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FEDERAL CREDIT UNION

A quick and easy guide to
Personal Computer Banking & Easy Pay



Published by Murphy & Company, Inc.
13610 Barrett Office Drive
Suite 206
St. Louis, MO 63021
www.mcompany.com

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A Quick and Easy Guide to Personal Computer Banking & Easy Pay

Welcome! Whether you're at home, at work or on the road, we are here for you 24 hours a day, 7 days a week with our Personal Computer Banking & Easy Pay services.

This guide is designed to help you answer your questions about how Personal Computer Banking can help manage your finances online. In addition to accessing your account information and transferring funds online, you'll also be able to export account information to financial management software, such as Quicken® or QuickBooks®, and pay your bills online. After becoming a Personal Computer Banking member, you'll find you are able to reduce the amount of time spent managing your finances.

Welcome, and we hope you enjoy this quick and convenient guide to Personal Computer Banking & Easy Pay.

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By following our tips, Personal Computer Banking can be a safe and efficient method for handling your banking needs.

User Identification and Password

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

Secure Sockets Layer Encryption (SSL)

This technology scrambles data as it travels between your computer and your financial institution, making it difficult for anyone to access your account information. SSL is a trusted method of securing internet transactions.

Browser Registration

In addition to your personal password security, we have added additional security measures with Browser Registration. Browser Registration strengthens the safeguards in place at login by adding additional steps to verify your identity. Although these security enhancements are benefiting you and your security, you probably will not notice them during your regular day-to-day experience.

Personal Computer Banking Safety Tips

- > Ensure your web browser, operating system, anti-virus software and other applications are current and support 128-bit encryption.
- > Memorize your passwords.
- > Exit your Personal Computer Banking session when finished.
- > Do not leave your computer unattended when logged into Personal Computer Banking.
- > Do not use public computers or unsecured WiFi when accessing Personal Computer Banking.
- > If you receive an error when logged into your Personal Computer Banking account, report the error to our Member Contact Center.

Security

Your financial institution will never send unsolicited emails asking you to provide, update, or verify personal or confidential information via return email. If you receive an email inquiry allegedly from your financial institution, please report the incident to a Member Contact Center representative as quickly as possible.

To mitigate the risk of online fraud and identity theft, your first and best protection is awareness.

Phishing

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

Identity Theft

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

Fraud Prevention Tips

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

Getting Started & Logging In

If this is your first time logging in, click New User. Enter your Login ID, leave the Password field blank, check the "I am a First Time User" box and click Login. Select one contact from the list that you can immediately access and our system will deliver you a temporary Secure Access Code within minutes.

Note: If all of the contact information we have on file is inaccurate or out-of-date, you cannot proceed any further. Please contact us to provide updated information.

The image displays three screenshots of a banking login interface:

- Top Screenshot:** A login form with fields for "Login ID *" and "Password *". Below the fields are buttons for "Login" and "Help". There are also checkboxes for "Forgot Password?" and "I am a First Time User".
- Bottom-Left Screenshot:** A "Forgot Your Password?" screen. It includes a progress bar with steps: "Login" (checked), "Select Delivery" (active), "Enter Access Code", and "Create Password". Below the progress bar, it asks the user to choose a delivery method: "I already have a Secure Access Code", "(XXX) XXX-XXXX", or "xxxxxx@xxxxxxxxxxbank.com". There are "Submit" and "Help" buttons.
- Bottom-Right Screenshot:** An "Enter Delivered Secure Access Code" screen. It has a progress bar with steps: "Login" (checked), "Select Delivery" (checked), "Enter Access Code" (active), and "Create Password". Below the progress bar, it says "Enter Delivered Secure Access Code" and "Once you receive your Secure Access Code, enter it below." There is a text input field for the "Secure Access Code *" and "Submit" and "Help" buttons. A note at the bottom states: "If you close your browser prior to entering your code, you may return to this page by selecting the 'I already have a Secure Access Code' option from the delivery selection screen. NOTE: Secure Access Codes are only valid for a limited time, and cannot be reused. If your code has expired, you must restart the log on process."

What is a Secure Access Code? A Secure Access Code is a one-time use code, that allows you to securely login to our Personal Computer Banking system. It is delivered to you via email, phone call or SMS text. If you are logging in for the first time, you will be prompted to create a new password. Secure Access Codes are also used if you delete the security certificate or "cookie" that we've stored on your computer, or if you request login from a computer not setup for repeated use. Choosing "activate my computer for later use" authorizes us to store a security certificate on your computer which will speed up the verification process in the future, and eliminate the need to use a Secure Access Code during each login.

Note: the Secure Access Code process utilizes cookies. If you delete your cookies, you may be asked to go through the Secure Access Code process again.

Account Overview

Account Overview will provide you with a quick view of your accounts and balances. Here you can make a quick transfer between accounts, view pending transactions and even check your secure messages.

Account Overview
This page provides an overview of your accounts by account type. To view the details and transaction history on your account, click on the Quick Action icon (lightning bolt) to the right of the Current Balance for a list of options, or double click the account name.

1 Checking Accounts

Account	Updated	Available Balance	Current Balance
*Primary Checking XXXX0027	8/22/2006 12:08:00 PM	\$298,763.07	\$326,943.07
*Rainy Day Account XXXX0038	8/22/2006 12:08:00 PM	\$153,918.27	\$154,663.27
Subtotal:		\$452,681.34	\$481,606.34

2 You have 0 new messages

3

4 Savings Accounts

Account	Updated	Current Balance	Year-to-date interest amount
*My Savings XXXX9539	8/22/2006 12:08:00 PM	\$781.17	\$5.05
Subtotal:		\$781.17	\$5.05

4

5 Loan Accounts

Account	Updated	Current Balance	Next Payment Amount
Boat Loan XXXX6924	8/22/2006 12:08:00 PM	\$117.12	\$518.25
Subtotal:		\$117.12	\$518.25

6 Time Deposit Accounts

Account	Updated	Current Balance	Year-to-date interest amount
*6-month CD XXXX0000	8/22/2006		


Last Logon Date: 5/18/2011 12:00 AM







Print Help

ADVANTAGE PLUS

- View History
- Account Inquiry ...
- Account Details
- Transfer From
- Transfer To
- Print

In the Accounts menu, select **Overview**.

- 1 | Click any of the menu items to expand or collapse each drop-down item.
- 2 | If you have any unread Secure Messages, it will be indicated here.
- 3 | Hover over the Quick Action icon  next to your account to view a variety of standard options.

-  **View History:** A quick link to the history of that account.
-  **Account Inquiry:** Displays transactions that are currently pending for this account.
-  **Account Details:** View the details of that account.
-  **Transfer From:** A quick transfer from that account.
-  **Transfer To:** A quick transfer to that account.
-  **Print:** Print the transaction history of that account.

- 4 | If any of your account names are shown in red with an asterisk, there is at least one pending transaction in that account.

Account History

Personal Computer Banking allows you to conveniently access a history of your account transactions, always keeping you in the know with your account balances. To begin, double-click the account name you wish to view from the Account Overview page. You may also select View History from the Quick Action Icon. Quickly switch between accounts by selecting an account from the Account drop-down menu and click Submit.

Account History for 2007 SEP - XXXX7160

This page provides a list of transaction items for your individual accounts. Choose an account from the drop-down list and click 'Submit' to view the detailed history for that account.

Account Details			
Available Balance	\$2,661.27	Year-to-date interest amount	\$45.00
Current Balance	\$2,661.27	Maturity Date	5/6/2007
Average Collected Balance	\$2,165.03	Original Amount	\$2,625.01
Interest Rate	3.200 %	Origination Date	5/6/1998
Last Interest Paid Amount	\$7.21	Accrued Interest	\$3.74
Overdraft Interest Rate	3.200 %	Next Interest Payment Date	9/6/2006
Previous year-to-date interest amount	\$25.95	As Of Date	8/22/2006

Search Criteria

- Default View
- Most Recent Transactions
- Most Recent Days
- Single Check
- Multiple Checks
- Single Date
- Range of Dates
- Single Amount
- Range of Amounts
- Description
- All Available Transactions

Account: 2007 SEP - \$2,661.27

Search: [1]

Pending

Sorted By: Post Date | Newest on top | Debit | Credit

6/10/2010

International Wire Transfer - Tracking Id 12253

Internat [3] Over the Counter Check \$172.00

8/4/2006 8/21/2006

Posted

Sorted By: Post Date | Newest on top | Debit | Credit

Deposit Viewer

Deposit 8/20/2006

Deposit 7/26/2006

Deposit 7/24/2006

Check Viewer

John Smith
2665 Bonaire Terrace
Marietta, GA 30066-4768

3956
04-13/1611

DATE 08/21/2006

Pay to the Order of [Handwritten Name] \$ 600.00

Home Bank
GEORGIA

FOR [Handwritten Signature]

⑆061401375⑆ 65 5767 2705⑆ 0679 ⑆0000060000⑆

Note: Available account history

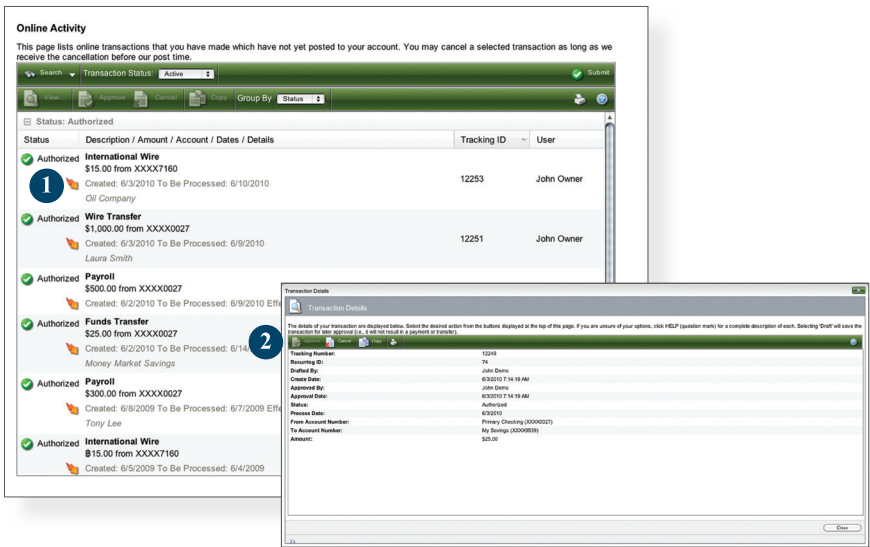
Primary Checking - 10000027 | \$172.00 | 8/21/2006 | 600 x 273

In the Accounts menu, select **History**.

- 1 | Quickly expand or collapse the Pending or Posted sections by clicking on the **Plus/Minus** button.
- 2 | Change the way you view your Account History from the options available in the Search drop-down menu. You may also search for transactions by check number, date, amount or even description!
- 3 | View check images by clicking on the **Magnifying Glass Icon**.
- 4 | Want to export your Account History? Click the Display drop-down menu and select **Export to file**. Then select your export format (spreadsheet, Quicken®, Quickbooks®, etc.) and click **Submit**. Prefer to print? Simply click the printer icon!

Online Activity

Online Activity quickly organizes all transactions you originated online. This includes account transfers, wire transfers, ACH payments and more. From the Online Activity menu, you can group items by category, view all transactions, approve drafted transactions and cancel authorized or drafted transactions. Please note that once a transaction is processed, it can't be cancelled.



In the Accounts menu, select **Online Activity**.

- 1 | Hover over the **Quick Action Icon** to view a drop-down menu with more options.
- 2 | Clicking on **View Transaction** will allow you to see more details regarding the transaction along with providing you the ability to either approve, cancel, copy or print.

Your Online Activity transaction status may vary from item to item. To help you better understand what each of the Online Transaction Status terms mean, we've included a helpful guide to use as you grow accustomed to the feature.

- Active:** Any transaction generated online that has been initiated within the last week or is in a status that still allows action to be taken.
- Drafted:** Any transaction that has been put in a pending (Drafted) state by the user and can still be either approved or cancelled.
- Authorized:** When a transaction, such as funds transfer, has been approved by a user with approval rights, the transaction displays in the Authorized category in Online Activity. Authorized indicates that you are ready for your financial institution to process the transaction.
- Cancelled:** When a transaction, such as funds transfer, has been cancelled by a user from the Transaction Details page, the transaction displays in the cancelled category in Online Activity.
- Processed:** When a transaction, such as funds transfer, has been approved by a user with approval rights and then later processed by your financial institution, the transaction displays in the Processed category in Online Activity.
- Other:** Any transaction that might have been unsuccessful, or does not fall under the previous categories.

Open New Accounts

Opening a new account can be done without much of a fuss. Within roughly 10 minutes you can establish a new account with us using our handy application process.

The screenshot shows a web application interface for opening a new account. At the top, there are four tabs: '1. Personal Information', '2. Accounts & Services', '3. Fund Account', and '4. Confirmation'. The '1. Personal Information' tab is active. Below the tabs is a header for 'Primary Applicant'. A legend indicates that an asterisk (*) denotes a required field. The form is divided into three sections: 'PERSONAL & IDENTITY INFORMATION', 'ADDRESS & CONTACT INFORMATION', and 'OTHER INFORMATION'. In the 'PERSONAL & IDENTITY INFORMATION' section, the 'Name (First, MI, Last)' field contains 'Home Banking Test', followed by a dropdown for 'Account' and a 'Suffix' dropdown. The 'Date of Birth' field contains '01/01/1946' and is circled with a blue '1'. The 'Social Security Number' field contains '000-00-0000'. The 'E-mail Address' field contains 'jdoe@abccompany.com'. The 'ADDRESS & CONTACT INFORMATION' section has 'Physical Address 1' as 'Attn: Jane Doe', 'Physical Address 2' as '44 West Elm St.', 'Zip Code' as '99503', 'City' as 'Anchorage', 'State' as 'Alaska', and 'Home Phone' as '888-776-4667'. The 'OTHER INFORMATION' section has 'How many beneficiaries would you like to add?' set to 'None' and 'Would you like to add a joint applicant?' with 'Yes' and 'No' radio buttons. At the bottom right, there is a blue button labeled 'Continue >' with a blue circle containing the number '2' next to it.

1. Personal Information 2. Accounts & Services 3. Fund Account 4. Confirmation

Primary Applicant

* = required field

PERSONAL & IDENTITY INFORMATION

* Name (First, MI, Last) Home Banking Test Account Suffix

* Date of Birth 01/01/1946 1 * Social Security Number 000-00-0000

* E-mail Address jdoe@abccompany.com

ADDRESS & CONTACT INFORMATION

* Physical Address 1 Attn: Jane Doe Physical Address 2 44 West Elm St.

* Zip Code 99503 * City Anchorage

* State Alaska * Home Phone 888-776-4667

OTHER INFORMATION

How many beneficiaries would you like to add? None

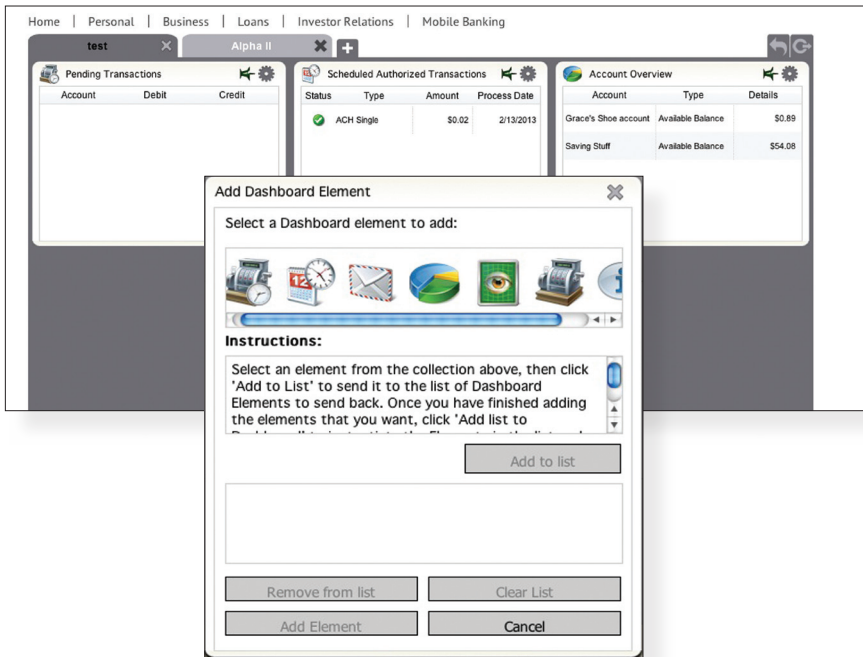
* Would you like to add a joint applicant? Yes No

2 Continue >

In the Accounts menu, select **Open New Accounts**.

- 1 | Fill out the required information.
- 2 | When finished, click **Continue**.

With the Dashboard feature, you can configure your own optional landing page of Personal Computer Banking features!



In the Accounts menu, select **Dashboard**.

- 1 | Click the (+) symbol to begin adding dashboard elements and configuring your Dashboard layout.
- 2 | Add a dashboard element by specifying the elements you want in place. Click **Add to List** to finish.

Note: Additional settings are provided to further customize your landing page.

Funds Transfer


Personal Computer Banking enables you to transfer funds between accounts quickly and easily.

Transfer Funds
Initiate a one-time or recurring funds transfer between two of your accounts.

Enter Transfer Information
Enter your transfer values using the fields below.


From Account * **1**

To Account * **1**

Transfer Date * 

Amount *

Description

Enter Transfer Frequency 

2

Note: Fields marked with an * are required fields that must be provided and at least one account must be selected.

In the Transactions menu, select **Funds Transfer**.

- 1 | Start by selecting the **From** and **To** Accounts. Enter your desired **Transfer Date**, or use the handy calendar feature. Next, enter the **Amount** you'd like to transfer. If you'd like, enter a **Description** of the transfer for future reference.
- 2 | Click **Submit** to process your Transfer.

Recurring Transfers

Do you wish you could remember to transfer money to your savings account each month? Are you in the habit of transferring money to your checking account when you sit down to pay your bills? Recurring transfers make life easy by automating this task on a date that you specify.

Transfer Funds
Initiate a one-time or recurring funds transfer between two of your accounts.

Enter Transfer Information
Enter your transfer values using the fields below.

From Account * 1

To Account * 1

Transfer Date * 1

Amount *

Description

Enter Transfer Frequency

Choose the frequency that you wish to associate with this payment. If you choose to draft a recurring payment, you will be required to fill in the appropriate fields below.

One-Time **Recurring**

Frequency 2 **Initiate the payment every week**

Recur By Initiate the payment every week(s)

Sunday **Monday** Tuesday

Wednesday Thursday Friday

Saturday

Start Date

No end date

End after payment(s)

End on

Submit 3

*Note: Fields marked with an * are required fields that must be provided and at least one account must be selected.*

Begin just as you would with a one-time transfer by selecting **Funds Transfer** from the Transactions menu.

- 1 | Start by selecting the **From** and **To** Accounts. Enter your desired **Transfer Date**, or use the handy calendar feature. Next, enter the **Amount** you'd like to transfer. If you'd like, enter a **Description** of the transfer for future reference.
- 2 | Click the box in the top right corner of the Enter Transfer Frequency box. Next, select the details for your recurring transfer, including **Frequency** and **Start Date**.
- 3 | Click **Submit** to process your Recurring Transfer.
- 4 | To manage your Recurring Transfers, just click **Recurring** in the Transactions menu. A new window will open confirming the details of your Recurring Transfer transaction. You can either click **Approve** or **Cancel**.

Member to Member Transfers

If you need to send money to another member with our credit union, use our Member to Member Transfer feature. The deposit is made to their account immediately.

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

1 Make a single transfer to another member
 Link the other member's account to your login for later use
Continue

Transfer Funds to Another Member
Initiate a one-time funds transfer to another member's account.

Enter Transfer Information
Enter your transfer values using the fields below.

From Account * XXXXXX541-56 : \$2.00
Amount * 2.00
Description

Enter Recipient Member Account Information
Target account information for your one-time transfer.

To Member Number * 12345678900
To Account Type * Checking
First Three Letters of Last Name * Bro

2 Continue

Transfer Funds to Another Member
Link another member's account (deposit only) to your online login.

Enter Recipient Member Account Information
This data is for the target account for your one-time transfer.

To Account Number * 12345678900
To Suffix * S
First Three Letters of Last Name * Bro

2 Continue

Begin by choosing **Member to Member Transfer** from the Transactions menu.

For a one-time transfer:

- 1 | Choose **Make a single transfer to another member**, then click **Continue**.
- 2 | Select which account to draw from my using the **From Account** drop-down menu, then enter the Amount.
- 3 | Enter the recipient's account number and the last 3 letters of their last name, then click **Continue**.

To link to another account:

- 1 | Choose **Link the other member's account to your login for later use**, then click **Continue**.
- 2 | Enter the recipient's account number, suffix and the first 3 letters of their last name, then click **Continue**.

Send a Check

You can send a paper check to yourself with no hassle! Simply specify check details and click Continue.

Send a Check
This page allows you to send a paper check to yourself.

Check
Enter the check information in the fields provided below.

Account *

Amount *

Send Certified Check

Payment
Enter the payment information in the fields provided below.

Process Date *

Description

1

*Note: Fields marked with an * are required fields that must be provided and at least one account must be selected.*

In the Transactions menu, select **Send a Check**.

1 | Fill out check information in the required fields and click **Continue** to finalize this request.

Easy Pay

What is more reassuring than being in control of your finances? Staying in control of your bills! With Easy Pay, you have the ability to stay on top of your monthly finances with utmost ease and turnkey efficiency. Free yourself from the hassle of writing checks and the clutter that comes with traditional ways of paying bills. Easy Pay makes a quick and easy alternative to paying your bills online.

The screenshot displays the 'Easy Pay' online account interface. At the top, there are navigation tabs for Payments, Transfers, BillPay, Calendar, My Account, and Help. A user is logged in as 'Web Demo' with the email 'demoaccount1@paymybills.com'. The interface includes a search bar for payees and a list of payees with their respective payment details.

Payees List:

Pay To	Pay from	Amount	Payment date	Actions
American Express ****3456 Electronic eBill due	Primary Chec.***5676	\$	11/18/2013 Deliver By: 11/20/2013 Min Due: \$35.00 Stmt Bar: \$1,250.65 Due by: 12/01/2013	Rush Delivery Make it Recurring Add Comment Fix eBill
Car Loan ****9467 Electronic	Primary Chec.***5676	\$	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment
Cellular One ****8555 Electronic Last paid: \$75.00 on 11/08/2013 Set up eBill	Primary Chec.***5676	\$	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment
Day Care ****4789 Check Last paid: \$500.00 on 11/15/2013	Primary Chec.***5676	\$	11/18/2013 Deliver By: 11/21/2013	Rush Delivery Make it Recurring Add Comment
Lawn Service ****4321 Check	Primary Chec.***5676	\$	11/18/2013 Deliver By: 11/21/2013	Rush Delivery Make it Recurring Add Comment
Mortgage ****2345 Electronic	Primary Chec.***5676	\$	11/18/2013 Deliver By: 11/20/2013	Make it Recurring Add Comment
Office Depot ****7156 Electronic	Primary Chec.***5676	\$	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment
Phone ****6666 Check Last paid: \$50.00 on 10/18/2013	Primary Chec.***5676	\$	11/18/2013 Deliver By: 11/21/2013	Rush Delivery Make it Recurring Add Comment
Sury at College ****2345 Electronic	Primary Chec.***5676	\$	11/18/2013 Deliver By: 11/20/2013	Make it Recurring Add Comment
Totals				
Hobby Account			\$0.00	
Primary Checking			\$0.00	
Secondary Checking			\$0.00	
Payment Total			\$0.00	

Pending Payments: Processing in next 45 days. Total: \$1,550.00.

History: Processed in last 45 days. Total: \$2,125.00.

Buttons at the bottom: Review, Submit payments.

Click on the Payments tab to begin managing your bills online. Here you will be able to view your payees, pending payments and bill history among other information regarding your online account.

Add a Payee

The person or company to whom you are sending funds is known as the payee. A payee can be almost any company or person you would send a check, like an auto finance company, a cable TV provider or even a lawn care service. It may be convenient to set up a payee to receive payments on a regular basis, such as a loan. Why must you pay by repeating the same scheduling process each month? With our quick payment option, you can remain confident that your bills can be paid in no time!

The screenshot shows the top navigation bar with 'Payments' selected. Below it, a 'Welcome Web Demo' message and user information are visible. A red circle with the number '1' highlights the '+ Add a Payee' button. Below the button, there are tabs for 'Display: All', 'Shortcut', 'Last 30 days', 'Individuals only', 'Inactive', and 'Hidden (0)'. A search bar for payees is present. The main area displays a list of payees: American Express, Car Loan, and Cellular One, each with details on payment method, amount, and date. On the right, there are sections for 'Pending' and 'History' payments.

The 'Add a payee' form has a section titled 'I need to:' with three radio button options: 'Pay a company' (selected), 'Pay an individual', and 'Pay a bank or credit union'. A red circle with the number '2' highlights this section. 'Back' and 'Next' buttons are at the bottom right.

The 'Add a payee' form shows the 'Who are you trying to pay?' section. It includes fields for 'Payee name', 'Account number', 'Verify account number', 'Phone number', and 'Zip code'. A red circle with the number '3' highlights the 'Payee name' field. 'Back' and 'Next' buttons are at the bottom right.

The 'Add a payee' form shows the 'Need more information about ABC Company' section. It includes fields for 'Payee name', 'Account number', 'Phone number', 'Account holder name', 'Address', 'City', 'State', 'Zip code', 'Nickname', 'Default pay from', and 'Category (optional)'. A red circle with the number '4' highlights the 'Address' field. 'Back' and 'Next' buttons are at the bottom right.

- 1 | Under the Payments menu, click the **Add a Payee** button.
- 2 | A new window will pop up. Select whether the payee is a company, individual or a bank or credit union, then click **Next**.
- 3 | Fill out the required information regarding the payee, then click **Next**.
- 4 | Enter the location information regarding your payee and click **Next**. Your payee has now been created and added to your payee list.

Make a Payment

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

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

Payments Transfers BillPay Calendar My Account Help

+ Add a Payee

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

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

Pay To	Pay from	Amount	Payment date	Actions
American Express ****3456 Electronic Bill due	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/20/2013 Min Due: \$35.00 Stmt Bal: \$1,250.65	Rush Delivery Make it Recurring Add Comment File bill
Car Loan ****8467 Electronic	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment
Cellular One ****4555 Electronic Last paid: \$75.00 on 11/08/2013 Set up bill	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment
Day Care ****7789 Check Last paid: \$500.00 on 11/15/2013	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/21/2013	Rush Delivery Make it Recurring Add Comment
Lawn Service ****4321 Check	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/21/2013	Rush Delivery Make it Recurring Add Comment
Mortgage ****2345 Electronic	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/20/2013	Make it Recurring Add Comment
Office Depot ****7156 Electronic	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment
Phone ****9666 Check Last paid: \$50.00 on 10/18/2013	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/21/2013	Rush Delivery Make it Recurring Add Comment
Suzzy at College ****2345 Electronic	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/20/2013	Make it Recurring Add Comment
			Totals	
			Hobby Account	\$0.00
			Primary Checking	\$0.00
			Secondary Checking	\$0.00
			Payment Total	\$0.00

View pending transactions | View history

Review Submit payments 4

Pending
Processing in next 45 days
view more

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

History
Processed in last 45 days
view more

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

- 1 | Find the payee you want to pay and, using the drop-down menu, select which account you wish to pay from.
- 2 | Type in the **Amount** to be paid.
- 3 | Using the handy calendar icon beside the blank space, choose the date you want to pay this payee.
- 4 | When finished, click **Submit payments**.

Recurring Payments

Our recurring payments feature keeps you ahead of your payments that need to be repeated. Setting up a recurring payment takes only a few moments, and saves you from having to remember the same payee every pay period.

The screenshot shows the 'Payments' tab in a web application. At the top, there are navigation tabs: Payments, Transfers, GiftPay, Calendar, My Account, and Help. Below the tabs, there is a welcome message and user information. A blue button labeled 'Add a Payee' is visible. The main content area displays a table of payees with columns for 'Pay To', 'Pay from', 'Amount', 'Payment date', and 'Actions'. The first row is for 'American Express' with a 'Make it Recurring' link in the Actions column, highlighted with a blue circle and the number '1'. Other payees listed include 'Fred ...' and 'al:'. To the right of the table, there are sections for 'Pending' and 'History' payments.

The screenshot shows the 'Setup recurring payment' form. The form is titled 'Setup recurring payment' and contains several fields: 'Pay to' (American Express), 'Pay from' (Primary Chec...****5676), 'Amount' (with a dollar sign), 'Frequency' (Select Frequency), and 'Select first payment date' (mm/dd/yyyy). There are radio buttons for 'Pay Before' and 'Pay After', and a question 'Will this payment series end?' with 'Yes' and 'No' options. A blue circle with the number '2' is placed over the 'Amount' field. At the bottom right, there are 'Cancel' and 'Submit' buttons, with a blue circle and the number '3' placed over the 'Submit' button.

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

Edit & Cancel Payments

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

The image shows a three-step process for editing a payment:

- Step 1:** A screenshot of a payment management dashboard. At the top, there are navigation tabs: Payments, Transfers, GiftPay, Calendar, My Account, and Help. Below the navigation is a search bar for payees. A table lists payees with columns for Pay To, Pay from, Amount, Payment date, and Actions. The first payee is American Express, which is highlighted with a blue circle and the number 1.
- Step 2:** A screenshot of the 'Payee details for American Express' page. It shows eBills, Reminders, and Recent activity. The Recent activity table shows a payment to American Express for \$1000.00 on 11/8/2013. At the bottom right, there is a blue button labeled 'Return to Payments' with a blue circle and the number 2 next to it.
- Step 3:** A screenshot of the 'Edit payment' form. It shows the details for the American Express payment, including the payee name, pay from account, amount (\$1000.00), and payment date (11/15/2013). A blue circle with the number 3 is next to the amount field. At the bottom, there are 'Cancel' and 'Submit' buttons.

- 1 | To edit or cancel a payee, you first need to view the payee's details. To do this simply find the payee within your list of payees and click on the name.
- 2 | A new window will appear revealing the details for the payee. Click the **Edit** link towards the bottom of the window.
- 3 | Here you can change the setting of your payment, such as the account you are paying from, the amount or payment date. Once you are done editing the payment, click **Submit**. If you wish to delete the payment, click the **Cancel** button.

Categories

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

The screenshots illustrate the process of adding a new payee category. The first screenshot shows the 'My account' page with the 'Payee Categories' link highlighted by a blue circle with the number 1. The second screenshot is a modal window titled 'Add payee category' with a text input field and a 'Submit' button, with a blue circle and the number 2 pointing to the input field. The third screenshot shows the 'Payee categories' page with a table of categories and an 'Add Category' button. A green notification box says 'Category successfully added' with a blue circle and the number 3. The 'Add Category' button is also circled with a blue circle and the number 4.

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

View Bill History

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

Payments Transfers BillPay Calendar My Account Help

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

History

Display: [All](#) | [Last 30 days](#) | [Last 60 days](#) | [Last 90 days](#) | [Print](#) | [View in Excel](#)

1 Choose a Category ▾ Choose a Payee ▾ Status ▾ Date range MM/DD/YYYY to MM/DD/YYYY Search 2

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

[View pending transactions](#)

[Return to payments](#)

- 1 | Narrow down your search using the provided drop-down menus and options.
- 2 | Click the **Search** button to see your results.
- 3 | To print the search results for your records, click here.

Add & Verify External Account

Including outside accounts into your main financial institution ensures the ability to transfer funds to and from those accounts by integrating them all into one simple location.

**ADD AN
A QUESTION**

Instant Answers [Fetch](#)

SIGN OFF
Sign Off

ACCOUNTS
Overview
History
Online Activity
Open New Accounts
Dashboard

TRANSACTIONS
Funds Transfer
Recurring Transfers
Scheduled Transfers
Member to Member Transfers
Send a Check
Bill Pay (Easy Pay)
Add External Account
Verify External Account Requests

DENALI DIRECT
eStatements
eLetters
eAlerts

BUSINESS SERVICES
Wire Transfer
International Wire

SERVICES
Secure Messages
Update Contact Information
Stop Payment
Reorder Checks
E-Compass Finance Management
Apply for a Loan

PREFERENCES
Account Name Preferences
Security
Mobile
Theme Settings

RATES
Checking/Savings/Certificates
Mortgage
Auto Loan
Real Estate Loan
Credit Card
Fee Schedule

HOME PERSONAL BUSINESS HOME LOANS INVESTMENTS INSURANCE LOANS

Add an External Account

This form will allow you to submit a request to associate an external account (at another financial institution) with your online banking login. You can then use this account with the "External Transfer" feature on the "Transactions" menu and move funds to and/or from this account to your accounts listed here in the Online Banking System. After entering required data below, click "submit" to register your request with the online banking system.

Two deposits will be made to the account that you have entered here (typically within 5 business days). Once you have received these two deposits, note the amounts. Then using the form titled "Verify External Account Requests" from the "Services" - "Other Services" menu, you will enter these amounts to verify your ownership of the external account and it will become available for use in making external transfers.

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.

YOUR BANK

MEMO

Routing Number Account Number

Account Number: 12345678900 Account Type:

Routing Number: 009876543

Add External Account Agreement

I authorize Denali Alaskan FCU, to initiate ACH debit or credit entries to the external account I have registered. I certify that I am an owner or authorized on the external account with unlimited withdrawal or deposit rights on the depository's records, to originate transfers to or from the account. I acknowledge that the transactions must comply with the provisions of the US Law. I will notify Denali Alaskan FCU, if the account is closed or my withdrawal rights are limited or removed so it may be deleted from future use. The intent is to have the offsetting entry for these transfers to be charged/deposited to my account maintained at Denali Alaskan FCU.

Clicking Continue will assume your acceptance of this agreement.

[Continue](#)

Step 2: Account Verification

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

Begin by choosing **Add External Account** from the Transactions menu.

- 1 | Read all of the instructions carefully, then enter your **Account Number**, **Routing Number** and **Account Type**.
- 2 | When finished, click **Continue**.
- 3 | Click on the link provided to enter the amounts of your micro deposits and to activate your external account. This will complete the process of setting up an external account.

Wire Transfer

The Wire Transfer service provides an online template for creating individual wire transfer payments. A wire is an order to pay funds electronically and is a more immediate payment instrument than an ACH transaction. Thus, wire transfers generally involve larger payments and/or a shorter payment schedule.

The screenshot shows the 'Wire Transfer' form with the following sections and callouts:

- 1** Recipient: (No Recipient)
- 2** Payment Information: Pay from * (E-LETTERS DAFCU), From Account * (XXXXXXXX541-SI : \$3.00), Payment Date * (9/20/2013), Amount * (\$50.00)
- 3** Beneficiary Information: Name * (Jane Doe), International Beneficiary (unchecked), Street 1 * (123 Palm Circle Dr.), Street 2, City * (Miami), State * (Florida), Postal Code * (33133)
- 4** Submit button

Enter Payment Frequency

Choose the frequency that you wish to associate with this payment. If you choose to draft a recurring payment, you will be required to fill in the appropriate fields below.

One-Time Recurring

Frequency: Weekly Payment

Initiate the payment every week(s)

Recur By: Sunday Monday Tuesday Wednesday Thursday Friday Saturday

Initiate the payment every _____ week(s)

Start Date: 9/13/2013

No end date

End after _____ payment(s)

End on: 9/13/2013

Note: Fields marked with * are required fields that must be provided.

Begin by choosing **Wire Transfer** from the Business Services menu.

- 1 | Choose the recipient for the Wire Transfer request.
- 2 | From the drop-down menus, select the account you wish to **Pay from**, along with the **Account** from which to debit the payments and the **Payment Date** to send the payment. Next, enter the **Amount**.
- 3 | Enter required information for whom will be receiving the transfer.
- 4 | Review all information. When finished, click **Submit**.

International Wire Transfer

The International Wire Transfer service provides an online template for creating and moving funds between accounts at different financial institutions. Transfers can be scheduled for the current day or a future date. Pending transfers can be reviewed or deleted.

The screenshot shows the 'International Wire' form with the following sections and callouts:

- 1**: Recipient dropdown menu (No Recipient).
- 2**: Payment Information section, specifically the 'Pay from' account dropdown menu.
- 3**: Beneficiary Information section, specifically the 'Name' field.
- 4**: 'Enter Payment Frequency' section, specifically the 'Submit' button.

International Wire
Complete and submit this form to make an International Wire transfer.

Recipient
Select a recipient from your list.
Recipient (No Recipient)

Beneficiary Information
Enter or modify the beneficiary information in the fields provided below.
Name * John Doe
Address 1 * Regentiaan 27 Boulevard du Regent, B-1000 Brussels
Address 2 *
Address 3 *
E-Mail
 Send E-Mail Notification

Payment Information
Enter the payment information for this recipient in the fields provided below.
Pay from * E-LETTERS DAFCU
From Account * XXXXXX541-S1 : \$3.00
Payment Date * 9/17/2013
Currency * U.S. Dollar
Amount * \$90.00
Description
Message to Beneficiary

Beneficiary Financial Institution
Enter or modify the beneficiary financial institution information in the fields provided below.
To Account * Bank of Brussels
IBAN
SWIFT/BIC
Name
Address 1
Address 2
Address 3

Intermediary Financial Institution
If an intermediary financial institution will be used for this payment, enter the information below.
 Use Intermediary Institution
IBAN
SWIFT/BIC
Name
Address 1
Address 2
Address 3

Enter Payment Frequency
Submit Help

*Note: Fields marked with * are required fields that must be provided.*

Begin by choosing **International Wire** from the Business Services menu.

- 1 | If you choose the recipient for the Wire Transfer request the remaining fields will pre-fill.
- 2 | From the Payment Information drop-down menus, select a **Pay from account, From Account, Payment Date, Currency** and enter the **Amount**.
- 3 | If you have not chosen a recipient, enter the required beneficiary information for whom will be receiving the transfer.
- 4 | Review all information and when finished, click **Submit**.

Note: To complete the transaction click **Approve**. You must choose the delivery method for your Secure Access Code. Enter your **Secure Access Code** and click **OK**.

Denali Direct: eStatements

The eStatements feature is a great virtual filing system, saving paper and space in your home or office by allowing you to view and save your statements electronically. To enroll in the eStatement feature, click on Statements and complete the registration document.

The screenshot shows the Denali Alaskan website's eStatements interface. On the left is a navigation menu with categories like SIGN OFF, ACCOUNTS, TRANSACTIONS, DENALI DIRECT, BUSINESS SERVICES, SERVICES, PREFERENCES, and RATES. The main content area is titled 'EStatements for E-letters' and features a table with columns for Description, Date, View, and Save. A magnifying glass icon is highlighted with a blue circle '1'. Below the table, a pop-up window displays a sample statement for 'E-LETTERS DAFCU' with a magnifying glass icon highlighted by a blue circle '2'.

EStatements for E-letters

I prefer paper statements. Change Delivery EMail History

Description	Date	View	Save
Month-End Statement	06/30/2013		
Month-End Statement	03/31/2013		
Month-End Statement	12/31/2012		
Month-End Statement	09/30/2012		
Month-End Statement	07/31/2012		
Month-End Statement	06/30/2012		
Month-End Statement	05/31/2012		
Month-End Statement	03/31/2012		
Month-End Statement	02/29/2012		

Total: 9 | Page: 1
View EStatements

Denali Alaskan
FEDERAL CREDIT UNION

STATEMENT

Anchorage: (907) 257-7200 Juneau: (907) 789-1350
Fairbanks: (907) 452-4239 Wasilla: (907) 457-7494
Toll Free: (800) 764-1123 • Website: www.denalifcu.org

CU SERVICE CENTERS
The Member-Friendly Financial Network

E-LETTERS DAFCU
440 E. 36TH AVENUE
ANCHORAGE AK 99503

Trans. Date	Post. Date	Description	Debit	Credit	Balance
04/01		Congratulations! There's no service charge for your Denali Alaskan savings account this month. Find out about the rewards of Denali Alaskan membership: 257-7200, option 3, or 800/764-1123, option 3, or log on to www.denalifcu.org/relationshipbenefits.html .			
		S1 SHARE A/C - BASIC SAVINGS			

04/01		Previous Balance			10.00
06/30		Closing Date...New Balance			10.00
		Div. Rate rate as of 06/30/13 based on the whole daily balance:			
		Balance through	2499.99	= 0.150%	
		Balance above	2499.99	= 0.200%	
		Denali Alaskan has reduced our auto rates, again, and you benefit with rates as low as 2.29% APR! Visit your branch or call the Loan By Phone number, at 257-RATE, in Anchorage, or (800) 764-1123, ext. 7283 from anywhere else in Alaska or the Lower 48.			
		*Annual Percentage Rate is dependent on member terms and qualifications, and may be higher. Rates effective as of May 15, 2013, and are subject to change.			

		Don't know where to turn for information about personal finance? A great benefit of Denali Alaskan membership is access to BALANCE, a financial education organization that can assist you with money management, credit and housing issues. Call (888) 456-2227 or log on to the financial literacy page on our website.			

In the Accounts menu, select **eStatements**.

1 | To view a specific eStatement, click on the magnifying glass icon next to the statement.

2 | A new window will open, showing you the Statement.

Denali Direct: eLetters

The eLetters feature is a great virtual filing system, providing you online storage of the notifications that you typically receive through the post office.

By registering for eStatements, you will automatically start receiving letters electronically (eLetters).

Personal Computer Banking
Accounts Deposits Transfers Check/Withdrawal Easy Pay Denali Direct Statements Loans Address Change More Options Log Out

Welcome to Alerts

Delete Email History Create New Account Alert

Description	Alert Type	Registered Date	Delivery
EStatements	EStatements	12/18/2003 3:27:34 PM	Primary E-Mail, Public
Credits above \$0.00	Payroll and Automatic Deposits	12/18/2003 3:28:53 PM	Primary Email, Public
Insufficient Funds	Insufficient Funds	12/18/2003 3:29:25 PM	Primary E-mail, Public
Letters	Letters	2/28/2012 5:52:35 AM	Primary E-mail, Public

Recent Statements

View More

Sno.	Statement Date	Registered Date	View
1	9/31/2013	Month-End Statement	1
2	7/31/2013	Month-End Statement	
3	6/30/2013	Month-End Statement	
4	5/31/2013	Month-End Statement	
5	4/30/2013	Month-End Statement	
6	3/31/2013	Month-End Statement	
7	2/28/2013		
8	1/31/2013		
9	1/25/2013		
10	12/31/2012		
11	11/30/2012		
12	10/31/2012		
13	9/30/2012		
14	8/31/2012		
15	7/31/2012		
16	6/30/2012		

Recent Statements

View More

Sno.	Statement Date
1	08/07/2013
2	04/26/2013
3	04/23/2013
4	04/23/2013
5	04/22/2013

Notes
🔍 - Alert is Enabled
🚫 - Alert is Disabled

Denali Alaskan
FEDERAL CREDIT UNION
Statewide Branches. Serving Alaska since 1948.

April 26, 2013

JOHN Q PUBLIC
1000 MAPLE ST
ANCHORAGE, AK 99503

Dear JOHN Q PUBLIC

Our systems indicate that you have changed your PIN number on Personal Computer Banking. We are sending this as a confirmation. The PIN number has been updated as you requested.

Other Denali Alaskan convenience services, offered through Personal Computer Banking, include:

- E-Statements - receive your statement notice via e-mail monthly - saving you time and money!
- Promotional Updates - Special notices available only to our on-line members, highlighting discounted loan rates, free seminars and more.

These are just two ways we go Above and Beyond the expected in providing financial service and becoming a partner in your financial success.

If you did not change your PIN, please contact us immediately. You can reach us at 257-7200, option 3, or toll-free at (800) 764-1123, option 3.

Thank you for your membership.

In the Accounts menu, select **eLetters**.

1 | To view a specific eLetter, click on the magnifying glass icon next to the letter.

2 | A new window will open, showing you the Letter.

Denali Direct: eAlerts

eAlerts allow you to be in-the-know with your account balances, transactions and a variety of other alerts. Depending on your preference, we will send you an email, a text message, phone call or a secure message when the alerts you choose are triggered.

The screenshot displays the Denali Direct web interface. On the left is a navigation menu with categories like SIGN OFF, ACCOUNTS, TRANSACTIONS, DENALI DIRECT, BUSINESS SERVICES, SERVICES, PREFERENCES, and RATES. The main content area shows the 'Alerts' section for Eileen S Thompson, with a 'Create New' button circled in red and labeled '1'. Below this is a table of existing alerts. A 'Create New Alert' dialog box is open, showing options for Alert Type (Payroll and Automatic Deposits), Primary Email Address (benemy@gci.net), and two Mobile Device options. The 'Continue' button is circled in red and labeled '3'. A 'Note' at the bottom of the dialog box states: 'To add alternate email addresses or mobile devices, click on 'Cancel' button above and Select 'Alert Addresses' button on the Main screen.'

Description	Alert Type	Registered Date
<input type="checkbox"/> EStatements	EStatements	1/2/2004 3:51:31 PM
<input type="checkbox"/> 3872359 - ADVANTAGE LEGACY PLUS [Available balance below \$2,000.00]	Deposit Account Balance	1/21/2005 3:09:05 PM
<input type="checkbox"/> Letters	Letters	2/28/2012 5:52:36 AM

Begin by choosing Denali Direct Alerts from the **Services** menu.

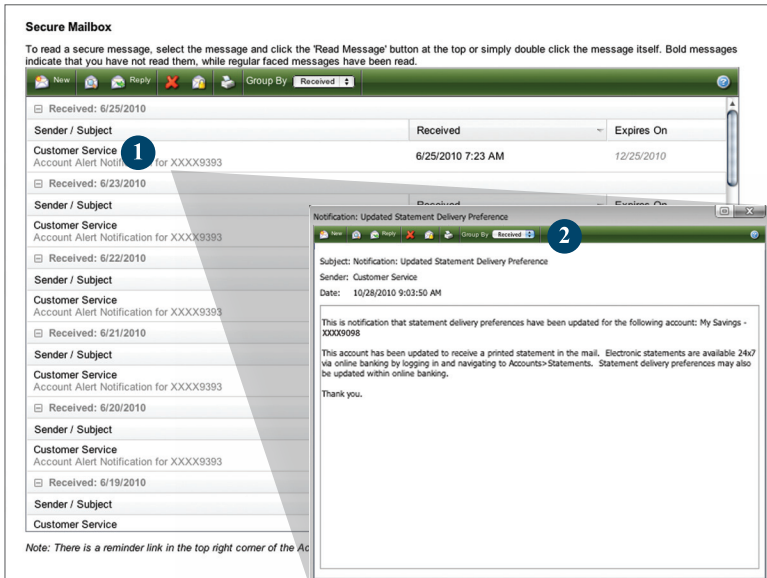
1 | Click the **Create New eAlert** option, then choose your eAlert from the drop-down menu.

2 | A new window will appear. Choose your **Alert Type** and select an email you want it sent to.

3 | Click **Continue** to finish.

Secure Message

The Secure Message feature is a notification service where you will find Alerts and Notifications regarding your account. Whether it is a message for a password change or security alert, this is the location to stay up-to-date with your account and our services!



Begin by selecting **Secure Messages** from the Services menu.

- 1 | Click on the **Message** you would like to read.
- 2 | Your message will open in a new window. Here you can **Reply, Delete, Save & Print** your messages.

Update Contact Information

Maintaining current information on your account is very important to us. It allows us to get in touch with you the moment we notice any suspicious activity, keep you up-to-date with any account changes and simply guarantee that your monthly statement is being delivered to the correct address. Now keeping your personal information current is easier than ever!

Update Contact Information

Please use this page to update your contact information. To update your Secure Access Code delivery information please go to the 'Security Delivery' tab listed within the 'Security' option listed below the 'Preferences' header on the main toolbar.

Once you update your information, please click on Continue to submit your changes.

Home Phone Number 331-275-3400 **1**

Work Phone Number 331-275-4576

Cell Phone Number 331-275-3400

Email Address holmes1@abccompany.com

Residential Address

Address 1 440 Green Valley Dr.

Address 2

City Miami

State Florida

Zip 33133

Mailing Address

Address 1 440 Green Valley Dr.

Address 2

City Miami

State Florida

Zip 33133

Continue **2**

To get started, select **Update Contact Information** from the Services menu.

1 | Enter your information in the provided fields.

2 | Be sure to double check your information was entered correctly, then click **Submit**.

Stop Payments

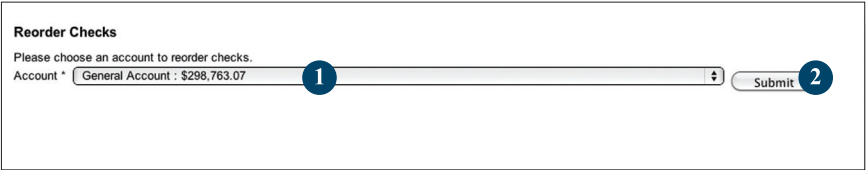
Placing a Stop Payment for individual or multiple checks is an option with your financial institution. If you notice you are missing checks, please contact us as quickly as possible so that we can take the proper precautions to maintain the highest level of security against identity theft and fraud.

In the Services menu, select **Stop Payment**.

- 1 | Choose the **Account** for which the Stop Payment should be made.
- 2 | Enter all pertinent data relating to the check or range of checks.
- 3 | When you are finished, click **Submit**. A new window will open confirming the details of your Stop Payment transaction. You can either click **Approve** or **Cancel**. We recommend printing a copy of the confirmation window for your records.

Reorder Checks

Before you write your last check, save yourself a trip to the branch by placing your check order request online.



The screenshot shows a web form titled "Reorder Checks". Below the title is the instruction "Please choose an account to reorder checks." The form contains a label "Account *" followed by a dropdown menu. The dropdown menu is currently open, showing the selected option "General Account : \$298,763.07". A blue circle with the number "1" is positioned over the dropdown menu. To the right of the dropdown menu is a "Submit" button, which is highlighted with a blue circle containing the number "2".

In the Services menu, select **Reorder Checks**.

1 | From the **Account** drop-down menu, choose which account you would like to reorder checks.

2 | When you have chosen the desired account to order new checks, click **Submit**.

EnCompass Finance Management

EnCompass Finance Management is a financial management application designed to allow users to manage financial accounts including checking, savings, credit cards, loans and investments attached to multiple financial institutions all in the convenience of one safe and secure online site.

In the Services menu, select **EnCompass Finance Management**.

- 1 | The **Budget** feature allows you to establish **Spending Targets**, track your spending behaviors and setup alerts to notify you.
- 2 | The **Cashflow** feature allows you to enter **Income** and **Bills** onto a calendar to allow you to manage your monthly cash flow.
- 3 | The **Goals** feature allows you to define your financial goals and track your performance as you work towards reaching those goals.
- 4 | The **Net Worth** feature tracks your assets and debts to give you a visualization of your personal net worth.
- 5 | The **Alerts** feature allows you to get notifications on account balances, budget statuses, and more.
- 6 | The **Add/Update** feature aggregation, which allows you to add accounts from other financial institutions.

Account Name Preferences

The Account Preferences feature allows you to change the way your accounts are displayed within Personal Computer Banking. Here you can create “nicknames” for your accounts, like “Payroll Account” or “John’s Checking Account.”

Account Preferences
This page contains your account-related preferences for online banking. Note some changes will not be reflected until you have logged out and logged back into online banking.

Display Preferences
Enter nicknames for your accounts that you can easily identify. These nicknames will be used throughout the online banking system only. The # and Type fields indicate the number of transactions or number of days of transactions that is loaded on the Account History page. The Order field will be used to determine the order in which the accounts appear on the page, subject to the grouping of accounts by the type of account.

Submit

Order	Account	Description	Display Name	#	Type
0	XXXXXXXX541-51	BASIC SAVINGS		50	Items
10	XXXXXXXX541-56	FREE CHECKING		50	Items

In the Preferences menu, select **Account Name Preferences**.

- 1 | The **Order** feature allows you to prioritize the order in which you see your accounts. All accounts are grouped by account type, such as checking, savings, etc., however you will see this change reflected in your Account Overview page.
- 2 | Enter any “nicknames” or Display Names for your accounts.
- 3 | Choose how you’d prefer to view your account history by choosing either number of items or number of days.

Security Preferences

To access the Security Features within Personal Computer Banking, choose Security under the Preferences menu. This will allow you to change your password, enter a phishing phrase that will verify you're on our site, set up security alerts and add your secure delivery contact options. Setting up security alerts is an excellent way to prevent fraud and keep informed of changes to your account and online profile.

Security Preferences

Change your security settings in the fields provided below.

Password Login ID Phishing Phrase Secure Delivery Alerts

Security Alerts

Enter your preferred email and/or phone contact information below. This contact information will be used for Security Alert delivery. If you enter multiple delivery channels, you will receive multiple notifications on the same security event.

JohnQ@email.com Phone Number (111)555-1234

SMS Text Number (111)555-1234

SMS Country United States

Security Alerts

Choose the security events for which you wish to be notified.

- Alert me when a computer/browser is successfully registered
- Alert me when a my login ID is locked out
- Alert me when a my login ID login is disabled
- Alert me when a new user is created
- Alert me when a recipient is added

Submit Alerts Changes

Help

Mobile Enrollment

We go where you go. With Mobile Banking you can access your accounts in just moments. Any web-enabled device with internet access will do. So instead of spending precious time running to the nearest computer or preferred branch, we give you the control to manage your finances on your own terms.

The Mobile Enrollment feature allows you to sync your mobile device to your account, for quick and user-friendly access to your account(s). Mobile Enrollment is your first step to Mobile Banking.

Mobile Preferences

Complete and submit the information on this page to establish or update your mobile preferences. Mobile preferences allow users to send you payment authorization requests to your specified contact information.

Mobile Enrollment | Mobile Authorizations | Text Banking


1 Mobile Enrollment

Please check the box below to enable and authorize the use of your online banking login and password to access our mobile services.

Yes, enable my User ID and Password for use on my mobile device

Mobile Access

You can access our mobile services via most mobile phone browsers at:

 https://secure12.onlineaccess1.com/RocklandTrustMobile_30/Default.aspx

If you would like to have this address sent to you via e-mail, enter your e-mail address and click Send.

E-Mail Address 2

3

Your Mobile Authorization Code should never be disclosed to anybody. When you receive a Mobile Authorization call, you will be prompted to enter your Mobile Authorization Code to approve the transaction. If you forget your code, click on the 'Mobile Authorizations' tab and enter a new code.

In the Preferences menu, select **Mobile**, then choose the **Mobile Enrollment** tab.

- 1 | Check **Yes, enable my User ID and Password** for use with my mobile device.
- 2 | For mobile web users only, enter your email address, then click **Send**.
- 3 | When finished, click **Submit**.
- 4 | Activate your mobile device on the next page.

Mobile Authorizations

Mobile Authorizations is an extra security measure to ensure nobody but you is accessing your account.

Mobile Preferences
Complete and submit the information on this page to establish or update your mobile preferences. Mobile preferences allow users to send you payment authorization requests to your specified contact information.

Mobile Enrollment | **Mobile Authorizations** | Text Banking

Mobile Authorization Settings
Enter your desired Mobile Authorization Code and preferred phone and e-mail delivery preferences.

1 Mobile Authorization Code
ⓘ Your code should be numeric and exactly 4 digits in length

E-Mail Address 1

E-Mail Address 2

E-Mail Address 3

2 Phone Number 1

Phone Number 2

Phone Number 3

Mobile Authorization Enrollment
Choose the transaction types for which you agree to be an eligible approver, upon request.

3

- ACH Collections
- ACH PassThru
- ACH Payments
- ACH Single Payment
- ACH Single Receipt
- Funds Transfer
- International Wire
- Payroll
- Wire Transfer

Select All Clear All

4 Submit Help

Your Mobile Authorization Code should never be disclosed to anybody. When you receive a Mobile Authorization call, you will be prompted to enter your Mobile Authorization Code to approve the transaction. If you forget your code, click on the 'Mobile Authorizations' tab and enter a new code.

In the Preferences menu, select **Mobile**, then choose the **Mobile Authorizations** tab.

- 1 | Next, click on the **Mobile Authorization** tab and enter any 4 digit code. You will need this code to make transfers and approve transactions using your mobile device.
- 2 | If you would like to confirm transactions via email or mobile phone, please list the phone number or email account here.
- 3 | In this window, select the feature you would like to enable for mobile confirmation.
- 4 | Click **Submit** when finished.

Text Banking

The final step in setting up your Mobile Banking access is to complete the Text Banking options which will access our text services.

Mobile Preferences
Complete and submit the information on this page to establish or update your mobile preferences. Mobile preferences allow users to send you payment authorization requests to your specified contact information.

[Mobile Enrollment](#) | [Mobile Authorizations](#) | [Text Banking](#)

Text Enrollment
Please check the box below to enable and authorize the use of your online banking accounts to access our text services.

1 Enable and authorize text banking on the below mobile device (message and data rates may apply)
 Opt out and disable text banking

2 SMS Text Number *
 Agree to Terms Msg & Data rates may apply. Text HELP to 226563 for help. Text STOP to 226563 to cancel. Receive 1 message per query.

[Terms and Conditions](#)
[Privacy Policy](#)

SUMMARY OF TERMS:
By entering your phone number you acknowledge that you agree to the terms of service and are subscribed until you send **STOP** to Rockland Trust Text Banking, provided by Q2eBanking. Q2eBanking Text Banking works with: Alltel, AT&T, Boost Mobile, Cincinnati Bell, Sprint PCS, T-Mobile, U.S. Cellular, Virgin Mobile USA, and Verizon Wireless but is not compatible with all handsets. Receive banking account alerts. Receive 1 message per query. **Msg & Data rates may apply.** I confirm that I hold the account corresponding to the mobile phone number I have entered, or that I have the account holder's permission to use this service. For help, send **HELP** to 226563. To cancel, text **STOP** to 226563 at anytime. For support, visit support@q2software.com or call 512.275.0072.

3

Your Mobile Authorization Code should never be disclosed to anybody. When you receive a Mobile Authorization call, you will be prompted to enter your Mobile Authorization Code to approve the transaction. If you forget your code, click on the 'Mobile Authorizations' tab and enter a new code.

In the Preferences menu, select **Mobile**, then choose the **Text Banking** tab.

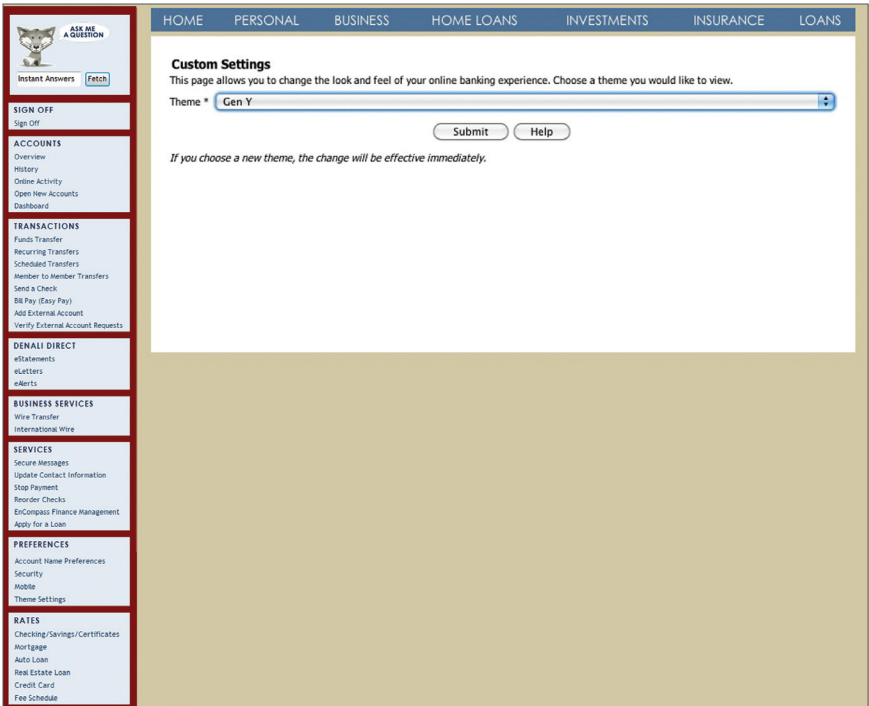
- 1 | Choose **Enable and authorize text banking on the below mobile device**.
- 2 | Enter your **SMS Text Number** (if you are using a cell phone, this will be your phone number) and choose **Agree to Terms**.
- 3 | When finished, click **Submit**.

Text Command Options To ##### For The Following Information:	
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)

Theme Settings

Begin by choosing Theme from the Preferences menu.

Our Personal Computer Banking system offers a few different looks, a combination of fonts, colors and menus, that we call "themes." Aside from the default theme that uses our colors, we offer a Large Font theme that features a larger font and a simpler set up. We will introduce other themes based on your feedback. Try these out and let us know what you think!



HOME PERSONAL BUSINESS HOME LOANS INVESTMENTS INSURANCE LOANS

Custom Settings
This page allows you to change the look and feel of your online banking experience. Choose a theme you would like to view.

Theme * **Gen Y**

If you choose a new theme, the change will be effective immediately.

SIGN OFF
Sign Off

ACCOUNTS
Overview
History
Online Activity
Open New Accounts
Dashboard

TRANSACTIONS
Funds Transfer
Recurring Transfers
Scheduled Transfers
Member-to-Member Transfers
Send a Check
Bill Pay (Easy Pay)
Add External Account
Verify External Account Requests

DENALI DIRECT
eStatements
eLetters
eAlerts

BUSINESS SERVICES
Wire Transfer
International Wire

SERVICES
Secure Messages
Update Contact Information
Stop Payment
Reorder Checks
EriCompass Finance Management
Apply for a Loan

PREFERENCES
Account Name Preferences
Security
Mobile
Theme Settings

RATES
Checking/Savings/Certificates
Mortgage
Auto Loan
Real Estate Loan
Credit Card
Fee Schedule

Denali Alaskan

FEDERAL CREDIT UNION

