Version 4.0

A Quick and Easy Guide to
Personal Online Banking

TwinStar®
CREDIT UNION
Bright Solutions

By Paul A. Murphy, Author of Banking Online for Dummies®

Published by Murphy & Company, Inc.
13610 Barrett Office Dr.
St. Louis, MO 63021
www.mcompany.com

© 2009-2014 Murphy & Company, Inc. Microsoft, Microsoft Money, Windows and Internet Explorer are registered trademarks of Microsoft Corporation. Firefox is a registered trademark of the Mozilla Foundation. Quicken is a registered trademark of Intuit, Inc. Macintosh is a registered trademark of Apple Computer, Inc. Adobe Reader are registered trademarks of Adobe Systems Incorporated in the United States and/or other countries. © 2012 Portions of this guide are written by Q2 eBanking.

Disclaimer
Concepts, strategies and procedures outlined in this guide can and do change and may not be applicable to all readers. The content in this guide is not warranted to offer a particular result or benefit. Neither the author/publisher, nor any other party associated with this product shall be liable for any damages arising out of the use of this guide, including but not limited to loss of profit, commercial, special, incidental or other damages. For complete product and service information, please refer to the terms, conditions and disclosures for each product and service.

WELCOME

We work hard to provide our members with the financial tools they need to achieve the goals in life that matter. Online Banking is an important one of those tools.

Our Online Banking system is designed for ease of use. Whether you access it from your desktop, tablet, or smartphone, it looks and functions the same across all devices. And it's full of powerful features that make it easy to keep track of your finances.

We invite you to take a moment to learn more about the "anytime, anywhere" convenience of Online Banking at TwinStar Credit Union.

TABLE OF CONTENTS

General Information
Security 3
Logging In 5
Home 8
Messages 9

Transactions
Transfer Funds. 10
Online Activity 11
Transfer to Member 12
Stop Payment 13

Bill Pay
Overview 14
Add a Payee 15
Make a Payment 16
Make Multiple Payments 17
Recurring Payments 18
Edit or Delete a Payment 19
eBills 20

Services
Dollar Dashboard 21
Apply for a Loan 22
Open an Account 22
Pick Your Pic 23
Platinum Rewards 24
Buy Foreign Currency 25
Make a Loan Payment 26
My Information 27

Settings
Account Preferences 28
Security Preferences. 29
Alerts 30
eStatement Settings 31

News & Branches 32

GENERAL INFORMATION SECURITY

By following our tips, Online Banking can be a safe and efficient method for handling your banking needs.

User Identification and Password

Security starts at your computer. Never share your Login ID or password with anyone. Make sure your password is hard to guess by combining random numbers and letters instead of using your birth date, pet's name or other obvious choices.

Secure Sockets Layer Encryption (SSL)

We use Secure Sockets Layer encryption, a trusted method of securing internet transactions. This technology scrambles data as it travels between your computer and TwinStar Credit Union, making it difficult for anyone to access your account information.

Browser Registration

In addition to your personal password security, we have added another layer of security called browser registration that runs in the background and helps verify your identity at login.

Online Banking Safety Tips

> Ensure your web browser, operating system, anti-virus software and other applications are current and support 128-bit encryption.
> Memorize your passwords.
> Exit your Online Banking session when finished.
> Do not leave your computer unattended when logged into Online Banking.
> Do not use public computers or unsecured WiFi when accessing Online Banking.
> If you receive an error when logged into your Online Banking account, report the error to a member service representative.

TwinStar Credit Union will never send unsolicited emails asking you to provide, update, or verify personal or confidential information via return email. If you receive an email inquiry allegedly from TwinStar Credit Union, please report the incident to a member service representative as quickly as possible. To mitigate the risk of online fraud and identity theft, your first and best protection is awareness.

Phishing

Phishing is an online scam tactic that is used to lure users into unknowingly providing personal data, such as credit card information or Login IDs and passwords. Using realistic-looking emails and websites, this tactic attempts to gain the trust of unsuspecting targets and convince them that vital information is being requested by a vendor they may already have a relationship with, such as their financial institution.

Identity Theft

It is important that you are aware of the dangers of identity theft. Identity theft can occur when criminals find a way to steal your personal or other identifying information and assume the use of that data to access your personal accounts, open new accounts, apply for credit, purchase merchandise, and commit other crimes using your identity.

Fraud Prevention Tips

- Do not open email attachments or click on a link from unsolicited sources.
- Avoid completing email forms or messages that ask for personal or financial information.
- Do not trust an email asking you to use a link for verification of login or account details.
- Monitor your account transactions for unauthorized use.
- Shred old financial information, invoices, charge receipts, checks, unwanted pre-approved credit offers and expired charge cards before disposing of them.
- Contact the sender by phone if you are suspicious of an email attachment.

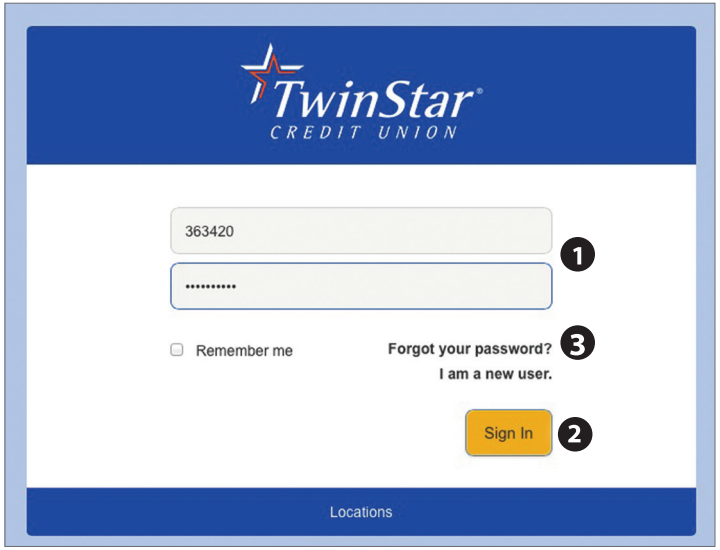
1. Go to the Online Banking Login box on the Home Page, click **Enroll**.
2. This opens the Online Banking new enrollment account verification screen. Enter all the required information. It will be verified by comparing it to the current contact information in our system. When finished, click **Submit Enrollment**. If you need to update your contact information, please call us at during our business hours.
3. A new browser window will open congratulating you for having successfully enrolled in Online Banking. Make note of your temporary password, you will need it to log in to Online Banking to complete the enrollment process. Follow the **Click Here** link instructions to go to the Home Page again.
4. Enter your newly created Login ID and click **Login**.
5. Enter your temporary password and click **Login**.
6. You will be directed to a page where you are to select the delivery method of your Secure Access Code. This page will display the contact information on file for your account. Select either the phone, text message, or email option that will enable the credit union to reach you immediately with your one-time Secure Access Code.
7. When you receive your six to seven digit Secure Access Code, enter it in the access code screen and click **Submit**. The secure access code is valid for only 15 minutes. If it expires, you must request a new one.
8. Once your access code has been accepted, you will be asked if you would like to register your device. If you register your device, you will not have to generate new secure access code when you use that device in the future.
9. You are now presented with a copy of the Online Banking Services Agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
10. A view-only online profile screen will appear for your review. It will be grayed-out and you cannot make any changes at this point. Click **Submit** then **OK** to continue.
11. Now you can change your password. Use your temporary password as your old password. For your protection, you will need to create a password that meets the stated security requirements. Click **Submit**. When the pop-up window appears, click **OK** to confirm.
12. Congratulations! You are now logged in to Online Banking.

CURRENT ONLINE BANKING USERS

1. Go to the home page and enter your current Login ID and click **Login**. If you have forgotten your Login ID, please contact us.
2. Enter your password and click **Login**.
3. You will be directed to a page displaying the contact information on file for your account. Select the contact method that will enable the us to reach you immediately with your Secure Access Code. Choose either phone, text message, or email, and click **Submit**. If you need to update your contact information in order to receive the access code, please call us during business hours.
4. When you receive your six-digit Secure Access Code, enter it in the access code screen and click **Submit** again. The one-time access code is only valid for 15 minutes. If it expires, you must request a new one. If you close the login screen and then receive the code, follow the above steps again and select "**I already have a Secure Access Code**".
5. A view-only online profile screen will appear for your review. It will be grayed-out and you cannot make any changes at this point. Click **Submit** then **OK** to continue.
6. You are now presented with a copy of the Online Banking Services Agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
7. Next, you will be asked if you would like to register your device. If you register your device, you will not have to generate new secure access code when you use that device in the future.
8. You will then be logged in to Online Banking.

LOGGING IN

Once you have enrolled as a New User, follow these steps for subsequent logins.



1. Enter your Login ID and Password.
2. Click Sign In.
3. Forgot your password? Check the "**Forgot your password?**" box select where you would like to receive you secure access code, then follow the instructions to re-establish a password.

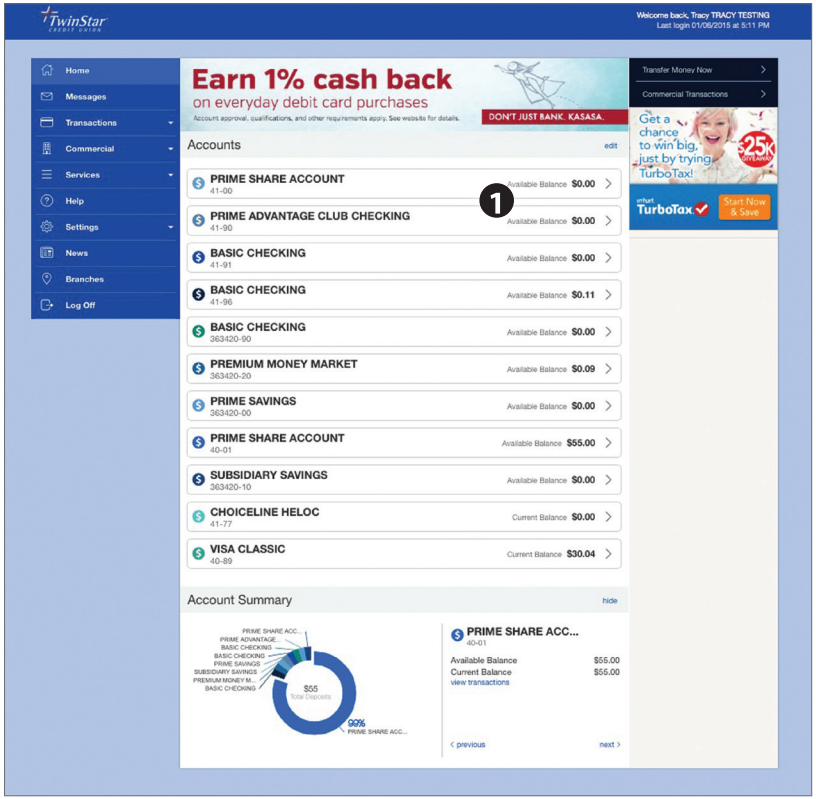
What is a secure access code?

You need a secure access code each time you login to our Online Banking system. It is delivered to you via email, phone call, or SMS text. If you delete the security certificate or "cookie" that activates your computer for later use, or if you log in from a new computer, you will need another secure access code.

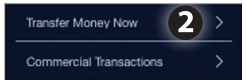
Should I register my device?

If this device is "private", you may want to register to have it recognized for future logins to save time. We do not recommend registering a public device.

The Home screen will give you an overview of all of your Online Banking accounts displayed in a comprehensive list with available balances. View account detail by clicking an account name.

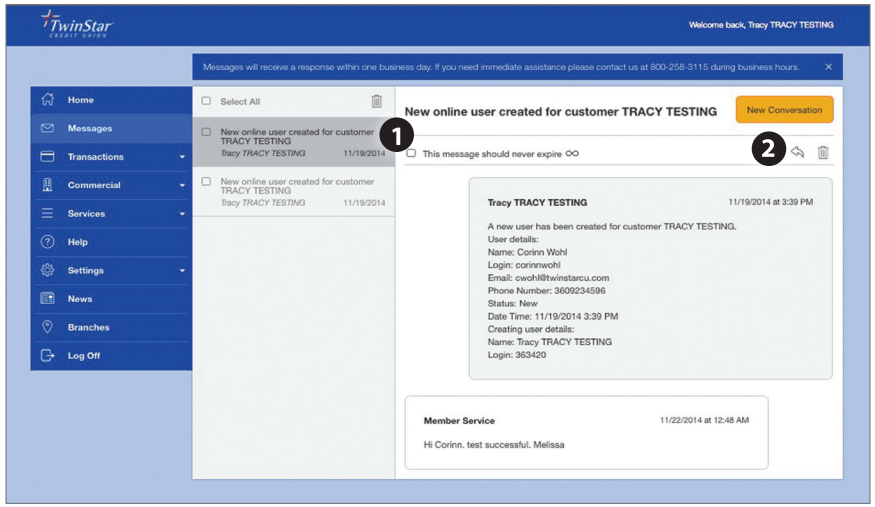


1. For account transaction history, click the account name to view the Account Details screen. View details or a check image by clicking “+” next to the transaction. Pending transactions are in red. Select **Show Filters** for search options.
2. Need an action done in a hurry? On the home page you will notice options on the upper-right corner of the page. These Quick Action options allow you to swiftly: transfer money and Commercial Transactions.



Our message center allows you to communicate securely with TwinStar Credit Union. Messages can be saved by topic for easy reference. Check here for your alerts; TwinStar Credit Union will reply to your inquiries and credit union communications.

To View Your Messages:

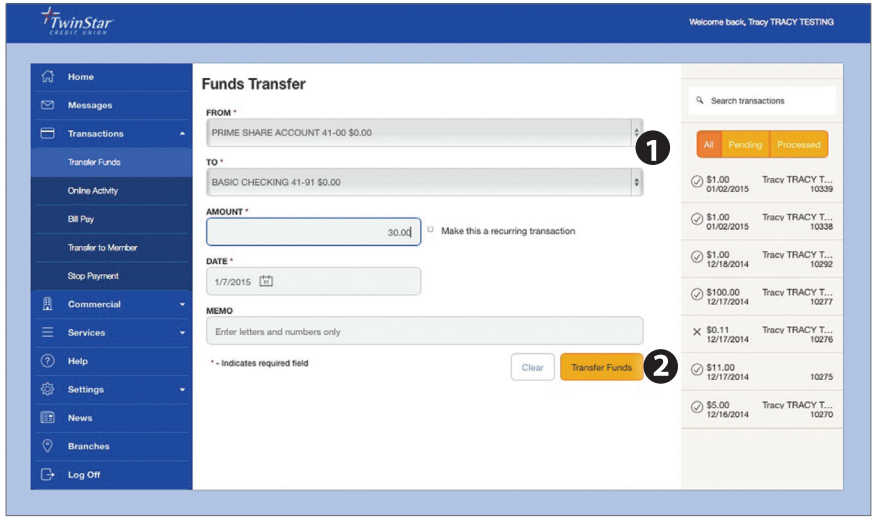


Click on the **Messages** tab.

1. Messages are displayed at the left side of the screen.
2. You can delete or reply to a message in the upper right corner of the original message, or send a new message by selecting **New Conversation**.

Online Banking enables you to transfer funds between accounts quickly and easily. Access all linked accounts for single or recurring transfers.

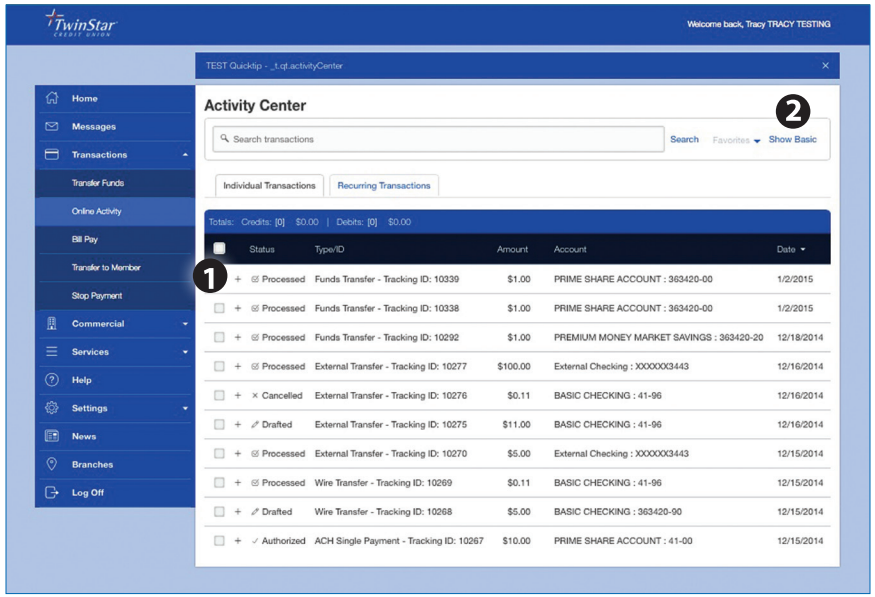
To Transfer Funds:



Click on the **Transfer Funds** tab.

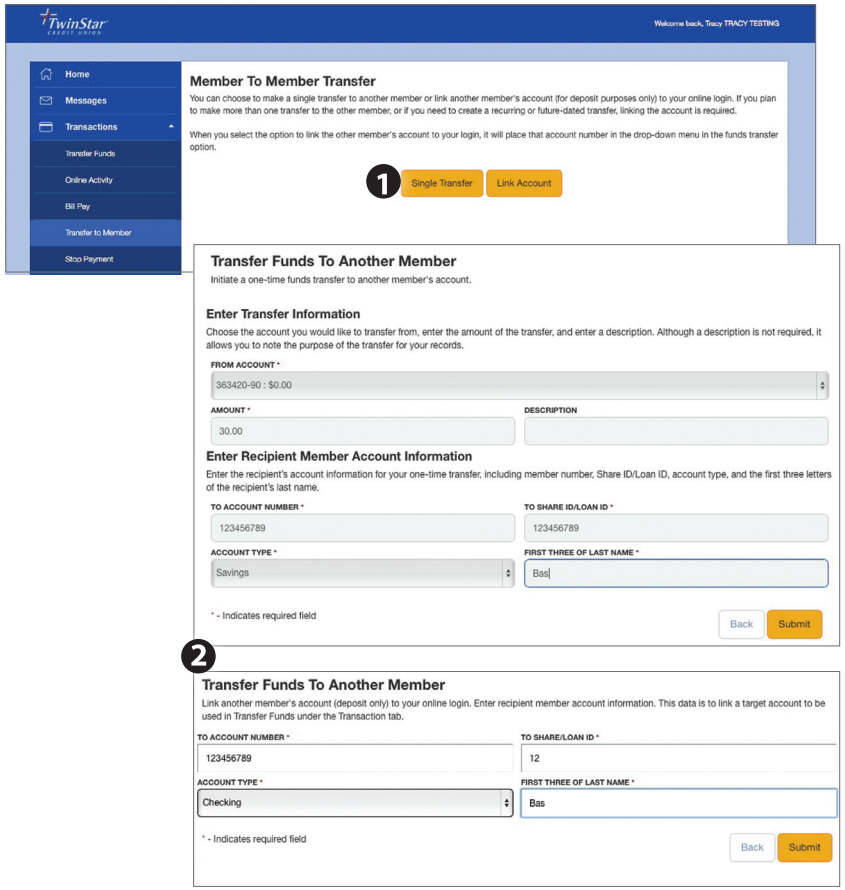
1. Select the accounts you wish to transfer funds **From** and **To** using the drop-down menus.
2. Enter the dollar amount to be transferred. For a one-time transfer, click **Transfer Funds**. If you would like to make this a recurring transfer, check the “Make this a recurring transfer” box. Click **Transfer Funds**.

The Activity Center shows only your Online Banking transaction activity. Depending on the type of account and access, you can review and cancel unprocessed transactions. Whether individual or recurring transactions, view debits/credits and the status, type, amount, account and date of your online activity.



Click on the **Activity Center** tab.

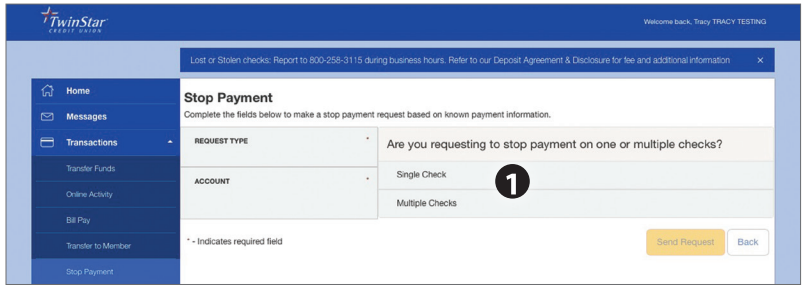
1. You can choose to view Individual Transactions or Recurring Transactions by clicking on the corresponding tab. Click the **+** next to the transaction to view details.
2. Click **Show Filters** for additional search options, click the triangle icon to expand search options.

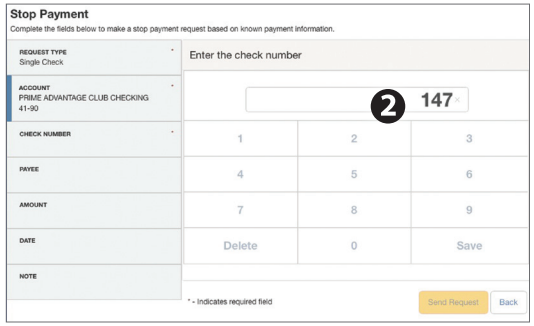


1. You Indicate whether this transfer will be a Single Transfer, or if you would like to Link Account so you can easily make future transfers to this account.
2. If you chose Single Transfer enter the required information and click **Submit.**

With Online Banking, you can initiate a stop check payment request from any device. Visit Activity Center to review the status of your request. The stop payment will remain in effect for six months.

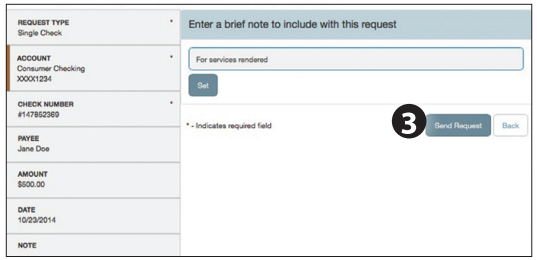
To Initiate a Stop Payment Request :





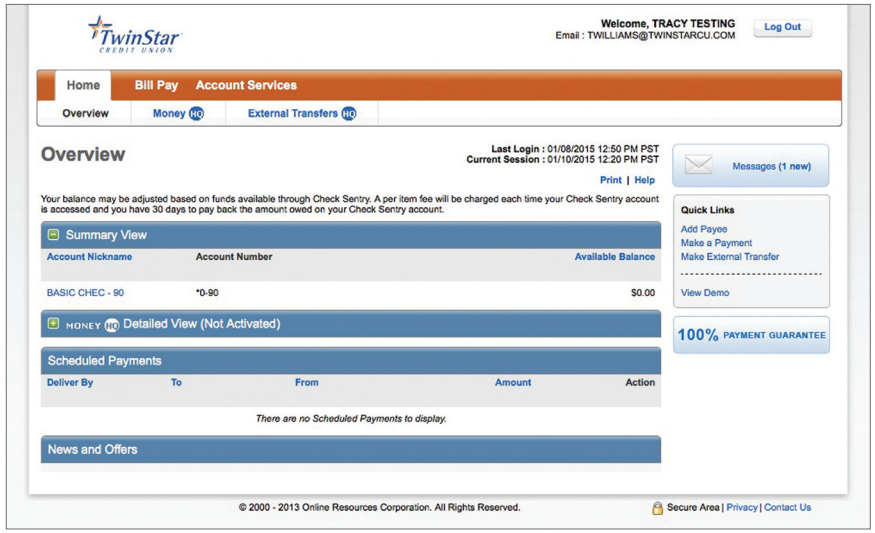
Click on the **Stop Payment** tab.

1. Select request type; single or multiple checks.
2. Select an account, check number, and other requested information.
3. Click **Send Request**.



BILL PAY OVERVIEW

What is more reassuring than being in control of your finances? Staying in control of your bills! With Online Bill Pay, you have the ability to stay on top of your monthly finances with utmost ease and turnkey efficiency. Free yourself from the hassle of writing checks and the clutter that comes with traditional ways of paying bills. Online Bill Pay makes a quick and easy alternative to paying your bills online.



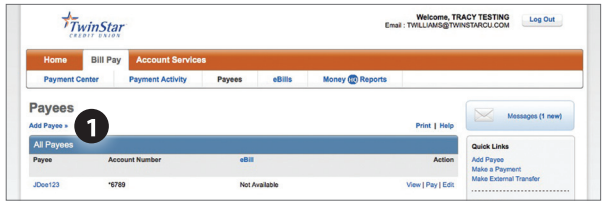
The Overview page shows you a summary of your accounts and payments. Throughout bill pay you will notice Quick Links on the right side of the screen. You can use Quick Links to swiftly add a new payee, make a payment or even make an external transfer.

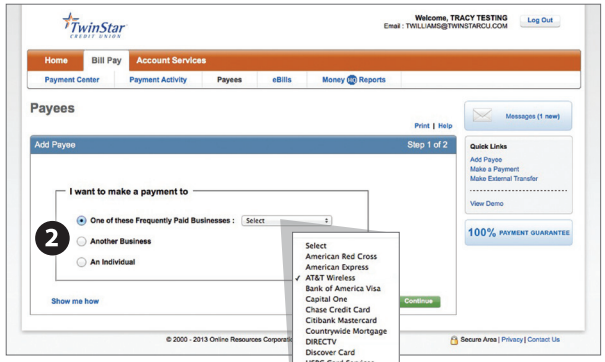
BILL PAY ADD A PAYEE

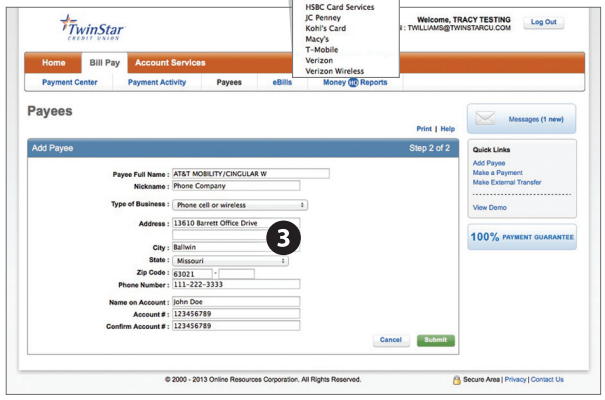
The first step to making online payments is to set up your payees. A payee can be any individual or a company. You may notice we have already saved some information about several of your billers, making it that much easier to set up.

Once you add a payee it will be listed in the payees section of the bill pay tab. From the payees list you will be able to view, edit or even delete payees you have established. You can also view the last payment made to each payee and review any upcoming scheduled payments.

To Add a Payee:





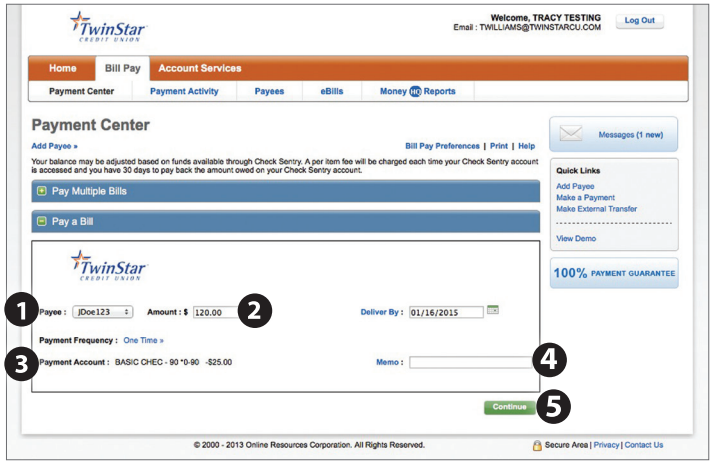


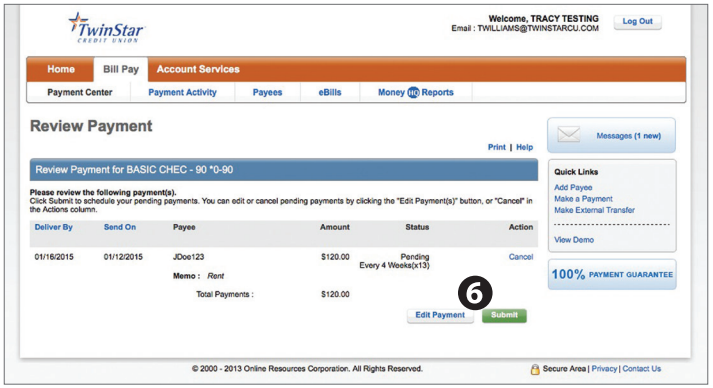
Click on the Payment Center tab under Bill Pay.

1. Click on the **Add Payee** link in the top left corner.
2. The first option allows you to quickly add a payee from a list of widely recognized companies. Select the company you want using the drop-down list. Adding a payee not in the list? No problem. You are able to select Another Business or An Individual as well. Click **Continue**.
3. Fill in the requested details needed and when finished, click **Submit**.

Once you set up your payees, you can schedule payments from the Payment Center.

To Make a Payment to a Single Payee:



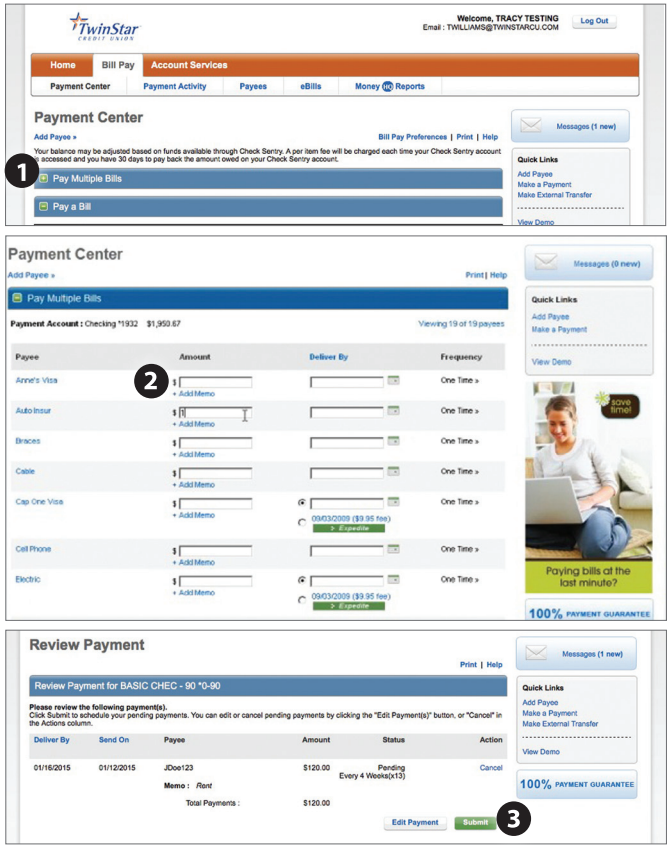


Click on the Payment Center tab under Bill Pay.

1. Select the **Payee** from the drop-down menu.
2. Enter the **Amount** and **Deliver By** date.
3. Select the account you want the funds withdrawn from.
4. Enter a **Memo** for your own personal reference (Optional).
5. Click **Continue**.
6. Review your payment. If you need to change any of the details, click **Edit Payment**. When finished, click **Submit**.

Payees several payees at once is just as easy as making a single payment.

To Add a Payee:

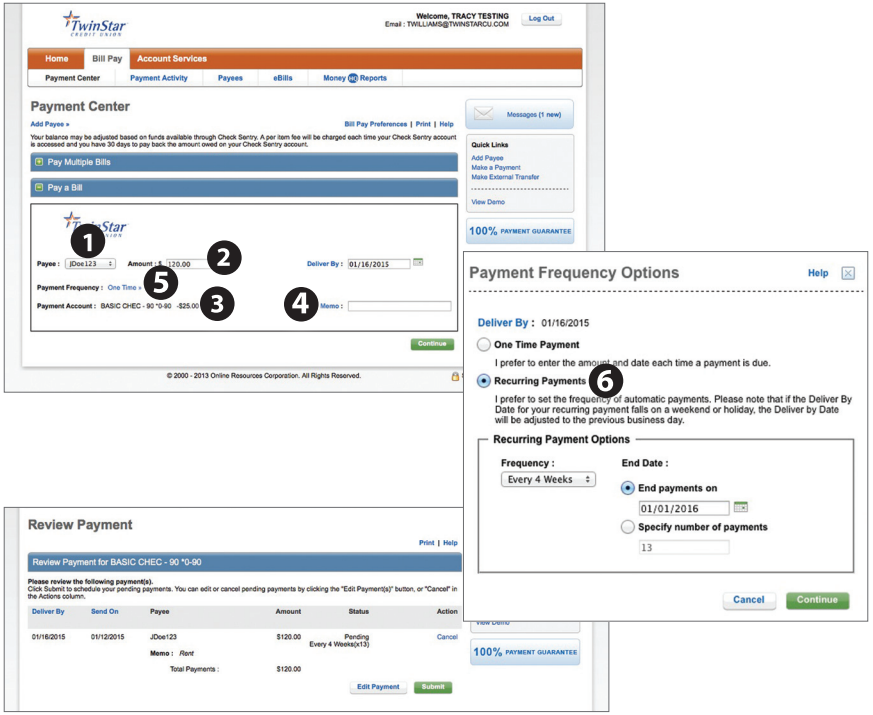


Click on the Payment Center tab under Bill Pay.

1. Click on **Pay Multiple Bills**.
2. Simply add the **Amounts**, the **Deliver By** date, and **Frequency** for as many payments as you'd like all at once.
3. Click **Continue** when finished.
4. Review your payments to make sure you added everything correctly. If you need to correct anything, simply click **Edit Payment[s]**. When finished, click **Submit**.

Our recurring payments feature keeps you ahead of your payments that need to be repeated. Setting up a recurring payment takes only a few moments, and saves you from having to remember the same payee every pay period.

To Make a Recurring Payment:

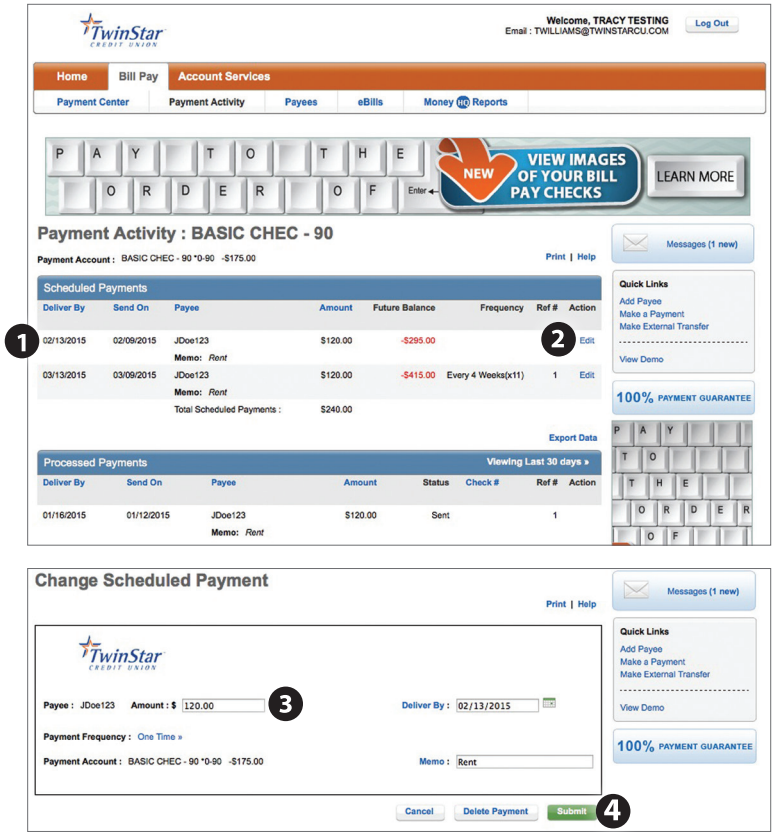


Click on the Payment Center tab under Bill Pay.

1. Select the **Payee** from the drop-down menu.
2. Enter the **Amount** and **Deliver By** date.
3. Select the account you want the funds withdrawn from.
4. Enter a **Memo** for your own personal reference (Optional).
5. Click on the Payment Frequency column and select on the words, "**One Time**".
6. A new window will pop up where you are able to indicate this payment should be recurring. Enter the **Frequency** and **End Date**. Click **Continue**. When finished, click **Submit**.

At any time you have the access and ability to edit payee information. You can modify or delete a payment that hasn't been sent or even delete a payee completely.

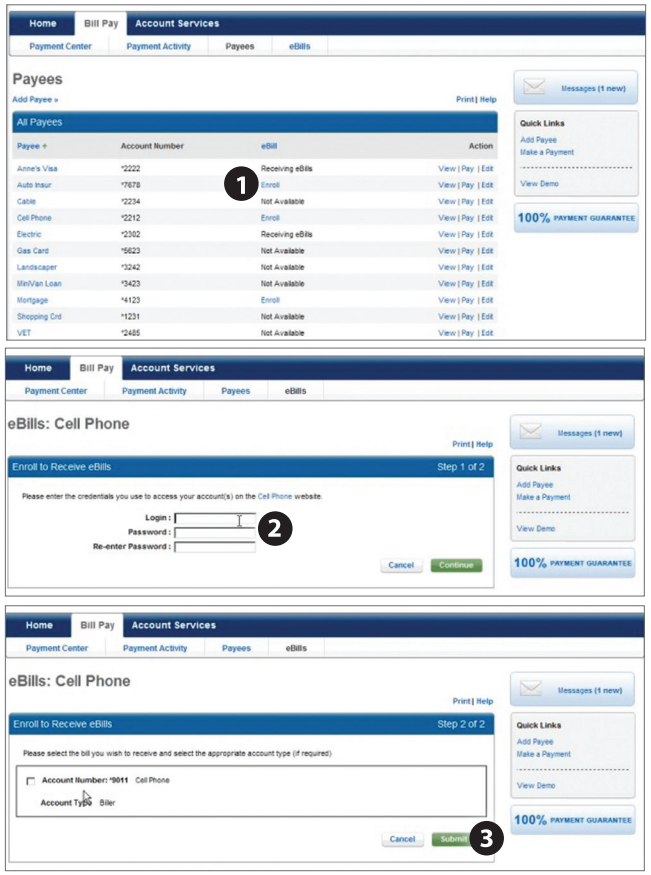
To Edit or Delete a Payment:



Click on the Payment Activity tab under Bill Pay.

1. Locate the payment you would like to change.
2. Click **Edit**.
3. From the Change Scheduled Payment screen you are able to alter the payment or delete it all together.
4. Click **Submit**, when finished.

To Set Up an eBill:

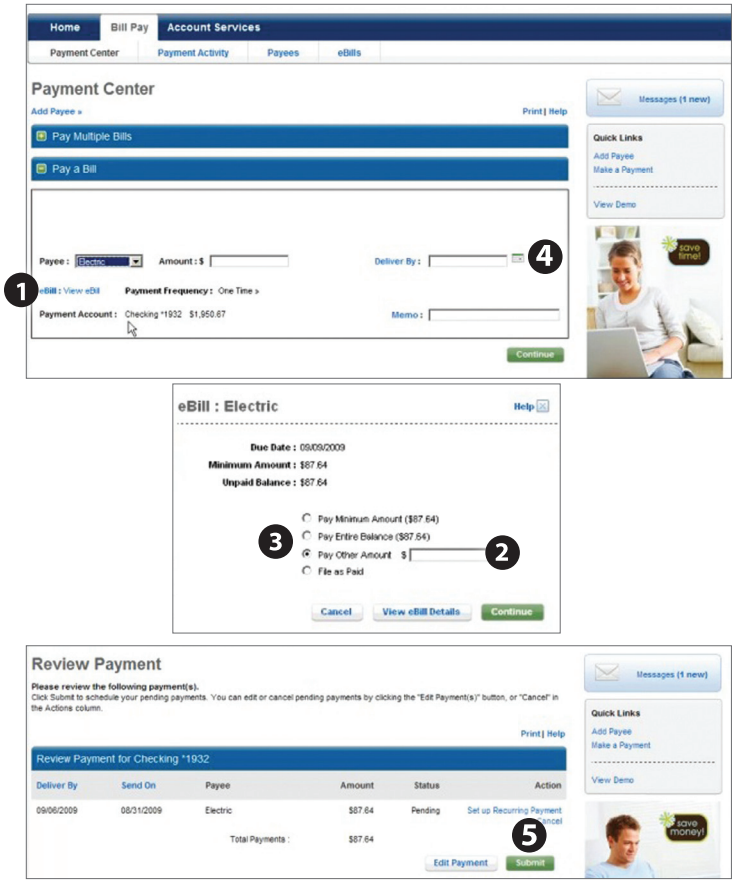


Click on the Payment Center tab under Bill Pay.

1. Select **Payees**. You will see the Payees listed. If the biller is able to send bills electronically you will see the option to **Enroll** and receive an eBill.
2. You will need to enter your login ID and password for this biller in order to enroll in eBills. This login ID and password are the credentials you would use to access your biller's website. Click **Continue** when finished.
3. You may have more the one account associated with this biller. Select the **Account Number** and the **Account Type**, then click **Submit**. Typically eBills will be ready 2-4 business days after enrollment.

NOTE **Typically eBills will be ready 2-4 business days after enrollment.**

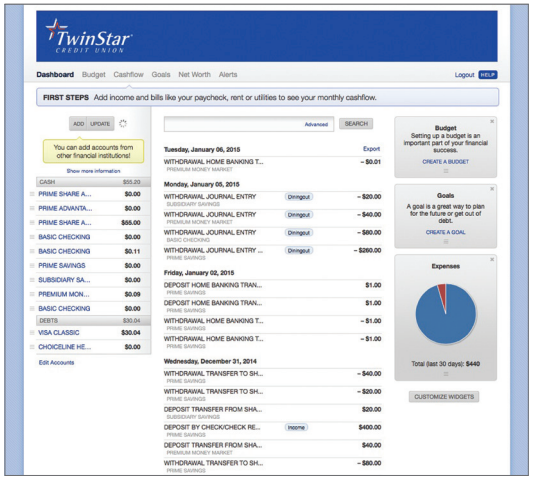
To View or Pay an eBill:



Click on the Payment Center tab under Bill Pay.

1. Choose the **Payee** from the payee drop-down menu, select **View eBill**.
2. A new window will appear displaying the due date for that bill, the minimum payment due, and current balance. Select the **Amount** you would like to pay, then click **Continue**.
3. If you paid the bill via another method, you can choose to file the bill as paid.
4. Enter the **Deliver By** date and click **Continue**.
5. Review your payment to make sure you added everything correctly. If you need to correct anything, simply click **Edit Payment**. When finished, click **Submit**.

Dollar Dashboard allows you to manage your money from your Online Banking account. Easily create budgets, categorize and track spending habits, and tag your transactions to see where and how you spend your money. View your investment, mortgage, credit card and account balances and transactions in one place, regardless of where you have your accounts. Access Dollar Dashboard under Services and start taking control of your finances today.



Dashboard: You'll find a quick overview of your financial standing on the dashboard, as well a host of financial tools that you can use to manage your finances.

Budget: Track your spending. Add targets that will help you better control such expenses as shopping or dining out. When you establish spending targets, you can also schedule notifications via delivery of your choice when you start getting close to your budget limit.

Cashflow: View incoming and outgoing finances on a monthly basis.

Goals: Set a personal financial goal and actively set aside money you wish to go towards that goal.

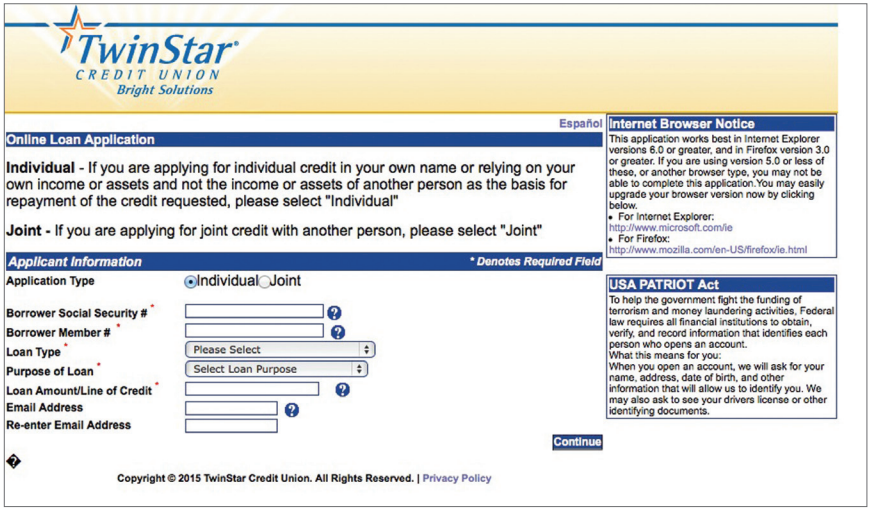
Net Worth: Sum up your assets and debts. Use pie charts to see how these assets and debts are allocated.

Alerts: Add alerts to provide real-time monitoring of your financial situation. Alerts can send emails or text messages to you when certain criteria are met.

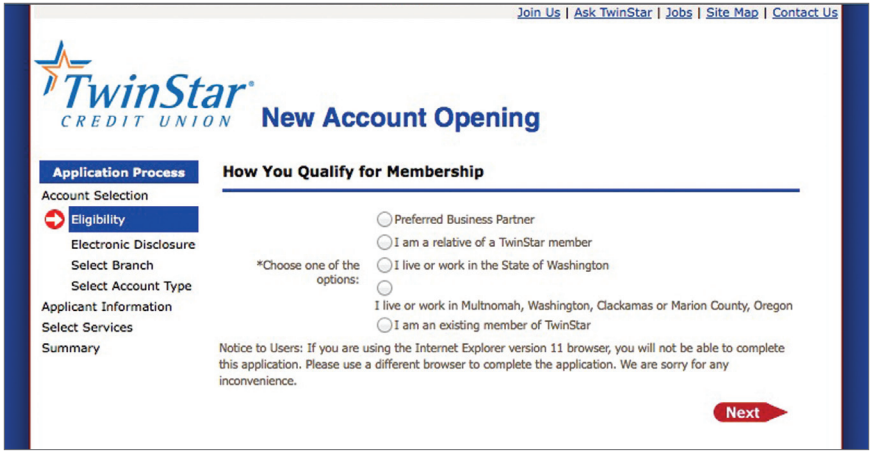
NOTE

Dollar Dashboard is the preferred personal finance management tool for TwinStar Credit Union accounts. We do not suggest Money HQ's personal finance manager.

You can quickly apply for a loan on your computer, tablet or smartphone by selecting Apply for a Loan under the Services tab.

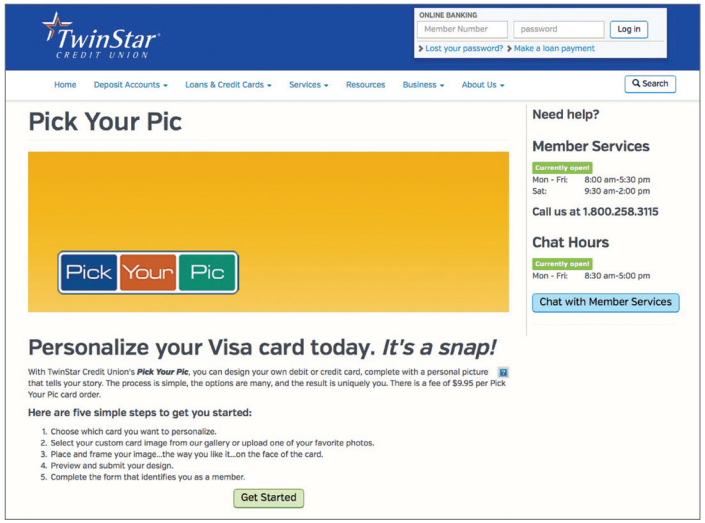


Need to open a new account with us? No problem. Simply click Open An Account under the Services menu.

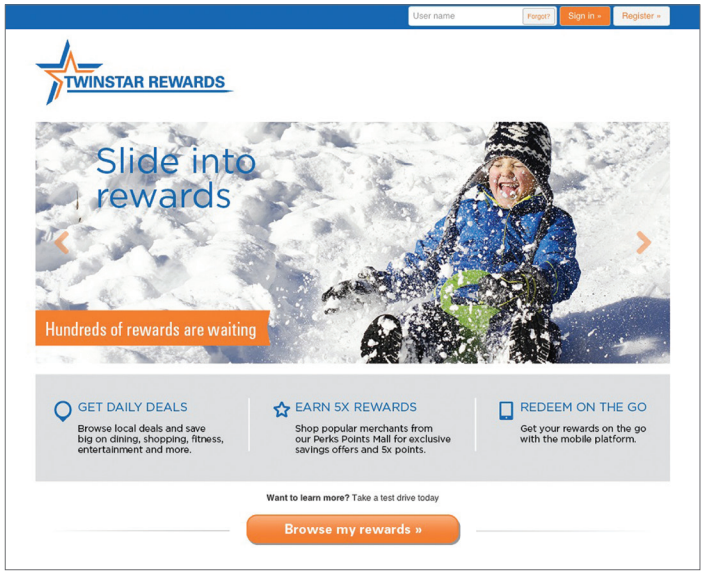


PICK YOUR PIC/ TWINSTAR REWARDS

Pick your pic! Who said debit and credit cards couldn't be fun? With Pick Your Pic, you are able to design your own TwinStar cards by selecting a image that best displays your personality! To get started click on the Pick Your Pic under the Services tab.



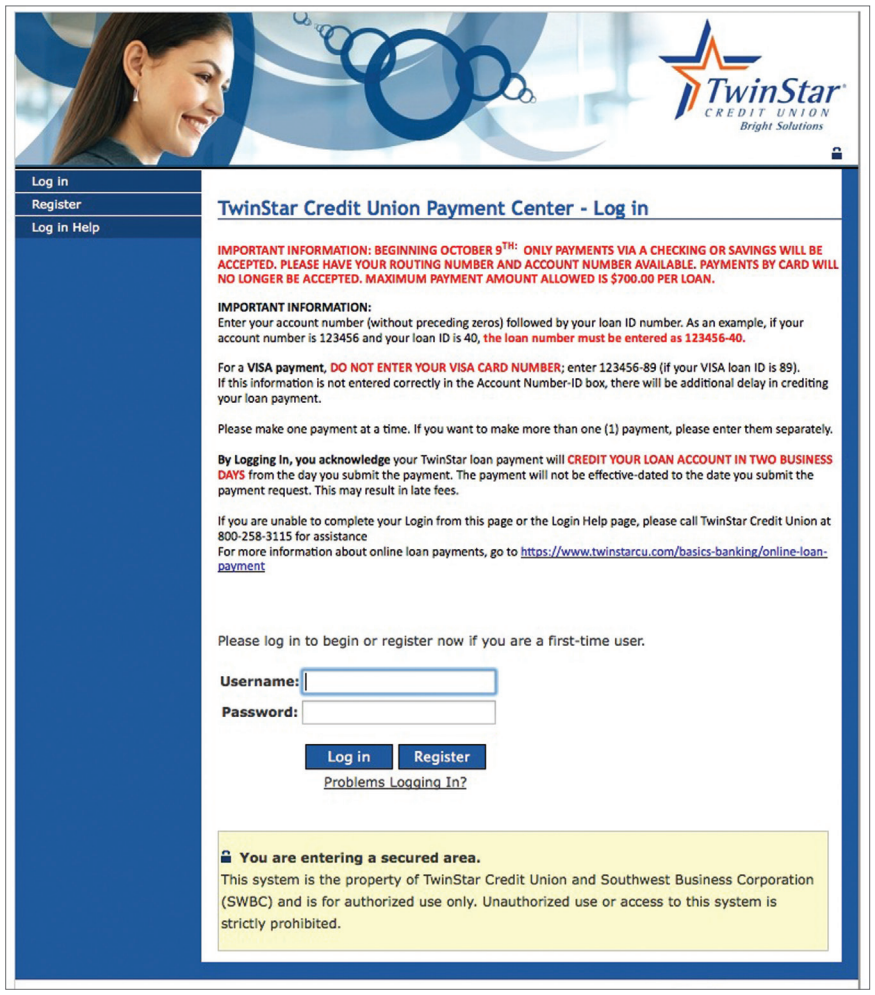
Learn about and check your TwinStar rewards by selecting TwinStar Rewards under the Services tab.



BUY FOREIGN CURRENCY

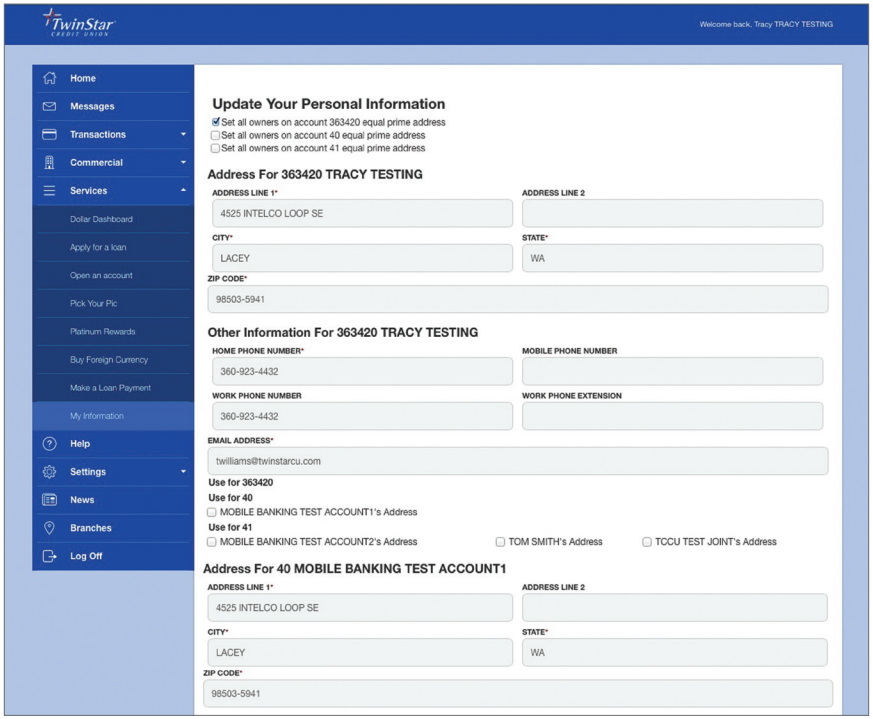
Travelling and needing foreign currency? You can quickly buy foreign currency by selecting Buy Foreign Currency under the Services tab. We offer a wide range of currencies with simple and convenient delivery methods.

Make a quick Loan Payment by selecting Make a Loan Payment under the Services tab. You will need to enter your Username and Password to proceed.



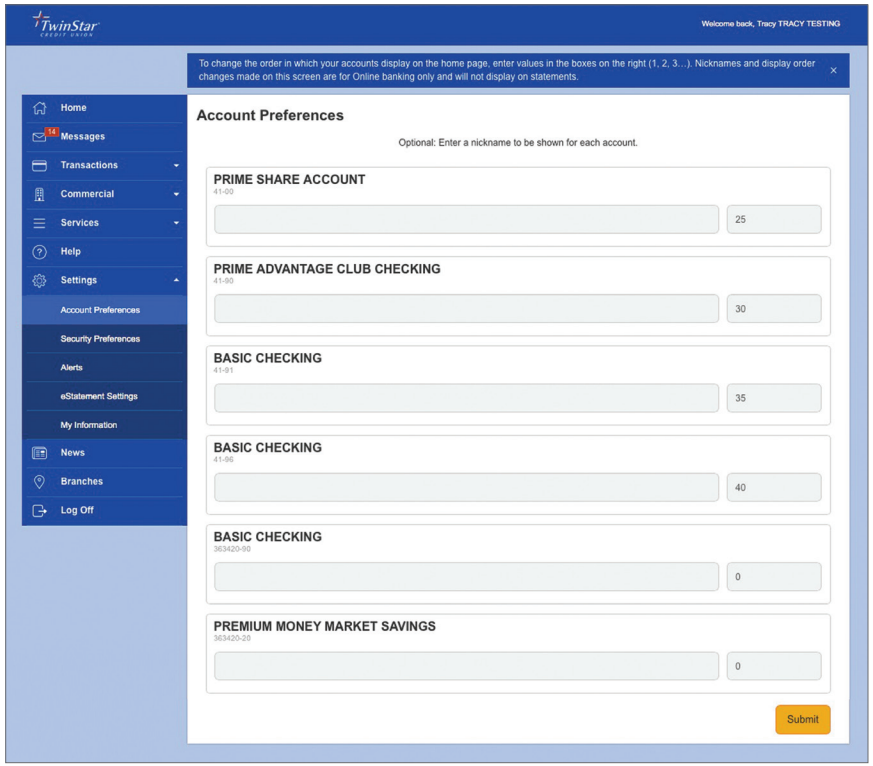
NOTE **This feature is for paying from an external account. You can always pay from an internal account using the transfer function.**

If you ever need to adjust the contact information TwinStar has on file, you can easily do so my selecting My Information under the Services tab.



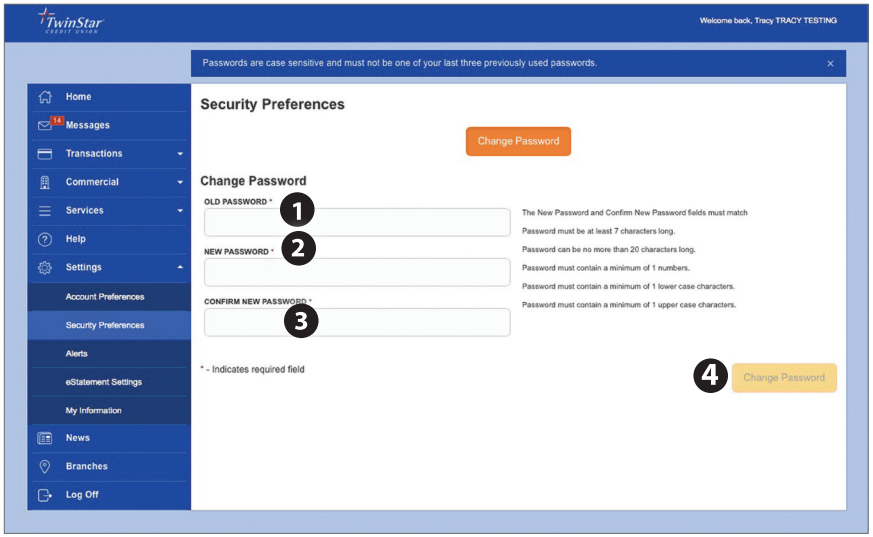
In Account Preferences, you can select name and viewing preferences for your Online accounts. When selecting Online, customize your account display name in Online Banking and choose the order preference for viewing.

Click on the **Account Preferences** tab.



In Security Preferences, you can change your password easily.

To Change Your Password:



Click on the **Security Preferences** tab.

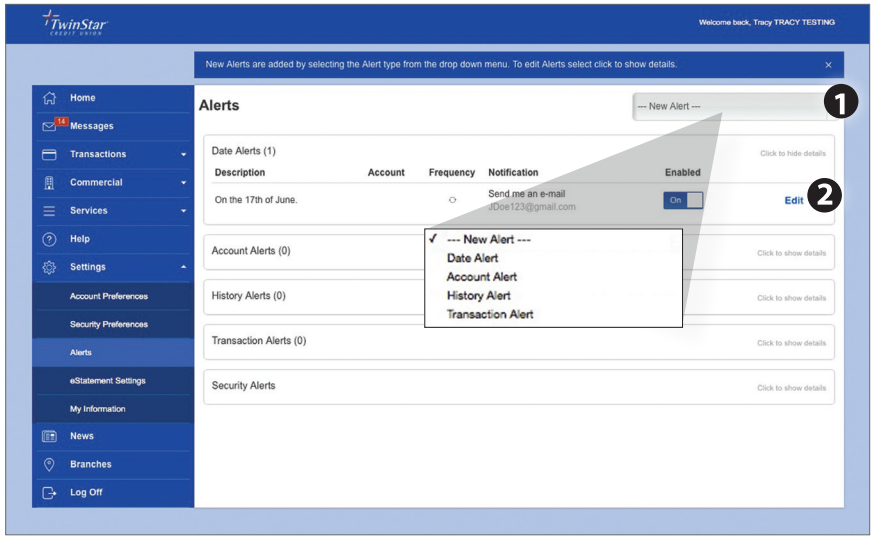
1. Enter your **Old Password**.
2. Create your **New Password**. Pay close attention to the Password requirements on the night of the screen.
3. Confirm your New Password by typing it again.
4. Click **Change Password**.

You can create and manage alerts to remind you of important dates, warn you about the status of your accounts, and when certain transactions occur. When you create an alert, you specify the conditions that trigger the alert and delivery options to receive that alert. All alerts will automatically be sent to your Online Banking account via Secure Messages, regardless of the additional delivery preferences you have established. To edit **Security Alert Delivery Preferences**, go to **Security Alerts** under the Settings menu. You can edit specific Account, History, and Transaction alert preferences found in **Alerts** under the **Settings** menu. Delivery preferences include:

- Secure Message within Online Banking
- Phone Number
- SMS text message number
- Email to an address you specify

Create and manage alerts for your accounts. Enable/disable security alerts for account activity and edit delivery preferences for receiving alerts.

To Set Up Alerts:

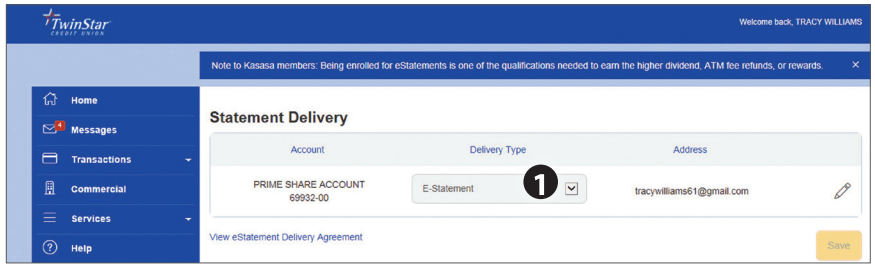


Click on the **Alerts** tab.

1. To create an alert, click the **Create New Alert** button.
2. To view details of an already existing alert, choose the **Click to view details** link on the left of the alert.

The eStatement feature is a great virtual filing system, saving paper and space in your home or office by allowing you to view and save your statements electronically. You can view an electronic statement in two easy steps.

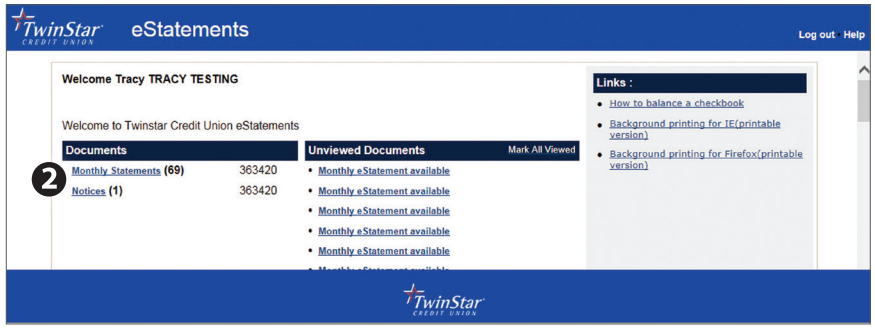
To Choose How You Want Your Statements Delivered:



Click on the **eStatement Settings** tab.

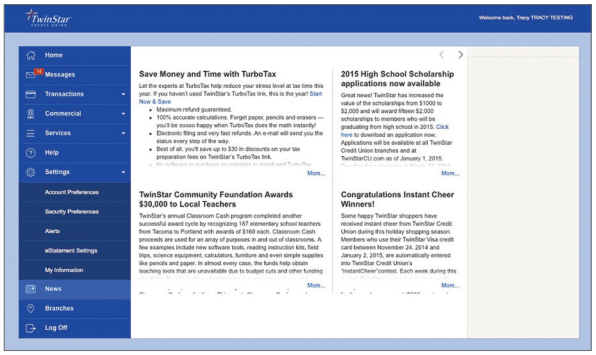
1. Find the account you wish to choose a statement delivery type for and use the drop-down menu to select eStatement or Paper Statement. When finished, click **Save**.

To View Your eStatements:



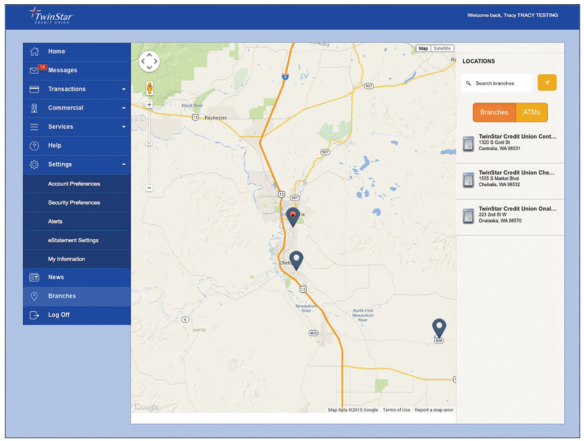
1. Find If you chose to receive eStatements, you will be able to view them by selecting the eStatements tab. You can view monthly statements and notices from this screen.

NEWS & BRANCHES



Visit regularly for your financial institutions' news and highlights. For network ATMs and shared branch locations see www.twinstarcu.com/branches.

Mapping from your current location, you can click on the Branches or ATMs button to locate your credit union branches and ATMs.



NOTES

EQUAL HOUSING LENDER

Member NCUA