Online Banking User Guide

Contents

Login

Members may log in to Online Banking through our website FreedomCU.org with their Online Banking ID. If this is your first time logging into the new Online Banking system, your Online Banking ID is your 6-digit Member number. You will be required to change this ID when you first login.

Enrollment

You will need to enroll in the new system ONLY if you are a **new** member or have not used or enrolled in Online Banking in the past 12 months.

Passcode

Login Screen with Watermark

Enter your Online Banking Passcode. Your Passcode will be your 4-digit Personal Identification Number (PIN). You have the option to change this Passcode after logging into Online Banking.

Note: If this is your first time logging in a random image will appear. You will be prompted to select a new image during your first login.

Options Available on the Passcode Page

Home: Links to our website - FreedomCU.org.

Test Browser: Tests browser for compatibility and 128-bit encryption.

Not a user? Click here to apply!: Enroll in Online Banking. New members or members not previously enrolled in Online Banking may enroll through this link.

Online Banking ID: Your username. Username is not case sensitive. On first login your ID is your 6-digit Member Number.

Online Banking Passcode: Case sensitive passcode. Your passcode is your 4-digit PIN.

Forgot Passcode: Allows you to create a new passcode if you have forgotten your passcode. See Reset Passcode for details.
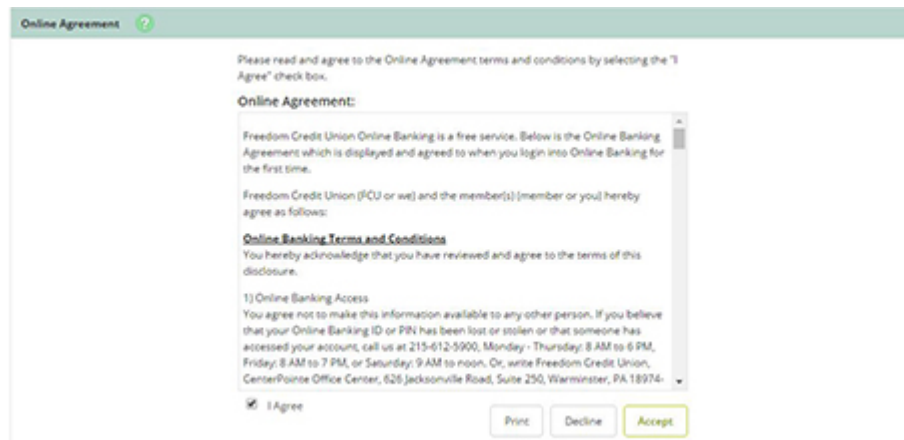

Online Agreement

At first log in or if your passcode has been reset, you may need to agree to the Online Banking Agreement.

Step 1: Review the Online Agreement.

Step 2: Check **I agree**.

Step 3: Click **Accept** to proceed. **Declining** requires that your passcode be reset.

Online Banking ID Change

You are required to change your Online Banking ID. You will use this ID in place of your 6-digit member number to log into Online Banking moving forward.

Watermark Selection

After the Online Banking ID change you will be prompted to select a watermark image. This same image will appear at all future logins.

Multi-Factor Authentication Security Question Collection

You will be prompted to select three security questions.

Step 1: Read about the Online Security Features and select **Confirm.**

Step 2: Select a question from each drop-down menu and input answer. Select **Submit**. Answers are not case sensitive.

Step 3: Review selected questions and answers. **Edit** if necessary. Select **Confirm**.

Settings Modification (optional):

If you would like to change the verification information you previously selected, please do so. It is not required that you change your information.

Question One: What is the first name of your youngest child?

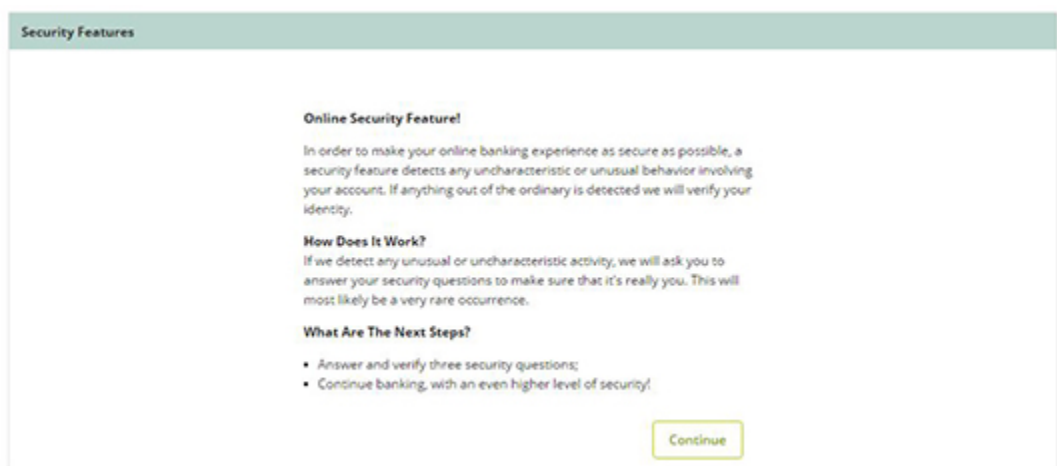**Answer:** John

Question Two: Which city were you in at the turn of the millennium?
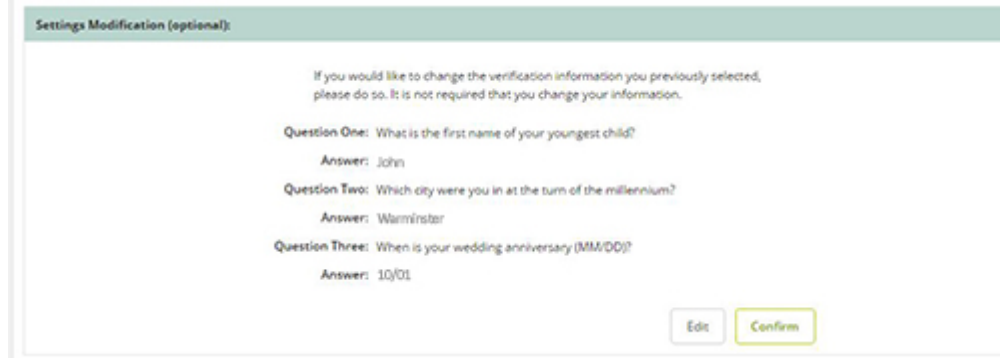
Answer: Warminster

Question Three: When is your wedding anniversary (MM/DD)?

Answer: 10/01
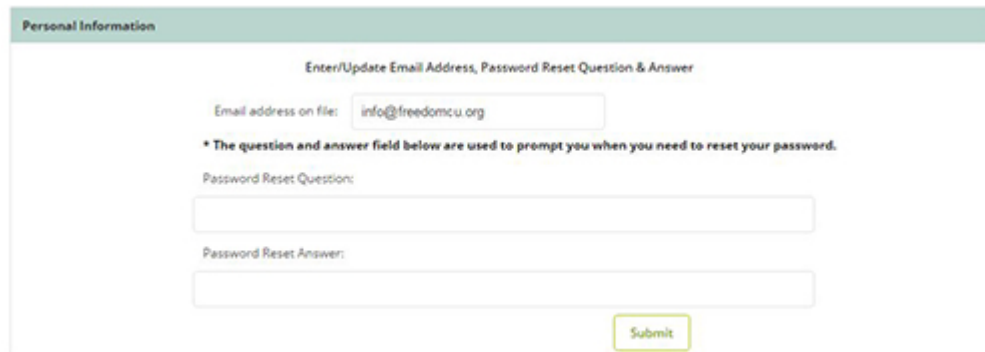
Edit   Confirm

*Once **Confirm** is selected, questions and answers cannot be modified.*

Update Email and Password Reset Question

Please review and confirm your email is correct. Please update if necessary. Create a custom Question and Answer that will be used if you need to reset your password. Select submit to continue. See Reset Passcode for details.

Personal Information

Enter/Update Email Address, Password Reset Question & Answer

Email address on file: info@freedomcu.org

* The question and answer field below are used to prompt you when you need to reset your password.

Password Reset Question:

Password Reset Answer:

Submit

Your initial setup for the new Online Banking system is complete. You will need to use your new Online Banking ID for future logins to Online Banking.

Online Banking Home Page

Account Listing

Displays shares, loans and other accounts linked to Online Banking and balance of those accounts. Account Listing serves as the landing page upon login.

Select Option: Access menus such as Transactions, Download, Stop Payments, Transfers and Account Info.

Member Summary Information: Displays the quantity of accounts tied to the Online Banking ID and a login summary.

Order Checks

Place your check orders from inside Online Banking.

Statements

View your eStatements.

Transactions

View share, loan or other account activity, download activity and search for transactions.

Current Transactions

Displays transaction history and balance information for a selected account.

- **View Transactions for**: Navigate between the transactions listing of other accounts.
- **Current Balance**: Displays the current balance of the account.
- **Available Funds**: Displays the available balance of the account. The link displays the makeup of the available funds.
- **View Range**: View transactions since last statement, last 7 days, last 15 days, last 30 days or All.
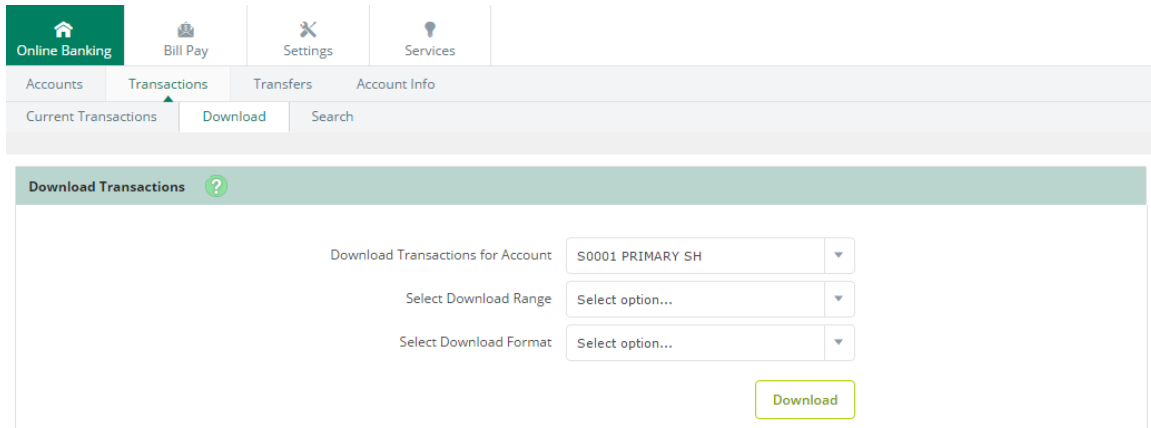
Download

Download transactions since last statement or based on date range. Format options include:
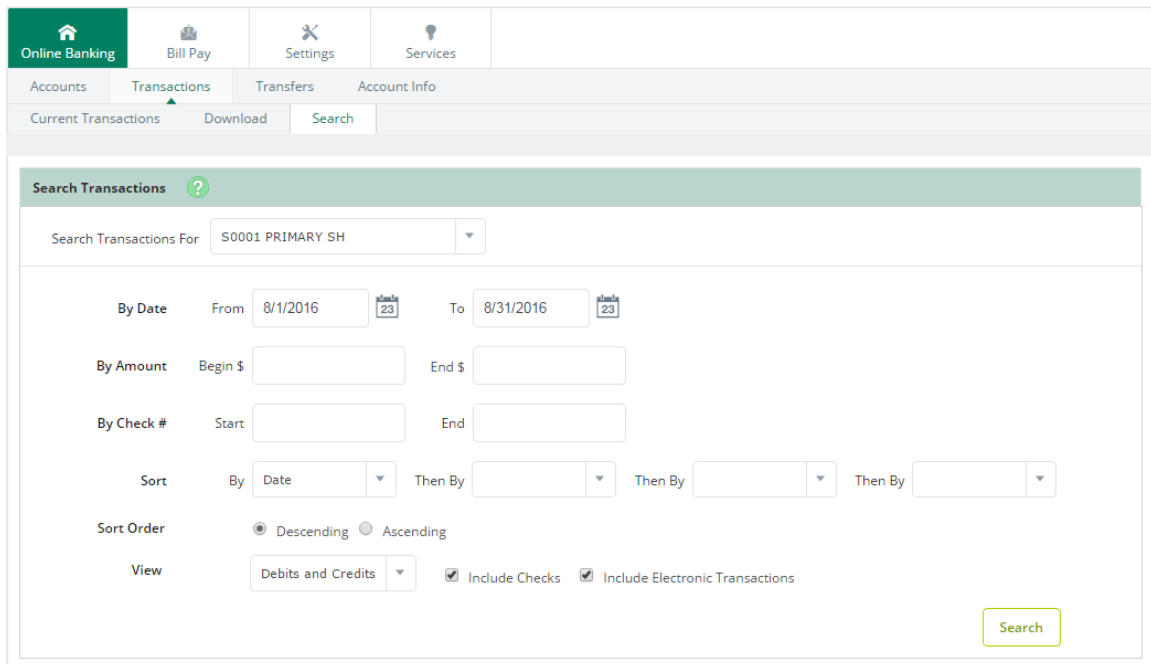
- Microsoft Money (.ofx)
- Intuit QuickBooks (.iif) (previous version of QuickBooks software)
- Standard Personal Finance (.qif) (old version of Quicken)
- Spreadsheet (.csv)
- Word Processing (.txt)
- Intuit QuickBooks (.qbo) and Quicken (.qfx) (upon contract)

Search

Use criteria to locate transactions.

Transfers

Conduct or schedule a transfer, view pending transfers and review transfer history.

Add Transfer

Step 1: Enter transfer information and click **Submit**.

> **Frequency**: Options include One Time, Weekly, Bi-Weekly, Semi-Monthly, and Monthly. Selecting anything other than One Time adds additional fields to specify week day or day of the month. Stop Date appears if frequency is anything other than One Time.

Step 2: Click **Confirm** to finalize transfer and receive confirmation or **Cancel** to discard the transfer.

> *A confirmation number displays indicating transfer has been scheduled. A message displays if for any reason the transfer could not be scheduled.*

Pending Transfers

View pending or recurring transfers already established. Use the drop-down menu to view, edit or delete transfers.

History

View completed transfers.

To transfer funds to another Freedom member, see Member to Member Transfer

Account Info

Snapshot view of share, loan or other account.

Bill Pay

Please refer to our Bill Pay user guide and demo to learn more about our Bill Pay system.

Settings

Modify login settings, rename accounts, modify display defaults and enroll in alerts.

Personal

Make changes to email address, establish or update passcode reset question and answer, modify login information and if applicable, change watermark.

Account

Change account names and order in which accounts appear.

Display

Establish default settings for various pages within Online Banking.

Accounts: Number of accounts displaying on Account Listing page.

Transactions: Amount of initial history displayed when viewing transactions.

Bill Pay History: Amount of initial history displayed when viewing bill pay history. Applicable to Online Banking Bill Pay only.

Transfer History: Amount of initial history shown when viewing transfer history.

Download Lines: Amount of transactional information included when using the download feature.

Transfer Confirmation: Setting of reviewing the transfer information and then confirming or cancelling the transaction.

Alerts

Six types of alerts exist: Event, Balance, Transaction, Item, Security and Personal.

Alerts can be received up to three ways:

- **Log In**: Link displays on the Account Listing indicating a new alert exists. Click the link to view the details of the alert.

- **Email** (if enabled): Receive an email indicating a new alert exists in Online Banking.

- **Text** (if enabled): Receive an SMS text message to your mobile device.

Event Alerts

Select from various account-related activities. The alert generates anytime the event occurs.

Balance Alerts

Receive an alert when a balance falls above or below a specific amount. Repeat setup as desired.

Transaction Alerts

Receive an alert when a debit over the indicated amount posts to a specific account, any account, debit/ATM card or credit card. Repeat setup as desired.

Item Alerts

Watch for a specified item (check) number to clear your account. Repeat setup as desired.

Security Alerts

Select from various login-related alerts. The alert generates anytime the activity occurs.

Personal Alerts

Establish a self-defined message to trigger on a specific date. Repeat setup as desired.

Card Maintenance

If your Visa credit card, check card or debit card is lost or stolen you can block it from inside Online Banking. Please remember to contact us immediately on the next business day to order a replacement card.

Online Banking	Bill Pay	Settings	Services		
Personal	Account	Display	Alerts	Card Maintenance	

ATM/Debit Card Options ?				View Range: 10	20	**50**	100	All
Card Number	Cardholder Name	Card Description	Current Status	
***********2359	TEST3,CREDIT UNI	DEBIT CARD	Active	☐ Block

Submit

Services

You can do more than manage your accounts in our Online Banking. Visit the Services tab to get your free FICO® Score, open a new sub account, get a loan pay-off and much more.

Online Banking	Bill Pay	Settings	Services

Services

Get FICO Score
Review your FICO Score for Free! — Continue

Open Additional Shares or Certificates
Open a sub share account or purchase a share certificate online — Continue

Transfer Setup
Setup to transfer to any Freedom account. You will need the Member number, last name and two digit share ID to setup the transfer — Continue

View Holds
View holds on your account — Continue

Check Withdrawal
Request a check withdrawal — Continue

eStatement Registration
Register to receive eStatements — Continue

Loan Payoff Calculator
Calculate your estimated loan payoff amount — Continue

Update Contact Information
Update your mailing address, telephone number and email address — Continue

Schedule a Member to Member Transfer

Setup a one-time transfer to any Freedom member.

Schedule a Member to Member Transfer

Setup a one time or scheduled transfer to any Freedom member. You will need the member's account number, last name and account ID to setup the transfer

Continue

Select the account you wish to transfer funds from, then enter the Account Number of the Freedom account you wish to transfer to as well as the Share or Loan ID and the First 3 characters of the primary account holder's last name.

If you have a Favorite account that you often transfer funds to, you can select that in the "Select a Favorite" option. For more information about adding or removing Favorites, see [Member to Member Transfer Favorites Maintenance](#)

Click Continue

Transfer funds from	S0001 PRIMARY SH (Avail: 5.00) ▼

Enter the account information to which you wish to transfer the funds or select one of your favorites.

Transfer funds to account	0000 ▓▓▓▓	⦿ Share ○ Loan 0001
Account Verification	TES	First 3 chars of primary account holder's last name

0000 ▓▓▓▓ ▓▓▓▓ ▓▓▓▓ ▓▓▓▓ ▼

Cancel   Continue

Enter the amount you'd like to transfer

You will be transferring funds from: S0001 PRIMARY SH

Transfer funds to account: 0000   Share 0001

Transfer Amount:

Transfer Frequency: Immediate ▼

| Cancel | Edit | Submit |

The Transfer Frequency option allows you to schedule the transfer immediately or schedule a future one time transfer or recurring weekly, monthly, bi-weekly or semi-weekly transfers.

Transfer Frequency: Immediate ▼

Immediate
One Time (future date)
Monthly
Weekly
Bi-Weekly
Semi-Monthly

Note: Selecting any Transfer Frequency option except Immediate will bring up additional options for start and end dates to customize the schedule transfers.

Click Submit and your transfer will be submitted.

Member to Member Transfer Favorites Maintenance

Manage you Transfer Favorites list – add or delete accounts frequently used for transfers.

Member to Member Transfer Favorites Maintenance

Create a Transfer Favorites List - add or delete accounts frequently used for transfers

Continue

Simply enter the Account number of the account you will transfer to and the First three letters of the primary account holder's last name, then click **Add Account to Favorites**.

Member to Member Transfer Favorites Maintenance

Member Name	Account Information

You currently have no transfer favorites set up. Enter the information below then press the 'Add Account To Favorites' button to create a transfer favorites list.

Account: [   ]   Account number receiving funds

Account Verification: [   ]   First three letters of primary account holder's last name

Add Account To Favorites

Return to Services

Once an Account is added to your Favorites it will appear at the top of the page. You can remove accounts from your list of favorites by clicking the button next to the member name then **Delete Selected Account**

Member to Member Transfer Favorites Maintenance

Member Name	Account Information
○ John Smith	0000555555

Delete Selected Account

Account: [   ]   Account number receiving funds

Account Verification: [   ]   First three letters of primary account holder's last name

Add Account To Favorites

Return to Services

Message Center

Send and receive secure messages to the credit union.

Sending New Message

Step 1: Select **Message Center**, located in the top right of the screen.
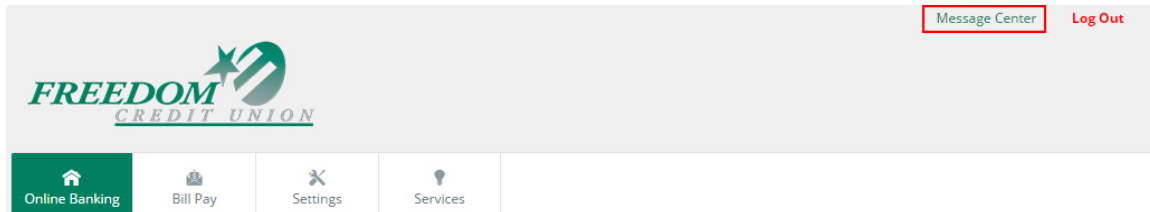
Step 2: Click **New**. Enter message information and click **Submit.** A confirmation appears.

Message Received

When the credit union responds through the Message Center, you are notified via email. To access the response:

Step 1: Log into Online Banking. A red flashing icon followed by a link that reads **You have X new messages** displays.

Step 2: Click the **link** to view the message within the Message Center.

Messages received from the credit union are retained until you delete them.

Enroll

This option is only for members who do not currently have Online Banking access.

Step 1: Click **Enroll**.

Step 2: Review Online Enrollment Agreement. Click **I Agree** to continue.

Step 3: Enter requested information. Click **Continue** to move forward with application or **Cancel** to discontinue. Repeat until application is complete.

Step 4: A confirmation message displays. Click **Return To** button to be redirected to credit union's website.

If you have any issues with enrollment please contact us.

Reset Passcode

*Before the Reset Passcode feature can be utilized, **Current Email Address**, **Passcode Reset Question** and **Passcode Reset Answer** fields must be completed in the Settings tab. The Passcode Reset Answer field is case sensitive.*

To use the reset passcode feature:

Step 1: Click **Reset Passcode** on the login screen.

Online Banking Passcode: [   ]

Forgot Passcode?

Step 2: Enter your Online Banking ID (username), email address, and email subject. Click **Continue.**

Passcode Page Self Reset

Please enter your Online Banking ID [   ]

E-mail Address on file [   ]

E-mail Subject [   ] What's this

Cancel   Continue

Step 3: Email displaying **E-Mail Subject** verbiage is sent. Click the link in the body of the email.

From:	no-reply@freedomcu.org	Sent:	Mon 8/29/2016 11:39 AM
To:			
Cc:			
Subject:	Password Reset		

You have requested that your Online Banking Passcode be restored. To confirm this request, please click here. This link will be valid for 2 hours.

Step 4: Enter your Online Banking ID and answer the displayed question (answer <u>is</u> case sensitive). Click **Continue**.
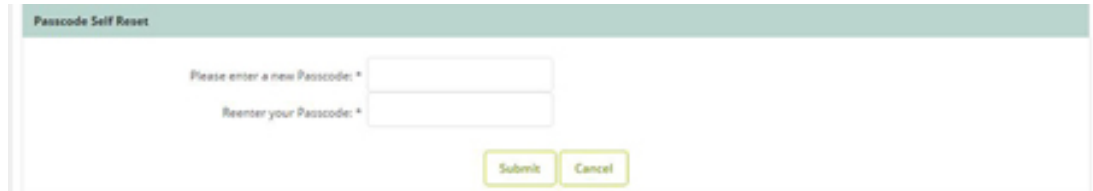
Passcode Self Reset	
Please enter your Online Banking ID: *	
Please enter your answer for What street did you live on in 5th grade?: *	
	Continue Cancel

Step 5: Create a new passcode. Click **Submit**.

Passcode Self Reset	
Please enter a new Passcode: *	
Reenter your Passcode: *	
	Submit Cancel

Step 6: Log in with the newly established passcode. If login is unsuccessful, your account may be frozen and you should contact the credit union.