

Online Banking Resource Guide



BMI®

FEDERAL CREDIT UNION

We make banking personal.

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Welcome

We work hard to provide our members with the financial tools they need to achieve the goals in life that matter. One of those important tools is Online Banking.

Our Online Banking system is designed for ease of use. Whether you access it from your desktop, tablet or smart phone, it looks and functions the same across all devices. It is full of powerful features that make it easy to keep track of your finances.

We invite you to take a moment to learn more about the anytime, anywhere convenience of Online Banking with BMI Federal Credit Union.



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By following our tips, Online Banking at BMI Federal Credit Union can be a safe and efficient method for handling your banking needs.

User Identification and Password

Security starts at your computer. Never share your Login ID or password with anyone. Make sure your password is hard to guess by combining random numbers and letters instead of using your birth date, pet's name or other personally identifiable choices.

Secure Sockets Layer Encryption

We use Secure Sockets Layer (SSL) encryption, a trusted method of securing internet transactions. This technology scrambles data as it travels between your computer and your financial institution, making it difficult for anyone to access your account information.

Secure Access Code

You need a secure access code each time you login to our Online Banking system unless you register this device for future log ins. It is delivered to you via phone call, or SMS text. If you delete the security certificate or "cookie" that activates your computer for later use, or if you log in from a new computer, you will need another secure access code the next time that you log in.

Browser Registration

In addition to your personal password security, we have added another layer of security called browser registration that runs in the background and helps verify your identity at login.

Online Banking Safety Tips:

- > Ensure your web browser, operating system, anti-virus software and other applications are current and support 128-bit encryption.
 - > Memorize your passwords.
 - > Exit your BMI Federal Credit Union Online Banking session when finished.
 - > Do not leave your computer unattended when logged in to Online Banking.
 - > Do not use public computers or unsecured WiFi when accessing Online Banking.
 - > If you receive an error when logged into your Online Banking account, report the error to a Member Service Representative at 614-707-4000.
-

Your financial institution will never send unsolicited emails asking you to provide, update, or verify personal or confidential information via return email. If you receive an email inquiry allegedly from your financial institution, please report the incident to a member service representative as quickly as possible. To mitigate the risk of online fraud and identity theft, your first and best protection is awareness.

Phishing

Phishing is an online scam tactic that is used to lure users into unknowingly providing personal data, such as credit card information or Login IDs and passwords. Using realistic-looking emails and websites, this tactic attempts to gain the trust of unsuspecting targets and convince them that vital information is being requested by a vendor they may already have a relationship with, such as their financial institution.

Identity Theft

It is important that you are aware of the dangers of identity theft. Identity theft can occur when criminals find a way to steal your personal or other identifying information and assume the use of that data to access your personal accounts, open new accounts, apply for credit, purchase merchandise, and commit other crimes using your identity.

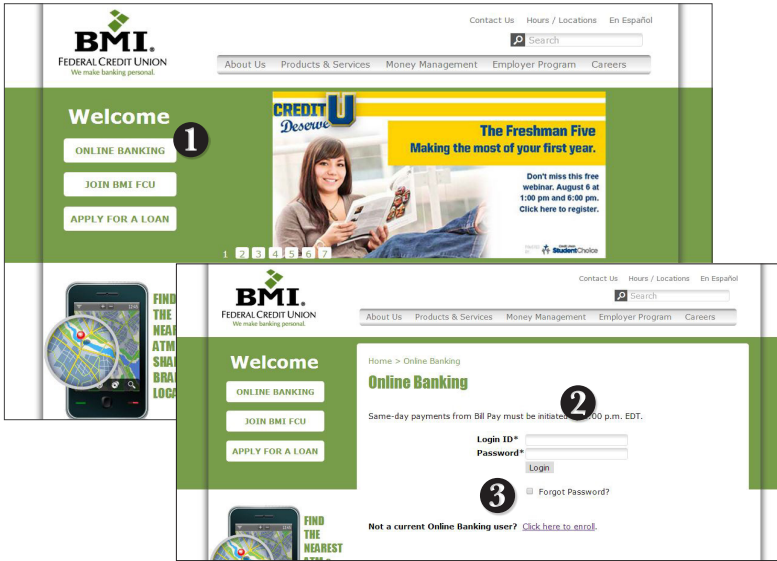
Fraud Prevention Tips:

- > Do not open email attachments or click on a link from unsolicited sources.
 - > Avoid completing email forms or messages that ask for personal or financial information.
 - > Do not trust an email asking you to use a link for verification of login or account details.
 - > Monitor your account transactions for unauthorized use.
 - > Shred old financial information, invoices, charge receipts, checks, unwanted pre-approved credit offers and expired charge cards before disposing of them.
 - > Contact the sender by phone if you are suspicious of an email attachment.
-

1. Type www.bmifcu.org into the address bar on your browser.
2. Click the **Online Banking** button on the Home Page.
3. On the Online Banking Login page, click the hyperlink, "Click here to Enroll."
4. This opens the Online Banking new enrollment account verification screen. Enter all the required information. It will be verified by comparing it to the current contact information in our system. When finished, click **Submit Enrollment**. If you need to update your contact information, please call us during our business hours at 614-707-4000.
5. A new browser window will open congratulating you for having successfully enrolled in Online Banking. Make note of your temporary password, you will need it to log in to Online Banking with BMI Federal Credit Union to complete the enrollment process. Follow the **Click Here** link instructions to go to the **Home Page** again.
6. Enter your newly created Login ID and click **Login**.
7. Enter your temporary password and click **Login**.
8. You will be directed to a page where you will select the delivery method of your Secure Access Code. This page will display the contact information on file for your account. Select either the phone, text message, or email option that will enable BMI Federal Credit Union to reach you immediately with your one-time Secure Access Code.

If the contact information we have on file is inaccurate or out-of-date, you cannot proceed further. Please contact us at 614.707.4000 to update your contact information.
9. When you receive your six-digit Secure Access Code, enter it in the access code screen and click **Submit**. The secure access code is valid for only 15 minutes. If it expires, you must request a new one.
10. Once your access code has been accepted, you will be asked if you would like to register your device. If you register your device, you will not have to generate a new secure access code when you use that device in the future.
11. Review the Welcome First Time User screen, which presents a PDF link of the Online Banking Services Agreement. Please click the link to view the agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
12. A view-only online profile screen will appear for your review. It will be grayed-out and you cannot make any changes at this point. However, please note any contact information that you would like to change in the future. Once you have accessed Online Banking, you will be able to use the **Address Change** screen to make corrections. Click **Submit** then **OK** to continue.
13. Now you can change your password. Use your temporary password as your old password. For your protection, you will need to create a password that meets the stated security requirements. Click **Submit**. When the pop-up window appears, click **OK** to confirm.
14. Congratulations! You are now logged in to Online Banking with BMI Federal Credit Union.

Once you have enrolled as a New User, and logged into Online Banking at least once, follow these steps for subsequent logins.



1. From our website's home page, click Online Banking button on the left side
2. Enter your **Login ID** and password and click **Login**.
3. Forgot your password? Simply click "Forgot your password?" and select where you would like to receive you secure access code, then follow the instructions to re-establish a password.

What is a secure access code?

You need a secure access code each time you login to our Online Banking system. It is delivered to you via email, phone call, or SMS text. The preferred delivery methods are phone call or SMS text. Please be aware that in some cases, a secure access code will not be able to be delivered via email.

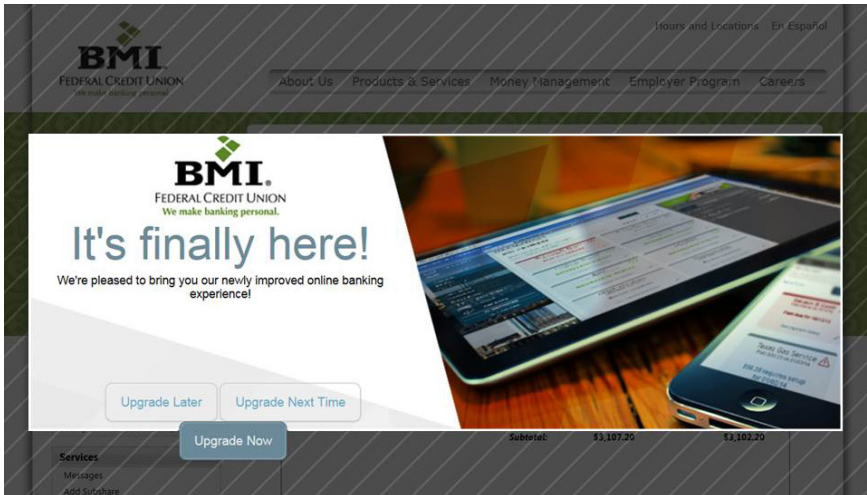
If you delete the security certificate or "cookie" that activates your computer for later use, or if you log in from a new computer or device, you will need another secure access code.

Should I register my device?

If this device is "private" you may want to register to have it recognized for future logins to save time. We do not recommend registering a public device where other people could have access to the same computer, for example, at a public library.

The first time that you log into Online Banking with BMI Federal Credit Union after the upgrade, you will be presented with the following screen to opt in to the upgrade to our new Online Banking experience. This new interface will provide you with greater capabilities and a new look that is easy to navigate whether accessing our system from your desktop computer, a tablet or any other smart device.

To Opt in to the Upgrade to the New Online Banking Interface:



Once you have entered your Login ID and password through the Online Banking login page, you will be presented with the following options to opt in to the new Online Banking experience.

Upgrade Later: You will remain on the current interface for this session.

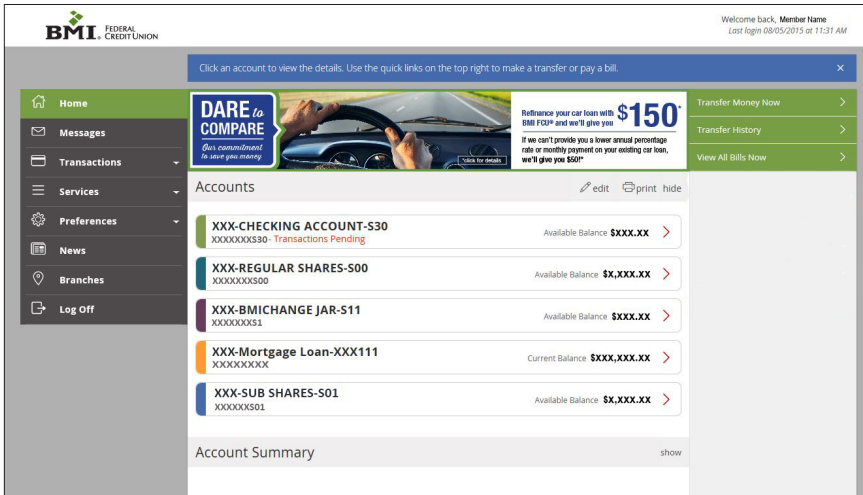
With this choice you will be presented the Opt In page 24 hours later.

Upgrade Next Time: You will be logged in and your Online Banking experience will appear and function as it had before. Your upgrade to the new Online Banking interface will happen automatically the next time that you login.

Upgrade Now: You will be immediately logged in to the new Online Banking experience that offers greater capabilities and a new, easy to navigate look.

The home screen will give you an overview of all of your accounts at BMI Federal Credit Union displayed in a comprehensive list with available balances conveniently in one place.

To View an Overview of Your Accounts:

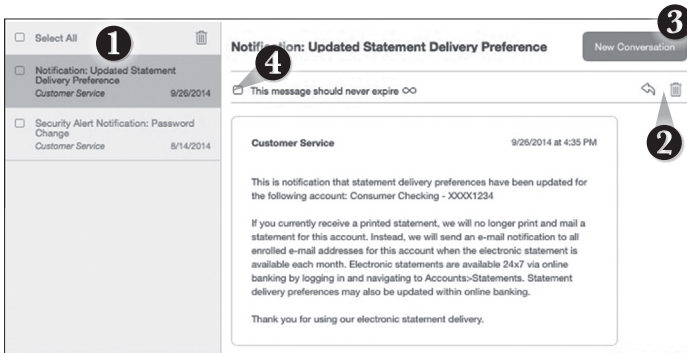


1. For account transaction history, click the **account name** to view the **Account Details** screen. View details or a check image by clicking > next to the transaction. Select **Show Filters** to define search options.
2. Need an action done in a hurry? On the home page you will notice options on the upper-right corner of the page. These **Quick Action** options allow you to swiftly: transfer money, view transfer history and view all bills.





Our message center allows you to communicate securely with your credit union. Messages can be saved by topic for easy reference. Check here for your alerts, replies to your inquiries and credit union communications.

To View Messages:



Click on the **Messages** tab.

1. **Messages** are displayed at the left side of the screen.
2. Delete  or reply  to a message in the upper right corner of the message.
3. Create a new message by selecting **New Conversation**.
4. Messages automatically expire after a certain period of time has passed. A message can be saved indefinitely by selecting this box.

It is easy to see recent and pending transactions for each account. Simply click on the account name on the BMI Federal Credit Union Online home page. The credits appear in green, the debits appear in red and pending transactions have a light gray background.

To View Account Details:

Click an account to view the details. Use the quick links on the top right to make a transfer or pay a bill.

DARE to COMPARE
Our commitment is to save you money.

Refinance your car loan with BMI FCUSM and we'll give you **\$150**.
If we can't provide you a lower annual percentage rate or monthly payment on your existing car loan, we'll give you \$50SM.

Transfer Money Now >
Transfer History >
View All Bills Now >

Accounts edit print hide

XXX-CHECKING ACCOUNT-S30 Available Balance: \$XXX.XX
XXX-REGULAR SHARES-S00 Available Balance: \$X,XXX.XX

XXX-BMCHANGE JA
XXX-Mortgage Loan
XXX-SUB SHARES-S

Account Summary

Account Details
Premier Business Checking
There have been 74 transactions on this account since 2/10/2015. Last Updated: 5/19/2015 8:31 AM

Current Balance: \$26.08
Available Balance: \$26.08
Last Statement Balance: \$21.28

Last Statement Date: 5/13/2015
Last Deposit Date: 5/18/2015
Last Deposit Amount: \$0.01

Show Filters Search description

TIME PERIOD TRANSACTION TYPE MIN AMOUNT MAX AMOUNT
CHECK # to

Reset Apply Filters

Subtotal: Credits: \$245.51 | Debits: \$-233.27

Date	Description	Amount	Balance
5/18/15	Traf to Checking XXX123 Funds Transfer via Online	\$0.01	\$26.08
5/15/15	ACH Payment Utility Payments PPD 11-1111111	-\$0.31	\$26.07
5/15/15	Utility Pa TestingTreas PPD 91111111111	\$5.00	\$26.38

Click on the account for which you would like detailed information.

1. The top of this screen shows you an overview of this account.
2. If you choose to **Show Filters**, you will be able to filter out certain transactions to view, export or print.
3. To apply filters, click **Apply Filters**.
4. Once you have filtered the transactions that you would like to print, click **Print**.
5. You can also organize your view, date, description or amount by clicking the column header.
6. Looking for a specific transaction? You can also search transaction descriptions.

Online Banking enables you to transfer funds between your own BMI Federal Credit Union accounts quickly and easily.

To Transfer Funds:

The screenshot shows a web form titled "Transactions" with a sub-section "Funds Transfer". The form contains the following fields and elements:

- FROM ***: A dropdown menu showing "Consumer Checking XXXX1234 \$50,000.00". A callout "1" points to this field.
- TO ***: A dropdown menu showing "Savings XXXX2345 \$100,000.00".
- AMOUNT ***: A text input field containing "0.00". A callout "2" points to this field. To its right is a checkbox labeled "Make this a recurring transaction" with a callout "3" pointing to it.
- DATE ***: A date input field showing "10/22/2014" with a calendar icon.
- MEMO**: A text input field with the placeholder "Enter letters and numbers only". A callout "4" points to this field.
- At the bottom left, there is a note: "* - indicates required field".
- At the bottom right, there are two buttons: "Clear" and "Transfer Funds".

Click on the **Funds Transfer** tab.

1. Select the accounts that you wish to transfer funds **From** and **To** using the dropdown menus.
2. Enter the dollar amount and date to process the transaction.
3. (optional) If you wish to setup a recurring transaction, click the check box. New input fields will appear and you will need to specify the frequency and date range for this transaction.
4. When completed entering the needed information, select **Transfer Funds**.

The Activity Center shows only your Online Banking transaction activity. Depending on the type of account and access, you can review and cancel unprocessed transactions. Whether single or recurring transactions, view debits/credits and the status, type, amount, account and date of your online activity.

To View Unprocessed Transactions:

The screenshot shows the 'Activity Center' interface. At the top, there are three tabs: 'Single Transactions', 'Recurring Transactions', and 'Deposited Checks'. A search bar is located below the tabs. Below the search bar, there are 'Show Filters' and 'Favorites' options. The main area displays a table of transactions with columns for 'Created', 'Status', 'Approvals', 'Type', 'Account', 'Amount', and 'Actions'. Three callouts are present: '1' points to the 'Recurring Transactions' tab, '2' points to the checkmark icon in the first row, and '3' points to the 'Show Filters' dropdown.

Created	Status	Approvals	Type	Account	Amount	Actions
5/15/2015	Cancelled	0 of 1	ACH Pass Thru - Tracking ID: 10001		\$25,988.00	Actions
5/14/2015	Processed	1 of 1	ACH Collection - Tracking ID: 10000	Logans Trucking - (000001111)	\$0.22	Actions
5/14/2015	Processed	1 of 1	ACH Batch - Tracking ID: 10000	Payroll Business - (000001111)	\$0.31	Actions

Click on the **Activity Center** tab.

1. You can choose to view **Single Transactions**, **Recurring Transactions**, or **Deposited Checks** by clicking on the appropriate tab.
2. Click the **✓** next to the transaction to view details.
3. Click **Show Filters** for additional search options, click the **✓** to expand search options.

Alleviate yourself from the hassle of going to a branch to cash a paper check to credit your accounts – it can all be done online.

To Send a Check:

The screenshot shows a 'Send Check' form with a left sidebar and a main content area. The sidebar contains fields for Account, Amount, Process Date, and Description, each with a dropdown arrow icon. The main content area has a red header 'Select Account' with a circled '1' above it, and three text input fields containing account numbers. The 'Submit' button is at the bottom of the sidebar with a circled '3' above it. A circled '2' is placed to the left of the 'Amount' field.

Field	Value
Account	Select Account
Amount	No Amount
Process Date	Next Available
Description	No Description
Account 1	613-REGULAR SHARES-500:XXXX
Account 2	613-BMICHANGE JAR-S11:XXXX
Account 3	613-CHECKING ACCOUNT-S30:XXXX

Click on the **Send Check** tab.

1. Choose an account to send a check.
2. Enter the check amount.
3. Click **Submit**.

With the Member-to-Member Transfer feature, you can send money to any Online Banking user at this financial institution. You can also conveniently link this account to your Online Banking for deposit purposes only. All you need is the email address associated with their Online Banking and the last four digits of their account number.

To Send Money to a Member:

Member To Member Transfer

You can choose to make a single transfer to another member or link another member's account (for deposit purposes only) to your online login. If you plan to make more than one transfer to the other member, or if you need to create a recurring or future-dated transfer, linking the account is required.

1

Single Transfer

Link Account

Transfer Funds To Another Member

Initiate a one-time funds transfer to another member's account.

Enter Transfer Information

2

FROM ACCOUNT *

XXXX013530 - \$2196.86

AMOUNT *

0.00

DESCRIPTION

Enter Recipient Member Account Information

Note: Examples of common Share ID's include Savings (0000) and Checking (0000, 0001, 0024). Loan ID's can range from 0000-0010 depending on how many loans a member has. Share and Loan ID's can be located on the member's statements or on the Overview screen within Online Banking. When looking at the Overview screen, the Share or Loan ID will be listed next to the account number. For example, the Share ID for account number xxxxxx448-55021 would be 0021.

3

TO ACCOUNT NUMBER *

TO SHARE/LOAN ID *

ACCOUNT TYPE *

Checking

FIRST THREE OF LAST NAME *

4

* - indicates required field

Back

Submit

Transfer Funds To Another Member

Link another member's account (deposit only) to your online login. Enter recipient member account information. This data is to link a target account to be used in Transfer Funds under the Transaction tab.

TO ACCOUNT NUMBER *

TO SHARE/LOAN ID *

ACCOUNT TYPE *

Checking

FIRST THREE OF LAST NAME *

5

* - indicates required field

Back

Submit

Click on the **Member to Member** tab.

1. Choose whether you will be making a Single Transfer or whether you would like to link another account for future use.
2. For a Single Transfer, use the dropdown to choose the account you wish to withdraw funds from. If you wish to include a description to go with your transfer, do so in the provided box.
3. Enter the information for the person you wish to receive the funds.
4. Click **Submit**.
5. If you would like to link this account for future use. Click **Link Account** at the first window; this information will be used in Funds Transfer.

In order to transfer funds to and from an account outside BMI Federal Credit Union, you must first enroll the new external account. This will ensure the ability to make fund transfers to and from the outside account by integrating it into one, simple location.

To Add an External Account:


Add an External Account

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

There are two steps in this process:

- Step 1: Add Your Account
- Step 2: Verify Your Account

Please input the routing number and your account number located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number that they use for savings deposits. Also verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions. If you have issues with your micro deposit showing up in your account, verify the routing number with the other financial institution as not all financial institutions have one routing number for all account types.



Step 1: Add Your Account

To begin, you will need to input the following information about the account you would like to add:

- Institution's Routing Number
- Your Account Number
- Account Type (checking or savings)

Once this information has been entered, click on the Continue button.

Two "micro" deposits will be generated and sent to your external account (typically within 5 business days). Micro deposits are random deposits in amounts less than \$1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process.

- **Please Note:** Only domestic (U.S.) banks are allowed.
- If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.

Account Number: **1** Account Type: **2**

Routing Number:

Step 2: Verify Your Account

Once you receive the amounts of your micro deposits, please click here to enter the amounts and activate your external account.

3

Click on the **Add External Account** tab.

1. Enter the **Account Number** and the financial institution's Routing Number in the spaces provided. For reference, these numbers can be located towards the bottom of a paper check.
2. From the drop-down menu, choose the **Account Type**.
3. Click **Continue**. You should then receive micro deposits in the external account to show the process has been initialized. Once received, go to **Verify External Account** to enter the amounts and activate your external account.

Once you have made a request to add an external account, you will then be asked to verify the two micro deposits made to the new account to prove ownership.

To Verify an External Account:

Retrieve List of External Account Requests

This form will allow you to verify the amounts of the External Account Association Requests that you have made. Click the submit button below to see the list of outstanding requests for your Online Banking login.

1

Submit

Account Verification

Please choose an account to verify using the amounts that were deposited to your account.

Status	Routing Number	Account Number	Account Type
<input checked="" type="radio"/> Funds have been sent to the target account 2	000000000	1234567890	Checking

Verify Deposit Amounts

The deposit amounts should be entered in cents (example: \$0.12 should be entered as '12').

AMOUNT #1:

3

AMOUNT #2:

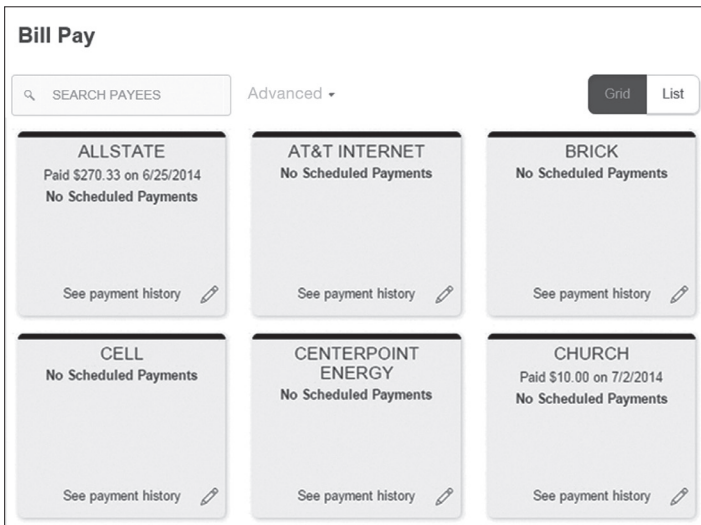
Click on the **Verify an External Accounts** tab.

1. To begin verifying the micro deposit amounts of your external account request, click **Submit**. You will be directed to a new window.
2. **Select the Account** you would like to verify.
3. Enter the amounts of the micro deposits. Click **Submit**.

What is more reassuring than being in control of your finances?

Staying in control of your bills!

Online Bill Pay with BMI Federal Credit Union allows you to stay on top of your monthly finances with the utmost ease and turn-key efficiency. Free yourself from the hassle of writing checks and the clutter that comes with traditional ways of paying bills. This is a quick and easy alternative to paying your bills online at the sites of each individual company.

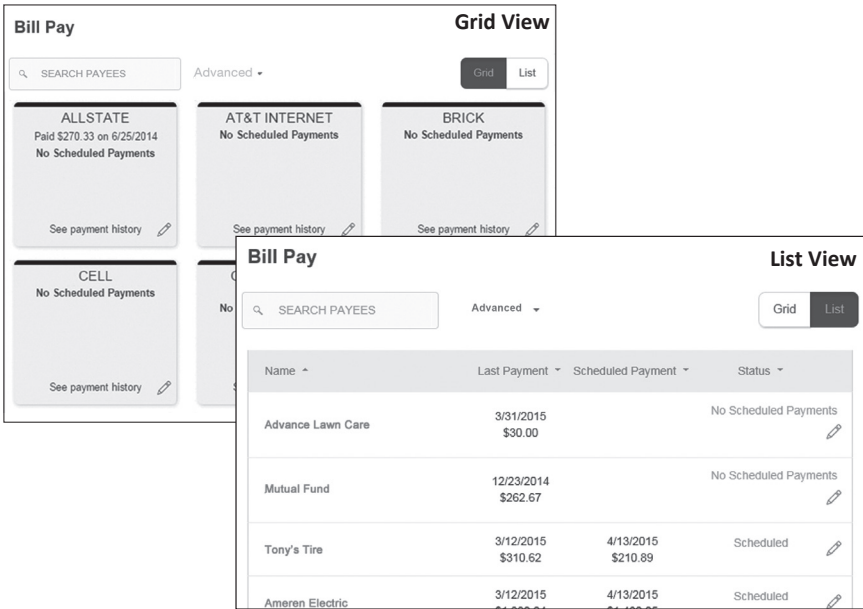


Click on the **Bill Pay** tab to begin managing your bills online. Here you will be able to view your payees, pending payments and bill history among other information regarding your online account with BMI Federal Credit Union.

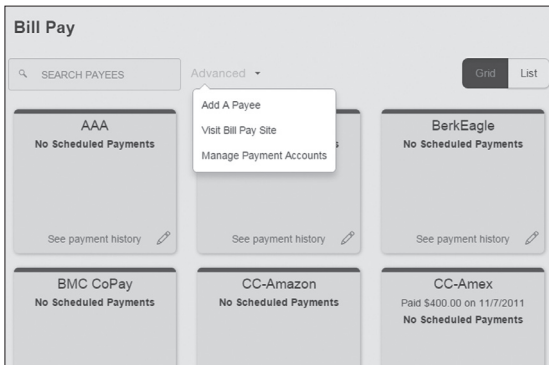
Bill Pay with BMI Federal Credit Union is easy and convenient whether you are accessing your account from a computer or a smart device.

New Bill Pay Features

You can now choose how you view your Bill Pay screens - grid or list view.



Use "Advanced" to view the previously standard Bill Pay menu.



The person or company to whom you are sending funds is known as the payee. A payee can be almost any company or person you would send a check, like a utility company, a cable TV provider or even a lawn care service. It may be convenient to set up a payee to receive payments on a regular basis. With Automatic Payments there is no need to repeat the same transaction each month.

To Create a Payee

The screenshot illustrates the process of creating a new payee. At the top, the 'Bill Pay' tab is active, and the 'Advanced' drop-down menu is open, with 'Add A Payee' selected (indicated by a circled '1'). Below this, a list of existing payees is shown, including 'AAA', 'BerkEagle', and 'CC-Amex'. The 'Add Payee' form is displayed in the foreground, with the following fields filled out: NAME (Megan Smith), PAYEE NICKNAME (Megan), ADDRESS 1 (123 Main Street), CITY (Spring), STATE (TX), ZIP (77388), and PAYEE ACCOUNT # (123456789). The 'PAYEE TYPE' is set to 'Individual' and the 'PAYMENT TYPE' is set to 'Check' (indicated by a circled '2'). A confirmation message 'Bill Payee Created' is shown at the bottom, stating 'Your new Bill Payee has been successfully created.' (indicated by a circled '3'). The 'Save' button is also circled with a '2'.

From the **Bill Pay** tab, click the **Advanced** drop-down and choose **Add a Payee**.

1. Fill out the required information regarding the payee, then click **Save**.
2. You will get a confirmation screen that your payee has now been created and added to your payee list.

Once you set up your payees, it's easy to pay your bills quickly. When you click on the Bill Pay tab you will see all of the existing payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside the name.

To Make a Payment

Bill Pay

SEARCH PAYEES Advanced - Grid List

ALLSTATE Paid \$270.33 on 6/25/2014 No Scheduled Payments See payment history	AT&T INTERNET No Scheduled Payments See payment history	BRICK No Scheduled Payments 1 See payment history
CELL No Scheduled Payments See payment history	CENTERPOINT ENERGY No Scheduled Payments See payment history	CHURCH Paid \$10.00 on 7/2/2014 No Scheduled Payments See payment history

Click on the **Bill Pay** tab.

1. Select the payee that you would like to pay.
2. Click the account from which you would like to send a payment.
3. Enter the amount of payment and the delivery method, click **Save**.
4. Choose the date to complete the transaction.
5. After you have verified the information, click **Send Payment**.
6. You will get a confirmation screen that your payment has been scheduled, click **Close**.

Bill Pay

BRICK
No Scheduled Payments

Select an account

CHK Acct: *****3402 0016303402

FROM: >

AMOUNT: \$0.00 **3**

DELIVERY METHOD: Select a method >

DATE: Select a date **5**

Back Send Payment

Bill Pay

Megan
No Scheduled Payments

Select a date: **4**

March 2015

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

FROM: >

AMOUNT: \$0.00 >

DELIVERY METHOD: Standard >

DATE: 03/26/2015

Back Send Payment

Payment Scheduled

6

Your bill payment was processed successfully.

Amount: \$1.00

Expected Arrival Date: 09/02/2015

Process Date: 08/31/2015

Delivery Method: Elec

Status: Sched

Close

Here you can quickly pay bills by searching payees by name, last payment date, scheduled payment or status.

To Search Your Bill Pay History:

The screenshot displays the Bill Pay interface. At the top left, there is a search bar labeled 'SEARCH PAYEES' with a magnifying glass icon, and a dropdown menu labeled 'Advanced'. To the right of the search bar are two buttons: 'Grid' and 'List'. A circular callout '2' points to the search bar. Below the search bar is a table with columns: Name, Last Payment, Scheduled Payment, and Status. The table lists several payees: Alabama Farmers Federation, Angie's List, Capital One Credit Cards, Car Insurance (with a last payment of 3/9/2015 for \$356.86), and CC - Canceled. A circular callout '3' points to the 'Alabama Farmers Federation' entry. On the right side of the interface, there is a section titled 'SEARCH PAYMENTS' with a magnifying glass icon and a circular callout '1'. Below this are two buttons: 'Pending' and 'Processed'. A table below these buttons shows payment details for various accounts, including 'My current acco...', 'Old Navy', 'Car Insurance', and another 'My current acco...' entry. A circular callout '4' points to the 'See payment history' link at the bottom of the 'AAA' payee card in the grid view. A circular callout '5' points to the 'Advanced' dropdown menu. A tooltip is visible over the 'Advanced' menu, listing options: 'Add A Payee', 'Visit Bill Pay Site', and 'Manage Payment Accounts'.

Click on the **Bill Pay** tab.

1. You can view **Pending** or **Processed** transactions on the right side panel.
2. You can also search your previous **Payees** using the **Search** bar.
3. **In List view**, you can sort by headers. Simply click the arrow next to the desired category.
4. **In Grid view**, to see payment history for a specific Payee, select See Payment History on the bottom of the Payee grid.
5. To access additional screens, click the **Advanced** drop-down, and then **Visit Bill Pay Site**. This will take you to the previous, standard version of Bill Pay where you can add, change, delete payees, etc.

You can see all Pending and Processed transactions listed on the right hand panel.

To Cancel a Pending Transaction:

Bill Pay

SEARCH PAYEES Advanced

Grid List

Name	Last Payment	Scheduled Payment	Status
[Redacted]	5/11/2015 \$200.00	6/12/2015 \$200.00	Scheduled
[Redacted]	5/19/2015 \$47.83	No Scheduled Payments	
[Redacted]	6/10/2015 \$87.37		
[Redacted]	5/19/2015 \$600.00		

SEARCH PAYMENTS

Pending Processed

SEARCH PAYMENTS

Payment Scheduled

Your bill payment is scheduled.

To Payee: [Redacted]
Amount: \$1985.23
Delivery Method: Electronic Withdrawal, Standard Electronic Payment to Payee
Process Date: 06/26/2015
Status: Scheduled

Close Cancel Payment

Click on the **Bill Pay** tab.

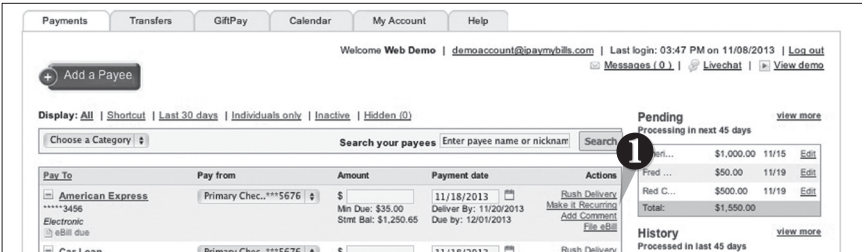
1. You can toggle to view only Pending or only Processed transactions by clicking the appropriate button on the right hand panel.
2. You can see the Pending payments marked as scheduled in green under the Status header.
3. To cancel the transaction, click the icon.
4. A new screen will appear. Click **Cancel Payment**.
5. **In Grid view**, select the scheduled payment from the Pending list.
6. A new screen will appear. Click **Cancel Payment**.



Note: You can also cancel payments by clicking the Advanced drop-down and selecting Visit Bill Pay Site.

Our recurring payments feature keeps you ahead of your payments that need to be repeated. Setting up a recurring payment takes only a few moments, and saves you time from not entering a payment each time a bill is due.

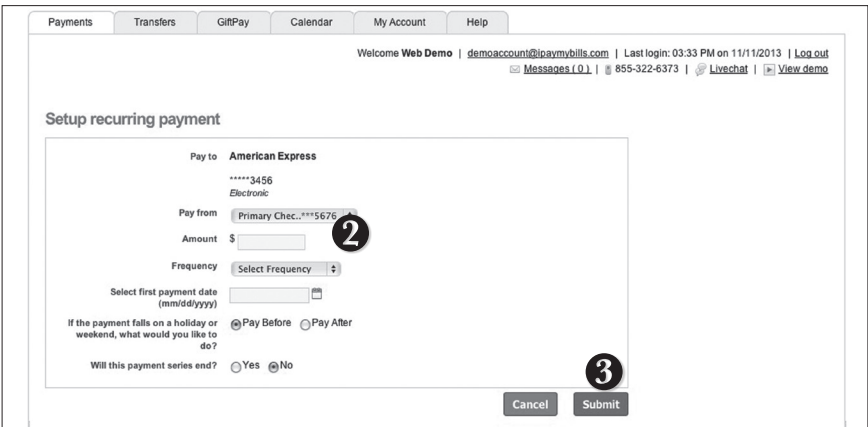
To Create Recurring Payments



The screenshot shows the Bill Pay website dashboard. At the top, there are navigation tabs: Payments, Transfers, GiftPay, Calendar, My Account, and Help. Below the navigation, there is a welcome message and user information. A prominent button labeled "Add a Payee" is visible. Below this, there are filters for display options and a search bar for payees. A table of pending payments is shown, with a circled '1' highlighting the "Make it Recurring" link in the Actions column for the first entry.

Pay To	Pay from	Amount	Payment date	Actions
American Express	Primary Chec.,***5676	\$	11/18/2013	Make it Recurring

Pending processing in next 45 days		
Red C...	\$1,000.00	11/15
Red C...	\$50.00	11/19
Total:	\$1,550.00	



The screenshot shows the "Setup recurring payment" form. The form is pre-filled with the following information:

- Pay to: American Express
- Pay from: Primary Chec.,***5676
- Amount: \$
- Frequency: Select Frequency
- Select first payment date: (mm/dd/yyyy)
- If the payment falls on a holiday or weekend, what would you like to do? Pay Before Pay After
- Will this payment series end? Yes No

There are two numbered callouts: a circled '2' pointing to the "Pay from" dropdown menu, and a circled '3' pointing to the "Submit" button at the bottom right of the form.

From the **Advanced** drop-down option, select **Visit Bill Pay Site**.

1. Click on the **Payments Tab** and find the payee you wish to set up recurring payments for. Choose the **Make it Recurring** link.
2. A new window will pop up. Choose the Pay From account, along with the Amount, Frequency, payment date and other payment preferences.
3. Click **Submit**, when finished.

Even after you have set up a payment, you have the ability to edit or cancel your payment up to the time it begins processing. This convenient feature gives you the freedom to change the way you make your payments.

To Edit or Cancel a Payment

The image consists of three overlapping screenshots of a Bill Pay website interface:

- Top Screenshot:** Shows the main 'Payments' page. At the top, there are navigation tabs: Payments, Transfers, GRIPay, Calendar, My Account, and Help. Below this is a 'Welcome Web Demo' header with user information and login/logout options. A 'Pending' section indicates 'Processing in next 45 days' and lists several pending payments with amounts and dates. A search bar is available to find payments by payee name or nickname.
- Middle Screenshot:** Shows 'Payee details for American Express'. It includes sections for 'eBills' (with due dates and statement balances), 'Reminders' (with delivery methods and frequencies), and 'Recent activity' (listing past payments with amounts and dates). A circled '2' points to the 'Edit' link at the bottom of the 'Recent activity' table.
- Bottom Screenshot:** Shows the 'Edit payment' form. It allows users to change the payee (American Express), payment method (Primary Check), amount (\$1,000.00), and payment date (11/15/2013). A circled '3' points to the 'Amount' field, and a circled '4' points to the 'I would like to stop this payment' checkbox. A circled '1' points to the 'Visit Bill Pay Site' option in the 'Additional Items' section.

From the **Advanced** drop-down option, select **Visit Bill Pay Site**.

1. To edit or cancel a payment, simply click on the payee from which you would like to edit or cancel a payment.
2. A new window will appear revealing the recent activity for the payee. Click the **Edit** link towards the bottom of the window.
3. Here you can change the setting of your payment, such as the account you are paying from, the amount or payment date. Once you are done editing the payment, click **Submit**.
4. If you wish to delete the payment, click the box next to **I would like to stop this payment**.

Rush Delivery of your Bill Payment is available.

To Rush Delivery for a Bill Payment:

Payments Transfers GRIPay Calendar My Account Help

Welcome Web Demo | [demoaccount@bpaybills.com](#) | Last login: 03:47 PM on 11/08/2013 | [Log out](#)
[Messages \(0\)](#) | [Livechat](#) | [View demo](#)

[+](#) Add a Payee

Display: All | Shortcut | Last 30 days | Individuals only | Inactive | Hidden (0)

Choose a Category: Search your payees Enter payee name or nickname Search

Pay To	Pay from	Amount	Payment date	Actions
American Express ****3456 eBill due	Primary Chec.***5676	\$	11/18/2013 Min Due: \$35.00 Stmnt Bal: \$1,250.65	Rush Delivery Make a Recurring Add Comment File bill
Car Loan ****8467	Primary Chec.***5676	\$	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make a Recurring Add Comment

Pending
Processing in next 45 days [view more](#)

Ameri...	\$1,000.00	11/15	Edit
Fred ...	\$50.00	11/19	Edit
Red C...	\$500.00	11/19	Edit
Total:	\$1,550.00		

History
Processed in last 45 days [view more](#)

Day Care	\$500.00	11/15	View
----------	----------	-------	----------------------

Payments Transfers GRIPay Calendar My Account Help

Welcome Web Demo | [demoaccount@bpaybills.com](#) | Last login: 03:07 PM on 05/18/2015 | [Log out](#)
[Messages \(0\)](#) | [Livechat](#) | [View demo](#)

Rush delivery

Pay to: Discover
Electronic

Pay from: Primary Acct.***5676

Amount: \$

Rush payment fee: \$4.95

New delivery date: 8/15/2015

Select delivery day

- Wednesday 5/23/2015
 - May be scheduled until 4:00 PM ET
 - Check payment delivered to submitted physical address
 - Payment deducted from account when check clears
 - UPS tracking provided
- Thursday 5/21/2015
 - May be scheduled until 4:00 PM ET
 - Check payment delivered to submitted physical address
 - Payment deducted from account when check clears
 - UPS tracking provided
- Thursday 5/21/2015
 - May be scheduled until 4:00 PM ET
 - Electronic payment - no physical address required
 - Electronic payment deducted from account automatically
 - Tracking not included

Rush payment sent to: Address on file New address

[Cancel](#) [Next](#)

Fee Debit Authorization

We agree to debit your payment to the payee on the business day following the current process day. The posting of your payment will be dependent on the payee's processing procedures.

By completing this expedited payment request, you are also agreeing to accept the fee associated with the service. This fee will be separate from the expedited transaction and will be charged directly to your current bill pay account.

[Back](#) [Accept & Submit](#)

From the **Advanced** drop-down option, select **Visit Bill Pay Site**.

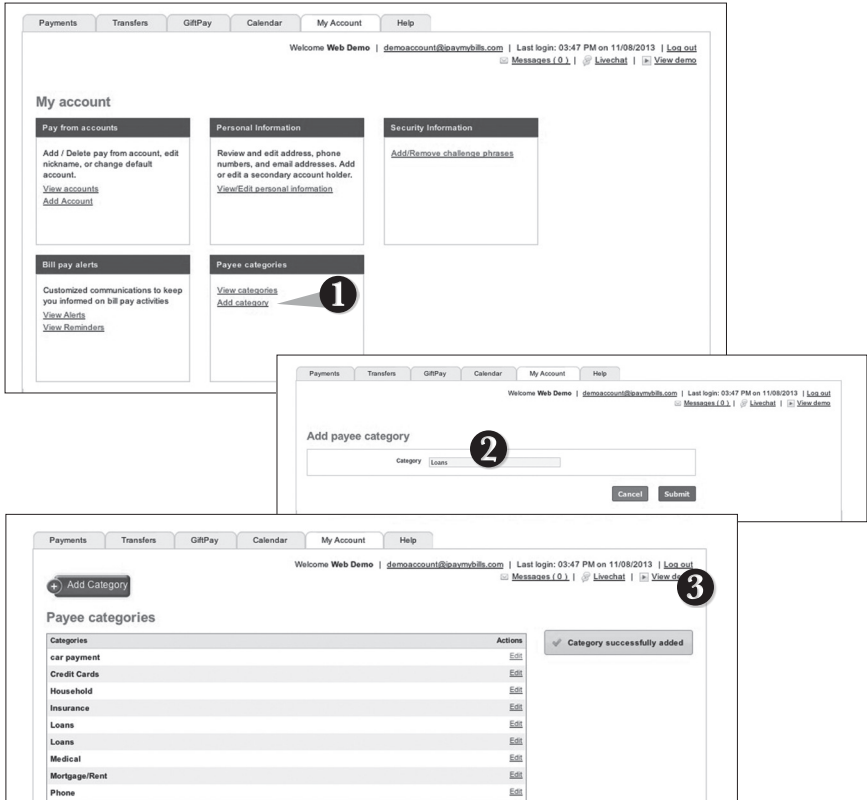
1. To change your delivery of a bill to Rush Delivery, simply click on the link that says **Rush Delivery**.
2. You will choose the amount to pay and the account to pay from.
3. Below you will see options for delivery dates with appropriate charges. Select the necessary date.
4. Click **Next**.
5. A payment summary with a Fee Debit Authorization will appear. Click **Accept and Submit**.

Note

In Grid view, while creating a Payment, select the delivery method Overnight - 1 business day required for Rush Delivery.

Assign and organize your payees into specific groups called Categories to ensure increased convenience when paying your bills.

To Create Categories



From the **Advanced** drop-down option, select **Visit Bill Pay Site**.

1. To add a category, go to the **My Account** tab and click the **Add Category** link.
2. A new window will pop up asking you to name your category. When finished, click **Submit**.
3. You will see on the right hand side of the screen that your category has been successfully added.

View and print bill history and details by entering the appropriate search criteria.

Welcome Web Demo | demoaccount@ipaymybills.com | Last login: 03:47 PM on 11/08/2013 | Log out | Messages (0) | Livechat | View demo

Payments Transfers GiftPay Calendar My Account Help

+ Add a Payee

Display: All | Shortcut | Last 30 days | Individuals only | Inactive | Hidden (0)

Choose a Category: Search your payees Enter payee name or nickname: Search

Pay To	Pay from	Amount	Payment date	Actions
American Express ****3456 Electronic eBill due	Primary Chec...***5676	\$ [input] Min Due: \$35.00 Stree Bal: \$1,250.65	11/18/2013 Deliver By: 11/20/2013 Due by: 12/01/2013	Rush Delivery Make a Recurring Add Comment File eBill
Car Loan ****8467 Electronic	Primary Chec...***5676	\$ [input]	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make a Recurring Add Comment
Cellular One ****5555 Electronic Last paid: \$75.00 on 11/08/2013 Set up eBill	Primary Chec...***5676	\$ [input]	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make a Recurring Add Comment
Day Care ****6789 Check Last paid: \$500.00 on 11/15/2013	Primary Chec...***5676	\$ [input]	11/18/2013 Deliver By: 11/21/2013	Rush Delivery Make a Recurring Add Comment

Pending Processing in next 45 days [view more](#)

Ameri...	\$1,000.00	11/15	Edit
Fred ...	\$50.00	11/19	Edit
Red C...	\$500.00	11/19	Edit
Total:	\$1,550.00		

History Processed in last 45 days [view more](#)

Day Care	\$500.00	11/15	View
Chris...	\$200.00	11/14	View
Mortgage	\$1,200.00	11/14	View
Cellu...	\$75.00	11/08	View
Phone	\$50.00	10/18	View
Sarah...	\$100.00	10/02	View
Total:	\$2,125.00		

Welcome Web Demo | demoaccount@ipaymybills.com | Last login: 03:47 PM on 11/08/2013 | Log out | Messages (0) | Livechat | View demo

Payments Transfers GiftPay Calendar My Account Help

History

Display: All | Last 30 days | Last 60 days | Last 90 days | Print | View in Excel

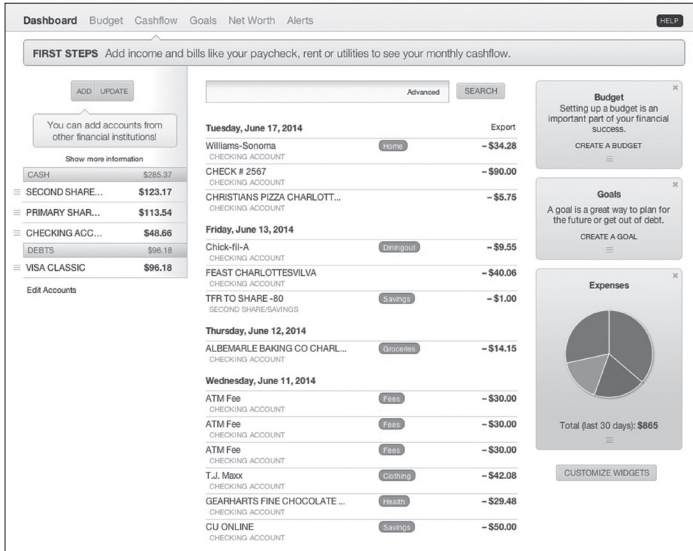
Choose a Category: Choose a Payee: Status: Date range MM/DD/YYYY to MM/DD/YYYY Search

Pay To	Pay From	Amount	Process date	Deliver by date	Additional Items
Cellular One ****5555	Hobby Account **1753	\$75.00	11/8/2013	11/13/2013	Conf: #17 Frequency: One time Delivery: Standard Status: Paid Details: View
Christmas Account *2345	Primary Checking ***5676	\$200.00	11/14/2013	11/18/2013	Conf: #8 Frequency: One time Delivery: Standard Status: Processed Details: View
Day Care ****6789	Primary Checking ***5676	\$500.00	11/15/2013	11/18/2013	Conf: #13 Check Number: 12 Frequency: One time Delivery: NextBusinessDay Status: Paid Details: View
Mortgage *2345	Hobby Account **1753	\$1200.00	11/14/2013	11/18/2013	Conf: #24 Frequency: One time Delivery: Standard Status: Processed Details: View
Phone ****6666	Hobby Account **1753	\$50.00	10/18/2013	10/23/2013	Conf: #25 Check Number: 12 Frequency: One time Delivery: Standard

From the **Advanced** drop-down option, select **Visit Bill Pay Site**.

1. Click **View More** located next to the History panel.
2. Narrow down your search using the provided drop-down menus and options.
3. Click the **Search** button to see your results.
4. To print the search results for your records, click **Print**.

My Finance tool allows you to manage your money from your Online Banking account. Easily create budgets, categorize and track spending habits, and tag your transactions to see where and how you spend your money. View your investment, mortgage, credit card and account balances and transactions in one place, regardless of where you have your accounts.



Dashboard: You'll find a quick overview of your financial standing on the dashboard, as well as a host of financial tools that you can use to manage your finances.

Budget: Track your spending. Add targets that will help you better control such expenses as shopping or dining out. When you establish spending targets, you can also schedule notifications via a delivery method of your choice when you near to your budget limit.

Cashflow: View incoming and outgoing transactions on a monthly basis.

Goals: Set a personal financial goal and actively set aside money you wish to use towards that goal.

Net Worth: Sum up your assets and debts. View pie charts to see how these assets and debts are allocated.


Alerts: Add alerts to provide real-time monitoring of your financial situation. Alerts can send emails or text messages to you when certain criteria are met.

The eStatements feature is a great virtual filing system, saving paper and space in your home or office by allowing you to view and store your statements electronically.

To View Your eStatements:

EStatements

Select account to view statement.



Note: Please turn Pop-Up Blocker off for this page to ensure full access to your eStatements. They will open in a separate window.

Click on the **View eStatements** tab.

1. Select the account to view the statement.

Multiple accounts can be opened to assist you with budgeting and planning ahead for special purchases and events. Perfect for an unexpected car repair or vacation expenses!

To Add a Subshare:

The image shows three sequential screenshots of a web form titled "Open Additional Accounts".

Step 1: The "Select an account type" dropdown menu is open, showing options: "Savings/Money Market" and "Certificate". A circled "1" is next to the dropdown.

Step 2: The "Savings/Money Market" option is selected in the "Select an account type" dropdown. A new "Select a share type" dropdown menu is open, showing options: "Secondary Shares", "Plus Money Market", "Holiday Club", and "Platinum Money Market". A circled "2" is next to the "Select a share type" dropdown.

Step 3: The "Certificate" option is selected in the "Select an account type" dropdown. A new "Select a share type" dropdown menu is open, showing a list of options: "6-11 Month Super Saver", "12-17 Month Super Saver", "24-29 Month Super Saver", "36-41 Month Super Saver", "48-53 Month Super Saver", "60 Month Super Saver", "3-5 Month Super Saver", "18 - 23 Month Super Saver", "30 -35 Month Super Saver", "42 - 47 Month Super Saver", "54 - 59 Month Super Saver", "24 Bump Certificate", and "36 Bump Certificate". A circled "3" is next to the "Select a share type" dropdown. A [View Rates](#) link is visible to the right of the dropdown.

Click the **Add Subshare** tab.

1. To begin, select an account type from the drop-down menu.
2. When selecting **Savings/Money Market**, another drop-down menu will appear containing the share type for you to choose.
3. When selecting **Certificate**, another drop-down menu will appear containing the share type for you to choose.

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Manage your account(s) and stay informed of your options.

To Enroll in Overdrafts Plus:

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account. (Overdraft Plus)
2. We also offer overdraft protection plans, such as a link to a savings/share account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if BMI Federal Credit Union pays my overdraft?

Under our standard overdraft practices (Overdraft Plus):

- We will charge you a fee of \$29 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want BMI Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, you can update your account below. You can also call 614.707.4000 or select the print option and present the completed form at your local branch or mail it to: 6165 Emerald Pkwy, Dublin, OH 43016.

Revocation: You may, at any time, change your selection by any manner previously used to notify the Credit Union. You may opt out at any time.

Would you like BMI FCU to authorize and pay overdrafts on your ATM and everyday debit card transactions?

Yes	No	Share ID	Description
<input type="radio"/>	<input checked="" type="radio"/>	S30	613-CHECKING ACCOUNT-S30

Click the **Overdrafts Plus** tab.

1. Review all of the information carefully to learn more about Overdraft Plus—our standard overdraft practice that comes with your checking account—as well other options. Choose whether or not you would like BMI FCU to authorize and pay overdrafts on your ATM and everyday debit card transactions by selecting either **Yes** or **No**. Click **Update** to save.

With Skip a Pay, you can defer your eligible BMI FCU loan payment.

To Change Your Address:

Skip a Pay 1

You do not have any accounts to perform skip payment on.

Skip a Pay

To complete this form, select your accounts below, read and agree to the terms, and click **Continue**.

Fee Source Account * 2

Loans Available To Skip				
Skip?	Loan ID	Payment	Fee to Skip	Next Due Date
<input type="checkbox"/>	673-2013 FORD-L11	\$494.09	\$35.00	05/30/2014

3

Terms and Conditions: By checking the box below, you request that BMI Federal Credit Union defer your loan payments as indicated. You agree and understand that: 1) FINANCE CHARGES will continue to accrue at the rate provided for in your original loan agreement, during and after that time; 2) deferring your next payment will result in your having to pay higher total FINANCE CHARGES than if you made your payments as originally scheduled; 3) this payment deferral will extend the term of your loans and you will have to make extra payment(s) after your loan(s) would otherwise be paid off; and 4) you will be required to resume your regular monthly payments in the following month. If you previously elected credit life and/or disability insurance, the insurance coverage will not be extended beyond the original maturity date. **If you have elected GAP coverage on your vehicle loan, it will only cover 1 skip payment per year up to a total of 2 skip payments over the term of the loan.** All deferrals subject to BMI Federal Credit Union approval. Your loan(s) must be current (have no amounts past due) at the time you choose to accept this offer. Certain restrictions may apply.

I agree to the Terms and Conditions shown above.

4

Note: Not all loans are eligible for skip a payment and not all share eligible fee sources.

Click the **Skip a Pay** tab.

1. If you do not have a loan that qualifies for Skip a Pay, the following screen will appear.
2. This screen will appear when you have a Skip a Pay eligible account. From the drop-down menu, select the **Fee Source Account**.
3. A window will display the accounts that are available for Skip a Pay. Put a check in the box to request a deferred payment to the account.
4. Review the Terms and Conditions and click "I agree.". To confirm, click **Continue**.

It is important to maintain current contact information on your account.

To Change Your Address:

Update Your Personal Information

Please provide your home address(es). All BMIFCU correspondence for account XX will be mailed to the primary member's home address unless an alternate mailing address (PO Box for example) is provided.

Set all owners on account XX equal to the member's primary address **1**

Address for XX	Other Information for XX
Address Line 1 * <input type="text"/>	Home Phone Number * <input type="text"/>
Address Line 2 <input type="text"/>	Mobile Phone Number <input type="text"/>
City * <input type="text"/>	Work Phone Number <input type="text"/>
State * <input type="text" value="Ohio"/>	Work Phone Extension <input type="text"/>
ZIP Code * <input type="text"/>	Email Address <input type="text"/>

Address for XX'	Other Information for XX
Address Line 1 * <input type="text"/>	Home Phone Number * <input type="text"/>
Address Line 2 <input type="text"/>	Mobile Phone Number <input type="text"/>
City * <input type="text"/>	Work Phone Number <input type="text"/>
State * <input type="text" value="Ohio"/>	Work Phone Extension <input type="text"/>
ZIP Code * <input type="text"/>	Email Address <input type="text"/>

SET UP AN ALTERNATE MAILING ADDRESS **3**

4 Permanent
 Temporary

Start Date: End Date:

Alternate Address for XX
Address Line 1 <input type="text"/>
Address Line 2 <input type="text"/>
City <input type="text"/>
State <input type="text" value="Alaska"/>
ZIP Code <input type="text"/>

Please be sure to update the Secure Delivery information located under Preferences in the [Security menu](#). The Secure Delivery Contact information is used to help you register a browser, tablet, phone or other device, and is also used to reset a forgotten password. **2**

Click on the **Address Change** tab.

1. Update your contact information.
2. Click **Submit** when finished.
3. To set up an alternate mailing address, check the **Alternate Mailing Address** box.
4. Then choose whether the alternate mailing address is **Temporary** or **Permanent**.
5. Enter your the contact information for the alternate address.

Using Online Banking with BMI Federal Credit Union, you can initiate a stop check payment request from any device. Visit Activity Center to review the status of your request. The stop payment will remain in effect for six months. Contact BMI Federal Credit Union at 614-707-4000 for current fee information.

To Initiate a Stop Payment Request:

Stop Payment
Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE	Are you requesting to stop payment on one or multiple checks?
ACCOUNT	Single Check 1
	Multiple Checks

* - Indicates required field

Send Request Back

Stop Payment
Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE	Enter the check amount
ACCOUNT	\$ 500.00 2
CHECK NUMBER	1 2 3
PAYEE	Jane Doe 4 5 6
AMOUNT	7 8 9
DATE	Delete 0 Save
NOTE	

* - Indicates required field

Send Request Back

Click on the **Stop Payment** tab.

1. Select request type; single or multiple checks.
2. Select an account, check number, and other requested information.
3. Click **Send Request**.

Stop Payment
Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE	Enter the date of the check
ACCOUNT	Consumer Checking XXXX1234
CHECK NUMBER	F147802369
PAYEE	Jane Doe
AMOUNT	\$500.00
DATE	
NOTE	

* - Indicates required field

Send Request Back

Stop Payment
Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE	Enter a brief note to include with this request
ACCOUNT	Consumer Checking XXXX1234
CHECK NUMBER	F147802369
PAYEE	Jane Doe
AMOUNT	\$500.00
DATE	10/23/2014
NOTE	

* - Indicates required field

Send Request Back

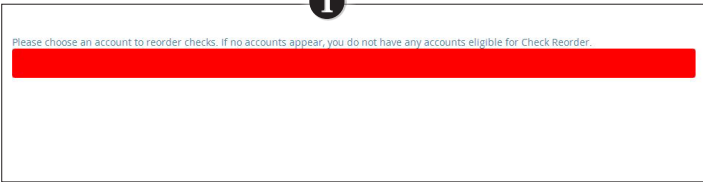
With Online Banking, you can conveniently reorder checks online.



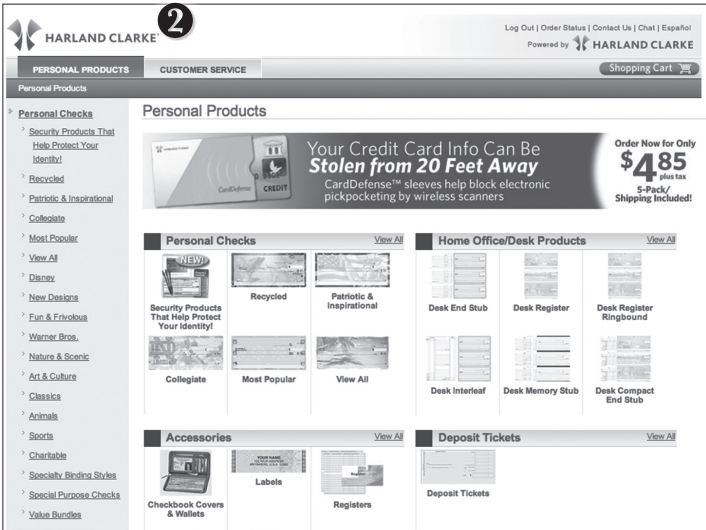
If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

To Reorder Checks:

1



2



Click on the **Check Reorder** tab.

1. Choose the account for which you would like checks ordered.
2. You will be redirected to our trusted vendor's website to complete your order.

In Account Preferences you can select name and viewing preferences for your Online and Text Banking accounts.

To Setup or Change Your Account Viewing Preferences:

Account Preferences

Online Text

Enter a display name to be shown for each account.

Legacy Checking
XXXXXXXX1111

0

Scholar Team Checking
XXXXXXXX3200

0

Submit

Account Preferences

Online Text

Enter a display name and order for each account.

EPlus Checking
XXXXXXXX3200

0

Enabled

Premier Checking
XXXXXXXX1111

0

Enabled

Submit

Click on the **Account Preferences** tab.

1. For **Online**, you can customize your account display names and choose the order preference for viewing.
2. Toggle to the **Text** button for Text Banking account preferences. You must enroll in text banking by selecting Text Enrollment from the **Settings** menu option. To view an account in Text Banking, check "**Enabled**". Customize a four character account nickname to display and choose the order preference for viewing.
3. When you are happy with your choices, click **Submit**.

Security Alerts allow you to enable specific alerts to keep you informed of changes to your account and online profile. Alerts can be delivered via Secure Message within Online Banking, SMS text message and phone call.

To Edit Security Alerts and Delivery Preferences:

The screenshot shows the 'Alerts' section of a user interface. On the left, there is a list of security alerts under the heading 'Security Alerts'. Each alert has a description and a toggle switch. A callout box labeled '1' points to the 'On/Off' toggle for the alert 'Alert me when my login ID is changed'. On the right, there is a button labeled 'Edit Delivery Preferences'. A callout box labeled '2' points to this button. Below the main interface, a modal window titled 'Delivery Preferences' is shown. It contains two sections for contact information: one for E-MAIL ADDRESS and one for PHONE NUMBER. Each section includes a dropdown for 'COUNTRY' (set to 'United States') and input fields for 'AREA CODE' and 'PHONE NUMBER'. At the bottom of the modal, there is a note: 'NOTE: SMS Text Message: 1 msg/transaction, Msg&Data Rates May Apply' and two buttons: 'Cancel' and 'Save'.

Click on the **Security Alerts** tab.

1. To create an alert, click the **On/Off** button that corresponds with the appropriate alert.
2. To edit delivery preferences, click the **Edit Delivery Preferences** text in the upper right.
3. Enter the contact information necessary for your preferred delivery method.
4. Click **Save** when finished.

With Account Alerts, create and manage alerts to notify you of certain transactions or events happening on your account. Alerts can be sent to multiple email or mobile phone addresses within minutes of the actual transactions.

To Add Alerts:

The screenshots illustrate the process of adding an eAlert. The first screenshot shows the 'eAlerts!' page with an 'Add New Alerts' button circled in red and labeled '1'. The second screenshot shows the 'Add eAlerts' form with fields for 'Email Address 1', 'Email Address 2', 'Email Address 3', 'Cell Phone Address 1', and 'Cell Phone Address 2'. The third screenshot shows the 'eAlerts!' page with the 'Continue' button circled in red and labeled '3'.

Click on the **Account Alerts** tab.


1. To create an alert, click the **Add New Alert** button.
2. Select the alert type.
3. Click **Continue** to save the alert.

With Visa Card Alerts, text messages enable you to monitor activity occurring on your BMI FCU® Visa card and to respond immediately to fraudulent activity. Transactions generating text messages include: BMI FCU® Visa credit card transactions and non-pin-based BMI FCU debit card transactions. For example, you can enable alerts for both your debit and credit card, but only signature-based (credit) transactions will generate alerts.

To Enroll in Visa Card Alerts:



The screenshot shows the BMI FCU website interface for authentication step 1 of 2. At the top left is the SMSGuardian logo. The BMI FCU logo is centered at the top. Below the logo, the text reads "Authentication Step 1 of 2" and "Please enter your card number below." There is a text input field labeled "Card Number:" with a "Submit" button to its right. A large black circle with the number "1" is overlaid on the left side of the form. At the bottom right, there is a small copyright notice: "© Copyright 2015 Jack Henry & Associates, Inc. All Rights Reserved. Contact Us".



The screenshot shows the BMI FCU website interface for authentication step 2 of 2. The BMI FCU logo is at the top left. Below it, the text reads "Authentication Step 2 of 2". Under "Card Number:", the number "4235XXXXXXXX5602" is displayed in a blue box. Below that, the text says "To login, please verify the following information:". There are three input fields: "Primary Cardholder's Last 4 Digits of SSN:", "Postal Code:", and a "Submit" button. A large black circle with the number "2" is overlaid on the right side of the form. A small note next to the SSN field says "(If this is a business account, your tax id may be required.)".

Click on the **Visa Card Alerts** tab.

1. Enter your **BMI FCU Visa card number**. When finished, click **Submit**.
2. To log in, enter the **last four digits of your Social Security Number** and **ZIP code**, and click **Submit**.
3. Agree to the Terms and Conditions.
4. Input your **cell phone number**.
5. **Confirm your enrollment** by successfully texting the given enrollment code, provided by the SMSGuardian website, to BMI FCU at 27576.

Manage your statements by waiving the traditionally mailed paper statements and begin viewing them electronically, or you may continue receiving them through the mail.

To Manage Statements:

Manage Statements

You are currently enrolled to receive eStatements.

Establish or update your statement delivery preferences here:

- [View My eStatement](#)
- [Stop eStatements and Return to Paper Statements.](#)

Click on the **Manage Statements** tab.

1. Decide whether you would like to **View My eStatement** or **Stop eStatements and Return to Paper Statements.**

In Security Preferences, you can change your the different designations that help keep your account secure.

To Set Up or Change Your Security Preferences:

Click on the **Security Preferences** tab.

Password

When changing your password, make sure you follow the guidelines for creating a strong password.

Change Password

OLD PASSWORD *

NEW PASSWORD *

CONFIRM NEW PASSWORD *

The New Password and Confirm New Password fields must match * - Indicates required field

Password must be at least 6 characters long.
Password can be no more than 45 characters long.
Password must contain a minimum of 1 numbers.

Login ID

Be sure to create a login that you will remember, but that is not too recognizable.

Change Login ID

Type your desired new Login ID in the field below:

NEW LOGIN ID *

Login ID must be at least 6 characters long.
Login ID must be no more than 50 characters long.

* - Indicates required field

Secure Delivery

Make sure we have your correct email and phone number on file so you can receive secure access codes when logging in from an unregistered device.

Secure Delivery Contact Information

Enter your preferred e-mail and/or phone contact information below. This contact information will be used for Secure Access Code delivery.

PHONE

TEXT

E-MAIL

* - Indicates required field

Once enrolled in Text Banking, you can check balances, review account history and transfer funds from your Online Banking account using any text enabled device.

To Enroll in Text Banking :

The screenshot shows the 'Text Enrollment' form. At the top, there is a toggle switch labeled 'ON' with a circled '1' next to it. Below this is the instruction 'Opt out and disable text banking.' The next field is 'SMS TEXT NUMBER *' with a circled '2' next to it, containing the number '888827-8275'. Below that is a checkbox labeled 'I Agree To Terms *' with a circled '3' next to it. At the bottom right, there is a 'Save' button with a circled '4' next to it. The form also includes a 'SUMMARY OF TERMS' section with detailed text about the service and a note that '*' indicates required fields.

To enroll, click the **Text Enrollment** tab.

1. Turn the **Text Enrollment** button from **OFF** to **ON**.
2. Enter your phone/SMS text number.
3. Read the terms and conditions and check the **Agree to Terms** box.
4. Click **Save** to complete enrollment.

Note

To enable your account to be viewed in Text Banking, visit Account Preferences under the Settings menu.

Text Command Options To 226563 For The Following Information:

BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)
START	Enable message send/receive for text banking

In our Themes tab, you can change the way your Online Banking appears. It is as simple as clicking the sample screen.


To Change Your Theme:

Themes

Please select a theme from the theme library below.

Changing the theme will affect the way the app is displayed.

Q2



The screenshot shows a mobile banking app interface for 'Q2'. At the top, there's a header with 'Q2Access' and 'Account Balances'. Below that, there's a list of accounts with their respective balances and a right-pointing arrow. The accounts listed are: Regular Checking (\$4,126.00), Regular Checking (\$88,115.00), All In One account (\$45,221.00), Regular Savings (\$42,228.00), and Regular Savings (\$28,847.00). The interface has a clean, modern design with a white background and blue accents.

Always have the latest news from your credit union.

The screenshot shows a mobile news application interface with a two-column layout. At the top right, there are navigation arrows. The first column contains two news items: 'Food Truck Fridays' and 'Webinar For College Freshmen'. The second column contains two news items: 'Community Festival' and 'Golf Open Raises \$36,800'. Each item includes a title, a short text description, and a 'More...' link at the bottom right of the item's content area.

Food Truck Fridays
Every Friday, BMI FCU will host a different food truck at our **Dublin location** from 11 a.m. until 2 p.m. Mark your calendars, tell your friends and co-workers and be sure to stop by BMI FCU every Friday for lunch!

July 31 - Paddy Wagon
August 7 - Flat Top Pizza Co.
August 14 - Cheesy Truck
August 21 - Angry Wiener

[More...](#)

Community Festival
BMI FCU is proud to announce our 4th Annual Community Festival at our Dublin location. Join us **Saturday, August 22 from 11 a.m. to 3 p.m.** This year we have expanded the event to include even more free fun for the whole family:

- Pony rides

[More...](#)

Webinar For College Freshmen
Presented by Tricia Popplecan, Student Choice's new College Access Counselor, the webinar is titled "**Freshman Five: Make the First Year Count**" and will help students (and parents!) understand the following key topics that will make their first year at college a success:

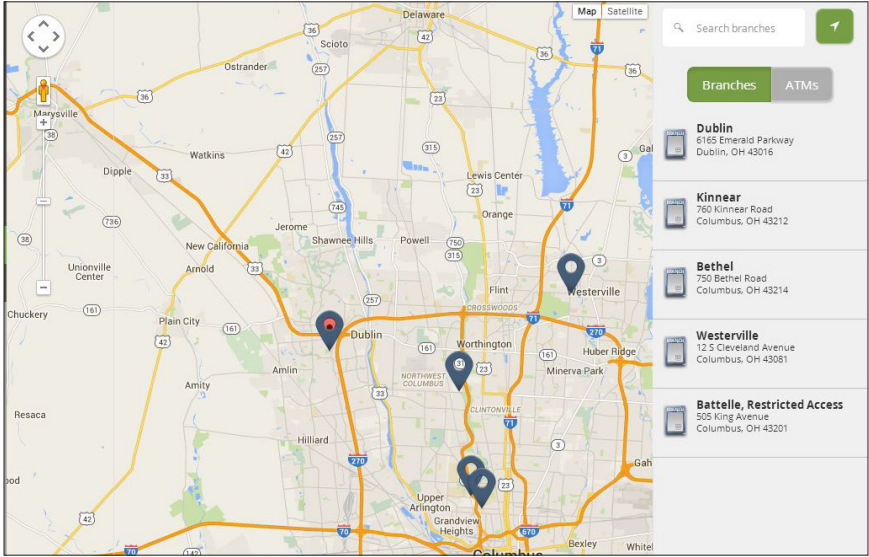
1. Top five tips for Parents
2. Student Services - know who your friends are

[More...](#)

Golf Open Raises \$36,800
We would like to extend a heartfelt thank you to all participants, sponsors and volunteers for contributing to the success of this year's Scholarship Golf Open. Through your generous donations and support, we raised **\$36,800 - a \$7,000 increase over last**

[More...](#)

Looking for the branch location or ATM nearest to you? You can click on the appropriate button to locate BMI Federal Credit Union's branches and ATMs.



BMI FCU® is open to everyone who lives, works, worships or attends school in Franklin, Licking, Fairfield, Pickaway, Madison, Union, Delaware or Morrow County. This credit union is federally insured by the National Credit Union Administration. Additional coverage up to \$250,000 provided by Excess Share Insurance Corporation, a licensed insurance company.