

ONLINE BANKING FREQUENTLY ASKED QUESTIONS

Q HOW DO I LOG IN?

A INDIVIDUAL ACCOUNTS:

Your login information will carry over from the previous Online Banking platform. You will not have to re-register.

To log into Online Banking, input your username and click the "Sign in" button. You will be presented with your personal image and phrase. If this image and phrase are correct, input your password. If this is your first time logging in with your username and password, you will be prompted to select a personal image and a personal phrase for that image. The purpose of the image and personal phrase are to verify that you are on our website, not a fraudulent look-alike site. For additional security you will also be prompted to set up three challenge questions that will be asked whenever you log in from a new computer or device.

JOINT ACCOUNTS:

The primary account holder will retain the same username and password from the previous Online Banking platform. The secondary user will need to register for Online Banking so that they can obtain their own individual login information. Both users will have their own login credentials and will have the ability to see all of their accounts using one login. Please refer to "How do I register for Online Banking" below.

Q HOW DO I REGISTER FOR ONLINE BANKING?

To begin the registration process, click the "Register" button located on the login page of Online Banking. You will be taken to the registration page and prompted for information to verify your identity and account number. You will select your username and password, along with a personal image, phrase and challenge questions.

Q HOW DO I GET MY USERNAME & PASSWORD FOR ONLINE BANKING?

During the registration for Online Banking, you will be prompted to select your username and password. If you have already registered and have forgotten your username, click on the "I forgot my Username" button, located on the login page. If you have forgotten your password, enter your username and click "Sign in", then click the "I forgot it" link under the password input box. You will then be prompted for account verification information in order to reset your password.

Q HOW DO I CHANGE MY PASSWORD?

Simply log into Online Banking and go to the Settings section in the left-hand menu. Then select "Login Settings" and click on the "Password" drop-down. Enter your current password, choose a new password, and click the "Save changes" button.

Q I HAVE ENTERED MY USERNAME & PASSWORD SEVERAL TIMES AND THE SYSTEM SAYS: "USERNAME OR PASSWORD IS INCORRECT". IS THIS A SYSTEM OR USER ERROR?

This system notification indicates that the username or password has been entered incorrectly. If you think you may have forgotten your username or password, you can reset your login information or contact a Member Service Representative for support at 800.444.8115. Please also keep in mind that the password for your account is case sensitive. For example, our systems see "password" and "PASSWORD" as two different passwords. Make sure that when typing your password, each letter or number is entered carefully. Be aware of whether or not your caps lock key is off when entering your password.

Q WHY DO I HAVE TO KEEP ENTERING MY LOGIN INFORMATION?

If you are logged into your account but do not click on any links or perform any transactions, you may have reached your inactivity time limit. Once this time limit is reached, the system automatically logs you out of Online Banking. Simply re-enter your login credentials to resume your activity in Online Banking.

Q WHY CAN'T I LOG INTO THE MOBILE APP?

In addition to the roll-out of our new Online Banking platform, we also released an updated mobile app. To use mobile banking, you must first update the old app in your smartphone application store. Once the app has been updated, simply click the orange notification at the top of the login screen. After logging in, you will be prompted to authenticate your user credentials, select a security image and phrase, update your password, and answer security questions. Once these user credentials have been updated, you may go back to the mobile app and use it with your new credentials going forward.

Q WHAT IF I NEED TO CHANGE MY CONTACT INFORMATION OR IT IS NOT DISPLAYING CORRECTLY IN ONLINE BANKING?

A The member with their name in the first position on the account (primary member) must log in to change the mailing address on an account. For any accounts where you are the joint owner (your name in the second position), it is possible to update your contact information but not the mailing address. Select the "Settings" section in the left-hand menu, then "Contact Information". You can also send us a secure message or call a Member Service Representative at 503.232.8070 or 800.444.8115.

Q ARE THERE ANY SERVICE FEES FOR USING ONLINE BANKING?

A No, Online Banking is a free service.

Q CAN I TRANSFER FUNDS TO ANOTHER MEMBER'S CCCU ACCOUNT THROUGH ONLINE BANKING?

A Yes. You will need to know the member's last name and account number in order to make the transfer. Log into Online Banking and click on "Transfers & Payments", then "Make a transfer". Select the account you want to transfer from in the "Where is the Money coming from?" column, then choose "Another Member" at the bottom of the "Where is the money going" column. You can transfer up to \$10,000 in a day with this function.

Q HOW DO I SIGN UP FOR BILL PAY?

A Go to the Bill Pay section of the left-hand navigation and follow the steps to enroll. Your access to Bill Pay will be available within 2 business days after enrollment.

Q HOW DO I FIND A LIST OF MY SCHEDULED TRANSFERS IN ONLINE BANKING?

A Go to the Transfers & Payments section of the left-hand navigation and click on the "Scheduled transfers" tab.

Q HOW DO I STOP A RECURRING PAYMENT?

A If it is an automatic transfer through Online Banking, you can delete it in the "Scheduled Transfers" tab of the Transfers & Payments section in the left-hand navigation.

Q WHY DOES NOTHING HAPPEN WHEN I TRY TO VIEW A STATEMENT?

A In general, pop-up blockers can prevent users from viewing the statement information window. To allow pop-up windows, such as your statement information from Online Banking, you must first disable pop-up blocker software from your internet browser and add consolidatedccu.com to your "allowed sites" within your browser settings.

Q HOW DO I VIEW MY TRANSACTION HISTORY?

A Go to the Accounts section in the left-hand navigation and click on the "History" tab. Once you are on the History page, there are several ways that you can view and search through your transaction history to fit your specific needs:

- Use the search box to type in keywords to look for specific transactions.
- Show transactions for the last 90 days, 180 days, or all history by clicking on the drop-down menu next to "Show transactions for:" and selecting the time duration you want.
- To isolate more specific transactions, click on the filter icon next to the "Date" column of the transaction history table. In this window, you can customize your transaction history to isolate particular date ranges.

If you have additional questions, please contact a Consolidated Community Credit Union Member Service Representative at:

800.444.8115





INTERNET HELP



HOW DO I ENABLE OR DISABLE POP-UP BLOCKERS?



INTERNET EXPLORER 9-11:

- Click the "Tools" button in the top left-hand corner of the webpage. If you do not see a menu bar at the top of your browser, simply right-click on the top of your webpage and click "Menu bar" to reveal the menu.
- From the Tools drop-down menu, select "Pop-up Blocker" and then "Pop-up Blocker settings"
- In the "Address of website to allow" box, type "**consolidated.financialhost.org**".
- Then click on the "Add" button.

FIREFOX BROWSER SETTINGS:

- In the window browser, click on the menu drop-down icon, (≡) then choose "Options" or "Preferences".
- From the left-hand menu, choose the "Content" tab.
- To allow all pop-ups, uncheck the "Block pop-up windows" box. To only allow pop-ups from CCCU, keep the "Block pop-up windows" checked, but click on the "Exceptions" button. In the "Address of website" box, enter "**consolidated.financialhost.org**", then click "Allow".

CHROME:

- In the top right corner of the Chrome browser, click the menu drop-down icon (≡), then select "Settings".
- In the settings window, click "show advanced settings" link at the bottom of the page.
- Under the Privacy section of the page, click the "Content Settings" button.
- Scroll down to The Pop-ups section. To allow all pop-ups, check the "Allow all sites to show pop-ups". To only allow pop-ups from CCCU, check the "Do not allow any site to show pop-ups (recommended)", then click on the "Manage exceptions" button. Under "Hostname pattern", type "**consolidated.financialhost.org**", set the behavior drop-down to "Allow", and then click "Done".

SAFARI:

- In the top left corner, click the "Safari" tab, then choose "Preferences".
- In the preferences menu, click "Security".
- In the security menu, uncheck "Block pop-up windows".



WHAT BROWSERS ARE COMPATIBLE WITH ONLINE BANKING?



Online Banking is compatible with most operating systems such as Windows, iOS, and Linux. In most cases, the browser will determine if it is compatible. We currently support Internet Explorer 9+, Google Chrome, as well as Firefox. If you are using a different browser and experiencing issues with our Online Banking, try using one of the supported browsers.



WHY CAN I CONNECT TO OTHER WEBSITES, BUT NOT ONLINE BANKING?



We may be performing system maintenance, which will be noted on the homepage of our website, www.consolidatedccu.com, or the site may be experiencing some issues. Contact a Member Service Representative for support at 503.232.8070 or 800.444.8115.

If you have additional questions, please contact a Consolidated Community Credit Union Member Service Representative at:

800.444.8115

