

Frequently Asked Questions & Answers

Re: Cooperative Center FCU Online Banking Update

Q: Why is the credit union migrating Online Banking?

A: During conversion to our new banking software, credit union members expressed concerns regarding layout. The new version is modern, clean and easy to use!

Q: What changes are included within the new version?

A: Just the look and feel of the application. There is not any new functionality in this release. Members can utilize the online banking in the same way you do today. The screen layout and design just looks different.

Q: Will I need to do anything to get the new version?

A: No. The look and feel will happen automatically and everything will carry over. Online banking member do not need to do anything.

Q: Will my settings and configurations change when with this new version?

A: No. Everything will move over seamlessly. The design and layout will just look different.

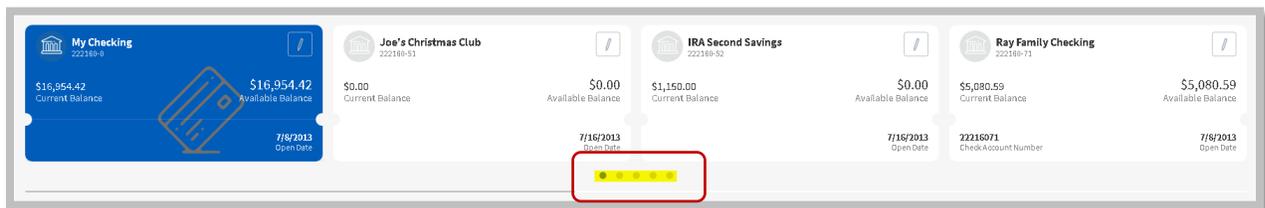
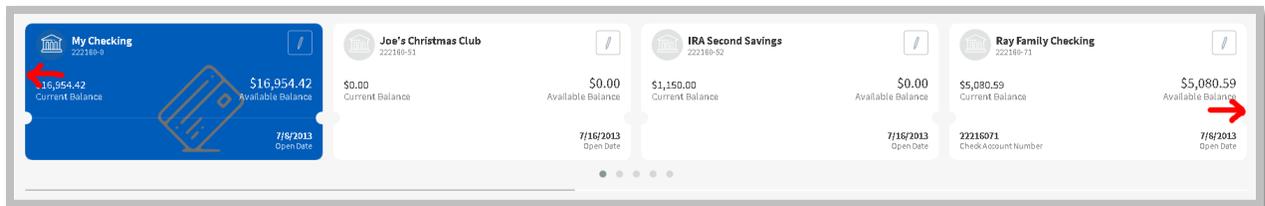
Q: Is the mobile banking design changing too?

A: No. Only Online banking will have a new version. The mobile banking application will not change.

Frequently Asked Questions & Answers by Members

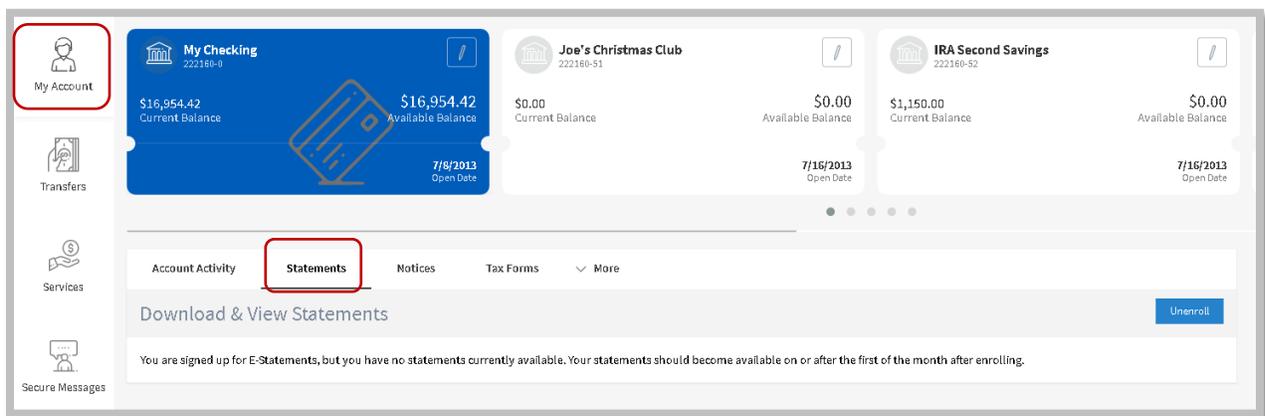
Q: I do not see all of my accounts?

A: If you do not see all of your suffixes, you have two options. The first option is to scroll through the Suffix Cards located on the top of the Screen on the **My Accounts** Section or the **Transfers** Sections. The second option is to select the grey circles centered below the Suffix Cards. If a member selects a circle it will take them directly to that Suffix Card.



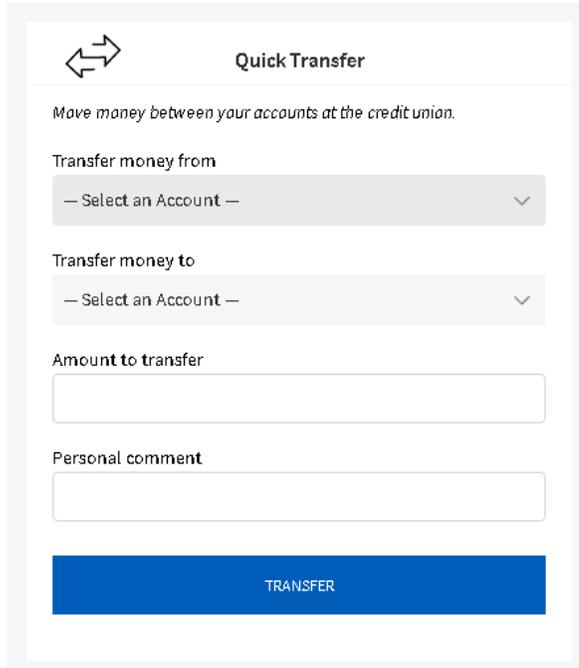
Q: Where are my Statements?

A: Statement are located under the **My Accounts** section



Q: Where do I do a One-Time Transfer?

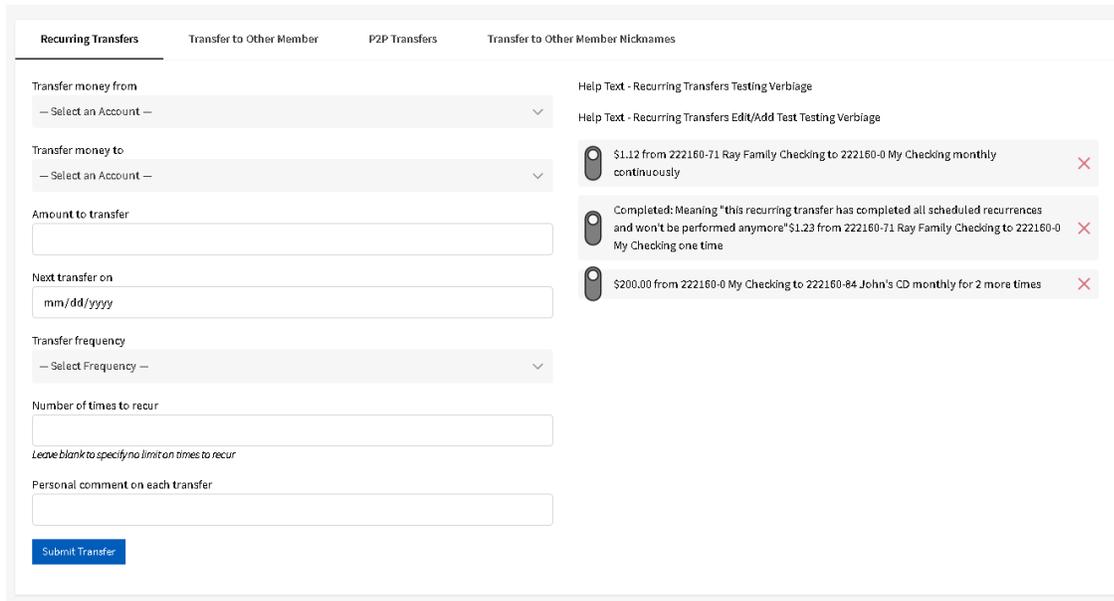
A: The One-Time transfer has a new name, **Quick Transfer**. The Quick Transfer box is located on the far right of the screen. You can view this box on the My Account landing page or within the Transfers section.



The screenshot shows a 'Quick Transfer' form with a double-headed arrow icon at the top left. Below the title is the instruction: 'Move money between your accounts at the credit union.' The form contains the following fields: 'Transfer money from' with a dropdown menu showing '- Select an Account -'; 'Transfer money to' with a dropdown menu showing '- Select an Account -'; 'Amount to transfer' with a text input field; 'Personal comment' with a text input field; and a blue 'TRANSFER' button at the bottom.

Q: Where do I find my Recurring or Scheduled Transfers?

A: To use the Recurring Transfer, you will select the Transfer button on the Main Menu then the Recurring Transfers option on the sub-menu. Here you can create a new recurring transfer or edit an existing recurring transfer.



The screenshot shows a 'Recurring Transfers' management page with tabs for 'Recurring Transfers', 'Transfer to Other Member', 'P2P Transfers', and 'Transfer to Other Member Nicknames'. The 'Recurring Transfers' tab is active. On the left, there are form fields for: 'Transfer money from' (dropdown), 'Transfer money to' (dropdown), 'Amount to transfer' (text input), 'Next transfer on' (text input with 'mm/dd/yyyy' placeholder), 'Transfer frequency' (dropdown), 'Number of times to recur' (text input), and 'Personal comment on each transfer' (text input). A 'Submit Transfer' button is at the bottom left. On the right, there are two help text boxes and a list of three recurring transfers, each with a radio button and a red 'X' icon for editing or deleting. The transfers are: '\$1.12 from 222160-71 Ray Family Checking to 222160-0 My Checking monthly continuously', 'Completed: Meaning "this recurring transfer has completed all scheduled recurrences and won't be performed anymore"\$1.23 from 222160-71 Ray Family Checking to 222160-0 My Checking one time', and '\$200.00 from 222160-0 My Checking to 222160-84 John's CD monthly for 2 more times'.

Q: Where do I find my Member to Member Transfers?

A: To use the Member to Member Transfers, you will select the Transfer button on the **Main Menu** then the **Transfer to Other Member** option on the sub-menu. Here you can transfer money to another member by using the Transfer Nickname or Account Information.

The screenshot shows a web form for transferring money between members. At the top, there are four tabs: 'Recurring Transfers', 'Transfer to Other Member' (which is selected), 'P2P Transfers', and 'Transfer to Other Member Nicknames'. Below the tabs, the form includes a dropdown menu for 'Transfer money from' with the text '— Select an Account —'. Underneath is another dropdown menu for 'Method to Locate Other Member' with the text 'Use Member's Last Name and Account Number'. There are four text input fields: 'First 2 letters of Last Name', 'Account Number', 'Suffix', and 'Amount to transfer'. Below these is a larger text area for 'Transfer comment'. At the bottom left of the form is a blue button labeled 'Submit Transfer'.

Q: Where is the Quicken export button?

A: To export Transactional data from online banking you will get to the **My Account** area, then Account Activity. There you will need to select the **Export** option and select the type of export you would like to use. Then select Download.

The screenshot shows the 'Account Activity' page. At the top, there are tabs for 'Account Activity', 'Statements', 'Notices', 'Tax Forms', and 'More'. Below the tabs, it says 'Last updated 6/19/2019 8:09 AM'. There are three radio buttons for export formats: 'Quicken Format', 'Quickbooks Format', and 'Microsoft Money'. The 'Excel' radio button is selected. To the right of these options is a red box highlighting an 'Export' button with a download icon. Next to it is a 'Print' button with a printer icon. Below the export options is a blue 'Download' button. At the bottom of the page is a table with the following data:

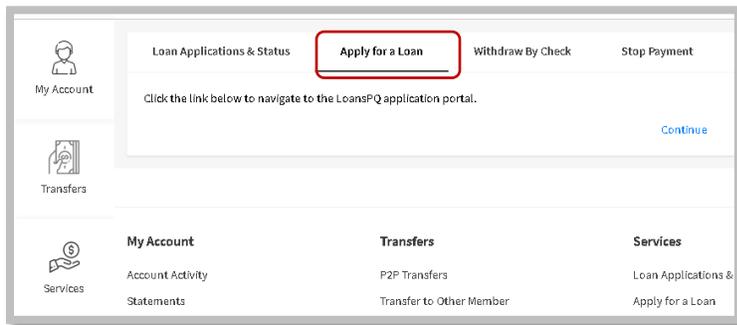
Date	Description	Memo	Amount	Ending Balance
5/22/2019	CONF # HB-05220800	TRANSFER FR 222160-071	\$1.12	\$16,954.42
4/22/2019	CONF # HB-04220451	TRANSFER FR 222160-071	\$1.12	\$16,953.30

Q: Where is Bill Pay?

A: Bill Pay is now located on the Main Menu Bar

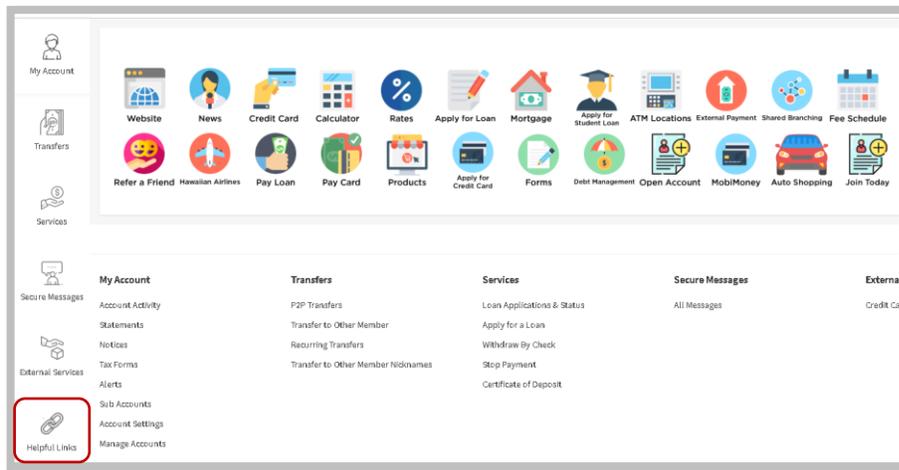
Q: Where do I go to Apply for a Loan?

A: To view or apply for a loan you will go to Services on the Main Menu, then select **Apply for a Loan** on the sub-menu. Once the page has loaded, click the Continue button to go to the Loan Application.



Q: Where do I get to the Links I used to use?

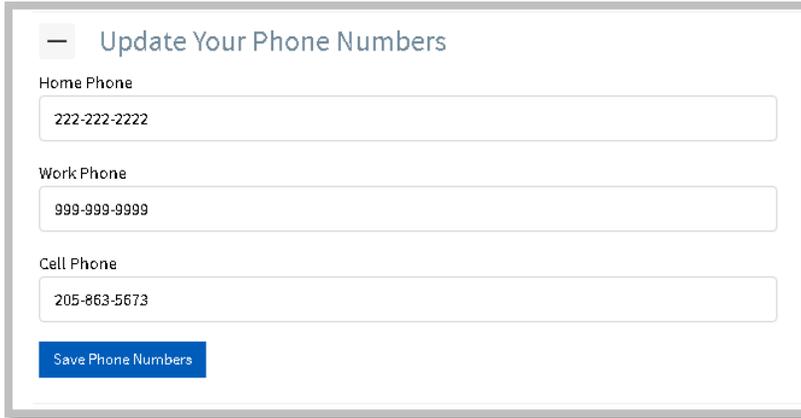
A: The external links are now located within the Helpful Links section. Click on the **Helpful Links** area located on the Main Menu and select the image of the URL they would like to go.



Q: Where do I change my Phone Number?

A: To update the email address within online banking, go to **My Account > Account Settings >** and click on the **Update Your Phone Numbers**. This will then open an area to send a notification to the credit union that you would like a change to your number.

NOTE: The Account Settings will either be on the main sub-menu or be listed under the more option.



— Update Your Phone Numbers

Home Phone
222-222-2222

Work Phone
999-999-9999

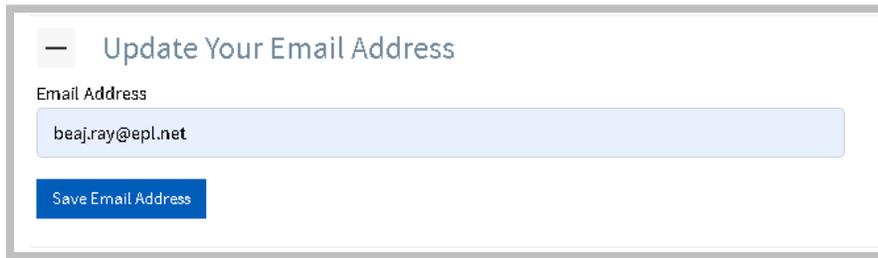
Cell Phone
205-863-5673

Save Phone Numbers

Q: where do I change my Email?

A: To update the email address within the online banking tool, go to **My Account > Account Settings >** and click on the **Update Your Email Address**. This will then open an area to send a notification to the credit union you would like a change to your email.

NOTE: The Account Settings will either be on the main sub-menu or be listed under the more option.



— Update Your Email Address

Email Address
beaj.ray@epl.net

Save Email Address

Q: Where do I change my Password?

A: To change or update the password for the account, the member will go to **My Account > Account Settings >** and click on the **Manage Password**. This will then open up an area to edit the password on the account.

NOTE: The Account Settings will either be on the main submenu or be listed under the more option.

The screenshot shows the 'Account Settings' menu with 'Manage Password' selected. The form includes three password input fields: 'Current Password', 'New Password', and 'Confirm New Password'. Each field has a toggle icon to the right. To the right of the fields, there are two lines of text: 'Passwords must contain at Account Number, and mus' and 'Specifying a Password allo specific password or phras'. A blue 'Update Password' button is located at the bottom left of the form.

Q: Where do I change my Security Questions?

A: To update the security questions for the account, the member will go to **My Account > Account Settings >** and click on the **Manage Challenge/Response Security Answers**. This will then open up an area to edit the security questions on the account.

NOTE: The Account Settings will either be on the main submenu or be listed under the more option.

The screenshot shows the 'Account Settings' menu with 'Manage Challenge / Response Security Answers' selected. The form contains three security questions with corresponding text input fields: 'What is the name of your childhood best friend?' (with 'friend' entered), 'What is the model of your first car?' (with 'car' entered), and 'What is your favorite color?' (with 'color' entered). To the right of the questions, there is a warning: 'This site uses a... You may be as... provide an an...'. A blue 'Save Answers' button is located at the bottom left of the form.

Q: Where do I go to change or hide my Suffixes?

A: To manage the Suffixes, the member will go to **My Account > Manage Accounts >** and click on the **Hide Suffixes** Menu Bar. This will then open up an area to edit the suffixes on the member’s account.

NOTE: The Manage Accounts will either be on the main submenu or be listed under the more option.

