Welcome to Online Access!

With Online Access from Educational Employees Credit Union, you can access your EECU accounts from the comfort and privacy of your home or office. If you decide to enroll in Online BillPayer you'll also have the added convenience of paying bills online! It's like having an EECU branch right inside your computer. No driving to a branch. No waiting in line. Just connect to the Internet and you've got immediate Online Access to your accounts.

This Instruction Guide will take you step-by-step through Online Access and Online BillPayer. The Online Access help screens should answer most of your questions. But if you need additional help, just call the Online Access Help Desk at (559) 437-7700 or 1-800-538-EECU,
Monday - Friday, 7 AM - 7 PM,
Saturday, 9 AM - 1 PM Pacific Time.

Let's Get Started!

Online Access

Online Access Home Banking lets you access your accounts 24 hours a day, 7 days a week. You can transfer money, view cleared checks, view your account transactions, pay bills, and much more.

1. Connect to the Internet. You must have the most current version of one of the following browsers to use Online Access: Microsoft Internet Explorer, Netscape Navigator or America Online. If you do not have one of these browsers, you can download one at the following web sites:

Microsoft Internet Explorer for Windows:
http://www.microsoft.com/windows/ie/
Firefox for Windows:
http://www.mozilla.com/en-us/firefox/
Microsoft Internet Explorer for Macintosh:
http://www.microsoft.com/mac/download/#ie
Netscape Communicator for Macintosh and Windows:
http://home.netscape.com/computing/download/

2. Once you're connected to the Internet, type the following address in the address field (make sure the field is blank before you begin typing): http://www.myeecu.org. Press enter. At the EECU Home Page, click on the *Online Access Home Banking* link at the top right of the screen.

3. The **Log-in** screen for Online Access will look like this:

4. In the User ID field, type your EECU member account number and click Log In.
5. At the next screen, enter your PIN/Password and click Sign In.

The next few screens will guide you through our security enrollment process, which will help protect you from fraudulent online activities like phishing, ID theft, and spoofed web sites. Follow the instructions below to complete this one-time enrollment.

1. First, choose an image and text phrase. You can accept the image that is shown, or you can click Change Image to select a different image. This is your security image. You can change your image anytime after you enroll. Click Next.
2. Now, select three Challenge Questions and provide the answers. Challenge Questions are used to verify your identity when the system detects a login attempt from an unknown computer. You can change your Challenge Questions and answers after you enroll. Click Next.
3. Finally, confirm your security image and Challenge Question selections. You can choose a different image or change your Challenge Questions before you confirm, or you can change them after you finish enrolling. When you click **NEXT**, you will be logged in to your account.

The next time you log in to your account you will see your security image and text phrase. This is your assurance that you are on the legitimate EECU home banking site since only you and the credit union know the image and text phrase you selected.

If you log on from a computer that is different than the computer you used for security enrollment, the system will present one of your Challenge Questions.

This is used to verify your identity and to help prevent fraudulent logon attempts. You have the option to register or not register the computer. If you register the computer, you will not be challenged on your next logon.

As a security measure, your account access will be denied if an invalid PIN/Password is entered more than three times, or if you fail to answer your Challenge Questions correctly.

To avoid account lockout due to a forgotten PIN/Password, be sure to take advantage of our Password Reset feature (details on page 9). Or, you may call our Member Service Center during business hours to have your password reset. For security purposes, e-mail requests for PIN/Password reset will not be accepted.

WARNING! This product provides information about your financial accounts to anyone who has access to your User ID and PIN/Password. Please exercise caution to keep your User ID and PIN/Password confidential.

There are four buttons across the top of your screen: Account Summary, Transfer, Withdraw, and eStatements. Let's look at each one individually.

Account Summary

View all of your EECU accounts by type: Share, Checking, Loan, etc. By clicking on the underlined Suffix type (Share 0, Check 8, Loan 1, etc.) you'll be able to view:

- account histories for up to three months
- account balances and available balances
- loan information (due date, payment amount, pay-off amount, interest rate, year-to-date interest, prior year interest, transactions)
- check inquiry - use to verify that a check has cleared your account, and view/print an electronic image of your cleared checks
- account detail such as year-to-date dividends, dividend rate, and prior year dividends
- view holds or pending transactions on your accounts by clicking the Available Balance link.

To view detailed account information on your VISA credit card, click the *Get Data* link in the credit Card Accounts section. Then click the credit card number to view your transaction history.

If you'd like to send an e-mail to EECU, just click on one of the envelopes on the Account Summary screen. There is an envelope next to each account type. You may click on any envelope to send an e-mail message. Do not include personally identifying information (i.e. account number, Social Security Number, etc.) in your e-mail.

Transfer

Transfer funds within your account between your Share Savings, Share Draft (Checking) or Subshares, make a loan or EECU VISA payment, or take an advance on a line of credit.

1. Click on the drop-down arrow and select the suffix or account *from* which you would like to transfer funds. The available balance of the account is shown.

2. Click on the drop-down arrow and select the suffix or account *to* which you would like the funds transferred.

3. Enter the amount you would like to transfer.

4. Select the transfer type: One-time or Recurring. For a recurring transfer, choose a transfer frequency (weekly, monthly, bi-monthly, etc.) and then enter the number of transfers or an end date.

   Click the View Scheduled Transfers link to see a list of the recurring transfers you have scheduled.

5. Click *Transfer.*

If you have Cross-Account transfer, at the Funds Transfer Account Selection screen click on the drop-down arrow and select the account number to which you would like the funds transferred. Proceed with the steps listed above.

The **Verify Funds Transfer** screen displays the transfer request. Click *OK* at the bottom of the screen to confirm the transfer. Click *Cancel* if you want to cancel the transfer.

If you click *OK*, the transfer is completed. The **Funds Transfer Results** screen displays results of the funds transfer as well as a confirmation number.

Withdraw

Withdrawals through Online Access are by check only. The check is made payable to the primary EECU member and mailed the following business day to the address on record.

1. Click on the drop-down arrow and select the suffix *from* which you want the funds withdrawn.

2. Enter the amount of the withdrawal.

3. Click *Withdraw.*

The **Verify Withdrawal** screen displays the withdrawal request. Click *OK* to confirm the withdrawal. Click *Cancel* if you want to cancel the withdrawal request.

If you click *OK*, the **Withdrawal Results** screen displays the results of the withdrawal as well as a confirmation number.

eStatements

eStatements are electronic images of your paper statements. You may view, print, and save your eStatements. For your convenience, we will archive 84 months of account statements.

1. Click the *eStatements* button.

2. Select a statement from the drop-down list and click *View.*

There are six buttons in the left frame of your screen: Personal Finance, BillPayer, eDocuments, Account Services, Preferences, and Contact Us. Let's look at each one individually.

Personal Finance

View your share, checking, loan, and credit card account balances.

BillPayer

BillPayer allows you to pay many of your bills (i.e. phone, utility, cable, mortgage, etc.) online. No checks to write, no stamps to buy. Enrolling in BillPayer is easy.

1. Click on the *BillPayer* button in the left frame.

2. Click on the *Enroll BillPayer* button at the top of your screen.

3. The next screen displays the Transaction Suffix

from which the money to pay your bills will be debited. BillPayer will only debit funds from your Checking Account. Make sure the box next to Transaction Suffix 8 is checked. Click *Enroll* at the bottom of your screen.

4. Read the **Disclosure Information,** which provides information on the rights and responsibilities of both the Member and the Credit Union and the conditions of the agreement, including limitation of liability and fee schedules. Click *I Agree* or *I Do Not Agree* accordingly. If you agree, the next screen is the **Disclosure of Procedures and Fees**. Click *I Agree* or *I Do Not Agree* accordingly.

5. You are now successfully enrolled in BillPayer.

eDocuments

View electronic images of your statements and cleared checks.

eStatements

1. Click the *View eStatements* link.

2. Select a statement from the drop-down list and click *View*.

3. Use the buttons on screen to view and print your statement.

eChecks

1. Click the *View eChecks* link.

2. Enter the check number and click *Search*.

Account Services

Click the *Account Services* button in the left frame to stop payment or reorder checks. Let's look at each service individually.

Stop Payment

Apply a stop payment to one check, or a range of checks. The fee for this service (refer to the current Schedule of Fees) will automatically be deducted from your Checking account.

1. Enter the starting check number.

2. Enter the ending check number (optional).

3. Click *Stop Payment*.

The **Verify Stop Payment** screen displays the check number(s) for which you have requested a stop payment, and the check status. If you would like to continue with the Stop Payment request, click *OK* at the bottom of your screen. Click *Cancel* if you want to cancel the stop payment.

If you click *OK*, the **Stop Payment Results** screen displays the results of the Stop Payment.

If you are applying a Stop Payment to a check or range of checks due to possible theft, please call the Credit Union.

Reorder Checks
Use the reorder slip from your box of EECU checks to order your checks online.

1. Click on *Account Services.*

2. Select *Reorder Checks.* A new window will open. Follow the on-screen prompts.

3. When finished, close the check-ordering window to return to Online Access.

Preferences

Click the *Preferences* button in the left frame to change password, reset password, manage security settings, change e-mail, select eStatements, enroll in e-Mail Services, and assign account nicknames.

Change Password
Online Access allows you to customize your PIN/Password from any computer with Internet access. You will need to select an alphanumeric (letters & numbers) PIN/Password that is 7-10 characters in length.

1. Click on *Preferences.*

2. Select *Change Password.*

3. Enter your old PIN/Password.

4. Enter your new PIN/Password (alphanumeric, 7-10 characters in length).

5. Re-enter your new PIN/Password in the *Confirm New Password* field.

6. Click *Change Password*.

The **Change Password Results** screen displays a message confirming that your new PIN/Password has been accepted by the system.

Password Reset
Password Reset lets you regain online access to your account in the event that you forget your password.

1. Click on *Preferences.*

2. Click on *Password Reset.*

3. Choose a security question from the drop-down list, or create a custom question.

4. Type your answer and click *Save.*

If you forget your password, simply click the *"Forget your password?"* link on the log-in screen, answer the security question, then create a new password.

Security Settings
You can change your PassMark image, text phrase, or challenge questions.

1. Click on *Preferences.*

2. Click on *Security Settings.*

3. Click *Change Your PassMark or Change Your PassMark Challenge Questions & Answers.*

   a. *Change your PassMark.* When you click the link, the next screen will show you your current security image. Click *Change Image* to select a new image. Click *Save.* Review your changes and click *Save* again.

   b. *Change Your PassMark Challenge Questions & Answers.* When you click the link, the next screen will display your current questions and answers. Make your changes and click *Save.* Review your changes and click *Save* again.

Change E-mail

If you change your e-mail address, be sure to let us know.

1. Click on *Preferences.*

2. Click on *Change E-Mail.*

3. Your old e-mail address is displayed. Enter your new e-mail address in the space provided.

4. Click the *Submit* button.

eStatements

You can choose to view your statements electronically and discontinue receiving paper statements.

1. Click *eStatement Selection.*

   Note: you must enroll in e-Mail Services before you can sign up for eStatements (see e-Mail Services section below). Follow the on-screen instructions to enroll in e-Mail Services.

2. Select *Electronic* to receive electronic statements.

3. Click *Change.*

4. Verify your new statement selection setting and click *Yes* to save. You will receive an e-mail confirmation of your statement selection.

Printing or Saving an eStatement

Statements are archived for you within Online Access Home Banking. However, you have the option to print the eStatement or save it to another location on your computer.

Print eStatement

1. Click *Print Page* to print a single page.

2. Click *Print Statement* to print the entire statement.

Save eStatement

1. Open the eStatement. Click *View As Text.*

2. Click the *Print Statement* button; a new window will open with all statement pages displayed.

3. Click inside the new window, then select *Edit - Select All.*

4. Select *Edit - Copy.*

5. Paste into desired software application (i.e. Microsoft Word, Microsoft Works, etc.). Adjust margins and page breaks in new document as necessary.

6. Save to desired location on computer.

e-Mail Services

Once you enroll in e-Mail Services you'll be able to subscribe to e-mails for account-related notifications and e-Lerts, and manage your e-Mail Services preferences. As an added benefit, when you enroll in e-Mail Services you will automatically receive other types of e-mails including, but not limited to, credit union newsletter, e-statement availability, disclosures, and e-mail address change confirmation.

e-Mail Subscriptions

Sign up for important account-related notifications, such as: BillPayer failed payments, NSFs, overdrawn account, etc.

1. Click the *e-Mail Subscriptions* link.
   a. If you're not already enrolled in e-Mail Services, click the *View Disclosure* link to read the disclosure and then click the *"I agree, and would like to continue button"* to set up your e-Mail subscriptions.

2. Click the *Yes* or *No* button next to each Account Alert that you would like to receive, then click *Submit* at the bottom of your screen.

3. The credit union will send you an e-mail when your account activity matches your subscription notification settings.

You may cancel an e-mail subscription at any time. Click *No* next to the subscription you want to cancel and click the *Submit* button to save your changes.

Personal e-Lerts
You decide when we send you an e-Lert e-mail by establishing the account criteria for e-mail notifications, like a check clearing your account or your account balance falling below a specified amount.

1. Click the *My Personal e-Lerts* link.
   a. If you're not already enrolled in e-Mail Services, click the *View Disclosure* link to read the disclosure and then click the *"I agree, and would like to continue button"* to set up your e-Lerts.

2. Click *Add e-Lert.* A list of available e-Lerts is displayed.

3. Click the button next to the e-Lert you want to subscribe to and click the *Add e-Lert* button.
4. Follow the on-screen prompts to customize your personal e-Lert.

Repeat steps 3 – 5 to set up multiple e-Lerts. When your account activity matches your personal e-Lert settings, we'll send you an e-mail notification. You can also modify and delete your e-Lerts from your personal e-Lert list.

e-Mail Services Preferences
Select HTML or Text e-mail messages.

To cancel e-Mail Services, click the *Cancel e-Mail Services* link and select the checkbox *"I don't want to receive any more e-mails."* Click *Submit* and verify your changes by clicking *Submit* again.

Note: You will be unsubscribed from all e-Mail groups and eStatements, and all of your personalized e-Lerts will be deleted. If you choose to re-enroll in e-Mail services at a later time, you will need to customize your eStatement and e-mail settings.

Account Nicknames
Rename your account suffixes to make it easier to identify/differentiate between account types.

1. Click the *Preferences* link.

2. Click *Account Nicknames.*

3. Enter a nickname for the account or loan suffix.

4. Click *Submit* and verify your new settings.

Contact Us

Click the *Contact Us* button to send an e-mail to the credit union.

Online BillPayer

Once you have enrolled in Online BillPayer, simply click the BillPayer button in the left frame of your screen to access the service. You will have the option to Find, Add, Modify, or Delete a Payee. You can also click on any of the buttons in the upper frame to review your Payees, Add New Payment, review Pending Payments, or review your Payment History. To get started using BillPayer, click the *Payees* link on the BillPayer opening screen. At the next screen you can choose Find, Add, Modify, or Delete a Payee.

Find Payee

The first step in adding a new payee is to search the Master Payee List.

1. Click the *Find Payee* button.

2. Enter the name of the payee in the Payee field and click on *Search*.

Note: Some payee names cannot be abbreviated. For example, to search for PG&E in the Find Payee screen, you must enter Pacific Gas & Electric.

3 All Payees that match your search criteria will be displayed.

4. If you find a payee that meets your needs, click on *Add* to the left of the payee name.

5. Enter your billing account number and a payee nickname, then click *Add Payee*.

6. Check the *Add To QuickPay* box if you want the payee to appear in your QuickPay list.

7. Notice that the payee is now listed in your Personal Payee List.

Add Payee

With over 100,000 payees in the database, chances are that you will find the one that you need. However, if your payee is not in the list, you may create a new payee for your Personal Payee List. You may have up to 99 payees in your Personal Payee List. **You will be unable to pay any governmental or collection agency, or recipient of court-ordered payments through Online BillPayer. Payments to any organizations or individuals with addresses outside of the United States are also excluded.**

1. In ALL CAPS, enter all requested information carefully to prevent delays in payment of your bills. You will be prompted to enter a “nickname” for your payee (i.e. “cell phone” for Verizon).

2. Click *Add Payee.* A confirmation page is displayed for the new payee.

3. The payee is added to your Personal Payee List, which you can view at any time by clicking on the *Payees* button at the top of your screen.

Notice that the status column for your new payee(s) shows *Inactive.* It may take up to 14 calendar days to verify the payee’s remittance address, your account information, and establish a payment method for each of your payees. You should continue to make your monthly payments as you normally would until the status column for the payee(s) changes from *Inactive* to *Active.*

NOTE: The payee name and address on your bill may be different from the name and address to which your payment is made through Online BillPayer. The system will automatically update your account information with the correct payee name and address. CORRECTIONS TO AUTOMATIC CHANGES TO YOUR PAYEE ACCOUNT INFORMATION COULD RESULT IN BILL PAYMENT DELAYS.

The Payees screen displays a list of all the payees you have added to your Personal Payee List. From this screen you can view the following information about each of your payees:

- payee nickname
- payee name
- payee ID
- account number

• payment method*
• status

*The Payment Method column shows the type of payment the payee is setup to receive - electronic or check.

Modify Payee

If you need to make changes to your payee account information, you can do so through Modify Payee.

1. From your Personal Payee List, click the radio button next to the name of the payee.

2. Make the desired changes and click *Modify Payee.* Click *Reset* if you need to start over. You may change the name on the account, account number and nickname only.

3. The account information is now updated and you are returned to your Personal Payee List.

Delete Payee

If you would like to delete a payee from your Personal Payee list, click the radio button next to the name of the payee then click *Delete Payee.* The account information for that payee will be displayed. Confirm that this is the payee you wish to delete, then click *Delete* at the bottom of your screen. The payee is removed from your Personal Payee List.

WARNING: Deleting a payee will also delete any pending payments to that payee.

QuickPay

The **BillPayer QuickPay** feature lets you schedule multiple payments to your payees on one screen. This is an added convenience for online payments you make on a regular basis, where the amount of the payment changes each month.

1. Check the *Add To QuickPay* checkbox on the Add Payee or Modify Payee screens.

2. To schedule a **QuickPay** payment, select the *QuickPay* button to view a list of **QuickPay** Payees. Enter the amount of the payment and select the Payment Date (as with any online bill payment, the

Payment Date is the date the money comes out of your account.)

3. The *Business Days To Pay* column will display the number of business days required for the payment to be received by the payee – 5-7 for payments made by check; 2-4 for eletronic payments.

4. Click *Submit* to schedule the payment(s).

Add New Payment

To add a new payment, you must have already set up one or more payees. The "nicknames" that you assigned to your payees will appear in a drop-down list to make payee selection easier.

1. Click on the *Add New Payment* button.

2. Select your payee from the drop down list.

3. Enter the amount of the payment and the start date. The amount of the payment must be less than $9,999.99. Make sure the correct year is selected.

4. Select whether it will be a one-time or recurring payment. Recurring payments may be setup according to their frequency (weekly, bi-weekly, monthly, end of month or quarterly), with either a finite number of payments or a specified end date.

Three very important things to remember:

1. The payment start date is the date the payment is **sent**. You will need to add the necessary time for processing, mailing, etc. For example, if your payment is due on Wednesday, you DON'T want to select Wednesday as the start date, or your payment will be late. (Refer to Electronic Payment and Check Payment information below.)

2. Funds are debited from your account on the day that we process the payment (typically the Payment Start Date), and NOT on the day that the payment is received or cashed by the payee. If you have insufficient funds in your checking account on the date your payment is processed, your overdraft protection account(s) will be accessed.

If there are insufficient funds in your overdraft protection account(s) on the date your payment is processed, you will be assessed a fee, and your transaction will be cancelled.

3. Using the *back* button in BillPayer will result in errors.

Electronic Payment

BillPayer will send an electronic, or "checkless," payment to your payee. The Payment Start Date for payments sent electronically should be four business days prior to the actual due date of the bill. For example, if the payment is due February 15th, the Payment Start Date should be February 11th (this example assumes that the 11th through the 15th are not holidays or non-business days).

Check Payment

BillPayer will send a check payment to your payee. The Payment Start Date for payments sent by check should be seven business days prior to the actual due date of the bill. For example, if the payment is due February 15th, the Payment Start Date should be February 8th (this example assumes that the 8th through the 15th are not holidays or non-business days).

Pending Payments

The Pending Payments screen displays a list of your payees whose payments have been set up and accepted for processing by EECU. If a payee is on this list, you will be able to modify and delete payments from this screen.

Modify Payment

1. Select the radio button next to the payment you want to modify. You may modify any payment that is still in the Pending Payments screen.

2. Enter the new payment information. You may change the payment amount, start date, and type (changes must be made by 5pm on the Payment Start Date).

3. Click *Submit*. Or, click *Reset* to clear the information and start over.

Delete Payment

1. Select the radio button next to the payment you want to delete. You may delete any payment that is still in the Pending Payments screen.

2. The pending payment information is shown.

3. Click *Submit* to delete the pending payment.

Payment History

Payments that no longer appear in the Pending Payments screen will appear in the Payment History Screen. From this screen you can view the following information about your payment:

- payment date
- payee nickname
- account, confirmation, and transaction number
- payment method (check or electronic)
- amount
- status (in process, payment sent, or check cleared)

Payment Guarantee

If for reasons beyond your control a payment is posted late to the payee's account, you will not incur any late fees or finance charges, and your account will be noted appropriately. As long as your payment is scheduled seven days prior to the due date for a check payment, and four days prior to the due date for an electronic payment, you will not incur any late fees or finance charges if your payment is posted late.
Please note that the guarantee does not imply that payments will be delivered and posted within four or seven business days, since the actual posting date is controlled by the merchant.

Fees

There are no fees for using Online Access, Online BillPayer, or Online VISA statement services. However, specific requests that you may complete using the services do involve fees. For example, there is a fee for placing a stop payment on a check. Refer to our Schedule of Fees for a complete list.

Other Helpful Information

A Word About Printing

There are two options for printing:

1. Click on your browser's print icon.

2. Choose File, Print from your menu bar.

Print results will vary depending on which option you choose.

Microsoft Money® and Quicken® Interface

If you use Microsoft Money® or Quicken® to manage your personal finances, you'll be happy to know that you can download account information for use with Microsoft Money® or Quicken®. For more information about this feature, please consult the Instruction Guide included with your Microsoft Money® or Quicken® software.

Protecting Yourself Online

The Internet is a convenient way to conduct banking and other transactions any day, any time. However, it's important to make wise online choices to help avoid becoming the victim of an online scam.

Education is the key. That's why we created an online Security Center on our web site, www.myeecu.org. You'll find information on how to protect yourself from phishing, identity theft, counterfeit checks, and other common scams. We also provide helpful resources for additional information and assistance.

Remember, EECU will never send an e-mail or contact you requesting your credit union account number, Online Access User ID, password, PIN, credit card number, mother's maiden name, or other personally identifying information; we will not ask you to update account information via e-mail. If you receive a suspicious e-mail that appears to be from the credit union, you may forward it to security@myeecu.org.

System Security

Online Access and Online BillPayer have built-in features to ensure the security of your account transactions. To prevent a potential compromise of the system, we do not disclose specific information about our security features.

EECU's Internet Online Access site is a VeriSign Secure Site

VeriSign is the leading provider of internet trust services – including authentication, validation and payment needed by web sites, enterprises and e-commerce service providers to conduct trusted and secure electronic commerce and communications over IP networks.

You may submit sensitive data (e.g., credit card numbers) to EECU's Internet Online Access site with the assurance that:

- This site has a VeriSign Secure Server ID.
- VeriSign has verified the organizational name and Educational Employees Credit Union has the proof of right to use it.
- This site legitimately runs under auspices of Educational Employees Credit Union.
- All information sent to this site, if in an SSL session, is encrypted, protecting against disclosure to third parties.

If you need additional help, call the Online Access Help Desk at (559) 437-7700 or 1-800-538-EECU, Monday - Friday, 7 AM - 7 PM, Saturday 9 AM - 1 PM Pacific Time.