A Quick and Easy Guide to Online Banking & Bill Pay

A+ Federal Credit Union

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Welcome

A Quick and Easy Guide to
A+ Online Banking

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 Online Banking & Bill Payment services.

This guide is designed to help you answer your questions about how A+ Online 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 an A+ Online 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 A+ Online Banking.

Disclaimer
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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 clues.

Secure Sockets Layer Encryption (SSL)

This technology scrambles data as it travels between your computer and our bank, 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.

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 member service.

Personal Security

A+ Federal Credit Union 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 A+ Federal Credit Union, please report the incident to a member service representative as quickly as possible.

To mitigate the risk of online fraud and identity theft, your first and best protection is awareness. Please read the content located under the Security Tab for additional information on how to make yourself more secure online.

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 credit union.

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 you are a current A+ Online user, please enter your current User Name and Password and follow the on-screen instructions

If you are new to A+ Online, click on the "First Time User" link and follow the on-screen instructions. As part of the login process, you will receive a secure access code via email, text or phone call (your choice). This secure access code must be entered to complete your online banking enrollment. Lastly, you will be required to change your password due to new system requirements.

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.

What is a Secure Access Code? A Secure Access Code is a one-time use code, that allows you to securely login to our Online Banking system. It is delivered to you via e-mail, 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 on each login.

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.
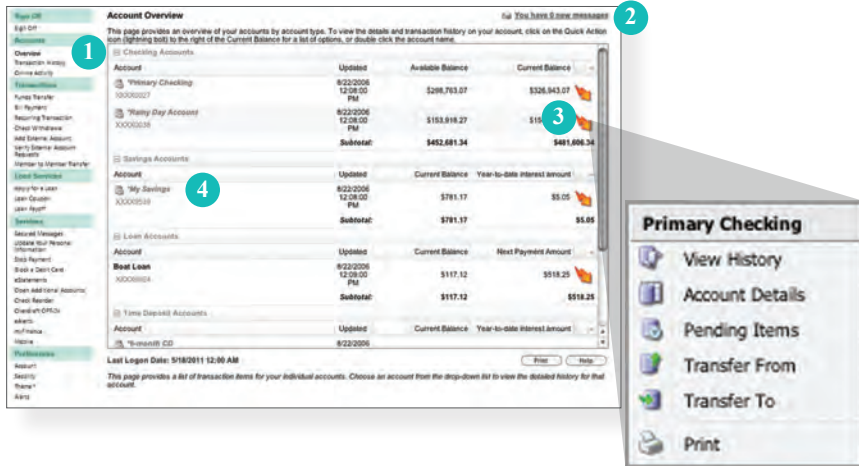
1 | Click any of the menu items to expand or collapse each drop-down item.

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 Details: View the details of that account.
   Pending Items: Displays transactions that are currently pending for this 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.

Transaction History

Online 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.

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**. Then select your export format (spreadsheet, Quicken®, Quickbooks®, etc.) and click **Submit**. Prefer to print? Simply click the printer icon!

Online Activity quickly organizes all transactions you originated online. 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.
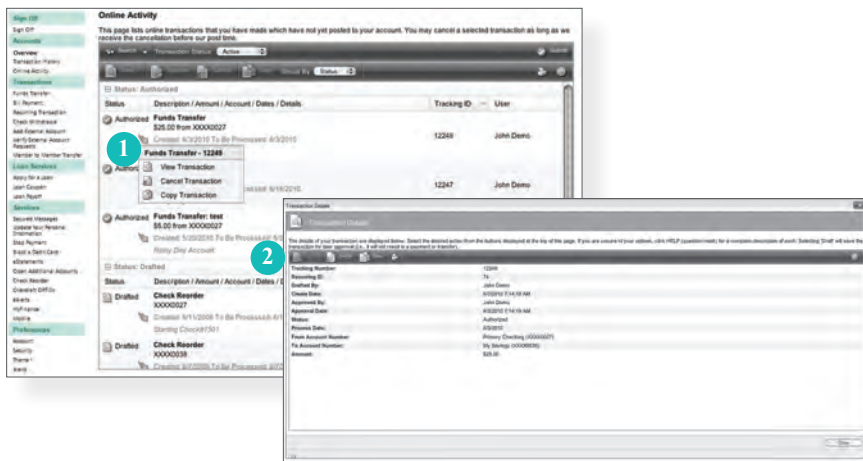
1 | Hover over the **Quick Action Icon** to view a drop-down menu with more options.

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.

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 A+ Federal Credit Union 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 processed by A+ Federal Credit Union, 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.

Funds Transfer

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

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. Next click on **Approve** in the submit transaction screen.

Bill Pay Overview

With Online Bill Pay, it's safe, fast and easy to manage your finances on your own terms. Now you can do everything you need to from home, work or anywhere you have internet access. Plus, you're not limited to business hours—Online Bill Pay is open 24 hours a day, 7 days a week!

With Online Bill Pay, You Can:

> Receive, view, manage and pay bills all on one convenient website.
> Set up alerts for electronic bill arrivals.
> Schedule automatic payment rules for each biller.
> Review bill history and, for some payees, payment posting information.
> Use multiple funding accounts to pay bills.

1 | **Payees:**   Roll over this menu option to add or view a payee(s).

2 | **Payments:** Schedule a one-time payment or schedule multiple payments for the selected payee(s).

3 | **Options:**   Update information and personal settings.

4 | **Calendar:** Set up important dates and reminders.

Bill Pay Overview

What is more reassuring than being in control of your finances? Staying in control of your bills! With Bill 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. Online Bill Pay makes a quick and easy alternative to paying your bills online.

Click **Bill Payment** under the Transactions menu to begin managing your bills online. You'll then be directed to a payment center where you will be able to view new messages and alerts, as well as previous activity and scheduled transactions.
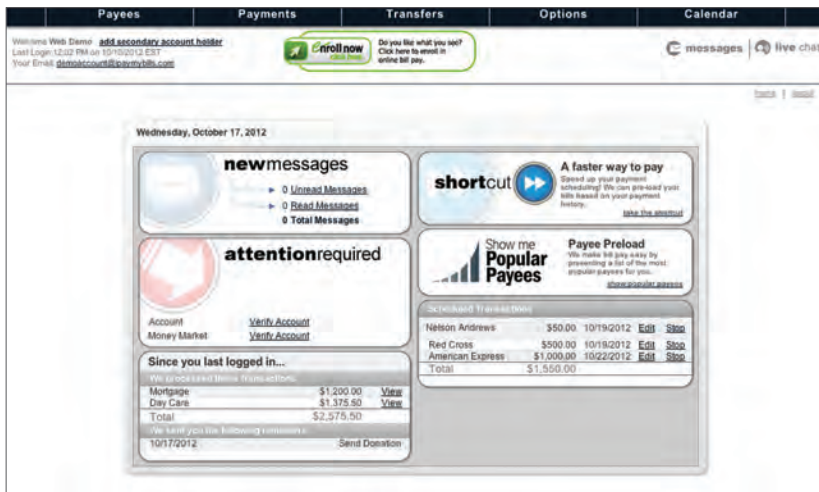
Payees

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. With a variety of payees that one may need to keep track of, we pride ourselves in keeping them organized for you to ensure an effortless experience!
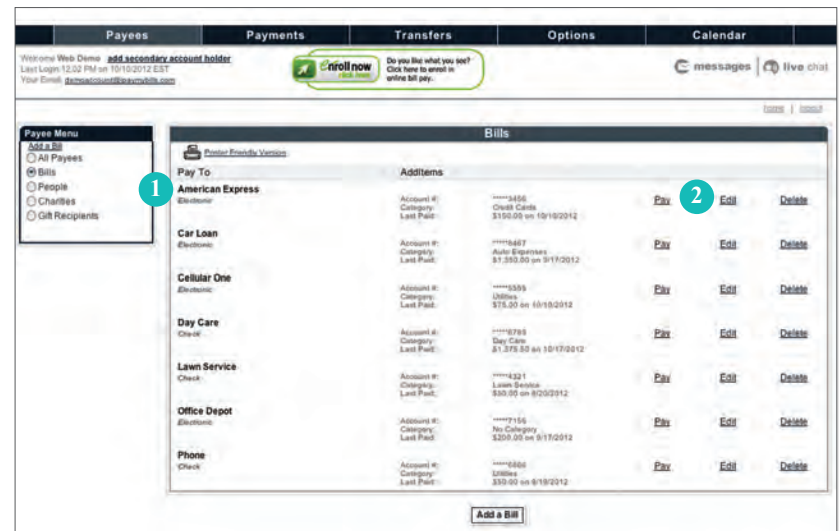
In the Payees menu, select **View Payees**.

1 | Payees are listed by name and account number.

2 | Click **Edit** to update payee information. Click **Pay** to make a payment to this payee or **Delete** to remove this payee from your account

Note: This system should not be used to pay alimony or court ordered payments.

Payee Setup

The first step in the bill pay process is to add one or more payee(s) by entering information in the provided fields. A recent bill or statement should have all the necessary details. Many major payees are set up in a predetermined list of payees within the system, so that you may use the search option. When a search is initiated, just a few pieces of info will be needed to finish. Once a payee is set up, you can begin processing payments, and ultimately access billing and history details for the specified payee.

In the Payees menu, select **Add a Payee**.

1 | Determine the type of payee to be added.

2 | Select whether the payee is a Company, Individual, Bank or Credit Union.

3 | Enter the required information in the provided fields. Click **Next** to proceed.

Categories

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

In the Payees menu, select **Categories**.

1 | To initiate a new group of payees, click **Add a Category**. You will then be directed to a window that will ask you to choose a name for the Category, as well as which payees to include within.

2 | If you wish to view a list of payees that has been already formulated, simply click next to the assigned Category title.

3 | Use these links if you wish to either change the name of the Category or delete it all together.

4 | Using the drop-down menu, you may assign a payee to a new existing Category.

5 | Click **Submit Changes** to save any changes made.

View Bill History

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

In the Payments menu, select **Payment History**.

1 | Narrow down your search using the provided drop-down menus and options.

2 | To print the search results for your records, click here.

3 | Click **New Search** to view additonal payment history.

Make a Payment

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!

In the Payments menu, select **Single Payment**. If you desire to set up automatic payments, choose **Recurring Payment**. You will then be directed to enter the payment information, along with the payment frequency.

1 | Select the type of payment to be made.

2 | Choose the payee.

3 | From the drop-down menu, choose the account from which the payment will be made. Next, enter the **Amount** and **Due Date**. You may use the calendar feature for added ease.

4 | Click **Next** to proceed.

Schedule Payments

Our scheduled payment feature keeps you ahead of your tasks and organized with only a few quick and easy steps!
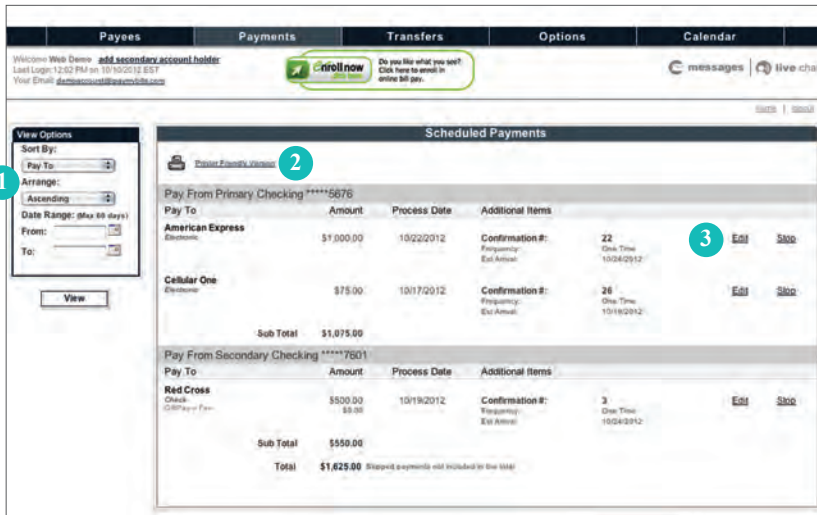
In the Payments menu, select **Scheduled Payments**.

1 | Payees are listed by name and account number according to the details chosen using the drop-down menus.

2 | To print the search results for your records, click here.

3 | Click **Edit** to revise the payment information. Click **Stop** to cancel.

Bill History

You now have the power to control your present and future payments! View details, edit or cancel your pending payments to better customize your bill pay experience. You may also specify the amount of time prior to the present date to view your account activity.
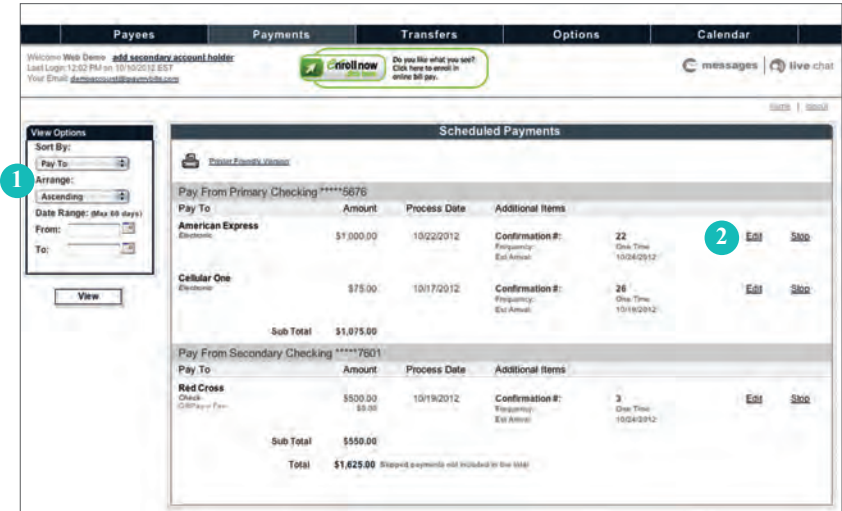
In the Payments menu, select **Scheduled Payments**.

1 | Payees are listed by name and account number according to the details chosen using the drop-down menus.

2 | Click **Edit** to revise the payment information. Click **Stop** to cancel.

Change & Cancel Payments

Even after you have scheduled a 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.
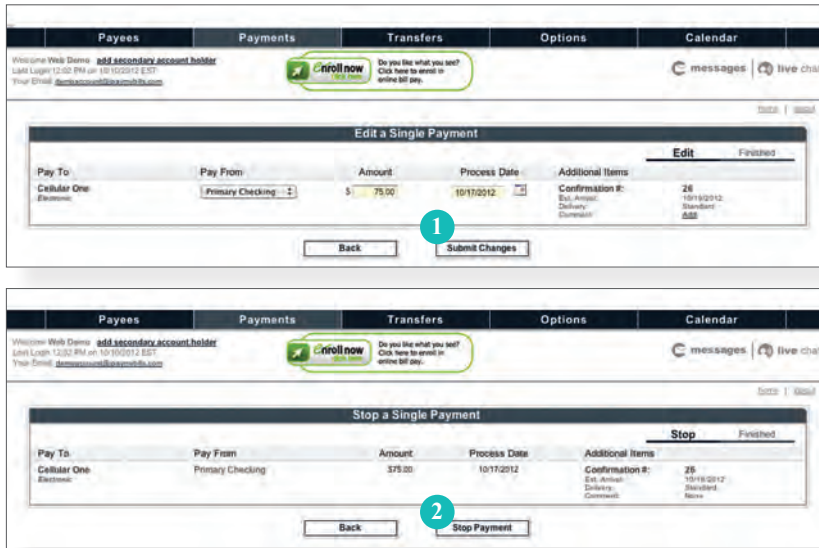
1 | Once you have selected to edit a payment, you will be directed to a window from which you can revise the information. Click **Submit Changes** to proceed.

2 | If you choose to cancel a payment, you will be directed to review the payment information. Click **Stop Payment** to complete the process.

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.
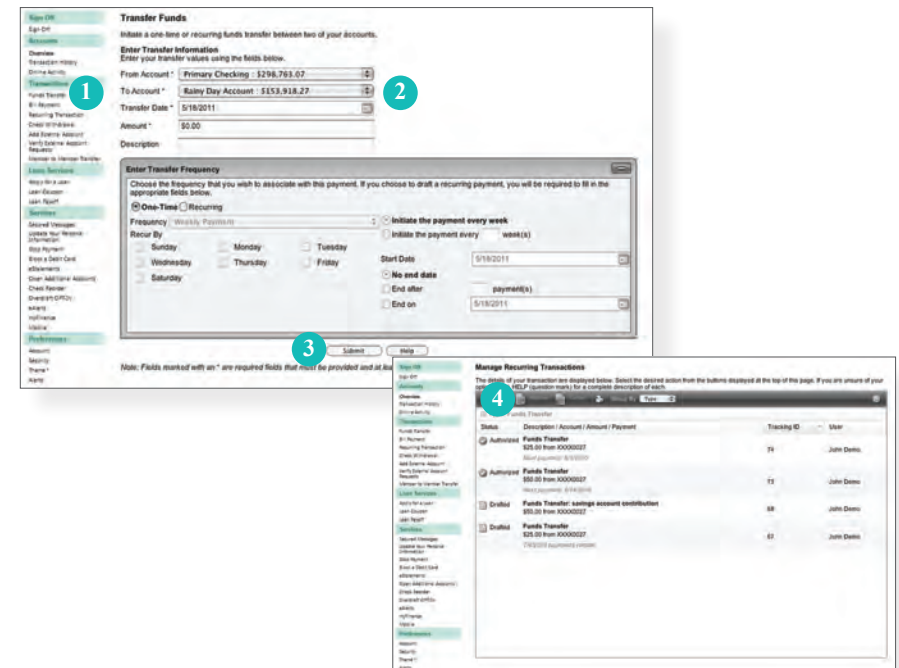
1 | Begin just as you would with a One-Time Transfer, and select **Funds Transfer** from the Transactions menu.

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**.

Add an External Account

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 3 business days). Once you have received these two deposits, note the amounts. Then using the 'Verify External Account Requests' menu option, 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 Type: Checking

Add External Account Agreement

Within Online Banking you may separately enroll for the External Account Transfer service ("Service"). This Service allows you to transfer funds between your linked personal deposit accounts at A+ Federal Credit Union (A+FCU) and certain deposit accounts at other financial institutions. You will need to enroll each of your non-A+FCU accounts that you wish to use for this Service. You agree that you will only attempt to enroll accounts for which you have the authority to transfer funds. All accounts requested to be used as part of this Service will be verified in accordance with A+FCU procedures. Verification instructions are displayed to you during the enrollment process.

Funds requested to be transferred will be debited/credited to your A+FCU account the business day following the day you initiate the transfer, provided you have met A+FCU's cutoff time for submitting external transfers. In the case of a future dated or recurring transfer, these time limits will be the business day following the scheduled date of the transfer. The cutoff time for initiating transfers is 4pm. Funds requested to be transferred will be debited/credited to the non-A+FCU account according to the receiving FI's availability and transaction processing schedule.

Request for immediate transfers of funds, future dated and recurring transfers can be canceled by 4pm the day prior to the scheduled transfer date. If the transfer status is marked as Processed, you cannot cancel the transfer.

Currently, for outbound transfers, there is a $3.50 fee per transfer. Fees are subject to change. Transfers are subject to the following limits unless otherwise agreed upon by you and A+ FCU:

To begin, select **Add External Account**, located under the **Transactions** menu.

1 | Read all of the instructions carefully, then enter your **Account Number**, **Routing Number** and **Account Type**.

2 | Once you see the two trial deposits within your External Account (usually within three business days), click on **Verify External Account Requests** and enter those amounts.

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.

Funds Transfer (External Accounts)

Complete the transfer process between accounts outside of your main financial institution, such as another bank or a credit union.

To begin, cilck on the **Funds Transfer** option.

1 | Start by selecting the **From** and **To** Accounts. Enter your desired **Transfer Date**, or use the handy calendar icon. Next, enter the **Amount** you'd like to transfer. You can also enter a **Description** of the transfer for future reference.

2 | Click **Submit** to process your Transfer. Next click on **Approve** in the submit transaction screen.

Member to Member Transfer

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.

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

For a one-time transfer:

1 | Choose **Make a single transfer to another account holder**, 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 Member Number**, the **Share or Loan ID**, choose the account type, and the **First 3 Letter of Last Name**, then click **Continue**.

To link to another account:

1 | Choose **Link the other account holder's account to your login for later use**, then click **Continue**.

2 | Enter the to **Account Number** along with the **First 3 Letters of Last Name**, then click **Continue**.

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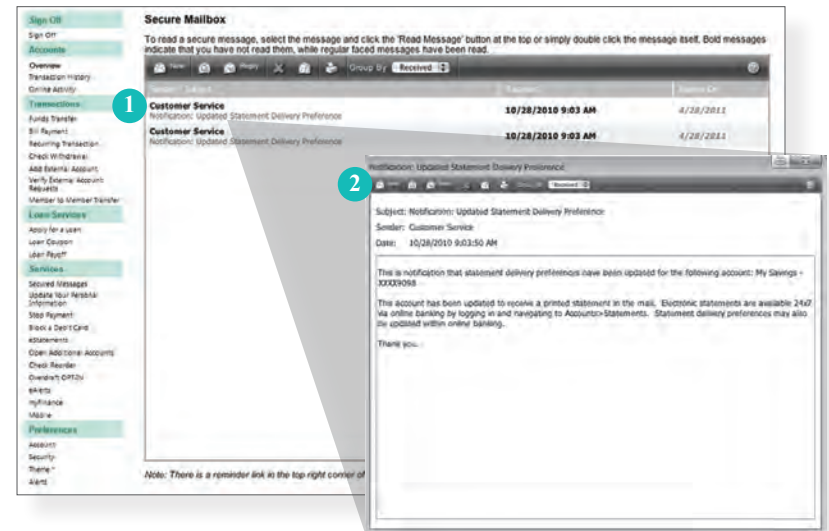
Begin by selecting **Secure Messages** from the Services menu.

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 Your Personal 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!

To get started, select **Update Your Personal 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 our credit union. 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.

Begin by choosing **Stop Payment** from the Services menu.

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.

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.
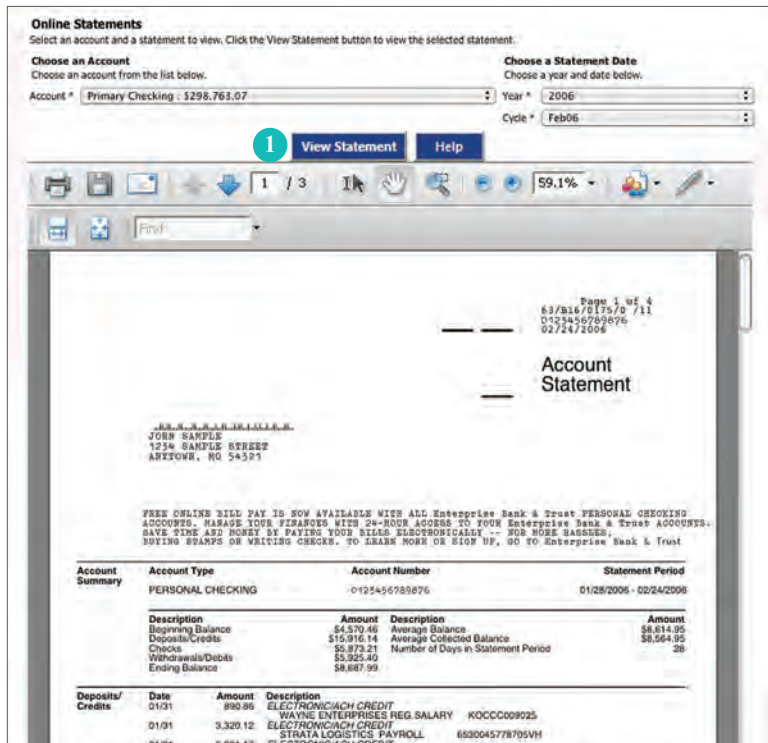
Begin by choosing e**Statements** from the **Services** menu.

1 | Click on the **Monthly Statement** you'd like to view. You can even save and print your statement!

Check Reorder

Before you write your last check, save yourself a trip to the branch by placing your check order request online. You will be redirected to another website to process your check reorder.

Click the **Check Reorder** link to begin.

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**.

eAlerts Preferences

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.
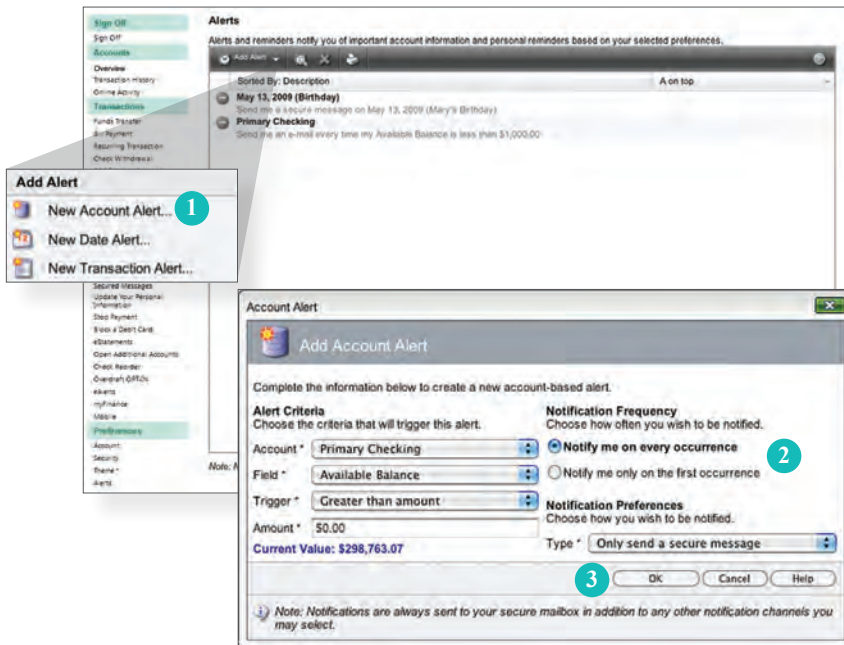
Begin by choosing **eAlerts** from the **Services** menu.

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

2 | Chose from the provided options and enter any information required.

3 | When finished, click **OK**.

Mobile Enrollment

We go where you go. With Mobile Banking from A+ Federal Credit Union, 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 bank account, for quick and user-friendly access to your account(s). Mobile Enrollment is your first step to Mobile Banking.

Andriod, iPhone and iPad apps are now available fro use. If you do not wish to use an A+FCU app on your smartphone but your smartphone browser instead, please use the Mobile Enrollment feature below.
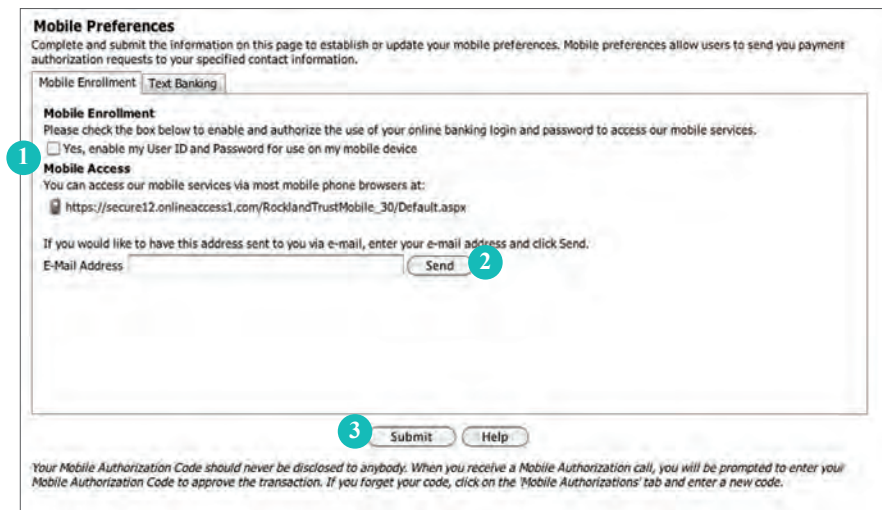
To begin choose the **Mobile** tab in the **Preferences** menu.

1 | Check **Yes, enable my User ID and Password for use with my mobile device**.

2 | For mobile web users only, enter your **E-mail Address**, then click **Send**.

3 | When finished, click **Submit**.

4 | Activate your mobile device on the next page.

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.

To begin choose the **Text Banking** tab in the **Preferences** menu.

1 | Choose **Enable to authorize text banking on your mobile device**.

2 | Enter your **SMS Text Number** (if yx=ou 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)

Account Preferences

The Account Preferences feature allows you to change the way your accounts are displayed within Online Banking. Here you can create "nicknames" for your accounts, like "Payroll Account" or "John's Checking Account".

Begin by choosing **Account** from the Preferences menu.

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 by choosing either history items or days and the amount of either.

4 | Click **Submit** when you are finished.

Security Preferences

To access the Security Features within Online Banking, choose **Security** under the Preferences menu. This will allow you to change your password. 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 | 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.

E-Mail Address   [ ]   Phone Number

SMS Text Number

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 recipient is added
- Alert me when a valid password for my login ID is submitted
- Alert me when a valid secure access code is submitted
- Alert me when an invalid password for my login ID is submitted
- Alert me when an invalid secure access code is submitted

[Submit Alerts Changes]

[Help]

Note: Notifications are event-driven and will be delivered when the security event occurs.

Notes