Online Banking Guide

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General Information

Security

By following our tips, Online Banking at Americas Christian Credit Union can be 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 personally identifiable choices.

Secure Sockets Layer Encryption

We use Secure Sockets Layer (SSL) encryption, a trusted method of securing internet transactions. This technology scrambles data as it travels between your computer and your financial institution, making it difficult for anyone to access your account information.

Secure Access Code

You need a secure access code each time you login to our Online Banking system unless you register this device for future log ins. It is delivered to you via phone call, or SMS text. If you delete the security certification or "Cookie" that activates your computer for later use, or if you log in from a new computer, you will need another secure access code the next time that you log in.

Browser Registration

In addition to your personal password security, we have added another layer of security called browser registration that runs in the background and helps verify your identity at login.

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 Americas Christian Credit Union Online Banking session when finished
- Do not leave your computer unattended when logged in to Online Banking
- Do not use public computers or unsecured Wi-Fi when accessing Online Banking
- If you receive an error when logged into your Online Banking account, report the error to a member service representative at 1800-343-6328.

Your financial institution 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 your financial institution, 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.

Phishing

Phishing is an online scam tactic that is used to lure users into unknowingly providing personal date, such as credit card information or Login IDs and passwords. Using realistic-looking emails and websites, this 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 financial institution.

Identity Theft
It is important that you are aware of the danger 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, purchase merchandise, and commit other 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, check, 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

Logging Off As a secure practice, you should log off your Online Banking session with America's Christian Credit Union before you close out of your online banking session, or anytime you walk away from your computer. For additional security, America's Christian Credit Union will log you out automatically due to inactivity or when your online sessions has reached the maximum time limit.

New Banking Users
Online Banking
1. If you have just opened your account with us, please contact your Account Representative for your login information.

2. After retrieving your login information, visit our website at www.americaschristiancu.com

3. Make sure to maximize your browser to see the full page and options. Fill out your login information at the top right corner.
   It may ask you for a secure access code, this secure access code will be sent to you in the option you request via email, phone call or text. After you receive this access code, insert it in the requested area.

   It will then ask if you want to register the device, registering the device will no longer have you do a secure access code every time you log in. If you do not register the device you will have to do a secure access code every time you attempt to login.

   If you are having trouble or do not remember your username or password, **please contact us at 1800343-6328**, where a representative may assist you.

4. You will also be prompted to change your password.
E-Statements
Once you are logged into online banking, if you want to receive E-Statements instead of paper statements, you will want to register for "E-Statements," E-Statements will opt you out of paper statements (this way you will not receive a monthly paper statement fee).

To register for E-Statements click on the menu bar to the left, then click on "Transactions". After the transactions option expands, click on the option called "Statements". To the right you should see a button that says "Register", once you click on the button a new page will open and you will be prompted to fill out your information again. Just follow the steps and you will receive a conformation email once the registration is completed.

If you have any questions, **please contact us at 1800-343-6328**, where a representative may assist you.

Current Banking Users

1. Log into our website at www.americaschristiancu.com. If you are having trouble or do not remember your username or password, **please contact us at 1-800-343-6328**.

Accounts Overview

This is an overview of all the accounts along with the names and balances of each account.
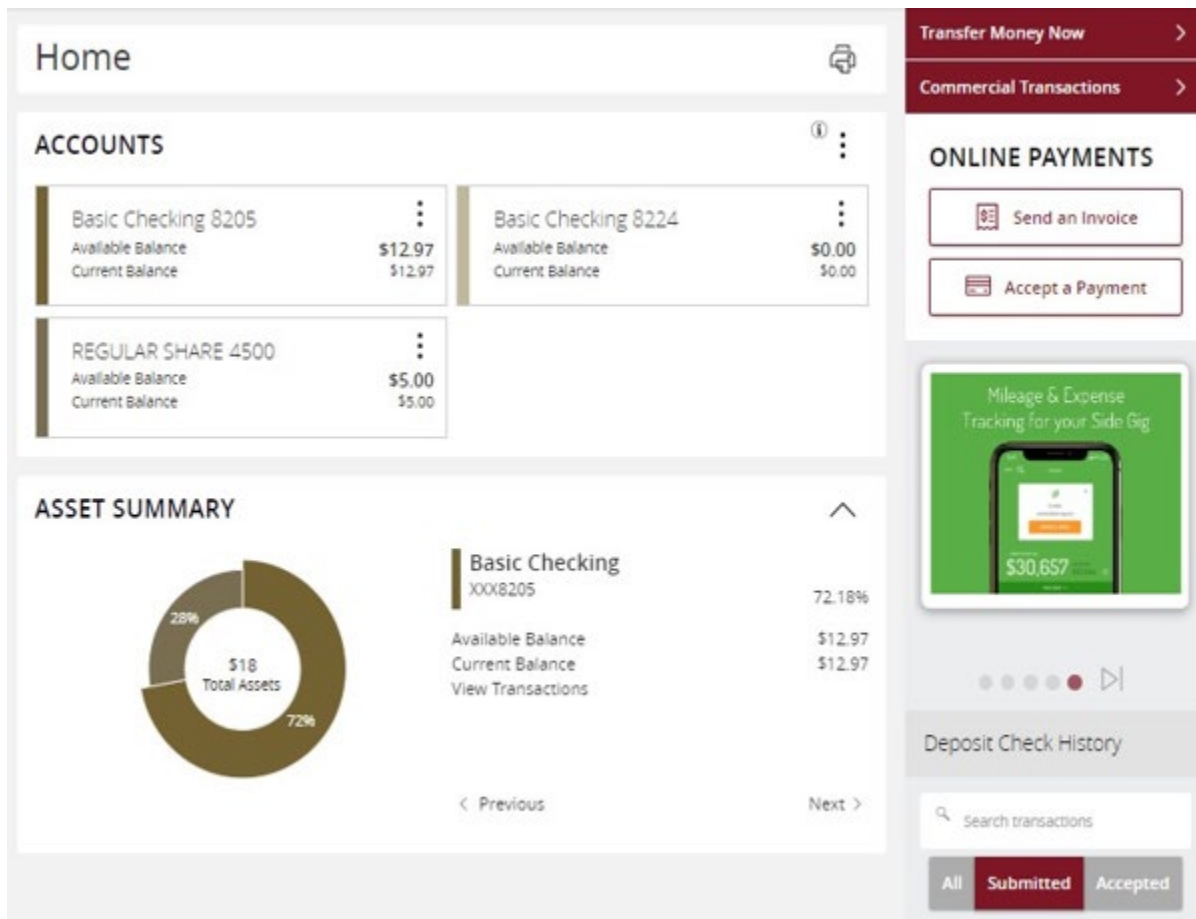
For an account's transaction history, click the account name while in the Home page to view the Account Details screen.

By clicking on a transaction, you are able to see more detailed information.

Basic Checking 8205

Last Updated: September 28, 2022 10:04 AM

$12.97 Current Balance | $12.97 Available Balance

Transactions   Details & Settings

Date	Description	Amount
MAY 2 2022	Withdrawal	($50.00) $12.97
MAY 2 2022	Withdrawal	($50.00) $62.97
MAR 7 2022	Descriptive Deposit - Void Check 3083	$1.00 $112.97
FEB 23 2022	Withdrawal	($1.00) $111.97
DEC 10 2021	Withdrawal	($2.04) $112.97
NOV 12 2021	Deposit - Transfer from **8224	$5.00 $115.01

Details

Statement Description:
Deposit - Transfer from **8224
Date:
11/12/2021
Type:
Credit

If you have questions about this transaction, click on the three dots to the right of the transactions box and select "Ask a question" and fill out the form.

Basic Checking 8205

Last Updated: September 28, 2022 10:04 AM

$12.97 Current Balance | $12.97 Available Balance

Transactions   Details & Settings

Date	Description	Amount
MAY 2 2022	Withdrawal	($50.00) $12.97
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DEC 10 2021	Withdrawal	($2.04) $112.97
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Toggle Details

Print

Ask a question

Details

Statement Description:
Deposit - Transfer from **8224
Date:
11/12/2021
Type:
Credit

Funds Transfer

Transfer funds between your own ACCU accounts.

Transactions > Funds Transfer

1. Select the accounts that you want to transfer funds **From** and **To** using the dropdown menus.
2. Enter the dollar amount and date to process the transaction
3. (optional) If you wish to setup a recurring transaction, click the check box. New input fields will appear and you will need to specify the frequency and date range for this transaction.
4. When completing the entered information select Approve.

Funds Transfer

From Account

| Basic   XXX8205 $70.01 | ∨ |

To Account

| Basic   XXX8224 $50.00 | ∨ |

Amount

| $ | 10.00 |

Frequency

| One time transfer | ∨ |

Transfer Date

| 08/10/2021 | 📅 |

Memo (optional)

| example |

| Draft | Approve |

Bill Payment

Bill Pay allows you to make bill payments and send funds to a person, vendor or Organization.

- Bill pay will send the funds via check by mail or electronic transfer. ACCU does not determine how the funds will be sent, this depends on how the person, vendor or organization receives bill payment funds
- Bill payments sent via check by mail can take a few days to a week to be received by the payee
- Bill payments sent via electronic transfer can take a few days to be received by the payee
- *Only Checking Accounts can be used for Bill Pay*

Transactions > Bill Payment

Bill Payment
To get started you will first need to enroll by selecting the accounts you would like to use for Bill Pay.

Select Options and Edit "Pay from" accounts

Select the accounts you would like to use for Bill Pay

Now that you are enrolled you can add payees.

Pay Bills tab
This is where you can set up bill payees and send payments

Add Payee

1. Click "Add Payee" and input all the payee's information.

Bill Pay

Pay Bills   Payment Activity

| Search payees | + Add payee | Options |

| Payee ^ | Pay from | Amount | Send on date |

No Payees available

Total for 0 payments: **$0.00**   **Review Payments**

- **Name:** Payee's full name
- **Payee Nickname:** This will only show for this payee in your Online Banking
- **Address:** Mailing address
- **Phone:** Payee's phone number
- **Account Number:** Payee's account number at their financial institution

‹ Back to Pay Bills

Add Payee

Name
PAYEE NAME

Payee Nickname (optional)

Address 1
PAYEE ADDRESS

Address 2 (optional)

City
PAYEE CITY

State
California

ZIP
99999-9999

Area Code
(999)

Phone
999-9999

Enter Payee Account Number (optional)
*****9999

Confirm Payee Account Number
*****9999

Cancel   Preview

2. Click Preview, check all information and click Save Payee. This payee is now saved for later.

Edit/Delete Payee

If you need to edit or delete the payee click on the three verticals dots

Review and Submit Payments

Input the amount and date you would like the payment to be sent, click Review Payments

Review your payment before submitting then click Submit Payments.

Payment Activity tab

This will show you past payment history. You can also cancel a payment you have setup. To do this, select the payment you wish to cancel, then click on "Actions" and select Cancel.

Send on date ▾	Delivery date ⌄	Status ⌄	Payee ⌄	Pay from ⌄	Amount ⌄	
10/23/2020	10/27/2020 (Estimated)	✓ Completed	Water		$1,831.44	Actions ▾
10/20/2020	10/26/2020 (Estimated)	✓ Sent	Gas		$77.40	Actions ▾
9/30/2020	10/2/2020 (Estimated)	✓ Completed	Electricity		$50.88	Actions ▾

Advances Bill Pay Site

Want to expedite a bill pay or create advanced settings for your bill payment? If so, select Options and Visit Bill Pay Site

You will be given the option to use already popular billers or lookup a popular biller or person that Bill Pay may already have in their system.

Add a Person or Business to Pay

Add a Popular Biller in Your Area

Credit Cards

American Express Credit Cards
Bank of America Credit Cards
Capital One Credit Card
Chase Credit Card
Citibank Credit Cards
Kohl's
Macy's

Utilities

AT&T Mobility
Southern California Edison
Southern California Gas Company
Spectrum fka Charter
Time Warner Cable
Verizon Communications
Verizon Wireless

Other Popular Billers

AAA Southern California
BAC Home Loans

Toyota Financial Services
Wells Fargo Home Mortgage

OR

Enter Any Person or Business

Enter full name to ensure a better match

Add

Examples: Your cable company, your mobile phone provider, your credit cards, your sister, your gardener.

Close

Advanced Settings

Need to pay it faster: Expedite your payment

Set up auto-pay: Setup this payment to be automatic

Add reminder: Setup a reminder that a payment needs to be made

View payment history: View past payment history for this payee

Modify: Modify the payee

Hide: Hide this payee

Delete: Delete this payee

Activity: View upcoming payments that you have setup

History: View previous payments that you have setup

More: Organize your payments and alerts

- **Reports**:
- **Balance Worksheet**:
- **Alert Preferences**:
- **Add/Modify Categories**:
- **Funding Accounts**:

Activity Center

This shows your online banking transaction activity. Depending on the type of account and access, you can review and cancel unprocessed transactions. Whether single or recurring transactions, view debit/credits and status, type, amount, account and date of your online activity.

Transactions > Activity Center

Single Transactions tab

Most activity done as a one-time transaction. This shows checks deposited through our Mobile App, ACH transactions, Wire transactions, External transfers. This will also show pending, canceled and finished transactions.

By clicking on the transaction, you can view more detailed information.

If you click the three dots to the right of the transaction box you can cancel the transaction or inquire about it.

Recurring Transactions tab

Most activity done as recurring transactions. This shows check deposited through our Mobile App, ACH transactions, Wire transactions, External transfers. This will also show pending, canceled and finished transactions.

Deposited Checks tab

View the past 6 months of checks you deposited through our mobile app, along with a check image.

External Transfers

Transfer funds to/from your other financial institutions and ACCU.

Add an External Account

Our transaction cut off time is 2:00 PM Pacific Standard Time. All transactions need to be placed and approved before 2:00 PM to go out the same day.

In order to transfer funds to and from a different financial institution, you must add an external account

Transactions >Add External Account (Consumer)
OR
Services > Add External Account (Corporate)

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

There are two steps in this process:

- **Step 1: Add Your Account**
- **Step 2: Verify Your Account**

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 _____

⑆123456789⑆ 0123456789⑈ 160

Routing Number   Account Number
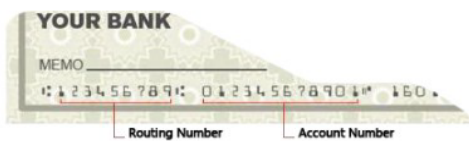
Step 1: Add Your Account

To begin, you will need to input the following information about the account you would like to add:

- Institution's Routing Number
- Your Account Number (Max length of 17 digits)
- Account Type (checking or savings)

Once this information has been entered, click on the Continue button.
Two "micro" deposits will be generated and sent to your external account (typically within 5 business days). Micro deposits are random deposits in amounts less than $1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process.

- **Please Note:** Only domestic (U.S.) banks are allowed.
- If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.

Account Number:

Account Type:
Checking ▾

Routing Number:

Step 2: Verify Your Account

Once you receive the amounts of your micro deposits, please click here to enter the amounts and activate your external account.

Continue

Verify Your External Account

Once you have made a request to add an external account, check the history of the account and locate the two small "micro" deposits that have been made to your other financial institution.

Transactions >Verify External Account (Consumer)
OR
*Services > Verify External Account (Corporate)*

Click "Verify External Account" and provide those small amounts to verify the account.

Select the account and add the amount of the deposits in order of how they were received.

You will see a pop up that states the transaction needs to be verified with an ACCU representative. This is done as a security precaution, this is to make sure you initiated this transaction, not someone unknown. To approve this, please have **an authorized signer contact us at 1800-343-6328** so a representative may assist you.

Settings

Note these setting can differ depending on your account setup.
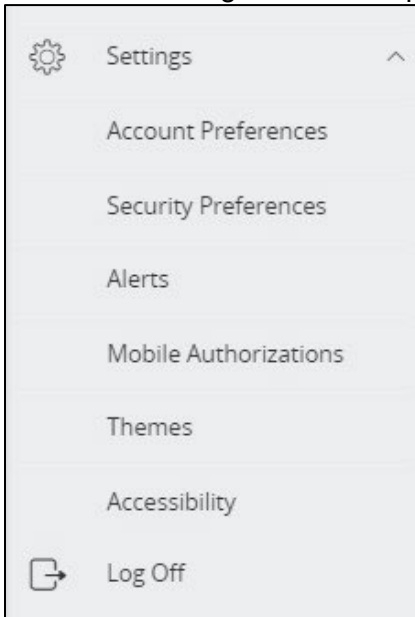
Account Preferences

- Change what accounts you want to visible in online banking
- Change the name of the accounts Security Preferences
- Change your password
- Change your Login ID
- Challenge Code- set up 2 step verification when logging in
- Secure Delivery- These are the phone numbers and email addresses used for when a secure access code is delivered to you. When a member logs in from a different browser, or clears their temp internet files, it requires them to receive a temporary secure access code to verify it is actually them logging in. These are the emails and phone numbers where a code can be sent. SMS = text message.
Alerts
- Set up alerts/notifications Themes
- Change the theme of your online banking Accessibility
- This is a setting that changes all colors in online banking to black and white, this is for those that prefer to view in 'high contrast mode'.