ONLINE & MOBILE BANKING USER GUIDE

COMMUNITY 1ST CREDIT UNION

Community 1st Credit Union's Digital Banking platforms have been upgraded to offer you an even more robust user-experience. You'll find all the same features and functionality you're used to, plus a streamlined, user-friendly, mobile-friendly design. Changes and updates are necessary to stay current with security and technology, and we strive to make it as easy as possible for you to manage your C1CU accounts, whether you're on-the-go or hanging out at home.

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ONLINE BANKING OVERVIEW

How to enroll in Online Banking for 1st time users

1. Visit myc1cu.com and click the "Login Online Banking" link at the top of the page.

2. Click ENROLL NOW

3. Enter your Account Number, Social Security Number, and Date of Birth.
Please note: If you do not know your account number, please call us.

4. Enter a Username and Password of your choice.

5. After reading the Terms and Conditions, click the box to agree.

6. Complete the reCAPTCHA process and click SUBMIT.

7. A pop-up box may appear and ask for a verification code. As part of the multi-factor authentication security process, a verification code will be sent to the email address on your account record. Enter the verification code received in your email and click Submit

Please note: your email address will appear partially masked in the pop-up box. If this is not your email address, contact us to update your account information.

8. If successful, you will be logged in to the digital banking dashboard.

ONLINE BANKING BASICS

View account activity

1. From the Dashboard, click the account tile you wish to view.

2. The History tab will show a list of recent transactions. You can search for a specific transaction or filter account activity by category or date range. Transactions can also be filtered by posted, pending, and on-hold.

3. The Account Info tab will provide information such as MICR number, account open date and more.
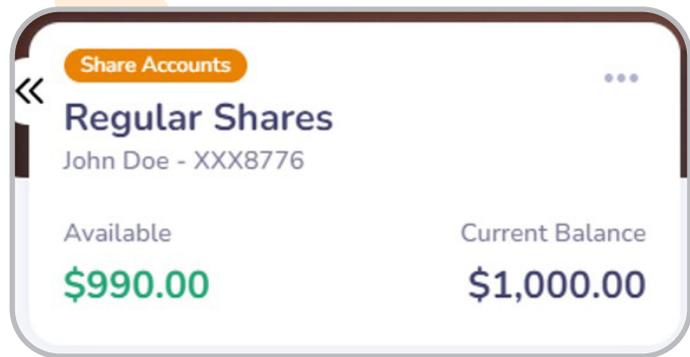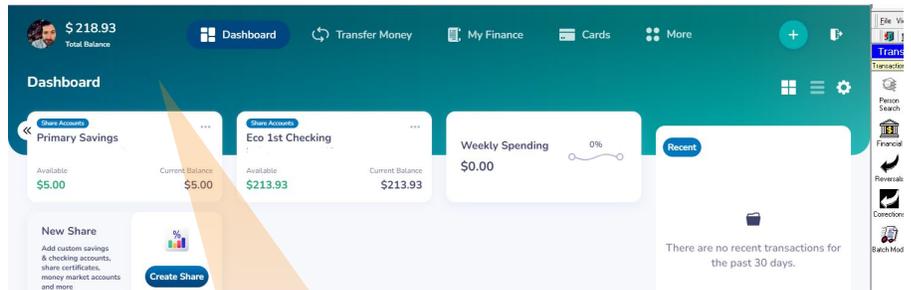
Print or download account activity

1. From the Dashboard, click the account tile you wish to view.
2. Click PRINT to print transaction history.
3. Click DOWNLOAD and set the date range.
4. Select the file format and click DOWNLOAD.

Update contact information

1. From the Dashboard, click MORE.
2. Select PROFILE SETTINGS and update contact information you wish to change.
3. Click SAVE CHANGES.
4. A pop-up box will appear requiring a verification code. Select the mobile phone or email option in which you choose to receive the code.
5. Click GET CODE.
6. Enter the Verification Code and click UPDATE PROFILE. You will receive a confirmation email or text.

Send a secure message

1. From the Dashboard, click MORE and thenSECURE MESSAGE.

2. Type your message and click SEND.

3. A pop-up will appear confirming your messagewas sent.

4. Click OK and you will be taken back to theMessages screen.
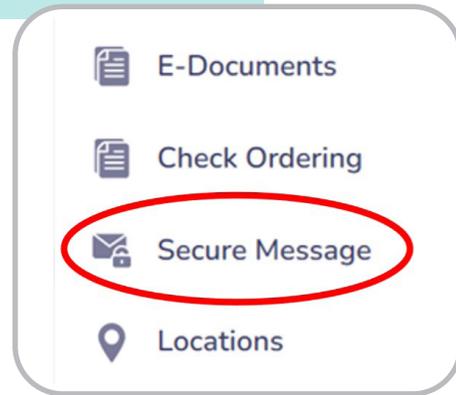
Set-up an alert

1. From the Dashboard, click MORE.
2. Click ALERTS. You will see a list of the alerts you'vealready created.
3. Click ADD A NEW ALERT.
4. Select the Account or Card you want to add an alert on and click NEXT TO ALERT TYPE.
5. Select the type of alert and click NEXT.
6. Complete the alert settings to customize your alert.
7. Select how you would like to receive the alert.
8. Click SAVE.

OTHER FEATURES

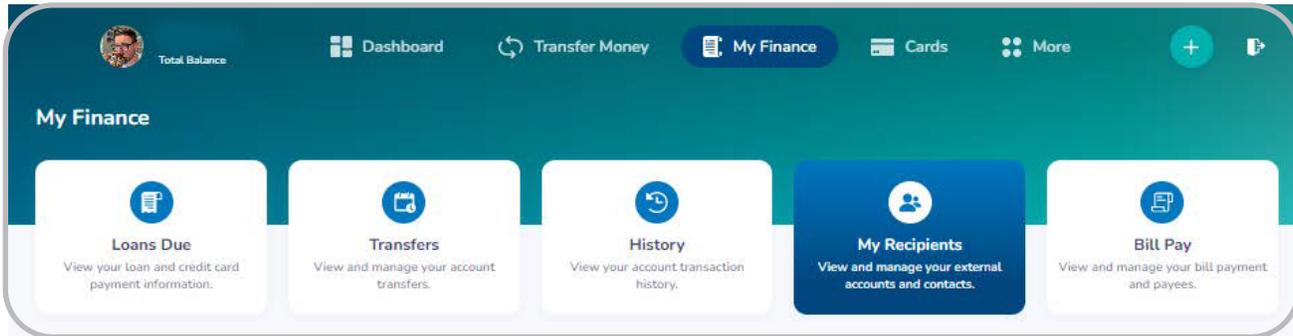**Make transfers between internal C1CU accounts**

1. From the Dashboard, click TRANSFER MONEY.
2. Ensure Internal Account is highlighted and select the account you want to transfer money from.
3. Step 2 will appear on the right side of the screen. Select the account you want to transfer to and click CONTINUE.
4. Verify the information that you want to send money from and to are correct. If not, click GO BACK.
5. If the information is correct, enter the Amount and Date.
6. Use the drop-down arrows to select the Frequency of the transfer and enter an End Date, if needed. A Memo may be added. Click CONTINUE.
7. Review the transfer information and click GO BACK to make changes

   or CONTINUE to complete the transfer.

Make a payment to a C1CU loan from a C1CU account

1. From the Dashboard, click on TRANSFER MONEY.
2. Select the account you want to transfer money from.
3. Select the loan account you want to make a payment on and click CONTINUE.
4. Verify the correct loan account is listed. If not, click GO BACK.
5. If the loan account is correct, select the Payment option. If you select Minimum Payment Due, the Amount will be populated with the payment amount. (The Date will default to today's date but can be changed.)
6. Use the drop-down arrows to select the Frequency of the transfer and enter an End Date, if needed. A Memo may be added. Click CONTINUE.
7. Review the transfer information and click GO BACK to make changes or CONTINUE to complete the payment transfer.

Set-up accounts for external transfer

External account transfers can be used to transfer money to or from your C1CU account to or from your account at another financial institution.

1. From the **Dashboard,** click **MY FINANCE.**

2. Click **MY RECIPIENTS** and select **External Accounts.**

3. Click **ADD EXTERNAL ACCOUNT,** Select **Account Permission,** click **Next**

4. Enter **Account Nickname** or **Bank Name, Routing Number, Account Number,** and **Account Type**, click **Next.**

5. **Review** the New Recipient information and click **GO BACK** to make changes or Click **ADD RECIPIENT.**

External transfer from another financial institution

1. From the **Dashboard,** click **TRANSFER MONEY.**

2. Choose **External Account** and select the account you want to transfer money **from.**

3. Step 2 will appear on the right side of the screen. Choose **Internal Account** to choose the account you wish to transfer money **to.**

4. Click **CONTINUE.**

5. Enter the **Amount** and **Date.** Use the drop-down arrows to select the **Frequency** of the transfer and enter an **End Date,** if needed.

6. Agree to the **Terms and Conditions** and Click **CONTINUE.**

7. **Review** the transfer information and click **Go Back** to make changes or **CONTINUE** to complete the transfer.

Please note: the first time a transfer is initiated from another financial institution, it may take five business days to settle. Subsequent transfers from the same institution will settle the next business day.

External transfer from an C1CU account

1. From the **Dashboard,** click **TRANSFER MONEY.**

2. Select the **Internal Account** you want to transfer money **from.**

3. Step 2 will appear on the right side of the screen. Choose **External Account** to send money to your account at another financial institution.
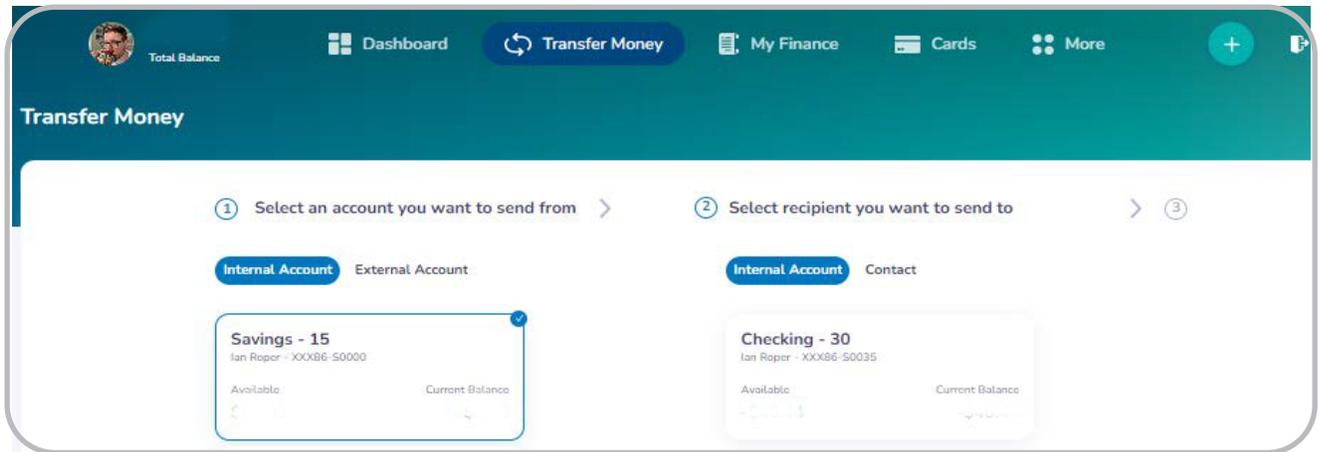
4. Click **CONTINUE.**

5. Enter the **Amount** and **Date.** Use the drop-down arrows to select the **Frequency** of the transfer and enter an **End Date,** if needed.

6. Agree to the **Terms and Conditions** and Click **CONTINUE.**

7. **Review** the transfer information and click **Go Back** to make changes or **CONTINUE** to complete the transfer.

Please note: external transfers to another financial institution may take five business days to settle.

View C1CU Credit Cards

1. From the Dashboard, click CARDS.

2. Click MANAGE CARD.   Your C1CU account information will appear in a new browser.

3. When finished, close the window and click back on the C1CU Online Banking browser window to get back to your dashboard.

EDOCUMENTS (STATEMENTS/TAX FORMS)

Enroll in eStatements

1. From the **Dashboard,** click on **MORE.**

2. Click **eDocuments.**

3. On the Account desired, **AGREE** to the Terms and Conditions and Click **ENROLL.**

4. A pop-up box will appear requiring a verification code.

5. Enter the **VERIFICATION CODE** and Click **ENROLL**

6. You are redirected to the **Statements** tab to select and view your statements.

View eStatements

1. From the **Dashboard,** click on **MORE.**

2. Click **eDocuments** and select the account you want to view.

3. The eDocuments page will display in a new tab. Click on the **year,** followed by the **month** of the statement you wish to view. You can preview or download the statement. Clicking on the statement month name will preview the statement in a new window. Clicking on DOWNLOAD next to the desired month will download the statement.

4. The statement will download and appear in a pop-up. Click on the **statement PDF** file.

5. The PDF file will display in a new window. You can print or save the file by clicking on the download or print icons at the top of the page.
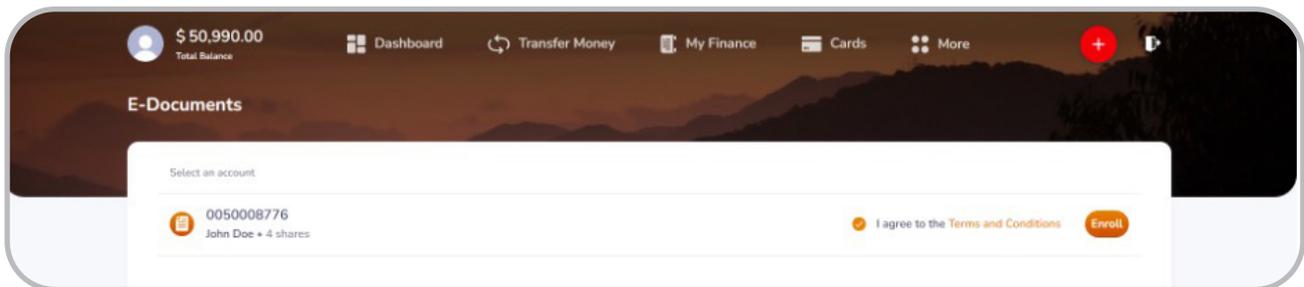
eStatements notifications:

If you are enrolled in eStatements, you will receive an email notification when your documents are available in online banking. Please do not reply to the notification email. If you have a question, please send a secure message in digital banking, email us at <u>MYC1CU.COM</u>, or give us a call at 800-247-7328.

MOBILE APP

Download & access the C1CU Mobile App

1. From your mobile device, go to the App Store or Google Play Store and search for *MYC1CU MOBILE.*

2. Download the C1CU mobile app.

3. When ready to login to, select the C1CU app icon on your mobile device.

4. Login using your current online banking username and password. If you have not yet enrolled in online banking, you will need to do so before you can use the C1CU mobile app.

Make a Mobile Deposit

Mobile Deposit allows you to deposit checks quickly and securely simply by snapping a photo of the front/back of your check with your mobile device.

1. Launch the C1CU Mobile app and login. Tap the GREEN PLUS SIGN.

2. Tap REMOTE DEPOSIT and then DEPOSIT CHECK.

3. Tap the account you want to deposit to.

4. Read the Remote Deposit Guidelines and tap each box to indicate you have read the statement.*

5. Tap CONTINUE.

6. Tap the camera icon to take a picture of the front of the check.

7. Read the Check Endorsement Guidelines and tap the box to indicate you have read completely.

8. Tap CONTINUE.

9. Tap the camera icon to take a picture of the back of the check.

10. Enter your check amount and tap CONTINUE.

11. Review the Mobile Deposit and tap CONFIRM if the deposit is correct.

12. A deposit confirmation screen will appear.

Please note: You may tap "Don't show again" to prevent the guidelines from showing with each deposit you make.

CUSTOMIZE DASHBOARD IN APP:

Hide/Unhide Accounts

1. **Swipe left** to hide or unhide an account.

Create a Group

At the bottom of the dashboard tap the **customize dashboard** tile.

1. Tap on **CREATE A NEW GROUP.**
2. Select the accounts you want to add and tap **GROUP.**
3. Enter your **group name.**
4. Tap **CREATE GROUP.**

Edit a Group

At the bottom of the dashboard tap the **customize dashboard** tile.

1. **Tap the group** you wish to edit.
2. You will have the option to edit the **group name.**
3. Tap **SAVE & CONTINUE.**
4. Make the appropriate changes.
5. Tap **GROUP** at the top of the screen.
6. Tap **DONE** to return to the dashboard.

Rearrange Accounts

1. **Tap and hold** the account you wish to move.
2. **Move** the account on the screen.
3. **Note** that any changes made in mobile will be reflected in the desktop version.

Update contact information

1. Tap the **PROFILE ICON** in the top left corner of the screen.
2. Tap **EDIT** on the top right corner of the screen.
3. Tap **MAKE CHANGES** and **save.**
5. Choose **email or text** for the validation code.
6. Enter the **validation code.**
7. Your changes will be saved.