ONLINE BANKING
USER GUIDE

CREDIT UNION OF TEXAS

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Getting Started

Welcome to Online Banking with Credit Union of Texas! Whether at home or at the office, from a mobile phone, tablet or laptop, we strive to make your online banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the online banking process. If you have additional questions, contact us at 972.263.9497 or 800.314.3828.

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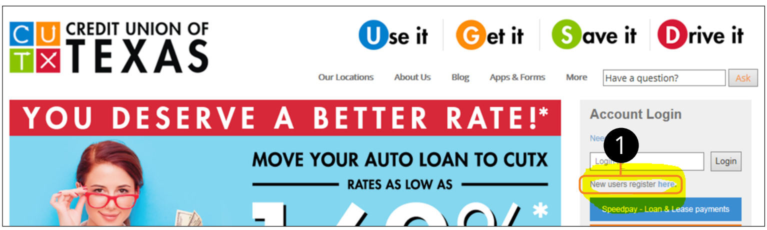
Getting Started

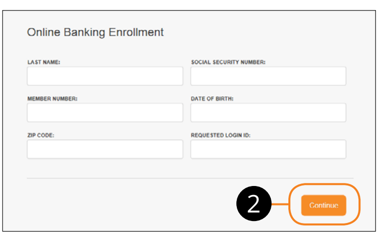
New User Enrollment

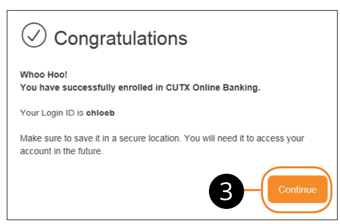
If you're new to Online Banking with CUTX, you need to complete the enrollment process the first time that you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type cutx.org into your browser and click the "New users register here" link.



2. Fill out the Online Banking Enrollment Form with the required information and click the **Continue** button.
3. A confirmation message appears to inform you of successful enrollment.



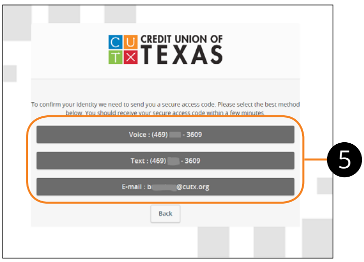


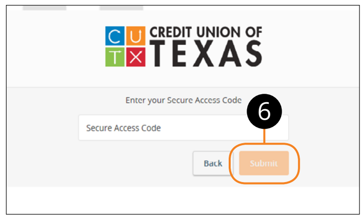
4. The member will be informed that a secure access code (SAC) must be sent and verified. Member will have the option to choose voice, text, or email.

Note: For additional security, we strongly suggest that you do not register your devices.

5. Choose the contact method that allows CUTX to reach you immediately with a Secure Access Code (SAC). This numbered code is only valid for a short time, and if it expires, you need to request a new one. If you close your browser before receiving the SAC, you can log in again and select the **I already have a Secure Access Code** button.

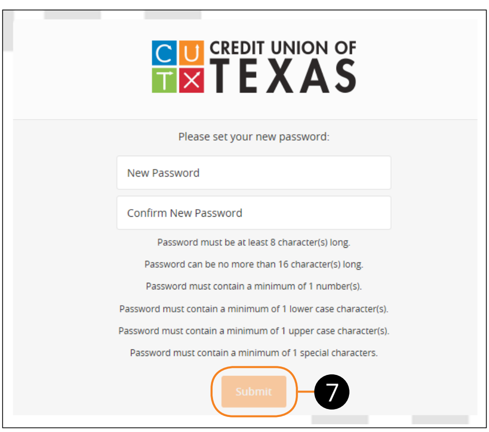
6. Enter the SAC and click the **Submit** button.

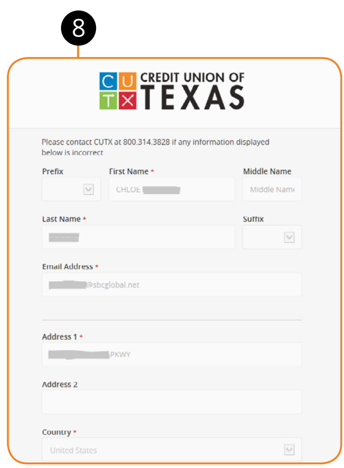




7. Create a new password following the guidelines, then click the **Submit** button.

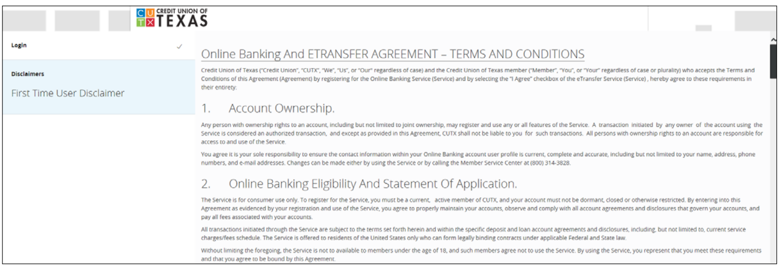
8. You will be prompted to review personal contact information and to contact CUTX if incorrect. Click the **Next** button to continue.

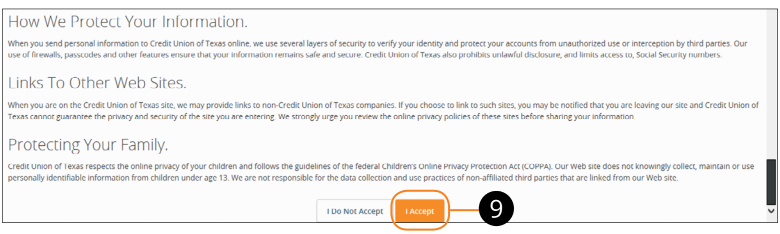


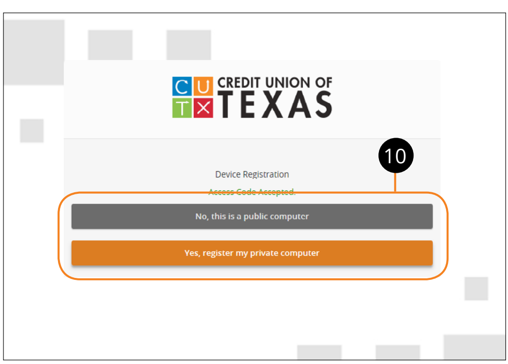


Note: The details that you provide are verified by comparing them to your contact information in our system. If the information does not match, call us at 972.263.9497 or 800.314.3828 to update your profile.

9. You will be presented with Terms and Conditions and must scroll to the bottom to click "I Accept".
10. Choose whether to register your device for future logins. If you click the **Register Device** button, you will never need to request SACs from that device.
11. Congratulations! You have successfully logged in to Online Banking! If you have any questions or concerns, call us at 972.263.9497 or 800.314.3828.



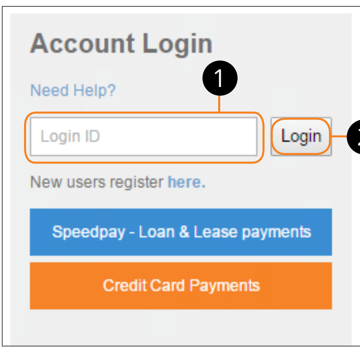


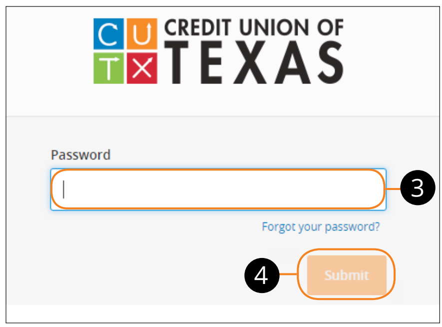


Getting Started

Logging In

After your first-time enrollment, logging in is easy only requires your login ID and password. If you are logging in using a device that you have not previously registered, you need to request a Secure Access Code (SAC). You may receive the SAC code by voice, text or email.



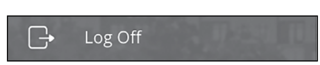


1. Enter your login ID.
2. Click the **Login** button.
3. Enter your password.
4. Click the **Submit** button.

Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 972.263.9497 or 800.314.3828 for assistance.

Logging Off

For your security, you should always log off when you finish your online banking session. We may also log you off due to inactivity.

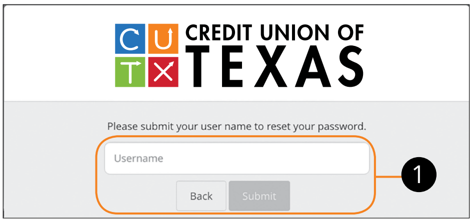


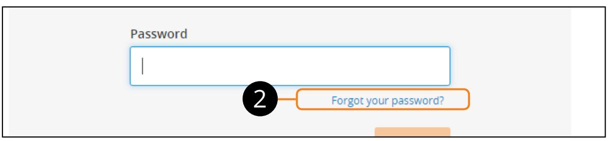
1. Click the **Log Off** tab in the left navigation menu.
2. Close your internet browser.

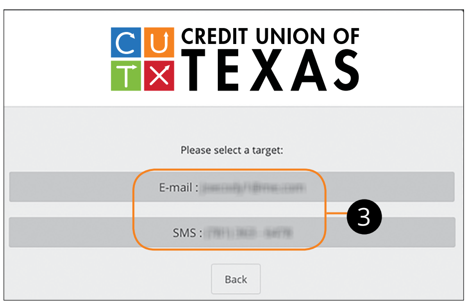
Getting Started

Resetting A Forgotten Password

If you happen to forget your password, you can easily reestablish a new one from the CUTX Home page—no need to call us!

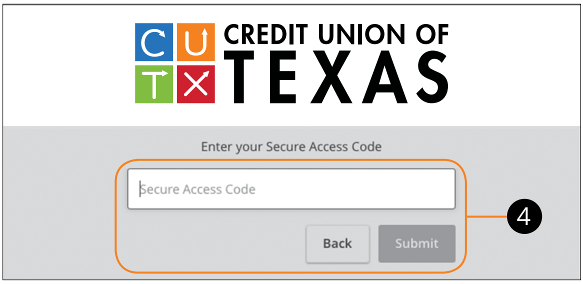


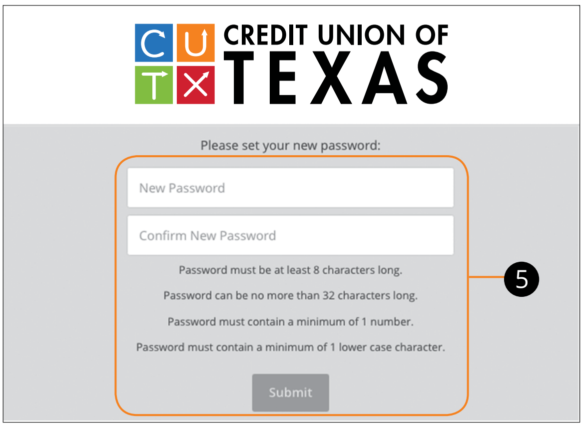




1. Enter your login ID and click the **Submit** button.
2. Click the "Forgot your Password?" link.
3. Choose the contact method that allows CUTX to reach you immediately with a 6-digit Secure Access Code (SAC).

Note: You may not be able to change your password if your account is locked or if you are resetting your password from an unregistered device.





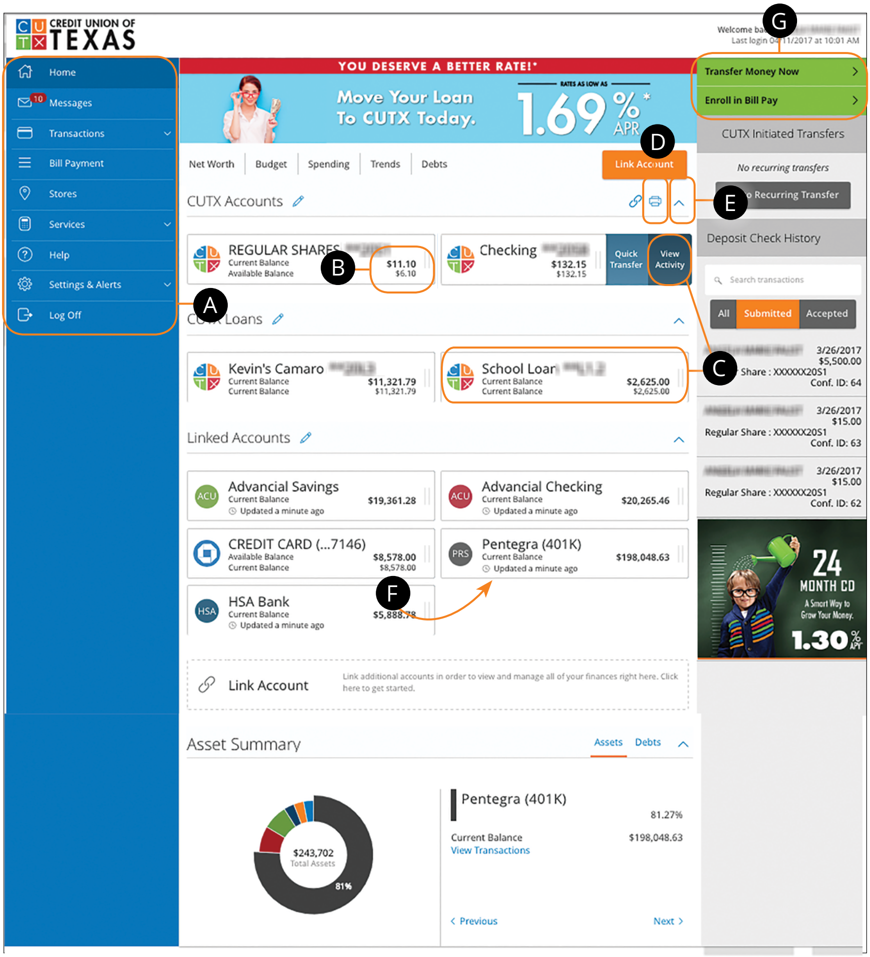
4. Enter the SAC and click the **Submit** button.

5. Create a new password based on our password requirements and click the **Submit** button when you are finished.

Home Page

Home Page Overview

After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Online Banking. Here you can view the balances in both your linked and CUTX accounts, see your account summaries and more!



Note: The letters correspond to several available features on the Home page.

A. The navigation bar appears in every view on the left side of the screen. You can navigate to Online Banking features by selecting the appropriate drop-down tab.

B. Your CUTX accounts and linked external accounts are displayed in an account card with its balance.

C. If you click an account name, you are taken to the Account Details page. You can also click the right side of an account card and click the **View Activity** button for more details.

D. The icon allows you to print a summary of current available funds in your accounts.

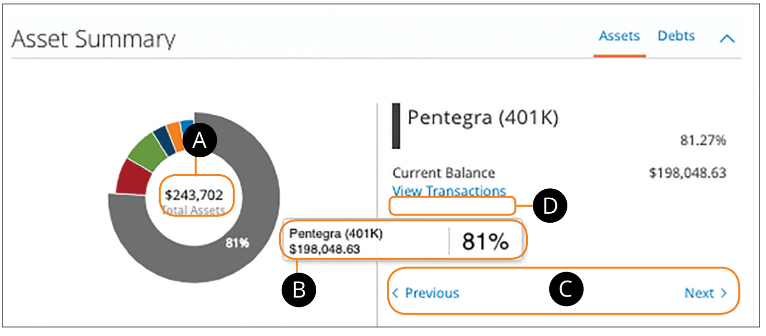
E. You can expand or collapse account details by clicking the icon.

F. If you click and hold an account card, you can drag and drop it to a new location to change the order in which your accounts appear.

G. The Quick Actions links in the top right corner let you quickly access different Online Banking features.

Account Summary Overview

If you ever need to quickly assess how much money is in all your accounts, you can scroll down to the Account Summary graphic on the Home page.
This interactive chart represents your total assets, represented by specific colors and percentages.



A. The Total Assets widget gives you the total amount of money in your accounts and breaks down those funds into percentages.

B. Each colored piece represents one of your CUTX or linked accounts and displays it percentage of total funds as well as the balance.

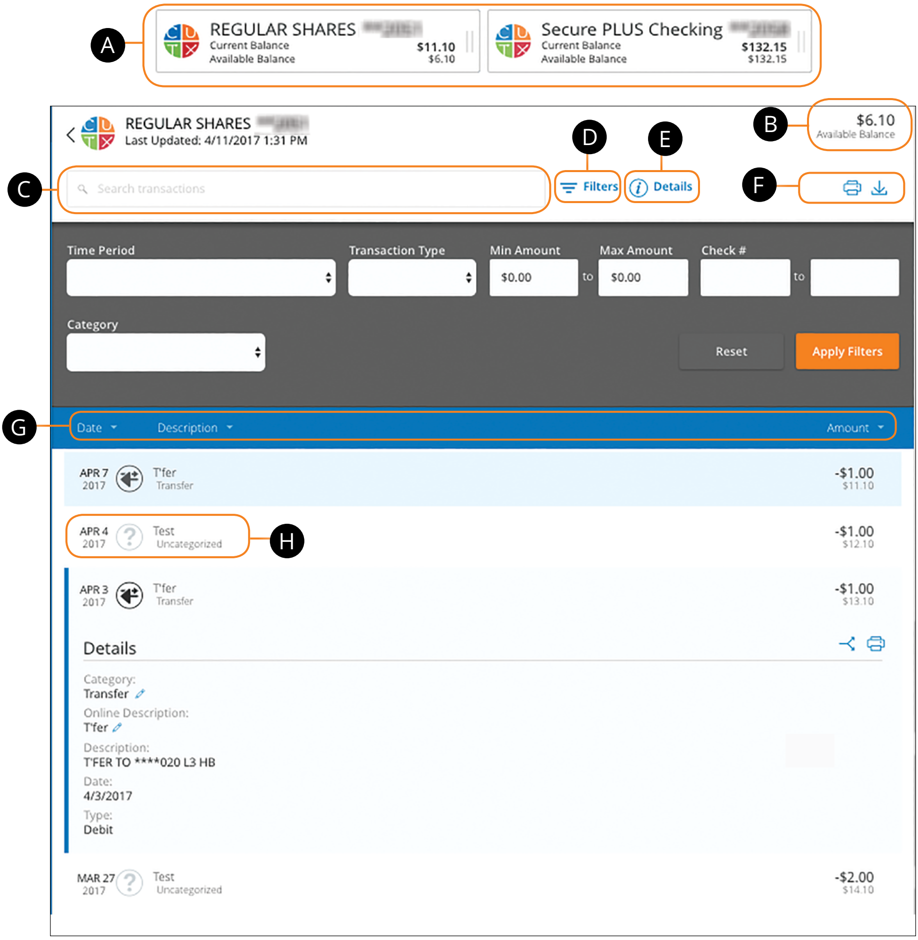
C. Clicking "Next" or "Previous" lets you view different accounts and details.

D. You can click the "View Transactions" link for more information.

Home Page

Account Details Overview

Selecting a CUTX account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances so you stay organized and on top of your finances.



Home Page: Account Details Overview

A. On the Home page, you can click on an account name to view the Account Details screen. You can also click the right side of an account card and click the **View Activity** button.

B. The available balance of that account is displayed in the top right corner.

C. You can find transactions within that account using the search bar.

D. Transactions can be sorted by time, type, amount or check number. Click the **Filters** icon for more options.

E. More information about your transactions is available by clicking the **Details** icon.

F. You can print a list of transactions by clicking the icon or export your transactions into a different format by clicking the icon.

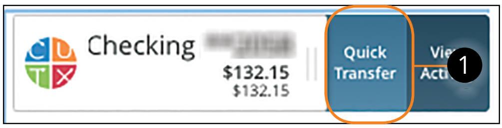
G. The ▽ icon indicates how the Date, Description and Amount columns are sorted.

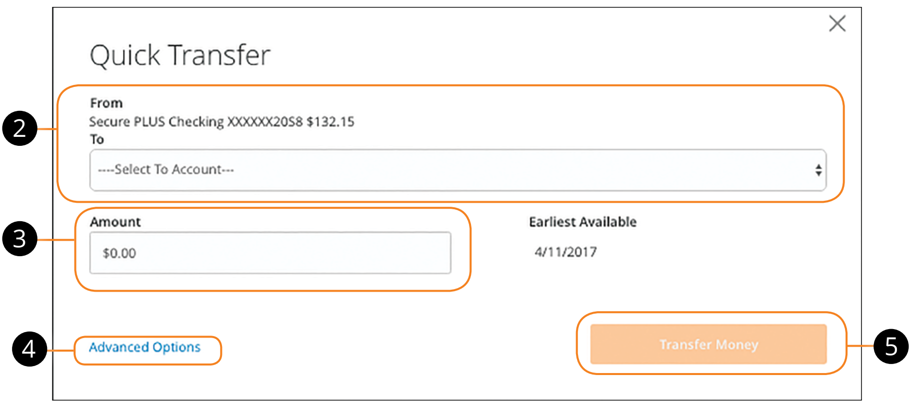
H. You can view more details about a transaction by clicking on it.

Home Page

Quick Transfer

No need to run to a store to move money from one account to another! If you're ever in a rush, the Quick Transfer option provides you with a simple way to do those transactions.



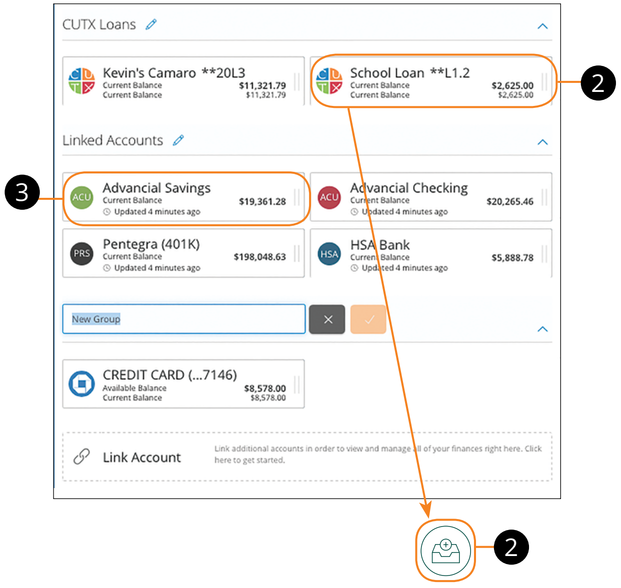


1. Choose an account to transfer funds from by clicking the right side of the account card then clicking the **Quick Transfer** button.
2. Select the "To" drop-down and choose an account to receive the funds.
3. Enter an amount to transfer.
4. Click the "Advanced Options" link to be redirected to the Transfer Money feature.
5. Click the **Transfer Money** button when you are finished.

Home Page

Account Grouping

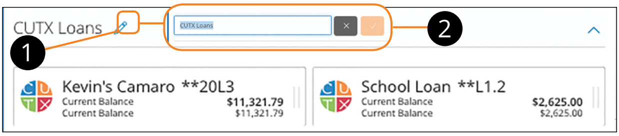
You can organize your internal and linked accounts into groups, so the Home page appears how you want it in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.



1. Create a new group by clicking and holding an account tile, then dragging and dropping it to the  pop-up icon.
2. Create a group nickname and click the check mark when you are finished.

Editing a Group Name

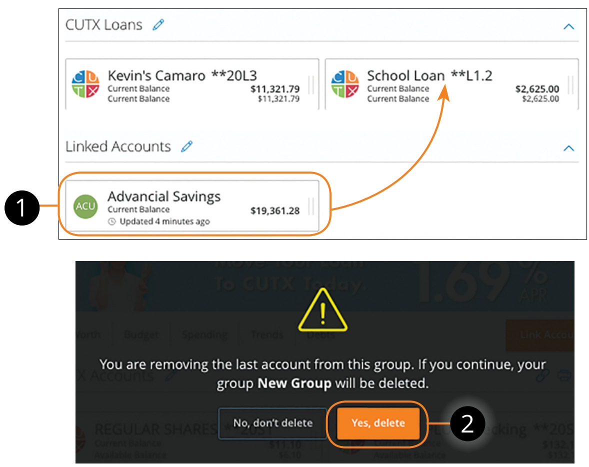
The names of existing groups can be edited in just two easy steps.



1. Click the icon to edit your group nickname.
2. Enter a new name and click the check mark when you are finished.

Deleting a Group

After a group is made, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.



1. Remove all accounts from a group by clicking and holding an account tile and dragging it to another group and dropping it.
2. Click the **Yes, delete** button to delete the group.

Security

Protecting Your Information

Here at CUTX, we do all that we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for all your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up-to-date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off Online Banking when you're finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of upper and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices and avoid using features that save your login IDs and passwords.

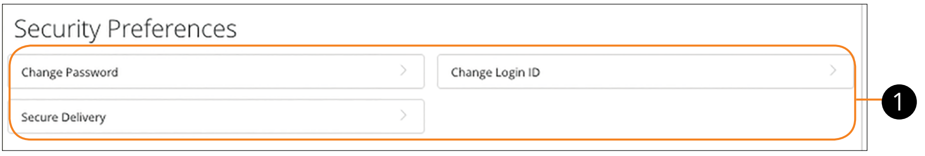
Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 972.263.9497 or 800.314.3828.

Security

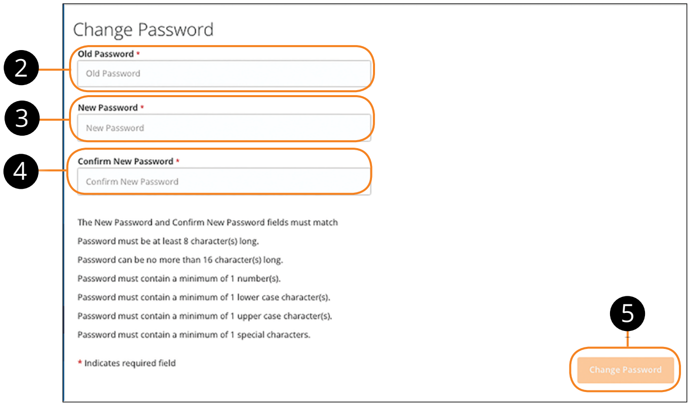
Security Preferences

We take security very seriously at CUTX. Because of this, we've added various tools to help you better protect your account information. You can add and manage these features in Security Preferences to strengthen your online banking experience.



Change Password

When you need to, you can change your password within Online Banking. We recommend that you change your password regularly and follow our guidelines for creating a strong password.

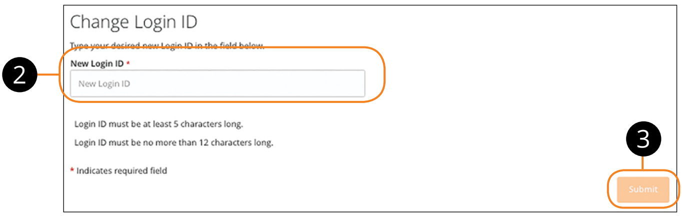


In the **Settings & Alerts** tab, click **Security Preferences**.

1. Click the **Change Password** button.
2. Enter your old password.
3. Create a new password.
4. Reenter your new password.
5. Click the **Change Password** button when you are finished making changes.

Change Login ID

You can also change your login ID at any time. To ensure that you create an effective login ID, create an ID that you will remember that follows our required guidelines.

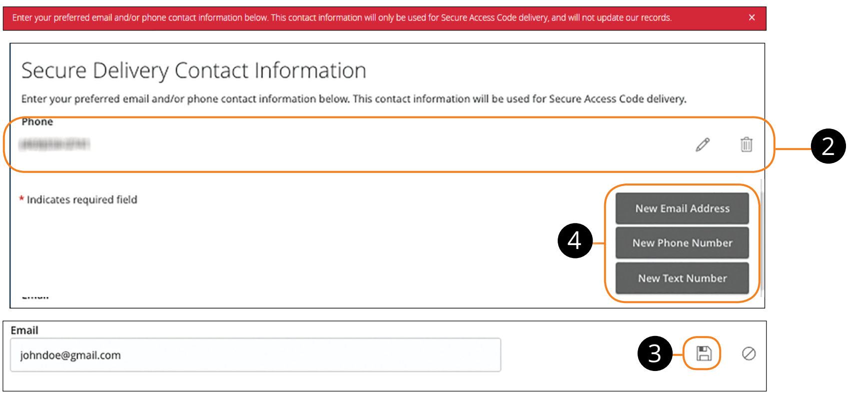


In the **Settings & Alerts** tab, click **Security Preferences**.

1. Click the **Change Login ID** button.
2. Enter your new login ID.
3. Click the **Submit** button when you are finished making changes.

Secure Delivery

CUTX verifies your identity using Secure Access Codes (SACs), which are numbered codes that are sent to you by email, phone or text. Within Security Preferences, you can make changes to your delivery preferences or add new ways we can contact you.



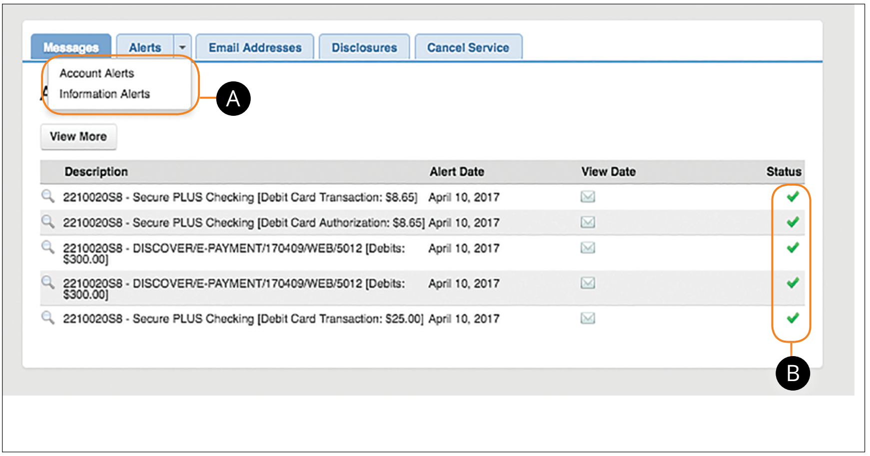
In the **Settings & Alerts** tab, click **Security Preferences**.

1. Click the **Secure Delivery** button.
2. Makes changes to a secure delivery method by clicking the icon to make changes or the icon to delete a secure delivery method.
3. Enter your new contact information and click the icon when you are finished to save your changes.
4. Add a new delivery contact by clicking either the **New Email Address**, **New Phone Number** or **New Text Number** button at the bottom of the page.

Security

Transaction Alerts Overview

Having peace of mind is critical when it comes to your online banking experience. When you create a transaction alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.



A. The "New Alert" drop-down lets you create a date, account, history or transaction alert.

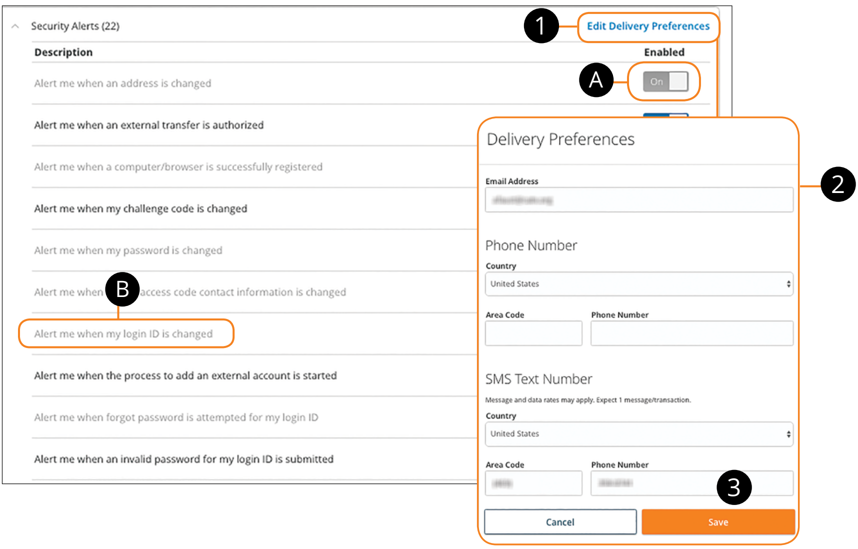
B. Toggling the "Enabled" switch turns an alert on or off without deleting it.

Note: You may choose to receive transaction alerts by email, phone or text message.

Security

Security Alerts Overview

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.



In the **Settings & Alerts** tab, click **Security Alerts**.

A. You can turn an alert on or off by toggling the **Enabled** switch.

B. If an alert is grayed-out, you cannot edit or disable it.

Edit Delivery Preferences

When a trigger occurs, Security Alerts are always sent to you through secure messages. You can add additional delivery methods to notify you about your accounts wherever you are.

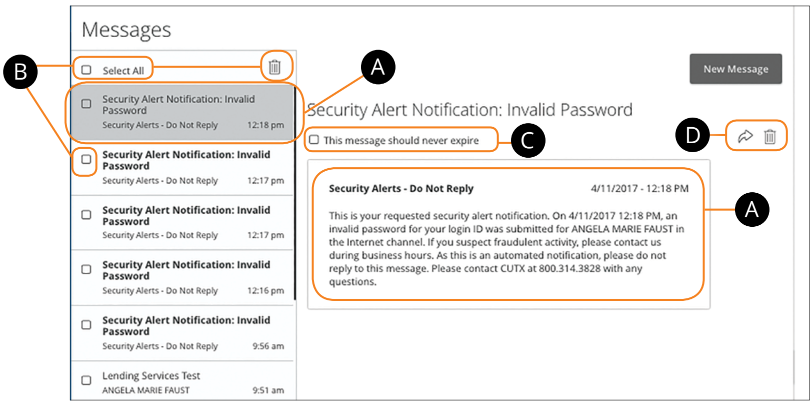
In the **Settings & Alerts** tab, click **Alerts**, then **Security Alerts**.

1. Click the “Edit Delivery Preferences” link at the top. These changes will apply to all Security Alerts.
2. Enter the information for your preferred delivery method.
3. Click the **Save** button when you are finished making changes.

Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at CUTX, Secure Messages allows you to communicate directly with a CUTX member service representative. From the Secure Messages page, you can find replies, old messages or create new conversations.



Click the **Messages** tab.

A. Click on a message to open it. Messages are displayed on the left side of the screen.

B. Delete multiple messages by checking the box next to the corresponding messages or check the box next to “Select All” and click the icon.

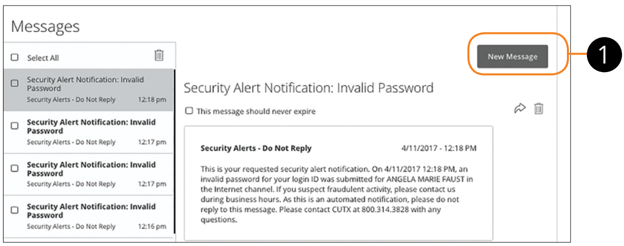
C. Messages automatically delete after a certain time. Check the box next to “This message should never expire” to prevent that message from being erased.

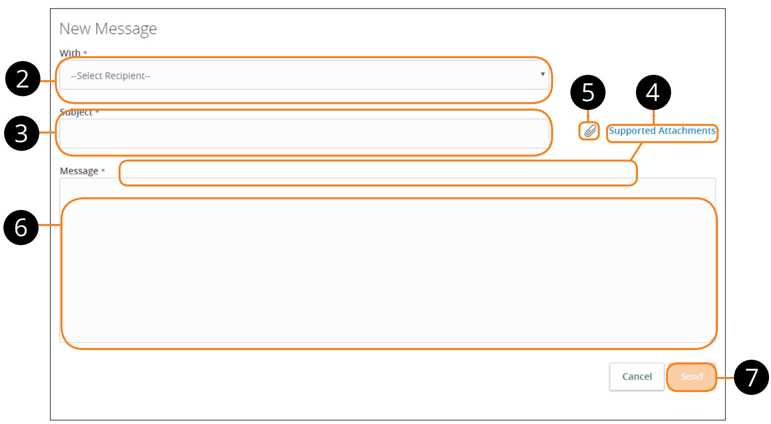
D. Delete an opened message by clicking the icon or reply by clicking the icon.

Security

Sending a Secure Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential personal information relating to your accounts or attach files within a new message.





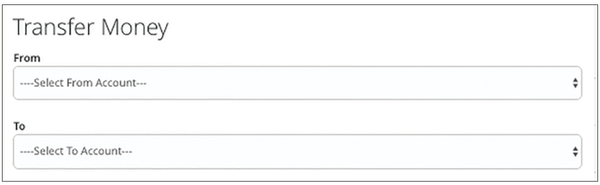
1. Create a new message by clicking the **New Message** button in the top right corner.
2. Select the recipient from the drop-down.
3. Enter the subject.
4. Click the "Supported Attachments" link to see if your file is supported.
5. Attach a file by clicking the icon.
6. Enter your message.
7. Click the **Save** button when you are finished.

Transactions

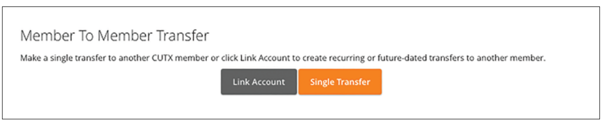
Transfer Money Overview

The heart of Online Banking is the ability to transfer funds on the go. Whether you are transferring money between your accounts or sending money to someone outside of CUTX, there are various features that help you transfer funds in different ways.

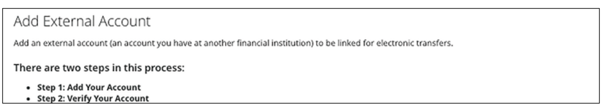
- **Transfer Money**:
  Moving money between your personal CUTX accounts.

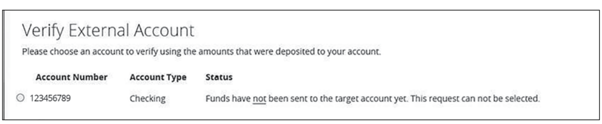


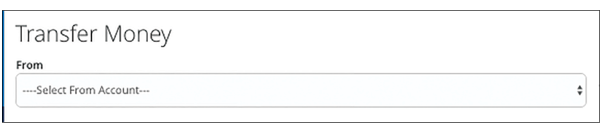
- **Member to Member Transfer**:
  Move money to someone's CUTX accounts.



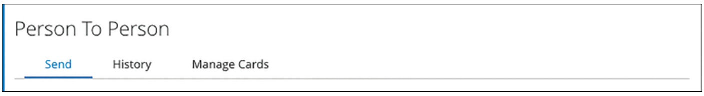
- **Manage External Account:**
  Move money after linking your external accounts.







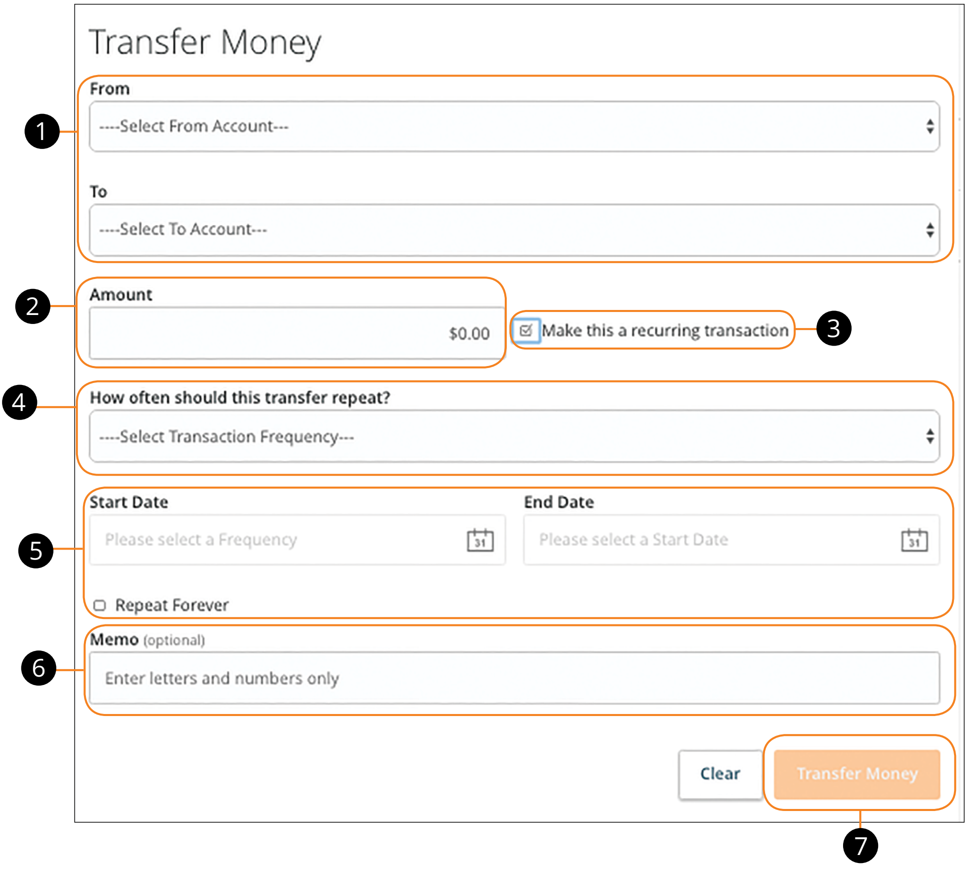
- **Person To Person**
  Send money to another person.



Transactions

Transfer Money

When you need to make a one-time or recurring transfer between your personal CUTX accounts, you can use the Transfer Money feature. These transactions go through automatically, so your money is always where you need it to be.



In the **Transactions** tab, click **Transfer Money**.

1. Select the accounts to transfer funds between using the “To” and “From” drop-downs.
2. Enter the amount and date to process the transaction.
3. Check the box next to “Make this a recurring transaction” to repeat the transfer.
4. Use the “Transfer Frequency” drop-down to specify how often the transfer should occur.
5. Enter a start and end date for this transaction or check the box next to “Repeat Forever.”
6. Enter a memo.
7. Click the **Approve** button when you are finished.

Note: You can view or cancel unprocessed transactions by accessing the Recurring Transactions tab within the Activity Center.

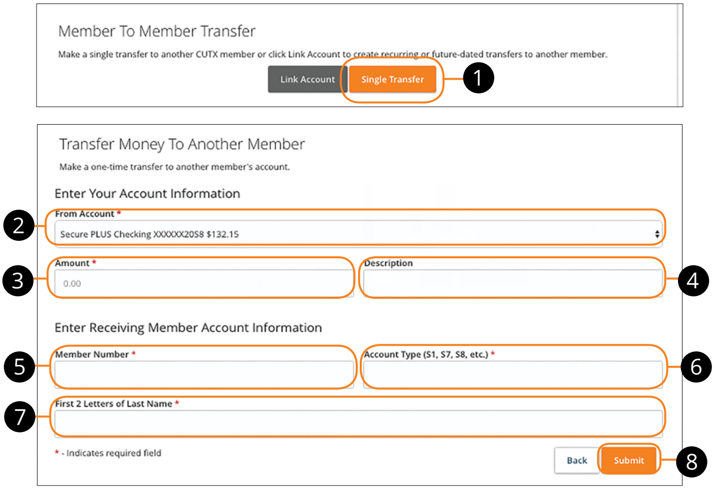
Transactions

Member to Member Transfer

If you have a friend or relative that also banks through CUTX, Member to Member Transfer allows you to send them immediate money.

Single Transfers Between CUTX Accounts

If you only need to send money to someone once, you can generate a single transaction with that person's account number, account type and first two letters of their last name.

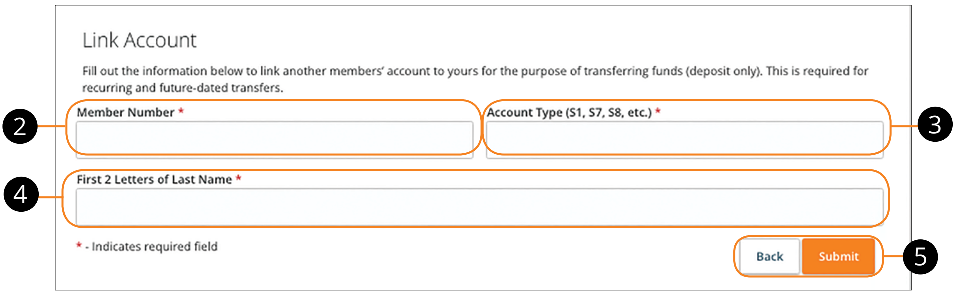


In the **Transactions** tab, click **Member to Member Transfer**.

1. Click the **Single Transfer** button.
2. Select the account to take funds from using the "From Account" drop-down.
3. Enter an amount.
4. Write a description of your transfer. (optional)
5. Enter the recipient's Member Number.
6. Enter the recipient's Account Type.
7. Enter the First 2 Letter of the recipient's last name.
8. Click **Submit** when you are finished**.**

Linking Someone's CUTX Account

Instead of typing in someone's information every time you send them money, you can conveniently link their account for future deposits only.



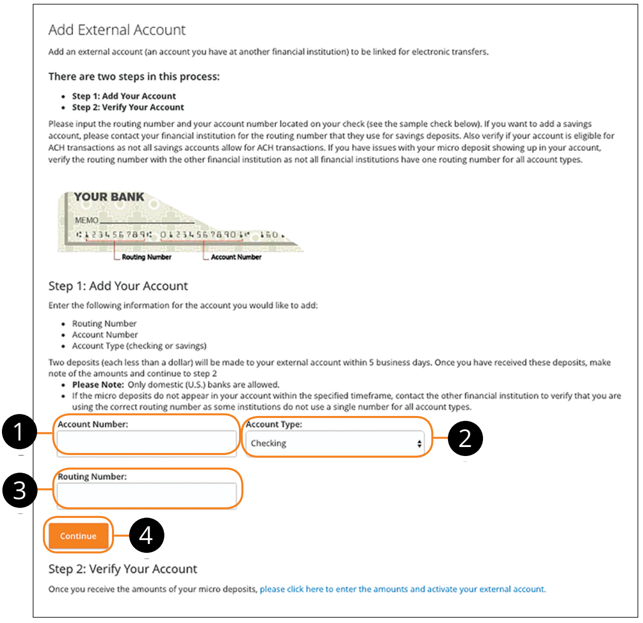
In the **Transactions** tab, click **Member to Member Transfer**.

1. Click the **Link Account** button.
2. Enter the recipient's Member Number.
3. Enter the recipient's account type.
4. Enter the first two letters of the recipient's last name.
5. Click **Submit** when you are finished.

Transactions

Adding A Personal External Account

Your private accounts at other financial institutions can be linked to Online Banking with CUTX so you can transfer money between two FI's without ever leaving home! When you go to add another account, you are asked to verify your ownership of that account by confirming two small deposits CUTX makes into the external account.



In the **Transactions** tab, click **Manage External Account**.

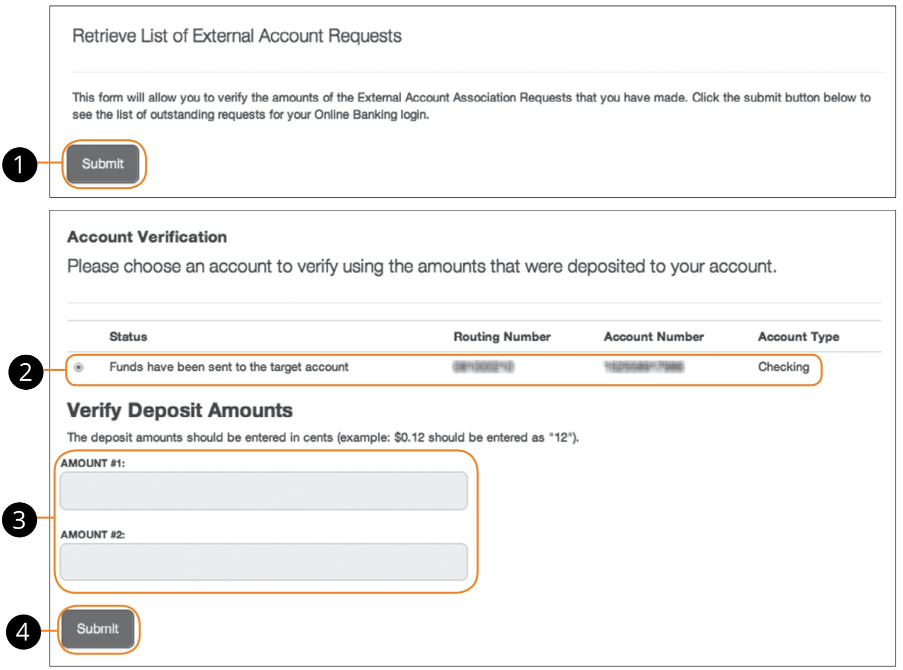
1. Enter the account number.
2. Select the type of account using "Account Type" drop-down.
3. Enter the financial institution's routing number. These numbers are located at the bottom of a paper check or deposit slip from your check book.
4. Click the **Continue** button.

In two to three business days, 2 micro-deposits will appear in your external account. Once you receive those deposits, go to the Manage External Account tab and click the email under step 2 - Verify your account.

Transactions

Verifying A Personal External Account

As soon as CUTX makes 2 small deposits of less than a dollar into your external account, you are asked to verify those amounts within Online Banking. Once they are confirmed, you can begin transferring money to the outside account.



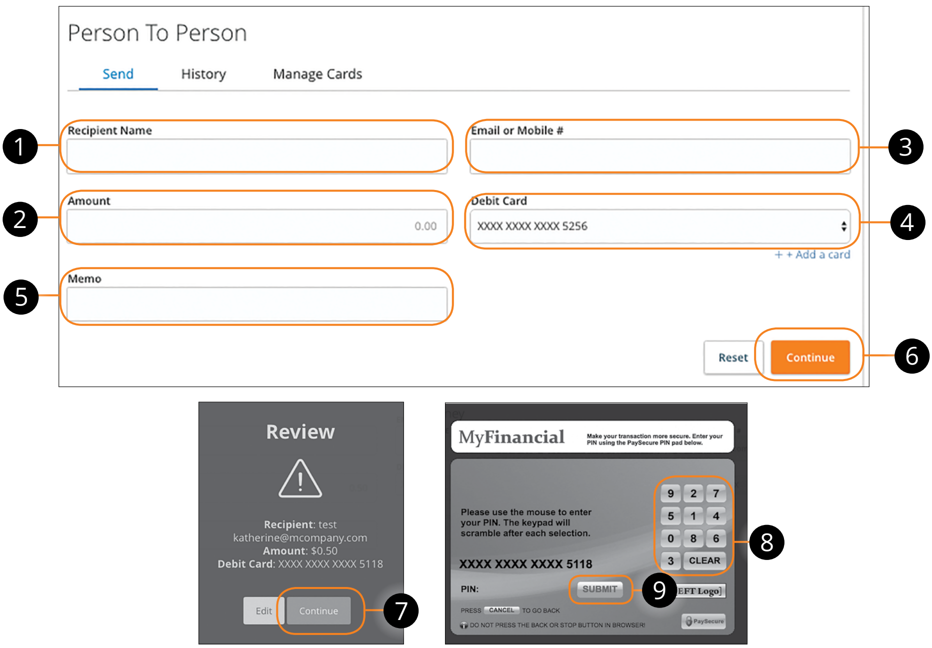
In the **Transactions** tab, click **Manage External Account**.

1. Go to Step 2: Verify your account.
2. Select the account you would like to verify.
3. Enter the amounts of the 2 micro-deposits that have been made into your external account.
4. Click the **Submit** button.

Transactions

Person to Person

Your debit card allows you to make all your payments without cash or check, and now it can be used to make transfers! Using your CUTX debit card and PIN, you can send money to anyone else with a valid bank account.



In the **Transactions** tab, click **Person to Person**.

1. Enter the recipient's name.

2. Enter the amount you want to send.

3. Enter the recipient's email or mobile number.

4. Select a debit card to use with this transaction.

5. Enter a memo (optional).

6. Click the **Continue** button.

7. Review your transaction and click the **Continue** button.

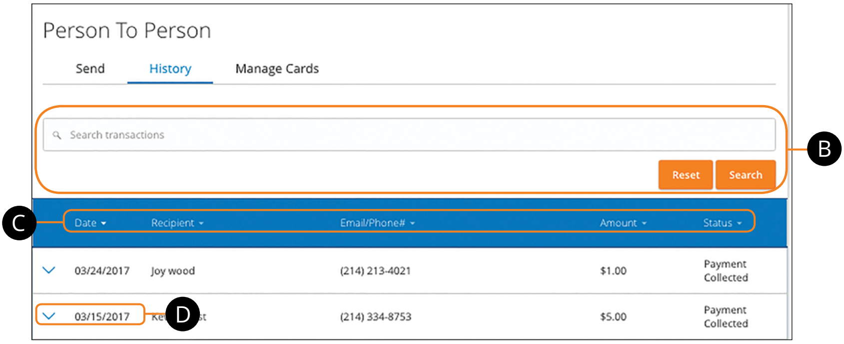
8. Enter your **PIN**

9. Click the **Submit** button when you are finished.

Transactions

Person to Person History Overview

After your debit card transfers are complete, you can view all your transactions on the History page. That way, you can clearly keep track of who you sent money to!



In the **Transactions** tab, click **Person to Person**.

A. Click the “View History” link in the top right corner.

B. Use the search bar to find transactions within that account and click the **Search** button.

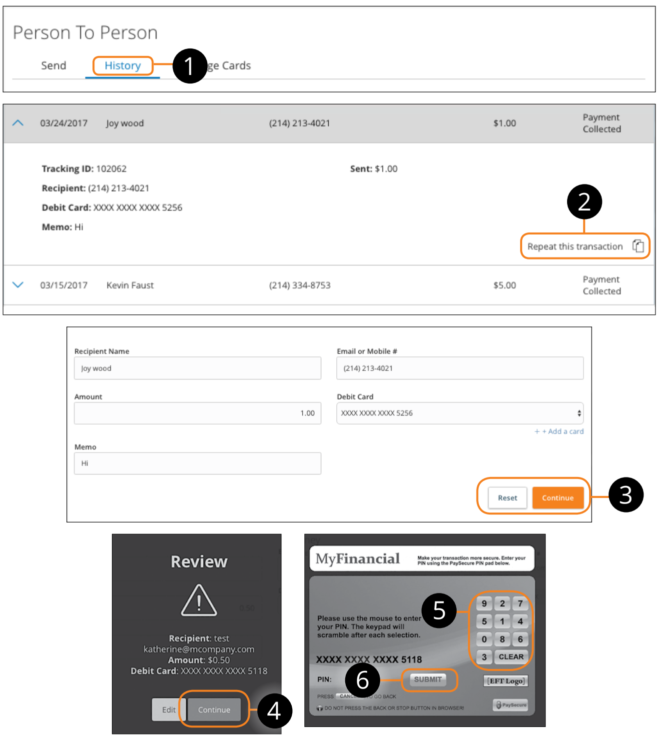
C. Click the ▽ icon next to the Date, Recipient, Email/Phone#, Amount or Status columns to sort transactions.

D. Click a transfer to view more details.

Transactions

Repeat Person to Person Transaction

If you've previously sent someone money using your debit card, you can duplicate that transaction by first locating it in on the History page. We provide you with a simple link, so you can effortlessly repeat your transfers!



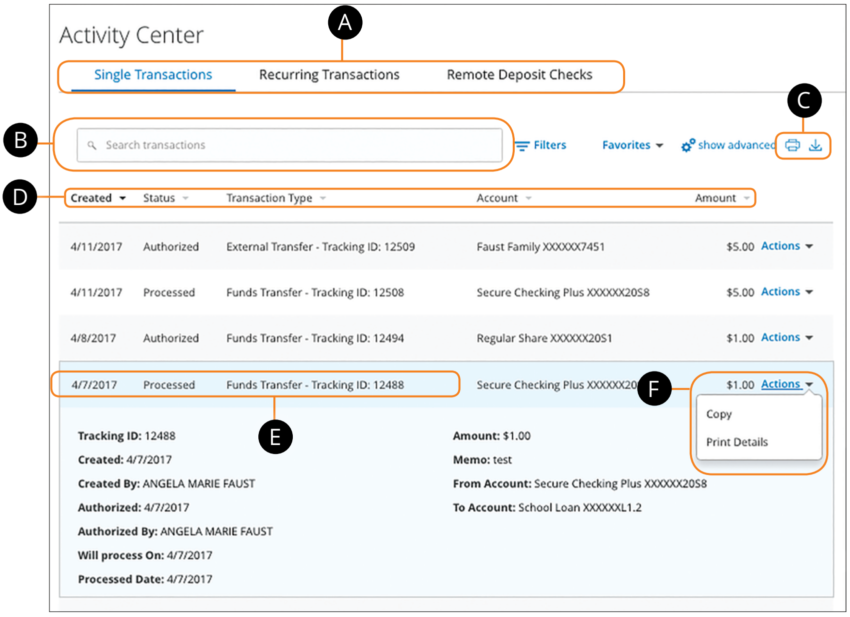
In the **Transactions** tab, click **Person to Person.**

1. Click the “View History” link in the top right corner.
2. Click the transfer you want to repeat and select the “Repeat this Transaction “ link.
3. Make the needed changes and click the **Continue** button.
4. Review the transactions and click the **Continue** button.
5. Enter your PIN.
6. Click the **Submit** button when you are finished.

Transactions

Activity Center Overview

All transactions initiated through Online Banking or through our app appear in the Activity Center. All single and recurring transactions as well as deposited checks show in the Activity Center along with stop payments and check reorders.



In the **Transactions** tab, click **Activity Center**.

A. Click an appropriate tab at the top to view **Single Transactions**, **Recurring Transactions** or **Remote Deposit Checks**.

B. Use the search bar to find transactions within that account.

C. Print the Activity Center page by clicking the icon. Export your transactions into a different format by clicking the icon.

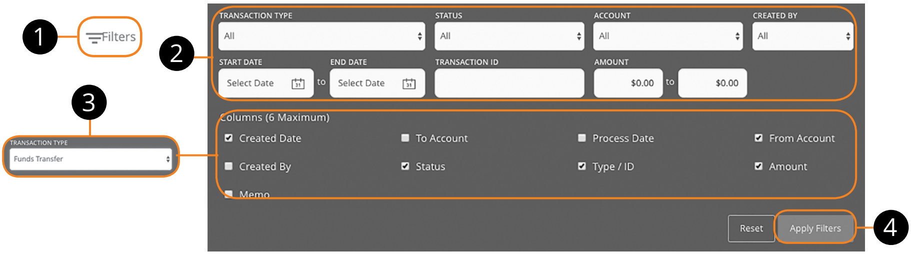
D. Click the icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.

E. Click on a transaction to view more details.

F. Select **Actions** to perform additional functions.

Using Filters

What appears on the Activity Center can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for each time.



In the **Transactions** tab, click **Activity Center**.

1. Click the **Filters** icon to create a custom view of your transactions.
2. Create a custom list of transactions using these filters.
3. Filter the type of transaction you are looking for using the "Transaction Type" drop-down. Column names with check boxes appear. Select up to six boxes.
4. Click the **Apply Filters** button when you are finished.

Creating or Deleting Custom Views Using Favorites

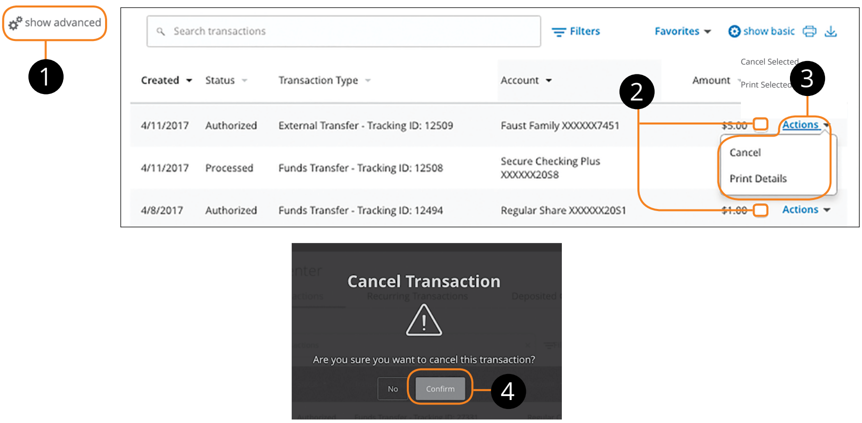
After applying specific filters, you can save that view of the Activity Center to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.

In the **Transactions** tab, click **Activity Center**.

1. Apply filters and click the "Favorites" link.
2. Click the **+** icon to create a new favorite template.
3. Enter a name for your new custom view.
4. Click the **Save** button when you are finished.
5. Click the **X** icon to remove a custom view from your Favorites.

Canceling Transactions

The Activity Center shows all pending transactions that have not posted to your account. You can also cancel pending transactions up until their process date.



In the **Transactions** tab, click **Activity Center**.

1. Click the **Show Advanced** icon. An additional column of check boxes appears next to the Amount column.
2. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between Amount and Actions to select all transactions.
3. Click the “Actions” drop-down and click “Cancel Selected.”
4. Click the **Confirm** button when you are finished. The status then changes to “Cancelled” on the Activity Center page.

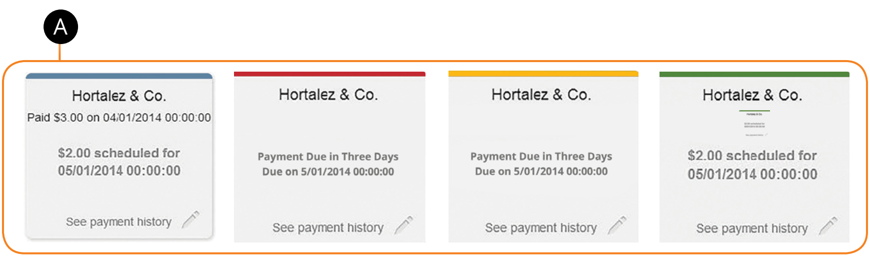
Note: If you cancel a recurring transaction in the Single Transaction tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the Recurring Transactions tab in the Activity Center.

Bill Pay for Mobile

Bill Pay Overview

Sending payments to companies and individuals has never been easier!
Bill Payment with CUTX helps you stay on top of your bills, allowing you to quickly manage your payments and never miss a due date.

Note: The first time that you click the Bill Pay tab, you need to choose an account to use within Bill Pay and to accept the terms and conditions. You cannot remove or delete this account after it is enrolled. To un-enroll you must contact CUTX at 972-263-9497.



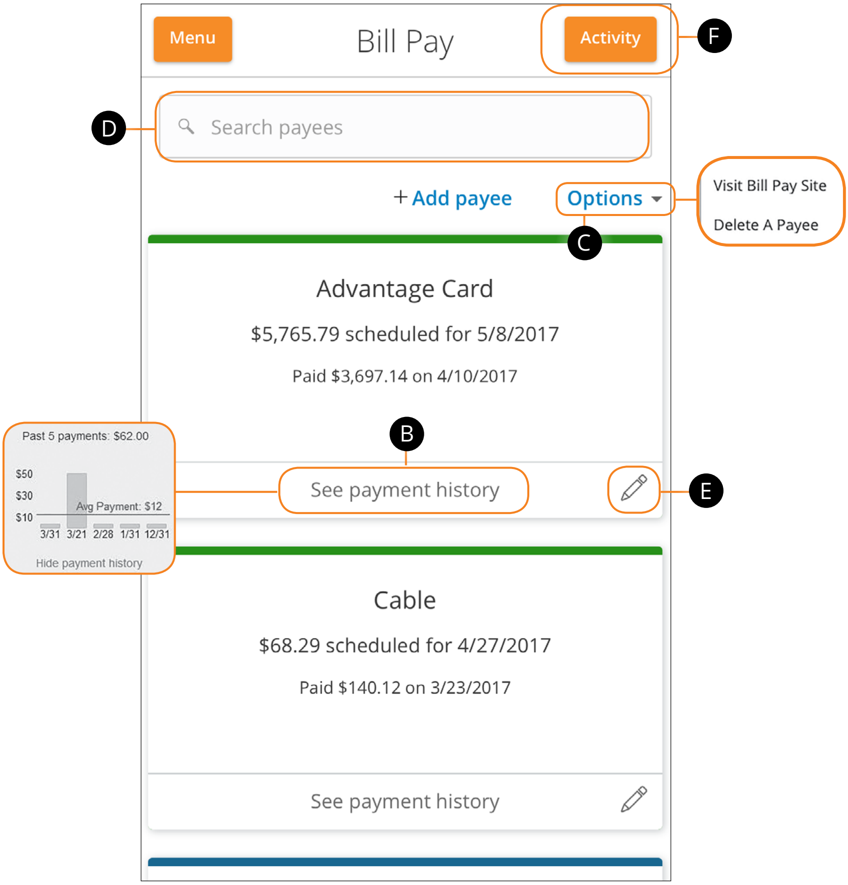
A. After you create a payee, their name and payment information appears as either a card or listed item, depending on your view. The Grid card colors can change, informing you of the status of your payments.

Blue: Paid

Red: Payment overdue

Yellow: Payment due in the next 3 days

Green: Scheduled payment



B. You can select "See payment history" link to see a graph of your previous payments to that payee.

C. The "Options" drop-down contains links for adding or deleting a payee, and going to the Full Bill Pay Site.

D. You can find payees using the search bar.

E. The icon lets you make changes to existing payees.

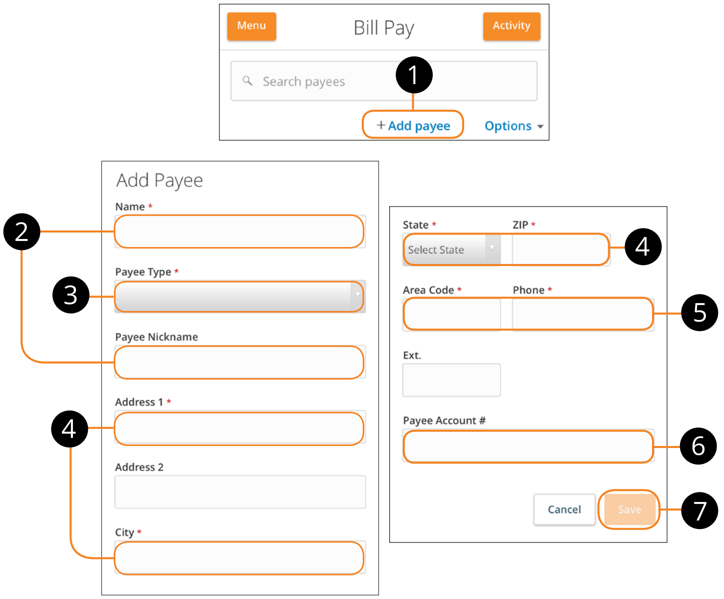
F. The **Activity** button allows you to view all pending and processed payments. You can find payments using the search bar.

Bill Pay for Mobile

Managing Payees

Creating a Payee

Using Bill Pay can save you time with payee profiles for the companies or people you pay regular bills to. Whether it's a one-time payment or a frequent occurrence, managing your payees lets you pay your bills on time in just a few clicks.

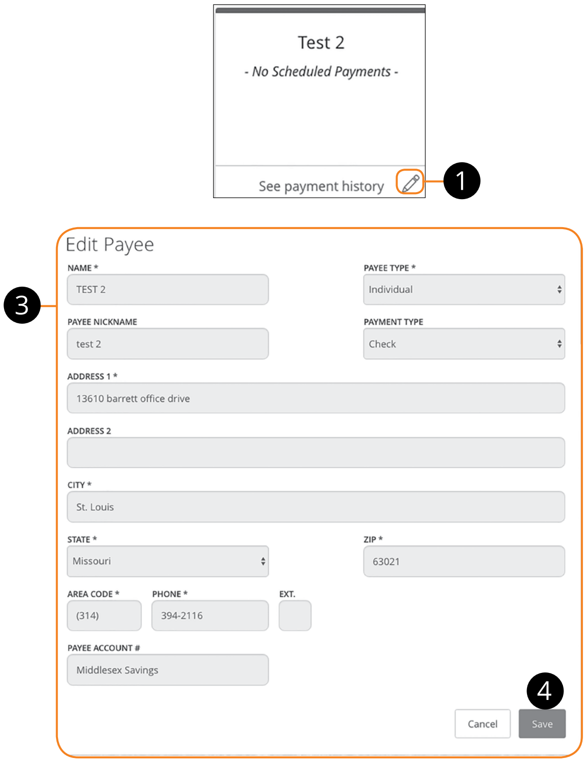


Click **Bill Pay** tab.

1. Choose "Add a Payee."
2. Enter the new payee's name and add an optional nickname.
3. Choose the type of payee to create using the "Payee Type" drop-down.
4. Enter the payee's street address, city and zip code and choose the state using the "State" drop-down.
5. Enter the payee's area code and phone number.
6. Enter the payee's account number.
7. Click the **Save** button when you are finished.

Editing a Payee

You can make edits to existing payees on the Bill Payment page if their contact information or account number changes.

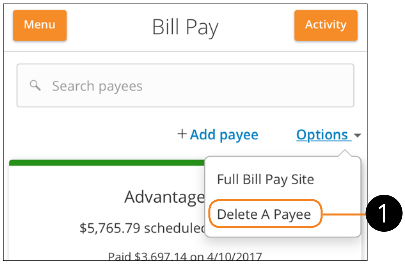


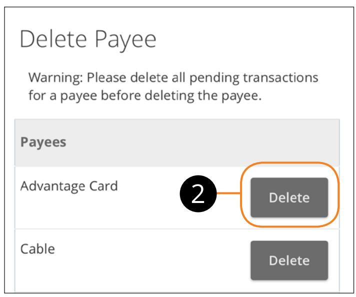
Click **Bill Pay** tab.

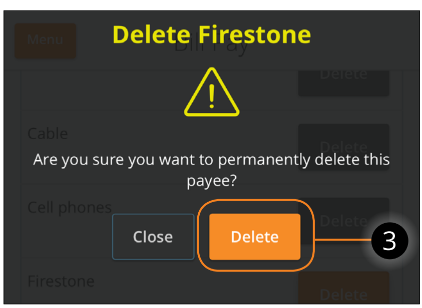
1. Locate a payee to edit and click the icon.
2. Enter the new information for the existing payee.
3. Click the **Save** button when you are finished making changes.

Deleting a Payee

If you no longer need a payee and wish to remove them from your Bill Pay, you can do so from the Bill Payment page.







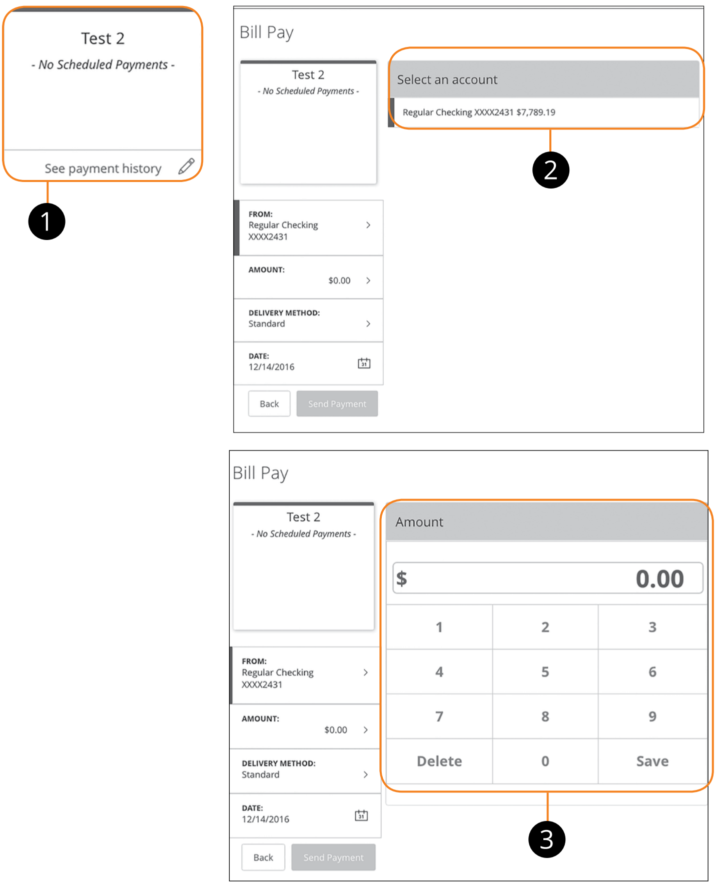
Click **Bill Pay** tab.

1. Use the “Advanced” drop-down and choose “Delete a Payee.”
2. Click the **Delete** button next to the payee you want to remove.
3. A confirmation screen appears. Click the **Delete** button to permanently remove that payee.

Bill Pay for Mobile

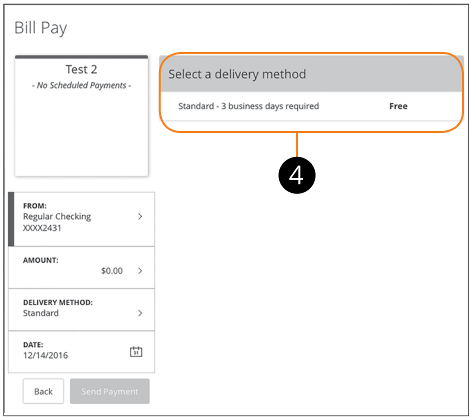
Making a Manual One-Time Payment

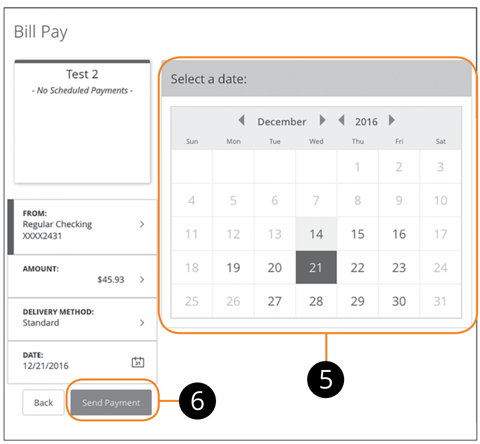
After creating a payee, you can begin paying your bills online without the hassle of cash or checks. You can effortlessly pay a single bill or schedule payments for the future so you never miss a deadline.



Click **Bill Pay** tab.

1. Select a payee.
2. Select the account to take funds from.
3. Enter the amount and click the **Save** button.





4. Select a delivery method.

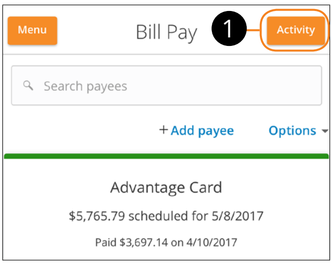
5. Choose the date to pay the bill using the calendar.

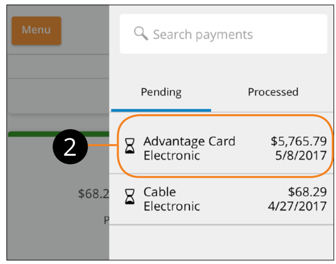
6. Click the **Send Payment** button when you are finished.

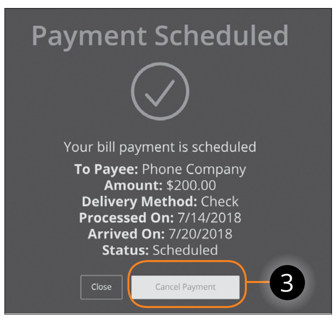
Bill Pay for Mobile

Canceling Pending Transactions

You can delete a scheduled payment if it has not cleared your account and is still pending. All pending and processed transactions are listed in the right sidebar for your convenience.







Click **Bill Pay** tab.

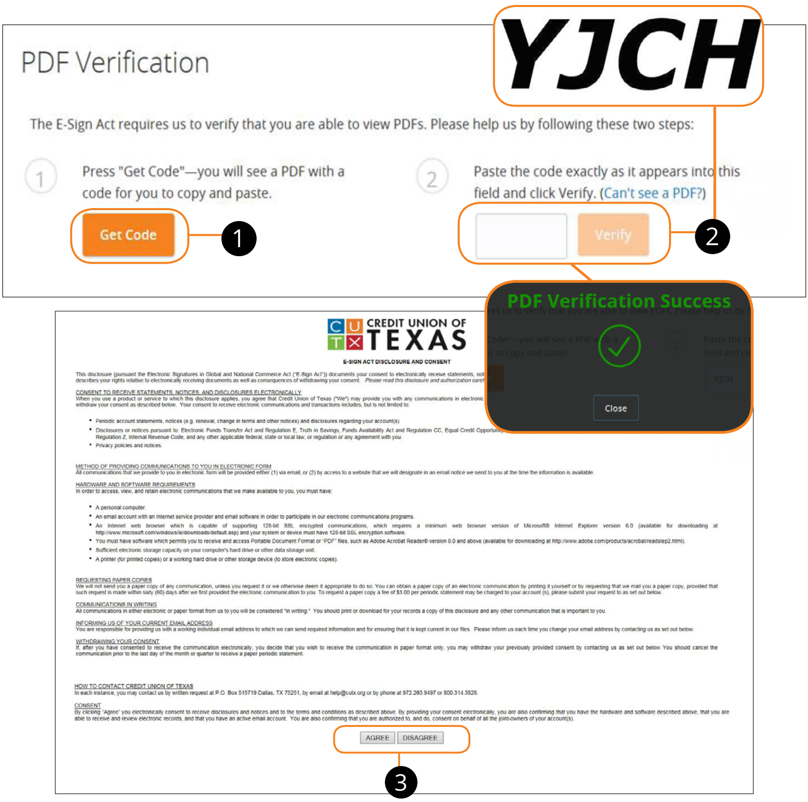
1. Click the **Activity** button in the top right corner to see a list of unprocessed payments.
2. Cancel a payment by clicking the appropriate pending transaction.
3. Click the **Cancel Payment** button on the Payment Scheduled page.
4. A confirmation message appears. Click the **Close** button when you are finished.

Note: Scheduled pending payments also appear under the Status column in green.

Services

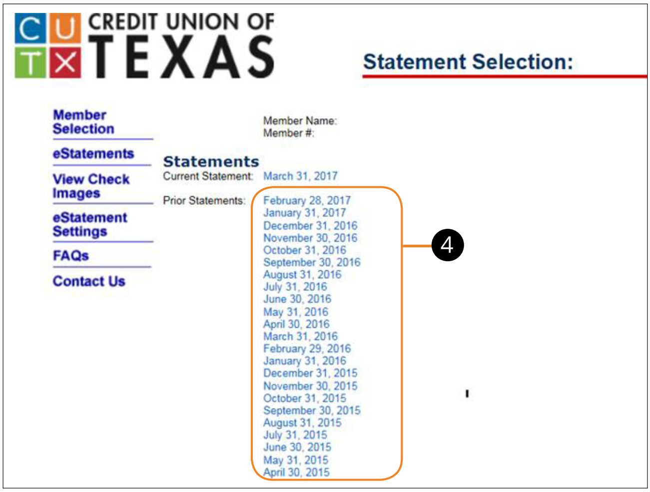
Statements

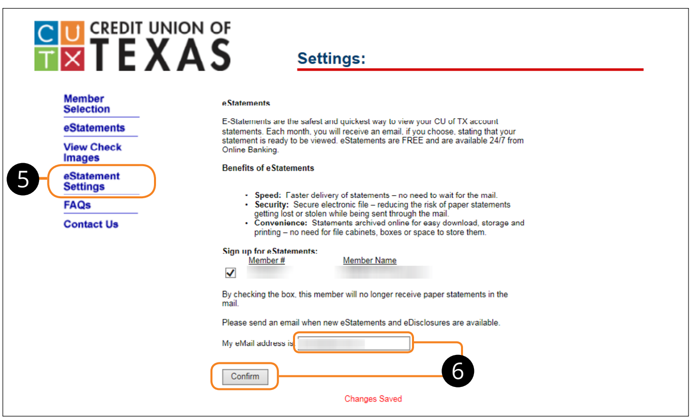
The Statements feature is a great virtual filing system for your bank statements, saving paper and space in your home or office. By storing your statements electronically, your account information is always readily available when you need it.



In the **Services** tab, click **Statements**

1. First-timeusers are required to view PDF documents. Click the **Get Code** button to verify that you can view a PDF.
2. A PDF with a code appears. Type the code into the verification field and click the **Verify** button.
3. Fill out the enrollment form if you are getting statements online for the first time, then click the “I agree” button.





4. Once enrolled, click Statements to view your available statements. Choose the statement or tax form you wish to send.

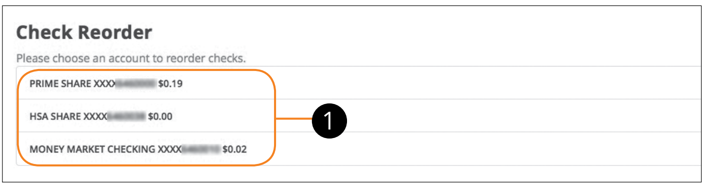
5. Click “eStatement Settings” to set the email address you would like to recieve your statements.

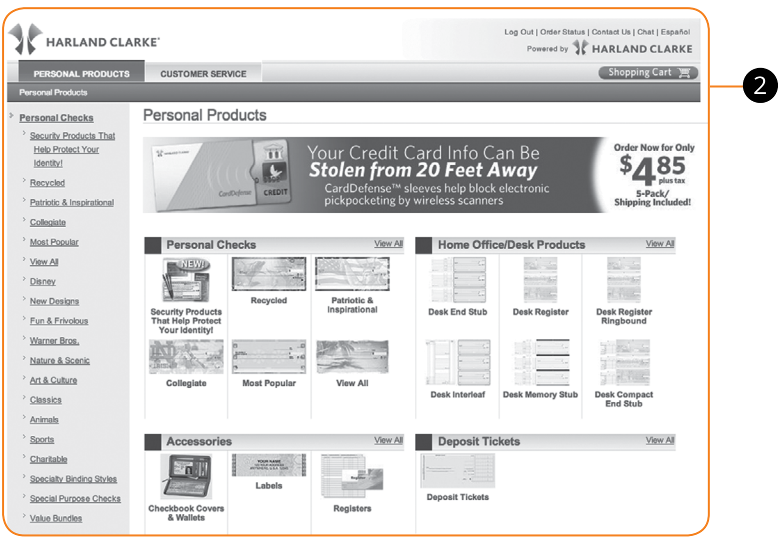
6. Click confirm after entering the desired email address.

Services

Reordering Checks

If you've previously ordered checks through CUTX, you can conveniently reorder checks online at any time on our trusted vendor's website.





In the **Services** tab, click on **Check Reorder**.

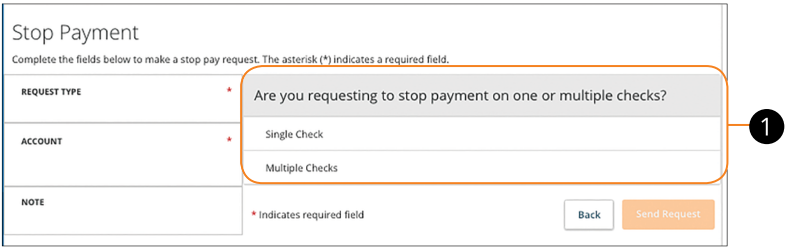
1. Choose the account you want checks ordered for.
2. Complete your order on our vendor's website.

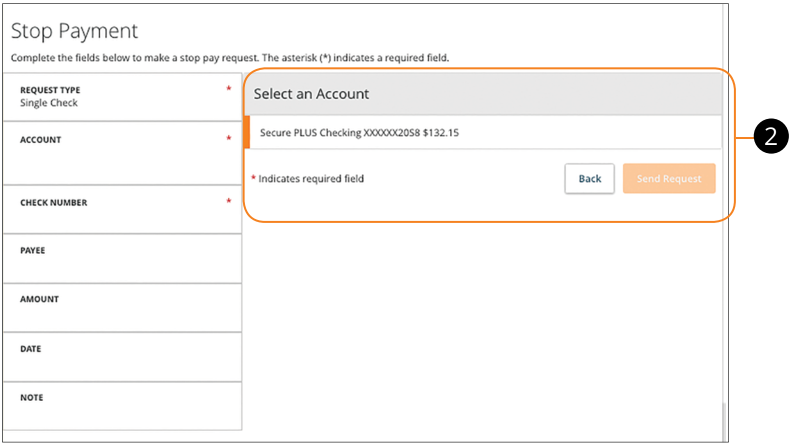
Note: If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

Services

Stop Payment Request

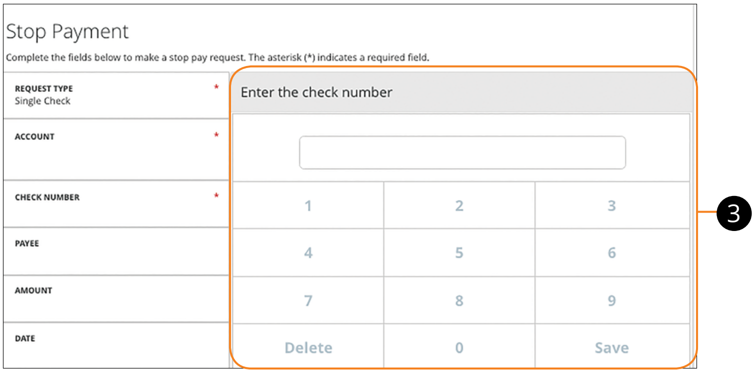
If you’re ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being cashed. Once approved, the stop payment remains in effect for 6 months. If you need the current fee information, please call us during our business hours at 972.263.9497 or 800.314.3828.

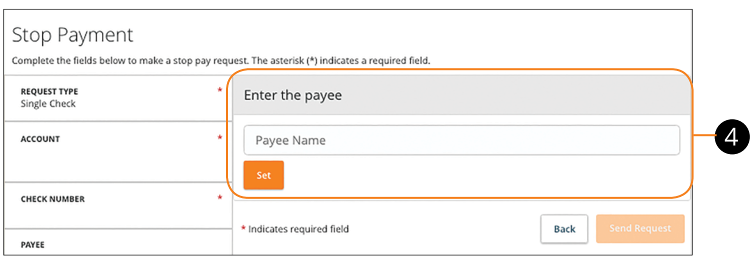


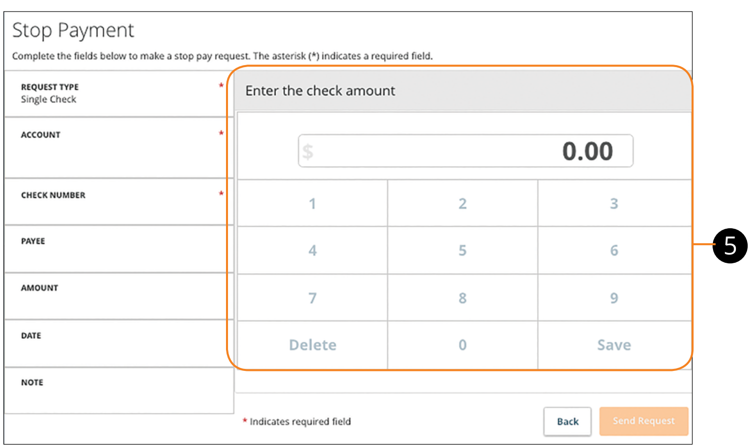


In the **Services** tab, click **Stop Payment**.

1. Choose either “Single Check” or “Multiple Checks.”
2. Select the appropriate account.



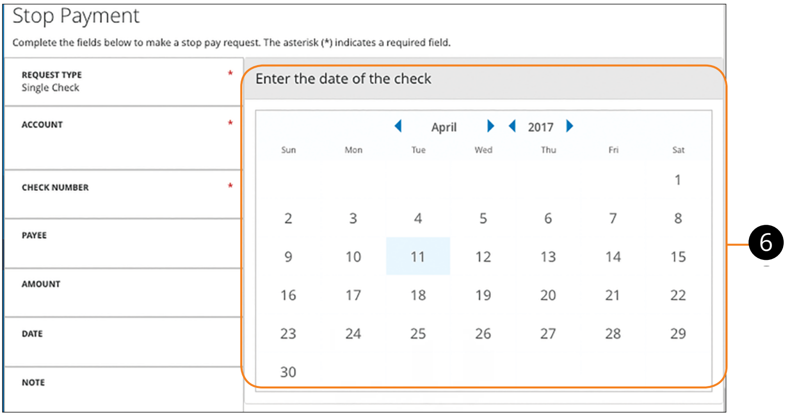


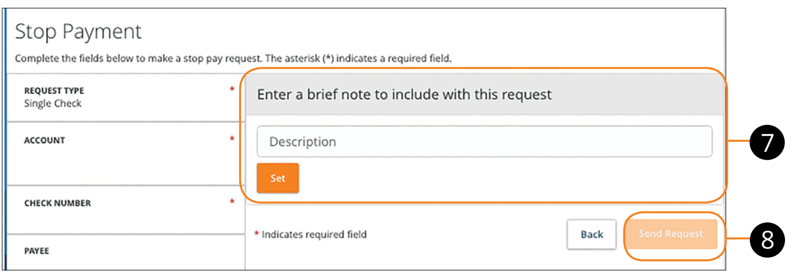


3. Enter the check number and click the **Save** button.

4. Enter the payee and click the **Set** button.

5. Enter the amount and click the **Save** button.





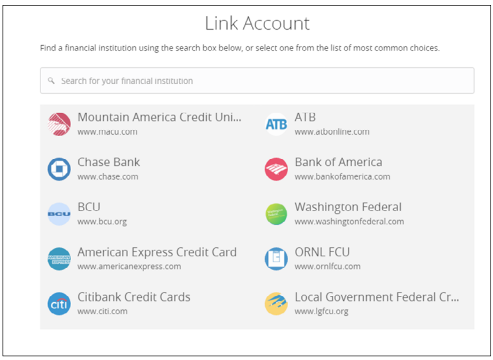
6. Enter the date of the check using the calendar.
7. Enter a description under “Note” and click the **Set** button.
8. Click the **Send Request** button when you are finished.

Note: You can view the approval status of a stop payment in the Activity Center.

Services

Personal Finance Manager (PFM)

The interactive PFM tool allows you to monitor and budget your money in one familiar place: Online Banking with CUTX's Home page. By linking your external accounts, credit cards, assets and loans, PFM allows you to create budgets and track your spending habits without leaving our website.



Different links appear on the Home page, which take you to interactive widgets with various information.

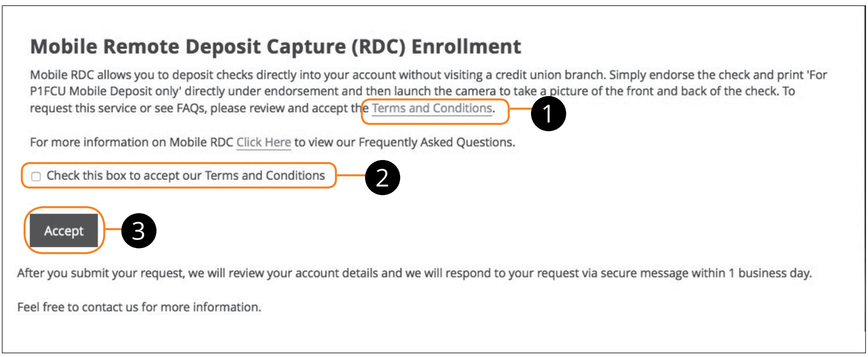
- **Net Worth**: Sum up your assets and debts and view pie charts to see how funds are allocated.
- **Budget**: Track your monthly finances by adding targets to help you better manage your expenses.
- **Spending**: See how you're spending money in a visual representation.
- **Trends**: Track your habits even further to see how you spend your money over time.
- **Debts**: Lets you see all your debts at once to gage how additional payments or payoffs affect your finances.

Note: For more information on PFM, please visit our PFM guide.

Services

Mobile RDC Enrollment

Along with our app, Online Banking with CUTX gives you the tools you need to tackle your finances how you want—from a store, desktop or even your tablet or smartphone. Once enrolled in Mobile (RDC), you can make check deposits anywhere, anytime from your smart phone.



In the **Services** tab, select **Mobile RDC Enrollment**

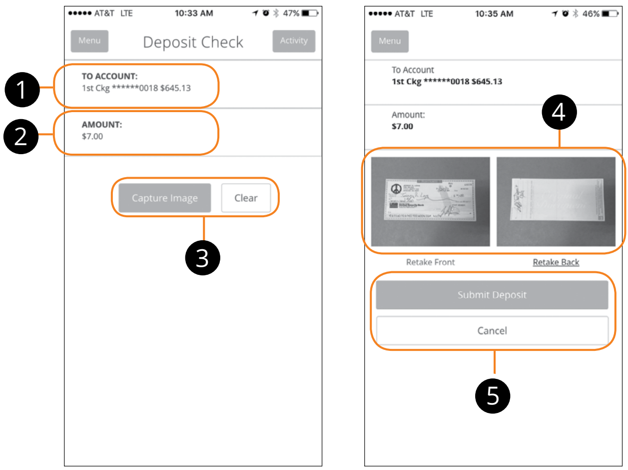
1. Click the "Terms and Conditions" link and review the document.
2. Click the check box indicating your acceptance of the terms.
3. Click the **Accept** button when you are finished.

Note: Once the credit union reviews your information, you will receive a secure message indicating that the mobile banking service is turned on. You can then log in to the app on your smart phone and find the Deposit Check tab.

Services

Mobile Deposits

With our mobile app on your Android or Apple device, you can deposit checks into your Online Banking account by taking a photo of a check.



Note: This feature is only available when using our mobile app on your device.

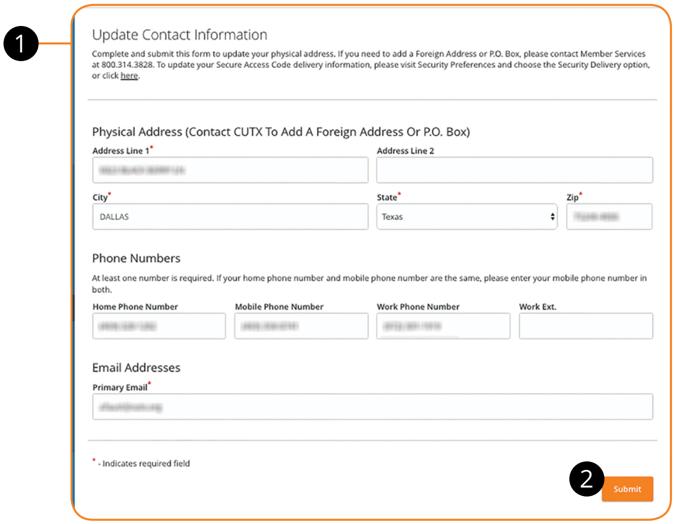
Log in to our CUTX Mobile Banking app.
In the **Transactions** tab, select **Deposit Checks**.

1. Choose the account you would like the check deposited to.
2. Input the dollar amount of the check.
3. Sign the back of the check, then tap the **Capture Image** button to take an image of both the front and back of the check.
4. Verify that all four corners of the check are visible and all elements are legible, then tap the **Submit Deposit** button when finished.

Services

Updating Your Contact Info

It is important to keep CUTX updated with your most current contact information. That's why we've made it so simple to edit your personal data!



In the **Services** tab, click **Update Contact Info**.

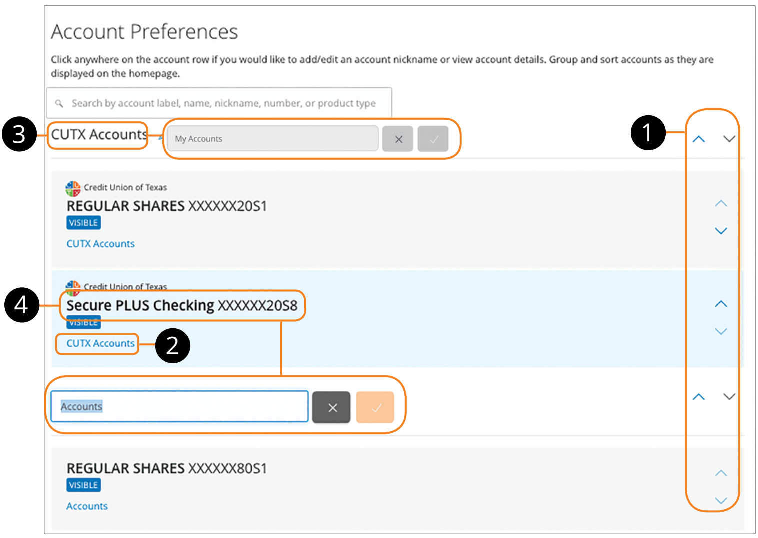
1. Update your contact information, including phone, email and mailing address.
2. Click the **Submit** button when you are finished.

Note: This does not change your secure access delivery points. To make changes to your secure delivery information, visit the Security Preferences tab and edit Secure Delivery.

Settings & Alerts

Account Preferences

The Home page and your accounts should appear in a way that is fitting for you. The names of accounts, order in which they appear on the Home page, order of account groups and names of account groups can be changed in Account Preferences to suit your needs.



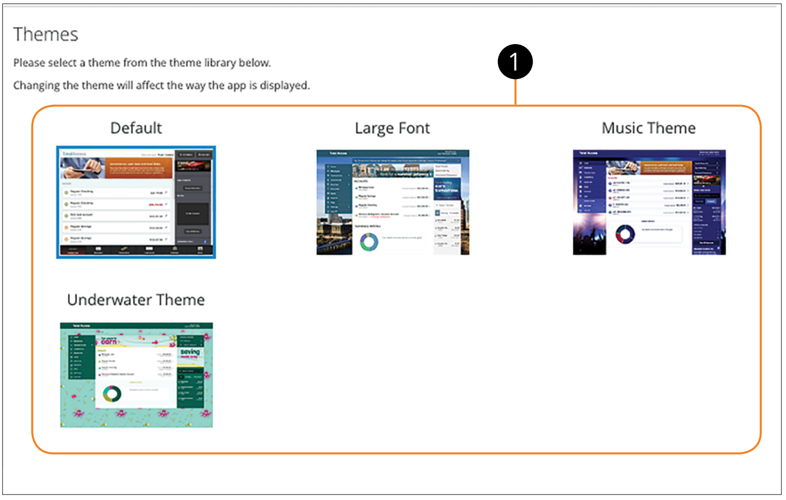
In the **Settings & Alerts** tab, click **Account Preferences**.

1. Select the up or down arrows on the right side to change the order that your accounts appear in.
2. Use the **Visibility** switch to toggle whether or not your account is visible on the Home page.
3. Click the icon to change the nickname of a group or an account. Make your changes and click the check mark to save it.
4. Click the **Nickname Account** button to change the Online Display Name of an account. Make your changes and click the check mark to save it.

Settings & Alerts

Themes and Languages

We want Online Banking to match your personality and feel comfortable, which is why you can customize your themes and languages. Once selected, these changes are applied immediately on all your devices.



In the **Settings & Alerts** tab, click **Themes**.

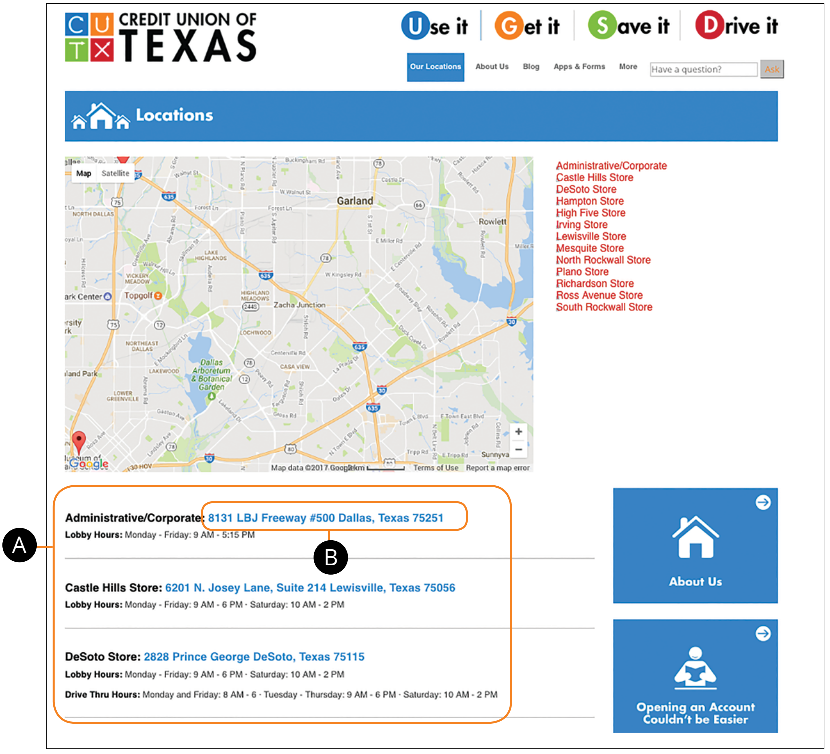
1. Click on a theme to change it.

Note: Choosing a different theme may change your selected language or the placement of options within Online Banking.

Stores

Stores and ATMs

If you need to locate a CUTX store or ATM, the map below can help you find locations nearest you. If your device's location services feature is turned off or your location in unavailable, a general list of branches appears.



Click on **Stores** tab.

A. Click a store for additional details such as phone numbers, directions, lobby hours and drive-thru hours.

B. You can locate a CUTX store or an ATM by clicking the appropriate name.

972.263.9497 ▪ 1.800.314.3828 ▪ CUTX.org