



# ONLINE BANKING TIPS

**Altana**<sup>™</sup>

federal credit union

Your Banking Solution.

[WWW.ALTANAFCU.ORG](http://WWW.ALTANAFCU.ORG)

# ONLINE BANKING

Monitor your money, transfer funds, pay bills, and view your statement.



<p><b>WIDGETS CUSTOMIZE YOUR EXPERIENCE</b></p>	<ul style="list-style-type: none"> <li>• Click on “configure this page”</li> <li>• In the drop-down choose your column</li> <li>• Drag the widgets you want on your homepage to the left column</li> </ul>	<p><b>RE-ORDER CHECKS</b> Click on the “order checks” sub-menu from the dashboard</p>
<p><b>TRANSFER MONEY OR PAY AN ALTANA LOAN</b></p>	<ul style="list-style-type: none"> <li>• From the home page (dashboard) click on “transfers”</li> <li>• Enter from - to - amount and frequency for your transfer</li> <li>• A widget is available in the left hand column - give it a try!</li> <li>• This is how you would pay an Altana loan or credit card.</li> </ul>	
<p><b>TRANSFER MONEY TO ANOTHER MEMBER</b></p>	<ul style="list-style-type: none"> <li>• From the home page (dashboard) click on “transfer” then “transfer to any member”</li> <li>• Enter from - to (you must know their account number) and first 3 letters of their last name</li> <li>• Enter their account ID. If you don’t know it, enter a 1 (everyone has a 1 savings)</li> <li>• Enter the amount to pay and submit</li> </ul>	
<p><b>DOWNLOAD DATA</b></p>	<ul style="list-style-type: none"> <li>• From the home page (dashboard) click on “accounts”</li> <li>• In the dropdown click “download”, choose your date range and format</li> </ul>	<p><b>NEED EXTRA FUNDS?</b> In the “services” tab use the Skip a Payment module for your Altana loan (restrictions apply)</p>
<p><b>CUT CLUTTER WITH STATEMENTS</b></p>	<ul style="list-style-type: none"> <li>• Preserve two years’ of statements securely</li> <li>• Receive an alert when your statement is ready to view</li> </ul>	
<p><b>PERSONALIZE ACCOUNT NAMES</b></p>	<ul style="list-style-type: none"> <li>• Name your accounts whatever you want (they carry over to mobile banking too)</li> <li>• From the homepage (dashboard) click on “settings”</li> </ul>	
<p><b>PROTECT YOUR CARDS</b></p>	<ul style="list-style-type: none"> <li>• From the homepage (dashboard) click on “settings” then “cards”</li> <li>• Once blocked, you cannot unblock them without calling Altana</li> </ul>	
<p><b>OTHER CONVENIENCES</b></p>	<ul style="list-style-type: none"> <li>• From the “services” tab, you can:             <ul style="list-style-type: none"> <li>• Apply for a loan</li> <li>• Open a new savings account</li> <li>• View an estimate of your loan payoff</li> <li>• Change your address</li> </ul> </li> </ul>	<p><b>EALERTS</b> Receive alerts when balances change, loans are due and more! Click “services” tab to set them up</p>

# MOBILE BANKING



Altana's mobile banking app keeps your financial information at the tip of your fingers.



ESTABLISH CREDENTIALS	<ul style="list-style-type: none"> <li>You must first establish your log-in credentials on a computer</li> <li>Download the app, enter your log-in credentials, and emailed PIN</li> <li>Supports fingerprint identification log-in (if available on your phone)</li> </ul>	<b>LOCATIONS</b> Locate branches and ATMs
CONDUCT TRANSACTIONS	<ul style="list-style-type: none"> <li>Transfer funds</li> <li>Deposit checks (\$2500 daily limit, \$200 available immediately, remainder in 2 business days)</li> <li>Pay bills</li> <li>Activate text banking</li> </ul>	
MANAGE CARDS FOR TRAVEL	<ul style="list-style-type: none"> <li>Ensure your cards are not blocked during vacation</li> <li>Use with credit and debit cards</li> </ul>	<b>SMS COMMANDS</b> B = balances H = history H acct = history for account HELP = help QUIT = unsubscribe X source dest amount = transfer between accounts
MANAGE ALERTS	<ul style="list-style-type: none"> <li>Receive an alert when account activity happens</li> </ul>	
QUICK BALANCE	<ul style="list-style-type: none"> <li>See your balance without logging in</li> <li>Click on the gear in the lower right hand corner of the accounts tab to activate quick balance</li> </ul>	

## ONLINE BILL PAY

### ONLINE BILL PAY HELP

24/7 online chat

24/7 phone 866.237.7761

FAQs

Video demo

PAY BILLS ANYTIME, FROM ANYWHERE!	<ul style="list-style-type: none"> <li>Pay a company - searches a nationwide database and sends electronically</li> <li>If it cannot send electronically, a check is printed and mailed for you</li> <li>Pay an individual securely with an email address</li> <li>Enter individual's banking information (routing &amp; acct number) if you know it</li> <li>Pay an individual with a check, which is printed and mailed for you</li> <li>Send funds to accounts you own at other financial institutions (shows under "transfers")</li> </ul>	
OTHER SERVICES	<ul style="list-style-type: none"> <li>Use gift check or charity pay with a personal message for a small fee</li> <li>View a calendar of your payments</li> <li>Edit your information, add payee categories and access bill pay alerts from "my account"</li> </ul>	

# MONEYDESKTOP

MoneyDesktop is an online money management tool, integrated into online banking, that empowers you to take control of your finances and simplify your life. Budgeting, account aggregation, categorization and mobile access are just a few of the tools to guide you along your way.



<p>MANAGE ALL YOUR ACCOUNTS ON ONE PAGE</p>	<ul style="list-style-type: none"> <li>• See all your credit cards, checking, savings, and investment accounts on one screen</li> <li>• Current balances and transactions for all your accounts, no matter where they are located</li> <li>• Budget categories are automatically applied and easily changed</li> </ul>
<p>BUDGET BUBBLES</p>	<ul style="list-style-type: none"> <li>• Intuitive technology categorizes your transactions into budget bubbles</li> <li>• "Bubbles" represent budgets - quickly identify budgets that need the most attention</li> <li>• The bigger the bubble, the more you spend in that category</li> <li>• Green bubbles are within budget, yellow is nearing limit and red is over-budget</li> </ul>
<p>TRACK SPENDING</p>	<ul style="list-style-type: none"> <li>• Automatically categorizes and tracks spending from all your accounts</li> <li>• See where your money is really going</li> <li>• Clickable pie chart shows additional information</li> </ul>
<p>DEBT MANAGEMENT</p>	<ul style="list-style-type: none"> <li>• Create a customized financial plan that fits your lifestyle.</li> <li>• Stay on track with a financial GPS to keep on the path to financial freedom</li> </ul>
<p>NET WORTH</p>	<ul style="list-style-type: none"> <li>• Shows a contextually accurate data visualization of your assets vs. liabilities</li> <li>• Clickable line chart shows additional information</li> </ul>

# MONEYMOBILE

<p>MONEYMOBILE APP</p>	<ul style="list-style-type: none"> <li>• Download the MoneyMobile app from iTunes or Google Play. To generate your access code, log into online banking, click on MoneyDesktop, go to settings and select mobile devices</li> </ul>
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