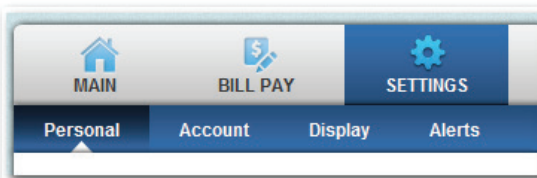




## Settings

- *Change Personal, Account, and Display settings*
- *Set up Alerts*



### Personal

- Update email address
- Change username
- Change PIN/password

### Account

- Change account pseudo-names (nicknames)
- Drag and drop to change account display order

### Display

- Edit number of accounts displayed per page
- Edit number of transactions displayed

### Alerts

#### Event Alerts

- Incoming direct deposits
- Funds transfer information
- Statement notifications

#### Balance Alerts

- Notification of account balances

#### Item Alerts

- Notification of cleared checks

#### Personal Alerts

- Triggered by calendar date



## Security

The first time you access your account, we'll ask you to choose and answer three Personal Verification Questions.

During future online sessions, we'll ask you some of these questions if we feel there is a possibility that someone other than you is attempting to access your information.

Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

### Security Reminders

- We will NEVER email you for personal information. Any email claiming to be the Credit Union which requests personal data such as Social Security numbers, IDs, or passwords should not be trusted or opened
- Do not write down your password
- Use a different password for online banking than ones you use for other applications
- Always log out of your online banking session before leaving your computer



**P** 559-227-8329

**F** 559-227-8332

**E** [memberservices@unitedlocal.org](mailto:memberservices@unitedlocal.org)

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3650 E. Ashlan Ave. Fresno, CA 93726

# Online Banking

## User Guide



**United Local**  
Credit Union

*Built by Hard-Working People!*



## Access Account

Enter the Online Banking and click Submit.

ID:

Verify that your personal icon is correct, enter your password\* and click Submit.



ID:

Password:



## View Transactions

Select Transactions from the drop-down menu next to the account.

Account (Click for Transaction Details)	Balance	Status	Select Option
Checking	1,480.69		Select Option
Household	(24,425.51)		Download
Checking 2	93,019.83		Statements
Savings	594,804,221.62		Stop Payments
			Transfers
			Account Info

Transaction History is available for 24 months.

View Transactions for: MY SAVINGS		Current Balance: 7,965.70
		Available Balance: 5,965.70
Transactions from 07/17/2011 to 08/16/2011		
Date: 07/31/2011	Ref/Check No:	Description: Div Dep: DIVIDENDS Annual Percentage Yield Earned 3.25% from 07/01/11 through 07/31/11
	Debit:	Credit: Balance
		21.62 7,965.70

### Transaction List Options:

- Choose Number of Transactions Displayed
- View Check Images
- Sort Columns to Customize View
- Switch Between Accounts



## Search Transactions

Select Search from the Transaction sub-menu to search transactions by date, dollar amount, credit, debit, description or check number.

Accounts	External Transfers	Transactions
<input type="button" value="Download"/>	<input type="button" value="Search"/>	<input type="button" value=""/>



## Transfer Funds

1. Select Transfers from the drop-down menu.

Account (Click for Transaction Details)	Balance	Status	Select Option
Checking	1,480.69		Select Option
Household	(24,425.51)		Transfers
Checking 2	93,019.83		Statements
Savings	594,804,221.62		Stop Payments
			Transfers
			Account Info

2. Select the From and To accounts.

3. Enter the transfer amount, frequency, and date of the transfer.

4. Click Submit.

Transfer Funds

\* Transfer funds from: Checking Available Funds: 8,980.69

\* Transfer funds to: Select option...

\* Payment options: None

\* Transfer amount: \$

\* Frequency: One Time

\* Transfer Date: 01/04/2012

Transfer memo:

Select Pending to view, edit, or delete a scheduled transfer. History lists completed transfers and is available for 24 months.

Accounts	Transactions	Transfers
<input type="button" value="New"/>	<input type="button" value="Pending"/>	<input type="button" value="History"/>



## View Statements

Statements are available in PDF format and may be exported to your local PC. Statements are available for viewing/download for 24 months.

<input type="button" value="Online Banking"/>	<input type="button" value="Bill Pay"/>	<input type="button" value="e-Statements"/>
---	---	---



## Stop Payment

Select Stop Payments from the drop-down menu.

Account (Click for Transaction Details)	Balance	Status	Select Option
Checking	1,480.69		Select Option
Household	(24,425.51)		Transfers
Checking 2	93,019.83		Statements
Savings	594,804,221.62		Stop Payments
			Transfers
			Account Info

Fill in the required fields and click Submit.

New Stop Payment

Add Stop Payments for Account: Checking

\* Check Date: 08/16/2011

\* Start Check Number: 100

\* End Check Number: 100

\* Begin Amount: \$

\* End Amount: \$

\* Payee:

Remarks:

**You must contact the Credit Union to edit or remove a Stop Payment.** Stop Payment fees will be automatically deducted in accordance with the current schedule of fees.



## Transaction Download

Account	Description	Available	Select Option
RETIREMENT	Primary Savings	\$101,301.20	Select Option
MY CHECKING	Regular Checking	\$50,350.33	Download
MY SAVINGS	Money Market	\$5,987.38	Transfers
			Account Info

1. Select Download from the drop-down menu.

Download Transactions for Account: RETIREMENT

Select Download Range: Select option...

Select Download Format: Select option...

2. Choose the Download Range and Format.

3. Click Download.