NEW ONLINE BANKING
FAQ

Connexus Credit Union

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GENERAL REGISTRATION AND LOGIN

Current User Registration

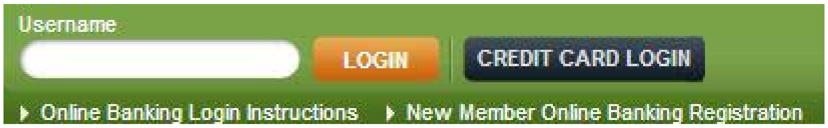
Please note: This process below will only work for the primary member. If you are not the primary member i.e. you are the joint owner or co-borrower, you will need to create your own username and password. Please refer to the Joint and New User Registration section of our FAQ for further instructions.

Primary Member Login Instructions

1. Access the online banking login box at the top right-hand corner of the Connexus website. Enter your member number in the username field.

   If you have more than one member number, enter your lowest member number to begin the registration process.

member number



2. Enter your temporary password and click 'Log In'.

   <u>Personal Accounts:</u> The temporary password is an 8-digit number consisting of the last 4-digits of your Social Security Number followed by the last 4-digits of your birth year.
   <u>Business Accounts:</u> The temporary password is an 8-digit number consisting of the last 4-digits of your Tax Identification Number followed by the 4-digits of your birth year.

3. Create your new password. Click 'Continue'.

   Note: Your new password must be a minimum of 8 characters and contain at least one lowercase letter, one uppercase letter and one number.

4. Select and answer five security questions. Click 'Continue'.

   Note: All five answers must be unique. If you prefer not to answer your security questions upon each log on, check the box next to 'Remember this device'.

5. Select your confident image and enter a secret phrase. Click 'Continue'.

   A secret phrase can be any combination of letters, numbers or special characters. Choose a phrase that is easy for you to remember and recognize.

6. Create a username.
   The username must be unique, at least 6 characters in length and alphanumeric.
   (ex: Connexus123)

7. Select your time zone and confirm or update your email address and phone number. Click 'Continue'. Click 'View Accounts' to finalize your registration. Review and accept the Online and Mobile Banking Agreement and Disclosure. Click 'Continue'. You are now viewing your Online Banking 'Dashboard'.

JOINT AND NEW USER REGISTRATION

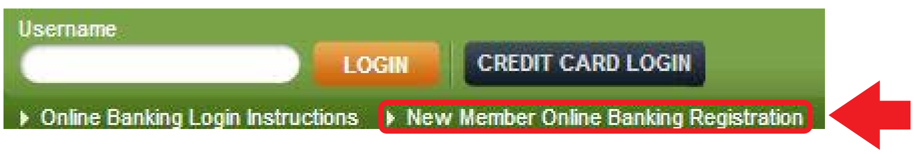
What is a Joint User?

You do not have a primary account of any type (e.g. deposit or loans) with Connexus. The only relationship you have with Connexus is that you share a joint account with a primary member. For example, a spouse only having access to their spouses account.

Please note: If you are not the primary member, i.e. you are the joint owner or co-borrower; you will need to create your own username and password. If you are new to Connexus online banking please follow the instructions below.

Joint and New User Registration Instructions

1. Click 'Sign Up for Online Banking' in the online banking login box at the top right-hand corner of the Connexus website.



click here

2. Review and accept the Online and Mobile Banking Agreement and Disclosure.

   Note: To insure you can access PDF documents, you must follow the onscreen instructions to open the link to a PDF and enter the PDF access confirmation code.

3. Enter your Social Security Number, Date of Birth and Member Number.

   If you have more than one member number, enter your lowest member number to begin the registration process.

4. Create a username.

   The username must be unique, at least 6 characters in length and alphanumeric.
   (ex: Connexus123)

5. Enter the email you would like your temporary password sent to.

   Note: Temporary passwords may take up to 5 minutes to reach your inbox and will expire 24 hours after it has been sent. If you enter an invalid email, the system is unable to transmit or the temporary password has expired, you will need to call our Member Center to generate a new temporary password email.

6. Once your temporary password has been received, enter the temporary password and click 'Log In'.

7. Create your new password. Click 'Continue'.

   Note: Your new password must be a minimum of 8 characters and contain at least one lowercase letter, one uppercase letter and one number.

JOINT AND NEW USER REGISTRATION (CONTINUED)

8. Select and answer five security questions. Click 'Continue'.

   Note: All five answers must be unique. If you prefer not to answer your security questions upon each log on, check the box next to 'Remember this device'.

9. Select your confident image and enter a secret phrase. Click 'Continue'.

   A secret phrase can be any combination of letters, numbers or special characters. Choose a phrase that is easy for you to remember and recognize.

10. Select your time zone and confirm or update your email address and phone number. Click 'Continue'.

11. Click 'View Accounts' to finalize your registration. You are now viewing your Online Banking 'Dashboard'.

Will I have to answer security questions every time I log-in?

The first time you login to on a device you will be prompted to answer the security questions. To skip the security questions on subsequent logins, select 'Remember Me on this Device'. You will need to make this selection for each of the devices you want the system to remember.

Note: In order to remember a device, you must have cookies enabled on your computer, tablet or mobile device.

What if I forgot my password?

1. After you enter username there is an option to the right of the password field 'Forgot Password', click through, you will first have to agree to a disclosure page.

2. You will be asked four questions to confirm your identity: Username, SSN/Tax ID, Date of Birth and your Member Number.

3. You will then be asked where you would like your temporary password sent; either to an email or via text message. Your temporary password should appear in its destination within 5 minutes.

4. When you receive your password, follow the link to re-enter your username and temporary password. You will immediately be directed to create a new password. Once your new password is entered you will be taken to your dashboard.

Can I change my username?

You can change your username at any time within online banking via:
Settings > Profile > Security Information > Change Username

SYSTEM REQUIREMENTS

What if I don't have an email address?

A valid email address is required with the new online banking system. Free email accounts are provided through many of the large Internet search engine companies. Once your account has been established you will be able to register for online banking.

What browsers are supported by the new system?

Desktop Browsers:

- Internet Explorer; version 9 or above
- Mozilla Firefox; version 25 or above
- Google Chrome; version 31 or above
- Safari; version 5 or above

Mobile Browsers:

- Android™ default browser and Chrome; Android 2.3 or above
- Mobile Safari for iOS devices; iOS 6 or above

SYSTEM FEATURES

What can I do within the settings feature?

The settings feature allows you to:

- Personalized profile image
- Change your security information
- Update your contact information
- Set up notifications
- Change your background theme
- Activate, remove or rearrange widgets
- Order how your accounts will display

What is a dashboard?

The dashboard is the home screen of your new online banking experience.

What are widgets?

Widgets are the shortcuts on the left side of your dashboard that allow for easy navigation.

Can I sort, add or remove widgets?

Yes. In the settings feature under the 'Widget' tab you can reorder your widgets by dragging them to your preferred order. You can choose which widgets to display on your dashboard; the others will appear when you click 'More' in the left side navigation.

NOTIFICATIONS

The following notifications are available either via email or text message alerts:

Accounts:

- Transaction
- Balance summary
- Balance

Budgets:

- Budget category exceeded
- Budget exceeded

Savings Goals:

- Goal endangered
- Goal completed

Transfers:

- Fails
- Succeeds

How do I set up notifications?

Set up Notifications through online banking via Settings > Notifications

Why am I not receiving notifications I have subscribed for?

Notifications will only take effect if a contact method has been chosen, as well as the customization value where applicable. You may want to revisit the notifications tab in settings and double check that you have made these selections.

MOBILE

How do I download the mobile app?

You can download the mobile app in through the App Store℠ or Google Play Store™.

What is the difference between the mobile website and the mobile app?

The mobile app needs to be downloaded from either the App Store or Google Play Store. The mobile website is available through your browser.

Note: Mobile deposit is only available using the mobile app.

Can I register using my phone?

Yes. The Connexus mobile app supports first-time online banking registration. (Make sure you have a web connection via wifi or cellular network.)

Will I be able to see all my accounts in mobile banking?

Yes. All accounts visible on the computer present in mobile banking.

What transfers can I complete in mobile banking?

- Between personal accounts
- Established remote accounts
- To other established Connexus Members
- Established bill pay payees

Can I deposit a check through mobile banking?

Yes. Qualified members using the mobile app can deposit checks with our mobile deposit feature.

What mobile browsers are supported with mobile banking?

- Android™ default browser and Chrome, Android 2.3 or above
- Mobile Safari for iOS devices, iOS 6 or above

Is mobile banking secure?

Yes. The same safety and security measures are in place regardless of the device you are accessing your information from.

TRANSFERS

How can I make a transfer?

Transfers can be made within online banking via the ‘Transfer’ widget. Simply select which accounts you are transferring between, the amount, frequency and a start date if setting up a recurring transfer.

How do I know the status of a transfer?

View the status of a transfer via the ‘Transfer’ widget and ‘Scheduled’ tab.

What if I find a mistake in my pending transfer?

Select the pending transfer and make edits

Where can I view completed transfers or my transfer history?

View transfer history via the ‘Transfer’ widget and ‘History’ tab.

ACCOUNTS

What do the colored lines next to my account mean?

Each account is designated a color and those colors carry through transactions, making it easy to quickly view which transaction is associated with which account.

Why am I seeing accounts I have not been able to view in online banking before?

Through a single log-in you are now able to view all the accounts you are linked to, including joint accounts.

Can I sort my accounts, rename them, or remove one from view?

Yes. You may reorder, rename and remove accounts from your view under 'Settings' via the 'Accounts' tab.

Are pending transactions included in my available balance?

Yes. The available balance reflects any outstanding pending transaction.

What are the trends?

This is a visual overview of your account for the past three months. Find trends by clicking the 'Transactions' tab. You can find daily balance information by scrolling across your trend line.

What are allocations?

This is a visual pie graph which gives you an overview of your deposit accounts. By hovering over each section, you will be able to see the account balance and a percentage of total deposits figure.

Where are my eStatements located?

eStatements are located within online banking under the 'Accounts' widget and 'Statements' tab.

How far back will you keep my eStatements online?

24 months of eStatements will be available to you within online banking.

BILL PAY

How do I access bill pay?

Bill pay can be accessed through the 'Bill Pay' widget located on the left side navigation.

How do I set up bill pay?

1. Select and answer three challenge phrases and hit 'Submit'.
2. You are now viewing the bill pay 'My Account' tab. You can add a payee, view existing scheduled payments. Additional information is available through the helpful features tutorials.
3. You can exit the bill pay section by clicking another widget in the left side navigation.

What is a payee and how do I add a payee?

A payee is the issuer of a bill that is due to be paid by you. Clicking 'Add Payee' at the top of the payments page will walk you through a one time, step-by-step setup process to gather key information used to send your payments.

What are payee categories?

Categories allow you to group your payees for customized listings. You can manage your categories under 'My Account' and assign a payee to a category when adding or editing them.

How do I set up a recurring Bill Pay payment?

To set up a recurring payment, click the 'Make it Recurring' link located in the 'Action' column of your payee on the payment page. Enter the amount; select the pay from account and the frequency you want your payments to be automatically scheduled.

Can I view my bill payment history?

Yes. Your transaction history helps you keep track of your payments with customized reports and a detailed timeline of each transaction that you have scheduled within bill pay. Your transaction history will report transactions up to 18 months from the current date.

How do I cancel a payment?

You may edit or stop a payment prior to 12:00 p.m. EST on the date the payment is scheduled to process.

SAVINGS GOALS

What is the savings goal widget?

The 'Savings Goal' widget will allow you to set a savings goal, allocate funds and track the progress of your goal. You can set up multiple goals, reallocate funds and customize how they appear.

How do I create a new savings goal?

1. Select the 'Savings Goal' widget in the left side navigation.
2. Choose the savings account where you would like to create the new goal and click 'New Goal' button.
3. Set your goal amount and customize the appearance.

How do I add funds to my goals?

There are two ways to add funds to savings goals:

1. Deposit funds into the savings account linked to the savings goal.
2. Transfer funds or reallocate funds to your savings goal via the 'Add Funds' button next to the goal progress bar within the 'Savings Goal' widget.

How are my goals grouped together?

Goals are grouped together by the accounts they are linked to.

How can I tell which goals are in progress and which goals are complete?

Hovering over the 'Goals in Progress' indicator (clock) tells you how many unmet goals are tied to the account. Hovering over the 'Completed Goal' indicator (check mark) tells you how many completed goals are tied to the account.

How do I change a goal amount or make other savings goal changes?

Within the 'Savings Goals' widget, select the edit button to the goal you wish to change.

What happens once I reach a goal?

Once you've completed a goal and wish to spend the funds, transfer the funds back your checking account via a transfer or the 'Spend Funds' button within the 'Savings Goals' widget.

Can I set up goals for any of my accounts?

No. You can only set up goals for your savings accounts.

BUDGETS

What is the budgets widget?

The 'Budgets' widget allows you to set up simple and effective budgets.

How do I set-up a budget?

1. Within the 'Budgets' widget, select the 'Settings' tab
2. Select a name for your budget (you can create multiple budgets)
3. Select the account(s) you want tied to the budget
4. Select your categories for expenses and income
5. Click 'Update Budget'
6. Use the 'Transactions' tab or the 'Accounts' page to assign one of the three expense categories to each item

What is the budget summary?

The budget summary page provides high-level information about the selected budget. Use this screen to view alerts, balances, recent transactions, total income for the month and total spending for the month for the account that are part of the selected budget.

What are the budget spending and income tabs?

The spending and income tabs will show you a detailed look at your spending habits and actual income compared to your budget over the selected period of time.

What is the budget transactions tab?

Use the transactions page to review transactions associated with a specific budget. Select the transaction description link to edit transaction details.

REPORTING ISSUES AND REQUESTING ASSISTANCE

We anticipate heavy traffic may cause some lags in responsiveness the first week or two of on our new online banking platform. We thank you for your patience.

Are you experiencing problems within online banking?

Please send a detailed message via the 'Secure Message' center within online banking; click the envelope icon in the top navigation to access the message center.

Are you experiencing problems with registration and are unable to access online banking?

Please contact our Member Center via online chat, phone or email.

Chat: connexuscu.org | **Phone:** 800.845.5025 | **Email:** info@connexuscu.org