P1FCU

A Quick and Easy Guide to Online Banking & Bill Pay

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Getting Started

Welcome to Online Banking with P1FCU! Whether at home or at the office, from a mobile phone, tablet or laptop, we strive to make your online banking experience easy and convenient.

You can navigate this guide by selecting a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the online banking process. If you have additional questions, contact us at 1-800-843-7128.

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Getting Started

New User Enrollment

If you're new to Online Banking with P1FCU, you need to complete the enrollment process the first time that you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type www.p1fcu.org into your browser, hover over "Online Banking Login", select enroll.
2. Fill out the Online Enrollment Form with the required information and select the **Continue** button.

> **Note**: The details that you provide are verified by comparing them to your contact information in our system. If the information does not match, call us at 1-800-843-7128 to update your profile.

3. Choose the contact method that allows P1FCU to reach you immediately with a Secure Access Code (SAC). This numbered code is only valid for a short time, and if it expires, you need to request a new one. If you close your browser before receiving the SAC, you can log in again and select the **I already have a Secure Access Code** button.
4. Enter the SAC and select the **Submit** button.
5. Create a strong password.
6. Review the Online Banking Services Agreement on the Disclaimers page and select the **I Accept** button to agree to the terms and conditions.
7. Choose whether to register your device for future logins. If you select the **Register Device** button, you will never need to request SACs from that device.

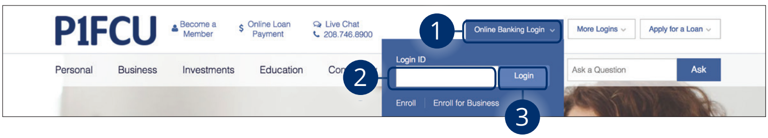
> **Note**: For additional security, we strongly suggest that you do not register public devices.

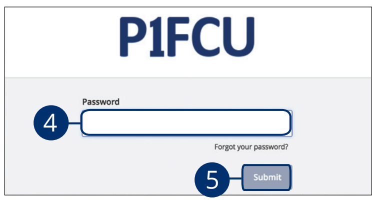
8. Congratulations! You have successfully logged in to Online Banking! If you have any questions or concerns, call us at 1-800-843-7128.

Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your login ID and password. If you are logging in using a device that you have not previously registered, you need to request a Secure Access Code (SAC).



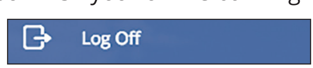


1. Select the **Online Banking Login** drop down.
2. Enter your login ID.
3. Select the **Login** button.
4. Enter your password.
5. Select the **Submit** button.

Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 1-800-843-7128 for assistance.

Logging Off

For your security, you should always log off when you finish your online banking session. We may also log you off due to inactivity.

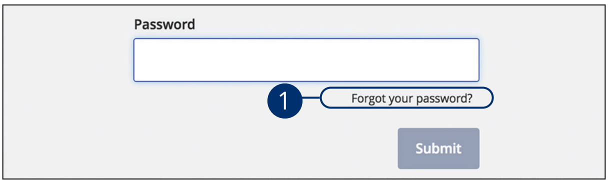


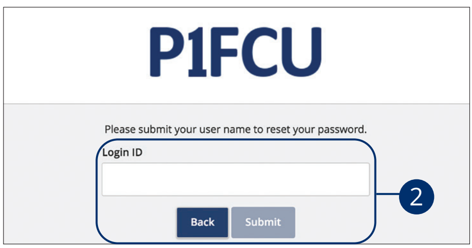
1. Select the **Log Off** tab in the navigation menu.
2. Close your internet browser.

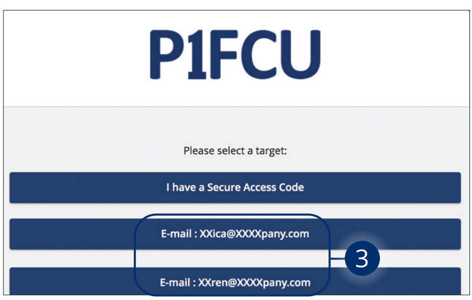
Getting Started

Resetting A Forgotten Password

If you happen to forget your password, you can easily reestablish a new one from the P1FCU Home page.

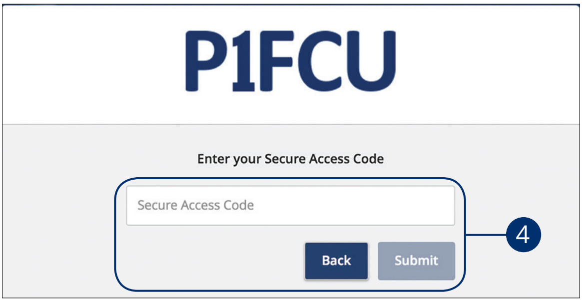


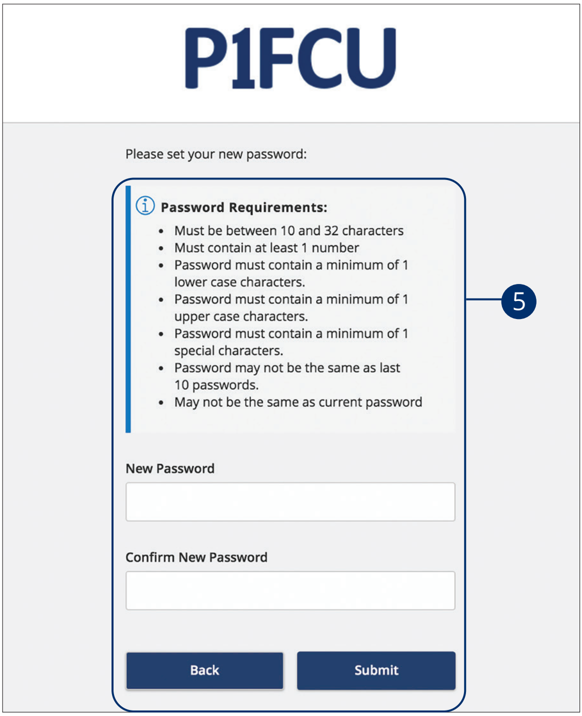




1. Select the "Forgot your password?" link.
2. Enter your login ID and select the **Submit** button.
3. Choose the contact method that allows P1FCU to reach you immediately with a 6-digit Secure Access Code (SAC).

Note: You may not be able to change your password if your account is locked.



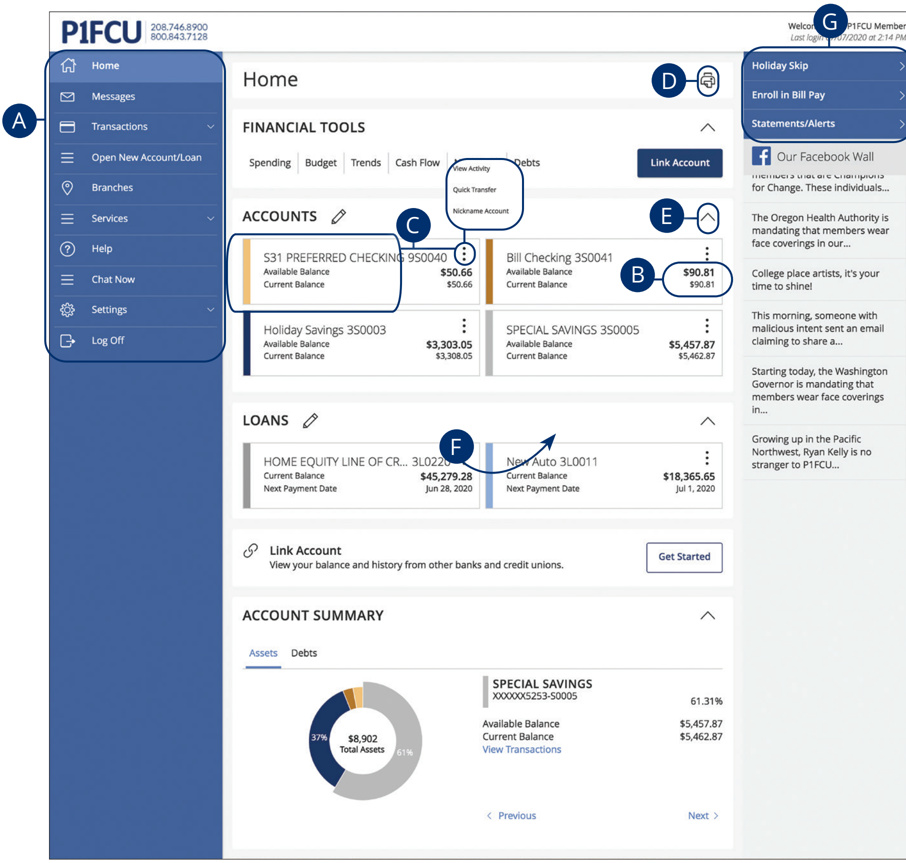


4. Enter the SAC and select the **Submit** button.
5. Create a new password based on our password requirements and select the **Submit** button when you are finished.

Home Page

Home Page Overview

After logging in, you will be taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Online Banking. Here you can view the balances in both your linked and P1FCU accounts, see your account summaries and more!



Note: The letters correspond to several available features on the Home page.

A. The navigation bar appears in every view on the left side of the screen. You can navigate to Online Banking features by selecting the appropriate drop-down tab.

B. Your P1FCU accounts and linked external accounts are displayed in an account card with its balance.

C. If you click an account name, you are taken to the Account Details page. You can also click the ⋮ icon on the right side of an account card and select View Activity for more details.

D. The icon allows you to print a summary of current available funds in your accounts.

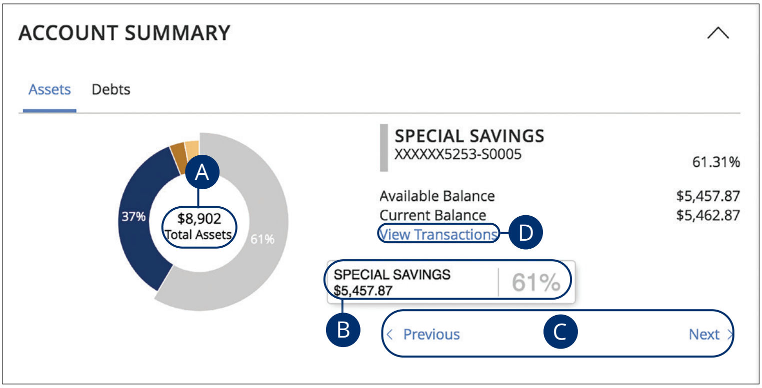
E. You can expand or collapse account details by clicking the ^ icon.

F. If you click and hold an account card, you can drag and drop it to a new location to change the order in which your accounts appear.

G. The Quick Actions links in the top right corner let you quickly access different Online Banking features.

Account Summary Overview

If you ever need to quickly assess how much money is in all of your accounts, you can scroll down to the Account Summary graphic on the Home page. This interactive chart represents your total assets, represented by specific colors and percentages.



A. The Total Assets widget gives you the total amount of money in your accounts and breaks down those funds into percentages.

B. Each colored piece represents one of your P1FCU or linked accounts and displays its percentage of total funds as well as the balance.

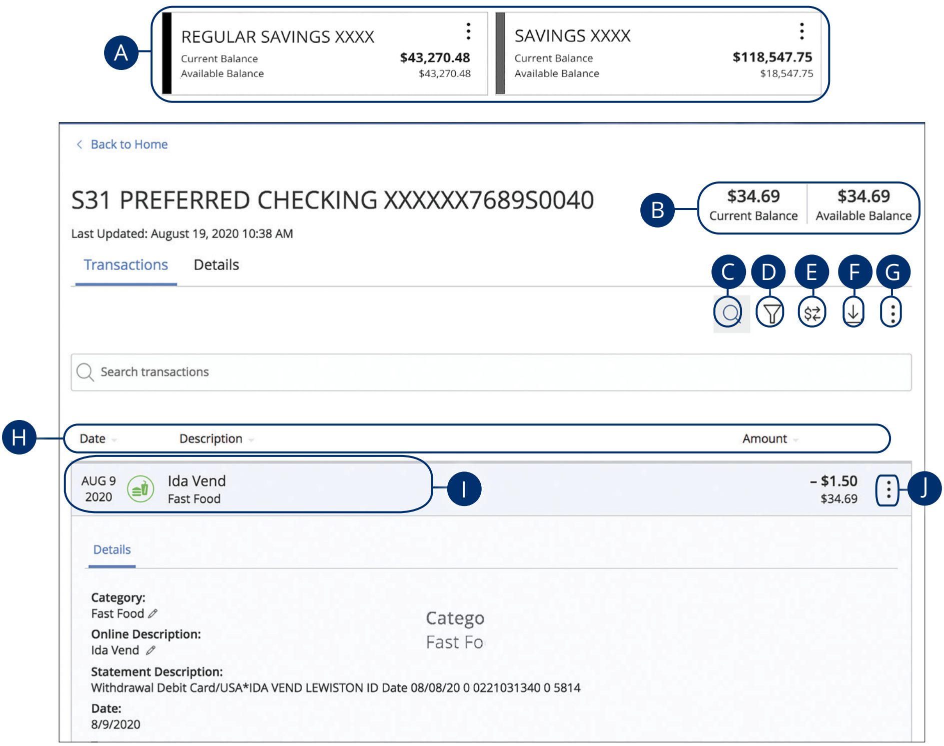
C. Selecting "Next" or "Previous" lets you view different accounts and details.

D. You can select the "View Transactions" link for more information.

Home Page

Account Details Overview

Selecting a P1FCU account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances so you stay organized and on top of your finances.



A. On the Home page, you can click on an account name to view the Account Details screen.

B. The current and available balances of that account displayed in the top right corner.

C. The icon opens the search bar to find transactions with that account.

D. Transactions can be sorted by time, type, amount or check number. Click the icon for more options.

E. Make a quick transfer by clicking the $⇄ icon. See page 17 for additional details.

F. Export your transactions into a different format by clicking the icon.

G. The ⋮ icon lets you send a secure message about that account or print a list of transactions.

H. The ▼ icon indicates how the Date, Description and Amount columns are sorted.

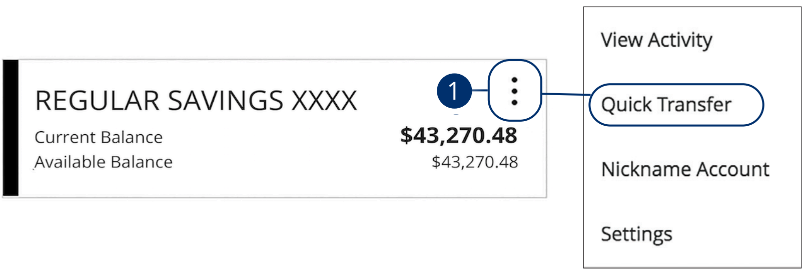
I. You can view more details about a transaction by clicking on it.

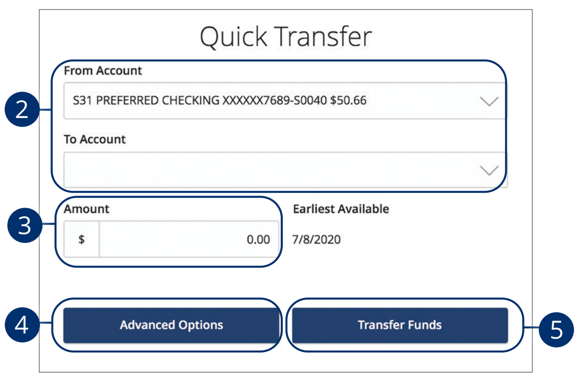
J. The ⋮ icon lets you send a secure message about that transaction or you can print details about it.

Home Page

Quick Transfer

No need to run to a branch to move money from one account to another!
If you're ever in a rush, the Quick Transfer option provides you with a simple way to do those transactions.



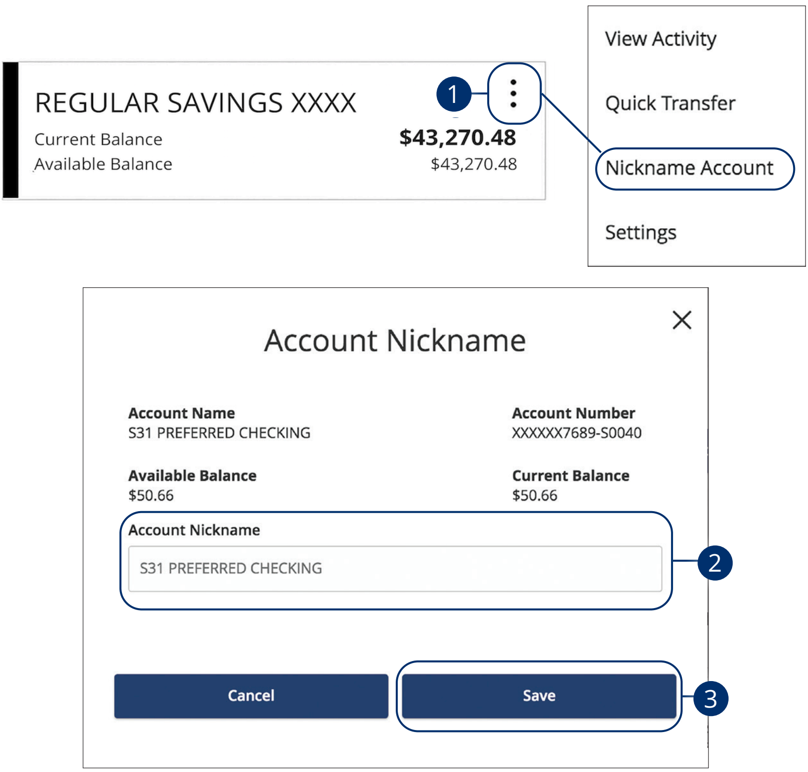


1. Click the ⋮ icon right side of an account card and select Quick Transfer.
2. Use the "From" and "To" drop-downs to choose an account to send and receive the funds.
3. Enter an amount to transfer.
4. (Optional) Click the **Advanced Options** button to be redirected to the Funds Transfer feature.
5. Click the **Transfer Funds** button when you are finished.

Home Page

Account Nickname

Change an account's nickname directly from the home page.



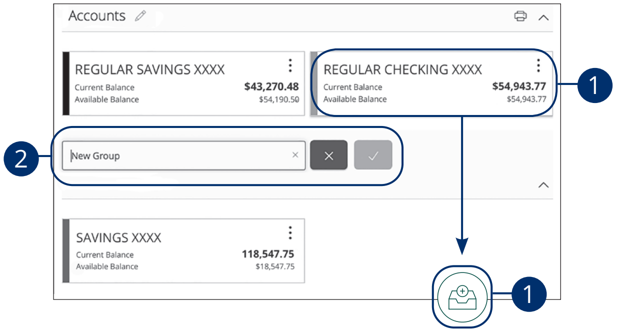
1. Click the ⋮ icon right side of an account card and select Nickname Account.
2. Enter a new account nickname.
3. Click the **Save** button when you are finished.

Note: The new nickname will be for your view purposes in online banking only. This will not update the name of the account on record at P1FCU.

Home Page

Account Grouping

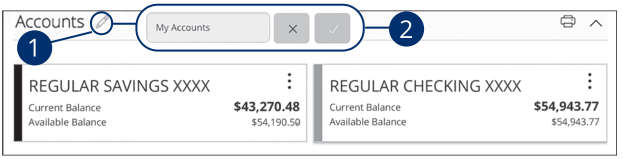
You can organize your internal and linked accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.



1. Create a new group by clicking and holding an account tile, then dragging and dropping it to the pop-up icon.
2. Create a group nickname and click the check mark when you are finished.

Editing a Group Name

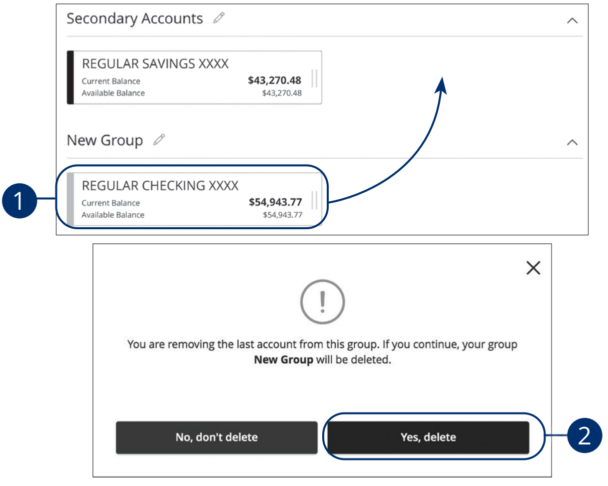
The names of existing groups can be edited in just two easy steps.



1. Click the icon to edit your group nickname.
2. Enter a new name and click the check mark when you are finished.

Deleting a Group

After a group is made, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.



1. Remove all accounts from a group by clicking and holding an account tile and dragging it to another group and dropping it.
2. Click the **Yes, delete** button to delete the group.

Security

Protecting Your Information

Here at P1FCU, we do everything we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for all your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up-to-date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off Online Banking when you're finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of upper and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices and avoid using features that save your login IDs and passwords.

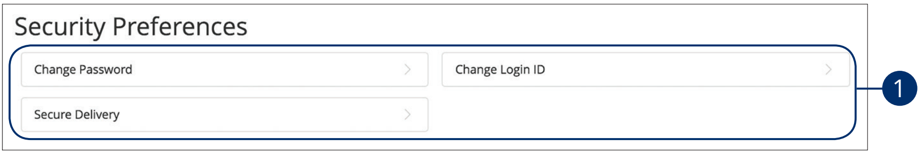
Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 1-800-843-7128.

Security

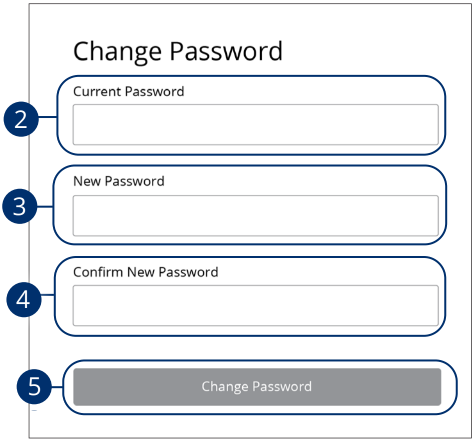
Security Preferences

We take security very seriously at P1FCU. Because of this, we've added various tools to help you better protect your account information. You can add and manage these features in Security Preferences to strengthen your Online Banking experience.



Change Password

When you need to, you can change your password within Online Banking. We recommend that you change your password regularly and follow our guidelines for creating a strong password.

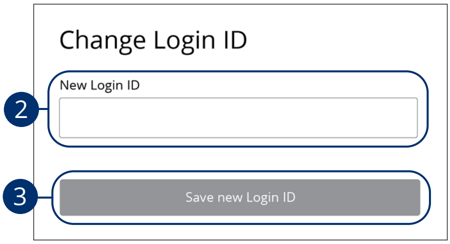


In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Password** button.
2. Enter your old password.
3. Create a new password.
4. Reenter your new password.
5. Click the **Change Password** button when you are finished making changes.

Change Login ID

You can also change your login ID at any time. To ensure that you create an effective login ID, create an ID that you will remember and that follows our required guidelines.

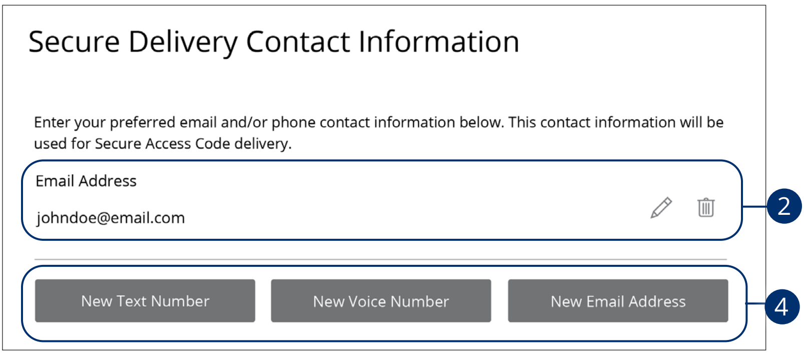


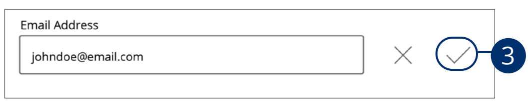
In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Login ID** button.
2. Enter your new login ID.
3. Click the **Save new Login ID** button when you are finished making changes.

Secure Delivery

P1FCU verifies your identity using Secure Access Codes (SACs), which are numbered codes that are sent to you by email, phone or text. Within Security Preferences, you can make changes to your delivery preferences or add new ways we can contact you.





In the **Settings** tab, click **Security Preferences**.

1. Click the **Secure Delivery** button.
2. Make changes to a secure delivery method by clicking the icon to make changes or the icon to delete a secure delivery method.
3. Enter your new contact information and click the icon when you are finished to save your changes.
4. Add a new delivery contact by clicking either the **New Email Address**, **New Voice Number** or **New Text Number** button at the bottom of the page.

Security

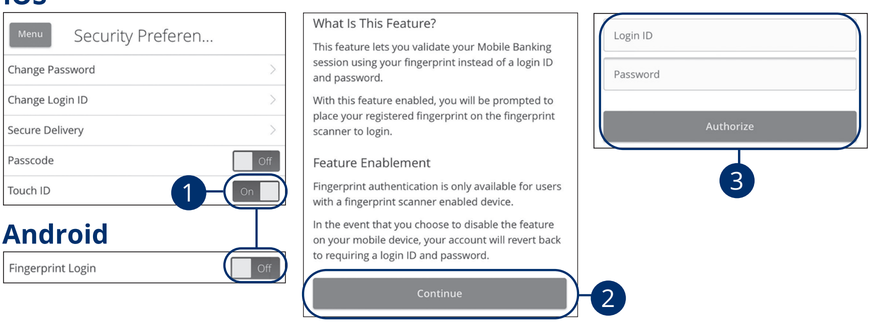
Mobile Security Preferences

Within P1FCU's Online Banking app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Online Banking quick and easy, but also adds an extra layer of security to your private information while you are on the go!

Enabling Touch ID or Fingerprint Login

Touch ID and Fingerprint Login are features that have fingerprint recognition technology that allows you to unlock your iOS or Android device to make payments or authenticate transactions using just your fingerprint. With this feature enabled, you can now easily and securely sign in to your Online Banking using Touch ID or Fingerprint Login on our mobile app!

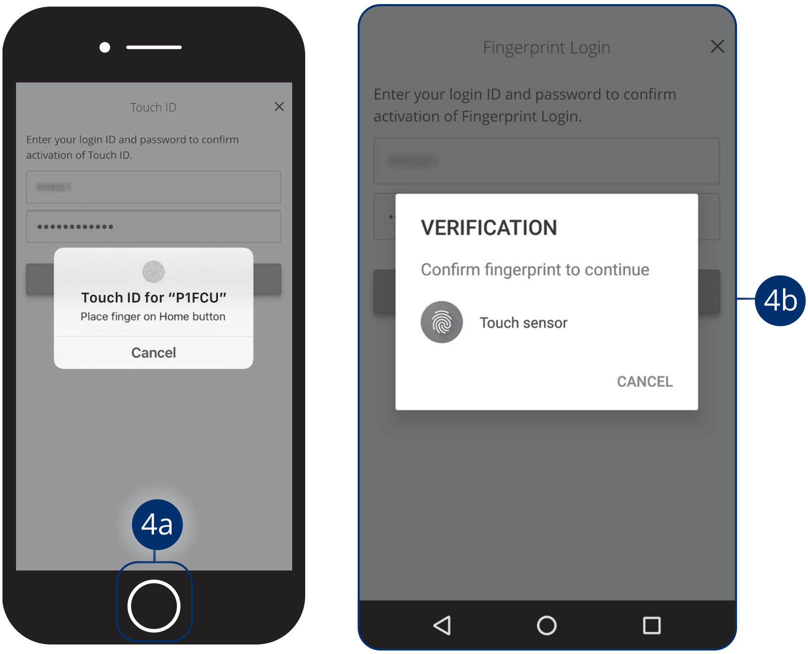
iOS



Sign in to P1FCU's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Touch ID** or **Fingerprint Login** switch from "Off" to "On."
2. Review the information about using fingerprint authentication and tap the **Continue** button.
3. Enter your login ID and password and tap the **Authorize** button.

Note: You must have Touch ID or Fingerprint enabled on your mobile device before enabling it through our Online Banking app.



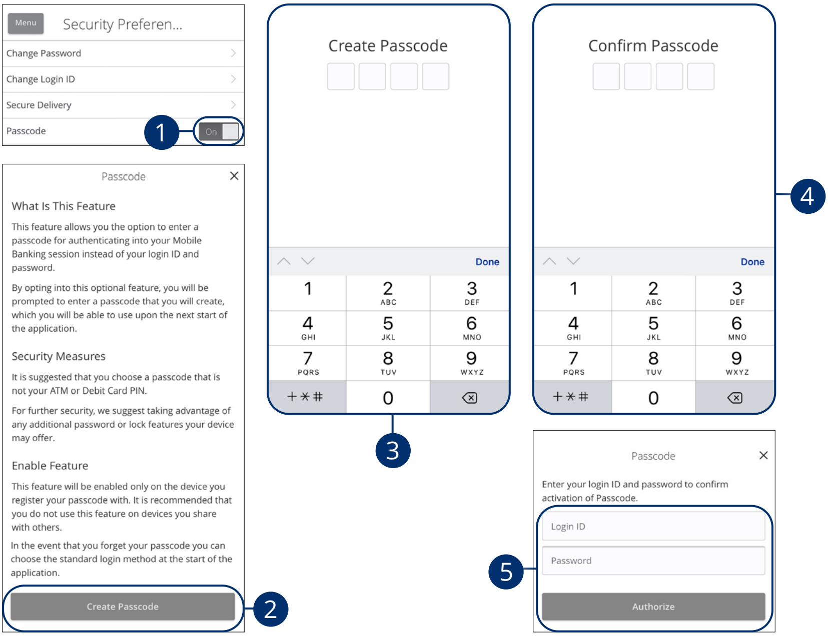
4. Scan your fingerprint.

  a. **iOS Device**: Place your finger on the Home button to enable Touch ID.

  b. **Android Device**: Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

Enabling Passcode Authentication

Create a unique passcode within our Online Banking app to quickly and easily sign in to your Online Banking on the go!

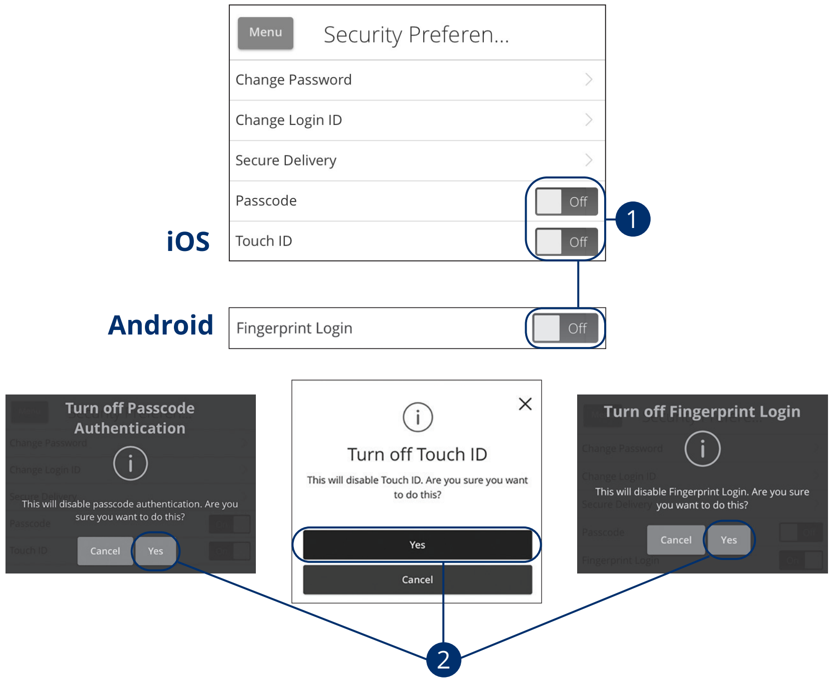


Sign in to P1FCU's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode** switch from "Off" to "On."
2. Review the information about using a passcode and tap the **Create Passcode** button.
3. Create your 4-digit passcode using the keypad.
4. Confirm your passcode using the keypad.
5. Enter your login ID and password and tap the **Authorize** button.

Disabling Passcode Authentication, Touch ID or Fingerprint Login

You can disable Passcode Authentication, Touch ID or Fingerprint Login if you no longer prefer to utilize them. When all features are disabled, you can sign in to your Online Banking using your login ID and password.

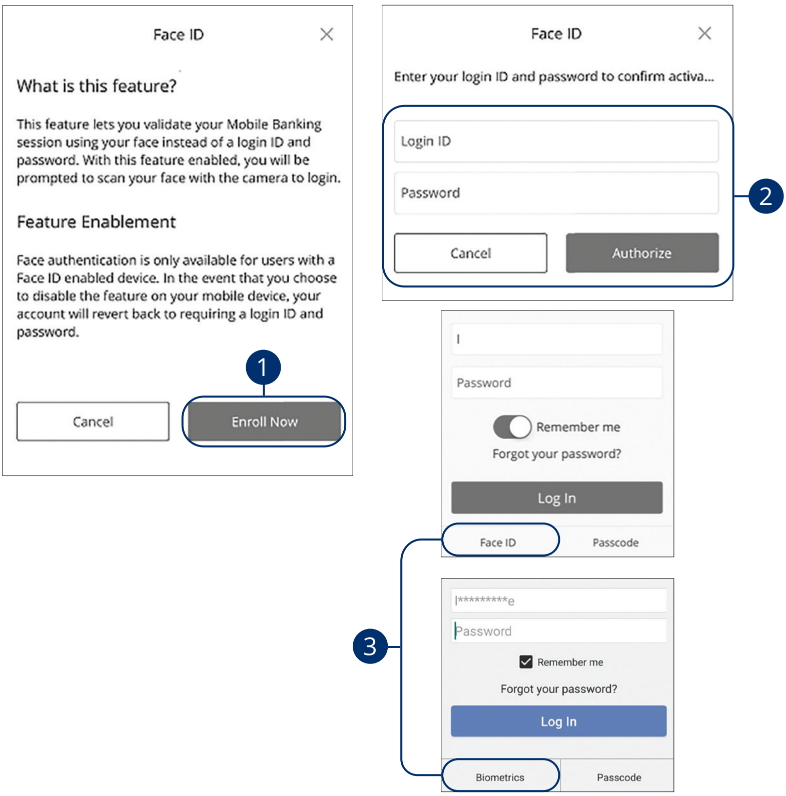


Sign in to P1FCU's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode**, **Touch ID** or **Fingerprint Login** switch from "On" to "Off."
2. Tap the **Yes** button to disable the feature.

Enabling Face ID/Face Recognition

Face ID/Face Recognition is a feature which utilizes facial recognition technology allowing you to unlock your iOS or Android device using your face instead of a login ID and password.



Open P1FCU's Mobile app and tap the **Face ID** (iOS) or **Biometrics** (Android) button.

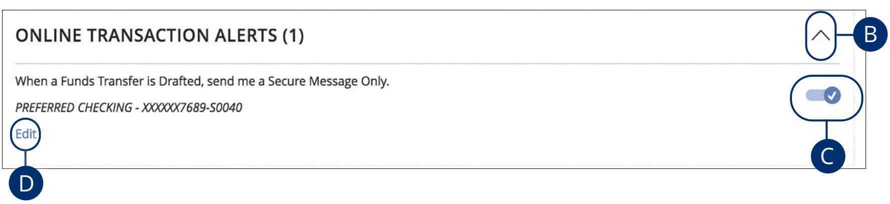
1. Review the information about using Face ID/Face Recognition and tap the **Enroll Now** button.
2. Enter your login ID and password and tap the **Authorize** button.
3. Face ID/Face Recognition is now set up. During your next login, tap the **Face ID** (iOS) or **Biometrics** (Android) button to log in using Face ID.

Note: You must have Face ID enabled on your mobile device before enabling it through our Online Banking Mobile app.

Security

Alerts Overview

Having peace of mind is critical when it comes to your online banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.



In the **Settings** tab, click **Security Alerts**.

A. The "New Alert" drop-down lets you create an account, history or transaction or reminder alert.

B. The ^ icon allows you to collapse or expand alert details for each category.

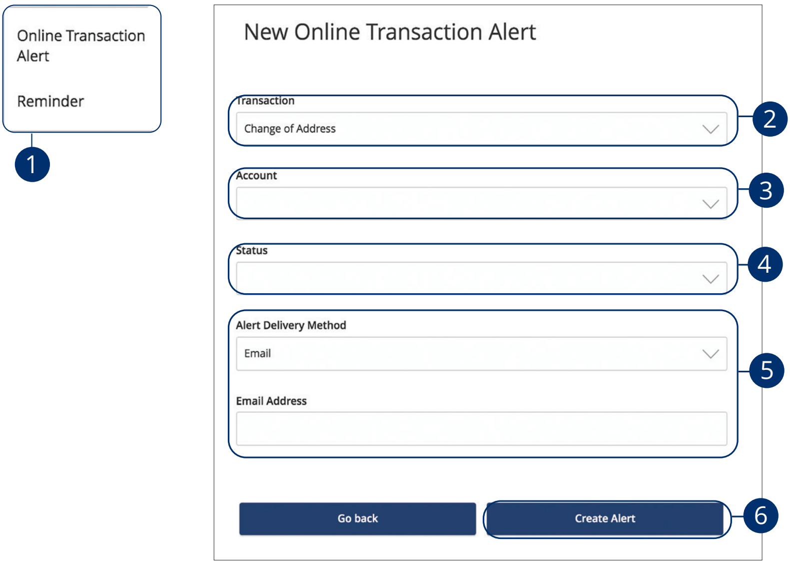
C. Toggling the switch turns an alert on or off without deleting it.

D. The "Edit" link lets you make changes to existing alerts.

Note: All alerts are automatically sent through secure messages, but you can also choose to receive them by email, phone or text message.

Online Transaction Alerts

Different types of transactions can occur in your accounts. By creating Online Transaction Alerts, you can be notified when various transfers, payments or debits post to your account.

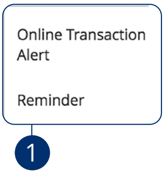


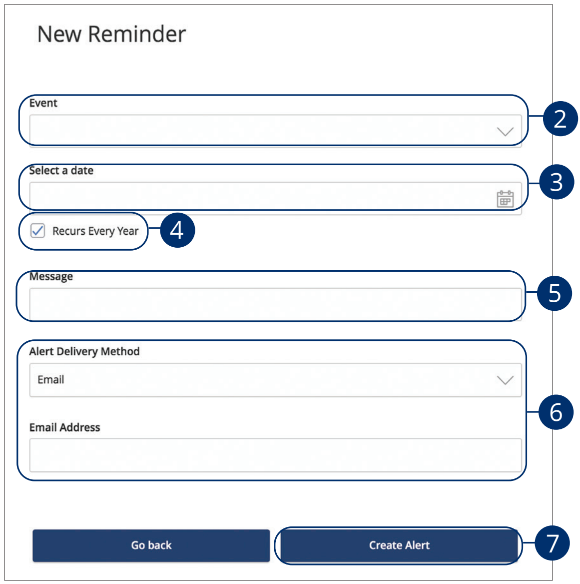
In the **Settings** tab, click **Security Alerts**.

1. Click the "New Alert" drop-down and select "Online Transaction Alert."
2. Use the drop-down to select a transaction type.
3. Use the drop-down to select an account.
4. Use the drop-down to select a status.
5. Use the drop-down to select a delivery method and enter the corresponding information.
6. Click the **Create Alert** button when you are finished.

Reminder

Just like marking a calendar, you can set up alerts to remind you of specific dates or events. That way, you never forget a birthday or anniversary again!





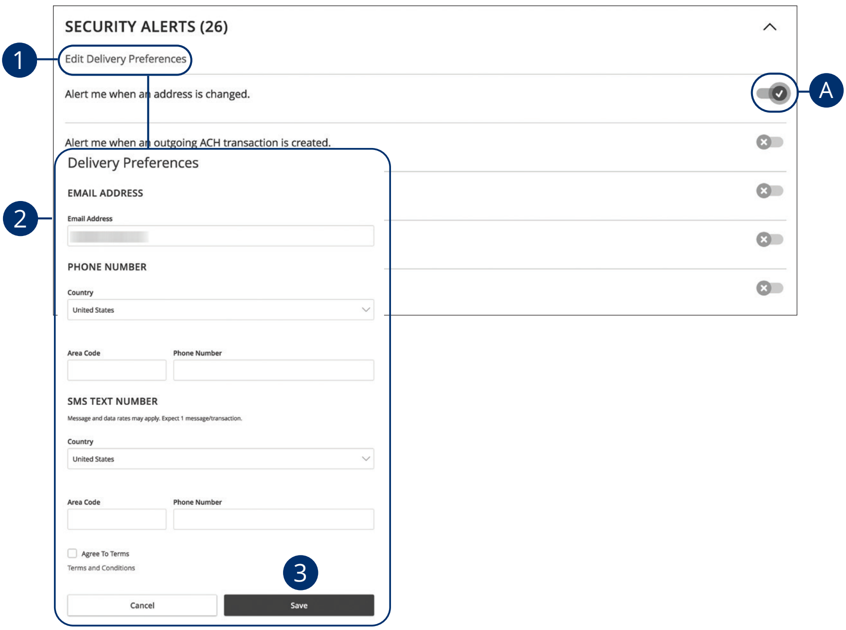
In the **Settings** tab, click **Security Alerts**.

1. Use the "New Alert" drop-down and select "Reminder."
2. Use the drop-down to select an event.
3. Enter the date for the alert to occur.
4. Check the box next to "Recurs Every Year" to have your alert repeat annually.
5. (Optional) Enter a message.
6. Use the drop-down to select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

Security

Security Alerts Overview

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.



In the **Settings** tab, click **Security Alerts**, then **Security Alerts**.

A. Toggling the switch turns an alert on or off without deleting it.

Edit Delivery Preferences

When a trigger occurs, Security Alerts are always sent to you through secure messages. You can add additional delivery methods to notify you about your accounts wherever you are.

In the **Settings** tab, click **Security Alerts**, then **Security Alerts**.

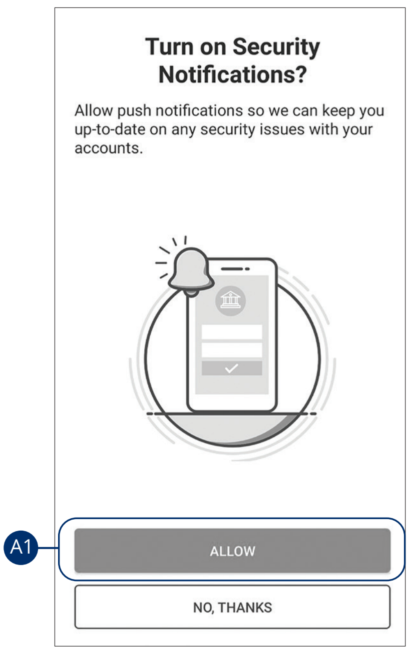
1. Click the “Edit Delivery Preferences” link at the top. These changes will apply to all Security Alerts.
2. Enter the information for your preferred delivery method.
3. Click the **Save** button when you are finished making changes.

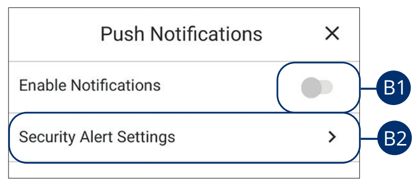
Security

Enabling and Disabling Push Notifications

Have alerts sent directly to your mobile device as push notifications. Push notifications are completely free to receive and will show up as a banner at the top of your lock screen or in your "notification tray."

Note: Push Notifications are available for security, reminder, account and transaction alerts.





A. When you first sign into P1FCU's online banking app you have the option to enable push notifications for alerts by tapping the **Allow** button.

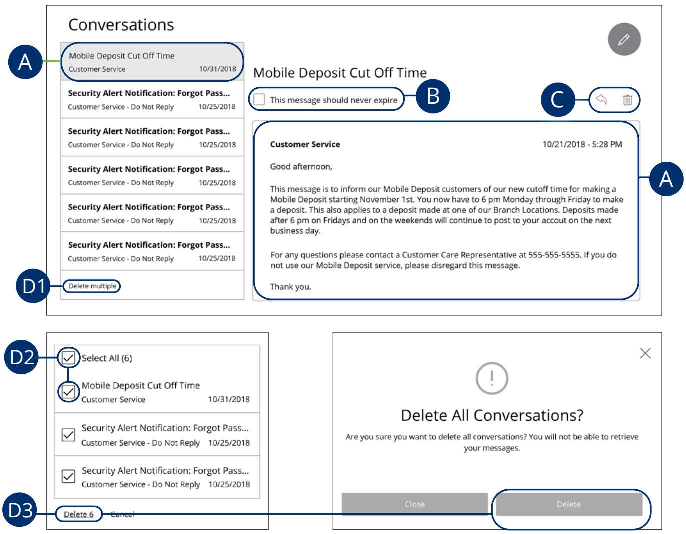
B. To enable or disable push notifications at a later time, in the **Settings** tab, tap **Push Notifications**.

1. Use the **Enable Notifications** switch to enable or disable push notifications.
2. Tap the respective **Security Alert Settings** tab to edit alerts and their delivery preferences. See Alerts Overview section starting on page 30 for more information.

Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at P1FCU, Secure Messages allow you to communicate directly with a P1FCU member service representative. From the Secure Messages page, you can find replies, old messages or create new conversations.



Click the **Messages** tab.

A. Click on a message to open it. Messages are displayed on the left side of the screen.

B. Messages automatically delete after a certain time. Check the box next to “This message should never expire” to prevent that message from being erased.

C. Delete an opened message by clicking the icon or reply by clicking the icon.

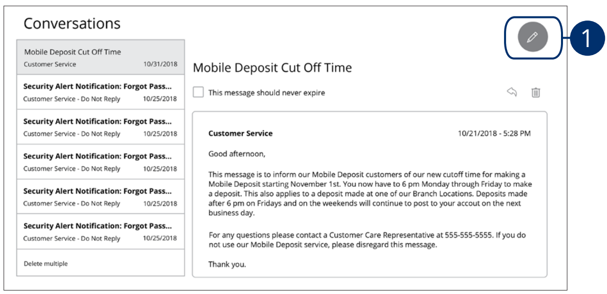
D. Deleting messages

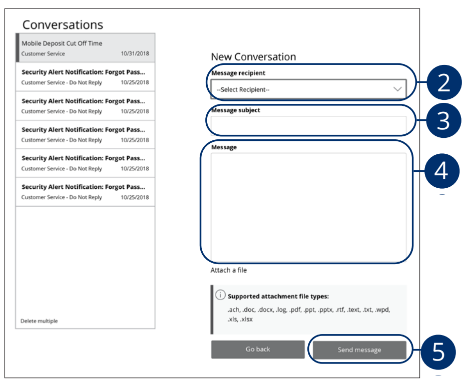
1. Click the “Delete Multiple” link.
2. Check the box next to the corresponding messages or check the box next to “Select All.”
3. Click the “Delete” link and then the **Delete** button to permatently delete the selected messages.

Security

Sending a Secure Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential personal information relating to your accounts or attach files within a new message.





Click the **Messages** tab.

1. Create a new message by clicking the icon in the top right corner.
2. Select the recipient from the drop-down.
3. Enter the subject.
4. Enter your message.
5. Click the **Send message** button when you are finished.

Transaction Types

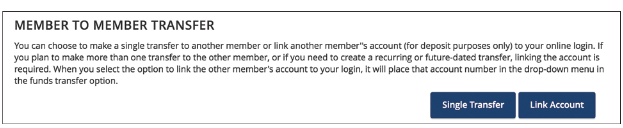
Moving Money Overview

The heart of Online Banking is the ability to transfer funds on the go. Whether you are transferring money between your accounts or sending money to another P1FCU member, there are various features that help you transfer funds in different ways.

- **Funds Transfer/Loan Payment**:
  Move money between your personal P1FCU accounts.

- **Mortgage Payment**:
  Move money to a loan at P1FCU.

- **M2M Transfer**:
  Move money to another P1FCU member.



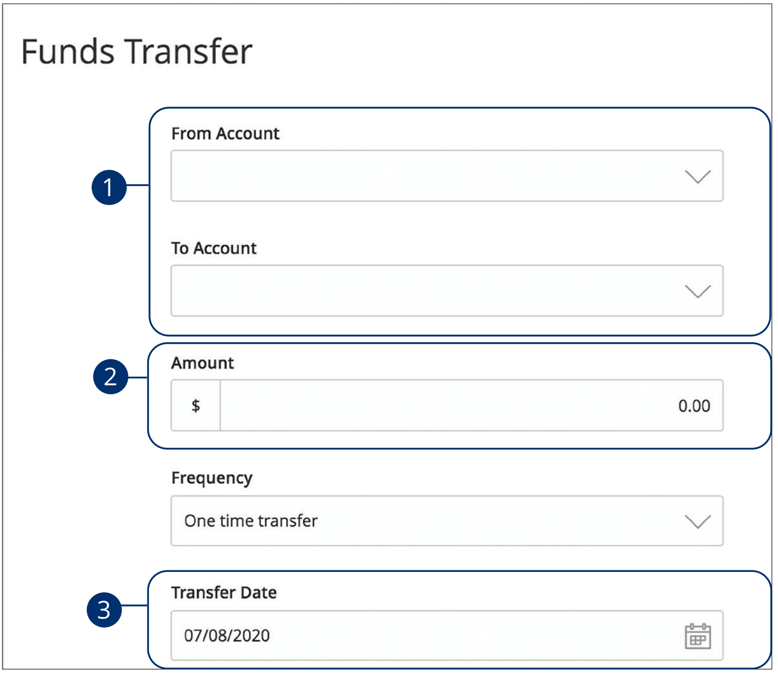
- **Send a Check**
  Mail a generated paper check to yourself.

- **Bill Pay**:
  Pay bills online.

Transactions

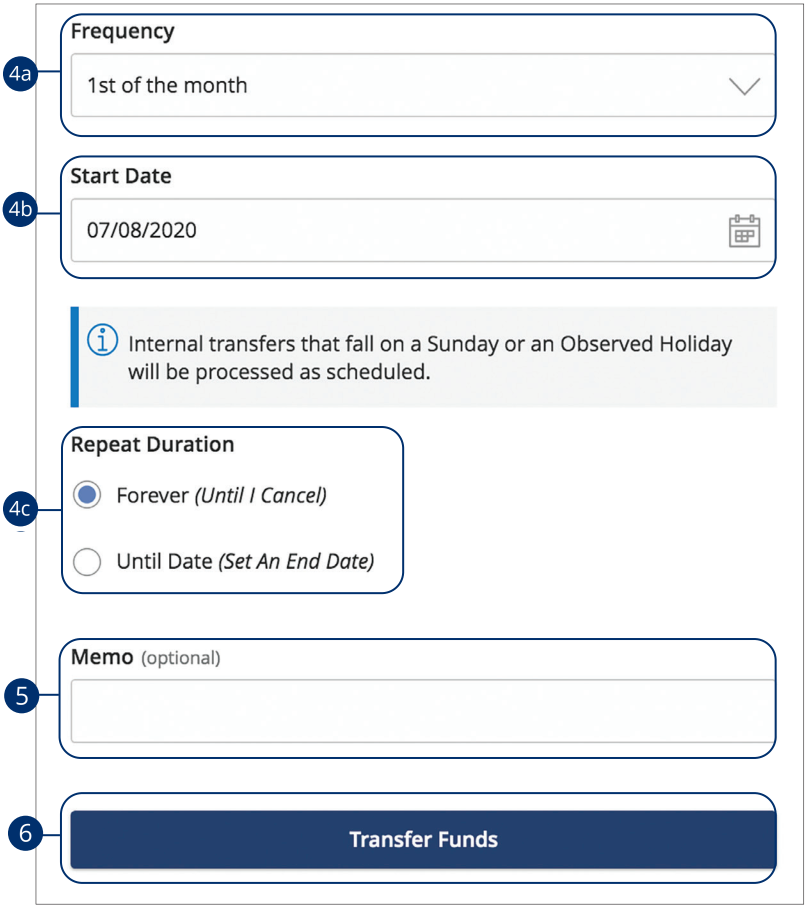
Funds Transfer/Loan Payment

When you need to make a one-time or recurring transfer between your personal P1FCU accounts, you can use the Funds Transfer feature. These transactions go through automatically, so your money is always where you need it to be.



In the **Transactions** tab, click **Funds Tfr/Loan Payment**.

1. Select the accounts to transfer funds between using the “To” and “From” drop-downs.
2. Enter the amount to transfer.
3. (One-Time Transfer Only) Enter the date to process the transaction.



4. If you would like to set up a recurring transfer, follow the steps below:
    a. Use the drop-down to select a frequency.
    b. Enter a start date for this transaction using the calendar features.
    c. Decide if the transfer will repeat forever or have an end date.
5. Enter a memo.
6. Click the **Transfer Funds** button when you are finished.

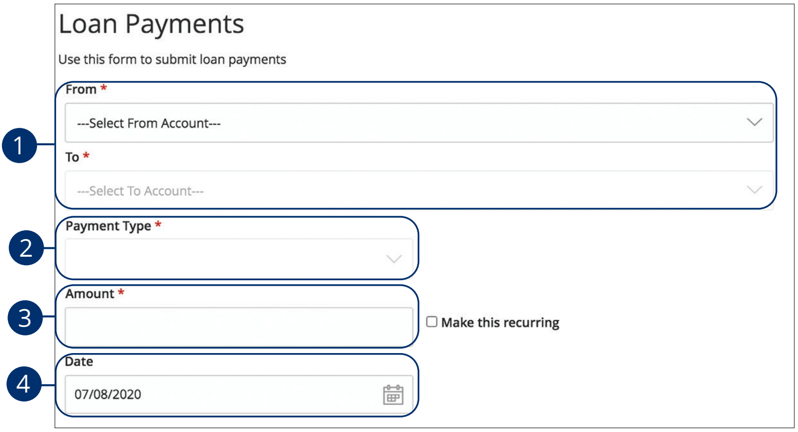
Note: You can view, edit or cancel unprocessed transactions by accessing the Recurring Transactions tab within the Activity Center.

Transactions

Mortgage Payments

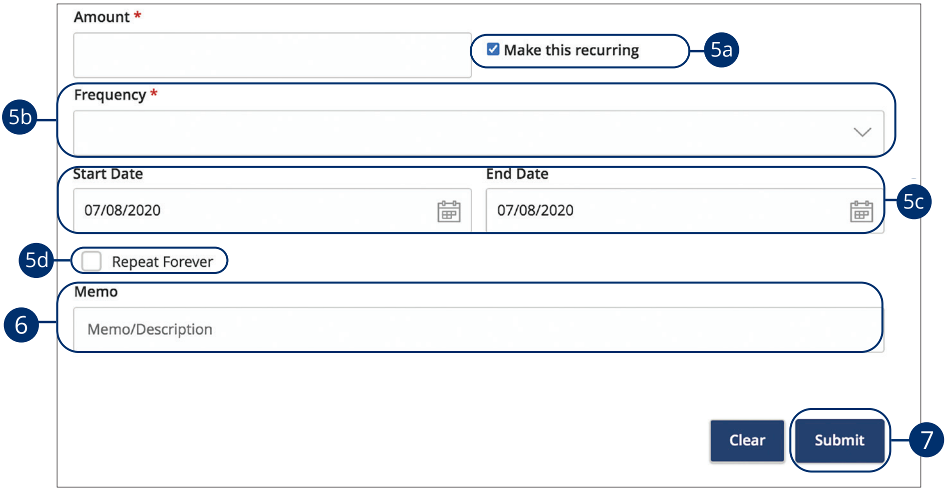
When you need to make a one-time or recurring payment to your loans with P1FCU, you can use the Mortgage Payment feature.

Regular Loan Payment



In the **Transactions** tab, select **Mortgage Payment**.

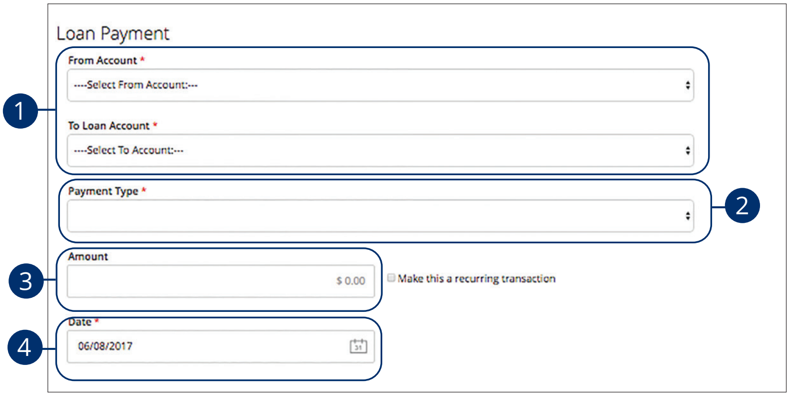
1. Using the “From” and “To” drop-downs, select the account the funds will be taken from and the account you wish to post the payment.
2. Select “Regular Loan Payment” using the “Payment Type” drop-down.
3. Enter the amount of the payment.
4. (One-Time Payment Only) Enter the date to process the transaction.



5. If you would like to set up a recurring payment, follow the steps below.
    a. Check the box next to "Make this a recurring transaction" to repeat the transfer.
    b. Use the "Frequency" drop-down to specify how often the transfer should occur.
    c. Enter a start and end date for this transaction using the calendar features.
    d. If you transaction doesn't have an end date, check the box next to "Repeat Forever."
6. (Optional) Enter a memo.
7. Select the **Submit** button when you are finished.

Principal Only Payment

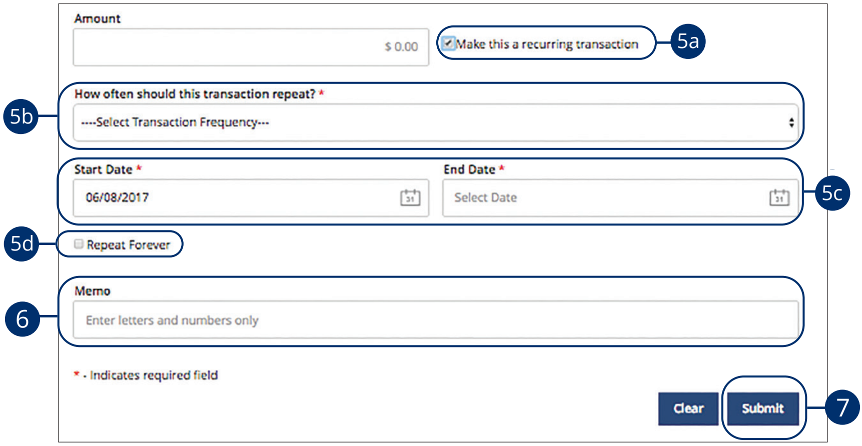
When you need to make a one-time or recurring payment that will be applied directly to the principal of your loan.



In the **Transactions** tab, select **Mortgage Payment**.

1. Using the "From" and "To" drop-downs, select the account the funds will be taken from and the account you wish to post the payment.
2. Select "Principal Only Payment" using the "Payment Type" drop-down.
3. Enter the amount of the payment.
4. (One-Time Payment Only) Enter the date to process the transaction.

Note: **Principal Only payments cannot be made from External Accounts. Principal Only payments made via Online Banking are acceptable only if the regular monthly payment has been made. If the regular monthly payment or accrued/unpaid interest on the loan was not made in full, we may satisfy the unpaid payment with the Principal Only portion.**



5. If you would like to set up a recurring payment, follow the steps below.
    - **a.** Check the box next to "Make this a recurring transaction" to repeat the transfer.
    - **b.** Use the "Frequency" drop-down to specify how often the transfer should occur.
    - **c.** Enter a start and end date for this transaction using the calendar features.
    - **d.** If you transaction doesn't have an end date, check the box next to "Repeat Forever."
6. (Optional) Enter a memo.
7. Select the **Submit** button when you are finished.

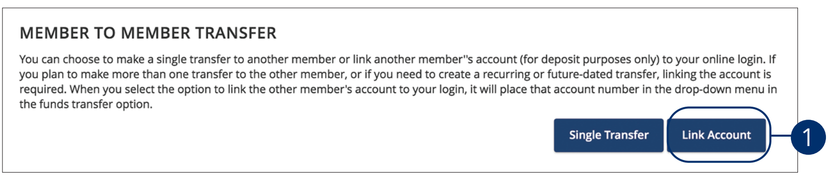
Transactions

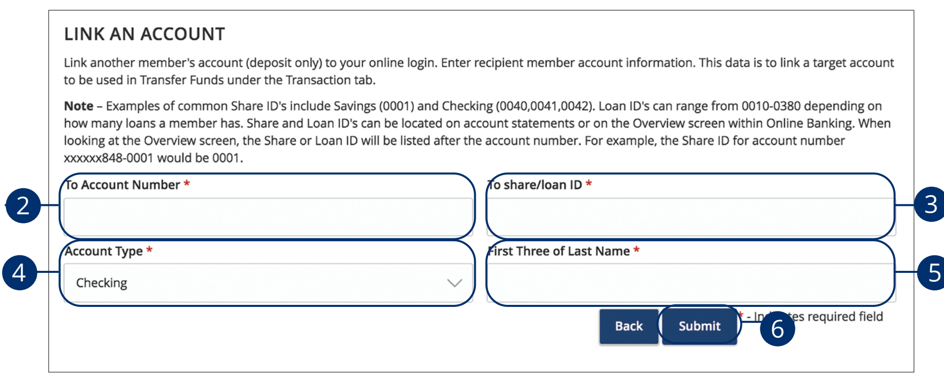
M2M Transfer

If you have a friend or relative that also banks through P1FCU, M2M Transfer allows you to send them immediate money. By using their account number, share /loan ID and the first three letters of their last name, you can send them electronic payments and link their account for future deposits.

Linking Someone's P1FCU Account

Instead of typing in someone's information every time you send them money, you can conveniently link their account for future deposits only.

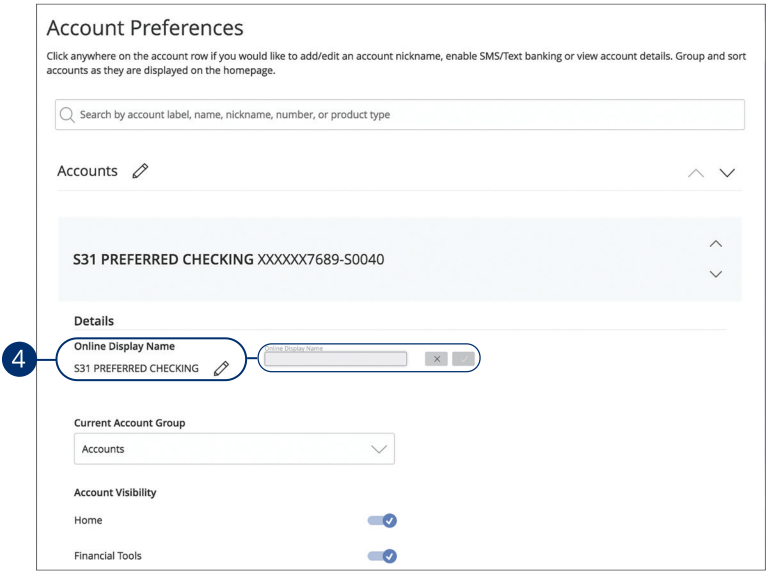




In the **Transactions** tab, select **M2M Transfer**.

1. Select the **Link Account** button.
2. Enter the account number.
3. Enter the share/loan ID.
4. Use the drop-down to select an account type.
5. Enter the first 3 letters of the recipient's last name.
6. Select **Submit** when you are finished.

Rename M2M display name

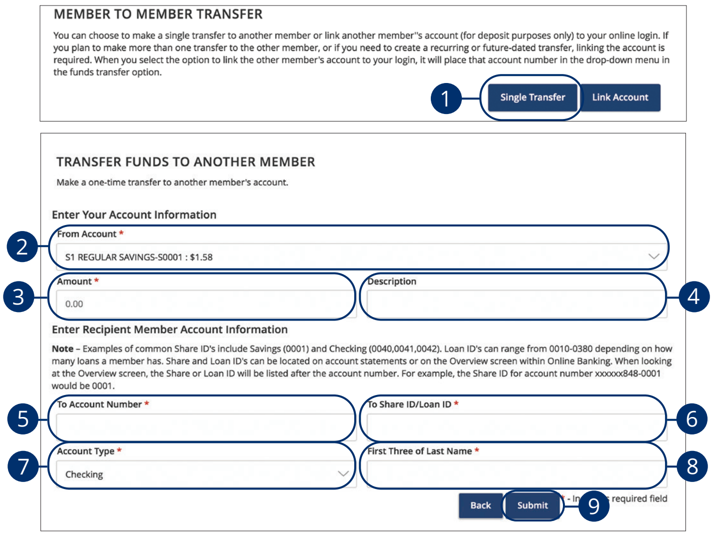


In the **Settings** tab, select **Account Preferences** (on the mobile app you will need to tap on the Menu button at the top left corner first).

1. Select the icon to change the Online Display Name of an account. Make your changes and select the check mark to save it.

Single Transfers Between P1FCU Accounts

If you only need to send money to someone once, you can generate a single transaction with that person's account number, share/loan ID and the first three letters of their last name.



In the **Transactions** tab, select **M2M Transfer**.

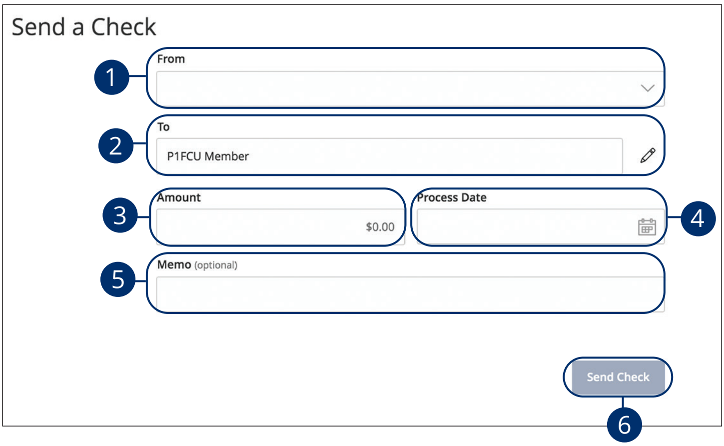
1. Select the **Single Transfer** button.
2. Select the account to take funds from using the "From Account" drop-down.
3. Enter an amount.
4. (Optional) Write a description of your transfer.
5. Enter the account number.
6. Enter the share ID/Loan ID.
7. Use the drop-down to select an account type.
8. Enter the first 3 letters of the recipient's last name.
9. Select **Submit** when you are finished**.**

Note: To review, edit, or cancel a M2M transfer, visit the Activity Center.

Transactions

Send a Check

We can mail a paper check to you at the address we have on file.



In the **Transactions** tab, select **Send Check**.

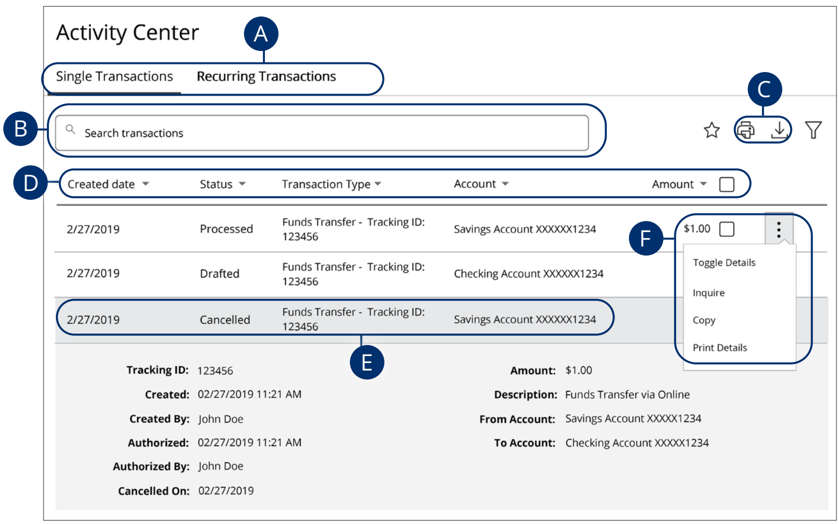
1. Select the account funds will be taken from using the "From" drop-down.
2. Verify the name and mailing address is correct. To make changes, visit **Address Change** under the **Services** tab.
3. Enter an amount to send.
4. Select the process date.
5. (Optional) Enter a memo.
6. Select the **Send Check** button when you are finished.

Note: All transactions will appear in the **Activity Center**, whether dated immediately or for the future.

Transactions

Activity Center Overview

All transactions initiated through Online Banking or through our app appear in the Activity Center. All single and recurring transactions, as well as deposited checks, show in the Activity Center along with stop payments and check reorders.



In the **Transactions** tab, click **Activity Center**.

A. Click an appropriate tab at the top to view **Single Transactions** or **Recurring Transactions**.

B. Use the search bar to find transactions within that account.

C. Print the Activity Center page by clicking the icon. Export your transactions into a different format by clicking the icon.

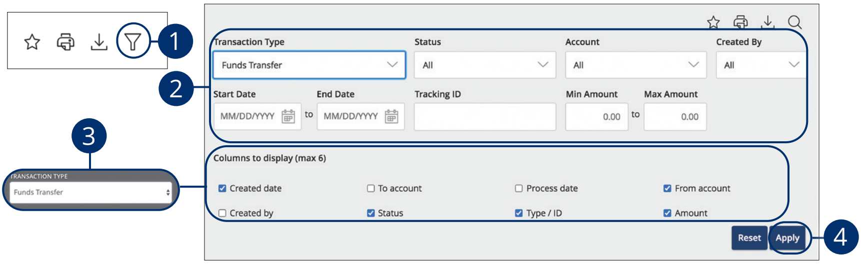
D. Click the icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.

E. Click on a transaction to view more details.

F. Click the icon to perform additional functions.

Using Filters

What appears on the Activity Center can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for each time.

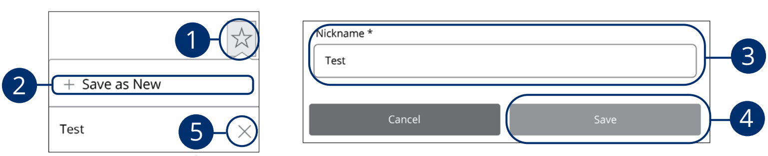


In the **Transactions** tab, click **Activity Center**.

1. Click the icon to create a custom view of your transactions.
2. Create a custom list of transactions using these filters.
3. Filter the type of transaction you are looking for using the "Transaction Type" drop-down. Column names with check boxes appear. Select up to six boxes.
4. Click the **Apply** button when you are finished.

Creating or Deleting Custom Views Using Favorites

After applying specific filters, you can save that view of the Activity Center to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.

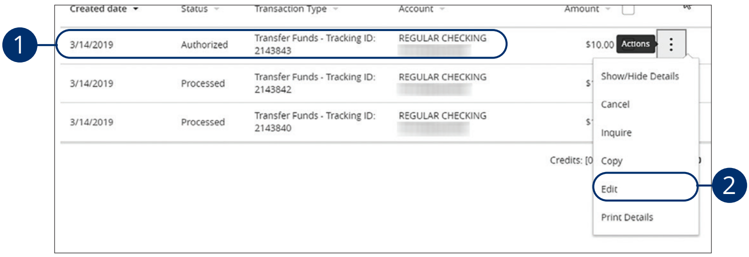


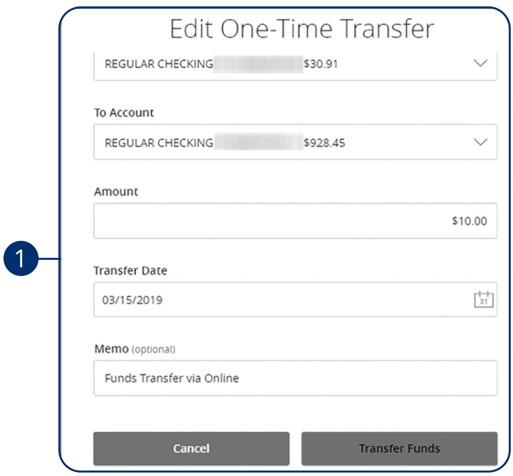
In the **Transactions** tab, click **Activity Center**.

1. Click the icon.
2. Click the "+ Save as New" link to create a new favorite template.
3. Enter a name for your new custom view.
4. Click the **Save** button when you are finished.
5. Click the **X** icon to remove a custom view from your Favorites.

Editing Transactions

The Online Activity Center only shows pending transactions initiated within Digital Banking not yet posted to your account. You may edit a share to share transfer or an External Transfer only. The edit feature is not available for Loan payments.





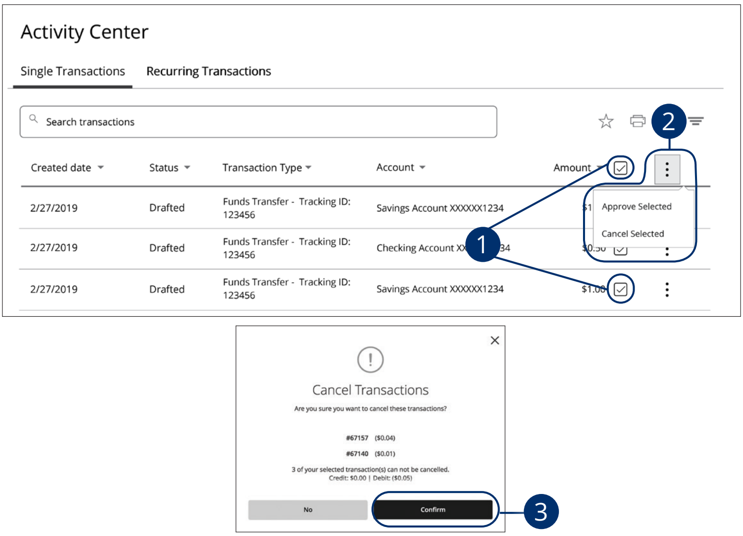
In the **Transactions** tab, click **Activity Center**.

1. Browse through your pending transaction and locate the transaction you would like to edit. Create a custom list of transactions using these filters.
2. Click the ⋮ icon and click "Edit."
3. Make the necessary edits and then click the **Transfer Funds** button when you are finished.

Note: If you edit a recurring transaction in the Single Transaction tab, you will only edit that single occurrence. To edit an entire series, you must visit the Recurring Transactions tab in the Activity Center.

Canceling Transactions

The Activity Center shows all pending transactions that have not posted to your account. You can also cancel pending transactions up until their process date.



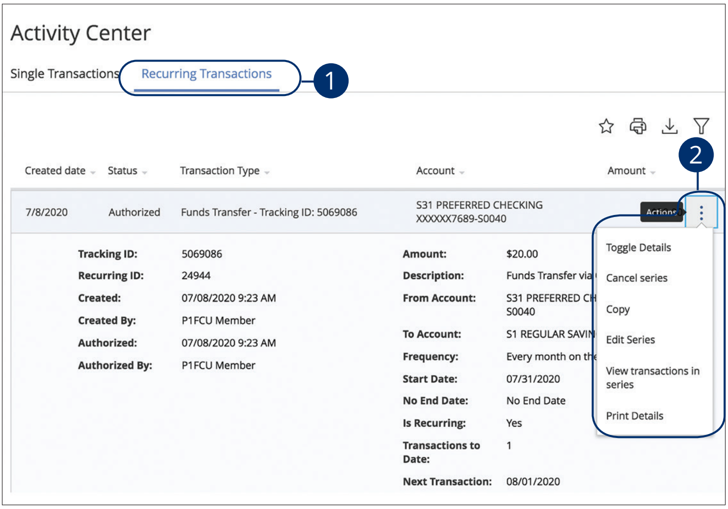
In the **Transactions** tab, click **Activity Center**.

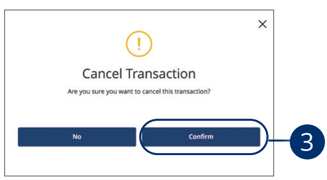
1. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between Amount and Actions to select all transactions.
2. Click the ⋮ icon and click “Cancel Selected.”
3. Click the **Confirm** button when you are finished. The status then changes to “Canceled” on the Activity Center page.

Note: If you cancel a recurring transaction in the **Single Transaction** tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in the Activity Center.

Canceling Recurring Transactions

The Activity Center shows all pending transactions that have not posted to your account. You can also cancel pending transactions up until their process date.





In the **Transactions** tab, select **Activity Center**.

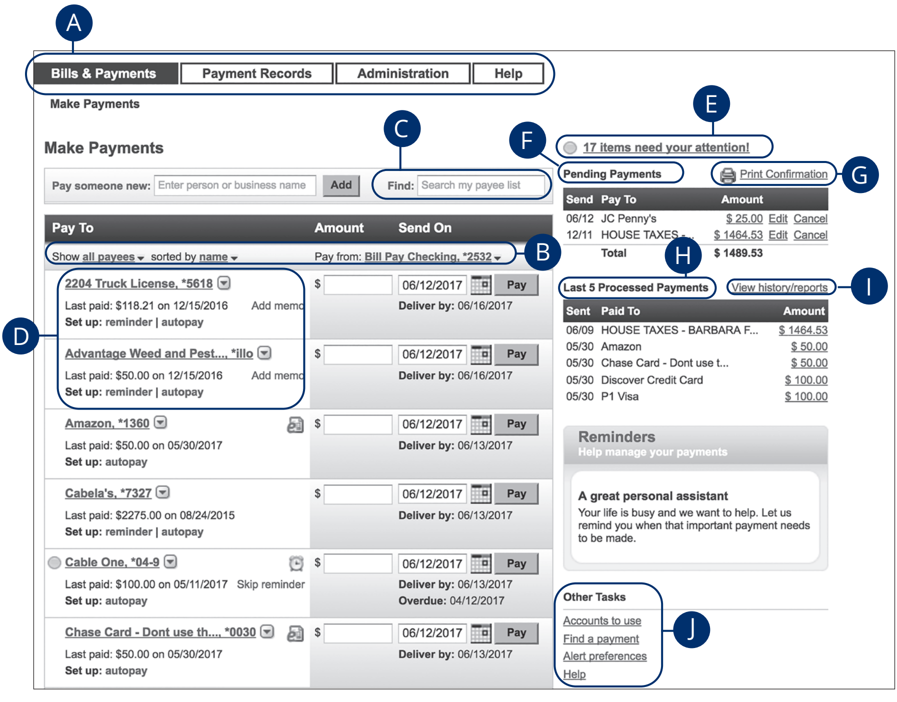
1. Select the **Recurring Transactions** tab.
2. Browse through your pending transactions, select the “Actions” drop-down and select “Cancel Series.”
3. Select the **Confirm** button when you are finished. The status then changes to “Cancelled” on the Activity Center page.

Bill Payment

Payments Overview

Bill Pay with P1FCU allows you to stay on top of your monthly finances. Having your bills linked to your credit union account enables you to electronically write checks and send payments all in one place.

The first time that you select **Bill Payment** under the **Transactions** tab, you are asked to choose an account to use within Bill Pay and to accept the terms and conditions.



A. The navigation bar appears on the top of the screen in every view. You can navigate to the payments features under the **Bills & Payments** tab.

B. You can use the display tabs to sort your payees by activity, unpaid, name or create a custom view.

C. The search bar can help you locate payees.

D. You can view all of your payees on the left side of the screen.

E. Items that need immediate attention show up as a link above your pending payments.

F. Your pending transactions display in the right sidebar under “Pending Payments.”

G. To print a list of your pending payments, select the “Print Confirmation” link.

H. You can view your transaction history in the right sidebar under History.

I. Selecting the “View history/reports” link shows you more details about your recently processed transactions and history.

J. Other tasks are displayed at the bottom of the page.

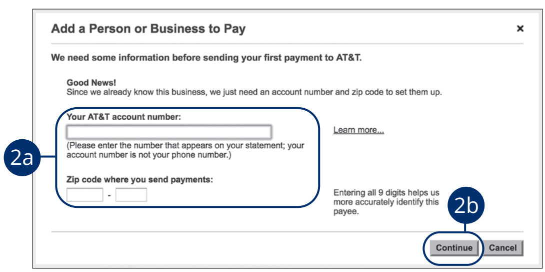
Bill Payment

Creating a Payee

The information printed on your bill is all you need to set up a payee. When creating a payee, there are two types you can add: Known and unknown.

Known: You may have the option to sign up for e-bills if the payee is preloaded in our database. For more information on e-bills, visit page 66.

Unknown: If you have a payee who is not in our system, no problem! You can add their contact information and send them a payment, but you may not be able to sign up for e-Bills.

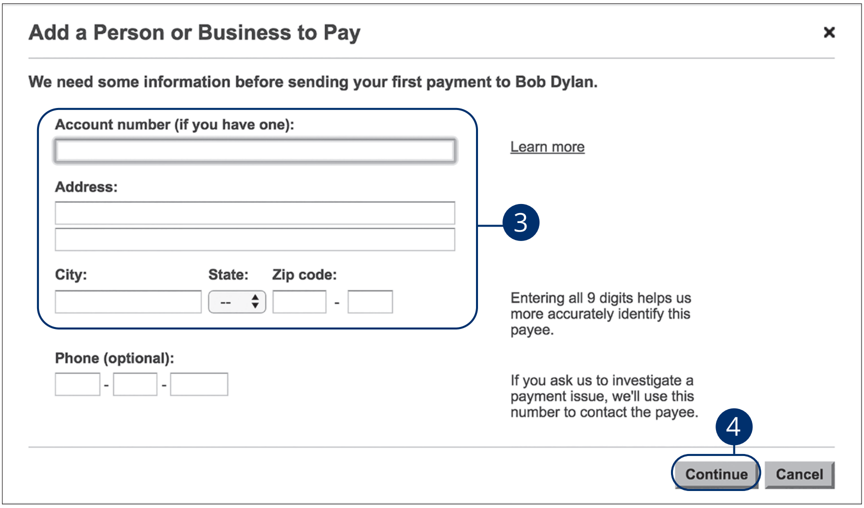


In the **Transactions** tab, select **Bill Payment**, then **Bills & Payments**.

1. Enter the name of a person or business and select the **Add** button.

2. (Known Payee Only) Enter the payee's information.

- **a.** Enter their account number and zip code.
- **b.** Select the **Continue** button.



3. Enter the payee's account number or their street address.

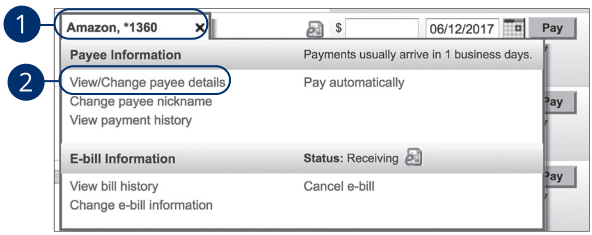
4. Select the **Continue** button when you are finished.

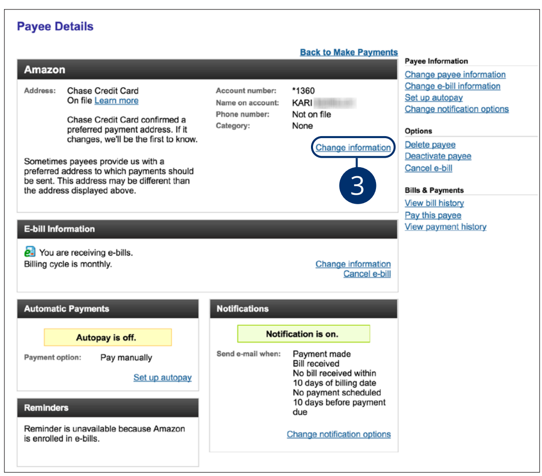
Note: You can assign a nickname to a payee for easy identification. If you need to change a payee's nickname, locate the payee and select the "Change Payee Nickname" link. Make your changes and select the **Save** button.

Bill Payment

Editing a Payee

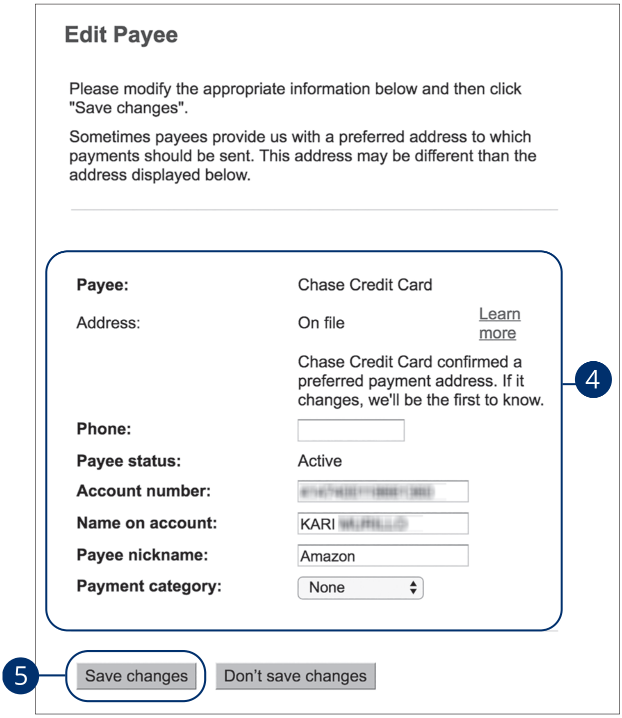
Bill pay lets you manage to your existing payees if their contact information or account number changes. You can also make changes to their phone number, category or nickname from the same page.





In the **Transactions** tab, select **Bill Payment**, then **Bills & Payments**.

1. Select a payee to edit.
2. Select the "View/Change payee details" link.
3. Select the "Change information" link.



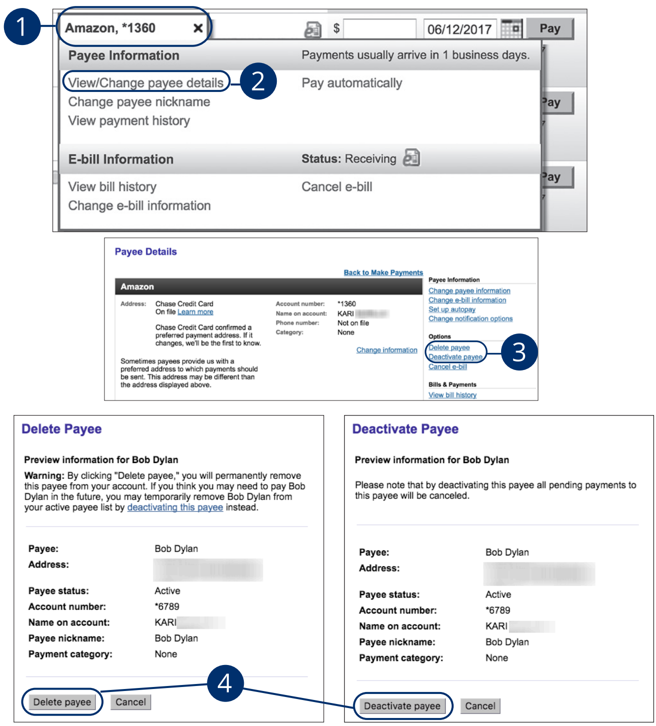
4. Make the necessary changes to the payee.

5. Select the **Save Changes** button when you are finished making changes.

Bill Payment

Deactivating or Deleting a Payee

If you no longer need a payee, you can deactivate or permanently delete them from your bill pay, however this does not erase data from an existing payment using that payee.



In the **Transactions** tab, select **Bill Payment**, then **Bills & Payments**.

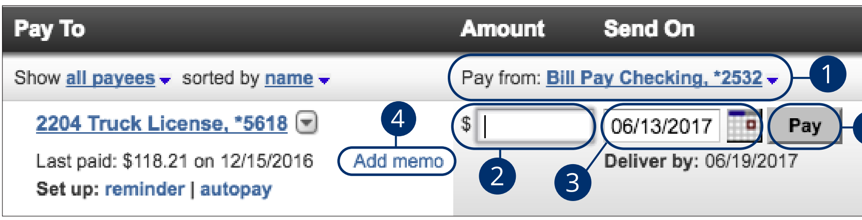
1. Select the payee you want to delete or deactivate.
2. Select the "View/Change payee details" link.
3. Select either the "Delete payee" or "Deactivate payee" link.
4. Select either the **Delete Payee** or **Deactivate Payee** button.

Note: Deleting a payee will completely remove it from the member's Bill Pay account. Deactivating will simply shut down the payee, but it will remain on the member's Bill Pay account and can be reactivated at a later date.

Bill Payment

Scheduling a Payment

It is easy to pay your bills once you set up payees. When you select the Bills & Payments tab, you see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.



In the **Transactions** tab, select **Bill Payment**, then **Bills & Payments**.

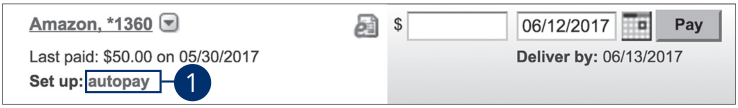
1. Select the account to pay with using the “Pay from” drop-down.
2. Enter the payment amount.
3. Enter the payment date using the calendar feature.
4. Add a memo or comment for your payment.
5. Select the **Pay** button when you are finished.

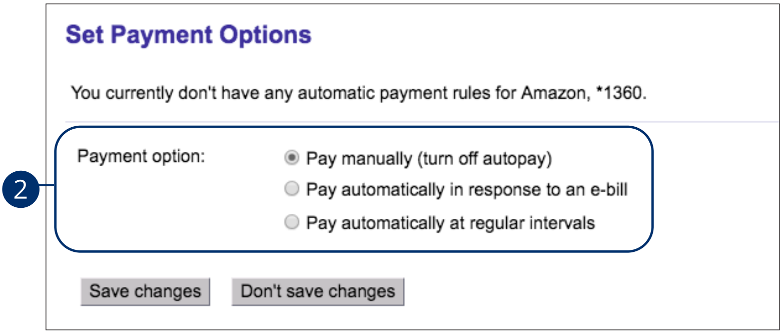
Note: If you are making a payment requiring a coupon or piece of paper to go with your payment, we strongly suggest that you manually write a paper check and mail it along with the coupon. Although rare, court-ordered payments and other government payments may require a coupon for timely processing.

Bill Payment

Setting Up Autopay

Our Autopay feature keeps you ahead of your payments by paying your bills on time, every time. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.



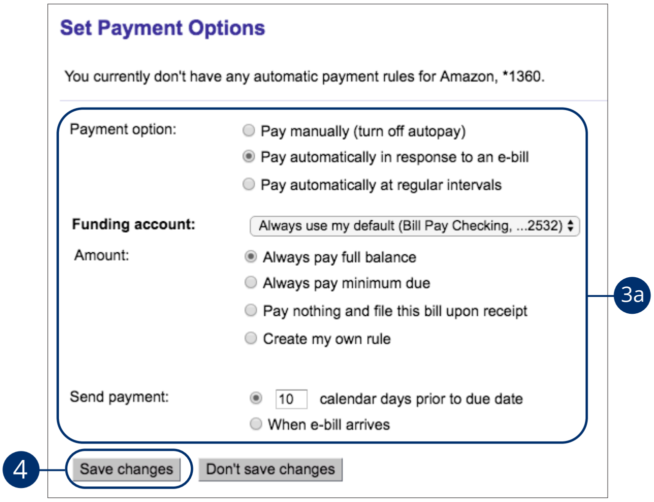


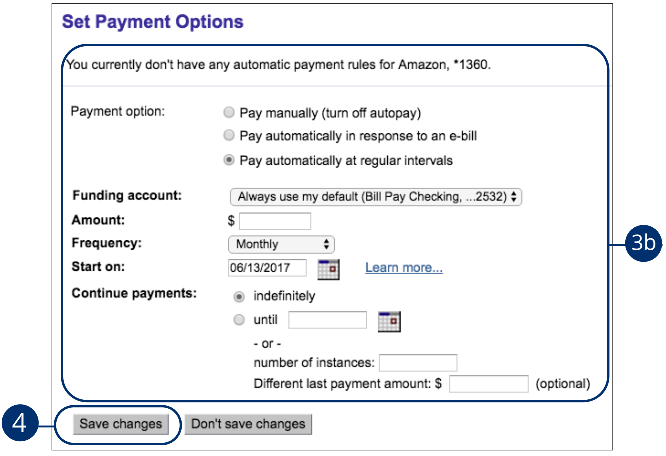
In the **Transactions** tab, select **Bill Payment**, then **Bills & Payments**.

1. Find the payee you wish to set up a recurring payments for and select the “autopay” link.

2. Select a payment option:

- Pay automatically in response to an e-bill.
- Pay automatically at regular intervals.



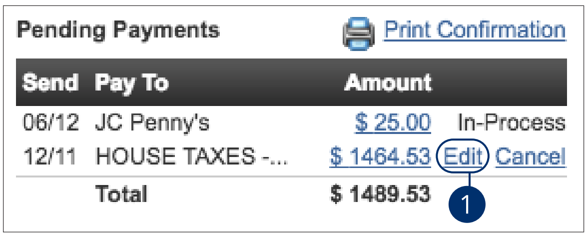


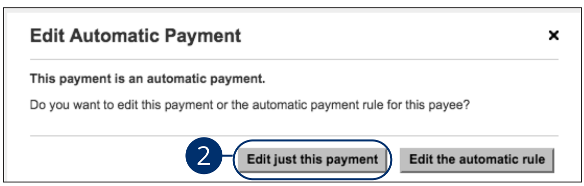
3. Enter the required information.
    a. **Pay automatically in response to an e-bill**: Select the funding account, the amount and when to send the payment.
    b. **Pay automatically at regular intervals**: Select the funding account, amount, frequency, start date and end date.
4. Select the **Save Changes** button when you are finished.

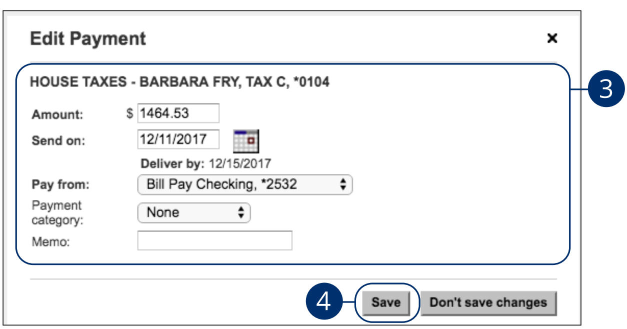
Bill Payment

Editing a Payment

You can edit your automatic payments even after you schedule them, giving you the freedom to change the way you make your payments.







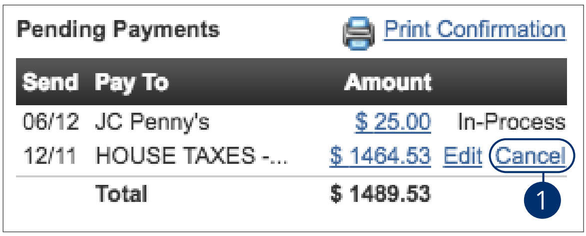
In the **Transactions** tab, select **Bill Payment**, then **Bills & Payments**.

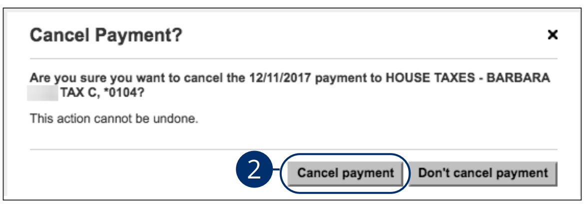
1. Select the "Edit" link next to a payment in the Pending Payments window.
2. Select the **Edit Just This Payment** button.
3. Make the needed changes to the payment.
4. Select the **Save** button when you are finished making changes.

Bill Payment

Deleting a Payment

If you need to cancel a pending automatic payment for any reason, you can do so from the Bills & Payments tab. Deleting a payment is permanent and cannot be undone.





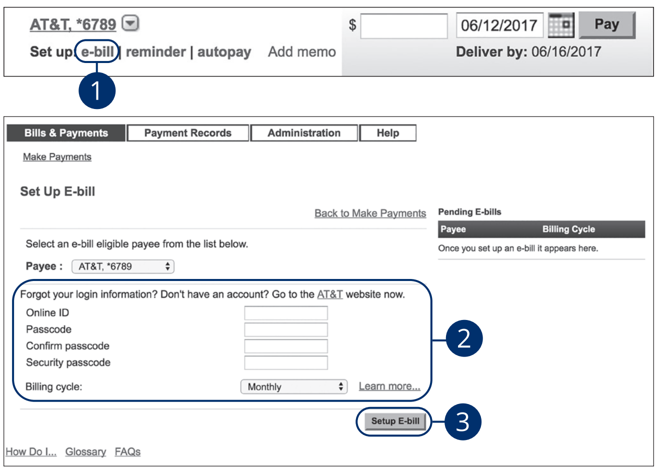
In the **Transactions** tab, select **Bill Payment**, then **Bills & Payments**.

1. Select the “Cancel” link next to a payment in the Pending Payments window.
2. Select the **Cancel Payment** button to permanently delete the payment.

Bill Payment

Setting Up E-Bills

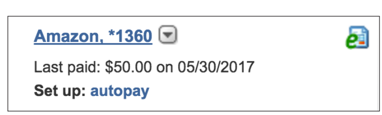
E-bills offer the convenience of receiving your bills within your online bill pay. That means no more paper, so you never miss a bill! Only billers that are preset in the system have the potential to be set up as e-bills.



In the **Transactions** tab, select **Bill Payment**, then **Bills & Payments**.

1. Select the “e-bill” link under the bill you would like to set e-bills up for.
2. Enter your online ID, passcode, security passcode and bill cycle.
3. Select the **Set Up E-bill** button when you are finished.

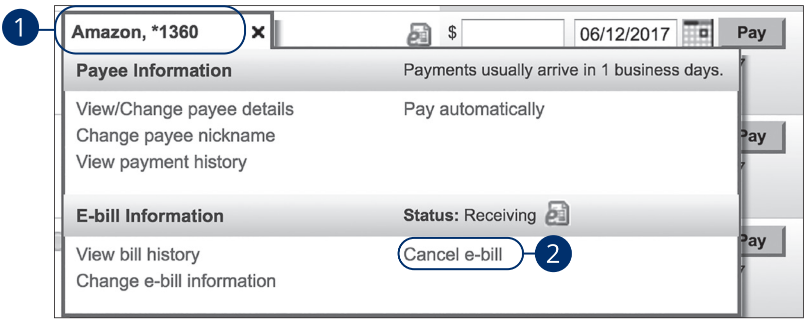
Note: When your e-bill is available, it shows up in green by the payee’s name or you receive an email reminder. You can then pay your bill by sending a one-time payment or an automatic payment.



Bill Payment

Cancelling E-Bills

You can cancel an e-bill for a specific payee if you no longer wish to receive them and go back to receiving paper bills.



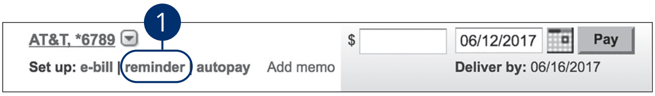
In the **Transactions** tab, select **Bill Payment**, then **Bills & Payments**.

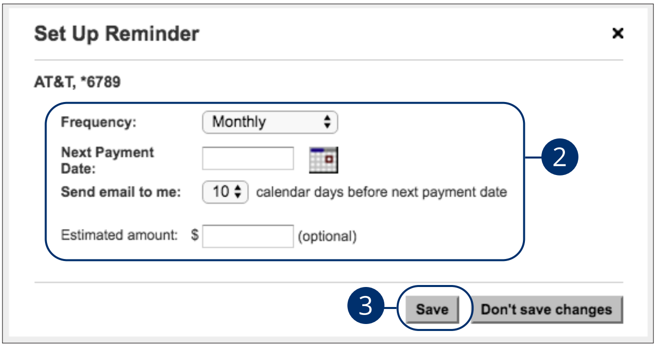
1. Select the payee that you no longer need e-bills for.
2. Select the “Cancel e-bill” link.

Bill Payment

Setting Up Reminders

When a bill is due, bill pay can send you reminders to ensure all of your bills get paid on time. After setting up a reminder, you receive an email to notify you when a bill is due so you never forget a payment.





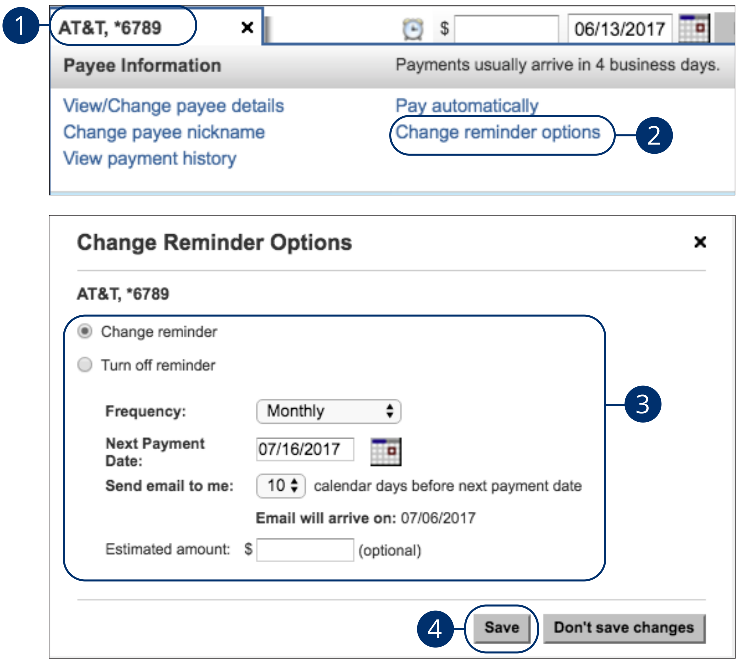
In the **Transactions** tab, select **Bill Payment**, then **Bills & Payments**.

1. Select the payee that you would like to set up a reminder for and select the "reminder" link.
2. Enter the details for your reminder including the frequency, next payment date, when you would like an email notification and the estimated amount.
3. Select the **Save** button when you are finished.

Bill Payment

Editing a Reminder

You can make changes to your existing reminders at any time. If you need to turn a reminder off, you can do so from the same page.



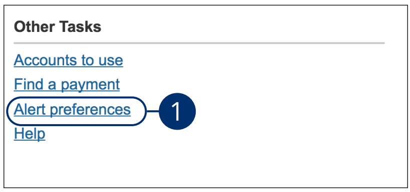
In the **Transactions** tab, select **Bill Payment**, then **Bills & Payments**.

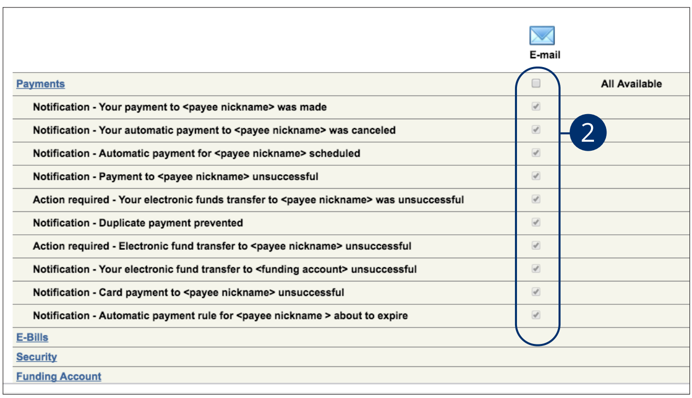
1. Select the payee that has a reminder you want to edit.
2. Select the “Change reminder options” link.
3. Make the necessary edits.
4. Select the **Save** button when you are finished making changes.

Bill Payment

Alerts

Bill pay sends you multiple alert emails to inform you about your payments and bills. You can edit which alerts you receive by turning a specific email notification on or off.





In the **Transactions** tab, select **Bill Payment**, then **Bills & Payments**.

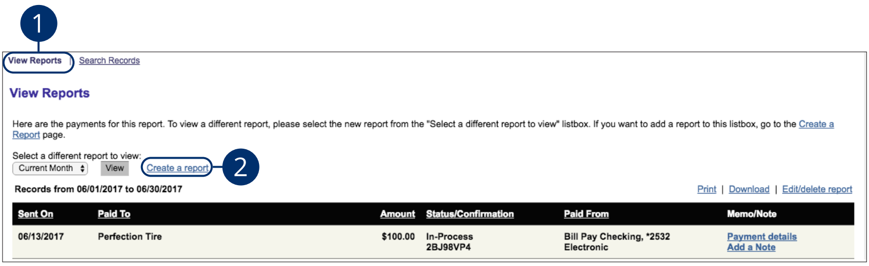
1. Select the “Alert Preferences” link at the bottom of the Make Payments page.

2. Check or uncheck the boxes to turn a specific alert on or off.

Bill Payment

Creating a Report

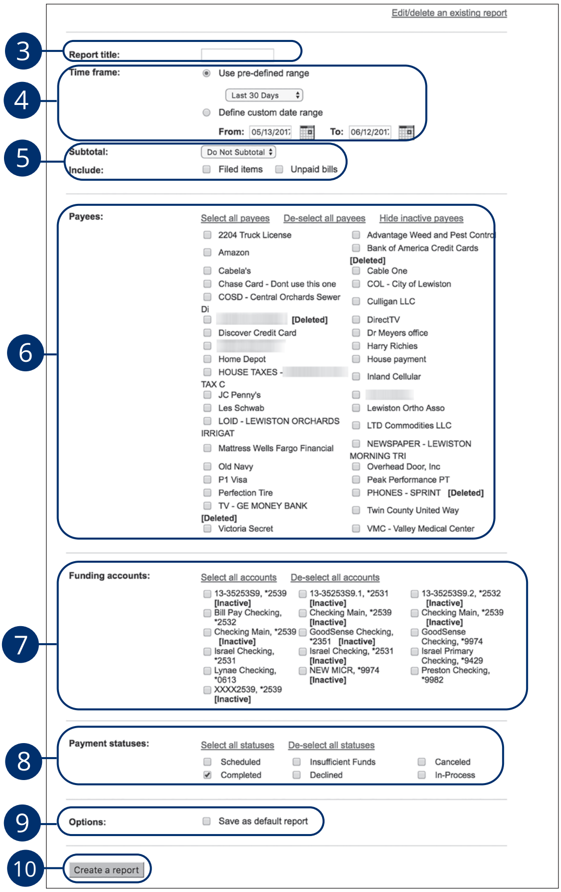
You can create and run reports to keep track of your payments. These reports can help you keep up with your payment statuses and amounts paid all within a time frame you select.



In the **Transactions** tab, select **Bill Payment**, then **Payment Records**.

1. Select the “View Reports” link.

2. Select the “Create a report” link.



3. Enter a report title.

4. Enter a time frame.

5. Select a subtotal and check the boxes if you would like to include filed items or unpaid bills.

6. Select payees to include in your report by checking the box next to their name.

7. Select funding accounts by checking the box next to their names.

8. Choose the payment statuses by checking the appropriate boxes.

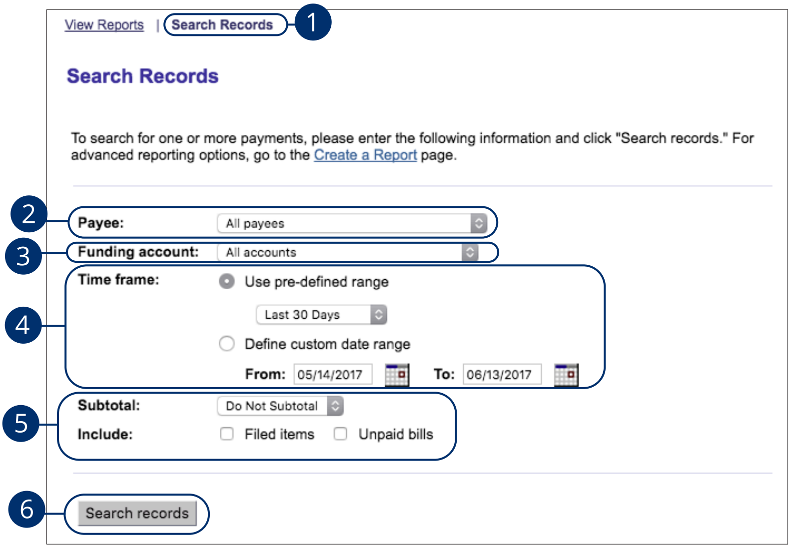
9. Check the box if you want to save the report as a default.

10. Select the **Create a Report** button when you are finished.

Bill Payment

Searching Records

Bill pay electronically stores your payment records so it is easy to locate certain payments. If you ever need proof of a payment, all you need to do is search your records using details about the payment.



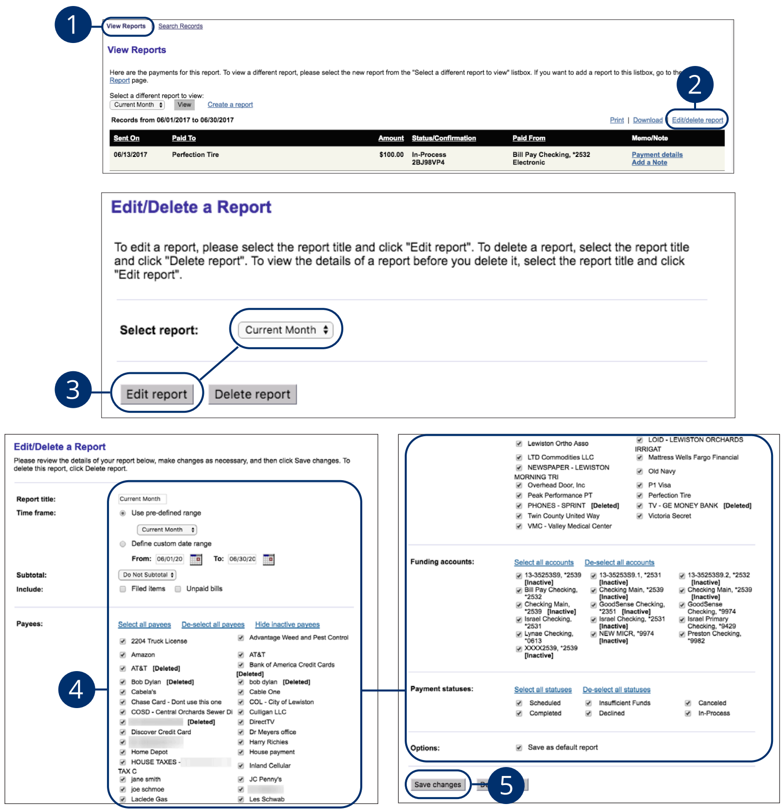
In the **Transactions** tab, select **Bill Payment**, then **Payment Records**.

1. Select the “Search Records” link.
2. Select the payee using the drop-down.
3. Select the account the payment came from using the “Funding account” drop-down.
4. Choose the time frame.
5. Select the subtotal and check the boxes if you would like to include filed items or unpaid bills.
6. Select the **Search Records** button when you are finished.

Bill Payment

Editing a Report

You can make changes to your reports to help you get better information about your transactions. Reports can be edited at any time to get you accurate details about your online payments.



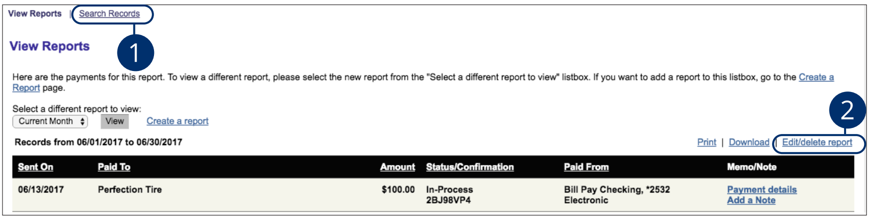
In the **Transactions** tab, select **Bill Payment**, then **Payment Records**.

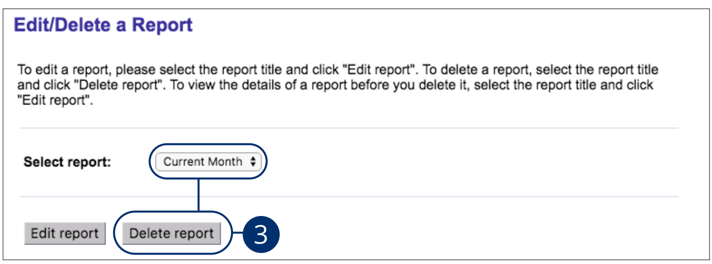
1. Select the "View Reports" link.
2. Select the "Edit/delete report" link.
3. Select the report you want to edit using the drop-down and select the **Edit Report** button.
4. Make the necessary changes.
5. Select the **Save Changes** button when you are finished making changes.

Bill Payment

Deleting a Report

When you no longer need to run a certain report, you can easily delete it. This permanently deletes the report from your online bill pay.





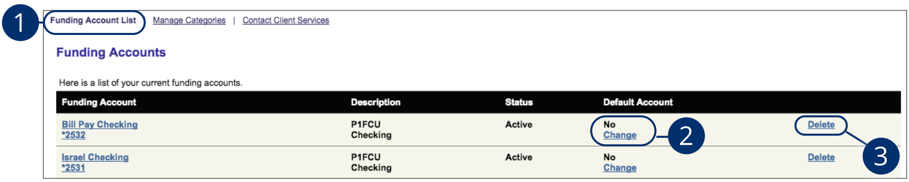
In the **Transactions** tab, select **Bill Payment**, then **Payment Records**.

1. Select the “Search Records” link.
2. Select the “Edit/delete report” link.
3. Select the report you would like to delete using the drop-down and select the **Delete Report** button to permanently remove it.

Bill Payment

Changing or Deleting a Funding Account

You can change which account is your default funding account if you need to pay bills with another account. If an account is no longer needed within bill pay, you can easily delete it.



In the **Transactions** tab, select **Bill Payment**, then **Administration**.

1. Select the “Funding Account List” link.

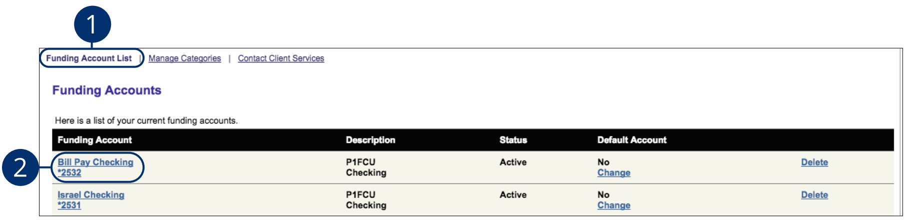
2. Select the “Change” link next to an account to make it the default account.

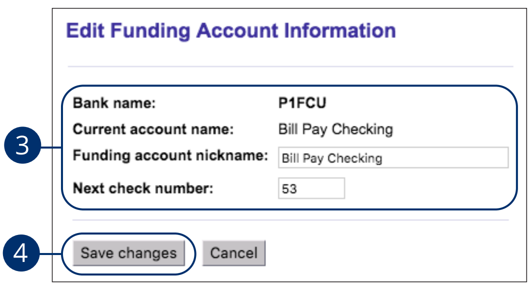
3. Select the “Delete” link next to an account to remove it.

Bill Payment

Editing a Funding Account

Your current funding accounts can be edited if you need to change the nickname or next check number.





In the **Transactions** tab, select **Bill Payment**, then **Administration**.

1. Select the “Funding Account List” link.

2. Select an account name to make changes.

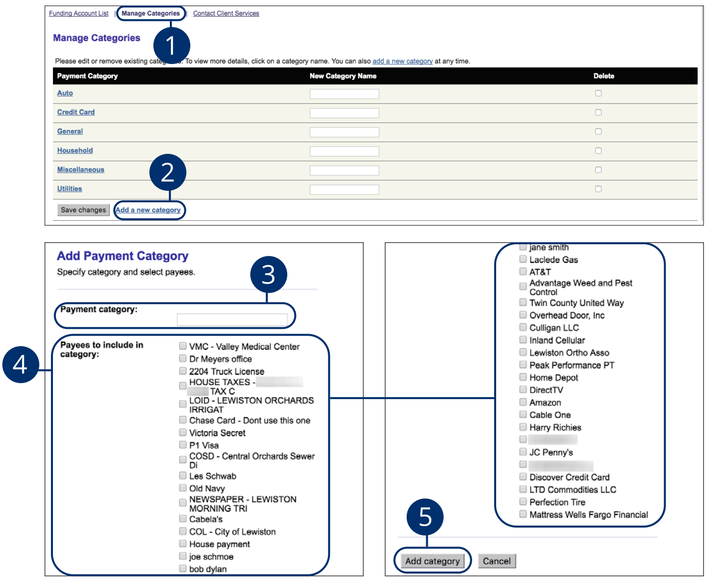
3. Make the necessary changes to the nickname or next check number.

4. Select the **Save Changes** button when you are finished making changes.

Bill Payment

Creating a Category

Bill Pay allows you to sort your payees into categories for easy access. If you have multiple bills for your car, home or credit cards, creating a category helps you stay organized and keeps you from missing payments.



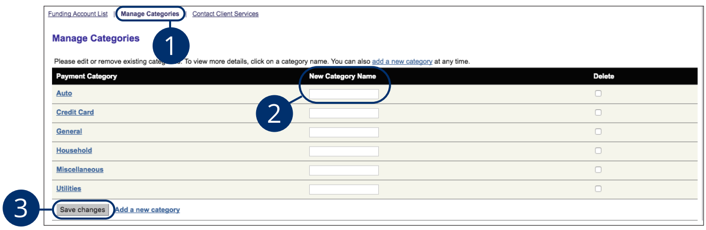
In the **Transactions** tab, select **Bill Payment**, then **Administration**.

1. Select the “Manage Categories” link.
2. Select the “Add a new category” link.
3. Enter the category name.
4. Add a payee to the category by checking the box next to their name.
5. Select the **Add Category** button when you are finished.

Bill Payment

Changing a Category Name

Bill pay makes managing your categories, so your bills are always organized.



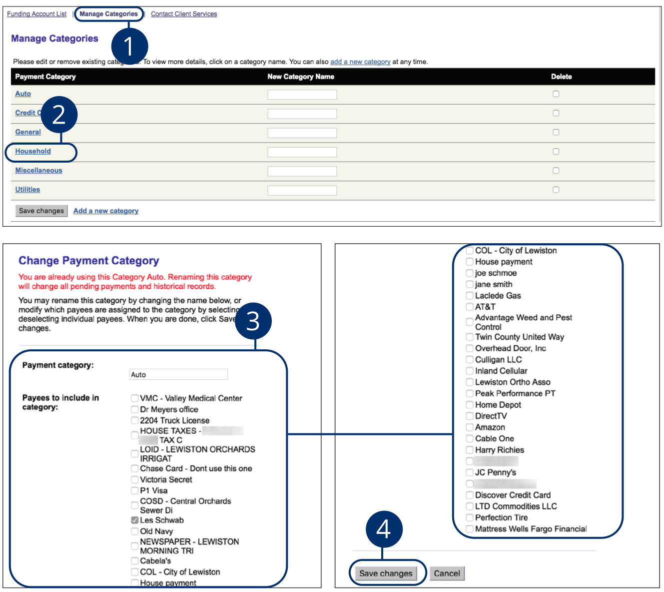
In the **Transactions** tab, select **Bill Payment**, then **Administration**.

1. Select the “Manage Categories” link.
2. Enter a new category name
3. Select the **Save Changes** button when you are finished.

Bill Payment

Editing a Category

If you need to edit or rename your categories for any reason, you can do so at any time.



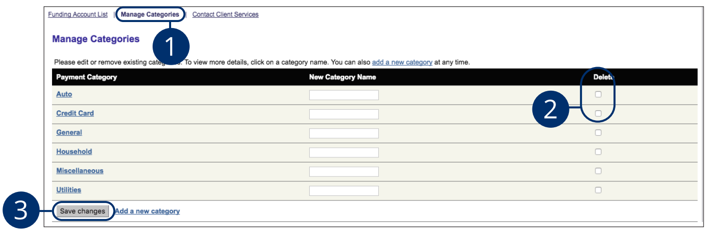
In the **Transactions** tab, select **Bill Payment**, then **Administration**.

1. Select the “Manage Categories” link.
2. Select the category you’d like to edit.
3. Make the necessary changes.
4. Select the **Saves Changes** button when you are finished making changes.

Bill Payment

Deleting a Category

When you no longer need to run a certain category, you can easily delete it. This permanently deletes the category from your online bill pay.



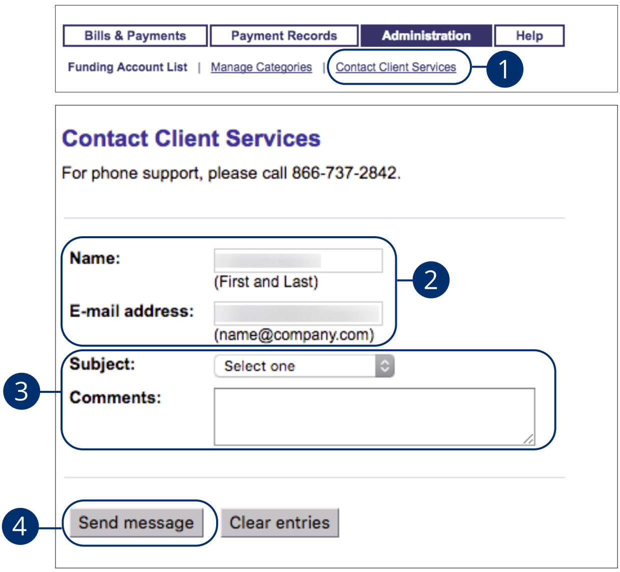
In the **Transactions** tab, select **Bill Payment**, then **Administration**.

1. Select the “Manage Categories” link.
2. Check a box to delete a category.
3. Select the **Save Changes** button when you are finished.

Bill Payment

Contacting Client Services

If you ever have a question or concern regarding a specific payment within bill pay, you can reach out to Client Services without calling or visiting a branch. All you need to do is send a brief message to a member of our team.



In the **Transactions** tab, select **Bill Payment**, then **Administration**.

1. Select the "Contact Client Services" link.
2. Enter your full name and email address.
3. Select the subject using the drop-down and enter a comment.
4. Select the **Send Message** button when you are finished.

Note: If you need immediate assistance, please call us at 1-800-843-7128.

Personal Financial Management

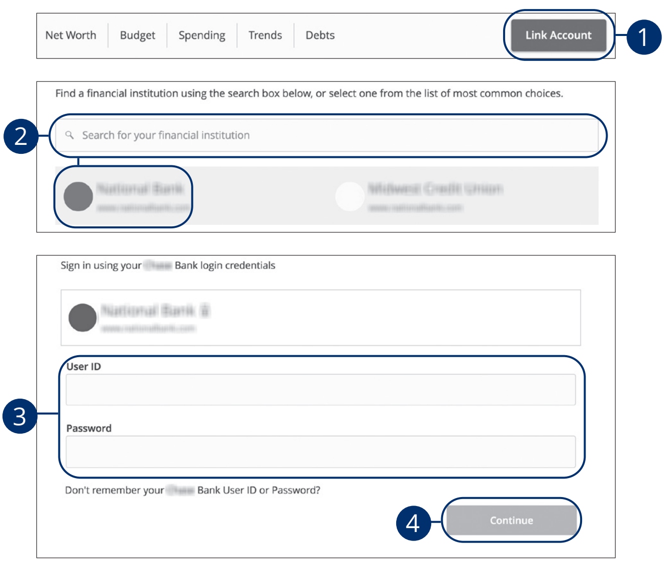
Initial Setup

Setting up financial goals for yourself is just as important as establishing a budget. As you move closer to your objectives, our PFM service not only serves as a rearview mirror to see how far you have come, but also as a map, so you can see how much further you need to go. The path toward funding expenses such as a home, vacation or even the tuition for a new career becomes clearer and easier to manage.

The tools within PFM help you calculate your net worth, set budgets, view your spending habits and trends and set up a debt payment plan.

Linking an Account

Before you can begin setting up your financial goals, you need to link all your accounts, items you own and debts.



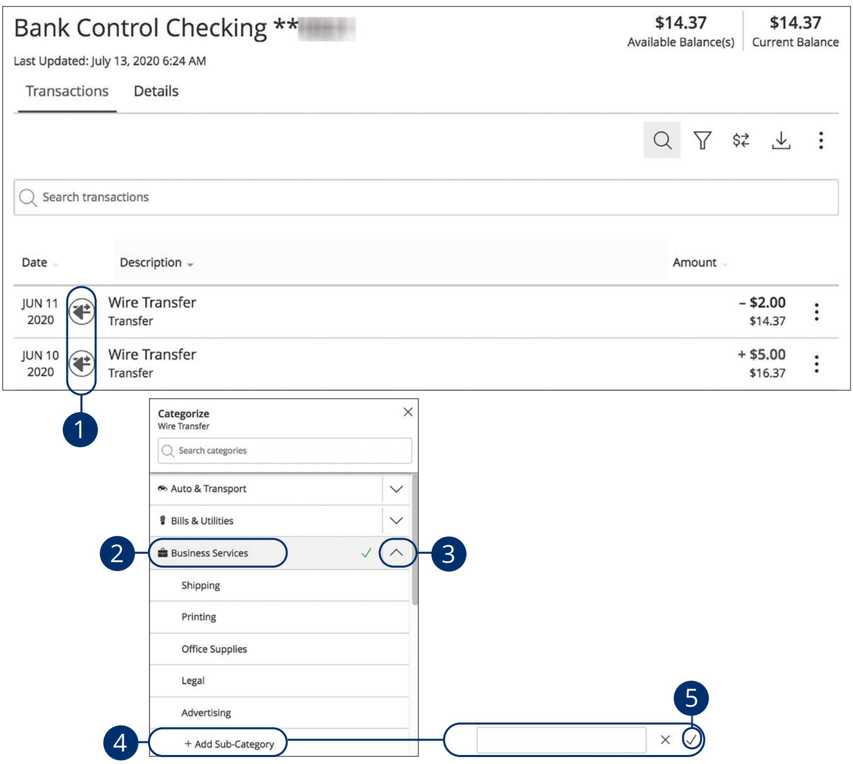
Link an account from your Home page.

1. Click the **Link Account** button.
2. Locate your financial institution using the list or the search bar.
3. Enter your user ID and password for each account.
4. Click the **Continue** button to finish linking an account.

Categorizing Transactions

In order for our Personal Financial Management tools to work properly, make sure your transactions are correctly categorized. When all your accounts are linked to PFM, your transactions are automatically categorized. Common categories include gas/auto, entertainment, medical expenses, rent and utilities. If a transaction needs to be reassigned, you can manually edit the category.

Each category has a corresponding icon assigned to it to help quickly identify a transaction's financial category. These icons are displayed next to each transaction in the Account Details page.

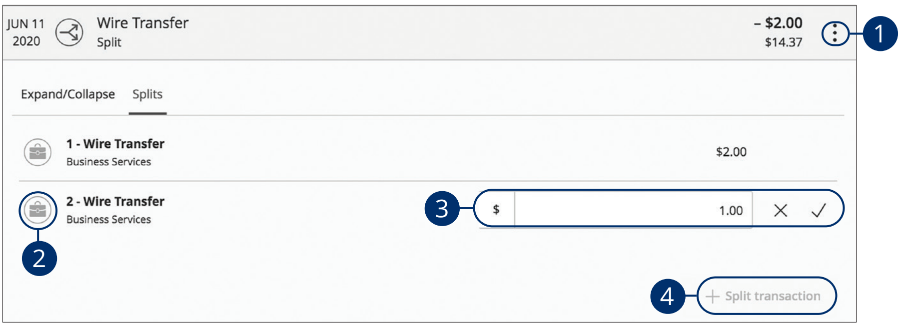


Click an account to view the **Account Details** page.

1. Click a category icon to edit the category.
2. Select a new category.
3. Click the arrow icon to view sub-categories.
4. Click the **+ Add Sub-Category** button to add a different sub-category.
5. Enter the sub-category's name and click the ✓ button.

Splitting a Transaction

PFM offers the ability to split one transaction to represent multiple categories. For example, if a shopping trip needs splitting into multiple categories such as grocery, pharmacy and home supplies, you can review your receipt and split the total charge across multiple categories.



Click an account to view the **Account Details** page.

1. Click the ⋮ icon and click "Split transaction."

2. Click the category icon to edit the new category.

3. Enter the amount in the text box and click the ✓ button.

4. Click the **+ Split transaction** button to add additional categories.

Personal Financial Management

Online Banking Home Page

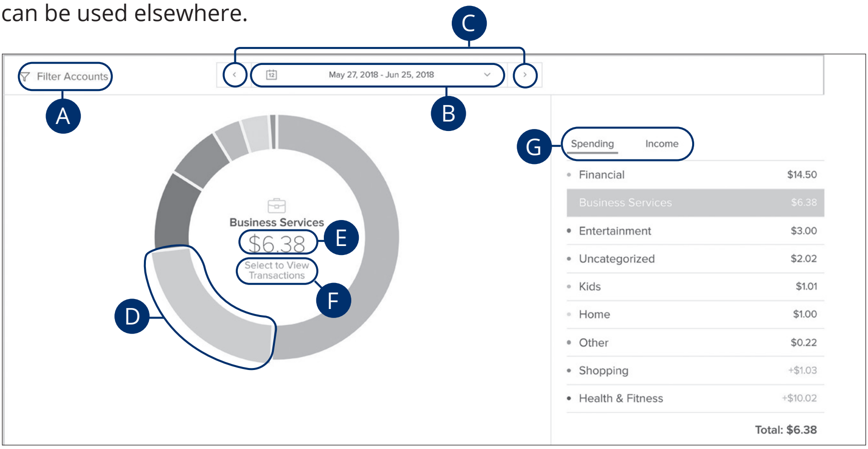
There are six features within PFM that are accessed through the Home page: spending, budget, trends, cash flow, net worth and debts. These features help you review your finances within PFM.

Different tabs appear on the Home page, which takes you to interactive features to help you manage your finances.

- **Spending**: See your spending habits in a visual pie chart representation.
- **Budget**: Track your monthly finances by adding targets to help you better manage your expenses.
- **Trends**: Track your habits even further to see how you spend your money over time.
- **Net Worth**: Total your assets and debts and view a line graph to see how funds are allocated.
- **Debts**: View all your debts and view payment plans to become debt-free as quickly as possible.

Spending Overview

The spending tool helps you stay on top of your expenses and ensures transactions are properly organized. Your spending habits are organized in a pie chart for you to easily see your smallest and largest expenses. Seeing your expenses broken down allows you to choose where you can cut back, so funds can be used elsewhere.



Click the **Spending** tab from the Home page.

A. Click the “Filter Accounts” link to filter your spending by account.

B. Use the calendar drop-down to view your spending habits during a specific month.

C. Click the **<** **>** buttons to view your spending habits during a specific week.

D. Click a section of the pie chart to view spending in a specific category.

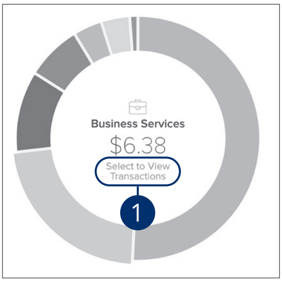
E. Total amount spent in a category is located in the center of the chart.

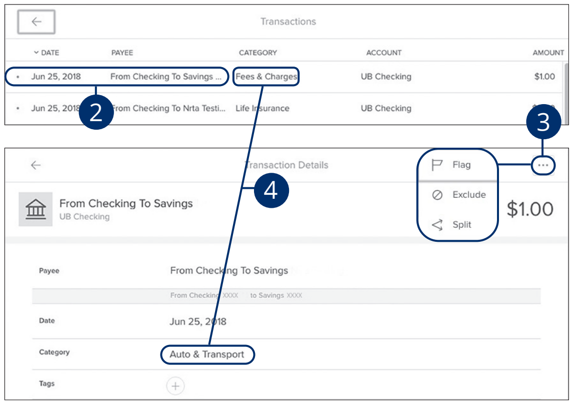
F. Click the “Select to View Transactions” link to view a list of transactions in a specific category.

G. Click the **Spending** or **Income** tab to view all your spending habits or income as a list.

Spending: Recategorizing a Transaction

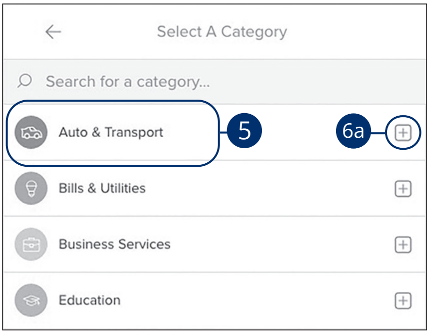
With the spending tool, you can easily identify transactions that need recategorizing. From there, you can select the transaction and place it in the correct category.

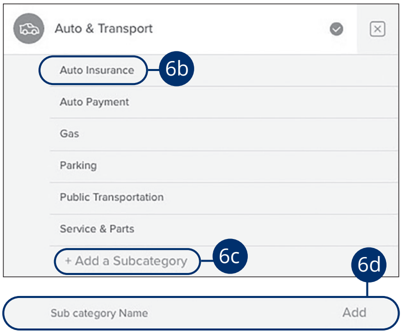




Click the **Spending** tab from the Home page.

1. Click the “Select to View Transactions” link to view a list of transactions in a specific category.
2. Click a transaction to view more details.
3. Click the ••• icon to flag, exclude or split a transaction.
4. Click a category to recategorize a transaction from the list or from a transaction details page.





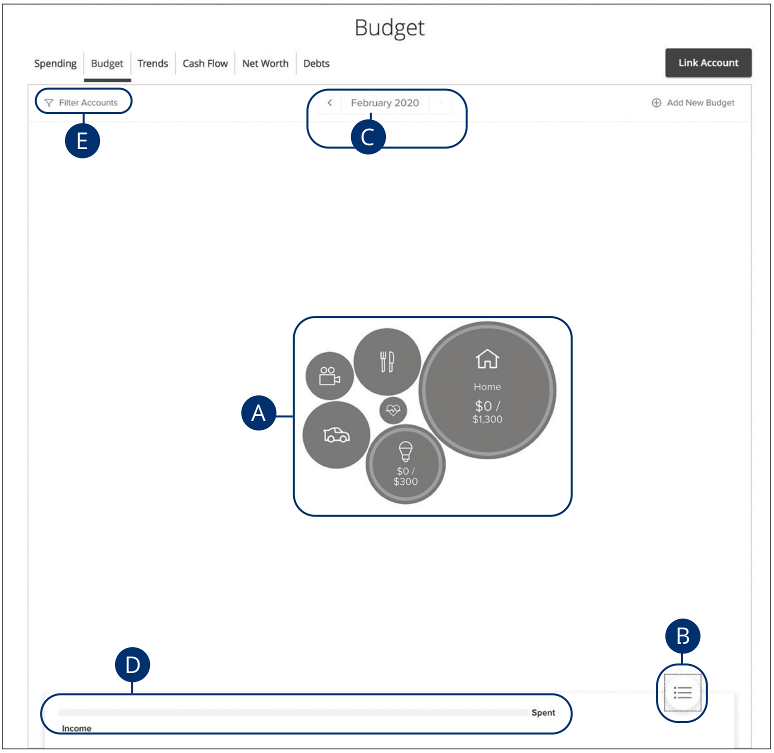
5. Select a new category from the list.

6. Add a sub-category.

- **a.** Select the **+** icon to choose a sub-category.
- **b.** Select a sub-category from the provided list.
- **c.** Click the “+ Add a Sub-category” link to make a new sub-category.
- **d.** Enter the sub-category name and click the “Add” link.

Budgets Overview

A budget helps you manage your money based on how much you earn and spend. Our budget tool eliminates guess work and helps you make an accurate budget quickly and efficiently. Before creating a budget, make sure your transactions are categorized properly.



Click the **Budget** tab from the Home page.

A. Your budget appears as bubbles to track your progress. A green bubble indicates you are within budget, yellow is near budget and red is over budget. The size of the bubble indicates the size of the budget.

B. Click the  button to view your budget as a list.

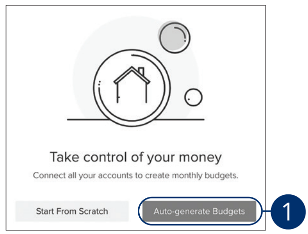
C. Click the **<** **>** buttons to view another month's budget.

D. The bar chart compares your income to your spending.

E. Click the "Filter Accounts" link to filter your budgets by account.

Auto-generated Budgets

Automatically generate budgets based upon your recent transactions.

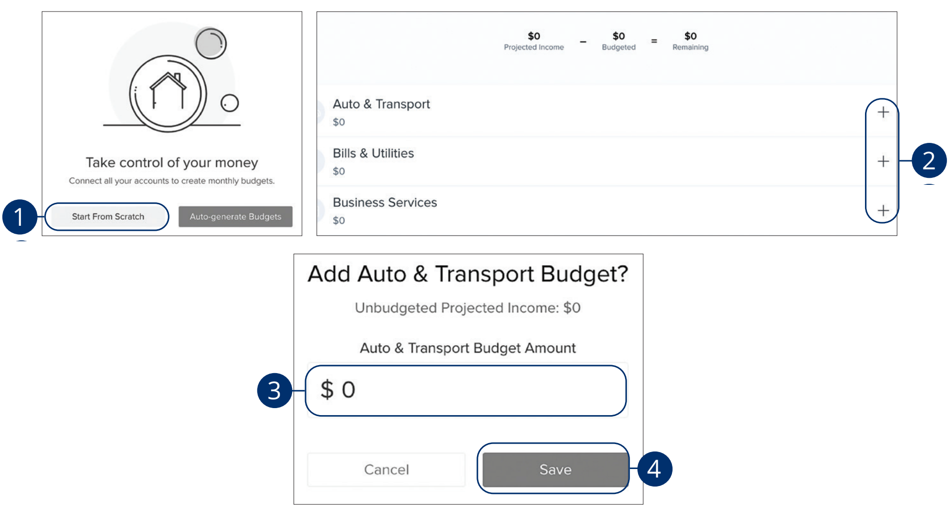


Click the **Budget** tab from the Home page.

1. Click the **Auto-generate Budgets** button.

Budgets From Scratch

Create custom budgets.

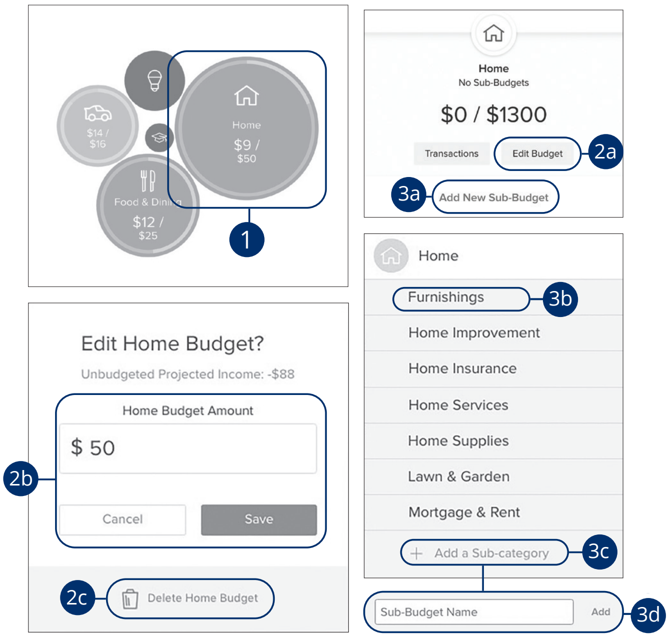


Click the **Budget** tab from the Home page.

1. Click the **Start From Scratch** button.
2. Click the + icon to create a budget.
3. Enter a budget amount.
4. Click the **Save** button.

Editing or Deleting a Budget

After clicking the Auto-Generate button, a budget based on your spending habits is calculated. The automated budget may not always fit your needs, but you have the ability to make changes to your budget amounts and add sub-categories if necessary.



Click the **Budget** tab from the Home page.

1. Click a bubble to edit your budget amount or to add a sub-category.

2. Edit a budget amount.

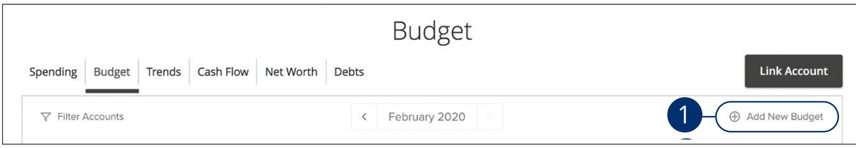
- **a.** Click the **Edit Budget** button.
- **b.** Enter the budget amount and click the **Save** button.
- **c.** Click the **Delete Budget** button to remove a budget.

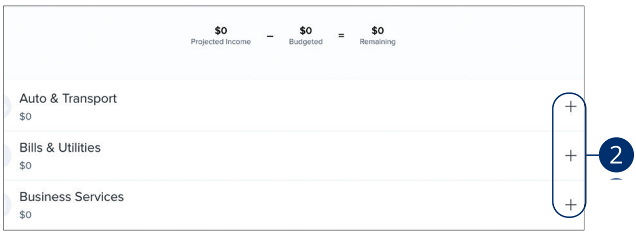
3. Add a sub-category.

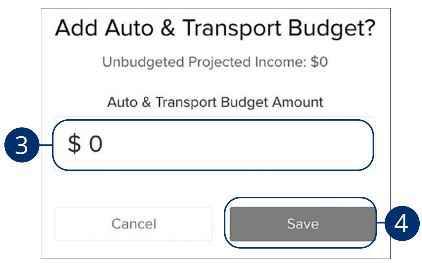
- **a.** Click the “Add New Sub-Budget” link.
- **b.** Select a sub-category from the list.
- **c.** Click the “+ Add a Sub-category” link
- **d.** Enter the sub-category name and click the “Add” link.

Managing Budgets

Within the budget tool, you can edit an existing budget or delete it. You can also add new budgets if needed.





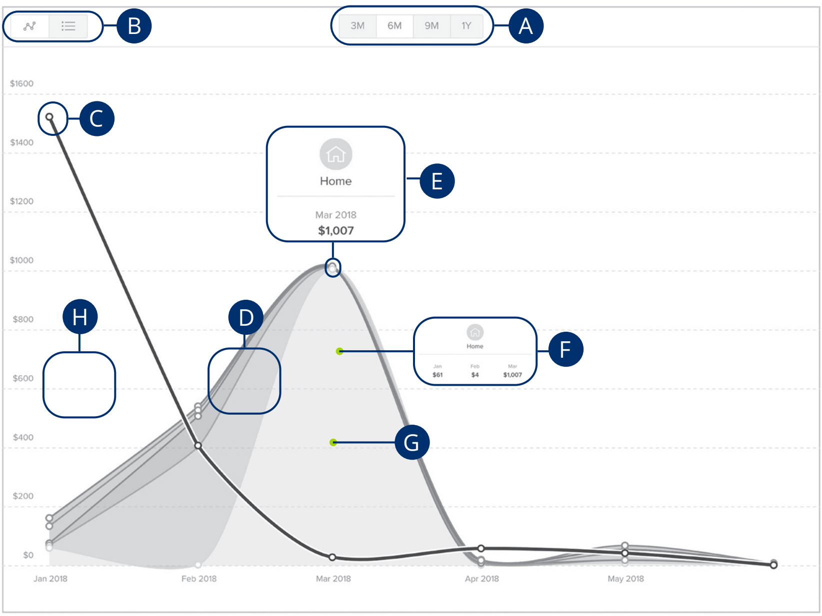


Click the **Budget** tab from the Home page.

1. Click the "+ Add New Budget" link to edit or add a budget.
2. Click the + icon to create a budget.
3. Enter a budget amount.
4. Click the **Save** button.

Trends Overview

The trends tool gives you a chart of your spending habits in each category compared to your income. With the help of trends, you can easily identify what funds go toward your financial goals.



Click the **Trends** tab from the Home page.

A. View your spending trends in three month (3M), six month (6M), nine month (9M) or one year (1Y) increments.

B. Click the  buttons to view your trends in a line chart or a list.

C. The single line is your income line.

D. The other items are your spending habits organized into categories.

E. Hover over a data point to see your spending during that month.

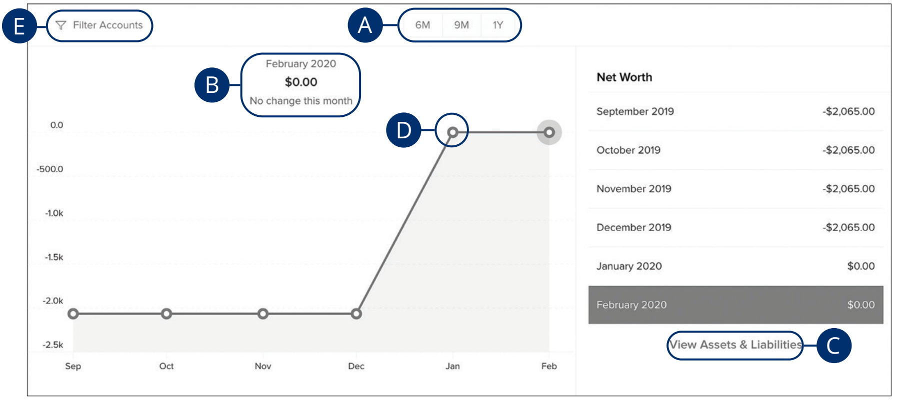
F. Hover over a category to see your spending from the past few months.

G. Click on a category to view a single chart.

H. The white space indicates funds left over at the end of each month.

Net Worth Overview

After your accounts are linked and categorized, the net worth feature offers you a view of your net worth calculated by subtracting your debts from your checking, savings and investment accounts. Your net worth is tracked each month allowing you to monitor your financial progress.



Click the **Net Worth** tab from the Home page.

A. View your net worth graph in six month (6M), nine month (9M) or one year (1Y) increments.

B. Your current net worth is displayed above the graph.

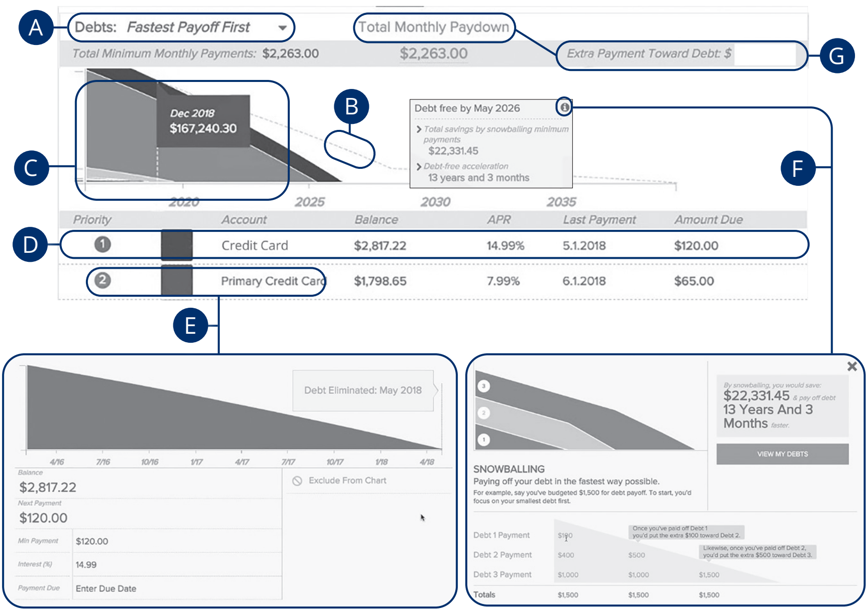
C. Click the “View Assets and Liabilities” link to view more details about your net worth.

D. Click on a data point to view your net worth during a specific month.

E. Click the “Filter Accounts” link to filter your net worth by account.

Debts Overview

The debts tool helps you quickly pay down debt, ultimately saving you money spent on interest without making big budget cuts or sacrifices. When your debts are imported into our PFM feature, make sure the annual percentage rate (APR) and minimum payment are accurate.



Click the **Debts** tab from the Home page.

A. Using the “Debts” drop-down, select a debt payoff option.

B. The dotted line indicates how long it will take to pay off your debts using the payoff option you selected.

C. The chart illustrates an accelerated pay off timeline using the snowball method.

D. Your debts are listed below the chart.

E. Click a debt to edit your APR interest and minimum payment.

F. Click the ℹ icon to view more details about the snowball method.

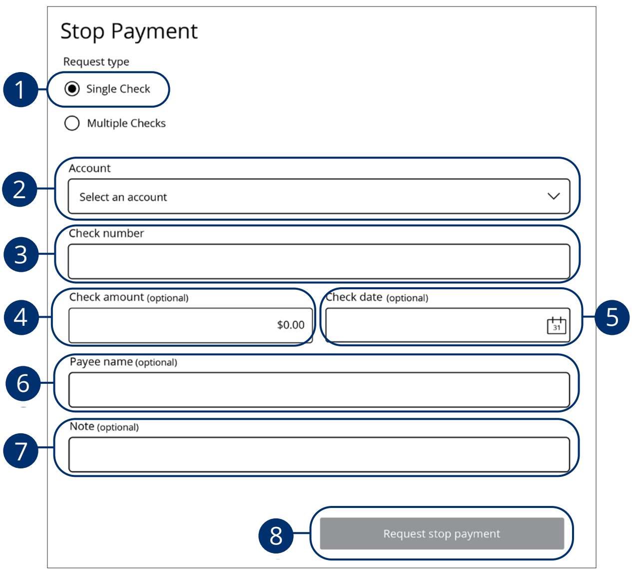
G. Click the “Total Monthly Paydown” link to make an extra payment toward debt. Enter the amount in the text box.

Services

Stop Payment Request

Single Check

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being cashed. Once approved, the stop payment remains in effect for six months. If you need the current fee information, please call us during our business hours at 1-800-843-7128.

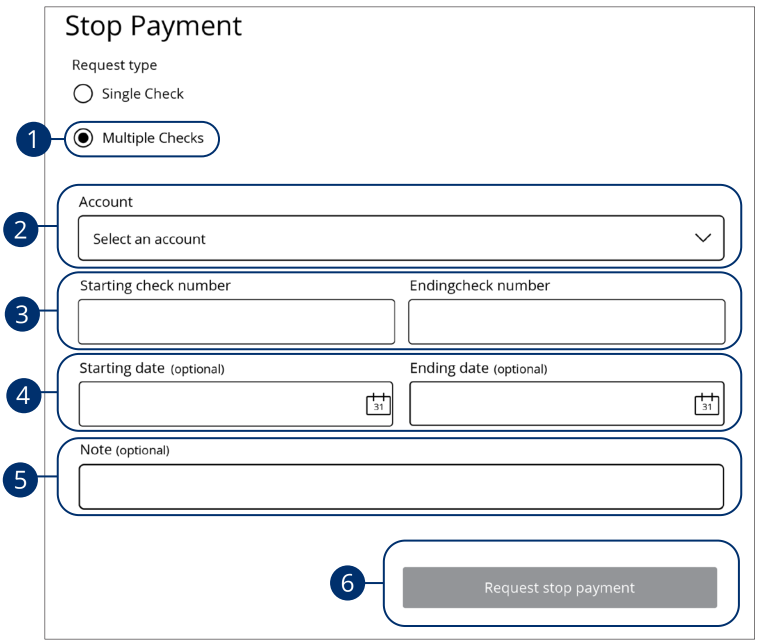


In the **Services** tab, click **Stop Payment**.

1. Select "Single Check."
2. Select the appropriate account using the drop-down.
3. Enter the check number.
4. (Optional) Enter the amount.
5. (Optional) Enter the date of the check using the calendar.
6. (Optional) Enter the payee.
7. (Optional) Enter a note.
8. Click the **Request stop payment** button when you are finished.

Multiple Checks

If you're ever worried about multiple pending written checks, you can initiate a stop payment request to prevent the checks from being cashed. Once approved, the stop payment remains in effect for six months. If you need the current fee information, please call us during our business hours at 1-800-843-7128.



In the **Services** tab, click **Stop Payment**.

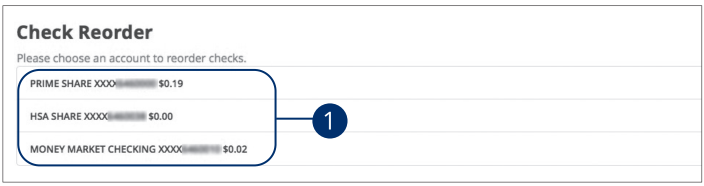
1. Select "Multiple Checks."
2. Select the appropriate account.
3. Enter the starting and ending check number.
4. (Optional) Enter the starting and ending date of the checks using the calendar.
5. (Optional) Enter a note.
6. Click the **Request stop payment** button when you are finished.

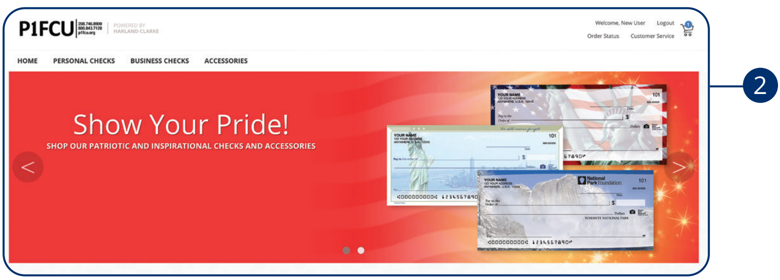
Note: You can view the approval status of a stop payment in the Activity Center.

Services

Reordering Checks

If you've previously ordered checks through P1FCU, you can conveniently reorder checks online at any time on our trusted vendor's website.





In the **Services** tab, click on **Check Reorder**.

1. Choose the account you want checks ordered for.

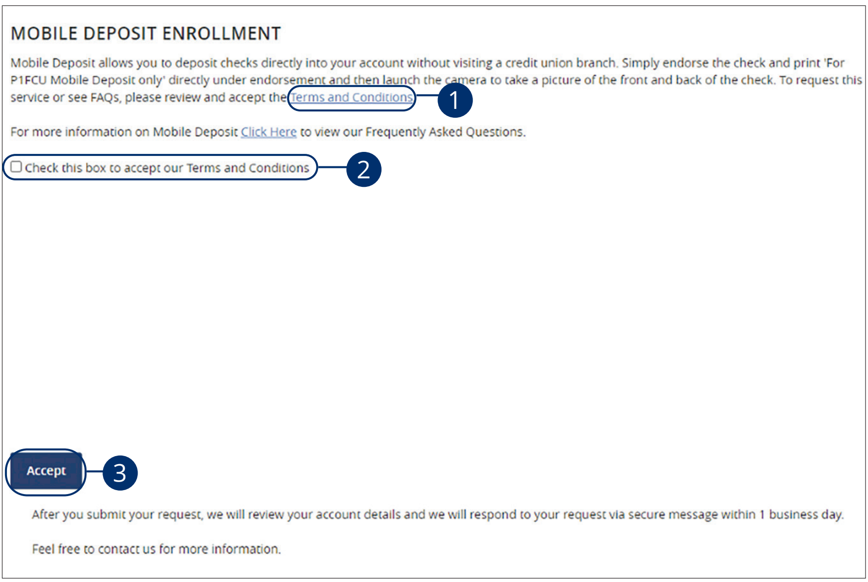
2. Complete your order on our vendor's website.

Note: If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

Services

Mobile Deposit Enrollment

Along with our app, Online Banking with P1FCU gives you the tools you need to tackle your finances how you want—from a branch, desktop, smart phone, or even your tablet. Once enrolled in Mobile Deposit, you can make check deposits anywhere, anytime from your phone or device.



In the **Settings** tab, select **Mobile Deposit Enrollment.**

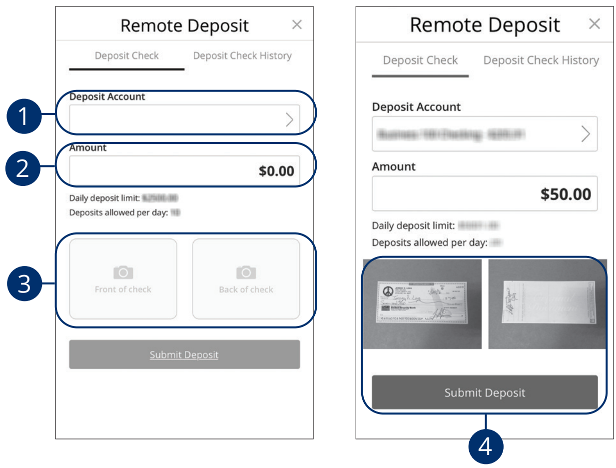
1. Click the “Terms and Conditions” link and review the document.
2. Click the check box indicating your acceptance of the terms.
3. Click the **Accept** button when you are finished.

Note: Once the bank reviews your information, you will receive a secure message indicating that the mobile banking service is turned on. You can then log in to the app on your smart phone and find the Deposit Check tab. Please refer to the Terms and Conditions for hold policies and deposit limits.

Services

Mobile Deposits

With our mobile app on your Android or iOS device, you can deposit checks into your Online Banking account by taking a photo of a check.



Note: This feature is only available when using our mobile app on your device.

Log in to our P1FCU Mobile Banking app.
In the **Transactions** tab, select **Deposit Checks**.

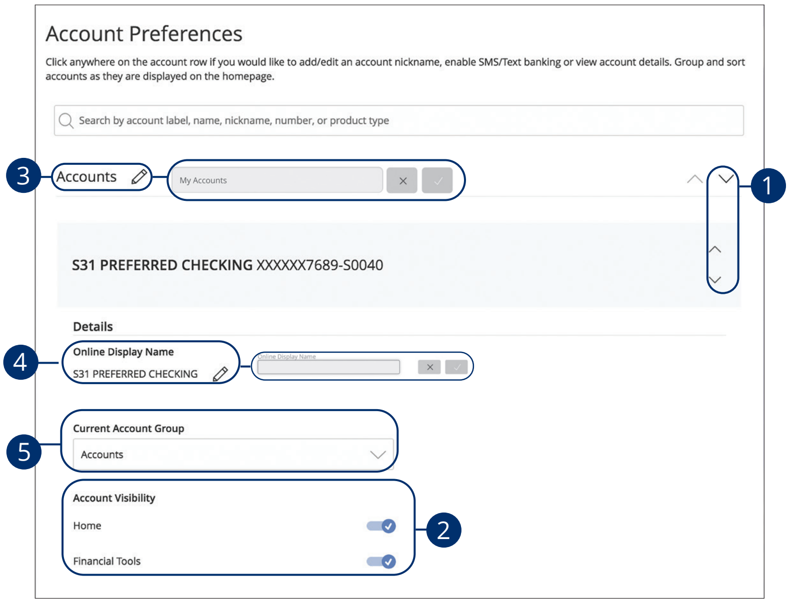
1. Choose the account you would like the check deposited to.
2. Input the dollar amount of the check.
3. Endorse the back of the check and add “For P1FCU mobile deposit only,” then tap the **Capture Image** button to take an image of both the front and back of the check.

4. Verify that all four corners of the check are visible and all elements are legible, then tap the **Submit Deposit** button when finished.

Services

Account Preferences

The Home page and your accounts should appear in a way that is fitting for you. The names of accounts, order in which they appear on the Home page, order of account groups and names of account groups can be changed in Account Preferences to suit your needs.



In the **Settings** tab, click **Account Preferences**.

1. Select the up or down arrows on the right side to change the order that your accounts appear in.
2. Use the **Account Visibility** switches to toggle whether or not your account is visible on the Home page and within Financial Tools.
3. Click the icon to change the nickname of a group or an account. Make your changes and click the check mark to save it.
4. Click the icon to change the Online Display Name of an account. Make your changes and click the check mark to save it.
5. Use the “Current Account Group” drop-down to change the group that account is in.

Services: Account Preferences

Services

Updating Your Contact Info

It is important to keep P1FCU updated with your most current contact information. That’s why we’ve made it so simple to edit your personal data!


Update Contact Info

Please use this page to update your P1FCU contact information. This does not however change your secure access delivery points, to make changes to your secure delivery information select Security Preferences and Secure Delivery from the Settings menu.

Once you update your information, please click on "Submit" to send us your changes.

1

Contact Information

Home Phone Number

Work Phone Number

Cell Phone Number

Primary Email Address*

@yahoo.com

Residential Address

Address 1

Address 2

City: LEWISTON

State: Idaho

Zip: 83501

Postal Address

Address 1

Address 2

City

State: NO STATE

Zip

2

Submit

In the **Services** tab, select **Address Change**.

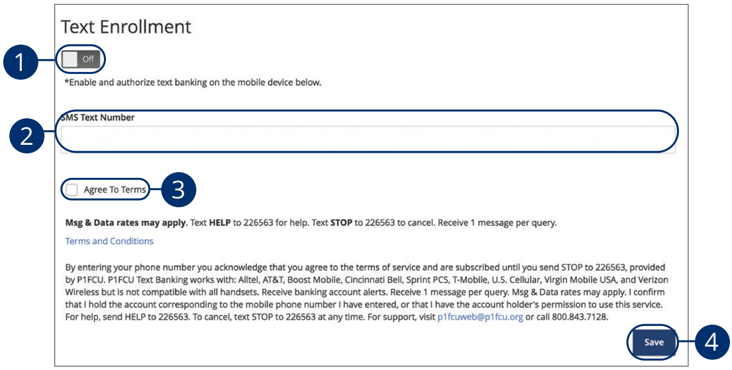
1. Update your information.
2. Select the **Submit** button when you are finished making changes.

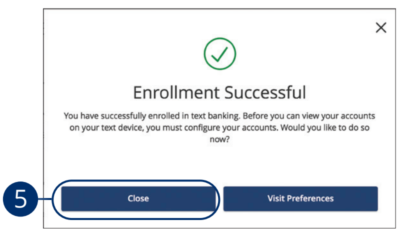
Note: This does not change your secure access code delivery points. To make changes to your secure delivery information, visit the Security Preferences tab and edit Secure Delivery.

Services

Text Enrollment

Text Banking allows you to manage your accounts on the go. Once enrolled, you can check balances, review account history and transfer funds from your Online Banking account using any text-enabled device.

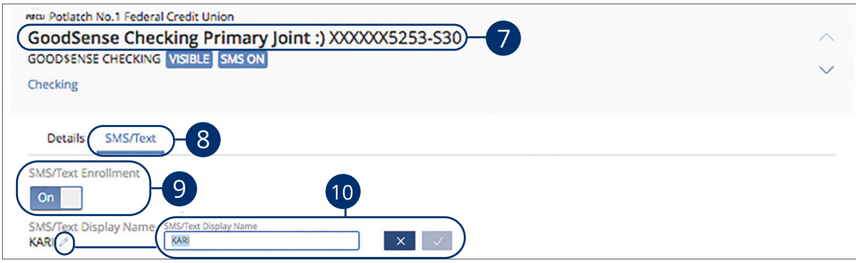




In the **Settings** tab, select **Text Enrollment**.

1. Toggle the **Text Enrollment** switch from “Off” to “On.”
2. Enter your SMS text number.
3. Read the terms and conditions and check the box next to “Agree To Terms.”
4. Select the **Save** button when you are finished.
5. Select the **Close** button.

Note: Once you’ve signed up for Text Banking you should received at text confirmation.



6. Select **Settings, Account Preferences** to be taken to the Accounts feature.
7. Select an account you want enroll in text banking.
8. Select the SMS/Text tab.
9. Toggle the **SMS/Text Enrollment** switch from “Off” to “On.”
10. Select the icon to change the SMS/Text Display Name. Make your changes and select the check mark to save it. Display names should be four characters or less.

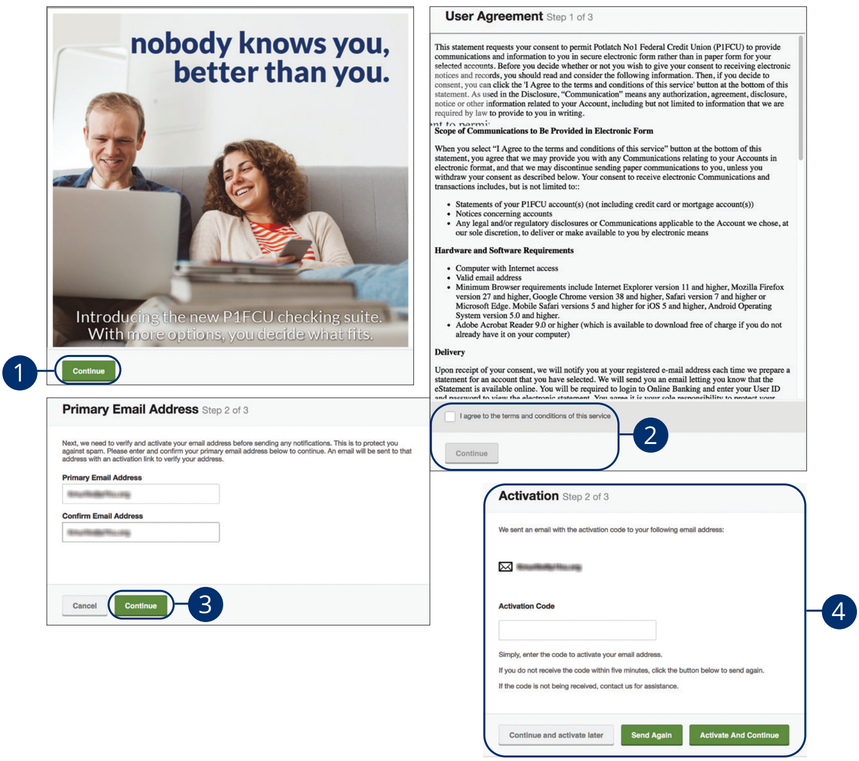
Commands for Text Banking	
Text Command Options to 226563	**for the Following Information:**
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)
START	Enable message send/receive for text banking

Services

Statements/Alerts

The Statements feature is a great virtual filing system for your bank statements, saving paper and space in your home or office. By storing your statements electronically, your account information is always readily available when you need it.

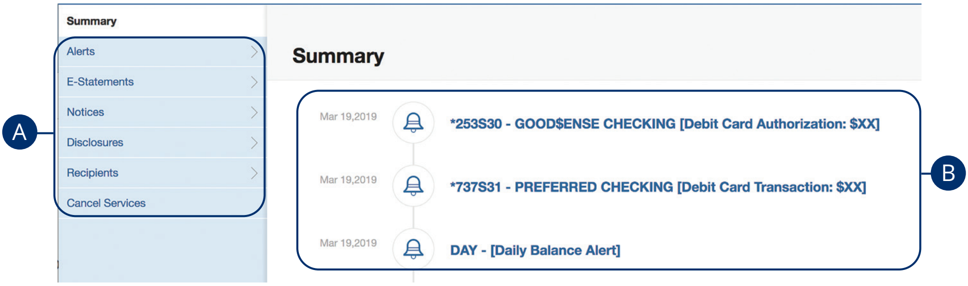
Statement/Alerts Setup



In the **Transactions** tab, select **Statements/Alerts** or in the **Settings** tab, select **Statements/Alerts**.

1. Select the **Continue** button.
2. Agree to the terms and conditions and select the **Continue** button..
3. Enter your email address and select the **Continue** button.
4. Enter the activation code and select the **Activate and Continue** button.

Statement/Alerts Overview

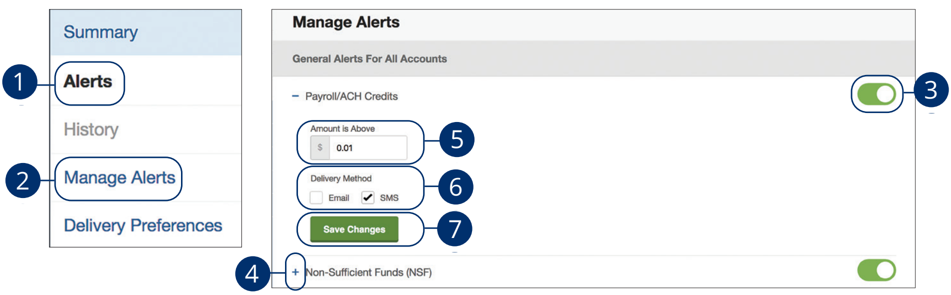


In the **Transactions** tab, select **Statements/Alerts** or in the **Settings** tab, select **Statements/Alerts**.

A. Use the menu on the left side of the screen to navigate to features within Statements/Alerts.

B. Your most recent statements and alerts are displayed on the right side of the screen.

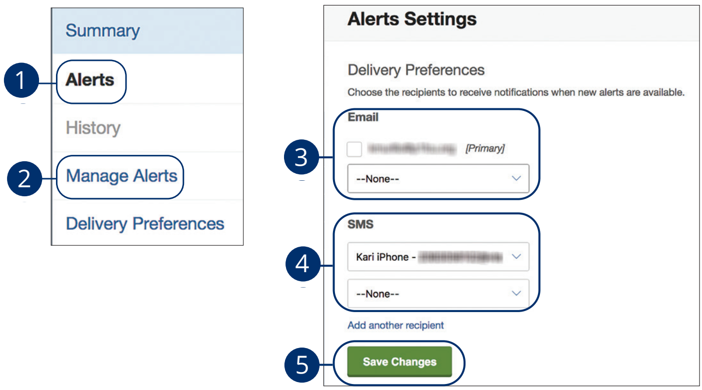
Alerts



In the **Transactions** tab, select **Statements/Alerts** or in the **Settings** tab, select **Statements/Alerts**.

1. Select **Alerts**.
2. Select **Manage Alerts**.
3. Use the toggle to turn an alert on or off.
4. Select the + to expand an alert.
5. Enter an amount.
6. Choose a delivery method.
7. Select the **Save Changes** button.

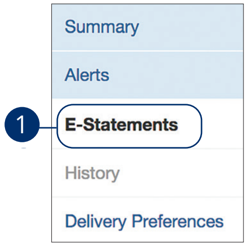
Alert Settings

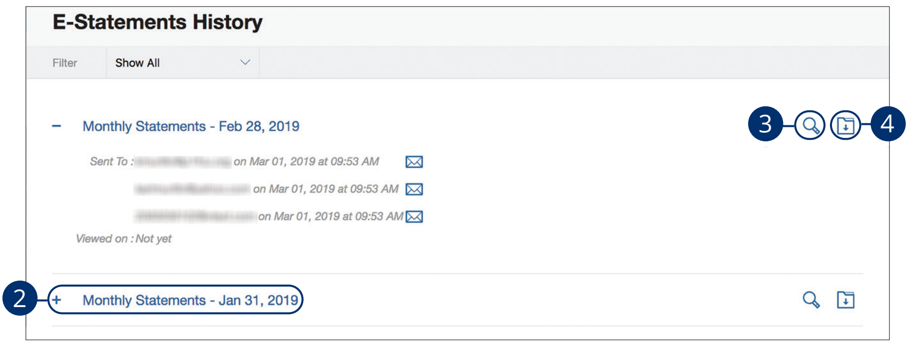


In the **Transactions** tab, select **Statements/Alerts** or in the **Settings** tab, select **Statements/Alerts**.

1. Select **Alerts**.
2. Select **Delivery Preferences**.
3. Choose an email address.
4. Choose an SMS number
5. Select the **Save Changes** button.

eStatements

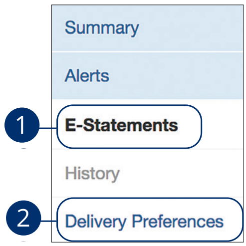


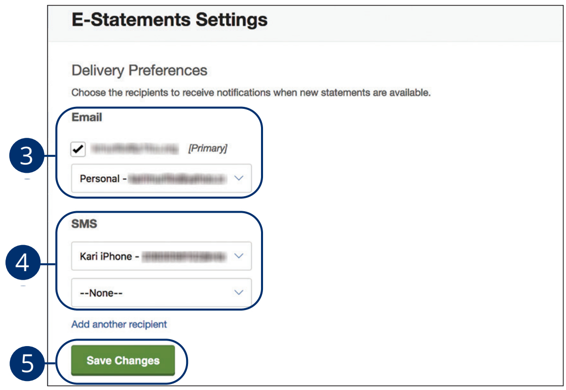


In the **Transactions** tab, select **Statements/Alerts** or in the **Settings** tab, select **Statements/Alerts**.

1. Select **E-Statements**.
2. Select the + to expand a statement.
3. Select the icon to view a statement.
4. Select the icon to download a statement.

eStatement Settings

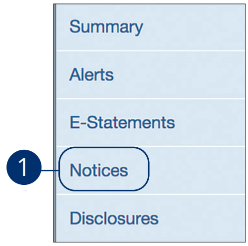


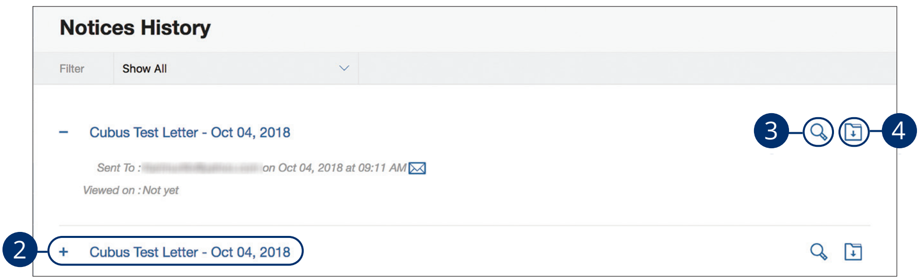


In the **Transactions** tab, select **Statements/Alerts** or in the **Settings** tab, select **Statements/Alerts**.

1. Select **E-Statements**.
2. Select **Delivery Preferences**.
3. Choose an email address.
4. Choose an SMS number
5. Select the **Save Changes** button.

Notices

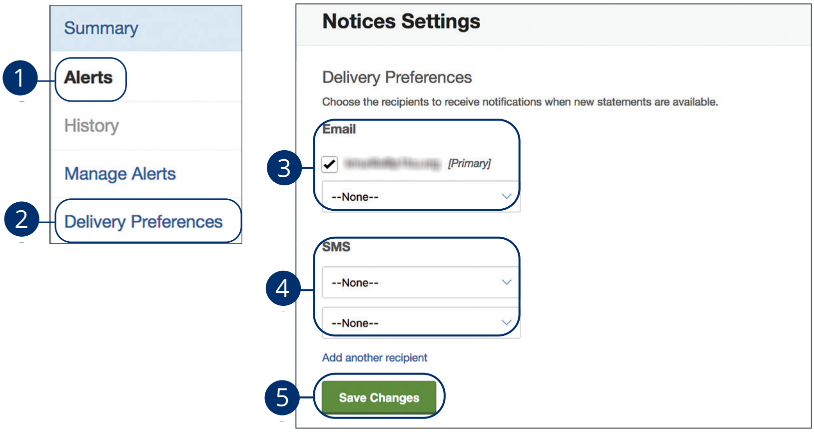




In the **Transactions** tab, select **Statements/Alerts** or in the **Settings** tab, select **Statements/Alerts**.

1. Select **Notices**.
2. Select the + to expand a notice.
3. Select the icon to view a notice.
4. Select the icon to download a notice.

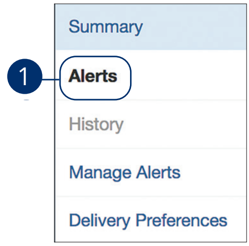
Alert Settings



In the **Transactions** tab, select **Statements/Alerts** or in the **Settings** tab, select **Statements/Alerts**.

1. Select **Alerts**.
2. Select **Delivery Preferences**.
3. Choose an email address.
4. Choose an SMS number
5. Select the **Save Changes** button.

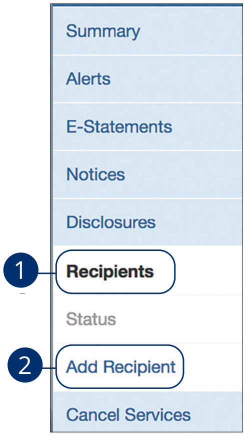
eStatements

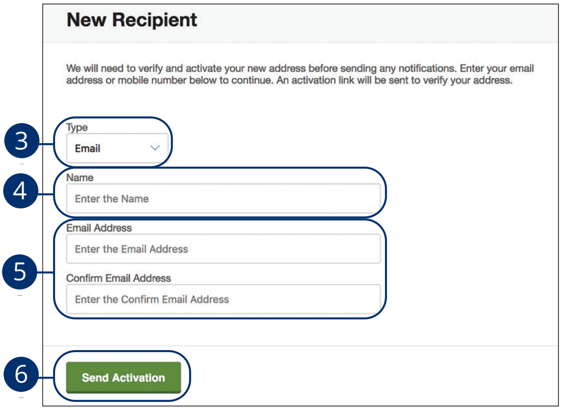


In the **Transactions** tab, select **Statements/Alerts** or in the **Settings** tab, select **Statements/Alerts**.

1. Select **Alerts**.
2. Select the + to expand a disclosure.
3. Select the icon to view a disclosure.
4. Select the icon to download a disclosure.

Add a New Recipient

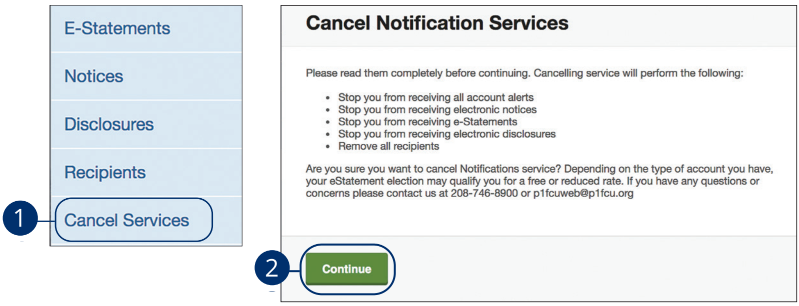




In the **Transactions** tab, select **Statements/Alerts** or in the **Settings** tab, select **Statements/Alerts**.

1. Select **Recipients**.
2. Select **Add Recipient**.
3. Use the drop-down menu to select a delivery type.
4. Enter the recipient's name.
5. Enter and confirm the email address.
6. Select the **Send Activation** button.
7. An activation link will be sent to you.
8. Open the activation email and select the activation link.

Cancel Notifications



In the **Transactions** tab, select **Statements/Alerts** or in the **Settings** tab, select **Statements/Alerts**.

1. Select **Cancel Services**.
2. Select the **Continue** button.

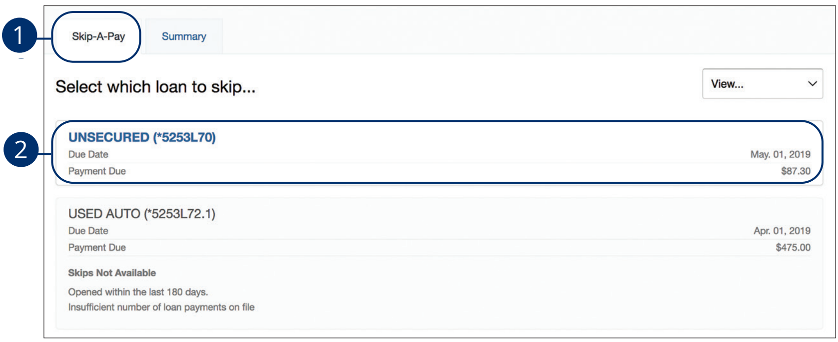
Note: Please read them completely before continuing. Cancelling service will perform the following:

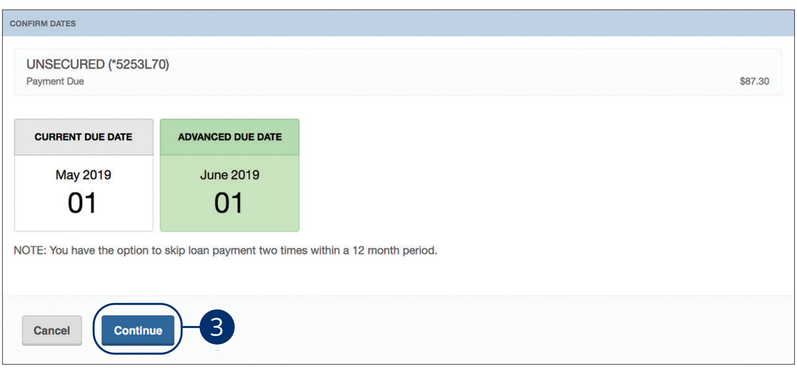
- Stop you from receiving all account alerts
- Stop you from receiving electronic notices
- Stop you from receiving e-Statements
- Stop you from receiving electronic disclosures
- Remove all recipients

Services

Skip A Payment

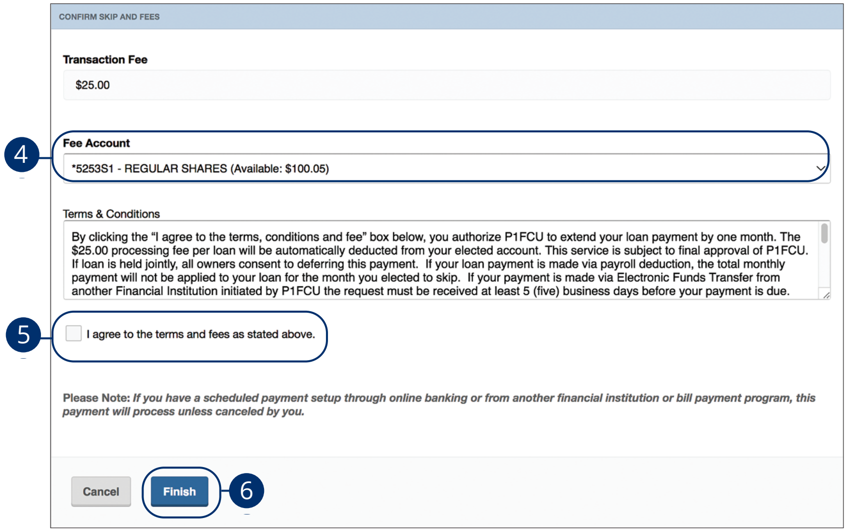
Skip a payment for any qualifying loan. P1FCU will then extend the term of your loan by an additional month. (Subject to account eligibility and a $25 service charge.)





In the **Transactions** tab, select **Skip A Payment.**

1. Select the **Skip-A-Pay** tab.
2. Select the loan you would to skip a payment for. Ineligible loans will be grayed out.
3. Select the **Continue** button.



4. Use the drop-down menu to select an account to withdraw the fee from.

5. Review and accept the terms and conditions by checking the box next to "I agree to the terms and fees as stated above."

6. Select the **Finish** button.

Services

Accessibility

We want to provide online banking that is usable and accessible to everyone. High contrast mode lightens the menu on the left hand side for better visibility.

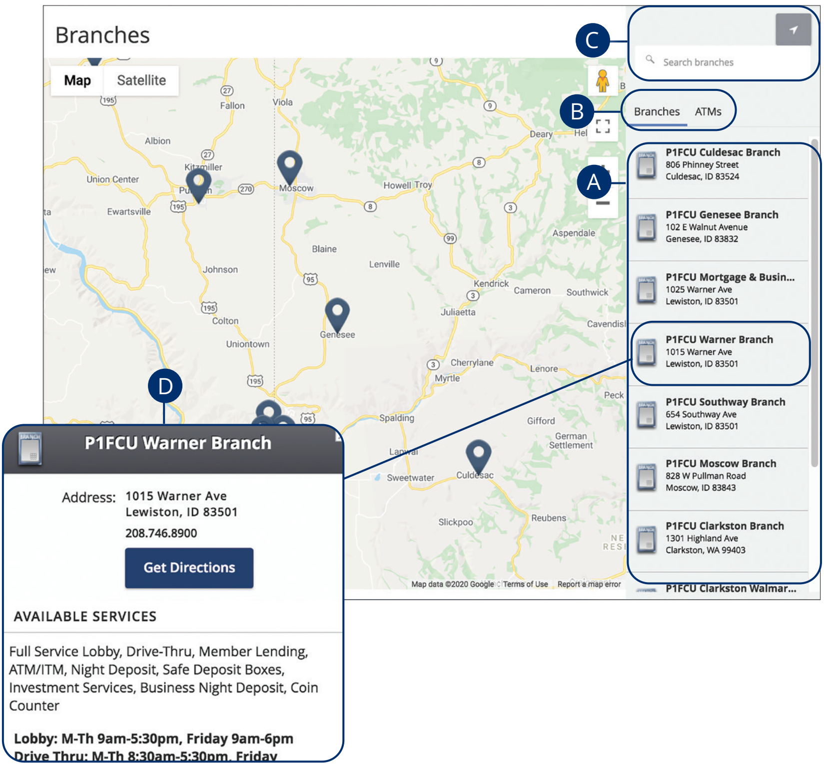
In the **Settings** tab, click the **Accessibility**.

1. Check the box next to “Enable high contrast mode.”

Locations

Branches and ATMs

If you need to locate a P1FCU branch or ATM, the interactive map below can help you find locations nearest you. If your device's location services feature is turned off or your location in unavailable, a general list of branches appears.



Click on the **Branches** tab.

A. Details about branches or ATMs are displayed on the right-hand side.

B. You can locate a P1FCU branch or ATM by clicking the appropriate button.

C. The search bar allows you to find specific P1FCU branches.

D. P1FCU locations or ATMs are marked along with your location. Click a branch for additional details such as phone numbers, directions, lobby hours and drive-thru hours.