

YOUR ONLINE BANKING  
**eGuide**

  
**All**America Bank<sup>®</sup>

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# welcome

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

Our Online Banking system is designed for ease of use. Whether you access it from your desktop, tablet, or smartphone, it looks and functions the same across all devices. And it's full of powerful features—like Bill Pay, Person to Person transfers, and Activity Center—that make it easy to keep track of your finances.

We invite you to take a moment to learn more about the anytime, anywhere convenience of Online Banking at your financial institution.



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# general information: security

By following our tips, Online 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 choices.

## Secure Sockets Layer Encryption (SSL)

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

## Browser Registration

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

---

## Online Banking Safety Tips

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

# general information: 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 customer service representative as quickly as possible. To mitigate the risk of online fraud and identity theft, your first and best protection is awareness.

## Phishing

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

## Identity Theft

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

---

## Fraud Prevention Tips

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

# general information:

## self enrollment for new users

1. Go to the Online Banking Login box on the Home Page, click **Enroll**.
2. This opens the Online Banking new enrollment account verification screen. Enter all the required information. It will be verified by comparing it to the current contact information in our system. When finished, click **Submit Enrollment**. If you need to update your contact information, please call us.
3. A new browser window will open congratulating you for having successfully enrolled in Online Banking. Make note of your temporary password, you will need it to log in to Online Banking to complete the enrollment process. Follow the **Click Here** link instructions to go to the Home Page again.
4. Enter your newly created Login ID and click **Login**.
5. Enter your temporary password and click **Login**.
6. You will be directed to a page where you are to select the delivery method of your Secure Access Code. This page will display the contact information on file for your account. Select either the phone, text message, or email option that will enable the bank to reach you immediately with your one-time Secure Access Code.
7. When you receive your six-digit Secure Access Code, enter it in the access code screen and click **Submit**. The secure access code is valid for only 15 minutes. If it expires, you must request a new one.
8. Once your access code has been accepted, you will be asked if you would like to register your device. If you register your device, you will not have to generate new secure access code when you use that device in the future.
9. Review the welcome first time user screen, which presents a PDF link of the Online Banking Services Agreement. Please click the link to view the agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
10. A view-only online profile screen will appear for your review. It will be grayed-out and you cannot make any changes at this point. However, please note any contact information that you would like to change in the future. Once you have accessed Online Banking, you will be able to use the Address Change screen to make corrections. Click **Submit** then **OK** to continue.
11. Now you can change your password. Use your temporary password as your old password. For your protection, you will need to create a password that meets the stated security requirements. Click **Submit**. When the pop-up window appears, click **OK** to confirm.
12. Congratulations. You are now logged in to Online Banking.

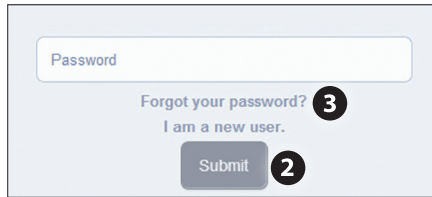
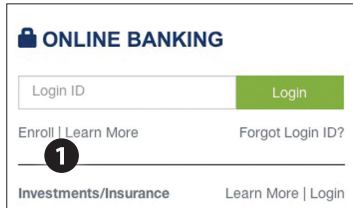
## for current online banking users

1. Go to the home page and enter your current Login ID (Username) and click **Login**. If you have forgotten your Login ID, please contact customer service. Do *not* enter your password when the next screen comes up. Instead, select “**I am a new user**”.
2. You will be directed to a page displaying the contact information on file for your account. Select the contact method that will enable the financial institution to reach you immediately with your Secure Access Code. Choose either phone, text message, or email, and click **Submit**. If you need to update your contact information in order to receive the access code, please call us.
3. When you receive your six-digit Secure Access Code, enter it in the access code screen and click **Submit** again. The one-time access code is only valid for 15 minutes. If it expires, you must request a new one. If you close the login screen and then receive the code, follow the above steps again and select “**I already have a Secure Access Code**”.
4. You will then be prompted to change your password. For your protection, you will need to create a password that meets the stated security criteria. When finished, click **Submit**.
5. A view-only online profile screen will appear for your review. It will be grayed-out and you cannot make any changes at this point. However, please note any contact information that you would like to change in the future. Once you have accessed Online Banking, you will be able to use the Address Change screen to make corrections. Click **Submit** then **OK** to continue.
6. You are now presented with a copy of the Online Banking Services Agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
7. Next, you will be asked if you would like to register your device. If you register your device, you will not have to generate new secure access code when you use that device in the future.
8. You will then be logged in to Online Banking.



# general information: logging in

Once you have enrolled as a New User, follow these steps for subsequent logins.



1. From the website Online Banking Login box, enter your Login ID, and click **Login**.
2. Enter your Password and click **Submit**.
3. Forgot your password? Simply click “**Forgot Password?**” and select where you would like to receive you secure access code, then follow the instructions to re-establish a password.

## What is a Secure Access Code?

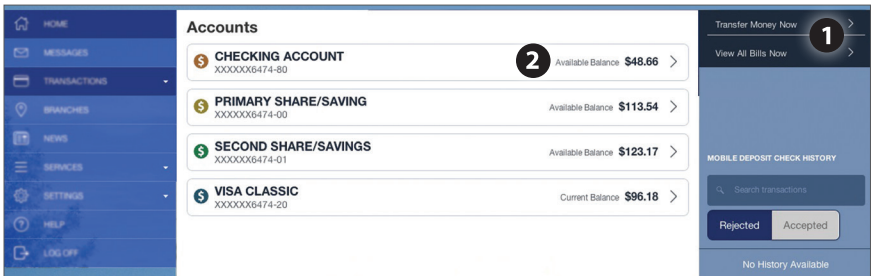
You need a secure access code the first time you login to our Online Banking system, and each time you login using a different device or browser. It is delivered to you via email, phone call, or SMS text. If you delete the security certificate or “cookie” that activates your computer for later use, or if you log in from a new computer, you will need another secure access code.

## Should I register my device?

If this device is “private”, you may want to register to have it recognized for future logins to save time. We do not recommend registering a public device.

# general information: home

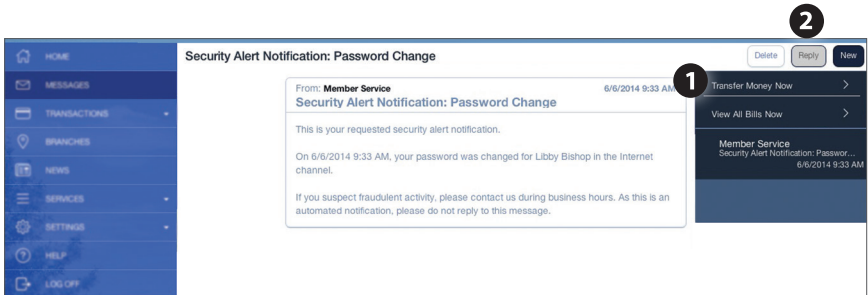
The Home screen will give you an overview of all of your Online Banking accounts displayed in a comprehensive list with available balances. View account detail by clicking an account name.



1. Quick links are available for **Transfer Funds** and **Bill Pay**.
2. For account transaction history, click the account name to view the Account Details screen. View details or a check image by clicking “+” next to the transaction. Pending transactions are in red. Select **Show Filters** for search options.

# messages

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



1. Messages are displayed at the right side of the screen.
2. You can delete, reply, or send a new message from the top right of your screen.

## NOTE

Messages will expire after six months.

# transactions: funds transfer

Online Banking enables you to transfer funds between accounts quickly and easily. Access all linked accounts for single or recurring transfers.

The screenshot shows the 'Funds Transfer' form in an online banking application. The form is titled 'Funds Transfer' and includes a navigation sidebar on the left with options like HOME, MESSAGES, TRANSACTIONS, Funds Transfer, All Payment, Activity Center, Member to Member, Person to Person, JAWABERS, Alerts, SERVICES, SETTINGS, HELP, and LOG OFF. The main form area contains the following fields and options:

- FROM ACCOUNT\***: A dropdown menu with the text '---Select From Account:---'. A red circle with the number '1' is placed to its right.
- TO ACCOUNT\***: A dropdown menu with the text '---Select To Account:---'. A red circle with the number '1' is placed to its right.
- AMOUNT\***: A text input field containing '0.00'.
- DATE\***: A date selection field with a calendar icon and the text 'Select Date'.
- Make this a recurring transaction
- MEMO**: A text input field.
- \* - Indicates required field
- Submit Transfer** (button) and **Clear** (button)

On the right side of the form, there is a search bar labeled 'Search transactions', a status filter with 'Pending' and 'Processed' buttons, and the text 'No history available'.

1. Select the accounts you wish to transfer funds “from” and “to” using the drop-down menus.
2. Enter the dollar amount to be transferred. For a one-time transfer, click **Submit Transfer**.

## NOTE

You have the option to create a recurring transfer.

# transactions: recurring transfer

You can automate the task of making regular transfers to your savings, loans, or another member's account by scheduling a recurring transfer.

View transfer history in the Activity Center. See fee schedule for external transfer fee. It may take up to 5 business days for an external transfer to post. X

### Funds Transfer

FROM ACCOUNT\*  
---Select From Account---

TO ACCOUNT\*  
---Select To Account---

AMOUNT\* 0.00

DATE\* Select Date [calendar icon]

Make this a recurring transaction

MEMO

\* - Indicates required field

Submit Transfer Clear

Search transactions

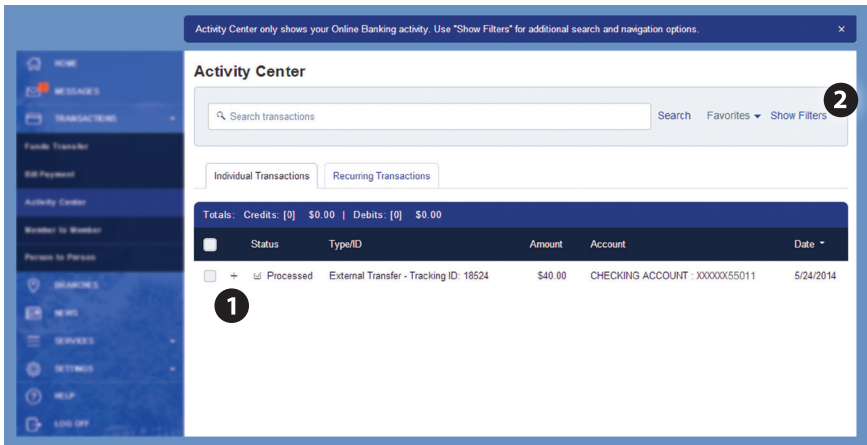
Pending Processed

No history available

1. Select the accounts you wish to transfer funds “from” and “to” using the drop-down menus.
2. Enter the dollar amount to be transferred.
3. To schedule a recurring transaction, click **Make this a recurring transaction**, enter how often the transaction should repeat and when it should stop, and click **Save**.
4. Click **Submit Transfer**.

# transactions: activity center

The Activity Center shows only your Online Banking transaction activity. Depending on the type of account and access, you can review and cancel unprocessed transactions. Whether individual or recurring transactions, view debits/credits and the status, type, amount, account and date of your online activity. Use the search bar to quickly access transactions, and click “Show Filters” for additional search and navigation options.



1. Click the + next to the transaction to view details.
2. Click **Show Filters** for additional search options, click the triangle icon to expand search options.

# transactions: add and external account

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

## To Add an External Account :

**Add an External Account**

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

There are two steps in this process:

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

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

**YOUR BANK**

MEMO  
0123456789C 012345678901\* 100.

Routing Number Account Number

**Step 1: Add Your Account**

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

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

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

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

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

Account Number:  **1** Account Type:

Routing Number:

**Step 2: Verify Your Account**

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

**2**

Click on the Add External Account tab.

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

# transactions: verify and external account

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

## To Verify an External Account :

Home

Messages

Payments

Funds Transfers

Transfer Money

Add External Account

Verify External Account

HWB P2P Transfer

Account Services

Account Settings

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.

Submit 1

Home

Messages

Payments

Funds Transfers

Transfer Money

Add External Account

Verify External Account

HWB P2P Transfer

Account Services

Account Settings

Branches

Terms and Conditions

Help

Log Off

**Account Verification**

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

Status	Routing Number	Account Number	Account Type
Funds have been sent to the target account	081000210	152558917986	Checking

**Verify Deposit Amounts**

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

AMOUNT #1:

AMOUNT #2:

Submit 3

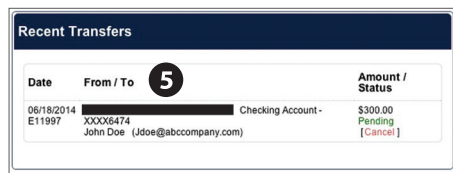
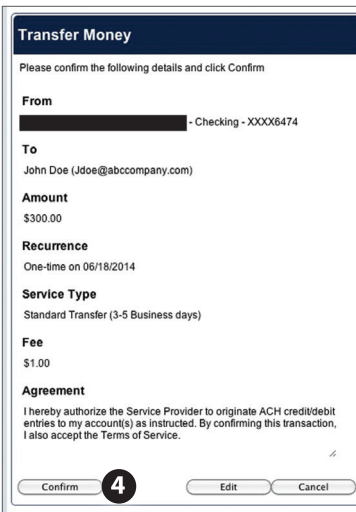
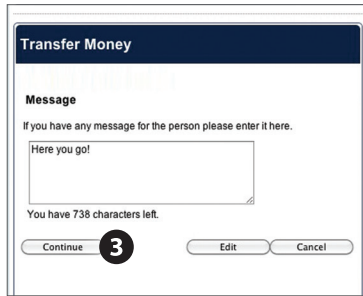
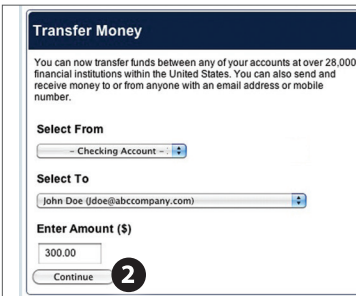
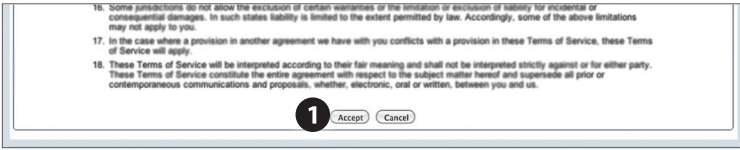
Click on the Mobile Authorizations tab.

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



# transactions: person-to-person transfer

With the Person-to-Person transfer feature, you can send or receive money to or from anyone. All you need is their email address or mobile SMS number.

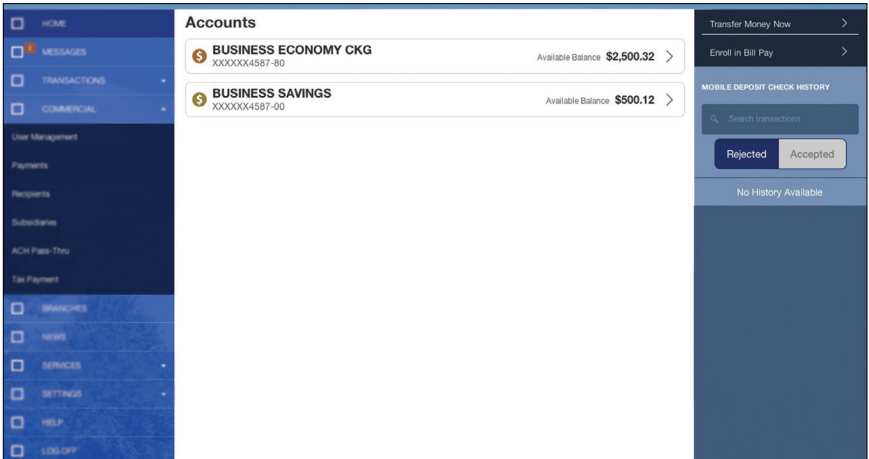


1. Choose Person-to-Person Transfer within the menu. Read the terms and conditions. Click **Accept** to continue.
2. Choose the account you wish to withdraw funds from and select the person you wish to receive the funds. Click **Continue**.
3. If you wish to include a **Message** to go with your transfer do so in the provided box, then click **Continue**.
4. Lastly, **Confirm** the details of your transfer. If you need to alter any information, click **Edit**.
5. Your transfer is complete. You will see your transfer appear under the Recent Transfers box.

# bill pay: overview

With Bill Pay in Online Banking, you can receive and pay your bills 24 hours a day, 7 days a week wherever you have internet access. It's easy and you don't have to worry about your check getting lost in the mail and being late.

- Free for personal accounts and no limit on the number of bills paid each month.
- Easy access through Online Banking and Mobile Apps.
- Receive bills online (E-bills) and set up automatic payments.
- Schedule one-time or recurring payments.
- Place a stop payment on a transaction that has not posted to your account.
- View your payment history.
- Set up alerts to know when a bill has been received, payment sent, or bill not arriving as scheduled.
- Make payments to any merchant or creditor (except cash).



# services: address change

It is important to maintain current contact information on your account. Changes are made in real-time. You can access this Address Change form under the Settings menu. To update your secure access code delivery information click on Security Preferences under the Settings menu and choose the Secure Delivery tab. To update your mobile number used for mobile alerts click on Edit Delivery Preferences in Security Alerts found in Alerts under the Settings menu.

**Address Change**

Please use this form to update your contact information. Once you have entered any changes, please click "Submit". Our credit union systems will be updated in real-time with your request.

**PLEASE NOTE:**

To update your secure access code delivery information click on Security under the Preferences menu and choose the Secure Delivery tab. To update your mobile number used for mobile alerts click on Security under the Preferences menu and choose the Alerts tab. This form can be used to update addresses in the U.S.A. Please send us a [secure message](#) to update non-U.S. addresses.

**HOME PHONE NUMBER:**  
(246) 810-1214

**WORK PHONE NUMBER:**  
(135) 791-1131

**MOBILE PHONE NUMBER:**

**E-MAIL ADDRESS: \***

**Residential Address:**

**ADDRESS 1: \***  
123 DEMO LN

**ADDRESS 2:**

**CITY: \***  
CITYVILLE

**STATE: \***  
NA

**ZIP: \***  
02812

\* Indicates a required field.

Submit **1**

1. Update your contact information and click **Submit**.

# services: statements and notices

## Online E-statements

E-statements are the most secure and convenient way to receive and access your account statements and notices. You are automatically enrolled in E-statements when you register for Online Banking. It's free and they are available faster than paper mailed statements. We'll send an email notification that they are available for viewing in your account. E-statements currently include: monthly/quarterly, escrow and tax statements; late loan payments, non-sufficient funds, overdraft, debit card overdraft notices and certificate maturity notices.

### NOTE

If you have previously opted out of E-statements and wish to begin receiving them, go to Statements and Notices under the Services menu. Select "Settings: Discontinue/Resume Accounts".

Home	Settings	Contact Us	FAQ	Terms of Use	Logout	
*****474						<b>Other Documents</b>
5/31/2014	<a href="#">Account Statement</a>	<b>1</b> <a href="#">June Upgrade Central insert</a>		Viewed	<a href="#">View All</a>	<a href="#">Important Loan Statement Information</a>
4/30/2014	<a href="#">Account Statement</a>			Viewed	<a href="#">View All</a>	<a href="#">Privacy Notice December 2013</a>
3/31/2014	<a href="#">Account Statement</a>	<a href="#">Spring 2014 Newsletter Announcement</a>		Viewed	<a href="#">View All</a>	<a href="#">2014 Spring Extra Credit Newsletter</a>
2/28/2014	<a href="#">Account Statement</a>			Viewed	<a href="#">View All</a>	
1/31/2014	<a href="#">Account Statement</a>			Viewed	<a href="#">View All</a>	
12/31/2013	<a href="#">Account Statement</a>	<a href="#">Winter Newsletter Announcement</a> <a href="#">Privacy Notice Dec 2013</a>		Viewed	<a href="#">View All</a>	
11/30/2013	<a href="#">Account Statement</a>			Viewed	<a href="#">View All</a>	
10/31/2013	<a href="#">Account Statement</a>			Viewed	<a href="#">View All</a>	
9/30/2013	<a href="#">Account Statement</a>	<a href="#">Fall 2013 Newsletter Announcement</a>		Viewed	<a href="#">View All</a>	
8/31/2013	<a href="#">Account Statement</a>			Viewed	<a href="#">View All</a>	
7/31/2013	<a href="#">Account Statement</a>	<a href="#">Verified by VISA</a>		Viewed	<a href="#">View All</a>	
6/30/2013	<a href="#">Account Statement</a>	<a href="#">Fee Notice-eff. Aug. 15</a> <a href="#">Extra Credit Newsletter Announcement</a>		Viewed	<a href="#">View All</a>	
5/31/2013	<a href="#">Account Statement</a>			Not Viewed	<a href="#">View All</a>	

## Online E-notices

Customers who are registered for E-statements will now also enjoy the benefits of E-notices:

1. View available statements and notices, listed by date, by clicking on the **Account Statement** link.
- 18 [allamericabank.net](http://allamericabank.net)

# settings: account preferences

In Account Preferences, you can select name and viewing preferences for your Online and Text Banking accounts. When selecting Online, customize your account display name in Online Banking and choose the order preference for viewing. Toggle to the Text button for Text Banking account preferences. To view an account in Text Banking, check "enabled". Customize a five character account nickname to display and choose the order preference for viewing.

**Account Preferences**

Online  Text

Enter a display name to be shown for each account.

**Checking Account**  
XXXXXXXXXX

DISPLAY NAME

ORDER

**Primary Share Account**  
XXXXXXXXXX

DISPLAY NAME

ORDER

**Second Share Account**  
XXXXXXXXXX

DISPLAY NAME

ORDER

**VISA CLASSIC**  
XXXXXXXXXX

DISPLAY NAME

ORDER

\* - Indicates required field

Submit

# settings: security preferences

In Security Preferences, you can change your password, Login ID, and update contact options for delivery of your secure access code. Simply choose Security Preferences under the Settings menu.

Quick To Password - Security Preferences - Change Password

Security Preferences

Change Password

1

OLD PASSWORD \*

NEW PASSWORD \*

CONFIRM NEW PASSWORD \*

The New Password and Confirm New Password fields must match.

Password must be at least 8 characters long.

Password can be no more than 20 characters long.

Password must contain a minimum of 1 number.

Password must contain a minimum of 1 lower case character.

\* - Indicates required field

Change Password

Quick To Password - Security Preferences - Change Login ID

Security Preferences

Change Login ID

2

NEW LOGIN ID \*

Login ID must be at least 8 characters long.

Login ID must be no more than 20 characters long.

\* - Indicates required field

Submit

Quick To Password - Security Preferences - Secure Delivery

Security Preferences

Secure Delivery Contact Information

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

PHONE

(348) 810-1214 Edit Delete

SMS

(348) 810-1214 Edit Delete

E-MAIL

jdoe@email.com Edit Delete

SMS

(138) 791-1131 Edit Delete

\* - Indicates required field

New E-mail Address New Phone Number New SMS Text Number

1. When changing your password, follow the provided guidelines to create a strong password.
2. When changing your Login ID, follow the provided guidelines.
3. Edit or delete your preferred contact information; phone number, SMS text number, or email that will be used to deliver your Secure Access Code.

**NOTE**

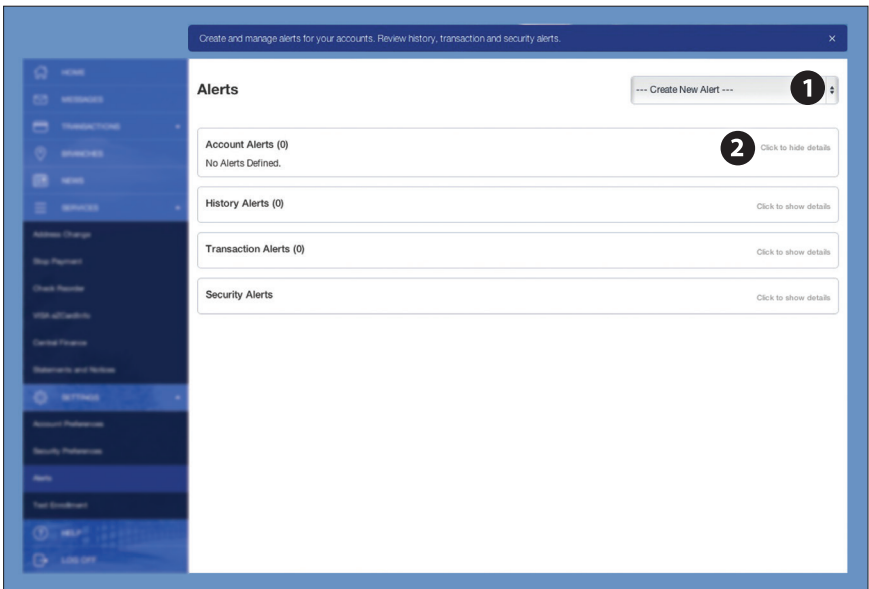
**For more information regarding the security measures in place for your Online Banking sessions, please refer to page three and four.**

# settings: alerts

You can create and manage alerts to remind you of important dates, warn you about the status of your accounts, and when certain transactions occur. When you create an alert, you specify the conditions that trigger the alert and delivery options to receive that alert. All alerts will automatically be sent to your Online Banking account via Secure Messages, regardless of the additional delivery preferences you have established. To edit Security Alert delivery preferences, go to Security Alerts under the Settings menu, you can also edit specific Account, History, and Transaction alert preferences found in Alerts under the Settings menu. Delivery preferences include:

- Secure Message within Online Banking
- Phone Number
- SMS text message number
- Email to an address you specify

Create and manage alerts for your accounts. Enable/disable security alerts for account activity and edit delivery preferences for receiving alerts.



1. To create an alert, click the **Create New Alert** button.
2. To view details of an already existing alert, choose the **Click to view details** link, on the left of the alert.

Thank you for banking with us.



NMLS# 1286989