



Frequently Asked Questions Browser Online Banking

Q: Why are you making a change to your Browser Online Banking?

A: Our goal is to offer the best online banking product we can. That requires making improvements from time to time. We evaluate member feedback on a continual basis, then benchmark on leading online banking products and make changes, if required.

To that end, we have added P-2-P (Person-to-Person Payments), replaced “drag and drop,” improved printing, further simplified the login process, better organized the Menu and Settings (Gear Icon), added functionality, and added a few more specialty features. We hope you find value in these changes, as our goal is to make your online banking experience highly productive, yet fast and easy.

Q: What are the changes?

A: There are seven primary changes to our Browser Online Banking:

Reorganized Menu & Settings Gear to Improve Usability We have cleaned up the menu bar to include only banking functions and added a Settings Gear for personalization, settings, alerts and location functions.

Replaced Drag and Drop We learned from research that the “Drag and Drop” function was sometimes difficult to use. We’ve replaced it with the more standard Select function.

Person-to-Person (P-2-P) Payments P-2-P payments are becoming a more frequently used transaction type. Whether you’re splitting a restaurant bill or paying a friend, simply send money directly to the other person’s account via their mobile device number or email address.

Improved Statement Display and Expanded Print Capability We have improved the display of your monthly statement(s). Now, the statement image adjusts if you are viewing on a smart device that has a smaller screen size. And, the statement can be saved and printed. Plus, we have expanded print-capability throughout the product to make virtually everything printable (or saveable) in a PDF format.

Place Your Purchase Receipt in an Electronic Vault For those who prefer to keep transaction information stored on their desktop, we have added a feature called Receipt Vault. Snap a picture of your paper receipt and attach it to the transaction. This is great for balancing your checking account or for expense report receipts.

Eliminated the Initial Screen (Springboard) We have eliminated the first screen so that online banking now defaults to the highest priority account you have selected. Simply choose a banking function from the menu and go.

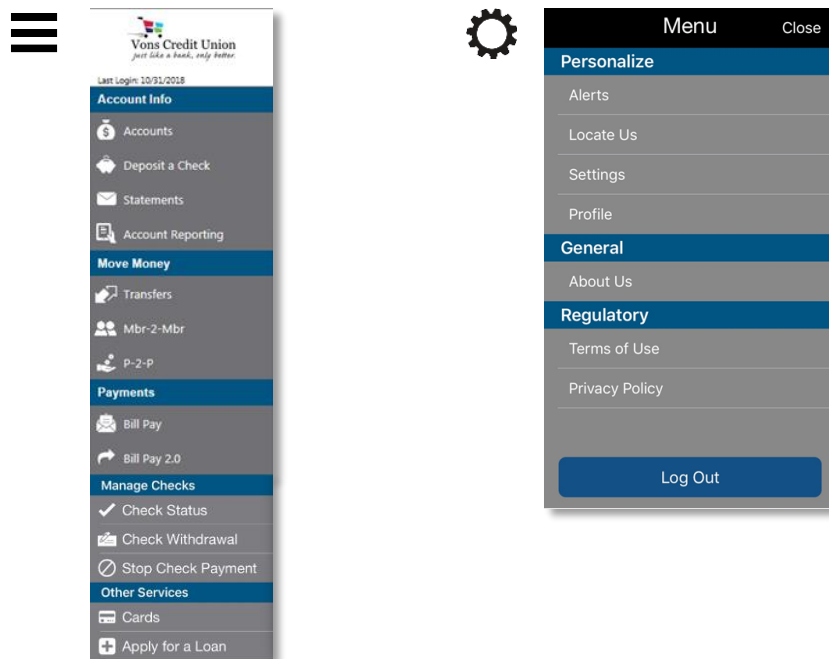
Apply for a Loan / Add an Account We have organized these two functions together on the Menu bar and the Apply for a Loan function is improved and streamlined. For those members who would like to add another checking or savings account, use the Add an Account function.

Q: I notice that the color scheme has changed. Why?

A: We are in the process of changing our corporate color scheme and Online Banking is your first peek at that change. Soon, we will launch our new website, which will complement these colors.

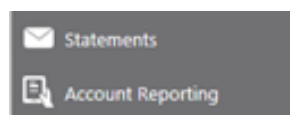
Q: How do I find the functions within the Browser Online Banking?

A: In the upper left hand corner of the App are three horizontal lines known as the ‘hamburger’ menu (because it looks like a hamburger!). Clicking on the hamburger brings up the five major headings for the app. The gear on the other side has settings and **Alert** set-up.



Q: What does the new **Account Reporting** tool do?

A: Account Reporting allows you to create custom account history reports. Choose an account, either select a dollar range or date range, and apply the filter. You can even save the report to access again and again.



Q: Why did you rearrange the **Menu Bar**?

A: We cleaned up the Menu Bar to include only banking functions and added a Settings Gear for the Personalization, Settings, Alerts and Location functions. Think of it this way: Functions are on the left and Settings and Alert setup are on the right.

Q: What is the difference between Bill Pay and **Bill Pay 2.0**?

A: The primary difference is in the look. Members who only pay a few bills usually choose Bill Pay. For those who pay many bills, try Bill Pay 2.0 as it has a few more features.

Q: How have **Alerts** changed?

A: Since setting up alerts is not a banking function, we moved it to the Settings area (Gear on right). There are two ways you can receive an alert: email and text. Also, each alert now has the capability to select how you want it displayed.

You may want to know about some alerts immediately via text, while others may only be informational and can be sent via email. Alerts are a very useful feature; here are just a few ways to use Alerts:

“Alert me when my available checking balance goes below \$300.00.”

“Alert me when my available checking balance goes below \$20.00.”

“Alert me when my payroll check (or Social Security check) is deposited into my account.”

Q: What is **P-2-P** and how is it different from Mbr-2-Mbr?

A: Mbr-2-Mbr moves funds between accounts within this credit union. P-2-P is short for person-to-person and is becoming a popular way to send funds directly between people outside of a single financial institution. Whether you're splitting a restaurant bill or paying a friend, simply send money directly to the other person's account via the recipient's mobile device number or email address.

Click on P-2-P, then select SEND MONEY. Choose between email address and cell phone number for your recipient. Enter the amount you want to send and write a memo if you like (e.g., Split Dinner Bill).

NOTE: You MUST communicate a Secret Word to the recipient separately each time you use P-2-P to ensure the security of the transaction. In this example, we chose 'giraffe.' Click Submit to send your payment to the recipient.

The screenshot shows a mobile banking interface for a P-2-P transaction. The left side has input fields for 'Pay From' (Savings (...1051)), 'Pay To' (Anita Payfast), 'Send Method' (Email), 'Email' (apayfast@gmail.com), 'Amount' (\$21.00), 'Memo' (Split Dinner Bill), and 'Secret Phrase' (giraffe). The right side shows a 'Summary' section with 'Amount \$21.00', 'Name Anita Payfast', 'Method Email', 'To apayfast@gmail.com', 'From Savings (...1051)', 'Memo Split Dinner Bill', and 'Secret Word giraffe'. At the bottom, there are 'Cancel' and 'Submit' buttons.

The recipient will receive a message saying that they have received funds from a sender. The example shows the message coming in as a text (Figure 1) (the message can come in as an email also depending on what the sender chooses). The recipient enters the Secret Phrase (Figure 2) that the sender transmitted separately and clicks Continue to Payment. The recipient can either enter a valid debit card number to receive the funds (Figure 3) or choose the alternate option that opens a box to enter account number and routing number (click on text shown at bottom of Figure 3a).

Figure 1

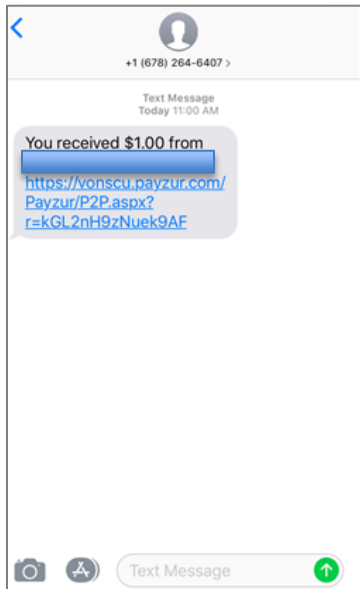


Figure 2

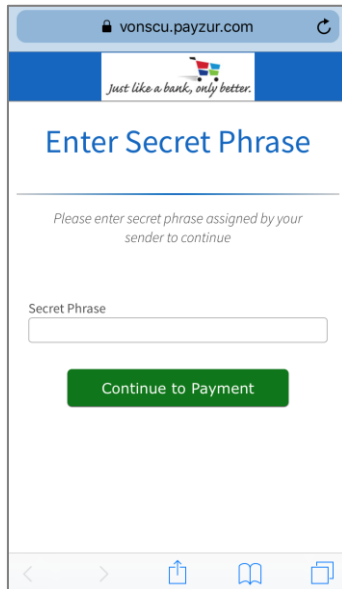


Figure 3

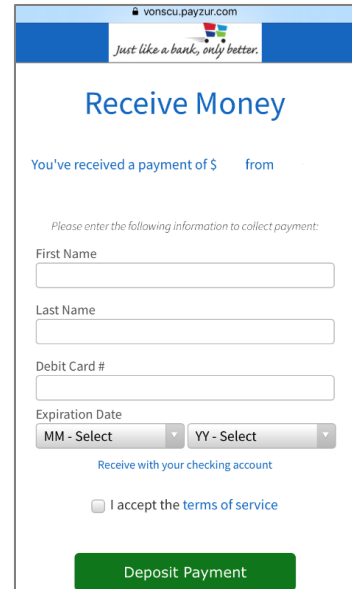
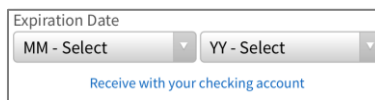
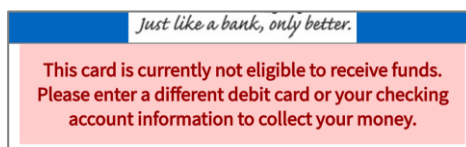


Figure 3a



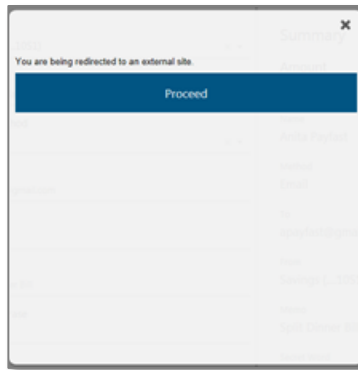
Recipients may find that their debit card cannot accept our P-2-P payment. It's important to note that **not every debit card is eligible to accept these payments**. In order to receive payments, two conditions must be met on the recipient's card: 1) the card must be enabled for the A2A (account-to-account) transaction, and 2) the receiving debit account number must route through one of these six debit processing networks: Star, Pulse, Accel, Shazam, CULIANCE (formerly Cu24) and NYCE. If both conditions are not met, the message below will appear on the recipient's screen. This is an expected response when the card cannot receive the P2P payment.



Q: How has **Statements** changed?

A: We have improved the display of your monthly statement(s). Now, the statement image adjusts if you are viewing on a smart device that has a smaller screen size. And, the statement can be saved and printed. Plus, we have expanded print-capability throughout the product to make virtually everything printable (or saveable) in a PDF format.

Additionally, the **Statement** screen now has two tabs: one allows you to select the statement that you would like to view and the other allows you to change your delivery options to eStatement, which we recommend. eStatements arrive earlier than paper statements, and you can save them as a PDF and even print straight from your device.



Q: How has **Apply for a Loan** changed?

A: Now, when you select Apply for a Loan, many of the data fields auto-fill, saving you time!