

Online and Mobile Banking User Guide and FAQs

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First Time Online Banking Enrollment

Step 1: Go to <https://www.elevationscu.com/>

- a. Enter your **Username**: You will use your **account number** as the username.
You will have the option through online banking to select a different username.
- b. Enter your **Password: PIN code** received by mail
 - If you do not have your PIN please contact Elevations at 303.443.4672.

Step 2: Read and Accept Consent for Disclosures

Step 3: Read and Accept Disclosures

Step 4: Change Password: Passwords require at least one number, one uppercase letter, one lowercase letter, and one special character.

Step 5: Update/Accept Current Email Address

Step 6: Enhanced Login Security Setup – eMFA (Enhanced **M**ulti-**F**actor **A**uthentication)

Step 7: Start using Online Banking!

Enhanced Multi-Factor Authentication ‘eMFA’

1. What is Enhanced Multifactor Authentication?


Enhanced Multi-factor Authentication is an online banking security process that means two or more different types of factors of authentication must be passed before allowing access to online banking. This increased protection uses the online username and password as well as a One-Time-Pass code (OTP). This multi-step process works to ensure online account access has been verified by both password and through a separate device (code sent to cell phone, email or voice call).

For convenience, after you successfully authenticate with your password and One-Time Pass code, you may enroll your computer for use in authentication. If you choose to enroll your computer, a special browser cookie will be present on your system that indicates you have enrolled, and thereafter you only need your online banking username and password to access your account.

2. During the online banking enrollment process what are the steps necessary when asked to setup Enhanced Login Security?

Step 6 of the online banking enrollment process is the setup of Enhanced Login Security – eMFA (Enhanced **M**ulti-**F**actor **A**uthentication). This process is detailed below:

Enhanced Login Security Setup

 **Need Help?**
800.429.7626

We need some additional information to make your accounts even more secure

Now...

Enter your details below



So that you have options for how to receive a one-time access code when we need to confirm your identity.

Later...

When we need to confirm your identity, we'll send you a one-time access code.

We'll already have your details on file. All you need to do is choose how you want to receive the access code. Then enter the access code to access your account securely.



Text message


What's this 

Want the option to receive a text message for Enhanced Login Security?

Enter your numbers below. Make sure you also activate each number.

Phone Type

Phone Number

Mobile 

- -





Activate

By clicking Activate I acknowledge that I have read and accept the full [terms and conditions](#) for this phone.

[+ Add another phone number](#)

Message and Data Rates May apply. For help, text HELP to 44833 from your mobile phone or contact Customer Service at 800.429.7626. **To disable this service, text STOP to 44833 from your mobile phone.** By entering a mobile phone number you certify that you are the account holder, or have the account holder's permission to do so.

Compatible mobile carriers include AT&T, Alltel, Nextel, Sprint, T-Mobile, U.S. Cellular®, Verizon Wireless and more. [See all](#)

 Automated voice call What's this ?	<p>Want the option to receive an automated voice call for Enhanced Login Security? Add, edit or delete your numbers below.</p> <p>Phone Type Phone Number</p> <p>Home [] - [] - []</p> <p>Work [] - [] - []</p> <p>+ Add another phone number</p>
 Email What's this ?	<p>Want the option to receive an email for Enhanced Login Security? Add, edit or delete your email addresses below. (at least one email required)</p> <p>[lisa.chartier@elevationsc] ✓</p> <p>[]</p> <p>+ Add another email address</p>
 Enhanced Login Security What's this ?	<p>This computer is currently set as public. If you would like to change this, please do so below.</p> <p><input type="radio"/> Private (We will require your Member Number and Password to log you in securely.)</p> <p><input checked="" type="radio"/> Public (We will require your Member Number, Password, and extra login security to log you in securely.)</p>
 Forgotten Password What's this ?	<p>Do you want to use Forgotten Password? (if you do not, simply uncheck the checkbox.)</p> <p><input checked="" type="checkbox"/> Yes, I want Forgotten Password.</p>

Forgotten Password

With Forgotten Password, when you forget your Password, we will send your access code to your phone or email that must be entered to confirm it is you. Since only you have access to your phone or email, only you can receive the required access code and access your account.

- a. Enter email addresses/phone numbers that you would like to use in the future to receive one time pass codes for login verification.
 - If entering a cell phone number for text messaging, Click **Activate** – once the code is received via text message, enter the code into the box displayed and click activate to authorize the cell phone for use.

Please wait. We're sending you a text message.

Please have your phone ready. You should receive it soon.

Did you receive a text message with an Activation Code?

Yes

The activation code is:

Activate

No

[Please send it again](#)






Message and Data Rates May apply. For help, text HELP to 44833 from your mobile phone or contact Customer Service at 800.429.7626. To disable this service, text STOP to 44833 from your mobile phone. By entering a mobile phone number you certify that you are the account holder, or have the account holder's permission to do so.

Compatible mobile carriers include AT&T, Alltel, Nextel, Sprint, T-Mobile, U.S. Cellular®, Verizon Wireless and more. [See all](#)

- If you choose Text message you must have your phone on you at the time of registration or you will need to wait to activate your phone until it is available to retrieve the activation code.
 - If you choose Email or Automated Voice Call as the setup option and select Continue, you will go directly into Online Banking without requiring an activation code.
- b. Identify computer as public or private.
- Marking a computer **Public** will require eMFA pass codes every time you log in from that computer.
 - Marking a computer **Private** will not require the eMFA pass codes when logging in from that computer.
 - Public/Private settings are stored per computer, so you will need to re-create these settings for every computer you use to access your accounts.
- c. Confirm Enhanced Login Security settings and click **Save and Continue**

Please confirm your information ✕

Does everything look correct?

 Text message	 Voice call	 Email
(303) 332 5402 Edit	(303) 332 5402 Edit	lisa.chartie... Edit
 Enhanced Login Security For your security, we will confirm your identity whenever your account is accessed from an unrecognized or public computer. This computer is set as public (extra security required for secure login).		
 Forgotten Password You can use the above information to reset your Password for Account Access if you forget it.		

Save and Continue

3. What happens when I log in from an unrecognized computer and am prompted with the Enhanced Login Security page?

When you log in from an unrecognized Computer you will be presented with the Enhanced Login Security page. You will be asked how you'd like to receive your pass code.

Step 1: Select method to receive one time pass code

- Text Message
- Voice Call
- Email
- Did you get your access code from us over the phone? (You received a code from an Elevations Credit Union Representative)



Enhanced Login Security

Need Help?
800.429.7626

How would you like to receive your one-time access code?

An advanced way to keep your private info more secure, this access code helps us confirm your identity. Select just ONE option to receive your access code within moments.

Text message Make sure your phone is on. Standard text messaging rates apply. Send to XXX-XXX-5402	Voice call Make sure your phone is on and your ringer is turned up, please. Send to XXX-XXX-5402	Email Remember to check your SPAM folder. Send to l...r@elevationscu.com
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Did you get your access code from us over the phone? [Click here to enter your access code](#)

- Step 2: Receive code via selected method
- Step 3: Enter pass code and click continue

Please wait. We're now sending a text message to XXX-XXX-5402.

Have your phone ready to receive the text shortly.

Did you get your access code?

Yes The access code is:

No [I need it to be sent again](#)

Message and Data Rates May apply. For help, text HELP to 44833 from your mobile phone or contact Customer Service at 800.429.7626. **To disable this service, text STOP to 44833 from your mobile phone.** By entering a mobile phone number you certify that you are the account holder, or have the account holder's permission to do so.

Compatible mobile carriers include AT&T, Alltel, Nextel, Sprint, T-Mobile, U.S. Cellular®, Verizon Wireless and more. **See all**

Step 4: You are then presented with the option to set computer to public/private

- Public – prompt every time for eMFA from this computer
- Private – never prompt for eMFA from this computer

Save time! Do you want to skip this step when logging in from this computer?

- Yes** Only require my Member Number and Password when I login from this computer.
We recommend YES if this computer is PRIVATE (such as your personal computer).
- No** Require the extra security step for this computer, using the information that I provided above.
We recommend NO if this computer is PUBLIC (such as a library or school computer).

Login

Browser Compatibility

The following browsers have been verified to work in Link24 Online Banking:

- Internet Explorer 8x – 9*
- Firefox 4+
- Safari 5 (MAC only)
- Chrome

The following browsers have been verified to work in Bill Pay:

- Internet Explorer 8.x – 9 (Windows PC only)
- Firefox 5.x
- Safari 5.x
- Chrome 12.x

In addition, make sure you have the following enabled:

- HTML 4.0 Transitional without Framesets Support
- CSS Level 1 and CSS Level 2 Support
- XHTML 1.0/1.1 Support
- 128-bit Encryption Support
- JavaScript 1.2 Enabled

Click or paste below link for Browser compatibility test:

<https://www.elevationsbanking.com/onlineserv/HB/BrowserTest.cgi>

Click or paste below link for Browser requirements:

<https://www.elevationscu.com/need-help/online-banking--bill-pay/browser-requirements>

Recommended Operating Systems

- Windows XP
- Windows Vista
- Windows 7
- Macintosh OS X

eDocuments

1. How do I enroll for eDocuments?

You can enroll for eDocuments while logged into online banking. Once online, simply click on the eDocuments link under the account access tab and accept the disclosures. Alternately you can contact Elevations at 303.443.4672 and we can enroll your account for you. To receive eDocuments all you need is a valid e-mail address.

2. What type of documents can I receive using eDocuments?

Along with access to your monthly account statements, Visa Statements, and FlexLine Plus statements you will also be able to receive your tax documents and notifications online.

3. How will I be notified that I have a new eDocument available to view?

Notifications are sent out via the email address Elevations has on file for your account. The email will be generic and will not provide account details. You will need to log into your online banking account to view the notification details.

Summary/Home

1. What features are available on the Summary/Home page of online banking?

- Accounts/Balances
- Make a Transfer
- Bill Pay/Make a Payment
- Purchase Rewards
- Finance Works (View my Spending/Outside Accounts)
- Calendar/Calculator

Last login: May 29, 2012 at 12:18:01

My Accounts

DEPOSIT ACCOUNTS

SHARE DRAFT ACCTS Free Checking 0008	Quick Links	\$1,129.57 **Available \$1,129.57
REGULAR SHARE Regular Savings Account 0000	Quick Links	\$3,477.89 **Available \$3,452.89
TOTAL DEPOSIT ACCOUNTS		\$4,607.46

LOAN ACCOUNTS

PEAK PLATINUM VISA Peak Platinum Visa 0040	Quick Links	\$0.00
CONFORMING 30YR FIX Mortgage *9722		\$201,737.95 \$1,222.07 due 06/01/2012 View
TOTAL LOAN ACCOUNTS		\$201,737.95

INVESTMENT ACCOUNTS

Make a Payment

Send on: 05/29/2012

Pay to: \$

Payments are made from ECU *9913

Payments already scheduled

06/22/2012	Bank of America *6014	\$600.00
Total		\$600.00

May 2012						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Purchase Rewards

Get cash back by shopping with your Debit Card.

select offers + shop = cash back

[View your offers](#)

View My Spending

All categories | Last 90 days

Uncategorized	\$1,767.17	64%
Bank Fee	\$600.00	22%
Bills	\$387.41	14%
Entertainment	\$20.95	1%

2. How do I access account history from the summary page?

Click on account name to access the transaction history for that account.

[View the old history page](#) | [View the FAQs](#)

SHARE DRAFT ACCTS 0008 [Change account](#)

Mar 19 - Apr 17, 2012 30 days Narrow by items containing e.g. "AT&T", "check" or "5.30"

Date	Description	Deposit	Withdrawal	Balance
04/17/2012	Withdrawal CITY COUNTY OF B / TYPE: EPAY-UB ID: 2845014589 CO: CITY COUNTY OF B		\$35.88	\$187.39
04/16/2012	Withdrawal USAA.COM PAYMNT / TYPE: CREDIT CRD ID: 122487129 CO: USAA.COM PAYMNT		\$1,500.00	\$223.27
04/16/2012	Withdrawal VERIZON WIRELESS / TYPE: BILL PAYMT ID: M391185550 CO: VERIZON WIRELESS		\$141.45	\$1,723.27
04/13/2012	Deposit / TYPE: PAYROLL ID: 1840459115	\$1,113.31		\$1,864.72
04/10/2012	Withdrawal USAA CHK-INTRNT / TYPE: TRANSFER ID: USAA FT CO: USAA CHK-INTRNT		\$500.00	\$751.41
04/09/2012	Withdrawal USAA.COM PAYMNT / TYPE: CREDIT CRD ID: 122487129 CO: USAA.COM PAYMNT		\$1,500.00	\$1,251.41
04/09/2012	Deposit TRI-STAR SYSTEMS / TYPE: FSA PAYMNT ID: 0431458791 CO: TRI-STAR SYSTEMS	\$192.30		\$2,751.41
04/05/2012	Withdrawal Transfer		\$6.00	\$2,559.11
04/05/2012	Deposit by Check / Check Received 500.00	\$500.00		\$2,555.11
04/05/2012	Withdrawal Waste Management / TYPE: 6660342060 ID: 276059309 CO: Waste Management		\$81.44	\$2,065.11
04/05/2012	Deposit	\$1,684.70		\$2,145.55
04/05/2012	Deposit TRI-STAR SYSTEMS / TYPE: FSA PAYMNT ID: 0431458791 CO: TRI-STAR SYSTEMS	\$20.00		\$461.85
04/05/2012	Check #001709 Draft 001709		\$1,145.00	\$441.85
04/04/2012	Withdrawal		\$17.17	\$1,595.85
04/03/2012	Withdrawal Home Banking / Transfer To Loan 0040 Online Banking Transfer 04/03/2012 11:53 434759		\$20.95	\$1,504.02
04/02/2012	Deposit by Check / Check Received 25.00	\$25.00		\$1,524.98

Balance **\$187.39**

Available** **\$187.39**

Type: Checking
 Number: 0008
 ACH Account
 YTD dividend: \$0.00
 2011 dividend: \$0.00

[View account details](#)

Other Services

[Set text message alerts](#)

Purchase Rewards

Offers for your account

New [g](#)

On card [g](#)

Earned this month: **\$0.00**

[How does it work?](#)

[All offers and categories](#)

3. What type of information is available from the account history page?

On the account history page you can view all the cleared and pending transactions for your account along with the balance and available amounts. Based on your account type the right box will have different information (dividends for share type accounts and payoffs for loan accounts).

4. Can the default history timeframe of 10 days be changed?

The timeframe can be changed by opening the date range box and clicking the 'show in 30 day increments' and then on 'always use this date range'.



5. Why are my check images not available through online banking?

Unfortunately old check images or checks not drawn off of Elevations will not be available to view through online banking. If you have not done so already you will want to order new Elevations checks so that as your checks clear the images will be available to you online.

Alerts

1. How do I create an email alert for my account?

You can set up an alert from the same page that you manage the Text Message Banking options. When you click on the link “Alerts & Text Banking” the text banking pages are displayed first so you will need to scroll to the bottom section of the page to create/manage email alerts.

- Select the checkbox for the **desired notification(s)**
- Select the desired account.
- Enter/Select the **trigger criteria** (for example, threshold amount, # of days prior to maturity date or payment due date, check #, personal message, start date and/or frequency) in the amount field corresponding to your selection.
- Verify your **Email address** or enter a new address where you want the notification sent.
- Click **Submit** to process your notification request. The **Notifications Summary** screen appears.

2. What types of email alerts are offered?

The following are the types of email alerts that are available to set up:

- Balance Less Than Notification
- Balance Greater Than Notification
- Periodic Balance Notification
- Check Cleared Notification
- Maturity Date Notification
- Payment Due Date Notification
- Payment Past Due Notification
- Personal Reminder Notification

Bill Pay

1. How do I create a payee?

From within Bill Pay you can start typing the payee name in the Pay Someone New field. If it is a recognized merchant you will be presented with a list of options for the appropriate name match and if it not recognized you will proceed as a manual entry. You will then be prompted to enter the payee details of account number, mailing address and phone number. Once you click continue your payee is established and you are ready to schedule payments.

ELEVATIONS CREDIT UNION

Account Access | **Bill Pay** | Transfers | Open Account | Products and Services | My TurboTax

Make Payments | Expedited Payment | Manage Categories | View Report | Search Records | Funding Accounts | Personal Info

Make Payments

1. Welcome. Let's make your first payment. Start by entering who you want to pay below.

Pay someone new:

Pay To | Add
You have no payees yet. Add them above.

Add a Person or Business to Pay [X]

We need some information before sending your first payment to Elevations Credit Union.

Account number (if you have one): [Learn more](#)

Address:

City: State: Zip code:

Phone (optional):

Entering all 9 digits helps us more accurately identify this payee.

If you ask us to investigate a payment issue, we'll use this number to contact the payee.

[Accounts to use](#)
[Find a payment](#)

2. How do I set up a onetime payment for my payee?

From the Make Payments page of Bill Pay locate the payee you wish to schedule a payment for. Enter the amount and send on date for the payment and once you click on the pay button the payment will move into a pending status.

- The maximum for bill pay transactions is \$9,999.99 per transaction. There is also a daily limit of \$19,999.99 total.

Xcel Energy, *9012 [v]
Set up: reminder | autopay

\$ 100.00 | 04/18/2012 [calendar] [Pay]

Deliver by: 04/20/2012

3. How does an electronic payment work?

The payment is sent out on the send on date and funds are deducted from your Elevations account within 1-2 business days. All electronic payments go through the Federal Reserve. The payment has your account number with that payee listed.

4. How does a paper check payment work?

The payment is mailed out on the send on date and funds are deducted from your Elevations account within 1-2 business days. The check is printed with your name, address account number with payee, payment date and payment amount.

5. What is the send on date?

The send on date is the day that the payment starts to process. The vendor begins processing payments at 8:30 pm Mountain Time on this date. You can schedule, edit or cancel the payment through Bill Pay any time before this cutoff time.

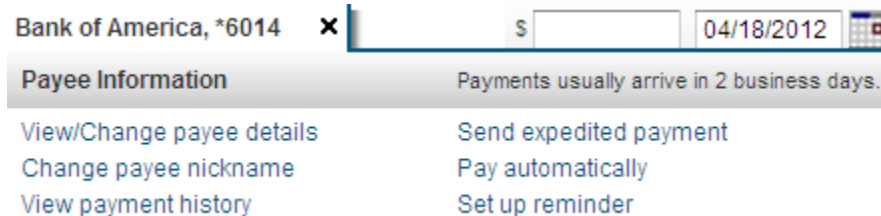
Note: The send on date can be scheduled out a year in advance.

6. What is the delivery by date?

The delivery by date is the date the bill is due to arrive at the payee.

7. Can I set up my payee for automatic payments?

When you click on the payee name you will be presented with options for the payee including the Pay Automatically feature. Complete all the required fields and your payee will be set up to receive payments automatically based on your scheduled frequency.



The screenshot shows a banking interface for a payee named "Bank of America, *6014". It includes a close button (x), a currency symbol (\$) in a box, and a date field set to "04/18/2012" with a calendar icon. Below this is a "Payee Information" section with a note: "Payments usually arrive in 2 business days." There are two columns of links: "View/Change payee details", "Change payee nickname", and "View payment history" on the left; "Send expedited payment", "Pay automatically", and "Set up reminder" on the right.

Mobile Features

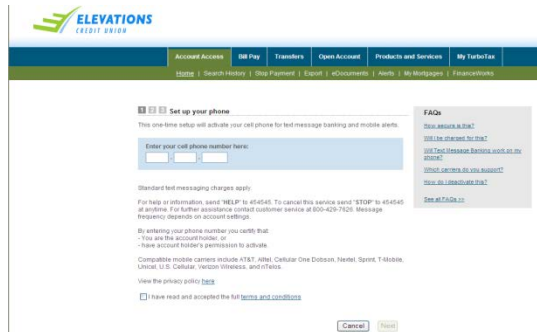
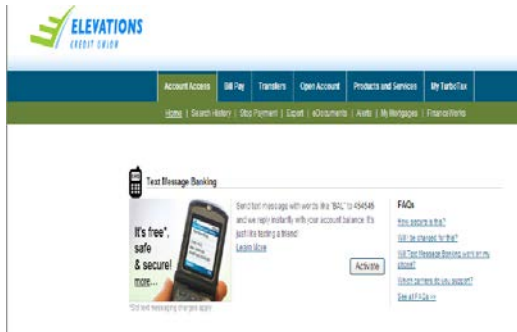
Text Message Banking

1. What is Text Message Banking?

Text Message Banking allows you to access your account information and conduct transfers from any mobile device that has text capabilities.

2. How do I enroll in Text Banking?

You will need to authenticate your cell phone to access Elevations' Text Banking. This can be done by logging into your Online Banking account, clicking on the 'alerts' tab and following the activation instructions and accepting disclosures. You will be sent a one-time pass code via a text to your cell phone.



3. What commands or keywords can be used for Text Banking?

Text the following commands/keywords to short code 454545:

- BAL = Primary account balance
- BAL ALL = All account balances
- BAL CHK = Checking account balances
- BAL SAV = Saving account balances
- LAST = Last 5 transactions
- TRANS = Transfer funds to primary account
- STOP = Deactivate service
- HELP = Help on keywords
- What is the number I should send keywords to?

Mobile Website

1. What is Mobile Website?

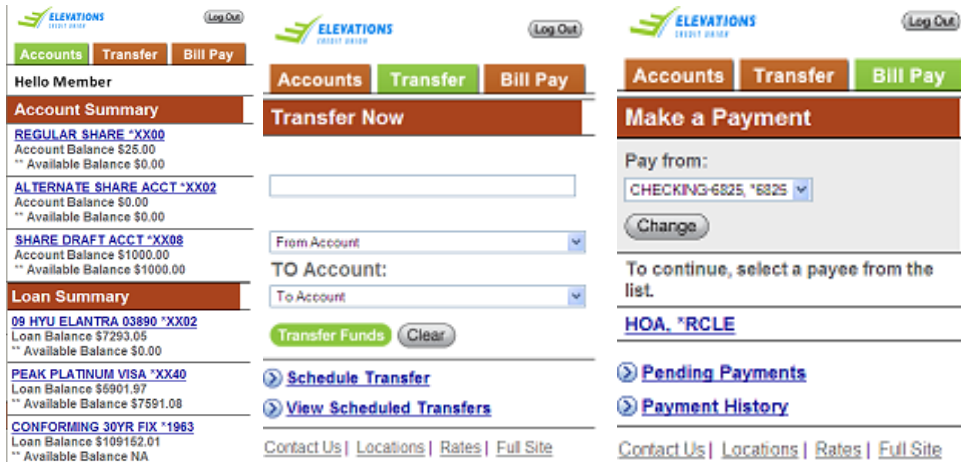
The Elevations mobile website allows you to access your account information, conduct transfers and pay and manage bill payments from any mobile device that has web browsing capabilities and a data plan.

2. How do I log in to the mobile website?

Go to m.elevationscu.com and you will be presented with the mobile website login screen where you will enter your user name and password. (Note: If you have not already registered for online banking, you will need to do so from a PC before using our mobile site.)

3. What can I access using the mobile website?

You can check account balances, view account transaction history, transfer funds between eligible accounts, pay bills, locate a branch or ATM and contact Elevations.



Mobile Application

1. What is a mobile app?

Mobile apps allow you to access your online banking accounts, anytime and anywhere through your iPhone or Android device.

2. How do I download the iPhone or Android mobile app for my Smartphone?

- iPhone users can search for the Elevations Credit Union mobile app within their iTunes account or at the App Store. Install the app and then locate on your mobile device.
- Android users can search for the Elevations Credit Union mobile app within the Android Marketplace.

3. How do I log in to a mobile app?

After accessing the installed app, you will be presented with a login screen where you will enter your user name and password. (Note: If you have not already registered for online banking, you will need to do so from a PC before using our mobile site.)

4. What can I access using a mobile app?

You can check account balances, view account transaction history, transfer funds between eligible accounts, pay bills, locate a branch or ATM and contact Elevations.



Money Movement

Transfer to Account at Elevations

1. Where can I initiate a transfer?

There are two places where a transfer can be initiated. Either through the Make a Transfer feature of the summary/home page or through the transfers tab.

2. How do I initiate a onetime immediate transfer?

- Enter the **Transfer Amount**. Include a decimal point but do not include a dollar sign or comma.
- Select the account from which the amount will be debited using the **From Account** drop-down list.

- Select the account to which the amount will be deposited using the **To Account** drop-down list. If the designated account is a loan, then loan payment amounts or loan payoff amounts will be displayed when viewing this field.
- If making a loan payment and if offered: Select the radio button for the **type of transfer** you are making: Standard or Overpayment. The default is Standard; intention is that the payment is applied to your monthly minimum payment. If selecting Overpayment, intention is that the payment is applied only to the principal balance on your loan and will not advance the due date.
- Click **Transfer Funds** to initiate the transfer. A prompt appears allowing you to confirm this transfer. If the entered information is incorrect, click **Cancel** and re-enter the information. Or if the entered information is correct, click the **Confirm Transfer** button. A **Transaction Report Record** will indicate the transfer was successful.

Schedule Recurring Transfers

1. How do I schedule a recurring or future dated one time transfer?

You can set up a one time or recurring future dated transfer through the Schedule Recurring Transfers option found under the transfers tab.

2. What frequencies can a scheduled recurring transfer be established for?

Transfers can be set up for the following frequencies:

- One Time
- Weekly
- Bi-Weekly
- Monthly
- Twice-Monthly
- Quarterly
- Semi-Annually
- Annually

360 View/Cross Account Access

1. What does setting up Cross Account Transfer access mean?

This allows you to have 'transfer to' access within Online Banking so funds can be moved from one account to another. The ability to 'transfer from' is not available with Cross Account only access.

2. What does 360view access mean?

Members or Joint Owners can request to set up 360view access functionality on any account they are a signer on. This allows for them to see balances, account transactions, schedule or quick 'transfer to' and 'transfer from' and pay bills through a single Online Banking log-in.

3. What are the requirements for Cross Account or 360 view access?
 - The **REQUESTOR MUST** be the common signer on all linked accounts.
 - Any additional signers on the accounts need to be owners on all product suffixes (excl. loans, IRAs, HSAs).
 - Requestor must be 18 years or older to request access.
 - Access does NOT apply to any business accounts, just consumer accounts.

Transfer to Non-Elevations Account

Account to Account

1. What is account-to-account (A2A) transfer?

Account-to-account transfer is a convenient way for you to move money between your accounts at Elevations and other financial institutions. More than 23,000 domestic banks and credit unions and 85% of brokerages participate with account-to-account transfer functionality.

Next Day Inbound – Next day from another FI to ECU

Limits: \$2,000/Day \$5,000/Month

Fees: \$10

Next Day Outbound – Next day from ECU to another FI

Limits: \$2,000/Day \$5,000/Month

Fees: \$10

Standard Inbound – 3 Business days from another FI to ECU

Limits: \$2,000/Day \$5,000/Month

Fees: Free

Standard Outbound – 3 Business days from ECU to another FI

Limits: \$2,000/Day \$5,000/Month

Fees: \$3

2. How do I add an external account?

Select the “Add a New Account” link. You will be prompted to enter bank name or ABA routing/transit number. Select account type (checking/savings) and enter the account number. The next step is then to validate the external account before you can schedule transfers.

3. How is my external account validated?


Account ownership for external accounts is verified in 1 of 2 ways:

Option 1: Online Verification

Enter the credentials used to access online banking for the external account.
(Primary owner must be the same for both accounts)


- If successful, the account is enabled immediately.
- If not successful, then the Test Deposit method must be used.

Account Verification ✕

 For your security, we require you to verify that you own the Wachovia Bank,Checking,#####4978 account. We do this by logging into your account using your username and password provided below. This information is used for verification only and will not be saved in our system.


User ID

PASSWORD

 We can also verify your account without your username or password. Please note, this will take an additional 1 to 2 business days and requires additional steps. If you wish to proceed, please [Click here](#) to start.

- Option 2: Test Deposits (these can take 1 to 2 business days)
- Two small deposits and one offsetting withdrawal to the account
1. Presented if online verification is not available.
 2. Still an option if online verification is available.

Activate Your Account Using Test Deposits ✕

 For your security, we require you to verify that you own the Asheville Savings Bank,Savings,##3333 account. Trial deposit verification takes 1-2 days and can be done by doing the following:

- 1
 Click **START** and Sharon Credit Union will deposit two small amounts into your Asheville Savings Bank account.
- 2
 Check your Asheville Savings Bank bank account in 1 - 2 business days, and identify the two small amounts in your transaction history.

Transaction History

08/16/2011	ABC Bank	+\$.XX
08/16/2011	ABC Bank	+\$.YY
- 3
 Log back into Sharon Credit Union. On the Make Transfer page, click the alert to complete validation and follow the on screen instructions.

NOTE: Sharon Credit Union will reclaim the total amount of the two trial deposits. There is no cost to you for this service.

4. How do I schedule a transfer?

Select the transfer funds option and then enter the amount, choose the account you wish the funds to come from, choose the account you wish to send funds to, send on date, delivery speed (standard – 3 business days or express – next business day). You may

also choose to enter a memo with the transfer (displays on the Activity screen within account-to-account transfer.) A confirmation email is sent for all scheduled transfers.

Pay Other People

1. What is person-to-person (POP) transfer?

It is a payment service that allows you to send secure electronic payments to anyone no matter where they bank (as long as it's within the United States).

Send Money Next Day – Next day using routing & account # of contact

Limits: \$2,000/Day \$5,000/Month

Fees: \$10

Send Money Standard – 3 Business days using routing & account # of contact

Limits: \$5,000/Day \$10,000/Month

Fees: Free

Pop Money Next Day - Next day using text or email of contact

Limits: \$2,000/Day \$5,000/Month

Fees: \$10

Pop Money Standard - 3 Business days using text or email of contact

Limits: \$5,000/Day \$10,000/Month

Fees: Free

2. How do I add a recipient to send funds to?

There are two ways to add a recipient:

- a. You can start typing a name, email or mobile phone in the To field. If it does not exist in your contacts list, an Add Contact window will pop up. Complete the remaining information and click Add.
- b. Click on the Contacts tab and click on the Add Contact button. Enter the required fields and click Save.

3. What is the difference between adding a recipient's email address, mobile number, or bank account information?

The information you provide on a recipient determines how the payment you send to them will be processed and how s/he will be notified.

Bank account information (routing and account number): the money will be directly deposited into your recipient's bank account. You will also have the option to send the recipient an email. Please note that the bank account information is not mandatory to send money to your recipient.

Email address: your recipient will receive an email with instructions on how to direct the payment into their bank account.

Mobile phone: your recipient will receive a text message with instructions on how to direct the payment into his or her bank account. (The recipient may incur fee for the text message.)

4. How do I schedule a payment?

Select the send money option and then choose the account you wish the funds to come from, Contact to send funds to, amount, send on date, method (email/text/direct deposit – based off of what you have set up for the recipient). Enter a personal message to be sent to the recipient with your payment. Select delivery method of Standard Delivery (3 business Days) or Express Delivery (Next Business Day). A confirmation email is sent for all scheduled transfers.

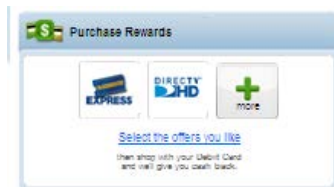
Purchase Rewards

1. What are Purchase Rewards?

Purchase Rewards are offers that are presented from merchants to our members via Online Banking. Offers are highly relevant since they are targeted with an individual's purchases and can be both local and nationwide. Debit cards are the only cards that qualify for Purchase Rewards.

2. How does a member activate an offer?

To activate a Purchase Reward, you must click on the link to expand the details. You will then follow the instructions on screen such as: Members must spend the minimum amount, at the correct merchant, within the offer period.



3. How does a member redeem an offer?

Nothing happens differently with the purchase. All you have to do is use the debit card associated with the account that received the offer. Once an offer is redeemed the rewards are automatically deposited to your account.

Finance Works

1. What is Finance Works?

Finance Works is the next generation of online financial management that combines the best of financial management applications with the best of online banking to transform our Web site into a financial management hub for our members.

2. How do I access Finance Works?

Through online banking there are two ways to access Finance Works. On the home/summary page there is an option in the bottom right providing you a quick snapshot view of your account through Finance Works which you can use to also link out to the full site. Otherwise through the menu navigation there is an option for Finance Works.

3. What capabilities does Finance Works have?

- Track Spending – allows members to see where their money is being spent to identify ways to control spending and save more money.
- Central Account Management – allows members to manage all of their accounts in one place, regardless of which financial institution they are held at.
- Bill Management – Help consumers manage all bills from Elevations Web site, regardless of payment method. Finance Works automatically creates a comprehensive bill list for a user to help them pay bills on time
- Budgeting – Helps consumers create a monthly budget and track against it
- Projected Balance – Displays the available funds for an account based upon posted transactions and member-entered projected transactions.



Account Services

1. What types of account preferences are configurable within online banking?

The following account options are configurable by members through the account services link of online banking.

- **Change Password** – changes Online Banking login password
- **Change Timeout** – the length of time the system can sit unused before being automatically logged out. Options are 10, 20, 30, or 40 minutes.
- **Enhanced Login Security** – Change Phone/Email and settings for eMFA
- **Email address** – Changes the email address associated with the account
- **Change Start Page** – Members can select what page is displayed when they sign into OLB. Options are Account Access, Bill Payment, and User Options.
- **Change Account Nicknames** – Members can change how their account names are displayed (i.e., changing “Regular Share” to “Vacation Savings Account”). The nickname only displays in Online Banking.
- **Change Username** – changes Online Banking login username
- **Change Postal Address** – changes the mailing address associated with the account the member is signed into

Export

1. What types of data export is available?

Through Elevations online banking you can download your account history using Comma Separates (CSV), Quicken (QFX) or Quickbooks (QBO) formats.

2. How do I find instructions on exporting my account history into the available formats?

For complete instructions on each method of export available, please visit Elevations webpage: <https://www.elevationscu.com/need-help-m/online-banking--bill-pay/quicken>