

Digital Banking Features	NOW	IN PROGRESS	FUTURE ENHANCEMENT
Account Opening	✓		✓
Overdraft Opt-in	✓ within DAO		✓ within DB
Enrollment	✓		✓
Paperless Opt-in	✓		✓
Automatic Savings	✓		✓
Accounts & Balances	✓		✓
Link Internal Accounts			✓
Link External Accounts	✓		
Add sub savings & checking to Existing Accounts	✓		✓
Internal Transfers	🐛's & ✓'s	✓	
Transfers to (Member) Friends	🐛	✓	✓
External Transfers	✓	✓	✓
Mobile Check Deposit (RDC)	✓	✓	
Secure Messaging	🐛	✓	
eStatements & eDocuments	✓	✓	
Loan Payoff Calculator			✓
Check Images	🐛	✓	✓
Check Order	✓		
Pre-Approvals	✓		
Alerts	🐛	✓	✓
Announcements	✓		✓
Bill Payer	🐛		✓
Branch & ATM Locator (Link out)	✓		
TwinStar News (Link out)	✓		✓
Visa Rewards (Link out)	✓		✓
Currency Exchange (Link out)	✓		
Insurance	✓		✓
Skip A Payment			✓
Kasasa Counter	✓		✓
Stop Payment			✓
Travel Notes			?
Unique Login for Joint Accounts			✓
Person to Person (P2P) Transfers			✓
Business Services			
Business Banking	✓	✓	✓
Business Desktop Remote Check Deposit (CRDC)		✓	
Card Manager App			
Card Controls	✓		✓
Member Support			
Unauthenticated Live Chat	✓		
Authenticated Live Chat			✓
Unauthenticated Digital Assistant (Chatbot)	✓		
Authenticated Digital Assistant (Chatbot)			✓
Admin Portal			
Reports		✓	✓
Member Experience Tool			
Member Analytics		✓	
Other Integrations			
Wires for Consumer			✓
Wires for Business			✓
First Mortgage (LOS)			✓
Mortgage Servicing			?
ACH Disputes			?
Fraud Disputes			✓
Personal Finance			?
Subscription Management			?
Branch Appt Scheduling			?
Credit Monitoring			?
Big Features to Come			
Account Opening for Specialty			✓
Add certificates to Existing			✓
Account Opening for Business			✓