

Online and Mobile Banking

User Guide

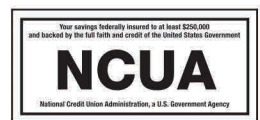


Revised 6/21/18



 **800-300-9728**  **wpcu.org**

   **@wpccu**



Insured by NCUA

You asked. We delivered!

We value your feedback. That's why we're excited to provide you with an all-new Digital Banking Experience. Now, you have access to advanced financial tools to make banking, saving, and budgeting easier than ever!

On June 26, 2018, WPCCU members will be able to take advantage of new financial tools! We encourage you to use this guide to learn more about the newest features of Online and Mobile Banking to help you get the most of your Digital Experience. Tutorial videos are also available and can provide detailed step-by-step assistance.

www.wpcu.org

Let's Get Started!

Why is WPCCU updating Online and Mobile Banking?

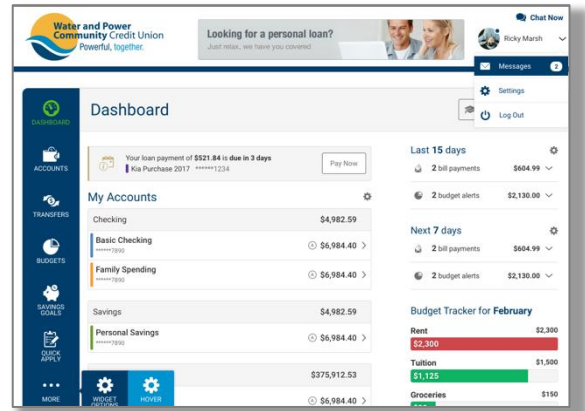
We heard you! Based on member feedback, we are excited to provide you with additional financial tools to help you manage your money, tailored to your lifestyle – from home, the office, or on the go – 24/7 – all with a fresh new look.

What do I have to do to access the new Online Banking?

If you're an existing Online or Mobile Banking user, **your Current login User Name will remain the same**. Follow the on-screen prompts through the enrollment process. If you haven't logged in since January 2017, then you'll need to enroll as a new user. Detailed instructions are included in this guide. If you need assistance, you can always call us at 800.300.9728.

What do I have to do to access the new Mobile Banking?

The current Mobile Banking app will no longer be supported. The new Mobile Banking app update process will vary based on the type of mobile device. Find the WPCCU Mobile Banking app on the Apple App Store or Google Play Store to take advantage of all of the new features. Follow the on-screen prompts through the enrollment process.



What are some of the new features for Online and Mobile Banking?

- New budgeting tools
- Transfer funds to other WPCCU members
- Transfer funds to non-members
- Account aggregation (see your accounts at other financial institutions)
- And more!

Important Dates

Sunday, June 24

Last day to schedule bill payments using the current Bill Pay system. Online and Mobile Banking will be unavailable beginning at 9:00PM (PT)

Monday, June 25 – Service Down

Online and Mobile Banking will be unavailable. For account access, stop by a branch, give us a call, or use Bank By Phone at 800.300.9728, option 1.

Tuesday, June 26 – New Service

Our new systems will be live in the afternoon.

ACCESSING WPCCU ONLINE BANKING

New Requirements

To get started, you need a valid email address and then need to confirm your account information through a supported web browser or mobile device.

Supported Web Browsers

- Google Chrome: Latest 2 versions
- Firefox: Latest 2 versions
- Internet Explorer: v11
- Microsoft Edge: Latest 2 versions
- Safari: Last 2 major versions
- iOS: Last 2 major versions
- Android: v5.0 and above

Supported Devices

- Windows: Versions that are still supported by Microsoft and support a browser listed above
- OSX: Versions that are still supported by Apple and support a browser listed above
- Android: v5.0 and above
- iOS: Last 2 major versions

Logging on to WPCCU Online Banking

To take advantage of the new features, enroll in our new Online and Mobile Banking systems. As part of the process, **your Current login User Name will remain the same.** Follow the on-screen prompts through the enrollment process and change your password. If you are a new user or haven't logged in since January 2017, please register as a new user.

WE ARE HERE TO HELP!

Call us at **800.300.9728** for personal assistance. We have a dedicated and knowledgeable team to assist you with your Online and Mobile Banking questions.

Plus, you can visit us online at

wpcu.org/onlinebanking

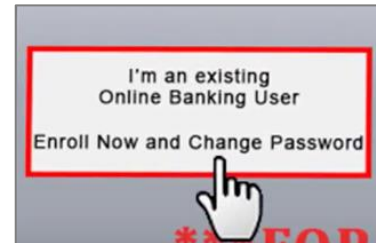
to watch tutorial videos and more.

FIRST TIME LOGIN

EXISTING USERS – PRIMARY ACCOUNT HOLDERS

If you're an existing WPCCU Online Banking user and have logged in after January 2017, complete the enrollment process and change your password as outlined below.

1. From **wpcu.org**, choose the enrollment for **EXISTING ONLINE BANKING USERS**



2. Accept the disclosure to update your password

3. Confirm your identity
You will need to verify your personal information including your WPCCU Member Number and Current Login User Name.

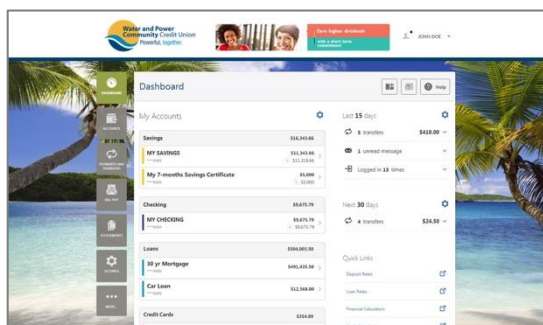
4. Generate a temporary password
A temporary password will be sent to your email address, phone, or mobile device. Afterwards, you'll be able to create a new one.

5. Create a new password
The minimum password length is 6 characters.
Must include: 1 upper case letter and 1 number.

6. Verify your contact information, including time zone

7. Accept Terms and Conditions of Online Banking

8. Congrats!
Get started...

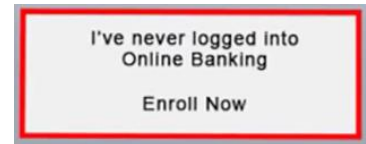


FIRST TIME LOGIN

NEW USERS – PRIMARY ACCOUNT HOLDERS

If you're new to Online Banking, you'll choose a new Login User Name as part of the enrollment process.

1. From **wpcu.org**, choose the enrollment for
NEW ONLINE BANKING USER



2. Accept Terms and Conditions of Online Banking

Register for Online Banking Access

Manage your WaterandPowerCCU accounts simply and securely, any time and anywhere you have internet access. It takes just a few minutes to register. Please accept the disclosure to continue the registration process.

Digital (Online) Banking Enrollment Agreement

Water and Power Community Credit Union

Digital Banking (Online Banking, Bill Pay, Mobile Banking, Mobile Deposit, Person-to-Person Transfers, Account-to-Account Transfers, and External Account Transfer Disclosures and Agreements)

This Water and Power Community Credit Union Digital Banking Services Disclosure and Agreement ("Agreement") explains the terms and conditions governing basic Digital Banking services offered by Water and Power Community Credit Union. By using any of our Digital Banking services, you agree to abide by the terms and conditions of this Agreement.

Terms Used

The terms "we," "us," "our" and "Credit Union" refer to Water and Power Community Credit Union (or WPCCU). "You" and "your" refer to the Credit Union member, joint owner, and anyone authorized by the member to use the account. The term "Service" refers to any and all Digital Banking services offered by WPCCU.

☐ I Agree

3. Confirm your identity
You will need to verify your personal information including your WPCCU Member Number and email address.

Register for Online Banking Access

Confirm Your Identity

The following information is used to verify you have an account with WaterandPowerCCU and that you are the owner of the account. We match your answers against our records. Questions marked with * are required and you must answer a total of 4 questions to continue. You will be locked out of the system after 3 invalid attempts.

SSN/TaxID * (no dashes please)

Member Number *

Date Of Birth * Feb 2 1991

Email Address * johndoe999@wpcu.org

4. Choose a User Name and generate a temporary password
Choose a new User Name that is unique, between 8 and 15 characters in length, and is alphanumeric. A temporary password will be sent to your email address, phone, or mobile device. Afterwards, you'll be able to create a new one.

Register for Online Banking Access

Username

Choose a new username. It must be unique, between 8 and 15 characters in length, and alphanumeric.

johndoe999 username is available

Password

We will generate a temporary password for you. Where should we send it?

EMAIL ☒ johndoe999@wpcu.org SMS ☐ 999-999-9999

☐ Other

5. Create a new password
The minimum password length is 6 characters.
Must include: 1 upper case letter and 1 number.

Password Change

Please set a new password to continue with the registration process. Your password must be at least eight characters in length, contain at least one lowercase letter, at least one uppercase letter, and at least one number.

New Password

Strong

Confirm Password

FIRST TIME LOGIN

NEW USERS – PRIMARY ACCOUNT HOLDERS (Continued)

6. Verify your contact information, including time zone

This information must be current to ensure the security of your account.

Register for Online Banking Access

Email
johndoe999@wpcu.org

Phone Number
999-999-9999 Home

Time Zone
(UTC-08:00) Pacific Time (US & C... --

Cancel Continue

7. Congrats! Get started...

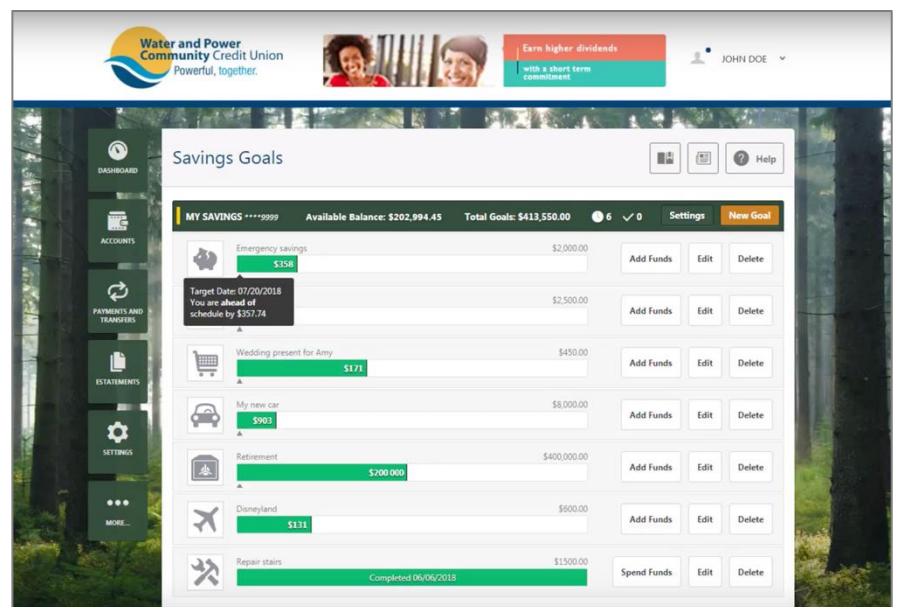
Register for Online Banking Access

Get Started with Online Banking

Add your photo and other personal info to your profile.
Complete Profile

View your accounts and balances.
View Accounts

Customize your online banking experience with your favorite theme.
Customize Settings



Need Help Logging in?

Call us at **800.300.9728**.

We have a dedicated and knowledgeable team to assist you with your Online and Mobile Banking questions.

Plus, you can visit us online at wpcu.org/onlinebanking to watch tutorial videos and more.

KEY FEATURES AT-A-GLANCE

KEY FEATURES AT-A-GLANCE – ONLINE BANKING

After logging in to the new WPCCU Online Banking, you will be able to personalize the look and feel of Online Banking, customize landing pages, create budgets and savings goals, and so much more. Some of the key features are highlighted below. We encourage you to explore other new features by using the built-in help menus.

- The WPCCU Dashboard
- Accounts and Account Nicknames
- Transfer Funds to WPCCU members
- Savings Goals
- Budgets
- Other Settings and Themes

The WPCCU Dashboard

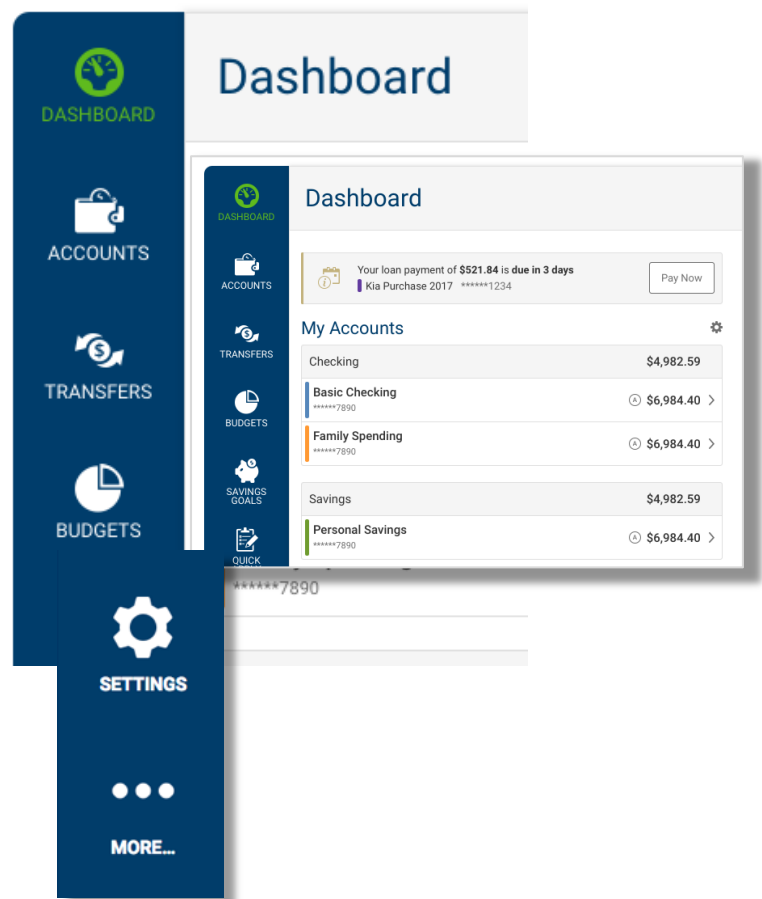
We've added a new Dashboard and a new menu to categorize tasks – making it easier to find the tools you're looking for.

Simply click on a **“widget”** to see a listing of available tools.

Widgets are the icons that appear throughout the Online Banking menus. Additional widgets will appear on submenus.

You can customize your Dashboard to include other widgets that highlight other features. By default, when you login to Online Banking, your Dashboard will display a listing of your account information.

Explore other widgets by clicking **“More”** on your main menu or by clicking the **“Settings”** widget.



Accounts

Get up-to-date balances for each of your accounts at-a glance. Just click on the account and all of your activity will appear, including recent deposits and withdrawals.

Your current balance reflects any pending transactions you may have.

Each account is categorized under a heading, i.e., Checking, Savings, Loans, etc. Your individual accounts and balances are displayed under the heading.

The screenshot shows the 'All Accounts' section on the left, listing various accounts under categories like CHECKING, SAVINGS, and LOANS. The 'Family Spending' account is highlighted. On the right, the 'Family Spending' details are shown, including the current balance (\$2,582.39) and available balance (\$2,706.22). Below this, a table of transactions is displayed, categorized into PENDING TRANSACTIONS and POSTED TRANSACTIONS. The transactions include checks, deposits, and purchases from various stores.

DATE	DESCRIPTION	AMOUNT	BALANCE
JUL 25 2016	Check #2098	-\$14,546.20	Pending
JUL 25 2016	Starbucks Store #230948	\$45.20	Pending
JUL 25 2016	7-Eleven Store ID #3032, Plano, TX 75...	-\$14,546.20	\$1,555,392.10
JUL 25 2016	Chipotle	-\$14.20	\$55,392.10
JUL 25 2016	Accord HR 991p Accord HR ind:357151...	\$1,028,358.05	\$55,392.10
JUL 25 2016	Amazon.com	-\$68.55	\$55,392.10
JUL 25 2016	Accord HR 991p Accord HR ind:357151...	\$8,358.05	\$55,392.10

Account Nicknames

You can personalize your accounts with a nickname and/or color-code now, too.

Personalize your accounts easily whenever you see the pencil icon.

The 'Edit Account Details' modal is shown, allowing users to customize their accounts. It includes fields for the account name, nickname, and account color. The 'Family Spending' account is selected, and the nickname field is currently set to 'Family Spending'. There is also a 'Hide Account' section with a checkbox and a brief explanation of what hiding an account does.

Edit Account Details

Account 1 - PRIME SHARE

Nickname Family Spending
(Maximum characters allowed: 25)

Account Color [Color Selection]

Hide Account

You may hide this account from widgets, such as Dashboard, My Accounts, Transfers, etc. Don't worry, you will not lose any transaction data and it will all still be there should you decide to come back and un-hide this account.

☐ **Hide This Account**

Cancel **Save**

Payments and Transfers

From the Transfers widget, you can conveniently transfer funds between your WPCCU accounts, to other WPCCU members as well as non-members.

Use the Quick transfer option to move money in a snap. It’s so easy! Simply click the funding account, click an amount to transfer, and click the receiving account.

Set it and forget it. Use the new Calendar feature to schedule recurring or one-time payments with a simple point and click.

Payments and Transfers

QuickClassicScheduledHistory

TodayJune 11

OccursOnce

ReasonNone

From

MY SAVINGS
****9999\$11,343.6

MY CHECKING
****9999\$9,675.79

Amount

\$20\$40

\$50\$60

\$80\$100

\$200\$300

\$400\$500

\$1000\$2000

\$3000\$4000

\$5000Other...

To

MY SAVINGS
****9999\$11,343.6

MY CHECKING
****9999\$9,675.79

Available Balance

External Account

Make Transfer

Payments and Transfers

QuickClassicScheduledHistory

June '18

July '18

August '18

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Transfers to Other WPCCU Members

Now, you can transfer funds to fellow WPCCU members. So, if you owe your buddy a few bucks for lunch, you can conveniently transfer funds to their account! Set-up is quick through the Classic transfer option. All you need to know is their name, member number, and the account type you're sending the funds to. The system even has safeguards built-in to prevent any accidental transfers.

Using the same Classic transfer option, you can also transfer funds to accounts you may have at other financial institutions. To link your non-WPCCU accounts, follow the on-screen prompts in the Settings menu.

The screenshot displays the 'Payments and Transfers' section of the WPCCU online portal. The 'Classic' tab is selected. The 'Transfer Details' form includes fields for 'From Account', 'To Account', 'Amount', 'Date', 'Frequency', and 'Reason'. A dropdown menu is open for the 'To Account' field, showing options to 'Add Account' and listing existing accounts: 'at Water and Power CCU' and 'at another bank'. The 'Transfer Confirmation' panel shows the transfer details being reviewed, including the amount (\$0.00) and frequency (One Time). A 'Confirm Transfer' button is visible. A 'Verification Needed' modal is overlaid on the bottom right, prompting the user to verify their identity before completing the action, with options for Text, Questions, Email, and Call.

Payments and Transfers

Quick Classic Scheduled History

Transfer Details

From Account * Select Account

To Account * Select Account

+ Add Account

at Water and Power CCU

at another bank

Amount * 0.00

Date 6/17/2018

Frequency One Time

Reason

Transfer Confirmation

From Account None Selected

To Account None Selected

Amount \$0.00

Occurs One Time

On Today

Reason

Confirm Transfer

Available Balance

External Account

Unable to retrieve latest balance

Verification Needed

Please verify your identity before completing this action.

Text Questions Email Call

Pay Bills and People

It's a fresh, new look to make paying bills fast and easy.

Simply select a payee, set the date, enter the amount, and then submit your payment. Plus, you can send money to anyone by email or text. Once payees are setup through the desktop site, you can conveniently make bill payments through the Mobile Banking app.

The screenshot shows the 'Bill Pay' dashboard. On the left is a dark blue sidebar with icons and labels for DASHBOARD, ACCOUNTS, TRANSFERS, BILL PAY, SAVINGS GOALS, QUICK APPLY, and MORE. The main content area has a header 'Bill Pay' with buttons for 'Add Payee', a graduation cap icon, a mobile app icon, and 'Help'. Below the header are tabs for 'Bill Pay Dashboard', 'Multipay', and 'Activity'. The 'Bill Pay Dashboard' tab is active, showing a 'Payees' section with a search bar and three payee cards: ABC Electric, Car Loan, and Chase Credit Card. To the right, there are two sections: 'Next 30 days Scheduled' with a table of upcoming payments and 'Recent Payment History' with a table of past payments.

Bill Pay

[Add Payee](#) [Help](#)

[Bill Pay Dashboard](#) [Multipay](#) [Activity](#)

Payees

Click on a payee to make a payment, see your activity, view and edit details, or see your eBills.

Search

ABC Electric ****1234

Due today on 09 MAR in the amount of \$178.23

Last paid \$129.45 on 09 FEB 2018

eBill available

Car Loan ****1234

Last paid \$503.09 on 12 MAR 2018

MONTHLY AUTOPAY in 9 days on 17 MAR in the amount of \$503.09

Chase Credit Card ****1234

Scheduled to be paid \$75.23 on 09 MAR 2017

eBill available [Sign up](#)

Next 30 days Scheduled

10 MAR	Chase Credit Card	\$75.23
21 MAR	Car Loan	\$503.09
Total		\$578.32

Recent Payment History

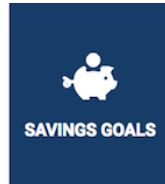
28 FEB	Chase Credit Card	\$89.23
12 FEB	Car Loan	\$503.09
09 FEB	ABC Electric	\$129.45
31 JAN	Chase Credit Card	\$1,102.85

[See all activity](#)

Savings Goals

Use Savings Goals to set your savings goals and track your progress. You can set-up multiple goals per account and allocate funds to your goals in different ways. The system tracks your savings progress and lets you reallocate funds if priorities change.

To get started, you'll need to add the Savings Goals widget to your main menu through the "More" or "Settings" tab.



Once the widget is added, you can establish new savings goals and monitor them through Online and Mobile Banking.

New Savings Goal

Name *

Account MY SAVINGS — ****9999

Category *

Amount *

Image NO IMAGE Browse ...

Target Date

Average Needed Monthly Enter an *amount* and a *target date* above and we'll help you stay on track to reach your goal.

Cancel Save Goal

Water and Power Community Credit Union
Powerful, together.

Earn higher dividends with a short term commitment

JOHN DOE

Savings Goals

MY SAVINGS ****9999 Available Balance: \$202,994.45 Total Goals: \$413,550.00 6 ✓ 0 Settings New Goal

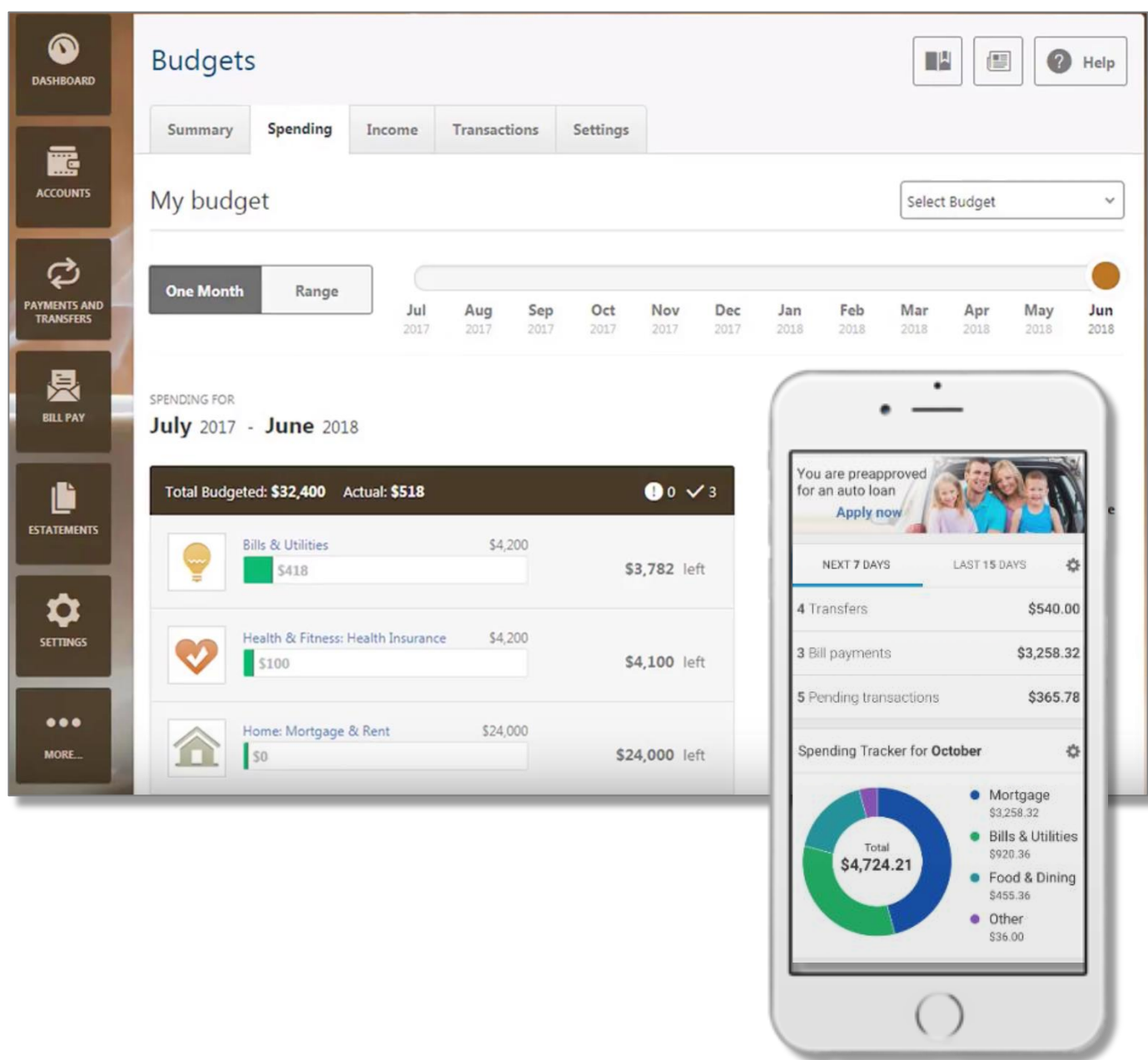
Emergency savings	\$2,000.00	Add Funds	Edit	Delete
<div><div>\$358</div></div>				
Target Date: 07/20/2018 You are ahead of schedule by \$357.74	\$2,500.00	Add Funds	Edit	Delete
Wedding present for Amy	\$450.00	Add Funds	Edit	Delete
<div><div>\$171</div></div>				
My new car	\$8,000.00	Add Funds	Edit	Delete
<div><div>\$903</div></div>				
Retirement	\$400,000.00	Add Funds	Edit	Delete
<div><div>\$200,000</div></div>				
Disneyland	\$600.00	Add Funds	Edit	Delete
<div><div>\$131</div></div>				
Repair stairs	\$1,500.00	Spend Funds	Edit	Delete
<div><div>Completed 06/06/2018</div></div>				

Budgets

Now, you can see your complete financial picture, including accounts you may have with other financial institutions. The Budgets widget allows you to monitor and understand your earning and spending patterns. By configuring income and expense thresholds, you'll be able to view progress within a set budget.

Advanced budgeting tools will help you categorize spending so it's easy to see exactly where money is being spent.

The Budgets widget can be added from the Settings menu and can be monitored on the Mobile Banking app when a budget has been established.



Settings

In addition to including other widgets to your main menu, you can further personalize your online banking experience with a desktop theme and more.

- **Profile**

On the Profile tab, upload your photo, add your nickname and view recent login activity.

- **Security**

Configure the security details and manage authenticated devices for your account.

- **Theme**

One of the most popular features is to include a custom background and colors. You can update your theme based on the season. New themes will be added in future updates.

- **Widgets**

Choose additional widgets to help you manage your finances.

Available widgets include Savings Goals, Budgets, Checking Services, and the Message Center. You can also reorder the way they appear.

- **Contact**

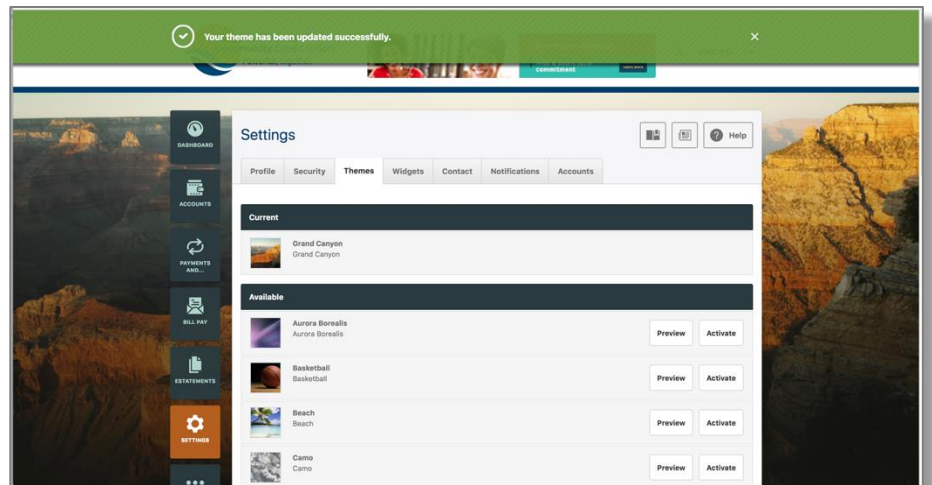
Be sure to keep your contact information up-to-date to ensure the security of your accounts.

- **Notifications**

We've added more alert notification options to help you manage your accounts. Get an email or text reminder when your loan payment is due, when deposits posts, checks clear, and more. You can even setup alerts tied to savings and budget goals, too. You will need to re-establish any alerts that you may have setup before.

- **Accounts**

Use this feature to link your non-WPCCU accounts. Once linked, you can incorporate your account information with your savings and budget goals, and you'll be able to transfer funds between your accounts.



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