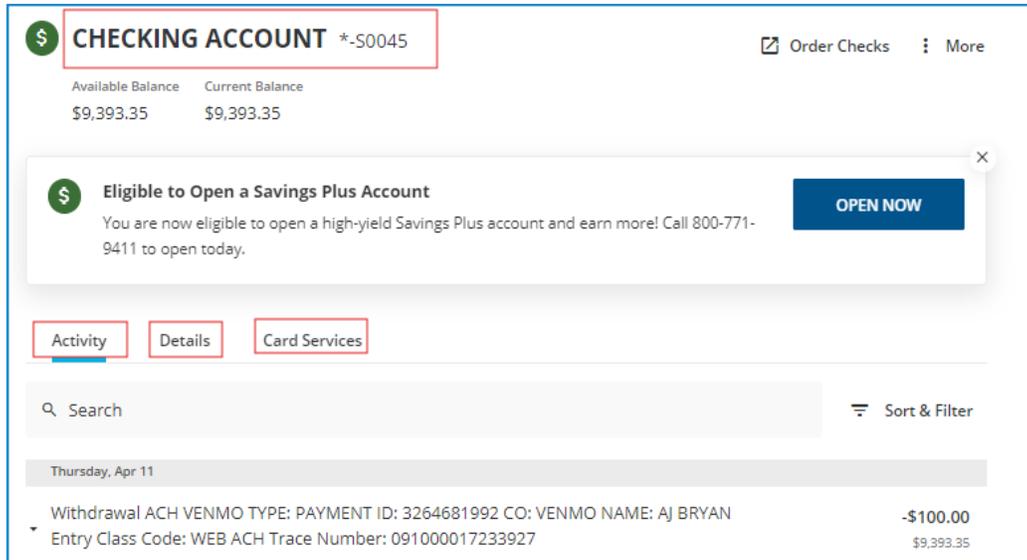
The **View my Accounts** tab sidebar displays a list of the accounts associated with the AFCU. The sidebar contains two sections: **Cash Accounts** and **Loans & Credit**.

The screenshot displays the Addition Financial dashboard. At the top, there is a navigation bar with a search field and several menu items: "View my Accounts", "Make a Transfer", "Pay My Bills", "My Offers", and "Open an Account". Below the navigation bar, the dashboard is divided into several sections:

- Dashboard:** A central area with a "Dashboard" button and a "Set Up Your Account Alerts" banner. The banner includes a "SET UP NOW" button and a "Dismiss" link.
- Cash Accounts:** A sidebar section with a total balance of \$15,002.82. It lists four accounts:
 - SAVINGS:** \$2,002.82 (Available | \$2,007.82 Current)
 - SHAREDRAFT CHECKING:** \$3,000.00 (Available | \$3,000.00 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:** A sidebar section with a total balance of \$112,956.85. It lists two loans:
 - VISA PLATINUM:** \$627.74 (Due Soon: \$145.00, Current | \$13,372.00 Available)
 - FICS LOAN:** \$112,329.11 (Past Due: \$707.95, Current)
- Recent Transactions:** A table showing transactions from Monday, Apr 15:

Deposit by Check	\$7,000.00
Posted	GROWTH PLUS MONEY M...
Deposit by Check	\$3,000.00
Posted	MONEY MARKET
Deposit by Check	\$3,000.00
Posted	SHAREDRAFT CHECKING
Deposit by Check	\$4,000.00
Posted	SAVINGS
Withdrawal Check Rec...	-\$2,000.00
Posted	SAVINGS
- VISA PLATINUM *2154:** A summary card showing:
 - Current Balance: \$627.74
 - Statement Balance: \$665.36
 - Payment Due: Apr 22, 2024
 - Minimum Due: \$145.00
 - Buttons: "MAKE A PAYMENT" and "View Account"
- Quick Links:** A section with links for "Locations" and "Investment Services".
- Financial Health Checkup:** A section titled "How Financially Fit are you?" with a "GET STARTED" button and a "Find out now" link.
- Savings Goal:** A section titled "Savings Goal" with a "CREATE A SAVINGS GOAL" button and a description: "Create a savings goal to save for an emergency, vacation or education."
- Spending Analysis:** A section titled "See your spending" with a "17.64 spent" gauge and an "ACTIVATE" button. Text: "Spending is automatically categorized and displayed to help you better manage your money."

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)

The screenshot shows the 'CHECKING ACCOUNT *-50045' page. At the top right, there are links for 'Order Checks' and 'More'. The 'More' menu is open, showing options for 'Stop Payment', 'Print', and 'Export'. Below the menu, there is a notification about opening a Savings Plus Account. The main content area has tabs for 'Activity', 'Details', and 'Card Services'. A search bar and 'Sort & Filter' options are visible. A transaction entry is shown for Thursday, Apr 11, with details: 'Withdrawal ACH VENMO TYPE: PAYMENT ID: 3264681992 CO: VENMO NAME: AJ BRYAN' and 'Entry Class Code: WEB ACH Trace Number: 091000017233927'. The amount is -\$100.00, with a balance of \$9,393.35.

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

This screenshot is similar to the previous one, showing the 'CHECKING ACCOUNT *-50045' page. The 'Order Checks' link is highlighted with a red box. The 'More' menu is not open. The notification about opening a Savings Plus Account is still present, with an 'OPEN NOW' button. The rest of the page layout, including the search bar, tabs, and transaction entry, is identical to the previous screenshot.

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.

\$ CHECKING ACCOUNT *-S0045 Order Checks More

Available Balance: \$9,393.35 Current Balance: \$9,393.35

Activity **Details** Card Services

Account Details

Account Nickname: CHECKING ACCOUNT

Account Number: 547241-S0045

Routing Number: 263181384

MICR: 14500005472413

Type: Checking

Description: CHECKING ACCOUNT

Rate: 0.00%

Interest Paid YTD: \$0.00

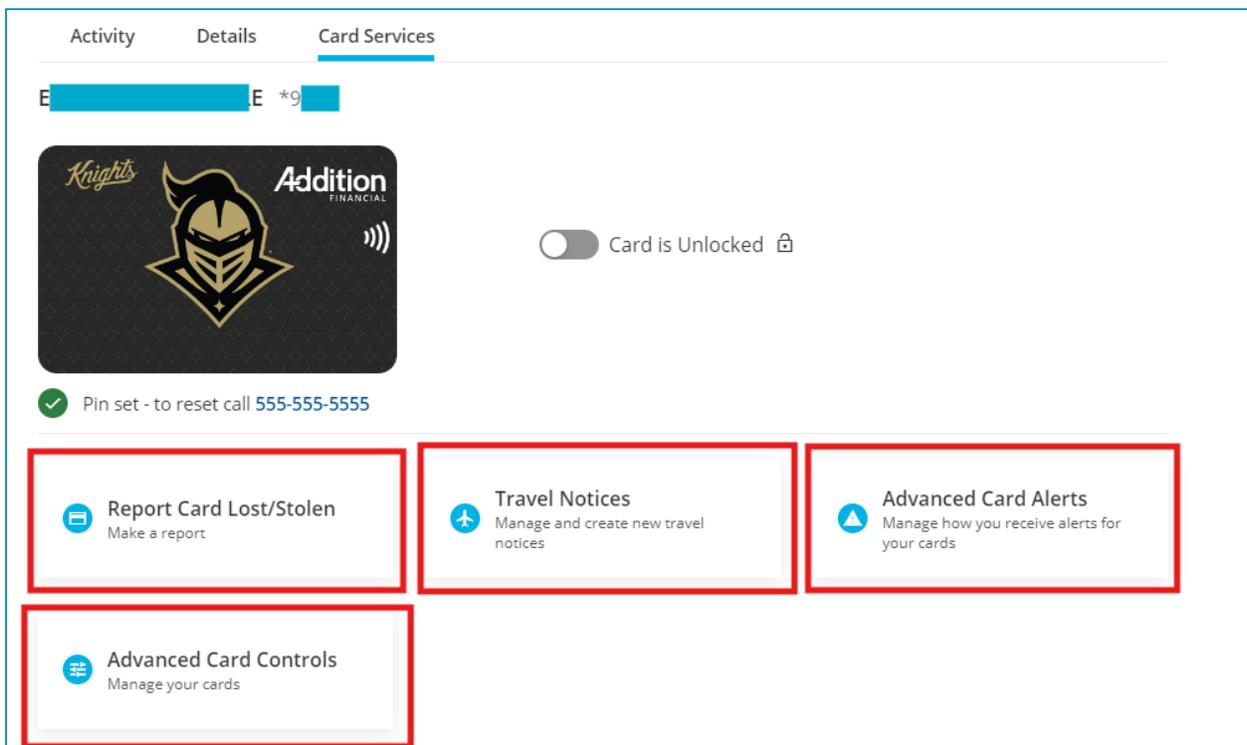
Opened On: 04/2017

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

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. UNREGISTER

Alert me when there are In-Store International transactions Send alerts to:

Alert me when In-Store transactions occur outside my regions Send alerts to:

Alert me for these type(s) of merchant transactions: Send alerts to:

Alert me for these type(s) of transactions: Send alerts to:

Alert me when I exceed the following spending limits: Send alerts to:

Advanced Card Controls

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

Advanced Card Controls ×

All advanced card control alerts and notifications will be delivered to your primary email address and phone number.

REGISTER CANCEL

Card is Unlocked

Please register to lock your card

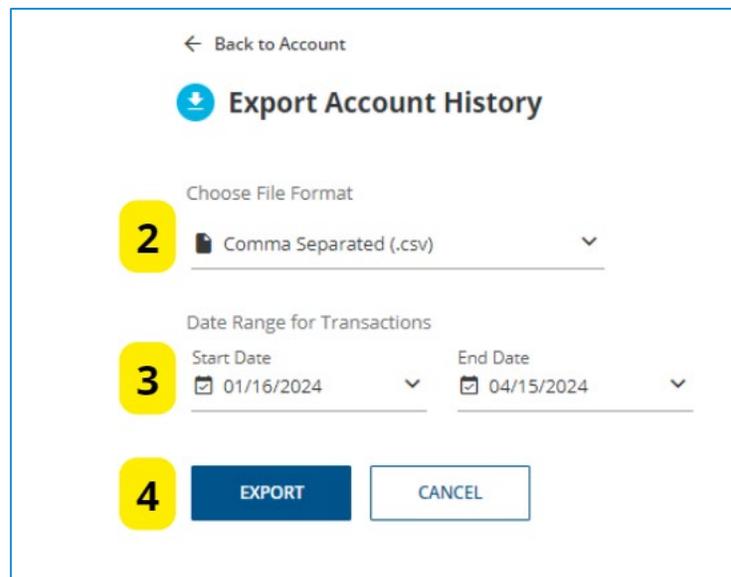
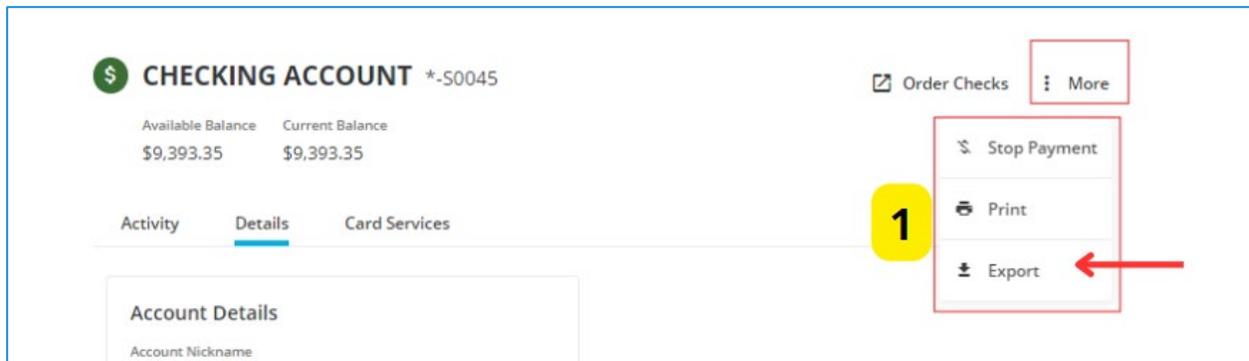
Review the table below for a brief explanation of each card control option.

Control	Description
<p>My Regions</p>	<p>This control blocks in-store transactions outside of the cardholder’s selected regions. You can designate up to five regions as your home region.</p> <p><input checked="" type="checkbox"/> My Regions -</p> <p>Deny in-store transactions if merchant location is outside a selected region. Up to 5 regions may be selected.</p> <p>+ Add region</p> <p>SAVE</p>
<p>Enable Merchant Control</p>	<p>This control blocks card transactions at merchant types that the cardholder did not designate as allowable.</p> <p><input checked="" type="checkbox"/> Enable Merchant Control -</p> <p>Please select the merchant types you would like to allow:</p> <p><input checked="" type="checkbox"/> Department Store <input checked="" type="checkbox"/> Entertainment <input checked="" type="checkbox"/> Gas Station <input checked="" type="checkbox"/> Grocery <input type="checkbox"/> Restaurant <input type="checkbox"/> Travel</p> <p>SAVE CANCEL</p>
<p>Enable Transaction Control</p>	<p>This control blocks card transactions outside the allowable transactions the cardholder selects.</p> <p><input checked="" type="checkbox"/> Enable Transaction Control -</p> <p>Please select the transaction types you would like to allow:</p> <p><input checked="" type="checkbox"/> In Store <input checked="" type="checkbox"/> eCommerce <input checked="" type="checkbox"/> ATM</p> <p>SAVE CANCEL</p>
<p>Spending Limits</p>	<p>This control blocks card transactions that exceed the per-transaction and monthly limits established by the cardholder.</p> <p><input checked="" type="checkbox"/> Limit Per Transaction <input type="checkbox"/> Limit Per Month</p> <p>Transaction Limit Amount Monthly Limit Amount \$ 300 \$ 1</p> <p>SAVE CANCEL</p>

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.

The screenshot displays the Addition Financial website interface. At the top, there is a navigation bar with options: "View my Accounts", "Make a Transfer", "Pay My Bills", "My Offers", and "Open an Account". A search bar is located on the left side of the navigation bar.

The main content area is divided into two sections. On the left is a sidebar with account balances:

- Cash Accounts** \$15,002.82
- SAVINGS** \$2,002.82 (Available | \$2,007.82 Current)
- SHAREDRAFT CHECKING** \$3,000.00 (Available | \$3,000.00 Current)
- MONEY MARKET** \$3,000.00 (Available | \$3,000.00 Current)
- GROWTH PLUS MONEY MARKET** \$7,000.00 (Available | \$7,000.00 Current)

The main content area shows the **SAVINGS** account details:

Available Balance	Current Balance	Interest Rate	Routing Number
\$2,002.82	\$2,007.82	0.05%	263181384

Below the account details, there are tabs for "Activity" and "Details". The "Activity" tab is selected, showing a search bar and a "Sort & Filter" button. The transaction history is displayed as follows:

- Monday, Apr 15**
- Deposit by Check: \$4,000.00 (with a sub-total of \$2,007.82)
- Withdrawal Check Received 15,000.00: -\$2,000.00 (with a sub-total of -\$1,992.18)

A message at the bottom of the transaction history states: "You've reached the end of your transaction history. To see more, go to Statements."

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**.

\$ SAVINGS * 12.00% APR

Print Export

Available Balance	Current Balance	Interest Rate	Routing Number
\$5,606.38	\$5,611.38	0.05%	263181384

Activity **Details** Card Services

Account Details

Account Nickname
SAVINGS

Account Number
5410 5634 9010

Routing Number
263181384

MICR Number
123456789010101

Type
Savings

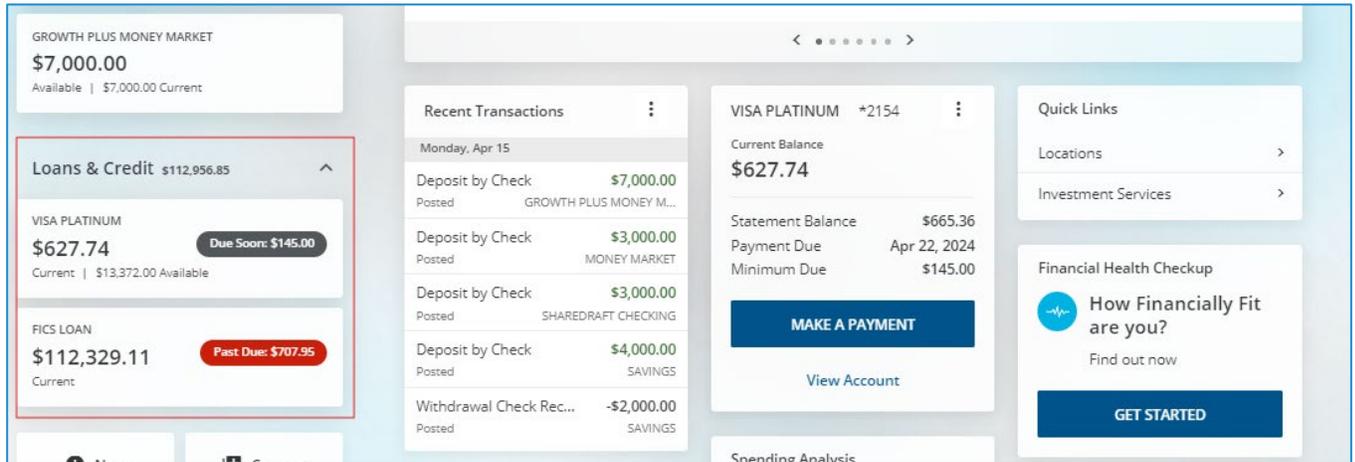
Description
SAVINGS

Opened On
04/2017

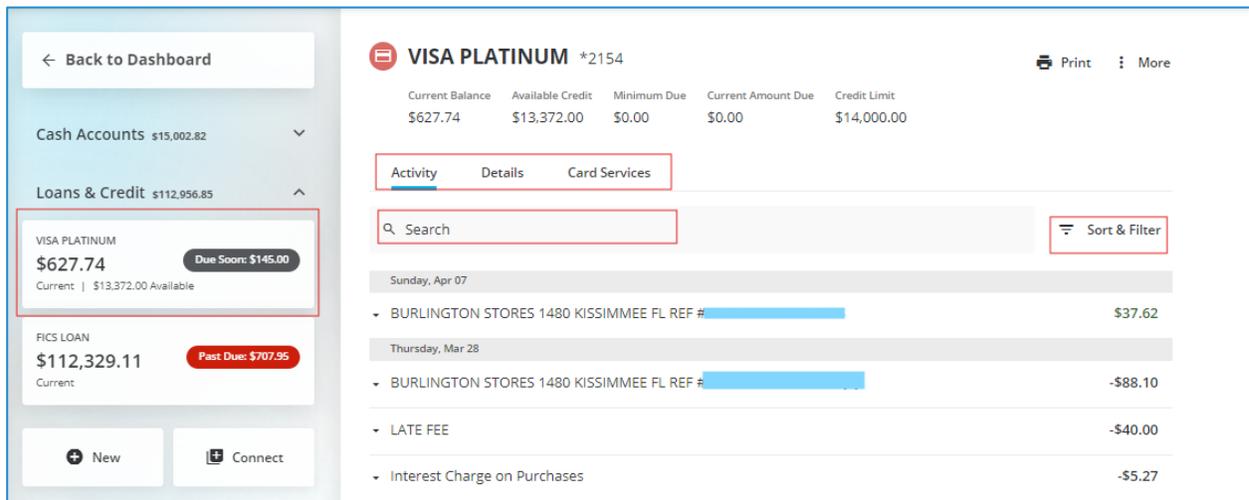
Limited Transaction Count
0

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.

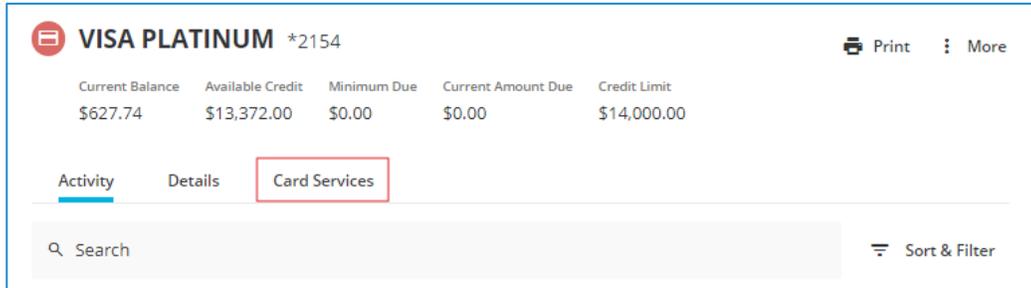
Credit Type	Display				
Line of Credit	  Line of Credit *23-L00 \$ Make a Payment ⋮ More	Current Balance \$37,140.96	Available Line Amount \$62,859.04	Interest Rate 8.00%	Payment Due 01/24/18
Loan	 Personal Loan *23-L06 \$ Make a Payment ⋮ More	Current Balance \$12,387.70	Interest Rate 7.00%	Current 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.

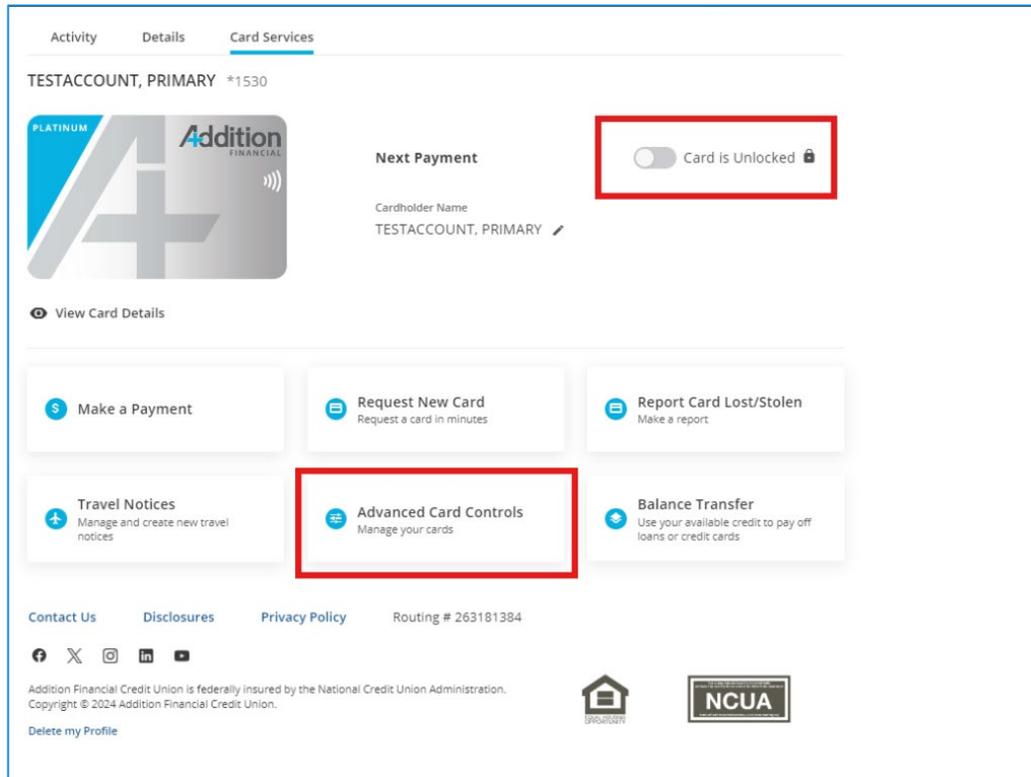
Card Services

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.

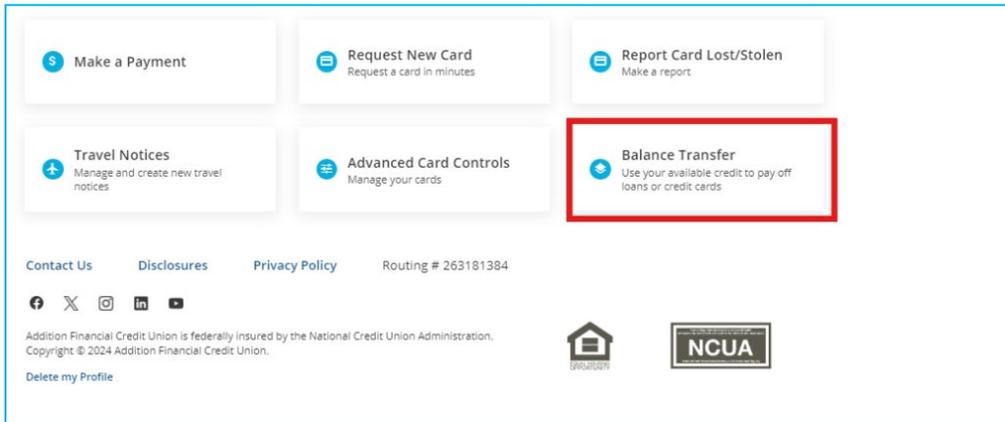
Advanced Card Controls allow you to lock/unlock the card and select many other features to enhance card use and security..



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

Control	Description
<p>Block International In-store Transactions</p>	<p>This control blocks in-store transactions outside of the cardholder’s country of origin.</p>
<p>My Regions</p>	<p>This control blocks in-store transactions outside of you’re your selected regions. You can designate up to three regions as your home region.</p> <div data-bbox="667 569 1406 789"> </div>
<p>Enable Merchant Control</p>	<p>This control blocks card transactions at merchant types that the cardholder did not designate as allowable.</p> <div data-bbox="667 911 1386 1104"> </div>
<p>Enable Transaction Control</p>	<p>This control blocks card transactions outside the allowable transactions the cardholder selects.</p> <div data-bbox="667 1228 1406 1402"> </div>
<p>Spending Limits</p>	<p>This control blocks card transactions that exceed the per-transaction and monthly limits established by the cardholder.</p> <div data-bbox="667 1568 1208 1780"> </div>

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.



From

 TESTACCOUNT, PRIMARY
*1530

Current Balance	Credit Limit	Cash Advance Limit
\$11,739.77	\$26,000	\$14,217.23

Payee

Payee Name ⓘ

Account Number

Transfer Amount

\$ 0.00

ⓘ Minimum: \$1.00

Address Line 1 ⓘ

Address Line 2 (optional)

City

State

Select ▼

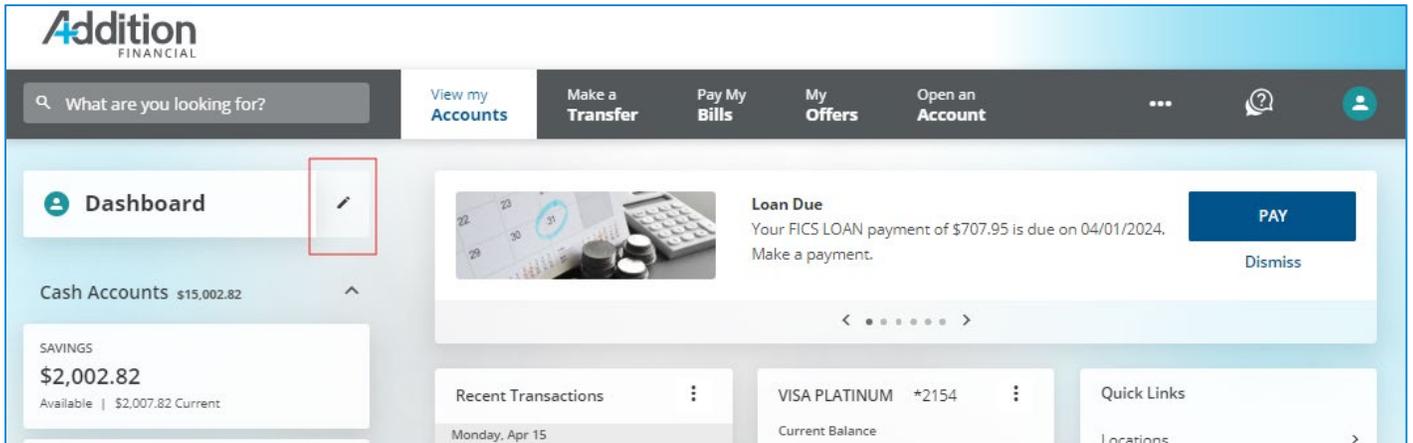
ZIP Code ⓘ

NEXT **CANCEL**

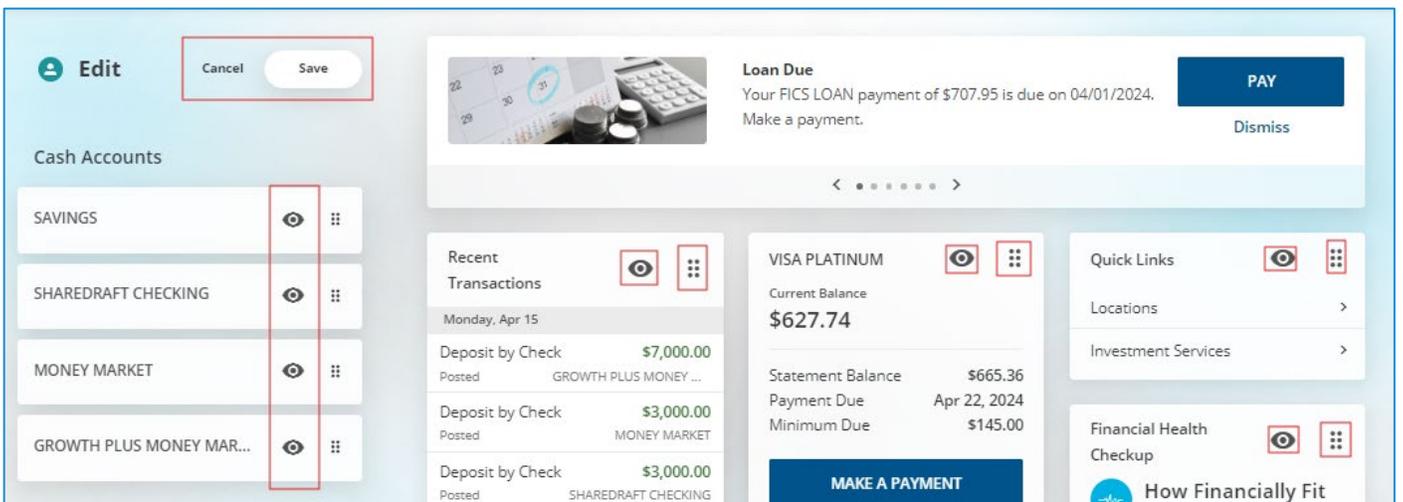
Widgets

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.

The screenshot displays the Addition Financial user interface. At the top, there is a navigation bar with options: 'View my Accounts', 'Make a Transfer', 'Pay My Bills', 'My Offers', and 'Open an Account'. On the right side of this bar, there are three icons: a menu icon, a help icon, and a user profile icon (highlighted with a red box). Below the navigation bar, the main content area is divided into several sections. On the left, there is a 'Recent Transactions' section showing a list of transactions with dates and amounts. In the center, there are 'Quick Links' for 'Locations' and 'Investment Services', and a 'Financial Health Checkup' section with a 'GET STARTED' button. On the right, there is a 'Savings Goal' section with a 'CREATE A SAVINGS GOAL' button and a 'Spend Forecast' section with an 'ACTIVATE' button. At the bottom left, there is a 'Spending Analysis' section with a circular chart and the text 'See your spending'. On the far right, there is a 'Logged in as:' section showing the user 'PRIME TEST *7241 Primary' and a 'Last Login: Apr 15 1:45 pm'. Below this, there is an 'Other Profiles' section showing 'TEST R US *9820' and a 'LOG OUT' button (highlighted with a red box). At the bottom of the right sidebar, there is a 'User Settings' menu (highlighted with a red box) with options: 'Profile' (highlighted with a red box), 'Security', 'Activity Log', and 'What's New'. Below the menu, there is an 'Español' button (highlighted with a red box).

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.

The screenshot shows the 'Personal Details' section of the profile page. At the top, there are two tabs: 'Contact Information' (selected) and 'Preferences'. Below the tabs is a 'Profile Image' section with a circular placeholder icon and an 'Add photo' button. Underneath is the 'Personal Details' section, which includes:

- Primary email:** A text input field containing a redacted email address ending in '@additionfi.com', with a 'Verify' button below it.
- Secondary email (optional):** A text input field containing a redacted email address ending in '@gmail.com', with a 'Verify' button to its right.
- Home phone (optional):** A text input field containing '(407) [redacted] 52', with a 'Verify' button below it.
- Mobile phone (optional):** An empty text input field.

The screenshot shows the 'Primary Address' form. It contains the following fields:

- Home Address:** A text input field containing '1000 PRIMERA BLVD'.
- Home Address 2 (optional):** An empty text input field.
- City:** A text input field containing 'LAKE MARY'.
- Country:** A dropdown menu showing 'United States' with a downward arrow.
- State:** A dropdown menu showing 'FL' with a downward arrow.
- ZIP Code:** A text input field containing '32746-2194'.

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.

The first screenshot shows the 'Profile' page with the 'Contact Information' tab selected. Under 'Security Validation', the 'Delivery Method' is set to 'Text Message' and the 'Phone Number' is masked as '(***).***.**62'. There are 'REQUEST CODE' and 'CANCEL' buttons.

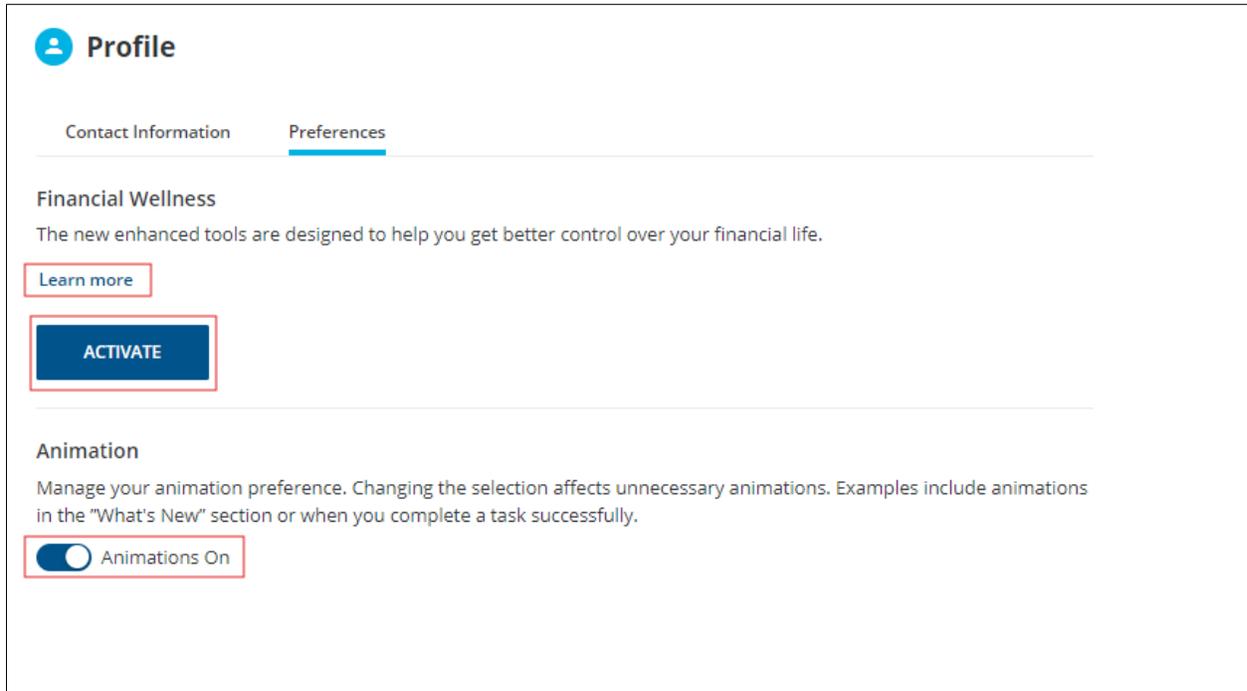
The second screenshot shows the same page after clicking 'REQUEST CODE'. A message reads: 'To protect the security of your account, please enter the 6-digit Verification Code below.' The 'Delivery Method' and 'Phone Number' fields are now disabled. A 'Verification Code' field contains the digits '6 7 9 3 4 8'. There are 'NEXT', 'CANCEL', and 'Request New Code' buttons.

 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.

Activate your new Financial Wellness tools

The new enhanced tools are designed to help you get better control over your financial life.

You will be able to:

1. Conduct regular Financial Health Checkup to ensure your financial life is optimized for your needs.
2. See Spending Analysis and identify opportunities for better spending decisions.
3. See your Spend Forecast that will automatically calculate upcoming financial events and inform you if you are doing well or may be short on funds.
4. Add external accounts to your Digital Banking dashboard so you have a single place where you can see all of your financial accounts.
5. See enriched Transaction Details and can edit and recategorize them for better analysis.

[Learn more](#)

Terms & Conditions

Financial Health and Financial Aggregation Services Terms of Use

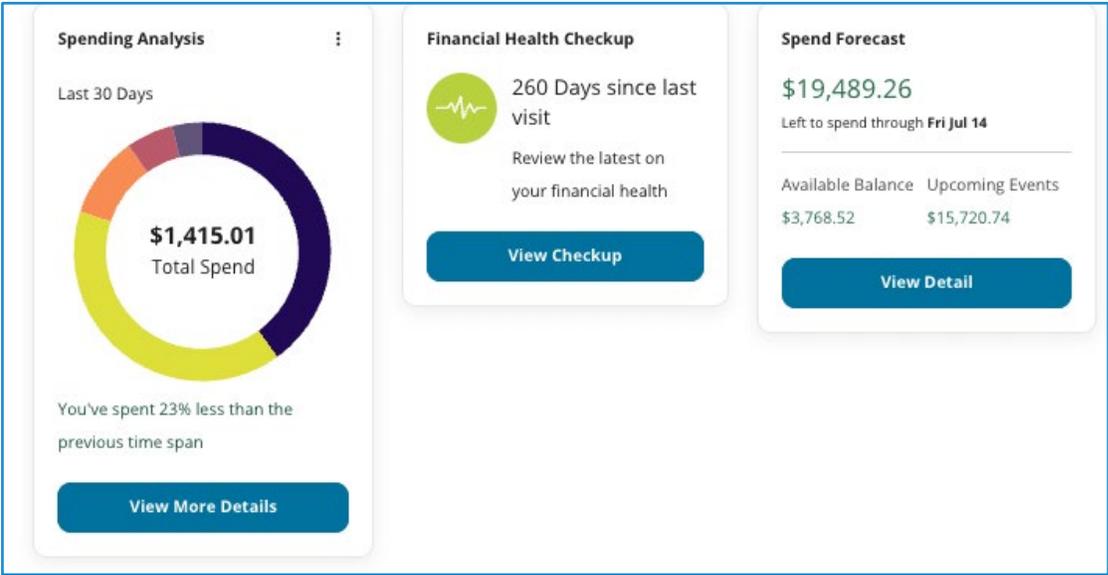
Your use of the optional financial management, financial health, and financial information aggregation tools ("Services"), which are owned, operated, and provided by Investnet d/b/a Yodlee ("Yodlee"), constitutes acknowledgement and acceptance that: a) the Services are provided by Yodlee, b) neither Yodlee nor the Services are affiliated with or controlled by Addition Financial Credit Union ("Addition Financial" or "Credit Union"), c) Addition Financial is not responsible for the actions or inactions of Yodlee or the performance of the Services. c)

I agree to the terms and conditions

ACTIVATE

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.

You have successfully been activated in Financial Wellness



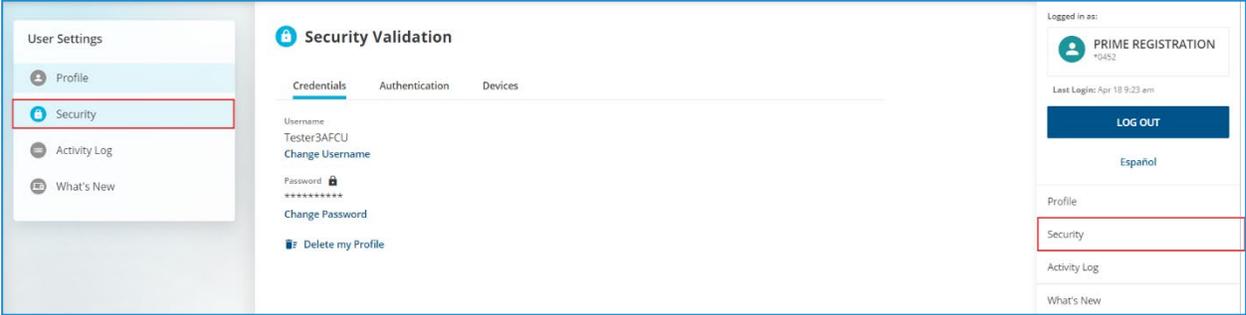
Notice when you return to the dashboard after activation, three additional widgets appear:

1. Spend Forecast
2. Spending Analysis

3. Financial Health Checkup

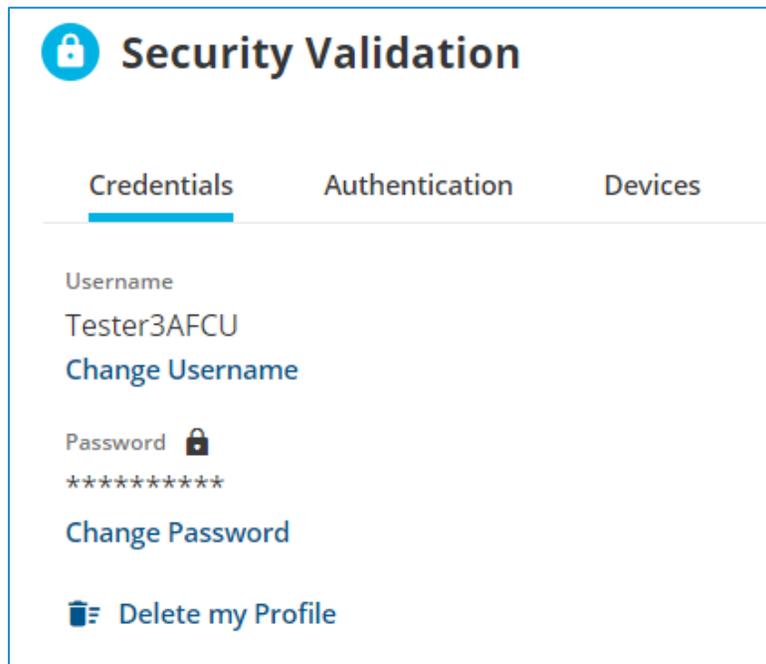
Security

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**.

Security Validation

Credentials
Authentication
Devices

Security Strength
Set up two-factor authentication, push authentication, or Google Authenticator to increase security strength.

Basic
Intermediate
Advanced

Two-factor authentication (2FA) at every login
Verify your identity via call, text, or email after entering your password. [Learn more](#)

Require two-factor authentication at every login

Google Authenticator
Verify your identity by entering 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. [Learn more](#)

ACTIVATE 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.

Two-factor authentication (2FA) at every login

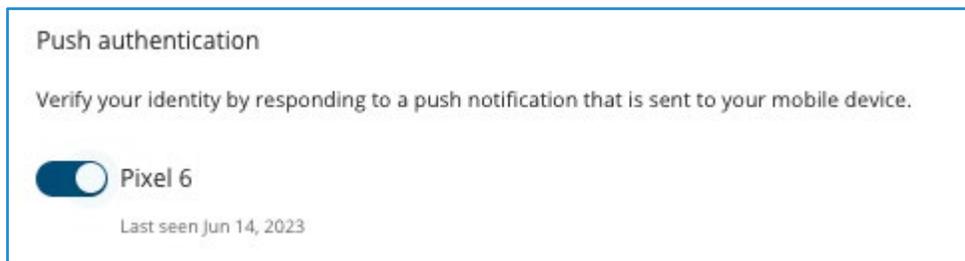
Verify your identity via call, text, or email after entering your password. [Learn more](#)

Require two-factor authentication at every login

2FA settings updated.

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.

Google Authenticator

Download Google Authenticator (recommended) app on your mobile device (iOS and Android), and use it to scan the QR code (barcode) or type the text code provided manually. You may also use compatible apps like Microsoft Authenticator and Authy.



INFUUURWIRZWOQKMGBOXGODRH5ZECYTE

Enter your 6-digit numeric code

Submit

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.

Security Validation

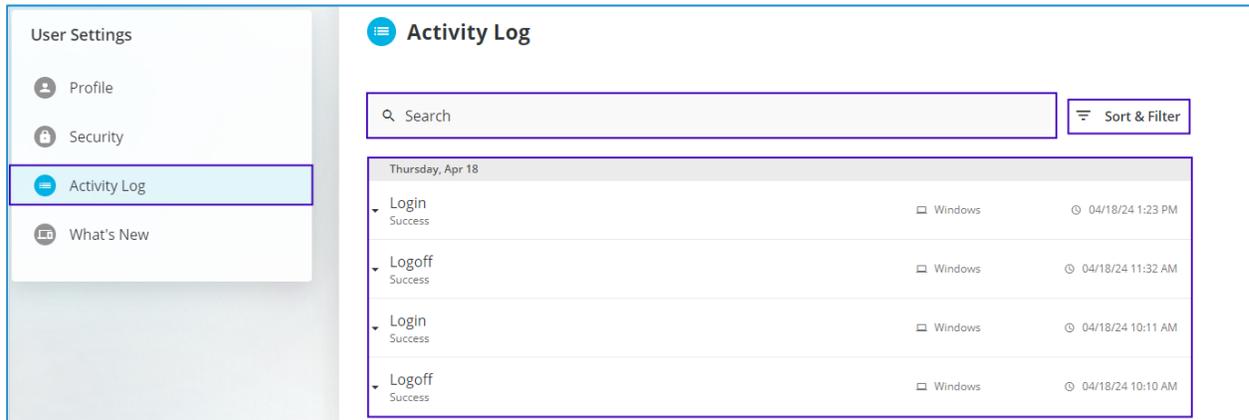
[Credentials](#) [Authentication](#) [Devices](#)

Registered Devices

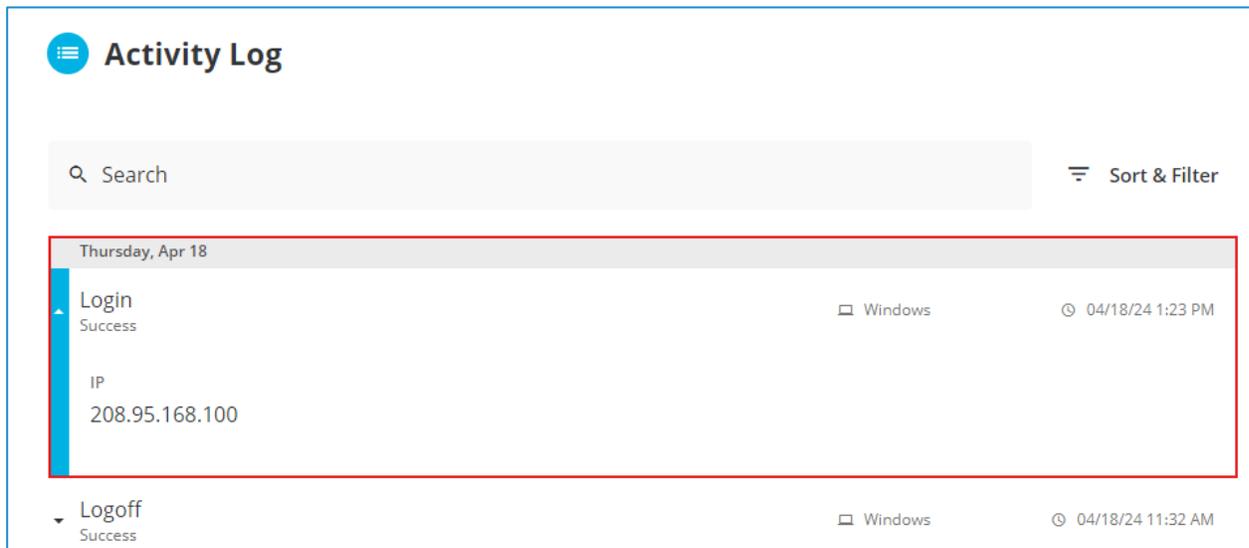
 Windows Last seen April 18, 2024	Lake Mary, FL, US
First Seen Apr 18, 2024	
EDIT NAME	
 Windows Last seen April 18, 2024	Lake Mary, FL, US

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.

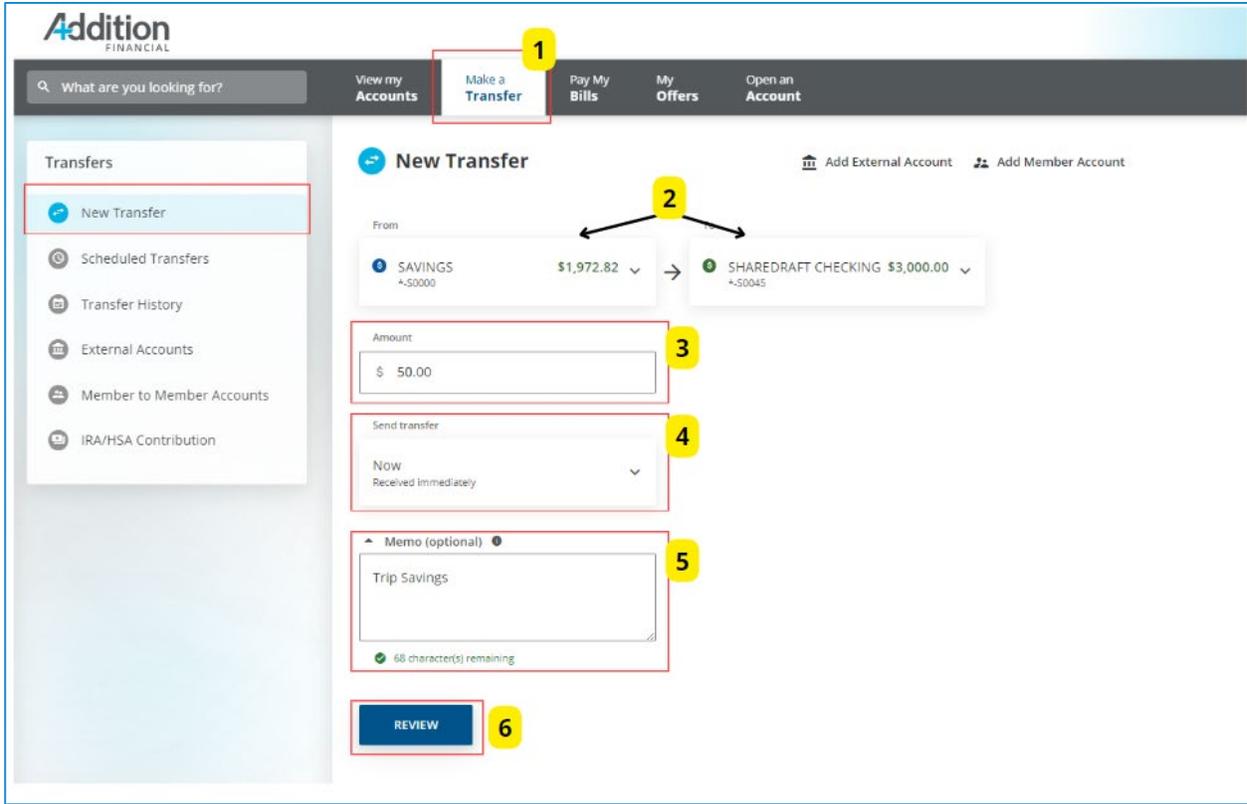
New Transfer

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.

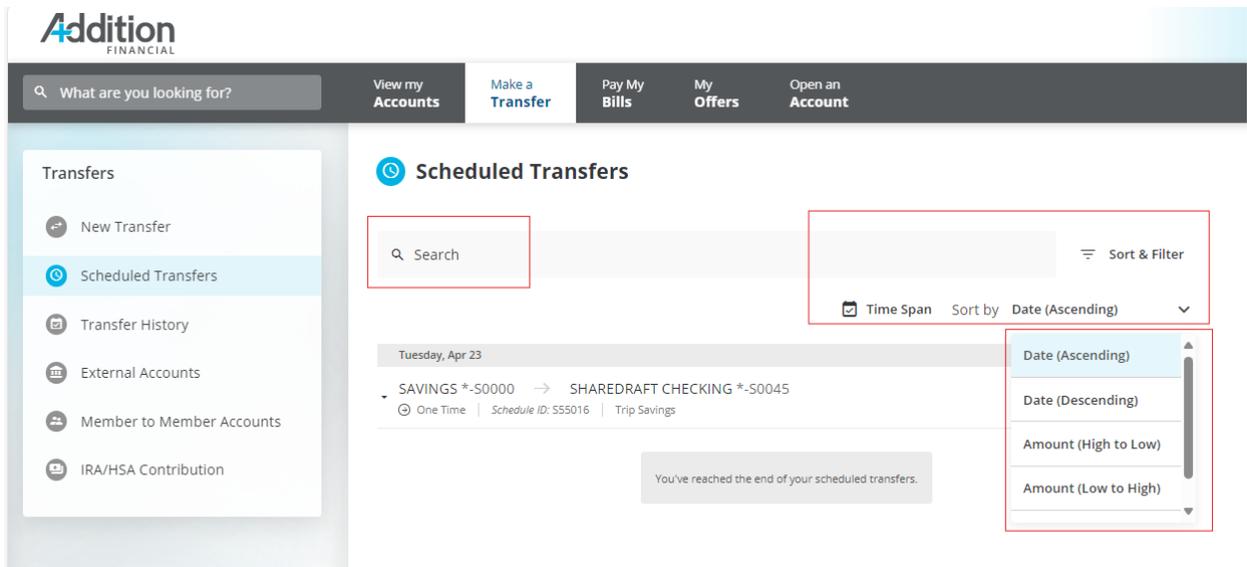
Transfer Timing Options	
a. Now	e. Monthly
b. One Time	f. Quarterly
c. Weekly	g. Annual
d. Every Two Weeks	

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.

Friday, Apr 19

SHAREDRAFT CHECKING *-S0045 → SAVINGS *-S0000 \$50.00

🕒 Recurring | Monthly | Schedule ID: S55017

Amount	Occurs	Starts on	Ends on
\$50.00	Monthly	📅 4/19/2024	📅 4/30/2025

EDIT TRANSFER
CANCEL NEXT PAYMENT
🗑 Delete scheduled 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.

Transfers

- ➡ New Transfer
- 🕒 Scheduled Transfers
- 📅 Transfer History
- 🏠 External Accounts
- 👤 Member to Member Accounts
- 📄 IRA/HSA Contribution

Transfer History

Sort & Filter

Time Span

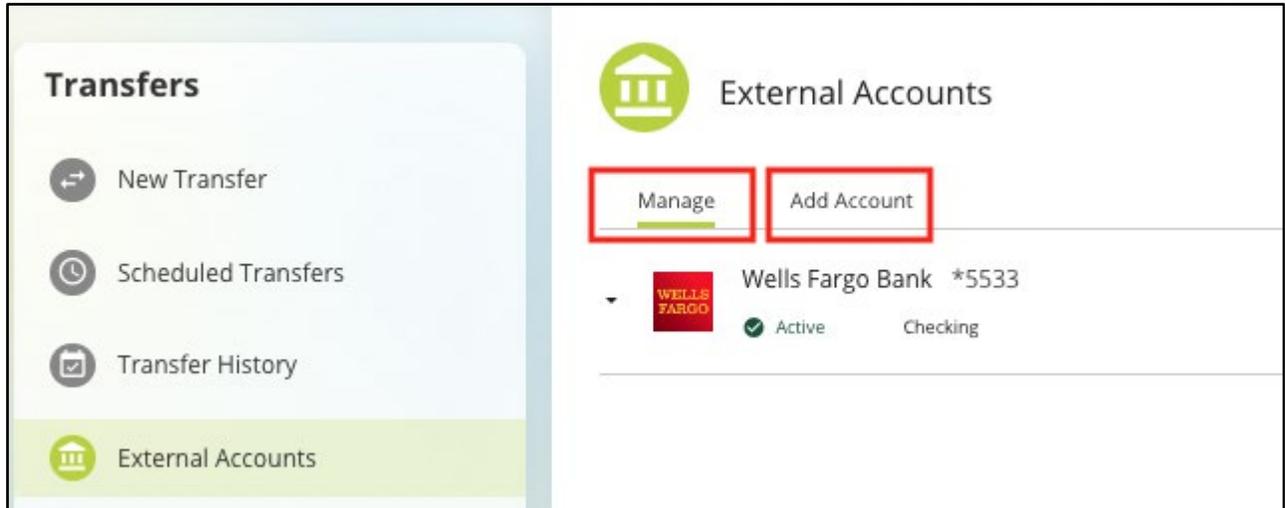
Sort by Date (Descending) ▼

Wednesday, Jun 14		Date (Ascending)
Gold Plus Savings *23-S01 → Silver Member Checking *23-S05		Date (Descending)
🕒 One Time Transfer ID: H107300		Amount (High to Low)
Tuesday, May 23		Amount (Low to High)
Gold Plus Savings *23-S01 → Silver Member Checking *23-S05		Account
🕒 One Time Transfer ID: H104959		SUCCEEDED
Monday, Jan 23		
Platinum Visa *0121 → Gold Plus Savings *23-S01		\$1.00
🕒 One Time Transfer ID: H93671		SUCCEEDED

External Accounts

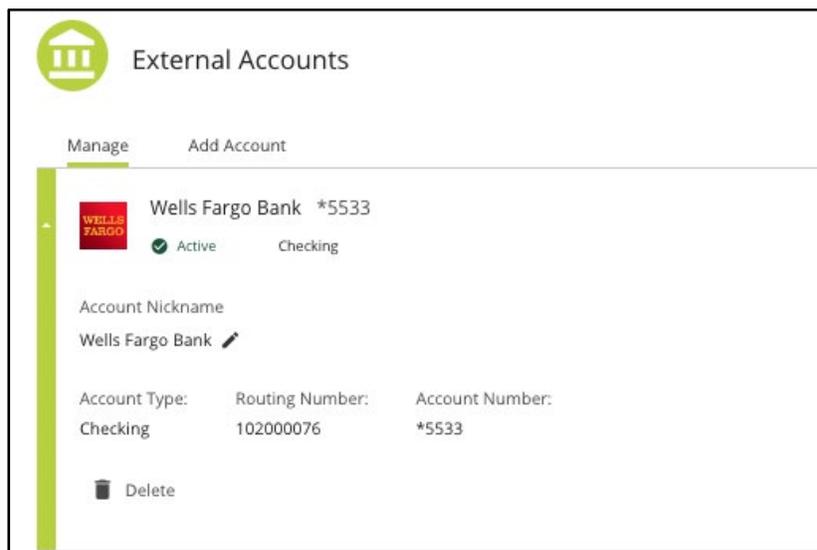
External Accounts enables you to add and manage external accounts used for transfers to and from AFCU.

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



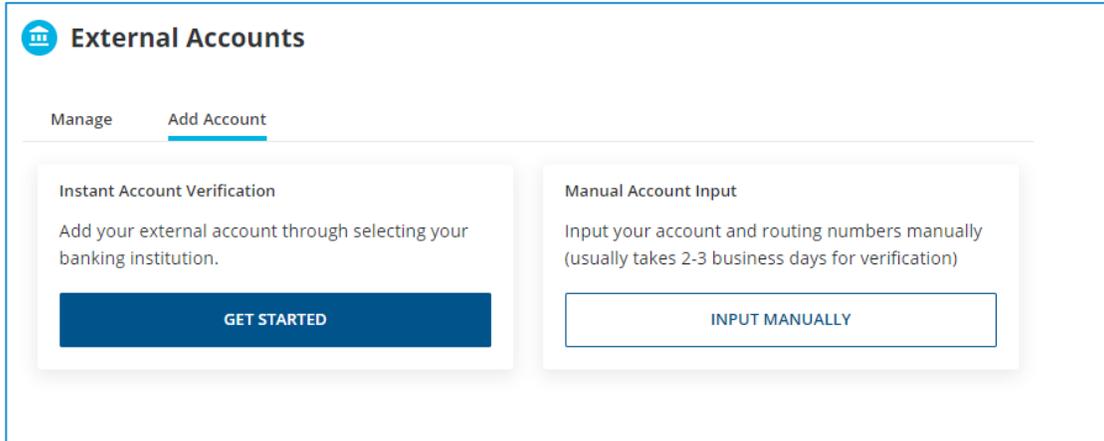
Manage

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.



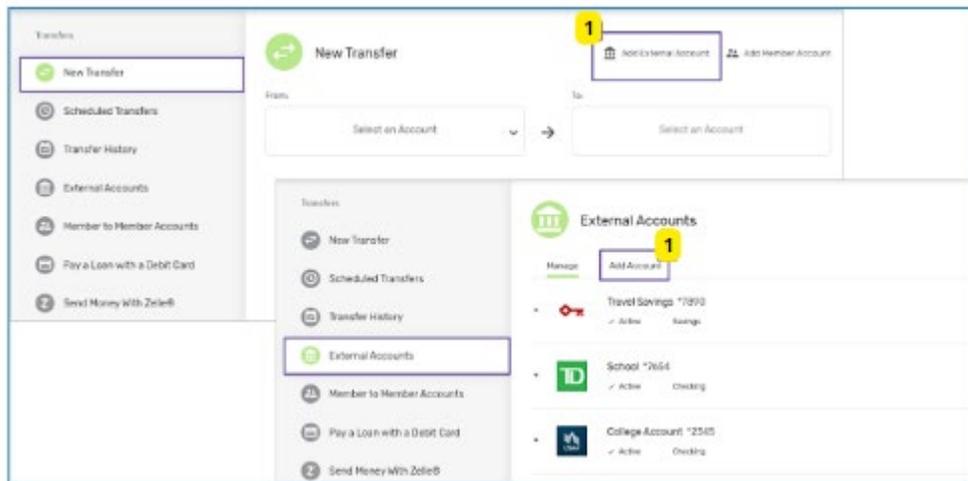
Add Account

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](#).

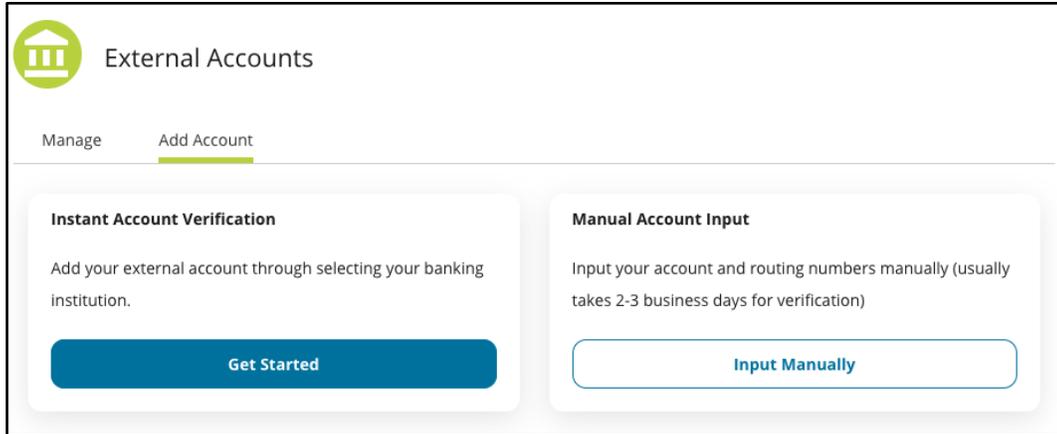


To add an external account using Instant Account Verification, complete the following steps:

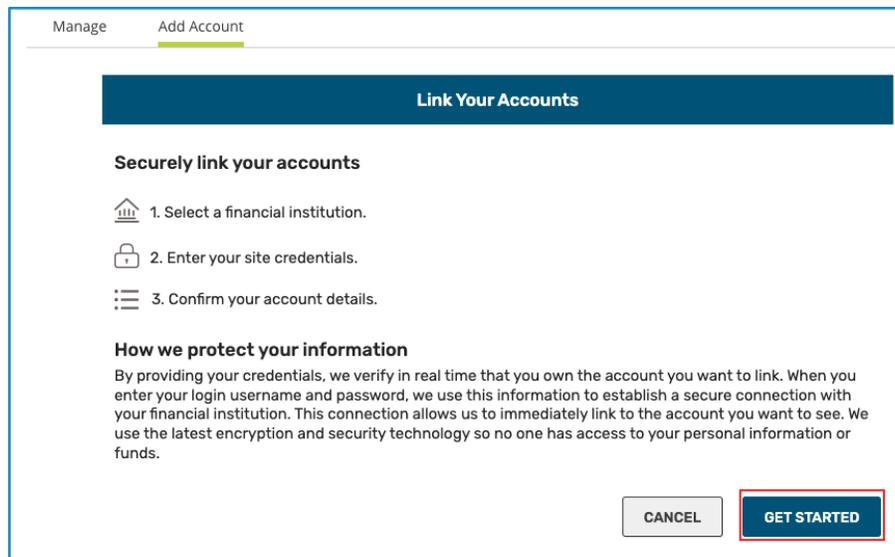
1. Click **Add External Account** from the **New Transfer** tab or **Add Account** from the **External Accounts** tab.



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.



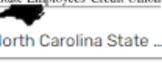
5. Select an institution in one of three ways:
 - a. Select one of the default options displayed on the page.
 - b. Use the **Search** bar to locate the institution.
 - c. Use the **Input Manually** button to manually connect an account. (This will exit the Instant Account Verification screen and proceed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

External Accounts

Manage Add Account

Select Institution

Select your institution from the list below or search.

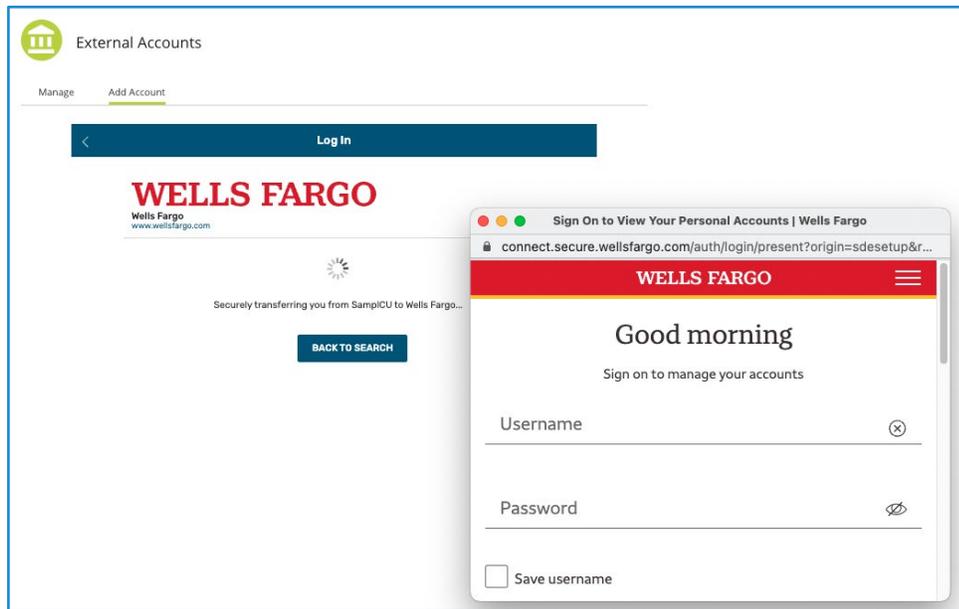
 PNC Bank	 Chime	 Huntington Bank (Pe...	 Truist Online
 Regions Bank	 Fifth Third Bank	 USAA	 Citizens Bank
 BMO	 SoFi	 Ally Bank	 M&T Bank
 KeyBank	 Woodforest National ...	 Discover Bank	 North Carolina State ...

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

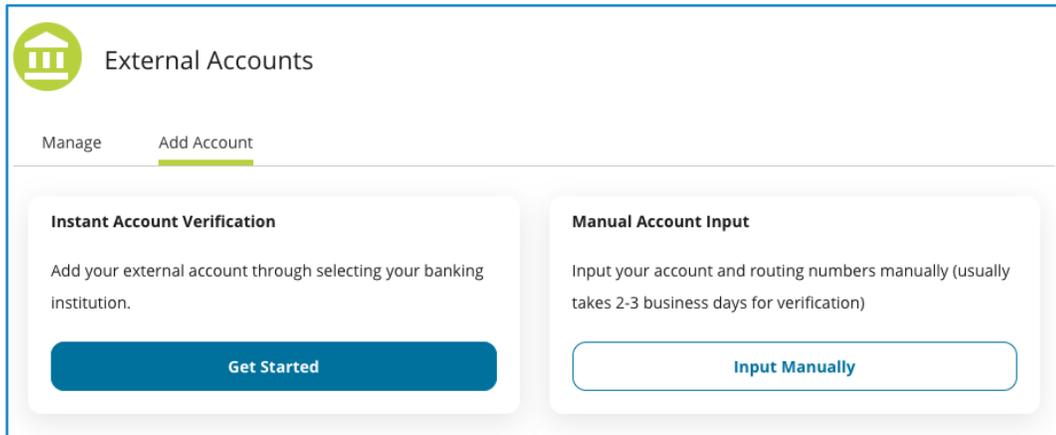
 **Having Trouble Logging In?**
Input your account and routing numbers manually (usually takes 2-3 business days for verification)

[Input Manually](#)

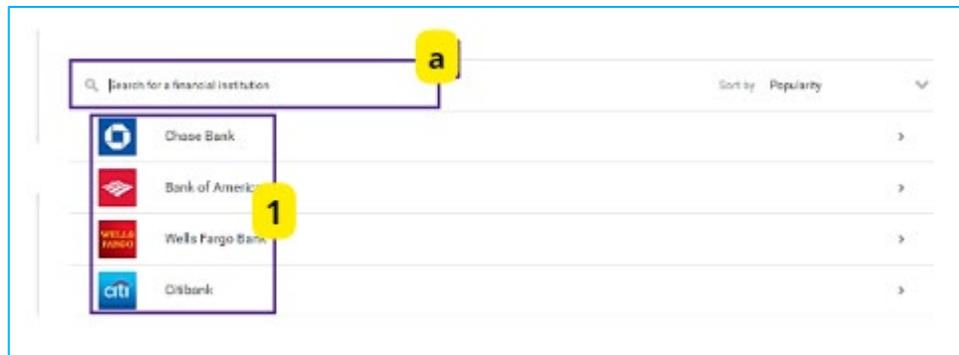
Error

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.

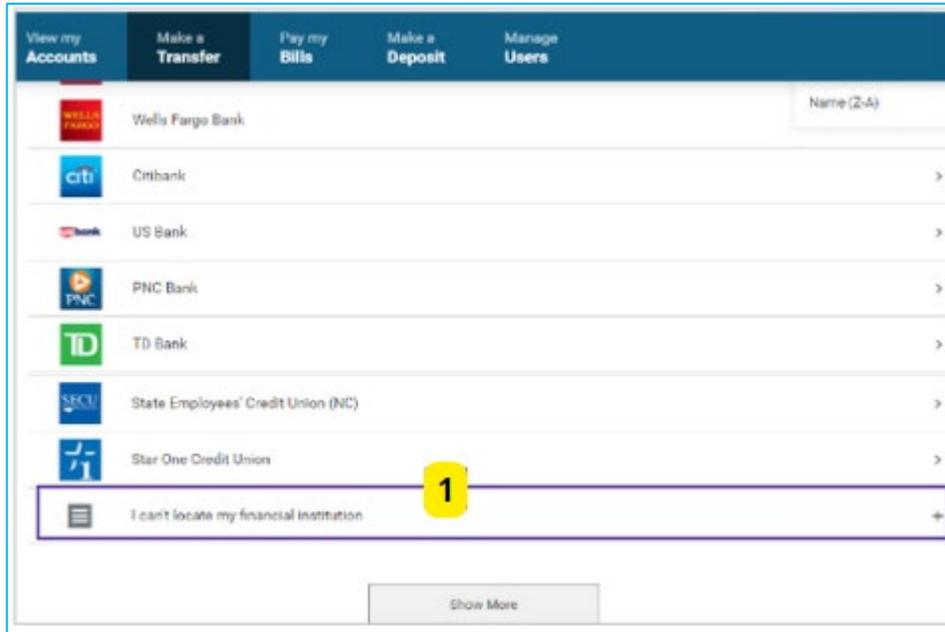
The screenshot shows a web interface for adding a new account. At the top, there are two tabs: 'Manage' and 'Add Account', with 'Add Account' being the active tab. Below the tabs, there is a header for 'SunTrust Bank' with its logo. A message states: 'You will need to know the routing number and the account number to set up an external account. [Learn More](#)'. The form contains the following fields and options:

- Routing Number:** A text input field containing '061000104'.
- Account Nickname:** A text input field containing 'SunTrust Bank'.
- Account Number:** A text input field with six dots and a toggle icon on the right.
- Confirm Account Number:** A text input field with six dots and a toggle icon on the right.
- Account Type:** Three radio button options: 'Checking' (selected), 'Savings', and 'Loan'.
- Buttons:** A blue 'Connect' button and a white 'Cancel' 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.

The screenshot shows the 'Add Account' form for SunTrust Bank. The form includes the SunTrust logo and the text 'SunTrust Bank'. Below the logo, there is a message: 'You will need to know the routing number and the account number to set up an external account. [Learn More](#)'. The form has the following fields and options:

- Routing Number:** 061000104
- Account Nickname:** SunTrust Bank
- Account Number:** Masked with dots (.....)
- Confirm Account Number:** Masked with dots (.....)
- Account Type:**
 - Checking
 - Savings
 - Loan

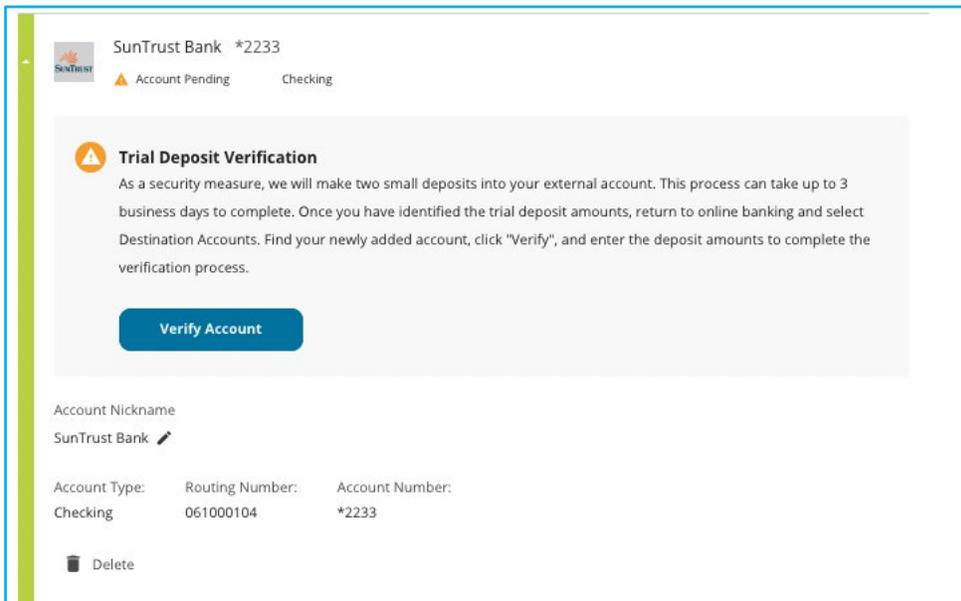
At the bottom of the form, there are two buttons: **Connect** (highlighted) and **Cancel**.

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.

The screenshot shows the 'Member to Member Accounts' interface. At the top, there are three tabs: 'Manage' (selected), 'Add Account', and 'Create Code'. Below the tabs, a message states: 'The Member to Member Destination Accounts below are linked and eligible for you to make a transfer to.' A list of accounts is displayed, with one account highlighted in blue. The account details are: 'Training Account *-S [redacted]', 'PRIME TEST Savings', 'Account Nickname Training Account [edit icon]', 'Account Type Savings', and 'Account Number *-S [redacted]'. At the bottom of the account card, there are two buttons: 'TRANSFER TO' and 'Delete'.

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.

Member to Member Accounts

Manage **Add Account** Create Code

M2M Code

Training123

i Enter an M2M Code to link to another Addition Financial Credit Union member's account.

Account Nickname

Training Account

i Nicknames are used to help identify the member you are making a connection to. This nickname is only seen by you.

ADD 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 [redacted]

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.

Member to Member Accounts

[Manage](#) [Add Account](#) [Create Code](#)

Security Validation

To protect the security of your account, please enter the 6-digit Verification Code below.

Delivery Method  Phone Number 

Text Message  (***).***.***62 

Verification Code

 0 2 8 5 8 3

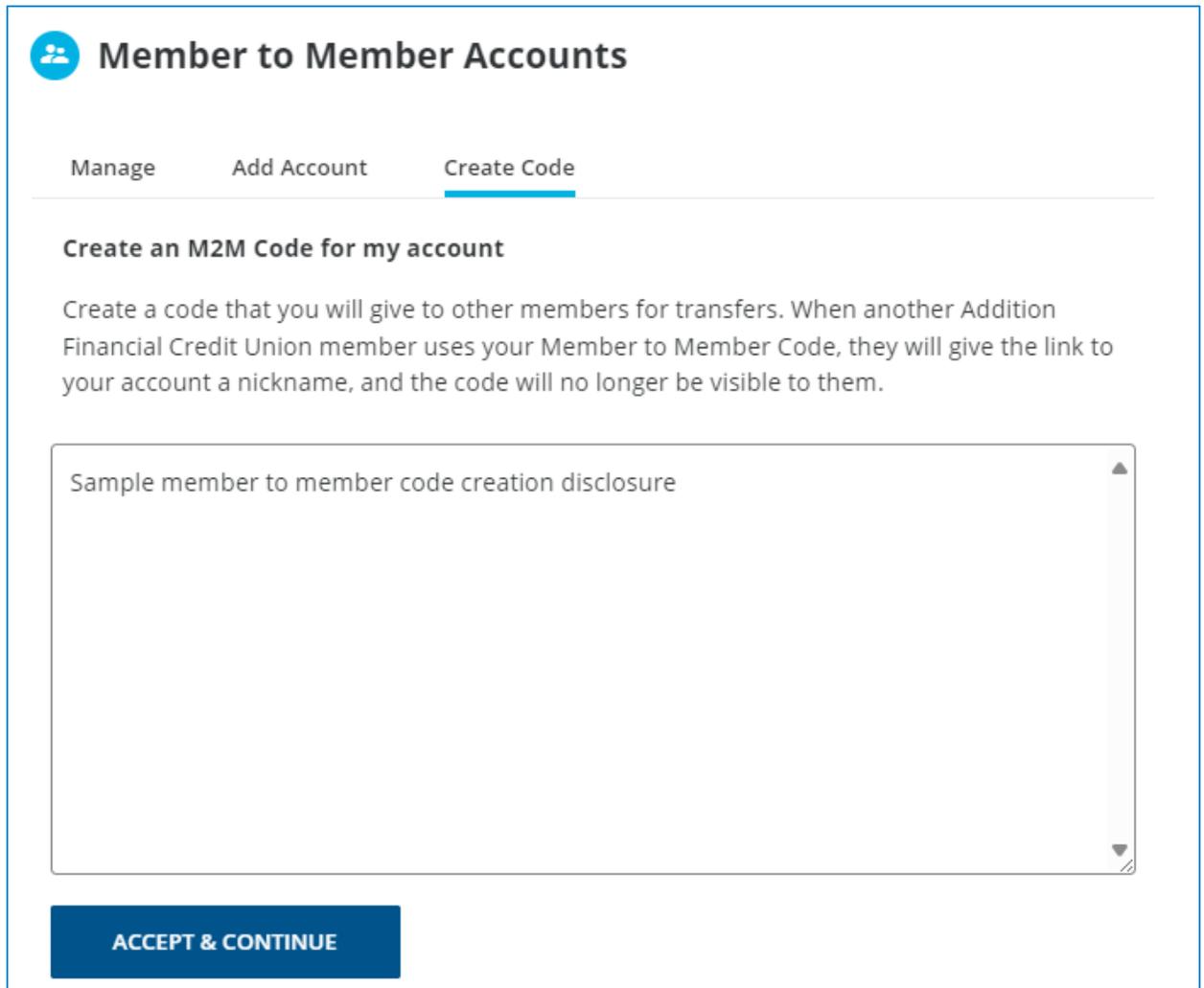
[NEXT](#) [CANCEL](#)  Request New Code

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.



The screenshot displays the 'Member to Member Accounts' section of a user interface. At the top left is a blue circular icon with two white figures. The title 'Member to Member Accounts' is in bold black text. Below the title are three tabs: 'Manage', 'Add Account', and 'Create Code', with 'Create Code' being the active tab and underlined. The main heading is 'Create an M2M Code for my account'. Below this is a paragraph explaining the code's purpose: 'Create a code that you will give to other members for transfers. When another Addition Financial Credit Union member uses your Member to Member Code, they will give the link to your account a nickname, and the code will no longer be visible to them.' A large text area contains the text 'Sample member to member code creation disclosure'. At the bottom is a blue button with the text 'ACCEPT & CONTINUE' in white.

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

Manage
Add Account
Create Code

Create an M2M Code for my account

Create a code that you will give to other members for transfers. When another Addition Financial Credit Union member uses your Member to Member Code, they will give the link to your account a nickname, and the code will no longer be visible to them.

Account

\$ SHAREDRAFT CHECKING \$3,000.00 ▼
*-50045

M2M Code

📄 Copy

✔ Valid code

CREATE CODE

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.

My M2M Codes

Current M2M codes that link to an account you own.

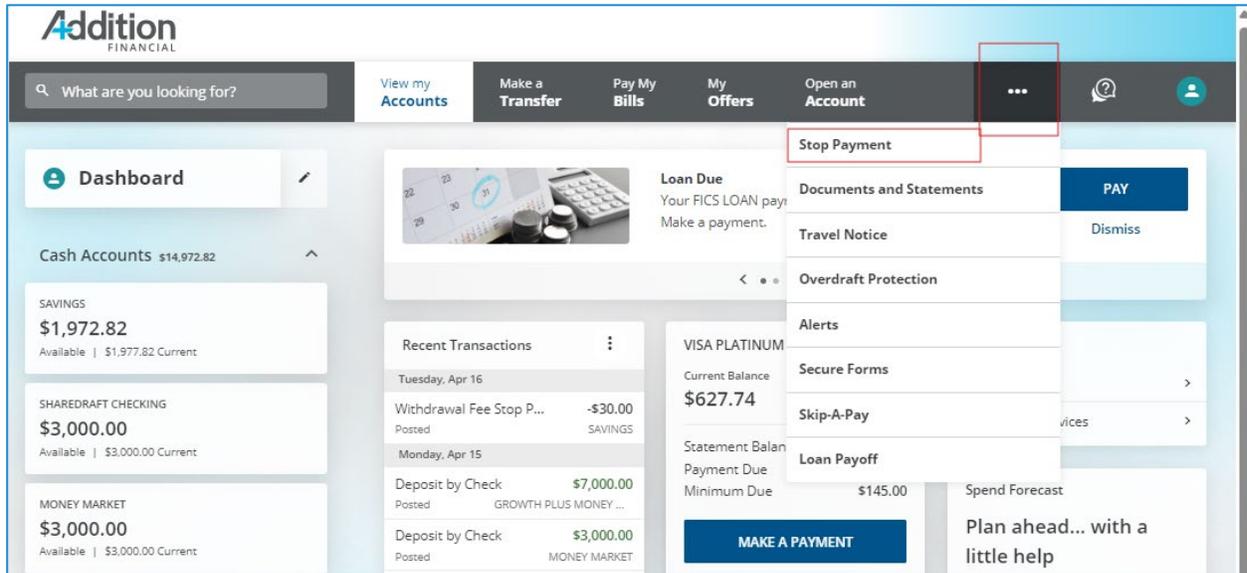
Friends2022	■ Delete
<small>Linked Account: SHAREDRAFT CHECKING *-50045 Created On: 04/18/2024</small>	

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.

Stop Payment

Stop payments are valid for paper checks only.

Request Type
Single Check ▼

Checking Account

 SHAREDRAFT CHECKING \$3,000.00 ▼
*-50045

Check Number

There is a \$30.00 fee to place a stop payment

Pay Fee From

 SAVINGS \$2,002.82 ▼
*-50000

CONTINUE

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.

Verify Stop Payment Request

Request type Check number
Single 111

Checking account

 SHAREDRAFT CHECKING *-S0045	\$3,000.00
--	------------

Fee Amount
\$30.00

Charge fee to

 SAVINGS *-S0000	\$2,002.82
---	------------

CONFIRM CANCEL  Edit

Stop Payment Request Placed

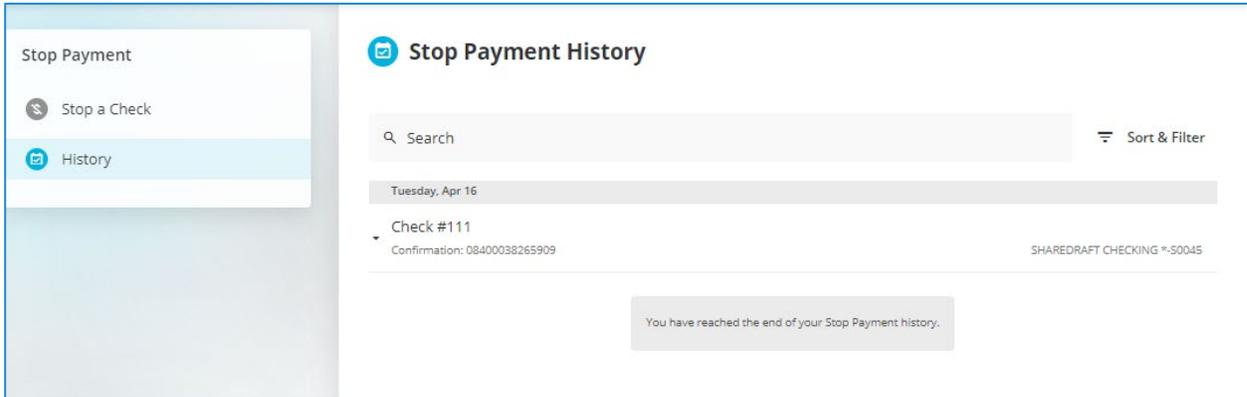
Confirmation number
08400038265909

Your stop payment request for Check Number 111 is being processed.

STOP ANOTHER PAYMENT

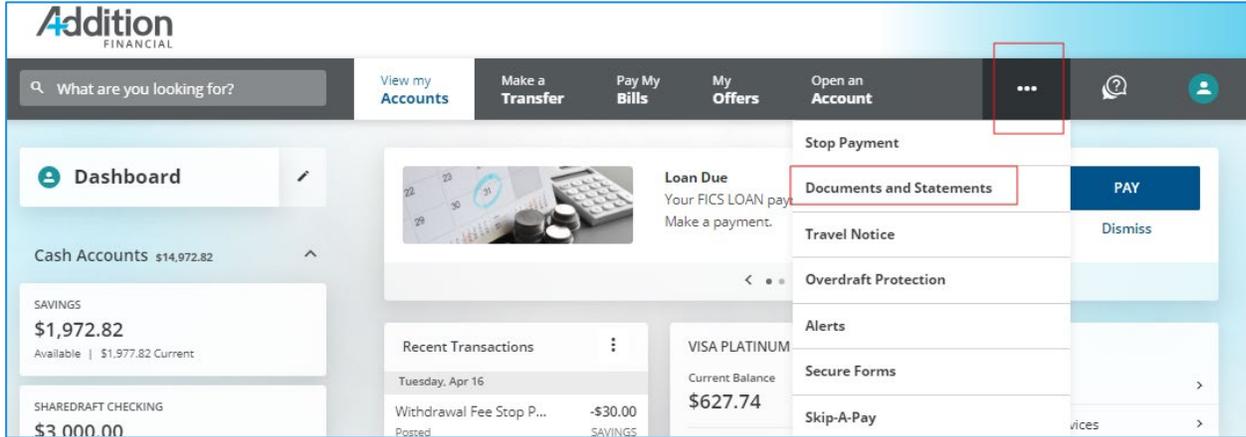
History

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

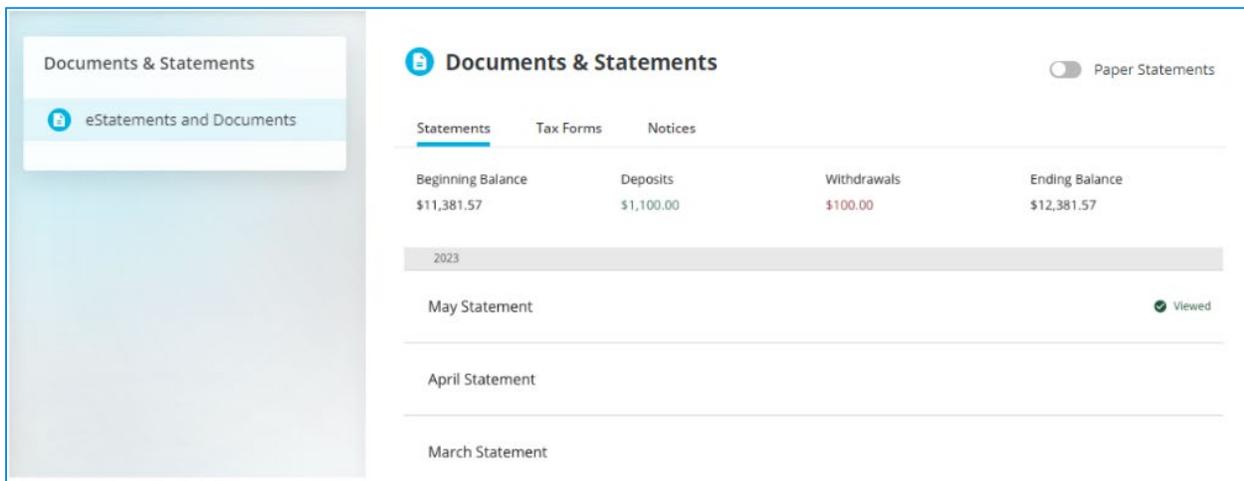
You can view and download copies of your statements on the **Documents and Statements** page. Click the (...) icon and select **Documents and Statements** from the drop-down menu to access **Documents and Statements**.



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

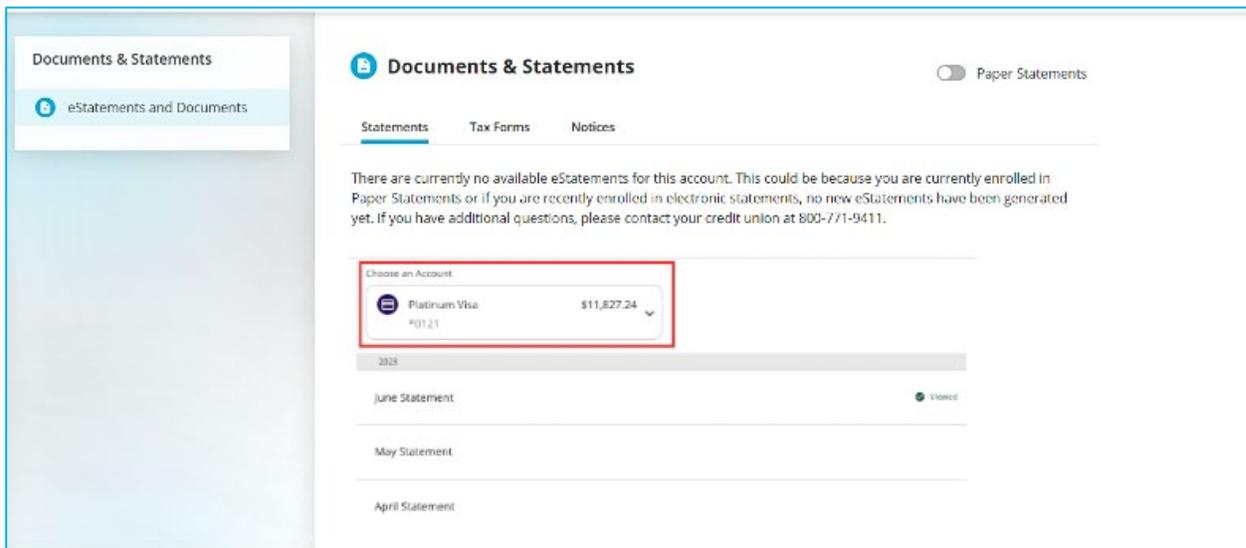
The eStatements and Documents tab contains two sub-tabs:

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

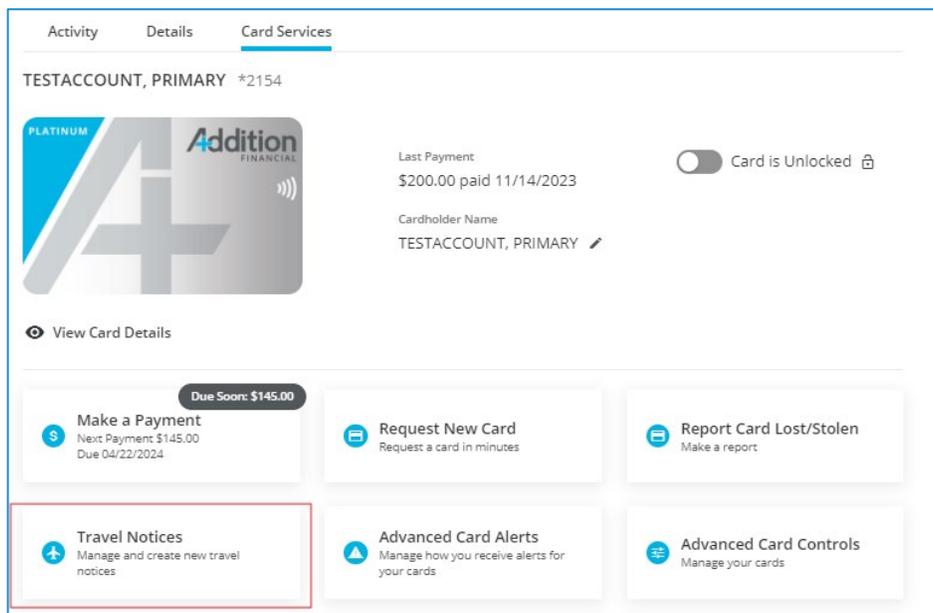
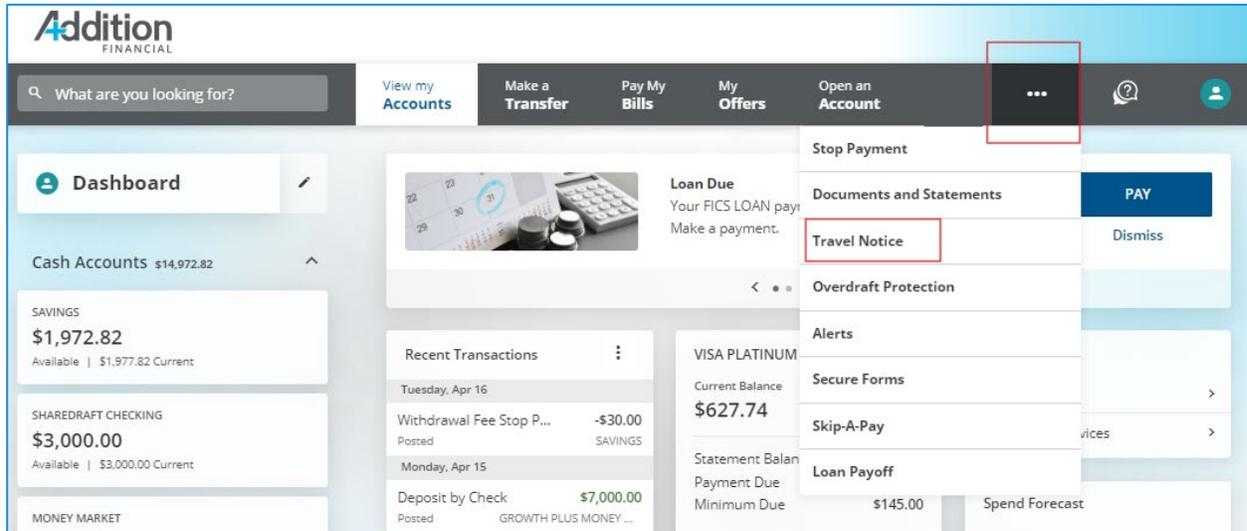
You can select a credit card account and download your monthly card statement on the **Credit Card Statements** tab.



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. Your 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.

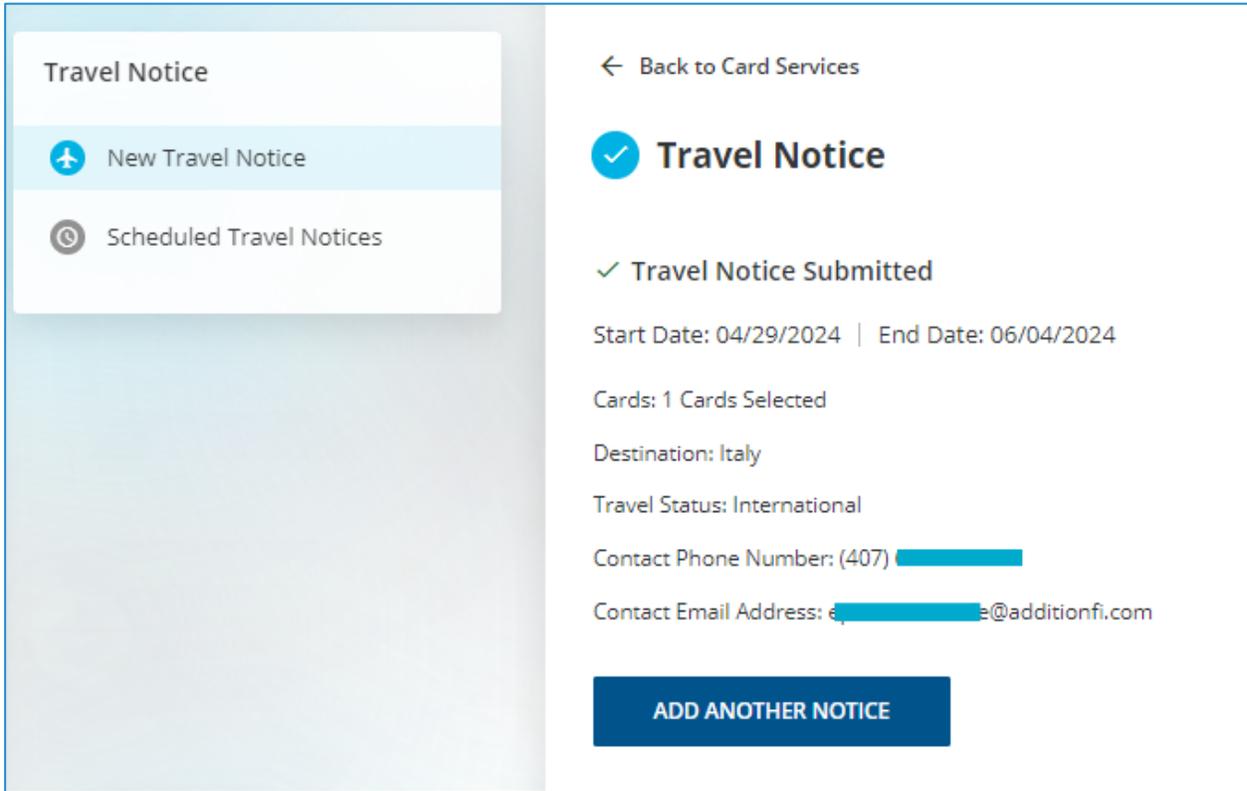
The screenshot shows the 'Travel Notice' form interface. On the left is a sidebar with 'Travel Notice' and two options: 'New Travel Notice' (selected) and 'Scheduled Travel Notices'. The main form area has a back arrow and title 'Travel Notice'. Below the title is the instruction: 'Please select your travel dates and then select the card(s) that you will be taking on this trip.' The form contains the following fields:

- Start Date:** A date picker showing 'MM/DD/YYYY'.
- End Date:** A date picker showing 'MM/DD/YYYY'.
- Select Cards:** A dropdown menu showing '0 Cards Selected' with a lock icon and an information icon. Below it is the text 'All Available Cards'.
- Destination:** A text input field.
- Travel Status:** A dropdown menu with 'Select' as the current value.
- Contact Phone Number:** A text input field containing '(407) 608-9893'.
- Contact Email Address:** A text input field containing 'eprestion-steele@additionfi.com'.
- Notes (optional):** A collapsed section with an information icon.

At the bottom of the form is a blue 'SUBMIT' button.

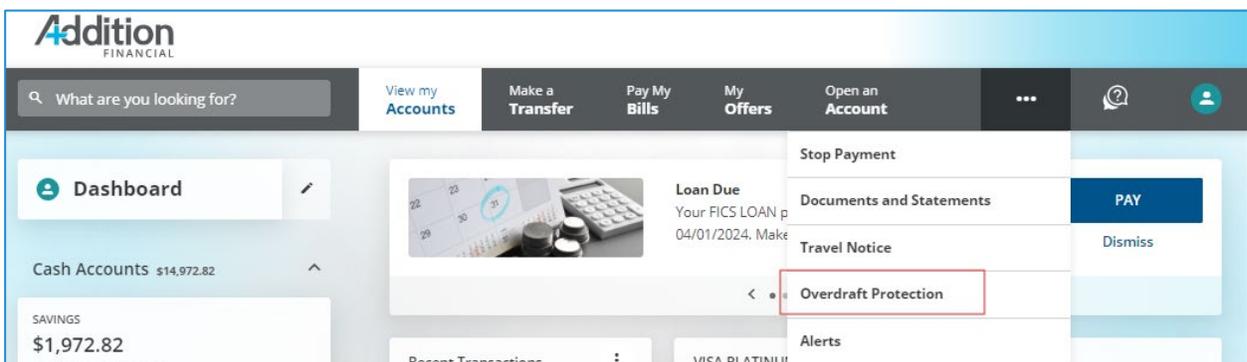
The confirmation page provides three options:

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

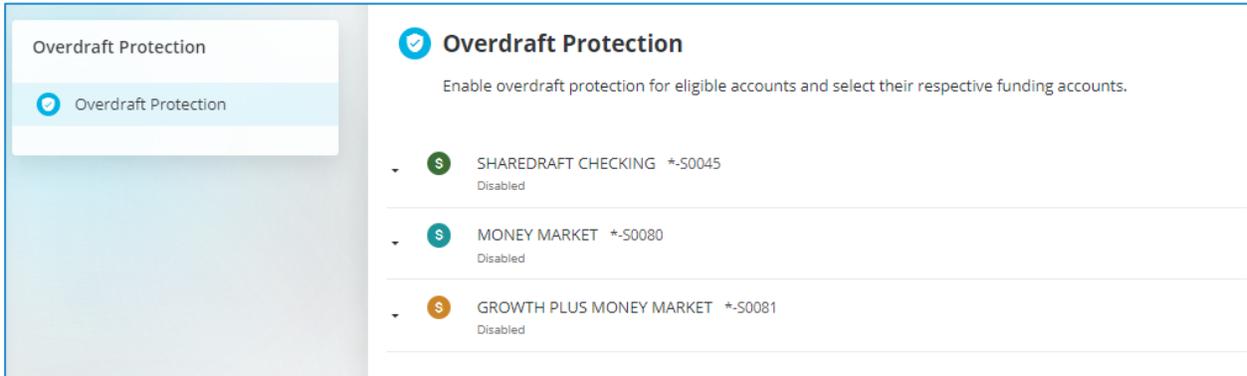


Overdraft Protection

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.



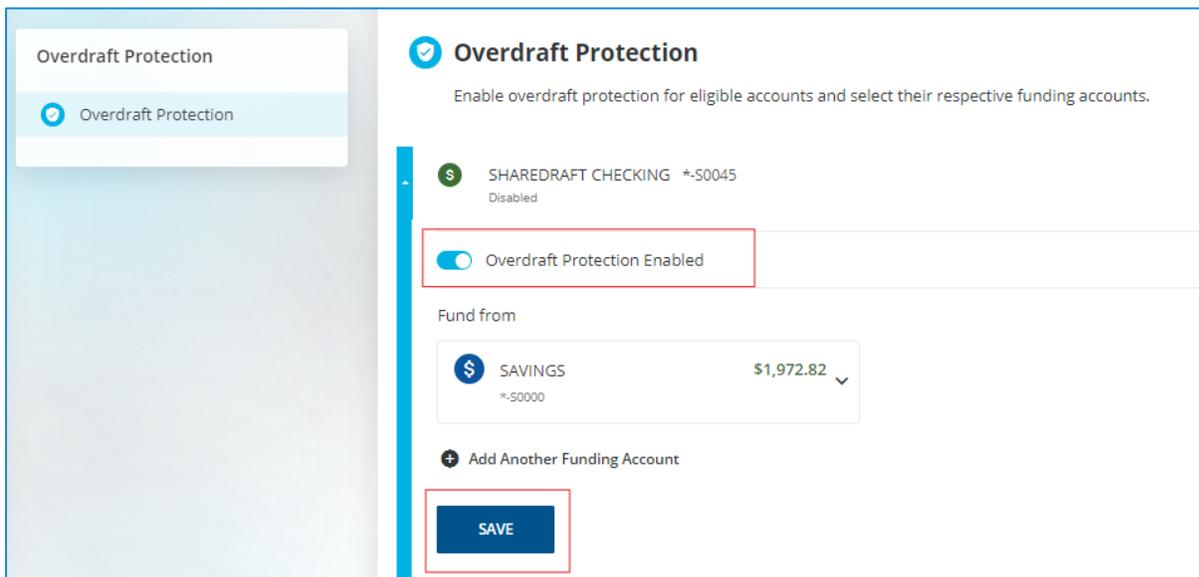
The **Overdraft Protection** page allows you to enable overdraft protection on your accounts.



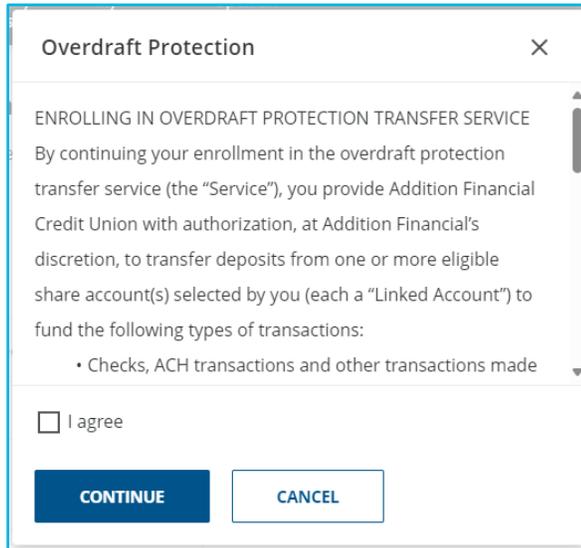
Overdraft Protection

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



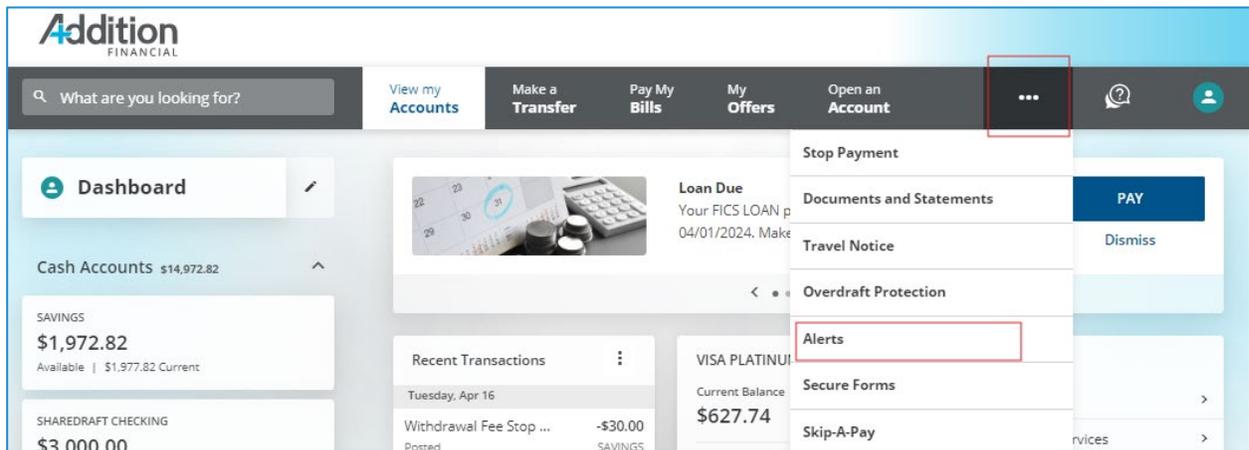
- The Overdraft Disclosure will display. You must click the checkbox to the left of “I agree” to Continue and save.



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

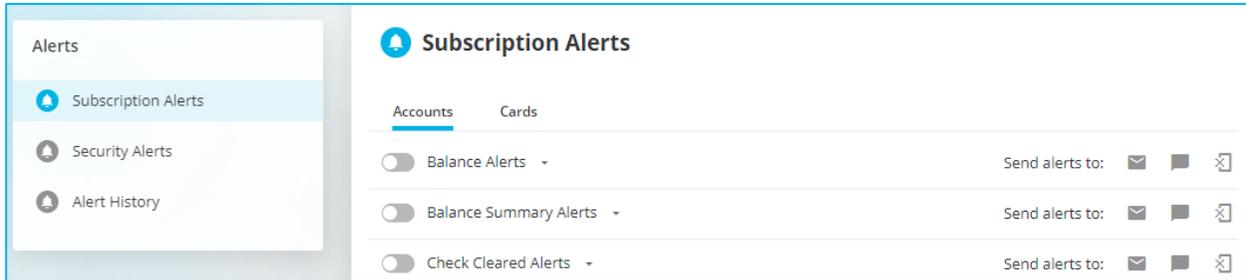
Alerts

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.

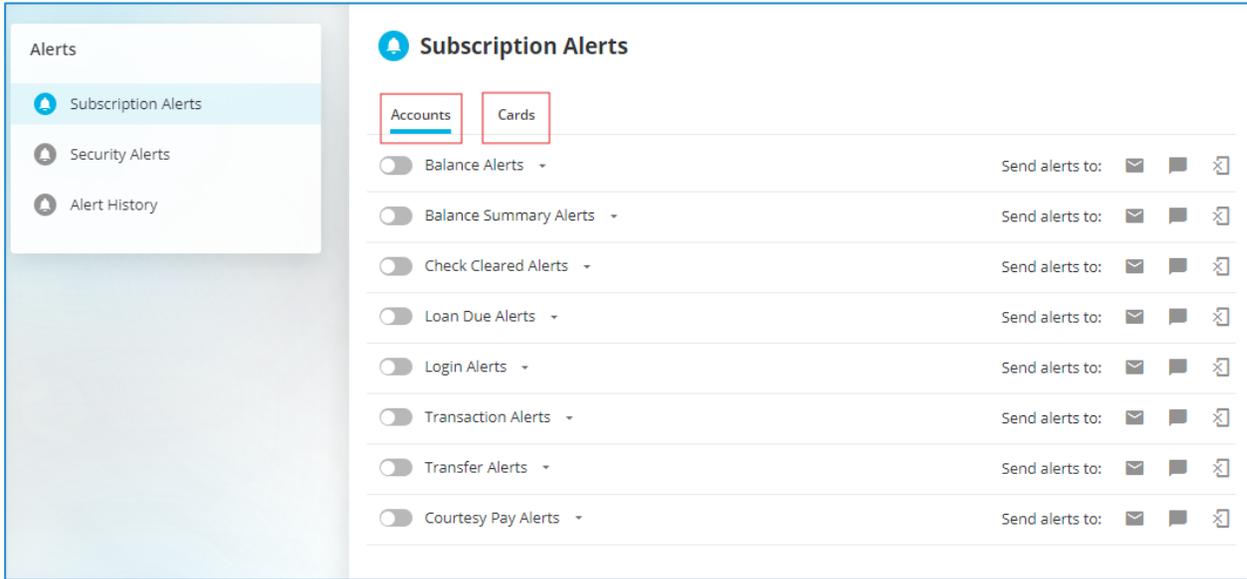
1. **Subscription Alerts** allow you to manage alerts on your accounts, cards, and bill pay.
2. **Security Alerts** allow you to indicate where AFCU should send suspicious activity alerts for your accounts.
3. **Alert History** displays a history of all the alerts that AFCU sent you.



Subscription Alerts

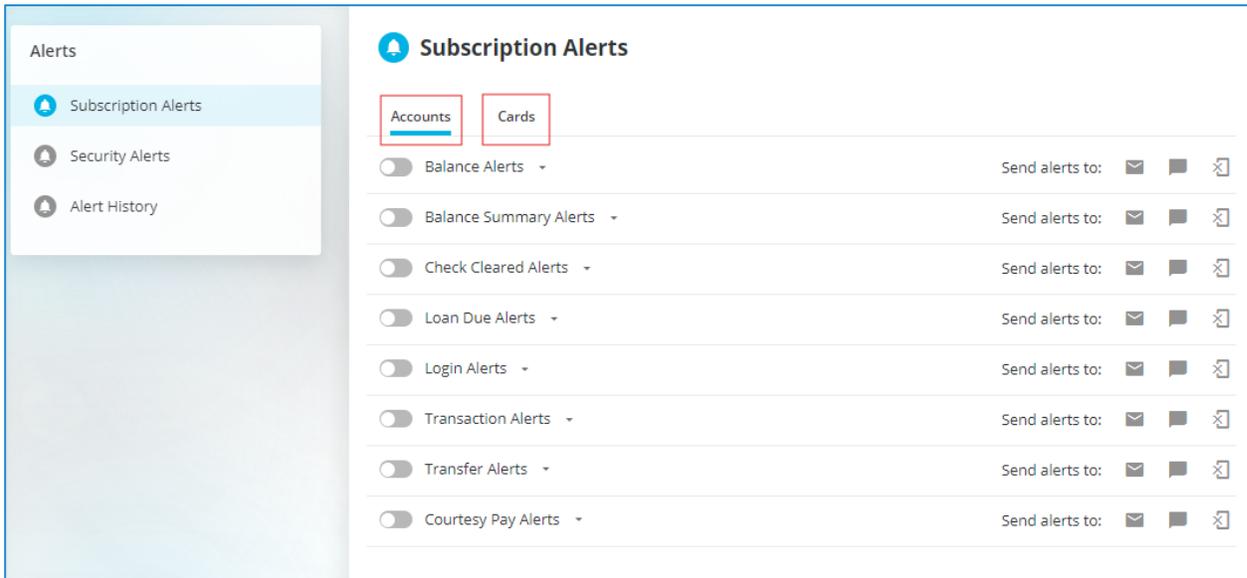
There are two types of subscription alerts:

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.

The screenshot shows the 'Subscription Alerts' interface. At the top, there are tabs for 'Accounts' and 'Cards'. A toggle switch for 'Balance Alerts' is turned on, marked with a yellow circle and the number 1. Below this, a list of accounts is shown; the 'SAVINGS' account with a balance of \$1,972.82 is selected, marked with a yellow circle and the number 2. Underneath, the 'Alert Me When' section has two checkboxes: 'My account is below \$ 250.00' and 'My account is above \$ 1,000.00', both of which are checked, marked with a yellow circle and the number 3. To the right, the 'Send alerts to:' section has three options: 'Email' (checked), 'Mobile Phone Number' (unchecked), and 'Push Notification' (unchecked), marked with a yellow circle and the number 4. Below the account list, there is a button with a plus sign and the text 'Add another account to this alert', marked with a yellow circle and the number 5. At the bottom, there are two buttons: 'SAVE' (highlighted with a yellow circle and the number 6) and 'CANCEL'.

 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:

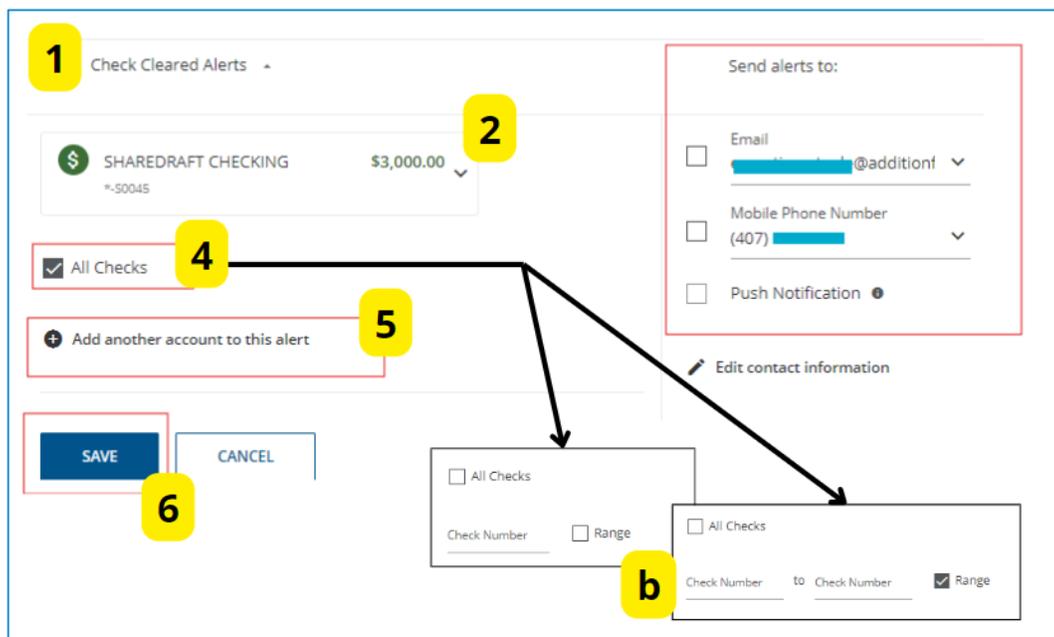
1. Click **Balance Summary Alerts**, then move the slider to the right.
2. Select the account from which you wish to receive the alert.
3. Select whether you want the alerts sent via Email, Mobile Phone Number, or Push Notification.
 - a. Push notifications require the Digital Banking mobile application.
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.

The screenshot shows the 'Subscription Alerts' configuration page. It is divided into 'Accounts' and 'Cards' tabs, with 'Accounts' selected. A toggle for 'Balance Alerts' is turned on (1). Below this, a list of accounts is shown, with 'SAVINGS' selected (2). The 'Alert Me When' section has two options checked: 'My account is below \$ 250.00' and 'My account is above \$ 1,000.00' (3). To the right, the 'Send alerts to' section shows 'Email' selected with a dropdown menu (4). Below the account list, there is a button to 'Add another account to this alert' (5). At the bottom, there are 'SAVE' and 'CANCEL' buttons (6).

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.

The screenshot shows the 'Loan Due Alerts' configuration screen. It includes a toggle for 'Loan Due Alerts' (labeled 1), a list of accounts with 'FICS LOAN' selected (labeled 2), an 'Alert Me When' dropdown set to 'Payment is due in 5 days' (labeled 3), an 'Add another account to this alert' button (labeled 2a), a 'Send alerts to' section with checkboxes for 'Email', 'Mobile Phone Number', and 'Push Notification' (labeled 4), and 'SAVE' and 'CANCEL' buttons at the bottom (labeled 5).

Login Alerts

Login Alerts notify you when someone logs into your 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.

The screenshot shows the 'Login Alerts' settings page. At the top left, there is a toggle switch for 'Login Alerts' which is turned on, with a yellow circle containing the number '1' next to it. To the right, under the heading 'Send alerts to:', there are three options: 'Email' (with a dropdown menu showing a redacted email address ending in '@addition'), 'Mobile Phone Number' (with a dropdown menu showing a redacted number starting with '(407)'), and 'Push Notification' (with a small icon). A red box highlights these three options, with a yellow circle containing the number '2' next to it. Below these options is a link that says 'Edit contact information' with a pencil icon. At the bottom left, there are two buttons: a blue 'SAVE' button and a white 'CANCEL' button. A yellow circle containing the number '3' is positioned over the 'SAVE' 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.

The screenshot shows the 'Transaction Alerts' settings interface. At the top left, a toggle switch for 'Transaction Alerts' is turned on, labeled with a yellow circle '1'. Below this, a dropdown menu shows the selected account: '\$ SAVINGS \$1,972.82', with a yellow circle '2' next to it. To the right, under 'Send alerts to:', there are three notification options, each with a checkbox and a yellow circle '3' next to the first one: 'Email eprestion-steele@additionf', 'Mobile Phone Number (407) 608-9893', and 'Push Notification'. Below these is a link 'Edit contact information'. The 'Deposit Alerts' section is highlighted with a red box and a yellow circle '4'. It contains four radio button options: 'All Deposits', 'ACH/Direct Deposits' (labeled '4a'), 'When my deposit is above \$' (labeled '4b'), and 'Do not send Deposit Alerts'. The 'Withdrawal Alerts' section is also highlighted with a red box and a yellow circle '5'. It contains three radio button options: 'All Withdrawals', 'When my withdrawal is above \$' (labeled '4a'), and 'Do not send Withdrawal Alerts'. Below these sections is a button '+ Add another account to this alert' with a yellow circle '6'. At the bottom, there are two buttons: 'SAVE' (highlighted with a red box and a yellow circle '7') and 'CANCEL'.

Transfer Alerts

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

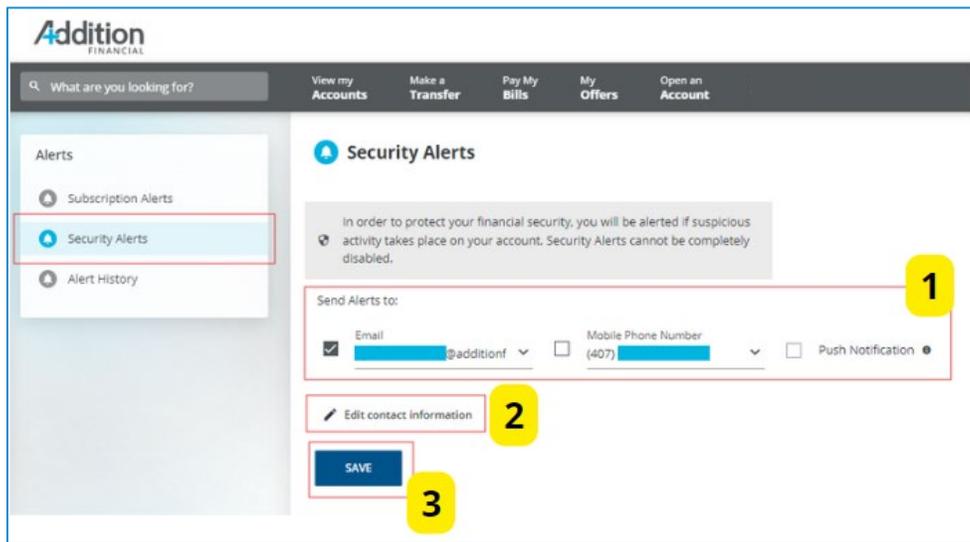
1. Click **Transfer Alerts**, then move the slider to the right.
2. Place a checkmark next to the type of transfers you wish to receive an alert on; Internal Transfers, External Transfers, or both.
3. Select whether you want the alerts sent via Email, Mobile Phone Number, or Push Notification.
 - a.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

The screenshot shows the 'Transfer Alerts' settings interface. At the top left, there is a toggle switch for 'Transfer Alerts' which is turned on, with a yellow circle containing the number '1' next to it. Below this, there is a section titled 'Send me alerts for:' with two checkboxes: 'Internal Transfers' and 'External Transfers'. A red box highlights these checkboxes, with a yellow circle containing the number '2' next to it. To the right, there is a section titled 'Send alerts to:' with three options: 'Email' (with a dropdown menu showing a redacted email address), 'Mobile Phone Number' (with a dropdown menu showing a redacted number), and 'Push Notification' (with a small icon). A red box highlights these three options, with a yellow circle containing the number '3' next to it. At the bottom left, there are two buttons: a blue 'SAVE' button and a white 'CANCEL' button. A yellow circle containing the number '4' is positioned over the 'SAVE' button.

Security Alerts

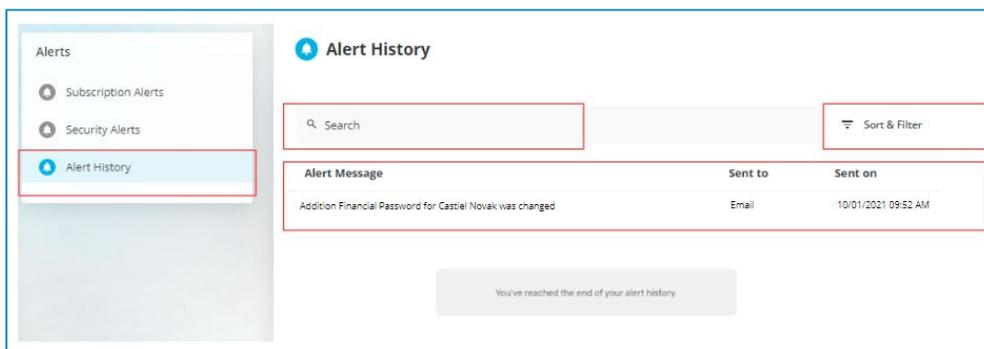
You receive alerts automatically if suspicious activity occurs on your accounts. On the **Security Alerts** tab:

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.



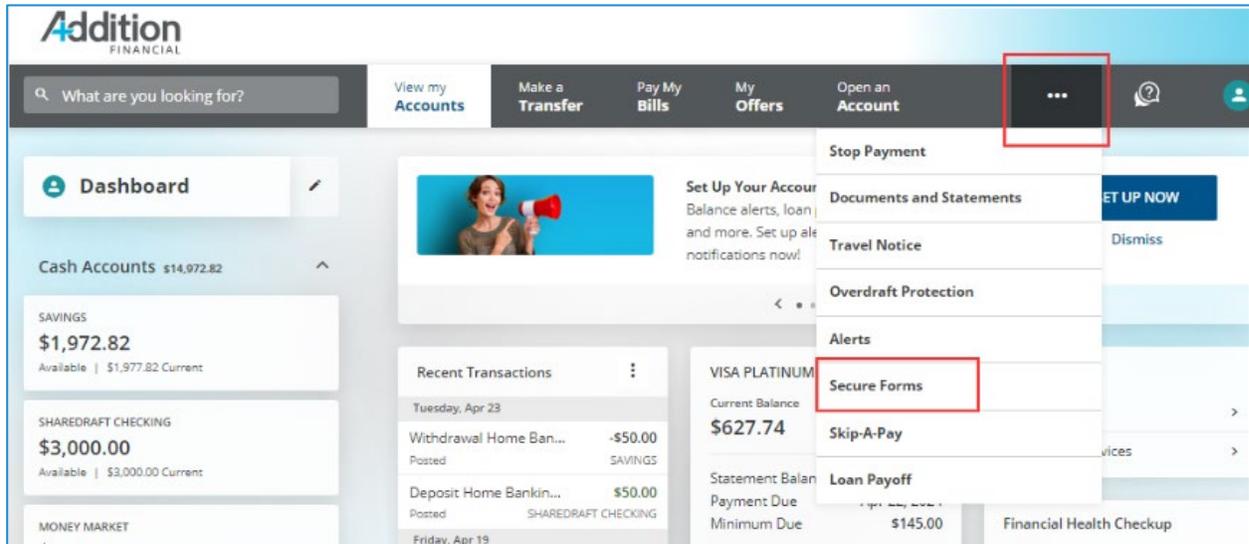
Alert History

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**.



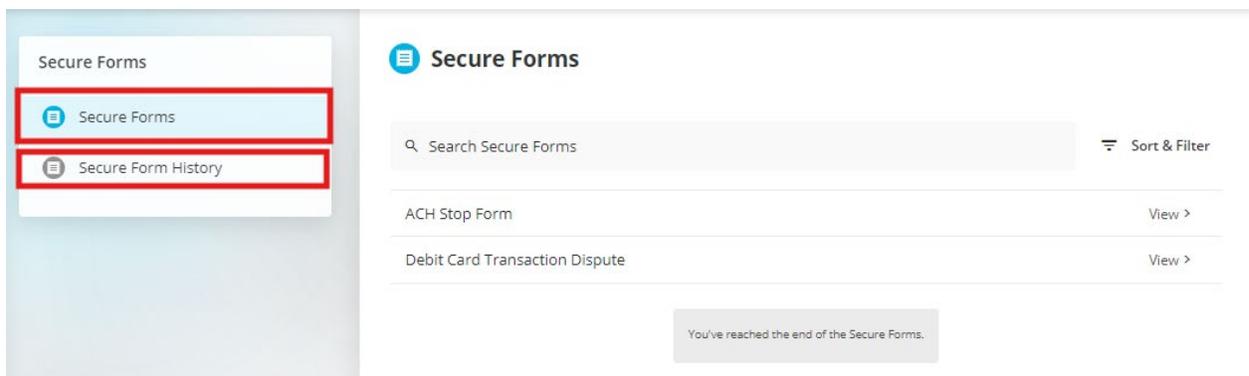
Secure Forms

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.



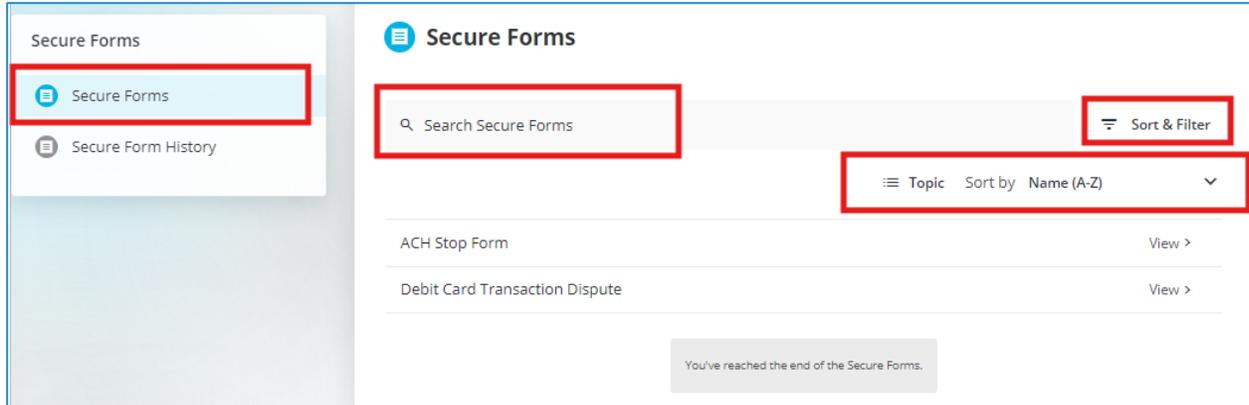
The **Secure Forms** page consists of two tabs:

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.



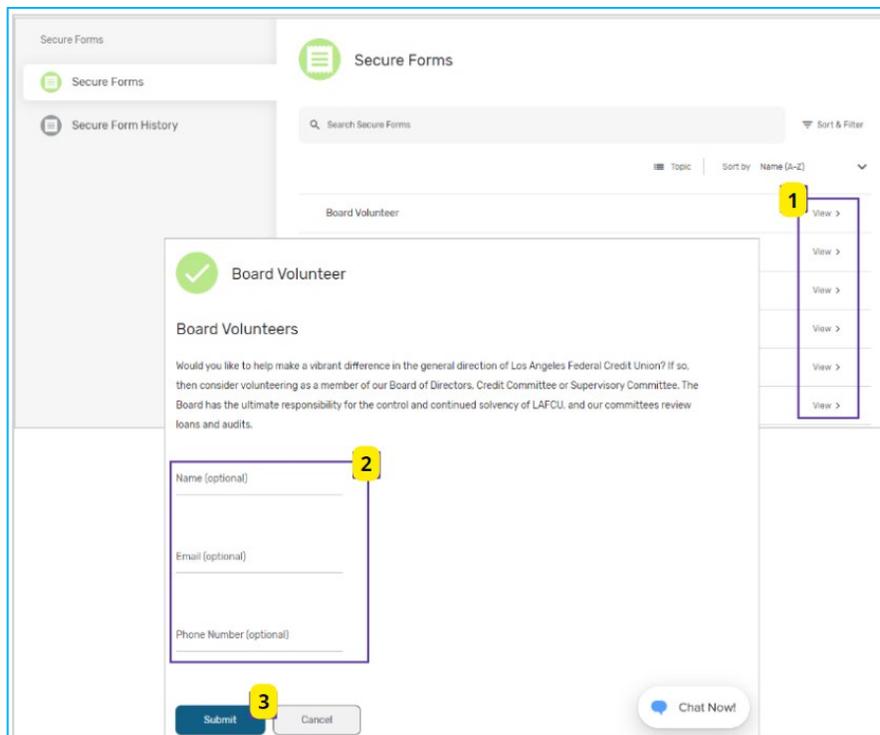
Secure Forms

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.

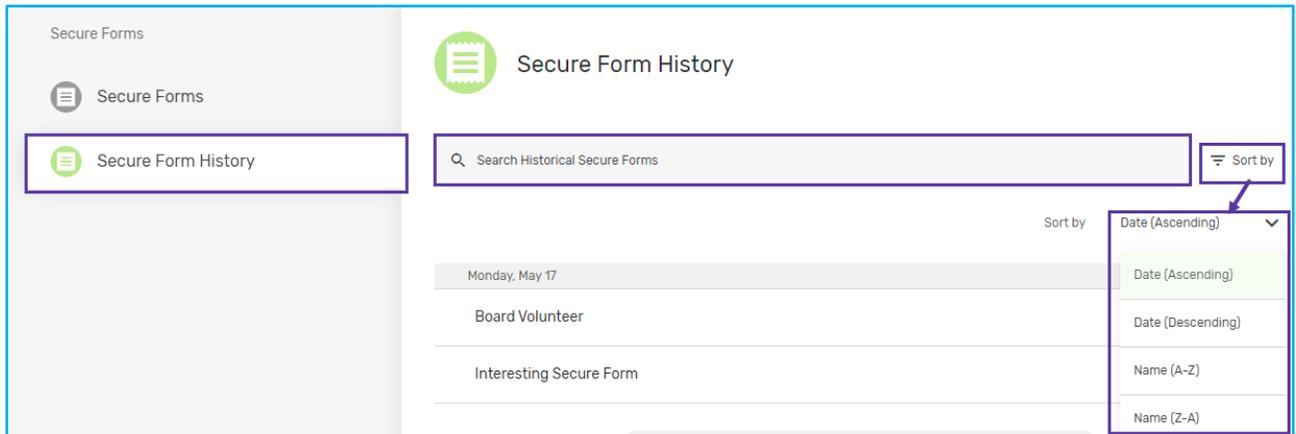


After submitting the form, click **Back to Secure Forms** if you wish to view another form or click **View Message** to see the information sent to the **Secure Messages** queue.



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.

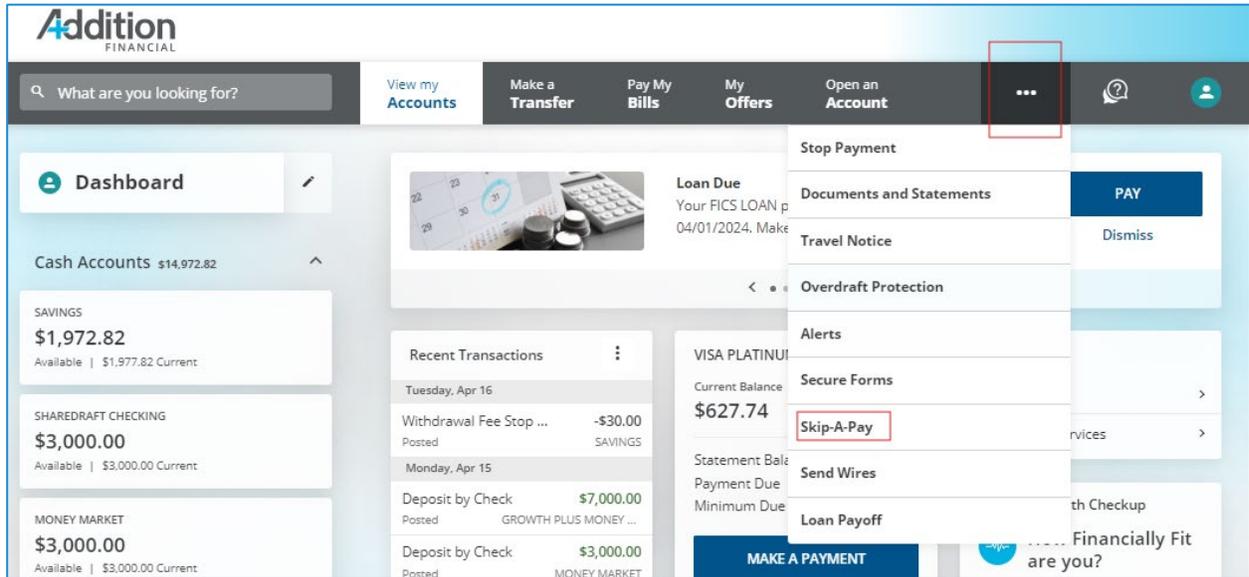


Click **View** next to a form to see the information transmitted to your financial institution's Secure Messages queue.

The screenshot displays the 'Secure Form History' interface. On the left, a sidebar contains 'Secure Forms' and 'Secure Form History'. The main area shows a search bar for 'Search Historical Secure Forms' and a 'Sort by' dropdown. A date separator indicates 'Monday, May 17'. Below this, a table lists forms, with 'Board Volunteer' and 'Interesting Sec' visible. A 'View >' button is highlighted next to the 'Board Volunteer' entry. A 'View Details' modal is open, showing the form's content: 'Board Volunteer', 'displayName = Board Volunteer', a section titled 'Board Volunteers' with a paragraph of text, and fields for 'Name = My Name', 'Email = myemail@email.com', and 'Phone Number = 1333333333'. A 'Done' button is at the bottom of the modal.

Skip-A-Pay

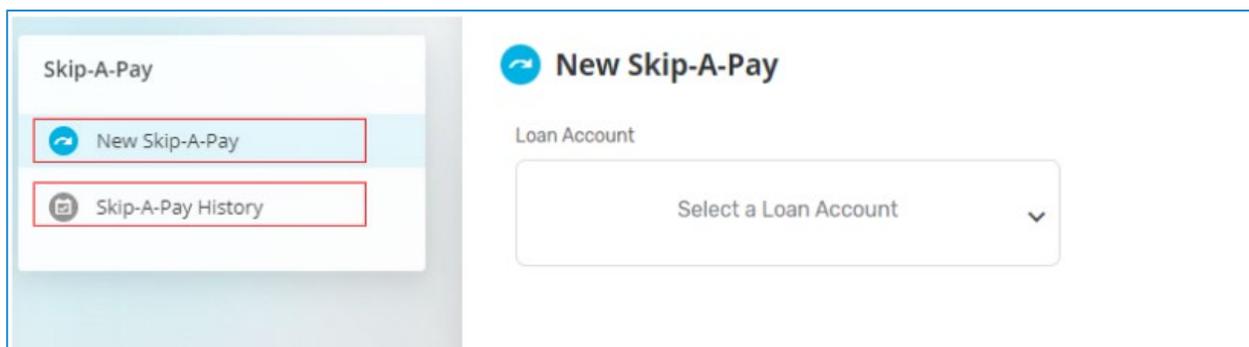
If you suffer a temporary financial setback and wish to skip a loan payment, the Skip-a-Pay feature allows you to ask AFCU for assistance. Select **Skip-A-Pay** from the (...) drop-down menu to access this feature.



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

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

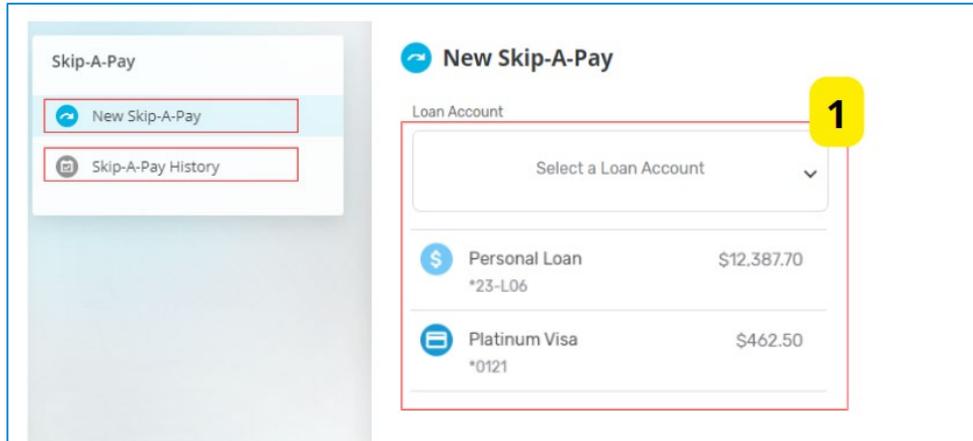
Skip-A-Pay History: Used to view previous Skip-A-Pay requests.



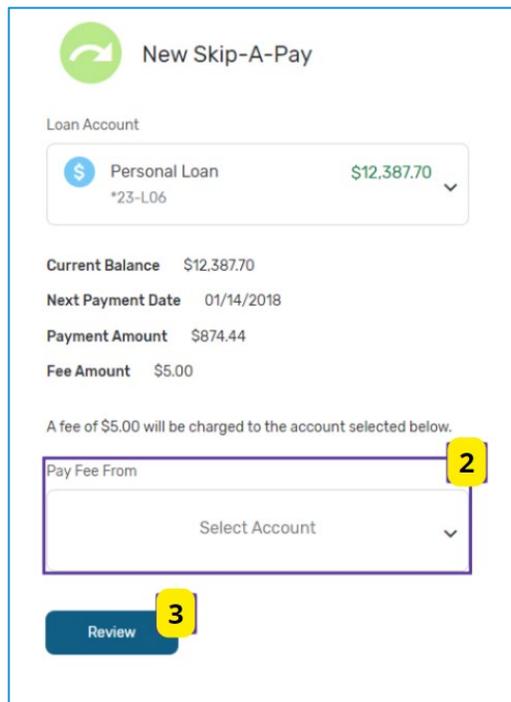
New Skip-A-Pay

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.

Confirm Skip-A-Pay

Loan Account

Personal Loan *23-L06 \$12,387.70

Current Balance \$12,387.70

Next Payment Date 01/14/2018

Payment Amount \$874.44

Fee Amount \$5.00

Pay Fee From

Silver Member Checking *23-S05 \$6,968.43

Please read the terms below:

Sample Skip-A-Pay disclosure

I agree

Submit Cancel

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

Your Skip-A-Pay request was successful. A fee of \$5.00 has been charged to the account Silver Member Checking *23-S05.

View Skip-A-Pay History Submit Another Request

Skip-A-Pay History

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

The screenshot displays the 'Skip-A-Pay History' interface. On the left is a sidebar menu with the following items:

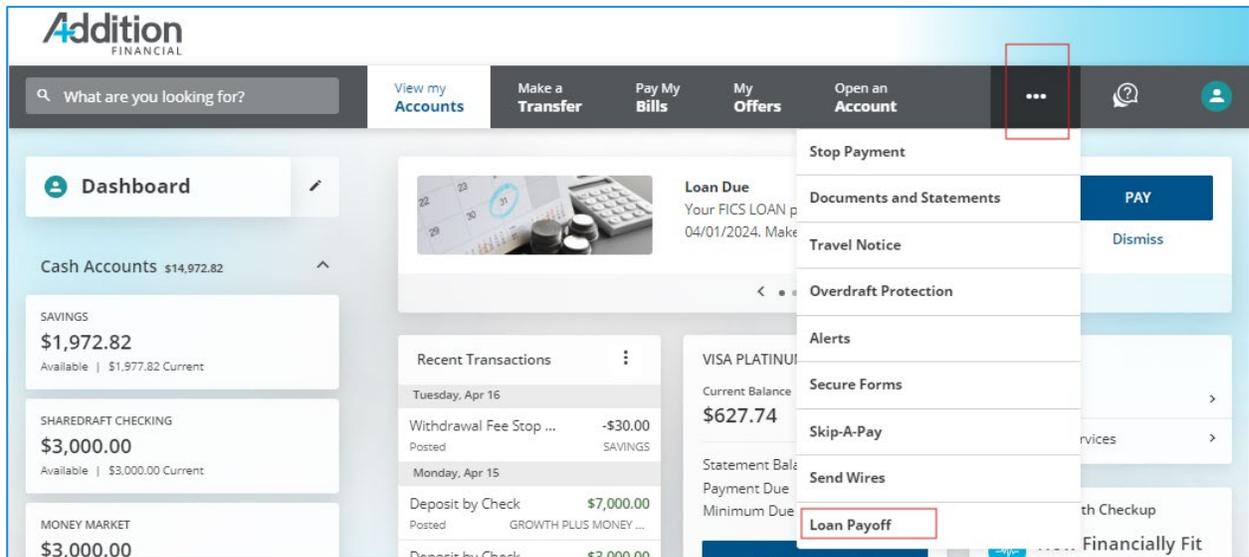
- Skip-A-Pay
- New Skip-A-Pay
- Skip-A-Pay History** (highlighted)

The main content area is titled 'Skip-A-Pay History' and shows a transaction entry for 'Monday, May 17':

Personal Loan *23-L06	\$874.44
Original Payment Due: 01/14/2018 New Payment Due: 02/14/2018	

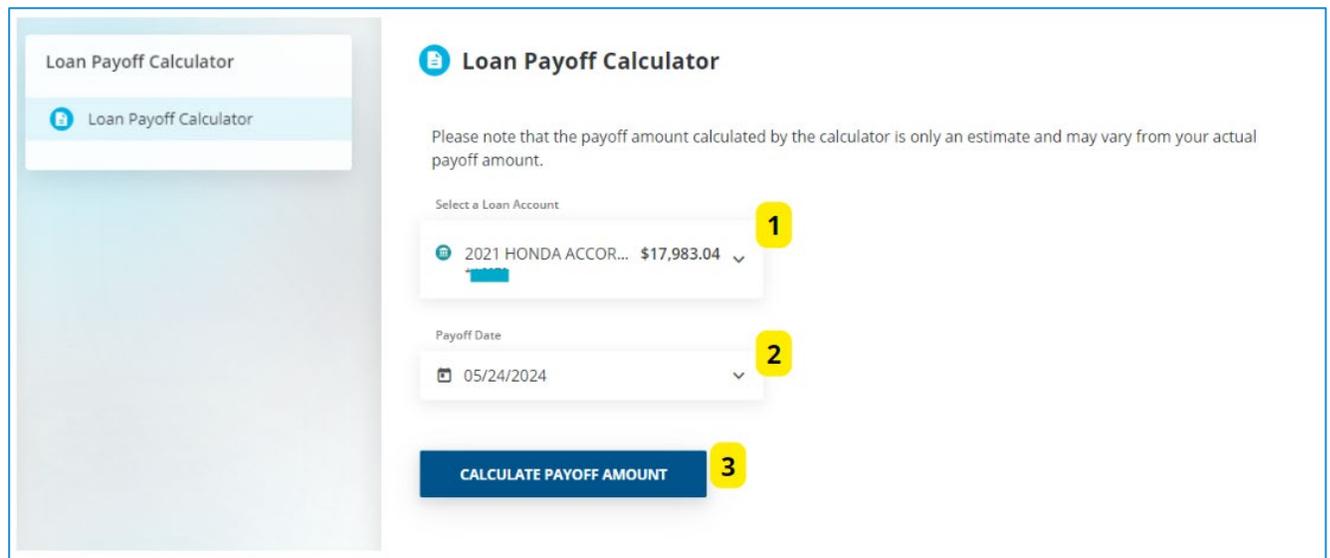
Loan Payoff

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.

Loan Payoff Calculator Print

Loan	Loan Number	Payoff Amount	Loan Principal Amount
2021 HONDA ACCORD SEDAN SPORT		\$17,996.79	\$17,983.04

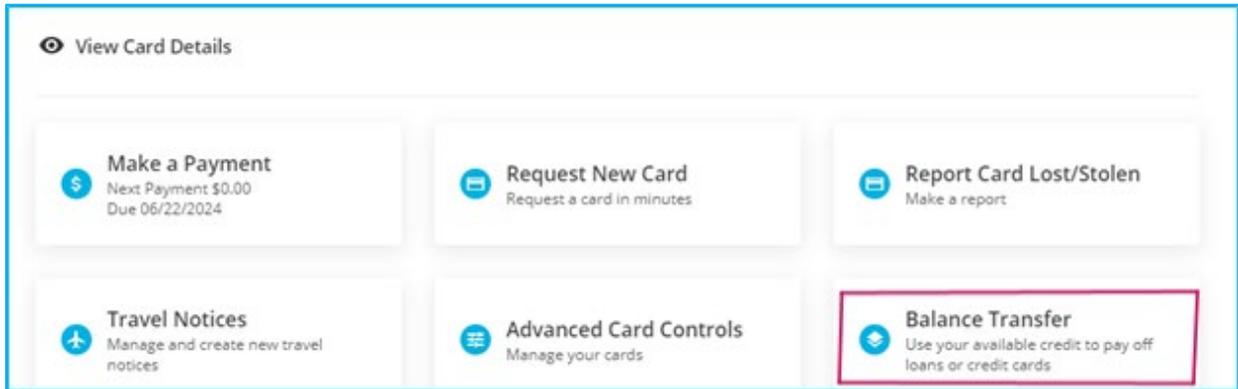
Credit Union Name	Address	Payoff Requested Date
Addition Financial Credit Union	Attention: Loan Sales & Servicing Payoff Dept. 1000 Primera Blvd Lake Mary, FL 32746	05/24/2024

Note
Member Requested Loan Payoff.

 Please note that the payoff amount calculated by the calculator is only an estimate and may vary from your actual payoff amount.

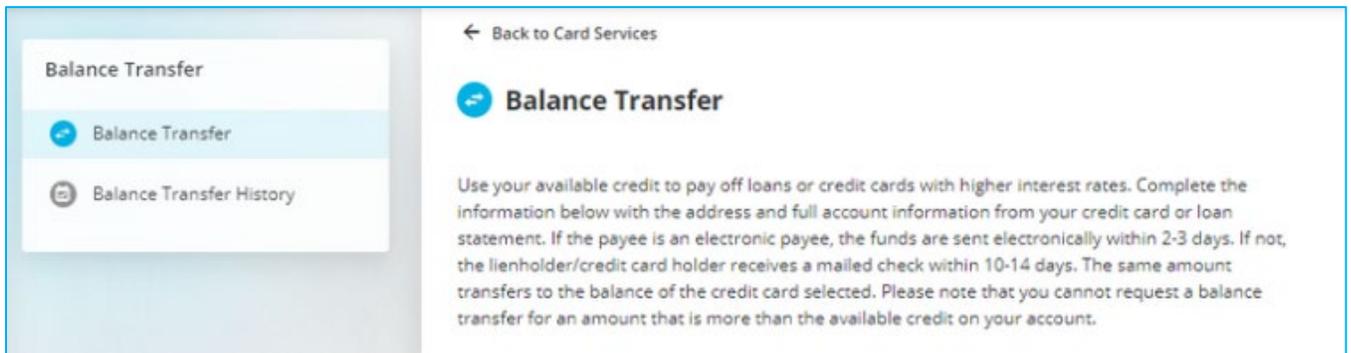
CALCULATE ANOTHER PAYOFF

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.

The screenshot shows the 'Balance Transfer' form in the Addition Financial app. On the left is a sidebar with 'Balance Transfer' and 'Balance Transfer History' options. The main content area has a 'Back to Card Services' link and a 'Balance Transfer' title. Below the title is an explanatory paragraph. The form includes a 'From' dropdown menu, a table of account details (Current Balance: \$195.42, Credit Limit: \$10,000, Cash Advance Limit: \$9,779.00), and a 'Payee' section with fields for Payee Name, Account Number, Transfer Amount (set to \$ 0.00), Address Line 1, Address Line 2 (optional), City, State (dropdown), and ZIP Code. At the bottom are 'NEXT' and 'CANCEL' buttons.

← Back to Card Services

Balance Transfer

Use your available credit to pay off loans or credit cards with higher interest rates. Complete the information below with the address and full account information from your credit card or loan statement. If the payee is an electronic payee, the funds are sent electronically within 2-3 days. If not, the lienholder/credit card holder receives a mailed check within 10-14 days. The same amount transfers to the balance of the credit card selected. Please note that you cannot request a balance transfer for an amount that is more than the available credit on your account.

From

Current Balance: \$195.42 Credit Limit: \$10,000 Cash Advance Limit: \$9,779.00

Payee

Payee Name

Account Number

Transfer Amount: \$ 0.00
Minimum: \$1.00

Address Line 1

Address Line 2 (optional)

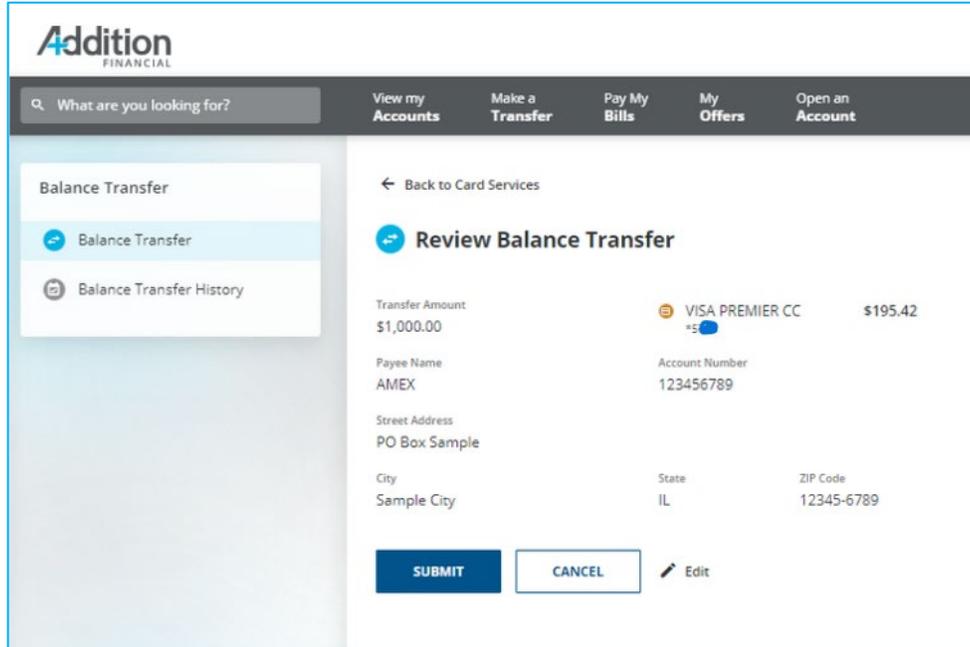
City

State: Select

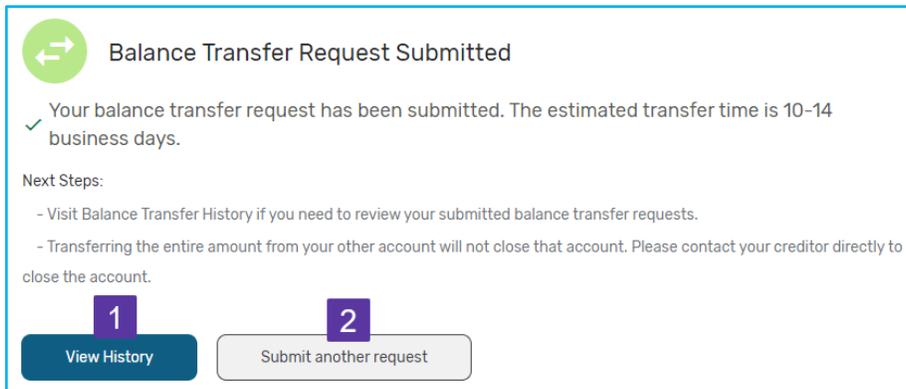
ZIP Code

NEXT **CANCEL**

- 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.

The screenshot displays the 'Balance Transfer History' interface. On the left, a navigation menu shows 'Balance Transfer History' as the active tab. The main content area features a title 'Balance Transfer History' with a green checkmark icon. Below the title is a search bar with a magnifying glass icon and a 'Sort by' dropdown menu. A date separator indicates 'Monday, May 17'. A transaction entry is shown for 'Joe Bank' with account details 'Account: *6789' and a balance of '\$1,500.00' on a 'Gold Visa *0177'.

Date	Bank	Amount	Card
Monday, May 17	Joe Bank Account: *6789	\$1,500.00	Gold Visa *0177

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**

The screenshot displays the Support Hub interface. On the left, under 'Contact Info', there are four sections: 'Contact Center Support' (Available 24/7, (800) 771-9411), 'Lost or Stolen Cards' (24/7 Support Within the U.S., (866) 820-5853), 'Debit Card Activation and Update PIN' (24/7 Access, (866) 985-2273), and 'Credit Card Activation' (24/7 Access, (800) 527-7728). Below these is 'Credit Card Update PIN' (24/7 Access, (888) 886-0083). On the right, under 'I Want To...', there are six options: 'See What's New', 'Book an Appointment', 'Apply for a Loan', 'See FAQs', 'Find Branch/ATM', 'View Current Rates', 'See Deals', and 'Report Debit Card Fraud'. Below that is the 'Message Center' section, which shows 'Recent Messages' and a message that 'There are no messages to display.' At the bottom of the Message Center is a 'Create New Message' button.

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.

The screenshot shows the bottom navigation bar of the application. It includes the Addition Financial logo, a search bar with the text 'What are you looking for?', and several navigation buttons: 'View my Accounts', 'Make a Transfer', 'Pay My Bills', 'My Offers', and 'Open an Account'. To the right of these buttons is a three-dot menu icon, a speech bubble icon (the Support Hub icon, which is highlighted with a red box), and a user profile icon.

Support Hub Box

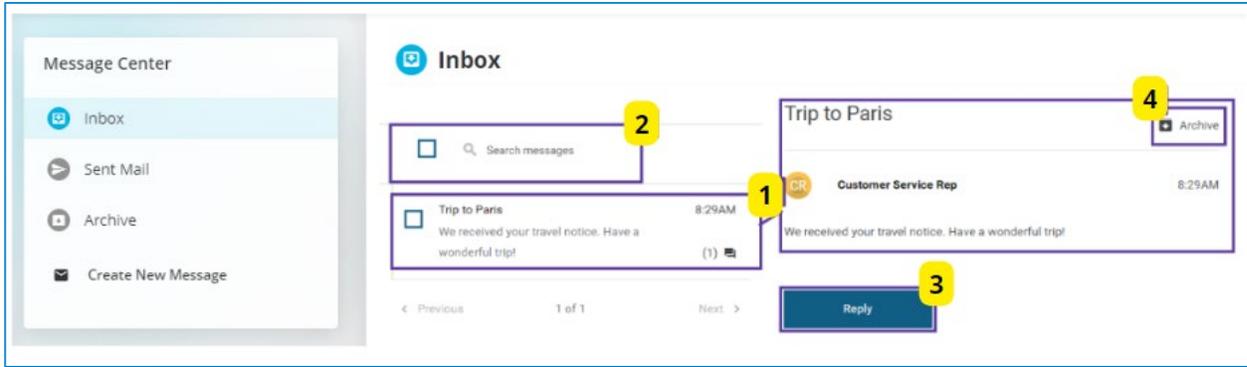
From the **Support Hub Box**, click on a recent message or click Create New Message to be taken to the **Inbox**.

The screenshot shows the Support Hub Box interface, which is divided into two main columns. The left column is titled "Contact Info" and lists four support services with their respective phone numbers and availability: "Contact Center Support" (800) 771-9411, "Lost or Stolen Cards" (866) 820-5853, "Debit Card Activation and Update PIN" (866) 985-2273, and "Credit Card Activation" (800) 527-7728. The right column is titled "I Want To..." and features eight interactive options: "See What's New", "Book an Appointment", "Apply for a Loan", "See FAQs", "Find Branch/ATM", "View Current Rates", "See Deals", and "Report Debit Card Fraud". Below these columns is a "Message Center" section with a "Recent Messages" header and a message that says "There are no messages to display." At the bottom of the Message Center is a "Create New Message" button.

Inbox

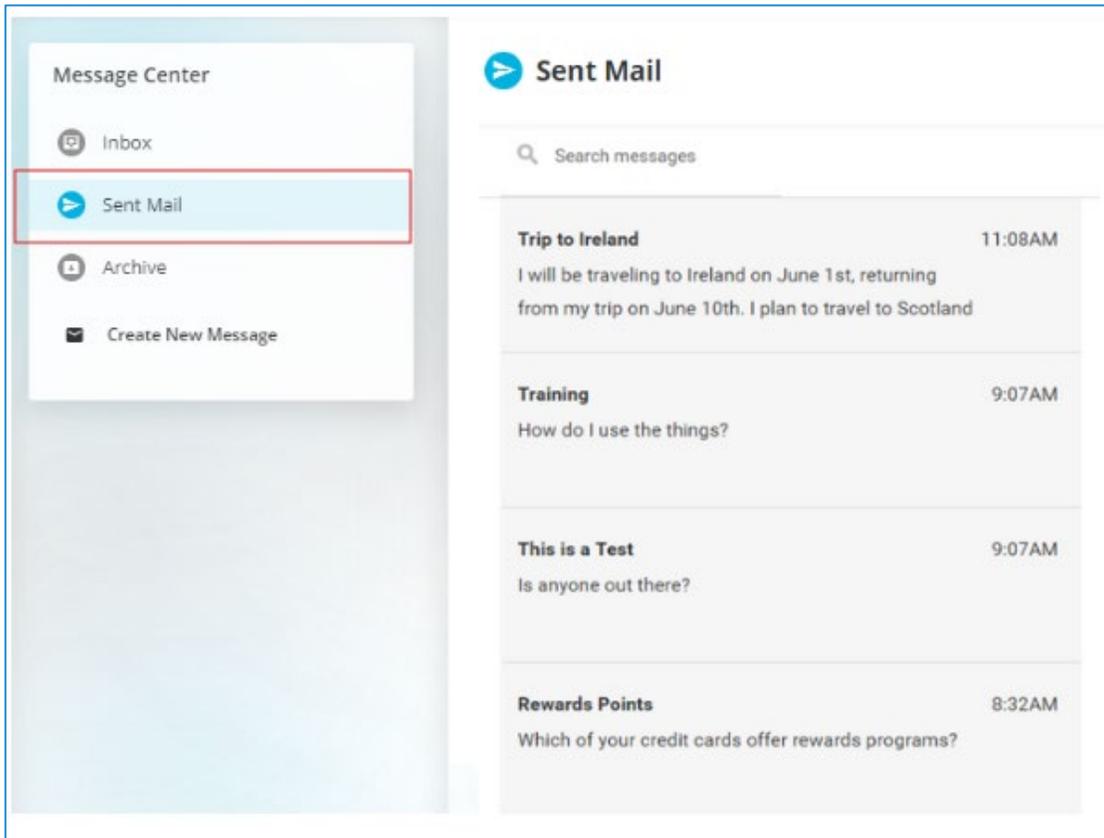
The **Inbox** displays a list of all the messages received from the credit union. From the **Inbox**, you can:

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.



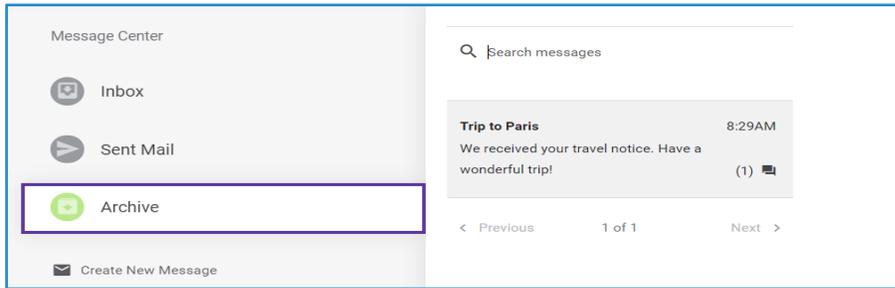
Sent Mail

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

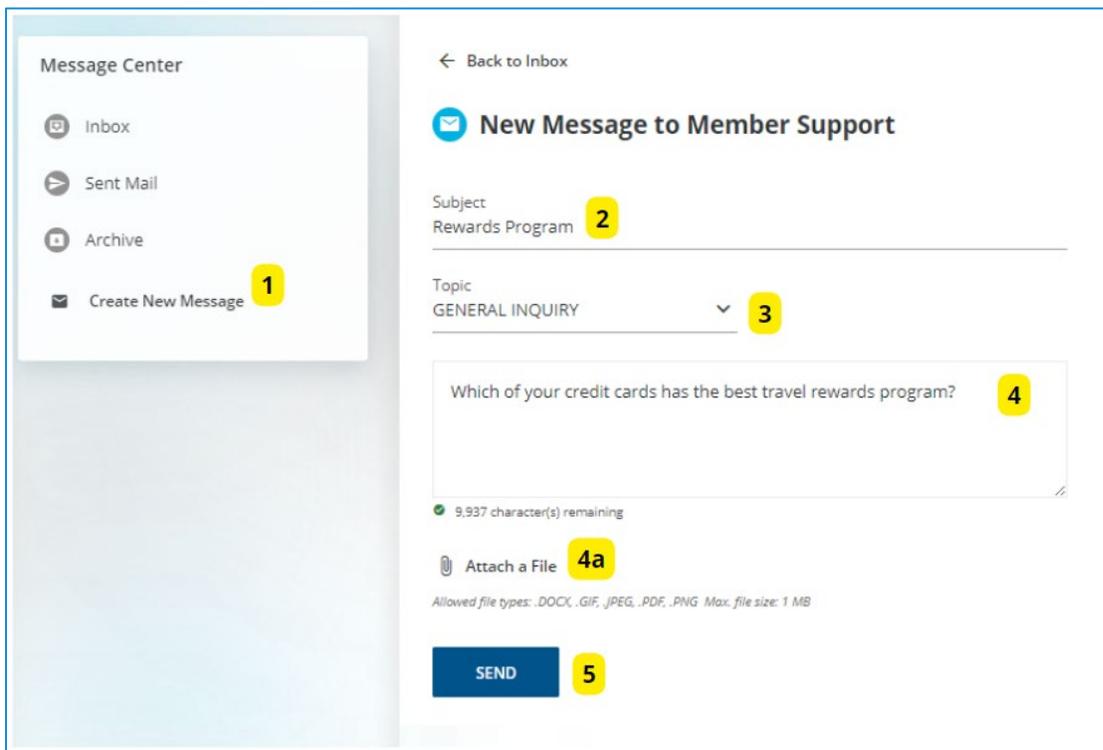
The **Archive** displays a list of all the messages archived by you.



Create New Message

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

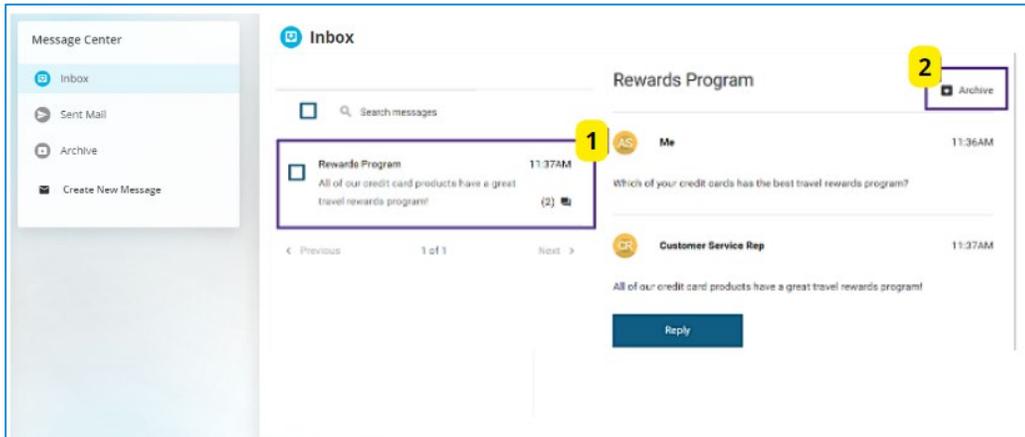
1. Click **Create New Message**.
2. Enter a title in the **Subject** field.
3. Select a **Topic** from the drop-down menu.
4. Type your message.
 - a. Click the **paperclip** icon if you wish to attach a file.
5. Click the **Send** button.



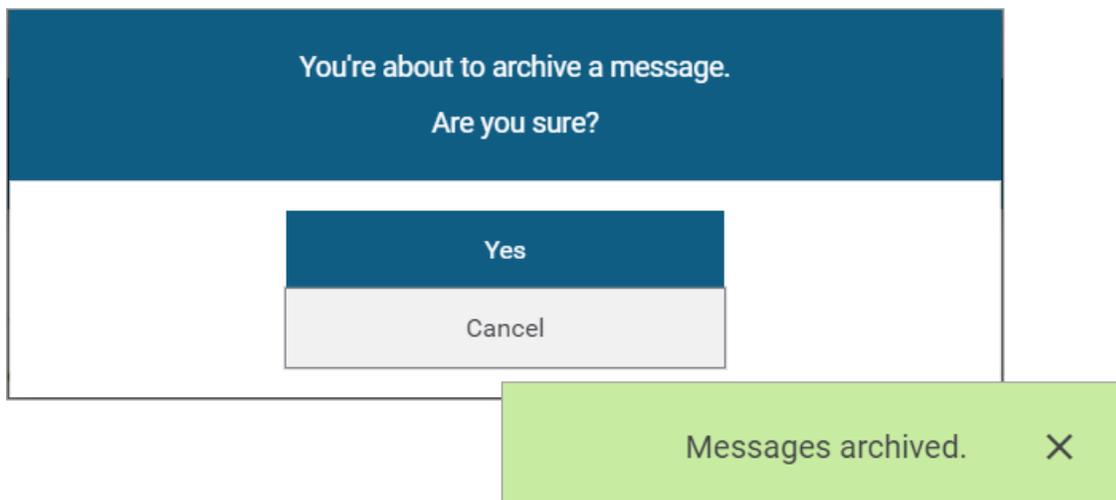
Archive a Message

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



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