

Online Banking User Guide



www.thecu4u.org
406.443.5400

@ Account Access

Enter the ID* and click **Submit**.
*The first time you log in the ID is your account number

Verify that your personal icon** is correct, enter your password** and click **Submit**.

ID xxxxxxxxxxxxxxxx

Password

**The first time you log in a random icon will appear and your Password is hccuxxxx [xxx=last 4 digits of social security number]. Please follow all security feature instructions for the Multifactor Authentication

\$ Viewing Transactions

Select **Transactions** from the drop-down menu next to the account.

Account (Click for Transaction Details)	Balance	Status	
Checking	1,480.69		Select Option
Household	(24,425.51)		Select Option
Checking 2	93,019.83		Transactions
Savings	594,804,221.62		Download
			Statements
			Stop Payments
			Transfers
			Account Info

Transaction History is available for 180 days.

Date	Ref/Check No.	Description	Debit	Credit	Balance
07/31/2011		On Dep (MONEYS) Annual Percentage Yield Earned 3.25% from 07/01/11 through 07/31/11		21.82	7,965.70

Transaction List Options:

- ✓ Choose Number of Transactions Displayed
 - ✓ View Check Images
- ✓ Sort Columns to Customize View
- ✓ Switch Between Accounts

Transaction Search

Select **Search** from the Transaction sub-menu to search transactions by date, dollar amount, credit, debit, description or check number.

Accounts	External Transfers	Transactions
Download	Search	Account Info

⚡ Transferring Funds

Select **Transfers** from the drop-down menu.

Account (Click for Transaction Details)	Balance	Status	
Checking	1,480.69		Select Option
Household	(24,425.51)		Select Option
Checking 2	93,019.83		Transactions
Savings	594,804,221.62		Download
			Statements
			Stop Payments
			Transfers
			Account Info

Select the **From** and **To** accounts. Enter the transfer amount, frequency, and date of the transfer. Click **Submit**.

* Transfer funds from: Available Funds: 6,980.69

* Transfer funds to:

Payment options:

* Transfer amount:

* Frequency:

* Transfer Date:

Transfer memo:

Pending and Completed Transfers

Select **Pending** to view, edit, or delete a scheduled transfer. **History** lists completed transfers and is available for 180 days.

Accounts	Transactions	Transfers
New	Pending	History

📄 Viewing Statements

Select **Statements** from the drop-down menu.

Account (Click for Transaction Details)	Balance	Status	
Checking	1,480.69		Select Option
Household	(24,425.51)		Select Option
Checking 2	93,019.83		Transactions
Savings	594,804,221.62		Download
			Statements
			Stop Payments
			Transfers
			Account Info

Statements are available in PDF, HTML, and Text formats. Statement history is available for 36 months.

Stop Payments

Select **Stop Payments** from the drop-down menu.

Account (Click for Transaction Details)	Balance	Status	
Checking	1,480.69		Select Option
Household	(24,425.51)		Select Option
Checking 2	93,019.83		Transactions
Savings	594,804,221.62		Download
			Stop Payments
			Transfers
			Account Info

Fill in the required fields and click **Submit**.

New Stop Payment

Add Stop Payments for Account:

* Check Date:

* Start Check Number:

* End Check Number:

* Begin Amount: \$

* End Amount: \$

* From:

Remarks:

You must contact the bank to edit or remove a Stop Payment.

Your share will be charged \$28 for each stop payment. See our Truth and Savings Disclosure at www.thecu4u.org for details. Stop payments are valid for 6 months.

Transaction Download

Select **Download** from the drop-down menu.

Account	Description	Available	
RETIREMENT	Primary Savings	\$101,301.20	Select Option
MY CHECKING	Regular Checking	\$50,350.33	Select Option
MY SAVINGS	Money Market	\$5,987.38	Download
			Transfers
			Account Info

Choose the **Download Range** and **Format**.
Click **Download**.

Download Transactions for Account:

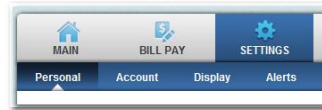
Select Download Range:

Select Download Format:

Settings

✓ Change **Personal, Account, and Display** settings

✓ Set up **Alerts**



Personal

- ✓ Update email address
- ✓ Change username
- ✓ Change PIN/password

Account

- ✓ Change account pseudo-names (nicknames)
- ✓ Drag and drop to change account display order

Display

- ✓ Edit number of accounts displayed per page
- ✓ Edit number of transactions displayed

Alerts

Event Alerts

- ✓ Incoming direct deposits
- ✓ Funds transfer information
- ✓ Statement notifications

Balance Alerts

- ✓ Notification of account balances

Item Alerts

- ✓ Notification of cleared checks

Personal Alerts

- ✓ Triggered by calendar date

Security

One of the first times you access your accounts, we'll ask you to choose and answer three **Personal Verification Questions**.

During future online sessions, we'll ask you some of these questions if we feel there is a possibility that someone other than you is attempting to access your information.

Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

Security Reminders

- ✓ We will NEVER email you for personal information. Any email claiming to be the bank which requests personal data such as Social Security numbers, IDs, or passwords should not be trusted or opened
- ✓ Do not write down your password
- ✓ Use a different password for online banking than ones you use for other applications
- ✓ Always log out of your online banking session before leaving your computer

Helena Community
Credit Union



www.thecu4u.org

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