



ONLINE BANKING USER GUIDE



Published by Murphy & Company, Inc.
13610 Barrett Office Dr
St. Louis, MO 63021
www.mcompany.com

© 2009-2017 Murphy & Company, Inc. Microsoft, Microsoft Money, Windows and Internet Explorer are registered trademarks of Microsoft Corporation. Firefox is a registered trademark of the Mozilla Foundation. Quicken is a registered trademark of Intuit, Inc. Macintosh is a registered trademark of Apple Computer, Inc. Adobe Reader is a registered trademark of Adobe Systems, Inc. © 2012 Portions of this guide were written by Q2eBanking.

Disclaimer

Concepts, strategies and procedures outlined in this guide can and do change and may not be applicable to all readers. The content in this guide is not warranted to offer a particular result or benefit. Neither the author, publisher nor any other party associated with this product shall be liable for any damages arising out of the use of this guide, including but not limited to loss of profit, commercial, special, incidental or other damages. For complete product and service information, please refer to the terms, conditions and disclosures for each product and service.

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.



Table of Contents

Getting Started

New User Enrollment	6
Logging Off	9
Resetting A Forgotten Password	10

Home Page

Home Page Overview	12
Account Summary Overview	13
Account Details Overview	14
Quick Transfer	16
Account Grouping	17
Editing a Group Name	18
Deleting a Group	18

Security

Protecting Your Information	19
General Guidelines	19
Login ID and Password	19
Fraud Prevention	19
Security Preferences	20
Change Password	20
Change Login ID	21
Secure Delivery	22
Transaction Alerts Overview	23
Security Alerts Overview	24
Edit Delivery Preferences	24
Secure Message Overview	25
Sending a Secure Message	26

Transactions

Transfer Money Overview	27
Transfer Money	29
Member to Member Transfer	31
Linking Someone's CUTX Account	32
Adding A Personal External Account	33
Verifying A Personal External Account	34

Table of Contents

Person to Person	35
Person to Person History Overview.....	36
Repeat Person to Person Transaction.....	37
Activity Center Overview	38
Using Filters	39
Creating or Deleting Custom Views Using Favorites	39
Canceling Transactions	40

Bill Pay for Mobile

Bill Pay Overview	41
Managing Payees.....	43
Creating a Payee	43
Editing a Payee.....	44
Deleting a Payee	45
Making a Manual One-Time Payment.....	46
Canceling Pending Transactions	48

Services

Statements.....	49
Reordering Checks.....	51
Stop Payment Request.....	52
Personal Finance Manager (PFM)	55
Mobile RDC Enrollment.....	56
Mobile Deposits	57
Updating Your Contact Info.....	58

Settings & Alerts

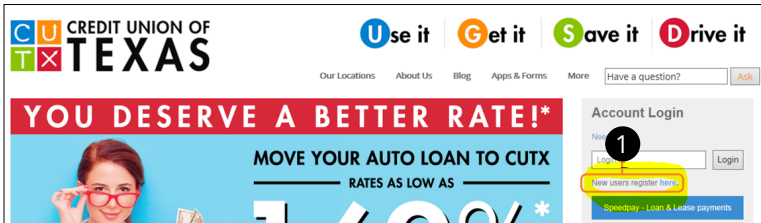
Account Preferences	59
Themes and Languages	60
Stores and ATMs	61

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.

Online Banking Enrollment

LAST NAME:	SOCIAL SECURITY NUMBER:
<input type="text"/>	<input type="text"/>
MEMBER NUMBER:	DATE OF BIRTH:
<input type="text"/>	<input type="text"/>
ZIP CODE:	REQUESTED LOGIN ID:
<input type="text"/>	<input type="text"/>

2

✓

Congratulations

Whoop Hoop!
You have successfully enrolled in CUTX Online Banking.

Your Login ID is **chloeb**

Make sure to save it in a secure location. You will need it to access your account in the future.

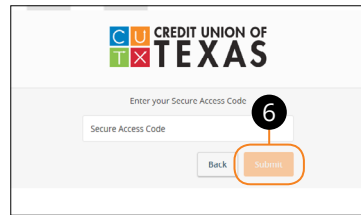
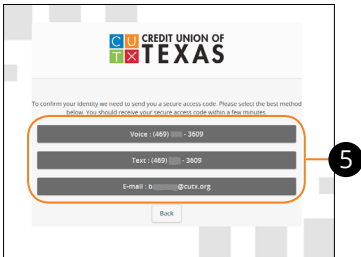
3

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.

The screenshot shows the CUTX password creation page with the heading 'CREDIT UNION OF TEXAS'. Below the heading, it says 'Please set your new password:'. There are two text input fields: 'New Password' and 'Confirm New Password'. Below the fields, there are several password requirements: 'Password must be at least 8 character(s) long.', 'Password can be no more than 16 character(s) long.', 'Password must contain a minimum of 1 number(s).', 'Password must contain a minimum of 1 lower case character(s).', 'Password must contain a minimum of 1 upper case character(s).', and 'Password must contain a minimum of 1 special characters.' A red box highlights the 'Submit' button, and a circled '7' is placed to the right of the box.

The screenshot shows the CUTX personal information review page with the heading 'CREDIT UNION OF TEXAS'. Below the heading, it says 'Please contact CUTX at 800.314.3828 if any information displayed below is incorrect'. There are several form fields: 'Prefix' (dropdown), 'First Name *' (text), 'Middle Name' (text), 'Last Name *' (text), 'Suffix' (dropdown), 'Email Address *' (text), 'Address 1 *' (text), 'Address 2' (text), and 'Country *' (dropdown). A red box highlights the 'Next' button, and a circled '8' is placed above the box.



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.

CU CREDIT UNION OF TEXAS

Login ✓

Disclaimers
First Time User Disclaimer

Online Banking And eTRANSFER AGREEMENT – TERMS AND CONDITIONS

Credit Union of Texas ("Credit Union," "CU," "we," "us," or "our" regardless of case) and the Credit Union of Texas member ("Member," "you," or "your" regardless of case or plurality) who accepts the Terms and Conditions of this Agreement (Agreement) by registering for the Online Banking Service (Service) and by selecting the "I Agree" checkbox of the eTransfer Service (Service), hereby agree to these requirements in their entirety.

1. **Account Ownership.**
Any person with ownership rights to an account, including but not limited to joint ownership, may register and use any or all features of the Service. A transaction initiated by any owner of the account using the Service is considered an authorized transaction, and except as provided in this Agreement, CU/TX shall not be liable to you, for such transactions. All persons with ownership rights to an account are responsible for access to and use of the Service.
You agree to be your sole responsibility to ensure the contact information within your Online Banking account user profile is current, complete and accurate, including but not limited to your name, address, phone numbers, and e-mail addresses. Changes can be made either by using the Service or by calling the Member Service Center at (800) 314-3828.
2. **Online Banking Eligibility And Statement Of Application.**
The Service is for consumer use only. To register for the Service, you must be a current, active member of CU/TX, and your account must not be dormant, closed or otherwise restricted. By entering into this Agreement as evidenced by your registration and use of the Service, you agree to properly maintain your accounts, observe and comply with all account agreements and disclosures that govern your accounts, and pay all fees associated with your accounts.
All transactions initiated through the Service are subject to the terms set forth herein and within the specific deposit and loan account agreements and disclosures, including, but not limited to, current service charges/fees schedule. The Service is offered to residents of the United States only who can form legally binding contracts under applicable Federal and State law.
Without limiting the foregoing, the Service is not to be available to members under the age of 18, and such members agree not to use the Service. By using the Service, you represent that you meet these requirements and that you agree to be bound by this Agreement.

How We Protect Your Information.

When you send personal information to Credit Union of Texas online, we use several layers of security to verify your identity and protect your accounts from unauthorized use or interception by third parties. Our use of firewalls, passcodes and other features ensure that your information remains safe and secure. Credit Union of Texas also prohibits unlawful disclosure, and limits access to, Social Security numbers.

Links To Other Web Sites.

When you are on the Credit Union of Texas site, we may provide links to non-Credit Union of Texas companies. If you choose to link to such sites, you may be notified that you are leaving our site and Credit Union of Texas cannot guarantee the privacy and security of the site you are entering. We strongly urge you review the online privacy policies of these sites before sharing your information.

Protecting Your Family.

Credit Union of Texas respects the online privacy of your children and follows the guidelines of the federal Children's Online Privacy Protection Act (COPPA). Our Web site does not knowingly collect, maintain or use personally identifiable information from children under age 13. We are not responsible for the data collection and use practices of non-affiliated third parties that are linked from our Web site.

I Do Not Accept I Accept **9**

CU CREDIT UNION OF TEXAS

Device Registration

Access Code Accepted

No, this is a public computer

Yes, register my private computer

10

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.

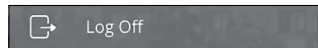


Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 972.263.9497 or 800.314.3828 for assistance.

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.

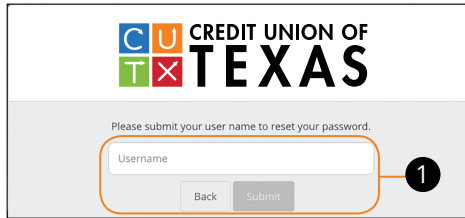
1. Click the **Log Off** tab in the left navigation menu.
2. Close your internet browser.



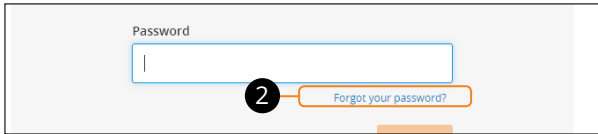
Getting Started

Resetting A Forgotten Password

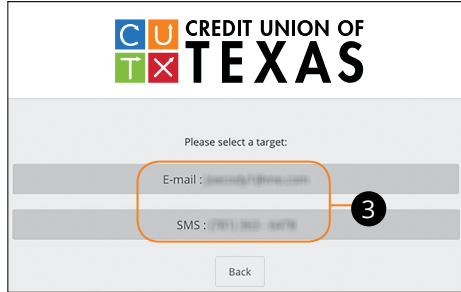
If you happen to forget your password, you can easily reestablish a new one from the CUTX Home page—no need to call us!



The screenshot shows the CUTX logo at the top. Below it, the text reads "Please submit your user name to reset your password." There is a text input field labeled "Username" with a cursor inside. To the right of the field is a "Submit" button, and to the left is a "Back" button. A black circle with the number "1" is connected to the "Submit" button by a line.



The screenshot shows a text input field labeled "Password" with a cursor inside. To the right of the field is a link that says "Forgot your password?". A black circle with the number "2" is connected to the "Forgot your password?" link by a line.

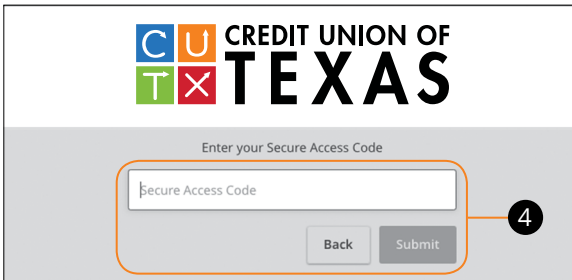


The screenshot shows the CUTX logo at the top. Below it, the text reads "Please select a target:". There are two radio button options: "E-mail : jessica1@bna.com" and "SMS : (91) 800-3476". The "E-mail" option is selected. A "Back" button is at the bottom. A black circle with the number "3" is connected to the "E-mail" option by a line.

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.

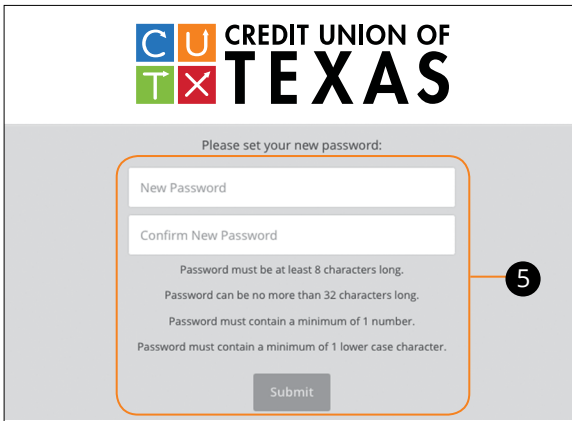


CREDIT UNION OF
TEXAS

Enter your Secure Access Code

Secure Access Code

Back Submit



CREDIT UNION OF
TEXAS

Please set your new password:

New Password

Confirm New Password

Password must be at least 8 characters long.
Password can be no more than 32 characters long.
Password must contain a minimum of 1 number.
Password must contain a minimum of 1 lower case character.

Submit

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!



The screenshot shows the Credit Union of Texas Home Page. The interface is divided into several sections:

- Navigation Menu (A):** A blue sidebar on the left containing links for Home, Messages, Transactions, Bill Payment, Stores, Services, Help, Settings & Alerts, and Log Off.
- Header (G):** A red banner at the top with the text "YOU DESERVE A BETTER RATE!" and a promotional offer for a 1.69% APR rate on loans. A "Link Account" button is also visible.
- CUTX Accounts (B, C, D, E):** A section displaying account balances for "REGULAR SHARES" (\$11.10), "Checking" (\$132.15), "Kevin's Camaro" (\$11,321.79), and "School Loan" (\$2,625.00). A "Link Account" button is also present.
- Linked Accounts (F):** A section displaying balances for "Advancial Savings" (\$19,361.28), "Advancial Checking" (\$20,265.46), "CREDIT CARD (...7146)" (\$8,578.00), "Pentegra (401K)" (\$198,048.63), and "HSA Bank" (\$5,888.78).
- Asset Summary:** A section at the bottom showing a donut chart for "Total Assets" of \$243,702 and a summary for "Pentegra (401K)" with a current balance of \$198,048.63.
- Right Sidebar:** A vertical panel on the right containing "Transfer Money Now", "Enroll in Bill Pay", "CUTX Initiated Transfers", "Deposit Check History", and a "24 MONTH CD" advertisement with a 1.30% APR rate.

Callout letters A through G are placed on the page to highlight specific features: A (Navigation Menu), B (CUTX Accounts), C (School Loan), D (Link Account), E (CUTX Initiated Transfers), F (Linked Accounts), and G (Header).



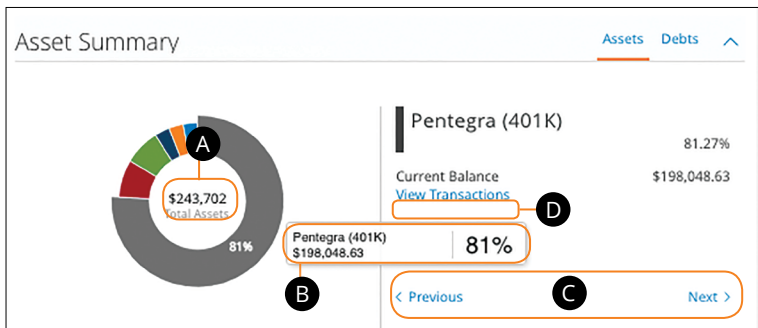
Note: The letters correspond to several available features on the Home page.

- 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 its 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.

The screenshot displays the Account Details Overview for a REGULAR SHARES account. At the top, two account cards are shown: REGULAR SHARES with a Current Balance of \$11.10 and Available Balance of \$6.10, and Secure PLUS Checking with a Current Balance of \$132.15 and Available Balance of \$132.15. Below these, the REGULAR SHARES account header shows the last update as 4/11/2017 1:31 PM. A search bar (C) and filters (D) and details (E) buttons are present. A table of transactions is shown with columns for Date, Description, and Amount. A transaction on APR 4, 2017, is highlighted, and its details are expanded, showing a Transfer type and a debit amount of -\$1.00. A 'Details' section is also visible for this transaction, providing further information such as the online description 'TFER TO ****020 L3 HB' and the date '4/3/2017'. A 'Details' button (H) is located next to the transaction description.

Account Balances:






Account Name	Current Balance	Available Balance
REGULAR SHARES	\$11.10	\$6.10
Secure PLUS Checking	\$132.15	\$132.15

Transaction List:

Date	Description	Amount
APR 7 2017	T'fer Transfer	-\$1.00 \$11.10
APR 4 2017	Test Uncategorized	-\$1.00 \$12.10
APR 3 2017	T'fer Transfer	-\$1.00 \$13.10
MAR 27 2017	Test Uncategorized	-\$2.00 \$14.10

Transaction Details (APR 4 2017):

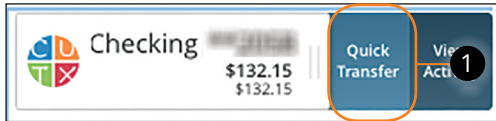
- Category: Transfer
- Online Description: T'fer
- Description: TFER TO ****020 L3 HB
- Date: 4/3/2017
- Type: Debit

-
- 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.



 A screenshot of the 'Quick Transfer' form. The form has a title 'Quick Transfer' and a close button (X) in the top right corner. It contains the following elements:

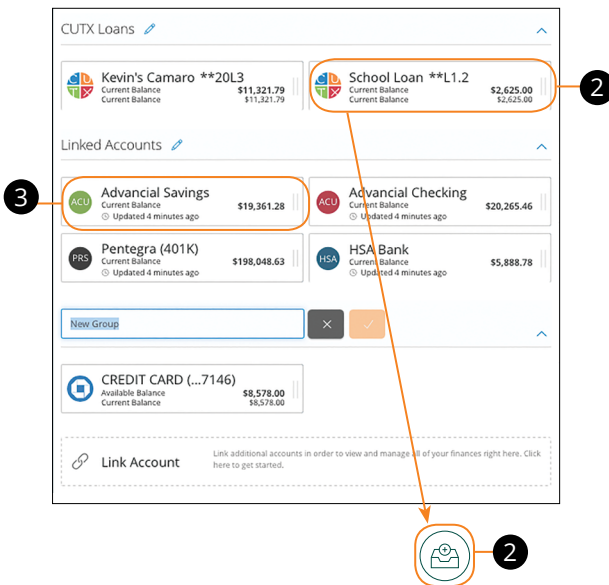
- 2**: A 'From' section showing 'Secure PLUS Checking XXXXXX2058 \$132.15' and a 'To' dropdown menu with the text '---Select To Account---'.
- 3**: An 'Amount' input field containing '\$0.00' and an 'Earliest Available' date of '4/11/2017'.
- 4**: An 'Advanced Options' link.
- 5**: A 'Transfer Money' button.


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

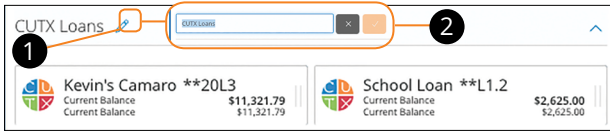
You can organize your internal and linked accounts into groups, so the Home page appears how you want it in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.




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

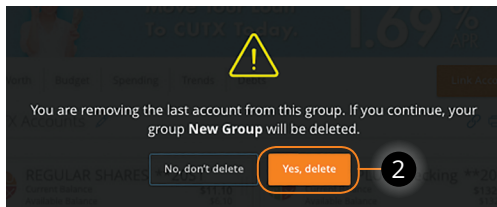
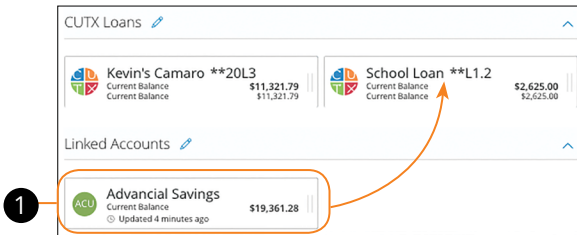
The names of existing groups can be edited in just two easy steps.



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.

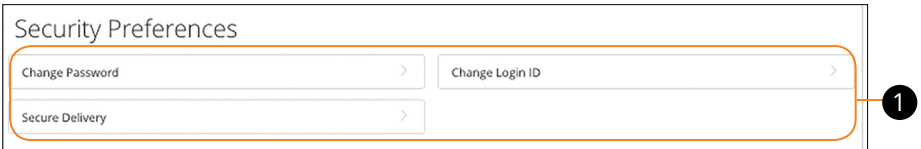
Fraud Prevention

- 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.

 A screenshot of the 'Change Password' form. It features three input fields: 'Old Password *', 'New Password *', and 'Confirm New Password *'. Below the fields are password requirements and a 'Change Password' button. Callouts are as follows:

- Callout 2 points to the 'Old Password *' field.
- Callout 3 points to the 'New Password *' field.
- Callout 4 points to the 'Confirm New Password *' field.
- Callout 5 points to the 'Change Password' button.

Change Password

Old Password *
Old Password

New Password *
New Password

Confirm New Password *
Confirm New Password

The New Password and Confirm New Password fields must match
 Password must be at least 8 character(s) long.
 Password can be no more than 16 character(s) long.
 Password must contain a minimum of 1 number(s).
 Password must contain a minimum of 1 lower case character(s).
 Password must contain a minimum of 1 upper case character(s).
 Password must contain a minimum of 1 special characters.

* Indicates required field

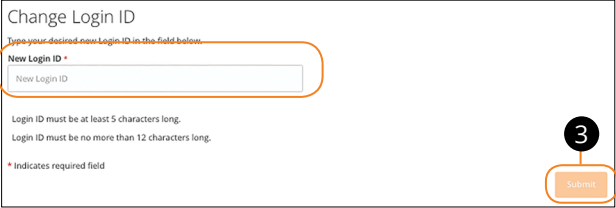
Change Password

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.



The screenshot shows a form titled "Change Login ID". At the top, it says "Type your desired new Login ID in the field below." Below this is a text input field labeled "New Login ID" with a red asterisk indicating it is a required field. A callout with the number "2" points to this field. Below the input field, there are two lines of text: "Login ID must be at least 5 characters long." and "Login ID must be no more than 12 characters long." At the bottom right of the form is a "Submit" button, with a callout and the number "3" pointing to it. A legend at the bottom left states "* Indicates required field".

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.

The screenshot shows a web form titled "Secure Delivery Contact Information". At the top, a red banner contains the text: "Enter your preferred email and/or phone contact information below. This contact information will only be used for Secure Access Code delivery, and will not update our records." Below the banner, the form has a sub-header "Secure Delivery Contact Information" and a note: "Enter your preferred email and/or phone contact information below. This contact information will be used for Secure Access Code delivery." The form contains a "Phone" field with a masked number and a "New Email Address" field containing "johndoe@gmail.com". To the right of the "Phone" field are edit and delete icons, with a circled "2" pointing to them. Below the "Phone" field is a note: "* Indicates required field". To the right of the form are three buttons: "New Email Address", "New Phone Number", and "New Text Number", with a circled "4" pointing to them. Below the "New Email Address" field is a save icon and a refresh icon, with a circled "3" pointing to the save icon.

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.

The screenshot shows the 'Alerts' section of an online banking interface. At the top, there are tabs for 'Messages', 'Alerts', 'Email Addresses', 'Disclosures', and 'Cancel Service'. Below the tabs, there are two categories: 'Account Alerts' and 'Information Alerts'. A 'View More' button is located below these categories. The main area contains a table with the following columns: 'Description', 'Alert Date', 'View Date', and 'Status'. The table lists five alerts, all dated April 10, 2017. The 'Status' column for each alert contains a green checkmark, indicating that the alert is enabled. Callout 'A' points to the 'New Alert' drop-down menu, and callout 'B' points to the 'Status' column.

Description	Alert Date	View Date	Status
2210020S8 - Secure PLUS Checking [Debit Card Transaction: \$8.65]	April 10, 2017	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2210020S8 - Secure PLUS Checking [Debit Card Authorization: \$8.65]	April 10, 2017	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2210020S8 - DISCOVER/E-PAYMENT/170409/WEB/5012 [Debits: \$300.00]	April 10, 2017	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2210020S8 - DISCOVER/E-PAYMENT/170409/WEB/5012 [Debits: \$300.00]	April 10, 2017	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2210020S8 - Secure PLUS Checking [Debit Card Transaction: \$25.00]	April 10, 2017	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

- 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.

The screenshot shows the 'Security Alerts (22)' settings page. A list of alerts is displayed, including 'Alert me when an address is changed', 'Alert me when an external transfer is authorized', 'Alert me when a computer/browser is successfully registered', 'Alert me when my challenge code is changed', 'Alert me when my password is changed', 'Alert me when my access code contact information is changed', 'Alert me when my login ID is changed', 'Alert me when the process to add an external account is started', 'Alert me when forgot password is attempted for my login ID', and 'Alert me when an invalid password for my login ID is submitted'. A modal titled 'Delivery Preferences' is open, containing fields for 'Email Address', 'Phone Number' (with 'Country' dropdown), and 'SMS Text Number' (with 'Country' dropdown). A 'Save' button is highlighted in orange. Callouts 1, 2, and 3 point to the 'Edit Delivery Preferences' link, the modal form, and the 'Save' button. Callout A points to the 'Enabled' toggle switch, and callout B points to the 'Alert me when my login ID is changed' entry, which is grayed-out.

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.

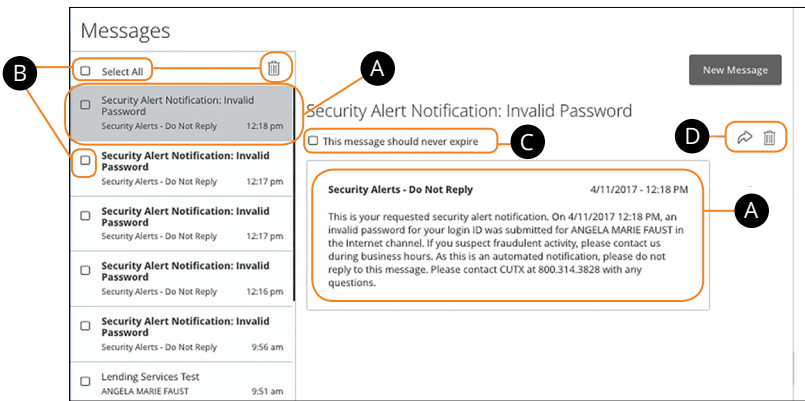
In the **Settings & Alerts** tab, click **Alerts**, then **Security Alerts**.

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.



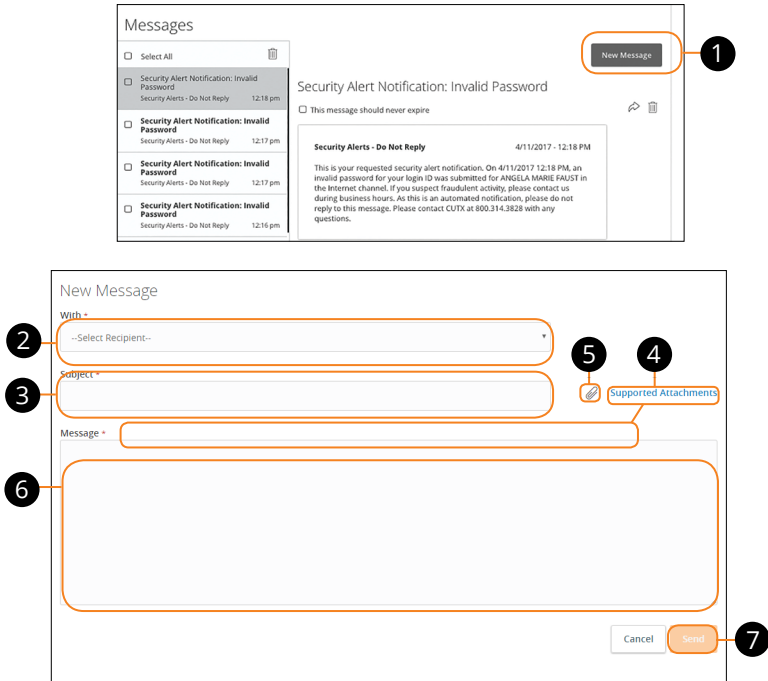
Click the **Messages** tab.


- Click on a message to open it. Messages are displayed on the left side of the screen.
- Delete multiple messages by checking the box next to the corresponding messages or check the box next to "Select All" and click the  icon.
- Messages automatically delete after a certain time. Check the box next to "This message should never expire" to prevent that message from being erased.
- 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 .
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.

Transfer Money

From

---Select From Account---

To

---Select To Account---

- **Member to Member Transfer:**

Move money to someone's CUTX accounts.

Member To Member Transfer

Make a single transfer to another CUTX member or click Link Account to create recurring or future-dated transfers to another member.

Link Account
Single Transfer

- **Manage External Account:**

Move money after linking your external accounts.

Add External Account

Add an external account (an account you have at another financial institution) to be linked for electronic transfers.

There are two steps in this process:

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

Verify External Account

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

Account Number	Account Type	Status
<input type="radio"/> 123456789	Checking	Funds have <u>not</u> been sent to the target account yet. This request can not be selected.

Transfer Money

From

---Select From Account---


- **Person To Person**


Send money to another person.

Person To Person

[Send](#) [History](#) [Manage Cards](#)

Person To Persc

From * 

To * 

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.

Transfer Money

1 **From**
----Select From Account---

To
----Select To Account---

2 **Amount**
\$0.00 **Make this a recurring transaction** 3

4 **How often should this transfer repeat?**
----Select Transaction Frequency---

5 **Start Date** Please select a Frequency **End Date** Please select a Start Date
 Repeat Forever

6 **Memo (optional)**
Enter letters and numbers only

7

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.

The screenshot shows the 'Member To Member Transfer' interface. At the top, there are two buttons: 'Link Account' and 'Single Transfer'. The 'Single Transfer' button is circled in orange and labeled with a black circle containing the number 1. Below this is the 'Transfer Money To Another Member' section. It contains a 'From Account' dropdown menu (labeled 2) with the text 'Secure PLUS Checking XXXXXX2058 \$132.15'. Below that are two input fields: 'Amount' (labeled 3) with '0.00' and 'Description' (labeled 4). The next section is 'Enter Receiving Member Account Information', which includes a 'Member Number' field (labeled 5), an 'Account Type (\$1, \$7, \$8, etc.)' field (labeled 6), and a 'First 2 Letters of Last Name' field (labeled 7). At the bottom right, there are 'Back' and 'Submit' buttons, with the 'Submit' button circled in orange and labeled with a black circle containing the number 8. A small asterisk note indicates that fields with an asterisk are required.

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.

Member To Member Transfer

Make a single transfer to another CUTX member or click [Link Account](#) to create recurring or future-dated transfers to another member.

1

Link Account
Single Transfer

Link Account

Fill out the information below to link another members' account to yours for the purpose of transferring funds (deposit only). This is required for recurring and future-dated transfers.

2

Member Number *

3

Account Type (S1, S7, S8, etc.) *

4

First 2 Letters of Last Name *

* - Indicates required field

Back
5

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.


Add External Account

Add an external account (an account you have at another financial institution) to 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

Enter the following information for the account you would like to add:

- Routing Number
- Account Number
- Account Type (checking or savings)

Two deposits (each less than a dollar) will be made to your external account within 5 business days. Once you have received these deposits, make note of the amounts and continue to step 2

- **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.

1 2

3

4

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.

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.

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

Account Verification

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

Status	Routing Number	Account Number	Account Type
② <input checked="" type="radio"/> Funds have been sent to the target account	081000210	123456789	Checking

Verify Deposit Amounts

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

3

4

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.

The image shows a multi-step transaction process. The first screen is the 'Person To Person' form with the following fields and buttons:

- 1** Recipient Name
- 2** Amount (0.00)
- 3** Email or Mobile #
- 4** Debit Card (XXXX XXXX XXXX 5256)
- 5** Memo
- 6** Continue button

The second screen is a 'Review' screen with the following information:

- 7** Continue button
- Recipient: test
- katherine@company.com
- Amount: \$0.50
- Debit Card: XXXX XXXX XXXX 5118

The third screen is the PIN entry screen with the following elements:

- 8** Numeric keypad
- 9** Submit button
- MyFinancial logo
- Make your transaction more secure. Enter your PIN using the PaySecure PIN pad below.
- Please use the mouse to enter your PIN. The keypad will scramble after each selection.
- XXXX XXXX XXXX 5118
- PIN: [input field]
- Press: CANCEL TO GO BACK
- DO NOT PRESS THE BACK OR STOP BUTTON IN PROGRESS
- PaySecure logo

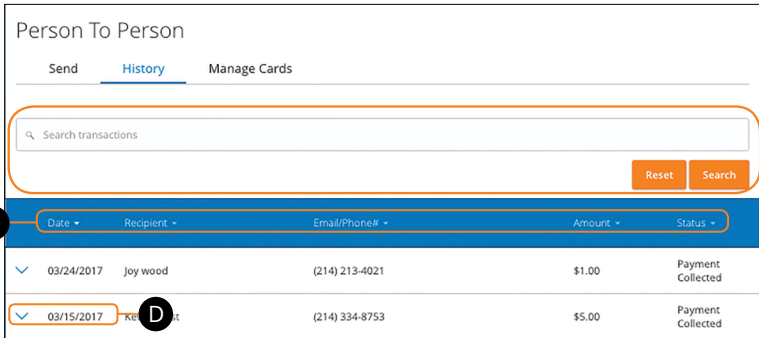
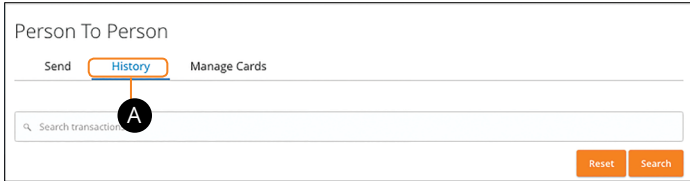
In the **Transactions** tab, click **Person to Person**.

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**.

- Click the “View History” link in the top right corner.
- Use the search bar to find transactions within that account and click the **Search** button.
- Click the ▾ icon next to the Date, Recipient, Email/Phone#, Amount or Status columns to sort transactions.
- 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!

The screenshots show the following steps:

- Step 1:** The "Person To Person" page with the "History" link selected.
- Step 2:** A table of transactions. The first transaction is selected, and the "Repeat this transaction" link is highlighted.
- Step 3:** A form to edit the transaction. The "Continue" button is highlighted.
- Step 4:** A "Review" screen showing transaction details. The "Continue" button is highlighted.
- Step 5:** A PIN entry screen with a numeric keypad. The "Submit" button is highlighted.

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.

The screenshot shows the Activity Center interface with the following callouts:

- A**: Points to the "Activity Center" title.
- B**: Points to the search bar labeled "Search transactions".
- C**: Points to the print and download icons.
- D**: Points to the column headers: Created, Status, Transaction Type, Account, and Amount.
- E**: Points to the expanded details for a transaction.
- F**: Points to the "Actions" dropdown menu for a transaction.

Created	Status	Transaction Type	Account	Amount	Actions
4/11/2017	Authorized	External Transfer - Tracking ID: 12509	Faust Family XXXXXX7451	\$5.00	Actions
4/11/2017	Processed	Funds Transfer - Tracking ID: 12508	Secure Checking Plus XXXXXX2058	\$5.00	Actions
4/8/2017	Authorized	Funds Transfer - Tracking ID: 12494	Regular Share XXXXXX2051	\$1.00	Actions
4/7/2017	Processed	Funds Transfer - Tracking ID: 12488	Secure Checking Plus XXXXXX2058	\$1.00	Actions

Transaction Details (E):

- Tracking ID: 12488
- Created: 4/7/2017
- Created By: ANGELA MARIE FAUST
- Authorized: 4/7/2017
- Authorized By: ANGELA MARIE FAUST
- Will process On: 4/7/2017
- Processed Date: 4/7/2017
- Amount: \$1.00
- Memo: test
- From Account: Secure Checking Plus XXXXXX2058
- To Account: School Loan XXXXXX1.2

Actions (F):

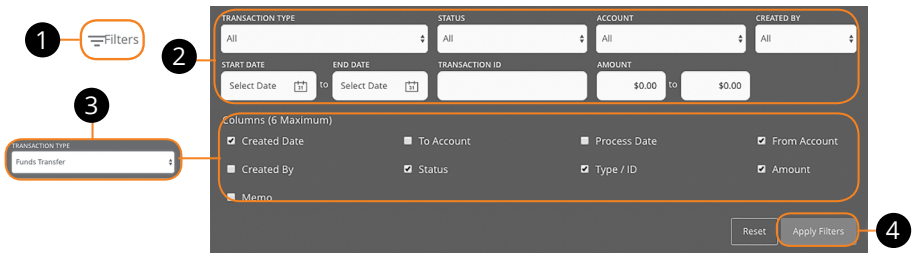
- Copy
- Print Details

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

- Click an appropriate tab at the top to view **Single Transactions**, **Recurring Transactions** or **Remote Deposit Checks**.
- Use the search bar to find transactions within that account.
- Print the Activity Center page by clicking the icon. Export your transactions into a different format by clicking the icon.
- Click the icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.
- Click on a transaction to view more details.
- 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.

The screenshot shows the Activity Center interface. A callout box labeled '1' points to the 'show advanced' icon. The table below shows three transactions. Callout box '2' points to the 'Amount' column, and callout box '3' points to the 'Actions' column. A confirmation dialog titled 'Cancel Transaction' is shown below the table, with a callout box '4' pointing to the 'Confirm' button.

Created	Status	Transaction Type	Account	Amount	Actions
4/11/2017	Authorized	External Transfer - Tracking ID: 12509	Faust Family XXXXXX7451	\$5.00	Actions
4/11/2017	Processed	Funds Transfer - Tracking ID: 12508	Secure Checking Plus XXXXXX2058		Cancel Print Details
4/8/2017	Authorized	Funds Transfer - Tracking ID: 12494	Regular Share XXXXXX2051	\$1.00	Actions

Cancel Transaction

⚠

Are you sure you want to cancel this transaction?

No

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

<p>Hortalez & Co.</p> <p>Paid \$3.00 on 04/01/2014 00:00:00</p> <p>\$2.00 scheduled for 05/01/2014 00:00:00</p> <p>See payment history </p>	<p>Hortalez & Co.</p> <p>Payment Due in Three Days Due on 5/01/2014 00:00:00</p> <p>See payment history </p>	<p>Hortalez & Co.</p> <p>Payment Due in Three Days Due on 5/01/2014 00:00:00</p> <p>See payment history </p>	<p>Hortalez & Co.</p> <p>\$2.00 scheduled for 05/01/2014 00:00:00</p> <p>See payment history </p>
--	---	---	--

- 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

The screenshot displays the 'Bill Pay' mobile application interface. At the top, there are three main elements: a 'Menu' button on the left, the title 'Bill Pay' in the center, and an 'Activity' button on the right. Below the title is a search bar labeled 'Search payees'. To the right of the search bar is an '+ Add payee' button and an 'Options' dropdown menu. The 'Options' menu is open, showing 'Visit Bill Pay Site' and 'Delete A Payee'. The main content area lists two payees: 'Advantage Card' and 'Cable'. Each payee entry shows a scheduled payment amount and date, and a past payment amount and date. Below the 'Advantage Card' entry, there is a 'See payment history' link and an edit icon. A callout box for the 'See payment history' link shows a bar chart titled 'Past 5 payments: \$62.00' with an 'Avg Payment: \$12'. The chart shows five bars of varying heights representing payments on 3/31, 3/21, 2/28, 1/31, and 12/31. Below the 'Cable' entry, there is another 'See payment history' link and an edit icon.

- 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.

The image shows a mobile app interface for 'Bill Pay'. At the top, there are 'Menu' and 'Activity' buttons. Below them is a search bar with the text 'Search payees' and a magnifying glass icon. A circled '1' points to the search bar. Below the search bar are two buttons: '+ Add payee' and 'Options' with a dropdown arrow. Below this is the 'Add Payee' form, which is divided into two columns. The left column contains: 'Name *' (text input), 'Payee Type *' (dropdown menu), 'Payee Nickname' (text input), 'Address 1 *' (text input), 'Address 2' (text input), and 'City *' (text input). The right column contains: 'State *' (dropdown menu) and 'ZIP *' (text input), 'Area Code *' and 'Phone *' (text inputs), 'Ext.' (text input), and 'Payee Account #' (text input). At the bottom right of the form are 'Cancel' and 'Save' buttons. Numbered callouts 2 through 7 point to various fields: 2 to Name, 3 to Payee Type, 4 to Address 1, 5 to Area Code and Phone, 6 to Payee Account #, and 7 to the Save button.

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.

The image shows a mobile interface for editing a payee. At the top, a card displays 'Test 2' and '- No Scheduled Payments -'. Below this card is a 'See payment history' link with an edit icon, marked with a circled '1'. The main 'Edit Payee' form is outlined in orange and contains the following fields:

- NAME ***: TEST 2 (marked with a circled '3')
- PAYEE NICKNAME**: test 2
- PAYEE TYPE ***: Individual
- PAYMENT TYPE**: Check
- ADDRESS 1 ***: 13610 barrett office drive
- ADDRESS 2**: (empty)
- CITY ***: St. Louis
- STATE ***: Missouri
- ZIP ***: 63021
- AREA CODE ***: (314)
- PHONE ***: 394-2116
- EXT.**: (empty)
- PAYEE ACCOUNT #**: Middlesex Savings

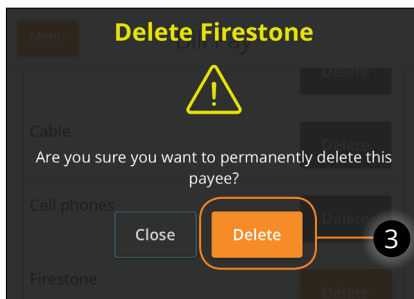
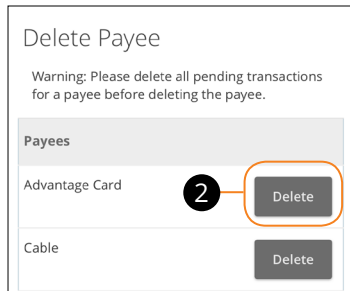
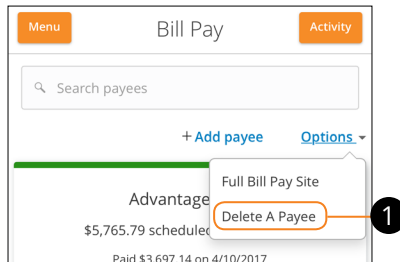
At the bottom right of the form are 'Cancel' and 'Save' buttons, with the 'Save' button marked with a circled '4'.

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.

The image shows three sequential screenshots of the mobile Bill Pay interface, illustrating the steps to make a manual one-time payment. Each step is highlighted with an orange box and a numbered circle (1, 2, or 3).

Step 1: The first screenshot shows a card for a payee named "Test 2" with the text "- No Scheduled Payments -" and a "See payment history" link with an edit icon. A circled "1" is below the card.

Step 2: The second screenshot shows the "Bill Pay" screen. The payee "Test 2" is selected. A "Select an account" dropdown menu is open, showing "Regular Checking XXXX2431 \$7,789.19". A circled "2" is below the dropdown.

Step 3: The third screenshot shows the "Bill Pay" screen with the "Amount" field highlighted. The amount is currently "0.00". Below the amount field is a numeric keypad with digits 1-9, a "Delete" button, a "0" button, and a "Save" button. A circled "3" is below the keypad.

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.

Bill Pay

Test 2
- No Scheduled Payments -

Select a delivery method

Standard - 3 business days required Free

4

FROM: Regular Checking X0002431 >

AMOUNT: \$0.00 >

DELIVERY METHOD: Standard >

DATE: 12/14/2016 [calendar icon]

Back Send Payment

Bill Pay

Test 2
- No Scheduled Payments -

Select a date:

December 2016

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

5

FROM: Regular Checking X0002431 >

AMOUNT: \$45.93 >

DELIVERY METHOD: Standard >

DATE: 12/21/2016 [calendar icon]

6

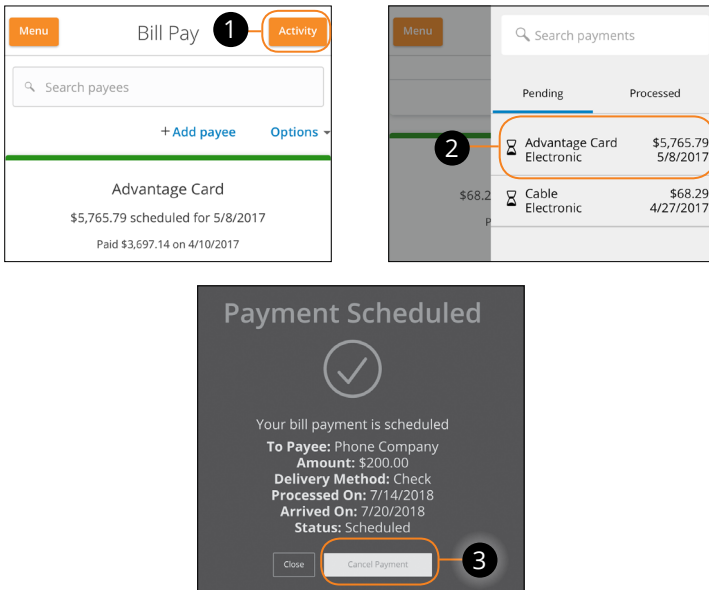
Back Send Payment

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.

PDF Verification


The E-Sign Act requires us to verify that you are able to view PDFs. Please help us by following these two steps:

1 Press "Get Code"—you will see a PDF with a code for you to copy and paste.


Get Code

2 Paste the code exactly as it appears into this field and click Verify. (Can't see a PDF?)


Verify



PDF Verification Success



Close



E-SIGN ACT DISCLOSURE AND CONSENT

The disclosure required by the Electronic Signatures in Global and National Commerce Act ("E-Sign Act") documents your consent to electronic document signatures. We disclose your rights relative to electronically verifying documents as well as consequences of withdrawing your consent. Please read this disclosure and authorization carefully before you click on or select any button to verify this disclosure online. You agree that completion of Texas ("TM") may provide you with any communications or electronic signatures you consent to receive online. Your consent to receive electronic communications and documents includes, but not limited to:

- Instant account statements, notices (e.g. interest, change in terms and other notices) and disclosures regarding your account;
- Disclosures or notices pursuant to Electronic Funds Transfer Act and Regulation E, Truth in Savings, Funds Availability Act and Regulation CC, Equal Credit Opportunity Act, Federal Reserve Code, and any other applicable federal, state or local law, or regulation or any agreement with you;
- Privacy policies and notices.

METHOD OF PROVIDING COMMUNICATIONS TO YOU BY ELECTRONIC FORM
All communications that we provide to you in electronic form will be provided either (1) via email, or (2) by access to a website that we will designate in an email notice we send to you at the time the information is available.

REVISIONS AND SOFTWARE REQUIREMENTS
In order to access, view, and retain electronic communications that we make available to you, you must have:

- A personal computer;
- An email account with an internet access provider and email software in order to participate in our electronic communications programs;
- An internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of Microsoft Internet Explorer version 6.0 (available for downloading at <http://www.microsoft.com/windows/default.asp>) and the system or mobile phone has 128-bit SSL encryption software;
- You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® version 6.0 and above (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>);
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- A printer (or printed copies) or a printing hard drive or other storage device to store electronic copies.

REQUIRED HARDWARE COPIES
We will not send you a paper copy of any communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic communication by printing it out or by requesting that we mail you a paper copy, provided that such request is made within 90 days after we first provide the electronic communication to you. To request a paper copy at the cost of \$3.00 per page, please contact us by phone before your request is set and below.

COMMUNICATIONS IN WRITING
All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this disclosure and any other communication that is important to you.

INFORMING US OF YOUR CURRENT EMAIL ADDRESS
You are responsible for notifying us with a working individual email address to which we can send required information and for ensuring that it is kept current in our files. Please inform us each time you change your email address by contacting us as set out below.

WITHDRAWING YOUR CONSENT
If after you have consented to receive the communication electronically, you decide that you wish to receive the communication in paper format only, you may withdraw your previously provided consent to contacting us as set out below. You should cancel the communication prior to the last day of the month in question to receive a paper alternate document.

HOW TO CONTACT CREDIT UNION OF TEXAS
In its branches, you may contact us with telephone at P.O. Box 310179 Dallas, TX 75231, by email at help@creditunionof.com or by phone at 972.290.3497 or 800.314.3626.

CONSENT
By clicking "Agree" you electronically consent to receive disclosures and notices and to the terms and conditions as described above. By providing your consent electronically, you are also certifying that you have the hardware and software described above, that you are able to receive and review electronic records, and that you have an active email account. You are also certifying that you are authorized to, and do, consent on behalf of all the joint-owners of your account.

AGREE

DISAGREE

3

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

1. First-time users 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.

CREDIT UNION OF TEXAS

Statement Selection:

Member Selection
eStatements
View Check Images
eStatement Settings
FAQs
Contact Us

Member Name:
 Member #:

Statements
 Current Statement: March 31, 2017
 Prior Statements:

- February 28, 2017
- January 31, 2017
- December 31, 2016
- November 30, 2016
- October 31, 2016
- September 30, 2016
- August 31, 2016
- July 31, 2016
- June 30, 2016
- May 31, 2016
- April 30, 2016
- March 31, 2016
- February 29, 2016
- January 31, 2016
- December 31, 2015
- November 30, 2015
- October 31, 2015
- September 30, 2015
- August 31, 2015
- July 31, 2015
- June 30, 2015
- May 31, 2015
- April 30, 2015

CREDIT UNION OF TEXAS

Settings:

Member Selection
eStatements
View Check Images
eStatement Settings
FAQs
Contact Us

eStatements

E-Statements are the safest and quickest way to view your CU of TX account statements. Each month, you will receive an email, if you choose, stating that your statement is ready to be viewed. eStatements are FREE and are available 24/7 from Online Banking.

Benefits of eStatements

- **Speed:** Faster delivery of statements – no need to wait for the mail.
- **Security:** Secure electronic file – reducing the risk of paper statements getting lost or stolen while being sent through the mail.
- **Convenience:** Statements archived online for easy download, storage and printing – no need for file cabinets, boxes or space to store them.

Sign up for eStatements:

Member # _____ Member Name _____

By checking the box, this member will no longer receive paper statements in the mail.

Please send an email when new eStatements and eDisclosures are available.

My eMail address is _____

Changes Saved

- Once enrolled, click Statements to view your available statements. Choose the statement or tax form you wish to send.
- Click “eStatement Settings” to set the email address you would like to receive your statements.
- 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.

Check Reorder

Please choose an account to reorder checks.

PRIME SHARE XXXX	\$0.19
HSA SHARE XXXX	\$0.00
MONEY MARKET CHECKING XXXX	\$0.02


HARLAND CLARKE™
Log Out | Order Status | Contact Us | Chat | Español

PERSONAL PRODUCTS CUSTOMER SERVICE
Powered by HARLAND CLARKE

Shopping Cart

Personal Products

- Personal Checks
- Security Products That Help Protect Your Identity!
- Recycled
- Patriotic & Inspirational
- Collegiate
- Most Popular
- View All
- Disney
- New Designs
- Fun & Frivolous
- Warner Bros.
- Nature & Scenic
- Art & Culture
- Classics
- Animals
- Sports
- Charitable
- Sociality Binding Styles
- Special Purpose Checks
- Value Bundles

Personal Products

Your Credit Card Info Can Be **Stolen from 20 Feet Away**

CardDefense™ sleeves help block electronic pickpocketing by wireless scanners

Order Now for Only \$485
plus tax
5-Pack / Shipping Included!

Personal Checks [View All](#)

NEW!

Security Products That Help Protect Your Identity!

Recycled

Patriotic & Inspirational

Collegiate

Most Popular

View All

Home Office/Desk Products [View All](#)

Desk End Stub

Desk Register

Desk Register Ringbound

Desk Interleaf

Desk Memory Stub

Desk Compact End Stub

Accessories [View All](#)

Checkbook Covers & Wallets

Labels

Registers

Deposit Tickets [View All](#)

Deposit Tickets

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.

Stop Payment

Complete the fields below to make a stop pay request. The asterisk (*) indicates a required field.

REQUEST TYPE *	Are you requesting to stop payment on one or multiple checks?
ACCOUNT *	<input type="radio"/> Single Check <input type="radio"/> Multiple Checks
NOTE	* Indicates required field

1

Stop Payment

Complete the fields below to make a stop pay request. The asterisk (*) indicates a required field.

REQUEST TYPE *	Select an Account
ACCOUNT *	Secure PLUS Checking XXXXXX2058 \$132.15
CHECK NUMBER *	* Indicates required field
PAYEE	
AMOUNT	
DATE	
NOTE	

2

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

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

Stop Payment

Complete the fields below to make a stop pay request. The asterisk (*) indicates a required field.

REQUEST TYPE Single Check *	Enter the check number		
ACCOUNT *	<input type="text"/>		
CHECK NUMBER *	1	2	3
PAYEE	4	5	6
AMOUNT	7	8	9
DATE	Delete	0	Save

3

Stop Payment

Complete the fields below to make a stop pay request. The asterisk (*) indicates a required field.

REQUEST TYPE Single Check *	Enter the payee		
ACCOUNT *	<input type="text" value="Payee Name"/>		
CHECK NUMBER *	<input type="button" value="Set"/>		
PAYEE	* Indicates required field		

Back Send Request

4

Stop Payment

Complete the fields below to make a stop pay request. The asterisk (*) indicates a required field.

REQUEST TYPE Single Check *	Enter the check amount		
ACCOUNT *	<input type="text" value="\$ 0.00"/>		
CHECK NUMBER *	1	2	3
PAYEE	4	5	6
AMOUNT	7	8	9
DATE	Delete	0	Save
NOTE	* Indicates required field		

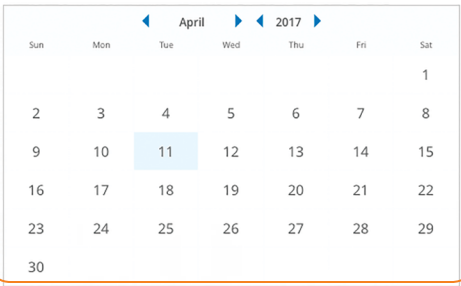
Back Send Request

5

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.

Stop Payment

Complete the fields below to make a stop pay request. The asterisk (*) indicates a required field.

REQUEST TYPE Single Check *	<p>Enter the date of the check</p> 
ACCOUNT *	
CHECK NUMBER *	
PAYEE	
AMOUNT	
DATE	
NOTE	

Stop Payment

Complete the fields below to make a stop pay request. The asterisk (*) indicates a required field.

REQUEST TYPE Single Check *	<p>Enter a brief note to include with this request</p> <input type="text" value="Description"/>
ACCOUNT *	
CHECK NUMBER *	<p>* Indicates required field</p> <p><input type="button" value="Set"/> <input type="button" value="Back"/> <input type="button" value="Send Request"/></p>
PAYEE	

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.

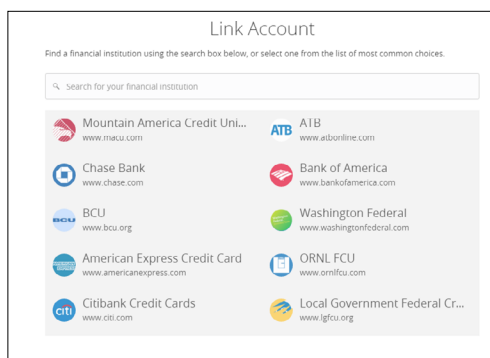


Note: You can view the approval status of a stop payment in the Activity Center.

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.

Mobile Remote Deposit Capture (RDC) Enrollment

Mobile RDC allows you to deposit checks directly into your account without visiting a credit union branch. Simply endorse the check and print 'For P1FCU Mobile Deposit only' directly under endorsement and then launch the camera to take a picture of the front and back of the check. To request this service or see FAQs, please review and accept the [Terms and Conditions](#). **1**

For more information on Mobile RDC [Click Here](#) to view our Frequently Asked Questions.

Check this box to accept our Terms and Conditions **2**

Accept **3**

After you submit your request, we will review your account details and we will respond to your request via secure message within 1 business day.

Feel free to contact us for more information.

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.

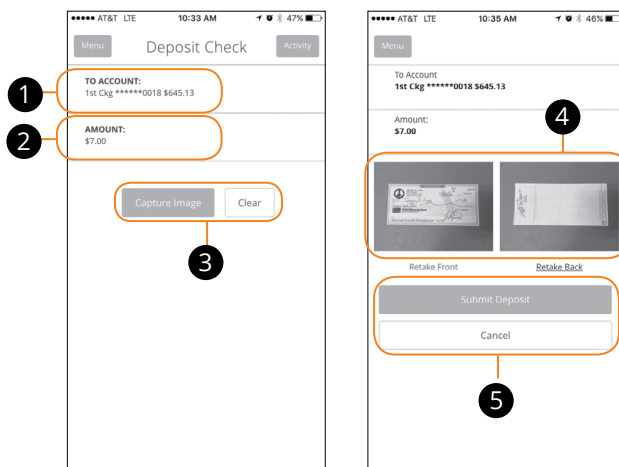


Note: Once the credit union reviews your information, you will receive a secure message indicating that the mobile banking service is turned on. You can then log in to the app on your smart phone and find the Deposit Check tab.

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!

1

Update Contact Information

Complete and submit this form to update your physical address. If you need to add a Foreign Address or P.O. Box, please contact Member Services at 800.314.3828. To update your Secure Access Code delivery information, please visit Security Preferences and choose the Security Delivery option, or click [here](#).

Physical Address (Contact CUTX To Add A Foreign Address Or P.O. Box)

Address Line 1*

Address Line 2

City* State* Zip*

Phone Numbers

At least one number is required. If your home phone number and mobile phone number are the same, please enter your mobile phone number in both.

Home Phone Number Mobile Phone Number Work Phone Number Work Ext.

Email Addresses

Primary Email*

* - Indicates required field

2

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.

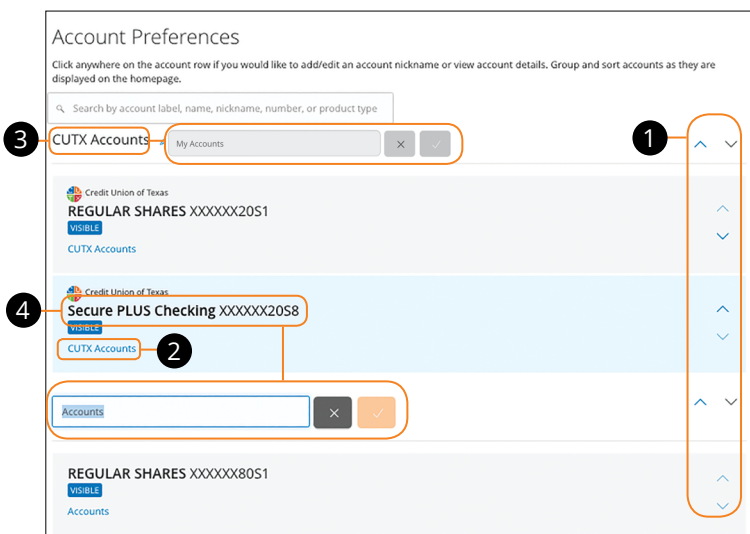


Note: This does not change your secure access delivery points. To make changes to your secure delivery information, visit the Security Preferences tab and edit Secure Delivery.


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.



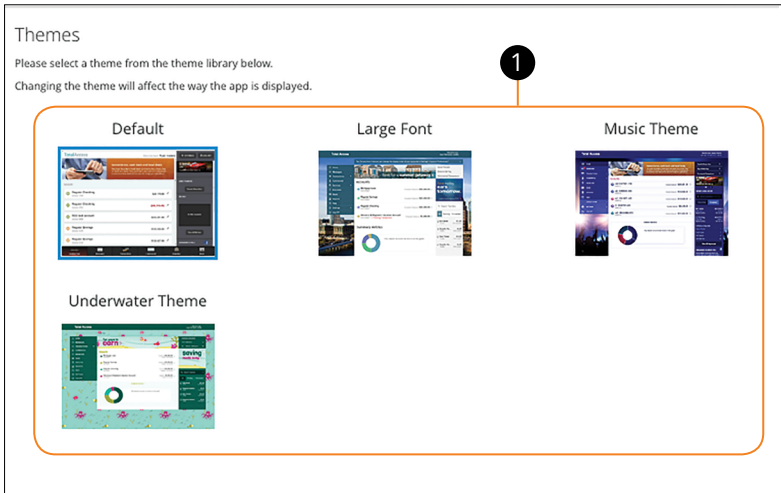
In the **Settings & Alerts** tab, click **Account Preferences**.

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 is unavailable, a general list of branches appears.

CREDIT UNION OF TEXAS

Use it | Get it | Save it | Drive it

Our Locations | About Us | Blog | Apps & Forms | More | Have a question? Ask

Locations

Administrative/Corporate
 Castle Hills Store
 DeSoto Store
 Hampton Store
 High Five Store
 Irving Store
 Lewisville Store
 Mesquite Store
 North Rockwall Store
 Plano Store
 Richardson Store
 Ross Avenue Store
 South Rockwall Store

Administrative/Corporate: 8131 LBJ Freeway #500 Dallas, Texas 75251
 Lobby Hours: Monday - Friday: 9 AM - 5:15 PM

Castle Hills Store: 6201 N. Josey Lane, Suite 214 Lewisville, Texas 75056
 Lobby Hours: Monday - Friday: 9 AM - 6 PM - Saturday: 10 AM - 2 PM

DeSoto Store: 2828 Prince George DeSoto, Texas 75115
 Lobby Hours: Monday - Friday: 9 AM - 6 PM - Saturday: 10 AM - 2 PM
 Drive Thru Hours: Monday and Friday: 8 AM - 6 - Tuesday - Thursday: 9 AM - 6 PM - Saturday: 10 AM - 2 PM

About Us

Opening an Account Couldn't be Easier

Click on **Stores** tab.

- Click a store for additional details such as phone numbers, directions, lobby hours and drive-thru hours.
- You can locate a CUTX store or an ATM by clicking the appropriate name.



972.263.9497 ▪ 1.800.314.3828 ▪ CUTX.org