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## ICON TERMINOLOGY



Hamburger



Information



Gears



Ellipsis



Caret

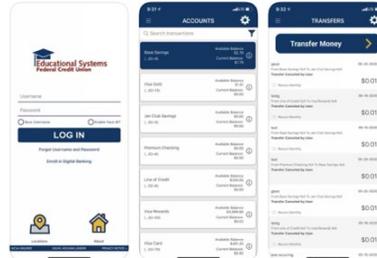


Plus

## LOG IN AND LOG OUT

### Q: How do I log in if I want to use the Digital Banking app?

A: Download the new Digital Banking app by visiting the Apple® or Android® app store. Search for “New ESFCU”. Look for the image shown below with our name displayed as “Educational Systems FCU – New”. You’ll also see a preview of the new app as shown below.



### Q: How do I log in if I use a web browser?

A: Starting on June 15, the “Log In” link will be available on the website homepage here.



### Q: What username should I use?

A: Enter your username previously used with the old Online Banking system if it's six or more characters. If it doesn't meet this criteria, add leading asterisks to create a six character username.

Example:

Current Username	New Username
1234	**1234

### Q: What should I do if I don't remember my username?

A: To obtain your username, call our Contact Center at 301.779.8500 during regular business hours.

### Q: Can I re-enroll as a way to change my username?

A: Yes, but it's not recommended. If you previously had Multi-Account or Cross Account, these features will not be available in Digital Banking if you change your username. To add these features to a new username, you will need to contact the Credit Union and complete an authorization form.

**Q: What password should I use?**

**A:** Enter the password associated with your username. It will work even if your username now has leading asterisks. If your password doesn't meet the new requirements described below, you'll be prompted to change it.

**Q: What if I don't know my password?**

**A:** From the Digital Banking app or web browser log in screen, click on "Forgot Password". From there, enter your account number, social security number, date of birth, zip code and username to complete the verification process.

**Q: What are the password requirements?**

**A:** The password must be a minimum of eight characters and include the following:

- At least one upper case letter
- At least one lower case letter
- At least one number
- No repeating characters
- Optional: One special character: (!@%\$^&\* \_+= () [] {} ;,./?)

**Q: What is Member Authentication?**

**A:** To complete the log in process, you'll need to enter an authentication code to register your phone, tablet, or computer. You can choose your delivery preference including email, text or voice message. The code will be sent to the email address or phone number that's on file with the Credit Union. In addition, the same code can be used to log in and register multiple devices. The code is valid for approximately 15 minutes.

**Helpful tip:** If your email or phone number are not current, call our Contact Center to update your number.

**Q: Why does the system keep asking for an authentication code?**

**A:** An authentication code is required to register each device and browser. If you're using the same browser and being asked for the code, check your web browser settings to ensure the "Clear Cookies/Website Data" setting is not enabled.

**Q: Once I'm logged in to Digital Banking, how do I change my password?**

**A:** Click on the gears icon located on the right and select "Password Reset". Please note that members with an email address on file will be automatically enrolled in the password reset alert.

**Q: How do I add Face ID using the Digital Banking app?**

**A:** Click on the Face ID icon on the log in screen when you initially log in. You can also click on the gears icon located on the right, select "Settings" followed by Face ID. There are some Android models that don't support Face ID. If you're using an Android and have Face ID for other apps, it should work.

**Q: I enabled Touch ID, but it's not working. What should I do?**

**A:** Go to Settings on your device and disable Touch ID. Then, force close the Digital Banking app. Next, log in the app and enable Touch ID.

**Q: How do I log out of Digital Banking?**

**A:** Click on the gears icon located on the right and select "Log Out".

**PROFILE**

**Q: How do I update my email address, phone numbers and address?**

**A:** Click on the gears icon to the right, select "Profile", complete the fields and select "Submit".

**ACCOUNT VIEW**

**Q: How do I view my accounts?**

**A:** Accounts are displayed on vertical tiles in the Digital Banking app and on horizontal tiles when accessed via a web browser. To get to this view using the Digital Banking app, click on the hamburger icon on the left and select "Accounts" from the menu.

**Q: How do I view the details of my account such payment due date, minimum payment amount and payoff amount?**

**A:** On the account tile, there is an information icon. Click on the icon to view the account details.

**Q: Where do I find my transaction history?**

**A:** Click on the account tile and transactions for that account will appear below the tiles. To view the transaction details using the Digital Banking app, click on the icon with the vertical ellipses next to each transaction. To view the transaction details via a web browser, click on the dropdown caret icon.

**Q: I previously had Multi-Account set-up. How do I view Multi-Accounts?**

**A:** Multi-Accounts are included as account tiles after the listing of your account tiles.

**Q: How do I add Multi-Accounts?**

Usernames that were previously set up with Multi-Account access in Online Banking were converted to Digital Banking. To add or remove this feature, contact the Credit Union. You will need to complete an authorization form.

**Q: My account was previously set up as a Multi-Account. How do I disable the other user's access?**

**A:** You can disable this feature by contacting the Credit Union and submitting an authorization form. Changing your password no longer removes this access.

**Q: I previously had Cross Account set-up. How do I view Cross Accounts?**

**A:** Choose "Internal Transfers" from the left menu. When you select the "Transfer Money" button, the cross accounts are listed under the "Transfer To" field.

**Q: How do I add Cross Accounts?**

**A:** Usernames that were previously set up with Cross Account access in the old Online Banking system were converted to Digital Banking. To add additional accounts, use the "Transfer to a Member" feature that's listed on the left menu under "Payments". You will need the exact first and last name, account number and suffix of the other account you want to transfer to.

**Q: How do I remove Cross Accounts?**

**A:** You can remove this feature by contacting the Credit Union and submitting an authorization form.

**Q: How do I change the display order of my accounts?**

**A:** Click on the gears icon located on the right, select "Settings" and choose "Change Account Order". If you're using a mobile device, click on the hamburger icon to the right of the account name and drag the account up or down. If you're using a web browser, use the arrows to move the account.

**Q: How do I add a nickname to my account?**

**A:** Using a web browser, click on the gears icon on the account tile and choose "Edit Nickname".

**Q: How do I hide an account?**

**A:** Using a web browser, click on the gears icon on the account tile and choose "Hide Account". Using the Digital Banking app, click on the gears icon on the right, select settings, choose the account and click "Hide Account". The "Hide Account" feature is not available for the first account listed.

**Q: How do I unhide an account?**

**A:** Click on the gears icon located on the right and choose "Settings". Select the account listed under "Hidden Accounts" and confirm that you want to unhide the account.

## MANAGE MONEY

### Internal Transfers

**Q: How do I transfer money between my accounts or make a payment to a loan?**

**A:** Choose "Internal Transfers" from the left menu and select "Transfer Money". Then, complete the fields to submit the transfer.

**Q: I previously had the ability to transfer funds to and from another account when I used the old Online Banking system. Where do I find this function?**

**A:** This feature is called Cross Account and the new Digital Banking system functions the same as our old Mobile Banking app when it comes to transferring funds. Funds can only be transferred to another account. For example, a parent can log in to their account and transfer funds to their child's account. To transfer funds from the child's account to the parent's account, you must log in to the child's account and transfer the funds. See additional information under Cross Account.

**Q: How do I schedule a recurring internal transfer?**

**A:** Choose "Internal Transfers" from the left menu and select "Transfer Money". When you choose an account under the "Transfer From" field, the frequency field will display with the following options: one-time, daily, weekly, every two weeks, monthly, every three months or annually. Choose a frequency and select one of the following options listed under "Recurrence": until canceled, until but not after date or until total transfers made.

**Q: How do I cancel a recurring internal transfer?**

**A:** Choose "Internal Transfers" from the left menu. A list of your scheduled transfers will display. Find the transaction you want to edit and click on the vertical ellipses icon. Choose from one of the following three options: view details, cancel this occurrence or cancel entire series.

### External Transfers

**Q: Is there a limit on the amount that can be sent to or from another financial institution using the External Transfers feature?**

**A:** The daily limit is \$500. This could include one transfer for \$500 or multiple transfers that add up to \$500.

**Q: From which account can I send an External Transfer?**

**A:** External Transfers can be made from a checking account. If you have money in another account, first make an Internal Transfer to your checking account. Then, set up an External Transfer.

**Q: How do I add an external account to transfer money to another financial institution?**

**A:** Choose "External Transfers" from the left menu and click on the "Accounts" tab. Next, click on the plus sign icon and select "Continue". From there, choose the name of your other financial institution, enter your Online Banking credentials for that financial institution and follow the prompts. Your account is now set up to make transfers.

If your financial institution is not included in the list, you'll need to enter it manually by typing the financial institution's name in the search bar. Then, complete the fields for the name of the account, routing number, account number and account type. To verify the account, two small test deposits will be made and you'll receive an email informing you that the deposits were sent. Typically, it takes two business days for the deposits to post to your other account, but the timing is determined by the receiving financial institution. You'll receive a second email notifying you that the account verification can be completed. First, check your account with the other financial institution to confirm that the two test deposits were posted and notate the amount. If you only received one deposit, it's likely that your other financial institution combined the two deposits. Contact the Credit Union to obtain the two amounts. Please note that this service is provided by a third party vendor and could take up to two business days to get the deposit details. Once you have the deposit amounts, log in to Digital Banking, select "External Transfers" followed by the "Accounts" tab. Next, scroll to the External Accounts section, click on the account and select "Verify Account". From there, enter the amount of the two small deposits and select "Verify". Your account is now set up to make transfers.

**Q: What do I do if I added an external account, but entered the wrong test deposit amounts, which caused my account to be frozen?**

**A:** Contact the Credit Union to remove the freeze status on your external account. Please note that this service is provided by a third party vendor and could take up to two business days.

**Q: If I add my external account manually, will the two small deposits be withdrawn from my account?**

**A:** No, the two small deposits will not be withdrawn.

**Q: Once my external account is added, how do I schedule an External Transfer?**

**A:** Choose "External Transfers" from the left menu and click on the "New Transfer" tab. Complete the fields for the amount, from account, to account and note followed by clicking on the "Transfer Money" button. Select how you would like to receive the authentication code and then enter the code to submit the transfer.

**Q: How do I cancel an External Transfer?**

**A:** Choose “External Transfers” from the left menu and click on the “View Transfers” tab. Click on the transaction, and scroll to the bottom of the screen. If the transaction can be canceled or changed, a “Change Amount” and “Cancel Transfer” option will display.

**Q: Can I schedule a transfer from another financial institution to my Educational Systems FCU account using Digital Banking?**

**A:** Yes, as long as the account at the other financial institution has been added as an External Account. See the questions listed above for details.

**Q: How long does it take for an external transfer to be processed?**

**A:** It can take up to five business days for an external transfer to be deposited to an account.

**Mobile Deposit (Deposit Checks)**

**Q: How do I deposit a check using Mobile Deposit?**

**A:** Choose “Deposit Checks” from the left menu and click on “Deposit a Check”. Choose a savings or checking account, enter the amount and then use your smartphone to take a picture of the front and back of the check. You can also upload a check image using a web browser. First, take a picture of the front and back sides of the check, save it to your computer and then follow the steps above to upload the images. Please note that the image needs to be a JPEG/JPG file. PNG file types are not accepted. To convert a PNG file to JPEG or JPG, open the file, select “File”, click “Save As” and choose the JPEG/JPG file type.

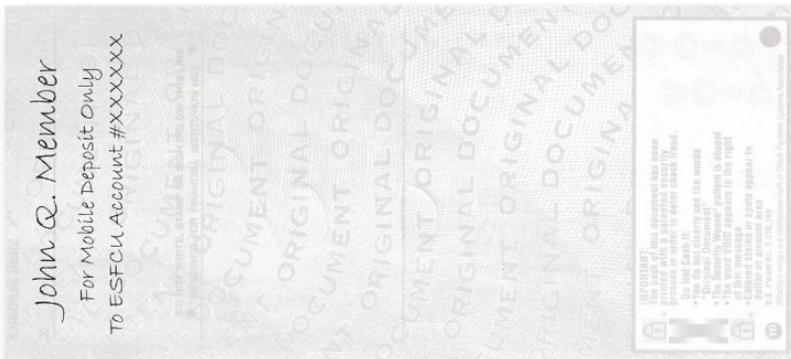
**Q: How can I be sure the deposit image is accepted?**

**A:** For best results, ensure the image of your check is inside the four corners of the box by zooming in or out as needed. The Digital Banking system won’t allow you to proceed unless the image is clear. In addition, use the proper check endorsement as indicated above. Keep the original check for five business days after the deposit is posted as you may be required to submit the original check.

**Q: How do I endorse my check?**

**A:** To properly endorse your check, include the following:

Your Signature  
For Mobile Deposit Only  
To ESFCU Account #xxxxxx



**Q: What will happen if I don't endorse my check properly?**

**A:** Your deposit may be placed on extended hold and you may be required to submit the original check. Please keep the original check for five business days after the deposit has been made.

**Q: What's the maximum amount I can deposit using the Deposit Checks feature?**

**A:** The maximum deposit amount is \$5,000 per day.

**Q: Can I deposit more than one check at a time?**

**A:** Each check must be deposited individually and requires its own photo. There is no limit to the number of deposits you can make per day as long as the amount is us under the maximum deposit amount of \$5,000.

**Q: What accounts can I make deposits to using Mobile Deposit?**

**A:** Members can make deposits to checking and savings accounts. Once the deposited funds become available, you can transfer the money to a loan account to make a payment.

**Q: How will I know when my check deposit posted to my account?**

**A:** You will receive an email when the deposit has been received and a second email when the deposit has been approved.

**Q: How long before funds become available using the Check Deposit feature?**

**A:** The Credit Union standard [Funds Availability](#) applies to checks deposited through the Digital Banking app. Funds will show as Pending until they are posted to the account. Third party, stale-dated checks and checks that appear to be altered may require an extended hold time. In those cases, you will be notified by letter the day after the funds post to your account.

**Q: What is the daily deposit cut-off time to be considered deposited on the same day?**

**A:** The Credit Union Funds Availability Policy specifies that deposits need to be submitted before 5:00 pm, Monday through Friday, to be considered deposited on the same day, excluding holidays. Deposits are not posted on holidays, Saturdays or Sundays.

**Q: Can a deposit be canceled once it's submitted through Digital Banking?**

**A:** No. Once a deposit is submitted, it will begin going through the deposit process.

## PAYMENTS

### Bill Pay

**Q: Do I need to do anything to start using Bill Pay in Digital Banking?**

**A:** No, after logging in to Digital Banking you can schedule or modify payments using a web browser or the Digital Banking app.

**Q: When Bill Pay is available in Digital Banking, will all of my payees and scheduled payments transfer to the new system?**

**A:** Yes, all of your information will transfer to the new system and payments will be processed as scheduled.

**Q: Can I set up recurring payments in the Digital Banking app?**

**A:** No. Only one-time payments can be scheduled through the Digital Banking app. Recurring payments need to be scheduled using a web browser. From the "Payment Center" page, below the "Deliver By" box is a link that says AutoPay. Click on this link and follow the prompts to select the frequency for the payments.

[Transfer to a Member](#): This feature will be available soon.

**Q: How do I transfer money to another member of the Credit Union?**

**A:** This feature is available using a web browser, iPhone or iPad by choosing "Transfer to a Member" from the left menu and select "Add Payee". You'll need to enter the person's full first and last name that's on record with the Credit Union, their Credit Union member number and the suffix for the specific account. Enter the account information as follows:

Account number=suffix

**Example:** 123456=0

All members have a suffix zero (0), which is a base savings account. The other member can find the suffix for their specific account by looking at their statement or logging into Digital Banking and viewing the suffix on the account tile. It's the number that displays after the equals (=) sign. To complete the transfer, follow the prompts. Once a payee is added, they will be listed under "Payees".

### Pay a Person

**Q: How do I pay a person who is not a member of the Credit Union?**

**A:** If you have a checking account, you can use this feature by choosing “Pay a Person” from the left menu and clicking on “Make a Payment”. Complete the fields and click on “Submit”. Then, let the person know the “Secret Phrase”. They will receive either an email or text (depending on what you selected) with a link to accept the payment. To receive the funds, they need to enter the “Secret Phrase” along with their bank account information that’s on their debit card or by entering their account number and the routing number of their financial institution. Note: Unfortunately, some financial institutions do not permit deposit transactions via a debit card.

**Q: What is the daily limit for Pay a Person?**

**A:** The daily limit is \$500. The limit can be reached with one or multiple payments in a day.

**Q: What happens if the person doesn’t accept the payment?**

**A:** If a payment is not accepted, it will be cancelled on the 11<sup>th</sup> business day after the payment was scheduled.

**Q: Can a Pay a Person payment be cancelled?**

**A:** Yes. Choose “Pay a Person” from the left menu, click on “Activity” and delete the appropriate transaction.

## ACCOUNT SERVICES

### eStatements

**Q: What are eStatements?**

**A:** Instead of receiving your Regular and Visa® statement in the mail, we'll send you an email notification when your statement is ready to be viewed through Digital Banking. If you ever need a copy, log in to Digital Banking and you'll have access to your statements for the previous 48 months.

**Q: How do I enroll in eStatements?**

**A:** Choose “eStatements” from the left menu, click on “Delivery Preference” and select “Apply statement to all accounts”. Then, choose “electronic” and select “Submit”. When using a mobile device, you'll need to log out and log in to see your updated statement preference. To ensure you receive the notification when your statement is ready to be viewed, verify your email address. This can be done by clicking on the right gear icon and choosing profile. Enter your email address and select “Submit”.

**Q: When are eStatements available to be viewed in Digital Banking?**

**A:** eStatements become available the first week of each month.

### Checks

**Q: How do I place a stop payment on a single check or range of checks?**

**A:** Click on “Stop Payments” from the left side menu bar, enter your account number, choose “single check” or “range of checks” and follow the prompts.

**Q: Is there a fee for placing a stop payment fee?**

**A:** There is no fee if the stop payment is requested through Digital Banking. There is a fee if the request is made at a branch or calling our Contact Center. See our fee schedule for details.

**Q: How do I reorder checks through Digital Banking?**

**A:** Click on “Reorder Checks” from the left side bar menu. This will bring you to Harland Clark’s website. Please note that the following types of check orders need to be requested by speaking to a Credit Union employee:

- Initial checks
- Orders that haven’t been placed within the past four years
- Checks for Star Members
- Checks for Money Market Accounts or Home Equity Lines of Credit (HELOC)

**Q: How do I request a check withdrawal?**

**A:** Click on “Check Withdrawal” from the left side menu bar, select the account and enter the amount. Since the check will be mailed to the address on file, verify your address prior to submitting the check request. This can be done by clicking on the right gear icon and choosing profile. Enter your address and select “Submit”.

## MONEY MANAGEMENT TOOLS

### Reports

#### **Q: What is My\$Dashboard?**

**A:** My\$Dashboard allows you to look at all of your finances in one location, including your accounts with other financial institutions.

#### **Q: How do I use the Reports feature?**

**A:** The Reports feature is only available when using a web browser. You can generate an Account History Report to view cleared checks, specific transaction amounts, transactions for a date range and transaction type (debit or credit). Reports can be saved, printed and exported to an Excel file.

### Intuit

#### **Q: I have never used Quicken, QuickBooks or Mint. How do I get started?**

**A:** Getting Started Guides for first time users can be found at <https://ofx-partner.intuit.com/app/fi/GettingStarted>. The first step is to create an account.

#### **Q: Where can I find the export file feature for Quickbooks and Quicken?**

**A:** Login to Digital Banking using a web browser and click on the account from which you want to export transactions. Right above the list of transactions is a search box. Click on the arrow to the left of the search box. Follow the prompts to select the account, file type and transaction period.

### Alerts

#### **Q: What are Alerts?**

**A:** Alerts are notifications that you can elect to receive to stay informed about activity on your accounts and changes to your security preferences. You can choose to receive the alerts via email, text, and push notifications for mobile devices.

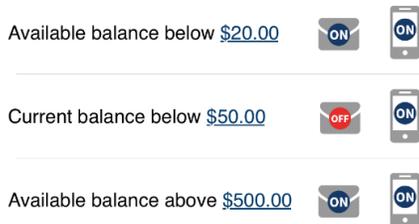
#### **Q: What types of Alerts can I set up?**

**A:** You can set up the Security Alerts and Account Alerts that are listed below:

Security Alerts Sent in real-time	Account Alerts Sent twice a day
The email address where I receive alerts is changed	Available balance below: you can select the amount
Alert phone changed	Current balance below: you can select the amount
Alert preferences changed	Available balance above: you can select the amount
Delivery method changed	Current balance above: you can select the amount
Password changed: Members with an email address on file will be automatically enrolled in the password reset alert.	Deposit transaction above: you can select the amount
Settings changed	Withdrawal transaction above: you can select the amount
Profile information changed: If you update one field, you will receive an alert for each field under profile including email, home phone, mobile phone, work phone, and address.	Daily balance(s) at a specified time: The balance on your account at the time you specify will be included in the alert.
Transfer above: you can select the amount	Transaction description contact: you can select the key words
Failed scheduled transfer	
External transfer above: you can select the amount	

**Q: How do I set-up Alerts?**

**A:** Click on the gears icon on the right and select “Alerts”. From there, choose the delivery option and enter your email address and phone number. Next, select “Security Alerts” or “Account Alerts”. For Account Alerts, select the specific account. Then, enable or disable the individual alerts by clicking on the delivery channel. The envelop icon is for email and the phone icon is for text. If applicable, follow the prompts to add a dollar amount. When the Alert is enabled, “On” displays on the icon and when it’s disabled, “Off” displays on the icon.



**Helpful tip:** The email address and phone number provided under Alerts will only be used for Alerts. To update your contact information that the Credit Union uses for all other communications, click on the right gears icon and select “Profile”.

**DISPLAY VIEW**

**Q: What do I do if I can’t see all of the text on my mobile device when using the Digital Banking app?**

**A:** Go to “Settings” on your device and select “Display”. From there, adjust your font and/or zoom.

**Q: I tried to use Digital Banking on a web browser on my phone, but the content doesn’t fit on the screen. What should I do?**

**A:** The web browser is designed to fit on a screen the size of an iPad or bigger. It does not scale down to fit on a smaller device such as a phone. To use Digital Banking on a phone, download the app.