St. Paul Federal
CREDIT UNION

eBanking
User Guide

You've asked for it, and we've delivered! We are replacing our internet and mobile banking with our new eBanking and mBanking services. With the release of these new services, eBanking and mBanking will share the same user credentials. So no matter where you are, or what device you are using, you will be able to access the same features you are used to. We have highlighted some of the key features below.

eBanking and mBanking Features*

- eAlerts! Receive transaction, balance, and personal alerts via email, text or both!
- Transfer funds between your Credit Union accounts, and your accounts at other financial institutions.
- Deposit checks to your account using a flatbed scanner or by snapping a photo with your mobile device.
- Access your Platinum Visa credit card transactions and ScoreCard Rewards with a streamlined, auto login process.
- Use MoneyDesktop, our new Personal Financial Manager to track your expenses, view reports, and budget across all of your accounts, regardless of institution.
- Make eBanking your own – Customize screens, users, services, and accounts.
- Forgot your User Name or Password? No problem! We now feature automatic reset options right from the login page.
- Downloadable Apps for Apple iOS and Android Devices.

Security Features

St. Paul Federal Credit Union values your privacy and focuses on securing your financial future. Our new eBanking services have multi-layered security features built-in to help protect you and your finances. Additional security features include:

- Verisign Secured 128-Bit SSL Encryption.
- Customized User Names and Complex Passwords.
- One Time Password Verifications to your Mobile Device or Email.
- Security Questions that only you know.
- Customized security reporting.
- Multiple other security features embedded within the system to protect you and your financial well-being.

* *All features and services may not be available on all devices or platforms.*

What's Inside

LEARN MORE:
www.stpaulfcu.org

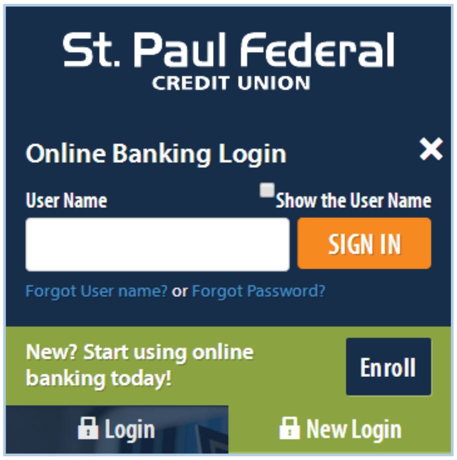
Enrollment

Introduction

Our new eBanking is designed to provide maximum security to protect your privacy. We have detailed our new user enrollment process below. During the enrollment, you will configure a User Name, Complex Password, Security Questions, and a verification email address or mobile phone number.

User Names are now required. You can set any combination of letters, numbers, and special characters in your User Name to make it easy to use. You will select your new User Name during the enrollment process.

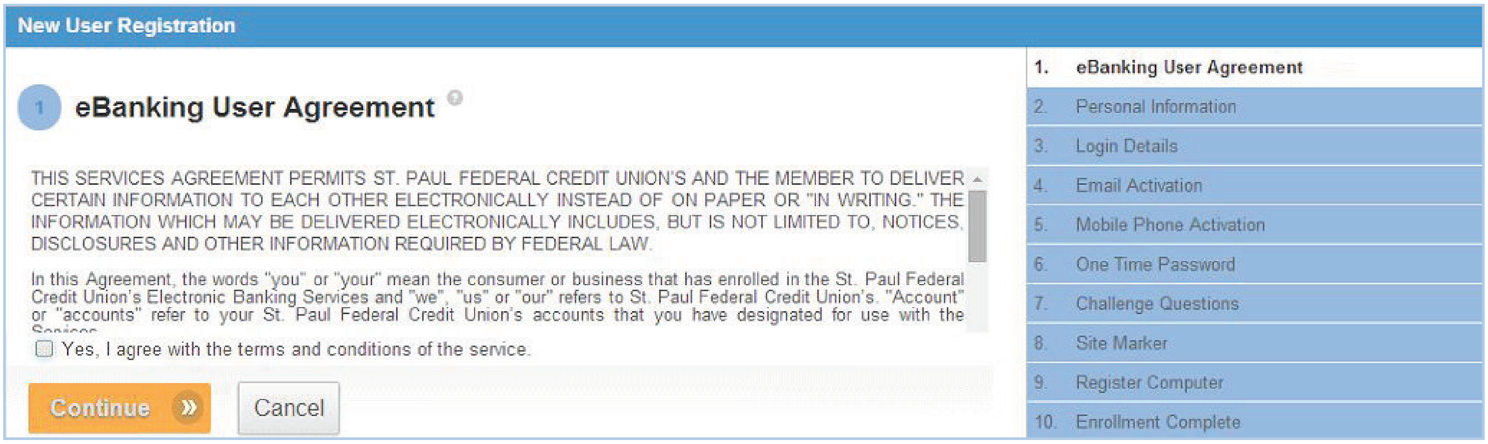
Forgot User Name/Forgot Password? – After enrollment, you will be able to reset your User Name or Password by clicking on the appropriate links. The system will then guide you through the reset process using your verification email or mobile phone number you entered during the enrollment process.



New Users: **If this is the first time you have used our eBanking or mBanking product, please choose the Enroll button to start the Enrollment process.**

New User Enrollment Process

Under **Account Login** go to the **New Users** section and select the **Click Here** link to begin the enrollment process.



1. Review and Accept the **eBanking User Agreement.**
2. For verification purposes, Enter your **Personal Information**, i.e. Name, Birth date, SSN, Address. For security reasons, these fields must exactly match the information loaded in our systems.
3. Create your **Login Details**, i.e. User Name, Password, Email Address, Mobile Number.
4. **Email Activation** – Enter activation code sent to your Email Address.
5. **Mobile Phone Activation** – Enter activation code sent to your Mobile Phone.
6. **One Time Password Setup** – Configure eBanking to send to your Email Address, Mobile Phone, or both.
7. **Specify Challenge Questions** – Select from a list of security questions, and create your own for additional login security.
8. Select or Upload a **Site Marker** – This image displays each time you log in to ensure you are using the verified eBanking site.
9. **Register your Computer** – Choose Public or Private PC. When selecting public, you will be asked for a challenge question on each login.
10. **Enrollment Complete.**

Dashboard

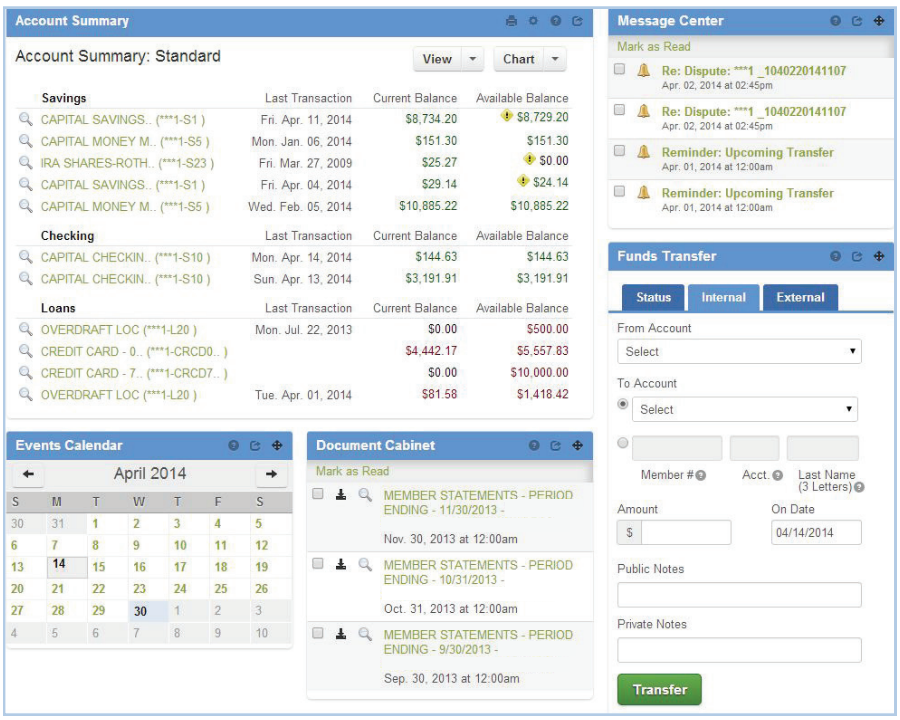
Dashboard

The Dashboard is customizable and is your entry point into eBanking. For your convenience, we have preset your dashboard with the most popular widgets. These widgets are the Account Summary, Message Center, Funds Transfer, Event Calendar, and Document Cabinet.

From the Dashboard, you can:

- Select the widgets displayed and reposition the widgets directly on the Dashboard by dragging to a new location.
- Use the widgets on your Dashboard to review information and perform key transactions.

Note: Only key functions can be performed directly from a widget. To access the functions of a service you can expand from the widget view to the expanded view. A new window will open allowing you to access all functions of that service.



Performing Dashboard Transactions

Click on the **Magnifying Glass** to the left of any account on the **Account Summary** widget to access those transactions you can perform directly. The available transactions vary depending on the account. Transaction options include:

- Transfer Funds
- View Tax Information
- Print a copy of recent transactions
- Download transactions for use with Quicken, Quickbooks or as a CSV file
- Write checks
- View direct deposits
- Complete a stop payment

My Widgets

Use **My Widgets** to change the appearance of your Dashboard by adding or removing widgets. To access the **My Widgets** page, select **My Widgets** from the **Settings** tab.

On the **My Widgets** page you can see all the available widgets for the Dashboard. Those not currently being used are listed on the left under **Hidden Widgets,** and on the right display you can see any widgets currently on the Dashboard and the column they display in.

To add or remove a widget:

Select the widget you want to add from the **Hidden Widgets** on the left and simply drag to the appropriate column on the right. To remove, select the item from the column on the right, and drag to Hidden Widgets.

Note: The only widget that cannot be moved is the **Account Summary**. This displays by default at the top left of the Dashboard.

Dashboard Widget Buttons

Each widget on the Dashboard has three buttons located in the the top right corner. These are:

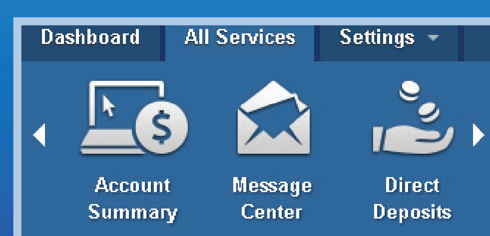
- For accessing **Help**.
- For expanding from the widget to the full transaction screen. Here all functions can be accessed.
- For moving the widget to a new location on the Dashboard.

All Services

By clicking the **All Services Tab** you can access all available eBanking services.

Just click on the icon or menu item to access the service you want to use.

Scroll through the lists with the arrow on either side.



(All Services continued on page 5...)

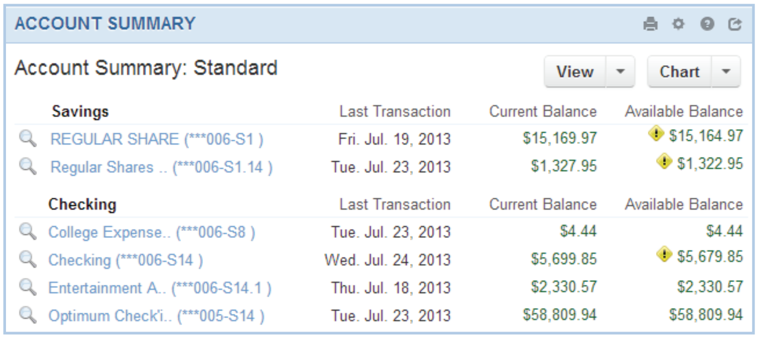
Account Summary & Details

Account Summary

The **Account Summary** widget displays by default on the top left of your Dashboard. Here you can see a snapshot of all your accounts grouped by account type. You can see the **Current Balance**, **Available Balance,** and the date of the **Last Transaction**.

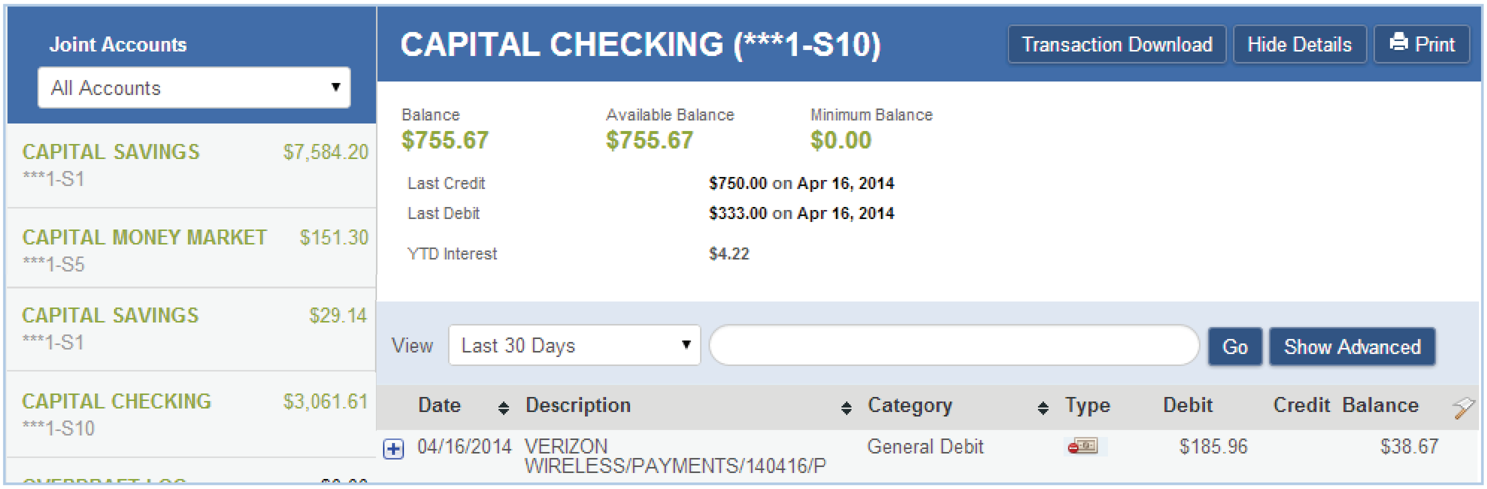
From the **Account Summary** widget, you can:

- Perform transactions.
- Access the Account Summary details page for any of your accounts.
- Change the view of your accounts.
- View your account distribution in the form of a pie or bar chart.
- Print your account summary.



Account Summary Details

This screen shows the transaction details for your accounts. It is divided into 2 sections. On the left is a list of your accounts, and on the right are the details of the account currently selected. The screen will also help display your transaction history for the selected account and will allow you to view the details of each transaction by clicking on the ⊞ icon in front of the transaction date.



You access the **Account Summary Details** page by selecting an account name on the **Account Summary** widget. You can switch accounts at any time by selecting a different account from the left hand tool bar.

On the detail page you can see a summary of important account information such as the current and available balances, interest paid year to date, and date and amount of last debit and credit. To hide this information, click the **Hide Details** button. Click **Print** to generate a PDF file of the transactions that you can print or save to your computer.

Use the **View** drop down to select the period of transactions you want to view or print. You can view the last 30 days (the default) up to the last 12 months. You can search for a particular transaction by entering some search text in the search box and selecting **Go**. Another option is to click the **Show Advanced** button. This will open an Advanced Search box where you can search for transactions by **Type**, **Amount**, **Date**, **Category**, **Check Number**, or **Description**.

Categorizing Transactions

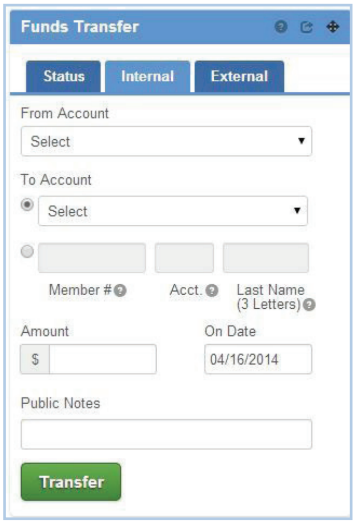
You can categorize transactions directly from the Account Details view. Using categories to group similar transactions will enable you to better analyze your spending. To do this, click the **Plus** icon next to any transaction. To change or apply a category to the transaction, select the **Category** drop down and select a category. You can also **Add**, **Edit** or **Delete** categories from this same menu.

Funds Transfer

Funds Transfer

Funds Transfer allows you to perform and schedule transfers between your accounts within your member number, transfer to other members within the Credit Union, and also transfer to and from your accounts with other financial institutions. The tool has 3 tabs that display.

- **Status** tab
  (scheduled and completed transfers)
- **Internal** tab
  (Transfer funds to/from your account within the credit union)
- **External** tab
  (Transfer funds to/from other institutions)



Internal Tab

1. Under **From Account**, select the account you wish to transfer from.
2. Under **To Account**, select the account you are transferring to. If transferring to another Credit Union member enter the **Member #**, **Account Suffix** and **Last Name**.
3. Enter the **Amount** and the **Date** you want the transfer to take place.
4. Use the **Notes** field to enter any notes about the transfer.
5. Click the **Transfer** button and the confirmation window will appear. Click **Transfer** to confirm the transaction or **Cancel** to cancel.

External Tab

1. Select the transfer type: **Receive Money** or **Send Money**.
2. Select the **From Account** and **To Account**, **Amount**, and **On Date** (date of transfer).
3. Enter any **Notes** and click the **Transfer** button to schedule the transfer.
4. A confirmation window displays. Click **Transfer** to confirm the transaction, or **Cancel** to cancel.
5. When completed, a transfer completed window displays. Click **Done**.

Note: ***External Transfers are subject to applicable transfer fees and account verifications.***

Status Tab

The **Status** tab shows a listing of upcoming or **Scheduled Transfers** as well as **Recent Transfers**.

Clicking on a transfer description will open the **Funds Transfer Details** service for that transfer.

(All Services continued from page 3...)

Bill Pay
We offer a free bill payment solution for your everyday payment needs. You can create payees, schedule payments, and even have electronic bill presentment. All payments are backed by a $25,000 on-time payment guarantee.

Branch/ATM Locations
Need to find the nearest branch or ATM? Use the Branch and ATM Locator tools to search for the closest location. Our systems will help you find the nearest Branch, ATM, or Shared Branch location for your convenience.

Check Orders
Still using checks? We have a convenient method for ordering checks through our trusted partner, Harland Clarke. Just click on the Order Checks service to be taken directly to the order form where all your details will be prefilled.

Direct Deposit
Use our Direct Deposit service to review the details of your incoming direct deposits. Check out the most recent deposits, and see the account breakdowns for the deposit.

eDeposits
Have a check to deposit? Checks can be scanned using a personal scanner, or photographed with your mobile phone and electronically sent to the Credit Union for deposit into your accounts. This service requires qualification, and may not be available to all users or devices.

Loan Applications
Looking for a new loan? Submit an application through eBanking and have your request instantly reviewed. Plus, when applications are submitted, we prefill all of your personal data to make the process quick and convenient.

Message Center
Use our integrated Message Center to send secure messages back and forth to the Credit Union Member Service staff. Messages prefill with your contact information, and all responses will appear within the Message Center.

My Account Profile
You can update your personal information with the Credit Union through eBanking. Information that can be instantly updated on our systems include: Address, Phone Number, Email Address, and Mobile Phone Number.

My Users
Did you know that you can create additional eBanking users for your account? With the My Users service, you can add users and assign permissions right down to the transaction level. You can add, change, and remove users as needed.

(All Services continued on page 7...)

eAlerts

eAlerts

eAlerts offers the ability to get near real-time alerts of transactions. We give you the ability to have eAlerts sent to up to two different email accounts and two different mobile phone numbers. To make things easy, we have already enrolled you in our Credit Union wide alerts, Payroll Deposit Alerts, and Security Alerts such as PIN Change, Address Change, or Phone Number Change.

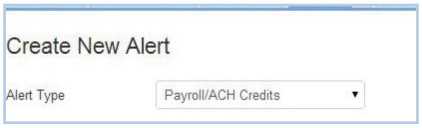
The eAlerts tool will also house documents that are sent to you electronically such as, eStatements, eNotices, and eTax Forms. You will be able to pull up PDF copies of these documents from within the eAlerts service.

Setup a new eAlert

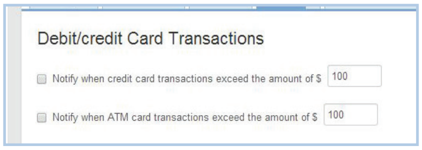
You can access eAlerts by selecting the **All Services** tab and then selecting the **eAlerts** icon.

Add an eAlert:

1. Click on the arrow drop down next to the **Alerts Tab** heading.
2. Choose the type of **Alert** you want to enable: **Account**, **Information**, or **Personal.**
3. Click on the **+ Add New** button.
4. Select your **Alert Type** from the **Drop-Down.**

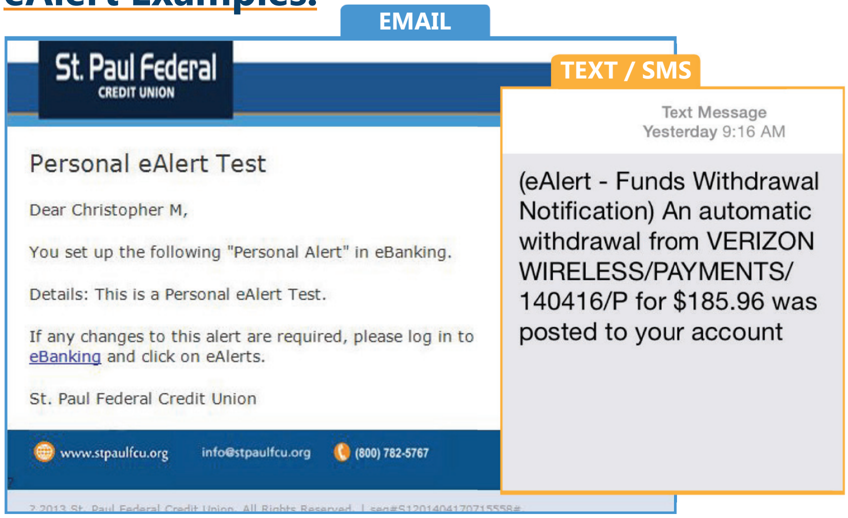


5. Chose the email addresses or mobile phone numbers for the **eAlert** to be sent to.



6. Click on **Continue.**

eAlert Examples:



Account eAlerts

Loan Payment Due
Bill Payments – Success/Failure
Insufficient Funds
Checks Cleared
Payroll/ACH Credits
Debit/ATM Card Used
Automatic Withdrawals
Balance Change
Certificate Maturing
Privilege Pay Used

Information eAlerts

Credit Union Holidays
eBanking Fraud Protection
Credit Union Events
Account Detail Changes-Name/Address/Phone
eBanking PIN Change
eBanking Errors

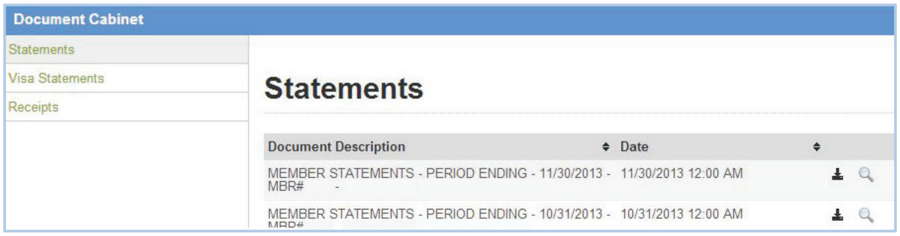
Personal eAlerts

Birthdays
Anniversaries
Appointments

Document Cabinet & MoneyDesktop

Document Cabinet

We offer a convenient way to retrieve documents stored within your account. These include Account Statements, Visa Statements, Transaction Receipts, and even Loan and Membership Documents. This tool allows you to retrieve these documents with a few simple clicks. Just click on the magnifying glass to open your documents.



MoneyDesktop

MoneyDesktop is a **FREE** money management tool securely integrated into eBanking that empowers you to take control of your finances and simplify your life. Budgeting, account aggregation, auto categorization and debt management are just a few of the tools that make money think.

We have made it easy to start with MoneyDesktop. Just click on the MoneyDesktop icon in the All Services Tab and you will be automatically logged in.

To make it even more convenient, we automatically populate all of your accounts and transactions into MoneyDesktop. You can see your balances, transactions, spending habits, and even start a budget in a few short clicks.

(All Services continued from page 5...)

One Time Passwords
To help protect your accounts, we will utilize One Time Passwords (OTPs). For higher risk transactions, our system will generate a One Time Password to either your email address or mobile phone, and you will be required to enter this password to complete the transaction.

Open Accounts
Looking to open a secondary savings account or a new certificate? With just a few short clicks, you can instantly open and fund additional accounts under your membership.

Service Request
Need a Form? Most of our everyday service request forms are available within the Service Requests solution. Check out Service Requests to submit forms for Periodic Payment Changes, Payroll Deduction Changes, Joint Owner Removal, and other member request forms.

Simply Checking
How close are you to receiving your *Simply Checking* rewards? Track your current *Simply Checking* status daily from within eBanking.

Skip A Payment
We offer automated loan Skip A Payments year round. With Skip A Payment, you can purchase one Skip A Payment or a package of Skip A Payments that are valid for the life of the loan. All qualified Skip A Payments are processed instantly.

Stop Payments
Need to place a stop payment? We offer the ability to place a stop payment on a check right through eBanking. Stop Payments are placed instantly.

Tax Information
Filing your taxes? Get your 1098/1099 information from Tax Details. Tax Details lists your current and previous year's tax information details.

VISA Details (EZCardInfo)
Get all of your Visa Credit Card Transaction information in real-time without having to sign in to another website. Access our Credit Card Transaction service to review all of your Credit Card Transaction and ScoreCard Reward details today.

Write Checks
Need a check mailed to you? We offer a convenient option to have a check issued and mailed to your mailing address with minimal clicks. Use the Write Checks Service today!

Important Information About Our Internet Banking Conversion

St. Paul Federal
CREDIT UNION

Contact Us

stpaulfcu.org
(800) 782-5767

You & St. Paul Federal CREDIT UNION

Get the Apps below:

Download on iTunes

ANDROID APP ON Google play

Return Address:
St. Paul Federal Credit Union
1330 Conway St., Suite 200
Saint Paul, MN 55106

eBanking
User Guide

Internet and Mobile Banking Conversion

St. Paul Federal Credit Union has been diligently working to bring you an all new Internet and Mobile Banking experience.

Our new eBanking and mBanking services will be ready for new enrollments beginning July 15th, 2014, however, you will be able to continue using our existing services until **August 20th, 2014.***

This guide provides you with the basics of the new eBanking and mBanking services, and also a guided process for Enrollment into the new system.

Please visit our website **www.stpaulfcu.org** for the most up-to-date information on our conversion to the new eBanking and mBanking platforms.

*** Access to the current Internet Banking will be disabled upon eBanking Enrollment.**

DON'T FORGET: ENROLLMENT Deadline: August 20, 2014