Ag Banking Online

UUX User Guide

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Ag Banking Online User Guide

Contents

Preface **5**

Purpose 5

Audience 5

Document conventions 5

Overview **6**

About the UUX banking experience 6

Exploring the Home page 7

The Menu 8

Accounts 9

The Sidebar 10

Using the grid and list views 11

Hardware and software requirements 12

Getting started **12**

Installing the mobile banking app 13

Opening the mobile banking app 13

Accessing the online banking site 13

Logging in 13

Logging in for the first time 14

Logging in after the first time 14

Logging off 16

Voluntary log off....16
Involuntary log off after session timeout....16
Resetting a forgotten password....17
Viewing accounts and transactions....17
Viewing accounts....17
Viewing account details....18
Viewing transactions on the Account Details page....19
Filtering transactions....20
Searching transactions....21
Sorting transactions....22
Exporting transaction records....22
Viewing transaction details....23
Sending a secure message about a transaction....23
Quick Actions....23
Managing transactions....24
Using transfers....24
Transferring funds....24
Viewing transfers....26
Canceling a transfer....27
Viewing transactions on the Activity Center page....27
Sorting transactions....29
Searching for a transaction....29
Viewing transaction details....31
Canceling pending transactions....32

Approving transactions 33
Copying a transaction 33
Sending a message about a transaction 33
Managing messages and alerts 34
Managing secure messages 34
Creating a secure message 34
Reading a secure message 35
Replying to a secure message 35
Deleting secure message threads 36
Managing alerts 37
Creating an alert 38
Editing alerts 39
Enabling and disabling alerts 39
Deleting an alert 39
Configuring security alerts 39
Finding branches 40
Configuring settings 41
Updating your profile 41
Requesting an address change 42
Configuring account preferences 43
Changing your security preferences 44
Changing your password 44
Configuring secure delivery contact information 44
Staying secure 46

Password tips and recommendations 46

Registering a browser or device 47

PREFACE

This chapter describes the purpose, audience, and content of the “User Guide“. It also includes information about the conventions used in the guide.

Purpose

The “User Guide“ is intended to give you the background information and procedures that you need to use the Unified User Experience (UUX) in online banking and the mobile banking app.

Audience

The “User Guide“ is for all users of the upgrade to the UUX Release of online banking and the mobile banking app. Note: users that have not upgraded should still use the “Ag Banking Online and Mobility App User Guide: release 3.5”. This guide includes an overview of the major features in the UUX, and tells you how to do the following:

- Log in
- Log off
- Reset a forgotten password
- View your account history
- Use quick actions to perform common tasks
- Transfer funds
- View online activity on the Activity Center page
- Use messages and alerts
- Find branches
- Configure preferences

Document conventions

Unless otherwise noted, the following conventions are used:

Document conventions

Bold	Bold words include attributes, menu names, dialog box names, commands, operators, options, button names, and statements.
Italic	Italicized words include new or emphasized terms and variables for which you must supply an appropriate value, as in a file name.
" "	Words enclosed in quotations include cross-references to related information that may prove helpful.

`Monospaced`	Words appearing in a monospaced font represent code examples, system information, and words you enter, such as command syntax.
[ ]	Square brackets enclose optional information, as in [log_name].
< >	A pair of angle brackets enclose labels, tags, and variables.
>	A single angle bracket separates menu options in a single procedure. For example, File > Open.

OVERVIEW

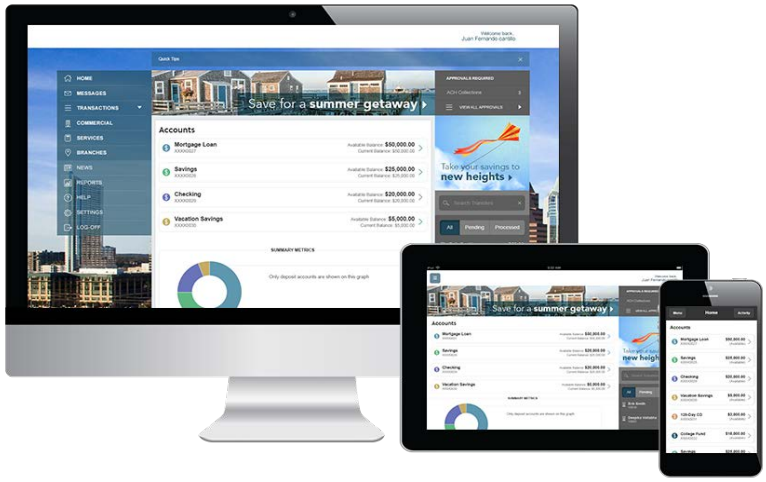
This chapter contains the following:

- "About the UUX banking experience"
- "Exploring the Home page"
- "Hardware and software requirements"

About the UUX banking experience

The Unified User Experience (UUX) in online banking and the mobile banking app provides you the same account management experience on your desktop, tablet, and smartphone. The interface and features are consistent and intuitive. This consistency makes managing your information simpler and faster. You can perform the same tasks, no matter which device you choose, no matter where you are. The graphic below shows the UUX on a desktop, a tablet, and a smartphone.

The UUX adapts to your device



The UUX in online banking and the mobile banking app adjusts to the unique needs of each device, including screen size and other hardware differences. For example, on tablets and smartphones the Menu is hidden by default. When you need it, you tap or swipe to display it. In addition, some navigation tools are simpler on tablets and smartphones.

When you make a change on one device, it is reflected on another. If you update a setting in online banking, the same setting takes effect in the mobile banking app the next time that you log in. When you set up a transaction on one device, you can review it on another.

Exploring the Home page

When you log in, the Home page appears. The Home page shares elements no matter which device you use. On any device, the Home page includes the Menu, the Account Overview, and the Sidebar.

The Home page includes some or all of the following:

- Menu
- Account Overview with the name and balance of each of your accounts
- Sidebar
- Your last login date and time
- Available Quick Actions
- Our Facebook feed (if available)
- System notifications for online banking or the mobile banking app

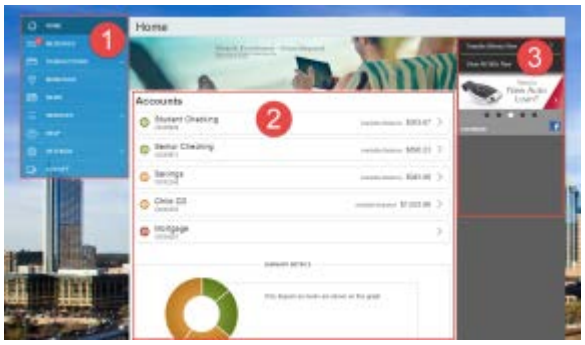
Note: The names of menu items, buttons, fields, and pages may vary or may not be available.

To view the Home page

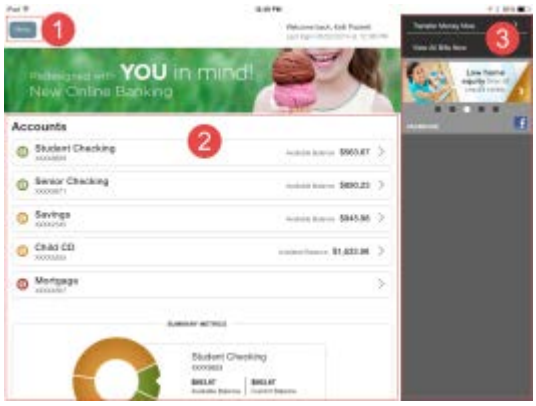
- In the Menu, click or tap **Home**.

The following examples illustrate the appearance of the Home page on the desktop, tablet, and smartphone:

Desktop



Tablet



Smartphone

Home page elements

Number	Element
1	Menu
2	Account overview
3	Sidebar

The Menu

You can use the options in the Menu to change settings, manage secure messages, review online transactions, search online transactions, locate branches, and use other services. The order of the items in the Menu may vary. The following items normally appear in the Menu:

Menu items

Item	Notes
Home	Review account summaries in the Home page
Messages	View and send secure messages
Transactions	Transfer funds and view payments and transfers
Branches	Find branches
Help	Access the help documentation (Some features may not apply)
Settings	Edit your profile and configure alerts
Log Off	Securely log off banking

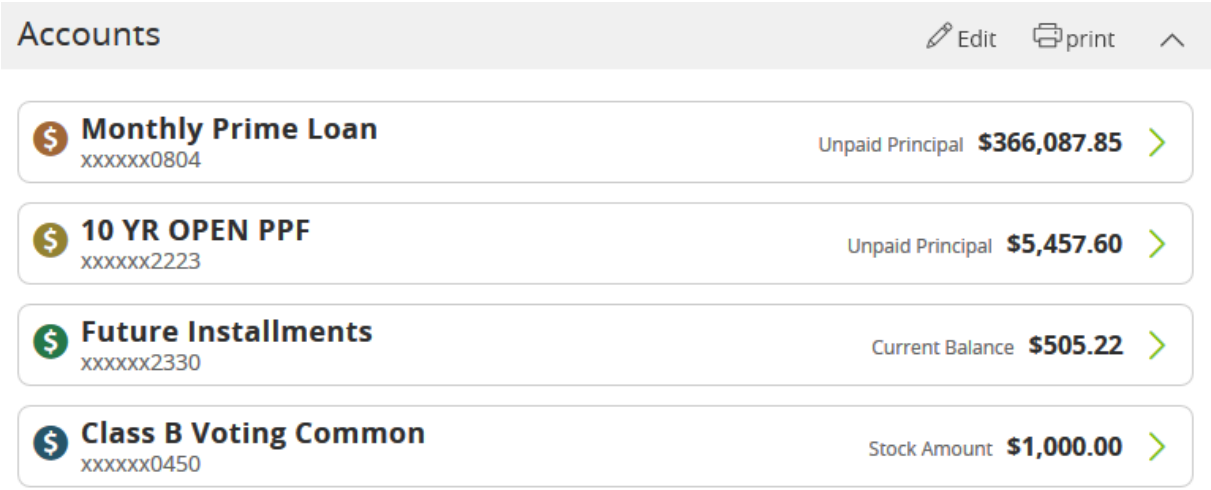
In online banking, the Menu is always available to the left of or above the Account Overview.

On a tablet or a smartphone, the Menu does not always appear. Tap the Menu button or swipe from the left edge of the screen to show it. Tap the Menu button again or swipe to the left edge of the screen to hide it.

Accounts

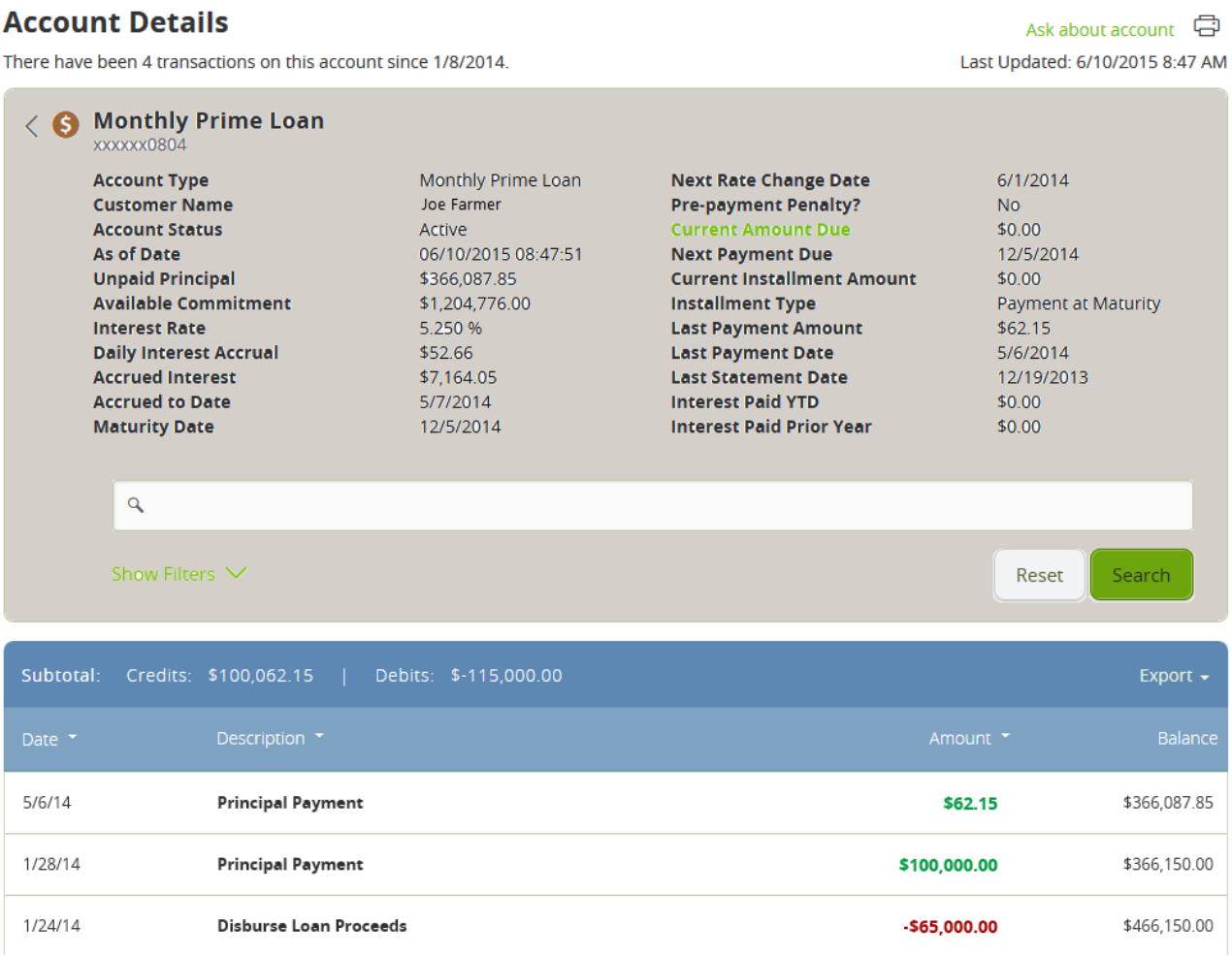
On the Home page, the Accounts area lists every account whose history you can view. For each account, you can see the account name, all or part of the account number, and the balance. If you configure nicknames for accounts in the Settings, the nicknames appear.

Accounts example



You can drill down into any account to see account details and up to 100 of the most recent transactions in the account.

Account Details page example



The Sidebar

The Sidebar includes some or all of the following:

- Quick Actions
- Our Facebook feed (if available)
- Other information from us

On a tablet or a smartphone, the Sidebar does not always appear.

To view the Sidebar in the mobile banking app

- Do one of the following:
  - Tap **Sidebar** on any page.
  - Swipe from the right edge of the screen.

To hide the Sidebar in the mobile banking app

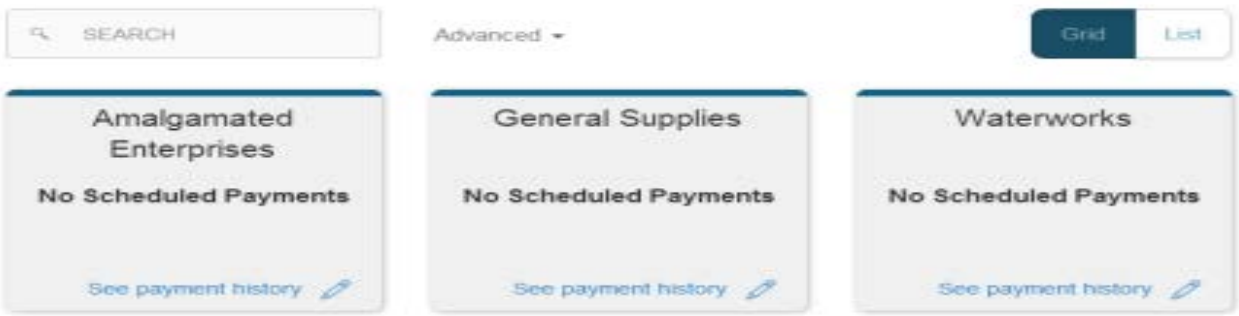
- Do one of the following:

- While the Sidebar is visible on any page, tap **Sidebar**.
- Swipe to the right edge of the screen.

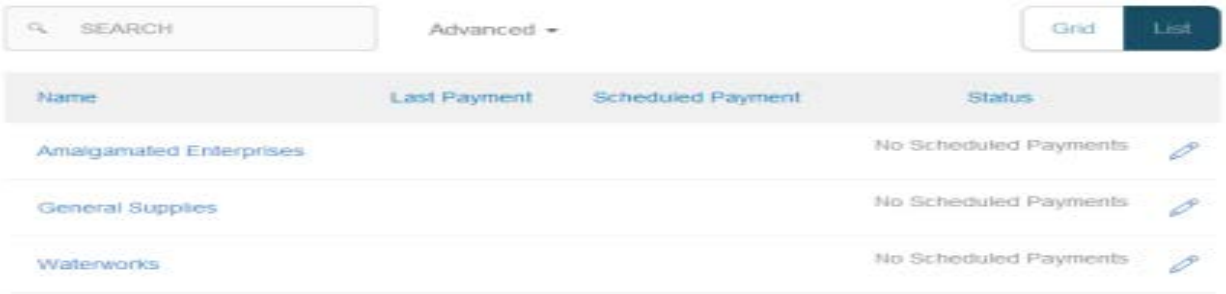
Using the grid and list views

Some pages in online banking and the mobile banking app include information in either a grid or list view. The examples illustrate the grid and list views.

Example grid view



Example list view



You can change between the grid and list views at any time. The grid view and list view include the same information.

To see the grid view

- Click or tap **Grid**.

To see the list view

- Click or tap **List**.

Hardware and software requirements

You must use specific minimum hardware and software to use online banking and the mobile banking app. In order to access, view, and retain electronic communications from us, the computer or mobile device you are using must meet the following minimum requirements:

- Standard PC or MAC with at least a 1-GHz processor and 1 GB of RAM
- Available browser updates applied for improved security and greater anti-virus and spyware protection.
- Microsoft Windows 7/8/Vista SP2 or Mac OS X
- Cable, DSL, or ISDN Internet connection. **(Dial-up connections are not supported)**
- Note: Satellite cable connections often have difficulty supporting encrypted (HTTPS) applications. Since ABOL is encrypted for the safety of your financial information, some satellite cable connections may exhibit slow responses.
- Mobility: iOS version 6.0 or later, or Android version 2.3 or later. (Windows Phone, Blackberry, and Kindle Fire are not supported)
- Software that enables you to view files in the Portable Document Format (“PDF”).
- An email account with an internet service provider and email software.
- A computer printer attached to your computer should you wish to print an electronic communication.

If you try to log in without the recommended browser, online banking may direct you to either a version of online banking that is compatible with your browser or to a website to download a new browser version. **If you are not able to access the newest version of online banking, please contact your association.**

Minimum Browser Requirements

	Minimum Release	Vista SP2	Windows 7	Windows 8	Mac OS X 10.8
Internet Explorer	9		●	●	
Google Chrome	27	●	●	●	
Mozilla FireFox	24	●	●	●	
Safari					●

Note: IE9 will have limited functionality.

Note: UUX is not compatible with Safari on Microsoft Windows, as Apple has discontinued development of security patches for Windows.

GETTING STARTED

This chapter contains the following:

- "Installing the mobile banking app"
- "Opening the mobile banking app"

- "Accessing the online banking site"
- "Logging in"
- "Logging off"
- "Resetting a forgotten password"

Installing the mobile banking app

You should install the mobile banking app to use mobile banking on your iOS or Android device. You can download the mobile banking app from the Apple App Store or the Google Play Store.

Caution: To help protect the security of your financial information, you should only download and install the mobile banking app from the Apple App Store or the Google Play Store. In the store, verify that we are listed as the seller of the app, not a third party. You should also verify that our name is spelled correctly.

To install the mobile banking app

1. Do one of the following:
   - On an iOS device, open the Apple App Store.
   - On an Android device, open the Google Play Store.
2. Search for our name and install the app.

Opening the mobile banking app

To open the mobile banking app

- Locate the mobile banking app on your tablet or smartphone and tap it to open the app.

Accessing the online banking site

You can use a web browser to connect to the online banking site on a desktop computer or other device with an HTML5 compliant browser. For the best experience with online banking on an iOS or Android tablet or smartphone, please use the mobile banking app.

Consider enabling pop-ups in your browser for the online banking site. Certain features appear in separate windows in your browser, and may not appear if you block pop-up windows.

Logging in

When you log in to online banking or the mobile banking app, you enter the following when prompted:

- Login ID
- Password

If you enter an incorrect password too many times, we automatically block your account. If your account is blocked, contact your local branch office to unblock your account.

See "Password tips and recommendations" for tips for creating a secure password.

If you have never used a particular browser or device to log in, you may need to enter a Secure Access Code to use it. If the browser or device is one that you plan to use again, you can register it. By registering a browser or a device, you confirm that it is under your control and that you intend to use it to access online banking or the mobile banking app.

See "Registering a browser or device" for more information about registering a browser or device.

Logging in for the first time

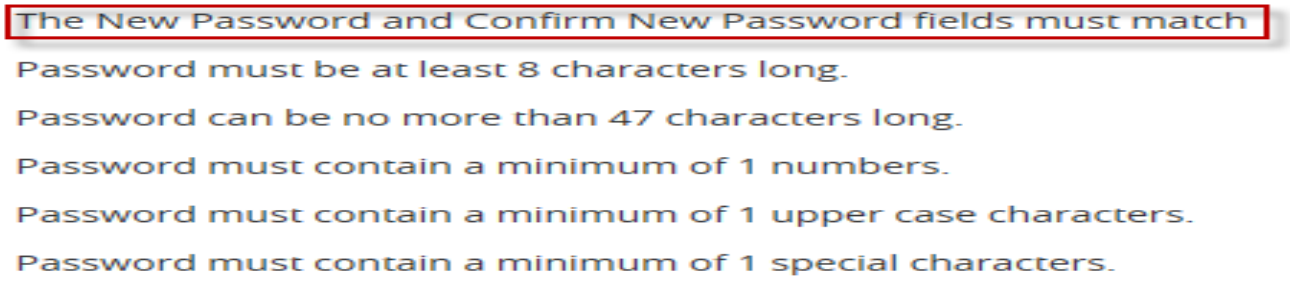
The first time that you log in, you verify your identity with a Secure Access Code.

When you use a Secure Access Code, we send a one-time code to an email address or text message number that is on file for you.

To log in for the first time with a Secure Access Code

1. On the Associations Home page, enter your Login ID and click or tap **Submit**.
2. On the password page enter the temporary password provided by the Association and click or tap **Submit.**
    a. Note: on mobile devices the Login and Password will be on the same screen.
3. The Enter Secure Access Code page appears. Do the following:
    a. Click or tap one of the contact methods to send a Secure Access Code. **Note:** ***Please do not navigate away from this page until you have entered your secure access code.***
    b. When the code arrives, enter the code and click or tap **Submit**.
4. In the **Password** field, enter the temporary password in the top most field, then enter the password that you want to use, re-enter it in the **Confirm Password** field, and click or tap **Submit**.
5. Update your online profile and click or tap **Submit Profile**.
   Read the agreement on the Disclaimers screen and click or tap **I Accept**. When you accept the agreement, the Home page appears.

Below are the current password requirements.



NOTICE:

If your browser is UUX compatiable you will be given an option to Upgrade Later, Upgrade Next Time or Upgrade Now to the new improved online banking experience. If you were not given this option, please contact your branch office.

- Upgrade Now: You will be upgraded in your current session and will immediately be able to enjoy the benefits of UUX.
- Upgrade Next Time: You will be automatically upgraded the next time you log in to Ag Banking Online.
- Upgrade Later: You will be prompted to upgrade after 24 hours have elapsed.

See the example below.

Logging in after the first time

When you log in, you enter your Login ID and password. If you use a browser or a device that is not registered, you must also enter a Secure Access Code.

To log in after the first time: Desktop

1. On the Association's home page page, enter your Login ID in the **Login ID** field, and click **Submit.**
2. On the password page, enter your password in the **Password** field and click or tap **Sign In**. When the connection is complete, the Home page appears.

To log in after the first time: Mobile Devices

1. On your mobile device, launch the application.
2. Enter your login ID and password and tap **Sign In**. If your information is correct, the interstitial page appears as your information loads. When this is complete the Home page appears.

Logging off

Logging off online banking or the mobile banking app is an important part of keeping your financial information secure. You can log off voluntarily when you finish using online banking or the mobile banking app. In addition, online banking and the mobile banking app can log you off involuntarily.

Note: To maximize the security of your online information, you should always click or tap **Log Off** in the Menu.

If you navigate from online banking to another site and do not close the browser, you may remain logged in to online banking until the session timeout. This can make it possible for someone else who uses the desktop to possibly access data from your previous online banking session. When you click or tap **Log Off**, or when you close your browser, the session ends.

Voluntary log off

In online banking, you should always log off before you close the browser window. In the mobile banking app, except to get a Secure Access code from your email, messages, or phone app, you should always log off before you open another app on your tablet or smartphone.

To log off

- In the Menu, click or tap **Log Off**.

Involuntary log off after session timeout

To help ensure your security, we automatically log you off when you have been logged in for an extended period. This session timeout is designed to protect the security of your financial information. There are two types of session timeouts.

Session timeout types

Timeout type	Notes
Logged in but inactive	Protects you if you are logged in and inadvertently leave your device. **Currently the time for inactivity, prior to being logged off, is 10 minutes.** A warning message appears to give you a chance to stay logged in. If you miss the warning message, you can immediately log back in on the same browser or device, restoring your session and any tasks that you were working on. If you enter an incorrect password, any pending work is discarded. Note: there is a 10 minute time period for inactivity.

Resetting a forgotten password

If you forget your password and your account is not locked, you can use the Forgot Password option on the Password page to reset your password.

To reset a forgotten password

1. On the Association's home page enter your Login ID and click **Submit.**
2. On the password page, check the box for **Forgot Passoword** and click **Login.**
3. On the proceeding page, do one of the following:
   - Click or tap one of the contact methods that are on file for you. We send you the code using the contact method that you selected.
4. On the Secure Access Code page, enter the code and click or tap **Submit**. The New Password page appears.
5. On the New Password page, do the following:
   a. Enter your new password in the **New Password** field.
   b. Re-enter the password in the **Confirm Password** field.
   c. Click or tap **Submit**.

   The Home page appears

VIEWING ACCOUNTS AND TRANSACTIONS

This chapter contains the following:

- "Viewing accounts"
- "Viewing account details"
- "Viewing transactions on the Account Details page"

Viewing accounts

The following information appears on the Home page for each account:

Account information on the Home page

Name	Description
Account name	The default name for the account or a custom nickname that you create in Settings.
Account number	The masked account number. For your security, only the last part of the number may appear. For example, account number 123456789 may appear as XXXXX6789.

Name	Description
Unpaid Principal / Current Balance / Stock Amount	The balance for the account, dependent on account type.

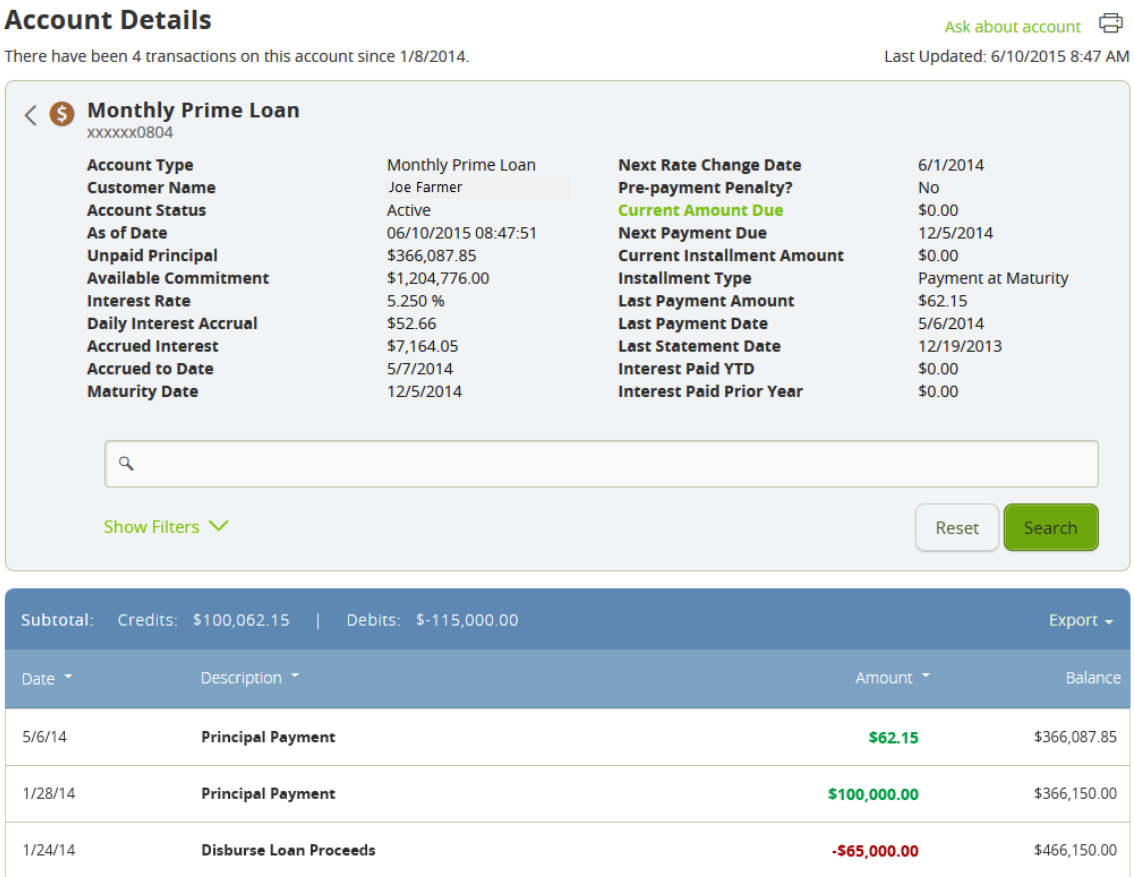
Viewing account details

On the Account Details screen, the top half allows you to view your account details. This gives you current information about your accounts. The bottom section of the screen displays the transaction history. You can print the account history using the print function at the top right of the screen. You can also export to an excel spreadsheet (xls or csv) or Microsoft OFX using the Export drop down menu.

For more information about changing the order of the transaction list, see "Sorting transactions".

For more information about exporting records from the transaction list, see "Exporting transaction records".

The Account Details page and the Activity Center page both include transactions. A specific transaction can appear on either page or both pages, depending on the transaction status and how you created it. You can view transactions and transaction details on the following pages:



Viewing transactions

To view account details

- On the Home page, click or tap the account name. The Account Details page appears.

To view additional transactions

- On the Account Details page, do one of the following:
  - Click or tap the next icon (>) to view the next set of transactions.
  - Click or tap the previous icon (<) to view the previous set of transactions.

To send a secure message about an account

1. On the Account Details page, click or tap **Ask about account**. The New Message window appears. The message automatically includes information about the account.
2. Click or tap the message recipient. The message window appears.
3. Click or tap in the **Message** field and enter your message.
4. (Optional) In online banking, click the attach file icon (). In the Open dialog box, select a file to attach to the message, and click **Open**.
5. Click or tap **Send**. The Messages page appears with your new message.

To close the Account Details page

- On the Account Details page, do one of the following:
  - Click or tap the back icon (<)
  - Click or tap **Home**.

Viewing transactions on the Account Details page

On the Account Details page, you can view the following information for each transaction in an account:

Transaction information on the Account Details page

Name	Description
Date	The date of a completed transaction. If the transaction is not complete, the date is Pending and the transaction has a shaded background.
Description	The type of transaction.
Amount	The amount of the transaction.

Name	Description
Balance	The account balance after the transaction.

This section includes the following:

- "Filtering transactions"
- "Searching transactions"
- "Sorting transactions"
- "Exporting transaction records"
- "Viewing transaction details"
- "Viewing and printing images associated with a transaction"
- "Sending a secure message about a transaction"

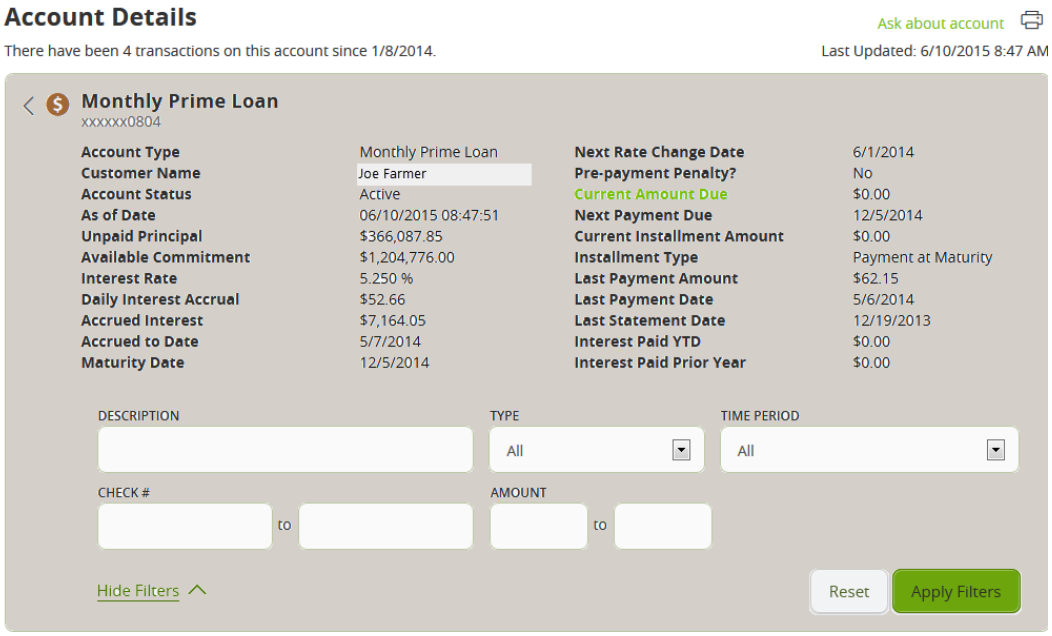
Filtering transactions

On the Account Details page, you can filter the transactions that appear based on the following transaction information:

- Date
- Type
- Amount

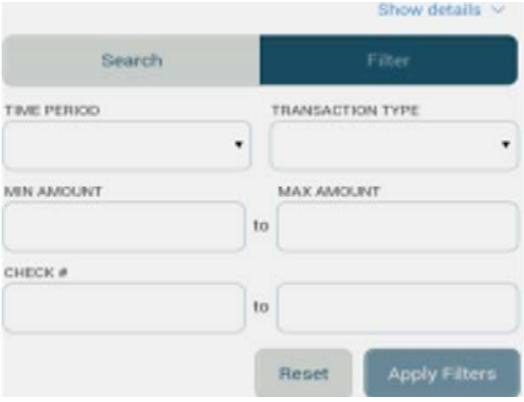
The filter appearance varies. The following examples show the appearance of the filters on different devices.

Transaction filters page in online banking and on a tablet



Note: Check information is not available at this time.

Transaction filters page on a smartphone



To filter transactions

1. On the Account Details page, click or tap **Show Filters**.
2. Do one or more of the following:
   - Select a date range from the **Time Period** drop-down list. If you select a custom date, specify dates in the **Start Date** and **End Date** calendars.
   - Select the type of transaction from the **Transaction Type** drop-down list.
   - Enter the minimum and maximum amounts for the transaction in the **Min Amount** and **Max Amount** fields.
3. Click or tap **Apply Filters**.

> Tip: To reset filters and show all transactions, click or tap **Reset**, and click or tap **Apply Filters.**

To hide filters

- On the Account Details page, do one of the following:
  - In online banking or in the mobile banking app on a tablet, click or tap **Hide Filters**.
  - In the mobile banking app on a smartphone, tap **Search**.

Searching transactions

You can use the Account Details page to search the descriptions of the transactions in an account.

Note: If searching for a transaction, using only the description field, turns up no results, it is highly recommended that you search using Transaction Filters, as described above.

To search transactions

1. On the Account Details page, click or tap the **Search description** field.
2. In the **Search description** field, enter the search text. The search results appear on the Account Details page.

Sorting transactions

On the Account Details page, the column headings indicate the sort order of the transactions. The column used to sort includes a triangle icon. The direction of the triangle icon indicates ascending or descending sort order.

Tip: Pending transactions are always grouped together at the top of the sort order.

Note: The Balance column does not appear unless you sort by date.

To sort transactions

1. On the Account Details page, click or tap one of the following column headings to change the sort order:
   - **Date**
   - **Description**
   - **Amount**
2. Click or tap the same column heading again to change the sort order between ascending and descending.

Exporting transaction records

You can export transactions from the Account Details page to a file format that you select.

Note: Currently, you can only export in online banking.

To export transactions from the Account Details view

1. On the Account Details page, click **Export**.
2. In the **Export** drop-down list, click one of the following export formats:
   - **Spreadsheet (XLS)**
   - **Spreadsheet (CSV)**
   - **Microsoft OFX (OFX)**
3. Depending on your browser settings, one of the following happens:
   - If your browser automatically saves files to a folder, the file is saved in that folder. Open the folder to view the exported file.
   - If your browser is configured to prompt for the folder for downloaded files, you are prompted to specify the location to save the exported file.

   In the exported file, the transactions appear in the current sort order on the Account Details page.

Viewing transaction details

You can view the details of any transaction in an account.

To view transaction details

- On the Account Details page, click or tap the transaction. Click or tap the transaction again to hide the details.

Sending a secure message about a transaction

While viewing the details of a transaction, you can send a secure message to us about the transaction.

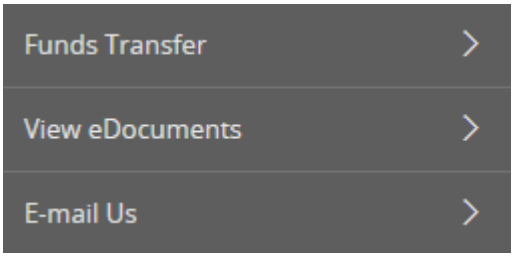
To send a secure message about a transaction

1. In the transaction details, click or tap **Ask about transaction**. The New Message window appears.
2. Click or tap the message recipient. The message window appears. The message automatically includes information about the transaction.
3. Click or tap in the **Message** field and enter your message.
4. (Optional) In online banking, click the attach file icon (). In the Open dialog box, select a file to attach to the message, and click **Open**.
5. Click or tap **Send**. The Messages page appears with your new message.

Quick Actions

In online banking and the mobile banking app, you can perform Quick Actions directly from the Home page. Quick Actions are an easy way to start common tasks. The available actions vary, depending on how your account is configured. If you select a link and do not have access, a message indicating you do not have appropriate rights will display. The example illustrates Quick Actions in the Sidebar.

Quick Actions example, if applicable,



MANAGING TRANSACTIONS

This chapter contains the following:

- "Using transfers"
- "Viewing transactions on the Activity Center page"

Using Funds Transfers

You can use online banking and the mobile banking app to transfer funds between your accounts. This section includes the following:

- "Transferring funds"
- "Viewing transfers"
- "Canceling a transfer"
- "Setting up external accounts for transfers"

Transferring funds

You can transfer funds between accounts if access has been granted by your assocation.

IMPORTANT NOTICE

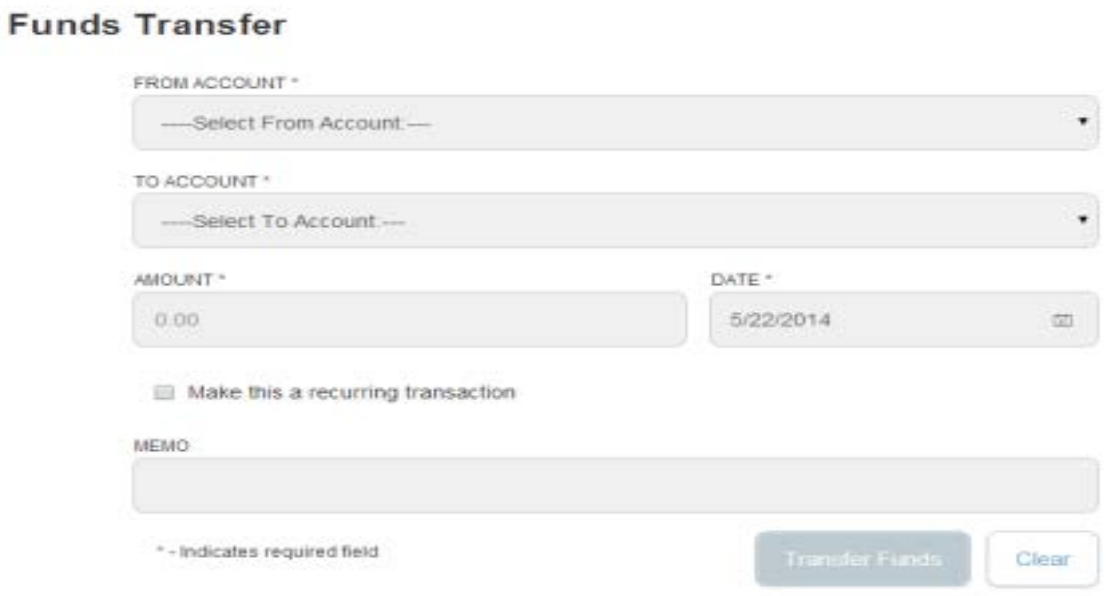
The Funds Transfer Activity screen allows you to transfer funds between accounts. The “From Account” and the “To Account” dropdown menu displays a list of available accounts that you can transfer money from/to. This can include external accounts, i.e. commercial bank accounts as well as the accounts from your association.

Internal Transfers: Transfers between your association accounts processed by 7PM CST on a business day will be posted the same day. Transfers processed after 7PM CST will be posted the next available business day.

External Transfer: Transfers to or from your checking or savings account at a deporitory bank processed by 3PM CST on a business day will be posted the next available business day. Transfers processed after 3PM CST will be posted in 2 business days.

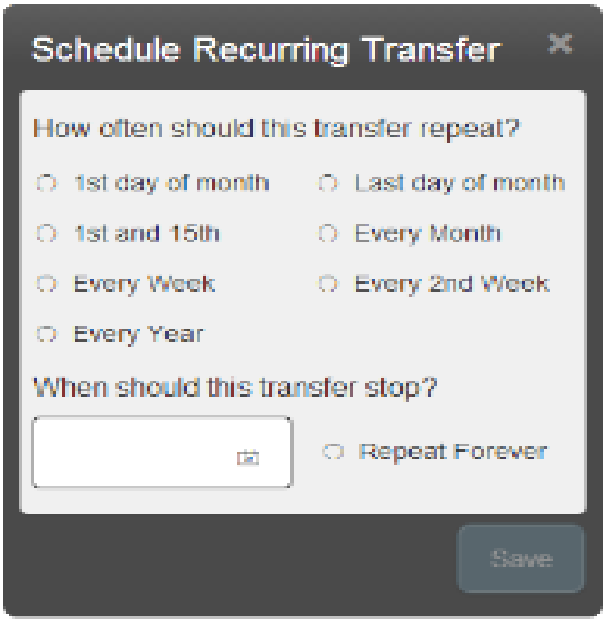
To transfer funds

1. In the Menu, click or tap **Transactions > Funds Transfer**. The Funds Transfers page appears.



2. On the Funds Transfer page, do the following:
   a. In the **From Account** drop-down list, select the account from which you want to transfer funds.
   b. In the **To Account** drop-down list, select the account to which you want to transfer funds.
   c. In the **Amount** field, enter the amount to transfer.
   d. Click or tap the **Date** field, and then select the date that you want the transfer to occur.
   e. (Optional) Enter information about the transfer in the Memo field.
   f. Click or tap Transfer Funds.
   g. Click or tap Close to set up another transfer, or click or tap View in Activity Center to review the transfer.

3. To create a Recurring Transfer, do the following:
   a. In the **From Account** drop-down list, select the account from which you want to transfer funds.
   b. In the **To Account** drop-down list, select the account to which you want to transfer funds.
   c. In the **Amount** field, enter the amount to transfer.
   d. Click or tap the **Date** field, and then select the date that you want the transfer to occur.



e. Select when the transfer should recur.
f. Select a date from the calendar, or click or tap **Repeat Forever**.
   Click or tap **Save**.
g. (Optional) Enter information about the transfer in the **Memo** field.
h. Click or tap **Transfer Funds**.
i. Click or tap **Close** to set up another transfer, or click or tap **View in Activity Center** to review the transfer.

Viewing transfers

You can view or search for an existing pending or processed transfer on the following pages:

- Funds Transfers
- Activity Center

The Activity Center page may include additional details about a transfer.

To view a transfer on the Funds Transfers page

1. In the Menu, click or tap **Transactions > Funds Transfer**. The Funds Transfers page appears.
2. The Search transactions area lists all of the pending and processed transfers. Do one of the following:
   - Click or tap **Pending** to browse the transfers that have not yet processed.
   - Click or tap **Processed** to browse the transfers that have been processed.
   - Click or tap in the **Search transactions** field, and enter your search text. You can search for the process date, amount, transaction ID, or the user who created the transfer. The search results appear below the search field.
3. After you locate a transfer, click or tap it for more details.
4. (Optional) On the transfer details page, click or tap **View in Activity Center**. The Activity Center page appears, with the transfer selected and the Transaction details visible.

To view details of a transfer on the Activity Center page

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. On the Activity Center page, do one of the following:
   - Click or tap **Individual Transactions** to view a single transfer.
   - Click or tap **Recurring Transactions** to view a recurring series of transfers.
3. Browse to locate the transfer that you want to view.
4. Click or tap the transfer. The transfer expands to show the details.

Canceling a transfer

You can use the Activity Center page to cancel a transfer. You can cancel a transfer if the status is Drafted or Pending.

To cancel a transfer

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Click or tap the transfer that you want to cancel. The Transaction details appear.
3. In the Transaction details, click or tap **Cancel** to cancel the transfer. You are prompted to confirm that you want to cancel the transfer.
4. Click or tap **Confirm** to cancel the transfer.

Note: You can only transfer funds to and from domestic (United States) financial institutions.

Viewing transactions on the Activity Center page

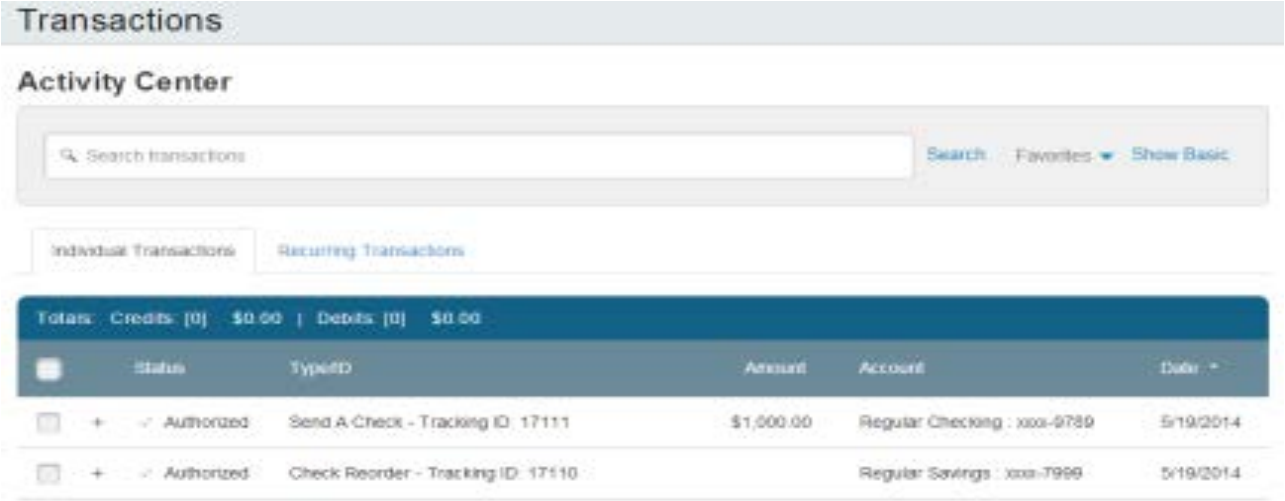
Both the Account Details page and the Activity Center page include transactions. A specific transaction can appear on either page or both pages, depending on the transaction status and how you created it. You can view transactions and transaction details on the following pages:

Viewing transactions

Page	Includes
Account Details	All posted and pending transactions in an account, including: • Payments • Transactions processed at the branch office • Transfers
Activity Center	Transactions that you create in online banking and the mobile banking app, including: • Recurring transactions • Transfers

The following illustrates the appearance of the Activity Center page.

Activity Center page example



Ag Banking Online Terms:

- **Authorized** - Exists when a transaction has been approved but has not processed/posted to the association for recurring and future dated transactions.
- **Processed** - Exists when a transaction has been approved and has processed by the association.
- **Cancelled** – Exists when a transaction has been cancelled by the customer.
- **Host Failed** – The transaction did not successfully get created.
- **Other/Draft** – Any transaction that might have been unsuccessful *(failed to process).*

Tip: You can also view transaction details on the page where you create the transaction.

On the Activity Center page, all scheduled recurring transactions appear on the Recurring Transactions tab. You can use the Recurring Transactions tab to view or cancel a recurring series.

The Individual Transactions tab includes transactions that do not recur and any recurring transaction due in the next seven calendar days. You can use the Individual Transactions tab to view or cancel a specific transaction in a recurring series.

This section includes the following:

- "Sorting transactions"
- "Searching for a transaction"
- "Viewing transaction details"
- "Canceling pending transactions"
- "Approving transactions"
- "Copying a transaction"
- "Sending a message about a transaction"

Sorting transactions

On the Activity Center page, the column headings indicate the sort order. The column used to sort includes a triangle icon. The direction of the triangle icon indicates ascending or descending sort order.

Pending transactions are always grouped together at the top of the sort order.

To sort transactions

- On the Activity Center page, click or tap one of the following column headings to change the sort order:
  - **Status**
  - **Type/ID**
  - **Amount**
  - **Account**
  - **Date**

> Tip: Click the column again to change the sort order between ascending and descending.

Searching for a transaction

On the Activity Center page, you can search for a transaction in the following ways:

- Search
- Basic search on specific fields

When you search, you enter information about the item that you want to find. Some examples of things that you can search for include:

- Transactions greater than $500
- All Pending transactions
- All transactions in the last week

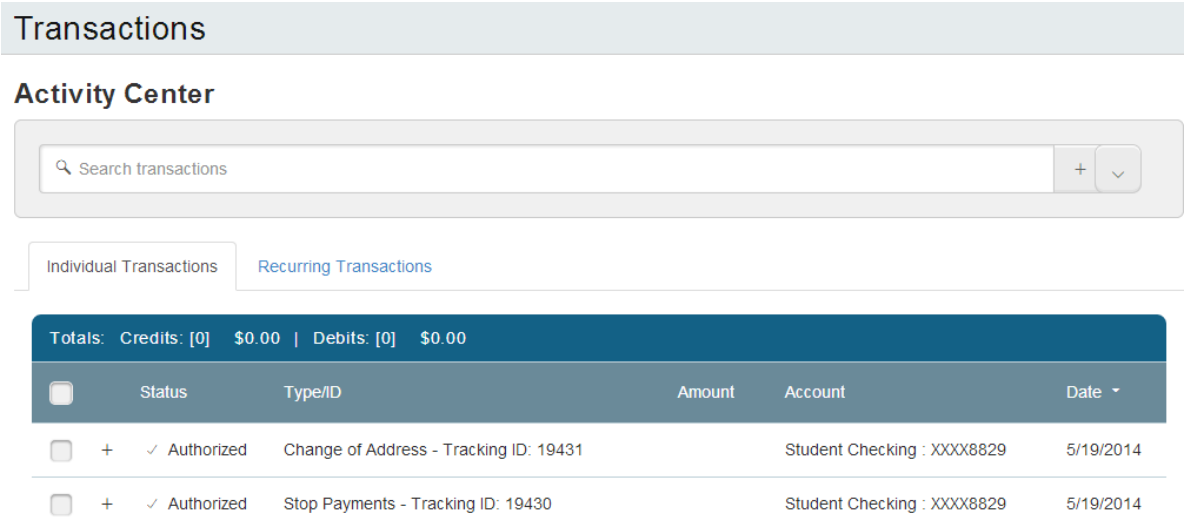
When you perform a basic search, you can search any of the following fields:

Basic search fields

Field	Notes
Type	The transaction type.
Status	The status of the transaction.
Account	The account to search.
Date	The creation date for the transaction. You specify a range of dates to search.
User	The Login ID of the user who created the transaction.
Amount	The amount of the transaction. You specify a range of amounts to include in the search.
Transaction ID	The internal tracking number that uniquely identifies the transaction.
Recurring Instance	The transaction recurrence.

To search for a transaction

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Click or tap the **Search transactions** field.



3. In the **Search transactions** field, enter your search text.
4. Click or tap **Search**. The results list includes all matching payments and transfers.

To search with Basic search

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.

2. Click or tap **Show Basic**. The Basic search options appear.

3. On the Basic Search pane, use the drop-down lists to specify the values to include in the search.

> Tip: The most common search fields appear in the Basic Search pane. Click or tap the **More** drop-down list, then select the check box to add an additional search field.

4. Click or tap **Search**.
5. In the search results, click or tap on a transaction for additional details. The results of a Basic search include transactions that match all of the search conditions.

To save a favorite search

1. Create a search.
2. On the Activity Center page, click or tap the **Favorites** drop-down list.
3. Click or tap **Save As New**.
4. In the Save Search window, enter a name for the favorite and click or tap **Save Search**.
5. In the success message, click or tap **Close**.

To repeat a favorite search

- On the Activity Center page, click or tap **Favorites** and click or tap the favorite search that you want to use. The search results appear.

Viewing transaction details

On the Activity Center page, the details that appear may vary, depending on the type of transaction, and always include:

Transaction details on the Activity Center page

Name	Description
Tracking ID	A unique internal number that identifies the transaction
Created	The date that the transaction was created
Created by	The Login ID of the user who created the transaction

Name	Description
Will process on	The date that the transaction will be processed
Amount	The amount of the transaction
Description	A short description of the transaction

The details can also include other information specific to the transaction type.

To view transaction details

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. On the Activity Center page, do one of the following:
   - Click or tap **Individual Transactions** to view a single transaction.
   - Click or tap **Recurring Transactions** to view a recurring transaction series.
3. Browse to locate the transaction that you want to view.
4. Click or tap the transaction. The transaction expands to show the details.

> Tip: Click or tap the transaction again to hide the details.

To view the individual transactions in a series

1. On the Recurring Transactions tab, in the details of a recurring series, click or tap **Show Associated Transactions**. The Individual Transactions tab appears with all of the transactions in the series.
2. (Optional) Do one of the following:
   - View the details of any specific transaction in the series.
   - Click or tap **Recurring Transactions** to view the details of the entire series.

Canceling pending transactions

Use the Activity Center page to cancel a pending transaction.

If you cancel a transaction on the Recurring Transactions tab, you cancel all future recurrences of the transaction. If you cancel a single transaction in a recurring series on the Individual Transactions tab, you cancel the single occurrence, not the entire series.

To cancel one or more pending transactions

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Browse or search for the transactions that you want to cancel.

3. On the Activity Center page, do one of the following:
   - To cancel a single transaction, click or tap the item that you want to cancel. When the details appear, click or tap **Cancel**.
   - To cancel multiple transactions, click or tap the check box for each item that you want to cancel. On the Activity Center page, click or tap **Cancel**.
4. When prompted, click or tap **Confirm** to verify the cancellation. The status of the items will change to Cancelled on the Activity Center page.

   Note: You are only able to cancel authorized or drafted status transactions.

   Note: If you receive notice that draft is invalid due to insufficient funds please contact you association branch office.

Approving transactions

You can use the Activity Center page to approve a pending transaction.

To approve one or more transactions

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Browse or search for the transactions that you want to approve.
3. On the Activity Center page, do one of the following:
   - To approve a single transaction, click or tap the item that you want to approve. When the details appear, click or tap **Approve**.
   - To approve multiple transactions, click or tap the check box for each item that you want to approve. On the Activity Center page, click or tap **Approve**.
4. When prompted, click or tap **Approve** to verify the approval. The status of the items will change to Authorized on the Activity Center page.

Copying a transaction

You can use the Activity Center page to make a copy of an existing transaction. When you copy a transaction, a new transaction of the same type appears, with the fields already filled.

To copy a transaction

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Browse or search for the transaction that you want to copy.
3. Click or tap the transaction.
4. Click or tap **Copy**. A new transaction of the same type appears.
5. Make any needed changes to the transaction. The procedure that you use to make the changes varies, depending on the type of transaction.
6. When you are satisfied with your changes, submit the new transaction.

Sending a message about a transaction

You can use the Activity Center page to send a message about a transaction.

To send a message about a transaction

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Browse or search for the transaction that you want to send a message about.
3. Click or tap the item.
4. When the details appear, click or tap **Inquire**.
5. Click or tap the message recipient. The message automatically includes information to identify the transaction. You do not need to add transaction details to the message.
6. Click or tap in the **Message** field and enter your message.
7. (Optional) In online banking, click the attach file icon (). In the Open dialog box, select a file to attach to the message, and click **Open**.
8. Click or tap **Send**.

MANAGING MESSAGES AND ALERTS

This chapter contains the following:

- "Managing secure messages"
- "Managing alerts"

Managing secure messages

Secure messages provide a secure way to communicate with us and are not used to communicate with any outside party. These secure messages appear in both online banking and the mobile banking app.

This section includes the following:

- "Creating a secure message"
- "Reading a secure message"
- "Replying to a secure message"
- "Deleting secure message threads"

Creating a secure message

You can create a secure message in online banking or the mobile banking app.

In online banking, you can attach a file to a message.

To create a secure message

1. In the Menu, click or tap **Messages**. The Messages page appears.
2. Click or tap **New**. The New Message window appears.
3. Click or tap the message recipient. The message window appears.
4. In the **Subject** field, enter a subject.
5. In the **Message** field, enter the message.
6. (Optional) In online banking, click the attach file icon (). In the Open dialog box, select a file to attach to the message, and click **Open**.

7. When your message is complete, click or tap **Send**. Your new message appears on the Messages page.

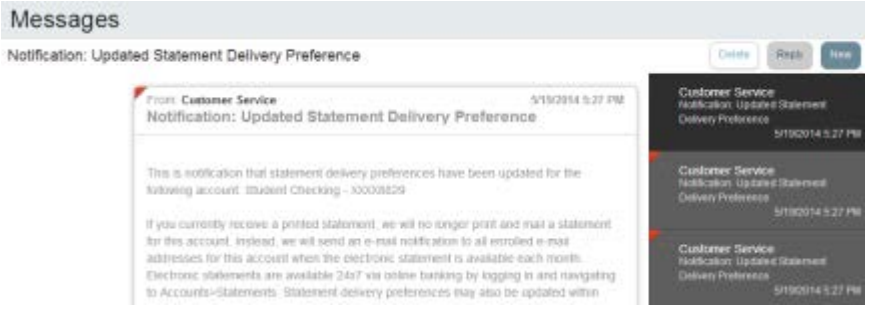
Reading a secure message

When you have unread messages, the number of unread messages appears on the Messages item in the Menu. In the Inbox, unread messages include a red triangle in the top left corner. A message and all replies are grouped in a conversation.

Unread message notification

To read a secure message

1. In the Menu, click or tap **Messages**. The Messages page appears.



2. Do one of the following:
   - If the Inbox appears on the right side of the screen, click or tap the message that you want to read.
   - If the Inbox does not appear, click or tap **Inbox**, and click or tap the message that you want to read.

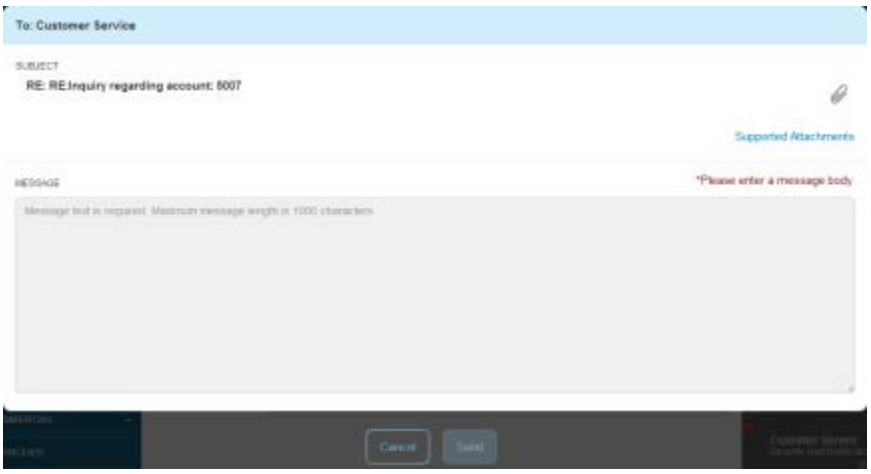
   The original message and all related replies appear.

Replying to a secure message

You can reply to a secure message in online banking or the mobile banking app.

To reply to a secure message

1. After you read a secure message, click or tap **Reply**. The Reply window appears.



2. In the **Message** field, enter the message.
3. (Optional) In online banking, click the attach file icon (📎). In the Open dialog box, select a file to attach to the message, and click **Open**.
4. When your reply is complete, click or tap **Send**.

Deleting secure message threads

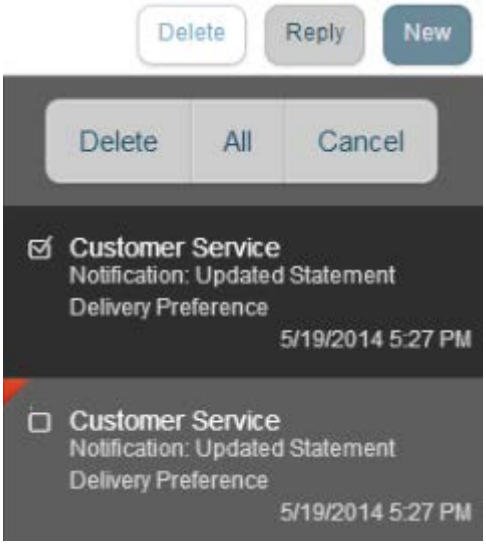
After you have read the secure messages in a message thread, you can delete the thread and all messages in it. You can delete a single thread, multiple threads, or all threads. Message threads stay in the Inbox until you delete them.

Caution: When you delete a thread, the system permanently deletes it. Make sure that you do not need the information in the message before you delete it.

To delete secure message threads

1. In the Menu, click or tap **Messages**. The Messages page appears.
2. Do one of the following:
   - If the Inbox appears on the right side of the screen, click or tap **Delete**.
   - If the Inbox does not appear, click or tap **Inbox**, and click or tap **Delete**.

   The Delete Message pane appears.



3. On the Delete Message pane, do one of the following:
   - Click or tap the check boxes for the message threads that you want to delete.
   - Click or tap **All** to select all message threads.
4. Click or tap **Delete**.
5. When prompted, click or tap **Delete** to verify the deletion. The Inbox reappears without the deleted messages.

Managing alerts

Alerts remind you of important events, warn you about the status of your accounts, and notify you when transactions occur. When you create an alert, you specify the conditions that triggers the alert as well as the way in which you receive the alert. These conditions vary depending on the alert type. Alert types include:

- Date
- Account
- History
- Transactions
- Security

You can choose to receive Alerts in any of these ways:

- Secure Message
- Email
- Text (SMS) message

You do not need to be logged in for us to send the alert. Secure Message and email alerts are sent immediately when they are generated. You specify the time to send alerts in a telephone call or a text message.

This section includes the following:

- "Creating an alert"

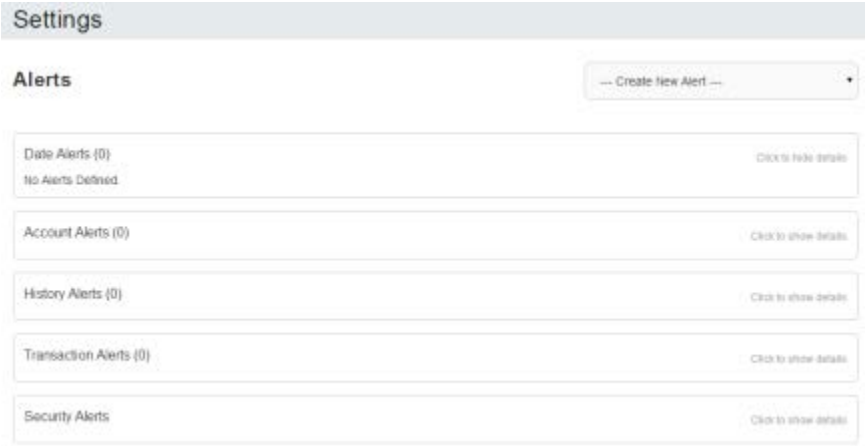
- "Editing alerts"
- "Enabling and disabling alerts"
- "Deleting an alert"
- "Configuring security alerts"

Creating an alert

When you create an alert, it takes effect immediately and stays in effect until you disable or delete it.

To create an alert

1. In the Menu, click or tap **Settings > Alerts**. The Alerts page appears.



2. In the **Create New Alert** drop-down list, click or tap the alert type that you want to create. The New Alert page appears.
3. Select the conditions that trigger the alert.
4. Select one of the following from the **Select a delivery method** drop-down list:
   - Select **Secure Message Only** to send the alert as a Secure Message. The alert is sent immediately when it is generated. You must be logged in to read the alert.
   - Select **Email** to send the alert as an email. Enter the email address where you want to send the alert. The alert is sent immediately when it is generated.
   - Select **Voice** to send the alert as a telephone call. Select the country from the **Select Phone Country** drop-down list, enter the phone number to call, and specify the time to call.
   - Select **SMS** to send the alert as a text (SMS) message. Select the SMS country, and enter the number and the time to send the message, and select the **Agree to Terms** check box.
5. Select the **Every Occurrence** check box to repeat the alert every time that the trigger occurs.

> Note: When you select Every Occurrence, a Transaction alert is sent every time the conditions match. Account and History alerts are sent once per day.

6. Click or tap **Save**.

7. In the success message, click or tap **Close**. The new alert appears on the Alerts page.

Editing alerts

You can use the Alerts page to edit an existing alert. Any changes take effect immediately.

To edit an existing alert

1. In the Menu, click or tap **Settings > Alerts**. The Alerts page appears.
2. Click or tap the type of alert that you want to edit.
3. Click or tap the existing alert that you want to edit. The Edit Alert page appears.
4. Make any needed changes to the alert settings, and click or tap **Save**.
5. Click or tap **Close** on the Save Alert message.

Enabling and disabling alerts

You can use the Alerts page to temporarily disable an existing alert and later enable it again.

To disable or enable an existing alert

1. In the Menu, click or tap **Settings > Alerts**. The Alerts page appears.
2. Click or tap the type of alert that you want to disable or enable.
3. On the Alerts page, locate the existing alert, then do one of the following in the **Enabled** column:
   - Click or tap **Off** to disable the alert.
   - Click or tap **On** to enable the alert.

Deleting an alert

You can use the Alerts page to delete an alert that you no longer need. Deleting an alert removes it immediately and permanently.

To delete an alert

1. In the Menu, click or tap **Settings > Alerts**. The Alerts page appears.
2. Click or tap the type of alert that you want to delete.
3. Click or tap the existing alert that you want to delete. The Edit Alert page appears.
4. Click or tap **Delete**.
5. When prompted, click or tap **Confirm** to delete the alert.
6. When the delete is complete, a message appears. Click or tap **Close.**

Configuring security alerts

Security alerts inform you immediately when a security-related event occurs. Some security alerts are required. In the list of security alerts, required alerts are dimmed. You can enable or disable optional security alerts. The available security alert types vary, depending on your account type.

When an enabled alert is triggered, we send a security alert message. Security alerts are always sent as secure messages. You can add additional delivery methods. When a security alert is triggered, the alert is sent to all of the configured delivery methods.

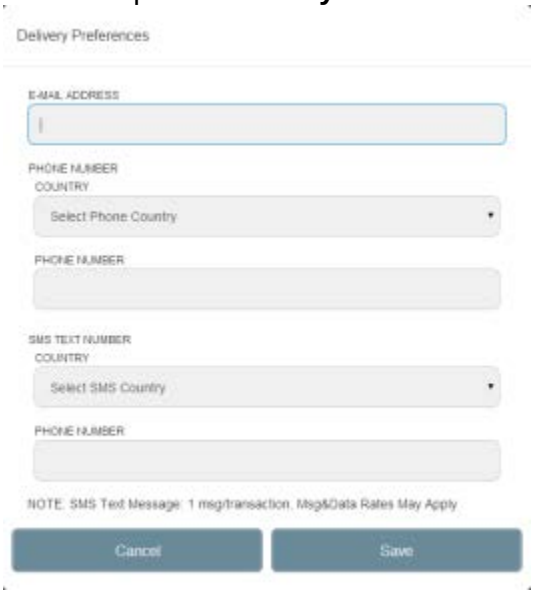
You should not rely on email alerts alone, since email can be delayed or interrupted. Always use a second delivery method along with email for greater security.

To enable or disable optional security alerts

1. In the Menu, click or tap **Settings > Alerts**. The Alerts page appears.
2. Click or tap **Security Alerts**. The list of available alerts appears.
3. Do one of the following:
   - To enable an alert, click or tap **On**.
   - To disable an alert, click or tap **Off**.
4. On the Save Alert page, click or tap **Close**.

To edit security alert delivery preferences

1. In the Menu, click or tap **Settings > Alerts**. The Alerts page appears.
2. Click or tap **Security Alerts**.
3. Click or tap **Edit Delivery Preferences**. The Delivery Preferences page appears.



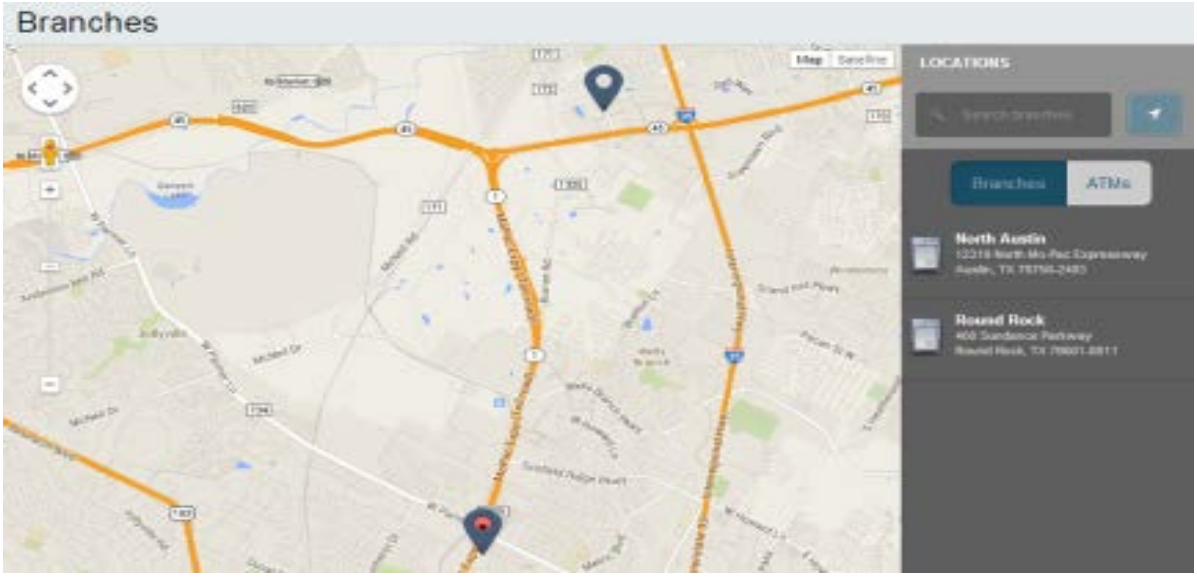
4. Do the following:
   a. In the **E-Mail Address** field, enter the email address to receive security alerts.
   b. In the Phone Number area, select the destination from the **Country** drop-down list and enter the phone number and extension to call in the **Area Code**, **Phone Number**, and **Ext.** fields.
   c. In the SMS Text Number area, select the destination country from the **Country** drop-down list, and enter the phone number to send the message to in the **Area Code and Phone Number** fields.
5. On the Delivery Preferences page, click or tap **Save**. A success message appears.

FINDING BRANCHES

On the Branches page, you can view branches in a list and on a map. We use the built-in location services in your browser or mobile device to determine your location. Your browser or device may ask for permission to access location information. If your location is available, branches are sorted by their distance from you. If your location is not available, a default list of branches appears.

To find a branch

1. In the Menu, click or tap **Branches**. The Branches page appears.



2. Do one of the following:
   - To view branches, click or tap **Branches**.
3. On the Branches page, do one or more of the following:
   - Tap and drag, or use your mouse to scroll or zoom the map.
   - Browse the locations list.
   - Click or tap the **Search branches** field and enter a city, state, or ZIP Code to search.
   - Click or tap a location for more information about the branch.
   - (Optional) In the location details, click or tap **Get Directions** for directions to the branch.

CONFIGURING SETTINGS

This chapter contains the following:

- "Updating your profile"
- "Configuring account preferences"
- "Changing your security preferences"

Updating your profile

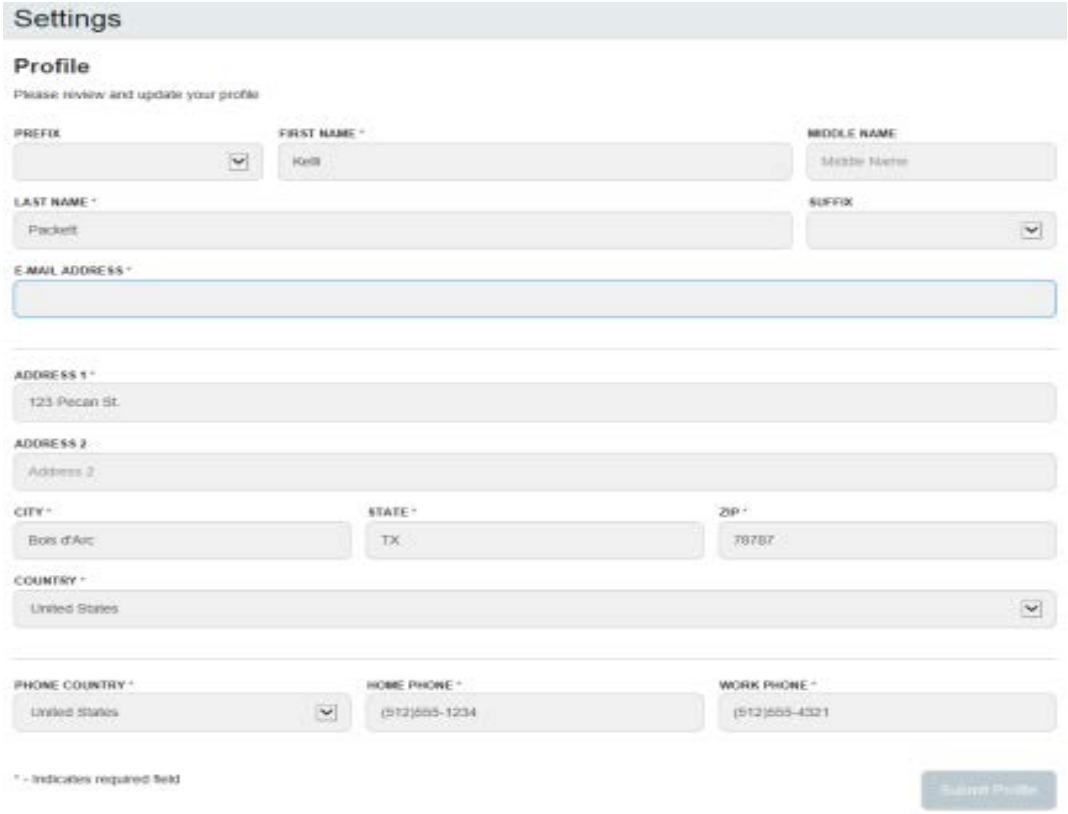
You can update your contact information in your profile. The information in the profile is used to fill out certain forms. We can also use it if we need to contact you.

Caution: Updating your online profile does not update the address on file for your account. See "Requesting an address change" for information about requesting an address change.

We do not use the contact information in the online profile to send you Secure Access Codes to log on or to register a browser. We only send a Secure Access Code to your secure delivery address. See "Configuring secure delivery contact information" for information about configuring the secure delivery address.

To update your profile

1. In the Menu, click or tap **Settings > Profile**. The Profile page appears.



2. Make any needed changes to the contact information.
3. Click or tap **Submit Profile**.

Requesting an address change

When you create/change the profile information on the profile screen, the update will only apply to our online banking database. It will NOT update our main loan/customer database. For example, if you change your address while on the profile and or user preference screen, you will need to contact your branch office if that information needs to be updated for purposes of mailing communications to you in regards to statements, patronage or other items pertaining to your loan or funds held accounts.

To request an address change

1. In the Menu, click or tap **Settings > Address Change**. The Address Change page appears.
2. Do the following:
   a. Make any needed changes to your contact information.
   b. In the Select an Account list, click or tap one or more accounts to include, or click or tap **Select All**.
3. Click or tap **Submit.**
4. On the success message, click or tap **Close**.

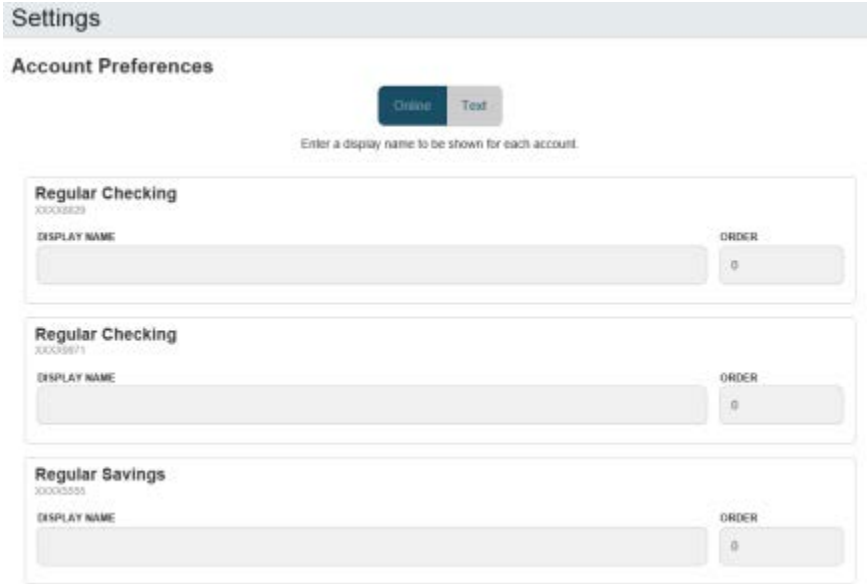
Configuring account preferences

You can use the Account Preferences page to configure the following:

- The display Nickname for each account
- The account order on the Home page

To configure an account display name

1. In the Menu, click or tap **Settings > Account**. The Account Preferences page appears.



2. Locate the account that you want to assign a display name. In the list, accounts are grouped by type. Enter the name in the **Display Name** field. The display name appears instead of a generic name in online banking and the mobile banking app.
3. Click or tap **Submit** to submit the change.

To configure the order that accounts appear in

1. In the Account Preferences page, enter a value in the **Order** field for each account.
2. Click or tap **Submit**.

Changing your security preferences

You can change your security settings if they apply. This section includes the following:

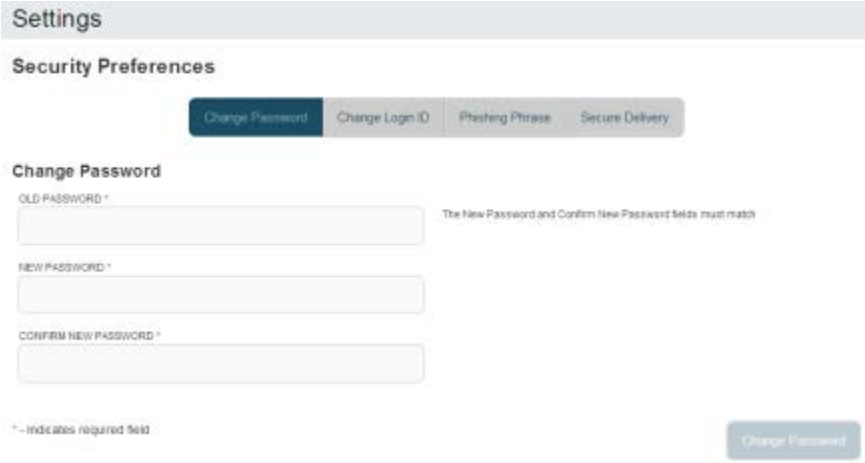
- "Changing your password"
- "Configuring secure delivery contact information"

Changing your password

You can change your account password for online banking and the mobile banking app. The password is the same for both. See "Password tips and recommendations" for tips to select a secure password.

To change your account password

1. In the Menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.



2. Click or tap **Change Password**.
3. Enter your existing password in the **Old Password** field.
4. Enter your new password in the **New Password** field.
5. Re-enter the new password in the **Confirm New Password** field.
6. Click or tap **Change Password** to submit the change.

Configuring secure delivery contact information

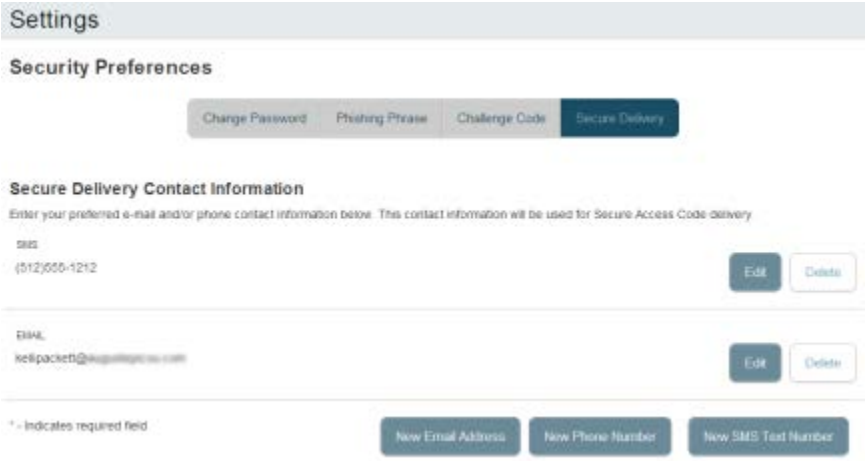
You can configure your secure delivery contact information that we use to send Secure Access Codes. We only send Secure Access Codes to a known secure delivery contact.

Secure Access Code delivery methods

Method	Details
Text (SMS)	The system sends a text message with the code. Standard text messaging fees may apply by your provider.
Email	The system sends a short email with the code. Depending on the configuration of the filters on your mail server, the message may be in your junk or spam mailbox.

To add a new secure delivery contact

1. In the Menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.



3. Click or tap one of the following:
   - **New Email Address**
   - **New SMS Text Number**
4. Enter the contact information and click or tap **Save**.

To edit a secure delivery contact

1. In the Menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to edit and click or tap **Edit**.
4. Make any needed changes to the contact information and click or tap **Save**.

To delete a secure delivery contact

1. In the Menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to delete, and click or tap **Delete**.

STAYING SECURE

This appendix contains the following:

- "Password tips and recommendations"
- "Registering a browser or device"

Password tips and recommendations

A strong password helps you protect your account.

To create a strong password, keep in mind the following guidelines:

- Create unique, original passwords
- Use the longest practical password
- Use a mix of upper and lower case letters
- Include one or more numbers
- Do not use repeating or adjacent characters
- Use at least one of these special characters: `~!@#$%^&()_+={}|[]:”?,./\
- Avoid using software or toolbars that store your password
- Change your password regularly

Remember to avoid the following password pitfalls:

- Do not choose passwords or security codes that others can easily guess.
- Do not reuse passwords for multiple sites.
- Never use your account numbers.
- Do not use personal contact information, such as addresses or phone numbers.
- Do not use personal information, such as your name, birthday, Social Security Number, passport number, or the names or information for family members or friends.
- Do not use sequences of characters such as *1234567* or *abcdefg*.
- Do not rely on look-alike substitutions of numbers or symbols alone. Passwords like *P@ssw0rd* are easy to guess, but can be effective when you also change the case of the letters, the length of the words, and misspellings, or when you use multiple unrelated words in a phrase.
- Do not use dictionary words.

  Our Password Requirements are as follows:

The New Password and Confirm New Password fields must match

Password must be at least 8 characters long.

Password can be no more than 47 characters long.

Password must contain a minimum of 1 numbers.

Password must contain a minimum of 1 upper case characters.

Password must contain a minimum of 1 special characters.

Registering a browser or device

A conventional authentication system relies on two forms of identification to prove your identity: your Login ID and your password. Multi-factor authentication uses multiple forms of identification to make it harder for attackers to access your account. The multiple forms of identification can include something that you know, such as a password, and something that only you have.

In online banking and the mobile banking app, we can send a Secure Access Code to a contact address that you configure. The code is only valid for a single use and it expires after a short time. You choose one of the following ways to deliver the code:

Secure Access Code delivery methods

Method	Details
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.
Email	The system sends a short email with the code. Depending on the configuration of the filters on your mail server, the message may be in your junk or spam mailbox.

Tip: Multiple users can register the same browser or device.

You register your browser or device again in the following circumstances:

- You use a different browser on your desktop
- You delete and reinstall the mobile banking app
- Your browser does not save browser cookies
- You clear existing browser cookies
- We reset registration for all users for security reasons

Caution: Only register a browser or device if it is under your control. Do not register a browser on a public computer.

Frequently Asked Questions

This appendix contains the following:

- "Getting started"
- "Messages and alerts"
- "Accounts"
- "Transactions"

Getting started

This section includes questions about getting started with online banking and the mobile banking app, including questions about logging in for the first time.

Logging in for the first time

What if I do not have access to the cell phone or email account contacts listed?

You must have access to at least one of the listed contacts to log in for the first time or register a computer. If you need immediate access, contact us. After you verify your identify, you can add a new contact method.

Registering your computer

I registered my browser or device during a previous login, but now I need to register it again. Why?

There are several possible reasons that you may need to register a browser or device again, including:

- Your browser settings are configured to delete cookies
- Your browser cookies for online banking were removed
- You use a browser plugin that automatically removes browser cookies when you close the browser
- Your account requires a Secure Access Code each time you log in
- You log in with a different browser on the same registered computer
- You deleted and reinstalled the mobile banking app
- For security reasons, we reset all active registrations for all users

How do I remove the registration from a device?

On a computer browser, you delete all browser cookies or the browser cookies for online banking. See your browser help for information about deleting cookies.

On a tablet or smartphone, the registration information is automatically deleted when you delete the mobile banking app.

Messages and alerts

This section includes frequently asked questions about using messages and alerts.

Secure messages

Are the content of my message and any attachments sent securely?

Yes, the transport of your message is SSL encrypted and is never sent through public, unsecured communication channels like email communication.

Alerts

When are alerts delivered?

Secure message and email alerts are sent when transaction processing completes. SMS Text message alerts are sent at the next available time you specified for the alert.

Are alerts real time?

No. Alerts are triggered at processing time each day. For example, if an alert is triggered during the day on Monday, the alert is generated during the processing cycle Monday night. We send secure message and email alerts when the processing cycle finishes. Phone and text message alerts are sent at the time you selected on Tuesday.

What if I do not receive a phone or email alert?

If you miss an alert via phone call, the alert system leaves a message on voice mail.

For email alerts, check your junk mail or spam folder for the alert. If the alert is in the junk mail folder, configure your junk mail settings to allow email from us so you do not miss future alerts.

If you believe you did not receive an alert phone call or email, click or tap **Messages** in the Menu to check for the alert. If the alert does not appear in the Inbox, confirm that the alert is enabled. If the alert is enabled and you still believe you did not receive an alert, contact us for assistance.

Note: Email, phone, and text message alerts are a convenience, and should not be used to manage critical account details or appointments. Due to the nature of the email, phone, and text message networks, these networks cannot be 100% reliable delivery channels. Secure messages within our system are very reliable, since they are contained entirely within the banking system.

Are security alerts real time?

Yes, security alerts are event driven and are sent in real time.

Accounts

This section includes frequently asked questions about your accounts in online banking and the mobile banking app.

Account details

What is a Tracking ID?

The Tracking ID is a unique identifier for each transaction that you create in online banking and the mobile banking app. It is a reliable way to reference a transaction. Tracking IDs appear in the transaction details on the Activity Center page. When you use secure messages to inquire about an account or a transaction, the message automatically includes the tracking ID. Please note, the Tracking ID does not confirm that your transaction has processed.

Activity Center page

How is the Activity Center page different from the Account Details page?

The Activity Center page contains all transactions initiated in online banking and the mobile banking app. The Activity Center page also shows the status of each electronic transaction as it moves from a drafted status to approved, then processed.

The Account Details page is a record of processed and cleared transactions against your account from all sources. The Account Details page does not include transactions that have been drafted, approved, or canceled in online banking or the mobile banking app, only those that have already cleared or that will clear your account the next processing day.